

Should I see my doctor, visit an urgent care center, or go to the emergency room?

Before you find yourself sitting for hours in a hospital emergency room, or end up with medical fees that are not fully covered by your health plan, here are some things you should know before you or a family member need immediate medical care.

Who do I call if I need medical care?

You should first try to contact your primary care physician (PCP). Your PCP is your gateway to finding the most appropriate type of care for most medical situations. He or she will either schedule an appointment or direct you to a specialist, hospital or the type of care that's most appropriate.

What if my doctor is not available right away?

If your doctor is not available, or if you can't meet with your doctor, you may choose to visit an urgent care center or medical clinic. Normally urgent care facilities are open for extended hours and are available on a first-come, first-serve basis. However, many network doctors have extended their hours to accommodate patients during evenings and weekends. When selecting a PCP, check to see if his or her hours fit your schedule. You can access a list of providers by visiting our online provider directory at www.anthem.com.

Do I need emergency care or urgent care?

While both urgent and emergency care situations are serious, there are important distinctions between the two. Here are a few basic guidelines for determining whether your medical condition is an emergency, or simply a condition that needs immediate attention. If the answer to any of these questions is yes, then you need emergency care.

1. Are my symptoms severe and/or life threatening?
2. Did the symptoms occur suddenly and unexpectedly?
3. Is there excessive bleeding, extreme pain or broken bones?

What exactly is emergency care?

Emergency care is necessary when a person has an unexpected onset of symptoms or a severe medical condition, accident or illness that could place a person's health in jeopardy if not treated with immediate medical attention. Severe symptoms or conditions such as chest pain, shortness of breath, shooting pain or other unexpected severe pain or symptoms require emergency care.

When immediate medical attention is needed, call 911 or go to an emergency room. For access to the best coordination of care and claims processing, contact Anthem within 24 hours (within 48 hours in Indiana) or as soon as possible.

Does my health plan cover emergency care?

Most health plans cover emergency care, defined as health care services provided in an emergency facility or setting, after the sudden onset of a severe illness or medical condition that would place your health at risk if not treated immediately.

What types of conditions may be included under urgent care?

Urgent care conditions include, but are not limited to; earache, sore throat, rash, sprained ankle, flu and fever not higher than 104°. Basically, urgent care is for medical symptoms, pain or conditions that require immediate medical attention but are not severe or life-threatening, and do not require use of a hospital or emergency room.

Does my health plan cover urgent care?

Typically, urgent care is covered if provided in a non-emergency room setting, by a network provider. If you need urgent care and your PCP is unable to see you right away, you should pursue care appropriate to your situation, regardless of what your benefits will pay.

Urgent care may not be covered to the same extent as emergency care. Urgent care is services received for an unexpected episode of illness or injury requiring treatment which cannot be postponed but is not emergency care.

For more information about your health care plan or coverage, or to select a primary care physician, please visit www.anthem.com or call the customer service number listed on the back of your ID card.



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