



Frequently asked questions about urgent care

Q. If I have an earache or other non-emergent condition and I go to an emergency room, what will happen?

A. If you have a non-emergent service done at an ER you may incur ER copays and other forms of cost-sharing that are typically higher than when you seek services in a physician office or urgent care center. In some cases, your benefits may limit the conditions that are considered emergency, which may affect how much you will have to pay for the service.

Q. How do I figure out if my visit to the urgent care center will be covered?

A. If you go to a freestanding urgent care center, make sure that the billing doctor participates with BCBSM as part of your particular health plan network. If you go to a hospital urgent care setting, make sure the hospital participates with BCBSM. BCBSM has billing rules in place to help ensure that participating hospital urgent care centers bill appropriately for urgent care services. This does not guarantee coverage but if you have coverage, this will protect you from having to pay for more than your copay and deductibles.

Q. What will happen if I go to a freestanding urgent care center and I do not see a participating BCBSM provider who is part of my health plan network?

A. If you see a provider who does not participate in your BCBSM health plan network, you may incur higher out-of-pocket cost sharing for seeing an out-of-network physician. Please refer to your specific health plan benefit description for more information.

Q. Are urgent care centers the same as a doctor's office?

A. Unlike the primary care physician office setting, urgent care facilities focus on acute, episodic care, emphasize unscheduled care, and offer extended evening and weekend hours. Additionally, these facilities generally provide a wider and more complex scope of services than the physician office setting.

Q. How can I find a participating freestanding urgent care center?

A. You can check your local yellow pages for urgent care centers. You may call the center to verify that their doctors participate with BCBSM in your benefit plan.

Q. How do I find a PPO doctor's office that offers after-hours care?

A. BCBSM's web-site lists PPO doctor's offices that offer after-hours office appointments. Go to: http://www.bcbsm.com/home/where_you_can_go_for_care/physicians.shtml, then choose a PPO plan and choose "show me only after hour care providers."