



# KNOW YOUR OPTIONS FOR CARE

Where you go for medical care can make a big difference in how much you pay. Be prepared before you go. For the greatest savings to you, make sure the providers you see and the facilities you visit are in the HealthSelect<sup>SM</sup> network.

## Read about Simon's Experience

Simon struggles with recurring back pain. He knows he needs to be careful but sometimes forgets – like when moving into his new apartment. He strains his back by lifting heavy boxes. By the end of the day, he can barely move.



**39%**

of American adults experienced back pain in the last three months. Back pain is one of the most common reasons people go to the doctor or miss work and is a leading cause of disability worldwide.

(Source: Centers for Disease Control and Prevention)

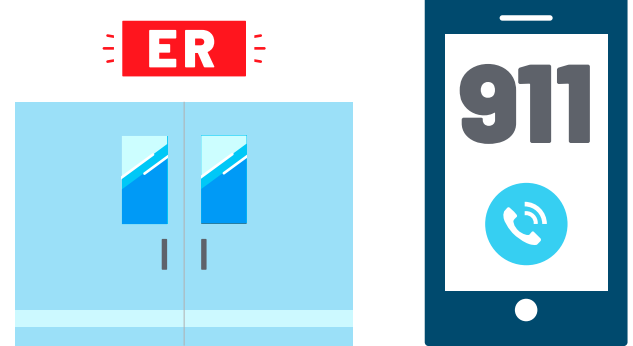
## Primary Care Provider

Your Primary Care Provider (PCP) is typically the first person you call (unless it's an emergency) to take care of you when you are sick or need care. HealthSelect of Texas<sup>®</sup> participants must choose a PCP to get the most from their benefits at the lowest cost.



Simon isn't sure what to do. He usually sees his PCP when his back acts up, but it's the start of the weekend, and he won't be able to get an appointment with his PCP until Monday. He's not sure he can wait that long.

If Simon goes to the emergency room, he will have much higher costs. He may also get multiple bills for labs, facility fees and each provider he sees during his visit. He is in pain, but he knows that it's not an emergency.



A life-threatening or serious medical condition that arises suddenly is typically considered a true emergency. In that case, you should go to the nearest hospital ER or call 911.

Simon doesn't have to make the decision alone. He calls the Blue Cross and Blue Shield of Texas (BCBSTX) 24/7 Nurseline at **(800) 581-0368 (TTY: 711)**. The nurse answers his questions and offers suggestions for temporary relief. She also explains Simon's options for care and recommends he visit an urgent care clinic. This is a great option for immediate, non-emergency care when the doctor's office is closed and you want to avoid a costly emergency room bill.



When you call the 24/7 Nurseline, in addition to speaking live with a nurse, you will have access to an audio library of more than 1,000 health topics – from allergies to surgeries – with more than 500 topics available in Spanish.



Simon is thrilled he can take care of his back and avoid breaking the bank. He calls a friend who can drive him to the urgent care clinic. In the meantime, Simon follows the nurse's recommendation; he takes an over-the-counter pain reliever and applies heat to his back.

For more information about additional options for care, including Virtual Visits, visit the Options for Care page on the HealthSelect website. You can also call a BCBSTX Personal Health Assistant toll-free at **(800) 252-8039 (TTY: 711)**, Monday-Friday 7 a.m.-7 p.m. and Saturday 7 a.m.-3 p.m. CT.

For medical emergencies, call 911. The 24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns. For questions, please call a BCBSTX Personal Health Assistant at **(800) 252-8039 (TTY: 711)**. If you need emergency care, call 911 or seek help from any doctor or hospital immediately.

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