

OPTIONS FOR CARE

HealthSelectSM
of Texas

GET CARE WHEN YOU NEED IT

It's important to know where to go when you need medical care. Knowing your options and deciding where to go can make a big difference in how much you pay. You will pay less for your health care if you see providers who are in the HealthSelect network. To find out more, go to www.healthselectoftexas.com

CONSUMER DIRECTED
HealthSelectSM

Virtual Visits —\$0¹ *(Average Out-of-Pocket Cost)*



Get non-emergency medical care when you need it. Connect by phone or video to a board-certified doctor anytime, wherever you are. Virtual visits are available at no cost to you if you are enrolled in HealthSelectSM of Texas.¹

Doctor's Office —\$ *(Average Out-of-Pocket Cost)*



Generally the best place to go for non-emergency care such as health exams, routine shots, colds and flu. Your doctor knows you and your medical history and can treat you, and refer you to a specialist if needed.

Retail Health Clinic —\$\$ *(Average Out-of-Pocket Cost)*



Often located in stores and pharmacies to provide convenient, low-cost treatment for minor medical problems. Walk-in clinics can be a lower out-of-pocket cost than urgent care.

Urgent Care Provider —\$\$\$ *(Average Out-of-Pocket Cost)*



Often used when your doctor's office is closed and you need immediate, but non-emergency care such as X-rays and stitches.

Hospital Emergency Room —\$\$\$\$ *(Average Out-of-Pocket Cost)*








Any life-threatening or disabling health issue is a true emergency. You should go to the nearest hospital ER or call 911. You may receive multiple bills for services such as hospital facility, laboratory fees and for each provider you see such as the emergency room doctor, radiologist, pathologist or anesthesiologist.

Freestanding Emergency Rooms —\$\$\$\$\$\$ *(Average Out-of-Pocket Cost)*



Most freestanding emergency room facilities and providers are out-of-network, so your share of the bill will be significantly higher. These facilities can be confused with urgent care centers or with small hospital ERs. You will recognize a freestanding ER because it will have an Emergency or ER sign and will not be attached to a hospital.

	Average Out-Of-Pocket Cost	Examples of Health Issues
 Virtual Visits	\$0 ¹	<ul style="list-style-type: none"> Allergies Bladder/Urinary tract infection Bronchitis Cold and flu Headache Nausea Pink eye Sore throat Rash
 Doctor's Office	\$	<ul style="list-style-type: none"> Fever, colds and flu Sore throat Minor burns Stomach ache Ear or sinus pain Physicals Shots Minor allergic reactions
 Retail Health Clinic	\$\$	<ul style="list-style-type: none"> Infections Cold and flu Minor injuries or pain Shots Flu shots Sore and strep throat Skin problems Allergies
 Urgent Care Provider	\$\$\$	<ul style="list-style-type: none"> Migraines or headaches Cuts that need stitches Abdominal pain Sprains or strains Urinary tract infection Animal bites Back pain
 Hospital Emergency Room	\$\$\$\$\$	<ul style="list-style-type: none"> Chest pain, stroke Seizures Head or neck injuries Sudden or severe pain Fainting, dizziness, weakness Uncontrolled bleeding Problem breathing Broken bones

Freestanding ERs: The highest cost care —\$\$\$\$\$

A freestanding emergency room (FSER) is a medical care facility that provides emergency services, and typically is not affiliated with a hospital or physically connected to a hospital. FSERs are frequently located near a shopping center or other convenient neighborhood location. While a FSER may seem like a convenient option when you need emergency care, most are out-of-network and you will pay more—sometimes thousands of dollars more—for care and you still may need to be sent to a hospital for emergency care.

For an out-of-network FSER, you will pay more.

- \$300 copay
- No deductible if true emergency but out-of-network deductible applies if not a true emergency
- The plan pays 80% of the out-of-network allowable amount if true emergency and 60% of the out-of-network allowable amount if not a true emergency.
- You may be responsible for any difference between the amount billed by the facility and the out-of-network allowable amount, which could be significant.

Have questions about your options for care?

Call a Blue Cross and Blue Shield of Texas Personal Health Assistant

Toll-free at **(800) 252-8039**

Monday – Friday 7 a.m. - 7 p.m.
and Saturday 7 a.m. - 3 p.m. central time



¹ For in-network virtual visit providers, HealthSelectSM of Texas, HealthSelect Out-of-State and HealthSelect Secondary participants have a \$0 copay. Consumer Directed HealthSelectSM participants will have to meet the plan's annual deductible and then the applicable coinsurance for virtual visits.

Note: The relative costs described here are for independently contracted network providers. Your costs for out-of-network providers may be significantly higher. The information provided on this page is not intended as medical advice, nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individualized advice on the information provided. Coverage may vary depending on your HealthSelect plan's benefits and the use of network providers. This information is intended solely as a general guide to what services may be available. The actual availability of services may vary greatly from location to location. If you have questions about any health concern, you should discuss them with your health care provider.

For questions, please call a Personal Health Assistant at (800) 252-8039. If you need emergency care, call 911 or seek help from any doctor or hospital immediately.

Blue Cross and Blue Shield of Texas is the third-party administrator for HealthSelectSM of Texas and Consumer Directed HealthSelectSM.

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