



Choosing the appropriate level of care for your condition

As a Horizon Blue Cross Blue Shield of New Jersey member, you are covered for emergency medical care, 24 hours a day, seven days a week. In an emergency, you shouldn't hesitate to go to the Emergency Room (ER), but if your condition isn't life-threatening, you may have other options.

If you go directly to an emergency facility for a situation that is not considered a medical emergency, the care you receive may not be covered at an in-network level of benefits. This means you may be responsible for more of the costs.

Below are some guidelines to follow when considering medical care. Following these guidelines can ensure you receive the most appropriate care and may even save you money.

Type of Condition	Definition	Examples	Appropriate Care
Emergency	A medical condition of such severity that it poses a risk to a person's life or long-term health.	<ul style="list-style-type: none"> • Severe burns. • Poisoning. • Difficulty breathing. • Heart attack or stroke. • Loss of consciousness. • Wounds requiring stitches. 	Dial 9-1-1 (or your local emergency services number) or proceed to the nearest ER.
Urgent	An unexpected medical condition that is not life-threatening but requires medical attention within 24 hours.	<ul style="list-style-type: none"> • Sprains. • Sore throat. • Earache. • Moderate fever. 	Call and make an appointment with your physician as soon as possible. You may also visit any in-network MinuteClinic.
Nonemergent	A medical condition that is not life-threatening; may not require immediate medical attention and/or may be treated with self-care.	<ul style="list-style-type: none"> • Small cuts or bruises. • Mild headache. • Minor cold. 	Call your physician to see if an appointment is necessary. You may also visit any in-network MinuteClinic.

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Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work.

About MinuteClinic

MinuteClinics are convenient alternatives to hospital ERs. Often located right in your community, these walk-in health centers are equipped to handle basic urgent and nonemergent illnesses and injuries without an appointment. MinuteClinics are usually able to provide basic care very quickly, and at a fraction of the cost of the ER.*

MinuteClinics move the treatment of common illness forward while adhering to the same principles as traditional health care centers. This means you get the quality care you need from qualified nurse practitioners and physician assistants. Open seven days a week, MinuteClinics may be a better alternative to a traditional ER visit if your condition is not an emergency.

It is always important, however, to follow up with your family physician; they can monitor your long-term care and provide a personalized treatment plan based on your complete medical history.

For more information about MinuteClinics and the types of services they provide, visit [<www.MinuteClinic.com>](http://www.MinuteClinic.com).

Still unsure?

If you feel like your condition may be an emergency but you are still unsure, your plan covers a medical emergency screening exam. This is an evaluation done in a hospital ER, performed by qualified health care personnel to determine if a medical emergency exists.

We will cover the cost of the emergency screening exam. However, if it is determined that a medical emergency does not exist, please follow up with your participating physician for care.

Please note: If you continue to receive services in the ER after you have been advised that your condition is not a medical emergency, you will have to pay more for the nonemergent services.

Reducing your costs

When someone visits the ER for nonemergency care, we all pay more – in higher insurance premiums, copayments and deductibles. Appropriate ER utilization is important to reducing health care costs for everyone.

Visit www.HorizonBlue.com/Informed to learn more about the health care cost crisis and how each one of us can help keep health care affordable.

Helping you make informed decisions is just another way we are *Making Healthcare Work* for you!

* Some MinuteClinics may not participate with your Plan. As with any health care professional or facility, it is your responsibility to understand your benefits and verify the participation status of the MinuteClinic with the local Blue Plan.

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