Getting care when and where you need it •••

Need care? Think about where.

Where you get care can make a huge difference – for your health, your schedule and your pocketbook.





#### **Routine** care

Your primary care provider's (PCP) office is your best bet for general health management and illnesses. They know your history, habits and needs. And it's almost always the wisest financial choice. If you don't have a PCP, you should choose one at <a href="markensasbluecross.com">arkansasbluecross.com</a> or by calling the customer service number on the back of your member ID card.

Example: checkups, immunizations, preventive services, flu, cough, sore throat



#### After-hours care

Virtual Health (powered by MDLIVE) is a great way to get nonemergency care when you can't get to the doctor's office in person. Care from state-licensed, board-certified physicians (including pediatricians) is available on your phone, tablet or computer 24/7 for nonemergencies. <a href="MyVirtualHealth.com">MyVirtualHealth.com</a> is a great place to start.

Example: Nonemergency visits when your doctor's office is closed



## Urgent care or walk-in clinic

Urgent care may be appropriate if you have a need that requires timely in-person medical attention (but is not severe or life-threatening). Most urgent care/walk-in clinics have extended hours and serve patients on a first-come, first-served basis. **But be aware:** You may pay more out of pocket. Call to make sure an urgent care/walk-in clinic is part of your network.

Example: Sprains, x-rays, minor broken bones, infections, burns, minor cuts, fever



# Emergency care

Emergency care is for health problems that may occur suddenly and unexpectedly. If your life or health is in danger unless you get immediate medical help, an emergency room is where you should be. **But be aware**: Unless you have a true emergency medical condition, the ER can be an incredibly expensive place to get care. Emergency care is covered by your insurance. But nonemergency care delivered in an ER could stick you with a huge bill. If you have time, check to be sure the ER (especially those not attached to a hospital) is in your network.

Example: Heavy bleeding, difficulty breathing, major broken bones, chest pain, major burns, high fever

## Your care checklist:

- 1. If you don't already have an in-network PCP, find one using the Find Care and Cost tool in Blueprint Portal, <u>blueprintportal.com</u>, and schedule a wellness visit.
- 2. Make a plan for if you need after-hours care. Find out if your PCP has an after-hours number, research nearby urgent care/walk-in clinics and the nearest emergency room.



**3.** Create your Virtual Health account now before you need it. Simply go to <u>MyVirtualHealth.com</u>, select Register and follow the instructions.

Once you've completed your care checklist, you'll be prepared to make the right decision when you need medical care. It could save you time, frustration ... and money.

If you need us during any of this process, we're always happy. Call the phone number on the back of your member ID card and we'll help you find the right provider.



MDLIVE is a separate company that provides telehealth services to eligible members of Arkansas Blue Cross and Blue Shield, a licensee of the Blue Cross Blue Shield Association.

Virtual Health currently is available to all fully insured health plans but not available to all health plans. Members with an active medical plan whose coverage includes Virtual Health should be able to successfully register via the link within Blueprint Portal. Your benefit summary will indicate if Virtual Health is available to you. Notably, it is not available to members who have limited duration plans, Medicare plans, or plans covering employees of FEP, Arkansas State and Public Schools, or Baptist Health.

