

# Where to Go When You Need Care

You have options when it comes to choosing care. Knowing what is and isn't an emergency can help you plan for the unexpected.

## When It's Not an Emergency



YOUR DOCTOR

**Your doctor (or the Student Health Center) should be your first choice for non-emergency care such as:**

Cuts and scrapes	Sore throat
Fever, colds and flu	Stomachache
Minor burns	Rashes
Ear and/or sinus pain	Urinary tract infection



24/7 NURSE LINE

**24/7 Nurse line provides you a trusted place to get answers to your health questions at no cost to you.**

**1.877.789.2583**



VIRTUAL VISIT

**UF Health participating clinics offer follow-up for non-emergency medical and behavioral conditions with a Virtual Visit for a \$10 copayment.**

Allergies	Tobacco cessation counseling
Colds and flu	Follow-up for chronic care
Eye infections	Stress management

## When You Need Immediate Attention



URGENT CARE

**When it is not a true emergency but needs immediate attention:**

Migraines or headaches  
Cuts that need stitches  
Vomiting  
Sprains or strains  
Back pain  
Animal bites

### NOT COVERED

Convenience care or retail clinics located within grocery stores and retail pharmacy locations, such as CVS Minute Clinics, are NOT Covered.

**To find Tier 1 urgent care facilities, go to [GatorCare.org/network](https://www.gatorcare.org/network).**



EMERGENCY ROOM

**For life-threatening problems:**

Chest pain or heart attack  
Seizures  
Stroke  
Sudden or severe pain  
Head or neck injuries

Severe vomiting, diarrhea  
Fainting, dizziness, weakness  
Uncontrolled bleeding  
Difficulty breathing  
Broken bones

**A minimum of \$150 per-visit deductible is charged.**

## Is it a Freestanding Emergency Room or is it an Urgent Care?

Beware, urgent care centers and freestanding ERs can be difficult to tell apart. Freestanding ERs often look like a lot of urgent care centers, but COSTS ARE HIGHER, just as if you went to the ER at a hospital. Here are some ways to know if you are at a freestanding ER:

- ▶ Freestanding ERs are separate from a hospital but are equipped and work the same as an ER, and care you receive is subject to the same minimum \$150 per-visit deductible and coinsurance as an ER at a hospital
- ▶ Freestanding ERs are staffed by board-certified ER physicians and if they do not contract with your plan, you could be responsible for what your insurance does not cover\*

If you go to a freestanding ER and you need to be admitted, an ambulance will transport you to the hospital of your choice. If you choose to be admitted to a Tier 2 facility for hospital care, your out-of-pocket expenses will be significantly higher than if you choose a Tier 1 facility.

\*This is known as **Balance Billing** – When a provider bills you for the balance remaining on the bill that your plan doesn't cover. This amount is the difference between the actual billed amount and the allowed amount. For example, if the provider charges \$200, and the allowed amount is \$110, the provider may bill you for the remaining \$90.

# What Happens if I am Traveling and Need Emergency Care?

As a GatorCare member, if you need emergency care for a life-threatening problem and you are traveling outside of Florida or internationally, you have access to an extensive network of Tier 2 providers through Florida Blue's BlueCard program.

**Within the United States**, you can take advantage of savings the local Blue Plan has negotiated with doctors and hospitals in the area. For covered emergency care services received from a BlueCard PPO provider, you should not have to pay any amount above these negotiated rates.

## Just follow these simple steps:

1. *Always* carry your current GatorCare ID card.
2. In a life-threatening emergency, go directly to any hospital.
3. To find doctors and hospitals outside of Florida, call the **BlueCard Customer Service Center at 1.800.810.BLUE(2583)** or visit [bcbs.com](http://bcbs.com) to access the Blue National Doctor and Hospital Finder.
4. **If you are hospitalized, the hospital should call Florida Blue for prior authorization at 1.800.955.5692**, the number on the back of your GatorCare ID card – it is different from the number above.

## EMERGENCY!



### Examples of life-threatening problems:

Chest pain or heart attack	Difficulty breathing
Stroke	Broken bones
Uncontrolled bleeding	Head or neck injuries

**Outside of the United States**, you have access to covered emergency care services from doctors and hospitals in more than 200 countries and territories around the world through the BlueCard Worldwide Program.

## Just follow these simple steps:

1. **Verify your international benefits by calling Florida Blue Customer Service at 1.800.664.5295** before leaving the United States. Coverage may be different outside the country.
2. *Always* carry your current GatorCare ID card.
3. In a life-threatening emergency, go directly to any hospital.
4. To find doctors and hospitals around the world, call the **BlueCard Customer Service Center at 1.800.810.BLUE(2583)** or call collect to **1.804.673.1177** 24 hours a day, seven days a week. An assistance coordinator, in conjunction with a medical professional, will help arrange a doctor's appointment or hospitalization, if necessary.
5. **If you are hospitalized, you should call Florida Blue for prior authorization at 1.800.955.5692**, the number on the back of your GatorCare ID card – it is different from the number above.
6. **Call the BlueCard Customer Service Center if you need inpatient care.** In most cases, you should not need to pay up front for inpatient care at participating hospitals, except for the usual out-of-pocket expenses. The hospital should submit the claims on your behalf.
7. **You will need to pay up front for care received from a doctor and/or non-participating hospital.** Then, complete an international claim form and send it with the bill(s) to the **BlueCard Worldwide Service Center** address on the form – look online at [BCBS.com/bluecardworldwide](http://BCBS.com/bluecardworldwide).