

Questions or concerns?
Please contact:

Blue Cross and Blue Shield
of Vermont
P.O. Box 186
Montpelier, VT 05601-0186
(800) 344-6690
www.bcbsvt.com
click [here](#) for email contact

Other topics of interest:

- BCBSVT's find-a-doctor [tool](#)
- Know Before You Go

Blue Cross and Blue Shield of Vermont provides administrative services and does not assume any financial risk for claims.

Understanding urgent care

What is urgent care?

When you become sick or injured, urgent care facilities (also called urgent care centers) can help fill the care gap between your primary care provider and emergency room services. So, if your primary care provider isn't available immediately, and your condition doesn't meet the definition of an emergency condition, going to an urgent care center may make the most sense.

What is an urgent care facility?

Urgent care facilities typically have x-ray machines, lab testing equipment, and most of the equipment needed for treating medical conditions, ranging from simple things like flu shots or blood-sugar tests to more specialized treatment like casting broken bones. Urgent care facilities don't have the sophisticated medical equipment or the staff expertise that emergency rooms have for treating life-threatening conditions, such as a heart attack.

When to seek care at an urgent care facility

You should consider going to an urgent care facility when you are unable to make an appointment with your primary care provider or pediatrician, and your medical condition is not life threatening. Examples of conditions needing urgent care may include:

- Sprains, strains, and broken bones
- Fevers, flu, or cold symptoms
- Ear infections
- Insect and animal bites
- Wounds and cuts requiring stitches
- Allergies
- Vomiting or diarrhea
- Breathing discomfort, such as moderate asthma or bronchitis
- Urinary tract infections
- Mild to moderate abdominal or back pain

What you'll pay

When you seek care at one of BCBSVT's network urgent care facilities, the provider is responsible for filing claims with BCBSVT on your behalf and collecting only the amounts due from you based on your plan. The cost-sharing information provided below reflects the cost-sharing amounts for which you are responsible for when you seek care at an urgent care facility.

If your plan is...	You'll pay:
VEHI Platinum	\$75 co-payment
VEHI Gold	Deductible + co-insurance
VEHI Gold CDHP	
VEHI Silver CDHP	

The cost of your care may vary from the amounts listed above if you seek care at walk-in clinics, community health facilities, hospital urgent care departments or elsewhere in and outside of Vermont. Although you may consider this "urgent care," the provider you see or the facility you visit may not actually classify as an urgent care facility. See page 3 for information on urgent care centers in the BCBSVT network.



What happens if you seek care at a non-network urgent care facility?

If you seek care at a non-network urgent care facility, you may be balance billed. While VEHI confirms that you don't need to stay inside the network for urgent care treatment, urgent care facilities outside of the BCBSVT network may "balance bill" you for the care you receive.

STOP: *If you receive urgent care services at a non-network facility, and you get balance billed for seeking medically necessary care, please call Blue Cross and Blue Shield of Vermont's (BCBSVT) customer service team at the number on the back of your ID card. Their customer service team will contact VEHI so VEHI can reduce any balance billing you may incur from seeking care at a non-network urgent care facility.*

Learn more about how balance billing works

In order to understand balance billing, it's important to understand the term "allowed amount."

- The allowed amount is the amount your plan pays a contracted, network provider for a particular service.
- Balance billing occurs when a non-network provider bills you for the difference between the allowed amount (what your plan pays a contracted provider) and what the provider actually charges for the service.
- For example, if the allowed amount for a visit with a provider is \$150, but the provider charges \$500, a non-network provider can bill you directly for the difference between what your plans pays and the provider's charge, which is \$350.

Remember, you're always responsible for any cost-sharing amounts such as deductibles and co-insurance or any co-payments that apply. Balance-billed amounts don't apply to your out-of-pocket maximum—even if VEHI covers the difference between the allowed amount and what the non-network provider charges.

If you get balance billed for treatment you received at a non-network urgent care facility, you may take the following steps to resolve the bill:

Steps to take if you're balance billed!!

1 Pay your provider the appropriate cost-sharing amount based on your plan.

You may verify the amount you owe by reviewing your monthly Explanation of Benefits (EOB), reviewing your Outline of Coverage or by logging in to BCBSVT's secure member [portal](#).

2 Ask the out-of-network provider to review your account and determine whether the allowed amount is sufficient for payment.

If the provider will accept the allowed amount as payment in full, ask for a confirmation number or an updated invoice reflecting your \$0 balance.

3 Request an updated invoice from your provider.

If the provider won't accept the allowed amount as payment in full, request an updated invoice reflecting the balance due from you after you've paid your appropriate cost-sharing amounts. Once you receive the updated invoice, contact BCBSVT's customer service team at the number on the back of your ID card. Their customer service team will contact VEHI, so VEHI can eliminate any balance billing you incur from seeking care at a non-network urgent care facility.

Finding an urgent care facility

While many hospitals offer urgent care services, BCBSVT's network of providers also includes three major urgent care organizations with various locations throughout Vermont and New Hampshire.

Use BCBSVT's online find-a-doctor tool to find the closest urgent care facility to where you are. Simply visit our find-a-doctor [tool](#) and then:

- Choose "Providers and Hospitals in Vermont Service Area"
- In the network dropdown, select "BCBSVT Network Providers"
- Then, in the Role/Specialty dropdown, choose "Urgent Care Center"

To narrow your search, you may enter your address or zip code and your preferred travel distance.

Urgent Care Facility Locations

BCBSVT works hard to create a robust network of providers for you. Here's a glimpse of the urgent care facilities in the BCBSVT network as of October 2017:

1 Clear Choice MD, PLLC

- Berlin, VT
- Rutland, VT
- Brattleboro, VT
- So. Burlington, VT
- St. Albans, VT
- Keene, NH
- Lebanon, NH

2 American Current Care (Concentra)

- Berlin
- So. Burlington

3 Northwestern Occupational Health

- Georgia
- St. Albans