

What is urgent care?

Urgent care is health care services that are necessary to treat a condition or illness of an individual that if not treated within 24 hours presents a serious risk of harm, or, applying the judgment of a prudent layperson who possesses an average knowledge of health and medicine, could seriously jeopardize the ability of the individual to regain maximum function, or, in the opinion of a Provider with knowledge of the individual's medical condition, would subject the individual to severe pain that cannot be adequately managed without care within 24 hours.

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.

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.

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 a network 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.

Please note: You may be billed for services obtained outside of the Network. If you are charged any balance between the Provider's charge and what the Plan pays, please call BCBSVT's customer service at the number listed on the back of your ID card.

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.

