

Urgent and emergency care benefits

Immediate access to health care

Employees who need immediate attention for a medical condition are able to get health care any time of the day or night. We encourage all employees to visit a participating urgent care facility near where they live so that they can locate it again easily when they are in need of immediate care for a minor emergency. If an employee or family member believes that immediate assistance is needed for an emergency medical condition, call 911 or go to the nearest emergency room.

Whenever employees are uncertain of whether their situation requires urgent or emergency care, we encourage them to contact their primary care provider or Providence RN, which is available 24 hours a day, seven days a week, at 503-574-6520, 800-700-0481 or, for the hearing impaired, 800-735-2900 (Oregon Relay for TTY).

Urgent care

Urgent care is treatment needed right away for an illness or injury that is not life threatening. This includes, but is not limited to, minor sprains, minor cuts and burns, and ear, nose and throat infections. Routine care that can be delayed until the patient can be seen by a physician or provider in his or her office is not urgent care.

Copayments and coinsurance for urgent care visits typically cost a little more than for a physician's visit, but considerably less than for an emergency room visit. The member is responsible for the appropriate copayment or coinsurance whenever services are received in an urgent care clinic, unless he or she is admitted to a hospital within 24 hours. If admitted to a nonparticipating hospital, Providence Health Plan should be notified within 48 hours or as soon as reasonably possible.

In-area urgent care. In an urgent care situation, the employee should contact a Providence Health Plan participating urgent care center or emergency room. Open Option Plan members are not required to seek services from an in-network urgent care provider. In either situation, the appropriate coinsurance or copayment will apply.

Out-of-area urgent care. When a member is outside of Providence Health Plan's service area, urgent care is covered at any licensed provider or urgent care center. Employees should refer to their benefit summaries for information on copayment or coinsurance that may apply.

Emergency care

In administering Providence Health Plan benefits, we define an emergency medical condition as one that manifests itself by symptoms of sufficient severity that a prudent lay person, possessing an average knowledge of health and medicine, would reasonably expect that failure to receive immediate medical attention would place the health of a person (or a fetus, in the case of a pregnant woman) in serious jeopardy.

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Medical emergencies include, but are not limited to:

- Heart attack
- Loss of consciousness
- Severe chest pain
- Serious burn
- Stroke
- Medically necessary detoxification
- Acute abdominal pain
- Bleeding that does not stop
- Poisoning

For situations that are not life threatening, we encourage employees to visit a participating urgent care facility for the fastest and most convenient service.

In-area emergency care

During a medical emergency, your employee should call 911 or go to the nearest participating Providence Health Plan hospital. Coverage is provided (with the appropriate emergency room copayment) when the employee's condition meets the criteria for emergency room services. If traveling to a participating Providence Health Plan hospital poses a greater threat to the employee's condition, Providence Health Plan will provide coverage at the nearest hospital for emergency services, again with the appropriate copayment.

Out-of-area emergency care

While outside of Providence Health Plan's service area, employees have emergency care coverage available, utilizing the same criteria for emergency services as though they were in-area. Employees should be advised to either call 911 or go to the nearest hospital for immediate treatment if they have a medical emergency while out of area.

If admitted to an out-of-network hospital, the employee or a relative should notify Providence Health Plan within 48 hours, or as soon as reasonably possible.