



Where you go for health matters!

Choose carefully to avoid spending extra money and time. We recommend going to your family doctor (primary care physician) first if possible, so your doctor can track your medical history.

Cost:							
Your options:	24/7 Nurseline¹ 	Family Doctor 	Retail Clinic 	Virtual Visits² powered by MDLIVE [®] 	Urgent Care Center 	Hospital ER 	Freestanding ER
Use it for:	Health care answers from a registered nurse 888-838-9473	Sick visits, exams, non-emergency care and health screenings	Sick visits, exams, screenings, non-urgent care when your doctor is not available	Virtual care from a doctor, including Rx ³ 24/7	Urgent, but not life-threatening care	Serious or life-threatening care	Serious or life-threatening care, except for trauma
Examples of health issues or services:	<ul style="list-style-type: none"> • A registered nurse can help you decide where to go for care when you or a family member have a health concern • Provided at no additional cost • Available 24/7 	<ul style="list-style-type: none"> • Fever, cold and flu • Sore throat • Minor burns • Stomach ache • Ear or sinus pain • Physicals • Shots • Minor allergic reactions • Back pain • Urinary tract infection 	<ul style="list-style-type: none"> • Cold and flu • Sore throat • Infections • Minor injuries or pain • Shots • Allergies 	<ul style="list-style-type: none"> • Allergies • Cold • Nausea • Sinus infections • Asthma • Pinkeye 	<ul style="list-style-type: none"> • Migraines • Stitches • Stomach ache • Sprains or strains • Urinary tract infection • Animal bites • Back pain 	<ul style="list-style-type: none"> • Chest pain, stroke • Seizures • Head or neck injuries • Sudden or severe pain • Fainting, dizziness, weakness • Uncontrolled bleeding • Breathing problems • Broken bones 	<ul style="list-style-type: none"> • Major injuries (except for trauma)⁵ • Do not offer cardiac services requiring catheterization⁵ • Do not always accept ambulances • May be out-of-network
You pay:	\$0	\$30	\$30	\$30	\$65	Average cost: \$2,300 (Includes \$300 copay \$350 deductible and 20% of total bill) ⁴	Average cost: \$2,300+ (Includes \$300 copay \$350 deductible and 20% of total bill) ⁶

Need to find an in-network provider or facility? Call the Partner Care Team at 866-432-7289, available from 8 a.m. to 5 p.m. M-F, or go to bcbstx.com/heb. Spanish speakers are available. If you need emergency care, call 911 or seek help from any doctor or hospital immediately.



Would you pay up to 10 times more for the same pair of shoes just because of the store location?

Why is your health care any different?

A freestanding emergency room (ER) may look like an urgent care center, but often charges MORE than a traditional ER even though it is not attached to a hospital. This may cause you to end up with a much higher bill than you expected. Freestanding ERs may be found close to residential neighborhoods and in strip malls.

Freestanding ERs:

- Have the word EMERGENCY or ER in the name
- Are not physically attached to a hospital and may look like an urgent care center
- Are staffed by board-certified ER doctors and are subject to the same ER out-of-pocket costs which may include a copay, coinsurance and applicable deductible
- If unsure, ask the receptionist if they bill as “emergency care” or “urgent care”

¹ 24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

² Internet/Wi-Fi connection is needed for computer access. Data charges may apply. Check your cellular data or internet service provider's plan for details. Non-emergency medical service in Idaho, Montana and New Mexico is limited to interactive audio/video (video only), along with the ability to prescribe. Non-emergency medical service in Arkansas is limited to interactive audio/video (video only) for initial consultation, along with the ability to prescribe. Service availability depends on location at the time of consultation.

Virtual visits, powered by MDLIVE, may not be available on all plans. Virtual visits are subject to the terms and conditions of your benefit plan, including benefits, limitations, and exclusions. MDLIVE operates subject to state regulations and may not be available in certain states. MDLIVE is not an insurance product or a prescription fulfillment warehouse. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services.

MDLIVE, an independent company, operates and administers the virtual visit program and is solely responsible for its operations and that of its contracted providers.

³ MDLIVE does not guarantee that a prescription will be written.

⁴ Average hospital ER cost based on H-E-B claims for Partners who have not yet met their deductible.

⁵ “Freestanding ED 101: What you need to know” July 2016, The Advisory Board Company.

⁶ Average freestanding ER cost based on H-E-B claims for Partners who have not yet met their deductible.

⁷ The Texas Association of Health Plans, Emergency Care Cost Crisis in Texas.

⁸ The Texas Association of Health Plans Out-of-Network Claims Survey and Analysis of Three Large Texas Health Plans: 2015 Claims; May 2016.

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The Real Costs (an example):

A patient with back pain chooses between an urgent care center and a freestanding ER to receive in-network care.⁸

Prices may be up to **10 times higher** at freestanding ERs than urgent care centers.⁷

H-E-B's Average Freestanding ER Charges	VS. Service Description	H-E-B's Average Urgent Care Center Charges
\$895	Facility Charge - Level 3	\$0
\$53	Pulse Ox, Single (blood oxygen test)	\$0 (included in physician charge)
\$96	Prescription Drugs (Toradol® 15mg)	\$40
\$83	Intramuscular Injection (IM/SQ) (drug injection into the muscles)	\$28
\$298	Physician Evaluation and Management	\$150
\$1,425	TOTAL BILLED CHARGES	\$218
\$1,196	Amount Provider is Allowed	\$125
\$437	Amount H-E-B Pays	\$60
\$759 ER Copay, Plan Deductible and Coinsurance*	Amount Partner Pays	\$65 Copay**

* Freestanding ER patient paid amount includes \$300 copay, \$350 deductible and 20 percent coinsurance.

** Health plan paid \$60 of urgent care charges.

