



Why spend \$993 to cure a cold?

An average Emergency Room (ER) visit costs \$993, more than six times the cost of a physician’s office visit. When someone visits the ER for nonemergency care, we all pay more – in higher insurance premiums. If you go directly to an emergency facility for urgent or nonemergent care, you may be responsible for more of the costs.

As a Horizon Blue Cross Blue Shield of New Jersey member, you are covered for emergency medical care, 24 hours a day, seven days a week. In an emergency, you shouldn’t hesitate to go to the ER, but if your condition isn’t life threatening, you may have other options.

Type of Condition	Definition	Examples	Appropriate Care
Emergency	A medical condition of such severity that a prudent layperson would believe it poses a risk to a person’s life or long-term health.	<ul style="list-style-type: none"> • Severe burns. • Poisoning. • Difficulty breathing. • Heart attack or stroke. • Loss of consciousness. • Wounds requiring stitches. 	Dial 911 (or your local emergency services number) or proceed to the nearest ER.
Urgent	An unexpected medical condition that is not life threatening but requires medical attention within 24 hours.	<ul style="list-style-type: none"> • Sprains. • Sore throat. • Earache. • Moderate fever. 	Call and make an appointment with your physician as soon as possible.
Nonemergent	A medical condition that is not life threatening; may not require immediate medical attention and/or may be treated with self-care.	<ul style="list-style-type: none"> • Small cuts or bruises. • Mild headache. • Minor cold. 	Call your physician to see if an appointment is necessary.

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Still unsure?

If you are not sure what care you need, call your physician or our free 24/7 Nurse Line* for guidance. If you still think your condition may be an emergency but you are unsure, your plan covers a medical emergency screening exam. This is an evaluation done in a hospital ER, performed by qualified health care personnel to determine if a medical emergency exists.

We will cover the cost of the emergency screening exam. However, if it is determined that a medical emergency does not exist, please follow up with your participating physician for care. If you continue to receive services in the ER after it has been determined that your condition is not a medical emergency, you will have to pay more for the nonemergent services.

Your choices can help you get and stay healthy while combating the rising costs of health care.

To learn more about what Horizon BCBSNJ is doing to keep health care affordable for our members, or for more strategies to help you maximize your health insurance coverage, please explore our **Health Care Dollars and \$ense** resources at www.HorizonBlue.com/Informed.

* The 24/7 Nurse Line is only available to members in fully insured accounts. Look for the phone number on the back of your ID card, or visit www.HorizonBlue.com/Nurseline.

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