

Getting the right care at the right time

Your care options

When you need health care, you have a variety of options. It's important to remember that the emergency room is only for life-threatening or serious conditions that require immediate care. If you do not have a life-threatening condition, choosing another option will help you save time and money. View the care options chart to help you pick the right place to go.

We make it easy to find independently contracted, in-network providers near you:

- Go to **bcbstx.com** and click Find Care
- For personalized search results, go to **bcbstx.com**, click Log In or Sign Up, choose Member Log In or Sign Up and search in Blue Access for Members
- Call BCBSTX Customer Service at the number on your ID card

Care option	When to use it
24/7 Nurseline	<p>Call 24/7 Nurseline to connect with registered nurses at no additional cost.</p> <ul style="list-style-type: none"> • Non-Medicare eligible: 1-800-581-0393 • Medicare Advantage Open Access PPO and HMO: 1-800-631-7023 (TTY 711). <p>Nurses can assist you in deciding where to go for care, help you understand your treatment options and answer questions about medications</p>
Virtual Visits	<p>See and talk to a doctor or therapist via your smartphone, tablet or computer for non-emergency medical conditions</p> <p>To activate your account, free of charge, you can choose what is easiest for you:</p> <ul style="list-style-type: none"> • Call MDLIVE Non-Medicare Eligible: 1-888-680-8646 Medicare Eligible: 1-866-954-3585 • TTY users call 1-800-770-5531 • Go online: Non-Medicare Eligible: MDLIVE.com/bcbstx Medicare Eligible: www.mdlive.com/bcbstx-medicare
Virtual primary care	<p>A primary care provider (PCP) is the doctor who knows you best, the one you turn to for everything from routine checkups to help with chronic or complex health conditions. Check to see if your PCP provides virtual options.</p>
Telehealth	<p>See and talk to your PCP, specialist or some therapy providers via your smartphone, tablet or computer using your provider's telehealth system.</p>

Care option	When to use it
Doctor's office	Your primary doctor knows you and your health history and can provide routine and preventive care and treatment for a current health issue or refer you to a specialist. For telehealth with your own doctors, check their telehealth options when scheduling an appointment. You will use their telehealth system.
Convenience care clinic	Clinics like MinuteClinic or other providers are located inside retail stores. If you can't get to the doctor's office and the need is not urgent, this is a great option for minor health conditions.
Urgent care center	Centers such as PrimaCare offer treatment for non-life-threatening injuries or illnesses, including sprains, minor infections and minor burns.
Emergency room (ER)	If you need immediate treatment for a life-threatening or critical condition, go to the nearest ER (network benefits apply). Do not ignore an emergency — call 911 if the situation is life threatening.
Freestanding emergency room	A freestanding ER is not to be confused with an urgent care center or convenience care clinic. It is for immediate treatment for a life-threatening or critical condition just like a regular ER.

24/7 Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

Emergencies outside the U.S.

If you are traveling outside the United States and experience a life-threatening emergency, you should go to the nearest emergency room and contact Blue Cross and Blue Shield of Texas using the number on the back of your member ID card.

When traveling outside the United States, you are strongly encouraged to obtain medical travel insurance.

The U.S. State Department website (travel.state.gov) provides information about emergency medical coverage for U.S. citizens traveling outside the country and includes a list of insurance companies that offer coverage.

Medicare Advantage Open Access PPO and HMO members have emergency and urgent care coverage when outside the United States. Simply pay for your care out of pocket and, when you return home, submit a direct member reimbursement form with receipts for care to Blue Cross and Blue Shield of Texas for reimbursement, less applicable copays.