Healthcare in the U.S.

GeoBlue

Where to Go for Care

It's not always easy to know where to find care, especially when you are far away from home. There may be a student health center on campus that can provide you with basic health services. Consult your school's resources for more specific information about facilities, the care available and the coverage accepted.

If you need to access care outside of what is available from your institution, there are options to consider.

	LOCATION	HOURS	ACCESS	CAPABILITIES
Doctor's Office	• City • Suburbs • Rural areas	• Office hours vary	• By appointment only; typically walk in patients are not accepted	• Best place for **non-emergency primary care** when doctor has knowledge of your medical history
Retail Clinic or Convenient Care Clinics (CCCs) (for example, CVS Minute Clinic and Walgreens Healthcare Clinic)	• City • Suburbs	• Hours vary, but may include evenings and weekends	• No appointments • Usually seen in less than one hour • Patients are seen in order of arrival	• **Convenient treatment for minor medical problems** • Usually staffed by certified registered nurse practitioners[1]
Urgent Care	• City • Suburbs	• Hours include evenings, weekends, and holidays • Some are open 365 days of the year	• No appointments • Usually seen in less than one hour • Patients are treated in order of arrival and severity of condition	• Provide **immediate care for acute, non-life-threatening conditions** • Staffed by physicians and supported by nurses, physician assistants, and medical assistants • Diagnostic and x-ray equipment, but no surgical services
Hospital Emergency Room (ER)[2]	• City • Suburbs • Rural areas	• 24 hours a day, 7 days a week, 365 days a year (24/7/365)	• No appointments • Wait time could be up to 4 hours • The most serious conditions (trouble breathing, bleeding) are seen first	• For **emergency treatment of any life-threatening or disabling condition** • Full staff trained in emergency medicine with access to specialists

[1]Unlike Nurses (RNs), Nurse Practitioners (NPs) are trained to assess patients, order and interpret diagnostic tests, make diagnoses, and initiate and manage treatment plans – including prescribing medications (http://www.aanp.org/all-about-nps).
[2]In some states, free standing emergency rooms or centers may also be a good option if immediate care is needed.

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Need Advice?

Register online at www.geobluestudents.com and click on **Symptom Triage** in the **My Health Tools section** of the **Member Hub**.

Symptom Triage is a tool designed to help you make appropriate decisions on what level of medical care is needed and how to provide symptom relief for minor illnesses and injuries at home. *Your doctor's advice and your good judgment should always take precedence over information on these topics.*

What to do in an emergency?

If you have an emergency, dial 911 or go to the closet Emergency Room immediately. If you're not sure whether your situation is an emergency, dial 911 and let the call-taker determine if you need emergency help. The call-taker will alert your local police, fire department or ambulance and tell you what to do until help arrives. In the U.S., ambulances are staffed with Emergency Response Technicians (EMTs) or ambulance technicians.

How Find a Doctor or Hospital.

You have access to the Blue Cross and Blue Shield network within the U.S., Puerto Rico, and U.S. Virgin Islands. You may visit any Blue Cross and Blue Shield provider you choose, nationwide. More than 92% of doctors and 96% of hospitals participate in the Blue Cross and Blue Shield network.

To find a doctor or facility, click on the **U.S. Provider Finder** in the **Get Care** section of the **Member Hub** on www.geobluestudents.com or in the **GeoBlue app**. After you launch the U.S. Provider Search, be sure to fill in the **"Search by"** and **"Location"** fields to proceed.

Scheduling an appointment?

When scheduling an appointment with a Blue Cross and Blue Shield provider, **call to confirm they are in network.** At the time of service, you will need to show the provider your GeoBlue ID card and tell them you are covered by Blue Cross and Blue Shield.

Paying for Care.

In the U.S., your health plan typically pays your medical bills for you with the following exceptions:

- **Copay or Copayment:** The specific dollar amount you will pay at the time of service.
- **Coinsurance:** The percentage of the cost you are responsible for.
- **Deductible:** An amount you are responsible to pay for eligible expenses before the plan begins to pay.
- **Out-of-Network Provider:** Medical provider who is not contracted with Blue Cross and Blue Shield companies. This typically results in a higher coinsurance and may result in additional costs to you.

See your Certificate of Coverage for details.

For questions about GeoBlue plan benefits or services, please contact us:

GeoBlue Customer Service

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