

# Emergency vs. Urgent Care: What You Should Know

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Do you know the distinction that we make between “emergency” and “urgent” care? Taking the time to understand the basic differences between the two and the guidelines for seeking services can help you to get the fastest, most convenient care in the most cost-effective way and receive benefits through your plan with us.

## Emergency Care

We consider your medical crisis an emergency if going without care right away might put your health in danger. Your Certificate of Coverage gives the following definition of an emergency, which the State of Vermont requires all health plans to use:

**Emergency Medical Condition:** *the sudden and, at the time, unexpected onset of an illness or medical condition that manifests itself by symptoms of sufficient severity, including severe pain, that the absence of immediate medical attention could reasonably be expected by the prudent layperson, who possesses an average knowledge of health and medicine, to result in:*

- placing the member’s physical or mental health in serious jeopardy; or
- serious impairment to bodily functions; or
- serious dysfunction of any bodily organ or part.

Even in an emergency, if possible, try calling your doctor before receiving services. This will allow your doctor to call the ER staff and educate them on your medical history. If you think calling first might put your health in danger, go straight to the emergency room or dial 9-1-1. Be sure to call your physician when your health is no longer in danger, so he or she can help coordinate the best follow-up care for your situation.

## Urgent Care

We consider your medical crisis “urgent” if going without care for 24 hours might put your health in danger. Examples of urgent care situations can be found in the table below. If you need urgent care, call your doctor. He or she will be able to help guide you to the best possible treatment for your urgent care matter either over the phone, by scheduling an office visit or through other means.

## Faster Care in a More Cost-Effective Way

Contrary to common belief, going to the emergency room does not always mean faster care—especially when your condition is non-emergent (urgent). Emergency room physicians treat patients with the most severe conditions first. Therefore, if your condition is less severe, you may have to wait awhile before receiving care. You can spare yourself time and hassle by calling your doctor first whenever possible. Also, the costs associated with emergency room services are typically four times higher than for urgent care services.

## Quick Reference

Now that you have a basic understanding of how Blue Cross and Blue Shield of Vermont defines emergency and urgent care, here’s a quick reference guide below to help highlight what you need to know. Please note that we give only examples of urgent and emergency care. You may, for instance, have an emergency not listed in the guide below.

For the complete definitions of emergency and urgent care, please refer to your Certificate of Coverage. If you have specific questions about emergency and urgent care services, please contact a member of our customer service department at the number on the back of your ID card. This information can also be found on our website at [www.bcbsvt.com/emergencyandurgentcare](http://www.bcbsvt.com/emergencyandurgentcare).

If going without care...	Your condition is considered...	And you should...	Examples...
For 24 hours might put your health in danger	Urgent	Contact your doctor for guidance. In some instances your doctor will treat you in the office. Other times, your doctor may direct you to the ER.	<ul style="list-style-type: none"> <li>• minor infections (e.g. ear ache)</li> <li>• sore throats</li> <li>• small cuts</li> <li>• rashes</li> <li>• urinary tract infections</li> <li>• sprains</li> <li>• strains</li> </ul>
Right away might put your health in danger	An Emergency	Try contacting your doctor first. If you think calling first might put your health in danger, go straight to the emergency room or call 9-1-1.	<ul style="list-style-type: none"> <li>• trauma (car accident)</li> <li>• chest pain or pressure</li> <li>• difficulty breathing</li> <li>• major burns</li> <li>• severe head injuries</li> <li>• broken bones</li> <li>• severe abdominal pain</li> </ul>