



PacifiCare **Health Watch**

Is it Urgent or An Emergency?

The difference between the two and how to access care.

Worldwide, wherever you are, PacifiCare provides coverage for emergency medical services.

As a PacifiCare HMO/MCO member, your Primary Care Physician (PCP) coordinates your routine and specialty care. But how do you access care for urgently needed services or an emergency health problem, especially after regular business hours?

First of all, it's important to know the difference between the two. In an Emergency medical situation, call 911 or go directly to the nearest medical facility for treatment. Emergency care is based on your presenting symptoms arising from any injury or illness or as a result of a sudden medical condition with severe symptoms (including severe pain), such that if you do not get immediate medical attention, you could place your health in serious jeopardy (or in the case of a pregnant woman, serious jeopardy to the health of the fetus), and possibly impair your bodily parts or their functions. Some examples:

- Heart attack or stroke
- Poisoning
- Loss of consciousness
- Uncontrolled bleeding
- Severe burns
- Sudden inability to breathe
- Chest pain or numbness in an arm or leg

*Please refer
to your Evidence
of Coverage
booklet for
more detailed
information
on Urgent
and Emergency
Care Services.*

HMO/MCO

Remember, if you obtain emergency care, you may have a higher copayment and you must notify your PCP or PacifiCare within 48 hours or as soon as reasonably possible after the initial receipt of services.

An Urgently Needed Service is a medically necessary service to prevent your health from becoming worse. Your condition may require prompt medical attention. The symptoms for your medical condition may be severe enough to cause extreme pain or immobility, such that treatment cannot be delayed. Some examples may include:

- Excessive vomiting
- Minor burns
- Cuts which are not life-threatening but nevertheless require immediate suturing to ensure proper healing
- Prolonged diarrhea
- High fever

Of course during office hours, you can go to your PCP for any Urgently Needed Service. However, if you require urgent care outside your PCP's regular office hours, you may go to an Urgent Care facility*. If you do, it is important to notify your PCP or PacifiCare as soon as you can.

If you are temporarily outside the PacifiCare Service Area and you believe that you require Urgently Needed Services, you should:

- If possible, call, or have someone on your behalf call, your Primary Care Physician or Participating or Contracting Medical Group. The telephone numbers for your Primary Care Physician and Participating or Contracting Medical Group are on the front of your PacifiCare ID card. Assistance is available 24 hours a day, seven days a week.

- Identify yourself as a PacifiCare Member and ask to speak to a physician. If you are calling during non-business hours and a physician is not immediately available, ask to have the physician on-call paged. A physician should call you back shortly.
- Explain your situation and follow the instructions provided.

** Some medical groups may have their own Urgent Care facilities.*

If you are unable to contact your Primary Care Physician or Participating or Contracting Medical Group, you should seek care for Urgently Needed Services from a licensed medical professional where you are located.

You must notify PacifiCare or your Participating Medical Group within 24 hours or as soon as reasonably possible after the initial receipt of Urgently Needed Services to inform them of the location, duration and nature of the services provided.

Whenever you are unsure about whether something is urgent or an emergency, you can call your PCP anytime – 24 hours a day, 7 days a week – at the number indicated on your ID card. Be assured that you will always be connected with someone who can direct your care.

Questions?

Call the

Customer Service

department

toll-free at

1-800-531-3341.