

Where to Go When You Need Care

You have options when it comes to choosing care. Knowing what is and isn't an emergency can help you plan for the unexpected.

When It's Not an Emergency



YOUR DOCTOR

Your primary care doctor (or the Student Health Care Center) should be your first choice for non-emergency care such as:

Fever, colds and flu	Sore throat	Follow-up care
Stomachache	Urinary tract infection	Acute illness or injury
Ear and/or sinus pain	Chronic migraines/headaches	Chronic illness management
Rashes	Suture/staple removal	Chronic back pain



VIRTUAL VISIT

UF Health participating clinics, including the Student Health Care Center, offer follow-up for non-emergency medical and behavioral conditions with a Virtual Visit.

Allergies	Tobacco cessation counseling	Eye infections
Fever, colds and flu	Follow-up for chronic care	Rashes

To find Tier 1 UF Health clinics offering virtual visits, go to: GatorCare.org/network



EMOTIONAL HEALTH

If you're experiencing chronic or consistent emotional distress, there are several trusted options available to you. GatorCare member psychiatry and counseling service resources:

- TalkSpace: GatorCare.org/Talkspace
- New Directions: 866.287.9569
- For more resources, click GatorCare.org/health-resources/mental-health-services

When You Need Immediate Attention



URGENT CARE

An urgent care center should be your option of choice for treatment of conditions such as:

Migraines or headaches	Minor injuries
Cuts that need stitches	Cuts, bruises and burns
Nausea, vomiting	Ear and eye infections
Sprains or strains	Bladder and urinary tract infections
Acute back pain	
Animal bites	

NOT COVERED

Convenience care or retail clinics located within grocery stores and retail pharmacy locations, such as CVS Minute Clinics, are NOT Covered.

To find Tier 1 urgent care facilities, go to GatorCare.org/network



EMERGENCY ROOM

For life-threatening problems call 911. Emergency life-threatening conditions include:

Chest pain or heart attack	Sudden or severe pain	Difficulty breathing
Seizures	Head or neck injuries	Broken bones
Signs of stroke: sudden weakness, numbness, slurred speech and/or confusion	Severe vomiting, diarrhea	Poisoning
	Fainting, dizziness, weakness	Suicidal thoughts/feelings
	Uncontrolled bleeding	

24/7 Suicide & Crisis Lifeline: Dial 988

A minimum of \$250 per-visit deductible is charged for most plans.

Is it a Freestanding Emergency Room or is it an Urgent Care?

Beware, urgent care centers and freestanding ERs can be difficult to tell apart. Freestanding ERs often look like a lot of urgent care centers, but COSTS ARE HIGHER, just as if you went to the ER at a hospital. Here are some ways to know if you are at a freestanding ER:

- ▶ Freestanding ERs are separate from a hospital but are equipped and work the same as an ER, and care you receive is subject to the same minimum \$250 per-visit deductible and coinsurance as an ER at a hospital
- ▶ Freestanding ERs are staffed by board-certified ER physicians and if they do not contract with your plan, you could be responsible for what your insurance does not cover*

If you go to a freestanding ER and require admission, an ambulance will transfer you to an appropriate facility for stabilization. If admitted to a Tier 2 facility for hospital care, your out-of-pocket expenses will be significantly higher than a Tier 1 facility.

*This is known as **Surprise Billing** — You will be responsible for any charges in excess of the Allowed Amount for Out-of-Network Providers except for certain services that are provided in an in-network facility. Members consenting to services by applicable Out-of-Network providers may also be responsible for charges in excess of the Allowed Amount.

What Happens if I am Traveling and Need Emergency Care?

As a GatorCare member, if you need emergency care for a life-threatening problem and you are traveling outside of Florida or internationally, you have access to an extensive network of Tier 2 providers through Florida Blue's BlueCard program.

Within the United States, you can take advantage of savings the local Blue Plan has negotiated with doctors and hospitals in the area. For covered emergency care services received from a BlueCard PPO provider, you should not have to pay any amount above these negotiated rates.

Just follow these simple steps:

1. *Always* carry your current GatorCare ID card.
2. In a life-threatening emergency, go directly to any hospital.
3. To find doctors and hospitals outside of Florida, call the **BlueCard Customer Service Center at 1.800.810.BLUE(2583)** or visit bcbs.com to access the Blue National Doctor and Hospital Finder.
4. **If you are hospitalized, the hospital should call Florida Blue for prior authorization at 1.800.955.5692**, the number on the back of your GatorCare ID card – it is different from the number above.

Outside of the United States, you have access to covered emergency care services from doctors and hospitals in more than 200 countries and territories around the world through the BlueCard Worldwide Program.

Just follow these simple steps:

1. **Verify your international benefits by calling Florida Blue Customer Service at 1.800.664.5295** before leaving the United States. Coverage may be different outside the country.
2. *Always* carry your current GatorCare ID card.
3. In a life-threatening emergency, go directly to any hospital.
4. To find doctors and hospitals around the world, call the **BlueCard Customer Service Center at 1.800.810.BLUE(2583)** or call collect to **1.804.673.1177** 24 hours a day, seven days a week. An assistance coordinator, in conjunction with a medical professional, will help arrange a doctor's appointment or hospitalization, if necessary.
5. **If you are hospitalized, you should call Florida Blue for prior authorization at 1.800.955.5692**, the number on the back of your GatorCare ID card – it is different from the number above.
6. **Call the BlueCard Customer Service Center if you need inpatient care.** In most cases, you should not need to pay up front for inpatient care at participating hospitals, except for the usual out-of-pocket expenses. The hospital should submit the claims on your behalf.
7. **You will need to pay up front for care received from a doctor and/or non-participating hospital.** Then, complete an international claim form and send it with the bill(s) to the **BlueCard Worldwide Service Center** address on the form – look online at BCBS.com/bluecardworldwide.

EMERGENCY!



Examples of life-threatening problems:

Chest pain or heart attack

Stroke

Uncontrolled bleeding

Difficulty breathing

Broken bones

Head or neck injuries