



# DETERMINING A TRUE EMERGENCY



## Steve Works with a Health Advocate to Understand a Claim ...

Steve hit his head while moving furniture. His wife took him to the emergency room (ER), where Steve received stitches and was sent home. When Steve received the bill, **he noticed a \$500 penalty had been applied for using the ER for a non-emergency.** He called a BCBSIL health advocate who helped him start a claim review.

## How ER Claims Are Evaluated

When evaluating the medical necessity of an ER visit, BCBSIL considers the Affordable Care Act (ACA) definition of emergency services:

*“Acute symptoms that a prudent layperson with average knowledge of health and medicine would expect that in the absence of medical attention would place the individual’s health in serious jeopardy, or seriously impair body functions, organs or parts.”*

**In Steve’s case, BCBSIL determined the penalty was appropriate** based on the ACA definition of emergency services. If Steve was not satisfied with that determination, he could call a health advocate to further discuss the claim and, if needed, receive direction on filing a formal appeal.



For questions or concerns about how a claim is processed, please call a BCBSIL health advocate at 1-888-895-6985.

If you feel you are experiencing a serious or life-threatening health issue, call 911 or go to the nearest hospital emergency room.

