BlueCross BlueShield of Montana

Where To Go For Care in the Blue High Performance Network®

Blue High Performance Network (BlueHPN®)

When you need immediate medical care, it's hard to know the right place to go. You have choices for receiving care within the BlueHPN, but it's important to know what is available and what is the best option for your needs.

It's important that you understand your care options before you need them.

Plan Ahead

Care Option	Hours	Your Cost*	Description
Doctor's Office	Office hours vary	Usually lower out-of-pocket cost than urgent care. But you are **ONLY** covered if you visit a doctor in the BlueHPN.	Usually the best place to go for non-emergency care such as exams, colds, flu, sore throats and minor injuries.
Retail Health Clinic	Similar to retail store hours	Usually lower out-of-pocket cost than urgent care. But you are **ONLY** covered if you visit a doctor in the BlueHPN.	Walk-in clinics are often located in stores and pharmacies to provide convenient, low-cost treatment for minor medical problems like ear infections, coughs and some vaccinations.
Urgent Care Provider	Generally include evenings, weekends and holidays.	Usually lower cost than an ER visit. In BlueHPN service areas, urgent care must be received at in-network urgent care providers. In non-BlueHPN service areas, you can use any urgent care provider.	Urgent care centers can provide care when your doctor is not available and you don't have a true emergency, but need immediate care. For example, they can treat sprained ankles, fevers and minor cuts and injuries.
Emergency Room (ER)	24 hours, seven days a week	ER visits are generally the most expensive option. Emergency care* is covered if there are no in-network doctors in your location. You do not need a referral.	ERs are the best for treating severe and life-threatening conditions. For examples, chest pain, head injuries, seizures, uncontrolled bleeding, broken bones, etc.

Please call the number on the back of your ID card for available in-network doctors and hospitals or check online at bcbsmt.com/member.

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