

Know Your Cost



Benefits

Not the best time in reaching out to your Primary Care Physician? Illness and accidents occur at the least convenient time. When the next time occurs, don't surprise your wallet. See the below chart for the cost range for care on common illnesses.

Cost		Providers		Conditions
\$0		BlueCross BlueShield of Texas 24/7 Nurseline to answer health questions at the speed of life.		This option provides you with the information to make a decision on the best place to receive treatment. (800) 581-0368
CDHP	PPO	Telemedicine		<ul style="list-style-type: none"> • Allergies • Bronchitis • Cold / Cough • Ear Infection • Fever / Flu • Headache • Laryngitis • Pink Eye • Respiratory Infection • Sinusitis • Vomiting • UTI
\$45	\$10			
\$100- \$250	\$35*	Retail Clinics	 	Same services provided as above plus: <ul style="list-style-type: none"> • Injections • Labs • Rapid Strep/Flu Tests • X-Rays
\$150- \$300	\$75*	Urgent Care	 	Same services provided above plus: <ul style="list-style-type: none"> • Fractures • Lacerations/Stitches • Minor Burns • Minor Eye Injury
\$2300+	\$2300+	Emergency Room**	 	Same services provided above plus: <ul style="list-style-type: none"> • Breathing Problems • CT Scan • Heavy Bleeding • Sudden or Severe Chest Pain • Heart Attack • Stroke

*The PPO copay only covers the provider consultation, diagnostic labs, and x-rays. Claims for stitches, slings, wound care, advanced testing, radiology review, etc. will apply towards your deductible and/or coinsurance.

**ER physicians bill separate from hospitals and may not be in-network at the time of treatment when using an in-network facility. Out-of-network ER providers may choose to balance bill patients if the allowable amount isn't believed to be sufficient.

AVOID Free-Standing Emergency Rooms

Free-Standing Emergency rooms should be avoided at all cost. Free-Standing ER providers in Amarillo and other cities do not have contracts with insurance carriers and you will be **"surprised-billed"** for the balance of the bill not covered by insurance carrier.



NON-CONTRACTING PROVIDERS TO AVOID

The below non-participating provider(s) do not accept insurance payments from BCBSTX. All claims are subject to **"balance-billing"** and will not apply to in-network deductibles.

Providers
Amarillo Endoscopy Center

Estimated out-of-pocket costs above are only for consumer purposes and may be greater for participants either on the CDHP or PPO plan based upon services and treatment provided by a healthcare provider.