

EMERGENCY CARE

Emergency medical care is defined as medical services provided to a member by a Physician or other medical professional licensed by the state in which the care is provided in connection with an Emergency Medical Condition.

As defined by Wisconsin Statute 632.85 “Emergency Medical Condition” means a medical condition that manifests itself by acute symptoms of sufficient severity, including severe pain, to lead a prudent layperson who possesses an average knowledge of health and medicine to reasonably conclude that a lack of immediate medical attention will likely result in any of the following:

- (1) Serious jeopardy to the person’s health or, with respect to a pregnant woman, serious jeopardy to the health of the woman or her unborn child;
- (2) Serious impairment to the person’s bodily functions;
or
- (3) Serious dysfunction of one or more of the person’s body organs or parts

Physicians Plus will cover emergency services for a member approved by an authorized representative or provider in the Plan network.

Emergency medical care does not include routine health, **dental** or maintenance treatment, services and supplies and/or routine medical exams.

Meriter Hospital is the preferred participating hospital in Madison for Physicians Plus members.

The University of Wisconsin Hospital and Clinics is the other participating hospital in the Madison area.

St. Mary’s Hospital in Madison, St. Mary’s Sun Prairie Emergency Center, and Mercy Hospital in Janesville are NOT participating facilities for Physicians Plus. If members receive non-emergency care from any of these facilities, it will not be covered for

Emergency/Out-of-Area Section

members with HMO and BadgerCare Plus policies.

For a complete listing of participating hospitals and emergency rooms, use the “Find a Provider” function of our website www.pplusic.com.

Emergency/Out-of-Area Section

Emergency Care Guidelines

Physicians Plus members are instructed to follow these guidelines for participating and non-participating facilities:

- Members are instructed to seek emergency medical care in the event of a true life or limb threatening emergency. No prior authorization is required for such situations.
- For immediate medical problems, members are instructed to call their PCP or NursePlus at 866-PPLUSRN (866-775-8776) for medical advice and the most appropriate setting for care.
- Most members will be responsible for an out-of-pocket expense for an emergency room visit. If a copay applies, the copay is waived if admitted as an inpatient within 24 hours for the same illness or injury treated in the emergency room. In some cases, a patient may be in an observation bed; this is NOT an admission and is not billed as an inpatient admission and/or inpatient stay.
- Physicians Plus may review emergency room visits for conditions that do not appear to fall under the definition of “emergency medical conditions.” In these cases, our medical staff reviews medical records to determine if the visit is reasonable based upon the symptoms. If the visit is determined inappropriate and alternative services were available (such as the patient’s PCP or an immediate/urgent care center), the visit may not be covered. The member will be liable for non-emergency treatment provided without an authorization.
- Follow up care from a non-participating facility or provider is not covered.
- Members are responsible for having medical records forwarded to their PCP.

OUT-OF-AREA SERVICES

Members should seek emergency medical care for life or limb threatening emergencies without contacting their PCP; however, it is the member's responsibility to contact their PCP or NursePlus for medical direction and to notify Physicians Plus Member Service staff at (800) 545-5015 prior to seeking care for any urgent, but not life or limb threatening emergency when outside of the service area.

Physicians Plus members' have benefits for out-of-area services for urgent and emergent care only. For **follow-up care** (HMO Plans only), Physicians Plus will cover 50% of covered benefits that are medically indicated as determined by Physicians Plus. **All care must be prior authorized by Physicians Plus.** Services that can be postponed until the member returns to the Physicians Plus service area will not be approved. Members are encouraged to call their PCP or NursePlus prior to seeking care while out-of-area, unless the severity of the situation/condition does not allow prior notice.

Routine care is not covered out-of-area.

URGENT CARE

An urgent care situation is one in which a member requires care, treatment or advice within 48 hours, but is not life or limb threatening. **Urgent care is not emergency care.** In these instances, the member is informed to telephone (day or night) the PCP, the on-call physician or NursePlus to explain the urgency of their illness and receive medical direction on the most appropriate setting for treatment or care. The PCP will then direct the member for treatment according to their medical needs. If a member is outside the Physicians Plus' service area and receives urgent care from a non-affiliated provider or facility, the member must notify Physicians Plus prior to seeking services or within 48 hours.