

IMPORTANT NOTICE

Effective, January 1, 2018 – If you visit an Emergency room for something that Anthem deems “not an Emergency,” your claim will **not** be covered. This means you will pay 100% of the bill out of your pocket. The average price of an Emergency Room visit is \$1,636. **You would pay \$1,636 and this would NOT go towards your Anthem Out-of-Pocket Maximum.**

There ARE exceptions.

Non-Emergency visits to the ER **will be covered** if:

1. You are directed to the Emergency Room by another provider.
2. Child is under the age of 14.
3. No Urgent Care within 15 miles of the member’s address.
4. Between the hours of 8:00 p.m. on Saturday and 8:00 a.m. on Monday and Holidays

There are options!

Valparaiso Health Center
Open 7 days / 8 a.m. – 8 p.m.
3800 St. Mary’s Drive, Valparaiso, IN 46383
219.286.3707

Family Doctor during office hours

Urgent Care Centers

Convenience Care Clinics (Walgreens, CVS)

Live Health Online (Anthem App)

Please review the attached flyer regarding Urgent Care vs. Emergency Room. Also attached is a listing of In-Network Urgent Care facilities in this area.

Note: Claims are determined to be an “Emergency” based on Prudent Layperson Standard. So, for example, if you feel that you may be having a heart attack, even if it turns out to be indigestion, this claim will be covered (under the terms of your plan).

This change becomes **effective January 1, 2018**. If you need more information regarding Emergency Rooms vs. other alternatives, visit www.anthem.com.