



MAG Fact Sheet

New Blue Cross Blue Shield ER Policy

Blue Cross Blue Shield of Georgia's new ER policy

Blue Cross Blue Shield of Georgia (BCBS) recently notified its members who obtained their coverage through the federal (i.e., the Affordable Care Act) 'HealthCare' exchange that effective July 1 it will no longer cover non-emergency visits to emergency rooms (ER) following a retrospective review – subjecting these patients to potentially significant bills.

Nearly 80% of physicians believe new BCBS ER policy will undermine care

Nearly 80 percent of the physicians who completed a survey that the Medical Association of Georgia (MAG) conducted in June believe that the new BCBS policy will undermine patient care and it will leave patients – especially ones who are worried about their ability to pay the bill – confused about what to do and where to go in the event of a medical emergency, and that many will not seek the care they need.

BCBS has failed to adequately explain the rationale for its new ER policy

BCBS has failed to provide written answers to MAG's questions about the data that it used as the basis for its new ER policy. BCBS has also refused to release the diagnostic codes (i.e., which are used to identify diseases, disorders, symptoms, etc. for billing and claims purposes) that will no longer be covered under its new policy. It is also unclear whether BCBS will expand this policy to other health insurance plans in the state.

What affected Georgians should do...

- Contact BCBS at the 'member services' telephone number that is located on their ID card or log into their BCBS member account at bcbsga.com to determine what services will be covered under their policy and how much money they will owe if BCBS determines the care they receive is not deemed an emergency.
- Schedule an annual wellness visit with a primary care physician to minimize the chance that they will need non-emergency care in an ER.
- Contact Georgia Insurance Commissioner Ralph Hudgens' office at 404.656.2070 or 800.656.2298 or go to www.oci.ga.gov/ConsumerService/complaintprocess.aspx to share their concerns or to file a complaint that is related to the new BCBS ER policy.
- Email their concerns and complaints related to the BCBS ER policy to MAG at workercomp@mag.org.

With more than 7,800 members, MAG is the leading voice for physicians in Georgia. MAG represents physicians in every specialty and practice setting in the state. Go to www.mag.org for additional information. Contact Kimberly Ramseur kramseur@mag.org or 678.303.9274 with questions. Updated June 19, 2017.