

Emergencies

When should you go to the hospital ER?

ONLY go when your situation is an emergency. An emergency medical condition is a severe illness or injury in which not getting immediate medical attention could put the health of the person (and with respect to a pregnant woman, the health of her unborn child) in serious danger. Emergencies involve serious injury to bodily functions or any bodily organ or part or potential injury (i.e. thoughts of hurting self or others).

If an emergency exists, go to the nearest ER, or call **911**, 24 hours a day, seven days a week. You do not need approval from Horizon NJ Health or a doctor to go to the ER.

Sometimes, it can be hard to tell if you have a real emergency. Here are some examples of emergency situations in which you should go to the ER or call **911**:

- Chest pain
- Broken bones
- Difficulty breathing, moving or speaking
- Poisoning
- Heavy bleeding
- Drug overdose
- Car accident
- You have thoughts of hurting yourself or others

If you are in labor during pregnancy, follow your Ob/Gyn's instructions on what to do.

If it is an emergency, call your PCP if you can. Your doctor will know how to help. He or she can send you to the closest participating hospital and let the hospital know you are coming. If there is no time to call your doctor, call **911**. Go to the nearest hospital to treat your emergency, even if the hospital or doctor does not participate with Horizon NJ Health. All hospitals must provide emergency care.

Dental emergencies – dental office vs. hospital emergency department

A dental emergency is when injury or serious infection in your mouth, or the area around your mouth could put your life or health in danger unless you get fast treatment. Dental emergencies can include:

- Infection or swelling
- Pain from injuries to the mouth or jaw (including knocked out teeth)
- Heavy, uncontrolled bleeding
- A broken or dislocated jaw

These conditions can be dangerous to your health. If you have a dental emergency, call your dentist first. If you are unable to reach your dentist you can call Horizon NJ Health Member Services at **1-800-682-9090** (TTY **711**). If it is after normal business hours, you can call our 24/7 Nurse Hotline at **1-800-711-5952**, 24 hours a day, seven days a week. For life-threatening emergencies, go to the ER or call **911**.

At the ER

Once at the ER, hospital staff will perform an ER screening exam to find out if an emergency exists. This is a covered benefit for all Horizon NJ Health members to see if the condition can be reasonably considered an emergency. An emergency medical condition is any serious medical problem, including pain, that could cause permanent bodily injury or death if not treated quickly. This includes damage to bodily functions, serious wounds, or respect to a pregnant woman, put the health of her unborn baby in danger. For a pregnant woman having contractions, an emergency exists when there is not enough time for a safe transfer to another hospital before delivery or the transfer may pose a threat to the health or safety of the woman or the unborn child.

If a child is a suspected victim of physical/child abuse and/or neglect, he or she will be examined at the ER.



You are covered for emergencies 24 hours a day, seven days a week. This includes follow-up care in and out of the hospital. When foster home placement of a child occurs after business hours, the child will have a medical examination at the ER.

Within 24 hours of an ER visit, call your Horizon NJ Health PCP. If you cannot call, ask a friend or family member to call. You should visit your PCP for follow-up care, not the ER. This follow-up care is sometimes called “post-stabilization care.” Your PCP will coordinate your care after the emergency.

Urgent medical and dental care

If you are not sure if your illness or injury is an emergency, call your doctor or dentist first. Some examples of illness or injury that can wait until you talk to your doctor or dentist are:

- Cold, cough or sore throat
- Earaches
- Cramps
- Bruises, small cuts or minor burns
- Rashes or minor swelling
- Backaches from a pulled muscle
- Toothaches
- Swelling around a tooth
- Teething discomfort
- Broken natural teeth or lost fillings or crowns
- Pain or discomfort following dental treatment
- Bleeding following tooth extraction

If your situation is not an emergency, but it is medically necessary for you to get treatment quickly, call your doctor. This is known as urgent care. Your doctor can make arrangements for you to come into the office quickly for care.

Out of town?

If you have an emergency while out of town, go to the nearest hospital and remember to show the hospital staff your Horizon NJ Health ID card. You do not need to get prior approval from Horizon NJ Health for emergency services.

If you need medical attention that is not an emergency, call your PCP right away to get help to find medical care from a doctor in the area. Horizon NJ Health will coordinate your care between your PCP and the out-of-network provider. Dental emergencies will be covered by non-participating providers.

Horizon NJ Health will not cover care received outside of the United States and its territories.

Out-of-State care for students

If your situation is not an emergency, but it is medically necessary for you to get care quickly, out-of-state full-time students can visit an out-of-town urgent care center. There are many urgent care centers throughout the United States open seven days a week, and you do not need an appointment. You do not need to get prior approval from Horizon NJ Health to visit an urgent care center for an urgent medical condition. Just show the staff your Horizon NJ Health member ID card. After the visit, call Horizon NJ Health’s Utilization Management Department at **1-800-682-9094**. We will need the doctor’s information from the urgent care center to arrange for payment.

If your situation is life-threatening, you should go to the closest ER, or call **911**. If your condition is not urgent or an emergency, it is best to call your PCP for an appointment the next time you are back in town. Your PCP can also give you advice on how and when to get care if you are not sure if your condition is urgent.