



**BLUE CROSS AND BLUE SHIELD OF ILLINOIS
POLICY**

DEPARTMENT: Provider Performance Network	POLICY NUMBER Utilization Management - 01	ORIGINAL EFFECTIVE DATE: 4/01/2010
POLICY TITLE: Emergency Room Services		EFFECTIVE DATE: 5/1/2022
		LAST REVISION DATE: 5/1/2022
EXECUTIVE OWNER: DSVP, IL Health Care Delivery	BUSINESS OWNER: Manager, Clinical Operations	LAST REVIEW DATE: 5/1/2022

I. SCOPE

This Policy applies to the following lines of business and products:

Line of Business / Product Scope / Plan Scope/Contract Number (if applicable)	In Scope [X]
HMO Commercial	X
HMO Exchange	X
Health Care Delivery QI HMO Commercial	
Health Care Delivery QI PPOCommercial	
Health Care Delivery QI HMO Exchange	
Health Care Delivery QI PPO Exchange	

II. PURPOSE

- To outline financial responsibility for emergency room claims
- To detail how members can access emergency room services

III. POLICY

Blue Cross and Blue Shield of Illinois (BCBSIL) complies with state legislative requirements that emergency room services are covered in accordance with prudent layperson standards. HMO members are financially responsible for emergency room co-payments when not admitted to the hospital as a result of the emergency room visit.

IV. DEFINITIONS

- **Prudent layperson** - a person who has an average knowledge of health and medicine.
- **Emergency Medical Condition** - a medical condition manifesting itself by acute symptoms of sufficient severity (including, but not limited to, severe pain) such that a prudent layperson could reasonably expect the absence of immediate medical attention to result in:
 - a. placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy;

- b. serious impairment to bodily functions; or
- c. serious dysfunction of any bodily organ or part.

V. CONTROLS/MONITORING

Line of Business and/or Area	Control Requirements
HMO	Controls are detailed in the Policy itself.

VI. SOURCES/REFERENCES

- ***No Surprises Act (NSA) - The Consolidated Appropriations Act includes the No Surprises Act. The No Surprises Act (NSA) is effective on or after January 1, 2022, based on plan renewal date. The NSA includes balance billing protections for in-network and out-of-network emergency services. For purposes of the NSA, emergency services includes all emergency services provided in any department of the hospital and also includes out-of-network post-stabilization services where the member/patient is admitted after receiving emergency services.***

VII. POLICY REVIEWERS

Person Responsible for Review	Title	Date of Review
Lisa Chandler		4/25/2022

VIII. POLICY REVISION HISTORY

Description of Changes	Revision Date
Added NSA language	4/25/2022

IX. POLICY APPROVALS

Company, Division, Department and/or Committee	By: Name	Title	Approval date
BCBSIL P&P			4/28/2022