

Using Telemedicine & Finding Urgent Care

Savings and Copays

On Knox County Government medical insurance, you can save hundreds of dollars by using telemedicine, retail/convenient care clinics and urgent care clinics for minor illnesses and injuries instead of going the emergency room. Telemedicine is available 24 hours a day all seven days of the week, and the average wait time is less than 10 minutes.

Below is information about the cost of the different types of care:

| | | Option 1 | Option 2 | Option 3 |
|---|--------|---|---|---|
| PhysicianNow Telemedicine | \$ | Maximum cost of \$40 per visit | \$20 copay | \$15 copay |
| Urgent Care Includes retail, convenient and urgent care clinics | \$ | Usually costs a lot less than an ER visit Deductible and coinsurance up to \$4000 yearly maximum | \$20 copay* | \$15 copay* |
| Emergency Room Costs | \$\$\$ | Usually costs a lot more than urgent care Deductible and coinsurance up to \$4000 yearly maximum | \$200 copay and Deductible and coinsurance up to \$4000 yearly maximum | \$150 copay and Deductible and coinsurance up to \$3000 yearly maximum |

*Most retail, convenient care and urgent care facilities charge these rates. Some facilities that call themselves retail, convenient care and urgent care clinics bill as other types of facilities. If the facility bills as a primary care office, you will pay the primary care copay. If the facility bills as a specialty office, you will pay the specialty care copay. Primary and specialty care copays are significantly lower than emergency room charges. Facilities inside a hospital or affiliated with a hospital may bill as hospitals.

Start on the BlueCross Website or App

Looking for telemedicine or a location to receive urgent care? The BlueCross website and apps are the best places to start. Click or look below for more information.

BlueCross Website Instructions

Click here or look below for instructions on using the BlueCross website.

www.bcbst.com/knoxcounty

BlueCross App Instructions

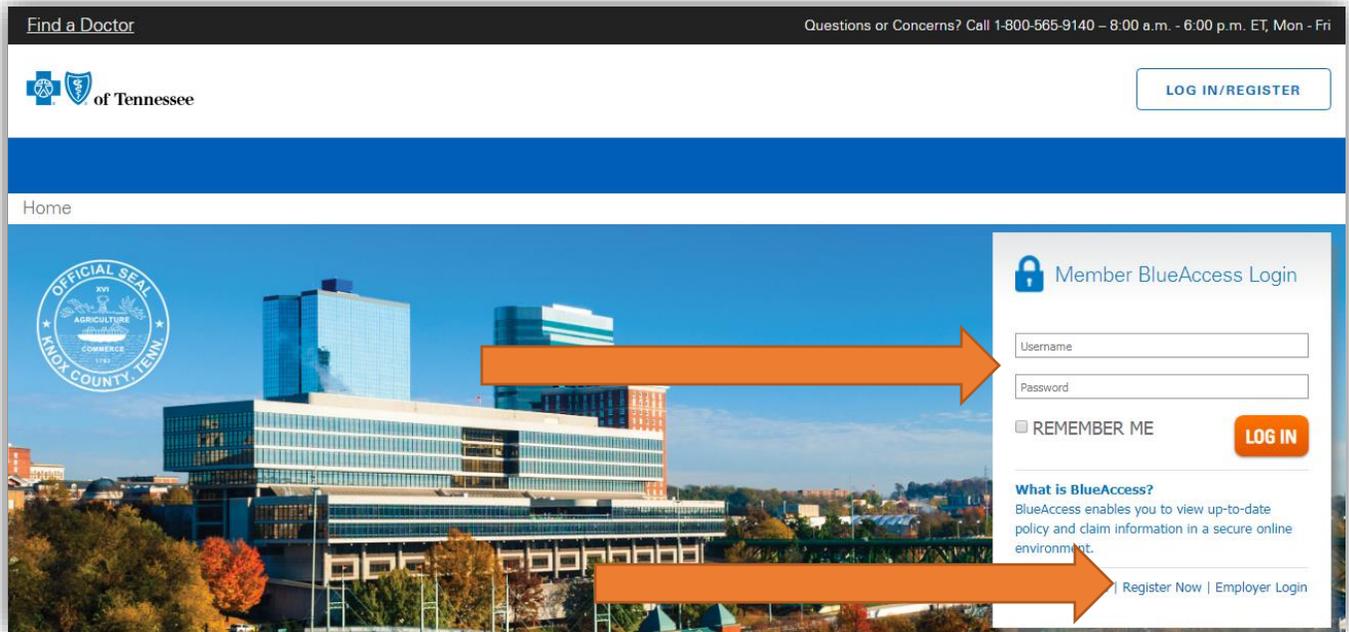
Click here or look below for instructions on the app.

MyBlueTN and PhysicianNow

BlueCross Website

Visit www.bcbst.com/knoxcounty and log into your account. Register if new.

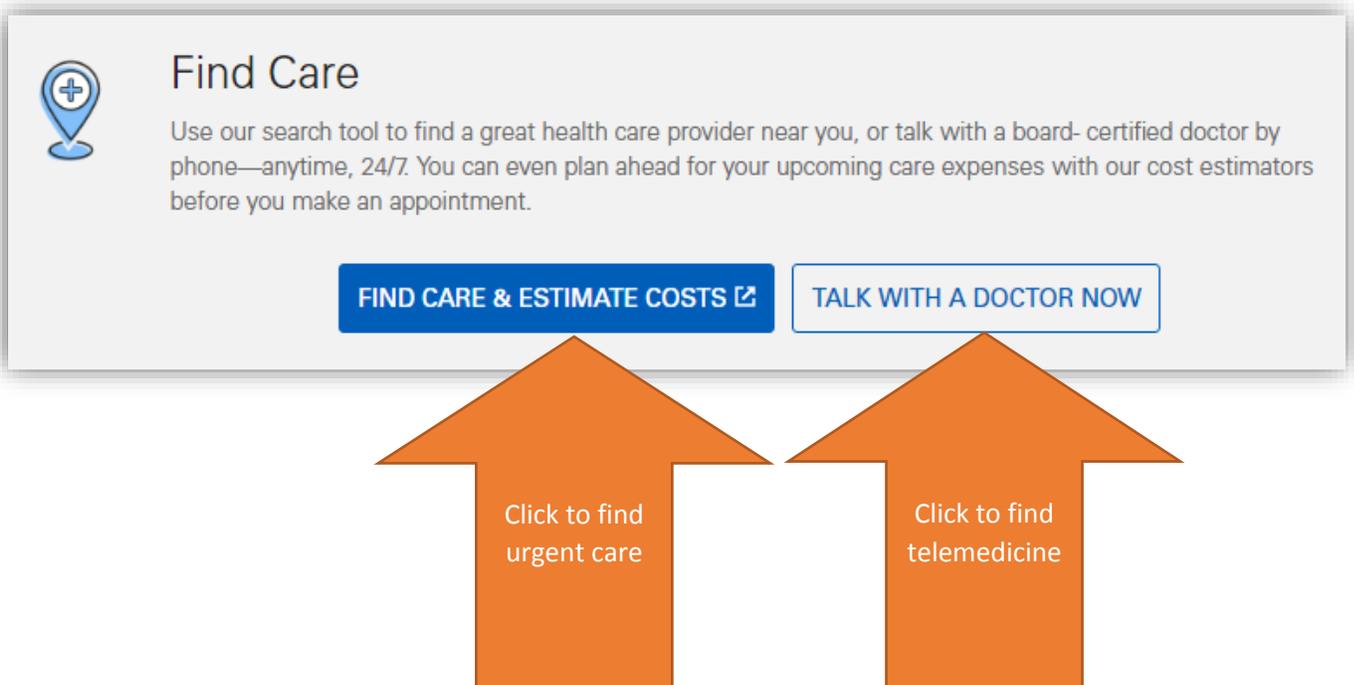
Log into your account or click on the “Register Now” button if you need to create an account. If you click “Register Now,” follow the prompts to complete registration for a “Member” BlueAccess account.



Once you are logged into your account, scroll until you see “Find Care.”

Click the bright blue “Find Care & Estimate Costs” button to find urgent care.

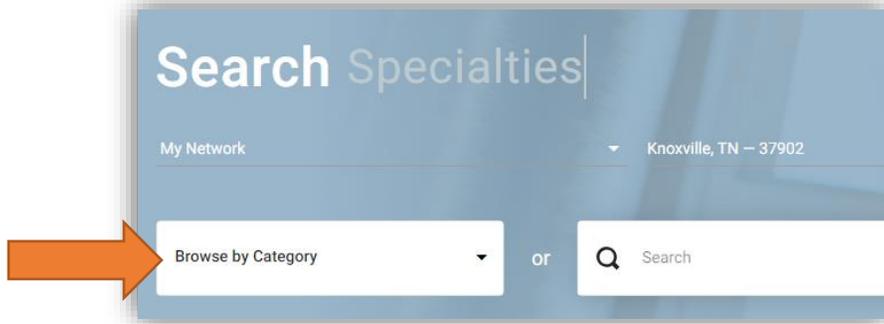
For telemedicine, click “Talk with a Doctor Now.”



Website: Urgent Care and Retail/Convenient Care

Enter your zip code. Browse or search.

Enter your zip code or the zip code where you are searching for care.



Browse by category or using a search term. To find urgent care and convenience care, click “Browse by Category” and then click “Urgent and Convenience Care.” You can also search using the terms “Urgent Care Centers” and “Retail Convenient Care Clinic.”

App: MyBlueTN

Download the app. Register/Log in.

Download the free app on your phone or tablet from your app store.

Find Care.

Click “Find Care” and then click “Urgent Care” or “Convenience Care” based on the type of care you need. Follow the prompts to change your search area, if needed.

Other tools in the app.

Click on the “My Insurance” menu option on the main screen of the app to view information about your claims, review your benefits and pull up a mobile insurance card.



Register for Telemedicine

Complete initial registration and medical questions

The answers to these questions will be used by the physician who provides your care. You can fill out these questions before you get sick and need your first appointment. To update the answers to these questions, click “My Health” on the website or click “Health Records” on the app.

Each adult (18+ years) must register separately

Adults need to have their own account to make appointments through PhysicianNow. If you have a spouse and/or adult child(ren) on the plan, encourage them to register now, before they get sick.

Website: Telemedicine by PhysicianNow

Find a provider.

Click “See a Doctor” and complete the prompts to request a telemedicine appointment. The average wait time is less than 10 minutes. You have the option to call or video call PhysicianNow for your telemedicine visit.

App: PhysicianNow

Download the app. Register/Log in.

Download the free app on your phone or tablet from your app store.

Find a Provider.

Click “Find a Provider” and complete the prompts to request a telemedicine appointment. The average wait time is less than 10 minutes. You have the option to call or video call PhysicianNow for your telemedicine visit.

Call: 1-888-283-6691

You can setup a telemedicine visit by calling the number above. If it is your first appointment, you will need to complete the registration and medical question process by phone. The average wait time is less than 10 minutes.

