

UNDERSTANDING YOUR BENEFITS

We are a church organization serving other church organizations with affordable health and benefits coverage tailored to the unique needs of each member organization. We understand the Church because we are part of the Church.



Using an Urgent Care Center

Providers that classify themselves as Urgent Care Centers can bill in one of several ways:

1. Urgent Care Center as a part of a hospital
2. Urgent Care Center as a free-standing facility
3. Urgent Care Center as an office setting
4. Urgent Care Center through the Emergency Room

How the facility you visit bills will determine how the Urgent Care visit will be paid.

1. An Urgent Care Center that bills as a part of a hospital - your visit will apply to your deductible first, and then it will apply toward coinsurance once your deductible has been met.
2. An Urgent Care Center that bills as a free-standing facility - your visit will apply to your deductible first, and then it will apply toward coinsurance once your deductible has been met.
3. An Urgent Care Center that bills as an office setting - you will owe your primary care office copay.
4. An Urgent Care Center that bills as an Emergency Room visit - you will owe your emergency room benefit.

The way that a facility bills is entirely based on how that facility is contracted.

What can I do to find out which way my provider bills?

Give them a call!

If you are unsure which way a claim might be processed after a visit, call around to facilities in your area to find the provider that bills in the manner that best suits your financial situation.

That way, when an Urgent Care Center is needed, you'll know right where to go.

Customer Care is available
Monday through Friday
7:00 a.m. to 7:00 p.m. CT
800.807.0400

As an added convenience, Live Chat is available for our members at cbservices.org. Members can ask questions and receive answers instantly from a Customer Care representative. Members can also request a call back from Customer Care at a more convenient date and time.



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For over 60 years, Christian Brothers Services has been a trusted partner for Catholic institutions, offering cost-effective health coverage, retirement planning, property protection, and expert consulting. Let us handle the details so you can focus on your mission. Visit cbservices.org to learn more.