HEALTH CARE & BENEFITS DIVISION

December 15, 2025

Understanding Your Benefits

Primary Care vs. Urgent Care vs. Emergency Room

Choosing the right health care setting for your health condition or concern helps you get the right level of care faster, avoid unnecessary costs, and make the most of your State Plan benefits.

Primary Care vs
Urgent Care vs ER

Click the image to watch a quick video guide to primary care, urgent care, and emergency room care so you can choose the best care for your situation.

Primary Care Provider

Your First Stop for Most Health Needs

Your primary care provider knows your health history and is the best place to go for:

- Routine checkups and preventive care
- Ongoing conditions like asthma, diabetes, or high blood pressure
- Non-urgent concerns about your health

Why choose primary care? Primary care is typically the most affordable option and helps you build a long-term relationship with a provider who understands your overall health and is available when something arises you need care for.

Find Primary Care on the State Plan: The Montana Health Centers offer no-cost primary care or use the BlueCross BlueShield of Montana provider finder tool to locate in-network primary care in your area.

Urgent Care Center

When You Need Help Quickly (but it's not an emergency)

Urgent care centers are great for issues that need attention quickly but aren't life-threatening. Visit urgent care for:

- Sprains, strains, or minor fractures
- Flu symptoms, fever, or sore throat
- Minor cuts or burns
- Ear infections or sinus issues

Why choose urgent care? They offer extended hours, same day availability, and lower costs than the ER.

Finding Urgent Care on the State Plan: The Montana Health Centers offer no-cost virtual telehealth appointments 24/7 from anywhere in the U.S., some same day appointments at the Montana Health Centers, or find an in-network urgent care facility using your BCBSMT's Blue Access for Members online account.

Emergency Room

For Serious or Life-Threatening Situations

The ER is the right choice when you're facing a medical emergency. Go to the ER for:

- Chest pain or difficulty breathing
- Severe bleeding or major injuries
- Sudden numbness, weakness, or confusion
- Possible stroke or heart attack
- Any situation where you feel your life or health is in immediate danger

Why choose the ER? It's equipped for the most serious conditions and provides immediate, advanced care but it's the most expensive way to access care.

If you're not sure which care setting is right for your situation, call BCBSMT's 24/7 no-cost nurse line at (877) 213-2565 for guidance.

STATE OF MONTANA HEALTH CARE & BENEFITS DIVISION

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