



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.



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.

MONTHLY UNDERSTANDING YOUR BENEFIT SERIES

To help members better understand their State of Montana Benefit Plan (State Plan) benefits, the Health Care & Benefits Division provides monthly “Understanding Your Benefits” presentations. These presentations are designed to provide State Plan information regarding specific benefit related topics in short easy to understand videos.

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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-270-3877 (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-270-3877 (TTY: 711).

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