

2026 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option

Section 3. How You Get Care

If you disagree with our pre-service claim decision:

To reconsider an urgent care claim

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In the case of an appeal of a pre-service urgent care claim, within 6 months of our initial decision, you may ask us in writing to reconsider our initial decision. Follow Step 1 of the disputed claims process detailed in Section 8 of this brochure.

Unless we request additional information, we will notify you of our decision within 72 hours after receipt of your reconsideration request. We will expedite the review process, which allows verbal or written requests for appeals and the exchange of information by phone, electronic mail, facsimile, or other expeditious methods.