

MercyCare Insurance Company

Standard Operating Procedure

Title: Prudent Lay Person and Emergency Services

SOP: MS-071.21

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Revision History

Date	Issue	Author	Description of Change
1/7/2022	21	Joan C. Fisher, RN, CCM	Revision

Approved By


Department Director

3/10/22

Date

I. Purpose

The purpose of this standard operating procedure (SOP) is to define the policy regarding coverage of emergency care for Medical and Behavioral Health at MercyCare Health Plans (MCHP) in Janesville, WI.

II. Scope

This SOP is applicable to all services related to the prudent lay-person standard and emergency care for all members of MCHP.

III. Definitions and Responsibilities

- A. **Prudent layperson:** Is considered to be a person who is without medical training and who draws on his or her practical experience when making a decision regarding whether emergency medical treatment is needed
- B. **Emergency:** a medical condition that manifests itself by acute symptoms of sufficient severity, including severe pain, to lead a prudent lay person with an average knowledge of health and medicine reasonably to conclude that without immediate attention could likely result in;
- Death or serious injury to the member's body.
 - With respect to a pregnant woman, it includes serious jeopardy to the unborn child;
 - Serious impairment to the participant's bodily functions.
 - Serious dysfunction of one or more of the participant's body organs or parts.

IV. Reference Documents

- A. Members Plan Certificate of Coverage, Summary Plan Description and Schedule of Benefits
- B. State of Wisconsin statutes 632.85

V. Policy Emergency Care

- A. MercyCare Health Plans covers emergency services without pre-certification or medical review.
- B. MercyCare Health Plan does not deny emergency services per Wisconsin Statute 632.85 "Prudent Lay Person and Coverage for Emergency Medical Conditions".
- C. MercyCare Health covers emergency services necessary to screen and stabilize members without prior approval in cases when a prudent layperson acting reasonably, would have believed that an emergency medical conditions existed.
- D. MercyCare Health Plans covers emergency services when an authorized representative, acting for the organization, authorized the provision of the emergency services.
- E. MercyCare Health Plans covers all Emergency Department claims and does not deny any Emergency Department claims.

VI. Urgent Care or Immediate Care

- A. Available to all members for care after primary care office hours or for a bodily injury or illness that you need sooner than a routine doctor's visit such as broken bones, sprains, non-severe bleeding, minor cuts and burns, and drug reactions.
- B. Network Urgent Care and Immediate Care Services listed in the member's provider directory
- C. This benefit is limited to network providers only when member is seeking services within their service area

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