



Where to get care when you need it now

What do you do when you need care right away, but it's not an emergency?

The last place anyone wants to sit and wait hour after hour is the emergency room (ER). And it can cost you more than you might need to pay if you could get care from somewhere else quickly.

You should know you have more options than just the ER.

First call your primary care doctor

He or she is the doctor you see for most care. When you call this doctor, he or she will tell you if you should make an appointment with the doctor or go to the ER. Your doctor may even be able to give you advice on the phone or see you if it's later in the day or a weekend, so it's important you try to contact him or her first. Your doctor might even suggest you go to a retail health clinic or urgent care.

But when you can't see your doctor or if your doctor's office is closed, you can choose an option below. It often takes less time than the ER and costs about the same as a doctor visit. Plus, most are open weeknights and weekends.

Choose a care option that could save time and money

Below are other options you can check out. Not all types of care and facilities are available in all areas.

Retail health clinic — This is a clinic staffed by health care experts who give basic health care services to “walk-in” patients. Most often it is in a major pharmacy or retail store.

Walk-in doctor's office — This doctor's office doesn't require you to be an existing patient or have an appointment. These handle mostly routine care and common family illnesses.

Urgent care center — This is a group of doctors who treat conditions that should be looked at right away but aren't as bad as emergencies. These can often do X-rays, lab tests and stitches.

Pick a care facility and call before you go

Ask:

- What are your hours?
- Tell them what has happened (for example, “I have a cut” or “I twisted my ankle”). Then ask, do you have services that I need?
- What age range do you treat?
- Are you a provider that is part of my health plan network?

Average copay

| | |
|-----------------------|--|
| \$150 – \$300* | \$35 – \$55* |
| ER visit | Retail health clinic, Walk-in doctor's office, Urgent care center |

*Average health plan copays, your actual cost may vary depending on your plan. Refer to your benefits for your exact cost. For many members, deductibles and coinsurance may apply, which can make an even greater difference in the cost between an emergency room and alternate site of care.

When to use the ER

Always call 911 or go to the ER if you think you could put your health at serious risk by delaying care.

Why not be prepared now?

You can learn more at anthem.com for:

- **Urgent care that's not an emergency** — Go to anthem.com/findurgentcare. You can even take a quiz to learn how to save time and money.
- **ER alternatives** — Go to anthem.com and click on **Find Urgent Care**. Click **Search for Urgent Care** and enter the information to find a facility near you.



See the other side for examples of when to go to the ER and when to consider other options. ►

Deciding where to go

| | Who usually provides care | Sprains, strains | Animal bites | X-rays | Stitches | Mild asthma | Minor headaches | Back pain | Nausea, vomiting, diarrhea | Minor allergic reactions | Coughs, sore throat | Bumps, cuts, scrapes | Rashes, minor burns | Minor fevers, colds | Ear or sinus pain | Burning with urination | Eye swelling, irritation, redness or pain | Vaccinations |
|--------------------------------|--|------------------|--------------|--------|----------|-------------|-----------------|-----------|----------------------------|--------------------------|---------------------|----------------------|---------------------|---------------------|-------------------|------------------------|---|--------------|
| Retail health clinic | Physician assistant or nurse practitioner | | | | | | | | | • | • | • | • | • | • | • | • | • |
| Walk-in doctor's office | Family practice doctor | | | | | • | • | • | • | • | • | • | • | • | • | • | • | • |
| Urgent care center | Internal medicine, family practice, pediatric and ER doctors | • | • | • | • | • | • | • | • | • | • | • | • | • | • | • | • | • |

When to go to the ER

Some examples of ER medical emergencies are:

| | | |
|---|--|---------------------------------------|
| Any life-threatening or disabling condition | Severe shortness of breath | Cut or wound that won't stop bleeding |
| Sudden or unexplained loss of consciousness | High fever with stiff neck, mental confusion or difficulty breathing | Major injuries |
| Chest pain; numbness in the face, arm or leg; difficulty speaking | Coughing up or vomiting blood | Possible broken bones |

Options have different services and copays. Call and ask before you go.

If you are an HMO member, you should call your primary care doctor's office or medical group to find out your ER alternatives for urgent care.

24/7 NurseLine

If you're not sure where to go for care and your doctor is not available, you can also call the 24/7 NurseLine at the phone number listed on your ID card. You can call 24 hours a day, seven days a week. A registered nurse on the phone can help you answer the following types of questions:

- Can the problem be treated at home?
- Do I need to see my doctor?
- Should I head straight to the emergency room?

Making the right call can help you avoid extra worry and expense.

If you get care from a provider who is NOT part of your health plan network, you may have much higher out-of-pocket costs.

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