



Deciding Where to Go for Health Care

A Quick Reference Guide

Sometimes it's easy to know when you should go to an emergency room (ER). At other times, it's less clear. Where do you go when you have an ear infection, or are generally not feeling well? The emergency room is always an option, but it can be an expensive one. You have choices for receiving in-network care that will work with your schedule and also give you access to the care you need. Know when to use each for non-emergency treatment.

If you need emergency care, call 911 or seek help from any doctor or hospital immediately.



Doctor's Office

- Office hours vary
- Generally the best place to go for non-emergency care *
- Doctor to patient relationship established and therefore able to treat, based on knowledge of medical history

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Retail Health Clinic

- Based upon retail store hours
- Usually lower out-of-pocket cost to you than urgent care
- Located in stores and pharmacies to provide convenient, low-cost treatment for minor medical problems
- Wait time is often about an hour

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Urgent Care Provider

- Generally includes evenings, weekends and holidays
- Used when your doctor's office is closed, and there is no true emergency
- Wait time is often about an hour
- Most have online and/or telephone check-in

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Free Standing ER

- 24 hours, 7 days a week
- Wait time may be less than a hospital emergency room
- Could be transferred to an ER based on medical situation*
- Services do not include trauma care
- Multiple bills for services

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Hospital Emergency Room (ER)

- 24 hours, 7 days a week
- Highest out-of-pocket cost to you
- Wait time average 2.5 - 3 hours
- Multiple bills for services

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24/7 Nurseline**: 800-581-0353

The 24/7 Nurseline can:

- Help you decide if you should call your doctor, go to the ER or treat the problem yourself

- Answer many of your health-related questions
- Help you understand your condition and are available 24 hours a day, seven days a week; bilingual nurses available






* Please use the list on the reverse side to help you decide the best option for you.

** 24/7 Nurseline is not a substitute for the sound medical advice of your doctor. If you have any questions or concerns regarding your health, you should discuss them with your doctor.

Note: The relative costs described here are for network providers. Your costs for out-of-network providers may be significantly higher.

The information provided in this guide is not intended as medical advice, nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individualized advice on the information provided. Coverage may vary depending on your specific benefit plan and use of network providers. For questions, please call the Customer Service number on the back of your ID card.

Deciding Where to Go? Doctor, Retail Clinic, Urgent Care or ER.

	Doctor's Office 	Retail Health Clinic 	Urgent Care Center 	Free Standing ER 	Hospital Emergency Room 
Who usually provides care	Primary Care Doctor	Physician Assistant or Nurse Practitioner	Internal Medicine, Family Practice, Pediatric and ER Doctors	ER Doctors, Internal Medicine, Specialist	ER Doctors, Internal Medicine, Specialist
Sprains, strains	■	■	■	<ul style="list-style-type: none"> • Most life-threatening or disabling conditions • Most major injuries • Typically do not accept ambulances • Look like Urgent Care Centers, but can care for emergencies • Open 24-hours a day, seven days a week • Physically separate from a hospital • Subject to the same copay as hospital ER • Staffed by ER physicians 	<ul style="list-style-type: none"> • Any life-threatening or disabling conditions • Sudden or unexplained loss of consciousness • Major injuries • Chest pain; numbness in the face, arm or leg; difficulty speaking • Severe shortness of breath • High fever with stiff neck, mental confusion or difficulty breathing • Coughing up or vomiting blood • Cut or wound that won't stop bleeding • Possible broken bones
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	■	■	■		

Urgent Care Center or Free Standing ER

Knowing the Difference can Save You Money

Urgent Care Centers and Free Standing Emergency rooms (ERs) can be hard to tell apart. Free Standing ERs often look a lot like Urgent Care Centers, but costs are higher, just as if you went to the ER at a hospital. Here are some ways to know if you are at a Free Standing ER.

Free Standing ERs:

- Look like Urgent Care Centers, but include EMERGENCY in facility names.
- Are open 24-hours a day, seven days a week.
- Are physically separate from a hospital.
- Are subject to the same copay as hospital ER.
- Are staffed by ER physicians.

Visit bcbstx.com for more information or to find a provider.