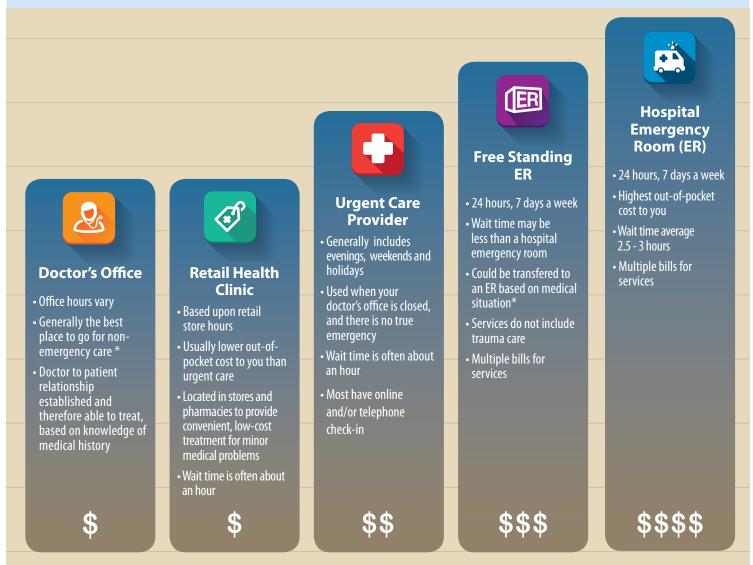


Deciding Where to Go for Health Care

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.



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

* 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.

- 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

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				 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 	 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.