

Getting care when you need it now

Did you know you have more choices than just the emergency room (ER)?

ER wait times are at an all-time high.¹ And it can cost you more out-of-pocket. So, what do you do when you need care right away, but it's not an emergency? You have choices.

Keep the emergency room safe for emergencies and keep more money in your pocket.

The first place you likely call when you're having a health issue is your doctor — you might call him/her your “family doctor” or “primary care doctor.” That's because this person and their office staff may know you better than other doctors.

But, what do you do when you can't see your doctor (you can't get a doctor visit soon enough, or it's after hours), and you need care right away? The choices below can take less time than the ER and cost about the same as a normal doctor visit. Plus, most are open weeknights and weekends.

Retail health clinic — A clinic staffed by medical professionals who provide basic medical services to “walk-in” patients. Usually in a major pharmacy or retail store.

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

Urgent care center — A group of doctors who treat conditions that should be looked at right away but aren't as severe as emergencies. Can often do X-rays, lab tests and stitches.

Before you go to a retail health clinic or an urgent care center

Call the clinic or center and ask:

- What are your hours?
- Do you have the services I need?



Emergency room rule of thumb

Call 911 or go to the emergency room if you think you could put your health at serious risk by not seeking immediate care.

Want more information on ER alternatives?

Call our 24/7 NurseLineSM. The number is on the back of your ID card.

When seeking care right away, the ER can be crowded and may cost you more. So, if it is not a medical emergency, try these other choices.

Each clinic or center may have different services. Be sure to call and ask before you go.

What will it cost for my visit?

Here are some examples of the type of care given in various settings and what your cost will be.

Setting	Common medical care provided	Your cost			
		BUY UP	CORE	SAVINGS	CATASTROPHIC
Doctor's office	<ul style="list-style-type: none"> Preventive care and wellness exam Health screenings and immunizations 	\$20	\$25	\$30	70/30
Retail health clinic	<ul style="list-style-type: none"> Health screenings and immunizations Common cold and flu symptoms 	\$20	\$25	\$30	70/30
Urgent care	<ul style="list-style-type: none"> Earache, sore throat Rash Sprained ankle Flu and fever not higher than 104 degrees 	\$50	\$60	\$75	\$75
Emergency room	<ul style="list-style-type: none"> Life-threatening injuries - broken bones, cut or wound that won't stop bleeding, and coughing up or vomiting blood Sudden or unexplained loss of consciousness Chest pain; numbness in the face, arm or leg Severe shortness of breath; high fever with stiff neck, mental confusion or difficulty breathing 	90/10 with \$125 Copay	90/10 with \$150 Copay	90/10 with \$175 Copay	90/10 with \$250 Copay

For PPO: Preventive care and wellness exams are covered, but costs may vary. Call the Member Services number on the back of your ID card for more information.



For more information about your benefits and coverage, go to anthem.com or call the Member Services number on your ID card.

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