



Doctor, Retail Clinic, Urgent Care or ER?

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

Quick reference guide for PPO network treatment resources

Sometimes it's easy to know when you should go to an emergency room (ER), such as when you have severe chest pain or unstoppable bleeding. 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 work with your schedule and give you access to the kind of care you need. Know when to use each for non-emergency treatment.

Care Option	Hours	Your Relative Cost *	Description
Doctor's Office	Office hours vary	Usually lower out-of-pocket cost to you than urgent care	Your doctor's office is generally the best place to go for non-emergency care such as health exams, colds, flu, sore throats and minor injuries.
Retail Health Clinic	Similar to retail store hours	Usually lower out-of-pocket cost to you than urgent care	Walk-in clinics are often located in stores and pharmacies to provide convenient, low-cost treatment for minor medical problems like: ear infections, athlete's foot, bronchitis and some vaccinations.
Urgent Care Provider	Generally include evenings, weekends and holidays	Usually lower cost than an ER visit	Urgent care centers can provide care when your doctor is not available and you don't have a true emergency, but need immediate care. For example, they can treat sprained ankles, fevers, and minor cuts and injuries.
Emergency Room (ER)	24 hours, seven days a week	Highest out-of-pocket cost to you	<i>For medical emergencies, call 911 or your local emergency services first.</i>
24/7 Nurseline ** 866-412-8795, Option 3	The 24/7 Nurseline can: <ul style="list-style-type: none"> • 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 Available 24 hours a day, seven days a week; bilingual nurses available		

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

** 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.

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

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

	Retail Health Clinic	Walk-in Doctor's Office	Urgent Care Center	Emergency Room
Who usually provides care	Physician assistant or nurse practitioner	Primary care doctor	Internal medicine, family practice, pediatric and ER doctors	<ul style="list-style-type: none"> • Any life-threatening or disabling condition • Sudden or unexplained loss of consciousness • 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 • Major injuries • Possible broken bones <p><i>Keep the emergency room available for emergencies and keep more money in your pocket.</i></p>
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	■	■	■	

Urgent Care Center or Free Standing ER

Knowing the Difference can Save You Money

Urgent Care Centers and Free Standing Emergency rooms (ER) 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 usually open 24-hours a day, seven days a week.
- Are physically separate from a hospital.
- Are equipped and operate the same as an ER.
- Are subject to the same ER copay.
- Are staffed by board certified ER physicians.