



BlueCross BlueShield of Illinois

Because Your Health Counts

It's Important to Know Where to Go When You Need Care

Sometimes it's easy to know when you should go to an emergency room (ER), at other times, it's less clear. You have choices for in-network care that work with your schedule and gives you access to the kind of care you need. Know when to use each for non-emergency treatment.



Virtual Visits

There's never a convenient time to get sick. But now you can get access to a board-certified doctor around the clock for non-emergency health issues. Connect by mobile app, online video or telephone. Register at **MDLIVE.com/mcd** or by calling **800-770-4622**.



Your Doctor's Office

Your own doctor may be the best place to go for non-emergency care, such as health exams, routine shots, colds, flu and minor injuries. Your doctor knows your health history, the medicine you take, your lifestyle and can decide if you need tests or specialist care. Your doctor can also help you with care for a chronic health issue, such as asthma or diabetes.



Retail Health Clinic

When you can't get to your regular doctor, walk-in clinics – available in many retail stores – can be a lower-cost choice for treatment. Many stores have a physician assistant or nurse practitioner who can help treat ear infections, rashes, minor cuts and scrapes, allergies and colds.



Urgent/Immediate Care Clinic











These facilities can treat you for more serious health issues, such as when you need an X-ray or stitches. You will probably have a lower out-of-pocket cost than at a hospital ER and you may have a shorter wait.



Hospital Emergency Room

Any life-threatening or disabling health problem is a true emergency. You should go to the nearest hospital ER or call **911**. When you use the ER for true emergencies, you help keep your out-of-pocket costs lower.

Knowing where to go for care can make a big difference in cost and time. Here's how your options compare†:

	Average Costs	Average Wait Times	Examples of Health Issues	
 Virtual Visits Convenient and lower cost	\$	 5 minutes	<ul style="list-style-type: none">• Allergies• Cold and flu	<ul style="list-style-type: none">• Sinus Infections• Asthma
 Your Doctor's Office Your doctor knows your medical history best	\$	 24 minutes*	<ul style="list-style-type: none">• Fever, colds and flu• Sore throat• Minor burns• Stomach ache	<ul style="list-style-type: none">• Ear or sinus pain• Physicals• Shots• Minor allergic reactions
 Retail Health Clinic Convenient, low-cost care in stores and pharmacies	\$	 15 minutes	<ul style="list-style-type: none">• Infections• Cold and flu• Minor injuries or pain• Shots	<ul style="list-style-type: none">• Flu shots• Sore and strep throat• Skin problems• Allergies
 Urgent Care Clinic Immediate care for issues that are not life-threatening	\$\$\$\$	 11-20 minutes**	<ul style="list-style-type: none">• Migraines or headaches• Cuts that need stitches• Abdominal pain• Sprains or strains	<ul style="list-style-type: none">• Urinary tract infection• Animal bites• Back pain
 Hospital Emergency Room For serious or life-threatening conditions	\$\$\$\$\$	 4 hours, 7 minutes***	<ul style="list-style-type: none">• Chest pain, stroke• Seizures• Head or neck injuries• Sudden or severe pain	<ul style="list-style-type: none">• Fainting, dizziness, weakness• Uncontrolled bleeding• Problem breathing• Broken bone

* Medical Practice Pulse Report 2009, Press Ganey Associates
** Urgent Care Benchmarking Study Results. Journal of Urgent Care Medicine. January 2012.
*** Emergency Department Pulse Report 2010 Patient Perspectives on American Health Care. Press Ganey Associates.

Urgent Care or Freestanding Emergency Room

Urgent care centers and freestanding ERs can be hard to tell apart. Freestanding 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 freestanding ER.

Freestanding ERs:

- Look like urgent care centers, but have EMERGENCY in the facility name.
- Are separate from a hospital but are equipped and work the same as an ER.
- Are staffed by board-certified ER physicians and are subject to the same ER copay.

Find urgent care centers¹ near you by texting² **URGENTIL** to **33633** and then type in your ZIP code.

Need help deciding where to go for care?

On hand 24 hours a day, seven days a week; bilingual nurses available.

Call the 24/7 Nurseline at **800-299-0274** for help identifying some options when you or a family member has a health problem or concern.

Need help finding a network provider?

Use Provider Finder® at **bcbsil.com/mcd** or call Customer Service at **800-734-8254**. If you need emergency care, call **911** or seek help from any doctor or hospital right away.

MDLIVE®, an independent company, provides virtual visit services for Blue Cross and Blue Shield of Illinois. MDLIVE operates and administers the virtual visit program and is solely responsible for its operations and that of its contracted providers. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission.

MDLIVE is not an insurance product nor a prescription fulfillment warehouse. MDLIVE operates subject to state regulations and may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services.

¹ Relative costs described are for independently contracted network providers. Costs for out-of-network providers may be higher.

² The closest urgent care center may not be in your network. Be sure to check Provider Finder to make sure the center you go to is in-network.

³ Message and data rates may apply. Read terms, conditions and privacy policy at bcbsil.com/mobile/text-messaging.

24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

The information provided 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 advice. 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. This information is intended solely as a general guide to what services may be available.

The actual availability of services may vary greatly from location to location. The information is not intended to be medical advice. If you have questions about any health concern, you should discuss them with your health care provider.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association