



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 receiving in-network care that will work with your schedule and also give you access to the kind of care you need. Know when to use each for non-emergency treatment.



### Your Doctor's Office

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

\* 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 and treat most major injuries, except for trauma, but costs are higher. Unlike urgent care centers, freestanding ERs are often out of network and can charge patients up to 10 times more for the same services.<sup>1</sup> 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 centers<sup>2</sup> near you by texting<sup>3</sup> **URGENTIL** to **33633**.

## Need help deciding where to go for care?

Call the Customer Service number on the back of your member ID card 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/united** or call the Customer Service number on the back of your member ID card. If you need emergency care, call **911** or seek help from any doctor or hospital right away.

† Relative costs described are for independently contracted network providers. Costs for out-of-network providers may be higher.  
¹ The Texas Association of Health Plans.  
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.