



Where to get care when you need it now

What should you do when you need care right away, but it's not an emergency?

The emergency room (ER) might be your first choice, but you also have options that cost less and are quicker than the ER. Learn more about these choices and how to find care.

First call your primary care doctor

This is the doctor you see for most of your care. When you call your doctor, he or she will tell you if you should make an appointment with the doctor, go to the ER or choose another place to get care. Your doctor may even be able to give you advice on the phone or see you later in the day or on the weekend.

But when you can't see your doctor or if your doctor's office is closed, choose an option below. It often takes less time than the ER and costs about the same as a doctor visit. Plus, most are open weeknights and weekends.

Choose an option that could save time and money

Retail health clinic — A clinic staffed by health care experts who give basic health care services to walk-in patients. It's 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 illnesses.

Urgent care center — A center with 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.

LiveHealth Online — This online tool lets you video chat with a board-certified doctor who can answer questions and diagnose many common problems, including sore throats, infections and the flu. You can use your computer's webcam, a smartphone or a tablet without an appointment or waiting. Enroll at livehealthonline.com or on the LiveHealth Online iOS or Android app.

Pick a care facility and call before you go

Ask:

- What are your hours?
- Tell them what has happened (for example, "I have a cut"). Then ask, "Do you have services that I need?"
- What age range do you treat?
- Are you a provider who is part of my health plan network?
- Do you accept my health insurance?

What you pay for a visit

Care facility	Cost
ER	30% coinsurance
Retail health clinic	\$20 copay
Walk-in doctor's office	\$30 coinsurance
Urgent care center	50% coinsurance
LiveHealth Online	\$49 or less

When to use the ER

Always call 911 or go to the ER if you think you could put your health at serious risk by delaying care.

Be prepared now?

Learn more at anthem.com for:

- **Urgent care that's not an emergency** — Go to anthem.com/findurgentcare. You can even take a quiz to learn how to save time and money.
- **Places to get care other than the ER** — Go to anthem.com and select **Find Urgent Care**. Choose **Search for Urgent Care** and enter the information to find a facility near you.

Deciding where to go

	Who usually provides care	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	Cost
Retail health clinic	Physician assistant or nurse practitioner									•	•	•	•	•	•	•	•	•	\$20 copay
Walk-in doctor's office	Family practice doctor					•	•	•	•	•	•	•	•	•	•	•	•	•	\$30 coinsurance
Urgent care center	Internal medicine, family practice, pediatric and ER doctors	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	50% coinsurance
LiveHealth Online	Board-certified doctor						•		•	•	•			•	•	•	•		\$49 or less

When to go to the ER

Some examples of ER medical emergencies are:

Any life-threatening or disabling condition	Severe shortness of breath	Cut or wound that won't stop bleeding
Sudden or unexplained loss of consciousness	High fever with stiff neck, mental confusion or difficulty breathing	Major injuries
Chest pain; numbness in the face, arm or leg; difficulty speaking	Coughing up or vomiting blood	Possible broken bones

Options have different services and costs. Call and ask before you go. Remember you have choices. If it's not an emergency, call your doctor first or the 24/7 NurseLine. The phone number is on your ID card. The nurse on the phone can help you decide what to do next.

If you are an HMO member, you should call your primary care doctor's office or medical group to find out your choices for urgent care.

When you need care, the ER doesn't always have to be your first choice

Here are the top 10 reasons why members go to the ER when it's usually not necessary:*

1. Minor headache
2. Urinary tract infection
3. Flu
4. Common cold
5. Nausea with vomiting
6. Dizziness
7. Migraine
8. Bronchitis
9. Lower-back pain
10. Minor head injury

* Internal claims analysis.

Remember, if it's serious, sudden or severe, go to the ER. If it's minor, mild or moderate, try an urgent care center, retail health clinic, or walk-in doctor's office to save time and money. Be ready for whatever comes your way. Learn more at [anthem.com/findurgentcare](https://www.anthem.com/findurgentcare).

If you get care from a provider that is NOT part of your health plan network, you may have significantly higher out-of-pocket costs.

LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado and Nevada: Rocky Mountain Hospital and Medical Service, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross and Blue Shield of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. In Ohio: Community Insurance Company, Inc. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin ("BCBSWI"), which underwrites or administers the PPO and indemnity policies; CompCare Health Services Insurance Corporation ("CompCare"), which underwrites or administers the HMO policies; and CompCare and BCBSWI collectively, which underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.