



# WHERE YOU GO FOR CARE MATTERS

## Because Your Health Counts – It's Important to Know Where to Go When You Need Care

Sometimes it's clear where to go when you need care, such as when you're suddenly having severe chest pain or you've broken your leg. At other times, it's not so clear. It's good to learn about your choices. Knowing where to go can make a big difference in cost and time.



### Your Doctor Knows Best

If you already have a family doctor or primary care physician (PCP), it's most often best to call or go to your doctor first. Your doctor knows your health history and can make informed choices about your care. Your doctor can decide if any tests might be needed or if you need to be seen by a specialist. Many doctors offer evening or weekend hours, and most have an after-hours number you can call. The next time you're not sure where to go for that high fever or stomach ache – call your doctor first. If you don't have a primary doctor, use the Provider Finder<sup>®</sup> tool at [bcbstx.com](http://bcbstx.com) to find a doctor.



### Retail Clinics – It's More Than Your Local Drug Store

Retail or convenient care clinics, can be a good choice when you have a minor health problem like a sore throat or ear infection and your doctor's office is closed. Retail clinics offer evening and weekend hours, with some offering 24-hour prescription services. Costs are lower than an urgent care facility or an ER and about the same as an office visit to your doctor. So it's a good choice when you can't get in to see your doctor first, or you're away from home. You also don't need an appointment, and wait times are almost always less than at an ER.



### Urgent Care Clinics – A Good Choice When it's Not a Life-threatening Problem

It's a holiday weekend, your doctor is not available and you have a health problem that can't wait. Urgent care clinics or comprehensive care centers can give you easy access to health care when your sickness or injury is serious, but isn't an immediate threat to your life. They are staffed by doctors who can take X-rays, give IVs, and treat minor and moderately severe trauma. Costs are lower than an ER, but higher than being seen by your doctor or at a retail health clinic. Wait times are often about an hour, and some offer online and phone check-in.



### Sometimes ER is the Only Choice









Call 911 or go to your nearest ER when you have an emergency and it's clear that the health problem is life threatening and you need to get care fast. Some examples that call for emergency care are having severe chest pain or signs of a heart attack or stroke, severe burns, head trauma or an open wound with heavy bleeding.

If you need emergency care, you should go straight to the closest hospital. You don't have to worry about finding an ER that is in your plan's network if it is a life-threatening emergency. Emergency care services you receive will be covered, whether or not the ER is in your plan's network. It's smart to go to an ER only for serious health issues. Your costs will be a lot higher if you go to an ER, and wait times can be about four hours if the health problem is not severe.



## Keep these things in mind when you need care:

- Make sure ahead of time that you'll be covered by your plan's network. Your health plan covers you when you use certain doctors, clinics and hospitals for your care. This is called your plan's provider network. If you see a provider that is not in your plan's network, you could have to pay more – or even all – of the cost of that care.
- If you need care while traveling, call us at the number on the back of your member ID card to find out where to go before getting care, so that your costs are covered. If you need emergency care, go straight to the nearest hospital.
- Carry your ID card with you at all times. It has information doctors, hospitals and pharmacies need to check what your plan covers. You will also be asked to show a picture ID, such as a driver's license.
- If you are a BCBSTX member and you're not sure where to start, you can call our 24/7 Nurseline. Registered nurses are on hand around the clock to answer your health questions or help you decide where to go at 800-581-0393.

	Average Costs	Average Wait Times	Examples of Health Issues
 <p><b>Your Doctor</b> Your first choice for non-emergency care</p>	\$	 24 minutes*	<ul style="list-style-type: none"> <li>• Cuts and scrapes</li> <li>• Fever, colds and flu</li> <li>• Minor burns</li> <li>• Ear or sinus pain</li> <li>• Shots</li> <li>• Eye swelling, pain</li> <li>• Sore throat</li> <li>• Stomach ache</li> <li>• Physicals</li> <li>• Minor allergic reactions</li> </ul>
 <p><b>Retail Clinics</b> For care when you can't see your doctor</p>	\$	 15 minutes	<ul style="list-style-type: none"> <li>• Infections</li> <li>• Minor injuries or pain</li> <li>• Flu shots</li> <li>• Skin problems</li> <li>• Bronchitis</li> <li>• Cold and flu</li> <li>• Shots</li> <li>• Sore and strep throat</li> <li>• Allergies</li> </ul>
 <p><b>Urgent Care</b> When it's not a true emergency, but needs immediate attention</p>	\$\$\$\$	 11-20 minutes**	<ul style="list-style-type: none"> <li>• Migraines or headaches</li> <li>• Abdominal pain</li> <li>• Urinary tract</li> <li>• Back pain</li> <li>• Cuts that need stitches</li> <li>• Sprains or strains</li> <li>• Animal bites</li> </ul>
 <p><b>Emergency Room</b> For life-threatening problems</p>	\$\$\$\$\$\$	 4 hours, 7 minutes***	<ul style="list-style-type: none"> <li>• Chest pain, stroke</li> <li>• Head or neck injuries</li> <li>• Heart attack</li> <li>• Fainting, dizziness, weakness</li> <li>• Problem breathing</li> <li>• Seizures</li> <li>• Sudden or severe pain</li> <li>• Severe vomiting, diarrhea</li> <li>• Uncontrolled bleeding</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. [http://www.pressganey.com/Documents\\_secure/Pulse%20Reports/2010\\_ED\\_Pulse\\_Report.pdf?viewFile](http://www.pressganey.com/Documents_secure/Pulse%20Reports/2010_ED_Pulse_Report.pdf?viewFile) (Accessed February 2014).