



# 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 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.



## 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.

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 **800-973-6329** for help identifying some options when you or a family member has a health problem or concern.

Knowing where to go for care can make a big difference in cost and time. Here's how your options compare<sup>1</sup>:

	Average Costs	Average Wait Times	Examples of Health Issues
 <p><b>Your Doctor's Office</b> Your doctor knows your medical history best</p>	\$	 24 minutes*	<ul style="list-style-type: none"> <li>Fever, colds and flu</li> <li>Minor burns</li> <li>Ear or sinus pain</li> <li>Shots</li> <li>Sore throat</li> <li>Stomach ache</li> <li>Physicals</li> <li>Minor allergic reactions</li> </ul>
 <p><b>Urgent Care Clinic</b> Immediate care for issues that are not life-threatening</p>	\$\$\$\$	 11-20 minutes**	<ul style="list-style-type: none"> <li>Migraines or headaches</li> <li>Abdominal pain</li> <li>Urinary tract infection</li> <li>Back pain</li> <li>Cuts that need stitches</li> <li>Sprains or strains</li> <li>Animal bites</li> </ul>
 <p><b>Hospital Emergency Room</b> For serious or life-threatening conditions</p>	\$\$\$\$\$\$	 4 hours, 7 minutes***	<ul style="list-style-type: none"> <li>Chest pain, stroke</li> <li>Head or neck injuries</li> <li>Fainting, dizziness, weakness</li> <li>Problem breathing</li> <li>Seizures</li> <li>Sudden or severe pain</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.

## 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. A visit to a freestanding ER often results in surprise medical bills that can be four-to-five times the rate charged by urgent care centers 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> **URGENTNM** to **33633** and then type in your ZIP code.

## Need help finding a network provider?

Use Provider Finder<sup>®</sup> at [bcbsnm.com](http://bcbsnm.com) 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.

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

<sup>2</sup>Freestanding ERs: The Need for Greater Transparency and More Consumer Protections. (2016). The Texas Association of Health Plans.

<sup>3</sup>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.

<sup>4</sup>Message and data rates may apply. Read terms, conditions and privacy policy at [bcbsnm.com/mobile/text-messaging](http://bcbsnm.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.