

Getting care when you need it now

Did you know you have more choices than just the emergency room (ER)?

ER wait times are at an all-time high.¹ And it can cost you more out-of-pocket. What do you do when you need care right away, but it's not an emergency? You have choices.

Many health problems need to be taken care of right away but aren't true emergencies. When you can't see your **primary care doctor**, you can still get care without visiting the ER. Retail health clinics, walk-in doctor's offices and urgent care centers can take less time and cost about the same as a regular doctor visit. Plus, most are open weeknights and weekends.

Retail health clinic — A clinic staffed by medical professionals who provide basic medical services to "walk-in" patients. Usually in a major pharmacy or retail store.

Walk-in doctor's office — A doctor's office where you don't already have to be a patient or have an appointment. Can handle routine care and common family illnesses.

Urgent care center — Doctors who treat illnesses or injuries that should be looked at right away but aren't emergencies. Can often do x-rays, lab tests and stitches.

For an easy-to-read chart about these options, see the other side of this flier.

To find out where you can get care quickly while saving time and money, go to anthem.com/eralt/oh.

Before you go

Call the office or clinic and ask:

- What are your hours?
- Do you have the services I need?
- Will this be covered by my plan?



Your average copay

\$150 — \$250*	\$20 — \$75*
ER visit	Retail health clinic Doctor's office visit Urgent care center

*Average health plan copays. Your health plan may not have an emergency room copay. And, for many members, deductibles and coinsurance may apply, which can make an even greater difference in the cost you incur for an emergency room visit versus an alternative site of care.

Emergency room rule of thumb

Call 911 or go to the emergency room if you think you could put your health at serious risk by delaying care.

Want more information on ER alternatives?

1. Call our 24/7 NurseLineSM.** The number is on the back of your ID card.
2. If you don't have access to the 24/7 NurseLine, you can find a retail health clinic, walk-in doctor's office or urgent care center near you by visiting anthem.com/eralt/oh. Or go online for an easy way to find ER alternatives in your state. Search GoogleTM, Yahoo![®] or BingTM by typing "Anthem OH Urgent Care."

¹ Centers for Disease Control and Prevention, National Hospital Ambulatory Care Survey, August 2008.

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If you need care right away, the ER can be crowded and may cost more. If it's not a medical emergency, try the other choices.

Each clinic or center may have different services. Be sure to call and ask before you go.

Deciding where to go when you need care right away	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									•	•	•	•	•	•	•	•	•
Walk-in doctor's office	Family practice doctor					•	•	•	•	•	•	•	•	•	•	•	•	•	\$20 – \$50 copay*
Urgent Care Center	Internal medicine, family practice, pediatric and ER doctors	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	\$35 – \$75 copay*
Emergency Room	<p>Some examples of medical emergencies are:</p> <ul style="list-style-type: none"> Any life-threatening or disabling condition Sudden or unexplained loss of consciousness Chest pain; numbness in the face, arm or leg; difficulty speaking Severe shortness of breath High fever with stiff neck, mental confusion or difficulty breathing Coughing up or vomiting blood Cut or wound that won't stop bleeding Major injuries Possible broken bones 																	\$150 – \$250 copay*	

Each clinic or center may have different services available. Be sure to call and ask before you go.

*Average health plan copays. Your health plan may not have an emergency room copay. And, for many members, deductibles and coinsurance may apply, which can make an even greater difference in the cost you incur for an emergency room visit versus an alternative site of care.

Let a nurse help you decide

1. Call our 24/7 NurseLine^{SM, **}. The number is on the back of your ID card.
2. A nurse will help you decide which type of care makes the most sense.

Wondering where to go?

To find a doctor's office or clinic near you, go to anthem.com/eralt/oh or call Customer Service at the number on the back of your ID card. (Customer Service business hours may vary.)

At Anthem Blue Cross and Blue Shield, we're always looking for new ways to save you time and money, and help you get more value from your health care.

**Call customer service on the back of your ID card to see if 24/7 NurseLine is available on your plan.