Confused About Where to Go for Care?

Smart health care choices may save you money.

Sometimes it’s easy to know when you should go to an emergency room (ER). At other times, it’s less clear. Where do you go when you have a cold, fever, sore throat, or you are generally not feeling well? The emergency room can be an expensive option. The chart below can help you figure out when to use each type of care.

When you use in-network providers for health care, you usually pay less for care. Search for in-network providers in your area at www.bcbsx.com/hs or by calling a Personal Health Assistant at 800-252-8039.

Virtual Visits
- You can speak to a board-certified doctor online or via telephone for treatment of urgent care situations. If necessary, a doctor can prescribe medication for you and send it to your preferred pharmacy.
- Access to care for non-emergency medical issues whether you’re at home or traveling.
- Average wait time is less than 10 minutes.
- Available 24 hours a day, seven days a week.

$0 to $1

Doctor’s Office
- Your doctor knows you and your medical history best and can treat you or refer you to a specialist if necessary.
- Generally the best place to go for non-emergency care.
- Average wait time is 24 minutes.¹
- Office hours vary.

$ (Most)

Retail Health Clinic
- Often located in stores and pharmacies to provide convenient, low-cost treatment for minor medical problems.
- Usually lower out-of-pocket cost to you than urgent care.
- Wait times vary.
- Open during retail store hours.

$ (Many)

Urgent Care Provider
- Often used when your doctor’s office is closed, and there is no true emergency.
- Many have online and/or telephone check-in.
- Average wait time is 11-20 minutes.³
- Generally open evenings, weekends and holidays.

$$ (Some)

Hospital ER
- Best option for a life-or limb threatening condition, such as chest pain lasting more than two minutes, shortness of breath, stroke symptoms, uncontrollable bleeding, or fainting and seizures.
- Multiple bills for services such as the hospital facility and laboratory fees and each doctor you see, such as emergency room doctors, radiologists, pathologists, anesthesiologists, etc.
- Average wait time is 4 hours, 7 minutes.⁴
- Open 24 hours a day, seven days a week.

$$$$ (Most)

Freestanding ER
- Most freestanding ERs and the doctors who treat patients at freestanding ERs are out-of-network. If you receive care from an out-of-network provider, you may have to pay much more. Providers outside the network may “balance bill” you, which means they may charge you more than your health plan’s fee schedule.² See back page for more facts about freestanding ERs.
- You could be transferred to a hospital ER based on medical situation.
- Freestanding ERs charge a facility fee that urgent care centers do not. You may also be billed for laboratory fees and each doctor you see.⁵
- Open 24 hours a day, seven days a week.

$$$$$$$$$$

If you need emergency care, call 911 or seek help from any doctor or hospital immediately.

¹ Your copay for virtual visits services may be as low as $0. HealthSelect of Texas (In-Area) and HealthSelect of Texas (Out-of-State) members: $0 copay. Consumer Directed HealthSelect In-network deductible and then 20% coinsurance. HealthSelect Secondary: In-network deductible and then 30% coinsurance.
³ Urgent Care Benchmarking Study Results. Journal of Urgent Care Medicine, January 2012.
⁵ Texas Association of Health Plans. www.tahp.org

Note: The relative costs described here are for independently contracted network providers. Your costs for out-of-network providers may be significantly higher. Wait times described are just estimates.

The information provided in this guide 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 individualized advice on the information provided. Coverage may vary depending on your specific benefit plan and use of network providers. 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. If you have questions about any health concern, you should discuss them with your health care provider. For questions, please call a Personal Health Assistant at 800-252-8039.

Beginning September 1, 2017, Blue Cross and Blue Shield of Texas (BCBSTX) is the third-party administrator for the HealthSelect of Texas and Consumer Directed HealthSelect plans.
### Deciding Where to Go?

<table>
<thead>
<tr>
<th>Virtual Visits</th>
<th>Doctor’s Office</th>
<th>Retail Health Clinic</th>
<th>Urgent Care Center</th>
<th>Hospital ER</th>
<th>Freestanding ER</th>
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</thead>
<tbody>
<tr>
<td>Sprains, strains</td>
<td><img src="image1.png" alt="Virtual Visits" /></td>
<td><img src="image2.png" alt="Doctor’s Office" /></td>
<td><img src="image3.png" alt="Retail Health Clinic" /></td>
<td><img src="image4.png" alt="Urgent Care Center" /></td>
<td><img src="image5.png" alt="Hospital ER" /></td>
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<tr>
<td>Animal bites</td>
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<td><img src="image8.png" alt="Retail Health Clinic" /></td>
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<td>X-rays</td>
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<td>Stitches</td>
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<td>Mild asthma</td>
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<td>Minor headaches</td>
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<tr>
<td>Nausea, vomiting, diarrhea</td>
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<td>Minor allergic reactions</td>
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<td>Coughs, sore throat</td>
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<td>Bumps, cuts, scrapes</td>
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<td>Rash, minor burns</td>
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<td>Burning with urination</td>
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<td>Eye swelling, irritation, redness or pain</td>
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Start with a Personal Health Assistant:
- Help you find an in-network provider or facility
- Help compare costs at different providers near you
- Help you schedule your appointment
- Help with prior authorization
- Tell you about online educational tools

To speak to a Personal Health Assistant, just call 800-252-8039.

24/7 Nurseline:
The 24/7 Nurseline can help you decide where to go for care when you or a family member have a health problem or concern. Nurses are available, 24 hours a day, seven days a week, to answer your health questions.

Urgent Care Center or Freestanding ER:
Knowing the Difference Can Save You Money
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 much higher. Freestanding ERs are often out of network and may charge significantly more for services. Here are some ways to know if you are at a freestanding ER.

Freestanding ERs:
- Look like urgent care centers, but include EMERGENCY in facility names.
- Are open 24 hours a day, seven days a week.
- Are physically separate from a hospital.
- Are subject to the same copay as hospital ER and are staffed by ER physicians.