BlueCross BlueShield of Oklahoma

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 an ear infection, or you are generally not feeling well? The emergency room can be an expensive option. The chart below may help you figure out when to use each type of care.

When you use Blue Cross and Blue Shield of Oklahoma (BCBSOK) in-network providers for your family's health care, you usually pay less for care. Search for in-network providers in your area at **bcbsok.com** or by calling the Customer Service number on the back of your member ID card.

24/7 Nurseline[1]

The 24/7 Nurseline can help you identify some options when you or a family member have a health problem or concern. Nurses are available at **800-581-0407**, 24 hours a day, seven days a week, to answer your health questions. 24/7 Nurseline is available to you at no additional cost as part of your health plan.

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Doctor's Office

- Office hours vary
- Generally the best place to go for non-emergency care
- Doctor-to-patient relationship established and therefore able to treat, based on knowledge of medical history
- Average wait time is 24 minutes[2]

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Retail Health Clinic

- Based upon retail store hours
- Usually lower out-of-pocket cost to you than urgent care
- Often located in stores and pharmacies to provide convenient, low-cost treatment for minor medical problems

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Urgent Care Provider

- Generally includes evenings, weekends and holidays
- Often used when your doctor's office is closed, and there is no true emergency
- Average wait time is 11-20 minutes[3]
- Many have online and/or telephone check-in

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Hospital ER

- Open 24 hours, seven days a week
- Average wait time is 4 hours, 7 minutes[4]
- If you receive care from an out-of-network provider, you may have to pay more. Providers outside the network may "balance bill" you, which means they may charge you more than your health plan's fee schedule.
- Multiple bills for services such as doctors and facility

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Freestanding ER

- Open 24 hours, seven days a week
- Could be transferred to a hospital ER based on medical situation
- Services do not include trauma care
- Many freestanding ERs are out-of-network. If you receive care from an out-of-network provider, you may have to pay more. Providers outside the network may "balance bill" you, which means they may charge you more than your health plan's fee schedule.
- All freestanding ERs charge a facility fee that urgent care centers do not. You may receive other bills for each doctor you see.[5]

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

[1] 24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

[2] Medical Practice Pulse Report 2009, Press Ganey Associates.

[3] Urgent Care Benchmarking Study Results. Journal of Urgent Care Medicine, January 2012.

[4] Emergency Department Pulse Report 2010 Patient Perspectives on American Health Care. Press Ganey Associates.

[5] The Texas Association of Health Plans.

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. For questions, please call the number on the back of your member ID card.

Deciding Where to Go? Doctor, Retail Clinic, Urgent Care or ER.

	Doctor's Office	Retail Health Clinic	Urgent Care Center	Hospital ER	Freestanding ER
Who usually provides care	**Primary Care Doctor**	**Physician Assistant or Nurse Practitioner**	**Internal Medicine, Family Practice and Pediatric**	**ER Doctors, Internal Medicine, Specialists**	**ER Doctors**
Sprains, strains	■	■	■	• Any life-threatening or disabling conditions • Sudden or unexplained loss of consciousness • Major injuries • 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 • Possible broken bones	• Most major injuries except for trauma[1] • May also provide imaging and lab services but do not offer trauma or cardiac services requiring catheterization[1] • Do not always accept ambulances
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	■	■	■		

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 may be higher. A visit to a freestanding ER often results in surprise medical bills that may be 10 times the rate charged by urgent care centers for the same services.[2] Here are some ways to know if you are at a freestanding ER.

Freestanding ERs:

- Look like urgent care centers, but include EMERGENCY or ER in facility names.
- Are open 24 hours a day, seven days a week.
- Are physically separate from a hospital.
- Are subject to the same ER member share which may include a copay, coinsurance and applicable deductible.

Find urgent care centers[3] near you by texting[4] **URGENTOK** to **33633**.

[1] "Freestanding ED 101: What you need to know" July 2016, The Advisory Board Company.

[2] The Texas Association of Health Plans.

[3] 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.

[4] Message and data rates may apply. Read terms, conditions and privacy policy at bcbsok.com/mobile/text-messaging.

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