AcademicBlue℠

Doctor, Retail Clinic, Urgent Care or ER?

Quick reference guide for PPO network treatment resources

Sometimes it's easy to know when you should go to an emergency room (ER), such as when you have severe chest pain or unstoppable bleeding. At other times, it's less clear. Where do you go when you have an ear infection or are not feeling well? The emergency room is an option, but it can be an expensive one. You have choices for receiving in-network care that works with your schedule and gives you access to the kind of care you need. Know when to use each for nonemergency treatment.



Care Option	Hours	Your Relative Cost*	Description
Doctor's Office	Office hours vary	Usually lower out-of-pocket cost to you than urgent care	Your doctor's office is generally the best place to go for nonemergency care such as health exams, colds, flu, sore throats and minor injuries.
Retail Health Clinic	Similar to retail store hours	Usually lower out-of-pocket cost to you than urgent care	Walk-in clinics are often located in stores and pharmacies to provide convenient, low-cost treatment for minor medical problems like ear infections, athlete's foot, bronchitis and some vaccinations.
Urgent Care Provider	Generally includes evenings, weekends and holidays	Usually lower cost than an ER visit	Urgent care centers can provide care when your doctor is not available and you don't have a true emergency, but need immediate care. For example, they can treat sprained ankles, fevers, and minor cuts and injuries.
Emergency Room (ER)	24 hours, seven days a week	Highest out-of-pocket cost to you	For medical emergencies, call 911 or your local emergency services first.
24/7 Nurseline** 800-581-0368	The 24/7 Nurseline can: • Help you decide if you should call your doctor, go to the ER or treat the problem yourself • Answer many of your health-related questions • Help you understand your condition Available 24 hours a day, seven days a week; bilingual nurses available		

*The relative costs described here are for network providers. Your costs for out-of-network providers may be significantly higher.

**24/7 Nurseline is not a substitute for the sound medical advice of your doctor. If you have any questions or concerns regarding your health, you should discuss them with your doctor.

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

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

	Retail Health Clinic	Walk-in Doctor's Office or Student Health Center***	Urgent Care Center	Emergency Room
Who usually provides care	Physician assistant or nurse practitioner	Primary care doctor	Internal medicine, family practice, pediatric and ER doctors	• Any life-threatening or disabling condition • Sudden or unexplained loss of consciousness • Chest pain; numbness in the face, arm or leg; difficulty speaking • Not breathing; severe shortness of breath • High fever with stiff neck, mental confusion or difficulty breathing • Choking, coughing up or vomiting blood • Cut or wound that won't stop bleeding • Major injuries • Possible broken bones or head injury • Domestic violence or sexual assault • Suspected poisoning or overdose
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	■	■	■	

***Student Health Center services may vary.

Urgent Care Center or Freestanding ER

Knowing the difference can save you money

Urgent care centers and freestanding emergency rooms (ER) can be hard to tell apart. Freestanding ERs often look a lot like urgent care centers, but costs may be higher, just as if you went to the ER at a hospital. 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 usually open 24 hours a day, seven days a week.
- Are physically separate from a hospital.
- Are equipped and operated the same as an ER.
- Are subject to the same ER copay.
- Are staffed by board-certified ER physicians.

Visit **bcbstx.com** for more information or to find a network provider.