



Confused About Where to Go for Care?

SmartER CareSM options may save you money.

If you aren't experiencing a medical emergency an emergency, deciding where to go for medical care may save you time and money.

You have choices for where you get non-emergency care — what we call SmartER Care. Use this chart to help you figure out when to use each type of care.

As an HMO member, you should always try to see your PCP first (the doctor who knows you best) to receive services covered by HMO benefits.

When you use in-network providers for your family's health care, you usually pay less for care. Search for in-network providers in your area at bcsil.com or by calling the Customer Service number on your member ID card.



Primary Care Physician's (PCP) Office

Your PCP's office is an appropriate 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.

Average wait time: 18 minutes¹



Retail Health Clinic*

When you can't get to your regular doctor, walk-in clinics — available in many retail stores — can be a lower-cost choice for treatment. Many stores have a physician assistant or nurse practitioner who can help treat ear infections, rashes, minor cuts and scrapes, allergies and colds. To ensure benefits, call the number on your ID card to confirm which retail health clinics participate in your plan.

Average wait time: variable



Urgent Care Center*

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. To ensure benefits, call the number on your ID card to confirm which urgent care centers participate in your plan.

Average wait time: 16-24 minutes²



Hospital ER

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. Contact your PCP as soon as possible after treatment for an emergency and coordinate follow-up care with your PCP.

Average wait time: 35-49 minutes (variable)³



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

*HMO member services at retail clinics or immediate/urgent care centers will NOT be covered without a referral from your doctor unless it's deemed as medically necessary. Before seeking services from an urgent care facility, check with your medical group to find out if you can refer yourself or if you need your PCP's referral or approval.

¹ Vitals Annual Wait Time Report, 2017.

² Wait Time Trends in Urgent Care and Their Impact on Patient Satisfaction, 2017.





³ National Center for Health Statistics, Centers for Disease Control and Prevention, 2019.

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's Office, Retail Clinic, Urgent Care or ER.

Examples of Health Issues

Doctor's Office	Retail Health Clinic	Urgent Care Center	Hospital ER
			
Primary Care Doctor	Physician Assistant or Nurse Practitioner	Internal Medicine, Family Practice and Pediatric	ER Doctors, Internal Medicine, Specialists
<ul style="list-style-type: none"> • Fever, colds and flu • Sore throat • Minor burns • Stomach ache • Ear or sinus pain • Physicals • Shots • Minor allergic reactions 	<ul style="list-style-type: none"> • Infections • Cold and flu • Minor injuries or pain • Shots • Sore and strep throat • Skin problems • Allergies 	<ul style="list-style-type: none"> • Migraines or headaches • Cuts that need stitches • Abdominal pain • Sprains or strains • Urinary tract infection • Animal bites • Back pain 	<ul style="list-style-type: none"> • Chest pain, stroke • Seizures • Head or neck injuries • Sudden or severe pain • Fainting, dizziness, weakness • Uncontrolled bleeding • Problem breathing • Broken bones

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. Unlike urgent care centers, freestanding ERs are often out of network and can result in significantly higher medical bills than the rate charged by urgent care centers for the same services.

Here are some ways to know if you are at a freestanding ER:

- Looks like urgent care centers, but have the word “Emergency” in their name or on the building.
- Is open 24 hours a day, seven days a week.
- Is not attached to and may not be affiliated with a hospital.
- Is subject to the same ER member share which may include a copay, coinsurance and applicable deductible.

Find urgent care centers¹ near you by texting² **URGENTIL** to **33633**.

¹ The closest urgent care center may not be in your network. Be sure to check Provider FinderSM to make sure the center you go to is in-network.

² Message and data rates may apply. Read terms, conditions and privacy policy at bcbsil.com/mobile/text-messaging.

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