



Where to Go for Care



What do you do if your clutch player breaks an arm in the big game? Or you slice your finger chopping veggies? Or have stomach cramps after last night's sushi date? Often the choice is clear. If you have signs of a heart attack, it's best to go to the emergency room. But what if you have a sore throat? Or lower back pain?

Knowing where to go can make a big difference in the cost of your care – especially when you use in-network providers.

We make it easy to find independently contracted, in-network providers near you:

- Go to **bcbstx.com** and click **Find Care**
- For personalized search results, go to **bcbstx.com**, click **Log In or Sign Up**, choose **Member Log In or Sign Up** and search in Blue Access for MembersSM
- Call BCBSTX Customer Service at the number on your ID card

Primary Care Physician

Is your blood pressure high? Are allergies making you miserable? Can't sleep? Your go-to provider is a good place to start. Some even offer telemedicine. If you need a specialist, your doctor will tell you.

Good for: health exams, shots, cough, sore throat

Average Wait: less than 20 minutes¹

Cost: in network \$ out of network \$\$



Retail Health Clinic*

Need a flu shot? Feel queasy? Have an earache or rash? Many grocery stores and pharmacies have on-site medical clinics. Some may even see patients evenings, weekends and holidays.

Good for: headache, stomach ache, sinus pain

Average Wait: variable

Cost: in network \$ out of network \$\$



Urgent Care Center*

Sprain your ankle? Have a monster migraine? Can't stop coughing? Need non-emergency care right away, but your doctor's office isn't open? These centers offer care evenings, weekends and holidays. Out-of-pocket costs may be lower than a hospital ER.

Good for: back pain, vomiting, animal bite, asthma

Average Wait: 30 minutes or less²

Cost: in network \$\$ out of network \$\$\$



Hospital ER

Worried you may be having a heart attack? Did you black out after a nasty fall? ER doctors and staff are trained to treat serious and life-threatening health issues 24/7. Contact your PCP as soon as possible for follow-up care. If you receive ER care from an out-of-network provider, you may have to pay more.

Good for: chest pain, bleeding, broken bones

Average Wait: 1 hour or more³

Cost: in network \$\$\$ out of network \$\$\$\$



Know the Difference: Freestanding ER vs. Urgent Care Center

Freestanding ERs look a lot like urgent care centers, but may not be affiliated with an in-network hospital. That means you could end up with a hefty bill (or several bills). You might even be sent to a hospital ER for care! Here are ways to spot a freestanding ER:

1. Look for "Emergency" on the building exterior.
2. Check the hours. If it's open 24/7, it's a freestanding ER. Urgent care centers close at night.
3. Confirm it's not connected to a hospital.
4. Ask if it follows the copay, coinsurance and deductible payment model.

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

Note: Many sites of care now offer telehealth options for your visit. Check with your preferred provider to see if they offer telehealth visits.

***HMO Members:** You should always try to see your PCP first (the doctor who knows you best) to receive services covered by HMO benefits. HMO member services at retail clinics or urgent care centers will NOT be covered without a referral from your doctor unless it's deemed as medically necessary. Before seeking services, check with your medical group to find out if you can refer yourself or if you need your PCP's referral or approval. Be sure to check Provider Finder® to make sure the center you go to is in-network.

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.

Information provided in this flier 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 your member ID card.