

When you need care right away and your doctor isn't available, the emergency room (ER) might be your first choice. But did you know many ER visits are unnecessary? ERs aren't the best choice in every situation, especially when you can **save about \$1,100** by going somewhere else when it's not an emergency.^{1,2,} And you probably won't have to wait as long.

Here's what to do when you need care fast



Step 1: Call your primary care doctor or 24/7 NurseLine

Your doctor can help you decide where to get care, whether it's a visit to his or her office, going to the ER or somewhere else. If your doctor isn't available, you can call the 24/7 NurseLine at the number on the back of your ID card to help you decide what to do.



Step 2: If it's not an emergency, choose one of these options to save you time and money

Depending on your needs, you've got these choices:

- **Retail health clinic** Usually in a major pharmacy or retail store where you can get basic health care services from a health care professional.
- Walk-in doctor's office No appointment is needed for routine care and common illnesses.
- Urgent care center For conditions that need care right away such as stitches, lab tests or X-rays.
- LiveHealth Online Have a video visit in minutes with a board-certified doctor 24/7 on your smartphone, tablet or computer with a webcam. No appointment is needed. Just go to livehealthonline.com or download the free app to register and get started.

These options are more convenient than the ER. They're often open at night and on weekends, so you don't have to wait to get treated.



When to head to the ER

When you think it's a true emergency, call **911** or go to the nearest ER.

Remember

If you go to the ER when it's NOT an emergency, you could be responsible for the full cost of treatment.



Where to get care quickly

	Who usually provides care	Estimated average cost ²	When to go
Emergency Room	Doctors trained in emergency medicine	For non-emergencies: \$1,404	 Coughing up or vomiting blood Symptoms feel life-threatening or disabling Chest pain or severe shortness of breath Major injury or broken bones Sudden or unexplained loss of consciousness Severe pain that cannot be controlled If you're pregnant and having labor pain
Retail Health Clinic	Physician assistants or nurse practitioners	\$72	 Allergic reactions (minor) Bumps, cuts, scrapes, rashes Burning with urination Burns (minor) Cold, cough and sore throat Sinus pain and fever (minor) Eye or ear pain or irritation Shots
Walk-in Doctor's Office	Family practice doctors	\$124	Same as retail health clinic plus Asthma (mild) Back pain Nausea or diarrhea Headache (minor)
Urgent Care Center	Doctors who treat conditions that should be looked at right away	\$143	Same as walk-in doctor's office plus Animal bites Sprains and strains Stitches X-rays
LiveHealth Online	Board-certified doctors	\$49 or less	 Allergic reactions (minor) Headache (minor) Nausea or diarrhea Cold, cough and sore throat Sinus pain and fever (minor) Eye or ear pain or irritation Burning with urination



Need care fast?

Rather than waiting at the ER, you can save time by going to one of the quick care options shown above.



Be prepared

- **Get the right care.** Whether that's finding the right doctor, specialist, therapist or something else altogether. Just use the **Find a Doctor** tool at **anthem.com** or call the **Member Services** number on your ID card and we'll guide you somewhere that's part of your plan.
- Find care near you whenever you need it. Download the Anthem Anywhere app to find an urgent care center, retail health clinic or walk-in doctor's office quickly and get driving directions. Just search for "Anthem Anywhere" at the App Store® or Google Play.™



Money-saving tip

Visit hospitals and doctors that are in your plan. If you don't, you'll often pay much more out of pocket for your care.

1 If you get care from a health professional or facility that is not in your health plan, you may have much higher out-of-pocket costs. 2 National averages of the total cost, not what members paid based on Anthem members' paid claims from January 1, 2016 through December 31, 2016.

 $Live Health\ Online\ is\ the\ trade\ name\ of\ Health\ Management\ Corporation,\ a\ separate\ company\ providing\ telehealth\ services\ on\ behalf\ of\ Anthem.$

Anthem Blue Cross and Blue Shield is the trade name of In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to anthem com/co/networkaccess. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross and Blue Shield of Georgia, Inc. Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky, Inc., In Maine, Anthem Health Plans of Kentucky, Inc., In Maine, Anthem Health Plans of Inc. In Status (Faculty Milliana) (Inc., Ind. Indiana) (I