



Skip the ER

When it's not an emergency, get quick care with these options

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 about **70%** of ER visits are unnecessary?¹ 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.^{2,3} And you 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](https://www.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

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



Where to get care quickly

	Who usually provides care	Average wait time and cost ³	When to go
Emergency Room 	Doctors trained in emergency medicine	For non-emergencies: 4 hours \$1,404	<ul style="list-style-type: none"> • 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
Retail Health Clinic 	Physician assistants or nurse practitioners	30 minutes \$72	<ul style="list-style-type: none"> • 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	30 minutes \$124	Same as retail health clinic plus... <ul style="list-style-type: none"> • Asthma (mild) • Back pain • Nausea or diarrhea • Headache (minor)
Urgent Care Center 	Doctors who treat conditions that should be looked at right away	30 minutes \$143	Same as walk-in doctor's office plus... <ul style="list-style-type: none"> • Animal bites • Sprains and strains • Stitches • X-rays
LiveHealth Online 	Board-certified doctors	10 minutes \$49 or less	<ul style="list-style-type: none"> • 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



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.™

Watch this video on where to get care when you need it right away and how to save money.



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 Truven Health Analytics website: Truven Health Analytics Study Finds Most Emergency Room Visits Made by Privately-Insured Patients Are Avoidable (accessed March 2017); truvenhealth.com.

² 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.

³ National averages of the total cost, not what members paid based on Anthem members' paid claims from January 1, 2016 through December 31, 2016.

LiveHealth 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 Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc., HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company, Inc. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.