



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 how 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.^{1,2,3} 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** 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.

If you're an HMO member, talk to your primary care doctor to understand your options for quick care. Your doctor can also help you find quick care centers in your plan.

When to head to the ER

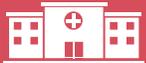
If you think it's a true emergency, call **911** or go to the nearest ER.



An Anthem Company

See the other side for examples of when to go to the ER or if you should consider other options.

Where to get care quickly³

	Who usually provides care	Estimated average cost ²	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 empireblue.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 Empire 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 "Empire 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 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.
³ If you use the ER and it's not a true emergency, your claim could be denied and you may be responsible for the full cost of your ER care.

LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Empire.

Services provided by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurance, Inc., licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.