



## When you need care quickly, choosing the right place can save time and money

Going to the emergency room (ER) is the right choice if it is a true emergency. For less-threatening health issues, the ER can take longer and cost more. ER wait times are often measured in hours, not minutes, and the cost of ER visits is rising fast. The high cost of ER care is a factor in the steady rise of healthcare premiums.

If your doctor is not available, the following options can save you time and money.



# How to know where to go

## First, call your doctor

In an urgent situation, your doctor may be able to see you right away. If not, they can advise you about what action to take. Because they know you and have quick access to your medical records, they are in the best position to help. And many doctors' offices now take walk-in patients.

## Retail health clinics for minor illnesses and injuries

Retail health clinics are usually located in pharmacies or retail stores. They are staffed by healthcare professionals, such as nurse practitioners or physician assistants, who provide basic services to walk-in patients.

## Urgent care when it can't wait but it's not life threatening

Urgent care centers are staffed by doctors who treat conditions that should not wait but aren't life threatening. These facilities often do X-rays, lab tests, and minor procedures such as stitches.

It's important to know that urgent care centers operated by hospitals could bill urgent care as an ER visit. If you can find a stand-alone urgent care center near you and make a note of its location, you will be prepared when you need it.

## Emergency room for true emergencies

The ER is there for when you need it. Call 911 or go to the nearest emergency room when you or someone you know is in danger of permanent harm or death.

## Other resources and options

If you have a health issue that concerns you, one of these resources may be helpful:

- **Urgent care centers in Massachusetts**  
Search for centers near you at [wellpointmass.com](http://wellpointmass.com).
- **24-Hour Nurse Line**  
Registered nurses are available to answer questions about where to go for care, medications, symptoms, and other health concerns.

Claims are administered by Wellpoint Life and Health Insurance Company.

Deciding where to go	Retail health clinic	Urgent care center	Emergency room
Cough, cold, mild flu, fever, or sore throat	●	●	
Back pain, muscle strain, or sprain		●	
Ear or sinus pain, mild headache, or dizziness	●	●	
Stitches		●	
X-rays or lab tests		●	
Nausea, vomiting, diarrhea		●	
Vaccinations	●	●	
Minor allergic reaction	●	●	
Bumps, cuts, scrapes	●	●	
Mild rash or burn	●	●	
Burning with urination	●	●	
Eye swelling, pain, redness, or irritation	●	●	
Serious infection or high fever			●
Severe pain or headache			●
Uncontrolled bleeding			●
Chest pain or difficulty breathing			●
Significant or prolonged dizziness			●
Loss of consciousness			●
<b>Copay</b>	<b>\$20</b>	<b>\$20</b>	<b>\$100</b>

**If you have questions about your care, please call the number on your health plan ID card.**

