



Because Your Health Counts

It's Important to Know Where to Go For SmartER CareSM

If you aren't having an emergency, knowing where to go for medical care may save you on cost and time.

You have choices for where you get non-emergency care — what we call SmartER Care Options. Use these places instead of the emergency room (ER). Plus, when you visit in-network providers, you may pay less for care.



Virtual Visits

There's never a convenient time to get sick. But now you have access to a board-certified doctor around the clock for non-emergency health issues. Connect by mobile app, online video or telephone.¹ Register at MDLIVE.com/bcbsil or by calling **888-676-4204**.²



Your Doctor's Office

Your own doctor's office may be the appropriate place to go for non-emergency care, such as health exams, routine shots, colds, flu and minor injuries. Your doctor knows your health history and the medicine you take and can decide if you need tests or specialist care. Your doctor can also help you with care for chronic health issues, such as asthma or diabetes.



Retail Health Clinic

When you can't get to your regular doctor, walk-in clinics — available in many retail stores — can be a lower-cost choice for care. Many stores have a physician assistant or nurse practitioner who can help treat ear infections, rashes, minor cuts and scrapes, allergies and colds.



Urgent Care Center











These facilities can treat you for more serious health issues, such as when you need an X-ray or stitches. You will probably have a lower out-of-pocket cost than at an ER, and you may have a shorter wait.



Emergency Room

Any life-threatening or disabling health problem is a true emergency. You should go to the nearest hospital ER or call **911**. When you use the ER for true emergencies, you help keep your out-of-pocket costs lower.

Knowing where to go for care can make a big difference in cost and time. Here's how your options compare:[†]

	Average Costs	Average Wait Times	Examples of Health Issues	
 Virtual Visits Convenient and lower cost	\$	 20 minutes or less	<ul style="list-style-type: none"> Allergies Cold and flu Nausea 	<ul style="list-style-type: none"> Sinus infections Asthma Pinkeye
 Your Doctor's Office Your doctor knows your medical history best	\$	 18 minutes*	<ul style="list-style-type: none"> Fever, colds and flu Sore throat Minor burns Stomach ache 	<ul style="list-style-type: none"> Ear or sinus pain Physicals Shots Minor allergic reactions
 Retail Health Clinic Convenient, low-cost care in stores and pharmacies	\$	 15 minutes	<ul style="list-style-type: none"> Infections Cold and flu Minor injuries or pain Shots 	<ul style="list-style-type: none"> Flu shots Sore and strep throat Skin problems Allergies
 Urgent Care Clinic Immediate care for issues that are not life-threatening	\$\$	 16-24 minutes**	<ul style="list-style-type: none"> Migraines or headaches Cuts that need stitches Abdominal pain Sprains or strains 	<ul style="list-style-type: none"> Urinary tract infection Animal bites Back pain
 Hospital Emergency Room For serious or life-threatening conditions	\$\$\$	 4 hours, 7 minutes***	<ul style="list-style-type: none"> Chest pain, stroke Seizures Head or neck injuries Sudden or severe pain 	<ul style="list-style-type: none"> Fainting, dizziness, weakness Uncontrolled bleeding Problem breathing Broken bones

[†]Relative costs described are for independently contracted network providers. Costs for out-of-network providers may be higher.

* Vitals Annual Wait Time Report, 2017.

** Wait Time Trends in Urgent Care and Their Impact on Patient Satisfaction, 2017.

*** Emergency Department Pulse Report 2010 Patient Perspectives on American Health Care. Press Ganey Associates.

Urgent Care or Freestanding Emergency Room

Urgent care centers and freestanding ERs can be hard to tell apart. Freestanding ERs often look a lot like urgent care centers. They treat most major injuries, except for trauma, but costs may be higher. Unlike urgent care centers, freestanding ERs are often out of network and may charge patients up to 10 times more for the same services.³ Below are some ways to know if you are at a freestanding ER.

Freestanding ERs:

- Look like urgent care centers, but have the word “Emergency” in their name or on the building.
- Are open 24 hours a day, seven days a week.
- Are not attached to and may not be affiliated with a hospital.
- Are subject to the same ER member share which may include a copay, coinsurance and applicable deductible.

Find urgent care centers⁴ near you by texting⁵ **URGENTIL** to **33633**.

Need help with your SmartER Care options?

On hand 24 hours a day, seven days a week; bilingual nurses available.

Call the 24/7 Nurseline⁶ at **800-299-0274** for help identifying some options when you or a family member has a health problem or concern.

Need help finding a network provider?

Use Provider Finder[®] at **bcbsil.com** or call the Customer Service number on your member ID card. If you need emergency care, call **911** or seek help from any doctor or hospital right away.

¹ Internet/Wi-Fi connection is needed for computer access. Data charges may apply. Check your cellular data or internet service provider's plan for details. Non-emergency medical service in Idaho, Montana and New Mexico is limited to interactive audio/video (video only), along with the ability to prescribe. Non-emergency medical service in Arkansas is limited to interactive audio/video (video only) for initial consultation, along with the ability to prescribe. Behavioral Health service is limited to interactive audio/video (video only), along with the ability to prescribe in all states. Service availability depends on location at the time of consultation.

² Virtual visits. Powered by MDLIVE may not be available on all plans. Virtual visits are subject to the terms and conditions of your benefit plan, including benefits, limitations, and exclusions. MDLIVE operates subject to state regulations and may not be available in certain states. MDLIVE is not an insurance product or a prescription fulfillment warehouse. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services.

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³ The Texas Association of Health Plans.

⁴ The closest urgent care center may not be in your network. Be sure to check Provider Finder to make sure the center you go to is in-network.

⁵ Message and data rates may apply. Read terms, conditions and privacy policy at bcbsil.com/mobile/text-messaging.

⁶ 24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

The information provided in this guide 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 the back of your member ID card.

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