Where to Go for Care

You're feeling sick, but your primary care physician is booked through the end of the month. You have a question about the side effects of a new prescription, but the pharmacy is closed. Or you're on vacation and are feeling under the weather. Rather than visiting the emergency room or relying on questionable information from the internet, consider all of your site-of-care options.

*This is a sample list of services and may not be all inclusive.
**Costs and time information represent averages only and are not tied to a specific condition or treatment.
***$-$$$ represents cost of care



Nurse Line

When to Use
You need a quick answer to a health issue that does not require immediate medical treatment or a physician visit.

Types of Care*
Answers to questions regarding:
>> Symptoms
>> Self-care/home treatments
>> Medications and side effects
>> When to seek care

Costs and Time Considerations**
>> Usually available 24 hours a day, 7 days a week
>> Typically, free as part of your medical insurance



Telemedicine ($)***

When to Use
You need care for minor illnesses and ailments but would prefer not to leave home. These services are available by phone and online (via webcam).

Types of Care*
>> Cold & flu symptoms
>> Bronchitis
>> Urinary tract infection
>> Sinus problems

Costs and Time Considerations**
>> Usually a first-time consultation fee and a flat fee or copay for any visit thereafter
>> Typically immediate access to care
>> Prescriptions through telemedicine or virtual visits not allowed in all states
>> Typically, free as part of your medical insurance



Primary Care Center ($)***

When to Use
You need routine care or treatment for a current health issue. Your primary doctor knows you and your health history, can access your medical records, provide routine care, and manage your medications.

Types of Care*
>> Routine checkups
>> Immunizations
>> Preventive services
>> Managing your general health

Costs and Time Considerations**
>> Often requires a copay and/or coinsurance
>> Normally requires an appointment
>> Short wait time with scheduled appointment

Do Your Homework

What may seem like an urgent care center might actually be a standalone ER. These facilities come with a higher price tag, so ask for clarification if the word “emergency” appears in the company name.

Urgent Care Center ($$)***

When to Use

You need care quickly, but it is not a true emergency. Urgent care centers offer treatment for non-life-threatening injuries or illnesses.

Types of Care*

>> Strains and sprains

>> Minor broken bones (e.g., finger)

>> Minor infections

>> Minor burns

Costs and Time Considerations**

>> Copay and/or coinsurance usually higher than an office visit

>> Walk-in patients welcome, but urgency determines order seen and wait time

Telemedicine ($$$)***

When to Use

You need immediate treatment for a serious life-threatening condition. If a situation seems life threatening, call 911 or your local emergency number right away.

Types of Care*

>> Heavy bleeding

>> Chest pain

>> Major burns

>> Severe head injury

Costs and Time Considerations**

>> Often requires a much higher copay and/or coinsurance

>> Open 24/7, but waiting periods may be longer because patients with life-threatening emergencies will be treated first

>> Ambulance charges, if applicable, will be separate and may not be in-network



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