



Your Benefits Value Advisor¹ Can Help You Figure Out Where to Go for Care



Get Informed on Cost Estimates

The same procedure performed in the same area by different providers can vary greatly in cost. Here are examples.²








Estimated cost comparison for brain MRI

PROVIDER A:	\$682
PROVIDER B:	\$2,723
PROVIDER C:	\$3,849

Estimated cost comparison for a knee replacement

PROVIDER A:	\$17,003
PROVIDER B:	\$47,617
PROVIDER C:	\$61,980

Compare Your Options

	Average Costs	Average Wait Times	Examples of Health Issues	
 24/7 Nurseline³ Our no-cost 24/7 Nurseline can help you identify your best options for care when you or a family member have a health problem or concern. Registered nurses are available at 800-299-0274 , 24 hours a day, seven days a week, to answer your health questions.				
 Virtual Visits Convenient and lower cost MDLIVE.com/bcbsil <small>Powered by MDLIVE</small> 888-676-4204	\$	20 minutes or less	<ul style="list-style-type: none"> • Allergies • Cold and flu • Nausea • Sinus infections 	<ul style="list-style-type: none"> • Asthma • Pink eye
 Your Doctor's Office Your doctor knows your medical history best	\$	times vary	<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
 Retail Health Clinic Usually lower cost than urgent care, for minor medical issues	\$	times vary	<ul style="list-style-type: none"> • Minor fevers and colds • Rashes or minor burns • Sprains or strains 	<ul style="list-style-type: none"> • Vaccinations • Nausea, diarrhea or vomiting
 Urgent Care Clinic Immediate care for issues that are not life-threatening	\$\$	16 - 24 minutes ⁴	<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	\$\$\$	35-49 minutes (variable) ⁵	<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
 Freestanding ER 24/7 emergency care, may be out-of-network	\$\$\$\$	times vary	<ul style="list-style-type: none"> • Most major injuries, except for trauma⁶ • May provide imaging and lab 	<ul style="list-style-type: none"> • Do not always accept ambulances • Limited cardiac services and lab

Knowing where to get care can help you save time and money.

Your Benefits Value Advisor (BVA) is only a phone call away. BVAs provide next-level customer service 24 hours a day, seven days a week, at no extra cost to you.⁷ BVAs can help you figure out which provider can best meet your needs.

Call your BVA at **800-327-8497**.

Want to know more?
Scan this QR code to watch a short video.



Note: The relative costs described here are for independently contracted network providers. Your costs for out-of-network providers may be significantly higher. Wait times described are just estimates.

1. Benefits Value Advisors offer cost estimates for procedures and services from various providers and facilities. Lower pricing and cost savings are dependent on the provider or facility you choose. Benefits Value Advisors do not give medical advice. Talk to your doctor or health care professional about any health questions or concerns.
2. Examples shown are for specific locations and time periods and are not intended to represent costs for procedures in your area.
3. 24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.
4. Wait Time Trends in Urgent Care and Their Impact on Patient Satisfaction. 2017.
5. National Center for Health Statistics, Centers for Disease Control and Prevention. 2019.
6. Freestanding ED 101: What you need to know, The Advisory Board Company. 2016.
7. Excludes major U.S. holidays.

Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans.

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