



Knowing where to go can save you time and money



When you need care right away, the emergency room (ER) might be the first place that comes to your mind. However, the ER may not be the best choice in every situation. You have options when you have a sudden need for care, and knowing what they are can help you save time and money — and feel better sooner.

# Where to go for care

Going to the ER or calling 911 is always your best option for emergencies. If it's not an emergency, you can see your primary care physician (PCP), have a virtual visit with a doctor, or go to a retail health clinic or urgent care center. This chart compares those options:1

#### **PCP**

Usually available during normal business hours and may also provide medical advice by phone after hours

## Virtual care

24/7 access to doctors through the Sydney Health<sup>SM</sup> app, no appointment needed

## **Retail health clinic**

Walk-in care clinics located in certain drugstores and major retailers

## **Urgent care center**

Stand-alone facilities, open extended hours

## **Emergency room**

Stand-alone facilities or part of hospitals, open 24/7



cost7 \$\$

average wait2 **18 min** 

flu-like symptoms, allergies, fever, sprains, diarrhea, eye or sinus infection, rash, urinary tract infection (UTI), sore throat, earaches, bumps, minor cuts and scrapes, and

other nonemergency

symptoms

Mild asthma, back pain,



cost

average wait3

**10 min** 

Flu-like symptoms, allergies, fever, sinus pain, diarrhea, eye infection, rash, UTI



cost \$\$

average wait4 30 min

They help ensure tests Sore throat, earaches, bumps, minor cuts and scrapes, UTI



\$\$\$

average wait<sup>5</sup> **30 min** 

Sprain and strains, nausea, diarrhea, ear or sinus pain, minor allergic reactions, cough, sore throat, minor headache, UTI



average wait<sup>6</sup> **90 min** 

Signs of a heart attack (chest pain) or stroke (sudden numbness and slurred speech), difficulty breathing, and severe burn or bleeding - and any other symptoms where it is reasonable to think you are having a life-threatening emergency or your health is in serious jeopardy





## How to find the care you need:

- 1. Go to anthem.com or download the Sydney Health mobile app from the App Store® or Google Play™. Then, log in to:
  - Find a doctor if you don't have a PCP.
  - Have a virtual visit with a doctor using the Sydney Health mobile app.
  - Find a retail health clinic, urgent care center, or ER.
- 2. Choose **Find Care** and follow the steps.



# Did you know?

The average total cost of an ER visit can be up to 10 times more than an urgent care center visit. ER wait time is usually about three times more than at an urgent care center.8



Learn more about your healthcare options

Use your phone's camera to scan this QR code.



- 3 The care options and list of symptoms are not all-inclusive. If possible, consult your PCP for more guidance 2 Business Wire: 9th Annual Vitals Wait Time Report Released (accessed July 2021): businesswire.com.
- 3 LiveHealth Online, internal data 2020.
- 4 Healthcare Finance: Patient woit times show notable impact on satisfaction scores, Vitals study shows (accessed July 2021): healthcarefinancenews.com.
  5 Urgent Care Association: UCA 2019 Benchmarking Report (accessed July 2021): ucaoa.org.
  6 Harvard Business Review: To Reduce Emergency Room Wait Times, Tie Them to Payments (accessed July 2021): hbr.org.
- 7 Costs are ranked according to the member's estimated out-of-pocket costs and average health plan copays. Each plan may have different costs. Nonemergency care outside of your network may cost more out of pocket or may not be covered at all. \$= lower cost, and \$\$\$ = higher cost. Call the Member Services number on your ID card if you have questions about your plan. 8 Healthgrades: Should You Go to the ER or Urgent Care? How to Decide (accessed July 2021); healthgrades.com.

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. @2023

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to anthem.com/co/networkaccess. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky; Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHIOIC® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HMO Lic and HMO benefits underwritten by HMO Colorado, Inc., does not not not underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwritte benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., does HMO Nevada. No New Hampshire; Anthem Health Plans of New Hampshire; Anthem Health Plans of New Hampshire, Inc. and underwritten by HMO Colorado, Inc., does HMO Nevada. Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., does HMO Nevada. Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., does HMO Nevada. Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO Plans and New Hampshire (Inc., does HMO Nevada: Rocky Mountain Hospital And Nevada: Rocky Mountain Hospital HMO Rocky Mountain Hospital HMO Rocky Mountain Hospital HMO Rocky Mountain Hospital HMO Rocky Mountain policies offered by Compoare Health Services Insurance Corporation (Compoare) or Wisconsin Collaborative Insurance Corporation (WCIC). Compoare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.