

# Because Your Health Counts

## It's Important to Know Where to Go When You Need Care

Sometimes it's easy to know when you should go to an emergency room (ER). At other times, it's less clear. Where do you go when you have an ear infection, or are generally not feeling well? The emergency room can be an expensive option. There are choices for receiving nonemergency in-network care that can work within your schedule and provide access to the kind of care you need.



### Your Doctor's Office or Student Health Center (if available)

Your own doctor's office may be the best place to go for nonemergency care, such as health exams, routine shots, colds, flu and minor injuries. When you're on campus, the Student Health Center is another option for this type of care. Check with your Student Health Center for available services.



### 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 nonemergency health issues. Connect by mobile app, online video or telephone.<sup>1</sup> Register at [MDLIVE.com/bcbsok](https://MDLIVE.com/bcbsok) or by calling **888-970-4081**.<sup>2</sup>



### 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 a hospital 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-based ER or call **911**. When you use the ER **only** 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:<sup>†</sup>

	Average Costs	Average Wait Times	Examples of Health Issues	
 <b>Your Doctor's Office or Student Health Center (if available)</b> Student Health Center services may vary	\$	 24 minutes*	<ul style="list-style-type: none"> <li>Fever, colds and flu</li> <li>Sore throat</li> <li>Minor burns</li> <li>Stomach ache</li> </ul>	<ul style="list-style-type: none"> <li>Ear or sinus pain</li> <li>Physicals</li> <li>Shots</li> <li>Minor allergic reactions</li> </ul>
 <b>Virtual Visits**</b> Convenient and lower cost	\$	 10 minutes or less	<ul style="list-style-type: none"> <li>Allergies</li> <li>Sinus infections</li> </ul>	<ul style="list-style-type: none"> <li>Asthma</li> <li>Pinkeye</li> </ul>
 <b>Retail Health Clinic</b> Convenient, low-cost care in stores and pharmacies	\$	 15 minutes	<ul style="list-style-type: none"> <li>Infections</li> <li>Minor injuries or pain</li> <li>Shots</li> <li>Flu shots</li> </ul>	<ul style="list-style-type: none"> <li>Sore and strep throat</li> <li>Skin problems</li> <li>Allergies</li> </ul>
 <b>Urgent Care Center</b> Immediate care for issues that are not life threatening	\$\$	 11-20 minutes*	<ul style="list-style-type: none"> <li>Migraines or headaches</li> <li>Cuts that need stitches</li> <li>Abdominal pain</li> <li>Sprains or strains</li> </ul>	<ul style="list-style-type: none"> <li>Urinary tract infection</li> <li>Animal bites</li> <li>Back pain</li> </ul>
 <b>Emergency Room</b> For serious or life-threatening conditions	\$\$\$	 4 hours, 7 minutes***	<ul style="list-style-type: none"> <li>Chest pain, stroke</li> <li>Seizures</li> <li>Head or neck injuries</li> <li>Sudden or severe pain</li> </ul>	<ul style="list-style-type: none"> <li>Fainting, dizziness, weakness</li> <li>Uncontrolled bleeding</li> <li>Problem breathing</li> <li>Broken bones</li> </ul>

<sup>†</sup> Relative costs described are for independently contracted network providers. Costs for out-of-network providers may be higher.

\* Vitals Annual Wait Time Report, 2017.

\*\* Not available on all plans.

\*\*\* 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.<sup>3</sup> Here are some ways to know if you are at a freestanding ER.

### Freestanding ERs:

- Look like urgent care centers, but include EMERGENCY or ER in facility names.
- Are open 24 hours a day, seven days a week.
- Are physically separate from a hospital.
- Are subject to the same ER copay.
- Are staffed by board-certified ER physicians.

Find urgent care centers<sup>4</sup> near you by texting<sup>5</sup> **URGENTOK** to **33633**.

## Need help deciding where to go for care?

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

Call the 24/7 Nurseline<sup>6</sup> at **800-581-0407** for help identifying some options when you or a family member has a health problem or concern.

## Need help finding an in-network provider?

Use Provider Finder<sup>®</sup> at **bcbsook.com** or call the Customer Service number on the back of your member ID card. If you need emergency care, call **911** or seek help from any doctor or hospital right away.

<sup>1</sup> 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.

<sup>2</sup> 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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<sup>3</sup> The Texas Association of Health Plans.

<sup>4</sup> 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.

<sup>5</sup> Message and data rates may apply. Read terms, conditions and privacy policy at [bcbstx.com/mobile/text-messaging](http://bcbstx.com/mobile/text-messaging).

<sup>6</sup> 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 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 advice. Coverage may vary depending on your specific benefit plan and use of network providers. For questions, please call the Customer Service number on the back of your ID card. This information is intended solely as a general guide to what services may be available.

Blue Cross and Blue Shield of Oklahoma complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, or gender identity.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-710-6984 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-710-6984 (TTY: 711).