



AcademicBlueSM

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. Register at **MDLIVE.com/bcbsok** or by calling **888-970-4081**.¹



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:[†]

	Average Costs	Average Wait Times	Examples of Health Issues	
 Your Doctor's Office or Student Health Center (if available) Student Health Center services may vary	\$	 18 minutes*	<ul style="list-style-type: none">• Fever and colds• Sore throat• Minor burns• Stomach ache	<ul style="list-style-type: none">• Ear or sinus pain• Physicals• Shots• Minor allergic reactions
 Virtual Visits** Convenient and lower cost	\$	 10 minutes or less	<ul style="list-style-type: none">• Allergies• Sinus infections	<ul style="list-style-type: none">• Asthma• Pinkeye
 Retail Health Clinic Convenient, low-cost care in stores and pharmacies	\$	 15 minutes	<ul style="list-style-type: none">• Infections• Fever and colds• Minor injuries or pain• Shots	<ul style="list-style-type: none">• Flu shots• Sore and strep throat• Skin problems• Allergies
 Urgent Care Center 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
 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.
^{**} Not available on all plans.
^{***} 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.² 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 centers³ near you by texting⁴ **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 Nurseline⁵ 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[®] at **bcbsok.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.

¹ Virtual visits may not be available on all plans. Non-emergency medical service in Idaho, Montana and New Mexico is limited to interactive audio/video (video only). Non-emergency medical service in Arkansas is limited to interactive audio/video (video only) for initial consultation.
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Blue Cross[®], Blue Shield[®] and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.
² The Texas Association of Health Plans.
³ 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.
⁴ Message and data rates may apply. Read terms, conditions and privacy policy at bcbsok.com/mobile/text-messaging.
⁵ 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.
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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).