



CARE OPTIONS

# Because your health counts

**It's important to know where to go for care**

AcademicBlue is offered by Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

## You have choices for where you get nonemergency care.

Use these places instead of the emergency room (ER). Plus, when you visit in-network providers, you may pay less for care.

### 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 call **888-970-4081**.<sup>1</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.

### Need help with your care options?

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>2</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.



### 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>3</sup> at **800-581-0407** for help identifying some options when you or a family member has a health problem or concern.

**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	
<b>Your Doctor's Office or Student Health Center (if available)</b> Student Health Center services may vary	\$	18 minutes*	<ul style="list-style-type: none"> <li>Fever and colds</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	\$	20 minutes or less**	<ul style="list-style-type: none"> <li>Allergies</li> <li>Cold and flu</li> <li>Nausea</li> </ul>	<ul style="list-style-type: none"> <li>Sinus infections</li> <li>Asthma</li> <li>Pinkeye</li> </ul>
<b>Retail Health Clinic</b> Convenient, lower-cost care in stores and pharmacies	\$	Variable	<ul style="list-style-type: none"> <li>Infections</li> <li>Cold and flu</li> <li>Minor injuries or pain</li> <li>Shots</li> </ul>	<ul style="list-style-type: none"> <li>Flu shots</li> <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	\$\$	16-24 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	\$\$\$	35-49 minutes (variable)****	<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>

† 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.

\*\*\*\* National Center for Health Statistics, Centers for Disease Control and Prevention. 2018.



## 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.

† 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.

² The Texas Association of Health Plans.

³ 24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

Virtual visits may not be available on all plans. Nonemergency medical service in Montana and New Mexico is limited to interactive online video. Nonemergency medical service in Arkansas and Idaho is limited to interactive online video for initial consultation.

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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, sex, gender identity, age, sexual orientation, health status or disability.

To get help and information in your language at no cost, please call us at 855-710-6984.

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



**Health care coverage is important for everyone.**

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator  
300 E. Randolph St.  
35th Floor  
Chicago, Illinois 60601

Phone: 855-664-7270 (voicemail)  
TTY/TDD: 855-661-6965  
Fax: 855-661-6960

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building 1019  
Washington, DC 20201

Phone: 800-368-1019  
TTY/TDD: 800-537-7697  
Complaint Portal: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>  
Complaint Forms: <http://www.hhs.gov/ocr/office/file/index.html>



If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعد أسئلة، ف لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم فوري، اتصل على الرقم 855-710-6984.
繁體中文 Chinese	如果您，或您正在協助的對象，對此有疑問，您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員，請撥電話 號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવા કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયદમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કોલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसको सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 855-710-6984 पर कॉल करें।
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bika anánlwo'ígíí, na'idíłkidgo, ts'ídá bee ná ahóótí'i' t'áá níłk'e níka a'doolwoł dóó bina'idíłkidígíí bee níł h odoonih. Ata'dahalne'ígíí bich'í' hodíłłnih kwe'é 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سوالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با شماره 855-710-6984 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiegokolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اردو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کر رہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 855-710-6984 پر کال کریں۔
Tiếng Việt Vietnamese	Nêu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.