

You can save time and money by going to an urgent care center

About urgent care centers

An urgent care center can provide many of the same basic medical services as your doctor's office – often with extended hours – and lower out-of-pocket costs than the emergency room. Staffed with licensed physicians, urgent care centers are ideal for non-emergency care when your doctor isn't available.

Urgent care	VS.	Emergency room
Sprains, strains and sports injuries		Chest pain or heart attack
Cuts and abrasions		Stroke, weakness or numbness on one side
Fever, colds, coughs, sore throats, sinus problems and earaches		Fractures
Diarrhea or stomach cramps		Severe bleeding
Urinary tract infections		Severe abdominal pain
Skin allergies and rashes		Difficulty breathing
Insect and animal bites		Head injury or other major trauma
		Loss of consciousness

You'll save both time and money when you visit an urgent care center versus an emergency room. Urgent care centers offer you quality care at lower out-of-pocket costs for non-emergency conditions. The wait is typically less than an hour,* while the average wait time at a California ER is about four hours and 34 minutes.†

Your health plan type and finding the right urgent care center

HMO plan members

- Call your doctor's office to help you find the closest urgent care center you can visit. You can only seek care at urgent care centers affiliated with your doctor's medical group or Independent Practice Association (IPA).
- Before you seek care, get an authorization from your doctor's office to make sure your HMO plan covers the services you receive.

POS plan members

Level 1 benefits

- Call your doctor's office to help you find the closest urgent care center you can visit. You can only seek care at urgent care centers affiliated with your doctor's medical group or Independent Practice Association (IPA).
- Before you seek care, get an authorization from your doctor's office to make sure your HMO plan covers the services you receive.

Level 2 benefits

To find a Blue Shield–contracted urgent care center near you, log in to blueshieldca.com/find-a-doctor. Select *Urgent Care*

and enter your location. You can also call Blue Shield's Member Services team at **(800) 424-6521** for assistance.

PPO plan members

- If your doctor isn't available, visit any urgent care center for covered services.
- See providers within the Blue Shield network for lower out-of-pocket costs.
- To locate a Blue Shield–contracted urgent care center near you, log in to blueshieldca.com/find-a-doctor. Select *Urgent Care* and enter your location. You can also call Blue Shield's Customer Service team at **(800) 200-3242** for assistance. You have the option to go anywhere you like. However, you'll have lower out-of-pocket costs if you visit a network provider.
- If you need to visit an urgent care center when outside the state of California, you can call **(800) 810-2583** for assistance finding the nearest contracted center.

For a detailed description of coverage benefits and limitations, please consult your health plan's *Evidence of Coverage* or *Certificate of Insurance/Policy*.

If you feel you're experiencing a medical emergency, call 911 immediately or go to the nearest emergency room.

* Johns Hopkins Medicine Health Alerts (posted November 2009, and reviewed January 2011) "Urgent Care or the ER - Which is the Right Choice?" Retrieved May 31, 2011, www.johnshopkinshealthalerts.com/alerts/healthy_living/JohnsHopkinsHealthyLivingHealthAlert_3247-1.html.

† "Emergency Department Pulse Report," American College of Emergency Physicians and Press Ganey, 2010.