

Where to get care when it's not an emergency



You may have questions about where to go when you need care right away but it's not an emergency. If your own doctor isn't available, take a look at these alternatives. They can cost you a lot less and take less time than a trip to the emergency room (ER). Depending on your plan¹ and the services you get, you may only have a copay for the visit!

It's important to know that when you use one of these providers, the cost of some services — like labs and X-rays — may apply to your deductible or your percentage of the costs. You can use our online Estimate Your Cost and Find a Doctor tools to see how much it may cost you and help you decide where to go.



Doctor's office

Your doctor's office may have extended hours to treat common illnesses such as ear infections, sore throats and cold and flu symptoms. If your doctor's office doesn't offer extended hours, a staff member is usually on call to help you decide where to go for care.



LiveHealth Online

You can have a video visit with a board-certified doctor from your smartphone, tablet or computer with a webcam. This is a great option when you need care on the go. Doctors can answer your questions and assess illnesses such as rashes, infections and the flu. They can even send a prescription to your pharmacy, if needed.²



Retail health clinics

These clinics are found in major pharmacies or retail stores. You don't need an appointment and most of them are open seven days a week. Retail health clinics have nurse practitioners and physician assistants who can care for common issues like cuts and bumps, sore throats, ear and sinus pain and colds.



Walk-in centers

These centers usually have extended hours and you don't need an appointment. Most walk-in centers can treat problems like minor cuts and burns, sprains and strains, sports injuries, sore throats, earaches and the flu. Some places can give X-rays or run other tests on site, so they can let you know quickly if you need more specialized care.

Need another option? Try urgent care.

You don't need to be a patient or have an appointment at an urgent care center. And they're often open in the evenings and on weekends. These facilities are usually part of a hospital and staffed by doctors who treat problems that need to be looked at right away but aren't as serious as true emergencies. Urgent care centers often can do X-rays, lab tests and stitches. While services received at an urgent care center are covered by your ER benefit, your overall cost may be less than at the ER.



If it's serious, sudden or severe — **go to the ER**

Just remember that, depending on your plan, you may have an ER copay. Or the cost may apply to your deductible or your percentage of the costs.



If it's minor, mild or moderate — **try an alternative**

You'll be responsible for an office visit copay¹ and any additional services you get during the visit could apply to your deductible or percentage of costs.

What will it cost? Know before you go.

Log-in or register at [anthem.com](https://www.anthem.com) or with our Anthem Anywhere mobile app and use our online tools to help guide your way:

- You can look for a doctor or clinic in your plan with our **Find a Doctor** tool. Choose “urgent care,” then be sure to select the specific type of center you're looking for, such as Walk-in Center or Retail Health Clinic, to find care nearby.
- You can use our **Estimate Your Cost** tool to see how much your plan covers and how much you'll pay. Different doctors and clinics may charge different amounts for the same service.



¹ For members enrolled in a HSA-qualified Consumer Driven Health Plan (CDHP), all nonpreventive services apply to the member's deductible and percentage of costs.

² Prescription availability is defined by physician judgment and state regulations.

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