Confused About Where to Go for Care?

SmartER Care℠ options may save you money.

If you aren’t having an emergency, deciding where to go for medical care may save you time and money.

You have choices for where you get non-emergency care — what we call SmartER Care. Use the chart below to help you figure out when to use each type of care.

When you use in-network providers for your family’s health care, you usually pay less for care. Search for in-network providers in your area at https://mybenefits.county.org. Select Get Connected and click on the Blue Cross and Blue Shield link. Use the information on your member ID card to complete the process. You may also call the Customer Service number on the back of your member ID card.

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Virtual Visits
- Available 24 hours a day, seven days a week
- Access to care for non-emergency medical issues whether you’re at home or traveling
- Based on your location, have a doctor or behavioral health professional visit by phone at 888-680-8646, online at MDLIVE.com/bcbstx or with the MDLIVE℠ mobile app
- Average wait time is less than 20 minutes
- Powered by MDLIVE

Doctor’s Office
- Office hours vary
- Generally the best place to go for non-emergency care
- Doctor-to-patient relationship established and therefore able to treat, based on knowledge of medical history
- Average wait time is 18 minutes

Retail Health Clinic
- Based upon retail store hours
- Usually lower out-of-pocket cost to you than urgent care
- Often located in stores and pharmacies to provide convenient, low-cost treatment for minor medical problems

Urgent Care Center
- Generally includes evenings, weekends and holidays
- Often used when your doctor’s office is closed, and you don’t consider it an emergency
- Average wait time is 16-24 minutes
- Many have online and/or telephone check-in

Hospital ER
- Open 24 hours, seven days a week
- Average wait time is 4 hours, 7 minutes
- If you receive care from an out-of-network provider, you may have to pay more. Providers outside the network may “balance bill” you, which means they may charge you more than your health plan’s fee schedule.
- Multiple bills for services such as doctors and facility

Freestanding ER
- Open 24 hours, seven days a week
- Could be transferred to a hospital-based ER depending on medical situation
- Services do not include trauma care
- Often freestanding ERs are out-of-network. If you receive care from an out-of-network provider, you may have to pay more. Providers outside the network may “balance bill” you, which means they may charge you more than your health plan’s fee schedule.
- All freestanding ERs charge a facility fee that urgent care centers do not. You may receive other bills for each doctor you see.

If you need emergency care, call 911 or seek help from any doctor or hospital immediately.

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Note: The relative costs described here are for independently contracted network providers. Your costs for out-of-network providers may be significantly higher. Wait times described are just estimates.

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.

The information provided in this guide 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 individualized advice on the information provided. Coverage may vary depending on your specific benefit plan and use of network providers. For questions, please call the number on the back of your member ID card.
## Deciding Where to Go? Virtual Visit, Doctor’s Office, Retail Clinic, Urgent Care or ER.

<table>
<thead>
<tr>
<th>Virtual Visits powered by MDLIVE</th>
<th>Doctor’s Office</th>
<th>Retail Health Clinic</th>
<th>Urgent Care Center</th>
<th>Hospital ER</th>
<th>Freestanding ER</th>
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</thead>
<tbody>
<tr>
<td><strong>Who usually provides care</strong></td>
<td><strong>Primary Care</strong></td>
<td><strong>Physician Assistant or Nurse Practitioner</strong></td>
<td><strong>Internal Medicine, Family Practice and Pediatric</strong></td>
<td><strong>ER Doctors, Internal Medicine, Specialists</strong></td>
<td><strong>ER Doctors</strong></td>
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<tr>
<td>Pediatrics, Family and Emergency Medicine Doctors</td>
<td>Primary Care Doctor</td>
<td>Internal Medicine, Family Practice and Pediatric</td>
<td>ER Doctors, Internal Medicine, Specialists</td>
<td>ER Doctors</td>
<td>Most major injuries except for trauma(^1)</td>
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<td>Sprains, strains</td>
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<td></td>
<td>May also provide imaging and lab services but do not offer trauma or cardiac services requiring catheterization(^1)</td>
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<td>Animal bites</td>
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<td>Do not always accept ambulances</td>
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<td>X-rays</td>
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<td>Stitches</td>
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<tr>
<td>Mild asthma</td>
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<td>Minor headaches</td>
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<td>Back pain</td>
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<td>Nausea, vomiting, diarrhea</td>
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<td>Minor allergic reactions</td>
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<td>Coughs, sore throat</td>
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<td>Bumps, cuts, scrapes</td>
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<td>Rash, minor burns</td>
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<td>Minor fevers, colds</td>
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<td>Ear or sinus pain</td>
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<td>Burning with urination</td>
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<td>Eye swelling, irritation, redness or pain</td>
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<td>Vaccinations</td>
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### 24/7 Nurseline\(^2\)

The 24/7 Nurseline can help you identify some options when you or a family member have a health problem or concern. Nurses are available at 800-581-0393, 24 hours a day, seven days a week, to answer your health questions.

### Urgent Care Center or Freestanding ER Knowing the Difference Can Save You Money

Urgent care centers and freestanding ERs can be hard to tell apart. Freestanding ERs often look a lot like urgent care centers, but costs may be higher. A visit to a freestanding ER often results in medical bills that may be 10 times the rate charged by urgent care centers 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 have the word “Emergency” in their name or on the building.
- Are open 24 hours a day, seven days a week.
- Are not attached to and may not be affiliated with a hospital.
- Are subject to the same ER member share which may include a copay, coinsurance and applicable deductible.

Find urgent care centers\(^4\) near you by texting\(^5\) URGENTTX to 33633.

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\(^2\) 24/7 Nurseline is not a substitute for a doctor’s care. Talk to your doctor about any health questions or concerns.
\(^4\) 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.
\(^5\) Message and data rates may apply. Read terms, conditions and privacy policy at bcbstx.com/mobile/text-messaging.

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