



You have options

Avoid Costly (and Time-Consuming) Trips to the ER

To go to the ER or not to go to the ER? It's a decision you need to make when you're sick or injured, and your doctor isn't available. If you want to save time and money, and you're not experiencing a life-threatening medical issue, there are other options available.

As your health plan, we're here to help you make wise choices when it comes to getting the care you need. That's why we offer you access to quicker, more affordable, and convenient treatment options for non-urgent and urgent care. Remember, these options are for injuries or illnesses that need immediate attention, but are not life threatening.

No-Cost Option

Blue Care LineSM—Speak with a nurse 24 hours a day, 7 days a week, at **1-888-247-BLUE (2583)**. Just explain your symptoms and the nurse will help you decide whether you should see the doctor, go to the emergency room, or care for yourself at home.

Low-Cost Option for Minor Concerns

CVS MinuteClinic[®]—These limited-services clinics offer non-urgent medical care without an appointment or a referral. Convenient and efficient, MinuteClinics provide treatment for colds, ear infections, and a variety of other simple medical concerns. The copayment is usually the same as what you would pay for services at your doctor. They are open 7 days a week, with evening hours available.

Moderate-Cost Option for Non-Life-Threatening Issues

Urgent Care Centers—These centers treat unforeseen conditions that are not life-threatening, but may cause serious medical problems if not treated quickly. And the cost is less than going to an emergency room. They are often open 7 days a week, even after hours.

High-Cost Option for Life-Threatening Issues

Emergency Room—If you experience severe symptoms that place your health or the health of another (including an unborn child) in serious jeopardy, go to the nearest medical facility or call **911** immediately.



Did you know that the average wait time for an ER visit is 4 hours or more?¹

SAVE **80%**

A study found that members who get treatment for an acute illness, or an illness that starts quickly and only lasts a short time, at a limited-service clinic or urgent care center, instead of an ER, can reduce their out-of-pocket cost by up to 80%.²

1. 2010 Emergency Department Pulse Report: Patient Perspectives on American Health Care, Press Ganey, July 22, 2010.

2. RAND Corporation; Comparing Costs and Quality of Care at Retail Clinics with That of Other Medical Settings for 3 Common Illnesses; Published In: Annals of Internal Medicine, v. 151, no. 5, Sept. 1, 2009, p. 321-328, W-109.

For more information, visit www.bluecrossma.com/findadoctor, or call Member Service at the number on the front of your ID card.

Examples to Help You Decide the Right Place to Get Care:

When to call the Blue Care Line:	When to go to a CVS MinuteClinic (or limited-services clinic):	When to go to an urgent care center: ³	When to go to the ER:
<ul style="list-style-type: none"> • Fever • Dizziness • Cuts • General discomfort 	<ul style="list-style-type: none"> • Flu-like symptoms • Earaches • Pink eye • Sore throat 	<ul style="list-style-type: none"> • Sprains • Minor burns or injuries • Short-term (acute) illness • Broken bones 	<ul style="list-style-type: none"> • Suspected heart attack • Stroke • Poisoning • Loss of consciousness

3. If a MinuteClinic is not available in your community, urgent care centers can treat all of the same conditions. For more information, visit www.bluecrossma.com/findadoctor.

How to Find the Care You Need

- To find a doctor near you, visit www.bluecrossma.com/findadoctor
- To speak with a registered nurse, call the Blue Care Line at 1-888-247-BLUE (2583)

To find urgent care centers⁴	<p>Visit https://findadoctor.bluecrossma.com/</p> <ul style="list-style-type: none"> • Select Medical Facilities • Click on Specialty Tab • Select Urgent Care Centers⁵ <p>Note: If you're logged in to Member Central, your network will display automatically. If you're using our public Find a Doctor site, be sure to verify the name of your plan, found on your Blue Cross ID card and click the "Which Network Should I Choose?" link for additional help. Looking for a dentist? Find your dental network's name on the front of your dental ID card.</p>
To find CVS MinuteClinics	<p>Visit https://findadoctor.bluecrossma.com/</p> <ul style="list-style-type: none"> • Select Medical Facilities • Click on Specialty Tab • Select Clinics, Limited Services⁵ <p>Note: To get the most out of our Find a Doctor tool, log in or create an account at Member Central. If you're using our public Find a Doctor site, be sure to verify the name of your plan, found on your Blue Cross ID card and click the "Which Network Should I Choose?" link for additional help. Looking for a dentist? Find your dental network's name on the front of your dental ID card.</p>

Make sure to check Find a Doctor regularly as new MinuteClinics, limited-services clinics, and urgent care centers are always being added.

4. Members who wish to receive covered services at a limited-services clinic or an urgent care center outside Massachusetts may do so only if the Blue Cross Blue Shield plan in that state has a contract with the clinic or facility.
5. Verify that your health plan covers care at the location you choose.
6. Urgent Care Association of America: www.ucaoa.org/docs/UrgentCareMediaKit_2013.pdf.

Advantages of Urgent Care Centers

- Shorter wait times
- Nearby locations
- Lower costs
- No appointment or referral needed

69%

of patients wait 20 minutes or less to be seen at urgent care centers.⁶



MASSACHUSETTS