

Understanding your care options

Identifying your healthcare options before you have an emergency can save you money... and quite possibly, your life.

1. Visit your primary care doctor when suffering from a minor illness or injury.

Many doctors' offices are open on weekends and some evenings. This can be a good alternative to more costly urgent care or emergency care centers.

2. If your doctor's office is closed, consider an urgent care center.

These facilities usually have extended and weekend hours. Although costs are higher than primary care, urgent care copays are lower than those for emergency care.

3. Emergency rooms are best for severe and life-threatening conditions.

This level of care provides the widest array of services and technology and may be your quickest option. Visiting an ER is often the most expensive selection, but it may be the best choice.

To save on out-of-pocket costs, visit in-network emergency care facilities when possible. Members can be balance-billed for expenses beyond what insurance will pay when using out-of-network emergency services.

Your coverage documents contain additional information about emergency treatment and definitions of the terms, including a definition of emergency care. A provider search tool is available at SWHP.org.

Still not sure? Call the Nurse Advice Line. Nurses are available to our members 24 hours a day, 365 days a year. Our nurses provide information about self-care and they can help you decide if a primary care doctor's appointment, an urgent care visit, or an emergency room visit is recommended based on your symptoms. To find your designated Nurse Advice Line telephone number, look on the back of your member ID card.

