

Don't Overspend to Get the Care You Need

How do you decide when a health-related issue is an emergency? Understanding your healthcare options can save your life - and your money.

1 Visit your **Primary Care Physician** when you're sick or have a minor injury...

Your doctor knows your health history and underlying conditions. For routine illnesses and less significant injuries, 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.

...or use the **Nurse Advice Line**

Nurses are available to our members 24 hours a day, 365 days a year. Our nurses provide information about taking care of yourself at home or they can help you decide if an appointment, an urgent care visit, or an emergency room visit is best for your symptoms. To locate your appropriate Nurse Advice Line phone number, please look on the back of your member card or log in to the Member Portal.

2 If your doctor's office is closed, consider an **Urgent Care** center.

Urgent care centers typically 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 treating severe and life-threatening conditions.

The wider range of services offered through emergency rooms, and the hospitals they are connected to, makes emergency care a more expensive option, but sometimes the best option for you.

It's important to understand your options, and to use your best judgment when deciding which option is right for you.

Out-of-Network Emergency Care Costs More

Scott and White Health Plan pays out-of-network emergency services according to Usual and Customary rates (industry standard), and members can be balance-billed for expenses beyond what insurance will pay. Your coverage documents contain additional information about emergency treatment and definitions of the terms, including a definition of emergency care. The coverage documents also contain information related to state-mandated consumer protections for facility-based provider charges.

To save on out-of-pocket costs, visit in-network emergency care facilities when possible.



If you need to speak to us, contact us in the way that works for you. In addition to the Member Portal, customer support is available by phone at 800-321-7947.



Scott & White
HEALTH PLAN