

My Health. My Choice!



Why add insult to injury?

Avoid adding longer waits and higher costs — choose the right care for a minor injury or illness.



Do you know where to go if you have a minor injury or illness such as a sprain, small cut or earache? You may not need to visit the emergency room (ER), which can lead to higher costs and long waits. The ER can cost from \$100 to \$250 in copays and other fees, while ER alternatives only charge \$10 to \$40 per visit.* An ER visit can also take longer because doctors have to rank the most urgent, life-threatening cases first. There are other choices where you could see doctors more quickly. Instead of an ER, you could go to:

- **Urgent care centers** — Staffed by doctors who treat health problems that should be looked at right away but aren't as serious as emergencies. Doctors can often do X-rays, lab tests and stitches.
- **Retail health clinics** — Staffed by health care experts who give basic health care services to walk-in patients. Most often, these clinics are found in a major pharmacy or retail store.

What to know before you go to the newest option: freestanding ERs

These are rapidly being built and look a lot like urgent care centers:

- In many cases, freestanding ERs are owned by a hospital and are an extension of that hospital's ER. That means your cost shares could be the same as if you went to the hospital's actual ER.
- A freestanding ER that *isn't* joined with a hospital may charge rates that are double or triple what's charged at urgent care centers.

Be aware that your cost share will likely be the same as if you had been seen at a hospital ER, and in many cases you may not know those costs until you get your *Explanation of Benefits* (EOB).

Always remember, if it's a true emergency that's life-threatening or disabling, call 911 or go to an emergency room.



Know where to go

Don't wait until you're sick or injured to locate a clinic or urgent care doctor. If it's not a true emergency, use this list to help find the closest clinic or urgent care.

[Get the list](#)



Call 24/7 NurseLine

Not sure what care is best for you? Our qualified registered nurses can help. Get more information [here](#). There's also a helpful video.

[Watch the video](#)

Get the most from your Anthem benefits

[This is where](#) you can find out about the many health care resources available to you from Anthem.

* Average health plan copays. For many members, deductibles and coinsurance may apply, which can make an even greater difference in the cost between an emergency room and alternate site of care.

Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

The information contained in this email is being provided by the CHEIBA Group Administrators to and for the sole use of their current employees. Any further use or distribution of this email is strictly prohibited.

CONFIDENTIALITY NOTICE: This e-mail message, including any attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender by reply e-mail and destroy all copies of the original message.