

What should you do if you or someone you love is sick or injured?

You may be faced with several choices. Do you call or see your primary care provider? Go to a walk-in health care center? Go to an urgent care center? Call 911 or go directly to a hospital emergency room?

At times like this, it can be hard to think clearly. The following information can help you plan ahead.

What is a medical emergency?

A medical emergency is when a medical condition causes serious and severe symptoms. In an emergency, not getting medical care right away might cause loss of life, lasting physical damage or serious injury to your body. If you feel your condition is a medical emergency, you should seek immediate emergency care.

Know your options

In an emergency situation:

Call 911 for an ambulance or go directly to an emergency room for life-threatening medical conditions.

If you aren't sure if your condition is an emergency, call your primary care provider first. Your primary care provider can help you decide if there is a medical emergency and what the best action is for you to take.

For a non-emergency medical issue:

First, **call your primary care provider**. He or she may give you advice over the phone or schedule you for an appointment. Check to see if your primary care office offers extended care hours.

If you can't reach your primary care provider, consider these options:

- **Teladoc™** — Through Teladoc,* our telehealth partner, you can request a phone or online consultation with a U.S. board-certified physician to treat non-emergency, non-chronic medical issues such as a cold, the flu, a urinary tract infection and more. Go to healthnewengland.org/Teladoc or call 1-800-Teladoc to learn more and set up your free account ahead of time.

**Teladoc is available for most members; however, some self-funded plan members are not eligible.*

- **Nurse line** — For free health advice, call Health New England's 24/7 health information line. Licensed nurses and clinicians are available to answer your questions about health-related issues and medications. Call (866) 389-7613 or email nurseline@hne.com.



Choosing the Correct Care

- **Walk-in health care centers** are for treatment of non-life-threatening conditions. They are staffed by nurse practitioners and physician assistants who provide treatment for common family illnesses and injuries, administer vaccinations, conduct physicals and wellness screenings, and offer monitoring for chronic conditions.
- **Urgent care centers** are staffed by physicians and have capabilities to handle some minor medical emergencies like broken bones, sprains, bronchitis, pneumonia, insect bites and more. A list of contracted urgent care facilities is available at healthnewengland.org/provider-search.

Know the difference

Emergency rooms are for the treatment of serious and life-threatening conditions. The use of an emergency room for non-urgent medical issues:

- Costs more - your emergency room copay is probably higher than your copay for other services. Emergency room costs are one of the leading factors contributing to high health care costs.
- Is inefficient - you and everyone else there will have to wait longer.
- Takes limited resources away from people who actually need them.

Emergency rooms also don't offer the preventive health care services a primary care provider or a walk-in health care center can offer.

Urgent care centers have additional capabilities beyond the services you can get at a walk-in health care center. They have X-ray machines and can run other tests not available at a walk-in health care center. However, urgent care centers are also more costly than seeing your primary care provider or using Teladoc for non-emergency medical conditions. Wait times may also be longer.

Primary care providers and walk-in health care centers offer preventive services supporting your general health. They can include health evaluations, immunizations (shots to prevent disease), education and other services. These services can help you stay healthy, manage chronic health conditions, and prevent medical emergencies.

Seeing your **primary care provider** is the most beneficial and cost effective option in non-emergency medical situations. They know your medical history and can help coordinate follow-up care. Some preventive visits may be at no cost based on your plan benefits.

Teladoc is an affordable and convenient alternative to the urgent care center or emergency room for non-emergency medical conditions because you can receive treatment without having to leave home. Teladoc guarantees to connect you with a doctor via phone or webcam in less than an hour and the cost is the same as your copay for a visit to your primary care provider.