

Choose the right health care setting

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. The chart below can help you select the right setting for your needs:



TYPE OF CARE		WAIT TIME	COST**
	<p>Retail clinic/convenient care clinic</p> <p>Retail clinics, sometimes called convenient care clinics, are located in retail stores, supermarkets and pharmacies.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Colds or flu • Sinus infections • Allergies • Vaccinations or screenings • Minor sprains, burns or rashes • Headaches or sore throats 	<p>15 minutes or less, on average</p>	<p>\$20 copay</p>
	<p>Urgent care/walk-in clinic</p> <p>Urgent care centers, sometimes called walk-in clinics, are often open in the evenings and on weekends.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Sprains and strains • Mild asthma attacks • Sore throats • Minor broken bones or cuts • Minor infections or rashes • Earaches 	<p>20-30 minutes Approximate wait time</p>	<p>30% Coinsurance</p> <p>\$150 - \$200 Average cost</p>
	<p>Clinical care (your doctor's office)</p> <p>Seeing your doctor is important. Your doctor knows your medical history and any ongoing health conditions.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Preventive services and vaccinations • Medical problems or symptoms that are not an immediate, serious threat to your health or life 	<p>1 week or more Approximate wait time for an appointment</p>	<p>\$20 Copay</p>
	<p>Emergency room (ER)</p> <p>Visit the ER only if you are badly hurt. If you are not seriously ill or hurt, you could wait hours and your health plan may not cover non-emergency ER visits.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Sudden change in vision • Sudden weakness or trouble talking • Large, open wounds • Difficulty breathing • Severe head injury • Heavy bleeding • Spinal injuries • Chest pain • Major burns • Major broken bones 	<p>3 to 12 hours Approximate wait time for non-critical cases</p>	<p>30% Coinsurance</p> <p>\$1,200- \$1,500 Average cost</p>

Continued ...

* This is a sample list of services and is not intended to be all-inclusive.

** Costs are averages only and not tied to a specific condition or treatment. Out-of-pocket costs will vary based on your medical plan design.

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