



# “This cough is the worst. Where can I find care quickly?”



**Answer:** Choose an urgent care center, a retail health clinic, or virtual care if you have an illness or injury that’s not life-threatening. When you’re sick or hurt and your life is not in danger, a good first step is to call your primary care doctor so they can direct you to the best place for care. Choosing another option besides the emergency room (ER) can save you time and money.<sup>1</sup>

## Compare your options<sup>2</sup>

LiveHealth Online	Primary care doctor	Retail health clinic	Urgent care center	Emergency room
24/7 access to doctors through the <b>Sydney Health</b> app or LiveHealth Online — no appointment needed	Usually available during normal business hours and may also provide medical advice by phone or video and after hours	Walk-in care clinics located in certain drugstores and major retailers	For serious but non-life-threatening issues; many are open 7 days a week with extended hours, and they usually offer X-ray and lab services	Open 24/7/365 — life-threatening emergencies only; using the ER for non-life-threatening issues can cost you a lot in time and money
Your cost <b>\$</b> Average wait <sup>3</sup> <b>10 min</b>	Your cost <b>\$\$</b> Average wait <sup>4</sup> <b>Less than 30 min</b>	Your cost <b>\$\$</b> Average wait <sup>5</sup> <b>Less than 30 min</b>	Your cost <b>\$\$\$</b> Average wait <sup>6</sup> <b>Less than 30 min</b>	Your cost <b>\$\$\$\$</b> Average wait <sup>7</sup> <b>90 min</b>
Mild asthma, back pain, flu-like symptoms, allergies, fever, sprains, diarrhea, eye or sinus infection, rash, urinary tract infection (UTI), sore throat, earaches, bumps, minor cuts and scrapes, and other non-emergency symptoms	Allergies, cold and flu symptoms, sinus issues, ear and eye infections, headaches or migraines, sore or strep throat, UTI, preventive exams and vaccinations, ongoing care support	Sore throat, earaches, bumps, minor cuts and scrapes, UTI	Sprains, strains, nausea, diarrhea, ear or sinus pain, minor allergic reactions, cough, sore throat, minor headache, UTI	Signs of a heart attack, such as chest pain or difficulty breathing; signs of a stroke, such as sudden numbness or slurred speech; severe burns or bleeding; other life-threatening symptoms

Costs are ranked according to the estimated out-of-pocket costs and average health plan copays. Each plan may have different costs. Nonemergency care outside of your plan’s network may cost more out of pocket or may not be covered at all. Video visits with a doctor in your plan’s network are subject to a deductible. \$ = lower cost, and \$\$\$\$ = higher cost. Call the Member Services number on your health plan ID card if you have questions.

To find care providers in your plan’s network, visit [anthem.com](https://www.anthem.com) or download the **Sydney Health** app.



**Open the App Store® or Google Play™ on your smartphone or tablet and search for Sydney Health, or scan the QR code with your phone’s camera.**

For life-threatening emergencies, go to the ER or call 911.



<sup>1</sup> Blue Cross Blue Shield Association: *Know where to go: How to choose between the doctor’s office, urgent care, and ER* (January 2024); bcbs.com.

<sup>2</sup> The care options and list of symptoms are not all-inclusive. If possible, consult your primary care doctor for more guidance.

<sup>3</sup> LiveHealth Online, internal data 2023.

<sup>4</sup> PatientPoint: 2023 Outlook: Patient Traffic and Wait Times (January 26, 2023); patientpoint.com.

<sup>5</sup> CVSHealth: *As primary care wait times increase, MinuteClinic offers solutions* (June 20, 2023); cvshealth.com.

<sup>6</sup> Debt.org: *Emergency Rooms vs. Urgent Care Centers* (January 19, 2023); debt.org.

<sup>7</sup> Harvard Business Review: *To Reduce Emergency Room Wait Times, Tie Them to Payments* (February 6, 2019); hbr.org.

LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan’s network. If you receive care from a doctor or healthcare provider not in your plan’s network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

Engage is the trade name of Castlight, Inc., a separate and independent company offering care management services on behalf of your health plan.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](https://www.anthem.com/co/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. and Community Care Health Plan of Georgia, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In 17 southeastern counties of New York: Anthem Healthchoice Assurance, Inc. and Anthem Healthchoice HMO, Inc. In these same counties Anthem Blue Cross and Blue Shield HP is the trademark of Anthem HP, LLC. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem HealthKeepers providing HMO coverage, and their service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association: Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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