

# Need care when your primary provider isn't available? You have options!

If you need immediate care but don't think you need to go to an emergency room (ER), consider going to a **Harvard Pilgrim participating urgent care center or convenience care clinic**. These options can get you taken care of more quickly, and cost you less.

Remember, though, if you think you're having a medical emergency, call 911 or go to the nearest ER.




## AVERAGE COST DIFFERENCES BETWEEN URGENT CARE CLINIC AND EMERGENCY ROOM VISIT

\$55 - \$195 Urgent care visit	\$440 - \$1,900 Emergency room visit
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Average costs are calculated based on Harvard Pilgrim's 2014 - 2015 cost estimate in Massachusetts, Maine and New Hampshire.

## Understanding your options

If you think you're having a medical emergency, call 911 or go to the nearest ER.

	Typical out-of-pocket costs	Common symptoms	Pros and Cons
 <p><b>Convenience care/retail clinic</b> Walk-in, convenience care or retail clinic (e.g., MinuteClinic inside of CVS pharmacy)</p>	<p>\$</p> <p>You'll typically pay a copayment for going to a participating clinic*</p>	<ul style="list-style-type: none"> <li>• Bronchitis</li> <li>• Ear infections</li> <li>• Eye infections</li> <li>• Skin conditions like poison ivy and ringworm</li> <li>• Strep throat</li> </ul>	<ul style="list-style-type: none"> <li>• Walk-in care for common illnesses that typically require straightforward treatment</li> <li>• Staffed by board-certified nurse practitioners</li> <li>• Open seven days a week, including evenings and weekends**</li> <li>• Lower-cost alternative to ER care – typically office visit cost sharing applies</li> </ul>
 <p><b>Urgent care clinic</b> Walk-in clinic for urgent care</p>	<p>\$\$</p> <p>You'll typically pay a copayment for urgent care, sometimes a higher one than for an office visit or convenience care clinic visit*</p>	<ul style="list-style-type: none"> <li>• Burns, rashes, bites, cuts and bruises</li> <li>• Infections</li> <li>• Coughs, cold and flu</li> <li>• Minor injuries</li> <li>• Respiratory infections</li> <li>• Sprains and strains</li> </ul>	<ul style="list-style-type: none"> <li>• Offers medical treatment for illnesses or injuries that require immediate attention but are not life threatening</li> <li>• Same-day appointments and walk-in service</li> <li>• Staffed by doctors, nurse practitioners, physician assistants and nurses</li> <li>• Extended hours, including evenings and weekends**</li> <li>• Shorter wait times than the ER</li> <li>• Lower-cost alternative to ER care</li> </ul>
 <p><b>Emergency room (ER)</b> Part of a local hospital <i>If you think you're having a medical emergency, call 911 or go to the nearest ER.</i></p>	<p>\$\$\$</p> <p>You'll typically pay a higher copayment than an office visit, plus ER services are often subject to a deductible*</p>	<ul style="list-style-type: none"> <li>• Choking</li> <li>• Convulsions</li> <li>• Heart attack</li> <li>• Loss of consciousness</li> <li>• Major blood loss</li> <li>• Seizures</li> <li>• Severe head trauma</li> <li>• Shock</li> <li>• Stroke</li> </ul>	<ul style="list-style-type: none"> <li>• Open 24/7</li> <li>• Doctors on-site</li> <li>• Longer waiting periods due to life-threatening emergencies being treated first</li> <li>• Costs more than urgent care or convenience care clinics</li> </ul>

\*What you pay out-of-pocket depends on your specific Harvard Pilgrim plan. If you have an HSA plan, your deductible and any additional cost-sharing applies. Please refer to your plan documents for your specific benefit information.

\*\*Clinic hours, capabilities and types of services vary based on individual facility. Be sure to call and ask before you go.



## HOW TO FIND URGENT CARE CENTERS AND CONVENIENCE CARE CLINICS

▶ Use our online directory at [www.harvardpilgrim.org/providerdirectory](http://www.harvardpilgrim.org/providerdirectory)

### For urgent care centers:

- Select your plan
- Click on "Specialists" and then select "Urgent Care Centers" under "Specialty"

### For convenience care clinics:

- Select your plan
- Click on "Specialists" and then select "Convenience Care Clinic" under "Specialty"

You also can search for any urgent care or convenience care clinic by name (e.g., MinuteClinic) in the search bar.

If you don't have Internet access, you can call Harvard Pilgrim's Member Services department at **(888) 333-4742** for locations. For TTY service, call 711.

## Where you can go

If you're an HMO member, you must visit participating Harvard Pilgrim providers to be covered. PPO and POS members should visit participating providers to ensure the lowest cost sharing for convenience care or urgent care.

### Convenience care clinic

- More than 100 in Massachusetts, New Hampshire, Connecticut and Rhode Island already. And we're adding new ones often!

### Urgent care clinic

- More than 140 in our New England network already. And we're adding new ones often!



To find a Harvard Pilgrim participating provider, visit [www.harvardpilgrim.org/providerdirectory](http://www.harvardpilgrim.org/providerdirectory).



If you think you're having a medical emergency, call 911 or go to the nearest ER.

You're covered for care at any hospital in an emergency.

