

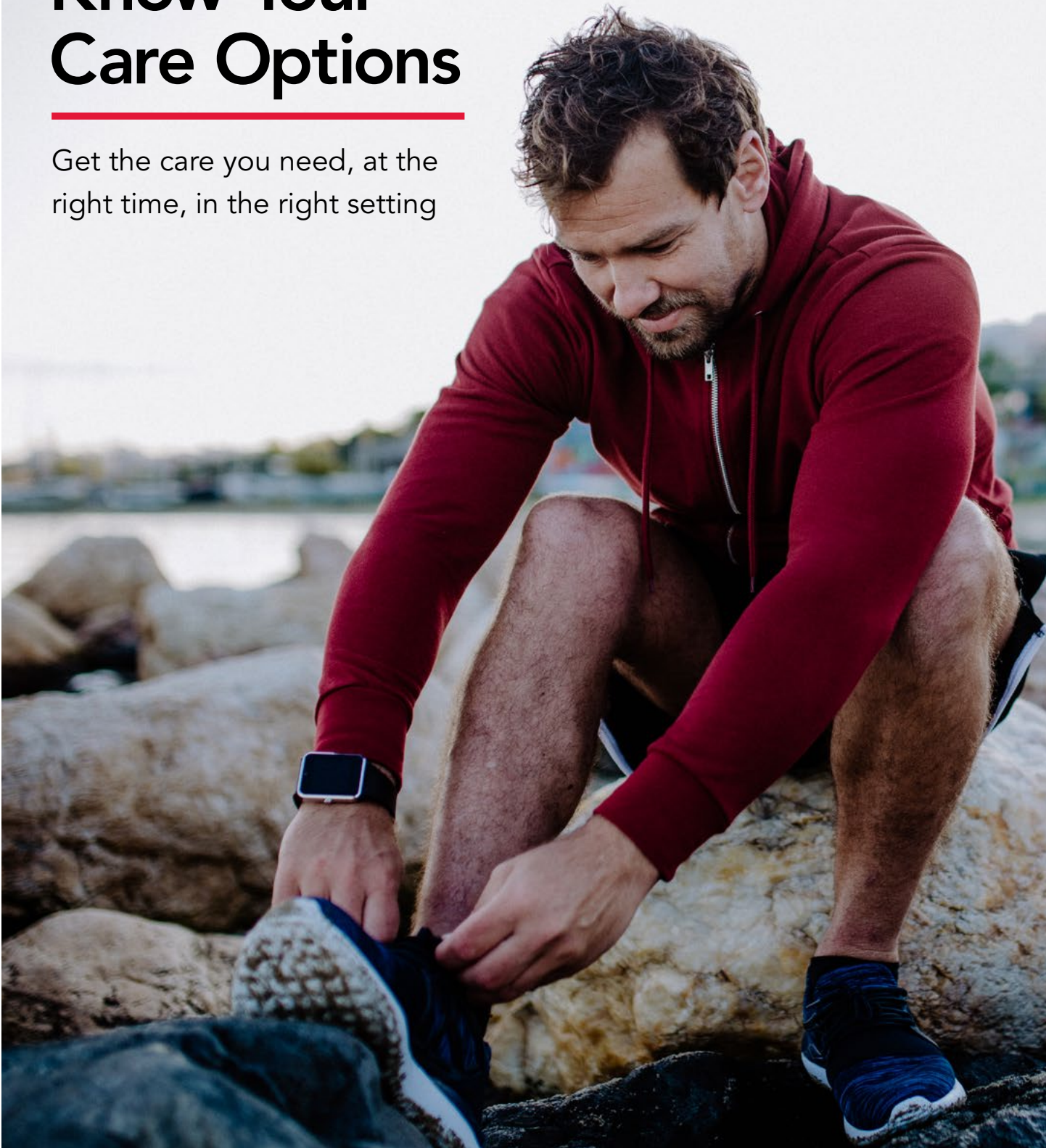


Harvard Pilgrim  
Health Care

# Know Your Care Options

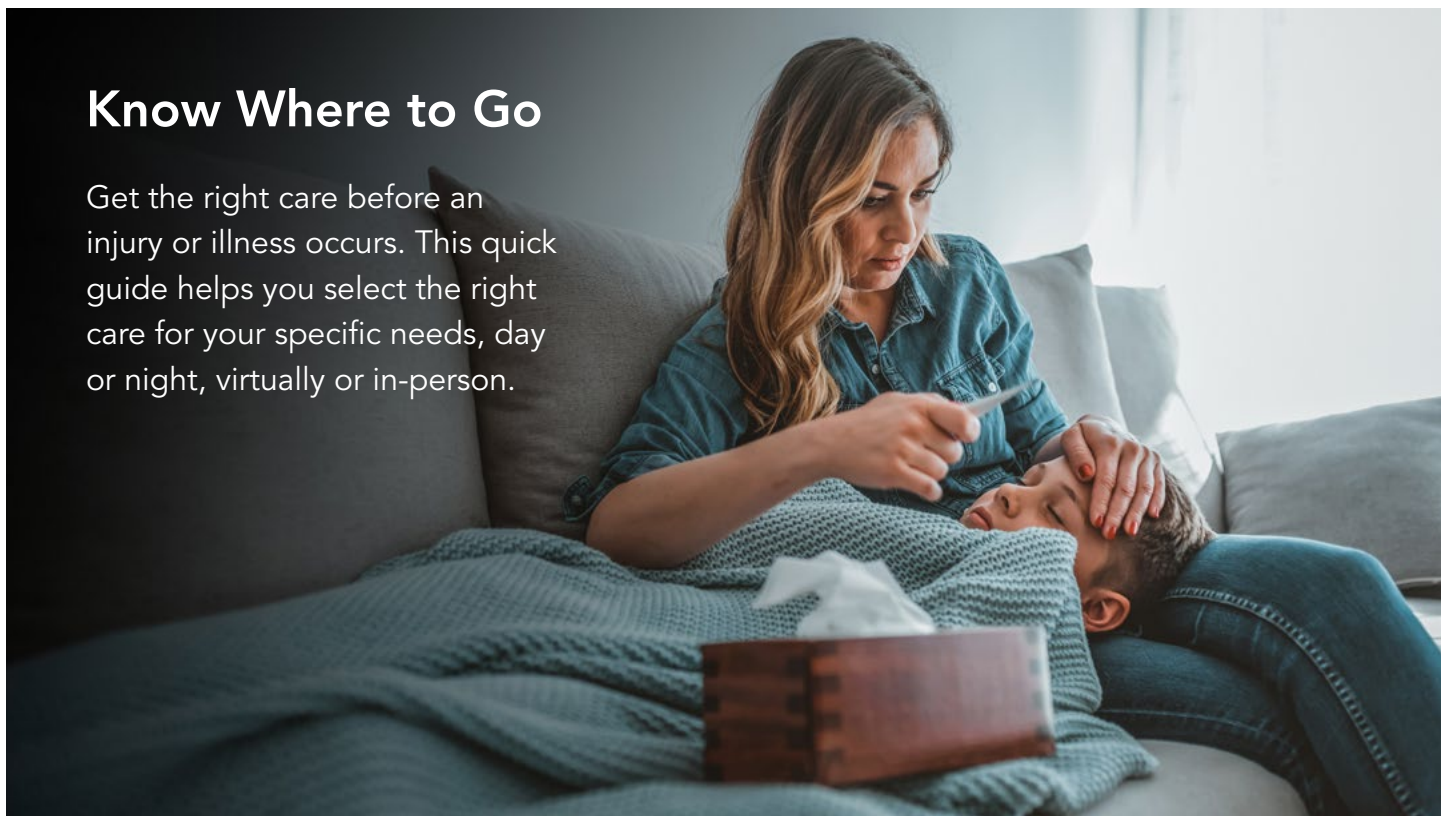
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Get the care you need, at the  
right time, in the right setting



## Know Where to Go

Get the right care before an injury or illness occurs. This quick guide helps you select the right care for your specific needs, day or night, virtually or in-person.



## Knowing your care options ahead of time can save you time and money

When you're sick or injured, the last thing you want to worry about is where to go. The emergency room is the best option for care when a life-threatening illness or injury occurs, but when it's not a life-threatening condition, visiting the emergency room can be time consuming and expensive.

Going to the emergency room for non life-threatening emergencies, on average, could cost over \$2000 — **that's 12 times higher than a PCP visit and 10 times higher than an urgent care visit.**<sup>2</sup>

According to the New England Health Institute, **56%** of all visits to the emergency room are avoidable.

# Quality care that's right for you and meets your needs

Health care isn't one-size-fits-all. From minor cuts to a sore eye or even a blood pressure check, knowing where to seek care for your situation can save you time and money. As a Harvard Pilgrim member, you and your dependents have access to a variety of options:



## When to visit the Emergency Room?

If you think you're having an emergency and your life is in danger, call 911 or go to the nearest emergency room. Common medical emergencies that should be treated in the emergency room include choking, heart attack, or severe abdominal pain.



## When to see your Primary Care Provider (PCP)?

For non-urgent needs such as preventive screenings, checkups, immunizations, or chronic conditions, your PCP knows your medical history and coordinates your care. Plus, your provider may also offer virtual health care services.



## When to visit an Urgent Care Center?

You can stop by an urgent care center without an appointment for conditions that need immediate treatment but are not considered life-threatening. Examples include minor burns or cuts that may require stitches.



## When to go to a Retail Clinic?

Retail clinics such as CVS MinuteClinic® and Walgreens Healthcare Clinic are a good option when you're experiencing mild symptoms such as an ear infection or skin conditions like poison ivy, and you want a health professional to check it out without an appointment.



## When to use virtual care, through Doctor On Demand?

You can request a virtual visit<sup>3</sup> with a U.S.-based doctor 24/7 for non-emergency conditions such as upper respiratory infection, upset stomach, or skin rash using live video or voice call via your smartphone, tablet, or computer. You can also access confidential therapy and build an ongoing relationship with the provider of your choice.



## When to reach out to our Harvard Pilgrim Care Team?

Need assistance managing a chronic condition, understanding costs related to health insurance or coordinating access to quality care? Our Care Team of registered nurses, clinical social workers, and certified health coaches will answer your questions, help you navigate the health care system, and support your health and wellness goals at no cost.

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# Access care beyond the New England area through our seamless national network

Whether you're on vacation or you and your family live out of New England, The Harvard Pilgrim PPO gives you access to care across the nation. Our expansive national network extends coast-to-coast, providing you with seamless access to our provider network in Massachusetts, New Hampshire, Maine, and UnitedHealthcare's Options national network in the remainder of the states.

- More than 1.2M providers and 6,700 hospitals
- More easily accessible, affordable, and high-quality care
- Simple online provider search to check your medical coverage and see which care options are in your network. By getting care from providers and facilities that are in your network, you'll save money and avoid unexpected bills

<sup>1</sup>This guide is for educational purposes only and does not constitute medical advice. Always seek the advice of a qualified health care provider. Cost share may apply, please refer to your plan documents for your specific benefit information.

<sup>2</sup>2016 study in the Annals of Emergency Medicine.

<sup>3</sup>Doctor On Demand virtual care services are available to Harvard Pilgrim members including members traveling internationally, excluding U.S. territories (Puerto Rico, Guam, U.S. Virgin Islands) and certain other countries (e.g., nations on the U.S. Sanctions List). Physicians will not order prescriptions for patients calling from outside the U.S. Doctor On Demand physicians do not prescribe Schedule I-IV DEA controlled substances, and may elect not to treat or prescribe other medications based on what is clinically appropriate. Doctor on Demand is not covered for Medicare Enhance members.

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