



Urgent Care or Emergency Room

Know Before You Go

- Knowing what your choices are
- How to make the best decision for you and your family
- How that decision effects your pockets





Call or see my doctor

- \$
- Medical copayment or coinsurance
- Access to medical files



Go to convenience care clinic

- \$
- Open Access and CDHP only



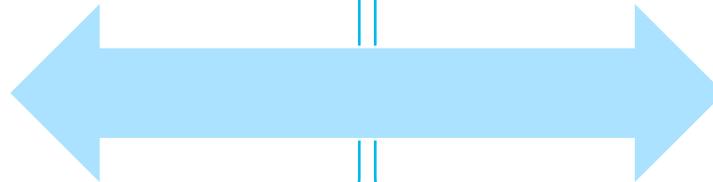
Go to urgent care

- \$\$
- 65 copayment or
- 20 – 30% coinsurance after the deductible



Go to ER or call 911

- \$\$\$
- \$400 copayment or
- 20-30% coinsurance
- After the deductible



Is this an Urgent Care Facility?



Do You Know the Difference?



Urgent Care



Freestanding ER



Emergency Room



- No appointment necessary
- Less wait times
- Equipped to handle non-life threatening situations
- Primarily treat injuries or illnesses requiring immediate care
- Staffed with doctors and nurses who have access to x-ray and a lab onsite
- Prescriptions
- Cost less than Emergency Room

Freestanding Emergency Room



- Must be staffed with experienced emergency medicine physicians.
- 24 hours a day
- Has the same diagnostic equipment as a hospital-based ER.
- Charge many times **more** than other providers for the same care.
- Cannot admit to hospitals

Hospital Emergency Room



- Medical treatment facility staffed with experienced emergency medicine physicians
- Available 24 hours a day
 - Usually found in a hospital or other primary care center
- Specializing in:
 - Emergency medicine
 - Acute care without prior appointment
- Direct hospital admittance



Urgent Care

- Minor cuts, sprains, burns,
- Rashes, fever and flu symptoms
- Headaches
- Chronic low back pain



Emergency Room

- Uncontrolled bleeding
- Seizure or loss of consciousness
- Shortness of breath
- Chest pain
- Head injury/major trauma

- Not all Urgent Care facilities treat children
- Ask if the location services children and what ages before you go
- Visit [myCigna.com](https://www.mycigna.com) for a list of all participating UC facilities



Need Help Assessing Where to Go?

- A team of registered nurses are available 24/7/365 to help determine if you:
 - Should call 911 now and seek care now
 - Can be treated at an urgent care clinic
 - Need to make an appointment with your Primary Care Provider
 - Could try home treatment
- Call Cigna's 24 Health Information Line at 800-997-1406, option 5

Cigna's 24 Health
Information Line

800-997-1406





- Dial the toll-free number on the back of your Cigna ID card 1.800.997.1406.
- Use the mycigna.com mobile app & follow the directions below to locate an urgent care near you.
- Cigna mobile app instructions:
 - On the Dashboard click on the 3 lines in the top left hand corner
 - Select Find Care & Costs
 - Select See All next to Nearest Urgent Care
 - A list of Urgent Care facilities should populate.



Primary Care Physician

- Lowest cost
- Medical copay or coinsurance



Urgent Care

- \$65 Copay Limited/
\$75 Copay OAP
or 20-30%
coinsurance after
deductible



Emergency Room

- \$400 copayment
or 20-30%
coinsurance after
deductible



Questions?

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