



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



Your Options for Immediate Healthcare Needs

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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?

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Do You Know the Difference?

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Urgent Care



Freestanding ER



Emergency Room

Urgent Care

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- 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

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- 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

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- 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 for a list of all participating UC facilities



Need Help Assessing Where to Go?

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- 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



Know Who to Call

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- 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:
 - In the menu at the bottom of the screen, tap on “Find Care”.
 - Tap on “Search for a Doctor” in the Search area.
 - Under Categories – Scroll to your left to “Health Facilities”.
 - Tap on “Urgent Care Facility” in the listings.



Primary Care Physician

- Lowest cost
- Medical copay or coinsurance



Urgent Care

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



Emergency Room

- \$400 Copay Limited
- 20 - 30% coinsurance after deductible OAP & CDHP



Questions?

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