

## Determining the Right Facility for Your Condition

When faced with a medical situation, you need to determine the severity of the condition to decide where to go for treatment. Your options range from waiting to see your Primary Care Physician during office hours to an Urgent Care or Retail Clinic after hours to an Emergency Room. Each has pros and cons in terms of out-of-pocket cost, wait times, and need based on your situation. **No matter what you decide, remember the lowest cost option will always be an in-network provider!**

### When Should I go to the Emergency Room?

Emergency Rooms are meant for life-threatening conditions, injuries, or illnesses – ones that could lead to the loss of life, or permanent or severe disability. The severity of your injury/condition will decide what order you are seen in, thus, causing you to potentially have a long wait until care is received. Examples of when to seek care at an Emergency Room:

**Life Threatening  
Conditions**

- ✓ Chest pain
- ✓ Shortness of breath
- ✓ Severe abdominal pain
- ✓ Uncontrollable bleeding
- ✓ Poisoning (or suspected poisoning)
- ✓ Serious burns, cuts, or infections
- ✓ Seizures
- ✓ Paralysis
- ✓ Broken bones
- ✓ Confusion or loss of consciousness, especially after a head injury

Emergency Rooms typically have the highest out-of-pocket costs, but are also open 24 hours a day, 7 days a week for emergency care. *\*In a true emergency situation, services are covered at an in-network level regardless of the provider. Upon stabilization, you may be transferred to a facility that corresponds with your insurance carrier.*

### When Should I go to an Urgent Care or Retail Clinic?

**Immediate Need,  
Not Life Threatening**

Urgent Cares and Retail Clinics offer after-hours care to you and your family. These facilities are not equipped to handle life-threatening situations, but they are qualified to care for conditions that require immediate attention. If care is postponed for these conditions then serious discomfort, or problems, may occur. These conditions can include:

- ✓ Ear infection
- ✓ Sprains
- ✓ Urinary tract infections
- ✓ Vomiting
- ✓ High fever
- ✓ Flu shots

These visits usually have shorter wait times and members usually have lower out-of-pocket costs than the Emergency Room.

### When Should I go to my Primary Care Provider (PCP)?

Your Primary Care Provider (PCP) should be used for routine care or in situations when you are able to wait for regular office hours for your medical condition and do not require immediate attention. Your PCP will also have the benefit of having your medical history unlike the other facilities. Finally, this is typically the least costly option under most plans and usually has the shortest wait time - some PCP's may even offer same day appointments.

**Routine Ailments,  
Not Life Threatening**

If you have questions or need assistance in finding in-network facilities, you may contact your insurance carrier (**Highmark** or **UPMC Health Plan**) or **HealthAdvocate**.

**HealthAdvocate: 1-866-695-8622**