

Choose the right health care setting

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. The chart below can help you select the right setting for your needs:



TYPE OF CARE	WAIT TIME	COST**
 Retail clinic/convenient care clinic Retail clinics, sometimes called convenient care clinics, are located in retail stores, supermarkets and pharmacies. When to go* • Colds or flu • Sinus infections • Allergies • Vaccinations or screenings • Minor sprains, burns or rashes • Headaches or sore throats	15 minutes or less, on average	20% Coinsurance after in-network deductible \$50-\$100 Approximate cost per service
 Urgent care/walk-in clinic Urgent care centers, sometimes called walk-in clinics, are often open in the evenings and on weekends. When to go* • Sprains and strains • Mild asthma attacks • Sore throats • Minor broken bones or cuts • Minor infections or rashes • Earaches	20-30 minutes Approximate wait time	20% Coinsurance after deductible \$150 - \$200 Average cost
 Clinical care (your doctor's office) Seeing your doctor is important. Your doctor knows your medical history and any ongoing health conditions. When to go* • Preventive services and vaccinations • Medical problems or symptoms that are not an immediate, serious threat to your health or life	1 week or more Approximate wait time for an appointment	20% Coinsurance after deductible \$100-\$150 Average cost
 Emergency room (ER) Visit the ER only if you are badly hurt. If you are not seriously ill or hurt, you could wait hours and your health plan may not cover non-emergency ER visits. When to go* • Sudden change in vision • Sudden weakness or trouble talking • Large, open wounds • Difficulty breathing • Severe head injury • Heavy bleeding • Spinal injuries • Chest pain • Major burns • Major broken bones	3 to 12 hours Approximate wait time for non-critical cases	20% Coinsurance after deductible \$1,200-\$1,500 Average cost

* This is a sample list of services and is not intended to be all-inclusive.

** Costs are averages only and not tied to a specific condition or treatment. Out-of-pocket costs will vary based on your medical plan design.

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