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Your Guide To Choosing the Right Care



Get the **most** from your healthcare dollars.

Get to know your benefits and your network providers. When you use an in-network doctor or hospital, you'll get the most value from your benefits. You'll pay the lowest copayment, deductible and/or coinsurance available on your policy.

- 1. Primary Care Doctor**
Basic medical services and exams, wellness check-ups, continuous care, tests, referrals.
- 2. Urgent Care Centers**
A group of doctors who treat conditions that should be looked at right away but aren't as severe as emergencies. Can often do X-rays, lab tests and stitches.
- 3. Emergency Care**
Life threatening situations; injuries that could put your health at serious risk by delaying care.



Care in the Right Setting



Your Primary Care Physician – “First Line of Defense”

You get consistent care when you see one doctor for your primary care needs. That's because your primary care doctor knows your medical history and can offer preventive care and help to spot diseases in the early stages. Plus, he/she can coordinate most of your healthcare needs, including routine exams, emergency care and hospitalization. When an emergency strikes, your doctor can be an important resource for you that can save you time and money. Building a relationship with your primary care doctor will keep you healthier – and help you manage your healthcare costs.

Urgent Care Centers For After Hours Care

Urgent Care Centers offer a choice for care in non-emergency situations when you can't visit your primary care doctor. Patients get care from the same licensed professionals as an emergency room or primary care clinic. Plus, urgent care centers plan for unscheduled, after hours, walk-in care. Best of all, they let patients avoid long lines at emergency rooms. Read our online provider directories at www.bcbsla.com to learn the locations and hours of the urgent care centers nearest you.

Common non-emergency conditions treated at an urgent care center include:

- Twisted or sprained ankle
- Cough, cold, or sore throat
- Minor skin rash
- Ear infection
- Cuts, bumps & sprains
- Fever or flu symptoms
- General wound care
- Animal bites
- Mild asthma

Emergency Care for Life-Threatening Situations

In the case of a true emergency, go to the nearest hospital. If your symptoms are not life-threatening, think about other options such as your primary care doctor or an urgent care center. Plus, you'll avoid expensive and unexpected out-of-pocket healthcare costs.

If you're not sure if it's a true emergency, it makes sense to call your primary care doctor first. Your doctor has your medical records and can decide how to best treat you. Have your doctor's number on hand where you can find it quickly when you need care.

An emergency medical condition, as defined by state law, is a medical condition of recent onset and severity, including severe pain, that would lead a prudent layperson, acting reasonably and possessing an average knowledge of health and medicine, to believe that the absence of immediate medical attention could reasonably be expected to result in: 1) Placing the health of the individual, or with respect to a pregnant woman the health of the woman or her unborn child, in serious jeopardy; 2) Serious impairment to bodily function; 3) Serious dysfunction of any bodily organ or part.

Emergency Warning Signs

- Fainting or unconsciousness
- Breathing trouble, shortness of breath, or choking
- Nonstop bleeding
- Coughing up or vomiting blood
- Suicidal or homicidal feelings
- Severe or nonstop vomiting
- Chest pain
- Upper abdominal pain or pressure
- Change in mental status (such as unusual behavior, confusion)
- Head or spine injury
- Sudden, severe pain anywhere in the body
- Sudden dizziness, weakness, or change in eyesight
- Eating or drinking a poisonous substance
- Sudden injury like motor car accident, burns or smoke inhalation, near drowning, etc.

Maximize your benefits. Choose the right care.

It's wise to know your benefits – and your network – so you can get the right care in the right setting and at the right cost. **To find which doctors, hospitals and urgent care centers are in your network:**

1. Visit www.bcbsla.com
2. Click on Find a Doctor. Our online provider directory will help you find the provider and hospital to meet your specific needs.
3. The directory also tells you if they are in-network and much more. Services from a non-network doctor or hospital usually costs you more, so it pays to know your network!

