



Should I see my doctor, visit an urgent care center or rush to the emergency room?

Knowing where to go for medical care can save you lots of time and money – not to mention, get you the best care for your situation. So, we've created these general guidelines to help you determine the right place for you or a family member when the unexpected happens.

The emergency room (ER) shouldn't be your first stop – unless there's a true emergency. Here's a checklist:

- Are your symptoms severe and/or life-threatening?
- Did they occur suddenly and without warning?
- Is there excessive bleeding, extreme pain, shortness of breath or broken bones?
- Using your best judgment, do you believe there may be serious impairment to bodily functions or serious dysfunction of a bodily organ/part without immediate medical attention?

If you answered yes to any of these questions, call "911" or go to your nearest emergency room.

For access to some of the best coordination of care and claims processing, contact Anthem Blue Cross within 24 hours or as soon as possible.

Still not sure whether you need emergency care? Call your doctor.

Your primary care physician (PCP) is your gateway to finding the most appropriate type of care for most medical situations. He or she will be able to help you identify whether you're dealing with an emergency, or can wait to schedule an appointment or see a specialist.

What if my doctor is not available?

If your doctor can't see you or it's after hours, you have two options:

- Contact another in-network doctor using our online provider directory at anthem.com; or
- Visit an urgent care center or medical clinic.

Normally, urgent care facilities are open for extended hours and available on a first-come, first-serve basis.

What is urgent care?

While both urgent and emergency care situations are serious, urgent care is for medical symptoms, pain or conditions that require immediate medical attention, but *are not severe or life-threatening and do not require use of a hospital or ER.*

Urgent care conditions include, but are not limited to: earache, sore throat, rash, sprained ankle, flu and fever not higher than 104°.

Am I covered for emergency care?

Most health plans cover emergency care – defined as health care services provided in an emergency facility or setting for conditions meeting emergency criteria.

Am I covered for urgent care?

Typically, urgent care is covered if it's provided in a non-ER setting by a network provider.

If you need urgent care and your PCP is unable to see you right away, you should pursue care appropriate to your situation – regardless of what your benefits will pay.

Urgent care may not be covered to the same extent as emergency care.

For more information about your health plan or to select a primary care physician, visit anthem.com/ca or call the Customer Service number listed on your ID card.