

Skip the ER

When it's not an emergency, get quick care with these options

When you need care right away and your doctor isn't available, the emergency room (ER) might be your first choice. But it probably isn't your only choice. For non-emergencies, there are other options for faster care that can **save you as much as \$2,000**.^{1,2,3} And you won't have to wait as long.

Here's what to do when you need care fast



Step 1: Call Student Health Services or 24/7 NurseLine

Student Health Services (SHS) can help you decide where to get care, whether it's a visit to the Student Health Center, going to the ER or somewhere else. If SHS isn't available, you can call the **24/7 NurseLine** at the number on the back of your ID card to help you decide what to do.



Step 2: If it's not an emergency, choose one of these options to save you time and money

Depending on your needs, you've got these choices:

- **Urgent care center** — for conditions that need care right away such as stitches, lab tests or X-rays.
- **LiveHealth Online** — have a video visit in minutes with a board-certified doctor 24/7 on your smartphone, tablet or computer with a webcam. No appointment is needed. Just go to livehealthonline.com or download the free app to register and get started.

These options are more convenient than the ER. They're often open at night and on weekends, so you don't have to wait to get treated.



When to head to the ER







If you think it's a true emergency, call **911** or go to the nearest ER.

Money-saving tip



Visit hospitals and doctors that are in your plan. If you don't, you'll often pay much more out of pocket for your care.

Where to get care quickly²

	Who usually provides care	Estimated wait time and cost	When to go
Emergency room 	Doctors trained in emergency medicine	For non-emergencies: 4 hours \$2,032³	<ul style="list-style-type: none"> • Coughing up or vomiting blood • Symptoms feel life-threatening or disabling • Chest pain or severe shortness of breath • Major injury or broken bones • Sudden or unexplained loss of consciousness
Urgent care center 	Doctors who treat conditions that should be looked at right away	30 minutes \$193³	Same as walk-in doctor's office plus... <ul style="list-style-type: none"> • Animal bites • Sprains and strains • Stitches • X-rays
Student Health Services 	Student Health Services (SHS) providers	*Office Visit \$0 - \$25 co-pay <small>*Check your SHS for the co-payment cost.</small>	<ul style="list-style-type: none"> • Primary care • Specialty care • *Pharmacy • Preventive care • Immunizations <small>*Check your SHS to see if this is available.</small>
LiveHealth Online 	Board-certified doctors	10 minutes \$59 or less	<ul style="list-style-type: none"> • Allergic reactions (minor) • Headache (minor) • Nausea or diarrhea • Cold, cough and sore throat • Sinus pain and fever (minor) • Eye or ear pain or irritation • Burning with urination



Be prepared

- **Get the right care.** Whether that's finding the right doctor, specialist, therapist or something else altogether. Just use the Find a Doctor tool at anthem.com/ca or call the Member Services number on your ID card and we'll guide you somewhere that's part of your plan.

- **Find care near you whenever you need it.**

Download the StudentHealth app to find an urgent care center near you. Just search for "StudentHealth" at the App Store® or Google Play.™



¹ If you get care from a health professional or facility that's not in your health plan, you may have much higher out-of-pocket costs.
² If you use the ER and it's not a true emergency, your claim could be denied and you may be responsible for the full cost of your ER care.
³ "Avoidable" ER Visits Fuel Health Care Costs, Joseph P. Williams, U.S. News & World Report, July 22, 2019.

LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Anthem.

Anthem Blue Cross Life and Health Insurance Company is an independent licensee of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.
 119412CAMENABC 10/19