

# Know Before You Go

## Your money, your health, your decision

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Choosing the right setting for your care—from allergies to X-rays—is key to getting the best treatment with the lowest out-of-pocket costs. It's important to understand your options so you can make the best decision when you or your family members need care.\*

### Primary care provider (PCP)

Establishing a relationship with a primary care provider is the best way to receive consistent, quality care. Except for emergencies, your PCP should be your first call when you require medical attention. Your PCP may be able to provide advice over the phone or fit you in for a visit right away.

### FirstHelp—free 24-hour nurse advice line

Call 800-535-9700 anytime to speak with a registered nurse. Nurses will discuss your symptoms with you and recommend the most appropriate care.

### CareFirst Video Visit

See a doctor 24/7/365 without an appointment! You can consult with a board-certified doctor on your smartphone, tablet or computer. Doctors can treat a number of common health issues like flu and pink eye. Visit [carefirstvideovisit.com](https://www.carefirstvideovisit.com) for more information.

### Convenience care centers (retail health clinics)

These are typically located inside a pharmacy or retail store (like CVS MinuteClinic or Walgreens Healthcare Clinic) and offer accessible care with extended hours. Visit a convenience care center for help with minor concerns like cold symptoms and ear infections.



### Urgent care centers

Urgent care centers (such as Patient First or ExpressCare) have a doctor on staff and are another option when you need care on weekends or after hours.

### Emergency room (ER)

An emergency room provides treatment for acute illnesses and trauma. You should call 911 or go straight to the ER if you have a life-threatening injury, illness or emergency. Prior authorization is not needed for emergency room services.

\* The medical providers mentioned in this document are independent providers making their own medical determinations and are not employed by CareFirst. CareFirst does not direct the action of participating providers or provide medical advice.

## When you need care

When your PCP isn't available, being familiar with your options will help you locate the most appropriate and cost-effective medical care. The chart below shows how costs\* may vary for a sample health plan depending on where you choose to get care.

	Sample cost	Sample symptoms	24/7	Rx
<b>Video Visit</b>	\$20	<ul style="list-style-type: none"> <li>■ Cough, cold and flu</li> <li>■ Pink eye</li> <li>■ Ear pain</li> </ul>	✓	✓
<b>Convenience Care</b> <i>(e.g., CVS MinuteClinic or Walgreens Healthcare Clinic)</i>	\$20	<ul style="list-style-type: none"> <li>■ Cough, cold and flu</li> <li>■ Pink eye</li> <li>■ Ear pain</li> </ul>	✗	✓
<b>Urgent Care</b> <i>(e.g., Patient First or ExpressCare)</i>	\$60	<ul style="list-style-type: none"> <li>■ Sprains</li> <li>■ Cut requiring stitches</li> <li>■ Minor burns</li> </ul>	✗	✓
<b>Emergency Room</b>	\$200	<ul style="list-style-type: none"> <li>■ Chest pain</li> <li>■ Difficulty breathing</li> <li>■ Abdominal pain</li> </ul>	✓	✓

\* The costs in this chart are for illustrative purposes only and may not represent your specific benefits or costs.



*Did you know that **where** you choose to get lab work, X-rays and surgical procedures can have a big impact on your wallet? Typically, services performed in a hospital cost more than non-hospital settings like LabCorp, Advanced Radiology or ambulatory surgery centers.*

### To determine your specific benefits and associated costs:

- Log in to *My Account* at [carefirst.com/myaccount](https://carefirst.com/myaccount)
- Check your Evidence of Coverage or benefit summary
- Ask your benefit administrator, or
- Call Member Services at the telephone number on the back of your member ID card

**For more information and frequently asked questions, visit [carefirst.com/needcare](https://carefirst.com/needcare).**

PLEASE READ: The information provided in this document regarding various care options is meant to be helpful when you are seeking care and is not intended as medical advice. Only a medical provider can offer medical advice. The choice of provider or place to seek medical treatment belongs entirely to you.

