



# Because Your Health Counts – It's Important to Know Where to Go When You Need Care

Sometimes it's easy to know when you should go to an emergency room (ER), at other times, it's less clear. You have choices for receiving in-network care that will work with your schedule and also give you access to the kind of care you need. Know when to use each for non-emergency treatment.



## Your Doctor's Office

Your own doctor may be the best place to go for non-emergency care, such as health exams, routine shots, colds, flu and minor injuries. Your doctor knows your health history, the medicine you take, your lifestyle and can decide if you need tests or specialist care. Your doctor can also help you with care for a chronic health issue, such as asthma or diabetes.



## Urgent/Immediate Care Clinic

These facilities can treat you for more serious health issues, such as when you need an X-ray or stitches. You will probably have a lower out-of-pocket cost than at a hospital ER and you may have a shorter wait.



## Hospital Emergency Room

Any life-threatening or disabling health problem is a true emergency. You should go to the nearest hospital ER or call **911**. When you use the ER for true emergencies, you help keep your out-of-pocket costs lower.

Need help deciding where to go for care?

**On hand 24 hours a day, seven days a week; bilingual nurses available.**

Call the 24/7 Nurseline at **800-973-6329** for help identifying some options when you or a family member has a health problem or concern.

Knowing where to go for care can make a big difference in cost and time. Here's how your options compare<sup>1</sup>:

	Average Costs	Average Wait Times	Examples of Health Issues
 <p><b>Your Doctor's Office</b> Your doctor knows your medical history best</p>	\$	 24 minutes*	<ul style="list-style-type: none"> <li>Fever, colds and flu</li> <li>Minor burns</li> <li>Ear or sinus pain</li> <li>Shots</li> <li>Sore throat</li> <li>Stomach ache</li> <li>Physicals</li> <li>Minor allergic reactions</li> </ul>
 <p><b>Urgent Care Clinic</b> Immediate care for issues that are not life-threatening</p>	\$\$\$\$	 11-20 minutes**	<ul style="list-style-type: none"> <li>Migraines or headaches</li> <li>Abdominal pain</li> <li>Urinary tract infection</li> <li>Back pain</li> <li>Cuts that need stitches</li> <li>Sprains or strains</li> <li>Animal bites</li> </ul>
 <p><b>Hospital Emergency Room</b> For serious or life-threatening conditions</p>	\$\$\$\$\$\$	 4 hours, 7 minutes***	<ul style="list-style-type: none"> <li>Chest pain, stroke</li> <li>Head or neck injuries</li> <li>Fainting, dizziness, weakness</li> <li>Problem breathing</li> <li>Seizures</li> <li>Sudden or severe pain</li> <li>Uncontrolled bleeding</li> <li>Broken bones</li> </ul>

\*Medical Practice Pulse Report 2009, Press Ganey Associates

\*\*Urgent Care Benchmarking Study Results. Journal of Urgent Care Medicine. January 2012.

\*\*\*Emergency Department Pulse Report 2010 Patient Perspectives on American Health Care. Press Ganey Associates.

## Urgent Care or Freestanding Emergency Room

Urgent care centers and freestanding ERs can be hard to tell apart. Freestanding ERs often look a lot like urgent care centers but costs are higher. A visit to a freestanding ER often results in surprise medical bills that can be four-to-five times the rate charged by urgent care centers for the same services<sup>1</sup>. Here are some ways to know if you are at a freestanding ER.

### Freestanding ERs:

- Look like urgent care centers, but have EMERGENCY in the facility name.
- Are separate from a hospital but are equipped and work the same as an ER.
- Are staffed by board-certified ER physicians and are subject to the same ER copay.

Find urgent care centers<sup>2</sup> near you by texting<sup>3</sup> **URGENTNM** to **33633** and then type in your ZIP code.

## Need help finding a network provider?

Use Provider Finder<sup>®</sup> at [bcbsnm.com](http://bcbsnm.com) or call the Customer Service number on the back of your member ID card. If you need emergency care, call **911** or seek help from any doctor or hospital right away.

<sup>1</sup>Relative costs described are for independently contracted network providers. Costs for out-of-network providers may be higher.

<sup>2</sup>Freestanding ERs: The Need for Greater Transparency and More Consumer Protections. (2016). The Texas Association of Health Plans.

<sup>3</sup>The closest urgent care center may not be in your network. Be sure to check Provider Finder to make sure the center you go to is in-network.

<sup>4</sup>Message and data rates may apply. Read terms, conditions and privacy policy at [bcbsnm.com/mobile/text-messaging](http://bcbsnm.com/mobile/text-messaging).

24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

The information provided is not intended as medical advice, nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for advice. Coverage may vary depending on your specific benefit plan and use of network providers. For questions, please call the Customer Service number on the back of your ID card. This information is intended solely as a general guide to what services may be available.

The actual availability of services may vary greatly from location to location. The information is not intended to be medical advice. If you have questions about any health concern, you should discuss them with your health care provider.

# When and where to go for medical care



## HumanaFirst® Nurse Advice Line

When you have a nonemergent health issue and don't know what to do, call **1-800-622-9529 (TTY: 711)** — 24 hours a day. A nurse will tell you how to treat the condition at home — or where you should go for help.



## Doctor's office

During office hours, call your doctor's office when it's not an emergency.



## Clinic at a store: drugstore, grocery, etc.

For minor problems — like a cold, earache or sore throat — and when you can't get in to see your doctor, a clinic can help.



## Urgent care center

When you have a minor illness or injury and can't get in to see your doctor, an urgent care center is a good option. They're usually open in the evenings and on weekends and many have X-ray and lab services.



## Emergency room

Go to the emergency room for serious medical situations that are dangerous to your life or limbs — things like a hard time breathing, deep cuts, blacking out, chest pain, bad stomach pain, lots of bleeding, poisoning, broken bone, or a severe burn or frostbite.



To see if where you're going is in the network for your Humana plan, do one of the following:

- Go to **Humana.com** and click on **Doctor Finder**
- Use the MyHumana Mobile app
- Call the phone number on the back of your member ID card

## Schedule smart

Try these time-saving tips when you schedule your next doctor visit:

- 1.** Avoid Monday, which is the busiest day for most doctors
- 2.** Ask for the first appointment of the day or the first after lunch
- 3.** Call an hour before the appointment to make sure they're running on schedule
- 4.** Ask to fill out any needed forms ahead of time
- 5.** Remember your Humana member ID card
- 6.** If you're having an inpatient procedure, check to make sure all of the doctors who will treat you accept Medicare and are willing to bill Humana.

**Humana**®

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[Humana.com/wheretogo](https://www.humana.com/wheretogo)

Humana is a Medicare Advantage PPO organization with a Medicare contract. Enrollment in any Humana Medicare plan depends on plan renewal.

This publication offers general health-related information and is not a substitute for professional healthcare. For individualized medical guidance, talk to your doctor.

#### **Discrimination is against the law**

Humana Inc. and its subsidiaries (“Humana”) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex.

English: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Please call our Customer Care number on the back of your Humana member ID card.

Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Póngase en contacto con nuestro Departamento de Atención al Cliente llamando al número que aparece al dorso de su tarjeta de identificación de afiliado de Humana.

繁體中文 (Chinese): 注意：如果您使用繁體中文，請致電 Humana 會員卡背面的電話號碼與客戶服務部聯絡。

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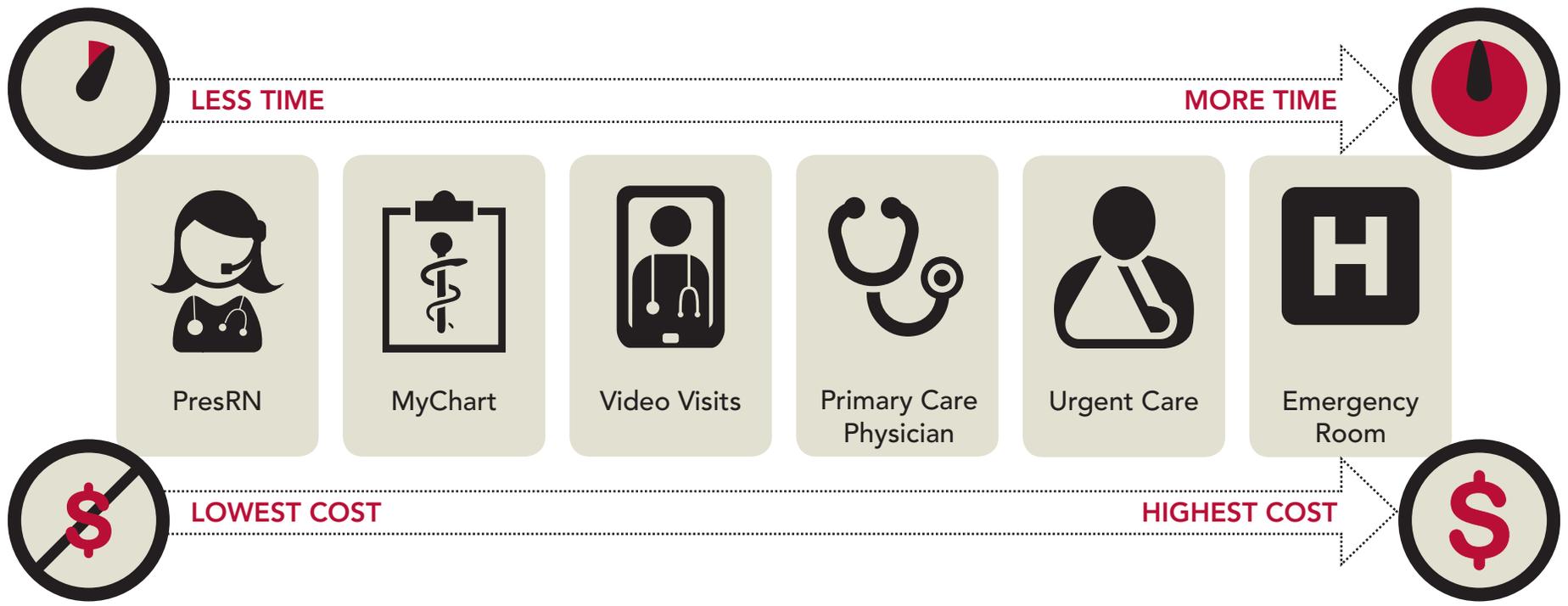
[Humana.com/wheretogo](https://www.humana.com/wheretogo)

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# Easy Guide to Accessing Care



Presbyterian Health Plan, Inc. and Presbyterian Insurance Company, Inc. provide a number of convenient ways for members to access healthcare.



## No-cost or Low-cost Options

### PresRN

(505) 923-5570, 1-866-221-9679

No cost to Presbyterian members

PresRN is a great starting point, giving you direct access to medical advice 24 hours a day, 7 days a week, including holidays. Our local, experienced registered nurses (RNs) can answer many of your questions about health concerns by phone. PresRN provides an easy way to speak immediately with a Presbyterian nurse if you are not feeling well and do not know what to do or if you are healthy and simply have general health questions.

### MyChart

Access through your MyPRES account

No cost to Presbyterian members

MyChart is a secure, web-based portal allowing members with a Presbyterian Medical Group provider to send electronic messages and communicate with their care team, request prescription renewals and schedule office or telephone visits. Members can also conveniently view their medical records, lab and radiology reports, procedures and test results.

### Video Visits

Access through your MyPRES account

No cost to Presbyterian members\*

See a provider any time, day or night, with Video Visits. This convenient option offers you a way to see a medical provider for non-emergency medical conditions via secure video through your smartphone, tablet or computer webcam.

*\* Members on qualified high-deductible plans will be charged for video visits until their deductible has been met.*

## Options that require member out-of-pocket costs depending on plan structure

### Primary Care Physician

You may access care for most health problems through your primary care physician (PCP). A PCP may be a:

- General/family practice physician
- Internal medicine physician
- Obstetrician/gynecologist
- Physician assistant
- Nurse practitioner
- Pediatrician (for children)

Call the Presbyterian Customer Service Center at the number located on the back of your member ID card if you need help selecting a PCP.

### Urgent Care

If you need healthcare right away but it is not an emergency, urgent care clinics can provide the care you need for minor illness and injuries. For added convenience, we now offer same-day, scheduled appointments. You can arrange your urgent care visit for a time that works best for you. Pediatric patients can also visit our Pediatric Urgent Care clinic (located near Presbyterian Hospital) on a walk-in basis.

### Emergency Room

If you have a serious medical emergency or an injury that requires immediate medical attention, you should call 911 or go to your closest emergency room as soon as possible.