



**Capital** 

Choose the  
best source for  
your care

Different health problems require different levels of care. This guide can help you make the right decisions about where to receive treatment so you can get prompt attention, reduce wait times, and even save money.

### **Family doctor/Primary care provider (PCP)**

Call your PCP first when you are sick or injured and it is not an urgent matter. Your PCP:

- Has an existing relationship with you and knows your medical history.
- Can quickly diagnose and start treatment.
- Can help you decide what steps to take if you need to see a specialist or visit a hospital.

### **Urgent care center**

If you need same-day care and you can't see your provider, an urgent care center may be a good option. No appointments are necessary and some have on-site pharmacies. Many urgent care centers can take X-rays, stitch wounds, and care for other minor injuries and ailments, such as:

- Colds and flu.
- Earaches.
- Minor burns.
- Minor skin rashes.
- Small cuts.
- Sprains and strains.

### **Emergency department (ED)**

Use the ED for serious or life-threatening problems that need immediate attention, such as:

- Chest pain.
- Breathing trouble.
- Severe dizziness or confusion.
- Seizures.
- Heavy bleeding.
- Large open wounds.
- Severe vomiting.
- Poisoning.

If your problem is serious, call 911 or go straight to the emergency department.

### **Your choice on where to get care can save you money**

Copays and deductibles may apply to healthcare services you receive. Generally, costs are lowest for office visits and are highest for emergency department care. Refer to your Benefit Booklet/Certificate of Coverage for cost share details.

## Stay in-network and save

Using in-network providers can save you money. If you use an out-of-network provider, your plan may not cover the cost or you could pay more.

Our MyCare Finder tool makes it easy to find an in-network provider. Just log in to your secure account at [CapBlueCross.com/finder](https://www.CapBlueCross.com/finder) to get started.

**Smart decisions save money** | The average estimated cost for an office visit is about \$288 compared to nearly \$1,100 for an emergency department visit.<sup>1</sup>

---

[CapitalBlueCross.com](https://www.CapitalBlueCross.com)



<sup>1</sup>Based on Capital Blue Cross 2019-2020 claims data.

**Important notice for fully insured individual and employer group plans in Pennsylvania: Advertised health insurance policies or programs may not cover all your healthcare expenses. Read your contract or benefit booklet (certificate of coverage) carefully to determine which healthcare services are covered. Questions? Please call 800.962.2242 or the number on the back of your ID card (TTY: 711).**

The information provided is meant for a general audience; it is not intended, and should not be construed, as providing medical advice for any particular situation. Further, it is not intended to be a substitute for services or advice received from your healthcare providers who are the only ones that can diagnose and treat your individual medical conditions. Capital Blue Cross and its affiliated companies believe this health education resource provides useful information but do not assume any liability associated with its use. If you have any questions about the information, please contact your healthcare provider. Coverage for any services that may be discussed in this resource depends on your benefits plan. To determine coverage for any healthcare service, please refer to your Benefit Booklet, Certificate of Coverage or Evidence of Coverage or call Member Services at the toll-free number on your ID card (TTY: 711).

Healthcare benefit programs issued or administered by Capital Blue Cross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company®, and Keystone Health Plan® Central. Independent licensees of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.