



## IF YOU HAVE TIME TO THINK TWICE ... **THINK TWICE.**

Emergency rooms save lives, but if you are dealing with a less-threatening health issue, the emergency room (ER) will take longer and cost more. ER wait times are often measured in hours, not minutes, and the cost of ER visits is rising fast. The high cost of ER care is a factor in the steady rise of healthcare premiums.

For less-threatening health issues, it's best to start with your primary doctor if possible, but if they are unavailable, look for a nearby retail health clinic or urgent care center where UniCare members have a \$20 copay, not the \$100 you would pay at the ER.



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[unicaremass.com](http://unicaremass.com)

## How to know where to go

### First, call your doctor.

In an urgent situation, your doctor may be able to see you right away. If not, they can advise you about what action to take. Because they know you and have quick access to your medical records, they are in the best position to help. And many doctor's offices now take walk-in patients.

### "I should probably have this looked at today." – retail health clinics

For unexpected and minor illnesses and injuries, check out a **retail health clinic**. Retail health clinics are usually located in pharmacies or retail stores. They are staffed by healthcare professionals, such as nurse practitioners or physician assistants, who provide basic services to walk-in patients.

### "That really hurts!" – urgent care

Urgent care centers are staffed by doctors who treat conditions that should not wait but aren't life-threatening. These facilities often do X-rays, lab tests, and minor procedures such as stitches.

It's important to know that urgent care centers operated by hospitals could bill urgent care as an ER visit. If you can find a stand-alone urgent care center near you and make a note of its location, you will be prepared when you need it.

### "I'm in real trouble." – emergency room

The ER is there for when you need it. Call 911 or go to the nearest emergency room when you or someone you know is in danger of permanent harm or death.

Deciding where to go																			Copay																		
Retail health clinic	■	Cough, cold, mild flu, fever, or sore throat		Back pain, muscle strain or sprain	■	Ear or sinus pain, mild headache or dizziness		Stitches		X-rays or lab tests		Nausea, vomiting, diarrhea	■	Vaccinations	■	Minor allergic reaction	■	Bumps, cuts, scrapes	■	Mild rash or burn	■	Burning with urination	■	Eye swelling, pain, redness, or irritation		Serious infection or high fever		Severe pain or headache		Uncontrolled bleeding		Chest pain or difficulty breathing		Significant or prolonged dizziness		Loss of consciousness	\$20
Urgent care center	■		■		■		■		■	■	■	■				■				■		■			■		■									\$20	
Emergency room																								■	■	■	■		■		■		■			\$100	

### Other resources and options

If you have a health issue that concerns you, one of these resources may be helpful:

- **Urgent care centers in Massachusetts** — You can find a list at [unicaremass.com](https://unicaremass.com).
- **24-Hour Nurse Line** — Registered nurses are available to respond to your questions about where to go for care, medications, symptoms, medical procedures, and other health concerns.

**So, if you have the chance, think twice.**

