

Where to go for healthcare when you need it



It's the weekend. Your child gets a fever. Or you twist your ankle while jogging. You think you need care. But where should you go?

- Should you wait until Monday to see your regular doctor?
- Should you go to a retail clinic?
- Go to the urgent-care center?
- Or should you go to the emergency room?

**Here's a quick guide to help you choose
the right place to go at the right time.**

High Value Care: Where to go for healthcare when you need it

Your primary-care practice

Unless you need care for a life-threatening emergency, call your regular doctor first. Your doctor knows you best. Plus, it's good to have one person keep an eye on your care. This is especially true if you have a long-term health problem, such as high blood pressure, asthma, diabetes, or heart disease. Your doctor can make sure you get the tests you need and take drugs that are safe for you.

More and more primary-care practices are open on weekends and some evenings. Others keep time open for same-day appointments. Ask about those options when choosing a doctor. Also ask if a doctor or nurse is available by phone after hours. They can often help with minor issues.

Retail clinics

These are a good choice for simple health problems, such as a cold or other common illness, when you can't see your regular doctor right away. Some retail clinics also provide vaccines, such as the flu shot. If you are already being treated for a serious illness, have an ongoing health problem, or are very sick, a retail clinic is not your best option.

You'll find retail clinics in drugstores, grocery stores, and big-box stores. Most are open on evenings and weekends. In most cases, you can just walk in. You don't need to set up a visit. If you have a prescription, the clinic may be able to fill it for you.

Most likely you'll see a nurse practitioner. That's a registered nurse who has special training and can prescribe drugs. Tell the nurse about your health history and any allergies you have. Also tell the nurse about any drugs, herbs, and supplements you take. Get a record of your visit for your doctor.

Urgent-care centers

These are a good choice when you need the kind of care you would get from your regular doctor but the office is closed. At an urgent-care center, you're more likely to see a doctor who can treat a wider range of conditions than a retail clinic can. Urgent-care centers treat health problems such as sprained ankles, stomach virus, and minor asthma attacks.

Most urgent-care centers are open evenings and weekends. In most cases, you can just walk in. You don't need to set up a visit. Try to go to one that is in the same network as your doctor and your hospital. Choose an urgent-care center that's in your insurance plan network when you can, to keep your costs low.

Tell the provider about your health history and any allergies you have. Also tell the provider about any drugs, herbs, and supplements you take. Get a record of your visit for your doctor.

Emergency room (ER)

If you are seriously ill or injured, or think you need emergency care, go to the closest ER. The ER treats serious health problems.

Go to the ER if you have:

- Chest pain
- Trouble breathing
- Heavy bleeding
- Passed out
- Possible poisoning
- Hurt yourself badly, such as from a car crash or bad fall

ERs treat people with the most serious problems first. So you may need to wait a long time if you don't need care right away.

By law, ERs must treat anyone who comes in. It doesn't matter what health plan you have or how much money you have.

What is high value care?

High value care weighs how much a test or treatment could help you against how much it could harm you and how much it costs. High value care gets you:

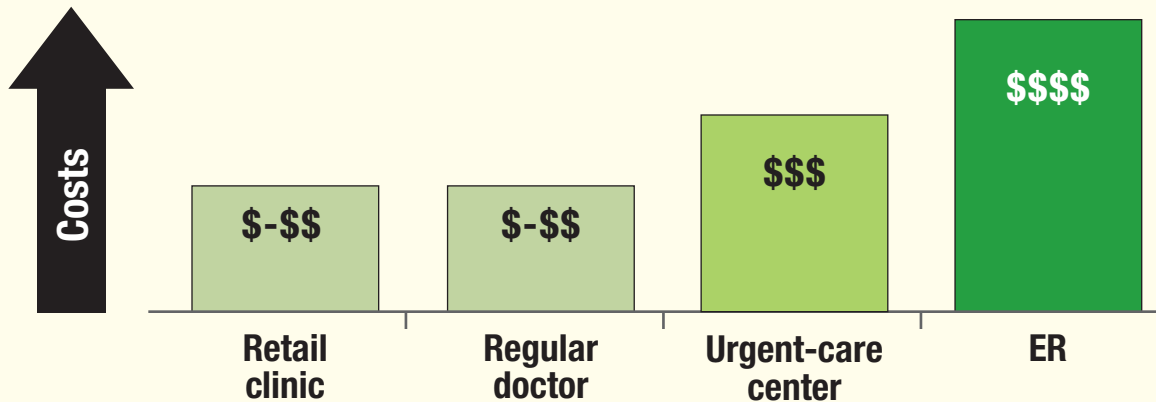
- The right amount of care
- In the right place
- At the right time
- At a reasonable price

The goal is to make sure you get the best care.

Think about cost

First, pick the right care setting for your needs (left-hand page). Then think about cost. Find out what your insurance plan covers before you need to use it. If you have a high deductible, you may pay more. If you only owe a co-pay for a doctor's appointment, seeing your regular doctor could be the least expensive option. Calling your regular doctor first any time it isn't an emergency can save you money. If the staff can answer questions by phone, you probably won't pay anything. When possible, ask upfront what the cost of your visit will be.

In general, here's how care settings compare in terms of cost:



Know where to get care

Before you get sick, decide where to get care.
Take these steps now:

1. Ask your regular doctor if you can schedule a visit the same day you call and if they are ever open on evenings or weekends.
2. Ask your doctor to suggest a nearby retail clinic, urgent-care center, and ER.
3. Write down the name, address, and hours of your doctor, retail clinic, urgent-care center, and ER.
4. Put this information on your refrigerator or by your home phone, and save it in your cell phone. Make sure the other people in your home know how to find it.



Should you use online care?

There are many websites and mobile apps that promise online care 24 hours a day, seven days a week.

Online care is still new and it's hard to know if you're getting quality care. The one exception is if your regular doctor offers consultations by phone or video chat. That's a good option when you can't get into the office. But it's always better to see a care provider in person who knows you and your health.



Advice from Consumer Reports

How to choose a hospital

If you need care right away, and are worried about loss of life or limb, go to the nearest ER. But if you don't need care right away, you may go to a hospital for other reasons. For instance, you may visit a hospital to get surgery. Below are a few tips to help you choose the hospital that is right for you.

First, make sure the hospital and each of the doctors you will see are in your insurance plan network. That will keep your costs as low as possible for you. A PPO is more likely than an HMO to have a network across the U.S.

Next, you want to find a hospital with the skills you need. Ask your regular doctor which doctor or surgeon is best for you. Or learn all you can about the doctor or surgeon. For surgeons, ask how many times in the past year they have done the surgery you need. Research shows that in most cases, the more times the surgeon does the surgery, the better.

To learn more about how to choose a doctor, go to:

<http://www.consumerreports.org/cro/choose-a-doctor>

Also look at hospital ratings. Consumer Reports' hospital Ratings can help you compare hospitals for key measures. They include patient safety and care outcomes.

To learn more about hospital Ratings and how to choose a hospital, go to:

<http://www.consumerreports.org/cro/choose-a-hospital>

To learn more about how to get the most from hospital visits, go to:

<http://www.consumerreports.org/cro/hospitalsurvivalguide>



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