



Options for Care When You're Sick

Call Your Doctor

Some health care provider offices offer same-day appointments or have an on-call nurse that may be able to help. If you do not have a primary care provider, you can establish care with a provider accepting new patients.

- Appointments with a provider are covered by the health plan with standard copays and deductibles.

Visit a Doctor Online

Visit with a doctor 24/7 online when you have a common health condition.

- Anthem LiveHealth Online (Anthem IU HDHP, PPO \$500, GA PPO, IU Resident PPO): <http://www.livehealthonline.com> or 1-844-784-8409
- IU Health Video Visits (IU Health HDHP): <http://iuhealth.org/videovisits>

Walk-in Care

Walk-in clinics provide care without an appointment for routine illnesses or injury, like a rash, minor burn, cough, and sore throats. These clinics offer some extended hours into the evening and weekend, and often provide lab and X-ray services.

- Walk-in appointments may have a longer wait time.
- Plan members will see the first available provider.
- Walk-in care is covered by the health plan with applicable copays and deductibles, typically at the same rate as a standard office visit.

Urgent Care

Urgent care clinics treat patients who have a more complex injury or illness that requires immediate care but is not serious enough to warrant a visit to an emergency room (ER). This may be the right choice when you have back and joint pain, cough/cold, sinus or ear pain, sprains and strains, or even need x-rays. These clinics offer extended hours into the evening and weekend.

- Urgent care visits are covered by the health plan with applicable copays and deductibles.
- Urgent care visits are typically higher cost than visits to your doctor or walk-in care.

Emergency Room Care

Available 24/7, ER care is intended for life and limb-threatening injuries. ***Never hesitate to use ER care, or dial 9-1-1, when facing a health emergency.***

- ER visits are covered by the health plan with standard copays and deductibles when it is an emergency situation.
- Non-emergency services received at an ER while more appropriate settings are available—such as primary or urgent care services—may not be covered. If an emergency services claim is denied, the member will be responsible for the charges.
- Please note that there are situations when ER care is the only option and are always covered: for members under the age of 14, ER visits directed by your doctor, ER visits between 8:00 p.m. Saturday and 8:00 a.m. Monday, or when the closest urgent care is more than 15 miles from your home.
- ER visits are typically the most expensive.