


Know Your Health Care Options

When your family needs care, it's a comfort to know you have options; however, knowing which one to choose can be a challenge. Helping you understand the differences is just one of the ways we can help you get and stay healthy, ensuring that your family gets the right care at the right time, and in the right setting. It can also make a big impact on your health care savings, since the average American family spends \$4,928* annually on health care. Below are options for you to consider and their average related costs.

	Primary Care Physician (PCP)	24-Hour Medical Help Line**	Urgent Medical Services	Emergency Room
Average Cost	\$90	\$0	\$170	\$820
Care Provider	Primary Care Physician (PCP)	Registered Nurse (RN)	Physician, Physician Assistant, Nurse Practitioner, RN and LPN	Physician, Physician Assistant, Nurse Practitioner, RN and LPN and other hospital personnel
Average Wait Time	Varies by Office	Immediate	1–2 hours	3–5 hours
	<p>Your PCP is responsible for taking care of your health and, when necessary, arranging care for you with other health care providers. This is called “coordination of care,” which helps to make sure you are getting the type of care you need. Call your PCP for:</p> <ul style="list-style-type: none"> • Influenza • Rashes • Fevers • Regular and preventive care • Chronic conditions such as diabetes and high blood pressure • Immunization and screening • General questions about your health 	<p>When you can't reach your doctor, our 24-Hour Medical Help Line is available 24 hours a day, 7 days a week to:</p> <ul style="list-style-type: none"> • Recognize symptoms; choose appropriate care • Find doctors or hospitals • Manage health conditions • Explore treatment options • Identify medication side effects and interactions • Discuss what health screenings you need 	<p>An urgent medical service provider can provide care for:</p> <ul style="list-style-type: none"> • Sprains and strains • Minor broken bones • Mild asthma attacks • Ear infections • Small cuts • Minor burns and injuries • Other minor infections 	<p>Go to the hospital emergency room for:</p> <ul style="list-style-type: none"> • Chest pain • Heavy or uncontrollable bleeding • Large open wounds • Trouble breathing • Major burns • Spinal injuries • Severe head injury • Loss of consciousness • Severe abdominal pain

Benefits vary by plan.

* Source: U.S. Bureau of Labor Statistics Consumer Expenditure Surveys – 2017

** Independent Health's 24-Hour Medical Help Line should not be used for diagnosis or as a substitute for a physician.

Note: Member costs were determined for an individual enrolled in Independent Health's iDirect 1 plan.