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Placeholder for address  
City, ST XXXX

1. These rates are national averages of the total cost, not what members paid. It's based on Anthem, Inc. members' paid claims from January 1, 2015 through December 31, 2015. Your actual cost may vary depending on your plan and where you go for care.  
2. If you get care from a health professional or facility that does not participate in your health plan, you may have significantly higher out-of-pocket costs.  
<+ If you are an HMO member, talk to your primary care doctor to understand your options for quick care. Your doctor can also help you find quick care centers in your plan.>  
<1 If you use the ER and it's not a true emergency, your claim could be denied and you may be responsible for the full cost of your ER care.>  
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## Some health concerns may be more than an emergency

Know when it's time to see your primary  
doctor or a specialist

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## Get the right care for certain health issues

### Find help for conditions that might need regular doctor visits

If you find yourself going to the emergency room (ER) time and again for the same problem, here are some things you can do:

- 1 **Make an appointment with your doctor.** If you don't have a doctor, you can find one using our **Find a Doctor** tool at [anthem.com](https://www.anthem.com).
- 2 **Talk to your doctor** about the reasons or symptoms causing you to go to the ER.
- 3 **Ask your doctor** what you should do if your symptoms reoccur.

Scheduling regular visits with your primary doctor makes it easier to keep an eye on things—helping you stay out of the ER when it's not an emergency.

No matter what, if you feel like it's a true emergency, **call 911 or get to the nearest ER.**

## Be prepared

1. **Get the right care.** Find a doctor or quick care option using the **Find a Doctor** tool at [anthem.com](https://www.anthem.com). You can also call the Member Services number on your ID card if you need help.
2. **Call 24/7 NurseLine.** Talk with a registered nurse who can help you decide where to get care when you don't feel well. Call <1-XXX-XXX-XXXX> anytime of the day or night.
3. **Find care near you whenever you need it.** Download the <Anthem> Anywhere app from the App Store® or Google Play.™



## Not sure where to get care when it's not an emergency?

When you need care right away, and your doctor isn't available, you've got options. The quick care options below offer excellent care and can handle a variety of issues without putting a big dent in your wallet. And the wait time is usually no more than a half hour.

  
**Urgent care center**

**30 min.  
\$190<sup>1</sup>**

A place where doctors treat conditions that should be looked at right away, but aren't life threatening. They can often do X-rays, lab tests and stitches.

  
**Walk-in doctor's office**

**30 min.  
\$125<sup>1</sup>**

Family practice doctors handle most routine care and common illnesses. You don't need to be a patient or have an appointment at these offices.

  
**Retail health clinic**

**30 min.  
\$85<sup>1</sup>**

Physician assistants or nurse practitioners can give basic services to "walk in" patients. Usually located in a major pharmacy or retail store.



**Money saving tip:** Always visit hospitals and doctors that are part of your plan. If not, you'll usually pay much more.<sup>2</sup>