

HEALTH INSURANCE

Help!

YOUR GUIDE TO GETTING CARE IN THE RIGHT SETTING
ISSUE FIVE

Your Guide to Getting Care in the Right Setting

Getting care at the right place can mean faster treatment and lower costs for you and your loved ones. Not sure where to go? Follow this guide to help make the best decision for you.

If you believe you are experiencing a life-threatening event, call 911 or go immediately to the emergency room. Examples: Chest pain, head injuries, drug overdose, bleeding that does not stop, throwing up or coughing up blood, other problems you think cannot wait.

But what if it's not an emergency?

There are several ways you can access great healthcare without going to the emergency room.



Making sure you can get care in the best setting can save you time and money.



Insurance companies are offering access to new services that can help you avoid the emergency room.



An appointment with your own primary care doctor is the best way to access care, in most cases.



If you believe you are experiencing a life-threatening event always go to the emergency room immediately or call 911.

Less Serious, Less Expensive

Insurance Nurse Hotline

Many insurance companies offer access to a nurse 24/7 on a telephone hotline. They can help answer questions and find the right place to get help if needed. Ask your insurance company if they have this service.

Telehealth

Your insurance company might offer telehealth, where you can video chat with a healthcare professional who may write prescriptions for treatment. Ask your insurance company if they offer this service.

Primary Care

Your primary care office is usually the best place to receive most of your healthcare – they know your health history and can coordinate preventive care and the most effective treatments. Primary care offices often reserve several appointments a day for immediate needs.

Urgent Care Centers

Urgent care centers are often open after normal business hours and on weekends to treat immediate – but not emergency – healthcare issues, like minor burns, sprains, ear aches, sore throats, moderate flu-like symptoms and small cuts that may require stitches.

Emergency Rooms

When you have a true emergency, the ER is the one place that is always open that can save your life. If you believe your condition is life-threatening, call 911 or go to the emergency room immediately.

More Serious, Maybe More Expensive

SYMPTOMS

Call a Nursing Hotline

Advice on a child's low-grade fever, medication questions, assistance with changing a bandage or determining if certain symptoms are normal after a recent surgery

Use Telehealth Services

Fever, cough, sore throat, ear aches or other moderate cold or flu symptoms, skin issues like a rash or other visible irritation

Visit your Primary Care Provider

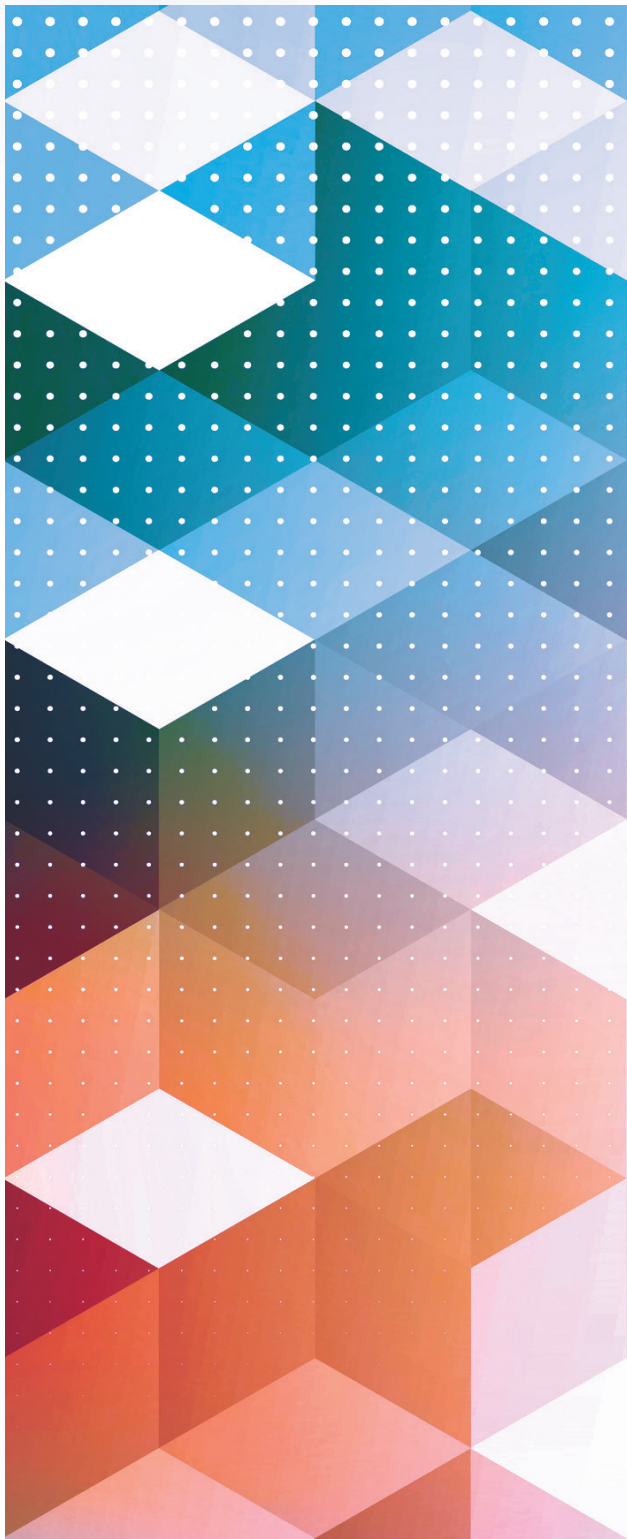
Ongoing symptoms, changes in general health, preventive care like immunizations, emotional changes, and other mild to moderate symptoms

Visit an Urgent Care Center

Minor burns, sprains, moderate flu-like symptoms, small cuts that may need stitches, fever without a rash, sharp back pain, wheezing or shortness of breath, and difficulty or pain during urination

Go to the Emergency Room

Chest pain, severe abdominal pain, coughing or vomiting blood, severe burns, deep cuts or bleeding that won't stop, sudden blurred vision, difficulty breathing, numbness in the face, arm or leg, seizures, high fevers, and any other condition you believe is life-threatening



KNOW YOUR OPTIONS

Before there is an urgent need for healthcare services, check your insurance plan to see what options are offered and covered. Being prepared and knowing your choices could save time and money when you need to see a healthcare professional.

The phone number to get this information should be on your insurance card. You can also check your insurance card to see if you have a cost-sharing responsibility, like a copay or co-insurance, when you get care. Sometimes the copay or co-insurance is different depending on where you get care.

More guides on using your health insurance to avoid unexpected bills is available www.njha.com/consumer-info/

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If you have other questions or concerns, call the customer service phone number on your insurance card.