

MEDICAL CARE

Where to go for care

Knowing where to go to receive care can be confusing and stressful. When you know where to go for specific kinds of care it can save you time, money, and ensure you can get the care you need. Here are some examples of where and when to visit different providers.

1

Primary care provider

Your primary care doctor should be your first call in non-emergency situations.

- Best for **routine care and minor ailments**. Your doctor knows you and your health history including what medications you are taking and what chronic conditions might need to be considered in your treatment.
- Most cost effective option. The co-pay for a visit to your doctor's office will cost far less than a trip to the emergency room.
- Less wait times than are typically found in emergency care.

2

Urgent care

If you need medical attention outside of regular office hours or you cannot reach your primary care provider, urgent care centers are a great option.

- Urgent care centers are staffed by nurse practitioners and Physician Assistants and are designed to treat simple conditions, like cold and flu, ear infections and skin conditions.
- Out-of-pocket cost for visiting urgent care centers will cost less than a trip to the emergency room but much more than visiting a primary care provider.
- Can provide care for a greater range of conditions, including performing X-rays.



3

Emergency room

Emergency departments are set up to treat the most severe symptoms.

- Calling 911 or going to the emergency room is for treating urgent, acute and life threatening conditions such as choking, difficulty or stopped breathing, severe head injuries, neck or spine injuries especially with loss of feeling or inability, and other emergencies that require immediate medical attention.
- Most costly option for medical care. Co-pays, out-of-network charges, and uncovered expenses can add up quickly. However, in emergent situations cost should come second.

Need help finding a provider?

My Collective can help you search for in-network providers in your area! Follow these steps:

1. Go to My Collective, and click on the **Get Care** tab.
2. Type in the name of the provider or the specialty type to the search bar.
3. Adjust the address if needed. Your home address should automatically populate.
4. Select a provider or specialty. Note: Selecting a specialty from the dropdown will provide a wider search selection. If you want to look for providers that may be a bit further away you can broaden your location (ex: put 'Texas, USA' rather than 'Houston, Texas, USA'.)
5. Before you receive care, **confirm the network status** with the provider directly. This will help you avoid any surprise out-of-network bills.. If you need additional help, you can always reach out to a Member Advocate.