



Family Medical Care Plan

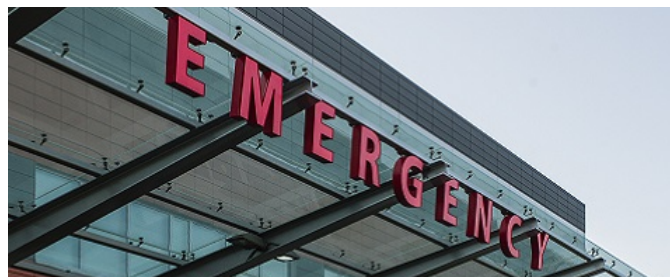
YOUR GO-TO GUIDE: THE EMERGENCY ROOM AND ALTERNATIVES FOR CARE

UNDERSTANDING THE E.R.

Did you know that an estimated 60% of visits to the Emergency Room (ER) by FMCP participants are not for true emergencies?

Unfortunately this is the case around the country—millions of Americans use the ER for non-life-threatening conditions like coughs, headaches, upper respiratory infections, seasonal allergies and more, even though they could be treated just as well and even more appropriately at an urgent care center, retail clinic, or via telemedicine.

Walk-in clinics and telemedicine aren't only cheaper than the ER, they are more convenient too. Keep in mind—the average ER visit that is not an emergency costs three and a half times more than an urgent care clinic visit (comparing average FMCP claims of \$1,500 for the ER and \$250 for urgent care), and most FMCP plans require you to pay an additional \$100 ER copay if you are not admitted to the ER.



ABOUT FREESTANDING EMERGENCY DEPARTMENTS

Many cities are seeing Freestanding Emergency Departments becoming more commonplace. Freestanding Emergency Departments are a lot like the Emergency Rooms in a hospital. Both offer labs, x-rays, medications, and critical care. However, there are also some pretty big differences between the two.

Freestanding Emergency Departments are privately owned and operated.

In addition to not being physically connected to a hospital (as their name implies), Freestanding Emergency Departments also do not have any hospital association and are not governed by a university, county, or municipality. They are often privately owned by the physicians or healthcare companies.

Freestanding Emergency Departments cannot perform surgery or admit patients to the hospital.

Because Freestanding Emergency Departments are not affiliated with a hospital, they cannot admit patients to the hospital. Instead, they have transfer agreements with nearby hospitals and can call an ambulance to transport you to be admitted or receive surgery.

Freestanding Emergency Departments can cost significantly more.

Because these facilities are privately owned, they do not receive government subsidies, which means increased costs for the patient.

With these types of facilities becoming more common, it is especially important that you are careful in selecting where you go to receive care.

BEST DOCTORS CAN HELP!

Get an **Expert Medical Opinion** from a Best Doctors expert physician to help give you peace of mind about your diagnosis or treatment options. Receiving an Expert Medical Opinion is free and requires no travel. Once your case is reviewed, you're provided with a report detailing your expert's opinion about your diagnosis and treatment options. Best Doctors also offers **Critical Care Support**, which provides guidance during a critical medical crisis that requires emergent care and/or an extended hospital stay.

Call Best Doctors at **1-800-497-1634** or visit **members.bestdoctors.com** to get expert help from their services.



Disclaimer:

Please use your discretion and best judgment when choosing where to get care, especially in the event of a true emergency or life-threatening illness or injury.

ALTERNATIVES TO THE ER

You have several options for where to receive care, in addition to the ER. Let the guide below help you.



Urgent Care Center

What they are: An urgent care center is often considered the bridge between traditional physicians and emergency rooms. These walk-in clinics offer critical, non-emergency care with extended hours for additional availability.

Convenience: Urgent care centers are open beyond normal business hours, including weekends and evenings.

What they can do: Urgent care centers provide critical and, in some cases, emergency care. They can also prescribe and dispense common medications.

The cost: The average FMCP claim cost for urgent care is \$250. **You pay your standard co-pay.**



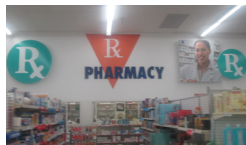
Primary Care Provider

What they are: Your primary care provider is your standard physician. You should be seeing your PCP annually for your preventive health and wellness exams, but it's also great if you can get to your normal doctor's office when you're sick.

Convenience: Your doctor is already familiar with your medical history, so they may have additional insight into your specific health issue.

What they can do: Your PCP can prescribe medications and order any tests or screenings that you might need.

The cost: The average FMCP claim cost for a PCP visit is \$100. **You pay your standard co-pay.**



Retail Health Clinic

What they are: A retail health clinic is a walk-in clinic located in a retail store, supermarket, or drug store (for example, a CVS Minute Clinic or Rite Aid RediClinic).

Convenience: Retail health clinics usually have a pharmacy on-site, are often staffed by advanced practice nurses, and have many locations in supermarkets, drugstores, and big-box retailers nationwide and are open during store hours.

What they can do: Retail health clinics treat uncomplicated or minor issues and provide preventive health services. They can also provide, and oftentimes fill, prescriptions.

The cost: The average FMCP claim cost for a retail health clinic is \$150. **You pay your standard co-pay.**



LiveHealth Online Telemedicine

What they are: LiveHealth Online is a telemedicine service that lets you have a doctor's visit over video chat via your phone or computer.

Convenience: You don't need to travel. LiveHealth Online is available 24/7 in all 50 states.

What they can do: LiveHealth Online doctors are best for common conditions (like allergies, eye or ear infections, colds, flu, rashes, etc.) and can provide certain prescriptions that you can get filled at a local pharmacy. They're also available on *your* schedule, whenever you need to see a doctor.

The cost: The average FMCP claim cost for LiveHealth Online is \$49. **You pay nothing** — LiveHealth Online is **free** for FMCP members and their dependents through 2020.

Please note: LiveHealth Online only applies to members who have their medical benefits through one of the FMCP PPO Plans.

Your Resources for Care



Anthem Provider Locator
1-800-810-BLUE
anthem.com/find-doctor



LiveHealth Online
1-888-548-3432
livehealthonline.com



Best Doctors
1-800-497-1634
members.bestdoctors.com



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