



Understanding your care options can save you money—and your life!

Need advice? Call a nurse.

Our Nurse Advice Line is available 24 hours a day, 365 days a year to give you information about taking care of yourself at home or help you decide if a doctor's office appointment, urgent care center or emergency room visit is best for your symptoms. You'll find the Nurse Advice Line number on the back of your member ID card.

When you're sick or have a minor injury, visit your Primary Care Physician.

Your doctor knows your health history and underlying conditions, making this the best—and least expensive—option for these conditions.

If your doctor's office is closed, consider an Urgent Care center.

These facilities usually have extended and weekend hours. Although costs are higher than primary care, urgent care copays are lower than those for emergency care.

Read the 'label' to avoid sticker shock.

If you see words like "emergency" or "ER" on the sign at what you thought was an Urgent Care center, you might be at a freestanding emergency room. These facilities are licensed by the state to provide 24-hour emergency services to patients at the same level as a hospital-based emergency room. At a freestanding ER you'll receive emergency room care—at emergency-room prices.



If it's an emergency...
see other side.

In a severe or life-threatening condition, go to the Emergency Room.

Yes, it will cost more—but at this level of care you'll have access to the widest range of services and technology. That could make all the difference in the outcome, which means it might be the best option for you.

Stay in-network when you can. Out-of-network emergency care costs more.

Scott and White Health Plan pays out-of-network emergency services according to Usual and Customary rates (industry standard), and members can be balance-billed for expenses beyond what insurance will pay.

See your coverage documents for additional information about emergency treatment, including definitions of the terms and information related to state-mandated consumer protections for facility-based provider charges.

Find care near you.

Use the provider search tool at swhp.org or the MyBSWHealth App and you can:

- Search by name and/or specialty
- Determine providers' distance from your ZIP code
- Find a network provider

Referrals are not required to see network specialists.

