



Say goodbye to unnecessary ER visits

Participating Urgent Care Clinics

Make ER waits a thing of the past

Of course, it's second nature for many of us to hit the emergency room (ER) if we're suddenly sick or injured — a sound idea, in many cases. But what if you have an urgent but non-life-threatening medical issue, like a broken arm or ankle sprain?* A hefty ER wait time, and an even heftier hospital bill, might not be your best option. In fact, quicker, more affordable and more convenient treatment is closer than you think: your local urgent care center.

Many of these health care spots are open seven days a week — even nights, weekends and holidays — with no appointments necessary. That makes them a convenient option for common ailments and accidents you'd typically visit the ER for. With over 3,000 of these centers to choose from, you're sure to find one near you. And your savings can really add up.

See the savings

If you're like many Americans, out-of-pocket costs like deductibles or copays are a part of your world. But the far lower cost you'll pay for participating urgent care visits will feel like instant relief. Take a look at what you may save:

Non-emergency service	Average ER cost ¹	Average urgent care cost ¹
Sprains	\$750 – \$1,000	\$125 – \$175
Influenza	\$750 – \$1,000	\$125 – \$175
Minor lacerations	\$750 – \$1,000	\$125 – \$175
Headaches — migraine and tension	\$750 – \$1,000	\$125 – \$175

*It is best to call your own primary care doctor first when faced with a non-life-threatening condition.

¹Average retail and ER pricing. Based on Aetna average claims costs. Data accessed October 2015. For illustrative purposes only.

Seven great reasons to try urgent care

If you've already seen and saved at your local urgent care center — congratulations. You've taken a giant step toward protecting your health and your wallet. If not, there are plenty of reasons to start:

- **No appointments needed.** Just walk right in.
- **Convenient hours.** Some clinics are open seven days a week, with extended evening, weekend and holiday hours, just like the ER.
- **Lower prices.** Lower copays and out-of-pocket costs, with prices averaging \$125 – \$175,¹ compared to ER costs of \$750 – \$1,000.¹
- **Less waiting.** The average ER visit tops four hours,² while urgent care visits are generally an hour or less.
- **Many locations.** With approximately 3,432 (and growing) centers nationwide, it's easy to find one near you. Aetna contracts nationally with Concentra, as well as other urgent care clinics.
- **Fully staffed by doctors.** Clinics are overseen by doctors, with doctors providing the service.
- **Connections with local ERs.** If you need more extensive care, you'll be referred to the closest ER.

Have a minor medical need?

If you need care for non-life-threatening *minor* ailments after your doctor's office is closed, you have plenty of options. We also contract with retail, or walk-in, clinics to give you an affordable alternative to the ER — at an average cost break of up to five times less.

The sites are staffed with nurse practitioners and physician assistants to handle ear infections, routine allergies and other minor medical needs. And just like urgent care centers, evening and weekend hours are available, with no appointments needed.

¹Average retail and ER pricing. Based on Aetna average claims costs. Data accessed October 2015. For illustrative purposes only.

²The case for urgent care (complimentary white paper). Urgent Care Association of America.

Available at: <http://c.ymcdn.com/sites/www.ucaoa.org/resource/resmgr/files/whitepaperthecaseforurgentca.pdf>. Accessed July 1, 2013.

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Policy forms issued in Oklahoma include: HMO OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29/GR-29N.

Policy forms issued in Idaho include: GR-9/GR-9N, GR-23, GR-29/GR-29N, AL HCOC 02, AL HGrpPol 01, ID COC V001 2015 ACA, ID GrpAg01 2015, GR-96814 02, ID HNO GA 2015 and AL ID HNO COC Amendment-2016-CR1 V001.

www.aetna.com

Finding a clinic is easy

Get familiar with the urgent care and walk-in clinics in your neighborhood *before* you need them. Here's how:

1. Visit www.aetna.com.
2. Click on "Find a Doctor."
3. Select "Urgent Care Facilities" or "Walk-In Clinics."

You can also visit www.concentra.com to find a Concentra urgent care clinic near you.

If your medical need is more than urgent — for example, characterized by chest pain, trouble breathing, bad bleeding or other symptoms that are serious or put your life at risk — you should go straight to your local ER.

Plenty of services

If you're thinking the ER is the only place that can handle your health issue, think again. Urgent care centers offer not only care for serious, non-life-threatening medical matters but also plenty of other services. Urgent care centers can provide vaccinations or treat:

- Fractures
- Whiplash
- Sports injuries
- Falls (less than seven feet)
- Cuts and minor lacerations
- Allergies
- Sinusitis
- Cough
- Infections
- Flu
- Gastritis
- Skin lesion removal
- Burns and rashes
- Bronchitis and more

Protect your health, and your wallet. Consider the advantages of your local urgent care center.

