If there’s time to think twice ... think twice.

Emergency rooms save lives – that’s what they’re for. But if you’re dealing with a less threatening health issue, don’t waste time and spend money when you don’t need to. ER wait times are often measured in hours, not minutes, and the cost of ER visits is rising fast. With an average cost of $1,100 per visit, emergency room use is a major factor in the steady rise in health care premiums.

For those less threatening issues, look for a nearby retail health clinic or urgent care center where UniCare members have a $20 copay, not the $100 you pay at the ER. And chances are the visit won’t take a big chunk out of your day the way an ER visit usually does. So, if you have the chance, think twice.
First, call your doctor.
In an urgent situation, someone at your doctor’s office may be able to see you right away. If not, they can advise you about what action to take. Because they know you and have quick access to your medical records, they are in the best position to help. And many doctor’s offices now take walk-in patients – yours may too.

“I should probably get this looked at today.” – Retail health clinics
For unexpected and minor illnesses and injuries, check out a retail health clinic. Retail health clinics are usually located in a pharmacy or retail store. They’re staffed by health care professionals (usually nurse practitioners or physician assistants) who provide basic services to walk in patients.

“Wow, that hurts!” – Urgent care
Urgent care centers are staffed by doctors who treat conditions that can’t wait but that aren’t life threatening. These facilities often do X-rays, lab tests and stitches.

Be careful, though, because urgent care centers that are run by a hospital sometimes bill urgent care as an ER visit. Find a non hospital-owned urgent care center near you and make a note of its location, just in case.

“I’m in real trouble...” – Emergency room
The ER is there for when you need it. Call 911 or go to the nearest emergency room when you or someone you know is in danger of permanent harm or death.

<table>
<thead>
<tr>
<th>Deciding where to go</th>
<th>Cough, cold, mild flu, fever or sore throat</th>
<th>Back pain, muscle strain or sprain</th>
<th>Ear or sinus pain, mild headache or dizziness</th>
<th>Stitches</th>
<th>X-rays or lab tests</th>
<th>Nausea, vomiting, diarrhea</th>
<th>Vaccinations</th>
<th>Minor allergic reaction</th>
<th>Bumps, cuts, scrapes</th>
<th>Mild rash or burn</th>
<th>Buring with urination</th>
<th>Eye swelling, pain, redness or irritation</th>
<th>Severe infection or high fever</th>
<th>Severe pain or headache</th>
<th>Chest pain or difficulty breathing</th>
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Other resources and options
If you’ve got a health issue that concerns you, you may be able to get help from one of these resources:

- **Urgent care centers and retail health clinics in Massachusetts** – To find an urgent care center or retail clinic near you, go to the Members page at unicarestateplan.com and choose Find a doctor.
- **24/7 NurseLine** – Registered nurses are available to respond to your questions about medications, symptoms, medical procedures and other health concerns.