

A PickWell Resource

What To Do When Sick

**How to use your health insurance
when you need to see a doctor.**



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This handbook is for you if:

- You're sick and trying to decide where to go for care.
- You're worried about cost and getting the right care.
- You've ever delayed care because you didn't understand your insurance coverage.

It helps you:

- ✓ Decide where to go
- ✓ Avoid common cost traps
- ✓ Get care sooner, not later
- ✓ Feel calmer and more confident

What To Do When Sick

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Assess Illness

How bad is your illness? How sick are you?



Determine Care Options

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Know Your Copay

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Be Prepared For Your Visit

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Assess the Illness

Is this an emergency, urgent, or routine?

You need to decide how serious your illness is and how quickly you need to be seen.

If you are unsure, there are a few resources you can use.

- a. Call your doctor's office and speak to a nurse about your symptoms.
- b. Online symptom checkers at
 - i. WebMD
 - ii. Mayo Clinic
 - iii. Health insurance website
 - iv. Other hospital websites

Make sure the source you are using is science-based and medically reputable. AI platforms can make mistakes.



ALWAYS Call 9-1-1 or go to the nearest emergency room (ER) if you believe you are having a medical emergency.

Safety First



- **Better to be safe than sorry:**

It can be hard to know if an illness is a medical emergency. Never fear that you are over-reacting. Seek help immediately if you are concerned!

- **Don't delay:**

For many health conditions, delaying care can make matters worse or even life threatening.

- **If in doubt, seek emergency medical care.**

If you **THINK** you need emergency care then get emergency care.

- **Get a ride:**

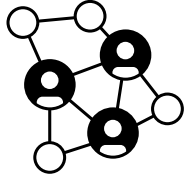
Do NOT drive yourself if you are having a medical emergency. Call an **911** for an ambulance. They are trained to handle emergencies on site.



Determine Care Options

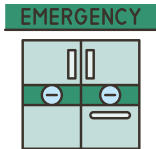
You have a list of your symptoms and how serious they are. Now it's time to decide where to go.

<p>Emergency Department of call or 9-1-1</p> <p>Severe or Life Threatening.</p> <p>Needs to be seen as soon as possible.</p>	<p>Urgent Care</p> <p>Not life threatening but should be seen today.</p>
<p>Doctor's Office</p> <p>Mild injury or illness.</p> <p>Needs a physical exam.</p>	<p>Telehealth Visit</p> <p>Mild injury or illness.</p> <p>Does not needs a physical exam</p>



Network Options

Which locations are in-network?



Emergency Departments

All health insurance plans are required to pay for emergency care even if they are out of network.

*They can deny the claim if your symptoms are not considered urgent or an emergency. For example, a mild rash.



Urgent Care

You must go to an in-network urgent care. Unless your treatment is a true emergency, they can deny covering an out-of-network service.



Primary Care Provider (PCP)

Your primary care provider is in-network. Can they treat your illness and do they have same day appointments available? Call and ask.



Telemedicine Care

Your PCP or your health plan may have a virtual or online appointment service available for some illnesses. This would be in-network.



Make Appointment or Walk in?

Now decide if you need to schedule an appointment or just walk in. This is based on how sick you are and where you can go for care.



Walk In	Schedule
<ul style="list-style-type: none">• Emergency Department at Hospital• Some urgent care locations• Walk In Clinic (non-emergency)	<ul style="list-style-type: none">• Some urgent care locations• Doctor's office• Telemedicine



Know Your Copay

If you are having an emergency, the copay does not matter. Getting fast medical care is most important.

When you have a choice, knowing your copays can help you decide where to go.

These are copay examples. Your copay may be different. Always check your plan details for copay amounts.

\$0 - 50

Your Doctor's Office

\$20 - 100

Urgent Care





\$100 - 500

Emergency Department

Cost for Care




Summary

Where to go for your level of care needs by cost.

Life Threatening Emergency		Call 9-1-1 Go to ER	\$\$\$
Urgent but NOT Life Threatening		Go to Urgent Care	\$\$
Moderate Illness		Urgent Care, Walk in Clinic or Doctor's Office	\$
Mild or Minor Illness		Doctor's Office, Walk in Clinic or Telehealth	\$



Be Prepared For Your Visit

	<p>Write down all of your symptoms</p> <ul style="list-style-type: none">• Make a list of your symptoms• How long you have had each one• How has each one changed since it started
	<p>Have your insurance card with you</p> <p>If you don't have a card yet, gather this information:</p> <ul style="list-style-type: none">• Health Insurance Company• Type of plan (HMO, PPO, POS, ACO...)• Subscriber or Member number
	<p>Bring a form of payment</p> <p>You will be required to pay a copay. Unless you are in an emergency situation and are not able to.</p> <p>If you don't have payment, ask if they can bill you.</p>

Only Emergency Rooms are required to treat you in the case of an emergency. Even if you cannot pay.



Understanding how your health insurance works can reduce costly surprises when you get care. If your final bill is larger than you expected or you have trouble paying it, call the provider's billing office for help.

Being prepared for your appointment can help you get the most out of it. Don't rely on your memory, especially when you are sick. Write everything down.

When unsure, you can ask your doctor's office for advice and guidance. Most have a nurse's line you can call with questions.

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