

KNOW WHERE TO GO WHEN YOU NEED CARE



www.bcbstx.com/trsactivecare
1-866-355-5999



Know where to go when you need care

We want you and your family to know where to go for medical care when you need it. Going to the right place will ensure you get the care you need and help you save money.



This infographic can help you decide your best course of action, depending on the nature of your medical situation.

Is your medical situation **minor** or **urgent**?

Minor conditions



TRS Virtual Health

Board-certified doctors through Teladoc® and RediMD™ offer convenient alternatives to treat more than 80 health conditions. Help is available 24 hours a day, seven days a week from your computer, phone, or mobile apps for conditions like:

- allergies
- asthma
- blood pressure
- fever/cold/flu

TOTAL COST:



Your Primary Care Provider (PCP)

Schedule an appointment with your PCP for:

- annual health exams (no cost)
- minor injuries/illness
- routine screenings (no cost)

If your situation requires further attention, your PCP can help you find a specialist.

TOTAL COST:



Retail Clinic

These are found in stores and pharmacies that represent an excellent low-cost option for minor, non-emergency health issues when your doctor isn't available. Visit a retail clinic for things like:

- fever/cold/flu
- infections
- migraines
- sore or strep throat

TOTAL COST:

Urgent conditions



Urgent Care

Visit an urgent care center when it's not an emergency, but you still need immediate attention. They're convenient and more affordable than hospital Emergency Rooms (ERs), with evening, weekend, and holiday hours for things like:

- cuts that require stitches
- minor burns
- sprains

TOTAL COST:

Potentially life-threatening conditions



Emergency Room (ER)

For emergencies, call 911, or go to your nearest ER.


Symptoms that require a visit to the ER may include:

- chest pain
- heart attack
- heavy bleeding
- stroke
- sudden or severe pain
- trouble breathing

TOTAL COST:





When you use in-network independent labs, imaging centers, and surgical centers, you can conveniently get the same quality care you'd get in hospitals for a lot less, maximizing benefits while minimizing hassles. You can also save money, sometimes hundreds or even thousands of dollars! *Be sure and talk with your doctor about alternatives for your procedures outside of the hospital.*


 **Independent Laboratories**


Choose an in-network independent lab for routine lab work and comprehensive blood panels.

Lab work performed at an in-network hospital can cost nearly five times the same test at an independent lab and even more at an out-of-network lab or hospital.

In-network lab: 


In-network hospital: 


Out-of-network lab/hospital: 


 **Independent High-Tech Imaging Clinic**


You have options for X-rays, CT scans, and MRIs. An in-network, independent imaging center can save you money.

One study showed an MRI performed at an in-network hospital was nearly three times more expensive than the same test at a freestanding imaging clinic and nearly five times at an out-of-network imaging center or hospital.

In-network imaging center: 


In-network hospital: 


Out-of-network imaging center/hospital: 


 **Surgical Centers**

You may only think of surgery as something that happens in the hospital, but offsite surgical centers offer the same quality care at a lower price.

Surgery performed at an in-network hospital can cost nearly three times more than the same procedure at a surgical center and almost seven times more at an out-of-network hospital!

In-network surgical center: 

In-network hospital: 

Out-of-network surgical center or hospital: 



How to find an in-network independent lab:

- Go to www.bcbstx.com/trsactivecare, and log in or register for **Blue Access for MembersSM (BAMSM)**
- Click on **Find Care** and then on **Find a Doctor or Hospital**
- Search by **Laboratory**

How to find an in-network imaging center:

- Go to www.bcbstx.com/trsactivecare, and log in or register for **BAM**
- Click on **Find Care** and then on **Find a Doctor or Hospital**
- Search by **Imaging**

How to find an in-network offsite surgical center:

- Go to www.bcbstx.com/trsactivecare, and log in or register for **BAM**
- Click on **Find Care** and then on **Find a Doctor or Hospital**
- Search by **Ambulatory Surgical Center**

Avoid Freestanding ERs

Freestanding ERs are becoming much more common across the Lone Star State, but what you don't know about freestanding ERs could hurt you – and your wallet.

Top 3 reasons to beware of freestanding ERs:

1. **High costs!** Many freestanding ERs are out of network and have misleading prices. You may end up with a surprisingly high bill for unnecessary care.
2. **Lack of quality care!** Since freestanding ERs are not attached to hospitals, they may not be able to provide the care you need.
3. **Delayed care!** If you need actual emergency care or hospital admission, transferring to a hospital will cost you precious time and money.

Here's how to spot a freestanding ER:

1. **They look like urgent care centers** but include “EMERGENCY” in the name.
2. **They are usually open 24 hours a day, seven days a week.** Urgent care centers typically close at night.
3. **They are not connected to a hospital.**

Need help deciding where to go for care?

Call the 24/7 Nurseline. Staffed by registered nurses, the 24/7 Nurseline is a great resource to help you determine whether to go to the ER or find another option for care. Call **1-833-968-1770** to speak to a health professional, anytime, day or night.

