

3 Getting Care

Where to go when you need health care services



Here are some things to know when you need health care from a doctor, hospital or mental health provider. Knowing how your health plan works can prevent surprises and save you money.



Save money when you see a network provider

Network doctors and other health care professionals contract with UnitedHealthcare. It's important to get care from a network doctor. If you see a doctor outside of the network you will pay more.

To make sure you get the correct provider directory for your plan, sign in to the [myuhc.com](#) member website.

You can also use the "Find and Price Care" section of the Health4Me mobile app.

If you do not have access to a computer or smartphone, or would like help to find a provider, you can call the member phone number on your ID card.



Connect with your Primary Care Provider

The plan you signed up for requires you to choose a doctor, also called a primary care provider or "PCP." A PCP is the main doctor that takes care of you. Visit a PCP for things like routine care, yearly checkups and other general health concerns. Each family member covered under your plan can have their own PCP, or you may all choose to see the same one.

You must use a UnitedHealthcare network PCP to get coverage under your plan. Care received outside of the network may not be covered by the health plan or will cost more.

Your ID card will show the name of the PCP you selected. If you did not select a PCP when you enrolled, we matched you with a doctor in your service area. You can change your PCP at any time by going to [myuhc.com](#) or calling the member phone number on your health plan ID card.



Schedule your preventive care screenings

It's a good idea to see your doctor before you get sick or injured. Your plan covers your preventive care visit when you see a network provider, even if you have not met your deductible.

For mental health and substance abuse services, use network providers just like any other specialist.



Call your 24-hour nurse

You can speak with a 24-hour nurse at any time by calling the toll-free member phone number on your ID card. The nurse may be able to:

- ▶ Assist you with an illness or injury.
- ▶ Help you recognize urgent and emergency symptoms.
- ▶ Find doctors and hospitals in your area.
- ▶ Identify medication interactions.

Know where to go

WHERE YOU CAN GET CARE	WHEN TO GO	TYPE OF CARE ¹	COST AND WAIT TIMES ²
Doctor's Office 	When you need a preventive exam or treatment for a current health issue, your doctor's office is the best choice. Your doctor can help you manage your medications and refer you to a specialist.	<ul style="list-style-type: none"> ▶ Routine checkups ▶ Immunizations ▶ Preventive services ▶ General health issues 	<ul style="list-style-type: none"> ▶ Often requires a co-payment and/or co-insurance ▶ Normally requires an appointment ▶ Little wait time with scheduled appointment
Convenience Care Clinic 	You can't get to your doctor's office, but your condition is not urgent or an emergency. Convenience care clinics, often located in malls or retail stores, offer services for minor health conditions. Care is normally provided by nurse practitioners or physician assistants.	<ul style="list-style-type: none"> ▶ Common infections (e.g., strep throat) ▶ Minor skin conditions (e.g., poison ivy) ▶ Flu shots ▶ Pregnancy tests ▶ Minor cuts ▶ Earaches 	<ul style="list-style-type: none"> ▶ Often requires a co-payment and/or co-insurance similar to office visit ▶ Walk-in patients are welcome with no appointments necessary, but wait times can vary
Urgent Care Center 	You may need care quickly, but it is not an emergency, and your regular doctor may not be available. Urgent care centers offer treatment for non-life-threatening injuries or illnesses and are staffed by qualified physicians.	<ul style="list-style-type: none"> ▶ Sprains ▶ Strains ▶ Minor broken bones (e.g., finger) ▶ Minor infections ▶ Minor burns 	<ul style="list-style-type: none"> ▶ Often requires a co-payment and/or co-insurance usually higher than an office visit ▶ Walk-in patients are welcome, but waiting periods may be longer as patients with more urgent needs will be treated first
Emergency Room (ER) 	You need immediate treatment for a very serious or critical condition. The ER is for the treatment of life-threatening or very serious conditions that require immediate medical attention. Do not ignore an emergency. If you have a life-threatening situation, call 911 or your local emergency phone number right away.	<ul style="list-style-type: none"> ▶ Heavy bleeding ▶ Large open wounds ▶ Sudden change in vision ▶ Chest pain ▶ Sudden weakness or trouble talking ▶ Major burns ▶ Spinal injuries ▶ Severe head injury ▶ Difficulty breathing ▶ Major broken bones 	<ul style="list-style-type: none"> ▶ Often requires a much higher co-payment and/or co-insurance ▶ Open 24/7, but waiting periods may be longer because patients with life-threatening emergencies will be treated first ▶ If you are in a true medical emergency, and you go to a network or out-of-network emergency room for care, the same co-payment and co-insurance levels will apply. However, you may incur higher out-of-pocket costs if you go to a provider outside of your network.



Finding care when you are traveling. Call the member phone number on your ID card to find providers near you, and to learn if any restrictions apply.

¹ This is a sample list of services and may not be all-inclusive.

² Cost and time information represent averages only and are not tied to a specific condition, level of coverage or treatment. Your out-of-pocket costs will vary based on plan design.