





Know where to go when you need care



You can save money on health care if you know where to go. The emergency department is for life-threatening problems only. For non-emergency health care, you have other options that will cost less.

Call 9-1-1 if you have an emergency or a life is in danger.

Type of care	What is the cost?	When should I use this type of care?	Examples
 Retail health clinic —often at a pharmacy or store such as Walgreens, Walmart, or CVS	(Ⓢ) — (Ⓢ) (Ⓢ) (up to about \$100)	Use when you need care for a minor problem	<ul style="list-style-type: none"> • Cough or sore throat • Rash or hives • Flu shot
 Your doctor —also called a Primary Care Physician (PCP)	(Ⓢ) — (Ⓢ) (Ⓢ) (Ⓢ) (may be a small copay or could cost hundreds of dollars, depending on your treatment)	Use when you need routine care or care for non-emergency problems during daytime office hours. It's important to have a primary care doctor for your regular care. They know you and your health history the best.	<ul style="list-style-type: none"> • Yearly checkup • Yearly screenings, such as for blood pressure or cholesterol • Flu shot • Sickness or injury that's not an emergency, such as headaches or follow-up visits
 Urgent care center —often in larger towns or cities	(Ⓢ) — (Ⓢ) (Ⓢ) (Ⓢ) (may be a small copay or could cost hundreds of dollars, depending on your treatment)	Use when you need urgent care that's not an emergency but can't wait for a doctor's appointment	<ul style="list-style-type: none"> • Minor broken bone or sprain • Minor cut, burn, eye injury, or animal bite • Stomach or back pain
 Emergency Department (ED) —also called an Emergency Room (ER)	(Ⓢ) (Ⓢ) (Ⓢ) (Ⓢ) (may be a large copay or could cost over \$1,000, depending on your treatment)	Use when you need emergency care for an immediate or life-threatening problem	<ul style="list-style-type: none"> • Trouble breathing • Severe burn • Injury to head, neck, or spine • Heavy bleeding • Suicidal thoughts or actions



Quiz: Where would you go for care?

Sometimes it's hard to decide where to go for care. In the quiz below, circle the places where you think Charles, Ron, and Tasha should go for care. To see how you scored, check the answers printed at the bottom of the quiz!



Scenario 1

Charles sprains his ankle while cleaning the gutters of his house one evening. Where does he go for care?

- a - Retail health clinic
- b - Regular doctor
- c - Urgent care center
- d - Emergency department



Scenario 2

Ron feels pain in his chest and left arm. Where does he go for care?

- a - Retail health clinic
- b - Regular doctor
- c - Urgent care center
- d - Emergency department



Scenario 3

Tasha needs her yearly flu shot. Where does she go to get it?

- a - Retail health clinic
- b - Regular doctor
- c - Urgent care center
- d - Emergency department

Answers: 1-c, 2-d, 3-a or b



Still can't decide?

To help you decide:

- Look online for trusted information about the health problem — for example www.mayoclinic.org
- See if your health insurance plan has a nurse hotline you can call for advice
- Call the after-hours (exchange) number at your doctor's office

Have questions?



Find free, in-person help

Find free in-person help from trained assisters near you. Visit covermissouri.org or call **1-800-466-3213** to set up an appointment to learn more or enroll.



Contact the Marketplace

The Marketplace Call Center is open 24 hours a day, 7 days a week. Call **1-800-318-2596 (TTY 1-855-889-4325)**. You can also have a live online chat at healthcare.gov.



Para El Español

Encuentre ayuda gratuita de personas capacitadas cerca de usted llamando **1-855-Cuidado (855-284-3236)** o visitando cuidadodesalud.gov.



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