



EMPLOYEE BENEFITS

Where to Go for Care



IVY TECH
COMMUNITY COLLEGE

Know Where to Go for Care - and Save!

When you're not feeling well, you have a lot of options. Choosing the right one can save you time, money and stress while still getting the care you need to feel better. This article will help you understand your options under the College's health plan to maximize your benefits.

Start with Your Primary Care Provider (PCP)

Your primary care provider is the Most Valuable Player (MVP) of your healthcare team. They know your health history, medications, and ongoing concerns. They are also your most affordable option for managing your health. When you're not feeling well, your primary care provider can help you figure out how urgently you need to see a provider, or if care at home is right for you. Your provider may offer a phone line, texting, or messaging with a nurse to help gather information and provide guidance. Most primary care offices offer same day sick appointments when you need to be seen – either in-person or virtually.

If you do not have a primary care provider, read on to the end of this guide for tips on how to find a primary care provider that is a good match for you, and get scheduled for your first appointment!

What to Do When Primary Care Isn't an Option

The weekend finally hits and you're looking forward to relaxing or enjoying time with family and friends, but you wake up feeling awful. What do you do?

Question #1 – Is this an emergency?

The Emergency Room is the most expensive option for care and should be saved for life-threatening emergencies. A few examples of when you need to go to the Emergency Room include: chest pain, severe shortness of breath, broken bones, severe pain that is uncontrollable, coughing or vomiting blood, sudden or unexplained loss of consciousness, or anything else that feels life-threatening.

Question #2 – Can this wait until my primary care office is open or has an available appointment?

This may be a good approach if your concern is something that is ongoing or not likely to worsen while you wait. If your concern can't wait, it's time to look for an urgent care option.

Question #3 - What are the urgent care options in my area?

Login to Anthem.com or use the Anthem Sydney app to search for options. Use the information below to help figure out the best option to search for: LiveHealth Online virtual care (fully integrated within Anthem.com/Sydney), for "Retail Health Clinics" or "Urgent Care Centers."





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Virtual Care through LiveHealth Online - \$59 per visit

All health plan members have access to virtual urgent care with LiveHealth Online. LiveHealth Online is available 24/7, 365 days a year. It is the fastest and lowest cost option for urgent care. With just a few clicks, you can be talking with a licensed doctor or advanced practice provider like a nurse practitioner. The provider will discuss your symptoms and create a care plan, including prescriptions when appropriate. If the provider determines you need an in-person visit, there is no cost for your virtual appointment. LiveHealth Online is ideal for coughs, colds, headaches, nausea or diarrhea, minor sinus pain, eye or ear pain, and urinary tract infections.



Retail Clinic - \$75-\$125 average per visit

If virtual care isn't right for you, a Retail Clinic, typically located within a pharmacy, may be a good option. Retail Clinics offer walk-in convenience and may allow you to schedule an appointment online. They are often open in the evenings and weekends. Retail Clinics are ideal for sore throats, coughs, ear pain, rashes, and urinary tract infections. Many Retail Clinics publish their prices, so you know up front what care will cost you.



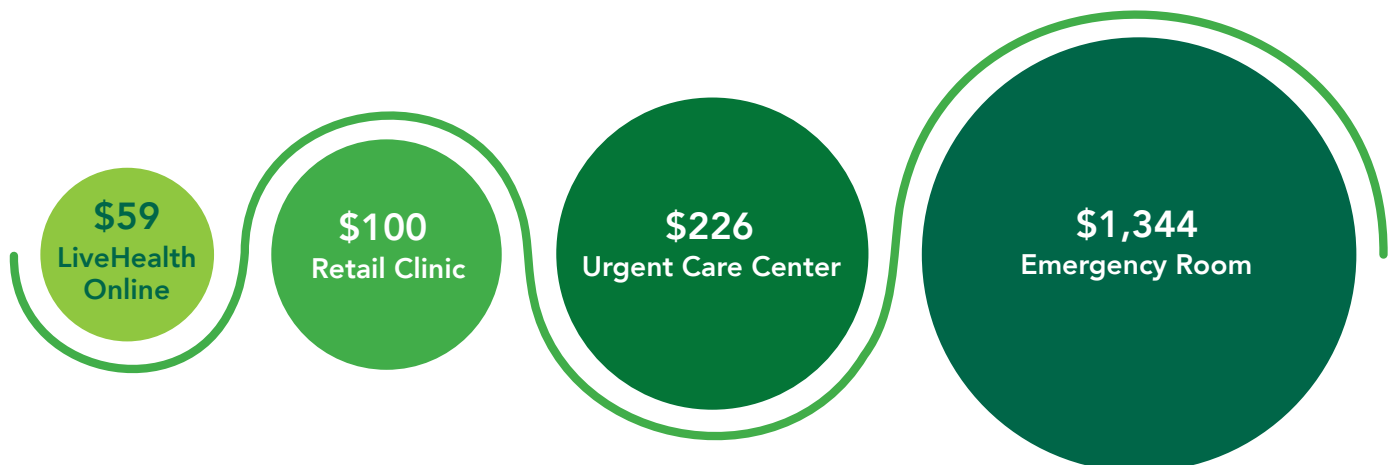
Urgent Care Center - \$226 average per visit

Urgent Care Centers can handle the same concerns as Retail Clinics plus concerns that need a higher level of care, like stitches, x-rays, sprains, and animal bites. Urgent Care centers also offer walk-in convenience and may allow you to schedule an appointment online. They are often open in the evenings and weekends. Urgent Care Centers have a wider cost range depending on the care you need and will bill you for their services.



Emergency Room - \$1,344 average per visit

An Emergency Room should be used for life-threatening situations. All Emergency Rooms are staffed at a high level to ensure they can care for any patient that walks in for treatment. Emergency Rooms will triage patients based on the severity of symptoms, which is why you may have a long wait time if you choose an Emergency Room for non-emergency care.





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How to Pick a Primary Care Provider

Picking a Primary Care Provider (PCP) is an important step in managing your long-term wellbeing. Your PCP is responsible for managing your overall health, helping to coordinate with specialists, informing you of recommended preventive care and screenings, and monitoring your health for any changes over time.

Here are some tips to help you find a PCP:

1. **Start with in-network providers.** Use Anthem's Find Care tool to search for in-network primary care providers.
2. **Find a PCP that meets your needs and preferences.** The Anthem Find Care provider search tool allows you to filter for gender, specialties, areas or expertise, recognition, languages spoken and location.
3. **Read the PCP's bio.** Once you find a PCP that looks like a good fit, search for their practice online to find a bio that describes their background, training and style of treatment.
4. **Schedule an introductory appointment.** Once you think you've found a good fit, call the office and ask for an appointment to establish care. This gives you the opportunity to meet the provider and get comfortable before receiving health care services.
5. **Change it up when needed.** If your provider is no longer meeting your needs, start a new search. Don't feel obligated to stick with a provider that isn't giving you the care you need - start a new search to find someone who is a better fit.

