

Where to Go for Care

Find the right care at the right time and the right place.

When you're ill or injured, quick treatment is your top priority. If you have an immediate, life-threatening health concern, you should always turn to the nearest emergency room (ER) for treatment.

What is an emergency?

An emergency is a sudden illness or injury that puts your health or life at risk. Common examples of medical emergencies include:

- Bleeding (heavy)
- Chest pain
- Head injury (severe)
- Passing out or fainting
- Sudden inability to speak, see, walk or move
- Sudden weakness or drooping on one side of the body

How do I get emergency care?

During a medical emergency, go to the nearest emergency room or, if necessary, call 911. Contact your network provider within 24 hours of the emergency to arrange follow-up care, if suggested or follow discharge orders. If you are admitted to a hospital, our Utilization Management department will work with your provider to review your care. You do not need to contact us for prior approval for emergency care.

Do I need to find an in-network ER?

If you have severe pain or a sudden injury or illness that leads you to believe your health is in serious jeopardy, you have the right to be screened and stabilized for an emergency medical condition in any facility that provides emergency care. You are not required to see a network provider, and you will not be charged an out-of-network penalty for receiving services for emergency care from an out-of-network provider.

When you're unsure if you should go to the ER or another care facility, help is just a phone call or online chat away. Medical Mutual's Nurse Line gives you the help you need to make the right decision about your healthcare, 24 hours a day, 365 days a year.

What is Nurse Line?

Nurse Line is a free service offered by Medical Mutual with little to no wait time. Call toll-free or use secure messaging to speak with a specially trained, compassionate nurse anytime you have a health concern. The nurse will evaluate your symptoms, provide an assessment and help you make the most appropriate action. From general health, wellness and medical information to a triage of urgent issues, Medical Mutual's Nurse Line staff will help you make the most informed decisions about what to do. If it's an emergency, the nurse will tell you what steps to take immediately, and follow up later to see how you're feeling,

Call (888) 912-0636 or visit [MedMutual.com/member](https://www.medmutual.com/member) and click Wellness Portal under the Healthy Living tab.

Where else can I seek care?

Going to the ER for non-emergencies can be expensive and you will have out-of-pocket costs. If you can't reach your primary care physician, time doesn't permit or the Nurse Line directs you, you have options.

- **Urgent Care**

These walk-in facilities may save you time and money compared to an ER. Many are open evenings and weekends. Urgent care facilities are a good option when you need immediate care for asthma symptoms, an ear or respiratory infection, minor back pain, and similar ailments that don't call for a trip to the ER. These facilities don't require an appointment and have average wait times.

- **Convenience Clinic**

These walk-in clinics are located in some drug stores and grocery stores and are staffed by a physician's assistant or nurse practitioner. Convenience clinics are a good option when you have less serious symptoms (like allergies, a cold or the flu) and when you need a vaccination. These clinics don't require an appointment and have shorter than average wait times.

For more information

If you have questions about your Medical Mutual healthcare benefits, call the Customer Care number on your Medical Mutual member ID card.

To find a healthcare provider, hospital, urgent care or convenience clinic, visit [providersearch.medmutual.com](https://www.providersearch.medmutual.com).