

WHERE TO GO FOR CARE

HOW TO MAKE THE SMART CHOICE WHEN CHOOSING MEDICAL CARE

When you need medical care, where do you go?

At GuideStone®, we understand making quick health care decisions can be complicated. As a ministry partner, we want to provide expert insight into the differences between the five basic options for care, as they are essential to making smart decisions when you are in need.

	Telemedicine (Teladoc®)	Primary Care Physician	Urgent Care	Hospital-based ER	Freestanding ER*
Some Common Conditions	Cold and flu	Regular health screenings	Sprains and strains	Persistent chest pain	Sudden, severe headache
	Bronchitis	Regular health checkups	Sports injuries	Difficulty speaking, altered mental status	Sudden high fever in a young child
	Allergies	Fever without a rash	Cuts that require stitches	Sudden or unexplained loss of consciousness	Severe pain
Why Visit	The convenient choice	The in-office choice	The urgent and after-hours choice	The emergency choice	The emergency choice
Cost	\$	\$\$	\$\$\$	\$\$\$\$\$	\$\$\$\$\$
Hours	24/7/365	Weekdays only (typically)	8 a.m.–9 p.m. every day (typically)	24/7/365	24/7/365
Wait Time	15-minute call-back time	By appointment only	Varies depending on demand. Online check-in may be an option.	Could wait hours before seeing a doctor	Generally shorter wait times than a hospital-based emergency room

*Freestanding emergency rooms generally do not accept patients delivered via ambulance. Remember, if you are facing a life-threatening situation, always go to the hospital-based emergency room first. Freestanding emergency room treatment can cost thousands more than the same treatment at an urgent care clinic.



URGENT CARE OR FREESTANDING EMERGENCY ROOM? HOW TO KNOW THE DIFFERENCE

Did you know? An ER visit is about 12 times more expensive than Urgent Care visit.*

Distinguishing between an urgent care facility and a freestanding emergency room can be tricky. It's important to know where you are being treated, because freestanding emergency room treatment can cost thousands more than the same treatment at an urgent care clinic.

Look for the following clues to distinguish the difference. Freestanding emergency rooms:

- Create an action plan for your household and your place of employment.
- Include the word "emergency" in the facility name
- Are never attached to a hospital
- Are usually located in more affluent neighborhoods
- Offer more complex treatment options than urgent care
- Do not accept Medicare and Medicaid patients
- Charge much higher prices than urgent care facilities

BE PREPARED TO ACCESS THE RIGHT CARE

While we all hope never to need emergency, urgent or after-hours care, it is wise to be prepared by:

	Create an action plan for your household and your place of employment.
	Registering with virtual visit options, so you can quickly and easily access care from anywhere when you need it. GuideStone® plans offer zero-cost Teladoc® visits.
	Familiarizing yourself with the location of your nearest urgent care clinics.
	Learning which hospital emergency rooms are part of your insurance provider's network.

It is also important to be familiar with your insurance provider's options for treatment. At GuideStone, we guide and equip those we serve in their journey towards Christ-centered well-being because we believe that when the body of Christ is healthy, it's free to transform the world. With this in mind, our specialized health plans consider the unique needs of ministry employees, reflect your biblical values and save you money.

Explore more options at [GuideStone.org/HealthPlans](https://www.guidestone.org/HealthPlans).

*Based on the average cost sharing that a participant pays on GuideStone's Health Choice 2000 plan.