



Horizon Blue Cross Blue Shield of New Jersey

Emergency Care, Urgent Care or Retail Health Care?

When you need medical help in a hurry, an Emergency Room (ER) may not be your best option for care. Urgent care centers and retail health centers treat illnesses or injuries that are not life threatening, often with a shorter wait time.

TYPE OF SITUATION	EXAMPLES	WHERE TO GET APPROPRIATE CARE
EMERGENCY A medical condition that is so severe, it poses a risk to a person's life or long-term health.	<ul style="list-style-type: none">• Difficulty breathing• Heart attack or stroke• High fever• Loss of consciousness• Poisoning• Severe burns• Wounds that need stitches	Dial 911 (or your local emergency services number) or proceed to the nearest ER. Referral is not required.
URGENT An unexpected medical condition that is not life threatening but requires medical attention within 24 hours.	<ul style="list-style-type: none">• Earache• Moderate fever• Sore throat• Sprains	Call your doctor first. You may also visit a participating urgent care center or retail health center without a referral.
MINOR A medical condition that is not life threatening; may not need immediate medical attention; and/or may be treated with self-care.	<ul style="list-style-type: none">• Mild headache• Minor cold• Seasonal allergies• Small cuts or bruises• Vaccinations	Call your doctor to see if an appointment is necessary. You may also visit a participating urgent care center or retail health center.

When you have a medical emergency, go to the nearest ER. But when your illness or injury is not severe, consider an urgent care center or retail health center. Both are equipped to handle basic urgent and minor illnesses and injuries quickly, and at a fraction of the cost of the ER. Routine care, such as physicals, immunizations and physical therapy, are not covered at urgent care centers or retail health centers.

Remember to visit your doctor for routine and preventive health care.

To find a participating urgent care center or retail health center, visit provider.bcbs.com. Add your member information and type urgent care center or retail health center in the Search by box.

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