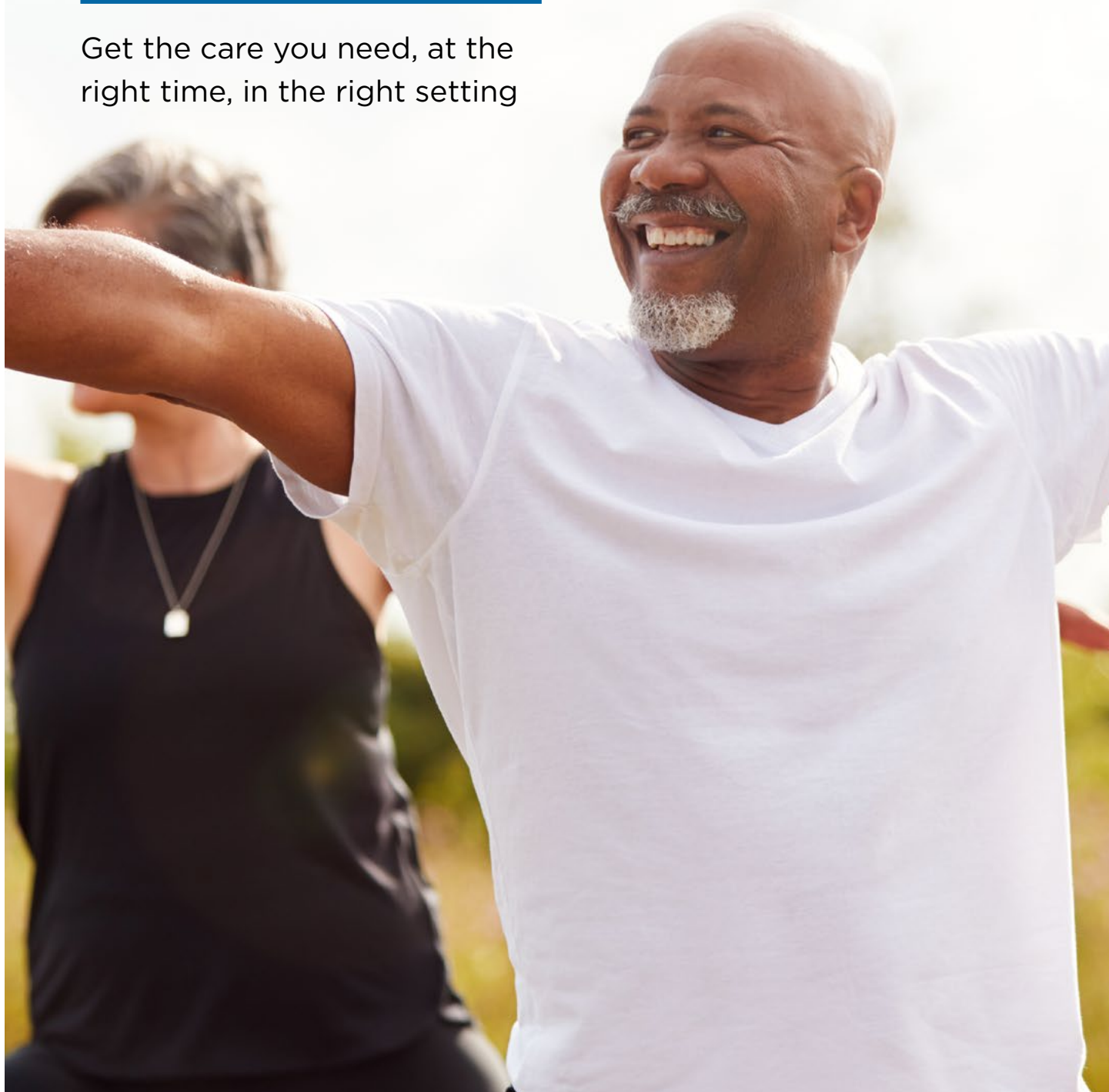




# Know Your Care Options

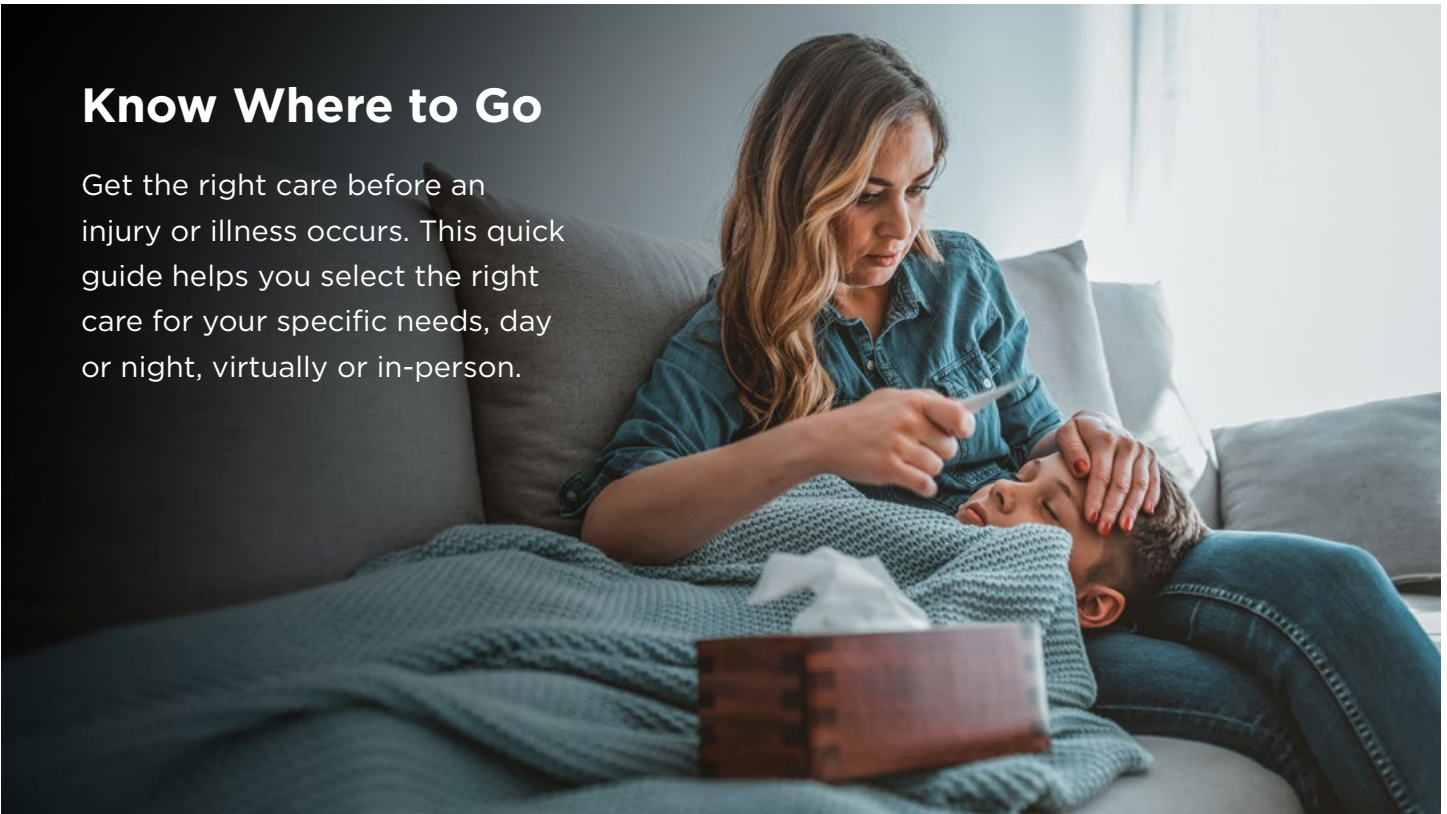
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Get the care you need, at the  
right time, in the right setting



## Know Where to Go

Get the right care before an injury or illness occurs. This quick guide helps you select the right care for your specific needs, day or night, virtually or in-person.



## Knowing your care options ahead of time can save you time and money

When you're sick or injured, the last thing you want to worry about is where to go. The emergency room is the best option for care when a life-threatening illness or injury occurs, but when it's not a life-threatening condition, visiting the emergency room can be time consuming and expensive.

Going to the emergency room for non life-threatening emergencies, on average, could cost over \$2000 — **that's 12 times higher than a PCP visit and 10 times higher than an urgent care visit.**<sup>2</sup>

According to the New England Health Institute, **56%** of all visits to the emergency room are avoidable.

# Quality care that's right for you and meets your needs

Health care isn't one-size-fits-all. From minor cuts to a sore eye or even a blood pressure check, knowing where to seek care for your situation can save you time and money. As a Tufts Health Plan member you and your dependents have access to a variety of options:



## When to visit the Emergency Room?

When you experience chest pain, difficulty breathing, or suffer a broken bone, you should always call 911 or go to the nearest emergency room.



## When to see your Primary Care Provider (PCP)?

For non-urgent needs such as preventive screenings, checkups, immunizations, or chronic conditions, your PCP knows your medical history and coordinates your care. Plus, your provider may also offer virtual health care services.



## When to visit an Urgent Care Center?

You can stop by an urgent care center without an appointment for conditions that need immediate treatment but are not considered life-threatening. Examples include minor burns or cuts that may require stitches.



## When to go to a Retail Clinic?

Retail clinics such as CVS MinuteClinic® and Walgreens Healthcare Clinic are a good option when you're experiencing mild symptoms such as sore throat or eye irritation, and you want someone to check it out without an appointment.



## When to use Telehealth virtual care?

Teladoc U.S.-based doctors are available 24/7 at no cost<sup>3</sup> for most plans by phone or mobile app. You can request a virtual visit for non-emergency conditions such as upper respiratory infection or skin rash. You can also access confidential therapy and build an ongoing relationship with the provider of your choice.



## When to connect with Tufts Health Plan condition management team?

If you have a chronic condition, such as diabetes, heart disease, respiratory disease, or questions related to pregnancy or behavioral health, you can speak with a dedicated nurse care manager, who can provide support and help coordinate your care at no cost.

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# When you need a routine check up or a procedure beyond the New England area, you can access care through our national coverage

If you live out of state or have children attending school across the country, with an out of area benefit plan our national coverage extends coast-to-coast, providing you with seamless access to our New England network of doctors coupled with the Cigna PPO<sup>4</sup> network.

- More than 1 million providers and 6,300 facilities nationwide
- More affordable costs with in-network cost share for all contracted providers
- Simple online provider search to check your medical coverage and see which care options are in your network. By getting care from providers and facilities that are in your network, you'll save money and avoid unexpected bills

<sup>1</sup>This guide is for educational purposes only and does not constitute medical advice. Always seek the advice of a qualified health care provider. Cost share may apply, please refer to your plan documents for your specific benefit information.

<sup>2</sup>2016 study in the Annals of Emergency Medicine.

<sup>3</sup>Telehealth virtual health care services (provided by Teladoc®) are available to Tufts Health Plan commercial members (not including Tufts Health Direct) and self-insured groups that have selected this benefit. There will be no cost share or copay for Teladoc services to employer-sponsored groups that have this benefit and have not opted out; cost share may apply to some self-insured groups. Cost share will apply to Saver plan members starting 1/1/2022. If you're not sure whether your plan includes Telehealth by Teladoc please ask your employer.

<sup>4</sup>The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO Network for Shared Administration. Cigna is an independent company and not affiliated with Tufts Health Plan. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company.

**To learn more visit**

[tuftshealthplan.com/knowyourcare](https://tuftshealthplan.com/knowyourcare)

