

When to visit your Primary Care Physician (PCP), Urgent Care, or Emergency Room (ER)

Before facing new or urgent medical issues, you should understand the place of service to best meet your healthcare needs. There are many situations where Urgent Care provides a better option than the ER. Approximately 30% of ER visits are not only unnecessary, but end up costing 10x or more than the services provided in Urgent Care.

The following table can be used as a guide.

When to visit PCP, Urgent Care, or ER:



Primary Care

for routine appointments,
managing chronic conditions,
and non-emergency needs

Average copay:
Least expensive option

Why to visit your Primary Care:

- Routine wellness visits
- Monitoring chronic conditions e.g. diabetes or high blood pressure
- Follow-up after hospital admissions or Emergency Department visit - within seven days
- Non-urgent symptoms requiring a work-up to determine a cause

Conditions treated by PCP:

- Flu symptoms (cough, fever, or sore throat)
- Rash
- Muscle strain or sprain
- Pink eye
- Sinus problems
- High blood pressure
- Diabetes care
- Asthma or upper respiratory infections/walking pneumonia
- Symptoms of Urinary Tract Infection (UTI) such as frequent urination or pain when passing urine



Urgent Care

if your PCP is unavailable
and problem is NOT
life-threatening

Average copay:
2x Primary Care visit

Why to visit Urgent Care:

- No appointment required
- Extended hours available
- Specialized equipment and highly trained health care professionals to respond to most medical emergencies

Conditions treated in Urgent Care:

- If your PCP is unavailable to meet your immediate needs, please visit Urgent Care for ALL conditions listed under Primary Care.
- Broken bone(s)



Emergency Care

for life-threatening
emergencies requiring
immediate care

Call 911 or go to nearest ER

Average copay: 10x-30x
more than PCP visit

Why to visit the Emergency Room (ER):

- Open 24 hours a day, 365 days a year
- Severe impairment in one or more bodily functions
- Severe dysfunction of one or more body organs or parts

Note: Please follow up with your Primary Care Physician within 7 days of your emergency room or hospital visit.

Conditions treated in the ER

- Symptoms of a possible heart attack or stroke
- Symptoms of a serious infection, e.g. high fever and chills
- Serious injuries
- Heavy bleeding
- Broken bones