

Know where to go

The right place – for the right care – at the right time

My Doctor (or Primary Care Provider)

Your go-to health care partner. Seeing your doctor can save you money, time, and hassle.

Name: _____

Phone: _____

Hours: _____

After-Hours Phone: _____

Visit your doctor if you:

- Have a new minor health issue, injury, illness, or pain
- Have a long-term health issue (keep every appointment!)
- Need a prescription or refill
- Need a checkup, vaccine, or screening

Urgent Care

Your back-up option. Urgent care centers can save time and money. Ideal for walk-ins, after-hours, and weekends.

Name/Location: _____

Phone: _____

Hours: _____

Visit urgent care if you:

- Have a sudden injury and need a walk-in appointment
- Need care when your doctor's office is closed (such as evenings or weekends)

Compare Your Care Options

Your Doctor

Check-ups, labs, and minor issues such as sprains, earaches, and strep throat

Average cost: \$30¹

Average visit time: 18 minutes²



Urgent Care

Asthma attacks, cuts that need stitches, or other moderate issues; diagnostic testing

Average cost: \$73¹

Average visit time: 60 minutes³



Emergency Room (ER)

Head trauma, seizures, severe burns, chest pain, trouble breathing, or other life-threatening issues

Average cost: \$545¹

Average visit time: 3 hours⁴



If you have an issue that threatens your life or health, call 911 or go straight to the nearest emergency room (ER)! In a true emergency, the ER will see you quickly. For non-emergencies, go to your doctor or urgent care to avoid a high cost and long wait.

This is not medical advice. Consult a medical professional and seek assistance in an emergency.

1 Costs vary by plan. Showing average cost to Blue Cross NC members across commercial group plans. Based on Blue Cross NC internal data for 12 months ending December 2024. Emergency room costs include both facility and professional charges — and combine copayment, deductible, and coinsurance.

2 American Public Health Association. Measuring Primary Care Exam Length Using Electronic Health Record Data (Accessed July 2025).

3 Urgent Care Association. 2023 UCA Finance Benchmarking Report (Accessed July 2025).

4 Centers for Medicare and Medicaid Services (Accessed July 2025).

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