

Choosing the Right Level of Care

Choosing where to go for care when you are sick or injured can be confusing. This guide can help you choose where to go to receive the right care, at the right time, and at the right price.



1. Calling your insurance company's 24-hour nurse line can be the quickest, most convenient, and least expensive way to get answers to questions, gain self-care tips for minor medical conditions, and to receive guidance on choosing an appropriate level of care. If you have coverage through a USNH Cigna plan, call 800-244-6224.
2. Primary care providers can help with a broad range of issues and treatments, provide counseling, education, disease prevention, and more. Having a regular provider helps establish a long-term relationship with you over the course of your care. Primary care providers are typically a low-cost option for health care visits.
3. If your primary care provider is unable to see you in a timely manner, a primary care alternative (like Convenient MD) is the next choice. Care is provided on a walk-in basis with no appointment needed and cost is often comparable to primary care visits.
4. Another option for receiving care when your primary care provider is not available is urgent care. Like primary care alternatives, care is provided on a walk-in basis, however the cost is typically significantly more.
5. Emergency room use should be reserved for true emergencies such as life-threatening conditions or severe injuries. Using the emergency room for non-emergent conditions can delay care for those truly experiencing emergencies. This is also generally the most expensive type of outpatient care.

