

Urgent Care vs. the Emergency Department

Getting the Right Care at the Right Place and Price



If you feel you need in-person care and can't wait for a doctor's appointment, an **urgent care clinic** is a better choice than the emergency room. Typically wait times are less and the cost is definitely less. There are over 40 in-network walk-in clinics and urgent care centers in the Tampa Bay Area. To find the closest in-network walk-in clinic or urgent care center, call **Humana Member Services at 877-230-3318** or access Humana's Physician Finder Plus tool from:

- View pcsb.org/risk-benefits. Click the "Health Insurance" link on the left side of the page, click on "Find a Doctor."
- www.humana.com, click the search button under "Find a Doctor". Click Insurance through your employer, enter your zip code and plan network (HMO Staff, National POS Open Access or HMO Premier (for the CDHP Plan)).
- The right choice depends on your symptoms. Call **Humana First Nurse Advice Line at 1-800-622-9529** for help in choosing the right level of care. This line is open 24 hour, seven days a week.

URGENT CARE	EMERGENCY DEPARTMENT
Non-life Threatening Symptoms: Go to an urgent care facility if you have a minor illness or injury and you are unable to schedule a timely visit with your doctor.	Life Threatening Symptoms: Call 911 or go immediately to the emergency dept. if you are experiencing sudden onset of serious and severe symptoms, and you believe that not getting immediate medical attention may result in loss of life, lasting physical damage, or serious injury.
Types of Conditions: <ul style="list-style-type: none"> • Earaches, sore throat, sinus pain • Minor cuts where bleeding is controlled • Sprains • Skin rashes • Colds, coughs, and sore throats • Minor fevers and flu-like symptoms 	Types of Conditions: <ul style="list-style-type: none"> • Signs of a heart attack, including chest pain or pressure • Signs of a stroke, like sudden numbness in a limb or sudden inability to speak • Uncontrolled bleeding • Sudden or severe pain • Coughing or vomiting blood • Difficulty breathing or shortness of breath • Sudden dizziness, weakness, or changes in vision • Severe or persistent vomiting or diarrhea • Changes in mental status, such as confusion
Staffing & hours: <ul style="list-style-type: none"> • Staffed by doctors, nurses, physician assistants, and nurse practitioners • Extended Hours • No appointment needed • Wait times vary • Costs lower than ED 	Staffing and hours: <ul style="list-style-type: none"> • Staffed by doctors and physician assistants • Open 24/7 • Wait times can be extensive (average is 4 hours) • Out-of-pocket costs are highest

Costs:	HMO Staff In-Network Only	National POS		CDHP In-Network
		In-Network	Out-of Network	
Deductible	\$0	\$400/\$800	\$400/\$800	\$1,500 ind./\$3,000 family
Primary Care Physician Office Visit	\$25 co-pay	20% after deductible	40% after deductible	20% after deductible
Urgent Care Centers	\$50 co-pay	20% after deductible	40% after deductible	20% after deductible
Retail Clinics	May be NOT covered*	20% after deductible	40% after deductible	20% after deductible
ER	\$500 co-pay	20% after deductible		20% after deductible

*The Walgreens Healthcare (Retail) Clinics do not participate in the STAFF HMO Plan.

Humana In-Network Urgent and Retail Facilities

Urgent Care Centers			
After Hours Pediatrics	3450 East Lake Rd., Palm Harbor, FL 34685		727-789-8887
BayCare Urgent Care	2331 4 th St. N, St. Petersburg, FL 33704		727-914-8566
BayCare Urgent Care	13670 Walsingham Rd., Largo, FL 33774		727-593-9848
BayCare Urgent Care	4821 US Hwy 19, New Port Richey, FL 34652		727-851-9650
BayCare Urgent Care	711 S. Belcher Road, Clearwater, FL 33764		727-314-4848
BayCare Urgent Care	3351 N. McMullen Booth Rd., Clearwater, FL 33761		727-314-4774
Doctors Express	1530 4th St. N., St. Petersburg, FL 33704		727-821-8700
Doctors Express	1500 N. McMullen Booth Rd., #A1-A2, Clearwater, FL 33759		727-266-1266
Evening Pediatrics	12190 Seminole Blvd., Largo, FL 33778		727-586-6483
Evening Pediatrics	4040 49 th St. N, St. Petersburg, FL 33709		727-526-6483
Gulf View Urgent Care	6329 SR 54, New Port Richey, FL 34653		727-844-5555
HealthNow Urgent Care	2086 Gulf To Bay Blvd., Clearwater, FL 33765		727-462-0100
HealthNow Urgent Care	7599 Park Blvd., N #300, Pinellas Park, FL 33781		727-999-2076
MedExpress	10500 Ulmerton Rd., # 202, Largo, FL 33771		727-518-2273
Med Express	26812 US Hwy 19 North, Clearwater, FL 33761		727-799-2727
Morton Plant Urgent	1306 Seven Springs Blvd., New Port Richey, FL 34655		727-372-3143
Professional Urgent Care	640 Tyrone Blvd. N, St. Petersburg, FL 33710		727-528-7827
Retail Clinic CVS MinuteClinic 866-389-2727			
8001 Dr. Martin Luther King St. Saint Petersburg, FL 33702 727-577-6888	3501 54th Ave South, St. Petersburg, FL 866-389-2727		30387 US Highway 19 N. Clearwater, FL 33761 727-781-2955
1000 E. Tarpon Ave. Tarpon Springs, FL 34689 727-937-4203	3771 Tampa Rd. Oldsmar, FL 34677 813-855-5781	2175 Main St., Dunedin, FL 34698 866-389-2727	8905 Bryan Dairy Rd., Largo FL 33777 866-389-2727
Retail Clinic Walgreens HealthCare Clinics – Does NOT apply to HMO Staff			
If you receive a prescription during your visit and filled it at Walgreen's, 30% co-insurance may apply			
3851 4th St. North St. Petersburg, FL 33703 727-822-6896	900 49 th St. North St. Petersburg, FL 727-327-8801	6560 Ulmerton Rd Largo, FL 33771 727-530-4729	710 Welch Cswy Madeira Beach, FL 866-825-3227
1801 Gulf to Bay Blvd. Clearwater, FL 33765 (727) 441-8694	33670 US Hwy 19 North, Palm Harbor, FL 34684 855-925-4733	1477 Main St. Dunedin, FL 34698 727-733-3176	11180 Spring Hill Dr. Spring Hill, FL, 34609 352-686-2235
7420 State Road 54 New Port Richey, FL 34653 813-949-0464	8706 W. Hillsborough Ave Tampa, FL 33615 813-885-2766	2115 E. Hillsborough Ave. Tampa, FL 33610 813-237-3743	

For a complete list of In-Network Urgent Care/Retail Clinic providers, including providers outside of Pinellas County, visit Humana.com or call member services at 877-230-3318.