

# 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](http://pcsb.org/risk-benefits). Click the "Health Insurance" link on the left side of the page, click on "Find a Doctor."
- [www.humana.com](http://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
<p><b>Non-life Threatening Symptoms: Go to an urgent care facility</b> if you have a minor illness or injury and you are unable to schedule a timely visit with your doctor.</p>	<p><b>Life Threatening Symptoms: Call 911 or go immediately to the emergency dept.</b> 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.</p>
<p><b>Types of Conditions:</b></p> <ul style="list-style-type: none"> <li>• Earaches, sore throat, sinus pain</li> <li>• Minor cuts where bleeding is controlled</li> <li>• Sprains</li> <li>• Skin rashes</li> <li>• Colds, coughs, and sore throats</li> <li>• Minor fevers and flu-like symptoms</li> </ul>	<p><b>Types of Conditions:</b></p> <ul style="list-style-type: none"> <li>• Signs of a heart attack, including chest pain or pressure</li> <li>• Signs of a stroke, like sudden numbness in a limb or sudden inability to speak</li> <li>• Uncontrolled bleeding</li> <li>• Sudden or severe pain</li> <li>• Coughing or vomiting blood or difficulty breathing or shortness of breath</li> <li>• Sudden dizziness, weakness, or changes in vision or severe or persistent vomiting or diarrhea</li> <li>• Changes in mental status, such as confusion</li> </ul>
<p><b>Staffing &amp; hours:</b></p> <ul style="list-style-type: none"> <li>• Staffed by doctors, nurses, physician assistants, and nurse practitioners</li> <li>• Extended Hours</li> <li>• No appointment needed</li> <li>• Wait times vary</li> <li>• Costs lower than ED</li> </ul>	<p><b>Staffing and hours:</b></p> <ul style="list-style-type: none"> <li>• Staffed by doctors and physician assistants</li> <li>• Open 24/7</li> <li>• Wait times can be extensive (average is 4 hours)</li> <li>• Out-of-pocket costs are highest</li> </ul>

Costs:	HMO Staff In-Network Only	National POS In-Network	CDHP In-Network	Average Employees Out-of-Pocket Costs  Based upon 2016 PCS claims data
<b>Deductible</b>	\$0	\$500/\$1,00	\$1,500 ind./\$3,000 family	
<b>Primary Care Physician Office Visit</b>	\$25 co-pay	20% after deductible	20% after deductible	\$31
<b>Doctor on Demand (Virtual)</b>	\$25co-pay	\$40 or 20% after deductible	\$40 or 20% after deductible	
<b>Urgent Care Centers</b>	\$50 co-pay	20% after deductible	20% after deductible	\$66
<b>Retail Clinics</b>	\$50 co-pay	20% after deductible	20% after deductible	
<b>ER</b>	\$500 co-pay	20% after deductible	20% after deductible	\$724

## Humana In-Network Urgent and Retail Facilities

Urgent Care Centers		
<a href="#">After Hours Pediatrics</a>	3450 East Lake Rd., Palm Harbor, FL 34685	727-789-8887
<a href="#">BayCare Urgent Care</a>	2331 4 <sup>th</sup> St. N, St. Petersburg, FL 33704	727-914-8566
<a href="#">BayCare Urgent Care</a>	13670 Walsingham Rd., Largo, FL 33774	727-593-9848
<a href="#">BayCare Urgent Care</a>	4821 US Hwy 19, New Port Richey, FL 34652	727-851-9650
<a href="#">BayCare Urgent Care</a>	3351 N. McMullen Booth Rd., Clearwater, FL 33761	727-314-4774
<a href="#">Bayfront Urgent Care</a>	1599 66th St. N, St. Petersburg, FL 33710	727-344-3627
<a href="#">AFC Urgent Care (formerly Doctors Express)</a>	1530 4th St. N., St. Petersburg, FL 33704	727-821-8700
<a href="#">AFC Urgent Care (formerly Doctors Express)</a>	1500 N. McMullen Booth Rd., #A1-A2, Clearwater, FL 33759	727-266-1266
<a href="#">Evening Pediatrics</a>	12190 Seminole Blvd., Largo, FL 33778	727-586-6483
<a href="#">Evening Pediatrics</a>	4040 49 <sup>th</sup> St. N, St. Petersburg, FL 33709	727-526-6483
<a href="#">HealthNow Urgent Care</a>	2086 Gulf To Bay Blvd., Clearwater, FL 33765	727-462-0100
<a href="#">HealthNow Urgent Care</a>	7599 Park Blvd., N #300, Pinellas Park, FL 33781	727-999-2076
<a href="#">MedExpress</a>	10500 Ulmerton Rd., # 202, Largo, FL 33771	727-518-2273
<a href="#">Med Express</a>	26812 US Hwy 19 North, Clearwater, FL 33761	727-799-2727
<a href="#">Professional Urgent Care</a>	640 Tyrone Blvd. N, St. Petersburg, FL 33710	727-528-7827

### Retail Clinic CVS MinuteClinic 866-389-2727

<a href="#">8001 Dr. Martin Luther King St.</a> Saint Petersburg, FL 33702 727-577-6888	<a href="#">3501 54th Ave South,</a> St. Petersburg, FL 866-389-2727	<a href="#">30387 US Highway 19 N.</a> Clearwater, FL 33761 727-781-2955	<a href="#">1000 E. Tarpon Ave.</a> Tarpon Springs, FL 34689 727-937-4203
<a href="#">3771 Tampa Rd.</a> Oldsmar, FL 34677	<a href="#">2175 Main St.</a> Dunedin, FL 34698 866-389-2727	<a href="#">8905 Bryan Dairy Rd.</a> Largo FL 33777 866-389-2727	

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