

COVA Connect Members: Do You Want to Save Time and Money?

Knowing where to go when you are sick or injured can keep money in your pocket and save you valuable time. In an emergency, you should always go to your nearest provider. You usually know when a situation is not an emergency. For example, ear pain, throat pain, colds/flu, and rashes are often best treated by calling your doctor. Going to a hospital Emergency Department is very expensive. So it is important to consider these steps before visiting the ER.

For non-emergency illness or injury:



Step 1

Call your doctor's office. For a complete list of doctors in the Optima Health network, visit optimahealth.com/cova.



Step 2

If your doctor's office is closed, call the **Care Coordination Program/After Hours Nurse Advice Line at 1-877-817-3037**. This **free** call is your link to a licensed nurse who can assist you in determining your immediate next steps for care. If this call recommends seeking care other than your doctor's office when it re-opens, then consider steps 3 and 4.



Step 3

Urgent Care Centers may meet your needs and are usually a less expensive and faster option for treatment than a hospital Emergency Department. These facilities are usually open on evenings, weekends, and holidays when your doctor's office may be closed.



Step 4

Hospital Emergency Departments are the most expensive and often take longer than other treatment options in non-life-threatening situations. If you choose to go to an Emergency Department, knowing which hospitals participate with Optima Health can save you money. Remember that services from non-participating, non-Emergency Department providers are not covered unless you elected the Out-of-Network optional benefit. Even then, you may be billed the difference between the provider's fee and what the plan charges.