

KNOW YOUR BENEFITS.

From



Walk-in **Medical Clinics**

Emergency room visits are expensive, even if you have insurance coverage. Urgent care, while cheaper, is also not necessarily the best option for minor health concerns. If you're not experiencing a health emergency that requires an ER visit, but you can't wait to see your primary physician, a walk-in medical clinic might be a convenient, affordable option for getting medical attention.

Walk-in clinics are typically best equipped to handle common ailments that are not life-threatening, such as a minor burn, sprain, pink eye, sore throat and upset stomach. Most walk-in clinics will not be able to provide you with the proper care for a life-threatening condition. For example, if you're experiencing symptoms of a stroke or heart attack, you should go directly to the nearest emergency room. Most walk-in clinics are mainly staffed by nurse practitioners and physician assistants, although some may have one or more doctors available.

Walk-in medical clinics provide health care that fits into your schedule. You don't have to make an appointment, and many clinics estimate that they will have you in and out the door in about an hour.

In addition to the convenience of no appointments and short wait times, many

walk-in clinics are operated in conjunction with drugstore and retail sites. For example, many walk-in clinics are built inside stores such as CVS, Walgreens, Wal-Mart and Target. Many of these retail walk-in clinics are adjacent to a pharmacy, making it quick and easy to fill any prescriptions right away. There is typically only a short wait time for walk-ins, making it an easy way to diagnose a simple illness or ailment.

Walk-in medical clinics typically accept most insurance plans; you will probably be required to pay at the time of your visit, whether or not you have insurance—if you have insurance, you will generally only owe your usual copay. If you don't have insurance, most walk-in clinics are designed to be affordable for those paying for their visits out of pocket. Other walk-in clinics may not accept insurance at all, but they are able to provide care at lower rates because they avoid the expense of insurance paperwork.

Walk-in medical clinics offer an affordable, convenient alternative to expensive emergency rooms and busy primary physicians.

It is important to note that walk-in clinics are not intended to be a permanent replacement for a trusted primary care physician, but they can be an efficient and convenient option for diagnosing and treating minor ailments. Also remember, if you are experiencing symptoms of a potentially life-threatening condition, go to an emergency room, not a walk-in clinic.