

Sick with no regular doctor: where to go

Easy · 10 min to read; 10 min to set up · Varies; community health centers charge by income

YOU'LL NEED

- ☐ Your insurance card, if you have one (the nurse line is often on the back)
- ☐ A list of your symptoms and any medicines you take
- ☐ Your ZIP code

WHAT TO KNOW

- 1 First, the emergency check.** If someone could die or be permanently hurt, call 911 or go to the ER now. The signs and the full list are in Urgent care vs. the ER. Don't let cost stop you: hospitals with emergency departments that take part in Medicare must screen you and stabilize an emergency regardless of your ability to pay.
- 2 Have insurance?** Call the nurse advice line on your card or your plan's website. It can tell you whether to wait, see someone today or go in.
- 3 Ask about a virtual visit.** Telehealth means a visit with a provider by phone or video. Check your plan's app or website for what it covers and what it costs before you start.
- 4 Need to be seen in person, but it isn't an emergency?** Pick an urgent care that's in your plan's network. In-network care usually costs less.
- 5 No insurance?** Find a community health center. How much you pay depends on your income, and they offer general primary care, prenatal care and referrals, including for mental health. Search by ZIP at findahealthcenter.hrsa.gov.
- 6 Paying yourself?** Ask for a good faith estimate. If you don't have or don't use insurance, providers usually must give you one when you schedule care in advance or ask for it. If the bill comes in at least \$400 more than the estimate, you may be able to dispute it.
- 7 Then fix the gap so it doesn't happen again.** Find a regular doctor with Finding a primary care doctor, and if you're uninsured, check your options in Health insurance options. You can apply for Medicaid any time of year.

Watch out Chest pain, trouble breathing, signs of a stroke or a serious injury aren't a telehealth or urgent care problem. Call 911. The list in When to call 911 is the one to trust.

DAD NOTE *Being sick and broke at the same time is scary. Make the plan today while you feel fine: save the nurse line, an urgent care and the closest health center in your phone.*

Full lesson: aptkeys.com/body/paying-for-care/sick-with-no-regular-doctor-where-to-go/

Checked October 3, 2026. Sources: HealthCare.gov; Health Resources and Services Administration; MedlinePlus; Centers for Medicare & Medicaid Services.