

Urgent care vs. the ER

Easy · 10 min to read; 10 min to save the numbers · Varies by plan; ER usually costs most

Could someone die or be permanently disabled? Call 911 or go to the ER. Not life-threatening, but you can't see your doctor soon enough (flu, sore throat, sprain, minor cut, burn or broken bone)? Urgent care. Not sure? Call your doctor's office or your plan's nurse line first. The ER can cost 2 to 3 times more for the same care, but the No Surprises Act limits surprise out-of-network bills for ER visits. Save your doctor, nearest ER, urgent care and nurse line numbers in your phone today.

YOU'LL NEED

- ☐ Your insurance card, if you have one
- ☐ Your plan's nurse advice line number, if it has one
- ☐ The name of a nearby urgent care that takes your plan

WHAT TO KNOW

- 1 **Ask: could someone, or an unborn baby, die or be permanently disabled?** If yes, it's an emergency.
- 2 **Call 911 if the person can't wait: choking, stopped breathing, head injury with passing out or confusion, neck or spine injury, severe chest pain, severe shortness of breath, a seizure over a minute, sudden inability to speak, see, walk or move, or sudden weakness on one side.** See When to call 911.
- 3 **Go to the ER for problems like a broken bone poking through skin, a deep wound, serious burn, coughing or throwing up blood, severe pain, a bad allergic reaction with trouble breathing, high fever with headache and stiff neck, vomiting or diarrhea that won't stop, or poisoning or overdose.**
- 4 **Use urgent care when it isn't life-threatening but you can't see your doctor soon enough: colds, flu, earaches, sore throats, migraines, low fevers, limited rashes, sprains, back pain, minor cuts and burns, minor broken bones or minor eye injuries.**
- 5 **Not sure?** Call your doctor's office; after hours, calls may go to an on-call nurse. Your insurer may also have a nurse advice line.
- 6 **Prepare now.** Save these in your phone: your doctor, the closest ER, a nurse advice line, an urgent care and a walk-in clinic. Check that the urgent care is in your plan's network, since in-network care usually costs less.

Watch out New or unexplained chest pain? Call for emergency help right away. If you call 911, start with your location and stay on the line until the call-taker tells you to hang up.

DAD NOTE When in doubt about life or limb, call 911 and let them decide.

Full lesson: aptkeys.com/body/finding-a-doctor/urgent-care-vs-the-er/

Checked October 2, 2026. Sources: MedlinePlus (National Library of Medicine); HealthCare.gov; Centers for Medicare & Medicaid Services; 911.gov; Mayo Clinic.