

Walk In Clinic Vs Urgent Care

If you or a family member is seriously sick or injured and you can't get to your primary physician or in-network emergency facility, you may have to rely on an urgent care or walk-in health clinic. Know the difference between the two facilities and understand your health insurance company's policies ahead of time. It might save you money and it will definitely add to your peace of mind.

Available Care At A Walk In Clinic

You've seen them in strip malls and shopping centers. Walk-in health care clinics were initially intended to serve the uninsured and underinsured, providing a more affordable option for basic medical services than a visit to a hospital emergency room or urgent care clinic. They are set up to offer treatment for common, non-life-threatening conditions. These can include minor injuries like burns and sprains and minor infections such as bladder, pink eye, sinus and sore throat, skin rashes and upset stomachs. Some may also offer vaccinations, pregnancy tests and routine physicals. The emphasis here is on convenience, and care is offered on a first-come/first-served basis. They do not take appointments. Costs of care is contained because services are typically administered by a nurse practitioner, who may be licensed to write prescriptions. A licensed physician, if not on premises, is usually on call to field questions and emergencies.

Available Care At An Urgent Care

Urgent care clinics are like walk-in clinics with enhanced capabilities. They can treat more serious illnesses and injuries, and are designed to take some of the burden off more expensive hospital emergency care services. Extended hours and weekend services are usually available. Urgent care clinics are staffed by physicians, can provide x-rays, administer IVs and treat minor and moderately severe trauma for non-life-threatening conditions such as broken bones or deep lacerations. If you suspect a heart attack or stroke is involved, or if the trauma is significant (a gunshot wound, for instance), call an ambulance and head for a hospital ER. Costs at an Urgent Care Clinic are typically higher and they may charge an additional Urgent Care facility fee than those at a walk-in health clinic. As with walk-in clinics, no appointments are available.

Will Your Health Insurance Pay For Walk In Clinic Vs Urgent Care Treatment

Many health insurance companies will pay a portion of the cost of using walk-in clinics and urgent care clinics, as these are typically much less than the cost of an unnecessary visit to a hospital ER. However, you should consult your provider to see under what conditions they will pay for out-of-network services like these and how much your out-of-pocket will be.

Before you need one, you should also locate the walk-in clinic and urgent care clinic in your vicinity and call ahead to see if they accept your health insurance. It will be one less thing to worry about when you or a family member needs to use one of these facilities.