Navigating Your MEDICAL CARE OPTIONS

Taking charge of your healthcare decisions means more than just choosing your benefit plan options each year. It means taking the time to make smart choices about your health and healthcare spending every day. This is even more important when you're sick or injured.

When you're faced with a medical problem, making the right choice regarding who to call or where to go isn't always clear or easy. So, here are a few basic tips to help you navigate your treatment options to get back on the path to good health faster while still protecting your wallet.

Tip # 1: Start with the Nurse Line

Try grabbing the phone before you grab your car keys. If you're a JCPenney Medical Plan participant, and you have a health question, let the Nurse Line point you in the right direction before you head out to get care. Registered nurses are available 24 hours a day and can help assess your situation and determine if self-care, a doctor's visit or the emergency room is the best course of action. Just call the toll free number found on your insurance ID card.

Cost: Free to all JCPenney Medical Plan participants.

Tip # 2: Try your doctor first for non-urgent treatment

For routine primary care, preventive care or non-urgent treatment, the best route to take for care is to visit your doctor's office. Your doctor knows you, your personal health history and has access to your medical records. Many doctors even hold open space for same day appointments so they are available to see their patients who need them.

Cost: $
You may pay the least out of pocket when receiving care from your primary doctor, especially if they are an in-network provider.

Tip # 3: If you need urgent care after hours, check out an Urgent Care Center

Sometimes you need medical care fast, but the situation isn't serious enough to require a visit to the Emergency Room. That's when finding an after hours Urgent Care Center can be a good option. Not only will it be less expensive than a trip to the Emergency Room, but you will also be likely to have a shorter waiting time to receive treatment.

Cost: $$
Out-of-pocket costs for Urgent Care Centers are usually higher than costs for a doctor's visit, but much lower than an emergency room visit.

Tip #4: Emergency Rooms are meant to be used for true emergencies only

Unfortunately, at some point you may be faced with a life-threatening medical condition that requires an Emergency Room visit. If you are in a situation where you believe that without immediate care you could seriously jeopardize your health, you should go to the Emergency Room nearest you or call 9-1-1 right away.

Cost: $$$
You should never let cost deter you from getting the medical help you need. But you should also be aware that Emergency Room costs for situations that are not life-threatening are sometimes three times higher than they would be at your physician's office.

Remember - it's your health and your money. So, it's up to you to make smart choices when it comes to your health and your healthcare.

For more information on doctors and medical care centers covered under your JCPenney medical plan, visit the PowerLine website via the Associate Kiosk or the Associate Kiosk@Home (accessible from www.jcpenney.net).