

ER, URGENT CARE, CLINIC, OR VIRTUAL?



Where should I go for care?

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If you are sick or injured, should you go to the emergency room, urgent care, walk-in clinic, or do a virtual visit?

Plan ahead so you're ready to make a wise choice when an accident happens or you come down with a sudden illness.

How to choose

- **Assess severity:** If it's life-threatening, go to the ER. If it's a problem that can wait for a same-day appointment, consider urgent care, retail clinics, or a virtual visit.
- **Consider cost:** Check your specific BCBS MN plan details, as costs vary. Urgent care is typically cheaper than the ER, and retail clinics are cheaper than urgent care. Virtual visits are free through Doctor on Demand.
- **Think about convenience:** If you don't want to travel or wait, a virtual visit is ideal for many common illnesses.

To find an in-network care provider with your BCBS MN health insurance, visit the [BCBS Find Care](#) page. **If your situation is life threatening, call 911 immediately.**

Emergency rooms (ER)

ERs are open 24/7, and they're the most expensive place to go for care. Use them only for serious or life-threatening issues, such as:

- Serious injuries, including excessive bleeding, burns, or broken bones
- Difficulty breathing
- Seizures
- Signs of a heart attack, such as chest pain, shortness of breath, or discomfort in arms, back, or jaw
- Signs of stroke, such as sudden change in vision, weakness, or trouble talking

Urgent care centers

Urgent care centers are open after hours and on weekends/holidays for walk-in care. Visit an urgent care center for concerning, but not life-threatening, injuries or illnesses that need immediate attention, such as:

- Sprains, strains, and minor broken bones
- Simple cuts and burns
- Minor illnesses, such as strep, ear infections, bladder infections, or cold/flu symptoms
- Skin rashes and infections
- Eye injuries

Doctor offices

Primary care clinics are typically open weekdays, 8 a.m. to 5 p.m., and sometimes after hours. Your primary care doctor is in the best position to assess and manage your ongoing health needs. Visit your primary care doctor for most of your medical needs, such as:

- Minor injuries that can wait until regular clinic hours, such as burns, bruises, or blisters
- Minor illnesses, such as strep, ear infections, bladder infections, or cold/flu symptoms
- Allergy symptoms, rashes, or skin infections
- Preventive visits, annual check-ups, or sports physicals to detect health risks or diseases before they become bigger problems
- Vaccinations and immunizations
- Help managing your medications
- Follow-up care after an illness or injury

Retail walk-in clinics (for example, CVS Minute Clinic)

Consider a walk-in clinic for quick, convenient, and cost-effective care. Look for walk-in clinics at the mall, grocery or drug store, or at work. The average cost is about half of a visit to a doctor's office. Retail clinics cover a variety of ailments including:

- Respiratory: colds, coughs, bronchitis, flu-like symptoms, sinus infections, sore throats
- Urinary: bladder and urinary tract infections (UTIs)
- Infection: pink eye, ear infections, yeast infections, mono
- Injury and pain: minor cuts, scrapes, burns, sprains, and strains
- Skin: shingles, poison ivy, ringworm, lice, insect bites
- Vaccinations and immunizations: flu, pneumonia, Tdap, hepatitis, COVID-19
- Physicals and health screenings
- Chronic condition management: high blood pressure, diabetes, asthma

Online virtual visit (for example, Doctor On Demand)

Virtual visits are the most cost-effective option and the most convenient, because they can be done from home with no travel or wait time.

If you are enrolled in the Ames BCBS MN medical coverage, you can use Doctor on Demand at no cost to you.

Use virtual visits for:

- Colds and the flu
- Sinus infections
- Nausea and vomiting
- Asthma
- Allergies and rashes
- Pink eye (conjunctivitis)
- Urinary tract infections
- Headaches and migraines
- Stress and anxiety
- Insomnia
- Depression and mood swings
- Trauma and loss

To learn more, or to sign up now, visit [Doctor on Demand](#).