National University

Where to Get Medical Care

Doctor's office, urgent care, or the emergency room: how to choose

Going to the right place can save you time and money. For anything that isn't an emergency, start with your doctor's office. Use urgent care when you need to be seen today and your doctor can't see you. Go to the emergency room for serious or life-threatening problems.

	Doctor's office (primary care)	Urgent care center	Emergency room (ER)
Best for	Checkups, yearly physicals, and preventive care; managing ongoing conditions like diabetes or high blood pressure; prescription refills; and minor illnesses that aren't getting worse	Illnesses and injuries that aren't life-threatening but need care today, when your doctor can't see you or it's after hours	Severe or life-threatening problems, or anything that could cause the loss of an arm or leg
How it works	Make an appointment. Your doctor knows your health history and can manage your care over time.	No appointment needed. Patients are usually seen in the order they arrive. Most centers can do basic X-rays and lab tests.	Open 24 hours a day, 7 days a week, with emergency doctors and equipment for major injuries, surgery, CT and MRI scans, and life support. The most serious patients are seen first, not in the order they arrive.
Wait time	Depends on when you can get an appointment. Most offices aren't open nights or weekends.	Usually moderate, often 15 to 60 minutes	Varies. If your problem is less serious, you may wait a long time.
Cost	Usually the lowest	More than a doctor's office visit, but much less than the ER	The highest
Examples	Yearly checkup, a follow-up for high cholesterol, routine vaccines, or mild symptoms that have lasted a while	Flu or cold symptoms, earaches, sore throats, small cuts that need stitches, minor sprains, or a possible simple broken bone	Chest pain or pressure, signs of a stroke (slurred speech, sudden weakness or numbness), severe bleeding that won't stop, a major head injury, trouble breathing, or a severe allergic reaction

> **In an emergency:** Call 911 or go to the nearest emergency room. If you have chest pain or signs of a stroke, call 911 instead of driving yourself.

Not sure where to go? Call your doctor's office for advice. You can also talk with a doctor by phone or video, 24/7, through Teladoc.

What you'll pay: Your costs at each place depend on your NU medical plan. See the 2027 Benefits Guide or visit the Benefits Website.