Be prepared before you need care

Before you get sick or have an accident, it’s a good idea to have an in-network healthcare action plan in place. Getting care within the Premera network will ensure you get quality care at a lower cost.

You can start right away with the Premera Find a Doctor tool. Log-in at premera.com or download the Premera Mobile app and use the Find a Doctor tool to:

1. Choose an in-network doctor for your primary care
   Choose a family physician, internist, physician assistant, nurse practitioner, ob/gyn, women’s health specialist, pediatrician, geriatric specialist, or naturopath. Then if you get a common earache, for example, you’ll already know what doctor to see for primary care.

2. Find an in-network pharmacy
   Find an in-network pharmacy close to you with the conveniences you like best. You may prefer a drive-through or 24-hour service, for example. Let your doctor know, so your prescriptions get there by the time you do.

3. Identify a nearby in-network urgent care center
   For medical care that cannot wait until your doctor’s office is open, but is not a life-threatening emergency, tap Find a Doctor on Premera Mobile to find one quickly.

4. Locate an in-network emergency room (ER)
   When time is of the essence, you’ll be glad you identified a nearby in-network ER with in-network ER doctors so you know exactly where to go.

   Note: Some medical centers charge a separate facility fee for doctors visits. So, it’s a good idea to call the medical centers you’ve chosen to see if they charge facility fees.

Turn this flyer over to see how to check which hospital has in-network ER doctors.
Check now to find out which emergency room has in-network doctors and avoid higher out-of-pocket charges later

When you need the emergency room, the last thing on your mind is to ask whether the doctor who sees you is in the Premera network. You just want to get the care you need as fast as you can.

But if you get care from a doctor who is not in the network—even at an in-network hospital—you might be surprised by a much bigger bill than you were expecting.

To avoid getting surprised by a bill for out-of-network care, you can check hospitals before you need them. Then if you do need emergency care, you’ll know where to go.

It’s easy to check which hospitals use in-network ER doctors by using the Find a Doctor tool or by calling customer service.

Not sure what kind of care you need?
Call the 24-Hour NurseLine for help.

The number is on your Premera member card. Just put the 24-Hour NurseLine number in your mobile phone now, in case you need to use it later. And remember...always call 911 in emergencies.