

Health Awareness



When Does It Make Sense To Go To The Emergency Room?

(NAPSA)—Everyone has a story about a long night spent in the emergency room—the wait, the plastic chairs and the more urgent emergencies that skip ahead of your place in line.

Patients, employers and insurers are beginning to question if the ER is always the best choice for every ailment. Until more recently, the ER was the only place to go for medical care after doctors' offices closed for the day. Today, thousands of urgent care, walk-in clinics and retail health clinics operate nationally to help fill the void and care for patients who need minor medical attention.

A RAND Corp study says about 17 percent of all visits to hospital emergency departments nationally could potentially be treated at retail medical clinics or urgent care centers for an estimated savings of \$4.4 billion.

Customers can see savings in the form of lower co-pays, which range from \$100 to \$200 for the ER, compared with \$10 to \$40 for retail health clinics, walk-in clinics and urgent care centers. For example, emergency room charges reported by one insurance company show them averaging \$580 to treat strep throat, compared with \$90 at urgent care centers and \$40 at retail health clinics. Health insurers and self-insured companies also absorb many of these costs, but they can play a role in impacting premiums for members.

The affiliated health plans of one health benefits company, WellPoint, have put together an easy-to-use online education program to help consumers find



Many visits to hospital emergency departments could potentially be handled at retail medical clinics or urgent care centers.

the closest participating ER alternatives in their states. Members find the Web page by plugging in their health plan name and “urgent care” into online search engines. The Web page provides information on when it’s appropriate to use these alternatives and reinforces when it’s the right time to go to the emergency room.

“Current data show that the highest rates of avoidable ER use are among people 34 and younger—those who are less likely to have a primary care physician but more likely to be technology consumers,” said Dr. Manish Oza, a WellPoint medical director and ER doctor who helped develop the program. “We devel-

oped Google Maps in the states where our affiliated health plans are located and create online advertising because that’s where so many people go for information when they’re deciding whether to go to the ER or not.”

The best way to be prepared for making these decisions is to:

- Know where your local retail health clinic or urgent care center is located and its hours;
- Call a nurses’ hotline or the number on the back of your insurance card to find out if your condition can be treated at a retail health clinic or an urgent care center;
- Know your co-pay for ER visits and whether you pay co-insurance for services during those visits.