

Is It Really an Emergency? What You Should Know Before Going to the ER.

Do you ever wonder why the emergency room (ER) seems full of people waiting hours for care? One of the main reasons is the number of Americans who use the ER for routine medical care. In a given year, Americans make about 10 million visits to ERs for non-urgent care.

Often, many of the nation's uninsured have few alternatives to using the ER for routine care. But patients with insurance use the ER, too, perhaps as a convenience or due to lack of knowledge.

The average cost of a doctor's office visit is much less than a visit to an ER. Needless ER visits can delay care for those with true emergencies, and increase costs for everyone. We all pay for rising costs in the form of higher premiums, coinsurance and deductibles. Therefore, we all have a stake in keeping healthcare affordable.

You can receive the best care for non-urgent conditions in a doctor's office. With your family doctor, you can build a relationship and select the best treatment for you. By knowing your family health history, he or she can plan proper preventive steps and care for your overall health. Your family doctor also can offer follow-up care to make sure your treatment is effective.

In an emergency, you should go straight to the ER or call 9-1-1. But if your condition isn't urgent, call your family doctor first, or go to an urgent care center if you need treatment after normal business hours. When you have an ongoing relationship with a family doctor, you can get consistent care from someone who knows you. And you can help keep healthcare affordable for everyone.

Our Plan has a \$100 copayment for each emergency room visit. The copayment is waived if you are admitted.