



Family Medical Care Plan

OVER-USE OF EMERGENCY ROOMS COSTS YOU MONEY

An estimated 60% of emergency room (ER) visits by FMCP participants are not for true emergencies. Millions of Americans use ERs for non-life-threatening coughs, headaches, upper respiratory infections, and seasonal allergy symptoms that could be treated just as well, and usually more conveniently, at an urgent care center or retail clinic.

WHAT IS AN URGENT CARE CENTER?

Urgent care centers are freestanding, non-appointment-needed medical facilities that provide care during extended hours, including a “walk-in-clinic” or a “doc in a box,” urgent care centers are a cost-effective alternative to emergency rooms for the treatment of non-life-threatening medical situations such as cuts, sprains, simple bone fractures, flus and fevers, insect bites, infections, etc. Some centers provide basic laboratory and X-ray services, and most can run diagnostic tests and dispense prescriptions.



The higher the charge, the more you pay! Your coinsurance is the same percentage whether you use an ER or clinic, but the average ER visit for a condition that is not a true emergency costs three-and-a-half times as much as an urgent care clinic visit. In addition, most FMCP plans require that you pay an additional \$100 ER co-pay that is only waived if you are admitted.

EXAMPLES

Example 1



A person with strep throat incurred an emergency room claim of \$687. In contrast, he could have gone to an urgent care center in the same area and been charged \$194, a difference of \$493.

The patient will have a much higher out-of-pocket cost for his ER visit, since his coinsurance will be based on the higher claim amount charged by the ER. Plus, in most cases, he will have to pay an additional ER co-pay.

Example 2

A patient incurred a \$680 claim for ER services due to a sinus infection. The same services would have cost \$130 at a nearby urgent care center.

Like example 1, this patient's out-of-pocket costs will be significantly higher than they would have been had she used an urgent care center.



	Retail Clinic	Urgent Care Center (Walk-in Clinic)	Emergency Room
Average FMCP claim cost	\$150	\$250	\$900
Best for	<ul style="list-style-type: none"> Common illnesses and immunizations Usually staffed by advanced practice nurses 	If condition isn't life-threatening but needs to be taken care of right away	Severe and life-threatening conditions
Patient convenience	<ul style="list-style-type: none"> Located inside drugstores, supermarkets, and big-box retailers Usually open during store hours On-site pharmacy 	<ul style="list-style-type: none"> Open after normal business hours, including evenings and weekend Many offer on-site diagnostic tests Can usually dispense common medications 	<ul style="list-style-type: none"> Open 24/7 You'll probably have to wait a long time to get treated Often no on-site pharmacy

If your condition isn't life-threatening but needs to be taken care of right away, then urgent care may be the right choice for you.

The important thing is to use your best judgment when choosing where to get care.