



Learn More – Module 5

Hospital, ER, Urgent Care or Quick-Care Clinic: Where Should You Go?

SLIDE ONE

How serious is the condition?

When your life may be at risk, or you have a sudden or severe pain, you have no choice — go to the nearest emergency facility. However, when the situation is less severe, you may have choices that can save you money and be more convenient. So if you have time to ask *What should I do?*, read on...

SLIDE TWO

Call your doctor first.

For less severe conditions, you should call your family doctor first—and speak them or with their “triage” nurse (pronounced “TREE-ahj”; rhymes with “tree-lodge”). They can help assess how serious your condition is and help you decide which type of facility can provide the most appropriate treatment. Your doctor may be able to squeeze you in for an office visit. Or, if your doctor does send you to an Quick Clinic, urgent care or ER, he or she can give them your relevant medical history, so you can avoid unnecessary tests and get the right care.

SLIDE THREE

Know the advantages of a quick care clinic or urgent care center.

- They are available throughout the area.
- They usually open early, close late, and have weekend hours.
- You don't need an appointment, and you probably won't wait long to be seen.
- They are staffed with health care professionals who can deal with a wide range of conditions.
- Best of all, depending on your coverage, when you use a quick care clinic or urgent care center, you'll often **pay less** than if you had gone to the emergency room. And if you use an emergency room for situations that are obviously not an emergency, your plan may charge you a penalty or even make you responsible for the whole charge for the visit.

SLIDE FOUR

Is “quick care” different from “urgent care”?

Yes. “Quick care” clinics are a relatively new kind of facility offering walk-in diagnosis and treatment for minor illnesses, such as step throat, pink eye, bronchitis, sinus infections and other common ailments. Quick care clinics are usually staffed by nurse practitioners, who can write prescriptions. Patients are usually seen within 15 minutes, and no appointment is

necessary.

A typical quick care visit costs the patient under \$50 – less than most office visits and far less than urgent care. Quick care charges are usually not covered by medical insurance but are eligible for reimbursement from FSAs and HSAs. For many people, quick care's convenience and fixed cost are preferable to scheduling an office visit or incurring the high cost of urgent care, especially when they know their ailment is minor and easily treatable.

SLIDE FIVE

Don't let the "urgent care" sign fool you.

Again, call your doctor first. If they instruct you to go to an urgent care center, understand that all centers are not created equal, and the difference can affect your wallet. To reduce your costs:

- 1) Ask if it is licensed. (The answer you want is "Yes.")
- 2) Ask if they will bill you as "urgent care" or as an "ER" (If it is billed as an ER, you will pay much more.)

SLIDE SIX

You have to ask!

This point is worth repeating. Some facilities will have a sign that says "urgent care" but they actually bill you as an emergency room. Generally, that means you will pay quite a bit more out-of-pocket. The only way to know is to ask—or check with your insurance company...

- 1) Call your insurance company's customer service.
- 2) Go to your insurance company's web site.

And, remember, the best time to find out well in advance.

SLIDE SEVEN

Know when to use the emergency room.

If you're facing a serious situation — stroke, heart attack, severe bleeding, head injury or other major trauma — have someone take you straight to the nearest ER or call 911 for an ambulance. **Don't take a chance with anything life-threatening.** The ER is the best place for these and other critical conditions, including:

- Severe abdominal pain
- Chest pain
- Sudden dizziness, weakness, or loss of coordination or balance
- Sudden blurred vision or loss of vision
- Severe allergic reactions that affect breathing
- Deep cuts/wounds or bleeding that won't stop
- Loss of consciousness
- Broken bones

SLIDE EIGHT

Be smart. Think ahead.

It's smart to check out your options BEFORE you need medical services. Again, except for emergencies, your first call should be to your doctor's office. If they instruct you to go to a quick care clinic, or an urgent care center, you'll need to know the location of the best one for you (preferably in-network). Making an informed decision could save you time and money. Don't take chances with your health, and don't spend more than you need to for minor treatment. It's all a matter of knowing what's right for your situation. (Remember: Quick clinics may be a more convenient and less expensive option for the urgent care you need).

