



Should I Go To The ER, or My Doctor?

Helpful tips from the PCSD Benefits Department

According to the National Center for Health Statistics, most people who go to an emergency room (ER) do not need urgent care. But rushing to an ER for minor health problems is not a good idea. Here's why:

- You can pay up to three times as much for routine care, as you would have paid at a physician's office.
- Emergency Rooms are not set up to care for routine illness, and do not work on a first-come, first-served basis as many of us mistakenly believe. Instead, Emergency Rooms use *triage* (French for "sorting") a system of evaluations in which critical cases are treated first.
- It can waste your time. The average wait for emergency treatment is about two hours.
- It can take you from sick, to sicker. When you are ill, the last thing you want to do is sit for hours in a heavily-trafficked emergency facility before getting help.

The basic rule of thumb? If your illness or injury is life threatening, then you should go the emergency room. But if you require more routine care, head to your physician's office. Here are some examples of each:

Examples of conditions that should be treated in the Emergency Room:

- Chest pain
- Difficulty breathing
- Severe bleeding or head trauma
- Loss of consciousness
- Sudden loss of vision or blurred vision
- Broken bones when the bone is protruding through the skin

Examples of conditions that should be treated through Urgent Care or your Physician's Office:

- Minor burns or injuries
- Sprains and strains
- Coughs, colds, and sore throats
- Ear infections
- Allergic reactions (non-life threatening)
- Fever or flu-like symptoms
- Rash or other skin irritations
- Mild asthma
- Animal bites
- Broken bones when the bone is not protruding through the skin

Note that these are basic guidelines. Never put your life in danger to avoid an ER charge. But please be aware that when going to the emergency room for non-emergent causes, your ER claim will probably be denied.

What should you do if your claim is denied?

You have the right to appeal the decision. This does not guarantee that the initial decision will be over-turned, but the insurance company will ask the ER for additional information. Your insurance booklet contains the appeal process instructions. You may also find the booklets in FRODO under "Benefits Insurance Highlight Sheets." If you have any questions, give us a call at 440-885-8773.