



## Emergency Room vs. Urgent Care



### What should you do if child has a high fever?

Know your options, and keep the following points in mind.

#### EMERGENCY ROOM

- Some plans have a co-pay for the emergency room, which might be up to \$250.
- Keep in mind that the emergency room exists for EMERGENCIES.
- The ER will ALWAYS be more expensive for you, for your carrier, and for your employer. (Costs for your carrier and your employer do affect you. If their costs are too high, your premiums will go up next year!)
- Normally, your wait in ER will be much longer. An average visit to the ER takes over 4 hours.
- Doctors estimate that as many as 70% of trips to the ER are unnecessary.
- If you have any doubt, call your doctor's after-hours service. A trained nurse will tell you if you need to go to the ER.

#### URGENT CARE

- A typical co-pay for an urgent care facility is around \$75.
- Urgent Care facilities are staffed by licensed physicians.
- They are NOT open 24 hours, but are usually open until late at night and on weekends.
- You do not need an appointment. These are walk-in facilities.
- An average visit to urgent care is an hour or less.
- Keep the address, phone number, and hours of the most convenient urgent care facility in your phone and on your refrigerator.