

TAKE ACTION

Know Where to Go for Your Health Care

Keeping your health care costs in check could be as simple as making the right choice when you need medical care. When you have an illness or suffer an injury, you understandably want to feel better fast, but making the wrong choice about where to receive care can cost you.

The average outpatient emergency room (ER) visit costs \$1,917, according to the Health Care Cost Institute. This means that if you head to the ER when you don't really need emergency care, your wallet is going to feel the pain.

Where Should I Go?

Sometimes, it can be difficult to know where to draw the line when it comes to choosing if you should go to the ER, urgent care or your primary doctor. Here are a few guidelines to help you know where to go next time you're sick or injured.

Emergency Room

A visit to the ER is the most expensive type of outpatient care and should only occur if there is a true emergency, or a life-threatening illness or injury. Examples of conditions that should be addressed in the ER include, but aren't limited to:

- Chest pain

- Shortness of breath
- Uncontrollable bleeding
- Poisoning or suspected poisoning

Urgent Care

Urgent care centers handle nonemergency conditions that require immediate attention—those for which delaying treatment could cause serious problems or discomfort. Sprains, ear infections and high fevers are conditions that can be treated in urgent care centers. Urgent care visits are less expensive than ER visits, but are typically more expensive than a visit to your primary care doctor.

Doctor's Office

For most nonemergency illnesses or injuries, the best choice for medical care may be a visit to your primary care physician. Your regular doctor knows you best, has your medical history, and has the expertise to diagnose and treat most conditions. In addition, going to the doctor's office is usually the most cost-effective option.

What's Next?

Now that you're aware of the differences between these types of health care facilities, next time you're sick or hurt, you'll be prepared to make the right decision for your health and wallet.