



## Medical Corner News from Our CMO

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### To ER or Not to ER?

#### **Knowing when to use Emergency Room services can save you thousands of dollars**

The PHBP provides excellent Emergency Room (“ER”) benefits. Emergency care is covered in full, subject only to a \$100 co-payment. However, your ER visit must be the result of a “true” emergency.

Understanding how the PHBP covers ER services can save you money. The best way to avoid an unnecessary out-of-pocket expense for an ER visit is to learn how your benefits work. This gives you the best chance to use the ER most effectively. The worst time to learn about your ER benefits is when you are in a crisis.

#### **What is a True Emergency?**

The PHBP covers ER visits that are for “sudden and serious diagnoses.” That means something:

- That has generally troubled you for less than 24 hours;
- Cannot be handled in a doctor’s office;
- Cannot safely wait for a doctor’s office to open; or
- Is so serious or life threatening that it cannot wait at all.

Here are some general tips to help you decide if you should make a trip to the ER.

- Always go to the ER for any of the following conditions: loss of consciousness; signs of a heart attack or stroke; sudden, severe pain; a major injury, such as head trauma; or, a severe reaction to an insect bite.

- However, if you have had these symptoms for days, could have gone to your doctor during office hours, or could have waited for the next opening at the doctor’s office, then it might not be covered.
- Finally, most colds and coughs, earaches, minor injuries or burns, and other common ailments do not warrant a trip to the ER.

If the visit is not covered, you will be responsible for a bill that could be in excess of \$1,000.

#### **To ER or not to ER? It can be a difficult choice**

If you are not sure a condition is a true emergency, here are some steps you can take:

- **Call your doctor—no matter what time it is—to describe your symptoms.** If your problem is urgent, though not an emergency, most doctors will find a way to see you in their office as soon as possible. Even if your doctor is not on duty, he or she will likely have someone covering for them who can talk to you about your situation.
- **Do not go to the ER just because it seems more convenient or because you do not want to take time off from work.** That might end up costing you much more than a day’s wages.
- **If you do not currently have a primary care doctor, consider getting one.** Urgent problems, whether requiring an ER or not, by definition arise unexpectedly and usually very inconveniently, so having a doctor you know is better than scrambling for one at the last minute.
- **Local urgent care centers and some doctor’s offices have late hours and weekend hours.** Call MagnaCare (877-624-6210) or Health Advocate (866-799-2723) to find one near you. Even if the facility is not in MagnaCare’s network, it might be much less expensive than a denied ER bill.

When you need them, Emergency Rooms can be life-saving. Never delay going to the ER when it is a true emergency! Using your ER benefits wisely can help save you and the PHBP important healthcare dollars.

### There is Still Time to Complete Your WBA—And Earn \$50!

When you and/or your eligible spouse complete a WBA before December 31, 2011, you and/or your eligible spouse will be eligible to receive \$50 each from the PHBP. And, when you get your health screenings (as long as you complete a WBA by December 31, 2011), you will both be eligible to receive an additional \$50 each. **In other words, if you and your eligible spouse both complete WBAs and both get FREE health screenings, you will be eligible for \$200 from the PHBP.**

#### **Do Not Miss Out: WBA Deadline Extended to December 31, 2011!**

You and/or your eligible spouse have until December 31, 2011 to complete your Well-Being Assessment online, and be eligible to receive \$50 each. Go to [www.myconnecttohealth.com](http://www.myconnecttohealth.com) and register (if you have not already done so) to take the WBA.