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Health & Life

the Eder Way

Your options for medical treatment

When you need immediate medical attention, is your first thought to rush to the emergency room? The ER is by far the most expensive option and may not be the best.

Before you find yourself in need of medical treatment, you should know your options. There are several kinds of healthcare facilities that can give you the treatment you need. As you review them, you should compare cost, time, and convenience. Then, you can use this information to determine what treatment center will be the best fit for you.

Lynnae Rodeffer
Vice President of Products and Services

When to go to the ER?

Go to the emergency room when you have a severe injury, illness, or condition that requires immediate attention such as:

- choking
- a broken bone
- a severe allergic reaction
- unconscious and cannot wake up
- excessive vomiting or coughing up blood

In some instances, an urgent care facility might be adequate. Call your urgent care facility to confirm if the condition is treatable at that location.

When to go to an urgent care center

If your injury, illness, or condition is less severe, such as:

- nausea or vomiting
- mild allergy or hives
- headache or migraine
- minor sprain or burn
- back pain or ear pain
- a cut that needs to be stitched
- upper respiratory infection
- diarrhea
- bronchitis

When to do a virtual visit

A surprising statistic indicates that 90 percent of the conditions that would take you to an urgent care center can be addressed through a virtual visit. The physician you reach through your smartphone or computer can examine you online and even prescribe medication.

Cost

Here is a comparison of the average cost per visit:

Emergency room:	$2,200
Urgent Care Center	$100-$150
Virtual visit online	$79
Primary Care Physician	$150-$300

These are estimates and vary depending on how serious your condition is, what diagnostic tests are administered, what treatment is given, and where in the U.S. you are located.

Future premiums are based on cost choices today.

What is the wait time?

Wait time is crucial when you need treatment. According to research by Solv Health, the average wait time for treatment is:

Emergency room — 145 minutes
Urgent Care Center — Less than an hour — but 57 percent of urgent care patients experience a wait time less of than 15 minutes.
Virtual visit online — 20 minutes
Primary Care Physician (PCP) — 18 minutes — but the length of time to get an appointment can be much longer; 60% of patients wait 2 weeks for a PCP appointment and only 10% see their regular doctor the same day they need care.

Talk to your organization's benefits contact or Debbie Butcher at 847-622-3391 or insurance@eder.org.