Published on *University of Colorado* (https://www.cu.edu)

Knowing where to go for health care could save you time and money [1]

October 26, 2018 by UIS Communications [2]

No one likes to pay more than they need to for services. So why do so many people choose the emergency room over alternative options for care?

An analysis of emergency room (ER) claims for CU Health Plan members [3] shows that 12 of the top 20 reasons for ER visits are non-emergencies. Issues like coughs, colds, sore throats and the like can be treated in a doctor's office, urgent care or online. Often, these options are faster and much cheaper, yet people still go to the ER.

When people choose the ER over the alternatives, it's seemingly an issue of not understanding the options. According to the [4]2017 [4] Colorado Health Access Survey [4] by the Colorado Health Institute, 72 percent of Coloradoans who went to the ER for non-emergencies were simply seeking care outside of business hours. If they had known it wasn't the only place to receive after-hours care, they could have saved themselves money.

How much could one save? Let's look at some common ailments.

A cough or cold

The typical ER trip for a cough will cost $332. Compare that an urgent care visit's $70 average cost or a doctor's office average cost of $34, and you have savings of $262 and $298, respectively.

Bronchitis

For bronchitis, on average, avoiding the ER and using an urgent care facility saves $243 or going to a doctor's office saves $255.

Sore throat

For a sore throat, on average, members could save $233 by going to an urgent care facility and $243 by going to a doctor's office.

Those are just a few examples, but the potential savings are evident. For more, check out a quick cost analysis from CU Health Plan [5]. The ER is an expensive place to receive care but, of course, you should absolutely go there if you truly have an emergency.

If you are not experiencing an emergency but need quick care, there are other options covered by your CU Health Plan, including urgent care, retail health clinics, UCHealth Virtual Visit [6], Anthem LiveHealth Online [7], or Kaiser's Virtual Visit [8]. Each option offers after-hours

care, and the online options are available 24 hours a day.

For specific information on the benefits you receive from your plan and how much you'll pay, just look up your Plan Summary document on the Employee Services website [9]. If you need help finding alternative locations, Anthem [10] and Kaiser [11] have tools to help you locate providers. And if you're not sure how to decide where to go, check out the When and Where to Get Care flyer [12]. When in doubt, go to the ER.

CU Health Plans [13], Wellness [14]
Display Title:
Knowing where to go for health care could save you time and money
Send email when Published:
No

Source URL:https://www.cu.edu/blog/work-life/knowing-where-go-health-care-could-save-you-time-and-money

Links
[1] https://www.cu.edu/blog/work-life/knowing-where-go-health-care-could-save-you-time-and-money [2] https://www.cu.edu/blog/work-life/author/18084 [3] https://www.becolorado.org/site-of-service-quick-cost-analysis/ [4] https://www.coloradohealthinstitute.org/sites/default/files/file_attachments/2017 CHAS DESIGN FINAL for Web.pdf [5] https://www.becolorado.org/wp-content/uploads/2018/09/Site-of-service-quick-cost-analysis.pdf [6] https://www.uchealth.org/access-my-health-connection/virtual-visits/ [7] https://livehealthonline.com/?refSource=google&site=fullsite&state=CO&brand=ABCBS [8] https://healthy.kaiserpermanente.org/colorado-denver-boulder-mountain-northern [9] https://www.cu.edu/employee-services/benefits-wellness/current-employee/medical-plans [10] https://www11.anthem.com/cuhealthplan/findadoc.html [11] https://healthy.kaiserpermanente.org/doctors-locations [12] https://www.cu.edu/docs/when-and-where-get-care [13] https://www.cu.edu/blog/work-life/tag/cu-health-plans [14] https://www.cu.edu/blog/work-life/tag/wellness