

Urgent care: a win-win solution

Using an urgent care versus an ER when appropriate may save money for all involved.

It happens often. You or a family member find yourself visiting the ER for a minor injury or illness only to feel the pain of the financial burden afterward. But did you know you may save when you visit an urgent care center for minor illness and injuries?

Research shows that 84 percent¹ of cases seen in hospital ERs are not actual emergencies. Plus these visits often cost, on average, six times more² than visiting an urgent care facility for the same types of services.

“ER
may cost
6 times
more”

Emergency room (ER)

\$180
20% co-pay
Average insured patient cost

\$750
Average employer cost for an insured patient

\$922
Average self-pay patient costs

\$65
Average Medicare member cost

75%
cost
savings

87%
cost
savings

80%
cost
savings

65%
cost
savings

Urgent care center

\$45
co-pay/out-of-pocket
Average insured patient cost

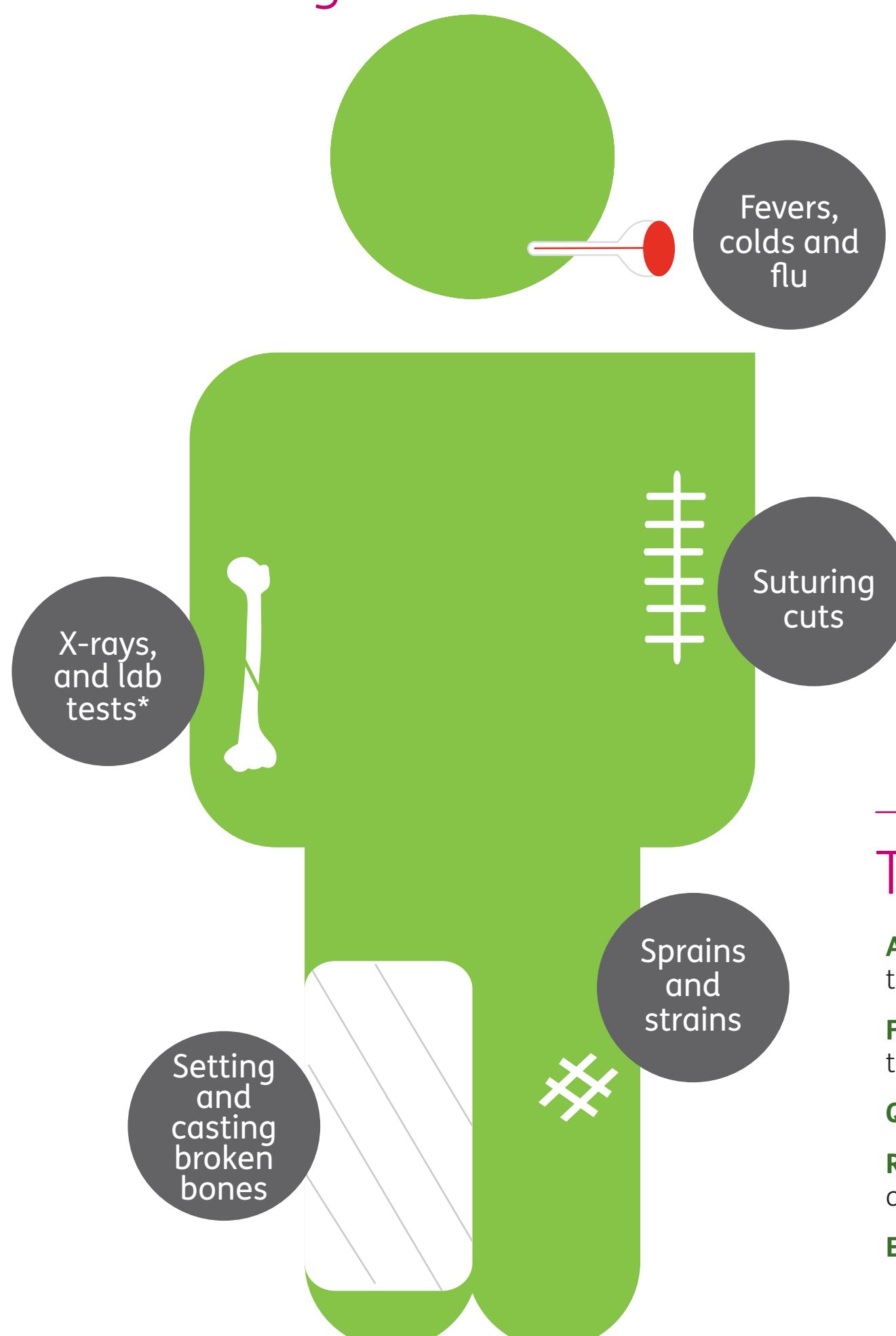
\$100
Average employer cost for an insured patient

\$185
Average self-pay patient costs

\$23
Average Medicare member cost

Methodology: Statistics show average cost per patient for a Humana-owned Concentra urgent care visit compared to the national average for a hospital emergency room visit.¹2008 New York University study.²Based on the UCAOA May 2010 report calculations of ER overutilization. *Insureds are encouraged to review their individual plan details for coverage specifics and information.

When an urgent care makes sense



When to visit an Emergency Room

If you or a family member is experiencing life-threatening illness or injury – such as major head trauma, chest pain, severe abdominal pain, or loss of consciousness – you should go directly to an ER. See the list below for guidance on what situations require ER treatment.

- Falls from greater than 7 feet
- Loss of consciousness
- Infants less than 6 months of age or with a temperature greater than 103 degrees
- Pregnancy bleeding or complications
- Life-threatening allergic reactions
- Severe burns
- Severe choking (cannot breathe or talk)
- Severe abdominal pain
- Signs or symptoms of stroke or heart attack
- Amputation of a body part
- Near drowning
- Electrical shock
- Open or angulated fractures

The urgent care difference

Affordable - Often, individuals save more on copays and overall services versus visiting an ER for the same treatments.

Fast - No appointment necessary and many locations are open evenings and weekends. Plus, there are often lower wait times than visiting an ER.

Quality care - Centers are staffed by clinicians and trained medical professionals.

Resources - Most locations offer laboratory and diagnostic equipment and resources to take care of an individual's urgent medical needs.

Easy access - Facilities are often located within minutes of a person's work or home location.

* Availability of x-ray and lab services varies by center. Please contact your nearest urgent care center to confirm services.