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Health and wellness tips for your work, home, and life—brought to you by the insurance and healthcare specialists at Moreton & Company.

# Emergency Room or Urgent Care?

## *How to choose*

According to some estimates, more than three-quarters of the people who visit an emergency room do not need to be there. Many of these patients are likely better candidates for a visit to an urgent care center.

### **Do You Really Need the ER?**

Emergency rooms are located in hospitals and are staffed by medical doctors who use sophisticated equipment to handle life-threatening injuries and illnesses, and other serious medical conditions such as difficulty breathing or sudden severe pain.

Patients at the emergency room are sorted, or triaged, according to the seriousness of their condition. For example, a patient with severe injuries from a car accident would likely be seen before a child with an ear infection, even if the child was brought in first. People who go to the ER with relatively minor ailments often have to wait more than an hour to be seen.

An emergency is defined as a condition that may cause loss of life or permanent or severe disability if it isn't treated immediately. You should go directly to the nearest emergency room if you experience any of the following:

- Chest pain
- Shortness of breath
- Severe abdominal pain following an injury
- Uncontrollable bleeding
- Confusion or loss of consciousness, especially after a head injury

- Poisoning or suspected poisoning
- Serious burns, cuts, or infections
- Inability to swallow
- Seizures
- Paralysis
- Broken bones

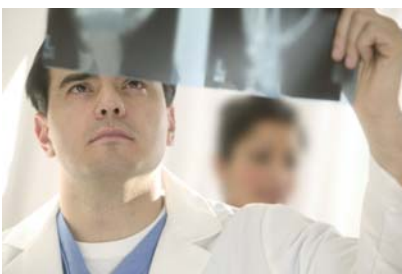
### **Using Urgent Care Instead**

Urgent care centers are usually located in clinics or hospitals, and like emergency rooms, offer after-hours care. They are not equipped to handle life-threatening situations. Rather, they handle instances which require immediate attention—those where delaying treatment could cause serious problems or discomfort.

Some examples of conditions that require urgent care are:

- Ear infections
- Sprains
- Urinary tract infections
- Vomiting
- High fever

Urgent care centers are usually more cost-effective than ERs for these conditions. In addition, the waiting time in urgent care centers is usually much shorter.



### **Did you know...?**

Most health plans will pay a higher benefit for urgent care centers than they will for emergency rooms, meaning your out-of-pocket costs will be less. A regular doctor's visit costs even less than urgent care. If you think you do need to go to an urgent care center, try to find one that is affiliated with your current health plan.