

Emergency versus Non-Emergency Treatment

As an employer, helping your employees to understand the value of using **in-network** care is extremely important. Another way to help educate your employees is with their decision to use the “right” facility during emergency versus non-emergency situations. So often people are quick to run to the Emergency Room after hours or during the weekend when their Primary Care Provider’s (PCP) office is closed – sometimes it is required, oftentimes it is not. The Emergency Room brings long wait times to your employees and their family members, as well as high out-of-pocket costs for them and your medical plan. Before seeking treatment, one should consider the severity of the injury, illness or condition and then decide whether to seek treatment at the Emergency Room, an Urgent Care or Retail Clinic, or the PCP’s office. **As always, if the condition is life-threatening, the person should go to the nearest Emergency Room.**

When Should My Employees Go to an Emergency Room?

The Emergency Room is a resource that is available 24/7 to anyone regardless of their insurance carrier for life-threatening conditions, injuries, and illnesses that may result in loss of life or a permanent/severe disability. In an emergency situation, the services provided will be covered at an **in-network level regardless of the Emergency Room being utilized**. Upon stabilization, the patient may be transferred to a facility that is in-network for their insurance provider.

When Should My Employees Go to an Urgent Care or Retail Clinic?

If your employee is not experiencing a life-threatening condition, they may want to seek care from an in-network Urgent Care. These clinics have ability to treat minor illnesses as well as more serious conditions because they have the medical equipment to do so, and are always staffed with a physician, who is trained in primary care or emergency medicine. Retail Clinics do not require a physician to be staffed, and do not have the ability to run diagnostic testing or x-rays because they are not equipped to do so. A retail clinic should be used for minor illnesses and more wellness and preventative services such as a flu shot or screening for diabetes. Both clinics, however, tend to provide high quality care and are more cost effective for both you and your employee while having a shorter wait time than the Emergency Room.

When Should My Employees Go to the Primary Care Physician (PCP)?

If your employee does not require immediate medical attention that day, the best solution may be for them to call and schedule an appointment with their network PCP. This option typically has the lowest out-of-pocket costs, the shortest wait time with a scheduled appointment, and an established doctor-to-patient relationship where the PCP already has the patient’s medical history.

Using In-Network Facilities: Regardless of which option your employees and their family members choose, their best option for the *lowest out-of-pocket exposure* is finding a facility in their plan’s network (Highmark or UPMC Health Plan).

If you have questions, please contact your Client Managers:

Tammy Cappo	Tammy.Cappo@mbgbenefits.com	(412) 394-6307
Kristen Chekan	Kristen.Chekan@mbgbenefits.com	(412) 246-2528