



# The Right Care at the Right Time and Right Place

## Helping Steer Non-Emergency Medical Conditions Away from the ER

The emergency room is one of the most expensive possible places to be seen for medical care. Most ERs are designed to treat life or death emergencies like car accidents, gunshot wounds and heart attacks. But nearly 50 percent of patients in the U.S. have sought care in the ER for non-urgent reasons, and many of those patients said they went to the ER because it was convenient<sup>1</sup>. But this convenience comes at a cost, wasting billions each year and contributing to rising insurance premiums.

Members can utilize equally convenient care options for common medical ailments like ear infections, seasonal allergies and suture removal. These ER alternatives are not only less expensive but they often result in a better long-term quality of care by reinforcing the continuity of care with the patient’s primary care doctor.

### Other Options

Many patients think of the ER as the only 24/7 location for health care, and don’t realize that there are increasingly other options available.

Anthem Blue Cross and Blue Shield (Anthem) for the past several years has worked with primary care physicians in our Enhanced Personal Health Care value-based contracting program to encourage doctors to offer extended office hours on nights and weekends, and telehealth services like LiveHealth Online now have board-certified physicians available 24/7 who can treat ailments like strep throat, rashes and infections.

### Rise in ER Utilization

Anthem has seen a significant increase in emergency room visits from members in the past several years for routine medical concerns like suture removal, common cold symptoms and athlete’s foot.

In fact, we’ve also seen:

- Some members visiting the ER more than 20x in a single year
- The availability of hospital ER appointments, which can be used to schedule visits for non-emergency conditions that could be treated by a primary care physician

### Primary Care Doctors First

Primary care doctors are in the best position to have a comprehensive view of their patient’s health status and should be the first medical professional patients see with any non-emergency medical concerns. Getting the right care in the right setting actually helps members save on out of pocket costs. Based on Anthem’s claims data, the average member responsibility – including co-pays and co-insurance - for treatment of a non-emergency ailment at the ER runs around \$560, while the average cost of an urgent care visit is around \$150, a primary care visit costs around \$60 and LiveHealth Online is \$49.

It’s important to note that Anthem’s 24/7 Nurseline and online tools are always available to help members find the right care option for their neighborhood. Anthem will cover non-emergent ER visits if a member was directed to the emergency room by

another medical provider, if services were provided to a child under the age 14, if there isn’t an urgent care or retail clinic within 15 miles of the member or if the visit occurs on a Sunday or major holiday.

### Prudent Layperson Standard

If a member chooses to receive care for non-emergency ailments at the ER when a more appropriate setting is available, his or her claim will be reviewed using the prudent layperson standard and potentially denied. The review by an Anthem medical director will take into consideration the presenting symptoms that brought the member to the emergency room as well as the diagnosis.

---

## Continuity of Care

These ER alternatives are not only less expensive but often result in better long-term quality of care.

---

*Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. Independent licensee of the Blue Cross and Blue Shield.*

<sup>1</sup> Poll conducted for NPR, the Robert Wood Johnson Foundation and the Harvard T. H. Chan School of Public Health cited in “Hospitals

Adapt ERs to Meet Patient Demand for Routine Care,” National Public Radio, March 10, 2016. <http://www.npr.org/sections/health->

shots/2016/03/10/469809684/hospitals-adapt-ers-to-meet-patient-demand-for-routine-care