

Knowing when a condition is critical enough to go to the emergency room versus visiting an urgent care center is important. There are also other factors to consider, such as hours of operation, wait times and costs.



Emergency Room (ER)

Call 9-1-1 or go to the ER for serious, potentially life-threatening medical emergencies—such as, but not limited to:

- Chest pains
- Difficulty breathing
- Head injury
- Excessive bleeding
- Severe pain or burns
- Drug overdose
- Poisoning or poisonous bites
- Convulsions or seizures
- Major broken bones (arm, leg, ribs, etc.)

Do you know the different types of ERs?
Flip over for important information.



Urgent Care Center



Use an Urgent Care Center for minor injuries or illnesses that need immediate attention—such as, but not limited to:

- Colds, coughs and flu-like symptoms
- Repeated vomiting or diarrhea
- Fever, sore throats and ear infections
- Animal bites
- Rashes or other skin irritations
- Minor cuts that may need stitches
- Sprains and strains
- Minor broken bones (fingers, toes, etc.)

What to Expect

Emergency Room



Higher copays.* Note that most Hospital ERs are in-network, while most Freestanding ERs are not and can cost more. *Flip over for more information.*



Longer wait times.¹ On average, patients wait 19 minutes before being seen and 133 minutes before being sent home.



Open 24/7.

*Based on individual copay and deductible rates. Check your plan for details.

¹ <https://www.debt.org/medical/emergency-room-urgent-care-costs> ² <https://projects.propublica.org/emergency>

Urgent Care Center



Lower copays.*



Shorter wait times.² The average is less than 30 minutes from arrival to departure time.



Open for extended hours, including weekends.



Important Tips

- If you're having an emergency and need immediate medical care, go to the nearest ER or call 9-1-1.
- If you're not sure how urgent your symptoms are, or would like to speak with a nurse, contact **Nurse24™**, our 24/7 Nurseline at, **1-855-828-1013**.
- To find an in-network doctor, hospital or urgent care center, visit **FirstCare.com/FindAProvider** or call FirstCare Customer Service at the number on your ID card.
- It's always a good idea to research—in advance of an emergency—which Hospital ERs near you are in-network.

Hospital Emergency Rooms (ER), Freestanding ERs, and Urgent Care Centers Common Questions & Answers

Q: What are the differences between Hospital ERs, Freestanding ERs and Urgent Care Centers?

A: **Hospital ERs** are part of a hospital. Patients can visit the ER 24/7/365 for treatment by doctors, nurses, technicians and other trained ER staff and, if needed, be admitted as a patient to the hospital. Hospital ERs typically see a wide range of injuries and illnesses and wait times can be long for those with less urgent needs. **Your FirstCare plan covers emergency care at a Hospital ER for medical conditions requiring immediate attention.**

A: **Freestanding ERs** are also open 24/7/365 and staffed by doctors, nurses, technicians and other trained ER staff. They are not typically attached to a hospital and are often privately owned by physicians. Since they are independent, **most Freestanding ERs are out-of-network for FirstCare plans. This means you may pay significantly more in out-of-pocket medical costs.**

A: **Urgent Care Centers**, which can be a good substitute for a patient’s primary care physician, are open during regular business hours and some extended hours—such as on evenings and weekends—but typically not 24/7. These clinics are limited on what they can perform and only usually offer the same type of evaluation and treatment that is offered by a primary care physician. Urgent care facilities may be attached to a hospital system and **most are covered by FirstCare plans.**

Q: Do Freestanding ERs accept insurance?

A: While Freestanding ERs often say they “accept all insurance,” this does not mean that they are in-network. **Freestanding ERs are out-of-network for most insurance plans and can bill their patients fees up to 10 times more** than what an Urgent Care Center or a traditional doctor’s office would charge.*

Condition	 Freestanding ER	 Urgent Care
Sore Throat	\$2,562	\$154
Upper Respiratory Infection	\$2,331	\$156
Bronchitis	\$2,994	\$167
Cough	\$3,044	\$180
Fever	\$3,340	\$180

SOURCE: Texas Association of Health Plans, www.taHP.org

Q: How do I know what facility is best for me?

A: If you’re having an emergency and need immediate medical care, go to the nearest ER or call 9-1-1. It’s always a good idea to research—in advance of an emergency—which Hospital ERs near you are in-network. To find out if a facility is in-network, visit FirstCare.com/FindAProvider or call FirstCare Customer Service at the number on your ID card. If you’re not sure how urgent your symptoms are, or would like to speak with a nurse, contact **Nurse24™**, our 24/7 Nurseline, at **1-855-828-1013**.

*“Utilization Spot Analysis: Free Standing Emergency Departments,” Center for Improving Value in Health Care, July 2017