3.2 Urgent Care vs. Emergency Room (ER) reading

All people can go to the Emergency Room.

If you have an emergency, you should go to the ER.

You should **not** go to the ER if you do **not** have an emergency.

Learn when to use Urgent Care and when to use the ER.

Look at the examples. Write the definition for each to the problem.

Go to the **ER** for:

- Amputations or severe cuts
- Breathing obstruction
- Burns – severe/ 3rd degree
- Drug overdose
- Facial or eye trauma
- Hazardous chemical exposure
- Knife or gunshot wound
- Large bone fractures
- Loss of consciousness
- Migraine headache
- Poisoning
- Severe abdominal pain with pregnancy
- Seizures/ Convulsions
- Shortness of breath/ Chest pain
- Suicide attempt

Go to **Urgent Care** for:

- Asthma—mild
- Back pain
- Burns—mild
- Coughing
- Cuts, scrapes, bruises
- Ear pain
- Eye irritation
- Fever
- Skin rashes
- Small bone fractures (toe, foot, finger)
- Sore throat
- Sprains
- Urinary burning

If you do not know, ask!

1. **Any person** in [fill in your state] can call **[fill in provider on call name]** at [fill in telephone number].

2. Call your clinic and ask a nurse. **If you are a patient in a clinic, a nurse can answer your questions for free.**

No insurance? You should have a doctor before you have an emergency.

1. Choose a clinic.
2. Call and make an appointment for a physical exam.
3. You will pay for the physical exam.
4. You are a patient at that clinic.
5. You can call the clinic and talk to a nurse for free when you have questions.

If you do **not** have insurance, the amount of money you will pay:

$	**Doctor's appointment in a clinic**
$$	**Urgent Care**
$$$	**Emergency Room**

If you do have insurance…

1. Read and understand your benefits.
2. Ask questions about your benefits.
3. Learn which Emergency Room your insurance covers.

******If you go to an ER that your insurance does not cover, you will pay the bill!

If you go to the ER and you need help to pay…

1. You will not pay at the ER.

2. You will receive 2 or 3 bills in the mail.
   - 1 bill is from the doctor
   - 1 bill is from the hospital
   - 1 bill is for equipment that you used (x-ray, for example)

3. Open and read your mail.

4. Call the hospital and ask for **community assistance.**

5. You will talk to a person about **financial assistance.**

6. You must give this person all of the information requested.

7. If you do not pay your bill, you will have bad credit. It will be difficult to buy a house, have a cell phone or a credit card, or use loans for your child to study at the university.