



Would you pay up to 10 times more for the same pair of shoes just because of the store location?

Why is your health care any different?

Where you go matters

There are times when a health issue needs an Emergency Room (ER) visit. Any life-threatening or disabling health problem such as loss of consciousness, broken bones or severe shortness of breath is an emergency. You should go to the nearest hospital ER or call 911. When you only use the ER for emergencies, you may help keep your out-of-pocket costs lower. But, in many cases, people have more routine health issues like a cold or sprained ankle, and they do not always need an ER. Going to an ER for routine health issues like this may cost you – sometimes up to 10 times the cost you would pay at an urgent care center.¹

Prices may be up to
10 times higher
at freestanding ERs than
urgent care centers.¹



The Real Costs (an example):

A patient with
back pain chooses
between an urgent
care center and
a freestanding
ER to receive
in-network care.²



Freestanding ER Charges	VS.	Urgent Care Center Charges
	Service Description	
\$895	Facility Charge - Level 3	\$0
\$53	Pulse Ox, Single (blood oxygen test)	\$0 (Included in physician charge)
\$96	Prescription Drugs (Toradol 15mg)	\$40
\$83	Intramuscular injection (IM/SQ) (drug injection into the muscles)	\$28
\$298	Physician Evaluation and Management	\$150
\$1,425	\$ TOTAL BILLED CHARGES	\$218
\$1,196 Contract Rate	\$ Insurance Benefit (Consumer has not met deductible)	\$125 Contract Rate + \$25 copay
\$1,196 Paid by Consumer	\$ TOTAL	\$150 Paid by Consumer



BlueCross BlueShield of Texas

How can you tell them apart?

A freestanding emergency room (ER) may look and feel like an urgent care center. A freestanding ER is similar to a hospital ER except that it is not physically attached to a hospital. Freestanding ERs may be found close to residential neighborhoods. Because they are ERs, they charge a facility fee similar to a conventional hospital ER. This may cause you to end up with a much higher bill. Here are some ways to tell freestanding ERs from urgent care centers.

Freestanding ERs:

- Have the word EMERGENCY or ER in the name
- Are not physically attached to a hospital
- Are staffed by board-certified ER doctors and are subject to the same ER member share which may include a copay, coinsurance and applicable deductible



If you have a non-emergency condition after normal hours, you can find an urgent care center³ by texting⁴ **URGENTTX** to **33633**.

Need help finding a network provider?

Use Provider Finder® at **bcbstx.com** or call the number on the back of your member ID card. If you need emergency care, call 911 or get help from a doctor or hospital right away.

¹ The Texas Association of Health Plans, Emergency Care Cost Crisis in Texas.

² The Texas Association of Health Plans Out-of-Network Claims Survey and Analysis of Three Large Texas Health Plans: 2015 Claims; May 2016.

³ The closest urgent care center may not be in your network. Be sure to check Provider Finder to make sure the center you go to is in-network.

⁴ Message and data rates may apply. Read terms, conditions and privacy policy at bcbstx.com/mobile/text-messaging.

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