

**NOTE:** Contains information intended for benefit-eligible State Agency, K12 (School District and Charter School), DTCC, DSU and Delaware Transit Corporation employees



Benefits Made Easy

December 13, 2017  
Issue

e - Newsletter

## Being a Wise Health Care Consumer - It pays to know when a medical “urgency” isn’t an “emergency”

### DID YOU KNOW?

The State of Delaware and its non-Medicare covered members\* **pay over 10 times** as much for Emergency Room (ER) visits that could have potentially been handled using a lower cost, convenient care option.

### Emergency Room (Use only for Emergencies)



#### Examples for use...

- Chest pain
- Severe shortness of breath
- Fainting, sudden dizziness, weakness
- Sudden confusion
- Uncontrolled bleeding

Average total cost per visit = \$1,407

Average out-of-pocket cost to State of Delaware non-Medicare members\* per visit = \$150

### Lower Cost, Convenient Care Options (Use for Non-Emergencies)

Primary Care Provider (PCP)

24/7 Nurse Line (Free service)

Telemedicine (Video visit with a doctor)

Urgent Care Center

#### Examples for use...

- Cold or flu symptoms
- Coughs, sore throat
- Ear or sinus pain
- Headaches/migraines
- Pinkeye
- Skin rashes
- Minor burns, cuts, scrapes
- Sprains and strains

Average total cost per visit = \$104 (PCP); \$128 (Urgent Care Center)

Average out-of-pocket cost to State of Delaware non-Medicare members\* per visit to the PCP or Urgent Care Center = \$15 to \$20

### Call To Action

➔ Visit [de.gov/healthconsumer](http://de.gov/healthconsumer) to learn more about being a wise health care consumer and how you can help to hold down rising costs.

*\*Includes employees, non-Medicare pensioners, spouses and dependents*

This newsletter is published by the State of Delaware Statewide Benefits Office.

To view other SBO e-Newsletters, visit

<http://ben.omb.delaware.gov/communication.shtml>.