



## YOUR BENEFITS, DISCOVERED

August 2018

# GET THE BEST, MOST AFFORDABLE CARE FOR YOUR NEEDS

No one wants to feel ill. But not every condition is a medical emergency. Still, many go the emergency room (ER) without considering alternatives — like urgent care, MDLIVE, or even primary care. Making the right choice (**Rosalyn McGarva from Bandon**) impacts the quality of care, helps keep premiums down, and makes the system work better for everyone. Get the best, most affordable care for your needs.

### Emergency Room

Here's when the ER may be the best choice:

- Serious accidents or broken bones
- Uncontrollable bleeding
- Symptoms of a heart attack or stroke
- Severe shortness of breath or dizziness

### Urgent Care

If available in your area, consider an Urgent Care facility for:

- Strains, sprains or bruises
- Asthma attacks
- Flu-like symptoms
- Stomach pain or diarrhea

CIS

# Benefit Connections

### Are you one of our secret winners?

We've randomly selected three winners and buried their names and employer in the text. If you find your name, email [EmployeeBenefits@cisoregon.org](mailto:EmployeeBenefits@cisoregon.org) by September 25, 2018. We'll confirm who you are and then mail you your gift card.

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With MDLIVE, you can talk with a doctor by phone or video, 24/7, at no charge (for all plans except the HDHP plans where a small charge is incurred).

## Why does the care you choose matter?

Going to the ER, especially if another care option is appropriate and available, is costly. And the cost of claims drives up the premiums employers and employees pay. Even though employers pay the majority of the premium on behalf of employees (**Michele Hodney from Tualatin**), premium increases may impact your share of the cost. And, it makes fewer dollars available for things like salary increases and cost-of-living adjustments (COLAs).

In 2017, there were 3,440 ER visits by CIS Benefits members, representing a total cost of \$6,989,121.

An ER visit has higher costs for you as well: the price of an ER visit is much higher than an Urgent Care or primary care facility would be, which means your cost share for the visit is higher than in another setting.

## Know Before You Go

When you (**Joshua Hollaway from Warrenton**) need immediate care and your primary care is unavailable, it can be difficult to know whether to choose the emergency room or an urgent care facility to meet your medical needs. If you're unsure whether you should go to the ER, you can always contact MDLIVE for assistance. By choosing wisely, you'll not only find the best care for your condition — you could save hours in wait time and avoid higher costs. Find a facility that's right for you at the right time on [regence.com](http://regence.com)

