



## KNOW THE COSTS — AND SAVE!

# Comparing the cost of care

When it comes to choosing where to go for care, you may have seen this rule of thumb:

- **Personal doctor** for managing your health
- **Walk-in clinic** or **Doctor On Demand™** when your doctor's not available
- **ER** for life-threatening emergencies

Following this rule not only gets you the right care, it gets you the right *cost* of care. You'll spend less time and money treating illnesses and injuries. Confused? Let's look at an example.

### Example: A sinus infection

Say you wake up one morning with your nose stuffed and your face aching. You think it's a sinus infection — you've had them before — and you need an antibiotic to clear it up.

- **If you choose your personal doctor:** You call for an appointment; your doctor sees you when they have an opening in their schedule. The doctor confirms a sinus infection and prescribes an antibiotic. Your out-of-pocket cost is generally minimal, depending on your health plan.
- **If you choose a walk-in clinic:** You go to the clinic; the doctor sees you and the other patients in the order you arrived. The doctor confirms a sinus infection and prescribes an antibiotic. You pay about the same as you would at your doctor, maybe a little more, depending on your health plan.
- **If you choose Doctor On Demand:** You open the app on your smartphone or tablet and are connected to a doctor in minutes. The doctor confirms a sinus infection and prescribes an antibiotic. You pay about the same as you would at your personal doctor or maybe less, depending on your health plan.
- **If you choose the ER:** You go to the emergency room. Because the ER treats patients with life-threatening conditions first, you wait for several hours to be seen. The doctor confirms a sinus infection and prescribes an antibiotic. The visit costs much more — often hundreds of dollars more — than you would pay elsewhere, depending on your health plan.

As you can see, your personal doctor, a walk-in clinic or Doctor On Demand would be the best choices. Though you would receive identical treatment at each of the four locations, going to the ER with a non-life-threatening illness or injury can result in a bill that is much more expensive.

However, if you suspect you are having a true life-threatening emergency, the ER is exactly where you want to go. ERs are staffed day and night with highly trained emergency physicians and stocked with life-saving medical equipment. That staff and equipment aren't necessary to treat a standard sinus infection — hence the high cost. But, if you or a loved one is in danger, the ER is ready to deliver critical care when you need it most.

### Still not sure?

**BeWell 24/7<sup>SM</sup> can help.** Free for Wellmark members, BeWell 24/7 can tell you where to go for care, answer questions about symptoms and medications, and help you find doctors in your network.

**CALL BEWELL 24/7, DAY OR NIGHT. 844-84-BEWELL. FREE**

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M-2019299 5/18 AN-T Article Mo 7