

Healthcare Literacy:

Choosing Between the ER and Urgent Care



From dull kitchen knives to wobbly ladders, most of us will find ourselves in a mishap that creates a medical emergency requiring instant help. When the unexpected happens, it's important to know whether to choose the ER or an urgent care center. If you're wondering what the differences are between the two, you're not alone. After all, emergency rooms and urgent care centers have some similarities.

Both will allow you to walk in without an appointment. Both can address health problems within hours...or even minutes. However, going to the ER versus going to urgent care can make a big difference when it comes to getting the most out of your insurance plan. To understand why, let's start off with some basic definitions.



TERMS TO KNOW

- **Emergency Room:** Usually an attached department of a hospital, the emergency room is designed to treat walk-in visitors with life-threatening conditions, trauma, severe injuries, and sudden illnesses.
- **Urgent Care:** An urgent care center also takes walk-in visitors and can treat many of the same illnesses, injuries, and health problems as an ER. However, it has a limited ability to treat certain conditions and is better for minor health issues—not life-threatening situations or conditions that may require operation or more complex diagnostic tests (e.g., MRI or CAT scan).
- **Walk-In Clinics:** Often found within or near local retailers and pharmacies, these clinics are best suited for handling conditions such as colds, flu, minor cuts, immunizations, or health screenings.
- **Public Hospital:** As [the National Procedures Institute](#) (NPI) explains, public hospitals receive government funding and tend to be large with staff that's stretched thin and potentially long wait times. They are usually less expensive than private hospitals and cannot turn away anyone needing service.

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- **Private Hospital:** In contrast, [NPI](#) explains that private hospitals are smaller and tend to have lower patient-to-doctor ratios and shorter wait times. As NPI points out, some downsides are that private hospitals usually cost more than public hospitals and have the right to refuse service, provided they've stabilized a patient facing an emergency.



WHAT TO CONSIDER

Knowing the difference between each of these terms can have a real impact on your wallet and your experience. The emergency room is—by far—your most expensive option. As [PhysicianOne Urgent Care](#) explains, going to the ER (on average) costs \$750 or more. Getting the same service from an urgent care center? According to PhysicianOne Urgent Care, that lowers your cost to \$200.

Be Aware of Standalone ERs...That Look like Urgent Care Centers

Many cities are seeing an increase in stand-alone emergency rooms. It's easy to confuse these facilities for an urgent care center, but they will bill you the same amount as an ER connected to a hospital. To avoid a surprise on your bill, before you check in, confirm with the front desk if a facility is an emergency room or an urgent care center.

Understand Your Best Option

Save ER visits for critical health needs, such as heart attacks, strokes, difficulty breathing, severe pain or fever, and other dangerous illnesses. While urgent care centers have some medical equipment, they simply aren't equipped like an emergency room for severe medical needs. In contrast, emergency rooms are prepared to respond to almost any emergency and have the needed equipment—for instance, radiology labs, CAT scanners, ultrasounds, MRIs, and operating rooms.

If you need minor health services, opt for urgent care. Not only will you reduce your bill, but there's a good chance you'll enjoy a better experience. Urgent care facilities are ideal for the following services:

- Noncritical stitches
- Allergy, cold, and flu treatment
- Noncritical x-rays
- Preventive care

For immunizations or health screenings, you might give your local walk-in clinic a try.

Be Prepared during Travel

The first step toward saving is preparing. Research the best in-network urgent care centers and ERs for your local area. If you're travelling, find a list of medical centers along your route that accept your insurance. For urgent care centers, pay attention to the stated hours. While some urgent care facilities are open 24/7, others close at night.



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