

# It's Your Choice.

## *Is It Really An Emergency?*

Ever wonder why the hospital's ER waiting area always seems filled with people waiting for hours to get care? One of the main reasons is that millions of Americans use the ER for routine medical care -- instead of real emergencies. Last year, there were almost 10 million ER visits for non-emergency care. The average ER visit costs \$383, while the average doctor's office visit usually costs only \$60. Those costs affect your health plan costs, as well.

When someone in our health plan visits the ER for non-emergency care, we all pay more. Unnecessary ER visits raise insurance premiums, copays and deductibles. In an emergency, don't hesitate to go to the ER. But if your condition isn't urgent, check with your doctor first. You can call your doctor anytime.

If you don't have a primary care doctor, choose one today. When you see one doctor for your primary care needs, you get more consistent care from a doctor who knows you. That doctor knows your health history and can provide follow-up care. That helps keep you healthy, and helps control the rising cost of health care.

For more ways each of us can help keep health care affordable, visit [www.bcbst.com](http://www.bcbst.com) or talk to your Benefits Manager.

When it comes to the cost of health care, it's your choice. And your choices make a difference.

