Urgent care vs. emergency room: Making the right choice

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DALLAS — Lisa Harvell still can't believe the bill... and the anger it provokes.

She said a recurrent shingles rash prompted her to seek medical care a few months ago. An empty parking lot at a First Choice Emergency Room in Plano enticed her, but quick care cost her big-time.

"It was $1,170," Harvell said. "This entire bill just stuns me. I never expected this — ever."

News 8 has received a number of complaints about high charges related to freestanding emergency rooms. One bill totaled more than $3,000 for an asthma attack. The patient was in and out in an hour, but said will will take months to pay the balance.

Stand-alone emergency rooms — ERs that are not attached to a hospital building — are going up like wildfire across North Texas. The American Hospital Association reports a 207 percent increase in these facilities nationwide since 2005.

Many of the centers are built in affluent neighborhoods with a more welcoming, high-end décor.

"We wanted it to be inviting, like a hotel," said Jennifer Lanza, director of executive operations at the Highland Park Emergency Center on Lemmon Avenue.

The Highland Park ER can perform X-rays and CT scans; it features a lab, fully-equipped rooms, and doctors and nurses qualified in emergency care on site 24-hours a day, seven days a week.

There is rarely a wait for treatment, and the price tag for services is exactly the same as a hospital-based emergency visit.

"We can treat you from anything from a sore throat, sniffle and sneeze, all the way to stroke, chest pain, heart attack... anything like that," Lanza said. But their services are not unlimited.

"If we have to do any surgeries or if you need to be admitted, then we need to transfer you to a hospital for that," she said.

Unlike an emergency department on hospital property, there are no specialists on-call or nearby at a freestanding emergency room.

Charles Hampshire had to be transferred by ambulance from Legacy ER in Frisco to a hospital after being diagnosed with a serious heart problem. It meant he had to pay for an ambulance instead of just being admitted directly into the hospital.

But he's OK with that.

"Yes, because they got me to the hospital fast enough to get the cardiologist to administer the needed medication, get me the treatment," Hampshire said.

He also believes he saw a specialist just as quickly as if he had already been on hospital property.
“I was not only in fast, I was in the ambulance, out of the elevator, up the room, no admission, no hour-long wait,” Hampshire added. "If I have a heart problem, I don’t want to wait for hours for paperwork.”

He believes the emergency clinic saved his life.

Hampshire's insurance company covered a large portion of his bill, but that’s not the case for every patient.

"They do have the ability to turn people away,” said Dr. Angela Gardner, past president of the American College of Emergency Physicians.

ACEP is carefully neutral on the trend of freestanding ERs, though Dr. Gardner acknowledges some serious concerns — including the fact that many don't accept Medicaid or Medicare.

"There is a concern that these facilities will take all the paying patients out of emergency departments, " and leave only non-paying patients in the hospitals," Dr. Gardner said. "That would force hospital closures." 

ACEP would also like to see some visual distinction between a stand-alone ER and an Urgent Care center. Both typically have that red medical cross and look a lot alike.

Lisa Harvell said she thought she was seeking urgent care.

When it comes to treatment, an urgent care center can handle conditions that aren’t life-threatening, including sprained ankles, ear infections, or flu-like symptoms.

An ER can diagnose and treat severe and life-threatening conditions including difficulty breathing, severe bleeding, and abdominal pain.

A report from the Urgent Care Association of America shows that a visit to an urgent care center typically costs under $135, while freestanding ERs charge at least $500 per patient.

Dr. Andy Wilson, who works at a hospital trauma center and at the Highland Park ER, says a trip to a freestanding facility can have advantages.

"The patient potentially has a diagnosis two to three hours sooner than the hospital-based ER,” he said. "You're saving two to three hours because the patient isn’t waiting in the waiting room for hours potentially, depending on how busy the hospital-based ER is.”

Because there is such confusion between urgent care and emergency care, Blue Cross Blue Shield recently sent letters to policy holders explaining the difference in care... and charges.

Lisa Harvell's insurance company, Aetna, actually refused to pay a portion of her bill. "They said they were not 'usual and customary' charges,” she said.

Aetna, in fact, has sued at least three freestanding ERs because of high facility fees. First Choice is not one of the facilities being sued by Aetna.

“I didn’t feel like I was charged fairly,” Harvell said.

First Choice Emergency Room declined an on-camera interview. In a written response, spokesman Andrew Jordan said:

"First Choice Emergency Room, like hospital ERs, is a full-service ER licensed by the state of Texas and staffed exclusively with board-certified physicians and emergency trained registered nurses. First Choice Emergency Room will collect the emergency room benefits based on the patient’s specific insurance plan and Texas insurance law provides that all fully-funded insurance plans should pay all emergency claims at the in-network benefits. First Choice Emergency Room works to educate the communities it serves so that consumers understand their options when it comes to emergency care.”

They are options Lisa Harvell hopes other patients will consider to help them make the right choice.

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