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## Editorial: Control your own health care costs

BY THE EDITORIAL PAGE STAFF OF THE FREE LANCE-STAR Aug 12, 2017

WITH ALL the talk about the billions of dollars spent on health care in this country and the millions of people who might or might not be insured under a particular health care bill, it is often lost that individuals do have some control over how much money is spent on health care.

Decision No. 1 is to not run to the emergency room for every sniffle or bruise. It is the most expensive choice you can make. The emergency room, as the name implies, is for emergencies, as in extremely serious, perhaps life-threatening, medical issues that come up when there's no time to make an appointment with your doctor or seek out a nearby urgent care facility.

Of course, the out-of-pocket cost of any medical care you receive is mitigated by having health insurance. In a perfect world, everyone has health insurance so the cost of premiums and the overall cost of care is spread out over the greatest number of people—including, especially, healthy people who don't go to the doctor very often.

The endless debate going on in Congress is not about whether it would be a good idea for everybody to be insured—that's a slam-dunk in the affirmative. At issue are the attempts to achieve that by mandating that people have insurance and penalizing them if they don't.

A recent Sunday Health section story by Free Lance–Star reporter Cathy Dyson pointed out the significant difference in cost that comes into play when someone chooses the emergency room rather than their personal doctor or an urgent care facility, referred to as a doc-in-the-box.

According to data from Virginia Health Information, a 2015 sampling of emergency room cases in the state indicated that if the patients had gone to their personal doctors, the overall cost of care would have totaled about \$11 million. But since they went to the ER, the cost mushroomed to nearly \$80

million.

This is one of the factors responsible for the escalating costs that are at the crux of the health care crisis in the United States—the health care decisions individual Americans make that snowball into the health care billions that analysts say represent one-sixth of the U.S. economy.

That copay you pony up at the check-in window comes nowhere near the actual cost of the visit. Go to your doctor for a sinus infection or back pain and the actual cost of that visit will range between \$71 and \$125, according to VHI. Go to the ER and the cost skyrockets to \$1,318.

VHI says that at least 14 percent of the 1.3 million visits Virginians made to emergency rooms in 2015 could have been made to the patients' personal physicians. The costly outcome of those decisions is eventually reflected in health insurance premiums that are higher for everyone than they need to be.

For individuals and families that have health insurance, the impact on the household budget is also affected by avoiding the ER. A typical copay for an ER visit might be up to six times the copay for a visit to your personal physician or to an urgent care office.

As local health care officials point out, it's smart to know where your nearest urgent care facility is and what its days and hours of operation are. There's a good chance that you can't walk in to your personal doctor's office and get immediate care. There's also a good possibility that office will be closed if the issue arises in the evening or on the weekend. Heading to the ER should be your last resort.

Not only is visiting a doctor you've seen before easier on the pocketbook, it's a safer and more efficient choice as well. She or he will have a record of the medications you're taking and may even have prescribed them. People develop a rapport and feeling of trust with a physician they've gotten to know. Doctors like to say that they're treating a person as much as an illness.

So do yourself and the entire health care system a favor when your next ailment comes along. Think ahead about where you'll go, and don't go to the ER unless you have no other choice.

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opinion@freelancestar.com

Twitter: @FLS\_Opinion