Helping members get the right care when they need care right away.

(Hint, it’s not always the Emergency Room.)
Reducing costs by reducing unnecessary ER trips.

We all experience times when we need medical care right away. Unfortunately, we don’t always choose the most appropriate place to get that care.

The truth is, not every “need care right away” event needs to be treated in the ER. With Blue Cross and Blue Shield of Georgia, your members have lots of health care options — options that can save them time, save them money, save them worry, maybe even save them from having to leave the house.

BCBSGa offers a broad network of care sites like urgent care centers, walk-in doctor’s offices and retail health clinics that can handle up to 27% of our members’ current ER visits. If we reduce unneeded ER visits we can cut health care costs by $4.4 billion a year.

Together we can help your members make the choice that, first and foremost, is the most appropriate for their health care needs — but also the choice that helps them better manage their co-pay, deductible and other health care costs, better manage their time, and get the most out of their health care.

Sources:
1. 2014 Voice of the Customer Quick Care Alternatives Communication Survey.
3. BCBSGa internal cost of care analysis 2010. BCBSGa evaluated cost savings opportunities associated with avoidable ER use. The analysis lead to the development of the ERUMI program and its deployment to BCBSGa’s fully insured book of business in 2011.
4. 2015 BCBSGa ER Utilization Report.

Unnecessary ER visits generate $1.2 million in expenses every single day and it costs BCBSGa members more than $1 billion every year.
Getting the right care when members need care right away.

When a member’s life or health is in serious danger, there’s only one option — the emergency room. But for those times when the situation isn’t life-threatening but still needs immediate care, there are lots of options that can be more convenient, less expensive and more appropriate.

An Urgent Care Center is a walk-in clinic staffed by doctors who treat conditions that should be looked at right away, but aren’t as severe as emergencies. Doctors in an urgent care often do X-rays, lab tests and stitches.

A Walk-In Doctor’s office is a convenient option to an ER visit because members don’t have to be an existing patient or have an appointment to receive care. These offices handle most routine care and common illnesses.

A Retail Health Clinic is a clinic where medical professionals provide basic medical care. These clinics are almost always located in retail stores, supermarkets and pharmacies.

LiveHealth Online is a 24/7 service that connects your members with board-certified doctors through a two-way, live video chat from their smartphone, tablet or computer with a webcam. The doctor can answer questions and diagnose many common problems, like a sore throat, the flu or allergies. In less than 10 minutes, your members can get medical advice, a diagnosis and even a prescription.

Comparing the costs of care options.*

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<td>Urgent Care Center</td>
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<td>Walk-In Doctor’s Office</td>
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<td>Retail Health Clinic</td>
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<td>LiveHealth Online</td>
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*These rates are national averages of the total cost, not what members paid. Actual cost may vary depending on plan and where a member goes for care.
Get members trusted advice from BCBSGa without leaving home or work.

We totally understand why so many members end up in the ER, even though there are other care options that make more sense for them — they’re simply not aware of all their options. A member may think the ER is the only place that can handle his or her condition, or that they can’t get a same day appointment anywhere else. So when their biggest concern is getting care right away, they often head straight to their nearest emergency room.

With that in mind, BCBSGa has created programs and resources that help every BCBSGa member assess their situation and make a more informed and confident decision — either in the moment or, better yet, in advance of a future “right away” moment.

Find A Doctor helps BCBSGa members find a place in their network to get care right away by using the BCBSGa Anywhere app or logging into our website.

BCBSGa Benefits Advisor (a buy-up program) helps your members get the high standard of care they need for the best price in the area.

All they have to do is call BCBSGa Benefits Advisor, and our agents will access costs and quality data to guide them in the right direction, assist with finding PCP or recommend urgent care options in the area. This service also allows us to engage your members in other programs that you might currently have, such as Disease Management, Case Management, Future Moms and LiveHealth Online, for improved outcomes and additional savings.
BCBSGa helps members stay out of the ER.

Just like you, we want your members to get all the emergency care they require. We also want to make sure your members are only getting emergency care when they actually need it. With all that in mind, we’re working hard to keep your members informed before they make a care decision and sometimes we follow-up when they could have utilized a better option. Here’s how:

**Where to Get Care** is a feature on the member homepage of bcbsga.com that shows your members in an easy-to-read chart which care options work best for them based on their medical needs, time availability and cost. We list the specific medical conditions that are treated at each location, making it clear when and if they need emergency care or if their condition can be handled somewhere else. We also break down these facilities by cost or time commitment. This is an ideal tool for members to use before making a treatment choice.

**Quick Care Options** is an ongoing education program designed to reduce unnecessary ER trips by helping members understand the full range of options they have through their health plan. BCBSGa will send a message to members through their Explanation of Benefits statements or through phone calls if the service they received at the ER could have been handled somewhere else.
Together, getting the word out.

Unnecessary ER visits have a significant effect on health care costs. And helping your members understand this issue will pay dividends for everyone involved. So we want to do whatever's possible to help you highlight this problem with your members.

We've started by attaching links to a variety of communications tools, including a short flier and a poster. Please incorporate these materials into your member communications such as on an intranet, fund newsletter or in high-traffic areas for your members such the break room or lunch room.

Here are the links:

Download the email: [Download Link]

Download the flier: [Download Link]

You can also promote the other resources to help members make a better decision:

LiveHealth Online

[Link]

Click to open or save this email template, and send using your email server and distribution list.