Emergency Room or Walk-in Clinic?

If our clients have the opportunity to call us immediately following an accident and prior to seeking treatment, we typically advise them to present themselves to an urgent care/walk-in clinic for evaluation and treatment as opposed to an emergency room at a hospital, unless they appear to have broken bones, bleeding from an open wound or have neurological issues. A person normally knows if their injuries are severe enough to warrant going to an emergency room immediately following an accident, but oftentimes they are encouraged by others to go to a hospital or actually led to believe that this is the preferred way to handle their treatment after a collision. This advice could not be any further from the truth. My paralegal, Sharon, and I have been amazed by the dramatic difference in billing between an emergency room and an urgent care/walk-in clinic for basically the same type of care when it comes to the less than severe injuries.

In the last several years, the disparity between an emergency room and an urgent care/walk-in clinic from a billing standpoint has grown exponentially. We are currently seeing standard emergency room bills with no admission to the hospital running anywhere from $20,000.00 to $60,000.00 for an examination by an emergency room physician and CT scans of the injured areas. In contrast, Dr. David Dean of Doctors Urgent Care in Holiday and Palm Harbor advised that the same standard examination at an urgent care/walk-in clinic would cost approximately $400.00 and the same CT scans of the three spinal levels at an outside radiology facility would cost approximately $3,500.00 with an approximate total cost of $4,000.00 for the urgent care/walk-in clinic visit and the radiological facility visit as well.

Sharon randomly chose several recent bills we received on clients who went to an emergency room for treatment immediately following a collision. One client complained of neck and back pain and was given CT scans of the cervical (neck), thoracic (mid-back), lumbar (low back) regions and the head for charged costs of $10,000.00, $7,500.00, $18,400.00 and $7,200.00 respectively. The emergency room also billed independently $6,300.00 for their services. Her total bill was $67,200.00 for this visit. She was diagnosed with compression fractures in the spine and released with no admission. If that same patient had gone to a walk-in clinic with a referral out to a radiology facility for those same CT scans, the approximate cost would have been $5,200.00. The second bill Sharon pulled was for a client complaining of neck, mid-back and shoulder injuries. He presented to an emergency room and had an examination as well as CT scans of the cervical and thoracic regions. The two areas that were CT-scanned were billed at $18,209.00. The emergency room care was billed at $1,887.00 for a total of $21,561.00. According to Dr. Dean, if this same patient had gone to an urgent care/walk-in clinic and had received the CT scans of the cervical and thoracic regions at an outside facility for which he would have made the referral to, the total cost of all services rendered would have been approximately $3,000.00.

Additionally, I believe that there is a misconception in the general public that by going to an emergency room, then the 2013 personal injury protection coverage requirement that you obtain a finding of an "emergency medical condition" from a doctor will be met thus allowing a
person to collect their full $10,000.00 in PIP benefits and not be capped at $2,500.00. However, this is far from reality. Just because the word emergency is in the name does not mean that this finding will be met. Most emergency room physicians do not address this question in their reports.

Obviously, at the Law Office of Charles S. Philips, we are not advising people to refrain from pursuing their care at an emergency room if the need to treat at such a facility is present. However, if your injuries do not warrant "emergency care" or possible admission to the hospital and you ascertain this prior to your visit, then we highly recommend that you seek your care at an urgent care/walk-in clinic or through your general practitioner if you can get in to see them soon enough, so as to avoid these high costs that we are seeing from emergency room visits.