

Other situations may seem alarming, but don't require a trip to the ER. Call your child's doctor if your child has any of these symptoms:

- ◆ high fever (above 104° Fahrenheit, 40° Celsius)
- ◆ ear pain
- ◆ pain in the abdomen
- ◆ headache
- ◆ rash
- ◆ mild wheezing
- ◆ persistent cough

When in doubt, call your child's doctor. Even if the doctor isn't available, the office nurse should be able to talk with you and determine whether you should take your child to the ER. Even on weekends and evenings, doctors typically have answering services that allow them to get in touch with you once you leave a message.

Urgent Care Centers

There may be times when your child has an injury or an illness that's not life threatening, but needs medical attention on the same day. If that's the case, consider going to an urgent care center in your area.

Urgent care centers, also known as fast tracks, usually allow you to walk in without an appointment, just as you would to an emergency room. But they are equipped and staffed to treat minor, non life-threatening issues. Typically, your child will be seen by a doctor, and also may be able to get x-rays or blood drawn.

Most of these clinics offer extended hours on evenings and on weekends for patients to receive treatment when the family doctor is not available. Some are open 24 hours a day every day. Cases where you might take your child to an urgent care center include:

- ◆ cuts
- ◆ minor injuries
- ◆ vomiting or diarrhea
- ◆ severe ear pain
- ◆ sore throat
- ◆ infected bug bites
- ◆ mild allergic reactions
- ◆ suspected sprain or broken bone
- ◆ minor animal bites

The doctors who work at freestanding urgent care centers often are ER doctors or family physicians who focus on treating adult and pediatric diseases. Some urgent care centers are also staffed by nurse practitioners and physician assistants. In many children's hospitals, the emergency rooms have special sections for treatment of minor injuries and illnesses that might be treated at an urgent care center.

Find out about the urgent care centers near you — before a situation comes up where you need to go to one. Your child's doctor may be able to recommend facilities in the area. In general, you want to find a clinic that meets any state licensing requirements and is staffed by doctors who are board certified in their specialties, such as pediatrics, family medicine or emergency medicine. Some of these clinics, in addition to accepting walk-in patients, allow you to call ahead to be seen. You might also want to ask if the center accepts your family's insurance plan.

Talk with your child's doctor before your child gets sick about how to handle emergencies and the doctor's policy on addressing medical needs outside of office hours. Having that information ahead of time will mean one less thing to worry about when your child is sick!

Some Facts About U.S. Health Care Costs

Unfortunately, the increases we are seeing in healthcare costs are not just a one-time spike; health care spending now accounts for a larger share of the economy than food, housing or national defense. By the end of the decade, our spending on healthcare is expected to double.

Medicare and Medicaid Services reported that the overall cost of health care doubled from 1993 to 2004.

Factors accounting for rising health care costs include:

- ◆ Growth in pharmaceutical expenses
- ◆ Expensive new technologies
- ◆ Aging of the population
- ◆ Increase in consumer demand
- ◆ Broader managed care networks
- ◆ Provider consolidation
- ◆ Health care labor pressures

According to Kenneth Thorpe, Ph.D, demographic changes and enrollment growth are contributing to Medicare cost increases. Spending is projected to rise from \$252 billion in 2002 to \$456 billion in 2010.

In 2004, health expenditures rose over three times the inflation rate, 7.9 percent.

Total U.S. healthcare spending in 2004 was \$1.9 trillion, which averaged \$6,280 per person.

In 2004, total health care spending represented 16 percent of the gross domestic product (GDP).

U.S. health care spending is expected to increase in the next decade reaching \$4 trillion in 2015, 20 percent of the GDP.

Health care spending is 4.3 times the amount spent on national defense.

The average employee contribution for employer-provided health insurance has increased more than 143 percent since 2000.

How Can You Help Keep Health Care Affordable?

Are you doing your part to help keep healthcare costs down? The problem of rising healthcare costs is complex and multi-faceted, but there are some simple things that we can all do to help save money each year.

Work with your health plan(s) and doctor(s) to understand how your health plan works and how we can receive the most appropriate care.

Ask doctors about FDA approved high-quality generic equivalents whenever your need a prescription.

Check with your doctors on how to prevent or manage medical conditions.

Try not to use the Emergency Room unless needed. The average cost of an ER visit is around \$400-500, while a visit to your doctor is on average less than \$100.

Talk with your doctors about eating a balanced diet and exercising regularly.

Buckle seat belts, wear bicycle helmets and use other safety equipment and make sure our children do also.

Take the time to make sure you are getting the right treatment.

Review your medical bills for accuracy and ask about costs you don't recognize or understand.

Get to know your doctor and make sure he or she knows you. Your primary care physician reviews your medical history, cares for your overall health and can help you prevent or manage medical conditions.

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Do You Know How Much Healthcare Expenses Cost?

Like most American health consumers we have no idea how much our medical services cost. We also don't have an understanding of healthcare. In the past, health plans have insulated members from medical costs by paying providers such as doctors and hospitals directly.

Below are some average costs for various medical procedures:

- ◆ ER visit = \$400
- ◆ MRI (Magnetic Resonance Imaging) = \$2,000
- ◆ Heart bypass surgery = \$57,000
- ◆ 30-day prescription on one name-brand drug is \$71 compared to \$22 for the generic equivalent
- ◆ Pregnancy and delivery without complications
 - ◆ Cesarean-section = \$15,000
 - ◆ Vaginal delivery = \$10,000
- ◆ Angioplasty or Stent = \$45,000
- ◆ Appendectomy = \$15,000
- ◆ Spinal Fusion = \$60,000
- ◆ Hip Replacement = \$40,000

Additionally, national healthcare expenditures are expected to nearly double over the next 10 years.

Did You Know...

\$71

30-day Brand-name Prescription



\$22

30-Day Generic Equivalent Prescription

