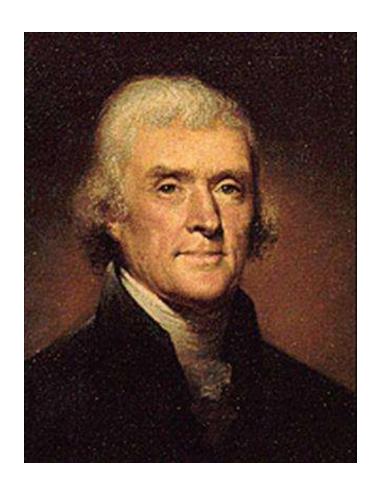


## North Carolina, South Carolina, Georgia

Michael Gerard, MD, FAAP, FACEP ACEP Vice President ACEP Board of Directors

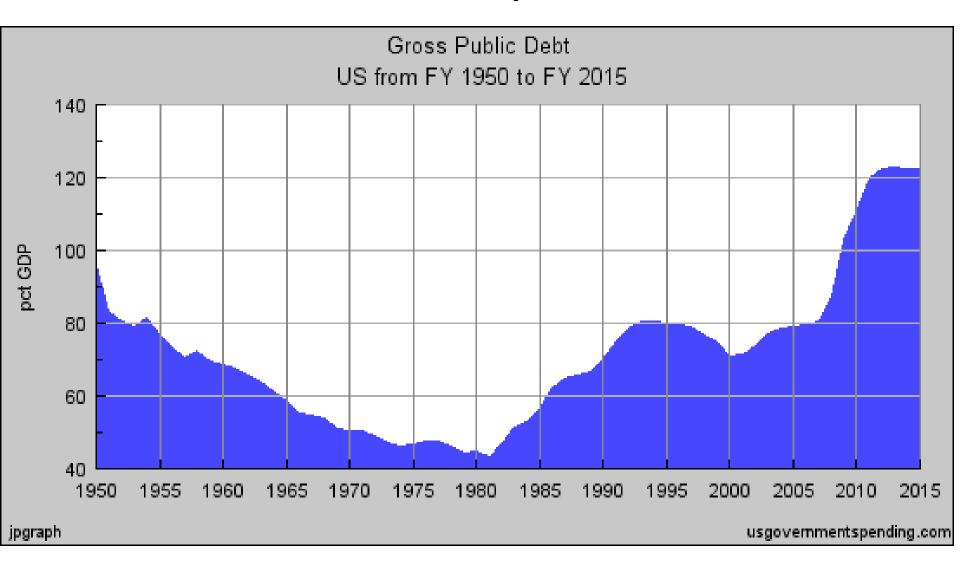
### Thomas Jefferson

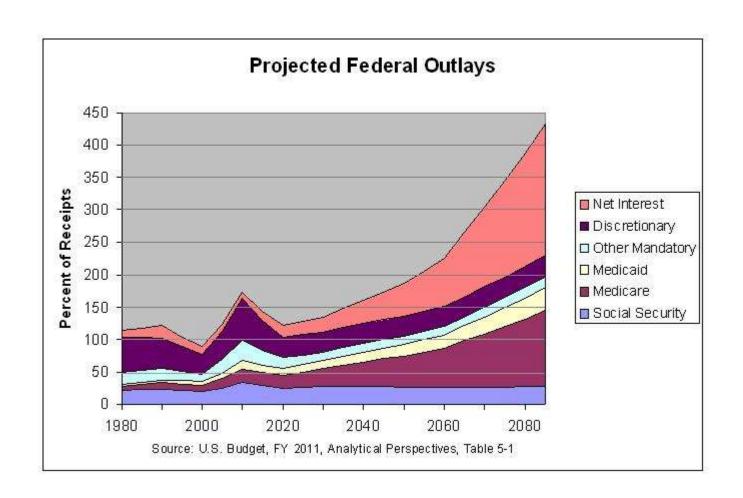
"Without health, there is no happiness"

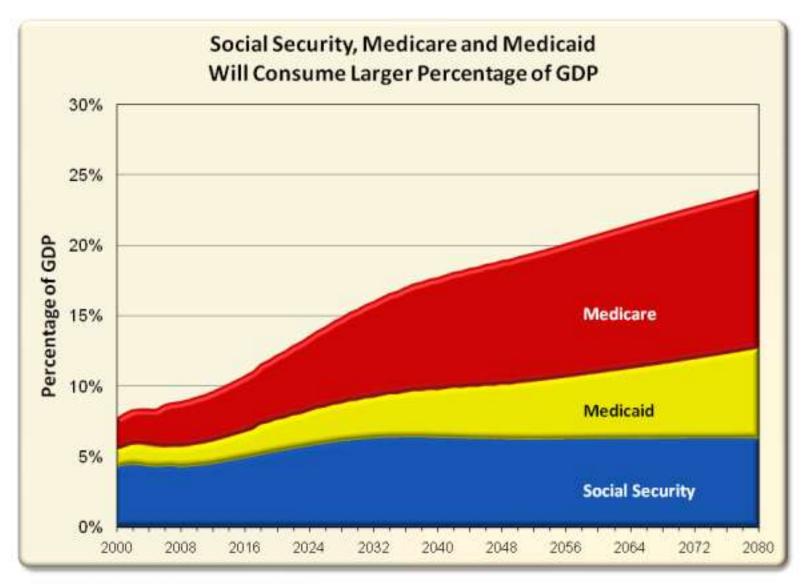




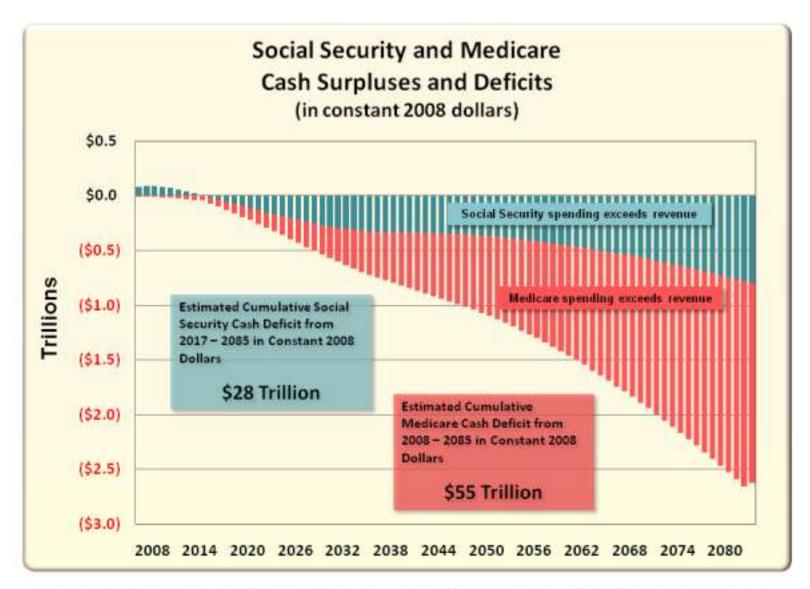
## We have a problem



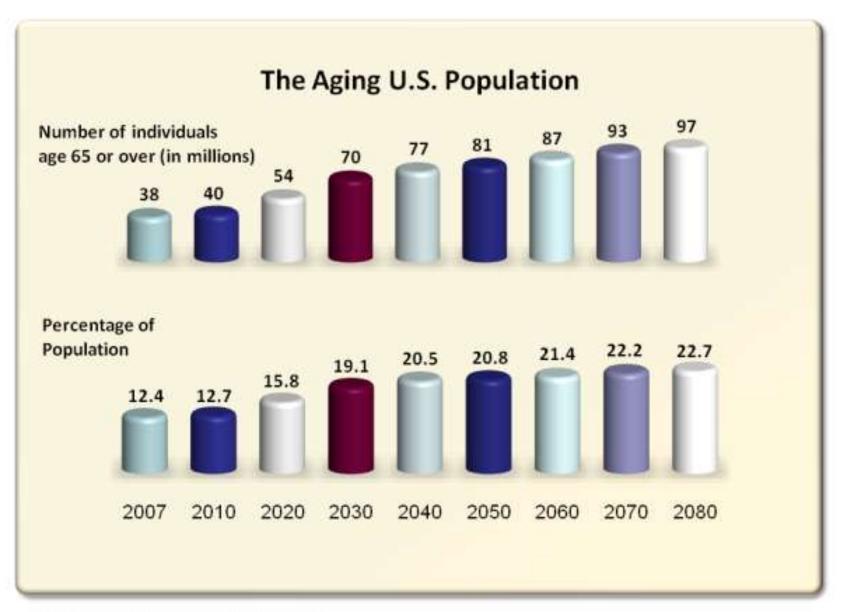


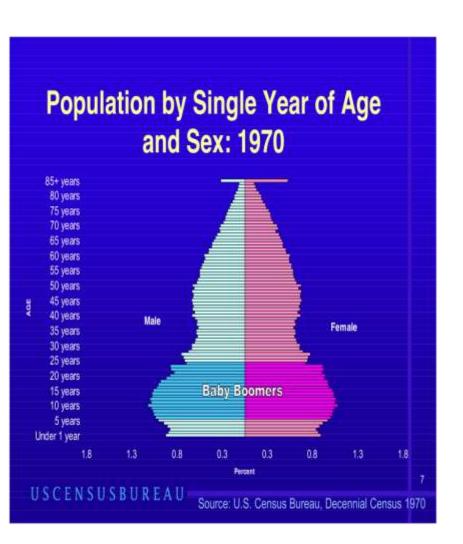


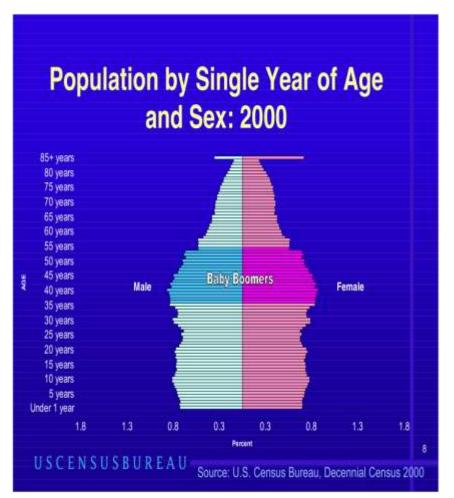
Source: Government Accountability Office
U.S. Financial Condition and Fiscal Future Briefing, January 2008



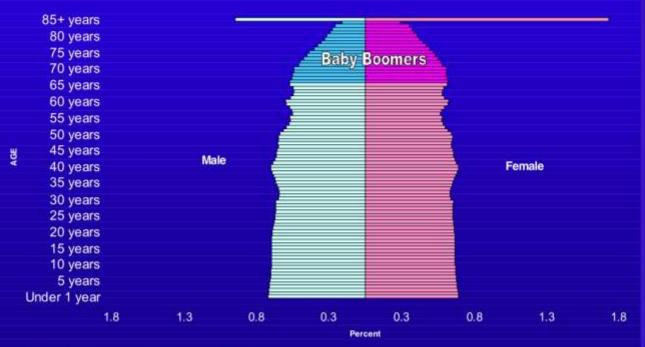
Source: Government Accountability Office analysis of data from the Office of the Chief Actuary, Social Security Administration and Office of the Actuary, Centers for Medicare and Medicaid Services.\*







# Population by Single Year of Age and Sex: 2030



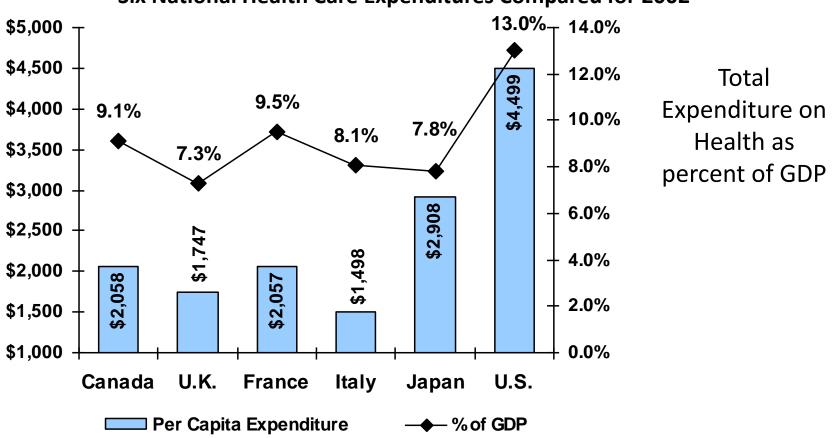
USCENSUSBUREAU

9

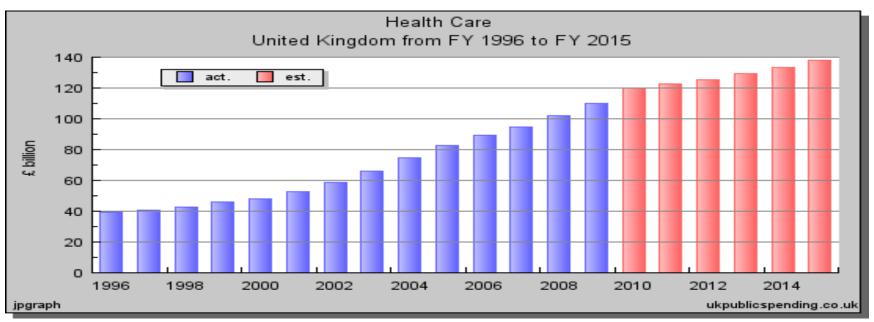
Source: U.S. Census Bureau, Population Projections 2008

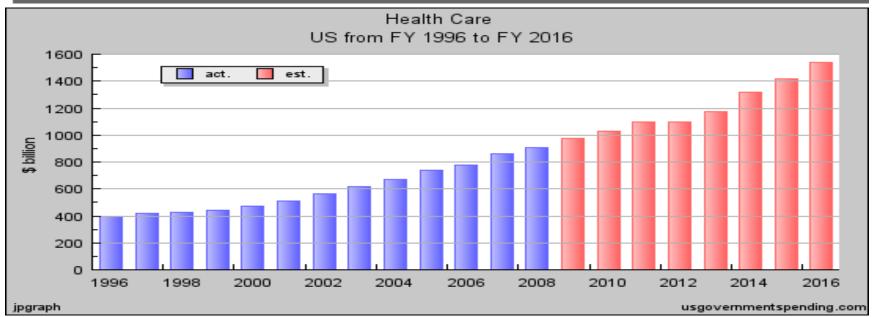
# The U.S. health care system is the most expensive in the world.

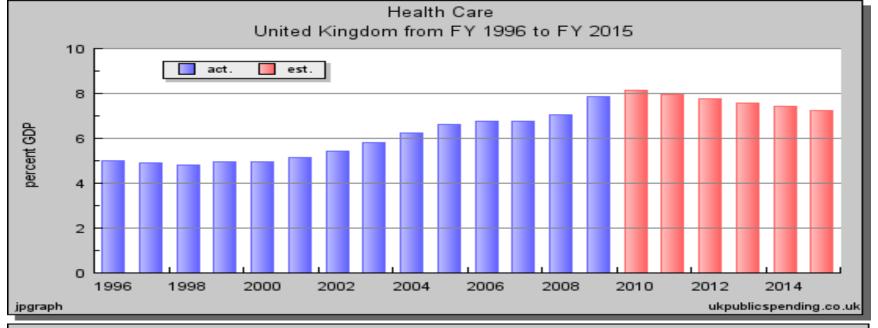


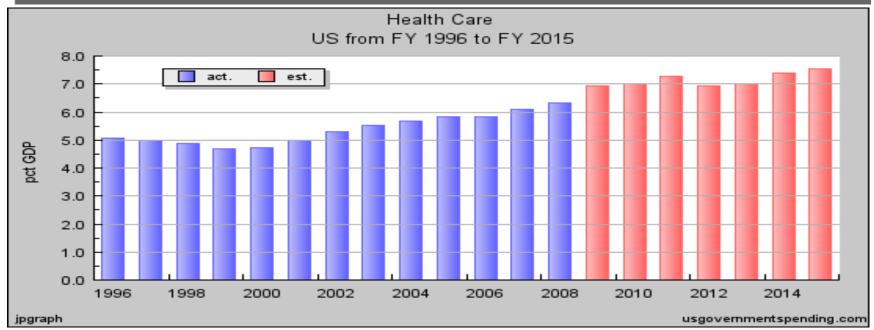


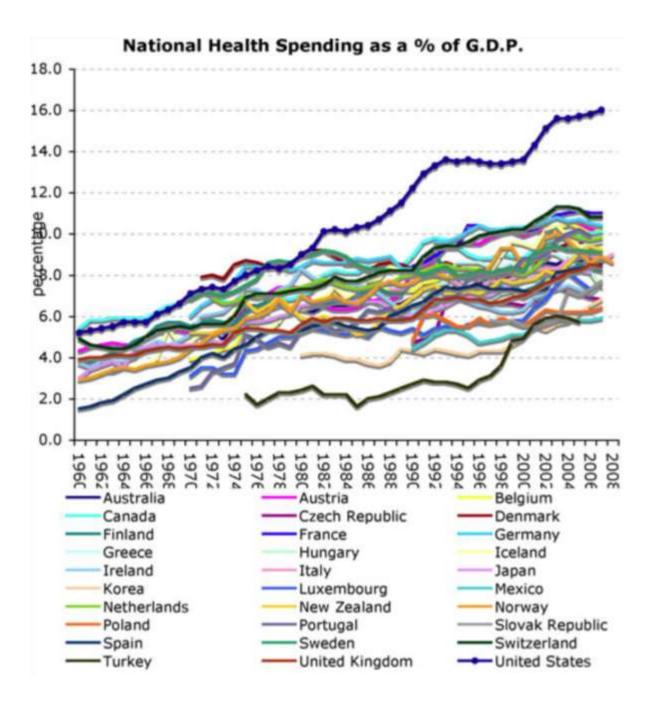
Source: World Health Organization data accessed 1/20/05 from WHO Web site: www.who.int/whr/2002/whr2002



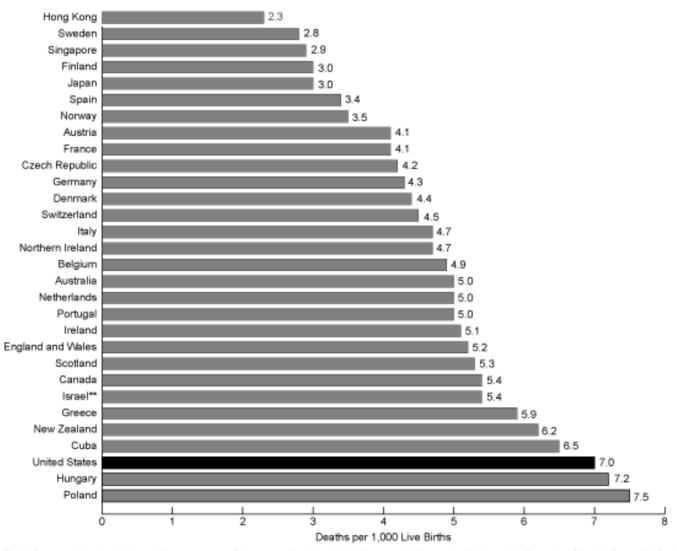




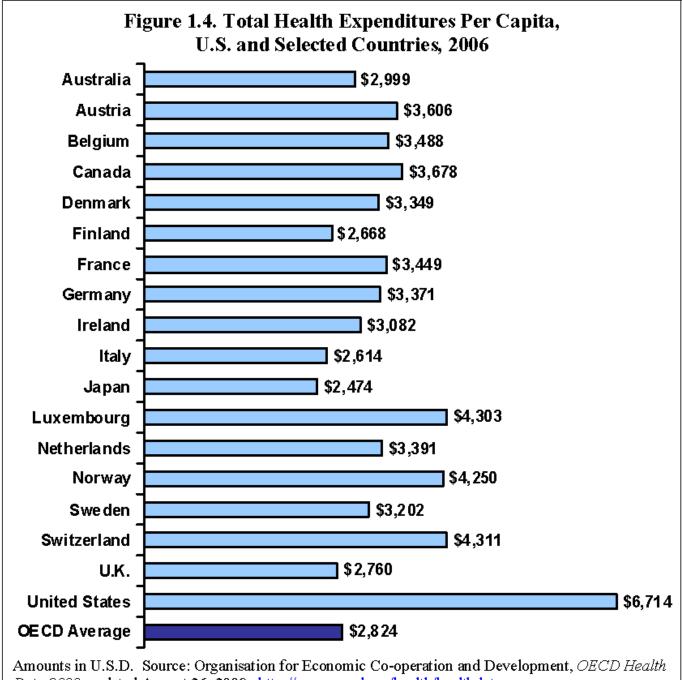




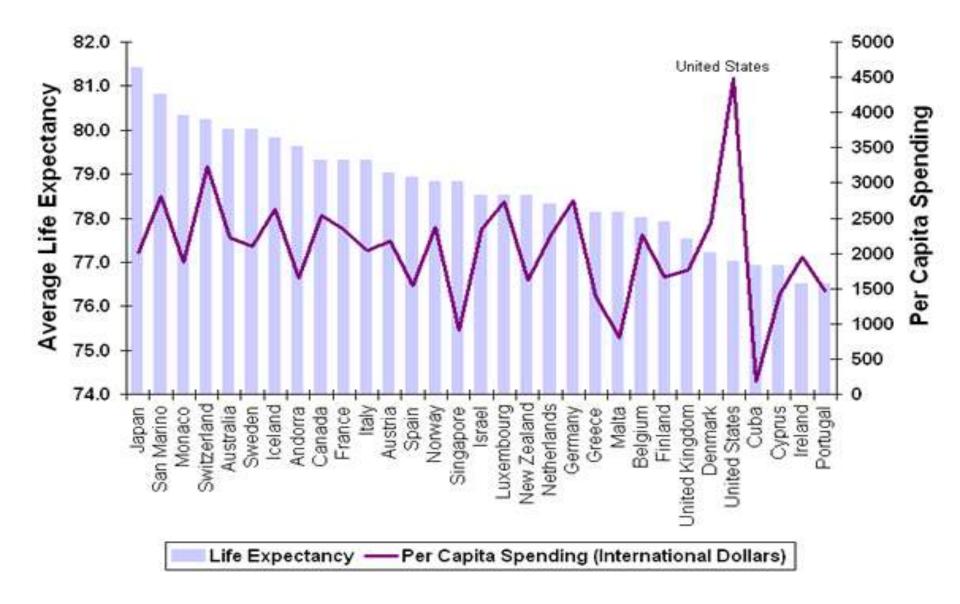
#### International Infant Mortality Rates:\* 2002

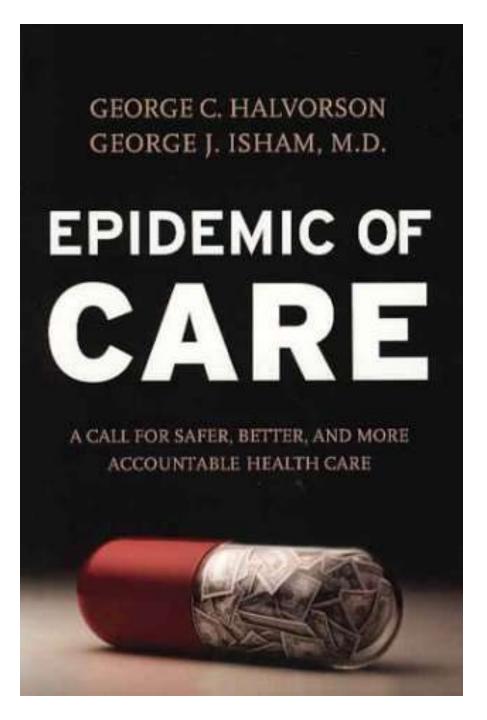


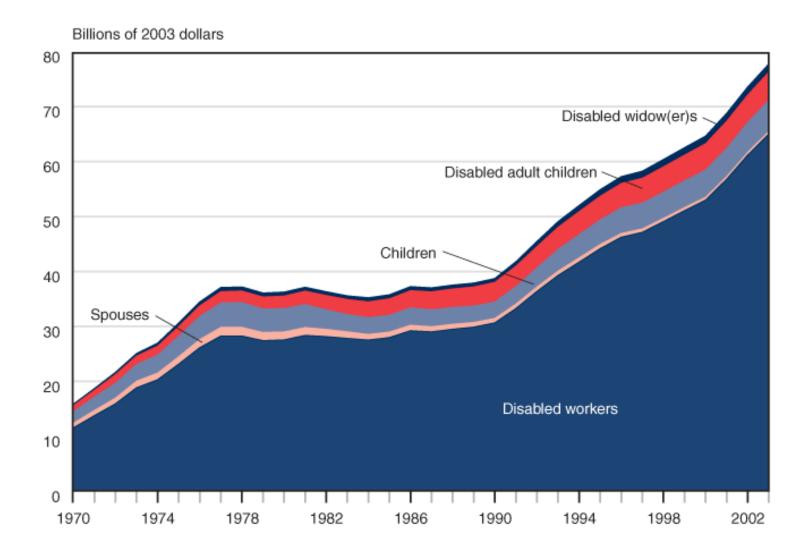
"Includes countries, territories, cities, or geographic areas with at least 1 million population and with "complete" counts of live births and infant deaths as indicated in the United Nations Demographic Yearbook. Some of the variation in infant mortality rates is due to differences among countries in distinguishing between fetal and infant deaths. "Includes data for East Jerusalem and Israeli residents in certain other territories under occupation by Israeli military forces since June 1967.



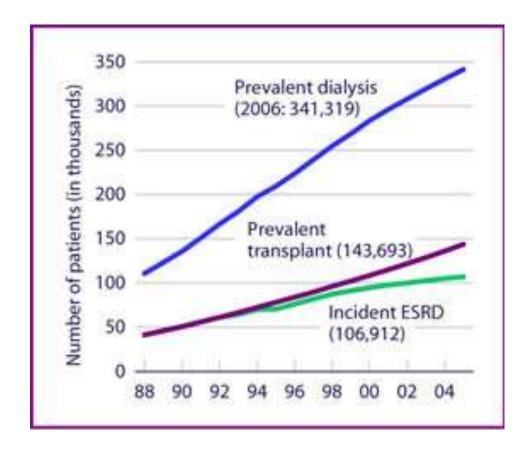
Data 2008, updated August 26, 2008. http://www.oecd.org/health/healthdata.



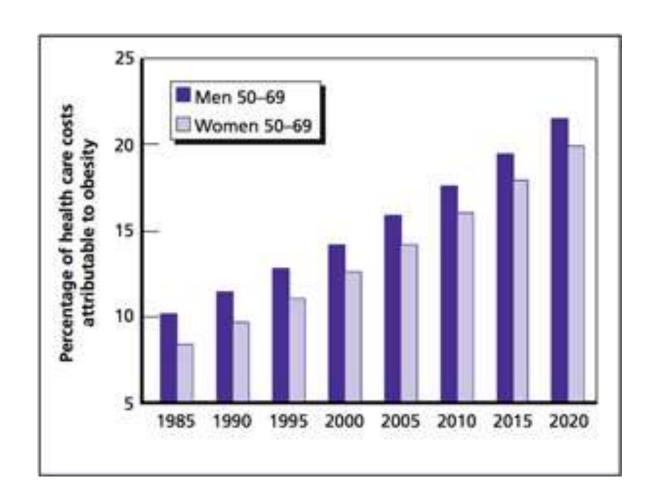




#### Chronic renal disease

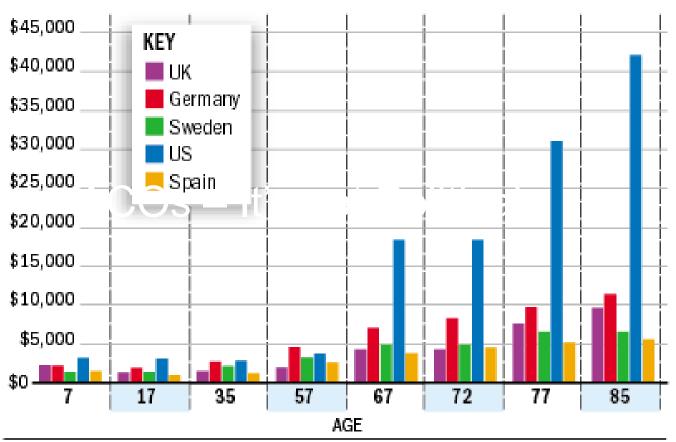


6.6% Medicare population has CKD, 1.2% ESRD 8.1% of MCMA population has CKD, 2.7% ESRD 19.4% of MC dollars on CKD, 8.2% on ESRD Growing 2% per year

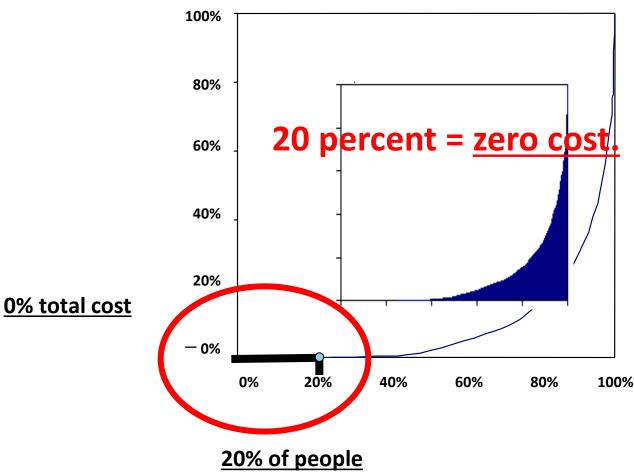


### **Health care costs:** U.S. spends more for elderly

Annual per capita healthcare costs by age

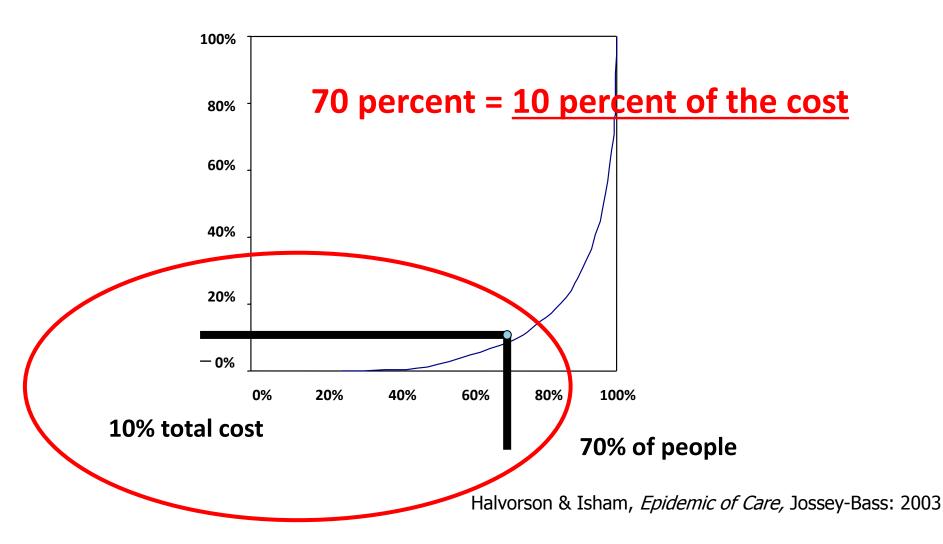


# Cost distribution of care (Working Americans)

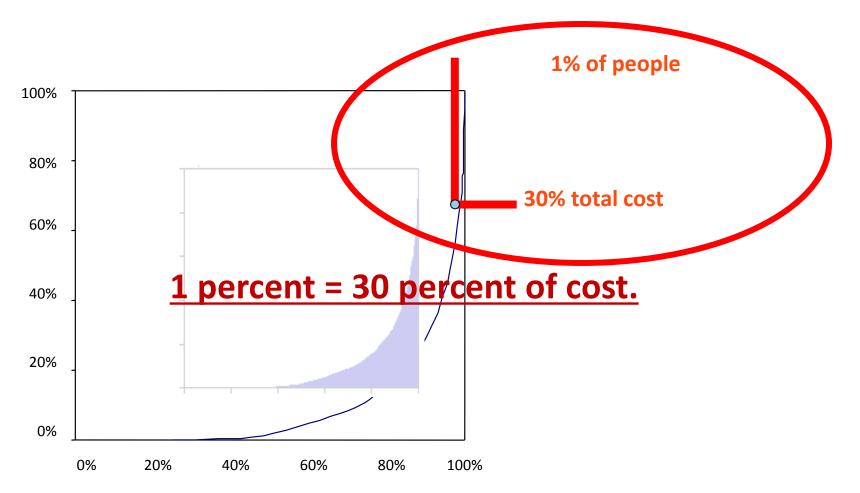


Halvorson & Isham, Epidemic of Care, Jossey-Bass: 2003

# Cost distribution of care (Working Americans)

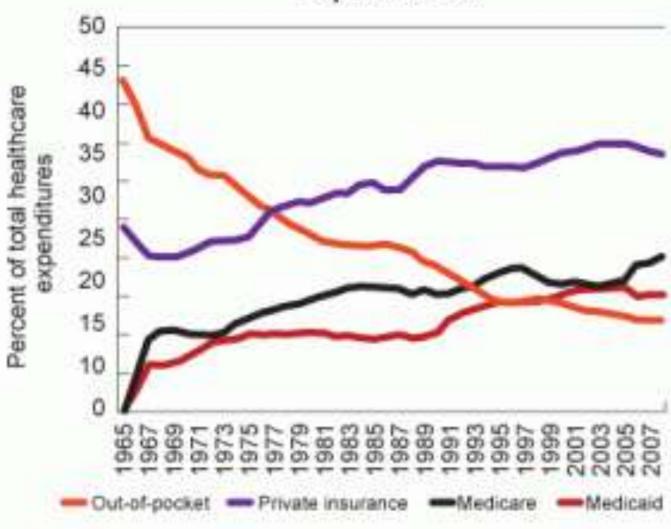


# Cost distribution of care (Working Americans)



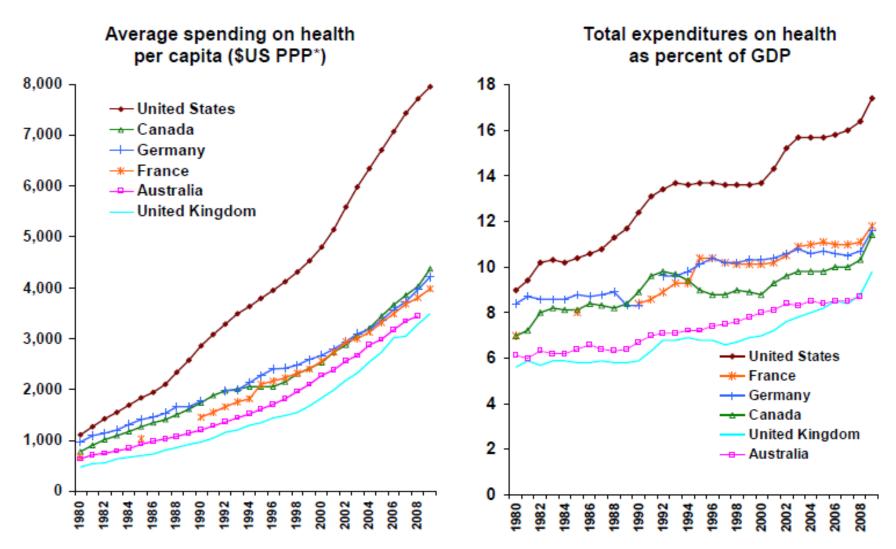
Halvorson & Isham, Epidemic of Care, Jossey-Bass: 2003

### Breakdown of National Healthcare Expenditures



Source: National Health Expenditure Accounts.

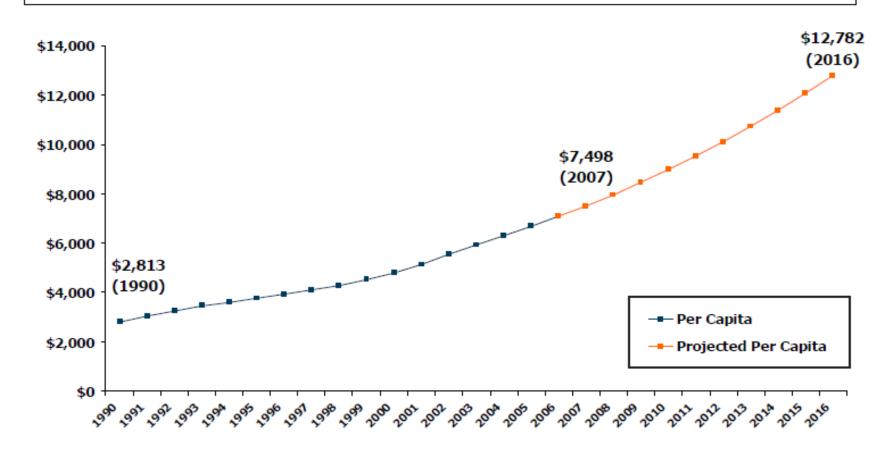
### International Comparison of Spending on Health, 1980–2009



<sup>\*</sup> PPP=Purchasing Power Parity.

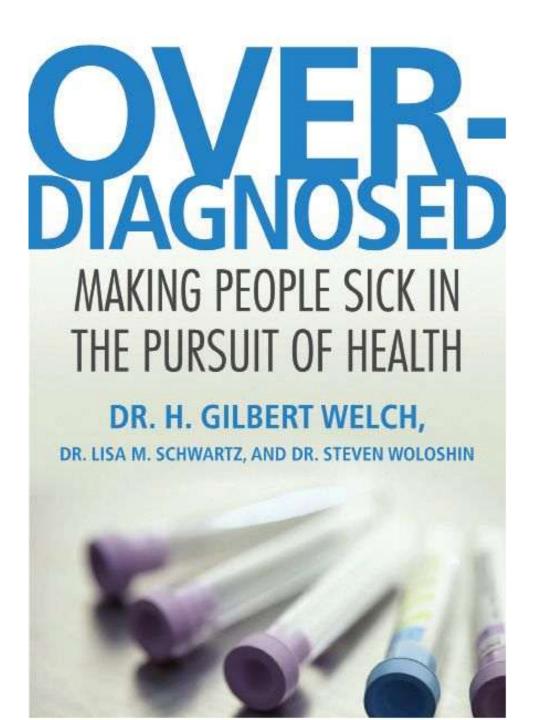
Data: OECD Health Data 2011 (database), version 6/2011.

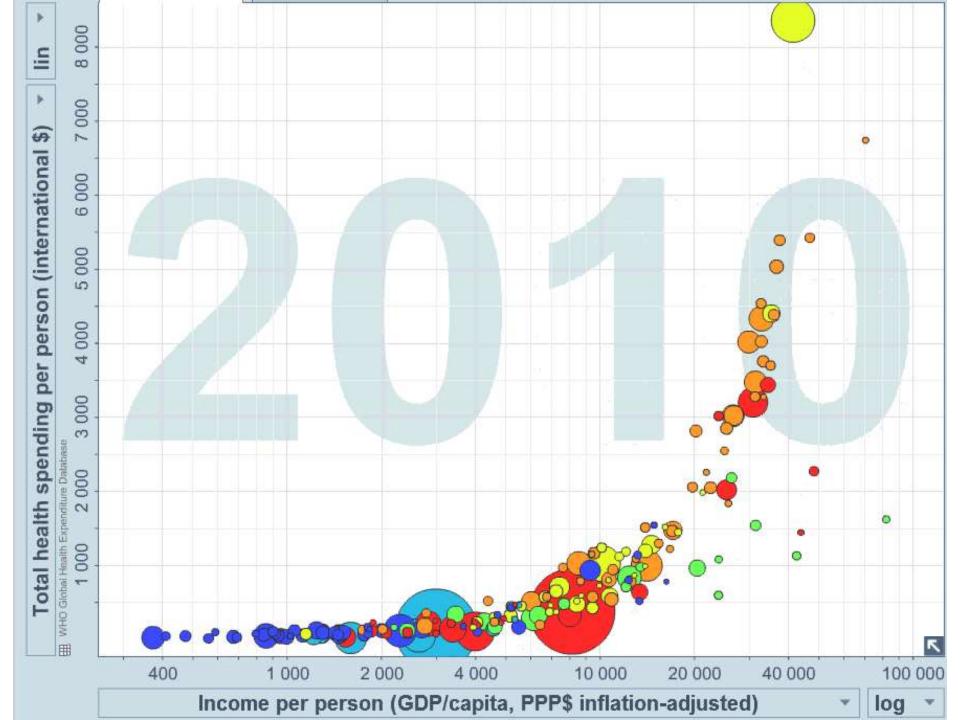
## Exhibit 1: National Health Expenditures per Capita, 1990-2016



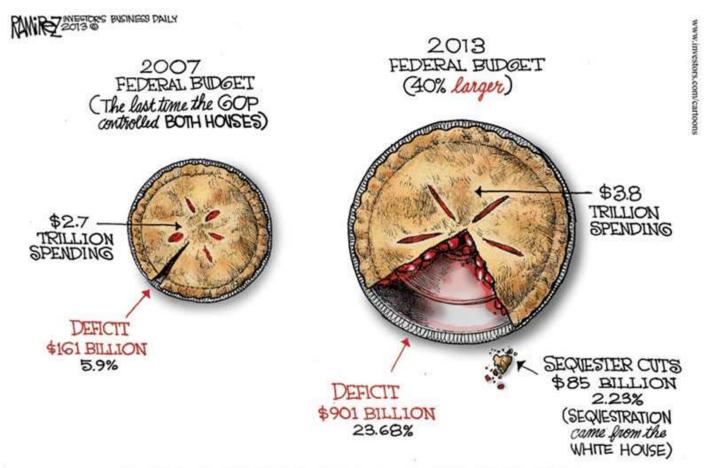
Note: Figures from 1990 through 2005 represent historical data; data from 2006-2016 are projected.

Source: Centers for Medicare and Medicaid Services, Office of the Actuary, National Health Statistics Group, at <a href="http://www.cms.hhs.gov/NationalHealthExpendData/">http://www.cms.hhs.gov/NationalHealthExpendData/</a> (Historical data from NHE summary including share of GDP, CY 1960-2005, file nhegdp05.zip; Projected data from NHE Projections 2006-2016, Forecast summary and selected tables, file proj2006.pdf).



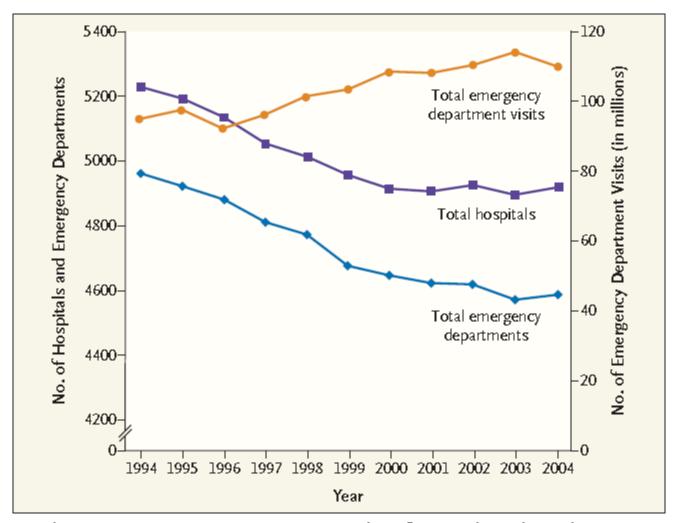


# Something Has to Give – Eventually?? (doesn't it?!)



THE ILLUSTRATED SEQUESTRATION & BUDGET PIE CHARTS

PERSPECTIVE



Trends in Emergency Department Visits, Number of Hospitals, and Number of Emergency Departments in the United States, 1994–2004.

Visits to the emergency department represent about 10% of all outpatient visits in the United States. Data are from the National Health Policy Forum.

#### APRIL 15, 2013, 12:01 AM

#### **Avoiding Emergency Rooms**

#### By JANE E. BRODY

On a recent Sunday afternoon, a 75-year-old Philadelphia man with a fever of over 102 degrees was unable to reach his doctor. So his daughter took him to an emergency room, where the two sat for hours until he was examined by a physician who found no reason for the fever and decided to admit him overnight.

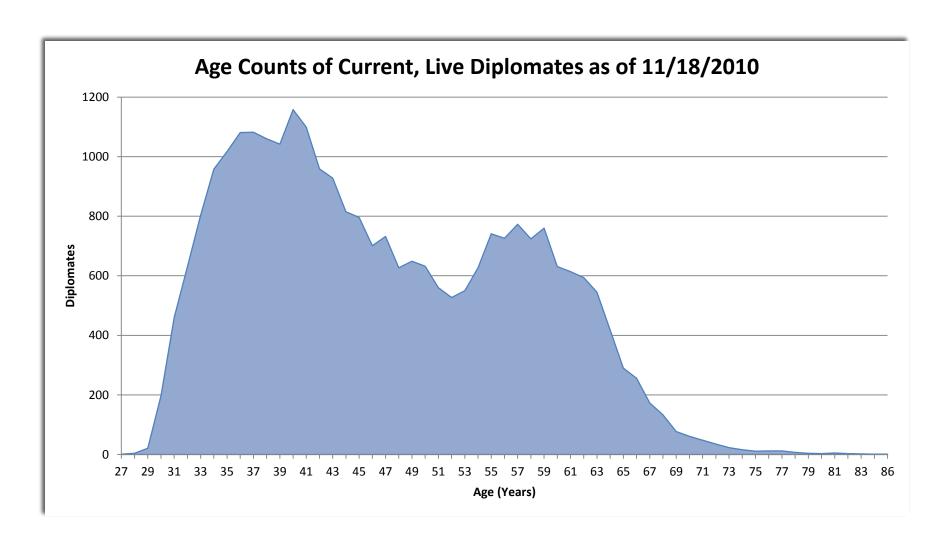
The man was given oxygen, a chest X-ray, a blood test and, finally, a urine test, which revealed a urinary tract infection. The problem was solved with a prescription for an antibiotic, but at a cost of thousands of dollars to Medicare.

Like so many other health issues seen in American emergency rooms, the man's infection was a common problem easily diagnosed and treated at a fraction of the cost by a primary care physician — if patients could reach their doctors when needed.

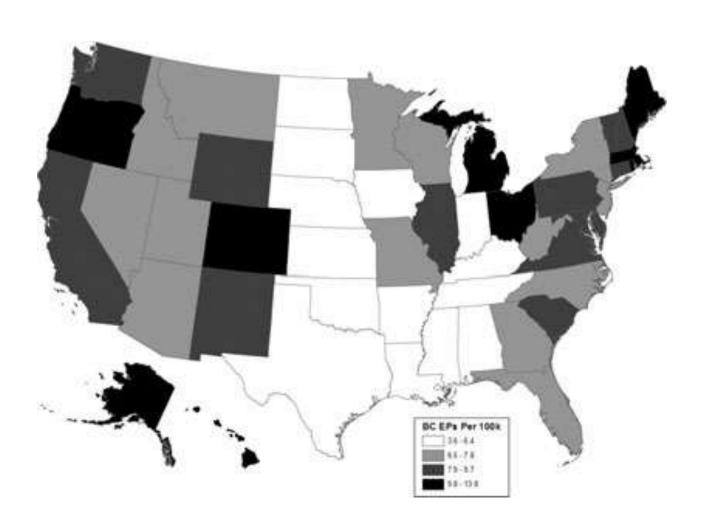
### Workforce

- Aging practitioners
- Shortage of
  - Primary Care
  - General Surgeons
  - Emergency Physicians

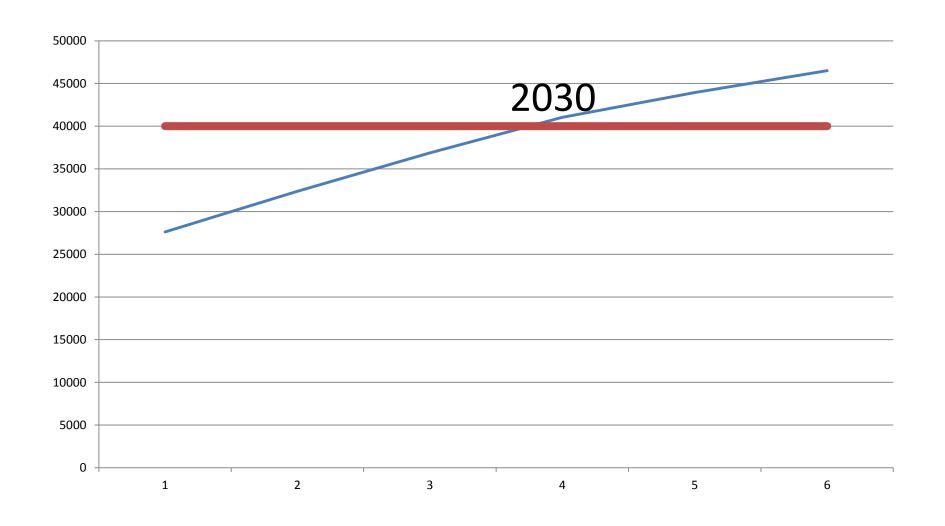
## Age distribution of ABEM Diplomates



## Number of EM BC/100K

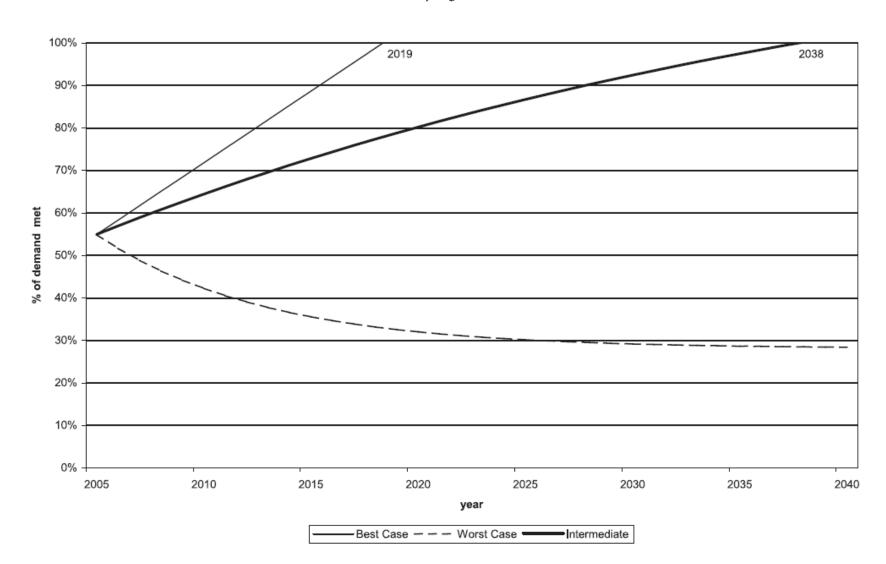


## Number of ABEM diplomates



## Camargo Acad Emerg Med 2008

ACAD EMERG MED • December 2008, Vol. 15, No. 12 • www.aemj.org



#### When 'Doctor' Doesn't Mean 'Physician'

By Matthew Weinstock

April 25, 2013

H&HN Assistant Managing Editor

Nurse practitioner leads the charge in performance improvement at a critical access hospital.



Steven Kelley's office is located next to the emergency department at Ellenville Regional Hospital.

"If I walk out and see someone sitting in the waiting room, I go over and ask what they are waiting for," says Kelley, CEO of the critical access hospital in upstate New York. "If the answer is anything other then they are waiting for a ride home, well, I want to know why."

For the most part, patients in Ellenville's ED are waiting for that ride. Over the course of the past few years, the hospital has cut the average ED length of stay from a mind-numbing three-plus hours to just 92 minutes, and that's in an ED where volume has grown from 7,000 visits in 2004 to 13,500.

"Everyone told me that our wait time was slightly better than average," Kelley says of that three-plus hours. "I think of average as mediocre. Being slightly better than mediocre? I don't think much of that."

Kelley exudes passion and confidence when he talks about the transformation at Ellenville. He

#### The National Report Card on the State of Emergency Medicine

Evaluating the Emergency Care Environment
State by State



## ACEP Report Card National Summary

EMBARGOED UNTIL 10:00 AM EST 12/9/08

The National Report Card on the State of Emergency Medicine

**EXECUTIVE SUMMARY** 

#### **Executive Summary**

NATIONAL GRADE BY CATEGORY			
ACCESS TO EMERGENCY CARE	D-		
QUALITY & PATIENT SAFETY ENVIRONMENT	C+		
MEDICAL LIABILITY ENVIRONMENT	C-		
PUBLIC HEALTH & INJURY PREVENTION	С		
DISASTER PREPAREDNESS	C+		
0VERALL	c-		

The Report Card is designed to evaluate the conditions under which emergency care is delivered in the United States. It does not measure the quality of care provided in individual hospitals or by individual emergency providers – rather, it considers the legislative and regulatory environment, the existing infrastructure, and the available workforce that constitute the emergency care system we all rely upon every day.

The findings of the 2009 Report Card are sobering.

#### The overall grade for the United States is C-

The C- grade is the same as that reported in the 2006 Report Card. However, while the two editions are significantly different and not directly comparable, the 2009 Report Card provides a more extensive evaluation of the nation's emergency care system and confirms its tenuous condition. Individual state grades range from the highest, a B in Massachusetts, to the lowest, a D- in Arkansas.

## National Grade C-

This low grade is particularly reflective of the poor score in *Access to Emergency Care (D*–).

- Boarding of patients in emergency departments and hospital crowding
- Lack of adequate access to on-call specialists
- Limited access to primary care services
- Shortages of emergency physicians and nurses
- Ambulance diversion
- Inadequate reimbursement from public and private insurers
- High rates of uninsured individuals

## Just 2% Public Education Campaign



This is how \_\_\_\_ Emergency physicians are there for any one at any time for any reason.

emergency care out of every health care dollar.

Just 2%.

Emergency physicians are dedicated specialists who mobilize resources to diagnose and treat every kind of medical emergency.

Emergency physicians treat nearly 124 million

Visit us at www.acep.org

American College of Emergency Physicians\*

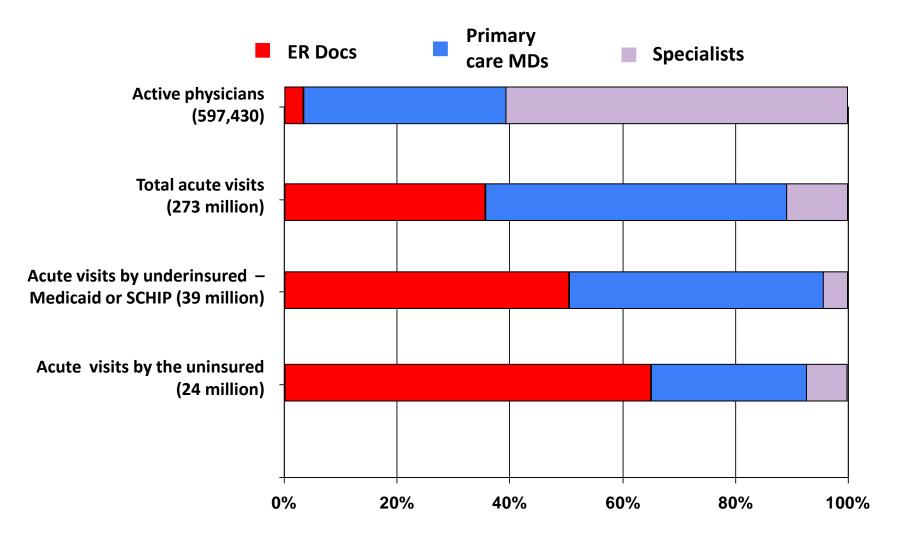
Table 1: Expenses for emergency department services: 2010 Medical Expenditure Panel Survey 13,14

	Per person reporting an expense		Per person reporting an expense Per visit	
Total expenses (billion)	People with an ER expense (million)	Mean expense per person	Total ED visits (million)	Mean expense per visit
\$48.3	35.8	\$1,349	48.9	\$969

Table 2: ED expenditures for national private health insurer as percentage of healthcare spending\* by plan type

Plan Type	Discharged	Admitted	Total
Commercial	8.5%	1.5%-2.5%	10.0%-11.0%
Medicaid	8.0%	1.5%-4.5%	9.5%-12.5%
Medicare	3.0%	2.5%-7.5%	5.5%-10.5%
All plans	7.0%	2.0%-4.0%	9.0%-11.0%

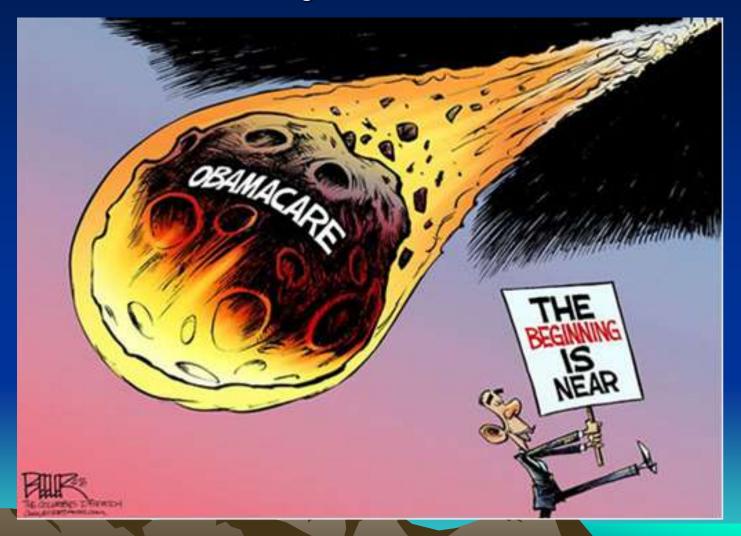
# EDs Provide the Bulk of Acute Care to the Under-and-Uninsured



Pitts et al. Health Affairs, Sept 2010

## FIRST: the BIG Picture

What is coming? Disaster or Salvation?



# Krueger: Sequester Hits Harder, Earlier Than Expected

—Wall Street Journal, May 1, 2013

# Global Economic Recovery to be 'Slow and Bumpy'

—BBC News, April 28, 2013

## U.S. Home Ownership Rate at Near 18-Year Low

—Financial Times, April 30, 2013

## Health Care Reform

 The Health Care Reform law -- ACEP worked hard to get specific items included:



- Prudent layperson language extended to group plans
- No more "prior approval" needed
- Expansion of research opportunities
- Regionalization projects



#### Health Law Guarantees Protections For Emergency Room Visits

TOPICS: INSURANCE, HEALTH REFORM, DELIVERY OF CARE, HEALTH COSTS

By Maggie Mertens



When Kelly Arellanes fell off a horse and suffered a severe head injury in rural Arkansas, medics said she would need to be airlifted immediately to the nearest hospital—50 miles away in Fort Smith. There, emergency surgery saved her life – but at a cost.

The hospital wasn't in her insurance network, so she and her husband ended up with \$20,000 in out-of-pocket expenses that they wouldn't have incurred at their network hospitals

new health overhaul mandates that insurers cannot pay less for emergency care in "out-of-network" hospitals and bars requirements for prior authorization for emergency treatment. (John Moore/Getty Images)

150 miles away in Little Rock.

Under the new health law, insurance companies must extend several new protections to patients who receive emergency care. One of the biggest guarantees: Patients who need emergency treatment will have their costs covered at the same rate, regardless of

Under the new federal rules, patients also can still pick their primary doctors or pediatricians, and prior approval requirements for emergency care will be prohibited

## **ACA Effects**

- Insurance Reform
  - Mandate
  - Expand Medicaid eligibility ED VISITS
  - Dependents up to 26
  - Guaranteed issue and renewability
  - No pre-existing condition
  - Essential Health benefits

**GAO** 

Report to the Chairman, Committee on Finance, U.S. Senate

April 2009

HOSPITAL EMERGENCY DEPARTMENTS

Crowding Continues to Occur, and Some Patients Wait Longer than Recommended Time Frames



## **Emergency Department Crowding: High-Impact Solutions**



**APRIL 2008** 



### The Threats

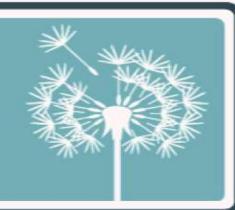
- Employed physicians
- Greater number of government reimbursement
- Reduced reimbursement for emergency medicine

- More work, less pay
- Less opportunities



#### You shouldn't be sick a moment longer than it takes to get well.

At Take Care Clinics, we know even minor health issues can cause major life hassles. So when you need convenient access to a qualified healthcare provider, just drop in. No appointments, no long waits. It's quality family healthcare built around you. Learn more







## Even minor health issues can be major life hassles.

Not feeling well? Drop into a nearby Take Care Clinic and one of our fully licensed board-certified Family Nurse Practitioners or Physician Assistants will see you.

- · We treat patients 18 months and older
- · We're here 7 days a week, including weeknights
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Patient care services provided by Take Care Health Services SM, an independently owned professional corporation whose licensed healthca professionals are not employed by or agents of Walgreen Co., or its subsidiaries, including Take Care Health Systems SM, LLC.



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Community

Career Center

educational resources to chart

OI Resource Rooms



QUESTIONS

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SITE MAP



who are affecting the hospital

GO

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Membership

Education

**Quality Initiatives** 

Practice Management

Advocacy

Events

Publications

News, Media & Blogs

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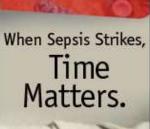


based in SHM's Center for



medicine gives physician

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## A new vocabulary A new world

- ACOs
- Value based purchasing
- Bundled payment
- Episodes of care
- IPAB
- Move from quantity to value
  - Quality/cost

#### Patient Centered Home

- Established panel of patients
- 'Full' care and coordination
- Rewards for quality care

- Reduced numbers of patients per provider
- Uncle Joe

- Temporary reinsurance for retirees 55-65
- Further closure of doughnut hole
- Voluntary LTC insurance -\$50/d
- PQRI bonus
- Funding community health centers

- Fee imposed on drug manufacturers
- Accountable care organization discount
- Penalty for readmissions
- Value based purchasing for hospitals based on quality

- Contribution limits to HSAs
- Physician quality reporting public
- Increase in MC taxes from 1.45% to 2.35%
- Payment bundling pilots

- Mandate insurance or fine
- Medicaid expansion to 133% PL or \$29,327 for family of 4
- No annual caps for coverage
- Insurance reform
- Federal subsidy to insureds
- Health insurance exchanges
- Value based modifiers

- Independent payment board (IPAB)
- PQRI penalties

### 2016-7

- Sell insurance across states
- Excise tax on high cost plans

## Solutions

- Prospective management of resources for next
   20 years
- Telemedicine programs
- Expansion of EM opportunities
  - Transition of care
  - Expanded scope of practice paramedics

Your New Job

76

#### Looking Beyond the Four Walls

A New Approach to ED Care

#### **ED Centric**



#### **Entire Continuum**



"

#### Recognizing the Need for Integrated Care

"Many people go into emergency medicine to treat the super sick and to save lives. And then, they're done, and they go play golf. I think that's great, and that they've intervened successfully. But, a lot of patients are not there. They need more integrated care."

Emergency Medicine Physician at an Academic Medical Center in the South

"They want to work 12 hours a day and then never see their patients again. They want to do episodic-care. They're backwards."

CMO at Integrated Health System in the Northeast

Source: Clinical Advisory Board interviews and analysis.

Advisory Board – [The ED as] "Hub of the Enterprise"

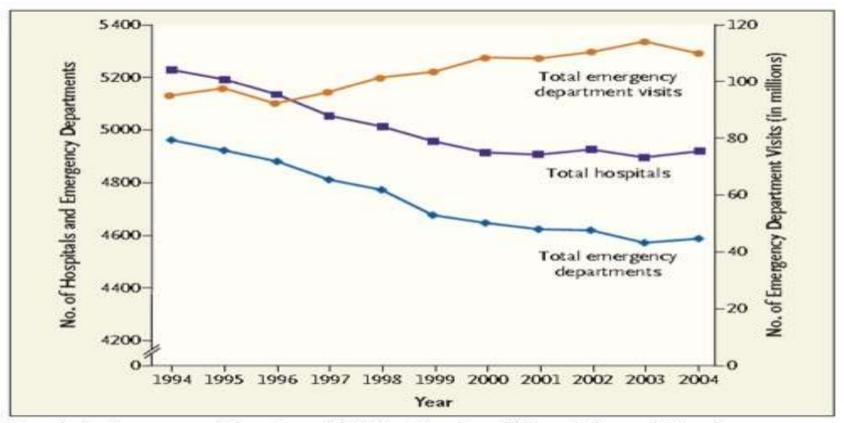




#### The Value of EM

- Saving lives
- Control over hospital utilization
- Reduced employer costs
- Safety net

#### The Case for Emergency Medicine



Trends in Emergency Department Visits, Number of Hospitals, and Number of Emergency Departments in the United States, 1994–2004.

Visits to the emergency department represent about 10% of all outpatient visits in the United States. Data are from the National Health Policy Forum.

#### Insured and uninsured

#### 32 MILLION

Projected number of newly insured Americans

#### 105 MILLION

Number of Americans who no longer have a lifetime limit on their insurance coverage

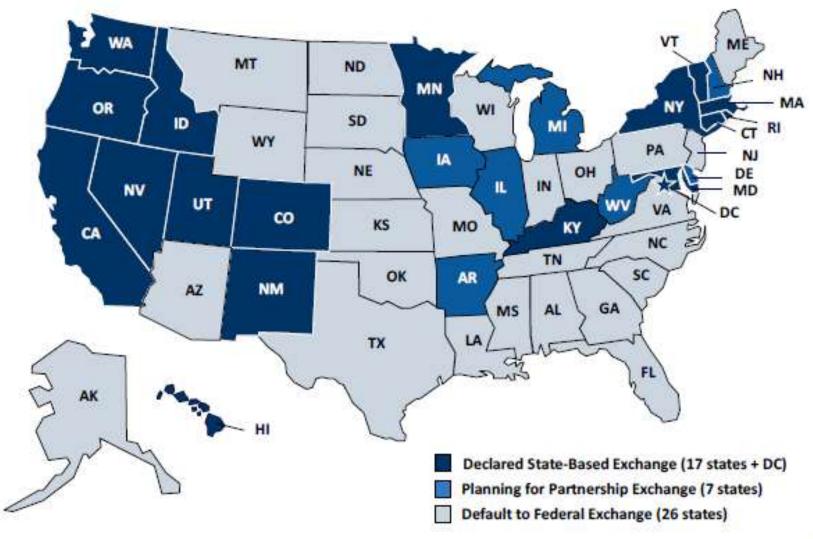
#### 27 MILLION

Projected number of Americans remaining uninsured

#### 4 MILLION

Estimated number of Americans who no longer will receive health insurance from their employers as a result of the law

#### State Decisions For Creating Health Insurance Exchanges





## Medicaid Expansion WILL happen. GOP Governors will gradually cave. All about \$\$

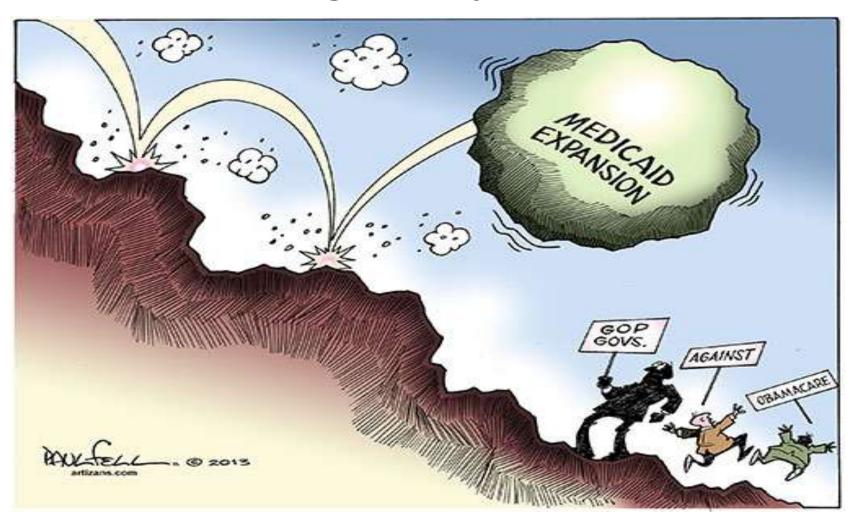
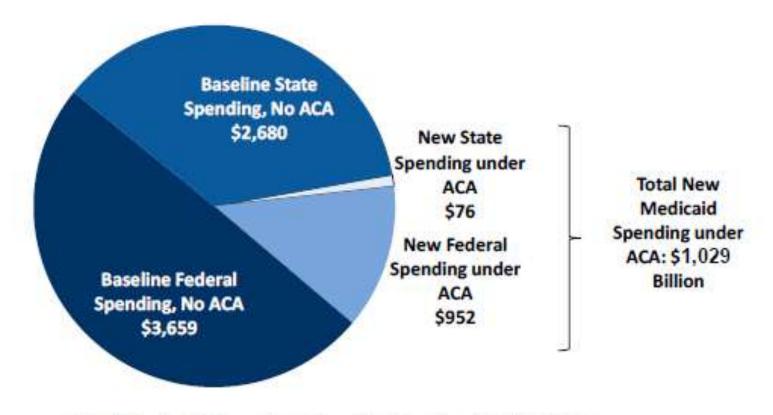


Figure 1

# Total State and Federal Medicaid Spending Under ACA with All States Expanding Medicaid, 2013-2022 (billions)



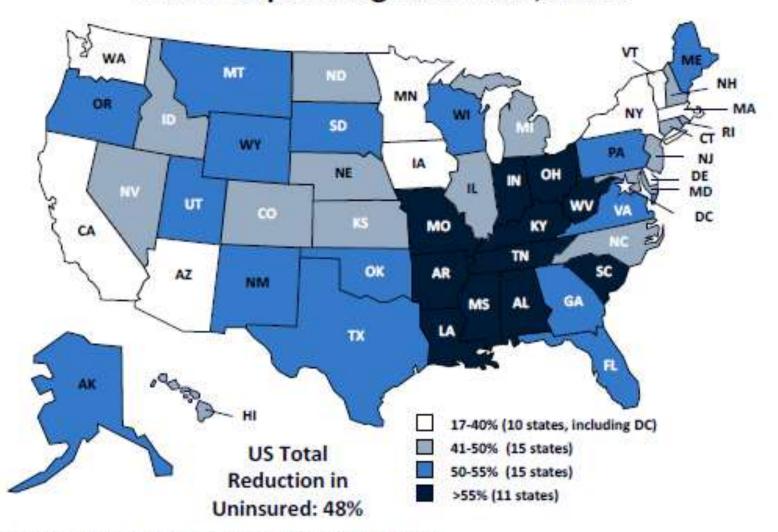
Total Medicaid Spending Over the Decade: \$7,368 Billion

Note: Individual components may not sum to totals due to rounding.

Source: Urban Institute estimates prepared for the Kaiser Commission on Medicaid and the Uninsured, October 2012.

Figure 2

#### Reduction in Number of Uninsured Under ACA with All States Expanding Medicaid, 2022



Note: Includes effects of the Medicaid expansion and other provisions in the ACA.

Source: Urban Institute estimates prepared for the Kaiser Commission on Medicaid and the Uninsured, October 2012.

## Value-Based Healthcare

Future: FFV Today: FFS

### Transactional Models

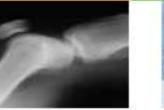
### **Episodic** Care Models

### Condition Care Models

### Population Care Models











- Dermatologists
- Ophthalmologists
- Dentists
- Etc.

- Orthopedics
- CV surgery
- General / specialty surgery
- Oncology
- Diabetes
- Asthma
- Chronic/end-stage renal

#### Partial Population

- Frail elder
- High risk
- Poly-chronic

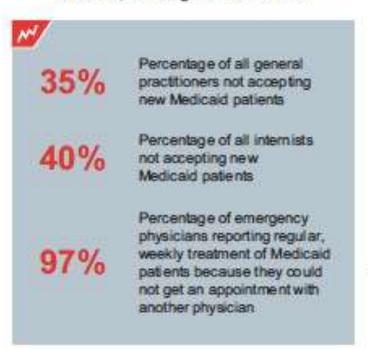
#### Full Population

- Globally capitated models
- Medicare shared savings ACO

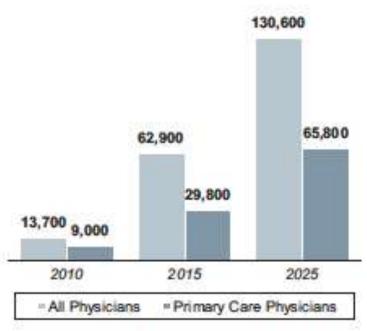
# Role of the ED

## Not Coming to the ED by Choice, But by Necessity

Many PCPs Not Accepting Medicaid Patients, Shifting Burden to EDs







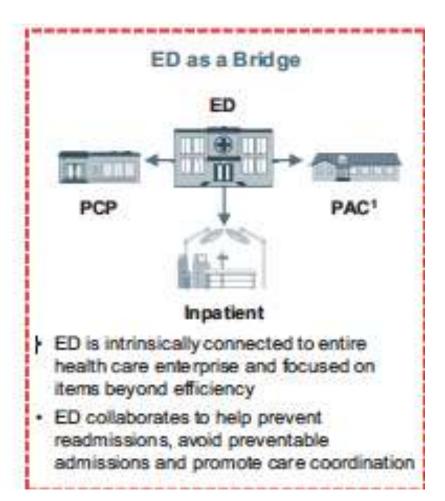
## Center of the Hub



### ED as an Island



- ED is focused primarily on efficiency and myopically concerned with acute care episode only
- ED and hospital at large view ED care as separate from larger care continuum



## Transitions of Care

- Access to 130 million patients and nearly 130 million visitors
- ED as part of the medical neighborhood:
  - Prevention
  - Wellness
  - Disease Management
  - Palliative Care
  - Patient Hand-offs

# Current Emergency Medicine Initiatives

- Observation Services
- Prevention of hospital acquired infections and procedural complications
- Readmission prevention
- Hospital length of stay issues
- Care management and homecare services
- End of life care
- Effective and efficient diagnostic testing

## **Care Coordination**

## Transforming the ED's Role in Delivering Agile and Coordinated Care

Assuming a Proactive Stance to Managing Capacity Constraints

Fostering Collaborative Throughput

- Criteria-Based Midtrack Acuity Segmentation
- Escalating Housewide-Capacity Protocol
- Capacity-Dictated ICU Transfer Policy

2

Strategizing Observation Patient Management

- Demand-Driven Observation Unit Sizing
- Visibility-Enhanced Patient Cohorting
- Abbreviated Patient Intake History
- Front-Loaded Specialist Care Planning
- Patient-Directed
   Observation Status
   Explanation

Succeeding in the Future by Bridging Patients to Resources

3

Hardwiring Continuity of Care

- PCP-ED Automated Patient Handoff Note
- 10. SNF-ED Communication Transfer Tool
- Dedicated Follow-Up Referral Specialist
- Central ized ED Follow-Up Office
- Geriatric-Focused Transition Planning

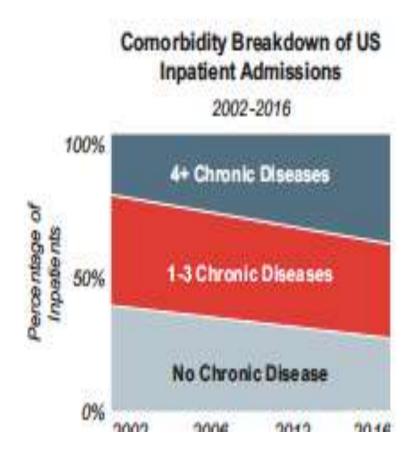
4

Managing High Utilizer Populations

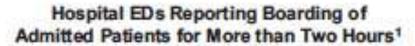
- Pain Management Accountability Escalation
- 15. Homeless Population Resource Link
- Telepsych Consult Service
- Personalized Post-Discharged Case Management
- Contracted
   Outpatient Case Management

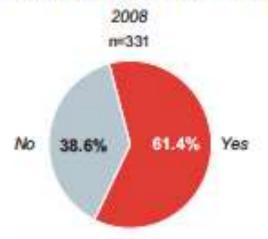
## Patients are sicker





## Safety, Operational, and Service Outcomes All at Risk





### Mortality Increases with Patient Boarding Time

In-Hospital Mortality Rate





# Managing the Unfriendly Skies of Health Reform







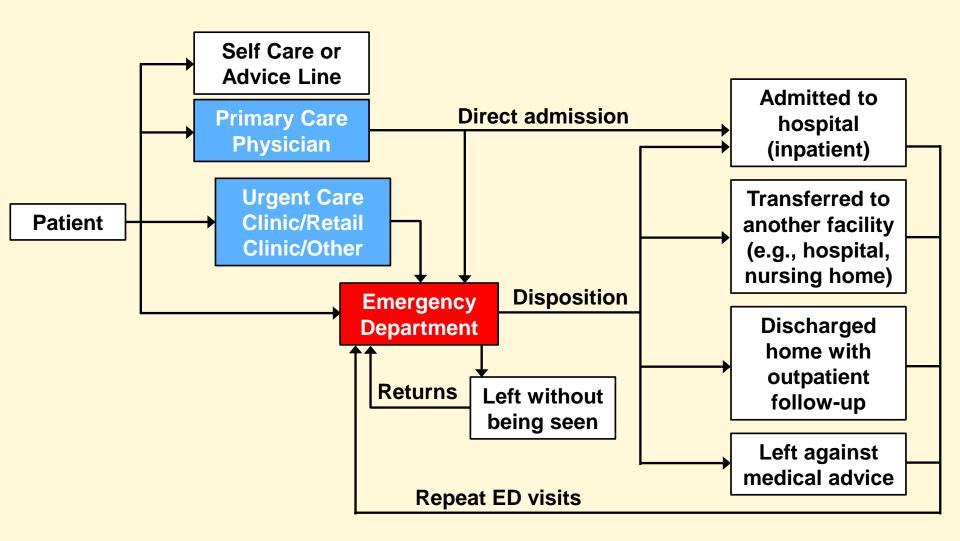
# The Value of Emergency Medicine

RAND Corporation May 20, 2013

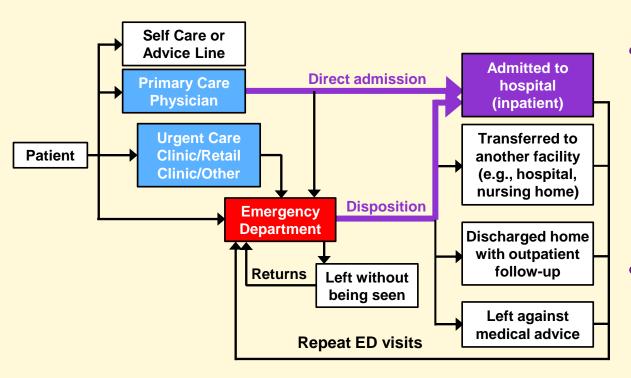
# What Is RAND?

- An independent, non-partisan, nonprofit research organization devoted to objective policy analysis
- Advisors to senior decision-makers in the U.S. and around the world
- A center for education and training

# **Emergency Department Use**

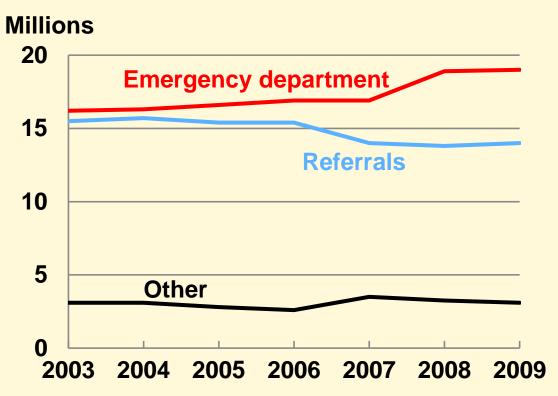


## **Entry Points for Non-elective Admissions**



- What proportion of non-elective admissions enter hospitals through the ED
- How many admission decisions are made by EDs compared with other physicians?

# **EDs Account for Nearly All of the Recent Growth in Hospital Admissions**

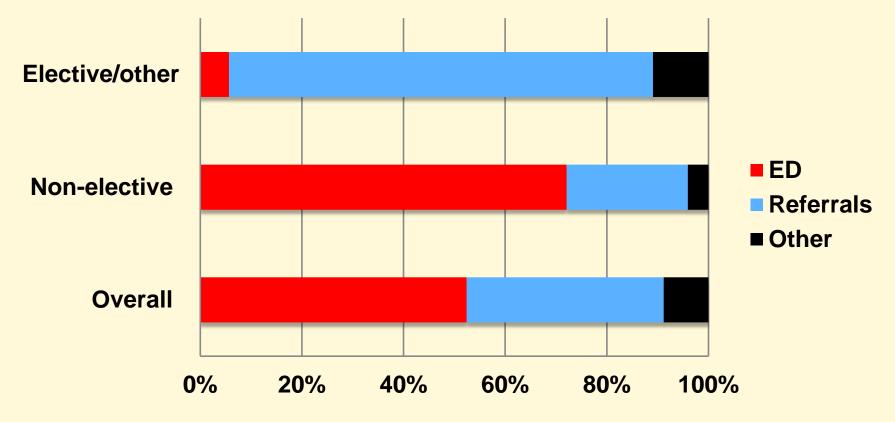


### Between 2003 and 2009:

- Inpatient admissions (elective and nonelective) grew by about 4% (~34.7 million to 36.1 million)
- The US population grew by slightly less than 6%
- ED admissions accounted for nearly <u>all</u> of the growth in hospital admissions

Data Source: National Hospital Discharge Survey Note: Excludes live births. Weighted counts with imputed values

# In 2009, EDs Admitted Half of All U.S. Hospital Inpatients



% of inpatient hospital admissions

## **The Bottom Line**

A vital portal for hospital admissions, especially of Medicare beneficiaries

Support PCPs by performing complex dx workups & handling after-hours demand

**EDs** 

EPs are the main decision makers for *half* of all hospital admissions

Most non-emergent users believe they are ill, lack viable alternatives, or were sent by a provider

EDs may be playing a useful role in reducing preventable hospitalizations

# **Implications for Policy (1)**

Hospital administrators, payers & policymakers should pay closer attention to the role EDs play in hospital admissions

Use of EDs as diagnostic centers warrants further research to determine if this is the most efficient way to evaluate patients with worrisome conditions

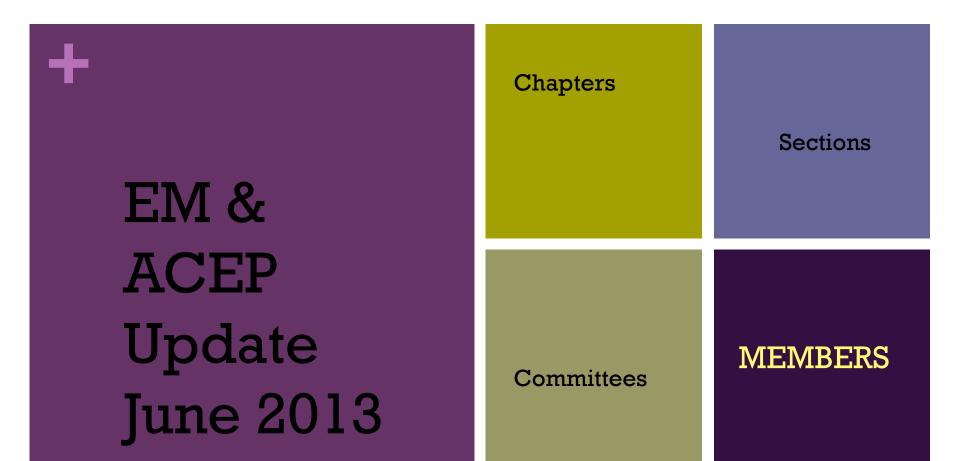
Efforts to reduce non-emergent use of EDs should focus on increasing affordable alternatives, rather than turning patients away

# **Implications for Policy (2)**

EDs should be formally integrated into healthcare delivery systems-both inpatient and outpatient

## Integration can be facilitated through:

- more widespread adoption of interoperable and interconnected health information technology,
- greater use of care coordination and case management
- collaborative approaches to inter-professional practice



# North Carolina, South Carolina, Georgia

Michael Gerard, MD, FAAP, FACEP ACEP Vice President ACEP Board of Directors



#### Good stuff

- Value of EM
- HR 36: Healthcare Safety Enh. Act\*
- Obs Units; 3 day stay
- McKesson FAST US Edit/Bundling\*
- EMF Match Challenge\*
- Meetings, eCME, cmeTracker
- Report Card

### Controversial

- Firearm Injury Prevention
- Opioid Prescribing
- tPA Clinical Policy\*
- Medicaid Expansion
- Choosing Wisely/CostEffective Delivery Task Force\*



## Controversial

- **■**Firearm Injury Prevention
- Opioid Prescribing
- tPA Clinical Policy\*
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# The ACEP and AAN partnered for simultaneous roll out of tPA policy: See March *Annals*



Evidence based; Inter-specialty, Inclusive of differing opinions, no company input, institutions need systems in place to maximize effectiveness and safety



An initiative of the ABIM Foundation

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Partners

Lists

Contact

Resources



Partners
See Who Has
Joined the
Campaign



How can physicians and patients have the important conversations necessary to ensure the right care is delivered at the right time? Choosing Wisely® aims to answer that question.

An initiative of the ABIM Foundation, Choosing Wisely is focused on encouraging



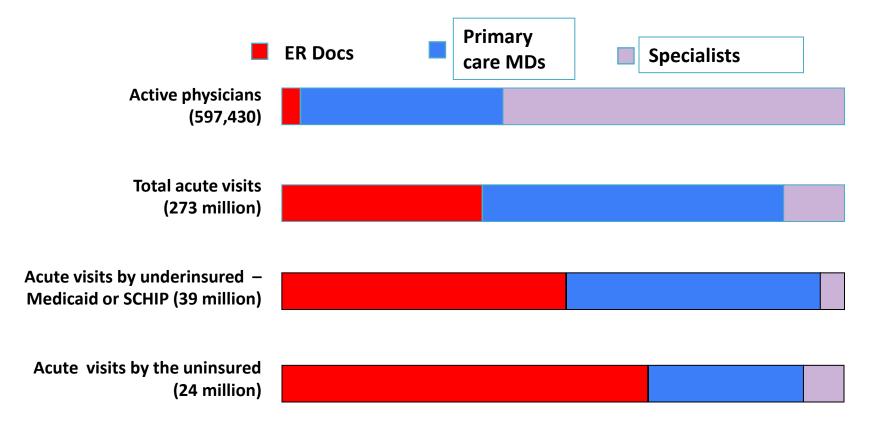
RT @alikhan28: @acpinternists @abimfoundation @costsofcare @yalemed Engagement in high value care has to involve fun, diagnostic reasoning + costs #SGIM13

0000

## Good stuff

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- Meetings, eCME, cmeTracker
- Report Card

# EDs Provide the Bulk of Acute Care to the Under- and Uninsured



Pitts et al. Health Affairs, Sept 2010

# **H.R.36**: Health Care Safety Net Enhancement Act of 2013 Sponsor:

Rep Dent, Charles W. [PA-15]

(introduced 1/3/2013)

Cosponsors (45)

**Latest Major Action: 1/4/2013 Referred to House subcommittee. Status:** 

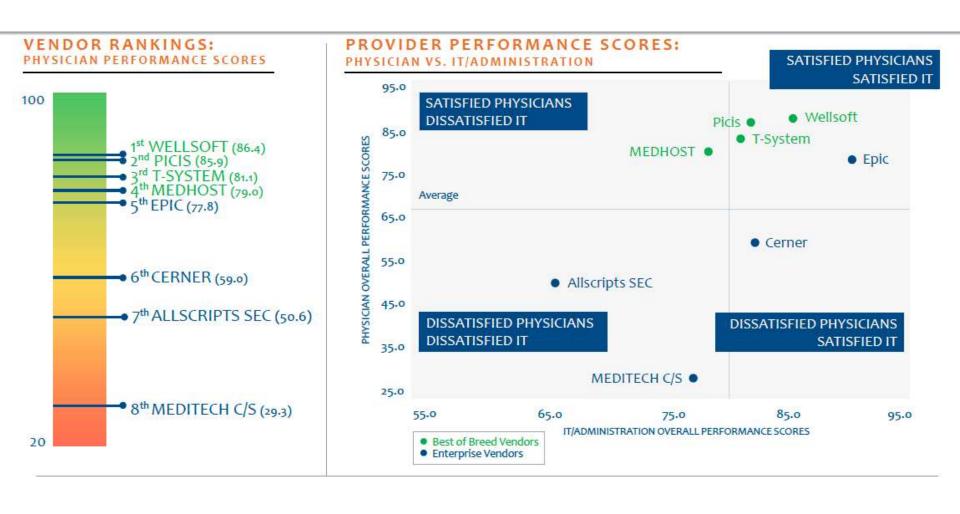
Referred to the Subcommittee on Health.







# ACEP / EMPSF / KLAS February 2013





What, me worry?

AMA Chair: Steve Stack

Chair of Associations: Dean Wilkerson

AAMC Journal: David Sklar

Report Card: Steve Epstein

Rand: Art Kellerman

RWJF: Peter Sokolove

NIH Fellow: Sandy Schneider

Numbers:

32,200; 130 million; 2%; 92%; 4.7%;

2 million

1 million

HR 36

1/31/14

VIII (Peer)

# Wise choices: Finding value through a cost effective task force

ACEP Leadership met with the Society of hospitalist Medicine and the American Board of Internal Medicine Foundation in March:

- Discussed Choosing Wisely
- Ground rules for specialty submissions
- Need for Table of meeting
- Morph PR to real change, our attempts to score cost effective change with associated savings
- Protect individual treatment needs from denials secondary to overarching guidelines

# AIUM Officially Recognizes ACEP Emergency Ultrasound Guidelines



ACEP action results in McKesson removing bundling edits from Ultrasound billing



WHO We Are GLOSSARY Of Terms HEALTHCARE Resources LEARN Benefit Basics FAQ Questions?

### Keyword Search

#### ABOUT THIS PAGE

It is important to understand that your actual costs may vary based upon factors specific to your provider and/or your plan. FAIR Health is not determining, developing or establishing an appropriate fee or reimbursement levels for any procedure or service. All of our estimates are being provided for informational purposes only. FAIR Health does not determine what is a "reasonable and customary" or UCR charge. That determination is made by your plan.

#### A Note on Office Visits

#### A Note on Treatments Involving Related Procedures

You can also learn more about provider and plan-related variables that may affect your costs by visiting the <u>Understanding Your Medical Cost</u> Estimate Page.

## MODIFY YOUR MEDICAL SEARCH Location of Service or Procedure Procedural CPT® Code

27810

99285

SEARCH AGAIN

Browse Procedures by Category

#### ESTIMATED OUT-OF-POCKET COSTS

PRINT =

CPT Code CPT Consumer Description Est. Charge Reimbursement Out-of-Pocket Cost

99285 Emergency department visit \$711.14 \$497.80 \$213.34

Estimated Out-of-Pocket Costs

\$213.34

Understanding Your Medical Cost Estimate

#### Adjusting Estimated Reimbursements

The Estimated Reimbursement amounts above are initially set to be 70% of the Estimated Charge. Click here to learn more about percentages and how they can factor into reimbursement.

If you find that your plan uses a different percentage in determining reimbursement amounts, you can adjust the level used in the estimates above using the slider below. When you adjust the percentage, the estimated charge amounts above may change, resulting in adjusted figures for the estimated reimbursement and out-of-pocket cost amounts on this page.

# Adjust Percentage 50% 60% 70% 80% 90%

Click here to use our Advanced Charge Estimator



Reminder: Due to licensing requirements, you are limited to 20 searches per month. To help keep within those limits and avoid repeat searches, remember to print the results of your search for easy reference.

# FAIR Health Worked closely with ACEP on re-write of this page...

#### **Learn** Benefit Basics

Alphabet Soup of Health Plans

In-Network vs. Out-of-Network Care

Cost-Sharing: Know What You May Owe

Emergency Care vs.
Urgent Care

What Are My Options?

How is Emergency Care Different from Urgent Care?

Your Action Plan: Get the Care You Need

Out-of-Network Docs at In-Network Hospitals

The Role of Medicare in Out-of-Network Reimbursement

### **EMERGENCY CARE VS. URGENT CARE**



It can be frightening when a sudden illness or injury strikes, especially if your regular doctor is not available. You need to make a choice quickly about where to get the medical attention you need. But, it's also important to have all the facts before you seek care.

What Are My Options?

- Emergency Rooms: Emergency rooms are open 24 hours a day for
  potentially life-threatening emergencies. Many plans cover some portion
  of emergency care no matter where you are, even out of their network
  area. Once your condition is stable, you will generally be moved to an
  in-network provider for follow-up care. You may have an ER co-payment,
  co-insurance or deductible. You may also have an additional out-ofnetwork charge. If you have questions about what constitutes an
  emergency, or about what emergency costs are covered, call your
  insurer.
- Urgent Care Centers: These centers have extended hours and are not
  equipped to deal with major medical traumas or conditions. They are
  intended to provide treatment for less serious conditions after regular
  office hours, or when your <a href="Primary Care Physician">Primary Care Physician</a> is not available. Your
  co-pay or co-insurance for an urgent care visit will often be lower than the
  co-pay or co-insurance for an ER visit. Urgent care centers may be attacted.
  - co-pay or co-insurance for an ER visit. Urgent care centers may be attached to a hospital, or may be separate facilities. Most health plans include urgent care centers in their networks.

FAIR ALTH

#### **Emergency Care vs. Urgent Care**

Introduction

What Are My Options? Emergency Rooms

What Are My Options? Urgent Care

How is Emergency Care Different From Urgent Care?

Your Action Plan: Get the Care You Need

It's important to remember that most health plans will not pay for ER visits for what they consider to be non-emergency care.

Most plans use what is called the "prudent layperson" rule to decide. This means that your condition is considered an emergency if the average person on the street, with an average knowledge of health and medicine, thinks that waiting to get care would be dangerous. If you visit the ER for non-emergency care, you could end up with high <u>out-of-pocket costs</u>.

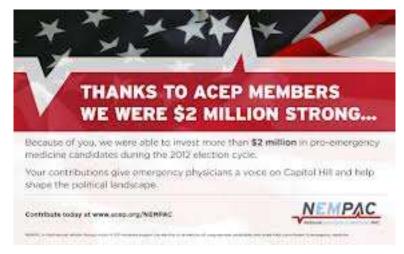
## Find Your Niche in Emergency Medicine

ACEP has 32 sections of membership

>> join one today









Community-Oriented, Patient-Centered Care -- 24/7

Just 2% of the nation's health care dollar is spent on emergency care.























