

Privately insured patients flocking to emergency rooms

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by Theresa Agovino
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NEW YORK — People with insurance are increasingly using emergency rooms, even for non-urgent care, according to a new study found that is perplexing to experts who believed the uninsured were the chief reason for emergency room overcrowding.

Emergency room visits jumped to an average total of 107.7 million in 2001 and 2000, up 16.3 percent from 1996 and 1997. Most of the increase came from insured patients, according to the Center for Studying Health System Change, a Washington D.C.-based think tank.

Privately insured patients' use of the emergency room rose 24.3 percent to 43.3 million visits over that six-year period. People covered by Medicare, the government insurance for the elderly, visited the ER 16 million times, a 10 percent increase. Visits by uninsured patients rose 10.3 percent to 18 million, while those by patients covered by Medicaid, the government program for the poor, were flat at 18.4 million.

Only 46 percent of the ER visits by privately insured patients were considered either emergent — requiring care within 15 minutes of arrival — or urgent — requiring care within an hour of arrival.

"The results were surprising," said Peter Cunningham, a senior health researcher at the Center, who conducted the study using data from the Centers for Disease Control and Prevention as well his organization's own information.

"Uninsured people clearly are not a major factor in increased crowding at most hospital emergency departments, but uninsured people's growing reliance on emergency care indicates decreased access to other sources of care," Cunningham said.

The American Hospital Association says 67 percent of emergency rooms are either at or over capacity. At inner-city hospitals, that number jumps to 80 percent.

It isn't clear why more insured patients are turning to the emergency room, but experts say the trend will only add to rising health care costs because treating someone in a hospital is more expensive than tending to them in a doctor's office.

Some experts speculate that more patients are turning to the emergency room because doctor's offices don't accommodate people's working schedules. Emergency rooms are open 24 hours a day and no appointments are necessary.

The study cited other research showing that patients are having difficulty making appointments with their doctors, and having to wait longer for appointments. Some doctors are closing to new patients.

And some people may go to the emergency room believing they have a true medical emergency, even though it turns out to be a minor problem,

"Sometimes people think they are having a heart attack and it is only bad indigestion," said Carmela Coyle, senior vice president for policy at the American Hospital Association.

Dr. Joseph Guarisco, chairman of the emergency medicine department at the Ochsner Clinic Foundation in New Orleans, said his hospital has been seeing more insured patients in the emergency room for the past five years.

He believes a big reason is convenience. Visiting the emergency room may not be prohibitively expensive for an insured patient — a copayment of \$50 to \$100 for a visit, rather than \$10 to \$20 for an office visit. But a patient can see a doctor, have some tests and consult with the physician again when the results come in all in one visit instead of three separate appointments.

"Patients want service on demand. They don't want to wait around for an appointment for something that can be painful," said Guarisco. □