

Hardin County Insurance Consortium



Memo

Date: May 20, 2020
To: All Employees
From: Hardin County Insurance Consortium
Re: Medical Mutual Benefits

Due to the rise in medical and pharmacy inflation, premium rates will need to be increased by 10%. The new rates will begin with the June payroll. Dental and Vision rates will not be changing.

Effective July 1, 2020 use of the Emergency Room for non-emergency services will no longer be covered. We are making this change due to the high utilization of the emergency room for non-emergency services. The average cost of an emergency room visit is \$786 vs \$140 for a primary care physician visit.

We also want to remind you about Medical Mutual's Nurse Line service. If you are unsure whether the emergency room is the best option for care, the Nurse Line staff is trained and equipped to quickly assess situations and determine if a referral to the emergency room is necessary. If you are directed to go to the emergency room by the Nurse Line, the claim will be covered. The Nurse Line phone number is found on the back of your Medical Mutual ID Card.

Urgent Care is another alternative to utilize instead of the emergency room. The average cost at an Urgent Care facility is \$100 vs \$700 at the emergency room.

Medical Mutual also offers The Cleveland Clinic Express Care Online. You can talk to a healthcare provider using your mobile phone, tablet or computer. The fee is \$49 or a virtual office visit.

Below is the definition of a medical emergency:

Emergency Medical Condition - a medical Condition manifesting itself by acute symptoms of sufficient severity, including severe pain, so that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in:

- Placing an individual's health in serious jeopardy, or with respect to a pregnant woman, the health of the woman or her unborn child;
- Result in serious impairment to the individual's bodily functions; or
- Result in serious dysfunction of a bodily organ or part of the individual.

Attached are educational pieces to help you decide your best options of care.