



If you experience an accidental injury, it could hurt you physically and financially.

When an accidental injury occurs, expenses can add up.

- ❑ If you do not have health insurance, an ER visit can cost anywhere from \$150-\$3,000 depending on the severity of your injury or illness.¹
- ❑ Many hospital emergency rooms charge hundreds or even thousands of dollars.²

If you are like many Americans, you could find it very difficult to financially survive an accidental injury.

According to the Federal Reserve Board,
4 in 10 adults
could not meet an unexpected
expense of \$400.³



**An American
is accidentally
injured every
second⁴**

Number of
injury-related
emergency
department visits:
47.2 million⁵



Do you have kids? Do they play sports?

Whether playing on the playground or participating in sports, kids are prone to injuries.

Nearly **7.7 million children** are treated for injuries in emergency departments every year.⁶



How does accident insurance help?

Our accident insurance provides cash for the unexpected costs of an accidental injury. It works alongside your major medical coverage and pays benefits directly to you to help pay for out-of-pocket expenses, such as:

- ▲ Medical deductibles
- ▲ Copays
- ▲ Treatment
- ▲ Transportation

How does our accident insurance encourage smarter treatment options?

Did you know that treatment for an injury can usually be treated more quickly and less expensively at an urgent care center instead of an emergency room? Most accident insurance pays a lower benefit for treatment at an urgent care center, but ours is different. We pay the same benefit for both urgent care centers and emergency rooms, so you don't lose benefits for getting treatment at a lower cost facility.

For many surgical procedures covered under an accident policy, an ambulatory surgical center can offer the top-quality clinical care and the best value you want. While you can get your covered surgery at any location, we provide higher benefits if you have your surgery performed at an ambulatory surgical center.

Emergency Room vs. Urgent Care Facility

(Average Costs*)

	Emergency Room	Urgent Care Center
 Broken finger	\$180.09	\$121.63
 Broken leg (shin)	\$136.34	\$83.03
 Broken ankle	\$246.17	\$120.52

Average claim amounts are based on Blue Cross and Blue Shield Plans in Illinois, Montana, New Mexico, Oklahoma and Texas PPO claim data for closed fractures with dates of service between 10/1/13 and 9/30/15. Emergency room data is based on revenue code 456, Urgent Care, and excludes visits that result in a hospital admission. Costs will vary based on location and severity of injury. These are average costs that do not represent the final costs. Members should seek care at the location most appropriate for their physical situation.

Apply Today!

Accident Insurance—
Helping Pay for Unplanned injuries



Hospital-Based Emergency Room

An emergency care facility that is connected to a hospital. The cost of care is usually more expensive than at an urgent care center but cheaper than at a freestanding emergency room.

Urgent Care Center

A facility that provides easy access to health care for a sickness or injury that is serious but does not pose an immediate threat to someone's life. They are staffed by doctors who can take x-rays, give IVs, and treat minor and moderately severe trauma. The cost of care is usually significantly lower than at a hospital-based emergency room or freestanding emergency room.

Freestanding Emergency Room

An emergency care facility that is separate and distinct from an urgent care center or a hospital that provides emergency care. The cost of care is usually significantly higher than at an urgent care center and even more expensive than at a hospital-based emergency room.

Ambulatory Surgery Center (ASC)

Ambulatory surgery centers are health-care facilities that provide same-day, outpatient surgical care, including diagnostic and preventive procedures, to patients who do not require an overnight stay after the procedure. Most ASCs are freestanding facilities that are not associated with a hospital.

¹The Balance. "Average Cost of an ER Visit." <https://www.thebalance.com/average-cost-of-an-er-visit-4176166>. Published March 12, 2019. Accessed June 20, 2019. ²Vox. "Hospitals kept ER fees secret. We uncovered them." <https://www.vox.com/2018/5/1/17261488/er-expensive-medical-bill>. Published May 1, 2018. Accessed June 20, 2019. ³Federal Reserve. "Report on the Economic Well-Being of U.S. Households in 2017." <https://www.federalreserve.gov/publications/files/2017-report-economic-well-being-us-households-201805.pdf>. Published May 2018. Accessed June 20, 2019. ⁴National Safety Council. "Injury Fact." <https://www.nsc.org/membership/member-resources/injury-facts>. Accessed June 20, 2019. ⁵The National Safety Council Injury Facts® 2017 <https://injuryfacts.nsc.org/all-injuries/overview/>. Accessed May 15, 2019. ⁶Safe Kids Worldwide. "Why It Matters." <http://www.safekids.org/why-it-matters>. Accessed May 15, 2019.

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