New Health Insurance Policies May Have You Paying For Your Emergency Room Visits

Imagine you have a pain in your chest and fear it might be a heart attack. When you get to the emergency room they run their incredibly expensive tests and then, to your great relief, they tell you that your heart is just fine. It was just indigestion. If you need another reason to stay as healthy as possible, now insurance companies may not pay for your emergency room visit. Some insurance companies are telling you that you need to properly diagnose yourself before heading to the emergency room.

With the price of emergency care skyrocketing, a new report says that some insurance companies won't pay the claim if it is deemed that the patient did not have an emergency after all.

> *The new analysis shows that the criteria used by one large insurer, if expanded nationally, could result in denial of payment for nearly 16 percent of ER visits, even though these patients may have the same symptoms when they get to the ER as actual emergency cases, researchers report in JAMA Network Open." – Reuters*

Anthem Inc. insures one in eight people in the U.S. They started a policy of denying coverage for ER visits the company decides are unnecessary. The policy started in three states in 2017 and has expanded to a total of six states in 2018.

> *A certain proportion of emergency room visits are unnecessary and there are people who use the emergency room as if it were their primary care or only doctor. And there is a certain*

> *amount of resentment as this creates crowding in the emergency room and slows things down for people who have true emergencies. But this situation reflects a constellation of underlying problems for which neither the patients nor the emergency rooms are to blame.” – Albert Wu of the Johns Hopkins Bloomberg School of Public Health in Baltimore (Reuters)*

It’s increasingly important to keep yourself healthy. We recommend starting with the following:

- *How To Heal Your Gut*
- *Detox Cheap and Easy Without Fasting – Recipes Included*
- *Stop Eating Like That and Start Eating Like This – Your Guide to Homeostasis Through Diet*