

EMERGENCY MEDICAL CARE

The Florida Agency for Health Care Administration is the chief health policy and planning group for the state and licenses and regulates health care facilities and health maintenance organizations (HMOs) in Florida. The Agency also manages the Medicaid program that provides health care to Florida's low-income and disabled citizens. The mission of the Agency is to champion accessible, affordable, quality health care for all Floridians. As part of this mission, we publish the *Consumer Awareness Series*, a variety of brochures to help the public make informed health care decisions.

This brochure provides information about preparing for a medical emergency as well as alternatives for medical care when an emergency does not exist. Other resources to help you learn about emergency care include your doctor, your insurance company, and the contacts listed in this brochure.

Note: This brochure is not designed to offer medical or legal advice. Please talk with your doctor for medical advice and an attorney for legal advice.

Information in this brochure is current as of June, 2007.

Introduction

During a medical emergency it can be difficult to think clearly about what to do. If you educate yourself before an emergency you can better handle the situation and get the needed care. This brochure will help you think about when to get medical care, where to go, and what to expect of medical services.

When accidents happen or when medical conditions suddenly appear or change, there are several choices available. Sometimes you can handle the situation at home. Other times you can call or see your health care provider or go to a walk-in clinic. When an emergency is life threatening, or will place your health in immediate danger, you can call 911 or go directly to a hospital emergency room.

When Medical Care Is Needed

How do I know when a situation is a medical emergency?

An emergency is when a medical condition causes serious and severe symptoms and not getting medical care right away might cause loss of life, lasting physical damage or serious injury to your body. If you feel your condition is a medical emergency you should seek immediate emergency care.

What should I do in a medical emergency?

If possible, you should first call your doctor. Your doctor can help you decide if there is a medical emergency and what the best action is for you to take. If you are not able to call your doctor or you feel your health is threatened without immediate attention, you can call 911 for an ambulance or you can go directly to an emergency room.

Should I call for an ambulance?

To make this decision, ask yourself the following questions:

- Is the condition life threatening?
- Could the condition worsen and become life threatening on the way to the hospital?
- Are the skills or equipment of paramedics or emergency medical technicians (EMTs) needed?
- Could the distance or traffic conditions cause a delay in getting to the hospital?

If you answer “yes” to any of these questions, or if you are unsure, it is best to call 911 for an ambulance.

What will happen if I call 911 for an ambulance?

The paramedics, or emergency medical technicians (EMTs), will evaluate your medical condition and give treatment, as needed. Sometimes you will be treated and released by the ambulance staff. You might be referred to your doctor for additional care. In most cases you will be taken to a hospital emergency room.

Paramedics and EMTs can begin medical treatment at the scene and on the way to the hospital. They are familiar with the services of local hospitals and can help you decide which hospital would be best to treat your particular medical condition. They can also alert the emergency room of your condition.

What medical conditions might require me to go to a hospital emergency room?

The following conditions, if appearing suddenly or severely, may require immediate medical care at an emergency room:

- Pain or pressure in your chest or abdomen
- Difficulty breathing that is not improving quickly
- Unexpected numbness, weakness, or confusion
- Unexpected trouble speaking or changes in vision
- Sudden severe headache (with no history of migraines)
- Severe reaction to an insect bite or sting, to medication, or food
- Severe or constant vomiting or diarrhea
- Uncontrolled bleeding
- Loss of consciousness
- Severe bodily injury
- Any condition that you feel is life threatening

Special concern for children and the elderly: Due to a young child's smaller body, or if an elder person is in a frail or weak condition, they may more quickly enter into a medical crisis due to an illness or injury.

What are my choices if I need medical care, but it is not an emergency?

Some medical conditions are minor and can be treated at home, using your own knowledge or from directions given by your doctor or the doctor's nurse. Sometimes you do not need care right away and you can wait for an appointment with your doctor. Other times you may choose to go to a walk-in medical clinic.

If you do not have a doctor or health insurance, see the section, "Alternatives to the Emergency Room" later in this brochure.

When You Go to a Hospital Emergency Room

What should I bring with me to the emergency room?

If possible, bring a friend or family member. Since you will be in a stressful situation, it is good to have someone help you understand what is being asked of you and what you are being told. Also, if you are given treatments that might make it hard to drive, your friend or family member can drive you home.

Bring your insurance card. Also, if you have an emergency care plan bring it with you. For more information on emergency care plans, read the section “Preparing for Medical Emergencies” later in this brochure.

If you do not have an emergency care plan or if you are not able to bring it with you, try to bring all your medication bottles or containers. The emergency room staff will ask you about your medication because the information will be important for your treatment.

If you bring a child to the emergency room, bring a favorite toy, book, or blanket, if possible, as there often will be a wait. Hospitals can be scary to children, especially if they are not feeling well. Explain to them what to expect, listen to their feelings, answer their questions, and ask them to tell you if something hurts or if they start to feel worse.

If you think a child, or even an adult, has swallowed poison, medicine, or something else that has made them sick, bring the bottle or container if you have it. You can also call the Poison Information Center’s toll-free number (800) 222-1222.

What will happen while I am at the emergency room?

- When you arrive at the emergency room a nurse will look at how serious and urgent your medical condition is. There may be many people needing care and the more serious cases will be seen first.
- You may be taken to a treatment room or asked to sit in the waiting area.
- During your visit, hospital staff will take payment information, including insurance, as well as medical information related to your condition. If you do not have insurance, ask the hospital staff about a payment plan or health care programs for which you may qualify.
- At some point, a medical evaluation will be done to decide what care you need. If treatment is needed, a doctor, or another health care professional under the guidance of the doctor, will treat you.
- You may be admitted into the hospital for surgery or other care.
- If you are released from the emergency room, you may be given medication, a prescription to fill at a pharmacy, or directions on what to do at home to take care of

yourself. You may be referred to your own doctor or to a specialist for follow-up care.

What if my medical condition becomes worse while I am waiting to be helped?

Tell the hospital staff if you are in pain, if you start to feel worse, or there is any change in your condition.

What if I am alone? Who will contact my family and insurance company?

If you are not able to make calls, you can ask the emergency room staff to call your family or a friend.

The staff will ask for the names of your doctor and insurance company. Ask them if they are going to call your doctor or insurance company, as some insurance companies require you notify your doctor about your care needs.

What if my medical condition makes it impossible for me to communicate my wishes to the ambulance or hospital staff, because I am in a coma or unconscious?

The ambulance and hospital staff will work to stabilize your medical condition and save your life. If you have contact information on you, the hospital staff will try to call your family, or emergency contact person, your insurance company, and maybe your doctor.

If the ambulance staff sees you have a Do Not Resuscitate Order (DNRO) in your home, or if the ambulance or hospital staff finds a DNRO card on you, they should honor your wishes and not try to revive you if you are not breathing or if your heart has stopped. You can read more about DNROs in the publication “Health Care Advance Directives.” See the end of this brochure for order instructions.

Would I ever be turned away from the emergency room?

Both Florida and federal laws state that a hospital with an emergency room must provide a medical evaluation, within the emergency room’s ability. If the hospital staff decides a medical emergency exists, they are required to give medical treatment to stabilize the medical condition and/or transfer the patient to another medical facility able to provide treatment.

However, after an evaluation of your condition, if the medical staff decides you do not have a medical emergency, you may be referred to your doctor or to a local clinic for non-emergency care. See the section “Alternatives to the Emergency Room” later in this brochure.

Why would an ambulance take me to a different hospital than the one I requested or take me to a hospital that is not the closest? Or if I am already at an emergency department why would I be transferred to a different hospital?

An ambulance might be directed to another hospital because the first hospital is on “diversionary status.” This means the emergency room at the hospital is full and not able to serve more patients at that time.

Patients may also be taken to or transferred to another hospital if the emergency room at the first hospital does not have services for a particular medical condition, for example, specialized care for a burn patient or a trauma center equipped to treat trauma patients.

How will I be billed for my visit?

If you have insurance coverage, your insurance company will be billed directly. If you need to make a co-payment you can do so at the hospital or they will bill you.

If you need emergency medical care, Florida and federal law states you cannot be denied care, even if you cannot pay for the service. However, you will be billed and you are legally responsible for payment.

Tell the hospital staff if it will be difficult for you to pay all or part of the bill. You may be able to set up a payment plan. Also, some hospitals have a program that may pay all or part of your bill, or they may refer you to other organizations or services that can help.

Can my insurance company decide not to pay for my treatment?

Some insurance companies may require that you tell them when you go to a hospital emergency room. They may have other requirements if you get emergency care while out of town. Your insurance company also may require that you go to a particular hospital in your area.

Federal and Florida law states that a health plan cannot require you get approval before getting emergency care. However, if the staff at the hospital decides you do not have a medical emergency, the health plan might not pay for services in the emergency room beyond the first medical evaluation. The hospital will try to call your health plan and should tell you if the health plan will not pay for more treatment at the emergency room.

Talk with your insurance company and learn about their requirements for emergency medical care because they may not pay if you do not follow their requirements. You can be better prepared if you do this before you have an emergency.

Alternatives to the Emergency Room

Some people go to hospital emergency rooms with minor medical problems because they do not have health insurance or because they do not want to wait for an appointment at their doctor’s office or local clinic. This can cause crowding and long waits, which makes it difficult for the hospital to provide care to patients with real emergencies. It also costs more.

Emergency rooms are for the treatment of serious and life-threatening conditions. If you need treatment for a problem that is not an emergency and you do not have health insurance or a doctor, there are clinics where people can be treated for less serious health problems even without health insurance or if a person cannot afford to pay.

Also an emergency room does not give the preventive health care services your own doctor or a health clinic can offer. Preventive services support a person's general health and can include health evaluations, immunizations (shots to prevent disease), education, and other services. This can help you stay healthy, manage chronic health conditions, and hopefully prevent medical emergencies.

If you do not have health insurance or cannot pay to visit a doctor, the following resources may be able to help:

- Try calling the phone number 211. This community service provides referral to programs that serve people in need. The number is slowly being introduced throughout Florida.
- View the website www.FloridaHealthFinder.gov (click Medical Help Resources) for a list of groups and programs that provide information, referral, or help with the cost of medical care and other expenses.
- View the website <http://ask.hrsa.gov/pc> to find a clinic in your community that provides free or low-cost health care services.
- Call your local county health department for direct medical care and information on other programs that may be available in your community (See Florida Department of Health in the "Resource Directory" in this brochure).
- If you have uninsured children under the age of 19, you may be able to get them health insurance coverage through the Florida KidCare Program. For more information call the toll-free number (888) 540-5437 or (TTY) 877-316-8748 or view their website at www.FloridaKidCare.org
- You may be eligible for the Florida Medicaid program. Applications for Medicaid are made through the Florida Department of Children and Families (DCF). To learn more go to the DCF website www.MyFlorida.com/cf_web or call the DCF toll-free number (866) 762-2237.
- If you are a senior, call the Florida Department of Elder Affairs toll-free helpline at (800) 963-5337 or (TDD) 800-955-8771 to ask about their programs and for referral to other programs that might provide help, or view their website <http://ElderAffairs.state.fl.us>.

Preparing for Medical Emergencies

Taking courses in first aid, CPR, and health and safety procedures may prevent a medical situation from developing into an emergency. If an emergency develops, this training could help you provide life-saving support until an ambulance arrives. The American Red Cross, or other organizations, may offer such training in your community.

You can also prepare in advance of a medical emergency by making an emergency care plan, which you can bring with you to the emergency room. The plan might include the following information, as well as other information you consider important for health care providers to know.

- Name and age of the person
- Current medical condition plus medical and surgical history
- Emergency care required for particular conditions
- List of medications (prescription, over the counter, vitamins, and herbal supplements)
- Allergies
- Blood type
- Insurance information
- Your doctor's name and phone number
- Name and phone number of a friend or family member
- If there is a health care advance directive, note where it is located

If you have a health care advance directive you may also want to bring a copy with you. You can read more about health care advance directives in the publication "Health Care Advance Directives." See the end of this brochure for order instructions.

On your list of medications, include the medication name, the amount you take and how often, as listed on the label. The amount, or dosage, is a number on the bottle followed by mg, mcg, or gm.

If you or a loved one have special medical needs that you know at some point might require emergency care, you may want to keep copies of an emergency care plan in several places where it will be easily available, for example, at home, in the car, at work or school, or in a purse, briefcase, or backpack.

You may also want to let people know the location of the emergency care plan, like teachers, a school nurse, family, friends and co-workers. If an emergency takes place the information can then be found easily.

A person with special medical needs can also wear a medical alert bracelet or necklace that will let people know there is a medical condition that may be causing the emergency or that may need special attention during an emergency. Check with your local drug store about these items.

Preventing Medical Emergencies

You can take precautions to avoid the need for emergency medical care. Getting preventive health care from your doctor and preventing accidents are two important ways to help avoid medical emergencies. Studies have found that people use the emergency room less often when they have a doctor who takes care of their medical needs on an on-going basis.

Learning about your health condition and following your doctor's instructions can help you avoid flare-ups of health problems that would require emergency care. If you have a medical condition, ask your doctor for written information about it. You can also read more on the federal government website www.MedlinePlus.gov. This is a service of the National Library of Medicine and the National Institutes of Health.

In addition, you may want to read the brochure "Patient Safety." See the end of this brochure for order instructions.

Resource Directory

American College of Emergency Physicians

www.acep.org

(800) 798-1822

American Red Cross

www.RedCross.org

(202) 303-4498

Emergency Nurses Association

www.ena.org

(800) 900-9659

Florida Agency for Healthcare Administration

For information on state regulation of hospital emergency rooms:

<http://ahca.MyFlorida.com>

For a list of hospitals and hospital health data:

www.FloridaHealthFinder.gov

(888) 419-3456

Florida Association of Professional EMTs & Paramedics

www.fapep.org

(954) 757-5100

Florida Department of Health

For information on state regulation of ambulance services and hospital trauma centers, plus a list of county health departments:

www.doh.state.fl.us

(850) 245-4440

Florida Department of Financial Services

Office of Insurance Regulation

www.fldfs.com

(800) 342-2762

Florida Hospital Association, Inc.

www.fha.org

Florida Poison Information Network

www.fpicn.org

(800) 222-1222

National Safety Council

www.nsc.org

(630) 285-1121

Additional Consumer Brochures Include:

- A Consumer's Guide to Health & Human Services Programs
- A Patient's Guide to a Hospital Stay
- Assisted Living in Florida
- End of Life Issues – A Practical Planning Guide
- Florida Medicaid – A Reference Guide
- Health Care Advance Directives – The Patient's Right to Decide
- Home Health Care in Florida
- Long-Term Care
- Patient Safety
- Understanding Prescription Drug Costs

For additional copies of this brochure, or others in the series, contact the AHCA Call Center's toll-free number (888) 419-3456. To view or print any brochure in the *Consumer Awareness Series*, visit www.FloridaHealthFinder.gov.

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If you have comments or suggestions, call (850) 922-5771.

The Agency for Health Care Administration established the following websites to help Florida residents be well informed health care consumers.

www.FloridaHealthFinder.gov

This website provides search tools to compare short-term acute care hospitals, ambulatory (outpatient) surgery centers, health plans, and nursing homes. The site includes the A.D.A.M. Health Encyclopedia with thousands of articles and illustrations. The site also provides a list of health care facilities; information about insurance, medications, seniors, medical conditions, and resources for medical care; a variety of consumer publications; information for health care professionals; and much more.

www.MyFloridaRx.com

This website provides pricing information for the most commonly used prescription drugs in Florida.

<http://ahca.MyFlorida.com>

This website includes information on health care facility regulation and licensing, the Florida Medicaid program, managed care (HMOs), and other topics related to the Agency for Health Care Administration.