

Why ER visits may cost more in 2025

New emergency room out-of-pocket limit for Regular and TEA employees

If you're in the Regular or TEA-DOT employee benefit group and you frequently visit the emergency room (ER), you could be impacted by the following change to Regence medical plan coverage starting next year:

- Beginning Jan. 1, 2025, a separate out-of-pocket limit for ER visits will apply to members enrolled in the KingCare PPO and KingCare Select plans.
- The ER out-of-pocket limit is in addition to, and separate from, the out-of-pocket limits for medical and prescription drugs. Your out-of-pocket costs for an ER visit, which include a \$200 copay and 15% coinsurance, will apply to the ER out-of-pocket limit (*not* the medical out-of-pocket limit).
- The KingCare PPO ER out-of-pocket limit will be \$6,600 per individual and \$12,900 per family. This means, in a year, you will pay up to \$6,600 for your emergency room services (including deductibles, coinsurance, and copayments) before the plan covers 100%.
- The KingCare Select ER out-of-pocket limit will be \$6,600 per individual and \$13,000 per family.

2025 Annual Out-of-Pocket Limits for Regence BlueShield Medical Plans For Regular and TEA employee benefit groups			
Out-of-Pocket Limit: The most you pay for covered health care services in a year. Once the limit is reached, the health plan pays 100% of covered services for the rest of the year. Your deductible payments, coinsurance, and copayments count toward this limit; premiums do not.			
Category	What expenses count?	KingCare PPO	KingCare Select
Medical	Your costs for all covered medical services except ER services	\$1,100 individual \$2,500 family	\$1,100 individual \$2,400 family
Prescription Drug	Your costs for all covered retail and mail order prescriptions	\$1,500 individual \$3,000 family	\$1,500 individual \$3,000 family
Emergency Room	Your costs for ER services	\$6,600 individual \$12,900 family	\$6,600 individual \$13,000 family

Why is a separate emergency room out-of-pocket limit being added?

King County and its partners in the Joint Labor Management Insurance Committee (JLMIC) and Technical Employees Association (TEA-DOT) unions worked together to address health care costs that have increased significantly since the COVID-19 pandemic.

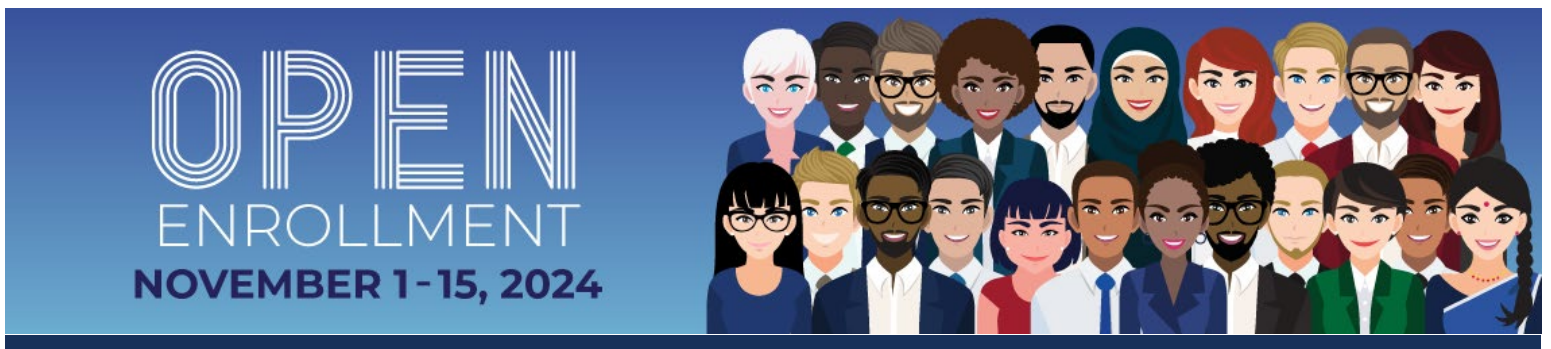
Regence medical usage reports show that emergency room utilization by King County employees and covered family members is higher than average and includes “potentially avoidable” ER usage. In 2023, ER visits increased by 7.6% over the previous year, and 42% of ER visits by members in the Regular employee benefit group were considered “avoidable.” Given the high and at-times avoidable ER use, the ER out-of-pocket limit was added to discourage inappropriate ER utilization and encourage Regence plan members to consider their options when they're not sure if their situation requires an emergency room visit.

Where to go when you need care right away

When you need care right away, it can be difficult to know where to go. ER visits can be expensive and take a lot of time. Depending on your symptoms, you may want to consider an urgent care center or a telehealth visit. Regence has tools to help you decide: [Emergency room vs urgent care](#). Alternatives to the emergency room include:

1. Call the Regence [Advice24](#) nurse line at 877-375-2599. Registered nurses are available 24/7 to assess your symptoms and help you decide on the best level of care.
2. Get 24/7 **virtual care** through [Doctor on Demand](#). Set up your account using your Regence member ID number and the Doctor on Demand mobile app or sign on to your [Regence BlueShield](#) account and go to the Virtual Care tile.
3. Visit an **urgent care clinic**. To locate an urgent care clinic near you, sign on to your [Regence BlueShield](#) account and go to the Get Immediate Care tile, or use the Regence mobile app.
4. Get **in-home urgent care** by calling [Dispatch Health](#) at 833-652-0539. This service is similar to having an ER provider visit your home, and the cost to you is similar to an office visit. Note: Availability and hours vary by location.
5. Having a **primary care provider (PCP)** or clinic that is your usual source of health care can be a great help. Some primary care offices offer walk-in, after-hours, or virtual care appointments. Having a PCP you see regularly will help you manage your health and potentially prevent the need for some ER visits. If you need help finding a PCP, call Regence at 800-376-7926.

For more information about Open Enrollment and benefit changes for next year, join an [Open Enrollment education session](#) or stop by a [Benefit Fair](#). You can also contact the Benefits team at 206-684-1556 or [KC Benefits](#) if you have questions or need language assistance or disability support services.



Benefits, Payroll & Retirement Operations

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Phone 206-684-1556 ♦ Email kc.benefits@kingcounty.gov ♦ Web kingcounty.gov/open-enrollment