CAN YOU AFFORD NOT TO HAVE HEALTH INSURANCE?

1 in 4
With No Insurance

Lose Almost All Savings to Pay Medical Bills

Costs Without Insurance

Unexpected

- Broken Arm With Surgery: $16,000+
- ER Visit: up to $1,450
- Urinary tract infection: up to $299

1 in 5
Chance of People Ages 25-44 Needing the ER

Planned

- Doctor Visit: $95
- Flu Shot: $36
- Pap Test: $145
- 10 Mental Health Counseling Sessions: $750

Common Meds for Adults 25-34

- Birth control pill: $37
- Antidepressant: $153
- Back ache/Back pain: $162

Tax Penalty for not Having Insurance: 1 in 4

- $30,000 salary: $300

Common Costs With Insurance

BROKEN ARM WITH SURGERY

- $4,800

Unexpected

- Emergency Room: $118
- Urinary Tract Infection: $23
- Maximum Out-of-Pocket Costs: $6,350

Planned

- Doctor Visit: $23
- 10 Mental Health Counseling Sessions: $330

Average Prescription Copays

- Generic: $10
- Brand: $29
- Premium Savings: $51

Preventive Health Copays

- Birth control pills and all contraceptives: $0
- Depression Screening: $0
- Pap Tests: $0
- Flu Shot: $0

+33 More Free Services

Disclaimer:

- All costs are for one adult and are estimates, averages, or medians. The cost of your health care with or without insurance may be higher or lower, depending on where you live and the type of insurance you have.
- Estimated costs for an ER Visit do not include critical care, surgery, or hospitalization. Premium was calculated using the 2011 average income for non-family adults ($30,221) and the average subsidy for the second lowest cost silver level plan sold on a state Marketplace. Medication costs are estimates for brand names for one prescription. Estimates of co-insurance used 30%, which is a typical co-insurance for silver level plans. Maximum out-of-pocket costs are the most a health plan member pays for care in a year, regardless of its full cost or the type of insurance you have.

Sources:

- Healthcare.gov: "Preventive Services Covered Under the Affordable Care Act"
- Agency for Healthcare Research and Quality (AHRQ): "Medical Expenditure Panel Survey, Emergency Room Services"
- AHRQ Families USA: "Help Is At Hand: New Health Insurance Tax Credits for Americans"
- Congressional Budget Office: "February 2013 Estimate of the Effects of the Affordable Care Act on Health Insurance Coverage"
- American Mental Health Counselors Association: "Facts About Clinical Mental Health Counselors"
- National Institute on Drug Abuse: "Treatment Statistics"
- Costhelper: "How Much Does an Emergency Room Visit Cost?" "How Much Does a Broken Arm Cost?"
- GoodRx
- International Federation of Health Plans 2012 Comparative Price Report

Copyright © 2013 WebMD LLC. All rights reserved. WebMD does not provide medical advice, diagnosis or treatment.