

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**

Planned

Doctor Visit
\$95

Flu Shot
\$36

Pap Test
\$145

10 Mental Health Counseling Sessions
\$750

Common Meds for Adults 25-34 (Per Refill)

Birth control pill

\$37

Allergy/Hay Fever

\$108

Antidepressant

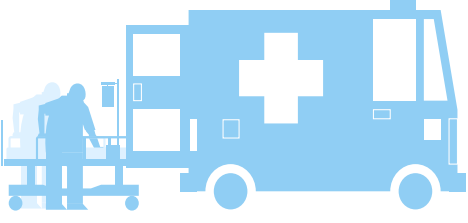
\$153

Back ache/Back pain

\$162

1 in 5

Chance of People Ages 25-44 Needing the ER



Tax Penalty for not Having Insurance: \$95 or 1% of your gross income

\$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**
a year

Planned



Premium, One Adult:

\$212
a month

Average Prescription Copays

Generic **\$10**

Brand **\$29**

Premium Brand **\$51**

Preventive Health Copays

• Birth control pills and all contraceptives: **\$0**

• Depression Screening: **\$0**

• Pap Tests: **\$0**

• Flu Shot: **\$0**

+33 More Free Services



Doctor visit
\$23



10 Mental Health Counseling Sessions
\$330

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.

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