

REDUCING HOSPITAL STICKER SHOCK

Hospital care has a sticker price. It's a starting point for what you will pay—even if you're insured.¹ And sometimes this sticker price can mean you're stuck with a big bill.²

**UNBLOCK
HEART ARTERY**

\$71,453

**FUSION OF
BACK VERTEBRAE**

\$117,430

**KNEE OR HIP
REPLACEMENT**

\$56,488

DID YOU KNOW?



Nationally, approximately **70 percent of silver tier insurance plans** purchased on health exchanges are defined as **narrow networks**. This means the hospital where you'd like to go for care may not be in your network and may cost you more.³



Approximately **60 percent** of personal bankruptcies are from unpaid medical bills.⁴



75 percent of families wrestling with medical debt have insurance.⁴

TIPS TO REDUCE STICKER SHOCK

1. DO YOUR HOMEWORK

Know which hospitals are in your insurance network.



Know how much a procedure might cost.



Make sure you can afford your plan's deductible.



To understand how much your procedure might cost, use a cost-estimator tool (your insurance plan may provide one).

2. UNDERSTAND THAT GREATER COST DOESN'T NECESSARILY MEAN BETTER QUALITY⁵

More expensive care isn't always better care.



More expensive care doesn't mean you'll feel better faster.



Visit the Washington Health Alliance Community Checkup website to learn more: www.wacommunitycheckup.org

1. The Washington Health Alliance's Hospital Sticker Shock report uses hospitals' billed amounts to Medicare as a proxy for "sticker prices." Also known as retail fees, facility fees, or list prices, they are analogous to the price appearing in the window of a new car in the sales lot.
2. Prices in this infographic are the average prices billed by hospitals in Washington state to Medicare during the year ending September 30, 2012. These average prices do not include professional service by physicians and other practitioners.

3. Hospital networks: Configurations on the exchanges and their impact on premiums. <http://healthcare.mckinsey.com/hospital-networks-updated-national-view-configurations-exchanges>
4. Medical Bankruptcy in the United States, 2007: Results of a National Study <http://www.ncbi.nlm.nih.gov/pubmed/19501347>
5. Visit the Washington Health Alliance Community Checkup website to learn about the quality of hospital care in Washington state. www.wacommunitycheckup.org