



YOUR 24 HOUR NEWS STATION

Comparing Costs: More Patients Are Becoming Health Care 'Consumers'

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Have you ever gotten a medical bill that surprised you? A national survey shows that more Americans are afraid of rising health care costs than terrorism or even losing their jobs.

As more employers cut benefits, more Hoosiers are forced to shop around for their own healthcare.

It's a very complicated issue and 24-Hour News 8 had a tough time even getting healthcare experts to talk about it on camera. Yet one thing's for sure. Nearly half of all Americans are very worried about paying more for healthcare and that's forcing them to become educated consumers.

"There's cancer in the maternal side of my family, so the doctor said it would be a good idea to get a colonoscopy," said Claudia Wilch.

Wilch needs a colonoscopy and she understands it could cost roughly \$2,500. But she found out her insurance will cover only about \$600. "I didn't think that sounded very good. I was hoping there would be more," she said.

It was a problem for Wilch as she wondered where the money would come from and which hospital she would go to for the procedure. She's the new face of the uninsured or underinsured in Indiana.

National studies show there are a whopping 45 million uninsured Americans. They also show 600,000 of them are Hoosiers and put Indiana's uninsured rate at 12.9 percent.

Dr. Abbie Leibowitz of Philadelphia-based Health Advocate says the news is only getting worse.

"The typical family of four is looking at paying somewhere in the range of \$1,000 to \$2,000 out of their pocket for healthcare in 2006 and that's a significant increase over anything that they've been accustomed to paying for before," said Leibowitz.

That's partly because more employers are cutting health benefits. With that trend growing, insiders say over the next several years more and more people will be taking responsibility for their own health care. That includes searching for health insurance and even pricing medical procedures.

It's something Wilch has already done. Bob Morr of the Indiana Hospital and Health Association says we could see more of it.

"You can call the hospital and say, 'My doctor says I need this procedure. Can you give me an idea of what it would cost?'" said Morr.

Morr says hospital business offices can give you the average baseline cost for a procedure. You can also get that information from the Indiana Department of Health. Name the procedure and they'll look it up.

For example, we wanted to price what it might cost to get knee replacement surgery. The health department ran the data on the latest figures available for what the procedure cost at several local hospitals. They range in price from roughly \$19,000 to \$25,000.

Experts say it's merely an estimate. "That's one of the difficulties in looking at the data and to know what's in the bill and what's not there, so we urge patients talk to physicians and the hospital about



Claudia Wilch



Bob Morr, Indiana Hospital and Health Association



Dr. Abbie Leibowitz, Health Advocate.com



Joe Hunt, Indiana State Dept. of Health

what they expect to see in the bill," said Joe Hunt, Indiana State Dept. of Health.

Insiders say comparing costs is a brand new concept and when it comes to paying, there are more options. "It's possible to negotiate payment terms with doctors and with hospitals so that you can stretch out your responsibility for paying for the care that you need over a longer period of time," said Leibowitz.

Leibowitz says some hospitals even have links to alternate sources of funding for patients. Still, Wilch believes the decline of the 80/20 coverage plans is troubling.

"I think the fact that most people with this limited coverage tend to put things off is just a little scarier," she said.

Those of us who are insured really don't have much choice. We go with whatever our health insurance provides. However, more of us we'll be doing research. Insiders say online health and information services will see huge growth over the next 15 years.

Meanwhile, Wilch says she doesn't know what she's going to do yet because she just can't afford the procedure right now. Like many of us, she's searching around for options.