The U.S. already spends more money on healthcare than any other nation in the developed world. But because we do not always know how our dollars are being spent, we don’t get a true understanding of our return on investment. Knowledge is power, and the Ohio Association of Health Plans believes consumers deserve to know all the various factors that compose out-of-pocket costs.

At 23 cents out of every healthcare dollar, drug costs remain one of the primary drivers behind health costs in the United States.\(^1\)

Spending on drugs is expected to rise from $337 billion in 2015 to more than $560 billion in 2020.\(^2\)

67 percent of people worry about unexpected medical bills.\(^3\) Medical debt is the #1 source of personal bankruptcy filings in the U.S.\(^4\)

Only 2.3 percent of visits to freestanding ERs are emergencies.\(^5\)

Average Cost of an ER: $1,726
Average Cost of an Urgent Care: $183
Average Cost of a Physician Office: $147\(^6\)
Although there are federal actions that can be taken to address this problem, Ohio policymakers can also do their part by requiring drug manufacturers to disclose drug price information. To date, drug price transparency legislation was passed in fourteen states. OAHP supports state legislation that would make information available to the public about what goes into the costs of prescription drugs.

Patients in Ohio and across the nation continue to be billed after the fact for unknowingly receiving out-of-network care within in-network facilities. For patients with large employer coverage, about 1 in 6 hospital stays includes an out-of-network bill. Protecting Ohioans Against Surprise Billing

Patients in need of quick or convenient nonemergency services often mistake these facilities for neighborhood urgent care facilities - but they are not. For most patients, the price difference is not only astronomical, but also unnecessary. Policymakers are addressing this issue a variety of different ways. The Center for Medicare and Medicaid Services, for example, recently implemented rules restricting payments to such facilities. OAHP supports state policy solutions that require disclosures by freestanding ERs, protecting Ohioans against inpatient bricks and mortar fees.

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1 America’s Health Insurance Plans. Where Does Your Health Care Dollar Go? May 2018
4 USA Today. This is the No. 1 reason Americans file for Bankruptcy. May 2017.
5 UnitedHealthcare analysis of commercial claims in Ohio, 2017