



Ohio Association of Health Plans

HEALTH CARE AFFORDABILITY

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



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Our Transparency Policy Agenda



Protecting Ohioans Against Rising Prescription Drug Prices

Although there are federal actions that can be taken to address this problem, Ohio policymakers can also do their part by requiring drug manufactures to disclose drug price information. To date, drug price transparency legislation was passed in fourteen states. OAHHP supports state legislation that would make information available to the public about what goes into the costs of prescription drugs.



Protecting Ohioans Against Surprise Billing

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.⁷ 7 out of 11 individuals who faced out-of-network bills they couldn't afford to pay, didn't know the provider was out of their network at the time of care.⁸ OAHHP supports legislation that protects Ohio's health care consumers from such practices.



Educating Ohioans About Freestanding ERs

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.⁹ OAHHP supports state policy solutions that require disclosures by freestanding ERs, protecting Ohioans against inpatient bricks and mortar fees.



¹ America's Health Insurance Plans. *Where Does Your Health Care Dollar Go?* May 2018

² America's Health Insurance Plans. *High-Priced Drugs: Estimates of Annual Per-Patient Expenditures for 150 Specialty Medications.* April 2016

³ Kaiser Health News. *Surprise Medical Bills Are What Americans Fear Most In Paying For Health Care.* September 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

⁶ Academic Emergency Medicine. *Facilities and Operational Characteristics of U.S. Freestanding EDs: Results of a National Survey.* May 2016

⁷ <https://www.kff.org/health-costs/press-release/analysis-for-patients-with-large-employer-coverage-about-1-in-6-hospital-stays-includes-an-out-of-network-bill/>

⁸ <https://www.healthsystemtracker.org/brief/an-analysis-of-out-of-network-claims-in-large-employer-health-plans/#item-start>

⁹ <https://www.federalregister.gov/documents/2018/07/31/2018-15958/medicare-program-proposed-changes-to-hospital-outpatient-prospective-payment-and-ambulatory-surgical>