

Patients face high hospital bills despite having insurance

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(HealthDay)—Costs of hospitalization for privately insured adults rose

more than 37 percent over five years, with patients paying more than \$1,000 on average by 2013, according to research published online June 27 in *JAMA Internal Medicine*.

Emily Adrion, Ph.D., a research fellow with the Center for Healthcare Outcomes and Policy at the University of Michigan Medical School in Ann Arbor, and colleagues analyzed data from the Health Care Cost Institute concerning 7.3 million [hospital](#) medical claims filed between 2009 and 2013. This was before the Affordable Care Act took effect. The claims were processed by one of three major [health](#) insurers who cover [patients](#) in all 50 states: Aetna, UnitedHealthcare, and Humana.

The team looked at expenses accrued by hospitalized adults aged 18 to 64. Billings for seven common reasons for hospitalization were also examined: acute myocardial infarction, childbirth, pneumonia, appendicitis, coronary artery bypass graft, total knee arthroplasty, and spinal fusion.

Out-of-pocket costs averaged \$1,013 in 2013, up from \$738 at the start of the study. Patients with individual market plans fared the worst. They received an average bill of \$1,875 per hospitalization by 2013, followed by \$1,219 for those with consumer-directed health plans, which generally allow use of health savings accounts. Average deductibles rose from \$145 to \$270. Co-insurance increased 33 percent, from an average of \$518 to \$688.

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