

# Americans' COVID medical bills are set to rise

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(HealthDay)—COVID-19 care is likely to get more expensive for

Americans with the expiration of insurers' temporary waivers on costs associated with treating the illness.

Earlier in the pandemic, patients didn't have their normal co-payments or deductibles for [emergency room visits](#) or hospital stays for COVID-19, and most tests were also free, *The New York Times* reported.

As the pandemic continues to rage nationwide, federal law still requires that insurers cover testing at no cost to patients when they have a medical reason for seeking care, such as exposure to the disease or a display of symptoms.

However, more of the tests now being sought by Americans are for monitoring and don't qualify as a medical reason, the *Times* reported.

For example, the federal rules for free coronavirus tests have exemptions for routine workplace and school testing.

Some patients have already received bills as high as \$200 for routine screenings, according to patient documents submitted to a *Times* project tracking the costs of COVID-19 testing and treatment.

However, "insurers are confronting the question about whether the costs of COVID treatment should fall on everyone, or just the individuals who have chosen not to get a vaccine," Cynthia Cox, a [vice president](#) at the Kaiser Family Foundation who has researched how insurers are covering COVID-19 treatment, told the *Times*.

Some of the highest bills are likely to be faced by COVID patients who require extensive hospital care, and most of those patients are now unvaccinated. A recent Kaiser Family Foundation study found that 72% of large health plans are no longer making COVID-19 treatment free for patients.

Unvaccinated people could also face other increased costs. Delta Air Lines and some other businesses plan to charge unvaccinated workers higher rates for insurance, pointing to high hospitalization costs for COVID-19, the *Times* reported.

Research shows that the average COVID-19 hospitalization costs about \$40,000, while a longer stay that includes time in the [intensive care unit](#) or air ambulance transfer can cost many times more.

**More information:** Visit the U.S. Health Resources and Services Administration for more on [COVID treatment and testing relief costs](#).

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