

Woman in 'shock' over \$6,000 bill for lifesaving rabies treatment

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Follwoing a a suspected bat bite Caroline Ford, worried she may have been exposed to rabies, sought treatment from AdventHealth Altamonte



Springs. She called her insurance company, Anthem Blue Cross, and expected she'd need to pay about \$600 based on her conversation over the phone.

Rabies is fatal if left untreated. A regimen of immune globulin and four vaccination shots over two weeks is lifesaving if administered quickly after exposure to the deadly disease.

"With rabies, there are no second chances," she said. "That's why I decided to go and get the shot."

But the bill that arrived a few weeks later left her stunned and thinking there must have been a mistake. The hospital charged her <u>health</u> insurance more than \$44,000, according to the statement. Her portion totaled \$6,126.69. The biggest charge on the bill—about \$27,000—was for the immune globulin, the first step in the <u>treatment</u> regimen that provides antibodies until the body can respond to the vaccine.

"I was very much in shock," Ford said. "I went through all seven stages of grief. I started crying. I thought there must be a mistake."

Ford's experience illustrates a harsh reality about America's health care system: Lifesaving drugs can come with a sky-high cost for patients, even if they are insured.

In this case, a walk with her dog Scout created a large and unexpected medical bill for Ford. Bats swarmed her during the walk, and she feared she could have been bitten. The teeth of bats are so small a bite may not be visible and could go unnoticed.

Ford said she tried to get the bill reduced with no success. She set up a payment plan that will cost her \$171 a month for three years, effectively adding about the equivalent of a small car payment to her budget.



Asked about the expense, AdventHealth responded with a statement.

"AdventHealth takes our commitment to caring for our community in <u>emergency situations</u> very seriously," hospital spokesman David Breen said. "We're committed to working with all patients facing financial difficulty, to find and offer all available forms of financial assistance."

A spokesman for Anthem Blue Cross said he could not immediately provide comment because he had not received a medical privacy clearance form to discuss Ford's case.

Drug price markups

Health care experts aren't surprised by Ford's hefty bill.

Drug companies mark up costs for immune globulin and rabies vaccines because they sell so few of the shots every year, said Dan Johnston, research director for National Nurses United, a national nursing union.

The average cost for the full course of treatment in the United States is \$1,200 to \$6,500, according to Centers for Disease Control and Prevention data, but that doesn't take into account other fees associated with getting care.

Hospitals, particularly emergency rooms, will charge even more. A 2020 study by National Nurses United found that hospitals will charge patients up to 18 times their costs. Patients often go to the emergency room because that's where the treatment is typically available.

"If you get bit by a <u>wild animal</u> and you suspect rabies, there isn't much alternative other than getting the shots," Johnston said. "They know that, and so there's manipulation of the prices to maximize the amount of profit they get."



The high cost of rabies treatment has captured the attention of Capitol Hill. U.S. Rep. Ami Bera, D-Calif., learned about the issue firsthand when he was bitten by a rabid fox in 2022 near the Russell Senate Office Building.

Bera, a physician, is pushing a bill that would create a program to reimburse <u>health care providers</u> for providing post-exposure prophylaxis to uninsured patients. It also seeks to offer incentives to local health departments to stockpile the drugs to provide the treatment at no cost.

"I was fortunate to have immediate access to necessary and lifesaving treatment," Bera said in a statement to the Orlando Sentinel.
"Unfortunately, in some cases, treatment comes with a hefty price tag. Individuals should not have to bear the burden of unexpected costs for life-saving treatment."

About 30,000 to 60,000 Americans get treatment for rabies every year, according to the CDC.

Rabies is rare in the U.S. Human cases of rabies are extremely rare in the United States with only one to three cases reported annually. From 2003 to 2022, only three cases were reported in Florida, according to the state Health Department. Elsewhere in the world, rabies is estimated to cause 59,000 human deaths annually with 95% of cases occurring in Africa and Asia, according to the World Health Organization.

On average, U.S. hospitals charge \$4 to patients for every \$1 they spend, a markup that has more than doubled over the past 20 years, according to National Nurses United's study.

Ken Peach, executive director of the Health Council of East Central Florida—a local nonprofit health care planning agency—said emergency rooms need to charge more to make up for behind-the-scenes operating



costs.

"If you have to maintain staff 24/7 to operate a particular type of equipment or service, and only a handful of people that come into the hospital will use that service, the cost of that service is still there. And so it gets spread across the board," Peach said. "The old story about the \$20 or \$30 Band-Aid or something along those lines doesn't seem to make sense until you look at it in the broader sense."

Dr. George Ralls, chief quality officer of Orlando Health, urged people to go to the <u>emergency room</u> as soon as possible after being bit by a potentially rabid animal, but he declined to share the average cost, adding that it varies by how badly the person is hurt.

Some experts recommend going outside the emergency department to get subsequent shots in the multi-dose series, though that may be easier in theory than practice.

The Florida Department of Health offers the rabies vaccine for \$300 to \$500 before insurance billing or an income-based sliding scale is taken into account, a spokesperson told the Sentinel.

When asked where residents can go to get the shots, the state health department said the Orange County health department has the vaccines in stock. The agency did not reveal whether vaccines were in stock in Seminole County, where Ford lives.

The CDC recommends that post-exposure treatment be administered as soon as possible after a bite.

A 2018 Vox investigation found patients in other developed countries pay less than Americans for rabies treatment. In some cases, U.S. hospitals charged more than six times what the identical drug would cost



in the United Kingdom, where the British government covers the cost for patients potentially exposed to <u>rabies</u>, Vox's investigation found.

Health providers in Ontario and British Columbia in Canada indicate on their websites patients there can receive post-exposure treatment at no cost.

Ford said her experience served as a lesson of just how expensive the health care system can be.

"I don't know if any country has health care figured out correctly," she said. "We have to figure out something where we aren't financially destroyed when something unexpected happens."

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