



## spotlight on health care

### Doctor's Bill A Double Whammy For The Uninsured

(NAPSA)—Surprisingly, the 45 million uninsured Americans—those that can least afford increasing health care costs—are regularly charged higher prices than insured Americans for the same health care services.

How can this be?

Because one of the basic benefits of health insurance is the power of collective bargaining. When consumers band together as members of a specific health plan, they can negotiate lower rates on medical services. When this happens, medical providers agree to accept discounted fees as payment in full from members of health insurance plans.

Unfortunately, the uninsured do not benefit from these negotiated discounted fees.

So, for example, say a health plan member makes a visit to the doctor's office. The doctor may charge \$200 for the visit, but has agreed by contract to accept \$100 as payment in full since the patient is a member of a health insurance plan.

Of that \$100, the patient will pay his or her portion (a \$10 co-payment, for example), and the insurance company picks up the rest of the bill (\$90).

• If an uninsured patient visits the same doctor and receives the same services, he or she is stuck with the full \$200 bill. That's the health insurance double whammy: Not only is the uninsured customer



**It's a paradox if there ever was one—Americans without health care are charged higher prices than insured Americans for the same service.**

not going to receive assistance from a health insurance company, but he or she will also not benefit from the lower, negotiated rate.

According to eHealthInsurance executive Bruce Telkamp, "This is another reason why every American needs at least a basic health insurance plan. Even a basic plan with a high deductible will allow consumers to benefit from lower negotiated rates and save on health care costs."

eHealthInsurance, which began selling health insurance over the Internet in 1998, is the leading source of health insurance for individuals, families and small businesses.

To learn more, visit [www.ehealthinsurance.com](http://www.ehealthinsurance.com).