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Self-Pay After Hospitalization May Cost You Less

A new analysis has found that insured patients admitted to hospitals tend to cost hospitals more than self-paying patients. Privately insured patients cost hospitals an average of over \$1,700 more on all inpatient stays. But for the 10 top conditions ranging from heart attacks to bone fractures, it's even higher. On average, the insured cost just over \$5,200 more for these inpatient stays than the self-payers.

Reasons may include the fact that hospitals often charge private insurers higher rates than they charge cash paying customers, particularly if the cash-paying patient negotiates in advance. Second, self-pay patients may voluntarily limit use of health services. They may leave the hospital early or decline certain services. So, if your deductible is so high that you're going to pay the whole thing, consider going self-pay.

“Insured patients cost more than self-paying patients in hospitals, analysis finds,” Bethany Blankley, Just the News, February 21, 2022:
<https://bit.ly/3M2M2tD>

Presented daily by Twila Brase, President and Co-founder
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