Know Your Benefits

COVID-19 Medical Bills Expected to Rise

COVID-19 medical bills are expected to increase next year. During the height of the pandemic, insurers waived the costs of certain COVID-19-related services, such as emergency room (ER) copayments, hospital stay deductibles and testing charges.

As the pandemic eases, those previously waived costs are returning. Many insurers are now treating COVID-19 much like other diseases, meaning they no longer provide special exceptions for COVID-19-related services.

This article briefly explains why this pricing change matters to you and what you can do to protect your health budget.

Where Might Expenses Increase?
You can expect to pay more next year for any COVID-19-related medical procedure, including testing and hospital visits for treatment. Testing is particularly important to note, as it was free in almost all cases during the height of the pandemic. Now, it could cost upwards of $200 for some screening procedures—depending on the circumstances and your plan details.

Plans and insurers will still cover testing when medically necessary. However, routine workplace and school testing may no longer be considered "medically necessary" and therefore might not be covered by insurance in certain cases.

Keep this in mind when considering routine COVID-19 screening measures. You should check your plan details or speak with human resources (HR) to see how much your insurance covers in such situations. For instance, it may cover testing prescribed by your doctor.

How Might Rising Costs Be Controlled?
One obvious way to avoid COVID-19 medical bills is to reduce your chances of catching the disease in the first place. This means getting vaccinated if you can, wearing a mask and observing other official health guidance.

Another way to control expenses is by reviewing your health plan details to see your cost-sharing responsibilities. For instance, it's often much cheaper to visit an urgent care than an ER. HR can help you better understand your plan and its limitations.

Additionally, when visiting a medical facility, make sure you ask for an itemized bill. This will show you everything you were charged for. Bills sometimes contain duplicate or incorrect charges. Having an itemized bill can help you dispute these costs and reduce your bill size.

Where Can I Learn More?
HR is your best resource for understanding how to maximize your health care plan. They can help explain cost-sharing scenarios and offer tips for lowering your medical costs.