



COST SCENARIO: Back Injury

Covered California health plans offer four metal tiers: Bronze, Silver, Gold, and Platinum. **Lower cost plans cost less per month, but mean more financial risk when you use your healthcare.**

Prevalence: Accidental falls are the number one cause of injury for people aged 25-65 in the United States*. Falls commonly result in back injury, which can happen from: ladders, stairs, unstable work surfaces, spills, unguarded heights and a variety of other situations. The table below shows estimated healthcare costs for a back injury that needs surgery.

ESTIMATED COST FOR BACK INJURY TREATMENT: 30 year old in ZIP code 95814 who makes \$35,000					
	Average cost — no insurance**	BRONZE covers 60% annual costs	SILVER covers 70% annual costs	GOLD covers 80% annual costs	PLATINUM covers 90% annual costs
Amount paid for health services	\$12,057	\$6,250	\$2,250	\$895	\$425
Premiums (paid monthly)	—	\$194	\$270	\$334	\$372
Your total annual costs (premiums plus health services)	\$12,057	\$8,578	\$5,490	\$4,903	\$4,889
Your plan pays	—	\$5,807	\$9,807	\$11,162	\$11,632

Scenario: Below are detailed healthcare cost estimates for a 30 year old with a back injury, including a primary care doctor visit, diagnostics, surgeon and associated facility fees, a one day hospital stay, and a prescription. This scenario is offered as an example, and excludes further costs for rehabilitation services (e.g. physical therapy) as well as follow-up doctor visits and continued prescription costs.

COST DETAIL FOR A BACK INJURY					
Out-of-pocket maximum	—	\$6,250	\$6,250	\$6,250	\$4,000
Deductible: Medical/Brand Rx	—	\$5,000	\$2,000 / \$250	—	—
Primary Care doctor office visit	\$202	\$60	\$45	\$30	\$20
Diagnostics (MRI of spine)	\$1,849	\$1,849 counts towards deductible	\$250	\$250	\$150
Surgeon and associated fees (outpatient)	\$2,827	\$4,341 out-of-pocket max reached	\$1,940 20% coinsurance	\$600	\$250
Facility fee (one day)	\$6,869				
Generic Rx (one month)	\$310	\$0	\$15	\$15	\$15
Your total cost (not including premiums)	\$12,057	\$6,250	\$2,250	\$895	\$425

* Center for Disease Control and Prevention website <http://www.cdc.gov/injury/wisqars/nonfatal.html>.

** Average health care costs come from lower back injury estimates (excluding spinal fusion) for a 30 year old in California from <https://www.healthpartners.com/empower/costofcare/>. Treatments and associated costs for health services will vary on a case by case basis.

*** Covered California 2015 Bronze plans have a \$60 copay for the first three non-preventive visits. After the third visit, the consumer pays full cost of the visit, which applies to the deductible.