



# 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 WITH 2017 DESIGNS					
	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	\$12,036	\$6,800	\$4,469	\$973	\$460
Premiums (paid monthly)	—				
<b>Your total annual costs</b> (premiums plus health services)					
Your plan pays	—	\$5,236	\$7,567	\$11,063	\$11,576

**Scenario:** Below are detailed healthcare cost estimates for a 30-year-old with a back injury, including a primary care doctor visit, diagnostics, surgery (laminectomy) and associated facility fees, and an anti-inflammatory prescription. This scenario is offered as an example, and excludes further costs for rehabilitation services (e.g. physical therapy) and any follow-up doctor visits.

COST DETAIL FOR A BACK INJURY WITH 2017 DESIGNS					
Out-of-pocket maximum	—	\$6,800	\$6,800	\$6,750	\$4,000
Deductible: Medical/Brand Rx	—	\$6,300	\$2,000 / \$250	—	—
Primary Care doctor office visit	\$259	\$75	\$35	\$30	\$15
Diagnostics (MRI of spine)	\$1,156	\$1,156 counts towards deductible	\$300	\$275	\$150
Surgeon and associated fees (inpatient one day)	\$10,608	\$5,569 out-of-pocket max reached	\$4,121 deductible met plus 20% coinsurance	\$655	\$290
Generic Rx (three months anti-inflammatory)	\$13	\$0	\$13	\$13	\$5
<b>Your total cost</b> (not including premiums)	\$12,036	\$6,800	\$4,469	\$973	\$460

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

\*\* Average health care costs come from estimates on <https://healthcarebluebook.com/>. Treatments and associated costs for health services will differ based on case, provider, geography, and other variables.