

Health plan sticker shock ahead for some buyers

December 22 2013, by Carla K. Johnson



In this Dec. 3, 2013 file photo, actor Adrienne Matzen poses in Chicago's theater district. Matzen, 29, who has been mostly uninsured since she turned 21, is now looking for a low monthly premium insurance plan on the federal website. High deductibles for health plans available on the Illinois insurance exchange may contribute to sticker shock when people start paying medical bills in 2014, if they have elected to pay for insurance under the Affordable Care Act. (AP Photo/M. Spencer Green)

Many people without health insurance have been sizing up policies on the new government health care marketplace and making what seems like a logical choice: They're picking the cheapest one.

Increasingly, experts in [health insurance](#) are becoming concerned that many of these first-time buyers will be in for a shock when they get [medical care](#) next year—and discover they're on the hook for most of the initial cost.

Monday is a key enrollment deadline for the [health law](#). The prospect of sticker shock after Jan. 1, when those who sign up for policies now can begin getting coverage, is seen as a looming problem.

Counselors who have been helping people choose policies say many are focused only on the upfront cost, not what the insurance companies agree to pay.

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Citation: Health plan sticker shock ahead for some buyers (2013, December 22) retrieved 14 February 2024 from <https://medicalxpress.com/news/2013-12-health-sticker-buyers.html>

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