



THE UPWARD TREND IN PATIENT RESPONSIBILITY



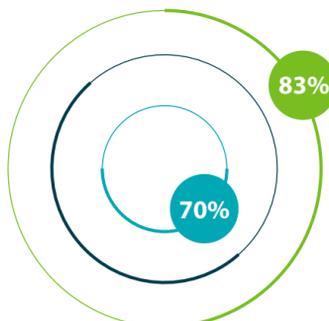
In 2020, the average consumer spent considerably more on healthcare than only four years ago.

A survey (conducted from January to July 2020 during the COVID-19 pandemic) published by the Kaiser Family Foundation¹ found:



Workers contributed **\$5,588** each toward the cost of family coverage

83% of covered workers had a deductible in their plan, up from **70%** a decade ago



The average single deductible stands at **\$1,644** for workers who have one, similar to the amount reported last year but up sharply from **\$917** a decade ago



11% of covered workers reported their plans had maximums of less than **\$2,000** and **18%** reported maximums of **\$6,000** or higher



This all adds up to a **111%** increase in combined average out-of-pocket expenses incurred by workers under private insurance

This upward trend in patient responsibility is driving a surge in healthcare consumerism among patients, one in which they are conducting their own research to secure the lowest possible costs for themselves. TransUnion Healthcare's Second Annual Patient Survey² found:



Out-of-pocket expenses for outpatient visits in **2020** increased **6%** from **2019**

59% of patients deferred non-coronavirus-related medical care from **March** to **September 2020**



49% of patients indicated that the state of the economy had at least some impact on how they seek medical care

To ensure they can support this trend, practices will need to be equipped with tools such as integrated payments while working to provide better price transparency for patients.

BIBLIOGRAPHY

1. "Average Family Premiums Rose 4% to \$21,342 in 2020": <https://www.kff.org/health-costs/press-release/average-family-premiums-rose-4-to-21342-in-2020-benchmark-kff-employer-health-benefit-survey-finds/#:~:text=The%20average%20single%20deductible%20stands,deductibles%20across%20all%20covered%20workers>
2. "COVID-19 and Economic Impacts from Pandemic Driving Increased Focus on Healthcare Consumerism": <https://newsroom.transunion.com/covid-19-and-economic-impacts-from-pandemic-driving-increased-focus-on-healthcare-consumerism/>