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## It may be time to waive patients' costs for coronavirus treatment

Drew Altman, Kaiser Family Foundation

It may soon be time for the U.S. to take an unprecedented step and waive the costs of treatment for the new coronavirus, for everyone.

**Where it stands:** Insurers have already waived the cost of testing for many patients. But if hospitals are deluged with coronavirus cases, as expected, it may also be time to look at the substantially higher cost of treatment.

**By the numbers:** The average hospitalization for COVID-19 will likely cost more than \$20,000, and patients will be on the hook for an average of about \$1,300 of that total.

- Those estimates are conservative. They're based on [an analysis](#) of the cost to treat pneumonia, among people with employer-based insurance.

**Not everyone** who contracts the coronavirus will require hospitalization; many will be able to recover at home. But those who do require more intensive treatment will be at risk for big hospital bills — which could also scare people away from getting treated or even tested.

- Almost 6 million uninsured people are at high risk for a serious illness related to COVID-19; they would likely experience the greatest economic hardship.
- Many people will be shouldering these costs at the same time they've been laid off, had their hours cut or are experiencing other economic shocks from the epidemic.

**Between the lines:** Insurers could face significant challenges if they had to absorb these costs, so some federal help might be warranted. And any waiver on patients' cost-sharing could be temporary — perhaps expiring once the national emergency declaration is lifted.

**Where it stands:** This is another part of the coronavirus response in which states are leading the way.

- Massachusetts and New Mexico have waived treatment cost-sharing for privately insured patients who are not employed by self-insured companies. (Those plans are regulated differently.)

**The bottom line:** This virus won't be here forever, but while it's here, it will be saddling people with big hospital bills exactly the time when they are the most medically and economically fragile. The government could ease that burden by waiving patients' share of the cost for coronavirus treatment.