

NAME: _____

DATE: _____

ACTIVITY

Insured and Uninsured

What + Why: Same visit. Different coverage. Different bill.

Medical bills do not always tell the same story. In this activity, you will compare two simplified bills from the same urgent care visit to see how having health insurance can change what a patient is responsible for paying, and why that difference matters.

Instructions:

1. Examine both medical bills.
2. Use the numbered callouts and key to understand each part of the bills.
3. Compare what the insured and uninsured patients are responsible for paying.
4. Answer the questions using details from the bills.
5. Be ready to explain how insurance changed the patient's total cost.

Patient Name: Marvin Salmon Date of Service: June 3 Provider: Community Urgent Care Visit Type: Urgent Care			
1	Services & Charges	Charge	
	Urgent Care Visit	\$250	
	X-Ray	\$400	
	Total Charges	\$650	
	Patient Responsibility	Charge	
2	Self-Pay Visit Fee	-\$150	
	Total Amount Due	\$500	
	Patient Balance: \$500		3

Patient Name: Tiffany Bramble Date of Service: March 12 Provider: Community Urgent Care Visit Type: Urgent Care			
1	Services & Charges	Charge	
	Urgent Care Visit	\$250	
	X-Ray	\$400	
	Total Charges	\$650	
	Insurance Summary	Charge	
4	Insurance Adjustment (Negotiated Rate)	-\$450	
5	Insurance Paid	-\$150	
	Total Payments/Adjustments	-\$600	
	Remaining Balance: \$50		6
	Patient Responsibility	Charge	
7	Co-Pay	-\$30	
	Total Amount Due	\$20	
	Patient Balance: \$20		8

- These are the full prices the urgent care center lists for the services provided. This is the starting cost before insurance is applied.
- An upfront amount uninsured patients may pay at urgent care. It is applied to the total bill, and the remaining balance is billed later.
- The amount the uninsured patient is responsible for paying.
- The insurance company has already negotiated a lower price with the urgent care center. This amount is removed from the bill, so neither the patient nor the insurance company has to pay it.
- The amount the insurance company paid toward the medical bill after the lower price was applied.
- The remaining balance after the negotiated rate and insurance payment has been deducted. This becomes the insured patient's responsibility.
- A set fee the patient pays for an urgent care visit. It is paid at the time of the visit, but applied to the remaining balance.
- The amount the insured patient still owes after insurance payments and the co-pay are applied to the account.

Questions:

1. What was the listed cost of the urgent care visit before insurance or payments were applied?
2. What did Marvin owe after the self-pay amount was applied?
3. What did Tiffany owe after insurance was applied?
4. What changed because Tiffany had insurance?
5. What financial risk might Marvin face without insurance?
6. Why can employer-provided health insurance strengthen financial stability?