

# If Insured, Sometimes You Should Pretend You Don't Have Health Insurance

*by Annie Margarita Yang*

Hi everyone,

A couple months back, my friend had to get a Td vaccine to get some paperwork filled out. His university's health center didn't offer it, so we had to look elsewhere. The medical clinic filling out the paperwork recommended we go to the City of Lubbock Health Department, which is a community health center in Lubbock. The clinic personnel specifically instructed my friend to state that he did not have health insurance, even though he did, so that he would only be charged \$15.00 for the Td vaccine.

I thought this was weird, but okay. We went to the City of Lubbock Health Department and told the employee at the front desk that my friend did not have health insurance. The department charged him \$15.00 and we waited in the seating area.

While we were waiting, a young couple entered the building. The female was only 18 years old and the male was 19 years old. They both had to get the vaccine for Meningitis and they both had private health insurance. The employee then said, "Okay, that will be \$120.00 from each of you." I could tell the couple looked surprised, because of the high cost, but they had to pay anyway. They looked stressed.

Finally, we were called inside. While my friend was getting his Td vaccine, I got a bit snoopy. I wanted to learn more about the office. Maybe there were things I could learn just from looking around.

On the back wall next to the doctor's desk was a laminated sheet of paper displaying the prices for vaccines. Here is a picture of that exact sheet:

**TEXAS VACCINES FOR CHILDREN PROGRAM**  
**Children 2 months – 18 years (must meet eligibility requirements)**

**PRICES**  
**EFFECTIVE**  
**2/1/18**

| Vaccine              | Price          |
|----------------------|----------------|
| One Vaccine          | \$15/per child |
| Two or more vaccines | \$20/per child |

NO CHILD TURNED AWAY FOR INABILITY TO PAY FOR STATE-SUPPLIED VACCINE

**INSURED CHILDREN DO NOT QUALIFY FOR THIS VACCINE.**

The Health Department does not purchase vaccine for children who have insurance.  
 They will need to be referred to their private physician.

**TVFC Adult Safety-Net Vaccine**  
**(For adults, 19 and older, who do not have insurance)**

**PRICES**  
**EFFECTIVE**  
**2/1/18**

| Vaccine  | Price            |
|--|------------------|
| Hepatitis A  | \$15/per vaccine |
| Hepatitis B  | \$15/per vaccine |
| MMR (Measles, Mumps Rubella)   | \$15/per vaccine |
| Pneumococcal Polysaccharide (PPSV23)Vaccine                                      | \$15/per vaccine |
| Tdap (Tetanus, Diphtheria, acellular Pertussis                                   | \$15/per vaccine |
| Twinrix (Combined HepA/HepB)   | \$15/per vaccine |
| Meningitis   | \$15/per vaccine |
| Prevnar 13 (adults 65 years of age or 19 yrs.' with high rick medical condition) | \$15/per vaccine |
| Varicella  | \$15/per vaccine |
| Zoster (Shingles, adults 60 years of age)  | \$15/per vaccine |
| HPV (ages 9-26, male or female)  | \$15/per vaccine |

TB skin testing not offered through the TVFC program.

**PRIVATE PAY VACCINE**  
**(For adults who have insurance)**

**PRICES**  
**EFFECTIVE**  
**2/1/18**

| PRIVATE PAY VACCINE                            | Price             |
|--|-------------------|
| Hepatitis A                                    | \$55/per vaccine  |
| Hepatitis B                                    | \$60/per vaccine  |
| Meningitis                                     | \$120/per vaccine |
| MMR (Measles, Mumps Rubella)                   | \$85/per vaccine  |
| TB Skin Test                                   | \$15/per test     |
| Tdap (Tetanus, Diphtheria, acellular Pertussis | \$50/per vaccine  |
| Twinrix (Combined HepA/HepB)                   | \$95per vaccine   |
| Td (Tetanus, Diphtheria)                       | \$40/per vaccine  |

Pre-exposure Rabies vaccine can be ordered as needed. Pricing varies.

Do you see what is wrong here? For every adult with no health insurance, every single vaccine cost \$15.00. But for adults with health insurance, the vaccines cost between 166% to 700% more.

This is outrageous. The young couple in the waiting room could have saved \$210.00 just by saying, "We don't have health insurance." They are young. The money could really help. To top it off, they have private health insurance. They pay monthly premiums, the health insurance doesn't even cover the vaccines, and they also pay more for the vaccine itself, compared to someone without insurance.

Something is definitely wrong with the system. The community health center had the price list inside the doctor's office, yet they didn't hang it up in the lobby for patients to see when they walked in. I bet they do have a contract with the health insurance companies dictating how much they have to charge.

I want people to understand that while health insurance is can be a good thing, sometimes it pays to not even use it. This system is so complex though, that it's hard to figure out when those moments should be.

I've read lots of stories on the Internet of people with health insurance getting charged more for surgeries and procedures than if they simply claimed uninsured and paid cash outright. Check out these articles:

How Paying Your Doctor in Cash Could Save You Money  
Medical Bills Going Down If You Pay Cash - Way Down  
Insured Patients Can Save Money By Pretending To Be Uninsured

The health insurance company is not on your side. They are in the business of milking as much money out of you as possible and paying out the least amount possible. Otherwise, they will go out of business.

I just wish there were more TRANSPARENCY about the prices each doctor/hospital charges for each exam/procedure with and without health insurance. Look, I went to Mexico in May. I literally shopped online for a dental cleaning the same way I shop for everything else! Why is it so difficult in the United States to find out the price?!

I don't have the answer. I just wish the country could reach a solution that is both simple and effective.

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