everybody to the cheapest option. Vilsas, for example, says his decision to go to the hospital was an easy choice because his health insurance would pay 100% of the cost. If his insurer had charged him $500 out of pocket, he might have chosen to go to the hospital instead.

As the Affordable Care Act rolls out, many consumers are finding themselves faced with unexpected costs. The law requires insurance companies to cover a range of services, including preventative care, mental health and substance abuse treatment, and maternity care. However, it also allows insurers to impose copayments, deductibles, and other out-of-pocket expenses.

At Vilsas’ hospital, the fees for an emergency room visit can range from $500 to $2,000, depending on the complexity of the case. If Vilsas went to a urgent care center or a hospital that accepts his insurance, he would likely be charged even more. The high cost of healthcare can be a major barrier to care, especially for low-income families who may not be able to afford the out-of-pocket costs.

One of the key features of the Affordable Care Act is the requirement for health insurance plans to cover certain basic benefits, such as hospitalization, prescription drugs, and mental health services. However, there are still many gaps in coverage, particularly for low-income individuals.

As the Affordable Care Act continues to be implemented, it will be important for consumers to understand their insurance coverage and to be aware of the potential for unexpected costs. Patients and their families should work closely with their healthcare providers to ensure that they receive the care they need without incurring unnecessary expenses.