

The Seattle Times

Make them pay? The unvaccinated have already cost up to \$850 million in Washington state

Danny Westneat

October 2, 2021

As I've been writing these past weeks on society's conundrum of the unvaccinated, there's been a rising chorus, both from readers and some medical commentators, that it's past time for a harsher approach: Making them pay.

"Who's paying the hospital cost?" asked reader Raymond Cooper. "I am tired of those who do not have a legitimate reason for not being vaccinated. Make them pay for any treatment they receive!"

"Just like we do smokers, we should make them pay higher medical premiums," suggested another.

"I am pissed off, appalled, angry, sad, tired about this whole debacle," summed up reader Geraldine Desper of Renton. "Insurance should become very expensive for people who won't get vaccinated, like Delta Air Lines is doing."

Delta was one of the first out of the gate in this "make them pay" movement, announcing a \$200 per month surcharge for voluntarily unvaccinated employees. This touched off a flurry of commentary, from economists and medical writers, about how the current health system, which is blind to vax status, may be prolonging the pandemic.

"People who don't vaccinate are imposing costs on the community that they're not paying for," Dorit Rubinstein Reiss, a vaccine policy expert at UC Hastings College of the Law, told the LA Times. She compared them to environmental polluters.

"It's time to stop subsidizing bad behavior," concluded two law professors, affiliated with the libertarian Cato Institute, in an op-ed this past week.

How much are the unvaccinated costing here in Washington state? For their medical care alone, it's possible to estimate an answer. The dollar amount is a doozy.

Since February, the state has been chronicling the disease's spread by the vaccination status of patients. In a report released this past week, it found that the unvaxxed, for the past eight months, have been an incredible 15 times more likely to end up in the hospital in Washington state for COVID than those who are fully vaxxed.

From February through mid-September, 89% of the state's 16,400 patients hospitalized for COVID were not fully vaccinated. That happened even though the vaccinated now vastly outnumber the unvaxxed — 4.2 million to 2.3 million, among ages 12 and older.

Since July 1 through Sept. 26, a period when most anyone who wanted the shots could get them, there have been 10,450 COVID-19 hospitalizations in Washington state — about 9,300 of them among the unvaccinated. If you apply the much lower hospitalization rate of the vaxxed to that group, you find that roughly 8,700 of these 9,300 hospital stays likely were preventable, if people had gotten the shots.

The average price tag for a COVID hospital stay is \$75,000 to \$317,000 (the latter figure is for an ICU stay), according to a group that monitors insurance industry finances, called FAIR Health. The actual amount paid out on these bills ranges from \$33,000 to \$98,000.

Using the lower "amount paid" figures, the 8,700 unnecessary hospital stays in Washington state this summer due to the unvaccinated have cost from \$287 million to \$852 million. They also likely resulted in more than 1,000 preventable deaths, according to state data.

"The monetary cost of treating unvaccinated people for COVID-19 is borne not only by patients but by society more broadly, including taxpayer-funded public programs and private insurance premiums paid by workers ...," the Kaiser Family Foundation reported. It found that nationally, the preventable hospital costs for the unvaccinated in the U.S. were, conservatively, \$5.7 billion just in June, July and August.

I have two thoughts about all this. One is that there's no way the patients themselves could pay these amounts. They'd be bankrupted. A result some would see as a feature, not a bug.

"That happens when people take risks unwisely and incur debts they cannot repay," the two Cato Institute law professors shrugged.

The other thought is: Whatever happened to the drive for universal health care?

The word "universal" means everybody. It doesn't mean: Oh you over there, you made poor life choices. You either don't get care, or you have to pay extra.

Are we sure we want to go down this road? There are plenty of poor life choices beyond not getting vaccinated, such as, say, not wearing a bike helmet. Or drinking too much.

The Affordable Care Act, aka Obamacare, was for all its flaws a pivotal switch for America because it outlawed discrimination against patients for having preexisting conditions. It did allow for charging smokers more, and it was not universal care, but it took a meaningful step toward saying, in effect, come as you are. It put us on a path to viewing health care as more of a human right than a market commodity.

Now it seems like we're heading backward — toward making your vax status the mother of all preexisting conditions.

The impulse to charge people who are dragging all of us down is understandable. But the data on making smokers pay more under Obamacare suggests it didn't prompt many to stop smoking. It led them to drop insurance. So the inevitable treatment costs would shift to everyone.

I don't know the right answer, but it's head-shaking we're even at this point. When the pandemic first hit, there was a feeling it had exposed so many double standards and inequities in society that we'd never go back. The coronavirus was a "great leveler," I suggested back in April 2020. "Once it ebbs, once we're through to the other side, will we take up our tribal resentments quite so vigorously as before?"

Wow, that turned out to be a dumb question! Because instead of a leveling — such as having a medical floor beneath everyone — the pandemic is now driving us into tribalized silos and camps we hadn't even dreamed of.

I'm "pissed off, appalled, angry, sad, tired about this whole debacle," too. But going back to the bad old days of purposely pricing up insurance for some people, or worse, bankrupting them to get lifesaving medical treatment, well, it seems like the unvaccinated might not be the only ones who end up the poorer for it.

Some personal news

Speaking of life choices, I'm taking a leave from the Times through the fall, and column-writing, starting Monday.

I'm planning to spend some time with my 92-year-old Dad. He's doing fine, but as I wrote about last winter, has been toughing out the pandemic mostly alone. Then, COVID willing, we're going to do some traveling.

For Seattle while I'm gone, my dream is a World Series for the Mariners, an end to the pandemic and a spirit of pragmatic problem-solving settling like a replenishing morning dew on City Hall. Ha! Instead I expect there will be as much uproar as ever to write about when I get back. Don't break Seattle while I'm gone, and we'll talk more later.