Making unvaccinated pay

Raising cost of health care, insurance for some a step backward

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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. "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, with a $200 per month surcharge for voluntarily unvaccinated employees. This touched off a flurry of commentary about how the current health system, which is blind to vax status, may be prolonging the pandemic.

"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? 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 for COVID than those who are fully vaxxed.

Unnecessary hospital stays in Washington 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," the Kaiser Family Foundation reports.

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.

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, 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.