

The Facts

Health Care Is Expensive

Health spending increased by 9.7% in 2020 in the U.S. according to the American Medical Association (AMA). Additionally, 9.4% was paid out-of-pocket, amounting to \$388.6 billion.

Insurance Covers Essential Health Benefits

- Insurance covers essential health benefits (EHBs) including:
 - Emergency services
 - Hospitalizations (for operations such as surgery)
 - Pediatric services, including vision and dental care for children (which are not covered as EHBs for adults)
 - Mental health and substance use disorder services, including behavioral health treatment
 - Prescription drugs
 - Ambulatory patient services (outpatient care without hospital admittance)
 - Pregnancy, maternity, and newborn care
 - Rehabilitative and habilitative services and devices
 - Laboratory services
 - Preventive and wellness services for chronic disease management

