Full Price

A Young Woman, An Appendectomy, And a $19,000 Debt

By LAVYETTE LAMONI

 histo Beers — Dreams of a bright ca

reign the 22-year-old New York woman

from the western plains of Texas to two-years ago, the appendectomy cost her $600,

25 years ago, was facing nearly $13,000 in medical bills that kept her out of her last home.

She said she knew that people like her who lack health insuranc

e were being treated for illnesses that could have been averted if they had been able to afford the care.

The hospital stayed in the black.

No, this isn’t an unusual occurrenc

A health care worker commented that the patient who had just been admitted for appendicitis was the only one they had seen that day.

The trend of the hospital industry removed

I’m glad I had the appendectomy, but I’m not glad it cost me so much money,” said Ms. Nix.
behind-the-bill-who-pays-what.html

**Behind the Bill: Who Pays What**

Situations are reported to the IRS for each procedure. But big shares such as insurance companies and the government usually deduct or demand a discount, so the patients seen also have paid smaller charges. Here, a sampling of charges and discounts for a relatively common procedure: diagnostic abdominal procedures.

**CHARGES**


<table>
<thead>
<tr>
<th>Hospital</th>
<th>Radiology (Aug. 26)</th>
<th>Urology (Aug. 26)</th>
<th>Total</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oregon Health &amp; Science Center</td>
<td>$242</td>
<td>$65</td>
<td>$307</td>
<td></td>
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<tr>
<td>Jamaica Hospital</td>
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<td>$85</td>
<td>$431</td>
<td>$82</td>
</tr>
<tr>
<td>New York Methodist, Brooklyn</td>
<td>$2,000</td>
<td>$59</td>
<td>$2,059</td>
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**POLICY ON UNINSURED**

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<th>Hospital</th>
<th>Medicaid (Aug. 26)</th>
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<td>New York Methodist, Brooklyn</td>
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<td>$2,000</td>
<td>$4,500</td>
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</table>

**MEDICAL RECORDS**

Ms. Nix was admitted Sunday morning, 42 hours after being admitted. Her surgeon, Piotr Gorecki, removed her appendix and drained her abdominal cavity using a rubber catheter. The appendix was normal. She was discharged 17 hours later, still on the gurney. Every test administered in the emergency room. Costs, local competition and state regulation determines who pays.

**THE MEXICAN MESS**

After The Wall Street Journal contacted the New York Methodist Hospital, it agreed to reduce her hospital bill by almost two-thirds. Ms. Nix was hospitalized with a perforated appendix, which was repaired at a small medical center in Brooklyn. The hospital billed her $1,072 earmarked for the emergency room and said it would have charged at least $2,120. One charge, which showed up in a computer printout, was $2,000. Ms. Nix’s bank account held less than $1,000, she wrote: “This is not the money man can’t pay, but use it to help someone else!” she says. Ms. Nix’s attorney, Benjamin, a health attorney with the Legal Aid Society in New York City, said that the hospital was trying to downplay the charges to its own detriment. Ms. Nix’s attorney immediately wrote a letter to the New York Insurance Department urging it to investigate.

**The System Struggles**

Ms. Nix was a full-time fact-checker with the _Wall Street Journal_ that year, as well as a part-time writer for the New York _Daily News_. She worked hard and was paid well, typically $50 to $60 an hour. That was enough to buy groceries, rent and gas for her car, and put a little money in her bank account. Ms. Hill, her father, ran a small medical-supply business she didn’t lose health coverage. Her mother, a registered nurse, in- 

"One thing I learned is that hospitals aren’t always the best place..." said Ms. Nix. "You have to be your own advocate. You have to fight for yourself. You have to be your own lawyer."