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United States: Trump enjoys top Covid care that could cost ordinary Americans millions

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Experts say president's five-star round-the-clock treatment would result 'catastrophic debt for most people'

When most Americans are admitted to the hospital, one concern beyond health is usually at the top of patient's mind: the cost of their treatment.

One American who does not have to worry about this is [Donald Trump](#).

"We have the best medical equipment, we have the best medicines," said the US president, addressing Americans after he was released from Walter Reed National Military Medical Center, without mentioning the 210,000 Americans killed by Covid-19.

"You're going to beat it. Don't let it take over your lives," he advised.

But Trump was able to skip many of the formalities (and forms) the vast majority of Americans would confront if faced with a similar situation. This may leave many of them wondering – just how much would "the best" medical care have cost me?

The answer, like everything else in American healthcare, is fiendishly complex and very expensive.

"This is truly a catastrophic medical event in terms of going to a hospital and getting lots of specialized care," said Sara Collins, vice-president for healthcare coverage at the Commonwealth Fund. The result would be for most Americans "catastrophic medical debt for many people".

Americans pay more for healthcare than any other nation, including during a pandemic. At the same time, Americans rarely know how much a given treatment will cost even as they receive it.

Experts said Trump's helicopter rides to and from the hospital, diagnostic testing and imaging, experimental prescription drugs, a private suite, round-the-clock care, and additional personal protective equipment required for outings would cost at least hundreds of thousands, and perhaps millions, of dollars.

"I would not be surprised if it were to exceed \$1m," said Dr Bruce Y Lee, a computational researcher studying healthcare at the City University of New York's center on school of public health, whose recent work has estimated how much a course of Covid-19 treatment would cost an average American.

Most Americans get care through private insurance. Trump has excellent government insurance and his treatment by the [White House Medical Unit](#) is free. Lee used a [computational model](#) to assess how much a hospital would charge a regular American's insurance for Covid-19 treatment. Most

insurance would be charged \$3,045 over the course of the infection, the model found.

But Trump is not average. He is a high-risk, older man classified as obese, all risk factor for severe disease. Using Lee's model, someone with [Trump's demographics](#) is more likely to be charged a median \$18,579 over the course of a year.

Charges vary wildly across the country, though. Hospitals in the American west charge a median of \$93,459 to patients in Trump's age group before negotiated insurance discounts, an analysis by insurance claims database company [Fair Health](#) found.

And those are only the most basic costs for treatment of lung-involved disease, such as pneumonia. It does not cover the specialized prescription drugs Trump received.

One of the drugs Trump received was an experimental monoclonal antibody cocktail from Regeneron. This therapy is not available to the public, and may never be approved. Regular Americans cannot access it. Regeneron did not respond to a request for comment on the potential price of the drug.

Monoclonal antibody treatments approved over the last 20 years cost an average of \$96,731, according to a study in the [Global Journal on Quality and Safety in Healthcare](#). Trump's treatment with them would likely cost even more than that, because he took the equivalent of more than three doses of Regeneron's treatment. So quadruple the cost, because for most medicines, you can't buy a partial dose. That's \$386,924.

I would not be surprised [his care] it were to exceed \$1m
Bruce Y Lee

The president also received remdesivir, an antiviral medication with limited availability. Developing countries pay \$2,340 per patient for a five-day course of treatment. But, everything healthcare-related is more expensive in the US. [The list price](#) for Americans is \$3,120 per five-day course.

The cheapest therapy Trump received is dexamethasone, a generic corticosteroid first introduced in the 1950s. At the low range, it costs about \$5.

Then there are the helicopter rides. The median charge for an air ambulance was \$39,000 in 2016, and Trump took two - \$78,000.

There would also likely be charges for any diagnostic testing Trump had, including x-rays and CT scans. An excellent suite and food, which is shown to improve patient outcomes, often costs more. Cleaning services for special outings, like Trump's motorcade ride, might not be covered. Nor would the cost of personal protective equipment for aides.

"The type of care the president received - there are very, very, very few people in the country, if not the world, who will receive that level of care," said Lee. "You can't expect to receive the same types of treatments, the same type of care or potentially the same type of outcomes as the president."

Insurance would likely cover some, but not all, of the charges list above. But even if they do, they might not do so right away. Most Americans have a story about a fight with their insurance, which, by the way, is not free.

The average, non-elderly family in America pays \$8,200 per year or 11% of their annual income to insurance fees, according to the research group [Kaiser Family Foundation](#). Their employer will also make payments toward insurance, on average of around \$5,500.

Extraneous costs and the stress of not knowing who will pay them has a phrase in American medicine: “[Financial toxicity](#)”. It is often used in discussions of cancer treatment, which are so expensive a remarkable 42.4% of American cancer patients deplete their entire life savings two years after a diagnosis.

And the entire discussion of what insurance would pay is irrelevant if you don’t have insurance, which was the case for 27 million Americans pre-pandemic. Another [12 million](#) have since joined the ranks of the uninsured, thanks to the accompanying economic crisis caused by Covid-19.

Hospitals charge uninsured patients between [1.5-12 times](#) more than what they charge insurance companies, according to a study in Health Affairs. If people do not pay, hospitals can and do pursue patients through courts and credit reporting agencies.

“The majority of Americans don’t have the best treatments, whatever he said, because it’s about access,” said Lee. “The care that he received is available only to a very small minority of Americans.”

Jessica Glenza
@JessicaGlenza

P.S.

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