

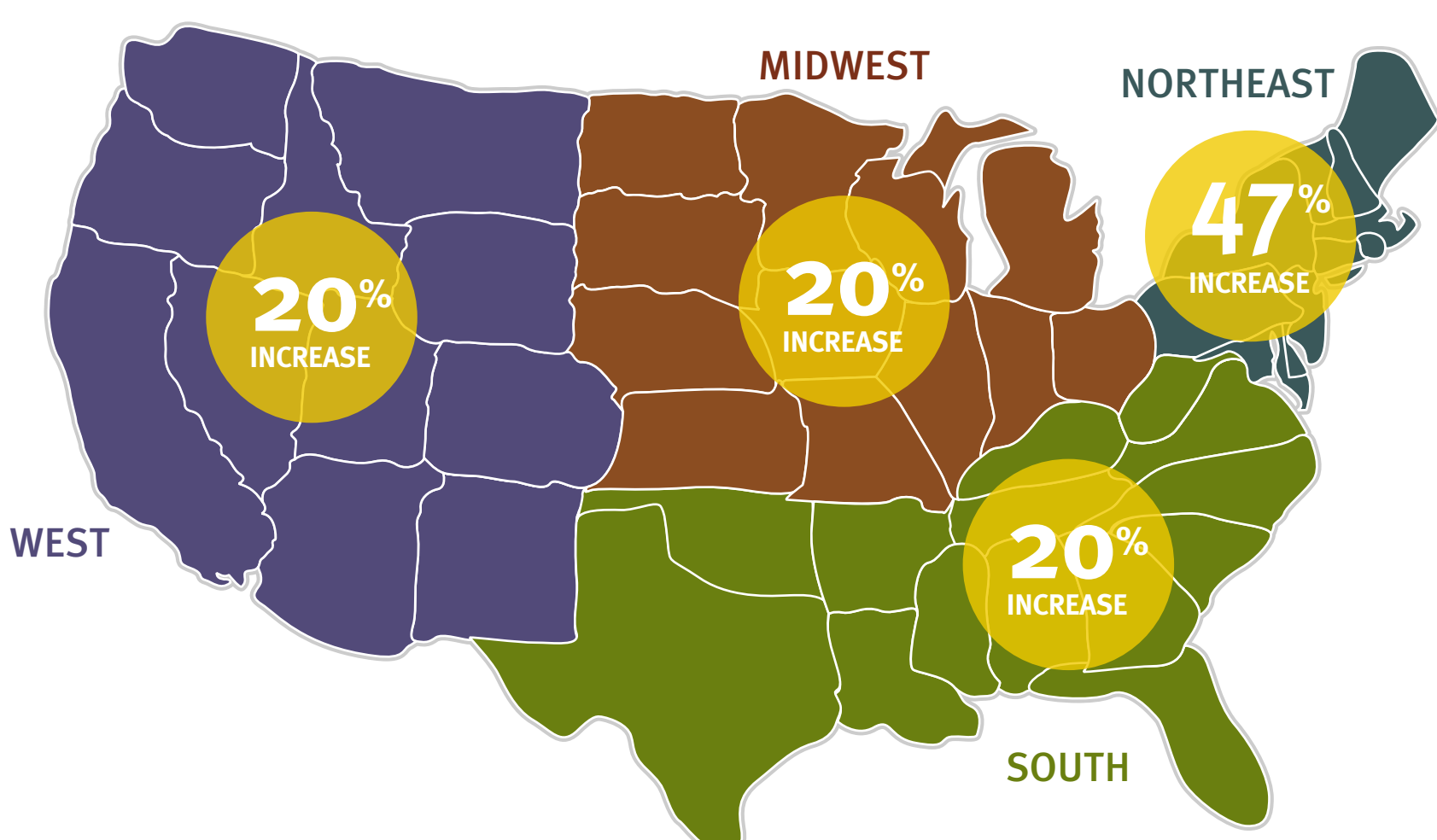
# Rising Deductibles

## in the United States

Across the country, self-pay is on the rise, increasing financial stress on patients and on practices who now have to collect those payments. But how much is “self-pay” or patient payment burden actually increasing, and how does it vary by region or specialty? The graphics below are the results of a thorough analysis of the most significant component of self-pay, patient deductibles.

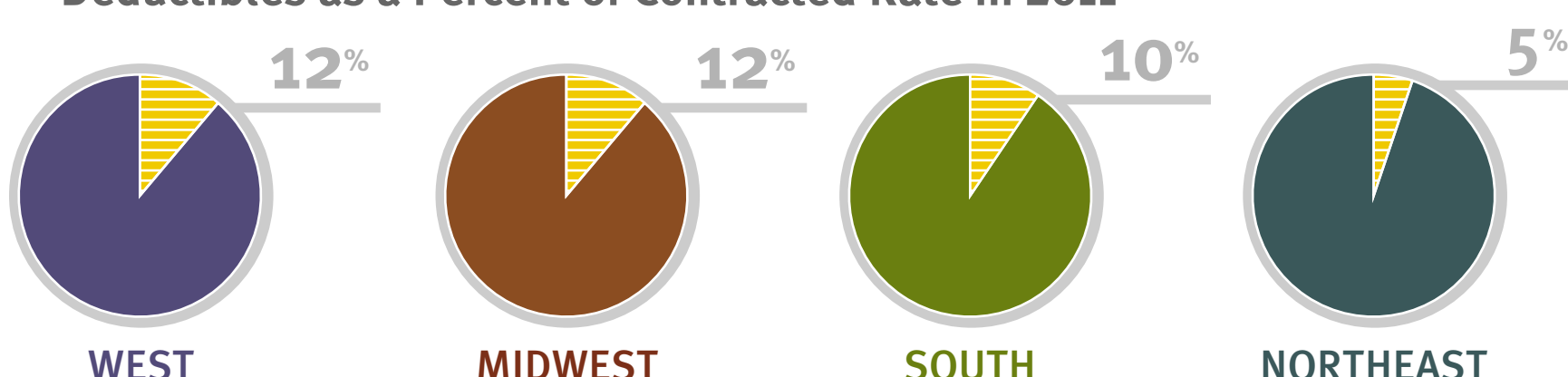
### BY REGION

Percent Increase from 2009-2011



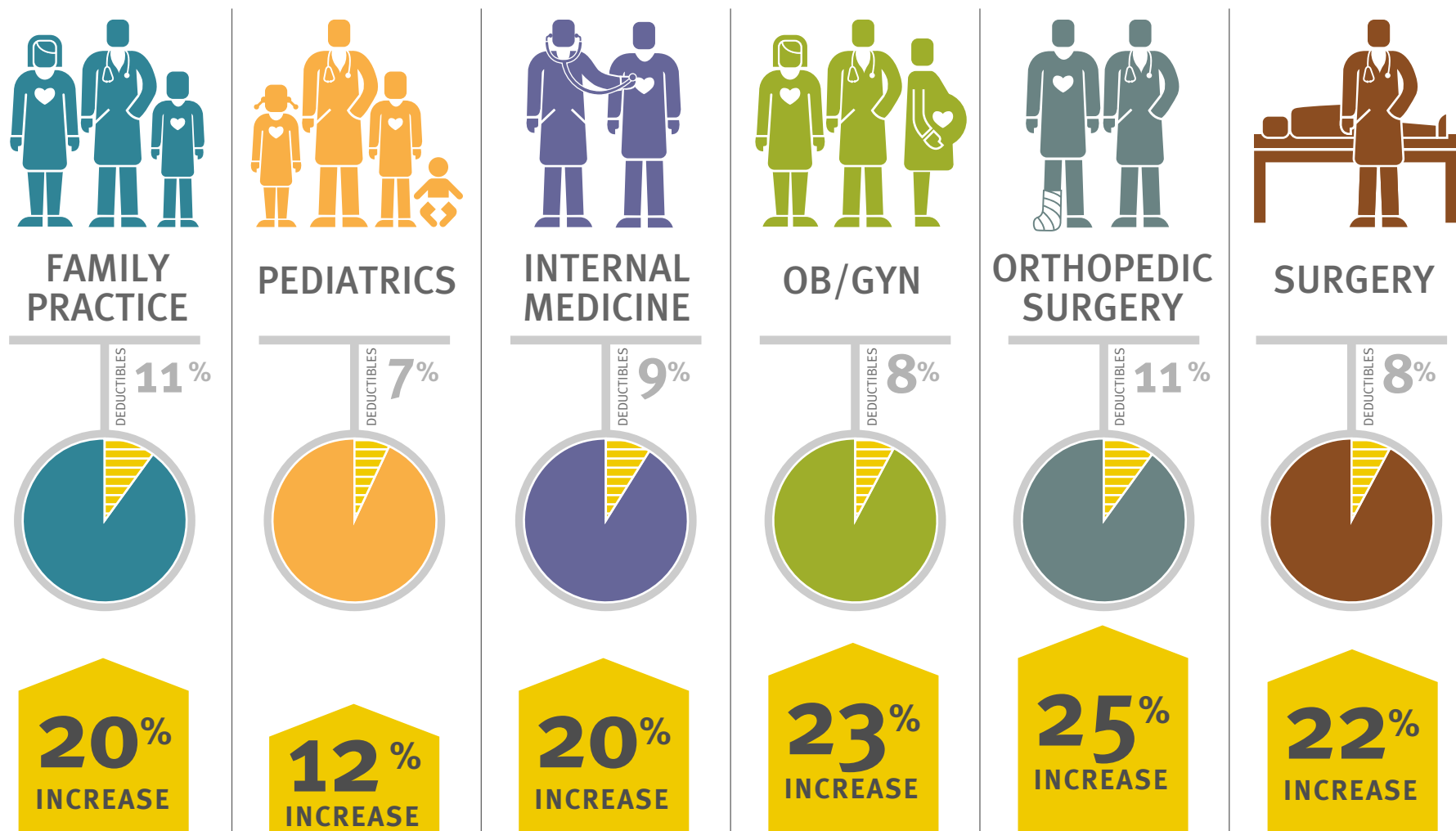
Increase in deductibles as a percent of total allowables from 2009-2011. Based on claim data totaling about \$15B in charges.

### Deductibles as a Percent of Contracted Rate in 2011



### BY SPECIALITY

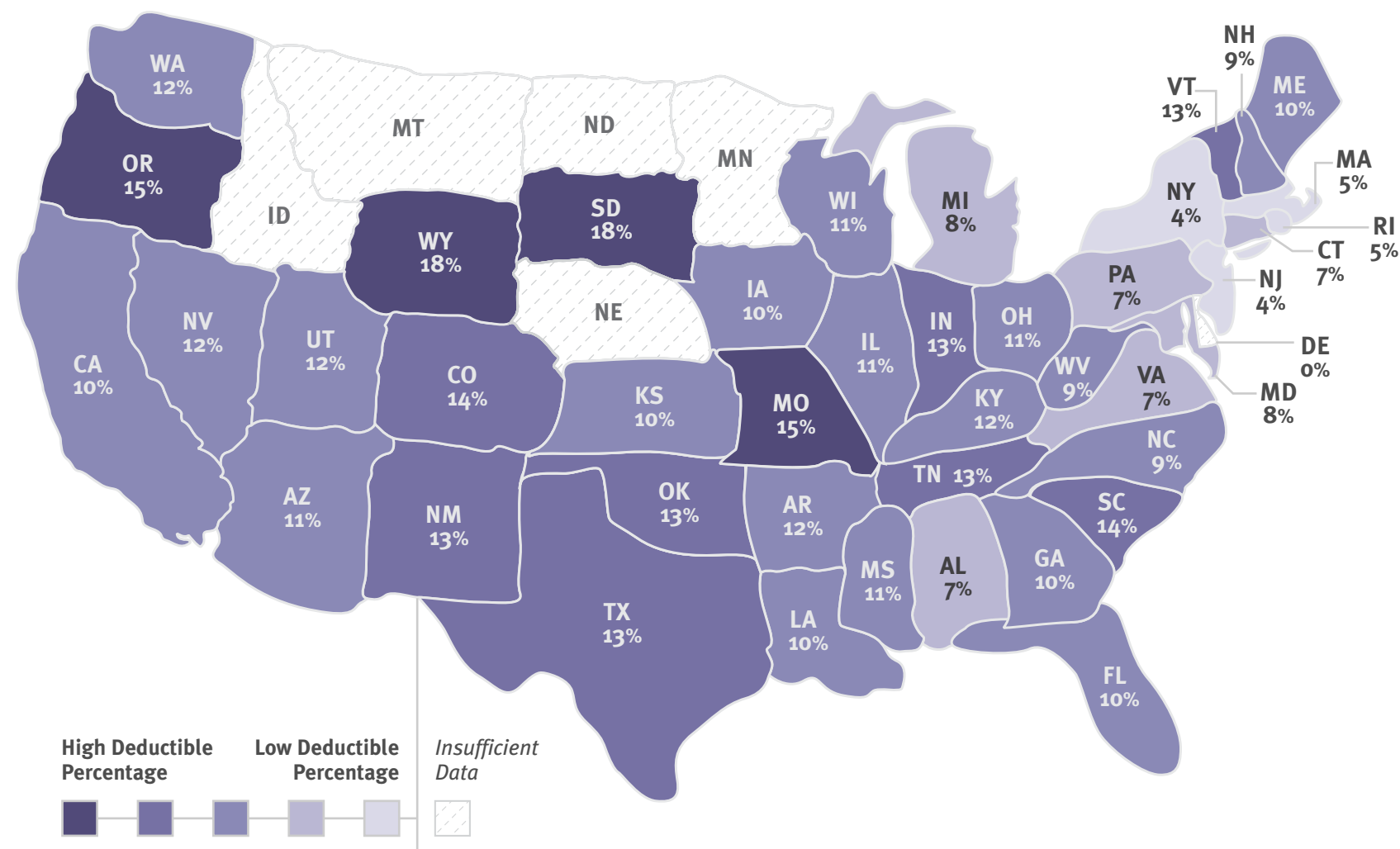
Deductibles as a Percent of Contracted Rate in 2011



Increase in deductibles are based on data from 2009-2011.

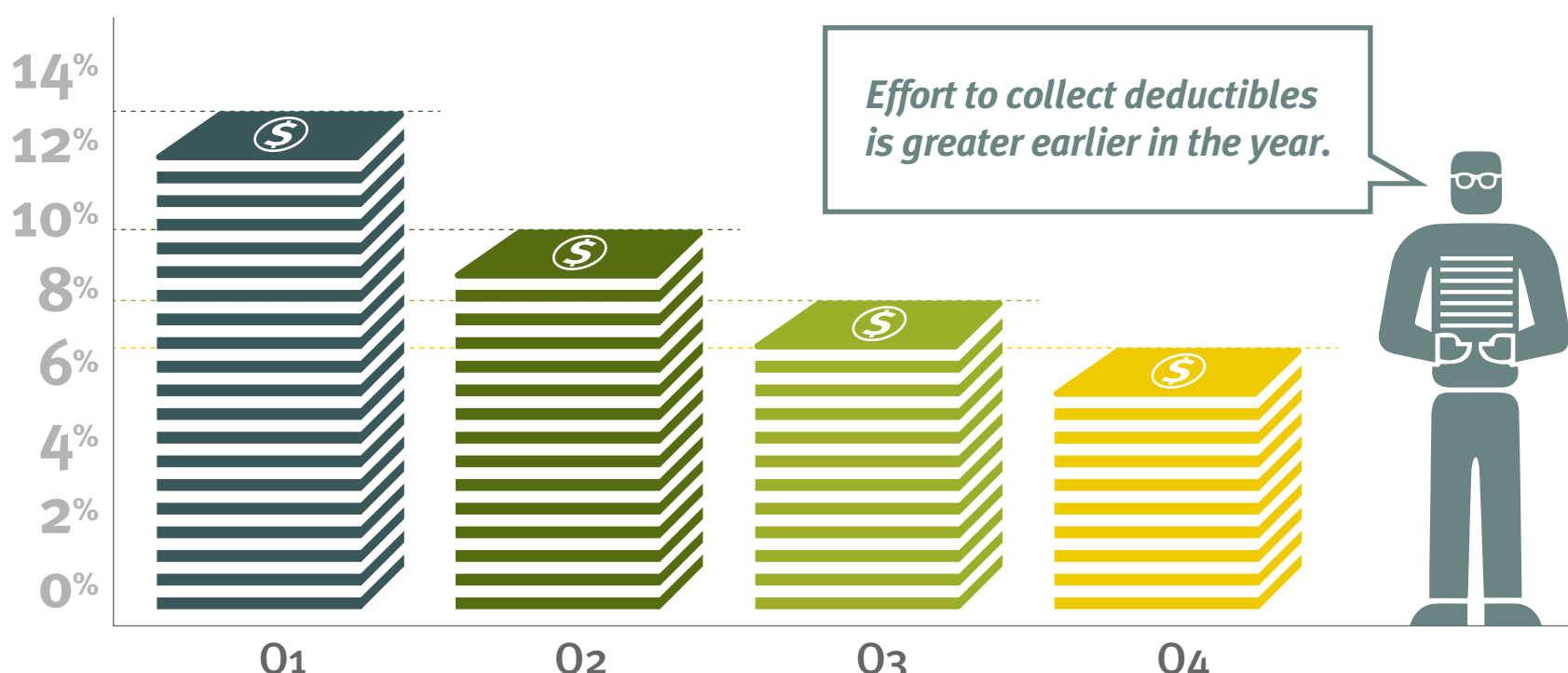
### STATE-BY-STATE

Deductibles as a Percent of Contracted Rate in 2011



### QUARTERLY COMPARISON

Deductibles as a Percent of Contracted Rate in 2011



### WHAT the DATA MEANS For PRACTICES

**No matter what your specialty or region, deductibles—and therefore self-pay dollars—are on the rise.**

Since these dollars are traditionally the most difficult to collect, practices need to have a solid self-pay collection plan in place. This is most pronounced for specialties such as Orthopaedic Surgery, Family Practice, and Internal Medicine. All practices need to be especially vigilant and well-prepared at the beginning of the year when deductibles are at their highest. For a more thorough analysis of data, go to [athenahealth.com/blog](http://athenahealth.com/blog)