



The High Cost of Catching a Cold or the Flu

By Andrea Cannon on 18 January 2017



Nobody wants to get a cold or the flu. It can be a miserable experience for you, your family, and your coworkers. Even worse, it can be a very costly affair, if you don't take preventive measures.

The Sickening Statistics

Each year, about 5%–20% of Americans contract the flu. According to the Centers for Disease Control and Prevention, about 200,000 people are hospitalized and between 3,000–49,000 deaths are associated with the flu each year.

While a cold may not seem like a big deal at first, the treatment can be costly and it may just be a symptom of a flu that hasn't peaked yet. Along with a cold, the flu can also cause symptoms like lethargy, vomiting, diarrhea, nausea, headaches, body aches, and confusion. It can also just suck the fun out of life and make it difficult to work and function like normal.

The Cost of Treatment

The average person with health insurance will pay over \$130 for flu treatment. The average person without insurance will pay more than \$100 to see a physician and about \$100 for prescription medication. Once you've made it to the doctor, you will also need to consider the cost of tests, medications, room fees, and physician services — which can quickly add up.

The Cost of Medicine

More than \$10 billion is spent each year on hospitalizations and outpatient doctor visits related to the flu and about one-third of flu sufferers spend \$250–\$1,000 on treatment.

If the flu is caught and treated within the first 48 hours, you may be prescribed antiviral medication like Tamiflu or Relenza, which costs over \$100 for the 10-day dose for patients without insurance. For insured patients, you can expect to spend around \$20 for prescription medicine.

The Cost of Over-the-Counter Medications

The average person also spends about \$10 on over-the-counter cough and flu medicine like Tylenol, DayQuil, and NyQuil. Tissues, Lozenges, Vicks, and cough drops are also essentials when you're sick. Of course, these costs will vary based on where you shop. There are also ways to save money on these medications, such as buying generics, avoiding duplicates, and looking for coupons or store circulars. (See also: 9 Frugal Ways to Treat the Common Cold)

Lost Earnings

The average person loses \$92 of earnings each year thanks to sick days. However, in most cases, it takes three to seven days for a regular case of the flu to go away. You might still have a cough and fatigue for as long as three or four weeks, so you will need to consider this when calculating your potential lost wages, especially if you own your own business and don't get paid for taking sick days.

Treating Your Child

While treatment may be expensive for adults, it is usually even more drastic if your child contracts a cold or the flu. The CDC found that parents spend \$300 to \$4,000, and miss between 11–73 hours of work, to help their child recover from the flu. If your child is treated in an emergency room, you can expect to spend an average of \$3,990 in medical costs. If you have insurance, it may cover some of these costs, but you still need to account for co-payments, over-the-counter medication, lost earnings, and travel costs.

Preventive Measures

The best way to fight a cold or the flu is to prevent a problem in the first place by taking advantage of simple preventative measures. Some popular preventive measures include:

Avoid contact with people who have the flu;

Wash your hands frequently;

Eat healthy foods;

Drink plenty of liquids;

Exercise daily;

Reduce stress and laugh more often;

Get an adequate amount of sleep each night;

Take a daily multivitamin;

Increase your vitamin C intake;

Take antiviral medications if you are exposed to the flu.

Annual flu vaccinations offer protection from the most likely influenza virus strains. The flu immunization can also help reduce the rate of respiratory illnesses and the number of doctor visits each year. However, it is not a guarantee that you won't get the flu.

Flu vaccines cost \$35 per person, on average, which is covered by health insurance, as required by the Affordable Care Act. You can get the vaccine at a physician's office, senior center, free or low-cost clinics, or at certain drugstores. (See also: [7 Places to Get Vaccinated for Cheap or Free](#))

Many employers are also now offering free or reduced rate vaccinations onsite for their employees. When you consider that the average cost is over \$130 for treatment (with insurance), it may be a good idea to take advantage of the vaccine as a precaution.

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