Example 5 – Married Employee with More Medical Expenses

This example shows you how much a married person with more medical expenses will pay for care with each of the medical plan options. When deciding which medical plan is right for you, it is important to look at your total medical and prescription drug expenses, which include what you pay for services AND what you pay in paycheck deductions for each plan.

Meet Hannah

- Hannah is married. She and her husband don't use tobacco and they get their annual physicals.
- They use in-network doctors for their care. Midyear, Hannah's husband is diagnosed with a health condition.
- Let's pretend that they will need to:
  - Get their annual physicals;
  - Go to the primary care doctor once during the year;
  - Get one round of lab work;
  - Visit the hospital for two days due to an illness; and,
  - Fill some generic and brand formulary prescriptions at the pharmacy and some generic prescriptions through home delivery.

The amounts shown are estimates for Hannah's care under the plans. The numbers are for illustration purposes only. Please note Hannah and her husband's annual physicals were routine preventive care. So the plan covered their physicals at 100% (shown as $0 on the chart). All other amounts show Hannah's out-of-pocket costs and assume they used in-network providers.

	Cost of Care	Gold	Silver	Bronze
Annual Deductible (Individual)		$300	N/A	$4,500
Annual Deductible (Family)		$600	$3,300	$9,000
Out-of-Pocket Maximum (Individual)		$4,000	$7,000	$7,000
Out-of-Pocket Maximum (Family)		$8,000	$11,000	$14,000
Annual Medical Expenses:				
Two annual physicals	$125 x 2	$0 (covered 100%)		
Two generic preventive mail order prescriptions - filled four times (90-day supply) (Hannah and her husband)	$70 x 8	$160 *($20 copay x 8)*	$160 *($20 copay x 8)*	$160 *($20 copay x 8)*
One primary care doctor visit (Hannah's husband)	$125 x 1	$20 *copay*	$125	$125
One round of lab work (Hannah's husband)	$75 x 1	$75	$75	$75
One generic retail prescription & two preferred brand retail prescriptions (30-day supply) (Hannah's husband)	$25 x 1 + $275 x 2	$10 *($10 copay)* + $110 *(20% coinsurance)*	$575	$575
One primary care doctor visit (Hannah)	$125 x 1	$20 *copay*	$125	$125
Two generic retail prescriptions (Hannah)	$25 x 2	$20 *($10 copay x 2)*	$50	$40
One urgent care visit (Hannah)	$250 x 1	$50 *copay*	$90	$90
One generic retail prescriptions (30-day supply) (Hannah)	$25 x 1	$10 *copay*	$40	$40
Two day hospital stay (Hannah's husband)	*$6,000*	$1,380 **Individual Deductible Met** *($225 toward **individual deductible,** 20% coinsurance on remaining $5,775)*	$2,976 **Deductible Met** *($2,220 toward deductible, 20% coinsurance on remaining $3,780)*	$4,408 **Individual Deductible Met** *($3,725 toward deductible, 30% coinsurance on remaining $2,275)*
Two generic mail order prescriptions-filled twice (90-day supply) (Hannah's husband)	$70 x 4	$80 *($20 copay x 4)*	$56 *(20% coinsurance)*	$90 *(30% coinsurance)*
Total expenses	***$8,315***	**$1,935**	**$4,272**	**$5,728**
Hannah's Paycheck & Out-of-Pocket Costs:				
Annual paycheck deductions		$9,434	$4,807	$2,615
Deductible amount paid by Hannah		$300	$3,300	$3,200
Other costs paid by Hannah*		$1,635	$972	$2,528
Annual Company-provided Contributions		N/A	($1,000)	($1,000)
Hannah's Total Cost		**$11,369**	**$8,079**	**$7,343**

**Includes copays and out-of-pocket costs after the deductible is met.*

To calculate Hannah's total cost, we added her annual out-of-pocket expenses (deductible + coinsurance and/or copayments + paycheck deductions) and subtracted her Company-provided HSA contribution. **The Bronze plan wins.**

Remember, this is an example with estimated paycheck deductions and cost of care. Your actual costs will vary.