Example 11 – Family with More Medical Expenses

This example shows you how much a family 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 Patel

- Patel and her husband have two kids. The family is in good health and she and her husband don't use tobacco. doctors.
- They get their annual physicals and use in-network doctors.
- Patel has an ongoing health conditions that requires medication and the kids allergies and have several sports injuries.
- Let's pretend that they will need to:
  - Get their annual physicals and the kids get their immunizations;
  - Visit the primary care doctor ten times during the year;
  - Visit the specialist doctor twice during the year;
  - Visit the urgent care three times for sports injuries and have an X-ray each time;
  - Have an out-patient surgery and six physical therapy visits due to one of the injuries;
  - Fill quite a few different generic prescriptions and four brand formulary prescriptions at the pharmacy; and,
  - Fill six generic and six brand formulary prescriptions through mail order.

The amounts shown are estimates for Patel's care under the plans. The numbers are for illustration purposes only. Please note everyone's annual physicals and the kid's immunizations were routine preventive care. So the plan covered them at 100% (shown as $0 on the chart). All other amounts show Patel'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:				
Four annual physicals	*$125 x 4*	$0 (covered 100%)		
Two specialist doctor visits (Patel)	*$200 x 2*	$80 *($40 copay x 2)*	$400	$400
Two generic prescriptions one preferred brand prescription, both retail (30-day supply) (Patel)	$25 x 2 + $275 x 1	$20 *($10 copay x 2)* + $55 *(20% coinsurance)*	$325	$325
Four generic retail prescriptions (30-day supply) & six generic mail order prescriptions (90-day supply) (Patel's husband and son, two and three each)	$25 x 4 + $70 x 6	$40 *($10 copay x 4)* + $120 *($20 copay x 6)*	$520	$520
10 primary care doctor visits (Two each for Patel and her husband and three each for both of the kids)	*$125 x 10*	$200 *($20 copay x 10)*	$1,250	$1,250
Twenty-two generic retail prescriptions (Five each for Patel and her husband and six each for both of the kids)	*$25 x 22*	$220 *($10 copay x 22)*	$550	$550
Three urgent care visits (Patel)	*$250* x 3	$120 *($40 copay x 3)*	$354 **Deductible Met** *($255 toward deductible, 20% coinsurance on remaining $495*	$750

	Cost of Care	Gold	Silver	Bronze
Three X-rays (Patel)	$300 x 3	$360 **Family Deductible Met** *($600 toward **family deductible**, 20% coinsurance on remaining $300)*	$180 *(20% coinsurance)*	$900
Out-patient surgery (Patel's daughter)	$7,000	$1,400 *(20% coinsurance)*	$1,400 *(20% coinsurance)*	$5,114 **Family Deductible Met** *($4,305 toward **family deductible**, 30% coinsurance on remaining $2,695)*
One generic retail prescription (Patel's daughter)	$25 x 1	$150 *($10 copay)*	$5 *(20% coinsurance)*	$8 *(30% coinsurance)*
Six physical therapy visits (Patel)	$115 x 6	$138 *(20% coinsurance)*	$138 *(20% coinsurance)*	$207 *(30% coinsurance)*
Total expenses	***$13,310***	**$2,903**	**$4,942**	**$10,023**
Patel’s Paycheck & Out-of-Pocket Costs:				
Annual paycheck deductions		$12,303	$5,524	$3,018
Deductible amount paid by Patel		$660	$3,300	$9,000
Other costs paid by Patel*		$2,243	$1,642	$1,023
Annual Company-provided Contributions		N/A	($1,000)	($1,000)
Patel’s Total Cost		**$15,206**	**$9,466**	**$12,041**

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

To calculate Patel'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 Silver plan wins.**

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