Example 12 – Family with Major Medical Expenses

This example shows you how much a person with a family with major 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 Simone

- Simone and husband had three kids. The family gets their annual physicals and use in-network doctors..
- She and her husband don't use tobacco, but this is a rocky year due to several serious health conditions.
- Let's pretend that they will need to:
  - Get their annual physicals and the kids get their immunizations;
  - Go to the primary care doctor nine times and the specialist 24 times;
  - Go to ER then is admitted to the hospital for two days;
  - Have an in-patient surgery and stay in the ICU for two days;
  - Visit the physical therapist twelve times; and,
  - Fill twenty-seven prescriptions at the pharmacy and fourteen through mail order.

The amounts shown are estimates for Simone'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 Simone'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:				
Five annual physicals	*$125 x 5*	$0 (covered 100%)		
Nine primary care doctor visits (Three for each child)	*$125 x 9*	$180 *($20 copay x 9)*	$1,125	$1,125
Eighteen generic retail prescriptions (30-day supply) (Six for each child)	*$25 x 18*	$180 *($10 copay x 18)*	$450	$450
Twenty-four specialist doctor visits (Simone's husband and oldest son)	*$200 x 24*	$960 *($40 copay x 24)*	$2,340 **Deductible Met** *($1,725 toward deductible, 20% coinsurance copay on remaining $3,075)*	$4,800
Eight preferred brand mail order prescriptions (90-day supply) (Simone's husband and oldest son, 4 each)	*$400 x 8*	$640 *(20% coinsurance)*	$640 *(20% coinsurance)*	$3,200 **Family Deductible Met** *($2,625 toward **family deductible**, 20% coinsurance copay on remaining $575*
One ER visit (Simone' daughter)	*$2,500*	$900 **Individual Deductible Met** *($300 toward individual deductible, $200 copay, 20% coinsurance on remaining $2,000)*	$660 *($200 copay, 20% coinsurance on remaining $2,300)*	$890 *($200 copay, 30% coinsurance on remaining $2,300)*
Two day hospital stay (Simone's daughter)	*$2,000 x 2*	$800 *(20% coinsurance)*	$800 *(20% coinsurance)*	$800 *(20% coinsurance)*
One in-patient surgery with two days in the ICU (Simone's husband)	*$25,000* + $6,000 x 2	$3,260 **Family Deductible Met & Individual Out-of-Pocket** *($300 toward **family deductible**, 20% coinsurance up to **individual OOP max**)*	$4,985 **Family Out-of-Pocket Max Met** *(20% coinsurance up to **family OOP max**)*	$2,735 **Family Out-of-Pocket Max Met** *(20% coinsurance up to **family OOP max**)*

	Cost of Care	Gold	Silver	Bronze
Twelve physical therapy visits (Simone's oldest son)	*$115 x 12*	$276 *(20% coinsurance)*	N/A	N/A
Two generic retail prescriptions (30-day supply) & two mail order prescriptions (90-day supply) (Simone's oldest son)	$25 x 2 + $70 x 2	$20 *($10 copay x 2)* + $40 *($20 copay x 2)*	N/A	N/A
Total expenses	***$55,270***	**$7,256**	**$11,000**	**$14,000**
Simone's Paycheck & Out-of-Pocket Costs:				
Annual paycheck deductions		$12,303	$5,524	$3,018
Deductible amount paid by Simone		$600	$3,300	$9,000
Other costs paid by Simone*		$6,656	$7,700	$5,000
Annual Company-provided Contributions		N/A	($1,000)	($1,000)
Simone's Total Cost		**$19,559**	**$15,524**	**$16,018**

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

To calculate Simone'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 plans wins!**

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