

Example 2 – Single Employee with More Medical Expenses

This example shows you how much a single 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 Anna

- Anna is married, but her husband has medical coverage with his employer. So she will elect Employee Only coverage.
- She is typically in good health, gets her annual physical, uses in-network doctors, and doesn't use tobacco. However, she has a bumpy year.
- Let's pretend that she will need to:
 - o Get her annual physical;
 - o Get one round of lab work;
 - o Go to the ER once because of her health condition;
 - o Visit the hospital for inpatient surgery;
 - o Visit a physical therapist six times; and,
 - o Fill three generic prescriptions at the pharmacy and two more generic prescriptions through home delivery.

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

	Cost of Care	Gold	Silver	Bronze
Annual Deductible (Individual)		\$300	\$1,700	\$4,500
Out-of-Pocket Maximum (Individual)		\$4,000	\$7,000	\$7,000
Annual Medical Expenses:				
One annual physical	\$125 x 1	\$0 (covered 100%)		
Four primary care doctor visits	\$125 x 4	\$80 (<i>\$20 copay x 4</i>)	\$500	\$500
Three generic retail prescriptions (30-day supply)	\$25 x 3	\$60 (<i>\$10 copay x 3</i>)	\$75	\$75
One visit to the ER	\$2,500	\$900 Deductible Met (<i>\$300 toward deductible, \$200 copay, 20% coinsurance on remaining \$2,000</i>)	\$1,600 Deductible Met (<i>\$1,125 toward deductible, \$200 copay, 20% coinsurance on remaining \$1,375</i>)	\$2,500
Four specialist care doctor visits	\$200 x 4	\$160 (<i>\$40 copay x 4</i>)	\$160 (<i>20% coinsurance</i>)	\$800
One round of lab work	\$75 x 1	\$15 (<i>20% coinsurance</i>)	\$15 (<i>20% coinsurance</i>)	\$75
Two generic mail order prescriptions (90-day supply)	\$70 x 2	\$40 (<i>\$20 copay x 2</i>)	\$14 (<i>20% coinsurance</i>)	\$140
Out-patient surgery	\$7,000	\$1,400 (<i>20% coinsurance</i>)	\$1,400 (<i>20% coinsurance</i>)	\$2,387 Deductible Met (<i>\$410 toward deductible, 30% coinsurance on remaining \$6,590</i>)
Six physical therapy visits	\$115 x 6	\$138 (<i>20% coinsurance</i>)	\$138 (<i>20% coinsurance</i>)	\$207 (<i>30% coinsurance</i>)
Total expenses	\$11,950	\$2,793	\$3,902	\$6,684

	Cost of Care	Gold	Silver	Bronze
Anna's Paycheck & Out-of-Pocket Costs:				
Annual paycheck deductions		\$2,196	\$578	\$0
Deductible amount paid by Anna		\$300	\$1,700	\$4,500
Other costs paid by Anna*		\$2,493	\$2,202	\$2,184
Annual Company-provided Contributions		N/A	(\$500)	(\$500)
Anna's Total Cost		\$4,989	\$3,980	\$6,184

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

To calculate Anna'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.