AURORA PRIMARY CARE

What If Your Doctor Cost Less Than Your Insurance?

For many Maryland patients, it already does.

Swipe to see the 2026 numbers >>>

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“If I’m already paying for insurance, why would I also pay a monthly fee for my doctor?”

Fair question.
The answer changes everything.

Direct Primary Care and health insurance cover two completely different things — and together, they can cost you less than either one alone.

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Two layers. Two jobs.

YOUR DPC MEMBERSHIP

Your primary care layer

- Unlimited visits — no co-pays
- Same- or next day appointments
- Chronic disease management
- Labs at deeply discounted prices
- Direct access to Dr. Malhotra
- Virtual visits & chat-based support

YOUR HEALTH INSURANCE

Your safety net layer

- Specialist visits
- Hospital care
- Emergency room
- Imaging (MRI, CT, X-ray)
- Surgery

They don't compete. They complete each other

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New in 2026

Your DPC membership fee is now HSA-eligible

The One Big Beautiful Bill Act changed the tax code. You can now use pre-tax HSA dollars to pay your Aurora membership — up to $150/month for individuals, $300/month for families.

Tax Bracket	Effective monthly cost after HSA savings*
22% Bracket	~$58/mo young adult · ~$74/mo adult
24% Bracket	~$57/mo young adult · ~$73/mo adult
32% Bracket	~$54/mo young adult · ~$70/mo adult

* ***Aurora Primary Care membership rates:***
Adult (30-64) $95/mo, Young Adult (20-29) $75/mo, Teen (12-19) $35-55/mo

SCENARIO 1 · SARAH, 47

Employed Adult. Manages borderline cholesterol and BP

5 visits/year · Labs twice/year · Occasional urgent care

Aurora saves Sarah $360/year vs. her employer plan.

Unlimited visits · Zero co-pays · Labs at a fraction of the cost

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SCENARIO 2 · ALEX, 27

Young adult. Freelance. Self-purchased insurance.

2 visits/year · No regular doctor · Uses urgent care when sick

MARKETPLACE SILVER ALONE	AURORA + BRONZE HDHP
$345 per month	**$330** per month
$4,650/year total	$3,795/year total
co-pays + urgent care not included	all primary care included

$15 less every month

$855 less every year

Plus a doctor who actually knows him — something a Silver plan cannot provide.

Maryland has the lowest average Bronze plan premiums of any state in 2026.
This combination is especially strong for Montgomery County patients.

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SCENARIO 3 · THE KAPUR FAMILY

Family of 4. Mr. Kapur manages diabetes.

2 parents (47) · 23-year-old · 18-year-old
Aurora TogetherCare membership: $300/month

$1,210
saved per year vs. Standard Employer Plan

$1,385
annual lab savings across all 4 members

$630
saved on Mr. Kapur's diabetes monitoring alone

Families managing chronic conditions see the largest savings from Aurora's deeply discounted lab pricing.

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Your annual blood panel costs hundreds at insurance rates. Aurora members pay a fraction.

60-85%

less than standard insurance billing rates

for the same tests

Routine Blood Panel	**$8–$15 member rate**	vs. $150+ for insurance
Thyroid Panel	**$10–$25 member rate**	vs. $100–$200 for insurance

Aurora lab rates reflect current DPC pricing from partner lab agreements and are subject to change. Rates vary by test and are significantly lower than standard insurance billing rates across Aurora's test menu.

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The HDHP deductible is real.
Here's how to think about it.

In a typical year,
Aurora covers all your primary care. You rarely trigger the deductible for everyday needs.

If something major happens,
a hospitalization or surgery — you may pay more than with a standard plan. That's real, and worth knowing.

The long-term trade:
Sarah saves $360/year with Aurora + HDHP. After three years, those savings cover the deductible gap if a difficult year arrives.

And with Aurora,
you arrive at any specialist or ER with a physician who has already coordinated your care — reducing the likelihood of unnecessary testing.

The deductible is not something to ignore.
It's something to plan for — which is what the HDHP + HSA is designed to do.

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Three things to do right now.

1. **Find your scenario**
   Employed, freelance, or family? The right financial case for Aurora looks different depending on where you start.

2. **Add up last year's actual spend**
   Premiums + co-pays + urgent care + labs. Most patients are surprised by the total.

3. **Compare against the Aurora model**
   For most patients who see their doctor more than twice a year, the math shifts clearly in favor of DPC.

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Schedule a Free Meet & Greet with Dr. Malhotra

No commitment. No paperwork. No pressure.

A real conversation about your health,
your coverage, and whether Aurora is right for you.

calendly.com/doctor-auroraprimarycare/15min

auroraprimarycare.com