2026 HEALTHCARE GUIDE

What If Your Doctor Cost Less Than Your Insurance?

For many Maryland patients, it already does.

> *"If I'm already paying for insurance, why would I also pay a monthly fee for my doctor?"*

Fair question.

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

TWO LAYERS. TWO JOBS.

YOUR DPC MEMBERSHIP

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

YOUR HEALTH INSURANCE

- Specialist visits
- Hospital care
- Emergency room
- Imaging & surgery
- Catastrophic coverage

They don't compete. They complete each other.

NEW IN 2026

Your DPC membership fee is now HSA-eligible

The One Big Beautiful Bill Act changed the tax code. Use pre-tax HSA dollars for your Aurora membership — up to $150/mo for individuals.

Tax bracket	Effective monthly cost after HSA
22% (most common)	~$58/mo young adult · ~$74/mo adult
24%	~$57/mo young adult · ~$73/mo adult
32%	~$54/mo young adult · ~$70/mo adult

Aurora Primary Care membership: Adult (30–64) $95/mo · Young Adult (20–29) $75/mo · Teen (12–19) $35–$55/mo

SCENARIO 1 **Sarah, 47 — Employed Adult**

5 visits/year · Labs twice/year · Insured through her employer

Marketplace Silver	**$7,993/yr**
Non-HDHP Employer Plan	**$3,200/yr**
Aurora + HDHP + HSA	**$2,840/yr**

Aurora saves Sarah $360/year vs. her employer plan.
Unlimited visits · Zero co-pays · Labs at a fraction of the cost

SCENARIO 2

Alex, 27 — Freelance

2 visits/year · No employer plan · Buys coverage on the Marketplace

MARKETPLACE SILVER	AURORA + BRONZE HDHP
~$400	**~$305**
monthly premium	/month
$5,333/year	**$3,523/year**
including co-pays, labs, urgent care	all primary care included

$95 less/month · $1,810 less/year

Plus a doctor who actually knows him.

SCENARIO 3

The Kapur Family

2 parents (47) · 23-year-old · 18-year-old · Mr. Kapur manages diabetes

~$1,250	**$1,385**	**$630**
saved vs. Non-HDHP Employer Plan	annual lab savings across all 4 members	saved on Mr. Kapur's diabetes monitoring

Aurora TogetherCare — $300/month for the family

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

SCENARIO 4

Daniela, 45 — Real Estate Agent

Single mom of two teens · No employer plan · Buys coverage on the Marketplace

MARKETPLACE SILVER	AURORA + BRONZE HDHP
~$1,175	**$845**
monthly premium, all 3	/month, all 3
$15,598/year	**$9,821/year**
including co-pays, labs, urgent care	all primary care included

$330 less/month · $5,777 less/year

The largest savings gap of any Aurora scenario.

SCENARIO 5

Marcus, 60 — Early Retiree

Manages stable kidney disease · Between employer coverage and Medicare

MARKETPLACE SILVER	AURORA + BRONZE HDHP
~$1,040	~$695
monthly premium	/month
$13,289/year	**$8,160/year**
including co-pays, labs, urgent care	all primary care included

$345 less/month · $5,129 less/year

Especially relevant during the years before Medicare eligibility begins.

AURORA LAB PRICING

60–85%

less than standard insurance billing rates for the same tests

Routine Blood Panel	**$8–$15** vs. $150+ with insurance
Thyroid Panel	**$10–$25** vs. $100–$200 with insurance
Comprehensive Metabolic Panel	**$10–$20** vs. $100–$175 with insurance

Rates reflect current DPC lab partner agreements and are subject to change.

HONEST PERSPECTIVE

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 offset a significant portion of a deductible event.

Find your scenario

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

1. **Add up last year's actual spend**
   Premiums + co-pays + urgent care + labs. Most patients are surprised by the total.
2. **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.
3. **Bring your questions to a Meet & Greet**
   No commitment. Dr. Malhotra will walk through your specific situation with you.

Schedule a Free Meet & Greet

No commitment. No paperwork. No pressure.
A real conversation about your health, your coverage, and whether Aurora is right for you.

Book a Meet & Greet

auroraprimarycare.com