

Path to the perfect plan

Things to think about when selecting a plan

Do you want your doctor included in your plan?

Use our provider directory to see if your providers are included in your plan

Do you take prescription medication?

Look at the plans you are considering to see how much your prescriptions could cost





Do you see the doctor frequently, have a chronic condition or have a planned surgery coming up?

Review the total out-of-pocket costs when choosing a plan, including deductibles, copays and co-insurance

Do you need to see a specialist?

- Check each plan to see if you need a referral from your primary care provider to see another doctor
- See if the plan will pay for specialists that are out-of-network or in another state

Preventative services that are 100% covered:

-  Annual physical with your primary care physician (PCP)
-  Some lab tests
-  Immunizations
-  Age/gender-appropriate medical testing, ex.: colonoscopy, mammogram

Financial help

Based on your age, income and family size, there may be financial assistance available to lower the cost of your monthly premium and the price of your medical and out-of-pocket care costs

COMMON TERMS

Plan

The health coverage you buy, often referred to as a policy or product

Premium

The amount you pay for your health coverage every month

Copay and co-insurance

Your share of \$ and/or % for covered healthcare services

Deductible

How much you owe for healthcare services before your insurer starts to pay

Out-of-pocket maximum

The most \$ in the form of deductibles, copays and co-insurance you could pay each year (excluding your monthly premium) regardless of how much medical care you use

Network

The healthcare providers and facilities (hospitals, urgent care centers, labs, etc.) your health insurer has contracted with to provide healthcare services

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What's the real cost of your healthcare?

When you're picking a health insurance plan, your monthly premium is only one thing to consider. Be sure to look at the cost of getting medical care. Check out these examples and estimates:

Monthly/Annual Premium:
\$200/\$2,400*

Annual Deductible:
\$6,500

COMPARE ADD

Plan A
Has a lower monthly premium, but you have to pay for most of your health services (doctor visits, mental healthcare etc.) until you've reached the deductible

Monthly/Annual Premium:
\$250/\$3,000

Annual Deductible:
\$2,500

COMPARE ADD

Plan B
Has a higher monthly bill, but you only pay a set amount for certain services, such as doctor's visits and mental healthcare services, even before you've reached your deductible

**Plan A is \$600/yr less than Plan B*

So, what happens if you need medical care?

Here are two examples based on health coverage estimates:

You fall and twist your ankle.

You go to the doctor

Plan A: \$175 **Plan B: \$30**
You pay for the whole visit You just pay the copay

You need an X-ray

Plan A: \$75 **Plan B: \$75**
You pay for the X-rays You pay for the X-rays

Your doctor sends you to a specialist

Plan A: \$250 **Plan B: \$70**
You pay for the whole visit You just pay the copay

What you pay for a sprained ankle

Plan A: \$500 **Plan B: \$175**

Your total annual cost

Plan A: \$2,900 **Plan B: \$3,175**
Cost of sprained ankle + annual premium Cost of sprained ankle + annual premium

You have diabetes.

Examples of yearly expenses for managing type 2 diabetes

Prescriptions.....	\$2,900
Medical equipment and supplies.....	\$1,300
Office visits and procedures.....	\$700
Education.....	\$300
Lab tests.....	\$100
Vaccines and other preventive care.....	\$100
TOTAL.....	\$5,400

What you pay for diabetes care

Plan A: \$5,400 **Plan B: \$2,500**
You pay the entire cost because you haven't reached your deductible yet This amount may even be lower because your health insurance will help you pay for some medical care before you reach your deductible

Your total annual cost

Plan A: \$7,800 **Plan B: \$5,500**
Cost of diabetes care + annual premium Cost of diabetes care + annual premium

As you can see, if you have no medical costs or only minor expenses, a plan with lower premiums like Plan A may be right for you, but if something more serious goes wrong, or you have a chronic condition, a plan with lower out-of-pocket costs like Plan B will save you more \$\$\$ in the end. These are all things to consider when you pick your plan.