

Issue 4
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Is This Right For Me?

How do I decide which plan is right for me? You will want to choose your plan based on how much you utilize the medical benefits. If you rarely go to the doctor, take few prescriptions, a QHDHP may be good options for you. If you have a chronic condition that requires a number of office visits and prescription drugs, you may not want to enroll.

Example of a Qualified High Deductible Plan

	Current PPO			QHDHP Example	
	Current HMO	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible Individual Family	N/A	\$300 \$600		\$1,500 \$3,000	\$3,000 \$6,000
Coinsurance	N/A	80%	60%	90%	70%
Out-of-Pocket Maximum Individual Family	\$1,000	\$1,500 \$3,000	\$3,000 \$6,000	\$3,500 \$7,000	\$7,000 \$14,000
Office Visit Co-pay	\$15	\$15	Deductible plus coinsurance	Deductible plus coinsurance	Deductible plus coinsurance
Inpatient Hospital	\$200 per day up to 5 days	Deductible plus coinsurance	Deductible plus coinsurance	Deductible plus coinsurance	Deductible plus coinsurance
Prescription	\$4/\$18/\$40	\$4/\$18/\$40	Co-pay plus 50%	Deductible plus coinsurance	Deductible plus coinsurance

Employee Contributions	HMO	QHDHP Example
Employee Only	\$	\$
Employee Plus One	\$	\$
Employee Plus Family	\$	\$

- An employee with single coverage has the following in-network services:
 - Outpatient surgery: \$1,400
 - Six Generic Prescription Drugs: \$150 (at \$25 per script)
 - Two Office Visits: \$300

Under the Proposed HDHP:

- Member pays single \$1,500 deductible, then 10 percent of remaining charges up to the annual maximum of \$3,500: \$1,400
- Member pays full contracted price of prescription drugs: \$100 (first four scripts at \$25/script) plus \$8 (remaining two scripts at \$4/script) = \$108
- Member pays office visit charges up to deductible, then 10 percent of remaining charges up to annual maximum of \$3,500: \$0 (deductible has been met) plus 10 percent of \$300 = \$30
- Total Member Out-of-Pocket: \$1,538

Under the Current HMO

- Member pays \$200 co-pay for surgery = \$200
- Member pays \$4 for each prescription drugs = \$24
- Member pays \$15 for each office visit = \$30
- Total Member Out-of-Pocket = \$254
- Total Member Contributions = \$
- Combined Total Annual Cost = \$

Under the Current PPO

- Member pays \$300 deductible plus 20 percent coinsurance = \$520
- Member pays \$4 for each prescription drug = \$24
- Member pays \$15 for each office visit = \$30
- Total Member Out-of-Pocket = \$574
- Total Member Contribution = \$
- Combined Total Annual Cost = \$