



## Traditional Health Insurance compare Medical Cost Sharing

Health care has two basic components: day-to-day care (acute) and major medical (hospitalization). Insurance contracts combine the two parts so you are always paying the deductible first for both acute care and hospitalization. Contracts also include doctor networks and covered treatments. Medical Cost Sharing(MCS) on the other hand, shares in a major medical need exceeding the chosen IUA, without network and treatment limitations.\*\* Therefore, you are free to choose the best providers and treatments for your situation wherever you are. Now pair a MCS with a day-to-day care plan listed below and customize health benefits per individual need.

### Day to Day / Acute Care Options

1. DPC – Direct Primary Care (subscription) *Primacaredirect.com, local independent doctor*
2. VPC – Virtual Primary Care (subscription, pay-per-use)
3. Pay-as-you-go! in-person and virtual, 24/7 Teledoc Included in most MCS
4. Minimum Essential Coverage – one annual preventative visit with a PHCS provider.

### Pre-Existing condition(s) applies to most MCS

A waiting period applies to the condition ONLY: 1<sup>st</sup> year no sharing(varies by MCS), Review Membership Guidelines for details. The look back is between 12, 24 or 36 months for any diagnosis, injury, treatment, etc.

### Compare the Cost:

|   | HEALTH INSURANCE          | COST SHARING               |
|---|---------------------------|----------------------------|
| <b>Premium / Contribution</b>                     | \$ _____ per person       | \$ _____ M,MS,MC,MF        |
| <b>Deductible / IUA (Initial Unshared Amount)</b> | \$ _____ year             | \$ _____ IUA per NEED      |
| <b>Co-Insurance</b>                               | ~20% after deductible     | _____                      |
| <b>Max out of Pocket / IUAs</b>                   | \$ _____                  | _____ x IUA \$ _____       |
| <b>NEED (accident, illness, diagnosis)</b>        | Deductible + co-insurance | \$ _____ IUA               |
| <b>Network / Cash Pay</b>                         | In-network providers only | Any licensed provider/PHCS |
| <b>Summary of Benefits or Guidelines</b>          | Carrier Contract          | Membership Guidelines      |
| Monthly Cost:                                     | \$ _____                  | \$ _____                   |
| Total Annual Cost:                                | \$ _____                  | \$ _____                   |
| Worst Case Scenario Cost:                         | \$ _____                  | \$ _____                   |

\*\* Some exceptions apply by MCS.