



Traditional Health Insurance compare Medical Cost Sharing

Health care has two basic components: day-to-day care (acute) and major medical (hospitalization).

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
4. Minimum Essential Coverage – one annual preventative visit with a PHCS provider.

Pre-Existing condition(s) applies to most MCS

A limited time waiting period applies to the condition ONLY.

Compare the Cost:

	HEALTH INSURANCE	COST SHARING
Premium / Contribution	Per Person \$ _____ _____ _____	EO, ES, EC, EF Aggregated _____
Deductible / IUA (Initial Unshared Amount)	\$ _____	\$ _____
Co-Insurance	~20% after deductible	may apply
Max out of Pocket / IUAs	\$ _____	3x IUA _____
NEED (accident, illness, diagnosis)	Deductible + co-insurance	\$ _____
Network / Cash Pay	In-network providers only	Any licensed provider
Summary of Benefits or Guidelines	Carrier Contract	Membership Guidelines
Monthly Cost:	\$ _____	\$ _____
Annual Cost:	\$ _____	\$ _____
One Need	\$ _____	\$ _____
Worst Case Scenario Cost:	\$ _____	\$ _____