



## Health Benefits Planning

### Traditional Health Insurance compare Medical Cost Sharing

Health care has two basic components: day-to-day care (acute) and major medical (hospitalization). Traditional insurance combines these two into one product. Otherwise cash shopper patients can pay for use and needs.

#### Day to Day / Acute Care Options

Primary care office visit, chronic condition, preventative care, regular labs or not

#### Pre-Existing condition(s) for membership cost sharing

A limited time waiting period applies to the condition ONLY.

#### Compare the Cost:

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

#### Self Insure:

Primary care \_\_\_\_\_

Labs \_\_\_\_\_

Hospital \_\_\_\_\_

Specialist \_\_\_\_\_

Self care \_\_\_\_\_

Virtual care \_\_\_\_\_