



Health Care Planning Worksheet

Health care is two parts. First is PRIMARY CARE, acute illness, office visits, labs, medicine. Second is HOSPITALIZATION for unforeseen major medical events, accident, diagnosis, injury that are expensive. Insurance carriers bundle the two parts into costly medical premiums not allowing for much flexibility. Instead we can design a health plan that meets your lifestyle and business for much less.

Compare the Cost:	Medical Insurance	Health Plan
Primary Care (aggregated)		MemberOnly - MS - MC - MF
HDHP - HSA eligible	\$	\$
Co-Pay	\$	\$
Premium / Contribution	\$	\$
Spouse	\$	
Child 1	\$	
Child 2	\$	
Deductible / IUA	\$	\$
Co-Insurance	%	
Max Out-of-Pocket / IUAs	\$	\$
Network / Cash Pay	In-network provider discount	Any licensed provider discount
Virtual Primary Care	\$	Included \$0
Carrier Terms and Conditions	Contract	Membership Guidelines
Medical Need	Deductible	IUA
Monthly Cost	\$	\$
Annual Cost	\$	\$
One Major Medical Need	\$	\$
Worst Case Scenario	\$	\$

NOTES: