



A Private Health Insurance Cost Estimator

because your costs only begin with your premiums.

		<i>Example*</i>	Plan A	Plan B	Plan C	<i>If We Had Single Payer</i>
	Insurer Name	Blue Health				A Public Health Agency
	Plan Name	Silver HMO				The "You Come First" Plan
Your annual costs if you <u>don't</u> need care: Premiums only						
	Monthly Premiums <i>How much you pay each month</i>	\$287				<i>Will be fair and less than you're paying now.</i>
A	Times 12 = Total Annual Cost <i>If you don't need any medical care</i>	\$3,444				Income-based, so <i>when you make less, you pay less.</i>
Add in your additional costs if you get sick and <u>only</u> use "in network" doctors or hospitals						
B	Maximum Out of Pocket <i>Check Definition! Usually includes deductibles, co-pays and coinsurance. Usually does not include premiums, out-of-network charges, balance billing or non-essential benefits</i>	+ \$6,800				Charges made at the doctor's office would be minimal or non-existent. <i>Eliminate co-pays & deductibles that discourage people from seeking care</i>
Add in your additional costs if you get sick and have to get care <u>outside</u> your network.						
C	You are responsible for <u>up to 100%</u> of the costs if you get care out of network. <i>All you can do here is guess, because it's impossible to truly predict these charges in our current system.</i>	+ \$1,800* <i>*Guesstimate if you consult a specialist who is out of your network.</i>				All clinics, hospitals, urgent care centers & doctors would be in your network – <i>at no extra charge!</i>
A+ B+ C=	This is what your annual healthcare costs could be <u>with</u> health insurance.	= \$12,044				After your contribution to the public health fund, <i>you never see another bill for hospital or physician services.</i>

The example is a 34 year old Californian earning \$34,000/year living in zip code 90026 in 2017. Since health insurance pricing and policies lack standardization, HEAL California can't accept liability for the use of this worksheet. It's only a guideline to calculate how much a health insurance policy might cost in different situations. Check with Human Resources, your insurance agent or Covered California for specifics on the policies you are considering buying. Remember, **premium should NOT be your only consideration when choosing a health plan. Also consider the adequacy of the provider network, out of pocket costs, medication charges and more.*