

Comprehension and Choice of a Consumer-directed Health Plan

■ **eAppendix Table A.** Side-by-Side Comparison of Health Plans

	Plan A	Plan B
Waiting period for preexisting conditions	11 months after the contract takes effect	11 months after the contract takes effect
Lifetime benefits maximum	\$2,000,000	\$2,000,000
Annual deductible	\$2400 single; \$4800 family	\$400 single; \$800 family
Out-of-pocket maximum per year (maximum amount you might pay for providers, in addition to your premium contribution)	\$4000 single; \$8000 family	\$2000 single; \$4000 family (copayments count toward maximum)
Monthly premium you pay	\$35 single; \$165 family	\$50 single; \$250 family
Cost you pay for office visits	20% of cost after deductible	\$15 copayment per visit
Cost you pay for once-yearly preventive care visit	No cost	\$15 copayment
Cost you pay for outpatient services, such as diagnostic tests and outpatient surgery	20% of cost after deductible	20% of cost after deductible
Cost you pay for emergency services, such as emergency room or ambulance	20% of cost after deductible	20% of cost after deductible
Cost you pay for urgent care in an urgent care facility	20% of cost after deductible	\$35 copayment per visit
Cost you pay for prescription drugs	20% of cost after deductible	20% of cost after deductible
Does this plan include a Health Savings Account (HSA)?	Yes	No
Amount employer contributes to HSA each year	\$1400 single; \$2800 family	Not applicable

■ **eAppendix Table B. Common/Unique Comparisons of Health Plans**

This is how the plans are the same	Plan A	Plan B
Waiting period for preexisting conditions	11 months after the contract takes effect	
Lifetime benefits maximum	\$2,000,000	
Cost you pay for outpatient services, such as diagnostic tests and outpatient surgery	20% of cost after deductible	
Cost you pay for emergency services, such as emergency room or ambulance	20% of cost after deductible	
Cost you pay for prescription drugs	20% of cost after deductible	
This is how the plans are different	Plan A	Plan B
Annual deductible	\$2400 single; \$4800 family	\$400 single; \$800 family
Out-of-pocket maximum per year (maximum amount you might pay for providers, in addition to your premium contribution)	\$4000 single; \$8000 family	\$2000 single; \$4000 family (copayments count toward maximum)
Monthly premium you pay	\$35 single; \$165 family	\$50 single; \$250 family
Cost you pay for office visits	20% of cost after deductible	\$15 copayment per visit
Cost you pay for once-yearly preventive care visit	No cost	\$15 copayment
Cost you pay for urgent care in an urgent care facility	20% of cost after deductible	\$35 copayment per visit
Does this plan include a Health Savings Account (HSA)?	Yes	No
Amount employer contributes to HSA each year	\$1400 single; \$2800 family	Not applicable

■ **eAppendix Table C. Long Framework^a**

Advantages of a new type of health plan, Plan A, compared with the more traditional Plan B

- Lower monthly premiums.
- More **control** over how you use your healthcare dollars.
- Your employer will deposit a set amount of dollars into your Health Savings Account (HSA) each year that you can use for most healthcare expenses. If you don't use all of the money in your HSA this year, you can save it for future health expenses.
- A wider range of healthcare services are covered; for example, nonprescription medicines and acupuncture.

Disadvantages of Plan A compared with Plan B

- Potentially higher costs for heavy users of healthcare because of higher out-of-pocket maximum.
- More **effort** required to manage your health insurance benefits.
- More complex, and it will take more time at the beginning to understand how it works.
- Have to keep records of all your healthcare spending.

What the plans might cost you	Plan A	Plan B
You will have to spend at least this much per year in premiums:	\$420 single (\$1980 family)	\$600 single (\$3000 family)
But you might have to spend as much as this in premiums and out-of-pocket maximum (minus HSA contribution for Plan A only):	\$3020 single (\$7180 family)	\$2600 single (\$7000 family)

^aThe short framework included the top 2 advantage and disadvantage bullets, as well as the plan cost information.