
EXAMPLES OF COST-SHARING

Requested Information: OOP Cost Examples

Scenario 1:

27 year old female on single insurance. Pregnant.

ER visit/delivery/surgery due to Ectopic pregnancy.

Out-Of-Pocket Cost Scenarios				Deductible plans				HDHP Plans	
Services Used	# Units	Avg Cost	Allowed costs	OOP Expenses to Patient				OOP Expenses to Patient	
				Platinum	Gold	Silver	Bronze	Silver-HD	Bronze-HD
OB/GYN exams X 8	8	\$81	\$650	\$80	\$120	\$160	\$650	\$650	\$650
Ambulance	1	\$900	\$900	\$50	\$50	\$100	\$900	\$780	\$900
Rx drugs (3x pref. brand)	3	\$117	\$350	\$120	\$170	\$217	\$200	\$350	\$350
ER services	1	\$4,345	\$4,345	\$0	\$0	\$0	\$0	\$869	\$2,223
Surgery (co-ins. + ded.)	1	\$14,000	\$14,000	\$1,625	\$3,400	\$6,740	\$7,950	\$2,800	\$7,000
Actual OOP Paid by Patient				\$1,370	\$4,420	\$5,217	\$6,250	\$6,250	\$6,250

*A correction is reflected on the ER services row.

Requested Information: OOP Cost Examples

Scenario 2:

Family of four. One child with diabetes.

Dad with cholesterol and high blood pressure meds.

Mother to receive colonoscopy. Other child breaks arm in ski accident.

Out-Of-Pocket Cost Scenarios				Deductible plans				HDHP Plans	
Services Used	# Units	Avg Cost	Allowed costs	OOP Expenses to Family				OOP Expenses to Family	
				Platinum	Gold	Silver	Bronze	Silver-HD	Bronze-HD
Total PCP visits (8)	8	\$100	\$800	\$80	\$120	\$160	\$800	\$800	\$800
Diabetes meds (generic)	12	\$144	\$1,725	\$60	\$60	\$120	\$244	\$120	\$144
Cholesterol, BP generic meds	12	\$79	\$950	\$120	\$120	\$240	\$288	\$240	\$288
ER services	1	\$1,100	\$1,100	\$100	\$150	\$250	\$1,100	\$1,100	\$1,100
Colonoscopy (preventive)	1	\$4,300	\$4,300	\$0	\$0	\$0	\$0	\$0	\$0
Actual OOP Paid by Patient				\$360	\$450	\$770	\$2,432	\$2,260	\$2,332

