

# Healthcare Insurance Analysis Form

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## Family Member 1

- Option 1 - \$200/month from employer to cover self
- Option 2 - \$1000/month from employer to cover family
- Option 3 - Catastrophic (for emergency coverage in event of acute illness or injury) Should be about \$60/month with a \$8000 deductible
- Option 4 - Go without insurance. Would need to check self pay price for current providers and Rx medications.
  - Current Providers -
    - \$ copay -
      - Medication/Intervention prescribed -
  - Current Rx Medications
    - prescription -
    - \$ copay -

Determine all options available

1. List current providers, medications, and interventions
2. Determine cost associated with each option

+++Appears Catastrophic insurance is the way to go. If you end up hospitalized you will receive treatment, leave with an \$8,000 bill compared to \$100,000+++  
Just pay out of pocket for your 1 specialty provider and prescription at the self pay rate/GoodRX price

## Family Member 2

- Option 1 - Applied for CHIP - awaiting to hear back
- Option 2 - Coverage from guardian (family member 3)
  - \$188.09 - insurance premium price every 2 weeks
  - \$25.00 - copay per appt
- Option 3 - Catastrophic - See if they qualify (in the event they don't qualify for CHIP)
- Option 4 - Go without insurance. Self pay for current providers and Rx medications
  - Current Providers -

- Provider Specialty - Self pay amount based on code used either \$235 or \$160
  - To obtain: 2 prescriptions
  - Last appt: 12/1/20 - will require appts Q 3 months
    - Provider Specialty - self pay amount \$75
    - To obtain: intervention
  - Last appt: 12/3/20 - will require appts Q1-2 weeks
- Provider Specialty - Self pay amount for annual MD appt \$90.75
  - To obtain: Prescription
  - Last MD appt: 5/27/20 - will require appt annually
  - Self pay RN visits - \$132.00
  - Next appt: 1/11/20 - will require visits Q 3 months
- Current Rx Medications
  - Prescription - \$26.52 - 1 mo supply - GoodRX - Meijer
  - Prescription - \$9.89 - 3 mo supply - GoodRX - Meijer
  - Intervention - \$132.00

\*\*\*Ideally CHIP will cover. Secondary choice: Catastrophic insurance, then pay out of pocket for specialty services\*\*\*

### Family Member 3

- Option 1 - Coverage from employer
  - \$188.09 Q 2 weeks
  - \$25 copay per appt
- Option 2 - Coverage from Family Member 1 -
  - \$1000/mo
- Option 3 - Catastrophic
- Option 4 - Go without insurance. Would need to check self pay price for current providers and Rx medications
  - Current Providers
    - Specialty Provider - \$ self pay amount
      - Intervention
    - Specialty Provider - \$75 appt
      - To obtain: Prescriptions
      - Last MD appt: 11/18/20 - will require appts Q 1-3 months

- Specialty Provider - \$ 181.50 self pay annual
  - To obtain: Prescription
  - Next MD appt: 12/30/20 - will require annual appt
- Current Rx Medications
  - Prescription - \$21.47 - 1 mo supply - GoodRX - Meijer
  - Prescription - \$23.20 - 1 mo supply - GoodRX - Meijer
  - Prescription - \$9.61 - 1 mo supply - GoodRX - Meijer
  - Prescription - \$10 - 1 mo supply - GoodRX - Meijer
  - Prescription - \$6.72 - 1 mo supply - GoodRX - Meijer

\*\*\*Ideally will qualify for Catastrophic, and pay out of pocket for specialty services\*\*\*

If anyone gets sick, see Dr Amanda, Dr Friend, or County Clinic

Find local help - broker to identify which plan will have MH/IOP benefits

IRS - 800-829-1040 - for tax questions