

Compare HMO Costs



	Plan 1	Plan 2	Plan 3
Costs to Compare	_____	_____	_____
Premium: The amount that you pay each month for your health plan.	\$ _____	\$ _____	\$ _____
Deductible: The amount that you pay each year for services before your plan begins to pay part of your costs. (Not all plans have a deductible.)	\$ _____	\$ _____	\$ _____
Out-of-pocket maximum: Once you pay this much for services, you do not need to pay any more that year for most covered services.	\$ _____	\$ _____	\$ _____

What I would have to pay for different kinds of services:

- Some plans have **co-pays**, which are fixed amounts that you pay when you receive services.
- Other plans have **co-insurance**, which is a percentage of the charge that you pay for each service.

	Plan 1	Plan 2	Plan 3
Doctor visits:	\$ or % _____	\$ or % _____	\$ or % _____
Hospital costs:	\$ or % _____	\$ or % _____	\$ or % _____
Emergency care:	\$ or % _____	\$ or % _____	\$ or % _____
Prescription drugs:	\$ or % _____	\$ or % _____	\$ or % _____