



HSA and PPO Plan Design Comparison - 2021 and 2022

This example shows a claim comparison for an individual in each plan and how the claims would pay in each year so you can see the impact of the coinsurance and lower deductibles.

Service Date	Claim Type	Billed	HSA 2021	HSA 2022	PPO 2021	PPO 2022
			Amount Due after Network Discounts	Amount Due after Network Discounts	Amount Due after Network Discounts	Amount Due after Network Discounts
2/7/2021	Office Visit	\$235.00	\$200.00	\$200.00	\$35.00	\$35.00
2/26/2021	Office Visit	\$13.00	\$12.00	\$12.00	\$12.00	\$12.00
3/5/2021	Office Visit	\$26.00	\$22.00	\$22.00	\$22.00	\$22.00
3/11/2021	Specialist Visit	\$212.00	\$125.27	\$125.27	\$70.00	\$70.00
3/11/2021	RX Non-preferred	\$272.01	\$272.01	\$272.01	\$100.00	\$100.00
3/11/2021	RX Generic	\$43.07	\$43.07	\$43.07	\$10.00	\$10.00
3/14/2021	Office Visit	\$67.50	\$63.50	\$63.50	\$35.00	\$35.00
4/22/2021	Office Visit	\$26.00	\$22.00	\$22.00	\$22.00	\$22.00
5/26/2021	Ultrasound	\$604.80	\$484.40	\$484.40	\$484.40	\$484.40
5/26/2021	Diagnostic X-ray	\$1,130.12	\$727.08	\$727.08	\$727.08	\$727.08
5/29/2021	RX Generic	\$39.00	\$39.00	\$39.00	\$10.00	\$10.00
6/18/2021	RX Generic	\$26.00	\$26.00	\$26.00	\$10.00	\$10.00
6/30/2021	CT Scan	\$2,740.00	\$1,807.50	\$763.67 <i>\$2800 deductible met as part of claim</i>	\$1,807.50	\$1,288.52 <i>\$2500 deductible met as part of the claim</i>
	CT Scan	\$0.00	\$0.00	\$208.77 <i>20% Coinsurance applied to remaining balance</i>	\$0.00	\$103.80 <i>20% Coinsurance applied to remaining balance</i>
6/30/2021	Radiologist	\$278.10	\$156.17 <i>\$4000 deductible met</i>	\$31.23	\$156.17	\$31.23
6/30/2021	Pathology	\$156.55	\$0.00	\$21.31	\$106.55	\$21.31
7/14/2021	RX Non-preferred	\$113.00	\$0.00	\$22.60	\$100.00	\$56.50
9/1/2021	Well Office Visit	\$126.00	\$0.00	\$0.00	\$0.00	\$0.00
10/14/2021	Office Visit	\$26.00	\$0.00	\$4.40	\$26.00	\$26.00
TOTAL PAID			\$4,000.00	\$3,088.31	\$3,733.70	\$3,064.84
How much did the Employee pay in each plan type for 2021 vs 2022?			\$4,000.00	\$2,800.00	Deductible \$3,281.70	\$2,500.00
			\$0.00	\$288.31	Coinsurance \$0.00	\$156.34
			\$0.00	\$0.00	Copay \$452.00	\$408.50
Both plans saved the employee more money in 2022.			SAVED	\$911.69	SAVED	\$668.86

COINSURANCE: Your share of the costs of a healthcare service, usually figured as a percentage of the amount charged for services. You start paying coinsurance after you've paid your plan's deductible. Your plan pays a certain percentage of the total bill and you pay the remaining percentage.

COPAY: A fixed amount you pay for a specific medical service (typically an office visit) at the time you receive the service. The copay can vary depending on the type of service. Copays cannot be included as part of your annual deductible, but they do count toward your out-of-pocket maximum.

DEDUCTIBLE: The amount you pay for healthcare services before your health insurance begins to pay. For example, if your plan's deductible is \$1,000, you'll pay 100 percent of eligible expenses until the bill totals \$1,000 for the year. After that, you share the cost with your plan by paying coinsurance.