

FREE EDUCATIONAL GUIDE

Health Plan Comparison Guide

The lowest premium is not always the lowest-cost plan. Use this guide to compare how each option may work for your providers, prescriptions, care needs, and budget.

Compare the basics

- Monthly premium: Plan A \$_____ Plan B \$_____
- Individual deductible: Plan A \$_____ Plan B \$_____
- Family deductible: Plan A \$_____ Plan B \$_____
- Maximum out-of-pocket: Plan A \$_____ Plan B \$_____
- Primary care and specialist cost sharing: _____
- Emergency room, urgent care, hospital, lab, and imaging costs: _____

Check access to care

- Are preferred doctors, specialists, facilities, and hospitals in network?
- Is the network HMO, PPO, EPO, POS, or another type, and how is out-of-network care handled?
- Are referrals or prior authorizations required for common services?
- How does the plan cover urgent or emergency care away from home?
- Are telehealth, mental health, rehabilitation, and durable medical equipment included?

Review prescriptions and total cost

- Are all current prescriptions on the formulary, and at what tier?
- Is there a separate drug deductible or specialty medication requirement?
- Are preferred pharmacies or mail-order services available?
- Estimate annual premium plus expected medical and prescription spending.
- Consider the financial impact of a high-use year, not only a healthy year.

Before enrolling

Confirm details in the official Summary of Benefits and Coverage, provider directory, formulary, and policy documents. Provider participation and drug coverage can change.

Ready for personal guidance?

Schedule a no-pressure conversation with April Warren at integrity-financial.org or call 865-293-6116.

This guide provides general educational information and is not a complete description of any insurance policy. Benefits, exclusions, networks, formularies, eligibility, pricing, and product availability vary by plan, carrier, applicant, and state.