



COLORADO
**HEALTH
BENEFIT**
EXCHANGE

Out of Pocket Estimator Overview
February 1, 2013

Agenda

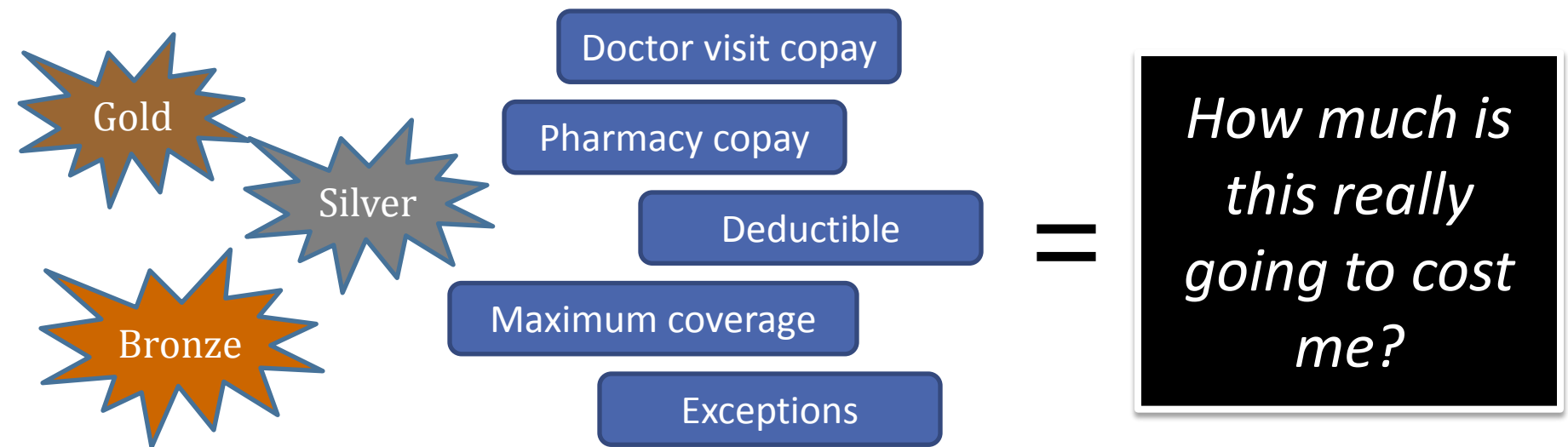
- Agenda
 - Out of pocket estimator overview
 - Discussion



Out of pocket estimator overview

Purpose:

To aid consumers in selecting the right plan by providing them with a tool to estimate monthly health care costs for their family that includes both monthly premium payments and anticipated medical costs



What kinds of estimators are there?

Simple calculation



Specific event costs

Calculate your family's annual out-of-pocket expenses

Your Monthly Medical Insurance Premium \$ 300.00

Your Deductible \$ 1,500.00

Your Health Savings Account (HSA)

Other (dental, health club, etc.)

Based on what you told us, we estimate your family's out-of-pocket health care costs to be...

\$5,100.00 per year

A Family Health Portfolio can help you take control of your family's health care costs.

Was this page helpful?
 Yes No

Treatment Estimate

Estimate: #698301
 Member: Chris Reynolds (D109109109)
 Provider: University Hospital

Total Payment to University Hospital Estimate range: \$638 - \$650

Code	Service	Total
45378	Colonoscopy, flexible, proximal to splenic flexure; diagnostic, with or without collection of specimen(s) by brushing or washing, with or without colon decompression (separate procedure)	\$650
Estimated total		\$650

Patient liability for Chris Reynolds Estimate range: \$318 - 330

Expense	Max	Paid to Date	Applied
Individual deductible	\$2,000	\$1,750	\$250
Individual out-of-pocket maximum	\$5,000	\$1,750	
Co-insurance	20%		\$80
Estimated total			\$330

Our goal is to help consumers quantify and accurately estimate their total health care costs not to plan for specific medical situations. Our challenge is to ask the right questions and use the right methodology to meet this goal without confusing consumers.



What are we proposing?

COHBE is proposing to use a tool that combines premium and expected out of pocket costs to create a combined total cost for each plan. We will ask consumers a minimum number of questions in addition to those needed to apply for IAPs / coverage to provide them with an estimated total cost.

When you want coverage to begin?
 March 1, 2012

Tell us a bit about those who will be covered under this insurance.

Who will be covered? (check box for each)	Age at Start of Coverage	Gender	Tobacco Use (check the box for Yes)	Major Medical Expense Consideration
<input checked="" type="checkbox"/> Self	49 years old	<input type="radio"/> Female <input checked="" type="radio"/> Male	<input type="checkbox"/>	None
<input checked="" type="checkbox"/> Spouse	49 years old	<input checked="" type="radio"/> Female <input type="radio"/> Male	<input type="checkbox"/>	None
<input checked="" type="checkbox"/> Child #1	13 years old	<input checked="" type="radio"/> Female <input type="radio"/> Male	<input type="checkbox"/>	Planned Child Birth
<input checked="" type="checkbox"/> Child #2	12 years old	<input checked="" type="radio"/> Female <input type="radio"/> Male	<input type="checkbox"/>	Planned Major Medical Procedures
<input type="checkbox"/> Child #3	years old	<input type="radio"/> Female <input type="radio"/> Male	<input type="checkbox"/>	Planned Hospitalization
				Extensive Use of Expensive Name Brand Drugs
				Other Similar High Expense Procedures

(To add more family members, click here).

Enter your zip code (home or work):

Plan Name	Plan Type	Tier	Estimated Average Yearly Cost for Families Like Yours:			Most You Could Pay in a Year
			Yearly Premium Minus Any Government Assistance	Health-Care Costs YOU Pay	Combined Total Cost	
APWU CDHP	CDHP	Silver	\$1,615	\$385	\$2,000	\$9,340
Aetna HealthFund HDHP	HDHP	Silver	\$1,655	\$835	\$2,490	\$8,150

NOTE: Sample questions and results not sample user interface



How does it work?



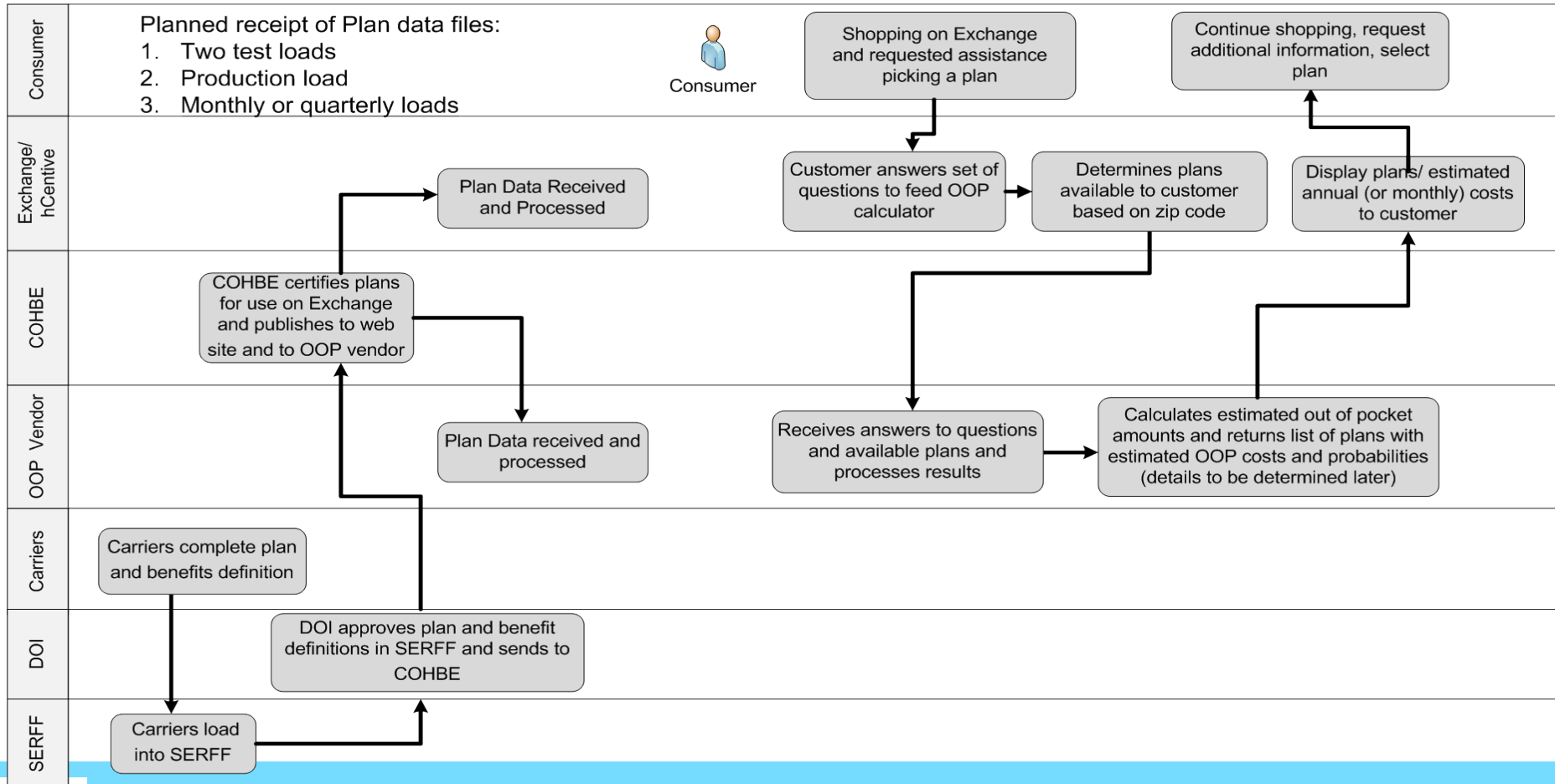
Colorado Health Benefits Exchange Out of Pocket Calculator Business Process Map

Business Area: Plan Shopping

Process: Loading Plan Data and Use of Estimated OOP Costs Data in Plan Shopping

Synopsis

This process covers loading plan data into the out of pocket calculator, and the interface between the hCentve UI and the oop calculator



Questions?

