



**NATIONAL HEMOPHILIA FOUNDATION**  
*for all bleeding and clotting disorders*

# Health Plan Cost Comparison Worksheet

|   |                         |                         |
|---|-------------------------|-------------------------|
| <b>Plan Name</b>  |                         |                         |
| Plan Type (EPO, HMO, PPO, POS)  |                         |                         |
| Does the plan require you to choose Primary care physician (PCP)              | Yes                  No | Yes                  No |
| <b>Monthly Premium</b>  | \$                      | \$                      |
|   |                         |                         |
| <b>Financial (deductible/coinsurance/annual limits)</b>                       |                         |                         |
| Deductible Ind/Family   | \$                  \$  | \$                  \$  |
| Co-Insurance (i.e. 80/20, 70/30)  | \$                      | \$                      |
| Maximum out of pocket single/family   | \$                      | \$                      |
| Does the plan have annual limits?   | Yes                  No | Yes                  No |
| If so, what is the limit?   | \$                      | \$                      |
|   |                         |                         |
| <b>Preventive Care</b>  |                         |                         |
| Physical exam   | \$                      | \$                      |
| Routine pediatric care  | \$                      | \$                      |
| Immunizations   | \$                      | \$                      |
|   |                         |                         |
| <b>Major Medical (Do you have a copy of the plan's provider list?)</b>        |                         |                         |
|   | Yes                  No | Yes                  No |
|   |                         |                         |
| <b>In- Network</b>  |                         |                         |
| <b>(Please note cost shares may vary when using Out of Network providers)</b> |                         |                         |
|   |                         |                         |
| <b>Outpatient Care</b>  |                         |                         |
| Physician office co-pay   | \$                      | \$                      |
| Specialist co-pay   | \$                      | \$                      |
| Surgery**   | \$                      | \$                      |
| Laboratory services   | \$                      | \$                      |

|  |                    |                    |                    |
|--|--------------------|--------------------|--------------------|
|  |                    |                    |                    |
| <b>Hospital Care (Inpatient services)</b>  |                    |                    |                    |
| Physician's and surgeon's services   | \$                 | \$                 | \$                 |
| Semi-private room and board  | \$                 | \$                 | \$                 |
| All drugs & medications  | \$                 | \$                 | \$                 |
|  |                    |                    |                    |
| <b>Emergency Care</b>  |                    |                    |                    |
| Emergency room   | \$                 | \$                 | \$                 |
| Urgent care center   | \$                 | \$                 | \$                 |
|  |                    |                    |                    |
| <b>Maternity Care</b>  |                    |                    |                    |
| Pre-natal and post-natal care (per visit)  | \$                 | \$                 | \$                 |
| Hospital services (mother & child)   | \$                 | \$                 | \$                 |
|  |                    |                    |                    |
|  |                    |                    |                    |
| <b>Substance Abuse</b>   |                    |                    |                    |
| Inpatient - ___ visits allowed per calendar year   | \$                 | \$                 | \$                 |
| Outpatient ___ visits allowed per calendar year  | \$                 | \$                 | \$                 |
| <b>Mental Health</b>   |                    |                    |                    |
| Inpatient - _____ visits allowed per calendar year   |                    |                    |                    |
| Outpatient _____ visits allowed per calendar year  |                    |                    |                    |
|  |                    |                    |                    |
| <b>Pharmacy Benefit (do you have a copy of the plan's drug formulary list)</b>   |                    |                    |                    |
|  | Yes<br>No          | Yes<br>No          | Yes<br>No          |
| Yearly deductible (pharmacy)   | \$                 | \$                 | \$                 |
| Co-pay Tier 1 (generics)   | \$                 | \$                 | \$                 |
| Co-pay Tier 2 (Formulary/brand)  | \$                 | \$                 | \$                 |
| Co-pay Tier 3 (Non-Formulary)  | \$                 | \$                 | \$                 |
| Co-insurance Tier 4 (Specialty Tier) - % cost share  | %                  | %                  | %                  |
| IF your plan has a specialty tier with co-insurance is there a per prescription maximum? Is there a yearly maximum out of pocket | Yes \$ _____<br>No | Yes \$ _____<br>No | Yes \$ _____<br>No |
| Is clotting factor covered under the pharmacy benefit?   | Yes<br>No          | Yes<br>No          | Yes<br>No          |
| Do you have more than one choice of pharmacy provider  | Yes<br>No          | Yes<br>No          | Yes<br>No          |
|  |                    |                    |                    |
| <b>Other (if offered)</b>  |                    |                    |                    |

|   |    |    |    |
|---|----|----|----|
| Chiropractic  | \$ | \$ | \$ |
| Short term rehabilitation -inpatient  | \$ | \$ | \$ |
| Short term rehabilitation - outpatient  | \$ | \$ | \$ |
| Skilled nursing facility (SNF) (Is clotting factor is covered while inpatient?) | \$ | \$ | \$ |
| Home health care  | \$ | \$ | \$ |
| Hospice care - Inpatient  | \$ | \$ | \$ |
| Hospice care - outpatient   | \$ | \$ | \$ |
| Durable medical equipment   | \$ | \$ | \$ |
|   |    |    |    |
|   |    |    |    |
|   |    |    |    |
| Total Estimated Cost  |    |    |    |

