

Dan's 6 Select Kaiser Plans Compared for 2019

<u>COMPANY</u>	<u>Kaiser</u>	<u>Kaiser</u>	<u>Kaiser</u>	<u>Kaiser</u>	<u>Kaiser</u>	<u>Kaiser</u>
Plan Name	Gold 0/20	Standard Gold	Standard Silver Plan	Silver 3500/30	Bronze 5000/50	Bronze 6550 HSA
Contracted Provider Network	Kaiser & Portland Clinics	Kaiser & Portland Clinics	Kaiser & Portland Clinics	Kaiser & Portland Clinics	Kaiser & Portland Clinics	Kaiser & Portland Clinics
Where to Purchase	Direct Only	<i>Direct or Marketplace</i>	<i>Direct or Marketplace</i>	<i>Direct or Marketplace</i>	<i>Direct or Marketplace</i>	<i>Direct or Marketplace</i>
Annual Deductible	\$0	\$1,000	\$2,850	\$3,500	\$5,000	\$6,550
Coinsurance you pay after the annual deductible is met	30%	20%	30%	30%	40%	0%
Annual Calendar Year Out-of-Pocket Maximum	\$7,250	\$6,850	\$7,900	\$7,750	\$7,750	\$6,550
Maximum Out-Of-Pocket Explanation	*The Maximum-out-of-pocket below includes BOTH the deductible met, the coinsurance percentage you pay after the deductible, and all covered prescription drug costs for In-Network covered services in the calendar year.					
Preventative Care: Exam, well-baby, pre-natal, & more	Covered in full before deductible	Covered in full before deductible	Covered in full before deductible	Covered in full before deductible	Covered in full before deductible	Covered in full before deductible
Primary Care Provider visit	\$20	\$20	\$40	\$30		Deductible then \$0
Naturopath as PCP visit	By PCP referral	not available	not available	By PCP referral	By PCP referral	Deductible then \$0
Specialist office visit	\$40	\$20	\$80	\$65	Deductible, then 40%	Deductible then \$0
Urgent Care visit	\$40	\$60	\$70	\$50	Deductible, then 40%	Deductible then \$0
Outpatient Mental health visit	\$20	\$20	\$40	\$30	Deductible, then 40%	Deductible then \$0
Outpatient Rehabilitation	\$20	\$20	\$40	Deductible then \$30	Deductible, then 40%	Deductible then \$0
Prescription Drugs: 1.Generic, 2.Preferred Generic 3.Preferred Brand 4.Non-preferred, 5.Specialty	See Benefit Summary	See Benefit Summary	See Benefit Summary	See Benefit Summary	See Benefit Summary	See Benefit Summary
Chiropractic & Acupuncture	By PCP referral	Not covered	Not Covered	By PCP referral	discounted 20%	discounted 20%

MONTHLY PREMIUMS (PER PERSON) FOR 2019

<u>COMPANY</u>	<u>Kaiser</u>	<u>Kaiser</u>	<u>Kaiser</u>	<u>Kaiser</u>	<u>Kaiser</u>	<u>Kaiser</u>
Plan Name	Gold 0/20	Standard Gold	Standard Silver Plan	Silver 3500/30	5000/50	6550 HSA
<i>PREMIUM PER PERSON</i>	<u>Monthly</u>	<u>Monthly</u>	<u>Monthly</u>	<u>Monthly</u>	<u>Monthly</u>	<u>Monthly</u>
Age 20 & Under	\$232	\$225	\$206	\$203	\$154	\$147
21	\$366	\$354	\$324	\$319	\$243	\$232
22	\$366	\$354	\$324	\$319	\$243	\$232
23	\$366	\$354	\$324	\$319	\$243	\$232
24	\$366	\$354	\$324	\$319	\$243	\$232
25	\$367	\$356	\$325	\$321	\$244	\$233
26	\$374	\$363	\$332	\$327	\$248	\$238
27	\$383	\$371	\$340	\$335	\$254	\$243
28	\$398	\$385	\$352	\$347	\$264	\$252
29	\$409	\$396	\$363	\$357	\$271	\$260
30	\$415	\$402	\$368	\$363	\$275	\$264
31	\$424	\$411	\$376	\$370	\$281	\$269
32	\$433	\$419	\$383	\$378	\$287	\$275
33	\$438	\$424	\$388	\$383	\$291	\$278
34	\$444	\$430	\$393	\$388	\$294	\$282
35	\$447	\$433	\$396	\$390	\$296	\$284
36	\$450	\$436	\$399	\$393	\$298	\$286
37	\$453	\$439	\$401	\$395	\$300	\$287
38	\$456	\$441	\$404	\$398	\$302	\$289
39	\$462	\$447	\$409	\$403	\$306	\$293
40	\$467	\$453	\$414	\$408	\$310	\$297
41	\$476	\$461	\$422	\$416	\$316	\$302
42	\$485	\$469	\$429	\$423	\$321	\$308
43	\$496	\$481	\$440	\$433	\$329	\$315

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Plan Name	Gold 0/20	Standard Gold	Standard Silver Plan	Silver 3500/30	5000/50	6550 HSA
<i>Non-Smoker premiums</i>	<u>Monthly</u>	<u>Monthly</u>	<u>Monthly</u>	<u>Monthly</u>	<u>Monthly</u>	<u>Monthly</u>
44	\$511	\$495	\$453	\$446	\$339	\$324
45	\$528	\$512	\$468	\$461	\$350	\$335
46	\$549	\$531	\$486	\$479	\$364	\$348
47	\$572	\$554	\$506	\$499	\$379	\$363
48	\$598	\$579	\$530	\$522	\$397	\$380
49	\$624	\$604	\$553	\$545	\$414	\$396
50	\$653	\$633	\$579	\$571	\$433	\$415
51	\$682	\$661	\$604	\$596	\$452	\$433
52	\$714	\$692	\$632	\$624	\$473	\$453
53	\$746	\$723	\$661	\$652	\$495	\$474
54	\$781	\$756	\$692	\$682	\$518	\$498
55	\$816	\$790	\$723	\$712	\$541	\$518
56	\$853	\$826	\$756	\$745	\$566	\$542
57	\$891	\$863	\$790	\$778	\$591	\$566
58	\$932	\$903	\$826	\$814	\$618	\$592
59	\$952	\$922	\$843	\$832	\$631	\$604
60	\$993	\$961	\$879	\$867	\$658	\$630
61	\$1,028	\$995	\$910	\$898	\$682	\$652
62	\$1,051	\$1,018	\$931	\$918	\$697	\$667
63	\$1,080	\$1,046	\$957	\$943	\$716	\$685
64	\$1,098	\$1,062	\$972	\$957	\$729	\$696
	RATES ABOVE ARE NON-SMOKERS RATES		RATES ABOVE ARE NON-SMOKERS RATE		RATES ABOVE ARE NON-SMOKERS RATES	

2019 IMPORTANT CHANGES, NOTES & DISCLAIMERS:

PRESCRIPTION DRUG 90 DAY DISCOUNT: With many plans you can get a 90 day supply for 2 months copay if you use their mail order prescription drug program.

RATES ARE HIGHER FOR SMOKERS: The rates above are for non-smokers. Smoker rates are up to 50% higher, but after 3 months of non-smoking you can apply for non-smoking rates.

PORTLAND CLINICS IN-NETWORK: The various non-Kaiser Portland Clinics are considered In Network.

QUALIFYING FOR A TAX-CREDIT--you must use www.healthcare.gov: Please note that if you qualify for a tax credit, you must purchase your coverage through www.healthcare.gov, NOT direct with Kaiser. I can help you understand this better

FINAL RATES AND EFFECTIVE DATES ARE DETERMINED BY THE INSURANCE COMPANY Final rates & Coverage are determined by the Insurance Carrier, not by this overview. Please read full plan brochure prior to enrollment and double-check the rates. The insurance company has final say on your effective date.

THIS SPREADSHEET IS FOR ILLUSTRATION PURPOSES ONLY: This spreadsheet is a high level look only. Consult the insurance contract to verify all benefits and read the plan brochure prior to enrollment. Also consult the full benefit summary for the plan you are considering. I can email you the full summary upon request: email danneils@gmail.com

APPROACHING AGE 65? I specialize in Medicare Health Plans and can advise you. Please contact me 6 months before you turn 65 and we can discuss options.