



Health Insurance Plan Comparison Chart

Use this handy chart to easily compare one health insurance plan with another.

	Plan One	Plan Two	Plan Three
Insurance Company Name:			
Health Plan Name:			

Step One: Best Case

You never get sick or go to the doctor or hospital. You only pay the insurance company. You're lucky.

	Monthly Premium: (The amount you pay the insurance company)	\$ _____	\$ _____	\$ _____
A	Annual Premium: (The monthly premium x 12 months/yr.)	\$ _____ Best Case	\$ _____ Best Case	\$ _____ Best Case

Step Two: Worst Case

Worst Case You get REALLY sick or injured. Health insurance keeps you from bankruptcy.

B	Annual Out-Of-Pocket Limit: (Also called "out-of-pocket maximum" or "stop-loss." The insurance company generally pays 100% of medical expenses after this.)	\$ _____	\$ _____	\$ _____
C	Annual Deductible: (Make sure the deductible is included in the Out-Of-Pocket Limit. If not, you must add it to the Out-Of-Pocket Limit to determine the worst case.)	\$ _____	\$ _____	\$ _____
A	Annual Premium + B Annual Out-Of-Pocket Limit + C Annual Deductible	\$ _____ Worst Case	\$ _____ Worst Case	\$ _____ Worst Case

Step Three: Select a Plan

Select a plan with a best case and worst case that you can afford. Both amounts are important. Use this comparison chart to make an informed choice. Remember: **any health insurance plan is better than no insurance** because without health insurance you have unlimited liability to pay for all medical expenses - with no discounts.