

# Deductible Review



We want you to know<sup>SM</sup>





# Managed Choice Open Access and PPO Deductible

- **Family 2 Member Max**
  - Applies to Non-H.S.A. Plans
  - If \$500/2 Person Max. with 3-person family:
    - One person can access co-insurance benefits once they reach the \$500 deductible.
    - An additional family member must also reach an additional \$500 to satisfy the family deductible.

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# Example #1

- Three-Person Family
  - Mom/Dad/Son
  - \$500/2 Member Max. Deductible
    - Mom hits \$500
    - Dad and son hit \$250 each
    - Mom can enter co-insurance phase, but Dad and Son have not satisfied family deductible
    - Additional Mom expenses do not count towards remaining \$500 deductible amount
    - Why? Two people must hit the \$500 single deductible (Mom and either Dad and Son) in order to satisfy a 2x member Max deductible plan

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# Example #2

- Three-Person Family
  - Mom/Dad/Son
  - \$500/2 Person Max. Deductible
    - Mom reaches her \$500 deductible
    - Dad reaches his \$500 deductible
    - Family deductible has been satisfied since 2 individual in the family have separately reach the \$500 single deductible.

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# H.S.A. Compatible Plans

- Embedded Aggregate Deductible
  - If \$5,000/\$10,000 Deductible
    - Embedded because one person can access care once they reach the \$5,000 deductible
    - Many carriers use “true aggregate” which requires that family deductible to be satisfied.
    - All family members contribute to both their individual and family deductible
    - No one family member may contribute more than the Individual amount

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# Example #1

- Three-Person Family
  - Mom/Dad/Son
  - Deductible is \$5,000/\$10,000
  - Mom compiles \$5,000
    - Mom can access care
    - Additional mom expenses will not count towards remaining \$5,000 on family deductible.
  - Dad and Son have no medical expenses
    - The Family Deductible will not be satisfied until Dad and/or son reach \$5,000 in medical expenses.

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# Example #2

- Three-Person Family
  - Mom/Dad/Son
  - Deductible is \$5,000/\$10,000
  - Mom compiles \$3,500 in medical
  - Dad complies \$3,000
  - Son complies \$3,500
  - The family amount of \$10,000 was reached collectively so the members can access care

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