

Health Plan Comparison Worksheet

Compare up to three plans side by side. The cheapest monthly premium is not always the cheapest plan once you add up a year of care.

Your plans side by side

	Plan A	Plan B	Plan C
Insurance company and plan name			
Plan type (HMO, PPO, EPO) and metal level			
Monthly premium (after any tax credit)			
Yearly premium (monthly × 12)			
Deductible (individual / family)			
Out-of-pocket maximum			
Primary care visit			
Specialist visit			
Urgent care / emergency room			
Generic / brand-name prescriptions			
My doctors in network? (yes / no)			
My hospital in network?			
My prescriptions covered? Which tier?			
HSA-eligible?			
Estimated yearly cost: premiums + expected care			

Estimate a year, not a month. Add the yearly premium to what you expect to spend on visits, prescriptions and any planned procedures. If you have a big health event, your worst case is the yearly premium plus the out-of-pocket maximum.

Before you choose

- ☐ List every doctor, specialist and hospital you want to keep, and check each one in the plan's own directory.
- ☐ List your prescriptions with dosages and check each one in the plan's drug list (formulary).
- ☐ Check whether you qualify for a tax credit or lower costs through your state marketplace (in Colorado, Connect for Health Colorado).
- ☐ Note the enrollment deadline. Open Enrollment usually runs each fall into January; a move, marriage, new baby or loss of other coverage can open a Special Enrollment Period, usually for 60 days.
- ☐ Ask what is covered when you travel or are outside the plan's area.

Notes and questions