

Insurance Advocacy Resource Center

Comparing Health Insurance Plan Options Private, Healthcare.gov Marketplace or Employer Based Insurance

	Option 1	Option 2	Option 3
Health Plan Name	Option 1	Option 2	Орион з
Health Plan Type (HMO, PPO, other)			
Monthly Premium			
Individual Deductible			
Family Deductible			
Out of Pocket Maximum			
Copays	Amount	Amount	Amount
Primary Care (PCP) Visit	7 11 11 0 11 10	7 6	
Specialist Visit			
ABA therapy session			
PT/OT/SLP session			
Other therapy session			
Generic Drugs			
Preferred Brand Name Drugs			
Non-Preferred Brand Name Drugs			
Specialty Drugs			
Emergency Room (ER) Visit			
Inpatient Hospital Stay			
Other Service			
Other Service			
Other Service			
Durable Medical Equipment			
Other Medical Supplies			
Coinsurance	Amount	Amount	Amount
Primary Care (PCP) Visit			
Specialist Visit			
ABA therapy session			
PT/OT/SLP session			

Other therapy session Generic Drugs Preferred Brand Name Drugs Non-Preferred Brand Name Drugs Specialty Drugs Emergency Room (ER) Visit Inpatient Hospital Stay Other Service Other Service Durable Medical Equipment Other Medical Supplies Health Care Providers Current Primary Care Dr. Preferred Hospital Specialist Specialist Specialist Specialist Current ABA Provider PT/OT/SLP Therapist Other Service In Network/ Covered? In N	· · · · · · · · · · · · · · · · · · ·		
Preferred Brand Name Drugs Non-Preferred Brand Name Drugs Specialty Drugs Emergency Room (ER) Visit Inpatient Hospital Stay Other Service Other Service Durable Medical Equipment Other Medical Supplies Health Care Providers Current Primary Care Dr. Preferred Hospital Specialist Specialist Specialist Current ABA Provider PT/OT/SLP Therapist	Other therapy session		
Non-Preferred Brand Name Drugs Specialty Drugs Emergency Room (ER) Visit Inpatient Hospital Stay Other Service Other Service Durable Medical Equipment Other Medical Supplies Health Care Providers In Network/ Covered? Current Primary Care Dr. Preferred Hospital Specialist Specialist Specialist Current ABA Provider PT/OT/SLP Therapist	Generic Drugs		
Emergency Room (ER) Visit Inpatient Hospital Stay Other Service Other Service Durable Medical Equipment Other Medical Supplies Health Care Providers Covered? Current Primary Care Dr. Preferred Hospital Specialist Specialist Current ABA Provider PT/OT/SLP Therapist	Preferred Brand Name Drugs		
Emergency Room (ER) Visit Inpatient Hospital Stay Other Service Other Service Durable Medical Equipment Other Medical Supplies Health Care Providers In Network/ Covered? Current Primary Care Dr. Preferred Hospital Specialist Specialist Current ABA Provider PT/OT/SLP Therapist	Non-Preferred Brand Name Drugs		
Inpatient Hospital Stay Other Service Other Service Durable Medical Equipment Other Medical Supplies Health Care Providers In Network/ Covered? Covered? Current Primary Care Dr. Preferred Hospital Specialist Specialist Specialist Current ABA Provider PT/OT/SLP Therapist	Specialty Drugs		
Other Service Other Service Durable Medical Equipment Other Medical Supplies Health Care Providers In Network/ Covered? Current Primary Care Dr. Preferred Hospital Specialist Specialist Specialist Current ABA Provider PT/OT/SLP Therapist	Emergency Room (ER) Visit		
Other Service Durable Medical Equipment Other Medical Supplies Health Care Providers In Network/ Covered? Covered? Current Primary Care Dr. Preferred Hospital Specialist Specialist Specialist Current ABA Provider PT/OT/SLP Therapist	Inpatient Hospital Stay		
Durable Medical Equipment Other Medical Supplies Health Care Providers In Network/ Covered? In Network/ Covered? Covered? Current Primary Care Dr. Preferred Hospital Specialist Specialist Specialist Current ABA Provider PT/OT/SLP Therapist	Other Service		
Other Medical Supplies Health Care Providers In Network/ Covered? Current Primary Care Dr. Preferred Hospital Specialist Specialist Specialist Current ABA Provider PT/OT/SLP Therapist	Other Service		
Health Care Providers In Network/ Covered? Current Primary Care Dr. Preferred Hospital Specialist Specialist Current ABA Provider PT/OT/SLP Therapist In Network/ Covered? Curvered? In Network/ Covered? In Network/ Covered? Covered? Covered? In Network/ Covered? Covered? Covered? In Network/ Covered? Covered? In Network/ Covered? In Network/ Covered? Covered? Covered? In Network/ Covered? Covered? In Network/ Covered? Covered? In Network/ Covered? In Network/ Covered? In Network/ Covered? Covered? In Network/ Cover	Durable Medical Equipment		
Covered? Covered? Covered? Current Primary Care Dr. Preferred Hospital Specialist Specialist Specialist Current ABA Provider PT/OT/SLP Therapist	Other Medical Supplies		
Covered? Covered? Covered? Current Primary Care Dr. Preferred Hospital Specialist Specialist Specialist Current ABA Provider PT/OT/SLP Therapist			
Preferred Hospital Specialist Specialist Specialist Current ABA Provider PT/OT/SLP Therapist	Health Care Providers		
Specialist Specialist Specialist Current ABA Provider PT/OT/SLP Therapist			covered.
Specialist Specialist Current ABA Provider PT/OT/SLP Therapist	Current Primary Care Dr.		covered.
Specialist Current ABA Provider PT/OT/SLP Therapist	•		
Current ABA Provider PT/OT/SLP Therapist	Preferred Hospital		
PT/OT/SLP Therapist	Preferred Hospital Specialist		
· · · · · · · · · · · · · · · · · · ·	Preferred Hospital Specialist Specialist		
Other Service	Preferred Hospital Specialist Specialist Specialist		
	Preferred Hospital Specialist Specialist Specialist Current ABA Provider		

Additional Considerations:

- Choice of providers
- Ease of customer service (hassle factor)
- Clear benefit descriptions
- Is my loved one with a disability required to use different networks (providers) than the rest of my family?
- Coordination of benefit issues
- Other

Resource: Comparison Chart healthcare.gov

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