

HEALTH CARE

Health Care Coverage Basics



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Activity - What's My Best Option?

Instructions

Carefully read the three health scenarios provided. For each scenario, select the insurance plan that best meets the individual's needs based on their health status, lifestyle, and financial situation. Explain your choice for each scenario, detailing why the selected plan is the most suitable. Also, consider any scenarios where alternative plans could or could not be a viable option, explaining your reasoning.

Scenario 1: Alex - The Recent Grad

Age: 24

Occupation: Recent college graduate, offered full-time employment with healthcare benefits

Health Status: Generally healthy, active lifestyle, with no chronic conditions

Current Insurance: Covered under a parent's health insurance plan, which will end soon due to age

Needs: Seeks a comprehensive health insurance plan that covers a wide range of healthcare needs, from emergency services and urgent care to routine check-ups and preventive care, reflecting a preference for a balance between affordability and extensive coverage.

Other Considerations: Budget-conscious due to an entry-level job

Scenario 2: Jordan - Managing Chronic Health

Age: 25

Occupation: Freelance Graphic Designer

Health Status: Diagnosed with diabetes; requires regular monitoring, medication, and consultations with healthcare providers.

Current Insurance: As a freelancer, Jordan's employers don't offer healthcare benefits; looking for a plan before aging out of parent's health insurance.

Needs: A health insurance plan that covers regular doctor visits, diabetes management, including medication, blood sugar monitoring equipment, and potential specialists.

Other Considerations: Considering a plan that offers good coverage for chronic conditions, with affordable copays for regular doctor visits and prescriptions. Financially mindful but prioritizes health management.

Scenario 3: Taylor - College Student

Age: 19

Occupation: College Student (out-of-state)

Health Status: Taylor is generally healthy and hasn't had significant health issues in the past. They are active, maintain a balanced diet, and only visit the doctor for annual check-ups or minor health concerns. Taylor's main health considerations involve maintaining their well-being while adjusting to college life, including stress management.

Needs: They need a health plan that offers coverage both in their home state and the state where their college is located. Taylor seeks a health plan that covers routine check-ups, emergency care, and potentially mental health services, considering the new challenges and stress of college life.

Other Considerations: With the move to a different state, it's vital for Taylor to have a plan with a broad provider network and access to health services nationwide, ensuring they remain covered regardless of their location.

EmergencyGuard Basic

Catastrophic Insurance Plan

Coverage: Protects against high-cost medical emergencies. Covers 3 primary care visits per year; mainly for hospitalization and emergency situations.

Pros: Low monthly premiums.

Cons: High deductibles before coverage kicks in; not for routine care or minor health issues.

Ideal Candidate: Young, healthy individuals needing protection against major health emergencies.

Restrictions/Special Features: Available to people under 30 or with a hardship exemption; preventive services included without deductible.

Ideal for - _____

Why - _____

ChoiceCare Flex

Private Insurance Plan

Coverage: Customizable plans with options for medical, dental, and vision. Varies widely based on the chosen package.

Pros: High flexibility in coverage options and provider choices.

Cons: Can be expensive; higher deductibles and out-of-pocket maximums.

Ideal Candidate: Self-employed individuals or those without access to employer-based insurance.

Restrictions/Special Features: No network restrictions but varying premiums based on health status and coverage choices.

Ideal for - _____

Why - _____

SecureHealth Premier

Employer-based Insurance Plan

Coverage: Comprehensive medical, dental, and vision coverage. Includes preventive care, emergency services, specialist visits, and prescription drugs.

Pros: Low out-of-pocket costs, broad coverage, and preventive services often fully covered.

Cons: Limited to the employer's offerings; less choice in plan options.

Ideal Candidate: Individuals with steady employment that offers health benefits.

Restrictions/Special Features: Network limitations; must see in-network providers for the lowest costs.

Ideal for - _____

Why - _____

HealthAssist Program

Medicaid/CHIP Plan

Coverage: Comprehensive coverage including hospital visits, doctor's appointments, preventive care, prescriptions, mental health services, and more.

Pros: Low or no cost; wide coverage, especially for low-income individuals and families.

Cons: Eligibility based on income; may have network restrictions depending on the state.

Ideal Candidate: Low-income individuals, families, pregnant women, and children who meet eligibility criteria.

Restrictions/Special Features: Must meet specific income criteria; coverage varies by state.

Ideal for - _____

Why - _____

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Ideal for - Taylor

Why - Under 30; emergency coverage, safety net for major health issues; check network

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Private Insurance Plan

Coverage: Customizable plans with options for medical, dental, and vision. Varies widely based on the chosen package.

Pros: High flexibility in coverage options and provider choices.

Cons: Can be expensive; higher deductibles and out-of-pocket maximums.

Ideal Candidate: Self-employed individuals or those without access to employer-based insurance.

Restrictions/Special Features: No network restrictions but varying premiums based on health status and coverage choices.

Ideal for - Jordan

Why - Flexibility to customize coverage for doctors visits and RX for chronic conditions

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Cons: Limited to the employer's offerings; less choice in plan options.

Ideal Candidate: Individuals with steady employment that offers health benefits.

Restrictions/Special Features: Network limitations; must see in-network providers for the lowest costs.

Ideal for - Alex

Why - Comprehensive coverage at potentially lower costs through employer contribution

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Coverage: Comprehensive coverage including hospital visits, doctor's appointments, preventive care, prescriptions, mental health services, and more.

Pros: Low or no cost; wide coverage, especially for low-income individuals and families.

Cons: Eligibility based on income; may have network restrictions depending on the state.

Ideal Candidate: Low-income individuals, families, pregnant women, and children who meet eligibility criteria.

Restrictions/Special Features: Must meet specific income criteria; coverage varies by state.

Ideal for - Anyone

Why - Must meet specific age and income criteria; range of choices for different needs