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 **Insurance Plan Benefit Details and Comparison**

eHealthInsurance.com is a user friendly, Internet-based farmers market, so to speak, for individually sold health insurance policies, including HSAs.

In the following examples, I pretended to be a single woman, like this lady, in her mid 30s with three children under age 10 living in Dallas, Texas (Zip code 75202).



“I just work week to week”

Family Profile:	Ellen is a single mom with three daughters at home
Employment:	Ellen works in a print shop
Location:	Baltimore, MD
Annual Income:	\$24,960 (136% of the federal poverty level)
Health Insurance:	Parent: Uninsured Children: Medicaid/SCHIP
	Monthly Budget - \$1,736

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Insurance Plan Benefit Details and Comparison

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Insurance Plan Summary

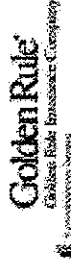
UNICARE Life & Health

UNICARE Life & Health

Golden Rule Insurance Company

Golden Rule Insurance Company

Company



Plan Name

HSA Compatible Plan 3 (Family)

Family HSA Saver

Family HSA Saver

Policy Form Number

TXIHDPWP0304/TXIAPL1203

C-006.3-42

C-006.3-42

Plan Type

PPO

PPO

Network

Network

Estimated Monthly Cost

\$148.00

\$187.00

\$195.26

\$322.83

Deductible

\$10,000

\$5,200

\$10,000 for entire family

\$3,550 for entire family

Coinsurance

0%

20%

0% after deductible

0% after deductible

Out-of-Pocket Limit

\$10,000

\$10,000

\$10,000

\$3,550

Lifetime Maximum

\$5 Million

\$5 Million

\$3 Million per covered person

\$3 Million per covered person

HSA Eligible

YES

YES

YES

YES

Administrators

[View Options](#)

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How does he Insurance work?

How does a PPO work?

How does an HMO work?

What is coinsurance?

What is the difference between in-network and out-of-network prices?



Plan Name
HSA Compatible Plan 3
(Family)

HSA Compatible Plan 2
(Family)

Family HSA Saver

Policy Form Number
TXIHDPWP0304/TXIAPL1203 TXIHDPWP0304/TXIAPL1203 C-006.3-42

Plan Type
PPO

PPO

Network

Estimated Monthly Cost
\$148.00

\$187.00

\$195.26

Deductible

\$10,000

\$5,200

\$10,000 for entire family

Coinsurance

0%

20%

0% after deductible

Out-of-Pocket Limit

\$10,000

\$10,000

\$10,000

Lifetime Maximum

\$5 Million

\$5 Million

\$3 Million per covered person

HSA Eligible

YES

YES

YES

These policies typically do not cover maternity care and have many other limits and exclusions, stipulated in the fine print.

Company

Time
Insurance

HUMANA

Time
Insurance

Plan Name

HumanaOne HSA

One Deductible

Policy Form Number

236.001.TX,B060-TX,2843-TX,2846,GAN 2348

236.001.TX,B060-TX,2843-TX,2846,GAN 2348

Plan Type

PPO

PPO

Estimated Monthly Cost

\$430.54

\$516.46

\$611.08

\$2,600 individual / \$5,200 family. The deductible for family

\$1,600 individual / \$3,200 family. The deductible for family

coverage is integrated. If applying for more than individual coverage, the family deductible will apply.

coverage is integrated. If applying for more than individual coverage, the family deductible will apply.

Deductible

\$1500 Single/\$3000 Family

Coinsurance

0% after deductible

20%

Out-of-Pocket Limit

\$2,600 individual / \$5,200 family (includes annual deductible)

Covered in full after deductible

\$2,000 individual / \$4,000 family (annual deductible is not included)

President Bush has proposed a system of progressive, i.e., means-tested, subsidies for low income people, to be coupled with HSAs. But the maximum tax credit he would grant this lady (or any American family) would be \$3,000 per year.

If one or two of this family's members were chronically ill or were acutely ill, would the \$7,000+ hit on this family's already meager budget be acceptable to the rest of us, on ethical grounds?

Is it "socialist" to ask that we have an open discussion on this ethical facet of health insurance: "What is the maximum fraction of an American family should be asked to for health care (insurance premiums and out of pocket payments)?"

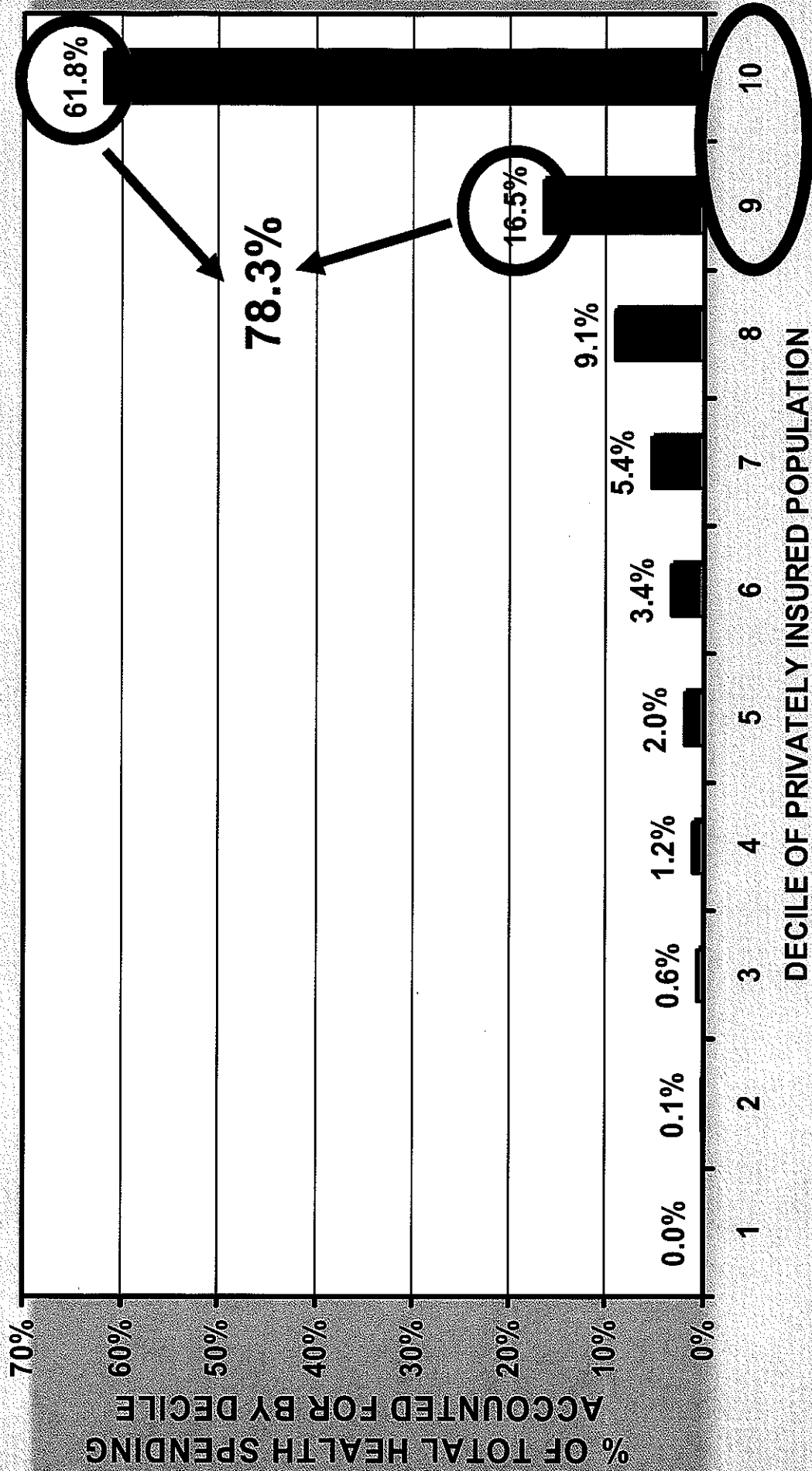
INTERESTING COROLLARY QUESTION:

Given the contemporary compensation of American corporate executives, which would allow them easily to absorb any conceivable cost of health care for themselves and their families out of pocket, why do corporate executives have any health insurance at all? Why do they so tenaciously ask for it in negotiating their compensation, to the point of having that coverage not only during their work life, but until they die? Can anyone explain the social-psychology and economics of this behavior to this naïve country economist from rural New Jersey?

THIRD SIDE EFFECT

Relative to currently dominant forms of more comprehensive health insurance, CDHC is designed to shift more of the financial burden of ill health from the chronically healthy to the chronically sick.

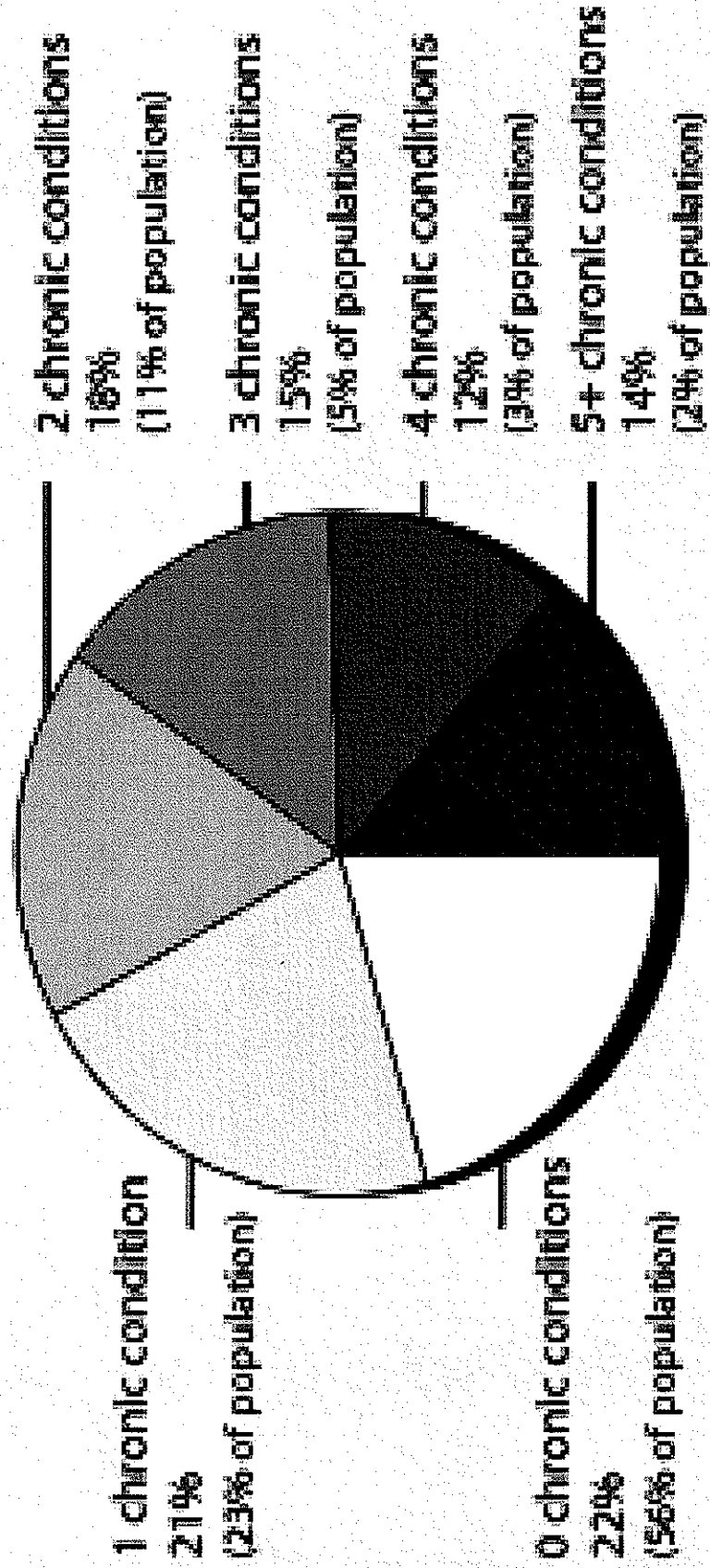
PERCENT OF TOTAL HEALTH SPENDING ACCOUNTED FOR BY DECILE AMONG PRIVATELY INSURED AMERICANS, 2001



SOURCE: MEPS Data, provided by Kenneth Thorpe, Emory University

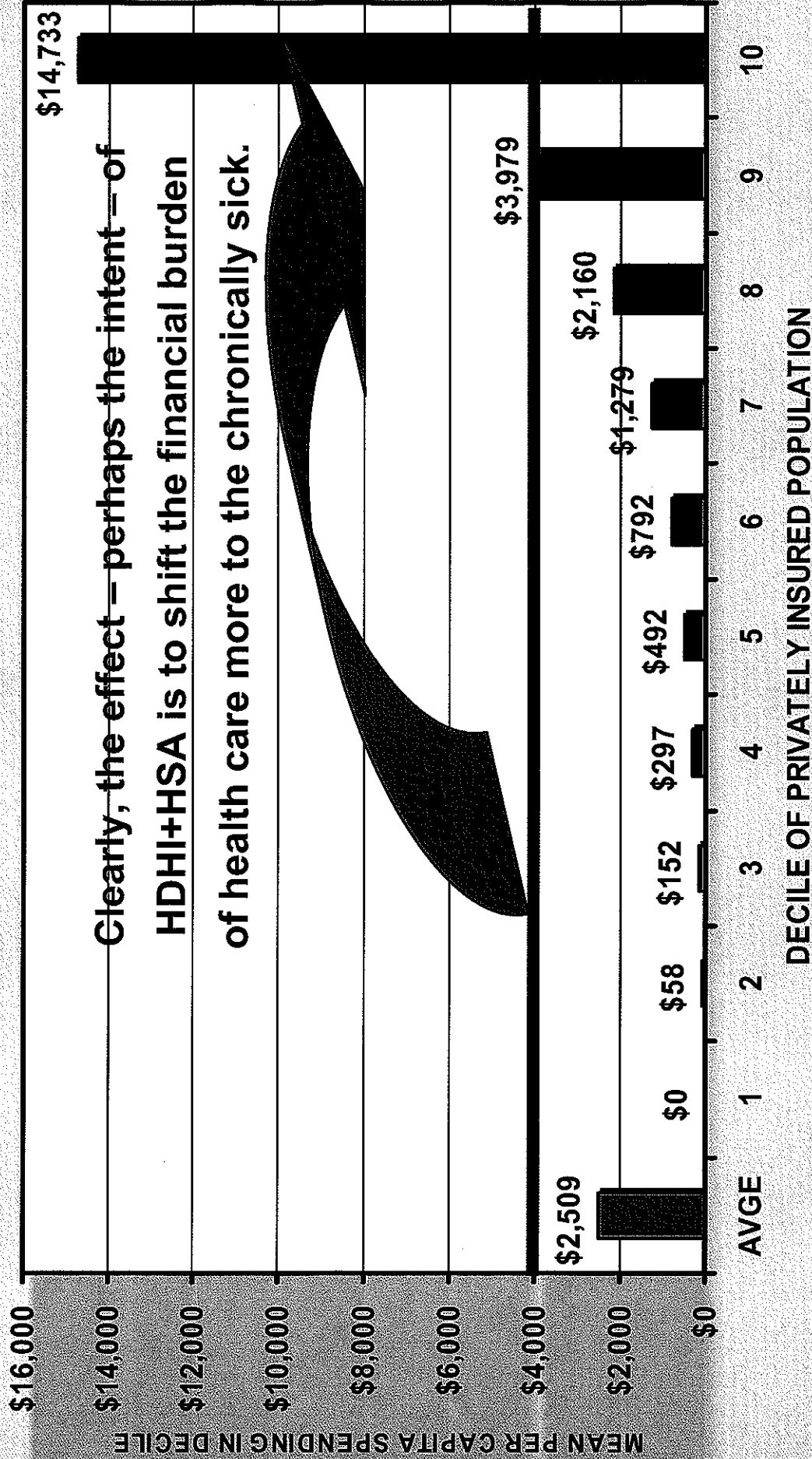
More than half of health care spending is on behalf of people with multiple chronic conditions

Percent of total health care spending by number of chronic conditions*
(Percent of population)



SOURCE: Martin Spikoff, "Health Plans Begin to Address Chronic Care Management," Managed Care, December 2003.

AVERAGE PER-CAPITA HEALTH SPENDING, BY DECILE, AMONG PRIVATELY INSURED AMERICANS, 2001



SOURCE: MEPS Data, provided by Kenneth Thorpe, Emory University

Does this proposed shift of health care cost from the chronically healthy to the chronically sick conform with prevailing American social ethics?

Should that not be more forthrightly discussed, in public forums than it has been?

Does asking this fair question make one a “Socialist” (according to the *The American Heritage Desk Dictionary* an “adherent to a doctrine calling for public ownership of factories and other means of production”).

And, finally, for folks who believe that the HSA + Catastrophic Health Insurance construct is an alternative to managed care, here's the bad news:

Catastrophic health insurance will continue to pay for the bulk of American health spending, even under high-deductible health insurance.

Rest assured that health care thus insured will be externally “managed,” just as it is now.

Mazel tov!

Sorry to be the skunk at this garden party.

But thanks for letting the skunk in.