

Health Insurance

Here are the monthly rates for an employee's health care for the following providers. Answer the questions that follow.

People's HMO		State Health HMO	
Employee only	\$116	Employee only	\$78
Employee and 1 dependent	\$220	Employee and 1 dependent	\$147
Employee and 2 or more dep.	\$315	Employee and 2 or more dep.	\$218
Preferred Health HMO		Federal Health	
Employee only	\$108	Employee only	\$90
Employee and 1 dependent	\$206	Employee and 1 dependent	\$162
Employee and 2 or more dep.	\$288	Employee and 2 or more dep.	\$237

1. Matthew has no dependents. How much more would Matthew pay per year for the People's HMO plan than the State Health HMO plan? _____
2. Hailey has no dependents. How much less would Hailey pay per month for the Federal Health than the Preferred Health HMO plan? _____
3. Aidan has 3 children, and will be having another child. How much more will be the yearly rate for the Federal Health plan once the new child is born? _____
4. Emma has one dependent. How much more would Emma pay per month for the People's HMO than the Preferred Health HMO? _____
5. Tyler has three dependents. How much less would Tyler pay per month for the Preferred Health HMO than the People's HMO plan? _____
6. How much will be the employee only monthly rate for People's HMO? _____

State Health HMO

Employee only	\$78
Employee and 1 dependent	\$147
Employee and 2 or more dep.	\$218

Coverage:

Must pay 100% of doctor visits up to \$500, then all visits are free

Must pay 100% of specialists' visits up to \$1000, then all visits \$30 co-pay

Must pay 50% of all tests (lab analysis, x-rays, etc)

Must pay 100% of prescription drugs to \$500, than all drugs \$20

Must pay 100% of dental visits to \$500, then all visits 50%

Federal Health HMO

Employee only	\$90
Employee and 1 dependent	\$162
Employee and 2 or more dep.	\$237

Coverage:

\$20 co-pay for doctor's visits

\$50 for specialists' visits

Must pay 50% of all tests (lab analysis, x-rays, etc) up to \$500, then all subsequent tests \$50

Must pay 50% of prescription drugs to \$1000, then all drugs \$20

Must pay 50% of all dental visits, including orthodontia

Preferred Health HMO

Employee only	\$108
Employee and 1 dependent	\$206
Employee and 2 or more dep.	\$288

\$20 co-pay for doctor visits

\$50 co-pay for specialists' visits

\$50 for tests (lab analysis, x-rays, etc)

Prescription drug coverage up to \$500 per year

Dental coverage up to \$1000 per year, including orthodontia

People's HMO

Employee only	\$116
Employee and 1 dependent	\$220
Employee and 2 or more dep.	\$315

Coverage:

\$20 co-pay for doctor visits

\$30 co-pay for specialists' visits

\$30 for tests (lab analysis, x-rays, etc)

Prescription drug coverage up to \$1000 per year

Dental coverage 50% of office fee including orthodontics

Health Insurance

ANSWERS

1. \$456.00

2. \$18.00

3. \$0.00

4. \$8.00

5. \$27.00

6. \$116.00

Selecting Health Care/managing a budget

Group: _____

Family # _____

Change #1 _____

Budget modification _____

Change #2 _____

Budget modification _____

Change #3 _____

Budget modification _____

Change #4 _____

Budget modification _____

- a. What factors did you use to modify your budget(s)?

- b. Did you and your partner(s) always agree on what to modify? If not, how did you reach a decision?

- c. What does this tell you about how Americans handle their health care?

