



PuttingPatientsFirst.net

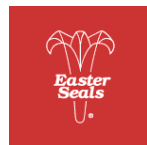
Marc Boutin

**Executive Vice President and Chief Operating Officer
National Health Council**

**The mission of the National Health Council
is to provide a united voice for
people with chronic diseases and disabilities.**



NHC Membership





NATIONAL HEALTH COUNCIL

ESTIMATE
My Costs

EXPLORE
My Options

ANSWER
My Questions

SHARE
My Story



ABOUT US | CONNECT

Welcome to
Putting Patients First®

Putting Patients First® is an initiative launched by the [National Health Council](#) to connect people living with chronic diseases and disabilities to resources and organizations focused on their particular needs.

ESTIMATE MY COSTS

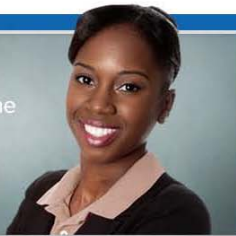
A guide for
understanding
out-of-pocket
spending.



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GET STARTED

"How do I choose the
right plan for me?"
EXPLORE MY OPTIONS >



GET THE FACTS

Plans offered through the new health insurance
exchanges or marketplaces cover different health
care services at different costs to you.

[How Much Does a Marketplace Plan Cost? >](#)

[What Do Marketplace Plans Cover? >](#)

[What is a Health Insurance Marketplace? >](#)

Share My
STORY



Share your story about the health insurance marketplace (also known as an exchange). The marketplace is designed to help you understand your eligibility for coverage, compare plans, and enroll. Sharing your story will help improve the health insurance marketplace so patients can find coverage that best meets their personal health care needs.

FEATURED ORGANIZATION
The ALS Foundation

[View Other Patient Organizations >](#)

Answer My Questions

[Condition Specific Resources](#)

[Pay and Manage Costs](#)

[Marketplace/Exchange](#)

PuttingPatientsFirst.net

Goal #1:

Create a learning
experience that helps
patients get the right
health insurance plan
that meets their health
care and budget needs

Get plan information in your area

Answer a few questions

Which best describes you?

- ☐ I'm looking for coverage for myself or operate
- ☐ I'm looking for coverage for myself or operate

[Español](#)

Get Covered Calculator



1.1k



260

Use the tool below to calculate your estimated health insurance cost. While not exact, this will help you understand what to expect.

Let's get started!

Household Information

ZIP code

Estimated 2014 household income

Number of people in household

This includes you, a spouse, and any other dependents you consider.

Number of people that need coverage

Person 1

Age

If the person being covered is under 18, select "Child".

[Calculator](#)[Get Covered 101](#)[Stories](#)[In-person Help](#)[Blog](#)

TOPICS

OUR WORK

PERSPECTIVES

NEWSROOM

ABOUT US

Health Reform



Search



Graphics & Interactives



Polls

[Home](#) [Health Reform](#) [Subsidy Calculator](#)

Subsidy Calculator

Premium Assistance for Coverage in Exchanges

ABOUT THIS TOOL

This tool illustrates health insurance premiums and subsidies for people purchasing insurance on their own in new health insurance exchanges (or "Marketplaces") created by the Affordable Care Act (ACA). Beginning in October 2013, middle-income people under age 65, who are not eligible for coverage through their employer, Medicaid, or Medicare, can apply for tax credit subsidies available through state-based exchanges. Additionally, states have the option to expand their Medicaid programs to cover all people making up to 138% of the federal poverty level (which is about \$33,000 for a family of four). In states that opt out of expanding Medicaid, some people making below this amount will still be eligible for Medicaid, some will be eligible for subsidized coverage through Marketplaces, and others will not be eligible for subsidies. With this calculator, you can enter different income levels, ages, and family sizes to get an estimate of your eligibility for subsidies and how much you could spend on health insurance. As premiums and eligibility requirements may vary, contact your state's Medicaid office or exchange with enrollment questions. The Foundation encourages other organizations to feature the calculator on their websites using the [embed instructions](#).

Enter Information About Your Household

1. Select a State
2. Enter income as
3. Enter annual income (dollars)
4. Is employer coverage available?
5. Number of people in family

6. Number of adults (21 and older) enrolling in exchange coverage
7. Number of children (20 and younger) enrolling in exchange coverage

ALSO OF INTEREST

- Calculadora de Subsidios
- For Consumers: Understanding Health Reform
- Frequently Asked Questions About Health Reform
- The YouToons Get Ready for Obamacare: Health Insurance Changes Coming Your Way Under the Affordable Care Act
- Explaining Health Care Reform: Questions About Health Insurance Subsidies
- State Health Insurance Marketplace Profiles

Out-of-Pocket Costs

Plan	Estimated Annual Premium—Individual*	OOP Maximums	Total Cost
BCBS Model	\$5,032		
Platinum	\$5,205	\$1,500	\$6,705
Gold	\$4,627	\$5,950	\$10,577
Silver	\$4,048	\$5,950	\$9,998
Bronze	\$3,470	\$5,950	\$9,420

*The estimated premiums and the reduced OOP max for the platinum plan are actuarial estimates from the Actuarial Research Corporation (ARC). 2011

Welcome to Putting Patients First®

This site is compatible with IE 10+, Safari 6+, Chrome 30+, and Firefox 25+

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A guide for understanding out-of-pocket spending.



INSURANCE MARKETPLACE

Out-of-pocket spending on health care can add up, and the marketplace plan you choose will affect how much you may have to spend. Estimate My Costs will help you learn about the types of marketplace plans that will meet your health and budget needs.

[ESTIMATE MY COSTS](#)

“How do I choose the right plan for me?”

[EXPLORE MY OPTIONS >](#)



GET THE FACTS

[What Is a Health Insurance Marketplace? >](#)

[What Do Marketplace Plans Cover? >](#)

ESTIMATE MY COSTS

📍 BASIC INFORMATION

My age is

36

I Live in

DC ▼

👨‍⚕️ EXPECTED USE OF MEDICAL SERVICES IN THE COMING YEAR

Health Care Provider Visits

Primary Care ?



3



Specialist Care ?



2



Mental Health Care ?



0



Emergency Room Care ?



0



Overnight Hospitalizations

Hospitalizations with Surgery ?



0



Hospitalizations without Surgery ?



0



Outpatient Surgeries

Simple Outpatient Surgeries ?



1



Complex Outpatient Surgeries ?



0





EXPECTED USE OF PRESCRIPTIONS IN THE COMING YEAR

Frequency



Every month



Quantity

4

Number of packages, such as tubes, bottles, or pumps, you get each time you refill this prescription



ADD ANOTHER MEDICATION

	Bronze		Silver		Gold		Platinum	
	Low	High	Low	High	Low	High	Low	High
Total OOP	*	\$6350	\$6350	\$6350	*	\$4500	\$2000	\$2000
Medical OOP	\$154	*	*	*	\$274	*	*	*
Drug OOP	\$5846	*	*	*	\$980	*	*	*
Annual Premiums	\$2022	\$3251	\$2897	\$3801	\$3363	\$4453	\$4504	\$4504
Total Cost	\$8022	\$9601	\$9247	\$10151	\$4617	\$8953	\$6504	\$6504

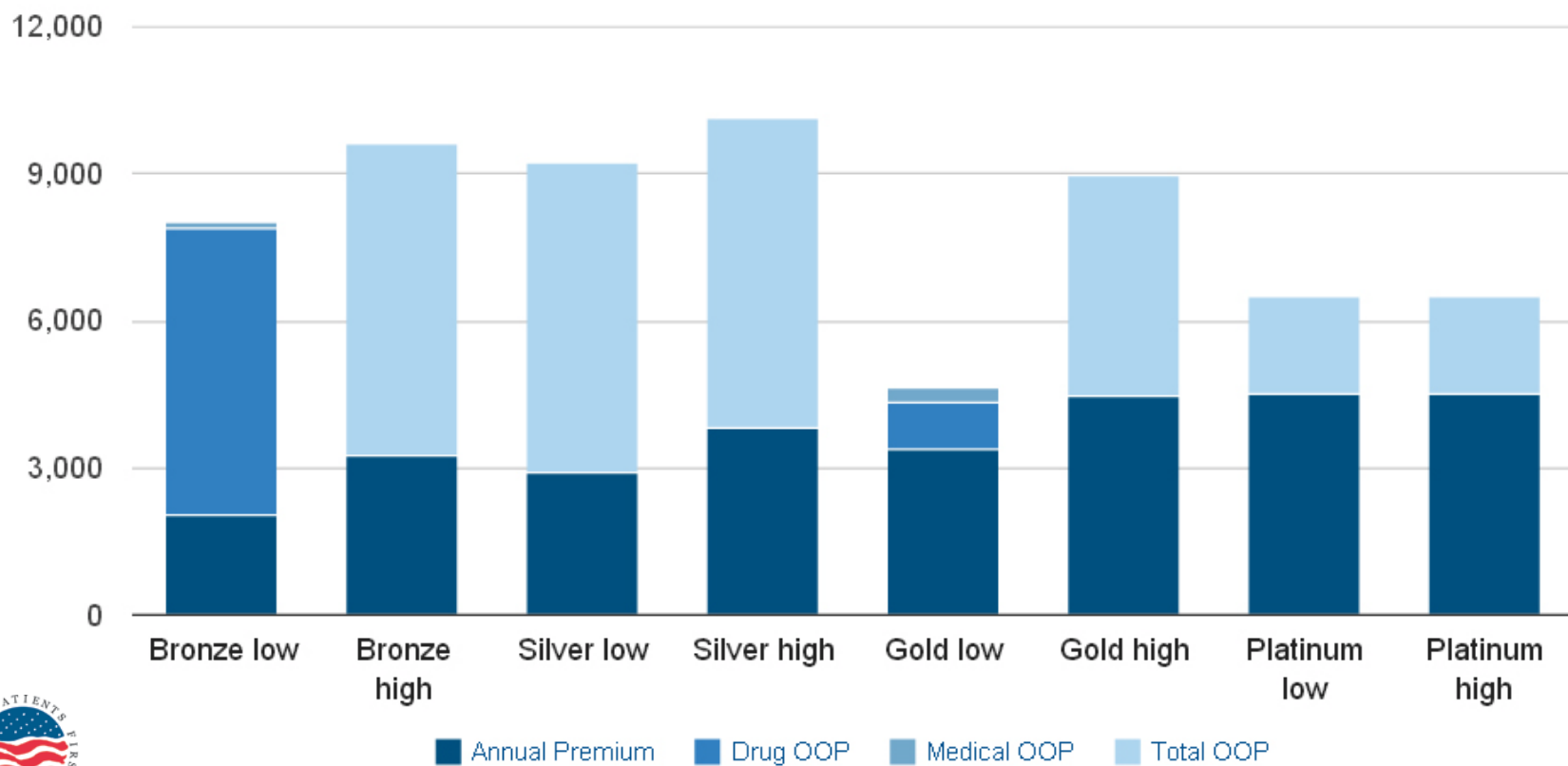
OOP=Out-of-pocket costs

* Total OOP appears when OOP maximum is reached. Data may not be available for Platinum plans in your state.



MY COST BREAKDOWN

OUT-OF-POCKET COSTS



HELP ME DECIDE

Total Costs

Your total annual **out-of-pocket** costs will depend on a range of factors, including

- The medical services, such as doctor visits and hospitalizations, and medications you use
- Your monthly **premium**
- How much a plan requires you to pay each time you visit a doctor or refill a prescription
- Whether you use doctors, specialists, hospitals, and pharmacies that are in a plan's **network**

EXPAND ▶

Providers and Services

Your **out-of-pocket** costs may be higher if you use a provider that is not in your plan's **network**. Be sure to check if your doctors, specialists, hospitals, and pharmacies are in the plan's network before you pick a marketplace insurance plan. If you want to use health care services and providers outside the network, you may have higher costs than you would have for care in-network.

EXPAND ▶

Prescription Medications

Health plans do not always cover every prescription medication you might use or need. If your medication is not covered by your plan, you may have to pay 100% of the cost for that medicine. Be sure to check a plan's list of covered drugs (known as a **formulary**) before making a decision.

EXPAND ▶

Lower Your Costs

When purchasing coverage through the marketplace, some people will pay lower monthly premiums than those shown in My Cost Report.

Individuals with an annual income up to about \$48,000 and families of four people with an annual income of \$94,000 will qualify for lower costs. Other patients may qualify for extra help paying for **deductibles**, copayments, and out-of-pocket maximums. [Learn more](#) about getting help to pay for insurance through the marketplace.



- ← Total Costs
- ← Providers and Services
- ← Prescription Medications
- ← Lower Your Costs

EXPLORE MY OPTIONS

Your particular condition, the medicines you take, and the providers you see will greatly affect the selection of an insurance plan that meets your health and budget needs. Visit each of the patient examples linked below to learn about the important decisions you must make when choosing a health insurance plan on the marketplace.

PATIENT SUMMARIES



Jane

25 Years Old

Pennsylvania

Jane usually goes to a doctor a couple of times a year, mostly for preventive care. She does not regularly take any prescribed medication, but she does get a yearly flu shot.

ANSWER MY QUESTIONS

The Answer My Questions page is a collection of useful, patient-centered materials and guides provided by trusted organizations. These tools are designed to inform patients and family caregivers about health care reform and help you make good decisions about your health insurance.

Most of these materials were created by organizations focused on the needs of patients. For this reason, many of these resources are tailored to patients with specific chronic diseases and disabilities.





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View Other Patient Organizations >

Answer My Questions

- > Condition Specific Resources
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- > Marketplace/Exchange

PuttingPatientsFirst.net

Goal #2:

Collect patient information
to assist NHC and its
members with advocacy
and strategy efforts

SHARE MY STORY

BE HEARD!

Please share as many details about your story as you feel comfortable. Note: The [National Health Council](#) values your privacy. How your story is used is always up to you! [View our privacy statement.](#)

MY NAME IS

I LIVE IN

State ▼

ZIP

MY STORY PERTAINS TO

(check all that apply)

- ☐ Picking a health plan that meets my needs. ?
- ☐ Getting help paying for my insurance. ?
- ☐ Accessing benefits under my insurance plan. ?
- ☐ Other. ?

I AM A

NOTE: Please select the one that best describes your role.

- ☐ Patient
- ☐ Parent
- ☐ Provider
- ☐ Family Caregiver

DETAILS OF MY STORY

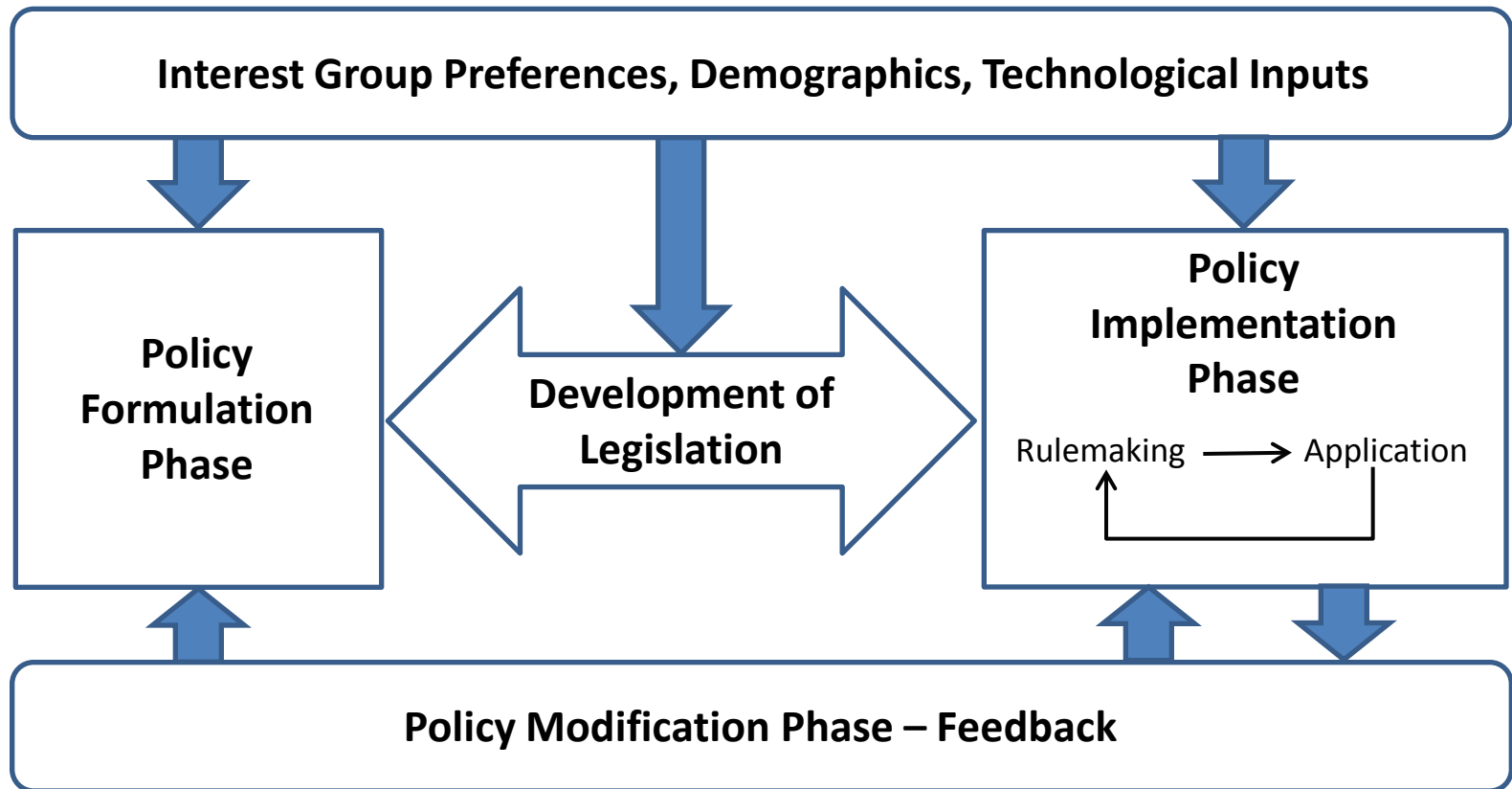
NOTE: Please do not include any personal information such as SSN or

B *I* ☰ ↶ ↷

National Survey



Public Policymaking Process in the U.S.



Based on *Health Policymaking in the United States*, 2nd Edition, by Beaufort B. Longest Jr.

Modification Strategy

<i>Goals</i>	<i>Targets</i>	<i>Tactics</i>	<i>Constituencies</i>
<p>Short-Term (1-3 months)</p> <ul style="list-style-type: none"> Facilitate informed decision-making Collect data to inform modification strategy <p>Intermediate (3-9 months)</p> <ul style="list-style-type: none"> Urge inclusion of OOP calculator on healthcare.gov and state Marketplace websites Standardize formularies and provider directories Introduce drug/provider search tools Cultivate relationships for future debate <p>Long-Term (1 year +)</p> <ul style="list-style-type: none"> Increase precision of OOP calculators Improved formulary adequacy reviews Improved network adequacy standards Improved standardized exceptions and appeals processes Improve benefit design to eliminate discrimination 	<ul style="list-style-type: none"> Patients Patient Advocacy Organizations Navigators HHS State-Based Exchanges Media (national & regional) Congress 	<ul style="list-style-type: none"> Outreach to members/partners Outreach to groups on target list Continued website promotion and media strategy Compile evidence from PPF and survey to develop recommendations Hill briefings State advocacy efforts in key states of interest Revise PPF website for 2015 open enrollment 	<ul style="list-style-type: none"> NHC Members Patient Advocacy Organizations Individual Patients Industry Partners Other Like-Minded Partners Consumer-centric Elected Officials Thought Leaders

Nation Recalls Simpler Time When Health Care System Was Broken Beyond Repair



NEWS • Barack Obama • Healthcare • News • ISSUE 50•02 • Jan 15, 2014



WASHINGTON—With the Affordable Care Act now making it possible for a greater number of Americans to purchase medical coverage, the nation looked back this week and fondly recalled a simpler time when its health care system was broken beyond any hope of repair.

Millions of Americans miss the “good old days,” when receiving proper health care was a completely hopeless endeavor.



**Be Ready for a
Period of
Uncertainty**



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