

Annual Projected Income	<input type="text"/>	Premium Tax Credit (monthly)	<input type="text"/>
Household Size	<input type="text"/>	Premium Tax Credit (annual)	<input type="text"/>
		CSR Eligible?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Main Information

	Option 1	Option 2	Option 3	Option 4
Insurance Company	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Insurance Plan Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Metal Tier (bronze, silver, gold, platinum)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Plan Type (PPO, HMO, etc.)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly Premium (after tax credit)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual Premium (after tax credit)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Tip Since some plans may have similar names, make sure to include the full plan name in the worksheet

Cost-Sharing (your share of medical costs, in addition to the premium)

	Option 1	Option 2	Option 3	Option 4
Deductible	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Out-of-Pocket Maximum	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Physician Visit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Specialist Visit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Generic Drugs	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Emergency Room Visit	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Inpatient Hospital Stay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other: <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other: <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Provider Network & Formulary

Name(s)	Option 1	Option 2	Option 3	Option 4
Physician(s) In-Network <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Specialist(s) In-Network <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Hospital In-Network <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Prescription on Formulary <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other: <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Definitions of Health Insurance Terms (see [HealthCare.gov/glossary](https://www.healthcare.gov/glossary) for more information)

Key Terms	Definition
Premium	The amount you pay for your health insurance plan every month. If you don't pay your premium, your insurance plan might be cancelled.
Deductible	An annual dollar amount that you need to pay out-of-pocket for health care services before your plan starts to pay for services. Some health insurance plans pay for certain services before the deductible is met. Preventive services, such as annual check-ups and immunizations, are covered by your plan before the deductible is met.
Out-of-Pocket Maximum	A limit on the amount you pay for health care services in a year. Once the amount you've paid reaches the annual maximum, your insurance plan pays for 100% of covered services.
Copay	A set dollar amount you pay for a covered health care service after you've paid your deductible. Copays vary for different services. For example, you might have a \$10 copay for a medication but a \$50 copay to see a specialist.
Coinsurance	The portion you pay for covered services, after you've paid your deductible. For example, if your plan has 20% coinsurance, you pay 20% of the cost of a service and your plan pays 80%.
Provider Network	A list of doctors and hospitals your insurance company has contracts with, known as in-network providers. Doctors not on this list are out-of-network. Going to an in-network provider generally costs less, and some plans don't pay for out-of-network providers at all.
Prescription Drug Formulary	A list of medications your insurance plan will cover. These are often grouped in tiers, with some drugs costing more than others.

Cost-sharing example: Insurance plan with \$1,000 deductible, 30% coinsurance, and \$5,000 out-of-pocket maximum

If you get a \$20,000 surgery, you would pay the first \$1,000 (deductible) plus 30% of the remaining costs (coinsurance), but your total cost would be no more than \$5,000 (because of the out-of-pocket maximum). The insurance plan pays the remaining \$15,000.

Tips

- To avoid scams and junk plans, always go to **HealthCare.gov** to shop for health insurance.
- When picking a plan, look at the cost-sharing (deductible, copays, etc.), not just the monthly premium.
- Consider the amount of health care services you use every year and the medications you take in order to estimate the annual cost of each plan.
- Plans with low premiums will sometimes have high deductibles, while plans with high premiums will often have low deductibles.
- Check the network and formulary of each of the plans you're considering to make sure your doctors and preferred hospital are in-network and your medications are covered.
- If you're getting a tax credit to help you pay for your health insurance, remember to report any changes in your income to the marketplace during the year or you may be required to pay back the tax credit.

Marketplace Login Information

Username	<input type="text"/>
Password	<input type="password"/>
Application ID #	<input type="text"/>

Notes