

Sample Coverage Scenarios

HANNAH

Hannah is 34 years old with a husband and toddler. On the Connect for Health Colorado marketplace, the least expensive plan for her family costs \$1099.16/month. She'd really like a plan with a low deductible, which will cost at least \$1596.10/month.

Under the Summit Choice Healthcare Program, Hannah chooses the Apex Advantage Plan which costs \$307.45 for the family. For the Sedera portion of the package, she chooses a \$500 IUA (she could be responsible for a maximum of 5 needs – max out-of-pocket would be \$2500 annually). The monthly cost for Sedera Level 3, at a \$500 IUA is \$530.61. The total monthly cost for Hannah and her family is \$838.06.

Hannah can save \$768.04 (47.5%) per month in the Summit Choice Healthcare Program, over the low-deductible marketplace plan!

KEN

Ken is a 28-year-old bachelor who is shopping on the Connect for Health Colorado marketplace. He's a healthy guy, so he's okay with a high deductible, low monthly cost plan. The least expensive plan for Ken on the marketplace costs \$337.44/month.

Under the Summit Choice Healthcare Program, Ken chooses the Apex HDHP Plan, which costs \$71.43/month. For the Sedera portion of the package, he chooses a \$2500 IUA (he could be responsible for a maximum of 3 needs – max out-of-pocket would be \$7500 annually). The monthly cost for Sedera Level 1, at a \$2500 IUA is \$141.84. The total monthly cost for Ken is \$213.27.

Ken can save \$124.17 (36.8%) per month in the Summit Choice Healthcare Program, over the high-deductible marketplace plan

KRIS

Kris & his wife are 60 and self-employed. His wife is generally in pretty good health, but Kris has high blood pressure controlled by medication. He visits his doctor a few times a year and sees a specialist annually. On the Connect for Health Colorado marketplace, the least expensive plan for Kris & his wife costs \$1863.86/month. For a plan with a more manageable deductible, they're looking at \$2,310.66/month.

Under the Summit Choice Healthcare Program, Kris chooses the Apex Advantage Plan which costs \$230.86 for the couple. Kris's high blood pressure is well controlled with medication, so it is not considered a pre-existing condition under Sedera's criteria. For the Sedera portion of the package, they are comfortable with a \$1000 IUA (they could be responsible for a maximum of 5 needs – max out-of-pocket would be \$5000 annually). The monthly cost for Sedera Level 3, at a \$1000 IUA is \$811.22. The total monthly cost for Kris and his wife is \$1042.08.

Kris can save \$1,268.58 (55%) per month in the Summit Choice Healthcare Program, over the low-deductible marketplace plan!

