

Put your plan options side by side

Use the exact plan name and network type from your enrollment materials. If a row does not matter to you, leave it blank and focus on what does.

What to compare	Plan 1 Name: Type:	Plan 2 Name: Type:	Plan 3 Name: Type:
Premium What comes out of each paycheck or what you pay monthly	\$	\$	\$
Estimated annual premium Monthly x 12; weekly x 52; every 2 weeks x 26; twice monthly x 24	\$	\$	\$
Deductible Amount you generally pay before the plan begins sharing more of certain costs. Note individual / family.	\$ ___ / \$ ___	\$ ___ / \$ ___	\$ ___ / \$ ___
Out-of-pocket maximum Most you pay in a plan year for covered, in-network care. Note individual / family.	\$ ___ / \$ ___	\$ ___ / \$ ___	\$ ___ / \$ ___
Rough high-cost-year total Annual premium + out-of-pocket maximum. Use individual or family maximum based on who you are covering.	\$	\$	\$
Primary care / specialist Write the copay (set dollar amount) or coinsurance (percentage) shown for each. Note if deductible applies first.			
Mental health / therapy If important to you, record the visit cost and whether the deductible applies.			
Urgent care / emergency room Record the amount or percentage shown for each			
My regular prescriptions Covered? What will I pay? Search the formulary; note the tier only if the plan uses tiers.	Covered? Est. cost: \$ ___	Covered? Est. cost: \$ ___	Covered? Est. cost: \$ ___
My providers In-network? Check the exact plan/network, not only the insurance company name.	Y / N / Unsure	Y / N / Unsure	Y / N / Unsure
Specialist referral Yes / No / Unsure. Confirm in plan documents or with the insurer.	Y / N / Unsure	Y / N / Unsure	Y / N / Unsure
Health account(s) HSA / FSA / HRA / None. Some employers may offer more than one type.			
Employer health-account contribution Record any employer dollars contributed to an HSA, FSA, or HRA.	\$	\$	\$
Notes that could change any decision Examples: prior authorization, therapy limits, preferred hospital, family coverage rules.			

A useful final check: Which plan gives you the best combination of affordable premiums, manageable costs when you use care, and access to the providers, prescriptions, and services you expect to need?