



### Health Insurance Costs

When shopping for health insurance, compare policies. Print out this worksheet and write your findings in the columns below.

	Policy 1	Policy 2	Policy 3
<b><u>What is your monthly premium?</u></b> Individual: Family: Multiply by 12 for annual cost:			
<b><u>What is your deductible (if there is one)?</u></b> Individual: Family:			
<b><u>What is your coinsurance rate or copayment, if there is one?</u></b> (Note if there is a higher rate for special services, such as outpatient mental health care.)			
<b><u>Are there any annual limits?</u></b> Limits on number of days: Limits on services covered: Limits on amount spent:			
<b><u>What is the maximum you will pay out-of-pocket each year?</u></b>			
<b><u>What is the lifetime limit, if any, you will be reimbursed?</u></b>			
<b><u>Total estimated yearly cost of coverage:</u></b>			

Source: Agency for Healthcare Research and Quality <http://www.ahrq.gov>