



A PLAN FOR YOUR BUDGET

1. Think about your health needs.

- A.** Do you regularly take prescription medicine?
- B.** Do you think you will need to see the doctor several times in the next year?
- C.** Do you have a disease or illness that requires a specialist, needs regular management, or surgery?
- D.** How often do you usually go to the emergency room during a year?



⚠️ If you need regular prescription medicines or need to visit the doctor several times a year, you might need a gold or platinum plan.

2. Check if you qualify for a special silver plan (cost-sharing reduction).

The special silver plan is for lower incomes.

If you qualify, you pay for a silver plan, but get lower out-of-pocket costs.

Number of People in Household:	1	2	3	4	5	6
\$ 2015 Yearly Income:	\$11,670 - \$29,175	\$15,730 - \$39,325	\$19,790 - \$49,475	\$23,850 - \$59,625	\$27,910 - \$69,775	\$31,970 - \$79,925

Coverage Levels percent insurance pays	Monthly Premium	Out-of-Pocket Expenses
Platinum 90%	(\$ (\$ (\$ (\$	(\$
Gold 80%	(\$ (\$ (\$	(\$ (\$
Silver 70%	(\$ (\$	(\$ (\$ (\$
Bronze 60%	(\$	(\$ (\$ (\$ (\$

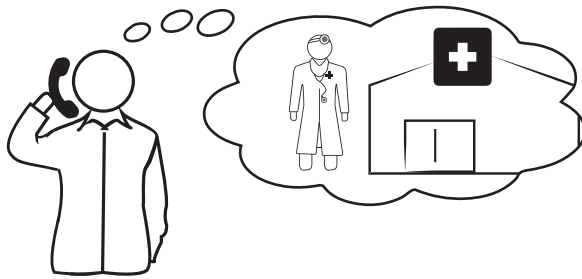
Pay the monthly premium of a silver plan, but pay the out-of-pocket costs of a gold or platinum plan.

3. Find a health insurance company network with clinics and a hospital in your area.



--OR--

If you want to keep your current doctor, call your doctor and ask which insurance companies he or she works with.



Use the doctors, clinics, and hospitals that are in this group.

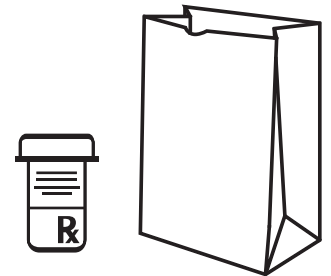
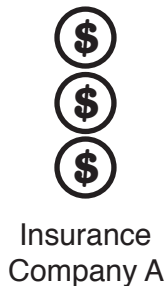


Some pharmacies have special pricing for common medicines! Call them to ask how much a medicine will cost.

4. Call the insurance companies in your area to see how much your prescriptions will cost.



Example:



5. See how much of a monthly premium you can afford.

A. Create a monthly budget to calculate how much you can spend on your monthly health insurance premium.



B. Think about how you will pay for medical costs until you reach your deductible.

You can change your plan each year during open enrollment