



COST SCENARIO: Heart Disease

Covered California health plans offer four metal tiers: Bronze, Silver, Gold, and Platinum. **Lower cost plans cost less per month, but mean more financial risk when you use your healthcare.**

Heart Disease Prevalence: Heart disease and stroke strike roughly 1.5 million people every year in the United States. Risk factors for heart disease and stroke, such as high blood pressure and high cholesterol, may not have any symptoms* and may only be revealed at a preventive care visit.

ESTIMATE FOR ONE YEAR OF HEART DISEASE TREATMENT: 55 year old in ZIP code 95814 who makes \$35,000					
	Average cost — no insurance**	BRONZE covers 60% annual costs	SILVER covers 70% annual costs	GOLD covers 80% annual costs	PLATINUM covers 90% annual costs
Amount paid for health services	\$11,422	\$6,250	\$1,981	\$800	\$340
Premiums (paid monthly)	—	\$114	\$263	\$389	\$462
Your total annual costs (premiums plus health services)	\$11,422	\$7,618	\$5,137	\$5,468	\$5,884
Your plan pays	—	\$5,172	\$9,441	\$10,622	\$11,082

The table shows potential health costs, by Covered California metal tier, for a person who discovers during a preventive care visit that they may be at risk for heart attack or stroke. The scenario includes routine diagnostics and medication, and does not involve an actual heart attack or stroke (which would significantly increase costs). This scenario focuses on one area of health costs, and does not consider other health costs a person might incur over the course of a year.

COST DETAIL FOR HEART DISEASE					
Out-of-pocket maximum	—	\$6,250	\$6,250	\$6,250	\$4,000
Deductible: Medical/Brand Rx	—	\$5,000	\$2,000 / \$250	—	—
Month 1 preventive care visit	\$180	\$0	\$0	\$0	\$0
Month 2 specialty care visit	\$281	\$281 counts towards deductible	\$65	\$50	\$40
Month 3 surgery or procedure	\$8,831	\$5,953 deductible met plus 30% coinsurance	\$1,766 20% coinsurance	\$600	\$250
Generic Rx \$213 per month for 10 months	\$2,130	\$16 out-of-pocket maximum reached	\$150	\$150	\$50
Your total cost (not including premiums)	\$11,422	\$6,250	\$1,981	\$800	\$340

* Health and Human Services Million Hearts Campaign <http://millionhearts.hhs.gov/about/hsd/risk-factors.html>

** Average health care costs come from <https://www.healthcarebluebook.com>. Treatments and associated costs for health services will vary on a case by case basis.