Let's Examine the Full Picture

Higher deductible

Members pay more before coverage even begins

Coinsurance

More exposure when members receive care

Higher OOP Max

Member pay more during the year

Lower HSA Contribution

Members take on more of the cost

400%

Family deductible increase

60%

Family medical OOP increase

Members have substantially higher cost when they use care than they did under the pre marketplace plan while the additional HSA contribution has decreased