

How to choose a plan

In Colorado:

10 companies

Colorado Springs has 20 plans + 5 Veterans + 21 Medicaid + 3 Chronic Needs

Denver has 28 plans + 5 Veterans + 23 Medicaid + 5 Chronic Needs

- There are NO OTHER plans!
 - No matter what TV says... there are no magical plans.

Here is a detailed list of what benefits are most important when choosing a plan.

1. **Doctor network.** If you want specific doctors... you need a plan they are in Network!
2. **Type of plan:** HMO / PPO / Chronic Needs / Veterans / Payback Plans
 - a. There are plans that actually pay you to be in them!
3. **RX** – Not important for cheap generics... but very important if you have expensive RX.
4. **Extra Benefits – DENTAL.** IF you have a lot of issues... can be several thousand difference
 - a. Note – EVERY plan except 2 have 50% co-insurance now for anything big.
 - b. If you want great dental... are you willing to have a higher Maximum, etc...?
 - c. DEVOTED has a unique benefit that you can use the amount for dental, acupuncture, etc...
5. **MOOP** – Maximum out of pocket. Can range from \$4,200 - \$9,500 in network!
 - a. Most clients do NOT hit the MOOP. But if you do... can you handle the high cost?
6. **Hospital daily cost** – can range from \$275 for 6 days to \$550 for 6 days
 - a. Not often you would have a multi-day hospital stay. But this “could” be \$1,000+ difference
 - b. Might want to consider a hospital indemnity if you have issue with bigger co-pays.

NOTE – Devoted has a Food Benefit card if you have a chronic health condition. Many conditions allowed.
Most of the things above I think are more important... but this a great benefit if you qualify.

These final benefits are just not worth enough money to really think about:

Doctor visits

Outpatient cost (already connected with hospital overnight

Other Extra Benefits- IE - Over the Counter (OTC)

All the rest of the benefits are VERY similar amongst all the plans