

# Health Care Scenarios

Name \_\_\_\_\_

Calculate each annual cost using the table.

	Number	Cost per incident
Office Visits	5	\$130.00
Prescriptions	3	\$55.00
Surgery	1	\$4,500.00
Anesthesia	1	\$2,800.00

1. Susan is a single working mother. Her insurance has a \$250 deductible and a \$20 copay for office visits. She does not have prescription coverage and her coinsurance is 70/30. How much will she pay?
2. The Smith family has a HMO plan. They have a \$30 copay and insurance pays 100/0 after copay and deductible. Their deductible is \$500. Their prescription plan has a copay of \$15. How much will they pay?
3. John has a BCBS plan. He keeps his deductible high at \$1500 and goes with the 90/10 plan. He has a copay of \$25 on both office visits and prescriptions. What will he pay?
4. Reagan has ASR. She pays \$150 each month as her premium. She also pays no copay on office visits but has a \$10 copay on prescriptions. She has a stop loss plan capped at \$2500. What will she pay?
5. Melanie and Riley have a Basic Health plan. They have no coverage for prescriptions or office visits. Their coinsurance is 80/20 after their deductible is met. Their deductible is \$750. If each one incurs the bills above, what will each pay?