



## State Exchange Health Plan Comparison Tool Which Health Plans Rate Best and Cost the Least?

The *Health Plan Comparison Tool* for 2012 takes you through a few simple steps to find the best health plan for you, your family, or employees. Find every plan available to you ranked by estimated out-of-pocket costs and more.

Individuals & Families

Continue →

## Consumers' CHECKBOOK Recommendations on Best Practices for Health Plan Comparison Tools \_ User Experience and Choice Architecture

Presenter: Robert Krughoff, President

A good plan comparison tool is needed to—

- Help consumers save money and get quality by making the best personal plan choice
- Drive plans to be efficient and consumer-responsive
- Give Exchanges extra leverage for health system improvement

Tool needs to get user to a good answer quickly and easily

← go back

Print this page

BROWSE PLANS: 6 benefits packages (What's a benefits package?) ? [41 plans]

Sort plans by Benefits package

**You've selected**

- Benefits package  
 Bronze  
 Silver  
 Gold

- Narrow by provider  
 Search for your doctor...  
 Only show plans that include your doctor, nurse practitioner, hospital or health center.
- Narrow by monthly cost  
 \$301 - \$400 (9)  
 \$401 - \$500 (2)  
 \$501 - \$600 (2)  
 \$601 - \$700 (2)  
 \$701 - \$800 (2)  
 \$801 - \$900 (2)  
 Greater than \$900 (41)
- Narrow by insurance carrier  
 Blue Cross Blue Shield of Massachusetts (8)  
 CeliCare (8)  
 Fallon Community Health Plan (11)  
 Harvard Pilgrim Health Care (8)

Show Plans. Then choose up to 3 to compare. Click Continue at bottom.

|  | Monthly Cost             | Annual Deductible                | Annual Out of Pocket Max.         | Doctor Visit                       | Generic Rx                         | Emergency Room                      | Hospital Stay                            |
|--|--------------------------|----------------------------------|-----------------------------------|------------------------------------|------------------------------------|-------------------------------------|--|
| <b>Bronze Low Benefits Package</b><br>7 plans available    | as low as <b>\$1,358</b> | \$2,000 (ind.)<br>\$4,000 (fam.) | \$5,000 (ind.)<br>\$10,000 (fam.) | annual deductible, then \$25 copay | annual deductible, then \$15 copay | annual deductible, then \$100 copay | annual deductible, then 20% co-insurance |
| <b>Bronze Medium Benefits Package</b><br>7 plans available | as low as <b>\$1,497</b> | \$2,000 (ind.)<br>\$4,000 (fam.) | \$5,000 (ind.)<br>\$10,000 (fam.) | \$30 copay                         | \$10 copay                         | annual deductible, then \$150 copay | annual deductible, then \$500 copay      |
| <b>Bronze High Benefits Package</b><br>7 plans available   | as low as <b>\$1,571</b> | \$250 (ind.)<br>\$500 (fam.)     | \$5,000 (ind.)<br>\$10,000 (fam.) | \$25 copay                         | \$15 copay                         | \$150 copay                         | annual deductible, then 25% co-insurance |
| <b>Silver Low Benefits Package</b><br>7 plans available    | as low as <b>\$1,962</b> | \$1,000 (ind.)<br>\$2,000 (fam.) | \$2,000 (ind.)<br>\$4,000 (fam.)  | \$20 copay                         | \$15 copay                         | annual deductible, then \$100 copay | annual deductible, then no copay         |
| <b>Silver High Benefits Package</b><br>7 plans available   | as low as <b>\$2,134</b> | None                             | \$2,000 (ind.)<br>\$4,000 (fam.)  | \$25 copay                         | \$15 copay                         | \$100 copay                         | \$500 copay                              |
| <b>Gold Benefits Package</b><br>6 plans available          | as low as <b>\$2,445</b> | None                             | None                              | \$20 copay                         | \$15 copay                         | \$75 copay                          | \$150 copay                              |

# Comparing Cost

## Not just a Benefit Description Model

Common examples of the giving only Benefits and Coverage information to help consumers compare plans on cost exist in Massachusetts Connector and Healthcare.gov. You can't compare the costs you'll end up paying under each plan with just these pieces of information. You tell me, is a plan with a \$400 deductible and a \$10,000 out-of-pocket limit better than a plan with a \$1,000 deductible and a \$4,000 out-of-pocket limit? What if co-payments, co-insurance, etc. are different? Do you know the actual charges and probabilities of different types of usage for next year? Normal humans can't really compare costs this way.

## Not just a "Known Usage" Model

Another type of tool requires you to enter your number of doctor visits, prescriptions, hospitalizations, etc. for each family member next year. Do you know and have the time? And this ignores health care needs you can't predict. What about the possibility that you or someone in your family will encounter a major disease, accident, or change in therapy? "Known usage" *misleads* by ignoring expensive occurrences that you can't predict, one of the principal reasons for insurance. The actuarially based insurance value model CHECKBOOK recommends can include adjustments for known usage—a planned pregnancy or an expected surgical procedure for example—as *part* of the calculation but not as the entire calculation.

### Medical Cost Calculator

Overview | Select Coverage Level | Estimate Use | View Results

**Estimate Use**  
 Select the number of times you expect to incur charges for each of the items below during the plan year. Complete this process for yourself and each of your dependents.

Individual to Estimate:  [Add Dependent](#) | [Remove Dependent](#)

| Type of Medical Service                                      | Estimated Cost                               | Estimate Use:                     |                      | Subtotal Cost of Services     |                 |
|--|--|-----------------------------------|----------------------|-------------------------------|-----------------|
|  |  | Self                              | Dep 1                | Self                          | All Individuals |
| <b>Routine Services</b>                                      |  |                                   |                      |                               |                 |
| Office visit for established patient                         | <input checked="" type="checkbox"/> \$ 121   | <input type="text"/>              | <input type="text"/> | \$0                           | \$0             |
| Specialist visit   | <input checked="" type="checkbox"/> \$ 257   | <input type="text"/>              | <input type="text"/> | \$0                           | \$0             |
| X-ray  | <input checked="" type="checkbox"/> \$ 115   | <input type="text"/>              | <input type="text"/> | \$0                           | \$0             |
| Lab  | <input checked="" type="checkbox"/> \$ 87    | <input type="text"/>              | <input type="text"/> | \$0                           | \$0             |
| Outpatient mental health visit                               | <input checked="" type="checkbox"/> \$ 109   | <input type="text"/>              | <input type="text"/> | \$0                           | \$0             |
| <b>Preventive Services</b>                                   |  |                                   |                      |                               |                 |
| Routine physical exam  | <input checked="" type="checkbox"/> \$ 201   | <input type="text"/>              | <input type="text"/> | \$0                           | \$0             |
| <b>Non-Routine Services</b>                                  |  |                                   |                      |                               |                 |
| Emergency room visit   | <input checked="" type="checkbox"/> \$ 815   | <input type="text"/>              | <input type="text"/> | \$0                           | \$0             |
| Inpatient hospitalization                                    | <input checked="" type="checkbox"/> \$ 16913 | <input type="text"/>              | <input type="text"/> | \$0                           | \$0             |
| Outpatient surgery   | <input checked="" type="checkbox"/> \$ 2385  | <input type="text"/>              | <input type="text"/> | \$0                           | \$0             |
| <b>Prescription Drugs</b>                                    |  |                                   |                      |                               |                 |
| Retail prescription drug (brand, 30 day)                     | <input checked="" type="checkbox"/> \$ 123   | <input type="text"/>              | <input type="text"/> | \$0                           | \$0             |
| Retail prescription drug (generic, 30 day)                   | <input checked="" type="checkbox"/> \$ 26    | <input type="text"/>              | <input type="text"/> | \$0                           | \$0             |
| Mail order/home delivery prescription drug (brand, 90 day)   | <input checked="" type="checkbox"/> \$ 312   | <input type="text"/>              | <input type="text"/> | \$0                           | \$0             |
| Mail order/home delivery prescription drug (generic, 30 day) | <input checked="" type="checkbox"/> \$ 68    | <input type="text"/>              | <input type="text"/> | \$0                           | \$0             |
| <a href="#">Add/Remove Medical Services</a>                  |  | <a href="#">Reset to Defaults</a> |                      | <a href="#">Reset to Zero</a> |                 |
|  |  | Estimated Total Cost for Services |                      | \$0                           |                 |

Please note that these cost estimates are only based on a subset of all medical services you may use and therefore are only an estimate of your potential costs for these services. Your actual costs can and will vary.

[Previous](#) [Next](#)

**Available Plans - Ranked by Estimated Cost for Families Like Yours in an Average Year**

For video explanation, click on the television.  
 For audio explanations and help, click on the headphones.  
 Click on arrow up/down to sort the associated column.

[Start Over](#)

**Filters—Use Controls to Personalize Plan**  
**List with Your Preferences:**

Plan Type:  HMO,  CDHP / HDHP,  PPO  
 Overall Quality Score:  ★★★★★,  ★★★★☆,  ★★★☆☆,  ★★☆☆☆,  ★☆☆☆☆  
 Estimated Average Yearly Costs: \$2000 - \$7230  
 Most You Can Pay: \$7280 - \$27680  
 Deductible: \$0 - \$4000  
 Yearly Premium Minus Assistance: \$1615 - \$6115

Summary | **More Cost Information** | Deductibles/Coinsurance/etc | Coverage Features | Vision/Dental/Hearing | Plan Flexibility | Quality

| Select to<br>Compare     | Plan Name                | Plan Type | Tier   | Estimated Average Yearly Cost for Families Like Yours |                           |                     | Most You Could Pay in a Year | Overall Quality Score - (Personalize Here) | Doctor Result (Click each name for more info) |
|--------------------------|--------------------------|-----------|--------|---|---------------------------|---------------------|------------------------------|--|---|
|                          |                          |           |        | Yearly Premium Minus Any Government Assistance        | Health-Care Costs YOU Pay | Combined Total Cost |                              |  |   |
| <input type="checkbox"/> | APWU CDHP                | CDHP      | Silver | \$1,615   | \$385                     | \$2,000             | \$9,340                      | ★★★  | Edge, Deborah Napolitano, Stephen             |
| <input type="checkbox"/> | Aetna HealthFund HDHP    | HDHP      | Silver | \$1,655   | \$835                     | \$2,490             | \$8,150                      | ★★   | Edge, Deborah Napolitano, Stephen             |
| <input type="checkbox"/> | GEHA HDHP                | HDHP      | Silver | \$1,836   | \$724                     | \$2,560             | \$10,930                     | ★★★  | Dr. Name Not Found                            |
| <input type="checkbox"/> | Aetna HealthFund CDHP    | CDHP      | Silver | \$2,982   | \$49                      | \$3,030             | \$10,650                     | ★★   | Edge, Deborah Napolitano, Stephen             |
| <input type="checkbox"/> | Mail Handlers HDHP       | HDHP      | Silver | \$2,104   | \$926                     | \$3,030             | \$10,450                     | ★  | Edge, Deborah Napolitano, Stephen             |
| <input type="checkbox"/> | Kaiser-Std               | HMO       | Bronze | \$1,662   | \$1,368                   | \$3,030             | \$10,570                     | ★★★★★                                      | Unknown                                       |
| <input type="checkbox"/> | CareFirst BlueChoice-Hi  | HMO       | Bronze | \$2,593   | \$1,127                   | \$3,720             | \$9,000                      | ★★   | Edge, Deborah Napolitano, Stephen             |
| <input type="checkbox"/> | Aetna Open Access-Basic  | HMO       | Bronze | \$2,345   | \$1,395                   | \$3,740             | \$12,010                     | ★★★  | Edge, Deborah Napolitano, Stephen             |
| <input type="checkbox"/> | Kaiser-Hi                | HMO       | Bronze | \$2,961   | \$899                     | \$3,860             | \$8,770                      | ★★★★★                                      | Unknown                                       |
| <input type="checkbox"/> | CareFirst BlueChoice-Std | HMO-POS   | Bronze | \$2,332   | \$1,568                   | \$3,900             | \$7,820                      | ★★   | Dr. Name Not Found                            |
| <input type="checkbox"/> | Blue Cross-Basic         | PPO       | Gold   | \$2,298   | \$1,652                   | \$3,950             | \$7,280                      | ★★★★★                                      | Dr. Name Not Found                            |
| <input type="checkbox"/> | GEHA-Std                 | PPO-FEE   | Gold   | \$1,695   | \$2,345                   | \$4,040             | \$15,340                     | ★★★★★                                      | Edge, Deborah Napolitano, Stephen             |
| <input type="checkbox"/> | APWU-Hi                  | PPO-FEE   | Gold   | \$2,318   | \$1,792                   | \$4,110             | \$8,480                      | ★★★★★                                      | Dr. Name Not Found                            |

## Actuarially Estimated Average Yearly Costs for Families Like Yours

This is the summary plan comparison page, where users get within five minutes. It has the key information. Most users make their decisions without going further. In the highlighted column, CHECKBOOK gives you for each plan an actuarial estimate of the average yearly cost for families (individuals) like you. This is based on your age, family size, health status, and other characteristics. This is a single easy-to-compare dollar figure including premium (minus any subsidy) and out-of-pocket costs. We use the AHRQ Medical Expenditure Panel Survey database and other data to provide the most meaningful estimate of out-of-pocket costs. This is the proven methodology used by CHECKBOOK for comparing plan cost in the Federal Employees Health Benefits (FEHB) system for 34 years. A variation of this model is what CMS started using in its Plan Finder tool a few years ago. Consumers can sort plans based on this dollar amount and or any other column.

**Available Plans - Ranked by Estimated Cost for Families Like Yours in an Average Year**

For video explanation, click on the television.  
 For audio explanations and help, click on the headphones.  
 Click on arrow up/down to sort the associated column.

[Start Over](#)

**Filters—Use Controls to Personalize Plan List with Your Preferences:**

Plan Type:  HMO,  CDHP / HDHP,  PPO  
 Overall Quality Score:  ★★★★★,  ★★★★,  ★★★,  ★★,  ★  
 Estimated Average Yearly Costs: \$2000 - \$7230  
 Most You Can Pay: \$7280 - \$27880  
 Deductible: \$0 - \$4000  
 Yearly Premium Minus Assistance: \$1615 - \$6115

Summary | **More Cost Information** | Deductibles/Coinsurance/etc | Coverage Features | Vision/Dental/Hearing | Plan Flexibility | Quality

| Select to<br><a href="#">Compare</a> | Plan Name                | Plan Type | Tier   | Estimated Average Yearly Cost for Families Like Yours |                           |                     | Most You Could Pay in a Year | Overall Quality Score - (Personalize Here) | Doctor Result (Click each name for more info) |
|--------------------------------------|--------------------------|-----------|--------|---|---------------------------|---------------------|------------------------------|--|---|
|                                      |                          |           |        | Yearly Premium Minus Any Government Assistance        | Health-Care Costs YOU Pay | Combined Total Cost |                              |  |   |
| <input type="checkbox"/>             | APWU CDHP                | CDHP      | Silver | \$1,615   | \$385                     | \$2,000             | \$9,340                      | ★★★  | Edge, Deborah Napolitano, Stephen             |
| <input type="checkbox"/>             | Aetna HealthFund HDHP    | HDHP      | Silver | \$1,655   | \$835                     | \$2,490             | \$8,150                      | ★★   | Edge, Deborah Napolitano, Stephen             |
| <input type="checkbox"/>             | GEHA HDHP                | HDHP      | Silver | \$1,836   | \$724                     | \$2,560             | \$10,930                     | ★★★  | Dr. Name Not Found                            |
| <input type="checkbox"/>             | Aetna HealthFund CDHP    | CDHP      | Silver | \$2,982   | \$49                      | \$3,030             | \$10,650                     | ★★   | Edge, Deborah Napolitano, Stephen             |
| <input type="checkbox"/>             | Mail Handlers HDHP       | HDHP      | Silver | \$2,104   | \$926                     | \$3,030             | \$10,450                     | ★  | Edge, Deborah Napolitano, Stephen             |
| <input type="checkbox"/>             | Kaiser-Std               | HMO       | Bronze | \$1,662   | \$1,368                   | \$3,030             | \$10,570                     | ★★★★★                                      | Unknown                                       |
| <input type="checkbox"/>             | CareFirst BlueChoice-Hi  | HMO       | Bronze | \$2,593   | \$1,127                   | \$3,720             | \$9,000                      | ★★   | Edge, Deborah Napolitano, Stephen             |
| <input type="checkbox"/>             | Aetna Open Access-Basic  | HMO       | Bronze | \$2,345   | \$1,395                   | \$3,740             | \$12,010                     | ★★★  | Edge, Deborah Napolitano, Stephen             |
| <input type="checkbox"/>             | Kaiser-Hi                | HMO       | Bronze | \$2,961   | \$899                     | \$3,860             | \$8,770                      | ★★★★★                                      | Unknown                                       |
| <input type="checkbox"/>             | CareFirst BlueChoice-Std | HMO-POS   | Bronze | \$2,332   | \$1,568                   | \$3,900             | \$7,820                      | ★★   | Dr. Name Not Found                            |
| <input type="checkbox"/>             | Blue Cross-Basic         | PPO       | Gold   | \$2,298   | \$1,652                   | \$3,950             | \$7,280                      | ★★★★                                       | Dr. Name Not Found                            |
| <input type="checkbox"/>             | GEHA-Std                 | PPO-FEE   | Gold   | \$1,695   | \$2,345                   | \$4,040             | \$15,340                     | ★★★★★                                      | Edge, Deborah Napolitano, Stephen             |
| <input type="checkbox"/>             | APWU-Hi                  | PPO-FEE   | Gold   | \$2,318   | \$1,792                   | \$4,110             | \$8,480                      | ★★★★★                                      | Dr. Name Not Found                            |



## Meaningful Comparison of Maximum Risk

CHECKBOOK knows that consumers are concerned about risk of having very high expenses. We compare plans on a dollar-amount figure of the Most You Can Pay in a Year (maximum risk). Currently, many plans' stated limits have gaps and loopholes that can mean real limits are much higher than the plan's stated "out-of-pocket maximum." CHECKBOOK adjusts for these gaps to provide a real apples-to-apples comparison of Most You Can Pay.



**Doctor Preferences - Step 2 of 2**

Many people want to know if a doctor is in a particular health plan's network. By entering your doctors' names below, we will show you if the name selected appeared in plans' online doctor directories as provided to us by the plans, or when we last checked the plans' website.


Show me if doctors I'm interested in are in the plans available to me.  

Type in doctor name below (Last Name, First Name) and select from list (Repeat to add multiple doctors):

Your doctors:

- NAPOLITANO, STEPHEN (Remove)

[Click here to read doctor search limitations.](#)

 Need help finding Doctors Recognized for Quality? [Click here for assistance](#)

[Continue](#)

**Available Plans - Ranked by Estimated Cost for Families Like Yours in an Average Year**

For video explanation, click on the television.  
For audio explanations and help, click on the headphones.  
Click on arrow up/down to sort the associated column.

Start Over

Filters - Use Controls to Personalize Plan List with Your Preferences:

Plan Type:  HMO  CDHP / HDHP  PPO

Overall Quality Score:  ★★★★★  ★★★★☆  ★★★☆☆  ★★☆☆☆  ★☆☆☆☆

Estimated Average Yearly Costs: \$2000 - \$7230

Deductible: \$0 - \$4000

Most You Can Pay: \$7280 - \$27680

Yearly Premium Minus Assistance: \$1615 - \$6115

Summary | More Cost Information | Deductibles/Coinsurance/etc. | Coverage Features | Vision/Dental/Hearing | Plan Flexibility | **Quality**

| Select to Compare        | Plan Name               | Plan Type | Tier   | Estimated Average Yearly Cost for Families Like Yours |                           |                     | Most You Could Pay in a Year | Overall Quality Score (Personalize Here) | Doctor Result (Click each name for more info) |
|--------------------------|-------------------------|-----------|--------|---|---------------------------|---------------------|------------------------------|--|---|
|                          |                         |           |        | Yearly Premium Minus Any Government Assistance        | Health-Care Costs YOU Pay | Combined Total Cost |                              |  |   |
| <input type="checkbox"/> | APWU CDHP               | CDHP      | Silver | \$1,615   | \$385                     | \$2,000             | \$9,340                      | ★★★★                                     | Edge, Deborah<br>Napolitano, Stephen          |
| <input type="checkbox"/> | Aetna HealthFund HDHP   | HDHP      | Silver | \$1,655   | \$835                     | \$2,490             | \$8,150                      | ★★★★                                     | Edge, Deborah<br>Napolitano, Stephen          |
| <input type="checkbox"/> | GEHA HDHP               | HDHP      | Silver | \$1,836   | \$724                     | \$2,560             | \$10,930                     | ★★★★                                     | Dr. Name Not Found                            |
| <input type="checkbox"/> | Aetna HealthFund CDHP   | CDHP      | Silver | \$2,982   | \$49                      | \$3,030             | \$10,650                     | ★★★                                      | Edge, Deborah<br>Napolitano, Stephen          |
| <input type="checkbox"/> | Mall Handlers HDHP      | HDHP      | Silver | \$2,104   | \$926                     | \$3,030             | \$10,450                     | ★★★                                      | Edge, Deborah<br>Napolitano, Stephen          |
| <input type="checkbox"/> | Kaiser Std              | HMO       | Bronze | \$1,662   | \$1,368                   | \$3,030             | \$10,570                     | ★★★★★                                    | Unknown                                       |
| <input type="checkbox"/> | CareFirst BlueChoice-HI | HMO       | Bronze | \$2,593   | \$1,127                   | \$3,720             | \$9,000                      | ★★★                                      | Edge, Deborah<br>Napolitano, Stephen          |
| <input type="checkbox"/> | Aetna Open Access-Basic | HMO       | Bronze | \$2,345   | \$1,395                   | \$3,740             | \$12,010                     | ★★★                                      | Edge, Deborah<br>Napolitano, Stephen          |
| <input type="checkbox"/> | Kaiser-HI               | HMO       | Bronze | \$2,961   | \$899                     | \$3,860             | \$8,770                      | ★★★★★                                    | Unknown                                       |

**Doctors Recognized for Quality**

Having good doctors is key to getting good care. Here we provide a list of doctors who have been recognized for quality by the programs described here. There are many other fine doctors not listed here, and many other things to consider when choosing a doctor.

[Search for Health Plans](#)

Check boxes to show certain types of recognized doctors:

Doctors who have achieved special recognition from NCOA or Bridges to Excellence in:

- Heart, hypertension, or stroke care
- Diabetes Care
- Patient-Centered Medical Home or Physician Office Systems

Primary care doctors who are recognized by CHECKBOOK for getting above-average ratings from surveyed patients

Doctors who are recognized by CHECKBOOK for being recommended by surveyed doctors as "most desirable" for care of a loved one in certain specialties?

|   |   |  |  |
|---|---|--|--|
| <input type="checkbox"/> Allergy/Immunology     | <input type="checkbox"/> General Surgery      | <input type="checkbox"/> Neurology             | <input type="checkbox"/> Psychiatry            |
| <input type="checkbox"/> Anesthesiology         | <input type="checkbox"/> Genetics             | <input type="checkbox"/> Nuclear Medicine      | <input type="checkbox"/> Pulmonary Disease     |
| <input type="checkbox"/> Cardiac Surgery        | <input type="checkbox"/> Geriatrics           | <input type="checkbox"/> Obstetrics/Gynecology | <input type="checkbox"/> Radiology-Diagnostic  |
| <input type="checkbox"/> Cardiology             | <input type="checkbox"/> Gynecologic Oncology | <input type="checkbox"/> Ophthalmology         | <input type="checkbox"/> Radiology-Therapeutic |
| <input type="checkbox"/> Colon & Rectal Surgery | <input type="checkbox"/> Hematology/Oncology  | <input type="checkbox"/> Orthopedics           | <input type="checkbox"/> Rehabilitation        |
| <input type="checkbox"/> Dermatology            | <input type="checkbox"/> Infectious Disease   | <input type="checkbox"/> Otolaryngology        | <input type="checkbox"/> Rheumatology          |
| <input type="checkbox"/> Emergency Medicine     | <input type="checkbox"/> Infertility          | <input type="checkbox"/> Pain Medicine         | <input type="checkbox"/> Thoracic Surgery      |
| <input type="checkbox"/> Endocrinology          | <input type="checkbox"/> Internal Medicine    | <input type="checkbox"/> Pathology             | <input type="checkbox"/> Urology               |
| <input type="checkbox"/> Family Practice        | <input type="checkbox"/> Nephrology           | <input type="checkbox"/> Pediatrics            | <input type="checkbox"/> Vascular Surgery      |
| <input type="checkbox"/> Gastroenterology       | <input type="checkbox"/> Neurological Surgery | <input type="checkbox"/> Plastic Surgery       |  |

[Search](#)

**An Exchange-wide provider directory** so that the user can quickly see which plans have his or her preferred providers is extremely important to consumers. This requires accurate physician directory matching, an intuitive user interface, a simple display of the provider/plan affiliation, and the ability to click the provider name for more information. CHECKBOOK has a screen where the user can type in one or more doctor names, and then the summary display of the plans shows which of these doctors are in each plan. The user can click on provider names in this display and see office addresses and phone numbers. At several points, the user is cautioned that if that doctor's availability is important, the user should call to confirm the doctor's plan participation and intention to continue participation.

## Find good doctors

This is a feature of CHECKBOOK's doctor-finder tool enabling consumers to find doctors recognized for their quality of care and see which plans they are in.

**Available Plans - Ranked by Estimated Cost for Families Like Yours in an Average Year**

For video explanation, click on the television.  
 For audio explanations and help, click on the headphones.  
 Click on arrow up/down to sort the associated column.

Start Over

**Filters - Use Controls to Personalize Plan List with Your Preferences:**

Plan Type:  HMO  CDHP / HDHP  PPO

Overall Quality Score:  ★★★★★  ★★★★☆  ★★★☆☆  ★★☆☆☆  ★☆☆☆☆

Estimated Average Yearly Costs: \$2000 - \$7230  
 Most You Can Pay: \$7280 - \$27680

Deductible: \$0 - \$4000  
 Yearly Premium Minus Assistance: \$1615 - \$6115

Submit Reset

Summary More Cost Information Deductibles/Coinsurance/etc Coverage Features Vision/Dental/Hearing Plan Flexibility **Quality**

| Select to Compare        | Plan Name                | Plan Type | Tier   | Estimated Average Yearly Cost for Families Like Yours |                           |                     | Most You Could Pay in a Year | Overall Quality Score - (Personalize Here) | Doctor Result (Click each name for more info) |
|--------------------------|--------------------------|-----------|--------|---|---------------------------|---------------------|------------------------------|--|---|
|                          |                          |           |        | Yearly Premium Minus Any Government Assistance        | Health-Care Costs YOU Pay | Combined Total Cost |                              |  |   |
| <input type="checkbox"/> | APWU CDHP                | CDHP      | Silver | \$1,615   | \$385                     | \$2,000             | \$9,340                      | ★★★  | Edge, Deborah<br>Napollitano, Stephen         |
| <input type="checkbox"/> | Aetna HealthFund HDHP    | HDHP      | Silver | \$1,655   | \$835                     | \$2,490             | \$8,150                      | ★★   | Edge, Deborah<br>Napollitano, Stephen         |
| <input type="checkbox"/> | GEHA HDHP                | HDHP      | Silver | \$1,836   | \$724                     | \$2,560             | \$10,930                     | ★★★  | Dr. Name Not Found                            |
| <input type="checkbox"/> | Aetna HealthFund CDHP    | CDHP      | Silver | \$2,982   | \$49                      | \$3,030             | \$10,650                     | ★★   | Edge, Deborah<br>Napollitano, Stephen         |
| <input type="checkbox"/> | Mail Handlers HDHP       | HDHP      | Silver | \$2,104   | \$926                     | \$3,030             | \$10,450                     | ★  | Edge, Deborah<br>Napollitano, Stephen         |
| <input type="checkbox"/> | Kaiser-Std               | HMO       | Bronze | \$1,642   | \$1,368                   | \$3,030             | \$10,570                     | ★★★★★                                      | Unknown                                       |
| <input type="checkbox"/> | CareFirst BlueChoice-HI  | HMO       | Bronze | \$2,593   | \$1,127                   | \$3,720             | \$9,000                      | ★★   | Edge, Deborah<br>Napollitano, Stephen         |
| <input type="checkbox"/> | Aetna Open Access-Basic  | HMO       | Bronze | \$2,345   | \$1,395                   | \$3,740             | \$12,010                     | ★★★★                                       | Edge, Deborah<br>Napollitano, Stephen         |
| <input type="checkbox"/> | Kaiser-HI                | HMO       | Bronze | \$2,961   | \$899                     | \$3,860             | \$8,770                      | ★★★★★                                      | Unknown                                       |
| <input type="checkbox"/> | CareFirst BlueChoice-Std | HMO-POS   | Bronze | \$2,332   | \$1,568                   | \$3,900             | \$7,820                      | ★★   | Dr. Name Not Found                            |
| <input type="checkbox"/> | Blue Cross-Basic         | PPO       | Gold   | \$2,298   | \$1,652                   | \$3,950             | \$7,280                      | ★★★★★                                      | Dr. Name Not Found                            |
| <input type="checkbox"/> | GEHA-Std                 | PPO-FEE   | Gold   | \$1,695   | \$2,345                   | \$4,040             | \$15,340                     | ★★★★★                                      | Edge, Deborah<br>Napollitano, Stephen         |
| <input type="checkbox"/> | ADW1-L4E                 | DDP-FEE   | Gold   | \$1,118   | \$1,792                   | \$2,910             | \$8,480                      | ★★★★★                                      | Dr. Name Not Found                            |

## Overall Quality Score

CHECKBOOK uses as its default overall quality score, the member satisfaction score from the national CAHPS survey of members about their plans, but other measures or composites of measures could easily be used. We score the plans with a one to five star ranking. We also allow users to personalize their quality scores if they wish to do so, by giving their own weights to different quality measures.

**See Details of Plan Quality Ratings and Personalize for What Matters to You**

By clicking the topics listed below, you can see details on measures of plan quality. By moving the slider bars, you can weight different types of quality measures so that you get a personalized Overall Quality Score for each plan when you click on the "Summary" tab. [More about our methods](#)

Use Filters | Start Over

Summary More Cost Information Deductibles/Coinsurance/etc Coverage Features Vision/Dental/Hearing Plan Flexibility **Quality**

Move slider to show what's important to you. Click any topic below to see details.

Not important Very important

83  What members say about the quality of care

100  Quality and availability of doctors and other providers

50  What members say about being able to get needed care and get it quickly

25  Coordination of care among doctors, hospitals, and other providers

50  Help for members to learn about and choose treatment options

100  Customer service and claims handling

50  Information plan gives members to help them keep out-of-pocket costs down

74  Overall rating of plan by surveyed members

89  Members get the tests and treatments they should for **diabetes**

50  Members get the tests and treatments they should for **heart disease**

50  Members get the tests and treatments they should for **cancer**

100  Members get the tests and treatments they should for **back pain**

50  Members get the tests and treatments they should for **respiratory conditions, asthma, sore throat**

50  Members get the tests and treatments they should for **mental health**

4  Members get the tests and treatments they should for **maternity and childbirth**

4  Members get the tests and treatments they should for **childhood immunizations**

Submit Reset

Click on "Submit" to see your cost and quality results with your personalized overall plan score.

## Personalized Quality Scores

CHECKBOOK's unique weighting system allows the user to decide which of many available measures of plan quality are more or less important to the user, change relative weights by moving sliders, and calculate a new set of plan quality star scores personalized to these preferences. For example, the user in this display gave heavy weight to "quality and availability of doctors and other providers," "customer service and claims handling," and "whether members get the tests and treatments they should for back pain."

**Available Plans - Ranked by Estimated Cost for Families Like Yours in an Average Year**

For video explanation, click on the television.  
 For audio explanations and help, click on the headphones.  
 Click on arrow up/down to sort the associated column.

Start Over

**Filters--Use Controls to Personalize Plan List with Your Preferences:**  
 Plan Type:  HMO,  CDHP / HDHP,  PPO  
 Overall Quality Score:  ★★★★★,  ★★★★☆,  ★★★☆☆,  ★★☆☆☆,  ★☆☆☆☆  
 Estimated Average Yearly Costs: \$2000 - \$7230  
 Most You Can Pay: \$7280 - \$27880  
 Deductible: \$0 - \$4000  
 Yearly Premium Minus Assistance: \$1615 - \$4355

Submit, Reset

Summary, More Cost Information, Deductibles/Coinsurance/etc., Coverage Features, Vision/Dental/Hearing, Plan Flexibility, Quality

| Select to<br>Compare     | Plan Name        | Plan Type | Tier | Estimated Average Yearly Cost for Families Like Yours |                           |                     | Most You Could Pay in a Year | Overall Quality Score - (Personalize Here) | Doctor Result (Click each name for more info) |
|--------------------------|------------------|-----------|------|---|---------------------------|---------------------|------------------------------|--|---|
|                          |                  |           |      | Yearly Premium Minus Any Government Assistance        | Health-Care Costs YOU Pay | Combined Total Cost |                              |  |   |
| <input type="checkbox"/> | Blue Cross-Basic | PPO       | Gold | \$2,298   | \$1,652                   | \$3,950             | \$7,280                      | ★★★★★                                      | Dr. Name Not Found                            |
| <input type="checkbox"/> | GEHA-Std         | PPO-FEE   | Gold | \$1,695   | \$2,345                   | \$4,040             | \$15,340                     | ★★★★★                                      | Edge, Deborah<br>Napolitano, Stephen          |
| <input type="checkbox"/> | APWU-Hi          | PPO-FEE   | Gold | \$2,318   | \$1,792                   | \$4,110             | \$8,480                      | ★★★★★                                      | Dr. Name Not Found                            |
| <input type="checkbox"/> | NALC             | PPO-FEE   | Gold | \$2,633   | \$2,007                   | \$4,640             | \$11,660                     | ★★★★★                                      | Dr. Name Not Found                            |
| <input type="checkbox"/> | SAMBA-Std        | PPO-FEE   | Gold | \$2,459   | \$2,231                   | \$4,690             | \$17,750                     | ★★★★★                                      | Unknown                                       |

Compare Selected Plan Details

## Filters When the Time is Right, and Other Ways to Sort, Narrow, and Learn More

**Filters** to reduce the list of available plans should be readily available, but not deployed before the user has a chance to see what those filtering choices might cost the user. It might not seem nearly as good a choice to select filters to eliminate HMO or HD plans, for example, if the user knew that such a choice (as is true for the plans as filtered in this illustration) would cost the user about \$2,000. Filtering early deprives consumers of the ability to know what they are missing, and is not necessary for ease of use.

- The CHECKBOOK tool also allows the user to focus by **sorting** plans on any column and, by choosing checkboxes, get a side-by-side detailed comparison of up to four plans.

- For users who want to **dig deeper**, they can click on the tabs for More Cost Information, details on Deductibles/Coinsurance/etc., Vision/Dental/Hearing Coverage, and other information. And they can click on TV symbols for audio/video explanations and question-mark symbols for text explanations of all concepts.

**Appendix Follows**



# The Research, Testing, Evaluation, and Experience Behind CHECKBOOK's Recommendations

- The recommendations of Consumers' CHECKBOOK/Center for the Study of Services (CHECKBOOK/CSS) on health plan comparison tools draw on research, testing, and experience serving *hundreds of thousands* of consumers who, over the past 34 years, have used *CHECKBOOK's Guide to Health Plans for Federal Employees and Retirees (Guide)*. This *Guide* compares health plans available to the eight million employees and retirees in the largest existing health insurance "exchange" in the U.S., the Federal Employees Health Benefits Program (FEHBP). The FEHBP has been one of the models for the Exchange concept; it currently includes more than 200 health plans, with about 20 available throughout the U.S. and the other plans available in specific states or regions.
- For many years, this *Guide* supported itself entirely by being purchased by individual employees and retirees—good discipline to foster development of a tool that is useful and consumer-friendly. (None of CHECKBOOK/CSS's publications or websites carries any advertising.) Over the past decade, dozens of Federal departments and agencies (HHS, Labor, IRS, Federal Reserve, U.S. Senate, and many others including the Office of Personnel Management, which has its own plan guide for Federal Employees) have purchased online access to the *Guide* to help their employees make the best plan choices.
- Providing this tool has offered an invaluable opportunity to learn what is needed in such a tool and to learn how best to address the practical issues of tool feasibility, cost, and implementation. CHECKBOOK/CSS has observed usage patterns, surveyed users, and answered insurance questions in Q&A forums. And its experts have made a practice of actually meeting personally each year with many individuals and small groups to provide personal advice and continually learn about consumers' goals in selecting insurance plans and the indicators and reasoning consumers rightly or wrongly believe will lead them toward the right plan. In addition, CHECKBOOK/CSS regularly seeks feedback from the health plans being evaluated.

## Behind CHECKBOOK's Recommendations

- CHECKBOOK/CSS's recommendations also draw on what CHECKBOOK/CSS has learned about the validity, feasibility, and cost of various methods for evaluating and reporting on the quality and cost of health care and insurance services through its various other activities. These activities include producing *Consumers' CHECKBOOK* magazine and [www.checkbook.org](http://www.checkbook.org) with evaluations of various types of service providers, including doctors, dentists, hospitals, and auto and homeowners insurers; administering CAHPS surveys of health plan members of hundreds of health plans for public reporting (including in recent years managing, under contract with CMS, all of CMS's surveys of members of Medicare Advantage and Prescription Drug plans, with results reported on Medicare's Plan Finder website); administering the nation's largest surveys of patients about doctors using the Clinician/Group CAHPS surveys, both under CHECKBOOK/CSS's own sponsorship and under contract with such groups as Massachusetts Health Quality Partners and the Pacific Business Group on Health; and serving on national committees responsible for developing or evaluating measures, such as (for its initial years) NCQA's Committee on Performance Measurement (responsible for selecting HEDIS measures of clinical quality in health plans) and the ACA-mandated Measure Applications Partnership--the public-private partnership managed by NQF to review performance measures for potential use in federal public reporting and performance-based payment programs, while working to align public programs with measures being used in the private sector.

# Actuarial Model—Simplified Illustration

Using a database of expenses of actual households, one can either calculate the OOP expenses under each plan for all households of a type and average them or, as in this *very simplified* illustration, create a number of representative overall expense-level and expense-distribution profiles and probabilities and calculate a weighted average OOP expense estimate.

| <b>Simplified illustration: for households with a 49-year-old husband and wife--for ABC Health Plan</b>  |     |         |         |         |          |          |           |
|--|-----|---------|---------|---------|----------|----------|-----------|
| <i>Level of total expense:</i>   | \$0 | \$1,000 | \$2,500 | \$5,000 | \$10,000 | \$25,000 | \$150,000 |
| <i>Probability of expense at this level</i>  | 3%  | 16%     | 17%     | 16%     | 23%      | 21%      | 4%        |
| <i>Components of expense:</i>  |     |         |         |         |          |          |           |
| Hospital room and board  | \$0 | \$0     | \$0     | \$1,200 | \$2,300  | \$6,000  | \$50,000  |
| Other inpatient hospital   | \$0 | \$0     | \$0     | \$1,200 | \$2,300  | \$6,000  | \$50,000  |
| Surgical   | \$0 | \$0     | \$0     | \$0     | \$2,000  | \$4,000  | \$25,000  |
| Routine exams  | \$0 | \$300   | \$300   | \$300   | \$300    | \$300    | \$300     |
| Other medical  | \$0 | \$400   | \$1,200 | \$1,300 | \$1,900  | \$4,700  | \$16,700  |
| Prescription drugs   | \$0 | \$300   | \$1,000 | \$1,000 | \$1,200  | \$4,000  | \$8,000   |
| OOP member would pay in ABC Plan   | \$0 | \$700   | \$1,120 | \$1,370 | \$1,870  | \$3,370  | \$9,000   |
| OOP exp. times probability of this exp.  | \$0 | \$112   | \$190   | \$219   | \$430    | \$708    | \$360     |
| Estimated average OOP in ABC Plan for households like this (sum of row above): \$2,020   |     |         |         |         |          |          |           |
| Enrollee share of premium in ABC Plan: \$2,500   |     |         |         |         |          |          |           |
| <b>Estimated total cost (premium plus OOP) for households like this: \$4,520 (this is number shown on website)</b>   |     |         |         |         |          |          |           |
| ABC health plan has \$2,500 premium after any subsidy for this policyholder, \$1,000 deductible, 10% coinsurance on all expenses after deductible, \$8,000 OOP limit not counting deductible, routine exams fully covered. |     |         |         |         |          |          |           |

## Other Plan Comparison Tool Resources from CHECKBOOK

Consumers' CHECKBOOK's blog for *Health Affairs* - "Helping Consumers Choose Health Plans In Exchanges: Best Practice Recommendations"

<http://healthaffairs.org/blog/2012/02/29/helping-consumers-choose-health-plans-in-exchanges-best-practice-recommendations/>

Video Demonstration of CHECKBOOK's Model Health Plan Comparison Tool

<http://www.checkbook.org/plancompare/>

CHECKBOOK's Health Plan Comparison Tool – Best Practices (White paper)

<http://www.checkbook.org/exchange/Health%20plan%20comparison%20tool--best%20practices%20recommendations.pdf>

Recommended Specifications States Can Use to Be Sure They Get a Good Health Plan Comparison Tool

<http://www.checkbook.org/exchange/recommended-specifications-of-requirements-for-a-health-plan-shop-compare-select-tool.pdf>

Sample slides from CHECKBOOK's health plan comparison tool follow.



## CHECKBOOK/CSS Plan Comparison Tool



**State Exchange Health Plan Comparison Tool**  
Which Health Plans Rate Best and Cost the Least?

The *Health Plan Comparison Tool* for 2012 takes you through a few simple steps to find the best health plan for you, your family, or employees. Find every plan available to you ranked by estimated out-of-pocket costs and more.

Individuals & Families [Continue](#)

00:00 | 00:37

Copyright © 2012 Center for the Study of Services. All Rights Reserved.  
CHECKBOOK is a trademark and service mark of the Center for the Study of Services and is registered with the US Patent and Trademark Office.  
No commercial use: CHECKBOOK's ratings and reports are solely for the use of its readers and may not be used in advertising or for any commercial purpose.  
The Center for the Study of Services will take steps to prevent or prosecute commercial uses of excerpted materials, its name, or the CHECKBOOK name.  
Checkbook.org is optimized for viewing at 1024 x 768 or higher resolution.

Welcome Screen with Introductory Video



## Your Health Plan Comparison Tool - Step 1 of 2

Language: English

By entering the information requested below, you will enable us to determine the best available plans for you and your family. These questions allow us to compare plans by cost. They do not affect your eligibility, premiums, or fees.

- Point your mouse at this symbol should you need additional explanation.
- For audio explanations and help, click on the headphones.
- Click here to [learn about health insurance](#).

### When you want coverage to begin?

April 1, 2012

### Tell us a bit about those who will be covered under this insurance.

| Who will be covered?<br><small>(check box for each)</small> | Age at<br>Start of Coverage               | Gender   | Health Status          | Tobacco Use<br><small>(check the box<br/>for Yes)</small> | Major Medical Expense<br>Consideration |
|---|---|--|------------------------|---|--|
| <input checked="" type="checkbox"/> Self                    | <input type="text" value="39"/> years old | <input type="radio"/> Female <input checked="" type="radio"/> Male | <span>Very Good</span> | <input type="checkbox"/>                                  | <span>None</span>                      |
| <input checked="" type="checkbox"/> Spouse                  | <input type="text" value="38"/> years old | <input checked="" type="radio"/> Female <input type="radio"/> Male | <span>Very Good</span> | <input type="checkbox"/>                                  | <span>None</span>                      |
| <input checked="" type="checkbox"/> Child #1                | <input type="text" value="12"/> years old | <input checked="" type="radio"/> Female <input type="radio"/> Male | <span>Excellent</span> | <input type="checkbox"/>                                  | <span>None</span>                      |
| <input checked="" type="checkbox"/> Child #2                | <input type="text" value="10"/> years old | <input checked="" type="radio"/> Female <input type="radio"/> Male | <span>Excellent</span> | <input type="checkbox"/>                                  | <span>None</span>                      |
| <input type="checkbox"/> Child #3                           | <input type="text"/> years old            | <input type="radio"/> Female <input type="radio"/> Male            | <span>Excellent</span> | <input type="checkbox"/>                                  | <span>None</span>                      |

(To add more family members, click here).


### Enter your zip code (home or work):

[Continue](#)

Copyright © 2012 Center for the Study of Services. All Rights Reserved.

CHECKBOOK is a trademark and service mark of the Center for the Study of Services and is registered with the US Patent and Trademark Office.  
No commercial use: CHECKBOOK's ratings and reports are solely for the use of its readers and may not be used in advertising or for any commercial purpose.  
The Center for the Study of Services will take steps to prevent or prosecute commercial uses of excerpted materials, its name, or the CHECKBOOK name.

**About You** – The majority of the information gathered in this user profile page can be passed through to the CHECKBOOK/CSS comparison tool as hidden variables from the Identity Verification/Eligibility components of an Exchange or from an employer outside an Exchange. In that way, the user will see a dramatically simplified version of this page.



## Your Health Plan Comparison Tool - Step 1 of 2

Language: English

By entering the information requested below, you will enable us to determine the best available plans for you and your family. These questions allow us to compare plans by cost. They do not affect your eligibility, premiums, or fees.

- Point your mouse at this symbol should you need additional explanation.
- For audio explanations and help, click on the headphones.
- Click here to [learn about health insurance](#).

### When you want coverage to begin?

April 1, 2012

### Tell us a bit about those who will be covered under this insurance.

| Who will be covered?<br><small>(check box for each)</small> | Age at<br>Start of Coverage | Gender | Health Status | Tobacco Use<br><small>(check the box<br/>for Yes)</small> | Major Medical Expense<br>Consideration |
|---|-----------------------------|--------|---------------|---|--|
| <input checked="" type="checkbox"/> Self                    | 39 years old                |        |               |   | None                                   |
| <input checked="" type="checkbox"/> Spouse                  | 38 years old                |        |               |   | None                                   |
| <input checked="" type="checkbox"/> Child #1                | 12 years old                |        |               |   | None                                   |
| <input checked="" type="checkbox"/> Child #2                | 10 years old                |        |               |   | None                                   |
| <input type="checkbox"/> Child #3                           | years old                   |        |               |   | None                                   |

(To add more family members, click here).

### Enter your zip code (home or work):

20006

[Continue](#)

**Who will be covered?:**

Click on a box next to each type of person who will be covered. Your Self, Spouse, one or more children... Whoever will be covered.

00:00 00:00

**Audio Tips** – Short audio explanations are available on nearly all information points. Additionally, the user may choose to have an Audio Guide where many of the audio advice elements are automated to correspond with the user’s progress. Text is always provided alongside audio or video components to maximize accessibility.



## Doctor Preferences - Step 2 of 2

Many people want to know if a doctor is in a particular health plan's network. By entering your doctors' names below, we will show you if the name selected appeared in plans' online doctor directories as provided to us by the plans, or when we last checked the plans' website.

Show me if doctors I'm interested in are in the plans available to me.  

Type in doctor name below:

(Last Name, First Name)

NAPOLITANO, LENA

NAPOLITANO, STEPHEN

Cal

ons.



Need help finding Doctors  
Recognized for Quality?  
[Click here](#) for assistance

Continue

Copyright © 2012 Center for the Study of Services. All Rights Reserved.

CHECKBOOK is a trademark and service mark of the Center for the Study of Services and is registered with the US Patent and Trademark Office.  
No commercial use: CHECKBOOK's ratings and reports are solely for the use of its readers and may not be used in advertising or for any commercial purpose.  
The Center for the Study of Services will take steps to prevent or prosecute commercial uses of excerpted materials, its name, or the CHECKBOOK name.

**Doctor Directory** – An Exchange-wide doctor directory is presented so the user can enter the names of any current doctors, select from the drop-down list, and know in which plans their doctors participate.

**Doctor Chooser** – Help is provided to find doctors recognized on a variety of quality considerations should the user need to find a doctor recognized for quality.





### Doctors Recognized for Quality

Having good doctors is key to getting good care. Here we provide a list of doctors who have been recognized for quality by the programs described here. There are many other fine doctors not listed here, and many other things to consider when choosing a doctor.

[Search for Health Plans](#)

#### Check boxes to show certain types of recognized doctors:

- Doctors who have achieved special recognition from NCOA or Bridges to Excellence in:
  - Heart, hypertension, or stroke care
  - Diabetes Care
  - Patient-Centered Medical Home or Physician Office Systems
- Primary care doctors who are recognized by CHECKBOOK for getting above-average ratings from surveyed patients
- Doctors who are recognized by CHECKBOOK for being recommended by surveyed doctors as "most desirable" for care of a loved one<sup>1</sup> in certain specialties?
 

|   |   |  |   |
|---|---|--|---|
| <input type="checkbox"/> Allergy/Immunology     | <input type="checkbox"/> General Surgery      | <input type="checkbox"/> Neurology             | <input type="checkbox"/> Psychiatry             |
| <input type="checkbox"/> Anesthesiology         | <input type="checkbox"/> Genetics             | <input type="checkbox"/> Nuclear Medicine      | <input type="checkbox"/> Pulmonary Disease      |
| <input type="checkbox"/> Cardiac Surgery        | <input type="checkbox"/> Geriatrics           | <input type="checkbox"/> Obstetrics/Gynecology | <input type="checkbox"/> Radiology--Diagnostic  |
| <input type="checkbox"/> Cardiology             | <input type="checkbox"/> Gynecologic Oncology | <input type="checkbox"/> Ophthalmology         | <input type="checkbox"/> Radiology--Therapeutic |
| <input type="checkbox"/> Colon & Rectal Surgery | <input type="checkbox"/> Hematology/Oncology  | <input type="checkbox"/> Orthopedics           | <input type="checkbox"/> Rehabilitation         |
| <input type="checkbox"/> Dermatology            | <input type="checkbox"/> Infectious Disease   | <input type="checkbox"/> Otolaryngology        | <input type="checkbox"/> Rheumatology           |
| <input type="checkbox"/> Emergency Medicine     | <input type="checkbox"/> Infertility          | <input type="checkbox"/> Pain Medicine         | <input type="checkbox"/> Thoracic Surgery       |
| <input type="checkbox"/> Endocrinology          | <input type="checkbox"/> Internal Medicine    | <input type="checkbox"/> Pathology             | <input type="checkbox"/> Urology                |
| <input type="checkbox"/> Family Practice        | <input type="checkbox"/> Nephrology           | <input type="checkbox"/> Pediatrics            | <input type="checkbox"/> Vascular Surgery       |
| <input type="checkbox"/> Gastroenterology       | <input type="checkbox"/> Neurological Surgery | <input type="checkbox"/> Plastic Surgery       |   |

[Search](#)

Copyright © 2012 Center for the Study of Services. All Rights Reserved.  
CHECKBOOK is a trademark and service mark of the Center for the Study of Services and is registered with the US Patent and Trademark Office.  
No commercial use. CHECKBOOK's ratings and reports are solely for the use of its readers and may not be used in advertising or for any commercial purpose.  
The Center for the Study of Services will take steps to prevent or prosecute commercial uses of excerpted materials, its name, or the CHECKBOOK name.

## Choose a Doctor – Quality Doctor selection page



### Doctor Preferences - Step 2 of 2

Many people want to know if a doctor is in a particular health plan's network. By entering your doctors' names below, we will show you if the name selected appeared in plans' online doctor directories as provided to us by the plans, or when we last checked the plans' website.

Show me if doctors I'm interested in are in the plans available to me.

Type in doctor name below:  
(Last Name, First Name)

Your doctors:

- NAPOLITANO, STEPHEN [\(Remove\)](#)

**Caution - [Click here to read doctor search limitations.](#)**



Need help finding Doctors Recognized for Quality? [Click here for assistance](#)

[Continue](#)

Copyright © 2012 Center for the Study of Services. All Rights Reserved.  
CHECKBOOK is a trademark and service mark of the Center for the Study of Services and is registered with the US Patent and Trademark Office.  
No commercial use. CHECKBOOK's ratings and reports are solely for the use of its readers and may not be used in advertising or for any commercial purpose.  
The Center for the Study of Services will take steps to prevent or prosecute commercial uses of excerpted materials, its name, or the CHECKBOOK name.

## Selected Doctor – Doctor chosen from Exchange-wide directory.

### Available Plans - Ranked by Estimated Cost for Families Like Yours in an Average Year

For video explanation, click on the television.  
 For audio explanations and help, click on the headphones.  
 Click on arrow up/down to sort the associated column.

[Start Over](#)

**Filters--Use Controls to Personalize Plan**

**Plan Type**  
 HMO  
 CDHP / HDHP  
 PPO

**Overall Quality Score**  
 ★★★★★  
 ★★★★  
 ★★★  ★★  ★

**Estimated Average Yearly Costs**  
 \$2000 - \$7230  
**Most You Can Pay**  
 \$7280 - \$27880

**Deductible**  
 \$0 - \$4000  
**Yearly Premium Minus Assistance**  
 \$1615 - \$6115

[Submit](#)  
[Reset](#)

Summary
Cost Comparison
Deductibles/Copays/Etc.
Coverage Features
Vision/Dental/Hearing
Plan Flexibility
Quality

| Select to<br><a href="#">Compare</a> | Plan Name                | Plan Type | Tier   | Estimated Average Yearly Cost for Families Like Yours |                           |                     | Most You Could Pay in a Year | Overall Quality Score - (Personalize Here) | Doctor Result (Click each name for more info) |
|--------------------------------------|--------------------------|-----------|--------|---|---------------------------|---------------------|------------------------------|--|---|
|                                      |                          |           |        | Yearly Premium Minus Any Government Assistance        | Health-Care Costs YOU Pay | Combined Total Cost |                              |  |   |
| <input type="checkbox"/>             | APWU CDHP                | CDHP      | Silver | \$1,615   | \$385                     | \$2,000             | \$9,340                      | ★★★  | Napolitano, Stephen                           |
| <input type="checkbox"/>             | Aetna HealthFund HDHP    | HDHP      | Silver | \$1,655   | \$835                     | \$2,490             | \$8,150                      | ★★   | Napolitano, Stephen                           |
| <input type="checkbox"/>             | GEHA HDHP                | HDHP      | Silver | \$1,836   | \$724                     | \$2,560             | \$10,930                     | ★★★  | Dr. Name Not Found                            |
| <input type="checkbox"/>             | Aetna HealthFund CDHP    | CDHP      | Silver | \$2,982   | \$49                      | \$3,030             | \$10,650                     | ★★   | Napolitano, Stephen                           |
| <input type="checkbox"/>             | Mail Handlers HDHP       | HDHP      | Silver | \$2,104   | \$926                     | \$3,030             | \$10,450                     | ★  | Napolitano, Stephen                           |
| <input type="checkbox"/>             | Kaiser-Std               | HMO       | Bronze | \$1,662   | \$1,368                   | \$3,030             | \$10,570                     | ★★★★★                                      | Unknown                                       |
| <input type="checkbox"/>             | CareFirst BlueChoice-Hi  | HMO       | Bronze | \$2,593   | \$1,127                   | \$3,720             | \$9,000                      | ★★   | Napolitano, Stephen                           |
| <input type="checkbox"/>             | Aetna Open Access-Basic  | HMO       | Bronze | \$2,345   | \$1,395                   | \$3,740             | \$12,010                     | ★★★  | Napolitano, Stephen                           |
| <input type="checkbox"/>             | Kaiser-Hi                | HMO       | Bronze | \$2,961   | \$899                     | \$3,860             | \$8,770                      | ★★★★★                                      | Unknown                                       |
| <input type="checkbox"/>             | CareFirst BlueChoice-Std | HMO-POS   | Bronze | \$2,332   | \$1,568                   | \$3,900             | \$7,820                      | ★★   | Dr. Name Not Found                            |
| <input type="checkbox"/>             | Blue Cross-Basic         | PPO       | Gold   | \$2,298   | \$1,652                   | \$3,950             | \$7,280                      | ★★★★★                                      | Dr. Name Not Found                            |
| <input type="checkbox"/>             | GEHA-Std                 | PPO-FEE   | Gold   | \$1,695   | \$2,345                   | \$4,040             | \$15,340                     | ★★★★★                                      | Napolitano, Stephen                           |
| <input type="checkbox"/>             | APWU-Hi                  | PPO-FEE   | Gold   | \$2,318   | \$1,792                   | \$4,110             | \$8,480                      | ★★★★★                                      | Dr. Name Not Found                            |
| <input type="checkbox"/>             | M.D. IPA                 | HMO       | Bronze | \$3,317   | \$1,124                   | \$4,440             | \$9,510                      | ★★   | Napolitano, Stephen                           |
| <input type="checkbox"/>             | NALC                     | PPO-FEE   | Gold   | \$2,633   | \$2,007                   | \$4,640             | \$11,660                     | ★★★★★                                      | Dr. Name Not Found                            |
| <input type="checkbox"/>             | SAMBA-Std                | PPO-FEE   | Gold   | \$2,459   | \$2,231                   | \$4,690             | \$17,750                     | ★★★  | Unknown                                       |

**Summary Ratings Results – Displaying Plans ranked by (1) Cost for Someone Like You – Combined Total Cost including Yearly Premium less any government assistance or subsidy plus Health-care Costs YOU Pay. Can also be sorted by (2) Most You Could Pay in a Year, (3) Overall Quality Score, (4) Doctor Result (are your preferred doctors in plan), (5) Plan Type. Visual cues point to most important information.**

### Available Plans - Ranked by Estimated Cost for Families Like Yours in an Average Year

For video explanation, click on the television.  
 For audio explanations and help, click on the headphones.  
 Click on arrow up/down to sort the associated column.

Start Over

**Filters--Use Controls to Personalize Plan**  
**List with Your Preferences:**

**Plan Type**  
 HMO  
 CDHP / HDHP  
 PPO

**Overall Quality Score**  
 ★★★★★  
 ★★★★  
 ★★★  ★★  ★

**Estimated Average Yearly Costs**  
 \$2000 - \$7230  
**Most You Can Pay**  
 \$7280 - \$27880

**Deductible**  
 \$0 - \$4000  
**Yearly Premium Minus Assistance**  
 \$1615 - \$6115

Submit Reset

Summary Cost Comparison

Select to  Plan Name

| Select to <input type="button" value="Compare"/> | Plan Name <input type="button" value="Compare"/> |         |        |         |         |         |          | Overall Quality Score - Personalize Here <input type="button" value="Compare"/> | Doctor Result (Click each name for more info) <input type="button" value="Compare"/> |
|--|--|---------|--------|---------|---------|---------|----------|---|--|
| <input type="checkbox"/>                         | APWU CDHP  |         |        |         |         |         |          | ★★★   | Napolitano, Stephen  |
| <input type="checkbox"/>                         | Aetna HealthFund HDHP                            |         |        |         |         |         |          | ★★  | Napolitano, Stephen  |
| <input type="checkbox"/>                         | GEHA HDHP  |         |        |         |         |         |          | ★★★   | Dr. Name Not Found   |
| <input type="checkbox"/>                         | Aetna HealthFund CDHP                            |         |        |         |         |         |          | ★★  | Napolitano, Stephen  |
| <input type="checkbox"/>                         | Mail Handlers HDHP                               |         |        |         |         |         |          | ★   | Napolitano, Stephen  |
| <input type="checkbox"/>                         | Kaiser-Std                                       | HMO     | Bronze | \$1,662 | \$1,368 | \$3,030 | \$10,570 | ★★★★★   | Unknown  |
| <input type="checkbox"/>                         | CareFirst BlueChoice-Hi                          | HMO     | Bronze | \$2,593 | \$1,127 | \$3,720 | \$9,000  | ★★  | Napolitano, Stephen  |
| <input type="checkbox"/>                         | Aetna Open Access-Basic                          | HMO     | Bronze | \$2,345 | \$1,395 | \$3,740 | \$12,010 | ★★★   | Napolitano, Stephen  |
| <input type="checkbox"/>                         | Kaiser-Hi  | HMO     | Bronze | \$2,961 | \$899   | \$3,860 | \$8,770  | ★★★★★   | Unknown  |
| <input type="checkbox"/>                         | CareFirst BlueChoice-Std                         | HMO-POS | Bronze | \$2,332 | \$1,568 | \$3,900 | \$7,820  | ★★  | Dr. Name Not Found   |
| <input type="checkbox"/>                         | Blue Cross-Basic                                 | PPO     | Gold   | \$2,298 | \$1,652 | \$3,950 | \$7,280  | ★★★★★   | Dr. Name Not Found   |
| <input type="checkbox"/>                         | GEHA-Std   | PPO-FEE | Gold   | \$1,695 | \$2,345 | \$4,040 | \$15,340 | ★★★★★   | Napolitano, Stephen  |
| <input type="checkbox"/>                         | APWU-Hi  | PPO-FEE | Gold   | \$2,318 | \$1,792 | \$4,110 | \$8,480  | ★★★★★   | Dr. Name Not Found   |

Your costs for health care include more than just your insurance premiums.  
 "Estimated yearly costs for people like you" include not only your premiums but also what you have to pay for the part of costs not covered by your plan for doctors, hospital, prescriptions, and other services. We calculate "typical" costs for someone like you to compare plans on an estimate of total out-of-pocket costs, not just premiums.

**Video Explanations** - Use our specially prepared videos to help explain certain critical considerations on the main Summary results page. Adjunct text improves accessibility.



### Available Plans - Ranked by Estimated Cost for Families Like Yours in an Average Year

For video explanation, click on the television.  
 For audio explanations and help, click on the headphones.  
 Click on arrow up/down to sort the associated column.

[Start Over](#)

**Filters--Use Controls to Personalize Plan**  
**List with Your Preferences:**

**Plan Type**  
 HMO  
 CDHP / HDHP  
 PPO

**Overall Quality Score**  
 ★★★★★  
 ★★★★  
 ★★★  ★★  ★

**Estimated Average Yearly Costs**  
 \$2000 - \$7230

**Most You Can Pay**  
 \$7280 - \$27880

**Deductible**  
 \$0 - \$4000

**Yearly Premium Minus Assistance**  
 \$1615 - \$6115

[Submit](#)  
[Reset](#)

[Summary](#) | [Cost Comparison](#) | [Deductibles/Copays/Etc.](#) | [Coverage Features](#) | [Vision/Dental/Hearing](#) | [Plan Flexibility](#) | [Quality](#)

| Select to<br><a href="#">Compare</a> | Plan Name                | Plan Type | Tier   | Estimated Average Yearly Cost for Families Like Yours |                           |                     | Most You Could Pay in a Year | Overall Quality Score - (Personalize Here) | Doctor Result (Click each name for more info) |
|--------------------------------------|--------------------------|-----------|--------|---|---------------------------|---------------------|------------------------------|--|---|
|                                      |                          |           |        | Yearly Premium Minus Any Government Assistance        | Health-Care Costs YOU Pay | Combined Total Cost |                              |  |   |
| <input type="checkbox"/>             | APWU CDHP                |           |        | 15  | \$385                     | \$2,000             | \$9,340                      | ★★★  | Napolitano, Stephen                           |
| <input type="checkbox"/>             | Aetna HealthFur          |           |        | 55  | \$835                     | \$2,490             | \$8,150                      | ★★   | Napolitano, Stephen                           |
| <input type="checkbox"/>             | GEHA HDHP                |           |        | 36  | \$724                     | \$2,560             | \$10,930                     | ★★★  | Dr. Name Not Found                            |
| <input type="checkbox"/>             | Aetna HealthFur          |           |        | 82  | \$49                      | \$3,030             | \$10,650                     | ★★   | Napolitano, Stephen                           |
| <input type="checkbox"/>             | Mail Handlers HDHP       | HDHP      | Silver | \$2,104   | \$926                     | \$3,030             | \$10,450                     | ★  | Napolitano, Stephen                           |
| <input type="checkbox"/>             | Kaiser-Std               | HMO       | Bronze | \$1,662   | \$1,368                   | \$3,030             | \$10,570                     | ★★★★★                                      | Unknown                                       |
| <input type="checkbox"/>             | CareFirst BlueChoice-Hi  | HMO       | Bronze | \$2,593   | \$1,127                   | \$3,720             | \$9,000                      | ★★   | Napolitano, Stephen                           |
| <input type="checkbox"/>             | Aetna Open Access-Basic  | HMO       | Bronze | \$2,345   | \$1,395                   | \$3,740             | \$12,010                     | ★★★  | Napolitano, Stephen                           |
| <input type="checkbox"/>             | Kaiser-Hi                | HMO       | Bronze | \$2,961   | \$899                     | \$3,860             | \$8,770                      | ★★★★★                                      | Unknown                                       |
| <input type="checkbox"/>             | CareFirst BlueChoice-Std | HMO-POS   | Bronze | \$2,332   | \$1,568                   | \$3,900             | \$7,820                      | ★★   | Dr. Name Not Found                            |
| <input type="checkbox"/>             | Blue Cross-Basic         | PPO       | Gold   | \$2,298   | \$1,652                   | \$3,950             | \$7,280                      | ★★★★★                                      | Dr. Name Not Found                            |
| <input type="checkbox"/>             | GEHA-Std                 | PPO-FEE   | Gold   | \$1,695   | \$2,345                   | \$4,040             | \$15,340                     | ★★★★★                                      | Napolitano, Stephen                           |
| <input type="checkbox"/>             | APWU-Hi                  | PPO-FEE   | Gold   | \$2,318   | \$1,792                   | \$4,110             | \$8,480                      | ★★★★★                                      | Dr. Name Not Found                            |
| <input type="checkbox"/>             | M.D. IPA                 | HMO       | Bronze | \$3,317   | \$1,124                   | \$4,440             | \$9,510                      | ★★   | Napolitano, Stephen                           |
| <input type="checkbox"/>             | NALC                     | PPO-FEE   | Gold   | \$2,633   | \$2,007                   | \$4,640             | \$11,660                     | ★★★★★                                      | Dr. Name Not Found                            |
| <input type="checkbox"/>             | SAMBA-Std                | PPO-FEE   | Gold   | \$2,459   | \$2,231                   | \$4,690             | \$17,750                     | ★★★★                                       | Unknown                                       |

*Note: This shows the premium you pay, even if you have no health care bills. If you indicate you are enrolled in Medicare Part B, it includes the Medicare premium. It does not reflect the tax-preferred discount you receive (approximately one third) if you participate in "premium conversion."*

**Accessible Explanations** - Nearly every information point has a handy pop-up text explanation available.





## Available Plans - Ranked by Estimated Cost for Families Like Yours in an Average Year

- For video explanation, click on the television.
- For audio explanations and help, click on the headphones.
- Click on arrow up/down to sort the associated column.

Start Over

**Filters--Use Controls to Personalize Plan List with Your Preferences:**

**Plan Type**

- HMO
- CDHP / HDHP
- PPO

**Overall Quality Score**

- ★★★★★
- ★★★★
- ★★★  ★★  ★

**Estimated Average Yearly Costs**

\$2000 - \$7230

Most You Can Pay

\$7280 - \$27880

**Deductible**

\$0 - \$4000

Yearly Premium Minus Assistance

\$1615 - \$6115

Submit  
Reset

- Summary
- More Cost Information
- Deductibles/Coinsurance/etc
- Coverage Features
- Vision/Dental/Hearing
- Plan Flexibility
- Quality

| Select to Compare        | Plan Name               | Plan Type | Tier   | Estimated Average Yearly Cost for Families Like Yours |                           |                     | Most You Could Pay in a Year | Overall Quality Score - (Personalize Here) | Doctor Result (Click each name for more info) |
|--------------------------|-------------------------|-----------|--------|---|---------------------------|---------------------|------------------------------|--|---|
|                          |                         |           |        | Yearly Premium Minus Any Government Assistance        | Health-Care Costs YOU Pay | Combined Total Cost |                              |  |   |
| <input type="checkbox"/> | Mail Handlers-Value     | PPO-FEE   | Gold   | \$1,642   | \$3,139                   | \$4,780             | \$27,880 ⚠                   | ★  | Napolitano, Stephen                           |
| <input type="checkbox"/> | Mail Handlers-Std       | PPO-FEE   | Gold   | \$4,027   | \$2,153                   | \$6,180             | \$19,960 ⚠                   | ★★★★★                                      | Napolitano, Stephen                           |
| <input type="checkbox"/> | SAMBA-Std               | PPO-FEE   | Gold   | \$2,459   | \$2,231                   | \$4,690             | \$17,750                     | ★★★★★                                      | Unknown                                       |
| <input type="checkbox"/> | GEHA-Std                | PPO-FEE   | Gold   | \$1,695   | \$2,345                   | \$4,040             | \$15,340                     | ★★★★★                                      | Napolitano, Stephen                           |
| <input type="checkbox"/> | GEHA-Hi                 | PPO-FEE   | Gold   | \$3,524   | \$1,946                   | \$5,470             | \$13,810                     | ★★★★★                                      | Napolitano, Stephen                           |
| <input type="checkbox"/> | Aetna Open Access-Hi    | HMO       | Bronze | \$6,117   | \$1,113                   | \$7,230             | \$13,470                     | ★★★★                                       | Napolitano, Stephen                           |
| <input type="checkbox"/> | SAMBA-Hi                | PPO-FEE   | Gold   | \$5,313   | \$1,897                   | \$7,210             | \$12,790                     | ★★★★★                                      | Unknown                                       |
| <input type="checkbox"/> | Aetna Open Access-Basic | HMO       | Bronze | \$2,345   | \$1,395                   | \$3,740             | \$12,010                     | ★★★★                                       | Napolitano, Stephen                           |
| <input type="checkbox"/> | NALC                    | PPO-FEE   | Gold   | \$2,633   | \$2,007                   | \$4,640             | \$11,660                     | ★★★★★                                      | Dr. Name Not Found                            |
| <input type="checkbox"/> | GEHA HDHP               | HDHP      | Silver | \$1,836   | \$724                     | \$2,560             | \$10,930                     | ★★★★                                       | Dr. Name Not Found                            |
| <input type="checkbox"/> | Aetna HealthFund CDHP   | CDHP      | Silver | \$2,982   | \$49                      | \$3,030             | \$10,650                     | ★★   | Napolitano, Stephen                           |
| <input type="checkbox"/> | Kaiser-Std              | HMO       | Bronze | \$1,662   | \$1,368                   | \$3,030             | \$10,570                     | ★★★★★                                      | Unknown                                       |
| <input type="checkbox"/> | Mail Handlers HDHP      | HDHP      | Silver | \$2,104   | \$926                     | \$3,030             | \$10,450                     | ★  | Napolitano, Stephen                           |
| <input type="checkbox"/> | M.D. IPA                | HMO       | Bronze | \$3,317   | \$1,124                   | \$4,440             | \$9,510                      | ★★   | Napolitano, Stephen                           |
| <input type="checkbox"/> | APWU CDHP               | CDHP      | Silver | \$1,615   | \$385                     | \$2,000             | \$9,340                      | ★★★★                                       | Napolitano, Stephen                           |
| <input type="checkbox"/> | Blue Cross-Std          | PPO-FEE   | Gold   | \$3,457   | \$1,973                   | \$5,430             | \$9,040                      | ★★★★★                                      | Dr. Name Not Found                            |

**Sort By Your Preference** – Display plans ranked from low to high or high to low, depending on your preferences, on any of our information columns. Here we see Most You Could Pay in a Year sorted from high to low, revealing some important warnings and considerations.



### Available Plans - Cost Comparisons in Good, Bad, and Very Bad Years

Point your mouse at this symbol should you need additional explanation. Click on arrow up/down to sort the associated column.

Start Over

**Filters--Use Controls to Personalize Plan List with Your Preferences:**

**Plan Type**  
 HMO  
 CDHP / HDHP  
 PPO

**Overall Quality Score**  
 ★★★★★  
 ★★★★☆  
 ★★★☆☆  
 ★★☆☆☆  
 ★☆☆☆☆

**Estimated Average Yearly Costs**  
 \$2000 - \$7230

**Most You Can Pay**  
 \$7280 - \$27880

**Deductible**  
 \$0 - \$4000

**Yearly Premium Minus Assistance**  
 \$1615 - \$6115

Submit  
 Reset

- Summary
- Cost Comparison
- Deductibles/Copays/Etc.
- Coverage Features
- Vision/Dental/Hearing
- Plan Flexibility
- Quality

| Select to<br>Compare     | Plan Name                | Plan Type | Tier   | Estimated Yearly Cost for Families Like Yours |         |  |                  |         |                   | Most You Could Pay in a Year |
|--------------------------|--------------------------|-----------|--------|---|---------|--|------------------|---------|-------------------|------------------------------|
|                          |                          |           |        | Premium Minus Any Government Assistance       |         | Premium You Pay PLUS Health-Care Expenses YOU Pay - If Your Health-Care Expenses Are-- |                  |         |                   |                              |
|                          |                          |           |        | Monthly                                       | Yearly  | None   | Low (42% chance) | Average | High (10% chance) |                              |
| <input type="checkbox"/> | APWU CDHP                | CDHP      | Silver | \$135   | \$1,615 | -\$760   | \$1,230          | \$2,000 | \$7,360           | \$9,340                      |
| <input type="checkbox"/> | Aetna HealthFund HDHP    | HDHP      | Silver | \$138   | \$1,655 | \$150  | \$2,190          | \$2,490 | \$7,080           | \$8,150                      |
| <input type="checkbox"/> | GEHA HDHP                | HDHP      | Silver | \$153   | \$1,836 | \$330  | \$2,440          | \$2,560 | \$6,680           | \$10,930                     |
| <input type="checkbox"/> | Aetna HealthFund CDHP    | CDHP      | Silver | \$248   | \$2,982 | \$970  | \$2,950          | \$3,030 | \$6,820           | \$10,650                     |
| <input type="checkbox"/> | Mail Handlers HDHP       | HDHP      | Silver | \$175   | \$2,104 | \$450  | \$2,650          | \$3,030 | \$7,840           | \$10,450                     |
| <input type="checkbox"/> | Kaiser-Std               | HMO       | Bronze | \$138   | \$1,662 | \$1,650  | \$2,200          | \$3,030 | \$5,750           | \$10,570                     |
| <input type="checkbox"/> | CareFirst BlueChoice-Hi  | HMO       | Bronze | \$216   | \$2,593 | \$2,580  | \$3,130          | \$3,720 | \$6,200           | \$9,000                      |
| <input type="checkbox"/> | Aetna Open Access-Basic  | HMO       | Bronze | \$195   | \$2,345 | \$2,330  | \$2,870          | \$3,740 | \$6,570           | \$12,010                     |
| <input type="checkbox"/> | Kaiser-Hi                | HMO       | Bronze | \$247   | \$2,961 | \$2,950  | \$3,350          | \$3,860 | \$5,700           | \$8,770                      |
| <input type="checkbox"/> | CareFirst BlueChoice-Std | HMO-POS   | Bronze | \$194   | \$2,332 | \$2,320  | \$3,720          | \$3,900 | \$7,070           | \$7,820                      |
| <input type="checkbox"/> | Blue Cross-Basic         | PPO       | Gold   | \$192   | \$2,298 | \$2,280  | \$2,970          | \$3,950 | \$7,480           | \$7,280                      |
| <input type="checkbox"/> | GEHA-Std                 | PPO-FEE   | Gold   | \$141   | \$1,695 | \$1,690  | \$2,990          | \$4,040 | \$8,460           | \$15,340                     |
| <input type="checkbox"/> | APWU-Hi                  | PPO-FEE   | Gold   | \$193   | \$2,318 | \$2,340  | \$3,300          | \$4,110 | \$7,470           | \$8,480                      |
| <input type="checkbox"/> | M.D. IPA                 | HMO       | Bronze | \$276   | \$3,317 | \$3,300  | \$3,850          | \$4,440 | \$6,980           | \$9,510                      |
| <input type="checkbox"/> | NALC                     | PPO-FEE   | Gold   | \$219   | \$2,633 | \$2,660  | \$3,870          | \$4,640 | \$8,370           | \$11,660                     |
| <input type="checkbox"/> | SAMBA-Std                | PPO-FEE   | Gold   | \$205   | \$2,459 | \$2,450  | \$3,710          | \$4,690 | \$9,120           | \$17,750                     |
| <input type="checkbox"/> | Mail Handlers-Value      | PPO-FEE   | Gold   | \$137   | \$1,642 | \$1,680  | \$3,450          | \$4,780 | \$10,890          | \$27,880 ⚠                   |
| <input type="checkbox"/> | Blue Cross-Std           | PPO-FEE   | Gold   | \$288   | \$3,457 | \$3,440  | \$4,670          | \$5,430 | \$9,380           | \$9,040                      |
| <input type="checkbox"/> | GEHA-Hi                  | PPO-FEE   | Gold   | \$294   | \$3,524 | \$3,510  | \$4,750          | \$5,470 | \$9,010           | \$13,810                     |
| <input type="checkbox"/> | Mail Handlers-Std        | PPO-FEE   | Gold   | \$336   | \$4,027 | \$4,050  | \$5,370          | \$6,180 | \$9,630           | \$19,960 ⚠                   |
| <input type="checkbox"/> | SAMBA-Hi                 | PPO-FEE   | Gold   | \$443   | \$5,313 | \$5,290  | \$6,430          | \$7,210 | \$10,990          | \$12,790                     |

**Enhanced Cost Information** - Allows the user to see rankings of plans on cost in Good, Bad, Average, and Extremely Bad years and shows the likelihood of Having a Good or Bad year for “families like yours.”

### Available Plans - Ranked by Estimated Cost for Families Like Yours in an Average Year

For video explanation, click on the television.  
 For audio explanations and help, click on the headphones.  
 Click on arrow up/down to sort the associated column.

[Start Over](#)

**Filters--Use Controls to Personalize Plan**

**Plan Type**  
 HMO  
 CDHP / HDHP  
 PPO

**Overall Quality Score**  
 ★★★★★  
 ★★★★  
 ★★★  ★★  ★

**Estimated Average Yearly Costs**  
 \$2000 - \$7230  
**Most You Can Pay**  
 \$7280 - \$27880

**Deductible**  
 \$0 - \$4000  
**Yearly Premium Minus Assistance**  
 \$1615 - \$6115

[Submit](#)  
[Reset](#)

**List with Your Preferences:**

Summary | Cost Comparison | Deductibles/Copays/Etc. | Coverage Features | Vision/Dental/Hearing | Plan Flexibility | **Quality**

| Select to<br><a href="#">Compare</a> | Plan Name                | Plan Type | Tier   | Estimated Average Yearly Cost for Families Like Yours |                           |                     | Most You Could Pay in a Year | Overall Quality Score - (Personalize Here) | Doctor Result (Click each name for more info) |
|--------------------------------------|--------------------------|-----------|--------|---|---------------------------|---------------------|------------------------------|--|---|
|                                      |                          |           |        | Yearly Premium Minus Any Government Assistance        | Health-Care Costs YOU Pay | Combined Total Cost |                              |  |   |
| <input type="checkbox"/>             | APWU CDHP                | CDHP      | Silver | \$1,615   | \$385                     | \$2,000             | \$9,340                      | ★★★  | Napolitano, Stephen                           |
| <input type="checkbox"/>             | Aetna HealthFund HDHP    | HDHP      | Silver | \$1,655   | \$835                     | \$2,490             | \$8,150                      | ★★   | Napolitano, Stephen                           |
| <input type="checkbox"/>             | GEHA HDHP                | HDHP      | Silver | \$1,836   | \$724                     | \$2,560             | \$10,930                     | ★★★  | Dr. Name Not Found                            |
| <input type="checkbox"/>             | Aetna HealthFund CDHP    | CDHP      | Silver | \$2,982   | \$49                      | \$3,030             | \$10,650                     | ★★   | Napolitano, Stephen                           |
| <input type="checkbox"/>             | Mail Handlers HDHP       | HDHP      | Silver | \$2,104   | \$926                     | \$3,030             | \$10,450                     | ★  | Napolitano, Stephen                           |
| <input type="checkbox"/>             | Kaiser-Std               | HMO       | Bronze | \$1,662   | \$1,368                   | \$3,030             | \$10,570                     | ★★★★★                                      | Unknown                                       |
| <input type="checkbox"/>             | CareFirst BlueChoice-Hi  | HMO       | Bronze | \$2,593   | \$1,127                   | \$3,720             | \$9,000                      | ★★   | Napolitano, Stephen                           |
| <input type="checkbox"/>             | Aetna Open Access-Basic  | HMO       | Bronze | \$2,345   | \$1,395                   | \$3,740             | \$12,010                     | ★★★  | Napolitano, Stephen                           |
| <input type="checkbox"/>             | Kaiser-Hi                | HMO       | Bronze | \$2,961   | \$899                     | \$3,860             | \$8,770                      | ★★★★★                                      | Unknown                                       |
| <input type="checkbox"/>             | CareFirst BlueChoice-Std | HMO-POS   | Bronze | \$2,332   | \$1,568                   | \$3,900             | \$7,820                      | ★★   | Dr. Name Not Found                            |
| <input type="checkbox"/>             | Blue Cross-Basic         | PPO       | Gold   | \$2,298   | \$1,652                   | \$3,950             | \$7,280                      | ★★★★★                                      | Dr. Name Not Found                            |
| <input type="checkbox"/>             | GEHA-Std                 | PPO-FEE   | Gold   | \$1,695   | \$2,345                   | \$4,040             | \$15,340                     | ★★★★★                                      | Napolitano, Stephen                           |
| <input type="checkbox"/>             | APWU-Hi                  | PPO-FEE   | Gold   | \$2,318   | \$1,792                   | \$4,110             | \$8,480                      | ★★★★★                                      | Dr. Name Not Found                            |
| <input type="checkbox"/>             | M.D. IPA                 | HMO       | Bronze | \$3,317   | \$1,124                   | \$4,440             | \$9,510                      | ★★   | Napolitano, Stephen                           |
| <input type="checkbox"/>             | NALC                     | PPO-FEE   | Gold   | \$2,633   | \$2,007                   | \$4,640             | \$11,660                     | ★★★★★                                      | Dr. Name Not Found                            |
| <input type="checkbox"/>             | SAMBA-Std                | PPO-FEE   | Gold   | \$2,459   | \$2,231                   | \$4,690             | \$17,750                     | ★★★  | Unknown                                       |

**Personalized Quality Score** – Quick access to the ability to weight quality measures that are important to the user.





## See Details of Plan Quality Ratings and Personalize for What Matters to You

By clicking the topics listed below, you can see details on measures of plan quality. By moving the slider bars, you can weight different types of quality measures so that you get a personalized Overall Quality Score for each plan when you click on the "Summary" tab. [More about our methods](#)

[Use Filters](#) | [Start Over](#)

Summary

More Cost Information

Deductibles/Coinsurance/etc

Coverage Features

Vision/Dental/Hearing

Plan Flexibility

Quality

Move slider to show what's important to you.

Click any topic below to see details.

| Not important |                       | Very Important |  |
|---------------|-----------------------|----------------|--|
| 50            | <input type="range"/> |                | What members say about the quality of care   |
| 50            | <input type="range"/> |                | Quality and availability of doctors and other providers  |
| 50            | <input type="range"/> |                | What members say about being able to get needed care and get it quickly                          |
| 50            | <input type="range"/> |                | Coordination of care among doctors, hospitals, and other providers                               |
| 50            | <input type="range"/> |                | Help for members to learn about and choose treatment options                                     |
| 50            | <input type="range"/> |                | Customer service and claims handling   |
| 50            | <input type="range"/> |                | Information plan gives members to help them keep out-of-pocket costs down                        |
| 50            | <input type="range"/> |                | Overall rating of plan by surveyed members   |
| 50            | <input type="range"/> |                | Members get the tests and treatments they should for diabetes                                    |
| 50            | <input type="range"/> |                | Members get the tests and treatments they should for heart disease                               |
| 50            | <input type="range"/> |                | Members get the tests and treatments they should for cancer                                      |
| 50            | <input type="range"/> |                | Members get the tests and treatments they should for back pain                                   |
| 50            | <input type="range"/> |                | Members get the tests and treatments they should for respiratory conditions, asthma, sore throat |
| 50            | <input type="range"/> |                | Members get the tests and treatments they should for mental health                               |
| 50            | <input type="range"/> |                | Members get the tests and treatments they should for maternity and childbirth                    |
| 50            | <input type="range"/> |                | Members get the tests and treatments they should for childhood immunizations                     |

Click on "Submit" to see your cost and quality results with your personalized overall plan score.

**Personalized Quality Rating** - Allows the user to weight a variety of quality measures on what's important to them and recalculate a new set of Quality star scores for the plans.



## See Details of Plan Quality Ratings and Personalize for What Matters to You

By clicking the topics listed below, you can see details on measures of plan quality. By moving the slider bars, you can weight different types of quality measures so that you get a personalized Overall Quality Score for each plan when you click on the "Summary" tab. [More about our methods](#)

[Use Filters](#) | [Start Over](#)

Summary

More Cost Information

Deductibles/Coinsurance/etc

Coverage Features

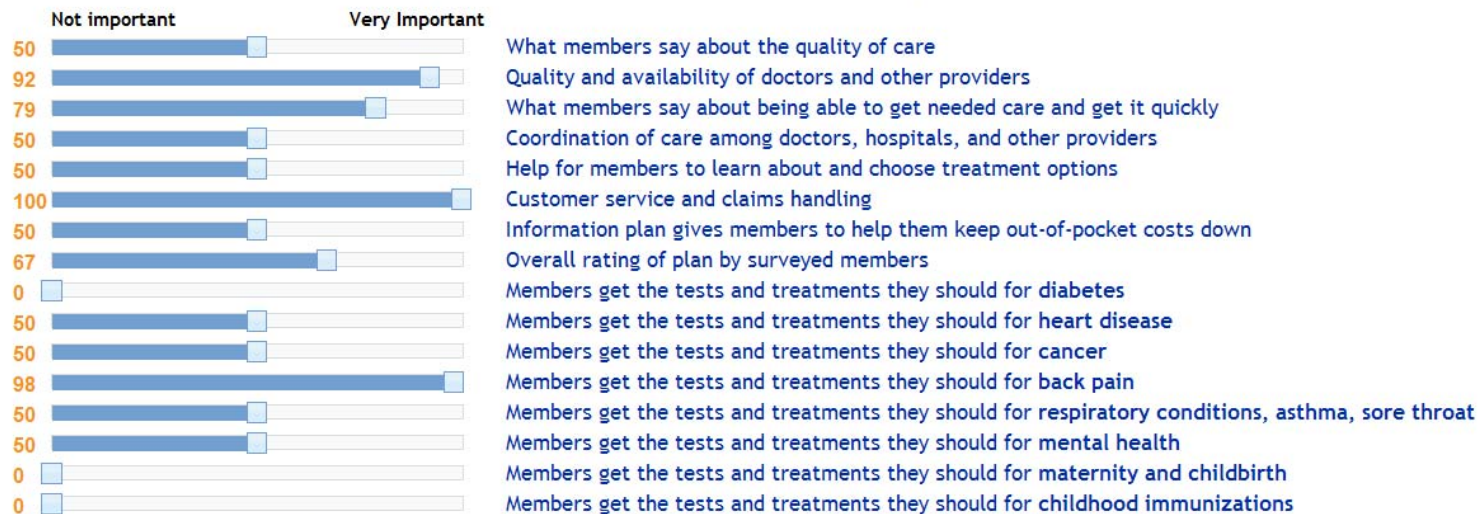
Vision/Dental/Hearing

Plan Flexibility

Quality

Move slider to show what's important to you.

Click any topic below to see details.



Submit

Reset

Click on "Submit" to see your cost and quality results with your personalized overall plan score.

**Personalized Quality Rating** - Allows the user to weight a variety of quality measures on what's important to them and recalculate a new set of Quality star scores for the plans.





## Customer service and claims handling

Here you see how surveyed members rated each plan's customer service and claims handling, and you also see the number of disputed claims filed with OPM per 10,000 Federal employee and retiree members.

Ⓢ Point your mouse at this symbol should you need additional explanation. ⬆ Click on arrow up/down to sort the associated column. Use "Shift" key to sort multiple columns.




[Return to List of All Quality Tables](#) | [Start Over](#)

- Summary
- Cost Comparison
- Deductibles/Copays/Etc.
- Coverage Features
- Vision/Dental/Hearing
- Plan Flexibility
- Quality

| Select to<br>Compare     | Plan Name                | Plan Type | Percent of surveyed members giving plan high ratings for--  |   |   |   |  |  | Disputed claims per 10,000 Federal employee or retiree members filed with the Office of Personnel Management |  |
|--------------------------|--------------------------|-----------|---|---|---|---|--|--|--|--|
|                          |                          |           | How often the plan's written materials or the Internet provided the information you needed about how the plan works | How often the plan's customer service gave you the information or help you needed | How often the plan's customer service staff treated you with courtesy and respect | How often the forms the plan gave you were easy to fill out | How often the plan handled your claims quickly | How often the plan handled your claims correctly | Total disputed claims  | Disputed claims in which plan's initial decision was changed or reversed |
| <input type="checkbox"/> | APWU CDHP                | CDHP      | 74%   | 70% (-)   | 91%   | 72% (-)   | 79% (-)  | 83% (-)  | 12.17  | 4.42   |
| <input type="checkbox"/> | Aetna HealthFund HDHP    | HDHP      | 67%   | 78%   | 94%   | 63% (-)   | 92% (+)  | 88%  | 24.87  | 7.7  |
| <input type="checkbox"/> | GEHA HDHP                | HDHP      | 72%   | 80%   | 90%   | 74%   | 84%  | 91%  | NA   | NA   |
| <input type="checkbox"/> | Aetna HealthFund CDHP    | CDHP      | 67%   | 78%   | 94%   | 63% (-)   | 92% (+)  | 88%  | 24.87  | 7.7  |
| <input type="checkbox"/> | Mail Handlers HDHP       | HDHP      | 71%   | 74%   | 94%   | 79%   | 87%  | 91%  | NA   | NA   |
| <input type="checkbox"/> | Kaiser-Std               | HMO       | 77% (+)   | 75%   | 88% (-)   | 88% (+)   | 89%  | 86%  | 4.19   | 0.47   |
| <input type="checkbox"/> | CareFirst BlueChoice-Hi  | HMO       | 61%   | 63% (-)   | 81% (-)   | 73% (-)   | 85%  | 85% (-)  | 1.87   | 0  |
| <input type="checkbox"/> | Aetna Open Access-Basic  | HMO       | 66%   | 83%   | 97% (+)   | 73% (-)   | 86%  | 89%  | 22.99  | 11.39  |
| <input type="checkbox"/> | Kaiser-Hi                | HMO       | 77% (+)   | 75%   | 88% (-)   | 88% (+)   | 89%  | 86%  | 4.19   | 0.47   |
| <input type="checkbox"/> | CareFirst BlueChoice-Std | HMO-POS   | 61%   | 63% (-)   | 81% (-)   | 73% (-)   | 85%  | 85% (-)  | 1.87   | 0  |
| <input type="checkbox"/> | Blue Cross-Basic         | PPO       | 77% (+)   | 83%   | 94%   | 88% (+)   | 93% (+)  | 94% (+)  | 3.19   | 0.55   |
| <input type="checkbox"/> | GEHA-Std                 | PPO-FEE   | 78% (+)   | 84% (+)   | 97% (+)   | 84%   | 92% (+)  | 96% (+)  | 9.13   | 1.7  |
| <input type="checkbox"/> | APWU-Hi                  | PPO-FEE   | 77% (+)   | 79%   | 89%   | 82%   | 88%  | 92%  | 12.17  | 4.42   |
| <input type="checkbox"/> | M.D. IPA                 | HMO       | 65%   | 79%   | 90%   | 75%   | 91%  | 90%  | 10.39  | 3.46   |
| <input type="checkbox"/> | NALC                     | PPO-FEE   | 77% (+)   | 89% (+)   | 96% (+)   | 84%   | 95% (+)  | 96% (+)  | 9.89   | 1.66   |
| <input type="checkbox"/> | SAMBA-Std                | PPO-FEE   | 78% (+)   | 85% (+)   | 96% (+)   | 89% (+)   | 91%  | 94% (+)  | 7.28   | 0.97   |
| <input type="checkbox"/> | Mail Handlers-Value      | PPO-FEE   | 75% (+)   | 77%   | 94%   | 71% (-)   | 85%  | 85% (-)  | NA   | NA   |
| <input type="checkbox"/> | Blue Cross-Std           | PPO-FEE   | 75% (+)   | 82%   | 96% (+)   | 85%   | 93% (+)  | 95% (+)  | 3.19   | 0.55   |
| <input type="checkbox"/> | GEHA-Hi                  | PPO-FEE   | 71%   | 89% (+)   | 96% (+)   | 78%   | 95% (+)  | 98% (+)  | 9.13   | 1.7  |
| <input type="checkbox"/> | Mail Handlers-Std        | PPO-FEE   | 77% (+)   | 84% (+)   | 95% (+)   | 86%   | 90%  | 95% (+)  | 20.14  | 5.33   |
| <input type="checkbox"/> | SAMBA-Hi                 | PPO-FEE   | 78% (+)   | 85% (+)   | 95% (+)   | 88% (+)   | 96% (+)  | 98% (+)  | 7.28   | 0.97   |

**Personalized Quality Rating** – Underlying information on top-level quality measures, for those who wish to look at specific questions and scores. Includes information on customer experience, disputed claims rates, and adherence to best practices in diabetes care, heart disease, cancer, back pain, and more.

### Available Plans - Ranked by Estimated Cost for Families Like Yours in an Average Year

 For video explanation, click on the television.  
 For audio explanations and help, click on the headphones.  
 Click on arrow up/down to sort the associated column.

[Start Over](#)

**Filters--Use Controls to Personalize Plan List with Your Preferences:**

|                  |   |                              |   |                                       |                                    |  |                                    |                                       |
|------------------|---|------------------------------|---|---------------------------------------|------------------------------------|--|------------------------------------|---------------------------------------|
| <b>Plan Type</b> | <input checked="" type="checkbox"/> HMO         | <b>Overall Quality Score</b> | <input checked="" type="checkbox"/> ★★★★★   | <b>Estimated Average Yearly Costs</b> | <input type="range" value="2000"/> | <b>Deductible</b>                      | <input type="range" value="0"/>    | <input type="button" value="Submit"/> |
|                  | <input checked="" type="checkbox"/> CDHP / HDHP |                              | <input checked="" type="checkbox"/> ★★★★★   | <b>Most You Can Pay</b>               | <input type="range" value="7280"/> | <b>Yearly Premium Minus Assistance</b> | <input type="range" value="1615"/> | <input type="button" value="Result"/> |
|                  | <input checked="" type="checkbox"/> PPO         |                              | <input checked="" type="checkbox"/> ★★★★★ <input checked="" type="checkbox"/> ★★★★★ <input checked="" type="checkbox"/> ★★★★★ <input checked="" type="checkbox"/> ★★★★★ |                                       |                                    |  |                                    |                                       |

Summary | [More Cost Information](#) | [Deductibles/Coinsurance/etc](#) | [Coverage Features](#) | [Vision/Dental/Hearing](#) | [Plan Flexibility](#) | [Quality](#)

| Select to<br><a href="#">Compare</a> | Plan Name                | Plan Type | Tier   | Estimated Average Yearly Cost for Families Like Yours |                           |                     | Most You Could Pay in a Year | Personalized Overall Quality Score | Doctor Result<br>(Click each name for more info) |
|--------------------------------------|--------------------------|-----------|--------|---|---------------------------|---------------------|------------------------------|------------------------------------|--|
|                                      |                          |           |        | Yearly Premium Minus Any Government Assistance        | Health-Care Costs YOU Pay | Combined Total Cost |                              |                                    |  |
| <input type="checkbox"/>             | APWU CDHP                | CDHP      | Silver | \$1,615   | \$385                     | \$2,000             | \$9,340                      | ★                                  | Napolitano, Stephen                              |
| <input type="checkbox"/>             | Aetna HealthFund HDHP    | HDHP      | Silver | \$1,655   | \$835                     | \$2,490             | \$8,150                      | ★                                  | Napolitano, Stephen                              |
| <input type="checkbox"/>             | GEHA HDHP                | HDHP      | Silver | \$1,836   | \$724                     | \$2,560             | \$10,930                     | ★★                                 | Dr. Name Not Found                               |
| <input type="checkbox"/>             | Aetna HealthFund CDHP    | CDHP      | Silver | \$2,982   | \$49                      | \$3,030             | \$10,650                     | ★                                  | Napolitano, Stephen                              |
| <input type="checkbox"/>             | Mail Handlers HDHP       | HDHP      | Silver | \$2,104   | \$926                     | \$3,030             | \$10,450                     | ★★                                 | Napolitano, Stephen                              |
| <input type="checkbox"/>             | Kaiser-Std               | HMO       | Bronze | \$1,662   | \$1,368                   | \$3,030             | \$10,570                     | ★★★★★                              | Unknown  |
| <input type="checkbox"/>             | CareFirst BlueChoice-Hi  | HMO       | Bronze | \$2,593   | \$1,127                   | \$3,720             | \$9,000                      | ★                                  | Napolitano, Stephen                              |
| <input type="checkbox"/>             | Aetna Open Access-Basic  | HMO       | Bronze | \$2,345   | \$1,395                   | \$3,740             | \$12,010                     | ★★★                                | Napolitano, Stephen                              |
| <input type="checkbox"/>             | Kaiser-Hi                | HMO       | Bronze | \$2,961   | \$899                     | \$3,860             | \$8,770                      | ★★★★★                              | Unknown  |
| <input type="checkbox"/>             | CareFirst BlueChoice-Std | HMO-POS   | Bronze | \$2,332   | \$1,568                   | \$3,900             | \$7,820                      | ★                                  | Dr. Name Not Found                               |
| <input type="checkbox"/>             | Blue Cross-Basic         | PPO       | Gold   | \$2,298   | \$1,652                   | \$3,950             | \$7,280                      | ★★★★★                              | Dr. Name Not Found                               |
| <input type="checkbox"/>             | GEHA-Std                 | PPO-FEE   | Gold   | \$1,695   | \$2,345                   | \$4,040             | \$15,340                     | ★★★                                | Napolitano, Stephen                              |
| <input type="checkbox"/>             | APWU-Hi                  | PPO-FEE   | Gold   | \$2,318   | \$1,792                   | \$4,110             | \$8,480                      | ★★★★★                              | Dr. Name Not Found                               |
| <input type="checkbox"/>             | M.D. IPA                 | HMO       | Bronze | \$3,317   | \$1,124                   | \$4,440             | \$9,510                      | ★                                  | Napolitano, Stephen                              |
| <input type="checkbox"/>             | NALC                     | PPO-FEE   | Gold   | \$2,633   | \$2,007                   | \$4,640             | \$11,660                     | ★★★★★                              | Dr. Name Not Found                               |
| <input type="checkbox"/>             | SAMBA-Std                | PPO-FEE   | Gold   | \$2,459   | \$2,231                   | \$4,690             | \$17,750                     | ★★★★★                              | Unknown  |

**Personalized Quality Rating** - Allows the user to weight a variety of quality measures on what's important to them and recalculate a new set of Quality star scores for the plans

## Available Plans - Deductibles, Copays, and Savings Accounts

Ⓜ Point your mouse at this symbol should you need additional explanation.
⬆ Click on arrow up/down to sort the associated column.

[Start Over](#)

**Filters--Use Controls to Personalize Plan List with Your Preferences:**

|   |  |   |  |
|---|--|---|--|
| <b>Plan Type</b><br><input checked="" type="checkbox"/> HMO<br><input checked="" type="checkbox"/> CDHP / HDHP<br><input checked="" type="checkbox"/> PPO | <b>Overall Quality Score</b><br><input checked="" type="checkbox"/> ★★★★★<br><input checked="" type="checkbox"/> ★★★★★<br><input checked="" type="checkbox"/> ★★★ <input checked="" type="checkbox"/> ★★ <input checked="" type="checkbox"/> ★ | <b>Estimated Average Yearly Costs</b><br>\$2000 - \$7230<br><b>Most You Can Pay</b><br>\$7280 - \$27880 | <b>Deductible</b><br>\$0 - \$4000<br><b>Yearly Premium Minus Assistance</b><br>\$1615 - \$6115 |
|---|--|---|--|

|         |                 |                         |                   |                       |                  |         |
|---------|-----------------|-------------------------|-------------------|-----------------------|------------------|---------|
| Summary | Cost Comparison | Deductibles/Copays/Etc. | Coverage Features | Vision/Dental/Hearing | Plan Flexibility | Quality |
|---------|-----------------|-------------------------|-------------------|-----------------------|------------------|---------|

| Preferred Providers                       |                          |                |                      |                         |                              |                            |                               |                            |                          |                                      |   | Non-Preferred Providers              |   |
|---|--------------------------|----------------|----------------------|-------------------------|------------------------------|----------------------------|-------------------------------|----------------------------|--------------------------|--------------------------------------|---|--------------------------------------|---|
| Select to<br>Ⓜ<br><a href="#">Compare</a> | Plan Name<br>Ⓜ           | Plan Type<br>Ⓜ | Savings Account<br>Ⓜ | Deductibles             |                              |                            |                               | You Pay after Deductible   |                          |                                      |   | Generic Drugs at Local Pharmacy<br>Ⓜ | Name Brand Drugs at Local Pharmacy<br>Ⓜ |
|   |                          |                |                      | Regular Deductible<br>Ⓜ | Extra for Hospital Stay<br>Ⓜ | Hospital Room & Board<br>Ⓜ | Other Hospital Inpatient<br>Ⓜ | Visit to Primary Care<br>Ⓜ | Visit to Specialist<br>Ⓜ | Generic Drugs at Local Pharmacy<br>Ⓜ | Name Brand Drugs at Local Pharmacy<br>Ⓜ |                                      |   |
| <input type="checkbox"/>                  | APWU CDHP                | CDHP           | \$2,400              | \$1,200                 | \$0                          | 15%                        | 15%                           | 15%                        | 15%                      | 25%                                  | 25%                                     |                                      |   |
| <input type="checkbox"/>                  | Aetna HealthFund HDHP    | HDHP           | \$1,500              | \$3,000                 | \$0                          | 10%                        | 10%                           | 10%                        | 10%                      | \$10                                 | \$35                                    |                                      |   |
| <input type="checkbox"/>                  | GEHA HDHP                | HDHP           | \$1,500              | \$3,000                 | \$0                          | 5%                         | 5%                            | 5%                         | 5%                       | 25%                                  | 25%                                     |                                      |   |
| <input type="checkbox"/>                  | Aetna HealthFund CDHP    | CDHP           | \$2,000              | \$2,000                 | \$0                          | 15%                        | 15%                           | 15%                        | 15%                      | \$10                                 | \$35                                    |                                      |   |
| <input type="checkbox"/>                  | Mail Handlers HDHP       | HDHP           | \$1,690              | \$4,000                 | \$300                        | 0%                         | 0%                            | \$15                       | \$15                     | \$10                                 | \$25                                    |                                      |   |
| <input type="checkbox"/>                  | Kaiser-Std               | HMO            | \$0                  | \$0                     | \$500                        | 0%                         | 0%                            | \$20                       | \$30                     | \$12                                 | \$35                                    |                                      |   |
| <input type="checkbox"/>                  | CareFirst BlueChoice-Hi  | HMO            | \$0                  | \$0                     | \$200                        | 0%                         | 0%                            | \$25                       | \$35                     | 0%                                   | \$30                                    |                                      |   |
| <input type="checkbox"/>                  | Aetna Open Access-Basic  | HMO            | \$0                  | \$0                     | \$0                          | 10%                        | 10%                           | \$20                       | \$35                     | \$10                                 | \$35                                    |                                      |   |
| <input type="checkbox"/>                  | Kaiser-Hi                | HMO            | \$0                  | \$0                     | \$100                        | 0%                         | 0%                            | \$10                       | \$20                     | \$7                                  | \$30                                    |                                      |   |
| <input type="checkbox"/>                  | CareFirst BlueChoice-Std | HMO-POS        | \$0                  | \$1,000                 | \$200                        | 0%                         | 0%                            | 0%                         | \$35                     | 0%                                   | \$30                                    |                                      |   |
| <input type="checkbox"/>                  | Blue Cross-Basic         | PPO            | \$0                  | \$0                     | \$450                        | 0%                         | 0%                            | \$25                       | \$35                     | \$10                                 | \$40                                    |                                      |   |
| <input type="checkbox"/>                  | GEHA-Std                 | PPO-FEE        | \$0                  | \$700                   | \$0                          | 15%                        | 15%                           | \$10                       | \$25                     | \$5                                  | 50%                                     |                                      |   |
| <input type="checkbox"/>                  | APWU-Hi                  | PPO-FEE        | \$0                  | \$550                   | \$0                          | 10%                        | 10%                           | \$18                       | \$18                     | \$8                                  | 25%                                     |                                      |   |
| <input type="checkbox"/>                  | M.D. IPA                 | HMO            | \$0                  | \$0                     | \$300                        | 0%                         | 0%                            | \$25                       | \$40                     | \$7                                  | \$30                                    |                                      |   |
| <input type="checkbox"/>                  | NALC                     | PPO-FEE        | \$0                  | \$600                   | \$200                        | 0%                         | 0%                            | \$20                       | \$20                     | 20%                                  | 30%                                     |                                      |   |
| <input type="checkbox"/>                  | SAMBA-Std                | PPO-FEE        | \$0                  | \$1,050                 | \$300                        | 0%                         | 15%                           | \$20                       | \$20                     | \$10                                 | 25%                                     |                                      |   |
| <input type="checkbox"/>                  | Mail Handlers-Value      | PPO-FEE        | \$0                  | \$1,000                 | \$0                          | 20%                        | 20%                           | \$30                       | \$50                     | \$10                                 | 45%                                     |                                      |   |
| <input type="checkbox"/>                  | Blue Cross-Std           | PPO-FEE        | \$0                  | \$700                   | \$250                        | 0%                         | 0%                            | \$20                       | \$30                     | 20%                                  | 30%                                     |                                      |   |
| <input type="checkbox"/>                  | GEHA-Hi                  | PPO-FEE        | \$0                  | \$700                   | \$100                        | 0%                         | 10%                           | \$20                       | \$20                     | \$5                                  | 25%                                     |                                      |   |
| <input type="checkbox"/>                  | Mail Handlers-Std        | PPO-FEE        | \$0                  | \$800                   | \$200                        | 0%                         | 15%                           | 10-20                      | \$40                     | \$10                                 | 30%                                     |                                      |   |

**Deductibles/Copays/etc** - Provides information on plan deductibles, copays, coinsurance, and contributions to health savings accounts.



Available Plans - Vision, Dental, and Hearing Aid Benefit Comparisons

Point your mouse at this symbol should you need additional explanation. Click on arrow up/down to sort the associated column.

Start Over

Filters--Use Controls to Personalize Plan List with Your Preferences:

Plan Type:  HMO  CDHP / HDHP  PPO

Overall Quality Score:  \*\*\*\*\*  \*\*\*\*  \*\*\*  \*\*  \*

Estimated Average Yearly Costs: \$2000 - \$7230

Deductible: \$0 - \$4000

Most You Can Pay: \$7260 - \$27880

Yearly Premium Minus Assistance: \$1615 - \$6115

Submit Reset

Summary Cost Comparison Deductibles/Copays/Etc Coverage Features Vision/Dental/Hearing Plan Flexibility Quality

Vision Benefits Summary Dental Ratings Key Dental Benefits Detailed Dental Benefits Hearing Aids

| Select to                | Plan Name                | Plan Code | Plan Type | Published Premium | Cost if Your Dental Care Usage were ... |       |         |         | Maximum Benefit per Person |
|--------------------------|--------------------------|-----------|-----------|-------------------|---|-------|---------|---------|----------------------------|
| Compare                  |                          |           |           |                   | None                                    | Low   | Average | High    |                            |
| <input type="checkbox"/> | APWU CDHP                | 475       | CDHP      | \$0               | \$0                                     | \$0   | \$360   | \$1,200 | \$400                      |
| <input type="checkbox"/> | Aetna HealthFund HDHP    | 225       | HDHP      | \$0               | \$0                                     | \$0   | \$450   | \$1,980 | Unlim                      |
| <input type="checkbox"/> | GEHA HDHP                | 342       | HDHP      | \$0               | \$0                                     | \$100 | \$590   | \$2,110 | Unlim                      |
| <input type="checkbox"/> | Aetna HealthFund CDHP    | 222       | CDHP      | \$0               | \$0                                     | \$0   | \$320   | \$1,400 | Unlim                      |
| <input type="checkbox"/> | Mail Handlers HDHP       | 482       | HDHP      | NA                | NA                                      | NA    | NA      | NA      | NA                         |
| <input type="checkbox"/> | Kaiser-Std               | E35       | HMO       | \$0               | \$0                                     | \$20  | \$320   | \$1,330 | Unlim                      |
| <input type="checkbox"/> | CareFirst BlueChoice-HI  | 252       | HMO       | \$0               | \$0                                     | \$100 | \$400   | \$1,250 | Unlim                      |
| <input type="checkbox"/> | Aetna Open Access-Basic  | JN5       | HMO       | \$0               | \$0                                     | \$20  | \$240   | \$1,050 | Unlim                      |
| <input type="checkbox"/> | Kaiser-HI                | E32       | HMO       | \$0               | \$0                                     | \$20  | \$320   | \$1,330 | Unlim                      |
| <input type="checkbox"/> | CareFirst BlueChoice-Std | 205       | HMO-POS   | NA                | NA                                      | NA    | NA      | NA      | NA                         |
| <input type="checkbox"/> | Blue Cross-Basic         | 112       | PPO       | \$0               | \$0                                     | \$20  | \$530   | \$2,230 | Unlim                      |
| <input type="checkbox"/> | GEHA-Std                 | 315       | PPO-FEE   | \$0               | \$0                                     | \$100 | \$590   | \$2,110 | Unlim                      |
| <input type="checkbox"/> | APWU-HI                  | 472       | PPO-FEE   | \$0               | \$0                                     | \$60  | \$480   | \$1,950 | Unlim                      |
| <input type="checkbox"/> | M.D. IPA                 | JR2       | HMO       | \$0               | \$0                                     | \$0   | \$220   | \$1,040 | Unlim                      |
| <input type="checkbox"/> | NALC                     | 322       | PPO-FEE   | NA                | NA                                      | NA    | NA      | NA      | NA                         |
| <input type="checkbox"/> | SAMBA-Std                | 445       | PPO-FEE   | NA                | NA                                      | NA    | NA      | NA      | NA                         |
| <input type="checkbox"/> | Mail Handlers-Value      | 415       | PPO-FEE   | NA                | NA                                      | NA    | NA      | NA      | NA                         |
| <input type="checkbox"/> | Blue Cross-Std           | 105       | PPO-FEE   | \$0               | \$0                                     | \$150 | \$670   | \$2,190 | Unlim                      |
| <input type="checkbox"/> | GEHA-HI                  | 312       | PPO-FEE   | \$0               | \$0                                     | \$180 | \$710   | \$2,230 | Unlim                      |
| <input type="checkbox"/> | Mail Handlers-Std        | 455       | PPO-FEE   | NA                | NA                                      | NA    | NA      | NA      | NA                         |
| <input type="checkbox"/> | SAMBA-HI                 | 442       | PPO-FEE   | NA                | NA                                      | NA    | NA      | NA      | NA                         |
| <input type="checkbox"/> | Aetna Open Access-HI     | JR2       | HMO       | \$0               | \$0                                     | \$20  | \$240   | \$1,050 | Unlim                      |

Available Plans - Vision, Dental, and Hearing Aid Benefit Comparisons

Point your mouse at this symbol should you need additional explanation. Click on arrow up/down to sort the associated column.

Start Over

Filters--Use Controls to Personalize Plan List with Your Preferences:

Plan Type:  HMO  CDHP / HDHP  PPO

Overall Quality Score:  \*\*\*\*\*  \*\*\*\*  \*\*\*  \*\*  \*

Estimated Average Yearly Costs: \$2000 - \$7230

Deductible: \$0 - \$4000

Most You Can Pay: \$7260 - \$27880

Yearly Premium Minus Assistance: \$1615 - \$6115

Submit Reset

Summary Cost Comparison Deductibles/Copays/Etc Coverage Features Vision/Dental/Hearing Plan Flexibility Quality

Vision Benefits Summary Dental Ratings Key Dental Benefits Detailed Dental Benefits Hearing Aids

| Select to                | Plan Name                | Plan Type | Percent You Are Likely to Pay for: (lower is better) |                   |                  |                   | Deductible per Person(\$) | Orthodontic | Out of Network Benefit? |
|--------------------------|--------------------------|-----------|--|-------------------|------------------|-------------------|---------------------------|-------------|-------------------------|
| Compare                  |                          |           | Child Preventive                                     | Adult Restorative | Adult Preventive | Adult Restorative |                           |             |                         |
| <input type="checkbox"/> | APWU CDHP                | CDHP      | 0%   | 0%                | 0%               | 0%                | \$0                       | No          | Some                    |
| <input type="checkbox"/> | Aetna HealthFund HDHP    | HDHP      | 0%   | 0%                | 0%               | 0%                | \$0                       | No          | None                    |
| <input type="checkbox"/> | GEHA HDHP                | HDHP      | 50%  | 80%               | 50%              | 90%               | \$0                       | No          | Lower                   |
| <input type="checkbox"/> | Aetna HealthFund CDHP    | CDHP      | 0%   | 0%                | 0%               | 80%               | \$0                       | No          | Preventive              |
| <input type="checkbox"/> | Mail Handlers HDHP       | HDHP      | 100%   | 100%              | 100%             | 100%              | NA                        | NA          | NA                      |
| <input type="checkbox"/> | Kaiser-Std               | HMO       | 10%  | 50%               | 10%              | 60%               | \$0                       | Some        | None                    |
| <input type="checkbox"/> | CareFirst BlueChoice-HI  | HMO       | 50%  | 50%               | 50%              | 50%               | \$0                       | No          | None                    |
| <input type="checkbox"/> | Aetna Open Access-Basic  | HMO       | 10%  | 10%               | 10%              | 50%               | \$0                       | Some        | Lower                   |
| <input type="checkbox"/> | Kaiser-HI                | HMO       | 10%  | 50%               | 10%              | 60%               | \$0                       | Some        | None                    |
| <input type="checkbox"/> | CareFirst BlueChoice-Std | HMO-POS   | 100%   | 100%              | 100%             | 100%              | NA                        | NA          | NA                      |
| <input type="checkbox"/> | Blue Cross-Basic         | PPO       | 10%  | 100%              | 10%              | 100%              | \$0                       | No          | None                    |
| <input type="checkbox"/> | GEHA-Std                 | PPO-FEE   | 50%  | 80%               | 50%              | 90%               | \$0                       | No          | Lose discount           |
| <input type="checkbox"/> | APWU-HI                  | PPO-FEE   | 30%  | 30%               | 30%              | 90%               | \$0                       | No          | Some                    |
| <input type="checkbox"/> | M.D. IPA                 | HMO       | 0%   | 20%               | 0%               | 50%               | \$50                      | Some        | Lower                   |
| <input type="checkbox"/> | NALC                     | PPO-FEE   | 100%   | 100%              | 100%             | 90%               | NA                        | NA          | NA                      |
| <input type="checkbox"/> | SAMBA-Std                | PPO-FEE   | 100%   | 100%              | 100%             | 100%              | NA                        | NA          | NA                      |
| <input type="checkbox"/> | Mail Handlers-Value      | PPO-FEE   | 100%   | 100%              | 100%             | 100%              | NA                        | NA          | NA                      |
| <input type="checkbox"/> | Blue Cross-Std           | PPO-FEE   | 70%  | 80%               | 80%              | 90%               | \$0                       | No          | Lose discount           |
| <input type="checkbox"/> | GEHA-HI                  | PPO-FEE   | 90%  | 80%               | 90%              | 90%               | \$0                       | No          | Lose discount           |
| <input type="checkbox"/> | Mail Handlers-Std        | PPO-FEE   | 100%   | 100%              | 100%             | 100%              | NA                        | NA          | NA                      |
| <input type="checkbox"/> | SAMBA-HI                 | PPO-FEE   | 100%   | 100%              | 100%             | 100%              | NA                        | NA          | NA                      |
| <input type="checkbox"/> | Aetna Open Access-HI     | HMO       | 10%  | 10%               | 10%              | 50%               | \$0                       | Some        | Lower                   |

Available Plans - Vision, Dental, and Hearing Aid Benefit Comparisons

Point your mouse at this symbol should you need additional explanation. Click on arrow up/down to sort the associated column.

Start Over

Filters--Use Controls to Personalize Plan List with Your Preferences:

Plan Type:  HMO  CDHP / HDHP  PPO

Overall Quality Score:  \*\*\*\*\*  \*\*\*\*  \*\*\*  \*\*  \*

Estimated Average Yearly Costs: \$2000 - \$7230

Deductible: \$0 - \$4000

Most You Can Pay: \$7260 - \$27880

Yearly Premium Minus Assistance: \$1615 - \$6115

Submit Reset

Summary Cost Comparison Deductibles/Copays/Etc Coverage Features Vision/Dental/Hearing Plan Flexibility Quality

Vision Benefits Summary Dental Ratings Key Dental Benefits Detailed Dental Benefits Hearing Aids

| Select to                | Plan Name                | Plan Type | Preventive - Diagnostic |                           |                        |                       |                   |                          | Restorative |                         |                         |                       |               |
|--------------------------|--------------------------|-----------|-------------------------|---------------------------|------------------------|-----------------------|-------------------|--------------------------|-------------|-------------------------|-------------------------|-----------------------|---------------|
|                          |                          |           | Periodic Exam           | Bitewing X-rays (4 films) | Prophylaxis & Fluoride | Filling (one surface) | Simple Extraction | Crown porcelain to nobis | Denture     | Partial Bony Extraction | Root Canal (bi-cuspids) | Gingivectomy per Quad | Bridge Pontic |
| <input type="checkbox"/> | APWU CDHP                | CDHP      | 0%                      | 0%                        | 0%                     | 0%                    | 0%                | 100%                     | 100%        | 100%                    | 100%                    | 100%                  | 100%          |
| <input type="checkbox"/> | Aetna HealthFund HDHP    | HDHP      | 0%                      | 0%                        | 0%                     | 0%                    | 0%                | 100%                     | 100%        | 100%                    | 100%                    | 100%                  | 100%          |
| <input type="checkbox"/> | GEHA HDHP                | HDHP      | 50%                     | 50%                       | 50%                    | 50%                   | 50%               | 100%                     | 100%        | 20%                     | 100%                    | 100%                  | 100%          |
| <input type="checkbox"/> | Aetna HealthFund CDHP    | CDHP      | 0%                      | 0%                        | 0%                     | 0%                    | 0%                | 100%                     | 100%        | 100%                    | 100%                    | 100%                  | 100%          |
| <input type="checkbox"/> | Mail Handlers HDHP       | HDHP      | NA                      | NA                        | NA                     | NA                    | NA                | NA                       | NA          | NA                      | NA                      | NA                    | NA            |
| <input type="checkbox"/> | Kaiser-Std               | HMO       | 20%                     | 10%                       | 10%                    | 50%                   | 50%               | 60%                      | 50%         | 60%                     | 50%                     | 60%                   | 60%           |
| <input type="checkbox"/> | CareFirst BlueChoice-HI  | HMO       | 40%                     | 50%                       | 50%                    | 40%                   | 50%               | 60%                      | 50%         | 50%                     | 70%                     | 50%                   | 60%           |
| <input type="checkbox"/> | Aetna Open Access-Basic  | HMO       | 10%                     | 10%                       | 10%                    | 60%                   | 50%               | 10%                      | 70%         | 10%                     | 70%                     | 50%                   | 60%           |
| <input type="checkbox"/> | Kaiser-HI                | HMO       | 20%                     | 10%                       | 10%                    | 50%                   | 50%               | 60%                      | 50%         | 60%                     | 60%                     | 60%                   | 60%           |
| <input type="checkbox"/> | CareFirst BlueChoice-Std | HMO-POS   | NA                      | NA                        | NA                     | NA                    | NA                | NA                       | NA          | NA                      | NA                      | NA                    | NA            |
| <input type="checkbox"/> | Blue Cross-Basic         | PPO       | 10%                     | 10%                       | 10%                    | 100%                  | 100%              | 100%                     | 30%         | 100%                    | 100%                    | 100%                  | 100%          |
| <input type="checkbox"/> | GEHA-Std                 | PPO-FEE   | 50%                     | 50%                       | 50%                    | 50%                   | 90%               | 100%                     | 20%         | 100%                    | 100%                    | 100%                  | 100%          |
| <input type="checkbox"/> | APWU-HI                  | PPO-FEE   | 30%                     | 30%                       | 30%                    | 30%                   | 30%               | 100%                     | 100%        | 100%                    | 100%                    | 100%                  | 100%          |
| <input type="checkbox"/> | M.D. IPA                 | HMO       | 0%                      | 0%                        | 10%                    | 20%                   | 20%               | 50%                      | 50%         | 50%                     | 50%                     | 50%                   | 50%           |
| <input type="checkbox"/> | NALC                     | PPO-FEE   | NA                      | NA                        | NA                     | NA                    | NA                | NA                       | NA          | NA                      | NA                      | NA                    | NA            |
| <input type="checkbox"/> | SAMBA-Std                | PPO-FEE   | NA                      | NA                        | NA                     | NA                    | NA                | NA                       | NA          | NA                      | NA                      | NA                    | NA            |
| <input type="checkbox"/> | Mail Handlers-Value      | PPO-FEE   | NA                      | NA                        | NA                     | NA                    | NA                | NA                       | NA          | NA                      | NA                      | NA                    | NA            |
| <input type="checkbox"/> | Blue Cross-Std           | PPO-FEE   | 80%                     | 80%                       | 80%                    | 90%                   | 90%               | 100%                     | 100%        | 10%                     | 100%                    | 100%                  | 100%          |
| <input type="checkbox"/> | GEHA-HI                  | PPO-FEE   | 90%                     | 90%                       | 90%                    | 90%                   | 90%               | 100%                     | 100%        | 10%                     | 100%                    | 100%                  | 100%          |
| <input type="checkbox"/> | Mail Handlers-Std        | PPO-FEE   | NA                      | NA                        | NA                     | NA                    | NA                | NA                       | NA          | NA                      | NA                      | NA                    | NA            |
| <input type="checkbox"/> | SAMBA-HI                 | PPO-FEE   | NA                      | NA                        | NA                     | NA                    | NA                | NA                       | NA          | NA                      | NA                      | NA                    | NA            |

**Dental** - Multiple layers of information on both health plan dental coverages and stand-alone dental plan coverages.

Summary Dental – Costs if your dental care usage were None, Low, Average, and High. Includes listing of the Maximum Benefit amount.

Key Benefits – Child and adult preventive and restorative coverages and more.

Detailed Benefits – Coverages by procedure.



## Available Plans - Ranked by Estimated Cost for Families Like Yours in an Average Year

- For video explanation, click on the television.
- For audio explanations and help, click on the headphones.
- Click on arrow up/down to sort the associated column.

Start Over

**Filters--Use Controls to Personalize Plan List with Your Preferences:**

**Plan Type**

- HMO
- CDHP / HDHP
- PPO

**Overall Quality Score**

- ★★★★★
- ★★★★
- ★★★  ★★  ★

**Estimated Average Yearly Costs**

\$2000 - \$7230  
**Most You Can Pay**  
 \$7280 - \$27880

**Deductible**

\$0 - \$4000  
**Yearly Premium Minus Assistance**  
 \$1615 - \$3925

Submit  
 Reset

- Summary
- Cost Comparison
- Deductibles/Copays/Etc.
- Coverage Features
- Vision/Dental/Hearing
- Plan Flexibility
- Quality

| Select to<br>Compare                | Plan Name        | Plan Type | Tier | Estimated Average Yearly Cost for Families Like Yours |                           |                     | Most You Could Pay in a Year | Overall Quality Score - (Personalize Here) | Doctor Result (Click each name for more info) |
|-------------------------------------|------------------|-----------|------|---|---------------------------|---------------------|------------------------------|--|---|
|                                     |                  |           |      | Yearly Premium Minus Any Government Assistance        | Health-Care Costs YOU Pay | Combined Total Cost |                              |  |   |
| <input checked="" type="checkbox"/> | Blue Cross-Basic | PPO       | Gold | \$2,298   | \$1,652                   | \$3,950             | \$7,280                      | ★★★★                                       | Dr. Name Not Found                            |
| <input type="checkbox"/>            | GEHA-Std         | PPO-FEE   | Gold | \$1,695   | \$2,345                   | \$4,040             | \$15,340                     | ★★★★★                                      | Napolitano, Stephen                           |
| <input checked="" type="checkbox"/> | APWU-Hi          | PPO-FEE   | Gold | \$2,318   | \$1,792                   | \$4,110             | \$8,480                      | ★★★★★                                      | Dr. Name Not Found                            |
| <input type="checkbox"/>            | SAMBA-Std        | PPO-FEE   | Gold | \$2,459   | \$2,231                   | \$4,690             | \$17,750                     | ★★★★                                       | Unknown                                       |

Compare Selected Plan Details

★ Always read our Key Tips & Final Plan Selection

Search Criteria = Family of four / Average health care expenses / Zip - 20006 / FSA - No / Age - 39  
 Click here to [learn about health insurance](#).

Copyright © 2012 Center for the Study of Services. All Rights Reserved.  
 CHECKBOOK is a trademark and service mark of the Center for the Study of Services and is registered with the US Patent and Trademark Office.  
 No commercial use: CHECKBOOK's ratings and reports are solely for the use of its readers and may not be used in advertising or for any commercial purpose.  
 The Center for the Study of Services will take steps to prevent or prosecute commercial uses of excerpted materials, its name, or the CHECKBOOK name.

**Filters and Customization Tools** - Narrow your choices with filters and preference tools once you've seen the variety of costs and quality available to you.





### Compare Plans Details and Additional Cost Considerations

This page provides you side-by-side information on your selected plans based on the profile you selected for your search. Be sure to read a plan brochure before making a final decision.

[Return to Main Plan Comparison Table](#) | [Print Your Plan Comparison Report](#) | [Search Again](#)

| Basic Plan Information and Overall Ratings  | APWU-Hi                    | Blue Cross-Basic           | GEHA-Std                   | SAMBA-Std                  |
|---|----------------------------|----------------------------|----------------------------|----------------------------|
| <a href="#">Click here to learn about health insurance.</a>   |                            |                            |                            |                            |
| Plan Type <sup>①</sup>  | PPO-FEE                    | PPO                        | PPO-FEE                    | PPO-FEE                    |
| Plan Code <sup>②</sup>  | 472                        | 112                        | 315                        | 445                        |
| Plan Telephone Number   | 800-222-2798               | local phone book           | 800-821-6136               | 800-638-6589               |
| Plan Brochure   | <a href="#">Click here</a> | <a href="#">Click here</a> | <a href="#">Click here</a> | <a href="#">Click here</a> |
| Web Address   | <a href="#">Click here</a> | <a href="#">Click here</a> | <a href="#">Click here</a> | <a href="#">Click here</a> |
| Link to Plan's Drug Formulary   | <a href="#">Click here</a> | <a href="#">Click here</a> | <a href="#">Click here</a> | <a href="#">Click here</a> |
| Link to Plan's Provider Directory   | <a href="#">Click here</a> | <a href="#">Click here</a> | <a href="#">Click here</a> | <a href="#">Click here</a> |
| Doctor Preferences <sup>①</sup>   | Dr. Name Not Found         | Dr. Name Not Found         | Napolitano, Stephen        | Unknown                    |
| Summary of Enrollment Limitations   | Pay dues                   | None                       | None                       | None                       |
| Yearly Premium Cost <sup>②</sup>  | \$2,318                    | \$2,298                    | \$1,695                    | \$2,459                    |
| Yearly Cost to you if your Health Care Usage is None (Includes premiums and dues minus any tax savings and (where applicable) savings account. Negative amounts illustrate a positive accrual in your savings account.) <sup>②</sup>  | \$2,340                    | \$2,280                    | \$1,690                    | \$2,450                    |
| Yearly Cost to you if your Health Care Usage is Low (if providers' fees total only about \$1,000 per year) (Includes premiums and dues for a typical mix of hospital, medical, drug, and dental bills minus any tax savings and (where applicable) savings account.) <sup>②</sup> | \$3,300                    | \$2,970                    | \$2,990                    | \$3,710                    |
| Yearly Cost to you if your Health Care Usage is Average <sup>①</sup>  | \$4,110                    | \$3,950                    | \$4,040                    | \$4,690                    |
| Yearly Cost to you if your Health Care Usage is High (if providers' fees total about \$25,000 per year) (Includes premiums and dues for a typical mix of hospital, medical, drug, and dental bills minus any tax savings and (where applicable) savings account.) <sup>②</sup>    | \$7,470                    | \$7,480                    | \$8,460                    | \$9,120                    |
| Yearly Limit on Cost to You Excluding Dental/Most You Can Pay (not including dental) <sup>②</sup>   | \$8,480                    | \$7,280                    | \$15,340                   | \$17,750                   |
| Overall Quality Score - (Personalized Here) <sup>②</sup>  | ★★★★★                      | ★★★★                       | ★★★★★                      | ★★★★                       |
| Cost Sharing (assuming you use preferred providers)   | APWU-Hi                    | Blue Cross-Basic           | GEHA-Std                   | SAMBA-Std                  |
| Savings Account (\$) <sup>②</sup>   | \$0                        | \$0                        | \$0                        | \$0                        |
| Regular Deductible (\$) <sup>②</sup>  | \$550                      | \$0                        | \$700                      | \$1,050                    |
| Extra Deductible for Hospital <sup>②</sup>  | \$0                        | \$450                      | \$0                        | \$300                      |
| Percent You Pay for Hospital Room and Board (%) <sup>②</sup>  | 10%                        | 0%                         | 15%                        | 0%                         |

**Side-by-Side Comparison:** Compare data in multiple ways. Use columnar comparison under the table tabs, as shown on earlier screens, or create a side-by-side report on all coverage details and costs for up to four selected plans.

## Your Plan Comparison Report

This page provides you side-by-side information on your selected plan search. Be sure to read a plan brochure before making a final decision

| Basic Plan Information and Overall Ratings  | APWU-HI                    | Blue Cross-Basic           |
|---|----------------------------|----------------------------|
| <input type="checkbox"/> <a href="#">Click here to learn about health insurance.</a>  |                            |                            |
| Plan Type <sup>①</sup>  | PPO-FEE                    | PPO                        |
| Plan Code <sup>②</sup>  | 472                        | 112                        |
| Plan Telephone Number   | 800-222-2798               | local phone book           |
| Plan Brochure   | <a href="#">Click here</a> | <a href="#">Click here</a> |
| Web Address   | <a href="#">Click here</a> | <a href="#">Click here</a> |
| Link to Plan's Drug Formulary   | <a href="#">Click here</a> | <a href="#">Click here</a> |
| Link to Plan's Provider Directory   | <a href="#">Click here</a> | <a href="#">Click here</a> |
| Doctor Preferences <sup>②</sup>   | Dr. Name Not Found         | Dr. Name Not Found         |
| Summary of Enrollment Limitations   | Pay dues                   | None                       |
| Yearly Premium Cost <sup>②</sup>  | \$2,318                    | \$2,298                    |
| Yearly Cost to you if your Health Care Usage is None (Includes premiums and dues minus any tax savings and (where applicable) savings account.) <sup>②</sup>  | \$2,340                    | \$2,280                    |
| Negative amounts illustrate a positive accrual in your savings account.) <sup>②</sup>   |                            |                            |
| Yearly Cost to you if your Health Care Usage is Low (if providers' fees total only about \$1,000 per year) (Includes premiums and dues for a typical mix of hospital, medical, drug, and dental bills minus any tax savings and (where applicable) savings account.) <sup>②</sup> | \$3,300                    | \$2,970                    |
| Yearly Cost to you if your Health Care Usage is Average <sup>②</sup>  | \$4,110                    | \$3,950                    |
| Yearly Cost to you if your Health Care Usage is High (if providers' fees total about \$25,000 per year) (Includes premiums and dues for a typical mix of hospital, medical, drug, and dental bills minus any tax savings and (where applicable) savings account.) <sup>②</sup>    | \$7,470                    | \$7,480                    |
| Yearly Limit on Cost to You Excluding Dental/Most You Can Pay (not including dental) <sup>②</sup>   | \$8,480                    | \$7,280                    |
| Overall Quality Score - (Personalized Here) <sup>①</sup>  | ★★★★★                      | ★★★★                       |
| <b>Cost Sharing (assuming you use preferred providers)</b>  | <b>APWU-HI</b>             | <b>Blue Cross-Basic</b>    |
| Savings Account (\$) <sup>①</sup>   | \$0                        | \$0                        |
| Regular Deductible (\$) <sup>②</sup>  | \$550                      | \$0                        |
| Extra Deductible for Hospital <sup>②</sup>  | \$0                        | \$450                      |
| Percent You Pay for Hospital Room and Board (%) <sup>②</sup>  | 10%                        | 0%                         |
| Percent You Pay for Hospital Other (%) <sup>②</sup>   | 10%                        | 0%                         |
| Amount You Pay for Doctor Visit-Primary Care (\$ or %) <sup>②</sup>   | \$18                       | \$25                       |
| Amount You Pay for Doctor Visit-Specialist (\$ or %) <sup>②</sup>   | \$18                       | \$35                       |
| Amount You Pay to Buy Generic Drug on Formulary in a Store (\$ or %) <sup>①</sup>   | \$8                        | \$10                       |
| Amount You Pay to Buy Non-Brand Drug on Formulary in a Store (if any) <sup>②</sup>  | 7%                         | \$40                       |

## Create a Custom Print Report –

Particularly helpful to assisters like family members, navigators, and others is the ability to create a custom print report on the chosen plan comparisons, showing cost and quality comparisons and including useful advice on plan selection.



## Explanations & Advice

CHECKBOOK's *Guide to Health Plans for Federal Employees* gives you vital insurance information that you cannot get from any other source. It tells you how much money you can save by changing—or by staying in—your health insurance plan.

[Return to Main Plan Comparison Table](#) | [Print Your Plan Comparison Report](#) | [Search Again](#)

- ✓ Chapter One: Introduction & Basics
- ✓ Chapter Two: Summary Ratings & Cost Comparisons
- ✓ Chapter Three: Cost Sharing
- ✓ Chapter Four: Coverage Features
- ✓ Chapter Five: Dental and Vision
- ✓ Chapter Six: Plan Types and Flexibility
- ✓ Chapter Seven: Quality & Services
- ✓ Chapter Eight: Costs & Taxes
- ✓ Chapter Nine: Key Tips & Final Plan Selection
- ✓ Chapter Ten: Our Methods & Data Sources
- ✓ Glossary: Terms and Explanations as Used in CHECKBOOK's Guide
- ✓ Visit Guide to Top Doctors



**We Wrote the Book:** Walton Francis and CHECKBOOK/CSS have literally written the book on health Insurance, providing an in-depth look at how the system works, what it all means, and how the consumer should best go about making their choices. This example is for Federal employees but similar advice can be given within a state Exchange environment or a private employer environment.