HDHP with HSA versus PPO – Employee Only

HUMAN RESOURCES

Single Employee with no medical expenses (Preventive Care Only)

	Basic HDHP	Core HDHP	$250/ $500 Deductible (PPO)
Submitted Claims	$400	$400	$400
Employer HSA Contribution	$2,050	$1,050	$0
Employee Claims Liability	$0	$0	$0
Employee Premium Contributions	$800	$1,359	$2,516
Total Employee Cost	**($1,250)**	**$309**	**$2,516**

Single Employee with an outpatient procedure, a few follow-up doctor visits & a Tier 2 prescription for 12 months

	Basic HDHP	Core HDHP	$250/ $500 Deductible (PPO)
Submitted Claims	$3,000	$3,000	$3,000
Employer HSA Contribution	$2,050	$1,050	$0
Employee Claims Liability	$3,000	$3,000	$905
Employee Premium Contributions	$800	$1,359	$2,516
Total Employee Cost	**$1,750**	**$3,309**	**$3,421**

Single Employee with $25,000 in medical expenses (inpatient stay, specialist visits, prescriptions)

	Basic HDHP	Core HDHP	$250/ $500 Deductible (PPO)
Submitted Claims	$25,000	$25,000	$25,000
Employer HSA Contribution	$2,050	$1,050	$0
Employee Claims Liability	$6,650	$4,000	$2,500
Employee Premium Contributions	$800	$1,359	$2,516
Total Employee Cost	**$5,400**	**$4,309**	**$5,016**

*Claims liability has hit the OPM in all plans under the third example

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HDHP with HSA versus PPO – Family

HUMAN RESOURCES

Family with no medical expenses (Preventive Care Only)

	Basic HDHP	Core HDHP	$250/ $500 Deductible (PPO)
Submitted Claims	$1,200	$1,200	$1,200
Employer HSA Contribution	$3,050	$1,550	$0
Employee Claims Liability	$0	$0	$0
Employee Premium Contributions	$3,720	$5,615	$9,747
Total Employee Cost	**$670**	**$4,065**	**$9,747**

Family with an outpatient procedure, specialist doctor visits (12), sick visits (6), Generic scripts (6) & a Tier 2 prescription (12)

	Basic HDHP	Core HDHP	$250/ $500 Deductible (PPO)
Submitted Claims	$6,060	$6,060	$6,060
Employer HSA Contribution	$3,050	$1,550	$0
Employee Claims Liability	$6,060	$6,060	$1,460
Employee Premium Contributions	$3,720	$5,615	$9,747
Total Employee Cost	**$6,730**	**$10,125**	**$11,207**

Family with $25,000 in medical expenses (inpatient stay, specialist visits, prescriptions)

	Basic HDHP	Core HDHP	$250/ $500 Deductible (PPO)
Submitted Claims	$25,000	$25,000	$25,000
Employer HSA Contribution	$3,050	$1,550	$0
Employee Claims Liability	$11,150	$7,930	$4,000
Employee Premium Contributions	$3,720	$5,615	$9,747
Total Employee Cost	**$11,820**	**$11,995**	**$13,747**

*Claims liability has not hit the OPM in all examples

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