Comparing Health Insurance Plan Options
Private, ACA or Employer Based Insurance

	Option 1	Option 2	Option 3
Health Plan Name			
Health Plan Type (HMO, PPO, other)			
Monthly Premium			
Individual Deductible			
Family Deductible			
Out of Pocket Maximum			
Copays	Amount	Amount	Amount
Primary Care (PCP) Visit			
Specialist Visit			
ABA therapy session			
PT/OT/SLP session			
Other therapy session			
Generic Drugs			
Preferred Brand Name Drugs			
Non-Preferred Brand Name Drugs			
Specialty Drugs			
Emergency Room (ER) Visit			
Inpatient Hospital Stay			
Other Service			
Other Service			
Other Service			
Durable Medical Equipment			
Other Medical Supplies			
Coinsurance	Amount	Amount	Amount
Primary Care (PCP) Visit			
Specialist Visit			
ABA therapy session			
PT/OT/SLP session			
Other therapy session			
Generic Drugs			
Preferred Brand Name Drugs			
Non-Preferred Brand Name Drugs			
Specialty Drugs			

	In Network/ Covered?	In Network/ Covered?	In Network/ Covered?
Emergency Room (ER) Visit			
Inpatient Hospital Stay			
Other Service			
Other Service			
Durable Medical Equipment			
Other Medical Supplies			
Health Care Providers	**In Network/ Covered?**	**In Network/ Covered?**	**In Network/ Covered?**
Current Primary Care Dr.			
Preferred Hospital			
Specialist			
Specialist			
Specialist			
Current ABA Provider			
PT/OT/SLP?			
Other Service			

Additional Considerations

- Choice of providers
- Ease of customer service (Hassle factor)
- Clear benefit descriptions
- Is my child with a disability required to use different networks (providers) than the rest of my family?
- Coordination of benefit issues
- Other

Resource: Comparison Chart www.healthcare.gov
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