

COMPARE: Types of Health Insurance Plans

There are a LOT of options regarding health insurance, but in the end it boils down to THREE main variables:

- A. **How is the cost of medical care being divided?** - Meaning when you need medical care, what percentage are you agreeing to pay and what percentage will the insurance company pay?
- B. **What type of plan are you purchasing?** - Different plan types have different rules about which doctors you are able to see and how much it costs to see them.
- C. **Where are you purchasing your plan from?** - There are dozens of different health insurance companies competing for your business, offering a variety of plans based on the previous two criteria.

(Note: This activity will focus only on variables A and B. Since purchasing a health insurance plan online often involves providing personal information, the activity does not attempt to simulate that variable.)

Part I: How Is the Cost of Medical Care Being Divided?

Every insurer offers a variety of plans that spread the cost of medical coverage differently between you and them. Plans in the insurance "Marketplace" are classified as Platinum, Gold, Silver, Bronze, or Catastrophic. Watch the first part of [Health Insurance 101: Types of Plans](#) through 2:05 to learn more about these categories. Then, answer the questions below.

1. In your own words, explain what *actuarial value* is.

a percentage that shows how much of the average costs of covered benefits a health insurance plan will pay

2. Using the information from the video, fill out the table below for the different plan "metals".

Plan	Platinum	Gold	Silver	Bronze
% YOU Pay	10%	20%	30%	40%
Actuarial Value	90%	80%	70%	60%

The Health Insurance Answer

JR Anderson



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