

The Real Cost of Insurance

Employer-Sponsored Insurance (ESI) Costs

ESI Direct Costs

Coverage	Premium	Deductible	Out-of-Pocket Costs	EqualityMD
Individual	\$10,150	\$1,900	\$0	\$0
Couples	\$18,272	\$3,500	\$0	\$0
Family	\$29,000	\$3,750	\$0	\$0

ESI Care and Prescription Costs

Service	Pre-Deductible	Co-Pay	EqualityMD Cost per Visit or Rx
Mental Health	\$150-\$500 (\$225 avg)	\$20-\$100 (\$25 avg)	\$0
Primary Care	\$170-\$600 (\$170 avg)	\$25-\$75 (\$27 avg)	\$0
Urgent Care	\$180-\$800 (\$180 avg)	\$35-\$150 (\$50 avg)	\$0
Rx Generic (Tier 1)	\$10-\$50 (\$15 avg)	\$5-\$10 (\$8 avg)	\$0
Rx Brand Name (Tier 2)	\$100-\$200 (\$125 avg)	\$30-\$50 (\$35 avg)	\$0 80% of the time

ESI Indirect Costs

Indirect Cost	Estimated Cost	Basis	EqualityMD
Lost Wages	\$200-\$1,000	1-2 hours/visit at \$25-\$50 avg hourly wage; Avg = \$800	\$0
Travel Expenses	\$100-\$300	Gas, parking, or public transit at \$25-\$75 per trip; Avg = \$200	\$0
Childcare/Personal Time	\$100-\$200	Sitter or lost personal time; Avg = \$150	\$0
Insurance Appeals/Disputes	\$50-\$100	Time and postage for 21% claim denial rate; Avg 1 appeal/year = \$75	\$0

Affordable Care Act (ACA) Costs

Coverage	Premium	Deductible	Out-of-Pocket Costs	EqualityMD
Individual	\$6,000	\$5,139 (\$9,450 out-of-pocket max)	\$0	\$0
Couples	\$12,000	\$10,278 (\$18,900 out-of-pocket max)	\$0	\$0
Family	\$21,000	\$10,278 (\$18,900 out-of-pocket max)	\$0	\$0

ACA Care and Prescription Costs

Service	Pre-Deductible	Co-Pay	EqualityMD Cost per Visit or Rx
Mental Health	\$150-\$300 (\$225 avg)	\$20-\$50 (\$35 avg)	\$0
Primary Care	\$170-\$350 (\$260 avg)	\$25-\$50 (\$37 avg)	\$0
Urgent Care	\$180-\$500 (\$340 avg)	\$35-\$75 (\$55 avg)	\$0
Rx Generic (Tier 1)	\$10-\$50 (\$15 avg)	\$0-\$10 (\$5 avg)	\$0
Rx Brand Name (Tier 2)	\$100-\$200 (\$125 avg)	\$20-\$50 (\$35 avg)	\$0 80% of the time