

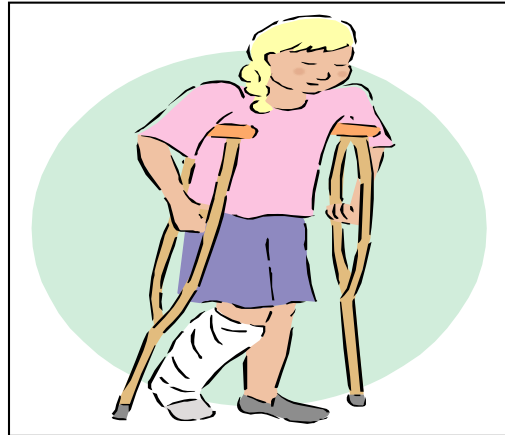
Insurance Coverage Pays Off for Employee

Anne, a member of the Department of Personnel & Administration (DPA), recently broke her leg while out of town. She is sharing her experience as an example of how the OA-3000 deductible option of the State's self-funded plan worked well for her, even with such a serious injury.

I was in Chicago and was on my way to the Hinsdale Metro Train Station where I slipped on a patch of the notorious Chicago ice. I was in a great deal of pain and an ambulance was called. As I lay there on the ground, I wondered if the local hospital was in-network since I wasn't at home where I am familiar with the hospitals.

Still, I was hoping it was just a bad sprain – some ice, some ibuprofen, keep off of it for awhile and that would be the end of it. Remember, I wasn't even in Colorado. I just wanted to get home.

But the x-rays confirmed my fears: Both the tibia and fibula were broken and would require surgery. I remained in the hospital for three days.



It would be a long, arduous journey to recovery, involving long days on the couch, physical therapy, acupuncture, and a lot of help from my family and friends. All of that was going to mean some serious medical expenses, but these sorts of things are why you have insurance.

This year I was enrolled in the cheapest medical option for employees, the OA-3000 option. Throughout this ordeal, I have kept track of the Explanation of Benefits (EOBs) as they came in and have matched them up with each doctor, hospital and therapist bill. I have attached a spreadsheet of my FY08 expenses through the end of April 2008, to illustrate what I paid and what the plan paid, giving you an idea of how insurance can work for you.

As you'll see in the first spreadsheet, I have paid \$7000 this year in premiums and medical costs (\$5000 out-of-pocket max + \$2000 premiums), yet I have received a benefit of \$35,000, which is **five times** what I have paid.

Additionally, on the second spreadsheet I have tallied my expenses as if I were in the OA-1500. In that case, I would have paid \$6000 for my \$35,000 worth of services, a benefit **almost six times** what I would have paid in medical costs and premiums for the OA-1500.

Review this information and I think you will see that even with a serious injury and high medical bills, plans with lower premiums and higher deductibles can be beneficial.

Anne's Story - OA-3000 Broken Leg Expenses in FY08

Date of Service	Date Processed	Service Type	Amount Billed	In-network Discount	Allowable Charges	In-Network Deductible	Out-of-Network Deductible	% Plan Pays	Total Plan Paid	Patient Pays	
1/9/2008	1/16/2008	Office Visit	\$ 86.00	\$ 18.00	\$ 68.00	\$ 68.00	\$ -	0.00%	\$ -	\$ 68.00	
2/9/2008	2/25/2008	X-Ray	\$ 46.00	\$ 12.00	\$ 34.00	\$ 34.00	\$ -	0.00%	\$ -	\$ 34.00	
		X-Ray	\$ 46.00	\$ 9.00	\$ 37.00	\$ 37.00	\$ -	0.00%	\$ -	\$ 37.00	
		X-Ray	\$ 46.00	\$ 4.00	\$ 42.00	\$ 42.00	\$ -	0.00%	\$ -	\$ 42.00	
2/9/2008	2/26/2008	Laboratory	\$ 20.00	\$ 6.18	\$ 13.82	\$ 13.82	\$ -	0.00%	\$ -	\$ 13.82	
2/9/2008	3/3/2008	Surgery	\$ 4,820.00	\$ 3,244.00	\$ 1,576.00	\$ 1,576.00	\$ -	0.00%	\$ -	\$ 1,576.00	
2/9/2008	3/3/2008	Surgical Office Svcs	\$ 200.00	\$ 80.00	\$ 120.00	\$ 120.00	\$ -	0.00%	\$ -	\$ 120.00	
2/9/2008	3/6/2008	ER Physician	\$ 672.00	\$ 439.79	\$ 232.21	\$ 232.21	\$ -	0.00%	\$ -	\$ 232.21	
2/9/2008	3/6/2008	Laboratory	\$ 20.00	\$ 2.00	\$ 18.00	\$ 18.00	\$ -	0.00%	\$ -	\$ 18.00	
		Laboratory	\$ 12.00	\$ 1.20	\$ 10.80	\$ 10.80	\$ -	0.00%	\$ -	\$ 10.80	
		Laboratory	\$ 15.00	\$ 1.50	\$ 13.50	\$ 13.50	\$ -	0.00%	\$ -	\$ 13.50	
		Laboratory	\$ 27.00	\$ 2.70	\$ 24.30	\$ 24.30	\$ -	0.00%	\$ -	\$ 24.30	
2/25/2008	3/12/2008	Orthopedist	\$ 368.20	\$ 29.67	\$ 338.53	\$ 338.53	\$ -	0.00%	\$ -	\$ 338.53	
2/9/2008	3/17/2008	Anesthesia	\$ 1,116.00	\$ 801.00	\$ 315.00	\$ 94.50	\$ -	70%	\$ 220.50	\$ 94.50	
2/9/2008	3/18/2008	Hospital	\$ 7,924.61	\$ -	\$ 7,924.61	\$ 377.34	\$ -	70%	\$ 5,547.23	\$ 2,377.38	
2/9/2008	3/18/2008	Hospital	\$ 13,992.59	\$ 354.55	\$ 7,061.05	\$ -	\$ -	100%	\$ 7,061.05	\$ -	
3/17/2008	3/26/2008	Office Visit	\$ 96.00	\$ 25.00	\$ 71.00	\$ -	\$ -	100%	\$ 71.00	\$ -	
3/20/2008	4/1/2008	Orthopedist	\$ 705.20	\$ 217.39	\$ 217.39	\$ -	\$ -	100%	\$ 217.39	\$ -	
3/21/2008	4/8/2008	Physical Therapy	\$ 165.00	\$ 39.50	\$ 125.50	\$ -	\$ -	100%	\$ 125.50	\$ -	
3/24/2008	4/8/2008	Physical Therapy	\$ 140.00	\$ 20.94	\$ 119.06	\$ -	\$ -	100%	\$ 119.06	\$ -	
3/14/2008	4/10/2008	Medical Equip	\$ 1,167.00	\$ 373.44	\$ 793.56	\$ -	\$ -	100%	\$ 793.56	\$ -	
4/8/2008	4/15/2008	Physical Therapy	\$ 140.00	\$ 20.94	\$ 119.06	\$ -	\$ -	100%	\$ 119.06	\$ -	
4/1/2008	4/15/2008	Physical Therapy	\$ 140.00	\$ 27.76	\$ 112.24	\$ -	\$ -	100%	\$ 112.24	\$ -	
4/3/2008	4/15/2008	Physical Therapy	\$ 140.00	\$ 27.76	\$ 112.24	\$ -	\$ -	100%	\$ 112.24	\$ -	
2/9/2008	4/16/2008	Ambulance	\$ 605.00	\$ -	\$ 605.00	\$ -	\$ -	100%	\$ 605.00	\$ -	
4/10/2008	5/1/2008	Physical Therapy	\$ 140.00	\$ 20.94	\$ 119.06	\$ -	\$ -	100%	\$ 119.06	\$ -	
4/17/2008	5/5/2008	Physical Therapy	\$ 140.00	\$ 20.94	\$ 119.06	\$ -	\$ -	100%	\$ 119.06	\$ -	
4/17/2008	5/6/2008	Orthopedist	\$ 203.00	\$ 107.73	\$ 95.27	\$ -	\$ -	100%	\$ 95.27	\$ -	
4/22/2008	5/7/2008	Physical Therapy	\$ 140.00	\$ 20.94	\$ 119.06	\$ -	\$ -	100%	\$ 119.06	\$ -	
4/24/2008	5/8/2008	Physical Therapy	\$ 140.00	\$ 20.94	\$ 119.06	\$ -	\$ -	100%	\$ 119.06	\$ -	
4/29/2008	5/8/2008	Surgery (out-patient)	\$ 1,612.00	\$ 882.57	\$ 729.43	\$ -	\$ -	100%	\$ 729.43	\$ -	
Accident Total			\$ 35,084.60						\$ 16,404.77	\$ 5,000.04	\$5000 out-of-pocket max
									Plus	Plus	
Annual Insurance Premium EE+Family									\$ 7,940.40	\$ 2,016.00	premium is fixed cost
									Equals	Equals	
Grand Total									\$ 24,345.17	\$ 7,016.04	total paid

Anne's Story - OA-1500 Broken Leg Expenses for FY08

Date of Service	Date Processed	Service Type	Amount Billed	In-network Discount	Allowable Charges	In-Network Deductible	Out-of-Network Deductible	% Plan Pays	Total Plan Paid	Patient Pays	
1/9/2008	1/16/2008	Office Visit	\$ 86.00	\$ 18.00	\$ 68.00	\$ 68.00	\$ -	0.00%	\$ -	\$ 68.00	
2/9/2008	2/25/2008	X-Ray	\$ 46.00	\$ 12.00	\$ 34.00	\$ 34.00	\$ -	0.00%	\$ -	\$ 34.00	
		X-Ray	\$ 46.00	\$ 9.00	\$ 37.00	\$ 37.00	\$ -	0.00%	\$ -	\$ 37.00	
		X-Ray	\$ 46.00	\$ 4.00	\$ 42.00	\$ 42.00	\$ -	0.00%	\$ -	\$ 42.00	
2/9/2008	2/26/2008	Laboratory	\$ 20.00	\$ 6.18	\$ 13.82	\$ 13.82	\$ -	0.00%	\$ -	\$ 13.82	
2/9/2008	3/3/2008	Surgery	\$ 4,820.00	\$ 3,244.00	\$ 1,576.00	\$ 1,305.18		0.00%		\$ 1,305.18	
2/9/2008	3/3/2008	Surgery cont'd			\$ 1,576.00	\$ -	\$ -	80.00%	\$ 270.82		
2/9/2008	3/3/2008	Surgical Office Svcs	\$ 200.00	\$ 80.00	\$ 120.00	\$ -	\$ -	80.00%	\$ 96.00	\$ 24.00	
2/9/2008	3/6/2008	ER Physician	\$ 672.00	\$ 439.79	\$ 232.21	\$ -	\$ -	80.00%	\$ 185.77	\$ 46.44	
2/9/2008	3/6/2008	Laboratory	\$ 20.00	\$ 2.00	\$ 18.00	\$ -	\$ -	80.00%	\$ 14.40	\$ 3.60	
		Laboratory	\$ 12.00	\$ 1.20	\$ 10.80	\$ -	\$ -	80.00%	\$ 8.64	\$ 2.16	
		Laboratory	\$ 15.00	\$ 1.50	\$ 13.50	\$ -	\$ -	80.00%	\$ 10.80	\$ 2.70	
		Laboratory	\$ 27.00	\$ 2.70	\$ 24.30	\$ -	\$ -	80.00%	\$ 19.44	\$ 4.86	
2/25/2008	3/12/2008	Orthopedist	\$ 368.20	\$ 29.67	\$ 338.53	\$ -	\$ -	80.00%	\$ 270.82	\$ 67.71	
2/9/2008	3/17/2008	Anesthesia	\$ 1,116.00	\$ 801.00	\$ 315.00	\$ -	\$ -	80.00%	\$ 252.00	\$ 63.00	
2/9/2008	3/18/2008	Hospital	\$ 6,427.60	\$ -	\$ 6,427.60	\$ -	\$ -	80.00%	\$ 5,142.08	\$ 1,285.52	
2/9/2008	3/18/2008	Hospital	\$ 15,489.60	\$ 354.55	\$ 15,135.05	\$ -	\$ -	100%	\$ 15,135.05	\$ -	
3/17/2008	3/26/2008	Office Visit	\$ 96.00	\$ 25.00	\$ 71.00	\$ -	\$ -	100%	\$ 71.00	\$ -	
3/20/2008	4/1/2008	Orthopedist	\$ 705.20	\$ 217.39	\$ 217.39	\$ -	\$ -	100%	\$ 217.39	\$ -	
3/21/2008	4/8/2008	Physical Therapy	\$ 165.00	\$ 39.50	\$ 125.50	\$ -	\$ -	100%	\$ 125.50	\$ -	
3/24/2008	4/8/2008	Physical Therapy	\$ 140.00	\$ 20.94	\$ 119.06	\$ -	\$ -	100%	\$ 119.06	\$ -	
3/14/2008	4/10/2008	Medical Equip	\$ 1,167.00	\$ 373.44	\$ 793.56	\$ -	\$ -	100%	\$ 793.56	\$ -	
4/8/2008	4/15/2008	Physical Therapy	\$ 140.00	\$ 20.94	\$ 119.06	\$ -	\$ -	100%	\$ 119.06	\$ -	
4/1/2008	4/15/2008	Physical Therapy	\$ 140.00	\$ 27.76	\$ 112.24	\$ -	\$ -	100%	\$ 112.24	\$ -	
4/3/2008	4/15/2008	Physical Therapy	\$ 140.00	\$ 27.76	\$ 112.24	\$ -	\$ -	100%	\$ 112.24	\$ -	
2/9/2008	4/16/2008	Ambulance	\$ 605.00	\$ -	\$ 605.00	\$ -	\$ -	100%	\$ 605.00	\$ -	
4/10/2008	5/1/2008	Physical Therapy	\$ 140.00	\$ 20.94	\$ 119.06	\$ -	\$ -	100%	\$ 119.06	\$ -	
4/17/2008	5/5/2008	Physical Therapy	\$ 140.00	\$ 20.94	\$ 119.06	\$ -	\$ -	100%	\$ 119.06	\$ -	
4/17/2008	5/6/2008	Orthopedist	\$ 203.00	\$ 107.73	\$ 95.27	\$ -	\$ -	100%	\$ 95.27	\$ -	
4/22/2008	5/7/2008	Physical Therapy	\$ 140.00	\$ 20.94	\$ 119.06	\$ -	\$ -	100%	\$ 119.06	\$ -	
4/24/2008	5/8/2008	Physical Therapy	\$ 140.00	\$ 20.94	\$ 119.06	\$ -	\$ -	100%	\$ 119.06	\$ -	
4/29/2008	5/8/2008	Surgery (out-patient)	\$ 1,612.00	\$ 882.57	\$ 729.43	\$ -	\$ -	100%	\$ 729.43	\$ -	
Accident Total			\$ 35,084.60						\$ 24,981.81	\$ 2,999.99	\$3000 out-of-pocket max
									Plus	Plus	
Annual Insurance Premium EE+Family									\$ 7,940.40	\$ 3,020.88	premium is fixed cost
									Equals	Equals	
Grand Total									\$ 32,922.21	\$ 6,020.87	total paid