

## State of Idaho’s high-deductible health plan (HDHP) is a great option for those looking to save on their out-of-pocket costs.

The HDHP offers lower monthly premiums than other plan options but has a higher deductible. This means that you will pay less each month for your premium, but more of your healthcare service costs before your full benefits begin.

If you pair the HDHP with a health savings account (HSA), it can help you manage your healthcare expenses. A HSA allows you to pay for medical expenses that go toward your deductible with tax-free money set aside for healthcare costs. Remember, your HSA balance rolls over year to year, so you can save for healthcare you may need later.

### Who should select the HDHP option?

- If you don’t need to see your doctor more than once or twice a year, or take few or no prescription drugs, you may benefit from the low monthly premium of the HDHP.

Keep in mind that annual wellness visits and preventive care – like screenings, immunizations and exams like mammograms and colonoscopies – are covered before you meet the deductible. This means you’ll pay little to nothing out of pocket for preventive care and services even if you haven’t met your deductible.

### HDHP at a glance

|   | Individual                       | Family – Employee and spouse <sup>1</sup> |
|---|----------------------------------|---|
| <b>Monthly premium</b>  | \$15                             | \$62                                      |
| <b>Deductible</b>   | \$2,000                          | \$4,000                                   |
| <b>Annual out-of-pocket maximum</b>   | \$5,000                          | \$10,000                                  |
| <b>Doctor’s office visits</b> ( <i>primary care provider and specialist</i> ) | 30% coinsurance after deductible |   |
| <b>Preventive care</b>  | Covered before the deductible    |   |

<sup>1</sup> Visit [ogi.idaho.gov/premium-rates](http://ogi.idaho.gov/premium-rates) for a full breakdown of premium rates for State of Idaho employees and dependents.

#### WHAT IS A DEDUCTIBLE?

A deductible is a set dollar amount that you must pay toward covered services before your full healthcare benefits begin.

#### WHAT COUNTS TOWARDS MY DEDUCTIBLE?

Only the costs that you pay out of pocket for covered care or services count towards your deductible. Your monthly premiums do not count towards your deductible.