

## 浅谈每年一度的医保计划和 HSA

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每年到 10 月下旬之后，人们要开始考虑买下一年度的医疗保险。到了 65 岁而且满足条件的人可以买 Medicare，有一定规模的大多数雇主或单位会给雇员挑选和资助 group insurance，个体私人可以从政府或医保公司买到医疗保险。每到这段时间，大家都会有一个共同的结论，医保费用和就医的费用越来越高。十来年前，每看一次病，大多情况时医保只要求付 \$20 或 \$50 co-pay 就可以了，但现在不仅有高额的 Deductible，而且有 Co-insurance，所以看一次病之后各种帐单紧追而来。

挑选医保计划(Health Plan)时，通常只能在指定的几款中挑选，没有太多的灵活性。我在这里列出一家雇主提供选择的 3 个计划，供费用比较和一些概念的中英文双语简单说明。与医保公司打交道时用的都是英文，熟悉常用术语很有用。这 3 个计划都属于 High Deductible Health Plan (HDHP)。

<b>Plan I</b>	Annual Cost
Cost per pay period: \$108.5	\$2,821 (= \$108.5 X 26, 假设一年 52 个星期, 发 26 次薪水)
Deductible	\$10,000 for family, \$5,000 for individual
Out-of-Pocket Maximum	\$10,000 for family, \$5,000 for individual
Co-insurance	0%
<b>Plan II</b>	Annual Cost
Cost per pay period: \$169	\$4,394 (= \$169 X 26)
Deductible	\$5,200 for family , \$2,600 for individual
Out-of-Pocket Maximum	\$10,500 for family, \$5,100 for individual
Co-insurance	20%
<b>Plan III</b>	Annual Cost
Cost per pay period: \$223.5	\$5,811 (= \$223.5 X 26)
Deductible	\$3,600 for family, \$1,800 for individual
Out-of-Pocket Maximum	\$8,600 for family, \$4,300 for individual
Co-insurance	20%

各个家庭可根据家庭的情况选择适合自己的医保计划，比如平时看病很少的可选择 Plan 1。当挑选一个医保计划时，几点是值得考虑的：

- the premium (your monthly cost) is only part of the expense
- you also pay cost of deductibles, coinsurance and copays
- paying a higher deductible could mean lower monthly costs

什么是 premiums, deductibles, coinsurance and copay?

- Premium - how much you pay each pay period (or each month) for a health plan。这个一般是每次发薪水时自动扣除的或按月付。
- Deductible (免赔额度) - your costs before your health insurance begins to pay。这里的关键词是 before。是保险介入之前自己必须支付的金额。
- Coinsurance - how much you pay after you meet your deductible。这句的关键词是 after。是在已经付够了 deductible 之后，还是要自己付的那部分。
- Copay - how much you pay each time you receive medical care。这句的关键词是 each time。通常是\$20 或\$50。

什么是 "out-of-pocket" expenses?

Out-of-Pocket Expenses (自付开销) 是指

- the costs you personally pay for health care
- includes copays, coinsurance, and deductibles

Out-Of-Pocket Maximum (最高自付总额) 是指

- the most you have to pay each year for health care
- once amount is paid, insurance may cover 100% of expenses

根据上面的定义，3 个计划中的任何一个在最坏情况时自付总数都有可能超过一万。得注意的是，上面定义的 Deductible 和 Out-of-Pocket Maximum 只限定在保险公司指定的网络内(In-Network)。如果病人得的是重病，比如癌症，需要找网络外(Out-Of-Network)的医生看病，医保公司可能不付那笔费用，即使已经达到了年度最高自付总额(Out-Of-Pocket Maximum)。所以每年买了医保的人，还是可能有不确定性因素的。

医保计划中的处方药也是有费用的 - Prescription Drugs cost in Plan 2:

- Mail Order Generic: \$25 Co-pay
- Retail Generic: \$10 Co-pay
- Retail Brand Name:
  - Preferred brand: 35% Co-pay (\$75 maximum),
  - Non-Preferred brand: 50% Co-pay (\$125 maximum)

(Generic 药是指不是原始厂家生产的药，因为发明该药的专利已过了在原始药厂的保护期)

下面是在 In-Network 看病时要付 20% Co-insurance 的一些条款：

Primary Care Visit

Specialist Visit

Diagnostic Lab Work

Emergency Room Care

Outpatient Surgery (Physician/Surgeon Fee)

Inpatient Surgery (Physician/Surgeon Fee)

Inpatient - Maternity Postnatal

Inpatient - Delivery Services (Maternity), etc

除了上面的医保计划(Health Plan)外，还有两种保险可以考虑：

-Hospital Plan (住院险) 保费 \$13.30 per pay period

由于住院的费用高，住院险能提供现金来支付住院期间需要付的 coinsurance 和 deductible，甚至用于支付日常生活开支。You can use the cash for expenses like coinsurance or to help cover your medical plan's deductible. Or, you can use the money to pay for everyday expenses like mortgage payments, day care or utility bills。住院险通常每年最高只付 100 天 (Maximum 100 days per plan year)。

-Critical Illness Plan (重病险)

保费 \$21.75 per pay period (for Coverage Amount: \$15,000.00)

保费 \$35.66 per pay period (for Coverage Amount: \$25,000.00)

重病险是在买保人患重病时直接提供现金支持，当然，上面计划的补偿数额也不是很大。The Critical Illness Plan pays cash benefits when you or a covered dependent is diagnosed with a covered serious illness, such as a heart attack, stroke or cancer. The cash benefit can be used for any purpose (rent, copays, etc.) and is paid directly to you in addition to any medical coverage you have.

为了应对不断增涨的医药费，除了增加户外活动、努力锻炼身体以及挑选最合适的医保计划外，有一个省钱的方法是开一个 HSA 帐号，这个帐户上的钱有 Triple tax free 的功能 a)放入的钱是交税前的，不用交税。b)增值部分是免税的，c)取钱出来支付一切与就医有关的费用时也是免税的。

什么是 HSA (health savings account)?

- IRS 有规定, HSA 仅能用于 deductible 高的医保计划 (HDHP)
- lets you save money federal tax-free for medical costs
- pays for eligible expenses not covered by your health plan
- unused funds roll over every year
- money is yours even if you switch jobs
- For an individual with family coverage, the 2019 HAS contribution limit is \$7000 (2019 年 HSA 放钱的上限从 2018 年的\$6,900 提高到\$7,000)

雇主或单位可能会资助并指定在哪开 HSA 帐户, 我用的 HSA 帐户能把每次存入的钱与股市连接, 购买指数基金, 跟随股市增值。有的银行或网站(比如, [www.hsabank.com](http://www.hsabank.com), 注: 我没用过它)可以开 HSA 帐户。

把今年的 3 个医保计划和费用存了下来, 也许到明年或之后可拿出来比较, 看医保变化了多少, 或者有什么新的变革。笔者的网站地址:  
[www.vdafa.com](http://www.vdafa.com)