

A Helpful Resource For You: Cost Comparison Worksheet



This worksheet is a resource to help compare the cost difference between your current Medicare coverage to the Medicare Advantage plan(s) you're considering. If you're thinking about joining a Medicare Advantage plan, check with the plan before you join to make sure your providers are in the plan's network. If they are out-of-network, you may have to pay the full cost for services received from them.

		Example Plan	Plan Option 1	Plan Option 2
A. Estimated Annual Health Costs (minus any discounts or subsidies)				
Medicare Part B premium		\$170.10 x 12		
Medicare Advantage premium		\$0.00 x 12		
Other premium(s)		N/A		
Out-of-pocket maximum ¹		\$3,900.00		
Estimated Annual Premiums	+	\$2,400.00		
Estimated Out-of-Pocket Costs	+	\$3,900.00		
Total Estimated Annual Health Costs²	=	\$6,300.00		
B. Estimated Annual Prescription Drug Costs				
Medicare Part D premium	+	\$0.00 x 12		
Out-of-pocket maximum	+	\$1,971.25		
Total Estimated Annual Prescription Drug Costs	=	\$1,971.25		
C. Total Estimated Annual Costs (A+B)	=	\$8,271.25		
Important Plan Benefits		<ul style="list-style-type: none"> ✓ Vision ✓ Dental ✓ Hearing ✗ Transportation ✗ Fitness benefits ✓ Worldwide emergency ✓ Over the counter drug benefits ✗ In-home support ✓ Meals for short duration ✓ Annual physical 		

This worksheet is for illustrative purposes only and you may choose to compare more than two plans with your current coverage.

1. Costs you pay for covered health services include your plan deductible, coinsurance, and copayments and can contribute toward an out-of-pocket maximum, if you have one. After you reach the annual out-of-pocket maximum limit each year, the plan pays 100% of covered health expenses.
2. The cost comparison above is based on details you provide and does not factor in all possible costs you may incur with specific plans. As a patient, it is ultimately your responsibility to confirm with each health insurance company the costs associated with specific plans. DaVita recommends you confirm these costs before you make any decisions about your insurance.

