

Is an HMO the Answer?



HMO plans offer higher premiums for the predictability of physician visit and pharmacy expenditures. CDHP plans offer lower premiums and less predictability for physician visit and pharmacy expenditures.

COMPARISON OF ACTUAL DPS KAISER MEMBER OUT OF POCKET EXPENSES					
July 2014 - June 2015	Average Members	Average Annual Member Liability	Average Annual Member Premium Paid	DPS Annual Health Savings Account Contribution	Average Total Member Out of Pocket Expense
CDHP (combined)	2,400	\$703	\$3,259	\$750.00	\$3,212
DHMO	3,773	\$518	\$4,116		\$4,634
July 2015-June 2016					
CDHP (combined)	3445	\$903	\$4,907	\$750.00	\$5,060
DHMO	2931	\$560	\$6,880		\$7,440