Pick a Health Plan Like a Pro

Full voiceover transcript - educational content only

Scene 1: Stop picking the lowest premium

Pixel Quest · Module 2 - Part 1

The Beast of Confusion's favorite move? Making you pick the lowest premium Pick the plan with the smallest paycheck deduction. I get it - premium is visible every two weeks. But the cheapest premium plan often has a high deductible and higher total cost if you actually use healthcare. There's no universal best plan. There's the best plan for your expected year.

Scene 2: The 5-minute comparison

Math beats vibes

Pull the SBC for each option. Get your annual premium - your per-paycheck cost times pay periods. Note the deductible and out-of-pocket max. Estimate your likely usage: regular prescriptions, therapy, a planned procedure. Rough formula: premium plus expected out-of-pocket equals estimated yearly cost. Also check worst case: premium plus out-of-pocket max. That's your financial exposure.

Scene 3: PPO · HMO · HDHP

Plan types 101

PPOs usually offer broader networks and often don't require referrals - flexibility at a price. HMOs typically require in-network care and referrals - often lower premiums, less flexibility. HDHPs have higher deductibles and can pair with a Health Savings Account if IRS rules are met. Names don't tell the whole story - read the SBC for YOUR options.