




Patient Profile: Out-of-Pocket Cost Burden

Mental Health

Chloe is a 35-year-old woman living in California. She makes \$1,653.25 per month at her job as a retail clerk. Chloe also suffers from bipolar affective disorder. According to research on family budgets, she is likely to use most of her income on necessities such as food, housing, taxes and transportation. The following patient story represents 2014 plan data.



Name: Chloe
Age: 35

Location: California
Job: Retail Clerk
Income: \$1,653.25 per month

Chloe does qualify for additional cost-sharing subsidies

Condition: Bipolar Affective Disorder
Health Coverage: Silver
Cost-Sharing Reduction Plan

Medications

Medications: Brand-Name Atypical Antipsychotic, Several Generics

Additional Symptoms: High Cholesterol and Hypertension

Monthly Premium:

\$83 (after subsidies)

Deductible: \$500 Medical

\$50 Drug

Out-of-pocket costs:

\$520(in first month alone)



Total Costs on Premiums and Health Expenses During the Year

Calendar

In her first month of coverage, Chloe is responsible for \$520 to cover her premium and out-of-pocket expenses.

Chloe's costs are in excess of her non-necessity income early in the year. She meets her prescription drug deductible in January and her medical deductible in February.

Chloe does not meet her maximum out-of-pocket limit, and is therefore responsible for the full cost of her premium and out-of-pocket costs throughout the year.

January

\$520

February

**\$500 Medical
\$50 Drug**

September

\$2,250

The high out-of-pocket costs required by many exchange plans – even for someone getting additional cost sharing subsidies – can create major hurdles to accessing needed health care services and treatments. Explore AccessBetterCoverage.org/basics to learn more about coverage.