




Patient Profile: Out-of-Pocket Cost Burden

Rheumatoid Arthritis

Rebecca is a 53-year-old woman living in Florida. She makes 240% above the federal poverty level (FPL) at her job as a daycare worker. Rebecca also suffers from rheumatoid arthritis. To help manage her illness, Rebecca enrolled in a Silver plan through the Health Insurance Exchanges, and qualifies for some additional cost-sharing subsidies based on her income.



Name: Rebecca
Age: 53

Location: Florida
Job: Daycare Worker
Income: \$2,334 per month

Rebecca does qualify for additional cost-sharing subsidies.

Condition: Rheumatoid Arthritis
Health Coverage: Health Insurance Exchange Silver Plan

Medications

Medications: Brand-Name Tumor Necrosis Factor Blocker, Several Generics

Additional Symptoms: Depression, High Cholesterol and Hypertension

Monthly Premium:

\$183 for Silver Plan (after subsidies)

Deductible: \$4,000

Out-of-pocket costs:

\$2,907 (in first month alone)



Total Costs on Premiums and Health Expenses During the Year

Calendar

In her first month of coverage, Rebecca is responsible for \$183 for her premium, \$278 in out-of-pocket expenses for required trips to the doctor, and \$2,446 to pay for her needed medicines.

Rebecca meets her deductible in February, however, is still responsible for her premium and out-of-pocket costs until then.

Rebecca meets her maximum out-of-pocket limit in September.

January

\$2,907

February

\$4,000

September

\$5,200

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