



WHAT TO DO NOW:

Step 1: Go to [healthcare.gov](https://www.healthcare.gov) to see if you qualify for subsidies

Step 2: Consult an insurance broker or look for these comparable plans we've found on the market for 2021

DECENT/TFABT PLAN	ALTERNATIVE 1 CLOSEST ON PRICE AND PLAN DESIGN	ALTERNATIVE 2 2ND CLOSEST ON DESIGN, PRICE IS HIGHER
<p>PATHFINDER Pathfinder (~\$275)* Virtual Pathfinder (~\$238)</p>	<p>FRIDAY BRONZE PLUS Plan design with \$0.00 coverage up to \$7300 deductible then 100% coverage after.</p> <p>Price point (~\$276 PER MONTH)</p> <ul style="list-style-type: none"> • Free primary care via telemedicine • Fixed Urgent Care CoPay • Generic Rx** before deductible. <p>WHAT IS DIFFERENT:</p> <ul style="list-style-type: none"> • Emergency Room covered after deductible 	<p>OSCAR BRONZE SIMPLE Plan design with \$0.00 coverage up to \$7300 deductible and then 70% coverage after up to a maximum out of pocket of \$8550.</p> <p>Price point (~\$322 PER MONTH)</p> <ul style="list-style-type: none"> • Free virtual visits • Generic Rx coverage before deductible. <p>WHAT IS DIFFERENT:</p> <ul style="list-style-type: none"> • t's more expensive • 30% coinsurance after deductible up to \$8550
<p>LONESTAR Lonestar (~\$300) Virtual Lonestar (~\$263)</p>	<p>OSCAR BRONZE CLASSIC NEXT \$0 Medical/\$7200 Rx deductible</p> <p>Price point (~\$392 PER MONTH)</p> <ul style="list-style-type: none"> • Free virtual visits • Primary Care/Specialty in person visit \$50 • Fixed copay for almost all other services • Cheapest \$0 medical deductible plan <p>WHAT IS DIFFERENT:</p> <ul style="list-style-type: none"> • Higher Rx Deductible at \$7200 • Higher out of pocket Max at \$8550 	<p>OSCAR SILVER CLASSIC \$0 PLAN \$0 Medical/\$4,000 Rx deductible</p> <p>Price point (~\$470 PER MONTH)</p> <ul style="list-style-type: none"> • Free virtual visits • Zero medical deductible plan • Fixed copays are similar to Lonestar <p>WHAT IS DIFFERENT:</p> <ul style="list-style-type: none"> • Much more expensive • Silver level plan
<p>TRAILBLAZER Trailblazer (~\$335) Virtual Trailblazer (~\$298)</p>	<p>OSCAR SILVER CLASSIC \$4,500 deductible, \$7,350 out of pocket max</p> <p>Price point (~\$443 PER MONTH).</p> <ul style="list-style-type: none"> • Free virtual visits • Primary Care/Specialty in person visit \$50 • Fixed copay for almost all other services • Cheapest \$0 medical deductible plan <p>WHAT IS DIFFERENT:</p> <ul style="list-style-type: none"> • Higher Rx Deductible at \$7200 • Higher out of pocket Max at \$8550 	<p>SENDERO IDEAL CARE \$4,250 deductible, \$7,500 out of pocket max</p> <p>Price point (~\$487 PER MONTH)</p> <ul style="list-style-type: none"> • Deductible and maximum out of pocket similar • Fixed co-pays on inpatient, outpatient and Dr. Visits \$20 PCP/\$60 Spec • Drug co-pays are fixed and similar <p>WHAT IS DIFFERENT:</p> <ul style="list-style-type: none"> • HMO Structure • Coinsurance on some things • Has Children's dental and vision included. • ER Copay is lower

NOTES

- FRIDAY - Has the cheapest 3 plans on the exchange for the Austin area.
- Lowest cost plan on the exchange is Friday Bronze at \$261.
- Baylor Scott and White, Sendero, and AmBetter have similar plan designs all more expensive.
- BCBS HMO are also more expensive but available.

*All premium prices in this sheet are based on a 30 year old rate with no subsidies, per month.

**Rx = Prescription Medication