

# It Could Happen To You

Jeff had surgery to repair a hernia. Four weeks later he received the bill from the hospital for \$37,350. Thankfully, he was covered by Metropolitan Health Insurance Plan A from his employer.



1) For Metropolitan Plans A through F in the table below, calculate the amount of the bill that would be paid by the insurance company. Round to the nearest dollar.

Metropolitan Health Insurance	Patient Deductible		Patient Deductible		Patient Deductible	
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
	\$500	\$1,000	\$700	\$1,200	\$900	\$1,400
Coverages	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Semi-Private Room Intensive Care Diagnostic Services Hospital Facilities Surgery Anesthesia Blood Transfusions Other Supplies.	Policy Pays 80% After the deductible is paid	Policy Pays 70% After the deductible is paid	Policy Pays 75% After the deductible is paid	Policy Pays 65% After the deductible is paid	Policy Pays 70% After the deductible is paid	Policy Pays 60% After the deductible is paid
Total Paid by Metropolitan Insurance	<b>\$29,480</b>	<b>\$25,445</b>	<b>\$27,488</b>	<b>\$23,498</b>	<b>\$25,515</b>	<b>\$21,570</b>

2) How much of the \$37,350 bill did Jeff have to pay? **\$7,870**

3) How much of the \$37,350 bill would Jeff have to pay with Plan F? **\$15,780**

4) How do you think the medical system needs to be changed to make it more accessible and affordable?

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