

HSA Sample Scenarios

HSA Scenario 1.1 (Employee Only coverage level)

You went to the doctor once and need an antibiotic
You have not met your deductible; You have enough HSA savings to cover costs

	HDHP
Deductible before visit	\$3,000
HSA balance before visit	\$650
Office Visit Cost	\$100 (deductible applies)
Laboratory Services	\$55 (deductible applies)
Generic Prescription	\$35 (deductible applies)
Total Employee Cost	\$190 (used HSA dollars to cover the full cost and have a balance of \$460 to cover future costs)

HSA Scenario 1.3 (Employee Only coverage level)

	HDHP
Deductible before visit	\$3,000 (already met prior to this appointment)
HSA balance before visit	

You go in for your annual preventive care visit and then 4 additional times

You go in for your annual preventive care visit and then 4 additional times through out the year and you have some lab services & prescriptions

You have not met your deductible; You do not have enough HSA savings to cover cost

	HDHP
Deductible before visit	\$3,000
HSA balance before visit	\$100
Office Visit Cost	Preventive Care Visit (deductible does not apply to preventive care.

You met deductible early in the year due to a surgery. After you met deductible you have your annual preventive care visit and 4 sick office visits which include lab services & prescriptions
You have already met your deductible

HDHP	
Deductible before visit	\$3,000 (already met)
HSA balance before visit	\$100
Office Visit Cost	Preventive Care Visit (deductible does not apply to preventive care. No charge) 4 sick office visits

HSA Scenario 3.1 (Employee + Child(ren) coverage level)

Your child has a \$50,000 hospital claim!

Your child has not met deductible; You have enough HSA savings to cover costs

	HDHP
Deductible before visit	\$6,000 family / \$3,000 individual (since deductible is embedded, coverage for that child begins after they meet the individual level (\$3,000) deductible)
HSA balance before visit	\$5,000
Total Cost	\$50,000
Total Employee Cost	\$3,000 (deductible for the child)
Payment	\$3,000 (used HSA dollars to cover the full payment and you still have a balance of \$2,000 in your HSA for future expenses)

HSA Scenario 3.3 (Employee + Child(ren) Enrollment coverage level)

Your child has met deductible early in the year due to a high cost prescription.

Later in the year your child has a \$50,000 hospital claim!

Your child has met deductible

	HDHP
Deductible before visit	\$6,000 family / \$3,000 individual (since deductible is embedded, coverage for that child begins after they meet the individual level (\$3,000) deductible)
HSA balance before visit	\$1,300
Total Cost	\$50,000
Total Employee Cost	\$0 (the full \$50,000 hospital claim is paid by the plan because your child already met their embedded deductible)

HSA Scenario 4.1 (Family) coverage level