

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 1.2 (Employee only coverage level)

You went to the doctor once and need an antibiotic

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	\$100 (deductible applies)
Laboratory Services	\$55 (deductible applies)
Generic Prescription	\$35 (deductible applies)
Total Employee Cost	\$190
Payments	\$100 (used HSA dollars to cover part of the cost)
Payments	\$90 (additional funds are needed so you paid from your personal checking account. You're eligible to reimburse yourself once your HSA is funded with additional pretax contributions or employer contributions)

HSA Scenario 1.3 (Employee Only coverage level)

You went to the doctor once and need an antibiotic

You **have already** met your deductible

	HDHP
Deductible before visit	\$3,000 (already met prior to this appointment)
HSA balance before visit	\$100
Office Visit Cost	\$0 (plan pays 100% since deductible is met)
Laboratory Services	\$0 (plan pays 100% since deductible is met)
Generic Prescription	\$15 (deductible is met; Rx co-pays apply)
Total Employee Cost	\$15 (used HSA dollars to cover the cost)

HSA Scenario 2.1 (Employee Only coverage level)

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

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	<ul style="list-style-type: none">•Preventive Care Visit (deductible does not apply to preventive care. No charge)•\$400 (deductible applies. \$100 for each sick office visit x 4 visits)
Laboratory Services (non-Preventive Care visits)	\$55 (deductible applies)
Monthly Prescriptions	<ul style="list-style-type: none">\$35 (deductible applies. Pay full cost of generic prescription)\$120 (deductible applies. Pay full cost of brand name prescription)
Total Employee Cost	\$610 (used HSA dollars to cover the full cost and you have a balance of \$40 to cover future costs)

HSA Scenario 2.2 (Employee Only coverage level)

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	<ul style="list-style-type: none">•Preventive Care Visit (deductible does not apply to preventive care. No charge)•\$400 (deductible applies. \$100 for each sick office visit; 4 office visits)
Laboratory Services (non-Preventive Care visits)	\$55 (deductible applies)
Prescriptions	<ul style="list-style-type: none">\$35 (deductible applies. Pay full cost of generic prescription)\$120 (deductible applies. Pay full cost of brand name prescription)
Total Employee Cost	\$610
Payments	\$100 (used HSA dollars to cover part of the cost)
Payments	\$510 (additional funds are needed so you paid from your personal checking account. You're eligible to reimburse yourself once your HSA is funded with additional pretax contributions or employer contributions)

HSA Scenario 2.3 (Employee Only coverage level)

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	<ul style="list-style-type: none">•Preventive Care Visit (deductible does not apply to preventive care. No charge)•4 sick office visits (plan pays 100% since deductible is met)
Laboratory Services (non-Preventive Care visits)	\$55 (plan pays 100% since deductible is met)
Monthly Prescriptions	\$15 (deductible is met; Rx co-pays apply – generic Rx copay) \$30 (deductible is met; Rx co-pays apply - brand Rx copay)
Total Employee Cost	\$45 (HSA dollars used to pay Rx cost)

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 3.2 (Employee + Child(ren) Enrollment coverage level)

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

Your child **has not** met deductible; You **do not** have enough HSA savings to cover cost

	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	\$3,000
Payment	\$1,300 (use available HSA dollars to cover part of the cost)
Payment	\$1,700 (additional funds are needed so you paid from your personal checking account. You're eligible to reimburse yourself once your HSA is funded with additional pretax contributions or employer contributions)

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

YOU have a preventive care/wellness visit; CHILD 1 has 4 sick office visits & 2 prescriptions; CHILD 2 has a \$50,000 hospital claim

None of you **have** met deductible yet; You **have enough HSA savings** to cover costs

HDHP

Deductible before visit	\$6,000 family / \$3,000 individual (since deductible is embedded, coverage for each individual begins after that individual meets the single level (\$3,000) deductible)
HSA balance before visit	\$4,000
Office & Hospital Visit Cost	<ul style="list-style-type: none">• YOU: Preventive Care Visit for you (deductible does not apply to preventive care. No charge)• CHILD 1: 4 sick office visits (embedded deductible applies to Child 1. \$100 for each sick office visit x 4 office visits = \$400)• CHILD 2: \$50,000 hospital claim (embedded deductible applies to Child 2.)
Post-op Facility Laboratory Services (non-preventive lab services for Child 2)	CHILD 2: \$5,000 (plan pays 100% since Child 2 has met embedded deductible)
Prescriptions	\$35 (deductible applies to Child 1. Pay full cost of generic prescription) \$120 (deductible applies to Child 1. Pay full cost of brand name prescription)
Total Employee Cost	YOU: No cost (preventive care only) CHILD 1: \$555 (4 sick office visits plus 2 prescriptions) CHILD 2: \$3,000 (full embedded deductible) You have enough in your HSA to cover the full \$3,555 costs for the family
