

High Out-of-Pocket Costs and Poor Access May Prevent Pennsylvania Patients from Accessing Needed Care



About Jenn in Philadelphia, Pennsylvania

Jenn lives in Philadelphia, Pennsylvania. Since 2014, Jenn has been enrolled in on-exchange coverage. In 2016, she got a job at a small business that pays enough to make her ineligible for subsidies (\$50,000). However, her employer doesn't offer health insurance. In 2017, Jenn selects a new on-exchange plan.

Jenn has a variety of unexpected health complications in 2017. During the year, Jenn's healthcare spending will reach her deductible – meaning she will need to pay the entire deductible amount out-of-pocket. Her limited network means Jenn will have to use out-of-network services, which don't count towards her deductible and require her to pay even more money out-of-pocket.

What Barriers to Access Exist for Jenn?

In Philadelphia, Jenn is faced with high premiums (since she no longer qualifies for subsidies), substantial deductibles and out-of-pocket costs, and access to in-network physicians. These factors create financial or structural barriers to accessing care.

Jenn Will Need to Spend Up to 18% of Her Income on Premiums

\$5,558

Average Bronze Premiums

Percent of Income:
11%

\$6,964

Average Silver Premiums

Percent of Income:
14%

\$9,058

Average Gold Premiums

Percent of Income:
18%

Jenn Faces High Up Front Costs to Use Her Coverage, Even After Paying Substantial Premiums

\$6,383

Average Bronze Deductible

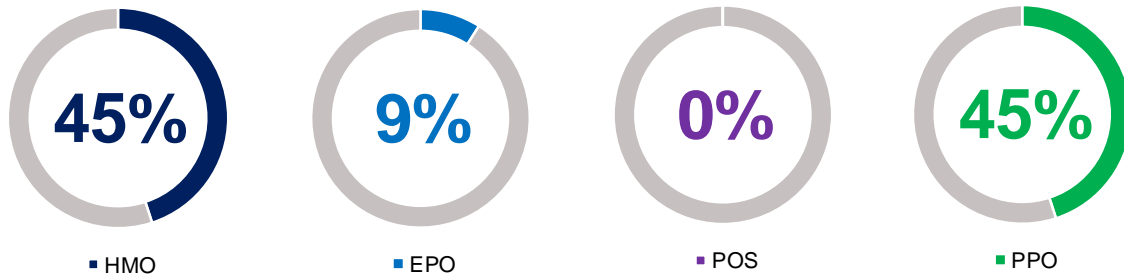
\$1,667

Average Silver Deductible

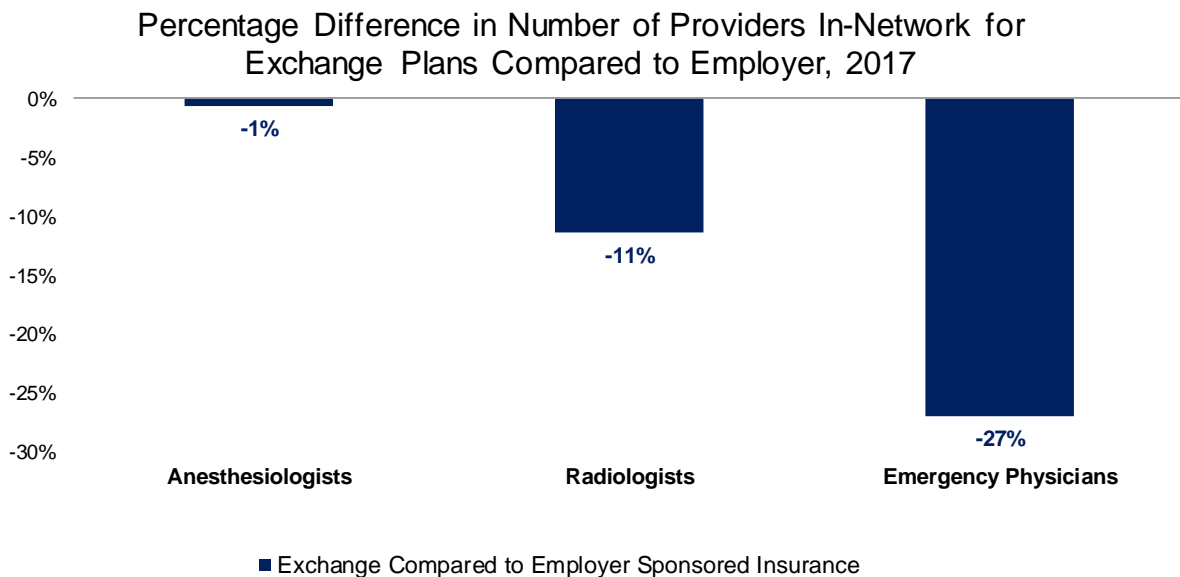
\$0

Average Gold Deductible

Jenn Will Have Limited to No Out-of-Network Coverage, with 54% of Plans Offered Being HMOs or EPOs



Jenn May Find It Hard to Access to Needed Providers, With Fewer Included In-Network Compared to Employer Coverage



Conclusion: Patients like Jenn in Pennsylvania need additional protections to ensure she gets the care she needs. Pennsylvania has the opportunity to promote regulations and legislation that ensure Jenn has access to needed providers and affordable coverage in the coming years.