

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



### About Jenn in Fairfax, Virginia

Jenn lives in Fairfax, Virginia. 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 Fairfax, 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 16% of Her Income on Premiums

**\$4,884**

Average Bronze Premiums

Percent of Income:  
**10%**

**\$6,065**

Average Silver Premiums

Percent of Income:  
**12%**

**\$7,919**

Average Gold Premiums

Percent of Income:  
**16%**

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

**\$6,029**

Average Bronze Deductible

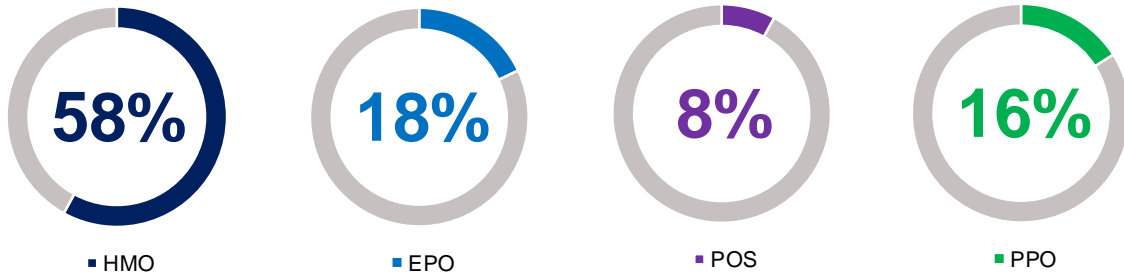
**\$3,653**

Average Silver Deductible

**\$1,204**

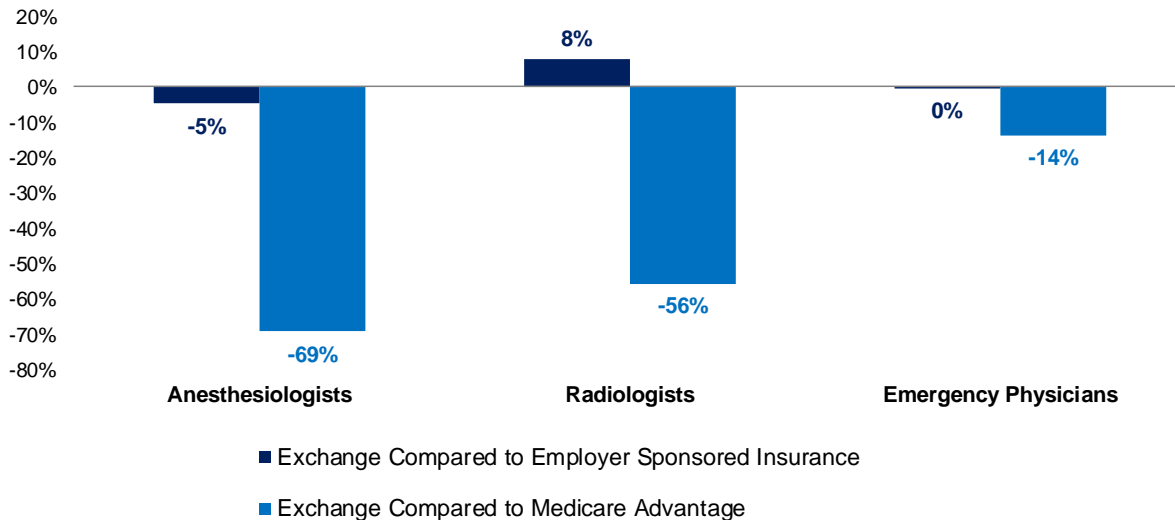
Average Gold Deductible

## Jenn Will Have Limited to No Out-of-Network Coverage, with 76% of Plans Offered Being HMOs or EPOs



## Jenn May Find It Hard to Access to Needed Providers, With Fewer Included In-Network Compared to Medicare Advantage

Percentage Difference in Number of Providers In-Network for Exchange Plans Compared to Other Markets, 2017



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