



## **The *NYPlanCosts* Calculator: Out-of-Pocket Cost Transparency For New Yorkers with Chronic Conditions**

### ***The Problem***

When shopping for a health plan, many New Yorkers make enrollment decisions solely based on premiums. But depending on the specific health condition and health plan, New Yorkers may need to pay for certain drugs and treatments out of their own pockets. For people with certain conditions and life events, these out-of-pocket costs can be high and vary significantly by plan product.

Tools that help New Yorkers predict these out-of-pocket-costs (OOPCs) can lead to more informed health plan selections for New Yorkers' health and wallets. However, many OOPC calculators that currently exist provide generic calculations that are hard to understand, may not be representative for New Yorkers with high-cost chronic conditions, and may not be searchable by plan product. Current OOPC calculators also often fail to include both individual and small group market health plans available both on and off the Exchange.

### ***IMPAQ Health's Solution***

To make health plan information more transparent for New Yorkers, IMPAQ Health has worked with New York State stakeholder groups like Health Care Consortium and the Community Service Society of New York to create the [NYPlanCosts Calculator](#), a New York-specific OOPC calculator for the following ten high-cost, but relatively common chronic conditions and life events:

- Bipolar Disorder
- Breast Cancer
- Diabetes
- Pregnancy & Childbirth
- Heart Disease
- Hepatitis C
- HIV
- Multiple Sclerosis
- Rheumatoid Arthritis
- Schizophrenia

### ***The Calculator***

The [NYPlanCosts Calculator](#) is an easy-to-use, mobile-friendly website that provides New Yorkers with tailored OOPC estimates for health plan comparison shopping.

- **Compare Plans:** The calculator allows New Yorkers shopping for health insurance to compare the differences in OOPCs for each chronic condition and life event across plans offered in their county, including individual and small market plans available on and off the Exchange.
- **Filter Results:** When searching for plans, New Yorkers can easily filter results by metal level, Health Savings Account eligibility, insurance company, plan type, and other key criteria. This makes it even easier for New Yorkers to find the plan that best fits their needs.
- **Use with Confidence:** The website is designed to be user-friendly, with clear instructions and an easy-to-navigate layout. No registration is required, and user information is never stored. The calculator uses the latest data available to provide accurate estimates to New Yorkers, so that they can make the most informed plan choice possible.

Visit <http://NYPlanCosts.org> to try the Calculator!