Meet Stella, 41
Adult and Child(ren)
Stella’s child has a medical condition that requires ongoing visits to multiple specialists. These specialists have been treating Stella’s child for the past 3 years. It is important for Stella to maintain relationships with these doctors. One of them is currently an out-of-network provider for all of the health plan options available to Stella. As such, she is looking for a plan where she will have access to out-of-network physicians and will pay the same percentage of medical costs for those services. Stella chooses the CareFirst BlueCross BlueShield Plan.

Meet Andrew, 29
Individual
Andrew doesn’t have any ongoing medical conditions and wants to minimize his payroll deductions for medical coverage. He lives very close to work and wants to make sure he can access physician care nearby, if needs arise. He would prefer to go to a Johns Hopkins physician. Andrew chooses the EHP Classic Plan.

Meet Darlene, 52
2 Adults and 3 Children
Darlene has been a Kaiser HMO member for the past five years. She likes the convenience of Kaiser clinics where her family is able to see multiple physicians, get lab work done, and fill their prescription medications under one roof. She also likes the convenience of emailing her physician to avoid unnecessary visits to the clinic. Copay-based payment structure allows Darlene to easily budget for her family’s medical expenses. Darlene chooses the Kaiser Permanente HMO Plan.