

Many employees choose health care plans that are more expensive than they need. DecisionGuide is a quick and easy system employees can rely on to make financially informed health care decisions.



How It Works

DecisionGuide is a web-based software that employs mathematical models and algorithms to help individual consumers and their families identify their best choice among the health insurance plans available to them.

The choice might be from a short menu of plans offered by an employer, from a medium-sized menu on a “private exchange,” or from a huge menu of plans on a public exchange or a private marketplace for individuals.

In any of these scenarios DecisionGuide sorts through the complexity of premiums, employee contributions, deductibles, co-payments, etc. To recommend the plan that best fits the individual’s circumstances.

The DecisionGuide Advantage

1

Simple to Use DecisionGuide software is intuitive, unbiased and simple to use.

2

Quick & Easy After a few multiple-choice questions about anticipated needs and conditions, DecisionGuide prepares a personalized analysis in seconds.

3

Cost Analysis DecisionGuide estimates the cost of medical services an individual or family will use and presents plan and price comparisons.

4

Saves Money More than 50% of consumers select a plan option that costs them more than they need to spend on health care. DecisionGuide promotes financially informed selections.

Your Results			
RECOMMENDED High Deductible/HSA Plan 2018	BISD Platinum Plan 2018	BISD Gold Plan 2018	BISD Silver Plan 2018
\$261.33 per pay period	\$487.33 per pay period	\$377.33 per pay period	\$0.00 per pay period
Total Benefit Value \$79,859.24	Total Benefit Value \$76,856.05	Total Benefit Value \$73,947.69	Total Benefit Value \$54,043.24
Total Cost \$12,704.00	Total Cost \$18,772.00	Total Cost \$19,021.83	Total Cost \$34,874.52
OOP Max \$8000	OOP Max \$10000	OOP Max \$13000	OOP Max \$60000
Select	Select	Select	Select