Portico has developed four new health insurance plans for 2026, two Copay plans and two HDHP plans (High Deductible Healthcare Plans). These do not correspond to their previous plans (though there are similarities). Here are the highlights of each:

*HDHPs:*

* Require you to pay full cost for all medical care until you reach your deductible for your family, then 30% coinsurance until you reach your OOPM.
* Can be paired with a Health Savings Account (HSA). You and your employercan both contribute to an HSA pre-tax; the money can be invested and grow tax-deferred; and if you use the money for eligible health expenses, you withdraw the funds tax-free. You do not need to use the funds within a specified timeframe.

*Copay plans:*

* Offer predictable copay costs for medications, routine doctor visits, etc. Copays do not count towards your deductible(s) but do count towards your out-of-pocket maximum (OOPM) costs. Copays range from $10--$70 for various services.
* For other expenses such as hospital stays, you pay full cost until you reach your deductible(s), then 30% coinsurance until you reach your OOPM(s).
* Can be paired with a Flexible Spending Account (FSA). You contribute pre-tax into this account and spend it for eligible health expenses; you must use the funds within the calendar year. (Your employer cannot contribute to an FSA.)

So which is best for you and your family?

*HDHPs:*

* You have very low health care costs and you’re willing to save money in an HSA. The HSA will allow you to save money in a way that has multiple tax advantages.
* Conversely, you have very high health costs and you’re willing to save money in an HSA. You save money on taxes by using the HSA, and once you reach your OOPM, you will incur no further health care costs for the remainder of the year (provided you remain in the plan’s network of health care providers).

*Copay plans:*

* Your family has one person who incurs high health care costs, while the others have low costs. The reason is that copay plans have both individual and family deductibles and OOPMs. Once your family member with high health costs reaches their individual deductible, the plan will pay 70% of their costs until they reach their individual OOPM, after which they will pay 100%. (An HDHP only has a family deductible and OOPM if more than one person is covered on the plan, so you must reach the family deductible before the plan pays 70%.)
* Or, you have moderate health expenses consisting mostly of routine doctor visits, therapy appointments, prescriptions, etc.
* You would like to know ahead of time what you will pay for routine health services.

Portico Website Helpful Sheets:

<https://media.porticocloud.net/pdf/211/211-7957-KeyQuestions-Worksheet.pdf>

https://media.porticocloud.net/pdf/211/211-7954-EmotionalCheck-Worksheet.pdf