Directions for Presenters

Presenting this lesson to a group? These tips can help you prepare.
If you're exploring on your own, you can move to the next slide.

Review all the slides and presenter notes before your presentation. If you can, print out the presenter notes to have them handy in case you need them.

Introduction (30 seconds):

- Greet the audience.
- Introduce yourself and your topic.
- Let individuals know they can take pictures of any of the slides they find helpful.

At the end of your presentation:

- Thank your audience for their time and open the discussion to questions.
- If there are questions you cannot answer, please refer them to our heart.org website and social media handles for more information.

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This slide is for people who would like to present this health lesson to a group. If you are using these slides for your own health education, please disregard this slide.



Introduce healthcare costs as an important part of overall financial wellness.
Acknowledge that healthcare expenses can affect anyone, including individuals with insurance coverage.
Frame the session as practical and action-oriented rather than financial counseling.
Emphasize that planning for healthcare costs can help reduce stress, improve healthcare access, and support long-term health outcomes.
Encourage participants to think about both current healthcare expenses and future needs.

American Heart Association.

WHAT WE DO

INVESTING IN AND SUPPORTING LIFESAVING HEART AND BRAIN RESEARCH FOR OVER 100 YEARS.

FUNDED PACEMAKERS AND ICDS RESEARCH



Contributed to developing cutting-edge devices, including leadless pacemakers and wearable defibrillators.

DEVELOPMENT OF CPR GUIDELINES AND CONTINUED EFFORTS



Created CPR and AED guidelines and pushing for laws to require CPR training in schools and more public AEDs to help save lives.

FUNDING HEART DISEASE RESEARCH



Investing in groundbreaking research that has led to life-saving treatments and innovations in cardiovascular care.

FUNDING INNOVATION IN HEART DISEASE DIAGNOSTICS



Advancing imaging techniques, such as MRI and CT scans, along with biomarkers for the early detection of heart disease.

FUNDING ACUTE STROKE CARE



Funding research to support timely intervention strategies for stroke patients which has significantly improved survival rates and recovery outcomes.

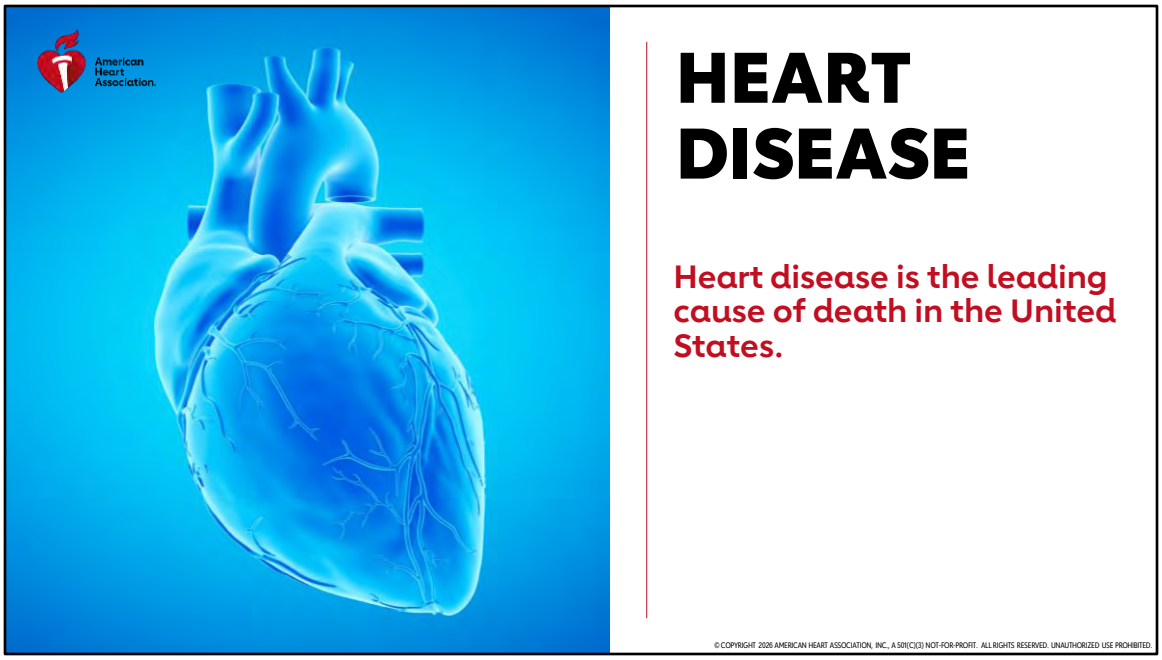
DEVELOPMENT OF HYPERTENSION GUIDELINES AND RESEARCH



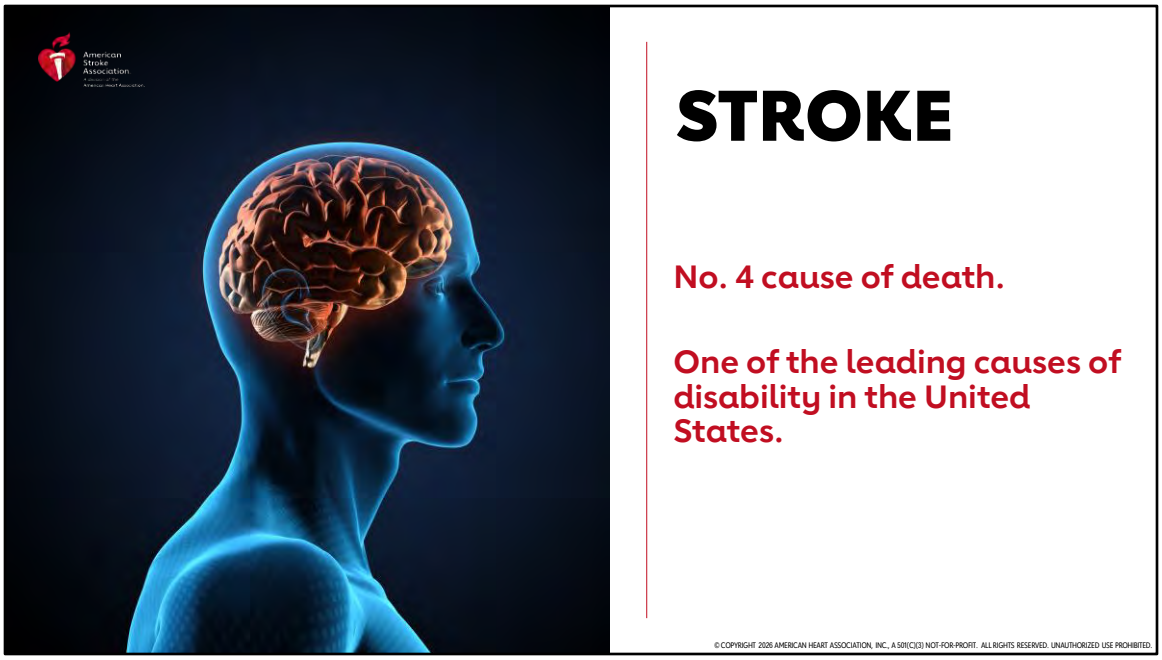
Updated blood pressure guidelines with partners for early detection and care. Funded research on causes, prevention, and treatment.

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Briefly introduce the American Heart Association and its mission to improve cardiovascular and brain health.
Highlight AHA's role in research, education, advocacy, and community impact.
Connect the organization's work to prevention, equitable health, and improved access to care.
Reinforce that helping people understand healthcare costs contributes to better health outcomes.



Explain that heart disease often requires ongoing management rather than one-time treatment.
Discuss how recurring costs can include medications, provider visits, diagnostic testing, rehabilitation, and lifestyle support.
Connect disease management to financial planning.
For CHWs, highlight opportunities to support clients in identifying resources and reducing barriers to care.
Encourage participants to consider how financial challenges may affect treatment adherence.



Discuss the potential short-term and long-term impact of stroke on individuals and families.
Highlight both direct medical costs and indirect costs such as transportation, caregiving, lost income, and rehabilitation services.
Emphasize that planning can help individuals prepare for unexpected healthcare events.
Encourage participants to think broadly about recovery-related expenses.



Review the session objectives.
Explain that participants will learn practical strategies for understanding and managing healthcare expenses.
Emphasize that even small actions can make a difference.
Reinforce that there is no one-size-fits-all approach to healthcare planning.

Healthcare Costs Can Strain Your Budget

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About 1 in 10 adults in the U.S. owe medical debt.

Even with insurance, healthcare costs can be hard to afford.

Recurring healthcare costs may be easier to estimate.

Budget for costs such as a monthly prescription, a yearly checkup or a specialist you see twice a year.



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Discuss the reality that healthcare expenses affect many households.
Explore how medical costs can compete with other essential expenses such as housing, food, transportation, and utilities.
Acknowledge that financial stress may influence healthcare decisions.
Encourage participants to recognize that planning begins with awareness.

Facilitator Question
What healthcare expense has surprised you the most?

Key Message
Understanding current spending patterns is the first step toward preparation.

Planning for Healthcare Costs

More predictable costs:

- Monthly prescriptions
- Copays for regular visits
- Routine dental and vision care
- Recurring mental health visits

Less predictable costs:

- Urgent care or emergency room visits
- Tests or specialist visits for new symptoms
- Physical therapy after an unexpected injury

Estimate recurring costs. If your budget allows, set money aside for unexpected care.



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Introduce the concept of expected versus unexpected healthcare expenses.
Discuss examples of predictable costs such as medications and routine appointments.
Discuss examples of unpredictable costs such as emergency care or hospitalization.
Help participants understand the value of preparing for both types of expenses.
Reinforce that planning does not eliminate emergencies but can reduce their financial impact.

Good News

American Heart Association.

Some preventive care may cost you $0

Under the Affordable Care Act, most health plans cover certain preventive services at no cost when you use an in-network provider.

Examples may include:

- Blood pressure and cholesterol screenings
- Certain cancer screenings
- Recommended vaccinations
- Depression screenings

Coverage requirements vary. Other care during the same visit may cost extra.



Before your visit, ask your insurer what's covered and your provider about possible extra charges.

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Encourage participants to check coverage for the specific preventive service before their appointment. Other care during the same visit may have a separate charge

Step One

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Estimate your recurring healthcare costs

Start with the healthcare costs you pay regularly. Use past bills or receipts if you have them.

Estimate what you pay out of pocket each year:

- Prescriptions: $____
- Copays for regular visits: $____
- Dental care: $____
- Vision care: $____
- Over-the-counter medications and supplies: $____

Yearly total ÷ 12 = average monthly amount for your budget

Actual costs may vary each month.

Start with what you know. Update your estimate as needed.



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Encourage participants to consider all healthcare-related spending.
Include prescriptions, OTC medications, supplies, transportation, health equipment, specialist visits, and insurance premiums.
Discuss how small recurring costs often add up over time.
Suggest reviewing bank statements, receipts, or pharmacy records when estimating expenses.

Facilitator Tip

Allow participants time to reflect on costs they may not normally consider part of healthcare spending.

Step Two

Build a healthcare savings cushion

If your budget allows, set aside money for future or unexpected healthcare costs.

- Consider a separate account or healthcare savings category in your budget.
- Choose an amount and schedule that work for you.
- Add money when you can, or use automatic transfers if helpful.

Here are examples of how savings can add up:

- $25/month = $300/year
- $50/month = $600/year
- $100/month = $1,200/year

A savings cushion may help cover part of an unexpected healthcare expense.

Your goal: Choose a savings target that fits your budget. Adjust it as your needs change.



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Explain the purpose of maintaining funds for healthcare needs.
Emphasize consistency over amount.
Reinforce that saving even small amounts regularly can help prepare for unexpected expenses.
Encourage participants to identify an achievable savings goal.
Highlight that building savings often happens gradually.

Key Message

Small, regular contributions can help create financial resilience.

What Is an HSA?

Health Savings Account

An HSA lets eligible individuals save for qualified medical expenses with federal tax advantages.

Federal tax benefits

- Pre-tax or tax-deductible contributions
- Tax-free interest and investment earnings
- Tax-free withdrawals for qualified medical expenses

Unused money carries over each year.

Who can contribute?

You need HSA-eligible health coverage and must meet other IRS requirements.

2026 annual contribution limits

Self-only: $4,400 | Family: $8,750

Ask your insurer or benefits team if you're eligible to contribute.



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Define a Health Savings Account and its purpose.
Explain that HSAs are available only to individuals enrolled in qualifying high-deductible health plans.
Discuss key advantages such as tax benefits and rollover of unused funds.
Encourage participants to consult benefit administrators for eligibility questions.
Clarify that HSAs are one tool among several healthcare planning strategies.

What Can You Use an HSA For?

Use HSA money for qualified medical expenses, including:

- Doctor visits and urgent care
- Prescriptions and over-the-counter medications
- Dental and vision care
- Mental health services
- Medical equipment
- Lab tests and X-rays

Save receipts to document your qualified medical expenses.



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Review examples of qualified healthcare expenses.
Discuss how HSAs can support budgeting and healthcare planning.
Encourage participants to understand eligible expenses before using account funds.
Remind participants about documentation and recordkeeping.
Highlight that qualified expenses extend beyond doctor's visits.

What Is an FSA?

Flexible Spending Account

A health FSA lets eligible employees set aside pre-tax pay for qualified medical expenses.

Use it for eligible copays, medications, dental and vision expenses.

Unused money

Unused money may be lost after your plan's deadline. Some plans allow a limited carryover or extra time to spend it.

2026 employee contribution limit

Up to $3,400. Your employer may set a lower limit.

Limits can change each year.

Ask your benefits team about FSA eligibility and deadlines.



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Define Flexible Spending Accounts and explain their purpose.
Discuss employer sponsorship and plan-specific rules.
Explain that funds generally need to be used within designated timelines.
Encourage participants to estimate healthcare spending carefully when making contributions.
Compare the FSA concept to other healthcare savings tools.

HSA vs. FSA

Understand your options

	HSA	FSA
Require HDHP?	Yes	No
Rolls over?	Yes, forever	Mostly no (small carryover only)
Who sets it up?	You (or your employer)	Your employer
Can you invest it?	Yes	No
2026 limit	$4,400/$8,750	$3,400

- **HSA:** Check whether you're eligible to contribute. Unused money carries over each year.
- **FSA:** If your employer offers one, check its spending deadlines and rules for unused money.
- **Neither available?** If your budget allows, consider a separate savings account for healthcare costs.

Ask your benefits team or insurer which options are available to you.



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Walk through major similarities and differences.
Discuss eligibility, ownership, rollover provisions, and contribution considerations.
Reinforce that the best option depends on individual circumstances.
Encourage participants to compare available benefits carefully.
Remind attendees that benefit elections can affect future healthcare spending.

Step Three

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Explore ways to save on your prescriptions

- **Compare prices:** Ask your pharmacist to compare insurance and discount prices.
- **Ask about generics:** Could a generic version lower your cost?
- **Check mail order:** Ask your plan whether mail order costs less for medications you take regularly.
- **Ask about assistance:** Your pharmacist or community health center may help you find programs you qualify for.

Ask: "Is there a lower-cost way to fill this prescription?"



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Discuss common strategies for reducing prescription costs.
Encourage participants to compare prices among pharmacies.
Explore generic alternatives and therapeutic alternatives when appropriate.
Mention patient assistance programs and discount resources.
Encourage open communication with pharmacists and healthcare providers.

Facilitator Question

What strategies have participants used to reduce medication costs?

Step Four

Know your plan's key numbers

- **Premium:** Your monthly payment for coverage.
- **Deductible:** What you pay for certain covered services before your plan starts paying.
- **Copay:** A fixed amount you pay for a covered service.
- **Coinsurance:** Your percentage of the allowed cost of a covered service.
- **Out-of-pocket maximum:** The most you pay for covered in-network care in a plan year. Excludes premiums and care your plan doesn't cover.

See the module Healthcare — Decoded for more important terms.



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Review major insurance terms.
Help participants understand how premiums, deductibles, copayments, coinsurance, and out-of-pocket maximums work together.
Discuss how understanding these terms can help avoid unexpected expenses.
Encourage participants to locate these amounts within their own plan documents.
Reinforce health insurance literacy as an important financial skill.

Step Four

Know your plan's key numbers

After you reach your out-of-pocket maximum, your plan pays 100% of covered in-network care for the rest of the plan year. You still pay premiums and costs for care your plan doesn't cover.

Discuss the timing of needed care with your healthcare professional. Don't delay needed care to reach a spending limit.

Ask your insurer how much you've paid toward your out-of-pocket maximum.



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Explain the role of the out-of-pocket maximum in limiting annual healthcare spending.
Discuss how reaching this limit can change cost-sharing responsibilities.
Reinforce the importance of tracking healthcare expenses throughout the year.
Clarify that participants should understand what services are included and whether network requirements apply.
Emphasize this as an important consumer protection feature.

Step Five

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Compare your options at open enrollment

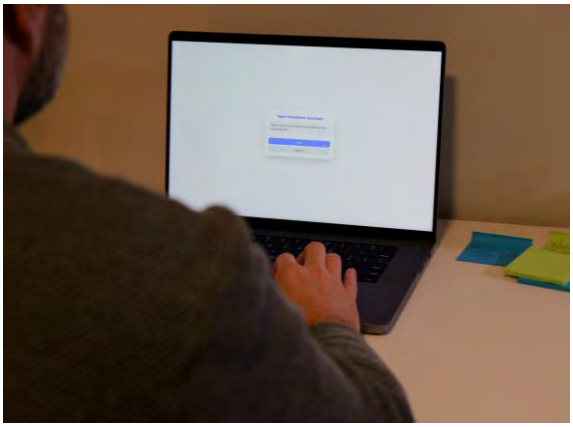
Open enrollment is the yearly window to choose or change your health plan.

Compare total costs, not just the monthly premium:

- Monthly payment (premium)
- Deductible
- Copays and coinsurance

A lower monthly premium doesn't always mean lower yearly costs. Use each plan's Summary of Benefits and Coverage to compare costs.

Find your enrollment dates and review your plan options.



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Highlight open enrollment as a decision-making opportunity.
Encourage evaluation beyond monthly premiums.
Discuss total cost considerations, provider networks, prescription coverage, and expected healthcare needs.
Remind participants that health needs often change from year to year.
Encourage review of annual benefits information.

Step Five

Compare your options at open enrollment

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Questions to ask

- Are the doctors and facilities I use in the plan's network?
- Are my prescriptions covered, and how much would I pay for them?
- What would I pay if I needed emergency care or a specialist?

Where to compare

- For Marketplace coverage, start at HealthCare.gov.
- For coverage through your employer, check your benefits materials or contact your benefits team.

Check whether your doctors and prescriptions are covered.



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Reinforce the value of asking questions before selecting a plan or receiving care.
Encourage participants to become active healthcare consumers.
Discuss provider networks, prescriptions, prior authorization requirements, specialist access, and emergency coverage.
Highlight the connection between informed decisions and financial preparedness.

When a Medical Bill Is More Than Expected

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Before paying, check the bill and explore your options.

1. **Check the bill.** Review the dates, services and charges. Ask the billing office about anything that looks wrong.
2. **Check insurance payments.** If you have insurance, compare the bill with your Explanation of Benefits. Ask your insurer about the differences.
3. **Ask about financial assistance.** Find out whether you qualify for help that could reduce your bill.
4. **Discuss payment options.** Ask about discounts or a payment plan, including any interest or fees.

Ask the billing office: "Can you help me understand this bill and my options?"



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Normalize confusion around medical billing.
Encourage participants to carefully review bills and explanations of benefits.
Discuss common billing discrepancies and coding issues.
Reinforce the importance of asking questions before making payments.
Highlight patient rights to request clarification and itemized statements.

Key Message

A bill should be reviewed and understood before payment whenever possible.

When Healthcare Costs Exceed Your Budget

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If a medical bill is difficult to afford, you can ask about support and payment options.

- Before using a credit card, ask whether financial assistance could reduce your bill.
- If you can't pay by the due date, contact the billing office to discuss your options.
- Ask whether a payment plan is available, including any interest or fees.



If a medical bill is difficult to pay for, you can ask about support and payment options.

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Acknowledge that many individuals face challenges paying healthcare expenses.
Discuss available support options including financial assistance programs, charity care, payment plans, and community resources.
Encourage early communication with providers and billing offices.
Highlight the role CHWs can play in connecting individuals to available resources.
Reinforce that help may be available even if people assume they do not qualify.

Check the Cost of Payment Options

- **Medical credit cards:** Some charge interest back to the purchase date if you don't pay the full balance by the promotional deadline.
- **Payday loans:** High fees and short repayment deadlines can make repayment difficult.
- **Unpaid bills:** If you can't pay, contact the billing office to discuss your options.

Other options

- Interest-free payment plan directly with the provider
- Charity care or financial hardship application
- Community health center for ongoing care (sliding-scale fees)

Before agreeing, ask: "What is the total cost, including interest and fees?"



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Discuss evaluating repayment options carefully.
Encourage participants to compare interest rates, fees, and long-term costs.
Review alternative options that may be available through providers.
Emphasize informed decision-making before agreeing to financing arrangements.
Reinforce understanding the total cost, not just the monthly payment.

Choose Your Next Step

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Start with what works for you

You don't need to do everything at once. Pick one step and a timeframe that works for you.

This week

- Write down one recurring healthcare cost.
- Ask your pharmacist about lower-cost prescription options.

This month

- Find your plan's out-of-pocket maximum.
- If your budget allows, choose an amount to set aside for healthcare costs.

This year

- Review your plan options during your next open enrollment.



Choose one step and decide when to try it.

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Transition from information to action.
Encourage participants to identify one concrete step they can take.
Examples may include reviewing insurance benefits, estimating healthcare costs, opening a savings account, or researching available resources.
Facilitate brief reflection or discussion.

Activity

Ask participants to write down or share one action they will commit to taking.

Key Takeaways

Plan for healthcare costs

- **Estimate recurring costs.** Use a monthly average for your budget.
- **Explore savings options.** Check HSA/FSA eligibility. Set money aside if you can.
- **Understand your coverage.** Check plan costs and preventive-care benefits.
- **Compare your options.** Review prescription prices and plans at open enrollment.
- **Ask for support.** Explore financial assistance and payment plans when bills are hard to afford.

You don't have to do everything at once. Start with what works for you.



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Summarize the major themes of the presentation.
Planning starts with understanding healthcare expenses.
Savings tools and insurance literacy can support preparedness.
Resources and assistance programs may be available when costs become difficult to manage.
Small steps can contribute to greater financial confidence over time.

Start Small

Choose one step that works for you.

Make a Plan

Write down your step and when you'd like to try it.

Stay Connected

Follow us @americanheart on social media and DM us to let us know how you are doing!

Start with what works for you. Adjust your plan as your needs change.

Your Next Step

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Make it work for you

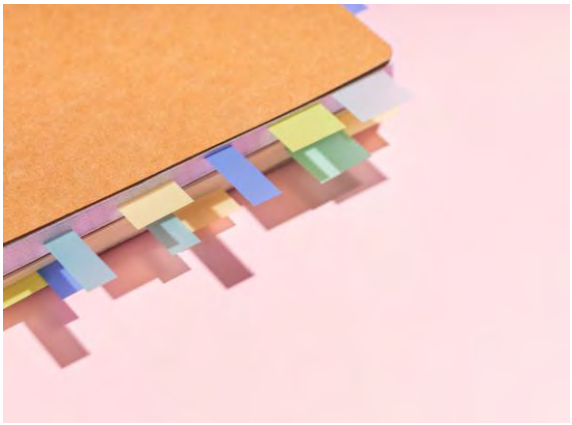


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Reinforce participant empowerment.
Encourage participants to select realistic and achievable goals.
Connect today's learning to future health and financial decision-making.
Remind participants that progress often comes from consistent actions over time.

Resources

- IRS Publication 969 (HSA and FSA Guide) — HSA and FSA Rules
- HealthCare.gov: Preventive Care — Covered services and eligibility requirements
- CMS Medical Bill Rights —Your rights as a patient, including good faith estimates and dispute help
- IRS: Financial Assistance Policies (Section 501(r)) — Nonprofit hospital charity care requirements
- HRSA: Find a Health Center —Federally Qualified Health Centers with sliding scale fees
- CFPB: Medical Debt Resources —Help with medical bills
- HealthCare.gov: Preview Marketplace plans and prices



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Review available resources and explain when each may be useful.
Encourage participants to reference these tools after the session.
Highlight resources particularly relevant to the audience being served.
Discuss how CHWs can use these resources in client interactions and referrals.



Encourage ongoing learning and resource utilization.
Highlight trusted organizations represented on the slide.
Reinforce key themes of planning, prevention, and preparedness.
Provide time for questions and discussion.
Thank participants for their participation and engagement.

Closing Takeaway

Planning for healthcare costs is not about predicting every expense. It is about understanding available resources, making informed decisions, and taking manageable steps that support both financial well-being and access to care.