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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Planning for Healthcare Costs

Understand your options



American Heart Association.

HEALTH LESSONS

HEART.ORG | 2026

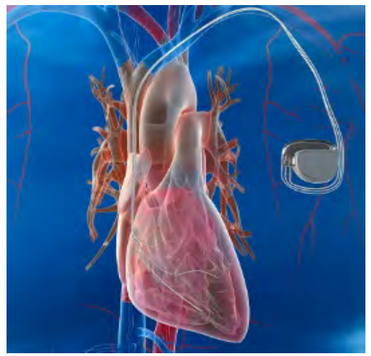
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American Heart Association.

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



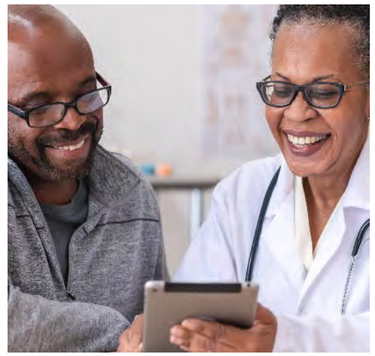
Advancing imaging techniques, such as MRI and CT scans, along with biomarkers for the early detection of heart disease.

FUNDING ACUTE STROKE CARE



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

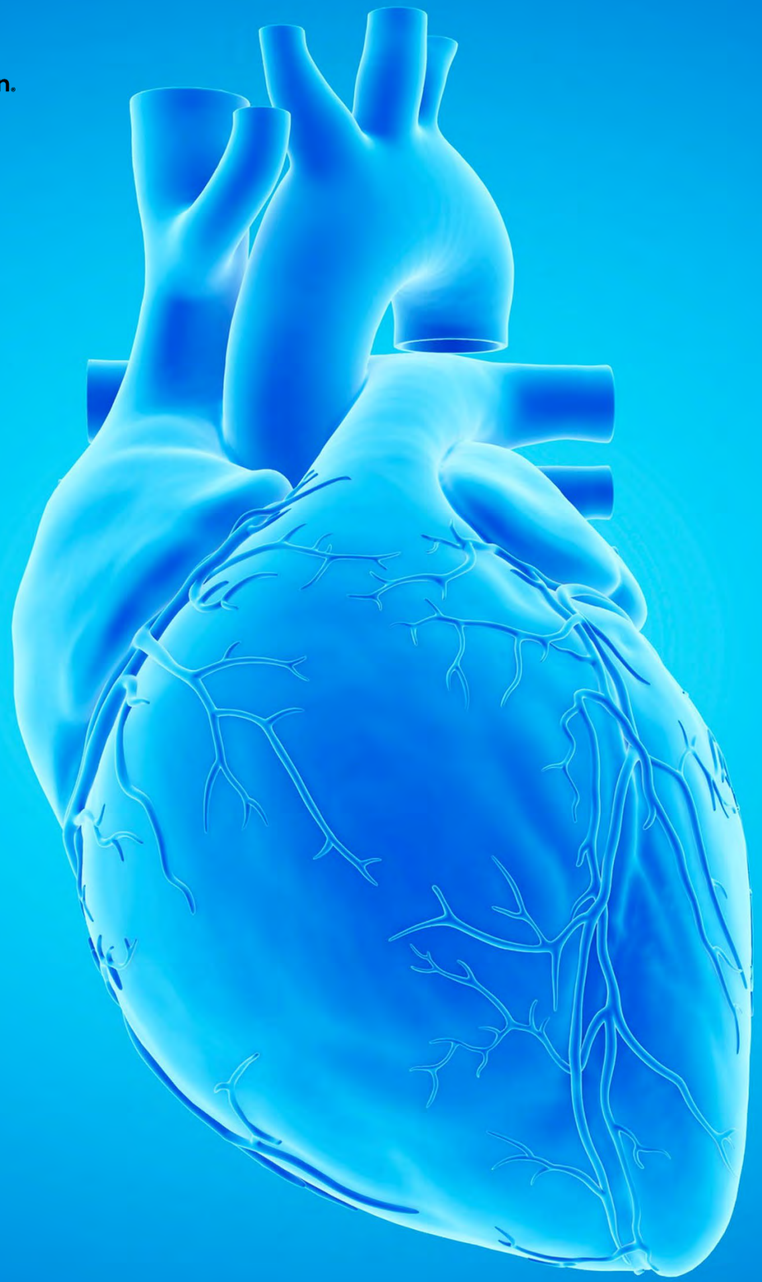
DEVELOPMENT OF HYPERTENSION GUIDELINES AND RESEARCH



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

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HEART DISEASE

Heart disease is the leading cause of death in the United States.

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American Stroke Association.
A division of the
American Heart Association.



STROKE

No. 4 cause of death.

One of the leading causes of disability in the United States.

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What We'll Explore

- How healthcare costs affect your budget
- How to estimate recurring healthcare costs
- Ways to set money aside when your budget allows
- How HSAs and FSAs work
- Where to find help with healthcare costs

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Healthcare Costs Can Strain Your Budget

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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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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Good News

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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Step One

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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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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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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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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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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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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Step Three

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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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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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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Step Five

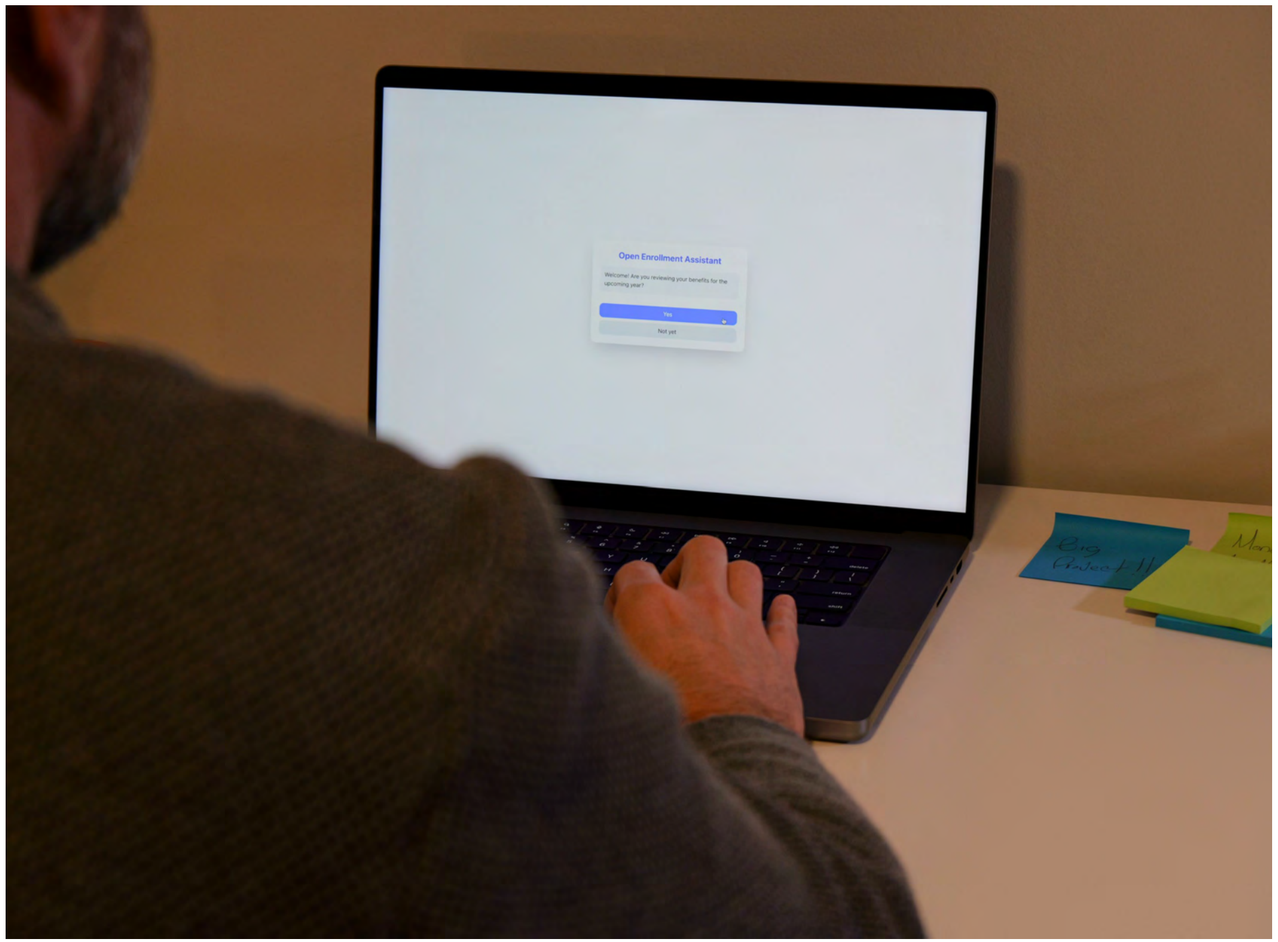
Compare your options at open enrollment

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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Step Five

Compare your options at open enrollment

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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When a Medical Bill Is More Than Expected

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?”

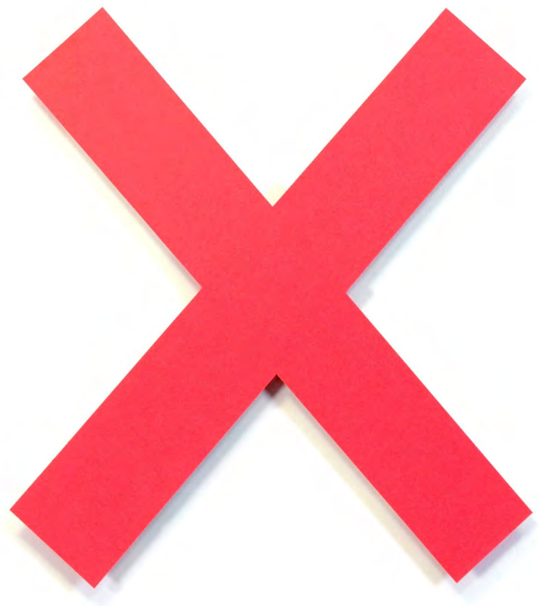


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When Healthcare Costs Exceed Your Budget

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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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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Choose Your Next Step

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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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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Your Next Step

Make it work for you

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

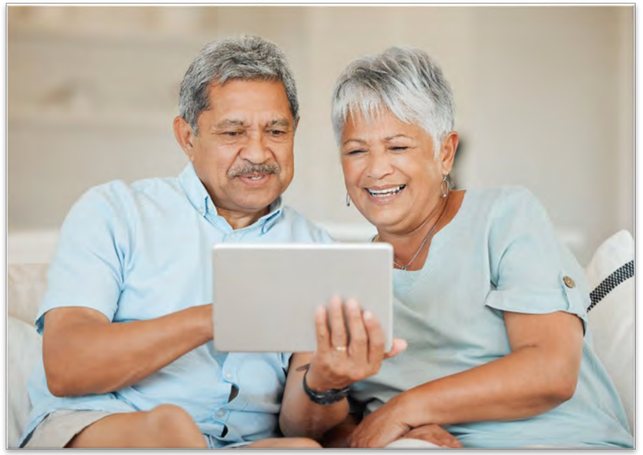
Follow us @americanheart on social media and DM us to let us know how you are doing!

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





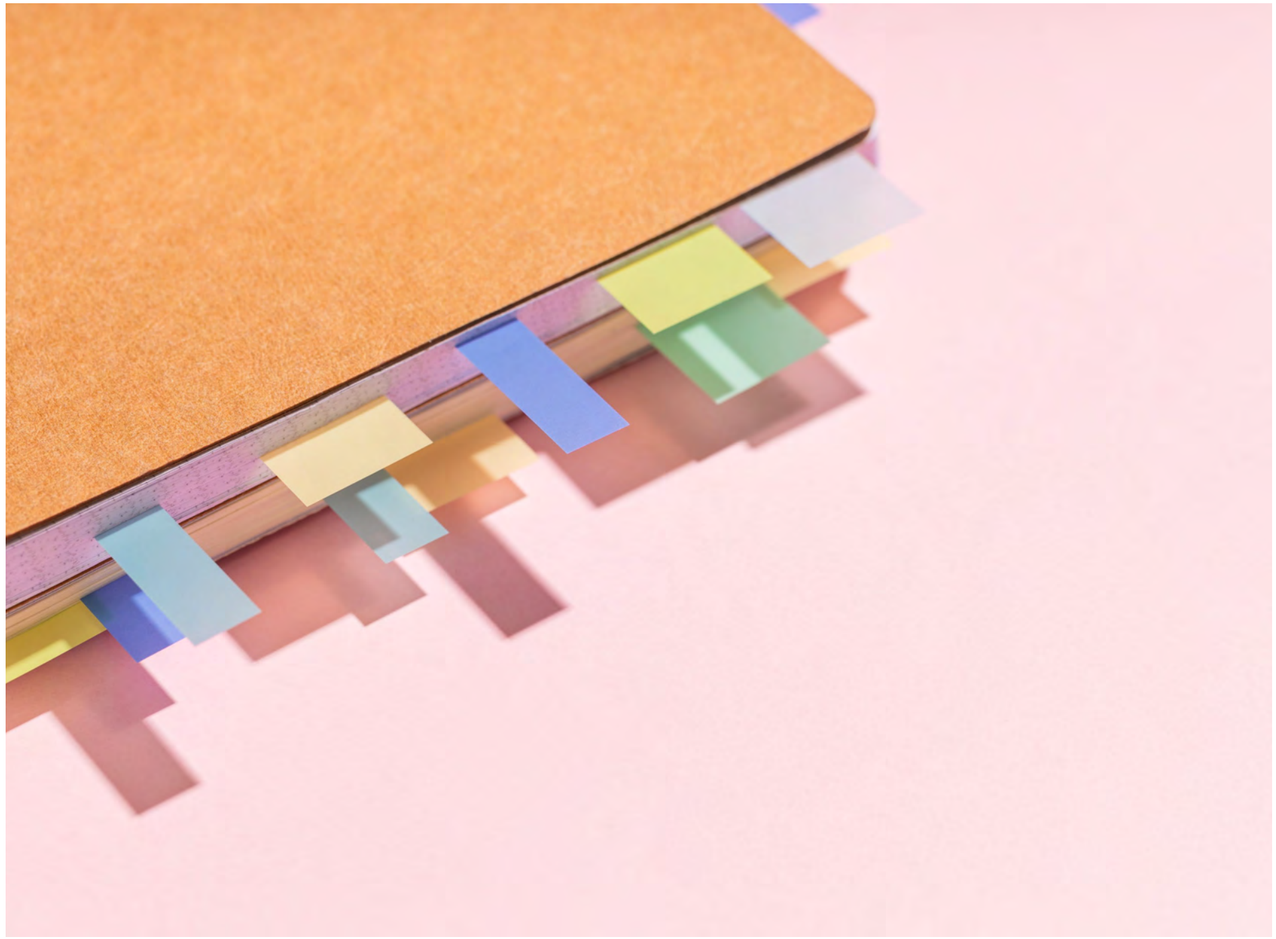




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Resources

- 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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More Resources

SAVE THESE RESOURCES FOR WHEN YOU NEED THEM

Find Help

A free resource to help you find financial, legal, transportation and other aid.

The American Heart Association YouTube

Watch training videos, take courses and keep learning about how to stay healthy!

The American Stroke Association

Learn more about brain health, stroke prevention, and treatment.

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