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Thread: [How much do you pay for health insurance?](#)

Rionxee - October 16, 2024, 5:42 pm

I just went through open enrollment and had a switch of providers to Cigna. While the plan per paycheck is extremely cheap with a low deductible and excellent coinsurance, the new provider has essentially screwed me out of most of my long term doctors.

Out of the 5 current medical providers that I see on a regular basis, only 1 is in the Cigna network. Honestly, one of the worst experiences is trying to find new doctors that are on the same level as my current medical team. I'm more miffed about my 10 year primary care physician which I am now unable to see due to him being out of network. A lot of work is to be done this month.

Anyways, currently I am paying \$29.50 per paycheck for my health insurance with a \$500 deductible.

How much are you all paying?

Aeowulf - October 16, 2024, 5:52 pm

That's it? Jeez... I was paying \$149 per week at my last job. \$7700 per year, and I never go to the doctor. I realized I was basically subsidizing other people and profiting the insurance company so I dropped coverage last year. Literally used it for one visit in 7 years and they didn't even cover what that was for.

Rionxee - October 16, 2024, 5:54 pm

(Oct 16, 2024 05:52 PM)Aeowulf Wrote: [\[CITE\]](#) That's it? Jeez... I was paying \$149 per week at my last job. \$7700 per year, and I never go to the doctor. I realized I was basically subsidizing other people and profiting the insurance company so I dropped coverage last year. Literally used it for one visit in 7 years and they didn't even cover what that was for.

Was this a commercial plan just for you or were you paying for any dependents? That seems incredibly high.

Aeowulf - October 16, 2024, 5:55 pm

(Oct 16, 2024 05:54 PM)Rionxee Wrote: [\[CITE\]](#) Was this a commercial plan just for you or were you paying for any dependents? That seems incredibly high.

Family plan for my wife and two kids.

Doug Dimmadome - October 16, 2024, 6:08 pm

I pay about \$150 per check (bi-weekly pay) for a \$250 deductible. This is the best insurance I've had in my career. Second-best was two jobs ago and it was ~\$100 (semi-monthly pay) for a \$500 deductible.

The worst I've had was my last job, over \$100/check with a \$8,500 deductible. We didn't end on good terms, but I've come to accept it was for the best.

Jinu - October 17, 2024, 3:06 am

I can relate to your frustration! Switching providers can be such a hassle, especially when it affects your long-term relationships with doctors. It's great that you're getting a good rate with Cigna, but

finding new doctors can be a daunting task.

As for me, I pay around INR4,100 (approximately \$50) per paycheck for my health insurance, and my deductible is INR83,000 (around \$1,000). I've had to switch providers a couple of times, and it's always a challenge to find someone who meets my needs and has a similar approach to care.

How are you planning to go about finding new doctors?

The Pact - October 17, 2024, 6:12 am

I don't pay anything. The majority of people don't here. Looking it up what I pay \$11.51 in US dollars for each GP visit and I don't have any medical insurance.

Eran - October 17, 2024, 6:12 am

My job pays for my main healthcare and I pay like €10 for additional insurance.