

ACA Basics

MEET SUSAN

Age: 34

Occupation: Waitress

Salary: \$38,000 (\$28,473 after taxes)

Susan chooses to enroll in [MetroPlus Health Plan's](#) bronze option, but three months after enrollment, struggles with monthly payments.



Susan receives abnormal results from a mammogram, and needs a sonogram and MRI, With a bronze plan, she is responsible for 40% of imaging costs.

Susan cannot afford her tuition payments and the out-of-pocket costs for diagnostic care without going into debt. In order to receive the diagnostic procedures, Susan would need help from safety net organizations like BTF.

MONTHLY EXPENSES	AMOUNT	OUT-OF-POCKET COSTS	AMOUNT
Rent	\$1,100	Mammogram	\$300
Food	\$500	Sonogram	\$200
Utilities	\$150	MRI	\$1,050
Student Loan	\$475	Out-of-Pocket Total	\$1,550
Transportation	\$112		
Bronze Premium*	\$270		
Monthly Income	\$2,687		
Total Expenses	\$2,607		
Savings	\$80		

[1] <https://www.freelancersunion.org/benefits/plans/freelancers-insurance-company/2012/health/>