

Healthcare Budget Worksheet

Use this worksheet to better understand your potential monthly and annual healthcare costs by breaking them down into four categories: fixed, routine, unanticipated and elective.

Start Here | Review insurance coverage and other benefits and fill in this information.

Annual deductible: _____

Co-pay: _____

Premium(s): _____

Out-of-pocket maximum: _____

HSA: _____
Health Savings Account

FSA: _____
Flexible Spending Account

There are four categories of common healthcare expenses:
fixed, **routine**, **unanticipated** and **elective**.

Use the charts below to help plan for life's expected and unexpected healthcare costs.

Fixed healthcare costs occur on a regular basis, such as insurance premiums, co-pays for standing doctor appointments or monthly prescription refill costs.

Routine healthcare costs include preventative care like well visits, annual checkups, co-pays for imaging and therapy appointments. While routine costs can be anticipated and planned for, the timing and expenses could fluctuate more than fixed costs.

Description	Amount
Maintenance prescription drug costs	
Co-pays for standing doctor appointments	
Monthly premiums	
Yearly total =	
Monthly average = yearly ÷ 12	

Description	Amount
Preventative dental care, vision care, mammograms, colonoscopies and blood work	
Standing blood work	
Annual physical exam	
Yearly total =	
Monthly average = yearly ÷ 12	

Unanticipated healthcare costs can be difficult to budget for, but based on family history and personal factors, it's possible to plan ahead in the event of unplanned expenses—consider emergency room visits, broken bones, sick visits or urgent care.

Elective healthcare costs include planned expenses associated with provider-recommended or patient-driven treatments, such as joint replacement, cosmetic and reconstructive surgery, or things like LASIK and clear aligners.

Description	Amount
Emergency surgery	
ER visits	
Yearly total =	
Monthly average = yearly ÷ 12	

Description	Amount
LASIK	
Botox	
Hip replacement	
Yearly total =	
Monthly average = yearly ÷ 12	

Use the formula below to estimate and budget for your total monthly or annual payments.

Calculate Annual Cost Total

$$\begin{array}{cccccc}
 \underline{\hspace{2cm}} & + & \underline{\hspace{2cm}} & + & \underline{\hspace{2cm}} & + & \underline{\hspace{2cm}} & = & \underline{\hspace{2cm}} \\
 \text{Fixed annual total} & & \text{Routine annual total} & & \text{Unanticipated annual total} & & \text{Elective planned annual total} & & \text{Overall total}
 \end{array}$$

Calculate Monthly Average Cost Total

$$\begin{array}{cccccc}
 \underline{\hspace{2cm}} & + & \underline{\hspace{2cm}} & + & \underline{\hspace{2cm}} & + & \underline{\hspace{2cm}} & = & \underline{\hspace{2cm}} \\
 \text{Fixed monthly average} & & \text{Routine monthly average} & & \text{Unanticipated monthly average} & & \text{Elective planned monthly average} & & \text{Overall total}
 \end{array}$$

Help budget for specific planned or elective procedures.

Often procedures like surgeries will include bills from more than one doctor or facility—consider things like blood work, supplies or imaging. Make sure to take these into account when budgeting.

Description	Amount
Physician ordering procedures costs	
Diagnostics (imaging, testing, blood work)	
Location-specific costs (surgery center or hospital)	
Anesthesiologist or pulmonary services	
Medications or prescriptions	
Post-care supplies (mobility device, braces, equipment)	
Follow-up visits	
Rehabilitative services (physical or occupational therapy)	
Total costs =	



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