

Healthcare Cost SNAPSHOT

Worksheet



HEALTH TRUST
FINANCIAL

Set aside 15–20 minutes. Use last year's statements, receipts, and bank records to complete each section.

Section 1. Fixed Healthcare Costs (Annual)

Monthly premium or membership contribution	\$	x 12 =	\$
Employer or organization fees			\$
Other recurring healthcare subscriptions			\$
Total Fixed Costs			\$

Section 2. Out-of-Pocket Medical Spending

Primary care visits	\$
Specialist visits	\$
Urgent care or ER visits	\$
Labs, imaging, testing	\$
Procedures or hospital services	\$
Total Out-of-Pocket	\$

Section 3. Prescriptions & Ongoing Care

Prescription medications	\$
Supplements or medical devices	\$
Therapy or ongoing treatments	\$
Total Prescriptions & Care	\$

Section 4. Unexpected or Surprise Medical Bills

Unplanned medical expenses	\$
Bills paid on credit or payment plans	\$
Total Unexpected Bills	\$

Your Total Annual Healthcare Spending

\$

Reflection Questions

1. Which category surprised you most?
2. Where might you reduce medical bills next year?
3. Are your current healthcare choices aligned with your financial goals?