PRODUCTIVITY · 7 min read · November 14, 2026 · By Kelly Stratton

How to Choose a Health Insurance Plan From Your Employer With Claude

Pick the health plan that costs you the least over the whole year, not just the lowest premium. The open enrollment prompt I gave Claude, the documents to upload, how to keep your information private, and what to ask HR before you submit.

Open enrollment hands you a thick benefits guide, a few plans that all sound the same, and a deadline. Most of us check the same boxes as last year and hope for the best. This year, let Claude do the math with your real numbers. You'll know which plan costs you the least over the whole year, how much to put in your health savings account, and exactly what to click before you submit. Claude found me about $1,500 I was wasting. The prompt I used is below.

IN A NUTSHELL

Choosing a health plan means adding up the whole year: the premium from every paycheck, what you pay when you use care, and the worst case. Upload your benefits guide and this year's claims to Claude, paste one prompt, answer its questions, and you get a side-by-side and a checklist of what to pick.

WHAT YOU NEED

Claude on any plan, at claude.ai or in the app. Your documents as PDFs or screenshots. If you're married and you both have insurance through work, gather both sets of documents so Claude can compare every combination.

STEP 1 What Documents Do I Need to Compare Health Insurance Plans?

Three things, and you can find all of them online:

1. **Next year's benefits guide** from your employer, and your spouse's employer if they have one. It's in your HR or benefits portal, usually labeled "open enrollment guide" or "benefits guide." It lists every plan, what each one costs per paycheck, and what you pay when you see a doctor.
2. **Your current benefits.** The page in that same portal that shows the plans you have now and what comes out of each paycheck. A screenshot works.
3. **Your claims history for this year.** Log in to your insurance company's website or app, go to Claims, and download or screenshot the list. This is the piece that makes the answer yours, because Claude prices every plan against the care you actually used.

STEP 2 How Do I Keep My Insurance Information Private in Claude?

Do these three things before you upload anything:

1. **Remove your name, member ID, and Social Security number.** Claude doesn't need them to do the math. Take a screenshot of each page you need and crop those details out. Don't just draw a black box over them in the PDF, because Claude can still read the text underneath.
2. **Turn off Help improve Claude.** Go to Settings, then Privacy, and switch it off so your chats aren't used to train Claude.
3. **Use an incognito chat.** Click the ghost icon when you start a new chat. Incognito chats aren't used for training, aren't saved to your chat history, and aren't added to Claude's memory. Do the whole thing in one sitting, since the chat won't be there

when you come back.

> **ALREADY DID THIS IN A REGULAR CHAT?**
>
> No problem. Delete the chat when you're done. Claude's memory is on by default, and deleting a chat doesn't remove what memory picked up from it, so also open Settings and check your memory for anything about your health or benefits. You can delete those one by one.

STEP 3 The Open Enrollment Prompt

Upload your documents, then paste this. Anything in [square brackets] is yours to fill in. The more Claude knows about this year, the better its answer for next year.

PROMPT

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I'm choosing my benefits for open enrollment. I want the plans that cost us the least over the whole year, not just the lowest premium.

Who needs coverage: [just me / me and my spouse / me, my spouse, and our kids]. Insurance is offered through [my job / my job and my spouse's job].

I've uploaded:
- Next year's benefits guide from [my employer] [and my spouse's employer]
- Our current benefits, showing the plans we have now and what comes out of each paycheck
- My claims history from this year

This year we had [plan type, like PPO or HDHP], [an FSA or HSA of $ amount, or no account], and we paid about [$ amount] out of pocket on top of the premiums.

Please:
1. Pull every plan's premium, deductible, out-of-pocket maximum, copays, and prescription coverage from the guides.
2. Use my real claims to estimate what each plan would have cost me this year, and what it will likely cost next year if I use the same care.
3. Compare every realistic combination, including each of us on our own job's plan versus one family plan.
4. Show me a table with the yearly premium, expected out-of-pocket costs, a worst-case year,
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and the total for each option.
5. Include any tax savings from an HSA or FSA, and tell me how much to put in per paycheck.
6. Flag any rule that could cost us money or block an account, like an FSA and an HSA that
can't be combined.
7. Recommend dental and vision too.

Before you give me a final recommendation, ask me any questions you need to get this right.
Tell me which numbers come straight from my documents and which ones you're estimating. When
we're done, give me a checklist of exactly what to select for each of us.
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STEP 4 What Will Claude Ask Me?

That last line of the prompt is the one that does the most work. Instead of guessing, Claude comes back with questions first, and it will tell you if a document is missing. Have these answers ready:

- **Your prescriptions**, and which ones your insurance covers and which ones it doesn’t. Covered brand-name drugs can cost a lot more on some plans, so this one matters for the math.
- **Care you expect next year**, like a planned surgery, regular specialist visits, or a baby on the way.
- **Who’s on your plan next year**, including any kids aging off it.
- **Your age**, because at 55 or older you can put an extra $1,000 a year into an HSA.
- **How often you’re paid**, so the per-paycheck amounts come out right.

STEP 5 How Do I Check Claude's Answer?

Once you have the side-by-side, push on it. These follow-ups are the ones I’d use:

- “Show me every option in a bad year, like a hospital stay for one of us.”
- “Is anything in these picks going to make either of us ineligible for an HSA?”

- “Here’s my list of prescriptions. Which ones does each plan cover, and what would each cost me?”
- “Which of your numbers are estimates? Show me the math on the biggest one.”
- “Turn this into a spreadsheet where I can change the spending numbers and watch the totals update.”

Then check the plan names, premiums, and deductibles in Claude’s table against your benefits guide. If something doesn’t match, tell Claude and ask it to run the comparison again.

> WHAT CLAUDE FOUND FOR ME
>
> My current plan had over $5,000 available to help cover medical bills, and it paid out zero all year. A cheaper plan covered my prescriptions at the same cost and cut my monthly premium by more than half. And instead of sticking with an FSA, Claude found HSA-eligible plans for both of us. After comparing the premiums and tax savings, we're looking at about $1,500 saved next year.

STEP 6 What Should I Ask HR Before I Submit?

Claude is great at the math, but your HR team knows your plan’s rules. A quick email with these questions protects you from the expensive surprises:

1. Is the plan I picked HSA-eligible?
2. Does my employer put any money into the HSA, and when do my paycheck contributions start?
3. Does my current FSA have a grace period or carry money into next year? If it does, it can delay when you’re allowed to start an HSA.
4. If I’m leaving a plan with an HRA, what happens to the balance, and could it affect my spouse’s HSA?

5. When does coverage end for anyone I’m removing, like a child who’s aging off the plan?
6. What’s the deadline, and can I change my picks after I submit?

GOOD TO KNOW

HSA vs FSA: What's the Difference?

Both let you pay for medical costs with money that hasn’t been taxed. Here’s how they compare:

	HSA (health savings account)	FSA (flexible spending account)
Who can open one	Only people on an HSA-eligible plan	Anyone whose employer offers it
Unused money	Rolls over every year	Mostly lost at year end
If you change jobs	The account stays yours	Usually ends with the job
Can you invest it	Yes	No
2027 limit	$4,500 for you, $9,000 for a family, plus $1,000 at 55 or older	Set each year by the IRS
Works with the other one	Only a limited-purpose FSA (dental and vision)	A regular health FSA blocks an HSA

The rule that catches couples: if your spouse has a regular health FSA that can pay your bills, you can’t put money in an HSA. A limited-purpose FSA for dental and vision works fine alongside one.

CLAUDE DOES THE MATH. YOU MAKE THE CALL.

Claude can make mistakes, like misreading a table in a long PDF, and it isn't a benefits or tax advisor. This guide shares what worked for me. It isn't financial or tax advice. Check every number against your benefits guide, have HR confirm your picks before you submit, and if anything doesn't match, your plan documents win.

FAQ Questions People Ask About Choosing a Health Insurance Plan

Straight answers

How do I choose a health insurance plan from my employer?
Add up the whole year for each plan: the premium you pay from every paycheck, plus what you'd pay for the care you actually use, plus the worst case if something big happens. The plan with the lowest premium isn't always the cheapest. Upload your benefits guide and this year's claims to Claude and it does that math for you.

Can AI help me choose a health insurance plan?
Yes. Claude can read your benefits guide, compare every plan's premium, deductible, and out-of-pocket maximum, and estimate what each one would cost using your real claims. It works best when you give it your documents and ask it to question you first. Have HR confirm the final picks before you submit.

HSA vs FSA: which is better?
They work differently. HSA money rolls over every year, stays yours if you change jobs, and can be invested, but you can only open one on an HSA-eligible plan. An FSA works with any plan your employer offers, and the money is mostly use it or lose it. Which fits you depends on your plan.

Can you have an HSA and an FSA at the same time?
Not a regular health FSA. A general-purpose health FSA blocks you from putting money in an HSA, and that includes your spouse's FSA if it can pay your bills. A limited-purpose FSA, which only covers dental and vision, works alongside an HSA. Ask HR which kind your employer offers.

PPO vs HDHP: which is better?
It depends on how much care you use. A PPO costs more every paycheck but less when you see a doctor. An HDHP costs less every paycheck, you pay more before the deductible, and it lets you open an HSA. Claude can price both against your real claims so you can see which costs less for you.

Is it safe to upload my insurance documents to Claude?
Take three steps first. Remove your name, member ID, and Social Security number from every document. Turn off Help improve Claude in your privacy settings so your chats aren't used for training. Then use an incognito chat so Claude won't remember any of it. Claude doesn't need your personal details to do the math.

Is an HSA worth it?
It depends on your plan and how much care you use. An HSA gives you three tax breaks: money goes in before taxes, grows tax-free, and comes out tax-free for qualified medical costs. For 2027 you can put in up to $4,500 for yourself or $9,000 for a family, plus $1,000 more at 55 or older.

Sources: IRS 2027 HSA limits (Rev. Proc. 2026-24), summarized by J.J. Keller · Claude data privacy FAQ · How Claude's memory works · IRS Publication 969: HSAs and other tax-favored health plans

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