

Standardized Insurance Plans

On or off the Exchange

Metal based Plans

Platinum (insurance pays 90%, you pay 10%)	90/10
Gold	80/20
Silver	70/30
Bronze	60/40

All subsidies are based on the Silver plan.

Members can buy up beyond the Silver plan, if desired. There is also Cost Sharing Reductions (CSR) available to those between 150-200% of the FPL.

HMO plans on the exchange are Anthem Blue Cross, HPN and Prominence. Anthem offers a PPO as well. Some have their full network while others are offering limited networks.

Plans off the exchange offer both HMO and PPO and are from Sierra, Anthem Blue Cross and Aetna.

The reason to use the exchange is it's the only place to obtain a subsidy.

Prior to the affordable care act, insurance plans had a deductible and max out of pocket. A typical plan may have had a deductible of \$2,000 and a max out of pocket of \$6,000. What that meant was the deductible of \$2,000 was yours to pay entirely and then the max out of pocket was a shared cost. In an 80/20 plan, the insurance paid 80% and you paid 20% until you spent the \$6,000. All fixed co-pays for Doctor Visits and prescription medications did not count towards the max out of pocket.

After the affordable care act, the rules changed. Using the same example from above you were responsible for the deductible. After you spent that you now deduct it from the max out of pocket leaving you with \$4,000 still due. Then you deduct the fixed co-pays from the max out of pocket as well. Summing it up, you are left with less max out of pocket and all fixed co-pays now count towards the max out of pocket.

Essential Benefits for All Plans On or Off the Exchange

Ambulatory patient services (Doctor Visits, X-ray, Lab, etc.)

Emergency services

Hospitalization

Maternity & newborn care

Mental health & substance use disorders services

Prescription drugs

Rehabilitative (Getting you back to where you were before your surgery) & habilitative services & devices (Helping you deal with the everyday aspects of life-bathing, dressing, etc.)

Preventative & wellness services & chronic disease management

Pediatric services, including oral & vision care