



THINGS TO KNOW BEFORE YOU PICK A HEALTH INSURANCE PLAN

PICKING A HEALTH PLAN CATEGORY THAT WORKS FOR YOU

The Marketplace has 4 health plan categories to help you compare plans: Bronze, Silver, Gold, and Platinum (“Catastrophic” plans are also available to some people). They’re based on how you and the plan share the costs for care you get.

Generally, categories with higher premiums (Gold, Platinum) pay more of your total costs of health care. Categories with lower premiums (Bronze, Silver) pay less of your total costs. (But see the exception about Silver plans below.)

So how do you find a category that works for you?

- **If you don’t expect to use regular medical services and don’t take regular prescriptions:** You may want a Bronze plan. These plans can have very low monthly premiums, but have high deductibles and pay less of your costs when you need care.
- **If you qualify for extra savings (“cost-sharing reductions or CSRs”):** Silver plans may offer good value. If you qualify, your deductible will be lower and you’ll pay less each time you get care. But you get these extra savings only if you enroll in Silver. If you don’t qualify for extra savings, compare premiums and out-of-pocket costs of Silver and Gold plans. Check if you qualify for extra savings.
- **If you expect a lot of doctor visits or need regular prescriptions:** You may want a Gold plan or Platinum plan. These plans generally have higher monthly premiums but pay more of your costs when you need care.

THE HEALTH PLAN CATEGORIES:

BRONZE, SILVER, GOLD & PLATINUM

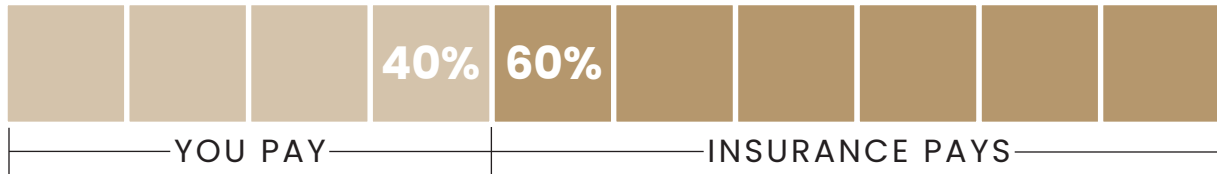
Health plan categories are based on how you and your plan split the costs of your health care. *They have nothing to do with quality of care.* Learn more at [Healthcare.gov](https://www.healthcare.gov)

ESTIMATED AVERAGES FOR A TYPICAL POPULATION. YOUR COSTS WILL VARY

| PLAN CATEGORY | THE INSURANCE COMPANY PAYS | YOU PAY |
|---------------|----------------------------|---------|
| BRONZE | 60% | 40% |
| SILVER | 70% | 30% |
| GOLD | 80% | 20% |
| PLATINUM | 90% | 10% |

A VISUAL COMPARISON OF PLAN COSTS:

BRONZE



SILVER



GOLD



PLATINUM



Note: Plans in all categories provide free preventive care, and some offer selected free or discounted services before you meet your deductible.

BRONZE

- **Lowest** monthly premium
- **Highest** costs when you need care
- Bronze plan deductibles — the amount of medical costs you pay yourself before your insurance plan starts to pay — can be thousands of dollars a year.
- **Good choice if:** You want a low-cost way to protect yourself from worst-case medical scenarios, like serious sickness or injury. Your monthly premium will be low, but you'll have to pay for most routine care yourself.

SILVER

- **Moderate** monthly premium
- **Moderate** costs when you need care
- Silver plan deductibles — the costs you pay yourself before your plan pays anything — are usually lower than those of Bronze plans.
- **Good choice if:** You qualify for “extra savings” — or, if not, if you're willing to pay a slightly higher monthly premium than Bronze to have more of your routine care covered.

GETTING EXTRA SAVINGS WITH A SILVER PLAN

If you qualify for cost-sharing reductions: You **must** [pick a Silver plan](#) to get the extra savings. You can save hundreds or even thousands of dollars per year if you go to the doctor a lot. (Silver plans may also be available if you're eligible for a premium tax credit and can enroll through a Special Enrollment Period based on estimated household income.)

If you're enrolled in a Silver plan and lose your cost-sharing reductions: You'll qualify for a Special Enrollment Period. If you want to change plans, you can enroll in a Bronze, Silver or Gold plan that meets your needs and fits your budget.

GOLD

- **High** monthly premium
- **Low** costs when you need care
- Gold plan deductibles — the amount of medical costs you pay yourself before your plan pays — are usually low.
- **Good choice if:** You're willing to pay more each month to have more costs covered when you get medical treatment. If you use a lot of care, a Gold plan could be a good value.

PLATINUM

- **Highest** monthly premium
- **Lowest** costs when you get care
- Platinum plan deductibles are very low, meaning your plan starts paying its share earlier than for other categories of plans.
- **Good choice if:** You usually use a lot of care and are willing to pay a high monthly premium, knowing nearly all other costs will be covered.