

Breaking it down: the deductible

A [deductible](#), is the amount you owe for the health care services your plan covers before your health insurance plan begins to pay.

Here are 5 things to know about deductibles in Marketplace plans:

All Marketplace plans cover recommended preventive services without a deductible.

Services like cancer screening, immunizations, and well-child visits will always be covered without having to pay your deductible, any copayment, or other costs to you.

Many other health services are often covered without a deductible

Many health insurance plans provide some benefits before you meet the deductible. In those plans, you may be able to visit your primary care doctor or fill a prescription for a generic drug and only pay a copayment. Even specialist visits, mental health outpatient services, and brand name drugs are often covered with no deductible, although you'll still be responsible for copayment or coinsurance.

Look to see what your plan covers without a deductible

Plans differ in what they cover. When you find a plan you like online, look at the "costs for medical care" to see which services have a deductible and which don't. You can also click on a plan's ["Summary of Benefits and Coverage"](#) to see a detailed explanation of how the plan deductible applies to different services, and see examples for certain kinds of care.

Consider services covered without a deductible along with other out-of-pocket costs when choosing the plan that's right for you

It's important to understand what your insurance company covers without requiring you to pay your deductible. Then you can decide whether you want a plan with lower monthly premiums and a higher deductible, or one with a higher monthly premium and a lower deductible. When you [preview 2016 insurance plans](#), you'll see an estimate of your total out-of-pocket costs, including deductibles and copayments, to help you make this decision.

Silver plans can save you more

If you qualify for cost sharing reductions — as most consumers who sign up for Marketplace policies do — you can save more. A family of 4 with income below \$60,625 can qualify for additional savings with

lower copayments, a lower deductible, and more services covered with no deductible at all. This financial assistance is only available if you purchase a Silver plan; so while a Silver plan may have monthly premiums that are higher than some other plan options, be sure to consider your total costs. If you qualify, your maximum annual out-of-pocket costs could be lowered by thousands of dollars, and your deductible could be lowered as well.

[Check to see if you qualify for these savings.](#)