

Clear Silver - HMO

Because you qualify for a Cost Sharing Reduction (CSR), [Silver plans](#) like this one are an *especially* good value.

- 
- Cheaper doctor visits
 - Cheaper hospital visits
 - Cheaper prescriptions
 - Lower deductibles
 - Lower out-of-pocket max

Plan costs

Click the down arrow to learn more about each of these.

Monthly premium	\$0.00 per month <small>was \$317.88</small>	
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Deductible (Health + Rx)	\$800 per person	
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Your deductible is the total amount you'll pay for healthcare services before your insurance starts to cover a portion of costs. (Scroll down to see the specific portion this plan covers for each service.)

However, many plans do cover basic services even before the deductible has been met, on day one.

This plan combines the prescription drug deductible and healthcare deductible.

Note: Monthly premiums don't count towards the deductible totals, and the deductible totals reset each year.

Out-of-pocket max	\$800 per person	
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Network type	HMO	
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Metal tier	Silver	
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Overall rating	3	
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Official documents	 Summary of benefits and coverages (PDF)  Drug formulary  Provider list  Plan brochure
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Doctor visits

This applies to doctor visits when you have a condition or symptom. For preventive care visits, such as annual checkups, visits are free.

Tier Selector

In network

**Before deductible is met****After deductible is met**

Primary care visit	\$5	\$5
Specialist visit	\$25	\$25
A specialist is a medical professional who specializes in a condition or area of the body.		
For example, a dermatologist (skin), cardiologist (heart), neurologist (brain), or oncologist (cancer).		
Preventive care visit	No charge	No charge

**Prescription drugs**

Prescription coverage is based on which category a drug falls into. To see how this plan categorizes prescriptions, browse its [drug formulary](#). Note that prior authorization may be required for some prescriptions. Some plans may have a separate Rx deductible. Please confirm details in the [Summary of Benefits and Coverages](#).

Tier Selector

In network

**Before deductible is met****After deductible is met**

Generic	Full price	No charge
Cost sharing shown applies to Tier 1a-Preferred Generic Drugs only. See Summary of Benefits and the policy or service agreement for more information on an additional category, Tier 1b-Generic Drugs, which may apply a higher cost share. Up to a 30 day supply at any participating pharmacy or up to a 90 day supply at a 90 day retail pharmacy. Refer to the prescription drug list for more information.		
A generic drug is identical to the brand name drug in form, safety, strength, quality and intended use. Although identical, generic drugs are substantially cheaper than their brand name counterparts.		
Brand	Full price	No charge
Non-preferred Brand	Full price	No charge
Specialty	Full price	No charge

Labs & imaging



These are tests your doctor may run when diagnosing a condition.

Tier Selector

In network



Before deductible is met

After deductible is met

X-rays

Full price

No charge

Imaging (CT/PET/MRI)

Full price

No charge

Blood work

\$5

\$5

Blood tests are often used to help diagnose a condition, or check levels such as cholesterol or blood sugar.



Hospital & emergency

To see which hospitals, ERs, and Urgent Care centers are part of this plan's network, browse the [provider list](#).

Tier Selector

In network



Before deductible is met

After deductible is met

Urgent care

\$5

\$5

An urgent care center can be a convenient option if you have a non-life-threatening injury and your doctor is not available.

Urgent care is usually less expensive than going to the Emergency Room, and will usually have shorter wait times for non-life-threatening injuries.

Emergency room

Full price

No charge

Ambulance

Full price

No charge

Hospital stay (facility)

Full price

No charge

Hospital stay (physician)

Full price

No charge

Outpatient procedure (facility)

Full price

No charge

Outpatient procedure (physician)	Full price	No charge
Physical rehabilitation	Full price	No charge



Mental health & substance abuse

All plans cover behavioral health treatment (such as psychotherapy or counseling), mental and behavioral health inpatient services, and substance use treatment.

Tier Selector

In network



	Before deductible is met	After deductible is met
Outpatient services	\$5	\$5
Psychiatric hospital stay	Full price	No charge



Pregnancy & birth

Every plan covers services provided before and after your child is born.

Tier Selector

In network



	Before deductible is met	After deductible is met
Well baby care	No charge	No charge
Labor, delivery, hospital stay	Full price	No charge

This covers labor, delivery (including c-section), and any recovery needed at a hospital.



Free preventive care

Every plan includes over 74 preventive care services that are completely free on day one. These services keep you healthy before you become sick, including routine check-ups, counseling, screenings, and immunizations.

Adults

Women

Children

Abdominal aortic aneurysm one-time screening

Alcohol misuse screening and counseling

Aspirin use

Blood pressure screening

Cholesterol screening

Colorectal cancer screening

Depression screening

Diabetes screening

Diet counseling

Falls prevention

Hepatitis B screening

Hepatitis C screening

HIV screening

Immunization vaccines

Lung cancer screening

Obesity screening and counseling

Sexually transmitted infection (STI) prevention counseling

Statin preventive medication

Syphilis screening

Tobacco Use counseling

Tuberculosis screening



Estimated all-in costs

We estimate that your total annual out-of-pocket costs will be \$0, based on:

- This plan's monthly premium costs x 12 months
- Your healthcare usage estimate of **Medium** applied to this plan's deductible and copayments.



This plan has the **2nd lowest** annual out-of-pocket estimate of all 11 plans available to you.

Estimate breakdown

This does not limit what you can use — it's just an estimate of what you might use.

12	Monthly premiums	\$0
0	Minimal healthcare usage	\$0
	Annual estimate	\$0
	Monthly estimate (on average)	\$0 per month