



Anthem Silver Pathway Essentials X 0 S06 \$0 Select Drugs - 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	\$1.00 per month was \$331.59	▼
Deductible (Health + Rx)	\$0 per person	^
<p>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.)</p> <p>However, many plans do cover basic services even before the deductible has been met, on day one.</p> <p>This plan combines the prescription drug deductible and healthcare deductible.</p> <p>Note: Monthly premiums don't count towards the deductible totals, and the deductible totals reset each year.</p>		
Out-of-pocket max	\$1,300 per person	▼
Network type	HMO	▼
Metal tier	Silver	▼
Overall rating	3	▼

Official documents



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 1



Primary care visit	\$10	\$10
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Primary care visits are appointments with your primary care provider to look at symptoms, sickness, or injuries.

This is different from preventive care visits - regular checkups or screenings are always free.

Specialist visit	25%	25%
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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
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There are dozens of preventive care services available for free with every plan, including check-ups, counseling, screenings, and immunizations

To learn more, scroll down to the Free Preventive Care section below.



Prescription drugs

Prescription coverage is based on which category a drug falls into. 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 1

▼

	Before deductible is met	After deductible is met
Generic	\$3	\$3
Brand	\$20	\$20
Non-preferred Brand	35%	35%
Specialty	50%	50%



Labs & imaging

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

Tier Selector

In network 1

▼

	Before deductible is met	After deductible is met
X-rays	25%	25%

Imaging (CT/PET/MRI)	25%	25%
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Blood work	25%	25%
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Hospital & emergency

Tier Selector

In network 1



	Before deductible is met	After deductible is met
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Urgent care	\$50	\$50
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Emergency room	25%	25%
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Ambulance	25%	25%
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Hospital stay (facility)	25%	25%
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Hospital stay (physician)	25%	25%
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Outpatient procedure (facility)	25%	25%
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Outpatient procedure (physician)	25%	25%
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Physical rehabilitation	\$10	\$10
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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 1



	Before deductible is met	After deductible is met
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Outpatient services	10%	10%
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Psychiatric hospital stay

25%

25%



Pregnancy & birth

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

Tier Selector

In network 1



Before deductible is met

After deductible is met

Well baby care

No charge

No
charge

Labor, delivery, hospital stay

25%

25%



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 \$308, 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 **11th lowest** annual out-of-pocket estimate of all 64 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	\$12
1	Doctor visits	\$10
1	Labs or tests	\$280
2	Prescriptions	\$6
Annual estimate		\$308
Monthly estimate (on average)		\$26 per month