

KP Colorado Option Silver 94% AV - 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	\$1.69 per month <small>was \$992.17</small>	▼
Health Deductible	\$100 per person	▼
Rx deductible	\$0 per person	▼
Out-of-pocket max	\$1,225 per person	▼
Network type	HMO	▼
Metal tier	Silver	▼
Overall rating	5	▼

Official documents

[Summary of benefits and coverages \(PDF\)](#)



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

Before deductible is met

After deductible is met

Primary care visit

No charge

No charge

Specialist visit	\$40	\$40	▼
Preventive care visit	No charge	No charge	▼



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	No charge	No charge	▼
Brand	\$20	\$20	▼
Non-preferred Brand	\$40	\$40	▼
Specialty	\$60	\$60	▼



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	Full price	20%	▼
Imaging (CT/PET/MRI)	Full price	20%	▼
Blood work	Full price	20%	▼



Hospital & emergency

Tier Selector

In network 1



		Before deductible is met	After deductible is met
Urgent care	\$40	\$40	▼
Emergency room	Full price	20%	▼
Ambulance	Full price	20%	▼
Hospital stay (facility)	Full price	20%	▼
Hospital stay (physician)	Full price	20%	▼
Outpatient procedure (facility)	Full price	20%	▼
Outpatient procedure (physician)	Full price	20%	▼
Physical rehabilitation	Full price	20%	▼



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
Outpatient services	Full price	20%	▼
Psychiatric hospital stay	Full price	20%	▼



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



Labor, delivery, hospital stay

Full price

20%



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.

For women

For 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 \$808, 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 **3rd 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	\$20
5	Doctor visits	\$120
2	Labs or tests	\$464
2	Hospital visits	\$24
34	Prescriptions	\$180
Annual estimate		\$808
Monthly estimate (on average)		\$67 per month