





Silver 12 100 with First 4 Primary Care Visits Free - 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 was \$444.60	▼
Deductible (Health + Rx)	\$150 per person	▼
Out-of-pocket max	\$3,050 per person	▼
Network type	HMO	▼
Metal tier	Silver	▼
Overall rating	2	▼

Official documents

-  [Summary of benefits and coverages \(PDF\)](#)
-  [Drug formulary](#)
-  [Provider list](#)
-  [Plan brochure](#)



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

	\$2	\$2	▼
Specialist visit	\$4	\$4	▼
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	\$2	\$2	▼
Brand	\$20	\$20	▼
Non-preferred Brand	Full price	10%	▼
Specialty	Full price	10%	▼



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	10%	▼
Imaging (CT/PET/MRI)	Full price	10%	▼

Blood work	Full price	10%	▼
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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	\$3	\$3	▼
Emergency room	Full price	10%	▼
Ambulance	Full price	10%	▼
Hospital stay (facility)	Full price	10%	▼
Hospital stay (physician)	Full price	10%	▼
Outpatient procedure (facility)	Full price	10%	▼
Outpatient procedure (physician)	Full price	10%	▼
Physical rehabilitation	Full price	10%	▼



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
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Outpatient services	\$2	\$2	▼
Psychiatric hospital stay	Full price	10%	▼



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

▼



Estimated all-in costs

We estimate that your total annual out-of-pocket costs will be \$249, 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 **24th lowest** annual out-of-pocket estimate of all 167 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
1	<u>Doctor visits</u>	\$2
1	<u>Labs or tests</u>	\$243
2	Prescriptions	\$4
Annual estimate		\$249
Monthly estimate (on average)		\$21 per month

