

Silver 1 100 - 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	\$2.71 per month was \$1,013.71	▼
Deductible (Health + Rx)	\$0 per person	▼
Out-of-pocket max	\$2,700 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

No charge

No charge

Specialist visit	\$10	\$10
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	No charge	No charge

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	\$30	\$30
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Brand drugs are more expensive than generic drugs. Not every brand drug has a generic equivalent.

Non-preferred Brand	15%	15%
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Specialty	15%	15%
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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	\$30	\$30

This covers the use of X-rays to diagnose a condition.

Imaging (CT/PET/MRI)	15%	15%
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Blood work	\$10	\$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	\$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	15%	15%
Ambulance	15%	15%
Hospital stay (facility)	15%	15%
Hospital stay (physician)	15%	15%
Outpatient procedure (facility)	15%	15%
Outpatient procedure (physician)	15%	15%
Physical rehabilitation	\$10	\$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
Outpatient services	No charge	No charge



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 \$183, 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 **lowest** annual out-of-pocket estimate of all 92 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	\$33
2	Doctor visits	\$10
2	Labs or tests	\$20
18	Prescriptions	\$120
Annual estimate		\$183
Monthly estimate (on average)		\$15 per month