

Comparison Chart: Standard Plans vs. 2020 Exchange Plans

This chart estimates the differences in premium, deductible, and services before the deductible between an existing 2020 plan and the standard plan at each metal level for a 40-year old unsubsidized enrollee in King County. Premium impacts are estimated utilizing methodology developed by Wakely Consulting.

| Metal Level | | 2020 Comparison Plan | Proposed 2021 Standard Plan | Difference between Standard Plan and 2020 Comparison |
|--------------------|--------------------------------|--|--|--|
| Gold* | Monthly Premium | \$455.73 | - | +5.6% |
| | Deductible | \$1,150 | \$500 | -\$650 |
| | Services before the deductible | Unlimited visits for 2 service types; 5 total visits for 4 service types | Unlimited visits for 14 service types | Standard plan: No restrictions on number of visits for pre-deductible services; 8 additional services with pre-deductible coverage |
| Silver* | Monthly Premium | \$373.04 | - | +1.0% |
| | Deductible | \$7,050 | \$2,400 | -\$4,650 |
| | Services before the deductible | Unlimited visits for 6 service types | Unlimited visits for 11 services types | Standard plan: 5 additional services with pre-deductible coverage |
| Bronze** | Monthly Premium | \$288.96 | - | -0.2% |
| | Deductible | \$6,800 | \$5,700 | -\$900 |
| | Services before the deductible | Unlimited visits for 4 service types | Unlimited visits for 4 service types | No change |

*Comparison plan is 2020 plan with most enrollment in 2019

**Comparison plan is plan with lowest premium for 2020