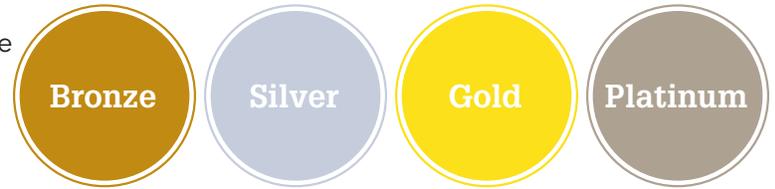


Qualified Health Plan Metal Levels

Plans on *Washington Healthplanfinder* come in categories, called metal levels.

Metal levels differ based on how you and the plan share the costs of your care.



All plans offer basic health benefits, no matter what metal level you choose.

Often, if your monthly premium payment is low, the cost of getting care when you go to the doctor will be higher. Higher premiums mean paying lower costs out of your own pocket for things like drugs or hospital stays.

Metal Levels	Monthly Premium	Costs You Pay	Costs Your Plan Pays
Platinum	\$\$\$\$	10%	90%
Gold	\$\$\$	20%	80%
Silver	\$\$	30%	70%
Bronze	\$	40%	60%
\$ = Least Costly \$\$\$\$ = Most Costly			

Think about your health care needs before choosing a health plan metal level.

- **If you don't go to the doctor or take drugs often:** You may want a Bronze plan. These plans cost you less per month, but pay less of your costs when you need care.
- **If you expect a lot of doctor visits and qualify for lower costs (see next page):** You may want to choose a Silver plan to get lower out of pocket costs on your health care.
- **If you expect a lot of doctor visits or need drugs:** You may want a Platinum or Gold plan. These plans often have higher monthly premiums but the health plan pays more of your costs when you need care.

Spending more on your monthly premiums could save you money in the long run.

Example: Choosing Plans

Maria is a healthy 32 year-old. She only goes to the doctor for a wellness visit and when she gets sick. She doesn't qualify for lower costs (see next page) so she should consider a Bronze plan.



Joe is 46, and has diabetes and high blood pressure. He needs routine doctor visits and medication. He qualifies for lower costs (see next page), so he should consider choosing a Silver plan.

Lower costs at the doctor's office with Silver plans.

Through *Washington Healthplanfinder*, you may be able to lower the costs you pay when you get health care. This is called "cost sharing reductions" and means you could pay less for things like doctor's visits, lab tests and drugs.

Whether you qualify for lower costs depends on your earnings and family size. The lower your earnings, the more cost savings you can get. *Washington Healthplanfinder* will decide whether you qualify for these cost savings when you complete your application.



If you qualify for lower costs at the doctor's office:

- **Compare plans.** How much you pay for health care depends on the type of plan you choose and how much health care you get each year.
- **You must sign up for a Silver plan to get the savings!** Monthly premium rates are a little higher in a Silver plan than a Bronze plan. But, you could save a lot on the total costs you pay out of your own pocket for health care through the year.



You might save a lot of money by choosing a Silver plan.

Comparing Plans	Sample Bronze Plan	Sample Silver Plan with Qualifying Lower Costs
Part of the care you pay	40%	13%
Estimated premium with tax credits	\$66/month	\$106/month
Annual deductible	\$5,000	\$250
Maximum out-of-pocket costs per year	\$6,350	\$2,000
Doctor's office visit	\$35	\$15
This plan might be better if you...	<ul style="list-style-type: none"> • Are healthy most of the time • Don't go to the doctor often 	<ul style="list-style-type: none"> • Are dealing with a chronic disease, like asthma or diabetes • Are pregnant or planning to become pregnant • Need costly drugs or tests • Need to go to the doctor a lot

Sometimes things change. If your earnings change during the year, it is important to change those earning amounts in *Washington Healthplanfinder*. This may qualify you for more cost savings.



Everyone has a right to free help and information in their own language. To speak with someone for free in a language you understand, call 1-855-923-4633. For more information visit: www.wahbexchange.org/language-resources.



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