

Qualified Health Plans: 2020 Standardized Plan Designs

Plan Feature/ Service A check mark (✓) indicates this benefit is subject to the annual deductible	Platinum	High Gold	Low Gold	High Silver	Low Silver (HSA)	Bronze #1	Bronze #2 (HSA)	
Annual Deductible - Combined	\$0	N/A	N/A	\$2,000	\$2,000	\$2,900	\$3,500	
	\$0	N/A	N/A	\$4,000	\$4,000	\$5,800	\$7,000	
Annual Deductible - Medical	N/A	\$1,000	\$2,000	N/A	N/A	N/A	N/A	
	N/A	\$2,000	\$4,000	N/A	N/A	N/A	N/A	
Annual Deductible - Prescription Drugs	N/A	\$0	\$250	N/A	N/A	N/A	N/A	
	N/A	\$0	\$500	N/A	N/A	N/A	N/A	
Annual Out-of-Pocket Maximum	\$3,000	\$5,000	\$5,600	\$8,150	\$6,850	\$8,150	\$6,850	
	\$6,000	\$10,000	\$11,200	\$16,300	\$13,700	\$16,300	\$13,700	
Primary Care Provider (PCP) Office Visits	\$20	\$25	\$30	\$30	\$30 ✓	\$30 ✓	\$45 ✓	
Specialist Office Visits	\$40	\$45	\$55	\$60	\$60 ✓	\$60 ✓	\$75 ✓	
Emergency Room	\$150	\$150 ✓	\$350 ✓	\$350 ✓	\$300 ✓	\$350 ✓	\$300 ✓	
Urgent Care	\$40	\$45	\$55	\$60	\$60 ✓	\$60 ✓	\$75 ✓	
Inpatient Hospitalization	\$500	\$500 ✓	\$750 ✓	\$1,000 ✓	\$750 ✓	\$750 ✓	\$750 ✓	
Skilled Nursing Facility	\$500	\$500 ✓	\$750 ✓	\$1,000 ✓	\$750 ✓	\$750 ✓	\$750 ✓	
Durable Medical Equipment	20%	20% ✓	20% ✓	20% ✓	20% ✓	20% ✓	20% ✓	
Rehabilitative Occupational and Rehabilitative Physical Therapy	\$40	\$45	\$55	\$60	\$60 ✓	\$60 ✓	\$75 ✓	
Laboratory Outpatient and Professional Services	\$0	\$25 ✓	\$50 ✓	\$60 ✓	\$60 ✓	\$60 ✓	\$60 ✓	
X-rays and Diagnostic Imaging	\$0	\$25 ✓	\$75 ✓	\$75 ✓	\$75 ✓	\$75 ✓	\$75 ✓	
High-Cost Imaging	\$150	\$200 ✓	\$300 ✓	\$500 ✓	\$500 ✓	\$500 ✓	\$500 ✓	
Outpatient Surgery: Ambulatory Surgery Center	\$250	\$250 ✓	\$500 ✓	\$500 ✓	\$500 ✓	\$500 ✓	\$500 ✓	
Outpatient Surgery: Physician/Surgical Services	\$0	\$0 ✓	\$0 ✓	\$0 ✓	\$0 ✓	\$0 ✓	\$0 ✓	
Prescription Drug	Retail Tier 1	\$10	\$20	\$25	\$30	\$30 ✓	\$30	\$35 ✓
	Retail Tier 2	\$25	\$40	\$50 ✓	\$60	\$60 ✓	\$60 ✓	\$75 ✓
	Retail Tier 3	\$50	\$60	\$125 ✓	\$100 ✓	\$105 ✓	\$125 ✓	\$150 ✓
	Mail Tier 1	\$20	\$40	\$50	\$60	\$60 ✓	\$60	\$70 ✓
	Mail Tier 2	\$50	\$80	\$100 ✓	\$120	\$120 ✓	\$120 ✓	\$150 ✓
	Mail Tier 3	\$150	\$180	\$375 ✓	\$300 ✓	\$315 ✓	\$375 ✓	\$450 ✓
Federal Actuarial Value Calculator	89.38%	81.30%	76.04%	71.94%	69.42%	64.96%	64.95%	

Bold indicates changes from PY2019.