

Coverage Levels/Metal Tiers

Covered California health insurance plans — and all health plans in the individual and small-group markets — are sold in four primary levels of coverage: Bronze, Silver, Gold and Platinum.

As the metal category increases in value, so does the percentage of medical expenses that a health insurance plan covers, compared with what you are expected to pay in copays and deductibles. Plans in the higher metal tiers have higher monthly premiums, but you pay less when you need medical care.

If you choose to pay a lower monthly premium, then you will pay more when you need medical care. You can choose the level of coverage that best meets your health needs and budget.

The breakdown of costs that **you pay** (dark shading) and costs the **plan pays** (lighter shading) for the standard Bronze, Silver, Gold and Platinum tiers is shown below.



Below are explanations of the different metal tiers

- **Bronze:** On average, your health plan pays 60 percent of your medical expenses, and you pay 40 percent- after reaching the deductible. These plans have high deductibles and the member is responsible for nearly all medical expenses up to the deductible.

- **Silver:** On average, your health plan pays 70 percent of your medical expenses, and you pay 30 percent- after reaching the deductible. These plans usually have up to \$2000 deductibles (deductibles vary with plan and carrier)

In some cases, individuals may qualify for an **Enhanced Silver plan**. This means that when they choose a Silver plan, they have – based on their income – enhanced out-of-pocket savings through lower copays, coinsurance and deductibles. **NOTE:** Individuals in these savings categories get the benefits of a Gold or Platinum plan for the price of a Silver plan. In the three categories of Enhanced Silver, the plan pays either 94 percent, 87 percent or 73 percent of expenses, with the enrollee responsible for the rest.

- **Gold:** On average, your health plan pays 80 percent of your medical expenses, and you pay 20 percent- after reaching the deductible
- **Platinum:** On average, your health plan pays 90 percent of your medical expenses, and you pay 10 percent- after reaching the deductible.

In addition to the metal tiers, Covered California offers a minimum coverage plan for those who qualify

- **Minimum coverage plan:** If you're under 30, you may be able to buy an additional health insurance plan option called minimum coverage plan. These plans usually have lower premiums and mostly protect you from worst-case scenarios.
- **Minimum coverage plans** through Covered California cover three doctor visits or urgent care visits, including outpatient mental health/substance use visits, with no out-of-pocket costs, and free preventive benefits. All other services will be full price but at the negotiated in-network price, until you spend \$6,350, after which all in-network services are covered at 100 percent.