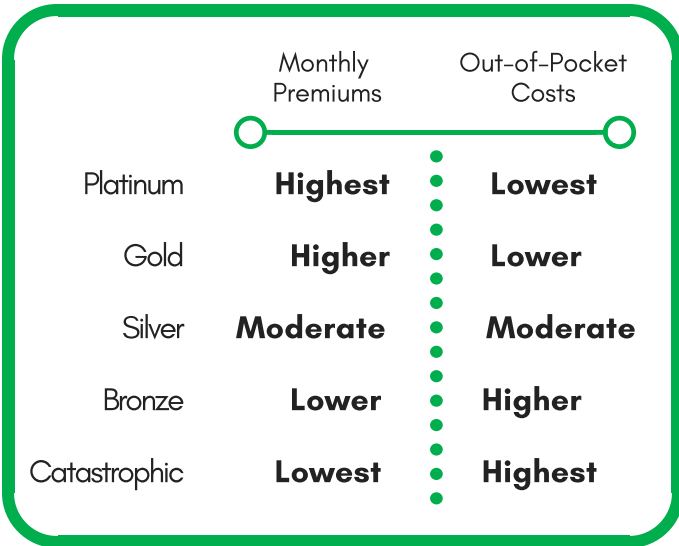


Most health plans offered through Covered California are labeled with a metal tier: **Bronze, Silver, Gold, and Platinum**. The metal is used to signal how generous the plan coverage will be. The more valuable the metal is, the more the plan will pay for the coverage. Bronze represents the lowest level of coverage, and Platinum represents the highest level of coverage.

How does a higher metal tier affect how much I pay when I get care?



A plan's metal tier tells you a lot about how much you'll have to pay, and when. Monthly premiums are higher in Gold and Platinum plans, but you will usually pay less in the form of a copayment or coinsurance to see the doctor or fill a prescription. Premiums will generally be lower in the Bronze and Silver level plans, but you may pay more to use their services. Sometimes people choose a health plan because of a low premium, but end up with high bills when they go to the doctor or have to buy medicine. That's why it is important to pay attention to the metal tiers when deciding what level of coverage is right for you! Learn more from our **Understanding Copayments, Coinsurance, and Deductibles** factsheet.

Why is it worth taking an extra look at Silver plans?

If you have household income that is less than 250% of the Federal Poverty Level ("FPL"), you can get extra financial help (known as "cost-sharing reductions" or "CSRs") if you buy a Silver plan. Check out the the FPL chart on the next page to find out if you are eligible. If you qualify for this extra help, and you sign up for what's called an "Enhanced" Silver plan, you can get more generous coverage with lower copays, coinsurance, and deductibles than Covered California's standard Silver plan.

However, you can **only** get this extra help if you buy a Silver level plan. A Bronze plan might sound better because of its lower monthly premium, but if your income is less than 250% of the FPL and you choose a Bronze plan, you will miss out on the extra savings you are eligible for.

The amount you pay for a doctor’s visit or medicine is different depending on the kind of health plan you sign up for. Although you may pay more in premiums per month, you will actually pay *less* at the doctor’s office or pharmacy if you have a higher metal level. The opposite is true going the other way – a lower metal tier health plan will have lower monthly premiums, but you will have to pay more when you use medical services.

Sample costs for a 40 year old making \$50,000 a year in San Francisco, in a Covered California Kaiser Health Plan for 2018

Metal Tier	Monthly Premium	Primary Care Doctor Visit	Non-Preferred Brand Drug	Specialist Visit
Platinum	\$588	\$15	\$15	\$30
Gold	\$535	\$25	\$55	\$55
Silver	\$528	\$35	\$55	\$75
Bronze	\$343	\$75	100% Coinsurance	\$105

### What is a Catastrophic Plan?

A “Catastrophic” (or “Minimum Coverage”) plan is a health plan with a very high deductible – usually at least \$7,150 – and that’s on top of your monthly premiums. Catastrophic plans are designed to provide very bare-bones insurance to cover you only in the event of a catastrophe, and are only available to people under 30 years old. The monthly premium is lower than for other plans, but **you can’t get tax credits or lowered costs** with a Catastrophic coverage plan.

A Catastrophic plan only covers three doctor or urgent care visits; after that you will have to pay for all of your care until you meet your deductible. If you would not be able to pay at least \$7,150 for health care over the course of a year, you may want to consider a different type of plan.

#### FPL for 2018 Covered California Plans

Family Size	Income at 250% FPL
1 Person	\$30,150
2 People	\$40,600
4 People	\$61,500

### Want more information? Check these out:

- FAQs for Enrolling in Covered California*
- Is My Doctor in a Covered California Plan? Why “Networks” Matter*
- Cost-Sharing: Understanding Copayments, Coinsurance, and Deductibles*
- Financial Assistance from Covered California*
- Reporting Income to Covered California*

Find the these factsheets and more at  
**ConsumersUnion.org/CalHealthInsuranceHelp**