

Bronze

60%
of costs covered
by your plan

40%
out-of-
pocket
costs

Silver

70%
of costs covered
by your plan

30%
out-of-
pocket
costs

Gold

80%
of costs covered
by your plan

20%
out-of-
pocket
costs

Extra Savings Silver

73-94%
of costs covered
by your plan

6-27%
out-of-
pocket
costs

The levels make sense if you:

Don't use a lot of health care services and/or want to keep premium payments low.

Want to balance premiums with out-of-pocket costs.

Use health care services somewhat frequently and/or want low out-of-pocket costs for most commonly used services.

Are CSR-eligible, which gives you lower out-of-pocket costs.