2021 Marketplace Standard Silver Plan Cost-Sharing Reductions

Deductible/OOP Max	Silver	201-250% FPL	151-200% FPL	133-150% FPL
Type of Plan	Deductible	Deductible	Deductible	Deductible
Medical Ded ¹	\$3,650	\$3,650	\$1,200	\$100
Rx Ded	\$o	1	T -	\$0
Integrated Ded	No			No
Medical MOOP	\$8,550		. , ,	\$1,000
Rx MOOP	N/A	N/A		N/A
Integrated MOOP	Yes			Yes
Family Deductible/MOOP ²	2x Individual	2x Individual	2x Individual	2x Individual
Rx Deductible Applies to Tiers		N/A	N/A	N/A
Service Category	Copay / Coinsurance	Copay / Coinsurance	Copay / Coinsurance	Copay / Coinsurance
Inpatient ³	30%	30%	10%	10%
Outpatient ⁴	30%	30%	10%	10%
ER ⁵	30%	30%	10%	10%
Radiology (MRI, CT, PET)	30%	30%	10%	10%
Preventive (Prev)	\$o	\$o	\$o	\$o
PCP Office Visit (OV) ⁶	\$40	\$40	\$15	\$10
Non-Specialist Visit ⁶	\$40	\$40	\$15	\$10
Specialist Office Visit ⁶	\$80	\$70	\$30	\$20
Urgent Care (UC)	\$70			\$30
Ambulance	30%			
Rx Generic	\$15			\$5
Rx Preferred Brand	\$60	\$55	\$25	\$10
Rx Non-Preferred Brand	50%			25%
Specialty Drug	50%	50%		
Pediatric Vision ⁷	\$o		· ·	\$0
Biofeedback	\$40	\$40		\$10
Cardiac Rehabilitation	\$40	•		\$10
Outpatient Rehabilitation 8	\$40	\$40		\$10
Outpatient Habilitation ⁸	\$40	\$40	\$15	\$10
Diabetes Education	\$o	\$o	\$o	\$o
Nutritional Counseling	\$o	\$o	\$o	\$o
Diabetic Supplies	\$o	\$o	\$o	\$ 0
Actuarial Values				
Federal AVC - Final Rounded	72%	74%		95%
Federal AVC - Final Exact	71.92%	73.94%	87.91%	94.77%

¹Deductible does not apply to Prev, OVs, Non-Specialist and Specialist Visits, UC

²For Deductible plans, the individual deductible applies to all members while the family deductible applies only if multiple family members incur claims.

³Inpatient includes surgery, ICU/NICU, maternity, SNF and MH/SA. This cost sharing will also include physician and anesthesia costs, as appropriate.

⁴Outpatient includes ASCs. This cost sharing will also include physician and anesthesia costs, as appropriate.

⁵ER copay is waived if admitted.

⁶MH/SA may be covered as OV or specialist office visit.

⁷Exams at \$0 for these codes: 92002/92004, 92012/92014, S0620/S0621; for other codes cost shares may apply. Contact lenses - Actuarial equivalent of \$150 per year. Frames - Actuarial equivalent of \$150 per year. Lenses at \$0 for codes V2100-2299, V2300-2399, V2321, V2221, V2321; for other codes cost shares may apply.

⁸Applies to PT,OT, ST provided in an office setting; PT OT, ST provided in emergency room or urgent care setting is subject to applicable co-insurance.