

oscar

And now...

Oscar 2024

Plan Updates



But first, why the changes?

Originally, the ACA market never put a cap on how many plans an insurer could offer. That ended up leaving consumers with an average of 131 plans to choose from. And that's a lot.

The Centers for Medicare and Medicaid Services (CMS) were concerned that having too many options would make it difficult for consumers to make a meaningful selection. To make things easier, they mandated us insurers to reduce the number of plans we offer to 5 per metal tier. That includes 1 standard plan and 4 additional plans per metal tier in non-state based exchanges (SBE).

So, how did we choose which plans to keep in our portfolio?

We focused on plans that would continue to give our members access to low deductibles, low copays, and low Primary Care Provider (PCP) costs. We made decisions with the goal of offering a wide range of options in each metal tier, so that members can easily find and choose a plan that aligns with their healthcare needs.

We know these kinds of changes can leave people feeling pretty anxious (and you might be hearing from them about it all). We want to make sure everyone gets the info they need and has the support to make the right choice. So thank you in advance for being a part of that.

We are also helping members transition to their new plan through direct mail and email updates. We are giving them context of the changes and support with onboarding through their account.

Here's what (changes) you can expect from our plans this year

We'll make this easy for you and map out the changes below by metal tier (Bronze, Silver, Gold, Platinum). The first row of each chart shows what plans are being discontinued this year. The second row illustrates what new plans will automatically replace any discontinued plans. The rest of the rows provide info on the cost shares (deductible, MOOP, PCP visit, etc.) your clients can expect with their new plans.



Bronze

Discontinued plans	Bronze Classic	Bronze Simple-Standard	Bronze Elite-Deductible Saver Plus	Bronze Elite-Deductible + Specialist Saver Plus
New plans and features	Bronze Classic PCP Saver	Bronze Classic Standard	Bronze Elite + PCP Saver Plus	Bronze Elite + PCP Saver Plus
Deductible	\$7,750	\$7,500	\$0	\$0
Max out of Pocket	\$9,100	\$9,400	\$9,450	\$9,450
PCP office visit	\$50 copay	\$50 copay	\$40 copay	\$40 copay
Specialist office visit	\$90 copay subject to	\$100 copay	\$125 copay	\$125 copay



Silver

Discontinued plans	Silver Classic-Deductible Saver	Silver Simple-Specialist Saver
New plans and features	Silver Elite Saver Plus	Silver Simple PCP Saver
Deductible	\$0	\$5,500
Max out of Pocket	\$9,100	\$8,900
PCP office visit	\$60 copay	\$20 copay
Specialist office visit	\$100 copay	\$80 copay



Gold

Discontinued plans	Gold Classic	Gold Elite
New plans and features	Gold Classic Standard	Gold Elite Saver Plus
Deductible	\$1,500	\$0
Max out of Pocket	\$8,700	\$8,700
PCP office visit	\$30 copay	\$0 copay
Specialist office visit	\$60 copay	\$25 copay

Here are some plan and benefit highlights

We're excited to spotlight some of our most competitive plans in your market.

Bronze Classic 4700 has the lowest deductible offering in the Bronze tier.

Lowest Bronze HSA deductible in the market (\$5,000 vs. \$6,000, and up).

Silver Simple Diabetes Plan has better, diabetic-specific benefits with a lower premium than Cigna's plan. It includes \$0 office visits, \$0 labs, and \$0 foot exams.

Only Gold \$0 medical deductible in the market.