

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 metallic 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 Classic- \$0 PCP | Bronze Classic- \$4700 Ded | Bronze Classic- PCP Saver | Bronze Elite- \$0 Ded |
|-------------------------|-------------------------|-------------------------------|-------------------------------|------------------------------|-------------------------------|
| New plans and features | Bronze Classic Standard | Bronze Elite + PCP Saver Plus | Bronze Classic Standard | Bronze Classic Standard | Bronze Elite + PCP Saver Plus |
| Deductible | \$7,500 | \$0 | \$7,500 | \$7,500 | \$0 |
| Max out of Pocket | \$9,400 | \$9,450 | \$9,400 | \$9,400 | \$9,450 |
| PCP office visit | \$50 copay | \$40 copay | \$50 copay | \$50 copay | \$40 copay |
| Specialist office visit | \$100 copay | \$125 copay | \$100 copay | \$100 copay | \$125 copay |



Silver

| Discontinued plans | Silver Classic | Silver Classic- \$0 Ded | Silver Simple- Specialist Saver |
|-------------------------|-------------------------|----------------------------|------------------------------------|
| New plans and features | Silver Classic Standard | Silver Elite Saver Plus | Silver Simple PCP Saver |
| Deductible | \$5,900 | \$0 | \$5,750 |
| Max out of Pocket | \$9,100 | \$9,450 | \$8,900 |
| PCP office visit | \$40 copay | \$80 copay | \$20 copay |
| Specialist office visit | \$80 copay | \$100 copay | \$80 copay |



Gold

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