

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 Classic- \$3000 Ded	Bronze Classic- PCP Saver	Bronze Elite- \$0 Ded+Specialist Saver	Bronze Simple- HSA	Bronze Elite- \$1000 Ded
New plans and features	Bronze Classic Standard	Bronze Classic 4700	Bronze Classic PCP Saver Plus	Bronze Elite + PCP Saver Plus	Bronze Classic Standard	Bronze Elite + PCP Saver Plus
Deductible	\$7,500	\$4,700	\$8,000	\$0	\$7,500	\$0
Max out of Pocket	\$9,400	\$9,100	\$9,100	\$9,450	\$9,400	\$9,450
PCP office visit	\$50 copay	\$70 copay	\$0 copay	\$45 copay	\$50 copay	\$45 copay
Specialist office visit	\$100 copay	\$125 copay	50% subject to deductible	\$125 copay	\$100 copay	\$125 copay



## Silver

Discontinued plans	Silver Classic	Silver Classic- \$0 Ded	Silver Elite- \$0 PCP	Silver Simple- HSA	Silver Simple- Specialist Saver
New plans and features	Silver Classic Standard	Silver Elite Saver Plus	Silver Elite Saver Plus	Silver Simple	Silver Simple PCP Saver
Deductible	\$5,900	\$0	\$0	\$4,400	\$5,750
Max out of Pocket	\$9,100	\$9,100	\$9,100	\$9,000	\$8,900
PCP office visit	\$40 copay	\$60 copay	\$60 copay	\$20 copay	\$20 copay
Specialist office visit	\$80 copay	\$100 copay	\$100 copay	\$80 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	\$8,000
PCP office visit	\$30 copay	\$10 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 Plan** has a low individual and family deductible, Rx deductible, and coinsurance compared to competitors.

---

**Bronze Elite + PCP Saver** has a lower out-of-pocket minimum and cost for office visits than Cigna and United Healthcare \$0 medical deductible plans.

---

**Silver Simple Diabetes Plan** has more meaningful benefits than the Cigna option. It includes \$0 tier 1a drugs, \$0 Primary Care Provider (PCP) visits, \$0 behavioral health visits, and a \$100 out-of-pocket-max on insulin per month.