

PY22-23 Option Comparison

	Bronze			Silver			Gold	
	Current (64.88%)	Alt 1* (64.91%)	CF-B (64.95%)	Current	CF-G (71.96%)	CF-I (71.95%)	Current	CF-A* (81.92%)
Deductible - Med	\$7,500	\$7,500	\$7,500	\$4,000	\$4,500	\$4,850	\$500	\$500
Deductible - Rx	\$850	\$850	\$850	\$250	\$350	\$350	\$0	\$0
Coinsurance - Med	60%	60%	60%	80%	80%	80%	80%	80%
Coinsurance - Rx	100%	100%	100%	100%	100%	100%	100%	100%
MOOP	\$8,550	\$9,100	\$9,100	\$8,250	\$8,800	\$8,850	\$4,950	\$5,800
Emergency Room	D/C	D/C	D/C	\$350 D	\$400 D	\$400 D	\$300	\$300
Inpatient	D/C	D/C	D/C	D/C	D/C	D/C	\$600 D	\$600 D
PCP	\$60	\$45	\$55	\$40	\$50**	\$40	\$25	\$25
Specialist	\$125	\$105	\$85	\$80	\$80	\$80	\$50	\$50
MH/SA	\$60/\$0	\$45/\$0	\$55/\$0	\$40/\$0	\$50/\$0**	\$40/\$0	\$25	\$25
CT/PET/MRI	\$500 D	\$500 D	\$500 D	\$300	\$400	\$400	\$250	\$250
Speech Therapy	\$50 D	\$50 D	\$50 D	\$65	\$65	\$65	\$30	\$30
Occupational/ Physical Therapy	\$50 D	\$50 D	\$50 D	\$65	\$65	\$65	\$30	\$30
Preventive Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Laboratory	\$55 D	\$55 D	\$55 D	\$60	\$60	\$60	\$30	\$30
X-Rays/Diagnostic Imaging	\$80 D	\$80 D	\$80 D	\$80	\$80	\$80	\$50	\$50
Skilled Nursing Facility	D/C	D/C	D/C	D/C	D/C	D/C	\$300 D	\$300 D
OP Facility Fee	D/C	D/C	D/C	D/C	D/C	D/C	\$525	\$525
OP Surgery Services	D/C	D/C	D/C	D/C	D/C	D/C	\$75	\$75
Drugs - Generic	\$25	\$25	\$25	\$15	\$20	\$20	\$15	\$15
Drugs - Preferred Brand	\$75 D	\$75 D	\$75 D	\$50 D	\$50 D	\$50 D	\$50	\$50
Drugs - Non Preferred Brand	\$100 D	\$100 D	\$100 D	\$70 D	\$70 D	\$70 D	\$70	\$70
Drugs - Specialty	\$150 D	\$150 D	\$150 D	\$150 D	\$150 D	\$150 D	\$150	\$150

*Preferred option

** Out of line with Bronze Alt 1

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Increase from current

Decrease from current

NOTE: Current Bronze meets AV de minimis requirements
PY 2023 AV Calculator tool not yet finalized