

# QUALIFIED HEALTH PLANS

- Qualified health plan must be certified and provide the **Essential Health Benefits** package
- The **EHB** may be modeled on the largest small group plans, largest state employee plans, largest federal employee plans or largest HMO (non-Medicare) plan in each state
- Four benefit options may be offered through the Exchanges and in the individual and group markets (silver and gold are mandatory):
  - Bronze: Covers 60% of the full actuarial value of the benefit costs of the EHB
  - Silver\*: Covers 70% of the full actuarial value of the benefit costs of the EHB
  - Gold\*: Covers 80% of the full actuarial value of the benefit costs of the EHB
  - Platinum: Covers 90% of the full actuarial value of the benefit costs of the EHB
- Catastrophic plan available to people age 30 and younger.

OUT-OF-POCKET LIMITS (will be indexed annually)				
Income	100%-200% FPL	200-300% FPL	300-400% FPL	Above 400% FPL
Limits	\$1,983/individual \$3,967/family	\$2,975/individual \$5,950/family	\$3,987/individual \$7,973/family	\$5,950/individual \$11,900/family