Bronze



60% of costs covered by your plan

40% out-of-pocket costs

If you don't use a lot of health care services and/or want to keep premium payments low, a Bronze plan might be for you.

Silver



70% of costs covered by your plan

30% out-of-pocket costs

If you want to balance premiums with out-of-pocket costs, Silver plans might be the way to go.

Gold



80% of costs covered by your plan

20% out-of-pocket costs

If you use health care services somewhat frequently and/or want low out-of-pocket costs for most commonly used services, you might want to consider a Gold plan.

Platinum



90% of costs covered by your plan

10% out-of-pocket costs

If you use health care services frequently and/or want to keep out-of-pocket costs low for all services, consider a Platinum plan.

Extra Savings Silver



73-94% of costs covered by your plan

6-27% out-of-pocket costs

If you're eligible for cost-sharing reductions (CSR), Extra Savings Silver plans give you lower out-of-pocket costs. Eligibility for these plans is determined through **pennie.com**.