Metal levels

ACA plans are broken into five categories based on how you and your plan share the costs of your health care. Just so you know, metal levels reflect cost-sharing* differences only — which means you get the same quality of care at any level.

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 a low premium (the amount you pay each month) a Bronze plan might be right 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 **nystateofhealth.ny.gov**.

Financial help in the form of advance premium tax credits (APTCs) or cost-sharing reductions (CSRs) are available only on plans purchased through **nystateofhealth.ny.gov**.

* The portion of health care services that you pay out of pocket. This generally includes deductibles, coinsurance, and copays.