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 **pennie.com**.

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

* Catastrophic plans are available if you're under 30 or have a financial hardship. They're for people who do not go to the doctor frequently or only go to the doctor when there's an emergency.

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