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What Types of Plans are Available on the Marketplace?

- **Bronze**- lowest premiums and highest out of pocket costs.
Cost sharing of 60% paid by insurer; 40% paid by individual.
- **Silver**- lower premiums than gold and platinum, but with higher out-of-pocket costs.
Cost sharing of 70% paid by insurer; 30% paid by individual.
- **Gold** – lower premiums than platinum, but with higher out-of pocket costs.
Cost sharing of 80% paid by insurer; 20% paid by individual.
- **Platinum** – highest premium with lowest out of pocket costs.
Cost sharing of 90% paid by insurer; 10% paid by individual.

All Plans on the Marketplace:

- ✓ Have an annual out-of pocket limit.
- ✓ Must offer essential health benefits:
 - Prescription drugs
 - Emergency services
 - Hospitalization
 - Maternity & newborn care
 - Pediatric services
 - Preventive and wellness services and chronic disease management
 - Mental health and substance abuse services
 - Laboratory services
 - Ambulatory patient services
 - Rehabilitative & habilitative services and devices

*Individuals under 30 years of age or who qualify for a “hardship exemption” may qualify for a Catastrophic (high deductible) plan. No tax subsidies available for this type of plan.