

2021 Bright Health Plan Options - On Exchange



Colorado - Denver

| Plan Overview | | Medical Benefits | | | | | | | | | | | | Pharmacy Benefits - Retail Rx | | | | |
|---|----------------------|----------------------|----------|----------|-------------|------------|--------------------------------|-----------------|-------------|----------------|---------------|--------------------------|---------------------|-------------------------------|-----------------------|---------------------|-------------------------|-------------------|
| Metal Tiers | IND Deductible | FAM Deductible | IND MOOP | FAM MOOP | Coinsurance | Preventive | Primary Care | Specialist Care | Urgent Care | Emergency Room | Mental Health | Inpatient Hospital | Outpatient Hospital | Tier 1: Preventive Rx | Tier 2: Generics | Tier 3: Pref Brands | Tier 4: Non-Pref Brands | Tier 5: Specialty |
| Bronze | | | | | | | | | | | | | | | | | | |
| Bronze 8550 Rx Copay | \$8,550 | \$17,100 | \$8,550 | \$17,100 | 0% | \$0 | 2 \$50 Visits, then deductible | 0% | \$75 | 0% | 0% | 0% | 0% | \$0 | \$40 | \$200 | \$400 | \$650 |
| Bronze 6850 HSA | \$6,850 | \$13,700 | \$6,850 | \$13,700 | 0% | \$0 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | \$0 | 0% | 0% | 0% | 0% |
| Bronze 6300 | \$6,300 | \$12,600 | \$8,550 | \$17,100 | 40% | \$0 | 1 \$0 Visit, \$35 after | 40% | \$75 | 40% | 40% | 40% | 40% | \$0 | \$25 | 40% | 40% | 40% |
| Bronze \$0 Medical Deductible | \$0 Med / \$4,950 Rx | \$0 Med / \$9,900 Rx | \$8,550 | \$17,100 | 50% | \$0 | \$50 | \$100 | \$50 | \$1,000 | \$50 | \$2,500/day up to 2 days | \$1,000 | \$0 | \$30 | \$200 | 50% | 50% |
| Bronze \$0 Primary Care | \$7,200 | \$14,400 | \$8,550 | \$17,100 | 50% | \$0 | \$0 | 50% | \$50 | 50% | 50% | 50% | 50% | \$0 | \$25 | 50% | 50% | 50% |
| Silver | | | | | | | | | | | | | | | | | | |
| Silver 5000 Rx Copay | \$5,000 | \$10,000 | \$8,550 | \$17,100 | 40% | \$0 | \$40 | \$75 | \$75 | \$750 | 40% | 40% | 40% | \$0 | \$25 | \$80 | \$180 | \$650 |
| Silver 3500 HSA | \$3,500 | \$7,000 | \$6,850 | \$13,700 | 20% | \$0 | 20% | 20% | 20% | 20% | 20% | 20% | 20% | \$0 | \$15 after deductible | 20% | 20% | 20% |
| Silver 3700 Rx Copay | \$3,700 | \$7,400 | \$8,150 | \$16,300 | 30% | \$0 | \$40 | \$100 | \$75 | 30% | 30% | 30% | 30% | \$0 | \$15 | \$80 | \$180 | \$650 |
| Silver 4200 | \$4,200 | \$8,400 | \$8,550 | \$17,100 | 40% | \$0 | \$10 | 40% | \$75 | 40% | 40% | 40% | 40% | \$0 | \$10 | 40% | 40% | \$680 |
| Silver 3500 | \$3,500 | \$7,000 | \$8,150 | \$16,300 | 40% | \$0 | \$30 | 40% | \$75 | 40% | 40% | 40% | 40% | \$0 | \$15 | 40% | 40% | \$680 |
| Silver 3000 | \$3,000 | \$6,000 | \$7,500 | \$15,000 | 40% | \$0 | \$35 | \$70 | \$50 | 40% | 40% | 40% | \$500 | \$0 | \$30 | \$150 | \$250 | 40% |
| Silver \$0 Deductible | \$0 | \$0 | \$8,550 | \$17,100 | 40% | \$0 | \$30 | \$60 | \$50 | \$750 | \$30 | 40% | \$750 | \$0 | \$30 | \$150 | \$250 | 40% |
| Silver \$0 Primary Care | \$6,700 | \$13,400 | \$8,550 | \$17,100 | 40% | \$0 | \$0 | \$60 | \$50 | 40% | 40% | 40% | 40% | \$0 | \$0 | \$90 | \$150 | 40% |
| Silver 4250 Rx Copay (73% CSR) | \$4,250 | \$8,500 | \$6,600 | \$13,200 | 40% | \$0 | \$40 | \$75 | \$75 | \$750 | 40% | 40% | 40% | \$0 | \$10 | \$80 | \$180 | \$575 |
| Silver 2400 (73% CSR) | \$2,400 | \$4,800 | \$5,200 | \$10,400 | 20% | \$0 | 20% | 20% | 20% | 20% | 20% | 20% | 20% | \$0 | \$15 after deductible | 20% | 20% | 20% |
| Silver 3200 Rx Copay (73% CSR) | \$3,200 | \$6,400 | \$6,400 | \$12,800 | 30% | \$0 | \$30 | \$75 | \$75 | 30% | 30% | 30% | 30% | \$0 | \$15 | \$80 | \$180 | \$575 |
| Silver 2400 + \$10 Primary Care (73% CSR) | \$2,400 | \$4,800 | \$6,500 | \$13,000 | 40% | \$0 | \$10 | 40% | \$75 | 40% | 40% | 40% | 40% | \$0 | \$10 | 40% | 40% | \$500 |
| Silver 2000 (73% CSR) | \$2,000 | \$4,000 | \$6,500 | \$13,000 | 40% | \$0 | \$15 | 40% | \$75 | 40% | 40% | 40% | 40% | \$0 | \$15 | 40% | 40% | \$500 |
| Silver 2700 (73% CSR) | \$2,700 | \$5,400 | \$6,000 | \$12,000 | 40% | \$0 | \$30 | \$60 | \$30 | 40% | 40% | 40% | \$500 | \$0 | \$30 | \$150 | \$250 | 40% |
| Silver \$0 Deductible (73% CSR) | \$0 | \$0 | \$6,800 | \$13,600 | 40% | \$0 | \$30 | \$60 | \$30 | \$750 | \$30 | 40% | \$750 | \$0 | \$30 | \$150 | \$250 | 40% |
| Silver \$0 Primary Care (73% CSR) | \$6,700 | \$13,400 | \$6,800 | \$13,600 | 40% | \$0 | \$0 | \$60 | \$25 | 40% | 40% | 40% | 40% | \$0 | \$0 | \$90 | \$150 | 40% |
| Silver 1000 Rx Copay (87% CSR) | \$1,000 | \$2,000 | \$2,800 | \$5,600 | 15% | \$0 | \$20 | \$50 | \$75 | \$500 | 15% | 15% | 15% | \$0 | \$5 | \$15 | \$100 | \$215 |
| Silver 650 (87% CSR) | \$650 | \$1,300 | \$2,200 | \$4,400 | 20% | \$0 | 20% | 20% | 20% | 20% | 20% | 20% | 20% | \$0 | \$10 | 20% | 20% | 20% |
| Silver 1300 Rx Copay + 1 \$0 PCP Visit (87% CSR) | \$1,300 | \$2,600 | \$2,850 | \$5,700 | 10% | \$0 | \$0 | \$50 | \$75 | 10% | 10% | 10% | 10% | \$0 | \$10 | \$25 | \$100 | \$215 |
| Silver 500 (87% CSR) | \$500 | \$1,000 | \$2,700 | \$5,400 | 30% | \$0 | \$10 | 30% | \$50 | 30% | 30% | 30% | 30% | \$0 | \$5 | 30% | 30% | \$175 |
| Silver \$0 Deductible + \$5 Primary Care (87% CSR) | \$0 | \$0 | \$2,850 | \$5,700 | 40% | \$0 | \$5 | 40% | \$50 | 40% | 40% | 40% | 40% | \$0 | \$10 | 40% | 40% | \$175 |
| Silver 1400 (87% CSR) | \$1,400 | \$2,800 | \$2,100 | \$4,200 | 25% | \$0 | \$15 | \$30 | \$15 | 25% | 25% | 25% | \$300 | \$0 | \$15 | \$100 | \$150 | 25% |
| Silver \$0 Deductible (87% CSR) | \$0 | \$0 | \$2,400 | \$4,800 | 25% | \$0 | \$15 | \$30 | \$15 | \$400 | \$15 | 25% | \$400 | \$0 | \$15 | \$75 | \$150 | 25% |
| Silver \$0 Primary Care (87% CSR) | \$2,500 | \$5,000 | \$2,700 | \$5,400 | 25% | \$0 | \$0 | \$20 | \$10 | 25% | 25% | 25% | 25% | \$0 | \$0 | \$25 | \$80 | 25% |
| Silver \$5 Primary Care Rx Copay (94% CSR) | \$500 | \$1,000 | \$2,000 | \$4,000 | 5% | \$0 | \$5 | \$5 | \$75 | \$100 | 5% | 5% | 5% | \$0 | \$0 | \$10 | \$50 | \$165 |
| Silver \$0 Deductible (94% CSR) | \$0 | \$0 | \$1,000 | \$2,000 | 20% | \$0 | 20% | 20% | 20% | 20% | 20% | 20% | 20% | \$0 | \$10 | 20% | 20% | 20% |
| Silver 200 Rx Copay (94% CSR) | \$200 | \$400 | \$2,000 | \$4,000 | 10% | \$0 | \$0 | \$25 | \$75 | 10% | 10% | 10% | 10% | \$0 | \$0 | \$10 | \$50 | \$165 |
| Silver \$0 Deductible + \$10 Primary Care (94% CSR) | \$0 | \$0 | \$1,000 | \$2,000 | 25% | \$0 | \$10 | 25% | \$25 | 25% | 25% | 25% | 25% | \$0 | \$5 | 25% | 25% | \$125 |
| Silver \$0 Deductible + \$5 Primary Care (94% CSR) | \$0 | \$0 | \$900 | \$1,800 | 25% | \$0 | \$5 | 25% | \$25 | 25% | 25% | 25% | 25% | \$0 | \$5 | 25% | 25% | \$125 |
| Silver \$5 Primary Care (94% CSR) | \$200 | \$400 | \$800 | \$1,600 | 10% | \$0 | \$5 | \$10 | \$5 | 10% | 10% | 10% | \$100 | \$0 | \$5 | \$30 | \$80 | 10% |
| Silver \$0 Deductible + \$10 Specialist (94% CSR) | \$0 | \$0 | \$900 | \$1,800 | 10% | \$0 | \$5 | \$10 | \$5 | \$200 | \$5 | 10% | \$200 | \$0 | \$5 | \$25 | \$50 | 10% |
| Silver \$0 Primary Care (94% CSR) | \$200 | \$400 | \$1,600 | \$3,200 | 10% | \$0 | \$0 | \$8 | \$3 | 10% | 10% | 10% | 10% | \$0 | \$0 | \$15 | \$60 | 10% |
| Gold | | | | | | | | | | | | | | | | | | |
| Gold 3000 Rx Copay | \$3,000 | \$6,000 | \$8,150 | \$16,300 | 20% | \$0 | 2 \$0 Visits, \$20 after | \$40 | \$75 | \$600 | 20% | 20% | 20% | \$0 | \$10 | \$50 | \$100 | \$650 |
| Gold 1000 | \$1,000 | \$2,000 | \$8,550 | \$17,100 | 20% | \$0 | 2 \$0 Visits, \$20 after | \$40 | \$50 | \$500 | 20% | 20% | 20% | \$0 | \$15 | \$50 | \$125 | 20% |
| Catastrophic | | | | | | | | | | | | | | | | | | |
| Catastrophic 3 \$0 PCP Visits | \$8,550 | \$17,100 | \$8,550 | \$17,100 | 0% | \$0 | 3 \$0 Visits, then deductible | 0% | 0% | 0% | 0% | 0% | 0% | \$0 | 0% | 0% | 0% | 0% |


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| Metal Tiers | IND Deductible | FAM Deductible | IND MOOP | FAM MOOP | Coinsurance | Preventive | Primary Care | Specialist Care | Urgent Care | Emergency Room | Mental Health | Inpatient Hospital | Outpatient Hospital | Tier 1: Preventive Rx | Tier 2: Generics | Tier 3: Pref Brands | Tier 4: Non-Pref Brands | Tier 5: Specialty |
| Bronze | | | | | | | | | | | | | | | | | | |
| Bronze 8550 Direct | \$8,550 | \$17,100 | \$8,550 | \$17,100 | 0% | \$0 | 2 \$40 Visits, then deductible | 0% | \$75 | 0% | 0% | 0% | 0% | \$0 | \$25 | 0% | 0% | 0% |
| Bronze 6850 HSA Direct | \$6,850 | \$13,700 | \$6,850 | \$13,700 | 0% | \$0 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | \$0 | 0% | 0% | 0% | 0% |
| Bronze 6300 Direct | \$6,300 | \$12,600 | \$8,550 | \$17,100 | 40% | \$0 | 1 \$0 Visit, \$35 after | 40% | \$75 | 40% | 40% | 40% | 40% | \$0 | \$25 | 40% | 40% | 40% |
| Bronze \$0 Medical Deductible Direct | \$0 Med / \$4,950 Rx | \$0 Med / \$9,900 Rx | \$8,550 | \$17,100 | 50% | \$0 | \$50 | \$100 | \$50 | \$1,000 | \$50 | \$2,500/day up to 2 days | \$1,000 | \$0 | \$30 | \$200 | 50% | 50% |
| Bronze \$0 Primary Care Direct | \$7,200 | \$14,400 | \$8,550 | \$17,100 | 50% | \$0 | \$0 | 50% | \$50 | 50% | 50% | 50% | 50% | \$0 | \$25 | 50% | 50% | 50% |
| Silver | | | | | | | | | | | | | | | | | | |
| Silver 6000 Direct | \$6,000 | \$12,000 | \$8,150 | \$16,300 | 40% | \$0 | \$40 | \$75 | \$75 | 40% | 40% | 40% | 40% | \$0 | \$25 | \$100 | 40% | 40% |
| Silver 4000 Rx Copay Direct | \$4,000 | \$8,000 | \$8,150 | \$16,300 | 30% | \$0 | \$30 | \$75 | \$75 | 30% | \$75 | 30% | 30% | \$0 | \$15 | \$80 | \$180 | \$650 |
| Silver 5000 Rx Copay Direct | \$5,000 | \$10,000 | \$8,550 | \$17,100 | 40% | \$0 | \$40 | \$75 | \$75 | \$750 | 40% | 40% | 40% | \$0 | \$25 | \$80 | \$180 | \$650 |
| Silver 3500 HSA Direct | \$3,500 | \$7,000 | \$6,850 | \$13,700 | 20% | \$0 | 20% | 20% | 20% | 20% | 20% | 20% | 20% | \$0 | \$15 after deductible | 20% | 20% | 20% |
| Silver 3700 Rx Copay Direct | \$3,700 | \$7,400 | \$8,150 | \$16,300 | 30% | \$0 | \$40 | \$100 | \$75 | 30% | 30% | 30% | 30% | \$0 | \$15 | \$80 | \$180 | \$650 |
| Silver 4200 Direct | \$4,200 | \$8,400 | \$8,550 | \$17,100 | 40% | \$0 | \$10 | 40% | \$75 | 40% | 40% | 40% | 40% | \$0 | \$10 | 40% | 40% | \$680 |
| Silver 3500 Direct | \$3,500 | \$7,000 | \$8,150 | \$16,300 | 40% | \$0 | \$30 | 40% | \$75 | 40% | 40% | 40% | 40% | \$0 | \$15 | 40% | 40% | \$680 |
| Silver 3000 Direct | \$3,000 | \$6,000 | \$7,500 | \$15,000 | 40% | \$0 | \$35 | \$70 | \$50 | 40% | 40% | 40% | \$500 | \$0 | \$30 | \$150 | \$250 | 40% |
| Silver \$0 Deductible Direct | \$0 | \$0 | \$8,550 | \$17,100 | 40% | \$0 | \$30 | \$60 | \$50 | \$750 | \$30 | 40% | \$750 | \$0 | \$30 | \$150 | \$250 | 40% |
| Silver \$0 Primary Care Direct | \$6,700 | \$13,400 | \$8,550 | \$17,100 | 40% | \$0 | \$0 | \$60 | \$50 | 40% | 40% | 40% | 40% | \$0 | \$0 | \$90 | \$150 | 40% |
| Gold | | | | | | | | | | | | | | | | | | |
| Gold 3000 Rx Copay Direct | \$3,000 | \$6,000 | \$8,150 | \$16,300 | 20% | \$0 | 2 \$0 Visits, \$20 after | \$40 | \$75 | \$600 | 20% | 20% | 20% | \$0 | \$10 | \$50 | \$100 | \$650 |
| Gold 1000 Direct | \$1,000 | \$2,000 | \$8,550 | \$17,100 | 20% | \$0 | 2 \$0 Visits, \$20 after | \$40 | \$50 | \$500 | 20% | 20% | 20% | \$0 | \$15 | \$50 | \$125 | 20% |
| Catastrophic | | | | | | | | | | | | | | | | | | |
| Catastrophic 3 \$0 PCP Visits Direct | \$8,550 | \$17,100 | \$8,550 | \$17,100 | 0% | \$0 | 3 \$0 Visits, then deductible | 0% | 0% | 0% | 0% | 0% | 0% | \$0 | 0% | 0% | 0% | 0% |

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