

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%

Telehealth: More and more providers have added virtual visits to their menu of services. We know how important this flexibility can be, so we have our own telehealth provider in case your primary care doctor isn't available. The costs of these visits are the same as an in-person visit - keeping things simple and ensuring you have access to the care you need.

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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%
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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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