


2021 Bright Health Plan Options - On Exchange



Colorado - Peak - Southwest Health Alliance

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																		
SHA Bronze 8550 Rx Copay	\$8,550	\$17,100	\$8,550	\$17,100	0%	\$0	\$25	0%	\$75	0%	\$0	0%	0%	\$0	\$40	\$200	\$400	\$650
SHA Bronze 6500	\$6,500	\$13,000	\$8,550	\$17,100	40%	\$0	\$25	40%	\$75	40%	\$0	40%	40%	\$0	\$35	40%	40%	40%
SHA 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%
SHA 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	\$0	\$2,500/day up to 2 days	\$1,000	\$0	\$30	\$200	50%	50%
SHA Bronze \$0 Primary Care	\$7,200	\$14,400	\$8,550	\$17,100	50%	\$0	\$0	50%	\$50	50%	\$0	50%	50%	\$0	\$25	50%	50%	50%
Silver																		
SHA Silver 5000 Rx Copay	\$5,000	\$10,000	\$8,150	\$16,300	40%	\$0	\$25	\$75	\$75	\$750	\$0	40%	40%	\$0	\$25	\$80	\$180	\$650
SHA Silver 4600	\$4,600	\$9,200	\$8,550	\$17,100	40%	\$0	\$10	40%	\$75	40%	\$0	40%	40%	\$0	\$10	40%	40%	\$680
SHA Silver \$0 Deductible	\$0	\$0	\$8,550	\$17,100	40%	\$0	\$30	\$60	\$50	\$750	\$0	40%	\$750	\$0	\$30	\$150	\$250	40%
SHA Silver \$0 Primary Care	\$6,700	\$13,400	\$8,550	\$17,100	40%	\$0	\$0	\$60	\$50	40%	\$0	40%	40%	\$0	\$0	\$90	\$150	40%
SHA Silver 5000 Rx Copay (73% CSR)	\$5,000	\$10,000	\$6,800	\$13,600	40%	\$0	\$25	\$75	\$75	\$750	\$0	40%	40%	\$0	\$15	\$80	\$180	\$575
SHA Silver 2400 (73% CSR)	\$2,400	\$4,800	\$6,600	\$13,200	40%	\$0	\$10	40%	\$75	40%	\$0	40%	40%	\$0	\$10	40%	40%	\$500
SHA Silver \$0 Deductible (73% CSR)	\$0	\$0	\$6,800	\$13,600	40%	\$0	\$30	\$60	\$30	\$750	\$0	40%	\$750	\$0	\$30	\$150	\$250	40%
SHA Silver \$0 Primary Care (73% CSR)	\$6,700	\$13,400	\$6,800	\$13,600	40%	\$0	\$0	\$60	\$25	40%	\$0	40%	40%	\$0	\$0	\$90	\$150	40%
SHA Silver 1100 Rx Copay (87% CSR)	\$1,100	\$2,200	\$2,850	\$5,700	15%	\$0	\$20	\$50	\$75	\$500	\$0	15%	15%	\$0	\$5	\$15	\$100	\$215
SHA Silver 500 (87% CSR)	\$500	\$1,000	\$2,700	\$5,400	30%	\$0	\$10	30%	\$50	30%	\$0	30%	30%	\$0	\$5	30%	30%	\$175
SHA Silver \$0 Deductible (87% CSR)	\$0	\$0	\$2,400	\$4,800	25%	\$0	\$15	\$30	\$15	\$400	\$0	25%	\$400	\$0	\$15	\$75	\$150	25%
SHA Silver \$0 Primary Care (87% CSR)	\$2,500	\$5,000	\$2,700	\$5,400	25%	\$0	\$0	\$20	\$10	25%	\$0	25%	25%	\$0	\$0	\$25	\$80	25%
SHA Silver \$5 Primary Care Rx Copay (94% CSR)	\$500	\$1,000	\$2,000	\$4,000	5%	\$0	\$5	\$5	\$75	\$100	\$0	5%	5%	\$0	\$0	\$10	\$50	\$165
SHA Silver \$0 Deductible (94% CSR)	\$0	\$0	\$1,000	\$2,000	25%	\$0	\$10	25%	\$25	25%	\$0	25%	25%	\$0	\$5	25%	25%	\$125
SHA Silver \$0 Deductible + \$5 Primary Care (94% CSR)	\$0	\$0	\$900	\$1,800	10%	\$0	\$5	\$10	\$5	\$200	\$0	10%	\$200	\$0	\$5	\$25	\$50	10%
SHA Silver \$0 Primary Care (94% CSR)	\$200	\$400	\$1,600	\$3,200	10%	\$0	\$0	\$8	\$3	10%	\$0	10%	10%	\$0	\$0	\$15	\$60	10%
Gold																		
SHA Gold 3000 Rx Copay	\$3,000	\$6,000	\$8,150	\$16,300	20%	\$0	2 \$0 Visits, \$20 after	\$40	\$75	\$600	\$0	20%	20%	\$0	\$10	\$50	\$100	\$650
SHA Gold 1000	\$1,000	\$2,000	\$8,550	\$17,100	20%	\$0	2 \$0 Visits, \$20 after	\$40	\$50	\$500	\$0	20%	20%	\$0	\$15	\$50	\$125	20%
Catastrophic																		
SHA 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.


*Applies to office visits only. Other outpatient Mental Health care subject to deductible and coinsurance.

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Bronze																		
SHA Bronze 8550 Rx Copay Direct	\$8,550	\$17,100	\$8,550	\$17,100	0%	\$0	\$25	0%	\$75	0%	\$0	0%	0%	\$0	\$40	\$200	\$400	\$650
SHA Bronze 6500	\$6,500	\$13,000	\$8,550	\$17,100	40%	\$0	\$25	40%	\$75	40%	\$0	40%	40%	\$0	\$35	40%	40%	40%
SHA 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%
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SHA Bronze \$0 Primary Care Direct	\$7,200	\$14,400	\$8,550	\$17,100	50%	\$0	\$0	50%	\$50	50%	\$0	50%	50%	\$0	\$25	50%	50%	50%
Silver																		
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