



HealthSourceRI  
WE WORK FOR YOU



**2023 Cost Sharing Reduction Plans  
for eligible individuals and families**  
Compare plans from the state's top insurance companies

## Cost Sharing Reduction (CSR) Plans:

CSR plans are Silver plans that have reduced deductibles, coinsurance, and copayments, with no difference in premiums. These reductions are in addition to tax credits that help reduce your monthly premiums. If you qualify for CSRs, you will qualify for one of three levels of CSR plans (73, 87, or 94), depending on your income and family size. The numbers refer to the percentage of expenses paid by your plan (Example: with a Silver 73 plan, on average, the plan covers 73% of expenses, and plan members will be responsible for the remaining 27% of expenses).

By selecting a CSR plan, you will pay the same premium per month as a regular Silver plan, but you will pay less for copayments, deductibles, and coinsurance when you see the doctor, go to the hospital or get a prescription. These reduced amounts are shown in this document for each HealthSource RI plan. You may qualify based on your family size and how your income compares to the Federal Poverty Level (FPL):

CSR Level	Silver 73		Silver 87		Silver 94	
Percentage of the Federal Poverty Level (FPL)	200% FPL	250% FPL	150% FPL	200% FPL	100% FPL	150% FPL
Family Size	You may qualify if your income is between:		You may qualify if your income is between:		You may qualify if your income is between:	
1	\$27,180	\$33,975	\$20,385	\$27,180	\$13,590	\$20,385
2	\$36,620	\$45,775	\$27,465	\$36,620	\$18,310	\$27,465
3	\$46,060	\$57,575	\$34,545	\$46,060	\$23,030	\$34,545
4	\$55,500	\$69,375	\$41,625	\$55,500	\$27,750	\$41,625
5	\$64,940	\$81,175	\$48,705	\$64,940	\$32,470	\$48,705
6	\$74,380	\$92,975	\$55,785	\$74,380	\$37,190	\$55,785

## HealthSource RI Plan Comparison & Savings Tool

You can also use our redesigned **Plan Comparison & Savings Tool** at [HealthSourceRI.com/calculator](https://HealthSourceRI.com/calculator) to compare plan costs and estimate your savings. Just enter your age, family size and income and find the plan that best meets your needs and budget in less than 5 minutes.

## When to Enroll or Renew

**Open Enrollment runs November 1, 2022 through January 31, 2023**

**Important dates for picking 2023 health coverage:**

November 1	Open Enrollment begins!
December 23	Pick a plan and pay to complete enrollment and make sure your ID cards arrive in time.
December 31	Very last day to pick and pay for coverage that begins January 2023. (ID cards will be delayed)
January 31	Open Enrollment ends — this is your last day to enroll for 2023 health coverage. Coverage purchased in January will be effective on February 1, 2023.

### Preferred Provider Organization (PPO):

You will pay less if you use hospitals and doctors in the plan's preferred network, but you are often free to see providers who are not in the preferred network.

### Health Maintenance Organization (HMO)/ Point of Service (POS):

You agree to use only providers who are part of the network. In some plans, you must choose a primary care provider, who coordinates your care.

## How to Enroll or Renew

**Visit HealthSourceRI.com to:**

- Enroll or renew coverage
- Compare plans and costs through our **Plan Comparison & Savings Tool**

**Call 1-855-840-4774**

**Call 211** to find Navigators in your area who can provide 1-on-1 enrollment support.

***Health insurance is required in Rhode Island. Sign up today to avoid a tax penalty later.***

\*This plan does not cover abortion except in very limited circumstances (check your policy or plan document for further information). No portion of the premium paid for this plan is placed in an allocation account, established for the coverage of elective abortion services, and defined by 45 CFR section 156(e)(3).

\*\*Preventive pediatric dental services are not subject to the deductible but other services may be: please check with your insurance company.

Rates as of November 1, 2022. This is a partial summary of benefits and coverage and should not be considered a contract. This information, including all quoted rates, should be used for informational purposes only. Changes may be made to the benefits and coverage policies described here. You should only rely upon the Evidence of Coverage document provided to you from your health insurance company for information about covered benefits, limitations, and exclusions.

2023 Cost Sharing Reduction Insurance Plans for Eligible Individuals and Families

6 out of 7 HealthSource RI customers receive financial help.

BCBSRI: Blue Cross & Blue Shield of Rhode Island  
NHPRI: Neighborhood Health Plan of Rhode Island

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BASIC PLAN INFORMATION	INSURANCE COMPANY	BCBSRI	BCBSRI	NHPRI
<p><b>COST-SHARING REDUCTION (CSR) PLANS:</b> CSR plans are versions of Silver plans that have reduced deductibles, coinsurance, and copayments, with no difference in premium. You may qualify for a CSR plan based on your family size and how your income compares to the Federal Poverty Level. The number refers to the percentage of expenses paid by your plan. For example, with a Silver 73 plan, on average, the plan covers 73% of expenses, and the plan members will be responsible for the remaining 27% of expenses.</p> <p><b>INDIVIDUAL PREMIUMS:</b> A premium is the amount you must pay each month for health insurance. Premiums vary by age and family size.</p> <p><b>HEALTH SAVINGS ACCOUNTS (HSAs):</b> A Health Savings Account-qualified plan allows you to contribute to a separate tax-exempt account which can be used for healthcare expenses like deductibles and copayments.</p>	PLAN NAME	BasicBlue Direct (CSR73)	VantageBlue Direct Plan (CSR73)	*Neighborhood VALUE (CSR73)
	METAL LEVEL	SILVER 73	SILVER 73	SILVER 73
	PLAN INCOME RANGE % OF FEDERAL POVERTY LEVEL (FPL)	200-250% FPL	200-250% FPL	200-250% FPL
	MONTHLY PREMIUM (21-YEAR OLD, BEFORE TAX CREDIT)	\$376	\$374	\$299
	MONTHLY PREMIUM (40-YEAR OLD, BEFORE TAX CREDIT)	\$480	\$477	\$382
	MONTHLY PREMIUM (60-YEAR OLD, BEFORE TAX CREDIT)	\$1,020	\$1,014	\$811
	HSA QUALIFIED	No	No	No
<p><b>HOW YOU GET YOUR CARE</b></p> <p>Some insurers offer plans that include a smaller number of providers that the insurers have decided offer high-quality care at a lower cost. Plans have different monthly premiums and out-of-pocket costs for care, as well as different providers (like doctors and hospitals) you can visit. The providers included in a plan's network — and how those providers are paid for the care they give you — helps determine how much you will pay for your health insurance plan. Some plans assign levels (“tiers”) to doctors and hospitals within their networks, and you may pay less to see providers in certain tiers.</p> <p>When choosing a plan, you should consider the monthly premium, as well as any out-of-pocket costs, providers you prefer to visit, prescription drugs you take, and any other healthcare needs you have. All plans cover preventive healthcare services at no cost.</p>	PLAN TYPE (SEE DEFINITIONS ON PAGE 2)	PPO	PPO	HMO
	REFERRAL REQUIRED	No	No	No
	NETWORK COVERAGE AREA	National	National	RI Only
	RI PROVIDER INFORMATION	1,378 PCPs 3,487 Specialists 483 Dentists 14 of 14 Hospitals	1,378 PCPs 3,487 Specialists 483 Dentists 14 of 14 Hospitals	1,115 PCPs 5,600 Specialists 539 Dentists 14 of 14 Hospitals
	OUT OF NETWORK COVERAGE, NON-EMERGENCY	Not covered except for urgent or emergent care	Not covered except for urgent or emergent care	Not covered except for urgent or emergent care
	MAXIMUM OUT-OF-POCKET (MOOP) MEDICAL + DRUG	\$7,000 Individual \$14,000 Family	\$7,200 Individual \$14,400 Family	\$7,250 Individual \$14,500 Family
	DEDUCTIBLE - MEDICAL	\$4,550 Individual \$9,100 Family	\$5,600 Individual \$11,200 Family	\$4,225 Individual \$8,450 Family
<p><b>DEDUCTIBLES</b></p> <p>The <b>deductible</b> is the amount you must pay out-of-pocket for certain healthcare services before your insurance plan begins to pay. The deductible amount is separate from your monthly premium. Services subject to the deductible vary by plan and may include doctor visits and hospital stays, as well as prescription medications.</p>	DEDUCTIBLE - DRUG	Tiers 3, 4, and 5 combined with medical	\$0	Tiers 5 and 6 combined with medical
	IN-NETWORK COSTS:			
	PRIMARY CARE	\$20 Non-PCMH \$10 PCMH	First sick visit free, all other visits: \$60 Non-PCMH \$40 PCMH	\$25
<p><b>COPAYMENTS &amp; COINSURANCE</b></p> <p><b>Copayments</b> are fixed dollar amounts that you must pay for certain types of health care services each time you use them.</p> <p><b>Coinsurance</b> is a percentage of the total cost of certain types of health care services that you must pay. Coinsurance usually applies after you meet your deductible.</p> <p>In <b>TIERED</b> plans, copayments or coinsurance for a particular service may vary depending on your choice of health provider.</p> <p>The <b>WHITE</b> area is not subject to the deductible. It is the dollar amount or percentage you pay per visit or healthcare service, regardless of whether you have met your deductible.</p> <p>The <b>SHADED</b> area is subject to the deductible. You pay the full cost of a visit or healthcare service until you reach your deductible amount. After that, you pay only the dollar amount or percentage shown.</p> <p>A <b>Patient-Centered Medical Home (PCMH)</b> is a team of healthcare providers that work together to coordinate your care. Visiting a PCMH provider may cost less in certain plans.</p>	SPECIALIST VISIT	\$45	\$65	\$75
	PREVENTATIVE CARE	\$0	\$0	\$0
	URGENT CARE	\$75	\$75	\$75
	ER SERVICES	10%	\$375	40%
	INPATIENT HOSPITAL	10%	30%	40%
	X-RAYS & OTHER DIAG. IMAGING	10%	30%	40%
	HIGH END IMAGING: CT/PET/MRI	10%	30%	40%
	MENTAL HEALTH/SUBSTANCE ABUSE - OFFICE VISITS	\$20	\$60	\$25
	SPEECH/OCCUP/PHYS THERAPY, OUTPATIENT REHAB	10%	30%	\$75
	LAB SERVICES, OUTPATIENT	10%	30%	40%
	SKILLED NURSING FACILITY	10%	30%	40%
	OUTPATIENT SURGERY/ SERVICES	10%	30%	40%
	PEDIATRIC DENTAL COVERAGE**	Yes	Yes	Yes
<p><b>PRESCRIPTION DRUGS</b></p> <p>Insurance companies separate prescription drugs into different categories known as “tiers.”</p> <p>The “tier” of the drug identifies how much you pay for your prescription, like antibiotics or insulin. Contact HealthSource RI for more information about medication tiers.</p>	TIER 1	\$10	\$10	\$10
	TIER 2	\$30	\$35	\$15
	TIER 3	\$50	\$80	\$40
	TIER 4	\$75	\$100	\$55
	TIER 5	\$100	\$250	Tier 5/Tier 6: 50%



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NHPRI: Neighborhood Health Plan of Rhode Island

Insurance Company	BCBSRI	BCBSRI	BCBSRI	NHPRI	BCBSRI	BCBSRI
Plan Name	*BlueSolutions for HSA Direct (CSR73)	BlueChiP Direct (CSR73)	BlueChiP Direct Advance (CSR73)	Neighborhood COMMUNITY (CSR73)	BasicBlue Direct (CSR87)	VantageBlue Direct Plan (CSR87)
Metal Level	SILVER 73	SILVER 73	SILVER 73	SILVER 73	SILVER 87	SILVER 87
Plan Income Range % of Federal Poverty Level (FPL)	200-250% FPL	200-250% FPL	200-250% FPL	200-250% FPL	150-200% FPL	150-200% FPL
Monthly Premium (21-year old, before tax credit)	\$352	\$343	\$296	\$285	\$376	\$374
Monthly Premium (40-year old, before tax credit)	\$450	\$438	\$379	\$364	\$480	\$477
Monthly Premium (60-year old, before tax credit)	\$956	\$930	\$804	\$774	\$1,020	\$1,014
HSA Qualified	Yes	No	No	No	No	No
Plan Type (See Definitions on Page 2)	PPO	POS	POS	HMO	PPO	PPO
Referral Required	No	Yes	Yes	No	No	No
Network Coverage Area	National	RI Only	RI Narrow	RI Only	National	National
RI Provider Information	1,378 PCPs 3,487 Specialists 483 Dentists 14 of 14 Hospitals	1,378 PCPs 3,487 Specialists 483 Dentists 14 of 14 Hospitals	392 PCPs 1,298 Specialists 405 Dentists Lifespan Hospital Network: Rhode Island; Hasbro; Miriam; Newport; Bradley	1,115 PCPs 5,600 Specialists 539 Dentists 14 of 14 Hospitals	1,378 PCPs 3,487 Specialists 483 Dentists 14 of 14 Hospitals	1,378 PCPs 3,487 Specialists 483 Dentists 14 of 14 Hospitals
Out of Network Coverage, Non-emergency	Not covered except for urgent or emergent care	Not covered except for urgent or emergent care	Not covered except for urgent or emergent care	Not covered except for urgent or emergent care	Not covered except for urgent or emergent care	Not covered except for urgent or emergent care
Maximum Out-of-Pocket (MOOP) Medical + Drug	\$5,500 Individual \$11,000 Family	\$6,700 Individual \$13,400 Family	\$6,400 Individual \$12,800 Family	\$7,100 Individual \$14,200 Family	\$2,900 Individual \$5,800 Family	\$3,000 Individual \$6,000 Family
Deductible - Medical	\$2,900 Individual \$5,800 Family	\$4,200 Individual \$8,400 Family	\$4,150 Individual \$8,300 Family	\$2,975 Individual \$5,950 Family	\$650 Individual \$1,300 Family	\$250 Individual \$500 Family
Deductible - Drug	Combined with medical	Tiers 3, 4, and 5 combined with medical	Tiers 3, 4, and 5 combined with medical	Combined with medical	Tiers 3, 4, and 5 combined with medical	\$0
IN-Network Costs:						
Primary Care	20%	\$30 Non-PCMH \$20 PCMH	\$40 Non-PCMH \$20 PCMH	10%	\$20 Non-PCMH \$10 PCMH	First sick visit free, all other visits: \$25 Non-PCMH \$15 PCMH
Specialist Visit	20%	\$60	\$60	10%	\$40	\$40
Preventative Care	\$0	\$0	\$0	\$0	\$0	\$0
Urgent Care	20%	\$75	\$75	10%	\$75	\$75
ER Services	20%	10%	10%	10%	10%	\$300
Inpatient Hospital	20%	10%	10%	10%	10%	20%
X-rays & Other Diag. Imaging	20%	10%	10%	10%	10%	20%
High End Imaging: CT/PET/MRI	20%	10%	10%	10%	10%	20%
Mental Health/Substance Abuse - Office Visits	20%	\$30	\$40	10%	\$20	\$25
Speech/occup/phys therapy, outpatient rehab	20%	10%	10%	10%	10%	20%
Lab Services, outpatient	20%	10%	10%	10%	10%	20%
Skilled Nursing Facility	20%	10%	10%	10%	10%	20%
Outpatient Surgery/Ser-vices	20%	10%	10%	10%	10%	20%
Pediatric Dental Coverage**	Yes	Yes	Yes	Yes	Yes	Yes
Tier 1	\$0	\$7	\$7	\$5	\$10	\$10
Tier 2	\$15	\$35	\$35	\$10	\$30	\$35
Tier 3	\$50	\$50	\$50	\$35	\$50	\$60
Tier 4	\$75	\$75	\$75	\$50	\$75	\$80
Tier 5	\$100	\$100	\$100	Tier 5/Tier 6: 10%	\$100	\$125

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Insurance Company	BCBSRI	BCBSRI	BCBSRI	NHPRI	NHPRI	BCBSRI
Plan Name	*BlueSolutions for HSA Direct (CSR87)	BlueChiP Direct (CSR87)	BlueChiP Direct Advance (CSR87)	*Neighborhood VALUE (CSR87)	Neighborhood COMMUNITY (CSR87)	BasicBlue Direct (CSR94)
Metal Level	Silver 87	Silver 87	Silver 87	Silver 87	Silver 87	Silver 94
Plan Income Range % of Federal Poverty Level (FPL)	150-200% FPL	150-200% FPL	150-200% FPL	150-200% FPL	150-200% FPL	100-150% FPL
Monthly Premium (21-year old, before tax credit)	\$352	\$343	\$296	\$299	\$285	\$376
Monthly Premium (40-year old, before tax credit)	\$450	\$438	\$379	\$382	\$364	\$480
Monthly Premium (60-year old, before tax credit)	\$956	\$930	\$804	\$811	\$774	\$1,020
HSA Qualified	No	No	No	No	No	No
Plan Type (see definitions on page 2)	PPO	POS	POS	HMO	HMO	PPO
Referral Required	No	Yes	Yes	No	No	No
Network Coverage Area	National	RI Only	RI Narrow	RI Only	RI Only	National
RI Provider Information	1,378 PCPs 3,487 Specialists 483 Dentists 14 of 14 Hospitals	1,378 PCPs 3,487 Specialists 483 Dentists 14 of 14 Hospitals	392 PCPs 1,298 Specialists 405 Dentists Lifespan Hospital Network: Rhode Island; Hasbro; Miriam; Newport; Bradley	1,115 PCPs 5,600 Specialists 539 Dentists 14 of 14 Hospitals	1,115 PCPs 5,600 Specialists 539 Dentists 14 of 14 Hospitals	1,378 PCPs 3,487 Specialists 483 Dentists 14 of 14 Hospitals
Out of Network Coverage, Non-emergency	Not covered except for urgent or emergent care	Not covered except for urgent or emergent care	Not covered except for urgent or emergent care	Not covered except for urgent or emergent care	Not covered except for urgent or emergent care	Not covered except for urgent or emergent care
Maximum Out-of-Pocket (MOOP) Medical + Drug	\$2,500 Individual \$5,000 Family	\$3,000 Individual \$6,000 Family	\$3,000 Individual \$6,000 Family	\$3,000 Individual \$6,000 Family	\$3,000 Individual \$6,000 Family	\$1,200 Individual \$2,400 Family
Deductible - Medical	\$550 Individual \$1,100 Family	\$900 Individual \$1,800 Family	\$900 Individual \$1,800 Family	\$1,200 Individual \$2,400 Family	\$775 Individual \$1,550 Family	\$0 Individual \$0 Family
Deductible - Drug	Combined with medical	Tiers 3, 4, and 5 combined with medical	Tiers 3, 4, and 5 combined with medical	Tiers 5 and 6 combined with medical	Combined with medical	\$0
In-Network Costs:						
Primary Care	20%	\$20 Non-PCMH \$10 PCMH	\$20 Non-PCMH \$10 PCMH	\$10	10%	\$15 Non-PCMH \$5 PCMH
Specialist Visit	20%	\$25	\$25	\$20	10%	\$20
Preventative Care	\$0	\$0	\$0	\$0	\$0	\$0
Urgent Care	20%	\$75	\$75	\$20	10%	\$75
ER Services	20%	10%	10%	10%	10%	10%
Inpatient Hospital	20%	10%	10%	10%	10%	10%
X-rays & Other Diag. Imaging	20%	10%	10%	10%	10%	10%
High End Imaging: CT/PET/MRI	20%	10%	10%	10%	10%	10%
Mental Health/Substance Abuse - Office Visits	20%	\$20	\$20	\$10	10%	\$15
Speech/occup/phys therapy, outpatient rehab	20%	10%	10%	\$20	10%	10%
Lab Services, outpatient	20%	10%	10%	10%	10%	10%
Skilled Nursing Facility	20%	10%	10%	10%	10%	10%
Outpatient Surgery/Services	20%	10%	10%	10%	10%	10%
Pediatric Dental Coverage**	Yes	Yes	Yes	Yes	Yes	Yes
Tier 1	\$0	\$7	\$7	\$5	\$5	\$0
Tier 2	\$15	\$20	\$20	\$10	\$7	\$15
Tier 3	\$50	\$50	\$50	\$35	\$30	\$50
Tier 4	\$75	\$75	\$75	\$50	\$45	\$75
Tier 5	\$100	\$100	\$100	Tier 5/Tier 6: 10%	Tier 5/Tier 6: 10%	\$100

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Insurance Company	BCBSRI	BCBSRI	BCBSRI	BCBSRI	NHPRI	NHPRI
Plan Name	VantageBlue Direct Plan (CSR94)	*BlueSolutions for HSA Direct (CSR94)	BlueCHiP Direct (CSR94)	BlueCHiP Direct Advance (CSR94)	*Neighborhood VALUE (CSR94)	Neighborhood COMMUNITY (CSR94)
Metal Level	SILVER 94	SILVER 94	SILVER 94	SILVER 94	SILVER 94	SILVER 94
Plan Income Range % of Federal Poverty Level (FPL)	100-150% FPL	100-150% FPL	100-150% FPL	100-150% FPL	100-150% FPL	100-150% FPL
Monthly Premium (21-year old, before tax credit)	\$374	\$352	\$343	\$296	\$299	\$285
Monthly Premium (40-year old, before tax credit)	\$477	\$450	\$438	\$379	\$382	\$364
Monthly Premium (60-year old, before tax credit)	\$1,014	\$956	\$930	\$804	\$811	\$774
HSA Qualified	No	No	No	No	No	No
Plan Type (see definitions on page 2)	PPO	PPO	POS	POS	HMO	HMO
Referral Required	No	No	Yes	Yes	No	No
Network Coverage Area	National	National	RI Only	RI Narrow	RI Only	RI Only
RI Provider Information	1,378 PCPs 3,487 Specialists 483 Dentists 14 of 14 Hospitals	1,378 PCPs 3,487 Specialists 483 Dentists 14 of 14 Hospitals	1,378 PCPs 3,487 Specialists 483 Dentists 14 of 14 Hospitals	392 PCPs 1,298 Specialists 405 Dentists Lifespan Hospital Network: Rhode Island; Hasbro; Miriam; Newport; Bradley	1,115 PCPs 5,600 Specialists 539 Dentists 14 of 14 Hospitals	1,115 PCPs 5,600 Specialists 539 Dentists 14 of 14 Hospitals
Out of Network Coverage, Non-emergency	Not covered except for urgent or emergent care	Not covered except for urgent or emergent care	Not covered except for urgent or emergent care	Not covered except for urgent or emergent care	Not covered except for urgent or emergent care	Not covered except for urgent or emergent care
Maximum Out-of-Pocket (MOOP) Medical + Drug	\$750 Individual \$1,500 Family	\$900 Individual \$1,800 Family	\$1,100 Individual \$2,200 Family	\$1,100 Individual \$2,200 Family	\$2,150 Individual \$4,300 Family	\$2,250 Individual \$4,500 Family
Deductible - Medical	\$0 Individual \$0 Family	\$0 Individual \$0 Family	\$0 Individual \$0 Family	\$0 Individual \$0 Family	\$0 Individual \$0 Family	\$0 Individual \$0 Family
Deductible - Drug	\$0	\$0	\$0	\$0	\$0	\$0
IN-NETWORK COSTS:	First sick visit free, all other visits: \$20 Non-PCMH \$10 PCMH					
Primary Care		20%	\$15 Non-PCMH \$5 PCMH	\$15 Non-PCMH \$5 PCMH	\$5	10%
Specialist Visit		20%	\$20	\$20	\$15	10%
Preventative Care		\$0	\$0	\$0	\$0	\$0
Urgent Care		20%	\$75	\$75	\$15	10%
ER Services		20%	10%	10%	10%	10%
Inpatient Hospital		20%	10%	10%	10%	10%
X-Rays & Other Diag. Imaging		20%	10%	10%	10%	10%
High End Imaging: CT/PET/MRI		20%	10%	10%	10%	10%
Mental Health/Substance Abuse - Office Visits		20%	\$15	\$15	\$5	10%
Speech/occup/phys therapy, outpatient rehab		20%	10%	10%	\$15	10%
Lab Services, outpatient		20%	10%	10%	10%	10%
Skilled Nursing Facility		20%	10%	10%	10%	10%
Outpatient Surgery/Services		20%	10%	10%	10%	10%
Pediatric Dental Coverage**		Yes	Yes	Yes	Yes	Yes
Tier 1		\$10	\$0	\$5	\$2	\$2
Tier 2		\$35	\$15	\$15	\$5	\$5
Tier 3		\$60	\$50	\$30	\$15	\$15
Tier 4		\$80	\$75	\$50	\$30	\$30
Tier 5		\$125	\$100	\$100	Tier 5/Tier 6: 10%	Tier 5/Tier 6: 10%