Compare plans from the state's top insurance companies



2024 Cost Sharing Reduction Plans for Eligible Individuals and Families



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 (94, 87, or 73), 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 94		Silver 87		Silver 73	
Range, as a percentage of the Federal Poverty Level (FPL)	Income between 100-150% FPL		Income between 150-200% FPL		Income between 200-250% FPL	
Family Size		ualify if your between:	You may qualify if your income is between:		You may qualify if your income is between:	
1	\$14,580	\$21,870	\$21,870	\$29,160	\$29,160	\$36,450
2	\$19,720	\$29,580	\$29,580	\$39,440	\$39,440	\$49,300
3	\$24,860	\$37,290	\$37,290	\$49,720	\$49,720	\$62,150
4	\$30,000	\$45,000	\$45,000	\$60,000	\$60,000	\$75,000
5	\$35,140	\$52,710	\$52,710	\$70,280	\$70,280	\$87,850
6	\$40,280	\$60,420	\$60,420	\$80,560	\$80,560	\$100,700

HealthSource RI Plan Comparison & Savings Tool

You can also use our **Plan Comparison & Savings Tool** at **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, 2023 through January 31, 2024

Important dates for picking 2024 health coverage:

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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 2024. (ID cards will be delayed)
January 31	Open Enrollment ends — this is your last day to enroll for 2024 health coverage. Coverage purchased in January will be effective on

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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):

February 1, 2024.

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. 6 out of 7 HealthSource RI customers receive financial help.

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 §156.280(e)(3).

¹A variation of this plan exists that excludes coverage for most abortions. An asterisk (*) at the beginning of the plan name indicates that it excludes most abortion coverage.

All HSRI plans for Individuals and Families cover pediatric dental services. 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, 2023. 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.

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

		NHPRI: N	leighborhood Health	Plan of Rhode Island
BASIC PLAN INFORMATION	INSURANCE COMPANY	BCBSRI	BCBSRI	NHPRI 💥
COST-SHARING REDUCTION (CSR) PLANS: CSR plans are versions of Silver plans that have reduced deductibles, coinsurance, and copayments, with no difference in premium. You may	PLAN NAME	BasicBlue Direct (CSR94)	VantageBlue Direct Plan (CSR94)	Neighborhood VALUE (CSR94)
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	METAL LEVEL	SILVER 94	SILVER 94	SILVER 94
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.	PLAN INCOME RANGE % OF FEDERAL POVERTY LEVEL (FPL)	100-150% FPL	100-150% FPL	100-150% FPL
INDIVIDUAL PREMIUMS: A premium is the amount you must pay each month for health insurance.	MONTHLY PREMIUM (21-YEAR OLD, BEFORE TAX CREDIT)	\$408	\$398	\$314
Premiums vary by age and family size.	MONTHLY PREMIUM (40-YEAR OLD, BEFORE TAX CREDIT)	\$522	\$508	\$401
HEALTH SAVINGS ACCOUNTS (HSAs): A Health Savings Account-qualified plan allows you to contribute to a separate tax-exempt account which can be used for healthcare	MONTHLY PREMIUM (60-YEAR OLD, BEFORE TAX CREDIT)	\$1,108	\$1,080	\$851
expenses like deductibles and copayments.	HSA QUALIFIED	No	No	No
HOW YOU GET YOUR CARE	PLAN TYPE (SEE DEFINITIONS ON PAGE 2)	PPO	PPO	НМО
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	REFERRAL REQUIRED	No	No	No
have different monthly premiums and out-of-pocket costs for care, as well as different providers (like doctors and hospitals) you can visit. The	NETWORK COVERAGE AREA	National	National	RI Only
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.	RI PROVIDER INFORMATION (SUBJECT TO CHANGE)	1,683 PCPs 3,395 Specialists 475 Dentists 14 of 14 Hospitals	1,683 PCPs 3,395 Specialists 475 Dentists 14 of 14 Hospitals	1,340 PCPs 5,690 Specialists 513 Dentists 14 of 14 Hospitals
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.	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 In addition to your monthly premium, the maximum out-of-pocket	MAXIMUM OUT-OF-POCKET (MOOP) MEDICAL + DRUG	\$1,200 Individual \$2,400 Family	\$750 Individual \$1,500 Family	\$2,150 Individual \$4,300 Family
amount is the most you could have to pay in deductibles, copayments and coinsurance during the year.	DEDUCTIBLE - MEDICAL	\$0 Individual \$0 Family	\$0 Individual \$0 Family	\$0 Individual \$0 Family
DEDUCTIBLES The deductible 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	DEDUCTIBLE - DRUG	\$0	\$0	\$0
subject to the deductible vary by plan and may include doctor visits and hospital stays, as well as prescription medications.	IN-NETWORK COSTS:	\$15 Non-PCMH \$5 PCMH	First sick visit free, all other visits: \$20 Non-PCMH	\$5
Copayments are fixed dollar amounts that you must pay for certain types of			\$10 PCMH	
health care services each time you use them.	SPECIALIST VISIT	\$20	\$35	\$15
Coinsurance 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	PREVENTATIVE CARE	\$0	\$0	\$0
deductible.	URGENT CARE	\$75	\$75	\$15
In TIERED plans, copayments or coinsurance for a particular service may vary	ER SERVICES	10%	\$300	10%
depending on your choice of health provider.	INPATIENT HOSPITAL	10%	20%	10%
The WHITE 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.	X-RAYS & OTHER DIAG. IMAGING	10%	20%	10%
	HIGH END IMAGING: CT/PET/MRI	10%	20%	10%
The SHADED 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.	MENTAL HEALTH/SUBSTANCE ABUSE - OFFICE VISITS	\$15	\$20	\$5
	SPEECH/OCCUP/PHYS THERAPY, OUTPATIENT REHAB	10%	20%	\$15
A Patient-Centered Medical Home (PCMH) is a team of healthcare providers that work together to coordinate your care. Visiting a PCMH provider	LAB SERVICES, OUTPATIENT	10%	20%	10%
may cost less in certain plans.	SKILLED NURSING FACILITY	10%	20%	10%
Cost Sharing Reduction (CSR) plans are Silver plans that have reduced deductibles, coinsurance, and copayments. You may qualify for CSR plans if	OUTPATIENT SURGERY/ SERVICES	10%	20%	10%
you earn less than \$36,450 for an individual or \$75,000 for a family of four.	ABORTION COVERAGE	Yes	Yes	Yes ¹
PRESCRIPTION DRUGS	Rx TIER 1	\$0	\$10	\$2
Insurance companies separate prescription drugs into different	Rx TIER 2	\$15	\$35	\$5
categories known as "tiers." The "tier" of the drug identifies how much you pay for your prescription,	Rx TIER 3	\$50	\$60	\$15
like antibiotics or insulin. Contact HealthSource RI for more information	Rx TIER 4	\$75	\$80	\$30
about medication tiers.	Rx TIER 5	20%	20%	Tier 5/Tier 6: 10%
*This plan does not cover abortion except in very limited circumstances (check your police	w or plan document for further information). No por	tion of the promium paid	tor this plan is placed in	an allocation account

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 §156.280 (e)(3). ¹A variation of this plan exists that excludes coverage for most abortions. An asterisk () at the beginning of the plan name indicates that it excludes most abortion coverage.

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

		.		NHPF	RI: Neighborhood Hea	Ith Plan of Rhode Islan
INSURANCE COMPANY	BCBSRI	BCBSRI	BCBSRI	NHPRI	BCBSRI	BCBSRI
PLAN NAME	*BlueSolutions for HSA Direct (CSR94)	BlueCHiP Direct (CSR94)	BlueCHiP Direct Advance (CSR94)	Neighborhood COMMUNITY (CSR94)	BasicBlue Direct (CSR87)	VantageBlue Direct Plan (CSR87)
METAL LEVEL	SILVER 94	SILVER 94	SILVER 94	SILVER 94	SILVER 87	SILVER 87
PLAN INCOME RANGE % OF FEDERAL POVERTY LEVEL (FPL)	100-150% FPL	100-150% FPL	100-150% FPL	100-150% FPL	150-200% FPL	150-200% FPL
MONTHLY PREMIUM (21-YEAR OLD, BEFORE TAX CREDIT)	\$380	\$371	\$321	\$297	\$408	\$398
MONTHLY PREMIUM (40-YEAR OLD, BEFORE TAX CREDIT)	\$486	\$475	\$410	\$380	\$522	\$508
MONTHLY PREMIUM (60-YEAR OLD, BEFORE TAX CREDIT)	\$1,031	\$1,008	\$871	\$807	\$1,108	\$1,080
HSA QUALIFIED	No	No	No	No	No	No
	PPO	POS	POS	НМО	PPO	PPO
(SEE DEFINITIONS ON PAGE 2)	No	Yes	Yes	No	No	No
NETWORK COVERAGE AREA	National	RI Only	RI Narrow	RI only	National	National
RI PROVIDER INFORMATION (SUBJECT TO CHANGE)	175 Dontists	1,683 PCPs 3,395 Specialists 475 Dentists 14 of 14 Hospitals	411 PCPs 1,322 Specialists 399 Dentists Lifespan Hospital Network: Rhode Island; Hasbro; Miriam; Newport; Bradley	1,340 PCPs 5,690 Specialists 513 Dentists 14 of 14 Hospitals	1,683 PCPs 3,395 Specialists 475 Dentists 14 of 14 Hospitals	1,683 PCPs 3,395 Specialists 475 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	\$900 Individual \$1,800 Family	\$1,300 Individual \$2,600 Family	\$1,300 Individual \$2,600 Family	\$2,250 Individual \$4,500 Family	\$2,900 Individual \$5,800 Family	\$3,000 Individual \$6,000 Family
DEDUCTIBLE - MEDICAL	\$0 Individual \$0 Family	\$0 Individual \$0 Family	\$0 Individual \$0 Family	\$0 Individual \$0 Family	\$650 Individual \$1,300 Family	\$250 Individual \$500 Family
DEDUCTIBLE - DRUG	\$0	\$0	\$0	\$0	Tiers 3, 4, and 5 combined with medical	Tier 5 combined with medical
IN-NETWORK COSTS: PRIMARY CARE	20%	\$15 Non-PCMH \$5 PCMH	\$15 Non-PCMH \$5 PCMH	10%	\$20 Non-PCMH \$10 PCMH	First sick visit free, all other visits: \$25 Non-PCMH \$15 PCMH
SPECIALIST VISIT	20%	\$20	\$20	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%	\$15	\$15	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/SERVICES	20%	10%	10%	10%	10%	20%
ABORTION COVERAGE	Limited*	Yes	Yes	Yes	Yes	Yes
Rx TIER 1	\$0	\$5	\$5	\$2	\$10	\$10
Rx TIER 2	\$15	\$15	\$15	\$5	\$30	\$35
Rx TIER 3	\$50	\$30	\$30	\$15	\$50	\$60
Rx TIER 4	\$75	\$50	\$50	\$30	\$75	\$80
Rx TIER 5	20%	20%	20%	Tier 5/Tier 6: 10%	20%	20%

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NHPRI: Neighborhood Health Plan of Rhode Island						
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 (CSR73)
METAL LEVEL	SILVER 87	SILVER 87	SILVER 87	SILVER 87	SILVER 87	SILVER 73
PLAN INCOME RANGE % OF FEDERAL POVERTY LEVEL (FPL)	150-200% FPL	150-200% FPL	150-200% FPL	150-200% FPL	150-200% FPL	200-250% FPL
MONTHLY PREMIUM (21-YEAR OLD, BEFORE TAX CREDIT)	\$380	\$371	\$321	\$314	\$297	\$408
MONTHLY PREMIUM (40-YEAR OLD, BEFORE TAX CREDIT)	\$486	\$475	\$410	\$401	\$380	\$522
MONTHLY PREMIUM (60-YEAR OLD, BEFORE TAX CREDIT)	\$1,031	\$1,008	\$871	\$851	\$807	\$1,108
HSA QUALIFIED	No	No	No	No	No	No
PLAN TYPE (SEE DEFINITIONS ON PAGE 2)	PPO	POS	POS	НМО	НМО	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 (SUBJECT TO CHANGE)	1,683 PCPs 3,395 Specialists 475 Dentists 14 of 14 Hospitals	1,683 PCPs 3,395 Specialists 475 Dentists 14 of 14 Hospitals	411 PCPs 1,322 Specialists 399 Dentists Lifespan Hospital Network: Rhode Island; Hasbro; Miriam; Newport; Bradley	1,340 PCPs 5,690 Specialists 513 Dentists 14 of 14 Hospitals	1,340 PCPs 5,690 Specialists 513 Dentists 14 of 14 Hospitals	1,683 PCPs 3,395 Specialists 475 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	\$2,900 Individual \$5,800 Family	\$3,000 Individual \$6,000 Family	\$3,000 Individual \$6,000 Family	\$3,000 Individual \$6,000 Family	\$3,150 Individual \$6,300 Family	\$7,000 Individual \$14,000 Family
DEDUCTIBLE - MEDICAL	\$550 Individual \$1,100 Family	\$900 Individual \$1,800 Family	\$900 Individual \$1,800 Family	\$1,200 Individual \$2,400 Family	\$825 Individual \$1,650 Family	\$4,550 Individual \$9,100 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	Tiers 3, 4, and 5 combined with medical
IN-NETWORK COSTS:			CO Non DOMU			¢20 Nem DOMU
PRIMARY CARE	20%	\$20 Non-PCMH \$10 PCMH	\$20 Non-PCMH \$10 PCMH	\$10	10%	\$20 Non-PCMH \$10 PCMH
SPECIALIST VISIT	20%	\$25	\$25	\$20	10%	\$45
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%	\$20
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%
ABORTION COVERAGE	Limited*	Yes	Yes	Yes ¹	Yes	Yes
Rx TIER 1	\$0	\$7	\$7	\$5	\$5	\$10
Rx TIER 2	\$15	\$20	\$20	\$10	\$7	\$30
Rx TIER 3	\$50	\$50	\$50	\$35	\$30	\$50
Rx TIER 4	\$75	\$75	\$75	\$50	\$45	\$75
Rx TIER 5	20%	20%	20%	Tier 5/Tier 6: 10%	Tier 5/Tier 6: 10%	20%

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BCBSRI: Blue Cross & Blue Shield of Rhode Island

NHPRI: Neighborhood Health Plan of Rhode Island						
INSURANCE COMPANY	BCBSRI	BCBSRI	BCBSRI	BCBSRI		NHPRI
PLAN NAME	VantageBlue Direct Plan (CSR73)	*BlueSolutions for HSA Direct (CSR73)	BlueCHiP Direct (CSR73)	BlueCHiP Direct Advance (CSR73)	Neighborhood VALUE (CSR73)	Neighborhood COMMUNITY (CSR73)
METAL LEVEL	SILVER 73	SILVER 73	SILVER 73	SILVER 73	SILVER 73	SILVER 73
PLAN INCOME RANGE % OF FEDERAL POVERTY LEVEL (FPL)	200-250% FPL	200-250% FPL	200-250% FPL	200-250% FPL	200-250% FPL	200-250% FPL
MONTHLY PREMIUM (21-YEAR OLD, BEFORE TAX CREDIT)	\$398	\$380	\$371	\$321	\$314	\$297
MONTHLY PREMIUM (40-YEAR OLD, BEFORE TAX CREDIT)	\$508	\$486	\$475	\$410	\$401	\$380
MONTHLY PREMIUM (60-YEAR OLD, BEFORE TAX CREDIT)	\$1,080	\$1,031	\$1,008	\$871	\$851	\$807
HSA QUALIFIED	No	Yes	No	No	No	No
PLAN TYPE (SEE DEFINITIONS ON PAGE 2)	PPO	PPO	POS	POS	НМО	НМО
REFERRAL REQUIRED	No	No	Yes	Yes	No	No
NETWORK COVERAGE AREA	National	National	RI Only	RI Narrow	RI Only	RI Only
RI PROVIDER INFORMATION (SUBJECT TO CHANGE)	1,683 PCPs 3,395 Specialists 475 Dentists 14 of 14 Hospitals	1,683 PCPs 3,395 Specialists 475 Dentists 14 of 14 Hospitals	1,683 PCPs 3,395 Specialists 475 Dentists 14 of 14 Hospitals	411 PCPs 1,322 Specialists 399 Dentists Lifespan Hospital Network: Rhode Island; Hasbro; Miriam; Newport; Bradley	1,340 PCPs 5,690 Specialists 513 Dentists 14 of 14 Hospitals	1,340 PCPs 5,690 Specialists 513 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	\$7,550 Individual \$15,100 Family	\$6,000 Individual \$12,000 Family	\$6,500 Individual \$13,000 Family	\$6,400 Individual \$12,800 Family	\$7,300 Individual \$14,600 Family	\$7,425 Individual \$14,850 Family
DEDUCTIBLE - MEDICAL	\$5,600 Individual \$11,200 Family	\$2,900 Individual \$5,800 Family	\$4,200 Individual \$8,400 Family	\$4,150 Individual \$8,300 Family	\$4,225 Individual \$8,450 Family	\$3,175 Individual \$6,350 Family
DEDUCTIBLE - DRUG	Tier 5 combined with medical	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
IN-NETWORK COSTS:	First sick					
PRIMARY CARE	visit free, all other visits: \$60 Non-PCMH \$40 PCMH	20%	\$30 Non-PCMH \$20 PCMH	\$40 Non-PCMH \$20 PCMH	\$25	10%
SPECIALIST VISIT	\$65	20%	\$60	\$60	\$75	10%
PREVENTATIVE CARE	\$0	\$0	\$0	\$0	\$0	\$0
URGENT CARE	\$75	20%	\$75	\$75	\$75	10%
ER SERVICES	\$475	20%	10%	10%	40%	10%
INPATIENT HOSPITAL	30%	20%	10%	10%	40%	10%
X-RAYS & OTHER DIAG. IMAGING	30%	20%	10%	10%	40%	10%
HIGH END IMAGING: CT/PET/MRI	30%	20%	10%	10%	40%	10%
MENTAL HEALTH/SUBSTANCE ABUSE - OFFICE VISITS	\$60	20%	\$30	\$40	\$25	10%
SPEECH/OCCUP/PHYS THERAPY, OUTPATIENT REHAB	30%	20%	10%	10%	\$75	10%
LAB SERVICES, OUTPATIENT	30%	20%	10%	10%	40%	10%
SKILLED NURSING FACILITY	30%	20%	10%	10%	40%	10%
OUTPATIENT SURGERY/SERVICES	30%	20%	10%	10%	40%	10%
ABORTION COVERAGE	Yes	Limited*	Yes	Yes	Yes ¹	Yes
Rx TIER 1	\$10	\$0	\$7	\$7	\$10	\$5
Rx TIER 2	\$35	\$15	\$35	\$35	\$15	\$10
Rx TIER 3	\$80	\$50	\$50	\$50	\$40	\$35
Rx TIER 4	\$100	\$75	\$75	\$75	\$55	\$50
Rx TIER 5	20%	20%	20%	20%	Tier 5/Tier 6: 50%	Tier 5/Tier 6: 10%

 Rx TIER 5
 20%
 20%
 20%
 20%
 1er 5/1er 6: 50%
 1er 5/1er 6: 10%

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 Ya variation of the plan name indicates that it excludes most abortion coverage.
 Iter 5/1er 6: 50%
 Iter 5/1er 6: 10%