



Bronze, Silver, Gold or Platinum: What Type of Plan Should I Choose?

There are different categories of Health Insurance Marketplace health insurance plans. They are grouped into “metal” levels to make it easier to compare plans.

Metal Level	Level of Coverage
Platinum (highest monthly premiums)	Pays for about 90% of medical care costs
Gold	Pays for about 80% of medical care costs
Silver	Pays for about 70% of medical care costs
Bronze	Pays for about 60% of medical care costs

In general, people who are healthy will probably save more money if they use a Silver or Bronze plan. For people who expect to use a lot of health care services, it may be wise to choose a Gold or Platinum plan.

Silver level plans are the most popular. For some people (depending on your income), Silver level plans also provide a discount on the amount you pay when you receive health care or pay for medicine. If you qualify for this discount, a Silver level plan may provide you with a better deal than a Gold plan.

Catastrophic plans are only available to some people (such as those under 30 years of age). They may offer a cheaper premium, but you will pay a lot for the services you receive.

Generally, “richer” metal levels (like a Platinum or Gold plan) limit the amount you will pay out of your own pocket for health care (doctor and hospital visits, medicines). However, the monthly fee for the insurance (premium) will be more than other metal level plans.

Plans with “cheaper” metal levels (like a Silver or Bronze plan) will generally cost you less monthly for health insurance (your premium). However, you will likely pay more each time you see a doctor, visit a hospital or pay for medicine.

In choosing among the different metal level plans, you should estimate how much health care you and your family will be using over the next year. Preventive services such as your annual visit to your doctor, vaccinations for your children and many cancer screenings are free of charge.



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