

Understanding ACA Plan Metal Tiers



Understanding your client's health care needs and budget can be critical when choosing the right ACA plan for them. Review details of each metal tier to help your clients make a more informed decision this OEP.

Average premiums from KFF, "Average Marketplace Premiums by Metal Tier, 2018-2025"

Bronze

AVERAGE LOWEST-COST BRONZE PREMIUM: \$381



- Covers 60 percent of health costs
- Lowest monthly premiums
- Highest deductibles
- Cannot apply cost-sharing reductions
- Can apply subsidies

Silver

AVERAGE LOWEST-COST SILVER PREMIUM: \$486



- Covers 70 percent of health care costs
- Moderate monthly premiums
- Moderate deductibles
- Can apply cost-sharing reductions
- Can apply subsidies

Gold

AVERAGE LOWEST-COST GOLD PREMIUM: \$497



- Covers 80 percent of health care costs
- High monthly premiums
- Low deductibles
- Cannot apply cost-sharing reductions
- Can apply subsidies

Platinum

AVERAGE LOWEST-COST PLATINUM PREMIUM: \$507



- Covers 90 percent of health care costs
- Highest monthly premiums
- Lowest deductibles
- Cannot apply cost-sharing reductions
- Can apply subsidies

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