

Colorado Choice Health Plans: Silver Value HSA

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 1/1/2017-12/31/2017

Coverage for: Individual/Family | Plan Type: HMO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.cochoice.com or by calling 1-800-475-8466.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	\$3,250 Individual/\$6,500 Family	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	\$6,500 Individual/\$13,000 Family	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit ?	Premiums and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers ?	Yes. See www.cochoice.com or call 1-800-475-8466 for a list of network providers.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist ?	Not needed for an in-network specialist consult. Procedures or other services may need a referral.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services .

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$20 copay after deductible	Not covered	
	Specialist visit	\$40 copay after deductible	Not covered	
	Other practitioner office visit	\$20 copay after deductible	Not covered	
	Preventive care/screening/immunization	No Copay - 100% covered	Not covered	
If you have a test	Diagnostic test (x-ray, blood work)	30% coinsurance after deductible	Not covered	
	Imaging (CT/PET scans, MRIs)	30% coinsurance after deductible	Not covered	

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If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.cochoice.com	Generic drugs	\$15 copay after deductible	Not covered	Up to 30-day supply (retail), up to 90-day supply (mail order only - 3x copay would apply)
	Preferred brand drugs	\$50 copay after deductible	Not covered	Up to 30-day supply (retail), up to 90-day supply (mail order only - 3x copay would apply)
	Non-preferred brand drugs	\$75 copay after deductible	Not covered	Up to 30-day supply (retail), up to 90-day supply (mail order only - 3x copay would apply)
	Specialty drugs	30% coinsurance after deductible	Not covered	Not all specialty drugs are covered and pre-authorization may be required. See your policy documents for details.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance after deductible	Not covered	
	Physician/surgeon fees	30% coinsurance after deductible	Not covered	
If you need immediate medical attention	Emergency room services	\$200 copay & coinsurance after deductible	\$200 copay & coinsurance after deductible	
	Emergency medical transportation	30% coinsurance after deductible	30% coinsurance after deductible	
	Urgent care	\$60 copay after deductible	\$60 copay after deductible	
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance after deductible	Not covered	
	Physician/surgeon fee	30% coinsurance after deductible	Not covered	

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If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$20 copay after deductible	Not covered	
	Mental/Behavioral health inpatient services	30% coinsurance after deductible	Not covered	
	Substance abuse disorder outpatient services	\$20 copay after deductible	Not covered	
	Substance abuse disorder inpatient services	30% coinsurance after deductible	Not covered	
If you are pregnant	Prenatal and postnatal care	\$20 copay after deductible	Not covered	
	Delivery and all inpatient services	30% coinsurance after deductible	Not covered	
If you need help recovering or have other special health needs	Home health care	30% coinsurance after deductible	Not covered	
	Rehabilitation services	\$40 copay after deductible	Not covered	See EOC for limits
	Habilitation services	\$40 copay after deductible	Not covered	See EOC for limits
	Skilled nursing care	30% coinsurance after deductible	Not covered	See EOC for limits
	Durable medical equipment	30% coinsurance after deductible	Not covered	See EOC for limits
	Hospice service	30% coinsurance after deductible	Not covered	
If your child needs dental or eye care	Eye exam	\$0 Copay	Not covered	
	Glasses	\$0 Copay	Not covered	See EOC for limits
	Dental check-up	Not covered	Not covered	

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Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Cosmetic Surgery
- Dental Care (Adult)
- Hearing Aids (Adult)
- Long Term Care
- Non-Emergency Care (outside US)
- Routine Eye Care (Adult)
- Routine Foot Care
- Weight Loss Programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Bariatric Surgery
- Chiropractic Care
- Hearing Aids (children)
- Infertility Treatment

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your premium. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-800-475-8466. You may also contact your state insurance department at 303-894-7490 or www.dora.state.co.us/insurance.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact: Colorado Choice Health Plans at 1-800-475-8466.

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Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-475-8466.

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*—————

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$3290
- Patient pays \$4250

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$2790
Copays	\$20
Coinsurance	\$1340
Limits or exclusions	\$100
Total	\$4250

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$3570
- Patient pays \$1830

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$1150
Copays	\$600
Coinsurance	\$0
Limits or exclusions	\$80
Total	\$1830

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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