

2026 Individual HMO Plan Summaries On-Marketplace

Gold and Bronze Cost Sharing Reduction-Eligible Plans



		You Pay (At Participating Providers)									
Metal Tier	SBC Lookup	Individual Deductible	Coinsurance	Individual Annual Max Out of Pocket	Retail Clinic Visit	PCP Visit	Specialty Visit	Emergency Room	Outpatient Lab/X-ray	Outpatient Surgery	Hospital
Heatlh Maintenance Organization (HMO) Plans - HMO Gold											
Gold 2000 *	86584WI0010015-01	\$2,000	25%	\$8,200	\$30	\$30	\$60	25% after deductible			
Gold 0 CSR Zero *	86584WI0010015-02	\$0	0%	\$0	\$0						
Gold 2000 CSR Limited *	86584WI0010015-03	\$2,000	25%	\$8,200	\$30	\$30	\$60	25% after deductible			
Heatlh Maintenance Organization (HMO) Plans - HMO Gold											
Gold 2700	86584WI0010007-01	\$2,700	30%	\$7,000	\$10	\$30	\$60	30% after deductible			
Gold 0 CSR Zero	86584WI0010007-02	\$0	0%	\$0	\$0						
Gold 2700 CSR Limited	86584WI0010007-03	\$2,700	30%	\$7,000	\$10	\$30	\$60	30% after deductible			
Heatlh Maintenance Organization (HMO) Plans - HMO Bronze											
Bronze 7500 *	86584WI0010011-01	\$7,500	50%	\$10,000	\$50	\$50	\$100	50% after deductible			
Bronze 0 CSR Zero *	86584WI0010011-02	\$0	0%	\$0	\$0						
Bronze 7500 CSR Limited *	86584WI0010011-03	\$7,500	50%	\$10,000	\$50	\$50	\$100	50% after deductible			
Heatlh Maintenance Organization (HMO) Plans - HMO Catastrophic with 3 free PCP visits											
Catastrophic 10600 **	86584WI0010008-01	\$10,600	0%	\$10,600	No charge after deductible						

Bold plans include three free visits to your primary care practitioner!

Prescription Drugs:

Gold 2000, Gold 2000 CSR Limited, Gold 2700, Gold 2700 CSR Limited, Preventive: \$0; Tier 1: \$15; Tier 2: \$30; Tier 3: \$60; Specialty: \$250 (Note: No charge for CSR Zero)

Bronze 7500, Bronze 7500 CSR Limited, Preventive: \$0; Tier 1: \$25; Tier 2: deductible then \$50; Tier 3: deductible then \$100; Specialty: deductible then \$500 (Note: No charge for CSR Zero)

Catastrophic 10600, Preventive: \$0, All other deductible and coinsurance (Note: No charge for CSR Zero)

* Standardized plan option

** Eligibility limited to persons under age 30, or those with a hardship exemption from the Federally Facilitated Marketplace.

PCP = Primary Care Practitioner

Plans noted on page offer \$0 copayments for MDLIVE online doctor visits.

Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.

Family deductible and out-of-pocket limits are 2x the individual amount.

Out-of-network services are not covered under HMO plan options, except in emergency situations. See policy for details.

If you have a limited cost share plan, you will not be responsible for any deductibles, copayments or coinsurance for health care services received from the Indian Health Service, an Indian Tribe, a Tribal Organization, or a Urban Indian organization.

2026 Individual HMO Plan Summaries On-Marketplace

Bronze Cost Sharing Reduction-Eligible Plans



		You Pay (At Participating Providers)									
Metal Tier	SBC Lookup	Individual Deductible	Coinsurance	Individual Annual Max Out of Pocket	Retail Clinic Visit	PCP Visit	Specialty Visit	Emergen- cy Room	Outpatient Lab/X-ray	Outpatient Surgery	Hospital
Health Maintenance Organization (HMO) – HMO Bronze											
Bronze 10000	86584WI0010009-01	\$10,000	0%	\$10,000	No charge after deductible						
Bronze 0 CSR Zero	86584WI0010009-02	\$0	0%	\$0	\$0						
Bronze 10000 CSR Limited	86584WI0010009-03	\$10,000	0%	\$10,000	No charge after deductible						
Health Maintenance Organization (HMO) – HMO Copay Bronze 0											
Bronze \$0 Medical	86584WI0010016-01	\$0	50%	\$10,600	\$10	\$35	\$200	\$3,000	50% Coinsurance	\$200 Facility Fee \$200 Physician Fee	\$1,500 per day
Bronze \$0 CSR Zero	86584WI0010016-02	\$0	0%	\$0	\$0						
Bronze \$0 Medical Deductible CSR Limited	86584WI0010016-03	\$0	50%	\$10,600	\$10	\$35	\$200	\$3,000	50% Coinsurance	\$200 Facility Fee	\$1,500 per day

Prescription Drugs:

Bronze 10000, Bronze 10000 CSR Limited, Preventive: \$0; All other deductible and coinsurance (Note: No charge for CSR Zero)

Bronze \$0 Medical Deductible, separate \$1,500 deductible per person, Preventive: \$0, Tier 1: \$35, Tier 2: \$125, Tier 3: deductible then 50% coinsurance, Specialty: deductible then 50% coinsurance (Note: No charge for CSR Zero)

* Standardized plan option

PCP = Primary Care Practitioner

Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.

Family deductible and out-of-pocket limits are 2x the individual amount. Pharmacy deductible on copay plan is per individual.

Out-of-network services are not covered under HMO plan options, except in emergency situations. See policy for details.

CSR Zero plans and CSR Limited plans are not eligible for use with a Health Savings Account (HSA)

If you have a limited cost share plan, you will not be responsible for any deductibles, copayments or coinsurance for health care services received from the Indian Health Service, an Indian Tribe, a Tribal Organization, or a Urban Indian organization.

2026 Individual POS Plan Summaries
On-Marketplace

Bronze Cost Sharing Reduction-Eligible Plans



		You Pay												
Metal Tier	SBC Lookup	Individual Deductible		Coinsurance		Individual Annual Max Out of Pocket		Retail Clinic Visit	PCP Visit	Specialty Visit	Emergency Room	Outpatient Lab/X-ray	Outpatient Surgery	Hospital
		In Network	Out of Network	In Network	Out of Network	In Network	Out of Network							
Point-of-Service (POS) - Copay Plan														
Bronze 7500 *	86584WI0020005-01	\$7,500	\$15,000	50%	50%	\$10,000	\$25,000	\$50	\$50	\$100	Deductible and coinsurance			
Bronze 0 CSR Zero *	86584WI0020005-02	\$0	\$0	0%	0%	\$0	\$0	\$0						
Bronze 7500 CSR Limited *	86584WI0020005-03	\$7,500	\$15,000	50%	50%	\$10,000	\$25,000	\$50	\$50	\$100	Deductible and coinsurance			
Point-of-Service (POS) - Deductible Plan														
Bronze 8500	86584WI0020003-01	\$8,500	\$12,000	30%	50%	\$9,500	\$22,000	Deductible and coinsurance						
Bronze 0 CSR Zero	86584WI0020003-02	\$0	\$0	0%	0%	\$0	\$0	\$0						
Bronze 8500 CSR Limited	86584WI0020003-03	\$8,500	\$12,000	30%	50%	\$9,500	\$22,000	Deductible and coinsurance						

Prescription Drugs:
Bronze 7500, Bronze 7500 CSR Limited, Preventive: \$0; Tier 1: \$25; Tier 2: deductible then \$50; Tier 3: deductible then \$100; Specialty: deductible then \$500 (Note: No charge for CSR Zero)
Bronze 8500, Bronze 8500 CSR Limited, Preventive: \$0; All other deductible and coinsurance (Note: No charge for CSR Zero)

* Standardized plan option

PCP = Primary Care Practitioner

Preventive drugs include specific supplements, contraceptives, immunizations, and other preventive drugs ranked A or B by the U.S. Preventive Services Task Force.

Family deductible and out-of Pocket limits are 2x the individual amount.

Out-of-network services are not covered under HMO plan options, except in emergency situations. See policy for details.

CSR Zero plans and CSR Limited plans are not eligible for use with a Health Savings Account (HSA)