

Metal Level Decision Worksheet

How much can you afford to pay monthly for health insurance?

\$ _____

View plans are under that price, after you subtract your advanced premium tax credit (APTC).

Are you eligible for a cost-sharing reduction (CSR)?

Yes No

Circle your answer and note the score in the right column.

Q1	How often in the benefit year do you think you'll go to the doctor?						
	Never 0	Once 1	2-3 times 2	4-7 times 3	8-11 times 4	Monthly or more 5	
Q2	How often in the benefit year do you think you'll see a specialist, therapist, counselor, or other outpatient care provider?						
	Never 0	Once 2	2-3 times 3	4-7 times 4	8-11 times 5	Monthly or more 6	
Q3	How often in the benefit year will you need blood work, lab work, or other testing procedures?						
	Never 0	Once 2	2-3 times 4	4-7 times 6	8-11 times 8	Monthly or more 10	
Q4	How regularly do you fill prescriptions?						
	Never 0	Once a year 1	2-3 times/yr 1	4-7 times/yr 2	8-11 times/yr 3	Monthly or more 4	
Q5	What type of prescriptions do you generally need or buy?						
	N/A 0	Generic 1	Brand Name 3	Specialty 4			
Q6	How many times do you think you'll go to the emergency room this benefit year?						
	Never 0	Once 2	2-3 times 4	4-7 times 6	8-11 times 8	Monthly or more 10	
Q7	How many times do you think you'll stay in a hospital this benefit year?						
	Never 0	Once 4	2-3 times 6	4-7 times 8	8-11 times 10	Monthly or more 12	
Q8	On average, how often do you need home care, rehabilitation services, inpatient care, or similar services?						
	Never 0	Once a year 4	2-3 times/yr 6	4-7 times/yr 8	8-11 times/yr 10	Monthly or more 12	
Q9	On average, how often do you go to an urgent care facility (i.e., Patient First, Minute Clinic, etc.)?						
	Never 0	Once a year 1	2-3 times/yr 2	4-7 times/yr 3	8-11 times/yr 4	Monthly or more 5	

Add up your total score and turn page to see recommended Metal Level.



Recommended Metal Level

If you scored ...

Look at these plans:

- 0 – 5** → **Bronze**
- 6 – 26** → **Silver**
- 27 – 47** → **Gold** (or **Silver** if you are eligible for a CSR)
- 48 – 68** → **Platinum** (or **Silver** if you are eligible for a CSR)

Metal Level	You pay (Out-of-Pocket)	Carrier pays	Premiums	Deductibles	Deductibles with CSR*	Copays
Bronze	40%	60%	Low	\$3500 – \$6350	n/a	Few or no copays without a deductible
Silver	30%	70%	Medium	\$1300 – \$5000	73% CSR (\$700 – \$3900) 87% CSR (\$0 – \$1100) 94% CSR (\$0 – \$500)	Some copays available without a deductible
Gold	20%	80%	Medium to high	\$0 – \$1500	n/a	Many copays without a deductible
Platinum	10%	90%	High	\$0	n/a	All medical care requires a copay or coinsurance payments

*Couples and families, multiply deductible by 2.