

PROPOSED 2025 PATIENT-CENTERED BENEFIT PLAN DESIGNS

Benefit	Individual-only Platinum Coinsurance		Individual-only Platinum Copay		Individual-only Gold Coinsurance		Individual-only Gold Copay		Individual-only Silver		Silver 73		Silver 87		Silver 94		Bronze		Bronze HDHP		
	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	
Deductible																					\$6,650
Medical Deductible									\$5,400	\$5,400**		\$1,400**		\$0		\$5,400					
Drug Deductible									\$50	\$350**		\$350**		\$0		\$500					
Coinsurance (Member)		10%		10%		20%		20%		30%		30%		20%		10%		40%		40%	0%
MOOP		\$4,500		\$4,500		\$8,700		\$8,700		\$8,700		\$7,350**		\$3,050**		\$1,300**		\$8,850		\$8,850	\$6,650
ED Facility Fee		\$150		\$150		\$330		\$330		\$400		\$350		\$150		\$50	X	40%	X	40%	0%
Inpatient Facility Fee		10%		\$225		30%		\$350	X	30%	X	30%	X	20%	X	10%	X	40%	X	40%	0%
Inpatient Physician Fee		10%		---		30%		---		30%	X	30%		20%		10%	X	40%	X	40%	0%
Primary Care Visit		\$15		\$15		\$35		\$35		\$50		\$35		\$15		\$5		\$60	X	40%	0%
Specialist Visit		\$30		\$30		\$65		\$65		\$90		\$85		\$25		\$8	X	\$95	X	40%	0%
MH/SU Outpatient Services		\$15		\$15		\$35		\$35		\$50		\$35		\$15		\$5		\$60	X	40%	0%
Imaging (CT/PET Scans, MRIs)		10%		\$75		25%		\$75		\$325		\$325		\$100		\$50	X	40%	X	40%	0%
Speech Therapy		\$15		\$15		\$35		\$35		\$50		\$35		\$15		\$5		\$60	X	40%	0%
Occupational and Physical Therapy		\$15		\$15		\$35		\$35		\$50		\$35		\$15		\$5		\$60	X	40%	0%
Laboratory Services		\$15		\$15		\$40		\$40		\$50		\$50		\$20		\$8		\$40	X	40%	0%
X-rays and Diagnostic Imaging		\$30		\$30		\$75		\$75		\$95		\$95		\$8		\$8	X	40%	X	40%	0%
Skilled Nursing Facility		10%		\$125		30%		\$150	X	30%	X	30%	X	20%	X	10%	X	40%	X	40%	0%
Outpatient Facility Fee		10%		\$75		30%		\$130		30%		30%		20%		10%	X	40%	X	40%	0%
Outpatient Physician Fee		10%		\$20		30%		\$60		30%		30%		20%		10%	X	40%	X	40%	0%
Tier 1 (Generics)		\$7		\$7		\$15		\$15		\$18		\$20**		\$8**		\$3		\$19	X	40%	0%
Tier 2 (Preferred Brand)		\$16		\$16		\$60		\$60	X	\$60	X	\$55	X	\$25		\$10	X	40%	X	40%	0%
Tier 3 (Nonpreferred Brand)		\$25		\$25		\$85		\$85	X	\$90	X	\$85	X	\$45		\$15	X	40%	X	40%	0%
Tier 4 (Specialty)		10%		10%		20%		20%	X	20%	X	20%	X	15%		10%	X	40%	X	40%	0%
Tier 4 Maximum Coinsurance		\$250		\$250		\$250		\$250		\$250		\$250		\$150		\$150		\$500*			
Maximum Days for charging IP copay				5				5													
Begin PCP deductible after # of copays																					
Actuarial Value																					
2025 AV (Draft 2025 AVC)		91.90		91.58		81.46		81.64		71.59†		73.93†		87.97†		94.74		63.7†		64.88	
Enrollment as of July 2023		77,615			183,457			293,276			128,845			318,258			221,763			93,586	
Percent of Total enrollment		5%			10%			17%			8%			20%			13%			6%	
Enrollment as of June 2023		21,755		54,353		90,229		80,954													
Percent of Total enrollment		29%		71%		53%		47%													

KEY:	X	Subject to deductible
	*	Drug cap applies to all drug tiers
	†	Additive adjustment (included in AV)
	**	Targeted for enhancement
	(Orange)	Increased member cost from 2024
	(Green)	Decreased member cost from 2024
	(Red)	Does not meet AV
	(Yellow)	Within .5 of upper de minimis
(Light Green)	Securely within AV	

**PROPOSED 2024 PATIENT-CENTERED BENEFIT PLAN DESIGNS
COVERED CALIFORNIA FOR SMALL BUSINESS ONLY**

Benefit	CCSB-only Platinum Coinsurance		CCSB-only Platinum Copay		CCSB-only Gold Coinsurance		CCSB-only Gold Copay		CCSB-only Silver Coinsurance		CCSB-only Silver Copay K		CCSB-only Silver HDHP B	
	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount	Ded	Amount
Deductible														\$2,850
Medical Deductible						\$350		\$250		\$2,500		\$2,500		
Drug Deductible						\$0		\$0		\$300		\$300		
Coinsurance (Member)		10%		10%		20%		20%		35%		35%		25%
MOOP		\$4,500		\$4,500		\$7,800		\$7,800		\$8,600		\$8,750		\$7,500
ED Facility Fee		\$200		\$150	X	20%	X	\$250	X	35%	X	35%	X	25%
Inpatient Facility Fee		10%		\$250	X	20%	X	\$600	X	35%	X	35%	X	25%
Inpatient Physician Fee		10%		---	X	20%		--	X	35%		35%	X	25%
Primary Care Visit		\$15		\$20		\$25		\$35		\$55		\$55	X	25%
Specialist Visit		\$30		\$30		\$50		\$55		\$90		\$90	X	25%
MH/SU Outpatient Services		\$15		\$20		\$25		\$35		\$55		\$55	X	25%
Imaging (CT/PET Scans, MRIs)		10%		\$100		20%	X	\$250	X	35%	X	\$300	X	25%
Speech Therapy		\$15		\$20		\$25		\$35		\$55		\$55	X	25%
Occupational and Physical Therapy		\$15		\$20		\$25		\$35		\$55		\$55	X	25%
Laboratory Services		\$15		\$20		\$25		\$35		\$55		\$55	X	25%
X-rays and Diagnostic Imaging		\$30		\$30		\$65		\$55		\$90		\$90	X	25%
Skilled Nursing Facility		10%		\$150	X	20%	X	\$300	X	35%	X	35%	X	25%
Outpatient Facility Fee		10%		\$100		20%	X	\$300	X	35%	X	35%	X	25%
Outpatient Physician Fee		10%		\$25		20%		\$35		35%		35%	X	25%
Tier 1 (Generics)		\$10		\$5		\$15		\$15		\$20		\$19	X	25%
Tier 2 (Preferred Brand)		\$25		\$20		\$50		\$40	X	\$75	X	\$85	X	25%
Tier 3 (Nonpreferred Brand)		\$40		\$30		\$80		\$70	X	\$105	X	\$110	X	25%
Tier 4 (Specialty)		10%		10%		20%		20%	X	30%	X	30%	X	25%
Tier 4 Maximum Coinsurance		\$250		\$250		\$250		\$250		\$250		\$250		\$250*
Maximum Days for charging IP copay				5				5						
Begin PCP deductible after # of copays														
Actuarial Value														
2025 AV (Draft 2025 AVC)		91.27		90.47		79.08		80.52		69.24†		68.84†		71.21
Enrollment as of December 2022				19,243				30,607				20,805		1,691
Percent of Total enrollment				27%				42%				29%		2%

KEY:	X	Subject to deductible
	*	Drug cap applies to all drug tiers
	†	Additive adjustment required
	**	Targeted for enhancement
		Increased member cost from 2024
		Decreased member cost from 2024
		Does not meet AV
	Within .5 of upper de minimis	
	Securely within AV	