



**my Arkansas Insurance**

A Division of the Arkansas Insurance Department



# Understanding Plan Categories

Plans in the Marketplace are grouped into four categories, called “metal levels.” Catastrophic plans, which are plans that have low monthly premiums and high deductibles where you pay most of your medical bills yourself, are also available for some people.

## Decoding Metal Levels

Metal categories are grouped by the way you and your plan split the cost of health care. All plans include the same covered benefits, so these levels have nothing to do with the actual quality of care – just the cost.

*Estimated Metal Category Averages*

Plan Category	% Insurance Pays	% You Pay	Premium
Bronze	60%	40%	\$
Silver	70%	30%	\$\$
Gold	80%	20%	\$\$\$

## Deciding the Metal Level that Works Best for Your Family

There are two types of costs that are affected by metal levels:

- Premium: The amount you pay for your health insurance every month.
- Deductible: The amount you have to pay for covered services before your insurance starts to pay.

### Bronze

- Lowest monthly premium
- Highest deductibles
- Highest care costs

### Silver

- Moderate monthly premium
- Deductibles are usually lower
- Moderate care costs

### Gold

- High monthly premium
- Deductibles are usually low
- Lowest care costs

Your premium can be lower based on your income, no matter which metal category you pick.

## Understanding Catastrophic Health Plans

Some Arkansans will qualify for catastrophic health insurance, which is a plan with low monthly premiums but a very high deductible. This means that you would need to pay the entire deductible if you got sick or injured before your health plan covered any costs.



**Do you need more help?**

**Online:** [myARInsurance.com](http://myARInsurance.com) or [Insurance.Arkansas.gov](http://Insurance.Arkansas.gov)

**Phone:** 844-355-3262 or 800-852-5494; M-F 8:00 a.m. - 4:30 p.m.