

For your complex health needs, which plan offers the best overall bargain?

It depends on your income level

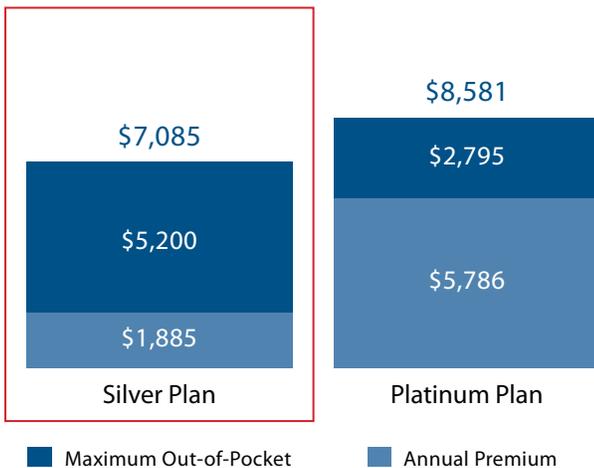
The most generous platinum health plans have higher premiums and lower cost sharing, while the less generous silver plans have lower premiums and higher cost sharing. If you have complex health needs, look at the total cost of a marketplace plan, which includes monthly premiums plus the out of pocket maximum, before enrolling.

For more information: <http://puttingpatientsfirst.net/>

If you make less than
\$29,000

At this income, patient receives advance premium tax credits and cost-sharing reductions.

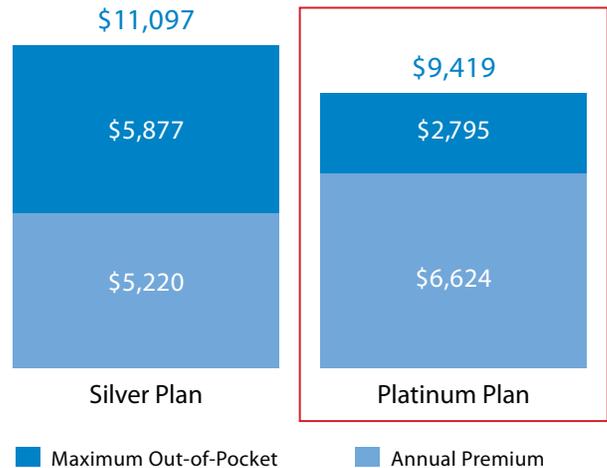
Compare cost differences to find the **least expensive** overall plan:



If you make more than
\$46,000

No financial assistance at this income.

Compare cost differences to find the **least expensive** overall plan:



Definitions: Maximum Out-of-Pocket: The highest amount you must pay in cost sharing each year. After you reach this amount of spending, your health insurance plan pays the full cost of services. Annual Premium: The total amount you must pay each year for your health insurance. You pay a portion of this total amount each month.

Data Caveats: This infographic illustrates two patients with complex health needs. The first has income (225% of the federal poverty level) that qualifies the patient for the advance premium tax credit and cost-sharing reductions. The second has income (400% of the federal poverty level) too high to qualify for financial assistance. More information about the advance premium tax credits and cost-sharing reductions for people at other income levels is available at: <http://puttingpatientsfirst.net/>.

Data Methodology: This analysis uses premium and maximum out-of-pocket information from Avalere PlanScope analysis performed in October 2013. PlanScope analyzed data from the HHS Individual Landscape File and the state exchange website in CA, totaling 2,161 plans across 35 states and representing premium information for a non-smoking 50-year-old. Average advance premium tax credit amounts were calculated using the Kaiser Family Foundation Subsidy Calculator, based on data from the top 15 states for exchange enrollment, accessed October 2013: <http://kff.org/interactive/subsidy-calculator/>.