



## Instructions and Notes:

### 1) *Overview of QHP Landscape files*

This website contains plan information for states in Federally-Facilitated Marketplaces, State-Partnership Marketplaces, and State-Based Marketplaces using the federal application system:

- Medical plans in the individual market
- Medical plans in the small group (SHOP) market
- Dental plans in the individual market
- Dental plans in the small group (SHOP) market

### 2) *Identifying plans based on geography and plan criteria*

To browse for a plan by specific data fields, click on the icon at the top of the column for a specific field of interest such as state, county, or metal level. For example, to select a specific county of interest, select the county name from the drop-down menu in the second column and click "OK" when done. The file will filter the data and show plan information only for the selected county. Multiple data fields may be selected for filtering and browsing at one time.

### 3) *Premium Information*

**Premium amounts do not include tax credits that will lower premiums for many consumers applying for insurance, specifically those with income up to 400 percent of the federal poverty level.**

The document shows premiums for the following example rating scenarios:

- Child = one child any age
- Adult Individual Age 21, 27, 30, 40, 50, and 60 = one adult age 21, 27, 30, 40, 50, or 60
- Couple Age 21, 30, 40, 50, and 60 = two adults age 21, 30, 40, 50, or 60, no children
- Couple + 1 child Age 21, 30, 40, 50 = two adults age 21, 30, 40, or 50, and one child
- Couple + 2 children Age 21, 30, 40, 50 = two adults age 21, 30, 40, or 50, and two children
- Couple + 3 children Age 21, 30, 40, 50 = two adults age 21, 30, 40, or 50, and three or more children
- Single Parent + 1 child Age 21, 30, 40, and 50 = one adult age 21, 30, 40, or 50, and one child
- Single Parent + 2 children Age 21, 30, 40, and 50 = one adult age 21, 30, 40, or 50, and two children
- Single Parent + 3 children Age 21, 30, 40, and 50 = one adult age 21, 30, 40, or 50, and three or more children

*Note on Child Only Offering Status: Child-only plans (labeled as "allows child-only") will only show premiums for the Premium Child column. Plans that prohibit child-only coverage (labeled as "allows adult-only") will not show premiums for the Premium Child column.*

*Note on Children: The rating scenarios are limited to dependent children in the immediate family under the age of 21. Plans may vary in the rating of other child dependencies such as nephews, nieces, grandchild or ward.*

*Note on Catastrophic Plans: For catastrophic plans only, individuals over age 29 generally may not enroll. However, individuals over 29 with an effective hardship exemption that was granted by the Marketplace are eligible to enroll in a catastrophic plan.*

Premium table specific notation:

++ Premiums forthcoming

#### **4) Cost Sharing Information**

The document shows standard cost sharing information for each plan. Cost sharing information is shown for in-network services (showing first tier where there are multiple in-network tiers), and includes:

- Deductibles: For in-network medical care and drugs (by individual, family)
- Maximum out of pocket expenses: For in-network medical care and drugs (by individual, family)
- Copayments and coinsurance for the following in-network services:
  - Primary care physician
  - Specialist
  - Emergency Room
  - Inpatient facility
  - Inpatient physician
  - Generic drugs
  - Preferred brand drugs
  - Non-preferred brand drugs
  - Specialty drugs

The document also shows cost sharing information for silver metal plans that are variants of the standard silver plan. Consumers that qualify for these silver plan variations based on their incomes and family size will see lower out-of-pocket costs. These plans differ from the standard plan by the percentage of health care expenses covered by the plan for a typical group of enrollees (i.e., actuarial value). The actuarial value of these silver plan variants are: 73 Percent Silver, 87 Percent Silver and 94 Percent Silver.

#### **5) Dental Benefit Information**

The document indicates whether the medical plan covers adult dental or child dental services.

## **6) Customer Service and Plan Materials**

The document shows phone numbers and links to the following plan resources:

- Customer service phone numbers (local, toll-free, TTY)
- Network URL
- Plan brochure URL
- Summary of Benefits URL
- Drug formulary URL

## **7) Data Notes**

*Note on Data Source: This document includes data from plans in Federally-facilitated Marketplaces, State-Partnership Marketplaces and State-Based Marketplaces using the federal application system. These data were pulled from the Health Insurance Oversight System (HIOS) for Federally-facilitated states and the State-based market states of Idaho and New Mexico, the System for Electronic and Rate Form Filing (SERFF) for the partnership states, and the Office of Management and Budget (OMB) for Multi-State Plans. The data are current as of November 21, 2013, and are subject to change.*

*Note on Premiums: For Alaska and Nebraska, the premiums shown are for the rating area within the county with the highest county population. For all other states, the premiums shown are for a rating area that includes all county residents. The premium amounts do not include tax credits that will lower premiums for many consumers applying for insurance, specifically those with income up to 400 percent of the federal poverty level.*

*Note on Virginia Plans: As required by Virginia law, plans must make available coverage for the treatment of morbid obesity. Some issuers include this coverage in all their Marketplace plans; others offer it as an optional benefit, normally by rider. For 2014, the Federal marketplace will display complete plans; the presence or absence of optional riders is not displayed on the website. Consumers will see plans offered by the same issuer that appear to be the same but have different premiums. This additional coverage may be more costly in some plans due to various reasons, including health care provider arrangements and levels of coverage.*

[To access detailed plan information, please visit Plan Compare at https://healthcare.gov.](https://healthcare.gov)