

2024 ACA INDIVIDUAL & FAMILY PLANS



	GOLD	SILVER				BRONZE					Catastrophic	
	Standard Gold	Standard Silver	Choice Silver 1	Community Silver	Choice Silver 2	Standard Bronze	Saver Bronze	Choice Bronze 1	First Bronze	Choice Bronze 2		
SERVICE AREA	METRO RURAL	METRO RURAL	METRO	RURAL	METRO	METRO RURAL	METRO RURAL	METRO	RURAL	METRO	METRO	
Networks (All networks are EPO)	Preferred-Care Blue (all 32 counties)	BlueSelect, Preferred-Care Blue (24 rural counties)	BlueSelect, BlueSelect Plus	Preferred-Care Blue (24 rural counties)	BlueSelect	Preferred-Care Blue (24 rural counties)	Preferred-Care Blue (all 32 counties)	BlueSelect, BlueSelect Plus	Preferred-Care Blue (24 rural counties)	BlueSelect	BlueSelect	
Spira Care Access			✓		✓			✓		✓		
Spira Care Visits	N/A	N/A	\$0	N/A	\$0	N/A	N/A	\$0	N/A	\$0	N/A	
Single Deductible	\$1,500	\$5,900	\$5,000	\$6,000	\$6,000	\$7,500	\$6,500	\$7,000	\$7,000	\$8,700	\$9,450	
Family Deductible	\$3,000	\$11,800	\$10,000	\$12,000	\$12,000	\$15,000	\$13,000	\$14,000	\$14,000	\$17,400	\$18,900	
Coinsurance	25%	40%	50%	50%	50%	50%	50%	50%	50%	50%	0%	
Single OOP Max	\$8,700	\$9,100	\$8,150	\$8,200	\$8,050	\$9,400	\$8,000	\$9,050	\$9,450	\$9,450	\$9,450	
Family OOP Max	\$17,400	\$18,200	\$16,300	\$16,400	\$16,100	\$18,800	\$16,000	\$18,100	\$18,900	\$18,900	\$18,900	
Telehealth Office Visit & Mental Health Therapy ²	\$30	\$40	\$0	\$0	\$0	\$50	\$0	\$0	\$0	\$0	\$0	
PCP Network Visits ¹	\$30	\$40	\$0 Spira ⁶ \$50 Network	\$40	\$0 Spira ⁶ \$50 Network	\$50	Ded & Coins	\$0 Spira ⁶ Ded&Coins, Network	4@ \$40 ⁵ Ded&Coins	\$0 Spira ⁶ DedCoins, Network	3@\$100 ⁴ Ded	
Urgent Care	\$45	\$60	\$100	\$75	\$100	\$75		Ded & Coins		Ded&Coins	Ded&Coins	Deductible
Specialist Visits	\$60	\$80	\$100	\$75	\$100	\$100		Ded & Coins		Ded&Coins	Ded&Coins	Deductible
Hospital Emergency Room	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded&Coins	Ded & Coins	Deductible	
HSA Eligible							✓					
Prescription Drugs³ Walgreen's Value Network												
Low Cost Generic	\$15	\$20	\$5	\$5	\$5	\$25	50% after Ded	\$5	\$5	\$5	Deductible	
Generic	\$15	\$20	\$20	\$20	\$20	\$25		\$30	\$30	\$30		
Preferred	\$30	\$40	\$75	\$75	\$75	\$50 after Ded		50% after Ded	50% after Ded	50% after Ded		
Non-preferred	\$60	\$80 after Ded	50% after Ded	50% after Ded	50% after Ded	\$100 after Ded		50% after Ded	50% after Ded	50% after Ded		
Generic & Preferred Specialty	\$250	\$350 after Ded	50% after Ded	50% after Ded	50% after Ded	\$500 after Ded		50% after Ded	50% after Ded	50% after Ded		
Non-preferred Specialty	\$250	\$350 after Ded	50% after Ded	50% after Ded	50% after Ded	\$500 after Ded		50% after Ded	50% after Ded	50% after Ded		

Ded = Deductible
 Coins = Coinsurance
 Plans available both on and off exchange; off exchange include Pediatric Dental.

¹ Primary Care Physicians include General Practice, Family Practice, Internal Medicine and Pediatrics.
² First plan's telehealth visits do not accrue toward limited copay visits.
³ Drug coverage provides for up to a 34-day supply.
⁴ Copays for the FIRST THREE visits to a Primary Care Provider only.
⁵ Copay for the FIRST FOUR visits combined for PCP, Specialist and Urgent Care.
⁶ \$0 Copay for Spira Care visits; cost-sharing applies for other network PCPs.

Metro Service Area Counties:
 Clay Jackson Johnson (KS) Johnson (MO)
 Lafayette Platte Ray Wyandotte (KS)

Rural Service Area Counties:
 Andrew Atchison Bates Benton Buchanan
 Caldwell Carroll Cass Clinton DeKalb
 Daviess Gentry Grundy Harrison Henry
 Holt Livingston Mercer Nodaway
 Pettis Saline St Clair Vernon Worth

EXTRA BENEFITS



Rewards Program

All members can earn a digital gift card for completing their annual preventive visit



Virtual Care

Healthcare from the safety and comfort of your home



Mindful by Blue KC

New and enhanced behavioral health services



Chronic Condition Management

Support for chronic health conditions



Blue365®

Healthy deals and discounts



Rx Savings Solutions

Additional savings for pharmacy costs



Diabetes Management

Diabetes prevention and management services



SmartShopper®

Save money on quality, in-network care and get rewarded



Primary care services focused on your health goals. At no additional cost* to you. Whether you need preventive care, treatment for an illness or help making lifestyle changes, count on Spira Care.

- Primary Care for Adults, Children and Adolescents
- Routine Preventive Care
- Sick Care
- Chronic Medical Condition Management
- Behavioral Health Consultations
- On-Site Care Guides to help with care coordination and benefit questions
- Health Coaching
- Extended hours for appointments
- In-person and virtual appointments available with your Spira Care Team

Spira Care Center locations include:

- Crossroads
- Independence
- Lee's Summit
- Liberty
- Olathe
- Overland Park
- Shawnee
- Tiffany Springs
- Wyandotte

*Anyone enrolled in a Choice plan may access Spira Care Centers.

Preferred-Care Blue (EPO) Network

The Preferred-Care Blue network includes providers in the entire 32-county Blue KC service area.

- Covers Metro and Rural service areas for the largest selection of providers in the Blue KC footprint
- Includes 50 in-network hospitals
- Includes approximately 6,200 in-network physicians
- Covers only emergency and urgent care services out of network (no BlueCard coverage)
- Non-emergency services received from out-of-network providers will not be covered

BlueSelect (EPO) and BlueSelect Plus (EPO) Networks

BlueSelect and BlueSelect Plus networks cover only emergency and urgent care services out of network (no BlueCard coverage). They do not cover out-of-network non-emergency services.

Hospitals included:

- AdventHealth (College Boulevard, Shawnee Mission, South Overland Park)
- Cameron Regional Medical Center
- Liberty Hospital
- North Kansas City Hospital
- Olathe Medical Center
- Providence Medical Center
- St. Joseph Medical Center
- St. Mary's Medical Center
- University Health (Hospital Hill and Lakewood)
- The University of Kansas Health System
- Western Missouri Medical Center
- Children's Mercy—Hospital Hill and South (available in BlueSelect Plus network only)

CONTACT QUICK REFERENCE