Analysis of Rehabilitation and Habilitation Benefits In Qualified Health Plans

Prepared for the American Occupational Therapy Association (AOTA) by Stateside Associates

2019

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About AOTA

The American Occupational Therapy Association (AOTA) is the national professional association established in 1917 to represent the interests and concerns of occupational therapy practitioners and students of occupational therapy and to improve the quality of occupational therapy services.

AOTA represents 213,000 occupational therapy practitioners and students in the United States.

AOTA's major programs and activities are directed toward assuring the quality of occupational therapy services, improving consumer access to health care services, and promoting the professional development of members.

AOTA educates the public and advances the profession by providing resources, setting standards, and serving as an advocate to improve health care. AOTA is based in North Bethesda, MD. For more information, please visit <u>www.aota.org</u>.

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Stateside Associates is the largest state and local government affairs firm. Since 1988, the Stateside team has worked across the 50 states and in many local governments on behalf of dozens of companies, trade associations, and government and nonprofit clients. Long regarded as the industry leader in state and local government affairs, Stateside Associates helps its clients recognize more success from their programs by contributing experience, nationwide relationships, and well-honed skills as issue managers.

Introduction

Since the fall of 2014, the American Occupational Therapy Association (AOTA) has released reports surveying the health plans and Summaries of Benefits and Coverage (SBCs) offered in state-based and federally facilitated marketplaces across the country relating to the coverage of rehabilitation and habilitation services.^{1 2}The findings of these reports led to the following conclusions: (1) Consumers in many cases do not have access to adequate information about rehabilitation and habilitation benefits in qualified health plans (QHPs) to make informed choices; and (2) Insurance carriers in many cases seem to not be complying with the essential health benefit (EHB) benchmark standards for coverage of rehabilitative and habilitative services.

Our initial report showed that very few plans (fewer than 9% examined) clearly outlined for the consumer information regarding the number of visits covered under the rehabilitation and habilitation benefit; whether the deductible had to be met before the rehabilitation and/or habilitation coverage would take effect; and whether the core therapies³ were covered. Since that time, the number of plans clearly relating this information has grown to 45%; still less than half.

After our 2014 report was issued, AOTA took these findings to the National Association of Insurance Commissioners' (NAIC) workgroup tasked with recommending revisions to the SBC templates, instructions, and uniform glossary in response to the proposed rule on the SBC, which was issued jointly by the Centers for Medicare & Medicaid Services (CMS) and the Departments of Labor and the Treasury in December 2014. AOTA also shared these findings with the agencies during the public comment period on the proposed rule.

¹ The American Occupation Therapy Association, Analysis of Rehabilitation and Habilitation Benefits in Qualified Health Plans (2014). Retrieved from <u>http://www.aota.org/-/media/Corporate/Files/Advocacy/Health-Care-Reform/Essential-Benefits/EHB-research-project.pdf</u>

² The American Occupation Therapy Association, Analysis of Rehabilitation and Habilitation Benefits in Qualified Health Plans (2016). Retrieved from <u>https://www.aota.org/~/media/Corporate/Files/Advocacy/Health-Care-Reform/Essential-Benefits/Analysis-of-Rehabilitation-and-Habilitation-Benefits-in-Qualified-Health-Plans.pdf</u>

³ The therapies listed in the National Association of Insurance Commissioners' definitions, which were created for a consumer glossary of insurance terms, include the following: rehabilitation—physical therapy, occupational therapy, speech-language pathology, and psychiatric rehabilitation; habilitation—physical therapy, occupational therapy, and speech-language pathology. For purposes of the 2016 and 2019 analysis, psychiatric rehabilitation was not considered as a core rehabilitation therapy.

A final rule was completed⁴ in June 2015. However, the agencies delayed issuing the revised template until they received further input from NAIC.⁵ The agencies released a proposed SBC template and a proposed uniform glossary for comment in February 2016, and in April 2016 CMS posted the final SBC template and sample completed SBC, along with instructions for filling out the SBC and an updated uniform glossary of health coverage and medical terms. The revised SBC and related materials present clearer information about rehabilitative and habilitative services. The instructions now require plans to list the core therapies (physical therapy, occupational therapy, and speech-language pathology), and any quantitative limits on those therapies, on every SBC for the Rehabilitation and Habilitation rows. The revised SBC has new features that make it clearer when the deductible applies to therapy and other covered services.

AOTA and other health care organizations advocated in favor of many of the changes addressing rehabilitative and habilitative benefits, in particular that:

- Physical therapy, occupational therapy, and speech therapy—the therapies listed in the Uniform Glossary definitions of habilitation and rehabilitation services—must always be listed in the Limitations, Exceptions, & Other Important Information column for "Habilitation services" and "Rehabilitation services."
- Quantitative limits (e.g., number of days, hours, or visits covered) on physical therapy, occupational therapy, and speech therapy must always be specified under Limitations, Exclusions, & Other Important Information.
- Non-coverage of habilitative services must be shown in the Services Your Plan Generally Does Not Cover box as well as in the Common Medical Events chart. They should be considered an "excluded service" and listed under Services Your Plan Generally Does Not Cover if a participant has to pay 100% in-network.
- The template has features that help clarify the applicability of the deductible: the new Important Question, "Are there services covered before you meet your deductible?" and a text bar above the Common Medical Events chart stating that all cost-sharing amounts in the chart are after the deductible has been met.

The SBC is used in all health plans, including small and large group plans, as well as self-funded and fully insured plans and grandfathered plans. Nevertheless, one notable exception to the use of the SBC template are short-term, limited-duration plans. Prior to 2017, state benchmark plans were based on 2012 plans with the benchmark adjusted to include all 10 EHBs. The

⁴ United States Department of Labor, 45 CFR Part 147; Summary of Benefits and Coverage and Uniform Glossary (2016). Retrieved from <u>https://www.govinfo.gov/content/pkg/CFR-2018-title45-vol1/xml/CFR-2018-title45-vol1-part147.xml</u>

⁵ Centers for Medicare & Medicaid Services, The Center for Consumer Information & Insurance Oversight (2015). Retrieved from <u>https://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/aca_implementation_faqs24.html</u>

current SBC template and associated documents went into effect on the first day of the first open enrollment period that began April 1, 2017. 6

This is the first report reflecting a review of plans since the current SBC went into effect in 2017. Accordingly, as with our report in 2016, we reviewed a broader section of plans for compliance with the standard, specifically all of the Silver plan SBC documentation available for the 2019 plan year in targeted states.⁷

Methodology Overview

As in 2016, we focused our research on a comprehensive review of selected states, including some that were identified in the previous report as having plan SBCs out of compliance with their respective state's benchmark plans. We selected other states from different regions of the country, a mix of larger and smaller states, and states with different types of marketplaces to ensure a diverse sample. Our research focused on reviewing silver-level plans within 24 states and the District of Columbia. The following states, plus the District of Columbia, were chosen for review: Arkansas, Arizona, California, Colorado, Connecticut, Florida, Hawaii, Idaho, Indiana, Kentucky, Louisiana, Massachusetts, Maryland, Michigan, Minnesota, New York, Ohio, Oregon, Pennsylvania, Rhode Island, South Dakota, Vermont, Washington, and Wyoming. We identified 677 plans, and 5 data points were selected as the core information sought by the project.⁸ SBCs were evaluated to determine whether there was any variation between the different plans offered by each carrier for each of the five core data points. The research was conducted to build upon previous reports, in order to provide an update and identify any statistical significance among the core data points. For a more detailed methodological discussion, please refer to Appendix 1.

Summary

The findings and conclusions that have been made in our research draw an improved but similar landscape to the findings of our previous reports. While informational consistency has improved, consumers still lack critical information regarding rehabilitation benefits, and to a larger degree habilitation benefits, to make informed decisions while shopping for coverage in the marketplaces. In many instances, QHPs are still not clearly complying with the EHB benchmark standards for rehabilitation and habilitation coverage. Unlike in previous reports, the vast majority of plans are no longer combining the rehabilitation and habilitation benefits in

⁶ Centers for Medicare & Medicaid Services, Departments Finalize New Version of the Summary of Benefits and Coverage (2016). Retrieved from <u>https://www.cms.gov/Newsroom/MediaReleaseDatabase/Press-releases/2016-Press-releases-items/2016-04-06.html</u>

⁷ Targeted states include: Arkansas, Arizona, California, Colorado, Connecticut, Florida, Hawaii, Idaho, Indiana, Kentucky, Louisiana, Massachusetts, Maryland, Michigan, Minnesota, New York, Ohio, Oregon, Pennsylvania, Rhode Island, South Dakota, Vermont, Washington, and Wyoming.

⁸ The five core points were (1) therapies covered for rehabilitation, (2) therapies covered for habilitation, (3) visit limits for rehabilitation, (4) visit limits for habilitation, and (5) whether the deductible had to be met before the benefit began.

their SBCs, as they were prohibited from doing beginning in January of 2017. Nevertheless, some plans are still tying the specific benefit or utilization review to age status.

Key Findings

> SBCs still lack critical information regarding rehabilitation and habilitation services for consumers to make informed decisions (see Figure 1).

One of the key findings in previous reports was that inadequate information is available in the Summary of Benefits and Coverage document about rehabilitation and habilitation services for consumers to make informed choices about which plan to select. While the most recent research leads to the same conclusion, clarity regarding the applicability of the deductible for rehabilitation and habilitation has continued to improve. Of the 677 plans reviewed, only \approx 45% contained all the characteristics consumers need to make informed decisions about their coverage. (See Figure 1 below). The vast majority of SBCs (\approx 95%) included clear language regarding whether or not a beneficiary would need to meet their deductible before rehabilitation or habilitation coverage would take effect (Figure 2). However, fewer than half of plans (\approx 48%) listed the core therapies identified in the NAIC's definitions of rehabilitation and habilitation and benefit. \approx 68% of plans made the visit limit clear for both rehabilitation and habilitation. This percentage is increased to \approx 70% (Figure 4) if only considering the visit limits for the rehabilitation benefit alone.

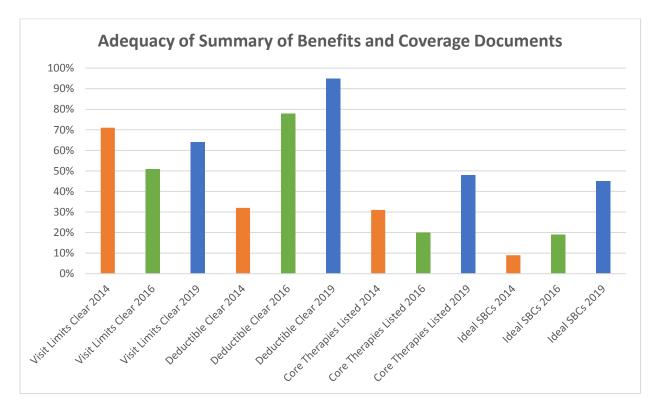
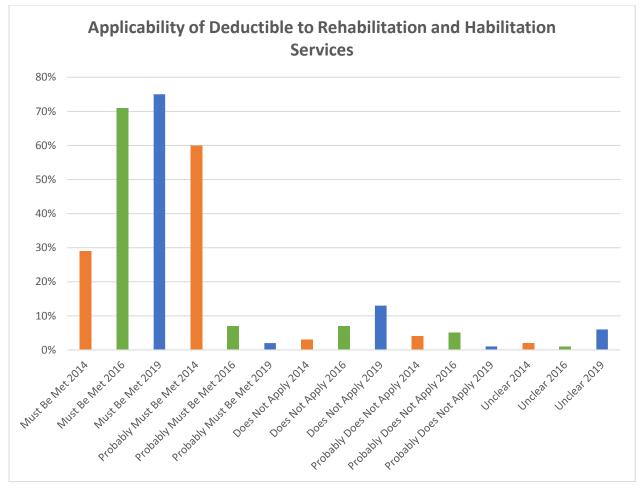


Figure 1

There has been improvement from the original report, in particular in the disclosure of deductibles and in the provision of information relating to habilitation benefits. Still, the majority of SBCs are unclear when it comes to enabling consumers to clearly evaluate, understand, and compare covered services.

Understanding the applicability of the deductible for rehabilitation and habilitation services has improved; however, meeting the standard of clarity varies among benefits (see Figure 2).

Clarity as to whether a deductible must be met for rehabilitation or habitation coverage is the biggest improvement from the original report. A majority of QHPs (≈75%) make it clear that the deductible must be met. For consumers, the applicability of the deductible for a QHP poses many financial concerns. Figure 2 illustrates that for consumers who expect or need rehabilitation and/or habilitation services, the overwhelming majority of plans require that the deductible must be met.





Few QHPs were unclear (\approx 3%) in regard to clearly stating whether a deductible probably needed to be met or probably did not apply. Even fewer plans (\approx less than 1%) made a distinction of applying the deductible to one benefit or the other (i.e., it was clear that the deductible must be met for rehabilitation but unclear for habilitation, and vice versa). Additionally, within this category were plans that tied the deductible to specific therapies, settings, and/or providers. Unfortunately, more plans reviewed (\approx 5%) made this information totally obscure (unclear or outlier) for the consumer. Taking into consideration that the average deductible in a silver-level plan is \$2,559, consumers have to weigh the financial implications to determine whether certain benefits are affordable.⁹

Basic information about rehabilitation and habilitation benefits is often absent or unclear (see Figures 3 and 4).

While progress has been made clarifying the applicability of the deductible, the QHPs are still deficient in providing the necessary information for consumers to determine what therapies are in fact covered and what, if any, visit limits are bound to the benefit. Clearly understanding what services are available while choosing a plan is critical, especially for those who rely on services to remain mobile, functional, and independent. Fewer than 60% of plans reviewed clearly listed the therapies covered under their rehabilitation benefit. Even more disconcerting was that only 50% of plans reviewed listed their therapies under their habilitation benefit (see Figure 3 below).

⁹ Caroline Pearson, Elizabeth Carpenter, and Chris Sloan, Avalere, Plans with More Restrictive Networks Comprise 73% of Exchange Market. Retrieved from <u>https://avalere.com/press-releases/plans-with-more-restrictive-networks-comprise-73-of-exchange-market</u>

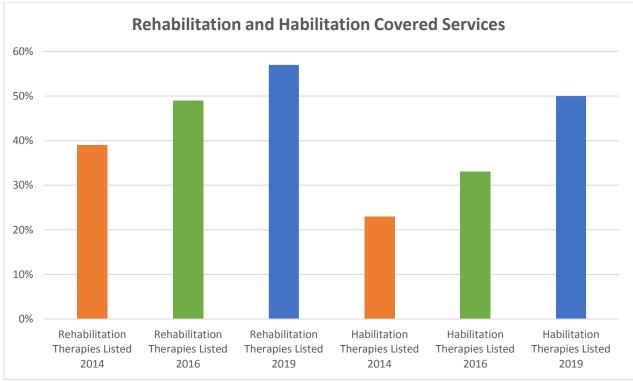
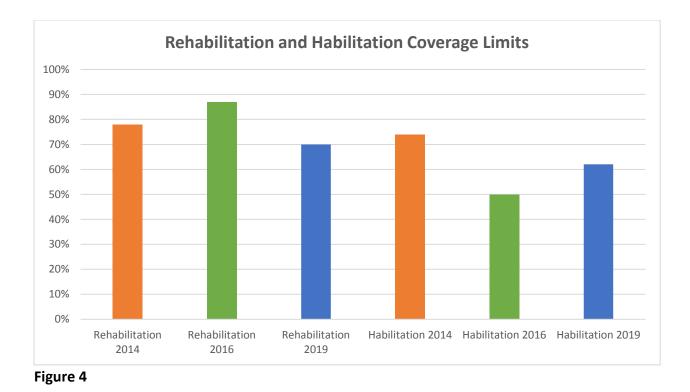


Figure 3

QHPs were overall worse in presenting information regarding quantitative limits (e.g., number of days, hours, visits) (see Figure 4 below). Additionally, there remains a disparity in clarity regarding the limits for rehabilitation and habilitation. Quantitative limits were 8% more likely to be presented for rehabilitation than for habilitation. Since the January 2017 prohibition on combined limits on both rehabilitation and rehabilitative services¹⁰, very few plans (fewer than 1%) appear to potentially impose a combined benefit.

Similarly, fewer than 1% of the QHPs' SBC still include a description of coverage of habilitative services that contain references to age limits and/or health status. Compared with the 2014 report, where approximatively 14% of QHPs reviewed contained these references, this is a marked improvement.

¹⁰ Department of Health and Human Services, 45 CFR Parts 144, 147, 153, et al.; Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2016; Final Rule (2016). Retrieved from <u>https://www.gpo.gov/fdsys/pkg/FR-2015-02-27/pdf/2015-03751.pdf</u>



One of the key findings in the 2014 report stated that some QHPs' rehabilitative and/or habilitative services were not likely meeting the standards established by the respective state's benchmark plan. While this survey did not address whether plans delivered benefits that were not to the standard of the state's benchmark plan, the survey did identify examples of SBC documentation that was not consistent with the existing benchmark, or that did not provide information sufficient to determine compliance with the standard. The data collected in this current sample indicated that this point likely still holds true, since there are still a significant number of plans not explicitly listing quantitative limits. However, of those QHPs reviewed that listed visit limits, very few did not match the respective state's benchmark plan.

> QHPs coverage of rehabilitation and/or habilitation services is still not meeting the standards established by the state's benchmark plan.

Example 1: Florida

Florida's EHB benchmark plan sets a limit of 35 outpatient rehabilitation visits per year or benefit period.¹¹ Habilitation services are covered, but there is no quantitative limit specified. This is a change from 2016, when habilitation services were not covered.

¹¹ Florida EHB Benchmark Plan (CCIIO Summary). Retrieved from <u>https://www.cms.gov/CCIIO/Resources/Data-Resources/Downloads/Updated-Florida-Benchmark-Summary.pdf</u>

Florida Benchmark Requirements

Rehabilitation	Habilitation
35 visits per year/benefit period	No quantitative limit

Florida QHP 1¹²

While most of Florida's QHPs meet the benchmark standards regarding visits, others do not. Habilitation services that do not have a quantifiable limit in the state benchmark sometimes have specified limits for coverage in 2019 plans. For example, the following plan places a 35visit limit on both rehabilitation and habilitation services.

Services You May Need	Your Cost if You Use a Participating Provider	Your Cost if You Use a Non-Participating Provider	Limitations & Exceptions
Rehabilitation services	10% coinsurance after deductible	Not covered	35 visits per year, per condition
Habilitation services	10% coinsurance after deductible	Not covered	35 visits per year, per condition

Florida QHP 2¹³

In comparison, QHP 2 is in line with the benchmarks regarding visits, but the core therapies are not listed. Neither plan would cover enrollees for services by an out-of-network provider.

Services You May Need	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
Rehabilitation services	Physician Office: \$65 Copay per Visit/ Outpatient Rehab Center: Deductible + 20% Coinsurance	Not covered	Coverage limited to 35 visits, including 35 manipulations. Services performed in hospital may have higher cost-share. Prior Authorization may be required. Your benefits/services may be denied.

 ¹² Health First Health Plans, Inc.: Florida Hospital GYM ACCESS Silver HMO 90 1684. Retrieved from https://hf.org/applications/sbc/sbc_6744AE8A-D956-0302-3D2581D346D1F6C7.pdf
¹³ Health Options, Inc. BlueCare Silver 1766S. Retrieved from

http://www.bcbsfl.com/DocumentLibrary/SBC/2019/1766S.pdf

Habilitation services	Physician Office: \$65	Not covered	Services performed
	Copay per Visit/		in hospital may have
	Outpatient Rehab		higher cost share.
	Center: Deductible +		Prior Authorization
	20% Coinsurance		may be required.
			Your
			benefits/services
			may be denied.

Example 2: New York

The New York State benchmark plan establishes a 60-visit limit on rehabilitation and habilitation services.¹⁴ The benchmark plan clarifies that speech and physical therapy are only covered following a hospital stay or a surgical procedure. For habilitation services, the benchmark plan specifies coverage for "Services consisting of physical therapy, speech therapy, and occupational therapy, in the outpatient department of a Facility or in a Health Care Professional's office."¹⁵

New York Benchmark Requirements

Rehabilitation	Habilitation
60 visits per condition per combined	60 visits per condition per lifetime combined

New York QHP 1¹⁶

A noticeable change from the 2016 plans is that an overwhelming majority of New York plans now meet the state benchmark and specify a limit. In 2016, many plans did not specify limits. The following 2016 example sets no limitations for visits for either rehabilitation or habilitation services, nor are core therapies listed out. It is implied, however, that these services would be covered. A common issue in 2016 was that many of these plans would not cover services provided by an out-of-network provider.

Services You May	Your Cost if You Use	Your Cost if You Use	Limitations &
Need	an In-Network	a Non-Network	Exceptions
	Provider	Provider	

¹⁴ New York EHB Benchmark Plan (CCIIO Summary). Retrieved from <u>https://www.cms.gov/CCIIO/Resources/Data-Resources/Downloads/Updated-New-York-Benchmark-Summary.pdf</u>

¹⁵ Ibid

¹⁶ Empire BCBS: HMO 2000 X, Silver, ST, INN, Pediatric Dental, Dep 25. Retrieved from <u>http://statelink.stateside.com/Attachments/32990_Empire%20HMO%202000%20X,%20Silver,%20ST,%20INN,%20</u> <u>Pediatric%20Dental,%20Dep%2025_NY_HMO_Individual_1H1R.pdf</u>

Rehabilitation	30% copay per visit	Not covered	none
services	then 0% coinsurance		
Habilitation services	30% copay per visit	Not covered	none
	then 0% coinsurance		

New York QHP 2¹⁷

In contrast, many QHPs in New York meet the state benchmark limits with specified limits for both rehabilitation and habilitation. Below is a typical plan in New York. Unchanged from 2016, many plans have no coverage for out-of-network providers.

Services You May Need	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
Rehabilitation services	\$30 copay/visit subject to deductible	Not covered	60 visits per condition, per year, combined therapies. Preauthorization is required. If you don't get preauthorization, payment for care may be denied.
Habilitation services	\$30 copay/visit subject to deductible	Not covered	60 visits per condition, per year, combined therapies. Preauthorization is required. If you don't get preauthorization, payment for care may be denied.

New York QHP 3¹⁸

The following is an example of a plan that falls short of the New York State benchmark plan. Rehabilitation and habilitation services appear to be combined in the SBC. Once again, out-ofnetwork services are not covered.

https://www.nyhealthinsurer.com/insurance/pdfs/plans/3563

¹⁷ Oscar: Classic Silver Plan Retrieved from

https://d3ul0st9g52g6o.cloudfront.net/2020/NY/sbc/2020 74289NY277000701.pdf ¹⁸ MVP Health Plan, Inc.: MVP Silver 2 NS. Retrieved from

Services You May Need	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
Rehabilitation Services/Habilitation Services	\$70 copay/visit Deductible applies	OP ReHab: Not covered IP ReHab: Not covered	OP ReHab: 54 visits per condition/year combined therapies IP ReHab. 60 days per Plan Year Combined Therapies

Example 3: Maryland

Maryland's EHB benchmark plan sets a limit of 30 outpatient rehabilitation visits each per injury or illness per benefit period for occupational therapy, physical therapy, and speech therapy.¹⁹ Habilitation services are covered and have the same limits as rehabilitative visits.

Maryland's Benchmark Requirements

Rehabilitation	Habilitation
30 visits each per injury or illness per benefit	30 visits each per injury or illness per benefit
period for OT, PT, and ST.	period for OT, PT, and ST.

Maryland QHP 1²⁰

All of the collected QHPs in Maryland meet the benchmark standards regarding visits, with the exception of one provider that is unclear on what services are covered.

Services You May Need	Your Cost if You Use a Participating Provider	Your Cost if You Use a Non-Participating Provider	Limitations & Exceptions
Rehabilitation services	Provider: Deductible, then \$40 copay per visit Hospital Facility: Deductible, then \$100 copay per visit	Provider & Hospital Facility: Not Covered	If a service is rendered at a Hospital Facility, prior authorization is required, and the additional Facility charge may apply; 30 visits/therapy type/condition/benefit period

¹⁹ Maryland EHB Benchmark Plan (CCIIO Summary). Retrieved from <u>https://www.cms.gov/CCIIO/Resources/Data-Resources/Downloads/Updated-Maryland-Benchmark-Display-Summary.pdf</u>

²⁰ CareFirst BCBS Blue Choice, BlueChoice HMO Value Silver \$2,250 retrieved from https://content.carefirst.com/sbc/AHHMCN05RXCMCN31N012019.pdf

Habilitation services	Provider: Deductible,	Provider & Hospital	Prior authorization is
	then \$40 copay per	Facility: Not Covered	required; If a service is
	visit Hospital Facility:		rendered at a Hospital
	Deductible, then		Facility, the additional
	\$100 copay per visit		Facility charge may apply;
			Benefits available for
			Member age 19 and
			older are limited to 30
			visits/therapy
			type/condition/benefit
			period

Maryland QHP 2²¹

By comparison, QHP 2 is not clear regarding the limits of the services provided given that it applies a copay arrangement. Neither plan would cover enrollees for services by an out-of-network provider.

Services You May Need	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
Rehabilitation services	\$50 copay/visit; deductible does not apply	Not covered	None
Habilitation services	\$50 copay/visit; deductible does not apply	Not covered	None

Example 4: Massachusetts

Massachusetts' EHB benchmark plan sets a limit of a combined 60 outpatient rehabilitation visits for occupational therapy and physical therapy.²² Habilitation services are covered but do not have any quantitative limits.

Massachusetts' Benchmark Requirements

Rehabilitation	Habilitation
30 visits each per injury or illness per benefit	No quantitative limits.
period for OT, PT, and ST.	

²¹United Healthcare, Signature Value Advantage HMO Silver 50-75/40%/2250ded retrieved from <u>http://www.uhctogether.com/casb/assets/pdf/33899.pdf</u>

²² Massachusetts EHB Benchmark Plan (CCIIO Summary). Retrieved from

https://www.cms.gov/CCIIO/Resources/Data-Resources/Downloads/Updated-Massachusetts-Benchmark-Summary.pdf

Massachusetts' QHP 1²³

Services You May Need	Your Cost if You Use a Participating Provider	Your Cost if You Use a Non-Participating Provider	Limitations & Exceptions
Rehabilitation services	Physical/Occupational Therapy: Level 2: \$60 copay/visit; deductible does not apply to Speech Therapy: Level 2: \$60 copay/ visit; deductible does not apply	Not Covered	Physical & Occupational Therapy—60 combined visits/Plan Year
Habilitation services	Physical/Occupational Therapy: Level 2: \$60 copay/visit; deductible does not apply	Not Covered	Physical & Occupational Therapy—60 combined visits/Plan Year

Most of the collected QHPs in Massachusetts meet the benchmark standards regarding visits.

Massachusetts QHP 2²⁴

In comparison, QHP 2 is not compliant with the benchmark. Neither plan would cover enrollees for services by an out-of-network provider.

Services You May Need	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
Rehabilitation services	\$55 copay/visit per treatment type. Deductible does not apply.	Not covered	Limited to 2 months or 25 visits, whichever is greater, per condition, per calendar year for physical or

²³ Harvard Pilgrim Health Care, Standard Silver

https://www.harvardpilgrim.org/portal/page?_pageid=213,13020053&_dad=portal&_schema=PORTAL ²⁴Health New England, HMO Silver A Connector, retrieved from

https://www.healthnewengland.org/Portals/_default/Shared%20Documents/plans/2019_HNE_Connector_HMO_ Silver A SBC.pdf

			occupational therapy. Prior approval is required for speech therapy after the initial evaluation
Habilitation services	\$55 copay/visit per treatment type. Deductible does not apply	Not covered	Early intervention services covered for children from birth to age 3 with no member cost sharing.

Conclusion

Overall, since 2014, QHPs have exhibited progress in ensuring that consumers can easily understand and evaluate their rehabilitation and habilitation coverage while shopping for plans in the marketplace. This progress has extended to insurance carriers holding the same standards of clarity and coverage for the habilitation benefit as they do for the rehabilitation benefit.

Nevertheless, there are still substantial shortfalls, and oversight and enforcement of finalized regulations need to be enhanced for consumers to better evaluate and make fully informed decisions regarding their health care coverage. As plans look to make changes to their SBC documentation in advance of the new standards for the 2021 plan year,²⁵ it would be beneficial to see additional guidance in advance of those changes.

AOTA believes that changes that clarify the application of limits on rehabilitative and habilitative treatment are vital. The instructions for "If you need help recovering" directions should be revised to state unambiguously that PT/OT/ST must always be listed in the Limitations & Exceptions column, along with information on quantitative limits (or lack thereof). Furthermore, instructions and sample completed SBCs should not combine the Rehabilitation and Habilitation rows into a single section under the Limitations & Exceptions column, but instead show separate rows.

²⁵ Department of Labor SBC Instructions for plans years 2021 and later:

https://www.dol.gov/sites/dolgov/files/EBSA/laws-and-regulations/laws/affordable-care-act/for-employers-andadvisers/sbc-instructions-for-completing-the-group-health-plan-coverage-new.pdf

Appendix 1: Detailed Methodology

Overview

For a summary of the research methodology, please see the overview at the beginning of the report (page 3). The data collected for the 2014 report was done in two stages and reflective of silver level plans in all 50 states and the District of Columbia. The 2014 report identified 270 carriers in the 50 states and the District of Columbia. As in 2016, we opted in 2019 to conduct a comprehensive review of 24 states and the District of Columbia. As previously discussed, we focused our research on a more comprehensive review of selected states, including some that were identified in the previous report as having plan SBCs out of compliance with their benchmark plans. We selected other states from different regions of the country, a mix of larger and smaller states, and states with different types of marketplaces to ensure a diverse sample. The following states, plus the District of Columbia, were therefore chosen for review: Arkansas, Arizona, California, Colorado, Connecticut, Florida, Hawaii, Idaho, Indiana, Kentucky, Louisiana, Massachusetts, Maryland, Michigan, Minnesota, New York, Ohio, Oregon, Pennsylvania, Rhode Island, South Dakota, Vermont, Washington, and Wyoming. In the 2019 set of jurisdictions we identified 677 plans (down from 724 in 2016) and the following core data points: (1) therapies covered for rehabilitation, (2) therapies covered for habilitation, (3) visit limits for rehabilitation, (4) visit limits for habilitation, and (5) whether the deductible had to be met before the benefit began. Additional information was also collected regarding cost sharing and plan design.

How were SBCs acquired?

The SBCs were acquired in one of three places, and in the following order:

1. The federal database housed at the following link: <u>https://data.healthcare.gov/download/m2uk-</u>

wyvh/application%2Fvnd.openxmlformats-officedocument.spreadsheetml.sheet

- 2. Through state-run marketplace websites
- 3. From insurance carriers' websites

Where is the data underlying the report's findings kept?

AOTA has entered the data into a spreadsheet. A set of that data is available in Appendix 2.

What do the abbreviations in the summary chart refer to, and what other conventions may require interpretation?

There is an abbreviations key in Appendix 4. However, a number of other conventions for how the data was entered must be known to understand it, including the following:

1. If slashes are used between the abbreviations for the therapies (e.g., OT/PT/ST), then any numerical limit associated with those therapies (e.g., an annual visit limit represented by the number 30) applies to all of those therapies combined. Therefore, if a plan beneficiary were to visit an occupational therapist three times, a physical therapist five times, and a speech therapist 10 times, and the plan covers 30 OT/PT/ST, then the beneficiary has only 12 visits left for all those therapies. In other words, using three OT visits does not mean the beneficiary has 27 visits for OT left, because the visit limit applies to all the therapies together and 15 visits were used to access the other therapies.

2. In contrast to the example above, if commas are used to separate the abbreviations for the therapies (e.g., OT, PT, ST), then any numerical limit associated with those therapies (e.g., 30 annual visits) applies to each of those therapies. Therefore, 90 total therapy visits are covered of 30 OT, 30 PT, and 30 ST when the benefits are represented in this way.

3. In most cases, the data collected refer to outpatient services. Unless otherwise indicated, that should be assumed.

4. Numerical limits can be assumed to represent "visits" unless otherwise described (e.g., by "hours" or "days").

5. Semicolons are sometimes used to separate data representative of significantly different things such as outpatient versus inpatient (abbreviations should help clarify such separations).

6. "Combined with rehab," or something similar, will frequently appear in the habilitation column. That is intended to describe the fact that a visit limit is shared for rehabilitative and habilitative services. In other words, if rehabilitation coverage consists of 30 OT/PT/ST and habilitation coverage is combined with rehabilitation coverage, then a beneficiary has reduced his or her rehabilitation coverage limit by one visit when he or she accesses habilitative services for one visit. This data point is likely to be error prone, because there are instances when it's open to interpretation.

7. Question marks sometimes appear after various data entries to indicate there was some level of uncertainty about that entry.

8. "Yes" and "no" appear in the deductible column to indicate that "yes," the deductible must be met before the rehabilitation and habilitation coverage takes effect, or "no" the deductible does not apply. Often, a question mark accompanies the "yes" or "no" to indicate some level of uncertainty (and generally, unless it was completely clear, it was treated as uncertain). It should be noted that looking at any particular plan may lead one to believe there is no uncertainty about the applicability of the deductible, but based on significant variation encountered when looking at the data in aggregate, it was determined that such assumptions may not be as reliable as they seem in isolation. A slash appearing in the deductible column means there are differences for in-network and out-of-network coverage (unless otherwise specified).

Appendix 2: QHP Raw Data Summary Chart

State	Issuer or Association [Entity], i.e. BCBS [Highmark]	Plan Name	Must Deductible Be Met Before Benefit Begins?	Rehabilitation Coverage Limits (Visits)	Habilitation Coverage Limits (Visits)	Other Limits?
AR	Celtic Insurance Co.	Ambetter Balanced Care 7 (2019)	Yes	30 PT/OT/ST/Chiro Combined	30 visits outpatient, 180 hours of developmental services	
AR	Celtic Insurance Co.	Ambetter Balanced Care 6 (2019)	Yes	30 PT/OT/ST/Chiro Combined	30 visits outpatient, 180 hours of developmental services	
AR	Celtic Insurance Co.	Ambetter Balanced Care 11 (2019)	Yes	30 PT/OT/ST/Chiro Combined	30 visits outpatient, 180 hours of developmental services	
AR	Celtic Insurance Co.	Ambetter Balanced Care 4 (2019)	Yes	30 PT/OT/ST/Chiro Combined	30 visits outpatient, 180 hours of developmental services	
AR	Celtic Insurance Co.	Ambetter Balanced Care 7 (2019) + Vision + Adult Dental	Yes	30 PT/OT/ST/Chiro Combined	30 visits outpatient, 180 hours of developmental services	
AR	Celtic Insurance Co.	Ambetter Balanced Care 6 (2019) + Vision + Adult Dental	Yes	30 PT/OT/ST/Chiro Combined	30 visits outpatient, 180 hours of developmental services	
AR	USAble Mutual Insurance Company	Silver Plan AW1	Yes	Outpatient: 30 visits/ person/calendar year Inpatient: services limited to 60 days/person/calendar year	30 visits outpatient, 180 hours of developmental services	Coverage requires prior approval; Out of network not covered
AR	USAble Mutual Insurance Company	Silver Plan 1	Yes	Outpatient: 30 visits/person/ calendar year Inpatient: 60 days/person/calendar year	30 visits outpatient, 180 hours of developmental services	Prior approval; Out of network not covered; 2 visits free before copay in-network for outpatient
AR	USAble Mutual Insurance Company	Silver Plan HSA1	Yes	Outpatient: 30 visits Inpatient: 60 days/person/calendar year	30 visits outpatient, 180 hours of developmental services	Prior approval; Out of network not covered; 2 visits free before copay in-network for outpatient

AR	USAble Mutual Insurance Company	Silver Plan AWM1		Outpatient: 30 visits Inpatient: 60 days/person/calendar year	30 visits outpatient, 180 hours of developmental services	Prior approval; Out of network not covered; 2 visits free before copay in-network for outpatient
AR	USAble Mutual Insurance Company	Silver Plan 2		Outpatient: 30 visits Inpatient: 60 days/person/calendar year	30 visits outpatient, 180 hours of developmental services	Prior approval; Out of network not covered; 2 visits free before copay in-network for outpatient
AR	USAble Mutual Insurance Company	Silver Plan 4		Outpatient: 30 visits Inpatient: 60 days/person/calendar year	30 visits outpatient, 180 hours of developmental services	Prior approval; Out of network not covered; 2 visits free before copay in-network for outpatient
AR	QualChoice Life & Health Insurance Company, Inc.	Silver 6500		Outpatient: 30 for PT/OT/ST combined with Chiro	30 visits per calendar year for PT/OT/ST combined with Chiro	Outpatient Only Requires pre- authorization; Out of Network not covered
AR	QCA Health Plan, Inc.	Silver Classic 6500	No	Outpatient: 30 for PT/OT/ST combined with Chiro	Outpatient: 30 for PT/OT/ST combined with Chiro	Outpatient Only; Requires pre- authorization; Out of Network not covered
AR	QCA Health Plan, Inc.	Silver Classic Saver 4000	VDC	Outpatient: 30 for PT/OT/ST combined with Chiro	Outpatient: 30 for PT/OT/ST combined with Chiro	Outpatient Only; Requires pre- authorization; Out of Network not covered
AR	QualChoice Life & Health Insurance Company, Inc.	Silver Saver 4000	VOC	Outpatient: 30 for PT/OT/ST combined with Chiro	Outpatient: 30 for PT/OT/ST combined with Chiro	Outpatient Only; Requires pre- authorization; Out of Network not covered
AZ	Blue Cross and Blue Shield of Arizona, Inc.	EverydayHealth HMO 4000 - Neighborhood Network	Yes	60 outpatient visits	60 outpatient visits	Precertification required for inpatient; No out of network
AZ	Blue Cross and Blue Shield of Arizona, Inc.	EverydayHealth HMO 4000 - PimaFocus Network	Yes	60 outpatient visits	60 outpatient visits	Precertification required for inpatient; No out of network
AZ	Blue Cross and Blue Shield of Arizona, Inc.	TrueHealth HMO 6000 - Neighborhood Network	Yes	60 outpatient visits.	60 outpatient visits	Precertification required for inpatient; No out of network; No charge after deductible
AZ	Blue Cross and Blue Shield of Arizona, Inc.	TrueHealth HMO 6000 - PimaFocus Network	Yes	60 outpatient visits.	60 outpatient visits	Precertification required for inpatient; No out of network; No charge after deductible

	Health Net of	Ambetter Balanced	Rehah: No	60 PT/OT/ST/cardiac and		
AZ	Arizona, Inc.		Hab: Yes	pulmonary combined	60 visits per year	No out of network
	Health Net of	Ambetter Balanced		60 PT/OT/ST/cardiac and		
AZ	Arizona, Inc.		Hab: Yes	pulmonary combined	60 visits per year	No out of network
AZ	Health Net of Arizona, Inc.	Ambetter Balanced Care 4 (2019)		60 PT/OT/ST/cardiac and pulmonary combined	60 visits per year	No out of network; No charge after deductible
AZ	Health Net of Arizona, Inc.	Ambetter Balanced Care 4 (2019)	Yes	60 PT/OT/ST/cardiac and pulmonary combined	60 visits per year	No out of network; No charge after deductible
AZ	Health Net of Arizona, Inc.	Ambetter Balanced Care 11 (2019)	Yes	60 PT/OT/ST/cardiac and pulmonary combined	60 visits per year	No out of network
AZ	Health Net of Arizona, Inc.	Ambetter Balanced Care 11 (2019)	Yes	60 PT/OT/ST/cardiac and pulmonary combined	60 visits per year	No out of network
AZ	Bright Health Company of Arizona	Silver	Yes	60 PT/OT/ST; No limit for Autism	60 visits combined for PT, OT, and ST; No limit for Autism	Preauthorization required; No out of network
AZ	Bright Health Company of Arizona	Silver Perks	Yes	60 visits combined for PT, OT, and ST; No limit for Autism	60 visits combined for PT, OT, and ST; No limit for Autism	Preauthorization required; No out of network
AZ	Bright Health Company of Arizona	Silver	YAC	60 visits combined for PT, OT, and ST; No limit for Autism	60 visits combined for PT, OT, and ST; No limit for Autism	Preauthorization required; No out of network
AZ	Bright Health Company of Arizona	Silver Perks	Yec	60 Visits combined for PT, OT, and ST; No limit for Autism	60 Visits combined for PT, OT, and ST; No limit for Autism	Preauthorization required; No out of network
AZ	Cigna HealthCare of Arizona, Inc	Cigna Connect 5000	Yes	60 visits annual max (unclear if 60 max for rehab and hab each or combined)	60 visits annual max (unclear if 60 max for rehab and hab each or combined)	No out of network
AZ	Cigna HealthCare of Arizona, Inc	Cigna Connect 6400	Yes	60 visits annual max (unclear if 60 max for rehab and hab each or combined)	60 visits annual max (unclear if 60 max for rehab and hab each or combined)	No out of network
AZ	Oscar Health Plan, Inc.	Oscar Classic Silver	No	60 visits per year, combined therapies	60 visits per year, combined therapies	Preauthorization may be required
AZ	Oscar Health Plan, Inc.	Oscar Saver Silver	Yes	60 visits per year, combined therapies	60 visits per year, combined therapies	Preauthorization may be required
AZ	Oscar Health Plan, Inc.	Oscar Simple Silver	No	60 visits per year, combined therapies	60 visits per year, combined therapies	
CA	Anthem	Anthem Silver 70 EPO AI-AN	No	\$40 per visit	\$40 per visit	
CA	Blue of California	Silver 70 Off Exchange Trio HMO	No	None specified	No covered	

CA	Blue of California	Silver 2600 HDHP PPO	Yes	Office Visit: 35% coinsurance Outpatient Hospital: 35%	Office Visit: 35% coinsurance Outpatient Hospital: 35%	
				coinsurance	coinsurance	
				Office Visit: 35% coinsurance	Office Visit: 35% coinsurance	
CA	Blue of California	Silver 1950 PPO	Yes	Outpatient Hospital: 35%	Outpatient Hospital: 35%	
				coinsurance	coinsurance	
				Office Visit: \$40/visit; deductible	Office Visit: \$40/visit;	
		Silver 70 Off-		does not apply	deductible does not apply	
CA	Blue of California	Exchange PPO	No	Outpatient Hospital: \$40/visit;	Outpatient Hospital: \$40/visit;	
		Ū		deductible does not apply	deductible does not apply	
	Chinese Community	ActiveChoice PPO		\$45 copay per visit;	\$45 copay per visit;	
CA	Health Plan	Silver (In-Network)	Yes	Preauthorization required	Preauthorization required	
		Anthem Silver 87			· · ·	
CA	Anthem	EPO	No	\$15 per visit	\$15 per visit	
СА	Anthem	Anthem Silver 73	No	\$35 per visit	\$35 per visit	
67		EPO	NO			
СА	Chinese Community	Amber 50 HMO	Yes	\$45 copay per visit;	\$45 copay per visit;	
CA	Health Plan	Silver	163	Preauthorization required	Preauthorization required	
CA	Chinese Community	Silver 70* HMO	No	\$40 copay per visit;	\$40 copay per visit;	
CA	Health Plan		NO	Preauthorization required	Preauthorization required	
C A		Silver 94 PureCare	No		ĆE nonvisit	\$250 penalty if certification not
CA	Health Net	One EPO	NO	\$5 per visit	\$5 per visit	obtained
C A		Silver 87 PureCare	No			\$250 penalty if certification not
CA	Health Net	One EPO	No	\$15 per visit	\$15 per visit	obtained
~		Silver 73 PureCare		405 · · ·	60F	\$250 penalty if certification not
CA	Health Net	One EPO	No	\$35 per visit	\$35 per visit	obtained
~		Silver 70 PureCare		640 · · ·	640 · · ·	\$250 penalty if certification not
CA	Health Net	One EPO	No	\$40 per visit	\$40 per visit	obtained
CA.	Anthom	Anthem Silver 94	No	ć E norvisit	ĆE por visit	
CA	Anthem	EPO	No	\$5 per visit	\$5 per visit	
C A		Silver 94	No		ĆE nonvisit	\$250 penalty if certification not
CA	Health Net	EnhancedCare PPO	No	\$5 per visit	\$5 per visit	obtained
47	Oscar Health Plan,	Occar Simula Silver	No	60 visits per year, combined	60 visits per year, combined	
AZ	Inc.	Oscar Simple Silver	NO	therapies	therapies	
C A	A with a wa	Anthem Silver 70	No			
CA	Anthem	EPO	No	\$40 per visit	\$40 per visit	

CA	Health Net	Silver 87 EnhancedCare PPO	No	\$15 per visit	\$15 per visit	\$250 penalty if certification not obtained
CA	Health Net	Silver 73 EnhancedCare PPO	No	\$35 per visit	\$35 per visit	\$250 penalty if certification not obtained
СА	Health Net	Silver 70 EnhancedCare PPO	No	\$40 per visit	\$40 per visit	\$250 penalty if certification not obtained
CA	Health Net	Silver 94 CommunityCare HMO	No	\$5 per visit	\$5 per visit	\$250 penalty if certification not obtained
CA	Health Net	Silver 87 CommunityCare HMO	No	\$15 per visit	\$15 per visit	\$15 per visit; Prior authorization is required
CA	Health Net	Silver 73 CommunityCare HMO	No	\$35 per visit	\$35 per visit	\$35 per visit; Prior authorization is required
СА	Health Net	Silver 70 CommunityCare HMO	No	\$40 per visit	\$40 per visit	\$40 per visit; Prior authorization is required
CA	Molina	Molina Silver 94 HMO	No	\$5 per visit	\$5 per visit	\$5 copay; Preauthorization required
CA	Molina	Molina Silver 87 HMO	No	\$15 per visit	\$15 per visit	\$15 copay; Preauthorization required
CA	Molina	Molina Silver 73 HMO	No	\$35 per visit	\$35 per visit	\$35 copay; Preauthorization required
СА	Molina	Molina Silver 70 HMO	No	\$45 Copay; Preauthorization required	\$45 Copay, Preauthorization required	\$45 copay; Preauthorization required
CA	Oscar	HSA HDHP EPO	Yes	30% coinsurance	30% coinsurance	Preauthorization required. If preauthorization is not acquired, payment for care may be denied
CA	Oscar	Oscar Simple Silver EPO	No	\$10 copay; Preauthorization required	\$10 copay; Preauthorization required	\$10 copay; Preauthorization required
CA	Sharp	Sharp Performance Silver 70 HMO 2000/45 + Child Dental INF	No	\$45 copay; Preauthorization is required	\$45 copay; Preauthorization is required	\$45 copay; Preauthorization is required

СА	Sharp	Sharp Performance Silver 70 HMO 2000/45 + Child Dental	No		\$45 copay; Preauthorization is required	\$45 copay; Preauthorization is required
CA	Sharp	Sharp Premier Silver 70 HDHP HMO 2500/20% + Child Dental INF	Yes	20% coinsurance	20% coinsurance	Preauthorization is required. Includes physical therapy, speech therapy, and occupational therapy
CA	Sharp	Premier Silver 70 HDHP HMO 2500- 20% Child Dental	Yes	20% coinsurance	20% coinsurance	Preauthorization is required. Includes physical therapy, speech therapy, and occupational therapy
CA	Sharp	Premier Silver 70 HMO 2000-45 Child Dental INF	No	\$45 copay	\$45 copay	Preauthorization is required. Includes physical therapy, speech therapy, and occupational therapy
CA	Sharp	Sharp Premier Silver 70 HMO 2000/45 + Child Dental	No	\$45 copay	\$45 copay	Preauthorization is required. Includes physical therapy, speech therapy, and occupational therapy
CA	Valley Health	VHP Silver 94 HMO	No	\$5 copay	\$5 copay	Preauthorization is required. Includes physical therapy, speech therapy, and occupational therapy
CA	Valley Health	VHP Silver 87 HMO	No	\$15 copay	\$15 copay	Preauthorization is required. Includes physical therapy, speech therapy, and occupational therapy
CA	Valley Health	VHP Silver 73 HMO	No	\$35 copay	\$35 copay	Preauthorization is required. Includes physical therapy, speech therapy, and occupational therapy
CA	Valley Health	VHP Silver 70 HMO	No	\$40 copay	\$40 copay	Preauthorization is required. Includes physical therapy, speech therapy, and occupational therapy
CA	LA Care Covered	SILVER 70 HMO	Yes	\$40, preauthorization required	\$40, preauthorization required	

CA	LA Care Covered	SILVER 73 HMO	Yes	\$35, preauthorization required	\$35, preauthorization required	
CA	LA Care Covered	SILVER 87 HMO	Yes	\$15, preauthorization required	\$15, preauthorization required	
CA	LA Care Covered	SILVER 94 HMO	Yes	\$5, preauthorization required	\$5, preauthorization required	
со	Anthem	Anthem Silver Pathway X HMO 5500	Yes	20 PT/ST/OT	20 PT/ST/OT	
со	Anthem	Anthem Silver Pathway X HMO 5150	Yes	20 PT/ST/OT	20 PT/ST/OT	
со	Anthem	Anthem Silver Pathway X HMO 4500 Rx Copay	Yes	20 PT/ST/OT	20 PT/ST/OT	
со	Anthem	Anthem Silver Pathway X HMO 2000	Yes	20 PT/ST/OT	20 PT/ST/OT	
со	Anthem	Anthem Silver Pathway X HMO 3000 Rx Copay	Yes	20 PT/ST/OT	20 PT/ST/OT	
со	Cigna	Cigna Connect Flex Silver 5000	Yes	Limited to 20 visits annual max per therapy	Limited to 20 visits annual max per therapy	
со	Cigna	Cigna Connect Flex Silver 3500	Yes	Limited to 20 visits annual max per therapy	Limited to 20 visits annual max per therapy	
со	Cigna	Cigna Connect Flex Silver 2750 RX	Yes	Limited to 20 visits annual max per therapy	Limited to 20 visits annual max per therapy	
со	Bright	Silver 1 EPO/Silver	Yes	20 PT/ST/OT	20 PT/ST/OT	Not limited for children up to age 5 with congenital defects. No therapy limitation for Autism.
со	Bright	Silver 2 EPO/Silver	Yes	20 PT/ST/OT	20 PT/ST/OT	Not limited for children up to age 5 with congenital defects. No therapy limitation for Autism.
со	Bright	Silver 5 Rx Copay EPO/Silver	Yes	20 PT/ST/OT	20 PT/ST/OT	Not limited for children up to age 5 with congenital defects. No therapy limitation for Autism.

со	Bright	Silver 4 Rx Copay EPO/Silver	Yes	20 PT/ST/OT	20 PT/ST/OT	Not limited for children up to age 5 with congenital defects. No therapy limitation for Autism.
со	Bright	Silver 3 HSA EPO/Silver	Yes	20 PT/ST/OT	20 PT/ST/OT	Not limited for children up to age 5 with congenital defects. No therapy limitation for Autism.
со	Friday	Friday Silver X HMO/Silver	Yes	2 months of inpatient services and 20 outpatient visitors per therapy per plan year	2 months of inpatient services and 20 outpatient visitors per therapy per plan year	
со	Friday	Friday Silver Rx Copay X HMO/Silver	Yes	2 months of inpatient services and 20 outpatient visitors per therapy per plan year	2 months of inpatient services and 20 outpatient visitors per therapy per plan year	
со	Oscar	Oscar Classic Silver Next EPO/Silver	Yes	20 PT/ST/OT/CHIRO PER PLAN YEAR	20 PT/ST/OT/ 60 visit limit 20 CHIRO PER PLAN YEAR	
со	Oscar	Oscar Classic Silver EPO/Silver	No	20 PT/ST/OT/CHIRO PER PLAN YEAR	20 PT/ST/OT/ 60 visit limit 20 CHIRO PER PLAN YEAR	
со	Oscar	Oscar Saver Silver EPO/Silver	Yes	20 PT/ST/OT/CHIRO PER PLAN YEAR	20 PT/ST/OT/ 60 visit limit 20 CHIRO PER PLAN YEAR	
со	Oscar	Oscar Simple Silver RX Copay	No	20 PT/ST/OT/CHIRO PER PLAN YEAR	20 PT/ST/OT/ 60 visit limit 20 CHIRO PER PLAN YEAR	
со	Kaiser	KP CO Silver 4500/20 HMO/Silver	Yes	Multi-disciplinary facility limited to 60 days per condition per year; Outpatient: Limited to 20 visits per therapy per year (Autism spectrum disorders are not subject to the visit limit)	Limited to 20 visits per therapy per year (Autism spectrum disorders are not subject to the visit limit)	
со	Kaiser	KP CO Silver 3000/20%/HSA HMO/Silver	Yes	Multi-disciplinary facility limited to 60 days per condition per year; Outpatient: Limited to 20 visits per therapy per year (Autism spectrum disorders are not subject to the visit limit)	Limited to 20 visits per therapy per year (Autism spectrum disorders are not subject to the visit limit)	

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со	Kaiser	KP CO Silver 2500/25 HMO/Silver	Yes	Multi-disciplinary facility limited to 60 days per condition per year; Outpatient: Limited to 20 visits per therapy per year (Autism spectrum disorders are not subject to the visit limit)	Limited to 20 visits per therapy per year (Autism	
со	Kaiser	KP CO Silver 3500/30 RX Copay	Yes	Multi-disciplinary facility limited to 60 days per condition per year; Outpatient: Limited to 20 visits per therapy per year (Autism spectrum disorders are not subject to the visit limit)		
со	Denver Health Medical	Silver Standard HMO/Silver	Yes	20 per therapy	20 per therapy	
со	Denver Health Medical	Silver Select HMO/Silver	Yes	20 per therapy	20 per therapy	
ст	Anthem	Silver PPO Pathway X Tiered - (371V)	Yes	40 Rehabilitative PT/ST/OT 20 Chiro per year (unclear if combined w/ hab)	40 habilitative PT/ST/OT 20 Chiro per year (unclear if combined w/ rehab)	
СТ	Anthem	Silver PPO Standard Coinsurance Pathway X - (371N)	Yes	40 Rehabilitative PT/ST/OT 20 Chiro per year (unclear if combined w/ hab)	40 habilitative PT/ST/OT 20 Chiro per year (unclear if combined w/ rehab)	
ст	Anthem	Silver PPO Standard Pathway X - (3709)	Yes	40 Rehabilitative PT/ST/OT 20 Chiro per year (unclear if combined w/ hab)	40 habilitative PT/ST/OT 20 Chiro per year (unclear if combined w/ rehab)	
СТ	ConnectiCare	Choice Silver Alternative POS	Yes	40 per year	40 per year	Preauthorization is required. If preauthorization is not acquired, the patient may be responsible for the total cost of the service or benefits may be reduced by the lesser of \$500 or 50%. 40 visits/year
СТ	ConnectiCare	Choice Silver Standard Coinsurance POS	Yes	40 per year	40 per year	Preauthorization is required. If preauthorization is not acquired, the patient may be responsible for the total cost of

						the service or benefits may be reduced by the lesser of \$500 or 50%. 40 visits/year
ст	ConnectiCare	Choice Silver Standard POS	No	40 per year	40 per year	Preauthorization is required. If preauthorization is not acquired, the patient may be responsible for the total cost of the service or benefits may be reduced by the lesser of \$500 or 50%. 40 visits/year
DC	CareFirst Blue Choice	BluePreferred PPO Standard Silver \$3,500	Rehab: No Hab: Yes	Unspecified	Unspecified	Rehab: If a service is rendered at a hospital facility, the additional facility charge may apply Hab: Prior authorization is required for member age 21 and older; If a service is rendered at a hospital facility, the additional facility charge may apply
DC	CareFirst Blue Choice	BlueChoice HMO Standard Silver \$3,500	Rehab: No Hab: Yes	Unspecified	Unspecified	Rehab: If a service is rendered at a hospital facility, the additional facility charge may apply Hab: Prior authorization is required for member age 21 and older; If a service is rendered at a hospital facility, the additional facility charge may apply
DC	Kaiser	KP DC Silver 2500/30/Dental	No	Inpatient: 35% coinsurance; Outpatient: \$40 / visit, deductible does not apply	\$40 per visit	Inpatient: None Outpatient: Cardiac Rehab limited to 90 consecutive days; Pulmonary Rehab limited to 1 program per lifetime
DC	Kaiser	KP DC Standard Silver 3500/40/Dental	No	Inpatient: 20% coinsurance;	\$50 per visit	Inpatient: None Outpatient: Cardiac Rehab limited to 90 consecutive days;

				Outpatient: \$50 / visit, deductible does not apply		Pulmonary Rehab limited to 1 program per lifetime
DC	Kaiser	KP DC Silver 3200/30%/HSA/De ntal		30% coinsurance	30% coinsurance	Inpatient: None Outpatient: Cardiac Rehab limited to 90 consecutive days; Pulmonary Rehab limited to 1 program per lifetime
FL	Blue Cross and Blue Shield of Florida	BlueOptions Silver 1410	Yes	35 visits, including 35 manipulations	Nothing specified	Prior Authorization may be required. Services performed in hospital may have higher cost- share. Prior Authorization may be required. Your benefits/services may be denied.
FL	Blue Cross and Blue Shield of Florida	BlueOptions Silver 1423	Yes	35 visits, including 35 manipulations	Nothing specified	Prior Authorization may be required. Services performed in hospital may have higher cost- share. Prior Authorization may be required. Your benefits/services may be denied.
FL	Blue Cross and Blue Shield of Florida	BlueOptions Silver 1431	Yes	35 visits, including 35 manipulations	Nothing specified	Prior Authorization may be required. Services performed in hospital may have higher cost- share. Prior Authorization may be required. Your benefits/services may be denied.
FL	Blue Cross and Blue Shield of Florida	BlueSelect Silver 1443	Yes	35 visits, including 35 manipulations	Nothing specified	Prior Authorization may be required. Services performed in hospital may have higher cost- share. Prior Authorization may be required. Your benefits/services may be denied.
FL	Blue Cross and Blue Shield of Florida	BlueSelect Silver 1456	Yes	35 visits, including 35 manipulations	Nothing specified	Prior Authorization may be required. Services performed in hospital may have higher cost-

						share. Prior Authorization may be required. Your benefits/services may be denied.
FL	Blue Cross and Blue Shield of Florida	BlueSelect Silver 1464	Yes	35 visits, including 35 manipulations	Nothing specified	Prior Authorization may be required. Services performed in hospital may have higher cost- share. Prior Authorization may be required. Your benefits/services may be denied.
FL	Health Options, Inc.	BlueCare Silver 1477	Yes	35 visits, including 35 manipulations	Nothing specified	Prior Authorization may be required. Services performed in hospital may have higher cost- share. Prior Authorization may be required. Your benefits/services may be denied.
FL	Health Options, Inc.	BlueCare Silver 1490	Yes	35 visits, including 35 manipulations	Nothing specified	Prior Authorization may be required. Services performed in hospital may have higher cost- share. Prior Authorization may be required. Your benefits/services may be denied.
FL	Health Options, Inc.	BlueCare Silver 1498	Yes	35 visits, including 35 manipulations	Nothing specified	Prior Authorization may be required. Services performed in hospital may have higher cost- share. Prior Authorization may be required. Your benefits/services may be denied.
FL	Health Options, Inc.	myBlue Silver 1603	Yes	35 visits, including 35 manipulations	Nothing specified	Prior Authorization may be required. Services performed in hospital may have higher cost- share. Prior Authorization may be required. Your

						benefits/services may be denied.
FL	Health Options, Inc.	myBlue Silver 1604	Yes	35 visits, including 35 manipulations	Nothing specified	Prior Authorization may be required. Services performed in hospital may have higher cost- share. Prior Authorization may be required. Your benefits/services may be denied.
FL	Blue Cross and Blue Shield of Florida	BlueOptions Silver 1706S	Yes	35 visits, including 35 manipulations	Nothing specified	Prior Authorization may be required. Services performed in hospital may have higher cost- share. Prior Authorization may be required. Your benefits/services may be denied.
FL	Health Options, Inc.	myBlue Silver 1710	Yes	35 visits, including 35 manipulations	Nothing specified	Prior Authorization may be required. Services performed in hospital may have higher cost- share. Prior Authorization may be required. Your benefits/services may be denied.
FL	Health Options, Inc.	myBlue Silver 1712S	Yes	35 visits, including 35 manipulations	Nothing specified	Prior Authorization may be required. Services performed in hospital may have higher cost- share. Prior Authorization may be required. Your benefits/services may be denied.
FL	Blue Cross and Blue Shield of Florida	BlueSelect Silver 1736S	Yes	35 visits, including 35 manipulations	Nothing specified	Prior Authorization may be required. Services performed in hospital may have higher cost- share. Prior Authorization may be required. Your benefits/services may be denied.

FL	Health Options, Inc.	BlueCare Silver 1766S	Yes	35 visits, including 35 manipulations	Nothing specified	Prior Authorization may be required. Services performed in hospital may have higher cost- share. Prior Authorization may be required. Your benefits/services may be denied.
FL	Florida Health Care Plan, Inc.	Gym Access IND Essential Plus Silver HMO 53	Yes	35 PT/ST/OC Visits per Benefit Period	35 PT/ST/OC Visits per Benefit Period	
FL	Florida Health Care Plan, Inc.	Gym Access IND Essential Plus Silver POS 54	Yes	35 PT/ST/OC Visits per Benefit Period	35 PT/ST/OC Visits per Benefit Period	
FL	Florida Health Care Plan, Inc.	Gym Access IND Silver HMO BC 0941	Yes	35 PT/ST/OC Visits per Benefit Period	35 PT/ST/OC Visits per Benefit Period	
FL	Florida Health Care Plan, Inc.	Gym Access IND Silver POS BC 0941	Yes	35 PT/ST/OC Visits per Benefit Period	35 PT/ST/OC Visits per Benefit Period	
FL	Florida Health Care Plan, Inc.	IND Silver HMO BC 7741	Yes	35 PT/ST/OC Visits per Benefit Period	35 PT/ST/OC Visits per Benefit Period	
FL	Florida Health Care Plan, Inc.	Gym Access IND Silver POS BC 7741	Yes	35 PT/ST/OC Visits per Benefit Period	35 PT/ST/OC Visits per Benefit Period	
FL	Florida Health Care Plan, Inc.	Gym Access IND Silver Standardized HMO 1	Yes	35 PT/ST/OC Visits per Benefit Period	35 PT/ST/OC Visits per Benefit Period	
FL	Molina Healthcare of Florida, Inc	Molina Marketplace Silver	Yes	35 visits combined for PT/ST/OT, Cardiac Rehabilitation, Massage, and Spinal Manipulative Therapy The 35 visits include a 26-visit limit for spinal manipulation	None	Preauthorization may apply
FL	Health First Commercial Plans, Inc.	Florida Hospital GYM ACCESS Silver HMO 100 1668	Yes	30 per year per condition	30 per year per condition	
FL	Health First Commercial Plans, Inc.	Florida Hospital GYM ACCESS Silver HMO 100 1676	Yes	30 per year per condition	30 per year per condition	

	Health First	Florida Hospital				
FL	Commercial Plans,	GYM ACCESS Silver	Yes	35 per year per condition	35 per year per condition	
	Inc.	HMO 90 1684				
	Health First	Florida Hospital				
FL	Commercial Plans,	GYM ACCESS Silver	Yes	35 per year per condition	35 per year per condition	
	Inc.	HMO 80 1696				
	Health First	Florida Hospital				
FL	Commercial Plans,	GYM ACCESS Silver	Yes	35 per year per condition	35 per year per condition	
	Inc.	HMO 70 1712				
	Health First	Florida Hospital				
FL	Commercial Plans,	GYM ACCESS Silver	Yes	35 per year per condition	35 per year per condition	
	Inc.	HMO 70 1724				
	Health First	Florida Hospital				
FL	Commercial Plans,	GYM ACCESS Silver	Yes	35 per year per condition	35 per year per condition	
	Inc.	HMO 80 HSA 1732				
	Health First	Florida Hospital				
FL	Commercial Plans,	Silver HMO 80	Yes	35 per year per condition	35 per year per condition	
	Inc.	1762				
	Health First	Florida Hospital				
FL	Commercial Plans,	Silver HMO 80	Yes	35 per year per condition	35 per year per condition	
	Inc.	1786				
	Health First	Florida Hospital				
FL	Commercial Plans,	Silver HMO 65	Yes	35 per year per condition	35 per year per condition	
	Inc.	1810				
	Health First	Health First GYM				
FL	Commercial Plans,	ACCESS Silver HMO	Yes	35 per year per condition	35 per year per condition	
	Inc.	100 1664				
-	Health First	Health First GYM	¥	25	25	
FL	Commercial Plans,	ACCESS Silver HMO	Yes	35 per year per condition	35 per year per condition	
	Inc.	100 1672				
-	Health First	Health First GYM	Vee			
FL	Commercial Plans,	ACCESS Silver HMO	res	35 per year per condition	35 per year per condition	
	Inc. Health First	90 1680				
F 1		Health First GYM ACCESS Silver HMO	Voc	2E per year per condition	2E por voor por condition	
FL	Commercial Plans,	80 1688	res	35 per year per condition	35 per year per condition	
	Inc.	80 1088				

	Health First	Health First GYM				
FL	Commercial Plans, Inc.	ACCESS Silver HMO 70 1704	Yes	35 per year per condition	35 per year per condition	
FL	Health First Commercial Plans, Inc.	Health First GYM ACCESS Silver HMO 70 1720	Yes	35 per year per condition	35 per year per condition	
FL	Health First Commercial Plans, Inc.	Health First GYM ACCESS Silver HMO 80 HSA 1728	Yes	35 per year per condition	35 per year per condition	
FL	Health First Commercial Plans, Inc.	Health First Silver HMO 80 1754	Yes	35 per year per condition	35 per year per condition	
FL	Health First Commercial Plans, Inc.	Health First Silver HMO 80 1778	Yes	35 per year per condition	35 per year per condition	
FL	Health First Commercial Plans, Inc.	Health First Silver HMO 65 1806	Yes	35 per year per condition	35 per year per condition	
FL	Celtic Insurance Company	Ambetter Balanced Care 1 (2019)	Yes	35 visits per year, combined limit for all outpatient therapy (PT, OT, ST) plus chiropractic	None specified. Prior authorization may be required	
FL	Celtic Insurance Company	Ambetter Balanced Care 2 (2019)	Yes	35 visits per year, combined limit for all outpatient therapy (PT, OT, ST) plus chiropractic	None specified. Prior authorization may be required	
FL	Celtic Insurance Company	Ambetter Balanced Care 3 (2019)	Yes	35 visits per year, combined limit for all outpatient therapy (PT, OT, ST) plus chiropractic	None specified. Prior authorization may be required	
FL	Celtic Insurance Company	Ambetter Balanced Care 4 (2019)	Yes	35 visits per year, combined limit for all outpatient therapy (PT, OT, ST) plus chiropractic	None specified. Prior authorization may be required	
FL	Celtic Insurance Company	Ambetter Balanced Care 11 (2019)	Yes	35 visits per year, combined limit for all outpatient therapy (PT, OT, ST) plus chiropractic	None specified. Prior authorization may be required	
FL	Celtic Insurance Company	Ambetter Balanced Care 5 (2019)	Yes	35 visits per year, combined limit for all outpatient therapy (PT, OT, ST) plus chiropractic	None specified. Prior authorization may be required	

FL	Celtic Insurance Company	Ambetter Balanced Care 1 (2019) + Vision	Yes	35 visits per year, combined limit for all outpatient therapy (PT, OT, ST) plus chiropractic	None specified. Prior authorization may be required	
FL	Celtic Insurance Company	Ambetter Balanced Care 2 (2019) + Vision	Yes	35 visits per year, combined limit for all outpatient therapy (PT, OT, ST) plus chiropractic	None specified. Prior authorization may be required	
FL	Celtic Insurance Company	Ambetter Balanced Care 3 (2019) + Vision	Yes	35 visits per year, combined limit for all outpatient therapy (PT, OT, ST) plus chiropractic	None specified. Prior authorization may be required	
FL	Celtic Insurance Company	Ambetter Balanced Care 1 (2019) + Vision + Adult Dental	Yes	35 visits per year, combined limit for all outpatient therapy (PT, OT, ST) plus chiropractic	None specified. Prior authorization may be required	
FL	Celtic Insurance Company	Ambetter Balanced Care 2 (2019) + Vision + Adult Dental	Yes	35 visits per year, combined limit for all outpatient therapy (PT, OT, ST) plus chiropractic	None specified. Prior authorization may be required	
FL	Celtic Insurance Company	Ambetter Balanced Care 3 (2019) + Vision + Adult Dental	Yes	35 visits per year, combined limit for all outpatient therapy (PT, OT, ST) plus chiropractic	None specified. Prior authorization may be required	
FL	Oscar Insurance Company of Florida	Oscar Classic Silver	No	35 visits per year, combined therapies	35 visits per year, combined therapies	Preauthorization may be required. If preauthorization is not acquired, payment for care may be denied
FL	Oscar Insurance Company of Florida	Oscar Saver Silver	Yes	35 visits per year, combined therapies	35 visits per year, combined therapies	Preauthorization may be required. If preauthorization is not acquired, payment for care may be denied
н	Kaiser Foundation Health Plan, Inc.	KP Silver II \$35 - ChiroAcuMassage - Fit	No	No visit limit specified - \$35 a visit	No visit limit specified - \$35 a visit	
н	Kaiser Foundation Health Plan, Inc.	KP Silver II \$35 - Fit	No	No visit limit specified - \$35 a visit	No visit limit specified - \$35 a visit	
н	Kaiser Foundation Health Plan, Inc.	KP Silver III \$40 - Fit	No	No visit limit specified - \$40 a visit	No visit limit specified - \$40 a visit	

ні	Hawaii Medical Service Association	HMSA Silver HMO	Yes	\$40 copay per visit	\$40 copay per visit	Excludes cardiac rehab. Preauthorization may be required
ні	Hawaii Medical Service Association	HMSA Silver PPO 2500	Yes	None specified	None specified	Excludes cardiac rehab. Preauthorization may be required
ні	Hawaii Medical Service Association	HMSA Silver PPO 3500	Yes	None specified	None specified	Excludes cardiac rehab. Preauthorization may be required
ID	SelectHealth	SelectHealth Silver 2750	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	SelectHealth	SelectHealth Silver HealthSave 3500 (HSA Qualified)	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	SelectHealth	SelectHealth Silver 3500 - no deductible for one urgent care and all PCP visits	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	SelectHealth	SelectHealth Silver 4000 Copay Plan - no deductible for office visits	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	BlueCross of Idaho	Silver 3500	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	BlueCross of Idaho	Silver 6000	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	BlueCross of Idaho	Silver 4000	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	BlueCross of Idaho	Silver Connect 3500	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	BlueCross of Idaho	Silver Connect 6000	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	BlueCross of Idaho	Silver Connect 4000	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	BlueCross of Idaho	Silver Carepoint 3500	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	BlueCross of Idaho	Silver CarePoint 6000	Yes	20 OT/ST/PT	20 OT/ST/PT	

ID	BlueCross of Idaho	Silver CarePoint 4000	yes	20 OT/ST/PT	20 OT/ST/PT	
ID	PacificSource	BrightIdea Silver HSA 3000	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	PacificSource	PSN Silver HSA 3000	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	PacificSource	PSN Silver 3000 (Al)	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	PacificSource	PSN Silver 3000 (73)	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	PacificSource	PSN Silver 3000 (87)	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	PacificSource	PSN Silver 3000 (87)	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	Access Care Silver Option 2-94 PPO	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	ACCESS CARE SILVER 73	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	ENGAGE SILVER 94	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	ACCESS CARE SILVER OPTION 2- 73	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	ACCESS CARE SILVER OPTION 2- 87	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	ACCESS CARE SILVER 94	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	ENGAGE SILVER 87	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	ENGAGE SILVER OPTION 2	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	ACCESS CARE SILVER	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	ACCESS CARE SILVER OPTION 2	Yes	20 OT/ST/PT	20 OT/ST/PT	

ID	Montana Health CO- OP	ENGAGE SILVER 73	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	ACCESS CARE SILVER 87	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	ENGAGE SILVER OPTION 2- 94	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	LINK SILVER 73	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	LINK SILVER 94	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	LINK SILVER OPTION 2-87	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	LINK SILVER	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	LINK SILVER OPTION 2-73	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	ACCESS CARE SILVER OPTION 2- 87	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	ENGAGE SILVER 94	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	Montana Health CO- OP	ENGAGE SILVER	Yes	20 OT/ST/PT	20 OT/ST/PT	
ID	BridgeSpan	Silver HDHP 3000 EPO RealValue	Yes	25 PT/OT/ST	25 PT/OT/ST	
ID	BridgeSpan	Silver Essential 4000 EPO RealValue	Yes	25 PT/OT/ST	25 PT/OT/ST	
ID	BridgeSpan	Silver HDHP 3000 EPO RealValue	Yes	25 PT/OT/ST	25 PT/OT/ST	
ID	BlueCross of Idaho	PQA Southeast Silver Connect 3500	Yes	20 visits per year combined	20 visits per year combined	
IN	Celtic Insurance Company	Ambetter Balanced Care 2 (2019)	Yes	60 outpatient visits per year, 20 outpatient visits per benefit per year. (Including speech, occupational and physical	60 visits per year	

				therapy). 60 Inpatient days per		
				year (Including speech,		
				occupational and physical therapy)		
				60 outpatient visits per year, 20		
				outpatient visits per benefit per		
	Celtic Insurance	Ambetter Balanced		year. (Including speech,		
IN	Company	Care 4 (2019)	Yes	occupational and physical	60 visits per year	
	company			therapy). 60 Inpatient days per		
				year (Including speech,		
				occupational and physical therapy)		
				60 outpatient visits per year, 20		
			Yes	outpatient visits per benefit per		
	Celtic Insurance	Ambetter Balanced		year. (Including speech,		
IN	Company	Care 11 (2019)		occupational and physical	60 visits per year	
	Company	Care 11 (2019)		therapy). 60 Inpatient days per		
				year (Including speech,		
				occupational and physical therapy)		
		Ambetter Balanced Care 5 (2019)		60 outpatient visits per year, 20		
				outpatient visits per benefit per		
	Celtic Insurance Company			year. (Including speech,	60 visits per year	
IN			Yes	occupational and physical		
				therapy). 60 Inpatient days per		
				year (Including speech,		
				occupational and physical therapy)		
				60 outpatient visits per year, 20		
				outpatient visits per benefit per		
	Celtic Insurance	Ambetter Balanced		year. (Including speech,		
IN	Company	Care 1 (2019) +	Yes	occupational and physical	60 visits per year	
	Company	Vision		therapy). 60 Inpatient days per		
				year (Including speech,		
				occupational and physical therapy)		
				60 outpatient visits per year, 20		
	Celtic Insurance Company			outpatient visits per benefit per		
		Ambetter Balanced		year. (Including speech,		
IN			Yes	occupational and physical	60 visits per year	
				therapy). 60 Inpatient days per		
				year (Including speech,		
				occupational and physical therapy)		

IN	Celtic Insurance Company	Ambetter Balanced Care 1 (2019) + Vision + Adult Dental	Yes	60 outpatient visits per year, 20 outpatient visits per benefit per year. (Including speech, occupational and physical therapy). 60 Inpatient days per year (Including speech, occupational and physical therapy)	60 visits per year	
IN		Ambetter Balanced Care 2 (2019) + Vision + Adult Dental	Yes	60 outpatient visits per year, 20 outpatient visits per benefit per year. (Including speech, occupational and physical therapy). 60 Inpatient days per year (Including speech, occupational and physical therapy)	60 visits per year	
IN	CareSource Indiana, Inc.	CareSource Marketplace Low Deductible Silver	Yes	PT/OT/ST 20 visits each per year; Cardiac 36; Chiro/MT 12 visits per year	PT/OT/ST 20 visits each per year	
IN	CareSource Indiana, Inc.	CareSource Marketplace Low Deductible Silver Dental and Vision	Yes	PT/OT/ST 20 visits each per year; Cardiac 36; Chiro/MT 12 visits per year	PT/OT/ST 20 visits each per year	
IN	CareSource Indiana, Inc.	CareSource Marketplace Low Premium Silver	Yes	PT/OT/ST 20 visits each per year; Cardiac 36; Chiro/MT 12 visits per year	PT/OT/ST 20 visits each per year	
IN	CareSource Indiana, Inc.	CareSource Marketplace Low Premium Silver Dental and Vision	Yes	PT/OT/ST 20 visits each per year; Cardiac 36; Chiro/MT 12 visits per year	PT/OT/ST 20 visits each per year	
IN	CareSource Indiana, Inc.	CareSource Marketplace Standard Silver	Yes	PT/OT/ST 20 visits each per year; Cardiac 36; Chiro/MT 12 visits per year	PT/OT/ST 20 visits each per year	
IN	CareSource Indiana, Inc.	CareSource Marketplace Standard Silver Dental and Vision	Yes	PT/OT/ST 20 visits each per year; Cardiac 36; Chiro/MT 12 visits per year	PT/OT/ST 20 visits each per year	

кү	CareSource Kentucky Co.	CareSource Marketplace Low Deductible Silver	Yes	PT/OT/ ST 25 visits each per year. Pulmonary rehab 25; Cardiac 36; Chiro/MT 20; Post cochlear implant 30; Cognitive rehab 20 visits per year	PT/OT/ST 25 visits each per year	
кү	CareSource Kentucky Co.	CareSource Marketplace Low Premium Silver	Yes	PT/OT/ ST 25 visits each per year. Pulmonary rehab 25; Cardiac 36; Chiro/MT 20; Post cochlear implant 30; Cognitive rehab 20 visits per year	PT/OT/ST 25 visits each per year	
КY	CareSource Kentucky Co.	CareSource Marketplace Low Premium Silver Dental and Vision	Yes	PT/OT/ ST 25 visits each per year. Pulmonary rehab 25; Cardiac 36; Chiro/MT 20; Post cochlear implant 30; Cognitive rehab 20 visits per year	PT/OT/ST 25 visits each per year	
кү	CareSource Kentucky Co.	CareSource Marketplace Standard Silver	Yes	PT/OT/ ST 25 visits each per year. Pulmonary rehab 25; Cardiac 36; Chiro/MT 20; Post cochlear implant 30; Cognitive rehab 20 visits per year	PT/OT/ST 25 visits each per year	
кү	CareSource Kentucky Co.	CareSource Marketplace Standard Silver Dental and Vision	Yes	PT/OT/ ST 25 visits each per year. Pulmonary rehab 25; Cardiac 36; Chiro/MT 20; Post cochlear implant 30; Cognitive rehab 20 visits per year	PT/OT/ST 25 visits each per year	
кү	Anthem Health Plans of KY(Anthem BCBS)	Anthem Silver Pathway HMO 3200	Yes	20 ST, 25 Pulmonary rehab, 25 PT, 25 OC, 20 Cog., 30 Post Choc., 20 MT, 36 Cardiac	Combined with rehab except for ST, PT, and OT	
кү	Anthem Health Plans of KY(Anthem BCBS)	Anthem Silver Pathway X HMO 2700 for HSA	Yes	20 ST, 25 Pulmonary rehab, 25 PT, 25 OC, 20 Cog., 30 Post Choc., 20 MT, 36 Cardiac	Combined with rehab except ST, PT, and OT	
кү	Anthem Health Plans of KY(Anthem BCBS)	Anthem Silver Pathway X Transition HMO 6700	yes	20 ST, 25 Pulmonary rehab, 25 PT, 25 OC, 20 Cog., 30 Post Choc., 20 MT, 36 Cardiac	Combined with rehab except ST, PT, and OT	

кү	Anthem Health Plans of KY(Anthem BCBS)	Anthem Silver Pathway X HMO 6700	yes	20 ST, 25 Pul. Reh., 25 PT, 25 OC, 20 Cog., 30 Post Choc., 20 MT, 36 Cardiac	Combined with rehab except ST, PT, and OT	
КҮ	Anthem Health Plans of KY(Anthem BCBS)	Anthem Silver Pathway Transition X HMO 3700 for HSA	Yes	20 ST, 25 Pul. Reh., 25 PT, 25 OC, 20 Cog., 30 Post Choc., 20 MT, 36 Cardiac	Combined with rehab except ST, PT, and OT	
LA	HMO Louisiana, Inc.	Blue POS Copay 60/40 \$3600	Yes	\$40 Copayment in-network, 50% coinsurance out of network	\$40 Copayment in-network, 50% coinsurance out of network	
LA	HMO Louisiana, Inc.	Blue POS 100/80 \$3500	Yes	In the network no charge, out of network 20% coinsurance	In the network no charge, out of network 20% coinsurance	
LA	HMO Louisiana, Inc.	Blue POS 80/60 \$3400	Yes	In network 20% coinsurance, out of network 40% coinsurance	In network 20% coinsurance, out of network 40% coinsurance	
LA	HMO Louisiana, Inc.	Community Blue copay 70/50 \$2200	Yes	\$40 Copayment in-network, 50% coinsurance out of network	\$40 Copayment in-network, 50% coinsurance out of network	
LA	HMO Louisiana, Inc.	Blue Connect Copay 70/50 \$2200 (N)	Yes	\$40 Copayment in-network, 50% coinsurance out of network	\$40 Copayment in-network, 50% coinsurance out of network	
LA	HMO Louisiana, Inc.	Blue Connect 80/60 \$3400 (N)	Yes	In network 20% coinsurance, out of network 40% coinsurance	In network 20% coinsurance, out of network 40% coinsurance	
LA	HMO Louisiana, Inc.	Blue Connect Copay 70/50 \$2200 (L)	Yes	\$40 Copayment in-network, 50% coinsurance out of network	\$40 Copayment in-network, 50% coinsurance out of network	
LA	HMO Louisiana, Inc.	Blue Connect 80/60 \$3400 (L)	Yes	In network 20% coinsurance, out of network 40% coinsurance	In network 20% coinsurance, out of network 40% coinsurance	
LA	HMO Louisiana, Inc.	Blue Connect Copay 70/50 \$2200 (S)	Yes	\$40 Copayment in-network, 50% coinsurance out of network	\$40 Copayment in-network, 50% coinsurance out of network	
LA	HMO Louisiana, Inc.	Blue Connect 80/60 \$3400 (S)	Yes	In network 20% coinsurance, out of network 40% coinsurance	In network 20% coinsurance, out of network 40% coinsurance	

		Signature Blue			\$40 Copayment in-network,	
LA	HMO Louisiana, Inc.	Copay 70/50	Yes	\$40 Copayment in-network, 50%	50% coinsurance out of	
		\$2200		coinsurance out of network	network	
		Signature Blue		In network 20% coinsurance, out	In network 20% coinsurance,	
LA	HMO Louisiana, Inc.	80/60 \$3400	Yes	of network 40% coinsurance	out of network 40%	
		80/00 \$3400			coinsurance	
	Louisiana Health	Blue Max Copay		In network 30% coinsurance, out	In network 30% coinsurance,	
LA	Service & Indemnity	70/50 \$3000	Yes	of network 40% coinsurance	out of network 40%	
	Company				coinsurance In network 10% coinsurance,	
LA	Louisiana Health Service & Indemnity	Blue Saver 90/70	Yes	In network 10% coinsurance, out	out of network 30%	
	Company	\$3000	Tes	of network 30% coinsurance	coinsurance	
		E			In network 30% coinsurance,	
LA	Vantage Health Plan,	Essential Silver	Yes	In network 30% coinsurance, out	out of network 50%	Pre-authorization required
	Inc.	3500 IND-D2		of network 50% coinsurance	coinsurance	
	Vantage Health Plan,	Freedom Silver		\$40 Copayment in-network, 50%	\$40 Copayment in-network,	
LA	Inc.	3000 IND-D2	Yes	coinsurance out of network	50% coinsurance out of	Pre-authorization required
					network	
	Boston Medical	DMC Llockth Net		Maximum of 60 visits after	"Cost showing" for Autions	
LA	Center HealthNet	BMC HealthNet Plan SILVER A	Yes	deductible and copay per visit. No copay for CT. No limits for Autism-	"Cost-sharing" for Autism- related services	
	Plan			related services		
				Copay with a deductible; 60 visits	Copay with a deductible; 60	
MA	Bluecross Blueshield	HMO Blue Basic	Yes	per year	visits per year	
МА	Bluecross Blueshield	HMO Blue Saver	Yes	Copay with a deductible; 60 visits	Copay with a deductible; 60	
MA	Bluecioss Bluesilleiu		Tes	per year	visits per year	
		Preferred Blue®		Coinsurance with a deductible; 60	Coinsurance with a deductible:	
MA	Bluecross Blueshield	PPO Deductible	Yes	visits per year	60 visits per year	
		with Coinsurance				
MA	Fallon Health	Direct Care Silver Connector II	Unclear	Copay, 60 combined visits PT/OT/ST/PY/CT	Copay, no limits	
		Select Care Silver		Copay, 60 combined visits		
MA	Fallon Health	Connector II	Unclear	PT/OT/ST/PY/CT	Copay, no limits	
		Community Care	Lineleen	Copay, 60 combined visits	Conour no limite	
MA	Fallon Health	Silver Connector II	Unclear	PT/OT/ST/PY/CT	Copay, no limits	
MA	Health New England	HMO Silver 2000	Yes	Copay, 25 combined visits	Copay, no limits	
		HDHP Connector		PT/OT/ST/PY/CT		

MA	Health New England	HMO Silver A Connector	Yes	Copay, 25 combined visits PT/OT/ST/PY/CT	Copay, no limits	
MA	Health New England	HMO Silver A II Connector	Yes	Copay, 25 combined visits PT/OT/ST/PY/CT	Copay, no limits	
MA	Harvard Pilgrim Health Care	Standard Silver	No	60 PT/OT	60 PT/OT	
MA	Harvard Pilgrim Health Care	Standard Low Silver HSA - Flex	No	60 PT/OT	60 PT/OT	
MA	Tufts	DIRECT SILVER 2000 HSA	Yes	60 PT/OT; no limits for ST	60 PT/OT; no limits for ST	
MA	Tufts	Advantage HMO Saver 1500 Silver	Yes	30 PT/OT; no limits for ST	30 PT/OT; no limits for ST	
MA	Tufts	DIRECT SILVER 2000	Yes	60 PT/OT; no limits for ST	60 PT/OT; no limits for ST	
MA	United Healthcare	UHC Navigate Silver 2000	No	44 PT,OT; 20 PY; unlimited for ST & CT	44 PT, OT; unlimited for speech	
MA	United Healthcare	UHC Navigate HSA Silver 2000	Yes	44 PT,OT; 20 PY; unlimited for ST & CT	44 PT, OT; unlimited for speech	
MA	CareFirst BCBS Blue Choice	BlueChoice HMO Value Silver \$2,250	No	Copay; 30 ST/PT/OT/PT/CT	Copay; 30 ST/PT/OT/PT/CT	
MD	CareFirst BCBS Blue Choice	BluePreferred PPO HSA Silver \$3,000	No	Copay; 30 ST/PT/OT/PT/CT	Copay; 30 ST/PT/OT/PT/CT	
MD	Kaiser Permanente	KP MD Silver 6000 35 Dental	No	Outpatient: 30 PT, 30 PT, 30 ST per condition, 90 CR, PR 1 program lifetime; 20 Chiro per	30 PT/ST/OT age 19 and older	
MD	Kaiser Permanente	KP MD Silver Value 2500/35/Dental	No	Outpatient: 30 PT, 30 PT, 30 ST per condition, 90 CR, PR 1 program lifetime; 20 Chiro per	30 PT/ST/OT age 19 and older	
MD	Kaiser Permanente	KP MD Silver 2200/30/CSR/Dent al (2500)	No	Outpatient: 30 PT, 30 PT, 30 ST per condition, 90 CR, PR 1 program lifetime; 20 Chiro per	30 PT/ST/OT age 19 and older	
MD	Kaiser Permanente	KP MD Silver 0/10/CSR/Dental (2500)	No	Outpatient: 30 PT, 30 PT, 30 ST per condition, 90 CR, PR 1 program lifetime; 20 Chiro per	30 PT/ST/OT age 19 and older	

MD	Kaiser Permanente	KP MD Silver 0 5 CSR Dental 2500	No	Outpatient: 30 PT, 30 PT, 30 ST per condition, 90 CR, PR 1 program lifetime; 20 Chiro per	30 PT/ST/OT age 19 and older	
MD	Kaiser Permanente	KP MD Silver 100/5%/CSR/HDHP /Dental (3200)	No	Outpatient: 30 PT, 30 PT, 30 ST per condition, 90 CR, PR 1 program lifetime; 20 Chiro per	30 PT/ST/OT age 19 and older	
MD	Kaiser Permanente	KP MD Silver 500/10%/CSR/HDH P/Dental (3200)	No	Outpatient: 30 PT, 30 PT, 30 ST per condition, 90 CR, PR 1 program lifetime; 20 Chiro per	30 PT/ST/OT age 19 and older	
MD	Kaiser Permanente	KP MD Silver 1900/20%/CSR/HD HP/Dental (3200)	No	Outpatient: 30 PT, 30 PT, 30 ST per condition, 90 CR, PR 1 program lifetime; 20 Chiro per	30 PT/ST/OT age 19 and older	
MD	Kaiser Permanente	KP MD Silver 3200/20%/HSA/De ntal	No	Outpatient: 30 PT, 30 PT, 30 ST per condition, 90 CR, PR 1 program lifetime; 20 Chiro per	30 PT/ST/OT age 19 and older	
MD	Kaiser Permanente	KP MD Silver 0/5/CSR/Dental (6000)	No	Outpatient: 30 PT, 30 PT, 30 ST per condition, 90 CR, PR 1 program lifetime; 20 Chiro per	30 PT/ST/OT age 19 and older	
MD	Kaiser Permanente	KP MD Silver 0/15/CSR/Dental (6000)	No	Outpatient: 30 PT, 30 PT, 30 ST per condition, 90 CR, PR 1 program lifetime; 20 Chiro per	30 PT/ST/OT age 19 and older	
MD	United Healthcare	Signature Value Advantage HMO Silver 50- 75/40%/2250ded	No	Copay, no other limits	Copay, no other limits	
MN	BlueCross BlueShield	Blue Plus Metro MN HSA Silver \$4,200 Plan 253	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Metro MN Silver Tribal Zero Cost Share Reduction Plan 453a	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Metro MN Silver \$4,200 Tribal Limited Cost	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	No charges for Indian Healthcare providers

		Chana Dadwattan				
		Share Reduction				
		Plan 453b				
MN	BlueCross BlueShield	Blue Plus Metro MN Silver \$2,350 Cost Share Reduction Plan 453c	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Metro MN Silver \$500 Cost Share Reduction Plan 453d	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Metro MN Silver No Deductible Cost Share Reduction Plan 453e	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Strive – Metro Region HSA Silver \$4,200 Plan 291	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Strive – Metro Region HSA Silver \$4,200 Plan 491	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Strive - Metro Region Silver Tribal Zero Cost Share Reduction Plan 491a	Unclear	No charges, no limitations	No charges, no limitations	
MN	BlueCross BlueShield	Blue Plus Strive - Metro Region Silver \$4,200 Tribal Limited Cost Share Reduction Plan 491b	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	No charges for Indian Healthcare providers

MN	BlueCross BlueShield	Blue Plus Strive – Metro Region Silver \$2,350 Cost Share Reduction Plan 491c	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Strive – Metro Region Silver \$500 Cost Share Reduction Plan 491d	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Strive – Metro Region Silver No Deductible Cost Share Reduction Plan 491	Yes		Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Southeast MN HSA Silver \$4,200 Plan 271	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Southeast MN HSA Silver \$4,200 Plan 471	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Southeast MN Silver Tribal Zero Cost Share Reduction Plan 471a	Unclear	No charges, no limitations	No charges, no limitations	
MN	BlueCross BlueShield	Blue Plus Southeast MN Silver \$4,200 Tribal Limited Cost Share Reduction Plan 471b	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	No charges for Indian Healthcare providers

MN	BlueCross BlueShield	Blue Plus Southeast MN Silver \$2,350 Cost Share Reduction Plan 471c	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Southeast MN Silver \$500 Cost Share Reduction Plan 471d	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Southeast MN Silver No Deductible Cost Share Reduction Plan 471e	Yes		Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Northeast MN HSA Silver \$4,200 Plan 281	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Northeast MN Silver Tribal Zero Cost Share Reduction Plan 481	Unclear	No charges, no limitations	No charges, no limitations	
MN	BlueCross BlueShield	Blue Plus Northeast MN Silver \$4,200 Tribal Limited Cost Share Reduction Plan 471b	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations.	
MN	BlueCross BlueShield	Blue Plus Northeast MN Silver \$2,350 Cost Share Reduction Plan 481c	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	

MN	BlueCross BlueShield	Blue Plus Northeast MN Silver \$500 Cost Share Reduction Plan 481d	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Northeast MN Silver No Deductible Cost Share Reduction Plan 481e	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Western MN HSA Silver \$4,200 Plan 250	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Western MN Silver Tribal Zero Cost Share Reduction Plan 450a	Unclear	No charges, no limitations	No charges, no limitations	
MN	BlueCross BlueShield	Blue Plus Western MN Silver \$4,200 Tribal Limited Cost Share Reduction Plan 450b	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	No charges for Indian Healthcare providers
MN	BlueCross BlueShield	Blue Plus Western MN Silver \$2,350 Cost Share Reduction Plan 450c	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Western MN Silver \$500 Cost Share Reduction Plan 450d	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	BlueCross BlueShield	Blue Plus Western MN Silver No Deductible Cost	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	

		Share Reduction				
		Plan 450e				
MN	Bluecross Blueshield	Blue Plus Minnesota Value HSA Silver \$4,200 Plan 201	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	Bluecross Blueshield	Blue Plus Minnesota Value HSA Silver \$4,200 Plan 401	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	Bluecross Blueshield	Blue Plus Minnesota Value Silver Tribal Zero Cost Share Reduction Plan 401a	Unclear	No charges, no limitations.	No charges, no limitations	
MN	Bluecross Blueshield	Blue Plus Minnesota Value Silver \$4,200 Tribal Limited Cost Share Reduction Plan 401b	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	No charges for Indian Healthcare providers
MN	Bluecross Blueshield	Blue Plus Minnesota Value Silver \$2,350 Cost Share Reduction Plan 401c	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	Bluecross Blueshield	Blue Plus Minnesota Value Silver \$500 Cost Share Reduction Plan 401d	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	Bluecross Blueshield	Blue Plus Minnesota Value Silver No Deductible Cost	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	

		Share Reduction Plan 401e				
MN	Medica	MN Applause [®] Silver Copay	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	Medica	MN Applause [®] Silver HSA	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	Medica	MN Applause [®] Silver Copay 87	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	Medica	MN Applause [®] Silver H 87	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	Medica	MN Applause [®] Silver Copay Limited	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	Medica	MN Applause [®] Silver H Limited	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	Medica	MN Applause [®] Silver Copay Zer	Unclear	No charges, no limitations	No charges, no limitations	
MN	Medica	MN Applause [®] Silver H Zero	Unclear	no charges, no limitations	no charges, no limitations.	
MN	Medica	MN Applause [®] Silver Share	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	HealthPartners	Peak \$3000 Plus Silver - Pea	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	HealthPartners	Peak \$3000 HSA Silver - Pea	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	HealthPartners	Peak \$3000 Plus Silver - Peak	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	HealthPartners	Peak Zero Cost Sharing Silver - Peak	Unclear	No charges, no limitations	No charges, no limitations	
MN	HealthPartners	Peak \$3000 Plus Limited Cost Sharing Silver - Peak	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	No charges for Indian Healthcare providers
MN	HealthPartners	Peak \$100 Plus Cost Share	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	

		Reduction Silver –				
		Peak				
MN	HealthPartners	Peak \$750 Plus Cost Share Reduction Silver - Peak	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	HealthPartners	Peak \$2900 Plus Cost Share Reduction Silver - Peak	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	HealthPartners	Peak \$3000 Plus Silver - Pea	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	HealthPartners	Peak Zero Cost Sharing Silver - Peak	Unclear	No charges, no limitations	No charges, no limitations	
MN	HealthPartners	Peak \$3000 Plus Limited Cost Sharing Silver - Peak	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	No charges for Indian Healthcare providers
MN	HealthPartners	Peak \$100 Plus Cost Share Reduction Silver - Peak	Yes	Coinsurance with a deductible. No other limitations	Coinsurance with a deductible. No other limitations	
MN	UCare	UCare Fairview Silver	Yes	\$40 copayment first 3 visits before the deductible is met. Then 25% coinsurance after deductible	\$40 copayment first 3 visits before the deductible is met. Then 25% coinsurance after deductible	
MN	UCare	UCare Silver	Yes	\$40 copayment first 3 visits before the deductible is met. Then 25% coinsurance after deductible.	\$40 copayment first 3 visits before the deductible is met. Then 25% coinsurance after deductible	
МІ	Blue Care Network of Michigan	Blue Cross [®] Metro Detroit HMO Silver	Yes	coinsurance with a deductible;30 PT/OT; 30 ST	coinsurance with a deductible; 30 PT/OT; 30 ST	
МІ	Blue Care Network of Michigan	Blue Cross [®] Metro Detroit HMO Silver Extra	Yes	coinsurance with a deductible;30 PT/OT; 30 ST	coinsurance with a deductible;30 PT/OT; 30 ST	

мі	Blue Care Network of Michigan	Blue Cross [®] Metro Detroit HMO Silver Saver	Yes	coinsurance with a deductible; 30 PT/OT; 30 ST	coinsurance with a deductible; 30 PT/OT; 30 ST	
МІ	Blue Care Network of Michigan	Blue Cross [®] Preferred HMO Silver	Yes	coinsurance with a deductible; 30 PT/OT; 30 ST	coinsurance with a deductible; 30 PT/OT; 30 ST	
МІ	Blue Care Network of Michigan	Blue Cross [®] Preferred HMO Silver Extra	Yes	,	coinsurance with a deductible;3 0 PT/OT; 30 ST	
МІ	Blue Care Network of Michigan	Blue Cross [®] Preferred HMO Silver Saver	Yes	coinsurance with a deductible; 30 PT/OT; 30 ST	coinsurance with a deductible; 30 PT/OT; 30 ST	
МІ	Blue Cross Blue Shield of Michigan Mutual Insurance Company	Blue Cross® Premier PPO Silver	Yes	Coinsurance with a deductible; 30 PT/OT/MT; 30 ST, 30 CR/PY,	Coinsurance with a deductible; 30 PT/OT; 30 ST	
МІ	Blue Cross Blue Shield of Michigan Mutual Insurance Company	Blue Cross [®] Premier PPO Silver Extra	Yes	Coinsurance with a deductible; 30 PT/OT/MT; 30 ST, 30 CR/PY,	Coinsurance with a deductible; 30 PT/OT; 30 ST	
мі	Blue Cross Blue Shield of Michigan Mutual Insurance Company	Blue Cross [®] Premier PPO Silver Saver HSA	Yes	Coinsurance with a deductible; 30 PT/OT/MT; 30 ST, 30 CR/PY,	Coinsurance with a deductible; 30 PT/OT; 30 ST	
МІ	Blue Care Network of Michigan	Blue Cross [®] Select HMO Silver	Yes	coinsurance with a deductible; 30 PT/OT; 30 ST	coinsurance with a deductible; 30 PT/OT; 30 ST	
МІ	Blue Care Network of Michigan	Blue Cross [®] Select HMO Silver Extra	Yes	coinsurance with a deductible; 30 PT/OT; 30 ST	coinsurance with a deductible; 30 PT/OT; 30 ST	
МІ	Blue Care Network of Michigan	Blue Cross [®] Select HMO Silver Saver	Yes	coinsurance with a deductible; 30 PT/OT; 30 ST	coinsurance with a deductible; 30 PT/OT; 30 ST	
МІ	McLaren Health Plan Community	McLaren Silver Exchange	Yes	deductible applied; 30 PT/OT/ST/MT(limited to 20)	deductible applied; 30 PT/OT/ST/MT(limited to 20)	
МІ	Meridian Health Plan of Michigan, Inc.	Meridian Base Silver	Yes	coinsurance with deductible; 30 PT,OT,CT,ST,PY	Coinsurance with deductible	
мі	Meridian Health Plan of Michigan, Inc.	Silver	Yes	coinsurance with deductible; 30 PT,OT,CT,ST,PY	Coinsurance with deductible	
мі	Meridian Health Plan of Michigan, Inc.	Meridian HSA Savings Silver	Yes	coinsurance with deductible; 30 PT,OT,CT,ST,PY	Coinsurance with deductible	
МІ	Meridian Health Plan of Michigan, Inc.	Meridian Smart Silver	Yes	coinsurance with deductible; 30 PT,OT,CT,ST,PY	Coinsurance with deductible	

MI	Molina Healthcare of Michigan, Inc.	Molina Silver	Yes	Copay with deductible; 30 PT/OT/MT; 30 ST; 30 CR/PY	Copay with a deductible; 30 PT/OT/MT	
мі	Priority Health	MyPriority HMO Silver 3200	Yes, but not mental health or substance abuse services	Coinsurance with a deductible; 30 PT/OT/MT; 30 ST; 30 PY/CT	Coinsurance with a deductible; 30 PT/OT; 30 ST	Physical and occupational therapy (Including osteopathic and chiropractic manipulation) limited to a combined 30 visits per contract year. Speech therapy limited to 30 visits per contract year. Cardiac rehabilitation & pulmonary rehabilitation limited to a combined 30 visits per contract year.
МІ		MyPriority HMO Silver 3200 - Beaumont Health Network	Yes, but not mental health or substance abuse services	Coinsurance with a deductible; 30 PT/OT/MT; 30 ST; 30 PY/CT	Coinsurance with a deductible; 30 PT/OT; 30 ST	Physical and occupational therapy (Including osteopathic and chiropractic manipulation) limited to a combined 30 visits per contract year. Speech therapy limited to 30 visits per contract year. Cardiac rehabilitation & pulmonary rehabilitation limited to a combined 30 visits per contract year.
МІ	Priority Health	MyPriority HMO Silver 3200 - Bronson Healthcare Partners	Yes, but not mental health or substance abuse services	Coinsurance with a deductible; 30 PT/OT/MT; 30 ST; 30 PY/CT	Coinsurance with a deductible; 30 PT/OT; 30 ST	Physical and occupational therapy (Including osteopathic and chiropractic manipulation) limited to a combined 30 visits per contract year. Speech therapy limited to 30 visits per contract year. Cardiac rehabilitation & pulmonary rehabilitation limited to a combined 30 visits per contract year.
мі	Priority Health	MyPriority HMO Silver 3200 -	Yes, but not mental health	Coinsurance with a deductible; 30 PT/OT/MT; 30 ST; 30 PY/CT	Coinsurance with a deductible; 30 PT/OT; 30 ST	Physical and occupational therapy (Including osteopathic and chiropractic manipulation)

		Spectrum Health Partners	or substance abuse services			limited to a combined 30 visits per contract year. Speech therapy limited to 30 visits per contract year. Cardiac rehabilitation & pulmonary rehabilitation limited to a combined 30 visits per contract year.
MI	Priority Health	Silver 3200 - St.	Yes, but not mental health or substance abuse services		Coinsurance with a deductible; 30 PT/OT; 30 ST	Physical and occupational therapy (Including osteopathic and chiropractic manipulation) limited to a combined 30 visits per contract year. Speech therapy limited to 30 visits per contract year. Cardiac rehabilitation & pulmonary rehabilitation limited to a combined 30 visits per contract year.
MI	Priority Health	MyPriority HMO Silver 3200 - St. Joseph Mercy Health System Network	Yes, but not mental health or substance abuse services		Coinsurance with a deductible; 30 PT/OT; 30 ST	Physical and occupational therapy (Including osteopathic and chiropractic manipulation) limited to a combined 30 visits per contract year. Speech therapy limited to 30 visits per contract year. Cardiac rehabilitation & pulmonary rehabilitation limited to a combined 30 visits per contract year.
MI	Oscar Insurance Company	Oscar Classic Silver	No	• •	Copay without deductible;30 PT/OT/MT; 30 CT/PY; 30 ST	30 combined visits per year for PT, OT and Chiro. 30 visits per year for ST. 30 cardiac/pulmonary visits per ye ar. Preauthorization may be requir ed. If

							you don't get preauthorization,
							payment
	MI		Oscar Saver Silver HSA	Yes		Coinsurance with a deductible; 30 PT/OT/MT; 30 CT/PY; 30 ST	for care may be denied 30 combined visits per year for PT, OT and Chiro. 30 visits per year for ST. 30 cardiac/pulmonary visits per ye ar. Preauthorization may be requir ed. If you don't get preauthorization, payment
-	MI	Oscar Insurance Company	Oscar Simple Silver	No		Copay without deductible;30 PT/OT/MT; 30 CT/PY; 30 ST	for care may be denied. 30 combined visits per year for PT, OT and Chiro. 30 visits per year for ST. 30 cardiac/pulmonary visits per ye ar. Preauthorization may be requir ed. If you don't get preauthorization, payment for care may be denied.
	MI	•	Sparrow PHP Silver 2000 Exclusive	Yes	Copay with a deductible; 30 PT/OT; 30 PY/CT; 30 ST	Copay with a deductible; 30 PT/OT; 30 PY/CT; 30 ST	The calendar year maximums: outpatient speech therapy – 30 visits; outpatient physical therapy and occupational therapy – 30 visits; pulmonary and cardiac rehabilitation therapy – 30 visits. Prior approval required for coverage of outpatient speech therapy, physical therapy, and occupational therapy.

MI	Physicians Health	Sparrow PHP Silver 2500 Basic Exclusive	Yes	Coinsurance with a deductible; 30 PT/OT; 30 PY/CT; 30 ST	Coinsurance with a deductible; 30 PT/OT; 30 PY/CT; 30 ST	The calendar year maximums: outpatient speech therapy – 30 visits; outpatient physical therapy and occupational therapy – 30 visits; pulmonary and cardiac rehabilitation therapy – 30 visits. Prior approval required for coverage of outpatient speech therapy, physical therapy, and occupational therapy.
NAL	Physicians Health Plan	Sparrow PHP Silver 3200 H.S.A. Exclusive	Yes	30 PT/OT; 30 PY/CT; 30 ST	30 PT/OT; 30 PY/CT; 30 ST	The calendar year maximums: outpatient speech therapy – 30 visits; outpatient physical therapy and occupational therapy – 30 visits; pulmonary and cardiac rehabilitation therapy – 30 visits. Prior approval required for coverage of outpatient speech therapy, physical therapy, and occupational therapy.
MI	Physicians Health Plan	Sparrow PHP Silver 4000 Exclusive	Yes	Coinsurance with a deductible; 30 PT/OT; 30 PY/CT; 30 ST	Coinsurance with a deductible; 30 PT/OT; 30 PY/CT; 30 ST	The calendar year maximums: outpatient speech therapy – 30 visits; outpatient physical therapy and occupational therapy – 30 visits; pulmonary and cardiac rehabilitation therapy – 30 visits. Prior approval required for coverage of outpatient speech therapy, physical therapy, and occupational therapy.
MI	Physicians Health Plan	Sparrow PHP Silver 4000 HMO	Yes	Copay with a deductible; 30 PT/OT; 30 PY/CT; 30 ST	Copay with a deductible; 30 PT/OT; 30 PY/CT; 30 ST	The calendar year maximums: outpatient speech therapy – 30 visits; outpatient physical therapy and occupational therapy – 30 visits; pulmonary

						and cardiac rehabilitation therapy – 30 visits. Prior approval required for coverage of outpatient speech therapy, physical therapy, and occupational therapy.
МІ	Physicians Health Plan	Sparrow PHP Silver 7000 Exclusive	Yes	Copay with a deductible; 30 PT/OT; 30 PY/CT; 30 ST	Copay with a deductible; 30 PT/OT; 30 PY/CT; 30 ST	The calendar year maximums: outpatient speech therapy – 30 visits; outpatient physical therapy and occupational therapy – 30 visits; pulmonary and cardiac rehabilitation therapy – 30 visits. Prior approval required for coverage of outpatient speech therapy, physical therapy, and occupational therapy.
МІ	Total Health Care USA, Inc.	Totally You	Yes	Coinsurance with a deductible; 30 PT/OT; 30 PY/CT; 30 ST	Coinsurance with deductible	Prior approval required. Physical & Occupational Therapy (including Osteopathic and Chiropractic Manipulation) limited to a combined 30 visits/year. Speech Therapy limited to 30 visits/year. Cardiac & Pulmonary Rehab limited to a combined 30 visits/year.
МІ	Total Health Care USA, Inc.	Totally You - Complete	Yes	Coinsurance with a deductible; 30 PT/OT; 30 PY/CT; 30 ST	Coinsurance with deductible	Prior approval required. Physical & Occupational Therapy (including Osteopathic and Chiropractic Manipulation) limited to a combined 30 visits/year. Speech Therapy limited to 30 visits/year. Cardiac & Pulmonary Rehab limited to a combined 30 visits/year.

MI	Total Health Care USA, Inc.	Totally You - Simple Choice	Yes	Coinsurance with a deductible; 30 PT/OT; 30 PY/CT; 30 ST	Coinsurance with deductible	Prior approval required. Physical & Occupational Therapy (including Osteopathic and Chiropractic Manipulation) limited to a combined 30 visits/year. Speech Therapy limited to 30 visits/year. Cardiac & Pulmonary Rehab limited to a combined 30 visits/year.
MI	Total Health Care USA, Inc.	Totally You - Value	Yes	Coinsurance with a deductible; 30 PT/OT; 30 PY/CT; 30 ST	Coinsurance with deductible	Prior approval required. Physical & Occupational Therapy (including Osteopathic and Chiropractic Manipulation) limited to a combined 30 visits/year. Speech Therapy limited to 30 visits/year. Cardiac & Pulmonary Rehab limited to a combined 30 visits/year.
NY	BlueShield of Northeastern New York	Silver Standard	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Northeastern New	Silver Destination 65	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	BlueCross BlueShield of Western New York	Silver Standard Ind (2020	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	(2020)	: WNY Silver Ind align (2020)	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	BlueCross BlueShield of Western New York: WNY Silver Ind align (2020)	WNY Silver Ind focus (2020)	Yes	60 PT/OT/ST	60 PT/OT/ST	

NY	BlueCross BlueShield of Western New York: WNY Silver Ind align (2020)	WNY Silver IND Destination 65 (2020)	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	СДРНР	MO Copayment 30, Silver, ST, INN, Dep25	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	СДРНР	HDHMO Qualified 33, Silver, HSA, NS, INN, Dep25, Adult Vision, Lasik, Wellness	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	СДРНР	HDHMO Qualified 35 Silver, HSA, NS, INN, Dep25, Adult Vision, Lasik, Wellness	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	СДРНР	Smart Deductible EPC HMO Coinsurance 34, Silver, NS, INN, Dep25, Adult Vision, Lasik, Wellness	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	EmbelmHealth	EmblemHealth Silver Bold D	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	EmbelmHealth	EmblemHealth Silver Value	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	EmbelmHealth	Emblem Silver D ST	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	EmbelmHealth	EmblemHealth Silver Bold	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Empire BlueCross BlueShield	HealthPlus Gatekeeper X, Silver, ST, INN, Pediatric Dental, Dep 25	Unclear	Copay per visit	Copay per visit	

NY	Empire BlueCross BlueShield	Empire Gatekeeper X, Silver, ST, INN, Pediatric Dental, Dep 2	Unclear	Copay per visit	Copay per visit	
NY	Excellus	Excellus Silver Select NS	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Excellus	Excellus Silver Standard ST	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Excellus	Silver Standard	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Fidelis Care	Silver	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Fidelis Care	Silver Enhanced	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Fidelis Care	Silver 73% Actuarial Value	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Fidelis Care	Silver 73% Actuarial Value Enhanced	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Fidelis Care	Silver 87% Actuarial Value	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Fidelis Care	Silver 87% Actuarial Value Enhanced	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Fidelis Care	Silver 94% Actuarial Value	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Healthfirst	Silver Leaf	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Healthfirst	Silver Leaf CSR 200-250	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Healthfirst	Silver Leaf CSR 150-200	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Healthfirst	Silver Leaf CSR 100-150	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Independent health	iDirect Silver Copay HSAQ	Yes	60 PT/OT/ST	No limits	
NY	Independent health	Standard Silver	Yes	60 PT/OT/ST	No limits	
NY	MVP healthcare	MVP Silver 2 NS	Yes	54 ST/OT/PT/PY/	54 ST/OT/PT/PY/	
NY	MVP healthcare	MVP Silver 1 ST	Yes	60 PT/OT/ST	60 PT/OT/ST	

NY	MVP healthcare	Excellus Silver Standard Plus 3	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	MVP healthcare	MVP Silver 3 HDHP	Yes	54 ST/OT/PT/PY/	54 ST/OT/PT/PY/	
NY	MVP healthcare	MVP Silver 11 NS	Yes	54 ST/OT/PT/PY/	54 ST/OT/PT/PY/	
NY	Oscar	Saver Silver Plan	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Oscar	Simple Silver Plan	No	60 PT/OT/ST	60 PT/OT/ST	
NY	Oscar	Classic Silver Plan	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric Dental Dep 25	Yes	60 PT/OT/ST; unlimited PY,CT	60 PT/OT/ST	
NY	UnitedHealthcare	UnitedHealthcare UHC Compass Silver ST INN Pediatric Dental Dep 29	Yes	60 PT/OT/ST; unlimited PY,CT	60 PT/OT/ST	
NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric Dental Dep 25 A	Yes	60 PT/OT/ST; unlimited PY,CT	60 PT/OT/ST	
NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric Dental Dep 29 A	Yes	60 PT/OT/ST; unlimited PY,CT	60 PT/OT/ST	
NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric Dental Dep 25 B	Yes	60 PT/OT/ST; unlimited PY,CT	60 PT/OT/ST	
NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric Dental Dep 29 B	Yes	60 PT/OT/ST; unlimited PY,CT	60 PT/OT/ST	
NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric Dental Dep 25 C	Yes	60 PT/OT/ST; unlimited PY,CT	60 PT/OT/ST	

NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric Dental Dep 29 C	Yes	60 PT/OT/ST; unlimited PY,CT	60 PT/OT/ST	
NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric Dental Dep 25 D	Yes	60 PT/OT/ST; unlimited PY,CT	60 PT/OT/ST	
NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric Dental Dep 29 D	Yes	60 PT/OT/ST; unlimited PY,CT	60 PT/OT/ST	
NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric Dental Dep 25 E	Yes	60 PT/OT/ST; unlimited PY,CT	60 PT/OT/ST	
NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric Dental Dep 29 E	Yes	60 PT/OT/ST; unlimited PY,CT	60 PT/OT/ST	
NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric Child Only	Yes	60 PT/OT/ST; unlimited PY,CT	60 PT/OT/ST	
NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric Dental Child Only A	Yes	60 PT/OT/ST; unlimited PY,CT	60 PT/OT/ST	
NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric Child Only B	Yes	60 PT/OT/ST; unlimited PY,CT	60 PT/OT/ST	
NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric Dental Child Only C	Yes	60 PT/OT/ST; unlimited PY,CT	60 PT/OT/ST	

NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric Dental Child Only D	Yes	60 PT/OT/ST; unlimited PY,CT	60 PT/OT/ST	
NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric Dental Child Only E	Yes	60 PT/OT/ST; unlimited PY,CT	60 PT/OT/ST	
NY	Univera	Silver Select	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Univera	Silver Standard Plus 3	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	Univera	Silver Standard	Yes	60 PT/OT/ST	60 PT/OT/ST	
NY	MetroPlus	SilverPlus S1 2020	Unclear	60 visits per condition, per plan year, combined	60 visits per condition, per plan year, combined	\$30 per visit
NY	MetroPlus	SilverPlus S1-2 2020	Unclear	60 visits per condition, per plan year, combined	60 visits per condition, per plan year, combined	\$15 per visit
NY	MetroPlus	SilverPlus S1-3 2020	Unclear	60 visits per condition, per plan year, combined	60 visits per condition, per plan year, combined	\$25 per visit
NY	MetroPlus	SilverPlus S2 2020	Unclear	60 visits per condition, per plan year, combined	60 visits per condition, per plan year, combined	\$30 per visit
NY	MetroPlus	SilverPlus S2-1 2020	Unclear	60 visits per condition, per plan year, combined	60 visits per condition, per plan year, combined	\$15 per visit
NY	MetroPlus	SilverPlus S2-2 2020	Unclear	60 visits per condition, per plan year, combined	60 visits per condition, per plan year, combined	\$25 per visit
NY	MetroPlus	SilverPlus S2-3 2020	Unclear	60 visits per condition, per plan year, combined	60 visits per condition, per plan year, combined	\$30 per visit
NY	MetroPlus	SilverPlus S3 2020	Unclear	60 visits per condition, per plan year, combined	60 visits per condition, per plan year, combined	\$30 per visit
NY	MetroPlus	SilverPlus S3-1 2020	Unclear	60 visits per condition, per plan year, combined	60 visits per condition, per plan year, combined	\$15 per visit
NY	MetroPlus	SilverPlus S3-2 2020	Unclear	60 visits per condition, per plan year, combined	60 visits per condition, per plan year, combined	\$25 per visit
NY	MetroPlus	SilverPlus S3-3 2020	Unclear	60 visits per condition, per plan year, combined	60 visits per condition, per plan year, combined	\$30 per visit
NY	MetroPlus	SilverPlus S3-4 2020	Unclear	60 visits per condition, per plan year, combined	60 visits per condition, per plan year, combined	

				CO visite per condition ner plan	60 visite per condition and	
NY	MetroPlus	SilverPlus S5 2020	Unclear	60 visits per condition, per plan year, combined	60 visits per condition, per plan year, combined	
NY	MetroPlus	Silver Plus S6 2020	Unclear	60 visits per condition, per plan	60 visits per condition, per	
				year, combined	plan year, combined	
NY	Emblem	EmblemHealth Silver	Yes	Inpatient: \$1,500 per admission Outpatient: \$30 co-pay per visit	Inpatient: \$1,500 per admission Outpatient: \$30 co-pay per visit	
NY	Emblem	EmblemHealth Silver Value (with Adult Dental and Vision)	Yes	Inpatient: Sixty (60) days per plan year. Combined therapies. Outpatient: Sixty (60) visits per condition per plan year. Combined therapies. Speech and physical therapies are only covered following a hospital stay or surgery.	Inpatient: Sixty (60) days per plan year. Combined therapies. Outpatient: Sixty (60) visits per condition per plan year. Combined therapies. Speech and physical therapies are only covered following a hospital stay or surgery.	Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment
Ohio	AultCare Insurance Company	AultCare Silver 5000 No Pediatric Dental	Yes	Outpatient: 20 ST; 40 OT/PT; 36 CR; 20 MT	20 PT/OT/ST; 20 hours per week Clinical Therapy Intervention incl. ABA; Mental/Behavioral Outpatient services benefit not specified	Rehab must be illness/injury- related
он	AultCare Insurance Company	AultCare Silver 5000 Select	Yes	Outpatient: 20 ST; 40 OT/PT; 36 CR; 20 MT	20 PT/OT/ST; 20 hours per week Clinical Therapy Intervention incl. ABA; Mental/Behavioral Outpatient services benefit not specified	Rehab must be illness/injury- related
он	AultCare Insurance Company	AultCare Silver 5000	Yes	Outpatient: 20 ST; 40 OT/PT; 36 CR; 20 MT	20 PT/OT/ST; 20 hours per week Clinical Therapy Intervention incl. ABA; Mental/Behavioral Outpatient services benefit not specified	Rehab must be illness/injury- related
он	AultCare Insurance Company	AultCare Silver 5000 Select No Pediatric Dental	Yes	Outpatient: 20 ST; 40 OT/PT; 36 CR; 20 MT	20 PT/OT/ST; 20 hours per week Clinical Therapy Intervention incl. ABA;	Rehab must be illness/injury- related

					Mental/Behavioral Outpatient	
					services benefit not specified	
он	AultCare Insurance Company	AultCare Silver 6850	Yes	Outpatient: 20 ST; 40 OT/PT; 36 CR; 20 MT	20 PT/OT/ST; 20 hours per	Rehab must be illness/injury- related
ОН	AultCare Insurance Company	AultCare Silver 6850 Select	Yes	Outpatient: 20 ST; 40 OT/PT; 36 CR; 20 MT	20 PT/OT/ST; 20 hours per week Clinical Therapy Intervention incl. ABA; Mental/Behavioral Outpatient services benefit not specified	Rehab must be illness/injury- related
он	AultCare Insurance Company	AultCare Silver 6850 No Pediatric Dental	Yes	Outpatient: 20 ST; 40 OT/PT; 36 CR; 20 MT	20 PT/OT/ST; 20 hours per week Clinical Therapy Intervention incl. ABA; Mental/Behavioral Outpatient services benefit not specified	Rehab must be illness/injury- related
ОН	AultCare Insurance Company	AultCare Silver 6850 Select No Pediatric Dental	Yes	Outpatient: 20 ST; 40 OT/PT; 36 CR; 20 MT	20 PT/OT/ST; 20 hours per week Clinical Therapy Intervention incl. ABA; Mental/Behavioral Outpatient services benefit not specified	Rehab must be illness/injury- related
ОН	Molina Healthcare of Ohio, Inc.	Molina Silver	Yes	20 PT, 20 OT, 20 ST, 20 PR, 36 CR, 12 Chiro	I complined with repan	Precertification required or services not covered
ОН	Oscar Buckeye State Insurance Corp.	Classic Silver	No	Copay, no deductible; 20 visits for each service	Copay, no deductible; 20 visits for each service	
он	Oscar Buckeye State Insurance Corp.	Saver Silver	Yes	Coinsurance with a deductible; 20 visits for each service	Coinsurance with a deductible; 20 visits for each service	
ОН	Oscar Buckeye State Insurance Corp.	Simple Silver	No	Copay, no deductible; 20 visits for each service	Copay, no deductible; 20 visits for each service	
ОН	Oscar Insurance Corporation of Ohio	Classic Silver	No	Copay, no deductible; 20 visits for each service	Copay, no deductible; 20 visits for each service	
ОН	Oscar Insurance Corporation of Ohio	Saver Silver	Yes	Coinsurance with a deductible; 20 visits for each service	Coinsurance with a deductible; 20 visits for each service	
ОН	Oscar Insurance Corporation of Ohio	Simple Silver	No	Copay, no deductible; 20 visits for each service	Copay, no deductible; 20 visits for each service	

ОН	Paramount Insurance	Paramount Silver 1	Yes	Outpatient: 20 PT/OT/ST/PR, 36	Outpatient: 20 PT/OT/ST	
	Company			CR, 12 Chiro; Inpatient: 60 days	Inpatient: 60 days	
ОН	Paramount Insurance	Paramount Silver 2	Yes	Outpatient: 20 PT/OT/ST/PR, 36	Outpatient: 20 PT/OT/ST	
	Company			CR, 12 Chiro; Inpatient: 60 days	Inpatient: 60 days	
он	Paramount Insurance	Paramount Silver 5	Yes	Outpatient: 20 PT/OT/ST/PR, 36	Outpatient: 20 PT/OT/ST	
	Company			CR, 12 Chiro; Inpatient: 60 days	Inpatient: 60 days	
он	Paramount Insurance	Paramount Silver 6	Yes	Outpatient: 20 PT/OT/ST/PR. 36	Outpatient: 20 PT/OT/ST	
-	Company			CR, 12 Chiro; Inpatient: 60 days	Inpatient: 60 days	
	Buckeye Community	Ambetter Balanced		20 PT, ST, OT; 36 CR; 20 PY unless	Autism: 20 Outpatient OT/ST,	
ОН	Health Plan	Care 1 (2019)	Yes	considered PT	20 hours per week outpatient	
-					Clinical Therapy. Intervention	
	Buckeye Community	Ambetter Balanced		20 PT, ST, OT; 36 CR; 20 PY unless	Autism: 20 Outpatient OT/ST,	
ОН	OH Health Plan	Care 2 (2019)	Yes	considered PT	20 hours per week outpatient	
					Clinical Therapy. Intervention	
Buckeye Community	y Ambetter Balanced		20 PT, ST, OT; 36 CR; 20 PY unless	Autism: 20 Outpatient OT/ST,		
ОН	Health Plan	Care 11 (2019)	Yes	considered PT	20 hours per week outpatient	
		care 11 (2013)			Clinical Therapy. Intervention	
OH Buckeye Community	Ambetter Balanced		20 PT, ST, OT; 36 CR; 20 PY unless	Autism: 20 Outpatient OT/ST,		
	Health Plan	Care 5 (2019)	Yes	considered PT	20 hours per week outpatient	
	Health Plan	. ,			Clinical Therapy. Intervention	
	Buckeye Community	Ambetter Balanced Care 1 (2019) +	Yes	20 PT, ST, OT; 36 CR; 20 PY unless considered PT	Autism: 20 Outpatient OT/ST,	
ОН	Health Plan				20 hours per week outpatient	
		Vision			Clinical Therapy. Intervention	
	Buckeye Community	Ambetter Balanced		20 PT, ST, OT; 36 CR; 20 PY unless	Autism: 20 Outpatient OT/ST,	
ОН	Health Plan	Care 2 (2019) +	Yes	considered PT	20 hours per week outpatient	
		Vision			Clinical Therapy. Intervention	
		Ambetter Balanced			Autism: 20 Outpatient OT/ST,	
он	Buckeye Community	Care 1 (2019) +	Yes	20 PT, ST, OT; 36 CR; 20 PY unless	20 hours per week outpatient	
011	Health Plan	Vision + Adult	100	considered PT	Clinical Therapy. Intervention	
		Dental				
		Ambetter Balanced			Autism: 20 Outpatient OT/ST,	
он	Buckeye Community	Care 2 (2019) +	Yes	20 PT, ST, OT; 36 CR; 20 PY unless	20 hours per week outpatient	
	Health Plan	Vision + Adult		considered PT	Clinical Therapy. Intervention	
		Dental				
	Buckeye Community	Ambetter Balanced		20 PT, ST, OT; 36 CR; 20 PY unless	Autism: 20 Outpatient OT/ST,	
ОН		Care 5 (2019)	Yes	considered PT	20 hours per week outpatient	
					Clinical Therapy. Intervention	

	Community Insurance	Anthom Silver				
ОН	Company(Anthem	Pathway X HMO 0	Unclear	0% coinsurance	0% coinsurance	
011	BCBS)	for HSA	Unclear	070 comsurance	070 comsurance	
-	+ <i>'</i>					
он	Company(Anthem	Pathway X HMO 10	Unclear	10% coinsurance	10% coinsurance	
	BCBS)	for HSA				
	Community Insurance	Anthem Silver				
ОН	Company(Anthem	Pathway X HMO	Unclear	20% coinsurance	20% coinsurance	
	BCBS)	2100				
	Community Insurance	Anthem Silver				
ОН	Company(Anthem	Pathway X HMO	Unclear	10% coinsurance	10% coinsurance	
	BCBS)	3000				
	Community Insurance					
ОН	Company(Anthem	· · · · / · ·	Unclear	25% coinsurance	25% coinsurance	
	BCBS)	3500				
	Community Insurance					
ОН	Company(Anthem	· · · · / · ·	Unclear	30% coinsurance	30% coinsurance	
	BCBS)	4000 Online Plus				
	Community Insurance					
ОН	Company(Anthem		Unclear	25% coinsurance	25% coinsurance	
	BCBS)	4500				
	Community Insurance			250/	a=a(.	
ОН	Company(Anthem		Unclear	35% coinsurance	35% coinsurance	
	BCBS)	5000				
	Community Insurance			250/	25%	
ОН	Company(Anthem		Unclear	25% coinsurance	25% coinsurance	
	BCBS)	6000 25				
		SummaCare Silver				
	Summa Insurance	3500 with	No	Copay, no deductible; 20	Copay, no deductible; 20	
ОН	Company, Inc.		No	PT,ST,OT,PY; 36 CT	PT,ST,OT	
		Network and 3 Free PCP Visits				
		SummaCare Silver				
	Summa Insurance	5000 40 with			Coinsurance, no deductible; 20	
ОН	Company, Inc.	SCConnect	Yes	Coinsurance; 20 PT,ST,OT,PY; 36 CT	PT,ST,OT	
	company, nic.	Network			1,51,01	
		NELWOIK				

он	Summa Insurance Company, Inc.	SummaCare Silver 5000 with SCConnect Network and 3 Free PCP Visits	No	Copay, no deductible; 20 PT,ST,OT,PY; 36 CT	Copay, no deductible; 20 PT,ST,OT	
он		Market HMO 2200 - Mercy	Yes	Coinsurance after deductible ; 40 PT/OT	Coinsurance after deductible: 40 PT; 20 for Autism related services; 20 ST	
он	Medical Health Insuring Corp. of Ohio	Market HMO 2200 - Dayton	Yes	Coinsurance after deductible; 40 PT/OT	Coinsurance after deductible: 40 PT; 20 for Autism-related services; 20 ST	
он	Medical Health Insuring Corp. of Ohio	Market HMO 2200 - NE Ohio	Yes	Coinsurance after deductible; 40 PT/OT	Coinsurance after deductible; 40 PT/OT	
он	Medical Health Insuring Corp. of Ohio	Market HMO 2200 - OhioHealth	Yes	Coinsurance after deductible; 40 PT/OT	Coinsurance after deductible; 40 PT/OT	
он	Medical Health Insuring Corp. of Ohio	Market HMO 2200 - ProMedica	Yes	Coinsurance after deductible; 40 PT/OT	Coinsurance after deductible; 40 PT/OT	
он	Medical Health Insuring Corp. of Ohio	Market HMO 3500 - Dayton	Yes	Coinsurance after deductible; 40 PT/OT	Coinsurance after deductible; 40 PT/OT	
он	Medical Health Insuring Corp. of Ohio	Market HMO 3500 - Mercy	Yes	Coinsurance after deductible; 40 PT/OT	Coinsurance after deductible; 40 PT/OT	
он	Medical Health Insuring Corp. of Ohio	Market HMO 3500 - NE Ohio	Yes	Coinsurance after deductible; 40 PT/OT	Coinsurance after deductible; 40 PT/OT	
он	Medical Health Insuring Corp. of Ohio	Market HMO 3500 - OhioHealth	Yes	Coinsurance after deductible; 40 PT/OT	Coinsurance after deductible; 40 PT/OT	
он	Medical Health Insuring Corp. of Ohio	Market HMO 3500 - ProMedica	Yes	Coinsurance after deductible; 40 PT/OT	Coinsurance after deductible; 40 PT/OT	
он	Medical Health Insuring Corp. of Ohio	Market HMO 4000 HSA - Dayton	Yes	no charge after deductible; 40 PT/OT	no charge after deductible; 40 PT/OT;2 0 ST	
он	Medical Health Insuring Corp. of Ohio	Market HMO 4000 HSA - Mercy	Yes	no charge after deductible; 40 PT/OT	40 PT; 20 OT for Autism- related services, 20 ST for Autism-related services	
он	Medical Health Insuring Corp. of Ohio	Market HMO 4000 HSA - NE Ohio	Yes	no charge after deductible; 40 PT/OT	40 PT; 20 OT for Autism- related services, 20 ST for Autism-related services	

ОН	Medical Health Insuring Corp. of Ohio	Market HMO 4000 HSA - OhioHealth	Yes	no charge after deductible; 40 PT/OT	40 PT; 20 OT for Autism- related services, 20 ST for Autism-related services	
ОН	Medical Health Insuring Corp. of Ohio	Market HMO 4000 HSA - ProMedica	Yes	no charge after deductible; 40 PT/OT	40 PT; 20 OT for Autism- related services, 20 ST for Autism-related services	
ОН	Medical Health Insuring Corp. of Ohio	Market HMO 6500 - Dayton	Yes	Coinsurance after deductible; 40 PT/OT	Coinsurance after deductible; 40 PT/OT; 20 ST	
ОН		Market HMO 6500 - Mercy	Yes	Coinsurance after deductible; 40 PT/OT	Coinsurance after deductible; 40 PT/OT; 20 ST	
ОН	Medical Health Insuring Corp. of Ohio	Market HMO 6500 - NE Ohio	Yes	Coinsurance after deductible; 40 PT/OT	Coinsurance after deductible; 40 PT/OT; 20 ST	
ОН	Medical Health Insuring Corp. of Ohio	Market HMO 6500 - OhioHealth	Yes	Coinsurance after deductible; 40 PT/OT	Coinsurance after deductible; 40 PT/OT; 20 ST	
он	Medical Health Insuring Corp. of Ohio	Market HMO 6500 - ProMedica	Yes	Coinsurance after deductible; 40 PT/OT	Coinsurance after deductible; 40 PT/OT; 20 ST	
ОН	CareSource	CareSource Marketplace Low Deductible Silver	Yes	20 PT, OT ,ST; 36 CT; 12 MT	20 PT, OT ,ST	
он	CareSource	CareSource Marketplace Low Deductible Silver Dental and Vision	Yes	20 PT, OT ,ST; 36 CT; 12 MT	20 PT, OT ,ST	
он	CareSource	CareSource Marketplace Low Premium Silver	Yes	20 PT, OT ,ST; 36 CT; 12 MT	20 PT, OT ,ST	
он	CareSource	CareSource Marketplace Low Premium Silver Dental and Vision	Yes	20 PT, OT ,ST; 36 CT; 12 MT	20 PT, OT ,ST	
он	CareSource	CareSource Marketplace Standard Silver	Yes	20 PT, OT ,ST; 36 CT; 12 MT	20 PT, OT ,ST	
он	CareSource	CareSource Marketplace Standard Silver Dental and Vision	Yes	20 PT, OT ,ST; 36 CT; 12 MT	20 PT, OT ,ST	

OR	BridgeSpan Health Company	BridgeSpan Standard Silver Plan EPO OHSU Plus	No	30% coinsurance/inpatient services; \$40copay/outpatient visit, deductible does not apply. 30 OT, ST, PT	30% coinsurance/inpatient services; \$40copay/outpatient visit, deductible does not apply. 30 OT, ST, PT	
OR	BridgeSpan Health Company	Silver Essential 4000 EPO OHSU Plus	No		30% coinsurance/inpatient services; \$40copay/outpatient visit, deductible does not apply. 30 OT, ST, PT	
OR	BridgeSpan Health Company	Silver HDHP 3000 EPO OHSU Plus	No	Coinsurance for in-network providers, no coverage out of network. 30 PT, OT, ST	Coinsurance for in-network providers, no coverage out of network. 30 PT, OT, ST	
OR	Kaiser Foundation Healthplan of the NW	KP OR Silver 2500/30	No	No deductible. Coinsurance for inpatient, the copay for outpatient 30 OT/ST/PT	No deductible for outpatient only. Coinsurance for inpatient, copay for outpatient 30 OT/ST/PT	
OR	Kaiser Foundation Healthplan of the NW	KP Oregon Standard Silver Plan	No	No deductible. Consurance for	No deductible for outpatient only. Coinsurance for inpatient, copay for outpatient 30 OT/ST/PT	
OR	Moda Health Plan, Inc.	Moda Health Beacon Silver 3000	Unclear	No deductible. Coinsurance for	No deductible for outpatient only. Coinsurance for inpatient, copay for outpatient 30 OT/ST/PT	
OR	Moda Health Plan, Inc.	Moda Health Beacon Silver 3500	Unclear		No deductible for outpatient only. Coinsurance for inpatient, copay for outpatient 30 OT/ST/PT	
OR	Moda Health Plan, Inc.	Moda Health Cornerstone Silver 3000	Unclear	No deductible. Consurance for	No deductible for outpatient only. Coinsurance for inpatient, copay for outpatient 30 OT/ST/PT	
OR	Moda Health Plan, Inc.	Moda Health Oregon Standard Silver (Affinity)	Unclear	inpatient the consultance for	No deductible for outpatient only. Coinsurance for inpatient, copay for outpatient 30 OT/ST/PT	

OR	Moda Health Plan, Inc.	Moda Health Oregon Standard Silver (Beacon)	Unclear	No deductible. Coinsurance for inpatient, the copay for outpatient 30 OT/ST/PT	No deductible for outpatient only. Coinsurance for inpatient, copay for outpatient 30 OT/ST/PT	
OR	PacificSource Health Plans	PacificSource Oregon Standard Silver Plan LHN	Unclear	No deductible. Coinsurance for inpatient, the copay for outpatient 30 OT/ST/PT	No deductible for outpatient only. Coinsurance for inpatient, copay for outpatient 30 OT/ST/PT	
OR	Providence Health Plan	Connect 2500 Silver	Yes	Coinsurance for 30 ST/OT/PT; no limit for mental health services	Coinsurance for 30 ST/OT/PT; no limit for mental health services	
OR	Providence Health Plan	Providence Oregon Standard Silver Plan - Choice Network	No	No deductible for outpatient; copay; 30 ST/OT/PT	No deductible for outpatient; copay; 30 ST/OT/PT	
OR	Providence Health Plan	Providence Oregon Standard Silver Plan - Signature Network	No	No deductible for outpatient; copay; 30 ST/OT/PT	No deductible for outpatient; copay; 30 ST/OT/PT	
PA	Pennsylvania Health & Wellness, Inc.	Ambetter Balanced Care 11 (2019)	Yes	Coinsurance, 30 ST; 30 PT/OT; 36 CR/PY/RY	Coinsurance, 30 ST; 30 PT/OT; 36 CR/PY/RY	Limits do not apply for mental health/substance abuse
PA	Pennsylvania Health & Wellness, Inc.	Ambetter Balanced Care 3 (2019)	Yes	Coinsurance, 30 ST; 30 PT/OT; 36 CR/PY/RY	Coinsurance, 30 ST; 30 PT/OT; 36 CR/PY/RY	Limits do not apply for mental health/substance abuse
PA	Pennsylvania Health & Wellness, Inc.	Ambetter Balanced Care 5 (2019)	Yes	30 ST; 30 PT/OT; 36 CR/PY/RY	30 ST; 30 PT/OT; 36 CR/PY/RY	Limits do not apply for mental health/substance abuse
ΡΑ	Geisinger Health Plan	Geisinger Marketplace Extra HMO 10/50/4500	Yes	Copayment for participating providers, no deductible	Copayment for participating providers, no deductible	No coverage for nonparticipating providers
ΡΑ	Geisinger Health Plan	Geisinger Marketplace HMO 30/60/4650	Yes	Copayment for participating providers, no deductible	Copayment for participating providers, no deductible	No coverage for nonparticipating providers
ΡΑ	Geisinger Health Plan	Geisinger Marketplace PPO 30/60/4650	Yes	Copayment for participating providers/ coinsurance for nonparticipating providers	Copayment for participating providers/ coinsurance for nonparticipating providers	
ΡΑ	Keystone Health Plan East, Inc	Keystone HMO Silver Proactive	No	\$80 per visit, no deductible up to 30 PT/OT	\$80 per visit, no deductible up to 30 PT/OT but not for mental health services	

РА	Highmark Inc.	my Direct Blue Conemaugh EPO Silver 0	Yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid	
PA	Highmark Inc.	my Direct Blue Conemaugh EPO Silver 2400 - 2 Free PCP Visits	yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid	
PA	Highmark Inc.	my Direct Blue Conemaugh EPO Silver 4450 HSA	Yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid	
PA	Highmark Inc.	my Direct Blue EPO Silver 0	Yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid	
PA	Highmark Inc.	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	Yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid	
PA	Highmark Inc.	my Direct Blue EPO Silver 4450 HSA	Yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid	
PA	Highmark Choice Company	my Direct Blue Erie HMO Silver 0	Yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid	

PA	Highmark Choice Company	my Direct Blue Erie HMO Silver 2400 - 2 Free PCP Visits	Yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid
РА	Highmark Choice Company	my Direct Blue Erie HMO Silver 4450 HSA	Yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid
РА	Highmark Choice Company	my Direct Blue HMO Silver 0	Yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid
PA	Highmark Choice Company	my Direct Blue HMO Silver 2400 - 2 Free PCP Visits	Yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid
РА	Highmark Choice Company	my Direct Blue HMO Silver 4450 HSA	Yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid
PA	Highmark Health Insurance Company	my Direct Blue Lehigh Valley EPO Silver 0	Yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid
PA	Highmark Health Insurance Company	my Direct Blue Lehigh Valley EPO Silver 2400 - 2 Free PCP Visits	Yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid

PA	Highmark Health Insurance Company	my Direct Blue Lehigh Valley EPO Silver 4450 HSA	Yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid	
РА	First Priority Health	my Lehigh Valley Flex Blue HMO Silver 1900 - 2 Free PCP Visits	Yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid	
РА	First Priority Health	my Priority Blue Flex HMO Silver 0	yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid	
PA	First Priority Health	my Priority Blue Flex HMO Silver 2100 - 2 Free PCP Visits	Yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid	
ΡΑ	First Priority Health	my Priority Blue Flex HMO Silver 4550 HSA	VDC	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid	
ΡΑ	Independence Blue Cross (QCC Ins. Co.)	Personal Choice EPO Silver Reserve	Yes	The copay for 30 PT/OT, 30 ST., deductible must be paid	Copay for 30 PT/OT, 30 ST. No limit for mental health services and substance abuse diagnosis, the deductible must be paid	
РА	Independence Blue Cross (QCC Ins. Co.)	Personal Choice PPO Silver	No	Copay and Coinsurance, no deductible. coinsurance for 30 PT/OT, 30 ST.	Copay and Coinsurance, no deductible. coinsurance for 30 PT/OT, 30 ST.	
ΡΑ	Capital Advantage Assurance Company	Silver PPO 5000/10/30	Yes	The copay for in-network and Coinsurance for out-of-network; 30 PT/OT, 30 ST.	The copay for in-network and Coinsurance for out-of- network; 30 PT/OT, 30 ST. no	

					limit for mental	
					health/substance services	
РА		Tower UPMC Advantage Silver \$3,500/\$25 - Premium Network	Yes	The copay for in-network and coinsurance for out-of-network; 30 PT/OT, 30 ST.	The copay for in-network and coinsurance for out-of- network; 30 PT/OT, 30 ST.	
РА		Tower UPMC Advantage Silver \$3,500/\$25 - Tower Network	Yes	The copay for in-network and no coverage for out-of-network; 30 PT/OT, 30 ST.	The copay for in-network and no coverage for out-of- network; 30 PT/OT, 30 ST.	
ΡΑ	UPMC Health Options, Inc.	UPMC Advantage Silver \$0/\$50 - Partner Network	Yes	The copay for in-network and no coverage for out-of-network; 30 PT/OT, 30 ST.	The copay for in-network and no coverage for out-of- network; 30 PT/OT, 30 ST.	
РА	UPMC Health Options, Inc.	UPMC Advantage Silver \$1,750/\$50 - Partner Network	Yes	The copay for in-network and no coverage for out-of-network; 30 PT/OT, 30 ST.	The copay for in-network and no coverage for out-of- network; 30 PT/OT, 30 ST.	
РА	UPMC Health Options, Inc.	UPMC Advantage Silver \$1,750/\$50 - Premium Network	Yes	The copay for in-network and coinsurance for out-of-network; 30 PT/OT, 30 ST.	The copay for in-network and coinsurance for out-of-network; 30 PT/OT, 30 ST.	
РА	UPMC Health Options, Inc.	UPMC Advantage Silver \$1,750/\$50 - Select Network	Yes	The copay for in-network and no coverage for out-of-network; 30 PT/OT, 30 ST.	The copay for in-network and no coverage for out-of- network; 30 PT/OT, 30 ST.	
ΡΑ	UPMC Health Options, Inc.	UPMC Advantage Silver \$3,500/\$25 - Partner Network	Yes	The copay for in-network and no coverage for out-of-network; 30 PT/OT, 30 ST.	The copay for in-network and no coverage for out-of- network; 30 PT/OT, 30 ST.	
ΡΑ	UPMC Health Options, Inc.	UPMC Advantage Silver \$3,500/\$25 - Premium Network	Yes	The copay for in-network and coinsurance for out-of-network; 30 PT/OT, 30 ST.	The copay for in-network and coinsurance for out-of-network; 30 PT/OT, 30 ST.	
ΡΑ	UPMC Health Options, Inc.	UPMC Advantage Silver \$3,500/\$25 - Select Network	Yes	The copay for in-network and no coverage for out-of-network; 30 PT/OT, 30 ST.	The copay for in-network and no coverage for out-of- network; 30 PT/OT, 30 ST.	
RI	Blue Cross Blue Shield	BasicBlue Direct	Yes	10% coinsurance with a deductible	10% coinsurance with a deductible	
RI	Blue Cross Blue Shield	BlueCHiP Direct 4800/9600	Yes	10% coinsurance with a deductible	10% coinsurance with a deductible	

RI	Blue Cross Blue Shield	BlueSolutions for HSA Direct 4100/8200	Yes	20% coinsurance with a deductible	20% coinsurance with a deductible	
RI	Blue Cross Blue Shied	VantageBlue Direct 5700/11400	Yes	30% coinsurance with a deductible	30% coinsurance with a deductible	
RI	Neighborhood Health Plan of RI	Value	Yes	Copay with deductible	Copay with deductible	
RI	Neighborhood Health Plan of RI	COMMUNITY	Yes	Coinsurance with deductible	Coinsurance with deductible	
SD	Avera Health Plans, Inc.	Avera 2750	Yes	30 PT, 30 OT, 30 ST, 36 CR, 20 Chiro	Combined with rehab	Preauthorization required after 30 visits for PT, OT, ST.
SD	Avera Health Plans, Inc.	Avera 3500	Yes	30 PT, 30 OT, 30 ST, 36 CR, 20 Chiro	Combined with rehab	Preauthorization required after 30 visits for PT, OT, ST.
SD	Avera Health Plans, Inc.	Avera 4000	Yes	30 PT, 30 OT, 30 ST, 36 CR, 20 Chiro	Combined with rehab	Preauthorization required after 30 visits for PT, OT, ST.
SD	Avera Health Plans, Inc.	Avera Preferred 2750	Yes	30 PT, 30 OT, 30 ST, 36 CR, 20 Chiro	Combined with rehab	Preauthorization required after 30 visits for PT, OT, ST.
SD	Avera Health Plans, Inc.	Avera Preferred 3500	Yes	30 PT, 30 OT, 30 ST, 36 CR, 20 Chiro	Combined with rehab	Preauthorization required after 30 visits for PT, OT, ST.
SD	Sanford Health Plan	Sanford Simplicity \$2,800	No	No limits	No limits	Сорау
SD	Sanford Health Plan	Sanford Simplicity \$3,500	No	No limits	No limits	Сорау
SD	Sanford Health Plan	Sanford Simplicity \$4,750	No	No limits	No limits	Сорау
SD	Sanford Health Plan	Sanford TRUE \$2,800	No	No limits	No limits	Сорау
SD	Sanford Health Plan	Sanford TRUE \$3,500	No	No limits	No limits	Сорау
SD	Sanford Health Plan	Sanford TRUE \$4,750	No	No limits	No limits	Сорау
VT	Blue Cross Blue Shield	Silver Plan	Yes	50% co-insurance* inpatient; cardiac / pulmonary services 50% co-insurance*	50% co-insurance* for inpatient services	
VT	Blue Cross Blue Shield	Silver CDHP Plan	Yes	30% co-insurance* inpatient; cardiac / pulmonary services 30% co-insurance*	30% co-insurance* for inpatient services	

VT	Blue Cross Blue Shield	Blue Rewards Silver Plan	Yes	Unclear	30 OT/PT/ST	
VT	Blue Cross Blue Shield	Blue Rewards Silver CDHP Plan	Yes	Unclear	30 OT/PT/ST	
VT	Blue Cross Blue Shield	Silver 94 (94% AV)	Yes	Coinsurance with deductible	Coinsurance with deductible; 30 OT/PT/ST	
VT	Blue Cross Blue Shield	Silver 87 (87% AV)	Yes	Coinsurance with deductible	Coinsurance with deductible; 30 OT/PT/ST	
VT	Blue Cross Blue Shield	Silver 77 (77% AV)	Yes	Coinsurance with deductible	Coinsurance with deductible; 30 OT/PT/ST	
VT	Blue Cross Blue Shield	Silver 73 (73% AV)	Yes	Coinsurance with deductible	Coinsurance with deductible; 30 OT/PT/ST	
VT	Blue Cross Blue Shield	Silver HDHP 94 (94% AV)	Yes	No charge after a deductible	No charge after deductible; 30 OT/PT/ST	
VT	Blue Cross Blue Shield	Silver HDHP 87 (87% AV)	Yes	No charge after a deductible	No charge after deductible; 30 OT/PT/ST	
VT	Blue Cross Blue Shield	Silver HDHP 77 (77% AV)	Yes	Coinsurance with deductible	Coinsurance with deductible; 30 OT/PT/ST	
VT	Blue Cross Blue Shield	Silver HDHP 73 (73% AV)	Yes	Coinsurance with deductible	Coinsurance with deductible; 30 OT/PT/ST	
VT	Blue Cross Blue Shield	Blue rewards Silver 94 (94% AV)	Yes	No charge after a deductible	No charge after deductible; 30 OT/PT/ST	
VT	Blue Cross Blue Shield	Blue rewards Silver 87 (87% AV)	Yes	Copayment with deductible	Copayment with a deductible; 30 OT/PT/ST	
VT	Blue Cross Blue Shield	Blue rewards Silver 77 (77% AV)	Yes	Copayment with deductible	Copayment with a deductible; 30 OT/PT/ST	
VT	Blue Cross Blue Shield	Blue rewards Silver 73 (73% AV)	Yes	Copayment with deductible	Copayment with a deductible; 30 OT/PT/ST	
VT	Blue Cross Blue Shield	Blue rewards Silver HDHP 94 (94% AV)	Yes	No charge after a deductible	No charge after deductible; 30 OT/PT/ST	
VT	Blue Cross Blue Shield	Blue rewards Silver HDHP 87 (87% AV)	Yes	No charge after a deductible	No charge after deductible; 30 OT/PT/ST	
VT	Blue Cross Blue Shield	Blue Rewards silver 77 (77% AV)	Yes	No charge after a deductible	No charge after deductible; 30 OT/PT/ST	
VT	Blue Cross Blue Shield	Blue Rewards Silver HDHP 73 (73% AV)	Yes	No charge after a deductible	No charge after deductible; 30 OT/PT/ST	

		-				
VT	MVP healthcare	Silver 3	Yes	Coinsurance with a deductible; 30 PT/OT/ST	Coinsurance with a deductible; 30 PT/OT/ST	
VT	MVP healthcare	Silver CDHP (HDHP)	Yes	Coinsurance with a deductible; 30 PT/OT/ST	Coinsurance with a deductible; 30 PT/OT/ST	
VT	MVP healthcare	Plus Silver 1	Yes	Copay with a deductible; 30 PT/OT/ST	Copay with a deductible; 30 PT/OT/ST	
VT	MVP healthcare	Plus Silver 2 HDHP	Yes	Coinsurance with a deductible; 30 PT/OT/ST	Coinsurance with a deductible; 30 PT/OT/ST	
VT	MVP healthcare	Silver 3 94	Yes	Coinsurance with a deductible; 30 PT/OT/ST	Coinsurance with a deductible; 30 PT/OT/ST	
VT	MVP healthcare	Silver 3 87	Yes	Coinsurance with a deductible; 30 PT/OT/ST	Coinsurance with a deductible; 30 PT/OT/ST	
VT	MVP healthcare	Silver 3 77	Yes	Coinsurance with a deductible; 30 PT/OT/ST	Coinsurance with a deductible; 30 PT/OT/ST	
VT	MVP healthcare	Silver 3 73	Yes	Coinsurance with a deductible; 30 PT/OT/ST	Coinsurance with a deductible; 30 PT/OT/ST	
VT	MVP healthcare	Silver 4 94	Yes	Coinsurance with a deductible; 30 PT/OT/ST	Coinsurance with a deductible; 30 PT/OT/ST	
VT	MVP healthcare	Silver 4 87	Yes	Coinsurance with a deductible; 30 PT/OT/ST	Coinsurance with a deductible; 30 PT/OT/ST	
VT	MVP healthcare	Silver 4 HDHP 77	Yes	Coinsurance with a deductible; 30 PT/OT/ST	Coinsurance with a deductible; 30 PT/OT/ST	
VT	MVP healthcare	Silver 4 HDHP 73	Yes	Coinsurance with a deductible; 30 PT/OT/ST	Coinsurance with a deductible; 30 PT/OT/ST	
VT	MVP healthcare	Plus Silver 1 94	Yes	Copay with deductible; 30 PT/OT/ST	Copay with deductible; 30 PT/OT/ST	
VT	MVP healthcare	Plus Silver 1 87	Yes	Copay with deductible; 30 PT/OT/ST	Copay with deductible; 30 PT/OT/ST	
VT	MVP healthcare	Plus Silver 1 77	Unclear	Copay with deductible; 30 PT/OT/ST	Copay with deductible; 30 PT/OT/ST	
VT	MVP healthcare	Plus Silver 1 73	Unclear	Copay with deductible; 30 PT/OT/ST	Copay with deductible; 30 PT/OT/ST	
VT	MVP healthcare	Plus Silver 2 94	Yes	Coinsurance with a deductible; 30 PT/OT/ST	Coinsurance with a deductible; 30 PT/OT/ST	
∨т	MVP healthcare	Plus Silver 2 87	Yes	Coinsurance with a deductible; 30 PT/OT/ST	Coinsurance with a deductible; 30 PT/OT/ST	

VT	MVP healthcare	Plus Silver 2 HDHP	Yes	Coinsurance with a deductible; 30	Coinsurance with a deductible;	
VI		77	163	PT/OT/ST	30 PT/OT/ST	
VT	MVP healthcare	Plus Silver 2 HDHP	Yes	Coinsurance with a deductible; 30	Coinsurance with a deductible;	
VI		73	res	PT/OT/ST	30 PT/OT/ST	
WA	Molina Healthcare of	Molina Silver 250	Vee	25 PT/OT/ST; 10 MT; 12	25 PT/OT/ST; 10 MT; 12	
WA	Washington, Inc	Plan	Yes	acupuncture services	acupuncture services	
WA	Kaiser Permanente	KP WA Silver 3500/30	Yes	25 PT/OT/ST	25 PT/OT/ST	
WA	Kaiser Permanente	Flex Silver - 19	Yes	25 PT/OT/ST	25 PT/OT/ST	
WA	Kaiser Permanente	VisitsPlus Silver HD - 20	Yes	25 PT/OT/ST	25 PT/OT/ST	
WA	Kaiser Permanente	KP WA Silver 2500/30	Yes	25 PT/OT/ST	25 PT/OT/ST	
WA	LifeWise Essential	LifeWise Essential Silver EPO 4000	Yes	25 PT/OT/ST	25 PT/OT/ST	
		LifeWise Essential				
WA	LifeWise Essential	-	Yes	25 PT/OT/ST	25 PT/OT/ST	
		Deductible				
		LifeWise Essential				
WA	LifeWise Essential		Yes	25 PT/OT/ST	25 PT/OT/ST	
		Deductible				
		LifeWise Essential				
WA	LifeWise Essential		Yes	25 PT/OT/ST	25 PT/OT/ST	
		3000				
	Durante	Premera Blue	N			
WA	Premera		Yes	25 PT/OT/ST	25 PT/OT/ST	
		Silver EPO 4500				
WA	Providence	Columbia 4500 Silver	Yes	30 PT/OT/ST	30 PT/OT/ST	
WA	Ambetter	Ambetter Balanced Care 4 (2019)	Yes	25 PT/OT/ST	25 PT/OT/ST	
		Ambetter Balanced				
WA	Ambetter	Care 2 (2019)	Yes	25 PT/OT/ST	25 PT/OT/ST	
		Ambetter Balanced				
WA	Ambetter	Care 1 (2019)	Yes	25 PT/OT/ST	25 PT/OT/ST	
		Care 1 (2015)				

WA	Ambetter	Ambetter Balanced Care 2 (2019) + Vision	Yes	25 PT/OT/ST	25 PT/OT/ST	
WA	Ambetter	Ambetter Balanced Care 1 (2019) + Vision	Yes	25 PT/OT/ST	25 PT/OT/ST	
WA	Ambetter	Ambetter Balanced Care 3 (2019)	Yes	25 PT/OT/ST	25 PT/OT/ST	
WA	Ambetter	Ambetter Balanced Care 3 (2019) + Vision	Yes	25 PT/OT/ST	25 PT/OT/ST	
WY	Blue Cross Blue Shield of Wyoming	BlueSelect Silver Balance	Yes	Outpatient: 20 all services combined except Chiro, 15 Chiro; Inpatient: 45 days	Outpatient: 20 all services combined Inpatient: 45 days	
WY	Blue Cross Blue Shield of Wyoming	BlueSelect Silver Classic	Yes	Outpatient: 20 all services combined except Chiro, 15 Chiro; Inpatient: 45 days	Outpatient: 20 all services combined Inpatient: 45 days	
WY	Blue Cross Blue Shield of Wyoming	BlueSelect Silver HealthPlus	Yes	Outpatient: 20 all services combined except Chiro, 15 Chiro; Inpatient: 45 days	Outpatient: 20 all services combined Inpatient: 45 days	

Appendix 3: SBC URLs

State	Issuer or Association [Entity], i.e. BCBS [Highmark]	Plan Name	2019 SBC Link
AR	Celtic Insurance Co.	Ambetter Balanced Care 7 (2019)	https://api.centene.com/SBC/2019/62141AR0080007-01.pdf
AR	Celtic Insurance Co.	Ambetter Balanced Care 6 (2019)	https://api.centene.com/SBC/2019/62141AR0080008-01.pdf
AR	Celtic Insurance Co.	Ambetter Balanced Care 11 (2019)	https://api.centene.com/SBC/2019/62141AR0080009-01.pdf
AR	Celtic Insurance Co.	Ambetter Balanced Care 4 (2019)	https://api.centene.com/SBC/2019/62141AR0080101-01.pdf
AR	Celtic Insurance Co.	Ambetter Balanced Care 7 (2019) + Vision + Adult Dental	https://api.centene.com/SBC/2019/62141AR0100007-01.pdf
AR	Celtic Insurance Co.	Ambetter Balanced Care 6 (2019) + Vision + Adult Dental	https://api.centene.com/SBC/2019/62141AR0100008-01.pdf
AR	USAble Mutual Insurance Company	Silver Plan AW1	https://secure.arkansasbluecross.com/members/ViewSbc.aspx?id=32007&year= 2019
AR	USAble Mutual Insurance Company	Silver Plan 1	https://secure.arkansasbluecross.com/members/ViewSbc.aspx?id=32019&year= 2019
AR	USAble Mutual Insurance Company	Silver Plan HSA1	https://secure.arkansasbluecross.com/members/ViewSbc.aspx?id=32023&year= 2019
AR	USAble Mutual Insurance Company	Silver Plan AWM1	https://secure.arkansasbluecross.com/members/ViewSbc.aspx?id=32027&year= 2019
AR	USAble Mutual Insurance Company	Silver Plan 2	https://secure.arkansasbluecross.com/members/ViewSbc.aspx?id=34018&year= 2019
AR	USAble Mutual Insurance Company	Silver Plan 4	https://secure.arkansasbluecross.com/members/ViewSbc.aspx?id=34041&year= 2019
AR	QualChoice Life & Health Insurance Company, Inc.	Silver 6500	https://www.qualchoice.com/!userfiles/pdf/filings/2019/Silver-6500-SBC.pdf
AR	QCA Health Plan, Inc.	Silver Classic 6500	https://www.qualchoice.com/!userfiles/pdf/filings/2019/Silver-Classic-6500- SBC.pdf
AR	QCA Health Plan, Inc.	Silver Classic Saver 4000	https://www.qualchoice.com/!userfiles/pdf/filings/2019/Silver-Classic-Saver- 4000-SBC.pdf
AR	QualChoice Life & Health Insurance Company, Inc.	Silver Saver 4000	https://www.qualchoice.com/!userfiles/pdf/filings/2019/Silver-Saver-4000- SBC.pdf
AZ	Blue Cross and Blue Shield of Arizona, Inc.	EverydayHealth HMO 4000 - Neighborhood Network	http://www.azblue.com/2019plans/EverydayHealth4000Neighborhood

AZ	Blue Cross and Blue Shield of Arizona,	EverydayHealth HMO 4000 -	http://www.azblue.com/2019plans/EverydayHealth4000PimaFocus
AZ	Inc.	PimaFocus Network	http://www.azbiue.com/zo19pians/everydayHealth4000PimaFocus
AZ	Blue Cross and Blue Shield of Arizona, Inc.	TrueHealth HMO 6000 - Neighborhood Network	http://www.azblue.com/2019plans/TrueHealth6000Neighborhood
AZ	Blue Cross and Blue Shield of Arizona, Inc.	TrueHealth HMO 6000 - PimaFocus Network	http://www.azblue.com/2019plans/TrueHealth6000PimaFocus
AZ	Health Net of Arizona, Inc.	Ambetter Balanced Care 9 (2019)	https://api.centene.com/SBC/2019/91450AZ0080030-01.pdf
AZ	Health Net of Arizona, Inc.	Ambetter Balanced Care 9 (2019)	https://api.centene.com/SBC/2019/91450AZ0080034-01.pdf
AZ	Health Net of Arizona, Inc.	Ambetter Balanced Care 4 (2019)	https://api.centene.com/SBC/2019/91450AZ0080035-01.pdf
AZ	Health Net of Arizona, Inc.	Ambetter Balanced Care 4 (2019)	https://api.centene.com/SBC/2019/91450AZ0080043-01.pdf
AZ	Health Net of Arizona, Inc.	Ambetter Balanced Care 11 (2019)	https://api.centene.com/SBC/2019/91450AZ0080044-01.pdf
AZ	Health Net of Arizona, Inc.	Ambetter Balanced Care 11 (2019)	https://api.centene.com/SBC/2019/91450AZ0080045-01.pdf
AZ	Bright Health Company of Arizona	Silver	https://cdn1.brighthealthplan.com/docs/2019- SBCs/SBC 87247AZ0010002 01 20190101.pdf
AZ	Bright Health Company of Arizona	Silver Perks	https://cdn1.brighthealthplan.com/docs/2019- SBCs/SBC 87247AZ0010003 01 20190101.pdf
AZ	Bright Health Company of Arizona	Silver	https://cdn1.brighthealthplan.com/docs/2019- SBCs/SBC 87247AZ0010022 01 20190101.pdf
AZ	Bright Health Company of Arizona	Silver Perks	https://cdn1.brighthealthplan.com/docs/2019- SBCs/SBC 87247AZ0010023 01 20190101.pdf
AZ	Cigna HealthCare of Arizona, Inc	Cigna Connect 5000	https://www.cigna.com/2019/sbc/cigna-connect-5000-pho-az
AZ	Cigna HealthCare of Arizona, Inc	Cigna Connect 6400	https://www.cigna.com/2019/sbc/cigna-connect-6400-pho-az
AZ	Oscar Health Plan, Inc.	Oscar Classic Silver	https://www.hioscar.com/hx/sbc/?state=AZ&year=2019&hios=13877AZ003000 1-01
AZ	Oscar Health Plan, Inc.	Oscar Saver Silver	https://www.hioscar.com/hx/sbc/?state=AZ&year=2019&hios=13877AZ006000 1-01
AZ	Oscar Health Plan, Inc.	Oscar Simple Silver	https://www.hioscar.com/hx/sbc/?state=AZ&year=2019&hios=13877AZ009000 1-01
CA	Anthem	Anthem Silver 70 EPO AI-AN	PDF Attached
СА	Blue of California	Silver 70 Off-Exchange Trio HMO	https://www.blueshieldca.com/bsca/bsc/public/employer/DisplayDocument/!ut /p/z1/jZBPa8JAEMU_Sw_bm874h1IKQUJBUYI9iE06lzIJ02Rhk12TjZp hpy6UFt5_Yev5nHGyBlgCo-6py9thWbi_6gp0-crHE9W2GE0XyOYbTE1- 3uDRGnEA_AjQkR6F_7twG6fz4G-gvZAOXGpkObsEpnzzlQLV9SSz1u64tdeO- aF4UK0yZj50w3zmyp0BVnhZz1v1B4aK2Xnfh3Nq00i8EOdKW9ZqO_5dFxLlsuJShs

			Kb24IIfYxkPyOwZcuU9wRGI3Ch9-
			AB8JwJk!/dz/d5/L2dBISEvZ0FBIS9nQSEh/?fileName=MC014322_SBC.pdf
			https://www.blueshieldca.com/bsca/bsc/public/employer/DisplayDocument/!ut
			/p/z1/jZBPa8JAEMU Sw bm874h1IKQUJBUYI9iE06lzIJ02Rhk12TjZp
			hpy6UFt5 Yev5nHGyBlgCo-6py9thWbi 6gp0-crHE9W2GE0XyOYbTE1-
CA	Blue of California	Silver 2600 HDHP PPO	3uDRGnEA AjQkR6F 7twG6fz4G-gvZAOXGpkObsEpnzzlQLV9SSz1u64tdeO-
			aF4UK0yZj50w3zmyp0BVnhZz1v1B4aK2Xnfh3Nq00i8EOdKW9ZqO_5dFxLlsuJShs_
			Kb24llfYxkPyOwZcuU9wRGl3Ch9-
			AB8JwJk!/dz/d5/L2dBISEvZ0FBIS9nQSEh/?fileName=M0019901_SBC.pdf
			https://www.blueshieldca.com/bsca/bsc/public/employer/DisplayDocument/!ut
			/p/z1/jZBPa8JAEMU Sw bm874h1IKQUJBUYI9iE06lzIJ02Rhk12TjZp
			hpy6UFt5_Yev5nHGyBlgCo-6py9thWbi_6gp0-crHE9W2GE0XyOYbTE1-
CA	Blue of California	Silver 1950 PPO	3uDRGnEA AjQkR6F 7twG6fz4G-gvZAOXGpkObsEpnzzlQLV9SSz1u64tdeO-
			aF4UK0yZj50w3zmyp0BVnhZz1v1B4aK2Xnfh3Nq00i8EOdKW9ZqO_5dFxLlsuJShs
			Kb24llfYxkPyOwZcuU9wRGl3Ch9-
			AB8JwJk!/dz/d5/L2dBISEvZ0FBIS9nQSEh/?fileName=MD008534_SBC.pdf
	Blue of California		https://www.blueshieldca.com/bsca/bsc/public/employer/DisplayDocument/!ut
			/p/z1/jZBPa8JAEMU_Sw_bm874h1IKQUJBUYI9iE06lzIJ02Rhk12TjZp
CA		Silver 70 Off-Exchange PPO	hpy6UFt5_Yev5nHGyBlgCo-6py9thWbi_6gp0-crHE9W2GE0XyOYbTE1-
			3uDRGnEA AjQkR6F 7twG6fz4G-gvZAOXGpkObsEpnzzlQLV9SSz1u64tdeO-
			aF4UK0yZj50w3zmyp0BVnhZz1v1B4aK2Xnfh3Nq00i8EOdKW9ZqO_5dFxLlsuJShs
			Kb24llfYxkPyOwZcuU9wRGl3Ch9-
			AB8JwJk!/dz/d5/L2dBISEvZ0FBIS9nQSEh/?fileName=MC014321_SBC.pdf
СА	Chinese Community Health Plan	ActiveChoice PPO Silver (In-Network)	https://assets.ctfassets.net/ykg55i5qpwt5/7xSGEpaKxVRq1QhWOdLDmT/7ae33
•••			b9a094b63de0a708350ff93d75c/SummaryBenefits-19-IFP-OFF-AC.pdf
CA	Anthem	Anthem Silver 87 EPO	PDF Attached
CA	Anthem	Anthem Silver 73 EPO	PDF Attached
C A	Chinese Community Health Dian	Amber 50 UNAO Silver	https://assets.ctfassets.net/ykg55i5qpwt5/4fBMTZXv6NBnYe2uMFhiJf/b86d394
CA	Chinese Community Health Plan	Amber 50 HMO Silver	e6f9e0c89c8334e971ec9375d/SummaryBenefits-19-IFP-OFF-A50.pdf
CA	Chinage Community Health Dian	Silver 70* HMO	https://assets.ctfassets.net/ykg55i5qpwt5/2tWleJlEoPebWkXQfXGTbn/0f21706f
CA	Chinese Community Health Plan	Silver 70° HIVIO	d4e29fcf62a20a80067da65b/SummaryBenefits-19-IFP-ON-S70.pdf
CA	A Health Net Silver 94 PureCare One EPO	Silver 94 BureCare One EPO	https://ifp.healthnetcalifornia.com/content/dam/centene/healthnet/pdfs/gener
		NIVER 94 PURE are ()ne EP()	al/ca/ifp/sbc/2019-ca-iex-silver-94-pco-epo-sbc.pdf
CA	Health Net	Sliver 87 Purecare One EPO	https://ifp.healthnetcalifornia.com/content/dam/centene/healthnet/pdfs/gener
			al/ca/ifp/sbc/2019-ca-iex-silver-87-pco-epo-sbc.pdf
CA	Health Net	Silver 73 PureCare One EPO	https://ifp.healthnetcalifornia.com/content/dam/centene/healthnet/pdfs/gener
CA			al/ca/ifp/sbc/2019-ca-iex-silver-73-pco-epo-sbc.pdf

CA	Health Net	Silver 70 PureCare One EPO	https://ifp.healthnetcalifornia.com/content/dam/centene/healthnet/pdfs/gener al/ca/ifp/sbc/2019-ca-iex-silver-70-pco-epo-sbc.pdf
СА	Anthem	Anthem Silver 94 EPO	PDF Attached
			https://ifp.healthnetcalifornia.com/content/dam/centene/healthnet/pdfs/gener
CA	Health Net	Silver 94 EnhancedCare PPO	al/ca/ifp/sbc/2019-ca-iex-silver-94-ec-ppo-sbc.pdf
AZ	Oscar Health Plan, Inc.	Oscar Simple Silver	https://www.hioscar.com/hx/sbc/?state=AZ&year=2019&hios=13877AZ009000
AL			<u>1-01</u>
CA	Anthem	Anthem Silver 70 EPO	PDF Attached
СА	Health Net	Silver 87 EnhancedCare PPO	https://ifp.healthnetcalifornia.com/content/dam/centene/healthnet/pdfs/gener
CA			al/ca/ifp/sbc/2019-ca-iex-silver-87-ec-ppo-sbc.pdf
CA	Health Net	Silver 73 EnhancedCare PPO	https://ifp.healthnetcalifornia.com/content/dam/centene/healthnet/pdfs/gener
			al/ca/ifp/sbc/2019-ca-iex-silver-73-ec-ppo-sbc.pdf
CA	Health Net	Silver 70 EnhancedCare PPO	https://ifp.healthnetcalifornia.com/content/dam/centene/healthnet/pdfs/gener
			al/ca/ifp/sbc/2019-ca-iex-silver-70-ec-ppo-sbc.pdf
CA	Health Net	Silver 94 CommunityCare HMO	https://ifp.healthnetcalifornia.com/content/dam/centene/healthnet/pdfs/gener
			al/ca/ifp/sbc/2019-ca-iex-silver-94-ec-ppo-sbc.pdf https://ifp.healthnetcalifornia.com/content/dam/centene/healthnet/pdfs/gener
CA	Health Net	Silver 87 CommunityCare HMO	al/ca/ifp/sbc/2019-ca-iex-silver-87-cc-hmo-sbc.pdf
			https://ifp.healthnetcalifornia.com/content/dam/centene/healthnet/pdfs/gener
CA	Health Net	Silver 73 CommunityCare HMO	al/ca/ifp/sbc/2019-ca-iex-silver-73-cc-hmo-sbc.pdf
~			https://ifp.healthnetcalifornia.com/content/dam/centene/healthnet/pdfs/gener
CA	Health Net	Silver 70 CommunityCare HMO	al/ca/ifp/sbc/2019-ca-iex-silver-70-cc-hmo-sbc.pdf
СА	Molina	Molina Silver	https://www.molinahealthcare.com/members/ca/en-
CA	Molilla	94 HMO	US/PDF/Marketplace/summary-of-benefits-silver-94-2019.pdf
CA	Molina	Molina Silver	https://www.molinahealthcare.com/members/ca/en-
		87 HMO	US/PDF/Marketplace/summary-of-benefits-silver-87-2019.pdf
CA	Molina	Molina Silver	https://www.molinahealthcare.com/members/ca/en-
		73 HMO	US/PDF/Marketplace/summary-of-benefits-silver-73-2019.pdf
CA	Molina	Molina Silver	https://www.molinahealthcare.com/members/ca/en-
		70 HMO	US/PDF/Marketplace/summary-of-benefits-silver-70-2019.pdf
CA	Oscar	Oscar Saver Silver HSA HDHP EPO	https://d3ul0st9g52g6o.cloudfront.net/2019/CA/sbc/2019_10544CA016000100. pdf
СА	Oscar	Oscar Simple Siver FPO	https://d3ul0st9g52g6o.cloudfront.net/2019/CA/sbc/2019 10544CA006000100.
		Oscar Simple Siver EPO	<u>pdf</u>
CA	Sharp	Sharp Performance Silver 70 HMO	https://www.coveredca.com/forsmallbusiness/plans/PDFs/2019-
	- · · · · · · · · ·	2000/45 + Child Dental INF	sharp/Performance Silver 70 HMO 2000-45 Child Dental INF.pdf

СА	Sharp	Sharp Performance Silver 70 HMO	https://www.coveredca.com/forsmallbusiness/plans/PDFs/2019-
CA	Sharp	2000/45 + Child Dental	sharp/Performance_Silver_70_HMO_2000-45_Child_Dental.pdf
CA	Sharp	Sharp Premier Silver 70 HDHP HMO	https://www.coveredca.com/forsmallbusiness/plans/PDFs/2019-
CA		2500/20% + Child Dental INF	sharp/Premier_Silver_70_HDHP_HMO_2500-20_Child_Dental_INF.pdf
CA	Sharp	Premier Silver 70 HDHP HMO 2500-	https://www.coveredca.com/forsmallbusiness/plans/PDFs/2019-
CA	Sharp	20% Child Dental	sharp/Premier Silver 70 HDHP HMO 2500-20 Child Dental.pdf
CA	Sharp	Premier Silver 70 HMO 2000-45 Child	https://www.coveredca.com/forsmallbusiness/plans/PDFs/2019-
CA		Dental INF	sharp/Premier_Silver_70_HMO_2000-45_Child_Dental_INF.pdf
CA	Sharp	Sharp Premier Silver 70 HMO	https://www.coveredca.com/forsmallbusiness/plans/PDFs/2019-
CA		2000/45 + Child Dental	sharp/Premier Silver 70 HMO 2000-45 Child Dental.pdf
			https://www.valleyhealthplan.org/sites/m/shop/Documents/SBC/2019%20Engli
CA	Valley Health	VHP Silver 94 HMO	sh/SBCs%20-
			%20Fixed%20Pharm%20Benefits%20Link/SBC%20Silver%2094%20HMO.pdf
			https://www.valleyhealthplan.org/sites/m/shop/Documents/SBC/2019%20Engli
CA	Valley Health	VHP Silver 87 HMO	<u>sh/SBCs%20-</u>
		VHP Silver 87 HMO sh/SE %20F VHP Silver 73 HMO Sh/SE %20F	%20Fixed%20Pharm%20Benefits%20Link/SBC%20Silver%2087%20HMO.pdf
			https://www.valleyhealthplan.org/sites/m/shop/Documents/SBC/2019%20Engli
CA	Valley Health	VHP Silver 73 HMO	<u>sh/SBCs%20-</u>
		VHP Silver 73 HMO	%20Fixed%20Pharm%20Benefits%20Link/SBC%20Silver%2073%20HMO.pdf
			https://www.valleyhealthplan.org/sites/m/shop/Documents/SBC/2019%20Engli
CA	Valley Health	VHP Silver 70 HMO	<u>sh/SBCs%20-</u>
			%20Fixed%20Pharm%20Benefits%20Link/SBC%20Silver%2070%20HMO.pdf
CA	LA Care Covered	SILVER 70 HMO	http://www.lacare.org/sites/default/files/LA0922b 2019 LACC SBC Silver 70
CA			<u>1018.pdf</u>
CA	LA Care Covered	SILVER 73 HMO	http://www.lacare.org/sites/default/files/LA0923b_2019_LACC_SBC_Silver_73_
CA			<u>1018.pdf</u>
CA	LA Care Covered	SILVER 87 HMO	http://www.lacare.org/sites/default/files/LA0924b 2019 LACC SBC Silver 87
CA			<u>1018.pdf</u>
CA	LA Care Covered	SILVER 94 HMO	http://www.lacare.org/sites/default/files/LA0925b 2019 LACC SBC Silver 94
CA			<u>1018.pdf</u>
со	Anthem	Anthem Silver Pathway X HMO 5500	file:///C:/Users/research/Downloads/76680CO0220039-01%20SBC.pdf
со	Anthem	Anthem Silver Pathway X HMO 5150	file:///C:/Users/research/Downloads/76680CO0220041-01%20SBC.pdf
со	Anthem	Anthem Silver Pathway X HMO 4500 Rx Copay	file:///C:/Users/research/Downloads/76680CO0220055-01%20SBC.pdf
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CO	Anthem	Anthem Silver Pathway X HMO 2000	file:///C:/Users/research/Downloads/76680CO0220025-01%20SBC%20(3).pdf

со	Anthem	Anthem Silver Pathway X HMO 3000	file:///C:/Users/research/Downloads/76680C00220027-01%20SBC.pdf
		Rx Copay	
CO	Cigna	Cigna Connect Flex Silver 5000	file:///C:/Users/research/Downloads/49375CO0060019-01%20SBC.pdf
СО	Cigna	Cigna Connect Flex Silver 3500	file:///C:/Users/research/Downloads/49375CO0060017-01%20SBC.pdf
со	Cigna	Cigna Connect Flex Silver 2750 RX	file:///C:/Users/research/Downloads/49375CO0060015-01%20SBC.pdf
со	Bright	Silver 1 EPO/Silver	file:///C:/Users/research/Downloads/31070CO0010023-01%20SBC.pdf
со	Bright	Silver 2 EPO/Silver	file:///C:/Users/research/Downloads/31070CO0010024-01%20SBC.pdf
со	Bright	Silver 5 Rx Copay EPO/Silver	file:///C:/Users/research/Downloads/31070CO0010002-01%20SBC.pdf
со	Bright	Silver 4 Rx Copay EPO/Silver	file:///C:/Users/research/Downloads/31070CO0010017-01%20SBC.pdf
со	Bright	Silver 3 HSA EPO/Silver	file:///C:/Users/research/Downloads/31070CO0010006-01%20SBC.pdf
со	Friday	Friday Silver X HMO/Silver	file:///C:/Users/research/Downloads/63312CO0600053-01%20SBC.pdf
со	Friday	Friday Silver Rx Copay X HMO/Silver	file:///C:/Users/research/Downloads/63312CO0600056-01%20SBC.pdf
со	Oscar	Oscar Classic Silver Next EPO/Silver	file:///C:/Users/research/Downloads/44559CO0010009-01%20SBC.pdf
со	Oscar	Oscar Classic Silver EPO/Silver	file:///C:/Users/research/Downloads/44559CO0010006-01%20SBC.pdf
со	Oscar	Oscar Saver Silver EPO/Silver	file:///C:/Users/research/Downloads/44559CO0010008-01%20SBC.pdf
со	Oscar	Oscar Simple Silver RX Copay	file:///C:/Users/research/Downloads/44559CO0010007-01%20SBC.pdf
со	Kaiser	KP CO Silver 4500/20 HMO/Silver	file:///C:/Users/research/Downloads/21032CO0410055-01%20SBC.pdf
со	Kaiser	KP CO Silver 3000/20%/HSA HMO/Silver	file:///C:/Users/research/Downloads/21032CO0410005-01%20SBC.pdf
со	Kaiser	KP CO Silver 2500/25 HMO/Silver	file:///C:/Users/research/Downloads/21032CO0410003-01%20SBC%20(1).pdf
СО	Kaiser	KP CO Silver 3500/30 RX Copay	file:///C:/Users/research/Downloads/21032C00410004-01%20SBC%20(2).pdf
со	Denver Health Medical	Silver Standard HMO/Silver	file:///C:/Users/research/Downloads/66699CO0030006-01%20SBC.pdf

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Denver Health Medical	HMO/Silver	file:///C:/Users/research/Downloads/66699CO0030001-01%20SBC.pdf
Anthem	Silver PPO Pathway X Tiered - (371V)	https://www.sbc.anthem.com/dps/deepLink.xhtml
Anthem	Silver PPO Standard Coinsurance Pathway X - (371N)	https://www.sbc.anthem.com/dps/deepLink.xhtml
Anthem	Silver PPO Standard Pathway X - (3709)	https://www.sbc.anthem.com/dps/deepLink.xhtml
ConnectiCare	Choice Silver Alternative POS	https://www.connecticare.com/globalfiles/sbc/2019/en- us/ChoiceSilverAltPOSSBC.pdf
ConnectiCare	Choice Silver Standard Coinsurance POS	https://www.connecticare.com/globalfiles/sbc/2019/en- us/ChoiceSilverStandardCoinsPOSSBC.pdf
ConnectiCare	Choice Silver Standard POS	https://www.connecticare.com/globalfiles/sbc/2019/en- us/ChoiceSilverStandardPOSSBC.pdf
CareFirst Blue Choice	BluePreferred PPO Standard Silver \$3,500	https://dchealthlink.com/sites/default/files/v2/download/health- plans/2019/carefirst/BluePreferred_PPOStandardSilver3500_IVL.pdf
CareFirst Blue Choice	BlueChoice HMO Standard Silver \$3,500	https://dchealthlink.com/sites/default/files/v2/download/health- plans/2019/carefirst/BlueChoice_HMOStandardSilver3500_IVL.pdf
Kaiser	KP DC Silver 2500/30/Dental	https://dchealthlink.com/sites/default/files/v2/download/health- plans/2019/kaiser/KP_DC_Silver_2500_30_Dental_IVL.pdf
Kaiser	KP DC Standard Silver 3500/40/Dental	https://dchealthlink.com/sites/default/files/v2/download/health- plans/2019/kaiser/KP_DC_Standard_Silver_3500_40_Dental_IVL.pdf
Kaiser	KP DC Silver 3200/30%/HSA/Dental	https://dchealthlink.com/sites/default/files/v2/download/health- plans/2019/kaiser/KP_DC_Silver_3200_30pct_HSA_Dental_IVL.pdf
Blue Cross and Blue Shield of Florida	BlueOptions Silver 1410	http://www.bcbsfl.com/DocumentLibrary/SBC/2019/1410.pdf
Blue Cross and Blue Shield of Florida	BlueOptions Silver 1423	http://www.bcbsfl.com/DocumentLibrary/SBC/2019/1423.pdf
Blue Cross and Blue Shield of Florida	BlueOptions Silver 1431	http://www.bcbsfl.com/DocumentLibrary/SBC/2019/1431.pdf
Blue Cross and Blue Shield of Florida	BlueSelect Silver 1443	http://www.bcbsfl.com/DocumentLibrary/SBC/2019/1443.pdf
Blue Cross and Blue Shield of Florida	BlueSelect Silver 1456	http://www.bcbsfl.com/DocumentLibrary/SBC/2019/1456.pdf
Blue Cross and Blue Shield of Florida	BlueSelect Silver 1464	http://www.bcbsfl.com/DocumentLibrary/SBC/2019/1464.pdf
Health Options, Inc.	BlueCare Silver 1477	http://www.bcbsfl.com/DocumentLibrary/SBC/2019/1477.pdf
Health Options, Inc.	BlueCare Silver 1490	http://www.bcbsfl.com/DocumentLibrary/SBC/2019/1490.pdf
Health Options, Inc.	BlueCare Silver 1498	http://www.bcbsfl.com/DocumentLibrary/SBC/2019/1498.pdf
Health Options, Inc.	myBlue Silver 1603	http://www.bcbsfl.com/DocumentLibrary/SBC/2019/1603.pdf
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FLHealth Options, Inc.myBlue Silver 1710http://www.bcbsfl.com/DocumentLibrary/SBC/2019/FLHealth Options, Inc.myBlue Silver 1712Shttp://www.bcbsfl.com/DocumentLibrary/SBC/2019/FLBlue Cross and Blue Shield of FloridaBlueSelect Silver 1736Shttp://www.bcbsfl.com/DocumentLibrary/SBC/2019/FLHealth Options, Inc.BlueCare Silver 1766Shttp://www.bcbsfl.com/DocumentLibrary/SBC/2019/FLFlorida Health Care Plan, Inc.Gym Access IND Essential Plus Silver HMO 53http://www.fhcp.com/ISBC/2019/56503FL1330001-0FLFlorida Health Care Plan, Inc.Gym Access IND Essential Plus Silver POS 54http://www.fhcp.com/ISBC/2019/56503FL1410001-0FLFlorida Health Care Plan, Inc.Gym Access IND Silver HMO BC 0941http://www.fhcp.com/ISBC/2019/56503FL255002-0	1710.pdf 1712S.pdf 1736S.pdf 1766S.pdf 1.pdf 1.pdf
FLHealth Options, Inc.myBlue Silver 1712Shttp://www.bcbsfl.com/DocumentLibrary/SBC/2019/FLBlue Cross and Blue Shield of FloridaBlueSelect Silver 1736Shttp://www.bcbsfl.com/DocumentLibrary/SBC/2019/FLHealth Options, Inc.BlueCare Silver 1766Shttp://www.bcbsfl.com/DocumentLibrary/SBC/2019/FLFlorida Health Care Plan, Inc.Gym Access IND Essential Plus Silver HMO 53http://www.fhcp.com/ISBC/2019/56503FL1330001-0FLFlorida Health Care Plan, Inc.Gym Access IND Essential Plus Silver POS 54http://www.fhcp.com/ISBC/2019/56503FL1410001-0FLFlorida Health Care Plan, Inc.Gym Access IND Silver HMO BC 0941http://www.fhcp.com/ISBC/2019/56503FL255002-0	1712S.pdf 1736S.pdf 1766S.pdf 1.pdf 1.pdf
FLBlue Cross and Blue Shield of FloridaBlueSelect Silver 1736Shttp://www.bcbsfl.com/DocumentLibrary/SBC/2019/FLHealth Options, Inc.BlueCare Silver 1766Shttp://www.bcbsfl.com/DocumentLibrary/SBC/2019/FLFlorida Health Care Plan, Inc.Gym Access IND Essential Plus Silver HMO 53http://www.fhcp.com/ISBC/2019/56503FL1330001-0FLFlorida Health Care Plan, Inc.Gym Access IND Essential Plus Silver POS 54http://www.fhcp.com/ISBC/2019/56503FL1410001-0FLFlorida Health Care Plan, Inc.Gym Access IND Silver HMO BC 0941http://www.fhcp.com/ISBC/2019/56503FL255002-0	<u>1736S.pdf</u> <u>1766S.pdf</u> <u>1.pdf</u> <u>1.pdf</u>
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FL Florida Health Care Plan, Inc. Gym Access IND Essential Plus Silver HMO 53 http://www.fhcp.com/ISBC/2019/56503FL1330001-0 FL Florida Health Care Plan, Inc. Gym Access IND Essential Plus Silver POS 54 http://www.fhcp.com/ISBC/2019/56503FL1410001-0 FL Florida Health Care Plan, Inc. Gym Access IND Silver HMO BC 0941 http://www.fhcp.com/ISBC/2019/56503FL255002-0	<u>1.pdf</u>
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FL Florida Health Care Plan, Inc. IND Silver HMO BC 7741 http://www.fhcp.com/ISBC/2019/56503FL2570001-0	1.pdf
FL Florida Health Care Plan, Inc. Gym Access IND Silver POS BC 7741 http://www.fhcp.com/ISBC/2019/56503FL2580002-0	1.pdf
FL Florida Health Care Plan, Inc. Gym Access IND Silver Standardized HMO 1 http://www.fhcp.com/ISBC/2019/56503FL2680001-0	<u>1.pdf</u>
FL Molina Healthcare of Florida, Inc Molina Marketplace Silver http://www.molinahealthcare.com/members/fl/en-US/PDF/Marketplace/summary-of-benefits-silver-250	- <u>2019.pdf</u>
FL Health First Commercial Plans, Inc. Florida Hospital GYM ACCESS Silver HMO 100 1668 http://www.myFHCA.org/2019 sbc 1668	
FL Health First Commercial Plans, Inc. Florida Hospital GYM ACCESS Silver HMO 100 1676 http://www.myFHCA.org/2019 sbc 1676	
FL Health First Commercial Plans, Inc. Florida Hospital GYM ACCESS Silver HMO 90 1684 http://www.myFHCA.org/2019 sbc 1684	
FL Health First Commercial Plans, Inc. Florida Hospital GYM ACCESS Silver HMO 80 1696 http://www.myFHCA.org/2019_sbc_1696	
FL Health First Commercial Plans, Inc. Florida Hospital GYM ACCESS Silver HMO 70 1712 http://www.myFHCA.org/2019 sbc 1712	
FL Health First Commercial Plans, Inc. Florida Hospital GYM ACCESS Silver HMO 70 1724 http://www.myFHCA.org/2019_sbc_1724	
FL Health First Commercial Plans, Inc. Florida Hospital GYM ACCESS Silver HMO 80 HSA 1732 http://www.myFHCA.org/2019 sbc 1732	
FL Health First Commercial Plans, Inc. Florida Hospital Silver HMO 80 1762 http://www.myFHCA.org/2019 sbc 1762	

FL	Health First Commercial Plans, Inc.	Florida Hospital Silver HMO 80 1786	http://www.myFHCA.org/2019_sbc_1786
FL	Health First Commercial Plans, Inc.	Florida Hospital Silver HMO 65 1810	http://www.myFHCA.org/2019 sbc 1810
FL	Health First Commercial Plans, Inc.	Health First GYM ACCESS Silver HMO 100 1664	http://www.myHFHP.org/2019 sbc 1664
FL	Health First Commercial Plans, Inc.	Health First GYM ACCESS Silver HMO 100 1672	http://www.myHFHP.org/2019 sbc 1672
FL	Health First Commercial Plans, Inc.	Health First GYM ACCESS Silver HMO 90 1680	http://www.myHFHP.org/2019_sbc_1680
FL	Health First Commercial Plans, Inc.	Health First GYM ACCESS Silver HMO 80 1688	http://www.myHFHP.org/2019_sbc_1688
FL	Health First Commercial Plans, Inc.	Health First GYM ACCESS Silver HMO 70 1704	http://www.myHFHP.org/2019_sbc_1704
FL	Health First Commercial Plans, Inc.	Health First GYM ACCESS Silver HMO 70 1720	http://www.myHFHP.org/2019_sbc_1720
FL	Health First Commercial Plans, Inc.	Health First GYM ACCESS Silver HMO 80 HSA 1728	http://www.myHFHP.org/2019_sbc_1728
FL	Health First Commercial Plans, Inc.	Health First Silver HMO 80 1754	http://www.myHFHP.org/2019 sbc 1754
FL	Health First Commercial Plans, Inc.	Health First Silver HMO 80 1778	http://www.myHFHP.org/2019_sbc_1778
FL	Health First Commercial Plans, Inc.	Health First Silver HMO 65 1806	http://www.myHFHP.org/2019 sbc 1806
FL	Celtic Insurance Company	Ambetter Balanced Care 1 (2019)	https://api.centene.com/SBC/2019/21663FL0130002-01.pdf
FL	Celtic Insurance Company	Ambetter Balanced Care 2 (2019)	https://api.centene.com/SBC/2019/21663FL0130003-01.pdf
FL	Celtic Insurance Company	Ambetter Balanced Care 3 (2019)	https://api.centene.com/SBC/2019/21663FL0130008-01.pdf
FL	Celtic Insurance Company	Ambetter Balanced Care 4 (2019)	https://api.centene.com/SBC/2019/21663FL0130009-01.pdf
FL	Celtic Insurance Company	Ambetter Balanced Care 11 (2019)	https://api.centene.com/SBC/2019/21663FL0130019-01.pdf
FL	Celtic Insurance Company	Ambetter Balanced Care 5 (2019)	https://api.centene.com/SBC/2019/21663FL0130070-01.pdf
FL	Celtic Insurance Company	Ambetter Balanced Care 1 (2019) + Vision	https://api.centene.com/SBC/2019/21663FL0140001-01.pdf
FL	Celtic Insurance Company	Ambetter Balanced Care 2 (2019) + Vision	https://api.centene.com/SBC/2019/21663FL0140002-01.pdf
FL	Celtic Insurance Company	Ambetter Balanced Care 3 (2019) + Vision	https://api.centene.com/SBC/2019/21663FL0140006-01.pdf
FL	Celtic Insurance Company	Ambetter Balanced Care 1 (2019) + Vision + Adult Dental	https://api.centene.com/SBC/2019/21663FL0150001-01.pdf

FL	Celtic Insurance Company	Ambetter Balanced Care 2 (2019) + Vision + Adult Dental	https://api.centene.com/SBC/2019/21663FL0150002-01.pdf
FL	Celtic Insurance Company	Ambetter Balanced Care 3 (2019) + Vision + Adult Dental	https://api.centene.com/SBC/2019/21663FL0150006-01.pdf
FL	Oscar Insurance Company of Florida	Oscar Classic Silver	https://www.hioscar.com/hx/sbc/?state=FL&year=2019&hios=40572FL0030001 -01
FL	Oscar Insurance Company of Florida	Oscar Saver Silver	https://www.hioscar.com/hx/sbc/?state=FL&year=2019&hios=40572FL0060001 -01
ні	Kaiser Foundation Health Plan, Inc.	KP Silver II \$35 - ChiroAcuMassage - Fit	http://info.kaiserpermanente.org/healthplans/hawaii/individual/pdfs/2019-ON- Exchange/KP Silver II 35 C hiroAcuMassage Fit.pdf
ні	Kaiser Foundation Health Plan, Inc.	KP Silver II \$35 - Fit	http://info.kaiserpermanente.org/healthplans/hawaii/individual/pdfs/2019-ON- Exchange/KP_Silver_II_35_Fit.pdf
ні	Kaiser Foundation Health Plan, Inc.	KP Silver III \$40 - Fit	http://info.kaiserpermanente.org/healthplans/hawaii/individual/pdfs/2019-ON- Exchange/KP_Silver_III_40_Fit.pdf
н	Hawaii Medical Service Association	HMSA Silver HMO	http://www.hmsa.com/sbc/2019/silver-hmo.pdf
н	Hawaii Medical Service Association	HMSA Silver PPO 2500	http://www.hmsa.com/sbc/2019/silver-ppo-2500.pdf
ні	Hawaii Medical Service Association	HMSA Silver PPO 3500	http://www.hmsa.com/sbc/2019/silver-ppo-3500.pdf
ID	SelectHealth	SelectHealth Silver 2750	https://selecthealth.org/files/sbc/I70C0605_20190101_GGGGGGGG_GGGG_SSS S.pdf
ID	SelectHealth	SelectHealth Silver HealthSave 3500 (HSA Qualified)	https://selecthealth.org/files/sbc/I70C0647 20190101 GGGGGGGG GGGG SSS S.pdf
ID	SelectHealth	SelectHealth Silver 3500 - no deductible for one urgent care and all PCP visits	https://selecthealth.org/files/sbc/170C0616 20190101 GGGGGGGG GGGG SSS S.pdf
ID	SelectHealth	SelectHealth Silver 4000 Copay Plan - no deductible for office visits	https://selecthealth.org/files/sbc/I70C0627 20190101 GGGGGGGG GGGG SSS S.pdf
ID	BlueCross of Idaho	Silver 3500	https://members.bcidaho.com/public-sbc.page
ID	BlueCross of Idaho	Silver 6000	https://members.bcidaho.com/public-sbc.page
ID	BlueCross of Idaho	Silver 4000	https://members.bcidaho.com/public-sbc.page
ID	BlueCross of Idaho	Silver Connect 3500	https://members.bcidaho.com/public-sbc.page
ID	BlueCross of Idaho	Silver Connect 6000	https://members.bcidaho.com/public-sbc.page
ID	BlueCross of Idaho	Silver Connect 4000	https://members.bcidaho.com/public-sbc.page
ID	BlueCross of Idaho	Silver Carepoint 3500	https://members.bcidaho.com/public-sbc.page
ID	BlueCross of Idaho	Silver CarePoint 6000	https://members.bcidaho.com/public-sbc.page

ID	BlueCross of Idaho	Silver CarePoint 4000	https://members.bcidaho.com/public-sbc.page
ID	PacificSource	BrightIdea Silver HSA 3000	https://www.pacificsource.com/idaho/individual-plan-details-2019/
ID	PacificSource	PSN Silver HSA 3000	https://www.pacificsource.com/idaho/individual-plan-details-2019/
ID	PacificSource	PSN Silver 3000 (AI)	https://www.pacificsource.com/idaho/individual-plan-details-2019/
ID	PacificSource	PSN Silver 3000 (73)	https://www.pacificsource.com/idaho/individual-plan-details-2019/
ID	PacificSource	PSN Silver 3000 (87)	https://www.pacificsource.com/idaho/individual-plan-details-2019/
ID	PacificSource	PSN Silver 3000 (87)	https://www.pacificsource.com/idaho/individual-plan-details-2019/
ID	Montana Health CO-OP	Access Care Silver Option 2-94 PPO	https://0cb29ab7-59f9-4095-8e95- e1acc02c20ca.filesusr.com/ugd/d504af_202b5a5632ba41258861191cc2d5caaf. pdf
ID	Montana Health CO-OP	ACCESS CARE SILVER 73	https://0cb29ab7-59f9-4095-8e95- e1acc02c20ca.filesusr.com/ugd/adc8f4 6a31380beedf457d8752820348242adf. pdf
ID	Montana Health CO-OP	ENGAGE SILVER 94	https://0cb29ab7-59f9-4095-8e95- e1acc02c20ca.filesusr.com/ugd/adc8f4_86206a739e184c779f6878e8ade9e81d. pdf
ID	Montana Health CO-OP	ACCESS CARE SILVER OPTION 2-73	https://0cb29ab7-59f9-4095-8e95- e1acc02c20ca.filesusr.com/ugd/adc8f4_3d7ce8f16df347d695990687ba80ecd2. pdf
ID	Montana Health CO-OP	ACCESS CARE SILVER OPTION 2-87	https://0cb29ab7-59f9-4095-8e95- e1acc02c20ca.filesusr.com/ugd/adc8f4_baa13c5c930840698238b7645cd632ce. pdf
ID	Montana Health CO-OP	ACCESS CARE SILVER 94	https://0cb29ab7-59f9-4095-8e95- e1acc02c20ca.filesusr.com/ugd/adc8f4_05f98bc2bc264e1f9252ad66531363c7.p df
ID	Montana Health CO-OP	ENGAGE SILVER 87	https://0cb29ab7-59f9-4095-8e95- e1acc02c20ca.filesusr.com/ugd/adc8f4_d8404f1b9df14888867ccb8063cbac98.p df
ID	Montana Health CO-OP	ENGAGE SILVER OPTION 2	https://0cb29ab7-59f9-4095-8e95- e1acc02c20ca.filesusr.com/ugd/adc8f4 6214393f74e54b9ab752a7c0ade5a440. pdf
ID	Montana Health CO-OP	ACCESS CARE SILVER	https://0cb29ab7-59f9-4095-8e95- e1acc02c20ca.filesusr.com/ugd/adc8f4_096c8e1f10414d67808760e5dcdd259f. pdf

ID	Montana Health CO-OP	ACCESS CARE SILVER OPTION 2	https://0cb29ab7-59f9-4095-8e95- e1acc02c20ca.filesusr.com/ugd/adc8f4_8e97db7f543248aa8dc5841c7b414303. pdf
ID	Montana Health CO-OP	ENGAGE SILVER 73	<u>https://0cb29ab7-59f9-4095-8e95-</u> e1acc02c20ca.filesusr.com/ugd/adc8f4_a1ab0c2eb4a141f6882bbf01d0dfdb46.p df
ID	Montana Health CO-OP	ACCESS CARE SILVER 87	https://0cb29ab7-59f9-4095-8e95- e1acc02c20ca.filesusr.com/ugd/adc8f4_ab3560a2ff7849b2ade9ff98d4bfaa15.pd f
ID	Montana Health CO-OP	ENGAGE SILVER OPTION 2- 94	https://0cb29ab7-59f9-4095-8e95- e1acc02c20ca.filesusr.com/ugd/adc8f4_3a8c9474c43741009d20b4e03a103138. pdf
ID	Montana Health CO-OP	LINK SILVER 73	<u>https://0cb29ab7-59f9-4095-8e95-</u> e1acc02c20ca.filesusr.com/ugd/adc8f4_6a5b2a5141834ebb857089518db4fff4.p df
ID	Montana Health CO-OP	LINK SILVER 94	<u>https://0cb29ab7-59f9-4095-8e95-</u> e1acc02c20ca.filesusr.com/ugd/adc8f4_0cff18ef850e4bbc986891ac87b4b2e2.p df
ID	Montana Health CO-OP	LINK SILVER OPTION 2-87	https://0cb29ab7-59f9-4095-8e95- e1acc02c20ca.filesusr.com/ugd/adc8f4_8530b37652e141d58fe7d78ca1e579fe. pdf
ID	Montana Health CO-OP	LINK SILVER	https://0cb29ab7-59f9-4095-8e95- e1acc02c20ca.filesusr.com/ugd/adc8f4_a954a4d80d5d4ee8895224ae92829dd6. pdf
ID	Montana Health CO-OP	LINK SILVER OPTION 2-73	https://0cb29ab7-59f9-4095-8e95- e1acc02c20ca.filesusr.com/ugd/adc8f4_b0ebe475078d40ceb0ab5eaaa16f2fc3.p df
ID	Montana Health CO-OP	ACCESS CARE SILVER OPTION 2-87	<u>https://0cb29ab7-59f9-4095-8e95-</u> e1acc02c20ca.filesusr.com/ugd/30cbbd_a80e7c20bb0347a4a7ede7df7f06210d. pdf
ID	Montana Health CO-OP	ENGAGE SILVER 94	https://0cb29ab7-59f9-4095-8e95- e1acc02c20ca.filesusr.com/ugd/30cbbd_37d15dc02b594b4bb332f2958527544e .pdf
ID	Montana Health CO-OP	ENGAGE SILVER	https://0cb29ab7-59f9-4095-8e95- e1acc02c20ca.filesusr.com/ugd/30cbbd_ed965f9e7529454f9cbab08f5545c59f.p df

ID	BridgeSpan	Silver HDHP 3000 EPO RealValue	https://static1.squarespace.com/static/54f78b30e4b099ba628e879b/t/5bf34b0 e2b6a2895405106d9/1542671120640/2019+Silver+HDHP+3000+EPO.pdf
ID	BridgeSpan	Silver Essential 4000 EPO RealValue	https://static1.squarespace.com/static/54f78b30e4b099ba628e879b/t/5bf34b1
	Bridgeopun		72b6a28954051072e/1542671130300/2019+Silver+Essential+4000+EPO.pdf
ID	BridgeSpan	Silver HDHP 3000 EPO RealValue	https://static1.squarespace.com/static/54f78b30e4b099ba628e879b/t/5bf34b0 e2b6a2895405106d9/1542671120640/2019+Silver+HDHP+3000+EPO.pdf
ID	BlueCross of Idaho	PQA Southeast Silver Connect 3500	https://www.bcidaho.com/bci_v2/reports/reportwriterSBC.aspx?ID=61589ID23 60095-00_01&name=PQA_Southeast_Silver_Connect_3500&EffDate=1/1/2019
IN	Celtic Insurance Company	Ambetter Balanced Care 2 (2019)	https://api.centene.com/SBC/2019/76179IN0110003-01.pdf
IN	Celtic Insurance Company	Ambetter Balanced Care 4 (2019)	https://api.centene.com/SBC/2019/76179IN0110008-01.pdf
IN	Celtic Insurance Company	Ambetter Balanced Care 11 (2019)	https://api.centene.com/SBC/2019/76179IN0110011-01.pdf
IN	Celtic Insurance Company	Ambetter Balanced Care 5 (2019)	https://api.centene.com/SBC/2019/76179IN0110067-01.pdf
IN	Celtic Insurance Company	Ambetter Balanced Care 1 (2019) + Vision	https://api.centene.com/SBC/2019/76179IN0120001-01.pdf
IN	Celtic Insurance Company	Ambetter Balanced Care 2 (2019) + Vision	https://api.centene.com/SBC/2019/76179IN0120002-01.pdf
IN	Celtic Insurance Company	Ambetter Balanced Care 1 (2019) + Vision + Adult Dental	https://api.centene.com/SBC/2019/76179IN0130001-01.pdf
IN	Celtic Insurance Company	Ambetter Balanced Care 2 (2019) + Vision + Adult Dental	https://api.centene.com/SBC/2019/76179IN0130002-01.pdf
IN	CareSource Indiana, Inc.	CareSource Marketplace Low Deductible Silver	https://www.caresource.com/document/mp-2019-IN-Ided-silverbase-bsc-sum
IN	CareSource Indiana, Inc.	CareSource Marketplace Low Deductible Silver Dental and Vision	https://www.caresource.com/document/mp-2019-IN-Ided-silverbase-dv-sum
IN	CareSource Indiana, Inc.	CareSource Marketplace Low Premium Silver	https://www.caresource.com/document/mp-2019-IN-lprem-silverbase-bsc-sum
IN	CareSource Indiana, Inc.	CareSource Marketplace Low Premium Silver Dental and Vision	https://www.caresource.com/document/mp-2019-IN-lprem-silverbase-dv-sum
IN	CareSource Indiana, Inc.	CareSource Marketplace Standard Silver	https://www.caresource.com/document/mp-2019-IN-std-silverbase-bsc-sum
IN	CareSource Indiana, Inc.	CareSource Marketplace Standard Silver Dental and Vision	https://www.caresource.com/document/mp-2019-IN-std-silverbase-dv-sum
KY	CareSource Kentucky Co.	CareSource Marketplace Low Deductible Silver	https://www.caresource.com/document/mp-2019-KY-lded-silverbase-bsc-sum
КҮ	CareSource Kentucky Co.	CareSource Marketplace Low Premium Silver	https://www.caresource.com/document/mp-2019-KY-lprem-silverbase-bsc-sum

кү	CareSource Kentucky Co.	CareSource Marketplace Low Premium Silver Dental and Vision	https://www.caresource.com/document/mp-2019-KY-lprem-silverbase-dv-sum
кү	CareSource Kentucky Co.	CareSource Marketplace Standard Silver	https://www.caresource.com/document/mp-2019-KY-std-silverbase-bsc-sum
кү	CareSource Kentucky Co.	CareSource Marketplace Standard Silver Dental and Vision	https://www.caresource.com/document/mp-2019-KY-std-silverbase-dv-sum
кү	Anthem Health Plans of KY(Anthem BCBS)	Anthem Silver Pathway HMO 3200	https://www.sbc.anthem.com/dps/ccd36XT
кү	Anthem Health Plans of KY(Anthem BCBS)	Anthem Silver Pathway X HMO 2700 for HSA	https://www.sbc.anthem.com/dps/ccd36Y8
кү	Anthem Health Plans of KY(Anthem BCBS)	Anthem Silver Pathway X Transition HMO 6700	https://www.sbc.anthem.com/dps/ccd36YD
кү	Anthem Health Plans of KY(Anthem BCBS)	Anthem Silver Pathway X HMO 6700	https://www.sbc.anthem.com/dps/ccd36YZ
кү	Anthem Health Plans of KY(Anthem BCBS)	Anthem Silver Pathway Transition X HMO 3700 for HSA	https://www.sbc.anthem.com/dps/ccd378C
LA	HMO Louisiana, Inc.	Blue POS Copay 60/40 \$3600	http://www.bcbsla.com/findaplan/pages/sbc.aspx?Source=FFM&Id=19636LA02 20007-01&Year=2019
LA	HMO Louisiana, Inc.	Blue POS 100/80 \$3500	http://www.bcbsla.com/findaplan/pages/sbc.aspx?Source=FFM&Id=19636LA02 20010-01&Year=2019
LA	HMO Louisiana, Inc.	Blue POS 80/60 \$3400	http://www.bcbsla.com/findaplan/pages/sbc.aspx?Source=FFM&Id=19636LA02 20014-01&Year=2019
LA	HMO Louisiana, Inc.	Community Blue copay 70/50 \$2200	http://www.bcbsla.com/findaplan/pages/sbc.aspx?Source=FFM&Id=19636LA02 30003-01&Year=2019
LA	HMO Louisiana, Inc.	Blue Connect Copay 70/50 \$2200 (N)	http://www.bcbsla.com/findaplan/pages/sbc.aspx?Source=FFM&Id=19636LA02 40003-01&Year=2019
LA	HMO Louisiana, Inc.	Blue Connect 80/60 \$3400 (N)	http://www.bcbsla.com/findaplan/pages/sbc.aspx?Source=FFM&Id=19636LA02 40007-01&Year=2019
LA	HMO Louisiana, Inc.	Blue Connect Copay 70/50 \$2200 (L)	http://www.bcbsla.com/findaplan/pages/sbc.aspx?Source=FFM&Id=19636LA02 40009-01&Year=2019
LA	HMO Louisiana, Inc.	Blue Connect 80/60 \$3400 (L)	http://www.bcbsla.com/findaplan/pages/sbc.aspx?Source=FFM&Id=19636LA02 40010-01&Year=2019
LA	HMO Louisiana, Inc.	Blue Connect Copay 70/50 \$2200 (S)	http://www.bcbsla.com/findaplan/pages/sbc.aspx?Source=FFM&Id=19636LA02 40012-01&Year=2019
LA	HMO Louisiana, Inc.	Blue Connect 80/60 \$3400 (S)	http://www.bcbsla.com/findaplan/pages/sbc.aspx?Source=FFM&Id=19636LA02 40013-01&Year=2019

			http://www.bcbsla.com/findaplan/pages/sbc.aspx?Source=FFM&Id=19636LA05
LA	HMO Louisiana, Inc.	Signature Blue Copay 70/50 \$2200	90002-01&Year=2019
			http://www.bcbsla.com/findaplan/pages/sbc.aspx?Source=FFM&Id=19636LA05
LA	HMO Louisiana, Inc.	Signature Blue 80/60 \$3400	90003-01&Year=2019
LA	Louisiana Health Service & Indemnity	Blue Max Copay 70/50 \$3000	http://www.bcbsla.com/findaplan/pages/sbc.aspx?Source=FFM&Id=97176LA03
	Company		<u>40010-01&Year=2019</u>
LA	Louisiana Health Service & Indemnity	Blue Saver 90/70 \$3000	http://www.bcbsla.com/findaplan/pages/sbc.aspx?Source=FFM&Id=97176LA03
<u> </u>	Company		<u>50003-01&Year=2019</u>
LA	Vantage Health Plan, Inc.	Essential Silver 3500 IND-D2	https://www.vantagehealthplan.com/documents/Marketplace/2019INDEssentia
	,		ISilver3500SummaryOfBenefitsAndCoverage.pdf
LA	Vantage Health Plan, Inc.	Freedom Silver 3000 IND-D2	https://www.vantagehealthplan.com/documents/Marketplace/2019INDFreedo
			mSilver3000SummaryOfBenefitsAndCoverage.pdf
LA	Boston Medical Center HealthNet Plan	BMC HealthNet Plan SILVER A	https://www.bmchp.org/~/media/1a5efa0704e34aef918c992bae808050.pdf?#
МА	Bluecross Blueshield	HMO Blue Basic	https://home.bluecrossma.com/collateral/sites/g/files/csphws1571/files/acquia
			dam-assets/HMO_Blue_Basic_80-0292CON1-1-20.pdf
МА	Bluecross Blueshield	HMO Blue Saver	https://home.bluecrossma.com/collateral/sites/g/files/csphws1571/files/acquia
			dam-assets/HMO_Blue_Saver_80-0301CON1-1-20.pdf
МА	Bluecross Blueshield	Preferred Blue [®] PPO Deductible with	https://home.bluecrossma.com/collateral/sites/g/files/csphws1571/files/acquia
		Coinsurance	dam-assets/Preferred Blue Ded Coins 80-0302CON1-1-20.pdf
МА	allon Health	Direct Care Silver Connector II	http://www.fchp.org/brokers/general-plan-
			information/~/media/Files/SBC/1Jan2019/DCSilverConnectorII2019SBC.aspx
MA	Fallon Health	Select Care Silver Connector II	http://www.fchp.org/brokers/general-plan-
			information/~/media/Files/SBC/1Jan2019/SCSilverConnectorII012019SBC.aspx
MA	Fallon Health	Community Care Silver Connector II	http://www.fchp.org/brokers/general-plan- information (%/madia /Files (SBC /1 in 2010 /CCSilverConnectorU2010SBC conv
			information/~/media/Files/SBC/1Jan2019/CCSilverConnectorII2019SBC.aspx http://www.healthnewengland.org/Portals/ default/Shared%20Documents/pla
MA	Health New England	HMO Silver 2000 HDHP Connector	ns/2019 HNE Connector HMO Silver 2000 HDHP SBC.pdf
			http://www.healthnewengland.org/Portals/ default/Shared%20Documents/pla
MA	Health New England	HMO Silver A Connector	ns/2019 HNE Connector HMO Silver A SBC.pdf
			http://www.healthnewengland.org/Portals/ default/Shared%20Documents/pla
MA	Health New England	HMO Silver A II Connector	ns/2019 HNE Connector HMO Silver A II SBC.pdf
		Standard Silver	https://www.harvardpilgrim.org/portal/page? pageid=213,13020053& dad=po
MA	Harvard Pilgrim Health Care		rtal& schema=PORTAL
		Standard Low Silver HSA - Elev	https://www.harvardpilgrim.org/portal/page? pageid=213,13020053& dad=po
MA	Harvard Pilgrim Health Care		rtal& schema=PORTAL
	Tuffe		https://tuftshealthplan.com/documents/members/plans/2019-thpp-direct-
MA	Tufts	DIRECT SILVER 2000 HSA	sbcs/2019-direct-silver-2000-hsa-sbc

MA	Tufts	Advantage HMO Saver 1500 Silver	https://tuftshealthplan.com/documents/brokers/sbcs/2019/hmo/advantage- hmo-saver-1500-silver
МА	Tufts	DIRECT SILVER 2000	https://tuftshealthplan.com/documents/members/plans/2019-thpp-direct-
			sbcs/2019-direct-silver-2000-sbc
MA	United Healthcare	UHC Navigate Silver 2000	https://www.uhc.com/content/dam/uhcdotcom/en/shop/ma/UHC-Navigate-
IVIA		one havigate silver 2000	<u>Silver-2000.pdf</u>
			https://www.uhc.com/content/dam/uhcdotcom/en/shop/ma/UHC-Navigate-
MA	United Healthcare	UHC Navigate HSA Silver 2000	HSA-Silver-2000.pdf
			http://carefirst.inshealth.com/ehi/resources/plan-
MA	CareFirst BCBS Blue Choice	BlueChoice HMO Value Silver \$2,250	sbc?carrierId=2102&planId=100144&productLine=IFP
			http://carefirst.inshealth.com/ehi/resources/plan-
MD	CareFirst BCBS Blue Choice	BluePreferred PPO HSA Silver \$3,000	sbc?carrierId=2102&pland=100151&productLine=IFP
MD	Kaiser Permanente	KP MD Silver 6000 35 Dental	http://info.kaiserpermanente.org/healthplans/maryland/individual/pdfs/2019-
			ON-Exchange/KP MD Silver 6000 35 Dental.pdf
MD	Kaiser Permanente	KP MD Silver Value 2500/35/Dental	http://info.kaiserpermanente.org/healthplans/maryland/individual/pdfs/2020-
			ON-Exchange/KP_MD_Silver_Value_2500_35_Dental.pdf
	Keisen Demmen ente	KP MD Silver 2200/30/CSR/Dental	http://info.kaiserpermanente.org/healthplans/maryland/individual/pdfs/2020-
MD	Kaiser Permanente	(2500)	ON-Exchange/KP MD Silver 2200 30 CSR Dental 2500.pdf
			http://info.kaiserpermanente.org/healthplans/maryland/individual/summary-
MD	Kaiser Permanente	KP MD Silver 0/10/CSR/Dental (2500)	benefits-coverage/index.html
			http://info.kaiserpermanente.org/healthplans/maryland/individual/pdfs/2020-
MD	Kaiser Permanente	KP MD Silver 0 5 CSR Dental 2500	ON-Exchange/KP MD Silver 0 5 CSR Dental 2500.pdf
		KP MD Silver	http://info.kaiserpermanente.org/healthplans/maryland/individual/pdfs/2020-
MD	Kaiser Permanente		
		100/5%/CSR/HDHP/Dental (3200)	ON-Exchange/KP MD Silver 100 5 CSR HDHP Dental 3200.pdf
MD	Kaiser Permanente	KP MD Silver	http://info.kaiserpermanente.org/healthplans/maryland/individual/pdfs/2020-
		500/10%/CSR/HDHP/Dental (3200)	ON-Exchange/KP MD Silver 500 10 CSR HDHP Dental 3200.pdf
MD	Kaiser Permanente	KP MD Silver	http://info.kaiserpermanente.org/healthplans/maryland/individual/pdfs/2020-
	Kaiser Fermanente	1900/20%/CSR/HDHP/Dental (3200)	ON-Exchange/KP MD Silver 1900 20 CSR HDHP Dental 3200.pdf
	Kaisan Damaananta		http://info.kaiserpermanente.org/healthplans/maryland/individual/pdfs/2020-
MD	Kaiser Permanente	KP MD Silver 3200/20%/HSA/Dental	ON-Exchange/KP MD Silver 3200 20 HSA Dental.pdf
			http://info.kaiserpermanente.org/healthplans/maryland/individual/pdfs/2020-
MD	Kaiser Permanente KP MD Silver 0/5/CSR/Dental (6000)	ON-Exchange/KP MD Silver 0 5 CSR Dental 6000.pdf	
			http://info.kaiserpermanente.org/healthplans/maryland/individual/pdfs/2020-
MD	Kaiser Permanente	KP MD Silver 0/15/CSR/Dental (6000)	ON-Exchange/KP_MD_Silver_0_15_CSR_Dental_6000.pdf
		Signaturou)/alua Advantaga UNAO	
MD	United Healthcare	SignaturevValue Advantage HMO	http://www.uhctogether.com/casb/assets/pdf/33899.pdf
		Silver 50-75/40%/2250ded	

		Blue Plus Metro MN HSA Silver	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
MN	BlueCross BlueShield	\$4,200 Plan 253	tServlet?contentId=P11GA 21981269
		. ,	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
MN	BlueCross BlueShield	Cost Share Reduction Plan 453a	tServlet?contentId=P11GA_21985039
MN	BlueCross BlueShield	Blue Plus Metro MN Silver \$4,200 Tribal Limited Cost Share Reduction	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
		Plan 453b	tServlet?contentId=P11GA_21985582
MN	BlueCross BlueShield	Blue Plus Metro MN Silver \$2,350 Cost Share Reduction Plan 453c	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten tServlet?contentId=P11GA 21985766
MN	BlueCross BlueShield	Blue Plus Metro MN Silver \$500 Cost Share Reduction Plan 453d	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten tServlet?contentId=P11GA 21986027
MN	BlueCross BlueShield	Blue Plus Metro MN Silver No Deductible Cost Share Reduction Plan 453e	https://www.bluecroscmp.com/bealthy/public/portalcomponents/PublicConten
MN	BlueCross BlueShield	Blue Plus Strive – Metro Region HSA Silver \$4,200 Plan 291	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten tServlet?contentId=P11GA 16992982
MN	BlueCross BlueShield	Blue Plus Strive – Metro Region HSA Silver \$4,200 Plan 491	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten tServlet?contentId=P11GA_25032718
MN	BlueCross BlueShield	Blue Plus Strive - Metro Region Silver Tribal Zero Cost Share Reduction Plan 491a	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten tServlet?contentId=P11GA_25032722
MN	BlueCross BlueShield	Blue Plus Strive - Metro Region Silver \$4,200 Tribal Limited Cost Share Reduction Plan 491b	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten tServlet?contentId=P11GA_25032723
MN	BlueCross BlueShield	Blue Plus Strive – Metro Region Silver \$2,350 Cost Share Reduction Plan 491c	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten tServlet?contentId=P11GA_25032724
MN	BlueCross BlueShield	Blue Plus Strive – Metro Region Silver \$500 Cost Share Reduction Plan 491d	
MN	BlueCross BlueShield	Blue Plus Strive – Metro Region Silver No Deductible Cost Share Reduction Plan 491	
MN	BlueCross BlueShield	Blue Plus Southeast MN HSA Silver \$4,200 Plan 271	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten tServlet?contentId=P11GA_25032762
MN	BlueCross BlueShield	Blue Plus Southeast MN HSA Silver \$4,200 Plan 471	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten tServlet?contentId=P11GA_25032766

MN	BlueCross BlueShield	Blue Plus Southeast MN Silver Tribal	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
		Zero Cost Share Reduction Plan 471a	tServlet?contentId=P11GA_25032777
		Blue Plus Southeast MN Silver \$4,200	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
MN	BlueCross BlueShield	Tribal Limited Cost Share Reduction	tServlet?contentId=P11GA 25032778
		Plan 471b	
MN	BlueCross BlueShield	Blue Plus Southeast MN Silver \$2,350	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
	Bidecioss Bidesilieid	Cost Share Reduction Plan 471c	tServlet?contentId=P11GA 25032779
MN	BlueCross BlueShield	Blue Plus Southeast MN Silver \$500	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
IVIIN	Bluecioss Bluesilielu	Cost Share Reduction Plan 471d	tServlet?contentId=P11GA 25032780
		Blue Plus Southeast MN Silver No	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
MN	BlueCross BlueShield	Deductible Cost Share Reduction Plan	
		471e	tServlet?contentId=P11GA_25032781
N 4 N I	Dhua Crasa Dhua Chiald	Blue Plus Northeast MN HSA Silver	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
MN	BlueCross BlueShield	\$4,200 Plan 281	tServlet?contentId=P11GA_22112580
	Dhua Casas Dhua Chiadal	Blue Plus Northeast MN Silver Tribal	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
MN	BlueCross BlueShield	Zero Cost Share Reduction Plan 481	tServlet?contentId=P11GA 22112590
		Blue Plus Northeast MN Silver \$4,200	
MN	BlueCross BlueShield	Tribal Limited Cost Share Reduction	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
		Plan 471b	tServlet?contentId=P11GA 22112589
	Dhua Casa an Dhua Chiadal	Blue Plus Northeast MN Silver \$2,350	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
MN	BlueCross BlueShield	Cost Share Reduction Plan 481c	tServlet?contentId=P11GA_22112584
	BlueCross BlueShield	Blue Plus Northeast MN Silver \$500	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
MN		Cost Share Reduction Plan 481d	tServlet?contentId=P11GA_22112583
		Blue Plus Northeast MN Silver No	
MN	BlueCross BlueShield	Deductible Cost Share Reduction Plan	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
		481e	tServlet?contentId=P11GA_22112582
		Blue Plus Western MN HSA Silver	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
MN	BlueCross BlueShield	\$4,200 Plan 250	tServlet?contentId=P11GA_25032816
		Blue Plus Western MN Silver Tribal	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
MN	BlueCross BlueShield	Zero Cost Share Reduction Plan 450a	tServlet?contentId=P11GA 25032824
		Blue Plus Western MN Silver \$4,200	
MN	BlueCross BlueShield	Tribal Limited Cost Share Reduction	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
		Plan 450b	tServlet?contentId=P11GA_25032825
		Blue Plus Western MN Silver \$2,350	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
MN	BlueCross BlueShield	Cost Share Reduction Plan 450c	tServlet?contentId=P11GA 25032826
		Blue Plus Western MN Silver \$500	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
MN	BlueCross BlueShield	Cost Share Reduction Plan 450d	tServlet?contentId=P11GA 25032827

		Blue Plus Western MN Silver No	
	Dhua Cara an Dhua Chùa lal		https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
MN	BlueCross BlueShield	Deductible Cost Share Reduction Plan	tServlet?contentId=P11GA_25032828
		450e	
MN	BlueCross BlueShield	Blue Plus Minnesota Value HSA Silver	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
		\$4,200 Plan 201	tServlet?contentId=P11GA 22001599
MN	BlueCross BlueShield	Blue Plus Minnesota Value HSA Silver	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
		\$4,200 Plan 401	tServlet?contentId=P11GA 22002568
		Blue Plus Minnesota Value Silver	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
MN	BlueCross BlueShield	Tribal Zero Cost Share Reduction Plan	tServlet?contentId=P11GA_22004101
		401a	
		Blue Plus Minnesota Value Silver	
MN	BlueCross BlueShield	\$4,200 Tribal Limited Cost Share	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
		Reduction Plan 401b	tServlet?contentId=P11GA_22004410
		Blue Plus Minnesota Value Silver	
MN	BlueCross BlueShield	\$2,350 Cost Share Reduction Plan	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
		401c	tServlet?contentId=P11GA_22004761
		Blue Plus Minnesota Value Silver	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
MN	BlueCross BlueShield	\$500 Cost Share Reduction Plan 401d	tServlet?contentId=P11GA 22005101
		Blue Plus Minnesota Value Silver No	
MN	BlueCross BlueShield	Deductible Cost Share Reduction Plan	https://www.bluecrossmn.com/healthy/public/portalcomponents/PublicConten
		401e	tServlet?contentId=P11GA_22005250
			https://www.bolgerapps.com/medica_sb7/usum/output_cache/1111-141326-
MN	Medica	MN Applause [®] Silver Copay	2019091811191657388-final.pdf
			https://www.bolgerapps.com/medica_sb7/usum/output_cache/1111-141316-
MN	Medica	MN Applause [®] Silver HSA	
			2019083016312262679-final.pdf
MN	Medica	MN Applause [®] Silver Copay 87	https://www.bolgerapps.com/medica_sb7/usum/output_cache/1111-141324-
			2019091811191657388-final.pdf
MN	Medica	MN Applause [®] Silver H 87	https://www.bolgerapps.com/medica_sb7/usum/output_cache/1111-141313-
			2019091714504147493-final.pdf
MN	Medica	MN Applause [®] Silver Copay Limited	https://www.bolgerapps.com/medica_sb7/usum/output_cache/1111-141201-
			20190918105246895-final.pdf
MN Medica	Medica	MN Applause [®] Silver H Limited	https://www.bolgerapps.com/medica_sb7/usum/output_cache/1111-141190-
			20190918105246895-final.pdf
MN	1N Medica MN Applause® Silver Copay Zer0	MAN Applausa® Silver Copay Zar	https://www.bolgerapps.com/medica_sb7/usum/output_cache/1111-141299-
		wing Applause - Silver Copay Zero	2019091811053615331-final.pdf
			https://www.bolgerapps.com/medica_sb7/usum/output_cache/1111-141302-
MN	Medica	MN Applause [®] Silver H Zero	2019091811053615331-final.pdf

MN	Madia	MN Applause [®] Silver Share	https://www.bolgerapps.com/medica_sb7/usum/output_cache/1111-140906-
IVIIN	Medica		2019091714164616647-final.pdf
MN	HealthPartners	Peak \$3000 Plus Silver - Pea	https://www.healthpartners.com/ucm/groups/public/@hp/@public/documents
			/documents/entry_209464.pdf
MN	HealthPartners	Peak \$3000 HSA Silver - Pea	https://www.healthpartners.com/ucm/groups/public/@hp/@public/documents
			/documents/entry_209467.pdf
MN	HealthPartners	Peak \$3000 Plus Silver - Peak	https://www.healthpartners.com/ucm/groups/public/@hp/@public/documents
			/documents/entry_209472.pdf
MN	HealthPartners	Peak Zero Cost Sharing Silver - Peak	https://www.healthpartners.com/ucm/groups/public/@hp/@public/documents
			/documents/entry_209473.pdf
MN	HealthPartners	Peak \$3000 Plus Limited Cost Sharing	https://www.healthpartners.com/ucm/groups/public/@hp/@public/documents
		Silver - Peak	/documents/entry_209474.pdf
MN	HealthPartners	Peak \$100 Plus Cost Share Reduction	https://www.healthpartners.com/ucm/groups/public/@hp/@public/documents
		Silver - Peak	/documents/entry_209475.pdf
MN	HealthPartners	Peak \$750 Plus Cost Share Reduction	https://www.healthpartners.com/ucm/groups/public/@hp/@public/documents
		Silver - Peak	/documents/entry_209476.pdf
MN	HealthPartners	Peak \$2900 Plus Cost Share	https://www.healthpartners.com/ucm/groups/public/@hp/@public/documents
		Reduction Silver - Peak	/documents/entry_209477.pdf
MN	HealthPartners	Peak \$3000 Plus Silver - Pea	https://www.healthpartners.com/ucm/groups/public/@hp/@public/documents
			/documents/entry 209472.pdf
MN	HealthPartners	Peak Zero Cost Sharing Silver - Peak	https://www.healthpartners.com/ucm/groups/public/@hp/@public/documents
			/documents/entry 209473.pdf
MN	HealthPartners	Peak \$3000 Plus Limited Cost Sharing	https://www.healthpartners.com/ucm/groups/public/@hp/@public/documents
		Silver - Peak	/documents/entry_209474.pdf
MN	HealthPartners	Peak \$100 Plus Cost Share Reduction	https://www.healthpartners.com/ucm/groups/public/@hp/@public/documents
		Silver - Peak	/documents/entry_209475.pdf
MN	UCare	UCare Fairview Silver	https://docs.ucare.org/filer_public/files/u5383_ifp-fv-silver_sbc_2019.pdf
MN	UCare	UCare Silver	https://docs.ucare.org/filer_public/files/u5371_ifp-silver_sbc_2019.pdf
N 41	Plue Care Network of Michigan	Blue Cross [®] Metro Detroit HMO	https://www.bcbsm.com/content/dam/public/marketplace/2019-
MI	Blue Care Network of Michigan	Silver	individual/sbc/metro-detroit-hmo-silver-sbc.pdf
МІ	Plue Care Network of Michigan	Blue Cross [®] Metro Detroit HMO	https://www.bcbsm.com/content/dam/public/marketplace/2019-
	Blue Care Network of Michigan	Silver Extra	individual/sbc/metro-detroit-hmo-silver-extra-sbc.pdf
МІ	Plue Care Network of Michigan	Blue Cross [®] Metro Detroit HMO	https://www.bcbsm.com/content/dam/public/marketplace/2019-
	Blue Care Network of Michigan	Silver Saver	individual/sbc/metro-detroit-hmo-silver-saver-sbc.pdf
МІ	Blue Care Network of Michigan	Blue Cross [®] Preferred HMO Silver	https://www.bcbsm.com/content/dam/public/marketplace/2019-
		Bide cross Freiened fivio silver	individual/sbc/preferred-silver-sbc.pdf

МІ	Blue Care Network of Michigan	Blue Cross [®] Preferred HMO Silver	https://www.bcbsm.com/content/dam/public/marketplace/2019-
		Extra	individual/sbc/preferred-silver-extra-sbc.pdf
МІ	Blue Care Network of Michigan	Blue Cross [®] Preferred HMO Silver	https://www.bcbsm.com/content/dam/public/marketplace/2019-
		Saver	individual/sbc/preferred-silver-saver-sbc.pdf
мі	Blue Cross Blue Shield of Michigan	Blue Cross [®] Premier PPO Silver	https://www.bcbsm.com/content/dam/public/marketplace/2019-
	Mutual Insurance Company		individual/sbc/premier-silver-sbc.pdf
MI	Blue Cross Blue Shield of Michigan	Blue Cross [®] Premier PPO Silver Extra	https://www.bcbsm.com/content/dam/public/marketplace/2019-
	Mutual Insurance Company		individual/sbc/premier-silver-extra-sbc.pdf
мі	Blue Cross Blue Shield of Michigan	Blue Cross [®] Premier PPO Silver Saver	https://www.bcbsm.com/content/dam/public/marketplace/2019-
IVII	Mutual Insurance Company	HSA	individual/sbc/premier-silver-saver-sbc.pdf
МІ	Blue Care Network of Michigan	Blue Cross [®] Select HMO Silver	https://www.bcbsm.com/content/dam/public/marketplace/2019-
IVII	Blue Care Network of Michigan	Bide Closs Select Hivid Silver	individual/sbc/select-silver-sbc.pdf
МІ	Dive Care Network of Michigan	Blue Cross [®] Select HMO Silver Extra	https://www.bcbsm.com/content/dam/public/marketplace/2019-
	Blue Care Network of Michigan	Blue Cross [®] Select HiviO Silver Extra	individual/sbc/select-silver-extra-sbc.pdf
N 41	Dive Care Network of Michigan	Blue Cross [®] Select HMO Silver Saver	https://www.bcbsm.com/content/dam/public/marketplace/2019-
MI	Blue Care Network of Michigan		individual/sbc/select-silver-saver-sbc.pdf
	Malanan Haalth Dian Campunity	Malanan Cilian Fashanan	https://www.mclarenhealthplan.org/Uploads/Public/Documents/HealthPlan/do
MI	McLaren Health Plan Community	McLaren Silver Exchange	cuments/Exchange/2019/2019 Silver Exchange SBC.pdf
	Meridian Health Plan of Michigan, Inc.	Meridian Base Silver	https://corp.mhplan.com/ContentDocuments/default.aspx?x=9WZBmNZwPjyIDf
MI			aO+7B5iP61wDhg0VHnsvvDEZLydnQGVVvRtFweNMkiVbSdTEYTqF7tOgsjGvnkQe
			5ERGT/VA==
	Meridian Health Plan of Michigan, Inc.	Meridian Healthy Silver	https://corp.mhplan.com/ContentDocuments/default.aspx?x=ZGDpIYQ3EHRNM
МІ			Vaeyoayk2mqdAVeUg/mBD4orokwO5Eyrz8dbdq5qyfySDUGkgYJlU7M+UQQ9KG
			KU/gjkz9bsQ==
			https://corp.mhplan.com/ContentDocuments/default.aspx?x=35xWOdKPl1mQ9
МІ	Meridian Health Plan of Michigan, Inc.	Meridian HSA Savings Silver	uriALf+Eq5plyC1zI50M0FydVMzGCJyvkZg+mLdzxrhQK3+n7J58x8bfX+udJZsRAhjp
			onoTQ==
			https://corp.mhplan.com/ContentDocuments/default.aspx?x=yaGOQg63LGLXyn
МІ	Meridian Health Plan of Michigan, Inc.	Meridian Smart Silver	KcZ6NU3LtQnnZ0GPXNREVsI+XRyVuOnGW6KNI959f540RPGzyFtvmsLW+jf+zRea
			r9IZZDKA==
		, Inc. Molina Silver	http://www.molinahealthcare.com/members/mi/en-
MI	Molina Healthcare of Michigan, Inc.		US/PDF/Marketplace/summary-of-benefits-silver-250-2019.pdf
			https://www.priorityhealth.com/-
MI	Priority Health	MyPriority HMO Silver 3200	/media/510ABD1FDBAB4A8DB6C2CC7EB6AFBD77.pdf
		MyPriority HMO Silver 3200 -	https://www.priorityhealth.com/-
MI	Priority Health	Beaumont Health Network	/media/9F5315D0DF9D4A6E889E575E00F79369.pdf
		Deadmont nearth Network	//////////////////////////////////////

МІ	Priority Health	MyPriority HMO Silver 3200 -	https://www.priorityhealth.com/-
	,	Bronson Healthcare Partners	/media/4FF85EC33CD648A190C54E0FFD7C5B99.pdf
МІ	Priority Health	MyPriority HMO Silver 3200 -	https://www.priorityhealth.com/-
	•	Spectrum Health Partners	/media/6C81CC97B11C49DDA82F64CA785D2D9D.pdf
МІ	Priority Health	MyPriority HMO Silver 3200 - St. John	
	,	Providence Network	/media/26824B882AC04F5F8268D0C9FA33382C.pdf
		MyPriority HMO Silver 3200 - St.	https://www.priorityhealth.com/-
MI	Priority Health	Joseph Mercy Health System	/media/170033AF26114FF9A14EF9DEE7E25E23.pdf
		Network	
мі	Oscar Insurance Company	Oscar Classic Silver	https://www.hioscar.com/hx/sbc/?state=MI&year=2019&hios=77739MI004000
			<u>1-01</u>
мі	Oscar Insurance Company	Oscar Saver Silver HSA	https://www.hioscar.com/hx/sbc/?state=MI&year=2019&hios=77739MI006000
	oscar mourance company		<u>1-01</u>
мі	Oscar Insurance Company	Oscar Simple Silver	https://www.hioscar.com/hx/sbc/?state=MI&year=2019&hios=77739MI009000
	oscar mourance company		<u>1-01</u>
мі	Physicians Health Plan	Sparrow PHP Silver 2000 Exclusive	http://www.phpmichigan.com/upload/docs/ChoosePHPMI/SBCs/2019Plans/608
		Sparrow Thi Silver 2000 Exclusive	29MI0190002 Ind2019S Silver2000Exc OnBase SNN02600RX08E473.pdf
мі	Physicians Health Plan	Sparrow PHP Silver 2500 Basic	http://www.phpmichigan.com/upload/docs/ChoosePHPMI/SBCs/2019Plans/608
		Exclusive	29MI0190020 Ind2019S Silver2500Exc OnBase SNN06200RX09E563.pdf
мі	Physicians Health Plan	Sparrow PHP Silver 3200 H.S.A.	http://www.phpmichigan.com/upload/docs/ChoosePHPMI/SBCs/2019Plans/608
		Exclusive	29MI0220007 Ind2019S Silver3200HSAExc OnBase SNR01300RX09E561.pdf
мі	Physicians Health Plan	Sparrow PHP Silver 4000 Exclusive	http://www.phpmichigan.com/upload/docs/ChoosePHPMI/SBCs/2019Plans/608
		Sparrow FIF Silver 4000 Exclusive	29MI0190005_Ind2019S_Silver4000Exc_OnBase_SNN04400RX08E429.pdf
MI	Physicians Health Plan	Sparrow PHP Silver 4000 HMO	http://www.phpmichigan.com/upload/docs/ChoosePHPMI/SBCs/2019Plans/608
IVII		Sparrow FIF Silver 4000 HMO	29MI0200017 Ind2019S Silver4000HMO OnBase SNA06800RX08E429.pdf
МІ	Physicians Health Plan	Sparrow PHP Silver 7000 Exclusive	http://www.phpmichigan.com/upload/docs/ChoosePHPMI/SBCs/2019Plans/608
IVII		Sparrow FIF Silver 7000 Exclusive	29MI0190017 Ind2019S Silver7000Exc OnBase SNN05600RX08E473.pdf
MI	Total Health Care USA, Inc.	Totally You	https://thcmi.com/PDF/members/PDF/SBC/2019/67183MI0030002-01.pdf
MI	Total Health Care USA, Inc.	Totally You - Complete	https://thcmi.com/PDF/members/PDF/SBC/2019/67183MI0030003-01.pdf
MI	Total Health Care USA, Inc.	Totally You - Simple Choice	https://thcmi.com/PDF/members/PDF/SBC/2019/67183MI0030003-01.pdf
MI	Total Health Care USA, Inc.	Totally You - Value	https://thcmi.com/PDF/members/PDF/SBC/2019/67183MI0030007-01.pdf
NY	BlueShield of Northeastern New York	Silver Standard	https://www.bsneny.com/content/dam/bsneny/member/public/individual/202
	Briteshield of Northeastern New Tork		<u>O/silver/silver-standard-ind-2020.pdf</u>
NY	BlueShield of Northeastern New York	Silver Destination 65	https://www.bsneny.com/content/dam/bsneny/member/public/individual/202
	blacometa of Northeastern New Tork		0/silver/neny-silver-ind-destination-65-2020.pdf

	BlueCross BlueShield of Western New		https://www.bcbswny.com/content/dam/BCBSWNY/member/public/individual/
NY	York	Silver Standard Ind (2020	2020/silver/silver-standard-ind.pdf
	BlueCross BlueShield of Western New		https://www.bcbswny.com/content/dam/BCBSWNY/member/public/individual/
NY	York: WNY Silver Ind align (2020)	: WNY Silver Ind align (2020)	2020/silver/wny-silver-ind-align.pdf
NIX	BlueCross BlueShield of Western New		https://www.bcbswny.com/content/dam/BCBSWNY/member/public/individual/
NY	York: WNY Silver Ind align (2020)	WNY Silver Ind focus (2020)	2020/silver/wny-silver-ind-focus.pdf
NY	BlueCross BlueShield of Western New	WNY Silver IND Destination 65 (2020)	https://www.bcbswny.com/content/dam/BCBSWNY/member/public/individual/
	York: WNY Silver Ind align (2020)	With Silver Ind Destination 05 (2020)	2020/silver/wny-silver-ind-focus.pdf
NY	CDPHP	MO Copayment 30, Silver, ST, INN,	https://www.cdphp.com/-/media/files/exchange/sbc/2020-
		Dep25	individual/silver/ihsx3198.pdf?la=en
• • • /		HDHMO Qualified 33, Silver, HSA, NS,	https://www.cdphp.com/-/media/files/exchange/sbc/2020-
NY	CDPHP	INN, Dep25, Adult Vision, Lasik, Wellness	individual/silver/ihsx3280.pdf?la=en
		HDHMO Qualified 35 Silver, HSA, NS,	
NY	СДРНР	INN, Dep25, Adult Vision, Lasik,	https://www.cdphp.com/-/media/files/exchange/sbc/2020-
		Wellness	individual/silver/ihsx5101.pdf?la=en
		Smart Deductible EPC HMO	
NY	СДРНР	Coinsurance 34, Silver, NS, INN,	https://www.cdphp.com/-/media/files/exchange/sbc/2020-
		Dep25, Adult Vision, Lasik, Wellness	individual/silver/ihsx3288.pdf?la=en
NY	EmbelmHealth	EmblemHealth Silver Bold D	https://www.nyhealthinsurer.com/insurance/pdfs/plans/3577
NY	EmbelmHealth	EmblemHealth Silver Value	https://www.nyhealthinsurer.com/insurance/pdfs/plans/3578
NY	EmbelmHealth	Emblem Silver D ST	https://www.nyhealthinsurer.com/insurance/pdfs/plans/3576
NY	EmbelmHealth	EmblemHealth Silver Bold	https://www.emblemhealth.com/plans/individuals-and-families/2020-silver-
			bold
NY	Empire BlueCross BlueShield	HealthPlus Gatekeeper X, Silver, ST,	https://www.sbc.anthem.com/dps/displayPDF
		INN, Pediatric Dental, Dep 25 Empire Gatekeeper X, Silver, ST, INN,	
NY	Empire BlueCross BlueShield	Pediatric Dental, Dep 2	https://www.sbc.anthem.com/dps/deepLink.xhtml
NY	Excellus	Excellus Silver Select NS	https://www.nyhealthinsurer.com/insurance/pdfs/plans/3529
NY	Excellus	Excellus Silver Standard ST	https://www.nyhealthinsurer.com/insurance/quote/result/? af=-
			wABXF9SBAAECFoh
NY	Excellus	Silver Standard	https://www.excellusbcbs.com/o/benefit-document-
			portlet/DisplayDocument/Subscriber-Benefits-NY0890010-01-4a32fc3.pdf
NY	Fidelis Care	Silver	https://www.fideliscare.org/Portals/0/Members/SummaryofBenefits/2020-
			FidelisCare-BenefitSummary-QHP-Silver-English.pdf

NY	Fidelis Care	Silver Enhanced	https://www.fideliscare.org/Portals/0/Members/SummaryofBenefits/2020- FidelisCare-BenefitSummary-QHP-Silver-Enhanced-English.pdf
			https://www.fideliscare.org/Portals/0/Members/SummaryofBenefits/2020-
NY	Fidelis Care	Silver 73% Actuarial Value	FidelisCare-BenefitSummary-QHP-Silver250-English.pdf
NY	Fidelis Care	Silver 73% Actuarial Value Enhanced	https://www.fideliscare.org/Portals/0/Members/SummaryofBenefits/2020-
		Silver 75% Actuariar value Enhanced	FidelisCare-BenefitSummary-QHP-Silver250-Enhanced-English.pdf
NY	Fidelis Care	Silver 87% Actuarial Value	https://www.fideliscare.org/Portals/0/Members/SummaryofBenefits/2020-
			FidelisCare-BenefitSummary-QHP-Silver200-English.pdf
NY	Fidelis Care	Silver 87% Actuarial Value Enhanced	https://www.fideliscare.org/Portals/0/Members/SummaryofBenefits/2020-
			FidelisCare-BenefitSummary-QHP-Silver200-Enhanced-English.pdf
NY	Fidelis Care	Silver 94% Actuarial Value	https://www.fideliscare.org/Portals/0/Members/SummaryofBenefits/2020-
			<u>FidelisCare-BenefitSummary-QHP-Silver150-English.pdf</u> https://assets.healthfirst.org/pdf_b45f1b8e8e521db2d18585e3a8a7f343?v=111
NY	Healthfirst	Silver Leaf	3150511
			https://assets.healthfirst.org/pdf_7be099f7fe6d53892a89779d5d68efd9?v=111
NY	Healthfirst	Silver Leaf CSR 200-250	3150827
			https://assets.healthfirst.org/pdf 315236326048caf70fd872744ef4158a?v=111
NY	Healthfirst	Silver Leaf CSR 150-200	3120925
NY	Healthfirst	Silver Leaf CSR 100-150	https://assets.healthfirst.org/pdf_52f227ba99b81703dedd43d4bae5352a?v=11
			<u>13151113</u>
NY	Independent health iDirect Silver Copa	iDirect Silver Copay HSAQ	https://www.independenthealth.com/Portals/0/PDFs/Exchange/2019/iDirect Si
		ibireet silver copay riska	lver Copay HSAQ 18029NY1260012-01.pdf
NY	Independent health	Standard Silver	https://www.independenthealth.com/Portals/0/PDFs/Exchange/2019/Standard
			Silver 18029NY1260001-01.pdf
NY	MVP healthcare	MVP Silver 2 NS	https://www.nyhealthinsurer.com/insurance/pdfs/plans/3563
NY	MVP healthcare	MVP Silver 1 ST	https://www.nyhealthinsurer.com/insurance/pdfs/plans/3564
NY	MVP healthcare	Excellus Silver Standard Plus 3	https://www.nyhealthinsurer.com/insurance/pdfs/plans/3531
NY	MVP healthcare	MVP Silver 3 HDHP	https://www.nyhealthinsurer.com/insurance/pdfs/plans/3562
NY	MVP healthcare	MVP Silver 11 NS	https://www.nyhealthinsurer.com/insurance/pdfs/plans/3565
NY	Oscar	Saver Silver Plan	https://d3ul0st9g52g6o.cloudfront.net/2020/NY/sbc/2020_74289NY277002201
	Y Oscar Saver Silver Plan		.pdf
NY	Oscar	Simple Silver Plan	https://d3ul0st9g52g6o.cloudfront.net/2020/NY/sbc/2020_74289NY277001601
			<u>.pdf</u>
NY	Oscar	Classic Silver Plan	https://d3ul0st9g52g6o.cloudfront.net/2020/NY/sbc/2020_74289NY277000701
			. <u>pdf</u>

NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric	https://www.uhc.com/content/dam/uhcdotcom/en/iex-marketplace/ny/UHC-
		Dental Dep 25	Compass-Silver-ST-INN-Pediatric-Dental-Dep-25-2020.pdf
NY	UnitedHealthcare	UnitedHealthcare UHC Compass	https://www.uhc.com/content/dam/uhcdotcom/en/iex-marketplace/ny/UHC-
		Silver ST INN Pediatric Dental Dep 29	Compass-Silver-ST-INN-Pediatric-Dental-Dep-29-2020.pdf
NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric	https://www.uhc.com/content/dam/uhcdotcom/en/iex-marketplace/ny/UHC-
111	onneuneanneare	Dental Dep 25 A	Compass-Silver-ST-INN-Pediatric-Dental-Dep-25-A-2020.pdf
NY	UnitedHealthcare	UHC Compass Silver ST INN Pediatric	https://www.uhc.com/content/dam/uhcdotcom/en/iex-marketplace/ny/UHC-
INT	UnitedHealthcare	Dental Dep 29 A	Compass-Silver-ST-INN-Pediatric-Dental-Dep-29-A-2020.pdf
NIX		UHC Compass Silver ST INN Pediatric	https://www.uhc.com/content/dam/uhcdotcom/en/iex-marketplace/ny/UHC-
NY	UnitedHealthcare	Dental Dep 25 B	Compass-Silver-ST-INN-Pediatric-Dental-Dep-25-B-2020.pdf
NIX		UHC Compass Silver ST INN Pediatric	https://www.uhc.com/content/dam/uhcdotcom/en/iex-marketplace/ny/UHC-
NY	UnitedHealthcare	Dental Dep 29 B	Compass-Silver-ST-INN-Pediatric-Dental-Dep-29-B-2020.pdf
NIV		UHC Compass Silver ST INN Pediatric	https://www.uhc.com/content/dam/uhcdotcom/en/iex-marketplace/ny/UHC-
NY	UnitedHealthcare	Dental Dep 25 C	Compass-Silver-ST-INN-Pediatric-Dental-Dep-25-C-2020.pdf
		UHC Compass Silver ST INN Pediatric	https://www.uhc.com/content/dam/uhcdotcom/en/iex-marketplace/ny/UHC-
NY	UnitedHealthcare	Dental Dep 29 C	Compass-Silver-ST-INN-Pediatric-Dental-Dep-29-C-2020.pdf
		UHC Compass Silver ST INN Pediatric	https://www.uhc.com/content/dam/uhcdotcom/en/iex-marketplace/ny/UHC-
NY	UnitedHealthcare	Dental Dep 25 D	Compass-Silver-ST-INN-Pediatric-Dental-Dep-25-D-2020.pdf
		UHC Compass Silver ST INN Pediatric	https://www.uhc.com/content/dam/uhcdotcom/en/iex-marketplace/ny/UHC-
NY UnitedHealt	UnitedHealthcare	Dental Dep 29 D	Compass-Silver-ST-INN-Pediatric-Dental-Dep-29-D-2020.pdf
		UHC Compass Silver ST INN Pediatric	https://www.uhc.com/content/dam/uhcdotcom/en/iex-marketplace/ny/UHC-
NY	UnitedHealthcare	Dental Dep 25 E	Compass-Silver-ST-INN-Pediatric-Dental-Dep-25-E-2020.pdf
		UHC Compass Silver ST INN Pediatric	https://www.uhc.com/content/dam/uhcdotcom/en/iex-marketplace/ny/UHC-
NY	UnitedHealthcare	Dental Dep 29 E	Compass-Silver-ST-INN-Pediatric-Dental-Dep-29-E-2020.pdf
		UHC Compass Silver ST INN Pediatric	https://www.uhc.com/content/dam/uhcdotcom/en/iex-marketplace/ny/UHC-
NY	UnitedHealthcare	Child Only	Compass-Silver-ST-INN-Pediatric-Dental-Child-Only-2020.pdf
		UHC Compass Silver ST INN Pediatric	https://www.uhc.com/content/dam/uhcdotcom/en/iex-marketplace/ny/UHC-
NY	UnitedHealthcare	Dental Child Only A	Compass-Silver-ST-INN-Pediatric-Dental-Child-Only-A-2020.pdf
		UHC Compass Silver ST INN Pediatric	https://www.uhc.com/content/dam/uhcdotcom/en/iex-marketplace/ny/UHC-
NY	UnitedHealthcare	Child Only B	Compass-Silver-ST-INN-Pediatric-Dental-Child-Only-B-2020.pdf
		UHC Compass Silver ST INN Pediatric	https://www.uhc.com/content/dam/uhcdotcom/en/iex-marketplace/ny/UHC-
NY	UnitedHealthcare	Dental Child Only C	Compass-Silver-ST-INN-Pediatric-Dental-Child-Only-C-2020.pdf
		UHC Compass Silver ST INN Pediatric	https://www.uhc.com/content/dam/uhcdotcom/en/iex-marketplace/ny/UHC-
NY	UnitedHealthcare	Dental Child Only D	Compass-Silver-ST-INN-Pediatric-Dental-Child-Only-D-2020.pdf
		UHC Compass Silver ST INN Pediatric	https://www.uhc.com/content/dam/uhcdotcom/en/iex-marketplace/ny/UHC-
NY	UnitedHealthcare	Dental Child Only E	Compass-Silver-ST-INN-Pediatric-Dental-Child-Only-E-2020.pdf
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	NV	Emblom	Emblem Lealth Silver	https://www.emblemhealth.com/plans/individuals-and-families/2020-silver-
			bold	

NY	Emblem	EmblemHealth Silver Value (with Adult Dental and Vision)	https://www.emblemhealth.com/plans/individuals-and-families/silver-value
Ohio	AultCare Insurance Company	AultCare Silver 5000 No Pediatric	http://www.aultcas.com/Application/na/getForm.aspx?sbc=sbc6112019.pdf
ОН	AultCare Insurance Company	AultCare Silver 5000 Select	http://www.aultcas.com/Application/na/getForm.aspx?sbc=sbc6262019.pdf
ОН	AultCare Insurance Company	AultCare Silver 5000	http://www.aultcas.com/Application/na/getForm.aspx?sbc=sbc6412019.pdf
он	AultCare Insurance Company	AultCare Silver 5000 Select No Pediatric Dental	http://www.aultcas.com/Application/na/getForm.aspx?sbc=sbc6612019.pdf
ОН	AultCare Insurance Company	AultCare Silver 6850	http://www.aultcas.com/Application/na/getForm.aspx?sbc=sbc6682019.pdf
ОН	AultCare Insurance Company	AultCare Silver 6850 Select	http://www.aultcas.com/Application/na/getForm.aspx?sbc=sbc6702019.pdf
он	AultCare Insurance Company	AultCare Silver 6850 No Pediatric Dental	http://www.aultcas.com/Application/na/getForm.aspx?sbc=sbc6722019.pdf
он	AultCare Insurance Company	AultCare Silver 6850 Select No Pediatric Dental	www.aultcas.com/Application/na/getForm.aspx?sbc=sbc6742019.pdf
он	Molina Healthcare of Ohio, Inc.	Molina Silver	http://www.molinahealthcare.com/members/oh/en- US/PDF/Marketplace/summary-of-benefits-silver-250-2019.pdf
ОН	Oscar Buckeye State Insurance Corp.	Classic Silver	https://www.hioscar.com/hx/sbc/?state=oh&year=2019&hios=29341OH003000 1-01
он	Oscar Buckeye State Insurance Corp.	Saver Silver	https://www.hioscar.com/hx/sbc/?state=oh&year=2019&hios=29341OH008000 1-01
он	Oscar Buckeye State Insurance Corp.	Simple Silver	https://d3ul0st9g52g6o.cloudfront.net/2019/OH/sbc/2019_29341OH00600010 1.pdf
он	Oscar Insurance Corporation of Ohio	Classic Silver	https://d3ul0st9g52g6o.cloudfront.net/2019/OH/sbc/2019_45845OH00300010 1.pdf
он	Oscar Insurance Corporation of Ohio	Saver Silver	https://d3ul0st9g52g6o.cloudfront.net/2019/OH/sbc/2019_45845OH00800010 1.pdf
он	Oscar Insurance Corporation of Ohio	Simple Silver	https://d3ul0st9g52g6o.cloudfront.net/2019/OH/sbc/2019_45845OH00600010 1.pdf
он	Paramount Insurance Company	Paramount Silver 1	https://www.paramounthealthcare.com/assets/documents/marketplace/SBC20 19-Silver1.pdf
он	Paramount Insurance Company	Paramount Silver 2	http://www.paramounthealthcare.com/documents/marketplace/SBC2019- Silver2.pdf
он	Paramount Insurance Company	Paramount Silver 5	http://www.paramounthealthcare.com/documents/marketplace/SBC2019- Silver5.pdf
он	Paramount Insurance Company	Paramount Silver 6	http://www.paramounthealthcare.com/documents/marketplace/SBC2019- Silver6.pdf

ОН	Buckeye Community Health Plan	Ambetter Balanced Care 1 (2019)	https://api.centene.com/SBC/2019/41047OH0010018-01.pdf
ОН	Buckeye Community Health Plan	Ambetter Balanced Care 2 (2019)	https://api.centene.com/SBC/2019/41047OH0010019-01.pdf
ОН	Buckeye Community Health Plan	Ambetter Balanced Care 11 (2019)	https://api.centene.com/SBC/2019/41047OH0010025-01.pdf
ОН	Buckeye Community Health Plan	Ambetter Balanced Care 5 (2019)	https://api.centene.com/SBC/2019/41047OH0010051-01.pdf
он	Buckeye Community Health Plan	Ambetter Balanced Care 1 (2019) + Vision	https://api.centene.com/SBC/2019/41047OH0020018-01.pdf
ОН	Buckeye Community Health Plan	Ambetter Balanced Care 2 (2019) + Vision	https://api.centene.com/SBC/2019/41047OH0020019-01.pdf
он	Buckeye Community Health Plan	Ambetter Balanced Care 1 (2019) + Vision + Adult Dental	https://api.centene.com/SBC/2019/41047OH0030018-01.pdf
ОН	Buckeye Community Health Plan	Ambetter Balanced Care 2 (2019) + Vision + Adult Dental	https://api.centene.com/SBC/2019/41047OH0030019-01.pdf
ОН	Buckeye Community Health Plan	Ambetter Balanced Care 5 (2019)	https://api.centene.com/SBC/2019/41047OH0010051-01.pdf
ОН	Community Insurance Company(Anthem BCBS)	Anthem Silver Pathway X HMO 0 for HSA	https://www.sbc.anthem.com/dps/ccd37A9
он	Community Insurance Company(Anthem BCBS)	Anthem Silver Pathway X HMO 10 for HSA	https://www.sbc.anthem.com/dps/ccd379U
он	Community Insurance Company(Anthem BCBS)	Anthem Silver Pathway X HMO 2100	https://www.sbc.anthem.com/dps/ccd37B3
он	Community Insurance Company(Anthem BCBS)	Anthem Silver Pathway X HMO 3000	https://www.sbc.anthem.com/dps/ccd37AM
он	Community Insurance Company(Anthem BCBS)	Anthem Silver Pathway X HMO 3500	https://www.sbc.anthem.com/dps/ccd37A0
он	Community Insurance Company(Anthem BCBS)	Anthem Silver Pathway X HMO 4000 Online Plus	https://www.sbc.anthem.com/dps/ccd379G
он	Community Insurance Company(Anthem BCBS)	Anthem Silver Pathway X HMO 4500	https://www.sbc.anthem.com/dps/ccd37AF
он	Community Insurance Company(Anthem BCBS)	Anthem Silver Pathway X HMO 5000	https://www.sbc.anthem.com/dps/ccd37AT
он	Community Insurance Company(Anthem BCBS)	Anthem Silver Pathway X HMO 6000 25	https://www.sbc.anthem.com/dps/ccd37B9
он	Summa Insurance Company, Inc.	SummaCare Silver 3500 with SCConnect Network and 3 Free PCP Visits	https://www.summacare.com/Libraries/SBCs/2019SummaCareSilver3500.pdf
ОН	Summa Insurance Company, Inc.	SummaCare Silver 5000 40 with SCConnect Network	https://www.summacare.com/Libraries/SBCs/2019SummaCareSilver500040.pdf

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ОН	Summa Insurance Company, Inc.	SCConnect Network and 3 Free PCP Visits	https://www.summacare.com/Libraries/SBCs/2019SummaCareSilver5000.pdf
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он	Medical Health Insuring Corp. of Ohio	Market HMO 6500 - OhioHealth	https://mybrokerlink.com/api/sitecore/Content/GetSbc?mmi=00500637300000 0000&groupNumber=INDHMO
он	Medical Health Insuring Corp. of Ohio	Market HMO 6500 - ProMedica	https://mybrokerlink.com/api/sitecore/Content/GetSbc?mmi=00500637300000 0000&groupNumber=INDHMO
он	CareSource	CareSource Marketplace Low Deductible Silver	https://www.caresource.com/document/mp-2019-OH-lded-silverbase-bsc-sum
он	CareSource	CareSource Marketplace Low Deductible Silver Dental and Vision	https://www.caresource.com/document/mp-2019-OH-lded-silverbase-dv-sum
он	CareSource	CareSource Marketplace Low Premium Silver	https://www.caresource.com/document/mp-2019-OH-lprem-silverbase-bsc- sum
он	CareSource	CareSource Marketplace Low Premium Silver Dental and Vision	https://www.caresource.com/document/mp-2019-OH-lprem-silverbase-dv-sum
он	CareSource	CareSource Marketplace Standard Silver	https://www.caresource.com/document/mp-2019-OH-std-silverbase-bsc-sum
он	CareSource	CareSource Marketplace Standard Silver Dental and Vision	https://www.caresource.com/document/mp-2019-OH-std-silverbase-dv-sum
OR	BridgeSpan Health Company	BridgeSpan Standard Silver Plan EPO OHSU Plus	https://bridgespanhealth.com/go/2019/SBC/OR/StandardSilverPlanEPOEx
OR	BridgeSpan Health Company	Silver Essential 4000 EPO OHSU Plus	https://apis.bridgespanhealth.com/v1/publicdocuments/sales/individual/produ ctld/OMB00301/docType/SM/pdf/SilverEssential4000EPOEx-SBC?brand=bsh
OR	BridgeSpan Health Company	Silver HDHP 3000 EPO OHSU Plus	https://apis.bridgespanhealth.com/v1/publicdocuments/sales/individual/produ ctId/OMB00289/docType/SM/pdf/SilverHDHP3000EPOEx-SBC?brand=bsh
OR	Kaiser Foundation Healthplan of the NW	KP OR Silver 2500/30	http://info.kaiserpermanente.org/healthplans/oregon/individual/pdfs/2019-ON- Exchange/KP OR Silver 2500 30.pdf
OR	Kaiser Foundation Healthplan of the NW	KP Oregon Standard Silver Plan	1-800-801-1271
OR	Moda Health Plan, Inc.	Moda Health Beacon Silver 3000	https://www.modahealth.com/pdfs/plans/individual/Moda_BeaconSilver_3000 SBC_2019_OR.pdf
OR	Moda Health Plan, Inc.	Moda Health Beacon Silver 3500	https://www.modahealth.com/pdfs/plans/individual/Moda_BeaconSilver_3500 SBC 2019 OR.pdf
OR	Moda Health Plan, Inc.	Moda Health Cornerstone Silver 3000	https://www.modahealth.com/pdfs/plans/individual/Moda_CornerstoneSilver_ 3000_SBC_2019_OR.pdf
OR	Moda Health Plan, Inc.	Moda Health Oregon Standard Silver (Affinity)	https://www.modahealth.com/pdfs/plans/individual/Moda Affinity OregonStandardSilver SBC 2019 OR.pdf

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		PacificSource Oregon Standard Silver	
OR	PacificSource Health Plans	Plan LHN	https://pacificsource.com/2019/SBC/10091OR0680007-01.pdf
			https://healthplans.providence.org/~/media/Files/Providence%20HP/pdfs/indivi
OR	Providence Health Plan	Connect 2500 Silver	dualplans/2019/sbc/2019 OR IND Connect 2500 Silver01 SBC.pdf
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OR	Providence Health Plan	Providence Oregon Standard Silver	dualplans/2019/sbc/Choice/2019 OR IND Providence Oregon Standard Silver
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			https://healthplans.providence.org/~/media/Files/Providence%20HP/pdfs/indivi
OR	Providence Health Plan	Providence Oregon Standard Silver	dualplans/2019/sbc/Signature/2019 OR IND Providence Oregon Standard Silver
		Plan - Signature Network	Plan Signature Network01 SBC.pdf
PA	Pennsylvania Health & Wellness, Inc.	Ambetter Balanced Care 11 (2019)	https://api.centene.com/SBC/2019/86199PA0010004-01.pdf
PA	Pennsylvania Health & Wellness, Inc.	Ambetter Balanced Care 3 (2019)	https://api.centene.com/SBC/2019/86199PA0010003-01.pdf
PA	Pennsylvania Health & Wellness, Inc.	Ambetter Balanced Care 5 (2019)	https://api.centene.com/SBC/2019/86199PA0010005-01.pdf
5.4	Geisinger Health Plan	Geisinger Marketplace Extra HMO	https://www.geisinger.org/-/media/Member-Portal/PDFs/2019-
PA		10/50/4500	SBCs/22444PA0010073-01.pdf?la=en
PA	Geisinger Health Plan	Geisinger Marketplace HMO	https://www.geisinger.org/-/media/Member-Portal/PDFs/2019-
PA		30/60/4650	<u>SBCs/22444PA0010041-01.pdf?la=en</u>
PA	Geisinger Health Plan	Geisinger Marketplace PPO	https://www.geisinger.org/-/media/Member-Portal/PDFs/2019-
FA		30/60/4650	<u>SBCs/75729PA0012671-01.pdf?la=en</u>
PA	Keystone Health Plan East, Inc	Keystone HMO Silver Proactive	https://www.ibx4you.com/pdfs/ffm/2019/hmosilverproactive indiv 2019.pdf
PA	Highmark Inc.	my Direct Blue Conemaugh EPO	https://shop.highmark.com/content/sbcs/2019/WPA/Individual/I 33709PA0860
FA		Silver 0	009-01_20190101_SBC.pdf
PA	Highmark Inc.	my Direct Blue Conemaugh EPO	https://shop.highmark.com/content/sbcs/2019/WPA/Individual/I_33709PA0860
17		Silver 2400 - 2 Free PCP Visits	<u>002-01 20190101 SBC.pdf</u>
PA	Highmark Inc.	my Direct Blue Conemaugh EPO	https://shop.highmark.com/content/sbcs/2019/WPA/Individual/I_33709PA0880
		Silver 4450 HSA	001-01 20190101 SBC.pdf
PA	Highmark Inc.	my Direct Blue EPO Silver 0	https://shop.highmark.com/content/sbcs/2019/CPA/Individual/I 70194PA0530
			009-01 20190101 SBC.pdf
РА	Highmark Inc.	my Direct Blue EPO Silver 2400 - 2	https://shop.highmark.com/content/sbcs/2019/CPA/Individual/I_70194PA0530
		Free PCP Visits	002-01 20190101 SBC.pdf
PA	Highmark Inc.	my Direct Blue EPO Silver 4450 HSA	https://shop.highmark.com/content/sbcs/2019/CPA/Individual/I 70194PA0570
			001-01_20190101_SBC.pdf
PA	Highmark Choice Company	my Direct Blue Erie HMO Silver 0	https://shop.highmark.com/content/sbcs/2019/WPA/Individual/I_38949PA0100
			<u>004-01 20190101 SBC.pdf</u>

PA	Highmark Choice Company	my Direct Blue Erie HMO Silver 2400	https://shop.highmark.com/content/sbcs/2019/WPA/Individual/I 38949PA0100
	5 • • • • • • • • • • • •	- 2 Free PCP Visits	003-01_20190101_SBC.pdf
PA	Highmark Choice Company	my Direct Blue Erie HMO Silver 4450	https://shop.highmark.com/content/sbcs/2019/WPA/Individual/I 38949PA0110
PA	Highmark Choice Company	HSA	001-01_20190101_SBC.pdf
DA		Direct Direct UNIO Ciliner O	https://shop.highmark.com/content/sbcs/2019/WPA/Individual/I 38949PA0080
PA	Highmark Choice Company	my Direct Blue HMO Silver 0	009-01 20190101 SBC.pdf
		my Direct Blue HMO Silver 2400 - 2	https://shop.highmark.com/content/sbcs/2019/WPA/Individual/I 38949PA0080
PA	Highmark Choice Company	Free PCP Visits	002-01 20190101 SBC.pdf
			https://shop.highmark.com/content/sbcs/2019/WPA/Individual/I_38949PA0090
PA	Highmark Choice Company	my Direct Blue HMO Silver 4450 HSA	001-01 20190101 SBC.pdf
		my Direct Blue Lehigh Valley EPO	https://shop.highmark.com/content/sbcs/2019/CPA/Individual/I 70194PA0540
PA	Highmark Health Insurance Company	Silver 0	009-01 20190101 SBC.pdf
		my Direct Blue Lehigh Valley EPO	https://shop.highmark.com/content/sbcs/2019/CPA/Individual/I 70194PA0540
PA	Highmark Health Insurance Company	Silver 2400 - 2 Free PCP Visits	002-01 20190101 SBC.pdf
		my Direct Blue Lehigh Valley EPO	https://shop.highmark.com/content/sbcs/2019/CPA/Individual/I 70194PA0540
PA	Highmark Health Insurance Company	Silver 4450 HSA	002-01 20190101 SBC.pdf
PA	First Priority Health	my Lehigh Valley Flex Blue HMO	https://shop.highmark.com/content/sbcs/2019/NEPA/Individual/I_83731PA007
		Silver 1900 - 2 Free PCP Visits	0001-01_20190101_SBC.pdf
РА	First Priority Health	my Priority Blue Flex HMO Silver 0	https://shop.highmark.com/content/sbcs/2019/NEPA/Individual/I_83731PA006
			0012-01 20190101 SBC.pdf
PA	First Priority Health	my Priority Blue Flex HMO Silver	https://shop.highmark.com/content/sbcs/2019/NEPA/Individual/I 83731PA006
17		2100 - 2 Free PCP Visits	<u>0002-01 20190101 SBC.pdf</u>
PA	First Priority Health	my Priority Blue Flex HMO Silver	https://shop.highmark.com/content/sbcs/2019/NEPA/Individual/I 83731PA009
PA		4550 HSA	0001-01 20190101 SBC.pdf
PA	Independence Blue Cross (QCC Ins. Co.)	Personal Choice EPO Silver Reserve	https://www.ibx4you.com/pdfs/ffm/2019/eposilverreserve2019.pdf
PA	Independence Blue Cross (QCC Ins. Co.)	Personal Choice PPO Silver	https://www.ibx4you.com/pdfs/ffm/2019/pposilver2019.pdf
			https://www.capbluecross.com/pdf/benefits-summary/ia/2019/sbc-silver-ppo-
PA	Capital Advantage Assurance Company	Silver PPO 5000/10/30	std-19.pdf
		Tower LIDIAC Advantage Cilver	
PA	UPMC Health Options, Inc.	Tower UPMC Advantage Silver	https://www.upmchealthplan.com/pdf/BenefitPlanInfo/XAPA3_PPO_RX1J25_D
		\$3,500/\$25 - Premium Network	OVC_2019_16322PA004004401.pdf
PA	A UPMC Health Options, Inc.	Tower UPMC Advantage Silver	https://www.upmchealthplan.com/pdf/BenefitPlanInfo/XAEK8_EPO_RX1J25_D
		\$3,500/\$25 - Tower Network	OVC 2019 16322PA005011701.pdf
PA	UPMC Health Options, Inc.	UPMC Advantage Silver \$0/\$50 -	https://www.upmchealthplan.com/pdf/BenefitPlanInfo/details.aspx?plan=XAEJ
17	or me rieatti options, me.	Partner Network	4 EPO RX1J20 DOVC 2019 16322PA005010201.pdf
DA	LIPMC Health Ontions Inc	UPMC Advantage Silver \$1,750/\$50 -	https://www.upmchealthplan.com/pdf/BenefitPlanInfo/details.aspx?plan=XAEJ
PA	UPMC Health Options, Inc.	Partner Network	6 EPO RX1J20 DOVC 2019 16322PA005010301.pdf

PA	UPMC Health Options, Inc.	UPMC Advantage Silver \$1,750/\$50 -	https://www.upmchealthplan.com/pdf/BenefitPlanInfo/details.aspx?plan=XAPB
	· · ·	Premium Network	<u>3_PPO_RX1J20_DOVC_2019_16322PA004000701.pdf</u>
PA	UPMC Health Options, Inc.	UPMC Advantage Silver \$1,750/\$50 -	https://www.upmchealthplan.com/pdf/BenefitPlanInfo/details.aspx?plan=XAEH
		Select Network	8_EPO_RX1J20_DOVC_2019_16322PA005003001.pdf
PA	UPMC Health Options, Inc.	UPMC Advantage Silver \$3,500/\$25 -	https://www.upmchealthplan.com/pdf/BenefitPlanInfo/XAEK3_EPO_RX1J20_D
		Partner Network	OVC 2019 16322PA005010401.pdf
PA	UPMC Health Options, Inc.	UPMC Advantage Silver \$3,500/\$25 -	https://www.upmchealthplan.com/pdf/BenefitPlanInfo/XAPB8 PPO RX1J20 D
		Premium Network	OVC_2019_16322PA004001.pdf
PA	UPMC Health Options, Inc.	UPMC Advantage Silver \$3,500/\$25 -	https://www.upmchealthplan.com/pdf/BenefitPlanInfo/details.aspx?plan=XAEI4
		Select Network	EPO RX1J20 DOVC 2019 16322PA005003101.pdf
RI	Blue Cross Blue Shield	BasicBlue Direct	https://www.bcbsri.com/sitefiles/sites/sitefiles/files/2019/10/MHD00180 R500
			0817_VP000033_D0000562_PBBD_C-Off-Exch-Silver-Plan-15-w-Acu_01_V.pdf
RI	Blue Cross Blue Shield	BlueCHiP Direct	https://www.bcbsri.com/sitefiles/sites/sitefiles/files/2019/10/MBD00029_R500
		4800/9600	0823 VP000033 D0000566 PBCD C-Off-Exch-Silver-Plan-16-w-Acu 01 V.pdf
RI	Blue Cross Blue Shield	BlueSolutions for HSA Direct	https://www.bcbsri.com/sitefiles/sites/sitefiles/files/2019/10/MHD00169 R500
		4100/8200	0829_VP000034_D0000555_PHSAD_C-Off-Exch-Silver-Plan-14-W-Acu_01_V.pdf
RI	Blue Cross Blue Shied	VantageBlue Direct	https://www.bcbsri.com/sitefiles/sites/sitefiles/files/2019/10/MHD00160_R500
		5700/11400	0836 VP000030 D0000551 PVBD C-Off-Exch-Silver-Plan-13-W-Acu 01 V.pdf
. .			https://www.nhpri.org/wp-
RI	Neighborhood Health Plan of RI	Value	content/uploads/2019/10/2020 SBC VALUE Individual Market Silver FINAL.p
			<u>df</u>
			https://www.nhpri.org/wp-
RI	Neighborhood Health Plan of RI	COMMUNITY	content/uploads/2019/10/2020_SBC_COMMUNITY_Individual_Market_Silver_FI
			NAL.pdf
SD	Avera Health Plans, Inc.	Avera 2750	https://www.avera.org/app/files/public/72981/2019-avera-2750.pdf
SD	Avera Health Plans, Inc.	Avera 3500	https://www.avera.org/app/files/public/72987/2019-avera-3500.pdf
SD	Avera Health Plans, Inc.	Avera 4000	https://www.avera.org/app/files/public/72990/2019-avera-4000.pdf
SD	Avera Health Plans, Inc.	Avera Preferred 2750	https://www.avera.org/app/files/public/73033/2019-avera-preferred-2750.pdf
SD	Avera Health Plans, Inc.	Avera Preferred 3500	https://www.avera.org/app/files/public/73037/2019-avera-preferred-3500.pdf
6.0			https://www.sanfordhealthplan.com/-/media/plan-
SD	Sanford Health Plan	Sanford Simplicity \$2,800	documents/2019/HP2320 i sd simplicity 2800.pdf
SD	Sanford Health Plan	Sanford Simplicity \$3,500	https://www.sanfordhealthplan.org/-/media/plan-
30		Samoru Simplicity 35,500	documents/2019/hp2319 i sd simplicity 3500.pdf
SD	Sanford Health Plan	Sanford Simplicity \$4,750	https://www.sanfordhealthplan.com/-/media/plan-
50	Samora nearth rian		documents/2019/HP2317 i sd simplicity 4750.pdf

SD	Sanford Health Plan	Sanford TRUE \$2,800	https://www.sanfordhealthplan.com/-/media/plan- documents/2019/HP2329 i sd true 2800.pdf
			https://www.sanfordhealthplan.com/-/media/plan-
SD	Sanford Health Plan	Sanford TRUE \$3,500	
			documents/2019/HP2328_i_sd_true_3500.pdf
SD	Sanford Health Plan	Sanford TRUE \$4,750	https://www.sanfordhealthplan.com/-/media/plan-
50			documents/2019/HP2326 i sd true 4750.pdf
) (T			https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020 SBCs/BCB
VT	Blue Cross Blue Shield	Silver Plan	SVT/Silver%20Standard.pdf
			https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/BCB
VT	Blue Cross Blue Shield	Silver CDHP Plan	SVT/Silver%20Standard%20CDHP.pdf
-			
VT	Blue Cross Blue Shield	Blue Rewards Silver Plan	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/BCB
			<u>SVT/Silver%20Blue%20Rewards.pdf</u>
VT	Blue Cross Blue Shield	Blue Rewards Silver CDHP Plan	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/BCB
VI	Bide cross bide Shield		SVT/Silver%20Blue%20Rewards%20CDHP.pdf
) (T			https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020 SBCs/BCB
VT	Blue Cross Blue Shield	Silver 94 (94% AV)	SVT/Silver%20Standard%2094%25%20AV.pdf
			https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/BCB
VT	Blue Cross Blue Shield	Silver 87 (87% AV)	SVT/Silver%20Standard%2087%25%20AV.pdf
VT	Blue Cross Blue Shield Silver 77 (77% AV)	Silver 77 (77% AV)	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/BCB
			SVT/Silver%20Standard%2077%25%20AV.pdf
VТ	Blue Cross Blue Shield	Silver 73 (73% AV)	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020 SBCs/BCB
VI	Bide Cross Bide Shield	SIIVE 75 (75% AV)	SVT/Silver%20Standard%2073%25%20AV.pdf
			https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020 SBCs/BCB
VT	Blue Cross Blue Shield	Silver HDHP 94 (94% AV)	SVT/Silver%20Standard%20CDHP%2094%25%20AV.pdf
			https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020 SBCs/BCB
VT	Blue Cross Blue Shield	Silver HDHP 87 (87% AV)	SVT/Silver%20Standard%20CDHP%2094%25%20AV.pdf
VT	Blue Cross Blue Shield	Silver HDHP 77 (77% AV)	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/BCB
			SVT/Silver%20Standard%20CDHP%2077%25%20AV.pdf
VТ	Blue Cross Blue Shield	Silver HDHP 73 (73% AV)	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020 SBCs/BCB
VI	Bide cross bide Shield		SVT/Silver%20Standard%20CDHP%2077%25%20AV.pdf
			https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020 SBCs/BCB
VT	Blue Cross Blue Shield	Blue rewards Silver 94 (94% AV)	SVT/Silver%20Blue%20Rewards%2094%25%20AV.pdf
			https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020 SBCs/BCB
VT	Blue Cross Blue Shield	Blue rewards Silver 87 (87% AV)	SVT/Silver%20Blue%20Rewards%2087%25%20AV.pdf
VT	Blue Cross Blue Shield	Blue rewards Silver 77 (77% AV)	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/BCB
			SVT/Silver%20Blue%20Rewards%2077%25%20AV.pdf

VT	Blue Cross Blue Shield	Blue rewards Silver 73 (73% AV)	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/BCB SVT/Silver%20Blue%20Rewards%2073%25%20AV.pdf
		Blue rewards Silver HDHP 94 (94%	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020 SBCs/BCB
VT	Blue Cross Blue Shield	AV)	SVT/Silver%20Blue%20Rewards%20CDHP%2094%25%20AV.pdf
		Blue rewards Silver HDHP 87 (87%	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020 SBCs/BCB
VT	Blue Cross Blue Shield		
		AV)	SVT/Silver%20Blue%20Rewards%20CDHP%2087%25%20AV.pdf
VT	Blue Cross Blue Shield	Blue Rewards silver 77 (77% AV)	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/BCB
			SVT/Silver%20Blue%20Rewards%20CDHP%2087%25%20AV.pdf
VT	Blue Cross Blue Shield	Blue Rewards Silver HDHP 73 (73%	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/BCB
••		AV)	SVT/Silver%20Blue%20Rewards%20CDHP%2077%25%20AV.pdf
VT	MVP healthcare	Silver 3	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020 SBCs/MV
VI	www.inearcheare		P/MVP%20VT%20Silver%203.pdf
VТ	NAV/D h a a lth an va		https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/MV
VT	MVP healthcare	Silver CDHP (HDHP)	P/MVP%20VT%20Silver%204%20HDHP.pdf
			https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020 SBCs/MV
VT	MVP healthcare	Plus Silver 1	P/MVP%20VT%20Plus%20Silver%201.pdf
			https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/MV_
VT	MVP healthcare	Plus Silver 2 HDHP	P/MVP%20VT%20Plus%20Silver%202%20HDHP.pdf
			https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020 SBCs/MV
VT	MVP healthcare	Silver 3 94	P/MVP%20VT%20Silver%203%2094%20.pdf
			https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020 SBCs/MV
VT	MVP healthcare	Silver 3 87	P/MVP%20VT%20Silver%203%2087%20.pdf
			https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/MV
VT	MVP healthcare	Silver 3 77	P/MVP%20VT%20Silver%203%2077%20.pdf
VT	MVP healthcare	Silver 3 73	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/MV
			P/MVP%20VT%20Silver%203%2073%20.pdf
VT	MVP healthcare	Silver 4 94	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/MV
			P/MVP%20VT%20Silver%204%2094%20.pdf
VT	MVP healthcare	Silver 4 87	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020 SBCs/MV
•••			P/MVP%20VT%20Silver%204%20%2087%20.pdf
VT	MVP healthcare	Silver 4 HDHP 77	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/MV
V I		Silver 4 HDHP 77	P/MVP%20VT%20Silver%204%20HDHP%2077.pdf
VТ	NAVD hoolth corre		https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/MV_
VT	MVP healthcare	Silver 4 HDHP 73	P/MVP%20VT%20Silver%204%20HDHP%2073%20.pdf
		Plus Silver 1 94	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020 SBCs/MV
VT	MVP healthcare		P/MVP%20VT%20Plus%20Silver%201%2094.pdf

VT	MVP healthcare	Plus Silver 1 87	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/MV P/MVP%20VT%20Plus%20Silver%201%2087.pdf
VT	MVP healthcare	Plus Silver 1 77	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/MV P/MVP%20VT%20Plus%20Silver%201%2077.pdf
VT	MVP healthcare	Plus Silver 1 73	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/MV P/MVP%20VT%20Plus%20Silver%201%2073.pdf
VT	MVP healthcare	Plus Silver 2 94	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/MV P/MVP%20VT%20Plus%20Silver%202%2094.pdf
VT	MVP healthcare	Plus Silver 2 87	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/MV P/MVP%20VT%20Plus%20Silver%202%2087.pdf
VT	MVP healthcare	Plus Silver 2 HDHP 77	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/MV P/MVP%20VT%20Plus%20Silver%202%20HDHP%2077.pdf
VT	MVP healthcare	Plus Silver 2 HDHP 73	https://info.healthconnect.vermont.gov/sites/hcexchange/files/2020_SBCs/MV P/MVP%20VT%20Plus%20Silver%202%20HDHP%2073.pdf
WA	Molina Healthcare of Washington, Inc	Molina Silver 250 Plan	https://www.molinahealthcare.com/members/wa/en- us/pdf/marketplace/summary-of-benefits-silver-250-2019.pdf
WA	Kaiser Permanente	KP WA Silver 3500/30	https://www.wahbexchange.org/wp- content/uploads/2018/10/PLNSBC_KNW_20002_003_20190101_20120501_en. pdf
WA	Kaiser Permanente	Flex Silver - 19	http://info.kaiserpermanente.org/healthplans/washington/individual/pdfs/2019 -KPWA/Flex_Silver.pdf
WA	Kaiser Permanente	VisitsPlus Silver HD - 20	http://info.kaiserpermanente.org/healthplans/washington/individual/pdfs/2020 -KPWA-ON-Exchange/VisitsPlus_Silver_HD.pdf
WA	Kaiser Permanente	KP WA Silver 2500/30	https://www.wahbexchange.org/wp- content/uploads/2018/10/PLNSBC KNW 20002 002 20190101 20120501 en. pdf
WA	LifeWise Essential	LifeWise Essential Silver EPO 4000	https://www.lifewisewa.com/documents/045701 2019.pdf
WA	LifeWise Essential	LifeWise Essential Silver High Deductible	https://www.lifewisewa.com/documents/048988_2020.pdf
WA	LifeWise Essential	LifeWise Essential Silver Low Deductible	https://www.lifewisewa.com/documents/048982_2020.pdf
WA	LifeWise Essential	LifeWise Essential Silver EPO HSA 3000	https://www.lifewisewa.com/documents/045712 2019.pdf
WA	Premera	Premera Blue Cross Preferred Silver EPO 4500	https://www.premera.com/documents/045683_2019.pdf
WA	Providence	Columbia 4500 Silver	https://healthplans.providence.org/~/media/Files/PHP_SBC/2020/IND/WA/202 0 WA IND Columbia 4500 Silver01 SBC.pdf

WA	Ambetter	Ambetter Balanced Care 4 (2019)	https://api.centene.com/SBC/2019/61836WA0050007-01.pdf
WA	Ambetter	Ambetter Balanced Care 2 (2019)	https://api.centene.com/SBC/2019/61836WA0050003-01.pdf
WA	Ambetter	Ambetter Balanced Care 1 (2019)	https://api.centene.com/SBC/2019/61836WA0050002-01.pdf
WA	Ambetter	Ambetter Balanced Care 2 (2019) + Vision	https://api.centene.com/SBC/2019/61836WA0090003-01.pdf
WA	Ambetter	Ambetter Balanced Care 1 (2019) + Vision	https://api.centene.com/SBC/2019/61836WA0090002-01.pdf
WA	Ambetter	Ambetter Balanced Care 3 (2019)	https://api.centene.com/SBC/2019/61836WA0050006-01.pdf
WA	Ambetter	Ambetter Balanced Care 3 (2019) + Vision	https://api.centene.com/SBC/2019/61836WA0090005-01.pdf
WY	Blue Cross Blue Shield of Wyoming	BlueSelect Silver Balance	https://shop.yourwyoblue.com/content/sbcs/2019/WY/Individual/BlueSelectSil verBalanceIXD.pdf
WY	Blue Cross Blue Shield of Wyoming	BlueSelect Silver Classic	https://shop.yourwyoblue.com/content/sbcs/2019/WY/Individual/BlueSelectSil verClassicIXD.pdf
WY	Blue Cross Blue Shield of Wyoming	BlueSelect Silver HealthPlus	https://shop.yourwyoblue.com/content/sbcs/2019/WY/Individual/BlueSelectSil verHealthPlusIXD.pdf
WY	Blue Cross Blue Shield of Wyoming	BlueSelect Silver Value	https://shop.yourwyoblue.com/content/sbcs/2019/WY/Individual/BlueSelectSil verValueIXD.pdf

Appendix 4: Abbreviations Key

ABA: Applied Behavior Analysis Acu: Acupuncture **AR:** Acute Rehab **C&PR:** Cardiac and Pulmonary Rehabilitation **C&R:** Cardiac & Respiratory CogT: Cognitive Therapy **CP:** Cardiac/Pulmonary **CPRT:** Cardiopulmonary Rehabilitation Therapy CR: Cardiac Rehab **CT:** Cardiac Therapy **CTI:** Clinical Therapeutic Intervention EAR: Extended Active Rehabilitation Facility EI: Early Intervention **HS:** Habilitation Services **HT:** Hearing Therapy **IN:** In-Network IP: In-Patient LT: Line Therapy (applies to ABA) **MBH:** Mental/Behavioral Health MT: Manipulation Therapy NA: Not Applicable **NDT:** Neurodevelopmental therapy NPP: Non-Participating Provider NPref: Not Preferred **NPart:** Not Participating **OMT:** Osteopathic Manipulative Therapy **OON:** Out-of-Network **OP:** Out-Patient PC: Primary Care PCIAT: Post-Cochlear Implant Aural Therapy **PhysioT:** Physiotherapy PhysR: Physical Rehab PM: Physical Medicine **PR:** Pulmonary Rehab **PS:** Physical Speech **PY:** Pulmonary **RSF:** Unclear but seems to mean a more preferred IN provider

RY: Respiratory SC: Specialty Care SNF: Skilled Nursing Facility ST: Speech Therapy TI: Therapeutic Intervention VT: Vision Therapy