EXPLORE HEALTH

COMPARING 2027 OREGON HEALTH COVERAGE TIERS

	Oregon Health Plan (OHP) and OHP Bridge	Oregon Standard Bronze	Oregon Standard Silver	Standard Silver: 201-250%	Standard Silver: 151-200%	Standard Silver: 139-150%	Oregon Standard Gold
Medical Deductible	$0	$10,200 combined	$6,100	$6,100	$1,450	$400	$2,000
Rx Deductible	$0		$0	$0	$0	$0	$0
Maximum Out-of-Pocket	$0	$10,200	$10,700	$9,000	$3,350	$1,780	$8,350
Inpatient	$0	No charge after deductible	30% after deductible	30% after deductible	10% after deductible	10% after deductible	20% after deductible
Outpatient	$0	No charge after deductible	30% after deductible	30% after deductible	10% after deductible	10% after deductible	20% after deductible
Emergency Room	$0	No charge after deductible	30% after deductible	30% after deductible	10% after deductible	10% after deductible	20% after deductible
X-Ray and Diagnostic Imaging	$0	No charge after deductible	30% after deductible	30% after deductible	10% after deductible	10% after deductible	20% after deductible
Preventive Care[2]	$0	$0	$0	$0	$0	$0	$0
Primary Care/Mental Health office visit	$0	$50[1]	$40[1]	$40[1]	$15[1]	$10[1]	$20[1]
Specialist visit	$0	$150	$100	$90	$40	$25	$40
Urgent Care	$0	$100	$70	$70	$40	$30	$60
Generic Rx	$0	$25	$15	$15	$10	$5	$10
Rx Preferred Brand	$0	No charge after deductible	$60	$60	$25	$10	$30
Rx Non-Preferred Brand/ Specialty	$0	No charge after deductible	50%	50%	50%	25%	50%
Physical Therapy	$0	$50	$40	$40	$15	$10	$20
Speech and Occupational Therapy	$0	$50	$40	$40	$15	$10	$20
Acupuncture	$0	$50	$40	$40	$15	$10	$20
Chiropractic	$0	$50	$40	$40	$15	$10	$20

[1]First three visits are $5 [2]Learn moe about preventive care at ExploreHealthOR.gov/Benefits.

ESTIMATING YOUR COSTS FOR HEALTH CARE

	Without Insurance	Enrolled in a Bronze Plan
Base Premium		$538
Advance Premium Tax Credits (APTCs)		$348
Net Monthly Premium (Base Premium - APTCs)		$190
Annual Net Premium (Net Premium x 12)		$2,280
Emergency Room Visit	$3,280	$3,280
Urgent Care Visit	$263	$135
Visit with Primary Care Provider when sick*	$230	$5
Visit with Mental Health Provider*	$100	$5
COVID-19 Vaccine	$180	$0
Flu Vaccine	$72	$0

*First three visits are $5

Important Dates

- **Open Enrollment:** Nov. 1 - Jan. 15
- **Special Enrollment Period:** Report life changes and shop for or change plans within 60 days of a qualifying life event

Learn more about enrollment periods at ExploreHealthOR.gov/Dates

Sign up, renew, or change plans
Get free, local help

ExploreHealthOR.gov
855-268-3767 (all relay calls welcome)
8 a.m. to 5 p.m. PST
Monday through Friday

EXPLORE HEALTH

Coinsurance
The percentage of costs of a covered health care service you pay; 20 percent for an X-ray, for example.

Copayment
A fixed amount you pay for a covered health care service; $20 for a visit with the doctor, for example.

Cost sharing
Health insurance company and enrollee shares the cost of covered benefits.

Deductible
The amount you pay before the plan starts to pay for some covered services. In Oregon, many plans do not require that the enrollee pays the deductible when they have office visits, but they will pay the deductible for services such as hospital stays or surgeries. It is extremely important to remember that there are many services covered by health plans, either in full or at least in part, before meeting the deductible.

Maximum out-of-pocket (OOP)
The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance for in-network care and services, your health plan pays 100 percent of the costs of covered benefits. Things that do not count towards the out-of-pocket maximum are:

- Your monthly premium
- Anything you spend for services your plan doesn't cover
- Out-of-network care and services

Network
A group of providers, clinics, hospitals and pharmacies who are contracted with an insurance company to provide care or services for enrollees. Find out if your preferred provider or facility is in-network by contacting your insurance company or searching their provider directory, which can be found at orhim.info/health-plans.

Premium
The amount you pay for your health insurance each month.

Provider
Someone who provides health care services, such as a doctor, dentist, or therapist.