

2026 Easy Compare Plan Costs

Coverage	Gold	Silver (CSR*)	Silver (Standard)	Bronze
Average percent of costs the insurance company will cover annually	78%	73%	71%	64%
Covered services and the amount you pay at the time of service (co-payment) from an in-network provider, even if you haven't met your deductible yet				
Preventive care	FREE	FREE	FREE	FREE
Primary care visit (Four primary care office visits per calendar year at an in-network provider are free, then co-pays apply.)	\$30	\$40	\$40	\$60
Urgent care visit	\$50	\$75	\$75	\$100
Specialist visit	\$70	\$100	\$100	\$140
Mental health and substance use disorder outpatient visits	\$30	\$40	\$40	\$60
Occupational and physical therapy	\$35	\$50	\$50	\$70
Amount you must pay out-of-pocket for covered services before your health insurance plan begins to pay (individual/family deductible)	\$2,000 / \$4,000	\$2,500 / \$5,000	\$4,500 / \$9,000	\$75,00 / \$15,000
Covered services and the percentage you pay for the service, after you've met your deductible (co-insurance)				
Emergency room services	20%	30%	30%	50%
Inpatient hospital services	20%	30%	30%	50%
Imaging (CT/PET scans, MRIs); X-rays and diagnostics	20%	30%	30%	50%
Laboratory services	20%	30%	30%	50%
Outpatient facility; Outpatient surgery physician & services	20%	30%	30%	50%
The most you pay during a policy period before your health insurance plan begins to pay 100% of the allowed amount (individual/family out-of-pocket maximum)	\$8,200 / \$16,400	\$8,100 / \$16,200	\$9,200 / \$18,400	\$9,700 / \$19,400

*[Cost-sharing reductions](#)

Contact the insurance company or review the plan documents for:

- Prescription drug coverage and costs
- A complete list of covered services and in-network providers
- Details about limitations and exceptions

MNsure does not discriminate, including because of race, color, national origin, sex, age or disability.

Attention. For free help interpreting this document, call 855-366-7873.

Xasuusin. Caawimo lacag la'aan ah turjumaada dukumiintigan, soo wac 855-366-7873.

Atención: Si desea recibir asistencia gratuita para interpretar este documento, llame al 855-366-7873.