

# How to Save on Health Care Costs

## When is Silver Worth More than Gold?

Did you know that many people are not taking advantage of reduced out-of-pocket costs (also known as Cost-Sharing Reductions or CSR) that are available from the state and federal government?\*

Thanks to a type of financial help called cost-sharing reductions (CSR), Vermonters with qualifying incomes can get more bang for their buck simply by choosing a Silver plan. With cost-sharing reductions, you can save money on co-pays when you visit a doctor. You can also have a lower deductible, and the maximum amount you could have to pay out-of-pocket will be less.

### How do Cost-Sharing Reductions work?

(Your household size and income determines which Silver applies to you)

Standard Plan Examples (Monthly Premiums)	Co-pays for Office Visits	Maximum Out-of-Pocket	Deductibles
 <b>VERMONT'S HEALTH INSURANCE MARKETPLACE</b>			
<b>Bronze (\$)</b>	Deductible then \$35	\$6,350	\$3,500
<b>Silver 70 (\$\$)</b>	\$25	\$5,100	\$1,900
<b>Gold (\$\$\$)</b>	\$15	\$4,250	\$750
<b>Silver 87 (\$\$)</b>	\$10	\$1,250	\$600
<b>Platinum (\$\$\$\$)</b>	\$10	\$1,250	\$150
<b>Silver 94 (\$\$)</b>	\$5	\$500	\$100

### How do I find out if I might qualify?

**Step 1:** Click on the Subsidy Estimator at [VermontHealthConnect.gov](http://VermontHealthConnect.gov).

**Step 2:** Enter a few numbers and see which level of Silver plans you likely qualify for.

**Step 3:** For an official determination, apply online at [VermontHealthConnect.gov](http://VermontHealthConnect.gov), by calling 1-855-899-9600 (toll-free), or in-person with an Assister.

\*Household incomes up to 300% of the Federal Poverty Level (FPL) qualify for reduced out-of-pocket cost. This translates to an individual with income up to \$35,310, or a family of 4 with income up to \$72,750. For a full chart, see <http://info.healthconnect.vermont.gov/Thresholds2016>