



2023 Changes to Individual Coinsurance Plans

Effective January 1, 2023

These changes apply to the following plan:

Silver 87 Ambetter PPO

The following cost sharing changes apply to in-network benefits:

- Mental/behavioral health and substance use disorder outpatient services other than an office visit revised from 0% coinsurance to 15% coinsurance up to \$15, deductible waived.
- Pharmacy deductible revised from \$0 individual/\$0 family to \$25 individual/\$50 family.
- Out-of-pocket maximum revised from \$2,850 individual/\$5,700 family to \$3,000 individual/\$6,000 family.
- In-patient hospital facility revised from 15% coinsurance after deductible to 25% coinsurance after deductible.
- In-patient physician/surgeon fee revised from 15% coinsurance to 25% coinsurance.
- Skilled Nursing care revised from 15% coinsurance after deductible to 25% coinsurance after deductible.
- Tier 1 Prescription Drug copayment revised from \$5 to \$5 (after Rx Deductible)per prescription.
- Tier 2 Prescription Drug copayment revised from \$25 to \$25 (after Rx Deductible)per prescription.
- Tier 3 Prescription Drug copayment revised from \$45 to \$45 (after Rx Deductible)per prescription.



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- Tier 1 Maintenance Drugs through the Mail Order Program revised from \$10 to \$10 (after Rx Deductible) per 90-day supply.
- Tier 2 Maintenance Drugs through the Mail Order Program revised from \$50 to \$50 (after Rx Deductible) per 90-day supply.
- Tier 3 Maintenance Drugs through the Mail Order Program revised from \$90 to \$90 (after Rx Deductible) per 90-day supply.