

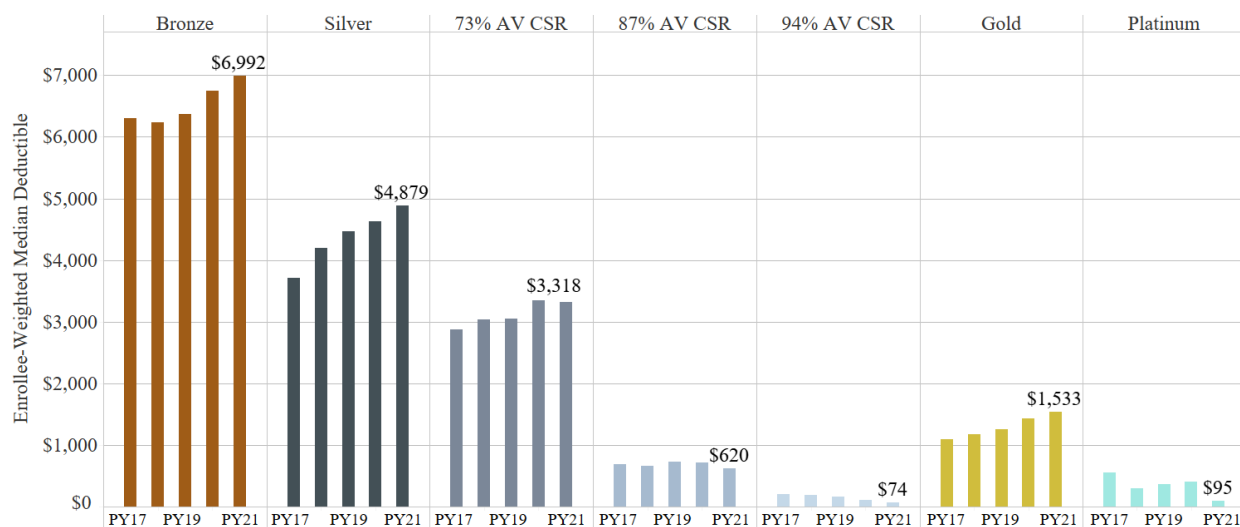
### III. Cost Sharing and Plan Design

Deductibles for QHPs in HealthCare.gov states continue to rise for enrollees without CSRs, but are decreasing for all silver CSR plan variations. Figure 5 shows the PY21 bronze QHP median deductible is \$6,992, which is an increase of 4% from PY20 and 11% from PY17. The PY21 silver QHP median deductible is \$4,879, which is an increase of 5% from PY20 and 31% from PY17. The PY21 gold QHP median deductible is \$1,533, which is an increase of 7% from PY20 and 41% from PY17. However, the 87% actuarial value (AV) silver plan variation<sup>10</sup> median deductible decreased from \$718 in PY20 to \$620 in PY21, and the 94% AV silver plan variation<sup>11</sup> median deductible decreased from \$113 in PY20 to \$74 in PY21. In PY20, 20% of HealthCare.gov consumers who made a plan selection during Open Enrollment were eligible for the 87% AV silver plan variation, and 36% were eligible for the 94% AV silver plan variation.

Note this report includes individual deductibles. PY21 QHPs all have a family deductible at least two times the individual deductible, although deductible structure details vary. Some QHPs embed “per person” individual deductibles within the family deductible.

While median CSR-ineligible Exchange enrollee deductibles are increasing, common benefit coverage before the deductible is also increasing or stable. For example, primary care visit coverage before the deductible increased from 33% (PY20) to 40% (PY21) of bronze QHPs, and from 82% (PY20) to 83% (PY21) of silver QHPs. Generic drug coverage before the deductible increased from 43% (PY20) to 50% (PY21) of bronze QHPs, and stayed at 85% of silver QHPs for both PY20 and PY21.

*Figure 5: Enrollee-Weighted Median QHP Deductibles by Metal Level*



<sup>10</sup> The 87% AV silver plan variation is available to APTC-eligible consumers with a household income greater than 150% FPL and less than or equal to 200% FPL.

<sup>11</sup> The 94% AV silver plan variation is available to APTC-eligible enrollees with a household income greater than or equal to 100% FPL and less than or equal to 150% FPL.