

**2017 Silver Plan Benefit Design: OR, CA, NV, and National Plans**

**Key Takeaways:**

- Plans tend to balance higher cost sharing with lower deductibles.
- Oregon has a higher out-of-pocket max compared to neighboring states. The MOOP for standard plans in Oregon is also higher than in CA, and the MOOP for non-standard plans is the higher than CA, WA, NV, ID, as well as the national average.
- Oregon Silver Plans require coinsurance more frequently than national average for higher tiers (non-preferred brand and specialty tier).
- Oregon requires higher cost sharing for Specialty Tier compared to national average as well as other states

**Deductibles<sup>1</sup>:**

- States with lower deductibles have higher MOOP limits.
- 62% of National non-standard plans have a combined deductible, compared to 20% of non-standard plans. In contrast, 75% of non-standard plans in Oregon have a combined deductible

**Maximum Out of Pocket (MOOP) Limits<sup>2</sup>:**

- Oregon’s MOOP limit is higher than most other states:

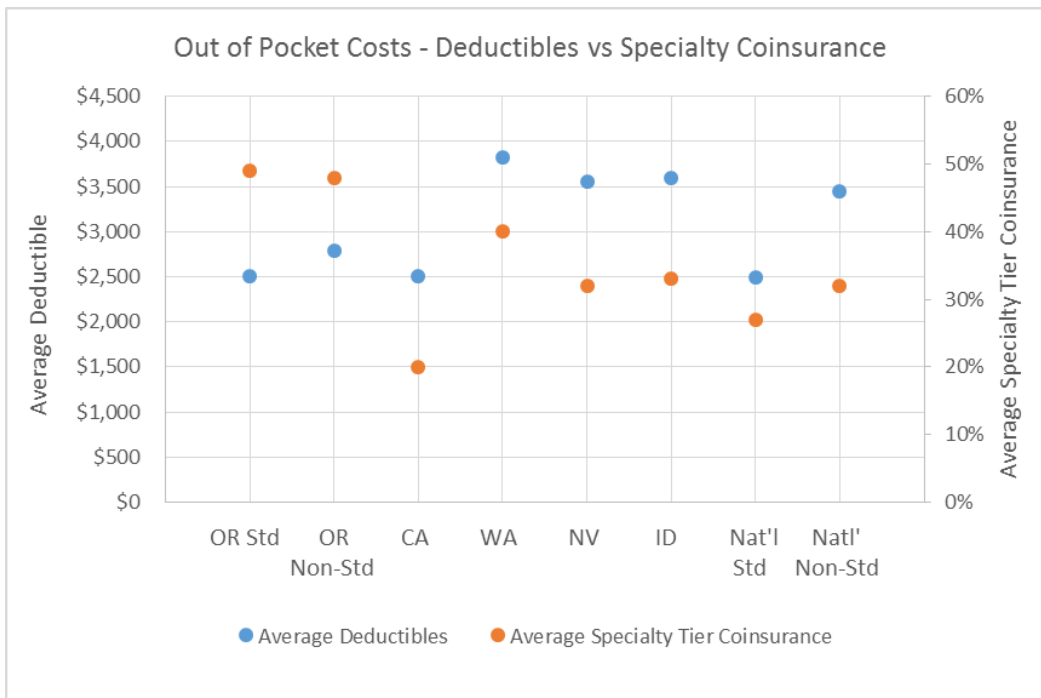
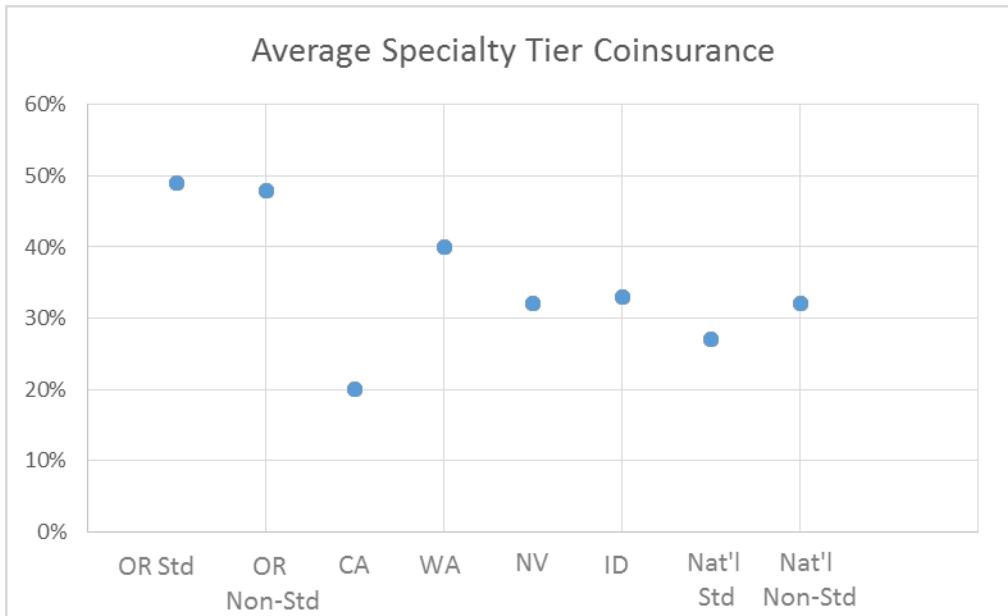
<b>State</b>	<b>Standard MOOP</b>	<b>Average Non-Standard MOOP</b>
<i>Oregon</i>	\$6,850	\$7,008
<i>California</i>	\$6,800	
<i>Washington</i>		\$6,496
<i>Nevada</i>		\$6,475
<i>Idaho</i>		\$6,673
<i>National Average</i>	<b>\$6,945</b>	<b>\$6,517</b>

**Drug Cost-sharing: Frequency of Cost Sharing Type (Copay vs Coinsurance) By Tier**

<b>State</b>	<b>Generic Cost Sharing</b>	<b>Preferred Brand Cost Sharing</b>	<b>Non-Preferred Brand Cost Sharing</b>	<b>Specialty Cost Sharing</b>
<i>Oregon (Standard)</i>	100% copay	100% copay	100% coinsurance	100% coinsurance
<i>Oregon (Non-Std)</i>	100% copay	100% copay	100% coinsurance	100% coinsurance
<i>California</i>	100% copay	100% copay	100% copay	100% coinsurance
<i>Washington</i>	100% copay	100% copay	15% copay/ 85% coinsurance	12% copay/ 88% coinsurance
<i>Nevada</i>	100% copay	100% copay	42% copay/ 58% coinsurance	100% coinsurance
<i>Idaho</i>	69% copay/ 31% coins.	100% coins.	100% coinsurance	100% coinsurance
<i>National Average</i>	99% copay/ 1% coins.	97% copay/ 3% coins.	55% copay/ 45% coinsurance	21% copay/ 79% coinsurance

**Average Specialty Tier Co-insurance<sup>3</sup>:**

- Oregon has the highest coinsurance for specialty tier among states analyzed
- Oregon’s average specialty tier coinsurance is much higher than national average
- Across states, plans with lower deductibles require higher cost sharing in higher tiers.



<sup>1</sup> Based on Avalere analysis of Health Insurance Marketplace Public Use Files (Marketplace PUFs), including Benefits and Cost Sharing PUF and Plan Attributes PUF. Found at <https://www.cms.gov/ccio/resources/data-resources/marketplace-puf.html>

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