

# New York Individual Marketplace 2023 Premier<sup>SM</sup> & Premier Plus<sup>SM</sup> Plans

**ALBANY REGION** Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington Counties



| MVP Premier Plus Plans (Non-Standard)                                                        |         |         |                |        |         |
|----------------------------------------------------------------------------------------------|---------|---------|----------------|--------|---------|
| Non-Standard plans contain unique features that enhance the value of the benchmark benefits. |         |         |                |        |         |
| Gold                                                                                         |         | Silver  |                | Bronze |         |
| 1                                                                                            | 2 QHDHP | 3 QHDHP | 13 <b>NEW!</b> | 2      | 3 QHDHP |

| MVP Premier Plans (Standard)                                                             |      |        |         |   |            |
|------------------------------------------------------------------------------------------|------|--------|---------|---|------------|
| Standard plans are based on what the state dictates must be included in benefit details. |      |        |         |   |            |
| Platinum                                                                                 | Gold | Silver | Bronze  |   | MVP Secure |
| 1                                                                                        | 1    | 1      | 1 QHDHP | 2 | 1          |

Cost-share amounts below are the co-pay or co-insurance after the deductible is met, unless noted as not subject to deductible (NoDD). All plans include dependent care coverage until the end of the year the dependent turns 26. **Cost-shares in red indicate a change from the 2022 plan.**

## Plan Deductible<sup>1</sup>

|                   |                 |                            |                            |                        |                  |                  |
|-------------------|-----------------|----------------------------|----------------------------|------------------------|------------------|------------------|
| Individual/Family | \$1,200/\$2,400 | <b>\$1,500/\$3,000</b> AGG | <b>\$2,600/\$5,200</b> AGG | <b>\$2,800/\$5,600</b> | \$6,100/\$12,200 | \$6,200/\$12,400 |
|-------------------|-----------------|----------------------------|----------------------------|------------------------|------------------|------------------|

|         |               |                        |                  |                 |                         |
|---------|---------------|------------------------|------------------|-----------------|-------------------------|
| \$0/\$0 | \$600/\$1,200 | <b>\$1,750/\$3,500</b> | \$6,100/\$12,200 | \$4,700/\$9,400 | <b>\$9,100/\$18,200</b> |
|---------|---------------|------------------------|------------------|-----------------|-------------------------|

## Out-of-Pocket Maximum<sup>1</sup>

|                   |                  |                  |                         |                         |                  |                  |
|-------------------|------------------|------------------|-------------------------|-------------------------|------------------|------------------|
| Individual/Family | \$5,900/\$11,800 | \$6,900/\$13,800 | <b>\$5,650/\$11,300</b> | <b>\$9,100/\$18,200</b> | \$8,400/\$16,800 | \$6,900/\$13,800 |
|-------------------|------------------|------------------|-------------------------|-------------------------|------------------|------------------|

|                 |                        |                         |                  |                  |                         |
|-----------------|------------------------|-------------------------|------------------|------------------|-------------------------|
| \$2,000/\$4,000 | <b>\$4,750/\$9,500</b> | <b>\$9,100/\$18,200</b> | \$6,900/\$13,800 | \$8,700/\$17,400 | <b>\$9,100/\$18,200</b> |
|-----------------|------------------------|-------------------------|------------------|------------------|-------------------------|

## Medical

|                                            |                                                                |             |             |                    |                                   |            |
|--------------------------------------------|----------------------------------------------------------------|-------------|-------------|--------------------|-----------------------------------|------------|
| Primary Care/Specialist Visit              | 3 PCP visits at \$0, then \$15 NoDD/\$50                       | \$5/\$25    | \$30/\$60   | <b>\$35/\$50</b>   | 3 PCP visits at \$0, then 40%/40% | \$30/\$50  |
| Hospital Facility Inpatient/Outpatient     | \$500/\$200                                                    | \$400/\$100 | \$500/\$200 | <b>\$500/\$150</b> | 40%/40%                           | 30%/\$100  |
| Urgent Care/Emergency Room                 | \$50 NoDD/\$350 NoDD                                           | \$25/\$75   | \$60/\$325  | <b>\$50/\$250</b>  | 40%/40%                           | \$50/\$500 |
| Gia <sup>®</sup> Virtual Care Services     | \$0 NoDD except QHDHPs; QHDHPs are \$0 after deductible is met |             |             |                    |                                   |            |
| Diagnostic Radiology/Laboratory Outpatient | \$50/\$50 NoDD                                                 | \$25/\$25   | \$60/\$60   | <b>\$50/\$50</b>   | 40%/40%                           | \$50/\$50  |
| Diabetic Supplies                          | \$15 NoDD                                                      | \$5         | \$30        | <b>\$35</b>        | 40%                               | \$30       |

|                                                                |               |                                                                       |         |                                                     |                                     |
|----------------------------------------------------------------|---------------|-----------------------------------------------------------------------|---------|-----------------------------------------------------|-------------------------------------|
| \$15/\$35                                                      | \$25/\$40     | <b>1 combined visit at \$30/\$65 NoDD<sup>2</sup>, then \$30/\$65</b> | 50%/50% | 3 combined visits at \$50/\$75 NoDD, then \$50/\$75 | 3 PCP visits at 0% NoDD, then 0%/0% |
| \$500/\$100                                                    | \$1,000/\$100 | \$1,500/\$150                                                         | 50%/50% | \$1,500/\$150                                       | 0%/0%                               |
| \$55/\$100                                                     | \$60/\$150    | \$70/ <b>\$500</b>                                                    | 50%/50% | \$75/\$500                                          | 0%/0%                               |
| \$0 NoDD except QHDHPs; QHDHPs are \$0 after deductible is met |               |                                                                       |         |                                                     |                                     |
| \$35/\$35                                                      | \$40/\$40     | \$75/\$50                                                             | 50%/50% | \$75/\$50                                           | 0%/0%                               |
| \$15                                                           | \$25          | \$30                                                                  | 50%     | \$50                                                | 0%                                  |

## Pediatric Vision for Dependents to Age 19

|                                                 |          |          |          |                 |         |          |
|-------------------------------------------------|----------|----------|----------|-----------------|---------|----------|
| Eye Exam/Eyewear Annual Exam and Set of Eyewear | \$50/50% | \$25/50% | \$60/50% | <b>\$50/50%</b> | 40%/40% | \$50/50% |
|-------------------------------------------------|----------|----------|----------|-----------------|---------|----------|

|          |          |          |         |          |       |
|----------|----------|----------|---------|----------|-------|
| \$15/10% | \$25/20% | \$30/30% | 50%/50% | \$50/50% | 0%/0% |
|----------|----------|----------|---------|----------|-------|

## Pharmacy

|                                            |                               |                                       |                                        |                           |                         |                                        |
|--------------------------------------------|-------------------------------|---------------------------------------|----------------------------------------|---------------------------|-------------------------|----------------------------------------|
| Prescription Deductible Individual/Family  | \$100/\$200 (Brand Name only) | Integrated with Medical               | Integrated with Medical                | <b>\$0/\$0</b>            | Integrated with Medical | Integrated with Medical                |
| Prescription Cost-Share Tier1/Tier2/Tier 3 | \$10 NoDD/\$40/\$60           | \$5/\$15/\$25 (Preventive Drugs NoDD) | \$10/\$45/\$90 (Preventive Drugs NoDD) | <b>\$0/\$10/\$50 NoDD</b> | \$5/\$60/\$80           | \$10/\$45/\$90 (Preventive Drugs NoDD) |

|                |                     |                            |                                        |                         |                         |
|----------------|---------------------|----------------------------|----------------------------------------|-------------------------|-------------------------|
| \$0/\$0        | \$0/\$0             | \$0/\$0                    | Integrated with Medical                | Integrated with Medical | Integrated with Medical |
| \$10/\$30/\$60 | \$10/\$35/\$70 NoDD | <b>\$15/\$40/\$75 NoDD</b> | \$10/\$35/\$70 (Preventive Drugs NoDD) | \$10/\$35/\$70          | 0%/0%/0%                |

## Premium Monthly Rates Rates effective January 1, 2023–December 31, 2023.

|                              |            |            |                   |            |            |            |
|------------------------------|------------|------------|-------------------|------------|------------|------------|
| Single                       | \$810.91   | \$796.04   | <b>\$669.52</b>   | \$660.17   | \$484.80   | \$491.06   |
| Single + Spouse              | \$1,621.82 | \$1,592.08 | <b>\$1,339.04</b> | \$1,320.34 | \$969.60   | \$982.12   |
| Single + Child(ren)          | \$1,378.55 | \$1,353.27 | <b>\$1,138.18</b> | \$1,122.29 | \$824.16   | \$834.80   |
| Single + Spouse + Child(ren) | \$2,311.09 | \$2,268.71 | <b>\$1,908.13</b> | \$1,881.48 | \$1,381.68 | \$1,399.52 |

|            |            |            |            |            |          |
|------------|------------|------------|------------|------------|----------|
| \$1,026.80 | \$840.04   | \$675.92   | \$495.72   | \$515.09   | \$306.31 |
| \$2,053.60 | \$1,680.08 | \$1,351.84 | \$991.44   | \$1,030.18 | \$612.62 |
| \$1,745.56 | \$1,428.07 | \$1,149.06 | \$842.72   | \$875.65   | \$520.73 |
| \$2,926.38 | \$2,394.11 | \$1,926.37 | \$1,412.80 | \$1,468.01 | \$872.98 |

<sup>1</sup> Unless otherwise noted, all plan deductibles and/or out-of-pocket maximums are embedded.

<sup>2</sup> Visit(s) may be any combination of Primary Care, Specialist, Outpatient Mental Health Care, or Outpatient Substance Use Services.

Premium rates include a 2% broker commission.

MVP plans are pending Medicare Creditable Coverage determinations for 2023.

All QHDHPs can be paired with a Health Savings Account.

These plan overviews are intended to provide a general outline of coverage. For comprehensive benefit details, please review your Certificate of Coverage (COC), Schedule of Benefits, Summary of Benefits and Coverage (SBC), and any applicable Rider(s). Your COC, SBC, and Rider(s) will be controlling. These documents can be found in your MVP online account, or are available by request. For details, call 1-800-TALK-MVP (1-800-825-5687).

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### Aggregate vs. Embedded

**Aggregate (AGG):** For a family plan with an aggregate deductible, all individuals on the plan pay together toward one deductible amount before the plan will make payments.

**Embedded (EMB):** For a family plan with an embedded deductible, each member pays their own, individual deductible. Once an individual has met their deductible, no further deductible is required of them for that plan year. Other family members continue to pay toward their individual deductibles until the family deductible is met. An embedded out-of-pocket maximum works the same way.

**QHDHP:** Qualified High-Deductible Health Plan **NoDD:** Not subject to deductible

Health benefit plans are issued and administered by MVP Health Plan, Inc.; MVP Health Insurance Company; MVP Select Care, Inc.; and MVP Health Services Corp., operating subsidiaries of MVP Health Care, Inc. Not all plans available in all states and counties.

**\$600 Well-Being Reimbursement**  
Included on all MVP NY Individual plans!  
Get reimbursed up to \$600 per contract, per calendar year for well-being items, programs, and activities.

**Questions? We're here to help!**

Call 1-800-TALK-MVP (1-800-825-5687) or visit [mvphealthcare.com/shop](http://mvphealthcare.com/shop).



To learn more about applying for health insurance, including Medicaid, Child Health Plus, Essential Plan, and Qualified Health Plans through NY State of Health, The Official Health Plan Marketplace, visit [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov) or call 1-855-355-5777.

See other side for New York Individual Direct plans.

# New York Individual Direct 2023 Premier<sup>SM</sup> & Premier Plus<sup>SM</sup> Plans

**ALBANY REGION** Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington Counties



| MVP Premier Plus Plans (Non-Standard)                                                        |         |   |         |    |                |        |         |         |               |
|----------------------------------------------------------------------------------------------|---------|---|---------|----|----------------|--------|---------|---------|---------------|
| Non-Standard plans contain unique features that enhance the value of the benchmark benefits. |         |   |         |    |                |        |         |         |               |
| Gold                                                                                         |         |   | Silver  |    |                | Bronze |         |         |               |
| 1                                                                                            | 2 QHDHP | 4 | 3 QHDHP | 12 | 13 <b>NEW!</b> | 2      | 3 QHDHP | 6 QHDHP | 7 <b>NEW!</b> |

| MVP Premier Plans (Standard)                                                             |      |        |         |   |
|------------------------------------------------------------------------------------------|------|--------|---------|---|
| Standard plans are based on what the state dictates must be included in benefit details. |      |        |         |   |
| Platinum                                                                                 | Gold | Silver | Bronze  |   |
| 1                                                                                        | 1    | 1      | 1 QHDHP | 2 |

Cost-share amounts below are the co-pay or co-insurance after the deductible is met, unless noted as not subject to deductible (NoDD). All plans include dependent care coverage until the end of the year the dependent turns 26. **Cost-shares in red indicate a change from the 2022 plan.**

## Plan Deductible<sup>1</sup>

|                   |                 |                         |         |                         |                 |                 |                  |                  |                  |                  |
|-------------------|-----------------|-------------------------|---------|-------------------------|-----------------|-----------------|------------------|------------------|------------------|------------------|
| Individual/Family | \$1,200/\$2,400 | \$1,500/<br>\$3,000 AGG | \$0/\$0 | \$2,600/<br>\$5,200 AGG | \$3,200/\$6,400 | \$2,800/\$5,600 | \$6,100/\$12,200 | \$6,200/\$12,400 | \$6,900/\$13,800 | \$9,100/\$18,200 |
|-------------------|-----------------|-------------------------|---------|-------------------------|-----------------|-----------------|------------------|------------------|------------------|------------------|

|  |         |               |                 |                  |                 |
|--|---------|---------------|-----------------|------------------|-----------------|
|  | \$0/\$0 | \$600/\$1,200 | \$1,750/\$3,500 | \$6,100/\$12,200 | \$4,700/\$9,400 |
|--|---------|---------------|-----------------|------------------|-----------------|

## Out-of-Pocket Maximum<sup>1</sup>

|                   |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|-------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Individual/Family | \$5,900/\$11,800 | \$6,900/\$13,800 | \$6,950/\$13,900 | \$5,650/\$11,300 | \$9,100/\$18,200 | \$9,100/\$18,200 | \$8,400/\$16,800 | \$6,900/\$13,800 | \$6,900/\$13,800 | \$9,100/\$18,200 |
|-------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|

|  |                 |                 |                  |                  |                  |
|--|-----------------|-----------------|------------------|------------------|------------------|
|  | \$2,000/\$4,000 | \$4,750/\$9,500 | \$9,100/\$18,200 | \$6,900/\$13,800 | \$8,700/\$17,400 |
|--|-----------------|-----------------|------------------|------------------|------------------|

## Medical

|                                            |                                                                |             |               |             |                                |             |                                   |            |         |       |
|--------------------------------------------|----------------------------------------------------------------|-------------|---------------|-------------|--------------------------------|-------------|-----------------------------------|------------|---------|-------|
| Primary Care/Specialist Visit              | 3 PCP visits at \$0, then \$15 NoDD/\$50                       | \$5/\$25    | \$40/\$50     | \$30/\$60   | \$35 NoDD (\$0 to age 26)/\$50 | \$35/\$50   | 3 PCP visits at \$0, then 40%/40% | \$30/\$50  | \$0/\$0 | 0%/0% |
| Hospital Facility Inpatient/Outpatient     | \$500/\$200                                                    | \$400/\$100 | \$1,000/\$300 | \$500/\$200 | \$1,000/\$400                  | \$500/\$150 | 40%/40%                           | 30%/\$100  | \$0/\$0 | 0%/0% |
| Urgent Care/Emergency Room                 | \$50 NoDD/\$350 NoDD                                           | \$25/\$75   | \$50/\$500    | \$60/\$325  | \$50 NoDD/\$350                | \$50/\$250  | 40%/40%                           | \$50/\$500 | \$0/\$0 | 0%/0% |
| Gia <sup>®</sup> Virtual Care Services     | \$0 NoDD except QHDHPs; QHDHPs are \$0 after deductible is met |             |               |             |                                |             |                                   |            |         |       |
| Diagnostic Radiology/Laboratory Outpatient | \$50/\$50 NoDD                                                 | \$25/\$25   | \$50/\$50     | \$60/\$60   | \$150/\$75 NoDD                | \$50/\$50   | 40%/40%                           | \$50/\$50  | \$0/\$0 | 0%/0% |
| Diabetic Supplies                          | \$15 NoDD                                                      | \$5         | \$40          | \$30        | \$35 NoDD (\$0 to age 26)      | \$35        | 40%                               | \$30       | \$0     | 0%    |

|  |                                                                |               |                                                    |         |                                                     |
|--|----------------------------------------------------------------|---------------|----------------------------------------------------|---------|-----------------------------------------------------|
|  | \$15/\$35                                                      | \$25/\$40     | 1 combined visit at \$30/\$65 NoDD, then \$30/\$65 | 50%/50% | 3 combined visits at \$50/\$75 NoDD, then \$50/\$75 |
|  | \$500/\$100                                                    | \$1,000/\$100 | \$1,500/\$150                                      | 50%/50% | \$1,500/\$150                                       |
|  | \$55/\$100                                                     | \$60/\$150    | \$70/\$500                                         | 50%/50% | \$75/\$500                                          |
|  | \$0 NoDD except QHDHPs; QHDHPs are \$0 after deductible is met |               |                                                    |         |                                                     |
|  | \$35/\$35                                                      | \$40/\$40     | \$75/\$50                                          | 50%/50% | \$75/\$50                                           |
|  | \$15                                                           | \$25          | \$30                                               | 50%     | \$50                                                |

## Pediatric Vision for Dependents to Age 19

|                                                 |          |          |          |          |          |          |         |          |        |       |
|-------------------------------------------------|----------|----------|----------|----------|----------|----------|---------|----------|--------|-------|
| Eye Exam/Eyewear Annual Exam and Set of Eyewear | \$50/50% | \$25/50% | \$50/50% | \$60/50% | \$50/50% | \$50/50% | 40%/40% | \$50/50% | \$0/0% | 0%/0% |
|-------------------------------------------------|----------|----------|----------|----------|----------|----------|---------|----------|--------|-------|

|  |          |          |          |         |          |
|--|----------|----------|----------|---------|----------|
|  | \$15/10% | \$25/20% | \$30/30% | 50%/50% | \$50/50% |
|--|----------|----------|----------|---------|----------|

## Pharmacy

|                                            |                               |                                       |                |                                        |                                     |                    |                         |                                        |                                     |                         |
|--------------------------------------------|-------------------------------|---------------------------------------|----------------|----------------------------------------|-------------------------------------|--------------------|-------------------------|----------------------------------------|-------------------------------------|-------------------------|
| Prescription Deductible Individual/Family  | \$100/\$200 (Brand Name only) | Integrated with Medical               | \$0/\$0        | Integrated with Medical                | Integrated with Medical             | \$0/\$0            | Integrated with Medical | Integrated with Medical                | Integrated with Medical             | Integrated with Medical |
| Prescription Cost-Share Tier1/Tier2/Tier 3 | \$10 NoDD/\$40/\$60           | \$5/\$15/\$25 (Preventive Drugs NoDD) | \$10/\$40/\$60 | \$10/\$45/\$90 (Preventive Drugs NoDD) | \$15 NoDD (\$0 to age 26)/\$45/\$90 | \$0/\$10/\$50 NoDD | \$5/\$60/\$80           | \$10/\$45/\$90 (Preventive Drugs NoDD) | \$0/\$0/\$0 (Preventive Drugs NoDD) | \$5 NoDD/0%/0%          |

|  |                |                     |                     |                                        |                         |
|--|----------------|---------------------|---------------------|----------------------------------------|-------------------------|
|  | \$0/\$0        | \$0/\$0             | \$0/\$0             | Integrated with Medical                | Integrated with Medical |
|  | \$10/\$30/\$60 | \$10/\$35/\$70 NoDD | \$15/\$40/\$75 NoDD | \$10/\$35/\$70 (Preventive Drugs NoDD) | \$10/\$35/\$70          |

## Premium Monthly Rates Rates effective January 1, 2023–December 31, 2023.

|                              |            |            |            |            |            |            |            |            |            |            |
|------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Single                       | \$810.91   | \$796.04   | \$855.44   | \$669.52   | \$658.00   | \$660.17   | \$484.80   | \$491.06   | \$490.64   | \$472.87   |
| Single + Spouse              | \$1,621.82 | \$1,592.08 | \$1,710.88 | \$1,339.04 | \$1,316.00 | \$1,320.34 | \$969.60   | \$982.12   | \$981.28   | \$945.74   |
| Single + Child(ren)          | \$1,378.55 | \$1,353.27 | \$1,454.25 | \$1,138.18 | \$1,118.60 | \$1,122.29 | \$824.16   | \$834.80   | \$834.09   | \$803.88   |
| Single + Spouse + Child(ren) | \$2,311.09 | \$2,268.71 | \$2,438.00 | \$1,908.13 | \$1,875.30 | \$1,881.48 | \$1,381.68 | \$1,399.52 | \$1,398.32 | \$1,347.68 |

|  |            |            |            |            |            |
|--|------------|------------|------------|------------|------------|
|  | \$1,026.80 | \$840.04   | \$675.92   | \$495.72   | \$515.09   |
|  | \$2,053.60 | \$1,680.08 | \$1,351.84 | \$991.44   | \$1,030.18 |
|  | \$1,745.56 | \$1,428.07 | \$1,149.06 | \$842.72   | \$875.65   |
|  | \$2,926.38 | \$2,394.11 | \$1,926.37 | \$1,412.80 | \$1,468.01 |

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## Questions? We're here to help!

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To learn more about applying for health insurance, including Medicaid, Child Health Plus, Essential Plan, and Qualified Health Plans through NY State of Health, The Official Health Plan Marketplace, visit [www.nystateofhealth.ny.gov](https://www.nystateofhealth.ny.gov) or call 1-855-355-5777.