beginning in 2014, the Affordable Care Act (ACA) requires most Americans to obtain health coverage. Low- and middle-income individuals and families shopping for health coverage through the state’s new marketplace, Covered California, may be eligible for federal subsidies to help them pay their premiums. Cost-sharing subsidies are also available to those who qualify to lower their out-of-pocket expenses.

All of the plans offered through Covered California have standardized benefits and cover a uniform set of comprehensive services. The only difference between the four tiers of coverage is the share of average health care costs paid for by the plan in relation to the share paid for by consumers. Bronze and silver plans have lower premiums but higher out-of-pocket costs while gold and platinum plans have higher premiums but lower copays and deductibles.

Cost-sharing subsidies raise the value of a silver plan by lowering consumers’ out-of-pocket costs. In California, instead of paying 30% of average costs on a silver plan, consumers receiving cost-sharing subsidies will only pay:

- **5%** income up to 150% FPL* ($17,300 individual; $35,400 family)
- **12%** income up to 200% FPL ($23,000 individual; $47,300 family)
- **26%** income up to 250% FPL ($29,000 individual; $59,000 family)

Copays are not subject to any deductible and count toward the annual out-of-pocket maximum. *Indicate benefits that are subject to deductibles. Source: Covered California

Consumers at all income levels will have access to a wide range of preventive services with no copays or deductibles.