

NH Individual / Family Plan Comparison – 2018

Given your current health, what kind of care do you expect to need over the coming months? Are you willing to pay more for a

higher level of coverage? Would you rather pay higher premiums in exchange for lower costs when you receive care?

It may help to keep these questions in mind when considering Harvard Pilgrim plans in the Gold, Silver and Bronze metallic tier levels shown below.

	Gold HMO Plans	Silver HMO Plans	Bronze HMO Plans
May be best if you	Are willing to pay for richer benefits	Are subsidy eligible and seek strong coverage value	Are healthy and do not anticipate using services
Premium level	Highest	Lower	Lowest
Deductible (Individual)	\$1,000	\$3,000 to \$3,500	\$7,000
Coinsurance	0% to 20%	0% to 40%	50%
Available plans	ElevateHealth: Gold 1000¹ ElevateHealth Options: Gold 1000²	ElevateHealth: Silver 3500¹ ElevateHealth Options: Silver 3000²	ElevateHealth: Bronze 7000¹

¹ These plans provide access to provider networks that are smaller than Harvard Pilgrim's full provider network. In these plans, members have coverage only from providers in the ElevateHealth HMO network. Please visit www.harvardpilgrim.org, then select "Find a Provider" for a list of providers in this network. You may call Harvard Pilgrim to request a paper copy of a provider directory at no charge.

² ElevateHealth Options plans are only available by purchasing directly from Harvard Pilgrim, and not through New Hampshire's federally facilitated Health Insurance Marketplace.



Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of Connecticut, Harvard Pilgrim Health Care of New England and HPHC Insurance Company