

# Easy Compare Plans

Finding the right health insurance plan can be a challenge. Easy Compare plans make it simpler.



## Focus on what's important to you

All Easy Compare plans in the same metal level (gold, silver, bronze) must have the same out-of-pocket costs for in-network services. This lets you focus on other meaningful differences between insurance companies:

Providers	Premiums	Prescriptions
If your preferred doctor is in the plan's network	How much you pay the insurance company each month	If your prescription drug is covered and how much it costs
<b>Like Jim, who has a doctor he likes</b>	<b>Like Mariana, a freelancer on a budget</b>	<b>Like Lee, who wants the best coverage for his Rx</b>
Jim picks three Easy Compare gold plans from different insurance companies. Next, he checks the plan documents to make sure his doctor is in-network before selecting a plan.	Mariana filters her plan results so she only sees Easy Compare bronze plans. Now Mariana is ready to compare prices and choose a plan with a monthly premium that fits her budget.	Lee narrows his shopping to Easy Compare silver plans, then checks the plan documents to see whether his medication is covered — and how much it will cost — before selecting a plan.


## Access the services you need

You'll only pay a set amount, or "co-pay," for frequently used health care services when you use a provider in the plan's network — even if you haven't met your deductible yet.

Examples of services covered with a co-pay before you meet your deductible	Easy Compare Gold	Easy Compare Silver	Easy Compare Bronze
Primary care visit	\$30	\$40	\$50
Urgent care visit	\$45	\$60	\$75
Specialist visit	\$60	\$80	\$100
Mental health and substance use disorder outpatient visits	\$30	\$40	\$50

## How to find Easy Compare plans

When shopping for a health plan on MNsure.org:

- Filter your results:  Easy Compare Plan
- Check the plan name for "Easy Compare"
- Look for the white tag 

## Need help? Talk to an expert

MNsure-certified brokers are health plan experts who can answer questions and give advice—at no cost to you. Find a broker near you:

[mnsure.org/free-help](https://mnsure.org/free-help)

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Attention. For free help interpreting this document, call 855-366-7873.

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