

Bronze	638	591	-7%	Bronze	308	242	-21%
Catastrophic	149	125	-16%	Catastrophic	72	66	-8%
Gold	465	332	-29%	Gold	231	127	-45%
Platinum	84	28	-67%	Platinum	26	6	-77%
Silver	735	792	+8%	Silver	385	275	-29%
All metals	2,071	1,868	-10%	All metals	1,022	716	-30%

POS & EPO Plan Count Data

POS	2016	2017	2016-2017	EPO plans	2016	2017	2016-2017
plans	POS	POS	change	EPO	EPO	change	
	plans	plans		plans	plans		
Bronze	146	81	-45%	Bronze	93	82	-12%
Catastrophic	32	27	-16%	Catastrophic	15	11	-27%
Gold	85	29	-66%	Gold	70	42	-40%
Platinum	19	9	-53%	Platinum	10	8	-20%
Silver	154	120	-22%	Silver	153	133	-13%
All metals	436	266	-39%	All metals	341	276	-19%

Health plans with separate prescription drug deductibles by metal level

The number of QHPs that offer a separate (and typically smaller) deductible for prescription drugs declined in 2017. In 2016, one-in-three plans (33%) covered prescription drugs before the medical deductible was met. In 2017, the number of plans that cover prescriptions before the medical deductible fell to one-in-four (25%).

Without a separate prescription drug deductible, consumers are typically required to meet their entire medical deductible before their health plan covers the cost of prescription drugs, though tier-one generic medications are often covered with a copay before any deductible is paid.

Metal Level	2016 plans	2017 plans	2015-2016
	without a separate	without	change
	Rx deductible	a separate Rx	
		deductible	
Bronze	91%	90%	-1%
Catastrophic	100%	100%	0%
Gold	43%	54%	+11%
Platinum	20%	41%	+21%
Silver	57%	69%	+12%
All metals	66%	75%	+9%

Research Methodology

- **Health plans by metal level and by type (HMO, PPO, EPO, and POS):** In order to assess year-over-year changes the number of plans of each plan type at various metal levels, eHealth analyzed information on Qualified Health Plans (QHPs) using government-published landscape files for plan years 2016 and 2017 which are available online at: <https://www.healthcare.gov/health-and-dental-plan-datasets-for-researchers-and-issuers/>.

- **Health plans with separate prescription drug deductibles by metal level:** eHealth analyzed information on QHPs using government-published landscape files for plan years 2016 and 2017 to determine how many plans included a separate deductible for prescription drugs and the average deductible for plans at various metal levels.
- **Plan details may vary:** The details of individual QHPs, such as how deductibles are calculated and applied, may vary by each individual QHP. For purposes of this analysis, certain assumptions were made about how deductibles and other plan details typically work. Such assumptions may not accurately reflect each QHP's actual plan details.

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