VETERAN / FAMILY OWNED & OPERATED

(813) 919-8536
C.Gruenbaum@insuredaf.com
insuredaf.com

Metal Tiers Decoded

Bronze, Silver, Gold, Platinum, what actually changes

Same network. Same benefits. Very different math on who pays what.

WHAT IT IS

Every ACA Marketplace plan covers the same 10 essential health benefits, preventive care, hospitalization, prescriptions, maternity, mental health, and more. The difference between tiers is the actuarial value (AV): what percentage of the average person's healthcare costs the plan pays vs. what you pay out of pocket. Higher tier = higher premium, lower out-of-pocket. Lower tier = lower premium, higher out-of-pocket. Which one wins depends on your medical pattern and your subsidy eligibility, not which one "sounds better."

THE 4 TIERS

Bronze (60% AV)
Lowest premium, highest deductible

Silver (70% AV)
Mid-premium, and the ONLY tier that qualifies for CSR

Gold (80% AV)
Higher premium, lower deductible

Platinum (90% AV)
Highest premium, lowest cost-share

Catastrophic
Under 30 or hardship-exempt, separate tier

WHO EACH TIER FITS

Bronze
Healthy, low-utilizer, doesn't qualify for CSR

Silver
Income 100–250% FPL (CSR makes this almost always the winner)

Gold
Regular medical user, no subsidy, wants predictability

Platinum
Chronic conditions, frequent specialist care, prescriptions

Run the math
Total cost = premium × 12 + expected out-of-pocket

THE 3 THINGS PEOPLE GET WRONG

1. **"Gold is always better than Bronze."**
Not necessarily. A healthy 30-year-old with no expected care often comes out ahead on Bronze + HSA over Gold. Gold wins when you actually USE healthcare regularly.

2. **"All Silver plans are the same."**
False. With Cost-Sharing Reductions (CSR), Silver plans for households 100–250% FPL get enhanced benefits: lower deductibles, lower copays, lower OOP max. Without CSR, Silver is just mid-tier.

3. **"Platinum is the best because it's the most expensive."**
Only if you're a heavy user. For most people, Platinum's premium exceeds the cost-share savings. It's the tier for people with predictable, high medical costs.

THE SILVER ADVANTAGE

If your household income is between 100% and 250% of the federal poverty level, Silver is the smart pick almost every time, not because Silver itself is special, but because Cost-Sharing Reductions (CSR) are Silver-only. CSR can drop your deductible by half, your OOP max by more than half, and your copays significantly. A subsidized Silver-with-CSR often costs LESS in total care than a Bronze plan despite the higher premium. See our Cost-Sharing Reductions guide for the full breakdown.

Trying to pick the right tier? Call or text Craig, I'll run the total-cost math against your actual medical pattern and subsidy eligibility, not against a brochure.

Don't go underinsured when you can be Insured AF.

Craig Gruenbaum | Insurance Advisor | (813) 919-8536 | C.Gruenbaum@insuredaf.com | insuredaf.com | Licensed in 37 states