# **Rate Comparison Tool Tutorial**

1. Visit doi.nv.gov then click on Health Insurance Rates



# 2. Click on "search for health Insurance rates"



# 3. Select individual or small group coverage



4. After you pick individual or small group answer the sorting questions, then click continue

Nevada Division	n of Insurance		Efo	Help me find
Consumers <u>Health I</u>	insurance Rates Healthcare Ref	orm Licensing	Insurers Captive Insurers	News & Notices
Search for Healt Part Two: Your Detai	h Insurance Rates			
Individual In order to identify their cost, please ar What county do Carson City	y plans available to you, and nswer the following questio <b>9 you live in?</b>	ns:		
What age are ye	ou?			
26	CONTINU	E		UMERA
2				1

5. Consumer may additionally sort what metal tier plan they are interested in, whether they would like to see plans on, or off the Exchange or both, and for what year. Consumers don't have to choose any of the following selections if they want to see ALL the plans!

healthrates.doi	nv.gov/W: ×		
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	Department of Business and Industry Nevada Division of Insurance	E f Q, Help me find	-
-	Consumers <u>Health Insurance Rates</u> Healthcare Reform Licensing	Insurers Captive Insurers News & Notices	1993
	Search for Health Insurance Rates		
	Part Three: Plan Options		
	The following options may be used to limit your search results. The	y are not required.	
	Metal tiers are used to group plans together based on their level of cost sharing. <i>Do you know which tier you would like?</i> I am not sure/I want to compare all tiers •	The metal tiers vary by percentage of average costs you have to pay on average toward the health eare you receive.	
	Do you wish to view plans offered via the	Bronze Plan: 40%	
	Exchange? (Subsidies may be available, based on your	• Silver Plan: 30%	
	income level, for Exchange plans. They are not offered on	• Gold Plan: 20%	
	non-exchange plans)	• Platinum Plan: 10%	
	Show Me All Plans (Exchange & Non) •		
		VIEW RESULTS	
	Which plan year do you wish to review?		
	2016		

6. After they hit view results, the selected plans will be displayed. They can refine the search results by modifying the info on top. Consumers can click on a plan name to view its details.

Search for Health Insuran	ce Rates						
Type Metal	On The	On The Exchange					
Individual • All •	All ¥						
Carrier		County	Age		Plan Ye	ar	
- All Carriers -	•	Carson City ·	26 •		2016 •		
SEARCH							
Insurance premiums shown for indi government. Starting November 1, v Search Results	vidual on-exch isit <u>NevadaHe</u> :	ange plans DO althLink.com to	NOT reflect o see how mu	financial Ich you qu	assistance offe aalify for.	red through the	federal
Download as PDF or email results to	:	Send	d Via Email				
Plan Name	Carrier	🛐 Meta	al 🕎 I	Exch 🕅	County 🕅	Cost Assi	Status
Aetna Bronze \$15 Copay PPO PD Plan ID: 27990NV0070001	Aetna Life	0		<u>ן</u>	Carson City	\$235.84	Approved
Aetna Bronze \$15 Copay PPO PD Plan ID: 27930NV0070001 Aetna Bronze HSA PPO PD Plan ID: 27990NV0070002	Aetna Life Aetna Lin				Carson City Carson City	\$235.84	Approved
Anton Brozze 315 Cozay, PPO PD Plan ID: 27950N/007001 Anton Bronze HSA PPO PD Plan ID: 27950N/007002 Anton Silver 310 Cozay, PPO PD Plan ID: 27950N/0070003	Aetna Life Aetna Lin Aetna Life (PP	O) Silve	H I	No	Carson City Carson City Carson City	\$235.84 \$229.81 \$279.63	Approved Approved Approved
Antra Brosze \$15 Coop. PPO PD Plan ID: 27950N/00/0001 Plan ID: 27950N/00/0002 Antra Silver \$10 Coop. PPO PD Plan ID: 27950N/00/0003 Cootso Brosze HSA PPO PD Plan ID: 27950N/01/0005	Aetna Life Aetna Li Aetna Life (PP Aetna Life (PP	O) Silve O) Bron	й 20 I	No	Carson City Carson City Carson City Carson City	\$235.84 \$229.81 \$279.63 \$222.70	Approved Approved Approved
Anton Brooze 115 Copus PPO PD Plan ID: 27950AV0070001 Anton Brooze HSA PPO PD Plan ID: 27950AV0070003 Anton Silver 310 Copus PPO PD Plan ID: 27950AV0070003 Costo C Brooze HSA PPO PD Plan ID: 27950AV0070005 Costo Silver 310 Copus PPO PD Plan ID: 27950AV010005	Aetna Life Aetna Life Aetna Life (PP Aetna Life (PP	0) Silve 0) Bron. 0) Silve	н I К	No	Carson City Carson City Carson City Carson City Carson City	\$235.84 \$229.81 \$279.63 \$222.70 \$275.43	Approved Approved Approved Approved
Astra Brozze S15 Cozu, PPO PD   Plan ID: 27990N/00/2002   Astra Brozze HSA PPO PD   Plan ID: 27990N/00/2002   Plan ID: 27990N/00/2002   Plan ID: 27990N/00/2002   Plan ID: 27990N/00/2003   Costco Brozze HSA PPO PD   Plan ID: 27990N/00/2003   Costco Brozze HSA PPO PD   Plan ID: 27990N/00/2002   Plan ID: 50196N/02/2002	Aetna Life (PP Aetna Life (PP Aetna Life (PP Aetna Life (PP Anthem (HMO)	O) Silve O) Silve O) Bron	r I zo I r I ze I	NO NO NO NO	Carson City Carson City Carson City Carson City Carson City	\$225.84 \$229.81 \$279.63 \$222.70 \$275.43 \$259.33	Approved Approved Approved Approved Approved
Anton Rooze 315 Coze, PPO PD Plan ID. 27950N/002001   Anton Rooze 15A PPO PD Plan ID. 27950N/002002   Anton Rooze 15A PPO PD Plan ID. 27950N/002003   Costco Brenze 15A PPO PD Plan ID. 27950N/0100005   Costco Severe 15A Coze, PPO PD Plan ID. 27950N/0100005   Costco Severe 15A Coze, PPO PD Plan ID. 27950N/0100005   Antone Rooze HMO Pathway, 5150/2055 Plan ID. 60156N/020021   Antone Rooze Pathway 1400 5000/407y Plan ID. 60156N/0200218	Aetna Life Aetna Life (PP Aetna Life (PP Aetna Life (PP Aetna Life (PP Anthem (HMO) Anthem (HMO)	O) Silve O) Bron O) Silve D) Bron D) Bron	и и I 220 I 220 I 220 I 220 I	NO NO NO	Carson City Carson City Carson City Carson City Carson City Carson City Carson City	\$235.84 \$229.81 \$279.63 \$222.70 \$275.43 \$229.33 \$229.33 \$248.06	Approved Approved Approved Approved Approved Approved

### **Health Insurance Rate Details**

Insurance premiums shown for individual on-exchange plans DO NOT reflect financial assistance offered through the federal government. Visit <u>NevadaHealthLink.com</u> to see how much you qualify for.

## Aetna Health (HMO)

#### Aetna Bronze \$15 Copay AVN HMO PD Plan

Plan Year:	2016	Market Segment:	Individual	Medical Deductible:	\$6850.00
Metal Tier:	Bronze	Exchange:	No	Drug Deductible:	\$.00
Rate Status:	Approved	County:	Nye	Dental Deductible:	Combined
Proposed:	\$203.97	Age:	26		
Approved Cost: \$189.98		Plan ID:	19298NV0060001		

### Plan Documents

#### Evidence of Coverage Schedule of Benefits

**Note:** The premiums shown represent the nonsmoker cost per member per month for Affordable Care Act (ACA) compliant plans based on the age and geographic location you have selected. Premiums for ACA compliant plans may only be based on age, geographic location, family composition, and tobacco use. The plans displayed may or may not include pediatric dental benefits.

The Division of Insurance reviews individual and small group market rates to ensure they are adequate, not excessive and not unfairly discriminatory.

To shop for insurance plans that are offered on the "Nevada Exchange" visit <u>NevadaHealthLink.com</u> (also known as the <u>Silver State</u> <u>Health Insurance Exchange</u>).

#### Comments

We welcome and value your comments and concerns. Explicit or rude language, spam, hate speech or personal attacks are not welcome. The Nevada Division of Insurance reserves the right to not post any such comment. All comments, even private comments, are part of the public record. Comments with private medical data about a third party will also be removed. All public comments will be read and reviewed before being posted, and should appear within one business day.