



INDIVIDUAL
MEDICAID
MEDICARE

2025

Individual & Family Plans: Benefits & Features



Why choose McLaren Health Plan Community?

Easy Plan Shopping — Our online enrollment tool (enroll.mclaren.org) allows you to browse and compare plans based on what matters to you most. You can quickly see what kind of savings you qualify for under the Affordable Care Act.

Support and Consultation — If you need help understanding your options, enrolling or managing your plan, we're here for you. Our Customer Service team is available Monday through Friday, 8 a.m. to 6 p.m.

Virtual Care through McLaren Now — Because we know minor injuries and illnesses don't always happen during business hours, you can avoid long wait times by using the McLaren Now app. Providers are available to you anytime, anywhere — 24/7/365.

When Can I Enroll?

Every year, open enrollment begins Nov. 1 and ends Jan. 15. Dec. 15 is the last day to enroll or change plans for coverage that begins Jan. 1. (Coverage starts Feb. 1 for those who enroll in or change plans Dec. 16 through Jan. 15.)

You can enroll in a plan outside of open enrollment if you qualify for a Special Enrollment Period or SEP. You may qualify for an SEP if you experience a life change such as losing other coverage, getting married or divorced, or having a baby. For a full list of qualifying events or to find out if you qualify for an SEP visit www.healthcare.gov.

How Do I Enroll in an Individual Plan?

Step 1. Visit enroll.mclaren.org or contact your agent. Dial **844-379-4378** if you would like to speak with someone about your options.

Step 2. Enter your information and answer the following questions to see if you qualify and determine your plan options.

Step 3. Choose a plan and complete your application online.

All McLaren Health Plan Community plans offered on the Marketplace cover the following 10 essential health benefits:

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization (like surgery and overnight stays)
- Pregnancy, maternity, and newborn care (both before and after birth)
- Mental health and substance use disorder services, including behavioral health treatment (this includes counseling and psychotherapy)
- Prescription drugs
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, incapacities, or chronic conditions gain or recover mental and physical skills)
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)

Additional benefits include:

- Birth control coverage
- Breastfeeding coverage
- Medical management programs (for specific needs like weight management, back pain, and diabetes)



Find an affordable health plan with McLaren Health Plan Community.

Shopping for your own health coverage can be challenging. It's important to find the right plan for both your lifestyle and your budget. McLaren Health Plan Community has plans that give you the coverage you need with access to thousands of doctors, specialists, clinics and hospitals across the state.

Three things to consider when choosing a plan:

1. There are four “metal” categories of health insurance plans: Bronze, Silver, Gold and Platinum. These categories show how you and McLaren Health Plan Community share costs. Plan categories have nothing to do with the quality of care you will receive.
2. Consider how much health care you think you'll use each year. Do you visit the doctor often? Do you only visit your primary care provider (PCP) or do you need to see a specialist? Do you take any prescription medications? These are all factors that will help you determine the amount of coverage you will need.
3. Your total costs for health care: You pay a monthly bill to your insurance company (called a premium) even if you don't use medical services that month. You pay out-of-pocket costs, including a deductible, when you get care. It's important to think about both kinds of costs when shopping.



PRODUCT NAME	DEDUCTIBLE AND COINSURANCE	OUT OF POCKET MAX		OFFICE VISIT	URGENT CARE	EMERGENCY ROOM		GENERIC	PREFERRED BRAND	NON-PREFERRED BRAND	SPECIALTY
MHP GOLD	\$1,400 INDIVIDUAL \$2,800 FAMILY 20% COINSURANCE	\$8,000 INDIVIDUAL \$16,000 FAMILY		\$30 PRIMARY CARE \$50 SPECIALIST	\$60	\$300		\$10	\$75	50% AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE
MHP GOLD STANDARD	\$1,500 INDIVIDUAL \$3,000 FAMILY 25% COINSURANCE	\$7,800 INDIVIDUAL \$15,600 FAMILY		\$30 PRIMARY CARE \$60 SPECIALIST	\$45	25% AFTER DEDUCTIBLE		\$15	\$30	\$60	\$250
*MHP SILVER EXCHANGE REWARDS	REWARDS: \$2,000/\$4,000 IN-NETWORK: \$8,000/\$16,000 REWARDS: 0% COINSURANCE IN-NETWORK: 50% COINSURANCE	\$8,250 INDIVIDUAL \$16,500 FAMILY		COVERED 100% OR 50% AFTER DEDUCTIBLE	COVERED 100% OR 50% AFTER DEDUCTIBLE	COVERED 100% OR 50% AFTER DEDUCTIBLE		\$10	\$85	50% COINSURANCE	50% COINSURANCE
MHP SILVER EXCHANGE	\$3,500 INDIVIDUAL \$7,000 FAMILY RX DEDUCTIBLE: \$500/1,000 COINSURANCE: MEDICAL: 20% RX: 40%	\$9,200 INDIVIDUAL \$18,400 FAMILY		PRIMARY CARE \$30 COPAY SPECIALIST \$70	\$75	20% AFTER DEDUCTIBLE		\$20	\$75	\$150 AFTER RX DEDUCTIBLE	40% AFTER RX DEDUCTIBLE
MHP SILVER STANDARD	\$5,000 INDIVIDUAL \$10,000 FAMILY 40% COINSURANCE	\$8,000 INDIVIDUAL \$16,000 FAMILY		\$40 PRIMARY CARE \$80 SPECIALIST	\$60	40% AFTER DEDUCTIBLE		\$20	\$40	\$80 AFTER DEDUCTIBLE	\$350 AFTER DEDUCTIBLE
MHP BRONZE	\$7,500 INDIVIDUAL \$15,000 FAMILY 50% COINSURANCE	\$9,200 INDIVIDUAL \$18,400 FAMILY		50% AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE		\$20	\$100 AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE
MHP EXPANDED BRONZE STANDARD	\$7,500 INDIVIDUAL \$15,000 FAMILY 50% COINSURANCE	\$9,200 INDIVIDUAL \$18,400 FAMILY		\$50 PRIMARY CARE \$100 SPECIALIST	\$75	50% AFTER DEDUCTIBLE		\$25	\$50 AFTER DEDUCTIBLE	\$100 AFTER DEDUCTIBLE	\$500 AFTER DEDUCTIBLE
MHP BRONZE SAVER (HDHP) EXPANDED	\$8,300 INDIVIDUAL \$16,600 FAMILY 0% COINSURANCE	\$8,300 INDIVIDUAL \$16,600 FAMILY; (\$9,450 FOR AN INDIVIDUAL IN A FAMILY)		COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE		COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE
MHP YOUNG ADULT/ CATASTROPHIC (30 YEARS AND UNDER)	\$9,200 INDIVIDUAL \$18,400 FAMILY 0% COINSURANCE	\$9,200 INDIVIDUAL \$18,400 FAMILY		NO CHARGE FOR VISITS 1-3; COVERED 100% AFTER DEDUCTIBLE FOR ALL FURTHER VISITS	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE		COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE	COVERED 100% AFTER DEDUCTIBLE

***Rewards Plans - MHP Community Rewards Plans offer two networks of providers, the Community Network and a Rewards Network. The Rewards Network can reduce deductible expenses to members.**

This is a brief comparison. See plan documents for full benefit descriptions.

You may qualify for cost-sharing reductions. Visit [healthcare.gov](https://www.healthcare.gov) to find out more.



McLarenHealthPlan.org

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