

2027 Nevada plan changes



Small Employer ACA plan changes

FKA indicates former plan name.

Plan	Benefit	2026	2027
PLATINUM			
Platinum 500	Out-of-pocket maximum (single / family)	\$5,000 / \$10,000	\$5,500 / \$11,000
	Virtual visits	\$0	\$15
	Primary care provider (PCP) / Behavioral health	\$15	\$15 / \$25
	Minor diagnostic (lab and x-ray)	\$0	\$0 / \$15
	Tier 6 drugs	20%	50%
GOLD			
Gold 750 (FKA 500)	Deductible (single / family)	\$500 / \$1,500	\$750 / \$2,250
	Out-of-pocket maximum (single / family)	\$7,900 / \$15,800	\$8,500 / \$17,000
	Virtual visits	\$0	\$25
	Primary care provider (PCP) / Behavioral health	\$25	\$25 / \$35
	Minor diagnostic (lab and x-ray)	\$10 / \$25	\$10 / \$50
	Tier 6 drugs	40%	50%
Gold 1750 (FKA 1500)	Deductible (single / family)	\$1,500 / \$3,500	\$1,750 / \$5,250
	Out-of-pocket maximum (single / family)	\$7,750 / \$15,500	\$8,500 / \$17,000
	Virtual visits	\$0	\$25
	Primary care provider (PCP) / Behavioral health	\$20	\$25 / \$35
	Specialty care provider (SCP)	\$40	\$50
	Minor diagnostic (lab and x-ray)	\$10 / \$25	\$10 / \$50
	Tier 6 drugs	30%	50%

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Plan	Benefit	2026	2027
Gold 2500 (FKA 2000)	Deductible (single / family)	\$2,000 / \$4,000	\$2,500 / \$7,500
	Out-of-pocket maximum (single / family)	\$7,500 / \$15,000	\$8,000 / \$16,000
	Virtual visits	\$0	\$25
	Primary care provider (PCP) / Behavioral health	\$15	\$25 / \$35
	Specialty care provider (SCP)	\$40	\$50
	Minor diagnostic (lab and x-ray)	\$10 / \$25	\$10 / \$50
	Tier 6 drugs	30%	50%
Gold Copay	Out-of-pocket maximum (single / family)	\$7,500 / \$15,000	\$8,000 / \$16,000
	Virtual visits	\$0	\$25
	Primary care provider (PCP) / Behavioral health	\$20	\$25 / \$35
	Specialty care provider (SCP)	\$40	\$50
	Minor diagnostic (lab and x-ray)	\$10 / \$25	\$10 / \$50
	Tier 4 drugs	\$40 after deductible	25% after deductible
	Tier 5 drugs	\$80 after deductible	50% after deductible
	Tier 6 drugs	30% after deductible	50% after deductible
SILVER			
Silver 3500	Out-of-pocket maximum (single / family)	\$8,800 / \$17,600	\$9,500 / \$19,000
	Virtual visits	\$0	\$35
	Primary care provider (PCP) / Behavioral health	\$25	\$35 / \$45
	Specialty care provider (SCP)	\$50	\$60
	Emergency room	\$350 after deductible	\$500 after deductible
	Tier 3 drugs	\$30	\$40

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Silver 6500 HSA-Qualified (FKA 5900)	Deductible (single / family)	\$5,900 / \$11,800	\$6,500 / \$13,000
	Out-of-pocket maximum (single / family)	\$5,900 / \$11,800	\$6,500 / \$13,000
Silver Copay	Out-of-pocket maximum (single / family)	\$10,150 / \$20,300	\$11,000 / \$22,000
	Virtual visits	\$0	\$35
	Primary care provider (PCP) / Behavioral health	\$25	\$35 / \$45
	Specialty care provider (SCP)	\$50	\$60
	Tier 3 drugs	\$30	\$40
	Tier 4 drugs	\$100 after deductible	25% after deductible
Silver 6000	Out-of-pocket maximum (single / family)	\$9,000 / \$18,000	\$10,500 / \$21,000
	Virtual visits	\$0	\$35
	Primary care provider (PCP) / Behavioral health	\$35	\$35 / \$45
	Specialty care provider (SCP)	\$60	\$75
	Inpatient hospitalization (facility)	30% after deductible	40% after deductible
	Outpatient hospitalization (facility)	30% after deductible	40% after deductible
	Major diagnostic	30% after deductible	40% after deductible
	Emergency room	\$350 after deductible	\$500 after deductible
	Tier 3 drugs	\$30	\$40
	Tier 6 drugs	40% after deductible	50% after deductible

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Plan	Benefit	2026	2027
BRONZE			
Bronze 10500 (FKA 9900)	Deductible (single / family)	\$9,900 / \$19,800	\$10,500 / \$21,000
	Out-of-pocket maximum (single / family)	\$9,900 / \$19,800	\$10,500 / \$21,000
	Virtual visits	\$0	\$45
	Primary care provider (PCP) / Behavioral health	\$45	\$45 / \$55
	Specialty care provider (SCP)	\$95	\$150
	Urgent care	\$75	\$100
Bronze 8500 HSA-Qualified (FKA 8300)	Deductible (single / family)	\$8,300 / \$16,600	\$8,500 / \$17,000
	Out-of-pocket maximum (single / family)	\$8,300 / \$16,600	\$8,500 / \$17,000

This document shows the applicable plan changes for 2027. Please note that this list is not all inclusive of each change. Refer to the member materials for all updates.