



Copper Plans

M Myth: Catastrophic (Copper) Plans are “junk.”

R Reality: Copper Plans have substantial consumer protections.

A common myth is that catastrophic “copper” plans are “junk” or skinny insurance plans that do not provide quality coverage for consumers. This couldn’t be further from the truth. Copper plans must adhere to virtually all Affordable Care Act (ACA) requirements, including covering those with pre-existing conditions and providing all 10 essential health benefits.

Additionally, copper plans are more affordable for many Americans. On average, the premiums for copper plans are 22 percent lower than those for exchange bronze plans, and up to 60 percent lower than exchange gold plans.

Some are concerned that copper plans are not available to all consumers. However, copper plans are available to millions of Americans, including those under 30, those of any age who qualify for an affordability or hardship exemption, as well as those in states who choose to expand copper plans to more consumers via a federal waiver request.

In short, copper plans are affordable, quality options to provide millions of Americans with coverage both during and post-COVID-19.

REQUIREMENT	COPPER PLANS
Must cover pre-existing conditions	✓
Comply with ACA substantial coverage mandate	✓
Adhere to ACA preventive services requirement	✓
No lifetime limits on essential health benefits	✓
Subject to ACA cost sharing regulations	✓
Cover all 10 Essential Health Benefits	✓

SOURCES:

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eHealth, “Catastrophic Health Insurance,” eHealth (2020), <https://www.ehealthinsurance.com/resources/affordable-care-act/catastrophic-insurance>.

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