2025 Small Group/Individual High Deductible Creditable Coverage Analysis

In the body of the charts below, under the Rx Riders Options columns, you will find several results: pass (indicating a rider is creditable), fail (indicating a rider is not creditable), or a dollar amount.

The dollar amount represents the minimum amount the employer would need to fund the HRA or HSA for the rider to be creditable (pass). If the employer funds less than the amount listed, the rider is not creditable (fail).

Product Line	Product	Benefit Type	2025 Marketing Plan ID	2025 General Naming Convention	INN Deductible Single	INN OOP Max Single	Rx	Creditable Coverage Status	Individual Contribution Needed
Individual	НДНМО	Qualified High Deductible	33	HDHMO HSA Qualified 33 Silver	\$3,500	\$7,000	\$4/50%/50%	Pass	*N/A
Individual	НДНМО	Qualified High Deductible	33	HDHMO HSA Qualified 33, Silver CSR1	\$3,050	\$6,000	10%/20%/30%	Pass	*N/A
Individual	НДНМО	Qualified High Deductible	33	HDHMO HSA Qualified 33, Silver CSR2	\$1,100	\$2,000	10%/20%/30%	Pass	*N/A
Individual	НДНМО	Qualified High Deductible	33	HDHMO HSA Qualified 33, Silver CSR3	\$200	\$1,000	10%/20%/30%	Pass	*N/A
Individual	НДНМО	Qualified High Deductible	35	HDHMO HSA Qualified 35 Silver	\$2,500	\$7,050	\$10/\$50/\$80	Pass	*N/A
Individual	НДНМО	Qualified High Deductible	35	HDHMO HSA Qualified 35 Silver, HSA, CSR1	\$1,950	\$6,500	\$10/\$50/\$80	Pass	*N/A
Individual	НДНМО	Qualified High Deductible	35	HDHMO HSA Qualified 35 Silver, HSA, CSR2	\$825	\$1,750	\$10/\$50/\$80	Pass	*N/A
Individual	НДНМО	Qualified High Deductible	35	HDHMO HSA Qualified 35 Silver, HSA, CSR3	\$250	\$600	\$10/\$50/\$80	Pass	*N/A
Individual	НДНМО	Qualified High Deductible	40	HDHMO HSA Qualified 40 Bronze Standard	\$5,500	\$8,050	\$10/\$35/\$70	Pass	*N/A
Individual	НДНМО	Qualified High Deductible	44	HDHMO HSA Qualified 44 Bronze	\$6,250	\$7,150	50%/50%/50%	Pass	*N/A
Individual	НДНМО	Qualified High Deductible	45	HDHMO HSA Qualified 45 Bronze	\$7,050	\$7,050	0%/0%/0%	Pass	*N/A
Individual	НДНМО	Coinsurance	50	HDHMO Non HSA Qualified 50 Catastrophic Standard	\$9,200	\$9,200	0%/0%/0%	Pass	*N/A
Individual	НДНМО	Non-Qualified High Deductible	60	HDHMO Non HSA Qualified 60 Bronze Standard	\$3,800	\$9,200	\$10/\$35/\$70	Pass	*N/A
Product Line	Product	Benefit Type	2025 Marketing Plan ID	2025 General Naming Convention	INN Deductible Single	INN OOP Max Single	Rx	Creditable Coverage Status	Employer Contribution Needed
Product Line Small Group	Product HDEPO	Benefit Type Qualified HD Copayment		2025 General Naming Convention HDEPO HSA Qualified 225 Gold			Rx \$10/\$30/\$50		
			Plan ID		Single	Max Single		Status	Contribution Needed
Small Group	HDEPO	Qualified HD Copayment	Plan ID 225	HDEPO HSA Qualified 225 Gold	Single \$1,650	Max Single \$5,500	\$10/\$30/\$50	Status Pass	Contribution Needed N/A
Small Group Small Group	HDEPO HDEPO	Qualified HD Copayment Qualified HD Copayment	Plan ID 225 320	HDEPO HSA Qualified 225 Gold HDEPO HSA Qualified 320 Silver	\$1,650 \$2,200	\$5,500 \$7,050	\$10/\$30/\$50 \$10/\$50/\$80	Status Pass Pass	N/A N/A
Small Group Small Group Small Group	HDEPO HDEPO HDHMO	Qualified HD Copayment Qualified HD Copayment Qualified HD Copayment	Plan ID 225 320 324	HDEPO HSA Qualified 225 Gold HDEPO HSA Qualified 320 Silver HDHMO HSA Qualified 324 Silver	\$1,650 \$2,200 \$2,500	\$5,500 \$7,050 \$6,500	\$10/\$30/\$50 \$10/\$50/\$80 \$10/\$40/\$60	Pass Pass Pass	N/A N/A N/A
Small Group Small Group Small Group Small Group	HDEPO HDEPO HDHMO HDEPO	Qualified HD Copayment Qualified HD Copayment Qualified HD Copayment Qualified HD Copayment	Plan ID 225 320 324 326	HDEPO HSA Qualified 225 Gold HDEPO HSA Qualified 320 Silver HDHMO HSA Qualified 324 Silver HDEPO HSA Qualified 326 Silver	\$1,650 \$2,200 \$2,500 \$2,500	\$5,500 \$7,050 \$6,500 \$6,500	\$10/\$30/\$50 \$10/\$50/\$80 \$10/\$40/\$60 \$10/\$40/\$60	Pass Pass Pass Pass	N/A N/A N/A N/A N/A
Small Group Small Group Small Group Small Group Small Group	HDEPO HDHMO HDEPO HDHMO	Qualified HD Copayment	Plan ID 225 320 324 326 327	HDEPO HSA Qualified 225 Gold HDEPO HSA Qualified 320 Silver HDHMO HSA Qualified 324 Silver HDEPO HSA Qualified 326 Silver HDHMO HSA Qualified 327 Silver	\$1,650 \$2,200 \$2,500 \$2,500 \$2,200	\$5,500 \$7,050 \$6,500 \$6,500 \$7,050	\$10/\$30/\$50 \$10/\$50/\$80 \$10/\$40/\$60 \$10/\$40/\$60 \$10/\$50/\$80	Pass Pass Pass Pass Pass Pass	N/A N/A N/A N/A N/A N/A N/A
Small Group Small Group Small Group Small Group Small Group Small Group	HDEPO HDHMO HDEPO HDHMO HDEPO HDHMO HDEPO	Qualified HD Copayment	Plan ID 225 320 324 326 327 331	HDEPO HSA Qualified 225 Gold HDEPO HSA Qualified 320 Silver HDHMO HSA Qualified 324 Silver HDEPO HSA Qualified 326 Silver HDHMO HSA Qualified 327 Silver HDEPO HSA Qualified 331 Silver	\$1,650 \$2,200 \$2,500 \$2,500 \$2,500 \$2,200 \$3,900	\$5,500 \$7,050 \$6,500 \$6,500 \$7,050 \$6,900	\$10/\$30/\$50 \$10/\$50/\$80 \$10/\$40/\$60 \$10/\$40/\$60 \$10/\$50/\$80 \$15/\$50/\$80	Pass Pass Pass Pass Pass Pass Pass Pass	N/A N/A N/A N/A N/A N/A N/A N/A N/A
Small Group	HDEPO HDHMO HDEPO HDHMO HDEPO HDHMO HDEPO HDEPO	Qualified HD Copayment Non-Qualified HD Coinsurance	Plan ID 225 320 324 326 327 331 332	HDEPO HSA Qualified 225 Gold HDEPO HSA Qualified 320 Silver HDHMO HSA Qualified 324 Silver HDEPO HSA Qualified 326 Silver HDHMO HSA Qualified 327 Silver HDEPO HSA Qualified 331 Silver HDEPO EPC 332 Silver	\$1,650 \$2,200 \$2,500 \$2,500 \$2,200 \$3,900 \$4,500	\$5,500 \$7,050 \$6,500 \$6,500 \$7,050 \$6,900 \$8,750	\$10/\$30/\$50 \$10/\$50/\$80 \$10/\$40/\$60 \$10/\$40/\$60 \$10/\$50/\$80 \$15/\$50/\$80	Pass Pass Pass Pass Pass Pass Pass Pass	N/A
Small Group	HDEPO HDHMO HDEPO HDHMO HDEPO HDEPO HDEPO HDEPO	Qualified HD Copayment Non-Qualified HD Coinsurance	Plan ID 225 320 324 326 327 331 332 421	HDEPO HSA Qualified 225 Gold HDEPO HSA Qualified 320 Silver HDHMO HSA Qualified 324 Silver HDEPO HSA Qualified 326 Silver HDHMO HSA Qualified 327 Silver HDEPO HSA Qualified 331 Silver HDEPO EPC 332 Silver HDEPO HSA Qualified 421 Bronze	\$1,650 \$2,200 \$2,500 \$2,500 \$2,500 \$2,200 \$3,900 \$4,500 \$7,050	\$5,500 \$7,050 \$6,500 \$6,500 \$7,050 \$6,900 \$8,750 \$7,050	\$10/\$30/\$50 \$10/\$50/\$80 \$10/\$40/\$60 \$10/\$40/\$60 \$10/\$50/\$80 \$15/\$50/\$80 \$15/\$50/\$80 0%/0%/0%	Pass Pass Pass Pass Pass Pass Pass Pass	N/A
Small Group	HDEPO HDHMO HDEPO HDHMO HDEPO HDEPO HDEPO HDEPO HDEPO	Qualified HD Copayment Non-Qualified HD Coinsurance Qualified HD Coinsurance Qualified HD Copayment	Plan ID 225 320 324 326 327 331 332 421 424	HDEPO HSA Qualified 225 Gold HDEPO HSA Qualified 320 Silver HDHMO HSA Qualified 324 Silver HDEPO HSA Qualified 326 Silver HDHMO HSA Qualified 327 Silver HDEPO HSA Qualified 331 Silver HDEPO EPC 332 Silver HDEPO HSA Qualified 421 Bronze HDEPO HSA Qualified 424 Bronze	\$1,650 \$2,200 \$2,500 \$2,500 \$2,500 \$2,200 \$3,900 \$4,500 \$7,050 \$6,100	\$5,500 \$7,050 \$6,500 \$6,500 \$7,050 \$6,900 \$8,750 \$7,050 \$7,200	\$10/\$30/\$50 \$10/\$50/\$80 \$10/\$40/\$60 \$10/\$40/\$60 \$10/\$50/\$80 \$15/\$50/\$80 \$15/\$50/\$80 0%/0%/0% \$10/\$50/\$80	Pass Pass Pass Pass Pass Pass Pass Pass	N/A
Small Group	HDEPO HDHMO HDEPO HDHMO HDEPO HDEPO HDEPO HDEPO HDEPO EPO	Qualified HD Copayment Non-Qualified HD Coinsurance Qualified HD Coinsurance Qualified HD Copayment Copay First EPO	Plan ID 225 320 324 326 327 331 332 421 424 425	HDEPO HSA Qualified 225 Gold HDEPO HSA Qualified 320 Silver HDHMO HSA Qualified 324 Silver HDEPO HSA Qualified 326 Silver HDHMO HSA Qualified 327 Silver HDEPO HSA Qualified 331 Silver HDEPO EPC 332 Silver HDEPO HSA Qualified 421 Bronze HDEPO HSA Qualified 424 Bronze EPO Copay First 425 Silver	\$1,650 \$2,200 \$2,500 \$2,500 \$2,500 \$2,200 \$3,900 \$4,500 \$7,050 \$6,100	\$5,500 \$7,050 \$6,500 \$6,500 \$7,050 \$6,900 \$8,750 \$7,050 \$7,200 \$6,000	\$10/\$30/\$50 \$10/\$50/\$80 \$10/\$40/\$60 \$10/\$40/\$60 \$10/\$50/\$80 \$15/\$50/\$80 \$15/\$50/\$80 0%/0%/0% \$10/\$50/\$80	Pass Pass Pass Pass Pass Pass Pass Pass	N/A

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