



Michigan Individual Health Insurance Marketplace and Small Business Health Options (SHOP) Plans 2023

Plan Name	Plan Type	Metal Tier	U-M Status
Ascension – US Health and Life			
Individual and Family Plans			
Ascension Personalized Care Balanced Bronze	HMO	Bronze	Out-of-Network
Ascension Personalized Care Balanced Silver	HMO	Silver	Out-of-Network
Ascension Personalized Care No Deductible Bronze	HMO	Bronze	Out-of-Network
Ascension Personalized Care No Deductible Silver	HMO	Silver	Out-of-Network
Ascension Personalized Care Standard Expanded Bronze	HMO	Bronze	Out-of-Network
Ascension Personalized Care Standard Gold	HMO	Gold	Out-of-Network
Ascension Personalized Care Standard Silver	HMO	Silver	Out-of-Network
Ambetter from Meridian – Michigan			
Individual and Family Plans			
Clear Bronze	HMO	Bronze	In-Network
Clear Bronze HSA	HMO	Bronze	In-Network
Clear Silver	HMO	Silver	In-Network
Complete Gold	HMO	Gold	In-Network
Complete Silver	HMO	Silver	In-Network
Elite Bronze	HMO	Bronze	In-Network
Elite Gold	HMO	Gold	In-Network
Everyday Bronze	HMO	Bronze	In-Network
Everyday Gold	HMO	Gold	In-Network
Focused Silver	HMO	Silver	In-Network
Blue Care Network			
Individual and Family Plans			
Blue Cross Local Bronze	HMO	Bronze	Out-of-Network
Blue Cross Local Bronze Extra	HMO	Bronze	Out-of-Network
Blue Cross Local Bronze Saver	HMO	Bronze	Out-of-Network
Blue Cross Local Bronze Secure	HMO	Bronze	Out-of-Network
Blue Cross Local Silver	HMO	Silver	Out-of-Network
Blue Cross Local Silver Extra	HMO	Silver	Out-of-Network
Blue Cross Local Silver Off Marketplace	HMO	Silver	Out-of-Network
Blue Cross Metro Detroit Bronze	HMO	Bronze	Out-of-Network
Blue Cross Metro Detroit Bronze Extra	HMO	Bronze	Out-of-Network
Blue Cross Metro Detroit Bronze Saver	HMO	Bronze	Out-of-Network
Blue Cross Metro Detroit Bronze Secure	HMO	Bronze	Out-of-Network
Blue Cross Metro Detroit Silver	HMO	Silver	Out-of-Network
Blue Cross Metro Detroit Silver Extra	HMO	Silver	Out-of-Network
Blue Cross Metro Detroit Silver Off Marketplace	HMO	Silver	Out-of-Network
Blue Cross Metro Detroit Silver Saver	HMO	Silver	Out-of-Network
Blue Cross Preferred Bronze Extra	HMO	Bronze	In-Network
Blue Cross Preferred Bronze Saver	HMO	Bronze	In-Network



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Blue Cross Preferred Bronze Secure	HMO	Bronze	In-Network
Blue Cross Preferred Gold	HMO	Gold	In-Network
Blue Cross Preferred Gold Extra	HMO	Gold	In-Network
Blue Cross Preferred Silver Off Marketplace	HMO	Silver	In-Network
Blue Cross Preferred Silver Extra	HMO	Silver	In-Network
Blue Cross Preferred Silver Saver	HMO	Silver	In-Network
Blue Cross Preferred Value	HMO	Catastrophic	In-Network
Blue Cross Preferred Virtual Primary Care Bronze	HMO	Bronze	Specialty Care Only
Blue Cross Preferred Virtual Primary Care Silver	HMO	Silver	Specialty Care Only
Blue Cross Select Bronze	HMO	Bronze	Specialty Care Only
Blue Cross Select Bronze Extra	HMO	Bronze	Specialty Care Only
Blue Cross Select Bronze Saver	HMO	Bronze	Specialty Care Only
Blue Cross Select Bronze Secure	HMO	Bronze	Specialty Care Only
Blue Cross Select Silver	HMO	Silver	Specialty Care Only
Blue Cross Select Silver Extra	HMO	Silver	Specialty Care Only
Blue Cross Select Silver Off Marketplace	HMO	Silver	Specialty Care Only
Blue Cross Select Silver Saver	HMO	Silver	Specialty Care Only
Blue Cross Select Value	HMO	Catastrophic	Specialty Care Only
Small Business Plans			
BCN Fixed Cost Gold	HMO	Gold	In-Network
BCN Fixed Cost Platinum	HMO	Platinum	In-Network
BCN Gold	HMO	Gold	In-Network
BCN Healthy Blue Living Gold	HMO	Gold	In-Network
BCN Healthy Blue Living Platinum	HMO	Platinum	In-Network
BCN HRA Gold	HMO	Gold	In-Network
BCN HRA PCP Focus Platinum	HMO	Platinum	Out-of-Network
BCN HRA Platinum	HMO	Platinum	In-Network
BCN HSA Bronze	HMO	Bronze	In-Network
BCN HSA Gold	HMO	Gold	In-Network
BCN HSA PCP Focus Bronze	HMO	Bronze	Out-of-Network
BCN HSA Silver	HMO	Silver	In-Network
BCN PCP Focus Gold	HMO	Gold	Out-of-Network
BCN PCP Focus Platinum	HMO	Platinum	Out-of-Network
BCN PCP Focus Silver	HMO	Silver	Out-of-Network
BCN Platinum	HMO	Platinum	In-Network
BCN Routine Care Bronze	HMO	Bronze	In-Network
BCN Routine Care Silver	HMO	Silver	In-Network
BCN Silver	HMO	Silver	In-Network
BCN Virtual Primary Care HMO Gold	HMO	Gold	Specialty Care Only
BCN Virtual Primary Care HMO Platinum	HMO	Platinum	Specialty Care Only
BCN Virtual Primary Care HMO Silver	HMO	Silver	Specialty Care Only
Blue Elect Plus HSA POS Bronze	POS	Bronze	In-Network



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Blue Elect Plus HSA POS Gold	POS	Gold	In-Network
Blue Elect Plus HSA POS Silver	POS	Silver	In-Network
Blue Elect Plus POS Gold	POS	Gold	In-Network
Blue Cross Blue Shield of Michigan			
Individual and Family Plans			
Blue Cross Premier Bronze	PPO	Bronze	In-Network
Blue Cross Premier Bronze Extra	PPO	Bronze	In-Network
Blue Cross Premier Bronze Secure	PPO	Bronze	In-Network
Blue Cross Premier Gold	PPO	Gold	In-Network
Blue Cross Premier Gold Extra	PPO	Gold	In-Network
Blue Cross Premier Silver Off Marketplace	PPO	Silver	In-Network
Blue Cross Premier Silver Extra	PPO	Silver	In-Network
Blue Cross Premier Silver Saver	PPO	Silver	In-Network
Blue Cross Premier Value	PPO	Catastrophic	In-Network
Small Business Plans			
Blue Achieve PPO	PPO	Any	In-Network
Community Blue HRA PPO	PPO	Any	In-Network
Community Blue PPO	PPO	Any	In-Network
Physician's Choice PPO (Tiered Benefit)	PPO	Any	Varies by OSC*
Simply Blue HRA PPO	PPO	Any	In-Network
Simply Blue HSA PPO	PPO	Any	In-Network
Simply Blue PPO	PPO	Any	In-Network
Simply Blue Routine Care PPO	PPO	Any	In-Network
*Organized System of Care – integrated provider network based on PCP selection.			
Health Alliance Plan			
Individual and Family Plans			
HAP Personal Alliance HMO Bronze	HMO	Bronze	In-Network
HAP Personal Alliance HMO Bronze HSA	HMO	Bronze	In-Network
HAP Personal Alliance HMO Catastrophic	HMO	Catastrophic	In-Network
HAP Personal Alliance HMO Genesys Choice Bronze	HMO	Bronze	Out-of-Network
HAP Personal Alliance HMO Genesys Choice Catastrophic	HMO	Catastrophic	Out-of-Network
HAP Personal Alliance HMO Genesys Choice Gold 3000	HMO	Gold	Out-of-Network
HAP Personal Alliance HMO Genesys Choice Silver	HMO	Silver	Out-of-Network
HAP Personal Alliance HMO Gold HSA	HMO	Gold	In-Network
HAP Personal Alliance HMO Henry Ford Choice Bronze	HMO	Bronze	Out-of-Network
HAP Personal Alliance HMO Henry Ford Choice Bronze HSA	HMO	Bronze	Out-of-Network



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HAP Personal Alliance HMO Henry Ford Choice Catastrophic	HMO	Catastrophic	Out-of-Network
HAP Personal Alliance HMO Henry Ford Choice Gold HSA	HMO	Gold	Out-of-Network
HAP Personal Alliance HMO Henry Ford Choice Silver	HMO	Silver	Out-of-Network
HAP Personal Alliance HMO Silver	HMO	Silver	In-Network
HAP Personal Alliance PPO Bronze	PPO	Bronze	In-Network
HAP Personal Alliance PPO Bronze HSA	PPO	Bronze	In-Network
HAP Personal Alliance PPO Catastrophic	PPO	Catastrophic	In-Network
HAP Personal Alliance PPO Gold HSA	PPO	Gold	In-Network
HAP Personal Alliance PPO Silver	PPO	Silver	In-Network
Small Business Plans			
HAP EPO	EPO	All	In-Network
HAP HMO	HMO	All	In-Network
HAP HMO Genesys Choice	HMO	All	Out-of-Network
HAP PPO	HMO	All	In-Network
HAP HMO Henry Ford Choice	HMO	All	Out-of-Network
McLaren Health Plan			
Individual and Family Plans			
McLaren Bronze /Bronze VCP	HMO	Bronze	In-Network
McLaren Bronze Saver	HMO	Bronze	In-Network
McLaren Bronze Standard/Expanded Bronze Standard	HMO	Bronze	In-Network
McLaren Gold	HMO	Gold	In-Network
McLaren Gold / Gold VCP	HMO	Gold	In-Network
McLaren Gold Standard	HMO	Gold	In-Network
McLaren Silver	HMO	Silver	In-Network
McLaren Silver Exchange	HMO	Silver	In-Network
McLaren Silver Exchange Rewards	HMO	Silver	In-Network
McLaren Silver Standard	HMO	Silver	In-Network
McLaren Silver VCP	HMO	Silver	In-Network
McLaren Young Adult/Catastrophic	HMO	Catastrophic	In-Network
Small Business Plans			
McLaren Bronze	HMO	Bronze	In-Network
McLaren Gold	HMO	Gold	In-Network
McLaren Gold HSA	HMO	Gold	In-Network
McLaren Gold Select	HMO	Gold	In-Network
McLaren Gold VCP	HMO	Gold	In-Network
McLaren Platinum	HMO	Platinum	In-Network
McLaren Rewards Gold	HMO	Gold	Out-of-Network



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McLaren Rewards Platinum/ Platinum 1250	HMO	Platinum	Out-of-Network
McLaren Rewards Silver	HMO	Silver	Out-of-Network
McLaren Silver	HMO	Silver	In-Network
McLaren Silver HSA	HMO	Silver	In-Network
McLaren Silver Select	HMO	Silver	In-Network
McLaren Silver VCP	HMO	Silver	In-Network
Molina Healthcare of Michigan			
Individual and Family Plans			
Confident Care Gold	HMO	Gold	In-Network
Constant Care Silver	HMO	Silver	In-Network
Oscar Insurance Company			
Individual and Family Plans			
Bronze Classic/ Classic PCP Saver	EPO	Bronze	Out-of-Network
Bronze Elite	EPO	Bronze	Out-of-Network
Bronze Simple – HSA/ Simple – Standard	EPO	Bronze	Out-of-Network
Gold Classic/Gold Classic - Standard	EPO	Gold	Out-of-Network
Gold Elite	EPO	Gold	Out-of-Network
Secure	EPO	Catastrophic	Out-of-Network
Silver Classic	EPO	Silver	Out-of-Network
Silver Elite	EPO	Silver	Out-of-Network
Silver Simple – PCP Saver	EPO	Silver	Out-of-Network
Silver Simple – Specialist Saver	EPO	Silver	Out-of-Network
Physician Health Plan			
Individual and Family Plans			
Covenant PHP Exclusive Bronze	HMO	Bronze	In-Network
Covenant PHP Exclusive Gold	HMO	Gold	In-Network
Covenant PHP Exclusive Healthy	HMO	Catastrophic	In-Network
Covenant PHP Exclusive Silver	HMO	Silver	In-Network
Sparrow PHP Exclusive Bronze	HMO	Bronze	In-Network
Sparrow PHP Exclusive Gold	HMO	Gold	In-Network
Sparrow PHP Exclusive Healthy	HMO	Catastrophic	In-Network
Sparrow PHP Exclusive Silver	HMO	Silver	In-Network
University of Michigan Health PHP Exclusive Bronze	HMO	Bronze	In-Network
University of Michigan Health PHP Exclusive Gold	HMO	Gold	In-Network
University of Michigan Health PHP Exclusive Healthy	HMO	Catastrophic	In-Network
University of Michigan Health PHP Exclusive Silver	HMO	Silver	In-Network
Small Business Plans			
PHP Exclusive Bronze	HMO	Bronze	In-Network
PHP Exclusive Gold	HMO	Gold	In-Network
PHP Exclusive Gold HRA	HMO	Gold	In-Network
PHP Exclusive Gold HSA	HMO	Gold	In-Network



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PHP Exclusive Platinum	HMO	Platinum	In-Network
PHP Exclusive Platinum HRA	HMO	Platinum	In-Network
PHP Exclusive Silver	HMO	Silver	In-Network
PHP Exclusive Silver HSA	HMO	Silver	In-Network
PHP POS Bronze HSA	POS	Bronze	In-Network
PHP POS Gold	POS	Gold	In-Network
PHP POS Gold HRA	POS	Gold	In-Network
PHP POS Gold HSA	POS	Gold	In-Network
PHP POS Platinum	POS	Platinum	In-Network
PHP POS Platinum 0	POS	Platinum	In-Network
PHP POS Silver	POS	Silver	In-Network
PHP POS Silver HSA	POS	Silver	In-Network
Priority Health			
Individual and Family Plans			
MyPriority - Trinity Health East Network (with/without HSA)	HMO	All	Out-of-Network
MyPriority - Ascension St. John Providence Network (with/without HSA)	HMO	All	Out-of-Network
MyPriority - Beaumont Health Network (with/without HSA)	HMO	All	Out-of-Network
MyPriority - Bronson Healthcare Partners (with/without HSA)	HMO	All	Out-of-Network
MyPriority - Spectrum Health Partners (with/without HSA)	HMO	All	Out-of-Network
MyPriority (with/without HSA)	HMO	All	Specialty Care Only
MyPriority Telehealth PCP - Virtual First	HMO	All	Specialty Care Only
MyPriority Travel	HMO	All	In-Network
Small Business Plans			
Priority Made Simple HMO	HMO	All	In-Network
PriorityAllowance HMO	HMO	All	In-Network
PriorityAllowance POS	POS	All	In-Network
PriorityAssure HMO	HMO	All	In-Network
PriorityAssure POS	POS	All	In-Network
PriorityClassic HMO	HMO	All	In-Network
PriorityClassic HMO Tiered Network (SE or W MI)	HMO	All	Tier 2
PriorityClassic POS	POS	All	In-Network
PriorityClassic POS Tiered Network (SE or W MI)	POS	All	Tier 2
PriorityClassic PPO	PPO	All	In-Network
PriorityHRA HMO	HMO	All	In-Network
PriorityHRA POS	POS	All	In-Network
PriorityHSA HMO	HMO	All	In-Network



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PriorityHSA HMO Tiered Network (SE or W MI)	HMO	All	Tier 2
PriorityHSA POS	POS	All	In-Network
PriorityHSA PPO	PPO	All	In-Network
United Healthcare			
Individual and Family Plans			
Bronze Essential	HMO	Bronze	Out-of-Network
Bronze Standard	HMO	Bronze	Out-of-Network
Bronze Value	HMO	Bronze	Out-of-Network
Bronze Virtual First	HMO	Bronze	Out-of-Network
Gold Advantage	HMO	Gold	Out-of-Network
Gold Standard	HMO	Gold	Out-of-Network
Gold Value	HMO	Gold	Out-of-Network
Silver Advantage	HMO	Silver	Out-of-Network
Silver Standard	HMO	Silver	Out-of-Network
Silver Value	HMO	Silver	Out-of-Network
Silver Virtual First	HMO	Silver	Out-of-Network