

2026 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	2026 Marketing Plan ID	2026 General Naming Convention	INN Deductible Single	INN OOP Max Single	Rx	Creditable Coverage Status	Individual Contribution Needed
Individual	HDHMO	Qualified High Deductible	33	HDHMO Qualified 33 Silver	\$3,500	\$7,000	\$4/50%/50%	Pass	*N/A
Individual	HDHMO	Qualified High Deductible	33	HDHMO HSA Qualified 33, Silver CSR1	\$3,050	\$6,000	10%/20%/30%	Pass	*N/A
Individual	HDHMO	Qualified High Deductible	33	HDHMO HSA Qualified 33, Silver CSR2	\$1,100	\$2,000	10%/20%/30%	Pass	*N/A
Individual	HDHMO	Qualified High Deductible	33	HDHMO HSA Qualified 33, Silver CSR3	\$200	\$1,000	10%/20%/30%	Pass	*N/A
Individual	HDHMO	Qualified High Deductible	35	HDHMO Qualified 35 Silver	\$2,500	\$7,050	\$10/\$50/\$80	Pass	*N/A
Individual	HDHMO	Qualified High Deductible	35	HDHMO HSA Qualified 35 Silver, HSA, CSR1	\$1,950	\$6,500	\$10/\$50/\$80	Pass	*N/A
Individual	HDHMO	Qualified High Deductible	35	HDHMO HSA Qualified 35 Silver, HSA, CSR2	\$825	\$1,750	\$10/\$50/\$80	Pass	*N/A
Individual	HDHMO	Qualified High Deductible	35	HDHMO HSA Qualified 35 Silver, HSA, CSR3	\$250	\$600	\$10/\$50/\$80	Pass	*N/A
Individual	HDHMO	Qualified High Deductible	40	HDHMO Qualified 40 Bronze Standard	\$5,500	\$8,050	\$10/\$35/\$70	Pass	*N/A
Individual	HDHMO	Qualified High Deductible	44	HDHMO Qualified 44 Bronze	\$6,250	\$7,150	50%/50%/50%	Pass	*N/A
Individual	HDHMO	Qualified High Deductible	45	HDHMO Qualified 45 Bronze	\$7,050	\$7,050	0%/0%/0%	Pass	*N/A
Individual	HDHMO	Coinsurance	50	HDHMO Non-Qualified 50 Catastrophic Standard	\$9,200	\$9,200	0%/0%/0%	Pass	*N/A
Individual	HDHMO	Non-Qualified High Deductible	60	HDHMO Non-Qualified 60 Bronze Standard	\$3,800	\$9,200	\$10/\$35/\$70	Pass	*N/A
									Employer Contribution Needed
Small Group	HDEPO	Qualified HD Copayment	225	HDEPO Qualified 225 Gold	\$1,650	\$5,500	\$10/\$30/\$50	Pass	N/A
Small Group	HDEPO	Qualified HD Copayment	320	HDEPO Qualified 320 Silver	\$2,200	\$7,050	\$10/\$50/\$80	Pass	N/A
Small Group	HDHMO	Qualified HD Copayment	324	HDHMO Qualified 324 Silver	\$2,500	\$6,500	\$10/\$40/\$60	Pass	N/A
Small Group	HDEPO	Qualified HD Copayment	326	HDEPO HSA Qualified 326 Silver	\$2,500	\$6,500	\$10/\$40/\$60	Pass	N/A
Small Group	HDHMO	Qualified HD Copayment	327	HDHMO HSA Qualified 327 Silver	\$2,200	\$7,050	\$10/\$50/\$80	Pass	N/A
Small Group	HDEPO	Qualified HD Copayment	331	HDEPO Qualified 331 Silver	\$3,900	\$6,900	\$15/\$50/\$80	Pass	N/A
Small Group	HDEPO	Non-Qualified HD Coinsurance	332	HDEPO EPC 332 Silver	\$4,500	\$8,750	\$15/\$50/\$80	Pass	N/A
Small Group	HDEPO	Qualified HD Coinsurance	421	HDEPO Qualified 421 Bronze	\$7,050	\$7,050	0%/0%/0%	Pass	N/A
Small Group	HDEPO	Qualified HD Copayment	424	HDEPO Qualified 424 Bronze	\$6,100	\$7,200	\$10/\$50/\$80	Pass	N/A
Small Group	EPO	Copay First EPO	425	EPO Copay First 425 Silver	\$6,000	\$6,000	\$10/\$30/\$50	Pass	N/A
Small Group	HDHMO	Non-Qualified HD Coinsurance	426	HDHMO Non HSA Qualified 426 Bronze	\$8,550	\$8,550	0%/0%/0%	Pass	N/A
Small Group	HMO	Copay First HMO	427	HMO Copay First 427 Silver	\$6,000	\$6,000	\$10/\$30/\$50	Pass	N/A
Small Group	HDHMO	Qualified HD Coinsurance	428	HDHMO HSA Qualified 428 Bronze	\$6,350	\$7,200	20%/20%/20%	Pass	N/A

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