

Plan Year 2024 Individual & Family Markets Products

Below are links to Summaries of Benefits and Coverage (SBC), Outlines of Coverage (OOC) and Plan Comparison Charts for Blue Cross and Blue Shield of Illinois (BCBSIL) qualified health plans in the individual and family ACA market.

Plan Comparison Charts

Comparison Chart	Links to Charts
BCBSIL Plan Comparison Charts Combined	English • Spanish
BCBSIL Gold Plan Comparison Chart	English • Spanish
BCBSIL Silver Plan Comparison Chart	English • Spanish
BCBSIL Bronze Plan Comparison Chart	English • Spanish

Key



Off-exchange plans

On-exchange "base" plans with no cost-sharing reductions (CSRs)

On-exchange plans with CSRs:

AI/AN Zero and AI/AN Limited plans are available to eligible American Indians and Alaska Natives. Plans with actuarial values of 73%, 87% and 94% are available to eligible consumers meeting household income requirements.

Gold Plans

Plan Name	Plan Variance Description	Link to SBC Document	Link to OOC Document
Blue Choice Preferred Gold PPO SM 204 - Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM 707	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM 204 - Rx Copays	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM 707	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM 204 - Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM 707	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM 204 - Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM 707	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue FocusCare Gold SM 211	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue FocusCare Gold SM 211	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue FocusCare Gold SM 211	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage

Gold Plans (continued)

Plan Name	Plan Variance Description	Link to SBC Document	Link to OOC Document
Blue FocusCare Gold SM 211	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 207	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 703 - Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 707	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 207	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 703 - Rx Copays	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 707	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 207	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 703 - Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 707	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 207	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 703 - Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 707	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Gold SM 409 with Advocate - Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Gold SM 804 with Advocate	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Gold SM 409 with Advocate - Rx Copays	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Gold SM 804 with Advocate	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Gold SM 409 with Advocate - Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Gold SM 804 with Advocate	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Gold SM 409 with Advocate - Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Gold SM 804 with Advocate	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage

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Silver Plans

Plan Name	Plan Variance Description	Link to SBC Document	Link to OOC Document
Blue Choice Preferred Silver PPO SM 203	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 303	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 706	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 801 - Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 203	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 706	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 801 - Rx Copays	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 203	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 706	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 801 - Rx Copays	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 203	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 706	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 801 - Rx Copays	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 203	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 706	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 801 - Rx Copays	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 203	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 706	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 801 - Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 203	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 706	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 801 - Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage

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Silver Plans (continued)

Plan Name	Plan Variance Description	Link to SBC Document	Link to OOC Document
Blue FocusCare Silver SM 210	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue FocusCare Silver SM 210	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue FocusCare Silver SM 210	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue FocusCare Silver SM 210	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue FocusCare Silver SM 210	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue FocusCare Silver SM 210	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue FocusCare Silver SM 210	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 206	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 306	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 704 - Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 706	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 206	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 704 - Rx Copays	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 706	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 206	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 704 - Rx Copays	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 706	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 206	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 704 - Rx Copays	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 706	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 206	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 704 - Rx Copays	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 706	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 206	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 704 - Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 706	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 206	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage

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Silver Plans (continued)

Plan Name	Plan Variance Description	Link to SBC Document	Link to OOC Document
Blue Precision Silver HMO SM 704 - Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 706	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM 212 with Advocate - Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM 803 with Advocate	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM 212 with Advocate - Rx Copays	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM 803 with Advocate	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM 212 with Advocate - Rx Copays	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM 803 with Advocate	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM 212 with Advocate - Rx Copays	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM 803 with Advocate	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM 212 with Advocate - Rx Copays	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM 803 with Advocate	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM 212 with Advocate - Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM 803 with Advocate	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM 212 with Advocate - Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM 803 with Advocate	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage

Bronze Plans

Plan Name	Plan Variance Description	Link to SBC Document	Link to OOC Document
Blue Choice Preferred Bronze PPO SM 201	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 201	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 201	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 201	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 202	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 202	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 202	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 202	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 601 - Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 601 - Rx Copays	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 601 - Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 601 - Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 701 - Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 701 - Rx Copays	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 701 - Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 701 - Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 708	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 708	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 708	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 708	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue FocusCare Bronze SM 209	Off-exchange Plan	Summary of Benefits	Outlines of Coverage

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Bronze Plans (continued)

Plan Name	Plan Variance Description	Link to SBC Document	Link to OOC Document
Blue FocusCare Bronze SM 209	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue FocusCare Bronze SM 209	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue FocusCare Bronze SM 209	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 205	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 205	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 205	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 205	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 701 - Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 701 - Rx Copays	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 701 - Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 701 - Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 708	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 708	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 708	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 708	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Bronze SM 401 with Advocate - Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Bronze SM 401 with Advocate - Rx Copays	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Bronze SM 401 with Advocate - Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Bronze SM 401 with Advocate - Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Bronze SM 802 with Advocate	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Bronze SM 802 with Advocate	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Bronze SM 802 with Advocate	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Bronze SM 802 with Advocate	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage

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Catastrophic Plans

Plan Name	Plan Variance Description	Link to SBC Document	Link to OOC Document
Blue Choice Preferred Security PPO SM 200	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Security PPO SM 200	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage

We link to a plan's policy booklet in every SBC document. On the first page of an SBC, it's the first link at the top. On the next several pages of an SBC, the link to the policy booklet is located in the footer.

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