# ABC Health Plan, Inc.

Consumer choice plan disclosure statement

This HMO plan is a consumer choice plan. This plan doesn't include the same level of benefits that are in Texas health plans known as state-mandated plans. This plan does include all health benefits required by the Affordable Care Act.

**To see all benefits offered by this plan, go the plan’s “Summary of Benefits and Coverage.”**

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| **Benefit/coverage:** | **This plan:** | **A health plan with required benefits (state-mandated plan):** |
| **Deductible**  The amount you pay for care before the plan begins to share the cost. | Has a deductible. | Has no deductibles for in-network care. |
| **Out-of-pocket costs**  The amount you pay when you receive care, up to an annual limit. | Includes out-of-pocket costs that meet federal requirements but may sometimes be more than in a state-mandated plan. | A copay must be less than 50% of the total cost of the service. Annual out-of-pocket costs must be capped at 200% of your annual premium cost if you alert the plan. |
| **Habilitative and Rehabilitative care**  Care that helps you keep or improve skills for daily living. | Includes a limit on the number of visits per year for speech therapy, occupational therapy, and physical therapy. | Has no limit on the amount of care if it is needed for medical reasons. |

**If you want a plan with all state required benefits:**

We also offer a state-mandated plan that includes all state required benefits. This plan is not on Healthcare.gov and does not allow you to get help with premiums and out-of-pocket costs.

To learn more about this plan, call 555-444-3333 or visit [www.ABC-Health-Plan.com](http://www.ABC-Health-Plan.com).

**By signing your application to enroll in this plan, you acknowledge the following:**

* I understand the consumer choice plan I am applying for does not provide the same level of coverage required in other Texas health plans (state-mandated plans).
* I understand if my health changes and this plan does not meet my needs, in most cases I won't be able to get a new plan until the next open enrollment period.
* I understand I can get more information about consumer choice plans from the Texas Department of Insurance's website, [www.tdi.texas.gov/consumer/consumerchoice.html](http://www.tdi.texas.gov/consumer/consumerchoice.html), or by calling the Consumer Help Line at 1-800-252-3439.

**ABC Health Plan, Inc. must give you a copy of this statement upon request.**