



Michigan Individual Health Insurance Marketplace and Small Business Health Options (SHOP) Plans 2025

Plan Name	Plan Type	Metal Tier	U-M Status
Ambetter from Meridian – Michigan			
Individual and Family Plans			
Clear Silver 73%, 87% and 94% AV Cost Share	HMO	Silver	In-Network
Clear Silver Limited Cost Share	HMO	Silver	In-Network
Clear Silver Standard Cost Share	HMO	Silver	In-Network
Clear Silver Zero Cost Share	HMO	Silver	In-Network
Elite Bronze Limited Cost Share	HMO	Bronze	In-Network
Elite Bronze Standard Cost Share	HMO	Bronze	In-Network
Elite Bronze Zero Cost Share	HMO	Bronze	In-Network
Elite Gold Limited Cost Share	HMO	Gold	In-Network
Elite Gold Standard Cost Share	HMO	Gold	In-Network
Elite Gold Zero Cost Share	HMO	Gold	In-Network
Everyday Bronze Limited Cost Share	HMO	Bronze	In-Network
Everyday Bronze Standard Cost Share	HMO	Bronze	In-Network
Everyday Bronze Zero Cost Share	HMO	Bronze	In-Network
Everyday Gold Limited Cost Share	HMO	Gold	In-Network
Everyday Gold Standard Cost Share	HMO	Gold	In-Network
Everyday Gold Zero Cost Share	HMO	Gold	In-Network
Focused Silver 73%, 87% and 94% AV Cost Share	HMO	Silver	In-Network
Focused Silver Limited Cost Share	HMO	Silver	In-Network
Focused Silver Standard Cost Share	HMO	Silver	In-Network
Focused Silver Zero Cost Share	HMO	Silver	In-Network
Gold 201 HSA Standard Cost Share	HMO	Gold	In-Network
Gold 202 Standard Cost Share	HMO	Gold	In-Network
Silver 201 HSA Standard Cost Share	HMO	Silver	In-Network
Silver 203 Standard Cost Share	HMO	Silver	In-Network
Standard Expanded Bronze Expanded Cost Share	HMO	Bronze	In-Network
Standard Expanded Bronze Limited Cost Share	HMO	Bronze	In-Network
Standard Expanded Bronze Standard Cost Share	HMO	Bronze	In-Network
Standard Expanded Bronze Zero Cost Share	HMO	Bronze	In-Network
Standard Gold Limited Cost Share	HMO	Gold	In-Network
Standard Gold Standard Cost Share	HMO	Gold	In-Network
Standard Gold Zero Cost Share	HMO	Gold	In-Network
Standard Silver 73%, 87% and 94% AV Cost Share	HMO	Silver	In-Network
Standard Silver Limited Cost Share	HMO	Silver	In-Network
Standard Silver Standard Cost Share	HMO	Silver	In-Network
Standard Silver Zero Cost Share	HMO	Silver	In-Network



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Blue Care Network			
Individual and Family Plans			
Blue Cross Preferred Bronze Extra	HMO	Bronze	In-Network
Blue Cross Preferred Bronze Saver	HMO	Bronze	In-Network
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	HMO	Silver	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 Select Bronze Extra	HMO	Bronze	Specialty Care Only
Blue Cross Select Bronze Saver	HMO	Bronze	Specialty Care Only
Blue Cross Select Bronze Saver HSA	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 1, 2	HMO	Gold	In-Network
BCN Fixed Cost Platinum	HMO	Platinum	In-Network
BCN Gold	HMO	Gold	In-Network
BCN Gold 1, 2, 3, 4, 5, 6, 7	HMO	Gold	In-Network
BCN Healthy Blue Living Gold 1, 2, 3	HMO	Gold	In-Network
BCN Healthy Blue Living Platinum	HMO	Platinum	In-Network
BCN HRA Gold 1, 2	HMO	Gold	In-Network
BCN HRA PCP Focus Platinum 3	HMO	Platinum	In-Network
BCN HRA Platinum 1, 2, 3	HMO	Platinum	In-Network
BCN HSA Bronze	HMO	Bronze	In-Network
BCN HSA Gold 1, 2, 3	HMO	Gold	In-Network
BCN HSA PCP Focus Bronze	HMO	Bronze	In-Network
BCN HSA Platinum	HMO	Platinum	In-Network
BCN HSA Silver 1, 2, 3	HMO	Silver	In-Network
BCN PCP Focus Gold 2, 3, 4, 5, 6, 7	HMO	Gold	In-Network
BCN PCP Focus Platinum	HMO	Platinum	In-Network
BCN PCP Focus Silver	HMO	Silver	In-Network
BCN Platinum	HMO	Platinum	In-Network
BCN Platinum 1, 2	HMO	Platinum	In-Network
BCN Routine Care Bronze	HMO	Bronze	In-Network
BCN Routine Care Silver	HMO	Silver	In-Network



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Plan Name	Plan Type	Metal Tier	U-M Status
BCN Silver	HMO	Silver	In-Network
Blue Elect Plus HRA POS Gold 1, 2	POS	Gold	In-Network
Blue Elect Plus HSA POS Bronze	POS	Bronze	In-Network
Blue Elect Plus HSA POS Gold 1, 2	POS	Gold	In-Network
Blue Elect Plus HSA POS Platinum	POS	Platinum	In-Network
Blue Elect Plus HSA POS Silver	POS	Silver	In-Network
Blue Elect Plus POS Gold 1, 2, 3, 4, 5, 6, 7	POS	Gold	In-Network
Blue Elect Plus POS Platinum 1, 2	POS	Platinum	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 HSA	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 Silver Saver HSA	PPO	Silver	In-Network
Blue Cross Premier Value	PPO	Catastrophic	In-Network
Small Business Plans			
Community Blue HRA PPO Platinum	PPO	Platinum	In-Network
Community Blue HRA PPO Gold	PPO	Gold	In-Network
Community Blue PPO Gold	PPO	Gold	In-Network
Community Blue PPO Platinum 1, 2, 3, 4	PPO	Platinum	In-Network
Simply Blue HRA PPO Gold 1, 2, 3	PPO	Gold	In-Network
Simply Blue HRA PPO Platinum	PPO	Platinum	In-Network
Simply Blue HSA PPO Bronze	PPO	Bronze	In-Network
Simply Blue HSA PPO Gold 1, 2, 3	PPO	Gold	In-Network
Simply Blue HSA PPO Platinum	PPO	Platinum	In-Network
Simply Blue HSA PPO Silver 1, 2	PPO	Silver	In-Network
Simply Blue PPO Gold 1, 2, 3, 4, 5, 6, 7	PPO	Gold	In-Network
Simply Blue PPO Platinum	PPO	Platinum	In-Network
Simply Blue PPO Silver	PPO	Silver	In-Network
Simply Blue Routine Care PPO Bronze	PPO	Bronze	In-Network
Simply Blue Routine Care PPO Silver	PPO	Silver	In-Network
Health Alliance Plan			
Individual and Family Plans			
HAP CareSource Bronze	HMO	Bronze	In-Network
HAP CareSource Silver	HMO	Silver	In-Network
HAP CareSource Gold	HMO	Gold	In-Network
HAP IND HMO Gold HSA	HMO	Gold	In-Network
HAP IND HMO Gold HSA	HMO	Gold	In-Network

HAP IND HMO Bronze	HMO	Bronze	In-Network
HAP IND HMO Bronze HSA EMB	HMO	Bronze	In-Network



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Plan Name	Plan Type	Metal Tier	U-M Status
HAP IND HMO Catastrophic	PPO	Catastrophic	In-Network
HAP IND HMO Silver	HMO	Silver	In-Network
HAP IND PPO Bronze	PPO	Bronze	In-Network
HAP IND PPO Bronze HSA EMB	PPO	Bronze	In-Network
HAP IND PPO Catastrophic	PPO	Catastrophic	In-Network
HAP IND PPO Gold HSA	PPO	Gold	In-Network

McLaren Health Plan


Individual and Family Plans

MHP Bronze	HMO	Bronze	In-Network
MHP Bronze Limited Cost Sharing	HMO	Bronze	In-Network
MHP Bronze Saver (HDHP) Expanded	HMO	Bronze	In-Network
MHP Bronze Saver (HDHP) Expanded Limited Cost Sharing	HMO	Bronze	In-Network
MHP Bronze Saver (HDHP) Expanded Zero Cost Sharing	HMO	Bronze	In-Network
MHP Bronze Zero Cost Sharing	HMO	Bronze	In-Network
MHP Expanded Bronze Standard	HMO	Bronze	In-Network
MHP Expanded Bronze Standard Limited Cost Sharing	HMO	Bronze	In-Network
MHP Expanded Bronze Standard Zero Cost Sharing	HMO	Bronze	In-Network
MHP Gold	HMO	Gold	In-Network
MHP Gold Limited Cost Sharing	HMO	Gold	In-Network
MHP Gold Standard	HMO	Gold	In-Network
MHP Gold Standard Limited Cost Sharing	HMO	Gold	In-Network
MHP Gold Standard Zero Cost Sharing	HMO	Gold	In-Network
MHP Gold Zero Cost Sharing	HMO	Gold	In-Network
MHP Silver Exchange	HMO	Silver	In-Network
MHP Silver Exchange Limited Cost Sharing	HMO	Silver	In-Network
MHP Silver Exchange Rewards	HMO	Silver	In-Network
MHP Silver Exchange Rewards 73%, 87%, and 94%	HMO	Silver	In-Network
MHP Silver Exchange Rewards Limited Cost Sharing	HMO	Silver	In-Network
MHP Silver Exchange Rewards Zero Cost Sharing	HMO	Silver	In-Network
MHP Silver Exchange Zero Cost Sharing	HMO	Silver	In-Network
MHP Silver Standard	HMO	Silver	In-Network
MHP Silver Standard 73%, 87%, 94%	HMO	Silver	In-Network
MHP Silver Standard Exchange 73%, 87%, and 94%	HMO	Silver	In-Network
MHP Silver Standard Limited Cost Sharing	HMO	Silver	In-Network
MHP Silver Standard Zero Cost Sharing	HMO	Silver	In-Network
MHP Young Adult/Catastrophic	HMO	Catastrophic	In-Network


Molina Healthcare of Michigan

Individual and Family Plans


Molina Silver 1 100, 150, 200, and 250	HMO	Silver	In-Network
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Molina Silver 8 100, 150, 200, and 250	HMO	Silver	In-Network
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Plan Name	Plan Type	Metal Tier	U-M Status
Molina Silver 12 100, 150, 200, and 250	HMO	Silver	In-Network
Molina Gold 1	HMO	Gold	In-Network
Molina Gold 8	HMO	Gold	In-Network
Priority Health			
Individual and Family Plans			
MyPriority Balanced Silver	HMO	Silver	In-Network for Inpatient and Specialty Care Only
MyPriority Balanced Silver Off Marketplace	HMO	Silver	In-Network for Inpatient and Specialty Care Only
MyPriority Premier Silver	HMO	Silver	In-Network for Inpatient and Specialty Care Only
MyPriority Premier Silver Off Marketplace	HMO	Silver	In-Network for Inpatient and Specialty Care Only
MyPriority Prime Silver HSA Off Marketplace	HMO	Silver	In-Network for Inpatient and Specialty Care Only
MyPriority Standard Bronze	HMO	Bronze	In-Network for Inpatient and Specialty Care Only
MyPriority Standard Bronze Travel	HMO	Bronze	In-Network for Inpatient and Specialty Care Only
MyPriority Standard Gold	HMO	Gold	In-Network for Inpatient and Specialty Care Only
MyPriority Standard Silver	HMO	Silver	In-Network for Inpatient and Specialty Care Only
MyPriority Standard Silver Travel	HMO	Silver	In-Network for Inpatient and Specialty Care Only
MyPriority Value Bronze	HMO	Bronze	In-Network for Inpatient and Specialty Care Only
MyPriority Value Bronze HSA	HMO	Bronze	In-Network for Inpatient and Specialty Care Only
NOTE Michigan Medicine is out of network for all Narrow Network MyPriority Plans			
Small Business Plans			
PriorityAssure Bronze HMO	HMO	Bronze	In-Network
PriorityAssure Gold HMO	HMO	Gold	In-Network
PriorityAssure Silver HMO	HMO	Silver	In-Network

PriorityClassic Gold HMO	HMO	Gold	In-Network
PriorityClassic Gold HMO Tiered Network (SE or W MI)	HMO	Gold	Tier 2
PriorityClassic Gold POS	POS	Gold	In-Network
PriorityClassic Gold POS Tiered Network (SE or W MI)	POS	Gold	Tier 2
PriorityClassic Gold PPO	PPO	Gold	In-Network
PriorityClassic Platinum HMO	HMO	Platinum	In-Network
PriorityClassic Platinum HMO Tiered Network (SE or W MI)	HMO	Platinum	Tier 2
PriorityClassic Platinum POS	POS	Platinum	In-Network
PriorityClassic Platinum POS Tiered Network (SE or W MI)	POS	Platinum	Tier 2
PriorityClassic Platinum PPO	PPO	Platinum	In-Network
PriorityClassic Silver HMO	HMO	Silver	In-Network
PriorityClassic Silver HMO Tiered Network (SE or W MI)	HMO	Silver	Tier 2
PriorityClassic Silver POS	POS	Silver	In-Network
PriorityClassic Silver POS Tiered Network (SE or W MI)	POS	Silver	Tier 2
PriorityClassic Silver PPO	PPO	Silver	In-Network
PriorityHRA Gold HMO	HMO	Gold	In-Network
PriorityHRA Gold POS	POS	Gold	In-Network

			
Plan Name	Plan Type	Metal Tier	U-M Status
PriorityHSA Bronze HMO	HMO	Bronze	In-Network
PriorityHSA Bronze POS	POS	Bronze	In-Network
PriorityHSA Bronze PPO	PPO	Bronze	In-Network
PriorityHSA Gold HMO	HMO	Gold	In-Network
PriorityHSA Gold HMO Tiered Network (SE or W MI)	HMO	Gold	Tier 2
PriorityHSA Gold POS	POS	Gold	In-Network
PriorityHSA Gold PPO	PPO	Gold	In-Network
PriorityHSA Silver HMO	HMO	Silver	In-Network
PriorityHSA Silver HMO Tiered Network (SE or W MI)	HMO	Silver	Tier 2
PriorityHSA Silver POS	POS	Silver	In-Network
PriorityHSA Silver PPO	PPO	Silver	In-Network
University of Michigan Health Plan (formerly Physician Health Plan)			
Individual and Family Plans			
HMO Exclusive Bronze	HMO	Bronze	In-Network
HMO Exclusive Bronze HSA	HMO	Bronze	In-Network
HMO Exclusive Bronze Standard	HMO	Bronze	In-Network
HMO Exclusive Catastrophic	HMO	Catastrophic	In-Network
HMO Exclusive Gold Classic	HMO	Gold	In-Network
HMO Exclusive Gold Select	HMO	Gold	In-Network
HMO Exclusive Gold Standard	HMO	Gold	In-Network
HMO Exclusive Siler Standard	HMO	Silver	In-Network

HMO Exclusive Silver	HMO	Silver	In-Network
HMO Exclusive Silver Choice Off Market Only	HMO	Silver	In-Network
HMO Exclusive Silver Core Off Market Only	HMO	Silver	In-Network
HMO Exclusive Silver Select Plus	HMO	Silver	In-Network
Small Business Plans			
Bronze HSA (HMO Exclusive, POS, PPO)	HMO/POS/ PPO	Bronze	In-Network
Gold Choice HAS (HMO Exclusive, POS, PPO)	HMO/POS/ PPO	Gold	In-Network
Gold Choice Plus HRA (HMO Exclusive, POS, PPO)	HMO/POS/ PPO	Gold	In-Network
Gold Classic (HMO Exclusive, POS, PPO)	HMO/POS/ PPO	Gold	In-Network
Gold Classic Plus HAS (HMO Exclusive, POS, PPO)	HMO/POS/ PPO	Gold	In-Network
Gold Plus (HMO Exclusive, POS, PPO)	HMO/POS/ PPO	Gold	In-Network
Gold Preferred (HMO Exclusive, POS, PPO)	HMO/POS/ PPO	Gold	In-Network

			
Plan Name	Plan Type	Metal Tier	U-M Status
Gold Select (HMO Exclusive, POS, PPO)	HMO/POS/ PPO	Gold	In-Network
Gold Select Plus (HMO Exclusive, POS, PPO)	HMO/POS/ PPO	Gold	In-Network
Platinum Complete (HMO Exclusive, POS, PPO)	HMO/POS/ PPO	Platinum	In-Network
Platinum Complete Plus (HMO Exclusive, POS, PPO)	HMO/POS/ PPO	Platinum	In-Network
Platinum Elite (HMO Exclusive, POS, PPO)	HMO/POS/ PPO	Platinum	In-Network
Platinum Elite Plus (HMO Exclusive, POS, PPO)	HMO/POS/ PPO	Platinum	In-Network
Platinum Optima (HMO Exclusive, POS, PPO)	HMO/POS/ PPO	Platinum	In-Network
Silver (HMO Exclusive, POS, PPO)	HMO/POS/ PPO	Silver	In-Network
Silver HSA (HMO Exclusive, POS, PPO)	HMO/POS/ PPO	Silver	In-Network