



Michigan Individual Health Insurance Marketplace and Small Business Health Options (SHOP) Plans 2026

Plan Name	Plan Type	Metal Tier	U-M Status
Ambetter from Meridian – Michigan			
Individual and Family Plans			
Clear Silver Standard Cost Share	HMO	Silver	In-Network
Clear Silver Zero Cost Share	HMO	Silver	In-Network
Clear Silver Limited Cost Share	HMO	Silver	In-Network
Clear Silver 73% AV Cost Share	HMO	Silver	In-Network
Clear Silver 87% AV Cost Share	HMO	Silver	In-Network
Clear Silver 94% AV Cost Share	HMO	Silver	In-Network
Everyday Gold Standard Cost Share	HMO	Gold	In-Network
Everyday Gold Zero Cost Share	HMO	Gold	In-Network
Everyday 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
Elite Gold Limited Cost Share	HMO	Gold	In-Network
Standard Silver Standard Cost Share	HMO	Silver	In-Network
Standard Silver Zero Cost Share	HMO	Silver	In-Network
Standard Silver Limited Cost Share	HMO	Silver	In-Network
Standard Silver 73% AV Cost Share	HMO	Silver	In-Network
Standard Silver 87% AV Cost Share	HMO	Silver	In-Network
Standard Silver 94% AV Cost Share	HMO	Silver	In-Network
Standard Gold Standard Cost Share	HMO	Gold	In-Network
Standard Gold Zero Cost Share	HMO	Gold	In-Network
Standard Gold Limited Cost Share	HMO	Gold	In-Network
Silver 201 HSA Standard Cost Share	HMO	Gold	In-Network
Silver 203 Standard Cost Share	HMO	Gold	In-Network
Gold 201 HSA Standard Cost Share	HMO	Gold	In-Network
Gold 202 Standard Cost Share	HMO	Gold	In-Network
Blue Care Network			
Individual and Family Plans			
Blue Cross Preferred Bronze Extra	HMO	Bronze	In-Network
Blue Cross Preferred Bronze Saver HSA	HMO	Bronze	In-Network
Blue Cross Preferred Bronze Secure	HMO	Bronze	In-Network
Blue Cross Preferred Bronze Plus	HMO	Bronze	In-Network
Blue Cross Preferred Bronze HAS	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 Plus	HMO	Silver	In-Network
Blue Cross Preferred Silver HSA	HMO	Silver	In-Network
Blue Cross Preferred Silver Extra	HMO	Silver	In-Network



Michigan Individual Health Insurance Marketplace and Small Business Health Options (SHOP) Plans 2026

Plan Name	Plan Type	Metal Tier	U-M Status
Blue Cross Preferred Silver Saver	HMO	Silver	In-Network
Blue Cross Preferred Silver Secure	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 HAS	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 Bronze Plus	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 Saver	HMO	Silver	Specialty Care Only
Blue Cross Select Silver Secure	HMO	Silver	Specialty Care Only
Blue Cross Select Silver Plus	HMO	Silver	Specialty Care Only
Blue Cross Select Silver HSA	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, 8, 9	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 Platinum 1, 2, 3	HMO	Platinum	In-Network
BCN HSA Bronze 1, 2	HMO	Bronze	In-Network
BCN HSA Gold 1, 2, 3	HMO	Gold	In-Network
BCN HSA Platinum	HMO	Platinum	In-Network
BCN HSA Silver 1, 2, 3	HMO	Silver	In-Network
BCN PCP Focus	HMO	Any	Specialty Care Only
BCN Platinum	HMO	Platinum	In-Network
BCN Platinum 1, 2	HMO	Platinum	In-Network
BCN Silver 1, 2, 3	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



Michigan Individual Health Insurance Marketplace and Small Business Health Options (SHOP) Plans 2026

Plan Name	Plan Type	Metal Tier	U-M Status
Blue Elect Plus HSA POS Silver	POS	Silver	In-Network
Blue Elect Plus POS Gold 1, 2, 3, 4, 5, 6, 7, 8	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 Extra	PPO	Bronze	In-Network
Blue Cross Premier Bronze Saver HSA	PPO	Bronze	In-Network
Blue Cross Premier Bronze HAS	PPO	Bronze	In-Network
Blue Cross Premier Bronze Secure	PPO	Bronze	In-Network
Blue Cross Premier Bronze Plus	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 Extra	PPO	Silver	In-Network
Blue Cross Premier Silver Plus	PPO	Silver	In-Network
Blue Cross Premier Silver Saver HSA	PPO	Silver	In-Network
Blue Cross Premier Silver Secure	PPO	Silver	In-Network
Blue Cross Premier Silver 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, 4	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, 3	PPO	Silver	In-Network
Simply Blue PPO Gold 1, 2, 3, 4, 5, 6, 7, 8, 9	PPO	Gold	In-Network
Simply Blue PPO Platinum	PPO	Platinum	In-Network
Simply Blue PPO Silver 1, 2, 3	PPO	Silver	In-Network
Health Alliance Plan			
Individual and Family Plans			
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
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
HAP IND PPO Silver	HMO	Silver	In-Network



Michigan Individual Health Insurance Marketplace and Small Business Health Options (SHOP) Plans 2026

Plan Name	Plan Type	Metal Tier	U-M Status
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
Priority Health			
Individual and Family Plans			
MyPriorityHMO Standard Bronze	HMO	Bronze	In-Network for Inpatient and Specialty Care Only
MyPriorityHMO Standard Bronze Travel	HMO	Bronze	In-Network for Inpatient and Specialty Care Only
MyPriorityHMO Value Bronze	HMO	Bronze	In-Network for Inpatient and Specialty Care Only
MyPriorityHMO Value Bronze HSA	HMO	Bronze	In-Network for Inpatient and Specialty



Michigan Individual Health Insurance Marketplace and Small Business Health Options (SHOP) Plans 2026

Plan Name	Plan Type	Metal Tier	U-M Status
			Care Only
MyPriorityHMO Essential Bronze Off Marketplace <i>Effective 01/01/2026</i>	HMO	Bronze	In-Network for Inpatient and Specialty Care Only
MyPriorityHMO Balanced Silver	HMO	Silver	In-Network for Inpatient and Specialty Care Only
MyPriorityHMO Balanced Silver Off Marketplace	HMO	Silver	In-Network for Inpatient and Specialty Care Only
MyPriorityHMO Premier Silver	HMO	Silver	In-Network for Inpatient and Specialty Care Only
MyPriorityHMO Premier Silver Off Marketplace	HMO	Silver	In-Network for Inpatient and Specialty Care Only
MyPriorityHMO Prime Silver HSA Off Marketplace	HMO	Silver	In-Network for Inpatient and Specialty Care Only
MyPriorityHMO Standard Silver Travel	HMO	Silver	In-Network for Inpatient and Specialty Care Only
MyPriorityHMO Standard Silver Travel HSA Off Marketplace	HMO	Silver	In-Network for Inpatient and Specialty Care Only
MyPriorityHMO Standard Silver	HMO	Silver	In-Network for Inpatient and Specialty Care Only
MyPriority Standard Gold	HMO	Gold	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
PriorityHRA HMO Gold	HMO	Gold	In-Network
PriorityHRA POS Gold	POS	Gold	In-Network
PriorityHSA HMO Bronze	HMO	Bronze	In-Network
PriorityHSA POS Bronze	POS	Bronze	In-Network
PriorityHSA PPO Bronze	PPO	Bronze	In-Network
PriorityHSA HMO Gold	HMO	Gold	In-Network
PriorityHSA HMO Gold Tiered Network (SE or W MI)	HMO	Gold	Tier 2
PriorityHSA POS Gold	POS	Gold	In-Network
PriorityHSA PPO Gold	PPO	Gold	In-Network
PriorityHSA HMO Silver	HMO	Silver	In-Network



Michigan Individual Health Insurance Marketplace and Small Business Health Options (SHOP) Plans 2026

Plan Name	Plan Type	Metal Tier	U-M Status
PriorityHSA HMO Silver Tiered Network (SE or W MI)	HMO	Silver	Tier 2
PriorityHSA POS Silver	POS	Silver	In-Network
PriorityHSA PPO Silver	PPO	Silver	In-Network
PriorityHMO Platinum Tiered Network (SE or W MI)	HMO	Platinum	Tier 2
PriorityHMO Gold Tiered Network (SE or W MI)	HMO	Gold	Tier 2
PriorityHMO Silver Tiered Network (SE or W MI)	HMO	Silver	Tier 2
PriorityPOS Gold Tiered Network (SE or W MI)	POS	Gold	Tier 2
PriorityPOS Silver	POS	Silver	In-Network
PriorityPOS Gold	POS	Gold	In-Network
PriorityPOS Platinum	POS	Platinum	In-Network
PriorityPPO Platinum	PPO	Platinum	In-Network
PriorityPPO Gold	PPO	Gold	In-Network
PriorityPPO Silver	PPO	Silver	In-Network
PriorityHMO Platinum	HMO	Platinum	In-Network
PriorityHMO Gold	HMO	Gold	In-Network
PriorityHMO Silver	HMO	Silver	In-Network
PriorityHMO Bronze	HMO	Bronze	In-Network