Which health insurance metal tier is best for you?

Circle your answers, then tally up your choices — your result is based on the letter you selected most often.

1. How often do you go to the doctor?

A. Rarely, only for emergencies
B. A few times a year for checkups
C. Regularly for ongoing medical needs
D. Frequently, I have high health care needs

2. How important is a low monthly premium to you?

A. Extremely important
B. Important
C. Not a priority
D. Not important at all

3. What's your approach to managing health care costs?

A. I handle costs as they come
B. I balance monthly premiums and out-of-pocket costs
C. I pay more per month and less for care
D. I pay for comprehensive coverage

4. How stable is your income?

A. It varies — I need a plan that fits my budget even in lean months
B. Somewhat stable, but I need flexibility
C. Stable
D. Very stable

Results

Mostly A's: A bronze plan. It has the lowest premiums, with higher out-of-pocket (but still in-network) costs. It's best if you're healthy and don't need much medical care.
Mostly B's: A silver plan. It balances premiums and in-network costs. It's best for moderate health needs.
Mostly C's: A gold plan. It has higher premiums and lower in-network costs. It's best for ongoing health needs.
Mostly D's: A platinum plan. It has the highest premiums and most coverage. It's best for major health needs.