

What is CSR?

09/17/2024 12:33 pm MDT

What are Cost-Sharing Reductions (CSR)?

Cost-Sharing Reductions (CSR) are additional savings that reduce out-of-pocket costs on things like deductibles, co-payments, and prescription medications, but not premiums or non-covered services. They are only available when enrolled in a silver plan. Catastrophic, bronze, or gold plan holders cannot access CSR, except for qualifying American Indian and Alaska Native individuals. See the AI/AN CSR section for details.

Consumers may qualify for CSR if their income is at or below 250% of the Federal Poverty Level (FPL) or 300% for American Indians and Alaska Natives.

CSR eligibility and amount are assessed when applying for coverage through Your Health Idaho.

What does it look like when comparing plans?

If you are CSR eligible, you will see a **CSR eligible** button at the top of the plan information, as shown image below. When selected, it will show the impact CSR has on out-of-pocket costs.

Lower Expense

Blue Cross of Idaho

PQA Southeast Silver Copay Connect
3500 CSR 94

New CSR click-able details section

SILVER POS

CSR ELIGIBLE

\$60.00 /month
after \$540.00 tax credit

Office Visits \$0 Copay
Generic Drugs \$5 Copay
Deductible \$0
OOP Max \$2800
Network Patient Quality Alliance
Overall Quality Rating Not Available
Provider Search

☐ COMPARE [DETAILS](#) [ADD](#)

	Without CSR	Now you pay
Office Visits	\$25 Copay	\$0 Copay
Generic Drugs	\$25 Copay	\$5 Copay
Deductible	\$7000	\$null
OOP Max	\$10200	\$2800