The Plan Comparison Solution leverages an AI model that understands key summary of benefits and coverage (SBC) documents produced by U.S. health carriers. The tool generates a side-by-side comparison of Sentara's plans against an incumbent's plan, highlighting differences and similarities. A scoring mechanism elevates how closely Sentara's plans align with the uploaded incumbent plan, providing a quantitative measure of similarity for informed decision making.

Click on the **Plan Comparison** button on the eBroker home page.
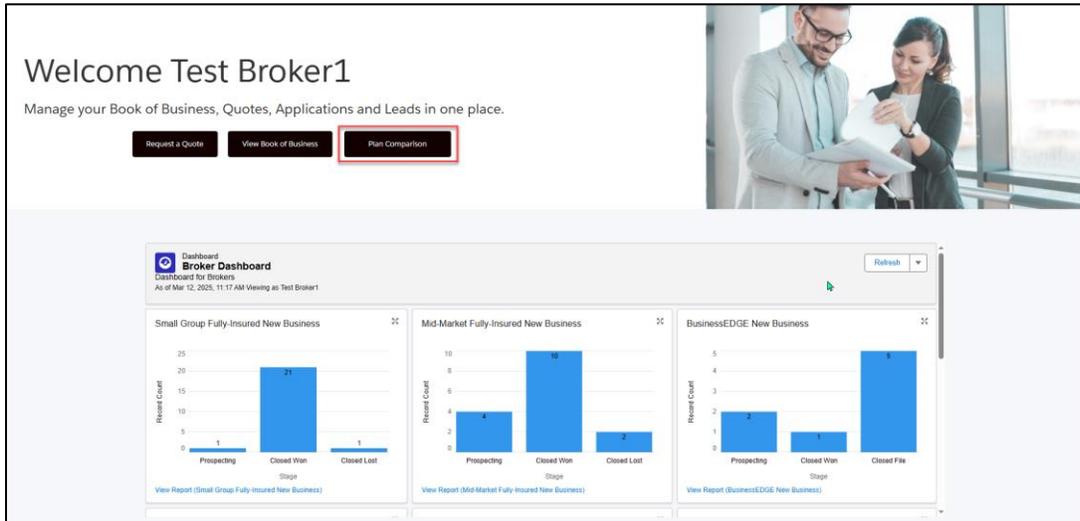
The Plan Comparison page is displayed and defaults to the Market Segment – Small Group.

Enter the following information:

- **Market Segment** – Select the Market Segment from the dropdown menu.
- **Zip Code** – Type the zip code and then select it from the display list.
- **County Field** –Select the County from the display list.
  - If a single county matches the zip code that was entered, it automatically fills in the county field.
  - If a zip code has more than one match of counties you are required to select the county of your interest
- **Upload SBC Document** – Click the button and upload the incumbent's SBC document from your computer.

Plan Comparison

Sentara's plans are evaluated against an incumbent plan based on a defined set of plan provisions such as benefits and services. Each plan provision is assigned a predetermined weight with some provisions carrying more significance than others. These weights contribute to the calculation of a planned matching score which quantifies the similarity or alignment between the paired health plans.

In-network individual deductible	$6,200	✅	$6000
In-network family deductible	$12,400	✅	$12000
Out-of-network individual deductible	$12,400	⚠️	$18000
Out-of-network family deductible	$24,800	⚠️	$36000
In-network out-of-pocket maximum (Individual)	$8,700	✓	$8700

The following plan provisions are used to derive the planned matching score:

- In-network individual deductible
- In-network family deductible
- Out-of-network individual deductible
- Out-of-network family deductible
- In-network OP maximum individual
- Out-of-network OP maximum family
- Copayment for primary care visit
- Copayment for specialist visit
- Preventive care screening coverage
- Cost for generic prescription drugs
- Cost for brand name prescription drugs
- Cost for specialty prescription drugs
- Copayment for emergency room visit
- Copayment for urgent care center visit