

Multnomah County Medical Plans Comparison Chart

You pay copay and coinsurance as indicated after applicable deductible up to out-of-pocket max.

2026 Medical Plans	Annual Deductible	Annual Out-of-Pocket Maximum	Network	Office Visits: Primary, Specialty, and Urgent Care	Diagnostic Lab & X-ray (outside routine physical)	Preventive Care Services	
						Office Visits; Routine Physicals including exam, lab work†, x-rays; Well Baby Care	Mammogram; Annual GYN exam; Prostate Screening; Preventative Immunizations
Moda PPO 400	\$400 per individual; \$1,200 per family	\$2,000 per individual; \$6,000 per family	In-Network	Primary: \$20 copay. Specialty/Urgent: \$40 copay; deductible waived; No copays for chronic condition benefit	15% after deductible	No charge †	No charge
	Out-of-Pocket Max includes deductibles, coinsurance & copays, but doesn't include Rx, Vision, and Hearing.		Out-of-Network*	35% after deductible	35% after deductible	35% after deductible †	35% after deductible
Moda Major Medical PPO	\$1,000 per individual; \$2,500 per family	\$6,150 per individual; \$12,300 per family	In-Network	30% after deductible	30% after deductible	No charge	No charge
	Out-of-Pocket Max includes deductibles, coinsurance, copays & Rx, but doesn't include Vision or Hearing.		Out-of-Network*	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Kaiser 10/20	No deductible	\$600 per individual; \$1,200 per family Out-of-Pocket Max includes copays; excludes Hearing & Vision	Services must be provided, prescribed, referred, or authorized by Kaiser Providers	Primary Care: \$5 copay first 3 visits per year, then \$10 copay; Specialty Care: \$20 copay; Urgent Care: \$30 copay; Telehealth: \$0	No charge	No charge	No charge
Kaiser Maintenance (Part-time employees only)	\$500 per individual OR \$1,500 per family	\$2,000 per individual; \$6,000 per family Out-of-Pocket Max includes deductibles and copays; excludes Hearing & Vision		Primary Care: \$5 copay first 3 visits per year, then \$20 copay; Specialty Care: 20% after deductible; Urgent Care: \$20 copay; Telehealth: \$0	\$10 copay	No charge	No charge

*You may be billed more than the Moda coinsurance cost based on the out-of-network provider charges exceeding standard costs.

Moda Plan Providers

Moda uses Connexus network for your in-network providers. For a complete listing of in-network providers, log in at Moda member dashboard or go to modahealth.com. Search by network, and select Connexus. You receive the highest level of coverage when you use physicians and facilities who are in-network.

Kaiser Permanente Providers

Kaiser is a geographically-specific HMO plan. Medical services & supplies must be provided, prescribed, and authorized by a Kaiser provider. You must receive the services and supplies at a Kaiser facility or referred

† Please note, not all lab work that your doctor may order for you during your routine physical is considered part of the preventive benefits.

Comparisons are not intended to provide comprehensive plan information. Benefits and coverage subject to plan limitations and definitions. This summary is not a guarantee of coverage.

Consult the Summary Plan Description, Evidence of Coverage, Summary of Benefits and Coverage for applicable health plan for coverage information.

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2026 Medical Plans	Network	Outpatient Surgery	Hospital Inpatient	Ambulance	Emergency Room (copay waived if admitted)	Chemical Dependency: Detox or Inpatient Treatment	Mental Health: Residential Treatment	Chemical Dependency or Mental Health: Outpatient Treatment	Chiropractic, Naturopathic, and Acupuncture Office Visits	Spinal Manipulation, Massage Therapy and Naturopathic Supplies	Acupuncture
Moda PPO 400	In-Network	15% after deductible	15% after deductible	No in-network, see out of network	\$100 copay; deductible applies - then an additional 15%	15% after deductible	15% after deductible	15% after deductible	\$20 copay naturopathic, \$40 copay others	50% with deductible waived Spinal manipulation - up to 20 visits Massage - up to 12 visits	15% after deductible; 20 visits per year
	Out-of-Network*	35% after deductible	35% after deductible	15% after deductible		35% after deductible	35% after deductible	35% after deductible	35% after deductible		35% after deductible, 20 visits per year
Moda Major Medical PPO	In-Network	30% after deductible	30% after deductible	No in-network, see out of network	\$100 copay; deductible applies - then an additional 30%	30% after deductible	30% after deductible	30% after deductible	30% after deductible	50% with deductible waived Spinal manipulation - up to 20 visits Massage - up to 12 visits	30% after deductible, 20 visits per year
	Out-of-Network*	50% after deductible	50% after deductible	30% after deductible		50% after deductible	50% after deductible	50% after deductible	50% after deductible		50% after deductible, 20 visits per year
Kaiser 10/20	Services must be provided, prescribed, referred, or authorized by Kaiser Providers	\$25 copay	\$50 per day copay up to \$250 max per admission	\$50 copay	\$50 copay	\$50 per day copay up to \$250 max per admission	\$50 per day copay up to \$250 max per admission	\$10 copay	\$15 copay for Chiropractic care (limit 20 visits), \$15 copay for Acupuncture (limit 20 visits), \$25 copay for Massage Therapy (limit 12 visits), regular copay for Naturopathy as a PCP office visit		
Kaiser Maintenance (Part-time employees only)		20% after deductible	20% after deductible	20%; deductible waived	20% after deductible	20% after deductible	20% after deductible; \$20 copay for day treatment	\$20 copay	\$15 copay for Chiropractic care (limit 20 visits), \$15 copay for Acupuncture (limit 20 visits), \$25 copay for Massage Therapy (limit 12 visits), Naturopathy as a PCP office visit		

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[You pay copay and coinsurance as indicated after deductible.](#)

You pay the listed copay or coinsurance and applicable deductible up to Out-of-Pocket max.

2026 Vision Coverage	Network	Routine Vision Exam		Vision Hardware		2026 Prescription Coverage	Annual Deductible	Annual Out-of-Pocket Maximum	Supply Quantity	Value / Low Cost Tier	Tier 1	Tier 2	Tier 3
		Adult	Children	Adult	Children								
Moda PPO 400 VSP	In-Network	\$0 copay	\$0 copay	Plan pays up to \$200 for frames every 2 yrs; 100% for standard lenses every year	Plan pays up to \$200 for frames and 100% for lenses every year	Moda PPO 400 - Moda Rx* In-Network	None	\$2,000 per individual \$6,000 per family	Retail 30-day supply: Retail 90-day supply:	≤ \$4 ≤ \$12	20% to \$50 max per Rx Includes specialty 20% to \$150 max per Rx		50%
	Out-of-Network	\$70 allowance	\$70 allowance					Rx Deductibles & Out-of-Pocket costs not included in Medical Deductibles or Max Out-of-Pocket	90-day supply (mail order)	≤ \$8	20% up to \$30 max	20% up to \$125 max	50%
Moda Major Medical PPO	In-Network	Not covered	Not covered	Not covered	Not covered	Moda Major Medical - Moda Rx* In-Network	\$300 per individual	Accrues toward Medical Max Out-of-Pocket	Retail 30-day supply: Retail 90-day supply:	≤ \$4 ≤ \$12	30% after deductible, includes specialty 30% after deductible		
	Out-of-Network	Not covered	Not covered	Not covered	Not covered				90-day supply (mail order)	≤ \$8	30% after deductible		
Kaiser 10/20	Services must be provided, prescribed, referred, or authorized by Kaiser Providers	\$10 copay	No charge	\$150 allowance per 2 calendar yr period for lenses & frames, or contacts	No charge	Kaiser 10/20	None	Accrues toward Medical Max Out-of-Pocket	30-day supply (retail)	≤ \$10	\$10 copay for generic; \$20 copay for brand		Same as Tier 2; requires physician approval
									90-day supply (mail order)	≤ \$20	\$20 copay for generic; \$40 copay for brand		
Kaiser Maintenance (Part-time employees only)		\$20 copay	\$20 copay	Not covered	Not covered	Kaiser Maintenance (part-time employees only)	None	Accrues toward Medical Max Out-of-Pocket	30-day supply (retail)	≤ \$15	\$15 copay for generic; \$30 copay for brand		Same as Tier 2; requires physician approval
									90-day supply (mail order)	≤ \$30	\$30 copay for generic; \$60 copay for brand		

*Pharmacy benefits are covered under the Moda ArrayRx Core network. CVS pharmacies are excluded on this plan. You can find in-network pharmacies with the [Navitus Pharmacy Search tool](#).

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