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<p>4. If a consumer enrolls in a bronze plan with 60% of the health care expenses paid by the health plan, then he or she will be responsible for:</p> <ul style="list-style-type: none"><li>a. 20% of health care expenses</li><li>b. 40% of the health care expenses</li><li>c. 0% of the health care expenses</li><li>d. Varies depending on the person's income</li></ul>	
<p>5. Out-of-pocket costs are:</p> <ul style="list-style-type: none"><li>a. A monthly premium</li><li>b. Co-payment and deductibles</li><li>c. Cost of services not covered by the health plan</li><li>d. The amount consumers pay for the health plan covered services that they use</li></ul>	



