

State of Montana 1st Quarter 2018 Small Group Major Medical Rates

MT CO-OP Plans offered in Montana

The age for each person is based on their first date of coverage in 2018. For children under the age of 21, only the three oldest children will be included in the family premium. Region is based on county of employer.

This table does not include every possible monthly premium. Included: The rounded cost by plan and region for the specific ages shown. Not included: Other ages, dental premiums, smoking surcharges, Platinum plans or individual options, and subsidies.

The cost sharing in this summary applies to "in-network" services only. Out-of-network services have higher cost sharing. Please see the policy language. Be sure to review plan details to know what applies to deductibles, exact copays and coinsurance for particular services, out-of-network coverage, excluded benefits, formularies, provider networks, etc.

Plan ID	32225MT0100003	32225MT0100005	32225MT0100007	32225MT0110003	32225MT0110004	32225MT0110005
Plan Name	Connected Care Bronze	Connected Care Bronze Plus	Connected Care Expanded Bronze	Access Care Bronze	Access Care Bronze Plus	Access Care Expanded Bronze
Metal Tier	Bronze	Bronze	Expanded Bronze	Bronze	Bronze	Expanded Bronze
Deductible	\$7,200	\$6,650	\$5,000	\$7,200	\$6,650	\$5,000
OOP Max*	\$7,350	\$6,650	\$7,200	\$7,350	\$6,650	\$7,000
Coinsurance	60%	0%	50%	60%	0%	60%
Age	Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone					
0-14	\$176	\$184	\$185	\$198	\$207	\$209
21-24	\$230	\$241	\$242	\$258	\$271	\$273
25	\$231	\$242	\$243	\$259	\$272	\$274
30	\$261	\$274	\$275	\$293	\$307	\$310
35	\$281	\$295	\$296	\$316	\$331	\$334
40	\$294	\$308	\$310	\$330	\$346	\$349
45	\$332	\$348	\$350	\$373	\$391	\$394
50	\$411	\$430	\$433	\$461	\$483	\$488
55	\$513	\$537	\$540	\$576	\$603	\$609
60	\$624	\$654	\$658	\$701	\$734	\$741
64-120	\$690	\$723	\$727	\$775	\$812	\$819
	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton					
0-14	\$190	\$199	\$200	\$214	\$224	\$226
21-24	\$249	\$260	\$262	\$279	\$292	\$295
25	\$250	\$261	\$263	\$280	\$294	\$296
30	\$282	\$296	\$297	\$317	\$332	\$335
35	\$304	\$318	\$320	\$341	\$357	\$360
40	\$318	\$333	\$335	\$357	\$374	\$377
45	\$359	\$376	\$378	\$403	\$422	\$426
50	\$444	\$465	\$468	\$499	\$522	\$527
55	\$554	\$581	\$584	\$623	\$652	\$658
60	\$675	\$707	\$711	\$758	\$794	\$801
64-120	\$746	\$781	\$785	\$838	\$877	\$885
	Counties of: Flathead, Lake, Missoula					
0-14	\$176	\$184	\$185	\$198	\$207	\$209
21-24	\$230	\$241	\$242	\$258	\$271	\$273
25	\$231	\$242	\$243	\$259	\$272	\$274
30	\$261	\$274	\$275	\$293	\$307	\$310
35	\$281	\$295	\$296	\$316	\$331	\$334
40	\$294	\$308	\$310	\$330	\$346	\$349
45	\$332	\$348	\$350	\$373	\$391	\$394
50	\$411	\$430	\$433	\$461	\$483	\$488
55	\$513	\$537	\$540	\$576	\$603	\$609
60	\$624	\$654	\$658	\$701	\$734	\$741
64-120	\$690	\$723	\$727	\$775	\$812	\$819
	Counties of: All others					
0-14	\$185	\$193	\$194	\$207	\$217	\$219
21-24	\$241	\$253	\$254	\$271	\$284	\$286
25	\$242	\$254	\$255	\$272	\$285	\$288
30	\$274	\$287	\$289	\$308	\$322	\$325
35	\$295	\$309	\$311	\$331	\$347	\$350
40	\$308	\$323	\$325	\$346	\$363	\$366
45	\$348	\$365	\$367	\$391	\$410	\$414
50	\$431	\$452	\$454	\$484	\$507	\$512
55	\$538	\$564	\$567	\$605	\$633	\$639
60	\$655	\$686	\$690	\$736	\$770	\$777
64-120	\$724	\$759	\$763	\$813	\$852	\$859

*OOP Max = Out of Pocket Maximum

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Plan ID	32225MT0100006	32225MT0100002	32225MT0100004	32225MT0110002	32225MT0100001	32225MT0110001
Plan Name	Connected Care Silver Option 2	Connected Care Silver	Connected Care Silver Plus	Access Care Silver	Connected Care Gold	Access Care Gold
Metal Tier	Silver	Silver	Silver	Silver	Gold	Gold
Deductible	\$5,700	\$2,150	\$3,600	\$2,750	\$750	\$950
OOP Max*	\$7,100	\$7,350	\$3,600	\$7,350	\$6,000	\$5,750
Coinsurance	40%	40%	0%	40%	30%	30%
Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone						
Age	\$211	\$229	\$239	\$242	\$315	\$348
0-14	\$211	\$229	\$239	\$242	\$315	\$348
21-24	\$275	\$299	\$312	\$316	\$412	\$455
25	\$276	\$301	\$313	\$317	\$413	\$457
30	\$312	\$340	\$354	\$359	\$467	\$516
35	\$336	\$366	\$381	\$386	\$503	\$556
40	\$352	\$383	\$399	\$404	\$526	\$581
45	\$397	\$432	\$451	\$456	\$595	\$657
50	\$492	\$535	\$557	\$565	\$735	\$813
55	\$614	\$668	\$696	\$705	\$918	\$1,015
60	\$747	\$813	\$847	\$858	\$1,118	\$1,235
64-120	\$826	\$898	\$936	\$948	\$1,235	\$1,365
Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton						
0-14	\$228	\$247	\$258	\$261	\$340	\$376
21-24	\$297	\$323	\$337	\$342	\$445	\$492
25	\$299	\$325	\$339	\$343	\$447	\$494
30	\$338	\$367	\$383	\$388	\$505	\$558
35	\$363	\$395	\$412	\$417	\$544	\$601
40	\$380	\$413	\$431	\$436	\$569	\$628
45	\$429	\$467	\$487	\$493	\$642	\$710
50	\$531	\$578	\$602	\$610	\$795	\$878
55	\$663	\$721	\$752	\$762	\$992	\$1,096
60	\$807	\$878	\$915	\$927	\$1,208	\$1,334
64-120	\$892	\$970	\$1,012	\$1,025	\$1,335	\$1,475
Counties of: Flathead, Lake, Missoula						
0-14	\$211	\$229	\$239	\$242	\$315	\$348
21-24	\$275	\$299	\$312	\$316	\$412	\$455
25	\$276	\$301	\$313	\$317	\$413	\$457
30	\$312	\$340	\$354	\$359	\$467	\$516
35	\$336	\$366	\$381	\$386	\$503	\$556
40	\$352	\$383	\$399	\$404	\$526	\$581
45	\$397	\$432	\$451	\$456	\$595	\$657
50	\$492	\$535	\$557	\$565	\$735	\$813
55	\$614	\$668	\$696	\$705	\$918	\$1,015
60	\$747	\$813	\$847	\$858	\$1,118	\$1,235
64-120	\$826	\$898	\$936	\$948	\$1,235	\$1,365
Counties of: All others						
0-14	\$221	\$240	\$250	\$254	\$330	\$365
21-24	\$289	\$314	\$327	\$332	\$432	\$477
25	\$290	\$315	\$329	\$333	\$434	\$479
30	\$328	\$357	\$372	\$376	\$490	\$542
35	\$353	\$384	\$400	\$405	\$528	\$583
40	\$369	\$401	\$418	\$424	\$552	\$610
45	\$417	\$454	\$473	\$479	\$624	\$689
50	\$516	\$561	\$585	\$592	\$772	\$853
55	\$644	\$700	\$730	\$740	\$963	\$1,064
60	\$784	\$852	\$889	\$900	\$1,172	\$1,295
64-120	\$866	\$942	\$982	\$995	\$1,296	\$1,432

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