

State of Montana 2018 Individual Major Medical Rates

BCBS MT Plans offered both on and off the Montana Federally Facilitated Marketplace *

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 primary residence.

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, Catastrophic plans or small group 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	30751MT0650013	30751MT0550040	30751MT0550041	30751MT0650012	30751MT0550039
Area 1					
Area 2		30751MT0550049	30751MT0550052		30751MT0550046
Area 3	30751MT0650018	30751MT0550050	30751MT0550053	30751MT0650017	30751MT0550047
Area 4		30751MT0550051	30751MT0550054		30751MT0550048
Plan Name	Blue Focus Bronze POS™ 205 - Two \$40 PCP Visits	Blue Preferred Bronze PPO™ 201 - Two \$25 PCP Visits	Blue Preferred Bronze PPO™ 202	Blue Focus Silver POS™ 206 - Two \$25 PCP Visits	Blue Preferred Silver PPO™ 203
Metal Tier	Bronze	Bronze	Bronze	Silver	Silver
Deductible	\$4,000	\$2,850	\$2,700	\$3,500	\$1,000
OOP Max**	\$7,350	\$7,350	\$6,550	\$7,350	\$7,350
Coinsurance	50%	50%	30%	50%	50%
Age	Monthly premium for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone				
0-14	\$230	\$265	\$284	\$301	\$345
21-24	\$300	\$347	\$372	\$394	\$451
25	\$302	\$348	\$373	\$395	\$453
30	\$341	\$394	\$422	\$447	\$512
35	\$367	\$424	\$454	\$481	\$551
40	\$384	\$443	\$475	\$503	\$576
45	\$434	\$501	\$537	\$569	\$651
50	\$536	\$619	\$664	\$704	\$806
55	\$670	\$773	\$829	\$878	\$1,006
60	\$815	\$941	\$1,008	\$1,069	\$1,224
64-120	\$901	\$1,041	\$1,115	\$1,182	\$1,353
	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton				
0-14		\$289	\$310		\$376
21-24		\$378	\$405		\$491
25		\$379	\$406		\$493
30		\$429	\$459		\$558
35		\$462	\$494		\$600
40		\$483	\$517		\$628
45		\$545	\$584		\$709
50		\$675	\$723		\$877
55		\$842	\$902		\$1,095
60		\$1,025	\$1,098		\$1,333
64-120		\$1,133	\$1,214		\$1,474
	Counties of: Flathead, Lake, Missoula				
0-14	\$262	\$315	\$338	\$343	\$410
21-24	\$342	\$412	\$442	\$449	\$536
25	\$344	\$414	\$443	\$451	\$538
30	\$388	\$468	\$501	\$509	\$609
35	\$418	\$504	\$540	\$549	\$655
40	\$437	\$527	\$564	\$574	\$685
45	\$494	\$595	\$638	\$648	\$774
50	\$611	\$736	\$789	\$802	\$958
55	\$763	\$919	\$985	\$1,001	\$1,196
60	\$929	\$1,119	\$1,199	\$1,218	\$1,455
64-120	\$1,027	\$1,237	\$1,325	\$1,347	\$1,608
	Counties of: All others				
0-14		\$290	\$310		\$377
21-24		\$379	\$406		\$493
25		\$380	\$407		\$495
30		\$430	\$461		\$559
35		\$463	\$496		\$602
40		\$484	\$519		\$630
45		\$547	\$586		\$711
50		\$677	\$725		\$880
55		\$845	\$905		\$1,099
60		\$1,028	\$1,101		\$1,337
64-120		\$1,136	\$1,217		\$1,478

* These plans offered only Off the FFM

**OOP Max = Out of Pocket Maximum

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Plan ID	30751MT0550023 *	30751MT0650009	30751MT0550038
Area 1	30751MT0550023 *	30751MT0650009	30751MT0550038
Area 2	30751MT0550010 *		30751MT0550043
Area 3	30751MT0550024 *	30751MT0650014	30751MT0550044
Area 4	30751MT0550025 *		30751MT0550045
Plan Name	Blue Preferred Silver PPO™ 101 - Three \$0 PCP Visits	Blue Focus Gold POS™ 207	Blue Preferred Gold PPO™ 204 - Two \$10 PCP Visits
Metal Tier	Silver	Gold	Gold
Deductible	\$3,250	\$0	\$450
OOP Max**	\$7,350	\$7,350	\$7,350
Coinsurance	30%	40%	30%

Age	Monthly premium for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone		
0-14	\$310	\$346	\$372
21-24	\$405	\$452	\$486
25	\$407	\$454	\$488
30	\$460	\$513	\$552
35	\$495	\$553	\$594
40	\$518	\$578	\$622
45	\$585	\$653	\$702
50	\$724	\$808	\$869
55	\$904	\$1,008	\$1,084
60	\$1,100	\$1,227	\$1,320
64-120	\$1,216	\$1,356	\$1,459
Age	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton		
0-14	\$338		\$405
21-24	\$441		\$530
25	\$443		\$532
30	\$501		\$601
35	\$539		\$647
40	\$564		\$677
45	\$637		\$765
50	\$788		\$946
55	\$984		\$1,181
60	\$1,198		\$1,437
64-120	\$1,324		\$1,589
Age	Counties of: Flathead, Lake, Missoula		
0-14	\$369	\$394	\$442
21-24	\$482	\$515	\$578
25	\$484	\$517	\$580
30	\$547	\$585	\$656
35	\$589	\$630	\$706
40	\$616	\$658	\$739
45	\$696	\$744	\$835
50	\$860	\$920	\$1,032
55	\$1,074	\$1,149	\$1,289
60	\$1,307	\$1,398	\$1,569
64-120	\$1,445	\$1,546	\$1,734
Age	Counties of: All others		
0-14	\$339		\$406
21-24	\$443		\$531
25	\$444		\$533
30	\$502		\$603
35	\$541		\$649
40	\$566		\$679
45	\$639		\$767
50	\$791		\$949
55	\$987		\$1,184
60	\$1,201		\$1,442
64-120	\$1,328		\$1,593

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**OOP Max = Out of Pocket Maximum