

State of Montana 2018 Individual Major Medical Rates

PacificSource 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	23603MT0290001	23603MT0290004	23603MT0290002	23603MT0290005	23603MT0290003	23603MT0290006
Plan Name	SmartHealth Bronze HSA 6550	PSN Bronze HSA 6550	SmartHealth Silver HSA 3000	PSN Silver HSA 3000	SmartHealth Gold 1500	PSN Gold 1500
Metal Tier	Bronze		Silver		Gold	
Deductible	\$6,550		\$3,000		\$1,500	
OOP Max*	\$6,550		\$5,000		\$5,000	
Coinsurance	0%		25%		10%	
Monthly premium for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone						
Age						
0-14	\$224		\$302		\$341	
21-24	\$292		\$395		\$446	
25	\$293		\$397		\$448	
30	\$332		\$449		\$506	
35	\$357		\$483		\$545	
40	\$374		\$505		\$570	
45	\$422		\$571		\$644	
50	\$522		\$706		\$797	
55	\$652		\$881		\$995	
60	\$793		\$1,073		\$1,211	
64-120	\$876		\$1,185		\$1,338	
Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton						
0-14		\$253		\$342		\$386
21-24		\$330		\$447		\$504
25		\$332		\$449		\$506
30		\$375		\$507		\$572
35		\$404		\$546		\$616
40		\$422		\$571		\$645
45		\$477		\$645		\$728
50		\$590		\$798		\$901
55		\$737		\$996		\$1,125
60		\$897		\$1,213		\$1,369
64-120		\$990		\$1,341		\$1,512
Counties of: Flathead, Lake, Missoula						
0-14	\$224	\$242	\$302	\$327	\$341	\$369
21-24	\$292	\$316	\$395	\$427	\$446	\$482
25	\$293	\$317	\$397	\$429	\$448	\$484
30	\$332	\$359	\$449	\$485	\$506	\$547
35	\$357	\$386	\$483	\$522	\$545	\$589
40	\$374	\$404	\$505	\$546	\$570	\$616
45	\$422	\$456	\$571	\$617	\$644	\$696
50	\$522	\$564	\$706	\$763	\$797	\$861
55	\$652	\$705	\$881	\$953	\$995	\$1,075
60	\$793	\$858	\$1,073	\$1,160	\$1,211	\$1,309
64-120	\$876	\$948	\$1,185	\$1,281	\$1,338	\$1,446
Counties of: All others						
0-14	\$230	\$249	\$312	\$337	\$352	\$380
21-24	\$301	\$326	\$407	\$440	\$460	\$497
25	\$302	\$327	\$409	\$442	\$462	\$499
30	\$342	\$370	\$462	\$500	\$522	\$564
35	\$368	\$398	\$498	\$538	\$562	\$607
40	\$385	\$416	\$521	\$563	\$587	\$635
45	\$435	\$470	\$588	\$636	\$664	\$718
50	\$538	\$582	\$727	\$786	\$821	\$888
55	\$672	\$726	\$908	\$982	\$1,025	\$1,108
60	\$818	\$884	\$1,105	\$1,195	\$1,248	\$1,349
64-120	\$903	\$977	\$1,221	\$1,320	\$1,379	\$1,491

*OOP Max = Out of Pocket Maximum