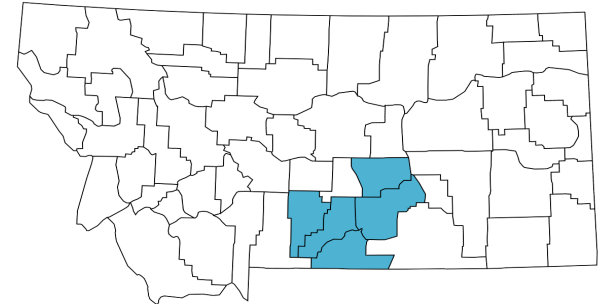


State of Montana Small Group ACA Rates

Rating Area 1: Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone Counties

The premium tables show 2019 monthly premiums for the first quarter of 2019 (Jan-Mar) rounded to the nearest dollar. Premium is the monthly amount charged to a policyholder for insurance coverage. These premiums are shown by plan and area for the specific ages shown. Other ages, dental premiums, smoking surcharges, cost sharing small group options, and any premium subsidies or other financial assistance are not shown. Cost sharing includes deductibles, copays, and coinsurance. The cost sharing in this summary applies to "in-network" services only. Out-of-network services have higher cost sharing. To determine your individual premium, look for the area or county of your primary residence.



NOTE:

- This table does not include every possible monthly premium.
- These premiums are subject to change.
- Review actual policy language and plan details for deductibles, copays, and coinsurance information; provider networks; out-of-network coverage; excluded benefits; etc.

Metal Level Plan Selection					
Platinum	Monthly Premium	\$	\$	\$	On average, platinum plans pay 90% of your health care expenses. The monthly premium is the highest of all the metal levels; however, the out-of-pocket expenses are low. This could be a good option if you plan to use a lot of health care services.
	Out-of-Pocket Medical Expense	\$			
Gold	Monthly Premium	\$	\$	\$	On average the gold plan pays 80% of your health care expenses. The monthly premium is higher, but out of pocket costs are lower. This could be a good option if you plan if you want to save on monthly premiums compared to Platinum but still want to keep our out-of-pocket costs low.
	Out-of-Pocket Medical Expense	\$	\$		
Silver	Monthly Premium	\$	\$		On average, the silver plan pays for 70% of your health care expenses. With a medium premium cost, this option could be a good option if you need to balance your monthly premium with your out-of-pocket costs.
	Out-of-Pocket Medical Expense	\$	\$	\$	
Bronze	Monthly Premium	\$			On average, the bronze plan pays for 60% of your health care expenses. This could be a good option if you do not need a lot of health services because it has the lowest premiums but tends to have the highest deductible.
	Out-of-Pocket Medical Expense	\$	\$	\$	

Rating Area 1: Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone Counties

Platinum															
Company	Plan Name	Deductible	Out of Pocket Max	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
BlueCross BlueShield	Blue Preferred Platinum PPO 101	\$750	\$1,500	20%	\$316	\$413	\$415	\$469	\$505	\$528	\$596	\$738	\$921	\$1,121	\$1,239
	Blue Preferred Platinum PPO 102	\$250	\$1,250	20%	\$328	\$429	\$431	\$487	\$524	\$548	\$619	\$766	\$956	\$1,164	\$1,287
United Healthcare	UHC Choice Plus Platinum 250	\$250	\$2,000	10%	\$393	\$514	\$516	\$584	\$628	\$657	\$743	\$919	\$1,147	\$1,396	\$1,543
	UHC Choice Plus Platinum 500	\$500	\$5,000	20%	\$344	\$450	\$452	\$511	\$550	\$575	\$650	\$804	\$1,004	\$1,222	\$1,350

Gold															
Company	Plan Name	Deductible	Out of Pocket Max	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
BlueCross BlueShield	Blue Preferred Gold PPO 105	\$2,500	\$3,250	20%	\$262	\$343	\$344	\$389	\$419	\$438	\$495	\$612	\$764	\$930	\$1,028
	Blue Preferred Gold PPO 107	\$1,500	\$4,000	20%	\$262	\$342	\$343	\$388	\$418	\$437	\$494	\$611	\$763	\$929	\$1,026
	Blue Preferred Gold PPO 110	\$1,800	\$4,500	20%	\$261	\$341	\$342	\$387	\$416	\$435	\$492	\$609	\$760	\$925	\$1,022
	Blue Preferred Gold PPO 111	\$2,000	\$2,000	0%	\$276	\$361	\$362	\$409	\$441	\$461	\$521	\$644	\$804	\$979	\$1,082
	Blue Preferred Gold PPO 123	\$4,200	\$4,200	0%	\$223	\$291	\$292	\$331	\$356	\$372	\$421	\$520	\$650	\$791	\$874
	Blue Preferred Gold PPO 126	\$3,000	\$3,000	0%	\$248	\$324	\$326	\$368	\$396	\$414	\$468	\$579	\$723	\$880	\$973
Montana Health CO-OP	Access Care Gold	\$950	\$5,750	30%	\$370	\$483	\$485	\$548	\$590	\$618	\$698	\$863	\$1,078	\$1,311	\$1,450
	Connected Care Gold	\$750	\$6,000	30%	\$331	\$433	\$435	\$491	\$529	\$553	\$625	\$773	\$965	\$1,175	\$1,299
PacificSource	PSN Gold 1000	\$1,000	\$5,000	20%	\$293	\$384	\$385	\$435	\$469	\$490	\$554	\$685	\$855	\$1,041	\$1,151
	PSN Gold 1000 VH	\$1,000	\$5,000	20%	\$296	\$387	\$388	\$439	\$473	\$494	\$559	\$691	\$863	\$1,050	\$1,160
	PSN Gold 2000	\$2,000	\$5,000	20%	\$269	\$351	\$353	\$399	\$429	\$449	\$507	\$627	\$783	\$953	\$1,053
	PSN Gold 2000 VH	\$2,000	\$5,000	20%	\$271	\$354	\$356	\$402	\$433	\$453	\$512	\$633	\$790	\$962	\$1,062
	PSN Gold HSA 3000	\$3,000	\$3,000	0%	\$237	\$310	\$311	\$351	\$378	\$396	\$447	\$553	\$690	\$840	\$929
	SmartHealth Gold 1000	\$1,000	\$5,000	20%	\$271	\$355	\$356	\$403	\$434	\$454	\$512	\$634	\$791	\$963	\$1,065
	SmartHealth Gold 1000 VH	\$1,000	\$5,000	20%	\$274	\$358	\$359	\$406	\$437	\$457	\$517	\$639	\$798	\$971	\$1,073
	SmartHealth Gold 2000	\$2,000	\$5,000	20%	\$248	\$325	\$326	\$369	\$397	\$415	\$469	\$580	\$724	\$882	\$974
	SmartHealth Gold 2000 VH	\$2,000	\$5,000	20%	\$251	\$328	\$329	\$372	\$400	\$419	\$473	\$585	\$731	\$889	\$983
SmartHealth Gold HSA 3000	\$3,000	\$3,000	0%	\$219	\$286	\$287	\$325	\$350	\$366	\$413	\$511	\$638	\$777	\$858	

Rating Area 1: Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone Counties

Silver															
Company	Plan Name	Deductible	Out of Pocket Max	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
BlueCross BlueShield	Blue Preferred Silver PPO 117	\$3,000	\$5,250	20%	\$214	\$279	\$281	\$317	\$341	\$357	\$403	\$499	\$623	\$758	\$838
	Blue Preferred Silver PPO 120	\$4,500	\$7,350	30%	\$203	\$266	\$267	\$302	\$325	\$340	\$384	\$475	\$593	\$721	\$797
	Blue Preferred Silver PPO 122	\$4,000	\$4,000	0%	\$222	\$290	\$291	\$329	\$354	\$370	\$418	\$517	\$646	\$786	\$869
	Blue Preferred Silver PPO 127	\$4,500	\$6,500	30%	\$186	\$244	\$245	\$277	\$298	\$311	\$352	\$435	\$543	\$661	\$731
	Blue Preferred Silver PPO 129	\$6,500	\$7,350	30%	\$193	\$253	\$254	\$287	\$309	\$323	\$365	\$451	\$563	\$686	\$758
	Blue Preferred Silver PPO 131	\$4,000	\$7,350	30%	\$196	\$256	\$257	\$290	\$312	\$327	\$369	\$456	\$570	\$694	\$767
Montana Health CO-OP	Access Care Silver	\$2,750	\$7,900	40%	\$253	\$331	\$332	\$375	\$404	\$423	\$478	\$591	\$737	\$898	\$992
	Connected Care Silver	\$3,000	\$7,900	40%	\$237	\$310	\$311	\$352	\$379	\$396	\$448	\$554	\$691	\$841	\$930
	Connected Care Silver Option 2	\$5,700	\$7,100	40%	\$220	\$287	\$288	\$326	\$351	\$367	\$415	\$513	\$640	\$779	\$861
	Connected Care Silver Plus	\$4,400	\$4,400	0%	\$245	\$321	\$322	\$364	\$392	\$410	\$463	\$572	\$715	\$870	\$962
PacificSource	PSN Silver 3500	\$3,500	\$7,350	30%	\$236	\$308	\$309	\$350	\$377	\$394	\$445	\$550	\$687	\$836	\$924
	PSN Silver 3500 VH	\$3,500	\$7,350	30%	\$238	\$311	\$313	\$353	\$380	\$398	\$450	\$556	\$694	\$845	\$933
	PSN Silver 4000	\$4,000	\$7,350	30%	\$232	\$304	\$305	\$344	\$371	\$388	\$438	\$542	\$677	\$824	\$911
	PSN Silver 4000 VH	\$4,000	\$7,350	30%	\$235	\$307	\$308	\$348	\$375	\$392	\$443	\$548	\$684	\$832	\$920
	PSN Silver 5000	\$5,000	\$7,350	30%	\$227	\$297	\$298	\$337	\$362	\$379	\$428	\$530	\$661	\$805	\$890
	PSN Silver 5000 VH	\$5,000	\$7,350	30%	\$229	\$300	\$301	\$340	\$366	\$383	\$433	\$535	\$668	\$814	\$899
	PSN Silver HSA 3000	\$3,000	\$6,650	20%	\$218	\$285	\$286	\$323	\$348	\$364	\$412	\$509	\$636	\$774	\$855
	PSN Silver HSA 4000	\$4,000	\$4,000	0%	\$218	\$285	\$286	\$324	\$349	\$365	\$412	\$510	\$636	\$774	\$855
	PSN Silver HSA 5400	\$5,400	\$5,400	0%	\$198	\$259	\$260	\$294	\$317	\$331	\$374	\$463	\$578	\$703	\$777
	SmartHealth Silver 3500	\$3,500	\$7,350	30%	\$218	\$285	\$286	\$324	\$348	\$364	\$412	\$509	\$636	\$774	\$855
	SmartHealth Silver 3500 VH	\$3,500	\$7,350	30%	\$220	\$288	\$289	\$327	\$352	\$368	\$416	\$514	\$642	\$782	\$864
	SmartHealth Silver 4000	\$4,000	\$7,350	30%	\$215	\$281	\$282	\$319	\$343	\$359	\$405	\$501	\$626	\$762	\$842
	SmartHealth Silver 4000 VH	\$4,000	\$7,350	30%	\$217	\$284	\$285	\$322	\$347	\$363	\$410	\$507	\$633	\$770	\$851
	SmartHealth Silver 5000	\$5,000	\$7,350	30%	\$210	\$274	\$275	\$311	\$335	\$351	\$396	\$490	\$612	\$745	\$822
	SmartHealth Silver 5000 VH	\$5,000	\$7,350	30%	\$212	\$277	\$278	\$315	\$339	\$354	\$400	\$495	\$618	\$753	\$831
	SmartHealth Silver HSA 3000	\$3,000	\$6,650	20%	\$202	\$264	\$265	\$299	\$322	\$337	\$381	\$471	\$588	\$716	\$791
	SmartHealth Silver HSA 4000	\$4,000	\$4,000	0%	\$202	\$264	\$265	\$300	\$323	\$337	\$381	\$471	\$589	\$716	\$792
	SmartHealth Silver HSA 5400	\$5,400	\$5,400	0%	\$183	\$240	\$241	\$272	\$293	\$306	\$346	\$428	\$534	\$650	\$719

Silver

Rating Area 1: Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone Counties

Bronze															
Company	Plan Name	Deductible	Out of Pocket Max	Co- insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
BlueCross BlueShield	Blue Preferred Bronze PPO 116	\$7,350	\$7,350	0%	\$169	\$221	\$222	\$251	\$271	\$283	\$320	\$395	\$494	\$601	\$664
	Blue Preferred Bronze PPO 118	\$5,500	\$6,550	30%	\$176	\$230	\$231	\$261	\$281	\$294	\$332	\$411	\$513	\$625	\$690
	Blue Preferred Bronze PPO 119	\$6,000	\$6,450	20%	\$176	\$230	\$231	\$261	\$281	\$294	\$332	\$410	\$513	\$624	\$689
	Blue Preferred Bronze PPO 134	\$5,000	\$6,650	10%	\$186	\$243	\$244	\$276	\$297	\$311	\$351	\$434	\$542	\$660	\$729
Montana Health CO-OP	Access Care Bronze	\$7,200	\$7,900	60%	\$210	\$275	\$276	\$312	\$336	\$352	\$397	\$491	\$613	\$746	\$825
	Access Care Bronze Plus	\$6,750	\$6,750	0%	\$223	\$292	\$293	\$331	\$357	\$373	\$422	\$521	\$651	\$792	\$876
	Access Care Expanded Bronze	\$5,000	\$7,900	60%	\$218	\$286	\$287	\$324	\$349	\$365	\$412	\$510	\$637	\$775	\$857
	Connected Care Bronze	\$7,200	\$7,900	60%	\$186	\$244	\$245	\$277	\$298	\$311	\$352	\$435	\$543	\$661	\$731
	Connected Care Bronze Plus	\$6,750	\$6,750	0%	\$198	\$259	\$260	\$294	\$317	\$331	\$374	\$463	\$578	\$704	\$778
	Connected Care Expanded Bronze	\$5,000	\$7,900	50%	\$196	\$257	\$258	\$291	\$314	\$328	\$371	\$458	\$572	\$697	\$770
PacificSource	PSN Bronze 7600	\$7,600	\$7,600	0%	\$188	\$246	\$247	\$279	\$300	\$314	\$355	\$439	\$548	\$667	\$737
	PSN Bronze HSA 5200	\$5,200	\$6,650	50%	\$187	\$244	\$245	\$277	\$299	\$312	\$353	\$436	\$545	\$663	\$732
	PSN Bronze HSA 6650	\$6,650	\$6,650	0%	\$183	\$239	\$240	\$271	\$292	\$306	\$345	\$427	\$533	\$649	\$717
	SmartHealth Bronze 7600	\$7,600	\$7,600	0%	\$174	\$227	\$228	\$258	\$278	\$290	\$328	\$406	\$507	\$617	\$681
	SmartHealth Bronze HSA 5200	\$5,200	\$6,650	50%	\$173	\$226	\$227	\$256	\$276	\$289	\$326	\$404	\$504	\$613	\$678
	SmartHealth Bronze HSA 6650	\$6,650	\$6,650	0%	\$169	\$221	\$222	\$251	\$270	\$283	\$319	\$395	\$493	\$600	\$663

Bronze

