

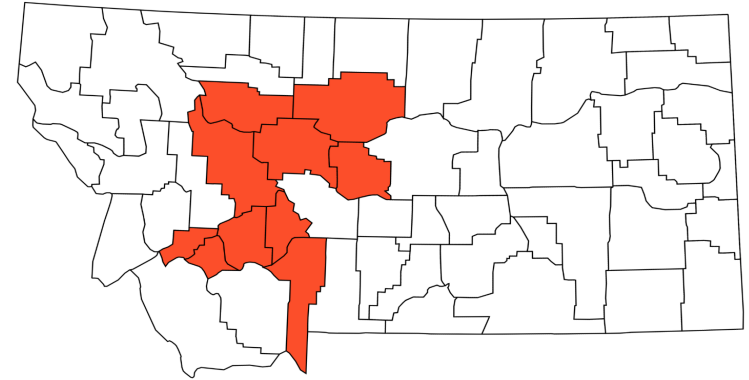
# State of Montana 2019 ACA Small Group Rates

## Rating Area 2: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, and Teton 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 2: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, and Teton 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%	\$341	\$446	\$448	\$506	\$545	\$570	\$644	\$797	\$995	\$1,211	\$1,338
	Blue Preferred Platinum PPO 102	\$250	\$1,250	20%	\$354	\$463	\$465	\$526	\$566	\$592	\$669	\$827	\$1,033	\$1,257	\$1,390
UnitedHealthcare	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
Platinum															
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%	\$283	\$370	\$372	\$420	\$452	\$473	\$535	\$661	\$826	\$1,005	\$1,111
	Blue Preferred Gold PPO 107	\$1,500	\$4,000	20%	\$283	\$369	\$371	\$419	\$452	\$472	\$534	\$660	\$824	\$1,003	\$1,108
	Blue Preferred Gold PPO 110	\$1,800	\$4,500	20%	\$281	\$368	\$369	\$418	\$450	\$470	\$531	\$657	\$821	\$999	\$1,104
	Blue Preferred Gold PPO 111	\$2,000	\$2,000	0%	\$298	\$390	\$391	\$442	\$476	\$498	\$562	\$696	\$869	\$1,057	\$1,169
	Blue Preferred Gold PPO 123	\$4,200	\$4,200	0%	\$241	\$315	\$316	\$357	\$384	\$402	\$454	\$562	\$702	\$854	\$944
	Blue Preferred Gold PPO 126	\$3,000	\$3,000	0%	\$268	\$350	\$352	\$398	\$428	\$448	\$506	\$626	\$781	\$951	\$1,051
Montana Health CO-OP	Access Care Gold	\$950	\$5,750	30%	\$399	\$522	\$524	\$592	\$637	\$667	\$753	\$932	\$1,163	\$1,416	\$1,565
	Connected Care Gold	\$750	\$6,000	30%	\$358	\$467	\$469	\$530	\$571	\$597	\$675	\$835	\$1,042	\$1,268	\$1,402
PacificSource	PSN Gold 1000	\$1,000	\$5,000	20%	\$312	\$408	\$409	\$463	\$498	\$521	\$589	\$728	\$910	\$1,107	\$1,224
	PSN Gold 1000 VH	\$1,000	\$5,000	20%	\$315	\$411	\$413	\$467	\$502	\$526	\$594	\$734	\$917	\$1,116	\$1,233
	PSN Gold 2000	\$2,000	\$5,000	20%	\$286	\$373	\$375	\$424	\$456	\$477	\$539	\$667	\$833	\$1,013	\$1,119
	PSN Gold 2000 VH	\$2,000	\$5,000	20%	\$288	\$377	\$378	\$428	\$460	\$481	\$544	\$673	\$840	\$1,022	\$1,130
	PSN Gold HSA 3000	\$3,000	\$3,000	0%	\$252	\$329	\$330	\$374	\$402	\$421	\$475	\$588	\$734	\$893	\$987
	*SmartHealth Gold 1000	\$1,000	\$5,000	20%	\$289	\$377	\$379	\$428	\$461	\$482	\$545	\$674	\$841	\$1,024	\$1,131
	*SmartHealth Gold 1000 VH	\$1,000	\$5,000	20%	\$291	\$380	\$382	\$432	\$465	\$486	\$549	\$679	\$848	\$1,032	\$1,140
	*SmartHealth Gold 2000	\$2,000	\$5,000	20%	\$264	\$345	\$347	\$392	\$422	\$441	\$499	\$617	\$770	\$937	\$1,035
	*SmartHealth Gold 2000 VH	\$2,000	\$5,000	20%	\$267	\$348	\$350	\$395	\$426	\$445	\$503	\$622	\$777	\$946	\$1,044
	*SmartHealth Gold HSA 3000	\$3,000	\$3,000	0%	\$233	\$304	\$306	\$345	\$372	\$389	\$440	\$544	\$679	\$826	\$912
Gold															

**Rating Area 2: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, and Teton 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%	\$231	\$302	\$303	\$342	\$369	\$386	\$436	\$539	\$673	\$819	\$905
	Blue Preferred Silver PPO 120	\$4,500	\$7,350	30%	\$220	\$287	\$288	\$326	\$351	\$367	\$414	\$513	\$640	\$779	\$861
	Blue Preferred Silver PPO 122	\$4,000	\$4,000	0%	\$239	\$313	\$314	\$355	\$382	\$400	\$452	\$559	\$698	\$849	\$939
	Blue Preferred Silver PPO 127	\$4,500	\$6,500	30%	\$201	\$263	\$264	\$299	\$322	\$336	\$380	\$470	\$587	\$714	\$789
	Blue Preferred Silver PPO 129	\$6,500	\$7,350	30%	\$209	\$273	\$274	\$310	\$333	\$349	\$394	\$487	\$609	\$741	\$819
	Blue Preferred Silver PPO 131	\$4,000	\$7,350	30%	\$211	\$276	\$277	\$313	\$337	\$353	\$399	\$493	\$616	\$749	\$828
Montana Health CO-OP	Access Care Silver	\$2,750	\$7,900	40%	\$273	\$357	\$358	\$405	\$436	\$456	\$516	\$638	\$796	\$969	\$1,071
	Connected Care Silver	\$3,000	\$7,900	40%	\$256	\$335	\$336	\$380	\$409	\$428	\$483	\$598	\$746	\$908	\$1,004
	Connected Care Silver Option 2	\$5,700	\$7,100	40%	\$237	\$310	\$311	\$352	\$379	\$396	\$448	\$554	\$691	\$841	\$930
	Connected Care Silver Plus	\$4,400	\$4,400	0%	\$265	\$346	\$347	\$393	\$423	\$442	\$500	\$618	\$772	\$939	\$1,038
PacificSource	PSN Silver 3500	\$3,500	\$7,350	30%	\$251	\$328	\$329	\$372	\$400	\$419	\$473	\$585	\$731	\$889	\$983
	PSN Silver 3500 VH	\$3,500	\$7,350	30%	\$253	\$331	\$332	\$376	\$405	\$423	\$478	\$591	\$738	\$898	\$993
	PSN Silver 4000	\$4,000	\$7,350	30%	\$247	\$323	\$324	\$366	\$394	\$412	\$466	\$576	\$720	\$876	\$968
	PSN Silver 4000 VH	\$4,000	\$7,350	30%	\$249	\$326	\$327	\$370	\$398	\$417	\$471	\$582	\$727	\$885	\$978
	PSN Silver 5000	\$5,000	\$7,350	30%	\$241	\$315	\$317	\$358	\$385	\$403	\$455	\$563	\$703	\$856	\$945
	PSN Silver 5000 VH	\$5,000	\$7,350	30%	\$244	\$319	\$320	\$362	\$389	\$407	\$460	\$569	\$711	\$865	\$956
	PSN Silver HSA 3000	\$3,000	\$6,650	20%	\$232	\$303	\$304	\$344	\$370	\$387	\$438	\$541	\$676	\$822	\$909
	PSN Silver HSA 4000	\$4,000	\$4,000	0%	\$232	\$303	\$305	\$344	\$371	\$388	\$438	\$542	\$676	\$823	\$909
	PSN Silver HSA 5400	\$5,400	\$5,400	0%	\$211	\$275	\$276	\$313	\$337	\$352	\$398	\$492	\$614	\$747	\$825
	*SmartHealth Silver 3500	\$3,500	\$7,350	30%	\$232	\$303	\$304	\$344	\$370	\$387	\$438	\$541	\$676	\$823	\$909
	*SmartHealth Silver 3500 VH	\$3,500	\$7,350	30%	\$234	\$306	\$307	\$348	\$374	\$391	\$442	\$547	\$683	\$831	\$918
	*SmartHealth Silver 4000	\$4,000	\$7,350	30%	\$228	\$298	\$300	\$339	\$365	\$381	\$431	\$533	\$666	\$810	\$894
	*SmartHealth Silver 4000 VH	\$4,000	\$7,350	30%	\$231	\$302	\$303	\$342	\$369	\$385	\$435	\$539	\$673	\$818	\$905
	*SmartHealth Silver 5000	\$5,000	\$7,350	30%	\$223	\$292	\$293	\$331	\$356	\$373	\$421	\$521	\$650	\$792	\$875
	*SmartHealth Silver 5000 VH	\$5,000	\$7,350	30%	\$226	\$295	\$296	\$335	\$360	\$377	\$426	\$526	\$657	\$800	\$884
	*SmartHealth Silver HSA 3000	\$3,000	\$6,650	20%	\$214	\$280	\$281	\$318	\$343	\$358	\$405	\$501	\$625	\$761	\$840
	*SmartHealth Silver HSA 4000	\$4,000	\$4,000	0%	\$215	\$281	\$282	\$318	\$343	\$359	\$405	\$501	\$626	\$762	\$842
	*SmartHealth Silver HSA 5400	\$5,400	\$5,400	0%	\$195	\$255	\$256	\$289	\$311	\$326	\$368	\$455	\$568	\$691	\$764

**Silver**

## Rating Area 2: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, and Teton 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%	\$183	\$239	\$240	\$271	\$292	\$306	\$345	\$427	\$533	\$649	\$717
	Blue Preferred Bronze PPO 118	\$5,500	\$6,550	30%	\$190	\$249	\$250	\$282	\$304	\$318	\$359	\$444	\$554	\$674	\$746
	Blue Preferred Bronze PPO 119	\$6,000	\$6,450	20%	\$190	\$248	\$249	\$282	\$303	\$317	\$358	\$443	\$553	\$674	\$745
	Blue Preferred Bronze PPO 134	\$5,000	\$6,650	10%	\$201	\$262	\$264	\$298	\$321	\$335	\$379	\$469	\$585	\$712	\$787
Montana Health CO-OP	Access Care Bronze	\$7,200	\$7,900	60%	\$227	\$297	\$298	\$337	\$363	\$379	\$429	\$530	\$662	\$806	\$891
	Access Care Bronze Plus	\$6,750	\$6,750	0%	\$241	\$315	\$316	\$358	\$385	\$403	\$455	\$563	\$703	\$855	\$945
	Access Care Expanded Bronze	\$5,000	\$7,900	60%	\$236	\$308	\$309	\$350	\$377	\$394	\$445	\$551	\$687	\$837	\$925
	Connected Care Bronze	\$7,200	\$7,900	60%	\$201	\$263	\$264	\$298	\$321	\$336	\$380	\$470	\$586	\$714	\$789
	Connected Care Bronze Plus	\$6,750	\$6,750	0%	\$214	\$280	\$281	\$318	\$342	\$358	\$404	\$500	\$624	\$759	\$839
	Connected Care Expanded Bronze	\$5,000	\$7,900	50%	\$212	\$277	\$278	\$314	\$339	\$354	\$400	\$495	\$618	\$752	\$831
PacificSource	PSN Bronze 7600	\$7,600	\$7,600	0%	\$200	\$261	\$262	\$297	\$319	\$334	\$377	\$467	\$583	\$709	\$783
	PSN Bronze HSA 5200	\$5,200	\$6,650	50%	\$199	\$260	\$261	\$295	\$317	\$332	\$375	\$464	\$579	\$705	\$779
	PSN Bronze HSA 6650	\$6,650	\$6,650	0%	\$195	\$254	\$255	\$289	\$311	\$325	\$367	\$454	\$567	\$690	\$762
	*SmartHealth Bronze 7600	\$7,600	\$7,600	0%	\$185	\$242	\$243	\$274	\$295	\$309	\$349	\$432	\$539	\$656	\$725
	*SmartHealth Bronze HSA 5200	\$5,200	\$6,650	50%	\$184	\$240	\$241	\$273	\$294	\$307	\$347	\$429	\$536	\$652	\$720
	*SmartHealth Bronze HSA 6650	\$6,650	\$6,650	0%	\$180	\$235	\$236	\$267	\$287	\$301	\$340	\$420	\$524	\$638	\$705

\*SmartHealth plans are only available in Lewis & Clark county

