

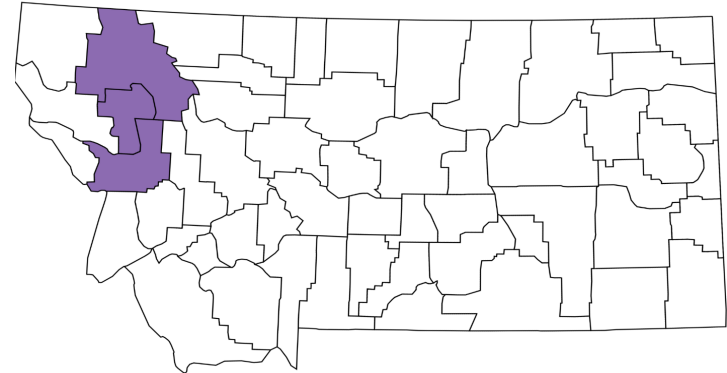
State of Montana 2019 ACA Small Group Rates

Rating Area 3: Flathead, Lake, and Missoula

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 3: Flathead, Lake, and Missoula 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%	\$369	\$482	\$484	\$547	\$589	\$616	\$696	\$861	\$1,075	\$1,308	\$1,446
	Blue Preferred Platinum PPO 102	\$250	\$1,250	20%	\$383	\$500	\$502	\$568	\$611	\$639	\$722	\$894	\$1,116	\$1,358	\$1,501
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

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%	\$306	\$400	\$401	\$454	\$489	\$511	\$577	\$714	\$892	\$1,085	\$1,200
	Blue Preferred Gold PPO 107	\$1,500	\$4,000	20%	\$305	\$399	\$401	\$453	\$488	\$510	\$576	\$713	\$890	\$1,083	\$1,197
	Blue Preferred Gold PPO 110	\$1,800	\$4,500	20%	\$304	\$397	\$399	\$451	\$486	\$508	\$574	\$710	\$886	\$1,079	\$1,192
	Blue Preferred Gold PPO 111	\$2,000	\$2,000	0%	\$322	\$421	\$422	\$478	\$514	\$538	\$608	\$751	\$938	\$1,142	\$1,262
	Blue Preferred Gold PPO 123	\$4,200	\$4,200	0%	\$260	\$340	\$341	\$386	\$415	\$434	\$491	\$607	\$758	\$922	\$1,019
	Blue Preferred Gold PPO 126	\$3,000	\$3,000	0%	\$289	\$378	\$380	\$429	\$462	\$484	\$546	\$676	\$844	\$1,027	\$1,135
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%	\$303	\$396	\$397	\$449	\$484	\$506	\$571	\$707	\$883	\$1,074	\$1,187
	PSN Gold 1000 VH	\$1,000	\$5,000	20%	\$305	\$399	\$401	\$453	\$488	\$510	\$576	\$713	\$890	\$1,083	\$1,197
	PSN Gold 2000	\$2,000	\$5,000	20%	\$277	\$362	\$364	\$411	\$443	\$463	\$523	\$647	\$808	\$983	\$1,086
	PSN Gold 2000 VH	\$2,000	\$5,000	20%	\$280	\$365	\$367	\$415	\$447	\$467	\$528	\$653	\$815	\$992	\$1,095
	PSN Gold HSA 3000	\$3,000	\$3,000	0%	\$244	\$319	\$321	\$362	\$390	\$408	\$461	\$570	\$712	\$867	\$957
	SmartHealth Gold 1000	\$1,000	\$5,000	20%	\$280	\$366	\$368	\$415	\$447	\$468	\$529	\$654	\$816	\$994	\$1,098
	SmartHealth Gold 1000 VH	\$1,000	\$5,000	20%	\$282	\$369	\$371	\$419	\$451	\$472	\$533	\$659	\$823	\$1,002	\$1,107
	SmartHealth Gold 2000	\$2,000	\$5,000	20%	\$256	\$335	\$336	\$380	\$409	\$428	\$484	\$598	\$747	\$909	\$1,005
	SmartHealth Gold 2000 VH	\$2,000	\$5,000	20%	\$259	\$338	\$339	\$384	\$413	\$432	\$488	\$604	\$754	\$918	\$1,014
SmartHealth Gold HSA 3000	\$3,000	\$3,000	0%	\$226	\$295	\$297	\$335	\$361	\$377	\$427	\$528	\$659	\$802	\$885	

Rating Area 3: Flathead, Lake, and Missoula 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%	\$249	\$326	\$327	\$370	\$398	\$417	\$471	\$582	\$727	\$885	\$978
	Blue Preferred Silver PPO 120	\$4,500	\$7,350	30%	\$237	\$310	\$311	\$352	\$379	\$396	\$448	\$554	\$691	\$841	\$930
	Blue Preferred Silver PPO 122	\$4,000	\$4,000	0%	\$259	\$338	\$339	\$384	\$413	\$432	\$488	\$604	\$754	\$917	\$1,014
	Blue Preferred Silver PPO 127	\$4,500	\$6,500	30%	\$217	\$284	\$285	\$323	\$347	\$363	\$410	\$508	\$634	\$771	\$853
	Blue Preferred Silver PPO 129	\$6,500	\$7,350	30%	\$225	\$295	\$296	\$335	\$360	\$377	\$426	\$526	\$657	\$800	\$884
	Blue Preferred Silver PPO 131	\$4,000	\$7,350	30%	\$228	\$298	\$299	\$338	\$364	\$381	\$431	\$532	\$665	\$809	\$894
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%	\$243	\$318	\$319	\$361	\$389	\$406	\$459	\$568	\$709	\$863	\$954
	PSN Silver 3500 VH	\$3,500	\$7,350	30%	\$246	\$321	\$322	\$365	\$392	\$410	\$464	\$574	\$716	\$872	\$963
	PSN Silver 4000	\$4,000	\$7,350	30%	\$240	\$313	\$314	\$355	\$383	\$400	\$452	\$559	\$698	\$850	\$939
	PSN Silver 4000 VH	\$4,000	\$7,350	30%	\$242	\$316	\$318	\$359	\$387	\$404	\$457	\$565	\$705	\$859	\$948
	PSN Silver 5000	\$5,000	\$7,350	30%	\$234	\$306	\$307	\$347	\$374	\$391	\$442	\$546	\$682	\$830	\$918
	PSN Silver 5000 VH	\$5,000	\$7,350	30%	\$237	\$309	\$310	\$351	\$378	\$395	\$447	\$552	\$690	\$839	\$927
	PSN Silver HSA 3000	\$3,000	\$6,650	20%	\$225	\$294	\$295	\$334	\$359	\$376	\$425	\$525	\$656	\$798	\$882
	PSN Silver HSA 4000	\$4,000	\$4,000	0%	\$225	\$294	\$296	\$334	\$360	\$376	\$425	\$526	\$656	\$799	\$882
	PSN Silver HSA 5400	\$5,400	\$5,400	0%	\$204	\$267	\$268	\$303	\$327	\$341	\$386	\$477	\$596	\$725	\$801
	SmartHealth Silver 3500	\$3,500	\$7,350	30%	\$225	\$294	\$295	\$334	\$359	\$376	\$425	\$525	\$656	\$798	\$882
	SmartHealth Silver 3500 VH	\$3,500	\$7,350	30%	\$227	\$297	\$298	\$337	\$363	\$380	\$429	\$531	\$663	\$806	\$891
	SmartHealth Silver 4000	\$4,000	\$7,350	30%	\$222	\$290	\$291	\$329	\$354	\$370	\$418	\$517	\$646	\$786	\$869
	SmartHealth Silver 4000 VH	\$4,000	\$7,350	30%	\$224	\$293	\$294	\$332	\$358	\$374	\$423	\$523	\$653	\$794	\$878
	SmartHealth Silver 5000	\$5,000	\$7,350	30%	\$217	\$283	\$284	\$321	\$346	\$362	\$409	\$505	\$631	\$768	\$849
	SmartHealth Silver 5000 VH	\$5,000	\$7,350	30%	\$219	\$286	\$287	\$325	\$350	\$366	\$413	\$511	\$638	\$776	\$858
	SmartHealth Silver HSA 3000	\$3,000	\$6,650	20%	\$208	\$272	\$273	\$309	\$332	\$348	\$393	\$486	\$606	\$738	\$816
	SmartHealth Silver HSA 4000	\$4,000	\$4,000	0%	\$208	\$272	\$273	\$309	\$333	\$348	\$393	\$486	\$607	\$739	\$816
	SmartHealth Silver HSA 5400	\$5,400	\$5,400	0%	\$189	\$247	\$248	\$281	\$302	\$316	\$357	\$441	\$551	\$671	\$741

Silver

Rating Area 3: Flathead, Lake, and Missoula 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%	\$198	\$258	\$259	\$293	\$316	\$330	\$373	\$461	\$576	\$701	\$775
	Blue Preferred Bronze PPO 118	\$5,500	\$6,550	30%	\$205	\$268	\$269	\$305	\$328	\$343	\$388	\$479	\$599	\$728	\$805
	Blue Preferred Bronze PPO 119	\$6,000	\$6,450	20%	\$205	\$268	\$269	\$304	\$328	\$343	\$387	\$479	\$598	\$728	\$804
	Blue Preferred Bronze PPO 134	\$5,000	\$6,650	10%	\$217	\$284	\$285	\$322	\$346	\$362	\$409	\$506	\$632	\$769	\$851
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%	\$194	\$253	\$255	\$288	\$310	\$324	\$366	\$453	\$565	\$688	\$759
	PSN Bronze HSA 5200	\$5,200	\$6,650	50%	\$193	\$252	\$253	\$286	\$308	\$322	\$364	\$450	\$562	\$684	\$756
	PSN Bronze HSA 6650	\$6,650	\$6,650	0%	\$189	\$247	\$248	\$280	\$301	\$315	\$356	\$441	\$550	\$670	\$740
	SmartHealth Bronze 7600	\$7,600	\$7,600	0%	\$179	\$234	\$235	\$266	\$287	\$300	\$339	\$419	\$523	\$636	\$702
	SmartHealth Bronze HSA 5200	\$5,200	\$6,650	50%	\$178	\$233	\$234	\$265	\$285	\$298	\$337	\$416	\$520	\$633	\$699
	SmartHealth Bronze HSA 6650	\$6,650	\$6,650	0%	\$175	\$228	\$229	\$259	\$279	\$292	\$330	\$408	\$509	\$619	\$684

Bronze

