

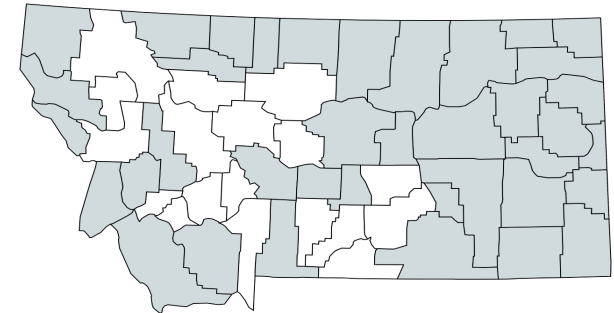
State of Montana 2019 ACA Small Group Rates

Rating Area 4: Beaverhead, Big Horn, Blaine, Carter, Custer, Daniels, Dawson, Fallon, Fergus, Garfield, Glacier, Golden Valley, Granite, Hill, Liberty, Lincoln, Madison, McCone, Meagher, Mineral, Park, Petroleum, Phillips, Pondera, Powder River, Powell, Prairie, Ravalli, Richland, Roosevelt, Rosebud, Sanders, Sheridan, Toole, Treasure, Valley, Wheatland, and Wibaux 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 4: All Other 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%	\$342	\$447	\$449	\$508	\$547	\$572	\$646	\$799	\$998	\$1,214	\$1,342
	Blue Preferred Platinum PPO 102	\$250	\$1,250	20%	\$355	\$465	\$466	\$527	\$568	\$594	\$671	\$830	\$1,036	\$1,261	\$1,394
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%	\$284	\$371	\$373	\$421	\$454	\$474	\$536	\$663	\$828	\$1,008	\$1,114
	Blue Preferred Gold PPO 107	\$1,500	\$4,000	20%	\$283	\$371	\$372	\$421	\$453	\$474	\$535	\$662	\$826	\$1,006	\$1,112
	Blue Preferred Gold PPO 110	\$1,800	\$4,500	20%	\$282	\$369	\$370	\$419	\$451	\$472	\$533	\$659	\$823	\$1,001	\$1,107
	Blue Preferred Gold PPO 111	\$2,000	\$2,000	0%	\$299	\$391	\$392	\$443	\$477	\$499	\$564	\$698	\$871	\$1,060	\$1,172
	Blue Preferred Gold PPO 123	\$4,200	\$4,200	0%	\$241	\$315	\$317	\$358	\$386	\$403	\$456	\$563	\$704	\$856	\$946
	Blue Preferred Gold PPO 126	\$3,000	\$3,000	0%	\$269	\$351	\$353	\$399	\$429	\$449	\$507	\$627	\$783	\$953	\$1,054
Montana Health CO-OP	Access Care Gold	\$950	\$5,750	30%	\$388	\$507	\$509	\$575	\$620	\$648	\$732	\$905	\$1,131	\$1,376	\$1,521
	Connected Care Gold	\$750	\$6,000	30%	\$347	\$454	\$456	\$516	\$555	\$580	\$656	\$811	\$1,013	\$1,233	\$1,363
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 4: All Other 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	\$303	\$304	\$343	\$370	\$387	\$437	\$540	\$675	\$821	\$908
	Blue Preferred Silver PPO 120	\$4,500	\$7,350	30%	\$220	\$288	\$289	\$327	\$352	\$368	\$416	\$514	\$642	\$781	\$863
	Blue Preferred Silver PPO 122	\$4,000	\$4,000	0%	\$240	\$314	\$315	\$356	\$383	\$401	\$453	\$560	\$700	\$852	\$941
	Blue Preferred Silver PPO 127	\$4,500	\$6,500	30%	\$202	\$264	\$265	\$300	\$322	\$337	\$381	\$471	\$588	\$716	\$792
	Blue Preferred Silver PPO 129	\$6,500	\$7,350	30%	\$209	\$274	\$275	\$311	\$334	\$350	\$395	\$489	\$610	\$743	\$821
	Blue Preferred Silver PPO 131	\$4,000	\$7,350	30%	\$212	\$277	\$278	\$314	\$338	\$354	\$400	\$494	\$617	\$751	\$830
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 4: All Other 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	\$240	\$241	\$272	\$293	\$306	\$346	\$428	\$535	\$651	\$719
	Blue Preferred Bronze PPO 118	\$5,500	\$6,550	30%	\$191	\$249	\$250	\$283	\$305	\$318	\$360	\$445	\$556	\$676	\$748
	Blue Preferred Bronze PPO 119	\$6,000	\$6,450	20%	\$190	\$249	\$250	\$283	\$304	\$318	\$359	\$445	\$555	\$676	\$747
	Blue Preferred Bronze PPO 134	\$5,000	\$6,650	10%	\$201	\$263	\$264	\$299	\$322	\$336	\$380	\$470	\$587	\$714	\$790
Montana Health CO-OP	Access Care Bronze	\$7,200	\$7,900	60%	\$221	\$289	\$290	\$328	\$353	\$369	\$417	\$515	\$643	\$783	\$866
	Access Care Bronze Plus	\$6,750	\$6,750	0%	\$234	\$306	\$308	\$348	\$374	\$391	\$442	\$547	\$683	\$831	\$919
	Access Care Expanded Bronze	\$5,000	\$7,900	60%	\$229	\$300	\$301	\$340	\$366	\$383	\$433	\$535	\$668	\$813	\$899
	Connected Care Bronze	\$7,200	\$7,900	60%	\$196	\$256	\$257	\$290	\$312	\$327	\$369	\$457	\$570	\$694	\$767
	Connected Care Bronze Plus	\$6,750	\$6,750	0%	\$208	\$272	\$273	\$309	\$332	\$348	\$393	\$486	\$606	\$738	\$816
	Connected Care Expanded Bronze	\$5,000	\$7,900	50%	\$206	\$269	\$270	\$306	\$329	\$344	\$389	\$481	\$600	\$731	\$808
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

Bronze

*SmartHealth plans are only available in Park County

