

# State of Montana 2020 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**

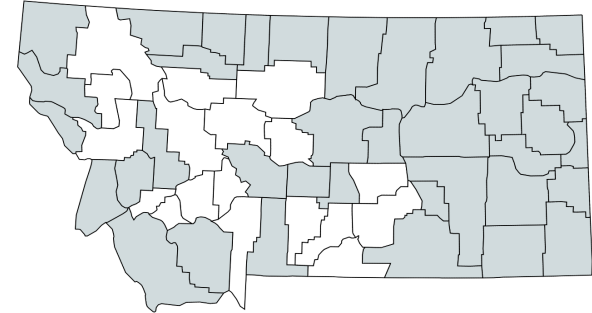
The premium tables show 2020 monthly premiums for the first quarter of 2020 (Jan-Mar) rounded to the nearest dollar. Premium is the monthly amount charged to a policyholder for insurance coverage. These premiums are shown by plan and rating area for the specific ages shown. Other ages, dental premiums, 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 rating 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, gold plans pay 80% of your health care expenses. Monthly premiums are higher, but out-of-pocket costs are lower. This could be a good option if you want to save on monthly premiums compared to Platinum but still want to keep your 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%	\$348	\$454	\$456	\$516	\$555	\$581	\$656	\$811	\$1,013	\$1,233	\$1,363
	Blue Preferred Platinum PPO 102	\$250	\$1,300	20%	\$359	\$470	\$471	\$533	\$574	\$600	\$678	\$839	\$1,047	\$1,274	\$1,409
UnitedHealthcare	UHC Choice Plus Platinum 250	\$250	\$2,500	10%	\$436	\$570	\$573	\$647	\$697	\$729	\$824	\$1,019	\$1,272	\$1,548	\$1,711
	UHC Choice Plus Platinum 500	\$500	\$5,000	20%	\$367	\$479	\$481	\$544	\$586	\$612	\$692	\$856	\$1,069	\$1,301	\$1,438
	UHC Choice Plus Platinum 0	\$0	\$3,500	0%	\$411	\$537	\$539	\$609	\$656	\$686	\$775	\$958	\$1,197	\$1,456	\$1,610

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 135	\$2,800	\$2,800	0%	\$285	\$373	\$374	\$423	\$456	\$477	\$538	\$666	\$832	\$1,012	\$1,119
	Blue Preferred Gold PPO 110	\$2,000	\$4,500	20%	\$294	\$384	\$385	\$436	\$469	\$491	\$554	\$686	\$856	\$1,042	\$1,152
	Blue Preferred Gold PPO 105	\$2,500	\$3,500	20%	\$294	\$385	\$386	\$437	\$470	\$492	\$556	\$687	\$858	\$1,044	\$1,155
	Blue Preferred Gold PPO 107	\$1,500	\$4,600	20%	\$294	\$384	\$386	\$436	\$469	\$491	\$554	\$686	\$856	\$1,042	\$1,152
	Blue Preferred Gold PPO 123	\$4,500	\$4,500	0%	\$251	\$329	\$330	\$373	\$402	\$420	\$475	\$587	\$733	\$892	\$986
Montana Health Co-op	Connected Care Gold	\$850	\$6,000	30%	\$269	\$351	\$353	\$399	\$429	\$449	\$507	\$627	\$783	\$953	\$1,054
	Co-op Plus Gold	\$850	\$6,000	30%	\$267	\$349	\$350	\$396	\$426	\$446	\$504	\$623	\$778	\$946	\$1,046
PacificSource	Voyager Gold 1000	\$1,000	\$5,500	30%	\$336	\$439	\$441	\$498	\$537	\$561	\$634	\$784	\$979	\$1,192	\$1,317
	Voyager Gold 2000	\$2,000	\$5,500	30%	\$307	\$402	\$403	\$456	\$491	\$513	\$580	\$717	\$896	\$1,090	\$1,205
	Navigator Gold 1000	\$1,000	\$5,500	30%	\$311	\$406	\$408	\$461	\$496	\$519	\$586	\$725	\$906	\$1,102	\$1,218
	Navigator Gold 2000	\$2,000	\$5,500	30%	\$284	\$372	\$373	\$422	\$454	\$475	\$537	\$664	\$829	\$1,009	\$1,115
	Navigator Gold HSA 3000	\$3,000	\$3,000	0%	\$257	\$336	\$337	\$381	\$410	\$429	\$485	\$599	\$748	\$911	\$1,007
	Voyager Gold HSA 3000	\$3,000	\$3,000	0%	\$278	\$363	\$364	\$412	\$443	\$464	\$524	\$648	\$809	\$985	\$1,088
	Voyager Gold 1000 VH	\$1,000	\$5,500	30%	\$339	\$443	\$445	\$503	\$541	\$566	\$639	\$791	\$987	\$1,202	\$1,328
	Voyager Gold 2000 VH	\$2,000	\$5,500	30%	\$310	\$405	\$407	\$460	\$495	\$518	\$585	\$724	\$904	\$1,100	\$1,215
	Navigator Gold 1000 VH	\$1,000	\$5,500	30%	\$313	\$410	\$411	\$465	\$500	\$523	\$591	\$731	\$913	\$1,112	\$1,229
Navigator Gold 2000 VH	\$2,000	\$5,500	30%	\$287	\$375	\$377	\$426	\$458	\$479	\$542	\$670	\$836	\$1,018	\$1,125	
UnitedHealthcare	UHC Choice Plus Gold 0	\$0	\$7,150	30%	\$362	\$474	\$476	\$538	\$579	\$606	\$684	\$846	\$1,057	\$1,286	\$1,421
	UHC Choice Plus Gold 1000-1	\$1,000	\$5,000	20%	\$326	\$427	\$428	\$484	\$521	\$545	\$616	\$762	\$952	\$1,158	\$1,280
	UHC Choice Plus Gold 1000-2	\$1,000	\$8,150	20%	\$312	\$408	\$409	\$463	\$498	\$521	\$589	\$728	\$909	\$1,107	\$1,224
	UHC Choice Plus Gold 1500	\$1,500	\$8,150	20%	\$332	\$434	\$436	\$493	\$531	\$555	\$627	\$776	\$969	\$1,179	\$1,303
	UHC Choice Plus Gold 500	\$500	\$6,750	30%	\$325	\$425	\$427	\$482	\$519	\$543	\$614	\$759	\$948	\$1,154	\$1,275
	UHC Choice Plus Gold 3000	\$3,000	\$7,000	20%	\$295	\$386	\$388	\$438	\$472	\$493	\$558	\$690	\$861	\$1,048	\$1,158
	UHC Choice Plus HSA Gold 1500-1	\$1,500	\$4,000	10%	\$355	\$464	\$466	\$527	\$567	\$593	\$670	\$829	\$1,035	\$1,260	\$1,392
	UHC Choice Plus HSA Gold 1500-2	\$1,500	\$4,000	0%	\$364	\$476	\$478	\$540	\$581	\$608	\$687	\$850	\$1,061	\$1,291	\$1,427
	UHC Choice Plus Gold 2000-2	\$2,000	\$7,500	20%	\$295	\$385	\$387	\$437	\$471	\$492	\$556	\$688	\$859	\$1,045	\$1,155
	UHC Choice Plus Gold 1000-3	\$1,000	\$7,500	20%	\$318	\$416	\$418	\$472	\$508	\$532	\$601	\$743	\$928	\$1,129	\$1,248
UHC Choice Plus Gold 2000-1	\$2,000	\$8,150	20%	\$313	\$410	\$411	\$465	\$501	\$524	\$592	\$732	\$914	\$1,112	\$1,229	

## 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 136	\$5,500	\$5,500	0%	\$231	\$302	\$303	\$343	\$369	\$386	\$436	\$540	\$674	\$820	\$906
	Blue Preferred Silver PPO 120	\$4,750	\$7,900	30%	\$239	\$313	\$314	\$355	\$382	\$400	\$452	\$559	\$698	\$849	\$939
	Blue Preferred Silver PPO 122	\$4,200	\$4,200	0%	\$254	\$332	\$333	\$376	\$405	\$424	\$479	\$592	\$739	\$900	\$995
	Blue Preferred Silver PPO 127	\$4,500	\$6,500	30%	\$221	\$288	\$290	\$327	\$352	\$369	\$416	\$515	\$643	\$783	\$865
	Blue Preferred Silver PPO 117	\$3,000	\$5,250	20%	\$248	\$324	\$326	\$368	\$396	\$415	\$468	\$579	\$723	\$880	\$973
	Blue Preferred Silver PPO 131	\$4,000	\$7,350	30%	\$233	\$304	\$306	\$345	\$372	\$389	\$440	\$544	\$679	\$826	\$913
Montana Health Co-op	Connected Care Silver	\$3,000	\$8,150	40%	\$234	\$306	\$307	\$347	\$373	\$391	\$441	\$546	\$682	\$829	\$917
	Connected Care Silver Plus	\$4,400	\$4,400	0%	\$236	\$309	\$310	\$350	\$377	\$395	\$446	\$551	\$688	\$838	\$926
	Connected Care Silver Option 2	\$5,700	\$7,500	40%	\$231	\$302	\$303	\$343	\$369	\$386	\$436	\$539	\$673	\$819	\$906
	Co-op Plus Silver	\$3,000	\$8,150	40%	\$224	\$293	\$294	\$333	\$358	\$375	\$423	\$524	\$654	\$796	\$880
PacificSource	Voyager Silver HSA 4500	\$4,500	\$4,500	0%	\$246	\$322	\$323	\$365	\$393	\$412	\$465	\$575	\$718	\$874	\$966
	Voyager Silver HSA 3000	\$3,000	\$6,750	20%	\$248	\$324	\$325	\$367	\$395	\$413	\$467	\$578	\$722	\$878	\$971
	Voyager Silver 5500	\$5,500	\$7,500	30%	\$262	\$343	\$345	\$389	\$419	\$439	\$495	\$613	\$765	\$931	\$1,029
	Voyager Silver 6500	\$6,500	\$7,500	30%	\$258	\$337	\$339	\$383	\$412	\$431	\$487	\$603	\$753	\$916	\$1,011
	Navigator Silver HSA 4500	\$4,500	\$4,500	0%	\$228	\$298	\$299	\$338	\$364	\$381	\$430	\$532	\$664	\$808	\$894
	Navigator Silver HSA 3000	\$3,000	\$6,750	20%	\$229	\$299	\$300	\$340	\$366	\$382	\$432	\$534	\$667	\$812	\$897
	Navigator Silver 5500	\$5,500	\$7,500	30%	\$243	\$317	\$319	\$360	\$388	\$406	\$458	\$567	\$708	\$862	\$951
	Navigator Silver 6500	\$6,500	\$7,500	30%	\$239	\$312	\$313	\$354	\$381	\$399	\$451	\$558	\$696	\$847	\$936
	Voyager Silver 4500	\$4,500	\$7,500	30%	\$268	\$350	\$351	\$397	\$428	\$447	\$505	\$625	\$780	\$950	\$1,050
	Navigator Silver 4500	\$4,500	\$7,500	30%	\$248	\$324	\$325	\$367	\$396	\$414	\$467	\$578	\$722	\$879	\$971
	Voyager Silver HSA 5500	\$5,500	\$5,500	0%	\$230	\$301	\$302	\$341	\$367	\$384	\$434	\$537	\$670	\$816	\$902
	Navigator Silver HSA 5500	\$5,500	\$5,500	0%	\$213	\$278	\$279	\$316	\$340	\$355	\$402	\$497	\$620	\$755	\$834
	Voyager Silver 3000	\$3,000	\$8,150	40%	\$271	\$355	\$356	\$403	\$433	\$453	\$512	\$633	\$791	\$963	\$1,064
	Navigator Silver 3000	\$3,000	\$8,150	40%	\$251	\$328	\$329	\$372	\$401	\$419	\$474	\$586	\$732	\$890	\$984
	Voyager Silver 5500 VH	\$5,500	\$7,500	30%	\$265	\$347	\$348	\$394	\$424	\$443	\$501	\$620	\$774	\$941	\$1,041
	Voyager Silver 6500 VH	\$6,500	\$7,500	30%	\$261	\$341	\$342	\$387	\$417	\$436	\$493	\$609	\$761	\$926	\$1,023
	Navigator Silver 5500 VH	\$5,500	\$7,500	30%	\$245	\$321	\$322	\$364	\$392	\$410	\$463	\$573	\$716	\$871	\$963
	Navigator Silver 6500 VH	\$6,500	\$7,500	30%	\$241	\$316	\$317	\$358	\$386	\$403	\$456	\$564	\$704	\$856	\$947
Voyager Silver 4500 VH	\$4,500	\$7,500	30%	\$271	\$355	\$356	\$402	\$433	\$453	\$512	\$633	\$791	\$962	\$1,064	
Navigator Silver 4500 VH	\$4,500	\$7,500	30%	\$251	\$328	\$329	\$372	\$401	\$419	\$474	\$586	\$732	\$890	\$984	
UnitedHealthcare	UHC Choice Plus Silver 2500	\$2,500	\$8,150	40%	\$253	\$331	\$332	\$376	\$404	\$423	\$478	\$591	\$738	\$898	\$993
	UHC Choice Plus Silver 3000	\$3,000	\$8,150	40%	\$253	\$331	\$333	\$376	\$405	\$423	\$478	\$592	\$739	\$899	\$994
	UHC Choice Plus Silver 5500-1	\$5,500	\$8,150	30%	\$259	\$339	\$340	\$384	\$414	\$433	\$489	\$605	\$755	\$919	\$1,016
	UHC Choice Plus Silver 6100	\$6,100	\$8,150	20%	\$259	\$339	\$340	\$385	\$414	\$433	\$489	\$605	\$756	\$920	\$1,016
	UHC Choice Plus Silver 7400	\$7,400	\$8,150	0%	\$257	\$335	\$337	\$381	\$410	\$429	\$484	\$599	\$748	\$910	\$1,006
	UHC Choice Plus HSA Silver 2500-1	\$2,500	\$6,700	20%	\$290	\$379	\$381	\$430	\$463	\$484	\$547	\$677	\$845	\$1,029	\$1,137
	UHC Choice Plus HSA Silver 2000	\$2,000	\$6,900	30%	\$287	\$375	\$376	\$425	\$458	\$479	\$541	\$669	\$836	\$1,017	\$1,124
	UHC Choice Plus HSA Silver 2500-2	\$2,500	\$6,900	20%	\$284	\$372	\$373	\$422	\$454	\$475	\$537	\$664	\$829	\$1,009	\$1,115
	UHC Choice Plus HSA Silver 3000	\$3,000	\$5,000	30%	\$291	\$380	\$382	\$432	\$465	\$486	\$549	\$679	\$848	\$1,032	\$1,141
	UHC Choice Plus Silver 6000	\$6,000	\$8,150	30%	\$253	\$331	\$333	\$376	\$405	\$423	\$478	\$592	\$739	\$899	\$994

**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 134	\$6,500	\$6,750	10%	\$209	\$273	\$274	\$309	\$333	\$348	\$394	\$487	\$608	\$740	\$818
	Blue Preferred Bronze PPO 116	\$7,350	\$7,350	0%	\$206	\$269	\$271	\$306	\$329	\$344	\$389	\$481	\$601	\$731	\$808
Montana Health Co-op	Connected Care Bronze	\$7,200	\$8,150	60%	\$194	\$253	\$254	\$287	\$309	\$324	\$366	\$452	\$565	\$687	\$760
	Connected Care Bronze Plus	\$6,900	\$6,900	0%	\$207	\$270	\$271	\$307	\$330	\$346	\$390	\$483	\$603	\$734	\$811
	Connected Care Expanded Bronze	\$4,500	\$8,150	50%	\$206	\$269	\$271	\$306	\$329	\$344	\$389	\$481	\$601	\$731	\$808
	Co-op Plus Bronze	\$7,200	\$8,150	60%	\$194	\$254	\$255	\$288	\$310	\$325	\$367	\$454	\$566	\$689	\$762
PacificSource	Voyager Bronze HSA 6750	\$6,750	\$6,750	0%	\$212	\$278	\$279	\$315	\$339	\$355	\$401	\$496	\$619	\$754	\$833
	Voyager Bronze HSA 5000	\$5,000	\$6,750	50%	\$219	\$286	\$287	\$325	\$349	\$365	\$413	\$511	\$638	\$776	\$858
	Voyager Bronze 8150	\$8,150	\$8,150	0%	\$214	\$280	\$281	\$318	\$342	\$358	\$404	\$500	\$624	\$760	\$840
	Navigator Bronze HSA 6750	\$6,750	\$6,750	0%	\$197	\$257	\$258	\$292	\$314	\$328	\$371	\$459	\$573	\$697	\$771
	Navigator Bronze HSA 5000	\$5,000	\$6,750	50%	\$202	\$265	\$266	\$300	\$323	\$338	\$382	\$472	\$590	\$718	\$794
	Navigator Bronze 8150	\$8,150	\$8,150	0%	\$198	\$259	\$260	\$294	\$316	\$331	\$374	\$463	\$578	\$703	\$777
UnitedHealthcare	UHC Choice Plus Bronze 7450	\$7,450	\$8,150	40%	\$229	\$300	\$301	\$340	\$366	\$383	\$433	\$536	\$669	\$814	\$900
	UHC Choice Plus HSA Bronze 4000	\$4,000	\$6,900	40%	\$247	\$323	\$324	\$367	\$395	\$413	\$466	\$577	\$720	\$876	\$969
	UHC Choice Plus HSA Bronze 5750	\$5,750	\$6,550	30%	\$235	\$307	\$309	\$349	\$376	\$393	\$444	\$549	\$686	\$834	\$922
	UHC Choice Plus HSA Bronze 6000	\$6,000	\$6,550	20%	\$234	\$307	\$308	\$348	\$375	\$392	\$443	\$547	\$684	\$832	\$920
	UHC Choice Plus HSA Bronze 6650	\$6,650	\$6,650	0%	\$232	\$304	\$305	\$345	\$371	\$388	\$439	\$543	\$678	\$825	\$912

Bronze

