

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

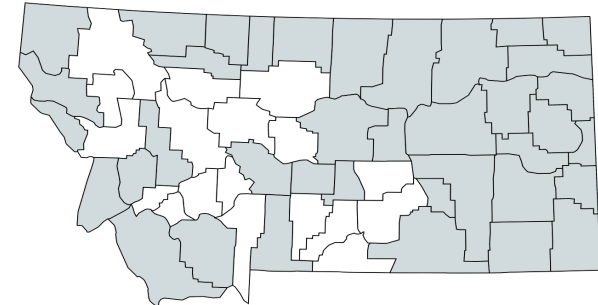
The premium tables show 2020 monthly premiums for the second quarter of 2020 (April-June) rounded to the nearest dollar. Premium is the monthly amount charged to a policyholder for insurance coverage. These premiums are shown by plan and rating area for the specific ages shown. Other ages, dental premiums, 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, 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%	\$354	\$463	\$465	\$525	\$565	\$591	\$668	\$826	\$1,032	\$1,256	\$1,388
	Blue Preferred Platinum PPO 102	\$250	\$1,300	20%	\$366	\$478	\$480	\$543	\$584	\$611	\$691	\$854	\$1,067	\$1,298	\$1,435
UnitedHealthcare	UHC Choice Plus Platinum 250	\$250	\$2,500	10%	\$450	\$588	\$590	\$667	\$719	\$752	\$849	\$1,050	\$1,311	\$1,596	\$1,764
	UHC Choice Plus Platinum 500	\$500	\$5,000	20%	\$378	\$494	\$496	\$561	\$604	\$631	\$713	\$882	\$1,102	\$1,341	\$1,482
	UHC Choice Plus Platinum 0	\$0	\$3,500	0%	\$423	\$553	\$555	\$628	\$676	\$707	\$799	\$988	\$1,234	\$1,502	\$1,660

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%	\$291	\$380	\$381	\$431	\$464	\$485	\$548	\$678	\$847	\$1,031	\$1,140
	Blue Preferred Gold PPO 110	\$2,000	\$4,500	20%	\$299	\$391	\$393	\$444	\$478	\$500	\$565	\$698	\$872	\$1,061	\$1,173
	Blue Preferred Gold PPO 105	\$2,500	\$3,500	20%	\$300	\$392	\$394	\$445	\$479	\$501	\$566	\$700	\$874	\$1,064	\$1,176
	Blue Preferred Gold PPO 107	\$1,500	\$4,600	20%	\$299	\$391	\$393	\$444	\$478	\$500	\$565	\$699	\$872	\$1,061	\$1,173
	Blue Preferred Gold PPO 123	\$4,500	\$4,500	0%	\$256	\$335	\$336	\$380	\$409	\$428	\$483	\$598	\$747	\$909	\$1,004
Montana Health Co-op	Connected Care Gold	\$850	\$6,000	30%	\$273	\$357	\$359	\$406	\$437	\$457	\$516	\$638	\$797	\$970	\$1,072
	Co-op Plus Gold	\$850	\$6,000	30%	\$272	\$355	\$356	\$403	\$434	\$454	\$513	\$634	\$792	\$963	\$1,065
PacificSource	Voyager Gold 1000	\$1,000	\$5,500	30%	\$342	\$446	\$448	\$507	\$546	\$571	\$645	\$797	\$996	\$1,212	\$1,338
	Voyager Gold 2000	\$2,000	\$5,500	30%	\$312	\$408	\$410	\$464	\$499	\$522	\$590	\$730	\$911	\$1,109	\$1,224
	Navigator Gold 1000	\$1,000	\$5,500	30%	\$316	\$413	\$415	\$469	\$505	\$528	\$596	\$738	\$921	\$1,121	\$1,239
	Navigator Gold 2000	\$2,000	\$5,500	30%	\$289	\$378	\$379	\$429	\$462	\$483	\$546	\$675	\$843	\$1,026	\$1,134
	Navigator Gold HSA 3000	\$3,000	\$3,000	0%	\$261	\$341	\$343	\$387	\$417	\$436	\$493	\$610	\$761	\$926	\$1,023
	Voyager Gold HSA 3000	\$3,000	\$3,000	0%	\$282	\$369	\$370	\$419	\$451	\$471	\$533	\$659	\$823	\$1,001	\$1,107
	Voyager Gold 1000 VH	\$1,000	\$5,500	30%	\$344	\$450	\$452	\$511	\$550	\$575	\$650	\$804	\$1,004	\$1,222	\$1,350
	Voyager Gold 2000 VH	\$2,000	\$5,500	30%	\$315	\$412	\$414	\$468	\$504	\$527	\$595	\$736	\$919	\$1,119	\$1,236
	Navigator Gold 1000 VH	\$1,000	\$5,500	30%	\$319	\$416	\$418	\$473	\$509	\$532	\$601	\$744	\$929	\$1,130	\$1,248
Navigator Gold 2000 VH	\$2,000	\$5,500	30%	\$292	\$381	\$383	\$433	\$466	\$487	\$551	\$681	\$850	\$1,035	\$1,143	
UnitedHealthcare	UHC Choice Plus Gold 0	\$0	\$7,150	30%	\$374	\$489	\$490	\$554	\$597	\$624	\$705	\$872	\$1,089	\$1,326	\$1,466
	UHC Choice Plus Gold 1000-1	\$1,000	\$5,000	20%	\$337	\$440	\$442	\$499	\$538	\$562	\$635	\$786	\$981	\$1,194	\$1,320
	UHC Choice Plus Gold 1000-2	\$1,000	\$8,150	20%	\$322	\$420	\$422	\$477	\$514	\$537	\$607	\$751	\$938	\$1,141	\$1,261
	UHC Choice Plus Gold 1500	\$1,500	\$8,150	20%	\$343	\$448	\$450	\$508	\$547	\$572	\$647	\$800	\$999	\$1,215	\$1,343
	UHC Choice Plus Gold 500	\$500	\$6,750	30%	\$335	\$438	\$440	\$497	\$536	\$560	\$633	\$783	\$977	\$1,189	\$1,315
	UHC Choice Plus Gold 3000	\$3,000	\$7,000	20%	\$305	\$398	\$400	\$452	\$486	\$509	\$575	\$711	\$888	\$1,080	\$1,194
	UHC Choice Plus HSA Gold 1500-1	\$1,500	\$4,000	10%	\$366	\$479	\$480	\$543	\$585	\$612	\$691	\$855	\$1,067	\$1,299	\$1,436
	UHC Choice Plus HSA Gold 1500-2	\$1,500	\$4,000	0%	\$375	\$490	\$492	\$557	\$599	\$627	\$708	\$876	\$1,094	\$1,331	\$1,471
	UHC Choice Plus Gold 2000-2	\$2,000	\$7,500	20%	\$304	\$397	\$399	\$451	\$485	\$507	\$573	\$709	\$885	\$1,077	\$1,191
	UHC Choice Plus Gold 1000-3	\$1,000	\$7,500	20%	\$328	\$429	\$431	\$487	\$524	\$548	\$619	\$766	\$956	\$1,164	\$1,287
UHC Choice Plus Gold 2000-1	\$2,000	\$8,150	20%	\$323	\$422	\$424	\$479	\$516	\$540	\$610	\$754	\$942	\$1,146	\$1,267	

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%	\$235	\$308	\$309	\$349	\$376	\$393	\$444	\$550	\$686	\$835	\$923
	Blue Preferred Silver PPO 120	\$4,750	\$7,900	30%	\$244	\$319	\$320	\$362	\$389	\$407	\$460	\$569	\$711	\$865	\$956
	Blue Preferred Silver PPO 122	\$4,200	\$4,200	0%	\$258	\$338	\$339	\$383	\$413	\$432	\$488	\$603	\$753	\$917	\$1,013
	Blue Preferred Silver PPO 127	\$4,500	\$6,500	30%	\$225	\$294	\$295	\$333	\$359	\$375	\$424	\$525	\$655	\$797	\$881
	Blue Preferred Silver PPO 117	\$3,000	\$5,250	20%	\$253	\$330	\$332	\$375	\$404	\$422	\$477	\$590	\$737	\$897	\$991
	Blue Preferred Silver PPO 131	\$4,000	\$7,350	30%	\$237	\$310	\$311	\$352	\$379	\$396	\$448	\$554	\$691	\$841	\$930
Montana Health Co-op	Connected Care Silver	\$3,000	\$8,150	40%	\$238	\$311	\$312	\$353	\$380	\$398	\$449	\$556	\$694	\$844	\$933
	Connected Care Silver Plus	\$4,400	\$4,400	0%	\$240	\$314	\$315	\$357	\$384	\$402	\$454	\$561	\$701	\$853	\$943
	Connected Care Silver Option 2	\$5,700	\$7,500	40%	\$235	\$307	\$309	\$349	\$376	\$393	\$444	\$549	\$685	\$834	\$922
	Co-op Plus Silver	\$3,000	\$8,150	40%	\$228	\$298	\$300	\$339	\$365	\$381	\$431	\$533	\$666	\$810	\$895
PacificSource	Voyager Silver HSA 4500	\$4,500	\$4,500	0%	\$250	\$327	\$329	\$372	\$400	\$418	\$473	\$585	\$730	\$889	\$981
	Voyager Silver HSA 3000	\$3,000	\$6,750	20%	\$252	\$329	\$330	\$373	\$402	\$420	\$475	\$588	\$734	\$893	\$987
	Voyager Silver 5500	\$5,500	\$7,500	30%	\$267	\$349	\$350	\$396	\$426	\$446	\$504	\$623	\$778	\$947	\$1,047
	Voyager Silver 6500	\$6,500	\$7,500	30%	\$262	\$343	\$345	\$389	\$419	\$439	\$495	\$613	\$765	\$931	\$1,029
	Navigator Silver HSA 4500	\$4,500	\$4,500	0%	\$232	\$303	\$304	\$344	\$370	\$387	\$437	\$541	\$675	\$822	\$909
	Navigator Silver HSA 3000	\$3,000	\$6,750	20%	\$233	\$304	\$306	\$345	\$372	\$389	\$439	\$543	\$679	\$826	\$912
	Navigator Silver 5500	\$5,500	\$7,500	30%	\$247	\$323	\$324	\$366	\$394	\$413	\$466	\$577	\$720	\$876	\$968
	Navigator Silver 6500	\$6,500	\$7,500	30%	\$243	\$317	\$319	\$360	\$388	\$406	\$458	\$567	\$708	\$862	\$951
	Voyager Silver 4500	\$4,500	\$7,500	30%	\$272	\$356	\$357	\$404	\$435	\$455	\$514	\$635	\$793	\$966	\$1,067
	Navigator Silver 4500	\$4,500	\$7,500	30%	\$252	\$329	\$331	\$374	\$402	\$421	\$475	\$588	\$734	\$893	\$987
	Voyager Silver HSA 5500	\$5,500	\$5,500	0%	\$234	\$306	\$307	\$347	\$374	\$391	\$441	\$546	\$682	\$830	\$917
	Navigator Silver HSA 5500	\$5,500	\$5,500	0%	\$216	\$283	\$284	\$321	\$346	\$361	\$408	\$505	\$631	\$768	\$848
	Voyager Silver 3000	\$3,000	\$8,150	40%	\$276	\$361	\$362	\$409	\$441	\$461	\$521	\$644	\$804	\$979	\$1,082
	Navigator Silver 3000	\$3,000	\$8,150	40%	\$255	\$334	\$335	\$379	\$408	\$426	\$482	\$596	\$744	\$905	\$1,001
	Voyager Silver 5500 VH	\$5,500	\$7,500	30%	\$270	\$353	\$354	\$400	\$431	\$451	\$509	\$630	\$787	\$957	\$1,058
	Voyager Silver 6500 VH	\$6,500	\$7,500	30%	\$265	\$347	\$348	\$394	\$424	\$443	\$501	\$619	\$774	\$941	\$1,041
	Navigator Silver 5500 VH	\$5,500	\$7,500	30%	\$250	\$326	\$328	\$370	\$399	\$417	\$471	\$583	\$728	\$886	\$978
	Navigator Silver 6500 VH	\$6,500	\$7,500	30%	\$245	\$321	\$322	\$364	\$392	\$410	\$463	\$573	\$716	\$871	\$963
Voyager Silver 4500 VH	\$4,500	\$7,500	30%	\$276	\$361	\$362	\$409	\$441	\$461	\$521	\$644	\$804	\$979	\$1,082	
Navigator Silver 4500 VH	\$4,500	\$7,500	30%	\$255	\$334	\$335	\$379	\$408	\$426	\$482	\$596	\$744	\$905	\$1,001	
UnitedHealthcare	UHC Choice Plus Silver 2500	\$2,500	\$8,150	40%	\$261	\$341	\$343	\$387	\$417	\$436	\$493	\$609	\$761	\$926	\$1,023
	UHC Choice Plus Silver 3000	\$3,000	\$8,150	40%	\$261	\$341	\$343	\$388	\$417	\$436	\$493	\$610	\$761	\$927	\$1,024
	UHC Choice Plus Silver 5500-1	\$5,500	\$8,150	30%	\$267	\$349	\$350	\$396	\$427	\$446	\$504	\$623	\$778	\$947	\$1,047
	UHC Choice Plus Silver 6100	\$6,100	\$8,150	20%	\$267	\$349	\$351	\$397	\$427	\$446	\$504	\$624	\$779	\$948	\$1,048
	UHC Choice Plus Silver 7400	\$7,400	\$8,150	0%	\$265	\$346	\$347	\$393	\$423	\$442	\$499	\$618	\$771	\$939	\$1,037
	UHC Choice Plus HSA Silver 2500-1	\$2,500	\$6,700	20%	\$299	\$391	\$392	\$444	\$478	\$499	\$564	\$698	\$871	\$1,061	\$1,172
	UHC Choice Plus HSA Silver 2000	\$2,000	\$6,900	30%	\$296	\$386	\$388	\$438	\$472	\$494	\$558	\$690	\$861	\$1,048	\$1,159
	UHC Choice Plus HSA Silver 2500-2	\$2,500	\$6,900	20%	\$293	\$383	\$385	\$435	\$468	\$490	\$554	\$685	\$855	\$1,040	\$1,150
	UHC Choice Plus HSA Silver 3000	\$3,000	\$5,000	30%	\$300	\$392	\$394	\$445	\$479	\$501	\$566	\$700	\$874	\$1,064	\$1,176
	UHC Choice Plus Silver 6000	\$6,000	\$8,150	30%	\$261	\$342	\$343	\$388	\$417	\$436	\$493	\$610	\$762	\$927	\$1,025

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%	\$212	\$278	\$279	\$315	\$339	\$355	\$401	\$496	\$619	\$753	\$833
	Blue Preferred Bronze PPO 116	\$7,350	\$7,350	0%	\$210	\$274	\$276	\$312	\$335	\$351	\$396	\$490	\$612	\$745	\$823
Montana Health Co-op	Connected Care Bronze	\$7,200	\$8,150	60%	\$197	\$258	\$259	\$293	\$315	\$329	\$372	\$460	\$575	\$700	\$773
	Connected Care Bronze Plus	\$6,900	\$6,900	0%	\$211	\$275	\$276	\$312	\$336	\$352	\$397	\$492	\$614	\$747	\$826
	Connected Care Expanded Bronze	\$4,500	\$8,150	50%	\$210	\$274	\$275	\$311	\$335	\$351	\$396	\$490	\$612	\$744	\$823
	Co-op Plus Bronze	\$7,200	\$8,150	60%	\$198	\$259	\$260	\$293	\$316	\$330	\$373	\$462	\$576	\$702	\$775
PacificSource	Voyager Bronze HSA 6750	\$6,750	\$6,750	0%	\$216	\$282	\$284	\$321	\$345	\$361	\$408	\$504	\$630	\$766	\$846
	Voyager Bronze HSA 5000	\$5,000	\$6,750	50%	\$222	\$291	\$292	\$330	\$355	\$372	\$420	\$519	\$648	\$789	\$872
	Voyager Bronze 8150	\$8,150	\$8,150	0%	\$218	\$285	\$286	\$323	\$348	\$364	\$411	\$508	\$635	\$773	\$854
	Navigator Bronze HSA 6750	\$6,750	\$6,750	0%	\$200	\$261	\$262	\$296	\$319	\$334	\$377	\$466	\$582	\$709	\$783
	Navigator Bronze HSA 5000	\$5,000	\$6,750	50%	\$206	\$269	\$270	\$305	\$329	\$344	\$388	\$480	\$600	\$730	\$807
	Navigator Bronze 8150	\$8,150	\$8,150	0%	\$201	\$263	\$264	\$299	\$322	\$337	\$380	\$470	\$587	\$715	\$789
UnitedHealthcare	UHC Choice Plus Bronze 7450	\$7,450	\$8,150	40%	\$237	\$309	\$310	\$351	\$378	\$395	\$446	\$552	\$689	\$839	\$927
	UHC Choice Plus HSA Bronze 4000	\$4,000	\$6,900	40%	\$255	\$333	\$334	\$378	\$407	\$426	\$481	\$595	\$742	\$904	\$999
	UHC Choice Plus HSA Bronze 5750	\$5,750	\$6,550	30%	\$242	\$317	\$318	\$360	\$387	\$405	\$458	\$566	\$707	\$860	\$951
	UHC Choice Plus HSA Bronze 6000	\$6,000	\$6,550	20%	\$242	\$316	\$317	\$359	\$386	\$404	\$456	\$564	\$705	\$858	\$948
	UHC Choice Plus HSA Bronze 6650	\$6,650	\$6,650	0%	\$240	\$313	\$315	\$356	\$383	\$400	\$452	\$560	\$699	\$850	\$940

Bronze

