

# 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**

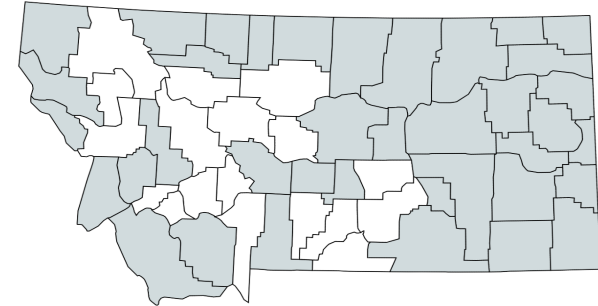
The premium tables show 2020 monthly premiums for the third quarter of 2020 (July-Sept) rounded to the nearest dollar. Premium is the monthly amount charged to a policyholder for insurance coverage. These premiums are shown by plan and rating area for the specific ages shown. Other ages, dental premiums, 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%	\$349	\$456	\$458	\$517	\$557	\$582	\$658	\$814	\$1,016	\$1,237	\$1,367
	Blue Preferred Platinum PPO 102	\$250	\$1,300	20%	\$360	\$471	\$473	\$535	\$576	\$602	\$680	\$841	\$1,050	\$1,278	\$1,413
UnitedHealthcare	UHC Choice Plus Platinum 250	\$250	\$2,500	10%	\$464	\$606	\$609	\$688	\$741	\$775	\$876	\$1,083	\$1,352	\$1,646	\$1,819
	UHC Choice Plus Platinum 500	\$500	\$5,000	20%	\$390	\$509	\$511	\$578	\$622	\$651	\$736	\$910	\$1,136	\$1,382	\$1,528
	UHC Choice Plus Platinum 0	\$0	\$3,500	0%	\$436	\$570	\$573	\$647	\$697	\$729	\$824	\$1,019	\$1,272	\$1,548	\$1,711

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	\$3,500	20%	\$295	\$386	\$388	\$438	\$472	\$493	\$557	\$690	\$861	\$1,048	\$1,158
	Blue Preferred Gold PPO 107	\$1,500	\$4,600	20%	\$295	\$385	\$387	\$437	\$471	\$492	\$556	\$688	\$859	\$1,045	\$1,156
	Blue Preferred Gold PPO 110	\$2,000	\$4,500	20%	\$295	\$385	\$387	\$437	\$471	\$492	\$556	\$688	\$859	\$1,045	\$1,156
	Blue Preferred Gold PPO 123	\$4,500	\$4,500	0%	\$252	\$330	\$331	\$374	\$403	\$421	\$476	\$589	\$735	\$895	\$989
	Blue Preferred Gold PPO 135	\$2,800	\$2,800	0%	\$286	\$374	\$376	\$425	\$457	\$478	\$540	\$668	\$834	\$1,015	\$1,122
Montana Health Co-op	Connected Care Gold	\$850	\$6,000	30%	\$278	\$364	\$365	\$413	\$445	\$465	\$525	\$650	\$811	\$988	\$1,092
	Co-op Plus Gold	\$850	\$6,000	30%	\$276	\$361	\$363	\$410	\$441	\$462	\$522	\$645	\$806	\$981	\$1,084
PacificSource	Voyager Gold 1000	\$1,000	\$5,500	30%	\$347	\$454	\$456	\$515	\$555	\$580	\$656	\$811	\$1,012	\$1,232	\$1,362
	Voyager Gold 2000	\$2,000	\$5,500	30%	\$318	\$415	\$417	\$471	\$508	\$531	\$600	\$742	\$926	\$1,127	\$1,245
	Navigator Gold 1000	\$1,000	\$5,500	30%	\$321	\$420	\$422	\$477	\$513	\$537	\$606	\$750	\$936	\$1,140	\$1,260
	Navigator Gold 2000	\$2,000	\$5,500	30%	\$294	\$384	\$386	\$436	\$470	\$491	\$555	\$686	\$857	\$1,043	\$1,152
	Navigator Gold HSA 3000	\$3,000	\$3,000	0%	\$265	\$347	\$348	\$394	\$424	\$444	\$501	\$620	\$774	\$942	\$1,041
	Voyager Gold HSA 3000	\$3,000	\$3,000	0%	\$287	\$375	\$377	\$426	\$458	\$479	\$542	\$670	\$836	\$1,018	\$1,125
	Voyager Gold 1000 VH	\$1,000	\$5,500	30%	\$350	\$458	\$460	\$520	\$559	\$585	\$661	\$818	\$1,021	\$1,243	\$1,373
	Voyager Gold 2000 VH	\$2,000	\$5,500	30%	\$321	\$419	\$421	\$476	\$512	\$536	\$605	\$749	\$935	\$1,138	\$1,257
	Navigator Gold 1000 VH	\$1,000	\$5,500	30%	\$324	\$423	\$425	\$481	\$517	\$541	\$611	\$756	\$944	\$1,149	\$1,269
Navigator Gold 2000 VH	\$2,000	\$5,500	30%	\$297	\$388	\$389	\$440	\$474	\$496	\$560	\$693	\$865	\$1,052	\$1,163	
UnitedHealthcare	UHC Choice Plus Gold 0	\$0	\$7,150	30%	\$385	\$504	\$506	\$572	\$615	\$644	\$727	\$900	\$1,123	\$1,367	\$1,511
	UHC Choice Plus Gold 1000-1	\$1,000	\$5,000	20%	\$347	\$454	\$455	\$515	\$554	\$580	\$655	\$810	\$1,011	\$1,231	\$1,361
	UHC Choice Plus Gold 1000-2	\$1,000	\$8,150	20%	\$332	\$434	\$435	\$492	\$530	\$554	\$626	\$774	\$967	\$1,177	\$1,301
	UHC Choice Plus Gold 1500	\$1,500	\$8,150	20%	\$353	\$462	\$464	\$524	\$564	\$590	\$667	\$825	\$1,030	\$1,253	\$1,385
	UHC Choice Plus Gold 500	\$500	\$6,750	30%	\$346	\$452	\$454	\$513	\$552	\$577	\$653	\$807	\$1,008	\$1,226	\$1,356
	UHC Choice Plus Gold 3000	\$3,000	\$7,000	20%	\$314	\$410	\$412	\$466	\$502	\$525	\$593	\$733	\$915	\$1,114	\$1,231
	UHC Choice Plus HSA Gold 1500-1	\$1,500	\$4,000	10%	\$377	\$493	\$495	\$560	\$603	\$631	\$712	\$881	\$1,100	\$1,339	\$1,480
	UHC Choice Plus HSA Gold 1500-2	\$1,500	\$4,000	0%	\$387	\$506	\$508	\$574	\$618	\$646	\$730	\$903	\$1,128	\$1,372	\$1,517
	UHC Choice Plus Gold 2000-2	\$2,000	\$7,500	20%	\$313	\$409	\$411	\$465	\$500	\$523	\$591	\$731	\$913	\$1,111	\$1,228
	UHC Choice Plus Gold 1000-3	\$1,000	\$7,500	20%	\$338	\$442	\$444	\$502	\$540	\$565	\$639	\$790	\$986	\$1,200	\$1,327
UHC Choice Plus Gold 2000-1	\$2,000	\$8,150	20%	\$333	\$435	\$437	\$494	\$532	\$557	\$629	\$778	\$971	\$1,182	\$1,306	

## 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%	\$249	\$325	\$327	\$369	\$398	\$416	\$470	\$581	\$726	\$883	\$976
	Blue Preferred Silver PPO 120	\$4,750	\$7,900	30%	\$240	\$314	\$315	\$356	\$384	\$401	\$453	\$561	\$700	\$852	\$942
	Blue Preferred Silver PPO 122	\$4,200	\$4,200	0%	\$254	\$333	\$334	\$377	\$406	\$425	\$480	\$594	\$742	\$903	\$998
	Blue Preferred Silver PPO 127	\$4,500	\$6,500	30%	\$221	\$289	\$290	\$328	\$353	\$370	\$418	\$517	\$645	\$785	\$868
	Blue Preferred Silver PPO 131	\$4,000	\$7,350	30%	\$234	\$305	\$307	\$347	\$373	\$390	\$441	\$545	\$681	\$829	\$916
	Blue Preferred Silver PPO 136	\$5,500	\$5,500	0%	\$232	\$303	\$304	\$344	\$370	\$387	\$438	\$541	\$676	\$823	\$909
Montana Health Co-op	Connected Care Silver	\$3,000	\$8,150	40%	\$242	\$317	\$318	\$359	\$387	\$405	\$457	\$565	\$706	\$859	\$950
	Connected Care Silver Plus	\$4,400	\$4,400	0%	\$245	\$320	\$321	\$363	\$391	\$409	\$462	\$571	\$713	\$868	\$960
	Connected Care Silver Option 2	\$5,700	\$7,500	40%	\$239	\$313	\$314	\$355	\$382	\$400	\$452	\$559	\$698	\$849	\$938
	Co-op Plus Silver	\$3,000	\$8,150	40%	\$232	\$304	\$305	\$345	\$371	\$388	\$439	\$543	\$677	\$825	\$911
PacificSource	Voyager Silver HSA 4500	\$4,500	\$4,500	0%	\$255	\$333	\$334	\$378	\$407	\$425	\$481	\$595	\$742	\$904	\$999
	Voyager Silver HSA 3000	\$3,000	\$6,750	20%	\$256	\$335	\$336	\$380	\$409	\$428	\$483	\$597	\$746	\$908	\$1,004
	Voyager Silver 5500	\$5,500	\$7,500	30%	\$271	\$355	\$356	\$403	\$434	\$453	\$512	\$634	\$791	\$963	\$1,064
	Voyager Silver 6500	\$6,500	\$7,500	30%	\$267	\$349	\$350	\$396	\$426	\$446	\$504	\$623	\$778	\$947	\$1,047
	Navigator Silver HSA 4500	\$4,500	\$4,500	0%	\$236	\$308	\$309	\$350	\$376	\$394	\$445	\$550	\$687	\$836	\$924
	Navigator Silver HSA 3000	\$3,000	\$6,750	20%	\$237	\$309	\$311	\$351	\$378	\$395	\$447	\$553	\$690	\$840	\$927
	Navigator Silver 5500	\$5,500	\$7,500	30%	\$251	\$328	\$330	\$373	\$401	\$419	\$474	\$586	\$732	\$891	\$984
	Navigator Silver 6500	\$6,500	\$7,500	30%	\$247	\$323	\$324	\$366	\$394	\$413	\$466	\$577	\$720	\$876	\$968
	Voyager Silver 4500	\$4,500	\$7,500	30%	\$277	\$362	\$363	\$411	\$442	\$462	\$522	\$646	\$807	\$982	\$1,085
	Navigator Silver 4500	\$4,500	\$7,500	30%	\$256	\$335	\$336	\$380	\$409	\$428	\$483	\$598	\$746	\$908	\$1,004
	Voyager Silver HSA 5500	\$5,500	\$5,500	0%	\$238	\$311	\$312	\$353	\$380	\$397	\$449	\$555	\$693	\$844	\$932
	Navigator Silver HSA 5500	\$5,500	\$5,500	0%	\$220	\$288	\$289	\$326	\$351	\$367	\$415	\$514	\$641	\$780	\$863
	Voyager Silver 3000	\$3,000	\$8,150	40%	\$281	\$367	\$368	\$416	\$448	\$469	\$530	\$655	\$818	\$995	\$1,100
	Navigator Silver 3000	\$3,000	\$8,150	40%	\$260	\$339	\$341	\$385	\$415	\$434	\$490	\$606	\$756	\$921	\$1,017
	Voyager Silver 5500 VH	\$5,500	\$7,500	30%	\$274	\$359	\$360	\$407	\$438	\$458	\$518	\$641	\$800	\$973	\$1,076
	Voyager Silver 6500 VH	\$6,500	\$7,500	30%	\$270	\$353	\$354	\$400	\$431	\$451	\$509	\$630	\$787	\$957	\$1,058
	Navigator Silver 5500 VH	\$5,500	\$7,500	30%	\$254	\$332	\$333	\$377	\$405	\$424	\$479	\$593	\$740	\$900	\$995
	Navigator Silver 6500 VH	\$6,500	\$7,500	30%	\$250	\$326	\$328	\$370	\$399	\$417	\$471	\$583	\$728	\$886	\$978
Voyager Silver 4500 VH	\$4,500	\$7,500	30%	\$280	\$367	\$368	\$416	\$448	\$469	\$529	\$655	\$818	\$995	\$1,100	
Navigator Silver 4500 VH	\$4,500	\$7,500	30%	\$259	\$339	\$341	\$385	\$414	\$433	\$490	\$606	\$756	\$921	\$1,017	
UnitedHealthcare	UHC Choice Plus Silver 2500	\$2,500	\$8,150	40%	\$269	\$352	\$353	\$399	\$430	\$450	\$508	\$628	\$784	\$955	\$1,055
	UHC Choice Plus Silver 3000	\$3,000	\$8,150	40%	\$269	\$352	\$353	\$400	\$430	\$450	\$508	\$629	\$785	\$955	\$1,056
	UHC Choice Plus Silver 5500-1	\$5,500	\$8,150	30%	\$275	\$360	\$361	\$408	\$440	\$460	\$520	\$643	\$802	\$977	\$1,080
	UHC Choice Plus Silver 6100	\$6,100	\$8,150	20%	\$276	\$360	\$362	\$409	\$440	\$460	\$520	\$643	\$803	\$978	\$1,081
	UHC Choice Plus Silver 7400	\$7,400	\$8,150	0%	\$273	\$357	\$358	\$405	\$436	\$456	\$515	\$637	\$795	\$968	\$1,070
	UHC Choice Plus HSA Silver 2500-1	\$2,500	\$6,700	20%	\$308	\$403	\$405	\$457	\$492	\$515	\$582	\$720	\$898	\$1,093	\$1,209
	UHC Choice Plus HSA Silver 2000	\$2,000	\$6,900	30%	\$305	\$398	\$400	\$452	\$487	\$509	\$575	\$711	\$888	\$1,081	\$1,195
	UHC Choice Plus HSA Silver 2500-2	\$2,500	\$6,900	20%	\$302	\$395	\$397	\$449	\$483	\$505	\$571	\$706	\$881	\$1,073	\$1,186
	UHC Choice Plus HSA Silver 3000	\$3,000	\$5,000	30%	\$309	\$404	\$406	\$459	\$494	\$517	\$584	\$722	\$902	\$1,097	\$1,213
UHC Choice Plus Silver 6000	\$6,000	\$8,150	30%	\$269	\$352	\$354	\$400	\$430	\$450	\$508	\$629	\$785	\$956	\$1,056	

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%	\$207	\$270	\$271	\$307	\$330	\$345	\$390	\$483	\$603	\$734	\$811
	Blue Preferred Bronze PPO 134	\$6,500	\$6,750	10%	\$209	\$273	\$275	\$310	\$334	\$349	\$395	\$488	\$610	\$742	\$820
Montana Health Co-op	Connected Care Bronze	\$7,200	\$8,150	60%	\$201	\$262	\$263	\$298	\$321	\$335	\$379	\$469	\$585	\$712	\$787
	Connected Care Bronze Plus	\$6,900	\$6,900	0%	\$214	\$280	\$281	\$318	\$342	\$358	\$405	\$500	\$625	\$760	\$840
	Connected Care Expanded Bronze	\$4,500	\$8,150	50%	\$214	\$279	\$280	\$317	\$341	\$357	\$403	\$499	\$623	\$758	\$838
	Co-op Plus Bronze	\$7,200	\$8,150	60%	\$201	\$263	\$264	\$299	\$322	\$336	\$380	\$470	\$587	\$714	\$789
PacificSource	Voyager Bronze HSA 6750	\$6,750	\$6,750	0%	\$220	\$287	\$288	\$326	\$351	\$367	\$415	\$513	\$640	\$779	\$861
	Voyager Bronze HSA 5000	\$5,000	\$6,750	50%	\$226	\$296	\$297	\$336	\$361	\$378	\$427	\$528	\$659	\$802	\$887
	Voyager Bronze 8150	\$8,150	\$8,150	0%	\$221	\$289	\$291	\$329	\$354	\$370	\$418	\$517	\$645	\$786	\$867
	Navigator Bronze HSA 6750	\$6,750	\$6,750	0%	\$203	\$266	\$267	\$301	\$325	\$339	\$384	\$474	\$592	\$721	\$797
	Navigator Bronze HSA 5000	\$5,000	\$6,750	50%	\$209	\$273	\$275	\$310	\$334	\$350	\$395	\$488	\$610	\$742	\$819
	Navigator Bronze 8150	\$8,150	\$8,150	0%	\$205	\$268	\$269	\$304	\$327	\$342	\$387	\$478	\$597	\$727	\$803
UnitedHealthcare	UHC Choice Plus Bronze 7450	\$7,450	\$8,150	40%	\$244	\$319	\$320	\$362	\$390	\$407	\$460	\$569	\$711	\$865	\$956
	UHC Choice Plus HSA Bronze 4000	\$4,000	\$6,900	40%	\$263	\$343	\$345	\$390	\$420	\$439	\$496	\$613	\$766	\$932	\$1,030
	UHC Choice Plus HSA Bronze 5750	\$5,750	\$6,550	30%	\$250	\$327	\$328	\$371	\$399	\$418	\$472	\$584	\$729	\$887	\$980
	UHC Choice Plus HSA Bronze 6000	\$6,000	\$6,550	20%	\$249	\$326	\$327	\$370	\$398	\$416	\$471	\$582	\$727	\$884	\$977
	UHC Choice Plus HSA Bronze 6650	\$6,650	\$6,650	0%	\$247	\$323	\$324	\$367	\$395	\$413	\$466	\$577	\$720	\$877	\$969

