

State of Montana 2020 Small Group ACA Rates

Rating Area 1: Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone Counties

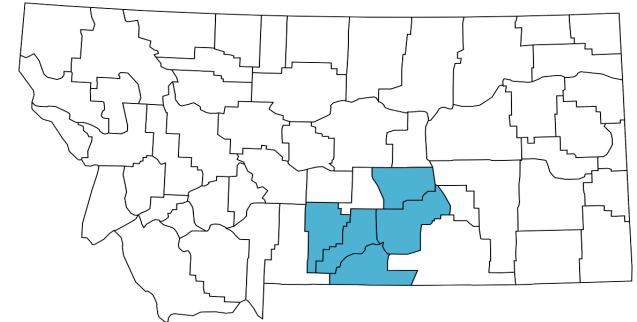
The premium tables show 2020 monthly premiums for the fourth quarter of 2020 (Oct-Dec) rounded to the nearest dollar. Premium is the monthly amount charged to a policyholder for insurance coverage. These premiums are shown by plan and rating area for the specific ages shown. Other ages, dental premiums, 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 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 1: Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone 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 Focus Platinum POS 006	\$750	\$1,500	20%	\$247	\$323	\$325	\$367	\$395	\$413	\$467	\$577	\$721	\$877	\$970	
	Blue Preferred Platinum PPO 101	\$750	\$1,500	20%	\$345	\$451	\$453	\$512	\$551	\$576	\$651	\$805	\$1,005	\$1,223	\$1,352	
	Blue Preferred Platinum PPO 102	\$250	\$1,300	20%	\$356	\$466	\$468	\$529	\$569	\$595	\$673	\$832	\$1,039	\$1,264	\$1,398	
UnitedHealthcare	UHC Choice Plus Platinum 250	\$250	\$2,500	10%	\$478	\$625	\$627	\$709	\$763	\$798	\$902	\$1,115	\$1,393	\$1,695	\$1,874	
	UHC Choice Plus Platinum 500	\$500	\$5,000	20%	\$401	\$525	\$527	\$596	\$641	\$671	\$758	\$937	\$1,170	\$1,424	\$1,574	
	UHC Choice Plus Platinum 0	\$0	\$3,500	0%	\$450	\$588	\$590	\$667	\$718	\$751	\$848	\$1,049	\$1,310	\$1,595	\$1,763	

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 Focus Gold POS 005	\$1,250	\$6,000	20%	\$204	\$266	\$267	\$302	\$325	\$340	\$384	\$475	\$594	\$722	\$799	
	Blue Focus Gold POS 007	\$1,500	\$4,500	20%	\$201	\$263	\$264	\$298	\$321	\$336	\$380	\$470	\$586	\$714	\$789	
	Blue Focus Gold POS 008	\$2,000	\$5,500	10%	\$199	\$260	\$261	\$295	\$318	\$332	\$375	\$464	\$580	\$706	\$780	
	Blue Preferred Gold PPO 135	\$2,800	\$2,800	0%	\$283	\$370	\$371	\$420	\$452	\$473	\$534	\$661	\$825	\$1,004	\$1,110	
	Blue Preferred Gold PPO 110	\$2,000	\$4,500	20%	\$291	\$381	\$382	\$432	\$466	\$487	\$550	\$680	\$849	\$1,034	\$1,143	
	Blue Preferred Gold PPO 105	\$2,500	\$3,500	20%	\$292	\$382	\$383	\$433	\$467	\$488	\$551	\$682	\$851	\$1,036	\$1,145	
	Blue Preferred Gold PPO 107	\$1,500	\$4,600	20%	\$291	\$381	\$382	\$432	\$466	\$487	\$550	\$680	\$850	\$1,034	\$1,143	
	Blue Preferred Gold PPO 123	\$4,500	\$4,500	0%	\$249	\$326	\$327	\$370	\$398	\$417	\$471	\$582	\$727	\$885	\$978	
Montana Health Co-op	Connected Care Gold	\$850	\$6,000	30%	\$248	\$324	\$326	\$368	\$396	\$415	\$469	\$579	\$724	\$881	\$973	
	Co-op Plus Gold	\$850	\$6,000	30%	\$246	\$322	\$323	\$366	\$394	\$412	\$465	\$575	\$718	\$874	\$967	
PacificSource	Voyager Gold 1000	\$1,000	\$5,500	30%	\$329	\$430	\$431	\$488	\$525	\$549	\$620	\$767	\$958	\$1,166	\$1,289	
	Voyager Gold 2000	\$2,000	\$5,500	30%	\$301	\$393	\$395	\$446	\$480	\$502	\$568	\$702	\$877	\$1,067	\$1,179	
	Navigator Gold 1000	\$1,000	\$5,500	30%	\$304	\$397	\$399	\$451	\$486	\$508	\$574	\$710	\$886	\$1,079	\$1,191	
	Navigator Gold 2000	\$2,000	\$5,500	30%	\$278	\$364	\$365	\$413	\$444	\$465	\$525	\$649	\$811	\$987	\$1,091	
	Navigator Gold HSA 3000	\$3,000	\$3,000	0%	\$251	\$328	\$330	\$373	\$401	\$420	\$474	\$587	\$732	\$891	\$984	
	Voyager Gold HSA 3000	\$3,000	\$3,000	0%	\$272	\$355	\$356	\$403	\$434	\$454	\$513	\$634	\$792	\$963	\$1,065	
	Voyager Gold 1000 VH	\$1,000	\$5,500	30%	\$331	\$433	\$435	\$492	\$529	\$554	\$626	\$774	\$966	\$1,176	\$1,299	
	Voyager Gold 2000 VH	\$2,000	\$5,500	30%	\$303	\$397	\$398	\$450	\$485	\$507	\$573	\$708	\$885	\$1,077	\$1,190	
	Navigator Gold 1000 VH	\$1,000	\$5,500	30%	\$307	\$401	\$402	\$455	\$490	\$512	\$579	\$716	\$894	\$1,088	\$1,202	
Navigator Gold 2000 VH	\$2,000	\$5,500	30%	\$281	\$367	\$368	\$416	\$448	\$469	\$530	\$655	\$818	\$996	\$1,101		
UnitedHealthcare	UHC Choice Plus Gold 0	\$0	\$7,150	30%	\$397	\$519	\$521	\$589	\$634	\$663	\$749	\$927	\$1,157	\$1,408	\$1,556	
	UHC Choice Plus Gold 1000-1	\$1,000	\$5,000	20%	\$357	\$467	\$469	\$530	\$571	\$597	\$675	\$834	\$1,042	\$1,268	\$1,402	
	UHC Choice Plus Gold 1000-2	\$1,000	\$8,150	20%	\$342	\$447	\$448	\$507	\$546	\$571	\$645	\$798	\$996	\$1,212	\$1,340	
	UHC Choice Plus Gold 1500	\$1,500	\$8,150	20%	\$364	\$476	\$477	\$540	\$581	\$608	\$687	\$849	\$1,061	\$1,291	\$1,427	
	UHC Choice Plus Gold 500	\$500	\$6,750	30%	\$356	\$465	\$467	\$528	\$569	\$595	\$672	\$831	\$1,038	\$1,263	\$1,396	
	UHC Choice Plus Gold 3000	\$3,000	\$7,000	20%	\$323	\$423	\$425	\$480	\$517	\$540	\$611	\$755	\$943	\$1,148	\$1,268	
	UHC Choice Plus HSA Gold 1500-1	\$1,500	\$4,000	10%	\$389	\$508	\$510	\$577	\$621	\$650	\$734	\$908	\$1,133	\$1,379	\$1,525	
	UHC Choice Plus HSA Gold 1500-2	\$1,500	\$4,000	0%	\$398	\$521	\$523	\$591	\$637	\$666	\$752	\$930	\$1,162	\$1,414	\$1,563	
	UHC Choice Plus Gold 2000-2	\$2,000	\$7,500	20%	\$323	\$422	\$423	\$479	\$515	\$539	\$609	\$753	\$940	\$1,144	\$1,265	
	UHC Choice Plus Gold 1000-3	\$1,000	\$7,500	20%	\$348	\$456	\$457	\$517	\$557	\$582	\$658	\$814	\$1,016	\$1,236	\$1,367	
	UHC Choice Plus Gold 2000-1	\$2,000	\$8,150	20%	\$343	\$449	\$450	\$509	\$548	\$573	\$648	\$801	\$1,000	\$1,217	\$1,346	

Rating Area 1: Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone 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 Focus Silver POS 010	\$3,000	\$5,250	20%	\$164	\$215	\$216	\$244	\$263	\$275	\$310	\$384	\$479	\$583	\$645	
	Blue Focus Silver POS 003	\$3,700	\$6,750	10%	\$156	\$204	\$205	\$231	\$249	\$261	\$294	\$364	\$455	\$553	\$612	
	Blue Focus Silver POS 001	\$4,550	\$8,150	30%	\$159	\$208	\$209	\$236	\$254	\$266	\$300	\$372	\$464	\$565	\$624	
	Blue Focus Silver POS 004	\$5,000	\$7,900	30%	\$156	\$204	\$205	\$231	\$249	\$261	\$294	\$364	\$455	\$553	\$612	
	Blue Preferred Silver PPO 136	\$5,500	\$5,500	0%	\$229	\$300	\$301	\$340	\$366	\$383	\$433	\$535	\$668	\$814	\$899	
	Blue Preferred Silver PPO 120	\$4,750	\$7,900	30%	\$237	\$310	\$312	\$352	\$379	\$397	\$448	\$554	\$692	\$842	\$931	
	Blue Preferred Silver PPO 122	\$4,200	\$4,200	0%	\$252	\$329	\$330	\$373	\$402	\$420	\$475	\$587	\$734	\$893	\$987	
	Blue Preferred Silver PPO 127	\$4,500	\$6,500	30%	\$219	\$286	\$287	\$325	\$350	\$366	\$413	\$511	\$638	\$776	\$858	
	Blue Preferred Silver PPO 117	\$3,000	\$5,250	20%	\$246	\$322	\$323	\$365	\$393	\$411	\$465	\$575	\$718	\$873	\$965	
Blue Preferred Silver PPO 131	\$4,000	\$7,350	30%	\$231	\$302	\$303	\$343	\$369	\$386	\$436	\$539	\$673	\$820	\$906		
Montana Health Co-op	Connected Care Silver	\$3,000	\$8,150	40%	\$216	\$283	\$284	\$321	\$345	\$361	\$408	\$505	\$630	\$767	\$848	
	Connected Care Silver Plus	\$4,400	\$4,400	0%	\$218	\$286	\$287	\$324	\$349	\$365	\$412	\$510	\$637	\$775	\$857	
	Connected Care Silver Option 2	\$5,700	\$7,500	40%	\$214	\$279	\$280	\$317	\$341	\$357	\$403	\$499	\$623	\$758	\$838	
	Co-op Plus Silver	\$3,000	\$8,150	40%	\$208	\$271	\$272	\$308	\$332	\$347	\$392	\$485	\$605	\$737	\$814	
PacificSource	Voyager Silver HSA 4500	\$4,500	\$4,500	0%	\$241	\$315	\$316	\$358	\$385	\$403	\$455	\$563	\$703	\$855	\$945	
	Voyager Silver HSA 3000	\$3,000	\$6,750	20%	\$242	\$317	\$318	\$359	\$387	\$405	\$457	\$565	\$706	\$859	\$950	
	Voyager Silver 5500	\$5,500	\$7,500	30%	\$257	\$336	\$337	\$381	\$410	\$429	\$485	\$600	\$749	\$911	\$1,007	
	Voyager Silver 6500	\$6,500	\$7,500	30%	\$253	\$330	\$332	\$375	\$404	\$422	\$477	\$590	\$736	\$896	\$990	
	Navigator Silver HSA 4500	\$4,500	\$4,500	0%	\$223	\$291	\$293	\$331	\$356	\$373	\$421	\$521	\$650	\$791	\$873	
	Navigator Silver HSA 3000	\$3,000	\$6,750	20%	\$224	\$293	\$294	\$332	\$358	\$374	\$423	\$523	\$653	\$795	\$878	
	Navigator Silver 5500	\$5,500	\$7,500	30%	\$238	\$311	\$312	\$353	\$380	\$397	\$449	\$555	\$693	\$843	\$932	
	Navigator Silver 6500	\$6,500	\$7,500	30%	\$234	\$305	\$307	\$347	\$373	\$390	\$441	\$546	\$681	\$829	\$915	
	Voyager Silver 4500	\$4,500	\$7,500	30%	\$262	\$342	\$344	\$389	\$418	\$438	\$494	\$612	\$764	\$929	\$1,026	
	Navigator Silver 4500	\$4,500	\$7,500	30%	\$242	\$317	\$318	\$360	\$387	\$405	\$457	\$566	\$706	\$860	\$950	
	Voyager Silver HSA 5500	\$5,500	\$5,500	0%	\$225	\$294	\$295	\$334	\$359	\$376	\$425	\$525	\$656	\$798	\$882	
	Navigator Silver HSA 5500	\$5,500	\$5,500	0%	\$208	\$272	\$273	\$309	\$333	\$348	\$393	\$486	\$607	\$739	\$816	
	Voyager Silver 3000	\$3,000	\$8,150	40%	\$265	\$347	\$348	\$394	\$424	\$444	\$501	\$620	\$774	\$942	\$1,041	
	Navigator Silver 3000	\$3,000	\$8,150	40%	\$246	\$321	\$322	\$364	\$392	\$410	\$464	\$573	\$716	\$871	\$963	
	Voyager Silver 5500 VH	\$5,500	\$7,500	30%	\$260	\$339	\$341	\$385	\$415	\$434	\$490	\$606	\$757	\$921	\$1,017	
	Voyager Silver 6500 VH	\$6,500	\$7,500	30%	\$255	\$334	\$335	\$379	\$408	\$427	\$482	\$596	\$744	\$906	\$1,001	
	Navigator Silver 5500 VH	\$5,500	\$7,500	30%	\$240	\$314	\$315	\$356	\$384	\$401	\$453	\$561	\$700	\$852	\$942	
Navigator Silver 6500 VH	\$6,500	\$7,500	30%	\$236	\$309	\$310	\$350	\$377	\$395	\$446	\$552	\$689	\$838	\$926		
Voyager Silver 4500 VH	\$4,500	\$7,500	30%	\$265	\$347	\$348	\$394	\$424	\$443	\$501	\$620	\$774	\$942	\$1,041		
Navigator Silver 4500 VH	\$4,500	\$7,500	30%	\$246	\$321	\$322	\$364	\$392	\$410	\$464	\$573	\$716	\$871	\$963		
UnitedHealthcare	UHC Choice Plus Silver 2500	\$2,500	\$8,150	40%	\$277	\$362	\$364	\$411	\$443	\$463	\$523	\$647	\$808	\$983	\$1,087	
	UHC Choice Plus Silver 3000	\$3,000	\$8,150	40%	\$277	\$363	\$364	\$412	\$443	\$463	\$524	\$648	\$809	\$984	\$1,088	
	UHC Choice Plus Silver 5500-1	\$5,500	\$8,150	30%	\$284	\$371	\$372	\$421	\$453	\$474	\$535	\$662	\$827	\$1,006	\$1,112	
	UHC Choice Plus Silver 6100	\$6,100	\$8,150	20%	\$284	\$371	\$373	\$421	\$453	\$474	\$536	\$663	\$827	\$1,007	\$1,113	
	UHC Choice Plus Silver 7400	\$7,400	\$8,150	0%	\$281	\$367	\$369	\$417	\$449	\$469	\$530	\$656	\$819	\$997	\$1,102	
	UHC Choice Plus HSA Silver 2500-1	\$2,500	\$6,700	20%	\$317	\$415	\$417	\$471	\$507	\$530	\$599	\$741	\$925	\$1,126	\$1,245	
	UHC Choice Plus HSA Silver 2000	\$2,000	\$6,900	30%	\$314	\$410	\$412	\$466	\$501	\$524	\$592	\$733	\$915	\$1,114	\$1,231	
	UHC Choice Plus HSA Silver 2500-2	\$2,500	\$6,900	20%	\$311	\$407	\$409	\$462	\$498	\$520	\$588	\$727	\$908	\$1,105	\$1,221	
	UHC Choice Plus HSA Silver 3000	\$3,000	\$5,000	30%	\$319	\$416	\$418	\$473	\$509	\$532	\$601	\$744	\$929	\$1,130	\$1,249	
UHC Choice Plus Silver 6000	\$6,000	\$8,150	30%	\$278	\$363	\$364	\$412	\$443	\$464	\$524	\$648	\$809	\$984	\$1,088		

Silver

Rating Area 1: Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone 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 Focus Bronze POS 002	\$6,500	\$6,750	20%	\$132	\$172	\$173	\$195	\$210	\$220	\$248	\$307	\$384	\$467	\$516	
	Blue Focus Bronze POS 009	\$7,350	\$7,350	0%	\$134	\$175	\$176	\$199	\$214	\$224	\$253	\$313	\$391	\$476	\$526	
	Blue Preferred Bronze PPO 134	\$6,500	\$6,750	10%	\$207	\$270	\$272	\$307	\$330	\$346	\$390	\$483	\$603	\$734	\$811	
	Blue Preferred Bronze PPO 116	\$7,350	\$7,350	0%	\$205	\$267	\$268	\$303	\$327	\$342	\$386	\$477	\$596	\$726	\$802	
Montana Health Co-op	Connected Care Bronze	\$7,200	\$8,150	60%	\$180	\$235	\$236	\$266	\$287	\$300	\$339	\$419	\$523	\$637	\$704	
	Connected Care Bronze Plus	\$6,900	\$6,900	0%	\$192	\$250	\$251	\$284	\$306	\$320	\$362	\$447	\$558	\$680	\$751	
	Connected Care Expanded Bronze	\$4,500	\$8,150	50%	\$191	\$250	\$251	\$283	\$305	\$319	\$360	\$446	\$557	\$678	\$749	
	Co-op Plus Bronze	\$7,200	\$8,150	60%	\$180	\$235	\$236	\$267	\$288	\$301	\$340	\$420	\$525	\$639	\$706	
PacificSource	Voyager Bronze HSA 6750	\$6,750	\$6,750	0%	\$208	\$272	\$273	\$308	\$332	\$347	\$392	\$485	\$606	\$737	\$815	
	Voyager Bronze HSA 5000	\$5,000	\$6,750	50%	\$214	\$280	\$281	\$318	\$342	\$358	\$404	\$500	\$624	\$759	\$839	
	Voyager Bronze 8150	\$8,150	\$8,150	0%	\$210	\$274	\$275	\$311	\$335	\$350	\$396	\$489	\$611	\$743	\$822	
	Navigator Bronze HSA 6750	\$6,750	\$6,750	0%	\$192	\$251	\$252	\$285	\$307	\$321	\$363	\$449	\$561	\$682	\$753	
	Navigator Bronze HSA 5000	\$5,000	\$6,750	50%	\$198	\$259	\$260	\$294	\$316	\$331	\$374	\$462	\$577	\$702	\$776	
	Navigator Bronze 8150	\$8,150	\$8,150	0%	\$194	\$253	\$254	\$288	\$310	\$324	\$366	\$453	\$565	\$688	\$759	
UnitedHealthcare	UHC Choice Plus Bronze 7450	\$7,450	\$8,150	40%	\$251	\$328	\$330	\$373	\$401	\$420	\$474	\$586	\$732	\$891	\$985	
	UHC Choice Plus HSA Bronze 4000	\$4,000	\$6,900	40%	\$271	\$354	\$355	\$401	\$432	\$452	\$511	\$632	\$789	\$960	\$1,061	
	UHC Choice Plus HSA Bronze 5750	\$5,750	\$6,550	30%	\$258	\$337	\$338	\$382	\$411	\$430	\$486	\$601	\$751	\$914	\$1,010	
	UHC Choice Plus HSA Bronze 6000	\$6,000	\$6,550	20%	\$257	\$336	\$337	\$381	\$410	\$429	\$485	\$599	\$748	\$911	\$1,007	
	UHC Choice Plus HSA Bronze 6650	\$6,650	\$6,650	0%	\$255	\$333	\$334	\$378	\$407	\$425	\$480	\$594	\$742	\$903	\$998	

Bronze

