

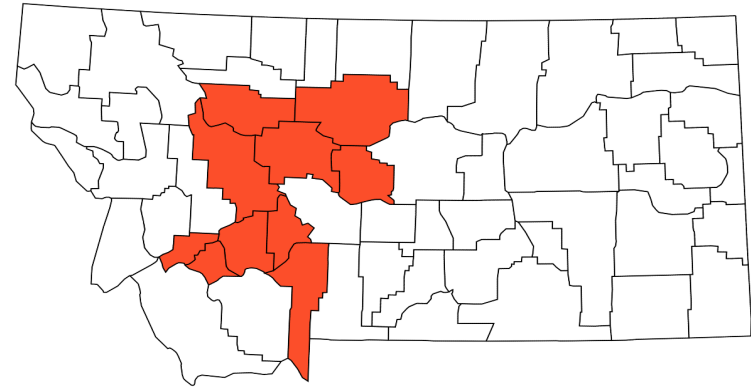
## State of Montana 2021 Individual ACA Rates

**Rating Area 2: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, and Teton Counties**

The premium tables show 2021 monthly premiums 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 county or rating area 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					
<b>Gold</b>	Monthly Premium	\$	\$	\$	On average, gold plans pay 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 want to save on monthly premiums but still want to keep your out-of-pocket costs low.
	Out-of-Pocket Medical Expense	\$	\$		
<b>Silver</b>	Monthly Premium	\$	\$		On average, silver plans pay 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	\$	\$	\$	
<b>Bronze</b>	Monthly Premium	\$			On average, bronze plans pay 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 2: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, and Teton Counties**

<b>Gold</b>															
Company	Plan Name	Deductible	Out of Pocket Max	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
<b>BlueCross BlueShield</b>	Blue Preferred Gold PPO 204	\$750	\$8,550	30%	\$345	\$451	\$452	\$511	\$551	\$576	\$651	\$805	\$1,005	\$1,223	\$1,352
<b>Mountain Health Co-op</b>	Connected Care Gold	\$1,000	\$6,000	30%	\$320	\$418	\$420	\$475	\$511	\$535	\$604	\$747	\$933	\$1,135	\$1,255
	Co-op Plus Gold	\$750	\$7,000	30%	\$311	\$407	\$408	\$462	\$497	\$520	\$587	\$727	\$907	\$1,104	\$1,220
<b>PacificSource</b>	Navigator Gold 1500	\$1,500	\$5,000	10%	\$337	\$440	\$442	\$500	\$538	\$563	\$636	\$786	\$982	\$1,195	\$1,320
	Voyager Gold 1500	\$1,500	\$5,000	10%	\$364	\$476	\$478	\$540	\$582	\$608	\$687	\$850	\$1,062	\$1,292	\$1,428

<b>Silver</b>															
Company	Plan Name	Deductible	Out of Pocket Max	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
<b>BlueCross BlueShield</b>	Blue Preferred Silver PPO 203	\$800	\$8,550	50%	\$337	\$440	\$442	\$499	\$538	\$562	\$635	\$786	\$981	\$1,194	\$1,320
	Blue Preferred Silver PPO 306	\$4,500	\$8,550	50%	\$273	\$357	\$359	\$405	\$436	\$456	\$516	\$638	\$796	\$969	\$1,071
	Blue Preferred Silver PPO 308	\$8,550	\$8,550	0%	\$315	\$412	\$413	\$467	\$503	\$526	\$594	\$735	\$918	\$1,117	\$1,235
<b>Mountain Health Co-op</b>	Connected Care Silver Option 2	\$5,700	\$8,150	40%	\$292	\$382	\$383	\$433	\$466	\$488	\$551	\$681	\$851	\$1,035	\$1,145
	Connected Care Silver	\$7,000	\$8,550	40%	\$297	\$297	\$390	\$441	\$475	\$497	\$561	\$694	\$866	\$1,055	\$1,166
	Co-op Plus Silver	\$8,000	\$8,550	40%	\$285	\$373	\$374	\$423	\$456	\$477	\$538	\$666	\$832	\$1,012	\$1,119
<b>PacificSource</b>	Navigator Silver HSA 3500	\$3,500	\$6,750	25%	\$313	\$409	\$411	\$465	\$500	\$523	\$591	\$731	\$913	\$1,111	\$1,227
	Voyager Silver HSA 3500	\$3,500	\$6,750	25%	\$339	\$443	\$444	\$502	\$541	\$566	\$639	\$791	\$987	\$1,201	\$1,328
	Navigator Silver 5000	\$5,000	\$8,150	30%	\$303	\$396	\$398	\$450	\$484	\$506	\$572	\$708	\$884	\$1,075	\$1,188
	Navigator Silver 4000	\$4,000	\$7,000	30%	\$275	\$360	\$362	\$409	\$440	\$460	\$520	\$643	\$803	\$977	\$1,080
	Navigator Silver 3000	\$3,000	\$8,150	40%	\$290	\$379	\$380	\$430	\$463	\$484	\$547	\$676	\$844	\$1,028	\$1,136
	Voyager Silver 5000	\$5,000	\$8,150	30%	\$328	\$428	\$430	\$486	\$523	\$547	\$618	\$765	\$955	\$1,162	\$1,284
	Voyager Silver 4000	\$4,000	\$7,000	30%	\$298	\$389	\$391	\$442	\$476	\$498	\$562	\$695	\$868	\$1,057	\$1,167
Voyager Silver 3000	\$3,000	\$8,150	40%	\$313	\$409	\$411	\$465	\$500	\$523	\$591	\$731	\$913	\$1,111	\$1,227	

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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 201	\$3,200	\$8,550	50%	\$261	\$341	\$343	\$388	\$417	\$436	\$493	\$610	\$761	\$927	\$1,024
	Blue Preferred Bronze PPO 202	\$4,000	\$6,900	30%	\$270	\$352	\$354	\$400	\$431	\$450	\$509	\$630	\$786	\$957	\$1,057
	Blue Preferred Bronze PPO 302	\$5,200	\$6,900	30%	\$262	\$343	\$344	\$389	\$419	\$438	\$495	\$612	\$764	\$930	\$1,028
	Blue Preferred Bronze PPO 301	\$8,550	\$8,550	0%	\$249	\$325	\$326	\$369	\$397	\$416	\$470	\$581	\$725	\$882	\$975
	Blue Preferred Bronze PPO 502	\$5,000	\$6,900	50%	\$265	\$346	\$348	\$393	\$423	\$443	\$500	\$619	\$773	\$940	\$1,039
Mountain Health Co-op	Connected Care Bronze	\$7,500	\$8,150	60%	\$217	\$284	\$285	\$322	\$347	\$363	\$410	\$507	\$633	\$770	\$851
	Connected Care Bronze Expanded	\$8,400	\$8,550	50%	\$222	\$290	\$291	\$329	\$354	\$370	\$418	\$517	\$646	\$786	\$869
	Connected Care Bronze Plus	\$7,000	\$7,000	0%	\$228	\$298	\$299	\$338	\$364	\$380	\$430	\$532	\$664	\$808	\$893
	Co-op Plus Bronze	\$8,500	\$8,550	70%	\$210	\$275	\$276	\$312	\$336	\$351	\$397	\$491	\$612	\$745	\$824
PacificSource	Navigator Bronze HSA 6900	\$6,900	\$6,900	0%	\$228	\$298	\$299	\$338	\$364	\$381	\$431	\$533	\$665	\$809	\$894
	Voyager Bronze HSA 6900	\$6,900	\$6,900	0%	\$247	\$322	\$324	\$366	\$394	\$412	\$466	\$576	\$719	\$875	\$966
	Navigator Bronze 7000	\$7,000	\$8,550	40%	\$233	\$305	\$306	\$346	\$372	\$389	\$440	\$544	\$680	\$827	\$914
	Voyager Bronze 7000	\$7,000	\$8,550	40%	\$252	\$329	\$331	\$374	\$403	\$421	\$476	\$588	\$735	\$894	\$987

Bronze

