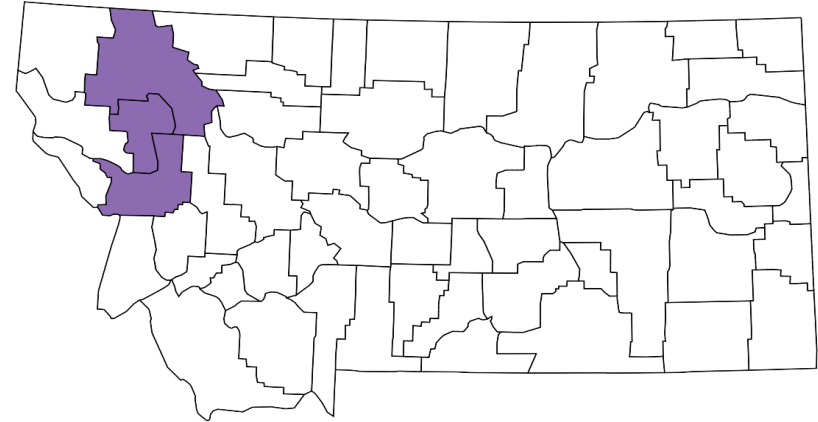


State of Montana 2021 Individual ACA Rates
Rating Area 3: Flathead, Lake, and Missoula Counties

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					
Gold	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	\$	\$		
Silver	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	\$	\$	\$	
Bronze	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 3: Flathead, Lake, and Missoula Counties

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 204	\$750	\$8,550	30%	\$345	\$451	\$453	\$512	\$552	\$577	\$652	\$806	\$1,007	\$1,225	\$1,354
	Blue Focus Gold POS 207	\$300	\$8,550	40%	\$260	\$340	\$341	\$386	\$415	\$434	\$491	\$607	\$758	\$922	\$1,019
Mountain Health Co-op	Connected Care Gold	\$1,000	\$6,000	30%	\$317	\$414	\$416	\$470	\$506	\$529	\$598	\$740	\$924	\$1,124	\$1,243
	Co-op Plus Gold	\$750	\$7,000	30%	\$308	\$403	\$404	\$457	\$492	\$515	\$582	\$719	\$898	\$1,093	\$1,208
PacificSource	Navigator Gold 1500	\$1,500	\$5,000	10%	\$334	\$436	\$438	\$495	\$533	\$557	\$630	\$779	\$972	\$1,183	\$1,308

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 203	\$800	\$8,550	50%	\$338	\$441	\$443	\$501	\$539	\$564	\$637	\$788	\$984	\$1,198	\$1,324
	Blue Preferred Silver PPO 306	\$4,500	\$8,550	50%	\$274	\$358	\$360	\$407	\$438	\$458	\$517	\$640	\$799	\$972	\$1,075
	Blue Preferred Silver PPO 308	\$8,550	\$8,550	0%	\$316	\$413	\$415	\$469	\$505	\$528	\$597	\$738	\$922	\$1,122	\$1,240
	Blue Focus Silver POS 206	\$4,200	\$8,550	50%	\$241	\$315	\$316	\$358	\$385	\$403	\$455	\$563	\$703	\$855	\$946
	Blue Focus Silver POS 306	\$4,500	\$8,550	50%	\$203	\$266	\$267	\$302	\$325	\$340	\$384	\$475	\$593	\$722	\$798
Mountain Health Co-op	Connected Care Silver Option 2	\$5,700	\$8,150	40%	\$289	\$378	\$379	\$429	\$462	\$483	\$546	\$675	\$842	\$1,025	\$1,133
	Connected Care Silver	\$7,000	\$8,550	40%	\$294	\$385	\$386	\$437	\$470	\$492	\$556	\$687	\$858	\$1,044	\$1,154
	Co-op Plus Silver	\$8,000	\$8,550	40%	\$282	\$369	\$371	\$419	\$451	\$472	\$533	\$659	\$823	\$1,002	\$1,108
PacificSource	Navigator Silver HSA 3500	\$3,500	\$6,750	25%	\$310	\$405	\$407	\$460	\$495	\$518	\$585	\$724	\$904	\$1,100	\$1,215
	Navigator Silver 5000	\$5,000	\$8,150	30%	\$300	\$392	\$394	\$445	\$479	\$501	\$566	\$701	\$875	\$1,065	\$1,176
	Navigator Silver 4000	\$4,000	\$7,000	30%	\$273	\$357	\$358	\$405	\$436	\$456	\$515	\$637	\$795	\$968	\$1,070
	Navigator Silver 3000	\$3,000	\$8,150	40%	\$287	\$375	\$376	\$425	\$458	\$479	\$541	\$670	\$836	\$1,017	\$1,125

Rating Area 3: Flathead, Lake, and Missoula 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 201	\$3,200	\$8,550	50%	\$262	\$343	\$344	\$389	\$419	\$438	\$495	\$612	\$764	\$930	\$1,028
	Blue Preferred Bronze PPO 202	\$4,000	\$6,900	30%	\$271	\$354	\$355	\$402	\$433	\$452	\$511	\$632	\$789	\$961	\$1,062
	Blue Preferred Bronze PPO 301	\$8,550	\$8,550	0%	\$250	\$327	\$328	\$371	\$399	\$418	\$472	\$584	\$729	\$887	\$981
	Blue Preferred Bronze PPO 302	\$5,200	\$6,900	30%	\$263	\$344	\$346	\$391	\$421	\$440	\$497	\$615	\$768	\$934	\$1,033
	Blue Preferred Bronze PPO 502	\$5,000	\$6,900	50%	\$266	\$348	\$349	\$395	\$425	\$445	\$502	\$621	\$776	\$944	\$1,043
	Blue Focus Bronze POS 205	\$4,700	\$8,550	50%	\$183	\$240	\$241	\$272	\$293	\$306	\$346	\$428	\$534	\$650	\$719
	Blue Focus Bronze POS 302	\$5,200	\$6,900	30%	\$192	\$251	\$252	\$285	\$307	\$321	\$363	\$449	\$560	\$682	\$754
Mountain Health Co-op	Connected Care Bronze	\$7,500	\$8,150	60%	\$215	\$281	\$282	\$319	\$343	\$359	\$406	\$502	\$626	\$762	\$843
	Connected Care Bronze Expanded	\$8,400	\$8,550	50%	\$219	\$287	\$288	\$326	\$351	\$367	\$414	\$512	\$640	\$778	\$860
	Connected Care Bronze Plus	\$7,000	\$7,000	0%	\$225	\$295	\$296	\$334	\$360	\$377	\$426	\$526	\$657	\$800	\$884
	Co-op Plus Bronze	\$8,500	\$8,550	70%	\$208	\$272	\$273	\$309	\$332	\$348	\$393	\$486	\$606	\$738	\$816
PacificSource	Navigator Bronze HSA 6900	\$6,900	\$6,900	0%	\$226	\$295	\$296	\$335	\$361	\$377	\$426	\$527	\$658	\$801	\$885
	Navigator Bronze 7000	\$7,000	\$8,550	40%	\$231	\$302	\$303	\$342	\$369	\$386	\$436	\$539	\$673	\$819	\$905

Bronze

