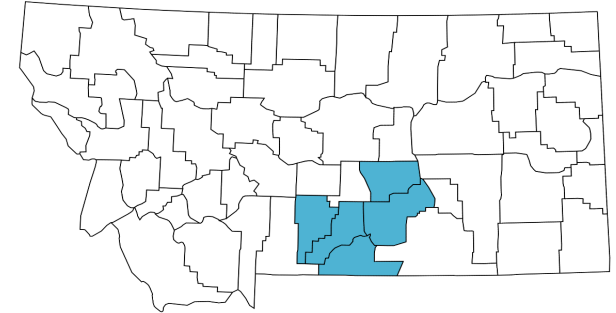


State of Montana 2021 Small Group ACA Rates

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

The premium tables show 2021 monthly premiums for the first quarter of 2021 (Jan-Mar) 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.
- Deductibles and Out of Pocket maximums are shown for individuals. Deductibles and Out of Pocket maximums for families may be different.
- 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, gold plans pay 80% of your health care expenses. Monthly premiums are higher, but out-of-pocket costs are lower. This could be a good option if you want to save on monthly premiums compared to Platinum but still want to keep your 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%	\$242	\$316	\$317	\$359	\$386	\$404	\$457	\$565	\$705	\$858	\$949
	Blue Preferred Platinum PPO 101	\$750	\$1,500	20%	\$341	\$445	\$447	\$505	\$544	\$569	\$643	\$795	\$993	\$1,208	\$1,336
	Blue Preferred Platinum PPO 102	\$250	\$1,500	20%	\$348	\$455	\$457	\$516	\$556	\$581	\$657	\$812	\$1,014	\$1,235	\$1,365
PacificSource	Navigator Platinum 500	\$500	\$3,000	20%	\$332	\$434	\$436	\$492	\$530	\$554	\$627	\$775	\$968	\$1,178	\$1,302
	Voyager Platinum 500	\$500	\$3,000	20%	\$359	\$469	\$471	\$532	\$573	\$599	\$677	\$838	\$1,046	\$1,273	\$1,407
	Navigator Platinum 500 VH	\$500	\$3,000	20%	\$334	\$437	\$439	\$496	\$534	\$559	\$631	\$781	\$975	\$1,186	\$1,311
	Voyager Platinum 500 VH	\$500	\$3,000	20%	\$361	\$472	\$474	\$536	\$577	\$604	\$682	\$844	\$1,054	\$1,282	\$1,416
UnitedHealthcare	UHC Choice Plus Platinum 250	\$250	\$4,000	20%	\$363	\$474	\$476	\$538	\$579	\$606	\$685	\$847	\$1,057	\$1,287	\$1,422
	UHC Choice Plus Platinum 500	\$500	\$3,750	20%	\$362	\$474	\$476	\$538	\$579	\$605	\$684	\$846	\$1,056	\$1,286	\$1,421
	UHC Choice Plus Platinum 0	\$0	\$3,000	20%	\$365	\$478	\$480	\$542	\$584	\$611	\$690	\$853	\$1,065	\$1,297	\$1,433

Platinum



Rating Area 1: Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone 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 Focus Gold POS 005	\$1,250	\$7,000	20%	\$196	\$257	\$258	\$291	\$314	\$328	\$371	\$458	\$572	\$697	\$770
	Blue Focus Gold POS 007	\$1,500	\$5,700	20%	\$194	\$254	\$255	\$288	\$310	\$325	\$367	\$454	\$566	\$689	\$762
	Blue Focus Gold POS 008	\$2,500	\$6,500	10%	\$190	\$248	\$249	\$282	\$303	\$317	\$358	\$443	\$553	\$673	\$744
	Blue Focus Gold POS 101	\$2,800	\$3,500	10%	\$180	\$236	\$237	\$268	\$288	\$301	\$340	\$421	\$526	\$640	\$707
	Blue Preferred Gold PPO 101	\$2,800	\$3,500	10%	\$267	\$349	\$350	\$396	\$426	\$445	\$503	\$623	\$777	\$946	\$1,046
	Blue Preferred Gold PPO 105	\$2,500	\$4,500	20%	\$279	\$364	\$366	\$413	\$445	\$465	\$526	\$650	\$812	\$988	\$1,092
	Blue Preferred Gold PPO 107	\$1,500	\$5,700	20%	\$282	\$369	\$370	\$418	\$450	\$471	\$532	\$658	\$822	\$1,000	\$1,106
	Blue Preferred Gold PPO 110	\$2,000	\$6,000	20%	\$280	\$367	\$368	\$416	\$448	\$469	\$529	\$655	\$818	\$995	\$1,100
	Blue Preferred Gold PPO 123	\$4,000	\$4,000	0%	\$257	\$336	\$338	\$382	\$411	\$430	\$486	\$601	\$750	\$913	\$1,009
	Blue Preferred Gold PPO 135	\$2,800	\$2,800	0%	\$284	\$372	\$373	\$422	\$454	\$475	\$537	\$664	\$829	\$1,009	\$1,115
Mountain Health Co-op	Connected Care Gold	\$1,000	\$6,500	30%	\$244	\$319	\$320	\$362	\$390	\$407	\$460	\$569	\$711	\$865	\$957
	Co-op Plus Gold	\$1,000	\$7,000	40%	\$250	\$327	\$328	\$371	\$399	\$418	\$472	\$584	\$729	\$887	\$981
PacificSource	Voyager Gold 1000	\$1,000	\$5,500	30%	\$307	\$402	\$404	\$456	\$491	\$514	\$580	\$718	\$896	\$1,091	\$1,206
	Voyager Gold 2000	\$2,000	\$5,500	30%	\$290	\$379	\$380	\$430	\$463	\$484	\$547	\$676	\$844	\$1,027	\$1,136
	Navigatoor Gold 1000	\$1,000	\$5,500	30%	\$284	\$372	\$373	\$422	\$454	\$475	\$537	\$664	\$829	\$1,009	\$1,116
	Navigator Gold 2000	\$2,000	\$5,500	30%	\$268	\$350	\$352	\$397	\$428	\$448	\$506	\$625	\$781	\$950	\$1,050
	Navigator Gold HSA 3000	\$3,000	\$3,000	0%	\$244	\$320	\$321	\$363	\$390	\$408	\$461	\$571	\$713	\$867	\$959
	Voyager Gold HSA 3000	\$3,000	\$3,000	0%	\$264	\$345	\$347	\$392	\$422	\$441	\$499	\$617	\$770	\$937	\$1,035
	Voyager Gold 1000 VH	\$1,000	\$5,500	30%	\$310	\$405	\$407	\$460	\$495	\$518	\$585	\$724	\$904	\$1,100	\$1,215
	Voyager Gold 2000 VH	\$2,000	\$5,500	30%	\$292	\$382	\$384	\$434	\$467	\$488	\$552	\$682	\$852	\$1,037	\$1,146
	Navigator Gold 1000 VH	\$1,000	\$5,500	30%	\$287	\$375	\$377	\$426	\$458	\$479	\$542	\$670	\$836	\$1,018	\$1,125
Navigator Gold 2000 VH	\$2,000	\$5,500	30%	\$270	\$353	\$355	\$401	\$432	\$452	\$510	\$631	\$788	\$959	\$1,059	
UnitedHealthcare	UHC Choice Plus Gold 0	\$0	\$8,350	20%	\$346	\$452	\$454	\$513	\$553	\$578	\$653	\$808	\$1,009	\$1,227	\$1,357
	UHC Choice Plus Gold 1000-1	\$1,000	\$6,750	20%	\$321	\$419	\$421	\$476	\$512	\$536	\$605	\$749	\$935	\$1,138	\$1,258
	UHC Choice Plus Gold 1000-2	\$1,000	\$6,750	20%	\$316	\$413	\$415	\$469	\$505	\$528	\$596	\$738	\$921	\$1,121	\$1,239
	UHC Choice Plus Gold 1000-3	\$1,000	\$7,600	20%	\$304	\$397	\$399	\$451	\$485	\$508	\$574	\$709	\$886	\$1,078	\$1,192
	UHC Choice Plus Gold 1200	\$1,200	\$8,150	20%	\$314	\$411	\$412	\$466	\$502	\$525	\$593	\$733	\$916	\$1,114	\$1,232
	UHC Choice Plus Gold 1500-1	\$1,500	\$8,150	20%	\$313	\$410	\$411	\$465	\$500	\$523	\$591	\$731	\$913	\$1,111	\$1,229
	UHC Choice Plus Gold 1500-2	\$1,500	\$6,500	20%	\$306	\$400	\$402	\$454	\$489	\$511	\$578	\$715	\$892	\$1,086	\$1,201
	UHC Choice Plus Gold 1500-3	\$1,500	\$8,150	20%	\$342	\$447	\$449	\$508	\$546	\$572	\$646	\$799	\$997	\$1,214	\$1,342
	UHC Choice Plus Gold 2000-1	\$2,000	\$6,500	20%	\$301	\$393	\$394	\$446	\$480	\$502	\$567	\$702	\$876	\$1,066	\$1,179
	UHC Choice Plus Gold 2000-2	\$2,000	\$6,500	20%	\$295	\$386	\$388	\$438	\$472	\$494	\$558	\$690	\$861	\$1,048	\$1,159
	UHC Choice Plus Gold 2500	\$2,500	\$6,250	50%	\$287	\$375	\$376	\$425	\$458	\$479	\$541	\$670	\$836	\$1,017	\$1,125
	UHC Choice Plus Gold 3000-1	\$3,000	\$6,500	20%	\$279	\$364	\$366	\$413	\$445	\$466	\$526	\$651	\$812	\$989	\$1,093
	UHC Choice Plus Gold 3000-2	\$3,000	\$6,500	20%	\$288	\$377	\$378	\$428	\$461	\$482	\$544	\$673	\$840	\$1,023	\$1,131
	UHC Choice Plus Gold 500	\$500	\$7,900	30%	\$308	\$403	\$405	\$457	\$492	\$515	\$582	\$720	\$899	\$1,094	\$1,209
	UHC Choice Plus Gold 750	\$750	\$7,900	20%	\$314	\$410	\$412	\$466	\$502	\$525	\$593	\$733	\$915	\$1,114	\$1,231
	UHC Choice Plus HSA Gold 1500-1	\$1,500	\$6,000	0%	\$372	\$486	\$488	\$551	\$594	\$621	\$701	\$868	\$1,083	\$1,318	\$1,457
	UHC Choice Plus HSA Gold 1500-2	\$1,500	\$6,000	20%	\$327	\$427	\$429	\$485	\$522	\$546	\$617	\$763	\$953	\$1,160	\$1,282

Gold

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 001	\$4,750	\$8,400	30%	\$156	\$203	\$204	\$231	\$249	\$260	\$294	\$363	\$454	\$552	\$610
	Blue Focus Silver POS 003	\$3,700	\$6,750	10%	\$157	\$206	\$207	\$234	\$251	\$263	\$297	\$367	\$459	\$558	\$617
	Blue Focus Silver POS 004	\$5,250	\$8,150	30%	\$155	\$203	\$204	\$230	\$248	\$260	\$293	\$363	\$453	\$551	\$609
	Blue Focus Silver POS 010	\$3,000	\$5,250	20%	\$166	\$217	\$218	\$246	\$265	\$277	\$313	\$387	\$483	\$588	\$650
	Blue Focus Silver POS 101	\$4,000	\$6,900	20%	\$150	\$196	\$197	\$223	\$240	\$251	\$284	\$351	\$438	\$533	\$589
	Blue Preferred Silver PPO 101	\$4,000	\$6,900	20%	\$227	\$297	\$298	\$337	\$363	\$380	\$429	\$531	\$663	\$807	\$892
	Blue Preferred Silver PPO 117	\$3,000	\$5,250	20%	\$249	\$325	\$326	\$369	\$397	\$415	\$469	\$580	\$725	\$882	\$975
	Blue Preferred Silver PPO 120	\$4,750	\$8,400	30%	\$234	\$306	\$308	\$348	\$374	\$391	\$442	\$547	\$683	\$831	\$919
	Blue Preferred Silver PPO 122	\$4,400	\$4,400	0%	\$250	\$327	\$328	\$371	\$399	\$417	\$471	\$583	\$728	\$886	\$980
	Blue Preferred Silver PPO 127	\$3,000	\$6,000	20%	\$242	\$316	\$317	\$359	\$386	\$404	\$456	\$564	\$705	\$858	\$948
	Blue Preferred Silver PPO 131	\$4,000	\$7,350	30%	\$230	\$301	\$302	\$341	\$368	\$384	\$434	\$537	\$671	\$816	\$902
Blue Preferred Silver PPO 136	\$5,500	\$5,500	0%	\$232	\$303	\$304	\$344	\$370	\$387	\$437	\$541	\$675	\$822	\$908	
Mountain Health Co-op	Connected Care Silver Plus	\$4,400	\$7,000	0%	\$228	\$298	\$299	\$338	\$364	\$380	\$430	\$531	\$663	\$807	\$893
	Connected Care Silver Option 2	\$5,700	\$7,500	40%	\$214	\$280	\$281	\$318	\$342	\$358	\$405	\$500	\$625	\$760	\$840
	Connected Care Silver	\$4,000	\$8,550	40%	\$216	\$282	\$284	\$321	\$345	\$361	\$408	\$504	\$630	\$766	\$847
	Co-op Plus Silver	\$5,300	\$8,550	60%	\$210	\$275	\$276	\$312	\$336	\$351	\$397	\$491	\$613	\$746	\$825
PacificSource	Voyager Silver HSA 4500	\$4,500	\$4,500	0%	\$238	\$311	\$313	\$353	\$380	\$398	\$450	\$556	\$694	\$845	\$933
	Voyager Silver HSA 3000	\$3,000	\$6,750	20%	\$245	\$320	\$321	\$363	\$391	\$409	\$462	\$571	\$713	\$868	\$960
	Voyager Silver 5500	\$5,500	\$7,500	30%	\$254	\$332	\$333	\$377	\$406	\$424	\$480	\$593	\$741	\$901	\$996
	Voyager Silver 6500	\$6,500	\$7,500	30%	\$250	\$327	\$328	\$371	\$400	\$418	\$472	\$584	\$730	\$888	\$981
	Navigator Silver HSA 4500	\$4,500	\$4,500	0%	\$220	\$288	\$289	\$327	\$352	\$368	\$416	\$514	\$642	\$782	\$864
	Navigator Silver HSA 3000	\$3,000	\$6,750	20%	\$226	\$296	\$297	\$336	\$362	\$378	\$427	\$529	\$660	\$803	\$888
	Navigator Silver 5500	\$5,500	\$7,500	30%	\$235	\$307	\$308	\$349	\$375	\$393	\$444	\$549	\$685	\$834	\$921
	Navigator Silver 6500	\$6,500	\$7,500	30%	\$232	\$303	\$304	\$344	\$370	\$387	\$437	\$541	\$675	\$821	\$908
	Voyager Silver 4500	\$4,500	\$7,500	30%	\$257	\$336	\$337	\$382	\$411	\$430	\$485	\$600	\$750	\$912	\$1,008
	Navigator Silver 4500	\$4,500	\$7,500	30%	\$238	\$311	\$312	\$353	\$380	\$397	\$449	\$555	\$693	\$844	\$933
	Voyager Silver HSA 5500	\$5,500	\$5,500	0%	\$223	\$291	\$293	\$331	\$356	\$373	\$421	\$521	\$650	\$791	\$873
	Navigator Silver HSA 5500	\$5,500	\$5,500	0%	\$206	\$270	\$271	\$306	\$330	\$345	\$389	\$482	\$601	\$732	\$809
	Voyager Silver 3000	\$3,000	\$8,150	40%	\$261	\$341	\$342	\$387	\$417	\$436	\$492	\$609	\$760	\$925	\$1,023
	Navigator Silver 3000	\$3,000	\$8,150	40%	\$241	\$315	\$317	\$358	\$385	\$403	\$455	\$563	\$703	\$856	\$945
	Voyager Silver 5500 VH	\$5,500	\$7,500	30%	\$257	\$336	\$337	\$381	\$410	\$429	\$485	\$599	\$748	\$911	\$1,007
	Voyager Silver 6500 VH	\$6,500	\$7,500	30%	\$253	\$331	\$332	\$375	\$404	\$423	\$477	\$591	\$737	\$897	\$992
	Navigator Silver 5500 VH	\$5,500	\$7,500	30%	\$238	\$310	\$312	\$352	\$379	\$397	\$448	\$554	\$692	\$843	\$930
Navigator Silver 6500 VH	\$6,500	\$7,500	30%	\$234	\$306	\$307	\$347	\$374	\$391	\$442	\$546	\$682	\$830	\$918	
Voyager Silver 4500 VH	\$4,500	\$7,500	30%	\$260	\$340	\$341	\$385	\$415	\$434	\$490	\$607	\$757	\$922	\$1,019	
Navigator Silver 4500 VH	\$4,500	\$7,500	30%	\$240	\$314	\$315	\$357	\$384	\$402	\$454	\$561	\$701	\$853	\$942	
UnitedHealthcare	UHC Choice Plus HSA Silver 2000	\$2,000	\$6,900	30%	\$299	\$391	\$393	\$444	\$478	\$500	\$565	\$699	\$872	\$1,061	\$1,173
	UHC Choice Plus HSA Silver 2500	\$2,500	\$7,000	20%	\$296	\$387	\$389	\$440	\$473	\$495	\$559	\$692	\$864	\$1,051	\$1,162
	UHC Choice Plus HSA Silver 3000	\$3,000	\$7,000	30%	\$283	\$369	\$371	\$419	\$452	\$472	\$534	\$660	\$824	\$1,003	\$1,108
	UHC Choice Plus Silver 5500	\$5,500	\$8,150	30%	\$250	\$327	\$328	\$371	\$399	\$418	\$472	\$584	\$729	\$887	\$980

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	\$6,900	\$6,900	0%	\$140	\$183	\$183	\$207	\$223	\$234	\$264	\$326	\$407	\$496	\$548
	Blue Focus Bronze POS 101	\$8,550	\$8,550	0%	\$130	\$170	\$170	\$192	\$207	\$217	\$245	\$303	\$378	\$460	\$509
	Blue Preferred Bronze PPO 101	\$8,550	\$8,550	0%	\$199	\$261	\$262	\$296	\$319	\$333	\$376	\$466	\$581	\$708	\$782
	Blue Preferred Bronze PPO 134	\$6,200	\$6,900	40%	\$205	\$268	\$269	\$304	\$328	\$343	\$387	\$479	\$598	\$728	\$805
Mountain Health Co-op	Connected Care Bronze	\$7,250	\$8,150	60%	\$191	\$249	\$250	\$283	\$304	\$318	\$360	\$445	\$555	\$676	\$747
	Connected Care Bronze Expanded	\$6,500	\$8,550	50%	\$190	\$248	\$249	\$281	\$303	\$317	\$358	\$443	\$553	\$673	\$744
	Connected Care Bronze Plus	\$7,000	\$7,000	0%	\$201	\$262	\$263	\$298	\$320	\$335	\$379	\$379	\$468	\$585	\$787
	Co-op Plus Bronze	\$7,800	\$8,550	60%	\$185	\$241	\$242	\$274	\$295	\$308	\$348	\$431	\$538	\$655	\$724
PacificSource	Voyager Bronze HSA 6900	\$6,900	\$6,900	0%	\$206	\$269	\$270	\$305	\$329	\$344	\$388	\$480	\$600	\$730	\$807
	Voyager Bronze 8150	\$8,150	\$8,150	0%	\$208	\$271	\$272	\$308	\$332	\$347	\$392	\$485	\$605	\$736	\$813
	Navigator Bronze HSA 6900	\$6,900	\$6,900	0%	\$190	\$249	\$250	\$282	\$304	\$318	\$359	\$444	\$555	\$675	\$746
	Navigator Bronze 8150	\$8,150	\$8,150	0%	\$192	\$251	\$252	\$285	\$307	\$321	\$362	\$448	\$560	\$681	\$753
UnitedHealthcare	UHC Choice Plus HSA Bronze 7000	\$7,000	\$7,000	0%	\$247	\$323	\$324	\$367	\$395	\$413	\$467	\$577	\$720	\$877	\$969

Bronze

