

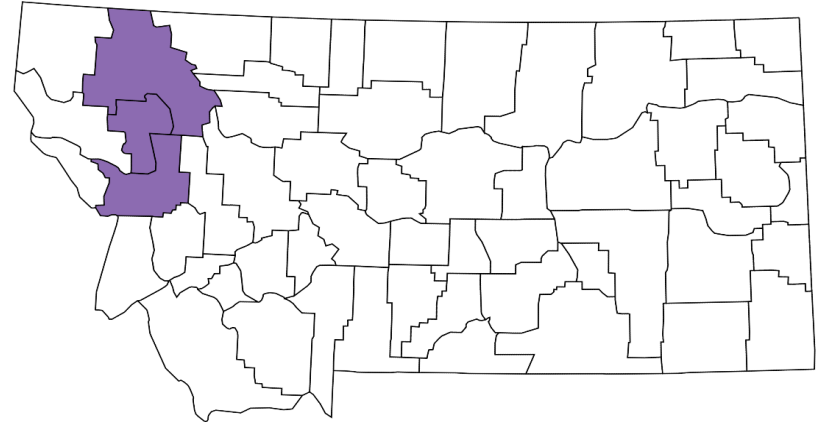
## State of Montana 2020 Individual ACA Rates

### Rating Area 3: Flathead, Lake, and Missoula Counties

The premium tables show 2020 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 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 - Two \$10 PCP Visits	\$750	\$8,150	30%	\$352	\$461	\$463	\$523	\$563	\$589	\$665	\$823	\$1,027	\$1,250	\$1,382
	Blue Focus Gold POS 207	\$300	\$8,150	40%	\$278	\$364	\$365	\$413	\$444	\$465	\$525	\$650	\$811	\$987	\$1,091
Montana Health Co-op	Connected Care Gold	\$750	\$5,750	30%	\$307	\$401	\$403	\$455	\$490	\$513	\$579	\$717	\$895	\$1,089	\$1,204
	Co-op Plus Gold	\$750	\$5,750	30%	\$305	\$398	\$400	\$452	\$487	\$509	\$575	\$711	\$888	\$1,081	\$1,194
PacificSource	Navigator Gold 1500	\$1,500	\$5,000	10%	\$323	\$423	\$424	\$480	\$517	\$540	\$610	\$755	\$943	\$1,147	\$1,268

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	\$650	\$8,150	50%	\$338	\$442	\$444	\$502	\$541	\$565	\$639	\$790	\$986	\$1,200	\$1,327
	Blue Preferred Silver PPO 306	\$4,500	\$8,150	50%	\$275	\$360	\$362	\$409	\$440	\$460	\$520	\$643	\$803	\$977	\$1,080
	Blue Preferred Silver PPO 308	\$8,150	\$8,150	0%	\$313	\$410	\$411	\$465	\$501	\$524	\$592	\$732	\$914	\$1,112	\$1,229
	Blue Focus Silver POS 206 - Two \$25 PCP Visits	\$4,000	\$8,150	50%	\$242	\$317	\$318	\$360	\$387	\$405	\$457	\$566	\$706	\$860	\$950
	Blue Focus Silver POS 306	\$4,500	\$8,150	50%	\$209	\$274	\$275	\$311	\$334	\$350	\$395	\$489	\$610	\$743	\$821
Montana Health Co-op	Connected Care Silver	\$4,000	\$8,150	40%	\$291	\$380	\$382	\$431	\$465	\$486	\$549	\$679	\$848	\$1,032	\$1,141
	Connected Care Silver Option 2	\$5,700	\$8,150	40%	\$282	\$369	\$370	\$418	\$450	\$471	\$532	\$658	\$822	\$1,000	\$1,106
	Co-op Plus Silver	\$4,000	\$8,150	40%	\$291	\$380	\$382	\$431	\$464	\$486	\$549	\$679	\$847	\$1,031	\$1,140
PacificSource	Navigator Silver HSA 3500	\$3,500	\$6,750	25%	\$286	\$374	\$376	\$425	\$457	\$478	\$541	\$669	\$835	\$1,016	\$1,122
	Navigator Silver 5000	\$5,000	\$8,150	30%	\$273	\$357	\$358	\$405	\$436	\$456	\$515	\$637	\$796	\$968	\$1,070
	Navigator Silver 4000	\$4,000	\$7,000	30%	\$251	\$329	\$330	\$373	\$402	\$420	\$475	\$587	\$733	\$892	\$986
	Navigator Silver 3000	\$3,000	\$8,150	40%	\$266	\$347	\$349	\$394	\$424	\$444	\$501	\$620	\$774	\$942	\$1,041

### 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+
<b>BlueCross BlueShield</b>	Blue Preferred Bronze PPO 201 - Two \$25 PCP Visits	\$2,850	\$8,150	50%	\$265	\$346	\$348	\$393	\$423	\$443	\$500	\$618	\$772	\$940	\$1,039
	Blue Preferred Bronze PPO 202	\$3,100	\$6,750	30%	\$278	\$363	\$365	\$412	\$444	\$464	\$525	\$649	\$810	\$986	\$1,090
	Blue Preferred Bronze PPO 302	\$4,900	\$6,750	30%	\$263	\$344	\$345	\$390	\$420	\$439	\$496	\$614	\$766	\$933	\$1,031
	Blue Preferred Bronze PPO 301	\$8,150	\$8,150	0%	\$251	\$328	\$329	\$372	\$401	\$419	\$473	\$585	\$731	\$890	\$983
	Blue Focus Bronze POS 205 - Two \$40 PCP Visits	\$4,400	\$8,150	50%	\$186	\$244	\$245	\$277	\$298	\$311	\$352	\$435	\$543	\$661	\$731
	Blue Focus Bronze POS 302	\$4,900	\$6,750	30%	\$196	\$256	\$257	\$290	\$313	\$327	\$369	\$457	\$571	\$694	\$768
<b>Montana Health Co-op</b>	Connected Care Bronze	\$7,200	\$8,150	60%	\$198	\$259	\$260	\$294	\$317	\$331	\$374	\$463	\$578	\$703	\$777
	Connected Care Bronze Plus	\$6,900	\$6,900	0%	\$211	\$276	\$277	\$313	\$337	\$352	\$398	\$492	\$615	\$748	\$827
	Connected Care Expanded Bronze	\$5,500	\$8,150	50%	\$208	\$272	\$273	\$309	\$332	\$348	\$393	\$486	\$607	\$738	\$816
	Co-op Plus Bronze	\$7,200	\$8,150	60%	\$197	\$258	\$259	\$293	\$315	\$329	\$372	\$460	\$575	\$699	\$773
<b>PacificSource</b>	Navigator Bronze HSA 6750	\$6,750	\$6,750	0%	\$210	\$274	\$275	\$311	\$335	\$350	\$396	\$489	\$611	\$743	\$822
	Navigator Bronze 7000	\$7,000	\$8,150	40%	\$213	\$278	\$279	\$315	\$340	\$355	\$401	\$496	\$620	\$754	\$834
Bronze															

