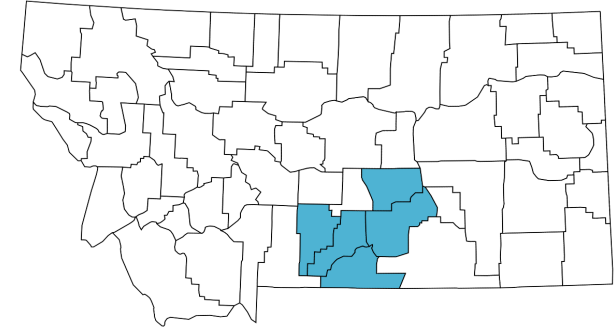


# State of Montana 2020 Small Group ACA Rates

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

The premium tables show 2020 monthly premiums for the first quarter of 20 (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.
- 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	\$317	\$318	\$360	\$387	\$405	\$457	\$566	\$706	\$860	\$950
	Blue Preferred Platinum PPO 101	\$750	\$1,500	20%	\$338	\$442	\$443	\$501	\$540	\$564	\$638	\$789	\$985	\$1,199	\$1,325
	Blue Preferred Platinum PPO 102	\$250	\$1,300	20%	\$349	\$456	\$458	\$518	\$558	\$583	\$659	\$815	\$1,018	\$1,239	\$1,369
UnitedHealthcare	UHC Choice Plus Platinum 250	\$250	\$2,500	10%	\$436	\$570	\$573	\$647	\$697	\$729	\$824	\$1,019	\$1,272	\$1,548	\$1,711
	UHC Choice Plus Platinum 500	\$500	\$5,000	20%	\$367	\$479	\$481	\$544	\$586	\$612	\$692	\$856	\$1,069	\$1,301	\$1,438
	UHC Choice Plus Platinum 0	\$0	\$3,500	0%	\$411	\$537	\$539	\$609	\$656	\$686	\$775	\$958	\$1,197	\$1,456	\$1,610

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%	\$200	\$261	\$262	\$296	\$319	\$333	\$377	\$466	\$582	\$708	\$782
	Blue Focus Gold POS 007	\$1,500	\$4,500	20%	\$197	\$258	\$259	\$292	\$315	\$329	\$372	\$460	\$575	\$699	\$773
	Blue Focus Gold POS 008	\$2,000	\$5,500	10%	\$195	\$255	\$256	\$289	\$311	\$326	\$368	\$455	\$568	\$691	\$764
	Blue Preferred Gold PPO 135	\$2,800	\$2,800	0%	\$277	\$363	\$364	\$411	\$443	\$463	\$523	\$647	\$808	\$984	\$1,088
	Blue Preferred Gold PPO 110	\$2,000	\$4,500	20%	\$286	\$373	\$375	\$424	\$456	\$477	\$539	\$667	\$832	\$1,013	\$1,120
	Blue Preferred Gold PPO 105	\$2,500	\$3,500	20%	\$286	\$374	\$376	\$425	\$457	\$478	\$540	\$668	\$834	\$1,015	\$1,122
	Blue Preferred Gold PPO 107	\$1,500	\$4,600	20%	\$286	\$373	\$375	\$424	\$456	\$477	\$539	\$667	\$832	\$1,013	\$1,120
	Blue Preferred Gold PPO 123	\$4,500	\$4,500	0%	\$244	\$319	\$321	\$363	\$390	\$408	\$461	\$571	\$712	\$867	\$958
Montana Health Co-op	Connected Care Gold	\$850	\$6,000	30%	\$256	\$335	\$336	\$380	\$409	\$428	\$483	\$598	\$746	\$908	\$1,004
	Co-op Plus Gold	\$850	\$6,000	30%	\$254	\$332	\$334	\$377	\$406	\$425	\$480	\$593	\$741	\$902	\$997
PacificSource	Voyager Gold 1000	\$1,000	\$5,500	30%	\$313	\$409	\$410	\$464	\$499	\$522	\$590	\$730	\$911	\$1,109	\$1,226
	Voyager Gold 2000	\$2,000	\$5,500	30%	\$286	\$374	\$375	\$424	\$457	\$478	\$540	\$668	\$834	\$1,015	\$1,122
	Navigator Gold 1000	\$1,000	\$5,500	30%	\$289	\$378	\$380	\$429	\$462	\$483	\$546	\$675	\$843	\$1,026	\$1,134
	Navigator Gold 2000	\$2,000	\$5,500	30%	\$265	\$346	\$347	\$393	\$423	\$442	\$499	\$618	\$771	\$939	\$1,038
	Navigator Gold HSA 3000	\$3,000	\$3,000	0%	\$239	\$312	\$314	\$355	\$382	\$399	\$451	\$558	\$697	\$848	\$936
	Voyager Gold HSA 3000	\$3,000	\$3,000	0%	\$258	\$338	\$339	\$383	\$413	\$432	\$488	\$603	\$753	\$916	\$1,013
	Voyager Gold 1000 VH	\$1,000	\$5,500	30%	\$315	\$412	\$414	\$468	\$504	\$527	\$595	\$736	\$919	\$1,118	\$1,236
	Voyager Gold 2000 VH	\$2,000	\$5,500	30%	\$289	\$377	\$379	\$428	\$461	\$482	\$545	\$674	\$841	\$1,024	\$1,131
	Navigator Gold 1000 VH	\$1,000	\$5,500	30%	\$292	\$381	\$383	\$433	\$466	\$487	\$550	\$681	\$850	\$1,035	\$1,143
Navigator Gold 2000 VH	\$2,000	\$5,500	30%	\$267	\$349	\$350	\$396	\$427	\$446	\$504	\$623	\$778	\$947	\$1,047	
UnitedHealthcare	UHC Choice Plus Gold 0	\$0	\$7,150	30%	\$362	\$474	\$476	\$538	\$579	\$606	\$684	\$846	\$1,057	\$1,286	\$1,421
	UHC Choice Plus Gold 1000-1	\$1,000	\$5,000	20%	\$326	\$427	\$428	\$484	\$521	\$545	\$616	\$762	\$952	\$1,158	\$1,280
	UHC Choice Plus Gold 1000-2	\$1,000	\$8,150	20%	\$312	\$408	\$409	\$463	\$498	\$521	\$589	\$728	\$909	\$1,107	\$1,224
	UHC Choice Plus Gold 1500	\$1,500	\$8,150	20%	\$332	\$434	\$436	\$493	\$531	\$555	\$627	\$776	\$969	\$1,179	\$1,303
	UHC Choice Plus Gold 500	\$500	\$6,750	30%	\$325	\$425	\$427	\$482	\$519	\$543	\$614	\$759	\$948	\$1,154	\$1,275
	UHC Choice Plus Gold 3000	\$3,000	\$7,000	20%	\$295	\$386	\$388	\$438	\$472	\$493	\$558	\$690	\$861	\$1,048	\$1,158
	UHC Choice Plus HSA Gold 1500-1	\$1,500	\$4,000	10%	\$355	\$464	\$466	\$527	\$567	\$593	\$670	\$829	\$1,035	\$1,260	\$1,392
	UHC Choice Plus HSA Gold 1500-2	\$1,500	\$4,000	0%	\$364	\$476	\$478	\$540	\$581	\$608	\$687	\$850	\$1,061	\$1,291	\$1,427
	UHC Choice Plus Gold 2000-2	\$2,000	\$7,500	20%	\$295	\$385	\$387	\$437	\$471	\$492	\$556	\$688	\$859	\$1,045	\$1,155
	UHC Choice Plus Gold 1000-3	\$1,000	\$7,500	20%	\$318	\$416	\$418	\$472	\$508	\$532	\$601	\$743	\$928	\$1,129	\$1,248
UHC Choice Plus Gold 2000-1	\$2,000	\$8,150	20%	\$313	\$410	\$411	\$465	\$501	\$524	\$592	\$732	\$914	\$1,112	\$1,229	

**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 010	\$3,000	\$5,250	20%	\$161	\$211	\$211	\$239	\$257	\$269	\$304	\$376	\$469	\$571	\$632
	Blue Focus Silver POS 003	\$3,700	\$6,750	10%	\$153	\$200	\$201	\$227	\$244	\$255	\$288	\$357	\$446	\$542	\$599
	Blue Focus Silver POS 001	\$4,550	\$8,150	30%	\$156	\$204	\$205	\$231	\$249	\$261	\$294	\$364	\$455	\$553	\$612
	Blue Focus Silver POS 004	\$5,000	\$7,900	30%	\$153	\$200	\$201	\$227	\$244	\$255	\$288	\$357	\$445	\$542	\$599
	Blue Preferred Silver PPO 136	\$5,500	\$5,500	0%	\$225	\$294	\$295	\$333	\$359	\$375	\$424	\$525	\$655	\$797	\$881
	Blue Preferred Silver PPO 120	\$4,750	\$7,900	30%	\$233	\$304	\$305	\$345	\$372	\$389	\$439	\$543	\$678	\$825	\$912
	Blue Preferred Silver PPO 122	\$4,200	\$4,200	0%	\$247	\$322	\$324	\$366	\$394	\$412	\$465	\$576	\$719	\$875	\$967
	Blue Preferred Silver PPO 127	\$4,500	\$6,500	30%	\$214	\$280	\$281	\$318	\$343	\$358	\$405	\$501	\$625	\$761	\$841
	Blue Preferred Silver PPO 117	\$3,000	\$5,250	20%	\$241	\$315	\$317	\$358	\$385	\$403	\$455	\$563	\$703	\$856	\$946
Blue Preferred Silver PPO 131	\$4,000	\$7,350	30%	\$226	\$296	\$297	\$336	\$362	\$378	\$427	\$528	\$660	\$803	\$888	
Montana Health Co-op	Connected Care Silver	\$3,000	\$8,150	40%	\$223	\$291	\$292	\$331	\$356	\$372	\$420	\$520	\$649	\$790	\$874
	Connected Care Silver Plus	\$4,400	\$4,400	0%	\$225	\$294	\$295	\$334	\$359	\$376	\$425	\$525	\$656	\$798	\$882
	Connected Care Silver Option 2	\$5,700	\$7,500	40%	\$220	\$288	\$289	\$327	\$352	\$368	\$415	\$514	\$642	\$781	\$863
	Co-op Plus Silver	\$3,000	\$8,150	40%	\$214	\$279	\$281	\$317	\$341	\$357	\$403	\$499	\$623	\$758	\$838
PacificSource	Voyager Silver HSA 4500	\$4,500	\$4,500	0%	\$229	\$300	\$301	\$340	\$366	\$383	\$433	\$535	\$668	\$813	\$899
	Voyager Silver HSA 3000	\$3,000	\$6,750	20%	\$230	\$301	\$302	\$342	\$368	\$385	\$435	\$538	\$672	\$817	\$903
	Voyager Silver 5500	\$5,500	\$7,500	30%	\$244	\$319	\$321	\$362	\$390	\$408	\$461	\$570	\$712	\$867	\$957
	Voyager Silver 6500	\$6,500	\$7,500	30%	\$240	\$314	\$315	\$356	\$384	\$401	\$454	\$561	\$700	\$852	\$942
	Navigator Silver HSA 4500	\$4,500	\$4,500	0%	\$212	\$277	\$278	\$315	\$339	\$354	\$400	\$495	\$618	\$752	\$831
	Navigator Silver HSA 3000	\$3,000	\$6,750	20%	\$213	\$279	\$280	\$316	\$340	\$356	\$402	\$497	\$621	\$756	\$836
	Navigator Silver 5500	\$5,500	\$7,500	30%	\$226	\$295	\$297	\$335	\$361	\$378	\$427	\$528	\$659	\$802	\$885
	Navigator Silver 6500	\$6,500	\$7,500	30%	\$222	\$291	\$292	\$330	\$355	\$371	\$420	\$519	\$648	\$789	\$872
	Voyager Silver 4500	\$4,500	\$7,500	30%	\$249	\$326	\$327	\$370	\$398	\$416	\$470	\$582	\$726	\$884	\$977
	Navigator Silver 4500	\$4,500	\$7,500	30%	\$230	\$301	\$303	\$342	\$368	\$385	\$435	\$538	\$672	\$818	\$903
	Voyager Silver HSA 5500	\$5,500	\$5,500	0%	\$214	\$280	\$281	\$318	\$342	\$358	\$404	\$500	\$624	\$759	\$839
	Navigator Silver HSA 5500	\$5,500	\$5,500	0%	\$198	\$259	\$260	\$294	\$316	\$331	\$374	\$462	\$577	\$702	\$777
	Voyager Silver 3000	\$3,000	\$8,150	40%	\$253	\$330	\$331	\$375	\$403	\$422	\$477	\$590	\$736	\$896	\$990
	Navigator Silver 3000	\$3,000	\$8,150	40%	\$234	\$305	\$307	\$347	\$373	\$390	\$441	\$545	\$681	\$829	\$915
	Voyager Silver 5500 VH	\$5,500	\$7,500	30%	\$247	\$323	\$324	\$366	\$395	\$413	\$466	\$577	\$720	\$876	\$969
	Voyager Silver 6500 VH	\$6,500	\$7,500	30%	\$243	\$317	\$319	\$360	\$388	\$406	\$458	\$567	\$708	\$862	\$951
	Navigator Silver 5500 VH	\$5,500	\$7,500	30%	\$228	\$299	\$300	\$339	\$365	\$382	\$431	\$533	\$666	\$810	\$896
	Navigator Silver 6500 VH	\$6,500	\$7,500	30%	\$225	\$294	\$295	\$333	\$359	\$375	\$424	\$525	\$655	\$797	\$881
Voyager Silver 4500 VH	\$4,500	\$7,500	30%	\$252	\$330	\$331	\$375	\$403	\$422	\$477	\$589	\$736	\$896	\$990	
Navigator Silver 4500 VH	\$4,500	\$7,500	30%	\$234	\$305	\$307	\$347	\$373	\$390	\$441	\$545	\$681	\$829	\$915	
UnitedHealthcare	UHC Choice Plus Silver 2500	\$2,500	\$8,150	40%	\$253	\$331	\$332	\$376	\$404	\$423	\$478	\$591	\$738	\$898	\$993
	UHC Choice Plus Silver 3000	\$3,000	\$8,150	40%	\$253	\$331	\$333	\$376	\$405	\$423	\$478	\$592	\$739	\$899	\$994
	UHC Choice Plus Silver 5500-1	\$5,500	\$8,150	30%	\$259	\$339	\$340	\$384	\$414	\$433	\$489	\$605	\$755	\$919	\$1,016
	UHC Choice Plus Silver 6100	\$6,100	\$8,150	20%	\$259	\$339	\$340	\$385	\$414	\$433	\$489	\$605	\$756	\$920	\$1,016
	UHC Choice Plus Silver 7400	\$7,400	\$8,150	0%	\$257	\$335	\$337	\$381	\$410	\$429	\$484	\$599	\$748	\$910	\$1,006
	UHC Choice Plus HSA Silver 2500-1	\$2,500	\$6,700	20%	\$290	\$379	\$381	\$430	\$463	\$484	\$547	\$677	\$845	\$1,029	\$1,137
	UHC Choice Plus HSA Silver 2000	\$2,000	\$6,900	30%	\$287	\$375	\$376	\$425	\$458	\$479	\$541	\$669	\$836	\$1,017	\$1,124
	UHC Choice Plus HSA Silver 2500-2	\$2,500	\$6,900	20%	\$284	\$372	\$373	\$422	\$454	\$475	\$537	\$664	\$829	\$1,009	\$1,115
	UHC Choice Plus HSA Silver 3000	\$3,000	\$5,000	30%	\$291	\$380	\$382	\$432	\$465	\$486	\$549	\$679	\$848	\$1,032	\$1,141
	UHC Choice Plus Silver 6000	\$6,000	\$8,150	30%	\$253	\$331	\$333	\$376	\$405	\$423	\$478	\$592	\$739	\$899	\$994

**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%	\$129	\$169	\$169	\$191	\$206	\$215	\$243	\$301	\$376	\$457	\$506
	Blue Focus Bronze POS 009	\$7,350	\$7,350	0%	\$132	\$172	\$173	\$195	\$210	\$220	\$248	\$307	\$383	\$467	\$516
	Blue Preferred Bronze PPO 134	\$6,500	\$6,750	10%	\$203	\$265	\$266	\$301	\$324	\$339	\$383	\$473	\$591	\$719	\$795
	Blue Preferred Bronze PPO 116	\$7,350	\$7,350	0%	\$200	\$262	\$263	\$297	\$320	\$335	\$378	\$468	\$584	\$711	\$786
Montana Health Co-op	Connected Care Bronze	\$7,200	\$8,150	60%	\$185	\$241	\$242	\$274	\$295	\$308	\$348	\$431	\$538	\$655	\$724
	Connected Care Bronze Plus	\$6,900	\$6,900	0%	\$197	\$258	\$259	\$292	\$315	\$329	\$372	\$460	\$575	\$699	\$773
	Connected Care Expanded Bronze	\$4,500	\$8,150	50%	\$196	\$257	\$258	\$291	\$314	\$328	\$371	\$459	\$573	\$697	\$770
	Co-op Plus Bronze	\$7,200	\$8,150	60%	\$185	\$242	\$243	\$275	\$296	\$309	\$349	\$432	\$540	\$657	\$726
PacificSource	Voyager Bronze HSA 6750	\$6,750	\$6,750	0%	\$198	\$258	\$259	\$293	\$316	\$330	\$373	\$462	\$576	\$701	\$774
	Voyager Bronze HSA 5000	\$5,000	\$6,750	50%	\$204	\$266	\$267	\$302	\$325	\$340	\$384	\$475	\$594	\$722	\$798
	Voyager Bronze 8150	\$8,150	\$8,150	0%	\$199	\$261	\$262	\$296	\$318	\$333	\$376	\$465	\$581	\$707	\$782
	Navigator Bronze HSA 6750	\$6,750	\$6,750	0%	\$183	\$239	\$240	\$271	\$292	\$306	\$345	\$427	\$533	\$649	\$717
	Navigator Bronze HSA 5000	\$5,000	\$6,750	50%	\$188	\$246	\$247	\$279	\$301	\$315	\$355	\$440	\$549	\$668	\$738
	Navigator Bronze 8150	\$8,150	\$8,150	0%	\$184	\$241	\$242	\$274	\$295	\$308	\$348	\$430	\$538	\$654	\$723
UnitedHealthcare	UHC Choice Plus Bronze 7450	\$7,450	\$8,150	40%	\$229	\$300	\$301	\$340	\$366	\$383	\$433	\$536	\$669	\$814	\$900
	UHC Choice Plus HSA Bronze 4000	\$4,000	\$6,900	40%	\$247	\$323	\$324	\$367	\$395	\$413	\$466	\$577	\$720	\$876	\$969
	UHC Choice Plus HSA Bronze 5750	\$5,750	\$6,550	30%	\$235	\$307	\$309	\$349	\$376	\$393	\$444	\$549	\$686	\$834	\$922
	UHC Choice Plus HSA Bronze 6000	\$6,000	\$6,550	20%	\$234	\$307	\$308	\$348	\$375	\$392	\$443	\$547	\$684	\$832	\$920
	UHC Choice Plus HSA Bronze 6650	\$6,650	\$6,650	0%	\$232	\$304	\$305	\$345	\$371	\$388	\$439	\$543	\$678	\$825	\$912

