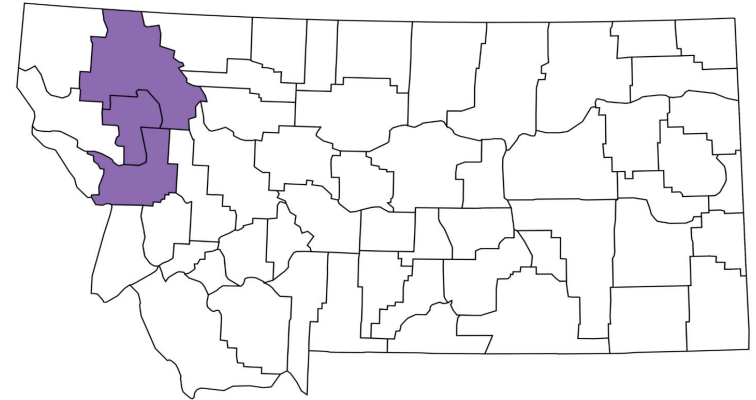


State of Montana 2020 ACA Small Group Rates

Rating Area 3: Flathead, Lake, and Missoula

The premium tables show 2020 monthly premiums for the first quarter of 2020 (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 rating 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 3: Flathead, Lake, and Missoula 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%	\$292	\$382	\$383	\$433	\$466	\$488	\$551	\$681	\$851	\$1,035	\$1,145
	Blue Preferred Platinum PPO 101	\$750	\$1,500	20%	\$359	\$469	\$471	\$532	\$573	\$599	\$677	\$838	\$1,046	\$1,273	\$1,407
	Blue Preferred Platinum PPO 102	\$250	\$1,300	20%	\$371	\$485	\$487	\$550	\$592	\$619	\$700	\$866	\$1,081	\$1,315	\$1,454
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%	\$239	\$312	\$313	\$354	\$381	\$399	\$450	\$557	\$696	\$847	\$936
	Blue Focus Gold POS 007	\$1,500	\$4,500	20%	\$235	\$308	\$309	\$349	\$376	\$393	\$444	\$550	\$686	\$835	\$923
	Blue Focus Gold POS 008	\$2,000	\$5,500	10%	\$233	\$304	\$305	\$345	\$372	\$389	\$439	\$543	\$678	\$825	\$912
	Blue Preferred Gold PPO 135	\$2,800	\$2,800	0%	\$294	\$385	\$386	\$437	\$470	\$492	\$556	\$687	\$858	\$1,045	\$1,155
	Blue Preferred Gold PPO 110	\$2,000	\$4,500	20%	\$303	\$396	\$398	\$450	\$484	\$507	\$572	\$708	\$884	\$1,076	\$1,189
	Blue Preferred Gold PPO 105	\$2,500	\$3,500	20%	\$304	\$397	\$399	\$451	\$485	\$508	\$574	\$709	\$886	\$1,078	\$1,192
	Blue Preferred Gold PPO 107	\$1,500	\$4,600	20%	\$303	\$396	\$398	\$450	\$484	\$507	\$572	\$708	\$884	\$1,076	\$1,189
	Blue Preferred Gold PPO 123	\$4,500	\$4,500	0%	\$260	\$339	\$341	\$385	\$415	\$434	\$490	\$606	\$757	\$921	\$1,018
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%	\$326	\$426	\$428	\$484	\$521	\$544	\$615	\$761	\$950	\$1,156	\$1,278
	Voyager Gold 2000	\$2,000	\$5,500	30%	\$298	\$390	\$391	\$442	\$476	\$498	\$563	\$696	\$869	\$1,058	\$1,169
	Navigator Gold 1000	\$1,000	\$5,500	30%	\$301	\$394	\$396	\$447	\$482	\$504	\$569	\$704	\$879	\$1,070	\$1,182
	Navigator Gold 2000	\$2,000	\$5,500	30%	\$276	\$361	\$362	\$409	\$441	\$461	\$521	\$644	\$804	\$979	\$1,082
	Navigator Gold HSA 3000	\$3,000	\$3,000	0%	\$249	\$326	\$327	\$370	\$398	\$416	\$470	\$582	\$726	\$884	\$977
	Voyager Gold HSA 3000	\$3,000	\$3,000	0%	\$269	\$352	\$353	\$400	\$430	\$450	\$508	\$629	\$785	\$955	\$1,056
	Voyager Gold 1000 VH	\$1,000	\$5,500	30%	\$329	\$430	\$431	\$488	\$525	\$549	\$620	\$767	\$958	\$1,166	\$1,289
	Voyager Gold 2000 VH	\$2,000	\$5,500	30%	\$301	\$393	\$395	\$446	\$481	\$503	\$568	\$703	\$877	\$1,068	\$1,179
	Navigator Gold 1000 VH	\$1,000	\$5,500	30%	\$304	\$397	\$399	\$451	\$486	\$508	\$574	\$710	\$886	\$1,079	\$1,191
Navigator Gold 2000 VH	\$2,000	\$5,500	30%	\$278	\$364	\$365	\$413	\$445	\$465	\$525	\$650	\$811	\$988	\$1,092	
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	

Rating Area 3: Flathead, Lake, and Missoula 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%	\$192	\$251	\$252	\$285	\$307	\$321	\$362	\$448	\$560	\$681	\$753
	Blue Focus Silver POS 003	\$3,700	\$6,750	10%	\$182	\$238	\$239	\$270	\$291	\$304	\$343	\$425	\$530	\$645	\$713
	Blue Focus Silver POS 001	\$4,550	\$8,150	30%	\$185	\$241	\$242	\$274	\$295	\$308	\$348	\$431	\$538	\$655	\$724
	Blue Focus Silver POS 004	\$5,000	\$7,900	30%	\$181	\$236	\$237	\$268	\$289	\$302	\$341	\$422	\$527	\$641	\$709
	Blue Preferred Silver PPO 136	\$5,500	\$5,500	0%	\$239	\$312	\$313	\$354	\$381	\$399	\$450	\$557	\$696	\$846	\$936
	Blue Preferred Silver PPO 120	\$4,750	\$7,900	30%	\$247	\$323	\$324	\$367	\$395	\$413	\$466	\$577	\$720	\$877	\$969
	Blue Preferred Silver PPO 122	\$4,200	\$4,200	0%	\$262	\$342	\$344	\$388	\$418	\$437	\$494	\$611	\$763	\$929	\$1,027
	Blue Preferred Silver PPO 127	\$4,500	\$6,500	30%	\$228	\$298	\$299	\$338	\$364	\$380	\$430	\$532	\$664	\$808	\$893
	Blue Preferred Silver PPO 117	\$3,000	\$5,250	20%	\$256	\$335	\$336	\$380	\$409	\$428	\$483	\$598	\$747	\$909	\$1,004
Blue Preferred Silver PPO 131	\$4,000	\$7,350	30%	\$240	\$314	\$315	\$357	\$384	\$402	\$454	\$561	\$701	\$853	\$943	
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%	\$239	\$312	\$314	\$355	\$382	\$399	\$451	\$558	\$697	\$848	\$936
	Voyager Silver HSA 3000	\$3,000	\$6,750	20%	\$240	\$314	\$315	\$356	\$384	\$401	\$453	\$561	\$700	\$852	\$942
	Voyager Silver 5500	\$5,500	\$7,500	30%	\$255	\$333	\$334	\$378	\$407	\$425	\$481	\$595	\$742	\$904	\$999
	Voyager Silver 6500	\$6,500	\$7,500	30%	\$250	\$327	\$329	\$372	\$400	\$418	\$473	\$585	\$730	\$889	\$981
	Navigator Silver HSA 4500	\$4,500	\$4,500	0%	\$221	\$289	\$290	\$328	\$353	\$369	\$417	\$516	\$645	\$784	\$867
	Navigator Silver HSA 3000	\$3,000	\$6,750	20%	\$222	\$290	\$292	\$330	\$355	\$371	\$419	\$519	\$648	\$788	\$870
	Navigator Silver 5500	\$5,500	\$7,500	30%	\$236	\$308	\$309	\$350	\$376	\$394	\$445	\$550	\$687	\$836	\$924
	Navigator Silver 6500	\$6,500	\$7,500	30%	\$232	\$303	\$304	\$344	\$370	\$387	\$437	\$541	\$676	\$822	\$909
	Voyager Silver 4500	\$4,500	\$7,500	30%	\$260	\$340	\$341	\$385	\$415	\$434	\$490	\$606	\$757	\$921	\$1,019
	Navigator Silver 4500	\$4,500	\$7,500	30%	\$240	\$314	\$315	\$357	\$384	\$401	\$454	\$561	\$700	\$853	\$942
	Voyager Silver HSA 5500	\$5,500	\$5,500	0%	\$223	\$292	\$293	\$331	\$356	\$373	\$421	\$521	\$650	\$792	\$875
	Navigator Silver HSA 5500	\$5,500	\$5,500	0%	\$206	\$270	\$271	\$306	\$330	\$345	\$390	\$482	\$602	\$732	\$810
	Voyager Silver 3000	\$3,000	\$8,150	40%	\$263	\$344	\$345	\$391	\$421	\$440	\$497	\$615	\$767	\$934	\$1,032
	Navigator Silver 3000	\$3,000	\$8,150	40%	\$244	\$318	\$320	\$361	\$389	\$407	\$460	\$569	\$710	\$864	\$954
	Voyager Silver 5500 VH	\$5,500	\$7,500	30%	\$257	\$337	\$338	\$382	\$411	\$430	\$486	\$601	\$751	\$913	\$1,010
	Voyager Silver 6500 VH	\$6,500	\$7,500	30%	\$253	\$331	\$332	\$376	\$404	\$423	\$478	\$591	\$738	\$898	\$993
	Navigator Silver 5500 VH	\$5,500	\$7,500	30%	\$238	\$311	\$313	\$353	\$380	\$398	\$450	\$556	\$694	\$845	\$933
Navigator Silver 6500 VH	\$6,500	\$7,500	30%	\$234	\$306	\$307	\$348	\$374	\$391	\$442	\$547	\$683	\$831	\$918	
Voyager Silver 4500 VH	\$4,500	\$7,500	30%	\$263	\$344	\$345	\$391	\$420	\$440	\$497	\$614	\$767	\$934	\$1,032	
Navigator Silver 4500 VH	\$4,500	\$7,500	30%	\$244	\$318	\$320	\$361	\$389	\$407	\$460	\$568	\$710	\$864	\$954	
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 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 Focus Bronze POS 002	\$6,500	\$6,750	20%	\$153	\$200	\$201	\$227	\$244	\$256	\$289	\$357	\$446	\$543	\$600
	Blue Focus Bronze POS 009	\$7,350	\$7,350	0%	\$157	\$205	\$206	\$233	\$251	\$263	\$297	\$367	\$458	\$557	\$616
	Blue Preferred Bronze PPO 134	\$6,500	\$6,750	10%	\$215	\$281	\$282	\$319	\$344	\$360	\$406	\$502	\$627	\$764	\$844
	Blue Preferred Bronze PPO 116	\$7,350	\$7,350	0%	\$213	\$278	\$279	\$316	\$340	\$355	\$402	\$497	\$620	\$755	\$834
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%	\$206	\$269	\$271	\$306	\$329	\$344	\$389	\$481	\$601	\$731	\$807
	Voyager Bronze HSA 5000	\$5,000	\$6,750	50%	\$212	\$277	\$279	\$315	\$339	\$355	\$401	\$496	\$619	\$753	\$831
	Voyager Bronze 8150	\$8,150	\$8,150	0%	\$208	\$272	\$273	\$308	\$332	\$347	\$392	\$485	\$606	\$737	\$815
	Navigator Bronze HSA 6750	\$6,750	\$6,750	0%	\$191	\$249	\$250	\$283	\$305	\$319	\$360	\$445	\$556	\$676	\$747
	Navigator Bronze HSA 5000	\$5,000	\$6,750	50%	\$196	\$257	\$258	\$291	\$314	\$328	\$371	\$458	\$572	\$697	\$770
	Navigator Bronze 8150	\$8,150	\$8,150	0%	\$192	\$251	\$252	\$285	\$307	\$321	\$363	\$449	\$560	\$682	\$753
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

Bronze

