

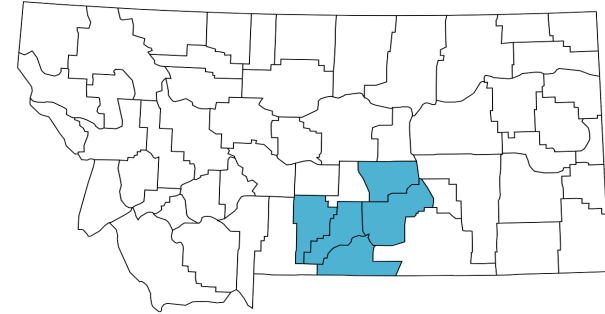
State of Montana 2020 Small Group ACA Rates

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

The premium tables show 2020 monthly premiums for the second quarter of 2020 (April-June) 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, the gold plan pays 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 plan if you want to save on monthly premiums compared to Platinum but still want to keep our 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%	\$247	\$323	\$324	\$366	\$394	\$412	\$466	\$576	\$720	\$876	\$968
	Blue Preferred Platinum PPO 101	\$750	\$1,500	20%	\$344	\$450	\$452	\$511	\$550	\$575	\$650	\$803	\$1,003	\$1,221	\$1,349
	Blue Preferred Platinum PPO 102	\$250	\$1,300	20%	\$356	\$465	\$467	\$528	\$568	\$594	\$671	\$830	\$1,037	\$1,262	\$1,395
UnitedHealthcare	UHC Choice Plus Platinum 250	\$250	\$2,500	10%	\$450	\$588	\$590	\$667	\$719	\$752	\$849	\$1,050	\$1,311	\$1,596	\$1,764
	UHC Choice Plus Platinum 500	\$500	\$5,000	20%	\$378	\$494	\$496	\$561	\$604	\$631	\$713	\$882	\$1,102	\$1,341	\$1,482
	UHC Choice Plus Platinum 0	\$0	\$3,500	0%	\$423	\$553	\$555	\$628	\$676	\$707	\$799	\$988	\$1,234	\$1,502	\$1,660

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%	\$203	\$266	\$267	\$302	\$325	\$340	\$384	\$474	\$592	\$721	\$797
	Blue Focus Gold POS 007	\$1,500	\$4,500	20%	\$201	\$262	\$263	\$298	\$321	\$335	\$379	\$469	\$585	\$712	\$787
	Blue Focus Gold POS 008	\$2,000	\$5,500	10%	\$198	\$259	\$260	\$294	\$317	\$332	\$375	\$463	\$579	\$704	\$778
	Blue Preferred Gold PPO 135	\$2,800	\$2,800	0%	\$282	\$369	\$371	\$419	\$451	\$472	\$533	\$659	\$823	\$1,002	\$1,108
	Blue Preferred Gold PPO 110	\$2,000	\$4,500	20%	\$291	\$380	\$382	\$431	\$465	\$486	\$549	\$679	\$848	\$1,032	\$1,141
	Blue Preferred Gold PPO 105	\$2,500	\$3,500	20%	\$292	\$381	\$383	\$432	\$466	\$487	\$550	\$681	\$850	\$1,034	\$1,143
	Blue Preferred Gold PPO 107	\$1,500	\$4,600	20%	\$291	\$380	\$382	\$432	\$465	\$486	\$549	\$679	\$848	\$1,032	\$1,141
	Blue Preferred Gold PPO 123	\$4,500	\$4,500	0%	\$249	\$325	\$327	\$369	\$398	\$416	\$470	\$581	\$726	\$883	\$976
Montana Health Co-op	Connected Care Gold	\$850	\$6,000	30%	\$261	\$341	\$342	\$387	\$416	\$435	\$492	\$608	\$760	\$924	\$1,022
	Co-op Plus Gold	\$850	\$6,000	30%	\$259	\$338	\$340	\$384	\$413	\$432	\$488	\$604	\$754	\$918	\$1,015
PacificSource	Voyager Gold 1000	\$1,000	\$5,500	30%	\$318	\$416	\$417	\$472	\$508	\$531	\$600	\$742	\$927	\$1,128	\$1,247
	Voyager Gold 2000	\$2,000	\$5,500	30%	\$291	\$380	\$382	\$431	\$465	\$486	\$549	\$679	\$848	\$1,032	\$1,140
	Navigator Gold 1000	\$1,000	\$5,500	30%	\$294	\$384	\$386	\$436	\$470	\$491	\$555	\$686	\$857	\$1,043	\$1,152
	Navigator Gold 2000	\$2,000	\$5,500	30%	\$269	\$352	\$353	\$399	\$430	\$449	\$508	\$628	\$784	\$954	\$1,055
	Navigator Gold HSA 3000	\$3,000	\$3,000	0%	\$243	\$318	\$319	\$361	\$388	\$406	\$459	\$567	\$708	\$862	\$953
	Voyager Gold HSA 3000	\$3,000	\$3,000	0%	\$263	\$343	\$345	\$390	\$420	\$439	\$496	\$613	\$766	\$932	\$1,029
	Voyager Gold 1000 VH	\$1,000	\$5,500	30%	\$321	\$419	\$421	\$476	\$512	\$536	\$605	\$748	\$934	\$1,137	\$1,257
	Voyager Gold 2000 VH	\$2,000	\$5,500	30%	\$293	\$384	\$385	\$435	\$469	\$490	\$554	\$685	\$856	\$1,041	\$1,151
	Navigator Gold 1000 VH	\$1,000	\$5,500	30%	\$297	\$388	\$389	\$440	\$474	\$495	\$560	\$692	\$864	\$1,052	\$1,163
UnitedHealthcare	Navigator Gold 2000 VH	\$2,000	\$5,500	30%	\$271	\$355	\$356	\$403	\$434	\$454	\$512	\$634	\$791	\$963	\$1,065
	UHC Choice Plus Gold 0	\$0	\$7,150	30%	\$374	\$489	\$490	\$554	\$597	\$624	\$705	\$872	\$1,089	\$1,326	\$1,466
	UHC Choice Plus Gold 1000-1	\$1,000	\$5,000	20%	\$337	\$440	\$442	\$499	\$538	\$562	\$635	\$786	\$981	\$1,194	\$1,320
	UHC Choice Plus Gold 1000-2	\$1,000	\$8,150	20%	\$322	\$420	\$422	\$477	\$514	\$537	\$607	\$751	\$938	\$1,141	\$1,261
	UHC Choice Plus Gold 1500	\$1,500	\$8,150	20%	\$343	\$448	\$450	\$508	\$547	\$572	\$647	\$800	\$999	\$1,215	\$1,343
	UHC Choice Plus Gold 500	\$500	\$6,750	30%	\$335	\$438	\$440	\$497	\$536	\$560	\$633	\$783	\$977	\$1,189	\$1,315
	UHC Choice Plus Gold 3000	\$3,000	\$7,000	20%	\$305	\$398	\$400	\$452	\$486	\$509	\$575	\$711	\$888	\$1,080	\$1,194
	UHC Choice Plus HSA Gold 1500-1	\$1,500	\$4,000	10%	\$366	\$479	\$480	\$543	\$585	\$612	\$691	\$855	\$1,067	\$1,299	\$1,436
	UHC Choice Plus HSA Gold 1500-2	\$1,500	\$4,000	0%	\$375	\$490	\$492	\$557	\$599	\$627	\$708	\$876	\$1,094	\$1,331	\$1,471
	UHC Choice Plus Gold 2000-2	\$2,000	\$7,500	20%	\$304	\$397	\$399	\$451	\$485	\$507	\$573	\$709	\$885	\$1,077	\$1,191
UHC Choice Plus Gold 1000-3	\$1,000	\$7,500	20%	\$328	\$429	\$431	\$487	\$524	\$548	\$619	\$766	\$956	\$1,164	\$1,287	
UHC Choice Plus Gold 2000-1	\$2,000	\$8,150	20%	\$323	\$422	\$424	\$479	\$516	\$540	\$610	\$754	\$942	\$1,146	\$1,267	

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%	\$164	\$214	\$215	\$243	\$262	\$274	\$310	\$383	\$478	\$582	\$643
	Blue Focus Silver POS 003	\$3,700	\$6,750	10%	\$156	\$203	\$204	\$231	\$249	\$260	\$294	\$363	\$454	\$552	\$610
	Blue Focus Silver POS 001	\$4,550	\$8,150	30%	\$159	\$208	\$209	\$236	\$254	\$265	\$300	\$371	\$463	\$564	\$623
	Blue Focus Silver POS 004	\$5,000	\$7,900	30%	\$156	\$203	\$204	\$231	\$249	\$260	\$294	\$363	\$454	\$552	\$610
	Blue Preferred Silver PPO 136	\$5,500	\$5,500	0%	\$229	\$299	\$300	\$340	\$366	\$382	\$432	\$534	\$667	\$812	\$898
	Blue Preferred Silver PPO 120	\$4,750	\$7,900	30%	\$237	\$310	\$311	\$352	\$379	\$396	\$447	\$553	\$691	\$841	\$929
	Blue Preferred Silver PPO 122	\$4,200	\$4,200	0%	\$251	\$328	\$330	\$373	\$401	\$420	\$474	\$586	\$732	\$891	\$985
	Blue Preferred Silver PPO 127	\$4,500	\$6,500	30%	\$218	\$286	\$287	\$324	\$349	\$365	\$412	\$510	\$637	\$775	\$857
	Blue Preferred Silver PPO 117	\$3,000	\$5,250	20%	\$246	\$321	\$322	\$365	\$392	\$410	\$464	\$574	\$716	\$872	\$963
Blue Preferred Silver PPO 131	\$4,000	\$7,350	30%	\$231	\$301	\$303	\$342	\$368	\$385	\$435	\$538	\$672	\$818	\$904	
Montana Health Co-op	Connected Care Silver	\$3,000	\$8,150	40%	\$227	\$296	\$298	\$336	\$362	\$379	\$428	\$529	\$661	\$804	\$889
	Connected Care Silver Plus	\$4,400	\$4,400	0%	\$229	\$299	\$301	\$340	\$366	\$383	\$432	\$535	\$668	\$813	\$898
	Connected Care Silver Option 2	\$5,700	\$7,500	40%	\$224	\$293	\$294	\$332	\$358	\$374	\$423	\$523	\$653	\$795	\$878
	Co-op Plus Silver	\$3,000	\$8,150	40%	\$218	\$284	\$286	\$323	\$348	\$363	\$411	\$508	\$634	\$772	\$853
PacificSource	Voyager Silver HSA 4500	\$4,500	\$4,500	0%	\$233	\$305	\$306	\$346	\$372	\$389	\$440	\$544	\$680	\$827	\$914
	Voyager Silver HSA 3000	\$3,000	\$6,750	20%	\$234	\$306	\$307	\$348	\$374	\$391	\$442	\$547	\$683	\$831	\$918
	Voyager Silver 5500	\$5,500	\$7,500	30%	\$248	\$325	\$326	\$369	\$397	\$415	\$469	\$580	\$724	\$881	\$974
	Voyager Silver 6500	\$6,500	\$7,500	30%	\$244	\$319	\$321	\$362	\$390	\$408	\$461	\$570	\$712	\$867	\$957
	Navigator Silver HSA 4500	\$4,500	\$4,500	0%	\$216	\$282	\$283	\$320	\$345	\$360	\$407	\$504	\$629	\$765	\$846
	Navigator Silver HSA 3000	\$3,000	\$6,750	20%	\$217	\$283	\$284	\$321	\$346	\$362	\$409	\$506	\$632	\$769	\$849
	Navigator Silver 5500	\$5,500	\$7,500	30%	\$230	\$300	\$302	\$341	\$367	\$384	\$434	\$537	\$670	\$815	\$900
	Navigator Silver 6500	\$6,500	\$7,500	30%	\$226	\$295	\$297	\$335	\$361	\$378	\$427	\$528	\$659	\$802	\$885
	Voyager Silver 4500	\$4,500	\$7,500	30%	\$253	\$331	\$332	\$376	\$405	\$423	\$478	\$591	\$738	\$899	\$993
	Navigator Silver 4500	\$4,500	\$7,500	30%	\$234	\$306	\$308	\$348	\$374	\$392	\$442	\$547	\$683	\$831	\$918
	Voyager Silver HSA 5500	\$5,500	\$5,500	0%	\$218	\$284	\$286	\$323	\$348	\$364	\$411	\$508	\$634	\$772	\$852
	Navigator Silver HSA 5500	\$5,500	\$5,500	0%	\$201	\$263	\$264	\$299	\$322	\$336	\$380	\$470	\$587	\$714	\$789
	Voyager Silver 3000	\$3,000	\$8,150	40%	\$257	\$336	\$337	\$381	\$410	\$429	\$485	\$599	\$748	\$911	\$1,007
	Navigator Silver 3000	\$3,000	\$8,150	40%	\$238	\$310	\$312	\$352	\$379	\$397	\$448	\$555	\$692	\$843	\$930
	Voyager Silver 5500 VH	\$5,500	\$7,500	30%	\$251	\$328	\$330	\$373	\$401	\$420	\$474	\$586	\$732	\$891	\$984
	Voyager Silver 6500 VH	\$6,500	\$7,500	30%	\$247	\$323	\$324	\$366	\$394	\$413	\$466	\$577	\$720	\$876	\$968
	Navigator Silver 5500 VH	\$5,500	\$7,500	30%	\$232	\$304	\$305	\$345	\$371	\$388	\$438	\$542	\$677	\$824	\$911
	Navigator Silver 6500 VH	\$6,500	\$7,500	30%	\$228	\$299	\$300	\$339	\$365	\$382	\$431	\$533	\$666	\$811	\$896
Voyager Silver 4500 VH	\$4,500	\$7,500	30%	\$257	\$336	\$337	\$381	\$410	\$429	\$485	\$599	\$748	\$911	\$1,007	
Navigator Silver 4500 VH	\$4,500	\$7,500	30%	\$237	\$310	\$312	\$352	\$379	\$397	\$448	\$554	\$692	\$843	\$930	
UnitedHealthcare	UHC Choice Plus Silver 2500	\$2,500	\$8,150	40%	\$261	\$341	\$343	\$387	\$417	\$436	\$493	\$609	\$761	\$926	\$1,023
	UHC Choice Plus Silver 3000	\$3,000	\$8,150	40%	\$261	\$341	\$343	\$388	\$417	\$436	\$493	\$610	\$761	\$927	\$1,024
	UHC Choice Plus Silver 5500-1	\$5,500	\$8,150	30%	\$267	\$349	\$350	\$396	\$427	\$446	\$504	\$623	\$778	\$947	\$1,047
	UHC Choice Plus Silver 6100	\$6,100	\$8,150	20%	\$267	\$349	\$351	\$397	\$427	\$446	\$504	\$624	\$779	\$948	\$1,048
	UHC Choice Plus Silver 7400	\$7,400	\$8,150	0%	\$265	\$346	\$347	\$393	\$423	\$442	\$499	\$618	\$771	\$939	\$1,037
	UHC Choice Plus HSA Silver 2500-1	\$2,500	\$6,700	20%	\$299	\$391	\$392	\$444	\$478	\$499	\$564	\$698	\$871	\$1,061	\$1,172
	UHC Choice Plus HSA Silver 2000	\$2,000	\$6,900	30%	\$296	\$386	\$388	\$438	\$472	\$494	\$558	\$690	\$861	\$1,048	\$1,159
	UHC Choice Plus HSA Silver 2500-2	\$2,500	\$6,900	20%	\$293	\$383	\$385	\$435	\$468	\$490	\$554	\$685	\$855	\$1,040	\$1,150
	UHC Choice Plus HSA Silver 3000	\$3,000	\$5,000	30%	\$300	\$392	\$394	\$445	\$479	\$501	\$566	\$700	\$874	\$1,064	\$1,176
UHC Choice Plus Silver 6000	\$6,000	\$8,150	30%	\$261	\$342	\$343	\$388	\$417	\$436	\$493	\$610	\$762	\$927	\$1,025	

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%	\$131	\$172	\$172	\$195	\$210	\$219	\$248	\$307	\$383	\$466	\$515	
	Blue Focus Bronze POS 009	\$7,350	\$7,350	0%	\$134	\$175	\$176	\$199	\$214	\$224	\$253	\$313	\$390	\$475	\$525	
	Blue Preferred Bronze PPO 134	\$6,500	\$6,750	10%	\$206	\$270	\$271	\$306	\$330	\$345	\$390	\$482	\$602	\$732	\$810	
	Blue Preferred Bronze PPO 116	\$7,350	\$7,350	0%	\$204	\$267	\$268	\$303	\$326	\$341	\$385	\$476	\$595	\$724	\$800	
Montana Health Co-op	Connected Care Bronze	\$7,200	\$8,150	60%	\$188	\$246	\$247	\$279	\$300	\$314	\$355	\$439	\$548	\$667	\$737	
	Connected Care Bronze Plus	\$6,900	\$6,900	0%	\$201	\$262	\$263	\$298	\$320	\$335	\$379	\$468	\$585	\$712	\$787	
	Connected Care Expanded Bronze	\$4,500	\$8,150	50%	\$200	\$261	\$262	\$297	\$319	\$334	\$377	\$467	\$583	\$709	\$784	
	Co-op Plus Bronze	\$7,200	\$8,150	60%	\$188	\$246	\$247	\$280	\$301	\$315	\$356	\$440	\$549	\$668	\$739	
PacificSource	Voyager Bronze HSA 6750	\$6,750	\$6,750	0%	\$201	\$263	\$264	\$298	\$321	\$336	\$380	\$469	\$586	\$713	\$788	
	Voyager Bronze HSA 5000	\$5,000	\$6,750	50%	\$207	\$271	\$272	\$307	\$331	\$346	\$391	\$483	\$603	\$734	\$812	
	Voyager Bronze 8150	\$8,150	\$8,150	0%	\$203	\$265	\$266	\$301	\$324	\$339	\$383	\$473	\$591	\$719	\$795	
	Navigator Bronze HSA 6750	\$6,750	\$6,750	0%	\$186	\$243	\$244	\$276	\$297	\$311	\$351	\$434	\$542	\$660	\$729	
	Navigator Bronze HSA 5000	\$5,000	\$6,750	50%	\$191	\$250	\$251	\$284	\$306	\$320	\$361	\$447	\$558	\$679	\$750	
	Navigator Bronze 8150	\$8,150	\$8,150	0%	\$187	\$245	\$246	\$278	\$300	\$313	\$354	\$438	\$547	\$665	\$735	
UnitedHealthcare	UHC Choice Plus Bronze 7450	\$7,450	\$8,150	40%	\$237	\$309	\$310	\$351	\$378	\$395	\$446	\$552	\$689	\$839	\$927	
	UHC Choice Plus HSA Bronze 4000	\$4,000	\$6,900	40%	\$255	\$333	\$334	\$378	\$407	\$426	\$481	\$595	\$742	\$904	\$999	
	UHC Choice Plus HSA Bronze 5750	\$5,750	\$6,550	30%	\$242	\$317	\$318	\$360	\$387	\$405	\$458	\$566	\$707	\$860	\$951	
	UHC Choice Plus HSA Bronze 6000	\$6,000	\$6,550	20%	\$242	\$316	\$317	\$359	\$386	\$404	\$456	\$564	\$705	\$858	\$948	
	UHC Choice Plus HSA Bronze 6650	\$6,650	\$6,650	0%	\$240	\$313	\$315	\$356	\$383	\$400	\$452	\$560	\$699	\$850	\$940	

Bronze

