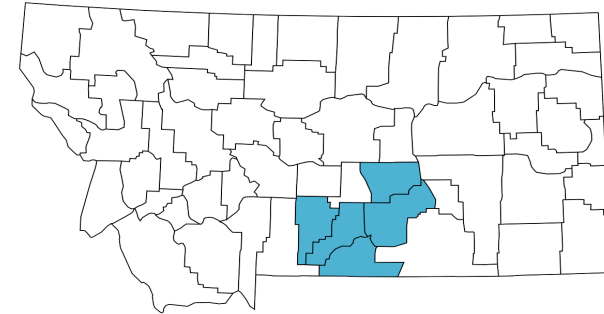


State of Montana 2020 Small Group ACA Rates

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

The premium tables show 2020 monthly premiums for the third quarter of 2020 (July-Sept) 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%	\$243	\$318	\$319	\$361	\$388	\$406	\$459	\$568	\$709	\$863	\$953
	Blue Preferred Platinum PPO 101	\$750	\$1,500	20%	\$339	\$443	\$445	\$503	\$541	\$566	\$640	\$791	\$988	\$1,202	\$1,329
	Blue Preferred Platinum PPO 102	\$250	\$1,300	20%	\$350	\$458	\$460	\$520	\$560	\$585	\$661	\$818	\$1,021	\$1,243	\$1,374
UnitedHealthcare	UHC Choice Plus Platinum 250	\$250	\$2,500	10%	\$464	\$606	\$609	\$688	\$741	\$775	\$876	\$1,083	\$1,352	\$1,646	\$1,819
	UHC Choice Plus Platinum 500	\$500	\$5,000	20%	\$390	\$509	\$511	\$578	\$622	\$651	\$736	\$910	\$1,136	\$1,382	\$1,528
	UHC Choice Plus Platinum 0	\$0	\$3,500	0%	\$436	\$570	\$573	\$647	\$697	\$729	\$824	\$1,019	\$1,272	\$1,548	\$1,711

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	\$262	\$263	\$297	\$320	\$334	\$378	\$467	\$583	\$710	\$785
	Blue Focus Gold POS 007	\$1,500	\$4,500	20%	\$198	\$258	\$259	\$293	\$316	\$330	\$373	\$462	\$576	\$701	\$775
	Blue Focus Gold POS 008	\$2,000	\$5,500	10%	\$195	\$256	\$257	\$290	\$312	\$327	\$369	\$456	\$570	\$693	\$767
	Blue Preferred Gold PPO 105	\$2,500	\$3,500	20%	\$287	\$375	\$377	\$426	\$459	\$480	\$542	\$670	\$837	\$1,019	\$1,126
	Blue Preferred Gold PPO 107	\$1,500	\$4,600	20%	\$286	\$374	\$376	\$425	\$458	\$479	\$541	\$669	\$835	\$1,016	\$1,123
	Blue Preferred Gold PPO 110	\$2,000	\$4,500	20%	\$286	\$374	\$376	\$425	\$458	\$479	\$541	\$669	\$835	\$1,016	\$1,123
	Blue Preferred Gold PPO 123	\$4,500	\$4,500	0%	\$245	\$321	\$322	\$364	\$392	\$410	\$463	\$572	\$715	\$870	\$962
	Blue Preferred Gold PPO 135	\$2,800	\$2,800	0%	\$278	\$364	\$365	\$413	\$444	\$465	\$525	\$650	\$811	\$987	\$1,091
Montana Health Co-op	Connected Care Gold	\$850	\$6,000	30%	\$265	\$347	\$348	\$394	\$424	\$443	\$501	\$619	\$773	\$941	\$1,040
	Co-op Plus Gold	\$850	\$6,000	30%	\$263	\$344	\$346	\$391	\$421	\$440	\$497	\$615	\$768	\$934	\$1,033
PacificSource	Voyager Gold 1000	\$1,000	\$5,500	30%	\$323	\$422	\$424	\$480	\$516	\$540	\$610	\$755	\$942	\$1,147	\$1,266
	Voyager Gold 2000	\$2,000	\$5,500	30%	\$296	\$387	\$388	\$439	\$472	\$494	\$558	\$690	\$862	\$1,049	\$1,160
	Navigator Gold 1000	\$1,000	\$5,500	30%	\$299	\$391	\$392	\$444	\$478	\$500	\$564	\$698	\$872	\$1,061	\$1,173
	Navigator Gold 2000	\$2,000	\$5,500	30%	\$274	\$358	\$359	\$406	\$437	\$457	\$516	\$639	\$797	\$971	\$1,073
	Navigator Gold HSA 3000	\$3,000	\$3,000	0%	\$247	\$323	\$324	\$367	\$395	\$413	\$466	\$577	\$720	\$877	\$969
	Voyager Gold HSA 3000	\$3,000	\$3,000	0%	\$267	\$349	\$351	\$396	\$427	\$446	\$504	\$624	\$779	\$947	\$1,047
	Voyager Gold 1000 VH	\$1,000	\$5,500	30%	\$326	\$426	\$428	\$484	\$521	\$545	\$615	\$761	\$950	\$1,156	\$1,278
	Voyager Gold 2000 VH	\$2,000	\$5,500	30%	\$298	\$390	\$392	\$443	\$477	\$499	\$563	\$697	\$870	\$1,059	\$1,170
	Navigator Gold 1000 VH	\$1,000	\$5,500	30%	\$302	\$394	\$396	\$447	\$482	\$504	\$569	\$704	\$879	\$1,070	\$1,182
Navigator Gold 2000 VH	\$2,000	\$5,500	30%	\$276	\$361	\$362	\$410	\$441	\$461	\$521	\$645	\$805	\$979	\$1,083	
UnitedHealthcare	UHC Choice Plus Gold 0	\$0	\$7,150	30%	\$385	\$504	\$506	\$572	\$615	\$644	\$727	\$900	\$1,123	\$1,367	\$1,511
	UHC Choice Plus Gold 1000-1	\$1,000	\$5,000	20%	\$347	\$454	\$455	\$515	\$554	\$580	\$655	\$810	\$1,011	\$1,231	\$1,361
	UHC Choice Plus Gold 1000-2	\$1,000	\$8,150	20%	\$332	\$434	\$435	\$492	\$530	\$554	\$626	\$774	\$967	\$1,177	\$1,301
	UHC Choice Plus Gold 1500	\$1,500	\$8,150	20%	\$353	\$462	\$464	\$524	\$564	\$590	\$667	\$825	\$1,030	\$1,253	\$1,385
	UHC Choice Plus Gold 500	\$500	\$6,750	30%	\$346	\$452	\$454	\$513	\$552	\$577	\$653	\$807	\$1,008	\$1,226	\$1,356
	UHC Choice Plus Gold 3000	\$3,000	\$7,000	20%	\$314	\$410	\$412	\$466	\$502	\$525	\$593	\$733	\$915	\$1,114	\$1,231
	UHC Choice Plus HSA Gold 1500-1	\$1,500	\$4,000	10%	\$377	\$493	\$495	\$560	\$603	\$631	\$712	\$881	\$1,100	\$1,339	\$1,480
	UHC Choice Plus HSA Gold 1500-2	\$1,500	\$4,000	0%	\$387	\$506	\$508	\$574	\$618	\$646	\$730	\$903	\$1,128	\$1,372	\$1,517
	UHC Choice Plus Gold 2000-2	\$2,000	\$7,500	20%	\$313	\$409	\$411	\$465	\$500	\$523	\$591	\$731	\$913	\$1,111	\$1,228
	UHC Choice Plus Gold 1000-3	\$1,000	\$7,500	20%	\$338	\$442	\$444	\$502	\$540	\$565	\$639	\$790	\$986	\$1,200	\$1,327
UHC Choice Plus Gold 2000-1	\$2,000	\$8,150	20%	\$333	\$435	\$437	\$494	\$532	\$557	\$629	\$778	\$971	\$1,182	\$1,306	

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	\$4,550	\$8,150	30%	\$156	\$205	\$205	\$232	\$250	\$261	\$295	\$365	\$456	\$555	\$614
	Blue Focus Silver POS 003	\$3,700	\$6,750	10%	\$153	\$200	\$201	\$227	\$245	\$256	\$289	\$358	\$447	\$544	\$601
	Blue Focus Silver POS 004	\$5,000	\$7,900	30%	\$153	\$200	\$201	\$227	\$245	\$256	\$289	\$358	\$447	\$544	\$601
	Blue Focus Silver POS 010	\$3,000	\$5,250	20%	\$162	\$211	\$212	\$240	\$258	\$270	\$305	\$377	\$471	\$573	\$634
	Blue Preferred Silver PPO 117	\$3,000	\$5,250	20%	\$242	\$316	\$318	\$359	\$387	\$404	\$457	\$565	\$705	\$858	\$949
	Blue Preferred Silver PPO 120	\$4,750	\$7,900	30%	\$233	\$305	\$306	\$346	\$373	\$390	\$441	\$545	\$680	\$828	\$915
	Blue Preferred Silver PPO 122	\$4,200	\$4,200	0%	\$247	\$323	\$325	\$367	\$395	\$413	\$467	\$577	\$721	\$877	\$970
	Blue Preferred Silver PPO 127	\$4,500	\$6,500	30%	\$215	\$281	\$282	\$319	\$344	\$359	\$406	\$502	\$627	\$763	\$844
	Blue Preferred Silver PPO 131	\$4,000	\$7,350	30%	\$227	\$297	\$298	\$337	\$363	\$379	\$429	\$530	\$662	\$806	\$890
Blue Preferred Silver PPO 136	\$5,500	\$5,500	0%	\$225	\$295	\$296	\$334	\$360	\$377	\$425	\$526	\$657	\$800	\$884	
Montana Health Co-op	Connected Care Silver	\$3,000	\$8,150	40%	\$231	\$302	\$303	\$342	\$369	\$386	\$436	\$539	\$673	\$819	\$905
	Connected Care Silver Plus	\$4,400	\$4,400	0%	\$233	\$305	\$306	\$346	\$372	\$389	\$440	\$544	\$680	\$827	\$914
	Connected Care Silver Option 2	\$5,700	\$7,500	40%	\$228	\$298	\$299	\$338	\$364	\$381	\$430	\$532	\$665	\$809	\$894
	Co-op Plus Silver	\$3,000	\$8,150	40%	\$221	\$289	\$291	\$329	\$354	\$370	\$418	\$517	\$646	\$786	\$868
PacificSource	Voyager Silver HSA 4500	\$4,500	\$4,500	0%	\$237	\$310	\$311	\$352	\$379	\$396	\$447	\$553	\$691	\$841	\$930
	Voyager Silver HSA 3000	\$3,000	\$6,750	20%	\$238	\$311	\$313	\$353	\$380	\$398	\$450	\$556	\$694	\$845	\$933
	Voyager Silver 5500	\$5,500	\$7,500	30%	\$253	\$330	\$332	\$375	\$404	\$422	\$477	\$590	\$736	\$896	\$990
	Voyager Silver 6500	\$6,500	\$7,500	30%	\$248	\$325	\$326	\$369	\$397	\$415	\$469	\$580	\$724	\$881	\$974
	Navigator Silver HSA 4500	\$4,500	\$4,500	0%	\$219	\$287	\$288	\$325	\$350	\$366	\$414	\$512	\$639	\$778	\$860
	Navigator Silver HSA 3000	\$3,000	\$6,750	20%	\$220	\$288	\$289	\$327	\$352	\$368	\$416	\$514	\$642	\$782	\$864
	Navigator Silver 5500	\$5,500	\$7,500	30%	\$234	\$305	\$307	\$347	\$373	\$390	\$441	\$546	\$681	\$829	\$915
	Navigator Silver 6500	\$6,500	\$7,500	30%	\$230	\$300	\$302	\$341	\$367	\$384	\$434	\$537	\$670	\$815	\$900
	Voyager Silver 4500	\$4,500	\$7,500	30%	\$258	\$337	\$338	\$382	\$411	\$430	\$486	\$601	\$751	\$914	\$1,010
	Navigator Silver 4500	\$4,500	\$7,500	30%	\$238	\$312	\$313	\$354	\$381	\$398	\$450	\$556	\$695	\$845	\$935
	Voyager Silver HSA 5500	\$5,500	\$5,500	0%	\$221	\$289	\$290	\$328	\$354	\$370	\$418	\$517	\$645	\$785	\$867
	Navigator Silver HSA 5500	\$5,500	\$5,500	0%	\$205	\$268	\$269	\$304	\$327	\$342	\$386	\$478	\$597	\$726	\$803
	Voyager Silver 3000	\$3,000	\$8,150	40%	\$261	\$341	\$343	\$387	\$417	\$436	\$493	\$610	\$761	\$926	\$1,023
	Navigator Silver 3000	\$3,000	\$8,150	40%	\$242	\$316	\$317	\$358	\$386	\$403	\$456	\$564	\$704	\$857	\$947
	Voyager Silver 5500 VH	\$5,500	\$7,500	30%	\$255	\$334	\$335	\$379	\$408	\$427	\$482	\$596	\$744	\$906	\$1,001
	Voyager Silver 6500 VH	\$6,500	\$7,500	30%	\$251	\$328	\$330	\$373	\$401	\$420	\$474	\$586	\$732	\$891	\$984
	Navigator Silver 5500 VH	\$5,500	\$7,500	30%	\$236	\$309	\$310	\$350	\$377	\$395	\$446	\$551	\$689	\$838	\$926
	Navigator Silver 6500 VH	\$6,500	\$7,500	30%	\$232	\$304	\$305	\$345	\$371	\$388	\$439	\$542	\$677	\$824	\$911
Voyager Silver 4500 VH	\$4,500	\$7,500	30%	\$261	\$341	\$343	\$387	\$417	\$436	\$493	\$609	\$761	\$926	\$1,023	
Navigator Silver 4500 VH	\$4,500	\$7,500	30%	\$241	\$316	\$317	\$358	\$386	\$403	\$456	\$564	\$704	\$857	\$947	
UnitedHealthcare	UHC Choice Plus Silver 2500	\$2,500	\$8,150	40%	\$269	\$352	\$353	\$399	\$430	\$450	\$508	\$628	\$784	\$955	\$1,055
	UHC Choice Plus Silver 3000	\$3,000	\$8,150	40%	\$269	\$352	\$353	\$400	\$430	\$450	\$508	\$629	\$785	\$955	\$1,056
	UHC Choice Plus Silver 5500-1	\$5,500	\$8,150	30%	\$275	\$360	\$361	\$408	\$440	\$460	\$520	\$643	\$802	\$977	\$1,080
	UHC Choice Plus Silver 6100	\$6,100	\$8,150	20%	\$276	\$360	\$362	\$409	\$440	\$460	\$520	\$643	\$803	\$978	\$1,081
	UHC Choice Plus Silver 7400	\$7,400	\$8,150	0%	\$273	\$357	\$358	\$405	\$436	\$456	\$515	\$637	\$795	\$968	\$1,070
	UHC Choice Plus HSA Silver 2500-1	\$2,500	\$6,700	20%	\$308	\$403	\$405	\$457	\$492	\$515	\$582	\$720	\$898	\$1,093	\$1,209
	UHC Choice Plus HSA Silver 2000	\$2,000	\$6,900	30%	\$305	\$398	\$400	\$452	\$487	\$509	\$575	\$711	\$888	\$1,081	\$1,195
	UHC Choice Plus HSA Silver 2500-2	\$2,500	\$6,900	20%	\$302	\$395	\$397	\$449	\$483	\$505	\$571	\$706	\$881	\$1,073	\$1,186
	UHC Choice Plus HSA Silver 3000	\$3,000	\$5,000	30%	\$309	\$404	\$406	\$459	\$494	\$517	\$584	\$722	\$902	\$1,097	\$1,213
UHC Choice Plus Silver 6000	\$6,000	\$8,150	30%	\$269	\$352	\$354	\$400	\$430	\$450	\$508	\$629	\$785	\$956	\$1,056	

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	\$170	\$192	\$207	\$216	\$244	\$302	\$377	\$459	\$507
	Blue Focus Bronze POS 009	\$7,350	\$7,350	0%	\$132	\$172	\$173	\$196	\$211	\$220	\$249	\$308	\$385	\$468	\$517
	Blue Preferred Bronze PPO 116	\$7,350	\$7,350	0%	\$201	\$263	\$264	\$298	\$321	\$336	\$379	\$469	\$586	\$713	\$788
	Blue Preferred Bronze PPO 134	\$6,500	\$6,750	10%	\$203	\$266	\$267	\$302	\$325	\$340	\$384	\$475	\$593	\$721	\$797
Montana Health Co-op	Connected Care Bronze	\$7,200	\$8,150	60%	\$191	\$250	\$251	\$284	\$305	\$319	\$361	\$446	\$557	\$678	\$750
	Connected Care Bronze Plus	\$6,900	\$6,900	0%	\$204	\$267	\$268	\$303	\$326	\$341	\$385	\$477	\$595	\$724	\$801
	Connected Care Expanded Bronze	\$4,500	\$8,150	50%	\$204	\$266	\$267	\$302	\$325	\$340	\$384	\$475	\$593	\$722	\$798
	Co-op Plus Bronze	\$7,200	\$8,150	60%	\$192	\$251	\$252	\$285	\$306	\$320	\$362	\$448	\$559	\$680	\$752
PacificSource	Voyager Bronze HSA 6750	\$6,750	\$6,750	0%	\$204	\$267	\$268	\$303	\$327	\$342	\$386	\$477	\$596	\$725	\$801
	Voyager Bronze HSA 5000	\$5,000	\$6,750	50%	\$211	\$275	\$276	\$312	\$336	\$352	\$397	\$491	\$614	\$747	\$825
	Voyager Bronze 8150	\$8,150	\$8,150	0%	\$206	\$269	\$270	\$306	\$329	\$344	\$389	\$481	\$601	\$731	\$807
	Navigator Bronze HSA 6750	\$6,750	\$6,750	0%	\$189	\$247	\$248	\$281	\$302	\$316	\$357	\$441	\$551	\$671	\$741
	Navigator Bronze HSA 5000	\$5,000	\$6,750	50%	\$195	\$255	\$256	\$289	\$311	\$325	\$368	\$455	\$568	\$691	\$764
	Navigator Bronze 8150	\$8,150	\$8,150	0%	\$191	\$249	\$250	\$283	\$305	\$319	\$360	\$445	\$556	\$676	\$747
UnitedHealthcare	UHC Choice Plus Bronze 7450	\$7,450	\$8,150	40%	\$244	\$319	\$320	\$362	\$390	\$407	\$460	\$569	\$711	\$865	\$956
	UHC Choice Plus HSA Bronze 4000	\$4,000	\$6,900	40%	\$263	\$343	\$345	\$390	\$420	\$439	\$496	\$613	\$766	\$932	\$1,030
	UHC Choice Plus HSA Bronze 5750	\$5,750	\$6,550	30%	\$250	\$327	\$328	\$371	\$399	\$418	\$472	\$584	\$729	\$887	\$980
	UHC Choice Plus HSA Bronze 6000	\$6,000	\$6,550	20%	\$249	\$326	\$327	\$370	\$398	\$416	\$471	\$582	\$727	\$884	\$977
	UHC Choice Plus HSA Bronze 6650	\$6,650	\$6,650	0%	\$247	\$323	\$324	\$367	\$395	\$413	\$466	\$577	\$720	\$877	\$969

