

State of Montana 2020 ACA Small Group Rates

Rating Area 4: Beaverhead, Big Horn, Blaine, Carter, Custer, Daniels, Dawson, Fallon, Fergus, Garfield, Glacier, Golden Valley, Granite, Hill, Liberty, Lincoln, Madison, McCone, Meagher, Mineral, Park, Petroleum, Phillips, Pondera, Powder River, Powell, Prairie, Ravalli, Richland, Roosevelt, Rosebud, Sanders, Sheridan, Toole, Treasure, Valley, Wheatland, and Wibaux Counties

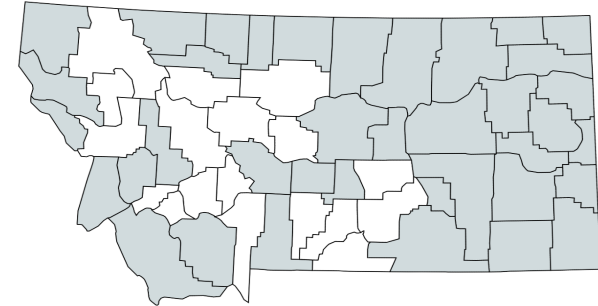
The premium tables show 2020 monthly premiums for the fourth quarter of 2020 (Oct-Dec) rounded to the nearest dollar. Premium is the monthly amount charged to a policyholder for insurance coverage. These premiums are shown by plan and rating area for the specific ages shown. Other ages, dental premiums, 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, 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 4: All Other 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 Preferred Platinum PPO 101	\$750	\$1,500	20%	\$355	\$464	\$466	\$526	\$567	\$593	\$670	\$828	\$1,034	\$1,258	\$1,391
	Blue Preferred Platinum PPO 102	\$250	\$1,300	20%	\$367	\$479	\$481	\$544	\$586	\$612	\$692	\$856	\$1,069	\$1,301	\$1,438
UnitedHealthcare	UHC Choice Plus Platinum 250	\$250	\$2,500	10%	\$478	\$625	\$627	\$709	\$763	\$798	\$902	\$1,115	\$1,393	\$1,695	\$1,874
	UHC Choice Plus Platinum 500	\$500	\$5,000	20%	\$401	\$525	\$527	\$596	\$641	\$671	\$758	\$937	\$1,170	\$1,424	\$1,574
	UHC Choice Plus Platinum 0	\$0	\$3,500	0%	\$450	\$588	\$590	\$667	\$718	\$751	\$848	\$1,049	\$1,310	\$1,595	\$1,763

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 135	\$2,800	\$2,800	0%	\$291	\$381	\$382	\$432	\$465	\$486	\$550	\$680	\$849	\$1,033	\$1,142
	Blue Preferred Gold PPO 110	\$2,000	\$4,500	20%	\$300	\$392	\$393	\$445	\$479	\$501	\$566	\$700	\$874	\$1,064	\$1,176
	Blue Preferred Gold PPO 105	\$2,500	\$3,500	20%	\$300	\$393	\$394	\$446	\$480	\$502	\$567	\$701	\$876	\$1,066	\$1,178
	Blue Preferred Gold PPO 107	\$1,500	\$4,600	20%	\$300	\$392	\$393	\$445	\$479	\$501	\$566	\$700	\$874	\$1,064	\$1,176
	Blue Preferred Gold PPO 123	\$4,500	\$4,500	0%	\$257	\$335	\$337	\$381	\$410	\$429	\$484	\$599	\$748	\$910	\$1,006
Montana Health Co-op	Connected Care Gold	\$850	\$6,000	30%	\$261	\$341	\$342	\$386	\$416	\$435	\$492	\$608	\$759	\$924	\$1,022
	Co-op Plus Gold	\$850	\$6,000	30%	\$259	\$338	\$339	\$384	\$413	\$432	\$488	\$604	\$754	\$918	\$1,014
PacificSource	Voyager Gold 1000	\$1,000	\$5,500	30%	\$353	\$462	\$463	\$524	\$564	\$590	\$667	\$824	\$1,029	\$1,253	\$1,385
	Voyager Gold 2000	\$2,000	\$5,500	30%	\$323	\$422	\$424	\$479	\$516	\$540	\$610	\$754	\$942	\$1,146	\$1,266
	Navigator Gold 1000	\$1,000	\$5,500	30%	\$327	\$427	\$429	\$485	\$522	\$546	\$617	\$763	\$952	\$1,159	\$1,281
	Navigator Gold 2000	\$2,000	\$5,500	30%	\$299	\$391	\$392	\$443	\$477	\$499	\$564	\$698	\$871	\$1,060	\$1,172
	Navigator Gold HSA 3000	\$3,000	\$3,000	0%	\$270	\$353	\$354	\$401	\$431	\$451	\$510	\$630	\$787	\$958	\$1,059
	Voyager Gold HSA 3000	\$3,000	\$3,000	0%	\$292	\$381	\$383	\$433	\$466	\$487	\$551	\$681	\$851	\$1,035	\$1,143
	Voyager Gold 1000 VH	\$1,000	\$5,500	30%	\$356	\$466	\$467	\$528	\$569	\$595	\$672	\$831	\$1,038	\$1,263	\$1,397
	Voyager Gold 2000 VH	\$2,000	\$5,500	30%	\$326	\$426	\$428	\$484	\$521	\$545	\$615	\$761	\$950	\$1,157	\$1,278
	Navigator Gold 1000 VH	\$1,000	\$5,500	30%	\$329	\$431	\$432	\$489	\$526	\$550	\$622	\$769	\$960	\$1,169	\$1,292
Navigator Gold 2000 VH	\$2,000	\$5,500	30%	\$302	\$394	\$396	\$448	\$482	\$504	\$569	\$704	\$879	\$1,070	\$1,182	
UnitedHealthcare	UHC Choice Plus Gold 0	\$0	\$7,150	30%	\$397	\$519	\$521	\$589	\$634	\$663	\$749	\$927	\$1,157	\$1,408	\$1,556
	UHC Choice Plus Gold 1000-1	\$1,000	\$5,000	20%	\$357	\$467	\$469	\$530	\$571	\$597	\$675	\$834	\$1,042	\$1,268	\$1,402
	UHC Choice Plus Gold 1000-2	\$1,000	\$8,150	20%	\$342	\$447	\$448	\$507	\$546	\$571	\$645	\$798	\$996	\$1,212	\$1,340
	UHC Choice Plus Gold 1500	\$1,500	\$8,150	20%	\$364	\$476	\$477	\$540	\$581	\$608	\$687	\$849	\$1,061	\$1,291	\$1,427
	UHC Choice Plus Gold 500	\$500	\$6,750	30%	\$356	\$465	\$467	\$528	\$569	\$595	\$672	\$831	\$1,038	\$1,263	\$1,396
	UHC Choice Plus Gold 3000	\$3,000	\$7,000	20%	\$323	\$423	\$425	\$480	\$517	\$540	\$611	\$755	\$943	\$1,148	\$1,268
	UHC Choice Plus HSA Gold 1500-1	\$1,500	\$4,000	10%	\$389	\$508	\$510	\$577	\$621	\$650	\$734	\$908	\$1,133	\$1,379	\$1,525
	UHC Choice Plus HSA Gold 1500-2	\$1,500	\$4,000	0%	\$398	\$521	\$523	\$591	\$637	\$666	\$752	\$930	\$1,162	\$1,414	\$1,563
	UHC Choice Plus Gold 2000-2	\$2,000	\$7,500	20%	\$323	\$422	\$423	\$479	\$515	\$539	\$609	\$753	\$940	\$1,144	\$1,265
	UHC Choice Plus Gold 1000-3	\$1,000	\$7,500	20%	\$348	\$456	\$457	\$517	\$557	\$582	\$658	\$814	\$1,016	\$1,236	\$1,367
UHC Choice Plus Gold 2000-1	\$2,000	\$8,150	20%	\$343	\$449	\$450	\$509	\$548	\$573	\$648	\$801	\$1,000	\$1,217	\$1,346	

Rating Area 4: All Other 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 Preferred Silver PPO 136	\$5,500	\$5,500	0%	\$236	\$308	\$310	\$350	\$377	\$394	\$445	\$551	\$688	\$837	\$925
	Blue Preferred Silver PPO 120	\$4,750	\$7,900	30%	\$244	\$319	\$321	\$362	\$390	\$408	\$461	\$570	\$712	\$867	\$958
	Blue Preferred Silver PPO 122	\$4,200	\$4,200	0%	\$259	\$338	\$340	\$384	\$413	\$432	\$489	\$604	\$755	\$918	\$1,015
	Blue Preferred Silver PPO 127	\$4,500	\$6,500	30%	\$225	\$294	\$295	\$334	\$360	\$376	\$425	\$526	\$656	\$799	\$883
	Blue Preferred Silver PPO 117	\$3,000	\$5,250	20%	\$253	\$331	\$332	\$376	\$405	\$423	\$478	\$591	\$738	\$898	\$993
	Blue Preferred Silver PPO 131	\$4,000	\$7,350	30%	\$238	\$311	\$312	\$353	\$380	\$397	\$449	\$555	\$693	\$843	\$932
Montana Health Co-op	Connected Care Silver	\$3,000	\$8,150	40%	\$227	\$297	\$298	\$337	\$363	\$379	\$428	\$530	\$662	\$805	\$890
	Connected Care Silver Plus	\$4,400	\$4,400	0%	\$229	\$300	\$301	\$340	\$366	\$383	\$433	\$535	\$668	\$813	\$899
	Connected Care Silver Option 2	\$5,700	\$7,500	40%	\$224	\$293	\$294	\$333	\$358	\$375	\$423	\$524	\$654	\$796	\$879
	Co-op Plus Silver	\$3,000	\$8,150	40%	\$218	\$285	\$286	\$323	\$348	\$364	\$411	\$509	\$635	\$773	\$854
PacificSource	Voyager Silver HSA 4500	\$4,500	\$4,500	0%	\$259	\$339	\$340	\$384	\$414	\$433	\$489	\$605	\$755	\$919	\$1,016
	Voyager Silver HSA 3000	\$3,000	\$6,750	20%	\$260	\$340	\$342	\$386	\$416	\$435	\$491	\$608	\$759	\$923	\$1,020
	Voyager Silver 5500	\$5,500	\$7,500	30%	\$276	\$361	\$362	\$409	\$441	\$461	\$521	\$644	\$805	\$979	\$1,082
	Voyager Silver 6500	\$6,500	\$7,500	30%	\$271	\$355	\$356	\$403	\$434	\$453	\$512	\$634	\$791	\$963	\$1,064
	Navigator Silver HSA 4500	\$4,500	\$4,500	0%	\$240	\$313	\$314	\$355	\$383	\$400	\$452	\$559	\$698	\$850	\$939
	Navigator Silver HSA 3000	\$3,000	\$6,750	20%	\$241	\$315	\$316	\$357	\$384	\$402	\$454	\$562	\$702	\$854	\$944
	Navigator Silver 5500	\$5,500	\$7,500	30%	\$255	\$334	\$335	\$379	\$408	\$427	\$482	\$596	\$744	\$906	\$1,001
	Navigator Silver 6500	\$6,500	\$7,500	30%	\$251	\$328	\$330	\$373	\$401	\$419	\$474	\$586	\$732	\$891	\$984
	Voyager Silver 4500	\$4,500	\$7,500	30%	\$281	\$368	\$369	\$418	\$450	\$470	\$531	\$657	\$820	\$998	\$1,104
	Navigator Silver 4500	\$4,500	\$7,500	30%	\$260	\$340	\$342	\$386	\$416	\$435	\$491	\$608	\$759	\$924	\$1,020
	Voyager Silver HSA 5500	\$5,500	\$5,500	0%	\$242	\$316	\$317	\$359	\$386	\$404	\$456	\$564	\$705	\$858	\$948
	Navigator Silver HSA 5500	\$5,500	\$5,500	0%	\$224	\$292	\$294	\$332	\$357	\$374	\$422	\$522	\$652	\$794	\$876
	Voyager Silver 3000	\$3,000	\$8,150	40%	\$285	\$373	\$374	\$423	\$456	\$477	\$538	\$666	\$832	\$1,012	\$1,119
	Navigator Silver 3000	\$3,000	\$8,150	40%	\$264	\$345	\$346	\$392	\$422	\$441	\$498	\$616	\$769	\$936	\$1,035
	Voyager Silver 5500 VH	\$5,500	\$7,500	30%	\$279	\$365	\$366	\$414	\$446	\$466	\$527	\$651	\$813	\$990	\$1,094
	Voyager Silver 6500 VH	\$6,500	\$7,500	30%	\$274	\$359	\$360	\$407	\$438	\$458	\$518	\$641	\$800	\$973	\$1,076
	Navigator Silver 5500 VH	\$5,500	\$7,500	30%	\$258	\$337	\$339	\$383	\$412	\$431	\$487	\$603	\$752	\$916	\$1,011
	Navigator Silver 6500 VH	\$6,500	\$7,500	30%	\$254	\$332	\$333	\$377	\$405	\$424	\$479	\$593	\$740	\$901	\$995
Voyager Silver 4500 VH	\$4,500	\$7,500	30%	\$285	\$373	\$374	\$423	\$456	\$476	\$538	\$666	\$831	\$1,012	\$1,118	
Navigator Silver 4500 VH	\$4,500	\$7,500	30%	\$264	\$345	\$346	\$391	\$421	\$441	\$498	\$616	\$769	\$936	\$1,035	
UnitedHealthcare	UHC Choice Plus Silver 2500	\$2,500	\$8,150	40%	\$277	\$362	\$364	\$411	\$443	\$463	\$523	\$647	\$808	\$983	\$1,087
	UHC Choice Plus Silver 3000	\$3,000	\$8,150	40%	\$277	\$363	\$364	\$412	\$443	\$463	\$524	\$648	\$809	\$984	\$1,088
	UHC Choice Plus Silver 5500-1	\$5,500	\$8,150	30%	\$284	\$371	\$372	\$421	\$453	\$474	\$535	\$662	\$827	\$1,006	\$1,112
	UHC Choice Plus Silver 6100	\$6,100	\$8,150	20%	\$284	\$371	\$373	\$421	\$453	\$474	\$536	\$663	\$827	\$1,007	\$1,113
	UHC Choice Plus Silver 7400	\$7,400	\$8,150	0%	\$281	\$367	\$369	\$417	\$449	\$469	\$530	\$656	\$819	\$997	\$1,102
	UHC Choice Plus HSA Silver 2500-1	\$2,500	\$6,700	20%	\$317	\$415	\$417	\$471	\$507	\$530	\$599	\$741	\$925	\$1,126	\$1,245
	UHC Choice Plus HSA Silver 2000	\$2,000	\$6,900	30%	\$314	\$410	\$412	\$466	\$501	\$524	\$592	\$733	\$915	\$1,114	\$1,231
	UHC Choice Plus HSA Silver 2500-2	\$2,500	\$6,900	20%	\$311	\$407	\$409	\$462	\$498	\$520	\$588	\$727	\$908	\$1,105	\$1,221
	UHC Choice Plus HSA Silver 3000	\$3,000	\$5,000	30%	\$319	\$416	\$418	\$473	\$509	\$532	\$601	\$744	\$929	\$1,130	\$1,249
UHC Choice Plus Silver 6000	\$6,000	\$8,150	30%	\$278	\$363	\$364	\$412	\$443	\$464	\$524	\$648	\$809	\$984	\$1,088	

Silver

Rating Area 4: All Other 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 Preferred Bronze PPO 134	\$6,500	\$6,750	10%	\$213	\$278	\$279	\$316	\$340	\$356	\$402	\$497	\$620	\$755	\$835
	Blue Preferred Bronze PPO 116	\$7,350	\$7,350	0%	\$210	\$275	\$276	\$312	\$336	\$351	\$397	\$491	\$613	\$746	\$825
Montana Health Co-op	Connected Care Bronze	\$7,200	\$8,150	60%	\$188	\$246	\$247	\$280	\$301	\$315	\$356	\$440	\$549	\$669	\$739
	Connected Care Bronze Plus	\$6,900	\$6,900	0%	\$201	\$263	\$264	\$298	\$321	\$336	\$380	\$469	\$586	\$713	\$789
	Connected Care Expanded Bronze	\$4,500	\$8,150	50%	\$200	\$262	\$263	\$297	\$320	\$335	\$378	\$468	\$584	\$711	\$786
	Co-op Plus Bronze	\$7,200	\$8,150	60%	\$189	\$247	\$248	\$280	\$302	\$316	\$357	\$441	\$551	\$670	\$741
PacificSource	Voyager Bronze HSA 6750	\$6,750	\$6,750	0%	\$223	\$292	\$293	\$331	\$357	\$373	\$422	\$521	\$651	\$792	\$876
	Voyager Bronze HSA 5000	\$5,000	\$6,750	50%	\$230	\$301	\$302	\$341	\$367	\$384	\$434	\$537	\$670	\$816	\$902
	Voyager Bronze 8150	\$8,150	\$8,150	0%	\$225	\$294	\$296	\$334	\$360	\$376	\$425	\$526	\$656	\$799	\$882
	Navigator Bronze HSA 6750	\$6,750	\$6,750	0%	\$207	\$270	\$271	\$307	\$330	\$345	\$390	\$482	\$602	\$733	\$810
	Navigator Bronze HSA 5000	\$5,000	\$6,750	50%	\$213	\$278	\$279	\$316	\$340	\$355	\$402	\$497	\$620	\$755	\$834
	Navigator Bronze 8150	\$8,150	\$8,150	0%	\$208	\$272	\$273	\$309	\$333	\$348	\$393	\$486	\$607	\$739	\$816
UnitedHealthcare	UHC Choice Plus Bronze 7450	\$7,450	\$8,150	40%	\$251	\$328	\$330	\$373	\$401	\$420	\$474	\$586	\$732	\$891	\$985
	UHC Choice Plus HSA Bronze 4000	\$4,000	\$6,900	40%	\$271	\$354	\$355	\$401	\$432	\$452	\$511	\$632	\$789	\$960	\$1,061
	UHC Choice Plus HSA Bronze 5750	\$5,750	\$6,550	30%	\$258	\$337	\$338	\$382	\$411	\$430	\$486	\$601	\$751	\$914	\$1,010
	UHC Choice Plus HSA Bronze 6000	\$6,000	\$6,550	20%	\$257	\$336	\$337	\$381	\$410	\$429	\$485	\$599	\$748	\$911	\$1,007
	UHC Choice Plus HSA Bronze 6650	\$6,650	\$6,650	0%	\$255	\$333	\$334	\$378	\$407	\$425	\$480	\$594	\$742	\$903	\$998

Bronze

