

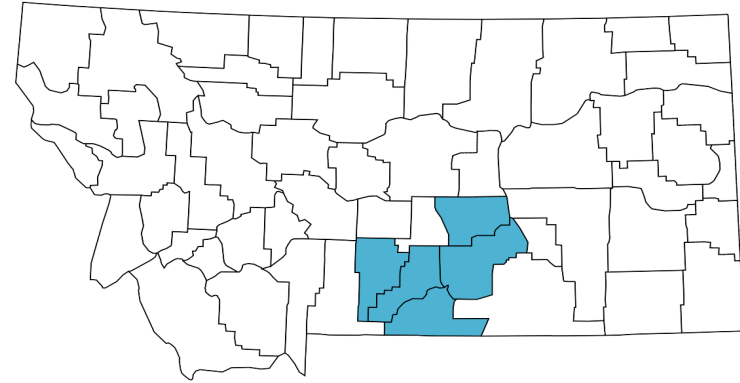
## State of Montana 2021 Individual ACA Rates

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

The premium tables show 2021 monthly premiums 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 county or rating area 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				
<b>Gold</b>	Monthly Premium	\$	\$	On average, gold plans pay 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 want to save on monthly premiums but still want to keep your out-of-pocket costs low.
	Out-of-Pocket Medical Expense	\$	\$	
<b>Silver</b>	Monthly Premium	\$	\$	On average, silver plans pay 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	\$	\$	
<b>Bronze</b>	Monthly Premium	\$		On average, bronze plans pay 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	\$	\$	

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Gold															
Company	Plan Name	Deductible	Out of Pocket	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
BlueCross BlueShield	Blue Preferred Gold PPO 204	\$750	\$8,550	30%	\$323	\$423	\$424	\$480	\$517	\$540	\$610	\$755	\$943	\$1,147	\$1,268
	Blue Focus Gold POS 207	\$300	\$8,550	40%	\$228	\$298	\$300	\$339	\$365	\$381	\$431	\$533	\$666	\$810	\$895
Mountain Health Co-op	Connected Care Gold	\$1,000	\$6,000	30%	\$283	\$370	\$372	\$420	\$452	\$473	\$535	\$661	\$826	\$1,005	\$1,111
	Co-op Plus Gold	\$750	\$7,000	30%	\$275	\$360	\$361	\$409	\$440	\$460	\$520	\$643	\$803	\$977	\$1,080
PacificSource	Navigator Gold 1500	\$1,500	\$5,000	10%	\$314	\$410	\$411	\$465	\$501	\$524	\$592	\$732	\$914	\$1,112	\$1,229

Silver															
Company	Plan Name	Deductible	Out of Pocket	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
BlueCross BlueShield	Blue Preferred Silver PPO 203	\$800	\$8,550	50%	\$315	\$412	\$413	\$467	\$503	\$526	\$594	\$735	\$918	\$1,117	\$1,235
	Blue Preferred Silver PPO 306	\$4,500	\$8,550	50%	\$256	\$334	\$336	\$379	\$409	\$427	\$483	\$597	\$746	\$907	\$1,003
	Blue Preferred Silver PPO 308	\$8,550	\$8,550	0%	\$294	\$385	\$386	\$437	\$470	\$492	\$556	\$687	\$858	\$1,044	\$1,155
	Blue Focus Silver POS 206	\$4,200	\$8,550	50%	\$213	\$279	\$280	\$317	\$341	\$356	\$403	\$498	\$622	\$757	\$837
	Blue Focus Silver POS 306	\$4,500	\$8,550	50%	\$180	\$235	\$236	\$267	\$288	\$301	\$340	\$420	\$525	\$639	\$706
Mountain Health Co-op	Connected Care Silver Option 2	\$5,700	\$8,150	40%	\$258	\$338	\$339	\$383	\$413	\$432	\$488	\$603	\$753	\$916	\$1,013
	Connected Care Silver	\$7,000	\$8,550	40%	\$263	\$344	\$345	\$390	\$420	\$439	\$497	\$614	\$767	\$933	\$1,032
	Co-op Plus Silver	\$8,000	\$8,550	40%	\$252	\$330	\$331	\$375	\$403	\$422	\$476	\$589	\$736	\$896	\$990
PacificSource	Navigator Silver HSA 3500	\$3,500	\$6,750	25%	\$292	\$381	\$383	\$432	\$466	\$487	\$550	\$681	\$850	\$1,034	\$1,143
	Navigator Silver 5000	\$5,000	\$8,150	30%	\$282	\$369	\$370	\$419	\$451	\$471	\$532	\$659	\$822	\$1,001	\$1,106
	Navigator Silver 4000	\$4,000	\$7,000	30%	\$256	\$335	\$336	\$380	\$410	\$428	\$484	\$599	\$747	\$910	\$1,005
	Navigator Silver 3000	\$3,000	\$8,150	40%	\$270	\$352	\$354	\$400	\$431	\$450	\$509	\$629	\$786	\$956	\$1,056

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Bronze															
Company	Plan Name	Deductible	Out of Pocket	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
<b>BlueCross BlueShield</b>	Blue Preferred Bronze PPO 201	\$3,200	\$8,550	50%	\$244	\$319	\$320	\$362	\$390	\$408	\$461	\$570	\$711	\$866	\$957
	Blue Preferred Bronze PPO 202	\$4,000	\$6,900	30%	\$252	\$329	\$331	\$374	\$402	\$421	\$476	\$588	\$734	\$894	\$988
	Blue Preferred Bronze PPO 302	\$5,200	\$6,900	30%	\$245	\$320	\$321	\$363	\$391	\$409	\$462	\$572	\$714	\$869	\$961
	Blue Preferred Bronze PPO 301	\$8,550	\$8,550	0%	\$232	\$303	\$305	\$344	\$371	\$388	\$438	\$542	\$676	\$823	\$910
	Blue Preferred Bronze PPO 502	\$5,000	\$6,900	50%	\$248	\$324	\$325	\$368	\$396	\$414	\$468	\$578	\$722	\$879	\$972
	Blue Focus Bronze POS 205	\$4,700	\$8,550	50%	\$162	\$212	\$212	\$240	\$258	\$270	\$305	\$378	\$472	\$574	\$635
	Blue Focus Bronze POS 302	\$5,200	\$6,900	30%	\$170	\$222	\$223	\$252	\$271	\$283	\$320	\$396	\$494	\$602	\$665
<b>Mountain Health Co-op</b>	Connected Care Bronze	\$7,500	\$8,150	60%	\$192	\$251	\$252	\$285	\$307	\$321	\$363	\$448	\$560	\$705	\$753
	Connected Care Bronze Expanded	\$8,400	\$8,550	50%	\$196	\$256	\$257	\$291	\$313	\$328	\$370	\$458	\$572	\$696	\$769
	Connected Care Bronze Plus	\$7,000	\$7,000	0%	\$201	\$263	\$264	\$299	\$322	\$337	\$380	\$470	\$587	\$715	\$790
	Co-op Plus Bronze	\$8,500	\$8,550	70%	\$186	\$243	\$244	\$276	\$297	\$324	\$351	\$434	\$542	\$660	\$729
<b>PacificSource</b>	Navigator Bronze HSA 6900	\$6,900	\$6,900	0%	\$212	\$278	\$279	\$315	\$339	\$355	\$401	\$496	\$619	\$753	\$833
	Navigator Bronze 7000	\$7,000	\$8,550	40%	\$217	\$284	\$285	\$322	\$347	\$362	\$410	\$507	\$632	\$770	\$851

**Bronze**

