

State of Montana 2021 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

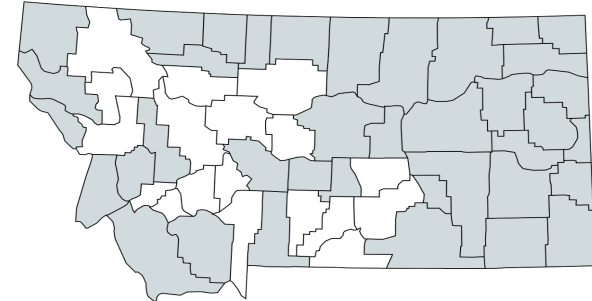
The premium tables show 2021 monthly premiums for the first quarter of 2021 (Jan-Mar) rounded to the nearest dollar. Premium is the monthly amount charged to a policyholder for insurance coverage. These premiums are shown by plan and rating area for the specific ages shown. Other ages, dental premiums, 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.
- Deductibles and Out of Pocket maximums are shown for individuals. Deductibles and Out of Pocket maximums for families may be different.
- 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 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%	\$353	\$462	\$463	\$524	\$564	\$590	\$667	\$824	\$1,029	\$1,253	\$1,385
	Blue Preferred Platinum PPO 102	\$250	\$1,500	20%	\$361	\$472	\$474	\$535	\$576	\$603	\$681	\$843	\$1,052	\$1,280	\$1,415
PacificSource	Navigator Platinum 500	\$500	\$3,000	20%	\$357	\$466	\$468	\$529	\$570	\$596	\$673	\$833	\$1,040	\$1,265	\$1,398
	Voyager Platinum 500	\$500	\$3,000	20%	\$386	\$504	\$506	\$572	\$616	\$644	\$728	\$900	\$1,124	\$1,368	\$1,512
	Navigator Platinum 500 VH	\$500	\$3,000	20%	\$359	\$470	\$472	\$533	\$574	\$600	\$678	\$839	\$1,047	\$1,275	\$1,409
	Voyager Platinum 500 VH	\$500	\$3,000	20%	\$388	\$508	\$510	\$576	\$620	\$649	\$733	\$907	\$1,132	\$1,378	\$1,523
UnitedHealthcare	UHC Choice Plus Platinum 250	\$250	\$4,000	20%	\$381	\$497	\$499	\$565	\$608	\$636	\$718	\$888	\$1,109	\$1,350	\$1,492
	UHC Choice Plus Platinum 500	\$500	\$3,750	20%	\$380	\$497	\$499	\$564	\$607	\$635	\$718	\$888	\$1,108	\$1,349	\$1,491
	UHC Choice Plus Platinum 0	\$0	\$3,000	20%	\$383	\$501	\$503	\$569	\$612	\$641	\$724	\$895	\$1,118	\$1,360	\$1,504

Platinum

Rating Area 4: All Other Counties

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 101	\$2,800	\$3,500	10%	\$277	\$361	\$363	\$410	\$442	\$462	\$522	\$646	\$806	\$981	\$1,084
	Blue Preferred Gold PPO 105	\$2,500	\$4,500	20%	\$289	\$378	\$379	\$429	\$461	\$483	\$545	\$674	\$842	\$1,025	\$1,133
	Blue Preferred Gold PPO 107	\$1,500	\$5,700	20%	\$292	\$382	\$384	\$434	\$467	\$488	\$552	\$683	\$852	\$1,037	\$1,147
	Blue Preferred Gold PPO 110	\$2,000	\$6,000	20%	\$291	\$380	\$382	\$431	\$465	\$486	\$549	\$679	\$848	\$1,032	\$1,141
	Blue Preferred Gold PPO 123	\$4,000	\$4,000	0%	\$267	\$349	\$350	\$396	\$426	\$446	\$504	\$623	\$778	\$947	\$1,047
	Blue Preferred Gold PPO 135	\$2,800	\$2,800	0%	\$295	\$386	\$387	\$438	\$471	\$493	\$557	\$689	\$860	\$1,046	\$1,157
Mountain Health Co-op	Connected Care Gold	\$1,000	\$6,500	30%	\$250	\$327	\$328	\$371	\$399	\$418	\$472	\$584	\$729	\$887	\$981
	Co-op Plus Gold	\$1,000	\$7,000	40%	\$244	\$319	\$320	\$362	\$390	\$407	\$460	\$569	\$711	\$865	\$957
PacificSource	Voyager Gold 1000	\$1,000	\$5,500	30%	\$330	\$432	\$434	\$490	\$528	\$552	\$624	\$771	\$963	\$1,172	\$1,296
	Voyager Gold 2000	\$2,000	\$5,500	30%	\$311	\$407	\$408	\$462	\$497	\$520	\$587	\$727	\$907	\$1,104	\$1,220
	Navigator Gold 1000	\$1,000	\$5,500	30%	\$306	\$400	\$401	\$453	\$488	\$511	\$577	\$714	\$891	\$1,084	\$1,199
	Navigator Gold 2000	\$2,000	\$5,500	30%	\$288	\$376	\$378	\$427	\$460	\$481	\$543	\$672	\$839	\$1,021	\$1,128
	Navigator Gold HSA 3000	\$3,000	\$3,000	0%	\$263	\$343	\$345	\$390	\$420	\$439	\$496	\$613	\$766	\$932	\$1,029
	Voyager Gold HSA 3000	\$3,000	\$3,000	0%	\$284	\$371	\$373	\$421	\$454	\$474	\$536	\$663	\$828	\$1,007	\$1,113
	Voyager Gold 1000 VH	\$1,000	\$5,500	30%	\$333	\$436	\$437	\$494	\$532	\$557	\$629	\$778	\$971	\$1,182	\$1,307
	Voyager Gold 2000 VH	\$2,000	\$5,500	30%	\$314	\$410	\$412	\$466	\$502	\$525	\$593	\$733	\$915	\$1,114	\$1,230
	Navigator Gold 1000 VH	\$1,000	\$5,500	30%	\$308	\$403	\$405	\$457	\$492	\$515	\$582	\$720	\$899	\$1,094	\$1,209
	Navigator Gold 2000 VH	\$2,000	\$5,500	30%	\$290	\$380	\$381	\$431	\$464	\$485	\$548	\$678	\$847	\$1,031	\$1,139
UnitedHealthcare	UHC Choice Plus Gold 0	\$0	\$8,350	20%	\$363	\$474	\$476	\$539	\$580	\$606	\$685	\$847	\$1,058	\$1,288	\$1,423
	UHC Choice Plus Gold 1000-1	\$1,000	\$6,750	20%	\$337	\$440	\$442	\$499	\$538	\$562	\$635	\$786	\$981	\$1,194	\$1,320
	UHC Choice Plus Gold 1000-2	\$1,000	\$6,750	20%	\$331	\$433	\$435	\$492	\$529	\$554	\$626	\$774	\$966	\$1,176	\$1,300
	UHC Choice Plus Gold 1000-3	\$1,000	\$7,600	20%	\$319	\$417	\$418	\$473	\$509	\$533	\$602	\$744	\$929	\$1,131	\$1,250
	UHC Choice Plus Gold 1200	\$1,200	\$8,150	20%	\$330	\$431	\$432	\$489	\$526	\$550	\$622	\$769	\$961	\$1,169	\$1,292
	UHC Choice Plus Gold 1500-1	\$1,500	\$8,150	20%	\$329	\$430	\$431	\$488	\$525	\$549	\$620	\$767	\$958	\$1,166	\$1,289
	UHC Choice Plus Gold 1500-2	\$1,500	\$6,500	20%	\$321	\$420	\$422	\$477	\$513	\$537	\$606	\$750	\$936	\$1,140	\$1,260
	UHC Choice Plus Gold 1500-3	\$1,500	\$8,150	20%	\$359	\$469	\$471	\$533	\$573	\$600	\$678	\$838	\$1,046	\$1,273	\$1,408
	UHC Choice Plus Gold 2000-1	\$2,000	\$6,500	20%	\$315	\$412	\$414	\$468	\$504	\$527	\$595	\$736	\$919	\$1,119	\$1,237
	UHC Choice Plus Gold 2000-2	\$2,000	\$6,500	20%	\$310	\$405	\$407	\$460	\$495	\$518	\$585	\$724	\$904	\$1,100	\$1,216
	UHC Choice Plus Gold 2500	\$2,500	\$6,250	50%	\$301	\$393	\$395	\$446	\$481	\$503	\$568	\$702	\$877	\$1,067	\$1,180
	UHC Choice Plus Gold 3000-1	\$3,000	\$6,500	20%	\$292	\$382	\$384	\$434	\$467	\$488	\$552	\$683	\$852	\$1,037	\$1,147
	UHC Choice Plus Gold 3000-2	\$3,000	\$6,500	20%	\$302	\$395	\$397	\$449	\$483	\$505	\$571	\$706	\$882	\$1,073	\$1,186
	UHC Choice Plus Gold 500	\$500	\$7,900	30%	\$323	\$423	\$424	\$480	\$517	\$540	\$610	\$755	\$943	\$1,147	\$1,268
	UHC Choice Plus Gold 750	\$750	\$7,900	20%	\$329	\$431	\$432	\$489	\$526	\$550	\$622	\$769	\$960	\$1,169	\$1,292
	UHC Choice Plus HSA Gold 1500-1	\$1,500	\$6,000	0%	\$390	\$510	\$512	\$578	\$623	\$651	\$736	\$910	\$1,137	\$1,383	\$1,529
	UHC Choice Plus HSA Gold 1500-2	\$1,500	\$6,000	20%	\$343	\$448	\$450	\$509	\$548	\$573	\$648	\$801	\$1,000	\$1,217	\$1,345

Gold

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 101	\$4,000	\$6,900	20%	\$236	\$308	\$310	\$350	\$377	\$394	\$445	\$551	\$687	\$837	\$925
	Blue Preferred Silver PPO 117	\$3,000	\$5,250	20%	\$258	\$337	\$338	\$383	\$412	\$431	\$487	\$602	\$752	\$915	\$1,011
	Blue Preferred Silver PPO 120	\$4,750	\$8,400	30%	\$243	\$318	\$319	\$360	\$388	\$406	\$459	\$567	\$708	\$862	\$953
	Blue Preferred Silver PPO 122	\$4,400	\$4,400	0%	\$259	\$339	\$340	\$384	\$414	\$433	\$489	\$605	\$755	\$919	\$1,016
	Blue Preferred Silver PPO 127	\$3,000	\$6,000	20%	\$251	\$328	\$329	\$372	\$400	\$419	\$473	\$585	\$731	\$889	\$983
	Blue Preferred Silver PPO 131	\$4,000	\$7,350	30%	\$239	\$312	\$313	\$354	\$381	\$399	\$450	\$557	\$695	\$846	\$936
	Blue Preferred Silver PPO 136	\$5,500	\$5,500	0%	\$240	\$314	\$315	\$356	\$384	\$401	\$453	\$561	\$700	\$852	\$942
Mountain Health Co-op	Connected Care Silver Plus	\$4,400	\$7,000	0%	\$228	\$298	\$299	\$338	\$364	\$380	\$430	\$531	\$663	\$807	\$893
	Connected Care Silver Option 2	\$5,700	\$7,500	40%	\$214	\$280	\$281	\$318	\$342	\$358	\$405	\$500	\$625	\$760	\$840
	Connected Care Silver	\$4,000	\$8,550	40%	\$216	\$282	\$284	\$321	\$345	\$361	\$408	\$504	\$630	\$766	\$847
	Co-op Plus Silver	\$5,300	\$8,550	60%	\$210	\$275	\$276	\$312	\$336	\$351	\$397	\$491	\$613	\$746	\$825
PacificSource	Voyager Silver HSA 4500	\$4,500	\$4,500	0%	\$256	\$335	\$336	\$380	\$409	\$427	\$483	\$597	\$746	\$908	\$1,004
	Voyager Silver HSA 3000	\$3,000	\$6,750	20%	\$263	\$344	\$345	\$390	\$420	\$439	\$496	\$614	\$767	\$933	\$1,031
	Voyager Silver 5500	\$5,500	\$7,500	30%	\$273	\$357	\$358	\$405	\$436	\$456	\$515	\$637	\$796	\$969	\$1,071
	Voyager Silver 6500	\$6,500	\$7,500	30%	\$269	\$352	\$353	\$399	\$430	\$449	\$508	\$628	\$784	\$954	\$1,055
	Navigator Silver HSA 4500	\$4,500	\$4,500	0%	\$237	\$309	\$311	\$351	\$378	\$395	\$447	\$553	\$690	\$840	\$927
	Navigator Silver HSA 3000	\$3,000	\$6,750	20%	\$243	\$318	\$319	\$361	\$389	\$406	\$459	\$568	\$709	\$863	\$954
	Navigator Silver 5500	\$5,500	\$7,500	30%	\$253	\$330	\$331	\$375	\$403	\$422	\$477	\$590	\$736	\$896	\$990
	Navigator Silver 6500	\$6,500	\$7,500	30%	\$249	\$325	\$326	\$369	\$397	\$416	\$470	\$581	\$725	\$883	\$975
	Voyager Silver 4500	\$4,500	\$7,500	30%	\$276	\$361	\$363	\$410	\$441	\$462	\$522	\$645	\$805	\$980	\$1,083
	Navigator Silver 4500	\$4,500	\$7,500	30%	\$256	\$334	\$335	\$379	\$408	\$427	\$482	\$597	\$745	\$907	\$1,002
	Voyager Silver HSA 5500	\$5,500	\$5,500	0%	\$240	\$313	\$314	\$355	\$383	\$400	\$452	\$559	\$698	\$850	\$939
	Navigator Silver HSA 5500	\$5,500	\$5,500	0%	\$222	\$290	\$291	\$329	\$354	\$370	\$418	\$517	\$646	\$786	\$869
	Voyager Silver 3000	\$3,000	\$8,150	40%	\$280	\$366	\$368	\$416	\$448	\$468	\$529	\$654	\$817	\$994	\$1,098
	Navigator Silver 3000	\$3,000	\$8,150	40%	\$259	\$339	\$340	\$385	\$414	\$433	\$489	\$605	\$756	\$920	\$1,017
	Voyager Silver 5500 VH	\$5,500	\$7,500	30%	\$276	\$361	\$362	\$409	\$441	\$461	\$521	\$644	\$804	\$979	\$1,082
	Voyager Silver 6500 VH	\$6,500	\$7,500	30%	\$272	\$355	\$357	\$403	\$434	\$454	\$513	\$634	\$792	\$964	\$1,065
	Navigator Silver 5500 VH	\$5,500	\$7,500	30%	\$255	\$334	\$335	\$379	\$408	\$426	\$482	\$596	\$744	\$905	\$1,001
	Navigator Silver 6500 VH	\$6,500	\$7,500	30%	\$251	\$329	\$330	\$373	\$402	\$420	\$475	\$587	\$733	\$892	\$986
Voyager Silver 4500 VH	\$4,500	\$7,500	30%	\$279	\$365	\$366	\$414	\$446	\$466	\$527	\$652	\$814	\$990	\$1,095	
Navigator Silver 4500 VH	\$4,500	\$7,500	30%	\$258	\$338	\$339	\$383	\$412	\$431	\$487	\$603	\$753	\$916	\$1,013	
UnitedHealthcare	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	\$2,500	\$7,000	20%	\$311	\$406	\$408	\$461	\$497	\$519	\$587	\$726	\$906	\$1,103	\$1,219
	UHC Choice Plus HSA Silver 3000	\$3,000	\$7,000	30%	\$297	\$388	\$389	\$440	\$474	\$495	\$560	\$692	\$864	\$1,052	\$1,163
	UHC Choice Plus Silver 5500	\$5,500	\$8,150	30%	\$262	\$343	\$344	\$389	\$419	\$438	\$495	\$612	\$764	\$930	\$1,028

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 101	\$8,550	\$8,550	0%	\$207	\$270	\$271	\$307	\$330	\$346	\$390	\$483	\$603	\$734	\$811
	Blue Preferred Bronze PPO 134	\$6,200	\$6,900	40%	\$213	\$278	\$279	\$316	\$340	\$355	\$402	\$497	\$620	\$755	\$834
Mountain Health Co-op	Connected Care Bronze	\$7,250	\$8,150	60%	\$191	\$249	\$250	\$283	\$304	\$318	\$360	\$445	\$555	\$676	\$747
	Connected Care Bronze Expanded	\$6,500	\$8,550	50%	\$190	\$248	\$249	\$281	\$303	\$317	\$358	\$443	\$553	\$673	\$744
	Connected Care Bronze Plus	\$7,000	\$7,000	0%	\$201	\$262	\$263	\$298	\$320	\$335	\$379	\$468	\$585	\$712	\$787
	Co-op Plus Bronze	\$7,800	\$8,550	60%	\$185	\$241	\$242	\$274	\$295	\$308	\$348	\$431	\$538	\$655	\$724
PacificSource	Voyager Bronze HSA 6900	\$6,900	\$6,900	0%	\$221	\$289	\$290	\$328	\$353	\$369	\$417	\$516	\$644	\$784	\$867
	Voyager Bronze 8150	\$8,150	\$8,150	0%	\$223	\$292	\$293	\$331	\$356	\$373	\$421	\$521	\$650	\$791	\$875
	Navigator Bronze HSA 6900	\$6,900	\$6,900	0%	\$205	\$267	\$268	\$303	\$327	\$342	\$386	\$477	\$596	\$726	\$801
	Navigator Bronze 8150	\$8,150	\$8,150	0%	\$206	\$270	\$271	\$306	\$330	\$345	\$389	\$482	\$601	\$732	\$809
UnitedHealthcare	UHC Choice Plus HSA Bronze 7000	\$7,000	\$7,000	0%	\$259	\$339	\$340	\$385	\$414	\$433	\$489	\$605	\$756	\$920	\$1,017

