

State of Montana 2015 Individual Major Medical Rates

BCBS MT Multi-State Plans offered via the Montana Federally Facilitated Marketplace

The age for each person is based on their first date of coverage in 2015. For children under the age of 21, only the three oldest children will be included in the family premium. Region is based on county of primary residence.

This table does not include every possible monthly premium. **Included:** The rounded cost by plan and region for the specific ages shown. **Not included:** Other ages, dental premiums, smoking surcharges, Catastrophic or Platinum plans, off exchange or small group options, and subsidies.

The cost sharing in this summary applies to "in-network" services only. Out-of-network services have higher cost sharing. Please see the policy language. Be sure to review plan details to know what applies to deductibles, exact copays and coinsurance for particular services, out-of-network coverage, excluded benefits, formularies, provider networks, etc.

Plan ID	30751MT0570005	30751MT0570004	30751MT0570003	30751MT0570002	30751MT0570001
Plan Name	BCBS Basic 5, a Multi-State Plan	BCBS Solution 4, a Multi-State Plan	BCBS Solution 3, a Multi-State Plan	BCBS Premier 2, a Multi-State Plan	BCBS Premier 1, a Multi-State Plan
Metal Tier	Bronze	Silver	Silver	Gold	Gold
Deductible	\$3,750	\$6,250	\$4,500	\$500	\$1,000
OOP Max*	\$6,250	\$6,250	\$6,350	\$4,000	\$2,750
Coinsurance	30%	0%	20%	20%	20%
Monthly premium for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone					
Age					
0-20	\$112	\$134	\$140	\$183	\$185
21-24	\$176	\$211	\$221	\$287	\$292
25	\$176	\$212	\$222	\$289	\$293
30	\$199	\$240	\$251	\$326	\$331
35	\$215	\$258	\$270	\$351	\$357
40	\$225	\$270	\$282	\$367	\$373
45	\$254	\$305	\$319	\$415	\$422
50	\$314	\$377	\$394	\$513	\$521
55	\$392	\$471	\$492	\$641	\$651
60	\$477	\$573	\$599	\$780	\$792
64-120	\$527	\$633	\$663	\$862	\$876
Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton					
0-20	\$108	\$130	\$136	\$177	\$180
21-24	\$170	\$205	\$214	\$279	\$283
25	\$171	\$205	\$215	\$280	\$284
30	\$193	\$232	\$243	\$316	\$321
35	\$208	\$250	\$262	\$340	\$346
40	\$218	\$261	\$274	\$356	\$362
45	\$246	\$295	\$309	\$402	\$409
50	\$304	\$365	\$382	\$498	\$505
55	\$380	\$456	\$477	\$621	\$631
60	\$462	\$555	\$581	\$756	\$768
64-120	\$511	\$614	\$642	\$836	\$849
Counties of: Flathead, Lake, Missoula					
0-20	\$113	\$135	\$142	\$184	\$187
21-24	\$177	\$213	\$223	\$290	\$295
25	\$178	\$214	\$224	\$291	\$296
30	\$201	\$242	\$253	\$329	\$335
35	\$217	\$260	\$273	\$355	\$360
40	\$227	\$272	\$285	\$371	\$377
45	\$256	\$308	\$322	\$419	\$426
50	\$317	\$381	\$398	\$518	\$527
55	\$396	\$475	\$497	\$647	\$657
60	\$482	\$578	\$605	\$788	\$800
64-120	\$532	\$639	\$669	\$871	\$884
Counties of: All others					
0-20	\$109	\$131	\$137	\$178	\$181
21-24	\$171	\$206	\$216	\$281	\$285
25	\$172	\$207	\$216	\$282	\$286
30	\$195	\$234	\$245	\$318	\$323
35	\$210	\$252	\$263	\$343	\$348
40	\$219	\$263	\$276	\$359	\$364
45	\$248	\$297	\$311	\$405	\$411
50	\$306	\$368	\$385	\$501	\$509
55	\$382	\$459	\$481	\$626	\$635
60	\$465	\$559	\$585	\$761	\$773
64-120	\$514	\$618	\$647	\$842	\$855

*OOP Max = Out of Pocket Maximum