

State of Montana 2014 Individual Major Medical Rates

BCBS MT Plans offered via the Montana Federally Facilitated Marketplace

The age for each person is based on their first date of coverage in 2014. 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	30751MT0550006	30751MT0550005	30751MT0550004	30751MT0550003	30751MT0550001	30751MT0550002
Plan Name	Blue Preferred Bronze PPO 006	Blue Preferred Bronze PPO 005	Blue Preferred Silver PPO 004	Blue Preferred Silver PPO 003	Blue Preferred Gold PPO 001	Blue Preferred Gold PPO 002
Metal Tier	Bronze	Bronze	Silver	Silver	Gold	Gold
Deductible	\$6,000	\$5,000	\$6,000	\$3,000	\$3,250	\$1,500
OOP Max*	\$6,000	\$6,250	\$6,000	\$6,350	\$3,250	\$3,500
Coinsurance	0%	20%	0%	20%	0%	20%
Age	Monthly premium for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone					
0-20	\$113	\$114	\$139	\$140	\$164	\$166
21-24	\$178	\$179	\$219	\$221	\$259	\$262
25	\$179	\$180	\$219	\$222	\$260	\$263
30	\$203	\$204	\$248	\$250	\$294	\$297
35	\$218	\$219	\$267	\$270	\$316	\$320
40	\$228	\$229	\$279	\$282	\$331	\$334
45	\$258	\$259	\$316	\$319	\$374	\$378
50	\$319	\$320	\$390	\$394	\$462	\$467
55	\$398	\$400	\$487	\$492	\$577	\$584
60	\$484	\$487	\$593	\$599	\$702	\$710
64-120	\$535	\$538	\$656	\$662	\$776	\$785
	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton					
0-20	\$102	\$102	\$125	\$126	\$147	\$149
21-24	\$160	\$161	\$196	\$198	\$232	\$235
25	\$161	\$162	\$197	\$199	\$233	\$236
30	\$182	\$183	\$223	\$225	\$263	\$267
35	\$196	\$197	\$240	\$242	\$284	\$287
40	\$205	\$206	\$251	\$253	\$297	\$300
45	\$231	\$232	\$283	\$286	\$335	\$339
50	\$286	\$287	\$350	\$354	\$415	\$419
55	\$357	\$359	\$437	\$442	\$518	\$524
60	\$435	\$437	\$532	\$537	\$630	\$637
64-120	\$480	\$483	\$588	\$594	\$696	\$704
	Counties of: Flathead, Lake, Missoula					
0-20	\$104	\$104	\$127	\$128	\$150	\$152
21-24	\$163	\$164	\$200	\$202	\$237	\$240
25	\$164	\$165	\$201	\$203	\$238	\$241
30	\$185	\$186	\$227	\$229	\$269	\$272
35	\$200	\$201	\$245	\$247	\$290	\$293
40	\$209	\$210	\$256	\$258	\$303	\$306
45	\$236	\$237	\$289	\$292	\$342	\$346
50	\$292	\$293	\$358	\$361	\$423	\$428
55	\$364	\$366	\$446	\$451	\$528	\$535
60	\$444	\$446	\$543	\$549	\$643	\$651
64-120	\$490	\$493	\$601	\$606	\$711	\$719
	Counties of: All others					
0-20	\$108	\$109	\$132	\$134	\$157	\$158
21-24	\$170	\$171	\$208	\$210	\$247	\$250
25	\$171	\$172	\$209	\$211	\$248	\$251
30	\$193	\$194	\$236	\$239	\$280	\$283
35	\$208	\$209	\$255	\$257	\$301	\$305
40	\$217	\$219	\$266	\$269	\$315	\$319
45	\$246	\$247	\$301	\$304	\$356	\$360
50	\$304	\$305	\$372	\$376	\$440	\$446
55	\$379	\$381	\$465	\$469	\$550	\$556
60	\$462	\$464	\$565	\$571	\$669	\$677
64-120	\$510	\$513	\$625	\$631	\$740	\$749

*OOP Max = Out of Pocket Maximum

State of Montana 1st Quarter 2014 Small Group Major Medical Rates

BCBS MT Plans offered via the Montana Federally Facilitated Marketplace

The age for each person is based on their first date of coverage in 2014. 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 employer.

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, Platinum plans, off exchange or individual 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	30751MT0560019	30751MT0560018	30751MT0560015	30751MT0560014	30751MT0560021	30751MT0560020	30751MT0560005	30751MT0560006
Plan Name	Blue Preferred Bronze PPO 019	Blue Preferred Bronze PPO 018	Blue Preferred Silver PPO 015	Blue Preferred Silver PPO 014	Blue Preferred Silver PPO 021	Blue Preferred Silver PPO 020	Blue Preferred Gold PPO 005	Blue Preferred Gold PPO 006
Metal Tier	Bronze	Bronze	Silver	Silver	Silver	Silver	Gold	Gold
Deductible	\$6,000	\$5,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$1,500
OOP Max*	\$6,350	\$6,250	\$6,000	\$6,350	\$6,000	\$6,350	\$3,250	\$3,500
Coinsurance	20%	20%	50%	50%	20%	30%	20%	20%
Age	Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone							
0-20	\$141	\$142	\$173	\$175	\$175	\$177	\$205	\$207
21-24	\$222	\$224	\$272	\$275	\$275	\$278	\$322	\$326
25	\$223	\$224	\$274	\$276	\$277	\$279	\$324	\$328
30	\$252	\$254	\$309	\$312	\$313	\$316	\$366	\$370
35	\$272	\$273	\$333	\$336	\$337	\$340	\$394	\$399
40	\$284	\$286	\$348	\$352	\$352	\$355	\$412	\$417
45	\$321	\$323	\$393	\$397	\$398	\$402	\$466	\$471
50	\$397	\$399	\$487	\$491	\$492	\$497	\$576	\$583
55	\$496	\$499	\$608	\$613	\$614	\$620	\$719	\$727
60	\$604	\$607	\$739	\$747	\$748	\$755	\$875	\$885
64-120	\$667	\$671	\$817	\$825	\$826	\$834	\$967	\$979
	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton							
0-20	\$127	\$127	\$155	\$157	\$157	\$158	\$184	\$186
21-24	\$200	\$201	\$244	\$247	\$247	\$250	\$289	\$293
25	\$200	\$201	\$245	\$248	\$248	\$251	\$290	\$294
30	\$226	\$228	\$277	\$280	\$281	\$283	\$328	\$332
35	\$244	\$245	\$299	\$302	\$302	\$305	\$354	\$358
40	\$255	\$256	\$312	\$315	\$316	\$319	\$370	\$374
45	\$288	\$290	\$353	\$356	\$357	\$360	\$418	\$423
50	\$356	\$358	\$437	\$441	\$441	\$446	\$517	\$523
55	\$445	\$447	\$545	\$550	\$551	\$556	\$645	\$653
60	\$542	\$544	\$663	\$670	\$671	\$677	\$785	\$794
64-120	\$599	\$602	\$733	\$740	\$741	\$749	\$868	\$878
	Counties of: Flathead, Lake, Missoula							
0-20	\$129	\$130	\$158	\$160	\$160	\$162	\$188	\$190
21-24	\$204	\$205	\$250	\$252	\$252	\$255	\$295	\$299
25	\$205	\$206	\$251	\$253	\$253	\$256	\$297	\$300
30	\$231	\$232	\$283	\$286	\$286	\$289	\$335	\$339
35	\$249	\$250	\$305	\$308	\$308	\$311	\$361	\$365
40	\$260	\$262	\$319	\$322	\$322	\$326	\$377	\$382
45	\$294	\$296	\$360	\$364	\$364	\$368	\$426	\$431
50	\$364	\$366	\$446	\$450	\$451	\$455	\$527	\$534
55	\$454	\$457	\$556	\$562	\$563	\$568	\$659	\$666
60	\$553	\$556	\$677	\$684	\$685	\$691	\$802	\$811
64-120	\$611	\$614	\$749	\$756	\$757	\$764	\$886	\$896
	Counties of: All others							
0-20	\$135	\$135	\$165	\$167	\$167	\$168	\$195	\$197
21-24	\$212	\$213	\$260	\$262	\$263	\$265	\$307	\$311
25	\$213	\$214	\$261	\$263	\$264	\$266	\$309	\$312
30	\$241	\$242	\$295	\$298	\$298	\$301	\$349	\$353
35	\$259	\$260	\$317	\$320	\$321	\$324	\$376	\$380
40	\$271	\$272	\$332	\$335	\$336	\$339	\$393	\$397
45	\$306	\$308	\$375	\$379	\$379	\$383	\$444	\$449
50	\$379	\$381	\$464	\$468	\$469	\$474	\$549	\$555
55	\$473	\$475	\$579	\$585	\$586	\$591	\$685	\$694
60	\$575	\$578	\$705	\$712	\$713	\$720	\$834	\$844
64-120	\$636	\$639	\$779	\$787	\$788	\$795	\$922	\$933

*OOP Max = Out of Pocket Maximum

State of Montana 2014 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 2014. 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.

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Plan ID	30751MT0570005	30751MT0570004	30751MT0570003	30751MT0570002	30751MT0570001
Plan Name	Blue Preferred MSP Bronze PPO 005	Blue Preferred MSP Silver PPO 004	Blue Preferred MSP Silver PPO 003	Blue Preferred MSP Gold PPO 002	Blue Preferred MSP Gold PPO 001
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%
Age	Monthly premium for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone				
0-20	\$117	\$136	\$139	\$168	\$170
21-24	\$185	\$214	\$219	\$264	\$268
25	\$185	\$215	\$220	\$266	\$269
30	\$209	\$243	\$249	\$300	\$304
35	\$225	\$262	\$268	\$323	\$327
40	\$236	\$274	\$280	\$338	\$342
45	\$266	\$309	\$316	\$382	\$386
50	\$330	\$382	\$391	\$472	\$478
55	\$411	\$477	\$489	\$590	\$597
60	\$501	\$581	\$595	\$718	\$726
64-120	\$554	\$642	\$658	\$793	\$803
	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton				
0-20	\$105	\$122	\$125	\$151	\$152
21-24	\$166	\$192	\$197	\$237	\$240
25	\$166	\$193	\$197	\$238	\$241
30	\$188	\$218	\$223	\$269	\$272
35	\$202	\$235	\$240	\$290	\$293
40	\$212	\$245	\$251	\$303	\$307
45	\$239	\$277	\$284	\$343	\$347
50	\$296	\$343	\$351	\$424	\$429
55	\$369	\$428	\$439	\$529	\$535
60	\$449	\$521	\$534	\$644	\$651
64-120	\$497	\$576	\$590	\$712	\$720
	Counties of: Flathead, Lake, Missoula				
0-20	\$107	\$124	\$127	\$154	\$156
21-24	\$169	\$196	\$201	\$242	\$245
25	\$170	\$197	\$202	\$243	\$246
30	\$192	\$222	\$228	\$275	\$278
35	\$207	\$240	\$245	\$296	\$299
40	\$216	\$251	\$257	\$310	\$313
45	\$244	\$283	\$290	\$350	\$354
50	\$302	\$350	\$359	\$433	\$438
55	\$377	\$437	\$448	\$540	\$546
60	\$459	\$532	\$545	\$657	\$665
64-120	\$507	\$588	\$602	\$727	\$735
	Counties of: All others				
0-20	\$112	\$130	\$133	\$160	\$162
21-24	\$176	\$204	\$209	\$252	\$255
25	\$177	\$205	\$210	\$253	\$256
30	\$200	\$232	\$237	\$286	\$289
35	\$215	\$249	\$255	\$308	\$312
40	\$225	\$261	\$267	\$322	\$326
45	\$254	\$295	\$302	\$364	\$368
50	\$314	\$364	\$373	\$450	\$455
55	\$392	\$455	\$466	\$562	\$569
60	\$477	\$554	\$567	\$684	\$692
64-120	\$528	\$612	\$627	\$756	\$765

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