

State of Montana 2016 Individual Major Medical Rates

PacificSource Plans offered via the Montana Federally Facilitated Marketplace

The age for each person is based on their first date of coverage in 2016. 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	23603MT0150005	23603MT0160004	23603MT0150006	23603MT0150009	23603MT0160011	23603MT0150011
Plan Name	SmartHealth Value Bronze 6450	SmartHealth Balance Bronze 6850	SmartHealth Value Bronze 3500	PSN Value Bronze 6450	PSN Balance Bronze 6850	PSN Value Bronze 3500
Metal Tier	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible	\$6,450	\$6,850	\$3,500	\$6,450	\$6,850	\$3,500
OOP Max*	\$6,450	\$6,850	\$6,450	\$6,450	\$6,850	\$6,450
Coinsurance	0%	0%	50%	0%	0%	50%
Age	Monthly premium for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone					
0-20	\$136	\$139	\$146	\$146	\$150	\$158
21-24	\$214	\$219	\$230	\$231	\$237	\$248
25	\$214	\$220	\$231	\$232	\$238	\$249
30	\$242	\$249	\$261	\$262	\$269	\$282
35	\$261	\$268	\$281	\$282	\$289	\$304
40	\$273	\$280	\$294	\$295	\$303	\$318
45	\$308	\$317	\$332	\$333	\$342	\$359
50	\$381	\$392	\$411	\$412	\$423	\$444
55	\$476	\$489	\$513	\$514	\$528	\$554
60	\$580	\$595	\$624	\$626	\$643	\$674
64-120	\$641	\$657	\$690	\$692	\$710	\$744
	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton					
0-20	\$139	\$142	\$149	\$150	\$154	\$161
21-24	\$218	\$224	\$235	\$236	\$242	\$254
25	\$219	\$225	\$236	\$237	\$243	\$255
30	\$248	\$254	\$267	\$268	\$275	\$288
35	\$267	\$274	\$287	\$288	\$296	\$310
40	\$279	\$286	\$300	\$301	\$309	\$325
45	\$315	\$324	\$339	\$340	\$349	\$367
50	\$390	\$400	\$420	\$421	\$432	\$453
55	\$487	\$500	\$524	\$526	\$540	\$566
60	\$592	\$608	\$638	\$640	\$657	\$689
64-120	\$654	\$672	\$705	\$707	\$726	\$762
	Counties of: Flathead, Lake, Missoula					
0-20	\$133	\$136	\$143	\$143	\$147	\$154
21-24	\$209	\$215	\$225	\$226	\$232	\$243
25	\$210	\$216	\$226	\$227	\$233	\$244
30	\$237	\$244	\$256	\$256	\$263	\$276
35	\$255	\$262	\$275	\$276	\$283	\$297
40	\$267	\$274	\$288	\$289	\$296	\$311
45	\$302	\$310	\$325	\$326	\$335	\$351
50	\$373	\$383	\$402	\$403	\$414	\$434
55	\$466	\$479	\$502	\$504	\$517	\$542
60	\$567	\$583	\$611	\$613	\$629	\$660
64-120	\$627	\$644	\$675	\$677	\$696	\$729
	Counties of: All others					
0-20	\$135	\$138	\$145	\$146	\$149	\$157
21-24	\$212	\$218	\$229	\$229	\$235	\$247
25	\$213	\$219	\$230	\$230	\$236	\$248
30	\$241	\$247	\$260	\$260	\$267	\$280
35	\$259	\$266	\$279	\$280	\$288	\$302
40	\$271	\$279	\$292	\$293	\$301	\$316
45	\$307	\$315	\$330	\$331	\$340	\$357
50	\$379	\$389	\$408	\$409	\$420	\$441
55	\$473	\$486	\$510	\$511	\$525	\$551
60	\$576	\$592	\$621	\$622	\$639	\$670
64-120	\$636	\$654	\$686	\$687	\$705	\$741

*OOP Max = Out of Pocket Maximum

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Plan ID	23603MT0150007	23603MT0160005	23603MT0150010	23603MT0160009	23603MT0160007
Plan Name	SmartHealth Value Silver 3600	SmartHealth Balance Silver 2500	PSN Value Silver 3600	PSN Balance Silver 2500	SmartHealth Balance Gold 1000
Metal Tier	Silver	Silver	Silver	Silver	Gold
Deductible	\$3,600	\$2,500	\$3,600	\$2,500	\$1,000
OOP Max*	\$3,600	\$6,850	\$3,600	\$6,850	\$5,000
Coinsurance	0%	30%	0%	30%	20%
Age	Monthly premium for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone				
0-20	\$170	\$182	\$183	\$196	\$212
21-24	\$267	\$286	\$289	\$309	\$334
25	\$268	\$287	\$290	\$310	\$336
30	\$303	\$324	\$328	\$351	\$379
35	\$327	\$349	\$353	\$377	\$409
40	\$342	\$365	\$369	\$395	\$427
45	\$386	\$413	\$417	\$446	\$483
50	\$477	\$511	\$516	\$552	\$597
55	\$596	\$638	\$644	\$689	\$745
60	\$725	\$776	\$784	\$838	\$907
64-120	\$801	\$858	\$866	\$927	\$1,002
	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton				
0-20	\$173	\$186	\$187	\$200	\$217
21-24	\$273	\$292	\$295	\$316	\$342
25	\$274	\$293	\$296	\$317	\$343
30	\$310	\$332	\$335	\$358	\$388
35	\$334	\$357	\$361	\$386	\$417
40	\$349	\$373	\$377	\$403	\$437
45	\$394	\$422	\$426	\$456	\$493
50	\$488	\$522	\$527	\$564	\$610
55	\$609	\$652	\$658	\$704	\$762
60	\$741	\$793	\$801	\$857	\$927
64-120	\$819	\$876	\$885	\$947	\$1,025
	Counties of: Flathead, Lake, Missoula				
0-20	\$166	\$178	\$180	\$192	\$208
21-24	\$262	\$280	\$283	\$302	\$327
25	\$263	\$281	\$284	\$304	\$329
30	\$297	\$318	\$321	\$343	\$371
35	\$320	\$342	\$345	\$370	\$400
40	\$334	\$358	\$361	\$386	\$418
45	\$378	\$404	\$408	\$437	\$473
50	\$467	\$500	\$505	\$540	\$585
55	\$584	\$624	\$630	\$674	\$730
60	\$710	\$760	\$767	\$821	\$888
64-120	\$785	\$840	\$848	\$906	\$981
	Counties of: All others				
0-20	\$169	\$180	\$182	\$195	\$211
21-24	\$266	\$284	\$287	\$307	\$332
25	\$267	\$285	\$288	\$308	\$334
30	\$302	\$323	\$326	\$348	\$377
35	\$325	\$347	\$351	\$375	\$406
40	\$340	\$363	\$367	\$392	\$425
45	\$384	\$410	\$414	\$443	\$480
50	\$475	\$508	\$513	\$548	\$593
55	\$593	\$634	\$640	\$685	\$741
60	\$721	\$771	\$779	\$833	\$902
64-120	\$797	\$852	\$861	\$921	\$996

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