

State of Montana 2017 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 2017. 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 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	23603MT0150009	23603MT0150013	23603MT0150014	23603MT0150012	23603MT0150015
Plan Name	SmartHealth Bronze HSA 6550	PSN Bronze HSA 6550	SmartHealth Silver HSA 3000	PSN Silver HSA 3000	SmartHealth Gold 1500	PSN Gold 1500
Metal Tier	Bronze		Silver		Gold	
Deductible	\$6,550	\$6,550	\$3,000	\$3,000	\$1,500	\$1,500
OOP Max*	\$6,550	\$6,550	\$5,000	\$5,000	\$3,000	\$3,000
Coinsurance	0%		25%		20%	
Monthly premium for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone						
Age			\$218			\$274
0-20	\$180					\$274
21-24	\$283			\$344		
25	\$284			\$345		
30	\$321			\$390		
35	\$346			\$420		
40	\$362			\$440		
45	\$409			\$497		
50	\$506			\$614		
55	\$631			\$767		
60	\$768			\$933		
64-120	\$849			\$1,032		
Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton						
0-20	\$199		\$242		\$304	
21-24	\$314		\$381		\$479	
25	\$315		\$383		\$481	
30	\$356		\$433		\$544	
35	\$383		\$466		\$585	
40	\$401		\$487		\$612	
45	\$453		\$550		\$692	
50	\$560		\$681		\$856	
55	\$700		\$850		\$1,068	
60	\$851		\$1,034		\$1,300	
64-120	\$941		\$1,143		\$1,437	
Counties of: Flathead, Lake, Missoula						
0-20	\$174	\$189	\$212	\$229	\$266	\$288
21-24	\$275	\$297	\$334	\$361	\$419	\$453
25	\$276	\$298	\$335	\$362	\$421	\$455
30	\$312	\$337	\$379	\$409	\$476	\$515
35	\$336	\$363	\$408	\$441	\$512	\$554
40	\$351	\$379	\$426	\$461	\$536	\$579
45	\$397	\$429	\$482	\$521	\$605	\$655
50	\$490	\$530	\$596	\$644	\$749	\$810
55	\$612	\$662	\$744	\$804	\$935	\$1,011
60	\$745	\$806	\$905	\$979	\$1,138	\$1,230
64-120	\$824	\$891	\$1,001	\$1,082	\$1,257	\$1,359
Counties of: All others						
0-20	\$182	\$196	\$221	\$238	\$277	\$300
21-24	\$286	\$309	\$347	\$376	\$437	\$472
25	\$287	\$310	\$349	\$377	\$438	\$474
30	\$325	\$351	\$394	\$426	\$496	\$536
35	\$349	\$378	\$424	\$459	\$534	\$577
40	\$365	\$395	\$444	\$480	\$558	\$603
45	\$413	\$446	\$502	\$542	\$630	\$682
50	\$511	\$552	\$620	\$671	\$780	\$843
55	\$638	\$689	\$775	\$837	\$974	\$1,053
60	\$776	\$839	\$943	\$1,019	\$1,185	\$1,281
64-120	\$858	\$927	\$1,041	\$1,127	\$1,310	\$1,416

*OOP Max = Out of Pocket Maximum