

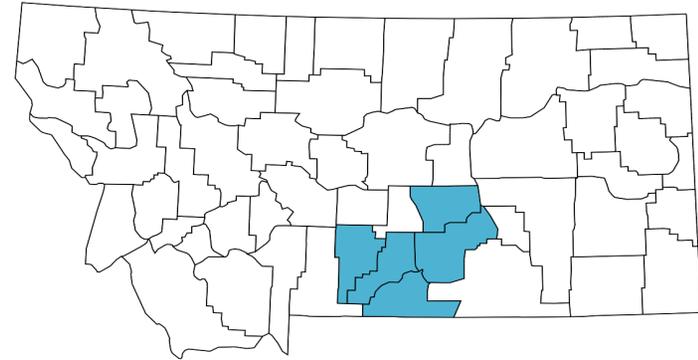
State of Montana 2023 Individual ACA Rates

Rating Area 1: Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone Counties

The premium tables show 2023 monthly premiums 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 county or rating area of your primary residence.



NOTE:

- This table does not include every possible monthly premium.
- These premiums are subject to change.
- 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					
Gold	Monthly Premium	\$	\$	\$	On average, gold plans pay 80% of your health care expenses. The monthly premium is higher, but out-of-pocket costs are lower. This could be a good option if you want to save on monthly premiums but still want to keep your out-of-pocket costs low.
	Out-of-Pocket Medical Expense	\$	\$		
Silver	Monthly Premium	\$	\$		On average, silver plans pay 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, bronze plans pay 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	\$	\$	\$	

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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 of Montana	Blue Preferred Gold PPO 204	\$750	\$9,100	70%	\$360	\$470	\$472	\$534	\$575	\$601	\$679	\$840	\$1,048	\$1,276	\$1,410
	Blue Preferred Gold PPO 704	\$2,000	\$8,700	75%	\$356	\$466	\$468	\$529	\$569	\$596	\$673	\$832	\$1,039	\$1,265	\$1,398
	Blue Focus Gold POS 207	\$250	\$9,100	60%	\$268	\$350	\$352	\$398	\$428	\$448	\$506	\$626	\$781	\$951	\$1,051
	Blue Focus Gold POS 707	\$2,000	\$8,700	75%	\$275	\$359	\$360	\$407	\$438	\$459	\$518	\$641	\$800	\$974	\$1,076
Mountain Health Co-Op	Plus Ind Gold MT	\$750	\$7,000	30%	\$295	\$385	\$387	\$437	\$471	\$492	\$556	\$688	\$859	\$1,045	\$1,156
	Plus Ind Gold Standard MT	\$2,000	\$8,700	25%	\$293	\$383	\$384	\$434	\$468	\$489	\$553	\$683	\$853	\$1,038	\$1,148
	Connect Ind Gold MT	\$1,000	\$6,000	30%	\$323	\$423	\$424	\$480	\$517	\$540	\$610	\$755	\$943	\$1,147	\$1,268
	Connect Ind Gold Standard MT	\$2,000	\$8,700	25%	\$318	\$416	\$418	\$473	\$509	\$532	\$601	\$744	\$928	\$1,130	\$1,249
	Rocky Mountain Ind Gold MT	\$1,000	\$6,000	30%	\$309	\$404	\$405	\$458	\$494	\$516	\$583	\$721	\$901	\$1,096	\$1,212
	Rocky Mountain Ind Gold Standard MT	\$2,000	\$8,700	25%	\$304	\$398	\$399	\$451	\$486	\$508	\$574	\$710	\$887	\$1,080	\$1,193
PacificSource	Navigator Gold 1500	\$1,500	\$7,000	10%	\$362	\$473	\$475	\$537	\$578	\$605	\$683	\$845	\$1,055	\$1,284	\$1,419
	Navigator Standard Gold	\$2,000	\$8,700	25%	\$337	\$441	\$443	\$501	\$539	\$564	\$637	\$788	\$984	\$1,197	\$1,323
Gold															

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 of Montana	Blue Preferred Silver PPO 203	\$900	\$9,100	50%	\$335	\$437	\$439	\$496	\$535	\$559	\$632	\$781	\$975	\$1,187	\$1,312
	Blue Preferred Silver PPO 306	\$4,500	\$9,100	50%	\$274	\$358	\$360	\$406	\$438	\$458	\$517	\$640	\$799	\$972	\$1,074
	Blue Preferred Silver PPO 308	\$7,500	\$9,100	100%	\$320	\$418	\$420	\$475	\$511	\$535	\$604	\$747	\$933	\$1,135	\$1,255
	Blue Preferred Silver PPO 703	\$5,800	\$8,900	60%	\$327	\$428	\$430	\$486	\$523	\$547	\$618	\$765	\$955	\$1,162	\$1,284
	Blue Focus Silver POS 206	\$3,400	\$9,100	50%	\$241	\$314	\$316	\$357	\$384	\$402	\$454	\$562	\$701	\$853	\$943
	Blue Focus Silver POS 306	\$4,500	\$9,100	50%	\$202	\$265	\$266	\$300	\$323	\$338	\$382	\$472	\$590	\$718	\$794
	Blue Focus Silver POS 706	\$5,800	\$8,900	60%	\$241	\$315	\$316	\$358	\$385	\$403	\$455	\$563	\$703	\$855	\$945
Mountain Health Co-Op	Plus Ind Silver MT	\$6,500	\$8,000	40%	\$265	\$347	\$348	\$394	\$424	\$443	\$501	\$620	\$774	\$941	\$1,041
	Plus Ind Silver Standard MT	\$5,800	\$8,900	40%	\$271	\$354	\$356	\$402	\$433	\$453	\$511	\$633	\$790	\$961	\$1,062
	Connect Ind Silver MT	\$7,000	\$8,550	40%	\$295	\$385	\$387	\$437	\$471	\$493	\$557	\$688	\$859	\$1,046	\$1,156
	Connect Ind Silver MT Option 2	\$5,700	\$8,150	40%	\$287	\$375	\$377	\$426	\$458	\$479	\$542	\$670	\$837	\$1,018	\$1,125
	Connect Ind Silver Standard MT	\$5,800	\$8,900	40%	\$296	\$387	\$388	\$439	\$472	\$494	\$558	\$690	\$862	\$1,049	\$1,160
	Rocky Mountain Ind Silver MT	\$6,500	\$7,500	45%	\$277	\$362	\$363	\$411	\$442	\$463	\$523	\$646	\$807	\$982	\$1,086
	Rocky Mountain Ind Silver Standard MT	\$5,800	\$8,900	40%	\$282	\$369	\$371	\$419	\$451	\$472	\$533	\$659	\$823	\$1,002	\$1,108
PacificSource	Navigator Silver HSA 3500	\$3,500	\$6,700	25%	\$331	\$432	\$434	\$490	\$528	\$552	\$624	\$772	\$964	\$1,173	\$1,296
	Navigator Silver 5000	\$5,000	\$7,600	30%	\$323	\$422	\$423	\$479	\$515	\$539	\$609	\$753	\$941	\$1,145	\$1,265
	Navigator Silver 4000	\$4,000	\$9,100	30%	\$291	\$380	\$382	\$431	\$464	\$486	\$549	\$679	\$847	\$1,031	\$1,140
	Navigator Silver 3000	\$3,000	\$9,100	40%	\$307	\$402	\$403	\$456	\$491	\$513	\$580	\$717	\$895	\$1,090	\$1,205
	Navigator Standard Silver	\$5,800	\$8,900	40%	\$318	\$416	\$418	\$472	\$509	\$532	\$601	\$743	\$928	\$1,129	\$1,248

Silver

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Bronze															
Company	Plan Name	Deductible	Out of Pocket	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
Blue Cross Blue Shield of Montana	Blue Preferred Bronze PPO 201	\$3,500	\$9,100	50%	\$254	\$332	\$333	\$377	\$406	\$424	\$480	\$593	\$741	\$901	\$996
	Blue Preferred Bronze PPO 202	\$4,000	\$7,000	70%	\$271	\$354	\$355	\$402	\$432	\$452	\$511	\$632	\$789	\$960	\$1,061
	Blue Preferred Bronze PPO 302	\$5,200	\$7,000	70%	\$262	\$342	\$344	\$388	\$418	\$437	\$494	\$611	\$763	\$929	\$1,027
	Blue Preferred Bronze PPO 301	\$8,700	\$9,100	100%	\$245	\$320	\$321	\$363	\$391	\$409	\$462	\$572	\$714	\$868	\$960
	Blue Preferred Bronze PPO 502	\$5,000	\$7,050	50%	\$259	\$339	\$340	\$384	\$414	\$433	\$489	\$605	\$755	\$919	\$1,016
	Blue Preferred Bronze PPO 602	\$6,500	\$7,000	90%	\$264	\$345	\$347	\$392	\$422	\$441	\$499	\$617	\$770	\$937	\$1,036
	Blue Preferred Bronze PPO 701	\$9,100	\$9,100	100%	\$239	\$313	\$314	\$355	\$382	\$400	\$452	\$559	\$697	\$849	\$938
	Blue Preferred Bronze PPO 705	\$7,500	\$9,000	50%	\$271	\$354	\$355	\$402	\$432	\$452	\$511	\$632	\$789	\$960	\$1,061
	Blue Focus Bronze POS 205	\$4,900	\$9,100	50%	\$175	\$228	\$229	\$259	\$279	\$292	\$330	\$408	\$509	\$620	\$685
	Blue Focus Bronze POS 302	\$5,200	\$7,000	70%	\$189	\$248	\$249	\$281	\$303	\$317	\$358	\$442	\$552	\$672	\$743
	Blue Focus Bronze POS 705	\$9,100	\$9,100	100%	\$167	\$218	\$219	\$247	\$266	\$278	\$314	\$389	\$485	\$591	\$653
	Blue Focus Bronze POS 708	\$7,500	\$9,000	50%	\$197	\$257	\$258	\$292	\$314	\$329	\$371	\$459	\$573	\$698	\$771
Mountain Health Co-Op	Plus Ind Bronze MT Expanded	\$8,700	\$8,700	0%	\$199	\$261	\$262	\$296	\$319	\$333	\$377	\$466	\$581	\$708	\$782
	Plus Ind Bronze MT HD	\$7,050	\$7,050	0%	\$205	\$268	\$269	\$304	\$328	\$343	\$387	\$479	\$598	\$728	\$805
	Plus Ind Bronze Standard MT Expanded	\$7,500	\$9,000	50%	\$203	\$265	\$266	\$301	\$324	\$339	\$383	\$473	\$591	\$719	\$795
	Connect Ind Bronze MT Expanded 2	\$7,500	\$8,500	60%	\$214	\$280	\$281	\$317	\$342	\$357	\$404	\$499	\$623	\$759	\$839
	Connect Ind Bronze MT HD	\$7,000	\$7,000	0%	\$225	\$294	\$295	\$333	\$359	\$375	\$424	\$524	\$655	\$797	\$881
	Connect Ind Bronze MT Expanded	\$8,400	\$8,550	50%	\$223	\$292	\$293	\$331	\$356	\$373	\$421	\$521	\$650	\$791	\$875
	Connect Ind Bronze Expanded Standard MT	\$7,500	\$9,000	50%	\$221	\$289	\$290	\$328	\$353	\$369	\$417	\$516	\$644	\$784	\$866
	Rocky Mountain Ind Bronze MT Expanded	\$8,400	\$8,550	50%	\$213	\$279	\$280	\$316	\$340	\$356	\$402	\$498	\$621	\$756	\$836
Rocky Mountain Ind Bronze Standard MT Expanded	\$7,500	\$9,000	50%	\$211	\$276	\$277	\$313	\$337	\$353	\$398	\$493	\$615	\$749	\$828	
PacificSource	Navigator Bronze HSA 7050	\$7,050	\$7,050	0%	\$246	\$322	\$323	\$366	\$394	\$412	\$465	\$575	\$718	\$874	\$966
	Navigator Bronze 7000	\$7,000	\$8,550	40%	\$254	\$332	\$333	\$376	\$405	\$424	\$479	\$592	\$739	\$900	\$995
	Navigator Bronze 9100	\$9,100	\$9,100	0%	\$228	\$298	\$299	\$338	\$364	\$381	\$431	\$533	\$665	\$809	\$894
	Navigator Standard Expanded Bronze	\$7,500	\$9,000	50%	\$250	\$326	\$328	\$370	\$399	\$417	\$471	\$583	\$728	\$886	\$978

Bronze