

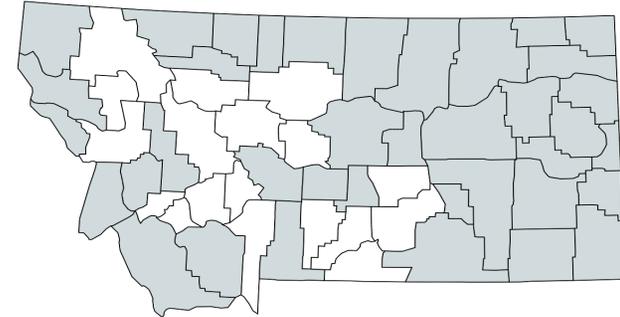
## State of Montana 2023 Individual ACA Rates

**Rating Area 4: Beaverhead, Big Horn, Blaine, Carter, Custer, Daniels, Dawson, Fallon, Fergus, Garfield, Glacier, Golden Valley, Granite, Hill, Liberty, Lincoln, Madison, McCone, Meagher, Mineral, Park, Petroleum, Phillips, Pondera, Powder River, Powell, Prairie, Ravalli, Richland, Roosevelt, Rosebud, Sanders, Sheridan, Toole, Treasure, Valley, Wheatland, and Wibaux 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					
<b>Gold</b>	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	\$	\$		
<b>Silver</b>	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	\$	\$	\$	
<b>Bronze</b>	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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<b>Gold</b>																
<b>Company</b>	<b>Plan Name</b>	<b>Deductible</b>	<b>Out of Pocket Max</b>	<b>Co-insurance</b>	<b>Ages</b>											
					<b>0-14</b>	<b>21-24</b>	<b>25</b>	<b>30</b>	<b>35</b>	<b>40</b>	<b>45</b>	<b>50</b>	<b>55</b>	<b>60</b>	<b>64+</b>	
<b>BlueCross BlueShield of Montana</b>	Blue Preferred Gold PPO 204	\$750	\$9,100	70%	\$370	\$483	\$485	\$549	\$591	\$618	\$698	\$863	\$1,078	\$1,312	\$1,450	
	Blue Preferred Gold PPO 704	\$2,000	\$8,700	75%	\$367	\$479	\$481	\$544	\$586	\$613	\$692	\$856	\$1,069	\$1,301	\$1,438	
<b>Montain Health Co-Op</b>	Plus Ind Gold MT	\$750	\$7,000	30%	\$323	\$422	\$424	\$479	\$516	\$539	\$610	\$754	\$941	\$1,146	\$1,266	
	Plus Ind Gold Standard MT	\$2,000	\$8,700	25%	\$321	\$419	\$421	\$476	\$512	\$536	\$606	\$749	\$935	\$1,138	\$1,258	
	Connect Ind Gold MT	\$1,000	\$6,000	30%	\$354	\$463	\$465	\$526	\$566	\$592	\$669	\$827	\$1,033	\$1,257	\$1,390	
	Connect Ind Gold Standard MT	\$2,000	\$8,700	25%	\$315	\$411	\$413	\$467	\$502	\$525	\$594	\$734	\$917	\$1,116	\$1,233	
	Rocky Mountain Ind Gold MT	\$1,000	\$6,000	30%	\$349	\$456	\$458	\$518	\$558	\$583	\$659	\$815	\$1,017	\$1,238	\$1,369	
<b>PacificSource</b>	Navigator Gold 1500	\$1,500	\$7,000	10%	\$389	\$508	\$510	\$577	\$621	\$650	\$734	\$908	\$1,134	\$1,380	\$1,524	
	Navigator Standard Gold	\$2,000	\$8,700	25%	\$363	\$474	\$476	\$538	\$579	\$606	\$684	\$847	\$1,057	\$1,286	\$1,422	
<b>Gold</b>																

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%	\$347	\$454	\$456	\$515	\$555	\$580	\$655	\$810	\$1,012	\$1,232	\$1,361
	Blue Preferred Silver PPO 306	\$4,500	\$9,100	50%	\$284	\$372	\$373	\$422	\$454	\$475	\$537	\$664	\$829	\$1,009	\$1,115
	Blue Preferred Silver PPO 308	\$7,500	\$9,100	100%	\$333	\$435	\$437	\$494	\$532	\$556	\$628	\$777	\$970	\$1,181	\$1,305
	Blue Preferred Silver PPO 703	\$5,800	\$8,900	60%	\$339	\$443	\$445	\$503	\$541	\$566	\$640	\$791	\$988	\$1,202	\$1,329
Mountain Health Co-Op	Plus Ind Silver MT	\$6,500	\$8,000	40%	\$291	\$380	\$382	\$431	\$465	\$486	\$549	\$679	\$848	\$1,032	\$1,140
	Plus Ind Silver Standard MT	\$5,800	\$8,900	40%	\$297	\$388	\$390	\$441	\$474	\$496	\$560	\$693	\$866	\$1,053	\$1,164
	Connect Ind Silver MT	\$7,000	\$8,550	40%	\$323	\$422	\$424	\$479	\$516	\$540	\$610	\$754	\$942	\$1,146	\$1,267
	Connect Ind Silver MT Option 2	\$5,700	\$8,150	40%	\$324	\$424	\$425	\$481	\$518	\$541	\$612	\$757	\$945	\$1,150	\$1,271
PacificSource	Navigator Silver HSA 3500	\$3,500	\$6,700	25%	\$355	\$464	\$466	\$527	\$567	\$593	\$670	\$829	\$1,035	\$1,260	\$1,392
	Navigator Silver 5000	\$5,000	\$7,600	30%	\$347	\$453	\$455	\$514	\$554	\$579	\$654	\$809	\$1,011	\$1,230	\$1,359
	Navigator Silver 4000	\$4,000	\$9,100	30%	\$312	\$408	\$410	\$463	\$499	\$522	\$590	\$729	\$911	\$1,108	\$1,224
	Navigator Silver 3000	\$3,000	\$9,100	40%	\$330	\$431	\$433	\$490	\$527	\$551	\$623	\$771	\$962	\$1,171	\$1,293
	Navigator Standard Silver	\$5,800	\$8,900	40%	\$342	\$447	\$449	\$507	\$546	\$571	\$646	\$799	\$997	\$1,213	\$1,341
Silver															

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Bronze															
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 Bronze PPO 201	\$3,500	\$9,100	50%	\$266	\$347	\$349	\$394	\$425	\$444	\$502	\$620	\$775	\$943	\$1,042
	Blue Preferred Bronze PPO 202	\$4,000	\$7,000	70%	\$283	\$370	\$371	\$420	\$452	\$472	\$534	\$660	\$824	\$1,003	\$1,109
	Blue Preferred Bronze PPO 302	\$5,200	\$7,000	70%	\$274	\$358	\$359	\$406	\$438	\$458	\$517	\$639	\$798	\$972	\$1,074
	Blue Preferred Bronze PPO 301	\$8,700	\$9,100	100%	\$257	\$336	\$338	\$382	\$411	\$430	\$485	\$600	\$750	\$912	\$1,009
	Blue Preferred Bronze PPO 502	\$5,000	\$7,050	50%	\$271	\$354	\$356	\$402	\$433	\$453	\$512	\$633	\$790	\$962	\$1,063
	Blue Preferred Bronze PPO 602	\$6,500	\$7,000	90%	\$276	\$361	\$363	\$410	\$442	\$462	\$522	\$645	\$806	\$981	\$1,084
	Blue Preferred Bronze PPO 705	\$7,500	\$9,000	50%	\$281	\$367	\$368	\$416	\$448	\$469	\$530	\$655	\$818	\$995	\$1,100
	Blue Preferred Bronze PPO 701	\$9,100	\$9,100	100%	\$252	\$329	\$330	\$373	\$402	\$420	\$475	\$588	\$734	\$893	\$987
Mountain Health Co-Op	Plus Ind Bronze MT Expanded	\$8,700	\$8,700	0%	\$219	\$286	\$287	\$324	\$349	\$365	\$413	\$510	\$637	\$776	\$857
	Plus Ind Bronze MT HD	\$7,050	\$7,050	0%	\$225	\$294	\$295	\$334	\$359	\$376	\$424	\$525	\$655	\$798	\$882
	Plus Ind Bronze Standard MT Expanded	\$7,500	\$9,000	50%	\$222	\$290	\$292	\$330	\$355	\$371	\$419	\$519	\$648	\$788	\$871
	Connect Ind Bronze MT Expanded 2	\$7,500	\$8,500	60%	\$234	\$306	\$308	\$348	\$374	\$392	\$442	\$547	\$683	\$832	\$919
	Connect Ind Bronze MT HD	\$7,000	\$7,000	0%	\$246	\$322	\$323	\$365	\$393	\$411	\$465	\$575	\$717	\$873	\$965
	Connect Ind Bronze MT Expanded	\$8,400	\$8,550	50%	\$244	\$320	\$321	\$363	\$390	\$408	\$461	\$571	\$713	\$867	\$959
	Connect Ind Bronze Expanded Standard MT	\$7,500	\$9,000	50%	\$242	\$316	\$318	\$359	\$387	\$404	\$457	\$565	\$706	\$859	\$949
PacificSource	Navigator Bronze HSA 7050	\$7,050	\$7,050	0%	\$265	\$346	\$347	\$393	\$423	\$442	\$500	\$618	\$772	\$939	\$1,038
	Navigator Bronze 7000	\$7,000	\$8,550	40%	\$273	\$356	\$358	\$404	\$435	\$455	\$514	\$636	\$794	\$967	\$1,068
	Navigator Bronze 9100	\$9,100	\$9,100	0%	\$245	\$320	\$322	\$364	\$391	\$409	\$463	\$572	\$714	\$869	\$960
	Navigator Standard Expanded Bronze	\$7,500	\$9,000	50%	\$268	\$351	\$352	\$398	\$428	\$448	\$506	\$626	\$782	\$952	\$1,052

**Bronze**

