

State of Montana 2023 Small Group ACA Rates

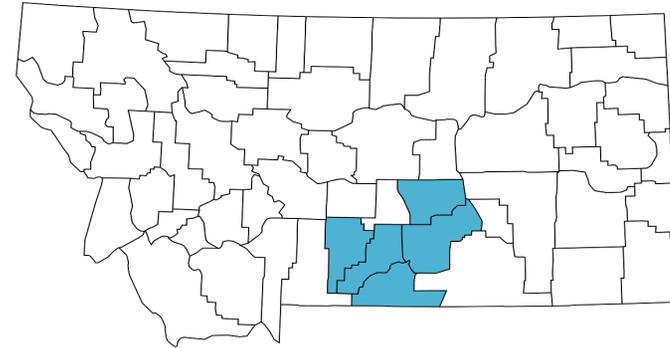
Rating Area 1: Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone Counties

The premium tables show 2023 monthly premiums for the first quarter of 2023 (Jan-Mar) 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 area or county of your primary residence.

NOTE:

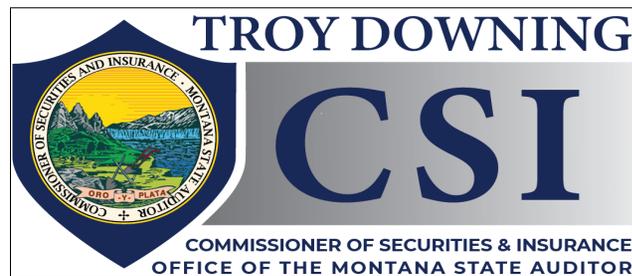
- This table does not include every possible monthly premium.
- These premiums are subject to change.
- Deductibles and Out of Pocket maximums are shown for individuals. Deductibles and Out of Pocket maximums for families may be different.
- Review actual policy language and plan details for deductibles, copays, and coinsurance information; provider networks; out-of-network coverage; excluded benefits; etc.



		Metal Level Plan Selection				
Platinum	Monthly Premium	\$	\$	\$	\$	On average, platinum plans pay 90% of your health care expenses. The monthly premium is the highest of all the metal levels; however, the out-of-pocket expenses are low. This could be a good option if you plan to use a lot of health care services.
	Out-of-Pocket Medical Expense	\$				
Gold	Monthly Premium	\$	\$	\$		On average, gold plans pay 80% of your health care expenses. Monthly premiums are higher, but out-of-pocket costs are lower. This could be a good option if you want to save on monthly premiums compared to Platinum but still want to keep your out-of-pocket costs low.
	Out-of-Pocket Medical Expense	\$	\$			
Silver	Monthly Premium	\$	\$			On average, the silver plan pays 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, the bronze plan pays 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	\$	\$	\$	\$	

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

Platinum															
Company	Plan Name	Deductible	Out of Pocket Max	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
Blue Cross Blue Shield of Montana	Blue Focus Platinum POS 006	\$750	\$1,500	80%	\$280	\$366	\$368	\$416	\$448	\$468	\$529	\$654	\$817	\$994	\$1,099
	Blue Focus Platinum POS 007	\$250	\$1,500	80%	\$292	\$382	\$384	\$434	\$467	\$489	\$552	\$683	\$853	\$1,038	\$1,147
	Blue Focus Platinum POS 008	\$500	\$2,500	80%	\$282	\$368	\$370	\$418	\$450	\$470	\$531	\$657	\$821	\$999	\$1,104
	Blue Preferred Platinum PPO 101	\$750	\$1,500	80%	\$370	\$484	\$485	\$549	\$591	\$618	\$698	\$864	\$1,078	\$1,312	\$1,451
	Blue Preferred Platinum PPO 102	\$250	\$1,500	80%	\$377	\$493	\$495	\$560	\$603	\$630	\$712	\$881	\$1,100	\$1,339	\$1,480
	Blue Preferred Platinum PPO 103	\$500	\$2,500	80%	\$367	\$479	\$481	\$544	\$586	\$613	\$692	\$856	\$1,069	\$1,301	\$1,438
PacificSource	Navigator Platinum 500	\$500	\$3,000	20%	\$385	\$503	\$505	\$571	\$614	\$642	\$726	\$898	\$1,121	\$1,364	\$1,508
	Navigator Platinum 500 VH	\$500	\$3,000	20%	\$387	\$506	\$508	\$574	\$618	\$647	\$731	\$904	\$1,128	\$1,373	\$1,518
UnitedHealthcare	UHC Choice Plus Platinum 500	\$500	\$2,400	20%	\$402	\$526	\$528	\$597	\$643	\$672	\$760	\$939	\$1,173	\$1,428	\$1,578
	UHC Choice Plus Platinum 0	\$0	\$3,250	20%	\$413	\$540	\$542	\$613	\$660	\$690	\$780	\$964	\$1,204	\$1,466	\$1,620
	UHC Choice Plus Platinum 250	\$250	\$2,600	20%	\$404	\$528	\$530	\$599	\$645	\$674	\$762	\$942	\$1,176	\$1,432	\$1,583
Platinum															



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

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 Focus Gold POS 005	\$1,750	\$7,000	80%	\$224	\$293	\$294	\$333	\$358	\$375	\$423	\$523	\$654	\$795	\$879	
	Blue Focus Gold POS 007	\$1,500	\$5,700	80%	\$228	\$298	\$300	\$339	\$365	\$381	\$431	\$533	\$665	\$810	\$895	
	Blue Focus Gold POS 008	\$2,500	\$6,500	90%	\$221	\$289	\$290	\$328	\$353	\$370	\$418	\$516	\$645	\$785	\$868	
	Blue Focus Gold POS 009	\$3,500	\$6,000	80%	\$211	\$276	\$277	\$314	\$338	\$353	\$399	\$494	\$616	\$750	\$829	
	Blue Focus Gold POS 101	\$3,000	\$3,500	90%	\$215	\$280	\$282	\$318	\$343	\$358	\$405	\$501	\$625	\$761	\$841	
	Blue Preferred Gold PPO 101	\$3,000	\$3,500	90%	\$297	\$389	\$390	\$441	\$475	\$497	\$561	\$694	\$867	\$1,055	\$1,166	
	Blue Preferred Gold PPO 105	\$2,500	\$4,500	80%	\$309	\$404	\$405	\$458	\$493	\$516	\$583	\$721	\$901	\$1,096	\$1,212	
	Blue Preferred Gold PPO 107	\$1,500	\$6,500	80%	\$309	\$404	\$405	\$458	\$493	\$516	\$583	\$721	\$900	\$1,095	\$1,211	
	Blue Preferred Gold PPO 110	\$2,000	\$6,750	80%	\$308	\$403	\$404	\$457	\$492	\$515	\$582	\$719	\$898	\$1,093	\$1,208	
	Blue Preferred Gold PPO 111	\$3,500	\$6,000	80%	\$293	\$383	\$385	\$435	\$468	\$490	\$553	\$684	\$855	\$1,040	\$1,150	
	Blue Preferred Gold PPO 123	\$4,000	\$4,000	100%	\$289	\$378	\$380	\$429	\$462	\$483	\$546	\$675	\$843	\$1,026	\$1,134	
	Blue Preferred Gold PPO 135	\$3,000	\$3,000	100%	\$311	\$406	\$408	\$461	\$497	\$519	\$587	\$726	\$906	\$1,103	\$1,219	
Mountain Health Co-Op	Connect SG Gold MT	\$1,000	\$6,500	30%	\$314	\$410	\$412	\$465	\$501	\$524	\$592	\$732	\$915	\$1,113	\$1,230	
	Plus SG Gold MT	\$1,000	\$7,000	30%	\$286	\$373	\$375	\$424	\$456	\$477	\$539	\$667	\$833	\$1,013	\$1,120	
	Plus SG Gold MT HD	\$3,000	\$3,000	0%	\$287	\$375	\$376	\$426	\$458	\$479	\$541	\$670	\$836	\$1,017	\$1,125	
	Access SG Gold MT	\$1,000	\$6,500	30%	\$314	\$410	\$412	\$465	\$501	\$524	\$592	\$732	\$915	\$1,113	\$1,230	
	Rocky Mountain SG Gold MT	\$1,000	\$6,500	30%	\$300	\$392	\$394	\$445	\$479	\$501	\$566	\$700	\$874	\$1,064	\$1,176	
PacificSource	Navigator Gold 1000	\$1,000	\$6,500	30%	\$326	\$426	\$428	\$484	\$521	\$544	\$615	\$761	\$950	\$1,156	\$1,278	
	Navigator Gold 2000	\$2,000	\$6,500	30%	\$306	\$400	\$402	\$454	\$489	\$512	\$578	\$715	\$893	\$1,086	\$1,200	
	Navigator Gold HSA 3000	\$3,000	\$3,000	0%	\$286	\$374	\$375	\$424	\$457	\$478	\$540	\$668	\$834	\$1,015	\$1,121	
	Navigator Gold 3000	\$3,000	\$5,500	30%	\$299	\$391	\$393	\$444	\$478	\$500	\$565	\$699	\$872	\$1,062	\$1,173	
	Navigator Gold 1000 VH	\$1,000	\$6,500	30%	\$328	\$429	\$431	\$487	\$525	\$549	\$620	\$767	\$957	\$1,165	\$1,287	
	Navigator Gold 2000 VH	\$2,000	\$6,500	30%	\$309	\$404	\$405	\$458	\$493	\$516	\$583	\$721	\$900	\$1,096	\$1,211	
	Navigator Gold 3000 VH	\$3,000	\$5,500	30%	\$302	\$395	\$396	\$448	\$482	\$504	\$570	\$705	\$880	\$1,071	\$1,184	
UnitedHealthcare	UHC Choice Plus Gold 1000-2	\$1,000	\$7,250	20%	\$361	\$472	\$474	\$536	\$577	\$603	\$682	\$843	\$1,053	\$1,281	\$1,416	
	UHC Choice Plus HSA Gold 1500-2	\$1,500	\$6,500	0%	\$405	\$530	\$532	\$601	\$647	\$677	\$765	\$946	\$1,181	\$1,437	\$1,589	
	UHC Choice Plus Gold 0	\$0	\$9,100	30%	\$372	\$487	\$489	\$553	\$595	\$622	\$703	\$870	\$1,086	\$1,321	\$1,461	
	UHC Choice Plus Gold 1500-2	\$1,500	\$9,100	20%	\$366	\$478	\$480	\$543	\$584	\$611	\$690	\$854	\$1,066	\$1,297	\$1,434	
	UHC Choice Plus Gold 1000-1	\$1,000	\$7,400	20%	\$355	\$464	\$466	\$527	\$568	\$594	\$671	\$830	\$1,036	\$1,261	\$1,393	
	UHC Choice Plus Gold 500	\$500	\$8,000	30%	\$350	\$458	\$460	\$520	\$559	\$585	\$661	\$818	\$1,021	\$1,243	\$1,374	
	UHC Choice Plus Gold 750	\$750	\$9,100	20%	\$353	\$461	\$463	\$524	\$564	\$590	\$666	\$824	\$1,029	\$1,252	\$1,384	
	UHC Choice Plus Gold 2000-2	\$2,000	\$6,500	20%	\$349	\$456	\$458	\$517	\$557	\$582	\$658	\$814	\$1,016	\$1,237	\$1,367	
	UHC Choice Plus Gold 1500-3	\$1,500	\$8,000	20%	\$345	\$451	\$453	\$512	\$551	\$576	\$651	\$805	\$1,005	\$1,223	\$1,352	
	UHC Choice Plus Gold 1500-1	\$1,500	\$9,100	20%	\$346	\$453	\$455	\$514	\$553	\$579	\$654	\$809	\$1,010	\$1,229	\$1,358	
	UHC Choice Plus Gold 1200	\$1,200	\$9,100	20%	\$347	\$454	\$456	\$515	\$555	\$580	\$655	\$811	\$1,012	\$1,232	\$1,362	
	UHC Choice Plus Gold 1000-3	\$1,000	\$9,100	20%	\$344	\$449	\$451	\$510	\$549	\$574	\$649	\$802	\$1,002	\$1,219	\$1,348	
	UHC Choice Plus HSA Gold 1500-1	\$1,500	\$6,500	20%	\$367	\$479	\$481	\$544	\$586	\$613	\$692	\$856	\$1,069	\$1,301	\$1,438	
	UHC Choice Plus Gold 2000-3	\$2,000	\$8,100	20%	\$335	\$438	\$440	\$497	\$535	\$560	\$632	\$782	\$977	\$1,189	\$1,314	
	UHC Choice Plus Gold 3000-1	\$3,000	\$5,800	20%	\$332	\$434	\$436	\$493	\$531	\$555	\$627	\$775	\$968	\$1,178	\$1,302	
	UHC Choice Plus Gold 3000-2	\$3,000	\$7,000	20%	\$335	\$438	\$440	\$497	\$536	\$560	\$633	\$783	\$977	\$1,190	\$1,315	
	UHC Choice Plus Gold 2000-1	\$2,000	\$6,000	50%	\$334	\$437	\$439	\$496	\$534	\$559	\$631	\$781	\$975	\$1,186	\$1,311	

Gold

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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 Focus Silver POS 001	\$5,000	\$9,000	70%	\$182	\$238	\$239	\$270	\$291	\$304	\$344	\$425	\$531	\$646	\$715
	Blue Focus Silver POS 003	\$3,700	\$6,750	90%	\$191	\$250	\$251	\$283	\$305	\$319	\$360	\$446	\$556	\$677	\$749
	Blue Focus Silver POS 010	\$3,500	\$5,700	80%	\$190	\$249	\$250	\$282	\$304	\$318	\$359	\$444	\$555	\$675	\$746
	Blue Focus Silver POS 011	\$6,000	\$8,700	60%	\$183	\$239	\$240	\$271	\$292	\$305	\$345	\$427	\$533	\$649	\$717
	Blue Focus Silver POS 101	\$4,000	\$6,900	80%	\$180	\$235	\$236	\$266	\$287	\$300	\$339	\$419	\$523	\$637	\$704
	Blue Preferred Silver PPO 101	\$4,000	\$6,900	80%	\$255	\$333	\$335	\$378	\$407	\$426	\$481	\$595	\$743	\$905	\$1,000
	Blue Preferred Silver PPO 117	\$3,500	\$5,750	80%	\$267	\$349	\$351	\$397	\$427	\$447	\$505	\$624	\$779	\$949	\$1,048
	Blue Preferred Silver PPO 120	\$5,000	\$9,000	70%	\$257	\$336	\$337	\$381	\$411	\$429	\$485	\$600	\$749	\$912	\$1,008
	Blue Preferred Silver PPO 121	\$6,000	\$9,100	60%	\$258	\$337	\$339	\$383	\$412	\$431	\$487	\$602	\$752	\$915	\$1,012
	Blue Preferred Silver PPO 122	\$4,900	\$4,900	100%	\$273	\$357	\$359	\$405	\$436	\$456	\$516	\$638	\$796	\$969	\$1,071
	Blue Preferred Silver PPO 127	\$3,000	\$6,000	80%	\$273	\$357	\$359	\$405	\$436	\$456	\$516	\$638	\$796	\$969	\$1,071
Blue Preferred Silver PPO 136	\$5,500	\$5,500	100%	\$264	\$345	\$346	\$391	\$421	\$440	\$498	\$615	\$769	\$935	\$1,034	
Mountain Health Co-Op	Connect SG Silver MT	\$5,200	\$8,550	40%	\$269	\$352	\$353	\$399	\$430	\$450	\$508	\$628	\$785	\$955	\$1,056
	Connect SG Silver MT HD	\$5,000	\$5,000	0%	\$272	\$355	\$356	\$403	\$434	\$454	\$513	\$634	\$792	\$963	\$1,065
	Plus SG Silver MT	\$5,300	\$8,550	40%	\$245	\$320	\$322	\$364	\$391	\$409	\$463	\$572	\$714	\$869	\$961
	Plus SG Silver MT HD	\$5,000	\$5,000	0%	\$249	\$326	\$327	\$370	\$398	\$417	\$471	\$582	\$727	\$885	\$978
	Access SG Silver MT	\$5,200	\$8,550	40%	\$269	\$352	\$353	\$399	\$430	\$450	\$508	\$628	\$785	\$955	\$1,056
	Access SG Silver MT HD	\$5,000	\$5,000	0%	\$272	\$355	\$356	\$403	\$434	\$454	\$513	\$634	\$792	\$963	\$1,065
	Rocky Mountain SG Silver MT	\$5,200	\$8,550	40%	\$257	\$336	\$338	\$382	\$411	\$430	\$486	\$601	\$750	\$913	\$1,009
PacificSource	Navigator Silver HSA 4800	\$4,800	\$4,800	0%	\$254	\$331	\$333	\$376	\$405	\$424	\$479	\$592	\$739	\$899	\$993
	Navigator Silver HSA 3000	\$3,000	\$7,050	20%	\$264	\$346	\$347	\$392	\$422	\$442	\$499	\$617	\$771	\$938	\$1,037
	Navigator Silver 5500	\$5,500	\$9,100	30%	\$266	\$348	\$349	\$395	\$425	\$444	\$502	\$621	\$776	\$944	\$1,043
	Navigator Silver 6500	\$6,500	\$9,100	30%	\$260	\$340	\$341	\$386	\$415	\$434	\$491	\$607	\$758	\$923	\$1,020
	Navigator Silver 4500	\$4,500	\$9,100	30%	\$271	\$354	\$355	\$402	\$432	\$452	\$511	\$632	\$789	\$961	\$1,062
	Navigator Silver HSA 5500	\$5,500	\$5,500	0%	\$242	\$317	\$318	\$360	\$387	\$405	\$458	\$566	\$707	\$860	\$951
	Navigator Silver 3000	\$3,000	\$9,100	40%	\$276	\$361	\$362	\$410	\$441	\$461	\$521	\$645	\$805	\$980	\$1,083
	Navigator Silver 5500 VH	\$5,500	\$9,100	30%	\$269	\$351	\$353	\$398	\$429	\$449	\$507	\$627	\$783	\$953	\$1,053
	Navigator Silver 6500 VH	\$6,500	\$9,100	30%	\$263	\$343	\$345	\$390	\$420	\$439	\$496	\$613	\$766	\$932	\$1,029
Navigator Silver 4500 VH	\$4,500	\$9,100	30%	\$273	\$357	\$359	\$405	\$437	\$457	\$516	\$638	\$797	\$970	\$1,071	
UnitedHealthcare	UHC Choice Plus HSA Silver 2500	\$2,500	\$7,350	30%	\$334	\$436	\$438	\$495	\$533	\$557	\$630	\$779	\$972	\$1,184	\$1,308
	UHC Choice Plus HSA Silver 2750	\$2,750	\$7,350	20%	\$335	\$438	\$439	\$497	\$535	\$559	\$632	\$781	\$976	\$1,187	\$1,313
	UHC Choice Plus HSA Silver 3000	\$3,000	\$7,350	30%	\$330	\$431	\$433	\$489	\$527	\$551	\$623	\$770	\$962	\$1,170	\$1,294
	UHC Choice Plus Silver 5500	\$5,500	\$9,100	30%	\$295	\$386	\$387	\$438	\$471	\$493	\$557	\$689	\$860	\$1,046	\$1,157
Silver															

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

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 Focus Bronze POS 002	\$7,000	\$7,000	100%	\$172	\$225	\$226	\$255	\$275	\$288	\$325	\$402	\$502	\$611	\$675
	Blue Focus Bronze POS 101	\$8,550	\$8,550	100%	\$159	\$207	\$208	\$235	\$253	\$265	\$299	\$370	\$462	\$562	\$622
	Blue Preferred Bronze PPO 101	\$8,550	\$8,550	100%	\$227	\$296	\$297	\$336	\$362	\$378	\$428	\$529	\$660	\$804	\$888
	Blue Preferred Bronze PPO 134	\$6,500	\$7,000	60%	\$234	\$306	\$307	\$347	\$374	\$391	\$441	\$546	\$682	\$830	\$917
Mountain Health Co-Op	Connect SG Bronze MT	\$7,200	\$8,150	60%	\$235	\$307	\$308	\$348	\$375	\$392	\$443	\$548	\$684	\$832	\$920
	Connect SG Bronze MT HD	\$7,000	\$7,000	0%	\$244	\$319	\$321	\$362	\$390	\$408	\$461	\$570	\$712	\$867	\$958
	Connect SG Bronze MT Expanded	\$6,500	\$8,550	50%	\$235	\$307	\$308	\$349	\$375	\$392	\$443	\$548	\$685	\$833	\$921
	Plus SG Bronze MT Expanded	\$7,800	\$8,550	60%	\$210	\$275	\$276	\$312	\$336	\$352	\$397	\$491	\$613	\$746	\$825
	Plus SG Bronze MT HD	\$7,050	\$7,050	0%	\$224	\$293	\$294	\$332	\$358	\$374	\$422	\$523	\$652	\$794	\$878
	Access SG Bronze MT	\$7,200	\$8,150	60%	\$235	\$307	\$308	\$348	\$375	\$392	\$443	\$548	\$684	\$832	\$920
	Access SG Bronze MT HD	\$7,000	\$7,000	0%	\$244	\$319	\$321	\$362	\$390	\$408	\$461	\$570	\$712	\$867	\$958
	Rocky Mountain SG Bronze MT HD	\$7,000	\$7,000	0%	\$234	\$305	\$306	\$346	\$373	\$390	\$441	\$545	\$681	\$828	\$916
PacificSource	Navigator Bronze HSA 7050	\$7,050	\$7,050	0%	\$222	\$290	\$291	\$329	\$354	\$370	\$419	\$518	\$646	\$787	\$870
	Navigator Bronze 8150	\$8,150	\$8,150	0%	\$226	\$296	\$297	\$336	\$362	\$378	\$427	\$529	\$660	\$803	\$888
	Navigator Bronze 9100	\$9,100	\$9,100	0%	\$205	\$268	\$269	\$305	\$328	\$343	\$388	\$479	\$598	\$728	\$804
	Navigator Bronze 8700	\$8,700	\$8,700	0%	\$244	\$319	\$321	\$363	\$390	\$408	\$461	\$570	\$712	\$867	\$957
	Navigator Bronze 8700 VH	\$8,700	\$8,700	0%	\$247	\$323	\$324	\$366	\$394	\$412	\$466	\$576	\$720	\$876	\$968
UnitedHealthcare	UHC Choice Plus HSA Bronze 7350	\$7,350	\$7,350	0%	\$288	\$376	\$378	\$427	\$460	\$481	\$543	\$672	\$839	\$1,021	\$1,129
	UHC Choice Plus Bronze 9100	\$9,100	\$9,100	0%	\$273	\$357	\$358	\$405	\$436	\$456	\$515	\$637	\$796	\$968	\$1,070

Bronze

