

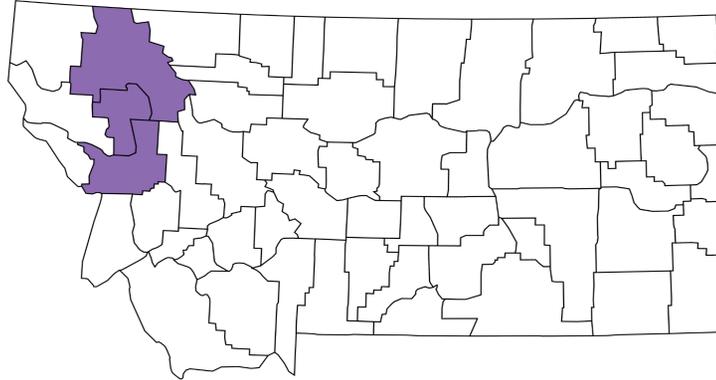
# Rating Area 3: Flathead, Lake, and Missoula Counties

## Rating Area 3: Flathead, Lake, and Missoula

The premium tables show 2023 monthly premiums for the second quarter of 2023 (Apr-Jun) 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 rating area or county of your primary residence.



**NOTE:**

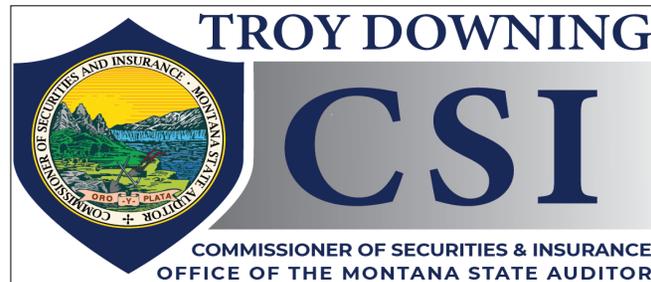
- This table does not include every possible monthly premium.
- These premiums are subject to change.
- Deductibles and Out of Pocket maximums are shown for individuals. Deductibles and Out of Pocket maximums for families may be different.
- Review actual policy language and plan details for deductibles, 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 3: Flathead, Lake, and Missoula Counties

Platinum															
Company	Plan Name	Deductible	Out of Pocket	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
<b>BlueCross BlueShield of Montana</b>	Blue Focus Platinum POS 006	\$750	\$1,500	80%	\$347	\$453	\$455	\$515	\$554	\$580	\$655	\$810	\$1,011	\$1,231	\$1,360
	Blue Focus Platinum POS 007	\$250	\$1,500	80%	\$362	\$473	\$475	\$537	\$578	\$605	\$683	\$845	\$1,055	\$1,284	\$1,420
	Blue Focus Platinum POS 008	\$500	\$2,500	80%	\$349	\$456	\$457	\$517	\$557	\$582	\$658	\$814	\$1,016	\$1,236	\$1,367
	Blue Preferred Platinum PPO 101	\$750	\$1,500	80%	\$399	\$522	\$524	\$592	\$638	\$667	\$754	\$932	\$1,164	\$1,416	\$1,566
	Blue Preferred Platinum PPO 102	\$250	\$1,500	80%	\$407	\$532	\$534	\$604	\$651	\$680	\$769	\$951	\$1,187	\$1,445	\$1,597
	Blue Preferred Platinum PPO 103	\$500	\$2,500	80%	\$396	\$517	\$519	\$587	\$632	\$661	\$747	\$924	\$1,154	\$1,404	\$1,552
<b>PacificSource</b>	Navigator Platinum 500	\$500	\$3,000	20%	\$416	\$543	\$546	\$617	\$664	\$694	\$785	\$970	\$1,212	\$1,475	\$1,629
	Navigator Platinum 500 VH	\$500	\$3,000	20%	\$418	\$547	\$549	\$621	\$668	\$699	\$790	\$977	\$1,220	\$1,484	\$1,641
<b>UnitedHealthcare</b>	UHC Choice Plus Platinum 500	\$500	\$2,400	20%	\$444	\$580	\$582	\$658	\$709	\$741	\$837	\$1,036	\$1,293	\$1,574	\$1,740
	UHC Choice Plus Platinum 0	\$0	\$3,250	20%	\$455	\$595	\$598	\$676	\$728	\$761	\$860	\$1,063	\$1,328	\$1,616	\$1,786
	UHC Choice Plus Platinum 250	\$250	\$2,600	20%	\$445	\$582	\$584	\$660	\$711	\$743	\$840	\$1,039	\$1,297	\$1,578	\$1,745

Platinum



### Rating Area 3: Flathead, Lake, and Missoula Counties

Gold															
Company	Plan Name	Deductible	Out of Pocket	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%	\$278	\$363	\$364	\$412	\$443	\$464	\$524	\$648	\$809	\$985	\$1,088
	Blue Focus Gold POS 007	\$1,500	\$5,700	80%	\$283	\$369	\$371	\$419	\$451	\$472	\$533	\$660	\$824	\$1,002	\$1,108
	Blue Focus Gold POS 008	\$2,500	\$6,500	90%	\$274	\$358	\$359	\$406	\$437	\$457	\$517	\$639	\$798	\$971	\$1,074
	Blue Focus Gold POS 009	\$3,500	\$6,000	80%	\$262	\$342	\$343	\$388	\$418	\$437	\$494	\$611	\$763	\$928	\$1,026
	Blue Focus Gold POS 101	\$3,000	\$3,500	90%	\$266	\$347	\$349	\$394	\$424	\$444	\$501	\$620	\$774	\$942	\$1,041
	Blue Preferred Gold PPO 101	\$3,000	\$3,500	90%	\$321	\$420	\$421	\$476	\$513	\$536	\$606	\$749	\$936	\$1,139	\$1,259
	Blue Preferred Gold PPO 105	\$2,500	\$4,500	80%	\$333	\$436	\$438	\$495	\$533	\$557	\$629	\$778	\$972	\$1,183	\$1,307
	Blue Preferred Gold PPO 107	\$1,500	\$6,500	80%	\$333	\$436	\$437	\$494	\$532	\$557	\$629	\$778	\$971	\$1,182	\$1,307
	Blue Preferred Gold PPO 110	\$2,000	\$6,750	80%	\$333	\$435	\$436	\$493	\$531	\$555	\$628	\$776	\$969	\$1,180	\$1,304
	Blue Preferred Gold PPO 111	\$3,500	\$6,000	80%	\$316	\$414	\$415	\$469	\$505	\$529	\$597	\$739	\$922	\$1,122	\$1,241
Blue Preferred Gold PPO 123	\$4,000	\$4,000	100%	\$312	\$408	\$410	\$463	\$499	\$522	\$589	\$729	\$910	\$1,108	\$1,224	
Blue Preferred Gold PPO 135	\$3,000	\$3,000	100%	\$336	\$439	\$440	\$498	\$536	\$561	\$633	\$783	\$978	\$1,191	\$1,316	
Mountain Health Co-Op	Connect SG Gold MT	\$1,000	\$6,500	30%	\$333	\$435	\$437	\$493	\$531	\$556	\$628	\$777	\$970	\$1,180	\$1,304
	Plus SG Gold MT	\$1,000	\$7,000	30%	\$303	\$396	\$397	\$449	\$484	\$506	\$572	\$707	\$883	\$1,074	\$1,188
	Plus SG Gold MT HD	\$3,000	\$3,000	0%	\$304	\$397	\$399	\$451	\$486	\$508	\$574	\$710	\$886	\$1,079	\$1,192
	Access SG Gold MT	\$1,000	\$6,500	30%	\$333	\$435	\$437	\$493	\$531	\$556	\$628	\$777	\$970	\$1,180	\$1,304
PacificSource	Navigator Gold 1000	\$1,000	\$6,500	30%	\$352	\$461	\$462	\$523	\$563	\$589	\$665	\$822	\$1,027	\$1,250	\$1,382
	Navigator Gold 2000	\$2,000	\$6,500	30%	\$331	\$433	\$434	\$491	\$529	\$553	\$625	\$773	\$965	\$1,174	\$1,298
	Navigator Gold HSA 3000	\$3,000	\$3,000	0%	\$309	\$404	\$406	\$459	\$494	\$516	\$584	\$722	\$901	\$1,097	\$1,212
	Navigator Gold 3000	\$3,000	\$5,500	30%	\$323	\$423	\$425	\$480	\$517	\$540	\$611	\$755	\$943	\$1,148	\$1,269
	Navigator Gold 1000 VH	\$1,000	\$6,500	30%	\$355	\$464	\$466	\$527	\$567	\$593	\$670	\$829	\$1,035	\$1,260	\$1,392
	Navigator Gold 2000 VH	\$2,000	\$6,500	30%	\$334	\$436	\$438	\$495	\$533	\$558	\$630	\$779	\$973	\$1,184	\$1,308
Navigator Gold 3000 VH	\$3,000	\$5,500	30%	\$326	\$426	\$428	\$484	\$521	\$545	\$616	\$762	\$951	\$1,157	\$1,278	
UnitedHealthcare	UHC Choice Plus Gold 1000-2	\$1,000	\$7,250	20%	\$398	\$521	\$523	\$591	\$636	\$665	\$752	\$930	\$1,161	\$1,413	\$1,562
	UHC Choice Plus HSA Gold 1500-2	\$1,500	\$6,500	0%	\$447	\$584	\$586	\$663	\$714	\$746	\$843	\$1,043	\$1,302	\$1,585	\$1,752
	UHC Choice Plus Gold 0	\$0	\$9,100	30%	\$411	\$537	\$539	\$609	\$656	\$686	\$775	\$959	\$1,197	\$1,457	\$1,610
	UHC Choice Plus Gold 1500-2	\$1,500	\$9,100	20%	\$403	\$527	\$529	\$598	\$644	\$673	\$761	\$941	\$1,175	\$1,430	\$1,581
	UHC Choice Plus Gold 1000-1	\$1,000	\$7,400	20%	\$392	\$512	\$514	\$581	\$626	\$654	\$739	\$915	\$1,142	\$1,390	\$1,536
	UHC Choice Plus Gold 500	\$500	\$8,000	30%	\$386	\$505	\$507	\$573	\$617	\$645	\$729	\$902	\$1,126	\$1,370	\$1,514
	UHC Choice Plus Gold 750	\$750	\$9,100	20%	\$389	\$509	\$511	\$577	\$622	\$650	\$735	\$909	\$1,135	\$1,381	\$1,526
	UHC Choice Plus Gold 2000-2	\$2,000	\$6,500	20%	\$384	\$502	\$504	\$570	\$614	\$642	\$725	\$897	\$1,120	\$1,364	\$1,507
	UHC Choice Plus Gold 1500-3	\$1,500	\$8,000	20%	\$380	\$497	\$499	\$564	\$607	\$635	\$718	\$888	\$1,108	\$1,349	\$1,491
	UHC Choice Plus Gold 1500-1	\$1,500	\$9,100	20%	\$382	\$499	\$501	\$567	\$610	\$638	\$721	\$891	\$1,113	\$1,355	\$1,497
	UHC Choice Plus Gold 1200	\$1,200	\$9,100	20%	\$383	\$500	\$502	\$568	\$611	\$639	\$723	\$894	\$1,116	\$1,358	\$1,501
	UHC Choice Plus Gold 1000-3	\$1,000	\$9,100	20%	\$379	\$495	\$497	\$562	\$605	\$633	\$715	\$885	\$1,105	\$1,344	\$1,486
	UHC Choice Plus HSA Gold 1500-1	\$1,500	\$6,500	20%	\$404	\$529	\$531	\$600	\$646	\$675	\$763	\$944	\$1,179	\$1,434	\$1,586
	UHC Choice Plus Gold 2000-3	\$2,000	\$8,100	20%	\$369	\$483	\$485	\$548	\$590	\$617	\$697	\$862	\$1,077	\$1,310	\$1,449
	UHC Choice Plus Gold 3000-1	\$3,000	\$5,800	20%	\$366	\$479	\$481	\$543	\$585	\$612	\$691	\$855	\$1,067	\$1,299	\$1,436
UHC Choice Plus Gold 3000-2	\$3,000	\$7,000	20%	\$370	\$483	\$485	\$549	\$591	\$618	\$698	\$863	\$1,078	\$1,312	\$1,450	
UHC Choice Plus Gold 2000-1	\$2,000	\$6,000	50%	\$369	\$482	\$484	\$547	\$589	\$616	\$696	\$861	\$1,075	\$1,308	\$1,446	

Gold

### Rating Area 3: Flathead, Lake, and Missoula Counties

Silver															
Company	Plan Name	Deductible	Out of Pocket	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%	\$226	\$295	\$296	\$335	\$360	\$377	\$426	\$527	\$657	\$800	\$884
	Blue Focus Silver POS 003	\$3,700	\$6,750	90%	\$236	\$309	\$310	\$351	\$377	\$395	\$446	\$552	\$689	\$838	\$926
	Blue Focus Silver POS 010	\$3,500	\$5,700	80%	\$236	\$308	\$309	\$349	\$376	\$393	\$445	\$550	\$686	\$835	\$924
	Blue Focus Silver POS 011	\$6,000	\$8,700	60%	\$226	\$296	\$297	\$336	\$361	\$378	\$427	\$528	\$660	\$803	\$887
	Blue Focus Silver POS 101	\$4,000	\$6,900	80%	\$222	\$290	\$292	\$330	\$355	\$371	\$419	\$519	\$648	\$788	\$871
	Blue Preferred Silver PPO 101	\$4,000	\$6,900	80%	\$275	\$360	\$361	\$408	\$440	\$460	\$519	\$643	\$802	\$976	\$1,079
	Blue Preferred Silver PPO 117	\$3,500	\$5,750	80%	\$289	\$377	\$379	\$428	\$461	\$482	\$545	\$674	\$841	\$1,024	\$1,132
	Blue Preferred Silver PPO 120	\$5,000	\$9,000	70%	\$277	\$363	\$364	\$412	\$443	\$463	\$524	\$648	\$809	\$984	\$1,088
	Blue Preferred Silver PPO 121	\$6,000	\$9,100	60%	\$278	\$364	\$365	\$413	\$445	\$465	\$525	\$650	\$811	\$988	\$1,092
	Blue Preferred Silver PPO 122	\$4,900	\$4,900	100%	\$295	\$385	\$387	\$437	\$471	\$493	\$557	\$688	\$859	\$1,046	\$1,156
	Blue Preferred Silver PPO 127	\$3,000	\$6,000	80%	\$295	\$385	\$387	\$437	\$471	\$493	\$557	\$688	\$860	\$1,046	\$1,156
Blue Preferred Silver PPO 136	\$5,500	\$5,500	100%	\$285	\$372	\$373	\$422	\$454	\$475	\$537	\$664	\$829	\$1,009	\$1,116	
Mountain Health Co-Op	Connect SG Silver MT	\$5,200	\$8,550	40%	\$285	\$373	\$375	\$423	\$456	\$477	\$539	\$666	\$832	\$1,012	\$1,119
	Connect SG Silver MT HD	\$5,000	\$5,000	0%	\$288	\$376	\$378	\$427	\$460	\$481	\$543	\$672	\$839	\$1,021	\$1,129
	Plus SG Silver MT	\$5,300	\$8,550	40%	\$260	\$340	\$341	\$385	\$415	\$434	\$490	\$606	\$757	\$922	\$1,019
	Plus SG Silver MT HD	\$5,000	\$5,000	0%	\$264	\$346	\$347	\$392	\$422	\$442	\$499	\$617	\$771	\$938	\$1,037
	Access SG Silver MT	\$5,200	\$8,550	40%	\$285	\$373	\$375	\$423	\$456	\$477	\$539	\$666	\$832	\$1,012	\$1,119
	Access SG Silver MT HD	\$5,000	\$5,000	0%	\$288	\$376	\$378	\$427	\$460	\$481	\$543	\$672	\$839	\$1,021	\$1,129
PacificSource	Navigator Silver HSA 4800	\$4,800	\$4,800	0%	\$274	\$358	\$360	\$407	\$438	\$458	\$517	\$640	\$799	\$972	\$1,074
	Navigator Silver HSA 3000	\$3,000	\$7,050	20%	\$286	\$374	\$375	\$424	\$457	\$478	\$540	\$668	\$833	\$1,014	\$1,121
	Navigator Silver 5500	\$5,500	\$9,100	30%	\$288	\$376	\$377	\$427	\$459	\$480	\$543	\$671	\$838	\$1,020	\$1,128
	Navigator Silver 6500	\$6,500	\$9,100	30%	\$281	\$368	\$369	\$417	\$449	\$470	\$531	\$656	\$820	\$997	\$1,103
	Navigator Silver 4500	\$4,500	\$9,100	30%	\$293	\$383	\$384	\$434	\$468	\$489	\$552	\$683	\$853	\$1,038	\$1,148
	Navigator Silver HSA 5500	\$5,500	\$5,500	0%	\$262	\$343	\$344	\$389	\$419	\$438	\$495	\$612	\$764	\$930	\$1,028
	Navigator Silver 3000	\$3,000	\$9,100	40%	\$299	\$390	\$392	\$443	\$477	\$499	\$563	\$697	\$870	\$1,059	\$1,170
	Navigator Silver 5500 VH	\$5,500	\$9,100	30%	\$290	\$380	\$381	\$431	\$464	\$485	\$548	\$678	\$846	\$1,030	\$1,139
	Navigator Silver 6500 VH	\$6,500	\$9,100	30%	\$284	\$371	\$373	\$421	\$454	\$474	\$536	\$663	\$828	\$1,007	\$1,113
Navigator Silver 4500 VH	\$4,500	\$9,100	30%	\$295	\$386	\$388	\$438	\$472	\$494	\$558	\$690	\$861	\$1,048	\$1,158	
UnitedHealthcare	UHC Choice Plus HSA Silver 2500	\$2,500	\$7,350	30%	\$368	\$481	\$483	\$546	\$588	\$614	\$694	\$859	\$1,072	\$1,305	\$1,442
	UHC Choice Plus HSA Silver 2750	\$2,750	\$7,350	20%	\$369	\$482	\$484	\$547	\$589	\$616	\$697	\$861	\$1,076	\$1,309	\$1,447
	UHC Choice Plus HSA Silver 3000	\$3,000	\$7,350	30%	\$364	\$475	\$477	\$540	\$581	\$608	\$686	\$849	\$1,060	\$1,290	\$1,426
	UHC Choice Plus Silver 5500	\$5,500	\$9,100	30%	\$325	\$425	\$427	\$483	\$520	\$543	\$614	\$759	\$948	\$1,154	\$1,275

Silver

### Rating Area 3: Flathead, Lake, and Missoula Counties

Bronze															
Company	Plan Name	Deductible	Out of Pocket	Co-insurance	Ages										
					0-14	21-24	25	30	35	40	45	50	55	60	64+
<b>BlueCross BlueShield of Montana</b>	Blue Focus Bronze POS 002	\$7,000	\$7,000	100%	\$213	\$279	\$280	\$316	\$340	\$356	\$402	\$497	\$621	\$756	\$836
	Blue Focus Bronze POS 101	\$8,550	\$8,550	100%	\$196	\$256	\$257	\$291	\$313	\$328	\$370	\$458	\$572	\$696	\$769
	Blue Preferred Bronze PPO 101	\$8,550	\$8,550	100%	\$244	\$320	\$321	\$363	\$390	\$408	\$461	\$571	\$713	\$867	\$959
	Blue Preferred Bronze PPO 134	\$6,500	\$7,000	60%	\$252	\$330	\$331	\$374	\$403	\$422	\$476	\$589	\$736	\$895	\$990
<b>Mountain Health Co-Op</b>	Connect SG Bronze MT	\$7,200	\$8,150	60%	\$249	\$325	\$326	\$369	\$397	\$416	\$469	\$581	\$725	\$882	\$975
	Connect SG Bronze MT HD	\$7,000	\$7,000	0%	\$259	\$338	\$340	\$384	\$414	\$433	\$489	\$605	\$755	\$919	\$1,015
	Connect SG Bronze MT Expanded	\$6,500	\$8,550	50%	\$249	\$326	\$327	\$370	\$398	\$416	\$470	\$581	\$726	\$884	\$977
	Plus SG Bronze MT Expanded	\$7,800	\$8,550	60%	\$223	\$292	\$293	\$331	\$356	\$373	\$421	\$521	\$650	\$791	\$875
	Plus SG Bronze MT HD	\$7,050	\$7,050	0%	\$237	\$310	\$311	\$352	\$379	\$396	\$448	\$554	\$692	\$842	\$931
	Access SG Bronze MT	\$7,200	\$8,150	60%	\$249	\$325	\$326	\$369	\$397	\$416	\$469	\$581	\$725	\$882	\$975
	Access SG Bronze MT HD	\$7,000	\$7,000	0%	\$259	\$338	\$340	\$384	\$414	\$433	\$489	\$605	\$755	\$919	\$1,015
<b>PacificSource</b>	Navigator Bronze HSA 7050	\$7,050	\$7,050	0%	\$240	\$313	\$315	\$356	\$383	\$400	\$452	\$560	\$699	\$850	\$939
	Navigator Bronze 8150	\$8,150	\$8,150	0%	\$245	\$320	\$321	\$363	\$391	\$409	\$462	\$572	\$714	\$869	\$960
	Navigator Bronze 9100	\$9,100	\$9,100	0%	\$222	\$290	\$291	\$329	\$354	\$371	\$419	\$518	\$647	\$787	\$870
	Navigator Bronze 8700	\$8,700	\$8,700	0%	\$264	\$345	\$347	\$392	\$422	\$441	\$499	\$617	\$770	\$937	\$1,035
	Navigator Bronze 8700 VH	\$8,700	\$8,700	0%	\$267	\$349	\$350	\$396	\$426	\$446	\$504	\$623	\$778	\$947	\$1,047
<b>UnitedHealthcare</b>	UHC Choice Plus HSA Bronze 7350	\$7,350	\$7,350	0%	\$317	\$415	\$416	\$471	\$507	\$530	\$599	\$741	\$925	\$1,126	\$1,244
	UHC Choice Plus Bronze 9100	\$9,100	\$9,100	0%	\$301	\$393	\$395	\$446	\$481	\$503	\$568	\$703	\$877	\$1,068	\$1,180
Bronze															

