

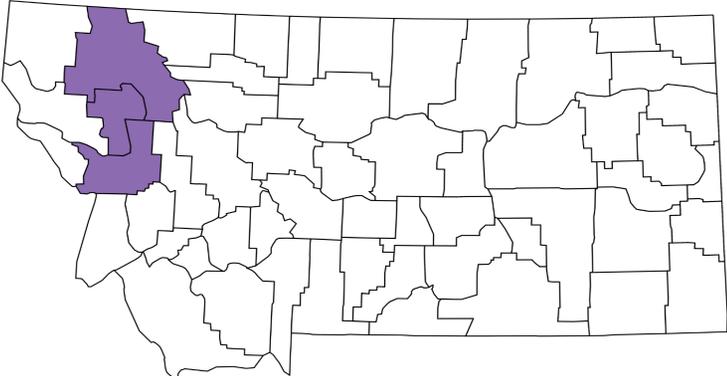
# Rating Area 3: Flathead, Lake, and Missoula Counties

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

The premium tables show 2023 monthly premiums for the third quarter of 2023 (Jul-Sep) 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:**

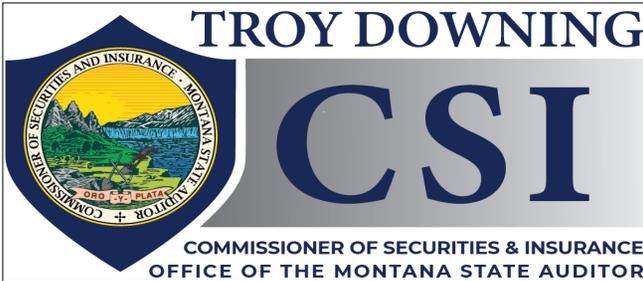
- This table does not include every possible monthly premium.
- These premiums are subject to change.
- Deductibles and Out of Pocket maximums are shown for individuals. Deductibles and Out of Pocket maximums for families may be different.
- Review actual policy language and plan details for deductibles, 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%	\$353	\$461	\$463	\$523	\$563	\$589	\$666	\$823	\$1,028	\$1,251	\$1,383
	Blue Focus Platinum POS 007	\$250	\$1,500	80%	\$368	\$481	\$483	\$546	\$588	\$615	\$694	\$859	\$1,073	\$1,305	\$1,443
	Blue Focus Platinum POS 008	\$500	\$2,500	80%	\$354	\$463	\$465	\$526	\$566	\$592	\$669	\$827	\$1,033	\$1,257	\$1,389
	Blue Preferred Platinum PPO 101	\$750	\$1,500	80%	\$406	\$530	\$532	\$602	\$648	\$678	\$766	\$947	\$1,183	\$1,439	\$1,591
	Blue Preferred Platinum PPO 102	\$250	\$1,500	80%	\$414	\$541	\$543	\$614	\$661	\$691	\$781	\$966	\$1,207	\$1,468	\$1,623
	Blue Preferred Platinum PPO 103	\$500	\$2,500	80%	\$402	\$526	\$528	\$597	\$642	\$672	\$759	\$939	\$1,172	\$1,427	\$1,577
<b>PacificSource</b>	Navigator Platinum 500	\$500	\$3,000	20%	\$422	\$552	\$554	\$627	\$675	\$706	\$797	\$986	\$1,231	\$1,499	\$1,656
	Navigator Platinum 500 VH	\$500	\$3,000	20%	\$425	\$556	\$558	\$631	\$679	\$710	\$803	\$993	\$1,239	\$1,508	\$1,667
<b>UnitedHealthcare</b>	UHC Choice Plus Platinum 500	\$500	\$2,400	20%	\$455	\$594	\$597	\$674	\$726	\$759	\$858	\$1,061	\$1,325	\$1,612	\$1,782
	UHC Choice Plus Platinum 0	\$0	\$3,250	20%	\$467	\$610	\$612	\$692	\$745	\$779	\$881	\$1,089	\$1,360	\$1,655	\$1,830
	UHC Choice Plus Platinum 250	\$250	\$2,600	20%	\$456	\$596	\$598	\$676	\$728	\$761	\$860	\$1,064	\$1,329	\$1,617	\$1,787

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%	\$282	\$369	\$370	\$419	\$451	\$471	\$532	\$659	\$822	\$1,001	\$1,106
	Blue Focus Gold POS 007	\$1,500	\$5,700	80%	\$287	\$375	\$377	\$426	\$459	\$480	\$542	\$670	\$837	\$1,019	\$1,126
	Blue Focus Gold POS 008	\$2,500	\$6,500	90%	\$278	\$364	\$365	\$413	\$445	\$465	\$525	\$650	\$811	\$987	\$1,091
	Blue Focus Gold POS 009	\$3,500	\$6,000	80%	\$266	\$348	\$349	\$395	\$425	\$444	\$502	\$621	\$775	\$943	\$1,043
	Blue Focus Gold POS 101	\$3,000	\$3,500	90%	\$270	\$353	\$354	\$400	\$431	\$451	\$509	\$630	\$787	\$958	\$1,058
	Blue Preferred Gold PPO 101	\$3,000	\$3,500	90%	\$326	\$426	\$428	\$484	\$521	\$545	\$616	\$762	\$951	\$1,157	\$1,279
	Blue Preferred Gold PPO 105	\$2,500	\$4,500	80%	\$339	\$443	\$445	\$503	\$541	\$566	\$640	\$791	\$988	\$1,202	\$1,329
	Blue Preferred Gold PPO 107	\$1,500	\$6,500	80%	\$339	\$443	\$444	\$502	\$541	\$566	\$639	\$791	\$987	\$1,201	\$1,328
	Blue Preferred Gold PPO 110	\$2,000	\$6,750	80%	\$338	\$442	\$444	\$501	\$540	\$565	\$638	\$789	\$985	\$1,199	\$1,325
	Blue Preferred Gold PPO 111	\$3,500	\$6,000	80%	\$322	\$420	\$422	\$477	\$514	\$537	\$607	\$751	\$937	\$1,141	\$1,261
Blue Preferred Gold PPO 123	\$4,000	\$4,000	100%	\$317	\$415	\$416	\$471	\$507	\$530	\$599	\$741	\$925	\$1,126	\$1,244	
Blue Preferred Gold PPO 135	\$3,000	\$3,000	100%	\$341	\$446	\$448	\$506	\$545	\$570	\$644	\$796	\$994	\$1,210	\$1,337	
Mountain Health Co-Op	Connect SG Gold MT	\$1,000	\$6,500	30%	\$340	\$444	\$446	\$504	\$543	\$568	\$642	\$793	\$991	\$1,206	\$1,333
	Plus SG Gold MT	\$1,000	\$7,000	30%	\$309	\$404	\$406	\$459	\$494	\$517	\$584	\$722	\$902	\$1,098	\$1,213
	Plus SG Gold MT HD	\$3,000	\$3,000	0%	\$311	\$406	\$408	\$461	\$496	\$519	\$586	\$725	\$906	\$1,102	\$1,218
	Access SG Gold MT	\$1,000	\$6,500	30%	\$340	\$444	\$446	\$504	\$543	\$568	\$642	\$793	\$991	\$1,206	\$1,333
PacificSource	Navigator Gold 1000	\$1,000	\$6,500	30%	\$358	\$468	\$470	\$531	\$572	\$598	\$676	\$836	\$1,044	\$1,270	\$1,404
	Navigator Gold 2000	\$2,000	\$6,500	30%	\$336	\$440	\$441	\$499	\$537	\$562	\$635	\$785	\$981	\$1,193	\$1,319
	Navigator Gold HSA 3000	\$3,000	\$3,000	0%	\$314	\$411	\$412	\$466	\$502	\$525	\$593	\$733	\$916	\$1,114	\$1,232
	Navigator Gold 3000	\$3,000	\$5,500	30%	\$329	\$430	\$431	\$488	\$525	\$549	\$620	\$767	\$958	\$1,166	\$1,289
	Navigator Gold 1000 VH	\$1,000	\$6,500	30%	\$361	\$472	\$473	\$535	\$576	\$603	\$681	\$842	\$1,052	\$1,280	\$1,415
	Navigator Gold 2000 VH	\$2,000	\$6,500	30%	\$339	\$443	\$445	\$503	\$542	\$567	\$640	\$792	\$989	\$1,203	\$1,329
Navigator Gold 3000 VH	\$3,000	\$5,500	30%	\$332	\$433	\$435	\$492	\$530	\$554	\$626	\$774	\$966	\$1,176	\$1,299	
UnitedHealthcare	UHC Choice Plus Gold 1000-2	\$1,000	\$7,250	20%	\$408	\$533	\$535	\$605	\$652	\$681	\$770	\$952	\$1,189	\$1,447	\$1,600
	UHC Choice Plus HSA Gold 1500-2	\$1,500	\$6,500	0%	\$458	\$598	\$601	\$679	\$731	\$764	\$864	\$1,068	\$1,334	\$1,623	\$1,794
	UHC Choice Plus Gold 0	\$0	\$9,100	30%	\$421	\$550	\$552	\$624	\$672	\$703	\$794	\$982	\$1,226	\$1,492	\$1,650
	UHC Choice Plus Gold 1500-2	\$1,500	\$9,100	20%	\$413	\$540	\$542	\$613	\$660	\$690	\$780	\$964	\$1,204	\$1,465	\$1,620
	UHC Choice Plus Gold 1000-1	\$1,000	\$7,400	20%	\$401	\$525	\$527	\$595	\$641	\$670	\$757	\$937	\$1,170	\$1,424	\$1,574
	UHC Choice Plus Gold 500	\$500	\$8,000	30%	\$396	\$517	\$519	\$587	\$632	\$661	\$747	\$924	\$1,153	\$1,403	\$1,551
	UHC Choice Plus Gold 750	\$750	\$9,100	20%	\$399	\$521	\$523	\$592	\$637	\$666	\$753	\$931	\$1,162	\$1,415	\$1,564
	UHC Choice Plus Gold 2000-2	\$2,000	\$6,500	20%	\$394	\$515	\$517	\$584	\$629	\$658	\$743	\$919	\$1,148	\$1,397	\$1,544
	UHC Choice Plus Gold 1500-3	\$1,500	\$8,000	20%	\$389	\$509	\$511	\$578	\$622	\$651	\$735	\$909	\$1,135	\$1,382	\$1,527
	UHC Choice Plus Gold 1500-1	\$1,500	\$9,100	20%	\$391	\$511	\$513	\$580	\$625	\$653	\$738	\$913	\$1,140	\$1,388	\$1,534
	UHC Choice Plus Gold 1200	\$1,200	\$9,100	20%	\$392	\$513	\$515	\$582	\$626	\$655	\$740	\$915	\$1,143	\$1,391	\$1,538
	UHC Choice Plus Gold 1000-3	\$1,000	\$9,100	20%	\$388	\$507	\$509	\$576	\$620	\$648	\$733	\$906	\$1,131	\$1,377	\$1,522
	UHC Choice Plus HSA Gold 1500-1	\$1,500	\$6,500	20%	\$414	\$541	\$544	\$615	\$662	\$692	\$782	\$967	\$1,207	\$1,469	\$1,624
	UHC Choice Plus Gold 2000-3	\$2,000	\$8,100	20%	\$378	\$495	\$497	\$561	\$604	\$632	\$714	\$883	\$1,103	\$1,342	\$1,484
	UHC Choice Plus Gold 3000-1	\$3,000	\$5,800	20%	\$375	\$490	\$492	\$557	\$599	\$627	\$708	\$876	\$1,094	\$1,331	\$1,471
UHC Choice Plus Gold 3000-2	\$3,000	\$7,000	20%	\$379	\$495	\$497	\$562	\$605	\$633	\$715	\$884	\$1,104	\$1,344	\$1,485	
UHC Choice Plus Gold 2000-1	\$2,000	\$6,000	50%	\$378	\$494	\$496	\$560	\$603	\$631	\$713	\$882	\$1,101	\$1,340	\$1,481	

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%	\$229	\$300	\$301	\$340	\$366	\$383	\$433	\$535	\$668	\$813	\$899
	Blue Focus Silver POS 003	\$3,700	\$6,750	90%	\$240	\$314	\$315	\$356	\$384	\$401	\$453	\$561	\$700	\$852	\$942
	Blue Focus Silver POS 010	\$3,500	\$5,700	80%	\$239	\$313	\$314	\$355	\$382	\$400	\$452	\$559	\$698	\$849	\$939
	Blue Focus Silver POS 011	\$6,000	\$8,700	60%	\$230	\$301	\$302	\$341	\$367	\$384	\$434	\$537	\$670	\$816	\$902
	Blue Focus Silver POS 101	\$4,000	\$6,900	80%	\$226	\$295	\$296	\$335	\$361	\$377	\$426	\$527	\$658	\$801	\$886
	Blue Preferred Silver PPO 101	\$4,000	\$6,900	80%	\$280	\$366	\$367	\$415	\$447	\$467	\$528	\$653	\$815	\$992	\$1,097
	Blue Preferred Silver PPO 117	\$3,500	\$5,750	80%	\$293	\$383	\$385	\$435	\$468	\$490	\$554	\$685	\$855	\$1,040	\$1,150
	Blue Preferred Silver PPO 120	\$5,000	\$9,000	70%	\$282	\$369	\$370	\$418	\$450	\$471	\$532	\$658	\$822	\$1,000	\$1,106
	Blue Preferred Silver PPO 121	\$6,000	\$9,100	60%	\$283	\$370	\$371	\$420	\$452	\$473	\$534	\$661	\$825	\$1,004	\$1,109
	Blue Preferred Silver PPO 122	\$4,900	\$4,900	100%	\$300	\$392	\$393	\$445	\$479	\$501	\$566	\$700	\$874	\$1,063	\$1,175
Blue Preferred Silver PPO 127	\$3,000	\$6,000	80%	\$300	\$392	\$393	\$445	\$479	\$501	\$566	\$700	\$874	\$1,063	\$1,175	
Blue Preferred Silver PPO 136	\$5,500	\$5,500	100%	\$289	\$378	\$380	\$429	\$462	\$483	\$546	\$675	\$843	\$1,026	\$1,134	
Mountain Health Co-Op	Connect SG Silver MT	\$5,200	\$8,550	40%	\$292	\$381	\$383	\$433	\$466	\$487	\$550	\$681	\$850	\$1,035	\$1,144
	Connect SG Silver MT HD	\$5,000	\$5,000	0%	\$294	\$385	\$386	\$436	\$470	\$491	\$555	\$687	\$857	\$1,044	\$1,154
	Plus SG Silver MT	\$5,300	\$8,550	40%	\$265	\$347	\$348	\$394	\$424	\$443	\$501	\$620	\$774	\$942	\$1,041
	Plus SG Silver MT HD	\$5,000	\$5,000	0%	\$270	\$353	\$355	\$401	\$432	\$451	\$510	\$631	\$788	\$958	\$1,059
	Access SG Silver MT	\$5,200	\$8,550	40%	\$292	\$381	\$383	\$433	\$466	\$487	\$550	\$681	\$850	\$1,035	\$1,144
	Access SG Silver MT HD	\$5,000	\$5,000	0%	\$294	\$385	\$386	\$436	\$470	\$491	\$555	\$687	\$857	\$1,044	\$1,154
PacificSource	Navigator Silver HSA 4800	\$4,800	\$4,800	0%	\$278	\$364	\$365	\$413	\$445	\$465	\$526	\$650	\$812	\$988	\$1,092
	Navigator Silver HSA 3000	\$3,000	\$7,050	20%	\$291	\$380	\$381	\$431	\$464	\$485	\$548	\$678	\$847	\$1,031	\$1,139
	Navigator Silver 5500	\$5,500	\$9,100	30%	\$292	\$382	\$384	\$434	\$467	\$488	\$552	\$682	\$852	\$1,037	\$1,146
	Navigator Silver 6500	\$6,500	\$9,100	30%	\$286	\$373	\$375	\$424	\$456	\$477	\$539	\$667	\$833	\$1,014	\$1,119
	Navigator Silver 4500	\$4,500	\$9,100	30%	\$297	\$389	\$390	\$441	\$475	\$497	\$561	\$694	\$867	\$1,055	\$1,166
	Navigator Silver HSA 5500	\$5,500	\$5,500	0%	\$266	\$348	\$349	\$395	\$425	\$445	\$503	\$622	\$776	\$945	\$1,044
	Navigator Silver 3000	\$3,000	\$9,100	40%	\$303	\$397	\$398	\$450	\$485	\$507	\$573	\$708	\$884	\$1,076	\$1,190
	Navigator Silver 5500 VH	\$5,500	\$9,100	30%	\$295	\$386	\$387	\$438	\$471	\$493	\$557	\$689	\$860	\$1,047	\$1,157
	Navigator Silver 6500 VH	\$6,500	\$9,100	30%	\$288	\$377	\$379	\$428	\$461	\$482	\$545	\$674	\$841	\$1,024	\$1,131
Navigator Silver 4500 VH	\$4,500	\$9,100	30%	\$300	\$392	\$394	\$445	\$480	\$502	\$567	\$701	\$875	\$1,065	\$1,176	
UnitedHealthcare	UHC Choice Plus HSA Silver 2500	\$2,500	\$7,350	30%	\$377	\$493	\$495	\$559	\$602	\$629	\$711	\$880	\$1,098	\$1,337	\$1,478
	UHC Choice Plus HSA Silver 2750	\$2,750	\$7,350	20%	\$378	\$494	\$496	\$561	\$604	\$632	\$714	\$883	\$1,102	\$1,341	\$1,482
	UHC Choice Plus HSA Silver 3000	\$3,000	\$7,350	30%	\$373	\$487	\$489	\$553	\$595	\$622	\$703	\$870	\$1,086	\$1,322	\$1,461
	UHC Choice Plus Silver 5500	\$5,500	\$9,100	30%	\$333	\$436	\$437	\$494	\$532	\$557	\$629	\$778	\$971	\$1,182	\$1,307

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%	\$217	\$283	\$284	\$321	\$346	\$362	\$409	\$506	\$631	\$768	\$849
	Blue Focus Bronze POS 101	\$8,550	\$8,550	100%	\$199	\$261	\$262	\$296	\$319	\$333	\$376	\$466	\$581	\$707	\$782
	Blue Preferred Bronze PPO 101	\$8,550	\$8,550	100%	\$248	\$325	\$326	\$369	\$397	\$415	\$469	\$580	\$724	\$881	\$974
	Blue Preferred Bronze PPO 134	\$6,500	\$7,000	60%	\$257	\$335	\$337	\$381	\$410	\$429	\$484	\$599	\$748	\$910	\$1,006
<b>Mountain Health Co-Op</b>	Connect SG Bronze MT	\$7,200	\$8,150	60%	\$254	\$332	\$334	\$377	\$406	\$425	\$480	\$593	\$741	\$902	\$997
	Connect SG Bronze MT HD	\$7,000	\$7,000	0%	\$265	\$346	\$347	\$393	\$423	\$442	\$499	\$618	\$771	\$939	\$1,038
	Connect SG Bronze MT Expanded	\$6,500	\$8,550	50%	\$255	\$333	\$334	\$378	\$407	\$425	\$480	\$594	\$742	\$903	\$998
	Plus SG Bronze MT Expanded	\$7,800	\$8,550	60%	\$228	\$298	\$299	\$338	\$364	\$381	\$430	\$532	\$664	\$809	\$894
	Plus SG Bronze MT HD	\$7,050	\$7,050	0%	\$242	\$317	\$318	\$360	\$387	\$405	\$458	\$566	\$707	\$860	\$951
	Access SG Bronze MT	\$7,200	\$8,150	60%	\$254	\$332	\$334	\$377	\$406	\$425	\$480	\$593	\$741	\$902	\$997
	Access SG Bronze MT HD	\$7,000	\$7,000	0%	\$265	\$346	\$347	\$393	\$423	\$442	\$499	\$618	\$771	\$939	\$1,038
<b>PacificSource</b>	Navigator Bronze HSA 7050	\$7,050	\$7,050	0%	\$244	\$318	\$320	\$361	\$389	\$407	\$460	\$569	\$710	\$864	\$954
	Navigator Bronze 8150	\$8,150	\$8,150	0%	\$249	\$325	\$326	\$369	\$397	\$416	\$470	\$581	\$725	\$883	\$975
	Navigator Bronze 9100	\$9,100	\$9,100	0%	\$226	\$295	\$296	\$335	\$360	\$377	\$426	\$526	\$657	\$800	\$884
	Navigator Bronze 8700	\$8,700	\$8,700	0%	\$268	\$351	\$352	\$398	\$429	\$448	\$507	\$627	\$782	\$952	\$1,053
	Navigator Bronze 8700 VH	\$8,700	\$8,700	0%	\$271	\$355	\$356	\$402	\$433	\$453	\$512	\$633	\$791	\$962	\$1,064
<b>UnitedHealthcare</b>	UHC Choice Plus HSA Bronze 7350	\$7,350	\$7,350	0%	\$325	\$425	\$427	\$482	\$519	\$543	\$614	\$759	\$948	\$1,153	\$1,275
	UHC Choice Plus Bronze 9100	\$9,100	\$9,100	0%	\$308	\$403	\$405	\$457	\$492	\$515	\$582	\$720	\$899	\$1,094	\$1,209

Bronze

