

# State of Montana 2023 Small Group ACA Rates

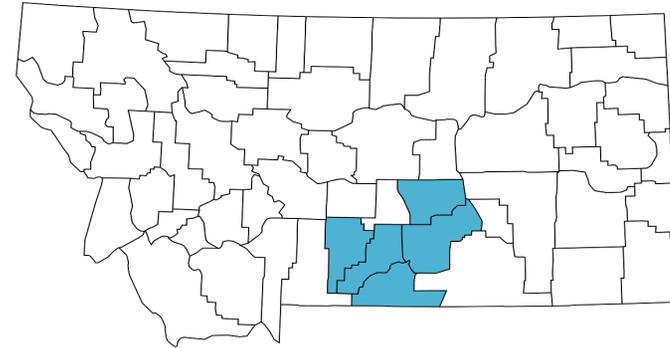
## Rating Area 1: Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone Counties

The premium tables show 2023 monthly premiums for the fourth quarter of 2023 (Oct-Dec) 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:**

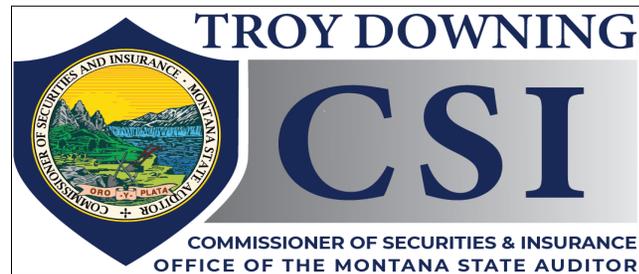
- This table does not include every possible monthly premium.
- These premiums are subject to change.
- Deductibles and Out of Pocket maximums are shown for individuals. Deductibles and Out of Pocket maximums for families may be different.
- Review actual policy language and plan details for deductibles, 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+
<b>Blue Cross Blue Shield of Montana</b>	Blue Focus Platinum POS 006	\$750	\$1,500	80%	\$294	\$385	\$386	\$437	\$470	\$492	\$555	\$687	\$858	\$1,044	\$1,154
	Blue Focus Platinum POS 007	\$250	\$1,500	80%	\$307	\$401	\$403	\$456	\$490	\$513	\$580	\$717	\$895	\$1,089	\$1,204
	Blue Focus Platinum POS 008	\$500	\$2,500	80%	\$296	\$386	\$388	\$439	\$472	\$494	\$558	\$690	\$862	\$1,049	\$1,159
	Blue Preferred Platinum PPO 101	\$750	\$1,500	80%	\$388	\$508	\$510	\$576	\$620	\$649	\$733	\$907	\$1,132	\$1,378	\$1,523
	Blue Preferred Platinum PPO 102	\$250	\$1,500	80%	\$396	\$518	\$520	\$588	\$633	\$662	\$748	\$925	\$1,155	\$1,406	\$1,554
	Blue Preferred Platinum PPO 103	\$500	\$2,500	80%	\$385	\$503	\$505	\$571	\$615	\$643	\$727	\$899	\$1,122	\$1,366	\$1,510
<b>PacificSource</b>	Navigator Platinum 500	\$500	\$3,000	20%	\$403	\$527	\$530	\$599	\$645	\$674	\$762	\$942	\$1,176	\$1,431	\$1,581
	Navigator Platinum 500 VH	\$500	\$3,000	20%	\$406	\$531	\$533	\$603	\$649	\$678	\$767	\$948	\$1,184	\$1,441	\$1,593
<b>UnitedHealthcare</b>	UHC Choice Plus Platinum 500	\$500	\$2,400	20%	\$433	\$565	\$568	\$642	\$691	\$723	\$817	\$1,010	\$1,261	\$1,535	\$1,696
	UHC Choice Plus Platinum 0	\$0	\$3,250	20%	\$444	\$580	\$583	\$659	\$709	\$742	\$838	\$1,037	\$1,294	\$1,575	\$1,741
	UHC Choice Plus Platinum 250	\$250	\$2,600	20%	\$434	\$567	\$569	\$644	\$693	\$725	\$819	\$1,013	\$1,265	\$1,539	\$1,701
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%	\$235	\$308	\$309	\$349	\$376	\$393	\$444	\$550	\$686	\$835	\$923
	Blue Focus Gold POS 007	\$1,500	\$5,700	80%	\$240	\$313	\$315	\$356	\$383	\$400	\$452	\$560	\$699	\$850	\$940
	Blue Focus Gold POS 008	\$2,500	\$6,500	90%	\$232	\$304	\$305	\$345	\$371	\$388	\$438	\$542	\$677	\$824	\$911
	Blue Focus Gold POS 009	\$3,500	\$6,000	80%	\$222	\$290	\$291	\$329	\$355	\$371	\$419	\$518	\$647	\$787	\$870
	Blue Focus Gold POS 101	\$3,000	\$3,500	90%	\$225	\$294	\$296	\$334	\$360	\$376	\$425	\$526	\$657	\$799	\$883
	Blue Preferred Gold PPO 101	\$3,000	\$3,500	90%	\$312	\$408	\$410	\$463	\$499	\$522	\$589	\$729	\$910	\$1,108	\$1,225
	Blue Preferred Gold PPO 105	\$2,500	\$4,500	80%	\$324	\$424	\$426	\$481	\$518	\$542	\$612	\$757	\$945	\$1,151	\$1,272
	Blue Preferred Gold PPO 107	\$1,500	\$6,500	80%	\$324	\$424	\$425	\$481	\$518	\$541	\$612	\$757	\$945	\$1,150	\$1,271
	Blue Preferred Gold PPO 110	\$2,000	\$6,750	80%	\$323	\$423	\$425	\$480	\$517	\$540	\$611	\$755	\$943	\$1,148	\$1,268
	Blue Preferred Gold PPO 111	\$3,500	\$6,000	80%	\$308	\$402	\$404	\$457	\$492	\$514	\$581	\$719	\$897	\$1,092	\$1,207
	Blue Preferred Gold PPO 123	\$4,000	\$4,000	100%	\$304	\$397	\$399	\$451	\$485	\$507	\$573	\$709	\$885	\$1,077	\$1,191
	Blue Preferred Gold PPO 135	\$3,000	\$3,000	100%	\$326	\$427	\$428	\$484	\$521	\$545	\$616	\$762	\$952	\$1,158	\$1,280
Mountain Health Co-Op	Connect SG Gold MT	\$1,000	\$6,500	30%	\$335	\$438	\$439	\$497	\$535	\$559	\$632	\$782	\$976	\$1,188	\$1,313
	Plus SG Gold MT	\$1,000	\$7,000	30%	\$305	\$398	\$400	\$452	\$487	\$509	\$575	\$712	\$888	\$1,081	\$1,195
	Plus SG Gold MT HD	\$3,000	\$3,000	0%	\$306	\$400	\$402	\$454	\$489	\$511	\$578	\$714	\$892	\$1,086	\$1,200
	Access SG Gold MT	\$1,000	\$6,500	30%	\$335	\$438	\$439	\$497	\$535	\$559	\$632	\$782	\$976	\$1,188	\$1,313
	Rocky Mountain SG Gold MT	\$1,000	\$6,500	30%	\$320	\$418	\$420	\$475	\$511	\$534	\$604	\$747	\$933	\$1,135	\$1,255
PacificSource	Navigator Gold 1000	\$1,000	\$6,500	30%	\$342	\$447	\$449	\$507	\$546	\$571	\$645	\$798	\$997	\$1,213	\$1,341
	Navigator Gold 2000	\$2,000	\$6,500	30%	\$321	\$420	\$422	\$477	\$513	\$537	\$606	\$750	\$937	\$1,140	\$1,260
	Navigator Gold HSA 3000	\$3,000	\$3,000	0%	\$300	\$392	\$394	\$445	\$479	\$501	\$566	\$701	\$875	\$1,064	\$1,176
	Navigator Gold 3000	\$3,000	\$5,500	30%	\$314	\$410	\$412	\$466	\$502	\$525	\$593	\$733	\$915	\$1,114	\$1,230
	Navigator Gold 1000 VH	\$1,000	\$6,500	30%	\$345	\$450	\$452	\$511	\$550	\$576	\$650	\$805	\$1,005	\$1,223	\$1,350
	Navigator Gold 2000 VH	\$2,000	\$6,500	30%	\$324	\$424	\$425	\$481	\$518	\$541	\$612	\$756	\$944	\$1,149	\$1,271
Navigator Gold 3000 VH	\$3,000	\$5,500	30%	\$317	\$414	\$416	\$470	\$506	\$529	\$598	\$739	\$923	\$1,123	\$1,242	
UnitedHealthcare	UHC Choice Plus Gold 1000-2	\$1,000	\$7,250	20%	\$388	\$508	\$510	\$576	\$620	\$649	\$733	\$906	\$1,132	\$1,377	\$1,523
	UHC Choice Plus HSA Gold 1500-2	\$1,500	\$6,500	0%	\$436	\$569	\$572	\$646	\$696	\$728	\$822	\$1,017	\$1,270	\$1,545	\$1,708
	UHC Choice Plus Gold 0	\$0	\$9,100	30%	\$400	\$523	\$525	\$594	\$640	\$669	\$756	\$935	\$1,167	\$1,421	\$1,570
	UHC Choice Plus Gold 1500-2	\$1,500	\$9,100	20%	\$393	\$514	\$516	\$583	\$628	\$657	\$742	\$918	\$1,146	\$1,395	\$1,541
	UHC Choice Plus Gold 1000-1	\$1,000	\$7,400	20%	\$382	\$499	\$501	\$567	\$610	\$638	\$721	\$892	\$1,113	\$1,355	\$1,498
	UHC Choice Plus Gold 500	\$500	\$8,000	30%	\$377	\$492	\$494	\$559	\$601	\$629	\$711	\$879	\$1,098	\$1,336	\$1,477
	UHC Choice Plus Gold 750	\$750	\$9,100	20%	\$380	\$496	\$498	\$563	\$606	\$634	\$716	\$886	\$1,106	\$1,346	\$1,488
	UHC Choice Plus Gold 2000-2	\$2,000	\$6,500	20%	\$375	\$490	\$492	\$556	\$599	\$626	\$707	\$875	\$1,092	\$1,330	\$1,470
	UHC Choice Plus Gold 1500-3	\$1,500	\$8,000	20%	\$371	\$485	\$486	\$550	\$592	\$619	\$700	\$865	\$1,080	\$1,315	\$1,454
	UHC Choice Plus Gold 1500-1	\$1,500	\$9,100	20%	\$372	\$487	\$489	\$552	\$595	\$622	\$703	\$869	\$1,085	\$1,321	\$1,460
	UHC Choice Plus Gold 1200	\$1,200	\$9,100	20%	\$373	\$488	\$490	\$554	\$596	\$624	\$705	\$871	\$1,088	\$1,324	\$1,464
	UHC Choice Plus Gold 1000-3	\$1,000	\$9,100	20%	\$369	\$483	\$485	\$548	\$590	\$617	\$697	\$863	\$1,077	\$1,311	\$1,449
	UHC Choice Plus HSA Gold 1500-1	\$1,500	\$6,500	20%	\$394	\$515	\$517	\$585	\$630	\$659	\$744	\$920	\$1,149	\$1,399	\$1,546
	UHC Choice Plus Gold 2000-3	\$2,000	\$8,100	20%	\$360	\$471	\$473	\$534	\$575	\$602	\$680	\$841	\$1,050	\$1,278	\$1,412
	UHC Choice Plus Gold 3000-1	\$3,000	\$5,800	20%	\$357	\$467	\$469	\$530	\$570	\$596	\$674	\$834	\$1,041	\$1,267	\$1,400
	UHC Choice Plus Gold 3000-2	\$3,000	\$7,000	20%	\$360	\$471	\$473	\$535	\$576	\$602	\$680	\$842	\$1,051	\$1,279	\$1,414
	UHC Choice Plus Gold 2000-1	\$2,000	\$6,000	50%	\$359	\$470	\$472	\$533	\$574	\$600	\$678	\$839	\$1,048	\$1,275	\$1,409

Gold

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

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%	\$191	\$250	\$251	\$284	\$306	\$320	\$361	\$447	\$558	\$679	\$750
	Blue Focus Silver POS 003	\$3,700	\$6,750	90%	\$200	\$262	\$263	\$297	\$320	\$335	\$378	\$468	\$584	\$711	\$786
	Blue Focus Silver POS 010	\$3,500	\$5,700	80%	\$200	\$261	\$262	\$296	\$319	\$334	\$377	\$466	\$582	\$709	\$783
	Blue Focus Silver POS 011	\$6,000	\$8,700	60%	\$192	\$251	\$252	\$285	\$307	\$321	\$362	\$448	\$559	\$681	\$753
	Blue Focus Silver POS 101	\$4,000	\$6,900	80%	\$188	\$246	\$247	\$280	\$301	\$315	\$356	\$440	\$549	\$669	\$739
	Blue Preferred Silver PPO 101	\$4,000	\$6,900	80%	\$268	\$350	\$351	\$397	\$428	\$447	\$505	\$625	\$780	\$950	\$1,050
	Blue Preferred Silver PPO 117	\$3,500	\$5,750	80%	\$281	\$367	\$368	\$416	\$448	\$469	\$530	\$655	\$818	\$996	\$1,101
	Blue Preferred Silver PPO 120	\$5,000	\$9,000	70%	\$270	\$353	\$354	\$400	\$431	\$451	\$509	\$630	\$787	\$957	\$1,058
	Blue Preferred Silver PPO 121	\$6,000	\$9,100	60%	\$271	\$354	\$355	\$402	\$433	\$452	\$511	\$632	\$789	\$961	\$1,062
	Blue Preferred Silver PPO 122	\$4,900	\$4,900	100%	\$287	\$375	\$376	\$426	\$458	\$479	\$541	\$670	\$836	\$1,018	\$1,125
	Blue Preferred Silver PPO 127	\$3,000	\$6,000	80%	\$287	\$375	\$376	\$426	\$458	\$479	\$541	\$670	\$836	\$1,018	\$1,125
Blue Preferred Silver PPO 136	\$5,500	\$5,500	100%	\$277	\$362	\$363	\$411	\$442	\$462	\$522	\$646	\$807	\$982	\$1,085	
Mountain Health Co-Op	Connect SG Silver MT	\$5,200	\$8,550	40%	\$287	\$375	\$377	\$426	\$459	\$480	\$542	\$671	\$837	\$1,019	\$1,126
	Connect SG Silver MT HD	\$5,000	\$5,000	0%	\$290	\$379	\$380	\$430	\$463	\$484	\$547	\$676	\$845	\$1,028	\$1,136
	Plus SG Silver MT	\$5,300	\$8,550	40%	\$261	\$342	\$343	\$388	\$418	\$437	\$493	\$610	\$762	\$928	\$1,025
	Plus SG Silver MT HD	\$5,000	\$5,000	0%	\$266	\$348	\$349	\$395	\$425	\$445	\$502	\$621	\$776	\$944	\$1,044
	Access SG Silver MT	\$5,200	\$8,550	40%	\$287	\$375	\$377	\$426	\$459	\$480	\$542	\$671	\$837	\$1,019	\$1,126
	Access SG Silver MT HD	\$5,000	\$5,000	0%	\$290	\$379	\$380	\$430	\$463	\$484	\$547	\$676	\$845	\$1,028	\$1,136
	Rocky Mountain SG Silver MT	\$5,200	\$8,550	40%	\$275	\$359	\$360	\$407	\$439	\$459	\$518	\$641	\$800	\$974	\$1,077
PacificSource	Navigator Silver HSA 4800	\$4,800	\$4,800	0%	\$266	\$348	\$349	\$395	\$425	\$444	\$502	\$621	\$775	\$944	\$1,043
	Navigator Silver HSA 3000	\$3,000	\$7,050	20%	\$278	\$363	\$364	\$412	\$443	\$464	\$524	\$648	\$809	\$985	\$1,088
	Navigator Silver 5500	\$5,500	\$9,100	30%	\$279	\$365	\$366	\$414	\$446	\$466	\$527	\$652	\$814	\$990	\$1,095
	Navigator Silver 6500	\$6,500	\$9,100	30%	\$273	\$357	\$358	\$405	\$436	\$456	\$515	\$637	\$795	\$968	\$1,070
	Navigator Silver 4500	\$4,500	\$9,100	30%	\$284	\$371	\$373	\$421	\$454	\$475	\$536	\$663	\$828	\$1,008	\$1,113
	Navigator Silver HSA 5500	\$5,500	\$5,500	0%	\$254	\$332	\$334	\$377	\$406	\$425	\$480	\$594	\$741	\$902	\$996
	Navigator Silver 3000	\$3,000	\$9,100	40%	\$290	\$379	\$380	\$430	\$463	\$484	\$547	\$676	\$845	\$1,028	\$1,136
	Navigator Silver 5500 VH	\$5,500	\$9,100	30%	\$282	\$368	\$370	\$418	\$450	\$471	\$532	\$658	\$822	\$1,000	\$1,104
	Navigator Silver 6500 VH	\$6,500	\$9,100	30%	\$276	\$360	\$362	\$409	\$440	\$460	\$520	\$643	\$803	\$978	\$1,080
Navigator Silver 4500 VH	\$4,500	\$9,100	30%	\$287	\$375	\$376	\$425	\$458	\$479	\$541	\$669	\$836	\$1,017	\$1,124	
UnitedHealthcare	UHC Choice Plus HSA Silver 2500	\$2,500	\$7,350	30%	\$359	\$469	\$471	\$532	\$573	\$599	\$677	\$837	\$1,045	\$1,272	\$1,406
	UHC Choice Plus HSA Silver 2750	\$2,750	\$7,350	20%	\$360	\$470	\$472	\$534	\$575	\$601	\$679	\$840	\$1,049	\$1,276	\$1,411
	UHC Choice Plus HSA Silver 3000	\$3,000	\$7,350	30%	\$355	\$464	\$465	\$526	\$566	\$592	\$669	\$828	\$1,034	\$1,258	\$1,391
	UHC Choice Plus Silver 5500	\$5,500	\$9,100	30%	\$317	\$415	\$416	\$470	\$507	\$530	\$599	\$740	\$924	\$1,125	\$1,244
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+
<b>BlueCross BlueShield of Montana</b>	Blue Focus Bronze POS 002	\$7,000	\$7,000	100%	\$181	\$236	\$237	\$268	\$289	\$302	\$341	\$422	\$527	\$641	\$709
	Blue Focus Bronze POS 101	\$8,550	\$8,550	100%	\$166	\$218	\$218	\$247	\$266	\$278	\$314	\$388	\$485	\$590	\$653
	Blue Preferred Bronze PPO 101	\$8,550	\$8,550	100%	\$238	\$311	\$312	\$353	\$380	\$397	\$449	\$555	\$693	\$844	\$933
	Blue Preferred Bronze PPO 134	\$6,500	\$7,000	60%	\$246	\$321	\$322	\$364	\$392	\$410	\$463	\$573	\$716	\$871	\$963
<b>Mountain Health Co-Op</b>	Connect SG Bronze MT	\$7,200	\$8,150	60%	\$250	\$327	\$329	\$371	\$400	\$418	\$473	\$584	\$730	\$888	\$982
	Connect SG Bronze MT HD	\$7,000	\$7,000	0%	\$261	\$341	\$342	\$387	\$416	\$435	\$492	\$608	\$760	\$925	\$1,022
	Connect SG Bronze MT Expanded	\$6,500	\$8,550	50%	\$251	\$328	\$329	\$372	\$400	\$419	\$473	\$585	\$731	\$889	\$983
	Plus SG Bronze MT Expanded	\$7,800	\$8,550	60%	\$224	\$293	\$295	\$333	\$359	\$375	\$424	\$524	\$654	\$796	\$880
	Plus SG Bronze MT HD	\$7,050	\$7,050	0%	\$239	\$312	\$313	\$354	\$381	\$399	\$451	\$558	\$696	\$847	\$937
	Access SG Bronze MT	\$7,200	\$8,150	60%	\$250	\$327	\$329	\$371	\$400	\$418	\$473	\$584	\$730	\$888	\$982
	Access SG Bronze MT HD	\$7,000	\$7,000	0%	\$261	\$341	\$342	\$387	\$416	\$435	\$492	\$608	\$760	\$925	\$1,022
	Rocky Mountain SG Bronze MT HD	\$7,000	\$7,000	0%	\$249	\$326	\$327	\$370	\$398	\$416	\$470	\$582	\$726	\$884	\$977
<b>PacificSource</b>	Navigator Bronze HSA 7050	\$7,050	\$7,050	0%	\$233	\$304	\$305	\$345	\$372	\$389	\$439	\$543	\$678	\$825	\$912
	Navigator Bronze 8150	\$8,150	\$8,150	0%	\$238	\$311	\$312	\$353	\$380	\$397	\$449	\$555	\$693	\$843	\$932
	Navigator Bronze 9100	\$9,100	\$9,100	0%	\$215	\$282	\$283	\$320	\$344	\$360	\$407	\$503	\$628	\$764	\$845
	Navigator Bronze 8700	\$8,700	\$8,700	0%	\$256	\$335	\$336	\$380	\$410	\$428	\$484	\$599	\$747	\$910	\$1,005
	Navigator Bronze 8700 VH	\$8,700	\$8,700	0%	\$259	\$339	\$340	\$384	\$414	\$433	\$489	\$605	\$755	\$919	\$1,016
<b>UnitedHealthcare</b>	UHC Choice Plus HSA Bronze 7350	\$7,350	\$7,350	0%	\$309	\$404	\$406	\$459	\$494	\$517	\$584	\$722	\$902	\$1,098	\$1,213
	UHC Choice Plus Bronze 9100	\$9,100	\$9,100	0%	\$293	\$384	\$385	\$435	\$469	\$490	\$554	\$685	\$855	\$1,041	\$1,151
Bronze															

