

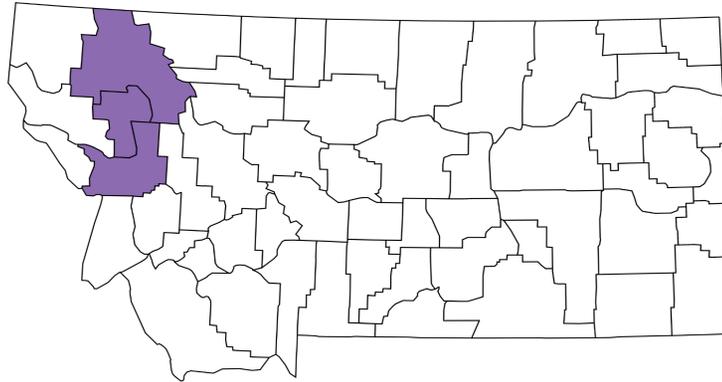
Rating Area 3: Flathead, Lake, and Missoula Counties

Rating Area 3: Flathead, Lake, and Missoula

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 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+
BlueCross BlueShield of Montana	Blue Focus Platinum POS 006	\$750	\$1,500	80%	\$358	\$468	\$470	\$532	\$572	\$599	\$676	\$837	\$1,045	\$1,271	\$1,405
	Blue Focus Platinum POS 007	\$250	\$1,500	80%	\$374	\$489	\$491	\$555	\$597	\$625	\$706	\$873	\$1,090	\$1,327	\$1,466
	Blue Focus Platinum POS 008	\$500	\$2,500	80%	\$360	\$471	\$472	\$534	\$575	\$601	\$680	\$841	\$1,049	\$1,277	\$1,412
	Blue Preferred Platinum PPO 101	\$750	\$1,500	80%	\$412	\$539	\$541	\$612	\$659	\$689	\$778	\$963	\$1,202	\$1,463	\$1,617
	Blue Preferred Platinum PPO 102	\$250	\$1,500	80%	\$421	\$550	\$552	\$624	\$672	\$703	\$794	\$982	\$1,226	\$1,492	\$1,650
	Blue Preferred Platinum PPO 103	\$500	\$2,500	80%	\$409	\$534	\$537	\$607	\$653	\$683	\$772	\$954	\$1,192	\$1,450	\$1,603
PacificSource	Navigator Platinum 500	\$500	\$3,000	20%	\$429	\$561	\$563	\$637	\$686	\$717	\$810	\$1,002	\$1,251	\$1,523	\$1,683
	Navigator Platinum 500 VH	\$500	\$3,000	20%	\$432	\$565	\$567	\$641	\$690	\$722	\$816	\$1,009	\$1,259	\$1,533	\$1,694
UnitedHealthcare	UHC Choice Plus Platinum 500	\$500	\$2,400	20%	\$466	\$609	\$611	\$691	\$744	\$778	\$879	\$1,087	\$1,358	\$1,652	\$1,827
	UHC Choice Plus Platinum 0	\$0	\$3,250	20%	\$478	\$625	\$628	\$709	\$764	\$799	\$903	\$1,116	\$1,394	\$1,696	\$1,875
	UHC Choice Plus Platinum 250	\$250	\$2,600	20%	\$467	\$611	\$613	\$693	\$746	\$780	\$882	\$1,090	\$1,362	\$1,657	\$1,832
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%	\$287	\$375	\$376	\$425	\$458	\$479	\$541	\$669	\$836	\$1,017	\$1,124
	Blue Focus Gold POS 007	\$1,500	\$5,700	80%	\$292	\$382	\$383	\$433	\$466	\$488	\$551	\$681	\$851	\$1,035	\$1,145
	Blue Focus Gold POS 008	\$2,500	\$6,500	90%	\$283	\$370	\$371	\$420	\$452	\$473	\$534	\$660	\$825	\$1,004	\$1,109
	Blue Focus Gold POS 009	\$3,500	\$6,000	80%	\$270	\$353	\$355	\$401	\$432	\$452	\$510	\$631	\$788	\$959	\$1,060
	Blue Focus Gold POS 101	\$3,000	\$3,500	90%	\$274	\$359	\$360	\$407	\$438	\$458	\$518	\$640	\$800	\$973	\$1,076
	Blue Preferred Gold PPO 101	\$3,000	\$3,500	90%	\$332	\$433	\$435	\$492	\$530	\$554	\$626	\$774	\$967	\$1,176	\$1,300
	Blue Preferred Gold PPO 105	\$2,500	\$4,500	80%	\$344	\$450	\$452	\$511	\$550	\$575	\$650	\$804	\$1,004	\$1,222	\$1,351
	Blue Preferred Gold PPO 107	\$1,500	\$6,500	80%	\$344	\$450	\$452	\$511	\$550	\$575	\$650	\$803	\$1,003	\$1,221	\$1,350
	Blue Preferred Gold PPO 110	\$2,000	\$6,750	80%	\$343	\$449	\$451	\$510	\$549	\$574	\$648	\$802	\$1,001	\$1,219	\$1,347
	Blue Preferred Gold PPO 111	\$3,500	\$6,000	80%	\$327	\$427	\$429	\$485	\$522	\$546	\$617	\$763	\$953	\$1,159	\$1,282
Blue Preferred Gold PPO 123	\$4,000	\$4,000	100%	\$322	\$422	\$423	\$478	\$515	\$539	\$609	\$753	\$940	\$1,144	\$1,265	
Blue Preferred Gold PPO 135	\$3,000	\$3,000	100%	\$347	\$453	\$455	\$514	\$554	\$579	\$654	\$809	\$1,010	\$1,230	\$1,359	
Mountain Health Co-Op	Connect SG Gold MT	\$1,000	\$6,500	30%	\$347	\$454	\$456	\$515	\$555	\$580	\$656	\$811	\$1,012	\$1,232	\$1,362
	Plus SG Gold MT	\$1,000	\$7,000	30%	\$316	\$413	\$415	\$469	\$505	\$528	\$597	\$738	\$922	\$1,122	\$1,240
	Plus SG Gold MT HD	\$3,000	\$3,000	0%	\$317	\$415	\$417	\$471	\$507	\$530	\$599	\$741	\$925	\$1,126	\$1,245
	Access SG Gold MT	\$1,000	\$6,500	30%	\$347	\$454	\$456	\$515	\$555	\$580	\$656	\$811	\$1,012	\$1,232	\$1,362
PacificSource	Navigator Gold 1000	\$1,000	\$6,500	30%	\$364	\$476	\$477	\$540	\$581	\$608	\$687	\$849	\$1,060	\$1,291	\$1,427
	Navigator Gold 2000	\$2,000	\$6,500	30%	\$342	\$447	\$449	\$507	\$546	\$571	\$645	\$798	\$996	\$1,213	\$1,340
	Navigator Gold HSA 3000	\$3,000	\$3,000	0%	\$319	\$417	\$419	\$474	\$510	\$533	\$603	\$745	\$930	\$1,132	\$1,251
	Navigator Gold 3000	\$3,000	\$5,500	30%	\$334	\$437	\$438	\$496	\$534	\$558	\$631	\$780	\$974	\$1,185	\$1,310
	Navigator Gold 1000 VH	\$1,000	\$6,500	30%	\$367	\$479	\$481	\$544	\$586	\$612	\$692	\$856	\$1,069	\$1,301	\$1,437
	Navigator Gold 2000 VH	\$2,000	\$6,500	30%	\$345	\$451	\$452	\$511	\$551	\$576	\$651	\$805	\$1,005	\$1,223	\$1,352
Navigator Gold 3000 VH	\$3,000	\$5,500	30%	\$337	\$440	\$442	\$500	\$538	\$563	\$636	\$786	\$982	\$1,195	\$1,320	
UnitedHealthcare	UHC Choice Plus Gold 1000-2	\$1,000	\$7,250	20%	\$418	\$546	\$549	\$620	\$668	\$698	\$789	\$976	\$1,219	\$1,483	\$1,639
	UHC Choice Plus HSA Gold 1500-2	\$1,500	\$6,500	0%	\$469	\$613	\$615	\$696	\$749	\$783	\$885	\$1,095	\$1,367	\$1,664	\$1,839
	UHC Choice Plus Gold 0	\$0	\$9,100	30%	\$431	\$564	\$566	\$640	\$689	\$720	\$814	\$1,006	\$1,257	\$1,529	\$1,691
	UHC Choice Plus Gold 1500-2	\$1,500	\$9,100	20%	\$423	\$553	\$555	\$628	\$676	\$707	\$799	\$988	\$1,234	\$1,501	\$1,660
	UHC Choice Plus Gold 1000-1	\$1,000	\$7,400	20%	\$411	\$538	\$540	\$610	\$657	\$687	\$776	\$960	\$1,199	\$1,459	\$1,613
	UHC Choice Plus Gold 500	\$500	\$8,000	30%	\$405	\$530	\$532	\$601	\$648	\$677	\$765	\$946	\$1,182	\$1,438	\$1,590
	UHC Choice Plus Gold 750	\$750	\$9,100	20%	\$409	\$534	\$536	\$606	\$653	\$683	\$771	\$954	\$1,191	\$1,450	\$1,602
	UHC Choice Plus Gold 2000-2	\$2,000	\$6,500	20%	\$403	\$527	\$530	\$599	\$645	\$674	\$762	\$942	\$1,176	\$1,431	\$1,582
	UHC Choice Plus Gold 1500-3	\$1,500	\$8,000	20%	\$399	\$522	\$524	\$592	\$637	\$667	\$753	\$932	\$1,163	\$1,416	\$1,565
	UHC Choice Plus Gold 1500-1	\$1,500	\$9,100	20%	\$401	\$524	\$526	\$595	\$640	\$670	\$757	\$936	\$1,169	\$1,422	\$1,572
	UHC Choice Plus Gold 1200	\$1,200	\$9,100	20%	\$402	\$525	\$527	\$596	\$642	\$671	\$759	\$938	\$1,171	\$1,426	\$1,576
	UHC Choice Plus Gold 1000-3	\$1,000	\$9,100	20%	\$398	\$520	\$522	\$590	\$635	\$665	\$751	\$929	\$1,160	\$1,411	\$1,560
	UHC Choice Plus HSA Gold 1500-1	\$1,500	\$6,500	20%	\$424	\$555	\$557	\$630	\$678	\$709	\$801	\$991	\$1,237	\$1,506	\$1,665
	UHC Choice Plus Gold 2000-3	\$2,000	\$8,100	20%	\$388	\$507	\$509	\$575	\$619	\$648	\$732	\$905	\$1,130	\$1,376	\$1,521
	UHC Choice Plus Gold 3000-1	\$3,000	\$5,800	20%	\$384	\$503	\$505	\$570	\$614	\$642	\$726	\$897	\$1,121	\$1,364	\$1,508
UHC Choice Plus Gold 3000-2	\$3,000	\$7,000	20%	\$388	\$507	\$509	\$576	\$620	\$648	\$733	\$906	\$1,131	\$1,377	\$1,522	
UHC Choice Plus Gold 2000-1	\$2,000	\$6,000	50%	\$387	\$506	\$508	\$574	\$618	\$646	\$730	\$903	\$1,128	\$1,373	\$1,518	

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%	\$233	\$305	\$306	\$346	\$372	\$389	\$440	\$544	\$679	\$827	\$914
	Blue Focus Silver POS 003	\$3,700	\$6,750	90%	\$244	\$319	\$320	\$362	\$390	\$408	\$461	\$570	\$711	\$866	\$957
	Blue Focus Silver POS 010	\$3,500	\$5,700	80%	\$243	\$318	\$319	\$361	\$389	\$406	\$459	\$568	\$709	\$863	\$954
	Blue Focus Silver POS 011	\$6,000	\$8,700	60%	\$234	\$306	\$307	\$347	\$373	\$390	\$441	\$546	\$681	\$829	\$917
	Blue Focus Silver POS 101	\$4,000	\$6,900	80%	\$230	\$300	\$301	\$341	\$367	\$383	\$433	\$536	\$669	\$814	\$900
	Blue Preferred Silver PPO 101	\$4,000	\$6,900	80%	\$284	\$372	\$373	\$422	\$454	\$475	\$537	\$664	\$829	\$1,009	\$1,115
	Blue Preferred Silver PPO 117	\$3,500	\$5,750	80%	\$298	\$390	\$391	\$442	\$476	\$498	\$563	\$696	\$869	\$1,057	\$1,169
	Blue Preferred Silver PPO 120	\$5,000	\$9,000	70%	\$287	\$375	\$376	\$425	\$458	\$479	\$541	\$669	\$835	\$1,017	\$1,124
	Blue Preferred Silver PPO 121	\$6,000	\$9,100	60%	\$288	\$376	\$377	\$427	\$459	\$480	\$543	\$671	\$838	\$1,020	\$1,128
	Blue Preferred Silver PPO 122	\$4,900	\$4,900	100%	\$305	\$398	\$400	\$452	\$487	\$509	\$575	\$711	\$888	\$1,081	\$1,194
	Blue Preferred Silver PPO 127	\$3,000	\$6,000	80%	\$305	\$398	\$400	\$452	\$487	\$509	\$575	\$711	\$888	\$1,081	\$1,194
Blue Preferred Silver PPO 136	\$5,500	\$5,500	100%	\$294	\$384	\$386	\$436	\$469	\$491	\$555	\$686	\$857	\$1,043	\$1,153	
Mountain Health Co-Op	Connect SG Silver MT	\$5,200	\$8,550	40%	\$298	\$390	\$391	\$442	\$476	\$498	\$562	\$696	\$869	\$1,057	\$1,169
	Connect SG Silver MT HD	\$5,000	\$5,000	0%	\$301	\$393	\$394	\$446	\$480	\$502	\$567	\$702	\$876	\$1,066	\$1,179
	Plus SG Silver MT	\$5,300	\$8,550	40%	\$271	\$355	\$356	\$402	\$433	\$453	\$512	\$633	\$791	\$962	\$1,064
	Plus SG Silver MT HD	\$5,000	\$5,000	0%	\$276	\$361	\$362	\$410	\$441	\$461	\$521	\$645	\$805	\$979	\$1,083
	Access SG Silver MT	\$5,200	\$8,550	40%	\$298	\$390	\$391	\$442	\$476	\$498	\$562	\$696	\$869	\$1,057	\$1,169
	Access SG Silver MT HD	\$5,000	\$5,000	0%	\$301	\$393	\$394	\$446	\$480	\$502	\$567	\$702	\$876	\$1,066	\$1,179
PacificSource	Navigator Silver HSA 4800	\$4,800	\$4,800	0%	\$283	\$370	\$371	\$420	\$452	\$473	\$534	\$661	\$825	\$1,004	\$1,110
	Navigator Silver HSA 3000	\$3,000	\$7,050	20%	\$295	\$386	\$387	\$438	\$472	\$493	\$557	\$689	\$861	\$1,047	\$1,158
	Navigator Silver 5500	\$5,500	\$9,100	30%	\$297	\$388	\$390	\$441	\$474	\$496	\$561	\$693	\$866	\$1,054	\$1,164
	Navigator Silver 6500	\$6,500	\$9,100	30%	\$290	\$379	\$381	\$431	\$464	\$485	\$548	\$678	\$846	\$1,030	\$1,137
	Navigator Silver 4500	\$4,500	\$9,100	30%	\$302	\$395	\$397	\$448	\$483	\$505	\$570	\$706	\$881	\$1,072	\$1,185
	Navigator Silver HSA 5500	\$5,500	\$5,500	0%	\$271	\$354	\$355	\$401	\$432	\$452	\$511	\$632	\$789	\$960	\$1,061
	Navigator Silver 3000	\$3,000	\$9,100	40%	\$308	\$403	\$405	\$457	\$492	\$515	\$582	\$720	\$898	\$1,093	\$1,209
	Navigator Silver 5500 VH	\$5,500	\$9,100	30%	\$300	\$392	\$393	\$445	\$479	\$501	\$566	\$700	\$874	\$1,064	\$1,176
	Navigator Silver 6500 VH	\$6,500	\$9,100	30%	\$293	\$383	\$385	\$435	\$468	\$490	\$553	\$684	\$855	\$1,040	\$1,149
Navigator Silver 4500 VH	\$4,500	\$9,100	30%	\$305	\$399	\$400	\$453	\$487	\$510	\$576	\$712	\$889	\$1,082	\$1,196	
UnitedHealthcare	UHC Choice Plus HSA Silver 2500	\$2,500	\$7,350	30%	\$386	\$505	\$507	\$573	\$617	\$645	\$729	\$901	\$1,126	\$1,370	\$1,514
	UHC Choice Plus HSA Silver 2750	\$2,750	\$7,350	20%	\$387	\$506	\$508	\$575	\$619	\$647	\$731	\$904	\$1,129	\$1,374	\$1,519
	UHC Choice Plus HSA Silver 3000	\$3,000	\$7,350	30%	\$382	\$499	\$501	\$566	\$610	\$638	\$721	\$891	\$1,113	\$1,354	\$1,497
	UHC Choice Plus Silver 5500	\$5,500	\$9,100	30%	\$341	\$446	\$448	\$507	\$545	\$570	\$644	\$797	\$995	\$1,211	\$1,339

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+
BlueCross BlueShield of Montana	Blue Focus Bronze POS 002	\$7,000	\$7,000	100%	\$220	\$288	\$289	\$327	\$352	\$368	\$415	\$514	\$642	\$781	\$863
	Blue Focus Bronze POS 101	\$8,550	\$8,550	100%	\$203	\$265	\$266	\$301	\$324	\$339	\$383	\$473	\$591	\$719	\$795
	Blue Preferred Bronze PPO 101	\$8,550	\$8,550	100%	\$253	\$330	\$331	\$375	\$403	\$422	\$477	\$590	\$736	\$896	\$990
	Blue Preferred Bronze PPO 134	\$6,500	\$7,000	60%	\$261	\$341	\$342	\$387	\$416	\$436	\$492	\$609	\$760	\$925	\$1,022
Mountain Health Co-Op	Connect SG Bronze MT	\$7,200	\$8,150	60%	\$260	\$339	\$341	\$385	\$415	\$434	\$490	\$606	\$757	\$921	\$1,018
	Connect SG Bronze MT HD	\$7,000	\$7,000	0%	\$270	\$353	\$355	\$401	\$432	\$452	\$510	\$631	\$788	\$959	\$1,060
	Connect SG Bronze MT Expanded	\$6,500	\$8,550	50%	\$260	\$340	\$341	\$386	\$415	\$434	\$491	\$607	\$758	\$923	\$1,020
	Plus SG Bronze MT Expanded	\$7,800	\$8,550	60%	\$233	\$304	\$306	\$346	\$372	\$389	\$440	\$544	\$679	\$826	\$913
	Plus SG Bronze MT HD	\$7,050	\$7,050	0%	\$248	\$324	\$325	\$368	\$396	\$414	\$468	\$578	\$722	\$879	\$972
	Access SG Bronze MT	\$7,200	\$8,150	60%	\$260	\$339	\$341	\$385	\$415	\$434	\$490	\$606	\$757	\$921	\$1,018
	Access SG Bronze MT HD	\$7,000	\$7,000	0%	\$270	\$353	\$355	\$401	\$432	\$452	\$510	\$631	\$788	\$959	\$1,060
PacificSource	Navigator Bronze HSA 7050	\$7,050	\$7,050	0%	\$248	\$324	\$325	\$367	\$395	\$413	\$467	\$578	\$721	\$878	\$971
	Navigator Bronze 8150	\$8,150	\$8,150	0%	\$253	\$330	\$332	\$375	\$404	\$422	\$477	\$590	\$737	\$897	\$990
	Navigator Bronze 9100	\$9,100	\$9,100	0%	\$229	\$300	\$301	\$340	\$366	\$383	\$433	\$535	\$668	\$813	\$899
	Navigator Bronze 8700	\$8,700	\$8,700	0%	\$273	\$357	\$358	\$405	\$436	\$456	\$515	\$637	\$795	\$968	\$1,070
	Navigator Bronze 8700 VH	\$8,700	\$8,700	0%	\$276	\$360	\$362	\$409	\$440	\$460	\$520	\$643	\$803	\$978	\$1,080
UnitedHealthcare	UHC Choice Plus HSA Bronze 7350	\$7,350	\$7,350	0%	\$333	\$435	\$437	\$494	\$532	\$557	\$629	\$778	\$971	\$1,182	\$1,306
	UHC Choice Plus Bronze 9100	\$9,100	\$9,100	0%	\$316	\$413	\$415	\$469	\$505	\$528	\$596	\$738	\$921	\$1,121	\$1,239

Bronze

