

State of Montana 1st Quarter 2017 Small Group Major Medical Rates

BCBS MT Plans offered via the Montana Federally Facilitated Marketplace

The age for each person is based on their first date of coverage in 2017. For children under the age of 21, only the three oldest children will be included in the family premium. Region is based on county of employer.

This table does not include every possible monthly premium. Included: The rounded cost by plan and region for the specific ages shown. Not included: Other ages, dental premiums, smoking surcharges, Platinum plans, off exchange or individual options, and subsidies.

The cost sharing in this summary applies to "in-network" services only. Out-of-network services have higher cost sharing. Please see the policy language. Be sure to review plan details to know what applies to deductibles, exact copays and coinsurance for particular services, out-of-network coverage, excluded benefits, formularies, provider networks, etc.

Plan ID	30751MT0560019	30751MT0560018	30751MT0560020	30751MT0560014	30751MT0560005	30751MT0560007
Plan Name	Blue Preferred Bronze PPO 019	Blue Preferred Bronze PPO 018	Blue Preferred Silver PPO 020	Blue Preferred Silver PPO 014	Blue Preferred Gold PPO 005	Blue Preferred Gold PPO 007
Metal Tier	Bronze	Bronze	Silver	Silver	Gold	Gold
Deductible	\$6,000	\$5,500	\$2,350	\$3,000	\$2,000	\$1,000
OOP Max*	\$6,450	\$6,550	\$7,000	\$6,550	\$3,250	\$3,350
Coinsurance	20%	30%	30%	20%	20%	20%
Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone						
Age	\$162	\$162	\$196	\$198	\$227	\$237
0-20	\$255	\$255	\$309	\$312	\$358	\$373
21-24	\$256	\$256	\$310	\$314	\$359	\$375
25	\$289	\$289	\$351	\$355	\$406	\$424
30	\$311	\$312	\$378	\$382	\$437	\$456
35	\$326	\$326	\$395	\$399	\$457	\$477
40	\$368	\$368	\$446	\$451	\$516	\$539
45	\$455	\$455	\$552	\$558	\$639	\$667
50	\$568	\$569	\$689	\$697	\$798	\$833
55	\$692	\$692	\$839	\$848	\$971	\$1,013
60	\$765	\$765	\$927	\$937	\$1,073	\$1,120
64-120	Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton					
0-20	\$168	\$168	\$203	\$206	\$235	\$246
21-24	\$264	\$264	\$320	\$324	\$371	\$387
25	\$265	\$265	\$322	\$325	\$372	\$389
30	\$300	\$300	\$364	\$368	\$421	\$439
35	\$323	\$323	\$391	\$396	\$453	\$473
40	\$338	\$338	\$409	\$414	\$474	\$495
45	\$381	\$382	\$462	\$468	\$535	\$559
50	\$472	\$472	\$572	\$578	\$662	\$691
55	\$589	\$589	\$714	\$722	\$827	\$863
60	\$717	\$717	\$869	\$879	\$1,006	\$1,050
64-120	\$793	\$793	\$961	\$971	\$1,112	\$1,161
Counties of: Flathead, Lake, Missoula						
0-20	\$183	\$183	\$222	\$224	\$257	\$268
21-24	\$288	\$288	\$349	\$353	\$404	\$422
25	\$289	\$289	\$351	\$354	\$406	\$424
30	\$327	\$327	\$396	\$401	\$459	\$479
35	\$352	\$352	\$427	\$431	\$494	\$516
40	\$368	\$368	\$446	\$451	\$517	\$539
45	\$416	\$416	\$504	\$510	\$584	\$609
50	\$514	\$515	\$624	\$631	\$722	\$754
55	\$642	\$643	\$779	\$787	\$902	\$941
60	\$782	\$782	\$948	\$958	\$1,097	\$1,145
64-120	\$864	\$865	\$1,048	\$1,059	\$1,213	\$1,266
Counties of: All others						
0-20	\$168	\$168	\$203	\$205	\$235	\$246
21-24	\$264	\$264	\$320	\$324	\$370	\$387
25	\$265	\$265	\$321	\$325	\$372	\$388
30	\$300	\$300	\$363	\$367	\$420	\$439
35	\$323	\$323	\$391	\$395	\$453	\$473
40	\$337	\$338	\$409	\$414	\$473	\$494
45	\$381	\$381	\$462	\$467	\$535	\$558
50	\$471	\$472	\$572	\$578	\$662	\$691
55	\$589	\$589	\$714	\$722	\$826	\$862
60	\$716	\$717	\$869	\$878	\$1,005	\$1,050
64-120	\$792	\$792	\$960	\$971	\$1,111	\$1,160

*OOP Max = Out of Pocket Maximum