

State of Montana 1st Quarter 2016 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 2016. 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	\$5,000	\$2,250	\$3,000	\$2,000	\$1,000
OOP Max*	\$6,350	\$6,450	\$6,800	\$6,350	\$3,250	\$3,000
Coinsurance	20%	20%	30%	20%	20%	20%
Monthly premiums for the counties of: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone						
Age						
0-20	\$112	\$115	\$171	\$173	\$206	\$216
21-24	\$177	\$182	\$269	\$273	\$324	\$341
25	\$178	\$182	\$270	\$274	\$325	\$342
30	\$201	\$206	\$305	\$310	\$368	\$387
35	\$216	\$222	\$329	\$334	\$396	\$417
40	\$226	\$232	\$344	\$349	\$414	\$436
45	\$256	\$262	\$389	\$394	\$468	\$492
50	\$316	\$324	\$481	\$488	\$578	\$609
55	\$395	\$405	\$600	\$609	\$722	\$760
60	\$481	\$493	\$730	\$741	\$879	\$925
64-120	\$531	\$545	\$807	\$819	\$972	\$1,022
Counties of: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton						
0-20	\$106	\$108	\$161	\$163	\$193	\$203
21-24	\$166	\$171	\$253	\$257	\$304	\$320
25	\$167	\$171	\$254	\$258	\$305	\$322
30	\$189	\$194	\$287	\$291	\$345	\$363
35	\$203	\$208	\$309	\$313	\$372	\$391
40	\$213	\$218	\$323	\$328	\$389	\$409
45	\$240	\$246	\$365	\$370	\$439	\$462
50	\$297	\$305	\$452	\$458	\$543	\$572
55	\$371	\$380	\$564	\$572	\$679	\$714
60	\$452	\$463	\$686	\$696	\$826	\$869
64-120	\$499	\$512	\$758	\$770	\$913	\$961
Counties of: Flathead, Lake, Missoula						
0-20	\$112	\$114	\$170	\$172	\$204	\$215
21-24	\$176	\$180	\$267	\$271	\$321	\$338
25	\$176	\$181	\$268	\$272	\$323	\$340
30	\$200	\$205	\$303	\$308	\$365	\$384
35	\$215	\$220	\$326	\$331	\$393	\$413
40	\$225	\$230	\$341	\$346	\$411	\$432
45	\$254	\$260	\$386	\$391	\$464	\$489
50	\$314	\$322	\$477	\$484	\$574	\$604
55	\$392	\$402	\$596	\$604	\$717	\$755
60	\$477	\$489	\$725	\$736	\$873	\$918
64-120	\$527	\$541	\$801	\$813	\$964	\$1,015
Counties of: All others						
0-20	\$108	\$110	\$164	\$166	\$197	\$207
21-24	\$170	\$174	\$258	\$261	\$310	\$326
25	\$170	\$175	\$259	\$262	\$311	\$328
30	\$192	\$197	\$292	\$297	\$352	\$370
35	\$207	\$212	\$315	\$319	\$379	\$399
40	\$217	\$222	\$329	\$334	\$396	\$417
45	\$245	\$251	\$372	\$377	\$448	\$471
50	\$303	\$310	\$460	\$467	\$554	\$583
55	\$378	\$388	\$574	\$583	\$691	\$728
60	\$460	\$472	\$699	\$709	\$841	\$886
64-120	\$509	\$522	\$773	\$784	\$930	\$979

*OOP Max = Out of Pocket Maximum