

Plan Year 2021 Individual Retail Products






Links to Summaries of Benefits and Coverage (SBC), Outlines of Coverage (OOC) and Plan Comparison Charts for all Blue Cross and Blue Shield of Montana (BCBSMT) qualified health plans in the under 65 retail market

Plan Comparison Charts

Comparison Charts
BCBSMT Combined Plan Comparison Chart
BCBSMT Gold Plan Comparison Chart
BCBSMT Silver Plan Comparison Chart
BCBSMT Bronze Plan Comparison Chart

Color key

	Non-Marketplace (off exchange) standard plans
	Marketplace (on exchange) standard plans
	Marketplace (on exchange) cost-sharing reduction plan variances

Gold Plans

Plan Name	Plan Variance	Marketplace or Non Marketplace*	Link to SBC Document	Link to OOC Document
Blue Preferred Gold PPO 204	Standard	Non Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Gold PPO 204	Standard	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Gold PPO 204	AI/AN Zero**	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Gold PPO 204	AI/AN Limited**	Marketplace	Summary of Benefits	Outline of Coverage
Blue Focus Gold POS 207	Standard	Non Marketplace	Summary of Benefits	Outline of Coverage
Blue Focus Gold POS 207	Standard	Marketplace	Summary of Benefits	Outline of Coverage
Blue Focus Gold POS 207	AI/AN Zero**	Marketplace	Summary of Benefits	Outline of Coverage
Blue Focus Gold POS 207	AI/AN Limited**	Marketplace	Summary of Benefits	Outline of Coverage

Silver Plans

Plan Name	Plan Variance	Marketplace or Non Marketplace*	Link to SBC Document	Link to OOC Document
Blue Preferred Silver PPO 203	Standard	Non Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO 203	Standard	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO 203	AI/AN Zero**	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO 203	AI/AN Limited**	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO 203	73% Actuarial Value (AV)	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO 203	87% Actuarial Value (AV)	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO 203	94% Actuarial Value (AV)	Marketplace	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS 206	Standard	Non Marketplace	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS 206	Standard	Marketplace	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS 206	AI/AN Zero**	Marketplace	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS 206	AI/AN Limited**	Marketplace	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS 206	73% Actuarial Value (AV)	Marketplace	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS 206	87% Actuarial Value (AV)	Marketplace	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS 206	94% Actuarial Value (AV)	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO 308	Standard	Non Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO 308	Standard	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO 308	AI/AN Zero**	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO 308	AI/AN Limited**	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO 308	73% Actuarial Value (AV)	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO 308	87% Actuarial Value (AV)	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO 308	94% Actuarial Value (AV)	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Silver PPO 306	Standard	Non Marketplace	Summary of Benefits	Outline of Coverage
Blue Focus Silver POS 306	Standard	Non Marketplace	Summary of Benefits	Outline of Coverage

Bronze Plans

Plan Name	Plan Variance	Marketplace or Non Marketplace*	Link to SBC Document	Link to OOC Document
Blue Preferred Bronze PPO 201	Standard	Non Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO 201	Standard	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO 201	AI/AN Zero**	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO 201	AI/AN Limited**	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO 202	Standard	Non Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO 202	Standard	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO 202	AI/AN Zero**	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO 202	AI/AN Limited**	Marketplace	Summary of Benefits	Outline of Coverage
Blue Focus Bronze POS 205	Standard	Non Marketplace	Summary of Benefits	Outline of Coverage
Blue Focus Bronze POS 205	Standard	Marketplace	Summary of Benefits	Outline of Coverage
Blue Focus Bronze POS 205	AI/AN Zero**	Marketplace	Summary of Benefits	Outline of Coverage
Blue Focus Bronze POS 205	AI/AN Limited**	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO 301	Standard	Non Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO 301	Standard	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO 301	AI/AN Zero**	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO 301	AI/AN Limited**	Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO 302	Standard	Non Marketplace	Summary of Benefits	Outline of Coverage
Blue Focus Bronze POS 302	Standard	Non Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Bronze PPO 502	Standard	Non Marketplace	Summary of Benefits	Outline of Coverage

Catastrophic Plans

Plan Name	Plan Variance	Marketplace or Non Marketplace*	Link to SBC Document	Link to OOC Document
Blue Preferred Security PPO 200	Standard	Non Marketplace	Summary of Benefits	Outline of Coverage
Blue Preferred Security PPO 200	Standard	Marketplace	Summary of Benefits	Outline of Coverage

* Marketplace = On Exchange; Non-Marketplace = Off Exchange

** AI/AN Zero and Limited refer to cost sharing reduction plan variances available to American Indians and Alaska Natives.