

Plan Year 2026 Individual & Family Markets Products

Below are links to Summaries of Benefits and Coverage, Outlines of Coverage and Plan Comparison Charts for Blue Cross and Blue Shield of Montana qualified health plans in the individual and family ACA market.

Comparison Charts and Medical Guide
Combined Plan Comparison Chart
Gold Plan Comparison Chart
Silver Plan Comparison Chart
Bronze Plan Comparison Chart
Medical Plan Guide

Key

	Off-exchange plans
	On-exchange “base” plans with no cost-sharing reductions (CSRs)
	On-exchange plans with CSRs:

AI/AN Zero and AI/AN Limited plans are available to eligible American Indians and Alaska Natives. Plans with actuarial values of 73%, 87% and 94% are available to eligible consumers meeting household income requirements.

Gold Plans

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Preferred Gold PPO SM 204	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM 204	On-exchange “Base” Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM 204	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM 204	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM Standard	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM Standard	On-exchange “Base” Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM Standard	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM Standard	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage

Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation,
a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Gold Plans (continued)

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Preferred Gold PPO SM 901	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM 901	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM 901	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Gold PPO SM 901	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM 207	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM 207	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM 207	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM 207	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM Standard	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM Standard	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM Standard	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM Standard	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM 902	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM 902	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM 902	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Gold POS SM 902	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage

Silver Plans

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Preferred Silver PPO SM 203	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 203	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 203	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 203	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 203	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 203	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 203	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 306	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 308	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 308	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 308	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 308	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 308	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 308	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM 308	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM Standard	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM Standard	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM Standard	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM Standard	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM Standard	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM Standard	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Silver PPO SM Standard	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 206	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 206	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 206	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 206	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 206	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage

Silver Plans (continued)

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Focus Silver POS SM 206	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 206	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 306	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM Standard	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM Standard	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM Standard	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM Standard	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM Standard	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM Standard	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM Standard	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 903	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 903	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 903	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 903	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 903	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 903	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Silver POS SM 903	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage

Bronze Plans

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Preferred Bronze PPO SM 201	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM 201	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM 201	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM 201	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM 202	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM 202	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM 202	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM 202	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM 302	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM 301	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM Standard	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM Standard	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM Standard	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Bronze PPO SM Standard	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM 205	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM 205	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM 205	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM 205	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM 302	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM 705	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM 705	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM 705	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM 705	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM Standard	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM Standard	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM Standard	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Focus Bronze POS SM Standard	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage

Catastrophic Plans

Plan Name	Plan Variance	Link to SBC Document	Link to OOC Document
Blue Preferred Security PPO SM 200	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Preferred Security PPO SM 200	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage

We link to a plan's policy booklet in every SBC document. On the first page of an SBC, it's the first link at the top. On the next several pages of an SBC, the link to the policy booklet is located in the footer.

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