COVER MONTANA

CONNECTING YOU TO HEALTH INSURANCE COVERAGE

MONTHLY WEBINAR

November 2025

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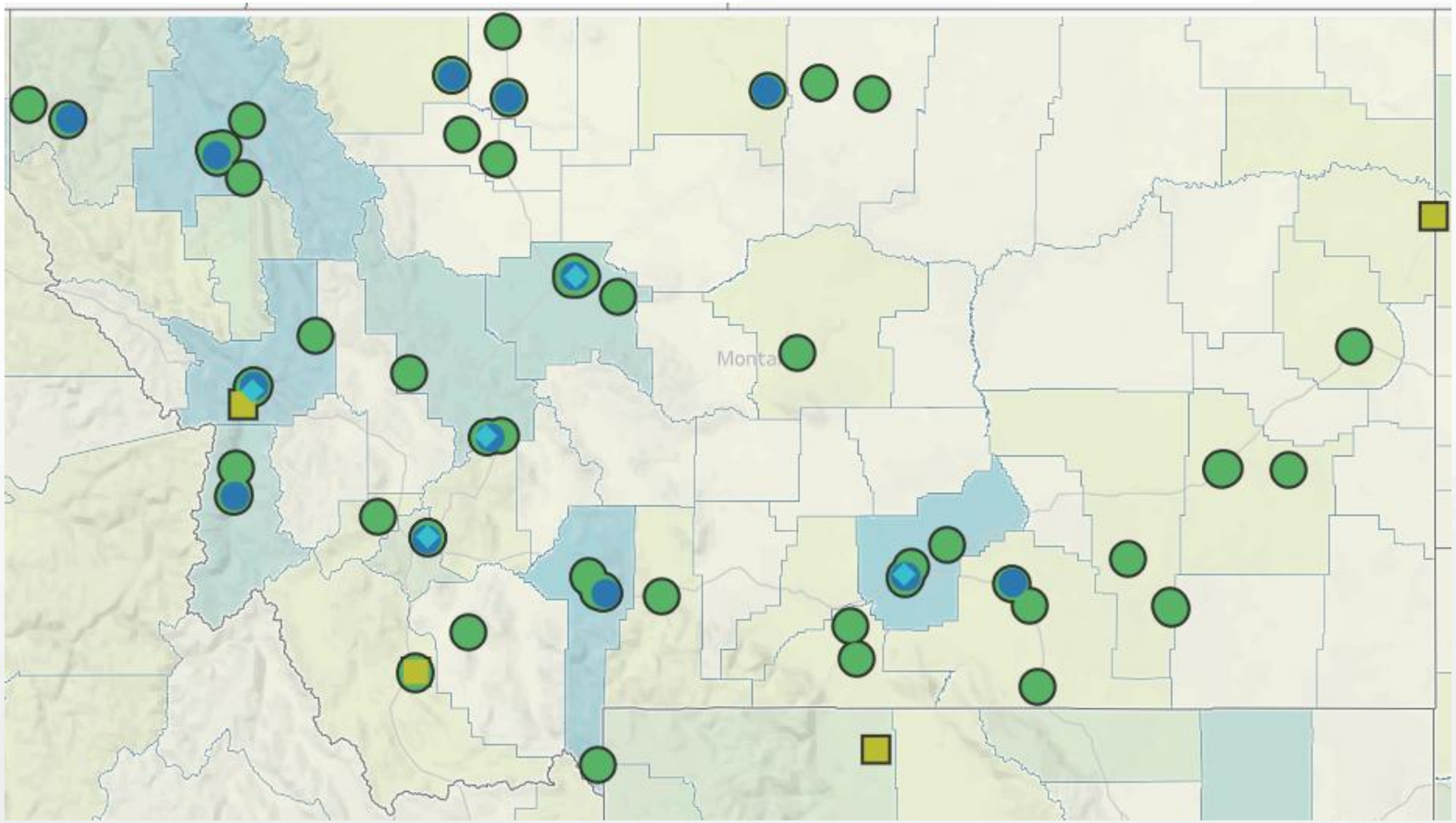
Director of Cover Montana

MPCA

Montana Primary Care Association



Our Mission
is to promote integrated primary healthcare to achieve health and well-being for Montanans.

AGENDA

- Introduction & OE Overview
- eAPTC Policy Update
- HSA and Catastrophic Plan Changes for 2026
- ACA Products vs. Non-ACA Products
- Resources and Messages for Consumers

OPEN ENROLLMENT FOR 2026 IS HERE

November 1 - January 15

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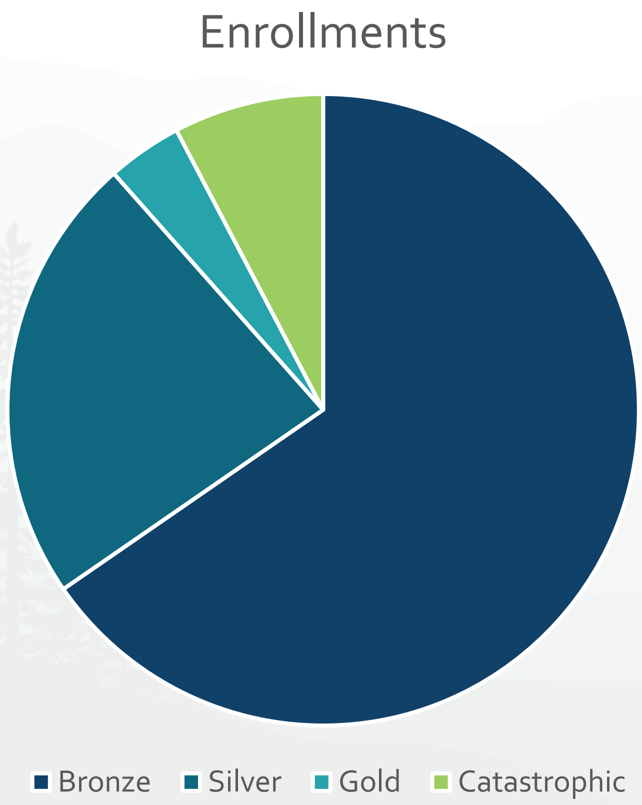
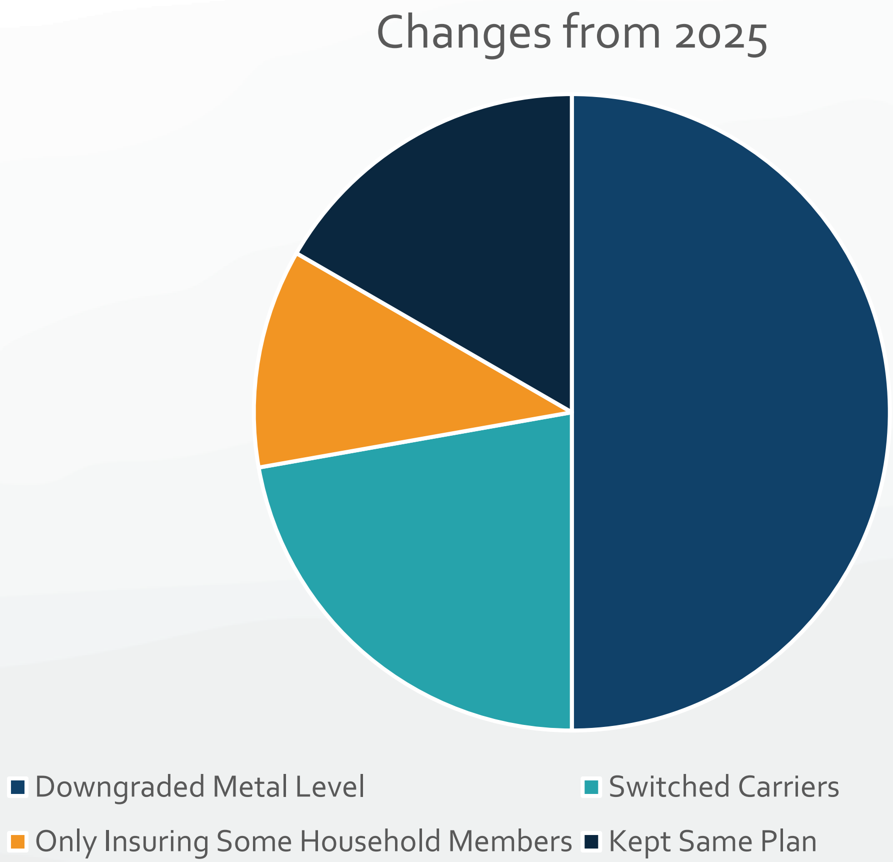
COVER MONTANA OE TAKEAWAYS





EAPTC POLICY UPDATE

- Government shutdown ended on November 15th without eAPTC extension
- Funds government functions through January 30th with SNAP, WIC, Veteran's Affairs funded through September 2026
- May be a vote in the Senate on eAPTC – House and Executive fate unclear
- Other proposals include direct payments to consumer HSAs rather than eAPTCs

EAPTC vs APTC

Expected Premium Contribution (Coverage Year 2025)					
Annual Household Income (% of FPL)	Up to 150% FPL	200% FPL	250% FPL	300% FPL	400% FPL & Above
Expected Premium Contribution (% of Income)	0%	2%	4%	6%	8.5%

Source: American Rescue Plan Act Public Law No: 117-2; Inflation Reduction Act Public Law No: 117-169

Expected Premium Contribution (Coverage Year 2026)								
Annual Household Income (% of FPL)	Less than 133% FPL	133% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300-400% FPL	More than 400% FPL
Expected Premium Contribution (% of Income)	2.10%	3.14%	3.45%	4.19%	6.60%	8.44%	9.96%	Ineligible for PTC

Note: These percentages are higher than for the 2025 coverage year because they do not incorporate premium tax credit enhancements, which are set to expire at the end of 2025 unless Congress acts. Source: https://www.irs.gov/pub/irs-drop/rp-25-25.pdf

MOST IMPACTED BY EAPTC EXPIRING

400% of FPL and above

$63,000 individual	$85,000 couple	$130,000 HH of 4

55+ Consumers

OE TIMELINE

01 NOV — **Update your contact information as soon as possible** with the marketplace and your insurer.

15 DEC — Log on to the marketplace website and **select a plan or opt out of auto re-enrollment by December 15.**

31 DEC — Log on to your insurer's website and **consider canceling auto pay by December 31 to avoid unexpected premium charges.**

31 DEC — **Cancel coverage by December 31** if you are auto re-enrolled into a plan you don't want, to avoid being charged a January premium.

15 JAN — **Return to the marketplace by January 15 to see if premiums have changed,** in case the PTC enhancements are extended after open enrollment begins.

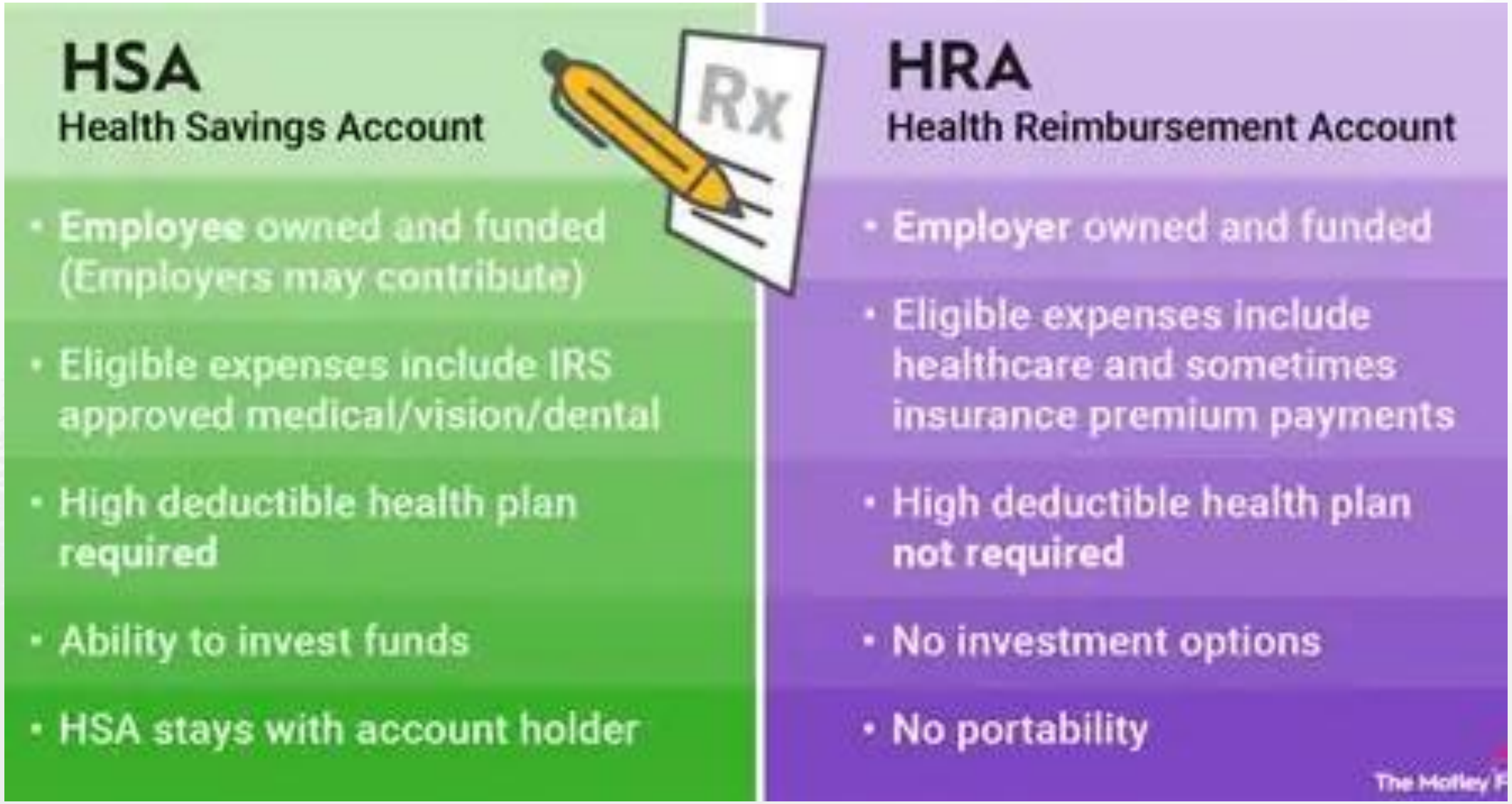
HEALTH SAVINGS ACCOUNT CHANGES 2026

- Contributions are tax exempt and rollover from year to year
- All Bronze and Catastrophic plans now eligible – including Standardized plans
- Covers out-of-pocket costs
  - Copayments and coinsurance
  - Deductible and OOPM
  - **Cannot be used for premium payment***

HSA & HDHP Limits

	2025	2026	% Change, 2025-26
HSA contribution limit (employer and employee combined)	**Individual:** $4,300 **Family:** $8,550	**Individual:** $4,400 **Family:** $8,750	**Individual:** $100 (2.3%) **Family:** $200 (2.3%)
HDHP minimum required deductible	**Individual:** $1,650 **Family:** $3,300	**Individual:** $1,700 **Family:** $3,400	**Individual:** $50 (3.0%) **Family:** $100 (3.0%)
HDHP Out-of-Pocket Maximum (includes deductibles and copays, but not premiums)	**Individual:** $8,300 **Family:** $16,600	**Individual:** $8,500 **Family:** $17,000	**Individual:** $200 (2.4%) **Family:** $400 (2.4%)

HSA vs. HRA


HSA
Health Savings Account
Employee owned and funded (Employers may contribute)
Eligible expenses include IRS approved medical/vision/dental
High deductible health plan required
Ability to invest funds
HSA stays with account holder
Rx
HRA
Health Reimbursement Account
Employer owned and funded
Eligible expenses include healthcare and sometimes insurance premium payments
High deductible health plan not required
No investment options
No portability

CATASTROPHIC COVERAGE

- Newly ineligible for APTCs
  - below 100% of FPL or above 400%
- HDHP, cover preventative services and EHBs + 3 PCP visits
- Requires hardship exemption process
- 2 plans in MT
  - Peak PPO – MHC
  - Blue Preferred Security PPO 200 - BCBS

Mountain Health CO-OP

Peak PPO Catastrophic

Catastrophic | PPO | Plan ID: 32225MT0090006 | Rating

Premium	Estimated total yearly cost	Deductible	Out-of-pocket maximum
$256.18 /month	Add yearly cost	$10,600 Individual total (health & drug combined) Extra deductible for some services	$10,600 Individual total

You pay

Primary care	No charge after deductible
Specialist care	No charge after deductible
Urgent care	No charge after deductible
Emergency room	No charge after deductible
Outpatient mental health	No charge after deductible
Generic drugs	No charge after deductible

View plan details for full list of benefits, limits, and exclusions.

BRONZE VS. CATASTROPHIC PLANS

Bronze & Catastrophic plan details

Key features:	Bronze plans:	Catastrophic plans:
Availability	Available everywhere	Not available in all states or areas
Plan options	Variety of choices	Limited (may only be 1-2 plans where available)
Monthly premiums	Similar or may be lower cost than Catastrophic	Usually low premiums, but may be higher than Bronze
Services before deductible	Can cover several services before deductible is met	Offers 3 primary care visits during deductible period
Eligibility for the premium tax credit	Yes, can use the premium tax credit to lower your monthly costs, if you qualify	No, can't use the premium tax credit if you qualify. You pay full price for the premium

ACA VS. NON-ACA PRODUCTS

HEALTH SHARING MINISTRIES

SHORT-TERM LIMITED DURATION HEALTH PLANS

DIRECT HEALTHCARE PRACTICES

ACA VS. NON-ACA PRODUCTS

	ACA Plans	Health Ministry Share	STLDI	Direct Healthcare Practies
Cover EHBs?	Yes	No	No	No
Cover pre-existing conditions?	Yes	No	No	No
Deny coverage for pre-existing condition?	No	Yes	Waiting periods, exclusions	Probably not, but only provide primary care
Annual OOPM?	Yes	No	No	No
Maximum amount plan pays?	No	Verify	Yes	No, but only pertains to care received at facility
Premium or affordability help?	Yes	No	No	No

CONSUMER MESSAGES

Importance of timing and timeline

Costs may go up, but best to confirm and assess all options. Don't assume there's nothing affordable!

Don't auto re-enroll for 2026

Get help! CACs, Navigators, Agents/Brokers, etc.

Encourage people who do cancel 2026 coverage to use their 2025 plans while they have them – annual wellness, screenings, prescriptions

MONTANA FREE PRESS FORM

Are your health insurance premiums going up? Our reporters want to hear from you.

The Affordable Care Act enhanced premium tax credits are set to expire, or sunset, on December 31, 2025. Roughly 67,000 Montanans rely on these credits. Without them, premiums and annual health care costs are projected to increase dramatically.

MTFP reporters are looking to talk to individuals and families about how their coverage plans and costs are expected to change in 2026. We want to understand exactly what Montanans are hearing from their health care insurer and what plans they're comparing on the Affordable Care Act marketplace. Fill out the information in the form below to help us report this story.

How many people in your household are covered by a plan through the Affordable Care Act marketplace? *

e.g., Myself, my children, my partner, etc.

How much do you currently pay in monthly premiums? What is your current deductible? *

e.g., I pay $150 a month in premiums and my plan has a $7,000 annual deductible.

As you consider coverage plans for 2026, how are your costs projected to change? *

e.g., I found a plan with the same premium but it has a higher deductible.

We won't use your information without getting your permission first. Keep an eye out for a call or email from one of our reporters covering the fallout of the federal shutdown.

VIRTUAL NAVIGATOR APPOINTMENTS & LOCAL HELP

Step 3: Get Help from Cover Montana

Need help updating your account or picking a plan? **Cover Montana is here to help.**

But don't wait to book your appointment! In 2025, Cover Montana's federal funding was cut by 90%, so we have fewer staff and limited availability. **Make your appointment early** to get the help you need.

Make Your Appointment

GETCOVERED CONNECTOR

FIND LOCAL HELP

Need help with your health insurance application? Enter your ZIP code below to find appointments with local application assisters.

Enter your ZIP code

25 miles away

Any Language

Show locations that offer: ☑ In Person ☑ Telephone ☑ Zoom

SEARCH FOR HELP

UPCOMING TRAININGS

SNAP Program changes with MFBN – rescheduled for December 4th @ 11:00 AM

Cover Montana Monthly Webinar – December 18th @ 11:00 AM

Questions?

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