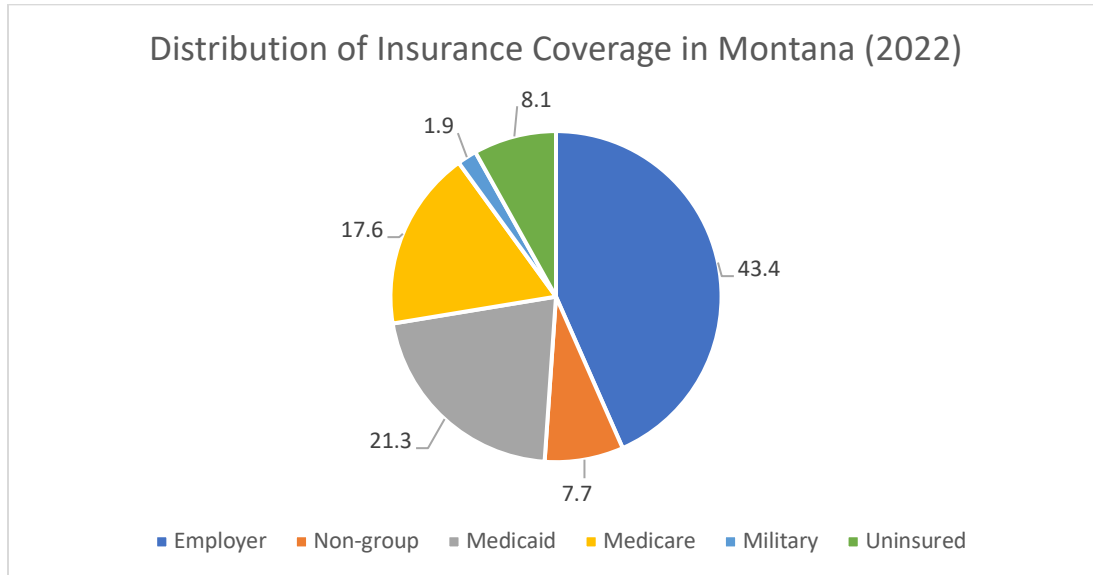


# Montana

## Sources of Insurance Coverage



\*Source: KFF, *Health Insurance Coverage of the Total Population, 2022*

### Medicare

In Montana, [192,300](#) residents are enrolled in Medicare, 17.6% of the state’s population (2022 data). Of those, [28%](#) are enrolled in a Medicare Advantage plan. For Montanans in the traditional Medicare program, the Montana [Commissioner of Securities and Insurance](#) regulates Medicare supplemental plans.

### Medicaid and the Children’s Health Insurance Program (CHIP)

In Montana, [232,400](#) people are enrolled in Medicaid or CHIP, 21.3% of the population (2022 data). Montana has adopted Medicaid expansion under the Affordable Care Act. Medicaid expansion currently covers approximately [117,000](#) low-income adults.

In Montana, the CHIP program (called “Healthy Montana Kids”) operates as both an expansion of Medicaid and a separately run program. Via Medicaid, Montana covers children up to 5 years of age in households with income up to [148% FPL](#) and up to 18 years of age up to 133% FPL. The state uses the CHIP program to cover children in households with income up to 266% FPL. Approximately [37%](#) of all births in Montana are covered by Medicaid.

Montana’s [Department of Public Health & Human Services](#) manages the Medicaid program.

### Employer-sponsored Insurance

In Montana, [475,000](#) people are covered by employer-sponsored insurance (ESI), or 43.4% of the total state population (2022 data). Approximately [34.1%](#) of Montana employers offer ESI.

However, offer rates vary significantly by size of firm. In Montana, 97.6% of large firms (50 or more employees) offer ESI, while only 22.5% of small employers offer ESI.

In Montana, approximately [31.8%](#) of private sector businesses that offer coverage self-fund at least one health plan. For large firms (50 or more employees) that offer coverage, 57.3% self-fund at least one health plan.

### Individual Market Insurance

Approximately [7.7%](#) of Montana residents are enrolled in the individual market (2022 data). In 2023, [53,860](#) Montanans selected a plan through the Affordable Care Act Marketplace, which in Montana is run by the federal government and accessible through [HealthCare.gov](https://www.healthcare.gov). It is more challenging to ascertain enrollment numbers for off-Marketplace individual market enrollment.

Individual market health insurance (both on- and off-Marketplace) is regulated in Montana by the [Montana Commissioner of Securities and Insurance](#).

### Other Coverage

Some Montanans are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers [1.9%](#) of the population, or 20,600 residents.

### The Uninsured

Approximately [8.1%](#) or 88,800 Montana residents are uninsured (2022 data). This is slightly better than the national average of 8.5%. Among the non-elderly, people of color are significantly more likely to be uninsured in Montana than White people. American Indian/Alaska Native residents have the highest [uninsured rate](#) (22.3%), followed by Hispanic residents (7.2%). Lack of insurance is also highly correlated with income. Approximately [18%](#) of people under 100% FPL are the uninsured in Montana, while 5% of people over 400% FPL are uninsured.

## State Regulators: Montana

CMS is responsible for the oversight of Medicare Advantage plans. The CMS Regional Office for Montana is based in Denver, Colorado. Contact information is available [here](#).

### Montana Commissioner of Securities and Insurance (CSI)

CSI regulates the business of insurance in the state of Montana. For health insurance companies, CSI is responsible for:

- **Licensure:** All insurers operating in the state must demonstrate that they are financially solvent and capable of paying claims. After initial licensure, companies must file financial information with the CSI on a regular basis.
- **Form review:** CSI reviews health insurers' contracts and covered benefits to ensure that they comport with state and federal laws, including state benefit mandates.
- **Rate review:** CSI generally does not have the authority to disapprove a proposed premium rate, but does have authority to deem a rate increase "unreasonable." Insurers in the individual and small-group market must file information about their proposed rates each year. These submissions can be found [here](#).
- **Marketing:** CSI is responsible for oversight of insurers' marketing tactics and discouraging unfair or deceptive tactics. CSI is also responsible for the licensing and oversight of health insurance agents and brokers. CSI provides information on plan service areas and rates in the individual and small-group markets [here](#).
- **Enforcement:** CSI has authority to enforce state and federal insurance laws. Their enforcement tools can range from requesting a corrective action, issuing a cease and desist order, imposing fines, or seeking an injunction. Consumers can submit complaints about their insurance company, agents or brokers [here](#). CSI maintains a database of "market conduct" examination reports, available [here](#).
- **Appeals:** Under the Affordable Care Act, insurers must provide enrollees with the right to an external, independent appeal. CSI manages the external review process for insured individuals.

### Montana Department of Public Health and Human Services

The Montana Department of Public Health & Human Services (DPHHS) runs the state's Medicaid and CHIP programs. DPHHS does not currently contract with private managed care organizations but rather administers the benefits itself. Contact information for DPHHS divisions and staff responsible for Medicaid administration is available [here](#).

## Other Sources of Information

Health Insurance Navigators, Agents and Brokers (collectively, "consumer assisters")

Although Montana's health insurance Marketplace is run by the federal government, CMS provides grants to local organizations called "Navigators" that are tasked with assisting consumers determine eligibility for subsidized coverage programs and helping them with post-

enrollment questions. In Montana, the Navigator program is run by the [Montana Primary Care Association](#). Montana-based health insurance agents and brokers perform similar consumer assistance functions, and are generally paid on a commission basis. These consumer assisters can be helpful sources of information about health insurance and the challenges consumers face. They can be located through the “[Find Local Help](#)” search portal on HealthCare.gov.

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