



CHILD SUPPORT SERVICES DIVISION MEDICAL SUPPORT ENFORCEMENT

Private Insurance Rates for Medical Hardship

Updated

November 1, 2025

Open Enrollment for 2026 health plans begins November 1, 2025 and ends on January 15, 2026. Coverage begins January 1, 2026.

Introduction

Calculations for health insurance rate quotes can be done on-line with the BlueCross/BlueShield of Montana website. The site can also be used to verify insurance coverage.

When calculating a rate quote keep in mind the following:

- Rates can depend upon the age of the insured parent
- Under certain conditions a policy may be applied for at any time throughout the year, details found by clicking on [Special Enrollment Period](#).
- All children are approved regardless of their medical condition
- Rate quotes are subject to change. Participants seeking to acquire a plan should contact a Certified Application Counselor or Navigator directly for a rate based on their individual information.
- The [DPHHS Apply for Health Coverage](#) website can help finding a counselor or navigator.
- Blue Cross/Blue Shield of Montana (BC/BS) offers child only policies.

IMPORTANT: If the custodial parent qualifies for HMK, BC/BS will **not** issue a child only policy. The custodial parent **must** apply for HMK.

POLICY

It is the policy of the CSSD policy the following choices to be made when requesting a rate quote:

- Tobacco user—no
- Additional options—no
- Do not choose a deductible over \$5,000
- Coinsurance 100% where available, if unavailable use the highest coinsurance percentage with a max deductible of \$5,000

Website

- [Blue Cross/Blue Shield for all 50 states, the District of Columbia and Puerto Rico](#)

Verify coverage through these insurers:

- Pacific Source—1-888-977-9299
- Montana Health CO-OP—1-855-447-2900