



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