Plan 2 and Plan 3
How they Differ

Economic Affairs

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Plan 2- and Plan 3 – Where We Are the Same

- Montana Workers' Compensation Coverage for Employers
- Montana Benefits to Workers
- Oversight of Claims by the Department of Labor

Where Plan 2 and Plan 3 Have Some Differences

- Oversight by legislature
- Montana State Fund (MSF) is Guaranteed Market
- NCCI loss costs and classification codes – used with some exceptions
- Premium Tax

Summary

Is there a benefit to Montana Employers and Employees if changes are made?