

Age Band	HealthChoice* \$2,250 Deductible w/o Mental Health vs. Healthchoice Plus \$2,000 Deductible w/Mental Health			HealthChoice* \$5,000 Deductible w/o Mental Health vs. Healthchoice Plus \$5,000 Deductible w/Mental Health			HealthChoice* \$15,000 Deductible w/o Mental Health vs. Healthchoice Plus \$12,000 Deductible w/Mental Health		
	One Adult	Two Adults	% Change	1 Adult w/ 1 Child	1 Adult w/ 1 Child	% Change	1 Adult w/ 1 Child	1 Adult w/ 1 Child	% Change
0-18	HC \$447.78 HC PLUS \$304.23 Change -34%	HC \$895.55 HC PLUS \$408.47 Change -54%		HC \$703.19 HC PLUS \$297.37 Change -58%	HC \$428.68 HC PLUS \$133.14 Change -32%		HC \$1,133.14 HC PLUS \$598.46 Change -47%	HC \$650.68 HC PLUS \$133.14 Change -44%	
19-24	HC \$447.78 HC PLUS \$215.23 Change -52%	HC \$895.55 HC PLUS \$468.28 Change -48%		HC \$703.19 HC PLUS \$339.46 Change -52%	HC \$489.36 HC PLUS \$133.14 Change -30%		HC \$1,133.14 HC PLUS \$683.16 Change -40%	HC \$563.16 HC PLUS \$133.14 Change -41%	
25-29	HC \$501.75 HC PLUS \$254.50 Change -49%	HC \$1,003.50 HC PLUS \$509.01 Change -49%		HC \$787.95 HC PLUS \$370.57 Change -53%	HC \$534.20 HC PLUS \$269.73 Change -32%		HC \$1,269.73 HC PLUS \$820.34 Change -35%	HC \$745.77 HC PLUS \$269.73 Change -41%	
30-34	HC \$501.75 HC PLUS \$199.05 Change -60%	HC \$1,003.50 HC PLUS \$359.91 Change -64%		HC \$787.95 HC PLUS \$279.91 Change -65%	HC \$587.62 HC PLUS \$269.73 Change -25%		HC \$1,269.73 HC PLUS \$820.34 Change -35%	HC \$820.34 HC PLUS \$269.73 Change -41%	
35-39	HC \$501.75 HC PLUS \$172.53 Change -66%	HC \$1,003.50 HC PLUS \$279.91 Change -72%		HC \$787.95 HC PLUS \$229.91 Change -71%	HC \$587.62 HC PLUS \$229.91 Change -25%		HC \$1,269.73 HC PLUS \$820.34 Change -35%	HC \$820.34 HC PLUS \$229.91 Change -41%	
40-44	HC \$501.75 HC PLUS \$159.54 Change -68%	HC \$1,003.50 HC PLUS \$229.91 Change -77%		HC \$787.95 HC PLUS \$189.54 Change -76%	HC \$587.62 HC PLUS \$189.54 Change -25%		HC \$1,269.73 HC PLUS \$820.34 Change -35%	HC \$820.34 HC PLUS \$189.54 Change -41%	
45-49	HC \$501.75 HC PLUS \$146.61 Change -71%	HC \$1,003.50 HC PLUS \$189.54 Change -81%		HC \$787.95 HC PLUS \$146.61 Change -81%	HC \$587.62 HC PLUS \$146.61 Change -25%		HC \$1,269.73 HC PLUS \$820.34 Change -35%	HC \$820.34 HC PLUS \$146.61 Change -41%	
50-54	HC \$501.75 HC PLUS \$133.14 Change -73%	HC \$1,003.50 HC PLUS \$146.61 Change -85%		HC \$787.95 HC PLUS \$106.61 Change -87%	HC \$587.62 HC PLUS \$106.61 Change -25%		HC \$1,269.73 HC PLUS \$820.34 Change -35%	HC \$820.34 HC PLUS \$106.61 Change -41%	
55-59	HC \$501.75 HC PLUS \$119.60 Change -76%	HC \$1,003.50 HC PLUS \$106.61 Change -89%		HC \$787.95 HC PLUS \$66.61 Change -91%	HC \$587.62 HC PLUS \$66.61 Change -25%		HC \$1,269.73 HC PLUS \$820.34 Change -35%	HC \$820.34 HC PLUS \$66.61 Change -41%	
60+	HC \$501.75 HC PLUS \$106.10 Change -79%	HC \$1,003.50 HC PLUS \$66.61 Change -93%		HC \$787.95 HC PLUS \$26.61 Change -96%	HC \$587.62 HC PLUS \$26.61 Change -25%		HC \$1,269.73 HC PLUS \$820.34 Change -35%	HC \$820.34 HC PLUS \$26.61 Change -41%	

Age Band	HealthChoice* \$5,000 Deductible w/o Mental Health vs. Healthchoice Plus \$5,000 Deductible w/Mental Health			HealthChoice* \$15,000 Deductible w/o Mental Health vs. Healthchoice Plus \$12,000 Deductible w/Mental Health		
	One Adult	Two Adults	% Change	1 Adult w/ 1 Child	1 Adult w/ 1 Child	% Change
0-18	HC \$326.40 HC PLUS \$159.73 Change -51%	HC \$652.79 HC PLUS \$319.47 Change -51%		HC \$512.86 HC PLUS \$232.57 Change -55%	HC \$335.28 HC PLUS \$133.14 Change -35%	
19-24	HC \$326.40 HC PLUS \$168.33 Change -48%	HC \$652.79 HC PLUS \$364.69 Change -44%		HC \$512.86 HC PLUS \$265.49 Change -48%	HC \$382.73 HC PLUS \$133.14 Change -25%	
25-29	HC \$326.40 HC PLUS \$199.05 Change -46%	HC \$652.79 HC PLUS \$437.92 Change -40%		HC \$512.86 HC PLUS \$318.80 Change -45%	HC \$459.59 HC PLUS \$269.73 Change -20%	
30-34	HC \$326.40 HC PLUS \$218.85 Change -43%	HC \$652.79 HC PLUS \$512.86 Change -34%		HC \$512.86 HC PLUS \$382.73 Change -37%	HC \$534.31 HC PLUS \$269.73 Change -13%	
35-39	HC \$326.40 HC PLUS \$245.74 Change -40%	HC \$652.79 HC PLUS \$594.69 Change -27%		HC \$512.86 HC PLUS \$459.59 Change -30%	HC \$587.62 HC PLUS \$269.73 Change -10%	
40-44	HC \$326.40 HC PLUS \$274.16 Change -37%	HC \$652.79 HC PLUS \$683.17 Change -21%		HC \$512.86 HC PLUS \$549.64 Change -24%	HC \$626.03 HC PLUS \$269.73 Change -7%	
45-49	HC \$326.40 HC PLUS \$304.84 Change -34%	HC \$652.79 HC PLUS \$787.95 Change -17%		HC \$512.86 HC PLUS \$652.79 Change -21%	HC \$683.17 HC PLUS \$269.73 Change -4%	
50-54	HC \$326.40 HC PLUS \$339.14 Change -31%	HC \$652.79 HC PLUS \$901.75 Change -10%		HC \$512.86 HC PLUS \$787.95 Change -24%	HC \$745.77 HC PLUS \$269.73 Change -1%	
55-59	HC \$326.40 HC PLUS \$378.14 Change -28%	HC \$652.79 HC PLUS \$1,035.00 Change -3%		HC \$512.86 HC PLUS \$954.69 Change -27%	HC \$820.34 HC PLUS \$269.73 Change -2%	
60+	HC \$326.40 HC PLUS \$417.14 Change -25%	HC \$652.79 HC PLUS \$1,189.54 Change -4%		HC \$512.86 HC PLUS \$1,066.10 Change -30%	HC \$895.55 HC PLUS \$269.73 Change -3%	

Age Band	HealthChoice* \$15,000 Deductible w/o Mental Health vs. Healthchoice Plus \$12,000 Deductible w/Mental Health			HealthChoice* \$15,000 Deductible w/o Mental Health vs. Healthchoice Plus \$12,000 Deductible w/Mental Health		
	One Adult	Two Adults	% Change	1 Adult w/ 1 Child	1 Adult w/ 1 Child	% Change
0-18	HC \$241.59 HC PLUS \$107.28 Change -56%	HC \$483.18 HC PLUS \$203.60 Change -58%		HC \$379.89 HC PLUS \$148.22 Change -61%	HC \$213.67 HC PLUS \$78.30 Change -44%	
19-24	HC \$241.59 HC PLUS \$116.20 Change -52%	HC \$483.18 HC PLUS \$232.42 Change -52%		HC \$379.89 HC PLUS \$169.20 Change -55%	HC \$243.92 HC PLUS \$78.30 Change -44%	
25-29	HC \$241.59 HC PLUS \$126.85 Change -48%	HC \$483.18 HC PLUS \$279.91 Change -41%		HC \$379.89 HC PLUS \$203.17 Change -47%	HC \$266.27 HC PLUS \$78.30 Change -46%	
30-34	HC \$241.59 HC PLUS \$139.54 Change -43%	HC \$483.18 HC PLUS \$339.14 Change -30%		HC \$379.89 HC PLUS \$245.74 Change -35%	HC \$292.90 HC PLUS \$78.30 Change -31%	
35-39	HC \$241.59 HC PLUS \$154.61 Change -36%	HC \$483.18 HC PLUS \$401.75 Change -23%		HC \$379.89 HC PLUS \$292.90 Change -23%	HC \$328.73 HC PLUS \$78.30 Change -26%	
40-44	HC \$241.59 HC PLUS \$172.53 Change -28%	HC \$483.18 HC PLUS \$474.16 Change -15%		HC \$379.89 HC PLUS \$346.61 Change -15%	HC \$379.89 HC PLUS \$78.30 Change -21%	
45-49	HC \$241.59 HC PLUS \$191.05 Change -20%	HC \$483.18 HC PLUS \$549.69 Change -7%		HC \$379.89 HC PLUS \$401.75 Change -7%	HC \$445.95 HC PLUS \$78.30 Change -16%	
50-54	HC \$241.59 HC PLUS \$210.50 Change -12%	HC \$483.18 HC PLUS \$639.14 Change -2%		HC \$379.89 HC PLUS \$474.16 Change -11%	HC \$501.75 HC PLUS \$78.30 Change -11%	
55-59	HC \$241.59 HC PLUS \$231.68 Change -4%	HC \$483.18 HC PLUS \$745.77 Change -13%		HC \$379.89 HC PLUS \$554.69 Change -14%	HC \$566.52 HC PLUS \$78.30 Change -12%	
60+	HC \$241.59 HC PLUS \$254.50 Change -6%	HC \$483.18 HC PLUS \$874.16 Change -18%		HC \$379.89 HC PLUS \$619.60 Change -16%	HC \$639.14 HC PLUS \$78.30 Change -11%	

Age Band	HealthChoice* \$15,000 Deductible w/o Mental Health vs. Healthchoice Plus \$12,000 Deductible w/Mental Health			HealthChoice* \$15,000 Deductible w/o Mental Health vs. Healthchoice Plus \$12,000 Deductible w/Mental Health		
	One Adult	Two Adults	% Change	1 Adult w/ 1 Child	1 Adult w/ 1 Child	% Change
0-18	HC \$159.97 HC PLUS \$101.80 Change -34%	HC \$307.93 HC PLUS \$203.60 Change -34%		HC \$242.49 HC PLUS \$148.22 Change -39%	HC \$133.14 HC PLUS \$78.30 Change -12%	
19-24	HC \$159.97 HC PLUS \$107.28 Change -30%	HC \$307.93 HC PLUS \$232.42 Change -30%		HC \$242.49 HC PLUS \$169.20 Change -30%	HC \$154.61 HC PLUS \$78.30 Change -12%	
25-29	HC \$159.97 HC PLUS \$116.20 Change -25%	HC \$307.93 HC PLUS \$279.91 Change -25%		HC \$242.49 HC PLUS \$203.17 Change -28%	HC \$189.54 HC PLUS \$78.30 Change -10%	
30-34	HC \$159.97 HC PLUS \$126.85 Change -26%	HC \$307.93 HC PLUS \$339.14 Change -26%		HC \$242.49 HC PLUS \$245.74 Change -24%	HC \$229.91 HC PLUS \$78.30 Change -8%	
35-39	HC \$159.97 HC PLUS \$139.54 Change -19%	HC \$307.93 HC PLUS \$401.75 Change -17%		HC \$242.49 HC PLUS \$292.90 Change -17%	HC \$269.73 HC PLUS \$78.30 Change -10%	
40-44	HC \$159.97 HC PLUS \$154.61 Change -17%	HC \$307.93 HC PLUS \$474.16 Change -17%		HC \$242.49 HC PLUS \$346.61 Change -17%	HC \$307.93 HC PLUS \$78.30 Change -10%	
45-49	HC \$159.97 HC PLUS \$172.53 Change -7%	HC \$307.93 HC PLUS \$549.69 Change -14%		HC \$242.49 HC PLUS \$401.75 Change -14%	HC \$346.61 HC PLUS \$78.30 Change -10%	
50-54	HC \$159.97 HC PLUS \$191.05 Change -1%	HC \$307.93 HC PLUS \$639.14 Change -1%		HC \$242.49 HC PLUS \$474.16 Change -1%	HC \$391.05 HC PLUS \$78.30 Change -10%	
55-59	HC \$159.97 HC PLUS \$210.50 Change -1%	HC \$307.93 HC PLUS \$745.77 Change -1%		HC \$242.49 HC PLUS \$554.69 Change -1%	HC \$445.95 HC PLUS \$78.30 Change -10%	
60+	HC \$159.97 HC PLUS \$231.68 Change -4%	HC \$307.93 HC PLUS \$874.16 Change -4%		HC \$242.49 HC PLUS \$619.60 Change -4%	HC \$501.75 HC PLUS \$78.30 Change -10%	

Proposed rates for 7/1/2012  
 Bureau of Insurance Rate comparison  
 \* Healthchoice coverage for Non-Grandfathered Options without the Mental Health parity rider

Bureau of Insurance

HealthChoice \$2,250 Deductible w/ Mental Health Vs. HealthChoice Plus \$2,000 Deductible w/ Mental Health

Age Band	One Adult		Two Adults		1 Adult w/ 1 Child		1 Adult w/ 1 Child		2 Adults w/ >= 1 Child	
	HC	HC PLUS	HC	HC PLUS	HC	HC PLUS	HC	HC PLUS	HC	HC PLUS
0-18	\$616.59	\$204.23	\$1,233.17	\$408.47	\$968.29	\$297.37	\$428.68	\$566.22	\$1,560.34	\$594.46
19-24	\$616.59	\$215.23	\$1,233.17	\$430.46	\$968.29	\$313.38	\$451.76	\$566.22	\$1,560.34	\$630.66
25-29	\$616.59	\$233.14	\$1,233.17	\$466.28	\$968.29	\$339.46	\$489.36	\$566.22	\$1,560.34	\$683.16
30-34	\$690.91	\$254.50	\$1,381.82	\$509.01	\$1,085.01	\$370.57	\$534.20	\$587.62	\$1,748.43	\$745.77
35-39	\$690.91	\$279.95	\$1,381.82	\$559.91	\$1,085.01	\$407.62	\$559.20	\$587.62	\$1,748.43	\$820.34
40-44	\$758.41	\$314.20	\$1,516.82	\$628.81	\$1,191.01	\$457.49	\$659.51	\$659.51	\$1,919.24	\$920.70
45-49	\$828.18	\$362.90	\$1,655.37	\$725.81	\$1,300.58	\$528.40	\$761.73	\$761.73	\$2,095.81	\$1,063.41
50-54	\$932.84	\$435.80	\$1,865.69	\$871.60	\$1,464.94	\$634.54	\$914.74	\$914.74	\$2,360.67	\$1,277.01
55-59	\$1,061.02	\$525.34	\$2,122.03	\$1,050.70	\$1,666.22	\$764.92	\$1,102.70	\$1,102.70	\$2,685.02	\$1,539.41
60+	\$1,233.17	\$645.37	\$2,465.35	\$1,200.75	\$1,936.58	\$939.68	\$1,354.63	\$1,354.63	\$3,120.68	\$1,891.12

HealthChoice \$5,000 Deductible w/ Mental Health Vs. HealthChoice Plus \$5,000 Deductible w/ Mental Health

Age Band	One Adult		Two Adults		1 Adult w/ 1 Child		1 Adult w/ 1 Child		2 Adults w/ >= 1 Child	
	HC	HC PLUS	HC	HC PLUS	HC	HC PLUS	HC	HC PLUS	HC	HC PLUS
0-18	\$449.44	\$159.73	\$898.89	\$319.47	\$706.21	\$232.57	\$335.28	\$535.28	\$1,137.97	\$468.06
19-24	\$449.44	\$168.33	\$898.89	\$336.67	\$706.21	\$245.09	\$353.33	\$535.33	\$1,137.97	\$495.26
25-29	\$449.44	\$182.34	\$898.89	\$364.69	\$706.21	\$265.49	\$382.73	\$535.33	\$1,137.97	\$534.31
30-34	\$503.62	\$199.05	\$1,007.25	\$398.11	\$791.34	\$289.82	\$417.81	\$477.81	\$1,275.14	\$583.27
35-39	\$503.62	\$218.95	\$1,007.25	\$437.92	\$791.34	\$318.80	\$459.59	\$477.81	\$1,275.14	\$641.60
40-44	\$552.82	\$245.74	\$1,105.65	\$491.49	\$868.65	\$357.80	\$515.81	\$477.81	\$1,399.72	\$720.09
45-49	\$603.68	\$283.83	\$1,207.37	\$567.67	\$948.47	\$413.26	\$595.76	\$477.81	\$1,528.49	\$811.70
50-54	\$679.97	\$340.84	\$1,359.95	\$661.70	\$1,068.88	\$496.27	\$715.49	\$477.81	\$1,721.66	\$998.76
55-59	\$773.40	\$410.88	\$1,546.80	\$821.77	\$1,215.24	\$598.24	\$862.43	\$477.81	\$1,958.29	\$1,203.99
60+	\$898.89	\$504.75	\$1,797.79	\$1,009.52	\$1,412.42	\$734.92	\$1,059.47	\$1,059.47	\$2,275.94	\$1,479.06

HealthChoice \$10,000 Deductible w/ Mental Health Vs. HealthChoice Plus \$12,000 Deductible w/ Mental Health

Age Band	One Adult		Two Adults		1 Adult w/ 1 Child		1 Adult w/ 1 Child		2 Adults w/ >= 1 Child	
	HC	HC PLUS	HC	HC PLUS	HC	HC PLUS	HC	HC PLUS	HC	HC PLUS
0-18	\$332.67	\$101.80	\$665.34	\$203.60	\$523.11	\$148.22	\$213.67	\$298.30	\$842.89	\$298.30
19-24	\$332.67	\$107.28	\$665.34	\$214.58	\$523.11	\$156.20	\$225.18	\$298.30	\$842.89	\$314.36
25-29	\$332.67	\$116.20	\$665.34	\$232.42	\$523.11	\$169.20	\$243.92	\$298.30	\$842.89	\$340.52
30-34	\$372.77	\$126.85	\$745.54	\$253.72	\$586.16	\$184.70	\$266.27	\$328.73	\$944.49	\$371.73
35-39	\$372.77	\$139.54	\$745.54	\$279.09	\$586.16	\$203.17	\$292.90	\$328.73	\$944.49	\$408.90
40-44	\$408.19	\$156.61	\$818.38	\$313.23	\$643.43	\$228.03	\$328.73	\$328.73	\$1,036.76	\$458.92
45-49	\$446.84	\$180.88	\$893.67	\$361.78	\$702.63	\$263.37	\$379.68	\$379.68	\$1,132.14	\$530.05
50-54	\$503.30	\$217.22	\$1,006.61	\$434.45	\$791.42	\$316.28	\$455.95	\$455.95	\$1,275.21	\$636.52
55-59	\$572.46	\$261.85	\$1,144.91	\$523.72	\$900.16	\$381.27	\$549.64	\$381.27	\$1,450.43	\$767.31
60+	\$665.34	\$321.68	\$1,330.69	\$643.37	\$1,046.22	\$468.37	\$675.21	\$381.27	\$1,685.77	\$942.62

HealthChoice \$15,000 Deductible w/ Mental Health Vs. HealthChoice Plus \$12,000 Deductible w/ Mental Health

Age Band	One Adult		Two Adults		1 Adult w/ 1 Child		1 Adult w/ 1 Child		2 Adults w/ >= 1 Child	
	HC	HC PLUS	HC	HC PLUS	HC	HC PLUS	HC	HC PLUS	HC	HC PLUS
0-18	\$212.01	\$101.80	\$424.02	\$203.60	\$333.92	\$148.22	\$213.67	\$298.30	\$537.98	\$298.30
19-24	\$212.01	\$107.28	\$424.02	\$214.56	\$333.92	\$156.20	\$225.18	\$298.30	\$537.98	\$314.36
25-29	\$212.01	\$116.20	\$424.02	\$232.42	\$333.92	\$169.20	\$243.92	\$298.30	\$537.98	\$340.52
30-34	\$237.57	\$126.85	\$475.13	\$253.72	\$374.17	\$184.70	\$266.27	\$298.30	\$602.83	\$371.73
35-39	\$237.57	\$139.54	\$475.13	\$279.09	\$374.17	\$203.17	\$292.90	\$298.30	\$602.83	\$408.90
40-44	\$280.78	\$156.61	\$521.55	\$313.23	\$410.72	\$228.03	\$328.73	\$328.73	\$661.72	\$458.92
45-49	\$284.77	\$180.88	\$569.53	\$361.78	\$448.51	\$263.37	\$379.68	\$379.68	\$722.60	\$530.05
50-54	\$320.76	\$217.22	\$641.51	\$434.45	\$505.19	\$316.28	\$455.95	\$455.95	\$813.92	\$636.52
55-59	\$364.83	\$261.85	\$729.65	\$523.72	\$574.60	\$381.27	\$549.64	\$381.27	\$925.75	\$767.31
60+	\$424.03	\$321.68	\$848.04	\$643.37	\$670.83	\$468.37	\$675.21	\$381.27	\$1,075.96	\$942.62

Proposed rates for 7/1/2012  
Bureau of Insurance Rate comparison