

UnitedHealthcare PPO Network – Q3 2025 Rate Comparison

Carrier	Plan	LA East	LA West	Orange	Inland Empire	San Diego	Imperial	Ventura / Santa Barbara
Platinum								
UnitedHealthcare 15/10%								
Competitor 1	15/40/10%	1.6% Lower	4.9% Lower	3.3% Lower	8.4% Lower	4.4% Lower	0.7% Lower	1.8% Lower
Competitor 2	90 PPO 0/15 + Child Dental	6.0% Lower	5.5% Lower	9.4% Lower	6.4% Lower	3.8% Lower	1.7% Higher	9.2% Lower
UnitedHealthcare 15/250/10%								
Competitor 1	15/250/10%	4.5% Lower	7.7% Lower	6.2% Lower	11.1% Lower	7.2% Lower	3.6% Lower	4.7% Lower
Competitor 2	250/15 OffEx	6.5% Lower	6.0% Lower	9.9% Lower	6.9% Lower	4.3% Lower	1.2% Higher	9.7% Lower
Gold								
UnitedHealthcare 30/500/20%								
Competitor 1	30/500/20%	4.9% Lower	8.1% Lower	6.5% Lower	11.5% Lower	7.6% Lower	4.0% Lower	5.0% Lower
Competitor 2	500/30 OffEx	7.8% Lower	7.3% Lower	11.1% Lower	8.2% Lower	5.6% Lower	0.2% Lower	10.9% Lower
UnitedHealthcare 30/1000/20%								
Competitor 1	35/1000/20%	2.7% Lower	6.0% Lower	4.4% Lower	9.4% Lower	5.5% Lower	1.8% Lower	2.9% Lower
Competitor 2	1000/30 OffEx	7.9% Lower	7.4% Lower	11.3% Lower	8.3% Lower	5.8% Lower	0.4% Lower	11.0% Lower
UnitedHealthcare 5/1500/30%								
Competitor 1	5/1500/30%	4.8% Lower	8.0% Lower	6.5% Lower	11.4% Lower	7.6% Lower	3.9% Lower	5.0% Lower
Silver								
UnitedHealthcare 60/1950/40%								
Competitor 1	55/1950/35%	2.4% Lower	5.7% Lower	4.1% Lower	9.2% Lower	5.2% Lower	1.5% Lower	2.6% Lower
UnitedHealthcare 60/2550/40%								
Competitor 1	55/2500/45%	1.4% Lower	4.7% Lower	3.1% Lower	8.2% Lower	4.2% Lower	0.5% Lower	1.5% Lower
Competitor 2	2500/55 + Child Dental	15.7% Lower	15.3% Lower	18.8% Lower	16.1% Lower	13.8% Lower	8.8% Lower	18.6% Lower
Competitor 2	2350/70 OffEx	9.9% Lower	9.4% Lower	13.1% Lower	10.2% Lower	7.7% Lower	2.4% Lower	12.9% Lower
Bronze								
UnitedHealthcare 6000/40%								
Competitor 1	6000/45% w/HSA PrevRx	3.1% Lower	6.4% Lower	4.8% Lower	9.8% Lower	5.9% Lower	2.2% Lower	3.3% Lower
UnitedHealthcare 7500/50%								
Competitor 2	PPO 7500/65 OffEx	6.7% Lower	6.2% Lower	10.1% Lower	7.0% Lower	4.5% Lower	1.0% Higher	9.8% Lower

Data Source: California Small Group Rate Filing Effective 07/01/2025

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