

UnitedHealthcare PPO Network – Q1 2024 Rate Comparison

Carrier	Plan	LA East	LA West	Orange	Inland Empire	San Diego	Imperial	Ventura / Santa Barbara
Platinum								
UnitedHealthcare 15/90pct								
Competitor 1	15/40/10%	0.7% Lower	4.1% Lower	2.7% Lower	8.0% Lower	5.3% Lower	0.2% Higher	2.1% Lower
Competitor 2	90 PPO 0/15 + Child Dental	1.4% Lower	2.8% Lower	5.6% Lower	4.6% Lower	4.0% Lower	1.2% Lower	9.8% Lower
UnitedHealthcare 15/250/90pct								
Competitor 1	15/250/10%	2.0% Lower	5.3% Lower	3.9% Lower	9.2% Lower	6.5% Lower	1.1% Lower	3.4% Lower
Competitor 2	250/15 OffEx	1.8% Lower	3.3% Lower	6.0% Lower	5.0% Lower	4.4% Lower	1.7% Lower	10.2% Lower
Gold								
UnitedHealthcare 30/500/80pct								
Competitor 1	30/500/20%	3.2% Lower	6.5% Lower	5.1% Lower	10.3% Lower	7.7% Lower	2.4% Lower	4.6% Lower
Competitor 2	500/30 OffEx	6.9% Lower	8.3% Lower	10.9% Lower	9.9% Lower	9.3% Lower	6.7% Lower	14.8% Lower
UnitedHealthcare 30/1000/80pct								
Competitor 1	35/1000/20%	1.2% Lower	4.6% Lower	3.2% Lower	8.5% Lower	5.8% Lower	0.4% Lower	2.7% Lower
Competitor 2	1000/35 OffEx	7.8% Lower	9.2% Lower	11.7% Lower	10.8% Lower	10.2% Lower	7.6% Lower	15.7% Lower
UnitedHealthcare 10/1500/70pct								
Competitor 1	5/1500/30%	3.5% Lower	6.8% Lower	5.4% Lower	10.5% Lower	7.9% Lower	2.6% Lower	4.9% Lower
Silver								
UnitedHealthcare 55/1950/60pct								
Competitor 1	55/1950/35%	0.9% Higher	2.5% Lower	1.1% Lower	6.5% Lower	3.8% Lower	1.8% Higher	0.5% Lower
UnitedHealthcare 55/2450/60pct								
Competitor 1	55/2500/45%	1.6% Higher	1.8% Lower	0.4% Lower	5.8% Lower	3.1% Lower	2.5% Higher	0.2% Higher
Competitor 2	2500/55 + Child Dental	15.3% Lower	16.5% Lower	18.9% Lower	18.1% Lower	17.5% Lower	15.1% Lower	22.5% Lower
Competitor 2	2350/65 OffEx	11.1% Lower	12.4% Lower	14.9% Lower	14.0% Lower	13.4% Lower	10.9% Lower	18.7% Lower
Bronze								
UnitedHealthcare 6000/60pct								
Competitor 1	6000/45% w/HSA PrevRx	0.4% Lower	3.8% Lower	2.4% Lower	7.7% Lower	5.0% Lower	0.5% Higher	1.9% Lower
UnitedHealthcare 7500/50pct								
Competitor 2	PPO 7500/65 OffEx	7.0% Lower	8.4% Lower	11.0% Lower	10.1% Lower	9.5% Lower	6.9% Lower	15.0% Lower

Data Source: California Small Group Rate Filing Effective 1/1/2024

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