

UnitedHealthcare PPO Network – Q1 2025 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%	2.8% Lower	6.1% Lower	4.5% Lower	9.6% Lower	5.6% Lower	1.9% Lower	3.0% Lower
Competitor 2	90 PPO 0/15 + Child Dental	6.8% Lower	5.7% Lower	10.3% Lower	7.3% Lower	3.6% Lower	0.6% Lower	9.9% Lower
UnitedHealthcare 15/250/90pct								
Competitor 1	15/250/10%	5.7% Lower	8.9% Lower	7.3% Lower	12.2% Lower	8.4% Lower	4.8% Lower	5.8% Lower
Competitor 2	250/15 OffEx	7.3% Lower	6.2% Lower	10.8% Lower	7.7% Lower	4.1% Lower	1.2% Lower	10.4% Lower
Gold								
UnitedHealthcare 30/500/80pct								
Competitor 1	30/500/20%	6.1% Lower	9.2% Lower	7.7% Lower	12.6% Lower	8.8% Lower	5.2% Lower	6.2% Lower
Competitor 2	500/30 OffEx	11.0% Lower	10.0% Lower	14.3% Lower	11.4% Lower	8.0% Lower	5.1% Lower	14.0% Lower
UnitedHealthcare 30/1000/80pct								
Competitor 1	35/1000/20%	3.9% Lower	7.2% Lower	5.6% Lower	10.6% Lower	6.7% Lower	3.0% Lower	4.1% Lower
Competitor 2	1000/30 OffEx	11.1% Lower	10.1% Lower	14.4% Lower	11.5% Lower	8.1% Lower	5.2% Lower	14.1% Lower
UnitedHealthcare 5/1500/70pct								
Competitor 1	5/1500/30%	6.0% Lower	9.2% Lower	7.7% Lower	12.5% Lower	8.7% Lower	5.1% Lower	6.2% Lower
Silver								
UnitedHealthcare 60/1950/60pct								
Competitor 1	55/1950/35%	3.7% Lower	6.9% Lower	5.4% Lower	10.4% Lower	6.4% Lower	2.8% Lower	3.8% Lower
UnitedHealthcare 60/2550/60pct								
Competitor 1	55/2500/45%	2.7% Lower	6.0% Lower	4.4% Lower	9.4% Lower	5.5% Lower	1.8% Lower	2.8% Lower
Competitor 2	2500/55 + Child Dental	18.7% Lower	17.7% Lower	21.7% Lower	19.1% Lower	15.9% Lower	13.3% Lower	21.4% Lower
Competitor 2	2350/70 OffEx	13.0% Lower	12.0% Lower	16.2% Lower	13.4% Lower	10.0% Lower	7.2% Lower	15.9% Lower
Bronze								
UnitedHealthcare 6000/60pct								
Competitor 1	6000/45% w/HSA PrevRx	4.4% Lower	7.6% Lower	6.1% Lower	11.0% Lower	7.1% Lower	3.5% Lower	4.5% Lower
UnitedHealthcare 7500/50pct								
Competitor 2	PPO 7500/65 OffEx	7.5% Lower	6.4% Lower	10.9% Lower	7.9% Lower	4.3% Lower	1.4% Lower	10.6% Lower

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

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