

UnitedHealthcare PPO Network – Q3 2025 Rate Comparison

Carrier	Plan	San Francisco	San Mateo	Santa Clara	Alameda	Contra Costa	Sonoma / Solano	Monterey / Santa Cruz	Fresno	Kern	Sacramento	San Joaquin / Stanislaus	Butte / Humboldt / Shasta
Platinum													
UnitedHealthcare 15/10%													
Competitor 1	15/40/10%	2.5% Higher	1.2% Higher	0.8% Lower	1.7% Lower	0.3% Higher	4.3% Higher	4.2% Higher	1.8% Lower	13.0% Higher	0.0% Higher	3.5% Lower	2.8% Lower
Competitor 2	90 PPO 0/15 + Child Dental	1.4% Lower	6.4% Lower	4.5% Lower	4.1% Lower	10.4% Lower	0.0% Higher	4.6% Higher	1.0% Lower	0.6% Lower	0.7% Higher	11.2% Lower	10.4% Lower
UnitedHealthcare 15/250/10%													
Competitor 1	15/250/10%	0.5% Lower	1.8% Lower	3.7% Lower	4.6% Lower	2.6% Lower	1.2% Higher	1.1% Higher	4.7% Lower	9.7% Higher	2.9% Lower	6.3% Lower	5.7% Lower
Competitor 2	250/15 OffEx	1.9% Lower	6.9% Lower	5.0% Lower	4.6% Lower	10.8% Lower	0.5% Lower	4.0% Higher	1.5% Lower	1.1% Lower	0.2% Higher	11.7% Lower	10.8% Lower
Gold													
UnitedHealthcare 30/500/20%													
Competitor 1	30/500/20%	0.8% Lower	2.2% Lower	4.0% Lower	5.0% Lower	3.0% Lower	0.9% Higher	0.8% Higher	5.0% Lower	9.3% Higher	3.3% Lower	6.7% Lower	6.0% Lower
Competitor 2	500/30 OffEx	3.3% Lower	8.2% Lower	6.3% Lower	5.9% Lower	12.0% Lower	1.9% Lower	2.6% Higher	2.9% Lower	2.5% Lower	1.2% Lower	12.9% Lower	12.1% Lower
UnitedHealthcare 30/1000/20%													
Competitor 1	35/1000/20%	1.4% Higher	0.1% Higher	1.9% Lower	2.8% Lower	0.8% Lower	3.2% Higher	3.0% Higher	2.9% Lower	11.8% Higher	1.1% Lower	4.5% Lower	3.9% Lower
Competitor 2	1000/30 OffEx	3.4% Lower	8.3% Lower	6.5% Lower	6.1% Lower	12.2% Lower	2.0% Lower	2.4% Higher	3.0% Lower	2.6% Lower	1.3% Lower	13.0% Lower	12.2% Lower
UnitedHealthcare 5/1500/30%													
Competitor 1	5/1500/30%	0.8% Lower	2.1% Lower	4.0% Lower	4.9% Lower	3.0% Lower	0.9% Higher	0.8% Higher	5.0% Lower	9.3% Higher	3.2% Lower	6.6% Lower	6.0% Lower
Silver													
UnitedHealthcare 60/1950/40%													
Competitor 1	55/1950/35%	1.7% Higher	0.4% Higher	1.6% Lower	2.5% Lower	0.5% Lower	3.5% Higher	3.4% Higher	2.6% Lower	12.1% Higher	0.8% Lower	4.2% Lower	3.6% Lower
UnitedHealthcare 60/2550/40%													
Competitor 1	55/2500/45%	2.8% Higher	1.4% Higher	0.5% Lower	1.5% Lower	0.5% Higher	4.6% Higher	4.5% Higher	1.6% Lower	13.3% Higher	0.3% Higher	3.2% Lower	2.6% Lower
Competitor 2	2500/55 + Child Dental	11.6% Lower	16.1% Lower	14.4% Lower	14.0% Lower	19.6% Lower	10.3% Lower	6.2% Lower	11.2% Lower	10.9% Lower	9.7% Lower	20.4% Lower	19.6% Lower
Competitor 2	2350/70 OffEx	5.4% Lower	10.2% Lower	8.4% Lower	8.0% Lower	14.0% Lower	4.0% Lower	0.3% Higher	5.0% Lower	4.7% Lower	3.4% Lower	14.8% Lower	14.0% Lower
Bronze													
UnitedHealthcare 6000/40%													
Competitor 1	6000/45% w/HSA PrevRx	1.0% Higher	0.4% Lower	2.3% Lower	3.2% Lower	1.2% Lower	2.7% Higher	2.6% Higher	3.3% Lower	11.3% Higher	1.5% Lower	4.9% Lower	4.3% Lower
UnitedHealthcare 7500/50%													
Competitor 2	PPO 7500/65 OffEx	2.1% Lower	7.0% Lower	5.2% Lower	4.8% Lower	11.0% Lower	0.6% Lower	3.8% Higher	1.7% Lower	1.3% Lower	0.0% Higher	11.8% Lower	11.0% Lower

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

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