

UnitedHealthcare HMO Network – Q1 2025 Rate Comparison

UnitedHealthcare SignatureValue							
Carrier	LA East	LA West	Orange	Inland Empire	San Diego	Imperial	Ventura / Santa Barbara
Platinum							
Competitor 1	17.8% Lower	21.2% Lower	20.1% Lower	29.2% Lower	21.4% Lower	49.9% Lower	40.3% Lower
Competitor 2	6.9% Lower	12.5% Lower	5.3% Lower	6.4% Lower	5.2% Lower	14.6% Lower	13.1% Lower
Competitor 3	9.8% Lower	10.7% Lower	15.3% Lower	12.4% Lower	18.2% Lower	8.9% Lower	15.1% Lower
Competitor 4	2.3% Higher	6.5% Higher	1.1% Higher	3.6% Higher	4.5% Higher	---	1.0% Higher
Gold							
Competitor 1	4.3% Lower	8.3% Lower	7.0% Lower	17.6% Lower	8.6% Lower	41.7% Lower	30.5% Lower
Competitor 2	4.9% Lower	10.7% Lower	3.3% Lower	4.5% Lower	3.2% Lower	12.8% Lower	11.3% Lower
Competitor 3	11.1% Lower	12.0% Lower	16.5% Lower	13.7% Lower	19.4% Lower	10.2% Lower	16.3% Lower
Competitor 4	3.5% Higher	7.7% Higher	2.3% Higher	4.7% Higher	5.7% Higher	---	2.1% Higher
Silver							
Competitor 1	3.1% Lower	7.1% Lower	5.8% Lower	16.5% Lower	7.4% Lower	41.0% Lower	29.7% Lower
Competitor 2	0.9% Higher	5.2% Lower	2.7% Higher	1.4% Higher	2.7% Higher	7.4% Lower	5.8% Lower
Competitor 3	8.3% Lower	9.2% Lower	13.9% Lower	11.0% Lower	16.8% Lower	7.4% Lower	13.7% Lower
Competitor 4	2.7% Higher	6.9% Higher	1.5% Higher	3.9% Higher	4.8% Higher	---	1.3% Higher

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

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