

UnitedHealthcare PPO Network – Q2 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%	3.1% Lower	6.3% Lower	4.8% Lower	9.8% Lower	5.9% Lower	2.2% Lower	3.2% Lower
Competitor 2	90 PPO 0/15 + Child Dental	7.4% Lower	6.3% Lower	10.8% Lower	7.4% Lower	4.2% Lower	0.6% Higher	10.5% Lower
UnitedHealthcare 15/250/10%								
Competitor 1	15/250/10%	5.9% Lower	9.1% Lower	7.6% Lower	12.4% Lower	8.6% Lower	5.0% Lower	6.1% Lower
Competitor 2	250/15 OffEx	7.9% Lower	6.8% Lower	11.2% Lower	7.9% Lower	4.7% Lower	0.1% Higher	11.0% Lower
Gold								
UnitedHealthcare 30/500/20%								
Competitor 1	30/500/20%	6.3% Lower	9.5% Lower	7.9% Lower	12.8% Lower	9.0% Lower	5.4% Lower	6.5% Lower
Competitor 2	500/30 OffEx	10.0% Lower	8.9% Lower	13.2% Lower	9.9% Lower	6.9% Lower	2.2% Lower	13.0% Lower
UnitedHealthcare 30/1000/20%								
Competitor 1	35/1000/20%	4.2% Lower	7.4% Lower	5.9% Lower	10.8% Lower	7.0% Lower	3.3% Lower	4.4% Lower
Competitor 2	1000/30 OffEx	10.1% Lower	9.1% Lower	13.4% Lower	10.1% Lower	7.0% Lower	2.3% Lower	13.1% Lower
UnitedHealthcare 5/1500/30%								
Competitor 1	5/1500/30%	6.3% Lower	9.5% Lower	7.9% Lower	12.8% Lower	9.0% Lower	5.4% Lower	6.4% Lower
Silver								
UnitedHealthcare 60/1950/40%								
Competitor 1	55/1950/35%	3.9% Lower	7.2% Lower	5.6% Lower	10.6% Lower	6.7% Lower	3.0% Lower	4.1% Lower
UnitedHealthcare 60/2550/40%								
Competitor 1	55/2500/45%	2.9% Lower	6.2% Lower	4.6% Lower	9.7% Lower	5.7% Lower	2.0% Lower	3.1% Lower
Competitor 2	2500/55 + Child Dental	17.7% Lower	16.8% Lower	20.7% Lower	17.7% Lower	14.9% Lower	10.6% Lower	20.5% Lower
Competitor 2	2350/70 OffEx	12.0% Lower	10.9% Lower	15.2% Lower	12.0% Lower	9.0% Lower	4.3% Lower	14.9% Lower
Bronze								
UnitedHealthcare 6000/40%								
Competitor 1	6000/45% w/HSA PrevRx	4.7% Lower	7.9% Lower	6.3% Lower	11.3% Lower	7.4% Lower	3.8% Lower	4.8% Lower
UnitedHealthcare 7500/50%								
Competitor 2	PPO 7500/65 OffEx	8.1% Lower	7.0% Lower	11.4% Lower	8.0% Lower	4.9% Lower	0.1% Lower	11.1% Lower

Data Source: California Small Group Rate Filing Effective 04/01/2025

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