

UnitedHealthcare HMO Network – Q2 2025 Rate Comparison

UnitedHealthcare SignatureValue							
Carrier	LA East	LA West	Orange	Inland Empire	San Diego	Imperial	Ventura / Santa Barbara
Platinum							
Competitor 1	19.0% Lower	22.4% Lower	21.3% Lower	30.3% Lower	22.7% Lower	50.7% Lower	41.2% Lower
Competitor 2	7.6% Lower	13.2% Lower	6.0% Lower	7.1% Lower	5.9% Lower	15.2% Lower	13.8% Lower
Competitor 3	9.1% Lower	10.0% Lower	13.8% Lower	11.8% Lower	16.8% Lower	9.0% Lower	15.2% Lower
Competitor 4	2.3% Higher	6.5% Higher	1.1% Higher	6.3% Higher	4.5% Higher	---	1.0% Lower
Gold							
Competitor 1	5.8% Lower	9.7% Lower	8.4% Lower	18.9% Lower	10.0% Lower	42.6% Lower	31.6% Lower
Competitor 2	5.7% Lower	11.4% Lower	4.0% Lower	5.2% Lower	4.0% Lower	13.4% Lower	11.9% Lower
Competitor 3	10.4% Lower	11.3% Lower	15.0% Lower	13.0% Lower	17.9% Lower	10.3% Lower	16.4% Lower
Competitor 4	3.5% Higher	7.7% Higher	2.2% Higher	7.5% Higher	5.6% Higher	---	0.1% Higher
Silver							
Competitor 1	4.6% Lower	8.6% Lower	7.3% Lower	17.8% Lower	8.9% Lower	41.9% Lower	30.8% Lower
Competitor 2	0.1% Higher	5.9% Lower	1.9% Higher	0.6% Higher	1.9% Higher	8.1% Lower	6.6% Lower
Competitor 3	7.6% Lower	8.5% Lower	12.4% Lower	10.3% Lower	15.4% Lower	7.5% Lower	13.8% Lower
Competitor 4	2.6% Higher	6.8% Higher	1.4% Higher	6.6% Higher	4.8% Higher	---	0.7% Lower

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

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