

UnitedHealthcare PPO Network – Q1 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 15/90pct													
Competitor 1	15/40/10%	1.3% Higher	0.1% Lower	2.0% Lower	2.9% Lower	0.9% Lower	3.0% Higher	2.9% Higher	3.0% Lower	11.6% Higher	1.2% Lower	4.7% Lower	4.0% Lower
Competitor 2	90 PPO 0/15 + Child Dental	2.7% Lower	6.8% Lower	5.8% Lower	5.4% Lower	10.9% Lower	1.3% Lower	2.2% Higher	1.4% Lower	1.1% Lower	0.9% Higher	11.6% Lower	11.1% Lower
UnitedHealthcare 15/250/90pct													
Competitor 1	15/250/10%	1.7% Lower	3.0% Lower	4.9% Lower	5.8% Lower	3.8% Lower	0.0% Higher	0.1% Lower	5.9% Lower	8.3% Higher	4.1% Lower	7.5% Lower	6.8% Lower
Competitor 2	250/15 OffEx	3.3% Lower	7.3% Lower	6.3% Lower	5.9% Lower	11.4% Lower	1.8% Lower	1.6% Higher	1.9% Lower	1.6% Lower	0.3% Higher	12.1% Lower	11.6% Lower
Gold													
UnitedHealthcare 30/500/80pct													
Competitor 1	30/500/20%	2.1% Lower	3.4% Lower	5.2% Lower	6.2% Lower	4.2% Lower	0.4% Lower	0.5% Lower	6.3% Lower	7.9% Higher	4.5% Lower	7.8% Lower	7.2% Lower
Competitor 2	500/30 OffEx	7.1% Lower	11.0% Lower	10.0% Lower	9.6% Lower	14.9% Lower	5.7% Lower	2.4% Lower	5.8% Lower	5.5% Lower	3.6% Lower	15.6% Lower	15.1% Lower
UnitedHealthcare 30/1000/80pct													
Competitor 1	35/1000/20%	0.1% Higher	1.2% Lower	3.1% Lower	4.0% Lower	2.1% Lower	1.8% Higher	1.7% Higher	4.1% Lower	10.3% Higher	2.3% Lower	5.8% Lower	5.1% Lower
Competitor 2	1000/30 OffEx	7.2% Lower	11.1% Lower	10.2% Lower	9.8% Lower	15.0% Lower	5.9% Lower	2.6% Lower	6.0% Lower	5.6% Lower	3.8% Lower	15.7% Lower	15.2% Lower
UnitedHealthcare 5/1500/70pct													
Competitor 1	5/1500/30%	2.1% Lower	3.4% Lower	5.2% Lower	6.1% Lower	4.2% Lower	0.4% Lower	0.5% Lower	6.2% Lower	7.9% Higher	4.5% Lower	7.8% Lower	7.2% Lower
Silver													
UnitedHealthcare 60/1950/60pct													
Competitor 1	55/1950/35%	0.4% Higher	0.9% Lower	2.8% Lower	3.8% Lower	1.8% Lower	2.1% Higher	2.0% Higher	3.9% Lower	10.6% Higher	2.1% Lower	5.5% Lower	4.8% Lower
UnitedHealthcare 60/2550/60pct													
Competitor 1	55/2500/45%	1.4% Higher	0.1% Higher	1.8% Lower	2.8% Lower	0.8% Lower	3.2% Higher	3.1% Higher	2.9% Lower	11.8% Higher	1.0% Lower	4.5% Lower	3.8% Lower
Competitor 2	2500/55 + Child Dental	15.1% Lower	18.7% Lower	17.8% Lower	17.4% Lower	22.2% Lower	13.8% Lower	10.8% Lower	14.0% Lower	13.6% Lower	11.9% Lower	22.8% Lower	22.4% Lower
Competitor 2	2350/70 OffEx	9.2% Lower	13.0% Lower	12.0% Lower	11.6% Lower	16.8% Lower	7.8% Lower	4.6% Lower	7.9% Lower	7.6% Lower	5.8% Lower	17.4% Lower	17.0% Lower
Bronze													
UnitedHealthcare 6000/60pct													
Competitor 1	6000/45% w/HSA PrevRx	0.4% Lower	1.7% Lower	3.6% Lower	4.5% Lower	2.5% Lower	1.4% Higher	1.3% Higher	4.6% Lower	9.8% Higher	2.8% Lower	6.2% Lower	5.5% Lower
UnitedHealthcare 7500/50pct													
Competitor 2	PPO 7500/65 OffEx	3.4% Lower	7.5% Lower	6.5% Lower	6.1% Lower	11.6% Lower	2.0% Lower	1.4% Higher	2.1% Lower	1.8% Lower	0.2% Higher	12.2% Lower	11.7% Lower

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

Not for consumer use.

Health plan coverage provided by or through UnitedHealthcare Insurance Company, UHC of California and UnitedHealthcare Benefits Plan of California. Administrative services provided by United HealthCare Services, Inc., OptumRx or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC).

