

UnitedHealthcare PPO Network – Q4 2024 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%	0.9% Lower	2.2% Lower	0.1% Lower	0.0% Higher	3.1% Lower	0.8% Higher	0.7% Higher	5.1% Lower	9.2% Higher	3.4% Lower	7.1% Higher	7.9% Higher
Competitor 2	90 PPO 0/15 + Child Dental	3.6% Lower	6.5% Lower	2.2% Lower	0.8% Lower	10.6% Lower	0.9% Lower	0.8% Higher	1.1% Lower	0.7% Lower	1.2% Higher	1.9% Higher	2.5% Higher
UnitedHealthcare 15/250/90pct													
Competitor 1	15/250/10%	2.2% Lower	3.5% Lower	1.3% Lower	1.3% Lower	4.3% Lower	0.5% Lower	0.6% Lower	6.3% Lower	7.8% Higher	4.6% Lower	5.8% Higher	6.5% Higher
Competitor 2	250/15 OffEx	3.9% Lower	6.8% Lower	2.5% Lower	1.1% Lower	10.9% Lower	1.3% Lower	0.4% Higher	1.5% Lower	1.1% Lower	0.8% Higher	1.5% Higher	2.1% Higher
Gold													
UnitedHealthcare 30/500/80pct													
Competitor 1	30/500/20%	3.4% Lower	4.6% Lower	2.5% Lower	2.5% Lower	5.5% Lower	1.7% Lower	1.8% Lower	7.5% Lower	6.5% Higher	5.7% Lower	4.5% Higher	5.2% Higher
Competitor 2	500/30 OffEx	8.2% Lower	11.0% Lower	6.8% Lower	5.5% Lower	14.9% Lower	5.7% Lower	4.1% Lower	5.8% Lower	5.5% Lower	3.6% Lower	3.0% Lower	2.4% Lower
UnitedHealthcare 30/1000/80pct													
Competitor 1	35/1000/20%	1.4% Lower	2.7% Lower	0.5% Lower	0.4% Lower	3.5% Lower	0.3% Higher	0.2% Higher	5.6% Lower	8.7% Higher	3.8% Lower	6.7% Higher	7.4% Higher
Competitor 2	1000/35 OffEx	9.0% Lower	11.8% Lower	7.7% Lower	6.4% Lower	15.7% Lower	6.5% Lower	4.9% Lower	6.7% Lower	6.3% Lower	4.5% Lower	3.8% Lower	3.3% Lower
UnitedHealthcare 10/1500/70pct													
Competitor 1	5/1500/30%	3.6% Lower	4.9% Lower	2.8% Lower	2.7% Lower	5.7% Lower	2.0% Lower	2.1% Lower	7.7% Lower	6.2% Higher	6.0% Lower	4.2% Higher	5.0% Higher
Silver													
UnitedHealthcare 55/1950/60pct													
Competitor 1	55/1950/35%	0.8% Higher	0.5% Lower	1.7% Higher	1.8% Higher	1.4% Lower	2.6% Higher	2.5% Higher	3.4% Lower	11.1% Higher	1.6% Lower	9.1% Higher	9.8% Higher
UnitedHealthcare 55/2450/60pct													
Competitor 1	55/2500/45%	1.6% Higher	0.2% Higher	2.5% Higher	2.5% Higher	0.7% Lower	3.3% Higher	3.2% Higher	2.8% Lower	12.0% Higher	0.9% Lower	9.8% Higher	10.6% Higher
Competitor 2	2500/55 + Child Dental	15.9% Lower	18.4% Lower	14.6% Lower	13.4% Lower	22.0% Lower	13.6% Lower	12.1% Lower	13.7% Lower	13.4% Lower	11.7% Lower	11.1% Lower	10.6% Lower
Competitor 2	2350/65 OffEx	11.5% Lower	14.2% Lower	10.2% Lower	8.9% Lower	18.0% Lower	9.1% Lower	7.5% Lower	9.2% Lower	8.9% Lower	7.1% Lower	6.5% Lower	6.0% Lower
Bronze													
UnitedHealthcare 6000/60pct													
Competitor 1	6000/45% w/HSA PrevRx	0.5% Lower	1.8% Lower	0.4% Higher	0.5% Higher	2.6% Lower	1.3% Higher	1.2% Higher	4.7% Lower	9.7% Higher	2.9% Lower	7.7% Higher	8.4% Higher
UnitedHealthcare 7500/50pct													
Competitor 2	PPO 7500/65 OffEx	7.3% Lower	10.1% Lower	5.9% Lower	4.6% Lower	14.0% Lower	4.7% Lower	3.1% Lower	4.9% Lower	4.5% Lower	2.7% Lower	2.0% Lower	1.4% Lower

Data Source: California Small Group Rate Filing Effective 10/1/2024

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