

# UnitedHealthcare PPO Network – Q4 2024 Rate Comparison

Carrier	Plan	LA East	LA West	Orange	Inland Empire	San Diego	Imperial	Ventura / Santa Barbara
<b>Platinum</b>								
UnitedHealthcare 15/90pct								
Competitor 1	15/40/10%	3.0% Lower	6.3% Lower	5.4% Lower	11.5% Lower	7.7% Lower	4.1% Lower	5.1% Lower
Competitor 2	90 PPO 0/15 + Child Dental	4.6% Lower	4.8% Lower	8.8% Lower	6.9% Lower	3.3% Lower	1.7% Lower	10.3% Lower
UnitedHealthcare 15/250/90pct								
Competitor 1	15/250/10%	4.2% Lower	7.5% Lower	6.6% Lower	12.7% Lower	8.9% Lower	5.3% Lower	6.3% Lower
Competitor 2	250/15 OffEx	5.0% Lower	5.1% Lower	9.1% Lower	7.3% Lower	3.6% Lower	2.1% Lower	10.6% Lower
<b>Gold</b>								
UnitedHealthcare 30/500/80pct								
Competitor 1	30/500/20%	5.4% Lower	8.6% Lower	7.7% Lower	13.7% Lower	9.9% Lower	6.4% Lower	7.4% Lower
Competitor 2	500/30 OffEx	9.2% Lower	9.4% Lower	13.1% Lower	11.4% Lower	7.9% Lower	6.4% Lower	14.6% Lower
UnitedHealthcare 30/1000/80pct								
Competitor 1	35/1000/20%	3.4% Lower	6.7% Lower	5.8% Lower	11.9% Lower	8.1% Lower	4.5% Lower	5.5% Lower
Competitor 2	1000/35 OffEx	10.0% Lower	10.2% Lower	13.9% Lower	12.2% Lower	8.8% Lower	7.2% Lower	15.3% Lower
UnitedHealthcare 10/1500/70pct								
Competitor 1	5/1500/30%	5.6% Lower	8.8% Lower	7.9% Lower	13.9% Lower	10.2% Lower	6.7% Lower	7.7% Lower
<b>Silver</b>								
UnitedHealthcare 55/1950/60pct								
Competitor 1	55/1950/35%	1.3% Lower	4.6% Lower	3.7% Lower	9.9% Lower	6.0% Lower	2.3% Lower	3.4% Lower
UnitedHealthcare 55/2450/60pct								
Competitor 1	55/2500/45%	0.6% Lower	3.9% Lower	3.0% Lower	9.3% Lower	5.3% Lower	1.6% Lower	2.7% Lower
Competitor 2	2500/55 + Child Dental	16.8% Lower	16.9% Lower	20.4% Lower	18.8% Lower	15.6% Lower	14.2% Lower	21.7% Lower
Competitor 2	2350/65 OffEx	12.5% Lower	12.6% Lower	16.3% Lower	14.6% Lower	11.3% Lower	9.8% Lower	17.7% Lower
<b>Bronze</b>								
UnitedHealthcare 6000/60pct								
Competitor 1	6000/45% w/HSA PrevRx	2.5% Lower	5.8% Lower	4.9% Lower	11.1% Lower	7.2% Lower	3.6% Lower	4.6% Lower
UnitedHealthcare 7500/50pct								
Competitor 2	PPO 7500/65 OffEx	8.3% Lower	8.4% Lower	12.3% Lower	10.5% Lower	7.0% Lower	5.5% Lower	13.7% Lower

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

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