

STATE OF OREGON
Small Employer Health Insurance Carriers
Geographic Average Rates (GARs) — Part A
1st QUARTER 2007

| CARRIERS | AREAS | BASIC PLAN | | | | INDEMNITY PLAN | | | | PPO PLAN | | | | POINT OF SERVICE PLAN | | | |
|---|---------------------------------------|------------|---------|---------|---------|----------------|---------|---------|---------|----------|---------|---------|---------|-----------------------|---------|---------|-------|
| | | EE | EE/SP | EE/FAM | EE/CH | EE | EE/SP | EE/FAM | EE/CH | EE | EE/SP | EE/FAM | EE/CH | EE | EE/SP | EE/FAM | EE/CH |
| AETNA LIFE INSURANCE CO. INDEMNITY | 1 | \$782 | \$1,649 | \$2,368 | \$1,452 | \$728 | \$1,637 | \$2,351 | \$1,442 | \$764 | \$1,717 | \$2,466 | \$1,513 | NA | NA | NA | NA |
| | 2, 6 | \$679 | \$1,431 | \$2,055 | \$1,261 | \$632 | \$1,421 | \$2,041 | \$1,252 | \$662 | \$1,490 | \$2,141 | \$1,313 | NA | NA | NA | NA |
| | 3, 5 | \$708 | \$1,493 | \$2,145 | \$1,315 | \$659 | \$1,483 | \$2,130 | \$1,306 | \$691 | \$1,555 | \$2,234 | \$1,370 | NA | NA | NA | NA |
| | 4 | \$708 | \$1,493 | \$2,145 | \$1,315 | \$659 | \$1,483 | \$2,130 | \$1,306 | NA | NA | NA | NA | NA | NA | NA | NA |
| | 7 | \$738 | \$1,555 | \$2,234 | \$1,370 | \$686 | \$1,544 | \$2,218 | \$1,360 | \$720 | \$1,620 | \$2,327 | \$1,427 | NA | NA | NA | NA |
| CENTRAL OREGON INDEPENDENT HEALTH SERVICES, INC. dba CLEAR CHOICE HEALTH PLANS HCSC-HMDI | 4, 6 | \$398 | \$875 | \$1,133 | \$736 | NA | NA | NA | NA | NA | NA | NA | NA | \$344 | \$756 | \$980 | \$636 |
| HEALTH NET of OREGON HCSC-HMDI | 1 | \$428 | \$921 | \$1,200 | \$814 | NA | NA | NA | NA | \$417 | \$897 | \$1,168 | \$793 | \$428 | \$920 | \$1,199 | \$813 |
| | 2 | \$461 | \$990 | \$1,290 | \$875 | NA | NA | NA | NA | \$435 | \$936 | \$1,219 | \$827 | \$460 | \$990 | \$1,289 | \$874 |
| | 3, 4 | \$439 | \$944 | \$1,230 | \$834 | NA | NA | NA | NA | \$417 | \$897 | \$1,168 | \$793 | \$439 | \$943 | \$1,229 | \$834 |
| | 5 | \$482 | \$1,036 | \$1,350 | \$916 | NA | NA | NA | NA | \$453 | \$975 | \$1,269 | \$861 | \$482 | \$1,036 | \$1,349 | \$915 |
| | 6 | \$503 | \$1,082 | \$1,410 | \$957 | NA | NA | NA | NA | \$471 | \$1,014 | \$1,320 | \$896 | \$503 | \$1,082 | \$1,409 | \$956 |
| | 7 | \$514 | \$1,105 | \$1,440 | \$977 | NA | NA | NA | NA | \$453 | \$975 | \$1,269 | \$861 | \$514 | \$1,105 | \$1,438 | \$976 |
| | JOHN ALDEN INSURANCE CO. INDEMNITY | 1 thru 7 | \$649 | \$1,224 | \$1,633 | \$2,207 | \$746 | \$1,407 | \$1,877 | \$2,538 | \$813 | \$1,288 | \$1,719 | \$2,324 | NA | NA | NA |
| KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST HCSC-HMDI | 1 | \$346 | \$693 | \$1,039 | \$624 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| | 2, 3, 5, 6 | \$346 | \$693 | \$1,386 | \$2,079 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| LIFEWISE HEALTH PLAN OF OREGON INDEMNITY | 1 | \$477 | \$1,076 | \$1,487 | \$855 | NA | NA | NA | NA | \$422 | \$953 | \$1,317 | \$758 | NA | NA | NA | NA |
| | 2 | \$444 | \$1,000 | \$1,383 | \$796 | NA | NA | NA | NA | \$434 | \$978 | \$1,353 | \$778 | NA | NA | NA | NA |
| | 3 | \$438 | \$987 | \$1,365 | \$785 | NA | NA | NA | NA | \$406 | \$917 | \$1,268 | \$729 | NA | NA | NA | NA |
| | 4 | \$449 | \$1,012 | \$1,400 | \$805 | NA | NA | NA | NA | \$466 | \$1,050 | \$1,453 | \$835 | NA | NA | NA | NA |
| | 5 | \$497 | \$1,121 | \$1,550 | \$892 | NA | NA | NA | NA | \$500 | \$1,129 | \$1,561 | \$898 | NA | NA | NA | NA |
| | 6 | \$471 | \$1,061 | \$1,468 | \$844 | NA | NA | NA | NA | \$479 | \$1,080 | \$1,494 | \$859 | NA | NA | NA | NA |
| | 7 | \$516 | \$1,163 | \$1,608 | \$925 | NA | NA | NA | NA | \$526 | \$1,186 | \$1,640 | \$943 | NA | NA | NA | NA |
| ODS HEALTH PLAN HCSC-HMDI | 1 | \$500 | \$1,076 | \$1,451 | \$826 | NA | NA | NA | NA | \$428 | \$921 | \$1,242 | \$707 | NA | NA | NA | NA |
| | 2, 4, 5, 6 | \$488 | \$1,048 | \$1,414 | \$805 | NA | NA | NA | NA | \$419 | \$900 | \$1,214 | \$691 | NA | NA | NA | NA |
| | 3 | \$465 | \$1,001 | \$1,350 | \$768 | NA | NA | NA | NA | \$402 | \$864 | \$1,165 | \$663 | NA | NA | NA | NA |
| | 7 | \$513 | \$1,104 | \$1,489 | \$847 | NA | NA | NA | NA | \$438 | \$942 | \$1,271 | \$723 | NA | NA | NA | NA |
| PACIFICARE LIFE ASSURANCE INDEMNITY | 1 | \$616 | \$1,499 | \$2,154 | \$1,871 | \$677 | \$1,646 | \$2,366 | \$2,055 | \$311 | \$756 | \$1,087 | \$944 | NA | NA | NA | NA |
| | 2 | \$616 | \$1,499 | \$2,154 | \$1,871 | \$677 | \$1,646 | \$2,366 | \$2,055 | \$325 | \$791 | \$1,136 | \$987 | NA | NA | NA | NA |
| | 3 | \$616 | \$1,499 | \$2,154 | \$1,871 | \$677 | \$1,646 | \$2,366 | \$2,055 | \$318 | \$773 | \$1,111 | \$965 | NA | NA | NA | NA |
| | 4 | \$616 | \$1,499 | \$2,154 | \$1,871 | \$677 | \$1,646 | \$2,366 | \$2,055 | \$406 | \$987 | \$1,418 | \$1,232 | NA | NA | NA | NA |
| | 5 | \$616 | \$1,499 | \$2,154 | \$1,871 | \$677 | \$1,646 | \$2,366 | \$2,055 | \$400 | \$973 | \$1,398 | \$1,215 | NA | NA | NA | NA |
| | 6 | \$616 | \$1,499 | \$2,154 | \$1,871 | \$677 | \$1,646 | \$2,366 | \$2,055 | \$376 | \$914 | \$1,314 | \$1,142 | NA | NA | NA | NA |
| | 7 | \$616 | \$1,499 | \$2,154 | \$1,871 | \$677 | \$1,646 | \$2,366 | \$2,055 | \$388 | \$943 | \$1,355 | \$1,177 | NA | NA | NA | NA |

| CARRIERS | AREAS | BASIC PLAN | | | | INDEMNITY PLAN | | | | PPO PLAN | | | | POINT OF SERVICE PLAN | | | |
|---|----------|---|---------|---------|---------|--|-------|---------|-------|--|-------|---------|-------|---|-------|---------|-------|
| | | EE | EE/SP | EE/FAM | EE/CH | EE | EE/SP | EE/FAM | EE/CH | EE | EE/SP | EE/FAM | EE/CH | EE | EE/SP | EE/FAM | EE/CH |
| | | No Ded, 50/50%, \$3750 Individual/ \$7500 Family Stop-Loss, Rx \$15/50%, \$1,000,000 Lifetime Max | | | | Ded \$500 Indiv/\$1500 Family, 80/20%, \$2000 Stop-Loss, 50% Rx \$1,000,000 Lifetime Max | | | | Ded \$500 Indiv/\$1500 Family; 90/70%; \$2000 Stop-loss; 50% RX \$1,000,000 Lifetime Max | | | | Deductible \$500/ \$15 office visit/ 80% benefit / \$1000 out-of-pocket per indiv., no RX | | | |
| PACIFICARE of OREGON HCSC-HMDI | 1 | \$465 | \$1,130 | \$1,767 | \$1,309 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| | 2 | \$469 | \$1,141 | \$1,784 | \$1,322 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| | 3, 5 | \$504 | \$1,225 | \$1,915 | \$1,419 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| | | | | | | | | | | | | | | | | | |
| PACIFICSOURCE HEALTH PLANS HCSC-HMDI | 1 | \$340 | \$781 | \$968 | \$628 | \$398 | \$916 | \$1,136 | \$737 | NA | NA | NA | NA | \$368 | \$845 | \$1,048 | \$680 |
| | 2 | \$336 | \$773 | \$958 | \$622 | \$395 | \$908 | \$1,125 | \$730 | NA | NA | NA | NA | \$364 | \$837 | \$1,037 | \$673 |
| | 3 | \$347 | \$797 | \$988 | \$641 | \$406 | \$933 | \$1,156 | \$750 | NA | NA | NA | NA | \$375 | \$863 | \$1,069 | \$694 |
| | 4 | \$343 | \$789 | \$978 | \$635 | \$402 | \$925 | \$1,146 | \$744 | NA | NA | NA | NA | \$371 | \$854 | \$1,058 | \$687 |
| | 5, 6 | \$364 | \$837 | \$1,037 | \$673 | \$424 | \$974 | \$1,207 | \$783 | NA | NA | NA | NA | \$394 | \$906 | \$1,122 | \$729 |
| | 7 | \$353 | \$813 | \$1,007 | \$654 | \$413 | \$949 | \$1,176 | \$764 | NA | NA | NA | NA | \$383 | \$880 | \$1,090 | \$708 |
| | | | | | | | | | | | | | | | | | |
| PHP HEALTH PLAN HCSC-HMDI | 4 | \$475 | \$950 | \$1,331 | \$855 | NA | NA | NA | NA | \$366 | \$732 | \$1,025 | \$659 | NA | NA | NA | NA |
| | 6 | \$523 | \$1,046 | \$1,464 | \$941 | NA | NA | NA | NA | \$403 | \$806 | \$1,128 | \$725 | NA | NA | NA | NA |
| PROVIDENCE HEALTH PLAN HCSC-HMDI | 1, 5 | \$326 | \$774 | \$1,097 | \$638 | NA | NA | NA | NA | NA | NA | NA | NA | \$301 | \$716 | \$1,015 | \$590 |
| | 2 | \$355 | \$844 | \$1,196 | \$695 | NA | NA | NA | NA | NA | NA | NA | NA | \$332 | \$789 | \$1,119 | \$650 |
| | 3 | \$343 | \$815 | \$1,156 | \$672 | NA | NA | NA | NA | NA | NA | NA | NA | \$320 | \$760 | \$1,077 | \$626 |
| | 4, 6 | \$363 | \$861 | \$1,221 | \$710 | NA | NA | NA | NA | NA | NA | NA | NA | \$340 | \$808 | \$1,145 | \$666 |
| REGENE BLUE CROSS BLUE SHIELD OF OREGON HCSC-HMDI | 1 thru 7 | \$399 | \$839 | \$1,199 | \$655 | NA | NA | NA | NA | \$366 | \$769 | \$1,099 | \$601 | NA | NA | NA | NA |
| | | | | | | | | | | | | | | | | | |
| UNITED HEALTHCARE INSURANCE COMPANY INDEMNITY | 1 thru 7 | \$633 | \$1,539 | \$2,212 | \$1,922 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| | | | | | | | | | | | | | | | | | |

Note: Rates shown are rounded off to the nearest dollar. Monthly or quarterly trend factors may apply to a carrier's GAR listed beyond this date. **The GARs**

Trend Factor Definition: A measure of changes over time in claim costs, claim frequencies, exposures, and other components of insurance costs. The time

Geographic Areas:

- (1) Clackamas, Multnomah, Washington, and Yamhill
- (2) Benton, Lane, and Linn
- (3) Marion and Polk
- (4) Deschutes, Klamath, and Lake
- (5) Clatsop, Columbia, Coos, Curry, Lincoln, and Tillamook
- (6) Baker, Crook, Gilliam, Grant, Harney, Hood River, Jefferson, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wasco, and Wheeler
- (7) Douglas, Jackson, and Josephine

HMO = Health Maintenance Organization

HCSC = *Health Care Service Contractor

Indemnity = traditional fee-for-service indemnity insurance carrier.

HMDI = Hospital, Medical, Dental & Indemnity

EE = Employee; EE/SP = Employee and Spouse; EE/FAM = Employee and Family; EE/CH = Employee and Children

*NOTE: Areas listed may not include service by the carrier in all Counties within the area. Please see our web page for more info at:

<http://www.cbs.state.or.us/ins/docs/healthun/areas.pdf>

**NOTE: There are no longer any HMO Federally Qualified plans in Oregon.

Contact Person:

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