

The average premium rate changes by carrier can be summarized as follows:

- Anthem Blue Cross' average rate changes are as follows: 8.4% increase for Single Subscribers, 10.0% decrease for Subscriber+1, and 6.9% decrease for Subscriber+2, with a composite increase of 7.6%. There are significant variations in the level of rate change by region, coverage tier, and age. The largest rate increase for Single Subscribers occurs in Region 3 where the composite increase is approximately 12.8%, whereas the smallest average rate increase of 4.6% occurs in Region 5. Single Subscribers under age 40 will experience rate increases over 10% on average, whereas those over age 40 will generally experience rate increases of less than 8%.
- Blue Shield's HMO rate changes are as follows: 10.0% average increase for Single Subscribers and a 9.2% increase for Subscriber+1, with a composite increase of 9.9%; since Blue Shield does not currently have any enrollees in the Subscriber+2 tier, an average rate change could not be calculated. The average rate changes from 2.7% in Region 3 to 15.9% in Region 4 for Single Subscribers. Rate changes vary significantly by age band.
- The Kaiser North rates increase an average of 7.0% for Single Subscribers. Kaiser North rates do not vary by region. Rate changes are generally consistent across tiers and within ages 15 to 64; rate changes are somewhat higher for ages under 15 and over 64. For Single Subscribers aged 15-64, the rate increases 6.8%, while those aged less than 15 will experience increases of 8.2% and those aged 65 and over will experience increases of 11.8%.
- The Kaiser South rates increase an average of 7.3% for Single Subscribers. Kaiser South rates do not vary by region. Rate changes are generally consistent across tiers and within ages 15 to 64; rate changes are somewhat higher for ages under 15 and over 64. For Single Subscribers aged 15-64, the rate increases 7.2%, while those aged less than 15 will experience increases of 8.2% and those aged 65 and over will experience increases of 12.2%.
- Contra Costa Health Plan (CCHP) has a rate increase of 8.5%. The increases are uniform across age bands.

Please call me at 415-498-5636 if you have any questions regarding our review.

MRMIP Premium Rates Proposed by Contracting Plans
Comparison of 2009 and 2008 rates

EXHIBIT 1

Anthem Blue Cross (125.00% of Standard Individual Rates)

Subscriber Only, 2009						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$257.90	\$252.70	\$252.60	\$247.40	\$244.60	\$230.60
15-29	\$399.30	\$386.20	\$385.80	\$403.70	\$416.90	\$372.90
30-34	\$522.80	\$503.20	\$503.00	\$514.60	\$538.20	\$486.80
35-39	\$577.30	\$558.10	\$554.50	\$553.80	\$580.10	\$545.20
40-44	\$652.80	\$625.60	\$622.50	\$629.50	\$664.20	\$612.10
45-49	\$671.80	\$645.40	\$636.60	\$653.50	\$684.30	\$643.40
50-54	\$818.60	\$795.50	\$793.90	\$816.00	\$795.00	\$740.20
55-59	\$996.50	\$968.80	\$968.20	\$988.80	\$970.70	\$886.80
60-64	\$1,188.90	\$1,151.70	\$1,164.20	\$1,093.30	\$1,124.80	\$1,053.30
65-69	\$1,331.50	\$1,290.00	\$1,303.90	\$1,224.50	\$1,259.80	\$1,179.70
70-74	\$1,402.90	\$1,359.10	\$1,373.80	\$1,290.10	\$1,327.30	\$1,242.90
GTE 75	\$1,486.10	\$1,439.70	\$1,455.20	\$1,366.60	\$1,406.00	\$1,316.60

Subscriber Only, 2008						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$243.75	\$232.50	\$228.75	\$252.50	\$260.00	\$232.50
15-29	\$351.25	\$337.50	\$335.00	\$348.75	\$365.00	\$325.00
30-34	\$460.00	\$440.00	\$437.50	\$452.50	\$476.25	\$423.75
35-39	\$506.25	\$487.50	\$481.25	\$502.50	\$535.00	\$475.00
40-44	\$573.75	\$546.25	\$540.00	\$583.75	\$615.00	\$532.50
45-49	\$615.00	\$586.25	\$576.25	\$648.75	\$652.50	\$583.75
50-54	\$776.25	\$732.50	\$718.75	\$836.25	\$840.00	\$753.75
55-59	\$943.75	\$893.75	\$876.25	\$1,013.75	\$1,030.00	\$911.25
60-64	\$1,112.50	\$1,048.75	\$1,052.50	\$1,105.00	\$1,191.25	\$1,040.00
65-69	\$1,245.00	\$1,175.00	\$1,178.75	\$1,237.50	\$1,335.00	\$1,165.00
70-74	\$1,312.50	\$1,237.50	\$1,242.50	\$1,303.75	\$1,406.25	\$1,227.50
GTE 75	\$1,390.00	\$1,311.25	\$1,315.00	\$1,381.25	\$1,490.00	\$1,300.00

% Difference from 2009 to 2008 Rates						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	5.8%	8.7%	10.4%	-2.0%	-5.9%	-0.8%
15-29	13.7%	14.4%	15.2%	15.8%	14.2%	14.7%
30-34	13.7%	14.4%	15.0%	13.7%	13.0%	14.9%
35-39	14.0%	14.5%	15.2%	10.2%	8.4%	14.8%
40-44	13.8%	14.5%	15.3%	7.8%	8.0%	14.9%
45-49	9.2%	10.1%	10.5%	0.7%	4.9%	10.2%
50-54	5.5%	8.6%	10.5%	-2.4%	-5.4%	-1.8%
55-59	5.6%	8.4%	10.5%	-2.5%	-5.8%	-2.7%
60-64	6.9%	9.8%	10.6%	-1.1%	-5.6%	1.3%
65-69	6.9%	9.8%	10.6%	-1.1%	-5.6%	1.3%
70-74	6.9%	9.8%	10.6%	-1.0%	-5.6%	1.3%
GTE 75	6.9%	9.8%	10.7%	-1.1%	-5.6%	1.3%

\$ Difference Between 2009 and 2008 Rates						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$14.15	\$20.20	\$23.85	(\$5.10)	(\$15.40)	(\$1.90)
15-29	\$48.05	\$48.70	\$50.80	\$54.95	\$51.90	\$47.90
30-34	\$62.80	\$63.20	\$65.50	\$62.10	\$61.95	\$63.05
35-39	\$71.05	\$70.60	\$73.25	\$51.30	\$45.10	\$70.20
40-44	\$79.05	\$79.35	\$82.50	\$45.75	\$49.20	\$79.60
45-49	\$56.80	\$59.15	\$60.35	\$4.75	\$31.80	\$59.65
50-54	\$42.35	\$63.00	\$75.15	(\$20.25)	(\$45.00)	(\$13.55)
55-59	\$52.75	\$75.05	\$91.95	(\$24.95)	(\$59.30)	(\$24.45)
60-64	\$76.40	\$102.95	\$111.70	(\$11.70)	(\$66.45)	\$13.30
65-69	\$86.50	\$115.00	\$125.15	(\$13.00)	(\$75.20)	\$14.70
70-74	\$90.40	\$121.60	\$131.30	(\$13.65)	(\$78.95)	\$15.40
GTE 75	\$96.10	\$128.45	\$140.20	(\$14.65)	(\$84.00)	\$16.60

MRMIP Premium Rates Proposed by Contracting Plans
Comparison of 2009 and 2008 rates

EXHIBIT 1

Anthem Blue Cross (125.00% of Standard Individual Rates)

Subscriber + 1 Dependent, 2009						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$461.60	\$452.80	\$452.40	\$433.50	\$436.30	\$414.70
15-29	\$798.70	\$776.80	\$775.70	\$778.50	\$801.10	\$736.50
30-34	\$895.60	\$868.80	\$868.90	\$870.80	\$898.30	\$824.20
35-39	\$955.80	\$926.40	\$926.10	\$934.40	\$968.30	\$889.90
40-44	\$1,042.50	\$1,014.70	\$1,012.30	\$1,006.70	\$1,020.60	\$963.70
45-49	\$1,124.50	\$1,091.90	\$1,098.50	\$1,105.40	\$1,128.20	\$1,033.10
50-54	\$1,339.90	\$1,304.60	\$1,299.30	\$1,326.60	\$1,319.50	\$1,217.70
55-59	\$1,588.60	\$1,549.30	\$1,551.10	\$1,570.80	\$1,566.20	\$1,419.40
60-64	\$1,822.90	\$1,764.00	\$1,785.60	\$1,675.30	\$1,732.50	\$1,624.50
65-69	\$2,041.70	\$1,975.70	\$1,999.90	\$1,876.30	\$1,940.40	\$1,819.40
70-74	\$2,151.10	\$2,081.50	\$2,107.00	\$1,976.80	\$2,044.40	\$1,916.90
GTE 75	\$2,278.70	\$2,205.00	\$2,232.00	\$2,094.10	\$2,165.70	\$2,030.60

Subscriber + 1 Dependent, 2008						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$497.50	\$478.75	\$476.25	\$513.75	\$525.00	\$476.25
15-29	\$857.50	\$822.50	\$818.75	\$862.50	\$908.75	\$801.25
30-34	\$975.00	\$931.25	\$923.75	\$980.00	\$1,033.75	\$911.25
35-39	\$1,048.75	\$1,000.00	\$987.50	\$1,055.00	\$1,116.25	\$993.75
40-44	\$1,086.25	\$1,036.25	\$1,023.75	\$1,146.25	\$1,177.50	\$1,032.50
45-49	\$1,210.00	\$1,152.50	\$1,151.25	\$1,263.75	\$1,317.50	\$1,136.25
50-54	\$1,476.25	\$1,402.50	\$1,382.50	\$1,571.25	\$1,615.00	\$1,415.00
55-59	\$1,752.50	\$1,665.00	\$1,645.00	\$1,865.00	\$1,922.50	\$1,677.50
60-64	\$1,963.75	\$1,857.50	\$1,867.50	\$1,956.25	\$2,095.00	\$1,822.50
65-69	\$2,198.75	\$2,080.00	\$2,091.25	\$2,190.00	\$2,346.25	\$2,041.25
70-74	\$2,316.25	\$2,191.25	\$2,203.75	\$2,307.50	\$2,471.25	\$2,150.00
GTE 75	\$2,453.75	\$2,321.25	\$2,335.00	\$2,445.00	\$2,618.75	\$2,277.50

% Difference from 2009 to 2008 Rates						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	-7.2%	-5.4%	-5.0%	-15.6%	-16.9%	-12.9%
15-29	-6.9%	-5.6%	-5.3%	-9.7%	-11.8%	-8.1%
30-34	-8.1%	-6.7%	-5.9%	-11.1%	-13.1%	-9.6%
35-39	-8.9%	-7.4%	-6.2%	-11.4%	-13.3%	-10.5%
40-44	-4.0%	-2.1%	-1.1%	-12.2%	-13.3%	-6.7%
45-49	-7.1%	-5.3%	-4.6%	-12.5%	-14.4%	-9.1%
50-54	-9.2%	-7.0%	-6.0%	-15.6%	-18.3%	-13.9%
55-59	-9.4%	-6.9%	-5.7%	-15.8%	-18.5%	-15.4%
60-64	-7.2%	-5.0%	-4.4%	-14.4%	-17.3%	-10.9%
65-69	-7.1%	-5.0%	-4.4%	-14.3%	-17.3%	-10.9%
70-74	-7.1%	-5.0%	-4.4%	-14.3%	-17.3%	-10.8%
GTE 75	-7.1%	-5.0%	-4.4%	-14.4%	-17.3%	-10.8%

\$ Difference Between 2009 and 2008 Rates						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	(\$35.90)	(\$25.95)	(\$23.85)	(\$80.25)	(\$88.70)	(\$61.55)
15-29	(\$58.80)	(\$45.70)	(\$43.05)	(\$84.00)	(\$107.65)	(\$64.75)
30-34	(\$79.40)	(\$62.45)	(\$54.85)	(\$109.20)	(\$135.45)	(\$87.05)
35-39	(\$92.95)	(\$73.60)	(\$61.40)	(\$120.60)	(\$147.95)	(\$103.85)
40-44	(\$43.75)	(\$21.55)	(\$11.45)	(\$139.55)	(\$156.90)	(\$68.80)
45-49	(\$85.50)	(\$60.60)	(\$52.75)	(\$158.35)	(\$189.30)	(\$103.15)
50-54	(\$136.35)	(\$97.90)	(\$83.20)	(\$244.65)	(\$295.50)	(\$197.30)
55-59	(\$163.90)	(\$115.70)	(\$93.90)	(\$294.20)	(\$356.30)	(\$258.10)
60-64	(\$140.85)	(\$93.50)	(\$81.90)	(\$280.95)	(\$362.50)	(\$198.00)
65-69	(\$157.05)	(\$104.30)	(\$91.35)	(\$313.70)	(\$405.85)	(\$221.85)
70-74	(\$165.15)	(\$109.75)	(\$96.75)	(\$330.70)	(\$426.85)	(\$233.10)
GTE 75	(\$175.05)	(\$116.25)	(\$103.00)	(\$350.90)	(\$453.05)	(\$246.90)

MRMIP Premium Rates Proposed by Contracting Plans
Comparison of 2009 and 2008 rates

EXHIBIT 1

Anthem Blue Cross (125.00% of Standard Individual Rates)

Subscriber + 2 Dependents, 2009						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$644.30	\$625.00	\$623.00	\$653.60	\$680.30	\$598.30
15-29	\$1,154.00	\$1,130.70	\$1,132.10	\$1,082.80	\$1,114.80	\$1,050.60
30-34	\$1,270.40	\$1,245.30	\$1,243.30	\$1,227.50	\$1,228.80	\$1,151.70
35-39	\$1,371.40	\$1,340.50	\$1,341.10	\$1,268.50	\$1,315.50	\$1,222.20
40-44	\$1,504.60	\$1,471.00	\$1,473.40	\$1,393.10	\$1,422.60	\$1,336.70
45-49	\$1,614.80	\$1,568.50	\$1,573.10	\$1,519.50	\$1,551.50	\$1,452.10
50-54	\$1,819.40	\$1,776.40	\$1,775.10	\$1,774.50	\$1,819.30	\$1,603.80
55-59	\$2,087.30	\$2,037.30	\$2,033.40	\$2,072.30	\$2,130.70	\$1,832.50
60-64	\$2,397.70	\$2,333.30	\$2,345.70	\$2,244.70	\$2,311.50	\$2,096.30
65-69	\$2,685.40	\$2,613.30	\$2,627.20	\$2,514.00	\$2,588.90	\$2,347.80
70-74	\$2,829.30	\$2,753.30	\$2,767.90	\$2,648.70	\$2,727.60	\$2,473.60
GTE 75	\$2,997.10	\$2,916.60	\$2,932.10	\$2,805.80	\$2,889.40	\$2,620.30

Subscriber + 2 Dependents, 2008						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$758.75	\$725.00	\$716.25	\$773.75	\$815.00	\$713.75
15-29	\$1,205.00	\$1,150.00	\$1,148.75	\$1,211.25	\$1,285.00	\$1,130.00
30-34	\$1,371.25	\$1,308.75	\$1,295.00	\$1,415.00	\$1,471.25	\$1,281.25
35-39	\$1,477.50	\$1,401.25	\$1,406.25	\$1,446.25	\$1,566.25	\$1,370.00
40-44	\$1,586.25	\$1,502.50	\$1,500.00	\$1,583.75	\$1,693.75	\$1,475.00
45-49	\$1,711.25	\$1,625.00	\$1,620.00	\$1,738.75	\$1,840.00	\$1,595.00
50-54	\$1,967.50	\$1,883.75	\$1,886.25	\$2,053.75	\$2,187.50	\$1,845.00
55-59	\$2,302.50	\$2,205.00	\$2,202.50	\$2,415.00	\$2,562.50	\$2,172.50
60-64	\$2,590.00	\$2,440.00	\$2,446.25	\$2,570.00	\$2,780.00	\$2,428.75
65-69	\$2,901.25	\$2,733.75	\$2,740.00	\$2,878.75	\$3,113.75	\$2,720.00
70-74	\$3,056.25	\$2,880.00	\$2,886.25	\$3,032.50	\$3,281.25	\$2,865.00
GTE 75	\$3,237.50	\$3,050.00	\$3,057.50	\$3,212.50	\$3,476.25	\$3,035.00

% Difference from 2009 to 2008 Rates						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	-15.1%	-13.8%	-13.0%	-15.5%	-16.5%	-16.2%
15-29	-4.2%	-1.7%	-1.4%	-10.6%	-13.2%	-7.0%
30-34	-7.4%	-4.8%	-4.0%	-13.3%	-16.5%	-10.1%
35-39	-7.2%	-4.3%	-4.6%	-12.3%	-16.0%	-10.8%
40-44	-5.1%	-2.1%	-1.8%	-12.0%	-16.0%	-9.4%
45-49	-5.6%	-3.5%	-2.9%	-12.6%	-15.7%	-9.0%
50-54	-7.5%	-5.7%	-5.9%	-13.6%	-16.8%	-13.1%
55-59	-9.3%	-7.6%	-7.7%	-14.2%	-16.9%	-15.7%
60-64	-7.4%	-4.4%	-4.1%	-12.7%	-16.9%	-13.7%
65-69	-7.4%	-4.4%	-4.1%	-12.7%	-16.9%	-13.7%
70-74	-7.4%	-4.4%	-4.1%	-12.7%	-16.9%	-13.7%
GTE 75	-7.4%	-4.4%	-4.1%	-12.7%	-16.9%	-13.7%

\$ Difference Between 2009 and 2008 Rates						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	(\$114.45)	(\$100.00)	(\$93.25)	(\$120.15)	(\$134.70)	(\$115.45)
15-29	(\$51.00)	(\$19.30)	(\$16.65)	(\$128.45)	(\$170.20)	(\$79.40)
30-34	(\$100.85)	(\$63.45)	(\$51.70)	(\$187.50)	(\$242.45)	(\$129.55)
35-39	(\$106.10)	(\$60.75)	(\$65.15)	(\$177.75)	(\$250.75)	(\$147.80)
40-44	(\$81.65)	(\$31.50)	(\$26.60)	(\$190.65)	(\$271.15)	(\$138.30)
45-49	(\$96.45)	(\$56.50)	(\$46.90)	(\$219.25)	(\$288.50)	(\$142.90)
50-54	(\$148.10)	(\$107.35)	(\$111.15)	(\$279.25)	(\$368.20)	(\$241.20)
55-59	(\$215.20)	(\$167.70)	(\$169.10)	(\$342.70)	(\$431.80)	(\$340.00)
60-64	(\$192.30)	(\$106.70)	(\$100.55)	(\$325.30)	(\$468.50)	(\$332.45)
65-69	(\$215.85)	(\$120.45)	(\$112.80)	(\$364.75)	(\$524.85)	(\$372.20)
70-74	(\$226.95)	(\$126.70)	(\$118.35)	(\$383.80)	(\$553.65)	(\$391.40)
GTE 75	(\$240.40)	(\$133.40)	(\$125.40)	(\$406.70)	(\$586.85)	(\$414.70)

MRMIP Premium Rates Proposed by Contracting Plans
Comparison of 2009 and 2008 rates

BLUE SHIELD OF CALIFORNIA - HMO (125.00% of Standard Individual Rates)

Subscriber Only, 2009						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$694.86	\$694.86	\$780.13	\$591.21	\$490.85	\$591.21
15-29	\$694.86	\$694.86	\$780.13	\$591.21	\$490.85	\$591.21
30-34	\$870.80	\$870.80	\$881.87	\$739.11	\$609.71	\$739.11
35-39	\$972.76	\$972.76	\$979.92	\$794.24	\$645.55	\$794.24
40-44	\$1,079.92	\$1,079.92	\$1,047.67	\$848.06	\$693.68	\$848.06
45-49	\$1,196.96	\$1,196.96	\$1,119.00	\$930.45	\$767.30	\$930.45
50-54	\$1,324.41	\$1,324.41	\$1,227.60	\$1,006.57	\$838.75	\$1,006.57
55-59	\$1,488.35	\$1,488.35	\$1,380.49	\$1,243.65	\$947.00	\$1,243.65
60-64	\$1,908.07	\$1,908.07	\$1,777.01	\$1,610.69	\$1,206.84	\$1,610.69
65-69	\$2,350.74	\$2,350.74	\$2,189.27	\$1,984.37	\$1,486.82	\$1,984.37
70-74	\$2,829.67	\$2,829.67	\$2,635.30	\$2,388.66	\$1,789.74	\$2,388.66
GTE 75	\$3,346.75	\$3,346.75	\$3,116.87	\$2,825.15	\$2,116.79	\$2,825.15
Subscriber Only, 2008						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$740.92	\$707.03	\$690.53	\$502.43	\$421.51	\$553.23
15-29	\$740.92	\$707.03	\$690.53	\$502.43	\$421.51	\$553.23
30-34	\$929.19	\$883.57	\$868.37	\$628.47	\$527.10	\$694.36
35-39	\$986.63	\$939.32	\$925.81	\$674.08	\$560.89	\$738.28
40-44	\$1,069.41	\$1,015.35	\$1,001.83	\$728.14	\$609.88	\$800.79
45-49	\$1,170.77	\$1,111.64	\$1,093.06	\$799.10	\$667.32	\$873.44
50-54	\$1,282.28	\$1,218.08	\$1,196.12	\$875.12	\$733.21	\$961.29
55-59	\$1,584.68	\$1,503.59	\$1,481.63	\$1,076.17	\$900.47	\$1,184.29
60-64	\$2,037.45	\$1,932.71	\$1,902.30	\$1,385.33	\$1,158.95	\$1,523.87
65-69	\$2,510.14	\$2,381.10	\$2,343.63	\$1,706.73	\$1,427.82	\$1,877.40
70-74	\$3,021.54	\$2,866.21	\$2,821.11	\$2,054.45	\$1,718.72	\$2,259.89
GTE 75	\$3,573.69	\$3,389.97	\$3,336.63	\$2,429.87	\$2,032.80	\$2,672.86
% Difference from 2009 to 2008 Rates						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	-6.2%	-1.7%	13.0%	17.7%	16.5%	6.9%
15-29	-6.2%	-1.7%	13.0%	17.7%	16.5%	6.9%
30-34	-6.3%	-1.4%	1.6%	17.6%	15.7%	6.4%
35-39	-1.4%	3.6%	5.8%	17.8%	15.1%	7.6%
40-44	1.0%	6.4%	4.6%	16.5%	13.7%	5.9%
45-49	2.2%	7.7%	2.4%	16.4%	15.0%	6.5%
50-54	3.3%	8.7%	2.6%	15.0%	14.4%	4.7%
55-59	-6.1%	-1.0%	-6.8%	15.6%	5.2%	5.0%
60-64	-6.4%	-1.3%	-6.6%	16.3%	4.1%	5.7%
65-69	-6.4%	-1.3%	-6.6%	16.3%	4.1%	5.7%
70-74	-6.4%	-1.3%	-6.6%	16.3%	4.1%	5.7%
GTE 75	-6.4%	-1.3%	-6.6%	16.3%	4.1%	5.7%
\$ Difference Between 2009 and 2008 Rates						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	(\$46.06)	(\$12.17)	\$89.60	\$88.78	\$69.34	\$37.98
15-29	(\$46.06)	(\$12.17)	\$89.60	\$88.78	\$69.34	\$37.98
30-34	(\$58.39)	(\$12.77)	\$13.50	\$110.64	\$82.61	\$44.75
35-39	(\$13.87)	\$33.44	\$54.11	\$120.16	\$84.66	\$55.96
40-44	\$10.51	\$64.57	\$45.84	\$119.92	\$83.80	\$47.27
45-49	\$26.19	\$85.32	\$25.94	\$131.35	\$99.98	\$57.01
50-54	\$42.13	\$106.33	\$31.48	\$131.45	\$105.54	\$45.28
55-59	(\$96.33)	(\$15.24)	(\$101.14)	\$167.48	\$46.53	\$59.36
60-64	(\$129.38)	(\$24.64)	(\$125.29)	\$225.36	\$47.89	\$86.82
65-69	(\$159.40)	(\$30.36)	(\$154.36)	\$277.64	\$59.00	\$106.97
70-74	(\$191.87)	(\$36.54)	(\$185.81)	\$334.21	\$71.02	\$128.77
GTE 75	(\$226.94)	(\$43.22)	(\$219.76)	\$395.28	\$83.99	\$152.29

MRMIP Premium Rates Proposed by Contracting Plans
Comparison of 2009 and 2008 rates

EXHIBIT 1

BLUE SHIELD OF CALIFORNIA - HMO (125.00% of Standard Individual Rates)

Subscriber + 1 Dependent, 2009						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$1,701.03	\$1,701.03	\$1,585.55	\$1,147.81	\$930.96	\$1,147.81
15-29	\$1,701.03	\$1,701.03	\$1,585.55	\$1,147.81	\$930.96	\$1,147.81
30-34	\$2,131.75	\$2,131.75	\$1,792.33	\$1,434.95	\$1,156.39	\$1,434.95
35-39	\$1,910.38	\$1,910.38	\$1,931.22	\$1,515.32	\$1,216.65	\$1,515.32
40-44	\$2,035.00	\$2,035.00	\$1,872.70	\$1,655.11	\$1,307.10	\$1,655.11
45-49	\$2,265.18	\$2,265.18	\$2,115.37	\$1,791.55	\$1,404.52	\$1,791.55
50-54	\$2,379.88	\$2,379.88	\$2,225.39	\$1,960.09	\$1,524.69	\$1,960.09
55-59	\$2,723.21	\$2,723.21	\$2,546.87	\$2,331.51	\$1,746.29	\$2,331.51
60-64	\$3,486.33	\$3,486.33	\$3,260.05	\$2,883.95	\$2,158.28	\$2,883.95
65-69	\$4,295.16	\$4,295.16	\$4,016.38	\$3,553.03	\$2,659.00	\$3,553.03
70-74	\$5,170.23	\$5,170.23	\$4,834.66	\$4,276.90	\$3,200.73	\$4,276.90
GTE 75	\$6,115.03	\$6,115.03	\$5,718.13	\$5,058.45	\$3,785.63	\$5,058.45

Subscriber + 1 Dependent, 2008						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$1,442.77	\$1,373.51	\$1,344.79	\$983.25	\$822.75	\$1,079.55
15-29	\$1,442.77	\$1,373.51	\$1,344.79	\$983.25	\$822.75	\$1,079.55
30-34	\$1,809.38	\$1,716.46	\$1,691.12	\$1,229.90	\$1,028.86	\$1,354.92
35-39	\$1,929.33	\$1,831.34	\$1,800.93	\$1,312.69	\$1,101.51	\$1,444.46
40-44	\$2,088.13	\$1,983.39	\$1,952.98	\$1,422.50	\$1,189.36	\$1,561.03
45-49	\$2,285.80	\$2,165.85	\$2,132.06	\$1,550.90	\$1,297.48	\$1,702.94
50-54	\$2,500.36	\$2,373.65	\$2,339.86	\$1,697.88	\$1,422.50	\$1,870.20
55-59	\$3,088.28	\$2,931.16	\$2,887.24	\$2,098.27	\$1,758.70	\$2,312.83
60-64	\$3,973.54	\$3,770.81	\$3,715.06	\$2,701.40	\$2,260.46	\$2,968.33
65-69	\$4,895.40	\$4,645.63	\$4,576.95	\$3,328.12	\$2,784.88	\$3,656.98
70-74	\$5,892.76	\$5,592.11	\$5,509.43	\$4,006.17	\$3,352.26	\$4,402.03
GTE 75	\$6,969.59	\$6,614.00	\$6,516.21	\$4,738.25	\$3,964.84	\$5,206.45

% Difference from 2009 to 2008 Rates						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	17.9%	23.8%	17.9%	16.7%	13.2%	6.3%
15-29	17.9%	23.8%	17.9%	16.7%	13.2%	6.3%
30-34	17.8%	24.2%	6.0%	16.7%	12.4%	5.9%
35-39	-1.0%	4.3%	7.2%	15.4%	10.5%	4.9%
40-44	-2.5%	2.6%	-4.1%	16.4%	9.9%	6.0%
45-49	-0.9%	4.6%	-0.8%	15.5%	8.2%	5.2%
50-54	-4.8%	0.3%	-4.9%	15.4%	7.2%	4.8%
55-59	-11.8%	-7.1%	-11.8%	11.1%	-0.7%	0.8%
60-64	-12.3%	-7.5%	-12.2%	6.8%	-4.5%	-2.8%
65-69	-12.3%	-7.5%	-12.2%	6.8%	-4.5%	-2.8%
70-74	-12.3%	-7.5%	-12.2%	6.8%	-4.5%	-2.8%
GTE 75	-12.3%	-7.5%	-12.2%	6.8%	-4.5%	-2.8%

\$ Difference Between 2009 and 2008 Rates						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$258.26	\$327.52	\$240.76	\$164.56	\$108.21	\$68.26
15-29	\$258.26	\$327.52	\$240.76	\$164.56	\$108.21	\$68.26
30-34	\$322.37	\$415.29	\$101.21	\$205.05	\$127.53	\$80.03
35-39	(\$18.95)	\$79.04	\$130.29	\$202.63	\$115.14	\$70.86
40-44	(\$53.13)	\$51.61	(\$80.28)	\$232.61	\$117.74	\$94.08
45-49	(\$20.62)	\$99.33	(\$16.69)	\$240.65	\$107.04	\$88.61
50-54	(\$120.48)	\$6.23	(\$114.47)	\$262.21	\$102.19	\$89.89
55-59	(\$365.07)	(\$207.95)	(\$340.37)	\$233.24	(\$12.41)	\$18.68
60-64	(\$487.21)	(\$284.48)	(\$455.01)	\$182.55	(\$102.18)	(\$84.38)
65-69	(\$600.24)	(\$350.47)	(\$560.57)	\$224.91	(\$125.88)	(\$103.95)
70-74	(\$722.53)	(\$421.88)	(\$674.77)	\$270.73	(\$151.53)	(\$125.13)
GTE 75	(\$854.56)	(\$498.97)	(\$798.08)	\$320.20	(\$179.21)	(\$148.00)

MRMIP Premium Rates Proposed by Contracting Plans
Comparison of 2009 and 2008 rates

BLUE SHIELD OF CALIFORNIA - HMO (125.00% of Standard Individual Rates)

Subscriber + 2 Dependents, 2009						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$2,589.00	\$2,589.00	\$2,418.90	\$1,757.21	\$1,475.72	\$1,757.21
15-29	\$2,589.00	\$2,589.00	\$2,418.90	\$1,757.21	\$1,475.72	\$1,757.21
30-34	\$2,949.50	\$2,949.50	\$2,755.98	\$2,147.36	\$1,799.35	\$2,147.36
35-39	\$2,927.65	\$2,927.65	\$2,737.26	\$2,320.14	\$1,876.08	\$2,320.14
40-44	\$2,982.27	\$2,982.27	\$2,788.76	\$2,436.84	\$1,900.65	\$2,436.84
45-49	\$3,086.00	\$3,086.00	\$2,905.80	\$2,520.34	\$1,991.30	\$2,520.34
50-54	\$3,162.02	\$3,162.02	\$2,976.03	\$2,520.34	\$2,039.68	\$2,520.34
55-59	\$3,370.35	\$3,370.35	\$2,929.21	\$2,877.71	\$2,164.52	\$2,877.71
60-64	\$3,904.74	\$3,904.74	\$3,691.96	\$3,400.50	\$2,514.35	\$3,400.50
65-69	\$4,810.64	\$4,810.64	\$4,548.49	\$4,189.42	\$3,097.68	\$4,189.42
70-74	\$5,790.73	\$5,790.73	\$5,475.18	\$5,042.95	\$3,728.79	\$5,042.95
GTE 75	\$6,848.92	\$6,848.92	\$6,475.70	\$5,964.48	\$4,410.18	\$5,964.48

Subscriber + 2 Dependents, 2008						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$2,241.87	\$2,130.37	\$2,094.89	\$1,522.18	\$1,277.21	\$1,677.60
15-29	\$2,241.87	\$2,130.37	\$2,094.89	\$1,522.18	\$1,277.21	\$1,677.60
30-34	\$2,738.57	\$2,596.65	\$2,557.80	\$1,860.06	\$1,557.65	\$2,047.59
35-39	\$2,948.05	\$2,797.70	\$2,755.46	\$2,005.35	\$1,677.60	\$2,206.40
40-44	\$3,110.24	\$2,949.74	\$2,907.51	\$2,111.79	\$1,770.52	\$2,326.34
45-49	\$3,211.61	\$3,054.49	\$3,003.81	\$2,182.74	\$1,826.27	\$2,402.37
50-54	\$3,258.91	\$3,093.35	\$3,046.04	\$2,214.84	\$1,851.61	\$2,439.54
55-59	\$3,664.37	\$3,481.91	\$3,431.23	\$2,491.91	\$2,088.13	\$2,741.94
60-64	\$4,466.85	\$4,243.85	\$4,176.27	\$3,035.90	\$2,545.97	\$3,343.38
65-69	\$5,503.16	\$5,228.42	\$5,145.16	\$3,740.23	\$3,136.64	\$4,119.05
70-74	\$6,624.34	\$6,293.63	\$6,193.41	\$4,502.25	\$3,775.67	\$4,958.23
GTE 75	\$7,834.86	\$7,443.71	\$7,325.18	\$5,324.98	\$4,465.63	\$5,864.29

% Difference from 2009 to 2008 Rates						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	15.5%	21.5%	15.5%	15.4%	15.5%	4.7%
15-29	15.5%	21.5%	15.5%	15.4%	15.5%	4.7%
30-34	7.7%	13.6%	7.7%	15.4%	15.5%	4.9%
35-39	-0.7%	4.6%	-0.7%	15.7%	11.8%	5.2%
40-44	-4.1%	1.1%	-4.1%	15.4%	7.3%	4.7%
45-49	-3.9%	1.0%	-3.3%	15.5%	9.0%	4.9%
50-54	-3.0%	2.2%	-2.3%	13.8%	10.2%	3.3%
55-59	-8.0%	-3.2%	-14.6%	15.5%	3.7%	5.0%
60-64	-12.6%	-8.0%	-11.6%	12.0%	-1.2%	1.7%
65-69	-12.6%	-8.0%	-11.6%	12.0%	-1.2%	1.7%
70-74	-12.6%	-8.0%	-11.6%	12.0%	-1.2%	1.7%
GTE 75	-12.6%	-8.0%	-11.6%	12.0%	-1.2%	1.7%

\$ Difference Between 2009 and 2008 Rates						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$347.13	\$458.63	\$324.01	\$235.03	\$198.51	\$79.61
15-29	\$347.13	\$458.63	\$324.01	\$235.03	\$198.51	\$79.61
30-34	\$210.93	\$352.85	\$198.18	\$287.30	\$241.70	\$99.77
35-39	(\$20.40)	\$129.95	(\$18.20)	\$314.79	\$198.48	\$113.74
40-44	(\$127.97)	\$32.53	(\$118.75)	\$325.05	\$130.13	\$110.50
45-49	(\$125.61)	\$31.51	(\$98.01)	\$337.60	\$165.03	\$117.97
50-54	(\$96.89)	\$68.67	(\$70.01)	\$305.50	\$188.07	\$80.80
55-59	(\$294.02)	(\$111.56)	(\$502.02)	\$385.80	\$76.39	\$135.77
60-64	(\$562.11)	(\$339.11)	(\$484.31)	\$364.60	(\$31.62)	\$57.12
65-69	(\$692.52)	(\$417.78)	(\$596.67)	\$449.19	(\$38.96)	\$70.37
70-74	(\$833.61)	(\$502.90)	(\$718.23)	\$540.70	(\$46.88)	\$84.72
GTE 75	(\$985.94)	(\$594.79)	(\$849.48)	\$639.50	(\$55.45)	\$100.19

MRMIP Premium Rates Proposed by Contracting Plans
Comparison of 2009 and 2008 rates

EXHIBIT 1

CONTRA COSTA (125.00% of Standard Individual Rates)

Subscriber Only, 2009		Subscriber + 1 Dependent, 2009		Subscriber + 2 Dependents, 2009	
Area 3		Area 3		Area 3	
Age		Age		Age	
LT 15	\$200.36	LT 15	\$494.51	LT 15	\$911.68
15-29	\$254.86	15-29	\$494.51	15-29	\$911.68
30-34	\$370.28	30-34	\$656.23	30-34	\$1,007.77
35-39	\$370.28	35-39	\$656.23	35-39	\$1,007.77
40-44	\$426.54	40-44	\$810.90	40-44	\$1,199.95
45-49	\$426.54	45-49	\$810.90	45-49	\$1,199.95
50-54	\$569.52	50-54	\$1,110.90	50-54	\$1,373.38
55-59	\$569.52	55-59	\$1,110.90	55-59	\$1,373.38
60-64	\$719.50	60-64	\$1,434.31	60-64	\$1,666.34
65-69	\$965.56	65-69	\$1,881.96	65-69	\$2,231.16
70-74	\$965.56	70-74	\$1,881.96	70-74	\$2,231.16
GTE 75	\$965.56	GTE 75	\$1,881.96	GTE 75	\$2,231.16

Subscriber Only, 2008		Subscriber + 1 Dependent, 2008		Subscriber + 2 Dependents, 2008	
Area 3		Area 3		Area 3	
Age		Age		Age	
LT 15	\$184.58	LT 15	\$455.57	LT 15	\$839.90
15-29	\$234.79	15-29	\$455.57	15-29	\$839.90
30-34	\$341.13	30-34	\$604.56	30-34	\$928.42
35-39	\$341.13	35-39	\$604.56	35-39	\$928.42
40-44	\$392.96	40-44	\$747.05	40-44	\$1,105.47
45-49	\$392.96	45-49	\$747.05	45-49	\$1,105.47
50-54	\$524.68	50-54	\$1,023.43	50-54	\$1,265.25
55-59	\$524.68	55-59	\$1,023.43	55-59	\$1,265.25
60-64	\$662.85	60-64	\$1,321.38	60-64	\$1,535.14
65-69	\$889.54	65-69	\$1,733.78	65-69	\$2,055.49
70-74	\$889.54	70-74	\$1,733.78	70-74	\$2,055.49
GTE 75	\$889.54	GTE 75	\$1,733.78	GTE 75	\$2,055.49

% Difference from 2009 to 2008 Rates					
Area 3		Area 3		Area 3	
Age		Age		Age	
LT 15	8.5%	LT 15	8.5%	LT 15	8.5%
15-29	8.5%	15-29	8.5%	15-29	8.5%
30-34	8.5%	30-34	8.5%	30-34	8.5%
35-39	8.5%	35-39	8.5%	35-39	8.5%
40-44	8.5%	40-44	8.5%	40-44	8.5%
45-49	8.5%	45-49	8.5%	45-49	8.5%
50-54	8.5%	50-54	8.5%	50-54	8.5%
55-59	8.5%	55-59	8.5%	55-59	8.5%
60-64	8.5%	60-64	8.5%	60-64	8.5%
65-69	8.5%	65-69	8.5%	65-69	8.5%
70-74	8.5%	70-74	8.5%	70-74	8.5%
GTE 75	8.5%	GTE 75	8.5%	GTE 75	8.5%

\$ Difference Between 2009 and 2008 Rates					
Area 3		Area 3		Area 3	
Age		Age		Age	
LT 15	\$15.78	LT 15	\$38.94	LT 15	\$71.78
15-29	\$20.07	15-29	\$38.94	15-29	\$71.78
30-34	\$29.15	30-34	\$51.67	30-34	\$79.35
35-39	\$29.15	35-39	\$51.67	35-39	\$79.35
40-44	\$33.58	40-44	\$63.85	40-44	\$94.48
45-49	\$33.58	45-49	\$63.85	45-49	\$94.48
50-54	\$44.84	50-54	\$87.47	50-54	\$108.13
55-59	\$44.84	55-59	\$87.47	55-59	\$108.13
60-64	\$56.65	60-64	\$112.93	60-64	\$131.20
65-69	\$76.02	65-69	\$148.18	65-69	\$175.67
70-74	\$76.02	70-74	\$148.18	70-74	\$175.67
GTE 75	\$76.02	GTE 75	\$148.18	GTE 75	\$175.67

MRMIP Premium Rates Proposed by Contracting Plans
Comparison of 2009 and 2008 rates

KAISER	125.00% of Standard Individual Rates Northern California Region			125.00% of Standard Individual Rates Southern California Region		
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Subscriber Only, 2009						
Age						
LT 15	\$223.33	\$223.33	\$223.33	\$201.73	\$201.73	\$201.73
15-29	\$274.61	\$274.61	\$274.61	\$249.38	\$249.38	\$249.38
30-34	\$324.49	\$324.49	\$324.49	\$294.55	\$294.55	\$294.55
35-39	\$348.43	\$348.43	\$348.43	\$316.80	\$316.80	\$316.80
40-44	\$390.99	\$390.99	\$390.99	\$356.06	\$356.06	\$356.06
45-49	\$429.58	\$429.58	\$429.58	\$390.11	\$390.11	\$390.11
50-54	\$496.05	\$496.05	\$496.05	\$450.33	\$450.33	\$450.33
55-59	\$567.88	\$567.88	\$567.88	\$515.78	\$515.78	\$515.78
60-64	\$629.04	\$629.04	\$629.04	\$572.08	\$572.08	\$572.08
65-69	\$918.11	\$918.11	\$918.11	\$855.88	\$855.88	\$855.88
70-74	\$969.24	\$969.24	\$969.24	\$902.04	\$902.04	\$902.04
GTE 75	\$1,028.31	\$1,028.31	\$1,028.31	\$955.64	\$955.64	\$955.64
Subscriber Only, 2008						
Age						
LT 15	\$206.43	\$206.43	\$206.43	\$186.39	\$186.39	\$186.39
15-29	\$257.13	\$257.13	\$257.13	\$232.64	\$232.64	\$232.64
30-34	\$303.83	\$303.83	\$303.83	\$274.78	\$274.78	\$274.78
35-39	\$326.23	\$326.23	\$326.23	\$295.54	\$295.54	\$295.54
40-44	\$366.08	\$366.08	\$366.08	\$332.18	\$332.18	\$332.18
45-49	\$402.20	\$402.20	\$402.20	\$363.93	\$363.93	\$363.93
50-54	\$464.45	\$464.45	\$464.45	\$420.11	\$420.11	\$420.11
55-59	\$531.69	\$531.69	\$531.69	\$481.18	\$481.18	\$481.18
60-64	\$588.98	\$588.98	\$588.98	\$533.68	\$533.68	\$533.68
65-69	\$821.18	\$821.18	\$821.18	\$762.85	\$762.85	\$762.85
70-74	\$866.91	\$866.91	\$866.91	\$804.01	\$804.01	\$804.01
GTE 75	\$919.74	\$919.74	\$919.74	\$851.78	\$851.78	\$851.78
% Difference from 2009 to 2008 Rates						
Age						
LT 15	8.2%	8.2%	8.2%	8.2%	8.2%	8.2%
15-29	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
30-34	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
35-39	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
40-44	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
45-49	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
50-54	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
55-59	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
60-64	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
65-69	11.8%	11.8%	11.8%	12.2%	12.2%	12.2%
70-74	11.8%	11.8%	11.8%	12.2%	12.2%	12.2%
GTE 75	11.8%	11.8%	11.8%	12.2%	12.2%	12.2%
\$ Difference Between 2009 and 2008 Rates						
Age						
LT 15	\$16.90	\$16.90	\$16.90	\$15.34	\$15.34	\$15.34
15-29	\$17.48	\$17.48	\$17.48	\$16.74	\$16.74	\$16.74
30-34	\$20.66	\$20.66	\$20.66	\$19.77	\$19.77	\$19.77
35-39	\$22.20	\$22.20	\$22.20	\$21.26	\$21.26	\$21.26
40-44	\$24.91	\$24.91	\$24.91	\$23.88	\$23.88	\$23.88
45-49	\$27.38	\$27.38	\$27.38	\$26.18	\$26.18	\$26.18
50-54	\$31.60	\$31.60	\$31.60	\$30.22	\$30.22	\$30.22
55-59	\$36.19	\$36.19	\$36.19	\$34.60	\$34.60	\$34.60
60-64	\$40.06	\$40.06	\$40.06	\$38.40	\$38.40	\$38.40
65-69	\$96.93	\$96.93	\$96.93	\$93.03	\$93.03	\$93.03
70-74	\$102.33	\$102.33	\$102.33	\$98.03	\$98.03	\$98.03
GTE 75	\$108.57	\$108.57	\$108.57	\$103.86	\$103.86	\$103.86

MRMIP Premium Rates Proposed by Contracting Plans

Comparison of 2009 and 2008 rates

KAISER	125.00% of Standard Individual Rates Northern California Region			125.00% of Standard Individual Rates Southern California Region		
Subscriber + 1 Dependent, 2009						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$445.51	\$445.51	\$445.51	\$403.44	\$403.44	\$403.44
15-29	\$579.84	\$579.84	\$579.84	\$526.25	\$526.25	\$526.25
30-34	\$659.63	\$659.63	\$659.63	\$598.26	\$598.26	\$598.26
35-39	\$727.45	\$727.45	\$727.45	\$661.09	\$661.09	\$661.09
40-44	\$797.93	\$797.93	\$797.93	\$725.24	\$725.24	\$725.24
45-49	\$836.51	\$836.51	\$836.51	\$759.26	\$759.26	\$759.26
50-54	\$997.43	\$997.43	\$997.43	\$905.89	\$905.89	\$905.89
55-59	\$1,105.16	\$1,105.16	\$1,105.16	\$1,004.08	\$1,004.08	\$1,004.08
60-64	\$1,258.09	\$1,258.09	\$1,258.09	\$1,142.83	\$1,142.83	\$1,142.83
65-69	\$1,628.25	\$1,628.25	\$1,628.25	\$1,522.79	\$1,522.79	\$1,522.79
70-74	\$1,717.96	\$1,717.96	\$1,717.96	\$1,606.44	\$1,606.44	\$1,606.44
GTE 75	\$1,816.89	\$1,816.89	\$1,816.89	\$1,707.33	\$1,707.33	\$1,707.33
Subscriber + 1 Dependent, 2008						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$412.85	\$412.85	\$412.85	\$372.79	\$372.79	\$372.79
15-29	\$542.90	\$542.90	\$542.90	\$490.94	\$490.94	\$490.94
30-34	\$617.61	\$617.61	\$617.61	\$558.11	\$558.11	\$558.11
35-39	\$681.11	\$681.11	\$681.11	\$616.73	\$616.73	\$616.73
40-44	\$747.10	\$747.10	\$747.10	\$676.58	\$676.58	\$676.58
45-49	\$783.23	\$783.23	\$783.23	\$708.31	\$708.31	\$708.31
50-54	\$933.88	\$933.88	\$933.88	\$845.10	\$845.10	\$845.10
55-59	\$1,034.75	\$1,034.75	\$1,034.75	\$936.69	\$936.69	\$936.69
60-64	\$1,177.94	\$1,177.94	\$1,177.94	\$1,066.14	\$1,066.14	\$1,066.14
65-69	\$1,456.34	\$1,456.34	\$1,456.34	\$1,357.29	\$1,357.29	\$1,357.29
70-74	\$1,536.58	\$1,536.58	\$1,536.58	\$1,431.85	\$1,431.85	\$1,431.85
GTE 75	\$1,625.06	\$1,625.06	\$1,625.06	\$1,521.78	\$1,521.78	\$1,521.78
% Difference from 2009 to 2008 Rates						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	7.9%	7.9%	7.9%	8.2%	8.2%	8.2%
15-29	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
30-34	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
35-39	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
40-44	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
45-49	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
50-54	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
55-59	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
60-64	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
65-69	11.8%	11.8%	11.8%	12.2%	12.2%	12.2%
70-74	11.8%	11.8%	11.8%	12.2%	12.2%	12.2%
GTE 75	11.8%	11.8%	11.8%	12.2%	12.2%	12.2%
\$ Difference Between 2009 and 2008 Rates						
	Area 1	Area 2	Area 3	Area 4	Area 6	Area 6
Age						
LT 15	\$32.66	\$32.66	\$32.66	\$30.65	\$30.65	\$30.65
15-29	\$36.94	\$36.94	\$36.94	\$35.31	\$35.31	\$35.31
30-34	\$42.02	\$42.02	\$42.02	\$40.15	\$40.15	\$40.15
35-39	\$46.34	\$46.34	\$46.34	\$44.36	\$44.36	\$44.36
40-44	\$50.83	\$50.83	\$50.83	\$48.66	\$48.66	\$48.66
45-49	\$53.28	\$53.28	\$53.28	\$50.95	\$50.95	\$50.95
50-54	\$63.55	\$63.55	\$63.55	\$60.79	\$60.79	\$60.79
55-59	\$70.41	\$70.41	\$70.41	\$67.39	\$67.39	\$67.39
60-64	\$80.15	\$80.15	\$80.15	\$76.69	\$76.69	\$76.69
65-69	\$171.91	\$171.91	\$171.91	\$165.50	\$165.50	\$165.50
70-74	\$181.38	\$181.38	\$181.38	\$174.59	\$174.59	\$174.59
GTE 75	\$191.83	\$191.83	\$191.83	\$185.55	\$185.55	\$185.55

MRMIP Premium Rates Proposed by Contracting Plans

Comparison of 2009 and 2008 rates

KAISER 125.00% of Standard Individual Rates Northern California Region 125.00% of Standard Individual Rates Southern California Region

Subscriber + 2 Dependents, 2009						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
LT 15	\$761.33	\$761.33	\$761.33	\$690.64	\$690.64	\$690.64
15-29	\$949.55	\$949.55	\$949.55	\$934.69	\$934.69	\$934.69
30-34	\$1,149.03	\$1,149.03	\$1,149.03	\$1,043.33	\$1,043.33	\$1,043.33
35-39	\$1,149.03	\$1,149.03	\$1,149.03	\$1,043.33	\$1,043.33	\$1,043.33
40-44	\$1,166.33	\$1,166.33	\$1,166.33	\$1,060.35	\$1,060.35	\$1,060.35
45-49	\$1,166.33	\$1,166.33	\$1,166.33	\$1,060.35	\$1,060.35	\$1,060.35
50-54	\$1,290.00	\$1,290.00	\$1,290.00	\$1,171.63	\$1,171.63	\$1,171.63
55-59	\$1,290.00	\$1,290.00	\$1,290.00	\$1,171.63	\$1,171.63	\$1,171.63
60-64	\$1,457.58	\$1,457.58	\$1,457.58	\$1,324.80	\$1,324.80	\$1,324.80
65-69	\$2,115.78	\$2,115.78	\$2,115.78	\$1,928.59	\$1,928.59	\$1,928.59
70-74	\$2,236.68	\$2,236.68	\$2,236.68	\$2,035.18	\$2,035.18	\$2,035.18
GTE 75	\$2,366.26	\$2,366.26	\$2,366.26	\$2,162.74	\$2,162.74	\$2,162.74

Subscriber + 2 Dependents, 2008						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$700.05	\$700.05	\$700.05	\$632.61	\$632.61	\$632.61
15-29	\$889.06	\$889.06	\$889.06	\$871.98	\$871.98	\$871.98
30-34	\$1,075.83	\$1,075.83	\$1,075.83	\$973.33	\$973.33	\$973.33
35-39	\$1,075.83	\$1,075.83	\$1,075.83	\$973.33	\$973.33	\$973.33
40-44	\$1,092.03	\$1,092.03	\$1,092.03	\$989.20	\$989.20	\$989.20
45-49	\$1,092.03	\$1,092.03	\$1,092.03	\$989.20	\$989.20	\$989.20
50-54	\$1,207.83	\$1,207.83	\$1,207.83	\$1,093.01	\$1,093.01	\$1,093.01
55-59	\$1,207.83	\$1,207.83	\$1,207.83	\$1,093.01	\$1,093.01	\$1,093.01
60-64	\$1,364.73	\$1,364.73	\$1,364.73	\$1,235.90	\$1,235.90	\$1,235.90
65-69	\$1,892.40	\$1,892.40	\$1,892.40	\$1,718.99	\$1,718.99	\$1,718.99
70-74	\$2,000.53	\$2,000.53	\$2,000.53	\$1,814.00	\$1,814.00	\$1,814.00
GTE 75	\$2,116.43	\$2,116.43	\$2,116.43	\$1,927.69	\$1,927.69	\$1,927.69

% Difference from 2009 to 2008 Rates						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	8.8%	8.8%	8.8%	9.2%	9.2%	9.2%
15-29	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
30-34	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
35-39	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
40-44	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
45-49	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
50-54	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
55-59	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
60-64	6.8%	6.8%	6.8%	7.2%	7.2%	7.2%
65-69	11.8%	11.8%	11.8%	12.2%	12.2%	12.2%
70-74	11.8%	11.8%	11.8%	12.2%	12.2%	12.2%
GTE 75	11.8%	11.8%	11.8%	12.2%	12.2%	12.2%

\$ Difference Between 2009 and 2008 Rates						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$61.28	\$61.28	\$61.28	\$58.03	\$58.03	\$58.03
15-29	\$60.49	\$60.49	\$60.49	\$62.71	\$62.71	\$62.71
30-34	\$73.20	\$73.20	\$73.20	\$70.00	\$70.00	\$70.00
35-39	\$73.20	\$73.20	\$73.20	\$70.00	\$70.00	\$70.00
40-44	\$74.30	\$74.30	\$74.30	\$71.15	\$71.15	\$71.15
45-49	\$74.30	\$74.30	\$74.30	\$71.15	\$71.15	\$71.15
50-54	\$82.17	\$82.17	\$82.17	\$78.62	\$78.62	\$78.62
55-59	\$82.17	\$82.17	\$82.17	\$78.62	\$78.62	\$78.62
60-64	\$92.85	\$92.85	\$92.85	\$88.90	\$88.90	\$88.90
65-69	\$223.38	\$223.38	\$223.38	\$209.60	\$209.60	\$209.60
70-74	\$236.15	\$236.15	\$236.15	\$221.18	\$221.18	\$221.18
GTE 75	\$249.83	\$249.83	\$249.83	\$235.05	\$235.05	\$235.05

**MAJOR RISK MEDICAL INSURANCE PROGRAM
SUBSCRIBER CONTRIBUTION ADJUSTMENT
PER SB 661, CHAPTER 792, STATUTES OF 1997
Calculation for 2009 Rates**

	2007 Loss Ratio	Program Average	Above Average State Subsidy	New Subscriber Contribution Percent ³⁾
Anthem Blue Cross ¹⁾	155.37 %	146.55 %	6.02%	125.00 %
Contra Costa Health Plan ²⁾	<146.55 %	146.55 %	No Increase	125.00 %
Kaiser - Northern Region	<146.55 %	146.55 %	No Increase	125.00 %
Kaiser - Southern Region	<146.55 %	146.55 %	No Increase	125.00 %
Blue Shield HMO ²⁾	<146.55 %	146.55 %	No Increase	125.00 %

SB 661 FORMULA FOR STATE SUBSIDY

	Subscriber Contract Totals ⁴⁾	Subscriber Contributions	Claims/Admin/Risk Payments	Loss Ratio Percent (including Admin & Profit)
Anthem Blue Cross	3,509	\$ 22,757,357	\$ 35,359,236	155.37 %
Kaiser - Northern Region	1,118	5,911,896	7,299,941	123.48 %
Kaiser - Southern Region	1,903	9,023,161	12,578,463	139.40 %
		<u>\$ 37,692,414</u>	<u>\$ 55,237,640</u>	

Program statewide average subsidy under SB 661 formula

146.55%

NOTES:

- ¹⁾ At least one health plan option must be available at the 125 percent level to MRMIP subscribers in all counties, based on Insurance Code Section 12737 (a), (1). Anthem Blue Cross is the only all-county, statewide plan and therefore will not receive an increase to the subscriber contribution rate.
- ²⁾ CCHP and Blue Shield are exempt from the SB 661 Formula which calculates the program's statewide average because the statute excludes plans from this calculation that contain less than 1,000 subscribers. However, CCHP and Blue Shield are included on this report since they are a participating plan in MRMIP.
- ³⁾ Based on Chapter 792, Statutes of 1997 (SB 661), the subscriber contribution increase can not exceed 10 percent above 125 percent of the standard average individual rate for comparable coverage.
- ⁴⁾ Contract totals are an average based on an a total annual count divided by 12. Refer to Insurance Code, Section 12737 (a).

Area 1

Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo, Yuba.

Rating Group	Age	Anthem	BS HMO	KPNC
Subscriber Only	<15	\$257.90	\$694.86	\$223.33
	15-29	\$399.30	\$694.86	\$274.61
	30-34	\$522.80	\$870.80	\$324.49
	35-39	\$577.30	\$972.76	\$348.43
	40-44	\$652.80	\$1,079.92	\$390.99
	45-49	\$671.80	\$1,196.96	\$429.58
	50-54	\$818.60	\$1,324.41	\$496.05
	55-59	\$996.50	\$1,488.35	\$567.88
	60-64	\$1,188.90	\$1,908.07	\$629.04
	65-69	\$1,331.50	\$2,350.74	\$918.11
	70-74	\$1,402.90	\$2,829.67	\$969.24
>74	\$1,486.10	\$3,346.75	\$1,028.31	
Subscriber & 1 Dependent	<15	\$461.60	\$1,701.03	\$445.51
	15-29	\$798.70	\$1,701.03	\$579.84
	30-34	\$895.60	\$2,131.75	\$659.63
	35-39	\$955.80	\$1,910.38	\$727.45
	40-44	\$1,042.50	\$2,035.00	\$797.93
	45-49	\$1,124.50	\$2,265.18	\$836.51
	50-54	\$1,339.90	\$2,379.88	\$997.43
	55-59	\$1,588.60	\$2,723.21	\$1,105.16
	60-64	\$1,822.90	\$3,486.33	\$1,258.09
	65-69	\$2,041.70	\$4,295.16	\$1,628.25
	70-74	\$2,151.10	\$5,170.23	\$1,717.96
>74	\$2,278.70	\$6,115.03	\$1,816.89	
Subscriber & 2 or More Dependent	<15	\$644.30	\$2,589.00	\$761.33
	15-29	\$1,154.00	\$2,589.00	\$949.55
	30-34	\$1,270.40	\$2,949.50	\$1,149.03
	35-39	\$1,371.40	\$2,927.65	\$1,149.03
	40-44	\$1,504.60	\$2,982.27	\$1,166.33
	45-49	\$1,614.80	\$3,086.00	\$1,166.33
	50-54	\$1,819.40	\$3,162.02	\$1,290.00
	55-59	\$2,087.30	\$3,370.35	\$1,290.00
	60-64	\$2,397.70	\$3,904.74	\$1,457.58
	65-69	\$2,685.40	\$4,810.64	\$2,115.78
	70-74	\$2,829.30	\$5,790.73	\$2,236.68
>74	\$2,997.10	\$6,848.92	\$2,366.26	

Area 2

Counties: Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma, Stanislaus.

Rating Group	Age	Anthem	BS HMO	KPNC
Subscriber Only	<15	\$252.70	\$694.86	\$223.33
	15-29	\$386.20	\$694.86	\$274.61
	30-34	\$503.20	\$870.80	\$324.49
	35-39	\$558.10	\$972.76	\$348.43
	40-44	\$625.60	\$1,079.92	\$390.99
	45-49	\$645.40	\$1,196.96	\$429.58
	50-54	\$795.50	\$1,324.41	\$496.05
	55-59	\$968.80	\$1,488.35	\$567.88
	60-64	\$1,151.70	\$1,908.07	\$629.04
	65-69	\$1,290.00	\$2,350.74	\$918.11
	70-74	\$1,359.10	\$2,829.67	\$969.24
	>74	\$1,439.70	\$3,346.75	\$1,028.31
Subscriber & 1 Dependent	<15	\$452.80	\$1,701.03	\$445.51
	15-29	\$776.80	\$1,701.03	\$579.84
	30-34	\$868.80	\$2,131.75	\$659.63
	35-39	\$926.40	\$1,910.38	\$727.45
	40-44	\$1,014.70	\$2,035.00	\$797.93
	45-49	\$1,091.90	\$2,265.18	\$836.51
	50-54	\$1,304.60	\$2,379.88	\$997.43
	55-59	\$1,549.30	\$2,723.21	\$1,105.16
	60-64	\$1,764.00	\$3,486.33	\$1,258.09
	65-69	\$1,975.70	\$4,295.16	\$1,628.25
	70-74	\$2,081.50	\$5,170.23	\$1,717.96
	>74	\$2,205.00	\$6,115.03	\$1,816.89
Subscriber & 2 or More Dependent	<15	\$625.00	\$2,589.00	\$761.33
	15-29	\$1,130.70	\$2,589.00	\$949.55
	30-34	\$1,245.30	\$2,949.50	\$1,149.03
	35-39	\$1,340.50	\$2,927.65	\$1,149.03
	40-44	\$1,471.00	\$2,982.27	\$1,166.33
	45-49	\$1,568.50	\$3,086.00	\$1,166.33
	50-54	\$1,776.40	\$3,162.02	\$1,290.00
	55-59	\$2,037.30	\$3,370.35	\$1,290.00
	60-64	\$2,333.30	\$3,904.74	\$1,457.58
	65-69	\$2,613.30	\$4,810.64	\$2,115.78
	70-74	\$2,753.30	\$5,790.73	\$2,236.68
	>74	\$2,916.60	\$6,848.92	\$2,366.26

Area 3

Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara.

Rating Group	Age	Anthem	BS HMO	CC	KPNC
Subscriber Only	<15	\$252.60	\$780.13	\$200.36	\$223.33
	15-29	\$385.80	\$780.13	\$254.86	\$274.61
	30-34	\$503.00	\$881.87	\$370.28	\$324.49
	35-39	\$554.50	\$979.92	\$370.28	\$348.43
	40-44	\$622.50	\$1,047.67	\$426.54	\$390.99
	45-49	\$636.60	\$1,119.00	\$426.54	\$429.58
	50-54	\$793.90	\$1,227.60	\$569.52	\$496.05
	55-59	\$968.20	\$1,380.49	\$569.52	\$567.88
	60-64	\$1,164.20	\$1,777.01	\$719.50	\$629.04
	65-69	\$1,303.90	\$2,189.27	\$965.56	\$918.11
	70-74	\$1,373.80	\$2,635.30	\$965.56	\$969.24
>74	\$1,455.20	\$3,116.87	\$965.56	\$1,028.31	
Subscriber & 1 Dependent	<15	\$452.40	\$1,585.55	\$494.51	\$445.51
	15-29	\$775.70	\$1,585.55	\$494.51	\$579.84
	30-34	\$868.90	\$1,792.33	\$656.23	\$659.63
	35-39	\$926.10	\$1,931.22	\$656.23	\$727.45
	40-44	\$1,012.30	\$1,872.70	\$810.90	\$797.93
	45-49	\$1,098.50	\$2,115.37	\$810.90	\$836.51
	50-54	\$1,299.30	\$2,225.39	\$1,110.90	\$997.43
	55-59	\$1,551.10	\$2,546.87	\$1,110.90	\$1,105.16
	60-64	\$1,785.60	\$3,260.05	\$1,434.31	\$1,258.09
	65-69	\$1,999.90	\$4,016.38	\$1,881.96	\$1,628.25
	70-74	\$2,107.00	\$4,834.66	\$1,881.96	\$1,717.96
>74	\$2,232.00	\$5,718.13	\$1,881.96	\$1,816.89	
Subscriber & 2 or More Dependent	<15	\$623.00	\$2,418.90	\$911.68	\$761.33
	15-29	\$1,132.10	\$2,418.90	\$911.68	\$949.55
	30-34	\$1,243.30	\$2,755.98	\$1,007.77	\$1,149.03
	35-39	\$1,341.10	\$2,737.26	\$1,007.77	\$1,149.03
	40-44	\$1,473.40	\$2,788.76	\$1,199.95	\$1,166.33
	45-49	\$1,573.10	\$2,905.80	\$1,199.95	\$1,166.33
	50-54	\$1,775.10	\$2,976.03	\$1,373.38	\$1,290.00
	55-59	\$2,033.40	\$2,929.21	\$1,373.38	\$1,290.00
	60-64	\$2,345.70	\$3,691.96	\$1,666.34	\$1,457.58
	65-69	\$2,627.20	\$4,548.49	\$2,231.16	\$2,115.78
	70-74	\$2,767.90	\$5,475.18	\$2,231.16	\$2,236.68
>74	\$2,932.10	\$6,475.70	\$2,231.16	\$2,366.26	

Area 4

Counties: Orange, Santa Barbara, Ventura.

Rating Group	Age	Anthem	BS HMO	KPSC
Subscriber Only	<15	\$247.40	\$591.21	\$201.73
	15-29	\$403.70	\$591.21	\$249.38
	30-34	\$514.60	\$739.11	\$294.55
	35-39	\$553.80	\$794.24	\$316.80
	40-44	\$629.50	\$848.06	\$356.06
	45-49	\$653.50	\$930.45	\$390.11
	50-54	\$816.00	\$1,006.57	\$450.33
	55-59	\$988.80	\$1,243.65	\$515.78
	60-64	\$1,093.30	\$1,610.69	\$572.08
	65-69	\$1,224.50	\$1,984.37	\$855.88
	70-74	\$1,290.10	\$2,388.66	\$902.04
>74	\$1,366.60	\$2,825.15	\$955.64	
Subscriber & 1 Dependent	<15	\$433.50	\$1,147.81	\$403.44
	15-29	\$778.50	\$1,147.81	\$526.25
	30-34	\$870.80	\$1,434.95	\$598.26
	35-39	\$934.40	\$1,515.32	\$661.09
	40-44	\$1,006.70	\$1,655.11	\$725.24
	45-49	\$1,105.40	\$1,791.55	\$759.26
	50-54	\$1,326.60	\$1,960.09	\$905.89
	55-59	\$1,570.80	\$2,331.51	\$1,004.08
	60-64	\$1,675.30	\$2,883.95	\$1,142.83
	65-69	\$1,876.30	\$3,553.03	\$1,522.79
	70-74	\$1,976.80	\$4,276.90	\$1,606.44
>74	\$2,094.10	\$5,058.45	\$1,707.33	
Subscriber & 2 or More Dependent	<15	\$653.60	\$1,757.21	\$690.64
	15-29	\$1,082.80	\$1,757.21	\$934.69
	30-34	\$1,227.50	\$2,147.36	\$1,043.33
	35-39	\$1,268.50	\$2,320.14	\$1,043.33
	40-44	\$1,393.10	\$2,436.84	\$1,060.35
	45-49	\$1,519.50	\$2,520.34	\$1,060.35
	50-54	\$1,774.50	\$2,520.34	\$1,171.63
	55-59	\$2,072.30	\$2,877.71	\$1,171.63
	60-64	\$2,244.70	\$3,400.50	\$1,324.80
	65-69	\$2,514.00	\$4,189.42	\$1,928.59
	70-74	\$2,648.70	\$5,042.95	\$2,035.18
>74	\$2,805.80	\$5,964.48	\$2,162.74	

Area 5

Counties: Los Angeles.

Rating Group	Age	Anthem	BS HMO	KPSC
Subscriber Only	<15	\$244.60	\$490.85	\$201.73
	15-29	\$416.90	\$490.85	\$249.38
	30-34	\$538.20	\$609.71	\$294.55
	35-39	\$580.10	\$645.55	\$316.80
	40-44	\$664.20	\$693.68	\$356.06
	45-49	\$684.30	\$767.30	\$390.11
	50-54	\$795.00	\$838.75	\$450.33
	55-59	\$970.70	\$947.00	\$515.78
	60-64	\$1,124.80	\$1,206.84	\$572.08
	65-69	\$1,259.80	\$1,486.82	\$855.88
	70-74	\$1,327.30	\$1,789.74	\$902.04
>74	\$1,406.00	\$2,116.79	\$955.64	
Subscriber & 1 Dependent	<15	\$436.30	\$930.96	\$403.44
	15-29	\$801.10	\$930.96	\$526.25
	30-34	\$898.30	\$1,156.39	\$598.26
	35-39	\$968.30	\$1,216.65	\$661.09
	40-44	\$1,020.60	\$1,307.10	\$725.24
	45-49	\$1,128.20	\$1,404.52	\$759.26
	50-54	\$1,319.50	\$1,524.69	\$905.89
	55-59	\$1,566.20	\$1,746.29	\$1,004.08
	60-64	\$1,732.50	\$2,158.28	\$1,142.83
	65-69	\$1,940.40	\$2,659.00	\$1,522.79
	70-74	\$2,044.40	\$3,200.73	\$1,606.44
>74	\$2,165.70	\$3,785.63	\$1,707.33	
Subscriber & 2 or More Dependent	<15	\$680.30	\$1,475.72	\$690.64
	15-29	\$1,114.80	\$1,475.72	\$934.69
	30-34	\$1,228.80	\$1,799.35	\$1,043.33
	35-39	\$1,315.50	\$1,876.08	\$1,043.33
	40-44	\$1,422.60	\$1,900.65	\$1,060.35
	45-49	\$1,551.50	\$1,991.30	\$1,060.35
	50-54	\$1,819.30	\$2,039.68	\$1,171.63
	55-59	\$2,130.70	\$2,164.52	\$1,171.63
	60-64	\$2,311.50	\$2,514.35	\$1,324.80
	65-69	\$2,588.90	\$3,097.68	\$1,928.59
	70-74	\$2,727.60	\$3,728.79	\$2,035.18
>74	\$2,889.40	\$4,410.18	\$2,162.74	

Area 6

Counties: Riverside, San Bernardino, San Diego.

Rating Group	Age	Anthem	BS HMO	KPSC
Subscriber Only	<15	\$230.60	\$591.21	\$201.73
	15-29	\$372.90	\$591.21	\$249.38
	30-34	\$486.80	\$739.11	\$294.55
	35-39	\$545.20	\$794.24	\$316.80
	40-44	\$612.10	\$848.06	\$356.06
	45-49	\$643.40	\$930.45	\$390.11
	50-54	\$740.20	\$1,006.57	\$450.33
	55-59	\$886.80	\$1,243.65	\$515.78
	60-64	\$1,053.30	\$1,610.69	\$572.08
	65-69	\$1,179.70	\$1,984.37	\$855.88
	70-74	\$1,242.90	\$2,388.66	\$902.04
>74	\$1,316.60	\$2,825.15	\$955.64	
Subscriber & 1 Dependent	<15	\$414.70	\$1,147.81	\$403.44
	15-29	\$736.50	\$1,147.81	\$526.25
	30-34	\$824.20	\$1,434.95	\$598.26
	35-39	\$889.90	\$1,515.32	\$661.09
	40-44	\$963.70	\$1,655.11	\$725.24
	45-49	\$1,033.10	\$1,791.55	\$759.26
	50-54	\$1,217.70	\$1,960.09	\$905.89
	55-59	\$1,419.40	\$2,331.51	\$1,004.08
	60-64	\$1,624.50	\$2,883.95	\$1,142.83
	65-69	\$1,819.40	\$3,553.03	\$1,522.79
	70-74	\$1,916.90	\$4,276.90	\$1,606.44
>74	\$2,030.60	\$5,058.45	\$1,707.33	
Subscriber & 2 or More Dependent	<15	\$598.30	\$1,757.21	\$690.64
	15-29	\$1,050.60	\$1,757.21	\$934.69
	30-34	\$1,151.70	\$2,147.36	\$1,043.33
	35-39	\$1,222.20	\$2,320.14	\$1,043.33
	40-44	\$1,336.70	\$2,436.84	\$1,060.35
	45-49	\$1,452.10	\$2,520.34	\$1,060.35
	50-54	\$1,603.80	\$2,520.34	\$1,171.63
	55-59	\$1,832.50	\$2,877.71	\$1,171.63
	60-64	\$2,096.30	\$3,400.50	\$1,324.80
	65-69	\$2,347.80	\$4,189.42	\$1,928.59
	70-74	\$2,473.60	\$5,042.95	\$2,035.18
>74	\$2,620.30	\$5,964.48	\$2,162.74	