

to: **Denise Arend** date: **September 11, 2007**  
from: **Pete Davidson** subject: **2008 MRMIP Premiums**

As you requested, we have reviewed the 2008 Major Risk Medical Insurance Program (MRMIP) premium rates submitted by participating health plans. The comparison of 2007 to 2008 rates is shown in the attached exhibit.

The legislation that governs premium rate development for MRMIP requires that the rates be set at 125% of the premium that would be offered to a standard insurable individual for a benefit plan matching the MRMIP benefit design. Participating MRMIP health plans are directed to apply actuarial adjustments to an individual benefit plan similar in benefit design to the MRMIP benefit to produce premiums reflective of what would be charged in the individual market for the MRMIP benefit plan. The amount charged to MRMIP participants is 125% of this amount. Projected changes in individual insurance premium rates in the coming year vary widely among the MRMIP participating health plans resulting in a wide range of premium rate changes for MRMIP subscribers. Effective January 1, 2008, a \$500 per household deductible was added to the MRMIP benefit design to reduce premium increases for MRMIP participants.

We have confirmed to the extent practical that the MRMIP participating health plans reflected the premium changes anticipated in 2008 for non-MRMIP enrollees in the premium rates offered for this program. We reviewed the rate submissions and supporting documentation prepared by the health plans, and had discussions with the plans to walk through the process and procedures used to determine the actuarial adjustments used to convert the individual plan base premiums to MRMIP plan premiums. We identified no significant issues in the development of the MRMIP rates.

Based on SB 661 calculations performed by MRMIP staff, all plans will receive 125% of standard individual premiums in 2008, as was the case in 2007. Based on the MRMIP enrollment distribution, the average 2008 rate increase across all plans is approximately 6.5%, as compared to the 2007 increase of 2.7%. The 2008 increase is several percentage points lower than it would have been otherwise due to the addition of the \$500 deductible to the MRMIP benefit plan.

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

- Blue Cross' average rate changes are as follows: 6.6% increase for Single Subscribers, 1.4% decrease for Subscriber+1, and 1.4% increase for Subscriber+2, with a composite increase of 6.2%. 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 4 where the composite increase is approximately 9.3%, whereas the smallest average rate increase of 4.6% occurs in Region 1. 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 6%.
- Blue Shield's HMO rate changes are as follows: 14.6% average increase for Single Subscribers, 13.8% increase for Subscriber+1, and 15.4% for Subscribers+2, with a composite increase of 14.5%. The average rate changes from 12.3% in Region 4 to 15.5% in Region 6 for Single Subscribers. Rate changes are relatively uniform across age bands.
- The Kaiser North rates increase an average of 7.1% for Single Subscribers. Rate changes vary significantly by age band, tier, and region. For Single Subscribers aged 15-64, the average rate increases 6.8%, while those aged less than 15 will experience increases averaging 28.3% and those aged 65 and over will experience increases averaging 12.7%.
- Kaiser South rates increase an average of 4.4% for Single Subscribers. Similar to Kaiser North, rate changes vary significantly by age band and region. For Single Subscribers aged 15-64, the average rate increases 4.1%, while those aged less than 15 will experience increases averaging 21.4% and those aged 65 and over will experience increases averaging 10.6%.
- Contra Costa Health Plan (CCHP) has a rate increase of 2.8%. The increases are uniform across age bands.

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

**MAJOR RISK MEDICAL INSURANCE PROGRAM  
SUBSCRIBER CONTRIBUTION ADJUSTMENT  
PER SB 661, CHAPTER 792, STATUTES OF 1997  
Calculation for 2008 Rates**

**Agenda Item 10.e  
September 19, 2007**

	2005 Loss Ratio	Program Average	Above Average State Subsidy	New Subscriber Contribution Percent <sup>3)</sup>
Blue Cross <sup>1)</sup>	153.28 %	147.12 %	4.19%	125.00 %
Contra Costa Health Plan <sup>2)</sup>	<147.12 %	147.12 %	No Increase	125.00 %
Kaiser - Northern Region	<147.12 %	147.12 %	No Increase	125.00 %
Kaiser - Southern Region	<147.12 %	147.12 %	No Increase	125.00 %
Blue Shield HMO <sup>2)</sup>	<147.12 %	147.12 %	No Increase	125.00 %

**SB 661 FORMULA FOR STATE SUBSIDY**

	Subscriber Contract Totals <sup>4)</sup>	Subscriber Contributions	Claims/Admin/Risk Payments	Loss Ratio Percent (including Admin & Profit)
Blue Cross	3,905	\$ 23,629,900	\$ 36,220,528	153.28 %
Kaiser - Northern Region	1,101	5,630,696	8,021,381	142.46 %
Kaiser - Southern Region	1,900	8,870,095	11,855,123	133.65 %
		<u>\$ 38,130,691</u>	<u>\$ 56,097,032</u>	
Program statewide average subsidy under SB 661 formula		<u>147.12%</u>		

**NOTES:**

- <sup>1)</sup> 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) . Blue Cross is the only all-county, statewide plan.
- <sup>2)</sup> 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.
- <sup>3)</sup> 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.
- <sup>4)</sup> 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, Humbolt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo, Yuba.

<b>Rating Group</b>	<b>Age</b>	<b>BC</b>	<b>BS HMO</b>	<b>KPNC</b>
<b>Subscriber Only</b>	<15	\$243.75	\$740.92	\$206.43
	15-29	\$351.25	\$740.92	\$257.13
	30-34	\$460.00	\$929.19	\$303.83
	35-39	\$506.25	\$986.63	\$326.23
	40-44	\$573.75	\$1,069.41	\$366.08
	45-49	\$615.00	\$1,170.77	\$402.20
	50-54	\$776.25	\$1,282.28	\$464.45
	55-59	\$943.75	\$1,584.68	\$531.69
	60-64	\$1,112.50	\$2,037.45	\$588.98
	65-69	\$1,245.00	\$2,510.14	\$821.18
70-74	\$1,312.50	\$3,021.54	\$866.91	
>74	\$1,390.00	\$3,573.69	\$919.74	
<b>Subscriber &amp; 1 Dependent</b>	<15	\$497.50	\$1,442.77	\$412.85
	15-29	\$857.50	\$1,442.77	\$542.90
	30-34	\$975.00	\$1,809.38	\$617.61
	35-39	\$1,048.75	\$1,929.33	\$681.11
	40-44	\$1,086.25	\$2,088.13	\$747.10
	45-49	\$1,210.00	\$2,285.80	\$783.23
	50-54	\$1,476.25	\$2,500.36	\$933.88
	55-59	\$1,752.50	\$3,088.28	\$1,034.75
	60-64	\$1,963.75	\$3,973.54	\$1,177.94
	65-69	\$2,198.75	\$4,895.40	\$1,456.34
70-74	\$2,316.25	\$5,892.76	\$1,536.58	
>74	\$2,453.75	\$6,969.59	\$1,625.06	
<b>Subscriber &amp; 2 or More Dependent</b>	<15	\$758.75	\$2,241.87	\$700.05
	15-29	\$1,205.00	\$2,241.87	\$889.06
	30-34	\$1,371.25	\$2,738.57	\$1,075.83
	35-39	\$1,477.50	\$2,948.05	\$1,075.83
	40-44	\$1,586.25	\$3,110.24	\$1,092.03
	45-49	\$1,711.25	\$3,211.61	\$1,092.03
	50-54	\$1,967.50	\$3,258.91	\$1,207.83
	55-59	\$2,302.50	\$3,664.37	\$1,207.83
	60-64	\$2,590.00	\$4,466.85	\$1,364.73
	65-69	\$2,901.25	\$5,503.16	\$1,892.40
70-74	\$3,056.25	\$6,624.34	\$2,000.53	
>74	\$3,237.50	\$7,834.86	\$2,116.43	

**Area 2**

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

<b>Rating Group</b>	<b>Age</b>	<b>BC</b>	<b>BS HMO</b>	<b>KPNC</b>
<b>Subscriber Only</b>	<15	\$232.50	\$707.03	\$206.43
	15-29	\$337.50	\$707.03	\$257.13
	30-34	\$440.00	\$883.57	\$303.83
	35-39	\$487.50	\$939.32	\$326.23
	40-44	\$546.25	\$1,015.35	\$366.08
	45-49	\$586.25	\$1,111.64	\$402.20
	50-54	\$732.50	\$1,218.08	\$464.45
	55-59	\$893.75	\$1,503.59	\$531.69
	60-64	\$1,048.75	\$1,932.71	\$588.98
	65-69	\$1,175.00	\$2,381.10	\$821.18
	70-74	\$1,237.50	\$2,866.21	\$866.91
>74	\$1,311.25	\$3,389.97	\$919.74	
<b>Subscriber &amp; 1 Dependent</b>	<15	\$478.75	\$1,373.51	\$412.85
	15-29	\$822.50	\$1,373.51	\$542.90
	30-34	\$931.25	\$1,716.46	\$617.61
	35-39	\$1,000.00	\$1,831.34	\$681.11
	40-44	\$1,036.25	\$1,983.39	\$747.10
	45-49	\$1,152.50	\$2,165.85	\$783.23
	50-54	\$1,402.50	\$2,373.65	\$933.88
	55-59	\$1,665.00	\$2,931.16	\$1,034.75
	60-64	\$1,857.50	\$3,770.81	\$1,177.94
	65-69	\$2,080.00	\$4,645.63	\$1,456.34
	70-74	\$2,191.25	\$5,592.11	\$1,536.58
>74	\$2,321.25	\$6,614.00	\$1,625.06	
<b>Subscriber &amp; 2 or More Dependent</b>	<15	\$725.00	\$2,130.37	\$700.05
	15-29	\$1,150.00	\$2,130.37	\$889.06
	30-34	\$1,308.75	\$2,596.65	\$1,075.83
	35-39	\$1,401.25	\$2,797.70	\$1,075.83
	40-44	\$1,502.50	\$2,949.74	\$1,092.03
	45-49	\$1,625.00	\$3,054.49	\$1,092.03
	50-54	\$1,883.75	\$3,093.35	\$1,207.83
	55-59	\$2,205.00	\$3,481.91	\$1,207.83
	60-64	\$2,440.00	\$4,243.85	\$1,364.73
	65-69	\$2,733.75	\$5,228.42	\$1,892.40
	70-74	\$2,880.00	\$6,293.63	\$2,000.53
>74	\$3,050.00	\$7,443.71	\$2,116.43	

**Area 3**

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

<b>Rating Group</b>	<b>Age</b>	<b>BC</b>	<b>BS HMO</b>	<b>CC</b>	<b>KPNC</b>
<b>Subscriber Only</b>	<15	\$228.75	\$690.53	\$184.58	\$206.43
	15-29	\$335.00	\$690.53	\$234.79	\$257.13
	30-34	\$437.50	\$868.37	\$341.13	\$303.83
	35-39	\$481.25	\$925.81	\$341.13	\$326.23
	40-44	\$540.00	\$1,001.83	\$392.96	\$366.08
	45-49	\$576.25	\$1,093.06	\$392.96	\$402.20
	50-54	\$718.75	\$1,196.12	\$524.68	\$464.45
	55-59	\$876.25	\$1,481.63	\$524.68	\$531.69
	60-64	\$1,052.50	\$1,902.30	\$662.85	\$588.98
	65-69	\$1,178.75	\$2,343.63	\$889.54	\$821.18
	70-74	\$1,242.50	\$2,821.11	\$889.54	\$866.91
>74	\$1,315.00	\$3,336.63	\$889.54	\$919.74	
<b>Subscriber &amp; 1 Dependent</b>	<15	\$476.25	\$1,344.79	\$455.57	\$412.85
	15-29	\$818.75	\$1,344.79	\$455.57	\$542.90
	30-34	\$923.75	\$1,691.12	\$604.56	\$617.61
	35-39	\$987.50	\$1,800.93	\$604.56	\$681.11
	40-44	\$1,023.75	\$1,952.98	\$747.05	\$747.10
	45-49	\$1,151.25	\$2,132.06	\$747.05	\$783.23
	50-54	\$1,382.50	\$2,339.86	\$1,023.43	\$933.88
	55-59	\$1,645.00	\$2,887.24	\$1,023.43	\$1,034.75
	60-64	\$1,867.50	\$3,715.06	\$1,321.38	\$1,177.94
	65-69	\$2,091.25	\$4,576.95	\$1,733.78	\$1,456.34
	70-74	\$2,203.75	\$5,509.43	\$1,733.78	\$1,536.58
>74	\$2,335.00	\$6,516.21	\$1,733.78	\$1,625.06	
<b>Subscriber &amp; 2 or More Dependent</b>	<15	\$716.25	\$2,094.89	\$839.90	\$700.05
	15-29	\$1,148.75	\$2,094.89	\$839.90	\$889.06
	30-34	\$1,295.00	\$2,557.80	\$928.42	\$1,075.83
	35-39	\$1,406.25	\$2,755.46	\$928.42	\$1,075.83
	40-44	\$1,500.00	\$2,907.51	\$1,105.47	\$1,092.03
	45-49	\$1,620.00	\$3,003.81	\$1,105.47	\$1,092.03
	50-54	\$1,886.25	\$3,046.04	\$1,265.25	\$1,207.83
	55-59	\$2,202.50	\$3,431.23	\$1,265.25	\$1,207.83
	60-64	\$2,446.25	\$4,176.27	\$1,535.14	\$1,364.73
	65-69	\$2,740.00	\$5,145.16	\$2,055.49	\$1,892.40
	70-74	\$2,886.25	\$6,193.41	\$2,055.49	\$2,000.53
>74	\$3,057.50	\$7,325.18	\$2,055.49	\$2,116.43	

**Area 4**

**Counties:** Orange, Santa Barbara, Ventura.

<b>Rating Group</b>	<b>Age</b>	<b>BC</b>	<b>BS HMO</b>	<b>KPSC</b>
<b>Subscriber Only</b>	<15	\$252.50	\$502.43	\$186.39
	15-29	\$348.75	\$502.43	\$232.64
	30-34	\$452.50	\$628.47	\$274.78
	35-39	\$502.50	\$674.08	\$295.54
	40-44	\$583.75	\$728.14	\$332.18
	45-49	\$648.75	\$799.10	\$363.93
	50-54	\$836.25	\$875.12	\$420.11
	55-59	\$1,013.75	\$1,076.17	\$481.18
	60-64	\$1,105.00	\$1,385.33	\$533.68
	65-69	\$1,237.50	\$1,706.73	\$762.85
	70-74	\$1,303.75	\$2,054.45	\$804.01
>74	\$1,381.25	\$2,429.87	\$851.78	
<b>Subscriber &amp; 1 Dependent</b>	<15	\$513.75	\$983.25	\$372.79
	15-29	\$862.50	\$983.25	\$490.94
	30-34	\$980.00	\$1,229.90	\$558.11
	35-39	\$1,055.00	\$1,312.69	\$616.73
	40-44	\$1,146.25	\$1,422.50	\$676.58
	45-49	\$1,263.75	\$1,550.90	\$708.31
	50-54	\$1,571.25	\$1,697.88	\$845.10
	55-59	\$1,865.00	\$2,098.27	\$936.69
	60-64	\$1,956.25	\$2,701.40	\$1,066.14
	65-69	\$2,190.00	\$3,328.12	\$1,357.29
	70-74	\$2,307.50	\$4,006.17	\$1,431.85
>74	\$2,445.00	\$4,738.25	\$1,521.78	
<b>Subscriber &amp; 2 or More Dependent</b>	<15	\$773.75	\$1,522.18	\$632.61
	15-29	\$1,211.25	\$1,522.18	\$871.98
	30-34	\$1,415.00	\$1,860.06	\$973.33
	35-39	\$1,446.25	\$2,005.35	\$973.33
	40-44	\$1,583.75	\$2,111.79	\$989.20
	45-49	\$1,738.75	\$2,182.74	\$989.20
	50-54	\$2,053.75	\$2,214.84	\$1,093.01
	55-59	\$2,415.00	\$2,491.91	\$1,093.01
	60-64	\$2,570.00	\$3,035.90	\$1,235.90
	65-69	\$2,878.75	\$3,740.23	\$1,718.99
	70-74	\$3,032.50	\$4,502.25	\$1,814.00
>74	\$3,212.50	\$5,324.98	\$1,927.69	

Area 5

Counties: Los Angeles.

Rating Group	Age	BC	BS HMO	KPSC
<b>Subscriber Only</b>	<15	\$260.00	\$421.51	\$186.39
	15-29	\$365.00	\$421.51	\$232.64
	30-34	\$476.25	\$527.10	\$274.78
	35-39	\$535.00	\$560.89	\$295.54
	40-44	\$615.00	\$609.88	\$332.18
	45-49	\$652.50	\$667.32	\$363.93
	50-54	\$840.00	\$733.21	\$420.11
	55-59	\$1,030.00	\$900.47	\$481.18
	60-64	\$1,191.25	\$1,158.95	\$533.68
	65-69	\$1,335.00	\$1,427.82	\$762.85
	70-74	\$1,406.25	\$1,718.72	\$804.01
>74	\$1,490.00	\$2,032.80	\$851.78	
<b>Subscriber &amp; 1 Dependent</b>	<15	\$525.00	\$822.75	\$372.79
	15-29	\$908.75	\$822.75	\$490.94
	30-34	\$1,033.75	\$1,028.86	\$558.11
	35-39	\$1,116.25	\$1,101.51	\$616.73
	40-44	\$1,177.50	\$1,189.36	\$676.58
	45-49	\$1,317.50	\$1,297.48	\$708.31
	50-54	\$1,615.00	\$1,422.50	\$845.10
	55-59	\$1,922.50	\$1,758.70	\$936.69
	60-64	\$2,095.00	\$2,260.46	\$1,066.14
	65-69	\$2,346.25	\$2,784.88	\$1,357.29
	70-74	\$2,471.25	\$3,352.26	\$1,431.85
>74	\$2,618.75	\$3,964.84	\$1,521.78	
<b>Subscriber &amp; 2 or More Dependent</b>	<15	\$815.00	\$1,277.21	\$632.61
	15-29	\$1,285.00	\$1,277.21	\$871.98
	30-34	\$1,471.25	\$1,557.65	\$973.33
	35-39	\$1,566.25	\$1,677.60	\$973.33
	40-44	\$1,693.75	\$1,770.52	\$989.20
	45-49	\$1,840.00	\$1,826.27	\$989.20
	50-54	\$2,187.50	\$1,851.61	\$1,093.01
	55-59	\$2,562.50	\$2,088.13	\$1,093.01
	60-64	\$2,780.00	\$2,545.97	\$1,235.90
	65-69	\$3,113.75	\$3,136.64	\$1,718.99
	70-74	\$3,281.25	\$3,775.67	\$1,814.00
>74	\$3,476.25	\$4,465.63	\$1,927.69	

**Area 6**

**Counties:** Riverside, San Bernardino, San Diego.

<b>Rating Group</b>	<b>Age</b>	<b>BC</b>	<b>BS HMO</b>	<b>KPSC</b>
<b>Subscriber Only</b>	<15	\$232.50	\$553.23	\$186.39
	15-29	\$325.00	\$553.23	\$232.64
	30-34	\$423.75	\$694.36	\$274.78
	35-39	\$475.00	\$738.28	\$295.54
	40-44	\$532.50	\$800.79	\$332.18
	45-49	\$583.75	\$873.44	\$363.93
	50-54	\$753.75	\$961.29	\$420.11
	55-59	\$911.25	\$1,184.29	\$481.18
	60-64	\$1,040.00	\$1,523.87	\$533.68
	65-69	\$1,165.00	\$1,877.40	\$762.85
	70-74	\$1,227.50	\$2,259.89	\$804.01
	>74	\$1,300.00	\$2,672.86	\$851.78
<b>Subscriber &amp; 1 Dependent</b>	<15	\$476.25	\$1,079.55	\$372.79
	15-29	\$801.25	\$1,079.55	\$490.94
	30-34	\$911.25	\$1,354.92	\$558.11
	35-39	\$993.75	\$1,444.46	\$616.73
	40-44	\$1,032.50	\$1,561.03	\$676.58
	45-49	\$1,136.25	\$1,702.94	\$708.31
	50-54	\$1,415.00	\$1,870.20	\$845.10
	55-59	\$1,677.50	\$2,312.83	\$936.69
	60-64	\$1,822.50	\$2,968.33	\$1,066.14
	65-69	\$2,041.25	\$3,656.98	\$1,357.29
	70-74	\$2,150.00	\$4,402.03	\$1,431.85
	>74	\$2,277.50	\$5,206.45	\$1,521.78
<b>Subscriber &amp; 2 or More Dependent</b>	<15	\$713.75	\$1,677.60	\$632.61
	15-29	\$1,130.00	\$1,677.60	\$871.98
	30-34	\$1,281.25	\$2,047.59	\$973.33
	35-39	\$1,370.00	\$2,206.40	\$973.33
	40-44	\$1,475.00	\$2,326.34	\$989.20
	45-49	\$1,595.00	\$2,402.37	\$989.20
	50-54	\$1,845.00	\$2,439.54	\$1,093.01
	55-59	\$2,172.50	\$2,741.94	\$1,093.01
	60-64	\$2,428.75	\$3,343.38	\$1,235.90
	65-69	\$2,720.00	\$4,119.05	\$1,718.99
	70-74	\$2,865.00	\$4,958.23	\$1,814.00
	>74	\$3,035.00	\$5,864.29	\$1,927.69

**MRMIP Premium Rates Proposed by Contracting Plans  
Comparison of 2008 and 2007 rates**

**BLUE CROSS OF CALIFORNIA (125.0% of Standard Individual Rates)**

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

  

<b>Subscriber Only, 2007</b>						
	<b>Area 1</b>	<b>Area 2</b>	<b>Area 3</b>	<b>Area 4</b>	<b>Area 5</b>	<b>Area 6</b>
<b>Age</b>						
<b>LT 15</b>	\$233.80	\$221.30	\$220.00	\$233.80	\$251.30	\$221.30
<b>15-29</b>	\$306.30	\$292.50	\$291.30	\$297.50	\$316.30	\$278.80
<b>30-34</b>	\$412.50	\$393.80	\$390.00	\$397.50	\$428.80	\$378.80
<b>35-39</b>	\$460.00	\$441.30	\$432.50	\$453.80	\$490.00	\$435.00
<b>40-44</b>	\$548.80	\$520.00	\$516.30	\$538.80	\$576.30	\$503.80
<b>45-49</b>	\$623.80	\$592.50	\$587.50	\$621.30	\$657.50	\$572.50
<b>50-54</b>	\$776.30	\$737.50	\$731.30	\$775.00	\$832.50	\$726.30
<b>55-59</b>	\$951.30	\$902.50	\$895.00	\$951.30	\$1,023.80	\$890.00
<b>60-64</b>	\$1,076.30	\$1,020.00	\$1,018.80	\$1,080.00	\$1,152.50	\$1,011.30
<b>65-69</b>	\$1,205.00	\$1,142.50	\$1,140.00	\$1,208.80	\$1,290.00	\$1,133.80
<b>70-74</b>	\$1,270.00	\$1,203.80	\$1,202.50	\$1,273.80	\$1,358.80	\$1,193.80
<b>GTE 75</b>	\$1,345.00	\$1,276.30	\$1,273.80	\$1,350.00	\$1,440.00	\$1,265.00

  

<b>% Difference from 2008 to 2007 Rates</b>						
	<b>Area 1</b>	<b>Area 2</b>	<b>Area 3</b>	<b>Area 4</b>	<b>Area 5</b>	<b>Area 6</b>
<b>Age</b>						
<b>LT 15</b>	4.3%	5.1%	4.0%	8.0%	3.5%	5.1%
<b>15-29</b>	14.7%	15.4%	15.0%	17.2%	15.4%	16.6%
<b>30-34</b>	11.5%	11.7%	12.2%	13.8%	11.1%	11.9%
<b>35-39</b>	10.1%	10.5%	11.3%	10.7%	9.2%	9.2%
<b>40-44</b>	4.5%	5.0%	4.6%	8.3%	6.7%	5.7%
<b>45-49</b>	-1.4%	-1.1%	-1.9%	4.4%	-0.8%	2.0%
<b>50-54</b>	0.0%	-0.7%	-1.7%	7.9%	0.9%	3.8%
<b>55-59</b>	-0.8%	-1.0%	-2.1%	6.6%	0.6%	2.4%
<b>60-64</b>	3.4%	2.8%	3.3%	2.3%	3.4%	2.8%
<b>65-69</b>	3.3%	2.8%	3.4%	2.4%	3.5%	2.8%
<b>70-74</b>	3.3%	2.8%	3.3%	2.4%	3.5%	2.8%
<b>GTE 75</b>	3.3%	2.7%	3.2%	2.3%	3.5%	2.8%

  

<b>\$ Difference Between 2008 and 2007 Rates</b>						
	<b>Area 1</b>	<b>Area 2</b>	<b>Area 3</b>	<b>Area 4</b>	<b>Area 5</b>	<b>Area 6</b>
<b>Age</b>						
<b>LT 15</b>	\$9.95	\$11.20	\$8.75	\$18.70	\$8.70	\$11.20
<b>15-29</b>	\$44.95	\$45.00	\$43.70	\$51.25	\$48.70	\$46.20
<b>30-34</b>	\$47.50	\$46.20	\$47.50	\$55.00	\$47.45	\$44.95
<b>35-39</b>	\$46.25	\$46.20	\$48.75	\$48.70	\$45.00	\$40.00
<b>40-44</b>	\$24.95	\$26.25	\$23.70	\$44.95	\$38.70	\$28.70
<b>45-49</b>	(\$8.80)	(\$6.25)	(\$11.25)	\$27.45	(\$5.00)	\$11.25
<b>50-54</b>	(\$0.05)	(\$5.00)	(\$12.55)	\$61.25	\$7.50	\$27.45
<b>55-59</b>	(\$7.55)	(\$8.75)	(\$18.75)	\$62.45	\$6.20	\$21.25
<b>60-64</b>	\$36.20	\$28.75	\$33.70	\$25.00	\$38.75	\$28.70
<b>65-69</b>	\$40.00	\$32.50	\$38.75	\$28.70	\$45.00	\$31.20
<b>70-74</b>	\$42.50	\$33.70	\$40.00	\$29.95	\$47.45	\$33.70
<b>GTE 75</b>	\$45.00	\$34.95	\$41.20	\$31.25	\$50.00	\$35.00

**MRMIP Premium Rates Proposed by Contracting Plans  
Comparison of 2008 and 2007 rates**

**BLUE CROSS OF CALIFORNIA (125.0% of Standard Individual Rates)**

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

  

<b>Subscriber + 1 Dependent, 2007</b>						
	<b>Area 1</b>	<b>Area 2</b>	<b>Area 3</b>	<b>Area 4</b>	<b>Area 5</b>	<b>Area 6</b>
<b>Age</b>						
<b>LT 15</b>	\$475.00	\$456.30	\$458.80	\$480.00	\$512.50	\$450.00
<b>15-29</b>	\$815.00	\$777.50	\$772.50	\$798.80	\$852.50	\$740.00
<b>30-34</b>	\$941.30	\$900.00	\$886.30	\$928.80	\$998.80	\$866.30
<b>35-39</b>	\$1,040.00	\$991.30	\$973.80	\$1,020.00	\$1,106.30	\$966.30
<b>40-44</b>	\$1,105.00	\$1,051.30	\$1,046.30	\$1,091.30	\$1,170.00	\$1,020.00
<b>45-49</b>	\$1,243.80	\$1,183.80	\$1,185.00	\$1,242.50	\$1,345.00	\$1,148.80
<b>50-54</b>	\$1,522.50	\$1,448.80	\$1,451.30	\$1,523.80	\$1,638.80	\$1,415.00
<b>55-59</b>	\$1,828.80	\$1,738.80	\$1,732.50	\$1,836.30	\$1,976.30	\$1,736.30
<b>60-64</b>	\$2,031.30	\$1,941.30	\$1,940.00	\$2,042.50	\$2,187.50	\$1,910.00
<b>65-69</b>	\$2,275.00	\$2,175.00	\$2,172.50	\$2,287.50	\$2,450.00	\$2,138.80
<b>70-74</b>	\$2,396.30	\$2,290.00	\$2,290.00	\$2,410.00	\$2,581.30	\$2,253.80
<b>GTE 75</b>	\$2,538.80	\$2,426.30	\$2,425.00	\$2,553.80	\$2,733.80	\$2,387.50

  

<b>% Difference from 2008 to 2007 Rates</b>						
	<b>Area 1</b>	<b>Area 2</b>	<b>Area 3</b>	<b>Area 4</b>	<b>Area 5</b>	<b>Area 6</b>
<b>Age</b>						
<b>LT 15</b>	4.7%	4.9%	3.8%	7.0%	2.4%	5.8%
<b>15-29</b>	5.2%	5.8%	6.0%	8.0%	6.6%	8.3%
<b>30-34</b>	3.6%	3.5%	4.2%	5.5%	3.5%	5.2%
<b>35-39</b>	0.8%	0.9%	1.4%	3.4%	0.9%	2.8%
<b>40-44</b>	-1.7%	-1.4%	-2.2%	5.0%	0.6%	1.2%
<b>45-49</b>	-2.7%	-2.6%	-2.8%	1.7%	-2.0%	-1.1%
<b>50-54</b>	-3.0%	-3.2%	-4.7%	3.1%	-1.5%	0.0%
<b>55-59</b>	-4.2%	-4.2%	-5.1%	1.6%	-2.7%	-3.4%
<b>60-64</b>	-3.3%	-4.3%	-3.7%	-4.2%	-4.2%	-4.6%
<b>65-69</b>	-3.4%	-4.4%	-3.7%	-4.3%	-4.2%	-4.6%
<b>70-74</b>	-3.3%	-4.3%	-3.8%	-4.3%	-4.3%	-4.6%
<b>GTE 75</b>	-3.4%	-4.3%	-3.7%	-4.3%	-4.2%	-4.6%

  

<b>\$ Difference Between 2008 and 2007 Rates</b>						
	<b>Area 1</b>	<b>Area 2</b>	<b>Area 3</b>	<b>Area 4</b>	<b>Area 5</b>	<b>Area 6</b>
<b>Age</b>						
<b>LT 15</b>	\$22.50	\$22.45	\$17.45	\$33.75	\$12.50	\$26.25
<b>15-29</b>	\$42.50	\$45.00	\$46.25	\$63.70	\$56.25	\$61.25
<b>30-34</b>	\$33.70	\$31.25	\$37.45	\$51.20	\$34.95	\$44.95
<b>35-39</b>	\$8.75	\$8.70	\$13.70	\$35.00	\$9.95	\$27.45
<b>40-44</b>	(\$18.75)	(\$15.05)	(\$22.55)	\$54.95	\$7.50	\$12.50
<b>45-49</b>	(\$33.80)	(\$31.30)	(\$33.75)	\$21.25	(\$27.50)	(\$12.55)
<b>50-54</b>	(\$46.25)	(\$46.30)	(\$68.80)	\$47.45	(\$23.80)	\$0.00
<b>55-59</b>	(\$76.30)	(\$73.80)	(\$87.50)	\$28.70	(\$53.80)	(\$58.80)
<b>60-64</b>	(\$67.55)	(\$83.80)	(\$72.50)	(\$86.25)	(\$92.50)	(\$87.50)
<b>65-69</b>	(\$76.25)	(\$95.00)	(\$81.25)	(\$97.50)	(\$103.75)	(\$97.55)
<b>70-74</b>	(\$80.05)	(\$98.75)	(\$86.25)	(\$102.50)	(\$110.05)	(\$103.80)
<b>GTE 75</b>	(\$85.05)	(\$105.05)	(\$90.00)	(\$108.80)	(\$115.05)	(\$110.00)

**MRMIP Premium Rates Proposed by Contracting Plans  
Comparison of 2008 and 2007 rates**

**BLUE CROSS OF CALIFORNIA (125.0% of Standard Individual Rates)**

**Subscriber + 2 Dependents, 2008**

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

**Subscriber + 2 Dependents, 2007**

	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
<b>Age</b>						
<b>LT 15</b>	\$708.80	\$677.50	\$685.00	\$720.00	\$773.80	\$671.30
<b>15-29</b>	\$1,137.50	\$1,086.30	\$1,073.80	\$1,163.80	\$1,217.50	\$1,096.30
<b>30-34</b>	\$1,317.50	\$1,258.80	\$1,248.80	\$1,325.00	\$1,406.30	\$1,247.50
<b>35-39</b>	\$1,421.30	\$1,352.50	\$1,355.00	\$1,417.50	\$1,548.80	\$1,355.00
<b>40-44</b>	\$1,552.50	\$1,485.00	\$1,481.30	\$1,530.00	\$1,652.50	\$1,443.80
<b>45-49</b>	\$1,683.80	\$1,600.00	\$1,595.00	\$1,692.50	\$1,833.80	\$1,571.30
<b>50-54</b>	\$1,966.30	\$1,876.30	\$1,878.80	\$1,970.00	\$2,143.80	\$1,842.50
<b>55-59</b>	\$2,317.50	\$2,213.80	\$2,217.50	\$2,362.50	\$2,556.30	\$2,188.80
<b>60-64</b>	\$2,550.00	\$2,428.80	\$2,433.80	\$2,586.30	\$2,817.50	\$2,417.50
<b>65-69</b>	\$2,856.30	\$2,720.00	\$2,726.30	\$2,896.30	\$3,155.00	\$2,707.50
<b>70-74</b>	\$3,008.80	\$2,866.30	\$2,871.30	\$3,052.50	\$3,325.00	\$2,852.50
<b>GTE 75</b>	\$3,187.50	\$3,036.30	\$3,042.50	\$3,232.50	\$3,522.50	\$3,022.50

**% Difference from 2008 to 2007 Rates**

	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
<b>Age</b>						
<b>LT 15</b>	7.0%	7.0%	4.6%	7.5%	5.3%	6.3%
<b>15-29</b>	5.9%	5.9%	7.0%	4.1%	5.5%	3.1%
<b>30-34</b>	4.1%	4.0%	3.7%	6.8%	4.6%	2.7%
<b>35-39</b>	4.0%	3.6%	3.8%	2.0%	1.1%	1.1%
<b>40-44</b>	2.2%	1.2%	1.3%	3.5%	2.5%	2.2%
<b>45-49</b>	1.6%	1.6%	1.6%	2.7%	0.3%	1.5%
<b>50-54</b>	0.1%	0.4%	0.4%	4.3%	2.0%	0.1%
<b>55-59</b>	-0.6%	-0.4%	-0.7%	2.2%	0.2%	-0.7%
<b>60-64</b>	1.6%	0.5%	0.5%	-0.6%	-1.3%	0.5%
<b>65-69</b>	1.6%	0.5%	0.5%	-0.6%	-1.3%	0.5%
<b>70-74</b>	1.6%	0.5%	0.5%	-0.7%	-1.3%	0.4%
<b>GTE 75</b>	1.6%	0.5%	0.5%	-0.6%	-1.3%	0.4%

**\$ Difference Between 2008 and 2007 Rates**

	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
<b>Age</b>						
<b>LT 15</b>	\$49.95	\$47.50	\$31.25	\$53.75	\$41.20	\$42.45
<b>15-29</b>	\$67.50	\$63.70	\$74.95	\$47.45	\$67.50	\$33.70
<b>30-34</b>	\$53.75	\$49.95	\$46.20	\$90.00	\$64.95	\$33.75
<b>35-39</b>	\$56.20	\$48.75	\$51.25	\$28.75	\$17.45	\$15.00
<b>40-44</b>	\$33.75	\$17.50	\$18.70	\$53.75	\$41.25	\$31.20
<b>45-49</b>	\$27.45	\$25.00	\$25.00	\$46.25	\$6.20	\$23.70
<b>50-54</b>	\$1.20	\$7.45	\$7.45	\$83.75	\$43.70	\$2.50
<b>55-59</b>	(\$15.00)	(\$8.80)	(\$15.00)	\$52.50	\$6.20	(\$16.30)
<b>60-64</b>	\$40.00	\$11.20	\$12.45	(\$16.30)	(\$37.50)	\$11.25
<b>65-69</b>	\$44.95	\$13.75	\$13.70	(\$17.55)	(\$41.25)	\$12.50
<b>70-74</b>	\$47.45	\$13.70	\$14.95	(\$20.00)	(\$43.75)	\$12.50
<b>GTE 75</b>	\$50.00	\$13.70	\$15.00	(\$20.00)	(\$46.25)	\$12.50

**MRMIP Premium Rates Proposed by Contracting Plans  
Comparison of 2008 and 2007 rates**

**BLUE SHIELD OF CALIFORNIA - HMO (125.0% of Standard Individual Rates)**

**Subscriber Only, 2008**

	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
<b>Age</b>						
<b>LT 15</b>	\$740.92	\$707.03	\$690.53	\$502.43	\$421.51	\$553.23
<b>15-29</b>	\$740.92	\$707.03	\$690.53	\$502.43	\$421.51	\$553.23
<b>30-34</b>	\$929.19	\$883.57	\$868.37	\$628.47	\$527.10	\$694.36
<b>35-39</b>	\$986.63	\$939.32	\$925.81	\$674.08	\$560.89	\$738.28
<b>40-44</b>	\$1,069.41	\$1,015.35	\$1,001.83	\$728.14	\$609.88	\$800.79
<b>45-49</b>	\$1,170.77	\$1,111.64	\$1,093.06	\$799.10	\$667.32	\$873.44
<b>50-54</b>	\$1,282.28	\$1,218.08	\$1,196.12	\$875.12	\$733.21	\$961.29
<b>55-59</b>	\$1,584.68	\$1,503.59	\$1,481.63	\$1,076.17	\$900.47	\$1,184.29
<b>60-64</b>	\$2,037.45	\$1,932.71	\$1,902.30	\$1,385.33	\$1,158.95	\$1,523.87
<b>65-69</b>	\$2,510.14	\$2,381.10	\$2,343.63	\$1,706.73	\$1,427.82	\$1,877.40
<b>70-74</b>	\$3,021.54	\$2,866.21	\$2,821.11	\$2,054.45	\$1,718.72	\$2,259.89
<b>GTE 75</b>	\$3,573.69	\$3,389.97	\$3,336.63	\$2,429.87	\$2,032.80	\$2,672.86

**Subscriber Only, 2007**

	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
<b>Age</b>						
<b>LT 15</b>	\$646.36	\$617.00	\$603.15	\$447.27	\$364.68	\$479.68
<b>15-29</b>	\$646.36	\$617.00	\$603.15	\$447.27	\$364.68	\$479.68
<b>30-34</b>	\$810.85	\$771.25	\$758.05	\$560.05	\$456.34	\$601.54
<b>35-39</b>	\$861.76	\$820.28	\$808.96	\$599.65	\$486.51	\$639.25
<b>40-44</b>	\$933.42	\$886.27	\$874.96	\$648.68	\$527.99	\$693.93
<b>45-49</b>	\$1,022.04	\$971.13	\$954.16	\$710.91	\$578.91	\$756.16
<b>50-54</b>	\$1,120.10	\$1,063.53	\$1,044.67	\$778.79	\$635.48	\$831.59
<b>55-59</b>	\$1,384.10	\$1,312.44	\$1,293.58	\$957.93	\$780.68	\$1,025.82
<b>60-64</b>	\$1,778.21	\$1,687.69	\$1,661.29	\$1,233.24	\$1,005.07	\$1,319.98
<b>65-69</b>	\$2,190.75	\$2,079.24	\$2,046.71	\$1,519.35	\$1,238.25	\$1,626.22
<b>70-74</b>	\$2,637.08	\$2,502.85	\$2,463.70	\$1,828.90	\$1,490.52	\$1,957.54
<b>GTE 75</b>	\$3,118.97	\$2,960.21	\$2,913.91	\$2,163.11	\$1,762.90	\$2,315.25

**% Difference from 2008 to 2007 Rates**

	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
<b>Age</b>						
<b>LT 15</b>	14.6%	14.6%	14.5%	12.3%	15.6%	15.3%
<b>15-29</b>	14.6%	14.6%	14.5%	12.3%	15.6%	15.3%
<b>30-34</b>	14.6%	14.6%	14.6%	12.2%	15.5%	15.4%
<b>35-39</b>	14.5%	14.5%	14.4%	12.4%	15.3%	15.5%
<b>40-44</b>	14.6%	14.6%	14.5%	12.2%	15.5%	15.4%
<b>45-49</b>	14.6%	14.5%	14.6%	12.4%	15.3%	15.5%
<b>50-54</b>	14.5%	14.5%	14.5%	12.4%	15.4%	15.6%
<b>55-59</b>	14.5%	14.6%	14.5%	12.3%	15.3%	15.4%
<b>60-64</b>	14.6%	14.5%	14.5%	12.3%	15.3%	15.4%
<b>65-69</b>	14.6%	14.5%	14.5%	12.3%	15.3%	15.4%
<b>70-74</b>	14.6%	14.5%	14.5%	12.3%	15.3%	15.4%
<b>GTE 75</b>	14.6%	14.5%	14.5%	12.3%	15.3%	15.4%

**\$ Difference Between 2008 and 2007 Rates**

	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
<b>Age</b>						
<b>LT 15</b>	\$94.56	\$90.03	\$87.38	\$55.16	\$56.83	\$73.55
<b>15-29</b>	\$94.56	\$90.03	\$87.38	\$55.16	\$56.83	\$73.55
<b>30-34</b>	\$118.34	\$112.32	\$110.32	\$68.42	\$70.76	\$92.82
<b>35-39</b>	\$124.87	\$119.04	\$116.85	\$74.43	\$74.38	\$99.03
<b>40-44</b>	\$135.99	\$129.08	\$126.87	\$79.46	\$81.89	\$106.86
<b>45-49</b>	\$148.73	\$140.51	\$138.90	\$88.19	\$88.41	\$117.28
<b>50-54</b>	\$162.18	\$154.55	\$151.45	\$96.33	\$97.73	\$129.70
<b>55-59</b>	\$200.58	\$191.15	\$188.05	\$118.24	\$119.79	\$158.47
<b>60-64</b>	\$259.24	\$245.02	\$241.01	\$152.09	\$153.88	\$203.89
<b>65-69</b>	\$319.39	\$301.86	\$296.92	\$187.38	\$189.57	\$251.18
<b>70-74</b>	\$384.46	\$363.36	\$357.41	\$225.55	\$228.20	\$302.35
<b>GTE 75</b>	\$454.72	\$429.76	\$422.72	\$266.76	\$269.90	\$357.61

**MRMIP Premium Rates Proposed by Contracting Plans  
Comparison of 2008 and 2007 rates**

**BLUE SHIELD OF CALIFORNIA - HMO (125.0% of Standard Individual Rates)**

<b>Subscriber Subscriber + 1 Dependent, 2008</b>						
	<b>Area 1</b>	<b>Area 2</b>	<b>Area 3</b>	<b>Area 4</b>	<b>Area 5</b>	<b>Area 6</b>
<b>Age</b>						
<b>LT 15</b>	\$1,442.77	\$1,373.51	\$1,344.79	\$983.25	\$822.75	\$1,079.55
<b>15-29</b>	\$1,442.77	\$1,373.51	\$1,344.79	\$983.25	\$822.75	\$1,079.55
<b>30-34</b>	\$1,809.38	\$1,716.46	\$1,691.12	\$1,229.90	\$1,028.86	\$1,354.92
<b>35-39</b>	\$1,929.33	\$1,831.34	\$1,800.93	\$1,312.69	\$1,101.51	\$1,444.46
<b>40-44</b>	\$2,088.13	\$1,983.39	\$1,952.98	\$1,422.50	\$1,189.36	\$1,561.03
<b>45-49</b>	\$2,285.80	\$2,165.85	\$2,132.06	\$1,550.90	\$1,297.48	\$1,702.94
<b>50-54</b>	\$2,500.36	\$2,373.65	\$2,339.86	\$1,697.88	\$1,422.50	\$1,870.20
<b>55-59</b>	\$3,088.28	\$2,931.16	\$2,887.24	\$2,098.27	\$1,758.70	\$2,312.83
<b>60-64</b>	\$3,973.54	\$3,770.81	\$3,715.06	\$2,701.40	\$2,260.46	\$2,968.33
<b>65-69</b>	\$4,895.40	\$4,645.63	\$4,576.95	\$3,328.12	\$2,784.88	\$3,656.98
<b>70-74</b>	\$5,892.76	\$5,592.11	\$5,509.43	\$4,006.17	\$3,352.26	\$4,402.03
<b>GTE 75</b>	\$6,969.59	\$6,614.00	\$6,516.21	\$4,738.25	\$3,964.84	\$5,206.45
<b>Subscriber + 1 Dependent, 2007</b>						
	<b>Area 1</b>	<b>Area 2</b>	<b>Area 3</b>	<b>Area 4</b>	<b>Area 5</b>	<b>Area 6</b>
<b>Age</b>						
<b>LT 15</b>	\$1,259.64	\$1,199.30	\$1,174.79	\$874.96	\$712.79	\$935.30
<b>15-29</b>	\$1,259.64	\$1,199.30	\$1,174.79	\$874.96	\$712.79	\$935.30
<b>30-34</b>	\$1,580.21	\$1,499.12	\$1,476.50	\$1,095.59	\$891.93	\$1,172.90
<b>35-39</b>	\$1,683.92	\$1,599.07	\$1,572.67	\$1,169.13	\$954.16	\$1,250.21
<b>40-44</b>	\$1,823.46	\$1,731.06	\$1,704.66	\$1,267.18	\$1,031.47	\$1,352.04
<b>45-49</b>	\$1,995.06	\$1,891.35	\$1,861.18	\$1,380.33	\$1,123.87	\$1,474.61
<b>50-54</b>	\$2,183.63	\$2,072.37	\$2,042.20	\$1,512.32	\$1,233.24	\$1,619.81
<b>55-59</b>	\$2,696.54	\$2,558.88	\$2,521.17	\$1,868.72	\$1,523.64	\$2,002.60
<b>60-64</b>	\$3,469.67	\$3,292.42	\$3,243.39	\$2,406.14	\$1,959.23	\$2,570.20
<b>65-69</b>	\$4,274.63	\$4,056.26	\$3,995.85	\$2,964.37	\$2,413.77	\$3,166.48
<b>70-74</b>	\$5,145.52	\$4,882.65	\$4,809.94	\$3,568.31	\$2,905.54	\$3,811.60
<b>GTE 75</b>	\$6,085.80	\$5,774.90	\$5,688.90	\$4,220.37	\$3,436.49	\$4,508.12
<b>% Difference from 2008 to 2007 Rates</b>						
	<b>Area 1</b>	<b>Area 2</b>	<b>Area 3</b>	<b>Area 4</b>	<b>Area 5</b>	<b>Area 6</b>
<b>Age</b>						
<b>LT 15</b>	14.5%	14.5%	14.5%	12.4%	15.4%	15.4%
<b>15-29</b>	14.5%	14.5%	14.5%	12.4%	15.4%	15.4%
<b>30-34</b>	14.5%	14.5%	14.5%	12.3%	15.4%	15.5%
<b>35-39</b>	14.6%	14.5%	14.5%	12.3%	15.4%	15.5%
<b>40-44</b>	14.5%	14.6%	14.6%	12.3%	15.3%	15.5%
<b>45-49</b>	14.6%	14.5%	14.6%	12.4%	15.4%	15.5%
<b>50-54</b>	14.5%	14.5%	14.6%	12.3%	15.3%	15.5%
<b>55-59</b>	14.5%	14.5%	14.5%	12.3%	15.4%	15.5%
<b>60-64</b>	14.5%	14.5%	14.5%	12.3%	15.4%	15.5%
<b>65-69</b>	14.5%	14.5%	14.5%	12.3%	15.4%	15.5%
<b>70-74</b>	14.5%	14.5%	14.5%	12.3%	15.4%	15.5%
<b>GTE 75</b>	14.5%	14.5%	14.5%	12.3%	15.4%	15.5%
<b>\$ Difference Between 2008 and 2007 Rates</b>						
	<b>Area 1</b>	<b>Area 2</b>	<b>Area 3</b>	<b>Area 4</b>	<b>Area 5</b>	<b>Area 6</b>
<b>Age</b>						
<b>LT 15</b>	\$183.13	\$174.21	\$170.00	\$108.29	\$109.96	\$144.25
<b>15-29</b>	\$183.13	\$174.21	\$170.00	\$108.29	\$109.96	\$144.25
<b>30-34</b>	\$229.17	\$217.34	\$214.62	\$134.31	\$136.93	\$182.02
<b>35-39</b>	\$245.41	\$232.27	\$228.26	\$143.56	\$147.35	\$194.25
<b>40-44</b>	\$264.67	\$252.33	\$248.32	\$155.32	\$157.89	\$208.99
<b>45-49</b>	\$290.74	\$274.50	\$270.88	\$170.57	\$173.61	\$228.33
<b>50-54</b>	\$316.73	\$301.28	\$297.66	\$185.56	\$189.26	\$250.39
<b>55-59</b>	\$391.74	\$372.28	\$366.07	\$229.55	\$235.06	\$310.23
<b>60-64</b>	\$503.87	\$478.39	\$471.67	\$295.26	\$301.23	\$398.13
<b>65-69</b>	\$620.77	\$589.37	\$581.10	\$363.75	\$371.11	\$490.50
<b>70-74</b>	\$747.24	\$709.46	\$699.49	\$437.86	\$446.72	\$590.43
<b>GTE 75</b>	\$883.79	\$839.10	\$827.31	\$517.88	\$528.35	\$698.33

**MRMIP Premium Rates Proposed by Contracting Plans  
Comparison of 2008 and 2007 rates**

**BLUE SHIELD OF CALIFORNIA - HMO (125.0% of Standard Individual Rates)**

<b>Subscriber + 2 DepenSubscriber + 2 Dependents, 2008</b>						
	<b>Area 1</b>	<b>Area 2</b>	<b>Area 3</b>	<b>Area 4</b>	<b>Area 5</b>	<b>Area 6</b>
<b>Age</b>						
<b>LT 15</b>	\$2,241.87	\$2,130.37	\$2,094.89	\$1,522.18	\$1,277.21	\$1,677.60
<b>15-29</b>	\$2,241.87	\$2,130.37	\$2,094.89	\$1,522.18	\$1,277.21	\$1,677.60
<b>30-34</b>	\$2,738.57	\$2,596.65	\$2,557.80	\$1,860.06	\$1,557.65	\$2,047.59
<b>35-39</b>	\$2,948.05	\$2,797.70	\$2,755.46	\$2,005.35	\$1,677.60	\$2,206.40
<b>40-44</b>	\$3,110.24	\$2,949.74	\$2,907.51	\$2,111.79	\$1,770.52	\$2,326.34
<b>45-49</b>	\$3,211.61	\$3,054.49	\$3,003.81	\$2,182.74	\$1,826.27	\$2,402.37
<b>50-54</b>	\$3,258.91	\$3,093.35	\$3,046.04	\$2,214.84	\$1,851.61	\$2,439.54
<b>55-59</b>	\$3,664.37	\$3,481.91	\$3,431.23	\$2,491.91	\$2,088.13	\$2,741.94
<b>60-64</b>	\$4,466.85	\$4,243.85	\$4,176.27	\$3,035.90	\$2,545.97	\$3,343.38
<b>65-69</b>	\$5,503.16	\$5,228.42	\$5,145.16	\$3,740.23	\$3,136.64	\$4,119.05
<b>70-74</b>	\$6,624.34	\$6,293.63	\$6,193.41	\$4,502.25	\$3,775.67	\$4,958.23
<b>GTE 75</b>	\$7,834.86	\$7,443.71	\$7,325.18	\$5,324.98	\$4,465.63	\$5,864.29
<b>Subscriber + 2 Dependents, 2007</b>						
	<b>Area 1</b>	<b>Area 2</b>	<b>Area 3</b>	<b>Area 4</b>	<b>Area 5</b>	<b>Area 6</b>
<b>Age</b>						
<b>LT 15</b>	\$1,957.35	\$1,859.29	\$1,829.12	\$1,355.81	\$1,106.90	\$1,451.98
<b>15-29</b>	\$1,957.35	\$1,859.29	\$1,829.12	\$1,355.81	\$1,106.90	\$1,451.98
<b>30-34</b>	\$2,391.06	\$2,266.60	\$2,232.66	\$1,655.64	\$1,350.15	\$1,772.55
<b>35-39</b>	\$2,573.97	\$2,441.97	\$2,406.14	\$1,785.75	\$1,453.87	\$1,910.20
<b>40-44</b>	\$2,715.39	\$2,575.85	\$2,538.14	\$1,880.03	\$1,534.95	\$2,013.92
<b>45-49</b>	\$2,804.02	\$2,666.37	\$2,623.00	\$1,944.15	\$1,582.09	\$2,079.92
<b>50-54</b>	\$2,845.51	\$2,700.31	\$2,658.82	\$1,972.43	\$1,604.72	\$2,111.97
<b>55-59</b>	\$3,200.02	\$3,039.73	\$2,996.36	\$2,219.46	\$1,810.26	\$2,374.08
<b>60-64</b>	\$3,899.61	\$3,705.38	\$3,646.93	\$2,704.08	\$2,206.26	\$2,894.54
<b>65-69</b>	\$4,804.32	\$4,565.03	\$4,493.01	\$3,331.43	\$2,718.11	\$3,566.07
<b>70-74</b>	\$5,783.12	\$5,495.08	\$5,408.39	\$4,010.15	\$3,271.88	\$4,292.60
<b>GTE 75</b>	\$6,839.91	\$6,499.24	\$6,396.71	\$4,742.96	\$3,869.78	\$5,077.02
<b>% Difference from 2008 to 2007 Rates</b>						
	<b>Area 1</b>	<b>Area 2</b>	<b>Area 3</b>	<b>Area 4</b>	<b>Area 5</b>	<b>Area 6</b>
<b>Age</b>						
<b>LT 15</b>	14.5%	14.6%	14.5%	12.3%	15.4%	15.5%
<b>15-29</b>	14.5%	14.6%	14.5%	12.3%	15.4%	15.5%
<b>30-34</b>	14.5%	14.6%	14.6%	12.3%	15.4%	15.5%
<b>35-39</b>	14.5%	14.6%	14.5%	12.3%	15.4%	15.5%
<b>40-44</b>	14.5%	14.5%	14.6%	12.3%	15.3%	15.5%
<b>45-49</b>	14.5%	14.6%	14.5%	12.3%	15.4%	15.5%
<b>50-54</b>	14.5%	14.6%	14.6%	12.3%	15.4%	15.5%
<b>55-59</b>	14.5%	14.5%	14.5%	12.3%	15.3%	15.5%
<b>60-64</b>	14.5%	14.5%	14.5%	12.3%	15.4%	15.5%
<b>65-69</b>	14.5%	14.5%	14.5%	12.3%	15.4%	15.5%
<b>70-74</b>	14.5%	14.5%	14.5%	12.3%	15.4%	15.5%
<b>GTE 75</b>	14.5%	14.5%	14.5%	12.3%	15.4%	15.5%
<b>\$ Difference Between 2008 and 2007 Rates</b>						
	<b>Area 1</b>	<b>Area 2</b>	<b>Area 3</b>	<b>Area 4</b>	<b>Area 5</b>	<b>Area 6</b>
<b>Age</b>						
<b>LT 15</b>	\$284.52	\$271.08	\$265.77	\$166.37	\$170.31	\$225.62
<b>15-29</b>	\$284.52	\$271.08	\$265.77	\$166.37	\$170.31	\$225.62
<b>30-34</b>	\$347.51	\$330.05	\$325.14	\$204.42	\$207.50	\$275.04
<b>35-39</b>	\$374.08	\$355.73	\$349.32	\$219.60	\$223.73	\$296.20
<b>40-44</b>	\$394.85	\$373.89	\$369.37	\$231.76	\$235.57	\$312.42
<b>45-49</b>	\$407.59	\$388.12	\$380.81	\$238.59	\$244.18	\$322.45
<b>50-54</b>	\$413.40	\$393.04	\$387.22	\$242.41	\$246.89	\$327.57
<b>55-59</b>	\$464.35	\$442.18	\$434.87	\$272.45	\$277.87	\$367.86
<b>60-64</b>	\$567.24	\$538.47	\$529.34	\$331.82	\$339.71	\$448.84
<b>65-69</b>	\$698.84	\$663.39	\$652.15	\$408.80	\$418.53	\$552.98
<b>70-74</b>	\$841.22	\$798.55	\$785.02	\$492.10	\$503.79	\$665.63
<b>GTE 75</b>	\$994.95	\$944.47	\$928.47	\$582.02	\$595.85	\$787.27

**MRMIP Premium Rates Proposed by Contracting Plans**  
**Comparison of 2008 and 2007 rates**

**CONTRA COSTA (125.0% of Standard Individual Rates)**

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

<b>Subscriber Only, 2007</b>		<b>Subscriber + 1 Dependent, 2007</b>		<b>Subscriber + 2 Dependents, 2007</b>	
<b>Area 3</b>		<b>Area 3</b>		<b>Area 3</b>	
<b>Age</b>		<b>Age</b>		<b>Age</b>	
<b>LT 15</b>	\$179.62	<b>LT 15</b>	\$443.33	<b>LT 15</b>	\$817.34
<b>15-29</b>	\$228.48	<b>15-29</b>	\$443.33	<b>15-29</b>	\$817.34
<b>30-34</b>	\$331.97	<b>30-34</b>	\$588.32	<b>30-34</b>	\$903.48
<b>35-39</b>	\$331.97	<b>35-39</b>	\$588.32	<b>35-39</b>	\$903.48
<b>40-44</b>	\$382.41	<b>40-44</b>	\$726.99	<b>40-44</b>	\$1,075.78
<b>45-49</b>	\$382.41	<b>45-49</b>	\$726.99	<b>45-49</b>	\$1,075.78
<b>50-54</b>	\$510.59	<b>50-54</b>	\$995.94	<b>50-54</b>	\$1,231.27
<b>55-59</b>	\$510.59	<b>55-59</b>	\$995.94	<b>55-59</b>	\$1,231.27
<b>60-64</b>	\$645.05	<b>60-64</b>	\$1,285.89	<b>60-64</b>	\$1,493.91
<b>65-69</b>	\$865.65	<b>65-69</b>	\$1,687.21	<b>65-69</b>	\$2,000.28
<b>70-74</b>	\$865.65	<b>70-74</b>	\$1,687.21	<b>70-74</b>	\$2,000.28
<b>GTE 75</b>	\$865.65	<b>GTE 75</b>	\$1,687.21	<b>GTE 75</b>	\$2,000.28

<b>% Difference from 2008 to 2007 Rates</b>					
<b>Area 3</b>		<b>Area 3</b>		<b>Area 3</b>	
<b>Age</b>		<b>Age</b>		<b>Age</b>	
<b>LT 15</b>	2.8%	<b>LT 15</b>	2.8%	<b>LT 15</b>	2.8%
<b>15-29</b>	2.8%	<b>15-29</b>	2.8%	<b>15-29</b>	2.8%
<b>30-34</b>	2.8%	<b>30-34</b>	2.8%	<b>30-34</b>	2.8%
<b>35-39</b>	2.8%	<b>35-39</b>	2.8%	<b>35-39</b>	2.8%
<b>40-44</b>	2.8%	<b>40-44</b>	2.8%	<b>40-44</b>	2.8%
<b>45-49</b>	2.8%	<b>45-49</b>	2.8%	<b>45-49</b>	2.8%
<b>50-54</b>	2.8%	<b>50-54</b>	2.8%	<b>50-54</b>	2.8%
<b>55-59</b>	2.8%	<b>55-59</b>	2.8%	<b>55-59</b>	2.8%
<b>60-64</b>	2.8%	<b>60-64</b>	2.8%	<b>60-64</b>	2.8%
<b>65-69</b>	2.8%	<b>65-69</b>	2.8%	<b>65-69</b>	2.8%
<b>70-74</b>	2.8%	<b>70-74</b>	2.8%	<b>70-74</b>	2.8%
<b>GTE 75</b>	2.8%	<b>GTE 75</b>	2.8%	<b>GTE 75</b>	2.8%

<b>\$ Difference Between 2008 and 2007 Rates</b>					
<b>Area 3</b>		<b>Area 3</b>		<b>Area 3</b>	
<b>Age</b>		<b>Age</b>		<b>Age</b>	
<b>LT 15</b>	\$4.96	<b>LT 15</b>	\$12.24	<b>LT 15</b>	\$22.56
<b>15-29</b>	\$6.31	<b>15-29</b>	\$12.24	<b>15-29</b>	\$22.56
<b>30-34</b>	\$9.16	<b>30-34</b>	\$16.24	<b>30-34</b>	\$24.94
<b>35-39</b>	\$9.16	<b>35-39</b>	\$16.24	<b>35-39</b>	\$24.94
<b>40-44</b>	\$10.55	<b>40-44</b>	\$20.06	<b>40-44</b>	\$29.69
<b>45-49</b>	\$10.55	<b>45-49</b>	\$20.06	<b>45-49</b>	\$29.69
<b>50-54</b>	\$14.09	<b>50-54</b>	\$27.49	<b>50-54</b>	\$33.98
<b>55-59</b>	\$14.09	<b>55-59</b>	\$27.49	<b>55-59</b>	\$33.98
<b>60-64</b>	\$17.80	<b>60-64</b>	\$35.49	<b>60-64</b>	\$41.23
<b>65-69</b>	\$23.89	<b>65-69</b>	\$46.57	<b>65-69</b>	\$55.21
<b>70-74</b>	\$23.89	<b>70-74</b>	\$46.57	<b>70-74</b>	\$55.21
<b>GTE 75</b>	\$23.89	<b>GTE 75</b>	\$46.57	<b>GTE 75</b>	\$55.21

## MRMIP Premium Rates Proposed by Contracting Plans Comparison of 2008 and 2007 rates

**KAISER** 125.0% of Standard Individual Rates  
Northern California Region

125.0% of Standard Individual Rates  
Southern California Region

<b>Subscriber Only, 2008</b>						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
<b>LT 15</b>	\$206.43	\$206.43	\$206.43	\$186.39	\$186.39	\$186.39
<b>15-29</b>	\$257.13	\$257.13	\$257.13	\$232.64	\$232.64	\$232.64
<b>30-34</b>	\$303.83	\$303.83	\$303.83	\$274.78	\$274.78	\$274.78
<b>35-39</b>	\$326.23	\$326.23	\$326.23	\$295.54	\$295.54	\$295.54
<b>40-44</b>	\$366.08	\$366.08	\$366.08	\$332.18	\$332.18	\$332.18
<b>45-49</b>	\$402.20	\$402.20	\$402.20	\$363.93	\$363.93	\$363.93
<b>50-54</b>	\$464.45	\$464.45	\$464.45	\$420.11	\$420.11	\$420.11
<b>55-59</b>	\$531.69	\$531.69	\$531.69	\$481.18	\$481.18	\$481.18
<b>60-64</b>	\$588.98	\$588.98	\$588.98	\$533.68	\$533.68	\$533.68
<b>65-69</b>	\$821.18	\$821.18	\$821.18	\$762.85	\$762.85	\$762.85
<b>70-74</b>	\$866.91	\$866.91	\$866.91	\$804.01	\$804.01	\$804.01
<b>GTE 75</b>	\$919.74	\$919.74	\$919.74	\$851.78	\$851.78	\$851.78

<b>Subscriber Only, 2007</b>						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
<b>LT 15</b>	\$162.33	\$162.74	\$160.54	\$155.65	\$152.48	\$153.54
<b>15-29</b>	\$240.80	\$240.80	\$240.80	\$223.45	\$223.45	\$223.45
<b>30-34</b>	\$284.53	\$284.53	\$284.53	\$263.93	\$263.93	\$263.93
<b>35-39</b>	\$305.53	\$305.53	\$305.53	\$283.86	\$283.86	\$283.86
<b>40-44</b>	\$342.84	\$342.84	\$342.84	\$319.05	\$319.05	\$319.05
<b>45-49</b>	\$376.66	\$376.66	\$376.66	\$349.55	\$349.55	\$349.55
<b>50-54</b>	\$434.96	\$434.96	\$434.96	\$403.51	\$403.51	\$403.51
<b>55-59</b>	\$497.93	\$497.93	\$497.93	\$462.16	\$462.16	\$462.16
<b>60-64</b>	\$551.58	\$551.58	\$551.58	\$512.60	\$512.60	\$512.60
<b>65-69</b>	\$732.28	\$735.28	\$718.89	\$678.40	\$673.09	\$701.18
<b>70-74</b>	\$772.75	\$776.23	\$758.78	\$715.76	\$710.26	\$739.00
<b>GTE 75</b>	\$818.43	\$823.53	\$803.21	\$758.71	\$752.63	\$782.91

<b>% Difference from 2008 to 2007 Rates</b>						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
<b>LT 15</b>	27.2%	26.8%	28.6%	19.7%	22.2%	21.4%
<b>15-29</b>	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
<b>30-34</b>	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
<b>35-39</b>	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
<b>40-44</b>	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
<b>45-49</b>	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
<b>50-54</b>	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
<b>55-59</b>	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
<b>60-64</b>	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
<b>65-69</b>	12.1%	11.7%	14.2%	12.4%	13.3%	8.8%
<b>70-74</b>	12.2%	11.7%	14.3%	12.3%	13.2%	8.8%
<b>GTE 75</b>	12.4%	11.7%	14.5%	12.3%	13.2%	8.8%

<b>\$ Difference Between 2008 and 2007 Rates</b>						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
<b>LT 15</b>	\$44.10	\$43.69	\$45.89	\$30.74	\$33.91	\$32.85
<b>15-29</b>	\$16.33	\$16.33	\$16.33	\$9.19	\$9.19	\$9.19
<b>30-34</b>	\$19.30	\$19.30	\$19.30	\$10.85	\$10.85	\$10.85
<b>35-39</b>	\$20.70	\$20.70	\$20.70	\$11.68	\$11.68	\$11.68
<b>40-44</b>	\$23.24	\$23.24	\$23.24	\$13.13	\$13.13	\$13.13
<b>45-49</b>	\$25.54	\$25.54	\$25.54	\$14.38	\$14.38	\$14.38
<b>50-54</b>	\$29.49	\$29.49	\$29.49	\$16.60	\$16.60	\$16.60
<b>55-59</b>	\$33.76	\$33.76	\$33.76	\$19.02	\$19.02	\$19.02
<b>60-64</b>	\$37.40	\$37.40	\$37.40	\$21.08	\$21.08	\$21.08
<b>65-69</b>	\$88.90	\$85.90	\$102.29	\$84.45	\$89.76	\$61.67
<b>70-74</b>	\$94.16	\$90.68	\$108.13	\$88.25	\$93.75	\$65.01
<b>GTE 75</b>	\$101.31	\$96.21	\$116.53	\$93.07	\$99.15	\$68.87

## MRMIP Premium Rates Proposed by Contracting Plans Comparison of 2008 and 2007 rates

**KAISER** 125.0% of Standard Individual Rates  
Northern California Region

125.0% of Standard Individual Rates  
Southern California Region

<b>Subscriber + 1 Dependent, 2008</b>						
	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

<b>Subscriber + 1 Dependent, 2007</b>						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	\$356.73	\$357.56	\$352.75	\$272.38	\$263.74	\$297.88
15-29	\$508.43	\$508.43	\$508.43	\$471.54	\$471.54	\$471.54
30-34	\$578.40	\$578.40	\$578.40	\$536.06	\$536.06	\$536.06
35-39	\$637.88	\$637.88	\$637.88	\$592.36	\$592.36	\$592.36
40-44	\$699.68	\$699.68	\$699.68	\$649.84	\$649.84	\$649.84
45-49	\$733.49	\$733.49	\$733.49	\$680.33	\$680.33	\$680.33
50-54	\$874.59	\$874.59	\$874.59	\$811.71	\$811.71	\$811.71
55-59	\$969.05	\$969.05	\$969.05	\$899.68	\$899.68	\$899.68
60-64	\$1,103.15	\$1,103.15	\$1,103.15	\$1,024.03	\$1,024.03	\$1,024.03
65-69	\$1,290.63	\$1,304.00	\$1,272.39	\$1,211.58	\$1,203.13	\$1,247.55
70-74	\$1,363.54	\$1,375.85	\$1,342.34	\$1,279.31	\$1,267.66	\$1,316.08
GTE 75	\$1,449.65	\$1,455.08	\$1,422.24	\$1,355.63	\$1,345.31	\$1,398.73

<b>% Difference from 2008 to 2007 Rates</b>						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Age						
LT 15	15.7%	15.5%	17.0%	36.9%	41.3%	25.1%
15-29	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
30-34	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
35-39	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
40-44	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
45-49	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
50-54	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
55-59	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
60-64	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
65-69	12.8%	11.7%	14.5%	12.0%	12.8%	8.8%
70-74	12.7%	11.7%	14.5%	11.9%	13.0%	8.8%
GTE 75	12.1%	11.7%	14.3%	12.3%	13.1%	8.8%

<b>\$ Difference Between 2008 and 2007 Rates</b>						
	Area 1	Area 2	Area 3	Area 4	Area 6	Area 6
Age						
LT 15	\$56.12	\$55.29	\$60.10	\$100.41	\$109.05	\$74.91
15-29	\$34.47	\$34.47	\$34.47	\$19.40	\$19.40	\$19.40
30-34	\$39.21	\$39.21	\$39.21	\$22.05	\$22.05	\$22.05
35-39	\$43.23	\$43.23	\$43.23	\$24.37	\$24.37	\$24.37
40-44	\$47.42	\$47.42	\$47.42	\$26.74	\$26.74	\$26.74
45-49	\$49.74	\$49.74	\$49.74	\$27.98	\$27.98	\$27.98
50-54	\$59.29	\$59.29	\$59.29	\$33.39	\$33.39	\$33.39
55-59	\$65.70	\$65.70	\$65.70	\$37.01	\$37.01	\$37.01
60-64	\$74.79	\$74.79	\$74.79	\$42.11	\$42.11	\$42.11
65-69	\$165.71	\$152.34	\$183.95	\$145.71	\$154.16	\$109.74
70-74	\$173.04	\$160.73	\$194.24	\$152.54	\$164.19	\$115.77
GTE 75	\$175.41	\$169.98	\$202.82	\$166.15	\$176.47	\$123.05

## MRMIP Premium Rates Proposed by Contracting Plans Comparison of 2008 and 2007 rates

**KAISER** 125.0% of Standard Individual Rates  
Northern California Region

125.0% of Standard Individual Rates  
Southern California Region

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

<b>Subscriber + 2 Dependents, 2007</b>						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
<b>Age</b>						
<b>LT 15</b>	\$592.68	\$607.08	\$587.74	\$395.38	\$379.61	\$449.91
<b>15-29</b>	\$832.61	\$832.61	\$832.61	\$837.53	\$837.53	\$837.53
<b>30-34</b>	\$1,007.53	\$1,007.53	\$1,007.53	\$934.88	\$934.88	\$934.88
<b>35-39</b>	\$1,007.53	\$1,007.53	\$1,007.53	\$934.88	\$934.88	\$934.88
<b>40-44</b>	\$1,022.69	\$1,022.69	\$1,022.69	\$950.13	\$950.13	\$950.13
<b>45-49</b>	\$1,022.69	\$1,022.69	\$1,022.69	\$950.13	\$950.13	\$950.13
<b>50-54</b>	\$1,131.14	\$1,131.14	\$1,131.14	\$1,049.83	\$1,049.83	\$1,049.83
<b>55-59</b>	\$1,131.14	\$1,131.14	\$1,131.14	\$1,049.83	\$1,049.83	\$1,049.83
<b>60-64</b>	\$1,278.08	\$1,278.08	\$1,278.08	\$1,187.08	\$1,187.08	\$1,187.08
<b>65-69</b>	\$1,665.98	\$1,694.45	\$1,597.75	\$1,486.15	\$1,503.29	\$1,580.00
<b>70-74</b>	\$1,764.53	\$1,791.28	\$1,737.29	\$1,570.16	\$1,589.90	\$1,667.33
<b>GTE 75</b>	\$1,872.25	\$1,895.04	\$1,842.13	\$1,667.78	\$1,686.33	\$1,771.83

<b>% Difference from 2008 to 2007 Rates</b>						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
<b>Age</b>						
<b>LT 15</b>	18.1%	15.3%	19.1%	60.0%	66.6%	40.6%
<b>15-29</b>	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
<b>30-34</b>	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
<b>35-39</b>	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
<b>40-44</b>	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
<b>45-49</b>	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
<b>50-54</b>	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
<b>55-59</b>	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
<b>60-64</b>	6.8%	6.8%	6.8%	4.1%	4.1%	4.1%
<b>65-69</b>	13.6%	11.7%	18.4%	15.7%	14.3%	8.8%
<b>70-74</b>	13.4%	11.7%	15.2%	15.5%	14.1%	8.8%
<b>GTE 75</b>	13.0%	11.7%	14.9%	15.6%	14.3%	8.8%

<b>\$ Difference Between 2008 and 2007 Rates</b>						
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
<b>Age</b>						
<b>LT 15</b>	\$107.37	\$92.97	\$112.31	\$237.23	\$253.00	\$182.70
<b>15-29</b>	\$56.45	\$56.45	\$56.45	\$34.45	\$34.45	\$34.45
<b>30-34</b>	\$68.30	\$68.30	\$68.30	\$38.45	\$38.45	\$38.45
<b>35-39</b>	\$68.30	\$68.30	\$68.30	\$38.45	\$38.45	\$38.45
<b>40-44</b>	\$69.34	\$69.34	\$69.34	\$39.07	\$39.07	\$39.07
<b>45-49</b>	\$69.34	\$69.34	\$69.34	\$39.07	\$39.07	\$39.07
<b>50-54</b>	\$76.69	\$76.69	\$76.69	\$43.18	\$43.18	\$43.18
<b>55-59</b>	\$76.69	\$76.69	\$76.69	\$43.18	\$43.18	\$43.18
<b>60-64</b>	\$86.65	\$86.65	\$86.65	\$48.82	\$48.82	\$48.82
<b>65-69</b>	\$226.42	\$197.95	\$294.65	\$232.84	\$215.70	\$138.99
<b>70-74</b>	\$236.00	\$209.25	\$263.24	\$243.84	\$224.10	\$146.67
<b>GTE 75</b>	\$244.18	\$221.39	\$274.30	\$259.91	\$241.36	\$155.86