

1998 Guide to Federal Employees Health Benefits Plans



for
Federal Civilian
Employees



**United States
Office of
Personnel
Management**

Retirement and
Insurance
Service

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Our Commitment to Our Customers

The U.S. Office of Personnel Management (OPM) administers the Federal Employees Health Benefits (FEHB) Program, the largest employer-sponsored health insurance program in the world. We interpret the health insurance laws and write regulations for the FEHB Program. We give advice and help to agencies and retirement systems so they can process your enrollment changes and deduct your premium. We also contract with and monitor your plan — and over 350 other health plans — that pay claims or provide care to covered members.

This is our commitment to you:

- Your choice of health benefits plans will compare favorably for value and selection with the private sector.
- When you use the FEHB Guide and plan benefit brochures, you will find they are clear, factual and give you the information you need.
- When you change plans or options, your new plan will issue your identification card within 15 days after it gets your enrollment form from your agency or retirement system.
- Your fee-for-service plan should pay your claims within 20 work days; if more information is needed, it should pay within 60 days.
- If you ask us to review a claim dispute with your plan, our decision will be fair and easy to understand, and we'll send it to you within 60 days. If you need to do more before we can review a claim dispute, we will tell you within 14 work days what you still need to do.
- When you write to us about other matters, we will respond within 30 days after we get your letter. If we need time to give you a complete response, we will let you know.



Better Information
Better Choices
Better Health

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 Things to Remember

- Make sure your plan will be offered in 1998
- Be aware of benefit changes for 1998
- Check the premium for 1998

The information in the 1998 Guide to Federal Employees Health Benefits (FEHB) Plans gives you an overview of the FEHB Program and its participating plans. Before making any final decisions about health plans, be sure to check the plan's brochure.



**Call the FEHB Fraud Hot Line
202/418-3300
if a provider has billed you for services
you did not receive.**

FEHB and You

The Federal Employees Health Benefits (FEHB) Program can help you meet your health-care needs. Federal employees enjoy the widest selection of health plans in the country. They can choose among managed fee-for-service (FFS) plans, plans offering a point of service (POS) product and health maintenance organizations (HMO) (see page 3 for definitions).

Managed care is an important part of the FEHB Program. You will find managed care features in all the plans described in this Guide. Common features of managed care are pre-admission certification, the use of primary care providers as “gatekeepers” to coordinate your medical care, and a network of physicians and other providers.

If you are eligible for FEHB coverage, you may enroll in a managed FFS plan. Some of these plans are open to all enrollees, but some of these plans require that you join the organization that sponsors the plan. Other managed FFS plans limit enrollment to certain employee groups.

You may also enroll in a POS or an HMO if you live (or sometimes if you work) in the specific geographic area where the plan provides services. Membership requirements and/or limitations that apply to a managed FFS plan also apply to any POS product the plan may be offering (see above).

In deciding which plan to choose, you should consider your and your family’s medical needs, the cost of each plan, and the type of health benefits plan (FFS, POS, HMO) you prefer. You can help get the right kind and quality of care at the right price by carefully comparing the plan information in this Guide and carefully reviewing the plan’s brochure before making any final decisions. You can get copies of brochures from your personnel office, by contacting the plans directly at the numbers shown in this Guide, or on the World Wide Web.

Plans that have a  in the column labeled “Website” have their own website.

The 1998 Guide to Federal Employees Health Benefits Plans for Federal Civilian Employees, plan brochures, and other information, including links to plan Websites, are available on the World Wide Web. Visit our website at <http://www.opm.gov/insure>. The Guide and brochures are also available on OPM ONLINE. Anyone who has a personal computer, modem, phone line and communications software can access OPM ONLINE by dialing 202/606-4800.



Employee Express

Employee Express is an automated system that allows some Federal employees to make changes using a touch-tone telephone, a personal computer or computer kiosk instead of a form. If you are not sure whether you can use Employee Express, call your personnel office.

Program Features

Some of our important Program features are:

No waiting periods. Your coverage starts right away, without a waiting period, medical examination or restrictions because of age or physical condition.



A choice of coverage. You can choose self only coverage just for you, or self and family coverage for you, your spouse, and unmarried dependent children under age 22. Under certain circumstances, your FEHB enrollment may cover your disabled child 22 years old or older who is incapable of self-support.



A choice of plans and options.

- Managed fee-for-service plans
- Plans offering a point of service product
- Health maintenance organizations



A Government contribution. The Government contributes toward the total cost of your premium. In 1998, the Government will pay up to \$1714.96 for each self only enrollment and \$3699.02 for each family enrollment.

The Government usually pays 75% of the total premium. The maximum dollar contribution, if you're paid every two weeks, is \$65.96 self only and \$142.27 self and family. The monthly rates are \$142.91 self and \$308.25 family. However, some plans get less than the maximum because the Government contribution cannot exceed 75% of a plan's total premium. The Government contribution for part-time employees may be different. See your personnel office to get the exact amount.

Salary deduction. You pay your share of the premium through a payroll deduction.

Annual enrollment opportunities. Each year you have the opportunity to enroll or change plans. The 1997 Open Season is from November 10 through December 8, during which you may enroll if you are eligible and not now enrolled, change plans or options, or change from self only to family. (You may change from family to self only at any time.)



Continued group coverage. The FEHB Program offers continued FEHB coverage:

- for you and your family when you retire from Federal service (normally you need to be covered in FEHB for the five years before you retire),
- for your former spouse if you divorce and you have a qualifying court order (see your personnel office for more information),
- for your family if you die, or
- for you and your family when you move, transfer, go on leave without pay, or enter military service (certain rules about coverage and premium amounts apply; see your personnel office).

Coverage after FEHB ends. The FEHB Program offers either temporary continuation of FEHB coverage or conversion to non-group (private) coverage:

- for you and your family if you leave Federal service (including when you can't carry FEHB into retirement),
- for your covered dependent child if he or she marries or turns age 22, or
- for your former spouse if you divorce and you do not have a qualifying court order (see your personnel office for more information).

Definitions and Explanations

Brochure – A plan’s description of benefits, limitations, exclusions, and definitions under the FEHB Program.

Catastrophic limit – The maximum amount of certain covered charges you have to pay out of your own pocket during the year.

Coinsurance – How you and your FEHB plan split the cost of covered medical expenses. For example, a 20% coinsurance means you pay 20% of most covered charges. The plan pays 80%.

Copayment – A fixed dollar amount you pay as your share of a service or benefit (sometimes called a copay).

Covered charges – What the plan pays for. You’ll find information about covered benefits, expenses and services in each plan’s brochure.

Deductible – The amount of covered charges you must pay before the plan begins to pay.

Health Maintenance Organization (HMO) – A health plan that provides care through a network of physicians and hospitals located in particular geographic or service areas. HMOs emphasize prevention and early detections. Your eligibility to enroll in an HMO is determined by where you live or, in some plans, where you work. Some HMOs have agreements with providers in other service areas for non-emergency care if you travel and are away from home for extended periods.

- The HMO pays for all covered services — as long as you use the doctors and providers in the HMO network. You may have to pay something when you get care, for example, a \$10 copayment per office visit.
- Most HMOs ask you to choose a doctor or clinic to be your primary care provider, or PCP. Your PCP takes care of most of your medical needs. In many HMOs, you must get permission or a “referral” from your PCP in order to see other providers in the network.
- Care received from a non-network provider, other than emergency care, is not covered.

Managed Fee-for-Service (FFS) Plan – A traditional type of insurance that lets you use any doctor or hospital, but you usually must pay a deductible and coinsurance. These plans are called FFS because doctors and other providers are paid for each service, such as an office visit, or test. They control costs by managing patient care. They also provide access to PPOs.

Plans Offering a Point of Service (POS) Product – A product offered by an HMO or FFS plan that gives you the choice of using a selected network of providers, like an HMO, or using non-network providers at an additional cost. If you don’t use the network, you must pay substantial deductibles, coinsurance, and copayments.

Preferred Provider Organization (PPO) – A managed fee-for-service product where you can choose plan-selected providers who discount their fees. By visiting a PPO provider, you will pay less money out-of-pocket for medical service than you would by visiting a non-PPO provider.

Quality Indicators

National Committee for Quality Assurance (NCQA)

National Committee for Quality Assurance (NCQA) is a nationally-recognized leader in evaluating HMOs. The NCQA accreditation process evaluates how well a health plan manages all parts of its delivery system including physicians, hospitals, other providers, and administrative services. NCQA evaluations are used to assess the quality of a plan's operations.

We have listed the accreditation status of the FEHB plans who requested an NCQA review. The following symbols appear in the NCQA status column to designate the accreditation status.

★ **Full Accreditation.** This status is granted for a period of three years to those plans that have excellent programs for continuous quality improvement and meet NCQA's rigorous standards.

● **One-Year Accreditation.** This status is granted to plans that have well-established quality improvement programs and meet most NCQA standards. NCQA reviews the plans again after a year to determine if they have progressed enough to move up to Full Accreditation.

◐ **Provisional Accreditation.** This status is granted for one year to plans that have adequate quality improvement programs and meet some NCQA standards. When these plans demonstrate progress, they can qualify for a higher level of accreditation.

⊗ **Denial.** This status indicates plans were reviewed but did not qualify for any of the above categories.

Note: The absence of an NCQA status symbol next to a plan's name could be because:

- the plan is too new to be reviewed,
- not all of the plan's FEHB rating area was reviewed,
- the plan might have merged with another plan and that plan was not reviewed,
- a plan's review decision is pending, or
- a plan chose not to be reviewed.

You may call a plan for more information or call NCQA toll free at 888/275-7585 to check on the accreditation status of a health plan 24 hours a day, 7 days a week. You may also visit NCQA's website at <http://www.ncqa.org> or link to the NCQA site after visiting our website at <http://www.opm.gov/insure>.

Quality Indicators

1997 Customer Satisfaction Survey Results

This Guide shows you how other enrollees in the FEHB Program rate their health plan. The Guide gives you ratings for the health plan choices available through the FEHB Program.

The Ratings. We surveyed enrollees and asked them to rate various aspects of their health plan on a five-point scale of *poor*, *fair*, *good*, *very good*, and *excellent*. Selected results are shown for the percentage of enrollees in each plan who rated their plan *good*, *very good* or *excellent* in the following categories (Some categories apply only to POS and HMO plans or only to FFS plans):

- Ability to see the same doctor on most visits,
- Access to medical care (arranging for and getting care),
- Access to medical care in an emergency (POS and HMO only),
- Choice of doctors available through the plan (being able to find doctors you are satisfied with),
- Costs you personally have to pay (FFS only),
- Coverage (range of services covered),
- Explanation of care (what is wrong, what is being done, and what to expect),
- Getting appointments when sick,
- How quickly claims are processed (FFS only),
- Quality of care (from doctors and other medical professionals), and
- Results of care.

Overall Satisfaction. Bar graphs show enrollees' overall satisfaction with their health plan by graphing responses to the following question:

All things considered, how satisfied are you with your current health plan?

A bar graph for each plan shows the percentage of plan enrollees who indicated one of three levels of satisfaction.

Example:

19	45	22
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In the example, 19% of respondents are *extremely satisfied*, 45% are *very satisfied*, and 22% are *satisfied*.

Plans with an overall satisfaction score that is significantly higher than the average overall score are identified with a ★ the column labeled "Top rated plans". Scores that are significantly higher than the average for any of the rating elements are printed in **magenta**; scores that are significantly lower than the average are underlined.

Understanding the Survey Results. The error range for overall satisfaction is less than 6% at the 95% level of confidence. In other words, if we repeated the survey, we would expect similar results 95% of the time.

Although the survey was based on a random sample of plan enrollees, enrollees' opinions may vary depending on age, education level, state of health, and other characteristics. We have adjusted the results shown in this Guide for these differences. Generally, adjusted results are not much different from the unadjusted results.

If your plan is not rated in this Guide, it is because the plan is new to the FEHB Program or the number of respondents was too small for us to reliably include their opinions.

Choosing a Health Plan?

How About Choosing Organ and Tissue Donation?

Did you know?

More than 54,000 Americans are waiting for organ transplants, and each year about 4,000 die waiting.

As an organ and tissue donor, you could save and improve the lives of more than 50 people!

To be an organ and tissue donor, even if you've signed something, you must tell your family members now so they can carry out your decision later.

The federal government will provide you with time off if you want to help someone now by donating bone marrow or by being a living organ (e.g., kidney) donor. As a living donor, you are entitled to up to 7 days of paid leave not charged to your sick or annual leave.

© Coalition on Donation

For a free brochure and donor card, call
800/355-SHARE (800/355-7427)
or visit the website at: <http://www.organdonor.gov>

Say **YES** to organ and tissue donation on your donor card or driver's license and **DISCUSS** your wishes with your family.

Plan Report Cards

Nationwide Managed Fee-for-Service Plans

(Pages 8 through 10)

Important: Some FFS plans also offer a POS product.
Check the POS section.

Nationwide Managed Fee-for-Service Plans Plan name	Telephone number	Web- site	Enrollment code		Your share of premium			
					Monthly		Biweekly	
			Self only	Self & family	Self only	Self & family	Self only	Self & family
Plans open to all								
Alliance	202/939-6325		YQ1	YQ2	180.68	377.80	83.39	174.37
APWU	800/222-2798		471	472	80.97	178.47	37.37	82.37
Blue Cross and Blue Shield Service Benefit Plan-High	local phone #		101	102	139.65	295.95	64.45	136.59
Blue Cross and Blue Shield Service Benefit Plan-Std*	local phone #		104	105	50.31	122.59	23.22	56.58
GEHA*	800/821-6136		311	312	69.45	149.81	32.05	69.14
Mail Handlers-High	800/410-7778		451	452	73.65	148.55	33.99	68.56
Mail Handlers-Std	800/410-7778		454	455	39.55	85.84	18.25	39.62
NALC	703/729-4677		321	322	101.79	214.68	46.98	99.08
Postmasters-High	703/683-5585		361	362	248.41	536.06	114.65	247.41
Postmasters-Std*	703/683-5585		364	365	75.49	164.17	34.84	75.77
Plans open only to specific groups								
Association Benefit Plan	800/634-0069		421	422	†	†	†	†
BACE*	301/881-0510		YD1	YD2	44.49	118.84	20.53	54.85
Foreign Service	202/833-4910		401	402	56.03	175.50	25.86	81.00
Panama Canal Area	504/566-3501		431	432	56.55	124.33	26.10	57.38
Rural Carrier Benefit Plan	800/638-8432		381	382	65.16	115.94	30.07	53.51
SAMBA	301/984-1440		441	442	85.80	243.41	39.60	112.34
Secret Service	800/424-7474		Y71	Y72	41.64	98.69	19.22	45.55

*Offers a Point of Service product.

† See your Personnel Office.

Plan name	Benefit type	Medical-surgical											
		You pay				Plan pays							
		Deductible		Catastrophic limit		Inpatient care				Outpatient care			
		Calendar year	Inpatient hospital	Per person	Per family	Hospital		Doctor		Hospital		Doctor	
				Room & board	Other	Surgeon	Other	Surgeon	Other	Tests	Accidental injuries		
Plans open to all													
Alliance	Non-PPO PPO	\$300 \$100	\$250 \$150	\$3,000 \$2,000	\$3,000 \$2,000	70% 90%	70% 90%	70% 90%	70% 90%	70% 90%	70% 90%	70% 90%	100% 100%
APWU	Non-PPO PPO	\$250 \$250	\$200 None	\$3,500 \$2,000	\$3,500 \$2,000	75% 90%	75% 90%	75% 90%	75% 90%	75% 90%	75% 90%	75% 90%	100% 100%
Blue Cross and Blue Shield Service Benefit Plan-High	Non-PPO PPO	\$150 \$150	\$100 None	\$2,700 \$1,000	\$2,700 \$1,000	100% 100%	100% 100%	80% 95%	80% 95%	80% 95%	* *	80% 95%	100% 100%
Blue Cross and Blue Shield Service Benefit Plan-Std	Non-PPO PPO	\$200 \$200	\$250 None	\$3,750 \$2,000	\$3,750 \$2,000	100% 100%	100% 100%	75% 95%	75% 95%	75% 95%	* *	75% 95%	100% 100%
GEHA	Non-PPO PPO	\$175 \$175	None None	\$2,500 \$2,500	\$3,000 \$3,000	100% 100%	80% 95%	80% 90%	80% 90%	80% 90%	80% 95%	80% 90%	100% 100%
Mail Handlers-High	Non-PPO PPO	None None	\$250 None	\$3,000 \$2,000	\$3,000 \$2,000	100% 100%	100% 100%	70%* *	70% *	70%* *	70% *	70% *	100% 100%
Mail Handlers-Std	Non-PPO PPO	\$100 None	\$300 \$150	\$3,000 \$3,000	\$3,000 \$3,000	100% 100%	100% 100%	70%* 95%*	70% *	70%* 95%*	70% *	70% *	100% 100%
NALC	Non-PPO PPO	\$350 \$350	\$100 None	\$3,500 \$3,000	\$7,000 \$6,000	80% 100%	80% 100%	70% 80%	70% 80%	70% 80%	70% 80%	70% 80%	100% 100%
Postmasters-High	Non-PPO PPO	\$275 \$275	\$150 None	\$2,500 \$2,500	\$2,500 \$2,500	100% 100%	85% 100%	85% 95%	80% 95%	85% 95%	80% 95%	80% 95%	100% 100%
Postmasters-Std	Non-PPO PPO	\$500 \$300	\$600 \$350	\$6,700 \$3,000	\$6,700 \$3,000	70% 100%	70% 95%	70% 95%	70% 95%	70% 95%	70% 95%	70% 95%	100% 100%
Plans open only to specific groups													
Association Benefit Plan	Non-PPO PPO	\$250 \$250	\$100 None	\$2,000 \$2,000	\$2,000 \$2,000	80% 100%	80% 100%	80% 90%	80% 90%	80% 90%	80% 90%	80% 90%	100% 100%
BACE	Non-PPO PPO	\$250 None	\$250 \$150	\$3,000 -	\$3,000 -	90% 100%	90% 100%	70% 100%	70% 100%	70% 100%	70% 100%	70% 100%	100% 100%
Foreign Service	Non-PPO PPO	\$250 \$250	\$175 None	\$2,000 \$2,000	\$2,000 \$2,000	80% 100%	80% 80%	90% 90%	80% 80%	100% 100%	80% 80%	80% 80%	100% 100%
Panama Canal Area	Non-PPO	None	\$125	\$1,000	-	100%	80%	100%	SA**	100%	75%	75%	100%
Rural Carrier Benefit Plan	Non-PPO	\$250	\$200	\$2,500	\$3,000	100%	80%	85%	75%	85%	75%	75%	SA**
SAMBA	Non-PPO PPO	\$300 \$200	\$200 \$200	\$2,500 \$2,500	\$3,500 \$3,500	70% 100%	70% 95%	70% 95%	70% 95%	70% 95%	70% 100%	70% 95%	100% 100%
Secret Service	Non-PPO	\$200	\$100	\$1,000	\$2,000	100%	100%	80%	80%	80%	80%	80%	100%

*Copayment applies. See brochure for details.

** Scheduled Allowance.

Nationwide Managed Fee-for-Service Plans Plan name	Plan code	Quality Indicators													Top rated plans	
		% satisfied with plan			% rating the plan or care excellent, very good, and good overall											
					Coverage	Access to care	Choice of doctors	When sick, can get appointment	Quality of care	Provider thorough and competent	Explanation of care	Results of care	Plan handles your questions well	Process claims quickly		Costs you pay
		% Extremely satisfied	% Very satisfied	% Somewhat satisfied												
Plans open to all																
Alliance	YQ	15	39	23	<u>81</u>	97	86	90	95	97	93	94	84	84	<u>35</u>	
APWU	47	30	35	21	<u>79</u>	97	85	87	94	95	92	93	81	85	57	
Blue Cross and Blue Shield-High	10	41	39	10	91	97	92	94	95	98	93	93	86	89	60	
Blue Cross and Blue Shield-Std	10	26	43	19	89	97	88	87	95	97	92	95	89	88	59	
GEHA	31	29	40	21	86	97	<u>79</u>	93	94	94	92	92	91	93	58	
Mail Handlers-High	45	20	41	26	89	97	<u>82</u>	91	94	95	90	93	89	83	54	
Mail Handlers-Std	45	19	41	23	86	96	84	<u>87</u>	92	95	91	92	86	85	59	
NALC	32	32	35	18	84	98	83	96	96	97	96	96	89	82	57	
Postmasters-High	36	30	37	19	88	97	88	89	95	95	92	92	84	88	<u>46</u>	
Postmasters-Std	36	29	37	19	84	96	84	89	92	95	90	92	82	85	55	
Plans open only to specific groups																
Association Benefit Plan	42															
BACE	YD	9	29	34	<u>80</u>	88	<u>72</u>	82	<u>85</u>	92	86	86	77	<u>68</u>	<u>56</u>	
Foreign Service	40	24	51	17	89	100	90	95	96	99	97	95	88	88	70	
Panama Canal Area	43															
Rural Carrier Benefit Plan	38	30	43	15	88	98	93	90	97	97	92	94	79	91	66	
SAMBA	44	44	38	11	94	99	89	93	97	99	95	97	87	89	78	
Secret Service	Y7	25	44	22	89	99	95	95	96	97	93	96	86	90	56	

Plan Report Cards

Plans Offering a Point of Service Product

(Pages 12 through 20)

Important: Some plans have been redesignated as HMOs.
If you do not find your plan in the section,
check the HMO section.

Plans Offering a Point of Service Product Nationwide and by State (Also check HMO Section) Plan name – Location	Telephone number	Enrollment code		Your share of premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Nationwide							
Postmasters-Std - All states	703/683-5585	364	365	75.49	164.17	34.84	75.77
Arizona							
Health Plan of Nevada - Mojave County	702/871-0999	NM1	NM2	40.06	94.15	18.49	43.45
Arkansas							
American HMO - Most of Arkansas	800/333-3534	RB1	RB2	40.08	98.14	18.50	45.30
QCA Health Plan - Most of Arkansas	800/235-7111	8Q1	8Q2	47.45	131.95	21.90	60.90
Colorado							
HMO Colorado/Nevada - Most of Colorado	800/533-5643	L21	L22	43.26	124.33	19.97	57.38
Connecticut							
Oxford Health Plans - All of Connecticut	800/445-8887	ZW1	ZW2	75.43	268.34	34.81	123.85
Physicians Health Services/CT - All of Connecticut	800/848-4747	DP1	DP2	84.50	285.37	39.00	131.71
Delaware							
BACE - All of Delaware	301/881-0510	YD1	YD2	44.49	118.84	20.53	54.85
District of Columbia							
BACE - Washington, DC area	301/881-0510	YD1	YD2	44.49	118.84	20.53	54.85
Preferred Health Network - Washington, DC area	800/422-1996	4P1	4P2	65.42	233.81	30.19	107.91
Prudential HealthCare HMO - Washington, DC area	800/888-5447	JB1	JB2	55.90	129.33	25.80	59.69
United HealthCare Mid-Atlantic - Washington, DC/most of Maryland	410/277-9300	BL1	BL2	45.12	124.95	20.82	57.67
Georgia							
Blue Cross and Blue Shield-Std - Athens/Atl/Augusta/Col/Macon/Savannah	800/282-2473	104	105	50.31	122.59	23.22	56.58
United HealthCare of Georgia - Atlanta/North Western Georgia	404/982-3221	UQ1	UQ2	130.16	319.78	60.07	147.59
Hawaii							
HMSA - All of Hawaii	808/948-6499	871	872	44.33	104.05	20.46	48.02
Idaho							
HMO Blue - Southwestern/Northern/Eastern Idaho	800/627-6654	GM1	GM2	71.59	210.78	33.04	97.28
Illinois							
American HMO - Chicago area/Central/South/Western IL	800/242-7460	AC1	AC2	45.79	131.19	21.13	60.55
Indiana							
American HMO - Northwest Indiana	800/242-7460	AC1	AC2	45.79	131.19	21.13	60.55
Kansas							
Blue Cross and Blue Shield-Std - Most of Kansas	800/432-0379	104	105	50.31	122.59	23.22	56.58
Louisiana							
Blue Cross and Blue Shield-Std - New Orleans area	800/272-3029	104	105	50.31	122.59	23.22	56.58
Maxicare Louisiana - Baton Rouge/New Orleans areas	800/933-6294	JA1	JA2	38.71	90.10	17.87	41.58

Plans Offering a Point of Service Product Nationwide and by State	Quality Indicators														Top rated plans	NCQA status	Web-site	
	% satisfied with plan			% rating the plan or care excellent, very good, and good														
		% Extremely satisfied		Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care					
Plan name																		
Nationwide																		
Postmasters-Std																		
Arizona																		
Health Plan of Nevada	12	31	33		80	76	79	71	62	83	78	84	78	76			●	
Arkansas																		
American HMO	21	33	26		82	88	83	80	83	90	89	91	87	88				
QCA Health Plan																		
Colorado																		
HMO Colorado/Nevada	19	36	34		85	92	90	80	88	91	92	94	89	89			●	
Connecticut																		
Oxford Health Plans																	★	
Physicians Health Services/CT	25	40	22		86	93	91	90	90	93	92	91	91	93			●	
Delaware																		
BACE																		
District of Columbia																		
BACE																		
Preferred Health Network																		
Prudential HealthCare HMO	18	45	20		88	88	82	80	85	92	92	94	91	89			★	
United HealthCare Mid-Atlantic	16	38	28		87	86	79	77	78	89	86	91	83	85				
Georgia																		
Blue Cross and Blue Shield-Std																	★	
United HealthCare of Georgia	16	42	27		90	95	89	84	84	92	88	89	83	90			★	
Hawaii																		
HMSA	22	45	23		86	94	95	93	89	96	95	96	92	93			★	
Idaho																		
HMO Blue	11	46	26		77	91	90	80	86	84	86	87	81	85				
Illinois																		
American HMO	19	32	29		86	90	78	72	78	90	89	93	84	86				
Indiana																		
American HMO	19	32	29		86	90	78	72	78	90	89	93	84	86				
Kansas																		
Blue Cross and Blue Shield-Std																		
Louisiana																		
Blue Cross and Blue Shield-Std																		
Maxicare Louisiana	20	37	28		85	84	81	82	68	89	84	91	85	86				

Plans Offering a Point of Service Product Nationwide and by State (Also check HMO Section) Plan name – Location	Telephone number	Enrollment code		Your share of premium			
		Self only	Self & family	Monthly		Biweekly	
				Self only	Self & family	Self only	Self & family
Maine							
NYLCare Health Plans of Maine - All of Maine	800/895-6667	9M1	9M2	56.97	163.43	26.29	75.43
Maryland							
BACE - All of Maryland	301/881-0510	YD1	YD2	44.49	118.84	20.53	54.85
Columbia Medical Plan - Central Maryland	800/262-7526	671	672	92.98	257.81	42.91	118.99
Free State Health Plan - All of Maryland	800/445-6036	LD1	LD2	55.02	127.25	25.39	58.73
Preferred Health Network - Most of Maryland	800/422-1996	4P1	4P2	65.42	233.81	30.19	107.91
Prudential HealthCare HMO - Most of Maryland	800/888-5447	JB1	JB2	55.90	129.33	25.80	59.69
United HealthCare Mid-Atlantic - Most of Maryland/Washington, DC	410/277-9300	BL1	BL2	45.12	124.95	20.82	57.67
Massachusetts							
Blue Cross and Blue Shield-Std - All of Massachusetts	800/433-7766	104	105	50.31	122.59	23.22	56.58
Coordinated Health Partners - Southeastern Massachusetts	401/459-5500	DA1	DA2	46.59	168.85	21.50	77.93
United HealthCare New England - All of Massachusetts	800/422-1404	VF1	VF2	58.74	175.72	27.11	81.10
Mississippi							
Integrity Health Plan - Clevlnd/Hattiesbg/Jacksn/Meridian/Vcksbg	601/977-0010	4G1	4G2	39.20	99.56	18.09	45.95
Nebraska							
GEHA - Omaha area	800/821-6136	311	312	69.45	149.81	32.05	69.14
Nevada							
Health Plan of Nevada - Las Vegas/Reno areas	702/871-0999	NM1	NM2	40.06	94.15	18.49	43.45
HMO Colorado/Nevada - Most of Nevada	800/438-5270	VS1	VS2	45.33	124.85	20.92	57.62
New Jersey							
Blue Cross and Blue Shield-Std - All of New Jersey	800/624-5078	104	105	50.31	122.59	23.22	56.58
GHI Health Plan - Northern New Jersey	201/623-6000	801	802	46.98	161.53	21.68	74.55
Physicians Health Services-NJ - All of New Jersey	800/441-5741	7B1	7B2	55.56	210.47	25.64	97.14
New Mexico							
HMO New Mexico - Most of New Mexico	800/423-1630	5H1	5H2	36.73	94.77	16.95	43.74
Presbyterian Health Plan - Most of New Mexico	505/923-5678	W81	W82	36.08	94.62	16.65	43.67
New York							
Blue Cross and Blue Shield-Std - NYC/LI/Rocklnd/Wstchstr/Mid-Hudson	800/522-5566	104	105	50.31	122.59	23.22	56.58
Community Blue - Northeastern New York	518/453-5800	6Z1	6Z2	43.12	139.38	19.90	64.33
Community Blue - Western New York	716/884-2800	J71	J72	30.87	86.33	14.25	39.84
GHI Health Plan - All of New York	212/501-4444	801	802	46.98	161.53	21.68	74.55
Oxford Health Plans - NYC/LI/Dtchss/Ornge/Putnm/Rklnd/Wstchstr	800/445-8887	GC1	GC2	68.04	230.47	31.40	106.37
Physicians Health Srvs of NY - NY City/Dtchss/Ornge/Putnm/Rklnd/Wstchstr	800/848-4747	PD1	PD2	99.43	325.13	45.89	150.06

Plans Offering a Point of Service Product Nationwide and by State	Quality Indicators														Top rated plans	NCQA status	Web-site
	% satisfied with plan			% rating the plan or care excellent, very good, and good													
		% Extremely satisfied		Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care				
			% Very satisfied														
	% Somewhat satisfied																
	Plan name																
Maine																	
NYLCare Health Plans of Maine																	
Maryland																	
BACE																	
Columbia Medical Plan	23	41	23	95	86	86	82	78	90	88	90	88	87		★		
Free State Health Plan	25	39	24	92	89	87	82	78	90	91	93	90	91		★		
Preferred Health Network																	
Prudential HealthCare HMO	18	45	20	88	88	82	80	85	92	92	94	91	89		★		
United HealthCare Mid-Atlantic	16	38	28	87	86	79	77	78	89	86	91	83	85				
Massachusetts																	
Blue Cross and Blue Shield-Std																	● 
Coordinated Health Partners	26	41	22	90	95	94	87	90	95	93	93	94	90				
United HealthCare New England	25	40	27	86	95	91	91	86	95	93	95	94	90	★	★		
Mississippi																	
Integrity Health Plan																	
Nebraska																	
GEHA																	
Nevada																	
Health Plan of Nevada	12	31	33	80	76	79	71	62	83	78	84	78	76		●		
HMO Colorado/Nevada																	●
New Jersey																	
Blue Cross and Blue Shield-Std																	● 
GHI Health Plan	11	31	35	73	84	78	75	80	89	85	91	85	85				
Physicians Health Services-NJ																	● 
New Mexico																	
HMO New Mexico																	
Presbyterian Health Plan	23	41	21	88	92	89	80	76	84	87	91	89	88				
New York																	
Blue Cross and Blue Shield-Std																	● 
Community Blue																	★
Community Blue	13	46	27	87	91	86	91	90	95	93	93	86	90		★		
GHI Health Plan	11	31	35	73	84	78	75	80	89	85	91	85	85				
Oxford Health Plans	18	35	27	84	89	88	87	84	92	89	94	88	87		★		
Physicians Health Svcs of NY																	● 

Plans Offering a Point of Service Product Nationwide and by State (Also check HMO Section) Plan name – Location	Telephone number	Enrollment code		Your share of premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
North Carolina							
QualChoice of North Carolina - Northwestern North Carolina	800/816-8117	7Q1	7Q2	42.67	107.32	19.69	49.53
Ohio							
Blue Cross and Blue Shield-Std - Cincinnati area	888/818-4767	104	105	50.31	122.59	23.22	56.58
HealthFirst, Inc. - North Central Ohio	800/858-1472	RF1	RF2	43.72	138.41	20.18	63.88
QualChoice Health Plan - Northeastern Ohio	216/440-0670	1Q1	1Q2	37.90	94.77	17.49	43.74
Oklahoma							
Blue Cross and Blue Shield-Std - Lawton/OK City/Tulsa/Other areas	800/722-3130	104	105	50.31	122.59	23.22	56.58
Pennsylvania							
Free State Health Plan - Southern Pennsylvania	800/445-6036	LD1	LD2	55.02	127.25	25.39	58.73
Oxford Health Plans - Berks/Bucks/Chestr/Delawr/Montgmry/Phila	800/445-8887	3W1	3W2	45.88	171.78	21.17	79.28
Penn State Geisinger HlthPlan - Central/Northeastern Pennsylvania	717/271-8760	N91	N92	35.81	135.77	16.53	62.66
Puerto Rico							
PCA Health Plans/Puerto Rico - All of Puerto Rico	787/282-7900	5P1	5P2	35.59	95.02	16.42	43.85
Triple-S - All of Puerto Rico	787/749-4777	891	892	43.94	94.38	20.28	43.56
United HealthCare Puerto Rico - All of Puerto Rico	787/782-7005	7U1	7U2	39.37	84.91	18.17	39.19
Rhode Island							
Coordinated Health Partners - All of Rhode Island	401/459-5500	DA1	DA2	46.59	168.85	21.50	77.93
United HealthCare New England - All of Rhode Island	800/422-1404	VF1	VF2	58.74	175.72	27.11	81.10
Texas							
HMO Texas, L.C. - Houston/Beaumont areas	713/952-6868	2T1	2T2	41.76	108.62	19.27	50.13
Virginia							
BACE - All of Virginia	301/881-0510	YD1	YD2	44.49	118.84	20.53	54.85
Prudential HealthCare HMO - Washington, DC area/Northern Virginia	800/888-5447	JB1	JB2	55.90	129.33	25.80	59.69
United HealthCare Mid-Atlantic - Northern Virginia	410/277-9300	BL1	BL2	45.12	124.95	20.82	57.67
West Virginia							
BACE - All of West Virginia	301/881-0510	YD1	YD2	44.49	118.84	20.53	54.85
Free State Health Plan - Northeastern West Virginia	800/445-6036	LD1	LD2	55.02	127.25	25.39	58.73

Plans Offering a Point of Service Product Nationwide and by State	Quality Indicators														Top rated plans	NCQA status	Web-site
	% satisfied with plan				% rating the plan or care excellent, very good, and good												
	 % Extremely satisfied		 % Very satisfied		Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care			
	 % Somewhat satisfied																
Plan name																	
North Carolina																	
QualChoice of North Carolina																	
Ohio																	
Blue Cross and Blue Shield-Std																★	
HealthFirst, Inc.																	
QualChoice Health Plan																	
Oklahoma																	
Blue Cross and Blue Shield-Std																	
Pennsylvania																	
Free State Health Plan	25	39	24		92	89	87	82	78	90	91	93	90	91		★	
Oxford Health Plans																★	
Penn State Geisinger HlthPlan	25	41	25		88	91	93	81	84	79	90	91	89	86	★	★	
Puerto Rico																	
PCA Health Plans/Puerto Rico																	
Triple-S	26	47	19		90	87	80	92	79	94	91	94	88	88	★		
United HealthCare Puerto Rico																	
Rhode Island																	
Coordinated Health Partners	26	41	22		90	95	94	87	90	95	93	93	94	90			
United HealthCare New England	25	40	27		86	95	91	91	86	95	93	95	94	90	★	★	
Texas																	
HMO Texas, L.C.																	
Virginia																	
BACE																	
Prudential HealthCare HMO	18	45	20		88	88	82	80	85	92	92	94	91	89		★	
United HealthCare Mid-Atlantic	16	38	28		87	86	79	77	78	89	86	91	83	85			
West Virginia																	
BACE																	
Free State Health Plan	25	39	24		92	89	87	82	78	90	91	93	90	91		★	

Plans Offering a Point of Service Product Nationwide and by State	Plan code	In Network You Pay				Out of Network You Pay			
		Outpatient visits		In-hospital care		Calendar year deductible (per person/family)	Out-patient visits	In-hospital care	
		Copay/coinsurance	Deductible	Copay/coinsurance	Per admission deductible		Copay/coinsurance	Copay/coinsurance	Per admission deductible
Plan name									
Nationwide									
Postmasters-Std	36	\$15	None	None	\$200	\$500/\$1000	30%	30%	\$600
Arizona									
Health Plan of Nevada	NM	\$5	None	\$100	None	\$250/\$750	20%	20%	None
Arkansas									
American HMO	RB	\$5	None	None	None	\$200/\$600	30%	30%	None
QCA Health Plan	8Q	\$10	None	None	None	\$300/NA	20%	20%	None
Colorado									
HMO Colorado/Nevada	L2	\$10	None	\$200	None	\$250/\$500	30%	30%	None
Connecticut									
Oxford Health Plans	ZW	\$10	None	None	None	\$200/\$400	20%	20%	None
Physicians Health Services/CT	DP	\$10	None	None	None	\$300/\$750	20%	20%	None
Delaware									
BACE	YD	None	None	None	\$150	\$250/\$500	30%	10%	None
District of Columbia									
BACE	YD	None	None	None	\$150	\$250/\$500	30%	10%	None
Preferred Health Network	4P	\$10	None	None	None	\$200/\$600	20%	20%	None
Prudential HealthCare HMO	JB	\$5	None	None	None	\$150/\$300	30%	30%	None
United HealthCare Mid-Atlantic	BL	\$5	None	None	None	\$250/\$750	20%	20%	None
Georgia									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
United HealthCare of Georgia	UQ	\$10	None	None	None	\$300/\$900	20%	20%	None
Hawaii									
HMSA	87	20%	None	None	None	\$250/NA	30%	30%	None
Idaho									
HMO Blue	GM	\$10	None	\$100	None	\$500/NA	30%	30%	None
Illinois									
American HMO	AC	None	None	None	None	\$200/\$600	30%	30%	None
Indiana									
American HMO	AC	None	None	None	None	\$200/\$600	30%	30%	None
Kansas									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
Louisiana									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
Maxicare Louisiana	JA	\$5	None	None	None	\$200/\$600	20%	20%	None

Plans Offering a Point of Service Product Nationwide and by State Plan name	Plan code	In Network You Pay				Out of Network You Pay			
		Outpatient visits		In-hospital care		Calendar year deductible (per person/family)	Out-patient visits	In-hospital care	
		Copay/coinsurance	Deductible	Copay/coinsurance	Per admission deductible		Copay/coinsurance	Copay/coinsurance	Per admission deductible
Maine									
NYLCare Health Plans of Maine	9M	\$10	None	None	None	\$250/\$750	30%	30%	None
Maryland									
BACE	YD	None	None	None	\$150	\$250/\$500	30%	10%	None
Columbia Medical Plan	67	\$5	None	None	None	\$250/\$500	20%	20%	None
Free State Health Plan	LD	\$5	None	None	None	\$200/\$400	20%	20%	None
Preferred Health Network	4P	\$10	None	None	None	\$200/\$600	20%	20%	None
Prudential HealthCare HMO	JB	\$5	None	None	None	\$150/\$300	30%	30%	None
United HealthCare Mid-Atlantic	BL	\$5	None	None	None	\$250/\$750	20%	20%	None
Massachusetts									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
Coordinated Health Partners	DA	\$5	None	None	None	\$250/\$500	20%	20%	None
United HealthCare New England	VF	\$10	None	None	None	\$200/\$400	20%	20%	None
Mississippi									
Integrity Health Plan	4G	\$10	None	None	None	\$250/\$750	20%	20%	None
Nebraska									
GEHA	31	\$5	None	\$75	None	\$175/\$350	20%	20%	None
Nevada									
Health Plan of Nevada	NM	\$5	None	\$100	None	\$250/\$750	20%	20%	None
HMO Colorado/Nevada	VS	\$10	None	\$200	None	\$250/\$500	30%	30%	None
New Jersey									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
GHI Health Plan	80	\$10	None	None	None	None	50%	50%	None
Physicians Health Services-NJ	7B	\$10	None	None	None	\$300/\$750	20%	20%	None
New Mexico									
HMO New Mexico	5H	\$10	None	\$250	None	\$500/\$1000	30%	30%	None
Presbyterian Health Plan	W8	\$5	None	None	None	\$250/\$750	30%	30%	None
New York									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
Community Blue	6Z	\$10	None	None	None	\$250/\$500	20%	None	None
Community Blue	J7	\$10	None	None	None	\$250/\$500	20%	None	None
GHI Health Plan	80	\$10	None	None	None	None	50%	50%	None
Oxford Health Plans	GC	\$10	None	None	None	\$200/\$400	20%	20%	None
Physicians Health Srvs of NY	PD	\$10	None	None	None	\$300/\$750	20%	20%	None

Plans Offering a Point of Service Product Nationwide and by State	Plan code	In Network You Pay				Out of Network You Pay			
		Outpatient visits		In-hospital care		Calendar year deductible (per person/family)	Out-patient visits	In-hospital care	
		Copay/coinsurance	Deductible	Copay/coinsurance	Per admission deductible		Copay/coinsurance	Copay/coinsurance	Per admission deductible
Plan name									
North Carolina									
QualChoice of North Carolina	7Q	\$10	None	None	None	\$300/\$750	30%	30%	None
Ohio									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
HealthFirst, Inc.	RF	\$5	None	None	None	\$250/\$500	20%	20%	None
QualChoice Health Plan	1Q	\$10	None	None	None	\$300/\$600	30%	30%	None
Oklahoma									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
Pennsylvania									
Free State Health Plan	LD	\$5	None	None	None	\$200/\$400	20%	20%	None
Oxford Health Plans	3W	\$10	None	None	None	\$250/\$625	20%	20%	None
Penn State Geisinger HlthPlan	N9	\$10	None	None	None	\$250/\$750	20%	20%	None
Puerto Rico									
PCA Health Plans/Puerto Rico	5P	\$5	None	None	None	\$100/\$300	\$8	None	\$50
Triple-S	89	None	None	None	None	None	10%	10%	None
United HealthCare Puerto Rico	7U	\$5	None	None	None	\$200/\$400	20%	20%	None
Rhode Island									
Coordinated Health Partners	DA	\$5	None	None	None	\$250/\$500	20%	20%	None
United HealthCare New England	VF	\$10	None	None	None	\$200/\$400	20%	20%	None
Texas									
HMO Texas, L.C.	2T	\$5	None	None	None	\$500/\$1500	30%	30%	None
Virginia									
BACE	YD	None	None	None	\$150	\$250/\$500	30%	10%	None
Prudential HealthCare HMO	JB	\$5	None	None	None	\$150/\$300	30%	30%	None
United HealthCare Mid-Atlantic	BL	\$5	None	None	None	\$250/\$750	20%	20%	None
West Virginia									
BACE	YD	None	None	None	\$150	\$250/\$500	30%	10%	None
Free State Health Plan	LD	\$5	None	None	None	\$200/\$400	20%	20%	None

Plan Report Cards

Health Maintenance Organization Plans

(Pages 22 through 53)

Important: Some plans have been redesignated as POS products. If you do not find your plan in this section, check the POS section.

Health Maintenance Organization (HMO) Plans by State (Also check POS Section) Plan name – location	Telephone number	Enrollment code		Your share of premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Alabama							
Health Partners of Alabama - Baldwin/Clark/Mobile areas	800/735-2439	5F1	5F2	42.06	146.01	19.41	67.39
Health Partners of Alabama - Birmingham/Other areas	800/947-5093	DF1	DF2	42.47	126.56	19.60	58.41
Health Partners of Alabama - Montgomery/Anniston/Other areas	800/947-5093	Z91	Z92	38.69	109.57	17.86	50.57
PrimeHealth of Alabama, Inc. - Most of Alabama	800/236-9421	AA1	AA2	87.91	141.27	40.57	65.20
VIVA Health Plan - Baldwin/Birmingham/Mobile/Montgomery Cos	205/558-7474	4B1	4B2	43.74	129.11	20.19	59.59
Arizona							
Aetna U.S. Healthcare - Phoenix/Tucson areas	800/537-9384	WQ1	WQ2	38.18	120.84	17.62	55.77
CIGNA HC of AZ-Phoenix - Phoenix area	800/572-9990	161	162	40.57	101.42	18.72	46.81
HealthPartners Health Plans - Northern/Central Arizona	888/780-4333	2S1	2S2	36.72	110.46	16.95	50.98
HealthPartners Health Plans - Yuma County	888/780-4333	QS1	QS2	46.93	217.41	21.66	100.34
HealthPartners Health Plans - Tucson/Southern Arizona	888/780-4333	TD1	TD2	32.76	91.74	15.12	42.34
Humana Health Plan of AZ - Phoenix/Tucson/Southern Arizona	800/4-HUMANA	DY1	DY2	33.70	91.67	15.55	42.31
Intergroup of Arizona, Inc. - Maricopa/Pima/Other AZ counties	800/289-2818	A71	A72	36.78	118.37	16.97	54.63
PacifiCare of Arizona - Most of Arizona	800/347-8600	A31	A32	34.31	96.19	15.83	44.40
PacifiCare of Nevada - Part of Mojave County	800/811-7305	K91	K92	33.97	86.02	15.68	39.70
Premier HealthCare of Arizona - Graham/Greenlee/Maricopa/Pima/Pinal	800/914-4474	9A1	9A2	31.25	85.59	14.42	39.50
Premier HealthCare of Arizona - Yavapai/Mohave/Coconino/Yuma/Gila	800/914-4474	9B1	9B2	38.63	127.86	17.83	59.01
Arkansas							
HEALTH ADVANTAGE - All of Arkansas	800/843-1329	3D1	3D2	42.21	98.27	19.48	45.35
Healthsource Arkansas - Central/Northern/Northwest Arkansas	800/401-4041	1H1	1H2	44.76	169.13	20.66	78.06
Prudential HealthCare HMO - Little Rock Metropolitan Area	501/227-8933	VY1	VY2	43.73	97.49	20.18	44.99
United HealthCare of Arkansas - Little Rock/Ft. Smith areas	800/239-3215	QC1	QC2	64.98	155.50	29.99	71.77
California							
Aetna U.S. Healthcare - Southern California	800/537-9384	2X1	2X2	43.40	101.57	20.03	46.88
Aetna U.S. Healthcare - Northern California and Central Valley	800/537-9384	BU1	BU2	59.83	146.69	27.61	67.70
Blue Shield of CA Access+ HMO - Most of California	800/334-5847	SJ1	SJ2	39.92	99.04	18.42	45.71
CaliforniaCare - Most of California	800/235-8631	M51	M52	36.01	91.87	16.62	42.40
CareAmerica HP - Southern California	800/827-2273	BG1	BG2	34.89	96.90	16.10	44.72
CIGNA HealthCare of CA - Northern and Southern California	800/832-3211	SK1	SK2	44.81	96.25	20.68	44.42
Foundation Health - Southern California	800/621-PLAN	6R1	6R2	41.12	96.66	18.98	44.61
Foundation Health - Northern California	800/621-PLAN	C61	C62	40.99	96.38	18.92	44.48
Health Net - Most of California	800/522-0088	LB1	LB2	40.82	95.90	18.84	44.26
Kaiser Permanente - Northern California	800/464-4000	591	592	38.78	92.56	17.90	42.72
Kaiser Permanente - Southern California	800/464-4000	621	622	44.22	103.81	20.41	47.91

Health Maintenance Organization (HMO) Plans by State	Quality Indicators													Top rated plans	NCQA status	Web-site	
	% satisfied with plan			% rating the plan or care excellent, very good, and good													
		% Extremely satisfied		Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care				
																	
														% Somewhat satisfied			
Plan name																	
Alabama																	
Health Partners of Alabama																	
Health Partners of Alabama																	
Health Partners of Alabama																	
PrimeHealth of Alabama, Inc.																	
VIVA Health Plan																	
Arizona																	
Aetna U.S. Healthcare	27	37	22	89	86	88	83	76	91	85	91	83	84				
CIGNA HC of AZ-Phoenix	18	41	24	88	88	86	74	79	81	83	91	82	80		★		
HealthPartners Health Plans	20	41	22	84	89	88	84	81	86	92	92	91	87		★		
HealthPartners Health Plans															★		
HealthPartners Health Plans															★		
Humana Health Plan of AZ	16	36	26	78	85	83	74	74	84	83	85	77	78				
Intergroup of Arizona, Inc.	20	36	27	86	81	77	74	66	85	84	85	83	81		★		
PacifiCare of Arizona	14	38	28	84	82	83	68	69	81	80	85	80	76		★		
PacifiCare of Nevada	13	27	30	76	74	74	56	70	81	74	78	76	70				
Premier HealthCare of Arizona																	
Premier HealthCare of Arizona																	
Arkansas																	
HEALTH ADVANTAGE																	
Healthsource Arkansas	13	43	24	81	85	89	77	79	87	87	88	86	88				
Prudential HealthCare HMO															●		
United HealthCare of Arkansas	13	42	26	86	88	83	82	79	89	88	89	86	85				
California																	
Aetna U.S. Healthcare	16	39	23	82	83	81	79	79	86	84	89	82	85				
Aetna U.S. Healthcare															★		
Blue Shield of CA Access+ HMO	13	34	28	80	82	79	70	78	87	81	85	77	80				
CaliforniaCare	20	37	26	82	84	82	70	76	83	81	86	80	78		●		
CareAmerica HP	20	37	24	83	84	82	75	77	87	81	84	78	76		●		
CIGNA HealthCare of CA	16	37	29	84	83	77	76	80	85	81	85	79	81		★		
Foundation Health															●		
Foundation Health	11	33	23	76	80	76	70	76	78	78	87	80	79				
Health Net	17	42	26	84	86	85	77	82	84	89	88	86	85		●		
Kaiser Permanente	22	46	21	91	93	84	79	83	83	87	90	84	84	★	●		
Kaiser Permanente	25	40	22	90	86	86	78	78	77	84	87	81	82		★		

Health Maintenance Organization (HMO) Plans by State (Also check POS Section) Plan name – location	Telephone number	Enrollment code		Your share of premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
California (continued)							
Maxicare Northern California - Northern California	800/234-6294	CX1	CX2	40.78	90.72	18.82	41.87
Maxicare Southern California - Southern California	800/234-6294	CM1	CM2	32.04	81.09	14.79	37.43
MetraHealth Care Plan - Most of California	800/334-4638	WA1	WA2	33.50	93.31	15.46	43.07
National HMO Health Plan - Northern/Central/Southern California	800/468-8600	MN1	MN2	37.38	99.35	17.25	45.85
Omni Healthcare - Central Valley/Sacramento/N. California	800/342-8462	HN1	HN2	43.79	132.36	20.21	61.09
PacifiCare of California - Most of California	800/624-8822	CY1	CY2	41.00	116.35	18.92	53.70
United Health Plan - LA/Orange/San Bernardino Counties	800/544-0088	C41	C42	31.49	68.17	14.53	31.46
Colorado							
Aetna U.S. Healthcare - The Front Range	800/537-9384	6F1	6F2	38.07	101.36	17.57	46.78
Antero HealthPlans - Central Colorado	800/456-9292	9X1	9X2	34.65	94.04	15.99	43.40
CIGNA HealthCare of CO - Front Range area	800/832-3211	1C1	1C2	43.14	105.95	19.91	48.90
Foundation Health - Denver/Boulder/Colorado Springs/Pueblo	800/748-7409	2D1	2D2	37.15	94.42	17.15	43.58
Kaiser Permanente - Denver area, Colorado Springs area	303/338-3800	651	652	39.26	100.26	18.12	46.27
PacifiCare of Colorado-High - Denver/Pueblo/Col.Springs/Fort Collins	800/877-9777	D61	D62	38.84	100.49	17.92	46.38
PacifiCare of Colorado-Std - Denver/Pueblo/Col.Springs/Fort Collins	800/877-9777	D64	D65	34.45	89.28	15.90	41.20
Rocky Mountain HMO - Most of Colorado	800/346-4643	881	882	54.65	153.75	25.22	70.96
Connecticut							
Aetna U.S. Healthcare - All of Connecticut	800/537-9384	H11	H12	86.28	307.52	39.82	141.93
ConnectiCare - All of Connecticut	800/251-7722	TE1	TE2	111.02	255.63	51.24	117.98
Harvard Community Hlth Plan - Northwest CT	800/338-4247	681	682	78.70	279.00	36.32	128.77
Health New England - Northern Connecticut	413/787-4004	DJ1	DJ2	61.97	144.52	28.60	66.70
Kaiser Permanente - Most of Connecticut	800/597-3872	DM1	DM2	50.70	156.41	23.40	72.19
M.D. Health Plan - All of Connecticut	800/772-5869	1M1	1M2	75.92	255.86	35.04	118.09
NYLCare Health Plans - Fairfield County	800/338-8113	HV1	HV2	50.90	195.67	23.49	90.31
Prudential HealthCare HMO - Fairfield/Litchfield/New Haven Cos.	800/422-7399	8C1	8C2	51.03	305.09	23.55	140.81
Suburban Health Plan, Inc. - Fairfield/Litchfield/New Haven Counties	800/622-4466	1S1	1S2	53.50	206.53	24.69	95.32
Delaware							
Aetna U.S. Healthcare - All of Delaware	800/537-9384	NK1	NK2	107.88	389.20	49.79	179.63
AmeriHealth HMO, Inc. - All of Delaware	800/444-6282	SP1	SP2	48.93	196.93	22.58	90.89
District of Columbia							
Aetna U.S. Healthcare - Washington, DC area	800/537-9384	V81	V82	64.03	197.49	29.55	91.15
CapitalCare - Washington, DC area	800/680-9495	2G1	2G2	39.80	129.57	18.37	59.80
CareFirst - Washington, DC area	800/828-3197	JQ1	JQ2	64.64	166.75	29.83	76.96
CIGNA HlthCare Mid-Atlantic - Washington, DC area	800/541-7526	XF1	XF2	31.29	88.79	14.44	40.98

Health Maintenance Organization (HMO) Plans by State	Quality Indicators														Top rated plans	NCQA status	Web-site	
	% satisfied with plan			% rating the plan or care excellent, very good, and good														
		% Extremely satisfied		Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care					
Plan name																		
California (continued)																		
Maxicare Northern California	20	32	29	85	90	88	81	88	92	88	89	84	88					
Maxicare Southern California	18	38	27	82	86	87	76	81	84	83	85	79	80					
MetraHealth Care Plan																		
National HMO Health Plan	11	48	20	77	84	75	78	79	86	84	87	84	82					
Omni Healthcare	20	41	25	85	90	89	80	85	92	87	91	85	85					
PacifiCare of California	18	34	27	85	80	82	75	70	85	80	84	78	79		★			
United Health Plan															🌟			
Colorado																		
Aetna U.S. Healthcare																		
Antero HealthPlans																		
CIGNA HealthCare of CO															★			
Foundation Health																		
Kaiser Permanente	23	48	19	90	93	90	85	87	80	87	90	85	83	★	★			
PacifiCare of Colorado-High	17	47	22	86	89	88	81	82	85	86	89	86	84		●			
PacifiCare of Colorado-Std	12	41	27	82	88	89	76	76	82	88	87	83	82		●			
Rocky Mountain HMO	24	48	18	85	95	94	88	87	93	89	93	87	88	★	●			
Connecticut																		
Aetna U.S. Healthcare	19	32	29	85	92	85	77	85	89	89	93	90	88		●			
ConnectiCare	21	47	21	87	96	91	92	93	93	93	97	92	92		●			
Harvard Community Hlth Plan	25	43	20	91	93	91	87	88	88	92	95	89	88	★	★			
Health New England	30	48	17	96	94	87	86	88	92	88	94	86	87	★	🌟			
Kaiser Permanente	25	37	23	89	94	84	82	90	87	92	90	86	89		★			
M.D. Health Plan	20	49	25	95	98	98	94	92	96	94	96	94	91	★				
NYLCare Health Plans	15	35	27	84	77	73	69	70	80	77	83	76	74					
Prudential HealthCare HMO																		
Suburban Health Plan, Inc.																		
Delaware																		
Aetna U.S. Healthcare	16	40	29	90	91	87	70	89	92	87	94	87	85					
AmeriHealth HMO, Inc.															●			
District of Columbia																		
Aetna U.S. Healthcare	19	36	29	86	83	82	76	79	85	81	88	82	80		★			
CapitalCare																		
CareFirst	15	35	34	87	83	76	69	77	83	83	84	80	80		★			
CIGNA HlthCare Mid-Atlantic	15	34	27	86	82	84	71	77	81	81	82	79	80		★			

Health Maintenance Organization (HMO) Plans by State (Also check POS Section)	Telephone number	Enrollment code		Your share of premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Plan name – location							
District of Columbia (continued)							
George Washington Univ HP-High - Washington, DC area	301/941-2000	E51	E52	83.49	187.48	38.53	86.53
George Washington Univ HP-Std - Washington, DC area	301/941-2000	E54	E55	36.97	80.60	17.06	37.20
Kaiser Permanente - Washington, DC area	301/468-6000	E31	E32	42.82	114.73	19.76	52.95
MD-IPA - Washington, DC area	301/294-5100	JP1	JP2	42.84	103.03	19.77	47.55
NYLCare/Mid-Atlantic-High - Washington, DC area	800/635-3121	JN1	JN2	52.22	150.33	24.10	69.38
NYLCare/Mid-Atlantic-Std - Washington, DC area	800/635-3121	JN4	JN5	33.24	78.10	15.34	36.05
Florida							
Aetna U.S. Healthcare - Tampa Bay/Jacksonville/Orlando areas	800/537-9384	8A1	8A2	50.08	226.98	23.11	104.76
Av-Med Health Plan - Broward/Dade/Palm Beach Counties	800/882-8663	EM1	EM2	38.56	115.83	17.80	53.46
Av-Med Health Plan - Orlando area	800/882-8633	GP1	GP2	38.91	119.80	17.96	55.29
Av-Med Health Plan - Tampa Bay area	800/882-8633	H51	H52	45.03	186.99	20.78	86.30
Av-Med Health Plan - Jacksonville area	800/882-8633	HW1	HW2	40.11	132.97	18.51	61.37
Av-Med Health Plan - Gainesville area	800/882-8633	JF1	JF2	40.32	135.31	18.61	62.45
Beacon Health Plan - Dade/Broward/Plm Bch/Sem/Osc/Orange Cos.	800/850-0979	4K1	4K2	32.02	89.68	14.78	41.39
Capital Health Plan - Tallahassee area	850/386-1847	EA1	EA2	39.91	118.13	18.42	54.52
Foundation Health - Northern Florida	800/441-5501	5C1	5C2	27.52	77.78	12.70	35.90
Foundation Health - Central Florida	800/441-5501	5D1	5D2	30.02	84.82	13.86	39.15
Foundation Health - Southern Florida	800/441-5501	5E1	5E2	23.22	65.59	10.72	30.27
Health Options - Tampa Bay area	813/882-0632	D71	D72	40.98	131.37	18.91	60.63
Health Options - Jacksonville/Gainesville areas	800/457-4713	E81	E82	41.40	186.36	19.11	86.01
Health Options - Palm Beach and Martin Counties	800/964-6595	FN1	FN2	39.65	116.31	18.30	53.68
Health Options - Broward/Dade Counties	800/964-6595	FR1	FR2	37.05	100.01	17.10	46.16
Health Options - Orlando/Central area	800/445-1494	TH1	TH2	71.16	284.62	32.84	131.36
Health Options - Escambia/Santa Rosa Counties/Okaloosa	904/484-7550	XN1	XN2	76.49	211.14	35.30	97.45
Healthplan Southeast - Pensacola/Talhass/PanCty/Gaines/Ocal/Jax	800/833-2169	3E1	3E2	41.37	135.83	19.09	62.69
HIP Health Plan of FL - South Florida and Tampa Bay area	800/385-4447	K71	K72	44.35	188.44	20.47	86.97
Humana Medical Plan - Orlando/Gainesville areas	800/223-3713	7F1	7F2	34.96	97.93	16.14	45.20
Humana Medical Plan - Southeast/Southcentral/Southwest Florida	800/426-2173	EE1	EE2	40.95	102.38	18.90	47.25
Humana Medical Plan - Tampa Bay area	800/752-2686	JH1	JH2	40.41	101.03	18.65	46.63
Humana Medical Plan - Jacksonville area	800/426-2173	P51	P52	39.03	128.98	18.01	59.53
Humana Medical Plan - Daytona area	800/426-2173	P71	P72	39.61	135.40	18.28	62.49
PCA Family Health Plan of FL - Most of Florida	800/400-2695	FQ1	FQ2	31.82	95.48	14.68	44.07
PCA Health Plans of Florida - Most of Florida	800/400-2695	PJ1	PJ2	31.82	95.48	14.68	44.07
Prudential HealthCare HMO - Jacksonville area	904/396-5401	EC1	EC2	33.28	91.54	15.36	42.25

Health Maintenance Organization (HMO) Plans by State	Quality Indicators														Top rated plans	NCQA status	Web-site	
	% satisfied with plan			% rating the plan or care excellent, very good, and good														
		% Extremely satisfied		Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care					
Plan name																		
District of Columbia (continued)																		
George Washington Univ HP-High	23	42	23	92	91	80	80	83	82	89	91	85	88		●			
George Washington Univ HP-Std	12	40	27	88	81	81	74	74	79	83	83	82	82		●			
Kaiser Permanente	17	35	28	88	81	77	77	74	75	81	86	79	78		★			
MD-IPA	19	41	27	88	90	83	78	80	91	90	91	86	87		●			
NYLCare/Mid-Atlantic-High	19	39	26	91	87	84	74	82	90	88	90	85	86		★			
NYLCare/Mid-Atlantic-Std	11	36	32	85	85	79	72	75	81	80	84	76	80		★			
Florida																		
Aetna U.S. Healthcare															★			
Av-Med Health Plan															★			
Av-Med Health Plan															★			
Av-Med Health Plan															★			
Av-Med Health Plan															★			
Av-Med Health Plan															●			
Beacon Health Plan																		
Capital Health Plan	31	50	15	94	93	93	92	87	93	92	93	85	89	★	●			
Foundation Health															●			
Foundation Health															●			
Foundation Health															●			
Health Options	16	37	26	84	84	85	76	74	86	82	85	81	80		★			
Health Options	25	41	21	89	85	86	83	78	86	85	89	86	87		★			
Health Options															★			
Health Options	14	39	32	86	84	86	82	72	85	79	86	76	79		★			
Health Options	12	34	27	75	87	83	64	76	84	84	85	81	83		★			
Health Options	20	47	20	87	92	88	82	88	91	94	93	91	91		★			
Healthplan Southeast															●			
HIP Health Plan of FL	19	38	29	85	82	84	76	74	85	81	83	77	78		★			
Humana Medical Plan															★			
Humana Medical Plan	13	35	29	80	80	81	66	69	76	75	80	72	73		★			
Humana Medical Plan	17	33	26	84	78	82	65	70	82	76	80	75	73		★			
Humana Medical Plan	15	32	27	83	78	79	62	72	76	79	82	78	76		★			
Humana Medical Plan	14	29	27	81	83	84	60	78	80	72	76	68	72		★			
PCA Family Health Plan of FL	12	34	25	82	80	82	60	68	77	79	84	79	81		●			
PCA Health Plans of Florida	9	27	31	77	78	83	67	70	83	80	83	78	80		●			
Prudential HealthCare HMO	31	37	18	90	89	84	79	80	89	90	92	88	89		★			

Health Maintenance Organization (HMO) Plans by State (Also check POS Section)	Telephone number	Enrollment code		Your share of premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Plan name – location							
Florida (continued)							
Prudential HealthCare HMO - Central Florida area	800/628-3801	EH1	EH2	33.42	93.59	15.42	43.19
Prudential HealthCare HMO - Broward/Dade/Palm Beach Counties	800/457-3885	HE1	HE2	35.88	100.48	16.56	46.37
United HealthCare of FL - South Florida/Tampa/Orlando areas	800/543-3145	QK1	QK2	61.84	234.35	28.54	108.16
Georgia							
Aetna U.S. Healthcare - Atlanta/Augusta/Athens/Macon areas	800/537-9384	2U1	2U2	41.32	117.89	19.07	54.41
BlueChoice Healthcare Plan - Atlanta/Augusta/N.Georgia/Macon/Savannah	800/441-2273	1B1	1B2	39.05	144.61	18.02	66.74
HealthSource of Georgia - Metro Atlanta and Southeast area	800/253-7057	7H1	7H2	36.02	99.00	16.62	45.69
HPC Health Plans of GA - Atlanta/Augusta/Columbus/Sav/Macon	404/815-7160	WU1	WU2	55.06	194.57	25.41	89.80
Kaiser Permanente - Atlanta area	800/255-0568	F81	F82	42.37	122.05	19.56	56.33
Prudential HealthCare HMO - Atlanta/Macon areas	770/955-7735	EZ1	EZ2	34.08	93.24	15.73	43.03
Guam							
FHP of Guam - Guam	671/647-3471	JK1	JK2	55.02	214.94	25.39	99.20
Guam Memorial Health Plan-High - Guam/Palau/N. Mariana Islands	671/472-4647	ZA1	ZA2	54.58	186.34	25.19	86.00
Guam Memorial Health Plan-Std - Guam/Palau/N. Mariana Islands	671/472-4647	ZA4	ZA5	36.22	101.62	16.72	46.90
Health Maintenance Life - Guam	671/646-7826	281	282	36.37	127.38	16.78	58.79
Hawaii							
HMSA's CHP - All of Hawaii	808/948-6372	9Q1	9Q2	105.52	225.94	48.70	104.28
Kaiser Permanente-High - Islands of Hawaii/Mauai/Oahu/Kauai	808/597-5955	631	632	87.99	188.18	40.61	86.85
Kaiser Permanente-Std - Islands of Hawaii/Mauai/Oahu/Kauai	808/597-5955	634	635	46.63	100.25	21.52	46.27
Idaho							
Group Health Northwest - Benewah/Bonner/Kootenai/Latah/Shoshone	800/497-2210	VR1	VR2	63.31	217.32	29.22	100.30
QualMed WA Health Plan - Northern Idaho/Boise area	800/845-7881	TM1	TM2	45.57	133.97	21.03	61.83
Illinois							
Aetna U.S. Healthcare - Chicago area	800/537-9384	XC1	XC2	37.49	165.08	17.30	76.19
BCI HMO, Inc. - Chicago/Rockford/Springfld/Downstate Cos	800/772-6897	3B1	3B2	68.10	224.01	31.43	103.39
FHP of Illinois, Inc. - Chicago area	800/325-7498	FY1	FY2	44.06	101.80	20.33	46.98
Group Health Plan - Southern/Metro East/Central	800/743-3901	MM1	MM2	72.96	231.38	33.67	106.79
Health Alliance HMO - Central/E.Central/No.West/West Illinois	800/851-3379	FX1	FX2	50.16	142.42	23.15	65.73
Heritage National Healthplan - Bloomingt/Joliet/Moline/Peoria/Rockford	888/649-2931	3J1	3J2	46.66	106.78	21.54	49.28
Humana Health Plan Inc. - Chicago area	800/4-HUMANA	751	752	44.07	129.68	20.34	59.85
John Deere Family Healthplan - Quad Cities	888/649-2931	1J1	1J2	39.12	92.40	18.05	42.65
Maxicare Illinois - Chicago/Moline/Peoria/Rockford areas	800/688-6294	FV1	FV2	43.68	119.88	20.16	55.33
Maxicare Illinois - Springfield area	800/688-6294	VG1	VG2	53.20	161.40	24.55	74.49
Mercy Health Plans/Premier - Southwest Illinois	800/327-0763	7M1	7M2	47.80	135.31	22.06	62.45

Health Maintenance Organization (HMO) Plans by State	Quality Indicators													Top rated plans	NCQA status	Web-site	
	% satisfied with plan			% rating the plan or care excellent, very good, and good													
		% Extremely satisfied		Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care				
																	
Plan name																	
Florida (continued)																	
Prudential HealthCare HMO	29	40	18	93	91	84	79	84	81	88	88	88	85		★		
Prudential HealthCare HMO	22	34	23	85	81	84	76	70	84	80	86	81	79		★		
United HealthCare of FL																	
Georgia																	
Aetna U.S. Healthcare	16	36	27	87	86	82	78	82	87	87	89	84	85				
BlueChoice Healthcare Plan															★		
HealthSource of Georgia																	
HPC Health Plans of GA																	
Kaiser Permanente	20	41	28	91	90	88	78	89	77	85	86	80	84	★	★		
Prudential HealthCare HMO	13	38	30	84	83	75	75	73	81	81	87	82	80		●		
Guam																	
FHP of Guam	12	33	35	74	73	72	66	57	69	75	73	75	69				
Guam Memorial Health Plan-High	14	30	42	76	73	70	75	69	73	79	79	76	77				
Guam Memorial Health Plan-Std																	
Health Maintenance Life	15	47	25	76	76	73	76	76	74	83	81	80	81				
Hawaii																	
HMSA's CHP	16	40	32	84	93	91	87	89	93	92	92	91	90				
Kaiser Permanente-High	31	37	25	86	92	90	83	89	86	90	91	87	88	★	★		
Kaiser Permanente-Std	17	37	32	81	92	86	73	90	81	88	90	82	81		★		
Idaho																	
Group Health Northwest	16	43	27	84	95	95	83	84	85	88	88	86	88		●		
QualMed WA Health Plan	15	39	23	79	92	90	86	86	92	95	94	92	92		●		
Illinois																	
Aetna U.S. Healthcare	9	31	32	80	85	79	74	76	84	81	85	80	79		★		
BCI HMO, Inc.	20	42	20	85	87	83	79	80	87	86	90	84	83				
FHP of Illinois, Inc.	17	39	28	83	87	85	72	80	86	86	89	85	85				
Group Health Plan	15	48	25	88	91	87	77	78	88	86	88	81	85		●		
Health Alliance HMO	28	39	26	98	94	90	82	88	93	89	93	87	89	★			
Heritage National Healthplan															●		
Humana Health Plan Inc.	14	33	31	85	76	73	64	69	78	80	84	77	80		★		
John Deere Family Healthplan																	
Maxicare Illinois	12	34	29	82	85	80	69	81	85	89	90	84	86				
Maxicare Illinois	12	37	26	84	93	88	65	86	86	90	92	88	88				
Mercy Health Plans/Premier																	

Health Maintenance Organization (HMO) Plans by State (Also check POS Section) Plan name – location	Telephone number	Enrollment code		Your share of premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Illinois (continued)							
NYLCare HP of the Midwest - Chicago area	630/368-1800	XA1	XA2	41.91	127.51	19.34	58.85
OSF Health Plans - Central/Northern Illinois	800/673-5222	9F1	9F2	37.61	99.65	17.36	45.99
PARTNERS HMO - St. Louis area	800/338-4123	RN1	RN2	45.21	98.22	20.86	45.33
PersonalCare's HMO - East Central Illinois	800/431-1211	GE1	GE2	40.78	111.13	18.82	51.29
Principal St.Louis - St. Louis area	800/888-3966	121	122	46.73	101.87	21.57	47.02
Prudential HealthCare HMO - Southern Illinois	800/298-7625	VZ1	VZ2	37.22	94.04	17.18	43.40
Rush Prudential HMO - Chicago area	312/234-7747	171	172	38.83	93.42	17.92	43.12
Union Health Service - Chicago area	312/829-4224	761	762	41.48	103.20	19.14	47.63
United HealthCare of IL - Chicago area	800/543-6621	FP1	FP2	39.06	103.87	18.03	47.94
United HealthCare Select - St. Louis and Metro East	800/627-0607	H81	H82	48.45	132.04	22.36	60.94
Indiana							
Aetna U.S. Healthcare - Lake/Porter Counties/Indianapolis area	800/537-9384	XC1	XC2	37.49	165.08	17.30	76.19
Arnett HMO - Lafayette area	765/448-7440	G21	G22	65.50	233.59	30.23	107.81
BCI HMO, Inc. - Lake and Porter Counties	800/772-6897	3B1	3B2	68.10	224.01	31.43	103.39
FHP of Illinois, Inc. - Lake County	800/325-7498	FY1	FY2	44.06	101.80	20.33	46.98
Health Alliance HMO - Fountain/Vermillion/Warren Counties	800/851-3379	FX1	FX2	50.16	142.42	23.15	65.73
Humana Care Plan - Southern Indiana	800/4-HUMANA	181	182	46.33	171.93	21.38	79.35
Humana Health Plan Inc. - Lake County	800/4-HUMANA	751	752	44.07	129.68	20.34	59.85
Humana Health Plan - Southern Indiana	800/4-HUMANA	D21	D22	47.00	178.95	21.69	82.59
Maxicare Illinois - Lake County	800/688-6294	FV1	FV2	43.68	119.88	20.16	55.33
Maxicare Indiana - Most of Indiana	800/441-3355	GK1	GK2	42.39	99.80	19.56	46.06
PARTNERS Nat'l HPs of IN - Northern Indiana	800/967-5439	MC1	MC2	43.46	145.47	20.06	67.14
Physicians HP of N. Indiana - Northern Indiana	219/432-6690	DQ1	DQ2	51.59	130.72	23.81	60.33
Prudential HealthCare HMO - Central IN/Allen/LaPorte/St. Joseph Cos.	317/469-8050	2I1	2I2	40.55	112.67	18.72	52.00
Prudential HealthCare HMO - Dearborn county	800/932-7478	S31	S32	39.05	101.43	18.02	46.81
Rush Prudential HMO - Lake/Porter Counties	888/234-7747	171	172	38.83	93.42	17.92	43.12
The M*Plan - Central/Northeast/Southwest Indiana	800/816-7526	IN1	IN2	41.20	100.21	19.02	46.25
Welborn HMO - Evansville area	812/426-6600	H31	H32	44.66	153.51	20.61	70.85
Iowa							
Care Choices - Northwest Iowa	800/535-6252	FA1	FA2	41.19	134.99	19.01	62.30
Exclusive Healthcare - Council Bluffs area	800/456-9292	9Y1	9Y2	38.59	108.68	17.81	50.16
Health Alliance HMO - Central Iowa	888/536-5300	7X1	7X2	42.50	101.25	19.61	46.73
Heritage National Healthplan - Central/Eastern Iowa	888/649-2931	3J1	3J2	46.66	106.78	21.54	49.28
John Deere Family Healthplan - Des Moines/Waterloo/Quad Cities areas	888/649-2931	1J1	1J2	39.12	92.40	18.05	42.65

Health Maintenance Organization (HMO) Plans by State	Quality Indicators													Top rated plans	NCQA status	Web-site		
	% satisfied with plan			% rating the plan or care excellent, very good, and good														
		% Extremely satisfied		Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care					
			% Very satisfied															
			% Somewhat satisfied															
	Plan name																	
Illinois (continued)																		
NYLCare HP of the Midwest																	●	
OSF Health Plans																		
PARTNERS HMO	25	49	16	90	91	93	86	86	91	89	94	87	88	★				
PersonalCare's HMO	24	45	24	91	92	89	80	85	92	91	93	91	87	★				
Principal St.Louis	21	41	26	91	92	91	88	85	92	92	93	89	90	★	●			
Prudential HealthCare HMO																★		
Rush Prudential HMO	19	41	26	91	85	84	77	80	88	86	89	83	84		●			
Union Health Service																		
United HealthCare of IL	13	33	30	80	79	82	73	72	84	84	86	81	81					
United HealthCare Select	31	40	17	93	93	95	86	88	91	95	97	94	93					
Indiana																		
Aetna U.S. Healthcare	9	31	32	80	85	79	74	76	84	81	85	80	79					
Arnett HMO																		
BCI HMO, Inc.	20	42	20	85	87	83	79	80	87	86	90	84	83					
FHP of Illinois, Inc.	17	39	28	83	87	85	72	80	86	86	89	85	85					
Health Alliance HMO	28	39	26	98	94	90	82	88	93	89	93	87	89	★				
Humana Care Plan	20	33	26	84	86	84	64	76	77	81	86	79	79					
Humana Health Plan Inc.	14	33	31	85	76	73	64	69	78	80	84	77	80		★			
Humana Health Plan	12	39	29	85	84	84	74	79	86	85	87	82	84					
Maxicare Illinois	12	34	29	82	85	80	69	81	85	89	90	84	86					
Maxicare Indiana	14	40	27	86	88	79	77	87	90	89	90	85	87		●			
PARTNERS Nat'l HPs of IN																		
Physicians HP of N. Indiana																		
Prudential HealthCare HMO																★		
Prudential HealthCare HMO	19	49	21	89	88	81	82	86	88	88	91	84	87		★			
Rush Prudential HMO	19	41	26	91	85	84	77	80	88	86	89	83	84		●			
The M*Plan	28	46	19	91	95	88	86	92	93	93	94	90	91	★	●			
Welborn HMO	28	48	17	94	98	93	89	95	98	93	92	90	91	★	●			
Iowa																		
Care Choices	26	47	23	84	97	93	91	90	89	98	94	93	95	★				
Exclusive Healthcare	13	41	33	84	91	91	86	82	90	89	93	87	91					
Health Alliance HMO																		
Heritage National Healthplan																●		
John Deere Family Healthplan																		

Health Maintenance Organization (HMO) Plans by State (Also check POS Section)	Telephone number	Enrollment code		Your share of premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Plan name – location							
Iowa (continued)							
Maxicare Illinois - Clinton/Muscatine/Scott Counties	800/688-6294	FV1	FV2	43.68	119.88	20.16	55.33
Principal Health Care of Iowa - Des Moines/Central Iowa/Waterloo	800/257-4692	SV1	SV2	42.06	146.06	19.41	67.41
Principal Health Care of NE - Council Bluffs area	800/288-3343	GU1	GU2	37.21	100.47	17.17	46.37
SecureCare of Iowa - Des Moines/Iowa City areas	888/881-8820	3Q1	3Q2	34.22	89.63	15.79	41.37
United HealthCare/Midlands - Western Iowa	402/445-5700	NF1	NF2	43.82	117.96	20.22	54.44
Kansas							
Exclusive Healthcare - Kansas City area	800/456-9292	8K1	8K2	35.27	95.58	16.28	44.11
Humana Kansas City, Inc.-High - Kansas City area	800/4-HUMANA	MS1	MS2	45.60	129.57	21.04	59.80
Humana Kansas City, Inc.-Std - Kansas City area	800/4-HUMANA	MS4	MS5	42.35	101.63	19.54	46.91
Kaiser Permanente - Kansas City area	913/642-2662	HA1	HA2	33.87	87.39	15.63	40.33
Preferred Plus of Kansas - S. Central & Jefferson/Shawnee Counties	316/268-0390	VA1	VA2	47.51	201.35	21.93	92.93
Premier Blue - Capitol & Wichita areas/Central Kansas	800/332-0028	5N1	5N2	47.54	205.12	21.94	94.67
Principal Health Care of KC - Wichita/Salinas areas	800/969-3343	7W1	7W2	54.60	185.49	25.20	85.61
Prudential HealthCare HMO - Kansas City area	816/756-0404	1K1	1K2	42.33	128.23	19.54	59.18
United HealthCare MidWest - Kansas City/Topeka areas	800/357-0975	4M1	4M2	51.55	180.94	23.79	83.51
Kentucky							
Advantage Care, Inc. - Central/Eastern Kentucky	800/850-8585	XW1	XW2	44.72	156.44	20.64	72.20
Aetna U.S. Healthcare - Northern Kentucky	800/537-9384	RD1	RD2	47.80	153.60	22.06	70.89
Bluegrass Family Health - Central/Eastern Kentucky	606/269-4475	2B1	2B2	45.37	121.73	20.94	56.18
Humana Care Plan - Louisville area	800/4-HUMANA	181	182	46.33	171.93	21.38	79.35
Humana Care Plan - Lexington area	800/4-HUMANA	HR1	HR2	39.16	136.61	18.07	63.05
Humana Health Plan - Lexington/Louisville	800/4-HUMANA	D21	D22	47.00	178.95	21.69	82.59
PacifiCare of Ohio, Inc. - Northern Kentucky	800/824-0428	R81	R82	45.53	121.75	21.01	56.19
Prudential HealthCare HMO - Northern Kentucky	800/932-7478	S31	S32	39.05	101.43	18.02	46.81
United Health Care of Ohio - Northern Kentucky	800/231-2918	3U1	3U2	53.33	132.47	24.61	61.14
United HealthCare of Kentucky - Most of Kentucky	800/495-5283	DU1	DU2	56.90	186.90	26.26	86.26
Louisiana							
Aetna U.S. Healthcare - New Orleans area	800/537-9384	NG1	NG2	40.58	113.75	18.73	52.50
Aetna U.S. Healthcare - Baton Rouge/Lafayette areas	800/537-9384	TK1	TK2	33.52	127.53	15.47	58.86
Gulf South Health Plan, Inc. - Baton Rouge/New Orleans/Lafayette area	504/237-1700	LY1	LY2	39.16	98.87	18.07	45.63
MEDFIRST - New Orleans area	504/837-4000	2M1	2M2	41.72	100.59	19.26	46.42
Ochsner Health Plan - Lake Charles	504/836-5125	4Q1	4Q2	37.90	102.33	17.49	47.23
Ochsner Health Plan - Alexandria/Shreveport/Lafayette	504/836-5125	4R1	4R2	35.47	95.77	16.37	44.20
Ochsner Health Plan - New Orleans area	504/836-5125	4S1	4S2	35.66	96.30	16.46	44.45

Health Maintenance Organization (HMO) Plans by State	Quality Indicators														Top rated plans	NCQA status	Web-site	
	% satisfied with plan			% rating the plan or care excellent, very good, and good														
		% Extremely satisfied		Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care					
Plan name																		
Iowa (continued)																		
Maxicare Illinois	12	34	29	82	85	80	69	81	85	89	90	84	86					
Principal Health Care of Iowa	17	36	30	81	89	87	79	86	85	86	90	84	83		★			
Principal Health Care of NE	16	38	28	82	91	88	80	86	86	91	92	90	89		★			
SecureCare of Iowa																		
United HealthCare/Midlands	22	41	24	85	87	87	78	81	84	87	87	85	83					
Kansas																		
Exclusive Healthcare																		
Humana Kansas City, Inc.-High															★			
Humana Kansas City, Inc.-Std															★			
Kaiser Permanente	22	43	21	91	90	86	74	86	78	81	87	80	80		★			
Preferred Plus of Kansas																		
Premier Blue																		
Principal Health Care of KC															●			
Prudential HealthCare HMO															★			
United HealthCare MidWest	13	46	24	93	92	90	94	87	95	90	96	86	88					
Kentucky																		
Advantage Care, Inc.		35	44	18	93	96	91	89	83	89	95	97	94	92	★			
Aetna U.S. Healthcare	12	50	24	86	92	88	87	88	90	91	94	91	90					
Bluegrass Family Health																		
Humana Care Plan	20	33	26	84	86	84	64	76	77	81	86	79	79					
Humana Care Plan	18	34	30	87	89	87	71	86	79	83	87	85	82					
Humana Health Plan	12	39	29	85	84	84	74	79	86	85	87	82	84					
PacifiCare of Ohio, Inc.	17	41	20	82	88	83	79	79	90	87	90	87	86					
Prudential HealthCare HMO	19	49	21	89	88	81	82	86	88	88	91	84	87		★			
United Health Care of Ohio	12	44	28	84	94	88	83	86	92	92	94	90	89		★			
United HealthCare of Kentucky	21	42	25	86	90	86	86	85	88	88	93	85	87	★				
Louisiana																		
Aetna U.S. Healthcare	19	43	20	85	88	87	79	74	86	86	88	83	83					
Aetna U.S. Healthcare																		
Gulf South Health Plan, Inc.																		
MEDFIRST																		
Ochsner Health Plan																		
Ochsner Health Plan																		
Ochsner Health Plan																		

Health Maintenance Organization (HMO) Plans by State (Also check POS Section)	Telephone number	Enrollment code		Your share of premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Plan name – location							
Louisiana (continued)							
Ochsner Health Plan - Baton Rouge	504/836-5125	4W1	4W2	34.57	93.35	15.95	43.08
United HealthCare of Louisiana - BatonRouge/Shreveport/Lafayette/Alexandr	800/349-1000	RY1	RY2	43.92	150.78	20.27	69.59
Vantage Health Plan - Monroe/Northeast Louisiana	318/323-9779	7V1	7V2	44.76	144.87	20.66	66.86
Maine							
HMO MAINE - All of Maine	207/822-8282	CU1	CU2	49.12	119.95	22.67	55.36
Maryland							
Aetna U.S. Healthcare - North/Central MD & Washington, DC area	800/537-9384	V81	V82	64.03	197.49	29.55	91.15
CapitalCare - South/Central Maryland	800/680-9495	2G1	2G2	39.80	129.57	18.37	59.80
CareFirst - All of Maryland	800/828-3197	JQ1	JQ2	64.64	166.75	29.83	76.96
CIGNA HlthCare Mid-Atlantic - Central/Western Maryland	800/541-7526	XF1	XF2	31.29	88.79	14.44	40.98
George Washington Univ HP-High - Central/Southern Maryland	301/941-2000	E51	E52	83.49	187.48	38.53	86.53
George Washington Univ HP-Std - Central/Southern Maryland	301/941-2000	E54	E55	36.97	80.60	17.06	37.20
Kaiser Permanente - Baltimore/Washington, DC areas	301/468-6000	E31	E32	42.82	114.73	19.76	52.95
MD-IPA - All of Maryland	301/294-5100	JP1	JP2	42.84	103.03	19.77	47.55
NYLCare/Mid-Atlantic-High - North/Central/Southern Maryland	800/635-3121	JN1	JN2	52.22	150.33	24.10	69.38
NYLCare/Mid-Atlantic-Std - North/Central/Southern Maryland	800/635-3121	JN4	JN5	33.24	78.10	15.34	36.05
Massachusetts							
Aetna U.S. Healthcare - Central/Eastern MA/Hampden	800/537-9384	NE1	NE2	68.49	262.04	31.61	120.94
CHP/Kaiser Permanente - Western Massachusetts	800/597-3872	K11	K12	43.29	142.01	19.98	65.54
Fallon Community Health Plan - Central/Eastern Massachusetts	800/868-5200	JV1	JV2	41.25	118.63	19.04	54.75
Harvard Community Hlth Plan - Eastern/Western Massachusetts	800/338-4247	681	682	78.70	279.00	36.32	128.77
Harvard Pilgrim Hlth Care-NE - Southeastern Massachusetts	800/444-1210	701	702	37.10	89.03	17.12	41.09
Health New England - Western Massachusetts	413/787-4004	DJ1	DJ2	61.97	144.52	28.60	66.70
Matthew Thornton Health Plan - Northern Massachusetts	800/544-8333	NX1	NX2	68.30	252.85	31.52	116.70
Michigan							
Blue Care Network - East MI - Saginaw area	517/249-3222	K51	K52	43.81	129.96	20.22	59.98
Blue Care Network - East MI - Flint area	517/249-3222	KN1	KN2	39.26	162.87	18.12	75.17
Blue Care Network Health Cntr - Mid Michigan	517/322-4000	LN1	LN2	58.83	175.39	27.15	80.95
Blue Care Network SE - Detroit/Southeast MI	800/662-6667	LX1	LX2	31.46	110.89	14.52	51.18
Blue Care Network-Grt Lakes - Northern Michigan	800/775-2583	G71	G72	47.14	169.67	21.76	78.31
Blue Care Network-Grt Lakes - Southwest Michigan	800/775-2583	KF1	KF2	37.27	103.87	17.20	47.94
Blue Care Network-Grt Lakes - Western Michigan	800/775-2583	KR1	KR2	37.21	123.98	17.17	57.22
Care Choices - Western Michigan	800/927-4908	BA1	BA2	39.34	119.41	18.16	55.11
Care Choices - Eastern/Central Michigan area	800/852-9780	KZ1	KZ2	44.04	149.35	20.32	68.93

Health Maintenance Organization (HMO) Plans by State	Quality Indicators													Top rated plans	NCQA status	Web-site		
	% satisfied with plan			% rating the plan or care excellent, very good, and good														
		% Extremely satisfied	Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care	Top rated plans				NCQA status	Web-site
														% Somewhat satisfied				
Plan name																		
Louisiana (continued)																		
Ochsner Health Plan																		
United HealthCare of Louisiana	37	38	16	95	96	94	89	89	93	92	94	91	92	★				
Vantage Health Plan																		
Maine																		
HMO MAINE																		
Maryland																		
Aetna U.S. Healthcare	19	36	29	86	83	82	76	79	85	81	88	82	80	★				
CapitalCare																		
CareFirst	15	35	34	87	83	76	69	77	83	83	84	80	80	★				
CIGNA HlthCare Mid-Atlantic	15	34	27	86	82	84	71	77	81	81	82	79	80	★				
George Washington Univ HP-High	23	42	23	92	91	80	80	83	82	89	91	85	88	●				
George Washington Univ HP-Std	12	40	27	88	81	81	74	74	79	83	83	82	82	●				
Kaiser Permanente	17	35	28	88	81	77	77	74	75	81	86	79	78	★				
MD-IPA	19	41	27	88	90	83	78	80	91	90	91	86	87	●				
NYLCare/Mid-Atlantic-High	19	39	26	91	87	84	74	82	90	88	90	85	86	★				
NYLCare/Mid-Atlantic-Std	11	36	32	85	85	79	72	75	81	80	84	76	80	★				
Massachusetts																		
Aetna U.S. Healthcare	20	34	29	89	90	84	78	80	89	91	95	89	89	★				
CHP/Kaiser Permanente	19	44	25	91	95	86	84	93	91	89	93	86	86	★				
Fallon Community Health Plan	31	42	19	92	96	92	89	94	92	91	90	89	88	★	★			
Harvard Community Hlth Plan	25	43	20	91	93	91	87	88	88	92	95	89	88	★	★			
Harvard Pilgrim Hlth Care-NE	22	39	26	88	88	92	83	86	85	86	88	86	83	★				
Health New England	30	48	17	96	94	87	86	88	92	88	94	86	87	★	●			
Matthew Thornton Health Plan	26	42	20	90	92	95	85	86	88	91	92	92	88	●				
Michigan																		
Blue Care Network - East MI	13	43	22	84	85	80	67	80	85	85	87	83	80	●				
Blue Care Network - East MI														●				
Blue Care Network Health Cntr	12	48	30	85	93	92	83	90	86	91	91	87	88	★	★			
Blue Care Network SE	14	36	29	80	85	84	75	80	86	81	86	82	80	★				
Blue Care Network-Grt Lakes														★				
Blue Care Network-Grt Lakes	23	40	23	83	88	82	71	80	79	86	89	83	84	★				
Blue Care Network-Grt Lakes	20	42	27	87	89	91	78	87	87	89	91	86	85	★				
Care Choices	17	53	20	87	93	93	84	87	89	92	92	90	91	★	●			
Care Choices	24	46	21	84	95	91	89	88	89	95	94	91	92	★	●			

Health Maintenance Organization (HMO) Plans by State (Also check POS Section)	Telephone number	Enrollment code		Your share of premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Plan name – location							
Michigan (continued)							
Grand Valley Health Plan - Grand Rapids area	616/949-2410	RL1	RL2	45.03	149.39	20.78	68.95
Health Alliance - Southeastern Michigan/Flint Area	313/872-8100	521	522	42.90	146.53	19.80	67.63
HealthPlus MI - Flint/Saginaw areas	800/332-9161	X51	X52	61.28	192.32	28.28	88.76
M-Care - Mid/Southeastern Michigan	800/658-8878	EG1	EG2	45.20	143.78	20.86	66.36
Medical Value Plan - Lenawee/Monroe Counties	419/244-2902	EV1	EV2	41.92	134.40	19.35	62.03
OmniCare - Southeastern Michigan	313/259-4000	KA1	KA2	42.87	120.47	19.78	55.60
Physicians Health Plan - Lansing/Mid-Michigan	517/349-1976	U51	U52	47.74	149.33	22.03	68.92
Physicians Health Plan - Jackson/South Michigan	517/787-6865	U61	U62	93.04	258.01	42.94	119.08
Physicians Health Plan - Kalamazoo/Southwest Michigan	616/349-0988	U71	U72	76.27	217.80	35.20	100.52
Physicians Health Plan - Muskegon/Western Michigan	616/728-6333	U81	U82	51.42	158.10	23.73	72.97
Priority Health - West Michigan	616/942-1221	BQ1	BQ2	39.95	143.20	18.44	66.09
SelectCare - Southeast Michigan	800/332-2365	K61	K62	34.52	91.51	15.93	42.24
The Wellness Plan - Southeastern Michigan	800/875-9355	K31	K32	37.42	102.17	17.27	47.15
Total Health Care - Greater Detroit/Flint areas	800/826-2862	N21	N22	38.91	95.51	17.96	44.08
Minnesota							
Altru Health Plan - Northwest Minnesota	701/780-1600	2R1	2R2	34.75	100.04	16.04	46.17
HealthPartners Classic-High - Minneapolis/St. Paul areas	612/883-5000	531	532	41.07	127.90	18.95	59.03
HealthPartners Classic-Std - Minneapolis/St. Paul areas	612/883-5000	534	535	32.99	87.58	15.23	40.42
HealthPartners Health Plan - Minneapolis/St. Paul/St. Cloud areas	612/883-5000	HQ1	HQ2	45.87	150.48	21.17	69.45
Medica Primary - Minneapolis/St. Paul areas	612/945-8000	111	112	45.54	141.66	21.02	65.38
Mississippi							
PrimeHealth of Alabama, Inc. - Southern Mississippi	800/236-9421	AA1	AA2	87.91	141.27	40.57	65.20
Prudential HealthCare HMO - Desoto/Marshall/Tate/Tunica Cos.	901/541-9420	UB1	UB2	32.42	98.86	14.96	45.63
United HealthCare of MS - Central Mississippi	800/239-3215	QV1	QV2	44.45	139.77	20.52	64.51
Missouri							
BlueCHOICE - St. Louis/Central/Southwest areas	800/634-4395	9G1	9G2	54.47	119.15	25.14	54.99
Exclusive Healthcare - Kansas City area	800/456-9292	8K1	8K2	35.27	95.58	16.28	44.11
Group Health Plan - St. Louis area	800/743-3901	MM1	MM2	72.96	231.38	33.67	106.79
Humana Kansas City, Inc.-High - Central Missouri/Springfield area	800/4-HUMANA	7S1	7S2	37.03	99.53	17.09	45.94
Humana Kansas City, Inc.-Std - Central Missouri/Springfield area	800/4-HUMANA	7S4	7S5	34.24	92.04	15.80	42.48
Humana Kansas City, Inc.-High - Kansas City area	800/4-HUMANA	MS1	MS2	45.60	129.57	21.04	59.80
Humana Kansas City, Inc.-Std - Kansas City area	800/4-HUMANA	MS4	MS5	42.35	101.63	19.54	46.91
Kaiser Permanente - Kansas City area	913/642-2662	HA1	HA2	33.87	87.39	15.63	40.33
Mercy Health Plans/Premier - East, Central, Southwest Missouri	800/327-0763	7M1	7M2	47.80	135.31	22.06	62.45

Health Maintenance Organization (HMO) Plans by State	Quality Indicators													Top rated plans	NCQA status	Web-site	
	% satisfied with plan			% rating the plan or care excellent, very good, and good													
		% Extremely satisfied		Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care				
			% Very satisfied														
	% Somewhat satisfied																
	Plan name																
Michigan (continued)																	
Grand Valley Health Plan																	
Health Alliance	24	39	23	87	86	85	79	80	85	88	92	86	87		★		
HealthPlus MI															★		
M-Care	35	41	17	91	95	92	86	85	88	92	92	91	90	★	●		
Medical Value Plan															●		
OmniCare	19	34	30	82	79	74	74	65	82	80	86	81	80		●		
Physicians Health Plan	20	43	25	82	97	96	91	93	94	97	96	94	95				
Physicians Health Plan																	
Physicians Health Plan	15	50	26	86	92	84	87	83	85	91	95	90	92	★			
Physicians Health Plan																	
Priority Health	22	46	24	84	90	93	79	87	93	92	92	90	88	★	●		
SelectCare	14	40	26	86	83	78	75	80	82	84	86	82	83		●		
The Wellness Plan	14	40	26	85	82	74	81	79	84	86	87	82	86				
Total Health Care																	
Minnesota																	
Altru Health Plan																	
HealthPartners Classic-High	19	46	23	87	91	90	84	83	79	90	88	85	86		★		
HealthPartners Classic-Std	25	45	16	92	92	87	83	85	87	90	92	85	89		★		
HealthPartners Health Plan	11	36	30	84	90	93	77	81	82	92	95	90	89		★		
Medica Primary	11	40	28	85	85	85	75	80	78	86	88	84	83		★		
Mississippi																	
PrimeHealth of Alabama, Inc.																	
Prudential HealthCare HMO	21	43	23	85	84	81	75	79	81	88	89	85	84		●		
United HealthCare of MS																	
Missouri																	
BlueCHOICE	18	42	27	85	92	89	78	83	92	88	91	85	86				
Exclusive Healthcare																	
Group Health Plan	15	48	25	88	91	87	77	78	88	86	88	81	85		●		
Humana Kansas City, Inc.-High	23	31	26	86	86	87	78	81	89	89	91	90	86		★		
Humana Kansas City, Inc.-Std															★		
Humana Kansas City, Inc.-High	23	41	20	91	91	89	79	81	89	89	88	85	86		★		
Humana Kansas City, Inc.-Std															★		
Kaiser Permanente	22	43	21	91	90	86	74	86	78	81	87	80	80		★		
Mercy Health Plans/Premier																	

Health Maintenance Organization (HMO) Plans by State (Also check POS Section) Plan name – location	Telephone number	Enrollment code		Your share of premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Missouri (continued)							
PARTNERS HMO - St. Louis/Columbia/Jefferson City areas	800/338-4123	RN1	RN2	45.21	98.22	20.86	45.33
Principal St.Louis - St. Louis area	800/888-3966	121	122	46.73	101.87	21.57	47.02
Prudential HealthCare HMO - Kansas City area	816/756-0404	1K1	1K2	42.33	128.23	19.54	59.18
Prudential HealthCare HMO - St. Louis area	314/542-2121	VZ1	VZ2	37.22	94.04	17.18	43.40
United HealthCare Choice - StLouis/Centrl/Nrtheast/Southeast/Joplin	800/535-9291	VB1	VB2	54.82	142.37	25.30	65.71
United HealthCare MidWest - Kansas City area	800/357-0975	4M1	4M2	51.55	180.94	23.79	83.51
United HealthCare Select - St. Louis/Central/Northeast/Southeast	800/627-0607	H81	H82	48.45	132.04	22.36	60.94
Montana							
Yellowstone Community Health - Billings area	406/238-6868	2Y1	2Y2	36.89	95.68	17.02	44.16
Nebraska							
Care Choices - Northeastern Nebraska	800/535-6252	FA1	FA2	41.19	134.99	19.01	62.30
Exclusive Healthcare - Omaha/Lincoln areas	800/456-9292	9Y1	9Y2	38.59	108.68	17.81	50.16
Principal Health Care of NE - Lincoln/Omaha areas	800/288-3343	GU1	GU2	37.21	100.47	17.17	46.37
United HealthCare/Midlands - Lincoln/Omaha/Northeast areas	402/445-5700	NF1	NF2	43.82	117.96	20.22	54.44
Nevada							
Exclusive Healthcare - Las Vegas/Reno areas	800/456-9292	7E1	7E2	36.39	98.60	16.79	45.51
Hometown Health Plan - Northern Nevada	702/325-3000	4H1	4H2	40.09	95.59	18.50	44.12
Humana Health Plan, Inc. - Las Vegas/Reno areas	800/4-HUMANA	TL1	TL2	34.30	98.71	15.83	45.56
PacifiCare of Nevada - LasVegas/Laughlin/Reno/Carson Cty/Tahoe	800/811-7305	K91	K92	33.97	86.02	15.68	39.70
New Hampshire							
Aetna U.S. Healthcare - Chshre/Hillsbrgh/Rckngnm/Stafford Cos.	800/537-9384	UJ1	UJ2	46.74	191.49	21.57	88.38
CHP/Kaiser Permanente - Southwestern New Hampshire	800/597-3872	K11	K12	43.29	142.01	19.98	65.54
Harvard Community Hlth Plan - Southern New Hampshire	800/338-4247	681	682	78.70	279.00	36.32	128.77
Matthew Thornton Health Plan - All of New Hampshire	800/544-8333	NX1	NX2	68.30	252.85	31.52	116.70
New Jersey							
Aetna U.S. Healthcare-High - All of New Jersey	800/537-9384	P31	P32	124.15	355.60	57.30	164.12
Aetna U.S. Healthcare-Std - All of New Jersey	800/537-9384	P34	P35	43.96	152.06	20.29	70.18
AmeriHealth HMO, Inc. - All of New Jersey	800/454-7651	FK1	FK2	71.83	240.87	33.15	111.17
CIGNA CoMED HealthCare - All of New Jersey	201/361-3444	P41	P42	79.22	158.34	36.56	73.08
First Option Hlth Plan of NJ - All of New Jersey	908/842-5000	2F1	2F2	86.06	277.62	39.72	128.13
HIP Health Plan of NJ - Most of New Jersey	732/937-7600	P91	P92	46.44	154.38	21.43	71.25
NYLCare Health Plans - All of New Jersey	800/640-6400	HK1	HK2	42.68	135.77	19.70	62.66
Prudential HealthCare HMO - All of New Jersey	800/422-7399	8P1	8P2	68.51	241.48	31.62	111.45
QualMed Plans for Health - Burlington/Camden/Gloucester Counties	800/998-2840	271	272	44.59	103.98	20.58	47.99

Health Maintenance Organization (HMO) Plans by State	Quality Indicators													Top rated plans	NCQA status	Web-site	
	% satisfied with plan			% rating the plan or care excellent, very good, and good													
		% Extremely satisfied		Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care				
			% Very satisfied														
	% Somewhat satisfied																
Plan name																	
Missouri (continued)																	
PARTNERS HMO	25	49	16	90	91	93	86	86	91	89	94	87	88	★			
Principal St.Louis	21	41	26	91	92	91	88	85	92	92	93	89	90	★	●		
Prudential HealthCare HMO															★		
Prudential HealthCare HMO															★		
United HealthCare Choice	31	52	10	94	94	94	93	90	94	92	94	89	91	★			
United HealthCare MidWest	13	46	24	93	92	90	94	87	95	90	96	86	88				
United HealthCare Select	31	40	17	93	93	95	86	88	91	95	97	94	93				
Montana																	
Yellowstone Community Health																	
Nebraska																	
Care Choices	26	47	23	84	97	93	91	90	89	98	94	93	95	★			
Exclusive Healthcare	13	41	33	84	91	91	86	82	90	89	93	87	91				
Principal Health Care of NE	16	38	28	82	91	88	80	86	86	91	92	90	89		●		
United HealthCare/Midlands	22	41	24	85	87	87	78	81	84	87	87	85	83				
Nevada																	
Exclusive Healthcare																	
Hometown Health Plan																	
Humana Health Plan, Inc.																	
PacifiCare of Nevada	13	27	30	76	74	74	56	70	81	74	78	76	70				
New Hampshire																	
Aetna U.S. Healthcare																	
CHP/Kaiser Permanente	19	44	25	91	95	86	84	93	91	89	93	86	86	★			
Harvard Community Hlth Plan	25	43	20	91	93	91	87	88	88	92	95	89	88	★	★		
Matthew Thornton Health Plan	26	42	20	90	92	95	85	86	88	91	92	92	88		●		
New Jersey																	
Aetna U.S. Healthcare-High	19	35	32	88	91	89	89	82	90	90	93	89	91	★			
Aetna U.S. Healthcare-Std	13	39	32	83	91	90	82	84	91	89	90	86	86	★			
AmeriHealth HMO, Inc.	12	33	29	82	87	90	72	80	86	83	88	80	78		●		
CIGNA CoMED HealthCare															★		
First Option Hlth Plan of NJ	24	38	24	85	94	92	88	89	89	92	96	91	91				
HIP Health Plan of NJ	16	42	30	95	89	89	76	84	81	88	90	86	84	★	●		
NYLCare Health Plans	15	39	27	80	86	84	73	76	84	85	86	82	82				
Prudential HealthCare HMO																	
QualMed Plans for Health	12	33	32	83	83	78	73	75	83	83	86	79	80		●		

Health Maintenance Organization (HMO) Plans by State (Also check POS Section)	Telephone number	Enrollment code		Your share of premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Plan name – location							
New Mexico							
FHP NM - Albuquerque/Santa Fe/Farmington/Las Cruces	800/965-5342	P21	P22	26.78	69.90	12.36	32.26
Lovelace Health Plan - All of New Mexico	505/262-7363	Q11	Q12	33.35	86.73	15.39	40.03
QualMed Plans for Health - Albuquerque/Santa Fe areas	505/889-8800	PX1	PX2	35.33	93.28	16.31	43.05
New York							
Aetna U.S. Healthcare - NYC area and Dutchess/Sullivan/Ulster	800/537-9384	JC1	JC2	46.65	164.15	21.53	75.76
Blue Choice - Rochester area	716/454-4810	MK1	MK2	36.21	91.56	16.71	42.26
BlueChoice HMO - MidHudson area	800/453-0113	5K1	5K2	46.32	178.38	21.38	82.33
BlueChoice HMO - Albany area	800/453-0113	5L1	5L2	38.77	101.91	17.89	47.04
BlueChoice HMO - Downstate area	800/453-0113	S71	S72	50.21	198.90	23.17	91.80
C.D.P.H.P. - Capital District area	518/862-3700	SG1	SG2	38.61	102.98	17.82	47.53
CHP/Kaiser Permanente - Westchester County	800/597-3872	QH1	QH2	43.54	116.57	20.10	53.80
CIGNA HealthCare of NY - New York City area	800/345-9458	HU1	HU2	43.05	151.52	19.87	69.93
Community Health Plan - Albany/Cooperstown areas	800/597-3872	PW1	PW2	39.25	99.39	18.11	45.87
Community Health Plan - Hudson Valley area	800/597-3872	QB1	QB2	46.17	164.45	21.31	75.90
Harvard Community Hlth Plan - New York adjacent to MA	800/338-4247	681	682	78.70	279.00	36.32	128.77
HealthCarePlan - Western New York	716/847-0881	Q81	Q82	35.98	102.98	16.60	47.53
Healthsource HMO of NY - Syracuse/Central NY area	315/449-1100	XL1	XL2	48.23	205.14	22.26	94.68
HIP of Greater New York - New York City area	800/HIP-TALK	511	512	40.69	99.34	18.78	45.85
HMO Blue - Utica/Rome/Central New York areas	315/798-4384	AH1	AH2	36.59	92.96	16.89	42.90
HMO-CNY - Syracuse/Binghamton/Elmira areas	800/447-6269	EB1	EB2	38.94	99.02	17.97	45.70
Independent Health Assoc - Metro Hudson	800/486-5840	C11	C12	71.46	260.96	32.98	120.44
Independent Health Assoc - Western New York	800/453-1910	QA1	QA2	30.74	86.31	14.19	39.83
MVP Health Plan - Eastern Region	888/687-6277	GA1	GA2	40.48	103.37	18.68	47.71
MVP Health Plan - Central/Northern Region	888/687-6277	M91	M92	38.99	99.11	17.99	45.74
MVP Health Plan - Mid-Hudson Region	888/687-6277	MX1	MX2	45.99	159.25	21.22	73.50
NYLCare Health Plans - New York City area	718/899-3600	HV1	HV2	50.90	195.67	23.49	90.31
PHP/Slocum-Dickson - Utica area	315/797-7019	SH1	SH2	44.21	160.29	20.40	73.98
Preferred Care - Rochester area	716/325-3113	GV1	GV2	38.70	98.19	17.86	45.32
Prepaid Health Plan - Syracuse/Southern Tier areas	315/638-2133	QE1	QE2	45.10	168.18	20.81	77.62
Prudential HealthCare HMO - NYC/Long Island/Hudson Valley Cos.	800/422-7399	9P1	9P2	59.35	177.02	27.39	81.70
United HealthCare of New York - New York City area	800/705-1691	3M1	3M2	62.56	232.98	28.87	107.53
Vytra Healthcare - Queens/Nassau/Suffolk Counties	516/694-4000	J61	J62	50.44	197.45	23.28	91.13
WellCare of New York - Bronx/Brklyn/Manhattan/Queens/Westchster	800/438-9269	6V1	6V2	47.23	166.73	21.80	76.95
WellCare of New York - Capital/Hudson Valley Regions	800/438-9269	X41	X42	42.09	115.49	19.43	53.30

Health Maintenance Organization (HMO) Plans by State	Quality Indicators													Top rated plans	NCQA status	Web-site	
	% satisfied with plan			% rating the plan or care excellent, very good, and good													
		% Extremely satisfied		Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care				
			% Very satisfied														
	% Somewhat satisfied																
	Plan name																
New Mexico																	
FHP NM	14	35	27	79	79	81	69	71	77	82	87	82	80				
Lovelace Health Plan	24	38	29	87	88	85	79	78	80	90	91	89	88	★	★		
QualMed Plans for Health	22	40	26	88	87	87	79	84	85	87	90	87	86				
New York																	
Aetna U.S. Healthcare	14	37	33	88	86	82	76	81	87	86	89	82	83		★		
Blue Choice	15	48	27	83	91	77	84	89	84	92	93	93	92	★	★		
BlueChoice HMO															●		
BlueChoice HMO															●		
BlueChoice HMO	17	33	25	85	87	81	78	79	88	88	92	86	83		●		
C.D.P.H.P.	29	38	18	86	96	86	91	89	94	93	94	90	88		★		
CHP/Kaiser Permanente	23	41	28	91	94	86	86	89	87	90	91	85	87	★			
CIGNA HealthCare of NY																	
Community Health Plan	24	41	22	89	94	88	82	88	83	92	93	89	90	★	★		
Community Health Plan															★		
Harvard Community Hlth Plan	25	43	20	91	93	91	87	88	88	92	95	89	88	★	★		
HealthCarePlan	17	44	24	88	93	90	83	92	78	90	93	85	86		★		
Healthsource HMO of NY															★		
HIP of Greater New York	15	37	31	86	77	71	73	67	82	82	81	77	79		★		
HMO Blue																	
HMO-CNY	23	46	27	91	96	96	95	93	93	97	97	92	94	★	●		
Independent Health Assoc	19	42	25	83	94	92	87	88	94	90	91	88	89		●		
Independent Health Assoc	20	45	28	86	91	89	88	88	92	92	94	86	91	★	★		
MVP Health Plan	21	42	25	79	93	85	83	94	93	92	93	90	87		●		
MVP Health Plan	19	41	29	81	94	90	81	89	91	92	94	88	91	★	●		
MVP Health Plan	20	48	19	89	93	94	88	90	94	90	94	86	90		●		
NYLCare Health Plans	15	35	27	84	77	73	69	70	80	77	83	76	74				
PHP/Slocum-Dickson	24	43	20	88	96	89	81	90	92	93	93	91	91		★		
Preferred Care	21	51	22	90	94	88	88	90	93	92	92	88	90	★	★		
Prepaid Health Plan	24	43	24	87	93	89	85	89	87	93	92	87	89	★	★		
Prudential HealthCare HMO																	
United HealthCare of New York																	
Vytra Healthcare	23	50	16	88	93	93	88	84	94	92	93	88	88				
WellCare of New York															●		
WellCare of New York															●		

Health Maintenance Organization (HMO) Plans by State (Also check POS Section)	Telephone number	Enrollment code		Your share of premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Plan name – location							
North Carolina							
Aetna U.S. Healthcare - Charlotte/Metrolina area	800/537-9384	3G1	3G2	40.47	115.01	18.68	53.08
Doctors Health Plan, Inc. - Greater Tri/Char/Up-Low Cape Fear areas	800/476-2303	6D1	6D2	44.35	170.76	20.47	78.81
Kaiser Permanente - Charlotte/Triangle areas	800/755-1925	QT1	QT2	32.23	96.70	14.88	44.63
Maxicare North Carolina - Charlotte/Greensboro/Raleigh areas	800/822-0012	Q51	Q52	41.27	101.08	19.05	46.65
PARTNERS NHP of NC - Most of North Carolina	800/942-5695	EQ1	EQ2	45.40	102.15	20.95	47.14
Personal Care Plan of NC - Charlotte/Durham/Greensboro/Raleigh	800/755-0817	4X1	4X2	45.81	121.03	21.14	55.86
Prudential HealthCare HMO - Charlotte/Raleigh areas	800/643-3609	Q41	Q42	33.40	93.51	15.41	43.16
UHC of North Carolina - Central/Eastern/Western	800/999-1147	XM1	XM2	66.04	163.41	30.48	75.42
WellPath Select - Charlotte/Triangle/surr. area	800/935-7284	2E1	2E2	38.03	98.88	17.55	45.64
North Dakota							
Altru Health Plan - Northeast North Dakota	701/780-1600	2R1	2R2	34.75	100.04	16.04	46.17
HealthPartners Health Plan - Eastern North Dakota	612/883-5000	HQ1	HQ2	45.87	150.48	21.17	69.45
Heart of America HMO - Northcentral North Dakota	701/776-5848	RU1	RU2	43.59	136.31	20.12	62.91
Ohio							
Advantage Health Plan-OH/WVA - Eastern Ohio	800/333-3930	QJ1	QJ2	40.16	98.39	18.54	45.41
Advantage Health Plan-OH/WVA - Northeastern Ohio	800/333-3930	QL1	QL2	40.45	95.84	18.67	44.23
Aetna U.S. Healthcare - Clevelnd/Akron/Cincinnati/Dayton/Columbs	800/537-9384	RD1	RD2	47.80	153.60	22.06	70.89
AultCare HMO - Stark/Carroll/Holmes/Tuskarawas/Wayne Co	330/438-6360	3A1	3A2	42.89	139.51	19.80	64.39
CHP of Ohio - Northeastern/Central/Southern Ohio	614/348-1400	MG1	MG2	39.47	74.64	18.22	34.45
CIGNA of Ohio - Columbus area	800/832-3211	R41	R42	39.96	99.90	18.44	46.11
DayMed Hlth Maintenance Plan - Dyton/Cincinnati/Columbs/Cleveln/Akron	937/847-5646	Q31	Q32	46.20	141.70	21.32	65.40
Health Maintenance Plan(HMP) - Most of Ohio	800/228-4375	R51	R52	44.78	103.72	20.67	47.87
Health Plan Upper OH Valley - Eastern Ohio	800/624-6961	U41	U42	65.46	212.66	30.21	98.15
Health Power HMO - Cleveland/Youngstown areas	800/338-6207	3R1	3R2	57.10	191.82	26.35	88.53
Health Power HMO - Columbus/Cincinnati/Dayton areas	800/338-6207	XR1	XR2	45.73	149.09	21.10	68.81
HealthAssurance HMO - Eastern Ohio	800/735-2202	5X1	5X2	46.99	129.01	21.69	59.54
Healthsource Ohio - Dayton/Cincinnati/Cleveland areas	800/810-3155	3H1	3H2	40.97	100.77	18.91	46.51
HMO Health Ohio - Northeast Ohio	800/258-3466	L41	L42	47.44	177.11	21.89	81.74
HMO Health Ohio - Central Ohio	800/258-3466	OH1	OH2	128.68	386.49	59.39	178.38
Kaiser Permanente - Akron/Cleveland areas	216/621-7100	641	642	43.90	100.97	20.26	46.60
Medical Value Plan - Toledo area	419/244-2902	EV1	EV2	41.92	134.40	19.35	62.03
PacifiCare of Ohio, Inc. - Cincinnati/Dayton areas	800/824-0428	R81	R82	45.53	121.75	21.01	56.19
Paramount Health Care - Northwest Ohio	800/462-3589	U21	U22	43.75	155.48	20.19	71.76
Personal Physician Care - Northeast/Columbus Ohio	216/687-0460	PL1	PL2	46.19	172.12	21.32	79.44

Health Maintenance Organization (HMO) Plans by State	Quality Indicators													Top rated plans	NCQA status	Web-site
	% satisfied with plan			% rating the plan or care excellent, very good, and good												
		% Extremely satisfied		Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care			
			% Very satisfied													
	% Somewhat satisfied															
	Plan name															
North Carolina																
Aetna U.S. Healthcare																
Doctors Health Plan, Inc.																
Kaiser Permanente	20	40	27	91	90	85	83	86	84	87	88	88	85		★	
Maxicare North Carolina	16	39	28	86	89	84	78	85	89	89	92	88	88			
PARTNERS NHP of NC	25	44	19	87	91	87	87	90	85	91	94	92	89		●	
Personal Care Plan of NC															●	
Prudential HealthCare HMO	23	40	21	82	85	85	75	87	72	87	87	83	84		●	
UHC of North Carolina	16	46	21	82	89	84	86	78	87	91	92	88	90			
WellPath Select																
North Dakota																
Altru Health Plan																
HealthPartners Health Plan	11	36	30	84	90	93	77	81	82	92	95	90	89		★	
Heart of America HMO																
Ohio																
Advantage Health Plan-OH/WVA	11	32	28	80	88	88	73	87	87	87	92	85	85			
Advantage Health Plan-OH/WVA																
Aetna U.S. Healthcare	12	50	24	86	92	88	87	88	90	91	94	91	90		★	
AultCare HMO																
CHP of Ohio	23	40	25	91	95	91	86	91	95	89	92	90	90			
CIGNA of Ohio	22	33	29	89	89	83	70	79	85	85	86	81	82		★	
DayMed Hlth Maintenance Plan	15	34	27	86	93	85	87	83	89	92	95	90	90			
Health Maintenance Plan(HMP)	23	45	19	86	92	89	86	83	93	91	93	87	88			
Health Plan Upper OH Valley	18	43	23	82	90	83	80	85	92	90	93	86	88			
Health Power HMO	16	32	25	82	80	83	75	84	90	84	88	86	82		●	
Health Power HMO															●	
HealthAssurance HMO																
Healthsource Ohio																
HMO Health Ohio	16	43	29	84	89	78	77	81	84	84	87	82	82			
HMO Health Ohio	22	43	19	83	83	86	79	78	87	90	92	86	88			
Kaiser Permanente	20	36	29	89	88	85	73	79	80	85	90	82	82		★	
Medical Value Plan															●	
PacifiCare of Ohio, Inc.	17	41	20	82	88	83	79	79	90	87	90	87	86			
Paramount Health Care															★	
Personal Physician Care															●	

Health Maintenance Organization (HMO) Plans by State (Also check POS Section)	Telephone number	Enrollment code		Your share of premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Plan name – location							
Ohio (continued)							
Prudential HealthCare HMO - Central Ohio	614/761-0244	AY1	AY2	49.88	115.03	23.02	53.09
Prudential HealthCare HMO - Cleveland/Akron areas	216/621-0947	Q91	Q92	41.91	98.26	19.34	45.35
Prudential HealthCare HMO - Cincinnati/Southwest areas	800/932-7478	S31	S32	39.05	101.43	18.02	46.81
SummaCare Health Plan - Northern Ohio	330/996-8700	5W1	5W2	38.68	96.71	17.85	44.64
Super Med HMO - Northeast Ohio	800/574-2583	5M1	5M2	52.16	190.80	24.07	88.06
United Health Care of Ohio - Cincinnati/Dayton/Springfield/Toledo	800/231-2918	3U1	3U2	53.33	132.47	24.61	61.14
United Health Care of Ohio - Central/NE/South Central Ohio	800/225-7951	VC1	VC2	73.17	188.72	33.77	87.10
Oklahoma							
BlueLincs HMO - OK City/Tulsa/Lawton/SW Oklahoma areas	800/722-5675	N51	N52	41.18	99.81	19.00	46.06
CommunityCare HMO - Oklahoma City/Tulsa areas	800/777-4890	7C1	7C2	34.24	88.26	15.80	40.73
Foundation Health Oklahoma - Most of Oklahoma	800/772-2993	6G1	6G2	40.20	100.52	18.55	46.39
Healthcare Oklahoma - Oklahoma City/Lawton/Tulsa areas	800/535-2244	6W1	6W2	38.69	100.78	17.86	46.51
PacifiCare OK - Okla Cty/Southwestern OK and Tulsa area	800/825-9355	2N1	2N2	36.85	100.68	17.01	46.47
Prudential HealthCare HMO - Central/Western Oklahoma	800/416-3206	RR1	RR2	36.31	96.63	16.76	44.60
Prudential HealthCare HMO - Tulsa area	800/345-8310	RS1	RS2	38.05	94.47	17.56	43.60
Oregon							
Health Maintenance of Oregon - Portland area	800/278-5331	6B1	6B2	45.03	99.70	20.78	46.01
Kaiser Permanente-High - Portland/Salem areas	503/813-2000	571	572	58.16	151.84	26.84	70.08
Kaiser Permanente-Std - Portland/Salem areas	503/813-2000	574	575	43.71	100.52	20.17	46.39
PacifiCare of Oregon - Counties along I-5 Corridor	800/932-3004	SS1	SS2	44.27	98.34	20.43	45.39
QualMed Oregon Health Plan - Most of Oregon except SE OR	503/222-6691	AF1	AF2	47.04	152.71	21.71	70.48
Regence HMO Oregon - Most of Oregon	800/278-5331	7A1	7A2	45.03	99.70	20.78	46.01
SelectCare - Western Oregon/I-5 (Rosebud-Salem) Coast	800/421-0544	SD1	SD2	43.32	111.82	19.99	51.61
Pennsylvania							
Advantage Health Plan-PA - Pittsburgh area	800/333-3930	241	242	42.05	129.05	19.41	59.56
Aetna U.S. Healthcare-High - Western/Central/Northeastern PA	800/537-9384	KL1	KL2	45.62	177.93	21.05	82.12
Aetna U.S. Healthcare-Std - Western/Central/Northeastern PA	800/537-9384	KL4	KL5	39.44	112.95	18.20	52.13
Aetna U.S. Healthcare-High - Philadelphia area	800/537-9384	SU1	SU2	64.03	241.74	29.55	111.57
Aetna U.S. Healthcare-Std - Philadelphia area	800/537-9384	SU4	SU5	42.99	144.17	19.84	66.54
Alliance Hlth Network, Inc. - Erie/Crawford/Venago Counties	814/455-2888	5A1	5A2	41.32	161.14	19.07	74.37
First Priority Hlth - Northeastern Pennsylvania	800/822-8753	C81	C82	40.60	110.39	18.74	50.95
HealthAmerica Pennsylvania - Greater Pittsburgh area	412/553-7300	261	262	41.72	184.67	19.25	85.23
HealthAmerica Pennsylvania - Northeast Pennsylvania	717/540-4260	4N1	4N2	51.25	173.14	23.65	79.91
HealthAmerica Pennsylvania - South Central Pennsylvania	717/540-4260	SW1	SW2	44.44	150.93	20.51	69.66

Health Maintenance Organization (HMO) Plans by State	Quality Indicators													Top rated plans	NCQA status	Web-site		
	% satisfied with plan			% rating the plan or care excellent, very good, and good														
		% Extremely satisfied	Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care	Top rated plans				NCQA status	Web-site
														% Somewhat satisfied				
Plan name																		
Ohio (continued)																		
Prudential HealthCare HMO	21	41	20	86	91	87	81	81	90	89	93	89	89		●			
Prudential HealthCare HMO	11	35	35	81	92	86	78	83	83	88	92	81	83		★			
Prudential HealthCare HMO	19	49	21	89	88	81	82	86	88	88	91	84	87		★			
SummaCare Health Plan																		
Super Med HMO	19	34	28	82	88	84	73	79	89	87	90	86	85					
United Health Care of Ohio	12	44	28	84	94	88	83	86	92	92	94	90	89		★			
United Health Care of Ohio	22	45	20	85	96	95	87	88	91	92	93	94	89		★			
Oklahoma																		
BlueLincs HMO	17	37	25	83	86	83	79	83	87	84	87	82	82		★			
CommunityCare HMO																		
Foundation Health Oklahoma																		
Healthcare Oklahoma																		
PacifiCare OK	17	27	31	88	76	73	66	65	76	77	84	75	75		●			
Prudential HealthCare HMO	14	38	30	76	85	75	73	80	85	80	86	81	80		★			
Prudential HealthCare HMO	31	40	17	86	88	90	81	84	90	89	87	83	84		★			
Oregon																		
Health Maintenance of Oregon																		
Kaiser Permanente-High	22	45	24	94	91	93	80	89	82	90	89	91	88	★	★			
Kaiser Permanente-Std	24	44	23	93	92	91	76	84	82	89	91	89	86	★	★			
PacifiCare of Oregon	12	48	24	80	87	90	82	81	89	87	91	86	85		●			
QualMed Oregon Health Plan	12	39	22	74	86	84	82	81	91	87	91	84	85		●			
Regence HMO Oregon															●			
SelectCare	13	38	26	71	87	88	75	79	86	87	90	86	83					
Pennsylvania																		
Advantage Health Plan-PA	20	40	23	85	82	82	81	74	82	82	85	82	80					
Aetna U.S. Healthcare-High	15	40	30	91	89	86	80	81	88	85	90	85	86		★			
Aetna U.S. Healthcare-Std															★			
Aetna U.S. Healthcare-High	14	45	29	94	93	92	89	87	91	92	94	92	94		★			
Aetna U.S. Healthcare-Std	9	37	33	82	88	90	84	82	87	88	89	88	85		★			
Alliance Hlth Network, Inc.															●			
First Priority Hlth	19	36	32	79	91	86	86	89	89	93	95	90	91		●			
HealthAmerica Pennsylvania	19	45	22	86	87	83	80	82	85	87	91	85	85		★			
HealthAmerica Pennsylvania															●			
HealthAmerica Pennsylvania	24	51	15	89	95	97	87	91	89	92	89	93	94		●			

Health Maintenance Organization (HMO) Plans by State (Also check POS Section)	Telephone number	Enrollment code		Your share of premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Plan name – location							
Pennsylvania (continued)							
HealthAmerica Pennsylvania - Central Pennsylvania	717/540-4260	ZN1	ZN2	42.14	163.93	19.45	75.66
HealthGuard - Berks/Cmbrlnd/Dauphine/Lanc/Lebanon/York	800/822-0350	NQ1	NQ2	40.22	119.73	18.56	55.26
HIP Health Plan of Pennsylvania - Bucks/Delaware/Montgomery/Phila.	800/447-6630	5J1	5J2	46.32	184.78	21.38	85.28
Keystone Health Plan Central - Harrisburg area	800/622-2843	S41	S42	44.60	126.88	20.58	58.56
Keystone Health Plan East - Philadelphia area	800/227-3115	ED1	ED2	44.91	167.55	20.73	77.33
KeystoneBlue - Pittsburgh, Altoona, Erie areas	800/KHP-WEST	EF1	EF2	46.53	245.88	21.47	113.48
Prudential HealthCare HMO - Philadelphia/Lehigh Valley areas	800/648-4478	VV1	VV2	38.16	111.59	17.61	51.50
QualMed Plans for Health - Southern Pennsylvania	800/998-2840	271	272	44.59	103.98	20.58	47.99
QualMed Plans for Health - Scranton/Wilkes Barre	800/998-2840	2K1	2K2	41.83	96.68	19.31	44.62
Rhode Island							
Aetna U.S. Healthcare - All of Rhode Island	800/537-9384	5U1	5U2	39.05	115.18	18.02	53.16
Harvard Community Hlth Plan - Northern Rhode Island	800/338-4247	681	682	78.70	279.00	36.32	128.77
Harvard Pilgrim Hlth Care-NE - All of Rhode Island	800/444-1210	701	702	37.10	89.03	17.12	41.09
South Carolina							
Aetna U.S. Healthcare - Coastal/Midlands/Piedmont	800/537-9384	3G1	3G2	40.47	115.01	18.68	53.08
Companion HealthCare - Coastal/Midlands/PeeDee/Piedmont areas	800/868-2528	SE1	SE2	52.16	179.45	24.07	82.82
Doctors Health Plan, Inc. - York County	800/476-2303	6D1	6D2	44.35	170.76	20.47	78.81
Kaiser Permanente - Rock Hill area	800/755-1925	QT1	QT2	32.23	96.70	14.88	44.63
Maxicare North Carolina - Chester/York Counties	800/822-0012	Q51	Q52	41.27	101.08	19.05	46.65
Maxicare North Carolina - Columbia/Greenville/Spartanburg areas	800/822-0012	TA1	TA2	43.58	114.36	20.11	52.78
PARTNERS NHP of NC - Upstate South Carolina	800/942-5695	EQ1	EQ2	45.40	102.15	20.95	47.14
Prudential HealthCare HMO - York County	800/643-3609	Q41	Q42	33.40	93.51	15.41	43.16
WellPath Select - Chestr/Grnville/Lancstr/Sprtnbrg/York Co	800/935-7284	2E1	2E2	38.03	98.88	17.55	45.64
South Dakota							
Care Choices - Clay/Union Counties	800/535-6252	FA1	FA2	41.19	134.99	19.01	62.30
Community Health Plan Plus - Greater Sioux Falls area	800/631-4485	8S1	8S2	35.97	97.45	16.60	44.98
Tennessee							
Aetna U.S. Healthcare - Nashville/Middle Tennessee areas	800/537-9384	6J1	6J2	32.63	90.51	15.06	41.77
American Healthcare Trust, Inc - Knoxville/Memphis/Nashville areas	888/523-9527	4U1	4U2	34.75	98.74	16.04	45.57
Healthsource Tennessee, Inc. - Knox/Nash/Chattanooga/Memphis/Tri City	800/634-1454	HT1	HT2	37.27	126.77	17.20	58.51
Heritage National Healthplan - Chattanooga/Kingsprt/Knoxville/Grnville	888/649-2931	4T1	4T2	46.76	103.40	21.58	47.72
Prudential HealthCare HMO - Nashville area	615/248-7156	UA1	UA2	33.05	93.19	15.25	43.01
Prudential HealthCare HMO - Memphis area	901/541-9420	UB1	UB2	32.42	98.86	14.96	45.63
United HealthCare of Tennessee - Chattanooga/Memphis/Nashville	800/239-3215	QR1	QR2	38.61	139.67	17.82	64.46

Health Maintenance Organization (HMO) Plans by State	Quality Indicators													Top rated plans	NCQA status	Web-site	
	% satisfied with plan			% rating the plan or care excellent, very good, and good													
		% Extremely satisfied		Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care				
			% Very satisfied														
	% Somewhat satisfied																
	Plan name																
Pennsylvania (continued)																	
HealthAmerica Pennsylvania																★	
HealthGuard	20	50	19	86	97	93	89	94	88	93	95	92	94			★	
HIP Health Plan of Pennsylvania																	
Keystone Health Plan Central	22	39	28	84	91	89	86	85	90	92	93	90	92			★	
Keystone Health Plan East	19	36	27	85	89	88	80	78	90	84	90	81	85			★	
KeystoneBlue	12	38	28	78	86	85	81	78	86	86	89	87	85				
Prudential HealthCare HMO																●	
QualMed Plans for Health	12	33	32	83	83	78	73	75	83	83	86	79	80			●	
QualMed Plans for Health																●	
Rhode Island																	
Aetna U.S. Healthcare																	
Harvard Community Hlth Plan	25	43	20	91	93	91	87	88	88	92	95	89	88	★	★		
Harvard Pilgrim Hlth Care-NE	22	39	26	88	88	92	83	86	85	86	88	86	83			★	
South Carolina																	
Aetna U.S. Healthcare																	
Companion HealthCare	13	33	34	81	91	88	79	86	86	92	92	90	88			★	
Doctors Health Plan, Inc.																	
Kaiser Permanente	20	40	27	91	90	85	83	86	84	87	88	88	85			★	
Maxicare North Carolina	16	39	28	86	89	84	78	85	89	89	92	88	88				
Maxicare North Carolina	6	42	31	79	84	88	70	85	77	88	88	87	86				
PARTNERS NHP of NC	25	44	19	87	91	87	87	90	85	91	94	92	89			●	
Prudential HealthCare HMO	23	40	21	82	85	85	75	87	72	87	87	83	84			●	
WellPath Select																	
South Dakota																	
Care Choices	26	47	23	84	97	93	91	90	89	98	94	93	95	★			
Community Health Plan Plus																	
Tennessee																	
Aetna U.S. Healthcare																	
American Healthcare Trust, Inc																	
Healthsource Tennessee, Inc.	13	38	29	81	91	87	84	82	87	90	89	90	87				
Heritage National Healthplan																	
Prudential HealthCare HMO	17	40	26	83	86	82	76	74	78	87	89	85	84				
Prudential HealthCare HMO	21	43	23	85	84	81	75	79	81	88	89	85	84			●	
United HealthCare of Tennessee	21	39	28	89	86	85	85	80	89	86	90	88	85				

Health Maintenance Organization (HMO) Plans by State (Also check POS Section)	Telephone number	Enrollment code		Your share of premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Plan name – location							
Texas							
Aetna U.S. Healthcare - Houston/San Antonio areas	800/537-9384	5B1	5B2	58.20	237.19	26.86	109.47
Aetna U.S. Healthcare - Dallas/Ft. Worth areas	800/537-9384	TS1	TS2	38.73	241.63	17.87	111.52
Certus HealthCare - Cameron/Hidalgo/Nueces area	888/423-7887	3Y1	3Y2	35.97	83.91	16.60	38.73
Exclusive Healthcare - Dallas area	800/456-9292	6E1	6E2	40.55	131.26	18.71	60.58
FHP NM - El Paso area	800/236-9477	P21	P22	26.78	69.90	12.36	32.26
FIRSTCARE - Waco area	800/884-4901	6U1	6U2	38.69	83.08	17.86	38.34
FIRSTCARE - West Texas	800/884-4901	CK1	CK2	90.92	193.92	41.96	89.50
Harris Methodist - Dallas/Ft. Worth areas	800/633-8598	SC1	SC2	46.22	185.49	21.33	85.61
HMO BLUE - West Texas - West Texas	806/798-6362	5Q1	5Q2	35.81	95.52	16.53	44.08
HMO Blue, SouthWest TX - Southwest Texas	800/638-6833	5R1	5R2	37.91	101.13	17.50	46.68
HMO Blue - Austin/Beaumont/Houston/San Antonio/S.TX	800/336-5696	4Y1	4Y2	36.57	96.99	16.88	44.76
HMO Blue - Dallas/Fort Worth/Tyler areas	800/554-6321	4Z1	4Z2	34.93	93.32	16.12	43.07
Humana Health Plan of Texas - Austin area	800/4-HUMANA	S51	S52	46.70	171.67	21.55	79.23
Humana Health Plan of Texas - Houston area	800/4-HUMANA	UE1	UE2	36.74	103.87	16.96	47.94
Humana Health Plan of Texas - San Antonio area	800/4-HUMANA	UR1	UR2	38.97	100.17	17.99	46.23
Humana Health Plan of Texas - Dallas area	800/4-HUMANA	UV1	UV2	43.88	142.79	20.25	65.90
Humana of Corpus Christi - Corpus Christi area	800/4-HUMANA	TX1	TX2	44.05	114.64	20.33	52.91
Kaiser Permanente - Dallas/Ft. Worth areas	972/458-5000	UK1	UK2	47.58	161.90	21.96	74.72
NYLCare Health Plans SW - Dallas/Ft. Worth/East & West Texas	972/791-3910	V21	V22	43.40	107.17	20.03	49.46
NYLCARE HP of the Gulf Coast - Houston area	713/624-5000	UM1	UM2	46.25	172.82	21.34	79.76
NYLCARE HP of the Gulf Coast - Austin/C.Christi/S.Antonio/Vict.	713/624-5000	ZE1	ZE2	35.14	91.45	16.22	42.21
NYLCARE HP of the Gulf Coast - Beaumont/Lufkin areas	713/624-5000	ZF1	ZF2	45.29	101.27	20.90	46.74
PacifiCare of Texas - S Ant/Hstn/Glvston/Da/Ft Wor/Glf Coast	800/825-9355	GF1	GF2	37.14	98.61	17.14	45.51
PCA Health Plans of Texas - Austin/Dallas/Hstn/S.Ant/C.Christi	800/568-4722	TW1	TW2	36.53	100.12	16.86	46.21
Principal Health Care of TX - Corpus Christi area	512/887-9003	T51	T52	52.05	188.87	24.02	87.17
Prudential HealthCare HMO - El Paso County	915/533-3944	6P1	6P2	40.35	88.79	18.62	40.98
Prudential HealthCare HMO - Austin area	512/323-0440	UN1	UN2	30.67	82.67	14.15	38.16
Prudential HealthCare HMO - Houston area	281/494-3000	UP1	UP2	35.74	107.40	16.49	49.57
Prudential HealthCare HMO - San Antonio area	210/366-1921	VX1	VX2	37.83	98.31	17.46	45.37
Scott and White - Austin/Bryan/ColSta./Killeen/Temple/Waco	254/298-3000	UF1	UF2	73.56	253.35	33.95	116.93
United HealthCare of Texas - Dallas/Ft. Worth areas	800/331-3566	U31	U32	44.63	143.57	20.60	66.26
WellChoice - San Antonio area	800/559-9355	3Z1	3Z2	33.80	87.88	15.60	40.56
Utah							
IHC - Northeastern/Northwestern Utah	800/538-5038	6S1	6S2	61.88	156.57	28.56	72.26

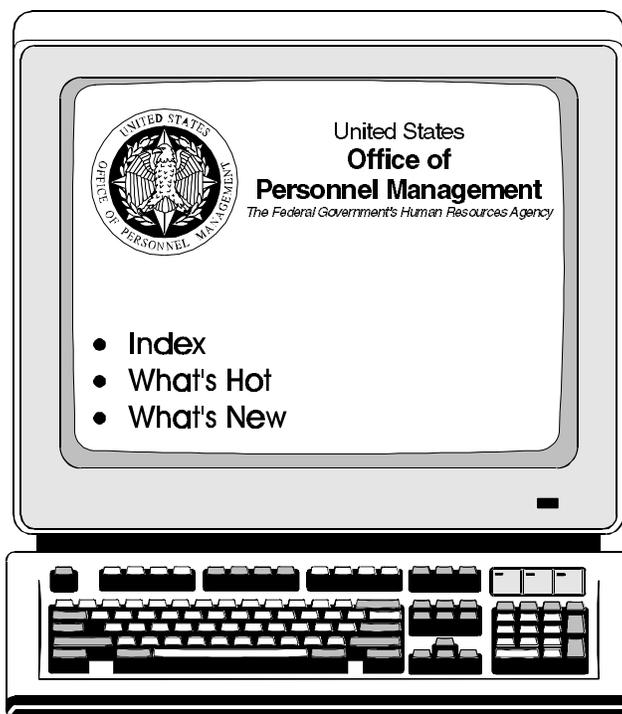
Health Maintenance Organization (HMO) Plans by State	Quality Indicators													Top rated plans	NCQA status	Web-site	
	% satisfied with plan			% rating the plan or care excellent, very good, and good													
		% Extremely satisfied		Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care				
			% Very satisfied														
	% Somewhat satisfied																
Plan name																	
Texas																	
Aetna U.S. Healthcare																	
Aetna U.S. Healthcare	17	42	29	87	87	84	80	80	91	84	87	83	82			★	
Certus HealthCare																	
Exclusive Healthcare																	
FHP NM	14	35	27	79	79	81	69	71	77	82	87	82	80				
FIRSTCARE																	
FIRSTCARE	29	35	24	91	91	85	77	81	89	89	91	86	87				
Harris Methodist	19	46	22	90	87	87	81	77	90	89	90	86	85			●	
HMO BLUE - West Texas																	
HMO Blue, SouthWest TX																	
HMO Blue																	
HMO Blue																	
Humana Health Plan of Texas																★	
Humana Health Plan of Texas	15	34	29	84	84	86	70	79	85	81	86	82	85			★	
Humana Health Plan of Texas	16	33	26	81	77	76	65	69	70	79	81	74	78			★	
Humana Health Plan of Texas																★	
Humana of Corpus Christi	20	36	25	81	82	77	61	73	76	84	87	80	81				
Kaiser Permanente	22	31	23	85	82	75	65	80	74	76	77	74	73			★	
NYLCare Health Plans SW	18	42	21	86	83	79	72	75	83	83	86	83	81			★	
NYLCARE HP of the Gulf Coast	19	37	25	86	85	84	75	76	83	84	88	85	83			●	
NYLCARE HP of the Gulf Coast	3	39	28	79	86	82	74	71	86	88	90	86	87			●	
NYLCARE HP of the Gulf Coast																●	
PacifiCare of Texas	20	35	26	85	79	80	72	57	72	76	81	75	73				
PCA Health Plans of Texas	22	37	24	87	86	80	77	78	89	85	88	83	83			★	
Principal Health Care of TX	17	44	20	79	92	88	83	80	85	86	92	81	84			★	
Prudential HealthCare HMO																★	
Prudential HealthCare HMO	18	39	22	86	82	79	66	75	72	80	83	80	78			★	
Prudential HealthCare HMO	20	37	25	89	82	83	73	68	76	81	83	80	79			★	
Prudential HealthCare HMO	32	37	21	87	88	89	81	84	87	86	88	85	84	★	★		
Scott and White	27	48	16	96	94	95	89	77	81	95	95	94	93			●	
United HealthCare of Texas	14	40	32	86	90	88	83	85	90	90	92	88	90			●	
WellChoice																	
Utah																	
IHC	12	41	24	83	89	90	87	83	91	91	94	92	89			★	

Health Maintenance Organization (HMO) Plans by State (Also check POS Section)	Telephone number	Enrollment code		Your share of premium			
		Self only	Self & family	Monthly		Biweekly	
				Self only	Self & family	Self only	Self & family
Plan name – location							
Utah (continued)							
PacifiCare of Utah - Wasatch Front/Washington County	800/377-4161	KU1	KU2	34.44	91.58	15.90	42.27
Vermont							
Community Health Plan - All of Vermont	800/597-3872	8M1	8M2	39.56	103.16	18.26	47.61
Harvard Community Hlth Plan - Southern Vermont	800/338-4247	681	682	78.70	279.00	36.32	128.77
MVP Health Plan - Bennington/Chittenden/Rutland/Wash. Cos.	888/687-6277	VW1	VW2	43.31	124.98	19.99	57.68
Virginia							
Aetna U.S. Healthcare - Northern Virginia area	800/537-9384	V81	V82	64.03	197.49	29.55	91.15
Aetna U.S. Healthcare - Richmond/Tri-City areas	800/537-9384	Z11	Z12	44.55	138.56	20.56	63.95
CapitalCare - Northern Virginia	800/680-9495	2G1	2G2	39.80	129.57	18.37	59.80
CIGNA HealthCare of VA - Southeastern Virginia	800/533-1708	W21	W22	42.01	93.66	19.39	43.23
CIGNA HealthCare of VA - Central Virginia	800/533-1708	W31	W32	44.04	99.15	20.33	45.76
CIGNA HlthCare Mid-Atlantic - Northern Virginia	800/541-7526	XF1	XF2	31.29	88.79	14.44	40.98
George Washington Univ HP-High - Fredericksburg/Washington, DC areas	301/941-2000	E51	E52	83.49	187.48	38.53	86.53
George Washington Univ HP-Std - Fredericksburg/Washington, DC areas	301/941-2000	E54	E55	36.97	80.60	17.06	37.20
Healthkeepers - Richmd/Cville/Frburg/HampRds/Roanok area	800/421-1880	X81	X82	38.98	101.90	17.99	47.03
Heritage National Healthplan - Bristol/Roanoke areas	888/649-2931	4T1	4T2	46.76	103.40	21.58	47.72
Kaiser Permanente - Washington, DC area	301/468-6000	E31	E32	42.82	114.73	19.76	52.95
MD-IPA - N.VA/Cntrl VA/Richmond/Tidewater/Roanoke	301/294-5100	JP1	JP2	42.84	103.03	19.77	47.55
NYLCare/Mid-Atlantic-High - N.VA/Fredericksburg/Richmond/Tri-Cities	800/635-3121	JN1	JN2	52.22	150.33	24.10	69.38
NYLCare/Mid-Atlantic-Std - N.VA/Fredericksburg/Richmond/Tri-Cities	800/635-3121	JN4	JN5	33.24	78.10	15.34	36.05
OPTIMA Health Plan - Peninsula/Southside Hampton Roads	757/552-7550	V91	V92	60.80	197.86	28.06	91.32
PARTNERS NHP of NC - Southwest Virginia	800/942-5695	EQ1	EQ2	45.40	102.15	20.95	47.14
Priority Health Care, Inc. - Southside Hampton Roads	757/431-5260	W71	W72	40.29	131.09	18.59	60.50
Prudential HealthCare HMO - Richmond/Tri-City areas	800/323-0467	V61	V62	33.09	89.34	15.27	41.23
QualChoice of Virginia - Charlottesville/N.VA/Rchmd/Roanoke/Shen Val	800/975-0975	2Q1	2Q2	44.25	151.50	20.42	69.92
Southern Health Services - Central Virginia	800/627-4872	5S1	5S2	33.96	91.69	15.67	42.32
Washington							
First Choice Health Plan - Greater Seattle area	800/783-7312	5G1	5G2	40.42	111.54	18.65	51.48
Group Health Coop-High - Most of Western Washington	206/448-4140	541	542	47.05	136.26	21.72	62.89
Group Health Coop-Std - Most of Western Washington	206/448-4140	544	545	35.87	83.03	16.55	38.32
Group Health Northwest - Central WA/Spokane/Colville/Pullman	800/497-2210	VR1	VR2	63.31	217.32	29.22	100.30
Health Maintenance of Oregon - Clark/Klickitat/Skamanian Counties	800/278-5331	6B1	6B2	45.03	99.70	20.78	46.01
Kaiser Permanente-High - Vancouver/Longview	503/813-2000	571	572	58.16	151.84	26.84	70.08
Kaiser Permanente-Std - Vancouver/Longview	503/813-2000	574	575	43.71	100.52	20.17	46.39

Health Maintenance Organization (HMO) Plans by State	Quality Indicators													Top rated plans	NCQA status	Web-site
	% satisfied with plan			% rating the plan or care excellent, very good, and good												
		% Extremely satisfied		Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care			
			% Very satisfied													
	% Somewhat satisfied															
Plan name																
Utah (continued)																
PacifiCare of Utah	13	41	32	87	86	85	78	74	79	87	90	86	80		●	
Vermont																
Community Health Plan															★	
Harvard Community Hlth Plan	25	43	20	91	93	91	87	88	88	92	95	89	88	★	★	
MVP Health Plan	14	45	25	83	96	92	81	91	85	95	96	95	96		●	
Virginia																
Aetna U.S. Healthcare	19	36	29	86	83	82	76	79	85	81	88	82	80		★	
Aetna U.S. Healthcare	17	41	23	87	89	83	73	85	89	86	89	83	85		●	
CapitalCare																
CIGNA HealthCare of VA	23	41	22	87	92	88	86	81	84	87	90	85	83		★	
CIGNA HealthCare of VA	23	45	23	83	89	88	80	83	86	89	92	88	87	★	★	
CIGNA HlthCare Mid-Atlantic	15	34	27	86	82	84	71	77	81	81	82	79	80		★	
George Washington Univ HP-High	23	42	23	92	91	80	80	83	82	89	91	85	88		●	
George Washington Univ HP-Std	12	40	27	88	81	81	74	74	79	83	83	82	82		●	
Healthkeepers	17	45	29	79	89	86	83	85	87	91	94	90	89	★	●	
Heritage National Healthplan																
Kaiser Permanente	17	35	28	88	81	77	77	74	75	81	86	79	78		★	
MD-IPA	19	41	27	88	90	83	78	80	91	90	91	86	87		●	
NYLCare/Mid-Atlantic-High	19	39	26	91	87	84	74	82	90	88	90	85	86		★	
NYLCare/Mid-Atlantic-Std	11	36	32	85	85	79	72	75	81	80	84	76	80		★	
OPTIMA Health Plan	20	43	23	86	90	85	84	83	89	92	94	90	89			
PARTNERS NHP of NC	25	44	19	87	91	87	87	90	85	91	94	92	89		●	
Priority Health Care, Inc.	14	42	28	90	94	88	90	88	90	93	95	93	92			
Prudential HealthCare HMO	16	35	32	86	90	83	74	83	85	86	90	87	85		●	
QualChoice of Virginia																
Southern Health Services															●	
Washington																
First Choice Health Plan																
Group Health Coop-High	23	41	20	88	89	86	77	83	79	85	88	84	81		★	
Group Health Coop-Std	16	43	26	88	87	85	79	84	77	85	89	85	84		★	
Group Health Northwest	16	43	27	84	95	95	83	84	85	88	88	86	88		●	
Health Maintenance of Oregon																
Kaiser Permanente-High	22	45	24	94	91	93	80	89	82	90	89	91	88	★	★	
Kaiser Permanente-Std	24	44	23	93	92	91	76	84	82	89	91	89	86	★	★	

Health Maintenance Organization (HMO) Plans by State (Also check POS Section)	Telephone number	Enrollment code		Your share of premium			
				Monthly		Biweekly	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Plan name – location							
Washington (continued)							
Kitsap Physicians Service-High - Kitsap/Mason/Jefferson Counties	800/552-7114	VT1	VT2	199.47	424.04	92.06	195.71
Kitsap Physicians Service-Std - Kitsap/Mason/Jefferson Counties	800/552-7114	VT4	VT5	53.65	121.25	24.76	55.96
NYLCare Northwest - Puget Sound/Most West WA/Parts East WA	800/654-6506	8N1	8N2	42.72	103.98	19.72	47.99
PacifiCare of Oregon - Clark County	800/932-3004	SS1	SS2	44.27	98.34	20.43	45.39
PacifiCare of Washington - Puget Sound/Most West WA/Parts East WA	800/932-3004	WB1	WB2	34.94	90.41	16.13	41.73
QualMed Oregon Health Plan - Clark/Cowlitz Counties	800/388-8335	AF1	AF2	47.04	152.71	21.71	70.48
QualMed WA Health Plan - Most of Washington	800/869-7165	TM1	TM2	45.57	133.97	21.03	61.83
SelectCare - Lower Columbia Basin	800/421-0644	SD1	SD2	43.32	111.82	19.99	51.61
West Virginia							
Advantage Health Plan-OH/WVA - Panhandle/N. Central/Charleston area	800/333-3930	QJ1	QJ2	40.16	98.39	18.54	45.41
Carelink Health Plans - Northern/Central/Southern West Virginia	800/348-2922	4C1	4C2	64.72	158.84	29.87	73.31
Health Plan Upper OH Valley - Northern/Central West Virginia	800/624-6961	U41	U42	65.46	212.66	30.21	98.15
HealthAssurance HMO - North Central/Panhandle	800/735-2202	6L1	6L2	47.03	166.66	21.71	76.92
PrimeONE - All of West Virginia	800/607-7461	9W1	9W2	46.34	161.20	21.39	74.40
SuperBlue HMO - Chas/Pkg/Mgtm/Beck/Clkb/Whlg/Lew/Fmt/Blu	800/391-4441	8T1	8T2	46.27	157.41	21.36	72.65
Wisconsin							
Compcare Health Services - Southeastern Wisconsin	414/226-6744	691	692	46.67	175.33	21.54	80.92
Compcare Health Services - Northcentral/Northwest Wisconsin	800/242-9635	6X1	6X2	44.52	153.08	20.55	70.65
DEAN HEALTH PLAN - South Central Wisconsin	800/279-1301	WD1	WD2	42.87	154.77	19.78	71.43
Family Health Plan - Milwaukee area	414/256-0040	WH1	WH2	54.32	203.28	25.07	93.82
Green Bay Hlth Protection Plan - Northeast Wisconsin	888/711-1444	4L1	4L2	46.57	160.12	21.49	73.90
Group Health Coop - Greater Dane and Jefferson Counties	608/251-3356	WJ1	WJ2	42.50	145.15	19.61	66.99
Group Hlth Coop/Eau Claire - West Central Wisconsin	715/836-8552	WT1	WT2	46.35	170.15	21.39	78.53
HealthPartners Classic-High - Pierce/St. Croix Counties	612/883-5000	531	532	41.07	127.90	18.95	59.03
HealthPartners Classic-Std - Pierce/St. Croix Counties	612/883-5000	534	535	32.99	87.58	15.23	40.42
HealthPartners Health Plan - West Central Wisconsin	612/883-5000	HQ1	HQ2	45.87	150.48	21.17	69.45
Humana Wisconsin Hlth Org. - Southeastern Wisconsin	800/4-HUMANA	X11	X12	58.68	194.68	27.08	89.85
Maxicare Wisconsin - Southern Wisconsin	800/375-6294	WG1	WG2	46.78	169.28	21.59	78.13
No. Ctrl Hlth Protection Plan - Central/Northcentral Wisconsin	800/826-9781	8R1	8R2	70.01	226.87	32.31	104.71
Physicians Plus HMO - South Central/Southeastern Wisconsin	608/282-8920	7P1	7P2	59.28	213.33	27.36	98.46
PrimeCare Health Plan, Inc. - Southeastern Wisconsin	414/443-4000	WK1	WK2	64.85	159.21	29.93	73.48
Unity Health Plans - Southern/Central Wisconsin	800/362-3310	W41	W42	45.71	158.49	21.10	73.15
Valley Health Plan - Western Wisconsin	715/832-3235	VH1	VH2	68.28	232.42	31.51	107.27

Health Maintenance Organization (HMO) Plans by State	Quality Indicators													Top rated plans	NCQA status	Web-site	
	% satisfied with plan			% rating the plan or care excellent, very good, and good													
		% Extremely satisfied		Coverage	Access to care	Access to care in an emergency	Choice of doctor	When sick, can get appointment	Seeing same doctor on most visits	Quality of care	Provider thorough and competent	Explanation of care	Results of care				
			% Very satisfied														
	% Somewhat satisfied																
	Plan name																
Washington (continued)																	
Kitsap Physicians Service-High	25	43	17	90	95	97	91	88	96	92	93	90	91				
Kitsap Physicians Service-Std	26	50	19	90	98	97	94	91	98	97	96	93	94	★			
NYLCare Northwest																	
PacifiCare of Oregon	12	48	24	80	87	90	82	81	89	87	91	86	85		●		
PacifiCare of Washington	17	37	32	82	88	86	78	79	86	87	92	86	80				
QualMed Oregon Health Plan	12	39	22	74	86	84	82	81	91	87	91	84	85		●		
QualMed WA Health Plan	15	39	23	79	92	90	86	86	92	95	94	92	92		●		
SelectCare	13	38	26	71	87	88	75	79	86	87	90	86	83				
West Virginia																	
Advantage Health Plan-OH/WVA	11	32	28	80	88	88	73	87	87	87	92	85	85				
Carelink Health Plans																	
Health Plan Upper OH Valley	18	43	23	82	90	83	80	85	92	90	93	86	88				
HealthAssurance HMO																	
PrimeONE																	
SuperBlue HMO																	
Wisconsin																	
Compcare Health Services	11	37	32	84	88	83	80	85	87	88	91	86	87				
Compcare Health Services																	
DEAN HEALTH PLAN																	
Family Health Plan	19	42	25	93	90	88	76	85	79	87	87	84	86		●		
Green Bay Hlth Protection Plan																	
Group Health Coop	30	39	27	95	95	91	80	88	86	92	93	90	88	★	★		
Group Hlth Coop/Eau Claire																	
HealthPartners Classic-High	19	46	23	87	91	90	84	83	79	90	88	85	86		★		
HealthPartners Classic-Std	25	45	16	92	92	87	83	85	87	90	92	85	89		★		
HealthPartners Health Plan	11	36	30	84	90	93	77	81	82	92	95	90	89		★		
Humana Wisconsin Hlth Org.	12	35	31	80	91	88	82	88	92	92	94	89	91				
Maxicare Wisconsin																	
No. Ctrl Hlth Protection Plan																	
Physicians Plus HMO																	
PrimeCare Health Plan, Inc.	14	42	23	82	89	89	80	84	90	89	92	91	88		★		
Unity Health Plans	12	41	26	80	88	86	72	81	81	93	93	91	92				
Valley Health Plan																	



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