

Plan Report Cards

Plans Offering Point of Service Product

(Pages 18 through 26)

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

Plans Offering a Point of Service Product Nationwide and by State (Also check HMO Section)	Telephone number	Enrollment code		Twice-Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
Plan name – location					
Nationwide					
Postmasters-Std - All states	703/683-5585	364	365	83.68	171.98
Arizona					
Health Plan of Nevada - Mohave County	702/871-0999	NM1	NM2	36.98	85.02
Arkansas					
American HMO - Most of Arkansas	800/333-3534	RB1	RB2	36.86	90.32
QCA Health Plan - Most of Arkansas	800/235-7111	8Q1	8Q2	45.12	119.86
Colorado					
HMO Colorado/Nevada - Most of Colorado	800/533-5643	L21	L22	41.72	104.28
Connecticut					
Blue Cross and Blue Shield-Std - All of Connecticut	800/438-5356	104	105	55.64	124.64
Physicians Health Services/CT - All of Connecticut	800/848-4747	DP1	DP2	81.20	308.90
District of Columbia					
Free State Health Plan - Washington, DC area	800/445-6036	LD1	LD2	47.74	172.20
Prudential HealthCare HMO - Washington, DC area	800/888-5447	JB1	JB2	46.12	101.54
United HealthCare Mid-Atlantic - Washington, DC/most of Maryland	410/277-9300	BL1	BL2	42.72	102.54
Georgia					
Blue Cross and Blue Shield-Std - Athens/Atl/Augusta/Col/Macon/Savannah	800/282-2473	104	105	55.64	124.64
Hawaii					
HMSA - All of Hawaii	808/948-6499	871	872	43.16	100.38
Illinois					
American HMO - Chicago area/Central/South/Western IL	800/242-7460	AC1	AC2	43.08	103.42
Indiana					
American HMO - Northwest Indiana	800/242-7460	AC1	AC2	43.08	103.42
Kansas					
Blue Cross and Blue Shield-Std - Most of Kansas	800/432-0379	104	105	55.64	124.64
Louisiana					
Blue Cross and Blue Shield-Std - New Orleans area	800/272-3029	104	105	55.64	124.64
Maxicare Louisiana - Baton Rouge/New Orleans areas	800/933-6294	JA1	JA2	37.52	87.32
Maryland					
Free State Health Plan - All of Maryland	800/445-6036	LD1	LD2	47.74	172.20
Prudential HealthCare HMO - Most of Maryland	800/888-5447	JB1	JB2	46.12	101.54
United HealthCare Mid-Atlantic - Most of Maryland/Washington, DC	410/277-9300	BL1	BL2	42.72	102.54
Massachusetts					
Blue Chip, Coord Hlth Partners - Southeastern Massachusetts	401/459-5500	DA1	DA2	44.32	133.14

Plans Offering a Point of Service Product Nationwide and by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all plans offering a Point of Service product in heading)													Top rated plans	Accreditation status NCQA JCAHO	Web site
	% satisfied with plan			Coverage (87%)	Access to care (91%)	Access to care in an emergency (87%)	Choice of doctor (84%)	When sick, can get appointment (82%)	Seeing same doctor on most visits (89%)	Quality of care (91%)	Provider thorough and competent (94%)	Explanation of care (90%)	Results of care (90%)			
Plan name																
Nationwide																
Postmasters-Std																
Arizona																
Health Plan of Nevada	9	32	31	●	○	○	○	○	○	○	○	○	○		●	
Arkansas																
American HMO	19	32	27	○	●	●	○	●	●	●	●	●	●			
QCA Health Plan																
Colorado																
HMO Colorado/Nevada*	19	36	34	●	●	●	●	●	●	●	●	●	●		●	
Connecticut																
Blue Cross and Blue Shield-Std															★	
Physicians Health Services/CT	24	41	26	●	●	●	●	●	●	●	●	●	●	✓	●	
District of Columbia																
Free State Health Plan	16	50	24	●	●	●	●	●	●	●	●	●	●	✓	●	
Prudential HealthCare HMO	8	37	29	●	○	○	○	●	●	○	○	○	○		●	
United HealthCare Mid-Atlantic*	16	38	28	●	○	○	○	●	●	●	○	○	○			
Georgia																
Blue Cross and Blue Shield-Std															★	
Hawaii																
HMSA	20	43	29	●	●	●	●	●	●	●	●	●	●	✓		
Illinois																
American HMO	4	32	30	○	○	○	○	○	○	○	○	○	○			
Indiana																
American HMO	4	32	30	○	○	○	○	○	○	○	○	○	○			
Kansas																
Blue Cross and Blue Shield-Std																
Louisiana																
Blue Cross and Blue Shield-Std																
Maxicare Louisiana	18	41	28	●	○	●	●	○	●	●	●	●	●			
Maryland																
Free State Health Plan	16	50	24	●	●	●	●	●	●	●	●	●	●	✓	●	
Prudential HealthCare HMO	8	37	29	●	○	○	○	●	●	○	○	○	○		●	
United HealthCare Mid-Atlantic*	16	38	28	●	○	○	○	●	●	●	○	○	○			
Massachusetts																
Blue Chip, Coord Hlth Partners	14	41	34	●	●	●	●	●	●	●	●	●	●		●	

*1997 Survey data

Plans Offering a Point of Service Product Nationwide and by State (Also check HMO Section)	Telephone number	Enrollment code		Twice-Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
Plan name – location					
Massachusetts (continued)					
Blue Cross and Blue Shield-Std - All of Massachusetts	800/433-7766	104	105	55.64	124.64
United HealthCare New England - All of Massachusetts	800/422-1404	VF1	VF2	60.82	171.04
Minnesota					
Blue Cross and Blue Shield-Std - All of Minnesota	800/859-2128	104	105	55.64	124.64
Nebraska					
GEHA Benefit Plan - Omaha area	800/821-6136	311	312	72.50	146.42
Nevada					
Health Plan of Nevada - Las Vegas/Reno areas	702/871-0999	NM1	NM2	36.98	85.02
HMO Colorado/Nevada - Most of Nevada	800/438-5270	VS1	VS2	47.06	128.92
New Jersey					
Blue Cross and Blue Shield-Std - All of New Jersey	800/624-5078	104	105	55.64	124.64
GHI Health Plan - Northern New Jersey	201/623-6000	801	802	46.40	143.20
New York					
Blue Cross and Blue Shield-Std - NYC/LI/Rocklnd/Wstchstr/Mid-Hudson	800/522-5566	104	105	55.64	124.64
GHI Health Plan - All of New York	212/501-4444	801	802	46.40	143.20
Physicians Health Svcs of NY - NYC/LI/Dtchs/Orng/Putnm/Rklnd/Wschs	800/848-4747	PD1	PD2	119.48	368.00
North Carolina					
QualChoice of North Carolina - Northwestern North Carolina	800/816-0911	7Q1	7Q2	42.38	103.18
North Dakota					
Blue Cross and Blue Shield-Std - Fargo/Moorehead area	800/548-4026	104	105	55.64	124.64
Ohio					
Blue Cross and Blue Shield-Std - Cincinnati area	888/818-4767	104	105	55.64	124.64
HealthFirst, Inc. - North Central Ohio	800/858-1472	RF1	RF2	45.90	148.16
Oklahoma					
Blue Cross and Blue Shield-Std - Lawton/OK City/Tulsa/Other areas	800/722-3130	104	105	55.64	124.64
Pennsylvania					
Free State Health Plan - Southern Pennsylvania	800/445-6036	LD1	LD2	47.74	172.20
Penn State Geisinger HlthPlan - Central/Northeastern Pennsylvania	717/271-8760	N91	N92	33.82	103.16
Puerto Rico					
PCA Health Plans/Puerto Rico - All of Puerto Rico	787/282-7900	5P1	5P2	34.62	92.44
Triple-S - All of Puerto Rico	787/749-4777	891	892	42.60	91.48
United HealthCare Puerto Rico - All of Puerto Rico	787/782-5792	7U1	7U2	36.34	78.38
Rhode Island					
Blue Chip, Coord Hlth Partners - All of Rhode Island	401/459-5500	DA1	DA2	44.32	133.14

Plans Offering a Point of Service Product Nationwide and by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all plans offering a Point of Service product in heading)													Top rated plans	Accreditation status NCQA JCAHO	Web site		
	% satisfied with plan			Coverage (87%)	Access to care (91%)	Access to care in an emergency (87%)	Choice of doctor (84%)	When sick, can get appointment (82%)	Seeing same doctor on most visits (89%)	Quality of care (91%)	Provider thorough and competent (94%)	Explanation of care (90%)	Results of care (90%)					
																	% Extremely satisfied	% Very satisfied
Plan name																		
Massachusetts (continued)																		
Blue Cross and Blue Shield-Std																	●	
United HealthCare New England*	25	40	27	●	●	●	●	●	●	●	●	●	●	✓		★		
Minnesota																		
Blue Cross and Blue Shield-Std																		
Nebraska																		
GEHA Benefit Plan																		
Nevada																		
Health Plan of Nevada	9	32	31	●	○	○	○	○	○	○	○	○	○				●	
HMO Colorado/Nevada	21	49	23	●	●	●	●	●	●	●	●	●	●	✓		●		
New Jersey																		
Blue Cross and Blue Shield-Std																		
GHI Health Plan	16	36	34	○	●	●	○	●	●	●	●	●	●					
New York																		
Blue Cross and Blue Shield-Std																	●	
GHI Health Plan	16	36	34	○	●	●	○	●	●	●	●	●	●					
Physicians Health Svcs of NY																	●	
North Carolina																		
QualChoice of North Carolina																		
North Dakota																		
Blue Cross and Blue Shield-Std																		
Ohio																		
Blue Cross and Blue Shield-Std																	★	
HealthFirst, Inc.																	★	
Oklahoma																		
Blue Cross and Blue Shield-Std																		
Pennsylvania																		
Free State Health Plan	16	50	24	●	●	●	●	●	●	●	●	●	●	✓		●		
Penn State Geisinger HlthPlan	24	44	20	●	●	●	●	●	●	●	●	●	●			★		
Puerto Rico																		
PCA Health Plans/Puerto Rico																		
Triple-S	20	59	16	●	●	●	●	●	●	●	●	●	●	✓				
United HealthCare Puerto Rico																		
Rhode Island																		
Blue Chip, Coord Hlth Partners	14	41	34	●	●	●	●	●	●	●	●	●	●			●		

*1997 Survey data

Plans Offering a Point of Service Product Nationwide and by State (Also check HMO Section)		Enrollment code		Twice-Biweekly Premium Your Share	
		Self only	Self & family	Self only	Self & family
Plan name – location	Telephone number				
Rhode Island (continued)					
United HealthCare New England - All of Rhode Island	800/422-1404	VF1	VF2	60.82	171.04
Texas					
HMO Texas, L.C. - Houston/Beaumont areas	713/952-6868	2T1	2T2	36.90	92.10
Virginia					
Prudential HealthCare HMO - Washington, DC area/Northern Virginia	800/888-5447	JB1	JB2	46.12	101.54
West Virginia					
Free State Health Plan - Northeastern West Virginia	800/445-6036	LD1	LD2	47.74	172.20

Plans Offering a Point of Service Product Nationwide and by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average, ○ below average (Numeric average for all plans offering a Point of Service product in heading)											Top rated plans	Accreditation status NCQA JCAHO	Web site			
	% satisfied with plan			Coverage (87%)	Access to care (91%)	Access to care in an emergency (87%)	Choice of doctor (84%)	When sick, can get appointment (82%)	Seeing same doctor on most visits (89%)	Quality of care (91%)	Provider thorough and competent (94%)				Explanation of care (90%)	Results of care (90%)	
																	% Extremely satisfied
Plan name																	
Rhode Island (continued)																	
United HealthCare New England*	25	40	27	●	●	●	●	●	●	●	●	●	●	✓	★		
Texas																	
HMO Texas, L.C.																	
Virginia																	
Prudential HealthCare HMO	8	37	29	●	○	○	○	●	●	○	●	○	○		●		
West Virginia																	
Free State Health Plan	16	50	24	●	●	●	●	●	●	●	●	●	●	✓	●		

*1997 Survey data

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
Nationwide										
Postmasters-Std	36	\$10	None	None	\$350	\$300/\$600	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										
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250	
Physicians Health Services/CT	DP	\$10	None	None	None	\$300/\$750	20%	20%	None	
District of Columbia										
Free State Health Plan	LD	\$5	None	None	None	\$200/\$400	20%	20%	None	
Prudential HealthCare HMO	JB	\$5	None	None	None	\$150/\$300	20%	20%	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	
Hawaii										
HMSA	87	20%	None	None	None	\$250/NA	30%	30%	None	
Illinois										
American HMO	AC	None	None	None	None	\$200/\$600	30%	None	None	
Indiana										
American HMO	AC	None	None	None	None	\$200/\$600	30%	None	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	
Maryland										
Free State Health Plan	LD	\$5	None	None	None	\$200/\$400	20%	20%	None	
Prudential HealthCare HMO	JB	\$5	None	None	None	\$150/\$300	20%	20%	None	
United HealthCare Mid-Atlantic	BL	\$5	None	None	None	\$250/\$750	20%	20%	None	
Massachusetts										
Blue Chip, Coord Hlth Partners	DA	\$5	None	None	None	\$250/\$500	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									
Massachusetts (continued)									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
United HealthCare New England	VF	\$10	None	None	None	\$200/\$400	20%	20%	None
Minnesota									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
Nebraska									
GEHA Benefit Plan	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
New York									
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 Svcs of NY	PD	\$10	None	None	None	\$300/\$750	20%	20%	None
North Carolina									
QualChoice of North Carolina	7Q	\$10	None	None	None	\$300/\$750	30%	30%	None
North Dakota									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
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
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
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									
Blue Chip, Coord Hlth Partners	DA	\$5	None	None	None	\$250/\$500	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									
Rhode Island (continued)									
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									
Prudential HealthCare HMO	JB	\$5	None	None	None	\$150/\$300	20%	20%	None
West Virginia									
Free State Health Plan	LD	\$5	None	None	None	\$200/\$400	20%	20%	None