
The **1999** Guide to Federal Employees Health Benefits Plans

Certain Temporary Employees

Those eligible to enroll in the FEHB Program under 5 U.S.C. 8906a



United States
Office of
Personnel
Management

Retirement and
Insurance
Service

RI 70-8
Revised November 1998

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 almost 300 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

Table of Contents

| | Page |
|--|------|
| FEHB and You | 1 |
| Program Features | 4 |
| Patient Bill of Rights and Responsibilities | 5 |
| Definitions and Explanations | 6 |
| Your Links to Information | |
| 1999 FEHB Web Site | 8 |
| Employee Express | 8 |
| Quality Indicators | |
| Accreditation | 9 |
| 1998 Customer Satisfaction Survey Results | 10 |
| A Word About Medicare | 11 |
| Plan Report Cards | |
| Nationwide Managed Fee-for-Service Plans | 13 |
| Plans Offering a Point of Service Product | 17 |
| Health Maintenance Organization Plans | 27 |

Things to Remember

- A number of plans withdrew from the FEHB Program.
 Make sure your plan will be offered in 1999
 - Be aware of 1999 benefit changes
 - Check the 1999 premium

The information in the 1999 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 plans' brochure.

FEHB and You

The Federal Employees Health Benefits (FEHB) Program can help you meet your health care needs. Federal employees, retirees and their survivors enjoy the widest selection of health plans in the country. You can choose from among Managed Fee-for-Service (FFS) plans, regardless of where you live, or Plans offering a Point of Service (POS) Product and Health Maintenance Organizations (HMO) if you live (or sometimes if you work) within the area serviced by the plan. (See page 6 for definitions.)

Some FFS plans are open to all enrollees, but others require that you join the organization that sponsors the plan. Some plans limit enrollment to certain employee groups. Membership requirements and/or limitations also apply to any POS product the FFS plan may be offering.

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-approval of hospital stays, the use of primary care providers as “gatekeepers” to coordinate your medical care, and networks of physicians and other providers.

You are fortunate to be able to choose from among many different health plans competing for your business. Use this Guide to compare the costs, benefits, and features of different plans. The plan brochures tell you what services and supplies are covered and the level of coverage. Look over the brochures carefully, especially the Changes page of your current plan to see how benefits have changed from last year. You can get brochures from the health plans or your human resource office. They are also available on our

web site at www.opm.gov/insure. When it comes to your health care, the best surprise is no surprise.

Choosing a plan

Cost — certainly the premium you pay is an important consideration, but there are some other things you should consider. When thinking about premiums, what can you afford biweekly or monthly? Should you enroll in a High Option – and pay High Option premiums – if a Standard Option would do?

If you need to go to the hospital, how much will you have to pay? Do you know how much you will pay for an emergency room visit? If you have children, what will it cost you for a well-child care visit?

Do you have to pay a deductible for the services you might use? Your share of medical expenses is either a coinsurance (a percentage of the bill) or a copayment (a fixed dollar amount). Which option do you prefer and what does the plan require? Does the plan limit the dollar amount it will pay for certain services?

Coverage — check to see if the plan offers the services you think you might need. If you’re 65 or over, how does the plan coordinate coverage with Medicare? If you regularly see an allergist, do you pay extra for the allergy serum? Does the plan offer a pre-natal program? Given the trend toward reducing hospital stays, will your plan pay for home health care? Because health care is expensive, pay attention to the plan’s catastrophic coverage to see how you are protected. See if there are limits on the number of visits for the services you need.

FEHB and You

Choosing a plan (continued)

How the plan works — if predictable cost, comprehensive benefits, no paperwork, and a coordinated approach to health care are high priorities, consider a Health Maintenance Organization (HMO). Most HMOs require you to select a doctor to act as your primary care physician, or PCP, who refers you to specialists. If you don't use a plan doctor, the plan usually will not pay for services, unless it is an emergency.

A Plan offering a Point of Service (POS) Product also has rules about doctor choice and access to specialists, but you can choose any doctor you like and see specialists without referrals if you agree to pay more.

If you are willing to pay a little more in total costs for the widest choice of doctors, a Fee-for-Service (FFS) plan might be for you. FFS plans let you choose your own doctor and allow you to see specialists without a referral. Most FFS plans have Preferred Provider Organizations (PPO) that save you money if you use these providers.

Some plans offer 24-hour medical advice lines to help you make health decisions. These programs try to keep you healthy and avoid unnecessary – and potentially costly and time consuming – medical treatment.

Satisfaction — the experience of FEHB members form the satisfaction ratings in this Guide. If you're considering joining a FFS plan, chances are you'll file a claim. How quickly does the plan process claims? Will the plan be responsive to your questions? As an HMO enrollee, you might be most interested in how the plan is rated in access to care and choice of doctors. Ask the plan for its satisfaction ratings for the past few years. Have the ratings changed much? Ask your doctor's office about experiences with different health plans.

Accreditations — HMO accreditations reflect the independent evaluations of nationally-recognized organizations. Plans willing to go through an accreditation review show a commitment to continuous quality improvement and accountability.

FEHB and You

Getting the most from a plan

Within any plan, there are things you can do to minimize your out-of-pocket costs and make the plan work best for you.

Cost — an easy way to save money is to use your plan’s mail order drug program, if it has one. Request generic drugs instead of brand name drugs. Almost all FFS Plans have Preferred Provider Organizations (PPO, see definitions). Using a PPO will reduce your out-of-pocket expenses. If you do not use a PPO provider, your plan will base its payment on a “usual and customary” allowance which may be less than the actual billed charge. This means you might have to pay the difference. You can reduce the chance of this happening by discussing fees in advance with your provider. Remember that plans set their own allowances.

It is also important to note that all of the services provided in a PPO hospital may not be covered by PPO arrangements. Room and board will be covered, but

the anesthesia and radiology services may not be. The only way to find out is to ask ahead of time.

Quality — talk openly with your health plan and providers about the kind of quality you want. Is your HMO rated by a national accrediting organization? Ask your surgeon how frequently (s)he performs the procedure you’re considering and how the patients are doing. If you’re pregnant, ask your obstetrician the percentage of cases in which (s)he performs a cesarian section. Is your doctor proposing a radical approach to treatment when a more conservative one is just as effective? Does your doctor tell you about possible drug interactions with you when prescribing a new medication?

No one has a greater stake in your health than you. Understand how your plan works and don’t be shy about asking questions. An informed consumer is a better decision maker.



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

Program Features

Some of our important Program features are:

No waiting periods. Your human resource office or retirement system sets the effective date of your coverage. You can use your FEHB benefits as soon as your coverage is effective — there are no waiting periods, required medical examinations 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



Group benefits and premiums. You pay the total cost of your premium. There is no Government contribution.

Salary deduction. The premiums in the Plan Report Cards beginning on page 13 show the amount that will be withheld from your salary beginning in January 1999.

Annual enrollment opportunities. Each year you have the opportunity to enroll or change plans. The 1998 Open Season is from November 9 through December 14, during which you may enroll if you are eligible and not now enrolled, change plans or options, or change from self only to self and family. (You may change from self and family to self only or disenroll at any time.)

Only temporary employees who have completed one year of current continuous employment, excluding any break in service of five days or less, are eligible to enroll in the FEHB Program. If you are not eligible now, you will have the opportunity to enroll within 31 days after becoming eligible.



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

- for you and your family if you change to a non-temporary appointment.

If you are then entitled to receive the Government contribution toward your insurance premium, you may enroll or change to another plan or option within 31 days after changing to the non-temporary appointment.

A decision to enroll or not to enroll now, as a temporary employee, will not affect any future eligibility in a non-temporary appointment or to continue FEHB during retirement.

- for your former spouse if you divorce and he or she has a qualifying court order (see your human resource office for more information),
- 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 human resource office).

Coverage after FEHB ends. The FEHB Program offers either temporary continuation of FEHB coverage (TCC) 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 he or she does not have a qualifying court order (see your human resource office for more information).

If you lose coverage under the FEHB Program, you should automatically receive a Certificate of Group Health Plan Coverage from the last FEHB Plan to cover you. If not, the plan must give you one on request. This certificate may be important to qualify for benefits if you join a non-FEHB plan.

Patient Bill of Rights and Responsibilities

The Patient Bill of Rights and Responsibilities spells out recommendations made by the President's Advisory Commission on Consumer Protection and Quality in the Health Care Industry. These recommendations promote and ensure health care quality and protect health care consumers. The President signed an Executive memorandum directing us (the Office of Personnel Management) to take steps to bring the FEHB Program into contractual compliance with these recommendations.

We are pleased to report that most FEHB plans already comply with the Commission's Patient Bill of Rights and Responsibilities. For 1999, you can expect all of the following from your FEHB plan:

- Direct access to women's health care providers for routine and preventative women's health care services.
- Coverage of emergency department services for screening and stabilization without authorization if you have reason to believe your life is endangered or you would be seriously injured or disabled.

- Direct access to a qualified specialist within your network of providers if you have complex or serious medical conditions that need frequent specialty care. Authorizations, when required by a plan, will be for an adequate number of direct access visits under an approved treatment plan.
- Extensive information about plan characteristics and performance, provider network characteristics, and care management.
- The elimination of "gag rules" in provider contracts that could limit communication about medically necessary treatment.

The health care system works best when enrollees take the time to become informed. As responsible consumers, you should:

- Read and understand your health benefits coverage, limitations, and exclusions, health plan processes, and procedures to follow when seeking care.
- Work with your physician in developing and carrying out a treatment plan.
- Practice healthy habits.

Definitions and Explanations

Brochure — A plan’s description of benefits, limitations, exclusions, and definitions under the FEHB Program. You can get brochures from the health plans. They are also available on our web site at www.opm.gov/insure.

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 in particular geographic or service areas. HMOs coordinate the health care services you receive. Your eligibility to enroll in an HMO is determined by where you live or, for some plans, where you work. Some HMOs have agreements with providers in other service areas for non-emergency care if you travel or are away from home for extended periods.

- The HMO provides a comprehensive set of 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 medical group to be your primary care provider (PCP). Your PCP takes care of most of your medical needs. In many HMOs, generally 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 generally not covered.

Definitions and Explanations

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 help control costs by managing some aspects of patient care. Most also provide access to PPOs.

Preferred Provider Organization (PPO) — A FFS option where you can choose plan-selected providers who have agreements with the plan. When you use a PPO provider, you pay less money out-of-pocket for medical service than when you use a non-PPO provider.

Plans offering a Point of Service (POS) Product — A product offered by an HMO or FFS plan that has features of both. In an HMO, the POS product lets you use providers who are not part of the HMO network. However, there is a greater cost associated with choosing these non-network providers. You usually

pay deductibles and coinsurances that are substantially higher than the payments when you use a plan provider. You will also need to file a claim for reimbursement, like in an FFS plan. The HMO plan wants you to use its network of providers, but recognizes that sometimes enrollees want to choose their own provider.

In an FFS plan, the plan's regular benefits include deductibles and coinsurance. But in some locations, the plan has set up a POS network of providers similar to what you would find in an HMO. The plan encourages you to use these providers, usually by waiving the deductibles and applying a copayment that is smaller than the normal coinsurance. Generally, there is no paperwork when you use a network provider.

Provider — As used in this Guide and plan brochures, a provider means an individual or institution that provides medical or health services, such as doctors, hospitals, nurse-midwives, or therapists. "Covered" providers are those the plan will reimburse.

Your Links to Information

1999 FEHB Web Site — www.opm.gov/insure

Our 1999 FEHB web site gives current and valuable information to help you choose a health plan. Visit us at www.opm.gov/insure.

You will find even more information on our site this year. The new Health Plan Profiler (HPP) lets you view and print summary information about health plans. Enrollees in some states can use a new interactive decision tool to narrow the health plan search.

You can download and print plan brochures and other materials, access definitions by clicking hyperlinks, and use automated links to navigate to other sites. When you visit www.opm.gov/insure you will see these choices and more:

- **1999 Plan Information** – gives you access to general information about plans, plan quality indicators (including detailed survey results which are not printed in this Guide), plan brochures, and information about how to choose a plan. You can link to other web sites with valuable information about health plans, including those plans participating in the FEHB Program. You also can view, download and print the **Guides to Federal Employees Health Benefits Plans**.

The **Health Plan Profiler** is an easy-to-use web tool that lets you create plan profiles and summaries. You also can link to FEHB plan web sites from the Health Plan Profiler. Plans that have a  in the column labeled “Web site” in this Guide have their own web site.

- **Annuitant Information** – gives you general information about Open Season for annuitants as well as new features available to retirees, including how to make Open Season changes through the Internet. You can also link to the Medicare web site.
- **Patient Bill of Rights** – gives you information about the three objectives of the Patient Bill of Rights and the eight principle areas of rights and responsibilities. You can also link to the full text of the Patient Bill of Rights and related background information.
- **Frequently Asked Questions** – gives you answers to questions about premiums, Employee Express, enrollment, family members, temporary continuation of coverage (TCC), switching plans, retirement and other topics of interest.

Employee Express



Employee Express is a user-friendly automated system that allows some Federal employees to make changes to their health insurance, as well as Thrift Savings Plan, financial allotments, deposit of net pay, home address, and state and Federal taxes. Employees can access Employee Express using a touch-tone telephone, a personal computer or computer kiosk and avoid the need to submit forms. Employee Express saves time and is accessible 24-hours a day, 7 days a week. If you are unsure whether you can use Employee Express, contact your human resource or payroll office. You may visit Employee Express at www.employeeexpress.gov or link to it from our web site.

Quality Indicators

Accreditation

We encourage all FEHB plans to get accreditation from national accrediting organizations. These organizations evaluate health plans and health care organizations and confer accreditation, much like educational accrediting organizations confer accreditation on schools. We have listed the accreditation status of the FEHB plans that requested review from two large, nationally-recognized accrediting organizations — NCQA and JCAHO.

National Committee for Quality Assurance (NCQA)

The NCQA accreditation process evaluates how well an HMO 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.

- ★ **Full Accreditation** 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** 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 their accreditation status should be changed.
- ◐ **Provisional Accreditation** 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** indicates that a plan was reviewed but did not qualify for any of the above categories.

Joint Commission on Accreditation of Healthcare Organizations (JCAHO)

The JCAHO accreditation process evaluates an HMO's level of performance in key functional areas, such as care and treatment of patients, patient rights, improving organizational performance, and organizational ethics. JCAHO standards set performance expectations about the quality of patient care.

- ★ **Accreditation With Commendation** is granted to those plans that have demonstrated exemplary performance in complying with JCAHO standards.
- **Accreditation** is granted when a plan has demonstrated acceptable compliance with JCAHO standards.
- ◐ **Accreditation With Recommendations For Improvement** is granted when a plan receives at least one recommendation addressing insufficient or unsatisfactory compliance in a specific performance area.
- ⊗ **Not Accredited** indicates a plan has been denied accreditation because of significant noncompliance with JCAHO standards, or a plan's accreditation is withdrawn by JCAHO, or the plan voluntarily withdrew from the accreditation process.

Note: This Guide does not show an accreditation status for every plan. There may be various reasons why you won't find an accreditation symbol for a plan; check with the plan for specific information.

You may call a plan for more information about their accreditation status or call NCQA toll free at (888) 275-7585 or JCAHO at (630) 792-5800. You may also visit NCQA's web site at www.ncqa.org or JCAHO's web site at www.jcaho.org. You can link to either site from our web site at www.opm.gov/insure.

Quality Indicators

1998 Customer Satisfaction Survey Results

Each year we ask a sample of Federal enrollees to rate their satisfaction with their plans. We know this is an important consideration for most people when choosing between plans. Ratings are included in this Guide for most FEHB plans.

If a plan is not rated, 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.

The Ratings. We survey enrollees and ask them to rate various aspects of their health plan on a five point scale of *poor*, *fair*, *good*, *very good*, and *excellent*. Plans that enrollees rated significantly better than average in any category have a ●, average ratings get a ◐, and significantly below average get a ○. The average rating for all plans of the same type is shown in the column heading.

For more detailed information about ratings, visit our web site at www.opm.gov/insure.

The categories shown in this Guide were chosen because of their importance to most people in selecting a plan (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,
- Getting claims processed quickly (FFS only),
- Quality of care (from doctors and other medical professionals), and
- Results of care.

Overall Satisfaction. We also asked enrollees about their **overall** satisfaction with their health plan.

A bar graph for each plan shows the percentage of plan enrollees who indicated they were *extremely satisfied*, *very satisfied* or *satisfied*.

Example:

| | | |
|----|----|----|
| 19 | 45 | 22 |
|----|----|----|

In the example, 19% of respondents are *extremely satisfied*, 45% are *very satisfied*, and 22% are *satisfied*. The numbers in the bar add to 86, meaning 86% of respondents were at least satisfied with the plan. The remainder were less than satisfied with the plan overall.

Plans with an overall satisfaction score that is significantly higher than the average overall score are identified with a ✓ in the column labeled “Top rated plans”.

A Word About Medicare

Most Federal employees aren't yet eligible for Medicare, but many of us have friends or relatives who are. The Balanced Budget Act of 1997 (P.L. 105-33) expanded Medicare's health plan options with the creation of Medicare+Choice. Beginning in 1999, Medicare beneficiaries can remain in the original Medicare plan or choose to get their Medicare benefits from an array of other Medicare+Choice options. These options include managed care plans such as HMOs and PPOs, as well as Private FFS plans and Medical Savings Accounts (MSAs). Medicare benefi-

ciaries will receive information about these new choices this fall, or can check Medicare's web site at www.medicare.gov. If a friend or relative asks you about these new choices, they need to know that they don't have to make any change. If they want to change and have an employer-sponsored health care policy, they should first talk with their former employing office. Former Federal employees should call their retirement system before making any change, especially if they are considering suspending their FEHB coverage.

Choosing a Health Plan?

DID YOU KNOW?

About 58,000 Americans are waiting for organ transplants, and about 4,000 die each year while waiting.

There is *no* cost to your family when you become an organ donor.

Your decision to become an organ and tissue donor *will not* affect your medical care because every effort is made to save your life before donation occurs.

A national system is in place to ensure fair distribution of organs without regard to race, gender, age, income or celebrity status.

All major religious groups in the U.S. approve of and support organ and tissue donation.

To be an organ and tissue donor, even if you've put your wishes in writing, you must tell your family members *now* so they can carry out your decision later.

Organ & Tissue DONATION



©Coalition on Donation

Share Your Life.

SIGN YOUR DONOR CARD.

Share Your Decision.SM

TELL YOUR FAMILY.

For a free brochure and donor card, call the
Coalition on Donation at 1-888-90-SHARE
(1-888-907-4273) or visit the
U.S. Department of Health & Human Services web site:
www.organdonor.gov

Plan Report Cards

Nationwide Managed Fee-for Service Plans

(Pages 14 through 16)

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

| Nationwide Managed Fee-for-Service Plans | | | Enrollment code | | Total Monthly Premium | | Total Biweekly Premium | | |
|---|---------------|---|----------------------------|-----------------------------|--------------------------------------|----------------------|---------------------------------------|----------------------|------------------------------|
| | | | Plan name | Telephone number | Web- site | Self only | Self & family | Self only | Self & family |
| Plans open to all | | | | | | | | | |
| Alliance Health Plan | 202/939-6325 |  | YQ1 | YQ2 | 291.24 | 617.44 | 134.42 | 284.97 | |
| APWU Health Plan | 800/222-2798 |  | 471 | 472 | 235.65 | 517.14 | 108.76 | 238.68 | |
| Blue Cross and Blue Shield Service Benefit Plan-High | local phone # |  | 101 | 102 | 293.87 | 628.36 | 135.63 | 290.01 | |
| Blue Cross and Blue Shield Service Benefit Plan-Std* | local phone # |  | 104 | 105 | 216.41 | 482.54 | 99.88 | 222.71 | |
| GEHA Benefit Plan* | 800/821-6136 |  | 311 | 312 | 234.67 | 506.13 | 108.31 | 233.60 | |
| Mail Handlers-High | 800/410-7778 |  | 451 | 452 | 240.39 | 507.04 | 110.95 | 234.02 | |
| Mail Handlers-Std | 800/410-7778 |  | 454 | 455 | 166.12 | 360.53 | 76.67 | 166.40 | |
| NALC | 703/729-4677 |  | 321 | 322 | 249.60 | 533.39 | 115.20 | 246.18 | |
| Postmasters-High | 703/683-5585 | | 361 | 362 | 406.97 | 878.09 | 187.83 | 405.27 | |
| Postmasters-Std* | 703/683-5585 | | 364 | 365 | 246.78 | 533.82 | 113.90 | 246.38 | |
| Plans open only to specific groups | | | | | | | | | |
| Association Benefit Plan | 800/634-0069 | | 421 | 422 | † | † | † | † | |
| Foreign Service | 202/833-4910 |  | 401 | 402 | 220.63 | 536.47 | 101.83 | 247.60 | |
| Panama Canal Area | 504/566-3501 | | 431 | 432 | 199.46 | 432.58 | 92.06 | 199.65 | |
| Rural Carrier Benefit Plan | 800/638-8432 |  | 381 | 382 | 229.93 | 468.74 | 106.12 | 216.34 | |
| SAMBA | 301/984-1440 |  | 441 | 442 | 242.19 | 570.35 | 111.78 | 263.24 | |
| Secret Service | 800/424-7474 |  | Y71 | Y72 | 191.56 | 453.96 | 88.41 | 209.52 | |

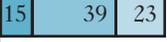
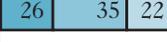
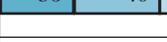
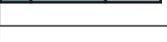
*Offers a Point of Service product.

† 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 Health Plan | 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 Health Plan | Non-PPO PPO | \$250 \$250 | \$200 None | \$3,500 \$2,000 | \$3,500 \$2,000 | 70% 90% | 70% 90% | 70% 90% | 70% 90% | 70% 90% | 70% 90% | 70% 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 Benefit Plan | Non-PPO PPO | \$250 \$250 | None None | \$3,500 \$2,500 | \$4,000 \$3,000 | 100% 100% | 80% 90% | 80% 90% | 80% 90% | 80% 90% | 80% 90% | 80% * | 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 | \$275 \$275 | \$100 None | \$3,500 \$3,000 | \$3,500 \$3,000 | 80% 100% | 80% 100% | 70% 85% | 70% 80% | 70% 85% | 70% 80% | 70% 80% | 100% 100% |
| Postmasters-High | Non-PPO PPO | \$275 \$200 | \$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 | \$300 \$200 | \$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% |
| Foreign Service | Non-PPO PPO | \$250 \$250 | \$175 None | \$2,500 \$2,500 | \$3,000 \$3,000 | 80% 100% | 85% 85% | 90% 90% | 80% 90% | 100% 100% | 80% 90% | 80% 90% | 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 | \$1,500 \$1,500 | \$2,000 \$2,000 | 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.

| Plan name | Plan code | Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average, ○ below average (Numeric average for all Fee-for-Service plans in heading) | | | | | | | | | | | | Top rated plans | | |
|---|-----------|---|--|--|----------------|----------------------|-------------------------|--------------------------------------|-----------------------|---------------------------------------|---------------------------|-----------------------|--|-----------------|------------------------------|---------------------|
| | | % satisfied with plan | | | Coverage (93%) | Access to care (92%) | Choice of doctors (72%) | When sick, can get appointment (83%) | Quality of care (88%) | Provider thorough and competent (88%) | Explanation of care (85%) | Results of care (84%) | Plan handles your questions well (80%) | | Process claims quickly (97%) | Costs you pay (85%) |
| | |  % Extremely satisfied |  % Very satisfied |  % Somewhat satisfied | | | | | | | | | | | | |
| Plans open to all | | | | | | | | | | | | | | | | |
| Alliance Health Plan* | YQ |  | ○ | ● | ● | ● | ● | ● | ● | ● | ● | ● | ○ | | | |
| APWU Health Plan | 47 |  | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | |
| Blue Cross and Blue Shield-High | 10 |  | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | |
| Blue Cross and Blue Shield-Std | 10 |  | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | | |
| GEHA Benefit Plan | 31 |  | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | | |
| Mail Handlers-High | 45 |  | ● | ● | ● | ● | ● | ● | ● | ● | ● | ○ | ○ | | | |
| Mail Handlers-Std | 45 |  | ○ | ● | ● | ● | ● | ● | ● | ● | ● | ○ | ○ | | | |
| NALC | 32 |  | ○ | ● | ○ | ● | ● | ● | ● | ● | ● | ● | ○ | | | |
| Postmasters-High | 36 |  | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ○ | | | |
| Postmasters-Std | 36 |  | ● | ● | ● | ● | ● | ● | ● | ● | ● | ○ | ○ | | | |
| Plans open only to specific groups | | | | | | | | | | | | | | | | |
| Association Benefit Plan | 42 |  | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | | |
| Foreign Service | 40 |  | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | |
| Panama Canal Area | 43 | | | | | | | | | | | | | | | |
| Rural Carrier Benefit Plan | 38 |  | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | |
| SAMBA | 44 |  | ● | ● | ○ | ● | ● | ● | ● | ● | ● | ● | ● | | | |
| Secret Service | Y7 |  | ○ | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | |

*1997 Survey data

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 | | Total Monthly Premium | | Total Biweekly Premium | |
|--|------------------|-----------------|---------------|-----------------------|---------------|------------------------|---------------|
| | | Self only | Self & family | Self only | Self & family | Self only | Self & family |
| Plan name – location | | | | | | | |
| Nationwide | | | | | | | |
| Postmasters-Std - All states | 703/683-5585 | 364 | 365 | 246.78 | 533.82 | 113.90 | 246.38 |
| Arizona | | | | | | | |
| Health Plan of Nevada - Mohave County | 702/871-0999 | NM1 | NM2 | 160.23 | 368.42 | 73.95 | 170.04 |
| Arkansas | | | | | | | |
| American HMO - Most of Arkansas | 800/333-3534 | RB1 | RB2 | 159.75 | 391.37 | 73.73 | 180.63 |
| QCA Health Plan - Most of Arkansas | 800/235-7111 | 8Q1 | 8Q2 | 195.52 | 477.36 | 90.24 | 220.32 |
| Colorado | | | | | | | |
| HMO Colorado/Nevada - Most of Colorado | 800/533-5643 | L21 | L22 | 180.77 | 451.92 | 83.43 | 208.58 |
| Connecticut | | | | | | | |
| Blue Cross and Blue Shield-Std - All of Connecticut | 800/438-5356 | 104 | 105 | 216.41 | 482.54 | 99.88 | 222.71 |
| Physicians Health Services/CT - All of Connecticut | 800/848-4747 | DP1 | DP2 | 244.10 | 682.15 | 112.66 | 314.84 |
| District of Columbia | | | | | | | |
| Free State Health Plan - Washington, DC area | 800/445-6036 | LD1 | LD2 | 206.87 | 534.06 | 95.48 | 246.49 |
| Prudential HealthCare HMO - Washington, DC area | 800/888-5447 | JB1 | JB2 | 199.90 | 439.99 | 92.26 | 203.07 |
| United HealthCare Mid-Atlantic - Washington, DC/most of Maryland | 410/277-9300 | BL1 | BL2 | 185.14 | 444.38 | 85.45 | 205.10 |
| Georgia | | | | | | | |
| Blue Cross and Blue Shield-Std - Athens/Atl/Augusta/Col/Macon/Savannah | 800/282-2473 | 104 | 105 | 216.41 | 482.54 | 99.88 | 222.71 |
| Hawaii | | | | | | | |
| HMSA - All of Hawaii | 808/948-6499 | 871 | 872 | 187.07 | 434.96 | 86.34 | 200.75 |
| Illinois | | | | | | | |
| American HMO - Chicago area/Central/South/Western IL | 800/242-7460 | AC1 | AC2 | 186.72 | 448.15 | 86.18 | 206.84 |
| Indiana | | | | | | | |
| American HMO - Northwest Indiana | 800/242-7460 | AC1 | AC2 | 186.72 | 448.15 | 86.18 | 206.84 |
| Kansas | | | | | | | |
| Blue Cross and Blue Shield-Std - Most of Kansas | 800/432-0379 | 104 | 105 | 216.41 | 482.54 | 99.88 | 222.71 |
| Louisiana | | | | | | | |
| Blue Cross and Blue Shield-Std - New Orleans area | 800/272-3029 | 104 | 105 | 216.41 | 482.54 | 99.88 | 222.71 |
| Maxicare Louisiana - Baton Rouge/New Orleans areas | 800/933-6294 | JA1 | JA2 | 162.61 | 378.43 | 75.05 | 174.66 |
| Maryland | | | | | | | |
| Free State Health Plan - All of Maryland | 800/445-6036 | LD1 | LD2 | 206.87 | 534.06 | 95.48 | 246.49 |
| Prudential HealthCare HMO - Most of Maryland | 800/888-5447 | JB1 | JB2 | 199.90 | 439.99 | 92.26 | 203.07 |
| United HealthCare Mid-Atlantic - Most of Maryland/Washington, DC | 410/277-9300 | BL1 | BL2 | 185.14 | 444.38 | 85.45 | 205.10 |
| Massachusetts | | | | | | | |
| Blue Chip, Coord Hlth Partners - Southeastern Massachusetts | 401/459-5500 | DA1 | DA2 | 192.08 | 491.75 | 88.65 | 226.96 |

| 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 | | Total Monthly Premium | | Total Biweekly Premium | |
|--|------------------|-----------------|---------------|-----------------------|---------------|------------------------|---------------|
| | | Self only | Self & family | 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 | 216.41 | 482.54 | 99.88 | 222.71 |
| United HealthCare New England - All of Massachusetts | 800/422-1404 | VF1 | VF2 | 222.02 | 532.81 | 102.47 | 245.91 |
| Minnesota | | | | | | | |
| Blue Cross and Blue Shield-Std - All of Minnesota | 800/859-2128 | 104 | 105 | 216.41 | 482.54 | 99.88 | 222.71 |
| Nebraska | | | | | | | |
| GEHA Benefit Plan - Omaha area | 800/821-6136 | 311 | 312 | 234.67 | 506.13 | 108.31 | 233.60 |
| Nevada | | | | | | | |
| Health Plan of Nevada - Las Vegas/Reno areas | 702/871-0999 | NM1 | NM2 | 160.23 | 368.42 | 73.95 | 170.04 |
| HMO Colorado/Nevada - Most of Nevada | 800/438-5270 | VS1 | VS2 | 203.95 | 487.18 | 94.13 | 224.85 |
| New Jersey | | | | | | | |
| Blue Cross and Blue Shield-Std - All of New Jersey | 800/624-5078 | 104 | 105 | 216.41 | 482.54 | 99.88 | 222.71 |
| GHI Health Plan - Northern New Jersey | 201/623-6000 | 801 | 802 | 201.07 | 502.65 | 92.80 | 231.99 |
| New York | | | | | | | |
| Blue Cross and Blue Shield-Std - NYC/LI/Rocklnd/Wstchstr/Mid-Hudson | 800/522-5566 | 104 | 105 | 216.41 | 482.54 | 99.88 | 222.71 |
| GHI Health Plan - All of New York | 212/501-4444 | 801 | 802 | 201.07 | 502.65 | 92.80 | 231.99 |
| Physicians Health Svcs of NY - NYC/LI/Dtchs/Orng/Putnm/Rklnd/Wschs | 800/848-4747 | PD1 | PD2 | 285.57 | 746.18 | 131.80 | 344.39 |
| North Carolina | | | | | | | |
| QualChoice of North Carolina - Northwestern North Carolina | 800/816-0911 | 7Q1 | 7Q2 | 183.69 | 447.16 | 84.78 | 206.38 |
| North Dakota | | | | | | | |
| Blue Cross and Blue Shield-Std - Fargo/Moorehead area | 800/548-4026 | 104 | 105 | 216.41 | 482.54 | 99.88 | 222.71 |
| Ohio | | | | | | | |
| Blue Cross and Blue Shield-Std - Cincinnati area | 888/818-4767 | 104 | 105 | 216.41 | 482.54 | 99.88 | 222.71 |
| HealthFirst, Inc. - North Central Ohio | 800/858-1472 | RF1 | RF2 | 198.94 | 508.02 | 91.82 | 234.47 |
| Oklahoma | | | | | | | |
| Blue Cross and Blue Shield-Std - Lawton/OK City/Tulsa/Other areas | 800/722-3130 | 104 | 105 | 216.41 | 482.54 | 99.88 | 222.71 |
| Pennsylvania | | | | | | | |
| Free State Health Plan - Southern Pennsylvania | 800/445-6036 | LD1 | LD2 | 206.87 | 534.06 | 95.48 | 246.49 |
| Penn State Geisinger HlthPlan - Central/Northeastern Pennsylvania | 717/271-8760 | N91 | N92 | 146.58 | 447.05 | 67.65 | 206.33 |
| Puerto Rico | | | | | | | |
| PCA Health Plans/Puerto Rico - All of Puerto Rico | 787/282-7900 | 5P1 | 5P2 | 150.00 | 400.57 | 69.23 | 184.88 |
| Triple-S - All of Puerto Rico | 787/749-4777 | 891 | 892 | 184.58 | 396.41 | 85.19 | 182.96 |
| United HealthCare Puerto Rico - All of Puerto Rico | 787/782-5792 | 7U1 | 7U2 | 157.47 | 339.63 | 72.68 | 156.75 |
| Rhode Island | | | | | | | |
| Blue Chip, Coord Hlth Partners - All of Rhode Island | 401/459-5500 | DA1 | DA2 | 192.08 | 491.75 | 88.65 | 226.96 |

| 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 | % Somewhat 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) | Telephone number | Enrollment code | | Total Monthly Premium | | Total Biweekly Premium | |
|--|-------------------------|------------------------|--------------------------|------------------------------|--------------------------|-------------------------------|--------------------------|
| | | Self only | Self & family | Self only | Self & family | Self only | Self & family |
| Plan name – location | | | | | | | |
| Rhode Island (continued) | | | | | | | |
| United HealthCare New England - All of Rhode Island | 800/422-1404 | VF1 | VF2 | 222.02 | 532.81 | 102.47 | 245.91 |
| Texas | | | | | | | |
| HMO Texas, L.C. - Houston/Beaumont areas | 713/952-6868 | 2T1 | 2T2 | 159.94 | 399.10 | 73.82 | 184.20 |
| Virginia | | | | | | | |
| Prudential HealthCare HMO - Washington, DC area/Northern Virginia | 800/888-5447 | JB1 | JB2 | 199.90 | 439.99 | 92.26 | 203.07 |
| West Virginia | | | | | | | |
| Free State Health Plan - Northeastern West Virginia | 800/445-6036 | LD1 | LD2 | 206.87 | 534.06 | 95.48 | 246.49 |

| 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 |

Plan Report Cards

Health Maintenance Organization Plans

(Pages 28 through 55)

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) | Telephone number | Enrollment code | | Total Monthly Premium | | Total Biweekly Premium | |
|---|------------------|-----------------|---------------|-----------------------|---------------|------------------------|---------------|
| | | Self only | Self & family | Self only | Self & family | Self only | Self & family |
| Plan name – location | | | | | | | |
| Alabama | | | | | | | |
| Health Partners of Alabama - Birmingham/Other areas | 800/888-7647 | DF1 | DF2 | 195.41 | 500.22 | 90.19 | 230.87 |
| PrimeHealth of Alabama, Inc. - Central/Southern Alabama | 800/236-9421 | AA1 | AA2 | 196.06 | 483.86 | 90.49 | 223.32 |
| VIVA Health Plan - Northern/Central and Southern Cos | 205/558-7474 | 4B1 | 4B2 | 209.63 | 492.61 | 96.75 | 227.36 |
| Arizona | | | | | | | |
| Aetna U.S. Healthcare - Phoenix/Tucson areas | 800/537-9384 | WQ1 | WQ2 | 165.51 | 465.01 | 76.39 | 214.62 |
| CIGNA HC of AZ-Phoenix - Phoenix area | 800/572-9990 | 161 | 162 | 193.14 | 482.82 | 89.14 | 222.84 |
| HealthPartners Health Plans - Central Arizona | 602/664-2612 | 2S1 | 2S2 | 142.57 | 428.76 | 65.80 | 197.89 |
| HealthPartners Health Plans - Tucson/Southern Arizona | 602/664-2612 | TD1 | TD2 | 154.31 | 432.10 | 71.22 | 199.43 |
| Humana Health Plan of AZ - Phoenix/Tucson/Southern Arizona | 888/393-6765 | DY1 | DY2 | 165.51 | 450.15 | 76.39 | 207.76 |
| Intergroup of Arizona, Inc. - Maricopa/Pima/Other AZ counties | 800/289-2818 | A71 | A72 | 159.45 | 430.34 | 73.59 | 198.62 |
| PacifiCare of Arizona - Counties surrounding Phoenix/Tucson | 800/346-8600 | 7R1 | 7R2 | 180.46 | 505.31 | 83.29 | 233.22 |
| PacifiCare of Arizona - Maricopa/Pima/Pinal Counties | 800/347-8600 | A31 | A32 | 139.17 | 389.70 | 64.23 | 179.86 |
| Premier HealthCare of Arizona - Graham/Greenlee/Maricopa/Pima/Pinal | 800/914-4474 | 9A1 | 9A2 | 131.39 | 361.62 | 60.64 | 166.90 |
| Premier HealthCare of Arizona - Yavapai/Mohave/Coconino/Yuma/Gila | 800/914-4474 | 9B1 | 9B2 | 164.43 | 459.25 | 75.89 | 211.96 |
| Arkansas | | | | | | | |
| Prudential HealthCare HMO - Central and Northwest Arkansas | 800/821-8787 | VY1 | VY2 | 217.47 | 484.81 | 100.37 | 223.76 |
| California | | | | | | | |
| Aetna U.S. Healthcare - Southern California | 800/537-9384 | 2X1 | 2X2 | 181.81 | 425.45 | 83.91 | 196.36 |
| Aetna U.S. Healthcare - Northern California area | 800/537-9384 | BU1 | BU2 | 217.49 | 488.02 | 100.38 | 225.24 |
| Blue Shield of CA Access+HMO - Most of California | 800/334-5847 | SJ1 | SJ2 | 159.68 | 396.18 | 73.70 | 182.85 |
| Blue Cross CaliforniaCare - Most of California | 800/235-8631 | M51 | M52 | 160.59 | 409.76 | 74.12 | 189.12 |
| CIGNA HealthCare of California - Northern/Southern California | 800/832-3211 | 9T1 | 9T2 | 198.60 | 425.73 | 91.66 | 196.49 |
| Health Net - Most of California | 800/522-0088 | LB1 | LB2 | 174.07 | 412.01 | 80.34 | 190.16 |
| Kaiser Permanente - Northern California | 800/464-4000 | 591 | 592 | 173.98 | 415.31 | 80.30 | 191.68 |
| Kaiser Permanente - Southern California | 800/464-4000 | 621 | 622 | 192.18 | 444.21 | 88.70 | 205.02 |
| Maxicare Southern California - Southern California | 800/234-6294 | CM1 | CM2 | 144.28 | 365.15 | 66.59 | 168.53 |
| National HMO Health Plan - Northern/Central/Southern California | 800/468-8600 | MN1 | MN2 | 154.33 | 408.20 | 71.23 | 188.40 |
| Omni Healthcare - Central Valley and Sacramento areas | 800/342-8462 | HN1 | HN2 | 193.07 | 485.68 | 89.11 | 224.16 |
| PacifiCare of California - Most of California | 800/624-8822 | CY1 | CY2 | 161.98 | 419.79 | 74.76 | 193.75 |
| United Health Plan - LA/Orange/San Bernardino Counties | 800/544-0088 | C41 | C42 | 141.22 | 305.74 | 65.18 | 141.11 |
| Western Health Advantage - Northern California | 888-563-2250 | 5Z1 | 5Z2 | 167.05 | 400.88 | 77.10 | 185.02 |
| Colorado | | | | | | | |
| Aetna U.S. Healthcare - The Front Range | 800/537-9384 | 6F1 | 6F2 | 159.88 | 425.69 | 73.79 | 196.47 |
| Antero HealthPlans - Central Colorado | 800/456-9292 | 9X1 | 9X2 | 138.62 | 376.18 | 63.98 | 173.62 |

| Health Maintenance Organization (HMO) Plans by State | Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading) | | | | | | | | | | | | | Top rated plans | Accreditation status NCQA JCAHO | Web site | |
|--|---|----|----|----------------|----------------------|--------------------------------------|------------------------|--------------------------------------|---|-----------------------|--------------------------------------|---------------------------|-----------------------|-----------------|------------------------------------|----------|----|
| | % satisfied with plan | | | Coverage (77%) | Access to care (81%) | Access to care in an emergency (86%) | Choice of doctor (73%) | When sick, can get appointment (79%) | Seeing same doctor on most visits (84%) | Quality of care (76%) | Provider thorough and competent (8%) | Explanation of care (80%) | Results of care (74%) | | | | |
| | 20 | 48 | 22 | | | | | | | | | | | | | | |
| Plan name | 11 | 36 | 28 | | | | | | | | | | | | | | |
| Alabama | | | | | | | | | | | | | | | | | |
| Health Partners of Alabama | 20 | 48 | 22 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | | | |
| PrimeHealth of Alabama, Inc. | 11 | 36 | 28 | ○ | ● | ● | ● | ○ | ● | ● | ● | ● | ● | | | | 🖥️ |
| VIVA Health Plan | | | | | | | | | | | | | | | | | |
| Arizona | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | 13 | 35 | 21 | ● | ● | ● | ● | ○ | ● | ● | ● | ● | ● | | | | 🖥️ |
| CIGNA HC of AZ-Phoenix | 21 | 43 | 21 | ● | ● | ● | ● | ○ | ○ | ● | ● | ● | ● | | ★ | | 🖥️ |
| HealthPartners Health Plans | 12 | 38 | 25 | ○ | ○ | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | 🖥️ |
| HealthPartners Health Plans | 16 | 42 | 23 | ● | ● | ● | ● | ○ | ● | ○ | ○ | ○ | ○ | | ★ | | 🖥️ |
| Humana Health Plan of AZ | 17 | 30 | 23 | ● | ○ | ● | ● | ○ | ● | ○ | ○ | ○ | ○ | | | | 🖥️ |
| Intergroup of Arizona, Inc. | 13 | 39 | 28 | ● | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | ★ | | |
| PacifiCare of Arizona | | | | | | | | | | | | | | | ★ | | 🖥️ |
| PacifiCare of Arizona | 14 | 30 | 26 | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | ★ | | 🖥️ |
| Premier HealthCare of Arizona | | | | | | | | | | | | | | | | | |
| Premier HealthCare of Arizona | | | | | | | | | | | | | | | | | |
| Arkansas | | | | | | | | | | | | | | | | | |
| Prudential HealthCare HMO | | | | | | | | | | | | | | | ★ | | 🖥️ |
| California | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | 10 | 31 | 29 | ● | ○ | ● | ● | ○ | ○ | ○ | ● | ○ | ○ | | | | 🖥️ |
| Aetna U.S. Healthcare | 11 | 38 | 28 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | 🖥️ |
| Blue Shield of CA Access+HMO | 14 | 33 | 33 | ● | ○ | ○ | ○ | ● | ● | ○ | ○ | ○ | ○ | | ● | | 🖥️ |
| Blue Cross CaliforniaCare | 16 | 39 | 27 | ● | ● | ● | ○ | ● | ● | ○ | ○ | ● | ○ | | ★ | | 🖥️ |
| CIGNA HealthCare of California | 11 | 37 | 26 | ○ | ○ | ○ | ○ | ● | ● | ○ | ○ | ○ | ○ | | ★ | | 🖥️ |
| Health Net | 14 | 40 | 32 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | | 🖥️ |
| Kaiser Permanente | 15 | 44 | 27 | ● | ○ | ○ | ● | ○ | ○ | ● | ○ | ○ | ● | | ● | | 🖥️ |
| Kaiser Permanente | 19 | 47 | 20 | ● | ● | ● | ● | ○ | ○ | ● | ● | ○ | ● | | ★ | | 🖥️ |
| Maxicare Southern California | 14 | 29 | 30 | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | | | |
| National HMO Health Plan* | 11 | 48 | 20 | ○ | ● | ○ | ● | ● | ● | ● | ● | ● | ● | | | | 🖥️ |
| Omni Healthcare | 21 | 32 | 31 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | 🖥️ |
| PacifiCare of California* | 18 | 35 | 27 | ● | ○ | ● | ● | ○ | ● | ○ | ○ | ○ | ○ | | ★ | | 🖥️ |
| United Health Plan | | | | | | | | | | | | | | | ⊗ | ● | |
| Western Health Advantage | | | | | | | | | | | | | | | | | 🖥️ |
| Colorado | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | | | | | | | | | | | | | | | | | 🖥️ |
| Antero HealthPlans | | | | | | | | | | | | | | | | | 🖥️ |

| Health Maintenance Organization (HMO) Plans by State (Also check POS Section) | Telephone number | Enrollment code | | Total Monthly Premium | | Total Biweekly Premium | |
|---|------------------|-----------------|---------------|-----------------------|---------------|------------------------|---------------|
| | | Self only | Self & family | Self only | Self & family | Self only | Self & family |
| Plan name – location | | | | | | | |
| Colorado (continued) | | | | | | | |
| CIGNA HealthCare of CO - Front Range area | 800/832-3211 | 1C1 | 1C2 | 182.54 | 438.06 | 84.25 | 202.18 |
| Kaiser Permanente - Denver/Colorado Springs areas | 303/338-3800 | 651 | 652 | 172.77 | 441.03 | 79.74 | 203.55 |
| PacifiCare of Colorado-High - Denver/Pueblo/Col.Springs/Fort Collins | 800/877-9777 | D61 | D62 | 169.33 | 438.14 | 78.15 | 202.22 |
| PacifiCare of Colorado-Std - Denver/Pueblo/Col.Springs/Fort Collins | 800/877-9777 | D64 | D65 | 134.79 | 349.29 | 62.21 | 161.21 |
| QualMed of Colorado - Denver/Boulder/Colorado Springs/Pueblo | 800/847-3990 | 2D1 | 2D2 | 179.44 | 455.35 | 82.82 | 210.16 |
| Rocky Mountain HMO - Most of Colorado | 800/346-4643 | 881 | 882 | 235.73 | 551.33 | 108.80 | 254.46 |
| Connecticut | | | | | | | |
| Aetna U.S. Healthcare - All of Connecticut | 800/537-9384 | H11 | H12 | 237.12 | 637.61 | 109.44 | 294.28 |
| ConnectiCare - All of Connecticut | 800/251-7722 | TE1 | TE2 | 199.36 | 443.02 | 92.01 | 204.47 |
| Harvard Community Hlth Plan - Northwest Connecticut | 888/333-4742 | 681 | 682 | 226.68 | 600.73 | 104.62 | 277.26 |
| Health New England - Northern Connecticut | 413/787-4004 | DJ1 | DJ2 | 220.50 | 487.31 | 101.77 | 224.91 |
| Kaiser Permanente - Most of Connecticut | 800/597-3872 | DM1 | DM2 | 217.90 | 523.42 | 100.57 | 241.58 |
| Prudential HealthCare HMO - Fairfield/Litchfield/New Haven Cos. | 800/422-7399 | 8C1 | 8C2 | 265.24 | 656.70 | 122.42 | 303.09 |
| Delaware | | | | | | | |
| Aetna U.S. Healthcare - All of Delaware | 800/537-9384 | NK1 | NK2 | 259.31 | 719.62 | 119.68 | 332.13 |
| AmeriHealth HMO, Inc. - All of Delaware | 800/444-6282 | SP1 | SP2 | 209.91 | 551.05 | 96.88 | 254.33 |
| District of Columbia | | | | | | | |
| Aetna U.S. Healthcare - Washington, DC area | 800/537-9384 | V81 | V82 | 230.34 | 563.01 | 106.31 | 259.85 |
| CapitalCare - Washington, DC area | 800/680-9495 | 2G1 | 2G2 | 212.96 | 585.67 | 98.29 | 270.31 |
| George Washington Univ HP-High - Washington, DC area | 301/941-2000 | E51 | E52 | 229.88 | 502.84 | 106.10 | 232.08 |
| George Washington Univ HP-Std - Washington, DC area | 301/941-2000 | E54 | E55 | 169.07 | 368.20 | 78.03 | 169.94 |
| Kaiser Permanente - Washington, DC area | 301/468-6000 | E31 | E32 | 189.22 | 467.26 | 87.33 | 215.66 |
| MD-IPA - Washington, DC area | 800/331-2102 | JP1 | JP2 | 201.83 | 484.42 | 93.15 | 223.58 |
| NYLCare/Mid-Atlantic-High - Washington, DC area | 800/635-3121 | JN1 | JN2 | 201.89 | 474.48 | 93.18 | 218.99 |
| NYLCare/Mid-Atlantic-Std - Washington, DC area | 800/635-3121 | JN4 | JN5 | 142.68 | 335.29 | 65.85 | 154.75 |
| Florida | | | | | | | |
| Aetna U.S. Healthcare - Central and South Florida areas | 800/537-9384 | 8A1 | 8A2 | 213.96 | 593.45 | 98.75 | 273.90 |
| Av-Med Health Plan - Broward/Dade/Palm Beach Counties | 800/882-8633 | EM1 | EM2 | 171.99 | 472.98 | 79.38 | 218.30 |
| Av-Med Health Plan - Orlando area | 800/882-8633 | GP1 | GP2 | 167.81 | 461.39 | 77.45 | 212.95 |
| Av-Med Health Plan - Tampa Bay area | 800/882-8633 | H51 | H52 | 167.68 | 461.07 | 77.39 | 212.80 |
| Av-Med Health Plan - Jacksonville area | 800/882-8633 | HW1 | HW2 | 171.75 | 472.29 | 79.27 | 217.98 |
| Av-Med Health Plan - Gainesville area | 800/882-8633 | JF1 | JF2 | 184.69 | 507.95 | 85.24 | 234.44 |
| Beacon Health Plan - Dade/Broward/Palm Beach Counties | 800/850-0979 | 4K1 | 4K2 | 147.38 | 412.79 | 68.02 | 190.52 |
| Capital Health Plan - Tallahassee area | 850/383-3311 | EA1 | EA2 | 162.96 | 435.13 | 75.21 | 200.83 |

| Health Maintenance Organization (HMO) Plans by State | Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading) | | | | | | | | | | | | | Top rated plans | Accreditation status NCQA JCAHO | Web site | |
|--|---|----|----|----------------|----------------------|--------------------------------------|------------------------|--------------------------------------|---|-----------------------|---------------------------------------|---------------------------|-----------------------|-----------------|------------------------------------|----------|--|
| | % satisfied with plan | | | Coverage (77%) | Access to care (81%) | Access to care in an emergency (86%) | Choice of doctor (73%) | When sick, can get appointment (79%) | Seeing same doctor on most visits (84%) | Quality of care (76%) | Provider thorough and competent (82%) | Explanation of care (80%) | Results of care (74%) | | | | |
| | ■ % Extremely satisfied | | | | | | | | | | | | | | | | |
| | ■ % Very satisfied | | | | | | | | | | | | | | | | |
| ■ % Somewhat satisfied | | | | | | | | | | | | | | | | | |
| Plan name | | | | | | | | | | | | | | | | | |
| Colorado (continued) | | | | | | | | | | | | | | | | | |
| CIGNA HealthCare of CO | | | | | | | | | | | | | | | ★ | | |
| Kaiser Permanente | 25 | 46 | 19 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | ● | ✓ | ★ | | |
| PacifiCare of Colorado-High | 14 | 43 | 25 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | |
| PacifiCare of Colorado-Std | 10 | 35 | 31 | ○ | ● | ● | ○ | ● | ● | ○ | ○ | ○ | ● | | ★ | | |
| QualMed of Colorado | | | | | | | | | | | | | | | ● | | |
| Rocky Mountain HMO | 14 | 54 | 20 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ● | | |
| Connecticut | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | 11 | 37 | 28 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | | |
| ConnectiCare | 25 | 46 | 21 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ● | | |
| Harvard Community Hlth Plan | 27 | 43 | 19 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | | |
| Health New England | 13 | 53 | 24 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ● | | |
| Kaiser Permanente | 18 | 41 | 29 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | | |
| Prudential HealthCare HMO | | | | | | | | | | | | | | | ★ | | |
| Delaware | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | 15 | 33 | 31 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | |
| AmeriHealth HMO, Inc. | 15 | 31 | 29 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | | |
| District of Columbia | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | 11 | 36 | 31 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | |
| CapitalCare | 20 | 36 | 29 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | |
| George Washington Univ HP-High | 18 | 40 | 25 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | ● | | ● | | |
| George Washington Univ HP-Std | 13 | 31 | 33 | ● | ● | ○ | ● | ● | ○ | ● | ● | ● | ● | | ● | | |
| Kaiser Permanente* | 23 | 39 | 24 | ● | ● | ○ | ● | ● | ○ | ○ | ● | ○ | ● | | ★ | | |
| MD-IPA | 15 | 45 | 30 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | | |
| NYLCare/Mid-Atlantic-High | 17 | 42 | 23 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | |
| NYLCare/Mid-Atlantic-Std | 11 | 41 | 31 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | |
| Florida | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | | | | | | | | | | | | | | | ★ | | |
| Av-Med Health Plan | 25 | 42 | 21 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★● | | |
| Av-Med Health Plan | 24 | 35 | 23 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★● | | |
| Av-Med Health Plan | 19 | 37 | 27 | ● | ● | ● | ○ | ● | ● | ○ | ○ | ● | ● | | ★● | | |
| Av-Med Health Plan | 27 | 43 | 16 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★● | | |
| Av-Med Health Plan | 26 | 45 | 17 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★● | | |
| Beacon Health Plan | | | | | | | | | | | | | | | | | |
| Capital Health Plan | 39 | 37 | 13 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | | |

| Health Maintenance Organization (HMO) Plans by State (Also check POS Section) | Telephone number | Enrollment code | | Total Monthly Premium | | Total Biweekly Premium | |
|---|-------------------------|------------------------|--------------------------|------------------------------|--------------------------|-------------------------------|--------------------------|
| | | Self only | Self & family | Self only | Self & family | Self only | Self & family |
| Plan name – location | | | | | | | |
| Florida (continued) | | | | | | | |
| Foundation Health - Northern Florida | 800/441-5501 | 5C1 | 5C2 | 158.69 | 447.98 | 73.24 | 206.76 |
| Foundation Health - Central Florida | 800/441-5501 | 5D1 | 5D2 | 173.62 | 489.00 | 80.13 | 225.69 |
| Foundation Health - Southern Florida | 800/441-5501 | 5E1 | 5E2 | 149.87 | 412.10 | 69.17 | 190.20 |
| Health Options - Tampa Bay area | 800/583-9072 | D71 | D72 | 190.78 | 506.24 | 88.05 | 233.65 |
| Health Options - Palm Beach/Martin Counties | 800/964-6595 | FN1 | FN2 | 169.33 | 453.25 | 78.15 | 209.19 |
| Health Options - Broward/Dade Counties | 800/964-6595 | FR1 | FR2 | 149.93 | 404.73 | 69.20 | 186.80 |
| HIP Health Plan of FL - South Florida/Tampa Bay areas | 800/385-4447 | K71 | K72 | 170.32 | 475.87 | 78.61 | 219.63 |
| Humana Medical Plan - Orlando/Gainesville areas | 888/393-6765 | 7F1 | 7F2 | 158.43 | 443.65 | 73.12 | 204.76 |
| Humana Medical Plan - Southeast/Southcentral/Southwest Florida | 888/393-6765 | EE1 | EE2 | 181.22 | 453.03 | 83.64 | 209.09 |
| Humana Medical Plan - Tampa Bay area | 888/393-6765 | JH1 | JH2 | 183.71 | 459.31 | 84.79 | 211.99 |
| Humana Medical Plan - Jacksonville area | 888/393-6765 | P51 | P52 | 201.59 | 503.92 | 93.04 | 232.58 |
| Humana Medical Plan - Daytona area | 888/393-6765 | P71 | P72 | 201.35 | 503.45 | 92.93 | 232.36 |
| PCA Family Health Plan of FL - Most of Florida | 888/393-6765 | FQ1 | FQ2 | 134.14 | 402.46 | 61.91 | 185.75 |
| PCA Health Plans of Florida - Most of Florida | 888/393-6765 | PJ1 | PJ2 | 134.14 | 402.46 | 61.91 | 185.75 |
| Prudential HealthCare HMO - Jacksonville area | 904/351-8386 | EC1 | EC2 | 143.26 | 393.92 | 66.12 | 181.81 |
| Prudential HealthCare HMO - Central Florida area | 800/628-3801 | EH1 | EH2 | 160.01 | 447.89 | 73.85 | 206.72 |
| Prudential HealthCare HMO - Broward/Dade/Palm Beach Counties | 800/457-3885 | HE1 | HE2 | 185.75 | 520.00 | 85.73 | 240.00 |
| United HealthCare of Florida - South Florida/Tampa areas | 800/543-3145 | QK1 | QK2 | 195.54 | 518.18 | 90.25 | 239.16 |
| Georgia | | | | | | | |
| Aetna U.S. Healthcare - Atlanta/Augusta/Athens/Macon areas | 800/537-9384 | 2U1 | 2U2 | 181.00 | 466.64 | 83.54 | 215.37 |
| Athens Area Health Plan Select - Athens metro area | 706-549-0549 | 8Y1 | 8Y2 | 169.04 | 433.75 | 78.02 | 200.19 |
| Kaiser Permanente - Atlanta area | 800/255-0568 | F81 | F82 | 182.43 | 463.13 | 84.20 | 213.75 |
| Prudential HealthCare HMO - Atlanta/Macon areas | 800/738-1728 | EZ1 | EZ2 | 150.63 | 412.17 | 69.52 | 190.23 |
| Guam | | | | | | | |
| Guam Memorial Health Plan-High - Guam/Palau/N. Mariana Islands | 671/646-4647 | ZA1 | ZA2 | 220.03 | 557.74 | 101.55 | 257.42 |
| Guam Memorial Health Plan-Std - Guam/Palau/N. Mariana Islands | 671/646-4647 | ZA4 | ZA5 | 161.42 | 459.57 | 74.50 | 212.11 |
| Health Maintenance Life - Guam | 671/646-7826 | 281 | 282 | 133.19 | 397.80 | 61.47 | 183.60 |
| PacifiCare Asia Pacific - Guam | 671/647-3471 | JK1 | JK2 | 185.81 | 489.78 | 85.76 | 226.05 |
| Hawaii | | | | | | | |
| Kaiser Permanente-High - Islands of Hawaii/Maui/Oahu/Kauai | 808/597-5955 | 631 | 632 | 241.71 | 519.70 | 111.56 | 239.86 |
| Kaiser Permanente-Std - Islands of Hawaii/Maui/Oahu/Kauai | 808/597-5955 | 634 | 635 | 204.06 | 438.73 | 94.18 | 202.49 |
| Idaho | | | | | | | |
| Group Health Cooperative - Benewah/Bonner/Kootenai/Latah/Shoshone | 800/497-2210 | VR1 | VR2 | 219.51 | 565.11 | 101.31 | 260.82 |
| HealthPlus - Washington border counties | 800/527-6675 | 8F1 | 8F2 | 193.18 | 482.06 | 89.16 | 222.49 |

| Health Maintenance Organization (HMO) Plans by State | Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading) | | | | | | | | | | | | | Top rated plans | Accreditation status NCQA JCAHO | Web site | |
|---|---|---|---|----------------|----------------------|--------------------------------------|------------------------|--------------------------------------|---|-----------------------|---------------------------------------|---------------------------|-----------------------|-----------------|------------------------------------|----------|---|
| | % satisfied with plan | | | Coverage (77%) | Access to care (81%) | Access to care in an emergency (86%) | Choice of doctor (73%) | When sick, can get appointment (79%) | Seeing same doctor on most visits (84%) | Quality of care (76%) | Provider thorough and competent (82%) | Explanation of care (80%) | Results of care (74%) | | | | |
| |  |  |  | | | | | | | | | | | | | | |
| Plan name | | | | | | | | | | | | | | | | | |
| Florida (continued) | | | | | | | | | | | | | | | | | |
| Foundation Health | | | | | | | | | | | | | | | | ★ |  |
| Foundation Health | | | | | | | | | | | | | | | | ★ |  |
| Foundation Health | | | | | | | | | | | | | | | | ★ |  |
| Health Options | 13 | 34 | 33 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | ★ | |
| Health Options | | | | | | | | | | | | | | | | ★ | |
| Health Options | 10 | 35 | 34 | ● | ● | ● | ● | ○ | ● | ○ | ○ | ○ | ○ | | | ★ | |
| HIP Health Plan of FL | 14 | 34 | 25 | ● | ● | ● | ● | ○ | ○ | ○ | ○ | ○ | ○ | | | ★ |  |
| Humana Medical Plan | 10 | 34 | 33 | ● | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | | ★ |  |
| Humana Medical Plan | 14 | 30 | 33 | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | | ★ |  |
| Humana Medical Plan | 14 | 37 | 26 | ● | ○ | ● | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | | ★ |  |
| Humana Medical Plan | 13 | 37 | 30 | ● | ● | ● | ○ | ○ | ● | ● | ● | ● | ● | | | ★ |  |
| Humana Medical Plan | 12 | 31 | 30 | ● | ● | ● | ○ | ○ | ● | ○ | ○ | ○ | ○ | | | ★ |  |
| PCA Family Health Plan of FL | | | | | | | | | | | | | | | | ● |  |
| PCA Health Plans of Florida | 10 | 25 | 27 | ○ | ○ | ● | ○ | ○ | ● | ○ | ○ | ○ | ○ | | | ● |  |
| Prudential HealthCare HMO | | 30 | 35 | 21 | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | ★ |  |
| Prudential HealthCare HMO | 19 | 42 | 23 | ● | ● | ● | ● | ○ | ● | ● | ● | ● | ● | | | ★ |  |
| Prudential HealthCare HMO | 16 | 28 | 34 | ● | ○ | ● | ● | ○ | ● | ○ | ○ | ○ | ○ | | | ★ |  |
| United HealthCare of Florida | | | | | | | | | | | | | | | | | |
| Georgia | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | 15 | 35 | 27 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | |  |
| Athens Area Health Plan Select | | | | | | | | | | | | | | | | |  |
| Kaiser Permanente | 22 | 40 | 25 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | ● | ✓ | | ★ |  |
| Prudential HealthCare HMO | 11 | 34 | 32 | ● | ○ | ○ | ○ | ○ | ○ | ○ | ● | ● | ● | | | ● |  |
| Guam | | | | | | | | | | | | | | | | | |
| Guam Memorial Health Plan-High | 7 | 32 | 43 | ○ | ○ | ○ | ● | ○ | ○ | ○ | ○ | ○ | ○ | | | | |
| Guam Memorial Health Plan-Std | | | | | | | | | | | | | | | | | |
| Health Maintenance Life* | 15 | 47 | 25 | ○ | ○ | ○ | ● | ● | ○ | ● | ○ | ● | ● | | | |  |
| PacifiCare Asia Pacific* | 12 | 33 | 35 | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | | |  |
| Hawaii | | | | | | | | | | | | | | | | | |
| Kaiser Permanente-High | 26 | 40 | 22 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | | ★ |  |
| Kaiser Permanente-Std | 16 | 36 | 35 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | ★ |  |
| Idaho | | | | | | | | | | | | | | | | | |
| Group Health Cooperative | 15 | 33 | 31 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | ★ |  |
| HealthPlus | | | | | | | | | | | | | | | | |  |

| Health Maintenance Organization (HMO) Plans by State (Also check POS Section) | Telephone number | Enrollment code | | Total Monthly Premium | | Total Biweekly Premium | |
|---|-------------------------|------------------------|--------------------------|------------------------------|--------------------------|-------------------------------|--------------------------|
| | | Self only | Self & family | Self only | Self & family | Self only | Self & family |
| Plan name – location | | | | | | | |
| Illinois | | | | | | | |
| Aetna U.S. Healthcare - Chicago area | 800/537-9384 | XC1 | XC2 | 154.94 | 489.04 | 71.51 | 225.71 |
| BCI HMO, Inc. - Chicago/Rockford/Springfld/Downstate Cos | 800/772-6897 | 3B1 | 3B2 | 227.89 | 574.84 | 105.18 | 265.31 |
| Group Health Plan - Southern/Metro East/Central | 800/743-3901 | MM1 | MM2 | 213.24 | 533.02 | 98.42 | 246.01 |
| Health Alliance HMO - Central/E.Central/N.West/South/West IL | 800/851-3379 | FX1 | FX2 | 220.11 | 513.76 | 101.59 | 237.12 |
| Health Partners of the Midwest - St. Louis area | 800/338-4123 | RN1 | RN2 | 228.04 | 494.80 | 105.25 | 228.37 |
| Heritage National Healthplan - Bloomingtgn/Joliet/Moline/Peoria/RockIsld | 800/247-9110 | 3J1 | 3J2 | 197.06 | 532.00 | 90.95 | 245.54 |
| Humana Health Plan Inc. - Chicago area | 888/393-6765 | 751 | 752 | 208.37 | 500.09 | 96.17 | 230.81 |
| John Deere Family Healthplan - Quad Cities | 800/247-9110 | 1J1 | 1J2 | 175.72 | 474.44 | 81.10 | 218.97 |
| Mercy Health Plans/Premier - Southwest Illinois | 800/327-0763 | 7M1 | 7M2 | 191.04 | 444.36 | 88.17 | 205.09 |
| OSF HealthPlans - Central/Northern Illinois | 800/673-5222 | 9F1 | 9F2 | 176.50 | 464.14 | 81.46 | 214.22 |
| PersonalCare's HMO - East Central Illinois | 800/431-1211 | GE1 | GE2 | 167.16 | 429.85 | 77.15 | 198.39 |
| Principal St.Louis - St. Louis area | 800/966-3938 | 121 | 122 | 236.49 | 515.52 | 109.15 | 237.93 |
| Prudential HealthCare HMO - Southern Illinois | 800/298-7625 | VZ1 | VZ2 | 151.80 | 383.41 | 70.06 | 176.96 |
| Rush Prudential HMO - Chicago area | 312/234-7747 | 171 | 172 | 185.84 | 447.07 | 85.77 | 206.34 |
| Union Health Service - Chicago area | 312/829-4224 | 761 | 762 | 173.55 | 430.43 | 80.10 | 198.66 |
| United HealthCare Select - St. Louis and Metro East | 800/627-0607 | H81 | H82 | 205.29 | 472.33 | 94.75 | 218.00 |
| Indiana | | | | | | | |
| Aetna U.S. Healthcare - Southern Indiana | 800/537-9384 | RD1 | RD2 | 208.02 | 509.15 | 96.01 | 234.99 |
| Aetna U.S. Healthcare - Lake/Porter Counties | 800/537-9384 | XC1 | XC2 | 154.94 | 489.04 | 71.51 | 225.71 |
| Arnett HMO - Lafayette area | 765/448-7440 | G21 | G22 | 219.68 | 571.18 | 101.39 | 263.62 |
| BCI HMO, Inc. - Lake County | 800/772-6897 | 3B1 | 3B2 | 227.89 | 574.84 | 105.18 | 265.31 |
| Health Alliance HMO - Fountain/Vermillion/Warren Counties | 800/851-3379 | FX1 | FX2 | 220.11 | 513.76 | 101.59 | 237.12 |
| Humana Care Plan - Southern Indiana | 888/393-6765 | 181 | 182 | 210.23 | 525.61 | 97.03 | 242.59 |
| Humana Health Plan Inc. - Lake and Porter Counties | 888/393-6765 | 751 | 752 | 208.37 | 500.09 | 96.17 | 230.81 |
| Humana Health Plan - Southern Indiana | 888/393-6765 | D21 | D22 | 211.14 | 527.84 | 97.45 | 243.62 |
| Maxicare Indiana - Most of Indiana | 800/441-3355 | GK1 | GK2 | 186.94 | 440.07 | 86.28 | 203.11 |
| PARTNERS Nat'l HPs of IN - Northern Indiana | 800/967-5439 | MC1 | MC2 | 174.46 | 455.20 | 80.52 | 210.09 |
| Physicians HP of N. Indiana - Northern Indiana | 219/432-6690 | DQ1 | DQ2 | 219.51 | 495.13 | 101.31 | 228.52 |
| Prudential HealthCare Midwest - Dearborn County | 800/932-7478 | S31 | S32 | 166.81 | 433.16 | 76.99 | 199.92 |
| Rush Prudential HMO - Lake/Porter Counties | 888/234-7747 | 171 | 172 | 185.84 | 447.07 | 85.77 | 206.34 |
| The M*Plan - Central/Northeast/Southwest Indiana | 800/816-7526 | IN1 | IN2 | 199.44 | 430.21 | 92.05 | 198.56 |
| United HealthCare of Kentucky - Clark/Floyd/Harrison Counties | 800/495-5283 | DU1 | DU2 | 200.35 | 496.54 | 92.47 | 229.17 |
| Welborn HMO - Evansville area | 812/426-6600 | H31 | H32 | 181.65 | 469.56 | 83.84 | 216.72 |

| Health Maintenance Organization (HMO) Plans by State | Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average, ○ below average (Numeric average for all HMO plans in heading) | | | | | | | | | | | | | Top rated plans | Accreditation status NCQA JCAHO | Web site | |
|--|---|------------------|----------------------|----------------|----------------------|--------------------------------------|------------------------|--------------------------------------|---|-----------------------|---------------------------------------|---------------------------|-----------------------|-----------------|------------------------------------|----------|--|
| | % satisfied with plan | | | Coverage (77%) | Access to care (81%) | Access to care in an emergency (86%) | Choice of doctor (73%) | When sick, can get appointment (79%) | Seeing same doctor on most visits (84%) | Quality of care (76%) | Provider thorough and competent (82%) | Explanation of care (80%) | Results of care (74%) | | | | |
| | % Extremely satisfied | % Very satisfied | % Somewhat satisfied | | | | | | | | | | | | | | |
| Plan name | | | | | | | | | | | | | | | | | |
| Illinois | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | 5 | 30 | 32 | ● | ● | ○ | ○ | ● | ● | ● | ● | ○ | ○ | | ★ | | |
| BCI HMO, Inc. | 13 | 36 | 31 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | |
| Group Health Plan* | 15 | 48 | 25 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | | |
| Health Alliance HMO | 25 | 46 | 15 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | |
| Health Partners of the Midwest | 18 | 43 | 23 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | |
| Heritage National Healthplan | | | | | | | | | | | | | | | | | |
| Humana Health Plan Inc. | 13 | 29 | 37 | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | ★ | | |
| John Deere Family Healthplan | | | | | | | | | | | | | | | | | |
| Mercy Health Plans/Premier | | | | | | | | | | | | | | | | | |
| OSF HealthPlans | | | | | | | | | | | | | | | | | |
| PersonalCare's HMO | 17 | 40 | 34 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | | | |
| Principal St.Louis | 20 | 45 | 25 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ● | | |
| Prudential HealthCare HMO | | | | | | | | | | | | | | | ★ | | |
| Rush Prudential HMO | 17 | 37 | 26 | ● | ● | ○ | ● | ○ | ● | ● | ● | ● | ● | | ★ | | |
| Union Health Service | | | | | | | | | | | | | | | | | |
| United HealthCare Select | 17 | 41 | 27 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | |
| Indiana | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | 11 | 29 | 30 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | |
| Aetna U.S. Healthcare | 5 | 30 | 32 | ● | ● | ○ | ○ | ● | ● | ● | ○ | ○ | | | | | |
| Arnett HMO | | | | | | | | | | | | | | | | | |
| BCI HMO, Inc. | 13 | 36 | 31 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | |
| Health Alliance HMO | 25 | 46 | 15 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | |
| Humana Care Plan | 15 | 37 | 28 | ● | ● | ● | ○ | ● | ● | ● | ● | ● | ● | | | | |
| Humana Health Plan Inc. | 13 | 29 | 37 | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | ★ | | |
| Humana Health Plan | 15 | 42 | 28 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | |
| Maxicare Indiana | 16 | 41 | 23 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ⊗ | | |
| PARTNERS Nat'l HPs of IN | | | | | | | | | | | | | | | ● | | |
| Physicians HP of N. Indiana | | | | | | | | | | | | | | | | | |
| Prudential HealthCare Midwest | 12 | 46 | 27 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | |
| Rush Prudential HMO | 17 | 37 | 26 | ● | ● | ○ | ● | ○ | ● | ● | ● | ● | ● | | ★ | | |
| The M*Plan | 22 | 47 | 19 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | | |
| United HealthCare of Kentucky | | | | | | | | | | | | | | | | | |
| Welborn HMO | 34 | 39 | 20 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ● | | |

1997 Survey data

| Health Maintenance Organization (HMO) Plans by State (Also check POS Section) | Telephone number | Enrollment code | | Total Monthly Premium | | Total Biweekly Premium | |
|---|------------------|-----------------|---------------|-----------------------|---------------|------------------------|---------------|
| | | Self only | Self & family | Self only | Self & family | Self only | Self & family |
| Plan name – location | | | | | | | |
| Iowa | | | | | | | |
| Care Choices - Northwest Iowa | 800/535-6252 | FA1 | FA2 | 193.92 | 521.65 | 89.50 | 240.76 |
| Exclusive Healthcare - Council Bluffs/Sioux City areas | 800/456-9292 | 9Y1 | 9Y2 | 192.31 | 522.51 | 88.76 | 241.16 |
| Health Alliance HMO - Central Iowa | 888/536-5300 | 7X1 | 7X2 | 178.49 | 432.90 | 82.38 | 199.80 |
| Heritage National Healthplan - Central/Eastern Iowa | 800/247-9110 | 3J1 | 3J2 | 197.06 | 532.00 | 90.95 | 245.54 |
| John Deere Family Healthplan - Des Moines/Waterloo/Quad Cities areas | 800/247-9110 | 1J1 | 1J2 | 175.72 | 474.44 | 81.10 | 218.97 |
| Principal Health Care of Iowa - Des Moines/Central Iowa/Waterloo | 800/257-4692 | SV1 | SV2 | 174.98 | 472.49 | 80.76 | 218.07 |
| SecureCare of Iowa - Central and Eastern Iowa areas | 888/881-8820 | 3Q1 | 3Q2 | 149.18 | 390.78 | 68.85 | 180.36 |
| United HealthCare/Midlands - Western Iowa | 402/445-5700 | NF1 | NF2 | 192.18 | 434.85 | 88.70 | 200.70 |
| Kansas | | | | | | | |
| Humana Kansas City, Inc.-High - Kansas City area | 888/393-6765 | MS1 | MS2 | 199.98 | 479.98 | 92.30 | 221.53 |
| Humana Kansas City, Inc.-Std - Kansas City area | 888/393-6765 | MS4 | MS5 | 186.27 | 447.03 | 85.97 | 206.32 |
| Kaiser Permanente - Kansas City area | 913/642-2662 | HA1 | HA2 | 151.88 | 391.82 | 70.10 | 180.84 |
| Preferred Plus of Kansas - S. Central & Jefferson/Shawnee Counties | 800/660-8114 | VA1 | VA2 | 201.20 | 535.19 | 92.86 | 247.01 |
| Principal Health Care of KC - Wichita/Salinas areas | 800/969-3343 | 7W1 | 7W2 | 197.51 | 503.69 | 91.16 | 232.47 |
| Prudential HealthCare HMO - Kansas City/Topeka areas | 800/441-5588 | 1K1 | 1K2 | 195.28 | 467.81 | 90.13 | 215.91 |
| United HealthCare MidWest - Kansas City/Topeka areas | 800/357-0975 | 4M1 | 4M2 | 218.75 | 550.36 | 100.96 | 254.01 |
| Kentucky | | | | | | | |
| Advantage Care, Inc. - Central/Eastern Kentucky | 800/850-8585 | XW1 | XW2 | 219.77 | 570.90 | 101.43 | 263.49 |
| Aetna U.S. Healthcare - Lexington/Louisville areas | 800/537-9384 | RD1 | RD2 | 208.02 | 509.15 | 96.01 | 234.99 |
| Bluegrass Family Health - Central/Eastern Kentucky | 606/269-4475 | 2B1 | 2B2 | 186.51 | 443.17 | 86.08 | 204.54 |
| Humana Care Plan - Louisville area | 888/393-6765 | 181 | 182 | 210.23 | 525.61 | 97.03 | 242.59 |
| Humana Care Plan - Lexington area | 888/393-6765 | HR1 | HR2 | 192.68 | 481.67 | 88.93 | 222.31 |
| Humana Health Plan - Lexington/Louisville | 888/393-6765 | D21 | D22 | 211.14 | 527.84 | 97.45 | 243.62 |
| PacifiCare of Ohio, Inc. - Northern Kentucky | 800/824-0428 | R81 | R82 | 192.51 | 452.42 | 88.85 | 208.81 |
| Prudential HealthCare Midwest - Northern Kentucky | 800/932-7478 | S31 | S32 | 166.81 | 433.16 | 76.99 | 199.92 |
| United Health Care of Ohio - Northern Kentucky | 800/231-2918 | 3U1 | 3U2 | 220.65 | 507.43 | 101.84 | 234.20 |
| United HealthCare of Kentucky - Most of Kentucky | 800/495-5283 | DU1 | DU2 | 200.35 | 496.54 | 92.47 | 229.17 |
| Louisiana | | | | | | | |
| Aetna U.S. Healthcare - New Orleans area | 800/537-9384 | NG1 | NG2 | 175.07 | 455.15 | 80.80 | 210.07 |
| Aetna U.S. Healthcare - Baton Rouge/Lafayette areas | 800/537-9384 | TK1 | TK2 | 144.65 | 470.02 | 66.76 | 216.93 |
| Gulf South Health Plan, Inc. - Baton Rouge/New Orleans/Lafayette area | 504/237-1700 | LY1 | LY2 | 191.62 | 483.77 | 88.44 | 223.28 |
| Smartplan - All of Louisiana | 800/259-7370 | 8D1 | 8D2 | 173.44 | 453.22 | 80.05 | 209.18 |
| Vantage Health Plan - Monroe/North Louisiana | 318/323-9779 | 7V1 | 7V2 | 194.87 | 493.24 | 89.94 | 227.65 |

| Health Maintenance Organization (HMO) Plans by State | Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average, ○ below average (Numeric average for all HMO plans in heading) | | | | | | | | | | | | | Top rated plans | Accreditation status NCQA JCAHO | Web site |
|--|---|------------------|----------------------|----------------|----------------------|--------------------------------------|------------------------|--------------------------------------|---|-----------------------|---------------------------------------|---------------------------|-----------------------|-----------------|------------------------------------|----------|
| | % satisfied with plan | | | Coverage (77%) | Access to care (81%) | Access to care in an emergency (86%) | Choice of doctor (73%) | When sick, can get appointment (79%) | Seeing same doctor on most visits (84%) | Quality of care (76%) | Provider thorough and competent (82%) | Explanation of care (80%) | Results of care (74%) | | | |
| | % Extremely satisfied | % Very satisfied | % Somewhat satisfied | | | | | | | | | | | | | |
| Plan name | | | | | | | | | | | | | | | | |
| Iowa | | | | | | | | | | | | | | | | |
| Care Choices | | | | | | | | | | | | | | | | |
| Exclusive Healthcare | 15 | 40 | 29 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | |
| Health Alliance HMO | | | | | | | | | | | | | | | | |
| Heritage National Healthplan | | | | | | | | | | | | | | | | |
| John Deere Family Healthplan | | | | | | | | | | | | | | | | |
| Principal Health Care of Iowa* | 17 | 36 | 30 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | |
| SecureCare of Iowa | | | | | | | | | | | | | | | | |
| United HealthCare/Midlands | 20 | 33 | 28 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | |
| Kansas | | | | | | | | | | | | | | | | |
| Humana Kansas City, Inc.-High | 22 | 37 | 24 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | |
| Humana Kansas City, Inc.-Std | | | | | | | | | | | | | | | ★ | |
| Kaiser Permanente | 18 | 35 | 25 | ● | ● | ○ | ○ | ● | ○ | ○ | ○ | ○ | ○ | | ★ | |
| Preferred Plus of Kansas | | | | | | | | | | | | | | | | |
| Principal Health Care of KC | | | | | | | | | | | | | | | ● | |
| Prudential HealthCare HMO | 11 | 42 | 24 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | |
| United HealthCare MidWest* | 13 | 46 | 24 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | |
| Kentucky | | | | | | | | | | | | | | | | |
| Advantage Care, Inc. | | | | | | | | | | | | | | | ★ | |
| Aetna U.S. Healthcare | 11 | 29 | 30 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | |
| Bluegrass Family Health | 21 | 39 | 26 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | |
| Humana Care Plan | 15 | 37 | 28 | ● | ● | ● | ○ | ● | ● | ● | ● | ● | ● | | | |
| Humana Care Plan | 20 | 36 | 26 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | ● | | | |
| Humana Health Plan | 15 | 42 | 28 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | |
| PacifiCare of Ohio, Inc. | 9 | 37 | 28 | ○ | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | |
| Prudential HealthCare Midwest | 12 | 46 | 27 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | |
| United Health Care of Ohio | 12 | 40 | 30 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | |
| United HealthCare of Kentucky | | | | | | | | | | | | | | | | |
| Louisiana | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | 14 | 42 | 27 | ● | ● | ● | ● | ○ | ● | ● | ● | ● | ● | | | |
| Aetna U.S. Healthcare | | | | | | | | | | | | | | | | |
| Gulf South Health Plan, Inc. | | | | | | | | | | | | | | | ★ | |
| Smartplan | | | | | | | | | | | | | | | | |
| Vantage Health Plan | | | | | | | | | | | | | | | | |

1997 Survey data

| Health Maintenance Organization (HMO) Plans by State (Also check POS Section) | Telephone number | Enrollment code | | Total Monthly Premium | | Total Biweekly Premium | |
|---|------------------|-----------------|---------------|-----------------------|---------------|------------------------|---------------|
| | | Self only | Self & family | Self only | Self & family | Self only | Self & family |
| Plan name – location | | | | | | | |
| Maine | | | | | | | |
| Harvard Community Hlth Plan - Southeastern Maine | 888/333-4742 | 681 | 682 | 226.68 | 600.73 | 104.62 | 277.26 |
| NYLCare Health Plans of Maine - All of Maine | 800/895-6667 | 9M1 | 9M2 | 218.16 | 486.50 | 100.69 | 224.54 |
| Maryland | | | | | | | |
| Aetna U.S. Healthcare - North/Central MD & Washington, DC area | 800/537-9384 | V81 | V82 | 230.34 | 563.01 | 106.31 | 259.85 |
| CapitalCare - South/Central Maryland | 800/680-9495 | 2G1 | 2G2 | 212.96 | 585.67 | 98.29 | 270.31 |
| George Washington Univ HP-High - Central/Southern Maryland | 301/941-2000 | E51 | E52 | 229.88 | 502.84 | 106.10 | 232.08 |
| George Washington Univ HP-Std - Central/Southern Maryland | 301/941-2000 | E54 | E55 | 169.07 | 368.20 | 78.03 | 169.94 |
| Kaiser Permanente - Baltimore/Washington, DC areas | 301/468-6000 | E31 | E32 | 189.22 | 467.26 | 87.33 | 215.66 |
| MD-IPA - All of Maryland | 800/331-2102 | JP1 | JP2 | 201.83 | 484.42 | 93.15 | 223.58 |
| NYLCare/Mid-Atlantic-High - North/Central/Southern Maryland | 800/635-3121 | JN1 | JN2 | 201.89 | 474.48 | 93.18 | 218.99 |
| NYLCare/Mid-Atlantic-Std - North/Central/Southern Maryland | 800/635-3121 | JN4 | JN5 | 142.68 | 335.29 | 65.85 | 154.75 |
| Massachusetts | | | | | | | |
| Aetna U.S. Healthcare - Central/Eastern MA/Hampden | 800/537-9384 | NE1 | NE2 | 229.78 | 620.69 | 106.05 | 286.47 |
| Fallon Community Health Plan - Central/Eastern Massachusetts | 800/868-5200 | JV1 | JV2 | 173.40 | 447.37 | 80.03 | 206.48 |
| Harvard Community Hlth Plan - Eastern/Western Massachusetts | 888/333-4742 | 681 | 682 | 226.68 | 600.73 | 104.62 | 277.26 |
| Harvard Pilgrim Hlth Care-NE - Southeastern Massachusetts | 888/333-4742 | 701 | 702 | 188.05 | 451.27 | 86.79 | 208.28 |
| Health New England - Western Massachusetts | 413/787-4004 | DJ1 | DJ2 | 220.50 | 487.31 | 101.77 | 224.91 |
| Kaiser Permanente - Western Massachusetts | 800/597-3872 | K11 | K12 | 181.29 | 471.36 | 83.67 | 217.55 |
| Michigan | | | | | | | |
| Aetna U.S. Healthcare - Greater Detroit Metro area | 800/537-9384 | 8Z1 | 8Z2 | 179.18 | 467.46 | 82.70 | 215.75 |
| Blue Care Network - East MI - East Michigan Region | 800/890-0871 | K51 | K52 | 189.69 | 475.37 | 87.55 | 219.40 |
| Blue Care Network - East MI - East Michigan Region | 800/890-0871 | KN1 | KN2 | 176.06 | 526.74 | 81.26 | 243.11 |
| Blue Care Network Mid MI Reg - Mid Michigan | 888/227-2345 | LN1 | LN2 | 198.60 | 478.29 | 91.66 | 220.75 |
| Blue Care Network SE Michigan - Southeast MI | 800/662-6667 | LX1 | LX2 | 133.49 | 441.59 | 61.61 | 203.81 |
| Blue Care Network West MI - Western Michigan | 800/775-2583 | G71 | G72 | 245.48 | 620.99 | 113.30 | 286.61 |
| Blue Care Network West MI - Western Michigan | 800/775-2583 | KF1 | KF2 | 173.29 | 477.75 | 79.98 | 220.50 |
| Blue Care Network West Region - Western Michigan | 800/775-2583 | KR1 | KR2 | 170.04 | 492.01 | 78.48 | 227.08 |
| Grand Valley Health Plan - Grand Rapids area | 616/949-2410 | RL1 | RL2 | 187.27 | 473.53 | 86.43 | 218.55 |
| Health Alliance - Southeastern Michigan/Flint area | 313/872-8100 | 521 | 522 | 174.05 | 461.13 | 80.33 | 212.83 |
| HealthPlus MI - Flint/Saginaw areas | 800/332-9161 | X51 | X52 | 226.66 | 555.64 | 104.61 | 256.45 |
| M-Care - Mid/Southeastern Michigan | 800/658-8878 | EG1 | EG2 | 165.49 | 438.92 | 76.38 | 202.58 |
| Medical Value Plan - Lenawee/Monroe Counties | 419/245-5135 | EV1 | EV2 | 211.19 | 557.53 | 97.47 | 257.32 |
| OmniCare - Southeastern Michigan | 313/259-4000 | KA1 | KA2 | 159.73 | 399.27 | 73.72 | 184.28 |
| Physicians Health Plan - Lansing/Mid-Michigan | 517/349-1976 | U51 | U52 | 200.14 | 480.33 | 92.37 | 221.69 |

| Health Maintenance Organization (HMO) Plans by State | Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading) | | | | | | | | | | | | | Top rated plans | Accreditation status NCQA JCAHO | Web site | | |
|--|---|----|----|----------------|----------------------|--------------------------------------|------------------------|--------------------------------------|---|-----------------------|---------------------------------------|---------------------------|-----------------------|-----------------|------------------------------------|----------|---|---|
| | % satisfied with plan | | | Coverage (77%) | Access to care (81%) | Access to care in an emergency (86%) | Choice of doctor (73%) | When sick, can get appointment (79%) | Seeing same doctor on most visits (84%) | Quality of care (76%) | Provider thorough and competent (82%) | Explanation of care (80%) | Results of care (74%) | | | | | |
| | 27 | 43 | 19 | | | | | | | | | | | | | | | |
| Plan name | 27 | 43 | 19 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| Maine | | | | | | | | | | | | | | | | | | |
| Harvard Community Hlth Plan | 27 | 43 | 19 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | 🌐 | |
| NYLCare Health Plans of Maine | | | | | | | | | | | | | | | | | | 🌐 |
| Maryland | | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | 11 | 36 | 31 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | ★ | 🌐 | |
| CapitalCare | 20 | 36 | 29 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | | 🌐 |
| George Washington Univ HP-High | 18 | 40 | 25 | ● | ● | ● | ● | ○ | ○ | ○ | ○ | ○ | ○ | | | ● | | |
| George Washington Univ HP-Std | 13 | 31 | 33 | ● | ● | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | | ● | | |
| Kaiser Permanente* | 23 | 39 | 24 | ● | ● | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | | ★ | 🌐 | |
| MD-IPA | 15 | 45 | 30 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | | ★ | 🌐 | |
| NYLCare/Mid-Atlantic-High | 17 | 42 | 23 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | ★ | 🌐 | |
| NYLCare/Mid-Atlantic-Std | 11 | 41 | 31 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | ★ | 🌐 | |
| Massachusetts | | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | 12 | 36 | 27 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | ★ | 🌐 | |
| Fallon Community Health Plan | 29 | 49 | 13 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | | ★ | 🌐 | |
| Harvard Community Hlth Plan | 27 | 43 | 19 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | | ★ | 🌐 | |
| Harvard Pilgrim Hlth Care-NE | 25 | 40 | 20 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | ★ | 🌐 | |
| Health New England | 13 | 53 | 24 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | | ● | | |
| Kaiser Permanente | 15 | 40 | 30 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | ★ | 🌐 | |
| Michigan | | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | | | | | | | | | | | | | | | | | | 🌐 |
| Blue Care Network - East MI | 13 | 39 | 26 | ● | ● | ● | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | | ★ | 🌐 | |
| Blue Care Network - East MI | | | | | | | | | | | | | | | | ★ | 🌐 | |
| Blue Care Network Mid MI Reg | 15 | 41 | 22 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | ★ | 🌐 | |
| Blue Care Network SE Michigan | 15 | 38 | 29 | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | | ★ | 🌐 | |
| Blue Care Network West MI | | | | | | | | | | | | | | | | ★ | 🌐 | |
| Blue Care Network West MI | 20 | 43 | 26 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | | ★ | 🌐 | |
| Blue Care Network West Region | 15 | 49 | 27 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | | ★ | 🌐 | |
| Grand Valley Health Plan | | | | | | | | | | | | | | | | | | |
| Health Alliance | 18 | 48 | 22 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | | ★ | 🌐 | |
| HealthPlus MI | | | | | | | | | | | | | | | | ★ | 🌐 | |
| M-Care | 32 | 40 | 17 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | | ● | 🌐 | |
| Medical Value Plan | | | | | | | | | | | | | | | | ★ | | |
| OmniCare | 15 | 32 | 29 | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | | ● | 🌐 | |
| Physicians Health Plan | 20 | 45 | 26 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | | | | |

| Health Maintenance Organization (HMO) Plans by State (Also check POS Section) | Telephone number | Enrollment code | | Total Monthly Premium | | Total Biweekly Premium | |
|---|------------------|-----------------|---------------|-----------------------|---------------|------------------------|---------------|
| | | Self only | Self & family | Self only | Self & family | Self only | Self & family |
| Plan name – location | | | | | | | |
| Michigan (continued) | | | | | | | |
| Physicians Health Plan - Jackson/South Michigan | 517/787-6865 | U61 | U62 | 205.81 | 493.98 | 94.99 | 227.99 |
| Physicians Health Plan - Kalamazoo/Southwest Michigan | 616/341-7250 | U71 | U72 | 178.45 | 428.26 | 82.36 | 197.66 |
| Physicians Health Plan - Muskegon/Western Michigan | 616/728-6333 | U81 | U82 | 188.93 | 453.53 | 87.20 | 209.32 |
| Priority Health - West Michigan | 616/942-1221 | BQ1 | BQ2 | 177.49 | 501.50 | 81.92 | 231.46 |
| SelectCare - Southeast Michigan | 800/332-2365 | K61 | K62 | 159.60 | 446.92 | 73.66 | 206.27 |
| The Wellness Plan - Southeastern Michigan | 800/875-9355 | K31 | K32 | 161.46 | 440.74 | 74.52 | 203.42 |
| Total Health Care - Greater Detroit/Flint areas | 800/826-2862 | N21 | N22 | 169.02 | 425.58 | 78.01 | 196.42 |
| Minnesota | | | | | | | |
| Altru Health Plan - Northwest Minnesota | 701/780-1600 | 2R1 | 2R2 | 142.26 | 409.48 | 65.66 | 188.99 |
| HealthPartners Classic-High - Minneapolis/St. Paul areas | 612/883-5000 | 531 | 532 | 212.96 | 511.07 | 98.29 | 235.88 |
| HealthPartners Classic-Std - Minneapolis/St. Paul areas | 612/883-5000 | 534 | 535 | 180.20 | 432.45 | 83.17 | 199.59 |
| HealthPartners Health Plan - Minneapolis/St. Paul/St. Cloud areas | 612/883-5000 | HQ1 | HQ2 | 224.27 | 538.29 | 103.51 | 248.44 |
| Mississippi | | | | | | | |
| PrimeHealth of Alabama, Inc. - Southern Mississippi | 800/236-9421 | AA1 | AA2 | 196.06 | 483.86 | 90.49 | 223.32 |
| Prudential HealthCare HMO - Desoto/Marshall/Tate/Tunica Cos. | 901/541-9400 | UB1 | UB2 | 148.33 | 452.10 | 68.46 | 208.66 |
| Missouri | | | | | | | |
| BlueCHOICE - StLouis/Central/SW/Poplar Bluff area | 800/634-4395 | 9G1 | 9G2 | 223.02 | 482.80 | 102.93 | 222.83 |
| Group Health Plan - St. Louis area | 800/743-3901 | MM1 | MM2 | 213.24 | 533.02 | 98.42 | 246.01 |
| Health Partners of the Midwest - St. Louis/Columbia/Jefferson City areas | 800/338-4123 | RN1 | RN2 | 228.04 | 494.80 | 105.25 | 228.37 |
| Humana Kansas City, Inc.-High - Central Missouri/Springfield area | 888/393-6765 | 7S1 | 7S2 | 204.38 | 490.53 | 94.33 | 226.40 |
| Humana Kansas City, Inc.-Std - Central Missouri/Springfield area | 888/393-6765 | 7S4 | 7S5 | 188.05 | 451.38 | 86.79 | 208.33 |
| Humana Kansas City, Inc.-High - Kansas City area | 888/393-6765 | MS1 | MS2 | 199.98 | 479.98 | 92.30 | 221.53 |
| Humana Kansas City, Inc.-Std - Kansas City area | 888/393-6765 | MS4 | MS5 | 186.27 | 447.03 | 85.97 | 206.32 |
| Kaiser Permanente - Kansas City area | 913/642-2662 | HA1 | HA2 | 151.88 | 391.82 | 70.10 | 180.84 |
| Mercy Health Plans/Premier - East/Central/Southwest Missouri | 800/327-0763 | 7M1 | 7M2 | 191.04 | 444.36 | 88.17 | 205.09 |
| Principal St.Louis - St. Louis area | 800/966-3938 | 121 | 122 | 236.49 | 515.52 | 109.15 | 237.93 |
| Prudential HealthCare HMO - Kansas City area | 800/441-5588 | 1K1 | 1K2 | 195.28 | 467.81 | 90.13 | 215.91 |
| Prudential HealthCare HMO - St. Louis area | 800/298-7625 | VZ1 | VZ2 | 151.80 | 383.41 | 70.06 | 176.96 |
| United HealthCare MidWest - Kansas City area | 800/357-0975 | 4M1 | 4M2 | 218.75 | 550.36 | 100.96 | 254.01 |
| United HealthCare Select - St. Louis/Central/Northeast/Southeast | 800/627-0607 | H81 | H82 | 205.29 | 472.33 | 94.75 | 218.00 |
| Montana | | | | | | | |
| Yellowstone Community Health - Billings area | 406/238-6868 | 2Y1 | 2Y2 | 172.16 | 446.36 | 79.46 | 206.01 |
| Nebraska | | | | | | | |
| Care Choices - Northeastern Nebraska | 800/535-6252 | FA1 | FA2 | 193.92 | 521.65 | 89.50 | 240.76 |

| Health Maintenance Organization (HMO) Plans by State | Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading) | | | | | | | | | | | | | Top rated plans | Accreditation status NCQA JCAHO | Web site | |
|--|---|------|-------|----------------|----------------------|--------------------------------------|------------------------|--------------------------------------|---|-----------------------|---------------------------------------|---------------------------|-----------------------|-----------------|------------------------------------|----------|---|
| | % satisfied with plan | | | Coverage (77%) | Access to care (81%) | Access to care in an emergency (86%) | Choice of doctor (73%) | When sick, can get appointment (79%) | Seeing same doctor on most visits (84%) | Quality of care (76%) | Provider thorough and competent (82%) | Explanation of care (80%) | Results of care (74%) | | | | |
| | 1-5 | 6-10 | 11-15 | | | | | | | | | | | | | | |
| Plan name | 1-5 | 6-10 | 11-15 | | | | | | | | | | | | | | |
| Michigan (continued) | | | | | | | | | | | | | | | | | |
| Physicians Health Plan | | | | | | | | | | | | | | | | | |
| Physicians Health Plan | | | | | | | | | | | | | | | | | |
| Physicians Health Plan | | | | | | | | | | | | | | | | | |
| Priority Health | 22 | 54 | 16 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | 🌐 | |
| SelectCare | 7 | 39 | 29 | ● | ○ | ○ | ○ | ● | ○ | ○ | ○ | ○ | ○ | | ● | | |
| The Wellness Plan | | | | | | | | | | | | | | | | | |
| Total Health Care | | | | | | | | | | | | | | | | | |
| Minnesota | | | | | | | | | | | | | | | | | |
| Altru Health Plan | | | | | | | | | | | | | | | | | 🌐 |
| HealthPartners Classic-High | 11 | 44 | 23 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | ● | | ★ | | |
| HealthPartners Classic-Std* | 25 | 45 | 16 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | |
| HealthPartners Health Plan | 14 | 39 | 27 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | ● | | ★ | | |
| Mississippi | | | | | | | | | | | | | | | | | |
| PrimeHealth of Alabama, Inc. | 11 | 36 | 28 | ○ | ● | ● | ● | ○ | ● | ● | ● | ● | ● | | | | 🌐 |
| Prudential HealthCare HMO | 10 | 37 | 34 | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ● | ● | ○ | | ● | | 🌐 |
| Missouri | | | | | | | | | | | | | | | | | |
| BlueCHOICE | 13 | 31 | 38 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | |
| Group Health Plan* | 15 | 48 | 25 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | | 🌐 |
| Health Partners of the Midwest | 18 | 43 | 23 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | |
| Humana Kansas City, Inc.-High | 16 | 39 | 29 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | 🌐 |
| Humana Kansas City, Inc.-Std | | | | | | | | | | | | | | | ★ | | 🌐 |
| Humana Kansas City, Inc.-High | 22 | 37 | 24 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | 🌐 |
| Humana Kansas City, Inc.-Std | | | | | | | | | | | | | | | ★ | | 🌐 |
| Kaiser Permanente | 18 | 35 | 25 | ● | ● | ○ | ○ | ● | ○ | ○ | ○ | ○ | ○ | | ★ | | 🌐 |
| Mercy Health Plans/Premier | | | | | | | | | | | | | | | | | |
| Principal St.Louis | 20 | 45 | 25 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ● | | |
| Prudential HealthCare HMO | 11 | 42 | 24 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | 🌐 |
| Prudential HealthCare HMO | | | | | | | | | | | | | | | ★ | | 🌐 |
| United HealthCare MidWest* | 13 | 46 | 24 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | |
| United HealthCare Select | 17 | 41 | 27 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | 🌐 |
| Montana | | | | | | | | | | | | | | | | | |
| Yellowstone Community Health | | | | | | | | | | | | | | | | | |
| Nebraska | | | | | | | | | | | | | | | | | |
| Care Choices | | | | | | | | | | | | | | | | | 🌐 |

| Health Maintenance Organization (HMO) Plans by State (Also check POS Section) | Telephone number | Enrollment code | | Total Monthly Premium | | Total Biweekly Premium | |
|---|------------------|-----------------|---------------|-----------------------|---------------|------------------------|---------------|
| | | Self only | Self & family | Self only | Self & family | Self only | Self & family |
| Plan name – location | | | | | | | |
| Nebraska (continued) | | | | | | | |
| Exclusive Healthcare - Omaha/Lincoln areas | 800/456-9292 | 9Y1 | 9Y2 | 192.31 | 522.51 | 88.76 | 241.16 |
| United HealthCare/Midlands - Lincoln/Omaha/Northeast areas | 402/445-5700 | NF1 | NF2 | 192.18 | 434.85 | 88.70 | 200.70 |
| Nevada | | | | | | | |
| Aetna U.S. Healthcare - Southern Nevada/Las Vegas area | 800/537-9384 | 8L1 | 8L2 | 163.50 | 428.16 | 75.46 | 197.61 |
| Hometown Health Plan - Northern Nevada | 702/325-3000 | 4H1 | 4H2 | 179.34 | 427.64 | 82.77 | 197.37 |
| Humana Health Plan, Inc. - Las Vegas areas | 888/393-6765 | TL1 | TL2 | 136.37 | 392.45 | 62.94 | 181.13 |
| PacifiCare of Nevada - LasVegas/Carson City/Reno | 800/811-7305 | K91 | K92 | 157.17 | 397.91 | 72.54 | 183.65 |
| New Hampshire | | | | | | | |
| Aetna U.S. Healthcare - Chshre/Hillsbrgh/Rckngnm/Stafford Cos. | 800/537-9384 | UJ1 | UJ2 | 203.43 | 543.49 | 93.89 | 250.84 |
| Harvard Community Hlth Plan - Southern New Hampshire | 888/333-4742 | 681 | 682 | 226.68 | 600.73 | 104.62 | 277.26 |
| Kaiser Permanente - Southwestern New Hampshire | 800/597-3872 | K11 | K12 | 181.29 | 471.36 | 83.67 | 217.55 |
| New Jersey | | | | | | | |
| Aetna U.S. Healthcare-High - All of New Jersey | 800/537-9384 | P31 | P32 | 286.37 | 711.64 | 132.17 | 328.45 |
| Aetna U.S. Healthcare-Std - All of New Jersey | 800/537-9384 | P34 | P35 | 188.93 | 494.43 | 87.20 | 228.20 |
| AmeriHealth HMO, Inc. - All of New Jersey | 800/454-7651 | FK1 | FK2 | 231.64 | 594.47 | 106.91 | 274.37 |
| CIGNA CoMED HealthCare - All of New Jersey | 800/462-6633 | P41 | P42 | 264.03 | 554.45 | 121.86 | 255.90 |
| First Option Hlth Plan of NJ - All of New Jersey | 800/555-2605 | 2F1 | 2F2 | 249.97 | 604.87 | 115.37 | 279.17 |
| HIP Health Plan of NJ - Most of New Jersey | 732/937-7600 | P91 | P92 | 209.58 | 521.91 | 96.73 | 240.88 |
| Prudential HealthCare HMO - All of New Jersey | 800/422-7399 | 8P1 | 8P2 | 200.14 | 504.79 | 92.37 | 232.98 |
| QualMed Plans for Health - Burlington/Camden/Gloucester Counties | 800/998-2840 | 271 | 272 | 229.65 | 533.95 | 105.99 | 246.44 |
| New Mexico | | | | | | | |
| HMO New Mexico - Most of New Mexico | 800/423-1630 | 5H1 | 5H2 | 151.52 | 390.91 | 69.93 | 180.42 |
| Lovelace Health Plan - All of New Mexico | 505/262-7363 | Q11 | Q12 | 180.57 | 469.45 | 83.34 | 216.67 |
| Presbyterian Health Plan - All NM counties except Otero & S. Eddy | 505/923-5678 | P21 | P22 | 147.44 | 384.54 | 68.05 | 177.48 |
| QualMed Plans for Health - Albuquerque/Santa Fe areas | 800/365-0009 | PX1 | PX2 | 150.32 | 396.54 | 69.38 | 183.02 |
| New York | | | | | | | |
| Aetna U.S. Healthcare - NYC area and Dutchess/Sullivan/Ulster | 800/537-9384 | JC1 | JC2 | 200.07 | 506.63 | 92.34 | 233.83 |
| Blue Choice - Rochester area | 716/238-4300 | MK1 | MK2 | 170.34 | 425.51 | 78.62 | 196.39 |
| BlueChoice HMO - MidHudson area | 800/453-0113 | 5K1 | 5K2 | 156.30 | 408.61 | 72.14 | 188.59 |
| BlueChoice HMO - Albany area | 800/453-0113 | 5L1 | 5L2 | 177.67 | 464.32 | 82.00 | 214.30 |
| BlueChoice HMO - Downstate area | 800/453-0113 | S71 | S72 | 201.07 | 525.44 | 92.80 | 242.51 |
| C.D.P.H.P. - Capital District area | 518/862-3750 | SG1 | SG2 | 163.11 | 417.69 | 75.28 | 192.78 |
| CIGNA HealthCare of NY - New York City area | 800/345-9458 | HU1 | HU2 | 197.88 | 528.39 | 91.33 | 243.87 |
| Harvard Community Hlth Plan - New York adjacent to Massachusetts | 888/333-4742 | 681 | 682 | 226.68 | 600.73 | 104.62 | 277.26 |

| Health Maintenance Organization (HMO) Plans by State | Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading) | | | | | | | | | | | | | Top rated plans | Accreditation status NCQA JCAHO | Web site | |
|--|---|------------------|----------------------|----------------|----------------------|--------------------------------------|------------------------|--------------------------------------|---|-----------------------|---------------------------------------|---------------------------|-----------------------|-----------------|------------------------------------|----------|--|
| | % satisfied with plan | | | Coverage (77%) | Access to care (81%) | Access to care in an emergency (86%) | Choice of doctor (73%) | When sick, can get appointment (79%) | Seeing same doctor on most visits (84%) | Quality of care (76%) | Provider thorough and competent (82%) | Explanation of care (80%) | Results of care (74%) | | | | |
| | % Extremely satisfied | % Very satisfied | % Somewhat satisfied | | | | | | | | | | | | | | |
| Plan name | | | | | | | | | | | | | | | | | |
| Nebraska (continued) | | | | | | | | | | | | | | | | | |
| Exclusive Healthcare | 15 | 40 | 29 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | |
| United HealthCare/Midlands | 20 | 33 | 28 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | |
| Nevada | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | | | | | | | | | | | | | | | | | |
| Hometown Health Plan | 16 | 39 | 21 | ● | ○ | ● | ○ | ○ | ● | ○ | ○ | ● | ● | | | | |
| Humana Health Plan, Inc. | | | | | | | | | | | | | | | | | |
| PacifiCare of Nevada | 8 | 24 | 31 | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | ★ | | |
| New Hampshire | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | | | | | | | | | | | | | | | | | |
| Harvard Community Hlth Plan | 27 | 43 | 19 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | | |
| Kaiser Permanente | 15 | 40 | 30 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | |
| New Jersey | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare-High | 14 | 38 | 28 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | |
| Aetna U.S. Healthcare-Std | 9 | 42 | 34 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | |
| AmeriHealth HMO, Inc. | 10 | 37 | 30 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | | |
| CIGNA CoMED HealthCare | 10 | 34 | 34 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | |
| First Option Hlth Plan of NJ | 14 | 30 | 32 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | |
| HIP Health Plan of NJ | 13 | 30 | 35 | ● | ○ | ● | ○ | ○ | ● | ○ | ○ | ● | ● | | ● | | |
| Prudential HealthCare HMO | | | | | | | | | | | | | | | ★ | | |
| QualMed Plans for Health* | 12 | 33 | 32 | ● | ○ | ○ | ○ | ○ | ● | ○ | ○ | ○ | ○ | | ● | | |
| New Mexico | | | | | | | | | | | | | | | | | |
| HMO New Mexico | | | | | | | | | | | | | | | | | |
| Lovelace Health Plan* | 24 | 38 | 29 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | ● | ✓ | ★ ★ | | |
| Presbyterian Health Plan | 8 | 29 | 32 | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | | | |
| QualMed Plans for Health | 20 | 46 | 22 | ● | ● | ● | ● | ○ | ● | ● | ● | ● | ● | ✓ | | | |
| New York | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | 17 | 35 | 32 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | |
| Blue Choice | 22 | 45 | 21 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | | |
| BlueChoice HMO | | | | | | | | | | | | | | | ● | | |
| BlueChoice HMO | | | | | | | | | | | | | | | ● | | |
| BlueChoice HMO* | 17 | 33 | 25 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | | |
| C.D.P.H.P. | 25 | 47 | 21 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | | |
| CIGNA HealthCare of NY | | | | | | | | | | | | | | | | | |
| Harvard Community Hlth Plan | 27 | 43 | 19 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | | |

**Health Maintenance
Organization (HMO)
Plans by State**

(Also check POS Section)

Plan name – location

| | Telephone number | Enrollment code | | Total Monthly Premium | | Total Biweekly Premium | |
|---|---------------------|--------------------|------------------|-----------------------------|------------------|------------------------------|------------------|
| | | Self only | Self & family | Self only | Self & family | Self only | Self & family |
| New York (continued) | | | | | | | |
| HealthCarePlan - Western New York | 716/847-0881 | Q81 | Q82 | 141.09 | 400.03 | 65.12 | 184.63 |
| Healthsource HMO of NY - Syracuse/Central NY area | 315/449-1100 | XL1 | XL2 | 198.14 | 532.00 | 91.45 | 245.54 |
| HIP of Greater New York - New York City area | 800/HIP-TALK | 511 | 512 | 182.15 | 445.79 | 84.07 | 205.75 |
| HMO Blue - Utica/Rome/Central New York areas | 315/731-2547 | AH1 | AH2 | 184.73 | 470.04 | 85.26 | 216.94 |
| HMO-CNY - Syracuse/Binghamton/Elmira areas | 800/447-6269 | EB1 | EB2 | 190.52 | 504.64 | 87.93 | 232.91 |
| Independent Health Assoc - Metro Hudson | 800/486-5840 | C11 | C12 | 216.00 | 574.45 | 99.69 | 265.13 |
| Independent Health Assoc - Western New York | 800/453-1910 | QA1 | QA2 | 123.41 | 346.88 | 56.96 | 160.10 |
| Kaiser Permanente - Albany/Cooperstown areas | 800/597-3872 | PW1 | PW2 | 179.75 | 457.77 | 82.96 | 211.28 |
| Kaiser Permanente - Hudson Valley area | 800/597-3872 | QB1 | QB2 | 190.08 | 494.26 | 87.73 | 228.12 |
| Kaiser Permanente - Westchester County | 800/597-3872 | QH1 | QH2 | 182.43 | 445.34 | 84.20 | 205.54 |
| MDNY Healthcare, Inc. - Nassau/Suffolk Counties | 516-454-1900 | 5Y1 | 5Y2 | 218.75 | 550.53 | 100.96 | 254.09 |
| MVP Health Plan - Eastern Region | 888/687-6277 | GA1 | GA2 | 174.48 | 444.43 | 80.53 | 205.12 |
| MVP Health Plan - Central Region | 888/687-6277 | M91 | M92 | 157.97 | 402.46 | 72.91 | 185.75 |
| MVP Health Plan - Mid-Hudson Region | 888/687-6277 | MX1 | MX2 | 189.63 | 482.89 | 87.52 | 222.87 |
| Partners Health Plans - Northern/Capital/Mid-Hudson areas | 800-447-8610 | 7Y1 | 7Y2 | 191.69 | 496.97 | 88.47 | 229.37 |
| PHP/Mohawk Valley Region - Utica area | 315/797-7019 | SH1 | SH2 | 189.63 | 503.25 | 87.52 | 232.27 |
| Preferred Care - Rochester area | 716/325-3113 | GV1 | GV2 | 163.63 | 415.18 | 75.52 | 191.62 |
| Prepaid Health Plan - Syracuse/Southern Tier areas | 315/638-2133 | QE1 | QE2 | 200.31 | 531.22 | 92.45 | 245.18 |
| Prudential HealthCare HMO - NYC/Long Island/Hudson Valley Cos. | 800/422-7399 | 9P1 | 9P2 | 176.95 | 424.32 | 81.67 | 195.84 |
| Vytra Health Plans - Queens/Nassau/Suffolk Counties | 516/694-4000 | J61 | J62 | 214.80 | 561.62 | 99.14 | 259.21 |
| WellCare of New York - Bronx/Brklyn/Manhattan/Queens/Westchster | 800/438-9269 | 6V1 | 6V2 | 212.94 | 439.53 | 98.28 | 202.86 |
| WellCare of New York - Capital/Hudson Valley Regions | 800/438-9269 | X41 | X42 | 170.26 | 427.55 | 78.58 | 197.33 |
| North Carolina | | | | | | | |
| Aetna U.S. Healthcare - Charlotte/Metrolina area | 800/537-9384 | 3G1 | 3G2 | 185.81 | 485.59 | 85.76 | 224.12 |
| Doctors Health Plan, Inc. - Greater Tri/Char/Up-Low Cape Fear areas | 800/476-2303 | 6D1 | 6D2 | 178.90 | 483.19 | 82.57 | 223.01 |
| Generations Family Health Plan - Tri. area:Raleigh/Durham/Chapel Hill | 888/256-5563 | 8B1 | 8B2 | 182.61 | 456.52 | 84.28 | 210.70 |
| Kaiser Permanente - Charlotte/Triangle areas | 800/755-1925 | QT1 | QT2 | 156.17 | 468.52 | 72.08 | 216.24 |
| PARTNERS NHP of NC - Most of North Carolina | 800/942-5695 | EQ1 | EQ2 | 204.49 | 460.09 | 94.38 | 212.35 |
| Personal Care Plan of NC - Charlotte/Durham/Greensboro/Raleigh | 800/755-0817 | 4X1 | 4X2 | 223.58 | 523.73 | 103.19 | 241.72 |
| Prudential HealthCare HMO - Charlotte/Raleigh areas | 800/643-3609 | Q41 | Q42 | 150.35 | 420.79 | 69.39 | 194.21 |
| UHC of North Carolina - Central/Eastern/Western | 800/999-1147 | XM1 | XM2 | 211.38 | 477.10 | 97.56 | 220.20 |
| WellPath Select - Charlotte/Triangle/surr. area | 800/935-7284 | 2E1 | 2E2 | 184.25 | 478.66 | 85.04 | 220.92 |
| North Dakota | | | | | | | |
| Altru Health Plan - Northeast North Dakota | 701/780-1600 | 2R1 | 2R2 | 142.26 | 409.48 | 65.66 | 188.99 |

| Health Maintenance Organization (HMO) Plans by State | Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading) | | | | | | | | | | | | | Top rated plans | Accreditation status | | Web site |
|--|---|----|----|----------------|----------------------|--------------------------------------|------------------------|--------------------------------------|---|-----------------------|---------------------------------------|---------------------------|-----------------------|-----------------|----------------------|-------|----------|
| | % satisfied with plan | | | Coverage (77%) | Access to care (81%) | Access to care in an emergency (86%) | Choice of doctor (73%) | When sick, can get appointment (79%) | Seeing same doctor on most visits (84%) | Quality of care (76%) | Provider thorough and competent (82%) | Explanation of care (80%) | Results of care (74%) | | NCQA | JCAHO | |
| | 23 | 47 | 17 | | | | | | | | | | | | | | |
| Plan name | 23 | 47 | 17 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | ● | ✓ | ★ | 📄 | |
| New York (continued) | | | | | | | | | | | | | | | | | |
| HealthCarePlan | 23 | 47 | 17 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | ● | ✓ | ★ | 📄 | |
| Healthsource HMO of NY | | | | | | | | | | | | | | | ★ | | |
| HIP of Greater New York | 10 | 32 | 37 | ● | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | ★ | 📄 | |
| HMO Blue | | | | | | | | | | | | | | | | | |
| HMO-CNY* | 23 | 46 | 27 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ● | 📄 | |
| Independent Health Assoc | 14 | 43 | 27 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ⊗ | 📄 | |
| Independent Health Assoc | 11 | 47 | 32 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | 📄 | |
| Kaiser Permanente | 16 | 44 | 23 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | 📄 | |
| Kaiser Permanente | 22 | 40 | 21 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | 📄 | |
| Kaiser Permanente | | | | | | | | | | | | | | | | 📄 | |
| MDNY Healthcare, Inc. | | | | | | | | | | | | | | | | | |
| MVP Health Plan | 17 | 46 | 23 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | 📄 | |
| MVP Health Plan | 11 | 44 | 29 | ○ | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | 📄 | |
| MVP Health Plan | 22 | 43 | 21 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | 📄 | |
| Partners Health Plans | | | | | | | | | | | | | | | | | |
| PHP/Mohawk Valley Region* | 24 | 43 | 20 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | 📄 | |
| Preferred Care | 20 | 50 | 20 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | | |
| Prepaid Health Plan | 15 | 45 | 25 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | 📄 | |
| Prudential HealthCare HMO | | | | | | | | | | | | | | | ★ | 📄 | |
| Vytra Health Plans | 23 | 43 | 19 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | 📄 | |
| WellCare of New York | | | | | | | | | | | | | | | ● | 📄 | |
| WellCare of New York | | | | | | | | | | | | | | | ● | 📄 | |
| North Carolina | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | 13 | 29 | 31 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | 📄 | |
| Doctors Health Plan, Inc. | 9 | 36 | 31 | ○ | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | 📄 | |
| Generations Family Health Plan | | | | | | | | | | | | | | | | | |
| Kaiser Permanente | 21 | 37 | 26 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | 📄 | |
| PARTNERS NHP of NC | 15 | 43 | 26 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | 📄 | |
| Personal Care Plan of NC | 18 | 42 | 23 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | |
| Prudential HealthCare HMO | 13 | 36 | 28 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | ● | | ● | 📄 | |
| UHC of North Carolina | 19 | 40 | 26 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | 📄 | |
| WellPath Select | | | | | | | | | | | | | | | | 📄 | |
| North Dakota | | | | | | | | | | | | | | | | | |
| Altru Health Plan | | | | | | | | | | | | | | | | 📄 | |

| Health Maintenance Organization (HMO) Plans by State (Also check POS Section) | Telephone number | Enrollment code | | Total Monthly Premium | | Total Biweekly Premium | |
|---|------------------|-----------------|---------------|-----------------------|---------------|------------------------|---------------|
| | | Self only | Self & family | Self only | Self & family | Self only | Self & family |
| Plan name – location | | | | | | | |
| North Dakota (continued) | | | | | | | |
| HealthPartners Health Plan - Eastern North Dakota | 612/883-5000 | HQ1 | HQ2 | 224.27 | 538.29 | 103.51 | 248.44 |
| Heart of America HMO - Northcentral North Dakota | 701/776-5848 | RU1 | RU2 | 181.09 | 457.95 | 83.58 | 211.36 |
| Ohio | | | | | | | |
| Aetna U.S. Healthcare - Most of Ohio | 800/537-9384 | RD1 | RD2 | 208.02 | 509.15 | 96.01 | 234.99 |
| AultCare HMO - Stark/Carroll/Holmes/Tuscarawas/Wayne Co | 330/438-6360 | 3A1 | 3A2 | 192.60 | 472.79 | 88.89 | 218.21 |
| CHP of Ohio - Northeastern/Central/Southern Ohio | 740/348-1449 | MG1 | MG2 | 171.67 | 519.94 | 79.23 | 239.97 |
| DayMed Hlth Maintenance Plan - Dyton/Cincinnati/Columbs/Cleve/Akrn | 937/847-5646 | Q31 | Q32 | 198.40 | 483.04 | 91.57 | 222.94 |
| Health Maintenance Plan(HMP) - Most of Ohio | 800/228-4375 | R51 | R52 | 205.99 | 465.53 | 95.07 | 214.86 |
| Health Plan Upper OH Valley - Eastern Ohio | 800/624-6961 | U41 | U42 | 165.27 | 413.16 | 76.28 | 190.69 |
| Health Power HMO - Columbus/Cincinnati/Dayton areas | 800/338-6207 | XR1 | XR2 | 192.05 | 480.20 | 88.64 | 221.63 |
| HealthAssurance HMO - Eastern Ohio | 800/735-2202 | 5X1 | 5X2 | 183.54 | 427.01 | 84.71 | 197.08 |
| HMO Health Ohio - Northeast Ohio | 800/258-3466 | L41 | L42 | 189.80 | 485.51 | 87.60 | 224.08 |
| Kaiser Permanente - Akron/Cleveland areas | 216/621-7100 | 641 | 642 | 192.73 | 443.30 | 88.95 | 204.60 |
| Medical Value Plan - Toledo area | 419/245-5135 | EV1 | EV2 | 211.19 | 557.53 | 97.47 | 257.32 |
| PacifiCare of Ohio, Inc. - Cincinnati/Dayton areas | 800/824-0428 | R81 | R82 | 192.51 | 452.42 | 88.85 | 208.81 |
| Paramount Health Care - Northwest/North Central Ohio | 800/462-3589 | U21 | U22 | 192.47 | 509.97 | 88.83 | 235.37 |
| Prudential HealthCare Midwest - Central Ohio | 800/452-3094 | AY1 | AY2 | 190.43 | 418.15 | 87.89 | 192.99 |
| Prudential HealthCare Midwest - Cleveland/Akron/Youngstown areas | 800/458-3941 | Q91 | Q92 | 158.56 | 371.76 | 73.18 | 171.58 |
| Prudential HealthCare Midwest - Cincinnati/Southwest areas | 800/932-7478 | S31 | S32 | 166.81 | 433.16 | 76.99 | 199.92 |
| QualMed Plans for Health OH/WV - Eastern Ohio | 800/333-3930 | QJ1 | QJ2 | 185.53 | 480.20 | 85.63 | 221.63 |
| SummaCare Health Plan - Northern Ohio | 330/996-8700 | 5W1 | 5W2 | 159.27 | 437.97 | 73.51 | 202.14 |
| Super Med HMO - Northeast Ohio | 800/574-2583 | 5M1 | 5M2 | 174.63 | 446.72 | 80.60 | 206.18 |
| United Health Care of Ohio - Cincinnati/Dayton/Springfield/Toledo | 800/231-2918 | 3U1 | 3U2 | 220.65 | 507.43 | 101.84 | 234.20 |
| United Health Care of Ohio - Central/South Central Ohio | 800/225-7951 | VC1 | VC2 | 214.96 | 494.41 | 99.21 | 228.19 |
| Oklahoma | | | | | | | |
| Aetna U.S. Healthcare - Northeast Oklahoma | 800/537-9384 | 8V1 | 8V2 | 164.93 | 430.60 | 76.12 | 198.74 |
| BlueLines HMO - OK City/Tulsa/Lawton/SW Oklahoma areas | 800/722-5675 | N51 | N52 | 185.32 | 433.88 | 85.53 | 200.25 |
| CommunityCare HMO - Oklahoma City/Tulsa areas | 800/777-4890 | 7C1 | 7C2 | 166.05 | 428.03 | 76.64 | 197.55 |
| Healthcare Oklahoma - Oklahoma City/Lawton/Tulsa/Enid areas | 800/535-2244 | 6W1 | 6W2 | 170.04 | 441.76 | 78.48 | 203.89 |
| PacifiCare OK - Okla Cty/Southwestern OK and Tulsa area | 800/735-5052 | 2N1 | 2N2 | 158.56 | 437.30 | 73.18 | 201.83 |
| Prudential HealthCare HMO - Central/Western/Southern Oklahoma | 800/416-3206 | RR1 | RR2 | 154.42 | 411.02 | 71.27 | 189.70 |
| Prudential HealthCare HMO - Tulsa area | 800/345-8310 | RS1 | RS2 | 180.27 | 398.97 | 83.20 | 184.14 |
| Oregon | | | | | | | |
| Kaiser Permanente-High - Portland/Salem areas | 503/813-2000 | 571 | 572 | 217.53 | 499.27 | 100.40 | 230.43 |

| Health Maintenance Organization (HMO) Plans by State | Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading) | | | | | | | | | | | | | Top rated plans | Accreditation status NCQA JCAHO | Web site | | |
|--|---|----|----|----------------|----------------------|--------------------------------------|------------------------|--------------------------------------|---|-----------------------|---------------------------------------|---------------------------|-----------------------|-----------------|------------------------------------|----------|--|--|
| | % satisfied with plan | | | Coverage (77%) | Access to care (81%) | Access to care in an emergency (86%) | Choice of doctor (73%) | When sick, can get appointment (79%) | Seeing same doctor on most visits (84%) | Quality of care (76%) | Provider thorough and competent (82%) | Explanation of care (80%) | Results of care (74%) | | | | | |
| | 14 | 39 | 27 | | | | | | | | | | | | | | | |
| Plan name | | | | | | | | | | | | | | | | | | |
| North Dakota (continued) | | | | | | | | | | | | | | | | | | |
| HealthPartners Health Plan | 14 | 39 | 27 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | ● | | ★ | | | |
| Heart of America HMO | | | | | | | | | | | | | | | | | | |
| Ohio | | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | 11 | 29 | 30 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | | |
| AultCare HMO | 19 | 39 | 24 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | | |
| CHP of Ohio | 24 | 45 | 21 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | | | | |
| DayMed Hlth Maintenance Plan* | 15 | 34 | 27 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | | |
| Health Maintenance Plan(HMP) | 11 | 41 | 26 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | | |
| Health Plan Upper OH Valley | 15 | 37 | 25 | ○ | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | | |
| Health Power HMO | | | | | | | | | | | | | | | ★ | | | |
| HealthAssurance HMO | | | | | | | | | | | | | | | | | | |
| HMO Health Ohio | | | | | | | | | | | | | | | | | | |
| Kaiser Permanente | 16 | 43 | 21 | ● | ● | ● | ● | ○ | ○ | ● | ○ | ● | ● | | ★ | | | |
| Medical Value Plan | | | | | | | | | | | | | | | ★ | | | |
| PacifiCare of Ohio, Inc. | 9 | 37 | 28 | ○ | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | | |
| Paramount Health Care | | | | | | | | | | | | | | | ★ | | | |
| Prudential HealthCare Midwest | 11 | 38 | 30 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | | | |
| Prudential HealthCare Midwest | 10 | 32 | 29 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | | |
| Prudential HealthCare Midwest | 12 | 46 | 27 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | | |
| QualMed Plans for Health OH/WV | | | | | | | | | | | | | | | | | | |
| SummaCare Health Plan | | | | | | | | | | | | | | | | | | |
| Super Med HMO | | | | | | | | | | | | | | | | | | |
| United Health Care of Ohio | 12 | 40 | 30 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | | |
| United Health Care of Ohio | 17 | 37 | 27 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | | |
| Oklahoma | | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | | | | | | | | | | | | | | | | | | |
| BlueLines HMO | 12 | 37 | 35 | ● | ● | ○ | ○ | ● | ● | ○ | ● | ○ | ● | | ★ | | | |
| CommunityCare HMO | | | | | | | | | | | | | | | ★ | | | |
| Healthcare Oklahoma | 15 | 43 | 23 | ● | ● | ● | ● | ○ | ● | ● | ● | ● | ● | | | | | |
| PacifiCare OK* | 17 | 27 | 31 | ● | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | ★ | | | |
| Prudential HealthCare HMO | 24 | 37 | 21 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | | |
| Prudential HealthCare HMO | 23 | 40 | 21 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | | |
| Oregon | | | | | | | | | | | | | | | | | | |
| Kaiser Permanente-High | 20 | 44 | 22 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | ● | | ★ | | | |

| Health Maintenance Organization (HMO) Plans by State (Also check POS Section) | Telephone number | Enrollment code | | Total Monthly Premium | | Total Biweekly Premium | |
|---|------------------|-----------------|---------------|-----------------------|---------------|------------------------|---------------|
| | | Self only | Self & family | Self only | Self & family | Self only | Self & family |
| Plan name – location | | | | | | | |
| Oregon (continued) | | | | | | | |
| Kaiser Permanente-Std - Portland/Salem areas | 503/813-2000 | 574 | 575 | 181.81 | 417.26 | 83.91 | 192.58 |
| PacifiCare of Oregon - Counties along I-5 Corridor | 800/932-3004 | SS1 | SS2 | 193.44 | 428.52 | 89.28 | 197.78 |
| Providence Health Plan - Western Oregon/I-5(Rosebrg-Salem) Coast | 800/421-0544 | SD1 | SD2 | 197.41 | 478.62 | 91.11 | 220.90 |
| Regence Hlth Maintenance of OR - Portland area | 800/278-5331 | 6B1 | 6B2 | 213.24 | 472.12 | 98.42 | 217.90 |
| Regence HMO Oregon - Portland area/I-5 Corridor/Western OR | 800/278-5331 | 7A1 | 7A2 | 213.24 | 472.12 | 98.42 | 217.90 |
| Pennsylvania | | | | | | | |
| Aetna U.S. Healthcare-High - Southwestern and Central PA | 800/537-9384 | KL1 | KL2 | 186.33 | 496.69 | 86.00 | 229.24 |
| Aetna U.S. Healthcare-Std - Southwestern and Central PA | 800/537-9384 | KL4 | KL5 | 170.89 | 456.15 | 78.87 | 210.53 |
| Aetna U.S. Healthcare-High - Southeastern PA | 800/537-9384 | SU1 | SU2 | 224.08 | 594.97 | 103.42 | 274.60 |
| Aetna U.S. Healthcare-Std - Southeastern PA | 800/537-9384 | SU4 | SU5 | 186.46 | 490.36 | 86.06 | 226.32 |
| First Priority Hlth - Northeastern Pennsylvania | 800/822-8753 | C81 | C82 | 184.47 | 475.54 | 85.14 | 219.48 |
| HealthAmerica Pennsylvania - Pittsburgh/Northeast/Central/S. Central | 800/788-8445 | 261 | 262 | 180.09 | 468.24 | 83.12 | 216.11 |
| HealthGuard - Berks/Cmbrlnd/Dauphine/Lanc/Lebanon/York | 800/822-0350 | NQ1 | NQ2 | 179.68 | 470.82 | 82.93 | 217.30 |
| HIP Health Plan of Penn. - Bucks/Chester/Delaware/Montgomery/Phila | 215/633-2265 | 5J1 | 5J2 | 186.16 | 495.17 | 85.92 | 228.54 |
| Keystone Health Plan Central - Harrisburg/Norther Region/Lehigh Valley | 800/622-2843 | S41 | S42 | 210.67 | 511.70 | 97.23 | 236.17 |
| Keystone Health Plan East - Philadelphia area | 800/227-3115 | ED1 | ED2 | 195.82 | 516.45 | 90.38 | 238.36 |
| KeystoneBlue - Pittsburgh/Altoona/Erie areas | 800/KHP-WEST | EF1 | EF2 | 150.74 | 447.18 | 69.57 | 206.39 |
| Prudential HealthCare HMO - Philadelphia/Lehigh Valley areas | 800/648-4478 | VV1 | VV2 | 164.41 | 452.14 | 75.88 | 208.68 |
| QualMed Plans for Health -Pa. - Pittsburgh area | 800/333-3930 | 241 | 242 | 190.78 | 495.99 | 88.05 | 228.92 |
| QualMed Plans for Health - Southern Pennsylvania | 800/998-2840 | 271 | 272 | 229.65 | 533.95 | 105.99 | 246.44 |
| QualMed Plans for Health - Scranton/Wilkes Barre | 800/998-2840 | 2K1 | 2K2 | 183.73 | 446.12 | 84.80 | 205.90 |
| Rhode Island | | | | | | | |
| Aetna U.S. Healthcare - All of Rhode Island | 800/537-9384 | 5U1 | 5U2 | 162.26 | 439.83 | 74.89 | 203.00 |
| Harvard Pilgrim Hlth Care-NE - All of Rhode Island | 888/333-4742 | 701 | 702 | 188.05 | 451.27 | 86.79 | 208.28 |
| South Carolina | | | | | | | |
| Aetna U.S. Healthcare - Portions of South Carolina | 800/537-9384 | 3G1 | 3G2 | 185.81 | 485.59 | 85.76 | 224.12 |
| Doctors Health Plan, Inc. - York County | 800/476-2303 | 6D1 | 6D2 | 178.90 | 483.19 | 82.57 | 223.01 |
| Kaiser Permanente - Rock Hill area | 800/755-1925 | QT1 | QT2 | 156.17 | 468.52 | 72.08 | 216.24 |
| PARTNERS NHP of NC - Upstate South Carolina | 800/942-5695 | EQ1 | EQ2 | 204.49 | 460.09 | 94.38 | 212.35 |
| Prudential HealthCare HMO - York County | 800/643-3609 | Q41 | Q42 | 150.35 | 420.79 | 69.39 | 194.21 |
| WellPath Select - Chest/Grnvill/Lancst/Pickns/Sprtnbrg/Yrk | 800/935-7284 | 2E1 | 2E2 | 184.25 | 478.66 | 85.04 | 220.92 |
| South Dakota | | | | | | | |
| Care Choices - Clay/Union Counties | 800/535-6252 | FA1 | FA2 | 193.92 | 521.65 | 89.50 | 240.76 |

| Health Maintenance Organization (HMO) Plans by State | Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading) | | | | | | | | | | | | | Top rated plans | Accreditation status NCQA JCAHO | Web site |
|--|---|------------------|----------------------|----------------|----------------------|--------------------------------------|------------------------|--------------------------------------|---|-----------------------|---------------------------------------|---------------------------|-----------------------|-----------------|------------------------------------|----------|
| | % satisfied with plan | | | Coverage (77%) | Access to care (81%) | Access to care in an emergency (86%) | Choice of doctor (73%) | When sick, can get appointment (79%) | Seeing same doctor on most visits (84%) | Quality of care (76%) | Provider thorough and competent (82%) | Explanation of care (80%) | Results of care (74%) | | | |
| | % Extremely satisfied | % Very satisfied | % Somewhat satisfied | | | | | | | | | | | | | |
| Plan name | | | | | | | | | | | | | | | | |
| Oregon (continued) | | | | | | | | | | | | | | | | |
| Kaiser Permanente-Std | 16 | 41 | 28 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | ● | | ★ | |
| PacifiCare of Oregon* | 12 | 48 | 24 | ○ | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | |
| Providence Health Plan | 16 | 35 | 27 | ○ | ● | ● | ○ | ○ | ● | ○ | ● | ○ | ○ | | | |
| Regence Hlth Maintenance of OR | | | | | | | | | | | | | | | | |
| Regence HMO Oregon | 12 | 42 | 25 | ○ | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | |
| Pennsylvania | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare-High | 13 | 38 | 32 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | |
| Aetna U.S. Healthcare-Std | 10 | 33 | 30 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | |
| Aetna U.S. Healthcare-High | 23 | 30 | 32 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | |
| Aetna U.S. Healthcare-Std | 13 | 42 | 32 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | |
| First Priority Hlth | 13 | 43 | 29 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | |
| HealthAmerica Pennsylvania | 10 | 32 | 31 | ○ | ○ | ○ | ● | ● | ○ | ● | ● | ● | ● | | ★ | |
| HealthGuard | 17 | 47 | 27 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | |
| HIP Health Plan of Penn. | | | | | | | | | | | | | | | | |
| Keystone Health Plan Central | 19 | 37 | 30 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | |
| Keystone Health Plan East | 12 | 44 | 30 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | |
| KeystoneBlue | 13 | 41 | 28 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | |
| Prudential HealthCare HMO | 11 | 34 | 25 | ○ | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | |
| QualMed Plans for Health -Pa. | | | | | | | | | | | | | | | | |
| QualMed Plans for Health* | 12 | 33 | 32 | ● | ○ | ○ | ○ | ○ | ● | ○ | ○ | ○ | ○ | | ● | |
| QualMed Plans for Health | | | | | | | | | | | | | | | ● | |
| Rhode Island | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | | | | | | | | | | | | | | | | |
| Harvard Pilgrim Hlth Care-NE | 25 | 40 | 20 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | |
| South Carolina | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | 13 | 29 | 31 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | |
| Doctors Health Plan, Inc. | 9 | 36 | 31 | ○ | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | |
| Kaiser Permanente | 21 | 37 | 26 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | |
| PARTNERS NHP of NC | 15 | 43 | 26 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | |
| Prudential HealthCare HMO | 13 | 36 | 28 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | ● | | ● | |
| WellPath Select | | | | | | | | | | | | | | | | |
| South Dakota | | | | | | | | | | | | | | | | |
| Care Choices | | | | | | | | | | | | | | | | |

**Health Maintenance
Organization (HMO)
Plans by State**

(Also check POS Section)

Plan name – location

| | Telephone number | Enrollment code | | Total Monthly Premium | | Total Biweekly Premium | |
|--|---------------------|--------------------|------------------|-----------------------------|------------------|------------------------------|------------------|
| | | Self only | Self & family | Self only | Self & family | Self only | Self & family |
| Tennessee | | | | | | | |
| Aetna U.S. Healthcare - Nashville/Middle Tennessee areas | 800/537-9384 | 6J1 | 6J2 | 140.34 | 390.48 | 64.77 | 180.22 |
| American Healthcare Trust, Inc - Knoxville/Memphis/Nashville areas | 888/523-9527 | 4U1 | 4U2 | 139.47 | 386.84 | 64.37 | 178.54 |
| Heritage National Healthplan - Chattanooga/Kingsprt/Knoxville/Grnville | 800/247-9110 | 4T1 | 4T2 | 194.68 | 525.59 | 89.85 | 242.58 |
| Prudential HealthCare HMO - Nashville area | 800/770-4778 | UA1 | UA2 | 157.39 | 443.69 | 72.64 | 204.78 |
| Prudential HealthCare HMO - Memphis area | 901/541-9400 | UB1 | UB2 | 148.33 | 452.10 | 68.46 | 208.66 |
| Texas | | | | | | | |
| Aetna U.S. Healthcare - Houston area | 800/537-9384 | 5B1 | 5B2 | 209.54 | 585.85 | 96.71 | 270.39 |
| Aetna U.S. Healthcare - San Antonio area | 800/537-9384 | 8X1 | 8X2 | 201.93 | 564.83 | 93.20 | 260.69 |
| Aetna U.S. Healthcare - Dallas/Ft. Worth areas | 800/537-9384 | TS1 | TS2 | 163.97 | 581.99 | 75.68 | 268.61 |
| Certus HealthCare - Cameron/Hidalgo/Nueces area | 888/423-7887 | 3Y1 | 3Y2 | 180.64 | 422.31 | 83.37 | 194.91 |
| FIRSTCARE - Waco area | 800/884-4901 | 6U1 | 6U2 | 171.49 | 368.40 | 79.15 | 170.03 |
| FIRSTCARE - West Texas | 800/884-4901 | CK1 | CK2 | 259.44 | 557.29 | 119.74 | 257.21 |
| HealthFirst HMO - East Texas | 800/365-2892 | 8E1 | 8E2 | 196.43 | 423.71 | 90.66 | 195.56 |
| HMO Blue/Rio Grande - Austin/Beaumont/Houston/San Antonio/S.TX | 800/336-5696 | 4Y1 | 4Y2 | 175.70 | 465.96 | 81.09 | 215.06 |
| HMO Blue/Rio Grande - Dallas/Fort Worth/Tyler areas | 800/554-6321 | 4Z1 | 4Z2 | 168.24 | 449.39 | 77.65 | 207.41 |
| HMO Blue - West Texas | 806/798-6362 | 5Q1 | 5Q2 | 182.52 | 486.89 | 84.24 | 224.72 |
| HMO Blue - Southwest Texas | 800/468-2602 | 5R1 | 5R2 | 171.36 | 457.10 | 79.09 | 210.97 |
| HMO Texas, L.C. - Dallas/Ft. Worth areas | 972/458-5000 | UK1 | UK2 | 175.54 | 433.57 | 81.02 | 200.11 |
| Humana Health Plan of Texas - Austin/Dallas/Hston/S.Ant/C.Christi | 888/393-6765 | TW1 | TW2 | 177.26 | 455.56 | 81.81 | 210.26 |
| Humana Health Plan of Texas - Houston area | 888/393-6765 | UE1 | UE2 | 152.99 | 428.94 | 70.61 | 197.97 |
| Humana Health Plan of Texas - San Antonio area | 888/393-6765 | UR1 | UR2 | 165.62 | 425.69 | 76.44 | 196.47 |
| Humana of Corpus Christi - Corpus Christi area | 888/393-6765 | TX1 | TX2 | 203.30 | 487.96 | 93.83 | 225.21 |
| NYLCare Health Plans SW - Dallas/Ft. Worth/East & West Texas | 972/791-3910 | V21 | V22 | 200.89 | 441.09 | 92.72 | 203.58 |
| NYLCare HP of the Gulf Coast - Houston area | 800/833-5318 | UM1 | UM2 | 196.82 | 511.81 | 90.84 | 236.22 |
| NYLCare HP of the Gulf Coast - Austin/C.Christi/S.Antonio/Victoria | 800/833-5318 | ZE1 | ZE2 | 146.23 | 380.55 | 67.49 | 175.64 |
| NYLCare HP of the Gulf Coast - Beaumont/Lufkin areas | 800/833-5318 | ZF1 | ZF2 | 182.98 | 409.15 | 84.45 | 188.84 |
| PacifiCare of Texas - S Ant/Hston/Glvston/Da/Ft Wor/Glf Coast | 800/825-9355 | GF1 | GF2 | 155.50 | 418.47 | 71.77 | 193.14 |
| Prudential HealthCare HMO - El Paso County | 800/778-1148 | 6P1 | 6P2 | 178.66 | 393.23 | 82.46 | 181.49 |
| Prudential HealthCare HMO - Austin area | 800/261-2645 | UN1 | UN2 | 145.28 | 391.95 | 67.05 | 180.90 |
| Prudential HealthCare HMO - Houston area | 800/876-7778 | UP1 | UP2 | 153.01 | 444.62 | 70.62 | 205.21 |
| Prudential HealthCare HMO - San Antonio area | 800/657-5959 | VX1 | VX2 | 162.74 | 422.74 | 75.11 | 195.11 |
| Scott and White - Austin/Bryan/ColSta./Killeen/Temple/Waco | 254/298-3000 | UF1 | UF2 | 230.79 | 599.45 | 106.52 | 276.67 |
| WellChoice - San Antonio area | 800/559-9355 | 3Z1 | 3Z2 | 140.62 | 365.58 | 64.90 | 168.73 |

| Health Maintenance Organization (HMO) Plans by State | Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average, ○ below average (Numeric average for all HMO plans in heading) | | | | | | | | | | | | | Top rated plans | Accreditation status NCQA JCAHO | Web site | |
|--|---|------------------|----------------------|----------------|----------------------|--------------------------------------|------------------------|--------------------------------------|---|-----------------------|---------------------------------------|---------------------------|-----------------------|-----------------|------------------------------------|----------|--|
| | % satisfied with plan | | | Coverage (77%) | Access to care (81%) | Access to care in an emergency (86%) | Choice of doctor (73%) | When sick, can get appointment (79%) | Seeing same doctor on most visits (84%) | Quality of care (76%) | Provider thorough and competent (82%) | Explanation of care (80%) | Results of care (74%) | | | | |
| | % | | | | | | | | | | | | | | | | |
| | % Extremely satisfied | % Very satisfied | % Somewhat satisfied | | | | | | | | | | | | | | |
| Plan name | | | | | | | | | | | | | | | | | |
| Tennessee | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | | | | | | | | | | | | | | | | | |
| American Healthcare Trust, Inc | | | | | | | | | | | | | | | | | |
| Heritage National Healthplan | | | | | | | | | | | | | | | | | |
| Prudential HealthCare HMO | 18 | 37 | 25 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | ★ | |
| Prudential HealthCare HMO | 10 | 37 | 34 | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ● | ● | ○ | | | ● | |
| Texas | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | 14 | 32 | 26 | ● | ● | ● | ● | ● | ● | ○ | ● | ● | ○ | | | ★ | |
| Certus HealthCare | | | | | | | | | | | | | | | | | |
| FIRSTCARE | | | | | | | | | | | | | | | | | |
| FIRSTCARE | 23 | 46 | 15 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | |
| HealthFirst HMO | | | | | | | | | | | | | | | | | |
| HMO Blue/Rio Grande | 18 | 27 | 33 | ● | ○ | ● | ● | ● | ● | ● | ○ | ○ | ● | | | | |
| HMO Blue/Rio Grande | | | | | | | | | | | | | | | | | |
| HMO Blue | | | | | | | | | | | | | | | | | |
| HMO Blue | | | | | | | | | | | | | | | | | |
| HMO Texas, L.C. | 19 | 37 | 27 | ● | ● | ○ | ○ | ● | ○ | ○ | ○ | ○ | ○ | | | ★ | |
| Humana Health Plan of Texas | 14 | 40 | 23 | ● | ● | ● | ○ | ● | ● | ● | ● | ● | ● | | | ★ | |
| Humana Health Plan of Texas | 12 | 29 | 31 | ● | ○ | ● | ○ | ○ | ● | ○ | ○ | ● | ● | | | ★ | |
| Humana Health Plan of Texas | 14 | 35 | 32 | ● | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | | ★ | |
| Humana of Corpus Christi | 16 | 33 | 30 | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | | | |
| NYLCare Health Plans SW | 18 | 38 | 27 | ● | ○ | ● | ● | ○ | ● | ○ | ● | ● | ○ | | | ★ | |
| NYLCare HP of the Gulf Coast* | 19 | 37 | 25 | ● | ● | ● | ● | ○ | ● | ● | ● | ● | ● | | | ★ | |
| NYLCare HP of the Gulf Coast* | 3 | 39 | 28 | ● | ● | ● | ● | ○ | ● | ● | ● | ● | ● | | | ★ | |
| NYLCare HP of the Gulf Coast | | | | | | | | | | | | | | | | ★ | |
| PacifiCare of Texas* | 20 | 35 | 26 | ● | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | ○ | | | | |
| Prudential HealthCare HMO | | | | | | | | | | | | | | | | ★ | |
| Prudential HealthCare HMO | 19 | 38 | 23 | ● | ● | ● | ● | ● | ○ | ● | ● | ○ | ● | | | ★ | |
| Prudential HealthCare HMO | 16 | 35 | 33 | ● | ○ | ● | ● | ○ | ○ | ○ | ● | ● | ○ | | | ★ | |
| Prudential HealthCare HMO | 24 | 39 | 25 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | ★ | |
| Scott and White | 26 | 41 | 19 | ● | ● | ● | ● | ○ | ● | ● | ● | ● | ● | | | ● | |
| WellChoice | | | | | | | | | | | | | | | | | |

1997 Survey data

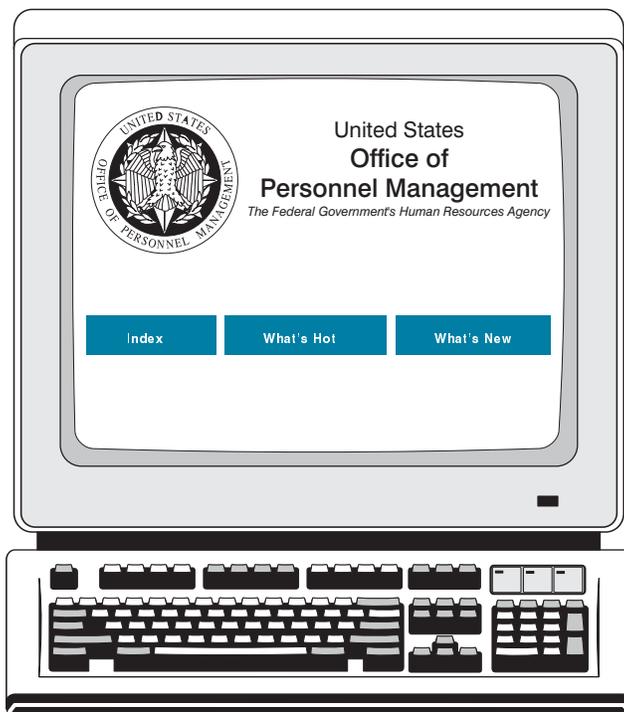
| Health Maintenance Organization (HMO) Plans by State (Also check POS Section) | Telephone number | Enrollment code | | Total Monthly Premium | | Total Biweekly Premium | |
|---|------------------|-----------------|---------------|-----------------------|---------------|------------------------|---------------|
| | | Self only | Self & family | Self only | Self & family | Self only | Self & family |
| Plan name – location | | | | | | | |
| Utah | | | | | | | |
| PacifiCare of Utah - Wasatch Front | 800/377-4161 | 9K1 | 9K2 | 187.20 | 442.48 | 86.40 | 204.22 |
| Vermont | | | | | | | |
| Harvard Community Hlth Plan - Southern Vermont | 888/333-4742 | 681 | 682 | 226.68 | 600.73 | 104.62 | 277.26 |
| Kaiser Permanente - All of Vermont | 800/597-3872 | 8M1 | 8M2 | 181.91 | 472.98 | 83.96 | 218.30 |
| MVP Health Plan - Bennington/Chittenden/Rutland/Wash. Cos. | 888/687-6277 | VW1 | VW2 | 207.78 | 519.26 | 95.90 | 239.66 |
| Virginia | | | | | | | |
| Aetna U.S. Healthcare - Northern Virginia area | 800/537-9384 | V81 | V82 | 230.34 | 563.01 | 106.31 | 259.85 |
| Aetna U.S. Healthcare - Richmond/Central/Tri-City areas | 800/537-9384 | Z11 | Z12 | 203.91 | 512.03 | 94.11 | 236.32 |
| CapitalCare - Northern Virginia | 800/680-9495 | 2G1 | 2G2 | 212.96 | 585.67 | 98.29 | 270.31 |
| CIGNA HealthCare of VA - Southeastern Virginia | 800/533-1708 | W21 | W22 | 195.63 | 429.56 | 90.29 | 198.26 |
| CIGNA HealthCare of VA - Central Virginia | 800/533-1708 | W31 | W32 | 191.69 | 433.25 | 88.47 | 199.96 |
| George Washington Univ HP-High - N. Virginia/Fredericksburg/Winchester | 301/941-2000 | E51 | E52 | 229.88 | 502.84 | 106.10 | 232.08 |
| George Washington Univ HP-Std - N. Virginia/Fredericksburg/Winchester | 301/941-2000 | E54 | E55 | 169.07 | 368.20 | 78.03 | 169.94 |
| Healthkeepers - Peninsula/Richmond/Frdburg/Roanoke areas | 800/421-1880 | X81 | X82 | 226.22 | 574.49 | 104.41 | 265.15 |
| Heritage National Healthplan - Bristol/Roanoke areas | 800/247-9110 | 4T1 | 4T2 | 194.68 | 525.59 | 89.85 | 242.58 |
| Kaiser Permanente - Washington, DC area | 301/468-6000 | E31 | E32 | 189.22 | 467.26 | 87.33 | 215.66 |
| MD-IPA - N.VA/Cntrl VA/Richmond/Tidewater/Roanoke | 800/331-2102 | JP1 | JP2 | 201.83 | 484.42 | 93.15 | 223.58 |
| NYLCare/Mid-Atlantic-High - N.VA/Fredericksburg/Richmond/Tri-Cities | 800/635-3121 | JN1 | JN2 | 201.89 | 474.48 | 93.18 | 218.99 |
| NYLCare/Mid-Atlantic-Std - N.VA/Fredericksburg/Richmond/Tri-Cities | 800/635-3121 | JN4 | JN5 | 142.68 | 335.29 | 65.85 | 154.75 |
| OPTIMA Health Plan - Peninsula/Southside Hampton Roads | 757/552-7500 | 9R1 | 9R2 | 202.69 | 479.61 | 93.55 | 221.36 |
| PARTNERS NHP of NC - Southwest Virginia | 800/942-5695 | EQ1 | EQ2 | 204.49 | 460.09 | 94.38 | 212.35 |
| Priority Health Care, Inc. - Southside Hampton Rds.(excl. Peninsula) | 800-640-0007 | W71 | W72 | 191.38 | 523.16 | 88.33 | 241.46 |
| Prudential HealthCare HMO - Richmond/Tri-City areas | 800/323-0467 | V61 | V62 | 155.16 | 418.77 | 71.61 | 193.28 |
| Washington | | | | | | | |
| Aetna U.S. Healthcare - Western/Southeast Washington | 800/537-9384 | 8J1 | 8J2 | 167.46 | 438.49 | 77.29 | 202.38 |
| First Choice Health Plan - Greater Seattle area | 800/783-7312 | 5G1 | 5G2 | 178.23 | 462.80 | 82.26 | 213.60 |
| Group Health Cooperative - Most of Western Washington | 206/448-4140 | 541 | 542 | 211.03 | 476.17 | 97.40 | 219.77 |
| Group Health Cooperative - Central WA/Spokane/Colville/Pullman | 800/497-2210 | VR1 | VR2 | 219.51 | 565.11 | 101.31 | 260.82 |
| HealthPlus - Most of Washington state | 800/527-6675 | 8F1 | 8F2 | 193.18 | 482.06 | 89.16 | 222.49 |
| Kaiser Permanente-High - Vancouver/Longview | 503/813-2000 | 571 | 572 | 217.53 | 499.27 | 100.40 | 230.43 |
| Kaiser Permanente-Std - Vancouver/Longview | 503/813-2000 | 574 | 575 | 181.81 | 417.26 | 83.91 | 192.58 |
| Kitsap Physicians Service-High - Kitsap/Mason/Jefferson Counties | 800/552-7114 | VT1 | VT2 | 342.38 | 732.29 | 158.02 | 337.98 |
| Kitsap Physicians Service-Std - Kitsap/Mason/Jefferson Counties | 800/552-7114 | VT4 | VT5 | 203.78 | 445.29 | 94.05 | 205.52 |
| NYLCare Northwest - Puget Sound/Much of Westn/Centr/Eastn WA | 800/654-6506 | 8N1 | 8N2 | 177.71 | 428.72 | 82.02 | 197.87 |

| Health Maintenance Organization (HMO) Plans by State | Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading) | | | | | | | | | | | | | Top rated plans | Accreditation status NCQA JCAHO | Web site | | |
|--|---|----|----|----------------|----------------------|--------------------------------------|------------------------|--------------------------------------|---|-----------------------|---------------------------------------|---------------------------|-----------------------|-----------------|------------------------------------|----------|--|--|
| | % satisfied with plan | | | Coverage (77%) | Access to care (81%) | Access to care in an emergency (86%) | Choice of doctor (73%) | When sick, can get appointment (79%) | Seeing same doctor on most visits (84%) | Quality of care (76%) | Provider thorough and competent (82%) | Explanation of care (80%) | Results of care (74%) | | | | | |
| | 9 | 35 | 29 | | | | | | | | | | | | | | | |
| Plan name | | | | | | | | | | | | | | | | | | |
| Utah | | | | | | | | | | | | | | | | | | |
| PacifiCare of Utah | 9 | 35 | 29 | ● | ● | ○ | ● | ● | ○ | ● | ● | ● | ● | | ● | | | |
| Vermont | | | | | | | | | | | | | | | | | | |
| Harvard Community Hlth Plan | 27 | 43 | 19 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | | | |
| Kaiser Permanente | 13 | 45 | 29 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | | | |
| MVP Health Plan* | 14 | 45 | 25 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | | | |
| Virginia | | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | 11 | 36 | 31 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | | |
| Aetna U.S. Healthcare | 11 | 32 | 27 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | | | |
| CapitalCare | 20 | 36 | 29 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | | |
| CIGNA HealthCare of VA | 16 | 42 | 25 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | | |
| CIGNA HealthCare of VA | 26 | 42 | 23 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | | | |
| George Washington Univ HP-High | 18 | 40 | 25 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | ● | | ● | | | |
| George Washington Univ HP-Std | 13 | 31 | 33 | ● | ● | ○ | ● | ● | ○ | ● | ● | ● | ● | | ● | | | |
| Healthkeepers | 13 | 36 | 35 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | | | |
| Heritage National Healthplan | | | | | | | | | | | | | | | | | | |
| Kaiser Permanente* | 23 | 39 | 24 | ● | ● | ○ | ● | ● | ○ | ○ | ● | ○ | ● | | ★ | | | |
| MD-IPA | 15 | 45 | 30 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | | | |
| NYLCare/Mid-Atlantic-High | 17 | 42 | 23 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | | |
| NYLCare/Mid-Atlantic-Std | 11 | 41 | 31 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | | |
| OPTIMA Health Plan | 21 | 36 | 27 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | | | |
| PARTNERS NHP of NC | 15 | 43 | 26 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | | | |
| Priority Health Care, Inc. | 14 | 38 | 28 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | | |
| Prudential HealthCare HMO | 15 | 38 | 31 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | | |
| Washington | | | | | | | | | | | | | | | | | | |
| Aetna U.S. Healthcare | | | | | | | | | | | | | | | | | | |
| First Choice Health Plan | | | | | | | | | | | | | | | | | | |
| Group Health Cooperative | 19 | 36 | 32 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | ○ | ✓ | ★ | | | |
| Group Health Cooperative | 15 | 33 | 31 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | | |
| HealthPlus | | | | | | | | | | | | | | | | | | |
| Kaiser Permanente-High | 20 | 44 | 22 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | ● | | ★ | | | |
| Kaiser Permanente-Std | 16 | 41 | 28 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | ● | | ★ | | | |
| Kitsap Physicians Service-High | 24 | 45 | 19 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | | | | |
| Kitsap Physicians Service-Std | 24 | 43 | 21 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | | | | |
| NYLCare Northwest | | | | | | | | | | | | | | | | | | |

| Health Maintenance Organization (HMO) Plans by State (Also check POS Section) | Telephone number | Enrollment code | | Total Monthly Premium | | Total Biweekly Premium | |
|---|------------------|-----------------|---------------|-----------------------|---------------|------------------------|---------------|
| | | Self only | Self & family | Self only | Self & family | Self only | Self & family |
| Plan name – location | | | | | | | |
| Washington (continued) | | | | | | | |
| PacifiCare of Oregon - Clark County | 800/932-3004 | SS1 | SS2 | 193.44 | 428.52 | 89.28 | 197.78 |
| PacifiCare of Washington - Puget Sound/Most West WA/Parts East WA | 800/932-3004 | WB1 | WB2 | 171.77 | 444.41 | 79.28 | 205.11 |
| Providence Health Plan - Lower Columbia Basin | 800/421-0644 | SD1 | SD2 | 197.41 | 478.62 | 91.11 | 220.90 |
| QualMed WA Health Plan - Most of Washington | 800/869-7165 | TM1 | TM2 | 200.98 | 488.02 | 92.76 | 225.24 |
| Regence Hlth Maintenance of OR - Clark County | 800/278-5331 | 6B1 | 6B2 | 213.24 | 472.12 | 98.42 | 217.90 |
| West Virginia | | | | | | | |
| Carelink Health Plans - Northern/Central/Southern West Virginia | 800/348-2922 | 4C1 | 4C2 | 172.27 | 507.61 | 79.51 | 234.28 |
| Health Plan Upper OH Valley - Northern/Central West Virginia | 800/624-6961 | U41 | U42 | 165.27 | 413.16 | 76.28 | 190.69 |
| HealthAssurance HMO - North Central/Panhandle | 800/735-2202 | 6L1 | 6L2 | 172.34 | 435.02 | 79.54 | 200.78 |
| PrimeONE - All of West Virginia | 800/607-7461 | 9W1 | 9W2 | 179.23 | 457.54 | 82.72 | 211.17 |
| QualMed Plans for Health OH/WV - Panhandle/N. Central/Charleston area | 800/333-3930 | QJ1 | QJ2 | 185.53 | 480.20 | 85.63 | 221.63 |
| SuperBlue HMO - Chas/Pkg/Mgmt/Beck/Clkb/Whlg/Lew/Fmt/Blu | 800/391-4441 | 8T1 | 8T2 | 202.78 | 509.97 | 93.59 | 235.37 |
| Wisconsin | | | | | | | |
| Compcare Health Services - Southeastern Wisconsin | 414/226-6744 | 691 | 692 | 207.11 | 536.03 | 95.59 | 247.40 |
| Compcare Health Services - Northcentral/Northwest Wisconsin | 800/242-9635 | 6X1 | 6X2 | 204.40 | 529.21 | 94.34 | 244.25 |
| DEAN HEALTH PLAN - South Central Wisconsin | 800/279-1301 | WD1 | WD2 | 197.73 | 533.85 | 91.26 | 246.39 |
| Family Health Plan - Milwaukee area | 414/256-0040 | WH1 | WH2 | 230.86 | 598.39 | 106.55 | 276.18 |
| Group Health Coop - Greater Dane and Jefferson Counties | 608/251-3356 | WJ1 | WJ2 | 180.20 | 480.18 | 83.17 | 221.62 |
| Group Hlth Coop/Eau Claire - West Central Wisconsin | 715/836-8552 | WT1 | WT2 | 222.86 | 574.95 | 102.86 | 265.36 |
| HealthPartners Classic-High - Pierce/St. Croix Counties | 612/883-5000 | 531 | 532 | 212.96 | 511.07 | 98.29 | 235.88 |
| HealthPartners Classic-Std - Pierce/St. Croix Counties | 612/883-5000 | 534 | 535 | 180.20 | 432.45 | 83.17 | 199.59 |
| HealthPartners Health Plan - West Central Wisconsin | 612/883-5000 | HQ1 | HQ2 | 224.27 | 538.29 | 103.51 | 248.44 |
| Humana Wisconsin Hlth Org. - Southeastern Wisconsin | 888/393-6765 | X11 | X12 | 222.52 | 555.23 | 102.70 | 256.26 |
| Physicians Plus HMO - South Central/Southeastern Wisconsin | 608/282-8920 | 7P1 | 7P2 | 197.21 | 508.76 | 91.02 | 234.81 |
| Unity Health Plans - Southern/Central Wisconsin | 800/362-3310 | W41 | W42 | 204.79 | 522.75 | 94.52 | 241.27 |
| Valley Health Plan - Western Wisconsin | 715/832-3235 | VH1 | VH2 | 233.63 | 598.09 | 107.83 | 276.04 |

| Health Maintenance Organization (HMO) Plans by State | Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average, ○ below average (Numeric average for all HMO plans in heading) | | | | | | | | | | | | | Top rated plans | Accreditation status NCQA JCAHO | Web site |
|--|---|------------------|----------------------|----------------|----------------------|--------------------------------------|------------------------|--------------------------------------|---|-----------------------|---------------------------------------|---------------------------|-----------------------|-----------------|------------------------------------|----------|
| | % satisfied with plan | | | Coverage (77%) | Access to care (81%) | Access to care in an emergency (86%) | Choice of doctor (73%) | When sick, can get appointment (79%) | Seeing same doctor on most visits (84%) | Quality of care (76%) | Provider thorough and competent (82%) | Explanation of care (80%) | Results of care (74%) | | | |
| | % Extremely satisfied | % Very satisfied | % Somewhat satisfied | | | | | | | | | | | | | |
| Plan name | | | | | | | | | | | | | | | | |
| Washington (continued) | | | | | | | | | | | | | | | | |
| PacifiCare of Oregon* | 12 | 48 | 24 | ○ | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | |
| PacifiCare of Washington* | 17 | 37 | 32 | ● | ● | ● | ● | ● | ● | ● | ● | ○ | | | | |
| Providence Health Plan | 16 | 35 | 27 | ○ | ● | ● | ○ | ○ | ● | ○ | ● | ○ | ○ | | | |
| QualMed WA Health Plan | 16 | 35 | 30 | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ● | | |
| Regence Hlth Maintenance of OR | | | | | | | | | | | | | | | | |
| West Virginia | | | | | | | | | | | | | | | | |
| Carelink Health Plans | | | | | | | | | | | | | | | | |
| Health Plan Upper OH Valley | 15 | 37 | 25 | ○ | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | |
| HealthAssurance HMO | | | | | | | | | | | | | | | | |
| PrimeONE | | | | | | | | | | | | | | | | |
| QualMed Plans for Health OH/WV | | | | | | | | | | | | | | | | |
| SuperBlue HMO | | | | | | | | | | | | | | | | |
| Wisconsin | | | | | | | | | | | | | | | | |
| Compcare Health Services* | 11 | 37 | 32 | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | |
| Compcare Health Services | | | | | | | | | | | | | | | | |
| DEAN HEALTH PLAN | 22 | 45 | 22 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ● | | |
| Family Health Plan | 12 | 35 | 27 | ● | ● | ● | ○ | ● | ○ | ○ | ○ | ○ | | ● | | |
| Group Health Coop | 37 | 44 | 16 | ● | ● | ● | ● | ● | ● | ● | ● | ● | ✓ | ★ | | |
| Group Hlth Coop/Eau Claire | | | | | | | | | | | | | | | | |
| HealthPartners Classic-High | 11 | 44 | 23 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | | ★ | | |
| HealthPartners Classic-Std* | 25 | 45 | 16 | ● | ● | ● | ● | ● | ● | ● | ● | ● | | ★ | | |
| HealthPartners Health Plan | 14 | 39 | 27 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | | ★ | | |
| Humana Wisconsin Hlth Org. | 14 | 41 | 26 | ● | ● | ● | ● | ● | ● | ● | ● | ● | | | | |
| Physicians Plus HMO | | | | | | | | | | | | | | | | |
| Unity Health Plans | 19 | 36 | 25 | ● | ● | ● | ● | ● | ○ | ● | ● | ● | | | | |
| Valley Health Plan | | | | | | | | | | | | | | | | |

1997 Survey data



*Visit our
web site at*
www.opm.gov/insure