

1997

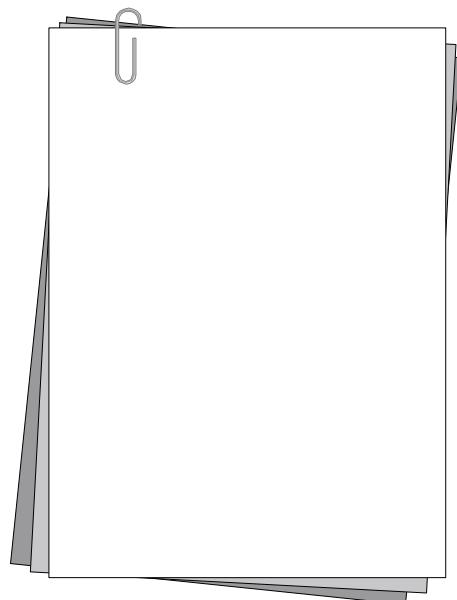
FEHB Guide



Federal Civilian Employees

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United States
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Management

Retirement &
Insurance
Service

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Our Commitment to Our Customers

The U.S. Office of Personnel Management, Office of Insurance Programs, 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 your agency or retirement system so it can process your enrollment changes and deduct your premium. We also contract with and monitor your plan — and over 380 other health plans — that pay claims or provide care to covered members.

In 1995, we combined mail and telephone surveys with face-to-face focus group discussions to get feedback from our customers about the services we provide. You told us what you wanted, what you liked and disliked, and we listened. The standards we established reflect our commitment to you. We continuously strive to satisfy your expectations and will be surveying more of you again in the near future.

- ❖ 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 OPM's Office of Insurance Programs 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 OPM's Office of Insurance Programs about other matters, we will respond within 30 days after we get your letter. If we need more time to give you a complete response, we will let you know.



More Information
Better Choices

What the FEHB Program Can Offer You

The Federal Employees Health Benefits Program offers a practical way to help meet your health care needs. FEHB provides:

 **Immediate coverage** from the effective date of enrollment in your new plan without a medical examination or restrictions because of age or physical condition.

 **A choice** of 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.** All plans available under the FEHB Program are listed in this booklet. We divided the Guide into three sections: managed fee-for-service; plans with a point of service product; and health maintenance organizations. See page 3 for a description of each.

 **A Government contribution** toward the total cost of your premium. In 1997 the Government will pay up to \$1633.58 for each self only enrollment and \$3508.44 for each family enrollment.

The maximum Government contribution if you're paid every two weeks is \$62.83 self only and \$134.94 self and family. The monthly rates are \$136.13 self and \$292.37 family. Some plans get less than the maximum because the Government cannot contribute more than 75% of a plan's total premium.

 **Salary deduction for your share.** You pay your share of the premium through a payroll deduction. Each plan's premium is the amount that will be deducted from your salary beginning in January 1997. Amounts for part-time employees may be different; see your personnel office to get the exact amount.



Annual opportunity to enroll or change plans. The 1996 Open Season is from **November 11 through December 9**.

You may make one or more of the following changes: enroll if you are eligible and not now enrolled; change plans or options; or change from self only to family.



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



Continued group coverage. For these life events, the FEHB Program offers the opportunity to continue FEHB coverage:

- for you and your family when you retire from Federal service. (Normally you need to be continuously enrolled in FEHB for the last five years before you retire.)
- for your former spouse if you divorce. (Contact your personnel office to find out about the requirements.)
- for your family if you die.
- for you when you transfer, go on leave without pay, or enter military service. (Certain rules about coverage and premium amounts apply; see your personnel office.)



Coverage after FEHB ends. It is your responsibility to understand when a family member loses FEHB eligibility. Your personnel office can help you. For the following life events, the FEHB Program offers an opportunity either to **temporarily** continue FEHB coverage or to convert to non-group (private) coverage: if you leave Federal service (including when you can't carry FEHB into retirement); when your covered dependent child marries or turns age 22; and if your spouse loses FEHB family member status and cannot indefinitely continue FEHB.

Using the Plan Information and Report Card

For 1997 we are introducing some new features that we think you will find helpful.

- We expanded the number of customer satisfaction survey responses to give you more detail about what others think of their health plans.
- We combined the plan information and report cards to make comparing plans easier.
- We added two new columns. "NCQA status" highlights the assessment of plans' operations by an independent reviewer. "Top rated plans" are the plans that were rated significantly higher by their enrollees.

National Committee for Quality Assurance (NCQA) accreditation.

NCQA is a nationally-recognized leader in evaluating managed care plans such as HMOs. The NCQA accreditation process evaluates how well a health plan manages all parts of its delivery system including physicians, hospitals, other providers, and administrative services. NCQA evaluations are used by employers, regulators, and consumers to assess the quality of operations of managed care plans.

You deserve to have as much information as possible in order to make an informed choice about health plans. Therefore, we have listed the accreditation status of the FEHB plans who took the initiative to seek an NCQA review. The following symbols appear in the NCQA status column to designate the accreditation status of the plans NCQA had reviewed when we went to print.

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

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

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

✗ **Denial.** Plans that were reviewed but did not qualify for any of the above categories.

Note: The absence of an NCQA status symbol next to a plan's name could be because: a plan chose not to be reviewed; not all of its FEHB rating area was reviewed; it might have merged with another plan and that plan was not reviewed; it is too new to be reviewed; or a review decision is pending. You may call a plan for more information. You may also visit NCQA's Web site at <http://www.ncqa.org> for more information on health plan ratings.

Customers' Top Rated Plans. Plans scoring significantly higher than the average on the FEHB customer satisfaction survey are denoted by a ★ in the new Top rated plans column.



The FEHB Guide and many FEHB brochures are on our electronic bulletin board. **OPM Mainstreet** is open to anyone who has a personal computer, a modem, a phone line, and communications software. By dialing (202) 606-4800, callers may access the FEHB Guides, brochures, and other Open Season information.

Using the Plan Information and Report Card



Definitions

The following definitions are provided to help you understand the terms used in the FEHB Guide.

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

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

Coinsurance — The ratio you and your FEHB plan share for the cost of covered medical expenses.

Copayment — A fixed dollar amount you pay as your share of a service or benefit.

Covered charges — The charges for medical care or supplies your plan is responsible for before deductibles, coinsurance, and copayments are applied.

Deductible — The amount of covered expenses you must pay before benefits become payable by your plan.

Health Maintenance Organization (HMO) — A prepaid health plan that provides a comprehensive array of medical services, emphasizing prevention and early detection, through contracted physicians, hospitals, and other providers. Care received from a non-Plan provider, other than emergency care, is not covered. See pages 22-57 for a list of participating HMOs.

Managed Fee-for-Service — These plans pay for covered services after services are received. Managed fee-for-service plans use precertification and utilization review in managing patient care. See pages 8-11 for managed fee-for-service plans.

Preferred Provider Organization (PPO) — A fee-for-service product where patients use plan selected health care professionals who discount their fees to plan members. If you enroll in a plan with a PPO feature, you will pay less money out-of-pocket for medical services by visiting a PPO provider instead of a non-PPO provider. See pages 8-9 for the PPO options.

Point of Service (POS) — A managed care product that provides members with the option of using a selected network of providers. By using in-network providers, your out-of-pocket expenses are minimal, or the same as an HMO. If you use out-of-network providers, you are subject to substantial out-of-pocket costs in the form of deductibles, coinsurance, and copayments. See pages 12-20 for POS choices.

Using the Plan Information and Report Card

You can help get the right kind and quality of care for you and your family at the right price by taking a careful look at your choice of FEHB plans. The FEHB Program offers a variety of health plans and products to enhance your choices and make your health care dollar go further.

Managed care is an important part of the FEHB Program. It is a system of health care that integrates the financing, delivery, and prospective review of health services. Common features of managed care are pre-admission certification, the use of primary care physicians as gatekeepers to coordinate your medical care, and physicians and other providers working in organized networks.

In deciding which plan to choose, you should consider the cost of each plan, you and your family's medical needs, and the type of delivery system you prefer.

If you are eligible for FEHB coverage, you may enroll in any "open" fee-for-service plan. Some open plans require you to become a full or associate member in the organization that sponsors the plan. "Limited" employee organization plans only allow employees in certain specific occupational groups or agencies to enroll. *Membership requirements and/or limitations also apply to any POS product a plan may be offering.*

Important: Prepaid plans have been redesignated as either HMOs or POS products. If you do not find your plan in the HMO section, check the POS listings.



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

*The information in the **FEHB Guide** is intended to give you an overview of the Federal Employees Health Benefits Program and its participating plans. Before making any final decisions about health plans, please check the particular plan's brochure.*

Using the Plan Information and Report Card

1996 Customer Satisfaction Survey Results

Again in 1996, Federal employees have the opportunity to see how other enrollees in the FEHB Program rate their health plan. The information provided in this FEHB Guide may help you choose the health plan that is right for you. The Guide gives you ratings for 293 health plan choices available through the FEHB Program.

In June and July 1996, a random sample of plan enrollees was sent a questionnaire by the Gallup Organization, the Gallup Poll people. In August 1996, non-responding enrollees in plans with low response rates were given the opportunity to complete the survey over the telephone if they had not already returned the mailed survey.

Plan enrollees in all health plans surveyed were asked to rate various aspects of their health plan on a five-point scale of *poor, fair, good, very good, and excellent*. Results are shown for the percentage of enrollees in each plan who responded *good, very good or excellent* to an overall rating of their plan in the following categories:

- Access to medical care (arranging for and getting care)
- Quality of care (from doctors and other medical professionals)
- Doctors available through the plan's coverage (being able to find doctors you are satisfied with)
- Coverage (range of services covered) and
- Information provided by the plan, customer service, and simplicity of paperwork.

We also asked enrollees in all plans surveyed about the following areas of their health plan's performance.

- Thoroughness and competence of doctors and medical professionals
- Results of care - how much you were helped
- Explanation of what is wrong, being done, and what to expect
- Getting appointments when sick.

Enrollees in HMO plans and plans with a POS product reported their views on the following.

- Convenience of doctor's hours
- Choice of specialists
- Access to medical care in an emergency
- Ability to see the same doctor on most visits, and
- Choice of primary care doctors.

Enrollees in managed FFS plans reported on the following.

- The part of the premium you have to pay
- How quickly claims are processed
- How well the plan handles your questions, requests, or problems.

In addition, bar graphs inside the Guide show enrollees' **overall** satisfaction level with their health plan by graphing responses to the following question:

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

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

Example: 

The dark shading represents those who are *somewhat* satisfied with their health plan (19 in the example). The light shading adds the plan enrollees who said *very satisfied* to those who said *somewhat* satisfied. Finally, the white portion is the combination of *somewhat satisfied, very satisfied, and extremely satisfied*. The remaining enrollees of the plan indicated they were either *somewhat, very, or extremely dissatisfied* or were *neutral*.

Using the Plan Information and Report Card

1996 Customer Satisfaction Survey Results

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

Using the Information

Keep in mind that the results in the Guide are the opinions of current plan enrollees. This information may be very useful to you in identifying plans to consider. In addition, this booklet lists premiums for all FEHB health plans. You should review this information with the specific plan brochures that interest you. All of this information will help you select the health plan best suited to your needs.

Understanding the Survey Results

The error range for overall satisfaction with the listed plans is less than 7% at the 95% level of confidence. In other words, if the survey was conducted 100 times with 100 different samples of members, 95% of the time you could expect results in the same range.

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

If your plan is not rated in this Guide, it is because it has very few FEHB members, the plan is new to the FEHB Program, or the plan failed to provide membership data. In some cases the number of survey respondents was too small for us to reliably include their opinions in this Guide.

Plan name	Telephone number	Plan option	Enrollment code		Your share of premium				Benefit type
					Monthly		Biweekly		
			Self only	Self & family	Self only	Self & family	Self only	Self & family	
Plans open to all									
Alliance	202/939-6325		YQ1	YQ2	187.46	393.68	86.52	181.70	Non-PPO PPO
APWU	1-800/222-2798		471	472	48.15	108.23	22.22	49.95	Non-PPO PPO
Blue Cross and Blue Shield Service Benefit Plan*	local phone #	High	101	102	146.43	311.83	67.58	143.92	Non-PPO PPO
		Standard	104	105	44.94	108.40	20.74	50.03	Non-PPO PPO
GEHA*	1-800/821-6136		311	312	55.19	120.29	25.47	55.52	Non-PPO PPO
Mail Handlers	1-800/410-7778	High	451	452	60.73	130.59	28.03	60.27	Non-PPO PPO
		Standard	454	455	30.90	67.06	14.26	30.95	Non-PPO PPO
NALC	703/729-4677		321	322	58.09	122.66	26.81	56.61	Non-PPO PPO
Postmasters*	703/683-5585	High	361	362	189.98	411.21	87.68	189.79	Non-PPO PPO
		Standard	364	365	58.87	129.44	27.17	59.74	Non-PPO PPO
Plans open only to specific groups									
Association Benefit Plan	1-800/634-0069		421	422	†	†	†	†	Non-PPO PPO
BACE*	301/881-0510		YD1	YD2	42.80	96.31	19.75	44.45	Non-PPO PPO
Foreign Service	202/833-4910		401	402	54.26	170.56	25.04	78.72	Non-PPO
Panama Canal Area	504/566-3501		431	432	44.92	97.43	20.73	44.97	Non-PPO PPO
Rural Carrier Benefit Plan	800/638-8432		381	382	65.89	119.47	30.41	55.14	Non-PPO
SAMBA	301/984-1440		441	442	65.61	182.46	30.28	84.21	Non-PPO PPO
Secret Service	1-800/424-7474		Y71	Y72	41.64	102.38	19.22	47.25	Non-PPO

* Offers a Point of Service. See the listings starting on page 14.

† See your Personnel Office

Medical-surgical													Mental health	
You pay				Plan pays									Plan Annual Maximum	
Deductible		Catastrophic limit		Inpatient care				Outpatient care						
				Hospital		Doctor		Hospital		Doctor				
Calendar year	Inpatient hospital	Per person	Per family	Room & board	Other	Surgeon	Other	Surgeon	Other	Tests	Accidental injuries	Per person		
Plans open to all														
\$300	\$250	\$3,000	\$3,000	70%	70%	70%	70%	70%	70%	70%	100%	\$50,000		
\$100	\$150	\$2,000	\$2,000	90%	90%	90%	90%	90%	90%	90%	100%	\$50,000		
\$250	None	\$3,000	\$3,500	80%	80%	85%	85%	85%	85%	85%	100%	\$50,000		
\$250	None	\$1,500	\$1,500	100%	95%	95%	95%	95%	95%	95%	100%	\$50,000		
\$150	\$100	\$2,700	\$2,700	100%	100%	80%	80%	80%	*	80%	100%	120 days		
\$150	None	\$1,000	\$1,000	100%	100%	95%	95%	95%	*	95%	100%	120 days		
\$200	\$250	\$3,750	\$3,750	100%	100%	75%	75%	75%	*	75%	100%	100 days		
\$200	None	\$2,000	\$2,000	100%	100%	95%	95%	95%	*	95%	100%	100 days		
\$175	None	\$2,500	\$3,000	100%	80%	80%	80%	80%	80%	80%	100%	\$50,000		
\$175	None	\$2,500	\$3,000	100%	95%	90%	90%	90%	95%	90%	100%	\$50,000		
None	\$175	\$2,000	\$2,000	100%	100%	75%	75%	75%	75%	75%	100%	\$50,000		
None	None	\$2,000	\$2,000	100%	100%	95%	95%	95%	*	*	100%	\$50,000		
None	\$250	\$3,000	\$3,000	100%	100%	70%	70%	70%	70%	70%	100%	\$50,000		
None	\$125	\$3,000	\$3,000	100%	100%	95%	95%	95%	*	*	100%	\$50,000		
\$200	\$100	\$1,750	\$3,000	100%	80%	85%	75%	85%	75%	75%	100%	\$50,000		
\$200	None	\$1,500	\$2,000	100%	100%	95%	95%	95%	95%	95%	100%	\$50,000		
\$275	\$150	\$2,500	\$2,500	100%	85%	85%	80%	85%	80%	80%	100%	\$50,000		
\$275	None	\$2,500	\$2,500	100%	100%	95%	95%	95%	95%	95%	100%	No benefit		
\$500	\$600	\$6,700	\$6,700	70%	70%	70%	70%	70%	70%	70%	100%	\$50,000		
\$300	\$350	\$3,000	\$3,000	100%	95%	95%	95%	95%	95%	95%	100%	No benefit		
Plans open only to specific groups														
\$250	\$100	\$2000	\$2000	80%	80%	80%	80%	80%	80%	80%	100%	50 visits		
\$250	None	\$2000	\$2000	100%	100%	80%	80%	80%	80%	80%	100%	50 visits		
\$250	\$250	\$3,000	\$3,000	90%	90%	70%	70%	70%	70%	70%	100%	\$50,000		
None	\$150	-	-	100%	100%	100%	100%	100%	100%	100%	100%	No benefit		
\$200	\$175	\$2,000	\$2,000	100%	80%	90%	80%	100%	80%	80%	100%	No limit		
None	\$125	\$1,000	-	100%	80%	100%	SA**	100%	75%	75%	100%	90 days		
None	None	\$1,000	-	100%	100%	100%	SA**	100%	100%	75%	100%	90 days		
\$250	\$200	\$2,500	\$3,000	100%	80%	85%	75%	85%	75%	75%	SA**	No limit		
\$300	None	\$1,000	\$2,000	80%	80%	80%	80%	80%	80%	80%	100%	\$75,000		
None	None	\$1,000	\$2,000	100%	100%	100%	100%	100%	100%	100%	100%	\$75,000		
\$200	\$100	\$1,000	\$2,000	100%	100%	80%	80%	80%	80%	80%	100%	\$50,000		

* Copayment applies. See brochure for details.

**Scheduled Allowance

Customer Satisfaction Survey Results for Managed Fee-for-Service Plans	Top rated plans	% satisfied with plan			% rating the plan or care excellent, very good, and good												
					General Categories					Specific items							
		% Somewhat satisfied	Access to care		Quality of care		Doctors available		Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Costs you pay	Process claims quickly	
		% Somewhat and very satisfied															
Alliance		11	49	74		91	89	83	81	77	90	87	87	84	45	76	74
APWU		30	69	85		94	91	78	82	85	93	91	87	85	83	79	81
Blue Cross and Blue Shield-Hi		22	72	84		90	85	79	84	83	91	84	86	84	66	83	79
Blue Cross and Blue Shield-Std		20	61	87		89	95	87	76	86	95	92	90	87	73	80	88
GEHA	★	21	71	92		93	88	75	86	89	94	89	89	87	80	86	91
Mail Handlers-Hi		11	61	86		88	91	77	86	84	93	90	87	85	73	78	83
Mail Handlers-Std		19	63	80		92	92	80	86	88	93	89	88	83	75	75	86
NALC		28	68	86		91	91	74	84	83	92	91	87	83	82	75	78
Postmasters-Hi		25	64	86		95	93	86	89	86	94	93	91	87	58	86	82
Postmasters-Std		17	60	85		97	96	79	84	84	96	93	90	87	73	78	80
Association Benefit Plan																	
BACE		6	43	69		87	89	74	82	76	92	88	85	81	46	79	74
Foreign Service	★	30	74	91		97	93	95	87	89	94	94	92	92	83	83	84
Panama Canal Area																	
Rural Carrier Benefit Plan		19	63	87		91	89	92	85	89	92	88	92	84	80	77	83
SAMBA	★	30	79	93		95	95	90	98	97	94	92	93	91	80	93	92
Secret Service		17	63	88		97	94	94	89	83	95	93	89	90	74	80	74

For an explanation of survey results, see pages 5 and 6.

Prescription Drug Survey Results

The Office of Personnel Management had The Gallup Organization survey enrollees of the five largest managed fee-for-service plans who had used their prescription drug benefit during the period March through May, 1996. Enrollees of these five plans — representing about 67 percent of the total FEHB Program population — were questioned on their satisfaction with both the retail pharmacy and mail order benefit. The following table shows the results broken out by plan and Medicare Part B enrollment.

The satisfaction responses are determined by a number of factors, including the level of prescription drug benefits offered. This survey's responses are based on 1996 benefits. Some plans have changed their prescription drug benefits for 1997, and these responses do not represent the satisfaction levels with prescription drug benefits in 1997.

Plan name	% Rating of Service Satisfaction								
	<input type="checkbox"/> % good		<input checked="" type="checkbox"/> % good and very good		<input type="checkbox"/> % good, very good and excellent				
	Prescription drug benefit			Last retail experience			Last mail order experience		
APWU — All enrollees	13	39	95	14	49	94	11	44	97
→ Medicare Part B enrollees	8	28	98	12	45	97	12	43	99
Blue Cross and Blue Shield — All enrollees	21	52	89	19	55	94	16	45	93
→ Medicare Part B enrollees	21	51	88	18	52	93	19	45	93
GEHA — All enrollees	22	52	91	24	56	95	14	43	96
→ Medicare Part B enrollees	14	39	93	19	51	97	12	39	97
Mail Handlers — All enrollees	33	48	54	31	60	88	No Mail Order Benefit		
→ Medicare Part B enrollees	42	59	69	23	47	89	No Mail Order Benefit		
NALC — All enrollees	18	48	93	22	55	95	15	43	95
→ Medicare Part B enrollees	12	35	95	18	53	96	14	40	96

Plans Offering a Point of Service Product	State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
			Monthly		Biweekly					
			Self only	Self & family	Self only	Self & family				
Nationwide										
Postmasters	All states		58.87	129.44	27.17	59.74				
Arkansas										
American HMO	Most of Arkansas		39.42	117.43	18.19	54.20				
Colorado										
HMO Colorado/Nevada	Central/Eastern/Portions of W. CO		42.42	131.91	19.58	60.88	●			
Connecticut										
Oxford Health Plans	All of Connecticut		67.95	246.65	31.36	113.84	★			
Physicians Hlth Svrs/CT	All of Connecticut		105.45	331.37	48.67	152.94	★	★		
US Healthcare	All of Connecticut		80.08	288.54	36.96	133.17	●			
Delaware										
BACE	All of Delaware		42.80	96.31	19.75	44.45				
US Healthcare	All of Delaware		91.87	341.68	42.40	157.70				
District of Columbia										
BACE	Washington, DC area		42.80	96.31	19.75	44.45				
Chesapeake Health Plan	Washington, DC/most of Maryland		44.04	130.63	20.32	60.29	●			
Preferred Health Network	Washington, DC area		41.73	141.98	19.26	65.53				
Prudential Health HMO MidAtl	Washington, DC area		44.26	97.42	20.43	44.96	★			
US Healthcare	Washington, DC/suburban Maryland		54.69	174.24	25.24	80.42				
Georgia										
Blue Cross and Blue Shield-Std	Athens/Atl/Augusta/Col/Macon/Savannah		44.94	108.40	20.74	50.03				
HealthSource of Georgia	Atlanta/Macon/Augusta/Rome/Columbus area		44.01	235.82	20.31	108.84				
Guam										
Health Maintenance Life	Guam		31.29	93.65	14.44	43.22		★		
Hawaii										
HMSA	All of Hawaii		44.33	119.93	20.46	55.35		★		
Illinois										
American HMO	Chicago area/Central/South/Western IL		41.80	96.14	19.29	44.37				
Indiana										
American HMO	Northwest Indiana		41.80	96.14	19.29	44.37				
Louisiana										
Advantage Health Plan	Baton Rouge/Lafayette areas		39.26	114.16	18.12	52.69				
Advantage Health Plan	New Orleans/Houma areas		36.31	93.99	16.76	43.38				
Maxicare Louisiana	Baton Rouge/New Orleans areas		38.98	90.72	17.99	41.87				
SmartPlan	Baton Rouge/New Orleans/Lafayette		36.92	95.68	17.04	44.16				
Maryland										
BACE	All of Maryland		42.80	96.31	19.75	44.45				

% satisfied with plan		% rating the plan or care excellent, very good, and good														Enrollment code				
		General Categories						Specific items												
% Somewhat satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family			
Nationwide																				
17	60	85		97	96	79	84	84	96	93	90	87				703/683-5585	364	365		
Arkansas																				
22	60	81		89	86	80	85	84	88	86	86	87	85	87	73	88	77	1-800/333-3534	RB1	RB2
Colorado																				
13	57	83		90	90	87	84	80	93	90	87	86	91	90	73	88	87	800/533-5643	L21	L22
Connecticut																				
																	1-800/445-8887	ZW1	ZW2	
22	78	95		96	96	92	90	95	95	93	91	93	93	97	93	96	94	1-800/848-4747	DP1	DP2
16	65	88		89	86	78	92	88	89	84	87	84	86	91	72	92	71	1-800/537-9384	H11	H12
Delaware																				
6	43	69		87	89	74	82	76	92	88	85	81						301/881-0510	YD1	YD2
13	58	88		89	87	83	94	85	89	88	85	81	83	84	74	91	70	1-800/537-9384	NK1	NK2
District of Columbia																				
6	43	69		87	89	74	82	76	92	88	85	81						301/881-0510	YD1	YD2
14	56	80		83	80	74	86	78	83	80	79	74	84	86	62	80	73	410/539-8484	BL1	BL2
																		410/747-3539	4P1	4P2
14	60	82		85	84	81	87	83	90	84	86	79	80	86	75	85	76	1-800/888-5447	JB1	JB2
17	61	80		87	86	79	90	84	89	85	87	80	79	86	74	89	76	1-800/537-9384	US1	US2
Georgia																				
																		1-800/282-2473	104	105
																		1/800/253-7057	7H1	7H2
Guam																				
11	59	91		82	79	76	83	77	87	80	81	72	77	87	69	77	80	671/646-7826	281	282
Hawaii																				
15	61	91		94	89	93	81	82	90	89	92	90	94	92	93	93	94	808/948-6499	871	872
Illinois																				
																		1-800/242-7460	AC1	AC2
Indiana																				
																		1-800/242-7460	AC1	AC2
Louisiana																				
																		800/203-9019	2A1	2A2
																		800/203-9019	1A1	1A2
15	55	77		81	83	78	83	77	89	84	84	65	81	87	67	85	76	1-800/933-6294	JA1	JA2
																		1-800/259-7370	9S1	9S2
Maryland																				
6	43	69		87	89	74	82	76	92	88	85	81						301/881-0510	YD1	YD2

Plans Offering a Point of Service Product	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
State, plan name	Location								
Maryland (continued)									
Chesapeake Health Plan	Most of Maryland/Washington, DC	44.04	130.63	20.32	60.29	●			
Columbia Medical Plan	Central Maryland	62.34	210.69	28.77	97.24	★			
Free State Health Plan	All of Maryland	43.83	108.31	20.23	49.99	★			
Preferred Health Network	Most of Maryland	41.73	141.98	19.26	65.53				
Prudential Health HMO MidAtl	Most of Maryland	44.26	97.42	20.43	44.96	★			
US Healthcare	Most of Maryland	54.69	174.24	25.24	80.42				
Massachusetts									
Blue Cross and Blue Shield-Std	All of Massachusetts	44.94	108.40	20.74	50.03				
Coordinated Health Partners	Southeastern Massachusetts	37.85	96.90	17.47	44.72		★		
United HPs Of New England	All of Massachusetts	47.60	148.61	21.97	68.59		★		
US Healthcare	Central/Eastern MA/Hampden	57.81	230.84	26.68	106.54	●			
Nebraska									
GEHA	Omaha area	55.19	120.29	25.47	55.52		★		
Nevada									
Health Plan of NV	Las Vegas/Reno areas	37.17	87.35	17.15	40.32	✗			
HMO Colorado/Nevada	Las Vegas/Reno area	39.25	93.75	18.11	43.27	●			
New Hampshire									
US Healthcare	Chshre/Hllsbrgh/Rcknghm/Stafford Cos.	117.74	421.16	54.34	194.38				
New Jersey									
Blue Cross and Blue Shield-Std	All of New Jersey	44.94	108.40	20.74	50.03	●			
GHI Health Plan	Northern New Jersey	78.09	201.37	36.04	92.94				
US Healthcare - Std	All of New Jersey	40.33	129.94	18.61	59.97	★			
New Mexico									
HMO New Mexico	Most of New Mexico	35.27	91.00	16.28	42.00				
Presbyterian Health Plan	Most of New Mexico	36.41	95.46	16.80	44.06				
New York									
GHI Health Plan	All of New York	78.09	201.37	36.04	92.94				
Oxford Health Plans	NY City/LI/Ornge/Putnm/Rocklnd/Westchstr	64.94	236.17	29.97	109.00	★	★		
Physicians Hlth Srvs of NY	NY City/Dtchss/Ornge/Putnm/Rklnd/Wstchst	97.42	317.68	44.96	146.62				
Ohio									
Blue Cross and Blue Shield-Std	Cincinnati area	44.94	108.40	20.74	50.03	★			
HealthFirst, Inc.	North Central Ohio	42.45	141.27	19.59	65.20				
QualChoice Health Plan	Northeastern Ohio	37.90	94.77	17.49	43.74				
Oklahoma									
Blue Cross and Blue Shield-Std	Lawton/OK City/Tulsa & surrounding areas	44.94	108.40	20.74	50.03				

% satisfied with plan		% rating the plan or care excellent, very good, and good															Enrollment code			
		General Categories						Specific items												
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family	
Maryland (continued)																				
14	56	80		83	80	74	86	78	83	80	79	74	84	86	62	80	73	410/539-8484	BL1	BL2
21	69	86		88	87	85	95	89	89	89	84	81	93	91	79	88	85	410/964-2299	671	672
14	66	85		85	86	76	89	85	90	87	85	77	81	85	66	86	79	800/445-6036	LD1	LD2
																		410/747-3539	4P1	4P2
14	60	82		85	84	81	87	83	90	84	86	79	80	86	75	85	76	1-800/888-5447	JB1	JB2
17	61	80		87	86	79	90	84	89	85	87	80	79	86	74	89	76	1-800/537-9384	US1	US2
Massachusetts																				
																		1-800/433-7766	104	105
12	65	92		93	90	92	88	90	92	92	90	87	87	91	91	95	89	401/459-5500	DA1	DA2
19	76	92		93	96	95	89	91	97	93	93	89	93	95	91	96	96	1-800-422-1404	VF1	VF2
22	67	85		92	91	82	89	82	93	87	92	91	85	95	75	89	82	1-800/537-9384	NE1	NE2
Nebraska																				
21	71	92	93	88	75	86	89	89	94	89	89	87						1-800/821-6136	311	312
Nevada																				
10	48	73		77	74	70	78	77	79	75	76	69	78	87	54	78	69	702/871-0999	NM1	NM2
																		1-800/438-5270	VS1	VS2
New Hampshire																				
																		1-800/537-9384	UJ1	UJ2
New Jersey																				
																		1-800/624-5078	104	105
13	55	85	93	91	80	76	78	93	90	92	86	88	94	76	90	79		1-201/623-6000	801	802
13	59	82	89	83	86	84	90	89	83	84	84	89	90	78	89	81		1-800/537-9384	P34	P35
New Mexico																				
																		505/261-6939	5H1	5H2
20	63	82	85	85	83	84	82	89	84	87	74	92	88	79	86	79		505/823-0000	W81	W82
New York																				
13	55	85	93	91	80	76	78	93	90	92	86	88	94	76	90	79		1-212/501-4444	801	802
26	68	90	91	91	87	88	87	93	91	91	85	91	86	86	94	89		1-800/445-8887	GC1	GC2
																		1-800/848-4747	PD1	PD2
Ohio																				
																		1-888/818-4767	104	105
																		1-800/858-1472	RF1	RF2
																		216/460-0670	1Q1	1Q2
Oklahoma																				
																		1-800/722-3130	104	105

Plans Offering a Point of Service Product	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
State, plan name	Location								
Pennsylvania									
Free State Health Plan	Southern PA	43.83	108.31	20.23	49.99	★			
Geisinger Health Plan	Central/Northeastern Pennsylvania	30.24	93.70	13.96	43.24	★			
Oxford Health Plans	Philadelphia area	44.08	189.43	20.34	87.43				
US Healthcare - Std	Philadelphia area	39.44	122.70	18.20	56.63	★			
US Healthcare - Std	Pittsburgh/Harrisburg/Northeastern PA	39.63	126.43	18.29	58.35	★			
Puerto Rico									
PCA Health Plans/Puerto Rico	All of Puerto Rico	33.89	90.50	15.64	41.77				
Triple-S	All of Puerto Rico	43.94	94.38	20.28	43.56				
Rhode Island									
Coordinated Health Partners	All of Rhode Island	37.85	96.90	17.47	44.72		★		
United HPs Of New England	All of Rhode Island	47.60	148.61	21.97	68.59		★		
US Healthcare	All of Rhode Island	45.52	200.03	21.01	92.32				
Texas									
HMO Texas, L.C.	Houston/Beaumont areas	38.82	96.86	17.92	44.70				
Virginia									
BACE	All of Virginia	42.80	96.31	19.75	44.45				
Chesapeake Health Plan	Northern Virginia	44.04	130.63	20.32	60.29	●			
Prudential Health HMO MidAtl	Washington, DC area/Spotsylvania/Stafford	44.26	97.42	20.43	44.96	★			
West Virginia									
BACE	All of West Virginia	42.80	96.31	19.75	44.45				
Free State Health Plan	Northeastern West Virginia	43.83	108.31	20.23	49.99	★			

% satisfied with plan		% rating the plan or care excellent, very good, and good															Enrollment code		
		General Categories					Specific items												
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family
Pennsylvania																			
14	66	85	85	86	76	89	85	90	87	85	77	81	85	66	86	79	800/445-6036	LD1	LD2
16	71	85	90	90	85	85	88	92	88	91	82	88	92	76	78	84	717/271-8760	N91	N92
11	53	82	84	81	85	81	88	87	82	81	80	82	86	83	91	82	1-800/537-9384	SU4	SU5
Puerto Rico																			
23	74	88	87	88	92	86	81	94	87	89	76	83	85	91	94	95	787/749-4777	891	892
Rhode Island																			
12	65	92	93	90	92	88	90	92	92	90	87	87	91	91	95	89	401/459-5500	DA1	DA2
19	76	92	93	96	95	89	91	97	93	93	89	93	95	91	96	96	1-800-422-1404	VF1	VF2
Texas																			
Virginia																			
6	43	69	87	89	74	82	76	92	88	85	81						301/881-0510	YD1	YD2
14	56	80	83	80	74	86	78	83	80	79	74	84	86	62	80	73	410/539-8484	BL1	BL2
14	60	82	85	84	81	87	83	90	84	86	79	80	86	75	85	76	1-800/888-5447	JB1	JB2
West Virginia																			
6	43	69	87	89	74	82	76	92	88	85	81						301/881-0510	YD1	YD2
14	66	85	85	86	76	89	85	90	87	85	77	81	85	66	86	79	800/445-6036	LD1	LD2

Plans Offering a Point of Service Product	In Network You Pay				Out of Network You Pay				Plan code	
	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		
State, plan name										
Nationwide										
Postmasters	\$20	None	None	\$100	\$500/\$1000	30%	30%	\$600	36	
Arkansas										
American HMO	\$5	None	None	None	\$200/\$600	30%	30%	None	RB	
Colorado										
HMO Colorado/Nevada	\$10	None	\$200	None	\$250/\$500	30%	30%	None	L2	
Connecticut										
Oxford Health Plans	\$10	None	None	None	\$200/\$400	20%	20%	None	ZW	
Physicians Hlth Svrs/CT	\$10	None	None	None	\$300/\$750	20%	20%	None	DP	
US Healthcare	\$5	None	None	None	\$300/\$900	30%	30%	None	H1	
Delaware										
BACE	None	None	None	\$150	\$250/\$500	30%	10%	None	YD	
US Healthcare	\$5	None	None	None	\$300/\$900	30%	30%	None	NK	
District of Columbia										
BACE	None	None	None	\$150	\$250/\$500	30%	10%	None	YD	
Chesapeake Health Plan	\$5	None	None	None	\$250/\$750	20%	20%	None	BL	
Preferred Health Network	\$10	None	None	None	\$200/\$600	20%	20%	None	4P	
Prudential Health HMO MidAtl	\$5	None	None	None	\$150/\$300	30%	30%	None	JB	
US Healthcare	\$5	None	None	None	\$300/\$900	30%	30%	None	US	
Georgia										
Blue Cross and Blue Shield-Std	\$5	None	None	None	\$200/\$400	25%	None	\$250	10	
HealthSource of Georgia	\$5	None	None	None	\$300/\$600	30%	30%	None	7H	
Guam										
Health Maintenance Life	None	None	None	None	None	20%	Not Covered		28	
Hawaii										
HMSA	20%	None	None	None	\$250/NA	30%	30%	None	87	
Illinois										
American HMO	None	None	None	None	\$200/\$600	30%	30%	None	AC	
Indiana										
American HMO	None	None	None	None	\$200/\$600	30%	30%	None	AC	
Louisiana										
Advantage Health Plan	\$10	None	None	None	\$300/\$900	30%	30%	None	2A	
Advantage Health Plan	\$10	None	None	None	\$300/\$900	30%	30%	None	1A	
Maxicare Louisiana	\$5	None	None	None	\$200/\$600	20%	20%	None	JA	
SmartPlan	\$5	None	\$100	None	\$300/\$600	None	30%	\$250	9S	
Maryland										
BACE	None	None	None	\$150	\$250/\$500	30%	10%	None	YD	

Plans Offering a Point of Service Product	In Network You Pay				Out of Network You Pay				Plan code	
	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		
State, plan name										
Maryland (continued)										
Chesapeake Health Plan	\$5	None	None	None	\$250/\$750	20%	20%	None	BL	
Columbia Medical Plan	\$5	None	None	None	\$250/\$500	20%	20%	None	67	
Free State Health Plan	\$5	None	None	None	\$200/\$400	20%	20%	\$200	LD	
Preferred Health Network	\$10	None	None	None	\$200/\$600	20%	None	None	4P	
Prudential HlthCare HMO MidAtl	\$5	None	None	None	\$150/\$300	30%	30%	None	JB	
US Healthcare	\$5	None	None	None	\$300/\$900	30%	30%	None	US	
Massachusetts										
Blue Cross and Blue Shield-Std	\$5	None	None	None	\$200/\$400	25%	None	\$250	10	
Coordinated Health Partners	\$5	None	None	None	\$250/\$500	20%	20%	None	DA	
United HPs Of New England	\$10	None	None	None	\$200/\$400	20%	20%	None	VF	
US Healthcare	\$5	None	None	None	\$300/\$900	30%	30%	None	NE	
Nebraska										
GEHA	\$5	None	\$75	None	\$175/\$350	20%	20%	None	31	
Nevada										
Health Plan of Nevada	\$5	None	\$100	None	\$250/\$750	20%	20%	None	NM	
HMO Colorado/Nevada	\$10	None	\$200	None	\$250/\$500	30%	30%	None	VS	
New Hampshire										
US Healthcare	\$5	None	None	None	\$300/\$900	30%	30%	None	UJ	
New Jersey										
Blue Cross and Blue Shield-Std	\$5	None	None	None	\$200/\$400	25%	None	\$250	10	
GHI Health Plan	None	None	None	None	None	50%	50%	None	80	
US Healthcare-Std	\$10	None	None	None	\$300/\$900	30%	30%	None	P3	
New Mexico										
HMO New Mexico	\$10	None	\$250	None	\$500/\$1000	30%	30%	None	5H	
Presbyterian Health Plan	\$5	None	None	None	\$250/\$750	30%	30%	None	W8	
New York										
GHI Health Plan	None	None	None	None	None	50%	50%	None	80	
Oxford Health Plans	\$10	None	None	None	\$200/\$400	20%	20%	None	GC	
Physicians Hlth Srvs of NY	\$10	None	None	None	\$300/\$750	20%	20%	None	PD	
Ohio										
Blue Cross and Blue Shield-Std	\$5	None	None	None	\$200/\$400	25%	None	\$250	10	
HealthFirst	\$5	None	None	None	\$250/\$500	20%	20%	None	RF	
QualChoice Health Plan	\$10	None	None	None	\$300/\$600	30%	30%	None	1Q	
Oklahoma										
Blue Cross and Blue Shield-Std	\$5	None	None	None	\$200/\$400	25%	None	\$250	10	

Plans Offering a Point of Service Product	In Network You Pay				Out of Network You Pay				Plan code	
	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		
State, plan name										
Pennsylvania										
Free State Health Plan	\$5	None	None	None	\$200/\$400	20%	20%	\$200	LD	
Geisinger Health Plan	\$10	None	None	None	\$250/\$750	20%	20%	None	N9	
Oxford Health Plans	\$10	None	None	None	\$200/\$400	20%	20%	None	3W	
US Healthcare - Std	\$10	None	None	None	\$300/\$900	30%	30%	None	SU	
US Healthcare - Std	\$10	None	None	None	\$300/\$900	30%	30%	None	KL	
Puerto Rico										
PCA Health Plans/Puerto Rico	\$5	None	None	None	\$100/\$300	\$8	None	\$50	5P	
Triple-S	None	None	None	None	None	10%	10%	None	89	
Rhode Island										
Coordinated Health Partners	\$5	None	None	None	\$250/\$500	20%	20%	None	DA	
United HPs Of New England	\$10	None	None	None	\$200/\$400	20%	20%	None	VF	
US Healthcare	\$5	None	None	None	\$300/\$900	30%	30%	None	5U	
Texas										
HMO Texas, L.C.	\$5	None	None	None	\$500/\$1500	30%	30%	None	2T	
Virginia										
BACE	None	None	None	\$150	\$250/\$500	30%	10%	None	YD	
Chesapeake Health Plan	\$5	None	None	None	\$250/\$750	20%	20%	None	BL	
Prudential Health HMO MidAtl	\$5	None	None	None	\$150/\$300	30%	30%	None	JB	
West Virginia										
BACE	None	None	None	\$150	\$250/\$500	30%	10%	None	YD	
Free State Health Plan	\$5	None	None	None	\$200/\$400	20%	20%	\$200	LD	

State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
Alabama									
Health Partners of Alabama	Baldwin/Clark/Mobile areas	32.09	86.63	14.81	39.98				
Health Partners of Alabama	Birmingham/Huntsville/Tuscaloosa areas	48.06	179.10	22.18	82.66				
Health Partners of Alabama	Montgomery/Anniston/Other areas	27.68	74.73	12.77	34.49				
PCA Health Plans of Alabama	North Central Alabama	44.25	150.50	20.42	69.46				
PCA Health Plans of Alabama	Mobile area	41.58	123.85	19.19	57.16				
PCA Health Plans of Alabama	Montgomery area	42.68	134.77	19.70	62.20				
PrimeHealth	Mobile area	76.40	121.53	35.26	56.09				
Principal Health Care of FL	Mobile/Southern Alabama	109.96	364.98	50.75	168.45	●			
UnitedHealthCare of Alabama-FQ	Anniston/Huntsville areas	44.13	149.02	20.37	68.78				
UnitedHealthCare of Alabama-FQ	Mobile/Montgomery/Ozark/Other areas	49.03	159.47	22.63	73.60				
UnitedHealthCare of Alabama-FQ	Birmingham area	44.35	159.97	20.47	73.83				
Arizona									
Aetna HPs of Arizona, Inc.	Phoenix/Tucson areas	36.36	116.29	16.78	53.67				
CIGNA HC of AZ-Phoenix	Phoenix area	40.59	129.70	18.73	59.86	★			
FHP	Most of Arizona	34.39	96.32	15.87	44.46	★			
FHP	Part of Mohave County	38.09	96.61	17.58	44.59				
HMO Arizona BlueSelect	Maricopa County	32.81	87.66	15.14	40.46				
HMO Arizona BlueSelect	All counties except Maricopa	28.57	76.41	13.18	35.26				
Humana Health Plan of AZ	Maricopa/Pima Counties	31.03	84.38	14.32	38.94				
Intergroup of Arizona, Inc.	Maricopa/Pima/Southern AZ counties	30.12	87.33	13.90	40.31	★			
PARTNERS Health Plan of AZ	Yuma County	37.64	129.24	17.37	59.65	★			
PARTNERS Health Plan of AZ	Tucson/Southern Arizona	28.61	80.11	13.20	36.97	★			
Premier HealthCare of Arizona	Maricopa/Pima/Pinal	31.25	85.59	14.42	39.50				
Premier HealthCare of Arizona	Yavapai/Mohave/Coconino/Yuma	37.50	122.96	17.31	56.75				
Samaritan	Northern/Central Arizona	33.54	95.62	15.48	44.13	★			
Arkansas (Check the POS section if you do not see your plan below)									
HEALTH ADVANTAGE	All of Arkansas	42.21	100.71	19.48	46.48				
Healthsource Arkansas	Central/Northern/NW/SW Arkansas	40.03	134.64	18.48	62.14				
Healthwise of Arkansas	Central Arkansas	40.14	115.51	18.53	53.31				
Prudential HlthCare HMO AR	Little Rock Metropolitan Area	38.62	96.44	17.82	44.51	★			
United HealthCare of Arkansas	Little Rock/Ft. Smith areas	41.38	92.32	19.10	42.61				
California									
Aetna HPs of California, Inc.	Bay area/Sacramento/Fresno/Santa Cruz	54.54	135.57	25.17	62.57	★			
Aetna HPs of California, Inc.	Southern California	36.13	92.08	16.68	42.50				
Blue Shield of CA Access+HMO	Most of California	36.23	89.88	16.72	41.48				

For an explanation of NCQA status, see page 2.

% satisfied with plan		% rating the plan or care excellent, very good, and good														Enrollment code			
		General Categories						Specific items											
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family

Alabama

24	70	89	92	95	96	95	92	96	93	92	87	91	96	89	96	90	1-800/735-2439	5F1	5F2
																	1-800/947-5093	DF1	DF2
																	1-800/947-5093	Z91	Z92
																	1-800-962-3016	WV1	WV2
																	1-800/962-3016	XS1	XS2
																	1-800/962-3016	XY1	XY2
																	334/342-6360	AA1	AA2
																	1-800/426-8073	C21	C22
19	62	84	88	89	75	87	87	90	86	90	87	87	91	69	90	74	1-800/239-3215	NJ1	NJ2
21	66	86	91	92	88	84	83	93	92	91	88	86	91	79	95	79	1-800/239-3215	NL1	NL2
16	63	86	89	92	89	82	85	96	90	89	89	88	92	83	93	88	1-800/239-3215	NY1	NY2

Arizona

21	68	85	86	86	82	88	88	88	82	83	80	90	88	74	89	84	1-800/756-7039	WQ1	WQ2
16	65	84	87	86	81	89	85	89	83	85	82	89	92	60	81	82	1-800/572-9990	161	162
12	50	77	81	80	72	85	72	82	80	80	78	85	84	60	80	73	800/347-8600	A31	A32
11	41	69	72	72	63	73	72	79	73	73	65	67	82	53	74	55	800/826-4FHP	K91	K92
																	602/864-4102	5T1	5T2
																	800/345-7562	5V1	5V2
15	51	76	85	82	83	85	75	86	80	83	75	80	88	65	86	75	1-800/333-6400	DY1	DY2
13	59	77	82	80	74	83	76	83	78	81	72	80	89	61	84	75	1-800/289-2818	A71	A72
17	49	79	83	80	62	82	85	84	80	79	84	76	92	50	70	54	520/696-8151	QS1	QS2
19	68	85	83	85	87	84	85	90	86	87	72	88	90	77	90	85	520/696-8151	TD1	TD2
																	1-800/914-4474	9A1	9A2
																	1-800/914-4474	9B1	9B2
																	1-800/345-4469	2S1	2S2

Arkansas

11	65	85	92	89	89	87	84	92	90	89	86	84	93	78	92	89	1-800/239-3215	QC1	QC2
																	1-800/843-1329	3D1	3D2
																	1-800/401-4041	1H1	1H2
																	800/275-1466	1W1	1W2
																	501/227-8933	VY1	VY2

California

13	59	83	86	83	84	81	84	89	85	85	82	86	88	75	86	85	1-800/326-1035	BU1	BU2
13	50	75	81	81	76	81	75	84	77	78	72	82	87	69	85	77	1-800/424-6521	SJ1	SJ2

For an explanation of survey results, see pages 5 and 6.

State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
California (continued)									
CaliforniaCare	Most of California	35.30	90.07	16.29	41.57	⊗			
CareAmerica HP	Southern California	33.20	92.20	15.32	42.55				
CIGNA HealthCare of CA	Northern and Southern California	45.05	96.69	20.79	44.63				
FHP Health Care	Most of California	36.51	94.51	16.85	43.62				
Foundation Health	Southern California	38.87	113.08	17.94	52.19	●			
Foundation Health	Northern California	41.56	141.03	19.18	65.09				
Health Net	Most of California	40.56	95.26	18.72	43.96	●			
Kaiser Permanente	Northern California	38.83	92.68	17.92	42.77		★		
Kaiser Permanente	Southern California	42.17	101.62	19.46	46.90	★			
Maxicare Northern California	Northern California	40.28	89.62	18.59	41.36				
Maxicare Southern California	Southern California	35.03	88.67	16.17	40.92				
MetraHealth Care Plan	Most of California	31.57	87.92	14.57	40.58				
National HMO Health Plan	Northern/Central/Southern California	37.56	93.23	17.33	43.03				
Omni Healthcare	Central Valley/Sacramento/N. California	40.50	115.16	18.69	53.15				
PaciFiCare CA	Northern/Southern California	34.70	89.82	16.01	41.45	●			
United Health Plan	LA/Orange/San Bernardino Counties	33.97	73.54	15.68	33.94	⊗			
Colorado (Check the POS section if you do not see your plan below)									
Antero HealthPlans	Central Colorado	37.80	93.96	17.44	43.37				
CIGNA Healthcare of CO	Front Range area	42.71	117.74	19.71	54.34	★			
FHP of Colorado-High	Denver/Pueblo/Col.Springs/Fort Collins	40.88	127.79	18.87	58.98	●			
FHP of Colorado-Std	Denver/Pueblo/Col.Springs/Fort Collins	35.17	90.63	16.23	41.83	●			
Foundation Health	Denver/Boulder/Colorado Springs/Pueblo	38.41	98.13	17.73	45.29				
Frontier Community Health Plan	The Front Range	33.50	87.19	15.46	40.24				
Kaiser Permanente	Denver area	37.75	95.94	17.42	44.28	★	★		
Prudential HealthCare HMO	Denver/Boulder/Colorado Springs	35.91	93.32	16.57	43.07	★			
QualMed Plans for Health	Denver/CO Springs/Pueblo/S. Colorado	48.23	187.01	22.26	86.31				
Rocky Mountain HMO	East Central/Western Colorado	54.60	153.68	25.20	70.93		★		
Connecticut (Check the POS section if you do not see your plan below)									
ConnectiCare	All of Connecticut	107.14	247.85	49.45	114.39				
Harvard Community Hlth Plan	Northwest CT	63.23	235.97	29.18	108.91	★			
Health New England	Northern Connecticut	44.67	102.53	20.62	47.32	●	★		
Kaiser Permanente	Most of Connecticut	41.69	101.96	19.24	47.06	●			
M.D. Health Plan	All of Connecticut	71.76	239.72	33.12	110.64				
NYLCare Health Plans	Fairfield County	42.37	148.20	19.55	68.40				

For an explanation of NCQA status, see page 2.

% satisfied with plan		% rating the plan or care excellent, very good, and good															Enrollment code		
		General Categories					Specific items												
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family

California (continued)

12	58	84	85	83	80	87	81	89	83	82	75	79	87	68	88	79	800/235-8631	M51	M52
13	60	82	85	80	81	83	88	86	80	83	81	85	90	68	86	78	1-800/827-2273	BG1	BG2
17	58	80	84	83	80	84	77	90	83	83	81	81	86	70	84	79	800/344-0557	SK1	SK2
16	63	85	84	83	84	91	82	87	82	83	77	83	90	72	89	82	1-800/635-2273	CY1	CY2
																	800/621-PLAN	6R1	6R2
10	48	72	81	82	73	82	71	87	80	82	81	81	88	66	86	76	800/621-PLAN	C61	C62
14	60	83	80	83	76	90	83	87	82	83	77	82	88	63	86	77	1-800/522-0088	LB1	LB2
21	71	91	90	91	83	92	91	91	90	88	84	84	88	74	87	86	1-800/759-0584	591	592
21	69	87	85	85	82	89	85	89	86	84	76	85	87	72	82	83	1-800/464-4000	621	622
15	57	77	90	87	84	81	79	88	88	84	86	80	92	67	94	86	1-800/234-6294	CX1	CX2
16	55	75	82	81	77	81	77	85	80	78	75	83	89	67	87	81	800/234-6294	CM1	CM2
																	1-800/334-4638	WA1	WA2
17	58	83	90	89	80	82	82	92	87	84	89	92	92	79	90	84	1-800/468-8600	MN1	MN2
19	60	79	88	86	78	80	79	88	86	82	83	87	94	70	88	82	1-800/342-8462	HN1	HN2
16	64	85	89	88	85	84	84	93	88	87	88	90	93	74	90	84	1-800/624-8822	CQ1	CQ2
																	1-800/544-0088	C41	C42

Colorado

																	1-800/456-9292	9X1	9X2
																	1-800/245-2471	1C1	1C2
14	58	80	86	82	76	83	82	86	82	81	81	86	89	69	86	75	800/877-9777	D61	D62
11	61	86	89	92	86	86	84	90	89	89	83	90	92	76	89	84	800/877-9777	D64	D65
																	800/977-8857	2D1	2D2
																	303/771-7200	6F1	6F2
23	79	92	93	89	84	94	87	92	87	87	88	94	95	76	83	84	303/338-3800	651	652
																	303/796-8788	9C1	9C2
11	59	87	91	93	86	84	82	94	90	90	91	87	84	78	93	86	800/847-3990	MT1	MT2
17	71	93	98	94	96	91	95	95	93	92	86	99	97	88	94	95	970/248-5061	881	882

Connecticut

																	1-800/251-7722	TE1	TE2
17	67	87	91	85	81	86	88	90	86	87	86	86	94	75	85	84	800/338-4247	681	682
23	74	92	92	88	88	90	95	91	86	87	85	93	87	88	92	85	413/787-4004	DJ1	DJ2
26	74	89	93	95	90	91	90	95	92	98	94	93	96	80	90	85	203/678-6000	DM1	DM2
																	800/772-5869	1M1	1M2
																	1-800/338-8113	HV1	HV2

For an explanation of survey results, see pages 5 and 6.

State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
Connecticut (continued)									
Prudential HealthCare HMO	Fairfield/New Haven Counties	113.99	321.71	52.61	148.48				
Suburban Health Plan, Inc.	Fairfield/Litchfield/New Haven Counties	60.28	222.41	27.82	102.65				
Delaware (Check the POS section if you do not see your plan below)									
Aetna HPs of NJ Inc.	All of Delaware	46.07	194.57	21.26	89.80	●			
AmeriHealth HMO, Inc.	All of Delaware	44.17	173.01	20.39	79.85		★		
Principal Health Care of DE	All of Delaware	73.17	272.70	33.77	125.86	●			
District of Columbia (Check the POS section if you do not see your plan below)									
Aetna HPs of Mid-Atlantic	Washington, DC area	43.25	95.00	19.96	43.84	●			
CapitalCare	Washington, DC	35.01	96.27	16.16	44.43				
CareFirst	Washington, DC area	54.34	128.03	25.08	59.09	★			
CIGNA HlthCare Mid-Atlantic	Washington, DC area	42.15	163.00	19.45	75.23	●			
George Washington Univ HP-High	Washington, DC area	69.51	151.39	32.08	69.87	●			
George Washington Univ HP-Std	Washington, DC area	34.17	73.15	15.77	33.76	●			
Humana Group Health Plan-High	Washington, DC area	60.60	179.83	27.97	83.00				
Humana Group Health Plan-Std	Washington, DC area	40.35	96.84	18.62	44.70				
Kaiser Permanente	Washington, DC area	38.73	95.57	17.88	44.11	★	★		
MD-IPA	Washington, DC area	39.89	95.74	18.41	44.19	⊗			
NYLCARE/Mid-Atlantic-High	Washington, DC area	40.13	94.29	18.52	43.52	★			
NYLCARE/Mid-Atlantic-Std	Washington, DC area	29.88	70.21	13.79	32.40	★			
Florida									
Av-Med Health Plan	Orlando	35.30	97.05	16.29	44.79	●			
Av-Med Health Plan	Tampa Bay area	44.25	194.35	20.42	89.70	●			
Av-Med Health Plan	Broward/Dade/Palm Beach Counties	37.59	121.05	17.35	55.87	●			
Av-Med Health Plan	Jacksonville area	44.69	199.20	20.62	91.94	●			
Av-Med Health Plan	Gainesville area	40.37	151.60	18.63	69.97	●			
Capital Health Plan	Tallahassee area	40.08	137.39	18.50	63.41	★	★		
Florida 1st	Polk/Highlands/Hardee Counties	47.41	153.29	21.88	70.75	●			
Foundation Health	Clay/Duval/Lee/Martin/StLuc./PlmBch/Char	34.84	94.84	16.08	43.77				
Foundation Health	Brevard	33.19	130.28	15.32	60.13				
Foundation Health	Dade/Broward	38.81	130.28	17.91	60.13				
Health Options	Jacksonville/Gainesville areas	35.74	134.55	16.49	62.10	★			
Health Options	Broward/Dade Counties	33.39	90.13	15.41	41.60	★			
Health Options	Orlando/Central area	36.77	115.01	16.97	53.08	★			
Health Options	Escambia/Santa Rosa Counties/Okaloosa	47.65	147.16	21.99	67.92	★			
Health Options	Palm Beach/Martin Counties	33.67	90.13	15.54	41.60	★			

For an explanation of NCQA status, see page 2.

% satisfied with plan		% rating the plan or care excellent, very good, and good														Enrollment code			
		General Categories						Specific items											
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family

Connecticut (continued)

																1-800/422-7399	8C1	8C2
																203/926-8882	1S1	1S2

Delaware

																1-800/845-9148	ZR1	ZR2	
20	69	91	89	83	77	95	83	86	87	81	82	88	93	74	92	75	1/800-444-6282	SP1	SP2
																1-800/833-7423	WS1	WS2	

District of Columbia

16	61	86	90	86	77	87	86	89	86	88	86	86	87	75	89	79	1-800/831-3842	V81	V82
																	800/680-9495	2G1	2G2
18	59	84	84	81	71	88	80	87	83	82	74	79	88	64	83	69	800/828-3197	JQ1	JQ2
9	55	77	85	87	81	82	79	88	88	85	80	76	84	67	85	79	800/541-7526	XF1	XF2
25	72	88	89	92	88	93	84	93	91	90	87	85	91	80	87	86	301/941-2000	E51	E52
11	58	81	86	88	85	87	79	87	88	88	73	85	89	79	82	84	301/941-2000	E54	E55
11	48	78	75	80	71	87	76	82	79	76	67	71	84	61	83	74	202/966-4357	501	502
6	44	75	84	82	76	84	83	86	84	78	73	73	85	63	84	73	202/966-4357	504	505
25	77	93	94	91	90	95	94	93	93	85	90	89	94	78	86	91	301/468-6000	E31	E32
14	62	84	89	90	86	86	87	92	88	87	82	89	88	81	88	83	301/294-5100	JP1	JP2
28	74	88	90	88	87	93	90	92	89	87	83	88	88	86	88	85	800/635-3121	JN1	JN2
9	62	85	87	88	86	83	87	89	84	83	80	82	89	77	86	83	800/635-3121	JN4	JN5

Florida

23	65	85	89	80	77	88	89	87	78	79	76	87	88	74	87	72	1-800/882-8633	GP1	GP2
20	62	80	89	85	76	85	84	86	82	83	81	88	90	68	90	73	1-800/422-2138	H51	H52
23	70	87	83	78	86	89	87	83	78	77	73	83	84	81	83	81	1-800/982-4265	EM1	EM2
25	70	85	86	88	86	88	88	90	88	88	79	91	90	80	90	82	1-904/730-2001	HW1	HW2
25	74	89	86	88	81	89	89	91	87	87	82	86	86	74	90	73	1-800/237-1255	JF1	JF2
25	78	91	90	90	87	91	90	91	91	92	90	93	95	84	91	82	1-904/386-1847	EA1	EA2
																	813/293-0785	3F1	3F2
																	1-800/441-5501	5C1	5C2
																	1-800/441-5501	5D1	5D2
																	1-800/441-5501	5E1	5E2
																	1-800/457-4713	E81	E82
																	1-800/964-6595	FR1	FR2
																	800/445-1494	TH1	TH2
																	904/484-7550	XN1	XN2
																	1-800-964-6595	FN1	FN2

For an explanation of survey results, see pages 5 and 6.

State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
Florida (continued)									
Health Options-Tampa Bay	Tampa Bay area	37.76	112.49	17.43	51.92	★			
Healthplan Southeast	Pensacola/Tallahassee/PanCty/Gaines/Ocal	38.83	136.80	17.92	63.14	⊗			
HIP Health Plan of FL	Broward/Dade/Palm Bch Cos. & Tampa area	39.12	95.99	18.05	44.30	●			
Humana Medical Plan	South Florida	26.29	75.11	12.13	34.67	★			
Humana Medical Plan	Daytona area	35.16	101.40	16.23	46.80	★			
Humana Medical Plan	Tampa Bay area	35.01	107.94	16.16	49.82	●			
Humana Medical Plan	Jacksonville/Orlando areas	34.37	96.27	15.86	44.43				
PCA Family Health Plan of FL	Most of Florida	32.39	97.18	14.95	44.85	●			
PCA Health Plans of Florida	Most of Florida	32.39	97.18	14.95	44.85	●			
Principal Health Care of FL	Pensacola	109.96	364.98	50.75	168.45	●			
Principal Health Care of FL	Jacksonville/Miami/Tampa/Orlndo	43.33	170.56	20.00	78.72				
Prudential HealthCare HMO	Jacksonville area	34.74	95.54	16.03	44.09	★			
Prudential HealthCare HMO	Central Florida area	31.83	89.13	14.69	41.14	★			
Prudential HealthCare HMO	Broward/Dade/Palm Beach Counties	33.85	94.81	15.62	43.76	★			
United HealthCare of FL	Pensacola Area	38.59	124.39	17.81	57.41				
United HealthCare of FL	South Florida/Tampa/Orlando Areas	40.97	133.73	18.91	61.72				
Georgia (Check the POS section if you do not see your plan below)									
Aetna HPs of Georgia	Atlanta area	39.09	114.16	18.04	52.69	★			
BlueChoice Healthcare Plan	Atlanta/Augusta/N.Georgia/Macon/Savannah	38.42	137.91	17.73	63.65				
Healthsource Savannah	Savannah/Parts of SE Georgia	42.02	127.73	19.39	58.95				
Kaiser Permanente	Atlanta area	39.91	112.93	18.42	52.12	★			
MetraHealth of Georgia	Atlanta area	46.95	158.56	21.67	73.18				
PCA Health Plans of GA	Atlntha/Augsta/Brunswck/Sav/Macon	39.73	111.09	18.34	51.27				
Prudential HlthCare HMO	Atlanta/Macon areas	34.30	93.85	15.83	43.32	★			
United HealthCare of Georgia	Atlanta/North Western Georgia	66.52	173.70	30.70	80.17				
US Healthcare	Atlanta/Augusta/Macon areas	38.62	112.56	17.82	51.95				
Guam (Check the POS section if you do not see your plan below)									
FHP	Guam	46.17	188.87	21.31	87.17				
Guam Memorial Health Plan-High	Guam/Palau/N. Mariana Islands (CNMI)	43.69	145.32	20.16	67.07				
Guam Memorial Health Plan-Std	Guam/Palau/N. Mariana Islands (CNMI)	32.05	89.93	14.79	41.50				
Hawaii (Check the POS section if you do not see your plan below)									
HMSA's CHP	All of Hawaii	92.13	344.50	42.52	159.00				
Kaiser HI-High	Islands of Hawaii/Maui/Oahu	77.63	167.22	35.83	77.18	★			
Kaiser HI-Std	Islands of Hawaii/Maui/Oahu	42.77	91.95	19.74	42.44	★			

For an explanation of NCQA status, see page 2.

% satisfied with plan		% rating the plan or care excellent, very good, and good															Telephone number	Enrollment code	
		General Categories					Specific items												
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Self only	Self & family	

Florida (continued)

17	60	83	82	80	80	87	83	88	86	82	72	80	85	76	86	76	813/882-0632	D71	D72
13	46	75	73	69	60	78	75	74	69	67	64	73	79	56	67	63	800/833-2169	3E1	3E2
12	49	77	80	75	59	86	80	81	75	72	75	82	87	58	78	53	1-800/426-2173	P71	P72
11	56	79	78	76	69	86	81	84	77	75	72	82	86	59	82	65	1-800/752-2686	JH1	JH2
14	51	72	80	78	69	82	76	85	80	80	71	82	86	60	78	63	1-800/223-3713	P51	P52
																	1-800/766-4722	FQ1	FQ2
11	39	66	74	74	67	77	70	83	74	77	73	73	84	59	77	65	1-800/766-4722	PJ1	PJ2
																	1-800/426-8073	C21	C22
																	1-800/426-8073	2Z1	2Z2
26	71	90	93	93	92	92	89	93	90	93	83	93	93	67	90	91	904/396-5401	EC1	EC2
24	71	85	87	86	82	89	88	89	85	86	82	85	94	69	81	84	407/875-2171	EH1	EH2
24	69	87	89	87	86	88	88	88	88	86	78	80	90	80	90	84	1-800/457-3885	HE1	HE2
																	800/543-3145	1X1	1X2
																	800/543-3145	QK1	QK2

Georgia

19	66	88	87	86	77	87	84	89	85	86	85	83	91	66	77	80	404/814-4335	F31	F32
17	63	84	84	85	80	87	85	89	85	88	77	81	90	71	81	79	1-800/441-2273	1B1	1B2
15	68	90	95	94	91	90	88	95	90	93	85	89	98	87	96	85	800/762-1955	2H1	2H2
																	1-800/453-8440	WE1	WE2
																	1-800/765-7200	WU1	WU2
17	63	84	84	85	80	87	85	89	85	88	77	81	90	71	81	79	404/955-7735	EZ1	EZ2
15	68	90	95	94	91	90	88	95	90	93	85	89	98	87	96	85	404/982-3211	UQ1	UQ2
																	1-800/537-9384	2U1	2U2

Guam

11	47	80	70	81	68	78	72	77	79	77	55	72	79	60	66	69	671/647-3471	JK1	JK2
13	53	87	74	77	75	79	75	81	79	83	67	76	84	69	78	72	671/472-4647	ZA1	ZA2

Hawaii

14	57	85	89	88	85	79	74	91	89	92	91	88	89	76	89	85	808/948-6372	F61	F62
23	72	88	86	88	86	89	87	88	87	85	84	83	89	74	91	84	808/597-5955	631	632
13	55	83	92	88	87	80	80	90	87	90	87	87	97	77	89	88	808/597-5955	634	635

For an explanation of survey results, see pages 5 and 6.

State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
Hawaii (continued)									
Queen's Island Care	Hawaii/Kauai/Maui/Oahu	46.17	180.70	21.31	83.40				
Idaho									
Group Health Northwest	Benewah/Bonner/Kootenai/Latah/Shoshone	42.87	144.93	19.78	66.89	★	★		
HMO Blue	Southwestern Idaho	68.10	201.78	31.43	93.13				
HMO Blue	Northern Idaho	48.54	154.48	22.40	71.30				
HMO Blue	Eastern Idaho	78.31	226.50	36.14	104.54				
QualMed Wash Health Plan	Northern Idaho/Boise area	43.58	142.65	20.11	65.84	●			
Illinois (Check the POS section if you do not see your plan below)									
Aetna HPs of the Midwest	Chicago area	34.67	145.30	16.00	67.06				
BCI HMO, Inc.	Chicago/Rockford/Spld/Downtate Counties	43.96	151.17	20.29	69.77				
BlueCHOICE	Madison/St. Clair Counties	43.20	93.54	19.94	43.17				
Chicago HMO Ltd	Chicago area	49.27	175.72	22.74	81.10				
FHP of Illinois, Inc.	Chicago area	39.98	92.37	18.45	42.63				
Group Health Plan	Southern/Metro East/Central	39.75	105.15	18.34	48.53				
Health Alliance HMO	Central/East Central/Western Illinois	53.15	149.28	24.53	68.90		★		
Heritage National Healthplan	Bloomington/Joliet/Peoria/Rockford areas	43.21	96.84	19.94	44.69	⊗			
Heritage National Healthplan	Quad Cities	42.82	94.79	19.76	43.75	⊗			
Humana Health Plan Inc.	Chicago area	42.83	133.21	19.77	61.48	★			
Humana HealthChicago	Chicago area	37.90	166.86	17.49	77.01				
John Deere Family Healthplan	Quad Cities	35.55	83.99	16.41	38.76				
Maxicare Illinois	Chicago/Moline/Peoria/Rockford areas	44.58	144.65	20.58	66.76				
Maxicare Illinois	Springfield area	73.84	210.49	34.08	97.15				
NYLCare HP of the Midwest	Chicago area	39.55	118.89	18.25	54.87				
PARTNERS HMO	St. Louis area	48.54	104.65	22.40	48.30				
PersonalCare's HMO	East Central Illinois	40.76	128.57	18.81	59.34				
Principal St.Louis	St. Louis area	56.23	126.99	25.95	58.61	●	★		
Prudential HealthCare HMO	Southern Illinois	39.72	109.09	18.33	50.35	★			
Rush Prudential HMO, Inc.	Chicago area	38.70	93.11	17.86	42.97	●			
Share Health Plan of IL	Chicago area	44.38	116.05	20.48	53.56				
Union Health Service	Chicago area	46.80	161.29	21.60	74.44				
United HealthCare Select	St. Louis area	38.45	88.46	17.74	40.83		★		
Indiana (Check the POS section if you do not see your plan below)									
Aetna HPs of the Midwest	Lake/Porter Counties	34.67	145.30	16.00	67.06				
Arnett HMO	Lafayette area	63.16	225.79	29.15	104.21				
BCI HMO, Inc.	Lake and Porter Counties	43.96	151.17	20.29	69.77				

For an explanation of NCQA status, see page 2.

% satisfied with plan			% rating the plan or care excellent, very good, and good															Enrollment code	
			General Categories						Specific items										
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family

Hawaii (continued)

																	808/532-6914	F91	F92
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Idaho

23	71	93	95	93	83	92	94	93	92	90	85	94	96	79	87	85	1-800/497-2210	VR1	VR2
14	57	83	92	92	84	77	88	94	91	92	89	88	93	77	88	85	1-800/627-6654	GM1	GM2
																	1-800/627-6654	ZK1	ZK2
																	1-800/627-6654	ZL1	ZL2
17	64	87	91	93	86	84	82	98	93	91	84	87	91	72	94	84	1-800/845-7881	TM1	TM2

Illinois

14	54	76	82	81	79	80	78	85	77	81	79	78	85	67	87	73	1-800/444-6066	XC1	XC2
15	59	84	90	87	78	86	80	90	89	90	80	83	89	71	85	75	1-800/772-6897	3B1	3B2
15	61	88	89	91	84	83	84	90	89	86	84	84	87	78	93	81	800/634-4395	M41	M42
13	56	82	86	81	78	87	75	88	82	81	78	81	86	68	87	78	312/424-4460	FJ1	FJ2
16	63	84	85	86	83	88	85	86	87	86	79	86	86	68	90	83	1-800/325-7498	FY1	FY2
14	63	86	89	92	83	90	89	94	89	88	83	87	93	72	90	82	1-800/743-3901	MM1	MM2
26	70	94	92	89	84	90	90	93	90	87	87	85	91	86	89	82	217/337-8100	FX1	FX2
																	1-800/247-9110	3I1	3I2
																	1-800/247-9110	3J1	3J2
9	49	79	78	79	69	82	71	82	75	72	69	72	83	59	80	66	312/441-1414	751	752
																	312/441-1414	GQ1	GQ2
																	1-800/247-9110	1J1	1J2
9	45	68	84	82	75	80	65	84	84	82	81	80	89	68	83	71	1-800/688-6294	FV1	FV2
18	64	89	90	96	86	96	76	95	93	93	88	91	92	86	91	92	1-800/688-6294	VG1	VG2
																	630/368-1800	XA1	XA2
																	1-800/338-4123	RN1	RN2
20	71	88	92	89	82	90	91	91	88	91	87	90	89	81	86	79	1-800/431-1211	GE1	GE2
21	71	89	93	93	90	87	81	94	92	90	87	92	93	82	90	86	800/888-3966	121	122
																	1-800/298-7625	VZ1	VZ2
16	58	80	83	85	77	85	76	89	84	84	71	81	89	66	81	75	312/234-7747	171	172
16	59	83	83	83	78	84	78	88	82	79	73	86	80	65	88	76	1-800/269-2698	FP1	FP2
																	312/829-4224	761	762
18	74	91	93	92	88	93	86	93	90	86	83	85	94	82	91	84	314/434-6010	H81	H82

Indiana

14	54	76	82	81	79	80	78	85	77	81	79	78	85	67	87	73	1-800/444-6066	XC1	XC2
																	317/448-8200	G21	G22
15	59	84	90	87	78	86	80	90	89	90	80	83	89	71	85	75	1-800/772-6897	3B1	3B2

For an explanation of survey results, see pages 5 and 6.

State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
Indiana (continued)									
FHP of Illinois, Inc.	Lake County	39.98	92.37	18.45	42.63				
Health Alliance HMO	Fountain/Vermillion/Warren Counties	53.15	149.28	24.53	68.90		★		
Humana Care Plan	Southern Indiana	43.00	153.34	19.84	70.77				
Humana Health Plan Inc.	Southern Indiana	44.94	173.40	20.74	80.03	★			
Humana Health Plan	Lake County	42.83	133.21	19.77	61.48	★			
Humana HealthChicago	Lake/LaPorte/Porter Counties	37.90	166.86	17.49	77.01				
Maxicare Illinois	Lake County	44.58	144.65	20.58	66.76				
Maxicare Indiana	Most of Indiana	42.08	103.87	19.42	47.94				
PARTNERS Nat'l HPs of IN	Northern Indiana	46.22	176.48	21.33	81.45				
Physicians HP of N. Indiana	Northern Indiana	55.77	141.05	25.74	65.10				
Principal Health Care of IN	Indianap/Ft.Wayne/S.Bend/Evansville areas	42.70	170.60	19.71	78.74				
Prudential HealthCare HMO	All of Indiana	38.48	107.06	17.76	49.41	★			
Rush Prudential HMO, Inc.	Lake/Porter Counties	38.70	93.11	17.86	42.97	●			
The M*Plan	Central/Northeast/Southwest Indiana	40.01	97.61	18.46	45.05		★		
Welborn HMO	Evansville area	59.33	212.77	27.38	98.20				
Iowa									
Care Choices	Northwest Iowa	36.28	98.02	16.74	45.24		★		
Exclusive Healthcare	Council Bluffs area	33.92	94.52	15.66	43.62				
Heritage National Healthplan	Cedar Falls/Dubuque/Quad Cities/Waterloo	42.82	94.79	19.76	43.75	⊗			
Heritage National Healthplan	Burlington/Cedar Rapids/IowaCity/Ottumwa	49.21	111.63	22.71	51.52				
Heritage National Healthplan	Des Moines/Marshalltown	41.27	92.61	19.05	42.74				
John Deere Family Healthplan	Quad Cities/Des Moines/Waterloo	35.55	83.99	16.41	38.76				
Maxicare Illinois	Clinton/Muscatine/Scott Counties	44.58	144.65	20.58	66.76				
Principal Health Care of NE	Council Bluffs area	41.18	152.45	19.01	70.36	●			
Principal Iowa	Des Moines/Central Iowa/Waterloo	41.24	153.05	19.03	70.64	●			
SecureCare of Iowa	Iowa City	38.37	109.66	17.71	50.61				
SecureCare of Iowa	Des Moines	29.31	76.76	13.53	35.43				
United HealthCare/Midlands	Council Bluffs area	42.14	120.55	19.45	55.64		★		
Kansas									
Humana Kansas City, Inc.-High	Kansas City area	38.14	117.76	17.60	54.35	●			
Humana Kansas City, Inc.-Std	Kansas City area	36.28	97.63	16.74	45.06	●			
Kaiser Permanente	Kansas City area	31.45	81.14	14.51	37.45	★	★		
MetraHealth of Kansas City	Kansas City area	43.18	142.09	19.93	65.58				
Preferred Plus of Kansas	S. Central & Jefferson/Shawnee Counties	45.85	195.43	21.16	90.20				
Premier Blue	Capitol & Wichita areas/Central Kansas	45.31	197.23	20.91	91.03				

For an explanation of NCQA status, see page 2.

% satisfied with plan			% rating the plan or care excellent, very good, and good															Enrollment code	
			General Categories						Specific items										
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family

Indiana (continued)

16	63	84	85	86	83	88	85	86	87	86	79	86	86	68	90	83	1-800/325-7498	FY1	FY2
26	70	94	92	89	84	90	90	93	90	87	87	85	91	86	89	82	217/337-8100	FX1	FX2
13	60	80	88	84	74	83	78	88	83	82	75	84	86	63	82	72	1-800/448-0222	181	182
12	51	78	86	82	81	82	72	91	85	84	77	87	89	75	85	78	1-800/448-0222	D21	D22
9	49	79	78	79	69	82	71	82	75	72	69	72	83	59	80	66	312/441-1414	751	752
																	312/441-1414	GQ1	GQ2
9	45	68	84	82	75	80	65	84	84	82	81	80	89	68	83	71	1-800/688-6294	FV1	FV2
15	58	79	84	87	81	81	75	91	87	87	82	79	89	69	90	79	1-800/441-3355	GK1	GK2
																	1-800/967-5439	MC1	MC2
																	219/432-6690	DQ1	DQ2
																	1-800/889-1947	XE1	XE2
																	317/469-8000	2I1	2I2
16	58	80	83	85	77	85	76	89	84	84	71	81	89	66	81	75	1-888/234-7747	171	172
20	73	89	91	90	84	91	85	93	88	89	86	83	89	71	91	84	1-800/816-7526	IN1	IN2
29	79	89	96	92	91	92	93	93	92	90	94	91	94	85	95	86	812/426-6600	H31	H32

Iowa

22	73	92	97	94	90	83	89	96	90	91	92	95	92	79	86	91	1-800/535-6252	FA1	FA2
																	1-800/456-9292	9Y1	9Y2
																	1-800/247-9110	3J1	3J2
																	1-800/247-9110	3K1	3K2
																	1-800/247-9110	3L1	3L2
																	1-800/247-9110	1J1	1J2
9	45	68	84	82	75	80	65	84	84	82	81	80	89	68	83	71	1-800/688-6294	FV1	FV2
16	63	88	93	88	80	82	89	92	87	89	83	91	91	72	90	79	1-800/288-3343	GU1	GU2
14	61	84	89	88	82	80	83	90	86	88	84	88	92	78	87	82	1-800/257-4692	SV1	SV2
																	1-800/782-3598	3Q1	3Q2
																	800/626-9219	3S1	3S2
24	68	90	92	91	88	87	89	90	91	90	86	92	95	73	89	90	402/345-5500	NF1	NF2

Kansas

12	54	82	86	84	80	89	84	87	86	83	73	86	87	63	84	76	1-800/513-6917	MS1	MS2
																	1-800/513-6917	MS4	MS5
27	74	90	92	91	86	91	92	92	90	89	86	91	94	70	81	83	913/642-2662	HA1	HA2
																	1-800/357-0975	4M1	4M2
																	316/268-0390	VA1	VA2
																	1-800/332-0028	5N1	5N2

For an explanation of survey results, see pages 5 and 6.

State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
Kansas (continued)									
Principal Health Care of KC	Wichita/Salinas areas	44.33	150.93	20.46	69.66	●			
Principal Health Care of KC	Kansas City/Topeka areas	60.86	200.11	28.09	92.36	●			
Prudential HealthCare HMO	Kansas City area	38.51	104.69	17.77	48.32	★			
Kentucky									
Advantage Care, Inc.	Central/Eastern Kentucky	42.40	148.05	19.57	68.33		★		
Aetna HPs of Ohio, Inc.	Boone/Campbell/Grant/Kenton Counties	43.11	125.28	19.90	57.82	★			
Bluegrass Family Health	Central/Eastern Kentucky	49.42	147.20	22.81	67.94				
FHP of Ohio, Inc.	Northern Kentucky	43.36	117.15	20.01	54.07				
HealthSource of Kentucky	Louisville area	44.20	185.03	20.40	85.40				
HealthWise of Kentucky	Most of Kentucky	57.09	186.49	26.35	86.07				
Humana Care Plan	Lexington area	38.35	143.43	17.70	66.20				
Humana Care Plan	Louisville area	43.00	153.34	19.84	70.77				
Humana Health Plan	Lexington/Louisville	44.94	173.40	20.74	80.03	★			
Prudential HlthCare HMO Cin	Northern Kentucky	33.58	91.13	15.50	42.06	●	★		
Louisiana (Check the POS section if you do not see your plan below)									
Aetna HPs of Louisiana, Inc.	New Orleans area	35.24	91.63	16.26	42.29				
Aetna HPs of Louisiana, Inc.	Baton Rouge/Lafayette areas	29.11	94.62	13.44	43.67				
Community Hlth Ntwrk of LA	Baton Rouge/Lafayette areas	40.97	150.15	18.91	69.30	●			
Community Hlth Ntwrk of LA	New Orleans area	39.83	121.79	18.38	56.21	●			
Community Hlth Ntwrk of LA	Shreveport/Alexandria areas	50.75	185.99	23.42	85.84	●			
Gulf South Health Plan, Inc.	Baton Rouge/New Orleans/Lafayette area	41.29	124.63	19.06	57.52				
MEDFIRST	New Orleans area	40.12	96.72	18.52	44.64				
MetraHealth of LA, Inc.	New Orleans area	43.38	158.80	20.02	73.29				
Ochsner/Sisters of Charity	Lake Charles	39.16	130.52	18.07	60.24				
Ochsner/Sisters of Charity	Alexandria/Shreveport/Lafayette	41.24	154.53	19.03	71.32				
Ochsner/Sisters of Charity	New Orleans area	39.16	129.48	18.07	59.76				
Ochsner/Sisters of Charity	Baton Rouge	34.72	93.45	16.02	43.13				
Principal LA	New Orleans/River Region areas	43.23	174.50	19.95	80.54	○			
Maine									
Healthsource ME	Most of Maine	64.55	181.24	29.79	83.65	○			
HMO MAINE	All of Maine	61.73	148.83	28.49	68.69	○			
Maryland (Check the POS section if you do not see your plan below)									
Aetna HPs of Mid-Atlantic	Washington, DC area	43.25	95.00	19.96	43.84	●			
Aetna HPs of Mid-Atlantic	Balt area & Was/St Mry/Wicmco/Wrchst Cos	41.15	90.41	18.99	41.73	●			

For an explanation of NCQA status, see page 2.

% satisfied with plan		% rating the plan or care excellent, very good, and good															Enrollment code		
		General Categories					Specific items												
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family

Kansas (continued)

																	1-800/969-3343	7W1	7W2
18	73	89	90	87	88	85	91	88	87	88	88	93	94	80	90	86	1-800/969-3343	N31	N32
																	816/756-0404	1K1	1K2

Kentucky

32	81	95	94	97	92	90	90	99	94	94	86	93	94	82	94	94	800/850-8585	XW1	XW2
16	63	83	91	92	84	86	84	94	91	91	87	84	92	77	93	83	1-800/837-0977	RD1	RD2
																	606/269-4475	2B1	2B2
18	61	84	90	86	81	84	83	90	84	84	82	87	91	74	87	81	1-800/824-0428	R81	R82
																	1/800/763-2156	8H1	8H2
																	800/495-5283	DU1	DU2
11	55	82	87	83	69	85	78	86	83	84	80	77	87	62	76	65	1-800/221-8390	HR1	HR2
13	60	80	88	84	74	83	78	88	83	82	75	84	86	63	82	72	1-800/448-0222	181	182
12	51	78	86	82	81	82	72	91	85	84	77	87	89	75	85	78	1-800/448-0222	D21	D22
16	66	90	91	93	85	89	86	94	90	89	85	90	92	70	89	85	800/932-7478	S31	S32

Louisiana

																	1-800/877-7997	NG1	NG2
																	1-800/877-7997	TK1	TK2
																	1-800/349-1000	RY1	RY2
																	1-800/349-1000	S61	S62
																	1-800/349-1000	S81	S82
																	504/237-1700	LY1	LY2
																	504/837-4000	2M1	2M2
																	1-800/826-1981	X71	X72
																	504/836-6600	4Q1	4Q2
																	504 836-6600	4R1	4R2
																	504/836-6600	4S1	4S2
																	504/836-6600	4W1	4W2
18	56	85	87	87	85	83	82	88	85	87	69	83	90	76	87	79	1-800/341-6613	RP1	RP2

Maine

																	800/642-5551	MY1	MY2
																	207/822-8282	CU1	CU2

Maryland

16	61	86	90	86	77	87	86	89	86	88	86	86	87	75	89	79	1-800/831-3842	V81	V82
12	58	83	89	85	83	89	83	90	85	88	79	88	89	75	93	81	1-800/831-3842	ZY1	ZY2

For an explanation of survey results, see pages 5 and 6.

State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
Maryland (continued)									
CapitalCare	South/Central Maryland	35.01	96.27	16.16	44.43				
CareFirst	All of Maryland	54.34	128.03	25.08	59.09	★			
CIGNA HlthCare Mid-Atlantic	Central/Western Maryland	42.15	163.00	19.45	75.23	●			
George Washington Univ HP-High	Central/Southern Maryland	69.51	151.39	32.08	69.87	●			
George Washington Univ HP-Std	Central/Southern Maryland	34.17	73.15	15.77	33.76	●			
Humana Group Health Plan-High	Mntgmry/P.G./Hwrd/Part of Chrls Cos.	60.60	179.83	27.97	83.00				
Humana Group Health Plan-Std	Mntgmry/P.G./Hwrd/Part of Chrls Cos.	40.35	96.84	18.62	44.70				
Kaiser Permanente	Baltimore/Washington, DC areas	38.73	95.57	17.88	44.11	★	★		
MD-IPA	All of Maryland	39.89	95.74	18.41	44.19	⊗			
NYLCARE/Mid-Atlantic-High	North/Central/Southern Maryland	40.13	94.29	18.52	43.52	★			
NYLCARE/Mid-Atlantic-Std	North/Central/Southern Maryland	29.88	70.21	13.79	32.40	★			
Principal Health Care of DE	Cecil County	73.17	272.70	33.77	125.86	●			
Massachusetts (Check the POS section if you do not see your plan below)									
Community Health Plan	Western Massachusetts	70.31	265.03	32.45	122.32	●			
Fallon Community Health Plan	Central/Eastern Massachusetts	38.63	110.61	17.83	51.05	★	★		
Harvard Community Hlth Plan	Eastern/Western Massachusetts	63.23	235.97	29.18	108.91	★			
Harvard Pilgrim Hlth Care-NE	Southeastern Massachusetts	38.58	92.61	17.81	42.74	★	★		
Health New England	Western Massachusetts	44.67	102.53	20.62	47.32	●	★		
Healthsource CMHC	Worcester/Parts of Essex/Middlesex cnty	42.98	154.92	19.84	71.50		★		
Healthsource New Hampshire	Northcentral Massachusetts	41.59	165.21	19.20	76.25	○			
Kaiser Permanente	Amherst/Northhampton/Greenfld/Springfld	42.64	98.63	19.68	45.52	●			
Matthew Thornton Health Plan	Northern Massachusetts	60.63	229.97	27.98	106.14				
Prudential HealthCare HMO - MA	Central/Eastern Massachusetts	43.51	183.69	20.08	84.78				
Michigan									
Blue Care Network Health Centr	Mid Michigan	58.13	175.35	26.83	80.93	●			
Blue Care Network SE	Detroit/Southeast MI	30.72	116.94	14.18	53.97	●			
Blue Care Network - East MI	Saginaw area	45.76	162.41	21.12	74.96	●			
Blue Care Network - East MI	Flint area	40.47	193.31	18.68	89.22	●			
Blue Care Network-Grt Lakes	Northern Michigan	46.82	171.30	21.61	79.06	○			
Blue Care Network-Grt Lakes	Southwest Michigan	36.16	107.49	16.69	49.61	○			
Blue Care Network-Grt Lakes	Western Michigan	36.14	127.36	16.68	58.78	○	★		
Care Choices	Western Michigan	34.41	93.51	15.88	43.16	●			
Care Choices	Eastern/Central Michigan area	42.73	151.65	19.72	69.99	●			
Family Health Plan	Monroe County	43.53	160.33	20.09	74.00				
Grand Valley Health Plan	Grand Rapids area	42.54	138.26	19.63	63.81				

For an explanation of NCQA status, see page 2.

% satisfied with plan		% rating the plan or care excellent, very good, and good															Enrollment code		
		General Categories					Specific items												
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family

Maryland (continued)

18	59	84	84	81	71	88	80	87	83	82	74	79	88	64	83	69	800/680-9495	2G1	2G2
9	55	77	85	87	81	82	79	88	88	85	80	76	84	67	85	79	800/828-3197	JQ1	JQ2
25	72	88	89	92	88	93	84	93	91	90	87	85	91	80	87	86	301/941-2000	E51	E52
11	58	81	86	88	85	87	79	87	88	88	73	85	89	79	82	84	301/941-2000	E54	E55
11	48	78	75	80	71	87	76	82	79	76	67	71	84	61	83	74	202/966-4357	501	502
6	44	75	84	82	76	84	83	86	84	78	73	73	85	63	84	73	202/966-4357	504	505
25	77	93	94	91	90	95	94	93	93	85	90	89	94	78	86	91	301/468 6000	E31	E32
14	62	84	89	90	86	86	87	92	88	87	82	89	88	81	88	83	301/294-5100	JP1	JP2
28	74	88	90	88	87	93	90	92	89	87	83	88	88	86	88	85	800/635-3121	JN1	JN2
9	62	85	87	88	86	83	87	89	84	83	80	82	89	77	86	83	800/635-3121	JN4	JN5
																	1-800/833-7423	WS1	WS2

Massachusetts

37	74	90	90	92	86	91	87	95	89	90	91	89	93	77	88	88	1-800/868-5200	JV1	JV2
17	67	87	91	85	81	86	88	90	86	87	86	86	94	75	85	84	800/338-4247	681	682
20	74	91	92	93	87	91	88	95	87	91	87	87	94	79	84	88	800/444-1210	701	702
23	74	92	92	88	88	90	95	91	86	87	85	93	87	88	92	85	413/787-4004	DJ1	DJ2
35	80	96	99	99	99	91	95	98	99	98	95	95	99	96	98	99	1-800/244-1870	J11	J12
19	68	82	92	90	87	88	91	90	88	92	85	91	93	82	90	88	800/531-3121	J21	J22
15	71	86	94	90	84	95	91	90	89	87	91	91	97	70	87	89	413/256-0151	K11	K12
23	70	83	92	89	83	85	90	88	88	89	89	86	93	71	86	84	1-800/544-8333	NX1	NX2
																	1-800/422-7399	6M1	6M2

Michigan

8	59	84	92	92	84	82	81	94	89	92	89	85	94	71	90	80	517/322-4000	LN1	LN2
13	60	81	83	82	83	83	78	88	83	82	77	80	82	72	86	81	1-800/662-6667	LX1	LX2
15	64	84	86	88	77	81	84	90	86	85	78	85	91	75	87	75	517/249-3222	K51	K52
																	517/249-3222	KN1	KN2
																	1-800/775-2583	G71	G72
17	66	88	90	86	87	88	91	87	86	85	80	81	94	72	86	83	1-800/775-2583	KF1	KF2
14	76	93	93	88	89	84	96	90	88	89	87	89	95	81	93	88	1-800/775-2583	KR1	KR2
																	1-800/927-4908	BA1	BA2
21	68	89	92	94	91	82	85	94	90	92	86	91	93	84	93	89	1-800/852-9780	KZ1	KZ2
																	419/241-6501	1F1	1F2
																	616/949-2410	RL1	RL2

For an explanation of survey results, see pages 5 and 6.

State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
Michigan (continued)									
Health Alliance	Southeastern Michigan/Flint Area	39.71	128.44	18.33	59.28	★			
HealthPlus MI	Flint/Saginaw areas	52.41	170.30	24.19	78.60	●			
M-Care	Mid/Southeastern Michigan	43.59	143.56	20.12	66.26	●	★		
Medical Value Plan	Lenawee/Monroe Counties	41.88	149.89	19.33	69.18	⊗	★		
OmniCare	Southeastern Michigan	42.75	135.05	19.73	62.33	●			
Physicians Health Plan	Lansing/Mid-Michigan	65.96	192.60	30.44	88.89		★		
Physicians Health Plan	Jackson/South Michigan	45.08	140.34	20.80	64.77				
Physicians Health Plan	Kalamazoo/Southwest Michigan	43.49	125.13	20.07	57.75				
Physicians Health Plan	Muskegon/Western Michigan	40.46	97.10	18.67	44.81				
Priority	Grand Rapids area	39.20	150.74	18.09	69.57	★	★		
SelectCare	Greater Detroit area	37.37	103.89	17.25	47.95	●			
The Wellness Plan	Southeastern Michigan	39.81	142.29	18.37	65.67				
Total Health Care	Greater Detroit area/Flint	41.09	110.31	18.96	50.91				
Minnesota									
HealthPartners Select-High	Minneapolis/St. Paul areas	38.05	126.21	17.56	58.25		★		
HealthPartners Select-Std	Minneapolis/St. Paul areas	29.84	82.06	13.77	37.87		★		
HealthPartners Health Plan	Minneapolis/St. Paul/St. Cloud areas	44.69	154.53	20.62	71.32				
Medica Primary	Minneapolis/St. Paul areas	36.77	90.81	16.97	41.91	★			
Northern Plains Health Plan	Northwest Minnesota	40.00	167.16	18.46	77.15				
Mississippi									
Prudential HealthCare HMO - Memphis	Desoto/Tate/Tunica counties	32.05	98.56	14.79	45.49	●			
United HealthCare of MS	Central/Southern Mississippi	44.48	155.89	20.53	71.95				
Missouri									
BlueCHOICE	St. Louis/Central/Southwest areas	43.20	93.54	19.94	43.17				
Group Health Plan	St. Louis area	39.75	105.15	18.34	48.53				
Humana Kansas City, Inc.-High	Central Missouri/Springfield area	25.55	68.66	11.79	31.69	●			
Humana Kansas City, Inc.-Std	Central Missouri/Springfield area	23.95	64.34	11.05	29.69	●			
Humana Kansas City, Inc.-High	Kansas City area	38.14	117.76	17.60	54.35	●			
Humana Kansas City, Inc.-Std	Kansas City area	36.28	97.63	16.74	45.06	●			
Kaiser Permanente	Kansas City area	31.45	81.14	14.51	37.45	★	★		
MetraHealth of Kansas City	Kansas City area	43.18	142.09	19.93	65.58				
PARTNERS HMO	St. Louis area	48.54	104.65	22.40	48.30				
PARTNERS HMO	Columbia/Jefferson City areas	37.40	97.23	17.26	44.87				
Principal Health Care of KC	Kansas City area	60.86	200.11	28.09	92.36	●			
Principal St.Louis	St. Louis area	56.23	126.99	25.95	58.61	●	★		

For an explanation of NCQA status, see page 2.

% satisfied with plan			% rating the plan or care excellent, very good, and good															Enrollment code	
			General Categories					Specific items											
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family

Michigan (continued)

20	62	84	79	84	79	89	80	88	85	85	66	88	87	75	82	79	313/872-8100	521	522
																	1-800/332-9161	X51	X52
27	75	91	93	93	90	91	89	93	90	93	88	89	93	88	89	89	800/658-8878	EG1	EG2
26	84	94	95	94	97	87	96	96	94	91	90	87	93	93	98	98	419/244-2902	EV1	EV2
																	313/259-4000	KA1	KA2
35	74	91	96	94	98	87	95	94	94	91	86	93	95	91	94	93	517/349-1976	U51	U52
																	517/787-6865	U61	U62
14	65	90	92	90	89	81	86	91	90	90	84	94	95	84	89	89	616/349-0988	U71	U72
																	616/728-6333	U81	U82
24	80	94	97	95	95	88	92	96	93	94	89	96	96	91	94	91	616/942-1221	BQ1	BQ2
15	62	86	90	88	80	89	79	94	87	90	85	89	88	73	82	80	800/332-2365	K61	K62
																	1-800/875-9355	K31	K32
																	313/871-2000	N21	N22

Minnesota

16	73	91	96	92	83	94	91	95	88	93	89	94	97	74	82	84	612/399-2000	531	532
21	75	91	91	89	85	94	87	91	88	90	77	90	97	73	86	84	612/399-2000	534	535
22	65	90	94	95	89	86	85	97	94	93	86	93	94	78	88	89	612/399-2000	HQ1	HQ2
12	58	80	88	83	77	85	85	89	84	83	75	81	89	63	80	78	612/945-8000	111	112
																	701/780-1600	2R1	2R2

Mississippi

																	901/541-9420	UB1	UB2
																	1-800/239-3215	QV1	QV2

Missouri

15	61	88	89	91	84	83	84	90	89	86	84	84	87	78	93	81	800/634-4395	M41	M42
14	63	86	89	92	83	90	89	94	89	88	83	87	93	72	90	82	1-800/743-3901	MM1	MM2
																	1-800/513-6917	7S1	7S2
																	1-800/513-6917	7S4	7S5
12	54	82	86	84	80	89	84	87	86	83	73	86	87	63	84	76	1-800/513-6917	MS1	MS2
																	1-800/513-6917	MS4	MS5
27	74	90	92	91	86	91	92	92	90	89	86	91	94	70	81	83	913/642-2662	HA1	HA2
																	1-800/357-0975	4M1	4M2
																	1-800/338-4123	RN1	RN2
																	1-800/338-4123	ZM1	ZM2
18	73	89	90	87	88	85	91	88	87	88	88	93	94	80	90	86	1-800/969-3343	N31	N32
21	71	89	93	93	90	87	81	94	92	90	87	92	93	82	90	86	800/888-3966	121	122

For an explanation of survey results, see pages 5 and 6.

State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
Missouri (continued)									
Prudential HealthCare HMO	Kansas City area	38.51	104.69	17.77	48.32	★			
Prudential HealthCare HMO	St. Louis area	39.72	109.09	18.33	50.35	★			
United HealthCare Choice	St. Louis/Jefferson City/Joplin areas	49.58	130.85	22.88	60.39		★		
United HealthCare Select	St. Louis area	38.45	88.46	17.74	40.83		★		
Montana									
Yellowstone Community Health	Billings area	37.03	96.06	17.09	44.34				
Nebraska (Check the POS section if you do not see your plan below)									
Care Choices	Northeastern Nebraska	36.28	98.02	16.74	45.24		★		
Exclusive Healthcare	Omaha/Lincoln areas	33.92	94.52	15.66	43.62				
Principal Health Care of NE	Lincoln/Omaha areas	41.18	152.45	19.01	70.36	●			
United HealthCare/Midlands	Lincoln/Omaha/Northeast areas	42.14	120.55	19.45	55.64		★		
Nevada (Check the POS section if you do not see your plan below)									
FHP	LasVegas/Laughlin/Reno/Carson Cty/Tahoe	38.09	96.61	17.58	44.59				
Hometown Health Plan	Northern Nevada	37.80	90.14	17.44	41.60				
Humana Health Plan, Inc.	Las Vegas/Reno areas	36.67	129.78	16.92	59.90				
New Hampshire (Check the POS section if you do not see your plan below)									
Harvard Community Hlth Plan	Southern New Hampshire	63.23	235.97	29.18	108.91	★			
Healthsource New Hampshire	All of New Hampshire	41.59	165.21	19.20	76.25	●			
Kaiser Permanente	Southwestern New Hampshire	42.64	98.63	19.68	45.52	●			
Matthew Thornton Health Plan	All of New Hampshire	60.63	229.97	27.98	106.14				
New Jersey (Check the POS section if you do not see your plan below)									
Aetna HPs of NJ Inc.	Southern New Jersey	67.41	193.85	31.11	89.47	●			
AmeriHealth HMO, Inc.	All of New Jersey	60.69	214.18	28.01	98.85				
CIGNA CoMED HealthCare	All of New Jersey	80.60	260.28	37.20	120.13	●			
First Option Hlth Plan of NJ	All of New Jersey	38.91	110.91	17.96	51.19				
HIP Health Plan of NJ	Most of New Jersey	42.75	133.51	19.73	61.62	●			
NYLCare Health Plans	New Jersey	38.66	109.72	17.84	50.64				
Prudential HealthCare HMO NJ	All of New Jersey	59.17	215.39	27.31	99.41				
QualMed Plans for Health	Burlington/Camden/Gloucester Counties	40.69	110.15	18.78	50.84				
US Healthcare - High	All of New Jersey	112.78	326.32	52.05	150.61	★			
New Mexico (Check the POS section if you do not see your plan below)									
FHP NM	Albuq/Santa Fe/Farmington/Las Cruces	29.58	79.67	13.65	36.77	●			
Lovelace Health Plan	All of New Mexico	33.35	86.73	15.39	40.03		★		
QualMed Plans for Health	Albuquerque/Santa Fe areas	34.60	91.35	15.97	42.16				

For an explanation of NCQA status, see page 2.

% satisfied with plan			% rating the plan or care excellent, very good, and good																Enrollment code	
			General Categories						Specific items											
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family	
Missouri (continued)																				
20	74	93	99	93	96	89	89	93	93	89	85	86	96	96	97	94	1-800/535-9291	VB1	VB2	
18	74	91	93	92	88	93	86	93	90	86	83	85	94	82	91	84	314/434-6010	H81	H82	
Montana																				
22	73	92	97	94	90	83	89	96	90	91	92	95	92	79	86	91	1-800/535-6252	FA1	FA2	
16	63	88	93	88	80	82	89	92	87	89	83	91	91	72	90	79	1-800/456-9292	9Y1	9Y2	
24	68	90	92	91	88	87	89	90	91	90	86	92	95	73	89	90	402/255-5500	NF1	NF2	
Nebraska																				
11	41	69	72	72	63	73	72	79	73	73	65	67	82	53	74	55	800/826-4FHP	K91	K92	
23	70	83	92	89	83	85	90	88	88	89	89	86	93	71	86	84	702/325-3000	4H1	4H2	
19	68	82	92	90	87	88	91	90	88	92	85	91	93	82	90	88	702/341-6713	TL1	TL2	
New Hampshire																				
17	67	87	91	85	81	86	88	90	86	87	86	86	94	75	85	84	800/338-4247	681	682	
19	68	82	92	90	87	88	91	90	88	92	85	91	93	82	90	88	800/531-3121	J21	J22	
15	71	86	94	90	84	95	91	90	89	87	91	91	97	70	87	89	413/256-0151	K11	K12	
23	70	83	92	89	83	85	90	88	88	89	89	86	93	71	86	84	1-800/544-8333	NX1	NX2	
New Jersey																				
12	55	86	91	89	86	89	78	92	88	89	86	93	93	75	91	89	1-800/454-7651	FK1	FK2	
20	65	85	92	85	84	93	87	88	85	84	85	85	90	71	85	84	201/361-3444	P41	P42	
19	62	88	89	89	83	95	92	91	90	86	84	90	92	80	89	86	908/842-5000	2F1	2F2	
23	70	83	92	89	83	85	90	88	88	89	89	86	93	71	86	84	1-800/640-6400	HK1	HK2	
19	62	88	89	89	83	95	92	91	90	86	84	90	92	80	89	86	1-800/422-7399	8P1	8P2	
20	65	85	92	85	84	93	87	88	85	84	85	85	90	71	85	84	1-800/998-2840	271	272	
19	62	88	89	89	83	95	92	91	90	86	84	90	92	80	89	86	1-800/537-9384	P31	P32	
New Mexico																				
8	49	74	79	83	71	80	80	88	81	83	70	78	86	62	74	70	800/965-5342	P21	P22	
25	70	89	89	89	84	92	88	89	84	89	81	90	94	76	86	82	505/262-7363	Q11	Q12	
13	71	87	90	88	86	87	89	92	87	89	80	93	92	86	87	85	505/889-8800	PX1	PX2	

For an explanation of survey results, see pages 5 and 6.

State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
New York (Check the POS section if you do not see your plan below)									
Blue Choice	Rochester area	38.81	100.12	17.91	46.21	●	★		
BlueChoice HMO	MidHudson area	37.80	104.87	17.44	48.40				
BlueChoice HMO	Albany area	32.89	86.45	15.18	39.90				
BlueChoice HMO	Downstate area	42.84	157.76	19.77	72.81				
C.D.P.H.P.	Capital District area	40.24	136.20	18.57	62.86	✗	★		
CHP/Hudson Valley Region	Dutchess/Orange/Ulster/Putnam Counties	44.89	169.76	20.72	78.35	●			
CIGNA HealthCare of NY	New York City area	44.32	161.66	20.45	74.61	●			
Community Blue	Western New York	30.33	84.46	14.00	38.98	●			
Community Blue	Northeastern New York	38.18	104.74	17.62	48.34				
Community Health Plan	Capital Area/Bassett/Clinton Co./S. Tier	37.48	95.44	17.30	44.05	●			
Harvard Community Hlth Plan	New York adjacent to MA	63.23	235.97	29.18	108.91	★			
HealthCarePlan	Western New York	34.84	105.78	16.08	48.82	★	★		
Healthsource HMO of NY	Syracuse/Central NY area	47.39	207.57	21.87	95.80	●			
HIP of Greater New York	New York City area	46.89	168.05	21.64	77.56	●			
HMO Blue	Utica/Rome/Central New York areas	40.15	112.30	18.53	51.83				
HMO-CNY	Ithaca/Elmira areas	46.76	172.58	21.58	79.65	●			
HMO-CNY	Auburn/Cortland/Fulton/Syracuse areas	43.57	150.71	20.11	69.56	●	★		
HMO/CNY	Binghamton area	37.03	98.15	17.09	45.30	●			
Independent Health Assoc	Metro Hudson	56.73	219.72	26.18	101.41	✗			
Independent Health Assoc	Western New York	29.81	83.69	13.76	38.62	✗			
Kaiser Permanente	Westchester County	42.97	122.83	19.83	56.69	●	★		
MetraHealth Care Plan of NY	New York City area	50.70	199.72	23.40	92.18				
MVP Health Plan	Eastern Region	38.48	98.91	17.76	45.65	●	★		
MVP Health Plan	Central/Northern Region	35.90	91.24	16.57	42.11	●			
MVP Health Plan	Mid-Hudson Region	44.17	156.80	20.38	72.37	●			
NYLCare Health Plans	New York City area	42.37	148.20	19.55	68.40				
PHP/Slocum-Dickson	Utica area	40.39	135.55	18.64	62.56	★			
Preferred Care	Rochester area	40.30	116.74	18.60	53.88	●			
Prepaid Health Plan	Syracuse/Southern Tier areas	41.82	150.45	19.30	69.44	★			
Prudential HealthCare HMO NY	NYC/Long Island/Hudson Valley Counties	44.96	139.06	20.75	64.18				
US Healthcare	NYC area and Dutchess/Sullivan/Ulster	43.80	151.19	20.21	69.78	★			
Vytra Healthcare	Queens/Nassau/Suffolk Counties	48.15	189.58	22.22	87.50				
WellCare of New York	Hudson Valley Region	55.49	208.11	25.61	96.05	●			
WellCare of New York	Capital Region	44.91	176.09	20.73	81.27	●			
WellCare of New York	Bronx/Brooklyn/Manhattan/Queens	84.57	283.94	39.03	131.05				

For an explanation of NCQA status, see page 2.

% satisfied with plan			% rating the plan or care excellent, very good, and good															Enrollment code	
			General Categories					Specific items											
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family
New York																			
21	75	90	95	90	92	90	95	91	91	92	90	91	94	88	94	93	716/454-4810	MK1	MK2
																	1-800/453-0113	5K1	5K2
																	1-800/453-0113	5L1	5L2
13	48	78	79	82	83	80	80	90	85	83	72	79	87	74	84	78	1-800/453-0113	S71	S72
41	84	94	98	97	99	98	92	96	96	93	95	97	99	99	94	98	518/862-3700	SG1	SG2
																	914/471-2368	QB1	QB2
																	1-800/345-9458	HU1	HU2
13	67	84	93	92	91	80	84	95	89	91	88	91	93	87	92	93	716/884-2800	J71	J72
																	518/453-5800	6Z1	6Z2
																	800/638-0668	PW1	PW2
17	67	87	91	85	81	86	88	90	86	87	86	86	94	75	85	84	800/338-4247	681	682
16	70	91	95	92	86	88	98	94	89	91	90	85	96	71	80	87	716/847-0881	Q81	Q82
																	315/449-1100	XL1	XL2
12	52	78	79	79	77	87	79	84	81	76	67	75	82	69	83	77	1-800/HIP-TALK	511	512
																	315/798-4384	AH1	AH2
																	800/447-6269	CE1	CE2
17	74	90	95	90	95	88	91	95	90	86	94	98	94	92	95	97	800/447-6269	EB1	EB2
																	800/447-6269	4E1	4E2
20	67	87	97	91	88	86	85	95	91	91	93	94	96	80	92	87	914/631-0939	C11	C12
12	69	90	98	94	96	88	93	96	88	91	86	93	91	95	97	94	716/631-5392	QA1	QA2
25	64	90	90	88	87	87	88	94	90	87	81	90	91	73	87	89	914/682-6400	QH1	QH2
																	1-800/227-1448	3M1	3M2
21	74	93	96	90	94	89	92	92	91	90	86	95	96	87	92	93	800/TALK-MVP	GA1	GA2
12	67	89	94	92	86	80	86	92	91	93	92	86	94	76	89	85	800/TALK-MVP	M91	M92
26	68	89	90	91	92	80	91	94	88	92	90	88	91	85	95	90	800/TALK-MVP	MX1	MX2
																	718/899-3600	HV1	HV2
15	62	88	93	92	82	91	86	92	88	90	88	90	94	80	93	78	315/797-7019	SH1	SH2
20	72	89	94	94	89	89	89	96	93	89	89	92	94	86	90	93	716/325-3113	GV1	GV2
25	68	89	95	92	85	89	90	95	89	92	89	90	94	82	88	86	315/638-2133	QE1	QE2
																	1-800/422-7399	9P1	9P2
14	60	86	88	86	82	87	91	87	84	85	79	86	88	79	90	78	1-800/537-9384	JC1	JC2
14	63	87	91	92	83	85	92	90	89	83	90	90	85	96	91	516/694-4000	J61	J62	
14	59	80	90	90	82	84	85	94	88	89	86	86	88	77	89	78	800/968-9865	X41	X42
																	800/986-9865	ZV1	ZV2
																	800/986-9865	6V1	6V2

For an explanation of survey results, see pages 5 and 6.

State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
North Carolina									
CIGNA HealthCare of NC	Charlotte area	61.62	162.87	28.44	75.17				
CIGNA HealthCare of NC	Raleigh area	50.03	173.66	23.09	80.15				
Doctors Health Plan, Inc.	Char/Triangle areas & New Hanover/Pitt	36.51	96.76	16.85	44.66				
Kaiser Permanente	Charlotte/Triangle areas	29.74	84.87	13.73	39.17	★			
Maxicare North Carolina	Charlotte/Greensboro/Raleigh areas	41.64	116.39	19.22	53.72				
PARTNERS NHP of NC	Most of North Carolina	42.70	96.09	19.71	44.35	●	★		
Personal Care Plan of NC	Charlotte/Durham/Greensboro/Raleigh	41.84	99.67	19.31	46.00	●			
PHP, Inc.	Central/Eastern/Western	58.65	147.29	27.07	67.98				
Principal HC Carolinas	Charlotte area	36.40	100.75	16.80	46.50				
Prudential HealthCare HMO - NC	Charlotte/Raleigh areas	32.46	90.88	14.98	41.94				
US Healthcare	Charlotte/Metrolina area	40.47	130.89	18.68	60.41				
WellPath Select	Charlotte/Triangle/surr. area	38.12	104.07	17.59	48.03				
North Dakota									
HealthPartners Select-High	Eastern North Dakota	38.05	126.21	17.56	58.25		★		
HealthPartners Select-Std	Eastern North Dakota	29.84	82.06	13.77	37.87		★		
HealthPartners Health Plan	Eastern North Dakota	44.69	154.53	20.62	71.32				
Heart of America HMO	Northcentral North Dakota	37.15	100.34	17.14	46.31				
Northern Plains Health Plan	Northeast North Dakota	40.00	167.16	18.46	77.15				
Ohio (Check the POS section if you do not see your plan below)									
Advantage Health Plan-OH/WVA	Eastern Ohio	32.58	84.33	15.04	38.92				
Advantage Health Plan-OH/WVA	Northeastern Ohio	34.87	90.24	16.09	41.65				
Aetna HPs of Ohio, Inc.	Cleveland/Akron/Cincinnati/Dyton/Columbs	43.11	125.28	19.90	57.82	★			
AultCare HMO	Canton area	35.78	87.83	16.51	40.54				
CHP of Ohio	Central/Southern/SE/SW Ohio	58.37	96.19	26.94	44.40		★		
CIGNA of Ohio	Columbus area	43.20	139.66	19.94	64.46				
DayMed Hlth Maintenance Plan	Central/Northeast/Southwest Ohio	40.81	105.04	18.83	48.48				
Family Health Plan	Northwest Ohio	43.53	160.33	20.09	74.00				
FHP of Ohio, Inc.	Cincinnati/Dayton areas	43.36	117.15	20.01	54.07				
Health Maintenance Plan(HMP)	Most of Ohio	44.78	119.60	20.67	55.20	★			
Health Plan Upper OH Valley	Eastern Ohio	44.94	156.67	20.74	72.31				
Health Power HMO	Columbus/Cincinnati/Dayton areas	39.76	105.32	18.35	48.61				
Health Power HMO	Cleveland/Youngstown areas	43.48	142.46	20.07	65.75				
Healthsource Ohio	Dayton/Cincinnati/Cleveland areas	44.54	97.10	20.56	44.81				
HMO Health Ohio	Northeast Ohio	38.15	97.98	17.61	45.22				
HMO Health Ohio	Northwest/Southwest Ohio	42.52	158.06	19.62	72.95				

For an explanation of NCQA status, see page 2.

% satisfied with plan			% rating the plan or care excellent, very good, and good														Enrollment code		
			General Categories						Specific items										
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family

North Carolina

																	800/235-5707	U11	U12
																	800/235-5707	XP1	XP2
																	1-800/476-2303	6D1	6D2
17	65	86	88	85	81	87	86	88	82	88	85	86	92	69	82	83	1-800/755-1925	QT1	QT2
13	55	79	87	89	80	79	75	91	84	88	85	85	93	66	83	80	800/822-0012	Q51	Q52
27	74	92	92	93	91	89	93	95	89	91	89	88	95	85	93	91	800/942-5695	EQ1	EQ2
																	1-800/755-0817	4X1	4X2
25	71	87	91	93	91	82	90	95	89	90	90	87	92	86	92	89	1-800/999-1147	XM1	XM2
																	1-800/889-1947	1P1	1P2
18	61	83	85	84	77	86	81	88	83	83	84	77	89	63	74	71	1-800/643-3609	Q41	Q42
																	1-800/537-9384	3G1	3G2
																	1-800/935-7284	2E1	2E2

North Dakota

16	73	91	96	92	83	94	91	95	88	93	89	94	97	74	82	84	612/399-2000	531	532
21	75	91	91	89	85	94	87	91	88	90	77	90	97	73	86	84	612/399-2000	534	535
22	65	90	94	95	89	86	85	97	94	93	86	93	94	78	88	89	612-399-2000	HQ1	HQ2
																	701/776-5848	RU1	RU2
																	701/780-1600	2R1	2R2

Ohio

																	1-800/333-3930	QJ1	QJ2
																	1-800/333-3930	QL1	QL2
16	63	83	91	92	84	86	84	94	91	91	87	84	92	77	93	83	1-800/837-0977	RD1	RD2
																	216/438-6390	3A1	3A2
21	73	92	93	92	87	91	93	94	89	90	89	90	94	79	93	87	614/348-4901	MG1	MG2
20	69	85	88	88	83	90	84	90	86	88	79	82	93	66	90	83	614/823-7500	R41	R42
6	44	74	87	94	85	79	69	95	93	91	83	80	91	76	92	89	1-800/451-6929	Q31	Q32
																	419/241-6501	1F1	1F2
18	61	84	90	86	81	84	83	90	84	84	82	87	91	74	87	81	1-800/824-0428	R81	R82
18	70	88	91	93	86	88	85	96	92	91	88	85	92	80	94	88	1-800/228-4375	R51	R52
17	72	88	94	93	92	82	91	94	91	91	86	90	90	88	94	89	614/695-3585	U41	U42
																	1-800/338-6207	XR1	XR2
																	1-800/338-6207	3R1	3R2
																	1-800/810-3155	3H1	3H2
17	63	86	87	88	78	87	86	92	86	87	81	81	88	73	91	75	1-800/258-3466	L41	L42
19	64	84	88	84	87	78	81	88	85	82	80	85	91	72	89	80	1-800/258-3466	MD1	MD2

For an explanation of survey results, see pages 5 and 6.

State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
Ohio (continued)									
HMO Health Ohio	Central Ohio	38.54	109.53	17.79	50.55				
Kaiser Permanente	Akron/Cleveland areas	43.74	93.60	20.19	43.20	★			
Medical Value Plan	Toledo area	41.88	149.89	19.33	69.18	⊗	★		
Paramount Health Care	Northwest Ohio	42.86	161.85	19.78	74.70	★			
Personal Physician Care	Northeast/Columbus Ohio	41.27	151.30	19.05	69.83	●			
Prudential HealthCare HMO	Columbus area	42.79	171.97	19.75	79.37	★			
Prudential HlthCare HMO Cin	Southwest area	33.58	91.13	15.50	42.06	●	★		
Prudential N. OH	Cleveland/Akron areas	39.13	132.30	18.06	61.06	●			
Super Blue HMO	Northeast Ohio	38.00	97.20	17.54	44.86				
United Health Care of Ohio	Central/NE/South Central Ohio	62.25	142.13	28.73	65.60	★	★		
United Health Care Ohio	Cincinnati/Dayton/Springfield	48.51	112.02	22.39	51.70	★			
Oklahoma (Check the POS section if you do not see your plan below)									
BlueLincs HMO	OK City/Tulsa/Lawton/SW Oklahoma areas	36.31	88.67	16.76	40.92	●			
Healthcare Oklahoma, Inc.	Oklahoma City/Tulsa areas	37.28	96.86	17.20	44.70				
PaciFiCare of Oklahoma	Tulsa area	34.47	93.20	15.91	43.02				
PaciFiCare OK	Oklahoma City/Southwestern OK area	34.63	90.71	15.98	41.87	⊗			
Prudential OK City	Central/Western Oklahoma	36.31	96.63	16.76	44.60	★			
Prudential Tulsa	Tulsa area	38.83	96.39	17.92	44.49	★	★		
Oregon									
Health Maintenance of Oregon	Portland area	44.48	101.51	20.53	46.85				
HMO Oregon	Most of Oregon	44.48	101.51	20.53	46.85				
Kaiser Permanente-High	Portland/Salem areas	47.11	130.22	21.74	60.10	★			
Kaiser Permanente-Std	Portland/Salem areas	41.04	87.83	18.94	40.54	★			
PACC HMO	Most of Western Oregon	43.07	156.07	19.88	72.03				
PaciFiCare of Oregon	Counties along I-5 Corridor	44.89	114.86	20.72	53.01				
QualMed Oregon Health Plan	Most of Oregon except SE OR	50.68	163.43	23.39	75.43	⊗			
SelectCare	Western Oregon/I-5(Rosebud-Salem) Coast	39.54	95.86	18.25	44.24				
Pennsylvania (Check the POS section if you do not see your plan below)									
Advantage Health Plan-PA	Pittsburgh area	42.10	145.49	19.43	67.15				
Aetna HPs/Central & Eastrn PA	Scranton/Wilkes Barre areas	40.27	91.26	18.59	42.12				
Aetna HPs/Cntrl & Eastrn PA	Harrisburg area	38.06	94.58	17.56	43.65	★	★		
Aetna HPs/Cntrl & Eastrn PA	Philadelphia/Reading areas	43.54	140.01	20.10	64.62	★			
Alliance Hlth Network, Inc.	Erie/Crawford/Venago Counties	37.82	138.06	17.45	63.72	●			
CIGNA HealthCare of PA	Bucks/Chester/Dela./Mntgmry./Phila.	39.50	117.30	18.23	54.14	★			
First Priority Health	Northeastern PA	36.29	93.52	16.75	43.16	★	★		

For an explanation of NCQA status, see page 2.

% satisfied with plan			% rating the plan or care excellent, very good, and good														Enrollment code		
			General Categories						Specific items										
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family

Ohio (continued)

16	66	88	88	89	76	89	87	86	88	86	78	89	88	68	80	77	1-800/258-3466	OH1	OH2
26	84	94	95	94	97	87	96	96	94	91	90	87	93	93	98	98	419/244-2902	EV1	EV2
																	1-800/462-3589	U21	U22
																	216/687-0460	PL1	PL2
19	70	87	90	92	86	87	81	95	88	90	85	84	92	75	95	86	614/761-0244	AY1	AY2
16	66	90	91	93	85	89	86	94	90	89	85	90	92	70	89	85	800/932-7478	S31	S32
19	55	77	85	83	76	84	77	88	86	82	81	83	88	75	90	76	216/621-0947	Q91	Q92
																	800/574-2583	5M1	5M2
19	70	94	95	92	91	93	89	94	93	87	86	90	95	90	95	90	1-800/225-7951	VC1	VC2
16	68	88	94	94	90	81	90	96	92	92	87	92	94	87	94	92	513-439-8903	3U1	3U2

Oklahoma

12	53	80	80	79	70	85	81	84	80	79	74	79	87	61	84	75	800/722-5675	N51	N52
																	1-800/535-2244	6W1	6W2
19	64	84	83	85	75	86	82	91	86	88	76	83	94	62	92	77	1-918/459-1111	N11	N12
17	56	82	80	78	73	87	89	85	77	80	73	78	90	61	80	72	1-800/545-0389	2N1	2N2
19	64	84	88	83	76	84	85	85	81	82	83	70	91	57	87	77	800/416-3206	RR1	RR2
26	69	91	94	89	86	91	85	93	86	86	86	96	96	64	90	86	918/624-4733	RS1	RS2

Oregon

14	66	89	87	86	80	93	95	90	87	84	87	92	92	69	81	82	503/813-2000	571	572
16	63	86	88	83	79	93	89	90	83	86	83	85	93	73	83	85	503/813-2000	574	575
																	1-800/568-5628	2P1	2P2
7	49	80	86	84	80	75	84	86	83	84	83	83	94	62	88	78	1-800/551-3525	SS1	SS2
12	59	81	88	91	91	78	80	95	87	89	80	89	91	80	93	91	503/222-6691	AF1	AF2
12	53	78	85	83	77	73	83	89	83	86	79	89	91	70	85	77	1-800/421-0544	SD1	SD2

Pennsylvania

12	46	77	82	86	82	82	65	91	87	87	68	78	80	79	79	82	1-800/333-3930	241	242
																	800/845-9148	4J1	4J2
20	72	91	92	94	90	90	85	94	90	91	90	88	92	77	88	88	800/845-9148	CT1	CT2
18	65	88	93	91	88	86	86	93	88	90	86	85	94	79	93	85	800/845-9148	KJ1	KJ2
																	814/455-2888	5A1	5A2
																	1-800/345-9458	XU1	XU2
16	65	90	92	92	91	80	83	92	90	91	91	95	90	83	94	87	1-800/822-8753	C81	C82

For an explanation of survey results, see pages 5 and 6.

State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
Pennsylvania (continued)									
HealthAmerica Pennsylvania	Greater Pittsburgh area	36.31	139.25	16.76	64.27	★			
HealthAmerica Pennsylvania	Central Pennsylvania	32.67	91.65	15.08	42.30	★			
HealthAmerica Pennsylvania	Southern Alleghenies	34.80	110.59	16.06	51.04				
HealthAmerica Pennsylvania	South Central Pennsylvania	40.37	124.93	18.63	57.66		★		
HealthAmerica Pennsylvania	North East Pennsylvania	39.18	97.14	18.08	44.83				
HealthGuard	Cumberland/Dauph/Lanc/Leb/York Counties	36.27	95.67	16.74	44.16	★	★		
HIP Health Plan of Pennsylvania	Bucks/Delaware/Montgomery/Philadelphia	52.28	208.85	24.13	96.39				
HMO-CNY	Parts of Susquehanna/Bradford Counties	46.76	172.58	21.58	79.65	●			
Keystone Health Plan Central	Harrisburg area	41.01	101.79	18.93	46.98	●	★		
Keystone Health Plan Central	Lehigh Valley area	41.06	132.04	18.95	60.94	●			
Keystone Health Plan Central	Northern Tier	39.05	94.48	18.02	43.60	●			
Keystone Health Plan East	Philadelphia area	41.31	145.25	19.06	67.04	★			
KeystoneBlue	Pittsburgh area	41.57	201.80	19.18	93.14	●			
KeystoneBlue	Erie area	42.69	215.17	19.70	99.31	●			
KeystoneBlue	Altoona area	41.53	201.35	19.17	92.93	●			
Prudential HealthCare HMO	Philadelphia/Lehigh Valley areas	38.16	127.47	17.61	58.83	●			
QualMed Plans for Health	Southern Pennsylvania	40.69	110.15	18.78	50.84				
QualMed Plans for Health	Scranton/Wilkes Barre	39.37	97.36	18.17	44.94				
US Healthcare - High	Philadelphia area	56.01	218.31	25.85	100.76	★			
US Healthcare - High	Pittsburgh/Harrisburg/Northeastern PA	42.83	152.73	19.77	70.49	★			
Puerto Rico (Plans for this location are in the POS section)									
Rhode Island (Check the POS section if you do not see your plan below)									
Harvard Community Hlth Plan	Northern Rhode Island	63.23	235.97	29.18	108.91	★			
Harvard Pilgrim Hlth Care-NE	All of Rhode Island	38.58	92.61	17.81	42.74	★	★		
South Carolina									
Companion HealthCare	Coastal/Midlands/PeeDee/Piedmont areas	52.54	179.31	24.25	82.76	★			
Doctors Health Plan, Inc.	York County	36.51	96.76	16.85	44.66				
Healthsource South Carolina	Charleston/Upstate areas	42.04	128.01	19.40	59.08	●	★		
Healthsource South Carolina	Columbia/Florence areas	39.68	104.00	18.31	48.00				
Maxicare North Carolina	Chester/York Counties	41.64	116.39	19.22	53.72				
Maxicare South Carolina	Columbia/Greenville/Spartanburg areas	57.57	177.26	26.57	81.81				
PARTNERS NHP of NC	Upstate South Carolina	42.70	96.09	19.71	44.35	●	★		
Principal HC Carolinas	York County	36.40	100.75	16.80	46.50				
Prudential HealthCare HMO - NC	York County	32.46	90.88	14.98	41.94				
US Healthcare	Costal/Midlands/Piedmont	40.47	130.89	18.68	60.41				

For an explanation of NCQA status, see page 2.

% satisfied with plan		% rating the plan or care excellent, very good, and good															Enrollment code		
		General Categories					Specific items												
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family

Pennsylvania (continued)

19	66	83	92	89	86	88	80	92	90	87	85	78	92	74	89	86	412/553-7300	261	262
																	717/540-4260	ZN1	ZN2
																	412/553-7300	1N1	1N2
19	74	97	98	94	89	86	96	96	94	92	90	86	96	82	87	87	717/540-4260	SW1	SW2
																	717/540-4260	4N1	4N2
20	69	91	94	91	93	87	91	97	91	91	89	92	95	86	89	92	1-800/822-0350	NQ1	NQ2
																	1-800/447-6630	5J1	5J2
																	800/447-6269	CE1	CE2
19	62	91	96	96	89	90	89	96	93	96	88	90	93	85	92	88	1-800/622-2843	S41	S42
																	1-800/622-2843	ST1	ST2
																	1-800/622-2843	Z31	Z32
																	1-800/227-3115	ED1	ED2
																	1-800/KHP-WEST	EF1	EF2
																	1-800/KHP-WEST	ZT1	ZT2
																	1-800/KHP-WEST	ZU1	ZU2
																	215/442-2962	VV1	VV2
																	1-800/998-2840	271	272
																	1-800/998-2840	2K1	2K2
20	62	86	91	92	86	90	90	93	90	91	84	91	91	80	92	88	1-800/537-9384	SU1	SU2
22	68	89	90	87	86	91	86	92	86	88	85	85	85	84	89	78	1-800/537-9384	KL1	KL2

Puerto Rico

Rhode Island

17	67	87	91	85	81	86	88	90	86	87	86	86	94	75	85	84	800/338-4247	681	682
20	74	91	92	93	87	91	88	95	87	91	87	87	94	79	84	88	800/444-1210	701	702

South Carolina

11	53	77	92	90	83	83	78	90	87	90	85	87	93	72	87	79	1-800/868-2528	SE1	SE2
																	1-800/476-2303	6D1	6D2
26	75	92	95	96	94	86	87	94	94	96	90	92	95	89	94	95	800/720-3150	M31	M32
																	800/720-3150	Z81	Z82
13	55	79	87	89	80	79	75	91	84	88	85	85	93	66	83	80	800/822-0012	Q51	Q52
13	56	83	91	91	79	84	77	91	91	87	86	90	97	73	78	71	800/822-0012	TA1	TA2
27	74	92	92	93	91	89	93	95	89	91	89	88	95	85	93	91	800/942-5695	EQ1	EQ2
																	1-800/889-1947	1P1	1P2
18	61	83	85	84	77	86	81	88	83	83	84	77	89	63	74	71	800/643-3609	Q41	Q42
																	1-800/537-9384	3G1	3G2

For an explanation of survey results, see pages 5 and 6.

State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
South Dakota									
Care Choices	Clay/Union Counties	36.28	98.02	16.74	45.24		★		
Tennessee									
Healthsource Tennessee, Inc.	Knox/Nash/Chattanooga/Memphis/Tri City	33.75	101.51	15.58	46.85				
Heritage National of TN	Chattanooga area	39.43	93.32	18.20	43.07				
Heritage National of TN	Bristol/Greenville/Kingsport/Knoxville	43.11	94.88	19.90	43.79				
HMOBlue	Chatt/Jackson/Knox/Nash/Tri City areas	36.54	131.56	16.86	60.72				
Prudential HealthCare HMO	Nashville area	32.23	90.90	14.88	41.95	●			
Prudential HealthCare HMO - Memphis	Fayette/Haywood/Lauderdale/Shelby/Tipton	32.05	98.56	14.79	45.49	★			
United HealthCare of Tennessee	Chattanooga/Knoxville/Memphis/Nashville	35.19	115.79	16.24	53.44				
Texas (Check the POS section if you do not see your plan below)									
Aetna HPs of N. Texas	Dallas/Ft. Worth areas	35.30	208.89	16.29	96.41	★			
FHP NM	El Paso area	29.58	79.67	13.65	36.77	●			
FHP of Texas, Inc.	Houston area/Gulf Coast Region	34.91	110.26	16.11	50.89				
FIRSTCARE	West Texas	94.17	201.80	43.46	93.14				
Harris Methodist	Dallas/Ft. Worth areas	43.66	173.90	20.15	80.26	●			
HEALTHSOURCE of North Texas	Greater Fort Worth Area	42.54	103.05	19.63	47.56				
HMO BLUE - West Texas	West Texas	32.57	86.32	15.03	39.84				
HMO Blue, SouthWest TX	Southwest Texas	34.00	90.11	15.69	41.59				
HMO Blue	Austin/Beaumont/Houston/San Antonio/S.Tx	37.66	98.93	17.38	45.66				
HMO Blue	Dallas/Fort Worth areas	33.91	89.87	15.65	41.48				
Humana Health Plan of Texas	Houston area	33.39	93.63	15.41	43.21	★			
Humana Health Plan of Texas	San Antonio area	38.30	101.42	17.68	46.81	★			
Humana Health Plan of Texas	Austin area	44.53	165.43	20.55	76.35	★			
Humana Health Plan of Texas	Dallas area	44.16	161.48	20.38	74.53	★			
Humana of Corpus Christi	Corpus Christi area	32.41	99.04	14.96	45.71				
Kaiser Permanente	Dallas/Ft. Worth areas	35.55	91.38	16.41	42.17	★			
MetraHealth Care Plan TX	Dallas/Ft. Worth areas	40.47	117.35	18.68	54.16	●			
NYLCare Health Plans SW	Dallas/Ft. Worth/East & West Texas	40.71	94.48	18.79	43.60	★			
NYLCARE HP of the Gulf Coast	Houston area	42.35	148.14	19.55	68.37				
NYLCARE HP of the Gulf Coast	Austin/C.Christi/S.Antonio/Vict.	34.65	90.18	15.99	41.62				
NYLCARE HP of the Gulf Coast	Beaumont/Lufkin areas	43.58	97.44	20.11	44.97				
PaciFiCare of Texas	San Antonio area	33.38	93.13	15.41	42.98				
PaciFiCare of Texas	Houston/Galveston area	29.71	83.20	13.71	38.40				
PaciFiCare of Texas	Dallas/Ft Worth areas	33.35	93.38	15.39	43.10				
PCA Health Plans of Texas	Austin/Dallas/Hstn/S.Ant/C.Christi	33.54	91.91	15.48	42.42	●			

For an explanation of NCQA status, see page 2.

% satisfied with plan			% rating the plan or care excellent, very good, and good																Enrollment code	
			General Categories						Specific items											
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family	
South Dakota																				
22	73	92	97	94	90	83	89	96	90	91	92	95	92	79	86	91	1-800/535-6252	FA1	FA2	
Tennessee																				
18	69	84	91	93	85	88	86	91	89	91	86	86	94	82	90	89	1-800/634-1454	HT1	HT2	
																	1-800/247-9110	3T1	3T2	
																	1-800/247-9110	4T1	4T2	
																	423/755-2033	6C1	6C2	
23	61	84	85	86	77	84	81	89	83	85	79	85	88	65	83	72	615/248-7156	UA1	UA2	
19	59	82	80	84	80	88	80	89	83	83	75	80	89	65	75	80	901/541-9420	UB1	UB2	
20	67	85	85	91	90	87	86	93	89	90	77	84	90	81	92	90	1-800/239-3215	QR1	QR2	
Texas																				
																	1-800/992-7947	TS1	TS2	
8	49	74	79	83	71	80	80	88	81	83	70	78	86	62	74	70	800/236-9477	P21	P22	
																	800/295-4180	4F1	4F2	
22	60	80	89	86	81	84	79	89	84	85	83	91	93	76	91	76	806/356-5151	CK1	CK2	
20	61	84	87	85	83	85	80	90	83	86	83	87	93	75	90	89	800/633-8598	SC1	SC2	
																	1/800/856-2088	6H1	6H2	
																	806/798-6362	5Q1	5Q2	
																	915/738-3518	5R1	5R2	
																	1-800/336-5696	4Y1	4Y2	
																	1-800/554-6321	4Z1	4Z2	
																	1-800/246-1343	UE1	UE2	
15	53	76	72	74	65	84	80	81	77	74	66	78	83	60	63	64	210/617-1010	UR1	UR2	
6	29	58	74	81	74	78	60	90	84	81	74	76	88	63	84	77	1-800/246-1343	S51	S52	
																	1-800/246-1343	UV1	UV2	
16	58	80	78	80	66	81	81	83	81	80	71	78	85	61	79	61	512/866-2220	TX1	TX2	
17	61	83	88	82	70	87	86	85	81	77	82	83	91	66	76	68	214/458-8645	UK1	UK2	
21	73	88	95	92	88	87	76	95	92	93	87	90	96	82	96	90	1-800/331-3566	U31	U32	
13	54	84	83	81	81	84	84	87	82	83	74	80	87	65	84	79	214/791-3910	V21	V22	
15	60	83	85	83	79	87	78	86	81	83	73	81	87	70	83	78	713/624-5000	UM1	UM2	
																	713/624-5000	ZE1	ZE2	
																	713/624-5000	ZF1	ZF2	
22	61	78	78	81	76	88	85	86	78	81	63	80	84	66	76	71	210/524-9898	GF1	GF2	
																	713/623-2320	T61	T62	
																	214/631-5317	VN1	VN2	
17	59	82	86	86	80	85	80	89	83	86	80	85	89	66	89	79	1-800/568-4722	TW1	TW2	

For an explanation of survey results, see pages 5 and 6.

State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
Texas (continued)									
Principal Health Care of TX	Corpus Christi area	44.44	160.90	20.51	74.26				
Prudential HealthCare HMO	Houston area	33.01	95.99	15.23	44.30	★			
Prudential HealthCare HMO	San Antonio area	34.39	89.37	15.87	41.25	★	★		
Prudential HealthCare HMO	Austin area	30.67	82.67	14.15	38.16	★			
Prudential HlthCare HMO ElPaso	El Paso County	40.35	88.79	18.62	40.98				
Scott and White	Austin/Bryan/ColSta./Killeen/Temple/Waco	67.32	235.65	31.07	108.76	○	★		
Utah									
FHP Utah	Wasatch Front/Washington County	34.38	90.65	15.87	41.84				
IHC	Northwestern Utah	53.19	137.95	24.55	63.67	★			
Intergroup of Utah	Wasatch Front	38.22	96.42	17.64	44.50				
Vermont									
Community Health Plan	All of Vermont	45.21	195.91	20.87	90.42	●			
Harvard Community Hlth Plan	Southern Vermont	63.23	235.97	29.18	108.91	★			
Kaiser Permanente	Southeastern Vermont	42.64	98.63	19.68	45.52	●			
MVP Health Plan	Bennington/Chittenden/Rutland/Wash. Cos.	38.16	95.43	17.61	44.04	●			
Virginia (Check the POS section if you do not see your plan below)									
Aetna HPs of Mid-Atlantic	Northern Virginia area	43.25	95.00	19.96	43.84	●			
Aetna HPs of Mid-Atlantic	Richmond/Tri-City areas	41.19	90.71	19.01	41.87	●			
CapitalCare	Northern Virginia	35.01	96.27	16.16	44.43				
CIGNA HealthCare of VA	Peninsula area/Southside Hampton Roads	58.09	146.84	26.81	67.77	★			
CIGNA HealthCare of VA	Richmond/Tri-City area	54.88	137.43	25.33	63.43	★			
CIGNA HlthCare Mid-Atlantic	Northern Virginia	42.15	163.00	19.45	75.23	●			
George Washington Univ HP-High	Fredericksburg/Washington, DC areas	69.51	151.39	32.08	69.87	●			
George Washington Univ HP-Std	Fredericksburg/Washington, DC areas	34.17	73.15	15.77	33.76	●			
Heritage National Healthplan	Radford/Roanoke/Salem areas	41.18	93.07	19.01	42.96				
HMO Virginia	Peninsula/Hampton Roads area	38.29	108.36	17.67	50.01	⊗			
HMO Virginia	Richmond/Tri-Cities/Chville/Fredburg	38.20	106.34	17.63	49.08	⊗			
HMO Virginia	Roanoke area	44.17	168.63	20.39	77.83	⊗			
Humana Group Health Plan-High	Washington, DC area	60.60	179.83	27.97	83.00				
Humana Group Health Plan-Std	Washington, DC area	40.35	96.84	18.62	44.70				
Kaiser Permanente	Washington, DC area	38.73	95.57	17.88	44.11	★	★		
MD-IPA	N. VA/Richmond/Tidewater/Roanoke	39.89	95.74	18.41	44.19	⊗			
NYLCARE/Mid-Atlantic-High	N.VA/Fredericksburg/Richmond/Tri-Cities	40.13	94.29	18.52	43.52	★			
NYLCARE/Mid-Atlantic-Std	N.VA/Fredericksburg/Richmond/Tri-Cities	29.88	70.21	13.79	32.40	★			
OPTIMA Health Plan	Peninsula/Southside Hampton Roads	41.65	130.20	19.22	60.09				

For an explanation of NCQA status, see page 2.

% satisfied with plan		% rating the plan or care excellent, very good, and good															Enrollment code		
		General Categories					Specific items												
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family

Texas (continued)

18	61	85	89	86	87	85	86	90	84	84	80	91	90	86	90	88	512/887-9003	T51	T52
11	54	82	81	80	73	88	86	85	79	77	66	82	92	64	75	75	713/494-3000	UP1	UP2
28	71	89	89	85	85	91	88	89	85	85	86	94	95	76	90	85	210/366-1921	VX1	VX2
12	51	71	77	78	71	84	76	81	77	80	70	80	85	65	72	61	512/323-0440	UN1	UN2
																	915/533-3944	6P1	6P2
40	84	95	92	89	89	99	96	95	89	87	85	96	90	85	85	85	817/742-3000	UF1	UF2

Utah

11	51	75	80	82	75	86	78	85	81	82	70	85	87	64	77	74	800/365-1334	KU1	KU2
																	1-800/548-5038	6S1	6S2
																	801/532-7665	1I1	1I2

Vermont

17	67	87	91	85	81	86	88	90	86	87	86	86	94	75	85	84	800/338-4247	681	682
15	71	86	94	90	84	95	91	90	89	87	91	91	97	70	87	89	413/256-0151	K11	K12
																	800/TALK-MVP	VW1	VW2

Virginia

16	61	86	90	86	77	87	86	89	86	88	86	86	87	75	89	79	1-800/831-3842	V81	V82
																	1-800/831-3842	Z11	Z12
																	800/680-9495	2G1	2G2
20	67	86	91	94	93	87	92	94	93	92	82	90	92	85	92	89	804/498-1555	W21	W22
16	66	88	89	90	86	82	89	90	88	88	86	88	93	80	88	81	804/273-1150	W31	W32
9	55	77	85	87	81	82	79	88	88	85	80	76	84	67	85	79	800/541-7526	XF1	XF2
25	72	88	89	92	88	93	84	93	91	90	87	85	91	80	87	86	301/941-2000	E51	E52
11	58	81	86	88	85	87	79	87	88	88	73	85	89	79	82	84	301/941-2000	E54	E55
																	1-800/247-9110	3X1	3X2
13	55	83	94	92	87	84	79	97	92	89	89	87	96	79	85	85	1-800/421-1880	V71	V72
9	51	79	87	89	82	78	80	92	89	90	82	82	91	79	82	82	1-800/421-1880	X81	X82
																	1-800/421-1880	4V1	4V2
11	48	78	75	80	71	87	76	82	79	76	67	71	84	61	83	74	202/966-4357	501	502
6	44	75	84	82	76	84	83	86	84	78	73	73	85	63	84	73	202/966-4357	504	505
25	77	93	94	91	90	95	94	93	93	85	90	89	94	78	86	91	301/468-6000	E31	E32
14	62	84	89	90	86	86	87	92	88	87	82	89	88	81	88	83	301/294-5100	JP1	JP2
28	74	88	90	88	87	93	90	92	89	87	83	88	88	86	88	85	800/635-3121	JN1	JN2
9	62	85	87	88	86	83	87	89	84	83	80	82	89	77	86	83	800/635-3121	JN4	JN5
22	67	85	90	88	85	88	89	92	88	86	82	85	92	79	85	79	804/552-7550	V91	V92

For an explanation of survey results, see pages 5 and 6.

State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
Virginia (continued)									
PARTNERS NHP of NC	Southwest Virginia	42.70	96.09	19.71	44.35	●	★		
Priority Health Care, Inc.	Southside Hampton Roads	38.36	121.98	17.70	56.30				
Prudential Richmond	Richmond/Tri-City areas	33.33	89.99	15.38	41.53	●			
QualChoice of Virginia	Charlottesville/Shen Valley/Roanoke/N.VA	37.11	95.83	17.13	44.23				
Southern Health Services	Central Virginia	37.73	115.12	17.41	53.13	●			
US Healthcare	Northern/Southeastern Virginia	42.79	135.63	19.75	62.60				
Washington									
Group Health Coop-High	Most of Western Washington	47.95	142.89	22.13	65.95	★			
Group Health Coop-Std	Most of Western Washington	35.03	81.11	16.17	37.43	★			
Group Health Northwest	Central WA/Spokane/Colville/Pullman	42.87	144.93	19.78	66.89	★	★		
Health Maintenance of Oregon	Clark/Klickitat/Skamania Counties	44.48	101.51	20.53	46.85				
Kaiser Permanente-High	Vancouver/Longview	47.11	130.22	21.74	60.10	★			
Kaiser Permanente-Std	Vancouver/Longview	41.04	87.83	18.94	40.54	★			
Kitsap Physicians Service-High	Kitsap/Mason/Jefferson Counties	206.25	439.92	95.19	203.04		★		
Kitsap Physicians Service-Std	Kitsap/Mason/Jefferson Counties	49.25	112.71	22.73	52.02		★		
NYLCARE Northwest	Seattle area	53.58	155.24	24.73	71.65				
PACC HMO	Most of Southwestern Washington	43.07	156.07	19.88	72.03				
PaciFiCare of Oregon	Clark County	44.89	114.86	20.72	53.01				
PaciFiCare of Washington	Puget Sound/Most West WA/Parts East WA	33.56	86.82	15.49	40.07				
QualMed Wash Health Plan	Most of Washington	43.58	142.65	20.11	65.84	●			
QualMed Oregon Health Plan	Clark/Cowlitz Counties	50.68	163.43	23.39	75.43	⊗			
SelectCare	Lower Columbia Basin	39.54	95.86	18.25	44.24				
West Virginia (Check the POS section if you do not see your plan below)									
Advantage Health Plan-OH/WVA	Panhandle/N. Central/Charleston Area	32.58	84.33	15.04	38.92				
Carelink Health Plans	Central/Southern West Virginia	48.62	123.33	22.44	56.92				
Health Plan Upper OH Valley	Northern/Central West Virginia	44.94	156.67	20.74	72.31				
PrimeONE	All of West Virginia	42.38	137.04	19.56	63.25				
Wisconsin									
Atrium (formerly HMO Midwest)	Western/Northwest Wisconsin	59.91	158.30	27.65	73.06		★		
Chicago HMO Ltd	Kenosha County	49.27	175.72	22.74	81.10				
Compcare Health Services	Southeastern Wisconsin	44.89	172.81	20.72	79.76				
DeanCareHMO	South Central Wisconsin	39.46	133.92	18.21	61.81		★		
Family Health Plan	Milwaukee area	53.15	198.55	24.53	91.64	●			
Group Health Coop	Madison/adjacent areas	40.86	143.59	18.86	66.27	★	★		

For an explanation of NCQA status, see page 2.

% satisfied with plan			% rating the plan or care excellent, very good, and good															Enrollment code	
			General Categories						Specific items										
% Somewhat satisfied	% Somewhat and very satisfied	% Somewhat, very and extremely satisfied	Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family

Virginia (continued)

27	74	92	92	93	91	89	93	95	89	91	89	88	95	85	93	91	800/942-5695	EQ1	EQ2
																	804/431-5260	W71	W72
17	63	85	87	85	73	85	86	88	85	88	84	81	93	69	81	71	800/323-0467	V61	V62
																	804/975-1212	2Q1	2Q2
																	804/747-3700	5S1	5S2
																	1-800/537-9384	1U1	1U2

Washington

																	206/448-4140	541	542
																	206/448-4140	544	545
23	71	93	95	93	83	92	94	93	92	90	85	94	96	79	87	85	1-800/497-2210	VR1	VR2
																	1-800/278-5331	6B1	6B2
14	66	89	87	86	80	93	95	90	87	84	87	92	92	69	81	82	503/721-2000	571	572
16	63	86	88	83	79	93	89	90	83	86	83	85	93	73	83	85	503/721-2000	574	575
23	75	94	99	99	99	89	93	98	98	99	91	98	96	99	99	97	1-800/552-7114	VT1	VT2
23	74	91	96	95	95	89	93	94	92	92	87	96	95	97	96	96	1-800/552-7114	VT4	VT5
																	1-800-654-6506	8N1	8N2
																	1-800/568-5628	2P1	2P2
7	49	80	86	84	80	75	84	86	83	84	83	83	94	62	88	78	1-800/551-3525	SS1	SS2
10	55	81	91	93	87	84	79	92	93	90	84	86	92	72	91	87	1-800/932-3004	WB1	WB2
17	64	87	91	93	86	84	82	98	93	91	84	87	91	72	94	84	1-800/869-7165	TM1	TM2
12	59	81	88	91	91	78	80	95	87	89	80	89	91	80	93	91	1-800/388-8335	AF1	AF2
12	53	78	85	83	77	73	83	89	83	86	79	89	91	70	85	77	1-800/421-0644	SD1	SD2

West Virginia

																	1-800/333-3930	QJ1	QJ2
																	800/348-2922	4C1	4C2
17	72	88	94	93	92	82	91	94	91	91	86	90	90	88	94	89	614/695-3585	U41	U42
																	1-800/607-7461	9W1	9W2

Wisconsin

24	79	92	94	93	92	90	94	92	91	94	88	92	95	84	92	90	800/535-4041	CV1	CV2
13	56	82	86	81	78	87	75	88	82	81	78	81	86	68	87	78	312/434-4460	FJ1	FJ2
9	53	80	91	88	82	81	83	91	86	92	82	87	92	72	86	83	414/226-6744	691	692
21	80	96	97	91	93	95	93	93	96	93	91	94	97	90	95	93	608/828-1301	WD1	WD2
17	69	86	90	87	79	94	87	89	85	84	83	87	91	67	73	77	414/256-0040	WH1	WH2
23	80	91	95	92	92	95	95	93	92	95	92	96	97	80	86	88	608/251-3356	WJ1	WJ2

For an explanation of survey results, see pages 5 and 6.

State, plan name	Location	Your share of premium				NCQA status	Top rated plans		
		Monthly		Biweekly					
		Self only	Self & family	Self only	Self & family				
Wisconsin (continued)									
Group Hlth Coop/Eau Claire	West Central Wisconsin	45.13	173.62	20.83	80.13				
HealthPartners Select-High	Pierce/St. Croix Counties	38.05	126.21	17.56	58.25		★		
HealthPartners Select-Std	Pierce/St. Croix Counties	29.84	82.06	13.77	37.87		★		
HealthPartners Health Plan	West Central Wisconsin	44.69	154.53	20.62	71.32				
Humana Wisconsin Hlth Org	Southeastern Wisconsin	55.40	185.51	25.57	85.62				
Maxicare Wisconsin	Milwaukee area	47.19	175.41	21.78	80.96				
Medica Primary	Portions of Wisconsin	36.77	90.81	16.97	41.91	★			
Physicians Plus HMO	South Central Wisconsin	82.60	233.09	38.12	107.58				
PrimeCare Health Plan, Inc.	Southeastern Wisconsin	80.67	195.41	37.23	90.19				
Unity Health Plans	Southern/Central Wisconsin	44.38	174.37	20.48	80.48				
Valley Health Plan	Western Wisconsin	68.60	231.73	31.66	106.95				

For an explanation of NCQA status, see page 2.

% satisfied with plan		% rating the plan or care excellent, very good, and good														Enrollment code			
		General Categories							Specific items										
		Access to care	Quality of care	Doctors available	Coverage	Info., customer service, paperwork	Thoroughness and competence of provider	Results of care	Explanation of care	Getting appointment when sick	Access to care in an emergency	Convenience of doctor's hours	Choice of specialists	Ability to see same doctor on most visits	Choice of primary care doctors	Telephone number	Self only	Self & family	
		% Somewhat satisfied																	
		% Somewhat and very satisfied																	
		% Somewhat, very and extremely satisfied																	
		Wisconsin (continued)																	
16	73	91	96	92	83	94	91	95	88	93	89	94	97	74	82	84	715/836-8552	WT1	WT2
21	75	91	91	89	85	94	87	91	88	90	77	90	97	73	86	84	612/399-2000	531	532
22	65	90	94	95	89	86	85	97	94	93	86	93	94	78	88	89	612/399-2000	HQ1	HQ2
13	62	81	92	92	88	85	81	93	90	89	88	93	91	82	94	84	414/223-0195	X11	X12
																	800/375-6294	WG1	WG2
12	58	80	88	83	77	85	85	89	84	83	75	81	89	63	80	78	612/992-3706	111	112
																	608/282-8920	7P1	7P2
10	59	88	94	91	88	84	85	94	90	89	84	88	92	79	90	85	414/443-4000	WK1	WK2
17	65	89	90	94	82	87	88	95	89	93	80	91	89	78	88	80	800/362-3307	W41	W42
																	715/832-3235	VH1	VH2

For an explanation of survey results, see pages 5 and 6.