

# Plan Report Cards

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## Plans Offering Point of Service Product

(Pages 18 through 26)

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

<b>Plans Offering a Point of Service Product Nationwide and by State</b>  (Also check HMO Section)	Telephone number	Enrollment code		Premium You Paid in 1998		Premium You Will Pay in 1999	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Plan name – location							
<b>Nationwide</b>							
Postmasters-Std - All states	703/683-5585	364	365	75.49	164.17	90.65	186.31
<b>Arizona</b>							
Health Plan of Nevada - Mohave County	702/871-0999	NM1	NM2	40.06	94.15	40.06	92.10
<b>Arkansas</b>							
American HMO - Most of Arkansas	800/333-3534	RB1	RB2	40.08	98.14	39.94	97.84
QCA Health Plan - Most of Arkansas	800/235-7111	8Q1	8Q2	47.45	131.95	48.88	129.85
<b>Colorado</b>							
HMO Colorado/Nevada - Most of Colorado	800/533-5643	L21	L22	43.26	124.33	45.19	112.98
<b>Connecticut</b>							
Blue Cross and Blue Shield-Std - All of Connecticut	800/438-5356	104	105	50.31	122.59	60.28	135.03
Physicians Health Services/CT - All of Connecticut	800/848-4747	DP1	DP2	84.50	285.37	87.97	334.64
<b>District of Columbia</b>							
Free State Health Plan - Washington, DC area	800/445-6036	LD1	LD2	55.02	127.25	51.72	186.55
Prudential HealthCare HMO - Washington, DC area	800/888-5447	JB1	JB2	55.90	129.33	49.97	110.00
United HealthCare Mid-Atlantic - Washington, DC/most of Maryland	410/277-9300	BL1	BL2	45.12	124.95	46.28	111.09
<b>Georgia</b>							
Blue Cross and Blue Shield-Std - Athens/Atl/Augusta/Col/Macon/Savannah	800/282-2473	104	105	50.31	122.59	60.28	135.03
<b>Hawaii</b>							
HMSA - All of Hawaii	808/948-6499	871	872	44.33	104.05	46.77	108.74
<b>Illinois</b>							
American HMO - Chicago area/Central/South/Western IL	800/242-7460	AC1	AC2	45.79	131.19	46.68	112.04
<b>Indiana</b>							
American HMO - Northwest Indiana	800/242-7460	AC1	AC2	45.79	131.19	46.68	112.04
<b>Kansas</b>							
Blue Cross and Blue Shield-Std - Most of Kansas	800/432-0379	104	105	50.31	122.59	60.28	135.03
<b>Louisiana</b>							
Blue Cross and Blue Shield-Std - New Orleans area	800/272-3029	104	105	50.31	122.59	60.28	135.03
Maxicare Louisiana - Baton Rouge/New Orleans areas	800/933-6294	JA1	JA2	38.71	90.10	40.65	94.61
<b>Maryland</b>							
Free State Health Plan - All of Maryland	800/445-6036	LD1	LD2	55.02	127.25	51.72	186.55
Prudential HealthCare HMO - Most of Maryland	800/888-5447	JB1	JB2	55.90	129.33	49.97	110.00
United HealthCare Mid-Atlantic - Most of Maryland/Washington, DC	410/277-9300	BL1	BL2	45.12	124.95	46.28	111.09
<b>Massachusetts</b>							
Blue Chip, Coord Hlth Partners - Southeastern Massachusetts	401/459-5500	DA1	DA2	46.59	168.85	48.02	144.24

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

\*1997 Survey data

<b>Plans Offering a Point of Service Product Nationwide and by State</b>  (Also check HMO Section)	Telephone number	Enrollment code		Premium You Paid in 1998		Premium You Will Pay in 1999	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Plan name – location							
<b>Massachusetts (continued)</b>							
Blue Cross and Blue Shield-Std - All of Massachusetts	800/433-7766	104	105	50.31	122.59	60.28	135.03
United HealthCare New England - All of Massachusetts	800/422-1404	VF1	VF2	58.74	175.72	65.89	185.30
<b>Minnesota</b>							
Blue Cross and Blue Shield-Std - All of Minnesota	800/859-2128	104	105	50.31	122.59	60.28	135.03
<b>Nebraska</b>							
GEHA Benefit Plan - Omaha area	800/821-6136	311	312	69.45	149.81	78.54	158.62
<b>Nevada</b>							
Health Plan of Nevada - Las Vegas/Reno areas	702/871-0999	NM1	NM2	40.06	94.15	40.06	92.10
HMO Colorado/Nevada - Most of Nevada	800/438-5270	VS1	VS2	45.33	124.85	50.99	139.67
<b>New Jersey</b>							
Blue Cross and Blue Shield-Std - All of New Jersey	800/624-5078	104	105	50.31	122.59	60.28	135.03
GHI Health Plan - Northern New Jersey	201/623-6000	801	802	46.98	161.53	50.27	155.14
<b>New York</b>							
Blue Cross and Blue Shield-Std - NYC/LI/Rocklnd/Wstchstr/Mid-Hudson	800/522-5566	104	105	50.31	122.59	60.28	135.03
GHI Health Plan - All of New York	212/501-4444	801	802	46.98	161.53	50.27	155.14
Physicians Health Svcs of NY - NYC/LI/Dtchs/Orng/Putnm/Rklnd/Wschs	800/848-4747	PD1	PD2	99.43	325.13	129.44	398.67
<b>North Carolina</b>							
QualChoice of North Carolina - Northwestern North Carolina	800/816-0911	7Q1	7Q2	42.67	107.32	45.92	111.79
<b>North Dakota</b>							
Blue Cross and Blue Shield-Std - Fargo/Moorehead area	800/548-4026	104	105	50.31	122.59	60.28	135.03
<b>Ohio</b>							
Blue Cross and Blue Shield-Std - Cincinnati area	888/818-4767	104	105	50.31	122.59	60.28	135.03
HealthFirst, Inc. - North Central Ohio	800/858-1472	RF1	RF2	43.72	138.41	49.73	160.51
<b>Oklahoma</b>							
Blue Cross and Blue Shield-Std - Lawton/OK City/Tulsa/Other areas	800/722-3130	104	105	50.31	122.59	60.28	135.03
<b>Pennsylvania</b>							
Free State Health Plan - Southern Pennsylvania	800/445-6036	LD1	LD2	55.02	127.25	51.72	186.55
Penn State Geisinger HlthPlan - Central/Northeastern Pennsylvania	717/271-8760	N91	N92	35.81	135.77	36.64	111.76
<b>Puerto Rico</b>							
PCA Health Plans/Puerto Rico - All of Puerto Rico	787/282-7900	5P1	5P2	35.59	95.02	37.50	100.14
Triple-S - All of Puerto Rico	787/749-4777	891	892	43.94	94.38	46.14	99.10
United HealthCare Puerto Rico - All of Puerto Rico	787/782-5792	7U1	7U2	39.37	84.91	39.37	84.91
<b>Rhode Island</b>							
Blue Chip, Coord Hlth Partners - All of Rhode Island	401/459-5500	DA1	DA2	46.59	168.85	48.02	144.24

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

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<b>Plans Offering a Point of Service Product Nationwide and by State</b>  (Also check HMO Section)	<b>Telephone number</b>	<b>Enrollment code</b>		<b>Premium You Paid in 1998</b>		<b>Premium You Will Pay in 1999</b>	
		<b>Self only</b>	<b>Self &amp; family</b>	<b>Self only</b>	<b>Self &amp; family</b>	<b>Self only</b>	<b>Self &amp; family</b>
<b>Plan name – location</b>							
<b>Rhode Island (continued)</b>							
United HealthCare New England - All of Rhode Island	800/422-1404	VF1	VF2	58.74	175.72	65.89	185.30
<b>Texas</b>							
HMO Texas, L.C. - Houston/Beaumont areas	713/952-6868	2T1	2T2	41.76	108.62	39.98	99.77
<b>Virginia</b>							
Prudential HealthCare HMO - Washington, DC area/Northern Virginia	800/888-5447	JB1	JB2	55.90	129.33	49.97	110.00
<b>West Virginia</b>							
Free State Health Plan - Northeastern West Virginia	800/445-6036	LD1	LD2	55.02	127.25	51.72	186.55

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

\*1997 Survey data

Plans Offering a Point of Service Product Nationwide and by State	Plan code	In Network You Pay				Out of Network You Pay			
		Outpatient visits		In-hospital care		Calendar year deductible (per person/family)	Out-patient visits	In-hospital care	
		Copay/coinsurance	Deductible	Copay/coinsurance	Per admission deductible		Copay/coinsurance	Copay/coinsurance	Per admission deductible
Plan name									
<b>Nationwide</b>									
Postmasters-Std	36	\$10	None	None	\$350	\$300/\$600	30%	30%	\$600
<b>Arizona</b>									
Health Plan of Nevada	NM	\$5	None	\$100	None	\$250/\$750	20%	20%	None
<b>Arkansas</b>									
American HMO	RB	\$5	None	None	None	\$200/\$600	30%	30%	None
QCA Health Plan	8Q	\$10	None	None	None	\$300/NA	20%	20%	None
<b>Colorado</b>									
HMO Colorado/Nevada	L2	\$10	None	\$200	None	\$250/\$500	30%	30%	None
<b>Connecticut</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
Physicians Health Services/CT	DP	\$10	None	None	None	\$300/\$750	20%	20%	None
<b>District of Columbia</b>									
Free State Health Plan	LD	\$5	None	None	None	\$200/\$400	20%	20%	None
Prudential HealthCare HMO	JB	\$5	None	None	None	\$150/\$300	20%	20%	None
United HealthCare Mid-Atlantic	BL	\$5	None	None	None	\$250/\$750	20%	20%	None
<b>Georgia</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
<b>Hawaii</b>									
HMSA	87	20%	None	None	None	\$250/NA	30%	30%	None
<b>Illinois</b>									
American HMO	AC	None	None	None	None	\$200/\$600	30%	None	None
<b>Indiana</b>									
American HMO	AC	None	None	None	None	\$200/\$600	30%	None	None
<b>Kansas</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
<b>Louisiana</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
Maxicare Louisiana	JA	\$5	None	None	None	\$200/\$600	20%	20%	None
<b>Maryland</b>									
Free State Health Plan	LD	\$5	None	None	None	\$200/\$400	20%	20%	None
Prudential HealthCare HMO	JB	\$5	None	None	None	\$150/\$300	20%	20%	None
United HealthCare Mid-Atlantic	BL	\$5	None	None	None	\$250/\$750	20%	20%	None
<b>Massachusetts</b>									
Blue Chip, Coord Hlth Partners	DA	\$5	None	None	None	\$250/\$500	20%	20%	None

Plans Offering a Point of Service Product Nationwide and by State	Plan code	In Network You Pay				Out of Network You Pay			
		Outpatient visits		In-hospital care		Calendar year deductible (per person/family)	Out-patient visits	In-hospital care	
		Copay/coinsurance	Deductible	Copay/coinsurance	Per admission deductible		Copay/coinsurance	Copay/coinsurance	Per admission deductible
Plan name									
<b>Massachusetts (continued)</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
United HealthCare New England	VF	\$10	None	None	None	\$200/\$400	20%	20%	None
<b>Minnesota</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
<b>Nebraska</b>									
GEHA Benefit Plan	31	\$5	None	\$75	None	\$175/\$350	20%	20%	None
<b>Nevada</b>									
Health Plan of Nevada	NM	\$5	None	\$100	None	\$250/\$750	20%	20%	None
HMO Colorado/Nevada	VS	\$10	None	\$200	None	\$250/\$500	30%	30%	None
<b>New Jersey</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
GHI Health Plan	80	\$10	None	None	None	None	50%	50%	None
<b>New York</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
GHI Health Plan	80	\$10	None	None	None	None	50%	50%	None
Physicians Health Svcs of NY	PD	\$10	None	None	None	\$300/\$750	20%	20%	None
<b>North Carolina</b>									
QualChoice of North Carolina	7Q	\$10	None	None	None	\$300/\$750	30%	30%	None
<b>North Dakota</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
<b>Ohio</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
HealthFirst, Inc.	RF	\$5	None	None	None	\$250/\$500	20%	20%	None
<b>Oklahoma</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
<b>Pennsylvania</b>									
Free State Health Plan	LD	\$5	None	None	None	\$200/\$400	20%	20%	None
Penn State Geisinger HlthPlan	N9	\$10	None	None	None	\$250/\$750	20%	20%	None
<b>Puerto Rico</b>									
PCA Health Plans/Puerto Rico	5P	\$5	None	None	None	\$100/\$300	\$8	None	\$50
Triple-S	89	None	None	None	None	None	10%	10%	None
United HealthCare Puerto Rico	7U	\$5	None	None	None	\$200/\$400	20%	20%	None
<b>Rhode Island</b>									
Blue Chip, Coord Hlth Partners	DA	\$5	None	None	None	\$250/\$500	20%	20%	None

Plans Offering a Point of Service Product Nationwide and by State	Plan code	In Network You Pay				Out of Network You Pay			
		Outpatient visits		In-hospital care		Calendar year deductible (per person/family)	Out-patient visits	In-hospital care	
		Copay/coinsurance	Deductible	Copay/coinsurance	Per admission deductible		Copay/coinsurance	Copay/coinsurance	Per admission deductible
Plan name									
<b>Rhode Island (continued)</b>									
United HealthCare New England	VF	\$10	None	None	None	\$200/\$400	20%	20%	None
<b>Texas</b>									
HMO Texas, L.C.	2T	\$5	None	None	None	\$500/\$1500	30%	30%	None
<b>Virginia</b>									
Prudential HealthCare HMO	JB	\$5	None	None	None	\$150/\$300	20%	20%	None
<b>West Virginia</b>									
Free State Health Plan	LD	\$5	None	None	None	\$200/\$400	20%	20%	None