

## About this guide

This guide provides price comparisons for the Colorado mandated small group health benefit plans marketed in the Denver metropolitan and Boulder-Longmont geographic areas. The figures quoted were drawn from a 2001 survey of health carriers that write small employer group health products in Colorado. The carriers quoted in this guide were asked to provide monthly premium quotes for the following plans<sup>1</sup>:

Basic Indemnity Health Benefit Plan  
Basic Preferred Provider Organization (PPO) Health Benefit Plan  
Basic Health Maintenance Organization (HMO) Health Benefit Plan  
Standard Indemnity Health Benefit Plan  
Standard PPO Health Benefit Plan  
Standard HMO Health Benefit Plan

This guide provides premiums that would be quoted for single coverage for a 36-year-old employee and for a 62-year-old employee. It also provides premium quotes for family coverage for a 34-year-old employee and for a 54-year-old employee.

## Who is a "Small Employer"?

### • Employers with 2 – 50 employees

Any employer with 2 – 50 employees who work 24 hours or more a week on a regular basis (including household employees); and

### • Business groups of one

A business group of one includes both the sole employee of an employer and a self-employed individual who works 24 hours per week on a regular basis; has carried on significant business activity for at least one year before applying for coverage; and has either generated taxable income from their business or derived a substantial part of their income from the business.

## How do I read the chart?

The charts show premiums for selected ages and for both a single employee and a family (i.e., employee, spouse and one or more children). Look at the premiums for employees that most nearly mirror the composition of your employer group.

<sup>1</sup> Benefit summaries can be found in Regulation 4-6-5 on the Division's website.

## Is price the only factor to consider?

No. Other important factors include how an insurance carrier handles claims and consumer complaints, the carrier's experience in the small group market, restrictions on access to providers, and the company's financial condition.

## What does the premium comparison show?

It pays to shop around. There is a wide variation in rates charged for identical plans. For example, coverage under a Standard Indemnity Plan for a Denver employee, age 54, spouse and children, ranges from \$723 to \$2,240 per month. Under a Basic HMO Plan, coverage for a single Boulder employee, age 36, ranges from \$120 to \$258. Some plans have competitive rates for young people but not for older people. Some have competitive rates for single individuals but not for families.

## If a carrier has low basic and standard plan premiums, will it also have low rates for its other small group products?

Carriers are required to set new business premiums for small group products based on plan design. Thus, if a carrier has competitive premiums for its Basic and Standard Plans, it should also have competitive premiums for both richer and leaner plans. However, it is difficult to compare the premiums charged for the carriers' other plans as the plan designs are non-standardized.

## As a small employer, do I only have guaranteed access to the basic and standard plans?

No. All small employers with 2-50 employees must be sold any plan a carrier actively markets.

With respect to business groups of one, a carrier must offer all of its small group plans but if your application indicates any health problems, the carrier can limit your choice of plans to the Basic and Standard Plans only. Additionally, small employer carriers may limit the guaranteed issuance of the Basic and Standard Plans to an open enrollment period, which is defined as the 31 days following the birth date of the applicant, or within 31 days of any one of three other "qualifying" events. [See Section 10-16-105(7.3)(i), C.R.S.]

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JANUARY 2002

# SMALL EMPLOYER GROUP HEALTH PREMIUM COMPARISON

## A Survey of Costs for Colorado's Mandated Small Employer Group Health Benefit Plans for the DENVER and BOULDER – LONGMONT Areas



A publication of the  
Department of Regulatory Agencies  
Colorado Division of Insurance  
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DOI 0205

**SEPTEMBER 2001 SMALL GROUP HEALTH BENEFIT PLAN PREMIUM SURVEY -- DENVER MSA <sup>1</sup>**

Company Name	Basic Indemnity				Basic Preferred Provider				Basic HMO				Standard Indemnity				Standard Preferred Provider				Standard HMO			
	Single		2 Parent Family of 4		Single		2 Parent Family of 4		Single		2 Parent Family of 4		Single		2 Parent Family of 4		Single		2 Parent Family of 4		Single		2 Parent Family of 4	
	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54
The Alliance CHIP:	2																							
Kaiser	-	-	-	-	-	-	-	-	\$134	\$309	\$400	\$543	-	-	-	-	-	-	-	-	\$158	\$364	\$470	\$639
HMO Colorado, Inc.	-	-	-	-	-	-	-	-	\$180	\$418	\$521	\$774	-	-	-	-	-	-	-	-	\$215	\$501	\$623	\$927
Anthem BC/BS	-	-	-	-	\$156	\$361	\$451	\$670	-	-	-	-	-	-	-	-	\$198	\$460	\$572	\$851	-	-	-	-
Anthem BC/BS	-	-	-	-	\$152	\$360	\$440	\$662	-	-	-	-	-	-	-	-	\$195	\$460	\$562	\$846	-	-	-	-
Cigna Healthcare of CO	-	-	-	-	-	-	-	-	\$222	\$576	\$730	\$843	-	-	-	-	-	-	-	-	\$260	\$676	\$856	\$990
Community Health Plan	-	-	-	-	-	-	-	-	\$146	\$351	\$438	\$627	-	-	-	-	-	-	-	-	\$162	\$389	\$486	\$695
Employers Health Ins. Co.	\$163	\$402	\$497	\$634	\$200	\$494	\$606	\$776	-	-	-	-	\$239	\$604	\$734	\$944	\$267	\$675	\$819	\$1,053	-	-	-	-
Guardian Life Ins. Co.	\$285	\$725	\$996	\$1,220	\$206	\$524	\$722	\$884	-	-	-	-	\$361	\$919	\$1,252	\$1,535	\$254	\$645	\$890	\$1,089	-	-	-	-
HMO Colorado, Inc.	-	-	-	-	-	-	-	-	\$178	\$421	\$514	\$774	-	-	-	-	-	-	-	-	\$214	\$506	\$618	\$930
Kaiser	-	-	-	-	-	-	-	-	\$120	\$283	\$356	\$490	-	-	-	-	-	-	-	-	\$141	\$334	\$421	\$579
Mega Life & Health	\$222	\$604	\$517	\$881	\$239	\$650	\$557	\$948	-	-	-	-	\$291	\$794	\$680	\$1,158	\$291	\$793	\$680	\$1,158	-	-	-	-
Mid-West National Life	\$222	\$604	\$517	\$881	\$239	\$650	\$557	\$948	-	-	-	-	\$291	\$794	\$680	\$1,158	\$291	\$793	\$680	\$1,158	-	-	-	-
New England Life	\$392	\$1,025	\$1,287	\$1,696	\$283	\$738	\$927	\$1,222	-	-	-	-	\$518	\$1,354	\$1,699	\$2,240	\$363	\$947	\$1,189	\$1,568	-	-	-	-
One Health Plan of CO	-	-	-	-	-	-	-	-	\$177	\$442	\$596	\$844	-	-	-	-	-	-	-	-	\$205	\$513	\$692	\$979
Pacific Life & Annuity	-	-	-	-	\$142	\$396	\$439	\$534	-	-	-	-	-	-	-	-	\$202	\$569	\$666	\$816	-	-	-	-
Pacificare of CO, Inc.	-	-	-	-	-	-	-	-	\$187	\$455	\$551	\$769	-	-	-	-	-	-	-	-	\$217	\$527	\$639	\$891
Principal Life Ins. Co.	\$224	\$642	\$762	\$1,052	\$208	\$595	\$706	\$976	-	-	-	-	\$312	\$893	\$1,060	\$1,465	\$268	\$767	\$911	\$1,259	-	-	-	-
RM Healthcare Options	-	-	-	-	\$200	\$472	\$577	\$862	-	-	-	-	-	-	-	-	\$233	\$551	\$674	\$1,007	-	-	-	-
Rocky Mountain HMO	-	-	-	-	-	-	-	-	\$213	\$504	\$616	\$920	-	-	-	-	-	-	-	-	\$241	\$569	\$696	\$1,039
Transamerica Life	\$149	\$405	\$347	\$591	\$163	\$445	\$381	\$649	-	-	-	-	\$182	\$496	\$425	\$723	\$213	\$581	\$498	\$848	-	-	-	-
Trustmark Ins. Co.	\$175	\$461	\$572	\$765	\$183	\$485	\$602	\$804	-	-	-	-	\$264	\$698	\$866	\$1,157	\$261	\$691	\$858	\$1,145	-	-	-	-
United Healthcare Ins. Co.	\$182	\$484	\$592	\$859	\$132	\$352	\$430	\$625	-	-	-	-	\$303	\$808	\$986	\$1,432	\$189	\$505	\$617	\$895	-	-	-	-
United Healthcare of CO	-	-	-	-	-	-	-	-	\$196	\$521	\$636	\$923	-	-	-	-	-	-	-	-	\$219	\$584	\$712	\$1,034
United Wisconsin Life	\$340	\$709	\$968	\$1,373	-	-	-	-	-	-	-	-	\$423	\$883	\$1,204	\$1,709	-	-	-	-	-	-	-	-
<b>AVERAGE</b>	<b>\$235</b>	<b>\$606</b>	<b>\$706</b>	<b>\$995</b>	<b>\$193</b>	<b>\$502</b>	<b>\$569</b>	<b>\$812</b>	<b>\$175</b>	<b>\$428</b>	<b>\$536</b>	<b>\$751</b>	<b>\$318</b>	<b>\$824</b>	<b>\$959</b>	<b>\$1,352</b>	<b>\$248</b>	<b>\$649</b>	<b>\$740</b>	<b>\$1,053</b>	<b>\$203</b>	<b>\$496</b>	<b>\$621</b>	<b>\$870</b>

**SEPTEMBER 2001 SMALL GROUP HEALTH BENEFIT PLAN PREMIUM SURVEY -- BOULDER - LONGMONT PMSA <sup>1</sup>**

Company Name	Basic Indemnity				Basic Preferred Provider				Basic HMO				Standard Indemnity				Standard Preferred Provider				Standard HMO			
	Single		2 Parent Family of 4		Single		2 Parent Family of 4		Single		2 Parent Family of 4		Single		2 Parent Family of 4		Single		2 Parent Family of 4		Single		2 Parent Family of 4	
	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54
The Alliance CHIP:	2																							
Kaiser	-	-	-	-	-	-	-	-	\$134	\$309	\$400	\$543	-	-	-	-	-	-	-	-	\$158	\$364	\$470	\$639
HMO Colorado, Inc.	-	-	-	-	-	-	-	-	\$197	\$458	\$570	\$848	-	-	-	-	-	-	-	-	\$236	\$549	\$681	\$1,015
Anthem BC/BS	-	-	-	-	\$158	\$365	\$456	\$677	-	-	-	-	-	-	-	-	\$200	\$464	\$578	\$560	-	-	-	-
Anthem BC/BS	-	-	-	-	\$154	\$364	\$444	\$668	-	-	-	-	-	-	-	-	\$197	\$465	\$568	\$855	-	-	-	-
Cigna Healthcare of CO	-	-	-	-	-	-	-	-	\$222	\$576	\$730	\$843	-	-	-	-	-	-	-	-	\$260	\$676	\$856	\$990
Community Health Plan	-	-	-	-	-	-	-	-	\$161	\$386	\$482	\$690	-	-	-	-	-	-	-	-	\$178	\$428	\$534	\$764
Employers Health Ins. Co.	\$172	\$426	\$524	\$670	\$210	\$522	\$639	\$818	-	-	-	-	\$252	\$640	\$776	\$999	\$282	\$714	\$864	\$1,112	-	-	-	-
Guardian Life Ins. Co.	\$253	\$645	\$886	\$1,084	\$183	\$465	\$642	\$786	-	-	-	-	\$321	\$817	\$1,113	\$1,364	\$225	\$574	\$791	\$968	-	-	-	-
HMO Colorado, Inc.	-	-	-	-	-	-	-	-	\$195	\$462	\$564	\$849	-	-	-	-	-	-	-	-	\$235	\$555	\$678	\$1,020
Kaiser	-	-	-	-	-	-	-	-	\$120	\$283	\$356	\$490	-	-	-	-	-	-	-	-	\$141	\$334	\$421	\$579
Mega Life & Health	\$222	\$604	\$517	\$881	\$239	\$650	\$557	\$948	-	-	-	-	\$291	\$794	\$680	\$1,158	\$291	\$793	\$680	\$1,158	-	-	-	-
Mid-West National Life	\$222	\$604	\$517	\$881	\$239	\$650	\$557	\$948	-	-	-	-	\$291	\$794	\$680	\$1,158	\$291	\$793	\$680	\$1,158	-	-	-	-
New England Life	\$392	\$1,025	\$1,287	\$1,696	\$283	\$738	\$927	\$1,222	-	-	-	-	\$518	\$1,354	\$1,699	\$2,240	\$363	\$947	\$1,189	\$1,568	-	-	-	-
One Health Plan of CO	-	-	-	-	-	-	-	-	\$177	\$442	\$596	\$844	-	-	-	-	-	-	-	-	\$205	\$513	\$692	\$979
Pacific Life & Annuity	-	-	-	-	\$127	\$354	\$392	\$477	-	-	-	-	-	-	-	-	\$181	\$508	\$595	\$728	-	-	-	-
Pacificare of CO, Inc.	-	-	-	-	-	-	-	-	\$211	\$514	\$623	\$868	-	-	-	-	-	-	-	-	\$245	\$596	\$722	\$1,006
Principal Life Ins. Co.	\$218	\$622	\$739	\$1,021	\$202	\$577	\$685	\$946	-	-	-	-	\$303	\$866	\$1,028	\$1,420	\$260	\$744	\$883	\$1,221	-	-	-	-
RM Healthcare Options	-	-	-	-	\$241	\$570	\$697	\$1,041	-	-	-	-	-	-	-	-	\$282	\$666	\$815	\$1,216	-	-	-	-
Rocky Mountain HMO	-	-	-	-	-	-	-	-	\$258	\$609	\$744	\$1,112	-	-	-	-	-	-	-	-	\$291	\$688	\$841	\$1,255
Transamerica Life	\$149	\$405	\$347	\$591	\$163	\$445	\$381	\$649	-	-	-	-	\$182	\$496	\$425	\$723	\$213	\$581	\$498	\$848	-	-	-	-
Trustmark Ins. Co.	\$168	\$443	\$550	\$735	\$176	\$466	\$578	\$772	-	-	-	-	\$254	\$671	\$832	\$1,112	\$251	\$664	\$824	\$1,101	-	-	-	-
United Healthcare Ins. Co.	\$182	\$484	\$592	\$859	\$132	\$352	\$430	\$625	-	-	-	-	\$303	\$808	\$986	\$1,432	\$189	\$505	\$617	\$895	-	-	-	-
United Healthcare of CO	-	-	-	-	-	-	-	-	\$196	\$521	\$636	\$923	-	-	-	-	-	-	-	-	\$219	\$584	\$712	\$1,034
United Wisconsin Life	\$284	\$593	\$809	\$1,148	-	-	-	-	-	-	-	-	\$353	\$738	\$1,007	\$1,429	-	-	-	-	-	-	-	-
<b>AVERAGE</b>	<b>\$226</b>	<b>\$585</b>	<b>\$677</b>	<b>\$957</b>	<b>\$193</b>	<b>\$501</b>	<b>\$568</b>	<b>\$814</b>	<b>\$187</b>	<b>\$456</b>	<b>\$570</b>	<b>\$801</b>	<b>\$307</b>	<b>\$798</b>	<b>\$923</b>	<b>\$1,304</b>	<b>\$248</b>	<b>\$648</b>	<b>\$737</b>	<b>\$1,030</b>	<b>\$217</b>	<b>\$529</b>	<b>\$661</b>	<b>\$928</b>

1. MSA is a Metropolitan Statistical Area. PMSA is a Primary Metropolitan Statistical Area.

2. The Alliance CHIP. The Cooperative for Health Insurance Purchasing (CHIP) is sponsored by The Alliance, a not-for-profit health care purchasing cooperative. When a small employer joins the CHIP, the employees may select from any of the listed plans.

## About this guide

This guide provides price comparisons for the Colorado mandated small group health benefit plans marketed in the Grand Junction and Pueblo geographic areas. The figures quoted were drawn from a 2001 survey of health carriers that write small employer group health products in Colorado. The carriers quoted in this guide were asked to provide monthly premium quotes for the following plans<sup>1</sup>:

Basic Indemnity Health Benefit Plan  
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Standard PPO Health Benefit Plan  
Standard HMO Health Benefit Plan

This guide provides premiums that would be quoted for single coverage for a 36-year-old employee and for a 62-year-old employee. It also provides premium quotes for family coverage for a 34-year-old employee and for a 54-year-old employee.

## Who is a "Small Employer"?

### • Employers with 2 – 50 employees

Any employer with 2 – 50 employees who work 24 hours or more a week on a regular basis (including household employees); and

### • Business groups of one

A business group of one includes both the sole employee of an employer and a self-employed individual who works 24 hours per week on a regular basis; has carried on significant business activity for at least one year before applying for coverage; and has either generated taxable income from their business or derived a substantial part of their income from the business.

## How do I read the chart?

The charts show premiums for selected ages and for both a single employee and a family (i.e., employee, spouse and one or more children). Look at the premiums for employees that most nearly mirror the composition of your employer group.

<sup>1</sup> Benefit summaries can be found in Regulation 4-6-5 on the Division's website.

## Is price the only factor to consider?

No. Other important factors include how an insurance carrier handles claims and consumer complaints, the carrier's experience in the small group market, restrictions on access to providers, and the company's financial condition.

## What does the premium comparison show?

It pays to shop around. There is a wide variation in rates charged for identical plans. For example, coverage under a Standard Indemnity Plan for a Grand Junction employee, age 54, spouse and children, ranges from \$723 to \$1,919 per month. Under a Basic HMO Plan, coverage for a single Pueblo employee, age 36, ranges from \$161 to \$300. Some plans have competitive rates for young people but not for older people. Some have competitive rates for single individuals but not for families.

## If a carrier has low basic and standard plan premiums, will it also have low rates for its other small group products?

Carriers are required to set new business premiums for small group products based on plan design. Thus, if a carrier has competitive premiums for its Basic and Standard Plans, it should also have competitive premiums for both richer and leaner plans. However, it is difficult to compare the premiums charged for the carriers' other plans as the plan designs are non-standardized.

## As a small employer, do I only have guaranteed access to the basic and standard plans?

No. All small employers with 2-50 employees must be sold any plan a carrier actively markets.

With respect to business groups of one, a carrier must offer all of its small group plans but if your application indicates any health problems, the carrier can limit your choice of plans to the Basic and Standard Plans only. Additionally, small employer carriers may limit the guaranteed issuance of the Basic and Standard Plans to an open enrollment period, which is defined as the 31 days following the birth date of the applicant, or within 31 days of any one of three other "qualifying" events. [See Section 10-16-105(7.3)(i), C.R.S.]

Colorado Division of Insurance  
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JANUARY 2002

# SMALL EMPLOYER GROUP HEALTH PREMIUM COMPARISON

**A Survey of Costs for Colorado's  
Mandated Small Employer Group  
Health Benefit Plans for the  
GRAND JUNCTION and PUEBLO  
Areas**



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DOI 0206

**SEPTEMBER 2001 SMALL GROUP HEALTH BENEFIT PLAN PREMIUM SURVEY -- GRAND JUNCTION MSA <sup>1</sup>**

Company Name	Basic Indemnity				Basic Preferred Provider				Basic HMO				Standard Indemnity				Standard Preferred Provider				Standard HMO				
	Single		2 Parent Family of 4		Single		2 Parent Family of 4		Single		2 Parent Family of 4		Single		2 Parent Family of 4		Single		2 Parent Family of 4		Single		2 Parent Family of 4		
	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	
The Alliance CHIP:	2																								
HMO Colorado, Inc.	-	-	-	-	-	-	-	-	\$240	\$559	\$694	\$1,035	-	-	-	-	-	-	-	\$288	\$671	\$831	\$1,240		
Anthem BC/BS	-	-	-	-	\$162	\$376	\$470	\$697	-	-	-	-	-	-	-	-	\$206	\$478	\$595	\$886	-	-	-	-	
Anthem BC/BS	-	-	-	-	\$159	\$375	\$458	\$689	-	-	-	-	-	-	-	-	\$203	\$480	\$586	\$881	-	-	-	-	
Employers Health Ins. Co.	\$171	\$423	\$521	\$665	\$215	\$534	\$653	\$836	-	-	-	-	\$250	\$636	\$771	\$992	\$288	\$730	\$883	\$1,137	-	-	-	-	
Guardian Life Ins. Co.	\$272	\$691	\$949	\$1,162	\$196	\$499	\$688	\$842	-	-	-	-	\$344	\$875	\$1,192	\$1,462	\$242	\$615	\$848	\$1,038	-	-	-	-	
HMO Colorado, Inc.	-	-	-	-	-	-	-	-	\$240	\$566	\$692	\$1,040	-	-	-	-	-	-	-	\$288	\$681	\$831	\$1,250		
Mega Life & Health	\$222	\$604	\$517	\$881	\$239	\$650	\$557	\$948	-	-	-	-	\$291	\$794	\$680	\$1,158	\$291	\$793	\$680	\$1,158	-	-	-	-	
Mid-West National Life	\$222	\$604	\$517	\$881	\$239	\$650	\$557	\$948	-	-	-	-	\$291	\$794	\$680	\$1,158	\$291	\$793	\$680	\$1,158	-	-	-	-	
New England Life	\$336	\$878	\$1,102	\$1,453	\$269	\$703	\$882	\$1,163	-	-	-	-	\$444	\$1,160	\$1,456	\$1,919	\$345	\$902	\$1,132	\$1,492	-	-	-	-	
Pacific Life & Annuity	-	-	-	-	\$127	\$354	\$392	\$477	-	-	-	-	-	-	-	-	\$181	\$508	\$595	\$728	-	-	-	-	
Principal Life Ins. Co.	\$204	\$583	\$692	\$957	\$204	\$582	\$691	\$956	-	-	-	-	\$284	\$812	\$964	\$1,332	\$263	\$751	\$892	\$1,233	-	-	-	-	
RM Healthcare Options	-	-	-	-	\$175	\$413	\$505	\$754	-	-	-	-	-	-	-	-	\$204	\$483	\$590	\$881	-	-	-	-	
Rocky Mountain HMO	-	-	-	-	-	-	-	-	\$187	\$441	\$539	\$805	-	-	-	-	-	-	-	\$211	\$498	\$609	\$909		
Transamerica Life	\$149	\$405	\$347	\$591	\$163	\$445	\$381	\$649	-	-	-	-	\$182	\$496	\$425	\$723	\$213	\$581	\$498	\$848	-	-	-	-	
Trustmark Ins. Co.	\$168	\$443	\$550	\$735	\$176	\$466	\$578	\$772	-	-	-	-	\$254	\$671	\$832	\$1,112	\$251	\$664	\$824	\$1,101	-	-	-	-	
United Healthcare Ins. Co.	\$207	\$553	\$676	\$981	\$151	\$402	\$491	\$714	-	-	-	-	\$346	\$922	\$1,127	\$1,636	\$216	\$577	\$704	\$1,023	-	-	-	-	
United Wisconsin Life	\$310	\$646	\$882	\$1,252	-	-	-	-	-	-	-	-	\$385	\$805	\$1,098	\$1,558	-	-	-	-	-	-	-	-	
<b>AVERAGE</b>		<b>\$226</b>	<b>\$583</b>	<b>\$675</b>	<b>\$956</b>	<b>\$190</b>	<b>\$496</b>	<b>\$562</b>	<b>\$803</b>	<b>\$222</b>	<b>\$522</b>	<b>\$642</b>	<b>\$960</b>	<b>\$307</b>	<b>\$797</b>	<b>\$923</b>	<b>\$1,305</b>	<b>\$246</b>	<b>\$643</b>	<b>\$731</b>	<b>\$1,043</b>	<b>\$262</b>	<b>\$617</b>	<b>\$757</b>	<b>\$1,133</b>

**SEPTEMBER 2001 SMALL GROUP HEALTH BENEFIT PLAN PREMIUM SURVEY -- PUEBLO MSA <sup>1</sup>**

Company Name	Basic Indemnity				Basic Preferred Provider				Basic HMO				Standard Indemnity				Standard Preferred Provider				Standard HMO				
	Single		2 Parent Family of 4		Single		2 Parent Family of 4		Single		2 Parent Family of 4		Single		2 Parent Family of 4		Single		2 Parent Family of 4		Single		2 Parent Family of 4		
	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	Employee Age 36	Employee Age 62	Employee Age 34	Employee Age 54	
The Alliance CHIP:	2																								
HMO Colorado, Inc.	-	-	-	-	-	-	-	-	\$212	\$493	\$613	\$913	-	-	-	-	-	-	-	\$254	\$592	\$733	\$1,093		
Anthem BC/BS	-	-	-	-	\$167	\$387	\$483	\$717	-	-	-	-	-	-	-	-	\$212	\$493	\$612	\$912	-	-	-	-	
Anthem BC/BS	-	-	-	-	\$164	\$387	\$472	\$710	-	-	-	-	-	-	-	-	\$209	\$494	\$603	\$907	-	-	-	-	
Cigna Healthcare of CO	-	-	-	-	-	-	-	-	\$300	\$778	\$985	\$1,139	-	-	-	-	-	-	-	\$352	\$913	\$1,156	\$1,336		
Community Health Plan	-	-	-	-	-	-	-	-	\$161	\$386	\$482	\$690	-	-	-	-	-	-	-	\$178	\$428	\$534	\$764		
Employers Health Ins. Co.	\$165	\$409	\$504	\$644	\$202	\$500	\$613	\$784	-	-	-	-	\$242	\$615	\$746	\$959	\$270	\$683	\$828	\$1,065	-	-	-	-	
Guardian Life Ins. Co.	\$272	\$691	\$949	\$1,162	\$196	\$499	\$688	\$842	-	-	-	-	\$344	\$875	\$1,192	\$1,462	\$242	\$615	\$848	\$1,038	-	-	-	-	
HMO Colorado, Inc.	-	-	-	-	-	-	-	-	\$211	\$498	\$609	\$915	-	-	-	-	-	-	-	\$253	\$599	\$732	\$1,100		
Kaiser	-	-	-	-	-	-	-	-	\$182	\$430	\$542	\$745	-	-	-	-	-	-	-	\$215	\$508	\$641	\$881		
Mega Life & Health	\$194	\$528	\$452	\$771	\$239	\$650	\$557	\$948	-	-	-	-	\$255	\$694	\$595	\$1,013	\$291	\$793	\$680	\$1,158	-	-	-	-	
Mid-West National Life	\$194	\$528	\$452	\$771	\$239	\$650	\$557	\$948	-	-	-	-	\$255	\$694	\$595	\$1,013	\$291	\$793	\$680	\$1,158	-	-	-	-	
New England Life	\$288	\$754	\$946	\$1,247	\$195	\$509	\$639	\$843	-	-	-	-	\$381	\$995	\$1,249	\$1,646	\$250	\$653	\$820	\$1,081	-	-	-	-	
One Health Plan of CO	-	-	-	-	-	-	-	-	\$180	\$451	\$608	\$860	-	-	-	-	-	-	-	\$209	\$523	\$706	\$1,000		
Pacific Life & Annuity	-	-	-	-	\$127	\$354	\$392	\$477	-	-	-	-	-	-	-	-	\$181	\$508	\$595	\$728	-	-	-	-	
Principal Life Ins. Co.	\$204	\$583	\$692	\$957	\$194	\$554	\$658	\$909	-	-	-	-	\$284	\$812	\$964	\$1,332	\$250	\$715	\$849	\$1,173	-	-	-	-	
RM Healthcare Options	-	-	-	-	\$241	\$570	\$697	\$1,041	-	-	-	-	-	-	-	-	\$282	\$666	\$815	\$1,216	-	-	-	-	
Rocky Mountain HMO	-	-	-	-	-	-	-	-	\$258	\$609	\$744	\$1,112	-	-	-	-	-	-	-	\$291	\$688	\$841	\$1,255		
Transamerica Life	\$130	\$355	\$304	\$517	\$163	\$445	\$381	\$649	-	-	-	-	\$159	\$434	\$371	\$633	\$213	\$581	\$498	\$848	-	-	-	-	
Trustmark Ins. Co.	\$168	\$443	\$550	\$735	\$176	\$466	\$578	\$772	-	-	-	-	\$254	\$671	\$832	\$1,112	\$251	\$664	\$824	\$1,101	-	-	-	-	
United Healthcare Ins. Co.	\$202	\$538	\$657	\$953	\$147	\$391	\$478	\$694	-	-	-	-	\$336	\$896	\$1,095	\$1,590	\$210	\$560	\$685	\$994	-	-	-	-	
United Healthcare of CO	-	-	-	-	-	-	-	-	\$225	\$599	\$731	\$1,062	-	-	-	-	-	-	-	\$252	\$671	\$819	\$1,190		
United Wisconsin Life	\$339	\$708	\$966	\$1,372	-	-	-	-	-	-	-	-	\$422	\$882	\$1,203	\$1,707	-	-	-	-	-	-	-	-	
<b>AVERAGE</b>		<b>\$216</b>	<b>\$554</b>	<b>\$647</b>	<b>\$913</b>	<b>\$188</b>	<b>\$489</b>	<b>\$553</b>	<b>\$795</b>	<b>\$216</b>	<b>\$531</b>	<b>\$664</b>	<b>\$930</b>	<b>\$293</b>	<b>\$757</b>	<b>\$884</b>	<b>\$1,247</b>	<b>\$242</b>	<b>\$632</b>	<b>\$718</b>	<b>\$1,029</b>	<b>\$251</b>	<b>\$615</b>	<b>\$770</b>	<b>\$1,077</b>

1. MSA is a Metropolitan Statistical Area.

2. The Alliance CHIP. The Cooperative for Health Insurance Purchasing (CHIP) is sponsored by The Alliance, a not-for-profit health care purchasing cooperative. When a small employer joins the CHIP, the employees may select from any of the listed plans.