

Harvard Pilgrim & HPHC 2024 Small Group Plans Q1 Rates

9/6/2023

Effective 1/1/2024

Metal	Type	Plan Name	Plan ID	Exchange	Deduct	Coins	MOOP	Area Availability	Base Rate
Gold	PPO	Clear Choice PPO Gold 1500	11593ME0140074	No	1500	0.7	5000	1234	\$569.42
Gold	PPO	Clear Choice PPO Gold 2500	11593ME0140075	No	2500	0.7	5000	1234	\$539.11
Silver	PPO	Clear Choice PPO Silver 3500	11593ME0140076	No	3500	0.6	9100	1234	\$452.53
Silver	PPO	Clear Choice PPO Silver 4200	11593ME0140077	No	4200	0.6	9100	1234	\$444.49
Silver	PPO	Clear Choice PPO Silver 5500	11593ME0140078	No	5500	0.7	8500	1234	\$438.33
Bronze	PPO	Clear Choice PPO Bronze 7500	11593ME0140079	No	7500	0.5	9450	1234	\$405.55
Silver	PPO	Clear Choice PPO HSA Silver 4000	11593ME0140080	No	4000	0.8	7000	1234	\$439.42
Silver	PPO	Clear Choice PPO HSA Silver 4500	11593ME0140081	No	4500	0.8	7000	1234	\$425.48
Bronze	PPO	Clear Choice PPO HSA Bronze 5900	11593ME0140082	No	5900	0.5	7500	1234	\$398.12
Bronze	PPO	Clear Choice PPO HSA Bronze 7200	11593ME0140083	No	7200	1	7200	1234	\$389.73
Silver	PPO	PPO HSA Silver 3300	11593ME0140084	No	3300	0.7	7500	1234	\$441.80
Silver	PPO	PPO Silver 6500	11593ME0140085	No	6500	0.7	9100	1234	\$429.39
Gold	PPO	Clear Choice PPO Gold 1500	11593ME0150071	No	1500	0.7	5000	1234	\$568.45
Gold	PPO	Clear Choice PPO Gold 2500	11593ME0150072	No	2500	0.7	5000	1234	\$538.07
Silver	PPO	Clear Choice PPO Silver 3500	11593ME0150073	No	3500	0.6	9100	1234	\$451.55
Silver	PPO	Clear Choice PPO Silver 4200	11593ME0150074	No	4200	0.6	9100	1234	\$443.51
Silver	PPO	Clear Choice PPO Silver 5500	11593ME0150075	No	5500	0.7	8500	1234	\$437.30
Bronze	PPO	Clear Choice PPO Bronze 7500	11593ME0150076	No	7500	0.5	9450	1234	\$404.49
Silver	PPO	Clear Choice PPO HSA Silver 4000	11593ME0150077	No	4000	0.8	7000	1234	\$438.38
Silver	PPO	Clear Choice PPO HSA Silver 4500	11593ME0150078	No	4500	0.8	7000	1234	\$424.44
Bronze	PPO	Clear Choice PPO HSA Bronze 5900	11593ME0150079	No	5900	0.5	7500	1234	\$397.10
Bronze	PPO	Clear Choice PPO HSA Bronze 7200	11593ME0150080	No	7200	1	7200	1234	\$388.71
Silver	PPO	PPO HSA Silver 3300	11593ME0150081	No	3300	0.7	7500	1234	\$440.82
Silver	PPO	PPO Silver 6500	11593ME0150082	No	6500	0.7	9100	1234	\$428.40
Gold	HMO	Clear Choice HMO Gold 1500	96667ME0320145	No	1500	0.7	5000	1234	\$541.51
Gold	HMO	Clear Choice HMO Gold 2500	96667ME0320146	No	2500	0.7	5000	1234	\$513.50
Silver	HMO	Clear Choice HMO Silver 3500	96667ME0320147	No	3500	0.6	9100	1234	\$431.55
Silver	HMO	Clear Choice HMO Silver 4200	96667ME0320148	No	4200	0.6	9100	1234	\$424.16
Silver	HMO	Clear Choice HMO Silver 5500	96667ME0320149	No	5500	0.7	8500	1234	\$418.41
Bronze	HMO	Clear Choice HMO Bronze 7500	96667ME0320150	No	7500	0.5	9450	1234	\$386.91
Bronze	HMO	Clear Choice HMO Bronze 9450	96667ME0320151	No	9450	1	9450	1234	\$373.37
Gold	HMO	Clear Choice Maine's Choice Plus HMO Gold 1500	96667ME0320152	No	1500	0.7	5000	1234	\$485.70
Gold	HMO	Clear Choice Maine's Choice Plus HMO Gold 2500	96667ME0320153	No	2500	0.7	5000	1234	\$463.52
Silver	HMO	Clear Choice Maine's Choice Plus HMO Silver 3000	96667ME0320154	No	3000	0.6	9100	1234	\$386.29
Silver	HMO	Clear Choice Maine's Choice Plus HMO Silver 3500	96667ME0320155	No	3500	0.6	9100	1234	\$382.82
Silver	HMO	Clear Choice Maine's Choice Plus HMO Silver 4200	96667ME0320156	No	4200	0.6	9100	1234	\$376.15
Silver	HMO	Clear Choice Maine's Choice Plus HMO Silver 5500	96667ME0320157	No	5500	0.7	8500	1234	\$369.38
Bronze	HMO	Clear Choice Maine's Choice Plus HMO Bronze 7500	96667ME0320158	No	7500	0.5	9450	1234	\$367.07

Silver	HMO	Clear Choice HMO HSA Silver 4000	96667ME0320159	No	4000	0.8	7000	1234	\$422.30
Silver	HMO	Clear Choice HMO HSA Silver 4500	96667ME0320160	No	4500	0.8	7000	1234	\$408.98
Bronze	HMO	Clear Choice HMO HSA Bronze 5900	96667ME0320161	No	5900	0.5	7500	1234	\$381.00
Bronze	HMO	Clear Choice HMO HSA Bronze 7200	96667ME0320162	No	7200	1	7200	1234	\$374.37
Silver	HMO	Clear Choice Maine's Choice Plus HMO HSA Silver 4000	96667ME0320163	No	4000	0.8	7000	1234	\$387.94
Silver	HMO	Clear Choice Maine's Choice Plus HMO HSA Silver 4500	96667ME0320164	No	4500	0.8	7000	1234	\$376.31
Bronze	HMO	Clear Choice Maine's Choice Plus HMO HSA Bronze 5900	96667ME0320165	No	5900	0.5	7500	1234	\$358.54
Bronze	HMO	Clear Choice Maine's Choice Plus HMO HSA Bronze 6300	96667ME0320166	No	6300	0.5	7500	1234	\$354.33
Silver	HMO	HMO HSA Silver 3300	96667ME0320167	No	3300	0.7	7500	1234	\$424.47
Silver	HMO	Maine's Choice Plus HMO HSA Silver 3300	96667ME0320168	No	3300	0.7	7500	1234	\$384.16
Bronze	HMO	HMO HSA Bronze 5400	96667ME0320169	No	5400	0.7	7800	1234	\$389.03
Bronze	HMO	Maine's Choice Plus HMO HSA Bronze 5400	96667ME0320170	No	5400	0.7	7800	1234	\$364.22
Silver	HMO	HMO Silver 6500	96667ME0320171	No	6500	0.7	9100	1234	\$409.99
Silver	HMO	Maine's Choice Plus HMO Silver 6500	96667ME0320172	No	6500	0.7	9100	1234	\$365.38
Silver	HMO	Virtual Choice HMO Silver 6500	96667ME0320173	No	6500	0.85	9100	1234	\$396.81
Gold	HMO	Clear Choice HMO Gold 1500	96667ME0330142	No	1500	0.7	5000	1234	\$540.51
Gold	HMO	Clear Choice HMO Gold 2500	96667ME0330143	No	2500	0.7	5000	1234	\$512.44
Silver	HMO	Clear Choice HMO Silver 3500	96667ME0330144	No	3500	0.6	9100	1234	\$482.19
Silver	HMO	Clear Choice HMO Silver 4200	96667ME0330145	No	4200	0.6	9100	1234	\$482.19
Silver	HMO	Clear Choice HMO Silver 5500	96667ME0330146	No	5500	0.7	8500	1234	\$467.51
Bronze	HMO	Clear Choice HMO Bronze 7500	96667ME0330147	No	7500	0.5	9450	1234	\$385.93
Bronze	HMO	Clear Choice HMO Bronze 9450	96667ME0330148	No	9450	1	9450	1234	\$372.37
Gold	HMO	Clear Choice Maine's Choice Plus HMO Gold 1500	96667ME0330149	No	1500	0.7	5000	1234	\$484.68
Gold	HMO	Clear Choice Maine's Choice Plus HMO Gold 2500	96667ME0330150	No	2500	0.7	5000	1234	\$462.49
Silver	HMO	Clear Choice Maine's Choice Plus HMO Silver 3000	96667ME0330151	No	3000	0.6	9100	1234	\$431.50
Silver	HMO	Clear Choice Maine's Choice Plus HMO Silver 3500	96667ME0330152	No	3500	0.6	9100	1234	\$427.69
Silver	HMO	Clear Choice Maine's Choice Plus HMO Silver 4200	96667ME0330153	No	4200	0.6	9100	1234	\$420.18
Silver	HMO	Clear Choice Maine's Choice Plus HMO Silver 5500	96667ME0330154	No	5500	0.7	8500	1234	\$412.63
Bronze	HMO	Clear Choice Maine's Choice Plus HMO Bronze 7500	96667ME0330155	No	7500	0.5	9450	1234	\$366.06
Silver	HMO	Clear Choice HMO HSA Silver 4000	96667ME0330156	No	4000	0.8	7000	1234	\$421.34
Silver	HMO	Clear Choice HMO HSA Silver 4500	96667ME0330157	No	4500	0.8	7000	1234	\$407.96
Bronze	HMO	Clear Choice HMO HSA Bronze 5900	96667ME0330158	No	5900	0.5	7500	1234	\$379.96
Bronze	HMO	Clear Choice HMO HSA Bronze 7200	96667ME0330159	No	7200	1	7200	1234	\$373.37
Silver	HMO	Clear Choice Maine's Choice Plus HMO HSA Silver 4000	96667ME0330160	No	4000	0.8	7000	1234	\$386.91

Silver	HMO	Clear Choice Maine's Choice Plus HMO HSA Silver 4500	96667ME0330161	No	4500	0.8	7000	1234	\$375.31
Bronze	HMO	Clear Choice Maine's Choice Plus HMO HSA Bronze 5900	96667ME0330162	No	5900	0.5	7500	1234	\$357.53
Bronze	HMO	Clear Choice Maine's Choice Plus HMO HSA Bronze 6300	96667ME0330163	No	6300	0.5	7500	1234	\$353.31
Silver	HMO	HMO HSA Silver 3300	96667ME0330164	No	3300	0.7	7500	1234	\$423.46
Silver	HMO	Maine's Choice Plus HMO HSA Silver 3300	96667ME0330165	No	3300	0.7	7500	1234	\$383.13
Bronze	HMO	HMO HSA Bronze 5400	96667ME0330166	No	5400	0.7	7800	1234	\$388.05
Bronze	HMO	Maine's Choice Plus HMO HSA Bronze 5400	96667ME0330167	No	5400	0.7	7800	1234	\$363.21
Silver	HMO	HMO Silver 6500	96667ME0330168	No	6500	0.7	9100	1234	\$408.98
Silver	HMO	Maine's Choice Plus HMO Silver 6500	96667ME0330169	No	6500	0.7	9100	1234	\$364.38
Silver	HMO	Virtual Choice HMO Silver 6500	96667ME0330170	No	6500	0.85	9100	1234	\$395.78
Silver	POS	Clear Choice POS Silver 3000	96667ME0340040	No	3000	0.6	9100	1234	\$438.81
Silver	POS	Clear Choice POS Silver 5500	96667ME0340041	No	5500	0.7	8500	1234	\$419.67
Silver	POS	Clear Choice POS HSA Silver 4500	96667ME0340042	No	4500	0.8	7000	1234	\$411.67
Bronze	POS	Clear Choice POS HSA Bronze 6300	96667ME0340043	No	6300	0.5	7500	1234	\$382.34
Bronze	POS	Clear Choice POS HSA Bronze 7200	96667ME0340044	No	7200	1	7200	1234	\$377.25
Silver	POS	Clear Choice POS Silver 3000	96667ME0350039	No	3000	0.6	9100	1234	\$437.81
Silver	POS	Clear Choice POS Silver 5500	96667ME0350040	No	5500	0.7	8500	1234	\$418.71
Silver	POS	Clear Choice POS HSA Silver 4500	96667ME0350041	No	4500	0.8	7000	1234	\$410.66
Bronze	POS	Clear Choice POS HSA Bronze 6300	96667ME0350042	No	6300	0.5	7500	1234	\$381.31
Bronze	POS	Clear Choice POS HSA Bronze 7200	96667ME0350043	No	7200	1	7200	1234	\$376.25

2024 Area Factors		
1	Cumberland, Sagadahoc, York	0.955
2	Kennebec, Knox, Lincoln, Oxford	1.000
3	Androscoggin, Franklin, Penobscot, Piscataquis, Somerset, Waldo	1.030
4	Aroostook, Hancock, Washington	1.194

2024 Trend factors		
	Harvard	HPHC
Q1	1.000	1.000
Q2	1.032	1.030
Q3	1.057	1.054
Q4	1.083	1.078

Age Factors	
0-14	0.765
15	0.833
16	0.859
17	0.885
18	0.913
19	0.941
20	0.970
21	1.000
22	1.000
23	1.000
24	1.000
25	1.004
26	1.024
27	1.048
28	1.087
29	1.119
30	1.135
31	1.159
32	1.183
33	1.198
34	1.214
35	1.222
36	1.230
37	1.238
38	1.246
39	1.262
40	1.278
41	1.302
42	1.325
43	1.357
44	1.397
45	1.444
46	1.500
47	1.563
48	1.635
49	1.706
50	1.786
51	1.865
52	1.952
53	2.040
54	2.135
55	2.230
56	2.333
57	2.437
58	2.548
59	2.603
60	2.714
61	2.810
62	2.873
63	2.952
64+	3.000