

Harvard Pilgrim & HPHC 2024 Small Group Plans Q3 Rates

7/16/2024

Effective 10/01/2024

Metal	Type	Plan Name	Plan ID	Exchange	Deduct	Coins	MOOP	Area Availability	Base Rate
Gold	HMO	Clear Choice HMO Gold 1500	96667ME0320145-00	No	\$ 1,500	70%	\$ 5,000	1,2,3,4	\$ 610.68
Gold	HMO	Clear Choice HMO Gold 2500	96667ME0320146-00	No	\$ 2,500	70%	\$ 5,000	1,2,3,4	\$ 579.18
Silver	HMO	Clear Choice HMO Silver 3500	96667ME0320147-00	No	\$ 3,500	60%	\$ 9,100	1,2,3,4	\$ 486.90
Silver	HMO	Clear Choice HMO Silver 4200	96667ME0320148-00	No	\$ 4,200	60%	\$ 9,100	1,2,3,4	\$ 478.52
Silver	HMO	Clear Choice HMO Silver 5500	96667ME0320149-00	No	\$ 5,500	70%	\$ 8,500	1,2,3,4	\$ 472.08
Bronze	HMO	Clear Choice HMO Bronze 7500	96667ME0320150-00	No	\$ 7,500	50%	\$ 9,450	1,2,3,4	\$ 436.54
Bronze	HMO	Clear Choice HMO Bronze 9450	96667ME0320151-00	No	\$ 9,450	100%	\$ 9,450	1,2,3,4	\$ 421.33
Gold	HMO	Clear Choice Maine's Choice Plus HMO Gold 1500	96667ME0320152-00	No	\$ 1,500	70%	\$ 5,000	1,2,3,4	\$ 547.82
Gold	HMO	Clear Choice Maine's Choice Plus HMO Gold 2500	96667ME0320153-00	No	\$ 2,500	70%	\$ 5,000	1,2,3,4	\$ 522.89
Silver	HMO	Clear Choice Maine's Choice Plus HMO Silver 3000	96667ME0320154-00	No	\$ 3,000	60%	\$ 9,100	1,2,3,4	\$ 435.91
Silver	HMO	Clear Choice Maine's Choice Plus HMO Silver 3500	96667ME0320155-00	No	\$ 3,500	60%	\$ 9,100	1,2,3,4	\$ 432.02
Silver	HMO	Clear Choice Maine's Choice Plus HMO Silver 4200	96667ME0320156-00	No	\$ 4,200	60%	\$ 9,100	1,2,3,4	\$ 424.44
Silver	HMO	Clear Choice Maine's Choice Plus HMO Silver 5500	96667ME0320157-00	No	\$ 5,500	70%	\$ 8,500	1,2,3,4	\$ 416.87
Bronze	HMO	Clear Choice Maine's Choice Plus HMO Bronze 7500	96667ME0320158-00	No	\$ 7,500	50%	\$ 9,450	1,2,3,4	\$ 414.22
Silver	HMO	Clear Choice HMO HSA Silver 4000	96667ME0320159-00	No	\$ 4,000	80%	\$ 7,000	1,2,3,4	\$ 476.43
Silver	HMO	Clear Choice HMO HSA Silver 4500	96667ME0320160-00	No	\$ 4,500	80%	\$ 7,000	1,2,3,4	\$ 461.41
Bronze	HMO	Clear Choice HMO HSA Bronze 5900	96667ME0320161-00	No	\$ 5,900	50%	\$ 7,500	1,2,3,4	\$ 429.92
Bronze	HMO	Clear Choice HMO HSA Bronze 7200	96667ME0320162-00	No	\$ 7,200	100%	\$ 7,200	1,2,3,4	\$ 422.45
Silver	HMO	Clear Choice Maine's Choice Plus HMO HSA Silver 4000	96667ME0320163-00	No	\$ 4,000	80%	\$ 7,000	1,2,3,4	\$ 437.76
Silver	HMO	Clear Choice Maine's Choice Plus HMO HSA Silver 4500	96667ME0320164-00	No	\$ 4,500	80%	\$ 7,000	1,2,3,4	\$ 424.67
Bronze	HMO	Clear Choice Maine's Choice Plus HMO HSA Bronze 5900	96667ME0320165-00	No	\$ 5,900	50%	\$ 7,500	1,2,3,4	\$ 404.68
Bronze	HMO	Clear Choice Maine's Choice Plus HMO HSA Bronze 6300	96667ME0320166-00	No	\$ 6,300	50%	\$ 7,500	1,2,3,4	\$ 399.85
Silver	HMO	HMO HSA Silver 3300	96667ME0320167-00	No	\$ 3,300	70%	\$ 7,500	1,2,3,4	\$ 478.91
Silver	HMO	Maine's Choice Plus HMO HSA Silver 3300	96667ME0320168-00	No	\$ 3,300	70%	\$ 7,500	1,2,3,4	\$ 433.47
Bronze	HMO	HMO HSA Bronze 5400	96667ME0320169-00	No	\$ 5,400	70%	\$ 7,800	1,2,3,4	\$ 438.98
Bronze	HMO	Maine's Choice Plus HMO HSA Bronze 5400	96667ME0320170-00	No	\$ 5,400	70%	\$ 7,800	1,2,3,4	\$ 411.03
Silver	HMO	HMO Silver 6500	96667ME0320171-00	No	\$ 6,500	70%	\$ 9,100	1,2,3,4	\$ 462.55
Silver	HMO	Maine's Choice Plus HMO Silver 6500	96667ME0320172-00	No	\$ 6,500	70%	\$ 9,100	1,2,3,4	\$ 412.34
Silver	HMO	Virtual Choice HMO Silver 6500	96667ME0320173-00	No	\$ 6,500	85%	\$ 9,100	1,2,3,4	\$ 447.74
Gold	HMO	Clear Choice HMO Gold 1500	96667ME0330142-00	No	\$ 1,500	70%	\$ 5,000	1,2,3,4	\$ 609.45
Gold	HMO	Clear Choice HMO Gold 2500	96667ME0330143-00	No	\$ 2,500	70%	\$ 5,000	1,2,3,4	\$ 577.88
Silver	HMO	Clear Choice HMO Silver 3500	96667ME0330144-00	No	\$ 3,500	60%	\$ 9,100	1,2,3,4	\$ 543.82

Silver	HMO	Clear Choice HMO Silver 4200	96667ME0330145-00	No	\$ 4,200	60%	\$ 9,100	1,2,3,4	\$ 477.28
Silver	HMO	Clear Choice HMO Silver 5500	96667ME0330146-00	No	\$ 5,500	70%	\$ 8,500	1,2,3,4	\$ 527.24
Bronze	HMO	Clear Choice HMO Bronze 7500	96667ME0330147-00	No	\$ 7,500	50%	\$ 9,450	1,2,3,4	\$ 435.33
Bronze	HMO	Clear Choice HMO Bronze 9450	96667ME0330148-00	No	\$ 9,450	100%	\$ 9,450	1,2,3,4	\$ 420.11
Gold	HMO	Clear Choice Maine's Choice Plus HMO Gold 1500	96667ME0330149-00	No	\$ 1,500	70%	\$ 5,000	1,2,3,4	\$ 546.56
Gold	HMO	Clear Choice Maine's Choice Plus HMO Gold 2500	96667ME0330150-00	No	\$ 2,500	70%	\$ 5,000	1,2,3,4	\$ 521.62
Silver	HMO	Clear Choice Maine's Choice Plus HMO Silver 3000	96667ME0330151-00	No	\$ 3,000	60%	\$ 9,100	1,2,3,4	\$ 486.73
Silver	HMO	Clear Choice Maine's Choice Plus HMO Silver 3500	96667ME0330152-00	No	\$ 3,500	60%	\$ 9,100	1,2,3,4	\$ 482.35
Silver	HMO	Clear Choice Maine's Choice Plus HMO Silver 4200	96667ME0330153-00	No	\$ 4,200	60%	\$ 9,100	1,2,3,4	\$ 473.89
Silver	HMO	Clear Choice Maine's Choice Plus HMO Silver 5500	96667ME0330154-00	No	\$ 5,500	70%	\$ 8,500	1,2,3,4	\$ 465.44
Bronze	HMO	Clear Choice Maine's Choice Plus HMO Bronze 7500	96667ME0330155-00	No	\$ 7,500	50%	\$ 9,450	1,2,3,4	\$ 412.98
Silver	HMO	Clear Choice HMO HSA Silver 4000	96667ME0330156-00	No	\$ 4,000	80%	\$ 7,000	1,2,3,4	\$ 475.24
Silver	HMO	Clear Choice HMO HSA Silver 4500	96667ME0330157-00	No	\$ 4,500	80%	\$ 7,000	1,2,3,4	\$ 460.15
Bronze	HMO	Clear Choice HMO HSA Bronze 5900	96667ME0330158-00	No	\$ 5,900	50%	\$ 7,500	1,2,3,4	\$ 428.70
Bronze	HMO	Clear Choice HMO HSA Bronze 7200	96667ME0330159-00	No	\$ 7,200	100%	\$ 7,200	1,2,3,4	\$ 421.22
Silver	HMO	Clear Choice Maine's Choice Plus HMO HSA Silver 4000	96667ME0330160-00	No	\$ 4,000	80%	\$ 7,000	1,2,3,4	\$ 436.49
Silver	HMO	Clear Choice Maine's Choice Plus HMO HSA Silver 4500	96667ME0330161-00	No	\$ 4,500	80%	\$ 7,000	1,2,3,4	\$ 423.45
Bronze	HMO	Clear Choice Maine's Choice Plus HMO HSA Bronze 5900	96667ME0330162-00	No	\$ 5,900	50%	\$ 7,500	1,2,3,4	\$ 403.43
Bronze	HMO	Clear Choice Maine's Choice Plus HMO HSA Bronze 6300	96667ME0330163-00	No	\$ 6,300	50%	\$ 7,500	1,2,3,4	\$ 398.65
Silver	HMO	HMO HSA Silver 3300	96667ME0330164-00	No	\$ 3,300	70%	\$ 7,500	1,2,3,4	\$ 477.61
Silver	HMO	Maine's Choice Plus HMO HSA Silver 3300	96667ME0330165-00	No	\$ 3,300	70%	\$ 7,500	1,2,3,4	\$ 432.20
Bronze	HMO	HMO HSA Bronze 5400	96667ME0330166-00	No	\$ 5,400	70%	\$ 7,800	1,2,3,4	\$ 437.76
Bronze	HMO	Maine's Choice Plus HMO HSA Bronze 5400	96667ME0330167-00	No	\$ 5,400	70%	\$ 7,800	1,2,3,4	\$ 409.78
Silver	HMO	HMO Silver 6500	96667ME0330168-00	No	\$ 6,500	70%	\$ 9,100	1,2,3,4	\$ 461.35
Silver	HMO	Maine's Choice Plus HMO Silver 6500	96667ME0330169-00	No	\$ 6,500	70%	\$ 9,100	1,2,3,4	\$ 411.15
Silver	HMO	Virtual Choice HMO Silver 6500	96667ME0330170-00	No	\$ 6,500	85%	\$ 9,100	1,2,3,4	\$ 446.47
Silver	POS	Clear Choice POS Silver 3000	96667ME0340040-00	No	\$ 3,000	60%	\$ 9,100	1,2,3,4	\$ 495.07
Silver	POS	Clear Choice POS Silver 5500	96667ME0340041-00	No	\$ 5,500	70%	\$ 8,500	1,2,3,4	\$ 473.49
Silver	POS	Clear Choice POS HSA Silver 4500	96667ME0340042-00	No	\$ 4,500	80%	\$ 7,000	1,2,3,4	\$ 464.48
Bronze	POS	Clear Choice POS HSA Bronze 6300	96667ME0340043-00	No	\$ 6,300	50%	\$ 7,500	1,2,3,4	\$ 431.44
Bronze	POS	Clear Choice POS HSA Bronze 7200	96667ME0340044-00	No	\$ 7,200	100%	\$ 7,200	1,2,3,4	\$ 425.73
Silver	POS	Clear Choice POS Silver 3000	96667ME0350039-00	No	\$ 3,000	60%	\$ 9,100	1,2,3,4	\$ 493.79
Silver	POS	Clear Choice POS Silver 5500	96667ME0350040-00	No	\$ 5,500	70%	\$ 8,500	1,2,3,4	\$ 472.25
Silver	POS	Clear Choice POS HSA Silver 4500	96667ME0350041-00	No	\$ 4,500	80%	\$ 7,000	1,2,3,4	\$ 463.23
Bronze	POS	Clear Choice POS HSA Bronze 6300	96667ME0350042-00	No	\$ 6,300	50%	\$ 7,500	1,2,3,4	\$ 430.22
Bronze	POS	Clear Choice POS HSA Bronze 7200	96667ME0350043-00	No	\$ 7,200	100%	\$ 7,200	1,2,3,4	\$ 424.44
Gold	PPO	Clear Choice PPO Gold 1500	11593ME0140074-00	No	\$ 1,500	70%	\$ 5,000	1,2,3,4	\$ 642.91

Gold	PPO	Clear Choice PPO Gold 2500	11593ME0140075-00	No	\$ 2,500	70%	\$ 5,000	1,2,3,4	\$ 608.65
Silver	PPO	Clear Choice PPO Silver 3500	11593ME0140076-00	No	\$ 3,500	60%	\$ 9,100	1,2,3,4	\$ 511.08
Silver	PPO	Clear Choice PPO Silver 4200	11593ME0140077-00	No	\$ 4,200	60%	\$ 9,100	1,2,3,4	\$ 502.04
Silver	PPO	Clear Choice PPO Silver 5500	11593ME0140078-00	No	\$ 5,500	70%	\$ 8,500	1,2,3,4	\$ 494.97
Bronze	PPO	Clear Choice PPO Bronze 7500	11593ME0140079-00	No	\$ 7,500	50%	\$ 9,450	1,2,3,4	\$ 458.10
Silver	PPO	Clear Choice PPO HSA Silver 4000	11593ME0140080-00	No	\$ 4,000	80%	\$ 7,000	1,2,3,4	\$ 496.23
Silver	PPO	Clear Choice PPO HSA Silver 4500	11593ME0140081-00	No	\$ 4,500	80%	\$ 7,000	1,2,3,4	\$ 480.52
Bronze	PPO	Clear Choice PPO HSA Bronze 5900	11593ME0140082-00	No	\$ 5,900	50%	\$ 7,500	1,2,3,4	\$ 449.73
Bronze	PPO	Clear Choice PPO HSA Bronze 7200	11593ME0140083-00	No	\$ 7,200	100%	\$ 7,200	1,2,3,4	\$ 440.26
Silver	PPO	PPO HSA Silver 3300	11593ME0140084-00	No	\$ 3,300	70%	\$ 7,500	1,2,3,4	\$ 498.97
Silver	PPO	PPO Silver 6500	11593ME0140085-00	No	\$ 6,500	70%	\$ 9,100	1,2,3,4	\$ 484.95
Gold	PPO	Clear Choice PPO Gold 1500	11593ME0150071-00	No	\$ 1,500	70%	\$ 5,000	1,2,3,4	\$ 641.61
Gold	PPO	Clear Choice PPO Gold 2500	11593ME0150072-00	No	\$ 2,500	70%	\$ 5,000	1,2,3,4	\$ 607.39
Silver	PPO	Clear Choice PPO Silver 3500	11593ME0150073-00	No	\$ 3,500	60%	\$ 9,100	1,2,3,4	\$ 509.83
Silver	PPO	Clear Choice PPO Silver 4200	11593ME0150074-00	No	\$ 4,200	60%	\$ 9,100	1,2,3,4	\$ 500.73
Silver	PPO	Clear Choice PPO Silver 5500	11593ME0150075-00	No	\$ 5,500	70%	\$ 8,500	1,2,3,4	\$ 493.72
Bronze	PPO	Clear Choice PPO Bronze 7500	11593ME0150076-00	No	\$ 7,500	50%	\$ 9,450	1,2,3,4	\$ 456.82
Silver	PPO	Clear Choice PPO HSA Silver 4000	11593ME0150077-00	No	\$ 4,000	80%	\$ 7,000	1,2,3,4	\$ 494.97
Silver	PPO	Clear Choice PPO HSA Silver 4500	11593ME0150078-00	No	\$ 4,500	80%	\$ 7,000	1,2,3,4	\$ 479.26
Bronze	PPO	Clear Choice PPO HSA Bronze 5900	11593ME0150079-00	No	\$ 5,900	50%	\$ 7,500	1,2,3,4	\$ 448.50
Bronze	PPO	Clear Choice PPO HSA Bronze 7200	11593ME0150080-00	No	\$ 7,200	100%	\$ 7,200	1,2,3,4	\$ 439.01
Silver	PPO	PPO HSA Silver 3300	11593ME0150081-00	No	\$ 3,300	70%	\$ 7,500	1,2,3,4	\$ 497.66
Silver	PPO	PPO Silver 6500	11593ME0150082-00	No	\$ 6,500	70%	\$ 9,100	1,2,3,4	\$ 483.69

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		
Qtr.	Harvard	HPHC
Q1	-	-
Q2	-	-
Q3	1.000	1.000
Q4	1.021	1.021

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