



REGULAR

Premium Rate Tables

Effective Date 01/01/2010

Texas Health Insurance Pool Premium Rate Table Instructions

Your monthly premium rate is determined by your deductible plan, age, gender, tobacco user status, and zip code.

Medicare beneficiaries: Please refer to separate Medicare – Eligible rate tables.

1. Select the deductible plan you want: Plan I (\$1,000 deductible), Plan II (\$2,500 deductible), Plan III (\$5,000 deductible), Plan IV (\$7,500 deductible) or Plan V (HSAQ) (\$3,000 deductible).

Carefully review the Outline of Coverage before selecting your deductible plan. The deductible amount selected may not be changed to a lower amount after the policy is issued.

2. The rate tables are separated into tobacco user and non-tobacco user categories. You may choose the non-tobacco user category only if you have not used any tobacco products in the last 12 months.
3. Look at the table below for your zip code. The rate area is determined by the first three numbers of your zip code.
4. Find your rate area within the appropriate tobacco user status table. Next, find the age bracket that contains your age as of your anticipated coverage date. (For example, age 42 would be found in the “40-44” age bracket.)
5. Locate your monthly premium rate for the deductible plan you have selected. For example, a 42 year-old male non-tobacco user whose zip code begins with 754 would be located in Area 3. His monthly premium would be \$642 for Plan I, \$464 for Plan II, \$355 for Plan III, \$312 for Plan IV, or \$464 for Plan V (HSAQ).

ZIP Code Areas												
Area 1		Area 2					Area 3		Area 4	Area 5	Area 6	
765	781	755	769	784	790	795	754	761	750	773	752	
766	788	759	778	785	791	796	756	762	751	774	753	
767	798	763	779	786	792	797	757		776	775	770	
780	799	764	782	787	793		758		777		772	
		768	783	789	794		760					

Administered by:



**BlueCross BlueShield
of Texas**

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

TEXAS HEALTH INSURANCE POOL
REGULAR
Monthly Premium Rate Table
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NON-TOBACCO USER

	Plan I \$1,000 Deductible		Plan II \$2,500 Deductible		Plan III \$5,000 Deductible		Plan IV \$7,500 Deductible		Plan V (HSAQ) \$3,000 Deductible	
Area 1										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$325	\$325	\$239	\$239	\$183	\$183	\$160	\$160	\$239	\$239
19-24	\$353	\$471	\$257	\$341	\$194	\$260	\$172	\$231	\$257	\$341
25-29	\$365	\$510	\$260	\$373	\$202	\$280	\$178	\$246	\$260	\$373
30-34	\$415	\$563	\$301	\$407	\$230	\$310	\$203	\$273	\$301	\$407
35-39	\$472	\$609	\$340	\$442	\$260	\$339	\$231	\$298	\$340	\$442
40-44	\$546	\$668	\$394	\$484	\$300	\$369	\$263	\$325	\$394	\$484
45-49	\$632	\$723	\$460	\$520	\$351	\$396	\$308	\$347	\$460	\$520
50-54	\$748	\$791	\$539	\$574	\$418	\$441	\$367	\$389	\$539	\$574
55-59	\$946	\$865	\$687	\$629	\$524	\$481	\$461	\$422	\$687	\$629
60-64	\$1,083	\$1,024	\$785	\$744	\$600	\$566	\$529	\$496	\$785	\$744
Area 2										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$366	\$366	\$265	\$265	\$203	\$203	\$179	\$179	\$265	\$265
19-24	\$395	\$530	\$291	\$389	\$217	\$294	\$191	\$257	\$291	\$389
25-29	\$410	\$571	\$297	\$416	\$228	\$319	\$201	\$280	\$297	\$416
30-34	\$469	\$633	\$341	\$454	\$259	\$352	\$230	\$310	\$341	\$454
35-39	\$530	\$688	\$380	\$499	\$294	\$383	\$257	\$337	\$380	\$499
40-44	\$614	\$749	\$444	\$545	\$341	\$418	\$300	\$367	\$444	\$545
45-49	\$710	\$813	\$516	\$585	\$394	\$448	\$346	\$394	\$516	\$585
50-54	\$843	\$892	\$612	\$648	\$466	\$494	\$408	\$434	\$612	\$648
55-59	\$1,065	\$972	\$771	\$705	\$590	\$541	\$520	\$476	\$771	\$705
60-64	\$1,224	\$1,155	\$888	\$837	\$676	\$640	\$595	\$564	\$888	\$837
Area 3										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$383	\$383	\$277	\$277	\$210	\$210	\$185	\$185	\$277	\$277
19-24	\$413	\$550	\$305	\$405	\$228	\$303	\$201	\$268	\$305	\$405
25-29	\$431	\$598	\$309	\$436	\$240	\$333	\$211	\$293	\$309	\$436
30-34	\$488	\$660	\$354	\$477	\$270	\$368	\$237	\$323	\$354	\$477
35-39	\$552	\$719	\$405	\$519	\$304	\$396	\$269	\$347	\$405	\$519
40-44	\$642	\$786	\$464	\$570	\$355	\$435	\$312	\$384	\$464	\$570
45-49	\$743	\$849	\$542	\$612	\$411	\$467	\$362	\$409	\$542	\$612
50-54	\$883	\$936	\$637	\$675	\$488	\$517	\$430	\$455	\$637	\$675
55-59	\$1,119	\$1,021	\$807	\$739	\$617	\$563	\$543	\$495	\$807	\$739
60-64	\$1,276	\$1,209	\$928	\$876	\$709	\$671	\$622	\$589	\$928	\$876

TEXAS HEALTH INSURANCE POOL
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NON-TOBACCO USER

	Plan I \$1,000 Deductible		Plan II \$2,500 Deductible		Plan III \$5,000 Deductible		Plan IV \$7,500 Deductible		Plan V (HSAQ) \$3,000 Deductible	
Area 4										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$408	\$408	\$294	\$294	\$226	\$226	\$199	\$199	\$294	\$294
19-24	\$444	\$588	\$323	\$430	\$245	\$325	\$215	\$285	\$323	\$430
25-29	\$459	\$642	\$331	\$464	\$253	\$355	\$222	\$312	\$331	\$464
30-34	\$521	\$704	\$377	\$510	\$286	\$390	\$251	\$343	\$377	\$510
35-39	\$587	\$758	\$429	\$556	\$321	\$424	\$283	\$372	\$429	\$556
40-44	\$684	\$838	\$497	\$604	\$375	\$463	\$331	\$406	\$497	\$604
45-49	\$791	\$903	\$574	\$653	\$439	\$500	\$387	\$440	\$574	\$653
50-54	\$938	\$993	\$682	\$720	\$521	\$547	\$458	\$481	\$682	\$720
55-59	\$1,187	\$1,085	\$858	\$785	\$658	\$602	\$579	\$530	\$858	\$785
60-64	\$1,358	\$1,286	\$984	\$930	\$751	\$712	\$662	\$626	\$984	\$930
Area 5										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$428	\$428	\$309	\$309	\$239	\$239	\$210	\$210	\$309	\$309
19-24	\$462	\$614	\$340	\$449	\$254	\$340	\$223	\$299	\$340	\$449
25-29	\$485	\$674	\$350	\$488	\$266	\$373	\$234	\$329	\$350	\$488
30-34	\$548	\$739	\$396	\$533	\$303	\$409	\$268	\$360	\$396	\$533
35-39	\$620	\$800	\$449	\$583	\$341	\$443	\$300	\$390	\$449	\$583
40-44	\$716	\$878	\$520	\$635	\$395	\$487	\$346	\$429	\$520	\$635
45-49	\$834	\$945	\$604	\$686	\$461	\$524	\$405	\$461	\$604	\$686
50-54	\$983	\$1,040	\$711	\$755	\$545	\$575	\$480	\$506	\$711	\$755
55-59	\$1,246	\$1,143	\$903	\$824	\$690	\$633	\$608	\$556	\$903	\$824
60-64	\$1,426	\$1,353	\$1,035	\$979	\$787	\$748	\$692	\$660	\$1,035	\$979
Area 6										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$461	\$461	\$333	\$333	\$254	\$254	\$223	\$223	\$333	\$333
19-24	\$501	\$663	\$365	\$487	\$276	\$369	\$243	\$325	\$365	\$487
25-29	\$520	\$725	\$376	\$523	\$286	\$397	\$251	\$348	\$376	\$523
30-34	\$588	\$798	\$429	\$574	\$328	\$442	\$288	\$389	\$429	\$574
35-39	\$668	\$861	\$487	\$623	\$369	\$476	\$325	\$420	\$487	\$623
40-44	\$773	\$942	\$559	\$687	\$428	\$524	\$376	\$461	\$559	\$687
45-49	\$893	\$1,022	\$653	\$739	\$494	\$564	\$434	\$496	\$653	\$739
50-54	\$1,061	\$1,124	\$769	\$815	\$590	\$624	\$520	\$548	\$769	\$815
55-59	\$1,347	\$1,228	\$974	\$888	\$745	\$681	\$658	\$599	\$974	\$888
60-64	\$1,539	\$1,455	\$1,118	\$1,055	\$855	\$806	\$752	\$709	\$1,118	\$1,055

**TEXAS HEALTH INSURANCE POOL
REGULAR
Monthly Premium Rate Table**



Effective Date 01/01/2010

TOBACCO USER

Area 1	Plan I \$1,000 Deductible		Plan II \$2,500 Deductible		Plan III \$5,000 Deductible		Plan IV \$7,500 Deductible		Plan V (HSAQ) \$3,000 Deductible		
	Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$419	\$419	\$299	\$299	\$238	\$238	\$208	\$208	\$299	\$299	
19-24	\$461	\$614	\$331	\$447	\$254	\$340	\$223	\$299	\$331	\$447	
25-29	\$473	\$668	\$349	\$478	\$262	\$369	\$231	\$325	\$349	\$478	
30-34	\$542	\$729	\$393	\$528	\$300	\$405	\$263	\$357	\$393	\$528	
35-39	\$614	\$792	\$447	\$571	\$340	\$441	\$299	\$389	\$447	\$571	
40-44	\$712	\$869	\$515	\$631	\$394	\$482	\$346	\$423	\$515	\$631	
45-49	\$824	\$939	\$598	\$681	\$454	\$521	\$399	\$458	\$598	\$681	
50-54	\$972	\$1,031	\$706	\$742	\$541	\$566	\$476	\$496	\$706	\$742	
55-59	\$1,230	\$1,124	\$890	\$813	\$681	\$624	\$599	\$548	\$890	\$813	
60-64	\$1,411	\$1,335	\$1,021	\$965	\$782	\$738	\$689	\$648	\$1,021	\$965	
Area 2											
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
0-18	\$475	\$475	\$336	\$336	\$265	\$265	\$233	\$233	\$336	\$336	
19-24	\$520	\$692	\$376	\$502	\$286	\$386	\$251	\$339	\$376	\$502	
25-29	\$533	\$750	\$390	\$542	\$296	\$420	\$260	\$370	\$390	\$542	
30-34	\$609	\$818	\$442	\$597	\$339	\$454	\$298	\$399	\$442	\$597	
35-39	\$696	\$895	\$500	\$647	\$387	\$498	\$340	\$438	\$500	\$647	
40-44	\$804	\$976	\$581	\$709	\$443	\$541	\$390	\$476	\$581	\$709	
45-49	\$929	\$1,055	\$671	\$766	\$513	\$584	\$450	\$515	\$671	\$766	
50-54	\$1,095	\$1,155	\$794	\$837	\$610	\$639	\$536	\$562	\$794	\$837	
55-59	\$1,386	\$1,266	\$1,002	\$917	\$769	\$702	\$676	\$618	\$1,002	\$917	
60-64	\$1,589	\$1,504	\$1,149	\$1,093	\$880	\$832	\$773	\$732	\$1,149	\$1,093	
Area 3											
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
0-18	\$496	\$496	\$354	\$354	\$275	\$275	\$242	\$242	\$354	\$354	
19-24	\$542	\$726	\$391	\$527	\$300	\$402	\$263	\$355	\$391	\$527	
25-29	\$556	\$784	\$407	\$564	\$310	\$434	\$273	\$383	\$407	\$564	
30-34	\$638	\$856	\$463	\$621	\$353	\$471	\$311	\$415	\$463	\$621	
35-39	\$727	\$937	\$522	\$674	\$402	\$517	\$355	\$455	\$522	\$674	
40-44	\$838	\$1,021	\$606	\$741	\$464	\$564	\$407	\$496	\$606	\$741	
45-49	\$969	\$1,108	\$703	\$800	\$537	\$613	\$473	\$539	\$703	\$800	
50-54	\$1,146	\$1,209	\$836	\$873	\$635	\$671	\$559	\$589	\$836	\$873	
55-59	\$1,448	\$1,324	\$1,049	\$960	\$802	\$736	\$707	\$647	\$1,049	\$960	
60-64	\$1,661	\$1,568	\$1,203	\$1,138	\$919	\$872	\$809	\$767	\$1,203	\$1,138	

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TOBACCO USER

	Plan I \$1,000 Deductible		Plan II \$2,500 Deductible		Plan III \$5,000 Deductible		Plan IV \$7,500 Deductible		Plan V (HSAQ) \$3,000 Deductible	
Area 4										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$526	\$526	\$377	\$377	\$291	\$291	\$256	\$256	\$377	\$377
19-24	\$571	\$771	\$415	\$561	\$318	\$428	\$280	\$376	\$415	\$561
25-29	\$593	\$837	\$431	\$602	\$328	\$464	\$288	\$407	\$431	\$602
30-34	\$677	\$913	\$490	\$657	\$374	\$504	\$330	\$445	\$490	\$657
35-39	\$768	\$997	\$557	\$719	\$428	\$555	\$376	\$489	\$557	\$719
40-44	\$893	\$1,086	\$648	\$787	\$494	\$602	\$434	\$530	\$648	\$787
45-49	\$1,033	\$1,174	\$745	\$846	\$572	\$649	\$503	\$573	\$745	\$846
50-54	\$1,222	\$1,286	\$882	\$929	\$676	\$713	\$595	\$628	\$882	\$929
55-59	\$1,542	\$1,412	\$1,120	\$1,020	\$855	\$782	\$752	\$689	\$1,120	\$1,020
60-64	\$1,766	\$1,670	\$1,282	\$1,212	\$979	\$924	\$861	\$813	\$1,282	\$1,212
Area 5										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$555	\$555	\$396	\$396	\$308	\$308	\$272	\$272	\$396	\$396
19-24	\$603	\$813	\$439	\$588	\$337	\$448	\$297	\$394	\$439	\$588
25-29	\$624	\$879	\$452	\$634	\$344	\$486	\$303	\$428	\$452	\$634
30-34	\$715	\$959	\$514	\$692	\$395	\$530	\$346	\$466	\$514	\$692
35-39	\$810	\$1,048	\$584	\$755	\$445	\$580	\$392	\$510	\$584	\$755
40-44	\$938	\$1,140	\$675	\$828	\$520	\$630	\$457	\$555	\$675	\$828
45-49	\$1,083	\$1,235	\$787	\$892	\$600	\$684	\$529	\$602	\$787	\$892
50-54	\$1,281	\$1,351	\$930	\$979	\$712	\$747	\$626	\$659	\$930	\$979
55-59	\$1,620	\$1,482	\$1,173	\$1,070	\$897	\$819	\$790	\$721	\$1,173	\$1,070
60-64	\$1,856	\$1,754	\$1,342	\$1,270	\$1,027	\$970	\$905	\$854	\$1,342	\$1,270
Area 6										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$596	\$596	\$429	\$429	\$330	\$330	\$290	\$290	\$429	\$429
19-24	\$648	\$870	\$473	\$634	\$360	\$484	\$317	\$426	\$473	\$634
25-29	\$672	\$940	\$490	\$684	\$372	\$523	\$328	\$459	\$490	\$684
30-34	\$767	\$1,033	\$556	\$745	\$426	\$572	\$374	\$503	\$556	\$745
35-39	\$872	\$1,128	\$632	\$813	\$484	\$624	\$426	\$548	\$632	\$813
40-44	\$1,008	\$1,230	\$732	\$890	\$558	\$683	\$491	\$601	\$732	\$890
45-49	\$1,163	\$1,331	\$844	\$961	\$645	\$737	\$568	\$647	\$844	\$961
50-54	\$1,383	\$1,455	\$1,001	\$1,049	\$766	\$805	\$673	\$708	\$1,001	\$1,049
55-59	\$1,746	\$1,593	\$1,264	\$1,155	\$966	\$884	\$850	\$778	\$1,264	\$1,155
60-64	\$2,000	\$1,892	\$1,452	\$1,373	\$1,104	\$1,048	\$971	\$922	\$1,452	\$1,373