



# REGULAR

## Premium Rate Tables

Effective Date 08/01/2009

### 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 HSA-Qualified Plan V (\$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 \$600 for Plan I, \$447 for Plan II, \$348 for Plan III, \$306 for Plan IV or \$447 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**  
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**Non-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	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$304	\$304	\$230	\$230	\$179	\$179	\$157	\$157	\$230	\$230
19-24	\$330	\$440	\$248	\$329	\$190	\$255	\$168	\$226	\$248	\$329
25-29	\$341	\$477	\$251	\$359	\$198	\$274	\$174	\$241	\$251	\$359
30-34	\$388	\$526	\$290	\$392	\$225	\$304	\$199	\$267	\$290	\$392
35-39	\$441	\$569	\$328	\$426	\$255	\$332	\$226	\$292	\$328	\$426
40-44	\$510	\$624	\$380	\$466	\$294	\$361	\$258	\$318	\$380	\$466
45-49	\$591	\$676	\$443	\$501	\$344	\$388	\$302	\$340	\$443	\$501
50-54	\$699	\$739	\$519	\$553	\$409	\$432	\$359	\$381	\$519	\$553
55-59	\$884	\$809	\$662	\$606	\$513	\$471	\$451	\$413	\$662	\$606
60-64	\$1,012	\$957	\$756	\$717	\$588	\$554	\$518	\$486	\$756	\$717
<b>Area 2</b>										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$342	\$342	\$255	\$255	\$199	\$199	\$175	\$175	\$255	\$255
19-24	\$369	\$495	\$280	\$375	\$213	\$288	\$187	\$252	\$280	\$375
25-29	\$383	\$534	\$286	\$401	\$223	\$312	\$197	\$274	\$286	\$401
30-34	\$438	\$592	\$329	\$437	\$254	\$345	\$225	\$304	\$329	\$437
35-39	\$495	\$643	\$366	\$481	\$288	\$375	\$252	\$330	\$366	\$481
40-44	\$574	\$700	\$428	\$525	\$334	\$409	\$294	\$359	\$428	\$525
45-49	\$664	\$760	\$497	\$564	\$386	\$439	\$339	\$386	\$497	\$564
50-54	\$788	\$834	\$590	\$624	\$456	\$484	\$400	\$425	\$590	\$624
55-59	\$996	\$909	\$743	\$679	\$578	\$530	\$509	\$466	\$743	\$679
60-64	\$1,144	\$1,080	\$856	\$807	\$662	\$627	\$583	\$552	\$856	\$807
<b>Area 3</b>										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$358	\$358	\$267	\$267	\$206	\$206	\$181	\$181	\$267	\$267
19-24	\$386	\$514	\$294	\$390	\$223	\$297	\$197	\$262	\$294	\$390
25-29	\$403	\$559	\$298	\$420	\$235	\$326	\$207	\$287	\$298	\$420
30-34	\$456	\$617	\$341	\$460	\$264	\$360	\$232	\$316	\$341	\$460
35-39	\$516	\$672	\$390	\$500	\$298	\$388	\$263	\$340	\$390	\$500
40-44	\$600	\$735	\$447	\$549	\$348	\$426	\$306	\$376	\$447	\$549
45-49	\$695	\$794	\$522	\$590	\$403	\$457	\$355	\$401	\$522	\$590
50-54	\$825	\$875	\$614	\$650	\$478	\$506	\$421	\$446	\$614	\$650
55-59	\$1,046	\$954	\$778	\$712	\$604	\$551	\$532	\$485	\$778	\$712
60-64	\$1,193	\$1,130	\$894	\$844	\$694	\$657	\$609	\$577	\$894	\$844

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	
<b>Area 4</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$381	\$381	\$283	\$283	\$221	\$221	\$195	\$195	\$283	\$283
19-24	\$415	\$550	\$311	\$414	\$240	\$318	\$211	\$279	\$311	\$414
25-29	\$429	\$600	\$319	\$447	\$248	\$348	\$217	\$306	\$319	\$447
30-34	\$487	\$658	\$363	\$491	\$280	\$382	\$246	\$336	\$363	\$491
35-39	\$549	\$709	\$413	\$536	\$314	\$415	\$277	\$364	\$413	\$536
40-44	\$639	\$783	\$479	\$582	\$367	\$453	\$324	\$398	\$479	\$582
45-49	\$739	\$844	\$553	\$629	\$430	\$490	\$379	\$431	\$553	\$629
50-54	\$877	\$928	\$657	\$694	\$510	\$536	\$449	\$471	\$657	\$694
55-59	\$1,110	\$1,014	\$827	\$756	\$644	\$590	\$567	\$519	\$827	\$756
60-64	\$1,269	\$1,202	\$948	\$896	\$736	\$697	\$648	\$613	\$948	\$896
<b>Area 5</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$400	\$400	\$298	\$298	\$234	\$234	\$206	\$206	\$298	\$298
19-24	\$432	\$574	\$328	\$433	\$249	\$333	\$218	\$293	\$328	\$433
25-29	\$453	\$630	\$337	\$470	\$261	\$365	\$229	\$322	\$337	\$470
30-34	\$512	\$691	\$382	\$514	\$297	\$401	\$262	\$353	\$382	\$514
35-39	\$580	\$748	\$433	\$562	\$334	\$434	\$294	\$382	\$433	\$562
40-44	\$669	\$821	\$501	\$612	\$387	\$477	\$339	\$420	\$501	\$612
45-49	\$780	\$883	\$582	\$661	\$452	\$513	\$397	\$451	\$582	\$661
50-54	\$919	\$972	\$685	\$728	\$534	\$563	\$470	\$496	\$685	\$728
55-59	\$1,165	\$1,068	\$870	\$794	\$676	\$620	\$595	\$545	\$870	\$794
60-64	\$1,333	\$1,265	\$997	\$943	\$771	\$733	\$678	\$646	\$997	\$943
<b>Area 6</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$431	\$431	\$321	\$321	\$249	\$249	\$218	\$218	\$321	\$321
19-24	\$468	\$620	\$352	\$469	\$270	\$361	\$238	\$318	\$352	\$469
25-29	\$486	\$678	\$362	\$504	\$280	\$389	\$246	\$341	\$362	\$504
30-34	\$550	\$746	\$413	\$553	\$321	\$433	\$282	\$381	\$413	\$553
35-39	\$624	\$805	\$469	\$600	\$361	\$466	\$318	\$411	\$469	\$600
40-44	\$723	\$881	\$539	\$662	\$419	\$513	\$368	\$451	\$539	\$662
45-49	\$835	\$955	\$629	\$712	\$484	\$552	\$425	\$486	\$629	\$712
50-54	\$992	\$1,051	\$741	\$785	\$578	\$611	\$509	\$537	\$741	\$785
55-59	\$1,259	\$1,148	\$939	\$856	\$730	\$667	\$644	\$587	\$939	\$856
60-64	\$1,439	\$1,360	\$1,077	\$1,017	\$837	\$789	\$736	\$694	\$1,077	\$1,017

**TEXAS HEALTH INSURANCE POOL  
REGULAR**

**Monthly Premium Rate Table**

Effective Date 08/01/2009



**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	\$392	\$392	\$288	\$288	\$233	\$233	\$204	\$204	\$288	\$288
19-24	\$431	\$574	\$319	\$431	\$249	\$333	\$218	\$293	\$319	\$431
25-29	\$442	\$624	\$336	\$461	\$257	\$361	\$226	\$318	\$336	\$461
30-34	\$507	\$681	\$379	\$509	\$294	\$397	\$258	\$350	\$379	\$509
35-39	\$574	\$740	\$431	\$550	\$333	\$432	\$293	\$381	\$431	\$550
40-44	\$666	\$812	\$496	\$608	\$386	\$472	\$339	\$414	\$496	\$608
45-49	\$770	\$878	\$576	\$656	\$445	\$510	\$391	\$449	\$576	\$656
50-54	\$909	\$964	\$680	\$715	\$530	\$554	\$466	\$486	\$680	\$715
55-59	\$1,150	\$1,051	\$858	\$783	\$667	\$611	\$587	\$537	\$858	\$783
60-64	\$1,319	\$1,248	\$984	\$930	\$766	\$723	\$675	\$635	\$984	\$930
Area 2										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$444	\$444	\$324	\$324	\$260	\$260	\$228	\$228	\$324	\$324
19-24	\$486	\$647	\$362	\$484	\$280	\$378	\$246	\$332	\$362	\$484
25-29	\$498	\$701	\$376	\$522	\$290	\$411	\$255	\$362	\$376	\$522
30-34	\$569	\$765	\$426	\$575	\$332	\$445	\$292	\$391	\$426	\$575
35-39	\$651	\$837	\$482	\$623	\$379	\$488	\$333	\$429	\$482	\$623
40-44	\$752	\$912	\$560	\$683	\$434	\$530	\$382	\$466	\$560	\$683
45-49	\$868	\$986	\$647	\$738	\$502	\$572	\$441	\$504	\$647	\$738
50-54	\$1,024	\$1,080	\$765	\$807	\$597	\$626	\$525	\$550	\$765	\$807
55-59	\$1,296	\$1,183	\$966	\$884	\$753	\$688	\$662	\$605	\$966	\$884
60-64	\$1,485	\$1,406	\$1,107	\$1,053	\$862	\$815	\$757	\$717	\$1,107	\$1,053
Area 3										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$464	\$464	\$341	\$341	\$269	\$269	\$237	\$237	\$341	\$341
19-24	\$507	\$679	\$377	\$508	\$294	\$394	\$258	\$348	\$377	\$508
25-29	\$520	\$733	\$392	\$543	\$304	\$425	\$267	\$375	\$392	\$543
30-34	\$596	\$800	\$446	\$598	\$346	\$461	\$305	\$406	\$446	\$598
35-39	\$680	\$876	\$503	\$649	\$394	\$506	\$348	\$446	\$503	\$649
40-44	\$783	\$954	\$584	\$714	\$454	\$552	\$399	\$486	\$584	\$714
45-49	\$906	\$1,036	\$677	\$771	\$526	\$600	\$463	\$528	\$677	\$771
50-54	\$1,071	\$1,130	\$806	\$841	\$622	\$657	\$547	\$577	\$806	\$841
55-59	\$1,354	\$1,238	\$1,011	\$925	\$786	\$721	\$692	\$634	\$1,011	\$925
60-64	\$1,553	\$1,466	\$1,159	\$1,097	\$900	\$854	\$792	\$751	\$1,159	\$1,097

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	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	
<b>Area 4</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$492	\$492	\$363	\$363	\$285	\$285	\$251	\$251	\$363	\$363
19-24	\$534	\$721	\$400	\$541	\$311	\$419	\$274	\$368	\$400	\$541
25-29	\$554	\$782	\$415	\$580	\$321	\$454	\$282	\$399	\$415	\$580
30-34	\$633	\$853	\$472	\$633	\$366	\$494	\$323	\$436	\$472	\$633
35-39	\$718	\$932	\$537	\$693	\$419	\$544	\$368	\$479	\$537	\$693
40-44	\$835	\$1,015	\$624	\$758	\$484	\$590	\$425	\$519	\$624	\$758
45-49	\$966	\$1,097	\$718	\$815	\$560	\$636	\$493	\$561	\$718	\$815
50-54	\$1,142	\$1,202	\$850	\$895	\$662	\$698	\$583	\$615	\$850	\$895
55-59	\$1,441	\$1,320	\$1,079	\$983	\$837	\$766	\$736	\$675	\$1,079	\$983
60-64	\$1,651	\$1,561	\$1,235	\$1,168	\$959	\$905	\$843	\$796	\$1,235	\$1,168
<b>Area 5</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$519	\$519	\$382	\$382	\$302	\$302	\$266	\$266	\$382	\$382
19-24	\$564	\$760	\$423	\$567	\$330	\$439	\$291	\$386	\$423	\$567
25-29	\$583	\$822	\$436	\$611	\$337	\$476	\$297	\$419	\$436	\$611
30-34	\$668	\$896	\$495	\$667	\$387	\$519	\$339	\$456	\$495	\$667
35-39	\$757	\$980	\$563	\$728	\$436	\$568	\$384	\$499	\$563	\$728
40-44	\$877	\$1,066	\$650	\$798	\$509	\$617	\$448	\$544	\$650	\$798
45-49	\$1,012	\$1,154	\$758	\$860	\$588	\$670	\$518	\$590	\$758	\$860
50-54	\$1,197	\$1,263	\$896	\$943	\$697	\$732	\$613	\$645	\$896	\$943
55-59	\$1,514	\$1,385	\$1,130	\$1,031	\$879	\$802	\$774	\$706	\$1,130	\$1,031
60-64	\$1,735	\$1,640	\$1,293	\$1,224	\$1,006	\$950	\$886	\$836	\$1,293	\$1,224
<b>Area 6</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$557	\$557	\$413	\$413	\$323	\$323	\$284	\$284	\$413	\$413
19-24	\$606	\$813	\$456	\$611	\$353	\$474	\$310	\$417	\$456	\$611
25-29	\$628	\$879	\$472	\$659	\$364	\$512	\$321	\$450	\$472	\$659
30-34	\$717	\$966	\$536	\$718	\$417	\$560	\$366	\$493	\$536	\$718
35-39	\$815	\$1,054	\$609	\$783	\$474	\$611	\$417	\$537	\$609	\$783
40-44	\$942	\$1,150	\$705	\$858	\$547	\$669	\$481	\$589	\$705	\$858
45-49	\$1,087	\$1,244	\$813	\$926	\$632	\$722	\$556	\$634	\$813	\$926
50-54	\$1,293	\$1,360	\$965	\$1,011	\$750	\$788	\$659	\$693	\$965	\$1,011
55-59	\$1,632	\$1,489	\$1,218	\$1,113	\$946	\$866	\$832	\$762	\$1,218	\$1,113
60-64	\$1,870	\$1,769	\$1,399	\$1,323	\$1,081	\$1,026	\$951	\$903	\$1,399	\$1,323