



REGULAR
Premium Rate Tables
Effective Date 05/01/2011

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 the 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 50 year-old female non-tobacco user whose zip code begins with 754 would be located in Area 3. Her monthly premium would be \$1,049 for Plan I, \$751 for Plan II, \$598 for Plan III, \$460 for Plan IV or \$751 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

	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	\$364	\$364	\$266	\$266	\$211	\$211	\$162	\$162	\$266	\$266
19-24	\$396	\$528	\$286	\$379	\$224	\$300	\$174	\$233	\$286	\$379
25-29	\$409	\$572	\$289	\$415	\$233	\$324	\$180	\$249	\$289	\$415
30-34	\$465	\$630	\$335	\$452	\$266	\$358	\$205	\$276	\$335	\$452
35-39	\$529	\$682	\$378	\$492	\$300	\$392	\$233	\$301	\$378	\$492
40-44	\$612	\$748	\$438	\$539	\$347	\$427	\$266	\$328	\$438	\$539
45-49	\$709	\$810	\$511	\$579	\$406	\$458	\$311	\$351	\$511	\$579
50-54	\$839	\$886	\$600	\$639	\$483	\$510	\$371	\$393	\$600	\$639
55-59	\$1,060	\$969	\$764	\$700	\$605	\$556	\$466	\$426	\$764	\$700
60-64	\$1,213	\$1,147	\$873	\$827	\$693	\$654	\$535	\$501	\$873	\$827
Area 2										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$410	\$410	\$294	\$294	\$234	\$234	\$181	\$181	\$294	\$294
19-24	\$443	\$594	\$324	\$433	\$251	\$339	\$193	\$260	\$324	\$433
25-29	\$459	\$640	\$330	\$462	\$264	\$369	\$203	\$283	\$330	\$462
30-34	\$526	\$710	\$379	\$505	\$299	\$407	\$232	\$313	\$379	\$505
35-39	\$594	\$770	\$423	\$555	\$339	\$442	\$260	\$341	\$423	\$555
40-44	\$688	\$840	\$494	\$606	\$394	\$483	\$303	\$371	\$494	\$606
45-49	\$796	\$911	\$574	\$651	\$455	\$518	\$350	\$398	\$574	\$651
50-54	\$944	\$999	\$680	\$721	\$539	\$570	\$412	\$439	\$680	\$721
55-59	\$1,193	\$1,089	\$858	\$784	\$682	\$625	\$525	\$481	\$858	\$784
60-64	\$1,371	\$1,294	\$988	\$931	\$782	\$740	\$601	\$570	\$988	\$931
Area 3										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$429	\$429	\$308	\$308	\$243	\$243	\$187	\$187	\$308	\$308
19-24	\$463	\$616	\$339	\$450	\$264	\$350	\$203	\$271	\$339	\$450
25-29	\$483	\$670	\$343	\$485	\$277	\$384	\$213	\$296	\$343	\$485
30-34	\$547	\$739	\$394	\$531	\$312	\$425	\$239	\$326	\$394	\$531
35-39	\$618	\$806	\$450	\$578	\$351	\$458	\$272	\$351	\$450	\$578
40-44	\$720	\$880	\$516	\$634	\$410	\$502	\$315	\$388	\$516	\$634
45-49	\$832	\$951	\$603	\$680	\$475	\$540	\$366	\$413	\$603	\$680
50-54	\$990	\$1,049	\$709	\$751	\$564	\$598	\$434	\$460	\$709	\$751
55-59	\$1,254	\$1,144	\$897	\$822	\$713	\$650	\$549	\$500	\$897	\$822
60-64	\$1,429	\$1,354	\$1,032	\$975	\$819	\$775	\$628	\$595	\$1,032	\$975

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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	\$457	\$457	\$327	\$327	\$262	\$262	\$201	\$201	\$327	\$327
19-24	\$497	\$659	\$360	\$479	\$283	\$375	\$217	\$288	\$360	\$479
25-29	\$515	\$720	\$368	\$516	\$292	\$410	\$224	\$315	\$368	\$516
30-34	\$584	\$789	\$420	\$567	\$331	\$451	\$254	\$347	\$420	\$567
35-39	\$658	\$850	\$477	\$618	\$371	\$490	\$286	\$376	\$477	\$618
40-44	\$766	\$939	\$553	\$672	\$433	\$535	\$334	\$410	\$553	\$672
45-49	\$886	\$1,012	\$639	\$726	\$507	\$578	\$391	\$445	\$639	\$726
50-54	\$1,051	\$1,113	\$759	\$801	\$602	\$632	\$463	\$486	\$759	\$801
55-59	\$1,330	\$1,215	\$955	\$873	\$761	\$695	\$585	\$536	\$955	\$873
60-64	\$1,522	\$1,440	\$1,095	\$1,035	\$868	\$823	\$669	\$633	\$1,095	\$1,035
Area 5										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$479	\$479	\$343	\$343	\$276	\$276	\$212	\$212	\$343	\$343
19-24	\$518	\$688	\$378	\$499	\$293	\$393	\$225	\$302	\$378	\$499
25-29	\$543	\$755	\$389	\$543	\$308	\$431	\$236	\$332	\$389	\$543
30-34	\$614	\$828	\$440	\$593	\$350	\$473	\$271	\$364	\$440	\$593
35-39	\$694	\$896	\$499	\$649	\$394	\$512	\$303	\$394	\$499	\$649
40-44	\$802	\$984	\$579	\$706	\$456	\$563	\$350	\$433	\$579	\$706
45-49	\$934	\$1,059	\$672	\$763	\$533	\$605	\$409	\$466	\$672	\$763
50-54	\$1,101	\$1,165	\$791	\$839	\$629	\$664	\$485	\$511	\$791	\$839
55-59	\$1,396	\$1,280	\$1,004	\$917	\$797	\$731	\$614	\$562	\$1,004	\$917
60-64	\$1,598	\$1,516	\$1,151	\$1,089	\$910	\$865	\$699	\$667	\$1,151	\$1,089
Area 6										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$517	\$517	\$371	\$371	\$293	\$293	\$225	\$225	\$371	\$371
19-24	\$561	\$743	\$406	\$542	\$319	\$427	\$246	\$328	\$406	\$542
25-29	\$583	\$812	\$419	\$582	\$331	\$459	\$254	\$352	\$419	\$582
30-34	\$659	\$894	\$477	\$639	\$379	\$511	\$291	\$393	\$477	\$639
35-39	\$748	\$964	\$542	\$693	\$427	\$550	\$328	\$424	\$542	\$693
40-44	\$866	\$1,056	\$621	\$764	\$495	\$605	\$380	\$466	\$621	\$764
45-49	\$1,001	\$1,145	\$726	\$822	\$570	\$651	\$439	\$501	\$726	\$822
50-54	\$1,189	\$1,260	\$856	\$907	\$682	\$721	\$525	\$554	\$856	\$907
55-59	\$1,510	\$1,376	\$1,084	\$988	\$860	\$787	\$665	\$605	\$1,084	\$988
60-64	\$1,725	\$1,630	\$1,244	\$1,174	\$988	\$932	\$760	\$716	\$1,244	\$1,174

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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 1										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$469	\$469	\$333	\$333	\$275	\$275	\$210	\$210	\$333	\$333
19-24	\$517	\$688	\$368	\$497	\$293	\$393	\$225	\$302	\$368	\$497
25-29	\$530	\$748	\$388	\$532	\$303	\$427	\$233	\$328	\$388	\$532
30-34	\$607	\$817	\$437	\$588	\$347	\$467	\$266	\$361	\$437	\$588
35-39	\$688	\$887	\$497	\$636	\$393	\$510	\$302	\$393	\$497	\$636
40-44	\$798	\$974	\$573	\$702	\$455	\$557	\$350	\$427	\$573	\$702
45-49	\$923	\$1,052	\$665	\$758	\$524	\$602	\$403	\$463	\$665	\$758
50-54	\$1,089	\$1,155	\$785	\$825	\$625	\$654	\$481	\$501	\$785	\$825
55-59	\$1,378	\$1,260	\$990	\$905	\$787	\$721	\$605	\$554	\$990	\$905
60-64	\$1,581	\$1,495	\$1,136	\$1,074	\$903	\$853	\$696	\$655	\$1,136	\$1,074
Area 2										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$532	\$532	\$374	\$374	\$306	\$306	\$235	\$235	\$374	\$374
19-24	\$583	\$776	\$419	\$558	\$331	\$446	\$254	\$343	\$419	\$558
25-29	\$597	\$841	\$434	\$603	\$342	\$485	\$263	\$374	\$434	\$603
30-34	\$682	\$917	\$492	\$664	\$392	\$524	\$301	\$403	\$492	\$664
35-39	\$780	\$1,003	\$556	\$720	\$448	\$576	\$344	\$443	\$556	\$720
40-44	\$900	\$1,093	\$646	\$788	\$512	\$625	\$394	\$481	\$646	\$788
45-49	\$1,041	\$1,182	\$747	\$852	\$593	\$674	\$455	\$520	\$747	\$852
50-54	\$1,226	\$1,294	\$883	\$931	\$705	\$739	\$542	\$568	\$883	\$931
55-59	\$1,553	\$1,418	\$1,114	\$1,020	\$889	\$811	\$683	\$624	\$1,114	\$1,020
60-64	\$1,781	\$1,685	\$1,278	\$1,216	\$1,017	\$961	\$781	\$740	\$1,278	\$1,216
Area 3										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$555	\$555	\$394	\$394	\$317	\$317	\$245	\$245	\$394	\$394
19-24	\$607	\$813	\$435	\$586	\$347	\$464	\$266	\$359	\$435	\$586
25-29	\$623	\$878	\$452	\$628	\$358	\$501	\$276	\$387	\$452	\$628
30-34	\$715	\$959	\$515	\$691	\$408	\$544	\$314	\$419	\$515	\$691
35-39	\$814	\$1,050	\$581	\$750	\$464	\$598	\$359	\$460	\$581	\$750
40-44	\$939	\$1,144	\$674	\$824	\$536	\$651	\$411	\$501	\$674	\$824
45-49	\$1,085	\$1,242	\$782	\$890	\$621	\$708	\$478	\$545	\$782	\$890
50-54	\$1,284	\$1,354	\$930	\$971	\$733	\$775	\$565	\$595	\$930	\$971
55-59	\$1,622	\$1,483	\$1,167	\$1,068	\$927	\$851	\$714	\$654	\$1,167	\$1,068
60-64	\$1,861	\$1,757	\$1,339	\$1,266	\$1,062	\$1,007	\$817	\$775	\$1,339	\$1,266

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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	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Area 4										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$590	\$590	\$420	\$420	\$336	\$336	\$259	\$259	\$420	\$420
19-24	\$640	\$864	\$461	\$624	\$368	\$495	\$283	\$380	\$461	\$624
25-29	\$664	\$938	\$480	\$669	\$379	\$536	\$291	\$411	\$480	\$669
30-34	\$758	\$1,023	\$545	\$730	\$432	\$582	\$333	\$450	\$545	\$730
35-39	\$861	\$1,117	\$619	\$800	\$495	\$641	\$380	\$494	\$619	\$800
40-44	\$1,001	\$1,217	\$721	\$875	\$570	\$695	\$439	\$536	\$721	\$875
45-49	\$1,157	\$1,316	\$829	\$941	\$661	\$750	\$508	\$579	\$829	\$941
50-54	\$1,369	\$1,440	\$981	\$1,033	\$782	\$824	\$601	\$635	\$981	\$1,033
55-59	\$1,728	\$1,582	\$1,246	\$1,135	\$988	\$903	\$760	\$696	\$1,246	\$1,135
60-64	\$1,978	\$1,871	\$1,426	\$1,349	\$1,131	\$1,067	\$870	\$821	\$1,426	\$1,349
Area 5										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$622	\$622	\$440	\$440	\$356	\$356	\$275	\$275	\$440	\$440
19-24	\$676	\$911	\$488	\$654	\$390	\$518	\$300	\$398	\$488	\$654
25-29	\$699	\$985	\$503	\$705	\$397	\$562	\$306	\$432	\$503	\$705
30-34	\$801	\$1,074	\$571	\$770	\$456	\$612	\$350	\$471	\$571	\$770
35-39	\$908	\$1,175	\$650	\$839	\$514	\$670	\$396	\$515	\$650	\$839
40-44	\$1,051	\$1,277	\$751	\$921	\$601	\$728	\$462	\$561	\$751	\$921
45-49	\$1,213	\$1,384	\$875	\$992	\$693	\$790	\$535	\$608	\$875	\$992
50-54	\$1,435	\$1,514	\$1,035	\$1,089	\$823	\$864	\$633	\$666	\$1,035	\$1,089
55-59	\$1,815	\$1,661	\$1,305	\$1,190	\$1,037	\$947	\$798	\$729	\$1,305	\$1,190
60-64	\$2,079	\$1,965	\$1,492	\$1,413	\$1,187	\$1,121	\$914	\$863	\$1,492	\$1,413
Area 6										
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$668	\$668	\$477	\$477	\$381	\$381	\$293	\$293	\$477	\$477
19-24	\$726	\$975	\$527	\$705	\$416	\$559	\$320	\$430	\$527	\$705
25-29	\$753	\$1,053	\$545	\$761	\$430	\$604	\$331	\$464	\$545	\$761
30-34	\$860	\$1,157	\$618	\$829	\$493	\$661	\$378	\$508	\$618	\$829
35-39	\$977	\$1,264	\$703	\$905	\$559	\$721	\$430	\$554	\$703	\$905
40-44	\$1,129	\$1,378	\$814	\$990	\$645	\$789	\$496	\$607	\$814	\$990
45-49	\$1,303	\$1,491	\$939	\$1,069	\$745	\$852	\$574	\$654	\$939	\$1,069
50-54	\$1,549	\$1,630	\$1,113	\$1,167	\$886	\$930	\$680	\$715	\$1,113	\$1,167
55-59	\$1,956	\$1,785	\$1,406	\$1,285	\$1,116	\$1,021	\$859	\$786	\$1,406	\$1,285
60-64	\$2,240	\$2,120	\$1,616	\$1,527	\$1,275	\$1,211	\$981	\$932	\$1,616	\$1,527