



REGULAR

Premium Rate Tables

Effective Date 01/01/2008

Texas Health Insurance Risk 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) or Plan IV (\$7,500 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.) The effective date of your coverage will be the first day of the month following the date your complete application is approved, unless you request a later effective date.
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 \$575 for Plan I, \$398 for Plan II, \$311 for Plan III or \$274 for Plan IV.

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
Risk Pool
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TEXAS HEALTH INSURANCE RISK POOL
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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	
Area 1								
Age	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$292	\$292	\$205	\$205	\$160	\$160	\$141	\$141
19-24	\$316	\$422	\$221	\$294	\$170	\$229	\$150	\$202
25-29	\$327	\$457	\$224	\$320	\$177	\$245	\$156	\$216
30-34	\$372	\$504	\$259	\$349	\$202	\$272	\$178	\$239
35-39	\$423	\$546	\$293	\$380	\$229	\$297	\$202	\$261
40-44	\$489	\$598	\$339	\$415	\$263	\$323	\$231	\$284
45-49	\$567	\$648	\$395	\$447	\$308	\$347	\$271	\$305
50-54	\$670	\$709	\$463	\$493	\$366	\$387	\$322	\$341
55-59	\$848	\$776	\$590	\$540	\$459	\$421	\$404	\$370
60-64	\$970	\$918	\$674	\$639	\$527	\$496	\$464	\$436
Area 2								
Age	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$328	\$328	\$228	\$228	\$178	\$178	\$157	\$157
19-24	\$354	\$475	\$249	\$334	\$191	\$257	\$168	\$226
25-29	\$367	\$512	\$255	\$358	\$200	\$280	\$176	\$246
30-34	\$420	\$568	\$294	\$390	\$228	\$309	\$201	\$272
35-39	\$475	\$617	\$327	\$429	\$257	\$336	\$226	\$296
40-44	\$550	\$671	\$381	\$468	\$299	\$366	\$263	\$322
45-49	\$637	\$729	\$443	\$503	\$345	\$393	\$304	\$346
50-54	\$756	\$800	\$526	\$556	\$408	\$433	\$359	\$381
55-59	\$955	\$872	\$663	\$605	\$518	\$474	\$456	\$417
60-64	\$1,097	\$1,036	\$763	\$719	\$593	\$561	\$522	\$494
Area 3								
Age	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$343	\$343	\$238	\$238	\$184	\$184	\$162	\$162
19-24	\$370	\$493	\$262	\$347	\$200	\$266	\$176	\$234
25-29	\$386	\$536	\$265	\$375	\$210	\$292	\$185	\$257
30-34	\$437	\$592	\$304	\$410	\$236	\$322	\$208	\$283
35-39	\$495	\$644	\$347	\$446	\$267	\$347	\$235	\$305
40-44	\$575	\$705	\$398	\$489	\$311	\$382	\$274	\$336
45-49	\$666	\$761	\$465	\$526	\$361	\$409	\$318	\$360
50-54	\$791	\$839	\$548	\$580	\$428	\$453	\$377	\$399
55-59	\$1,003	\$915	\$694	\$634	\$541	\$494	\$476	\$435
60-64	\$1,144	\$1,084	\$797	\$752	\$621	\$588	\$546	\$517

(See additional areas on back)

TEXAS HEALTH INSURANCE RISK POOL

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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	
Area 4								
Age	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$365	\$365	\$252	\$252	\$198	\$198	\$174	\$174
19-24	\$398	\$527	\$278	\$369	\$215	\$284	\$189	\$250
25-29	\$411	\$575	\$284	\$398	\$222	\$311	\$195	\$274
30-34	\$467	\$631	\$324	\$438	\$251	\$342	\$221	\$301
35-39	\$526	\$680	\$368	\$478	\$282	\$371	\$248	\$326
40-44	\$613	\$751	\$427	\$519	\$329	\$406	\$290	\$357
45-49	\$709	\$809	\$493	\$561	\$385	\$439	\$339	\$386
50-54	\$841	\$890	\$585	\$618	\$457	\$480	\$402	\$422
55-59	\$1,064	\$972	\$737	\$674	\$577	\$528	\$508	\$465
60-64	\$1,217	\$1,153	\$845	\$799	\$659	\$624	\$580	\$549
Area 5								
Age	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$384	\$384	\$265	\$265	\$209	\$209	\$184	\$184
19-24	\$414	\$550	\$293	\$386	\$223	\$298	\$196	\$262
25-29	\$434	\$604	\$300	\$419	\$233	\$327	\$205	\$288
30-34	\$491	\$663	\$341	\$458	\$266	\$359	\$234	\$316
35-39	\$556	\$717	\$386	\$501	\$299	\$389	\$263	\$342
40-44	\$642	\$787	\$447	\$546	\$346	\$427	\$304	\$376
45-49	\$748	\$847	\$519	\$589	\$405	\$459	\$356	\$404
50-54	\$881	\$932	\$611	\$649	\$478	\$504	\$421	\$444
55-59	\$1,117	\$1,024	\$776	\$708	\$606	\$555	\$533	\$488
60-64	\$1,278	\$1,213	\$888	\$840	\$690	\$657	\$607	\$578
Area 6								
Age	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$413	\$413	\$286	\$286	\$223	\$223	\$196	\$196
19-24	\$449	\$595	\$313	\$418	\$242	\$323	\$213	\$284
25-29	\$466	\$650	\$323	\$449	\$251	\$348	\$221	\$306
30-34	\$527	\$715	\$368	\$493	\$287	\$388	\$253	\$341
35-39	\$598	\$772	\$418	\$535	\$323	\$418	\$284	\$368
40-44	\$693	\$845	\$481	\$590	\$375	\$459	\$330	\$404
45-49	\$801	\$916	\$561	\$634	\$433	\$495	\$381	\$436
50-54	\$951	\$1,008	\$661	\$700	\$518	\$547	\$456	\$481
55-59	\$1,207	\$1,101	\$837	\$763	\$654	\$597	\$576	\$525
60-64	\$1,380	\$1,304	\$960	\$906	\$749	\$707	\$659	\$622

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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	
Area 1								
Age	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$376	\$376	\$257	\$257	\$208	\$208	\$183	\$183
19-24	\$413	\$550	\$284	\$384	\$223	\$298	\$196	\$262
25-29	\$424	\$598	\$299	\$411	\$230	\$323	\$202	\$284
30-34	\$486	\$653	\$338	\$454	\$263	\$356	\$231	\$313
35-39	\$550	\$710	\$384	\$490	\$298	\$387	\$262	\$341
40-44	\$639	\$779	\$442	\$542	\$345	\$422	\$304	\$371
45-49	\$738	\$842	\$514	\$584	\$398	\$457	\$350	\$402
50-54	\$872	\$924	\$606	\$637	\$474	\$496	\$417	\$436
55-59	\$1,103	\$1,008	\$765	\$698	\$597	\$547	\$525	\$481
60-64	\$1,265	\$1,197	\$877	\$829	\$686	\$647	\$604	\$569
Area 2								
Age	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$426	\$426	\$289	\$289	\$232	\$232	\$204	\$204
19-24	\$466	\$620	\$323	\$431	\$251	\$338	\$221	\$297
25-29	\$478	\$672	\$335	\$465	\$259	\$368	\$228	\$324
30-34	\$546	\$734	\$380	\$513	\$297	\$398	\$261	\$350
35-39	\$624	\$803	\$430	\$555	\$339	\$437	\$298	\$385
40-44	\$721	\$875	\$499	\$609	\$389	\$474	\$342	\$417
45-49	\$832	\$946	\$577	\$658	\$449	\$512	\$395	\$451
50-54	\$982	\$1,036	\$682	\$719	\$534	\$560	\$470	\$493
55-59	\$1,243	\$1,134	\$861	\$788	\$674	\$616	\$593	\$542
60-64	\$1,424	\$1,348	\$987	\$938	\$771	\$730	\$678	\$642
Area 3								
Age	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$445	\$445	\$304	\$304	\$241	\$241	\$212	\$212
19-24	\$486	\$651	\$336	\$453	\$263	\$353	\$231	\$311
25-29	\$499	\$703	\$349	\$484	\$272	\$381	\$239	\$335
30-34	\$572	\$767	\$397	\$533	\$310	\$413	\$273	\$363
35-39	\$652	\$840	\$448	\$579	\$353	\$453	\$311	\$399
40-44	\$751	\$915	\$520	\$636	\$407	\$495	\$358	\$436
45-49	\$869	\$993	\$603	\$687	\$471	\$537	\$414	\$473
50-54	\$1,027	\$1,084	\$718	\$750	\$557	\$588	\$490	\$517
55-59	\$1,298	\$1,187	\$902	\$824	\$704	\$645	\$620	\$568
60-64	\$1,489	\$1,406	\$1,033	\$978	\$806	\$765	\$709	\$673

(See additional areas on back)

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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	
Area 4								
Age	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$472	\$472	\$324	\$324	\$256	\$256	\$225	\$225
19-24	\$512	\$691	\$357	\$482	\$279	\$375	\$246	\$330
25-29	\$531	\$750	\$370	\$517	\$287	\$407	\$253	\$358
30-34	\$607	\$818	\$421	\$565	\$328	\$443	\$289	\$390
35-39	\$689	\$894	\$479	\$617	\$375	\$487	\$330	\$429
40-44	\$801	\$973	\$556	\$676	\$433	\$528	\$381	\$465
45-49	\$926	\$1,052	\$640	\$727	\$501	\$570	\$441	\$502
50-54	\$1,095	\$1,153	\$758	\$798	\$593	\$625	\$522	\$550
55-59	\$1,382	\$1,266	\$962	\$876	\$749	\$686	\$659	\$604
60-64	\$1,583	\$1,497	\$1,101	\$1,041	\$858	\$810	\$755	\$713
Area 5								
Age	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$498	\$498	\$341	\$341	\$270	\$270	\$238	\$238
19-24	\$541	\$729	\$377	\$505	\$295	\$393	\$260	\$346
25-29	\$559	\$788	\$389	\$545	\$302	\$426	\$266	\$375
30-34	\$641	\$859	\$441	\$595	\$346	\$465	\$304	\$409
35-39	\$726	\$940	\$502	\$649	\$391	\$508	\$344	\$447
40-44	\$841	\$1,022	\$580	\$712	\$456	\$553	\$401	\$487
45-49	\$970	\$1,107	\$676	\$767	\$527	\$600	\$464	\$528
50-54	\$1,148	\$1,211	\$799	\$840	\$624	\$656	\$549	\$577
55-59	\$1,452	\$1,328	\$1,007	\$920	\$787	\$718	\$693	\$632
60-64	\$1,664	\$1,573	\$1,153	\$1,091	\$901	\$851	\$793	\$749
Area 6								
Age	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$534	\$534	\$368	\$368	\$289	\$289	\$254	\$254
19-24	\$581	\$780	\$407	\$545	\$316	\$424	\$278	\$373
25-29	\$602	\$843	\$421	\$587	\$326	\$458	\$287	\$403
30-34	\$688	\$926	\$478	\$640	\$373	\$501	\$328	\$441
35-39	\$782	\$1,011	\$543	\$698	\$424	\$547	\$373	\$481
40-44	\$903	\$1,103	\$629	\$765	\$490	\$599	\$431	\$527
45-49	\$1,042	\$1,193	\$725	\$825	\$566	\$646	\$498	\$568
50-54	\$1,240	\$1,304	\$860	\$902	\$671	\$706	\$590	\$621
55-59	\$1,565	\$1,428	\$1,086	\$992	\$847	\$775	\$745	\$682
60-64	\$1,793	\$1,696	\$1,247	\$1,179	\$968	\$919	\$852	\$809