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*The* **1999** Guide to  
Federal  
Employees  
Health Benefits Plans

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**for**  
**Federal Retirees**  
**and their**  
**Survivors**



United States  
Office of  
Personnel  
Management

Retirement and  
Insurance  
Service

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# Our Commitment to Our Customers

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The U.S. Office of Personnel Management (OPM) administers the Federal Employees Health Benefits (FEHB) Program, the largest employer-sponsored health insurance program in the world. We interpret the health insurance laws and write regulations for the FEHB Program. We give advice and help to agencies and retirement systems so they can process your enrollment changes and deduct your premium. We also contract with and monitor your plan — and almost 300 other health plans — that pay claims or provide care to covered members.

## This is our commitment to you:

- Your choice of health benefits plans will compare favorably for value and selection with the private sector.
- When you use the FEHB Guide and plan benefit brochures, you will find they are clear, factual and give you the information you need.
- When you change plans or options, your new plan will issue your identification card within 15 days after it gets your enrollment form from your agency or retirement system.
- Your fee-for-service plan should pay your claims within 20 work days; if more information is needed, it should pay within 60 days.
- If you ask us to review a claim dispute with your plan, our decision will be fair and easy to understand, and we'll send it to you within 60 days. If you need to do more before we can review a claim dispute, we will tell you within 14 work days what you still need to do.
- When you write to us about other matters, we will respond within 30 days after we get your letter. If we need time to give you a complete response, we will let you know.



**Better Information**  
**Better Choices**  
**Better Health**

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## Things to Remember

- A number of plans withdrew from the FEHB Program.  
    Make sure your plan will be offered in 1999
  - Be aware of 1999 benefit changes
  - Check the 1999 premium

*The information in the 1999 Guide to Federal Employees Health Benefits (FEHB) Plans gives you an overview of the FEHB Program and its participating plans. Before making any final decisions about health plans, be sure to check the plans' brochure.*

# FEHB and You

The Federal Employees Health Benefits (FEHB) Program can help you meet your health care needs. Federal employees, retirees and their survivors enjoy the widest selection of health plans in the country. You can choose from among Managed Fee-for-Service (FFS) plans, regardless of where you live, or Plans offering a Point of Service (POS) Product and Health Maintenance Organizations (HMO) if you live (or sometimes if you work) within the area serviced by the plan. (See page 6 for definitions.)

Some FFS plans are open to all enrollees, but others require that you join the organization that sponsors the plan. Some plans limit enrollment to certain employee groups. Membership requirements and/or limitations also apply to any POS product the FFS plan may be offering.

Managed care is an important part of the FEHB Program. You will find managed care features in all the plans described in this Guide. Common features of managed care are pre-approval of hospital stays, the use of primary care providers as “gatekeepers” to coordinate your medical care, and networks of physicians and other providers.

You are fortunate to be able to choose from among many different health plans competing for your business. Use this Guide to compare the costs, benefits, and features of different plans. The plan brochures tell you what services and supplies are covered and the level of coverage. Look over the brochures carefully, especially the Changes page of your current plan to see how benefits have changed from last year. You can get brochures from the health plans. They are also available on our web site at [www.opm.gov/insure](http://www.opm.gov/insure). When it comes to your health care, the best surprise is no surprise.



## Do not cancel your enrollment before reading this section.

You may voluntarily cancel your enrollment at any time. However, once your cancellation takes effect, you probably will not be able to enroll again as a retiree. You will **not** be entitled to a 31-day extension of coverage for conversion to a non-group (private) policy and neither you nor your family members will be entitled to temporarily continue coverage.

You will **not** be able to reenroll in FEHB except under the following circumstances:

- You have been continuously covered as a family member under another enrollment in FEHB since the date of your cancellation, **and** you lose the coverage because the enrollment ends or the enrollee changes from self and family to self only; or
- You suspended your FEHB coverage to enroll in a Medicare-sponsored health plan under the Social Security Act or because you are eligible under Medicaid or a similar State-sponsored program of medical assistance for the needy.

For more information on how to suspend your FEHB enrollment, contact your retirement office at the number listed on the back cover of this Guide.

Time limitations and other restrictions apply. For instance, you must submit documentation that you are suspending FEHB to enroll in a Medicare-sponsored health plan or furnish proof of eligibility for coverage under the Medicaid program or similar State-sponsored program of medical assistance for the needy, in case you wish to reenroll in the FEHB Program at a later time.

If you had suspended FEHB coverage for either one of these reasons (and had submitted the required documentation) but now want to enroll in the FEHB Program again, you may enroll during Open Season. You may reenroll outside Open Season only if you move out of the Medicare-sponsored health plan’s service area, the Medicare-sponsored health plan is discontinued, or you involuntarily lose coverage under the Medicaid program or similar State-sponsored program of medical assistance for the needy. If you cancelled your coverage for any other reason, you **cannot** reenroll.

# FEHB and You

## Choosing a plan

**Cost** — certainly the premium you pay is an important consideration, but there are some other things you should consider. When thinking about premiums, what can you afford biweekly or monthly? Should you enroll in a High Option – and pay High Option premiums – if a Standard Option would do?

If you need to go to the hospital, how much will you have to pay? Do you know how much you will pay for an emergency room visit? If you have children, what will it cost you for a well-child care visit?

Do you have to pay a deductible for the services you might use? Your share of medical expenses is either a coinsurance (a percentage of the bill) or a copayment (a fixed dollar amount). Which option do you prefer and what does the plan require? Does the plan limit the dollar amount it will pay for certain services?

**Coverage** — check to see if the plan offers the services you think you might need. If you're 65 or over, how does the plan coordinate coverage with Medicare? If you regularly see an allergist, do you pay extra for the allergy serum? Does the plan offer a prenatal program? Given the trend toward reducing hospital stays, will your plan pay for home health care? Because health care is expensive, pay attention to the plan's catastrophic coverage to see how you are protected. See if there are limits on the number of visits for the services you need.

**How the plan works** — if predictable cost, comprehensive benefits, no paperwork, and a coordinated approach to health care are high priorities, consider a Health Maintenance Organization (HMO). Most HMOs require you to select a doctor to act as your primary care physician, or PCP, who refers you to

specialists. If you don't use a plan doctor, the plan usually will not pay for services, unless it is an emergency.

A Plan offering a Point of Service (POS) Product also has rules about doctor choice and access to specialists, but you can choose any doctor you like and see specialists without referrals if you agree to pay more.

If you are willing to pay a little more in total costs for the widest choice of doctors, a Fee-for-Service (FFS) plan might be for you. FFS plans let you choose your own doctor and allow you to see specialists without a referral. Most FFS plans have Preferred Provider Organizations (PPO) that save you money if you use these providers.

Some plans offer 24-hour medical advice lines to help you make health decisions. These programs try to keep you healthy and avoid unnecessary – and potentially costly and time consuming – medical treatment.

**Satisfaction** — the experience of FEHB members form the satisfaction ratings in this Guide. If you're considering joining a FFS plan, chances are you'll file a claim. How quickly does the plan process claims? Will the plan be responsive to your questions? As an HMO enrollee, you might be most interested in how the plan is rated in access to care and choice of doctors. Ask the plan for its satisfaction ratings for the past few years. Have the ratings changed much? Ask your doctor's office about experiences with different health plans.

**Accreditations** — HMO accreditations reflect the independent evaluations of nationally-recognized organizations. Plans willing to go through an accreditation review show a commitment to continuous quality improvement and accountability.

# FEHB and You

## Getting the most from a plan

Within any plan, there are things you can do to minimize your out-of-pocket costs and make the plan work best for you.

**Cost** — an easy way to save money is to use your plan’s mail order drug program, if it has one. Request generic drugs instead of brand name drugs. Almost all FFS Plans have Preferred Provider Organizations (PPO, see definitions). Using a PPO will reduce your out-of-pocket expenses. If you do not use a PPO provider, your plan will base its payment on a “usual and customary” allowance which may be less than the actual billed charge. This means you might have to pay the difference. You can reduce the chance of this happening by discussing fees in advance with your provider. Remember that plans set their own allowances.

It is also important to note that all of the services provided in a PPO hospital may not be covered by PPO arrangements. Room and board will be covered, but

the anesthesia and radiology services may not be. The only way to find out is to ask ahead of time.

**Quality** — talk openly with your health plan and providers about the kind of quality you want. Is your HMO rated by a national accrediting organization? Ask your surgeon how frequently (s)he performs the procedure you’re considering and how the patients are doing. If you’re pregnant, ask your obstetrician the percentage of cases in which (s)he performs a cesarian section. Is your doctor proposing a radical approach to treatment when a more conservative one is just as effective? Does your doctor tell you about possible drug interactions with you when prescribing a new medication?

No one has a greater stake in your health than you. Understand how your plan works and don’t be shy about asking questions. An informed consumer is a better decision maker.



**Call the FEHB Fraud Hot Line  
(202) 418-3300  
if a provider has billed you for services  
you did not receive.**

# Program Features

## Some of our important Program features are:

**No waiting periods.** Your retirement system sets the effective date of your coverage. You can use your FEHB benefits as soon as your coverage is effective — there are no waiting periods, required medical examinations or restrictions because of age or physical condition.



**A choice of coverage.** You can choose self only coverage just for you, or self and family coverage for you, your spouse, and unmarried dependent children under age 22. Under certain circumstances, your FEHB enrollment may cover your disabled child 22 years old or older who is incapable of self-support.



### A choice of plans and options.

- Managed Fee-for-Service plans
- Plans offering a Point of Service product
- Health Maintenance Organizations



**A Government contribution.** The Government contributes toward the total cost of your premium. In 1999, the Government will pay up to \$1873.56 for each self only enrollment and \$4170.14 for each self and family enrollment, but not more than 75% of the total premium for any plan.

**Deduction from your annuity payments for your share.** After the Government pays its share toward the total premium, you pay the rest. Each plan's premium in this Guide is the amount that will be withheld in 1999. If the premium is more than your monthly annuity, you may either change to a lower cost plan or pay the amount directly to your retirement office.

Even if you do not change your enrollment, your premium may change for the coming year. Premium

changes take effect January 1, 1999 and are reflected in annuity payments beginning in February, 1999.

**Annual opportunities to change plans.** Each year you have the opportunity to change plans. The 1998 Open Season is from November 9 through December 14, during which you may change plans or options, or change from self only to self and family. (You may change from self and family to self only at any time.)

Each year, in early November, your current health benefits plan sends you a brochure, and your retirement office sends you instructions for ordering brochures and making Open Season changes. It is very important that you keep your address up to date to ensure that you receive your Open Season materials each year. If you move, please be sure to let your retirement office know your new address by calling the number listed on the back cover of this Guide.

Your new plan will mail you an identification card. If you need services before you receive your new card, contact your new plan at the member services number in your brochure.

If you decide not to change your enrollment, no action by you is necessary.



**Continued group coverage.** The FEHB Program offers continued FEHB coverage for you and your family when you move, for your family if you die, or for your former spouse if you divorce and he or she has a qualifying court order (contact your retirement office for more information).

**Coverage after FEHB ends.** The FEHB Program offers either temporary continuation of FEHB coverage (TCC) or conversion to non-group (private) coverage for your covered dependent child if he or she marries or turns age 22, or for your former spouse if you divorce and he or she does not have a qualifying court order (contact your retirement office for more information).

# Patient Bill of Rights and Responsibilities

The Patient Bill of Rights and Responsibilities spells out recommendations made by the President's Advisory Commission on Consumer Protection and Quality in the Health Care Industry. These recommendations promote and ensure health care quality and protect health care consumers. The President signed an Executive memorandum directing us (the Office of Personnel Management) to take steps to bring the FEHB Program into contractual compliance with these recommendations.

We are pleased to report that most FEHB plans already comply with the Commission's Patient Bill of Rights and Responsibilities. For 1999, you can expect all of the following from your FEHB plan:

- Direct access to women's health care providers for routine and preventative women's health care services.
- Coverage of emergency department services for screening and stabilization without authorization if you have reason to believe your life is endangered or you would be seriously injured or disabled.
- Direct access to a qualified specialist within your network of providers if you have com-

plex or serious medical conditions that need frequent specialty care. Authorizations, when required by a plan, will be for an adequate number of direct access visits under an approved treatment plan.

- Extensive information about plan characteristics and performance, provider network characteristics, and care management.
- The elimination of "gag rules" in provider contracts that could limit communication about medically necessary treatment.

The health care system works best when enrollees take the time to become informed. As responsible consumers, you should:

- Read and understand your health benefits coverage, limitations, and exclusions, health plan processes, and procedures to follow when seeking care.
- Work with your physician in developing and carrying out a treatment plan.
- Practice healthy habits.



# Definitions and Explanations

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**Brochure** — A plan’s description of benefits, limitations, exclusions, and definitions under the FEHB Program. You can get brochures from the health plans. They are also available on our web site at [www.opm.gov/insure](http://www.opm.gov/insure).

**Catastrophic limit** — The maximum amount of certain covered charges you have to pay out of your own pocket during the year.

**Coinsurance** — How you and your FEHB plan split the cost of covered medical expenses. For example, a 20% coinsurance means you pay 20% of most covered charges. The plan pays 80%.

**Copayment** — A fixed dollar amount you pay as your share of a service or benefit (sometimes called a copay).

**Covered charges** — What the plan pays for. You’ll find information about covered benefits, expenses and services in each plan’s brochure.

**Deductible** — The amount of covered charges you must pay before the plan begins to pay.

**Health Maintenance Organization (HMO)** — A health plan that provides care through a network of physicians and hospitals in particular geographic or service areas. HMOs coordinate the health care services you receive. Your eligibility to enroll in an HMO is determined by where you live or, for some plans, where you work. Some HMOs have agreements with providers in other service areas for non-emergency care if you travel or are away from home for extended periods.

- The HMO provides a comprehensive set of services — as long as you use the doctors and providers in the HMO network. You may have to pay something when you get care, for example, a \$10 copayment per office visit.
- Most HMOs ask you to choose a doctor or medical group to be your primary care provider (PCP). Your PCP takes care of most of your medical needs. In many HMOs, generally you must get permission or a “referral” from your PCP in order to see other providers in the network.
- Care received from a non-network provider, other than emergency care, is generally not covered.

# Definitions and Explanations

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**Managed Fee-for-Service (FFS) Plan** — A traditional type of insurance that lets you use any doctor or hospital, but you usually must pay a deductible and coinsurance. These plans are called FFS because doctors and other providers are paid for each service, such as an office visit, or test. They help control costs by managing some aspects of patient care. Most also provide access to PPOs.

**Preferred Provider Organization (PPO)** — A FFS option where you can choose plan-selected providers who have agreements with the plan. When you use a PPO provider, you pay less money out-of-pocket for medical service than when you use a non-PPO provider.

**Plans offering a Point of Service (POS) Product** — A product offered by an HMO or FFS plan that has features of both. In an HMO, the POS product lets you use providers who are not part of the HMO network. However, there is a greater cost associated with choosing these non-network providers. You usually

pay deductibles and coinsurances that are substantially higher than the payments when you use a plan provider. You will also need to file a claim for reimbursement, like in a FFS plan. The HMO plan wants you to use its network of providers, but recognizes that sometimes enrollees want to choose their own provider.

In a FFS plan, the plan's regular benefits include deductibles and coinsurance. But in some locations, the plan has set up a POS network of providers similar to what you would find in an HMO. The plan encourages you to use these providers, usually by waiving the deductibles and applying a copayment that is smaller than the normal coinsurance. Generally, there is no paperwork when you use a network provider.

**Provider** — As used in this Guide and plan brochures, a provider means an individual or institution that provides medical or health services, such as doctors, hospitals, nurse-midwives, or therapists. "Covered" providers are those the plan will reimburse.

# Your Links to Information


## 1999 FEHB Web Site — [www.opm.gov/insure](http://www.opm.gov/insure)

Our 1999 FEHB web site gives current and valuable information to help you choose a health plan. Visit us at [www.opm.gov/insure](http://www.opm.gov/insure).

You will find even more information on our site this year. The new Health Plan Profiler (HPP) lets you view and print summary information about health plans. Enrollees in some states can use a new interactive decision tool to narrow the health plan search.

You can download and print plan brochures and other materials, access definitions by clicking hyperlinks, and use automated links to navigate to other sites. When you visit [www.opm.gov/insure](http://www.opm.gov/insure) you will see these choices and more:

- **1999 Plan Information** – gives you access to general information about plans, plan quality indicators (including detailed survey results which are not printed in this Guide), plan brochures, and information about how to choose a plan. You can link to other web sites with valuable information about health plans, including those plans participating in the FEHB Program. You also can view, download and print the **Guides to Federal Employees Health Benefits Plans**.

The **Health Plan Profiler** is an easy-to-use web tool that lets you create plan profiles and summaries. You also can link to FEHB plan web sites from the Health Plan Profiler. Plans that have a  in the column labeled “Web site” in this Guide have their own web site.

- **Annuitant Information** – gives you general information about Open Season for annuitants as well as new features available to retirees, including how to make Open Season changes through the Internet. You can also link to the Medicare web site.
- **Patient Bill of Rights** – gives you information about the three objectives of the Patient Bill of Rights and the eight principle areas of rights and responsibilities. You can also link to the full text of the Patient Bill of Rights and related background information.
- **Frequently Asked Questions** – gives you answers to questions about premiums, enrollment, family members, temporary continuation of coverage (TCC), switching plans, retirement and other topics of interest.

# Quality Indicators

## 1998 Customer Satisfaction Survey Results

Each year we ask a sample of Federal enrollees to rate their satisfaction with their plans. We know this is an important consideration for most people when choosing between plans. Ratings are included in this Guide for most FEHB plans.

If a plan is not rated, it is because the plan is new to the FEHB Program or the number of respondents was too small for us to reliably include their opinions.

**The Ratings.** We survey enrollees and ask them to rate various aspects of their health plan on a five point scale of *poor*, *fair*, *good*, *very good*, and *excellent*. Plans that enrollees rated significantly better than average in any category have a ●, average ratings get a ◐, and significantly below average get a ○. The average rating for all plans of the same type is shown in the column heading.

For more detailed information about ratings, visit our web site at [www.opm.gov/insure](http://www.opm.gov/insure).

The categories shown in this Guide were chosen because of their importance to most people in selecting a plan (some categories apply only to POS and HMO plans or only to FFS plans):

- Ability to see the same doctor on most visits,
- Access to medical care (arranging for and getting care),
- Access to medical care in an emergency (POS and HMO only),
- Choice of doctors available through the plan (being able to find doctors you are satisfied with),

- Costs you personally have to pay (FFS only),
- Coverage (range of services covered),
- Explanation of care (what is wrong, what is being done, and what to expect),
- Getting appointments when sick,
- Getting claims processed quickly (FFS only),
- Quality of care (from doctors and other medical professionals), and
- Results of care.

**Overall Satisfaction.** We also asked enrollees about their **overall** satisfaction with their health plan.

A bar graph for each plan shows the percentage of plan enrollees who indicated they were *extremely satisfied*, *very satisfied* or *satisfied*.

Example: 

19	45	22
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In the example, 19% of respondents are *extremely satisfied*, 45% are *very satisfied*, and 22% are *satisfied*. The numbers in the bar add to 86, meaning 86% of respondents were at least satisfied with the plan. The remainder were less than satisfied with the plan overall.

Plans with an overall satisfaction score that is significantly higher than the average overall score are identified with a ✓ in the column labeled “Top rated plans”.

In Partnership with the U.S. Department of Health and Human Services, the U.S. Office of Personnel Management would like to share the following message about Medicare & You:

**Dear Medicare Beneficiaries:**

Recent legislation included Medicare+Choice, which will result in changes to the Medicare program. This new legislation will help keep Medicare well funded. Importantly, you now have new preventive health benefits and new patient protections. In addition, starting in 1999, Medicare will offer new health plan choices. You may want to look at these choices.

**It is very important for you to remember that if you are happy with the way you get your health care now, you don't have to do anything. The choice is yours. No matter what you decide, you are still in the Medicare program and will receive all the Medicare covered services.**

If you are interested in changing the way you receive your care, one of the new Medicare choices may be right for you. **Caution:** Changing the way you receive your health care is an important decision. You may wish to ask your family, friends, or doctor for help. Special rules may apply if you choose to disenroll from a Medicare health plan and return to the Original Medicare Plan with other insurance coverage. Before you change your Medicare coverage, contact your retirement system. If you have Medicaid coverage, do not make changes until you contact the State Medical Assistance Office.

Whether you are new to the Medicare program or not, we want you to know of our deep commitment to keep Medicare working for you.



**Donna E. Shalala**  
Secretary, Department of  
Health and Human Services



**Nancy-Ann Min DeParle**  
Administrator, Health Care  
Financing Administration



Medicare information is available on the Internet at [www.medicare.gov](http://www.medicare.gov). If you don't have a computer, your local public library or senior center may be able to help you access the Medicare Web site.

## Choosing a Health Plan?

### DID YOU KNOW?

About 58,000 Americans are waiting for organ transplants, and about 4,000 die each year while waiting.

There is *no* cost to your family when you become an organ donor.

Your decision to become an organ and tissue donor *will not* affect your medical care because every effort is made to save your life before donation occurs.

A national system is in place to ensure fair distribution of organs without regard to race, gender, age, income or celebrity status.

All major religious groups in the U.S. approve of and support organ and tissue donation.

To be an organ and tissue donor, even if you've put your wishes in writing, you must tell your family members *now* so they can carry out your decision later.

# Organ & Tissue DONATION



©Coalition on Donation

## ***Share Your Life.***

**SIGN YOUR DONOR CARD.**

## ***Share Your Decision.***<sup>SM</sup>

**TELL YOUR FAMILY.**

For a free brochure and donor card, call the  
Coalition on Donation at 1-888-90-SHARE  
(1-888-907-4273) or visit the  
U.S. Department of Health & Human Services web site:  
[www.organdonor.gov](http://www.organdonor.gov)


# Plan Report Cards

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## Nationwide Managed Fee-for Service Plans

(Pages 14 through 16)

**Important:** Some FFS plans also offer a POS product.  
Check the POS section.

<b>Nationwide Managed Fee-for-Service Plans</b>			<b>Enrollment code</b>		<b>Premium You Paid in 1998</b>		<b>Premium You Will Pay in 1999</b>		
			<b>Plan name</b>	<b>Telephone number</b>	<b>Web- site</b>	<b>Self only</b>	<b>Self &amp; family</b>	<b>Self only</b>	<b>Self &amp; family</b>
<b>Plans open to all</b>									
Alliance Health Plan	202/939-6325		YQ1	YQ2	180.68	377.80	135.11	269.93	
APWU Health Plan	800/222-2798		471	472	80.97	178.47	79.52	169.63	
Blue Cross and Blue Shield Service Benefit Plan-High	local phone #		101	102	139.65	295.95	137.74	280.85	
Blue Cross and Blue Shield Service Benefit Plan-Std*	local phone #		104	105	50.31	122.59	60.28	135.03	
GEHA Benefit Plan*	800/821-6136		311	312	69.45	149.81	78.54	158.62	
Mail Handlers-High	800/410-7778		451	452	73.65	148.55	84.26	159.53	
Mail Handlers-Std	800/410-7778		454	455	39.55	85.84	41.53	90.13	
NALC	703/729-4677		321	322	101.79	214.68	93.47	185.88	
Postmasters-High	703/683-5585		361	362	248.41	536.06	250.84	530.58	
Postmasters-Std*	703/683-5585		364	365	75.49	164.17	90.65	186.31	
<b>Plans open only to specific groups</b>									
Association Benefit Plan	800/634-0069		421	422	†	†	†	†	
Foreign Service	202/833-4910		401	402	56.03	175.50	64.50	188.96	
Panama Canal Area	504/566-3501		431	432	56.55	124.33	49.86	108.14	
Rural Carrier Benefit Plan	800/638-8432		381	382	65.16	115.94	73.80	121.23	
SAMBA	301/984-1440		441	442	85.80	243.41	86.06	222.84	
Secret Service	800/424-7474		Y71	Y72	41.64	98.69	47.89	113.49	

\*Offers a Point of Service product.

† See your Personnel Office.



<b>Nationwide Managed Fee-for-Service Plans</b>  <b>Plan name</b>	<b>Benefit type</b>	<b>Medical-surgical</b>											
		<b>You pay</b>				<b>Plan pays</b>							
		<b>Deductible</b>		<b>Catastrophic limit</b>		<b>Inpatient care</b>				<b>Outpatient care</b>			
		<b>Calendar year</b>	<b>Inpatient hospital</b>	<b>Per person</b>	<b>Per family</b>	<b>Hospital</b>		<b>Doctor</b>		<b>Hospital</b>		<b>Doctor</b>	
						<b>Room &amp; board</b>	<b>Other</b>	<b>Surgeon</b>	<b>Other</b>	<b>Surgeon</b>	<b>Other</b>	<b>Tests</b>	<b>Accidental injuries</b>
<b>Plans open to all</b>													
Alliance Health Plan	Non-PPO PPO	\$300 \$100	\$250 \$150	\$3,000 \$2,000	\$3,000 \$2,000	70% 90%	70% 90%	70% 90%	70% 90%	70% 90%	70% 90%	70% 90%	100% 100%
APWU Health Plan	Non-PPO PPO	\$250 \$250	\$200 None	\$3,500 \$2,000	\$3,500 \$2,000	70% 90%	70% 90%	70% 90%	70% 90%	70% 90%	70% 90%	70% 90%	100% 100%
Blue Cross and Blue Shield Service Benefit Plan-High	Non-PPO PPO	\$150 \$150	\$100 None	\$2,700 \$1,000	\$2,700 \$1,000	100% 100%	100% 100%	80% 95%	80% 95%	80% 95%	* *	80% 95%	100% 100%
Blue Cross and Blue Shield Service Benefit Plan-Std	Non-PPO PPO	\$200 \$200	\$250 None	\$3,750 \$2,000	\$3,750 \$2,000	100% 100%	100% 100%	75% 95%	75% 95%	75% 95%	* *	75% 95%	100% 100%
GEHA Benefit Plan	Non-PPO PPO	\$250 \$250	None None	\$3,500 \$2,500	\$4,000 \$3,000	100% 100%	80% 90%	80% 90%	80% 90%	80% 90%	80% 90%	80% *	100% 100%
Mail Handlers-High	Non-PPO PPO	None None	\$250 None	\$3,000 \$2,000	\$3,000 \$2,000	100% 100%	100% 100%	70%* *	70% *	70%* *	70% *	70% *	100% 100%
Mail Handlers-Std	Non-PPO PPO	\$100 None	\$300 \$150	\$3,000 \$3,000	\$3,000 \$3,000	100% 100%	100% 100%	70%* 95%*	70% *	70%* 95%*	70% *	70% *	100% 100%
NALC	Non-PPO PPO	\$275 \$275	\$100 None	\$3,500 \$3,000	\$3,500 \$3,000	80% 100%	80% 100%	70% 85%	70% 80%	70% 85%	70% 80%	70% 80%	100% 100%
Postmasters-High	Non-PPO PPO	\$275 \$200	\$150 None	\$2,500 \$2,500	\$2,500 \$2,500	100% 100%	85% 100%	85% 95%	80% 95%	85% 95%	80% 95%	80% 95%	100% 100%
Postmasters-Std	Non-PPO PPO	\$300 \$200	\$600 \$350	\$6,700 \$3,000	\$6,700 \$3,000	70% 100%	70% 95%	70% 95%	70% 95%	70% 95%	70% 95%	70% 95%	100% 100%
<b>Plans open only to specific groups</b>													
Association Benefit Plan	Non-PPO PPO	\$250 \$250	\$100 None	\$2,000 \$2,000	\$2,000 \$2,000	80% 100%	80% 100%	80% 90%	80% 90%	80% 90%	80% 90%	80% 90%	100% 100%
Foreign Service	Non-PPO PPO	\$250 \$250	\$175 None	\$2,500 \$2,500	\$3,000 \$3,000	80% 100%	85% 85%	90% 90%	80% 90%	100% 100%	80% 90%	80% 90%	100% 100%
Panama Canal Area	Non-PPO	None	\$125	\$1,000	-	100%	80%	100%	SA**	100%	75%	75%	100%
Rural Carrier Benefit Plan	Non-PPO	\$250	\$200	\$2,500	\$3,000	100%	80%	85%	75%	85%	75%	75%	SA**
SAMBA	Non-PPO PPO	\$300 \$200	\$200 \$200	\$1,500 \$1,500	\$2,000 \$2,000	70% 100%	70% 95%	70% 95%	70% 95%	70% 95%	70% 100%	70% 95%	100% 100%
Secret Service	Non-PPO	\$200	\$100	\$1,000	\$2,000	100%	100%	80%	80%	80%	80%	80%	100%

\*Copayment applies. See brochure for details.

\*\* Scheduled Allowance.

Plan name	Plan code	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average, ○ below average (Numeric average for all Fee-for-Service plans in heading)												Top rated plans		
		% satisfied with plan			Coverage (93%)	Access to care (92%)	Choice of doctors (72%)	When sick, can get appointment (83%)	Quality of care (88%)	Provider thorough and competent (88%)	Explanation of care (85%)	Results of care (84%)	Plan handles your questions well (80%)		Process claims quickly (97%)	Costs you pay (85%)
					% Extremely satisfied	% Very satisfied	% Somewhat satisfied									
<b>Plans open to all</b>																
Alliance Health Plan*	YQ	15	39	23	○	●	●	●	●	●	●	●	●	○		
APWU Health Plan	47	26	35	22	●	●	●	●	●	●	●	●	●	●		
Blue Cross and Blue Shield-High	10	31	49	10	●	●	●	●	●	●	●	●	●	●		
Blue Cross and Blue Shield-Std	10	29	42	18	●	●	●	●	●	●	●	●	●	●	✓	
GEHA Benefit Plan	31	36	40	18	●	●	●	●	●	●	●	●	●	●	✓	
Mail Handlers-High	45	12	41	29	●	●	●	●	●	●	●	●	○	○		
Mail Handlers-Std	45	14	35	25	○	●	●	●	●	●	●	●	○	○		
NALC	32	17	37	20	○	●	○	●	●	●	●	●	●	○		
Postmasters-High	36	23	40	22	●	●	●	●	●	●	●	●	●	○		
Postmasters-Std	36	24	42	16	●	●	●	●	●	●	●	●	○	○		
<b>Plans open only to specific groups</b>																
Association Benefit Plan	42	31	43	17	●	●	●	●	●	●	●	●	●	●	✓	
Foreign Service	40	38	37	14	●	●	●	●	●	●	●	●	●	●		
Panama Canal Area	43															
Rural Carrier Benefit Plan	38	25	44	20	●	●	●	●	●	●	●	●	●	●		
SAMBA	44	23	43	18	●	●	○	●	●	●	●	●	●	●		
Secret Service	Y7	23	39	21	○	●	●	●	●	●	●	●	●	●		

\*1997 Survey data

# Plan Report Cards

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## Plans Offering Point of Service Product

(Pages 18 through 26)























**Important:** Some plans have been redesignated as HMOs.  
If you do not find your plan in this section,  
check the HMO section.

<b>Plans Offering a Point of Service Product Nationwide and by State</b>  (Also check HMO Section)	Telephone number	Enrollment code		Premium You Paid in 1998		Premium You Will Pay in 1999	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Plan name – location</b>							
<b>Nationwide</b>							
Postmasters-Std - All states	703/683-5585	364	365	75.49	164.17	90.65	186.31
<b>Arizona</b>							
Health Plan of Nevada - Mohave County	702/871-0999	NM1	NM2	40.06	94.15	40.06	92.10
<b>Arkansas</b>							
American HMO - Most of Arkansas	800/333-3534	RB1	RB2	40.08	98.14	39.94	97.84
QCA Health Plan - Most of Arkansas	800/235-7111	8Q1	8Q2	47.45	131.95	48.88	129.85
<b>Colorado</b>							
HMO Colorado/Nevada - Most of Colorado	800/533-5643	L21	L22	43.26	124.33	45.19	112.98
<b>Connecticut</b>							
Blue Cross and Blue Shield-Std - All of Connecticut	800/438-5356	104	105	50.31	122.59	60.28	135.03
Physicians Health Services/CT - All of Connecticut	800/848-4747	DP1	DP2	84.50	285.37	87.97	334.64
<b>District of Columbia</b>							
Free State Health Plan - Washington, DC area	800/445-6036	LD1	LD2	55.02	127.25	51.72	186.55
Prudential HealthCare HMO - Washington, DC area	800/888-5447	JB1	JB2	55.90	129.33	49.97	110.00
United HealthCare Mid-Atlantic - Washington, DC/most of Maryland	410/277-9300	BL1	BL2	45.12	124.95	46.28	111.09
<b>Georgia</b>							
Blue Cross and Blue Shield-Std - Athens/Atl/Augusta/Col/Macon/Savannah	800/282-2473	104	105	50.31	122.59	60.28	135.03
<b>Hawaii</b>							
HMSA - All of Hawaii	808/948-6499	871	872	44.33	104.05	46.77	108.74
<b>Illinois</b>							
American HMO - Chicago area/Central/South/Western IL	800/242-7460	AC1	AC2	45.79	131.19	46.68	112.04
<b>Indiana</b>							
American HMO - Northwest Indiana	800/242-7460	AC1	AC2	45.79	131.19	46.68	112.04
<b>Kansas</b>							
Blue Cross and Blue Shield-Std - Most of Kansas	800/432-0379	104	105	50.31	122.59	60.28	135.03
<b>Louisiana</b>							
Blue Cross and Blue Shield-Std - New Orleans area	800/272-3029	104	105	50.31	122.59	60.28	135.03
Maxicare Louisiana - Baton Rouge/New Orleans areas	800/933-6294	JA1	JA2	38.71	90.10	40.65	94.61
<b>Maryland</b>							
Free State Health Plan - All of Maryland	800/445-6036	LD1	LD2	55.02	127.25	51.72	186.55
Prudential HealthCare HMO - Most of Maryland	800/888-5447	JB1	JB2	55.90	129.33	49.97	110.00
United HealthCare Mid-Atlantic - Most of Maryland/Washington, DC	410/277-9300	BL1	BL2	45.12	124.95	46.28	111.09
<b>Massachusetts</b>							
Blue Chip, Coord Hlth Partners - Southeastern Massachusetts	401/459-5500	DA1	DA2	46.59	168.85	48.02	144.24

Plans Offering a Point of Service Product Nationwide and by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average, ○ below average (Numeric average for all plans offering a Point of Service product in heading)													Top rated plans	Accreditation status NCQA JCAHO	Web site
	% satisfied with plan			Coverage (87%)	Access to care (91%)	Access to care in an emergency (87%)	Choice of doctor (84%)	When sick, can get appointment (82%)	Seeing same doctor on most visits (89%)	Quality of care (91%)	Provider thorough and competent (94%)	Explanation of care (90%)	Results of care (90%)			
Plan name																
<b>Nationwide</b>																
Postmasters-Std																
<b>Arizona</b>																
Health Plan of Nevada	9	32	31	●	○	○	○	○	○	○	○	○	○			●
<b>Arkansas</b>																
American HMO	19	32	27	○	●	●	○	●	●	●	●	●	●			
QCA Health Plan																
<b>Colorado</b>																
HMO Colorado/Nevada*	19	36	34	●	●	●	●	●	●	●	●	●	●			●
<b>Connecticut</b>																
Blue Cross and Blue Shield-Std																★
Physicians Health Services/CT	24	41	26	●	●	●	●	●	●	●	●	●	●	✓		●
<b>District of Columbia</b>																
Free State Health Plan	16	50	24	●	●	●	●	●	●	●	●	●	●	✓		●
Prudential HealthCare HMO	8	37	29	●	○	○	○	●	●	○	○	○	○			●
United HealthCare Mid-Atlantic*	16	38	28	●	○	○	○	●	●	●	○	○	○			
<b>Georgia</b>																
Blue Cross and Blue Shield-Std																★
<b>Hawaii</b>																
HMSA	20	43	29	●	●	●	●	●	●	●	●	●	●	✓		
<b>Illinois</b>																
American HMO	4	32	30	○	○	○	○	○	○	○	○	○	○			
<b>Indiana</b>																
American HMO	4	32	30	○	○	○	○	○	○	○	○	○	○			
<b>Kansas</b>																
Blue Cross and Blue Shield-Std																
<b>Louisiana</b>																
Blue Cross and Blue Shield-Std																
Maxicare Louisiana	18	41	28	●	○	●	●	○	●	●	●	●	●			
<b>Maryland</b>																
Free State Health Plan	16	50	24	●	●	●	●	●	●	●	●	●	●	✓		●
Prudential HealthCare HMO	8	37	29	●	○	○	○	●	●	○	○	○	○			●
United HealthCare Mid-Atlantic*	16	38	28	●	○	○	○	●	●	●	○	○	○			
<b>Massachusetts</b>																
Blue Chip, Coord Hlth Partners	14	41	34	●	●	●	●	●	●	●	●	●	●			●

\*1997 Survey data

<b>Plans Offering a Point of Service Product Nationwide and by State</b>  (Also check HMO Section)	Telephone number	Enrollment code		Premium You Paid in 1998		Premium You Will Pay in 1999	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
Plan name – location							
<b>Massachusetts (continued)</b>							
Blue Cross and Blue Shield-Std - All of Massachusetts	800/433-7766	104	105	50.31	122.59	60.28	135.03
United HealthCare New England - All of Massachusetts	800/422-1404	VF1	VF2	58.74	175.72	65.89	185.30
<b>Minnesota</b>							
Blue Cross and Blue Shield-Std - All of Minnesota	800/859-2128	104	105	50.31	122.59	60.28	135.03
<b>Nebraska</b>							
GEHA Benefit Plan - Omaha area	800/821-6136	311	312	69.45	149.81	78.54	158.62
<b>Nevada</b>							
Health Plan of Nevada - Las Vegas/Reno areas	702/871-0999	NM1	NM2	40.06	94.15	40.06	92.10
HMO Colorado/Nevada - Most of Nevada	800/438-5270	VS1	VS2	45.33	124.85	50.99	139.67
<b>New Jersey</b>							
Blue Cross and Blue Shield-Std - All of New Jersey	800/624-5078	104	105	50.31	122.59	60.28	135.03
GHI Health Plan - Northern New Jersey	201/623-6000	801	802	46.98	161.53	50.27	155.14
<b>New York</b>							
Blue Cross and Blue Shield-Std - NYC/LI/Rocklnd/Wstchstr/Mid-Hudson	800/522-5566	104	105	50.31	122.59	60.28	135.03
GHI Health Plan - All of New York	212/501-4444	801	802	46.98	161.53	50.27	155.14
Physicians Health Svcs of NY - NYC/LI/Dtchs/Orng/Putnm/Rklnd/Wschs	800/848-4747	PD1	PD2	99.43	325.13	129.44	398.67
<b>North Carolina</b>							
QualChoice of North Carolina - Northwestern North Carolina	800/816-0911	7Q1	7Q2	42.67	107.32	45.92	111.79
<b>North Dakota</b>							
Blue Cross and Blue Shield-Std - Fargo/Moorehead area	800/548-4026	104	105	50.31	122.59	60.28	135.03
<b>Ohio</b>							
Blue Cross and Blue Shield-Std - Cincinnati area	888/818-4767	104	105	50.31	122.59	60.28	135.03
HealthFirst, Inc. - North Central Ohio	800/858-1472	RF1	RF2	43.72	138.41	49.73	160.51
<b>Oklahoma</b>							
Blue Cross and Blue Shield-Std - Lawton/OK City/Tulsa/Other areas	800/722-3130	104	105	50.31	122.59	60.28	135.03
<b>Pennsylvania</b>							
Free State Health Plan - Southern Pennsylvania	800/445-6036	LD1	LD2	55.02	127.25	51.72	186.55
Penn State Geisinger HlthPlan - Central/Northeastern Pennsylvania	717/271-8760	N91	N92	35.81	135.77	36.64	111.76
<b>Puerto Rico</b>							
PCA Health Plans/Puerto Rico - All of Puerto Rico	787/282-7900	5P1	5P2	35.59	95.02	37.50	100.14
Triple-S - All of Puerto Rico	787/749-4777	891	892	43.94	94.38	46.14	99.10
United HealthCare Puerto Rico - All of Puerto Rico	787/782-5792	7U1	7U2	39.37	84.91	39.37	84.91
<b>Rhode Island</b>							
Blue Chip, Coord Hlth Partners - All of Rhode Island	401/459-5500	DA1	DA2	46.59	168.85	48.02	144.24

Plans Offering a Point of Service Product Nationwide and by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all plans offering a Point of Service product in heading)													Top rated plans	Accreditation status NCQA JCAHO	Web site			
	% satisfied with plan			Coverage (87%)	Access to care (91%)	Access to care in an emergency (87%)	Choice of doctor (84%)	When sick, can get appointment (82%)	Seeing same doctor on most visits (89%)	Quality of care (91%)	Provider thorough and competent (94%)	Explanation of care (90%)	Results of care (90%)						
																	% Extremely satisfied	% Very satisfied	% Somewhat satisfied
Plan name																			
<b>Massachusetts (continued)</b>																			
Blue Cross and Blue Shield-Std																		●	
United HealthCare New England*	25	40	27	●	●	●	●	●	●	●	●	●	●	✓		★			
<b>Minnesota</b>																			
Blue Cross and Blue Shield-Std																			
<b>Nebraska</b>																			
GEHA Benefit Plan																			
<b>Nevada</b>																			
Health Plan of Nevada	9	32	31	●	○	○	○	○	○	○	○	○	○					●	
HMO Colorado/Nevada	21	49	23	●	●	●	●	●	●	●	●	●	●	✓		●			
<b>New Jersey</b>																			
Blue Cross and Blue Shield-Std																			
GHI Health Plan	16	36	34	○	●	●	○	●	●	●	●	●	●						
<b>New York</b>																			
Blue Cross and Blue Shield-Std																		●	
GHI Health Plan	16	36	34	○	●	●	○	●	●	●	●	●	●						
Physicians Health Svcs of NY																		●	
<b>North Carolina</b>																			
QualChoice of North Carolina																			
<b>North Dakota</b>																			
Blue Cross and Blue Shield-Std																			
<b>Ohio</b>																			
Blue Cross and Blue Shield-Std																		★	
HealthFirst, Inc.																		★	
<b>Oklahoma</b>																			
Blue Cross and Blue Shield-Std																			
<b>Pennsylvania</b>																			
Free State Health Plan	16	50	24	●	●	●	●	●	●	●	●	●	●	✓		●			
Penn State Geisinger HlthPlan	24	44	20	●	●	●	●	●	●	●	●	●	●			★			
<b>Puerto Rico</b>																			
PCA Health Plans/Puerto Rico																			
Triple-S	20	59	16	●	●	●	●	●	●	●	●	●	●	✓					
United HealthCare Puerto Rico																			
<b>Rhode Island</b>																			
Blue Chip, Coord Hlth Partners	14	41	34	●	●	●	●	●	●	●	●	●	●					●	

\*1997 Survey data

<b>Plans Offering a Point of Service Product Nationwide and by State</b>  (Also check HMO Section)	<b>Telephone number</b>	<b>Enrollment code</b>		<b>Premium You Paid in 1998</b>		<b>Premium You Will Pay in 1999</b>	
		<b>Self only</b>	<b>Self &amp; family</b>	<b>Self only</b>	<b>Self &amp; family</b>	<b>Self only</b>	<b>Self &amp; family</b>
<b>Plan name – location</b>							
<b>Rhode Island (continued)</b>							
United HealthCare New England - All of Rhode Island	800/422-1404	VF1	VF2	58.74	175.72	65.89	185.30
<b>Texas</b>							
HMO Texas, L.C. - Houston/Beaumont areas	713/952-6868	2T1	2T2	41.76	108.62	39.98	99.77
<b>Virginia</b>							
Prudential HealthCare HMO - Washington, DC area/Northern Virginia	800/888-5447	JB1	JB2	55.90	129.33	49.97	110.00
<b>West Virginia</b>							
Free State Health Plan - Northeastern West Virginia	800/445-6036	LD1	LD2	55.02	127.25	51.72	186.55



Plans Offering a Point of Service Product Nationwide and by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average, ○ below average (Numeric average for all plans offering a Point of Service product in heading)											Top rated plans	Accreditation status NCQA JCAHO	Web site			
	% satisfied with plan			Coverage (87%)	Access to care (91%)	Access to care in an emergency (87%)	Choice of doctor (84%)	When sick, can get appointment (82%)	Seeing same doctor on most visits (89%)	Quality of care (91%)	Provider thorough and competent (94%)				Explanation of care (90%)	Results of care (90%)	
																	% Extremely satisfied
Plan name																	
<b>Rhode Island (continued)</b>																	
United HealthCare New England*	25	40	27	●	●	●	●	●	●	●	●	●	●	✓	★		
<b>Texas</b>																	
HMO Texas, L.C.																	
<b>Virginia</b>																	
Prudential HealthCare HMO	8	37	29	●	○	○	○	●	●	○	●	○	○		●		
<b>West Virginia</b>																	
Free State Health Plan	16	50	24	●	●	●	●	●	●	●	●	●	●	✓	●		

\*1997 Survey data

Plans Offering a Point of Service Product Nationwide and by State	Plan code	In Network You Pay				Out of Network You Pay			
		Outpatient visits		In-hospital care		Calendar year deductible (per person/family)	Out-patient visits	In-hospital care	
		Copay/coinsurance	Deductible	Copay/coinsurance	Per admission deductible		Copay/coinsurance	Copay/coinsurance	Per admission deductible
Plan name									
<b>Nationwide</b>									
Postmasters-Std	36	\$10	None	None	\$350	\$300/\$600	30%	30%	\$600
<b>Arizona</b>									
Health Plan of Nevada	NM	\$5	None	\$100	None	\$250/\$750	20%	20%	None
<b>Arkansas</b>									
American HMO	RB	\$5	None	None	None	\$200/\$600	30%	30%	None
QCA Health Plan	8Q	\$10	None	None	None	\$300/NA	20%	20%	None
<b>Colorado</b>									
HMO Colorado/Nevada	L2	\$10	None	\$200	None	\$250/\$500	30%	30%	None
<b>Connecticut</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
Physicians Health Services/CT	DP	\$10	None	None	None	\$300/\$750	20%	20%	None
<b>District of Columbia</b>									
Free State Health Plan	LD	\$5	None	None	None	\$200/\$400	20%	20%	None
Prudential HealthCare HMO	JB	\$5	None	None	None	\$150/\$300	20%	20%	None
United HealthCare Mid-Atlantic	BL	\$5	None	None	None	\$250/\$750	20%	20%	None
<b>Georgia</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
<b>Hawaii</b>									
HMSA	87	20%	None	None	None	\$250/NA	30%	30%	None
<b>Illinois</b>									
American HMO	AC	None	None	None	None	\$200/\$600	30%	None	None
<b>Indiana</b>									
American HMO	AC	None	None	None	None	\$200/\$600	30%	None	None
<b>Kansas</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
<b>Louisiana</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
Maxicare Louisiana	JA	\$5	None	None	None	\$200/\$600	20%	20%	None
<b>Maryland</b>									
Free State Health Plan	LD	\$5	None	None	None	\$200/\$400	20%	20%	None
Prudential HealthCare HMO	JB	\$5	None	None	None	\$150/\$300	20%	20%	None
United HealthCare Mid-Atlantic	BL	\$5	None	None	None	\$250/\$750	20%	20%	None
<b>Massachusetts</b>									
Blue Chip, Coord Hlth Partners	DA	\$5	None	None	None	\$250/\$500	20%	20%	None

Plans Offering a Point of Service Product Nationwide and by State	Plan code	In Network You Pay				Out of Network You Pay			
		Outpatient visits		In-hospital care		Calendar year deductible (per person/family)	Out-patient visits	In-hospital care	
		Copay/coinsurance	Deductible	Copay/coinsurance	Per admission deductible		Copay/coinsurance	Copay/coinsurance	Per admission deductible
Plan name									
<b>Massachusetts (continued)</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
United HealthCare New England	VF	\$10	None	None	None	\$200/\$400	20%	20%	None
<b>Minnesota</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
<b>Nebraska</b>									
GEHA Benefit Plan	31	\$5	None	\$75	None	\$175/\$350	20%	20%	None
<b>Nevada</b>									
Health Plan of Nevada	NM	\$5	None	\$100	None	\$250/\$750	20%	20%	None
HMO Colorado/Nevada	VS	\$10	None	\$200	None	\$250/\$500	30%	30%	None
<b>New Jersey</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
GHI Health Plan	80	\$10	None	None	None	None	50%	50%	None
<b>New York</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
GHI Health Plan	80	\$10	None	None	None	None	50%	50%	None
Physicians Health Svcs of NY	PD	\$10	None	None	None	\$300/\$750	20%	20%	None
<b>North Carolina</b>									
QualChoice of North Carolina	7Q	\$10	None	None	None	\$300/\$750	30%	30%	None
<b>North Dakota</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
<b>Ohio</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
HealthFirst, Inc.	RF	\$5	None	None	None	\$250/\$500	20%	20%	None
<b>Oklahoma</b>									
Blue Cross and Blue Shield-Std	10	\$5	None	None	None	\$200/\$400	25%	None	\$250
<b>Pennsylvania</b>									
Free State Health Plan	LD	\$5	None	None	None	\$200/\$400	20%	20%	None
Penn State Geisinger HlthPlan	N9	\$10	None	None	None	\$250/\$750	20%	20%	None
<b>Puerto Rico</b>									
PCA Health Plans/Puerto Rico	5P	\$5	None	None	None	\$100/\$300	\$8	None	\$50
Triple-S	89	None	None	None	None	None	10%	10%	None
United HealthCare Puerto Rico	7U	\$5	None	None	None	\$200/\$400	20%	20%	None
<b>Rhode Island</b>									
Blue Chip, Coord Hlth Partners	DA	\$5	None	None	None	\$250/\$500	20%	20%	None

Plans Offering a Point of Service Product Nationwide and by State	Plan code	In Network You Pay				Out of Network You Pay			
		Outpatient visits		In-hospital care		Calendar year deductible (per person/family)	Out-patient visits	In-hospital care	
		Copay/coinsurance	Deductible	Copay/coinsurance	Per admission deductible		Copay/coinsurance	Copay/coinsurance	Per admission deductible
Plan name									
<b>Rhode Island (continued)</b>									
United HealthCare New England	VF	\$10	None	None	None	\$200/\$400	20%	20%	None
<b>Texas</b>									
HMO Texas, L.C.	2T	\$5	None	None	None	\$500/\$1500	30%	30%	None
<b>Virginia</b>									
Prudential HealthCare HMO	JB	\$5	None	None	None	\$150/\$300	20%	20%	None
<b>West Virginia</b>									
Free State Health Plan	LD	\$5	None	None	None	\$200/\$400	20%	20%	None

# Plan Report Cards

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## Health Maintenance Organization Plans

(Pages 28 through 55)

**Important:** Some plans have been redesignated as POS products. If you do not find your plan in this section, check the POS section.

**Health Maintenance  
Organization (HMO)  
Plans by State**

(Also check POS Section)

**Plan name – location**

	Telephone number	Enrollment code		Premium You Paid in 1998		Premium You Will Pay in 1999	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Alabama</b>							
Health Partners of Alabama - Birmingham/Other areas	800/888-7647	DF1	DF2	42.47	126.56	48.85	152.71
PrimeHealth of Alabama, Inc. - Central/Southern Alabama	800/236-9421	AA1	AA2	87.91	141.27	49.01	136.35
VIVA Health Plan - Northern/Central and Southern Cos	205/558-7474	4B1	4B2	43.74	129.11	53.50	145.10
<b>Arizona</b>							
Aetna U.S. Healthcare - Phoenix/Tucson areas	800/537-9384	WQ1	WQ2	38.18	120.84	41.38	117.50
CIGNA HC of AZ-Phoenix - Phoenix area	800/572-9990	161	162	40.57	101.42	48.28	135.31
HealthPartners Health Plans - Central Arizona	602/664-2612	2S1	2S2	36.72	110.46	35.64	107.19
HealthPartners Health Plans - Tucson/Southern Arizona	602/664-2612	TD1	TD2	32.76	91.74	38.58	108.02
Humana Health Plan of AZ - Phoenix/Tucson/Southern Arizona	888/393-6765	DY1	DY2	33.70	91.67	41.38	112.54
Intergruop of Arizona, Inc. - Maricopa/Pima/Other AZ counties	800/289-2818	A71	A72	36.78	118.37	39.86	107.58
PacifiCare of Arizona - Counties surrounding Phoenix/Tucson	800/346-8600	7R1	7R2	0.00	0.00	45.11	157.80
PacifiCare of Arizona - Maricopa/Pima/Pinal Counties	800/347-8600	A31	A32	34.31	96.19	34.79	97.42
Premier HealthCare of Arizona - Graham/Greenlee/Maricopa/Pima/Pinal	800/914-4474	9A1	9A2	31.25	85.59	32.85	90.40
Premier HealthCare of Arizona - Yavapai/Mohave/Coconino/Yuma/Gila	800/914-4474	9B1	9B2	38.63	127.86	41.11	114.81
<b>Arkansas</b>							
Prudential HealthCare HMO - Central and Northwest Arkansas	800/821-8787	VY1	VY2	43.73	97.49	61.34	137.30
<b>California</b>							
Aetna U.S. Healthcare - Southern California	800/537-9384	2X1	2X2	43.40	101.57	45.45	106.36
Aetna U.S. Healthcare - Northern California area	800/537-9384	BU1	BU2	59.83	146.69	61.36	140.51
Blue Shield of CA Access+HMO - Most of California	800/334-5847	SJ1	SJ2	39.92	99.04	39.92	99.04
Blue Cross CaliforniaCare - Most of California	800/235-8631	M51	M52	36.01	91.87	40.15	102.44
CIGNA HealthCare of California - Northern/Southern California	800/832-3211	9T1	9T2	0.00	0.00	49.65	106.43
Health Net - Most of California	800/522-0088	LB1	LB2	40.82	95.90	43.52	103.00
Kaiser Permanente - Northern California	800/464-4000	591	592	38.78	92.56	43.49	103.83
Kaiser Permanente - Southern California	800/464-4000	621	622	44.22	103.81	48.04	111.05
Maxicare Southern California - Southern California	800/234-6294	CM1	CM2	32.04	81.09	36.07	91.29
National HMO Health Plan - Northern/Central/Southern California	800/468-8600	MN1	MN2	37.38	99.35	38.58	102.05
Omni Healthcare - Central Valley and Sacramento areas	800/342-8462	HN1	HN2	43.79	132.36	48.27	138.17
PacifiCare of California - Most of California	800/624-8822	CY1	CY2	41.00	116.35	40.49	104.95
United Health Plan - LA/Orange/San Bernardino Counties	800/544-0088	C41	C42	31.49	68.17	35.30	76.43
Western Health Advantage - Northern California	888-563-2250	5Z1	5Z2	0.00	0.00	41.76	100.22
<b>Colorado</b>							
Aetna U.S. Healthcare - The Front Range	800/537-9384	6F1	6F2	38.07	101.36	39.97	106.42
Antero HealthPlans - Central Colorado	800/456-9292	9X1	9X2	34.65	94.04	34.65	94.04




























Health Maintenance Organization (HMO) Plans by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading)													Top rated plans	Accreditation status NCQA JCAHO	Web site	
	% satisfied with plan			Coverage (77%)	Access to care (81%)	Access to care in an emergency (86%)	Choice of doctor (73%)	When sick, can get appointment (79%)	Seeing same doctor on most visits (84%)	Quality of care (76%)	Provider thorough and competent (8%)	Explanation of care (80%)	Results of care (74%)				
	20	48	22														
Plan name	20	48	22														
<b>Alabama</b>																	
Health Partners of Alabama	20	48	22	●	●	●	●	●	●	●	●	●	●	✓			
PrimeHealth of Alabama, Inc.	11	36	28	○	●	●	●	○	●	●	●	●					🌐
VIVA Health Plan																	
<b>Arizona</b>																	
Aetna U.S. Healthcare	13	35	21	●	●	●	●	○	●	●	●	●					🌐
CIGNA HC of AZ-Phoenix	21	43	21	●	●	●	●	○	○	●	●	●		★			🌐
HealthPartners Health Plans	12	38	25	○	○	●	●	●	●	●	●	●		★			🌐
HealthPartners Health Plans	16	42	23	●	●	●	●	○	○	○	○	○		★			🌐
Humana Health Plan of AZ	17	30	23	●	○	●	●	○	●	○	○	○					🌐
Intergroup of Arizona, Inc.	13	39	28	●	○	○	○	○	○	○	○	○		★			
PacifiCare of Arizona														★			🌐
PacifiCare of Arizona	14	30	26	○	○	○	○	○	○	○	○	○		★			🌐
Premier HealthCare of Arizona																	
Premier HealthCare of Arizona																	
<b>Arkansas</b>																	
Prudential HealthCare HMO															★		🌐
<b>California</b>																	
Aetna U.S. Healthcare	10	31	29	●	○	●	●	○	○	○	●	○					🌐
Aetna U.S. Healthcare	11	38	28	●	●	●	●	●	●	●	●	●		★			🌐
Blue Shield of CA Access+HMO	14	33	33	●	○	○	○	●	●	○	○	○		●			🌐
Blue Cross CaliforniaCare	16	39	27	●	●	●	○	●	●	○	○	●		★			🌐
CIGNA HealthCare of California	11	37	26	○	○	○	○	●	●	○	○	○		★			🌐
Health Net	14	40	32	●	●	●	●	●	●	●	●	●		●			🌐
Kaiser Permanente	15	44	27	●	○	○	●	○	○	●	○	●		●			🌐
Kaiser Permanente	19	47	20	●	●	●	●	○	○	●	●	○		★			🌐
Maxicare Southern California	14	29	30	○	○	○	○	○	○	○	○	○					
National HMO Health Plan*	11	48	20	○	●	○	●	●	●	●	●	●					🌐
Omni Healthcare	21	32	31	●	●	●	●	●	●	●	●	●					🌐
PacifiCare of California*	18	35	27	●	○	●	●	○	●	○	○	○		★			🌐
United Health Plan														⊗	●		
Western Health Advantage																	🌐
<b>Colorado</b>																	
Aetna U.S. Healthcare																	🌐
Antero HealthPlans																	🌐

<b>Health Maintenance Organization (HMO) Plans by State</b>  (Also check POS Section)	<b>Telephone number</b>	<b>Enrollment code</b>		<b>Premium You Paid in 1998</b>		<b>Premium You Will Pay in 1999</b>	
		<b>Self only</b>	<b>Self &amp; family</b>	<b>Self only</b>	<b>Self &amp; family</b>	<b>Self only</b>	<b>Self &amp; family</b>
<b>Plan name – location</b>							
<b>Colorado (continued)</b>							
CIGNA HealthCare of CO - Front Range area	800/832-3211	1C1	1C2	43.14	105.95	45.63	109.51
Kaiser Permanente - Denver/Colorado Springs areas	303/338-3800	651	652	39.26	100.26	43.19	110.26
PacifiCare of Colorado-High - Denver/Pueblo/Col.Springs/Fort Collins	800/877-9777	D61	D62	38.84	100.49	42.33	109.53
PacifiCare of Colorado-Std - Denver/Pueblo/Col.Springs/Fort Collins	800/877-9777	D64	D65	34.45	89.28	33.70	87.32
QualMed of Colorado - Denver/Boulder/Colorado Springs/Pueblo	800/847-3990	2D1	2D2	37.15	94.42	44.86	113.84
Rocky Mountain HMO - Most of Colorado	800/346-4643	881	882	54.65	153.75	79.60	203.82
<b>Connecticut</b>							
Aetna U.S. Healthcare - All of Connecticut	800/537-9384	H11	H12	86.28	307.52	80.99	290.10
ConnectiCare - All of Connecticut	800/251-7722	TE1	TE2	111.02	255.63	49.84	110.75
Harvard Community Hlth Plan - Northwest Connecticut	888/333-4742	681	682	78.70	279.00	70.55	253.22
Health New England - Northern Connecticut	413/787-4004	DJ1	DJ2	61.97	144.52	64.37	139.80
Kaiser Permanente - Most of Connecticut	800/597-3872	DM1	DM2	50.70	156.41	61.77	175.91
Prudential HealthCare HMO - Fairfield/Litchfield/New Haven Cos.	800/422-7399	8C1	8C2	51.03	305.09	109.11	309.19
<b>Delaware</b>							
Aetna U.S. Healthcare - All of Delaware	800/537-9384	NK1	NK2	107.88	389.20	103.18	372.11
AmeriHealth HMO, Inc. - All of Delaware	800/444-6282	SP1	SP2	48.93	196.93	53.78	203.54
<b>District of Columbia</b>							
Aetna U.S. Healthcare - Washington, DC area	800/537-9384	V81	V82	64.03	197.49	74.21	215.50
CapitalCare - Washington, DC area	800/680-9495	2G1	2G2	39.80	129.57	56.83	238.16
George Washington Univ HP-High - Washington, DC area	301/941-2000	E51	E52	83.49	187.48	73.75	155.33
George Washington Univ HP-Std - Washington, DC area	301/941-2000	E54	E55	36.97	80.60	42.27	92.05
Kaiser Permanente - Washington, DC area	301/468-6000	E31	E32	42.82	114.73	47.30	119.75
MD-IPA - Washington, DC area	800/331-2102	JP1	JP2	42.84	103.03	50.46	136.91
NYLCare/Mid-Atlantic-High - Washington, DC area	800/635-3121	JN1	JN2	52.22	150.33	50.47	126.97
NYLCare/Mid-Atlantic-Std - Washington, DC area	800/635-3121	JN4	JN5	33.24	78.10	35.67	83.82
<b>Florida</b>							
Aetna U.S. Healthcare - Central and South Florida areas	800/537-9384	8A1	8A2	50.08	226.98	57.83	245.94
Av-Med Health Plan - Broward/Dade/Palm Beach Counties	800/882-8633	EM1	EM2	38.56	115.83	43.00	125.47
Av-Med Health Plan - Orlando area	800/882-8633	GP1	GP2	38.91	119.80	41.95	115.35
Av-Med Health Plan - Tampa Bay area	800/882-8633	H51	H52	45.03	186.99	41.92	115.27
Av-Med Health Plan - Jacksonville area	800/882-8633	HW1	HW2	40.11	132.97	42.94	124.78
Av-Med Health Plan - Gainesville area	800/882-8633	JF1	JF2	40.32	135.31	46.17	160.44
Beacon Health Plan - Dade/Broward/Palm Beach Counties	800/850-0979	4K1	4K2	32.02	89.68	36.84	103.20
Capital Health Plan - Tallahassee area	850/383-3311	EA1	EA2	39.91	118.13	40.74	108.78



Health Maintenance Organization (HMO) Plans by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading)													Top rated plans	Accreditation status NCQA JCAHO	Web site	
	% satisfied with plan			Coverage (77%)	Access to care (81%)	Access to care in an emergency (86%)	Choice of doctor (73%)	When sick, can get appointment (79%)	Seeing same doctor on most visits (84%)	Quality of care (76%)	Provider thorough and competent (82%)	Explanation of care (80%)	Results of care (74%)				
	%																
	Extremely satisfied	Very satisfied	Somewhat satisfied														
Plan name																	
<b>Colorado (continued)</b>																	
CIGNA HealthCare of CO																★	
Kaiser Permanente	25	46	19	●	●	●	●	●	○	●	●	●	●	✓	★		
PacifiCare of Colorado-High	14	43	25	●	●	●	●	●	●	●	●	●	●		★		
PacifiCare of Colorado-Std	10	35	31	○	●	●	○	●	●	○	○	○	●		★		
QualMed of Colorado															●		
Rocky Mountain HMO	14	54	20	●	●	●	●	●	●	●	●	●	●	✓	●		
<b>Connecticut</b>																	
Aetna U.S. Healthcare	11	37	28	●	●	●	●	●	●	●	●	●	●		●		
ConnectiCare	25	46	21	●	●	●	●	●	●	●	●	●	●	✓	●		
Harvard Community Hlth Plan	27	43	19	●	●	●	●	●	●	●	●	●	●	✓	★		
Health New England	13	53	24	●	●	●	●	●	●	●	●	●	●	✓	●		
Kaiser Permanente	18	41	29	●	●	●	●	●	●	●	●	●	●	✓	★		
Prudential HealthCare HMO															★		
<b>Delaware</b>																	
Aetna U.S. Healthcare	15	33	31	●	●	●	●	●	●	●	●	●	●				
AmeriHealth HMO, Inc.	15	31	29	●	●	●	●	●	●	●	●	●	●		●		
<b>District of Columbia</b>																	
Aetna U.S. Healthcare	11	36	31	●	●	●	●	●	●	●	●	●	●		★		
CapitalCare	20	36	29	●	●	●	●	●	●	●	●	●	●				
George Washington Univ HP-High	18	40	25	●	●	●	●	●	○	●	●	●	●		●		
George Washington Univ HP-Std	13	31	33	●	●	○	●	●	○	●	●	●	●		●		
Kaiser Permanente*	23	39	24	●	●	○	●	●	○	○	●	○	●		★		
MD-IPA	15	45	30	●	●	●	●	●	●	●	●	●	●	✓	★		
NYLCare/Mid-Atlantic-High	17	42	23	●	●	●	●	●	●	●	●	●	●		★		
NYLCare/Mid-Atlantic-Std	11	41	31	●	●	●	●	●	●	●	●	●	●		★		
<b>Florida</b>																	
Aetna U.S. Healthcare															★		
Av-Med Health Plan	25	42	21	●	●	●	●	●	●	●	●	●	●	✓	★		
Av-Med Health Plan	24	35	23	●	●	●	●	●	●	●	●	●	●		★		
Av-Med Health Plan	19	37	27	●	●	●	○	●	●	○	○	●	●		★		
Av-Med Health Plan	27	43	16	●	●	●	●	●	●	●	●	●	●		★		
Av-Med Health Plan	26	45	17	●	●	●	●	●	●	●	●	●	●	✓	★		
Beacon Health Plan																	
Capital Health Plan	39	37	13	●	●	●	●	●	●	●	●	●	●		●		

<b>Health Maintenance Organization (HMO) Plans by State</b>  (Also check POS Section)	Telephone number	Enrollment code		Premium You Paid in 1998		Premium You Will Pay in 1999	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Plan name – location</b>							
<b>Florida (continued)</b>							
Foundation Health - Northern Florida	800/441-5501	5C1	5C2	27.52	77.78	39.67	111.99
Foundation Health - Central Florida	800/441-5501	5D1	5D2	30.02	84.82	43.40	141.49
Foundation Health - Southern Florida	800/441-5501	5E1	5E2	23.22	65.59	37.47	103.02
Health Options - Tampa Bay area	800/583-9072	D71	D72	40.98	131.37	47.69	158.73
Health Options - Palm Beach/Martin Counties	800/964-6595	FN1	FN2	39.65	116.31	42.33	113.31
Health Options - Broward/Dade Counties	800/964-6595	FR1	FR2	37.05	100.01	37.48	101.18
HIP Health Plan of FL - South Florida/Tampa Bay areas	800/385-4447	K71	K72	44.35	188.44	42.58	128.36
Humana Medical Plan - Orlando/Gainesville areas	888/393-6765	7F1	7F2	34.96	97.93	39.61	110.91
Humana Medical Plan - Southeast/Southcentral/Southwest Florida	888/393-6765	EE1	EE2	40.95	102.38	45.30	113.26
Humana Medical Plan - Tampa Bay area	888/393-6765	JH1	JH2	40.41	101.03	45.93	114.83
Humana Medical Plan - Jacksonville area	888/393-6765	P51	P52	39.03	128.98	50.40	156.41
Humana Medical Plan - Daytona area	888/393-6765	P71	P72	39.61	135.40	50.34	155.94
PCA Family Health Plan of FL - Most of Florida	888/393-6765	FQ1	FQ2	31.82	95.48	33.53	100.61
PCA Health Plans of Florida - Most of Florida	888/393-6765	PJ1	PJ2	31.82	95.48	33.53	100.61
Prudential HealthCare HMO - Jacksonville area	904/351-8386	EC1	EC2	33.28	91.54	35.81	98.48
Prudential HealthCare HMO - Central Florida area	800/628-3801	EH1	EH2	33.42	93.59	40.00	111.97
Prudential HealthCare HMO - Broward/Dade/Palm Beach Counties	800/457-3885	HE1	HE2	35.88	100.48	46.44	172.49
United HealthCare of Florida - South Florida/Tampa areas	800/543-3145	QK1	QK2	61.84	234.35	48.88	170.67
<b>Georgia</b>							
Aetna U.S. Healthcare - Atlanta/Augusta/Athens/Macon areas	800/537-9384	2U1	2U2	41.32	117.89	45.25	119.13
Athens Area Health Plan Select - Athens metro area	706-549-0549	8Y1	8Y2	0.00	0.00	42.26	108.44
Kaiser Permanente - Atlanta area	800/255-0568	F81	F82	42.37	122.05	45.61	115.78
Prudential HealthCare HMO - Atlanta/Macon areas	800/738-1728	EZ1	EZ2	34.08	93.24	37.66	103.04
<b>Guam</b>							
Guam Memorial Health Plan-High - Guam/Palau/N. Mariana Islands	671/646-4647	ZA1	ZA2	54.58	186.34	63.90	210.23
Guam Memorial Health Plan-Std - Guam/Palau/N. Mariana Islands	671/646-4647	ZA4	ZA5	36.22	101.62	40.35	114.89
Health Maintenance Life - Guam	671/646-7826	281	282	36.37	127.38	33.30	99.45
PacifiCare Asia Pacific - Guam	671/647-3471	JK1	JK2	55.02	214.94	46.45	142.27
<b>Hawaii</b>							
Kaiser Permanente-High - Islands of Hawaii/Maui/Oahu/Kauai	808/597-5955	631	632	87.99	188.18	85.58	172.19
Kaiser Permanente-Std - Islands of Hawaii/Maui/Oahu/Kauai	808/597-5955	634	635	46.63	100.25	51.01	109.68
<b>Idaho</b>							
Group Health Cooperative - Benewah/Bonner/Kootenai/Latah/Shoshone	800/497-2210	VR1	VR2	63.31	217.32	63.38	217.60
HealthPlus - Washington border counties	800/527-6675	8F1	8F2	0.00	0.00	48.29	134.55

Health Maintenance Organization (HMO) Plans by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading)													Top rated plans	Accreditation status NCQA JCAHO	Web site
	% satisfied with plan			Coverage (77%)	Access to care (81%)	Access to care in an emergency (86%)	Choice of doctor (73%)	When sick, can get appointment (79%)	Seeing same doctor on most visits (84%)	Quality of care (76%)	Provider thorough and competent (82%)	Explanation of care (80%)	Results of care (74%)			
																
Plan name																
<b>Florida (continued)</b>																
Foundation Health															★	
Foundation Health															★	
Foundation Health															★	
Health Options	13	34	33	●	●	●	●	●	●	●	●	●	●		★	
Health Options															★	
Health Options	10	35	34	●	●	●	●	○	●	○	○	○	○		★	
HIP Health Plan of FL	14	34	25	●	●	●	●	○	○	○	○	○	○		★	
Humana Medical Plan	10	34	33	●	○	○	○	○	○	○	○	○	○		★	
Humana Medical Plan	14	30	33	○	○	○	○	○	○	○	○	○	○		★	
Humana Medical Plan	14	37	26	●	○	●	○	○	○	○	○	○	○		★	
Humana Medical Plan	13	37	30	●	●	●	○	○	●	●	●	●	●		★	
Humana Medical Plan	12	31	30	●	●	●	○	○	●	○	○	○	○		★	
PCA Family Health Plan of FL															●	
PCA Health Plans of Florida	10	25	27	○	○	●	○	○	●	○	○	○	○		●	
Prudential HealthCare HMO	30	35	21	●	●	●	●	●	●	●	●	●	●		★	
Prudential HealthCare HMO	19	42	23	●	●	●	●	○	●	●	●	●	●		★	
Prudential HealthCare HMO	16	28	34	●	○	●	●	○	●	○	○	○	○		★	
United HealthCare of Florida																
<b>Georgia</b>																
Aetna U.S. Healthcare	15	35	27	●	●	●	●	●	●	●	●	●	●			
Athens Area Health Plan Select																
Kaiser Permanente	22	40	25	●	●	●	●	●	○	●	●	●	●	✓	★	
Prudential HealthCare HMO	11	34	32	●	○	○	○	○	○	○	●	●	●		●	
<b>Guam</b>																
Guam Memorial Health Plan-High	7	32	43	○	○	○	●	○	○	○	○	○	○			
Guam Memorial Health Plan-Std																
Health Maintenance Life*	15	47	25	○	○	○	●	●	○	●	○	●	●			
PacifiCare Asia Pacific*	12	33	35	○	○	○	○	○	○	○	○	○	○			
<b>Hawaii</b>																
Kaiser Permanente-High	26	40	22	●	●	●	●	●	●	●	●	●	●	✓	★	
Kaiser Permanente-Std	16	36	35	●	●	●	●	●	●	●	●	●	●		★	
<b>Idaho</b>																
Group Health Cooperative	15	33	31	●	●	●	●	●	●	●	●	●	●		★	
HealthPlus																

<b>Health Maintenance Organization (HMO) Plans by State</b>  (Also check POS Section)	Telephone number	Enrollment code		Premium You Paid in 1998		Premium You Will Pay in 1999	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Plan name – location</b>							
<b>Illinois</b>							
Aetna U.S. Healthcare - Chicago area	800/537-9384	XC1	XC2	37.49	165.08	38.73	141.53
BCI HMO, Inc. - Chicago/Rockford/Springfld/Downstate Cos	800/772-6897	3B1	3B2	68.10	224.01	71.76	227.33
Group Health Plan - Southern/Metro East/Central	800/743-3901	MM1	MM2	72.96	231.38	57.11	185.51
Health Alliance HMO - Central/E.Central/N.West/South/West IL	800/851-3379	FX1	FX2	50.16	142.42	63.98	166.25
Health Partners of the Midwest - St. Louis area	800/338-4123	RN1	RN2	45.21	98.22	71.91	147.29
Heritage National Healthplan - Bloomingt/Joliet/Moline/Peoria/RockIsld	800/247-9110	3J1	3J2	46.66	106.78	49.26	184.49
Humana Health Plan Inc. - Chicago area	888/393-6765	751	752	44.07	129.68	52.24	152.58
John Deere Family Healthplan - Quad Cities	800/247-9110	1J1	1J2	39.12	92.40	43.93	126.93
Mercy Health Plans/Premier - Southwest Illinois	800/327-0763	7M1	7M2	47.80	135.31	47.76	111.09
OSF HealthPlans - Central/Northern Illinois	800/673-5222	9F1	9F2	37.61	99.65	44.12	116.63
PersonalCare's HMO - East Central Illinois	800/431-1211	GE1	GE2	40.78	111.13	41.79	107.46
Principal St.Louis - St. Louis area	800/966-3938	121	122	46.73	101.87	80.36	168.01
Prudential HealthCare HMO - Southern Illinois	800/298-7625	VZ1	VZ2	37.22	94.04	37.95	95.85
Rush Prudential HMO - Chicago area	312/234-7747	171	172	38.83	93.42	46.46	111.77
Union Health Service - Chicago area	312/829-4224	761	762	41.48	103.20	43.39	107.61
United HealthCare Select - St. Louis and Metro East	800/627-0607	H81	H82	48.45	132.04	51.32	124.82
<b>Indiana</b>							
Aetna U.S. Healthcare - Southern Indiana	800/537-9384	RD1	RD2	47.80	153.60	52.00	161.64
Aetna U.S. Healthcare - Lake/Porter Counties	800/537-9384	XC1	XC2	37.49	165.08	38.73	141.53
Arnett HMO - Lafayette area	765/448-7440	G21	G22	65.50	233.59	63.55	223.67
BCI HMO, Inc. - Lake County	800/772-6897	3B1	3B2	68.10	224.01	71.76	227.33
Health Alliance HMO - Fountain/Vermillion/Warren Counties	800/851-3379	FX1	FX2	50.16	142.42	63.98	166.25
Humana Care Plan - Southern Indiana	888/393-6765	181	182	46.33	171.93	54.10	178.10
Humana Health Plan Inc. - Lake and Porter Counties	888/393-6765	751	752	44.07	129.68	52.24	152.58
Humana Health Plan - Southern Indiana	888/393-6765	D21	D22	47.00	178.95	55.01	180.33
Maxicare Indiana - Most of Indiana	800/441-3355	GK1	GK2	42.39	99.80	46.73	110.02
PARTNERS Nat'l HPs of IN - Northern Indiana	800/967-5439	MC1	MC2	43.46	145.47	43.61	113.80
Physicians HP of N. Indiana - Northern Indiana	219/432-6690	DQ1	DQ2	51.59	130.72	63.38	147.62
Prudential HealthCare Midwest - Dearborn County	800/932-7478	S31	S32	39.05	101.43	41.70	108.29
Rush Prudential HMO - Lake/Porter Counties	888/234-7747	171	172	38.83	93.42	46.46	111.77
The M*Plan - Central/Northeast/Southwest Indiana	800/816-7526	IN1	IN2	41.20	100.21	49.86	107.55
United HealthCare of Kentucky - Clark/Floyd/Harrison Counties	800/495-5283	DU1	DU2	56.90	186.90	50.09	149.03
Welborn HMO - Evansville area	812/426-6600	H31	H32	44.66	153.51	45.41	122.05

Health Maintenance Organization (HMO) Plans by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average, ○ below average (Numeric average for all HMO plans in heading)													Top rated plans	Accreditation status NCQA JCAHO	Web site	
	% satisfied with plan			Coverage (77%)	Access to care (81%)	Access to care in an emergency (86%)	Choice of doctor (73%)	When sick, can get appointment (79%)	Seeing same doctor on most visits (84%)	Quality of care (76%)	Provider thorough and competent (82%)	Explanation of care (80%)	Results of care (74%)				
	% Extremely satisfied	% Very satisfied	% Somewhat satisfied														
Plan name																	
<b>Illinois</b>																	
Aetna U.S. Healthcare	5	30	32	●	●	○	○	●	●	●	●	○	○		★		
BCI HMO, Inc.	13	36	31	●	●	●	●	●	●	●	●	●	●				
Group Health Plan*	15	48	25	●	●	●	●	●	●	●	●	●	●		●		
Health Alliance HMO	25	46	15	●	●	●	●	●	●	●	●	●	●				
Health Partners of the Midwest	18	43	23	●	●	●	●	●	●	●	●	●	●				
Heritage National Healthplan																	
Humana Health Plan Inc.	13	29	37	○	○	○	○	○	○	○	○	○	○		★		
John Deere Family Healthplan																	
Mercy Health Plans/Premier																	
OSF HealthPlans																	
PersonalCare's HMO	17	40	34	●	●	●	●	●	●	●	●	●	●	✓			
Principal St.Louis	20	45	25	●	●	●	●	●	●	●	●	●	●	✓	●		
Prudential HealthCare HMO															★		
Rush Prudential HMO	17	37	26	●	●	○	●	○	●	●	●	●	●		★		
Union Health Service																	
United HealthCare Select	17	41	27	●	●	●	●	●	●	●	●	●	●				
<b>Indiana</b>																	
Aetna U.S. Healthcare	11	29	30	●	●	●	●	●	●	●	●	●	●				
Aetna U.S. Healthcare	5	30	32	●	●	○	○	●	●	●	○	○					
Arnett HMO																	
BCI HMO, Inc.	13	36	31	●	●	●	●	●	●	●	●	●	●				
Health Alliance HMO	25	46	15	●	●	●	●	●	●	●	●	●	●				
Humana Care Plan	15	37	28	●	●	●	○	●	●	●	●	●	●				
Humana Health Plan Inc.	13	29	37	○	○	○	○	○	○	○	○	○	○		★		
Humana Health Plan	15	42	28	●	●	●	●	●	●	●	●	●	●				
Maxicare Indiana	16	41	23	●	●	●	●	●	●	●	●	●	●		⊗		
PARTNERS Nat'l HPs of IN															●		
Physicians HP of N. Indiana																	
Prudential HealthCare Midwest	12	46	27	●	●	●	●	●	●	●	●	●	●		★		
Rush Prudential HMO	17	37	26	●	●	○	●	○	●	●	●	●	●		★		
The M*Plan	22	47	19	●	●	●	●	●	●	●	●	●	●	✓	★		
United HealthCare of Kentucky																	
Welborn HMO	34	39	20	●	●	●	●	●	●	●	●	●	●	✓	●		

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**Health Maintenance Organization (HMO) Plans by State**

(Also check POS Section)

**Plan name – location**

	Telephone number	Enrollment code		Premium You Paid in 1998		Premium You Will Pay in 1999	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Iowa</b>							
Care Choices - Northwest Iowa	800/535-6252	FA1	FA2	41.19	134.99	48.48	174.14
Exclusive Healthcare - Council Bluffs/Sioux City areas	800/456-9292	9Y1	9Y2	38.59	108.68	48.08	175.00
Health Alliance HMO - Central Iowa	888/536-5300	7X1	7X2	42.50	101.25	44.62	108.22
Heritage National Healthplan - Central/Eastern Iowa	800/247-9110	3J1	3J2	46.66	106.78	49.26	184.49
John Deere Family Healthplan - Des Moines/Waterloo/Quad Cities areas	800/247-9110	1J1	1J2	39.12	92.40	43.93	126.93
Principal Health Care of Iowa - Des Moines/Central Iowa/Waterloo	800/257-4692	SV1	SV2	42.06	146.06	43.74	124.98
SecureCare of Iowa - Central and Eastern Iowa areas	888/881-8820	3Q1	3Q2	34.22	89.63	37.29	97.69
United HealthCare/Midlands - Western Iowa	402/445-5700	NF1	NF2	43.82	117.96	48.04	108.71
<b>Kansas</b>							
Humana Kansas City, Inc.-High - Kansas City area	888/393-6765	MS1	MS2	45.60	129.57	49.99	132.47
Humana Kansas City, Inc.-Std - Kansas City area	888/393-6765	MS4	MS5	42.35	101.63	46.57	111.76
Kaiser Permanente - Kansas City area	913/642-2662	HA1	HA2	33.87	87.39	37.97	97.95
Preferred Plus of Kansas - S. Central & Jefferson/Shawnee Counties	800/660-8114	VA1	VA2	47.51	201.35	50.30	187.68
Principal Health Care of KC - Wichita/Salinas areas	800/969-3343	7W1	7W2	54.60	185.49	49.38	156.18
Prudential HealthCare HMO - Kansas City/Topeka areas	800/441-5588	1K1	1K2	42.33	128.23	48.82	120.30
United HealthCare MidWest - Kansas City/Topeka areas	800/357-0975	4M1	4M2	51.55	180.94	62.62	202.85
<b>Kentucky</b>							
Advantage Care, Inc. - Central/Eastern Kentucky	800/850-8585	XW1	XW2	44.72	156.44	63.64	223.39
Aetna U.S. Healthcare - Lexington/Louisville areas	800/537-9384	RD1	RD2	47.80	153.60	52.00	161.64
Bluegrass Family Health - Central/Eastern Kentucky	606/269-4475	2B1	2B2	45.37	121.73	46.63	110.79
Humana Care Plan - Louisville area	888/393-6765	181	182	46.33	171.93	54.10	178.10
Humana Care Plan - Lexington area	888/393-6765	HR1	HR2	39.16	136.61	48.17	134.16
Humana Health Plan - Lexington/Louisville	888/393-6765	D21	D22	47.00	178.95	55.01	180.33
PacifiCare of Ohio, Inc. - Northern Kentucky	800/824-0428	R81	R82	45.53	121.75	48.13	113.10
Prudential HealthCare Midwest - Northern Kentucky	800/932-7478	S31	S32	39.05	101.43	41.70	108.29
United Health Care of Ohio - Northern Kentucky	800/231-2918	3U1	3U2	53.33	132.47	64.52	159.92
United HealthCare of Kentucky - Most of Kentucky	800/495-5283	DU1	DU2	56.90	186.90	50.09	149.03
<b>Louisiana</b>							
Aetna U.S. Healthcare - New Orleans area	800/537-9384	NG1	NG2	40.58	113.75	43.77	113.79
Aetna U.S. Healthcare - Baton Rouge/Lafayette areas	800/537-9384	TK1	TK2	33.52	127.53	36.16	122.51
Gulf South Health Plan, Inc. - Baton Rouge/New Orleans/Lafayette area	504/237-1700	LY1	LY2	39.16	98.87	47.90	136.26
Smartplan - All of Louisiana	800/259-7370	8D1	8D2	0.00	0.00	43.36	113.30
Vantage Health Plan - Monroe/North Louisiana	318/323-9779	7V1	7V2	44.76	144.87	48.72	145.73

Health Maintenance Organization (HMO) Plans by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading)													Top rated plans	Accreditation status NCQA JCAHO	Web site
	% satisfied with plan			Coverage (77%)	Access to care (81%)	Access to care in an emergency (86%)	Choice of doctor (73%)	When sick, can get appointment (79%)	Seeing same doctor on most visits (84%)	Quality of care (76%)	Provider thorough and competent (82%)	Explanation of care (80%)	Results of care (74%)			
	% Extremely satisfied	% Very satisfied	% Somewhat satisfied													
Plan name																
<b>Iowa</b>																
Care Choices																
Exclusive Healthcare	15	40	29	●	●	●	●	●	●	●	●	●	●			
Health Alliance HMO																
Heritage National Healthplan																
John Deere Family Healthplan																
Principal Health Care of Iowa*	17	36	30	●	●	●	●	●	●	●	●	●	●		●	
SecureCare of Iowa																
United HealthCare/Midlands	20	33	28	●	●	●	●	●	●	●	●	●	●		★	
<b>Kansas</b>																
Humana Kansas City, Inc.-High	22	37	24	●	●	●	●	●	●	●	●	●	●		★	
Humana Kansas City, Inc.-Std															★	
Kaiser Permanente	18	35	25	●	●	○	○	●	○	○	○	○	○		★	
Preferred Plus of Kansas																
Principal Health Care of KC															●	
Prudential HealthCare HMO	11	42	24	●	●	●	●	●	●	●	●	●	●		★	
United HealthCare MidWest*	13	46	24	●	●	●	●	●	●	●	●	●	●			
<b>Kentucky</b>																
Advantage Care, Inc.															★	
Aetna U.S. Healthcare	11	29	30	●	●	●	●	●	●	●	●	●	●			
Bluegrass Family Health	21	39	26	●	●	●	●	●	●	●	●	●	●			
Humana Care Plan	15	37	28	●	●	●	○	●	●	●	●	●	●			
Humana Care Plan	20	36	26	●	●	●	●	●	○	●	●	●	●			
Humana Health Plan	15	42	28	●	●	●	●	●	●	●	●	●	●			
PacifiCare of Ohio, Inc.	9	37	28	○	●	●	●	●	●	●	●	●	●			
Prudential HealthCare Midwest	12	46	27	●	●	●	●	●	●	●	●	●	●		★	
United Health Care of Ohio	12	40	30	●	●	●	●	●	●	●	●	●	●		★	
United HealthCare of Kentucky																
<b>Louisiana</b>																
Aetna U.S. Healthcare	14	42	27	●	●	●	●	○	●	●	●	●	●			
Aetna U.S. Healthcare																
Gulf South Health Plan, Inc.															★	
Smartplan																
Vantage Health Plan																

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<b>Health Maintenance Organization (HMO) Plans by State</b>  (Also check POS Section)	Telephone number	Enrollment code		Premium You Paid in 1998		Premium You Will Pay in 1999	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Plan name – location</b>							
<b>Maine</b>							
Harvard Community Hlth Plan - Southeastern Maine	888/333-4742	681	682	78.70	279.00	70.55	253.22
NYLCare Health Plans of Maine - All of Maine	800/895-6667	9M1	9M2	56.97	163.43	62.03	138.99
<b>Maryland</b>							
Aetna U.S. Healthcare - North/Central MD & Washington, DC area	800/537-9384	V81	V82	64.03	197.49	74.21	215.50
CapitalCare - South/Central Maryland	800/680-9495	2G1	2G2	39.80	129.57	56.83	238.16
George Washington Univ HP-High - Central/Southern Maryland	301/941-2000	E51	E52	83.49	187.48	73.75	155.33
George Washington Univ HP-Std - Central/Southern Maryland	301/941-2000	E54	E55	36.97	80.60	42.27	92.05
Kaiser Permanente - Baltimore/Washington, DC areas	301/468-6000	E31	E32	42.82	114.73	47.30	119.75
MD-IPA - All of Maryland	800/331-2102	JP1	JP2	42.84	103.03	50.46	136.91
NYLCare/Mid-Atlantic-High - North/Central/Southern Maryland	800/635-3121	JN1	JN2	52.22	150.33	50.47	126.97
NYLCare/Mid-Atlantic-Std - North/Central/Southern Maryland	800/635-3121	JN4	JN5	33.24	78.10	35.67	83.82
<b>Massachusetts</b>							
Aetna U.S. Healthcare - Central/Eastern MA/Hampden	800/537-9384	NE1	NE2	68.49	262.04	73.65	273.18
Fallon Community Health Plan - Central/Eastern Massachusetts	800/868-5200	JV1	JV2	41.25	118.63	43.35	111.84
Harvard Community Hlth Plan - Eastern/Western Massachusetts	888/333-4742	681	682	78.70	279.00	70.55	253.22
Harvard Pilgrim Hlth Care-NE - Southeastern Massachusetts	888/333-4742	701	702	37.10	89.03	47.01	112.82
Health New England - Western Massachusetts	413/787-4004	DJ1	DJ2	61.97	144.52	64.37	139.80
Kaiser Permanente - Western Massachusetts	800/597-3872	K11	K12	43.29	142.01	45.32	123.85
<b>Michigan</b>							
Aetna U.S. Healthcare - Greater Detroit Metro area	800/537-9384	8Z1	8Z2	0.00	0.00	44.79	119.95
Blue Care Network - East MI - East Michigan Region	800/890-0871	K51	K52	43.81	129.96	47.42	127.86
Blue Care Network - East MI - East Michigan Region	800/890-0871	KN1	KN2	39.26	162.87	44.01	179.23
Blue Care Network Mid MI Reg - Mid Michigan	888/227-2345	LN1	LN2	58.83	175.39	49.65	130.78
Blue Care Network SE Michigan - Southeast MI	800/662-6667	LX1	LX2	31.46	110.89	33.37	110.40
Blue Care Network West MI - Western Michigan	800/775-2583	G71	G72	47.14	169.67	89.35	273.48
Blue Care Network West MI - Western Michigan	800/775-2583	KF1	KF2	37.27	103.87	43.32	130.24
Blue Care Network West Region - Western Michigan	800/775-2583	KR1	KR2	37.21	123.98	42.51	144.50
Grand Valley Health Plan - Grand Rapids area	616/949-2410	RL1	RL2	45.03	149.39	46.82	126.02
Health Alliance - Southeastern Michigan/Flint area	313/872-8100	521	522	42.90	146.53	43.51	115.28
HealthPlus MI - Flint/Saginaw areas	800/332-9161	X51	X52	61.28	192.32	70.53	208.13
M-Care - Mid/Southeastern Michigan	800/658-8878	EG1	EG2	45.20	143.78	41.37	109.73
Medical Value Plan - Lenawee/Monroe Counties	419/245-5135	EV1	EV2	41.92	134.40	55.06	210.02
OmniCare - Southeastern Michigan	313/259-4000	KA1	KA2	42.87	120.47	39.93	99.82
Physicians Health Plan - Lansing/Mid-Michigan	517/349-1976	U51	U52	47.74	149.33	50.03	132.82



Health Maintenance Organization (HMO) Plans by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading)													Top rated plans	Accreditation status NCQA JCAHO	Web site		
	% satisfied with plan			Coverage (77%)	Access to care (81%)	Access to care in an emergency (86%)	Choice of doctor (73%)	When sick, can get appointment (79%)	Seeing same doctor on most visits (84%)	Quality of care (76%)	Provider thorough and competent (82%)	Explanation of care (80%)	Results of care (74%)					
	27	43	19															
Plan name	27	43	19	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
<b>Maine</b>																		
Harvard Community Hlth Plan	27	43	19	●	●	●	●	●	●	●	●	●	●	●	✓	★	🌐	
NYLCare Health Plans of Maine																		🌐
<b>Maryland</b>																		
Aetna U.S. Healthcare	11	36	31	●	●	●	●	●	●	●	●	●	●			★	🌐	
CapitalCare	20	36	29	●	●	●	●	●	●	●	●	●	●					🌐
George Washington Univ HP-High	18	40	25	●	●	●	●	○	○	○	○	○	○			●		
George Washington Univ HP-Std	13	31	33	●	●	○	○	○	○	○	○	○	○			●		
Kaiser Permanente*	23	39	24	●	●	○	○	○	○	○	○	○	○			★	🌐	
MD-IPA	15	45	30	●	●	●	●	●	●	●	●	●	●	✓		★	🌐	
NYLCare/Mid-Atlantic-High	17	42	23	●	●	●	●	●	●	●	●	●	●			★	🌐	
NYLCare/Mid-Atlantic-Std	11	41	31	●	●	●	●	●	●	●	●	●	●			★	🌐	
<b>Massachusetts</b>																		
Aetna U.S. Healthcare	12	36	27	●	●	●	●	●	●	●	●	●	●			★	🌐	
Fallon Community Health Plan	29	49	13	●	●	●	●	●	●	●	●	●	●	✓		★	🌐	
Harvard Community Hlth Plan	27	43	19	●	●	●	●	●	●	●	●	●	●	✓		★	🌐	
Harvard Pilgrim Hlth Care-NE	25	40	20	●	●	●	●	●	●	●	●	●	●			★	🌐	
Health New England	13	53	24	●	●	●	●	●	●	●	●	●	●	✓		●		
Kaiser Permanente	15	40	30	●	●	●	●	●	●	●	●	●	●			★	🌐	
<b>Michigan</b>																		
Aetna U.S. Healthcare																		🌐
Blue Care Network - East MI	13	39	26	●	●	●	○	○	○	○	○	○	○			★	🌐	
Blue Care Network - East MI																★	🌐	
Blue Care Network Mid MI Reg	15	41	22	●	●	●	●	●	●	●	●	●	●			★	🌐	
Blue Care Network SE Michigan	15	38	29	○	○	○	○	○	○	○	○	○	○			★	🌐	
Blue Care Network West MI																★	🌐	
Blue Care Network West MI	20	43	26	●	●	●	●	●	●	●	●	●	●	✓		★	🌐	
Blue Care Network West Region	15	49	27	●	●	●	●	●	●	●	●	●	●	✓		★	🌐	
Grand Valley Health Plan																		
Health Alliance	18	48	22	●	●	●	●	●	●	●	●	●	●	✓		★	🌐	
HealthPlus MI																★	🌐	
M-Care	32	40	17	●	●	●	●	●	●	●	●	●	●	✓		●	🌐	
Medical Value Plan																★		
OmniCare	15	32	29	○	○	○	○	○	○	○	○	○	○			●	🌐	
Physicians Health Plan	20	45	26	●	●	●	●	●	●	●	●	●	●	✓				

<b>Health Maintenance Organization (HMO) Plans by State</b>  (Also check POS Section)	Telephone number	Enrollment code		Premium You Paid in 1998		Premium You Will Pay in 1999	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Plan name – location</b>							
<b>Michigan (continued)</b>							
Physicians Health Plan - Jackson/South Michigan	517/787-6865	U61	U62	93.04	258.01	51.45	146.47
Physicians Health Plan - Kalamazoo/Southwest Michigan	616/341-7250	U71	U72	76.27	217.80	44.61	107.06
Physicians Health Plan - Muskegon/Western Michigan	616/728-6333	U81	U82	51.42	158.10	47.23	113.38
Priority Health - West Michigan	616/942-1221	BQ1	BQ2	39.95	143.20	44.37	153.99
SelectCare - Southeast Michigan	800/332-2365	K61	K62	34.52	91.51	39.90	111.73
The Wellness Plan - Southeastern Michigan	800/875-9355	K31	K32	37.42	102.17	40.36	110.18
Total Health Care - Greater Detroit/Flint areas	800/826-2862	N21	N22	38.91	95.51	42.25	106.39
<b>Minnesota</b>							
Altru Health Plan - Northwest Minnesota	701/780-1600	2R1	2R2	34.75	100.04	35.56	102.37
HealthPartners Classic-High - Minneapolis/St. Paul areas	612/883-5000	531	532	41.07	127.90	56.83	163.56
HealthPartners Classic-Std - Minneapolis/St. Paul areas	612/883-5000	534	535	32.99	87.58	45.05	108.11
HealthPartners Health Plan - Minneapolis/St. Paul/St. Cloud areas	612/883-5000	HQ1	HQ2	45.87	150.48	68.14	190.78
<b>Mississippi</b>							
PrimeHealth of Alabama, Inc. - Southern Mississippi	800/236-9421	AA1	AA2	87.91	141.27	49.01	136.35
Prudential HealthCare HMO - Desoto/Marshall/Tate/Tunica Cos.	901/541-9400	UB1	UB2	32.42	98.86	37.08	113.02
<b>Missouri</b>							
BlueCHOICE - StLouis/Central/SW/Poplar Bluff area	800/634-4395	9G1	9G2	54.47	119.15	66.89	135.29
Group Health Plan - St. Louis area	800/743-3901	MM1	MM2	72.96	231.38	57.11	185.51
Health Partners of the Midwest - St. Louis/Columbia/Jefferson City areas	800/338-4123	RN1	RN2	45.21	98.22	71.91	147.29
Humana Kansas City, Inc.-High - Central Missouri/Springfield area	888/393-6765	7S1	7S2	37.03	99.53	51.09	143.02
Humana Kansas City, Inc.-Std - Central Missouri/Springfield area	888/393-6765	7S4	7S5	34.24	92.04	47.01	112.84
Humana Kansas City, Inc.-High - Kansas City area	888/393-6765	MS1	MS2	45.60	129.57	49.99	132.47
Humana Kansas City, Inc.-Std - Kansas City area	888/393-6765	MS4	MS5	42.35	101.63	46.57	111.76
Kaiser Permanente - Kansas City area	913/642-2662	HA1	HA2	33.87	87.39	37.97	97.95
Mercy Health Plans/Premier - East/Central/Southwest Missouri	800/327-0763	7M1	7M2	47.80	135.31	47.76	111.09
Principal St.Louis - St. Louis area	800/966-3938	121	122	46.73	101.87	80.36	168.01
Prudential HealthCare HMO - Kansas City area	800/441-5588	1K1	1K2	42.33	128.23	48.82	120.30
Prudential HealthCare HMO - St. Louis area	800/298-7625	VZ1	VZ2	37.22	94.04	37.95	95.85
United HealthCare MidWest - Kansas City area	800/357-0975	4M1	4M2	51.55	180.94	62.62	202.85
United HealthCare Select - St. Louis/Central/Northeast/Southeast	800/627-0607	H81	H82	48.45	132.04	51.32	124.82
<b>Montana</b>							
Yellowstone Community Health - Billings area	406/238-6868	2Y1	2Y2	36.89	95.68	43.04	111.59
<b>Nebraska</b>							
Care Choices - Northeastern Nebraska	800/535-6252	FA1	FA2	41.19	134.99	48.48	174.14

Health Maintenance Organization (HMO) Plans by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading)													Top rated plans	Accreditation status NCQA JCAHO	Web site	
	% satisfied with plan			Coverage (77%)	Access to care (81%)	Access to care in an emergency (86%)	Choice of doctor (73%)	When sick, can get appointment (79%)	Seeing same doctor on most visits (84%)	Quality of care (76%)	Provider thorough and competent (82%)	Explanation of care (80%)	Results of care (74%)				
	1-5	6-10	11-15														
Plan name																	
<b>Michigan (continued)</b>																	
Physicians Health Plan																	
Physicians Health Plan																	
Physicians Health Plan																	
Priority Health	22	54	16	●	●	●	●	●	●	●	●	●	●	✓	★	🌐	
SelectCare	7	39	29	●	○	○	○	●	○	○	○	○	○		●		
The Wellness Plan																	
Total Health Care																	
<b>Minnesota</b>																	
Altru Health Plan																🌐	
HealthPartners Classic-High	11	44	23	●	●	●	●	●	○	●	●	●	●		★		
HealthPartners Classic-Std*	25	45	16	●	●	●	●	●	●	●	●	●	●		★		
HealthPartners Health Plan	14	39	27	●	●	●	●	●	○	●	●	●	●		★		
<b>Mississippi</b>																	
PrimeHealth of Alabama, Inc.	11	36	28	○	●	●	●	○	●	●	●	●	●			🌐	
Prudential HealthCare HMO	10	37	34	○	○	○	○	○	○	○	●	●	○		●	🌐	
<b>Missouri</b>																	
BlueCHOICE	13	31	38	●	●	●	●	●	●	●	●	●	●				
Group Health Plan*	15	48	25	●	●	●	●	●	●	●	●	●	●		●	🌐	
Health Partners of the Midwest	18	43	23	●	●	●	●	●	●	●	●	●	●				
Humana Kansas City, Inc.-High	16	39	29	●	●	●	●	●	●	●	●	●	●		★	🌐	
Humana Kansas City, Inc.-Std															★	🌐	
Humana Kansas City, Inc.-High	22	37	24	●	●	●	●	●	●	●	●	●	●		★	🌐	
Humana Kansas City, Inc.-Std															★	🌐	
Kaiser Permanente	18	35	25	●	●	○	○	●	○	○	○	○	○		★	🌐	
Mercy Health Plans/Premier																	
Principal St.Louis	20	45	25	●	●	●	●	●	●	●	●	●	●	✓	●		
Prudential HealthCare HMO	11	42	24	●	●	●	●	●	●	●	●	●	●		★	🌐	
Prudential HealthCare HMO															★	🌐	
United HealthCare MidWest*	13	46	24	●	●	●	●	●	●	●	●	●	●				
United HealthCare Select	17	41	27	●	●	●	●	●	●	●	●	●	●			🌐	
<b>Montana</b>																	
Yellowstone Community Health																	
<b>Nebraska</b>																	
Care Choices																🌐	

<b>Health Maintenance Organization (HMO) Plans by State</b>  (Also check POS Section)	<b>Telephone number</b>	<b>Enrollment code</b>		<b>Premium You Paid in 1998</b>		<b>Premium You Will Pay in 1999</b>	
		<b>Self only</b>	<b>Self &amp; family</b>	<b>Self only</b>	<b>Self &amp; family</b>	<b>Self only</b>	<b>Self &amp; family</b>
<b>Plan name – location</b>							
<b>Nebraska (continued)</b>							
Exclusive Healthcare - Omaha/Lincoln areas	800/456-9292	9Y1	9Y2	38.59	108.68	48.08	175.00
United HealthCare/Midlands - Lincoln/Omaha/Northeast areas	402/445-5700	NF1	NF2	43.82	117.96	48.04	108.71
<b>Nevada</b>							
Aetna U.S. Healthcare - Southern Nevada/Las Vegas area	800/537-9384	8L1	8L2	0.00	0.00	40.87	107.04
Hometown Health Plan - Northern Nevada	702/325-3000	4H1	4H2	40.09	95.59	44.83	106.91
Humana Health Plan, Inc. - Las Vegas areas	888/393-6765	TL1	TL2	34.30	98.71	34.09	98.11
PacifiCare of Nevada - LasVegas/Carson City/Reno	800/811-7305	K91	K92	33.97	86.02	39.29	99.48
<b>New Hampshire</b>							
Aetna U.S. Healthcare - Chshre/Hllsbrgh/Rckngnm/Stafford Cos.	800/537-9384	UJ1	UJ2	46.74	191.49	50.86	195.98
Harvard Community Hlth Plan - Southern New Hampshire	888/333-4742	681	682	78.70	279.00	70.55	253.22
Kaiser Permanente - Southwestern New Hampshire	800/597-3872	K11	K12	43.29	142.01	45.32	123.85
<b>New Jersey</b>							
Aetna U.S. Healthcare-High - All of New Jersey	800/537-9384	P31	P32	124.15	355.60	130.24	364.13
Aetna U.S. Healthcare-Std - All of New Jersey	800/537-9384	P34	P35	43.96	152.06	47.23	146.92
AmeriHealth HMO, Inc. - All of New Jersey	800/454-7651	FK1	FK2	71.83	240.87	75.51	246.96
CIGNA CoMED HealthCare - All of New Jersey	800/462-6633	P41	P42	79.22	158.34	107.90	206.94
First Option Hlth Plan of NJ - All of New Jersey	800/555-2605	2F1	2F2	86.06	277.62	93.84	257.36
HIP Health Plan of NJ - Most of New Jersey	732/937-7600	P91	P92	46.44	154.38	53.45	174.40
Prudential HealthCare HMO - All of New Jersey	800/422-7399	8P1	8P2	68.51	241.48	50.03	157.28
QualMed Plans for Health - Burlington/Camden/Gloucester Counties	800/998-2840	271	272	44.59	103.98	73.52	186.44
<b>New Mexico</b>							
HMO New Mexico - Most of New Mexico	800/423-1630	5H1	5H2	36.73	94.77	37.88	97.73
Lovelace Health Plan - All of New Mexico	505/262-7363	Q11	Q12	33.35	86.73	45.14	121.94
Presbyterian Health Plan - All NM counties except Otero & S. Eddy	505/923-5678	P21	P22	26.78	69.90	36.86	96.13
QualMed Plans for Health - Albuquerque/Santa Fe areas	800/365-0009	PX1	PX2	35.33	93.28	37.58	99.13
<b>New York</b>							
Aetna U.S. Healthcare - NYC area and Dutchess/Sullivan/Ulster	800/537-9384	JC1	JC2	46.65	164.15	50.02	159.12
Blue Choice - Rochester area	716/238-4300	MK1	MK2	36.21	91.56	42.58	106.38
BlueChoice HMO - MidHudson area	800/453-0113	5K1	5K2	46.32	178.38	39.07	102.15
BlueChoice HMO - Albany area	800/453-0113	5L1	5L2	38.77	101.91	44.42	116.81
BlueChoice HMO - Downstate area	800/453-0113	S71	S72	50.21	198.90	50.27	177.93
C.D.P.H.P. - Capital District area	518/862-3750	SG1	SG2	38.61	102.98	40.78	104.42
CIGNA HealthCare of NY - New York City area	800/345-9458	HU1	HU2	43.05	151.52	49.47	180.88
Harvard Community Hlth Plan - New York adjacent to Massachusetts	888/333-4742	681	682	78.70	279.00	70.55	253.22

Health Maintenance Organization (HMO) Plans by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average, ○ below average (Numeric average for all HMO plans in heading)													Top rated plans	Accreditation status NCQA JCAHO	Web site	
	% satisfied with plan			Coverage (77%)	Access to care (81%)	Access to care in an emergency (86%)	Choice of doctor (73%)	When sick, can get appointment (79%)	Seeing same doctor on most visits (84%)	Quality of care (76%)	Provider thorough and competent (82%)	Explanation of care (80%)	Results of care (74%)				
	% Extremely satisfied	% Very satisfied	% Somewhat satisfied														
Plan name																	
<b>Nebraska (continued)</b>																	
Exclusive Healthcare	15	40	29	●	●	●	●	●	●	●	●	●	●				
United HealthCare/Midlands	20	33	28	●	●	●	●	●	●	●	●	●	●		★		
<b>Nevada</b>																	
Aetna U.S. Healthcare																	
Hometown Health Plan	16	39	21	●	○	●	○	○	●	○	○	●	●				
Humana Health Plan, Inc.																	
PacifiCare of Nevada	8	24	31	○	○	○	○	○	○	○	○	○	○		★		
<b>New Hampshire</b>																	
Aetna U.S. Healthcare																	
Harvard Community Hlth Plan	27	43	19	●	●	●	●	●	●	●	●	●	●	✓	★		
Kaiser Permanente	15	40	30	●	●	●	●	●	●	●	●	●	●		★		
<b>New Jersey</b>																	
Aetna U.S. Healthcare-High	14	38	28	●	●	●	●	●	●	●	●	●	●		★		
Aetna U.S. Healthcare-Std	9	42	34	●	●	●	●	●	●	●	●	●	●		★		
AmeriHealth HMO, Inc.	10	37	30	●	●	●	●	●	●	●	●	●	●		●		
CIGNA CoMED HealthCare	10	34	34	●	●	●	●	●	●	●	●	●	●		★		
First Option Hlth Plan of NJ	14	30	32	●	●	●	●	●	●	●	●	●	●				
HIP Health Plan of NJ	13	30	35	●	○	●	○	○	●	○	○	●	●		●		
Prudential HealthCare HMO															★		
QualMed Plans for Health*	12	33	32	●	○	○	○	○	●	○	○	○	○		●		
<b>New Mexico</b>																	
HMO New Mexico																	
Lovelace Health Plan*	24	38	29	●	●	●	●	●	○	●	●	●	●	✓	★ ★		
Presbyterian Health Plan	8	29	32	○	○	○	○	○	○	○	○	○	○				
QualMed Plans for Health	20	46	22	●	●	●	●	○	●	●	●	●	●	✓			
<b>New York</b>																	
Aetna U.S. Healthcare	17	35	32	●	●	●	●	●	●	●	●	●	●		★		
Blue Choice	22	45	21	●	●	●	●	●	●	●	●	●	●	✓	★		
BlueChoice HMO															●		
BlueChoice HMO															●		
BlueChoice HMO*	17	33	25	●	●	●	●	●	●	●	●	●	●		●		
C.D.P.H.P.	25	47	21	●	●	●	●	●	●	●	●	●	●	✓	★		
CIGNA HealthCare of NY																	
Harvard Community Hlth Plan	27	43	19	●	●	●	●	●	●	●	●	●	●	✓	★		

**Health Maintenance  
Organization (HMO)  
Plans by State**

(Also check POS Section)

**Plan name – location**

	Telephone number	Enrollment code		Premium You Paid in 1998		Premium You Will Pay in 1999	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>New York (continued)</b>							
HealthCarePlan - Western New York	716/847-0881	Q81	Q82	35.98	102.98	35.27	100.01
Healthsource HMO of NY - Syracuse/Central NY area	315/449-1100	XL1	XL2	48.23	205.14	49.53	184.49
HIP of Greater New York - New York City area	800/HIP-TALK	511	512	40.69	99.34	45.54	111.45
HMO Blue - Utica/Rome/Central New York areas	315/731-2547	AH1	AH2	36.59	92.96	46.18	122.53
HMO-CNY - Syracuse/Binghamton/Elmira areas	800/447-6269	EB1	EB2	38.94	99.02	47.63	157.13
Independent Health Assoc - Metro Hudson	800/486-5840	C11	C12	71.46	260.96	59.87	226.94
Independent Health Assoc - Western New York	800/453-1910	QA1	QA2	30.74	86.31	30.85	86.72
Kaiser Permanente - Albany/Cooperstown areas	800/597-3872	PW1	PW2	39.25	99.39	44.94	114.44
Kaiser Permanente - Hudson Valley area	800/597-3872	QB1	QB2	46.17	164.45	47.52	146.75
Kaiser Permanente - Westchester County	800/597-3872	QH1	QH2	43.54	116.57	45.61	111.33
MDNY Healthcare, Inc. - Nassau/Suffolk Counties	516-454-1900	5Y1	5Y2	0.00	0.00	62.62	203.02
MVP Health Plan - Eastern Region	888/687-6277	GA1	GA2	40.48	103.37	43.62	111.11
MVP Health Plan - Central Region	888/687-6277	M91	M92	38.99	99.11	39.49	100.61
MVP Health Plan - Mid-Hudson Region	888/687-6277	MX1	MX2	45.99	159.25	47.41	135.38
Partners Health Plans - Northern/Capital/Mid-Hudson areas	800-447-8610	7Y1	7Y2	0.00	0.00	47.92	149.46
PHP/Mohawk Valley Region - Utica area	315/797-7019	SH1	SH2	44.21	160.29	47.41	155.74
Preferred Care - Rochester area	716/325-3113	GV1	GV2	38.70	98.19	40.91	103.79
Prepaid Health Plan - Syracuse/Southern Tier areas	315/638-2133	QE1	QE2	45.10	168.18	50.08	183.71
Prudential HealthCare HMO - NYC/Long Island/Hudson Valley Cos.	800/422-7399	9P1	9P2	59.35	177.02	44.24	106.08
Vytra Health Plans - Queens/Nassau/Suffolk Counties	516/694-4000	J61	J62	50.44	197.45	58.67	214.11
WellCare of New York - Bronx/Brklyn/Manhattan/Queens/Westchster	800/438-9269	6V1	6V2	47.23	166.73	56.81	109.88
WellCare of New York - Capital/Hudson Valley Regions	800/438-9269	X41	X42	42.09	115.49	42.56	106.89
<b>North Carolina</b>							
Aetna U.S. Healthcare - Charlotte/Metrolina area	800/537-9384	3G1	3G2	40.47	115.01	46.45	138.08
Doctors Health Plan, Inc. - Greater Tri/Char/Up-Low Cape Fear areas	800/476-2303	6D1	6D2	44.35	170.76	44.72	135.68
Generations Family Health Plan - Tri. area:Raleigh/Durham/Chapel Hill	888/256-5563	8B1	8B2	0.00	0.00	45.65	114.13
Kaiser Permanente - Charlotte/Triangle areas	800/755-1925	QT1	QT2	32.23	96.70	39.04	121.01
PARTNERS NHP of NC - Most of North Carolina	800/942-5695	EQ1	EQ2	45.40	102.15	51.12	115.02
Personal Care Plan of NC - Charlotte/Durham/Greensboro/Raleigh	800/755-0817	4X1	4X2	45.81	121.03	67.45	176.22
Prudential HealthCare HMO - Charlotte/Raleigh areas	800/643-3609	Q41	Q42	33.40	93.51	37.59	105.20
UHC of North Carolina - Central/Eastern/Western	800/999-1147	XM1	XM2	66.04	163.41	55.25	129.59
WellPath Select - Charlotte/Triangle/surr. area	800/935-7284	2E1	2E2	38.03	98.88	46.06	131.15
<b>North Dakota</b>							
Altru Health Plan - Northeast North Dakota	701/780-1600	2R1	2R2	34.75	100.04	35.56	102.37

Health Maintenance Organization (HMO) Plans by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading)													Top rated plans	Accreditation status NCQA JCAHO	Web site		
	% satisfied with plan			Coverage (77%)	Access to care (81%)	Access to care in an emergency (86%)	Choice of doctor (73%)	When sick, can get appointment (79%)	Seeing same doctor on most visits (84%)	Quality of care (76%)	Provider thorough and competent (82%)	Explanation of care (80%)	Results of care (74%)					
	23	47	17															
Plan name																		
<b>New York (continued)</b>																		
HealthCarePlan	23	47	17	●	●	●	●	●	○	●	●	●	●	✓	★	🌐		
Healthsource HMO of NY															★			
HIP of Greater New York	10	32	37	●	○	○	○	○	○	○	○	○	○		★	🌐		
HMO Blue																		
HMO-CNY*	23	46	27	●	●	●	●	●	●	●	●	●	●	✓	●	🌐		
Independent Health Assoc	14	43	27	●	●	●	●	●	●	●	●	●	●		⊗	🌐		
Independent Health Assoc	11	47	32	●	●	●	●	●	●	●	●	●	●	✓	★	🌐		
Kaiser Permanente	16	44	23	●	●	●	●	●	●	●	●	●	●		★	🌐		
Kaiser Permanente	22	40	21	●	●	●	●	●	●	●	●	●	●		★	🌐		
Kaiser Permanente																🌐		
MDNY Healthcare, Inc.																		
MVP Health Plan	17	46	23	●	●	●	●	●	●	●	●	●	●		★	🌐		
MVP Health Plan	11	44	29	○	●	●	●	●	●	●	●	●	●		★	🌐		
MVP Health Plan	22	43	21	●	●	●	●	●	●	●	●	●	●		★	🌐		
Partners Health Plans																		
PHP/Mohawk Valley Region*	24	43	20	●	●	●	●	●	●	●	●	●	●			🌐		
Preferred Care	20	50	20	●	●	●	●	●	●	●	●	●	●	✓	★			
Prepaid Health Plan	15	45	25	●	●	●	●	●	●	●	●	●	●			🌐		
Prudential HealthCare HMO															★	🌐		
Vytra Health Plans	23	43	19	●	●	●	●	●	●	●	●	●	●			🌐		
WellCare of New York															●	🌐		
WellCare of New York															●	🌐		
<b>North Carolina</b>																		
Aetna U.S. Healthcare	13	29	31	●	●	●	●	●	●	●	●	●	●			🌐		
Doctors Health Plan, Inc.	9	36	31	○	●	●	●	●	●	●	●	●	●			🌐		
Generations Family Health Plan																		
Kaiser Permanente	21	37	26	●	●	●	●	●	●	●	●	●	●		★	🌐		
PARTNERS NHP of NC	15	43	26	●	●	●	●	●	●	●	●	●	●		●	🌐		
Personal Care Plan of NC	18	42	23	●	●	●	●	●	●	●	●	●	●		★			
Prudential HealthCare HMO	13	36	28	●	●	●	●	●	○	●	●	●	●		●	🌐		
UHC of North Carolina	19	40	26	●	●	●	●	●	●	●	●	●	●			🌐		
WellPath Select																🌐		
<b>North Dakota</b>																		
Altru Health Plan																🌐		

<b>Health Maintenance Organization (HMO) Plans by State</b>  (Also check POS Section)	Telephone number	Enrollment code		Premium You Paid in 1998		Premium You Will Pay in 1999	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Plan name – location</b>							
<b>North Dakota (continued)</b>							
HealthPartners Health Plan - Eastern North Dakota	612/883-5000	HQ1	HQ2	45.87	150.48	68.14	190.78
Heart of America HMO - Northcentral North Dakota	701/776-5848	RU1	RU2	43.59	136.31	45.27	114.49
<b>Ohio</b>							
Aetna U.S. Healthcare - Most of Ohio	800/537-9384	RD1	RD2	47.80	153.60	52.00	161.64
AultCare HMO - Stark/Carroll/Holmes/Tuscarawas/Wayne Co	330/438-6360	3A1	3A2	42.89	139.51	48.15	125.28
CHP of Ohio - Northeastern/Central/Southern Ohio	740/348-1449	MG1	MG2	39.47	74.64	42.92	172.43
DayMed Hlth Maintenance Plan - Dyton/Cincinnati/Columbs/Cleve/Akrn	937/847-5646	Q31	Q32	46.20	141.70	49.60	135.53
Health Maintenance Plan(HMP) - Most of Ohio	800/228-4375	R51	R52	44.78	103.72	51.50	118.02
Health Plan Upper OH Valley - Eastern Ohio	800/624-6961	U41	U42	65.46	212.66	41.32	103.29
Health Power HMO - Columbus/Cincinnati/Dayton areas	800/338-6207	XR1	XR2	45.73	149.09	48.01	132.69
HealthAssurance HMO - Eastern Ohio	800/735-2202	5X1	5X2	46.99	129.01	45.88	106.75
HMO Health Ohio - Northeast Ohio	800/258-3466	L41	L42	47.44	177.11	47.45	138.00
Kaiser Permanente - Akron/Cleveland areas	216/621-7100	641	642	43.90	100.97	48.18	110.82
Medical Value Plan - Toledo area	419/245-5135	EV1	EV2	41.92	134.40	55.06	210.02
PacifiCare of Ohio, Inc. - Cincinnati/Dayton areas	800/824-0428	R81	R82	45.53	121.75	48.13	113.10
Paramount Health Care - Northwest/North Central Ohio	800/462-3589	U21	U22	43.75	155.48	48.12	162.46
Prudential HealthCare Midwest - Central Ohio	800/452-3094	AY1	AY2	49.88	115.03	47.61	104.54
Prudential HealthCare Midwest - Cleveland/Akron/Youngstown areas	800/458-3941	Q91	Q92	41.91	98.26	39.64	92.94
Prudential HealthCare Midwest - Cincinnati/Southwest areas	800/932-7478	S31	S32	39.05	101.43	41.70	108.29
QualMed Plans for Health OH/WV - Eastern Ohio	800/333-3930	QJ1	QJ2	40.16	98.39	46.38	132.69
SummaCare Health Plan - Northern Ohio	330/996-8700	5W1	5W2	38.68	96.71	39.82	109.49
Super Med HMO - Northeast Ohio	800/574-2583	5M1	5M2	52.16	190.80	43.66	111.68
United Health Care of Ohio - Cincinnati/Dayton/Springfield/Toledo	800/231-2918	3U1	3U2	53.33	132.47	64.52	159.92
United Health Care of Ohio - Central/South Central Ohio	800/225-7951	VC1	VC2	73.17	188.72	58.83	146.90
<b>Oklahoma</b>							
Aetna U.S. Healthcare - Northeast Oklahoma	800/537-9384	8V1	8V2	0.00	0.00	41.23	107.65
BlueLines HMO - OK City/Tulsa/Lawton/SW Oklahoma areas	800/722-5675	N51	N52	41.18	99.81	46.33	108.47
CommunityCare HMO - Oklahoma City/Tulsa areas	800/777-4890	7C1	7C2	34.24	88.26	41.51	107.01
Healthcare Oklahoma - Oklahoma City/Lawton/Tulsa/Enid areas	800/535-2244	6W1	6W2	38.69	100.78	42.51	110.44
PacifiCare OK - Okla Cty/Southwestern OK and Tulsa area	800/735-5052	2N1	2N2	36.85	100.68	39.64	109.32
Prudential HealthCare HMO - Central/Western/Southern Oklahoma	800/416-3206	RR1	RR2	36.31	96.63	38.60	102.75
Prudential HealthCare HMO - Tulsa area	800/345-8310	RS1	RS2	38.05	94.47	45.07	99.74
<b>Oregon</b>							
Kaiser Permanente-High - Portland/Salem areas	503/813-2000	571	572	58.16	151.84	61.40	151.76



Health Maintenance Organization (HMO) Plans by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading)													Top rated plans	Accreditation status NCQA JCAHO	Web site	
	% satisfied with plan			Coverage (77%)	Access to care (81%)	Access to care in an emergency (86%)	Choice of doctor (73%)	When sick, can get appointment (79%)	Seeing same doctor on most visits (84%)	Quality of care (76%)	Provider thorough and competent (82%)	Explanation of care (80%)	Results of care (74%)				
	14	39	27														
<b>North Dakota (continued)</b>																	
HealthPartners Health Plan	14	39	27	●	●	●	●	●	○	●	●	●	●		★		
Heart of America HMO																	
<b>Ohio</b>																	
Aetna U.S. Healthcare	11	29	30	●	●	●	●	●	●	●	●	●	●		★	🌐	
AultCare HMO	19	39	24	●	●	●	●	●	●	●	●	●	●				
CHP of Ohio	24	45	21	●	●	●	●	●	●	●	●	●	●	✓			
DayMed Hlth Maintenance Plan*	15	34	27	●	●	●	●	●	●	●	●	●	●				
Health Maintenance Plan(HMP)	11	41	26	●	●	●	●	●	●	●	●	●	●		★		
Health Plan Upper OH Valley	15	37	25	○	●	●	●	●	●	●	●	●	●		★	🌐	
Health Power HMO															★		
HealthAssurance HMO																	
HMO Health Ohio																	
Kaiser Permanente	16	43	21	●	●	●	●	○	○	●	○	●	●		★	🌐	
Medical Value Plan															★		
PacifiCare of Ohio, Inc.	9	37	28	○	●	●	●	●	●	●	●	●	●			🌐	
Paramount Health Care															★		
Prudential HealthCare Midwest	11	38	30	●	●	●	●	●	●	●	●	●	●		●	🌐	
Prudential HealthCare Midwest	10	32	29	●	●	●	●	●	●	●	●	●	●		★	🌐	
Prudential HealthCare Midwest	12	46	27	●	●	●	●	●	●	●	●	●	●		★	🌐	
QualMed Plans for Health OH/WV																🌐	
SummaCare Health Plan																🌐	
Super Med HMO																	
United Health Care of Ohio	12	40	30	●	●	●	●	●	●	●	●	●	●		★	🌐	
United Health Care of Ohio	17	37	27	●	●	●	●	●	●	●	●	●	●		★	🌐	
<b>Oklahoma</b>																	
Aetna U.S. Healthcare																	🌐
BlueLines HMO	12	37	35	●	●	○	○	●	●	○	●	○	●		★	🌐	
CommunityCare HMO															★	🌐	
Healthcare Oklahoma	15	43	23	●	●	●	●	○	●	●	●	●	●			🌐	
PacifiCare OK*	17	27	31	●	○	○	○	○	○	○	○	○	○		★	🌐	
Prudential HealthCare HMO	24	37	21	●	●	●	●	●	●	●	●	●	●		★	🌐	
Prudential HealthCare HMO	23	40	21	●	●	●	●	●	●	●	●	●	●		★	🌐	
<b>Oregon</b>																	
Kaiser Permanente-High	20	44	22	●	●	●	●	●	○	●	●	●	●		★	🌐	

<b>Health Maintenance Organization (HMO) Plans by State</b>  (Also check POS Section)	Telephone number	Enrollment code		Premium You Paid in 1998		Premium You Will Pay in 1999	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Plan name – location</b>							
<b>Oregon (continued)</b>							
Kaiser Permanente-Std - Portland/Salem areas	503/813-2000	574	575	43.71	100.52	45.45	104.31
PacifiCare of Oregon - Counties along I-5 Corridor	800/932-3004	SS1	SS2	44.27	98.34	48.36	107.13
Providence Health Plan - Western Oregon/I-5(Rosebrg-Salem) Coast	800/421-0544	SD1	SD2	43.32	111.82	49.35	131.11
Regence Hlth Maintenance of OR - Portland area	800/278-5331	6B1	6B2	45.03	99.70	57.11	124.61
Regence HMO Oregon - Portland area/I-5 Corridor/Western OR	800/278-5331	7A1	7A2	45.03	99.70	57.11	124.61
<b>Pennsylvania</b>							
Aetna U.S. Healthcare-High - Southwestern and Central PA	800/537-9384	KL1	KL2	45.62	177.93	46.58	149.18
Aetna U.S. Healthcare-Std - Southwestern and Central PA	800/537-9384	KL4	KL5	39.44	112.95	42.72	114.04
Aetna U.S. Healthcare-High - Southeastern PA	800/537-9384	SU1	SU2	64.03	241.74	67.95	247.46
Aetna U.S. Healthcare-Std - Southeastern PA	800/537-9384	SU4	SU5	42.99	144.17	46.61	142.85
First Priority Hlth - Northeastern Pennsylvania	800/822-8753	C81	C82	40.60	110.39	46.12	128.03
HealthAmerica Pennsylvania - Pittsburgh/Northeast/Central/S. Central	800/788-8445	261	262	41.72	184.67	45.02	120.73
HealthGuard - Berks/Cmbrlnd/Dauphine/Lanc/Lebanon/York	800/822-0350	NQ1	NQ2	40.22	119.73	44.92	123.31
HIP Health Plan of Penn. - Bucks/Chester/Delaware/Montgomery/Phila	215/633-2265	5J1	5J2	46.32	184.78	46.54	147.66
Keystone Health Plan Central - Harrisburg/Norther Region/Lehigh Valley	800/622-2843	S41	S42	44.60	126.88	54.54	164.19
Keystone Health Plan East - Philadelphia area	800/227-3115	ED1	ED2	44.91	167.55	48.95	168.94
KeystoneBlue - Pittsburgh/Altoona/Erie areas	800/KHP-WEST	EF1	EF2	46.53	245.88	37.68	111.79
Prudential HealthCare HMO - Philadelphia/Lehigh Valley areas	800/648-4478	VV1	VV2	38.16	111.59	41.10	113.03
QualMed Plans for Health -Pa. - Pittsburgh area	800/333-3930	241	242	42.05	129.05	47.69	148.48
QualMed Plans for Health - Southern Pennsylvania	800/998-2840	271	272	44.59	103.98	73.52	186.44
QualMed Plans for Health - Scranton/Wilkes Barre	800/998-2840	2K1	2K2	41.83	96.68	45.93	111.53
<b>Rhode Island</b>							
Aetna U.S. Healthcare - All of Rhode Island	800/537-9384	5U1	5U2	39.05	115.18	40.56	109.96
Harvard Pilgrim Hlth Care-NE - All of Rhode Island	888/333-4742	701	702	37.10	89.03	47.01	112.82
<b>South Carolina</b>							
Aetna U.S. Healthcare - Portions of South Carolina	800/537-9384	3G1	3G2	40.47	115.01	46.45	138.08
Doctors Health Plan, Inc. - York County	800/476-2303	6D1	6D2	44.35	170.76	44.72	135.68
Kaiser Permanente - Rock Hill area	800/755-1925	QT1	QT2	32.23	96.70	39.04	121.01
PARTNERS NHP of NC - Upstate South Carolina	800/942-5695	EQ1	EQ2	45.40	102.15	51.12	115.02
Prudential HealthCare HMO - York County	800/643-3609	Q41	Q42	33.40	93.51	37.59	105.20
WellPath Select - Chest/Grnvill/Lancst/Pickns/Sprtnbrg/Yrk	800/935-7284	2E1	2E2	38.03	98.88	46.06	131.15
<b>South Dakota</b>							
Care Choices - Clay/Union Counties	800/535-6252	FA1	FA2	41.19	134.99	48.48	174.14

Health Maintenance Organization (HMO) Plans by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading)													Top rated plans	Accreditation status NCQA JCAHO	Web site	
	% satisfied with plan			Coverage (77%)	Access to care (81%)	Access to care in an emergency (86%)	Choice of doctor (73%)	When sick, can get appointment (79%)	Seeing same doctor on most visits (84%)	Quality of care (76%)	Provider thorough and competent (82%)	Explanation of care (80%)	Results of care (74%)				
	16	41	28														
Plan name	16	41	28	○	●	●	●	●	○	●	●	○	○				
<b>Oregon (continued)</b>																	
Kaiser Permanente-Std	16	41	28	○	●	●	●	●	○	●	●	●	●		★		
PacifiCare of Oregon*	12	48	24	○	●	●	●	●	●	●	●	●	●		●		
Providence Health Plan	16	35	27	○	●	●	○	○	●	○	●	○	○				
Regence Hlth Maintenance of OR																	
Regence HMO Oregon	12	42	25	○	●	●	●	●	●	●	●	●	●				
<b>Pennsylvania</b>																	
Aetna U.S. Healthcare-High	13	38	32	●	●	●	●	●	●	●	●	●	●		★		
Aetna U.S. Healthcare-Std	10	33	30	●	●	●	●	●	●	●	●	●	●		★		
Aetna U.S. Healthcare-High	23	30	32	●	●	●	●	●	●	●	●	●	●		★		
Aetna U.S. Healthcare-Std	13	42	32	●	●	●	●	●	●	●	●	●	●	✓	★		
First Priority Hlth	13	43	29	●	●	●	●	●	●	●	●	●	●		●		
HealthAmerica Pennsylvania	10	32	31	○	○	○	●	●	○	●	●	●	●		★		
HealthGuard	17	47	27	●	●	●	●	●	●	●	●	●	●	✓	★		
HIP Health Plan of Penn.																	
Keystone Health Plan Central	19	37	30	●	●	●	●	●	●	●	●	●	●		★		
Keystone Health Plan East	12	44	30	●	●	●	●	●	●	●	●	●	●		★		
KeystoneBlue	13	41	28	●	●	●	●	●	●	●	●	●	●		●		
Prudential HealthCare HMO	11	34	25	○	●	●	●	●	●	●	●	●	●		★		
QualMed Plans for Health -Pa.																	
QualMed Plans for Health*	12	33	32	●	○	○	○	○	●	○	○	○	○		●		
QualMed Plans for Health															●		
<b>Rhode Island</b>																	
Aetna U.S. Healthcare																	
Harvard Pilgrim Hlth Care-NE	25	40	20	●	●	●	●	●	●	●	●	●	●		★		
<b>South Carolina</b>																	
Aetna U.S. Healthcare	13	29	31	●	●	●	●	●	●	●	●	●	●				
Doctors Health Plan, Inc.	9	36	31	○	●	●	●	●	●	●	●	●	●				
Kaiser Permanente	21	37	26	●	●	●	●	●	●	●	●	●	●		★		
PARTNERS NHP of NC	15	43	26	●	●	●	●	●	●	●	●	●	●		●		
Prudential HealthCare HMO	13	36	28	●	●	●	●	●	○	●	●	●	●		●		
WellPath Select																	
<b>South Dakota</b>																	
Care Choices																	

<b>Health Maintenance Organization (HMO) Plans by State</b>  (Also check POS Section)	<b>Telephone number</b>	<b>Enrollment code</b>		<b>Premium You Paid in 1998</b>		<b>Premium You Will Pay in 1999</b>	
		<b>Self only</b>	<b>Self &amp; family</b>	<b>Self only</b>	<b>Self &amp; family</b>	<b>Self only</b>	<b>Self &amp; family</b>
<b>Plan name – location</b>							
<b>Tennessee</b>							
Aetna U.S. Healthcare - Nashville/Middle Tennessee areas	800/537-9384	6J1	6J2	32.63	90.51	35.08	97.62
American Healthcare Trust, Inc - Knoxville/Memphis/Nashville areas	888/523-9527	4U1	4U2	34.75	98.74	34.87	96.71
Heritage National Healthplan - Chattanooga/Kingsprt/Knoxville/Grnville	800/247-9110	4T1	4T2	46.76	103.40	48.67	178.08
Prudential HealthCare HMO - Nashville area	800/770-4778	UA1	UA2	33.05	93.19	39.35	110.92
Prudential HealthCare HMO - Memphis area	901/541-9400	UB1	UB2	32.42	98.86	37.08	113.02
<b>Texas</b>							
Aetna U.S. Healthcare - Houston area	800/537-9384	5B1	5B2	58.20	237.19	53.41	238.34
Aetna U.S. Healthcare - San Antonio area	800/537-9384	8X1	8X2	0.00	0.00	50.48	217.32
Aetna U.S. Healthcare - Dallas/Ft. Worth areas	800/537-9384	TS1	TS2	38.73	241.63	40.99	234.48
Certus HealthCare - Cameron/Hidalgo/Nueces area	888/423-7887	3Y1	3Y2	35.97	83.91	45.16	105.58
FIRSTCARE - Waco area	800/884-4901	6U1	6U2	38.69	83.08	42.87	92.10
FIRSTCARE - West Texas	800/884-4901	CK1	CK2	90.92	193.92	103.31	209.78
HealthFirst HMO - East Texas	800/365-2892	8E1	8E2	0.00	0.00	49.11	105.93
HMO Blue/Rio Grande - Austin/Beaumont/Houston/San Antonio/S.TX	800/336-5696	4Y1	4Y2	36.57	96.99	43.92	118.45
HMO Blue/Rio Grande - Dallas/Fort Worth/Tyler areas	800/554-6321	4Z1	4Z2	34.93	93.32	42.06	112.35
HMO Blue - West Texas	806/798-6362	5Q1	5Q2	35.81	95.52	45.63	139.38
HMO Blue - Southwest Texas	800/468-2602	5R1	5R2	37.91	101.13	42.84	114.27
HMO Texas, L.C. - Dallas/Ft. Worth areas	972/458-5000	UK1	UK2	47.58	161.90	43.88	108.39
Humana Health Plan of Texas - Austin/Dallas/Hstn/S.Ant/C.Christi	888/393-6765	TW1	TW2	36.53	100.12	44.31	113.89
Humana Health Plan of Texas - Houston area	888/393-6765	UE1	UE2	36.74	103.87	38.25	107.23
Humana Health Plan of Texas - San Antonio area	888/393-6765	UR1	UR2	38.97	100.17	41.40	106.42
Humana of Corpus Christi - Corpus Christi area	888/393-6765	TX1	TX2	44.05	114.64	50.82	140.45
NYLCare Health Plans SW - Dallas/Ft. Worth/East & West Texas	972/791-3910	V21	V22	43.40	107.17	50.22	110.27
NYLCare HP of the Gulf Coast - Houston area	800/833-5318	UM1	UM2	46.25	172.82	49.20	164.30
NYLCare HP of the Gulf Coast - Austin/C.Christi/S.Antonio/Victoria	800/833-5318	ZE1	ZE2	35.14	91.45	36.56	95.14
NYLCare HP of the Gulf Coast - Beaumont/Lufkin areas	800/833-5318	ZF1	ZF2	45.29	101.27	45.74	102.29
PacifiCare of Texas - S Ant/Hstn/Glvston/Da/Ft Wor/Glf Coast	800/825-9355	GF1	GF2	37.14	98.61	38.87	104.62
Prudential HealthCare HMO - El Paso County	800/778-1148	6P1	6P2	40.35	88.79	44.66	98.31
Prudential HealthCare HMO - Austin area	800/261-2645	UN1	UN2	30.67	82.67	36.32	97.99
Prudential HealthCare HMO - Houston area	800/876-7778	UP1	UP2	35.74	107.40	38.25	111.15
Prudential HealthCare HMO - San Antonio area	800/657-5959	VX1	VX2	37.83	98.31	40.68	105.68
Scott and White - Austin/Bryan/ColSta./Killeen/Temple/Waco	254/298-3000	UF1	UF2	73.56	253.35	74.66	251.94
WellChoice - San Antonio area	800/559-9355	3Z1	3Z2	33.80	87.88	35.15	91.39

Health Maintenance Organization (HMO) Plans by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average, ○ below average (Numeric average for all HMO plans in heading)													Top rated plans	Accreditation status NCQA JCAHO	Web site	
	% satisfied with plan			Coverage (77%)	Access to care (81%)	Access to care in an emergency (86%)	Choice of doctor (73%)	When sick, can get appointment (79%)	Seeing same doctor on most visits (84%)	Quality of care (76%)	Provider thorough and competent (82%)	Explanation of care (80%)	Results of care (74%)				
	% Extremely satisfied	% Very satisfied	% Somewhat satisfied														
Plan name																	
<b>Tennessee</b>																	
Aetna U.S. Healthcare																	
American Healthcare Trust, Inc																	
Heritage National Healthplan																	
Prudential HealthCare HMO	18	37	25	●	●	●	●	●	●	●	●	●	●		★		
Prudential HealthCare HMO	10	37	34	○	○	○	○	○	○	○	●	●	○		●		
<b>Texas</b>																	
Aetna U.S. Healthcare																	
Aetna U.S. Healthcare																	
Aetna U.S. Healthcare	14	32	26	●	●	●	●	●	○	●	●	○			★		
Certus HealthCare																	
FIRSTCARE																	
FIRSTCARE	23	46	15	●	●	●	●	●	●	●	●	●	●				
HealthFirst HMO																	
HMO Blue/Rio Grande	18	27	33	●	○	●	●	●	●	○	○	●					
HMO Blue/Rio Grande																	
HMO Blue																	
HMO Blue																	
HMO Texas, L.C.	19	37	27	●	●	○	○	●	○	○	○	○	○		★		
Humana Health Plan of Texas	14	40	23	●	●	●	○	●	●	●	●	●	●		★		
Humana Health Plan of Texas	12	29	31	●	○	●	○	○	●	○	●	●	●		★		
Humana Health Plan of Texas	14	35	32	●	○	○	○	○	○	○	○	○			★		
Humana of Corpus Christi	16	33	30	○	○	○	○	○	○	○	●	○					
NYLCare Health Plans SW	18	38	27	●	○	●	●	○	●	○	●	○			★		
NYLCare HP of the Gulf Coast*	19	37	25	●	●	●	●	○	●	●	●	●	●		★		
NYLCare HP of the Gulf Coast*	3	39	28	●	●	●	●	○	●	●	●	●	●		★		
NYLCare HP of the Gulf Coast															★		
PacifiCare of Texas*	20	35	26	●	○	○	○	○	○	○	○	○	○				
Prudential HealthCare HMO															★		
Prudential HealthCare HMO	19	38	23	●	●	●	●	●	○	●	●	○	●		★		
Prudential HealthCare HMO	16	35	33	●	○	●	●	○	○	○	●	●	○		★		
Prudential HealthCare HMO	24	39	25	●	●	●	●	●	●	●	●	●	●		★		
Scott and White	26	41	19	●	●	●	●	○	●	●	●	●	●		●		
WellChoice																	

1997 Survey data

<b>Health Maintenance Organization (HMO) Plans by State</b>  (Also check POS Section)	<b>Telephone number</b>	<b>Enrollment code</b>		<b>Premium You Paid in 1998</b>		<b>Premium You Will Pay in 1999</b>	
		<b>Self only</b>	<b>Self &amp; family</b>	<b>Self only</b>	<b>Self &amp; family</b>	<b>Self only</b>	<b>Self &amp; family</b>
<b>Plan name – location</b>							
<b>Utah</b>							
PacifiCare of Utah - Wasatch Front	800/377-4161	9K1	9K2	0.00	0.00	46.80	110.62
<b>Vermont</b>							
Harvard Community Hlth Plan - Southern Vermont	888/333-4742	681	682	78.70	279.00	70.55	253.22
Kaiser Permanente - All of Vermont	800/597-3872	8M1	8M2	39.56	103.16	45.48	125.47
MVP Health Plan - Bennington/Chittenden/Rutland/Wash. Cos.	888/687-6277	VW1	VW2	43.31	124.98	51.94	171.75
<b>Virginia</b>							
Aetna U.S. Healthcare - Northern Virginia area	800/537-9384	V81	V82	64.03	197.49	74.21	215.50
Aetna U.S. Healthcare - Richmond/Central/Tri-City areas	800/537-9384	Z11	Z12	44.55	138.56	50.98	164.52
CapitalCare - Northern Virginia	800/680-9495	2G1	2G2	39.80	129.57	56.83	238.16
CIGNA HealthCare of VA - Southeastern Virginia	800/533-1708	W21	W22	42.01	93.66	48.91	107.39
CIGNA HealthCare of VA - Central Virginia	800/533-1708	W31	W32	44.04	99.15	47.92	108.31
George Washington Univ HP-High - N. Virginia/Fredericksburg/Winchester	301/941-2000	E51	E52	83.49	187.48	73.75	155.33
George Washington Univ HP-Std - N. Virginia/Fredericksburg/Winchester	301/941-2000	E54	E55	36.97	80.60	42.27	92.05
Healthkeepers - Peninsula/Richmond/Frdburg/Roanoke areas	800/421-1880	X81	X82	38.98	101.90	70.09	226.98
Heritage National Healthplan - Bristol/Roanoke areas	800/247-9110	4T1	4T2	46.76	103.40	48.67	178.08
Kaiser Permanente - Washington, DC area	301/468-6000	E31	E32	42.82	114.73	47.30	119.75
MD-IPA - N.VA/Cntrl VA/Richmond/Tidewater/Roanoke	800/331-2102	JP1	JP2	42.84	103.03	50.46	136.91
NYLCare/Mid-Atlantic-High - N.VA/Fredericksburg/Richmond/Tri-Cities	800/635-3121	JN1	JN2	52.22	150.33	50.47	126.97
NYLCare/Mid-Atlantic-Std - N.VA/Fredericksburg/Richmond/Tri-Cities	800/635-3121	JN4	JN5	33.24	78.10	35.67	83.82
OPTIMA Health Plan - Peninsula/Southside Hampton Roads	757/552-7500	9R1	9R2	0.00	0.00	50.67	132.10
PARTNERS NHP of NC - Southwest Virginia	800/942-5695	EQ1	EQ2	45.40	102.15	51.12	115.02
Priority Health Care, Inc. - Southside Hampton Rds.(excl. Peninsula)	800-640-0007	W71	W72	40.29	131.09	47.84	175.65
Prudential HealthCare HMO - Richmond/Tri-City areas	800/323-0467	V61	V62	33.09	89.34	38.79	104.69
<b>Washington</b>							
Aetna U.S. Healthcare - Western/Southeast Washington	800/537-9384	8J1	8J2	0.00	0.00	41.86	109.62
First Choice Health Plan - Greater Seattle area	800/783-7312	5G1	5G2	40.42	111.54	44.56	115.70
Group Health Cooperative - Most of Western Washington	206/448-4140	541	542	47.05	136.26	54.90	128.66
Group Health Cooperative - Central WA/Spokane/Colville/Pullman	800/497-2210	VR1	VR2	63.31	217.32	63.38	217.60
HealthPlus - Most of Washington state	800/527-6675	8F1	8F2	0.00	0.00	48.29	134.55
Kaiser Permanente-High - Vancouver/Longview	503/813-2000	571	572	58.16	151.84	61.40	151.76
Kaiser Permanente-Std - Vancouver/Longview	503/813-2000	574	575	43.71	100.52	45.45	104.31
Kitsap Physicians Service-High - Kitsap/Mason/Jefferson Counties	800/552-7114	VT1	VT2	199.47	424.04	186.25	384.78
Kitsap Physicians Service-Std - Kitsap/Mason/Jefferson Counties	800/552-7114	VT4	VT5	53.65	121.25	50.94	111.32
NYLCare Northwest - Puget Sound/Much of Westn/Centr/Eastn WA	800/654-6506	8N1	8N2	42.72	103.98	44.43	107.18

Health Maintenance Organization (HMO) Plans by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average; ○ below average (Numeric average for all HMO plans in heading)													Top rated plans	Accreditation status NCQA JCAHO	Web site	
	% satisfied with plan			Coverage (77%)	Access to care (81%)	Access to care in an emergency (86%)	Choice of doctor (73%)	When sick, can get appointment (79%)	Seeing same doctor on most visits (84%)	Quality of care (76%)	Provider thorough and competent (82%)	Explanation of care (80%)	Results of care (74%)				
	9	35	29														
Plan name																	
<b>Utah</b>																	
PacifiCare of Utah	9	35	29	●	●	○	●	●	○	●	●	●	●		●		
<b>Vermont</b>																	
Harvard Community Hlth Plan	27	43	19	●	●	●	●	●	●	●	●	●	●	✓	★		
Kaiser Permanente	13	45	29	●	●	●	●	●	●	●	●	●	●	✓	★		
MVP Health Plan*	14	45	25	●	●	●	●	●	●	●	●	●	●		●		
<b>Virginia</b>																	
Aetna U.S. Healthcare	11	36	31	●	●	●	●	●	●	●	●	●	●		★		
Aetna U.S. Healthcare	11	32	27	●	●	●	●	●	●	●	●	●	●		●		
CapitalCare	20	36	29	●	●	●	●	●	●	●	●	●	●				
CIGNA HealthCare of VA	16	42	25	●	●	●	●	●	●	●	●	●	●		★		
CIGNA HealthCare of VA	26	42	23	●	●	●	●	●	●	●	●	●	●	✓	★		
George Washington Univ HP-High	18	40	25	●	●	●	●	●	○	●	●	●	●		●		
George Washington Univ HP-Std	13	31	33	●	●	○	●	●	○	●	●	●	●		●		
Healthkeepers	13	36	35	●	●	●	●	●	●	●	●	●	●		●		
Heritage National Healthplan																	
Kaiser Permanente*	23	39	24	●	●	○	●	●	○	○	●	○	●		★		
MD-IPA	15	45	30	●	●	●	●	●	●	●	●	●	●	✓	★		
NYLCare/Mid-Atlantic-High	17	42	23	●	●	●	●	●	●	●	●	●	●		★		
NYLCare/Mid-Atlantic-Std	11	41	31	●	●	●	●	●	●	●	●	●	●		★		
OPTIMA Health Plan	21	36	27	●	●	●	●	●	●	●	●	●	●		●		
PARTNERS NHP of NC	15	43	26	●	●	●	●	●	●	●	●	●	●		●		
Priority Health Care, Inc.	14	38	28	●	●	●	●	●	●	●	●	●	●				
Prudential HealthCare HMO	15	38	31	●	●	●	●	●	●	●	●	●	●		★		
<b>Washington</b>																	
Aetna U.S. Healthcare																	
First Choice Health Plan																	
Group Health Cooperative	19	36	32	●	●	●	●	●	○	●	●	●	○	✓	★		
Group Health Cooperative	15	33	31	●	●	●	●	●	●	●	●	●	●		★		
HealthPlus																	
Kaiser Permanente-High	20	44	22	●	●	●	●	●	○	●	●	●	●		★		
Kaiser Permanente-Std	16	41	28	●	●	●	●	●	○	●	●	●	●		★		
Kitsap Physicians Service-High	24	45	19	●	●	●	●	●	●	●	●	●	●	✓			
Kitsap Physicians Service-Std	24	43	21	●	●	●	●	●	●	●	●	●	●	✓			
NYLCare Northwest																	

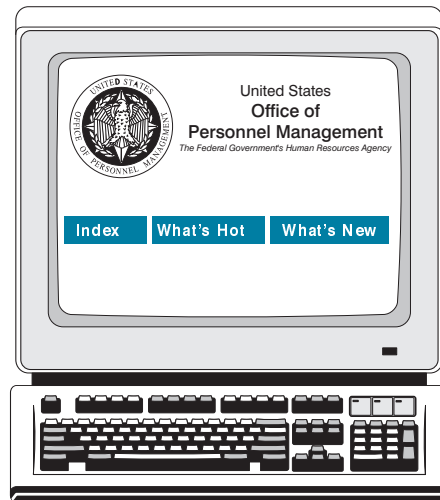
<b>Health Maintenance Organization (HMO) Plans by State</b>  (Also check POS Section)	Telephone number	Enrollment code		Premium You Paid in 1998		Premium You Will Pay in 1999	
		Self only	Self & family	Self only	Self & family	Self only	Self & family
<b>Plan name – location</b>							
<b>Washington (continued)</b>							
PacifiCare of Oregon - Clark County	800/932-3004	SS1	SS2	44.27	98.34	48.36	107.13
PacifiCare of Washington - Puget Sound/Most West WA/Parts East WA	800/932-3004	WB1	WB2	34.94	90.41	42.94	111.10
Providence Health Plan - Lower Columbia Basin	800/421-0644	SD1	SD2	43.32	111.82	49.35	131.11
QualMed WA Health Plan - Most of Washington	800/869-7165	TM1	TM2	45.57	133.97	50.24	140.51
Regence Hlth Maintenance of OR - Clark County	800/278-5331	6B1	6B2	45.03	99.70	57.11	124.61
<b>West Virginia</b>							
Carelink Health Plans - Northern/Central/Southern West Virginia	800/348-2922	4C1	4C2	64.72	158.84	43.07	160.10
Health Plan Upper OH Valley - Northern/Central West Virginia	800/624-6961	U41	U42	65.46	212.66	41.32	103.29
HealthAssurance HMO - North Central/Panhandle	800/735-2202	6L1	6L2	47.03	166.66	43.08	108.75
PrimeONE - All of West Virginia	800/607-7461	9W1	9W2	46.34	161.20	44.81	114.38
QualMed Plans for Health OH/WV - Panhandle/N. Central/Charleston area	800/333-3930	QJ1	QJ2	40.16	98.39	46.38	132.69
SuperBlue HMO - Chas/Pkg/Mgmt/Beck/Clkb/Whlg/Lew/Fmt/Blu	800/391-4441	8T1	8T2	46.27	157.41	50.69	162.46
<b>Wisconsin</b>							
Compcare Health Services - Southeastern Wisconsin	414/226-6744	691	692	46.67	175.33	51.78	188.52
Compcare Health Services - Northcentral/Northwest Wisconsin	800/242-9635	6X1	6X2	44.52	153.08	51.10	181.70
DEAN HEALTH PLAN - South Central Wisconsin	800/279-1301	WD1	WD2	42.87	154.77	49.43	186.34
Family Health Plan - Milwaukee area	414/256-0040	WH1	WH2	54.32	203.28	74.73	250.88
Group Health Coop - Greater Dane and Jefferson Counties	608/251-3356	WJ1	WJ2	42.50	145.15	45.05	132.67
Group Hlth Coop/Eau Claire - West Central Wisconsin	715/836-8552	WT1	WT2	46.35	170.15	66.73	227.44
HealthPartners Classic-High - Pierce/St. Croix Counties	612/883-5000	531	532	41.07	127.90	56.83	163.56
HealthPartners Classic-Std - Pierce/St. Croix Counties	612/883-5000	534	535	32.99	87.58	45.05	108.11
HealthPartners Health Plan - West Central Wisconsin	612/883-5000	HQ1	HQ2	45.87	150.48	68.14	190.78
Humana Wisconsin Hlth Org. - Southeastern Wisconsin	888/393-6765	X11	X12	58.68	194.68	66.39	207.72
Physicians Plus HMO - South Central/Southeastern Wisconsin	608/282-8920	7P1	7P2	59.28	213.33	49.30	161.25
Unity Health Plans - Southern/Central Wisconsin	800/362-3310	W41	W42	45.71	158.49	51.20	175.24
Valley Health Plan - Western Wisconsin	715/832-3235	VH1	VH2	68.28	232.42	77.50	250.58



Health Maintenance Organization (HMO) Plans by State	Quality Indicators - Plan performance based on enrollee ratings: ● above average; ● average, ○ below average (Numeric average for all HMO plans in heading)													Top rated plans	Accreditation status NCQA JCAHO	Web site	
	% satisfied with plan			Coverage (77%)	Access to care (81%)	Access to care in an emergency (86%)	Choice of doctor (73%)	When sick, can get appointment (79%)	Seeing same doctor on most visits (84%)	Quality of care (76%)	Provider thorough and competent (82%)	Explanation of care (80%)	Results of care (74%)				
	12	48	24														% Extremely satisfied
Plan name	12	48	24														
<b>Washington (continued)</b>																	
PacifiCare of Oregon*	12	48	24	○	●	●	●	●	●	●	●	●	●		●		
PacifiCare of Washington*	17	37	32	●	●	●	●	●	●	●	●	●	○				
Providence Health Plan	16	35	27	○	●	●	○	○	●	○	●	○	○				
QualMed WA Health Plan	16	35	30	●	●	●	●	●	●	●	●	●	●		●		
Regence Hlth Maintenance of OR																	
<b>West Virginia</b>																	
Carelink Health Plans																	
Health Plan Upper OH Valley	15	37	25	○	●	●	●	●	●	●	●	●	●		★		
HealthAssurance HMO																	
PrimeONE																	
QualMed Plans for Health OH/WV																	
SuperBlue HMO																	
<b>Wisconsin</b>																	
Compcare Health Services*	11	37	32	●	●	●	●	●	●	●	●	●	●				
Compcare Health Services																	
DEAN HEALTH PLAN	22	45	22	●	●	●	●	●	●	●	●	●	●	✓	●		
Family Health Plan	12	35	27	●	●	●	○	●	○	○	○	●	○		●		
Group Health Coop	37	44	16	●	●	●	●	●	●	●	●	●	●	✓	★		
Group Hlth Coop/Eau Claire																	
HealthPartners Classic-High	11	44	23	●	●	●	●	●	○	●	●	●	●		★		
HealthPartners Classic-Std*	25	45	16	●	●	●	●	●	●	●	●	●	●		★		
HealthPartners Health Plan	14	39	27	●	●	●	●	●	○	●	●	●	●		★		
Humana Wisconsin Hlth Org.	14	41	26	●	●	●	●	●	●	●	●	●	●				
Physicians Plus HMO																	
Unity Health Plans	19	36	25	●	●	●	●	●	○	●	●	●	●				
Valley Health Plan																	

1997 Survey data

Retirement System	Phone Number	Email Address
OPM's Retirement Information Office (Civil Service Retirement System and Federal Employees Retirement System) Within the local Washington, DC calling area	1-888/767-6738 202/606-0500	retire@opm.gov
C.I.A. Office of Retirement Programs	1-800/648-5693	N/A
U.S. Lighthouse Service Retirement System	202/267-2942	Idemuth@comdt.uscg.mil
District Government Retirement System	202/727-5258	N/A
(Federal Reserve) Board Benefit Structure	202/452-3158	cimralk@frb.gov
Foreign Service Retirement and Disability System	202/647-9320	webberds@persm.us/state.gov
Judicial Survivor's Annuity System Judicial Retirement System	202/273-1370	carol_sefren@ao.uscourts.gov
Financial Institutions Retirement System (FIRF)	202/906-7303	valerie_waller@ots.treas.gov



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