

Harvard Pilgrim & HPHC 2022 Small Group Plans Q1 Rates

8/5/2021

Effective 1/1/2022

Metal	Type	Plan Name	Plan ID	Exchange	Deduct	Coins	MOOP	Area Availability	Base Rate
Bronze	HMO	Maine's Choice PlusSM HMO HSA 6300	96667ME0330096	Off	\$ 6,300	50%	\$ 7,050	1,2,3,4	\$ 315.26
Bronze	HMO	Maine's Choice PlusSM HMO HSA 6300	96667ME0320097	Off	\$ 6,300	50%	\$ 7,050	1,2,3,4	\$ 315.94
Bronze	HMO	HMO HSA 7000	96667ME0330085	Off	\$ 7,000	0%	\$ 7,000	1,2,3,4	\$ 326.43
Bronze	HMO	HMO HSA 7000	96667ME0320086	Off	\$ 7,000	0%	\$ 7,000	1,2,3,4	\$ 327.10
Silver	HMO	Maine's Choice PlusSM HMO HSA 4500	96667ME0330093	Off	\$ 4,500	20%	\$ 7,000	1,2,3,4	\$ 327.60
Silver	HMO	Maine's Choice PlusSM HMO HSA 4500	96667ME0320094	Off	\$ 4,500	20%	\$ 7,000	1,2,3,4	\$ 328.30
Bronze	POS	POS HSA 7000	96667ME0350027	Off	\$ 7,000	0%	\$ 7,000	1,2,3,4	\$ 332.90
Bronze	HMO	HMO HSA 6000	96667ME0330084	Off	\$ 6,000	50%	\$ 7,050	1,2,3,4	\$ 333.45
Bronze	POS	POS HSA 7000	96667ME0340027	Off	\$ 7,000	0%	\$ 7,000	1,2,3,4	\$ 333.56
Bronze	HMO	HMO HSA 6000	96667ME0320085	Off	\$ 6,000	50%	\$ 7,050	1,2,3,4	\$ 334.15
Bronze	POS	POS HSA 6300	96667ME0350028	Off	\$ 6,300	30%	\$ 7,050	1,2,3,4	\$ 337.00
Bronze	POS	POS HSA 6300	96667ME0340028	Off	\$ 6,300	30%	\$ 7,050	1,2,3,4	\$ 337.70
Bronze	HMO	HMO 8300	96667ME0330080	Off	\$ 8,300	50%	\$ 8,700	1,2,3,4	\$ 345.21
Bronze	HMO	HMO 8300	96667ME0320081	Off	\$ 8,300	50%	\$ 8,700	1,2,3,4	\$ 345.90
Silver	HMO	Maine's Choice PlusSM HMO HSA 3000	96667ME0330092	Off	\$ 3,000	20%	\$ 7,000	1,2,3,4	\$ 348.12
Bronze	PPO	PPO HSA 7000	11593ME0150049	Off	\$ 7,000	0%	\$ 7,000	1,2,3,4	\$ 348.68
Silver	HMO	Maine's Choice PlusSM HMO HSA 3000	96667ME0320093	Off	\$ 3,000	20%	\$ 7,000	1,2,3,4	\$ 348.81
Bronze	PPO	PPO HSA 7000	11593ME0140050	Off	\$ 7,000	0%	\$ 7,000	1,2,3,4	\$ 349.39
Bronze	PPO	PPO HSA 6000	11593ME0150050	Off	\$ 6,000	50%	\$ 7,050	1,2,3,4	\$ 353.02
Bronze	PPO	PPO HSA 6000	11593ME0140051	Off	\$ 6,000	50%	\$ 7,050	1,2,3,4	\$ 353.72
Silver	HMO	HMO HSA 5000	96667ME0330083	Off	\$ 5,000	10%	\$ 7,000	1,2,3,4	\$ 355.18
Silver	HMO	HMO HSA 5000	96667ME0320084	Off	\$ 5,000	10%	\$ 7,000	1,2,3,4	\$ 355.86
Silver	HMO	Maine's Choice PlusSM HMO 5000	96667ME0330091	Off	\$ 5,000	30%	\$ 8,700	1,2,3,4	\$ 358.15
Silver	POS	POS HSA 4500	96667ME0350025	Off	\$ 4,500	20%	\$ 7,000	1,2,3,4	\$ 358.69
Silver	HMO	Maine's Choice PlusSM HMO 5000	96667ME0320092	Off	\$ 5,000	30%	\$ 8,700	1,2,3,4	\$ 358.83
Silver	POS	POS HSA 4500	96667ME0340025	Off	\$ 4,500	20%	\$ 7,000	1,2,3,4	\$ 359.41
Silver	HMO	HMO HSA 4000	96667ME0330082	Off	\$ 4,000	20%	\$ 7,000	1,2,3,4	\$ 364.60
Silver	HMO	Maine's Choice PlusSM HMO 4000	96667ME0330090	Off	\$ 4,000	30%	\$ 8,500	1,2,3,4	\$ 365.18
Silver	HMO	HMO HSA 4000	96667ME0320083	Off	\$ 4,000	20%	\$ 7,000	1,2,3,4	\$ 365.28
Silver	HMO	Maine's Choice PlusSM HMO 4000	96667ME0320091	Off	\$ 4,000	30%	\$ 8,500	1,2,3,4	\$ 365.86
Bronze	PPO	PPO 8300	11593ME0150044	Off	\$ 8,300	50%	\$ 8,700	1,2,3,4	\$ 369.03
Silver	HMO	Maine's Choice PlusSM HMO 3500	96667ME0330089	Off	\$ 3,500	35%	\$ 8,500	1,2,3,4	\$ 369.28
Bronze	PPO	PPO 8300	11593ME0140045	Off	\$ 8,300	50%	\$ 8,700	1,2,3,4	\$ 369.77
Silver	HMO	Maine's Choice PlusSM HMO 3500	96667ME0320090	Off	\$ 3,500	35%	\$ 8,500	1,2,3,4	\$ 369.99
Gold	HMO	Maine's Choice PlusSM HMO 3000	96667ME0330088	Off	\$ 3,000	30%	\$ 7,500	1,2,3,4	\$ 375.17
Silver	PPO	PPO HSA 5000	11593ME0150047	Off	\$ 5,000	10%	\$ 7,000	1,2,3,4	\$ 375.83
Gold	HMO	Maine's Choice PlusSM HMO 3000	96667ME0320089	Off	\$ 3,000	30%	\$ 7,500	1,2,3,4	\$ 375.84
Silver	PPO	PPO HSA 5000	11593ME0140048	Off	\$ 5,000	10%	\$ 7,000	1,2,3,4	\$ 376.52
Silver	HMO	SimplyVirtualSM HMO 4500	96667ME0330098	Off	\$ 4,500	35%	\$ 8,700	1,2,3,4	\$ 378.66
Silver	HMO	SimplyVirtualSM HMO 4500	96667ME0320099	Off	\$ 4,500	35%	\$ 8,700	1,2,3,4	\$ 379.37
Silver	PPO	PPO HSA 4000	11593ME0150046	Off	\$ 4,000	20%	\$ 7,000	1,2,3,4	\$ 385.70
Silver	PPO	PPO HSA 4000	11593ME0140047	Off	\$ 4,000	20%	\$ 7,000	1,2,3,4	\$ 386.38
Silver	HMO	HMO 7000	96667ME0330079	Off	\$ 7,000	30%	\$ 8,700	1,2,3,4	\$ 387.48
Silver	HMO	HMO 7000	96667ME0320080	Off	\$ 7,000	30%	\$ 8,700	1,2,3,4	\$ 388.19
Silver	HMO	Virtual ChoiceSM HMO 5500	96667ME0330101	Off	\$ 5,500	15%	\$ 8,700	1,2,3,4	\$ 388.67
Silver	HMO	Virtual ChoiceSM HMO 5500	96667ME0320102	Off	\$ 5,500	15%	\$ 8,700	1,2,3,4	\$ 389.33
Gold	HMO	Maine's Choice PlusSM HMO 2500	96667ME0330087	Off	\$ 2,500	20%	\$ 7,000	1,2,3,4	\$ 391.02
Silver	HMO	HMO 5500	96667ME0330078	Off	\$ 5,500	35%	\$ 8,700	1,2,3,4	\$ 391.59

Gold	HMO	Maine's Choice PlusSM HMO 2500	96667ME0320088	Off	\$ 2,500	20%	\$ 7,000	1,2,3,4	\$ 391.68
Silver	HMO	HMO 5500	96667ME0320079	Off	\$ 5,500	35%	\$ 8,700	1,2,3,4	\$ 392.30
Silver	POS	POS HSA 3500	96667ME0350024	Off	\$ 3,500	20%	\$ 7,000	1,2,3,4	\$ 392.77
Silver	POS	POS 6000	96667ME0350023	Off	\$ 6,000	30%	\$ 8,700	1,2,3,4	\$ 393.38
Silver	POS	POS HSA 3500	96667ME0340024	Off	\$ 3,500	20%	\$ 7,000	1,2,3,4	\$ 393.47
Silver	POS	POS 6000	96667ME0340023	Off	\$ 6,000	30%	\$ 8,700	1,2,3,4	\$ 394.04
Silver	HMO	HMO 4500	96667ME0330077	Off	\$ 4,500	35%	\$ 8,700	1,2,3,4	\$ 399.24
Silver	POS	POS 5000	96667ME0350022	Off	\$ 5,000	30%	\$ 8,700	1,2,3,4	\$ 399.81
Silver	HMO	HMO 4500	96667ME0320078	Off	\$ 4,500	35%	\$ 8,700	1,2,3,4	\$ 399.90
Silver	HMO	HMO HSA 3000	96667ME0330081	Off	\$ 3,000	20%	\$ 7,000	1,2,3,4	\$ 400.41
Silver	POS	POS 5000	96667ME0340022	Off	\$ 5,000	30%	\$ 8,700	1,2,3,4	\$ 400.51
Silver	HMO	HMO HSA 3000	96667ME0320082	Off	\$ 3,000	20%	\$ 7,000	1,2,3,4	\$ 401.11
Silver	POS	POS 4000	96667ME0350021	Off	\$ 4,000	35%	\$ 8,550	1,2,3,4	\$ 405.69
Silver	POS	POS 4000	96667ME0340021	Off	\$ 4,000	35%	\$ 8,550	1,2,3,4	\$ 406.39
Gold	HMO	SimplyVirtualSM HMO 2500	96667ME0330099	Off	\$ 2,500	30%	\$ 7,000	1,2,3,4	\$ 408.62
Gold	HMO	SimplyVirtualSM HMO 2500	96667ME0320100	Off	\$ 2,500	30%	\$ 7,000	1,2,3,4	\$ 409.32
Silver	PPO	PPO 7000	11593ME0150043	Off	\$ 7,000	30%	\$ 8,700	1,2,3,4	\$ 412.82
Silver	PPO	PPO 7000	11593ME0140044	Off	\$ 7,000	30%	\$ 8,700	1,2,3,4	\$ 413.54
Gold	HMO	Virtual ChoiceSM HMO 3500	96667ME0330100	Off	\$ 3,500	10%	\$ 8,000	1,2,3,4	\$ 413.91
Gold	HMO	Virtual ChoiceSM HMO 3500	96667ME0320101	Off	\$ 3,500	10%	\$ 8,000	1,2,3,4	\$ 414.60
Silver	PPO	PPO 5500	11593ME0150042	Off	\$ 5,500	35%	\$ 8,700	1,2,3,4	\$ 417.76
Silver	PPO	PPO 5500	11593ME0140043	Off	\$ 5,500	35%	\$ 8,700	1,2,3,4	\$ 418.48
Gold	HMO	HMO 3500	96667ME0330076	Off	\$ 3,500	30%	\$ 8,000	1,2,3,4	\$ 418.62
Gold	HMO	Maine's Choice PlusSM HMO 1500	96667ME0330086	Off	\$ 1,500	20%	\$ 6,000	1,2,3,4	\$ 418.62
Gold	HMO	HMO 3500	96667ME0320077	Off	\$ 3,500	30%	\$ 8,000	1,2,3,4	\$ 419.32
Gold	HMO	Maine's Choice PlusSM HMO 1500	96667ME0320087	Off	\$ 1,500	20%	\$ 6,000	1,2,3,4	\$ 419.32
Silver	PPO	PPO HSA 3000	11593ME0150045	Off	\$ 3,000	20%	\$ 7,000	1,2,3,4	\$ 423.92
Silver	PPO	PPO HSA 3000	11593ME0140046	Off	\$ 3,000	20%	\$ 7,000	1,2,3,4	\$ 424.62
Silver	PPO	PPO 4500	11593ME0150041	Off	\$ 4,500	35%	\$ 8,700	1,2,3,4	\$ 425.14
Gold	POS	POS 3000	96667ME0350020	Off	\$ 3,000	30%	\$ 8,000	1,2,3,4	\$ 425.67
Silver	PPO	PPO 4500	11593ME0140042	Off	\$ 4,500	35%	\$ 8,700	1,2,3,4	\$ 425.85
Gold	POS	POS 3000	96667ME0340020	Off	\$ 3,000	30%	\$ 8,000	1,2,3,4	\$ 426.36
Gold	HMO	HMO 2500	96667ME0330075	Off	\$ 2,500	30%	\$ 7,000	1,2,3,4	\$ 431.54
Gold	HMO	HMO 2500	96667ME0320076	Off	\$ 2,500	30%	\$ 7,000	1,2,3,4	\$ 432.23
Gold	PPO	PPO 3500	11593ME0150040	Off	\$ 3,500	30%	\$ 8,000	1,2,3,4	\$ 446.70
Gold	PPO	PPO 3500	11593ME0140041	Off	\$ 3,500	30%	\$ 8,000	1,2,3,4	\$ 447.45
Gold	HMO	HMO 1500	96667ME0330074	Off	\$ 1,500	30%	\$ 6,000	1,2,3,4	\$ 453.24
Gold	HMO	HMO 1500	96667ME0320075	Off	\$ 1,500	30%	\$ 6,000	1,2,3,4	\$ 453.97
Gold	POS	POS 2000	96667ME0350019	Off	\$ 2,000	20%	\$ 6,000	1,2,3,4	\$ 459.11
Gold	POS	POS 2000	96667ME0340019	Off	\$ 2,000	20%	\$ 6,000	1,2,3,4	\$ 459.83
Gold	PPO	PPO 2500	11593ME0150039	Off	\$ 2,500	30%	\$ 7,000	1,2,3,4	\$ 462.75
Gold	PPO	PPO 2500	11593ME0140040	Off	\$ 2,500	30%	\$ 7,000	1,2,3,4	\$ 463.44
Gold	PPO	PPO 1500	11593ME0150038	Off	\$ 1,500	30%	\$ 6,000	1,2,3,4	\$ 484.93
Gold	PPO	PPO 1500	11593ME0140039	Off	\$ 1,500	30%	\$ 6,000	1,2,3,4	\$ 485.67

2022 Area Factors		
1	Cumberland, Sagadahoc, York	0.945
2	Kennebec, Knox, Lincoln, Oxford	1.000
3	Androscoggin, Franklin, Penobscot, Piscataquis, Somerset, Waldo	1.050
4	Aroostook, Hancock, Washington	1.325

2022 Trend factors	
Q1	1.000
Q2	1.025
Q3	1.046
Q4	1.067

Age Factors											
0-14	0.765	23	1.000	32	1.183	41	1.302	50	1.786	59	2.603
15	0.833	24	1.000	33	1.198	42	1.325	51	1.865	60	2.714
16	0.859	25	1.004	34	1.214	43	1.357	52	1.952	61	2.810
17	0.885	26	1.024	35	1.222	44	1.397	53	2.040	62	2.873
18	0.913	27	1.048	36	1.230	45	1.444	54	2.135	63	2.952
19	0.941	28	1.087	37	1.238	46	1.500	55	2.230	64+	3.000
20	0.970	29	1.119	38	1.246	47	1.563	56	2.333		
21	1.000	30	1.135	39	1.262	48	1.635	57	2.437		
22	1.000	31	1.159	40	1.278	49	1.706	58	2.548		