



# STANDARD

## Premium Rate Tables

Effective Date 01/01/2007

### Texas Health Insurance Risk Pool Premium Rate Table Instructions

*Your monthly premium rate is determined by your deductible plan, age, gender, tobacco user status, and zip code.*

*Medicare Beneficiaries: Please refer to separate Medicare – Eligible rate tables.*

1. Select the deductible plan you want: Plan I (\$1,000 deductible), Plan II (\$2,500 deductible) or Plan III (\$5,000 deductible).

Carefully review the Outline of Coverage before selecting your deductible plan. The deductible amount selected may not be changed to a lower amount after the policy is issued.

2. The rate tables are separated into tobacco user and non-tobacco user categories. You may choose the non-tobacco user category only if you have not used any tobacco products in the last 12 months.
3. Look at the table below for your zip code. The rate area is determined by the first three numbers of your zip code.
4. Find your rate area within the appropriate tobacco user status table. Next, find the age bracket that contains your age as of your anticipated coverage date. (For example, age 42 would be found in the “40-44” age bracket.) The effective date of your coverage will be the first day of the month following the date your complete application is approved, unless you request a later effective date.
5. Locate your monthly premium rate for the deductible plan you have selected. For example, a 42 year-old male non-tobacco user whose zip code begins with 754 would be located in Area 3. His monthly premium would be \$494 for Plan I, \$333 for Plan II, or \$271 for Plan III.

ZIP Code Areas												
Area 1		Area 2					Area 3		Area 4	Area 5	Area 6	
765	781	755	769	784	790	795	754	761	750	773	752	
766	788	759	778	785	791	796	756	762	751	774	753	
767	798	763	779	786	792	797	757		776	775	770	
780	799	764	782	787	793		758		777		772	
		768	783	789	794		760					

Administered by:



**BlueCross BlueShield  
of Texas**

**TEXAS HEALTH INSURANCE RISK POOL**  
**STANDARD**



**Monthly Premium Rate Table**  
**Effective Date 01/01/2007**

**Non-Tobacco User**

Area 1 Age	Plan I \$1,000 Deductible		Plan II \$2,500 Deductible		Plan III \$5,000 Deductible	
	Male	Female	Male	Female	Male	Female
0-18	\$251	\$251	\$171	\$171	\$139	\$139
19-24	\$272	\$363	\$185	\$246	\$149	\$200
25-29	\$281	\$393	\$188	\$267	\$154	\$214
30-34	\$320	\$433	\$216	\$292	\$176	\$237
35-39	\$364	\$470	\$245	\$318	\$200	\$259
40-44	\$420	\$514	\$284	\$347	\$229	\$281
45-49	\$488	\$557	\$330	\$374	\$268	\$303
50-54	\$576	\$610	\$388	\$413	\$319	\$337
55-59	\$730	\$668	\$494	\$451	\$400	\$367
60-64	\$835	\$790	\$564	\$535	\$460	\$433
Area 2 Age	Male	Female	Male	Female	Male	Female
0-18	\$282	\$282	\$191	\$191	\$155	\$155
19-24	\$305	\$409	\$208	\$279	\$166	\$224
25-29	\$316	\$441	\$214	\$300	\$175	\$244
30-34	\$361	\$489	\$246	\$327	\$199	\$269
35-39	\$409	\$531	\$274	\$359	\$224	\$292
40-44	\$473	\$577	\$319	\$391	\$261	\$319
45-49	\$548	\$627	\$371	\$421	\$301	\$343
50-54	\$650	\$688	\$440	\$465	\$356	\$377
55-59	\$822	\$750	\$555	\$506	\$451	\$413
60-64	\$943	\$891	\$638	\$601	\$517	\$489
Area 3 Age	Male	Female	Male	Female	Male	Female
0-18	\$295	\$295	\$199	\$199	\$161	\$161
19-24	\$318	\$424	\$219	\$290	\$175	\$232
25-29	\$332	\$461	\$222	\$314	\$183	\$254
30-34	\$376	\$509	\$254	\$343	\$206	\$280
35-39	\$426	\$554	\$290	\$373	\$233	\$303
40-44	\$494	\$607	\$333	\$409	\$271	\$333
45-49	\$573	\$655	\$389	\$440	\$315	\$357
50-54	\$680	\$721	\$459	\$486	\$373	\$395
55-59	\$863	\$787	\$581	\$530	\$472	\$431
60-64	\$984	\$932	\$667	\$629	\$541	\$513

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Non-Tobacco User

Area 4 Age	Plan I \$1,000 Deductible		Plan II \$2,500 Deductible		Plan III \$5,000 Deductible	
	Male	Female	Male	Female	Male	Female
0-18	\$314	\$314	\$211	\$211	\$173	\$173
19-24	\$342	\$453	\$232	\$309	\$188	\$248
25-29	\$354	\$494	\$238	\$333	\$193	\$271
30-34	\$401	\$543	\$271	\$366	\$219	\$298
35-39	\$452	\$585	\$308	\$400	\$246	\$323
40-44	\$527	\$646	\$357	\$434	\$287	\$354
45-49	\$610	\$696	\$413	\$469	\$335	\$383
50-54	\$723	\$765	\$489	\$517	\$398	\$419
55-59	\$915	\$836	\$617	\$564	\$503	\$461
60-64	\$1,047	\$991	\$707	\$669	\$575	\$544
Area 5 Age	Male	Female	Male	Female	Male	Female
0-18	\$330	\$330	\$222	\$222	\$182	\$182
19-24	\$356	\$473	\$245	\$323	\$194	\$260
25-29	\$373	\$520	\$251	\$351	\$203	\$285
30-34	\$422	\$570	\$285	\$383	\$232	\$313
35-39	\$478	\$617	\$323	\$419	\$261	\$339
40-44	\$552	\$677	\$374	\$457	\$302	\$372
45-49	\$643	\$729	\$434	\$493	\$353	\$400
50-54	\$758	\$802	\$512	\$543	\$417	\$439
55-59	\$960	\$881	\$649	\$592	\$528	\$484
60-64	\$1,099	\$1,043	\$743	\$703	\$602	\$573
Area 6 Age	Male	Female	Male	Female	Male	Female
0-18	\$355	\$355	\$240	\$240	\$194	\$194
19-24	\$386	\$512	\$262	\$350	\$211	\$281
25-29	\$400	\$559	\$270	\$376	\$219	\$304
30-34	\$453	\$615	\$308	\$413	\$250	\$338
35-39	\$514	\$664	\$350	\$448	\$281	\$364
40-44	\$596	\$727	\$402	\$494	\$327	\$400
45-49	\$689	\$788	\$469	\$530	\$377	\$432
50-54	\$818	\$867	\$553	\$586	\$451	\$476
55-59	\$1,038	\$947	\$700	\$638	\$570	\$520
60-64	\$1,187	\$1,122	\$803	\$758	\$653	\$617

**TEXAS HEALTH INSURANCE RISK POOL**  
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**Monthly Premium Rate Table**  
Effective Date 01/01/2007

Tobacco User

Area 1 Age	Plan I \$1,000 Deductible		Plan II \$2,500 Deductible		Plan III \$5,000 Deductible	
	Male	Female	Male	Female	Male	Female
0-18	\$324	\$324	\$215	\$215	\$181	\$181
19-24	\$355	\$473	\$238	\$321	\$194	\$260
25-29	\$365	\$514	\$250	\$344	\$201	\$281
30-34	\$418	\$562	\$283	\$380	\$229	\$310
35-39	\$473	\$611	\$321	\$410	\$260	\$337
40-44	\$550	\$670	\$370	\$453	\$301	\$368
45-49	\$635	\$724	\$430	\$488	\$347	\$398
50-54	\$750	\$794	\$507	\$533	\$413	\$433
55-59	\$949	\$867	\$640	\$584	\$520	\$476
60-64	\$1,088	\$1,030	\$734	\$694	\$598	\$564
Area 2 Age	Male	Female	Male	Female	Male	Female
0-18	\$367	\$367	\$241	\$241	\$202	\$202
19-24	\$400	\$534	\$270	\$361	\$219	\$294
25-29	\$411	\$578	\$280	\$389	\$226	\$320
30-34	\$470	\$631	\$318	\$429	\$259	\$347
35-39	\$536	\$690	\$360	\$464	\$295	\$381
40-44	\$620	\$752	\$417	\$510	\$339	\$413
45-49	\$716	\$814	\$483	\$550	\$391	\$447
50-54	\$845	\$891	\$571	\$601	\$465	\$488
55-59	\$1,069	\$975	\$721	\$660	\$588	\$537
60-64	\$1,225	\$1,159	\$826	\$784	\$672	\$636
Area 3 Age	Male	Female	Male	Female	Male	Female
0-18	\$383	\$383	\$254	\$254	\$210	\$210
19-24	\$418	\$560	\$281	\$379	\$229	\$307
25-29	\$430	\$605	\$292	\$405	\$237	\$332
30-34	\$492	\$659	\$332	\$446	\$270	\$360
35-39	\$561	\$722	\$375	\$485	\$307	\$395
40-44	\$646	\$787	\$435	\$532	\$355	\$432
45-49	\$747	\$854	\$504	\$574	\$410	\$468
50-54	\$883	\$932	\$600	\$627	\$486	\$513
55-59	\$1,116	\$1,021	\$755	\$689	\$614	\$562
60-64	\$1,281	\$1,209	\$864	\$819	\$703	\$667

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Monthly Premium Rate Table

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Tobacco User

Area 4 Age	Plan I \$1,000 Deductible		Plan II \$2,500 Deductible		Plan III \$5,000 Deductible	
	Male	Female	Male	Female	Male	Female
0-18	\$406	\$406	\$271	\$271	\$223	\$223
19-24	\$441	\$595	\$299	\$403	\$243	\$327
25-29	\$457	\$645	\$310	\$433	\$250	\$355
30-34	\$522	\$703	\$352	\$473	\$286	\$386
35-39	\$593	\$769	\$401	\$516	\$327	\$424
40-44	\$689	\$837	\$465	\$565	\$377	\$461
45-49	\$796	\$905	\$536	\$609	\$436	\$497
50-54	\$942	\$991	\$635	\$668	\$517	\$545
55-59	\$1,188	\$1,089	\$805	\$733	\$653	\$598
60-64	\$1,362	\$1,288	\$921	\$871	\$747	\$706
Area 5 Age	Male	Female	Male	Female	Male	Female
0-18	\$429	\$429	\$285	\$285	\$235	\$235
19-24	\$465	\$627	\$315	\$423	\$257	\$343
25-29	\$481	\$678	\$326	\$456	\$263	\$371
30-34	\$551	\$739	\$369	\$498	\$302	\$405
35-39	\$625	\$808	\$420	\$543	\$341	\$443
40-44	\$723	\$879	\$486	\$596	\$397	\$482
45-49	\$835	\$952	\$565	\$642	\$460	\$523
50-54	\$988	\$1,042	\$669	\$703	\$544	\$572
55-59	\$1,249	\$1,142	\$843	\$770	\$686	\$626
60-64	\$1,431	\$1,353	\$965	\$913	\$786	\$742
Area 6 Age	Male	Female	Male	Female	Male	Female
0-18	\$460	\$460	\$308	\$308	\$252	\$252
19-24	\$500	\$671	\$340	\$456	\$276	\$370
25-29	\$518	\$725	\$352	\$491	\$284	\$399
30-34	\$592	\$796	\$400	\$536	\$325	\$436
35-39	\$672	\$869	\$454	\$584	\$370	\$476
40-44	\$777	\$949	\$526	\$640	\$427	\$522
45-49	\$897	\$1,026	\$607	\$690	\$493	\$563
50-54	\$1,066	\$1,122	\$720	\$755	\$585	\$616
55-59	\$1,346	\$1,229	\$908	\$830	\$738	\$675
60-64	\$1,542	\$1,458	\$1,043	\$986	\$844	\$801