

Appendix M. Premium Rate Tables

1. Select the plan you want: Plan I (\$500 Deductible), Plan II (\$1,000 Deductible), or Plan III (\$2,500 Deductible).
2. The rate charts 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 product within the last 12 months.
3. Find the age bracket that contains your current age in the appropriate table. (For example, age 42 would be found in the “40-44” age bracket.)
4. Look for your ZIP code and note the corresponding area (Areas 1-6). Only the first three numbers of your ZIP code are used in this table.
5. Find your rate on the appropriate chart below. For example, a 42-year-old male non-tobacco-user whose ZIP code begins with 786 would be located in area 2. His monthly premium would be \$251 for Plan I or \$199 for Plan II or \$135 for Plan III.
6. If paying monthly, multiply the monthly premium by 2 and submit that amount with your application. (Future payments will automatically be withdrawn and will equal the monthly premium.) If paying quarterly, multiply the monthly premium by 3. For semi-annual payments, multiply the monthly premium by 6. For annual payments, multiply the monthly premium by 12. Submit the premium payment with your application.

Area 1: Zip Codes - 765

Area 2: Zip Codes - 756, 766, 767, 769, 781, 785, 786, 787, 788, 790, 796, 797, 798

Area 3: Zip Codes - 754, 755, 757, 758, 759, 763, 764, 768, 778, 779, 780, 782, 783, 789, 791, 792, 793, 795, 799

Area 4: Zip Codes - 750, 751, 753, 760, 761, 762, 784, 794

Area 5: Zip Codes - 752, 773, 774, 775, 776, 777

Area 6: Zip Codes - 770, 772

Area 1 Monthly Rates

Age	Plan I Monthly Rates (\$500 Deductible)				Plan II Monthly Rates (\$1000 Deductible)				Plan III Monthly Rates (\$2500 Deductible)			
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$113	\$113	\$147	\$147	\$91	\$91	\$118	\$118	\$62	\$62	\$79	\$79
19-24	132	170	171	222	105	134	137	176	72	92	93	120
25-29	168	265	218	344	133	209	172	272	90	142	118	185
30-34	180	271	234	352	142	215	186	279	97	146	126	190
35-39	204	286	265	372	161	226	211	295	110	154	143	200
40-44	236	310	306	403	187	246	243	320	127	168	166	218
45-49	284	343	368	445	224	271	292	353	153	184	199	240
50-54	357	396	464	514	283	314	367	408	192	214	250	277
55-59	491	505	639	656	390	400	507	520	266	272	345	354
60-64	662	634	861	824	524	503	682	653	357	342	464	445

Area 2 Monthly Rates

Age	Plan I Monthly Rates (\$500 Deductible)				Plan II Monthly Rates (\$1000 Deductible)				Plan III Monthly Rates (\$2500 Deductible)			
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$120	\$120	\$156	\$156	\$97	\$97	\$125	\$125	\$66	\$66	\$84	\$84
19-24	140	181	182	236	112	142	146	187	77	98	99	128
25-29	179	282	232	366	141	222	183	289	96	151	125	197
30-34	191	288	249	374	151	229	198	297	103	155	134	202
35-39	217	304	282	396	171	240	224	314	117	164	152	213
40-44	251	330	325	429	199	262	258	340	135	179	177	232
45-49	302	365	391	473	238	288	310	375	163	196	212	255
50-54	380	421	493	547	301	334	390	434	204	228	266	295
55-59	522	537	679	698	415	425	539	553	283	289	367	376
60-64	704	674	915	876	557	535	725	694	380	364	493	473

Area 3 Monthly Rates

Age	Plan I Monthly Rates (\$500 Deductible)				Plan II Monthly Rates (\$1000 Deductible)				Plan III Monthly Rates (\$2500 Deductible)			
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$129	\$129	\$167	\$167	\$104	\$104	\$134	\$134	\$71	\$71	\$90	\$90
19-24	150	194	195	253	120	153	156	201	82	105	106	137
25-29	191	302	248	392	152	238	196	310	103	162	134	211
30-34	205	309	267	401	162	245	212	318	111	166	144	216
35-39	232	326	302	424	183	257	240	336	125	175	163	228
40-44	269	353	349	459	213	280	277	365	145	191	189	248
45-49	324	391	419	507	255	309	333	402	174	210	227	273
50-54	407	451	529	586	322	358	418	465	219	244	285	316
55-59	559	575	728	747	444	456	578	592	303	310	393	403
60-64	754	722	981	939	597	573	777	744	407	390	529	507

Area 4 Monthly Rates

Age	Plan I Monthly Rates (\$500 Deductible)				Plan II Monthly Rates (\$1000 Deductible)				Plan III Monthly Rates (\$2500 Deductible)			
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$140	\$140	\$182	\$182	\$113	\$113	\$146	\$146	\$77	\$77	\$98	\$98
19-24	164	211	212	275	130	166	170	218	89	114	115	149
25-29	208	329	270	427	165	259	213	337	112	176	146	229
30-34	223	336	290	437	176	267	231	346	120	181	156	236
35-39	253	355	329	461	200	280	262	366	136	191	177	248
40-44	293	385	380	500	232	305	301	397	158	208	206	270
45-49	352	425	457	552	278	336	362	438	190	228	247	298
50-54	443	491	576	638	351	390	455	506	238	265	310	344
55-59	609	626	793	814	484	496	629	645	330	337	428	439
60-64	821	786	1,068	1,022	650	624	846	810	443	424	576	552

Area 5 Monthly Rates

Age	Plan I Monthly Rates (\$500 Deductible)				Plan II Monthly Rates (\$1000 Deductible)				Plan III Monthly Rates (\$2500 Deductible)			
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$149	\$149	\$194	\$194	\$120	\$120	\$155	\$155	\$82	\$82	\$104	\$104
19-24	174	224	225	292	138	176	180	232	95	121	122	158
25-29	221	349	287	453	175	275	226	358	118	187	155	244
30-34	237	357	308	463	187	283	245	367	128	192	166	250
35-39	269	377	349	490	212	298	278	388	145	203	188	263
40-44	311	408	403	531	246	324	320	421	167	221	219	287
45-49	374	452	484	586	295	357	384	465	201	242	262	316
50-54	470	521	611	677	373	413	483	537	253	282	329	365
55-59	646	665	841	864	513	527	667	685	350	358	454	466
60-64	871	835	1,133	1,085	690	662	898	860	470	450	611	586

Area 6 Monthly Rates

Age	Plan I Monthly Rates (\$500 Deductible)				Plan II Monthly Rates (\$1000 Deductible)				Plan III Monthly Rates (\$2500 Deductible)			
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-18	\$160	\$160	\$208	\$208	\$129	\$129	\$167	\$167	\$88	\$88	\$112	\$112
19-24	187	241	242	315	149	190	194	250	102	130	132	170
25-29	238	376	309	488	189	296	244	386	128	201	167	262
30-34	255	384	332	499	201	305	264	396	138	207	179	269
35-39	289	405	376	527	228	320	299	418	156	218	203	284
40-44	335	439	434	571	265	349	345	454	180	238	235	309
45-49	403	486	522	631	318	384	414	500	217	261	282	340
50-54	506	561	658	729	401	445	520	578	272	303	354	393
55-59	696	716	906	930	553	567	719	737	377	386	489	502
60-64	939	899	1,221	1,168	743	713	967	926	506	485	658	631

Source: Texas Health Insurance Risk Pool, *Premium Rates for Health Pool Coverage*. Online. Available: <http://www.txhealthpool.com/rates.html>. Accessed: February 12, 2001.