



**REGULAR**  
**Premium Rate Tables**  
Effective Date 01/01/2012

**Texas Health Insurance Pool Premium Rate Table Instructions**

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

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

1. Select the deductible plan you want: Plan I (\$1,000 deductible), Plan II (\$2,500 deductible), Plan III (\$5,000 deductible), Plan IV (\$7,500 deductible) or the HSA-Qualified Plan V (\$3,000 deductible).

Carefully review the Outlines 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 residential zip code. The rate area is determined by the first three numbers of your place of residence 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.)
5. Locate your monthly premium rate for the deductible plan you have selected. For example, a 50 year-old female non-tobacco user whose zip code begins with 754 would be located in Area 3. Her monthly premium would be \$1,075 for Plan I, \$769 for Plan II, \$613 for Plan III, \$460 for Plan IV or \$769 for Plan V (HSAQ).

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

Administered by:



**BlueCross BlueShield  
of Texas**

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

**TEXAS HEALTH INSURANCE POOL**  
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**NON-TOBACCO USER**

	Plan I \$1,000 Deductible		Plan II \$2,500 Deductible		Plan III \$5,000 Deductible		Plan IV \$7,500 Deductible		Plan V (HSAQ) \$3,000 Deductible	
<b>Area 1</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$373	\$373	\$273	\$273	\$216	\$216	\$162	\$162	\$273	\$273
19-24	\$406	\$541	\$293	\$388	\$230	\$307	\$174	\$233	\$293	\$388
25-29	\$419	\$586	\$296	\$425	\$239	\$332	\$180	\$249	\$296	\$425
30-34	\$476	\$646	\$343	\$463	\$273	\$367	\$205	\$276	\$343	\$463
35-39	\$542	\$699	\$387	\$504	\$307	\$402	\$233	\$301	\$387	\$504
40-44	\$627	\$766	\$449	\$552	\$356	\$438	\$266	\$328	\$449	\$552
45-49	\$726	\$830	\$524	\$593	\$416	\$469	\$311	\$351	\$524	\$593
50-54	\$860	\$908	\$615	\$655	\$495	\$523	\$371	\$393	\$615	\$655
55-59	\$1,086	\$993	\$783	\$717	\$620	\$570	\$466	\$426	\$783	\$717
60-64	\$1,243	\$1,175	\$895	\$847	\$710	\$670	\$535	\$501	\$895	\$847
<b>Area 2</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$420	\$420	\$301	\$301	\$240	\$240	\$181	\$181	\$301	\$301
19-24	\$454	\$609	\$332	\$444	\$257	\$347	\$193	\$260	\$332	\$444
25-29	\$470	\$656	\$338	\$473	\$271	\$378	\$203	\$283	\$338	\$473
30-34	\$539	\$727	\$388	\$517	\$306	\$417	\$232	\$313	\$388	\$517
35-39	\$609	\$789	\$433	\$569	\$347	\$453	\$260	\$341	\$433	\$569
40-44	\$705	\$861	\$506	\$621	\$404	\$495	\$303	\$371	\$506	\$621
45-49	\$816	\$933	\$588	\$667	\$466	\$531	\$350	\$398	\$588	\$667
50-54	\$967	\$1,024	\$697	\$739	\$552	\$584	\$412	\$439	\$697	\$739
55-59	\$1,222	\$1,116	\$879	\$803	\$699	\$640	\$525	\$481	\$879	\$803
60-64	\$1,405	\$1,326	\$1,012	\$954	\$801	\$758	\$601	\$570	\$1,012	\$954
<b>Area 3</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$440	\$440	\$316	\$316	\$249	\$249	\$187	\$187	\$316	\$316
19-24	\$474	\$631	\$347	\$461	\$271	\$359	\$203	\$271	\$347	\$461
25-29	\$495	\$687	\$351	\$497	\$284	\$393	\$213	\$296	\$351	\$497
30-34	\$560	\$757	\$404	\$544	\$320	\$435	\$239	\$326	\$404	\$544
35-39	\$633	\$826	\$461	\$592	\$360	\$469	\$272	\$351	\$461	\$592
40-44	\$738	\$902	\$529	\$650	\$420	\$514	\$315	\$388	\$529	\$650
45-49	\$852	\$974	\$618	\$697	\$487	\$553	\$366	\$413	\$618	\$697
50-54	\$1,014	\$1,075	\$726	\$769	\$578	\$613	\$434	\$460	\$726	\$769
55-59	\$1,285	\$1,172	\$919	\$842	\$731	\$666	\$549	\$500	\$919	\$842
60-64	\$1,464	\$1,387	\$1,057	\$999	\$839	\$794	\$628	\$595	\$1,057	\$999

**TEXAS HEALTH INSURANCE POOL  
REGULAR  
Monthly Premium Rate Table  
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**NON-TOBACCO USER**

	Plan I \$1,000 Deductible		Plan II \$2,500 Deductible		Plan III \$5,000 Deductible		Plan IV \$7,500 Deductible		Plan V (HSAQ) \$3,000 Deductible	
<b>Area 4</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$468	\$468	\$335	\$335	\$268	\$268	\$201	\$201	\$335	\$335
19-24	\$509	\$675	\$369	\$491	\$290	\$384	\$217	\$288	\$369	\$491
25-29	\$528	\$738	\$377	\$529	\$299	\$420	\$224	\$315	\$377	\$529
30-34	\$598	\$808	\$430	\$581	\$339	\$462	\$254	\$347	\$430	\$581
35-39	\$674	\$871	\$489	\$633	\$380	\$502	\$286	\$376	\$489	\$633
40-44	\$785	\$962	\$567	\$689	\$444	\$548	\$334	\$410	\$567	\$689
45-49	\$908	\$1,037	\$655	\$744	\$519	\$592	\$391	\$445	\$655	\$744
50-54	\$1,077	\$1,140	\$778	\$821	\$617	\$648	\$463	\$486	\$778	\$821
55-59	\$1,363	\$1,245	\$979	\$895	\$780	\$712	\$585	\$536	\$979	\$895
60-64	\$1,559	\$1,475	\$1,122	\$1,060	\$889	\$843	\$669	\$633	\$1,122	\$1,060
<b>Area 5</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$491	\$491	\$351	\$351	\$283	\$283	\$212	\$212	\$351	\$351
19-24	\$531	\$705	\$387	\$511	\$300	\$403	\$225	\$302	\$387	\$511
25-29	\$556	\$774	\$399	\$556	\$316	\$442	\$236	\$332	\$399	\$556
30-34	\$629	\$848	\$451	\$608	\$359	\$485	\$271	\$364	\$451	\$608
35-39	\$711	\$918	\$511	\$665	\$404	\$525	\$303	\$394	\$511	\$665
40-44	\$822	\$1,008	\$593	\$723	\$467	\$577	\$350	\$433	\$593	\$723
45-49	\$957	\$1,085	\$689	\$782	\$546	\$620	\$409	\$466	\$689	\$782
50-54	\$1,128	\$1,194	\$810	\$860	\$644	\$680	\$485	\$511	\$810	\$860
55-59	\$1,430	\$1,312	\$1,029	\$940	\$817	\$749	\$614	\$562	\$1,029	\$940
60-64	\$1,637	\$1,553	\$1,179	\$1,116	\$932	\$886	\$699	\$667	\$1,179	\$1,116
<b>Area 6</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$530	\$530	\$380	\$380	\$300	\$300	\$225	\$225	\$380	\$380
19-24	\$575	\$761	\$416	\$555	\$327	\$438	\$246	\$328	\$416	\$555
25-29	\$597	\$832	\$429	\$596	\$339	\$470	\$254	\$352	\$429	\$596
30-34	\$675	\$916	\$489	\$655	\$388	\$524	\$291	\$393	\$489	\$655
35-39	\$766	\$988	\$555	\$710	\$438	\$564	\$328	\$424	\$555	\$710
40-44	\$887	\$1,082	\$636	\$783	\$507	\$620	\$380	\$466	\$636	\$783
45-49	\$1,026	\$1,173	\$744	\$842	\$584	\$667	\$439	\$501	\$744	\$842
50-54	\$1,218	\$1,291	\$877	\$929	\$699	\$739	\$525	\$554	\$877	\$929
55-59	\$1,547	\$1,410	\$1,111	\$1,012	\$881	\$806	\$665	\$605	\$1,111	\$1,012
60-64	\$1,767	\$1,670	\$1,275	\$1,203	\$1,012	\$955	\$760	\$716	\$1,275	\$1,203

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**TOBACCO USER**

	Plan I \$1,000 Deductible		Plan II \$2,500 Deductible		Plan III \$5,000 Deductible		Plan IV \$7,500 Deductible		Plan V (HSAQ) \$3,000 Deductible	
<b>Area 1</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$481	\$481	\$341	\$341	\$282	\$282	\$210	\$210	\$341	\$341
19-24	\$530	\$705	\$377	\$509	\$300	\$403	\$225	\$302	\$377	\$509
25-29	\$543	\$766	\$398	\$545	\$310	\$438	\$233	\$328	\$398	\$545
30-34	\$622	\$837	\$448	\$602	\$356	\$479	\$266	\$361	\$448	\$602
35-39	\$705	\$909	\$509	\$652	\$403	\$523	\$302	\$393	\$509	\$652
40-44	\$818	\$998	\$587	\$719	\$466	\$571	\$350	\$427	\$587	\$719
45-49	\$946	\$1,078	\$681	\$777	\$537	\$617	\$403	\$463	\$681	\$777
50-54	\$1,116	\$1,183	\$804	\$845	\$640	\$670	\$481	\$501	\$804	\$845
55-59	\$1,412	\$1,291	\$1,014	\$927	\$806	\$739	\$605	\$554	\$1,014	\$927
60-64	\$1,620	\$1,532	\$1,164	\$1,100	\$925	\$874	\$696	\$655	\$1,164	\$1,100
<b>Area 2</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$545	\$545	\$383	\$383	\$314	\$314	\$235	\$235	\$383	\$383
19-24	\$597	\$795	\$429	\$572	\$339	\$457	\$254	\$343	\$429	\$572
25-29	\$612	\$862	\$445	\$618	\$350	\$497	\$263	\$374	\$445	\$618
30-34	\$699	\$940	\$504	\$680	\$402	\$537	\$301	\$403	\$504	\$680
35-39	\$799	\$1,028	\$570	\$738	\$459	\$590	\$344	\$443	\$570	\$738
40-44	\$922	\$1,120	\$662	\$807	\$525	\$640	\$394	\$481	\$662	\$807
45-49	\$1,067	\$1,211	\$765	\$873	\$608	\$691	\$455	\$520	\$765	\$873
50-54	\$1,256	\$1,326	\$905	\$954	\$722	\$757	\$542	\$568	\$905	\$954
55-59	\$1,591	\$1,453	\$1,141	\$1,045	\$911	\$831	\$683	\$624	\$1,141	\$1,045
60-64	\$1,825	\$1,727	\$1,309	\$1,246	\$1,042	\$985	\$781	\$740	\$1,309	\$1,246
<b>Area 3</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$569	\$569	\$404	\$404	\$325	\$325	\$245	\$245	\$404	\$404
19-24	\$622	\$833	\$446	\$600	\$356	\$475	\$266	\$359	\$446	\$600
25-29	\$638	\$900	\$463	\$643	\$367	\$513	\$276	\$387	\$463	\$643
30-34	\$733	\$983	\$528	\$708	\$418	\$557	\$314	\$419	\$528	\$708
35-39	\$834	\$1,076	\$595	\$768	\$475	\$613	\$359	\$460	\$595	\$768
40-44	\$962	\$1,172	\$691	\$844	\$549	\$667	\$411	\$501	\$691	\$844
45-49	\$1,112	\$1,273	\$801	\$912	\$636	\$725	\$478	\$545	\$801	\$912
50-54	\$1,316	\$1,387	\$953	\$995	\$751	\$794	\$565	\$595	\$953	\$995
55-59	\$1,662	\$1,520	\$1,196	\$1,094	\$950	\$872	\$714	\$654	\$1,196	\$1,094
60-64	\$1,907	\$1,800	\$1,372	\$1,297	\$1,088	\$1,032	\$817	\$775	\$1,372	\$1,297

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	Plan I \$1,000 Deductible		Plan II \$2,500 Deductible		Plan III \$5,000 Deductible		Plan IV \$7,500 Deductible		Plan V (HSAQ) \$3,000 Deductible	
<b>Area 4</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$605	\$605	\$430	\$430	\$344	\$344	\$259	\$259	\$430	\$430
19-24	\$656	\$885	\$472	\$639	\$377	\$507	\$283	\$380	\$472	\$639
25-29	\$680	\$961	\$492	\$685	\$388	\$549	\$291	\$411	\$492	\$685
30-34	\$777	\$1,048	\$558	\$748	\$443	\$596	\$333	\$450	\$558	\$748
35-39	\$882	\$1,145	\$634	\$820	\$507	\$657	\$380	\$494	\$634	\$820
40-44	\$1,026	\$1,247	\$739	\$897	\$584	\$712	\$439	\$536	\$739	\$897
45-49	\$1,185	\$1,348	\$849	\$964	\$677	\$768	\$508	\$579	\$849	\$964
50-54	\$1,403	\$1,475	\$1,005	\$1,058	\$801	\$844	\$601	\$635	\$1,005	\$1,058
55-59	\$1,771	\$1,621	\$1,277	\$1,163	\$1,012	\$925	\$760	\$696	\$1,277	\$1,163
60-64	\$2,027	\$1,917	\$1,461	\$1,382	\$1,159	\$1,093	\$870	\$821	\$1,461	\$1,382
<b>Area 5</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$637	\$637	\$451	\$451	\$365	\$365	\$275	\$275	\$451	\$451
19-24	\$693	\$933	\$500	\$670	\$400	\$531	\$300	\$398	\$500	\$670
25-29	\$716	\$1,009	\$515	\$722	\$407	\$576	\$306	\$432	\$515	\$722
30-34	\$821	\$1,100	\$585	\$789	\$467	\$627	\$350	\$471	\$585	\$789
35-39	\$930	\$1,204	\$666	\$860	\$527	\$687	\$396	\$515	\$666	\$860
40-44	\$1,077	\$1,308	\$769	\$944	\$616	\$746	\$462	\$561	\$769	\$944
45-49	\$1,243	\$1,418	\$897	\$1,016	\$710	\$809	\$535	\$608	\$897	\$1,016
50-54	\$1,470	\$1,551	\$1,060	\$1,116	\$843	\$885	\$633	\$666	\$1,060	\$1,116
55-59	\$1,860	\$1,702	\$1,337	\$1,219	\$1,063	\$970	\$798	\$729	\$1,337	\$1,219
60-64	\$2,130	\$2,013	\$1,529	\$1,448	\$1,216	\$1,149	\$914	\$863	\$1,529	\$1,448
<b>Area 6</b>										
<b>Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
0-18	\$684	\$684	\$489	\$489	\$390	\$390	\$293	\$293	\$489	\$489
19-24	\$744	\$999	\$540	\$722	\$426	\$573	\$320	\$430	\$540	\$722
25-29	\$772	\$1,079	\$558	\$780	\$441	\$619	\$331	\$464	\$558	\$780
30-34	\$881	\$1,185	\$633	\$849	\$505	\$677	\$378	\$508	\$633	\$849
35-39	\$1,001	\$1,295	\$720	\$927	\$573	\$739	\$430	\$554	\$720	\$927
40-44	\$1,157	\$1,412	\$834	\$1,014	\$661	\$808	\$496	\$607	\$834	\$1,014
45-49	\$1,335	\$1,528	\$962	\$1,095	\$763	\$873	\$574	\$654	\$962	\$1,095
50-54	\$1,587	\$1,670	\$1,140	\$1,196	\$908	\$953	\$680	\$715	\$1,140	\$1,196
55-59	\$2,004	\$1,829	\$1,441	\$1,317	\$1,143	\$1,046	\$859	\$786	\$1,441	\$1,317
60-64	\$2,295	\$2,172	\$1,656	\$1,565	\$1,306	\$1,241	\$981	\$932	\$1,656	\$1,565