



# MEDICARE-ELIGIBLE

Premium Rate Tables  
Effective Date 01/01/2009

(No Outpatient Prescription Drug Coverage)

## 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.

Policy benefits for covered medical expenses are reduced by amounts payable by Medicare.

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.)
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 \$413 for Plan I, \$284 for Plan II, or \$212 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

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 RISK POOL  
MEDICARE - ELIGIBLE**



**Monthly Premium Rate Table**  
Effective Date 01/01/2009

**Non-Tobacco User**

	<b>Plan I</b>		<b>Plan II</b>		<b>Plan III</b>	
	<b>\$1,000 Deductible</b>		<b>\$2,500 Deductible</b>		<b>\$5,000 Deductible</b>	
	<i>(Excluding Prescription Drugs)</i>		<i>(Excluding Prescription Drugs)</i>		<i>(Excluding Prescription Drugs)</i>	
<b>Area 1</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
<b>Age</b>						
0-18	\$210	\$210	\$146	\$146	\$109	\$109
19-24	\$227	\$303	\$158	\$210	\$116	\$156
25-29	\$235	\$328	\$160	\$228	\$120	\$167
30-34	\$267	\$362	\$184	\$249	\$137	\$185
35-39	\$304	\$392	\$209	\$271	\$156	\$201
40-44	\$351	\$429	\$243	\$296	\$178	\$219
45-49	\$407	\$465	\$282	\$319	\$208	\$235
50-54	\$481	\$509	\$330	\$352	\$248	\$262
55-59	\$609	\$557	\$422	\$386	\$311	\$286
60-64	\$697	\$659	\$481	\$457	\$358	\$337
<b>Area 2</b>						
<b>Age</b>						
0-18	\$236	\$236	\$162	\$162	\$121	\$121
19-24	\$254	\$341	\$178	\$238	\$130	\$174
25-29	\$264	\$368	\$182	\$255	\$136	\$190
30-34	\$301	\$408	\$210	\$279	\$156	\$209
35-39	\$341	\$443	\$234	\$306	\$174	\$228
40-44	\$395	\$482	\$272	\$334	\$203	\$248
45-49	\$457	\$524	\$317	\$359	\$234	\$268
50-54	\$543	\$575	\$376	\$397	\$277	\$295
55-59	\$686	\$626	\$473	\$432	\$352	\$321
60-64	\$788	\$744	\$544	\$513	\$402	\$381
<b>Area 3</b>						
<b>Age</b>						
0-18	\$247	\$247	\$169	\$169	\$125	\$125
19-24	\$265	\$354	\$187	\$248	\$136	\$180
25-29	\$277	\$385	\$190	\$268	\$143	\$198
30-34	\$314	\$425	\$217	\$292	\$160	\$219
35-39	\$355	\$463	\$248	\$318	\$181	\$235
40-44	\$413	\$507	\$284	\$348	\$212	\$259
45-49	\$478	\$547	\$333	\$376	\$246	\$278
50-54	\$568	\$602	\$392	\$414	\$290	\$308
55-59	\$720	\$657	\$496	\$452	\$368	\$336
60-64	\$821	\$778	\$569	\$537	\$421	\$399

(See additional areas on next page)

**TEXAS HEALTH INSURANCE RISK POOL  
MEDICARE - ELIGIBLE**

**Monthly Premium Rate Table**

Effective Date 01/01/2009

**Non-Tobacco User**

	<b>Plan I</b>		<b>Plan II</b>		<b>Plan III</b>	
	<b>\$1,000 Deductible</b>		<b>\$2,500 Deductible</b>		<b>\$5,000 Deductible</b>	
	(Excluding Prescription Drugs)		(Excluding Prescription Drugs)		(Excluding Prescription Drugs)	
<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>
0-18	\$262	\$262	\$180	\$180	\$135	\$135
19-24	\$286	\$378	\$198	\$264	\$146	\$193
25-29	\$295	\$413	\$202	\$284	\$150	\$212
30-34	\$335	\$453	\$231	\$312	\$170	\$232
35-39	\$377	\$489	\$263	\$341	\$192	\$252
40-44	\$440	\$539	\$305	\$370	\$224	\$276
45-49	\$509	\$581	\$352	\$400	\$261	\$299
50-54	\$604	\$639	\$417	\$441	\$310	\$326
55-59	\$764	\$698	\$526	\$481	\$392	\$359
60-64	\$874	\$828	\$603	\$571	\$448	\$424
<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>
0-18	\$276	\$276	\$190	\$190	\$142	\$142
19-24	\$298	\$395	\$209	\$275	\$151	\$202
25-29	\$312	\$434	\$214	\$299	\$158	\$222
30-34	\$352	\$476	\$243	\$326	\$180	\$244
35-39	\$399	\$515	\$275	\$357	\$203	\$264
40-44	\$461	\$565	\$319	\$390	\$235	\$289
45-49	\$537	\$608	\$370	\$421	\$275	\$311
50-54	\$633	\$669	\$436	\$463	\$325	\$342
55-59	\$802	\$735	\$554	\$505	\$412	\$377
60-64	\$918	\$871	\$633	\$600	\$469	\$446
<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>
0-18	\$297	\$297	\$204	\$204	\$151	\$151
19-24	\$323	\$428	\$223	\$299	\$165	\$219
25-29	\$334	\$467	\$231	\$320	\$170	\$236
30-34	\$378	\$514	\$263	\$352	\$195	\$263
35-39	\$429	\$554	\$299	\$382	\$219	\$284
40-44	\$498	\$607	\$343	\$422	\$255	\$311
45-49	\$576	\$658	\$400	\$452	\$295	\$336
50-54	\$683	\$723	\$472	\$500	\$352	\$371
55-59	\$867	\$791	\$597	\$544	\$444	\$405
60-64	\$991	\$936	\$685	\$646	\$509	\$480

**TEXAS HEALTH INSURANCE RISK POOL  
MEDICARE - ELIGIBLE**



**Monthly Premium Rate Table  
Effective Date 01/01/2009**

**Tobacco User**

	<b>Plan I</b>		<b>Plan II</b>		<b>Plan III</b>	
	<b>\$1,000 Deductible</b>		<b>\$2,500 Deductible</b>		<b>\$5,000 Deductible</b>	
	<i>(Excluding Prescription Drugs)</i>		<i>(Excluding Prescription Drugs)</i>		<i>(Excluding Prescription Drugs)</i>	
<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>
0-18	\$270	\$270	\$183	\$183	\$141	\$141
19-24	\$297	\$395	\$202	\$274	\$151	\$202
25-29	\$305	\$429	\$213	\$293	\$157	\$219
30-34	\$349	\$469	\$241	\$324	\$178	\$242
35-39	\$395	\$510	\$274	\$350	\$202	\$262
40-44	\$459	\$559	\$316	\$387	\$234	\$287
45-49	\$530	\$604	\$366	\$416	\$270	\$310
50-54	\$626	\$663	\$432	\$454	\$321	\$337
55-59	\$792	\$723	\$547	\$498	\$405	\$371
60-64	\$908	\$860	\$626	\$592	\$466	\$440
<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>
0-18	\$306	\$306	\$205	\$205	\$158	\$158
19-24	\$334	\$446	\$231	\$308	\$170	\$229
25-29	\$343	\$482	\$239	\$333	\$176	\$250
30-34	\$392	\$527	\$271	\$366	\$201	\$270
35-39	\$448	\$576	\$307	\$396	\$230	\$297
40-44	\$518	\$628	\$356	\$434	\$264	\$321
45-49	\$597	\$680	\$412	\$469	\$305	\$348
50-54	\$705	\$744	\$487	\$513	\$363	\$380
55-59	\$893	\$814	\$614	\$562	\$458	\$419
60-64	\$1,023	\$968	\$704	\$669	\$524	\$496
<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>
0-18	\$319	\$319	\$217	\$217	\$164	\$164
19-24	\$349	\$467	\$239	\$323	\$178	\$240
25-29	\$359	\$505	\$249	\$345	\$185	\$258
30-34	\$411	\$550	\$283	\$380	\$211	\$280
35-39	\$468	\$603	\$320	\$413	\$240	\$308
40-44	\$539	\$657	\$371	\$453	\$277	\$336
45-49	\$624	\$713	\$430	\$490	\$319	\$365
50-54	\$738	\$778	\$513	\$535	\$379	\$399
55-59	\$932	\$853	\$644	\$588	\$478	\$439
60-64	\$1,070	\$1,009	\$737	\$698	\$548	\$520

(See additional areas on next page)

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**Tobacco User**

	<b>Plan I</b>		<b>Plan II</b>		<b>Plan III</b>	
	<b>\$1,000 Deductible</b>		<b>\$2,500 Deductible</b>		<b>\$5,000 Deductible</b>	
	(Excluding Prescription Drugs)		(Excluding Prescription Drugs)		(Excluding Prescription Drugs)	
<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>
0-18	\$339	\$339	\$231	\$231	\$174	\$174
19-24	\$368	\$496	\$255	\$344	\$190	\$255
25-29	\$381	\$539	\$265	\$370	\$195	\$277
30-34	\$436	\$587	\$301	\$404	\$223	\$301
35-39	\$495	\$642	\$342	\$441	\$255	\$331
40-44	\$576	\$698	\$397	\$482	\$295	\$359
45-49	\$665	\$756	\$457	\$519	\$340	\$387
50-54	\$786	\$828	\$541	\$570	\$402	\$424
55-59	\$992	\$909	\$686	\$625	\$509	\$466
60-64	\$1,137	\$1,075	\$786	\$744	\$583	\$551
<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>
0-18	\$358	\$358	\$243	\$243	\$184	\$184
19-24	\$388	\$524	\$269	\$360	\$200	\$268
25-29	\$402	\$566	\$278	\$389	\$205	\$289
30-34	\$460	\$617	\$315	\$425	\$235	\$316
35-39	\$521	\$675	\$358	\$463	\$265	\$345
40-44	\$604	\$734	\$414	\$508	\$309	\$375
45-49	\$697	\$795	\$482	\$548	\$358	\$408
50-54	\$824	\$870	\$571	\$600	\$424	\$446
55-59	\$1,043	\$954	\$719	\$657	\$534	\$487
60-64	\$1,195	\$1,130	\$823	\$779	\$612	\$578
<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>
0-18	\$384	\$384	\$263	\$263	\$197	\$197
19-24	\$417	\$560	\$290	\$389	\$215	\$288
25-29	\$432	\$605	\$301	\$419	\$221	\$311
30-34	\$494	\$665	\$341	\$457	\$253	\$340
35-39	\$561	\$726	\$388	\$498	\$288	\$371
40-44	\$648	\$792	\$449	\$547	\$333	\$406
45-49	\$749	\$857	\$518	\$589	\$385	\$439
50-54	\$890	\$936	\$614	\$644	\$455	\$480
55-59	\$1,124	\$1,026	\$775	\$708	\$576	\$527
60-64	\$1,287	\$1,218	\$890	\$841	\$657	\$624