

2007 HMO Quotes Comparison

Current Benefit Plans

2006				2007 Humana			UHC			ABCBS				
Employees	Premium	Employees	City	Premium	Employees	City	Premium	Employees	City	Premium	Employees	City		
AFN	\$41,824,436	\$0	\$41,824,436	\$48,599,908	\$0	\$48,599,908	\$49,195,713	\$0	\$49,195,713	\$49,269,158	\$0	\$49,269,158		
CCB Traditional	\$3,053,518	\$1,201,084	\$1,852,434	\$4,018,429	\$1,865,896	\$2,152,532	\$2,226,105	\$0	\$2,226,105	\$3,954,303	\$1,772,128	\$2,182,175		
Total	\$44,877,953	\$1,201,084	\$43,676,870	\$52,618,337	\$1,865,896	\$50,752,440	\$51,421,818	\$0	\$51,421,818	\$53,223,462	\$1,772,128	\$51,451,333		
Pre Medicare Retirees	Premium	Retirees	City	Premium	Retirees	City	Premium	Retirees	City	Premium	Retirees	City		
AFN	\$6,897,007	\$135,000	\$6,762,007	\$6,807,366	\$132,095	\$6,675,271	\$8,011,490	\$200,074	\$7,811,416	\$8,124,674	\$174,787	\$7,949,887		
CCB Traditional	\$1,988,567	\$102,960	\$1,885,607	\$2,275,627	\$100,119	\$2,175,508	\$2,130,994	\$96,046	\$2,034,948	\$2,985,757	\$167,434	\$2,818,323		
Total	\$8,885,575	\$237,960	\$8,647,615	\$9,082,993	\$232,214	\$8,850,779	\$10,142,483	\$296,119	\$9,846,364	\$11,110,431	\$342,221	\$10,768,210		
Post Medicare Retirees	Premium	Retirees	City	Premium	Retirees	City	Premium	Retirees	City	Premium	Retirees	City		
AFN	\$3,578,603	\$2,683,952	\$894,651	\$3,566,641	\$2,674,981	\$891,660	\$4,034,493	\$3,025,870	\$1,008,623	\$3,767,823	\$2,825,867	\$941,956		
CCB Traditional	\$4,964,084	\$3,723,063	\$1,241,021	\$4,965,324	\$3,723,993	\$1,241,331	\$5,454,043	\$4,090,532	\$1,363,511	\$5,619,349	\$4,214,512	\$1,404,837		
Total	\$8,542,687	\$6,407,015	\$2,135,672	\$8,531,965	\$6,398,974	\$2,132,991	\$9,488,535	\$7,116,402	\$2,372,134	\$9,387,172	\$7,040,379	\$2,346,793		
Combined Retirees	Premium	Retirees	City	Premium	Retirees	City	Premium	Retirees	City	Premium	Retirees	City		
AFN	\$10,475,610	\$2,818,952	\$7,656,658	\$10,374,007	\$2,807,076	\$7,566,932	\$12,045,983	\$3,225,943	\$8,820,039	\$11,892,497	\$3,000,654	\$8,891,843		
CCB Traditional	\$6,952,652	\$3,826,023	\$3,126,628	\$7,240,951	\$3,824,113	\$3,416,839	\$7,585,036	\$4,186,578	\$3,398,459	\$8,605,106	\$4,381,946	\$4,223,160		
Total	\$17,428,262	\$6,644,975	\$10,783,286	\$17,614,959	\$6,631,188	\$10,983,770	\$19,631,019	\$7,412,521	\$12,218,498	\$20,497,603	\$7,382,600	\$13,115,003		
Combined	Premium	Employees	City	Premium	Employees	City	Premium	Employees	City	Premium	Employees	City		
AFN	\$52,300,046	\$2,818,952	\$49,481,094	\$58,973,915	\$2,807,076	\$56,166,840	\$61,241,695	\$3,225,943	\$58,015,752	\$61,161,655	\$3,000,654	\$58,161,001		
CCB Traditional	\$10,006,169	\$5,027,107	\$4,979,062	\$11,259,380	\$5,690,009	\$5,569,371	\$9,811,142	\$4,186,578	\$5,624,564	\$12,559,409	\$6,154,074	\$6,405,335		
Total	\$62,306,215	\$7,846,059	\$54,460,156	\$70,233,295	\$8,497,084	\$61,736,211	\$71,052,837	\$7,412,521	\$63,640,316	\$73,721,064	\$9,154,729	\$64,566,336		
Difference From Lowest									\$0		\$1,904,105		\$2,830,125	

Humana also charges an annual \$9.50 fee/ eligible EE to access the BHCOSW network.
Annual cost: \$100,000

UHC offered a 2008 rate increase cap schedule based on the 2007 incurred claims loss ratio.

Humana quoted a narrow network only HMO, but the total cost would be higher than the three quotes shown here.