

Understanding HMO Insurance Premium Rates

The state share is required to be 85% of the total HMO premium capped at the dollar amount of the state share for the same coverage level under the SHP PPO. Employees are responsible for paying 15% of the HMO premium plus any amount above the cap. Premium cost shares are determined through collective bargaining and the coordinated compensation process.

HMO rates are determined by the carrier based on their anticipated costs including medical, prescription, and behavioral health and substance use disorder claim expenses for the coming calendar year. In 2022 all of the HMOs reached the point where the state share of the premium met the cap. For the first time since 2015 the SHP PPO premiums will increase. HMO rates, which have gone up in recent years under the HMO-premium formula, will also increase but the employee share will be offset some due to a higher SHP PPO cap for plan year 2025. For HAP, the employee share will decrease and for BCN the employee will share increase. Premiums for each benefit plan are located on the [Insurance Rates](#) webpage.

CY2025 Biweekly Premium Share								
Blue Care Network (BCN)	Total HMO premium (state and employee shares)	85% of total HMO premium	SHP PPO state premium (cap) - the most the state can pay for the HMO	HMO cost over SHP PPO cap (difference between 85% and PPO cap)	15% of total HMO premium	CY2025 employee premium rate (15% of total HMO premium + HMO cost over SHP PPO cap)	CY2024 employee premium rate	Biweekly increase in employee share from between CY24 to CY25
Employee Only	\$413.11	\$351.14	\$271.68	\$79.46	\$61.97	\$141.43	\$112.68	\$28.75
Employee and Spouse	\$929.50	\$790.08	\$611.28	\$178.80	\$139.43	\$318.22	\$253.54	\$64.68
Employee and Child(ren)	\$722.94	\$614.50	\$475.44	\$139.06	\$108.44	\$247.50	\$197.20	\$50.30
Full Family	\$1,239.33	\$1,053.43	\$815.04	\$238.39	\$185.90	\$424.29	\$338.05	\$86.24

CY2025 Biweekly Premium Share								
Health Alliance Plan (HAP)	Total HMO premium (state and employee shares)	85% of total HMO premium	SHP PPO state premium (cap) - the most the state can pay for the HMO	HMO cost over SHP PPO cap (difference between 85% and PPO cap)	15% of total HMO premium	CY2025 employee premium rate (15% of total HMO premium + HMO cost over SHP PPO cap)	CY2024 employee premium rate	Biweekly increase in employee share from between CY24 to CY25
Employee Only	\$376.25	\$319.81	\$271.68	\$48.13	\$56.44	\$104.57	\$123.67	-\$19.10
Employee and Spouse	\$846.56	\$719.58	\$611.28	\$108.30	\$126.98	\$235.28	\$278.27	-\$42.99
Employee and Child(ren)	\$658.44	\$559.67	\$475.44	\$84.23	\$98.77	\$183.00	\$216.43	-\$33.43
Full Family	\$1,128.75	\$959.44	\$815.04	\$144.40	\$169.31	\$313.71	\$371.03	-\$57.32