

Appendix: All Cities Surveyed All Conventional Plans			Total Family Premium		Monthly Family Contribution Rates			Plan Design: Employee Co-payments						
	Population	Plan Name	Type	annual	monthly	City Pays		Employee Pays	Office	ER	Hospital	Prescriptions		
Salem	40,407	Tufts EPO	EPO	\$14,707	\$1,226	80%	20%	\$245	NR	NR	NR	NR	NR	NR
Waltham	59,226	Tufts EPO	EPO	\$13,889	\$1,157	90%	10%	\$116	\$5	\$25	\$0	\$5	\$10	\$10
Shrewsbury	31,640	Harvard Pilgrim HMO	HMO	16852.32	1404.36	58%	42%	\$590	NR	NR	NR	\$5	\$10	\$25
Westborough	17,997	Harvard Pilgrim	HMO	\$16,340	\$1,362	75%	25%	\$340	\$5	\$50	\$0	\$5	\$15	\$35
Medford	55,765	Tufts HMO	HMO	\$15,379	\$1,282	75%	25%	\$320	\$10	\$50	\$0	\$5	\$10	\$25
Waltham	59,226	Harvard Pilgrim	HMO	\$14,760	\$1,230	90%	10%	\$123	\$5	\$25	\$0	\$5	\$10	\$10
Billerica	38,981	Harvard Pilgrim	HMO	\$14,348	\$1,196	86%	33%	\$391	\$5	\$25	\$0	\$10	\$20	\$35
Westborough	17,997	Blue Choice	HMO	\$13,855	\$1,155	75%	25%	\$289	\$5	\$25	\$0	\$10	\$20	\$35
Newton	83,829	Tufts HMO (EPO)	HMO	\$13,712	\$1,143	80%	20%	\$229	\$15	\$50	\$0	\$5	\$20	\$30
Salem	40,407	Harvard Pilgrim	HMO	\$13,691	\$1,141	80%	20%	\$228	NR	NR	NR	NR	NR	NR
Millbury	12,784	Tufts HMO Premium	HMO	\$13,678	\$1,140	80%	20%	\$228	\$5	NR	NR	\$10	\$20	\$35
Sutton	8,250	BCBS VIP 2000	HMO	\$13,579	\$1,132	50%	50%	\$566	\$15	\$0	\$0	\$10	\$20	\$35
Quincy	88,025	Harvard Pilgrim HMO	HMO	\$13,521	\$1,127	90%	10%	\$113	\$5	\$30	\$0	\$5	\$10	\$25
Clinton	13,435	BCBS HMO Blue	HMO	\$13,250	1104.15	65%	35%	\$386	\$5	\$25	\$0	\$10	\$20	\$35
Northborough	14,013	Tufts HMO	HMO	\$12,710	\$1,059	73%	27%	\$286	\$5	\$25	\$0	\$5	\$10	\$25
Northborough	14,013	Fallon HMO	HMO	\$12,579	\$1,048	71%	29%	\$304	\$10	\$50	\$0	\$5	\$15	\$35
Framingham	66,910	BCBS HMO Blue	HMO	\$12,407	\$1,034	90%	10%	\$103	\$5	\$25	\$0	\$5	\$10	\$10
Haverhill	58,969	BCBS HMO	HMO	\$12,388	\$1,032	90%	10%	\$103	\$5	\$25	\$0	\$10	\$20	\$35
Worcester	172,648	Fallon Select	HMO	\$12,357	\$1,030	90%	10%	\$103	\$5	\$25	\$0	\$5	\$10	\$10
Clinton	13,435	Fallon Select	HMO	\$12,294	1024.47	65%	35%	\$359	\$10	\$50	\$0	\$5	\$15	\$35
Northborough	14,013	Harvard Pilgrim HMO	HMO	\$12,228	\$1,019	74%	26%	\$265	\$5	\$50	\$0	\$5	\$15	\$35
Billerica	38,981	BCBS HMO Blue	HMO	\$12,223	\$1,019	87%	34%	\$347	\$5	\$25	\$0	\$10	\$20	\$35
Brockton	94,304	Harvard Pilgrim	HMO	\$11,991	\$999	75%	25%	\$250		\$50	\$0	\$5	\$15	\$35
Shrewsbury	31,640	Fallon Select	HMO	\$11,981	\$998	78%	19%	\$190	\$5	\$25	\$0	\$5	\$10	\$10
Attleboro	42,068	BCBS Network Blue	HMO	\$11,975	\$998	75%	25%	\$249	\$5	\$25	\$0	\$5	\$10	\$10
Brockton	94,304	BCBC HMO Blue	HMO	\$11,912	\$993	75%	25%	\$248	\$5	\$25	\$0	\$5	\$10	\$10
Northborough	14,013	Cigna HMO	HMO	\$11,798	\$983	74%	22%	\$216	\$10	\$50	\$0	\$5	\$15	\$35
Chelsea	35,080	Harvard Pilgrim	HMO	\$11,510	\$959	90%	10%	\$96	NR	NR	NR	NR	NR	NR
Millbury	12,784	Fallon Select	HMO	\$11,425	\$952	80%	20%	\$190	\$10	\$50	\$0	\$5	\$15	\$35
Clinton	13,435	Fallon Direct	HMO	\$11,371	\$947.61	65%	35%	\$332	\$10	\$50	\$0	\$5	\$15	\$35
West Boylston	7,481	Cigna HMO	HMO	\$11,361	\$947	90%	10%	\$95	\$10	\$50	\$0	\$5	\$15	\$35
Westborough	17,997	Fallon Care Schools	HMO	\$11,329	\$944	90%	10%	\$94	\$5	\$25	\$0	\$5	\$15	\$35
Westborough	17,997	Fallon Care	HMO	\$11,329	\$944	84%	16%	\$151	\$5	\$25	\$0	\$5	\$15	\$35
Westborough	17,997	Fallon Care	HMO	\$11,329	\$944	78%	22%	\$208	\$5	\$25	\$0	\$5	\$15	\$35
Worcester	172,648	Fallon Direct	HMO	\$11,307	\$942	90%	10%	\$94	\$5	\$25	\$0	\$5	\$10	\$10
Holyoke	39,838	BCBS HMO Blue	HMO	\$11,214	\$935	71%	47%	\$439	NR	NR	NR	NR	NR	NR
West Boylston	7,481	Fallon Select	HMO	\$11,076	\$923	90%	10%	\$92	\$5	\$25	\$0	\$5	\$15	\$35
Lowell	105,167	BCBS HMO Blue	HMO	11061.6	921.8	75%	25%	\$230	\$5	\$25	\$0	\$5	\$10	\$10
Newton	83,829	Harvard Pilgrim	HMO	\$10,939	\$912	80%	20%	\$182	\$15	\$50	\$0	\$5	\$20	\$30
Fall River	91,938	BCBS Network Blue	HMO	\$10,900	\$908	75%	25%	\$227	\$5	\$25	\$0	\$3	\$4	\$4
Sutton	8,250	BCBS HMO Blue	HMO	\$10,863	\$905	70%	30%	\$272	\$5	\$25	\$0	\$10	\$20	\$35

Sutton	8,250	Fallon Select	HMO	\$10,861	\$905	70%	30%	\$272	\$10	\$50	\$0	\$5	\$15	\$35
Shrewsbury	31,640	Fallon Direct	HMO	\$10,733	\$894	87%	10%	\$89	\$10	\$50	\$0	\$5	\$15	\$35
Millbury	12,784	Fallon Direct	HMO	\$10,458	\$872	80%	20%	\$174	\$10	\$50	\$0	\$5	\$15	\$35
Lynn	89,050	Harvard Pilgrim	HMO	\$10,421	\$868	90%	17%	\$148	\$5	\$30	\$0	\$5	\$10	\$25
Sutton	8,250	Fallon Direct	HMO	\$10,312	\$859	70%	30%	\$258	\$5	\$25	\$0	\$5	\$15	\$35
Westfield	40,072	BCBS HMO Blue	HMO	\$10,206	\$851	80%	20%	\$170	\$10	\$25	\$0	\$10	\$15	\$30
Holyoke	39,838	BCBS HMO Blue Value +	HMO	\$9,971	\$831	71%	47%	\$391	NR	NR	NR	NR	NR	NR
State of MA		Neighborhood Health Plan	HMO	9679.32	\$807	75%	25%	\$202	\$15	\$50	\$200	\$10	\$20	\$40
State of MA		Fallon Select	HMO	\$9,631	\$803	75%	25%	\$201	\$15	\$75	\$250	\$5	\$20	\$60
State of MA		Health New England	HMO	8607.96	\$717	75%	25%	\$179	\$15	\$50	\$200	\$10	\$20	\$40
Lynn	89,050	BCBS HMO Blue	HMO	\$8,222	\$685	75%	25%	\$171	\$10	\$50	\$0	\$0	\$0	\$0
State of MA		Fallon Direct	HMO	\$8,005	\$667	75%	25%	\$167	\$10	\$75	\$250	\$5	\$20	\$60
Methuen	43,789	Blue Cross Blue Shield	HMO	\$4,609	\$384	62%	38%	\$146	\$5	\$25	\$0	\$15	\$20	\$20
Cambridge	101,355	BCBS HMO Blue	HMO			88%	12%	NR	\$10	\$50	\$0	\$10	\$25	\$45
Springfield	152,082	HMO	HMO			75%	25%	NR	NR	NR	NR	NR	NR	NR
Fall River	91,938	BCBS Master Health Plus	IND	\$17,428	\$1,452	75%	25%	\$363	\$5	\$25	\$0	\$3	\$4	
West Boylston	7,481	BCBS Blue Choice	POS	\$21,958	\$1,830	75%	25%	\$457	\$5	\$25	\$0	\$10	\$20	\$35
Shrewsbury	31,640	Harvard Pilgrim Select	POS	19490.28	1624.19	50%	50%	\$812	\$5	\$50	\$0	\$5	\$10	\$25
Newton	83,829	Tufts POS	POS	\$17,500	\$1,458	80%	20%	\$292	\$15	\$50	\$0	\$5	\$20	\$30
Framingham	66,910	BCBS Blue Choice	POS	\$16,241	\$1,353	80%	20%	\$271	\$5	\$25	\$0	\$5	\$10	\$10
Medford	55,765	Tufts POS	POS	\$16,182	\$1,348	75%	25%	\$337	\$10	\$50	\$0	\$5	\$10	\$10
Salem	40,407	Tufts POS	POS	\$15,896	\$1,325	65%	35%	\$464	NR	NR	NR	NR	NR	NR
Chelsea	35,080	BCBS Clue Choice	POS	\$15,749	\$1,312	75%	25%	\$328	NR	NR	NR	NR	NR	NR
Worcester	172,648	BCBS Blue Choice	POS	\$14,152	\$1,179	87%	13%	\$153	\$5	\$50	\$0	\$5	\$10	\$10
West Boylston	7,481	Cigna POS	POS	\$13,656	\$1,138	75%	25%	\$285	\$10	\$50	\$0	\$5	\$15	\$15
Northborough	14,013	Cigna POS (Indem)	POS	\$13,096	\$1,091	50%	50%	\$546	NR	NR	NR	NR	NR	NR
Westfield	40,072	BCBS Blue Choice	POS	\$12,669	\$1,056	75%	25%	\$264	\$10	\$25	\$0	\$10	\$15	\$30
Fall River	91,938	BCBS Blue Choice	POS	\$12,141	\$1,012	75%	25%	\$253	\$5	\$25	\$0	\$3	\$4	\$4
Brockton	94,304	BCBS Blue Choice	POS	\$12,060	\$1,005	75%	25%	\$251	NR	\$25	\$0	\$5	\$10	\$10
State of MA***		Harvard Pilgrim POS	POS	\$10,985	\$915	85%	15%	\$137	\$15	\$50	\$0	\$10	\$20	\$40
State of MA		Harvard Pilgrim	POS	\$10,985	\$915	80%	20%	\$183	\$15	\$50	\$0	\$10	\$20	\$40
State of MA		Harvard Pilgrim POS	POS	\$10,985	\$915	75%	25%	\$229	\$15	\$50	\$0	\$10	\$20	\$40
Cambridge	101,355	BCBS Blue Choice	POS			88%	12%	NR	\$10	\$50	\$0	\$10	\$25	\$45
Framingham	66,910	BCBS Blue Care Elect	PPO	\$29,797	\$2,483	75%	25%	\$621	\$15	\$50	\$0	\$10	\$25	\$45
Haverhill	58,969	BCBS PPO	PPO	\$19,245	\$1,604	75%	25%	\$401	\$10	\$25	\$0	\$10	\$20	\$35
Westfield	40,072	BCBS Blue Care Elect	PPO	\$18,668	\$1,556	65%	35%	\$544	\$15	\$50	\$0	\$10	\$15	\$30
Quincy	88,025	Havard Pilgrim PPO	PPO	\$18,185	\$1,515	75%	25%	\$379	\$10	\$30	\$0	\$5	\$10	\$25
Attleboro	42,068	GISC PPO (HMO)	PPO	\$16,566	\$1,381	75%	25%	\$345	\$5	\$25	\$0	\$5	\$10	
Billerica	38,981	BCBS Blue Care Elect	PPO	\$15,257	\$1,271	50%	50%	\$636	\$15	\$50	\$0	\$10	\$20	\$35
Clinton	13,435	BCBS Blue Care	PPO		\$1,225	65%	35%	\$429	\$10	\$20	\$0	\$10	\$20	\$35
Holyoke	39,838	BCBS PPO	PPO	\$13,749	\$1,146	50%	50%	\$573	\$15	\$50	\$0	\$10	\$20	\$35
Lowell	105,167	BCBS Blue Care Elect	PPO	12067.32	1005.61	75%	25%	\$251	\$15	\$50	\$0	\$10	\$20	\$35
State of MA		Navigator by Tufts Health	PPO	\$10,465	\$872	75%	25%	\$218	\$15	\$50	\$0	\$10	\$20	\$35

Methuen	43,789	Tufts PPO	PPO	\$4,822	\$402	62%	38%	\$153	\$10	\$25	\$0	\$10	\$20	
Methuen	43,789	Tufts Liberty	PPO	\$4,205	\$350	62%	38%	\$133	NR	NR	NR	\$10	\$20	\$35

NR = Not Reported

State of Massachusetts has a 75% contribution rate for employees hired after June 30, 2003. Employees hired before June 30, 2003 have an 80% contribution rate and employees hired before June 30, 2003 making less than \$35,000 receive 85%.

