

PPO Standard Risk Rates - 1/1/2023 thru 12/31/2023

STANDARD HEALTH BENEFIT PLAN				
Age	Male	Female	County	Area Factor
0	\$ 6,350.18	\$ 6,173.32	Alachua	0.80
1	\$ 6,011.54	\$ 5,855.30	Baker	0.89
2	\$ 5,334.25	\$ 5,219.21	Bay	0.88
3	\$ 4,614.46	\$ 4,502.21	Bradford	0.80
4	\$ 4,246.83	\$ 4,047.57	Brevard	0.84
5	\$ 4,022.31	\$ 3,680.01	Broward	1.09
6	\$ 3,848.39	\$ 3,368.56	Calhoun	0.83
7	\$ 3,677.22	\$ 3,087.95	Charlotte	0.84
8	\$ 3,536.93	\$ 2,913.94	Citrus	0.80
9	\$ 3,480.83	\$ 2,855.05	Clay	0.86
10	\$ 3,508.87	\$ 2,942.05	Collier	0.94
11	\$ 3,593.03	\$ 3,113.27	Columbia	0.87
12	\$ 3,766.23	\$ 3,440.87	Dade	1.00
13	\$ 4,028.51	\$ 3,858.07	De Soto	0.90
14	\$ 4,352.13	\$ 4,236.47	Dixie	0.80
15	\$ 4,654.22	\$ 4,576.04	Duval	0.84
16	\$ 4,918.88	\$ 4,890.35	Escambia	0.84
17	\$ 5,004.68	\$ 5,066.20	Flagler	0.80
18	\$ 4,911.64	\$ 5,103.56	Franklin	0.86
19	\$ 4,867.38	\$ 5,205.71	Gadsden	0.86
20	\$ 5,029.80	\$ 5,514.96	Gilchrist	0.78
21	\$ 5,204.91	\$ 5,855.92	Glades	0.86
22	\$ 5,368.10	\$ 6,208.94	Gulf	0.87
23	\$ 5,517.68	\$ 6,545.06	Hamilton	0.84
24	\$ 5,665.38	\$ 6,851.87	Hardee	0.90
25	\$ 5,814.03	\$ 7,108.94	Hendry	0.89
26	\$ 5,967.39	\$ 7,314.88	Hernando	0.81
27	\$ 6,146.89	\$ 7,483.80	Highlands	0.72
28	\$ 6,337.77	\$ 7,655.85	Hillsborough	0.82
29	\$ 6,513.94	\$ 7,832.36	Holmes	0.82
30	\$ 6,684.21	\$ 8,002.49	Indian River	0.91
31	\$ 6,867.87	\$ 8,164.71	Jackson	0.88
32	\$ 7,064.94	\$ 8,349.68	Jefferson	0.87
33	\$ 7,407.26	\$ 8,598.73	Lafayette	0.86
34	\$ 7,792.70	\$ 8,917.03	Lake	0.85
35	\$ 8,257.77	\$ 9,225.50	Lee	0.88
36	\$ 8,683.53	\$ 9,499.41	Leon	0.83
37	\$ 9,152.34	\$ 9,709.08	Levy	0.78
38	\$ 9,565.72	\$ 9,884.32	Liberty	0.85
39	\$ 9,923.27	\$ 10,020.23	Madison	0.85
40	\$ 10,276.19	\$ 10,148.49	Manatee	0.85
41	\$ 10,642.97	\$ 10,320.82	Marion	0.82
42	\$ 10,961.05	\$ 10,517.81	Martin	0.98
43	\$ 11,198.69	\$ 10,701.26	Monroe	1.00
44	\$ 11,396.05	\$ 10,965.83	Nassau	0.85
45	\$ 11,787.11	\$ 11,295.00	Okaloosa	0.89
46	\$ 12,122.81	\$ 11,740.13	Okeechobee	0.82
47	\$ 12,528.36	\$ 12,180.39	Orange	0.84
48	\$ 12,875.37	\$ 12,626.84	Osceola	0.84
49	\$ 13,407.63	\$ 13,093.07	Palm Beach	0.98
50	\$ 13,897.90	\$ 13,551.21	Pasco	0.84
51	\$ 14,312.47	\$ 13,983.61	Pinellas	0.85
52	\$ 14,672.88	\$ 14,371.35	Polk	0.79
53	\$ 15,159.04	\$ 14,739.23	Putnam	0.81
54	\$ 15,954.05	\$ 15,126.06	St. Johns	0.87
55	\$ 16,709.87	\$ 15,569.03	St. Lucie	0.83
56	\$ 17,493.32	\$ 16,063.95	Santa Rosa	0.88
57	\$ 18,272.37	\$ 16,627.67	Sarasota	0.73
58	\$ 19,292.56	\$ 17,251.77	Seminole	0.86
59	\$ 20,230.82	\$ 17,933.40	Sumter	0.84
60	\$ 21,068.98	\$ 18,631.30	Suwannee	0.84
61	\$ 21,765.04	\$ 19,306.88	Taylor	0.91
62	\$ 22,394.14	\$ 19,906.77	Union	0.91
63	\$ 22,925.43	\$ 20,391.18	Volusia	0.86
64	\$ 23,273.67	\$ 20,674.86	Wakulla	0.87
65	\$ 23,239.12	\$ 20,811.83	Walton	0.87
66	\$ 23,057.94	\$ 20,864.74	Washington	0.88
67	\$ 22,857.40	\$ 20,919.62		
68	\$ 22,857.40	\$ 20,988.45		
69	\$ 22,857.40	\$ 21,059.89		
70	\$ 22,857.40	\$ 21,129.62		
71	\$ 22,857.40	\$ 21,199.24		
72	\$ 22,857.40	\$ 21,270.70		
73	\$ 22,857.40	\$ 21,336.87		
74	\$ 22,857.40	\$ 21,401.71		
75	\$ 22,857.40	\$ 21,466.55		
76	\$ 22,857.40	\$ 21,527.01		
77	\$ 22,857.40	\$ 21,593.42		
78	\$ 22,857.40	\$ 21,681.46		
79	\$ 22,857.40	\$ 21,725.48		

HMO Standard Risk Rates - 1/1/2023 thru 12/31/2023

STANDARD HEALTH BENEFIT PLAN

Age	Male	Female	County	Area Factor
0	\$ 17,463.87	\$ 17,629.86	Alachua	0.80
1	\$ 8,582.66	\$ 8,664.24	Baker	1.07
2	\$ 6,842.91	\$ 6,902.66	Bay	0.73
3	\$ 5,953.07	\$ 5,985.63	Bradford	0.90
4	\$ 5,913.13	\$ 5,913.13	Brevard	1.10
5	\$ 5,913.13	\$ 5,913.13	Broward	0.99
6	\$ 5,864.91	\$ 5,864.91	Calhoun	0.73
7	\$ 5,777.78	\$ 5,777.78	Charlotte	0.98
8	\$ 5,679.72	\$ 5,679.72	Citrus	0.95
9	\$ 5,639.93	\$ 5,639.93	Clay	0.95
10	\$ 5,660.38	\$ 5,660.38	Collier	1.07
11	\$ 5,713.12	\$ 5,713.12	Columbia	0.84
12	\$ 5,829.15	\$ 5,829.15	Dade	1.00
13	\$ 5,983.84	\$ 5,983.84	De Soto	0.96
14	\$ 6,061.18	\$ 6,061.18	Dixie	0.82
15	\$ 6,061.18	\$ 6,084.06	Duval	1.07
16	\$ 6,061.18	\$ 6,216.27	Escambia	0.83
17	\$ 6,067.47	\$ 6,412.14	Flagler	0.88
18	\$ 6,090.46	\$ 6,822.31	Franklin	0.73
19	\$ 6,086.08	\$ 7,255.49	Gadsden	0.70
20	\$ 6,048.32	\$ 7,571.89	Gilchrist	0.85
21	\$ 5,990.47	\$ 7,685.43	Glades	1.09
22	\$ 6,029.80	\$ 7,797.55	Gulf	0.73
23	\$ 6,168.34	\$ 7,929.64	Hamilton	0.89
24	\$ 6,311.98	\$ 8,188.13	Hardee	0.99
25	\$ 6,470.75	\$ 8,467.67	Hendry	0.94
26	\$ 6,644.69	\$ 8,763.53	Hernando	1.04
27	\$ 6,832.02	\$ 9,062.60	Highlands	0.94
28	\$ 7,071.98	\$ 9,368.65	Hillsborough	0.96
29	\$ 7,361.20	\$ 9,665.50	Holmes	0.76
30	\$ 7,609.88	\$ 9,945.91	Indian River	1.06
31	\$ 7,807.95	\$ 10,193.86	Jackson	0.73
32	\$ 7,954.25	\$ 10,413.57	Jefferson	0.73
33	\$ 8,071.36	\$ 10,611.77	Lafayette	0.76
34	\$ 8,188.72	\$ 10,790.47	Lake	1.03
35	\$ 8,298.38	\$ 10,940.45	Lee	1.00
36	\$ 8,431.52	\$ 11,075.46	Leon	0.70
37	\$ 8,592.31	\$ 11,218.38	Levy	0.97
38	\$ 8,796.22	\$ 11,401.09	Liberty	0.73
39	\$ 9,059.71	\$ 11,602.77	Madison	0.73
40	\$ 9,341.67	\$ 11,824.44	Manatee	1.04
41	\$ 9,660.52	\$ 12,059.67	Marion	0.86
42	\$ 10,003.58	\$ 12,328.40	Martin	1.00
43	\$ 10,379.13	\$ 12,625.98	Monroe	1.00
44	\$ 10,772.12	\$ 12,941.80	Nassau	1.18
45	\$ 11,172.97	\$ 13,259.11	Okaloosa	0.89
46	\$ 11,582.80	\$ 13,586.33	Okeechobee	0.83
47	\$ 12,012.04	\$ 13,922.77	Orange	0.88
48	\$ 12,442.90	\$ 14,254.79	Osceola	1.09
49	\$ 12,904.21	\$ 14,591.35	Palm Beach	1.10
50	\$ 13,381.86	\$ 14,912.48	Pasco	1.00
51	\$ 13,913.63	\$ 15,222.51	Pinellas	1.06
52	\$ 14,481.61	\$ 15,506.37	Polk	1.05
53	\$ 15,133.61	\$ 15,810.24	Putnam	1.00
54	\$ 15,867.83	\$ 16,130.01	St. Johns	1.10
55	\$ 16,693.78	\$ 16,504.41	St. Lucie	0.99
56	\$ 17,558.94	\$ 16,898.61	Santa Rosa	0.93
57	\$ 18,512.20	\$ 17,438.97	Sarasota	0.97
58	\$ 19,543.50	\$ 18,094.95	Seminole	1.04
59	\$ 20,664.53	\$ 18,922.25	Sumter	0.95
60	\$ 21,971.70	\$ 19,796.20	Suwannee	0.84
61	\$ 23,504.93	\$ 20,718.20	Taylor	0.73
62	\$ 25,300.03	\$ 21,665.72	Union	0.89
63	\$ 27,214.68	\$ 22,724.93	Volusia	0.95
64	\$ 30,351.45	\$ 24,795.48	Wakulla	0.73
65	\$ 31,295.70	\$ 27,855.09	Walton	0.87
66	\$ 31,565.67	\$ 27,484.07	Washington	0.89
67	\$ 30,016.77	\$ 27,298.57		
68	\$ 30,016.77	\$ 27,298.57		
69	\$ 30,016.77	\$ 27,298.57		
70	\$ 30,016.77	\$ 27,298.57		
71	\$ 30,016.77	\$ 27,298.57		
72	\$ 30,016.77	\$ 27,298.57		
73	\$ 30,016.77	\$ 27,298.57		
74	\$ 30,016.77	\$ 27,298.57		
75	\$ 30,016.77	\$ 27,298.57		
76	\$ 30,016.77	\$ 27,298.57		
77	\$ 30,016.77	\$ 27,298.57		
78	\$ 30,016.77	\$ 27,298.57		
79	\$ 30,016.77	\$ 27,298.57		

**Indemnity Standard Risk Rates - 1/1/2023 thru 12/31/2023**

**STANDARD HEALTH BENEFIT PLAN**

Age	Male	Female	County	Area Factor
0	\$ 3,945.68	\$ 3,945.68	Alachua	0.81
1	\$ 3,945.68	\$ 3,945.68	Baker	0.75
2	\$ 3,945.68	\$ 3,945.68	Bay	0.75
3	\$ 3,945.68	\$ 3,945.68	Bradford	0.77
4	\$ 3,945.68	\$ 3,945.68	Brevard	0.81
5	\$ 3,945.68	\$ 3,945.68	Broward	1.09
6	\$ 3,945.68	\$ 3,945.68	Calhoun	0.71
7	\$ 3,945.68	\$ 3,945.68	Charlotte	0.89
8	\$ 3,945.68	\$ 3,945.68	Citrus	0.67
9	\$ 3,945.68	\$ 3,945.68	Clay	0.75
10	\$ 3,945.68	\$ 3,945.68	Collier	1.06
11	\$ 3,945.68	\$ 3,945.68	Columbia	0.92
12	\$ 3,945.68	\$ 3,945.68	Dade	1.13
13	\$ 3,945.68	\$ 3,945.68	De Soto	0.74
14	\$ 3,945.68	\$ 3,945.68	Dixie	0.65
15	\$ 3,945.68	\$ 3,945.68	Duval	0.80
16	\$ 3,945.68	\$ 3,945.68	Escambia	0.85
17	\$ 3,945.68	\$ 3,945.68	Flagler	0.77
18	\$ 4,460.39	\$ 5,023.69	Franklin	0.71
19	\$ 4,805.88	\$ 5,596.89	Gadsden	0.87
20	\$ 4,961.19	\$ 5,667.81	Gilchrist	0.59
21	\$ 5,005.17	\$ 5,728.59	Glades	1.02
22	\$ 5,005.57	\$ 5,770.79	Gulf	0.61
23	\$ 4,983.33	\$ 5,799.51	Hamilton	0.76
24	\$ 5,050.22	\$ 5,840.03	Hardee	0.77
25	\$ 5,229.10	\$ 5,954.12	Hendry	0.91
26	\$ 5,412.32	\$ 6,139.92	Hernando	0.81
27	\$ 5,558.87	\$ 6,385.46	Highlands	0.77
28	\$ 5,687.24	\$ 6,640.82	Hillsborough	0.82
29	\$ 5,742.46	\$ 6,906.38	Holmes	0.87
30	\$ 5,787.32	\$ 7,182.57	Indian River	0.86
31	\$ 5,803.94	\$ 7,469.78	Jackson	0.73
32	\$ 5,941.96	\$ 7,768.51	Jefferson	0.71
33	\$ 6,054.90	\$ 8,079.16	Lafayette	0.72
34	\$ 6,199.38	\$ 8,402.24	Lake	0.78
35	\$ 6,395.44	\$ 8,732.75	Lee	0.91
36	\$ 6,742.55	\$ 9,062.20	Leon	0.74
37	\$ 7,050.80	\$ 9,398.81	Levy	0.92
38	\$ 7,320.20	\$ 9,747.91	Liberty	0.87
39	\$ 7,731.25	\$ 10,109.99	Madison	0.74
40	\$ 8,070.28	\$ 10,485.50	Manatee	1.04
41	\$ 8,408.48	\$ 10,874.99	Marion	0.66
42	\$ 8,872.20	\$ 11,278.93	Martin	1.08
43	\$ 9,371.54	\$ 11,697.86	Monroe	1.23
44	\$ 10,018.41	\$ 12,132.36	Nassau	0.67
45	\$ 10,382.12	\$ 12,518.63	Okaloosa	0.93
46	\$ 10,585.37	\$ 12,846.13	Okeechobee	0.87
47	\$ 10,862.70	\$ 13,118.63	Orange	0.74
48	\$ 11,713.22	\$ 13,396.93	Osceola	0.85
49	\$ 12,538.75	\$ 13,681.11	Palm Beach	0.90
50	\$ 13,310.56	\$ 13,971.31	Pasco	0.70
51	\$ 14,027.05	\$ 14,267.68	Pinellas	0.76
52	\$ 14,563.20	\$ 14,570.35	Polk	0.80
53	\$ 14,836.80	\$ 14,879.44	Putnam	0.75
54	\$ 15,824.17	\$ 15,195.07	St. Johns	0.88
55	\$ 16,792.39	\$ 15,522.69	St. Lucie	0.89
56	\$ 17,967.64	\$ 15,862.65	Santa Rosa	0.85
57	\$ 18,852.28	\$ 16,329.16	Sarasota	0.87
58	\$ 19,428.75	\$ 16,893.52	Seminole	0.85
59	\$ 19,926.72	\$ 17,623.60	Sumter	0.76
60	\$ 20,475.09	\$ 18,674.37	Suwannee	0.63
61	\$ 21,149.62	\$ 19,632.11	Taylor	0.91
62	\$ 21,950.54	\$ 20,405.89	Union	0.74
63	\$ 22,705.63	\$ 20,936.98	Volusia	0.70
64	\$ 23,314.77	\$ 21,259.44	Wakulla	0.74
65	\$ 23,706.89	\$ 22,231.51	Walton	0.71
66	\$ 23,897.15	\$ 23,135.58	Washington	0.64
67	\$ 24,296.47	\$ 24,024.33		
68	\$ 24,920.34	\$ 24,687.09		
69	\$ 25,624.00	\$ 25,132.20		
70	\$ 26,199.18	\$ 25,715.11		
71	\$ 26,501.93	\$ 26,252.19		
72	\$ 26,615.32	\$ 26,749.94		
73	\$ 26,633.05	\$ 27,281.13		
74	\$ 26,752.36	\$ 27,816.96		
75	\$ 27,554.95	\$ 28,130.54		
76	\$ 28,381.59	\$ 28,201.45		
77	\$ 29,233.01	\$ 28,109.96		
78	\$ 29,965.28	\$ 28,106.90		
79	\$ 30,331.42	\$ 28,313.54		