



# Champaign County Health Care Consumers

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*Grassroots organizing for health care justice and access since 1977.*

March 9, 2011

Michael T. McRaith, Director  
Illinois Department of Insurance  
302 W. Washington St.  
Springfield, IL 62767

Dear Director McRaith,

I am writing on behalf of Champaign County Health Care Consumers (CCHCC) to file a complaint against our health insurance provider, PersonalCare Health Management, Inc, a subsidiary of Coventry Health Care. CCHCC wishes to submit this complaint to the IL Department of Insurance on the basis that PersonalCare has charged us double-digit premium rate increases, in addition to discriminatory premium charges based on age and gender.

### Background

Champaign County Health Care Consumers (CCHCC) is a small non-profit health care advocacy organization based in Champaign, Illinois with five insured staff members. CCHCC provides health insurance coverage to its employees through a small group plan and pays the entire monthly insurance premium of all employees. There are only a handful of health insurance options in our area and we have been with PersonalCare for over 15 years. We renew our health plan each year in October.

Several years ago, PersonalCare changed their small group plans from charging based on a flat rate to charging based on the age and gender of the covered employee. PersonalCare’s charging scheme uses 10 different age categories for each gender. Therefore, CCHCC's total monthly health insurance premium bill varies greatly by the age and gender make-up of our staff. For example, as you can see in our PersonalCare plan for 2010 – 2011, the most affordable monthly premium is for a male less than 25 years old at \$200.87 (the monthly premium for a female of the same age is \$422.80, more than double the cost for the male of the same age), and the most expensive is for a male age 60 – 64 at \$1,272.50 per month (the monthly premium for a female of the same age is \$1,125). This great variation on premiums within our own plan makes accurately budgeting for health care costs a near impossibility and essentially a guessing game.

### Premium Increases

As mentioned previously, CCHCC's health plan is up for renewal each October. This complaint is focusing on the last four renewal cycles - 2007 – 2008, 2008 – 2009, 2009 – 2010, and 2010 – 2011. **Each year over the last four years, PersonalCare has raised CCHCC's monthly premium charges by double digits, with an average increase of 24.39% annually. These huge premium rate increases have resulted in an average of 90.68% increase in premium charges from a mere four years ago.** The chart below details the average increase in premiums annually as well as the cumulative average.

CCHCC Insurance Monthly Premiums – PersonalCare HMO	
Year	Percent Premium Increase from Previous Year
2008 - 2009	30.10 %
2009 - 2010	29.53 %
2010 - 2011	13.54 %
<b>Average = 24.39%</b>	

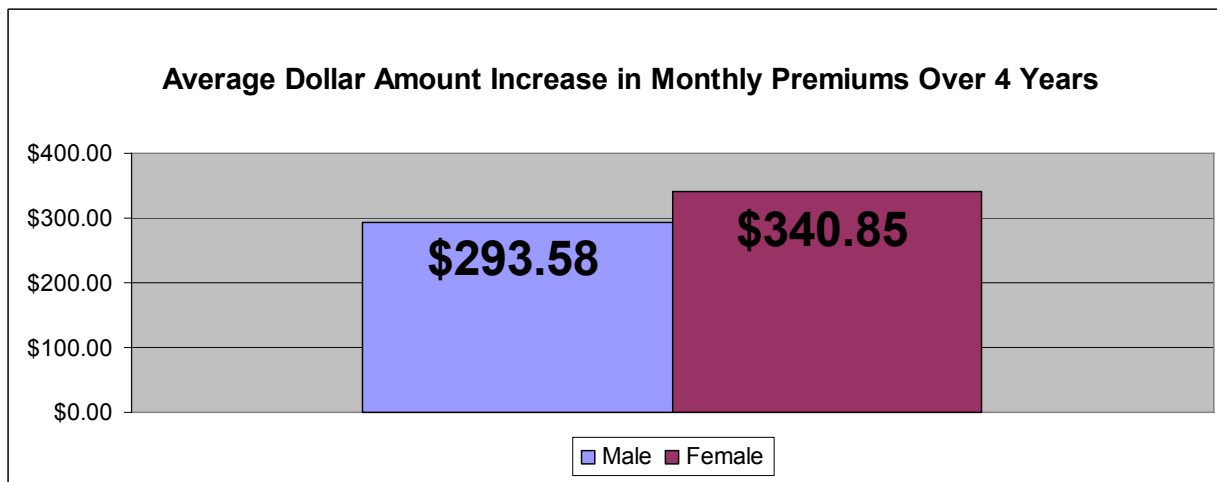
It should be noted that while the average "rate change" from PersonalCare for renewing the CCHCC health plan for the 2010 – 2011 year was a 13.54% increase over the previous year, this is not accurate for CCHCC's actual circumstances. **CCHCC's actual increase was 24.207% as a result of three staff members "aging out" of particular age categories and going into the next age category.** In other words, a 13.54% average increase is built upon premiums that have already been unevenly inflated as a result of age and gender rating (more on gender rating in the section below).

The following chart details the actual dollar increase in PersonalCare monthly premiums in each age and gender category averaged out over the last four years. The range of premium rate increases over the last four years in this plan is completely staggering, ranging from 52.09% at the lowest to 125.78% at the highest. These increases that average out to 90.68% over four years show how unsustainable and unjust these premium rate increases are.

**Total Dollar Amount Monthly Premium Increases from 2007 - 2011**

Male			Female		
Age	Dollar Increase	% Increase	Age	Dollar Increase	% Increase
less than 25	\$68.80	52.09%	less than 25	\$181.39	75.14%
25 - 29	\$76.33	55.56%	25 - 29	\$208.11	65.14%
30 - 34	\$114.56	69.68%	30 - 34	\$265.55	82.30%
35 - 39	\$154.59	80.23%	35 - 39	\$250.70	84.43%
40 - 44	\$189.51	87.18%	40 - 44	\$271.34	83.59%
45 - 49	\$258.73	97.16%	45 - 49	\$301.24	82.87%
50 - 54	\$369.80	107.25%	50 - 54	\$399.16	98.35%
55 - 59	\$489.29	113.99%	55 - 59	\$495.60	104.71%
60 - 64	\$696.68	120.99%	60 - 64	\$573.49	103.97%
65+	\$517.46	125.78%	65+	\$461.89	123.24%
<b>Average</b>	<b>\$293.58</b>	<b>90.99%</b>	<b>Average</b>	<b>\$340.85</b>	<b>90.37%</b>
<b>Average = 90.68%</b>					

While the dollar value of some age categories, for example, male less than 25 years of age, has only increased by less than \$100, the vast majority of all premiums have increased by hundreds of dollars over the last four years. **On average, CCHCC is now charged \$293.58 more to insure a male each month and \$340.85 more to insure a female each month, than four years ago. It now costs us between \$3,500 and \$4,000 more annually to insure an employee than it did a mere four years ago.**



The amount CCHCC pays towards health insurance premiums has more than doubled. The actual health insurance premiums changed to CCHCC for the past four years are as follows:

<b>CCHCC Health Insurance Charges</b>	
2007- 2008	\$13,533.46
2008 - 2009	\$18,429.71
2009 - 2010	\$23,046.60
2010 - 2011 ( <i>projected</i> )	\$29,520.00

Please see the attached supporting documents for the detailed breakdown of premium charges for each year. These charts were provided directly by PersonalCare. A close look at these detailed breakdowns of premium charges show that in one year (from '07-'08 to '08-'09) one age/gender category (male age 60 – 64) was increased by 57.42%. In the following years this category was then increase by another 25.30% and then 12.04%.

Premium rate increase of this kind cannot be justified and are unfair to consumers and small businesses. CCHCC has no negotiating power over health insurance costs and has been a victim of these gross price increases over the last four years.

#### **Gender Rating and Premiums**

In addition to drastic and unjustified premium rate increases, CCHCC is also charged unfair prices based on gender. This practice, called "gender rating" by health insurance companies, is gender discrimination, pure and simple. **On average over the last four years, women's monthly premiums are 49.59% more than those for men, which equals to \$250.91 in real dollars.** But this is an average. When you look past the averages, which are outrageous enough, and look at specific discrepancies due to gender rating, you see examples like that in CCHCC's 2008 – 2009 plan, where women in the age category of 25 – 29 years old were charged \$227.50 more, or 165.95% more than their male counterparts. As another example, you can see that in CCHCC's 2010 – 2011 plan, every man younger than 45 years old is charged less in premiums than every woman in the plan.

**Essentially, CCHCC is charged on average over the last four years \$3,000 more annually to insure a woman than a man.** In CCHCC's case, four out of the five staff members are female. Averaged out, charges for four women, versus men, over four years equals to \$48,000 more in premium charges, due solely to age and gender rating.

Unfortunately, in Illinois there is no law protecting women against gender rating in the small-group or individual health insurance markets. Although federal and state anti-discrimination laws prohibit most small business from charging male and female employees different premiums, gender rating by health insurance companies can price health care coverage out of reach for small businesses, especially businesses and organizations with a predominantly female workforce, such as CCHCC. If the overall female premium is not affordable, a small business may forgo offering coverage to workers all together, shift a greater share of health care cost to employees, or hire fewer female workers.

#### **Impact of Premium Rate Increases and Age & Gender Rating**

Drastic premium rate increases, coupled with age and gender rating, have put CCHCC in financial jeopardy, as our health care costs have skyrocketed and become unsustainable. Over the last four years while these premium increases have occurred, benefits have dropped and co-pays have increased. With few other options in the Champaign-Urbana area, and a desire for continuity of care, CCHCC has been forced to pay these astronomical prices in order to keep our employees covered.

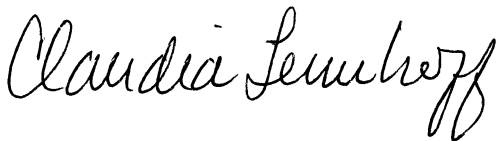
### **CCHCC's Support of Rate Regulation**

Based on our own experiences, along with stories we hear from consumers every day, CCHCC would like to encourage the Illinois Department of Insurance to make recommendations to the State of Illinois to pass legislation that would:

- require the state to regulate health insurance premium rates;
- prohibit "gender rating" (gender discrimination) in setting health insurance premiums;
- restrict "age rating" in setting health insurance premiums;
- require accuracy in reporting rate changes to members; and,
- require private health insurers to treat small-group plans and individual plans as a part of a larger, single risk pool.

Given the harsh economic circumstances we are now facing, along with the lack of regulation of health insurance companies, we can fully expect that many more Illinois residents will become uninsured at the hands of insurance companies who price their products far out of reach. Illinois must do something now to prevent this.

Sincerely,

A handwritten signature in black ink that reads "Claudia Lennhoff". The signature is written in a cursive, flowing style.

Claudia Lennhoff, Executive Director  
Champaign County Health Care Consumers

**Champaign Count Health Care Consumers  
Department of Insurance Complaint  
Supporting Documents  
March 2011**

**Page 1** – CCHCC Insurance Data. Summary of PersonalCare insurance premium charges over the last four years.

**Page 2** – 2007 – 2008 Personal Care Insurance Rates for CCHCC

**Page 3** – 2008– 2009Personal Care Insurance Rates for CCHCC

**Page 4** – 2009 – 2010ersonal Care Insurance Rates for CCHCC

**Page 5** – 2010 – 2011 Personal Care Insurance Rates for CCHCC

**Champaign County Health Care Consumers  
PersonalCare Health Insurance – Monthly Premium Rates**

2007 - 2008			2008 - 2009			2009 - 2010			2010 - 2011		
Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female
less than 25	\$132.07	\$241.41	less than 25	\$128.18	\$288.85	less than 25	\$179.28	\$377.37	less than 25	\$200.87	\$422.80
25 - 29	\$137.38	\$319.48	25 - 29	\$137.09	\$364.59	25 - 29	\$190.75	\$470.91	25 - 29	\$213.71	\$527.59
30 - 34	\$164.40	\$322.67	30 - 34	\$184.43	\$408.59	30 - 34	\$248.98	\$525.02	30 - 34	\$278.96	\$588.22
35 - 39	\$192.69	\$296.93	35 - 39	\$234.55	\$379.35	35 - 39	\$309.96	\$488.80	35 - 39	\$347.28	\$547.63
40 - 44	\$217.37	\$324.59	40 - 44	\$277.43	\$414.16	40 - 44	\$363.16	\$531.90	40 - 44	\$406.88	\$595.93
45 - 49	\$266.30	\$363.52	45 - 49	\$362.92	\$463.72	45 - 49	\$468.62	\$593.34	45 - 49	\$525.03	\$664.76
50 - 54	\$344.79	\$405.85	50 - 54	\$500.48	\$565.08	50 - 54	\$637.82	\$718.51	50 - 54	\$714.59	\$805.01
55 - 59	\$429.25	\$473.29	55 - 59	\$649.17	\$683.70	55 - 59	\$819.85	\$864.79	55 - 59	\$918.54	\$968.89
60 - 64	\$575.82	\$551.57	60 - 64	\$906.47	\$796.48	60 - 64	\$1,135.78	\$1,004.18	60 - 64	\$1,272.50	\$1,125.06
65+	\$411.39	\$374.80	65+	\$630.52	\$482.65	65+	\$768.50	\$628.19	65+	\$928.85	\$836.69

**Total Dollar Amount Premium Increases from 2007 – 2011 per Month**

Male			Female		
Age	Dollar Increase	% Increase	Age	Dollar Increase	% Increase
less than 25	\$68.80	52.09%	less than 25	\$181.39	75.14%
25 - 29	\$76.33	55.56%	25 - 29	\$208.11	65.14%
30 - 34	\$114.56	69.68%	30 - 34	\$265.55	82.30%
35 - 39	\$154.59	80.23%	35 - 39	\$250.70	84.43%
40 - 44	\$189.51	87.18%	40 - 44	\$271.34	83.59%
45 - 49	\$258.73	97.16%	45 - 49	\$301.24	82.87%
50 - 54	\$369.80	107.25%	50 - 54	\$399.16	98.35%
55 - 59	\$489.29	113.99%	55 - 59	\$495.60	104.71%
60 - 64	\$696.68	120.99%	60 - 64	\$573.49	103.97%
65+	\$517.46	125.78%	65+	\$461.89	123.24%
<b>Average</b>	<b>\$293.58</b>	<b>90.99%</b>	<b>Average</b>	<b>\$340.85</b>	<b>90.37%</b>
<b>Average = 90.68%</b>					

**Your Renewal Rates for Option HMO 4 including Benefit Riders:**
**Benefit Riders:**

RX (\$10/\$20/\$50)
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<b>MALE</b>	<b>Employee Only</b>	<b>Subs</b>	<b>Employee &amp; Spouse</b>	<b>Subs</b>	<b>Employee &amp; Child(ren)</b>	<b>Subs</b>	<b>Family</b>	<b>Subs</b>
Under 25	\$132.07	0	\$373.48	0	\$433.22	0	\$674.63	0
25-29	\$137.38	0	\$456.86	0	\$438.53	0	\$758.01	0
30-34	\$164.40	0	\$487.07	0	\$465.55	0	\$788.22	0
35-39	\$192.69	0	\$489.62	0	\$493.84	0	\$790.77	0
40-44	\$217.37	0	\$541.96	0	\$518.52	0	\$843.11	0
45-49	\$266.30	0	\$629.82	0	\$567.45	0	\$930.97	0
50-54	\$344.79	0	\$750.64	0	\$645.94	0	\$1,051.79	0
55-59	\$429.25	0	\$902.54	0	\$730.40	0	\$1,203.69	0
60-64	\$575.82	0	\$1,127.39	0	\$876.97	0	\$1,428.54	0
65+	\$411.39	0	\$786.19	0	\$712.54	0	\$1,087.34	0
<b>FEMALE</b>	<b>Employee Only</b>	<b>Subs</b>	<b>Employee &amp; Spouse</b>	<b>Subs</b>	<b>Employee &amp; Child(ren)</b>	<b>Subs</b>	<b>Family</b>	<b>Subs</b>
Under 25	\$241.41	1	\$373.48	0	\$542.56	0	\$674.63	0
25-29	\$319.48	1	\$456.86	0	\$620.63	0	\$758.01	0
30-34	\$322.67	0	\$487.07	0	\$623.82	0	\$788.22	0
35-39	\$296.93	1	\$489.62	0	\$598.08	0	\$790.77	0
40-44	\$324.59	1	\$541.96	0	\$625.74	0	\$843.11	0
45-49	\$363.52	0	\$629.82	0	\$664.67	0	\$930.97	0
50-54	\$405.85	0	\$750.64	0	\$707.00	0	\$1,051.79	0
55-59	\$473.29	0	\$902.54	0	\$774.44	0	\$1,203.69	0
60-64	\$551.57	0	\$1,127.39	0	\$852.72	0	\$1,428.54	0
65+	\$374.80	0	\$786.19	0	\$675.95	0	\$1,087.34	0
Composite Equivalent	\$295.60	4	\$0.00	0	\$0.00	0	\$0.00	0

**Current Monthly Premium: \$1,034.16**
**Renewal Monthly Premium: \$1,182.41**
**Rate Change: 14.335%**
**% Difference: 1.029%**

Proposed rates are subject to change based on the terms outlined on the PersonalCare Contingencies page. Actual benefits, cost sharing provisions, limitations and exclusions are set forth in the Evidence of Coverage or Certificate of Insurance issued to members.

Your Renewal Rates for Option HMO 1 including Benefit Riders:

Benefit Riders:

RX (\$10/\$30/\$60)

MALE	Employee Only	Subs	Employee & Spouse	Subs	Employee & Child(ren)	Subs	Family	Subs
Under 25	\$128.18	0	\$417.03	0	\$449.15	0	\$738.00	0
25-29	\$137.09	0	\$501.68	0	\$458.06	0	\$822.65	0
30-34	\$184.43	0	\$593.02	0	\$505.40	0	\$913.99	0
35-39	\$234.55	0	\$613.90	0	\$555.52	0	\$934.87	0
40-44	\$277.43	0	\$691.59	0	\$598.40	0	\$1,012.56	0
45-49	\$362.92	0	\$826.64	0	\$683.89	0	\$1,147.61	0
50-54	\$500.48	0	\$1,065.56	0	\$821.45	0	\$1,386.53	0
55-59	\$649.17	0	\$1,332.87	0	\$970.14	0	\$1,653.84	0
60-64	\$906.47	0	\$1,702.95	0	\$1,227.44	0	\$2,023.92	0
65+	\$630.52	0	\$1,113.17	0	\$951.49	0	\$1,434.14	0
FEMALE	Employee Only	Subs	Employee & Spouse	Subs	Employee & Child(ren)	Subs	Family	Subs
Under 25	\$288.85	2	\$417.03	0	\$609.82	0	\$738.00	0
25-29	\$364.59	0	\$501.68	0	\$685.56	0	\$822.65	0
30-34	\$408.59	0	\$593.02	0	\$729.56	0	\$913.99	0
35-39	\$379.35	0	\$613.90	0	\$700.32	0	\$934.87	0
40-44	\$414.16	2	\$691.59	0	\$735.13	0	\$1,012.56	0
45-49	\$463.72	0	\$826.64	0	\$784.69	0	\$1,147.61	0
50-54	\$565.08	0	\$1,065.56	0	\$886.05	0	\$1,386.53	0
55-59	\$683.70	0	\$1,332.87	0	\$1,004.67	0	\$1,653.84	0
60-64	\$796.48	0	\$1,702.95	0	\$1,117.45	0	\$2,023.92	0
65+	\$482.65	0	\$1,113.17	0	\$803.62	0	\$1,434.14	0
Composite Equivalent	\$351.51	4	\$0.00	0	\$0.00	0	\$0.00	0

Current Monthly Premium: \$1,132.00

Renewal Monthly Premium: \$1,406.02

Rate Change: 24.207%

Proposed rates are subject to change based on the terms outlined on the PersonalCare Contingencies page. Actual benefits, cost sharing provisions, limitations and exclusions are set forth in the Evidence of Coverage or Certificate of Insurance issued to members.



**PersonalCare**

Group Name: CHAMPAIGN CTY HEALTH CONS-SUPER  
 Group #: 9600100001, 9600100899

Renewal Date: 10/01/2009

Market: PersonalCare

Rating Method: Age/Sex

SIC Code: 8399

Age/Sex Band Grid				
Renewing Product - SBP Option HMO 1 - RENEWAL ONLY				
Sex/Age	Employee	Employee Spouse	Employee Child(ren)	Family
Male <25	\$ 179.28	\$ 556.65	\$ 616.72	\$ 994.09
Male 25-29	\$ 190.75	\$ 661.66	\$ 628.19	\$ 1,099.10
Male 30-34	\$ 248.98	\$ 774.00	\$ 686.42	\$ 1,211.44
Male 35-39	\$ 309.96	\$ 798.76	\$ 747.40	\$ 1,236.20
Male 40-44	\$ 363.16	\$ 895.06	\$ 800.60	\$ 1,332.50
Male 45-49	\$ 468.62	\$ 1,061.96	\$ 906.06	\$ 1,499.40
Male 50-54	\$ 637.82	\$ 1,356.33	\$ 1,075.26	\$ 1,793.77
Male 55-59	\$ 819.85	\$ 1,684.64	\$ 1,257.29	\$ 2,122.08
Male 60-64	\$ 1,135.78	\$ 2,139.96	\$ 1,573.22	\$ 2,577.40
Male 65+	\$ 768.50	\$ 1,396.69	\$ 1,205.94	\$ 1,834.13
Female <25	\$ 377.37	\$ 556.65	\$ 811.14	\$ 990.42
Female 25-29	\$ 470.91	\$ 661.66	\$ 904.68	\$ 1,095.43
Female 30-34	\$ 525.02	\$ 774.00	\$ 958.79	\$ 1,207.77
Female 35-39	\$ 488.80	\$ 798.76	\$ 922.57	\$ 1,232.53
Female 40-44	\$ 531.90	\$ 895.06	\$ 965.67	\$ 1,328.83
Female 45-49	\$ 593.34	\$ 1,061.96	\$ 1,027.11	\$ 1,495.73
Female 50-54	\$ 718.51	\$ 1,356.33	\$ 1,152.28	\$ 1,790.10
Female 55-59	\$ 864.79	\$ 1,684.64	\$ 1,298.56	\$ 2,118.41
Female 60-64	\$ 1,004.18	\$ 2,139.96	\$ 1,437.95	\$ 2,573.73
Female 65+	\$ 628.19	\$ 1,396.69	\$ 1,061.96	\$ 1,830.46

Calc v. PersonalCare eff 20090601 Upd 20090324

A04.00.27, E04.00.07U

**PersonalCare**

**CHAMPAIGN CTY HEALTH CONS-SUPER**

<b>Demographics:</b>		<b>Contacts:</b>		<b>Other Factors:</b>	
County:	Champaign	Agent:	PersonalCare Direct	SIC Code:	8399
Region:	IL	Agency:	---Independent Agency---	Association:	None
State/Zip:	IL 61820	Account Mgr:	Pat Feely	Renewal Date:	10/01/2010

**PROPOSED RENEWING PRODUCT: Option HMO 1 RATES FOR SUBGROUP 9600100001, 9600100899:**

MALE	Employee		Employee + Spouse		Employee + Child		Employee + Children		Family	
	Age	Subs	Premiums	Subs	Premiums	Subs	Premiums	Subs	Premiums	Subs
< 20	0	\$200.87	0	\$623.66	0	\$688.90	0	\$688.90	0	\$1,111.70
20 - 24	0	\$200.87	0	\$623.66	0	\$688.90	0	\$688.90	0	\$1,111.70
25 - 29	1	\$213.71	0	\$741.31	0	\$701.75	0	\$701.75	0	\$1,229.34
30 - 34	0	\$278.96	0	\$867.17	0	\$766.99	0	\$766.99	0	\$1,355.21
35 - 39	0	\$347.28	0	\$894.91	0	\$835.32	0	\$835.32	0	\$1,382.95
40 - 44	0	\$406.88	0	\$1,002.79	0	\$894.91	0	\$894.91	0	\$1,490.84
45 - 49	0	\$525.03	0	\$1,189.79	0	\$1,013.07	0	\$1,013.07	0	\$1,677.83
50 - 54	0	\$714.59	0	\$1,519.61	0	\$1,202.64	0	\$1,202.64	0	\$2,007.64
55 - 59	0	\$918.54	0	\$1,887.43	0	\$1,406.59	0	\$1,406.59	0	\$2,375.48
60 - 64	0	\$1,272.50	0	\$2,397.56	0	\$1,760.54	0	\$1,760.54	0	\$2,885.60
65 +	0	\$928.85	0	\$1,765.54	0	\$1,196.57	0	\$1,196.57	0	\$2,033.26

FEMALE	Employee		Employee + Spouse		Employee + Child		Employee + Children		Family	
	Age	Subs	Premiums	Subs	Premiums	Subs	Premiums	Subs	Premiums	Subs
< 20	0	\$422.80	0	\$623.66	0	\$910.83	0	\$910.83	0	\$1,111.70
20 - 24	0	\$422.80	0	\$623.66	0	\$910.83	0	\$910.83	0	\$1,111.70
25 - 29	2	\$527.59	0	\$741.31	0	\$1,015.64	0	\$1,015.64	0	\$1,229.34
30 - 34	0	\$588.22	0	\$867.17	0	\$1,076.26	0	\$1,076.26	0	\$1,355.21
35 - 39	0	\$547.63	0	\$894.91	0	\$1,035.67	0	\$1,035.67	0	\$1,382.95
40 - 44	2	\$595.93	0	\$1,002.79	0	\$1,083.96	0	\$1,083.96	0	\$1,490.84
45 - 49	0	\$664.76	0	\$1,189.79	0	\$1,152.81	0	\$1,152.81	0	\$1,677.83
50 - 54	0	\$805.01	0	\$1,519.61	0	\$1,293.05	0	\$1,293.05	0	\$2,007.64
55 - 59	0	\$968.89	0	\$1,887.43	0	\$1,456.93	0	\$1,456.93	0	\$2,375.48
60 - 64	0	\$1,125.06	0	\$2,397.56	0	\$1,613.11	0	\$1,613.11	0	\$2,885.60
65 +	0	\$836.69	0	\$1,765.54	0	\$1,104.42	0	\$1,104.42	0	\$2,033.26

Composite Equivalent	5	\$2,460.75	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
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Current Monthly Premium = \$2,196.37

Renewing Monthly Premium = \$2,460.75

Rate Change = 12.0%

**DETAIL INCLUDING RIDERS:**

PRODUCT NAME	RX
Option HMO 1	\$10/\$30/\$60