

Rating region standardization

All carriers, including Blue Shield, must adhere to standardized rating regions in California. Blue Shield previously divided the state into nine rating regions and now we will implement the new 19 rating regions when your coverage starts in 2014.

Blue Shield will also base the rating on the subscriber/employee residence ZIP code, rather than the small business customer.

This map of California breaks out the 19 standardized rating regions:



Rating region 1

Rural North/Sierra

Alpine, Del Norte, Siskiyou, Modoc, Lassen, Shasta, Trinity, Humboldt, Tehama, Plumas, Nevada, Lake, Butte, Glenn, Sutter, Yuba, Colusa, Amador, Calaveras, Tuolumne

Rating region 2

Wine Country

Napa, Sonoma, Solano, Marin

Rating region 3

Greater Sacramento Region

Sacramento, Placer, El Dorado, Yolo

Rating region 4

San Francisco

San Francisco

Rating region 5

Contra Costa

Contra Costa

Rating region 6

Alameda

Alameda

Rating region 7

Santa Clara

Santa Clara

Rating region 8

San Mateo

San Mateo

Rating region 9

Monterey Bay

Santa Cruz, Monterey, San Benito

Rating region 10

Central Valley North

San Joaquin, Stanislaus, Merced, Mariposa, Tulare

Rating region 11

Central Valley South

Madera, Fresno, Kings

Rating region 12

South Coast

San Luis Obispo, Santa Barbara, Ventura

Rating region 13

Southern Desert

Mono, Inyo, Imperial

Rating region 14

Kern

Kern

Rating region 15

Los Angeles East

Los Angeles ZIP codes starting with 906-912, 915, 917, 918, 935

Rating region 16

Los Angeles West

Los Angeles not including ZIP codes above

Rating region 17

Inland Empire

San Bernardino, Riverside

Rating region 18

Orange County

Orange County

Rating region 19

San Diego

San Diego

RENEWAL

TIP »

Your clients' rating regions will be determined at the employee/subscriber level, which means that each client may receive more than one rate sheet in their renewal packet. Note, to help your clients, each rate sheet will include the employee/subscriber's names.