

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, Sierra, Mendocino, 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



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.