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 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.