

# IFP HIPAA Guaranteed Issue plans monthly rates

## Effective March 1, 2012 for HMO and PPO plans

HIPAA Guaranteed Issue plans are available to individuals who meet the requirements specified on the Blue Shield Statement of Guaranteed Issue Eligibility on the Individual and Family Health Plan Application (form C12900-RD-PR). Blue Shield of California offers the Access+ HMO®, Access+ Value<sup>SM</sup> HMO, and Shield Spectrum PPO<sup>SM</sup> 5500 plans, and Blue Shield of California Life & Health Insurance Company offers the Shield Spectrum PPO 5000 plan on a guaranteed-issue basis. Please contact your Blue Shield agent, or call Blue Shield at (800) 431-2809 for more information.

## PPO rating regions by county

County	Region	County	Region	County	Region
Alameda	3	Marin	3	San Mateo	3
Alpine	1	Mariposa	2	Santa Barbara	4
Amador	1	Mendocino	1	Santa Clara	3
Butte	1	Merced	2	Santa Cruz	2
Calaveras	1	Modoc	1	Shasta	1
Colusa	1	Mono	1	Sierra	1
Contra Costa	3	Monterey	1	Siskiyou	1
Del Norte	1	Napa	2	Solano	2
El Dorado	1	Nevada	1	Sonoma	2
Fresno	2	Orange	4	Stanislaus	2
Glenn	1	Placer	1	Sutter	1
Humboldt	1	Plumas	1	Tehama	1
Imperial	2	Riverside	6	Trinity	1
Inyo	1	Sacramento	2	Tulare	1
Kern	2	San Benito	1	Tuolumne	1
Kings	1	San Bernardino	6	Ventura	4
Lake	1	San Diego	6	Yolo	1
Lassen	1	San Francisco	3	Yuba	1
Los Angeles	5	San Joaquin	2		
Madera	2	San Luis Obispo	2		

## HMO rating regions by county

County	Zip codes	Region	County	Zip codes	Region
Alameda	Except ZIP codes listed below	4	Sacramento	Except ZIP code listed below	3
Alameda	ZIP codes 95377, 95391	1	Sacramento	ZIP code 94571	6
Butte	Except ZIP codes listed below	1	San Bernardino*	Except ZIP codes listed below	7
Butte	ZIP codes 95901, 95925	6	San Bernardino*	ZIP code 93516	1
Contra Costa		4	San Bernardino*	ZIP code 92880	8
El Dorado*		6	San Diego*		2
Fresno	Except ZIP code listed below	3	San Francisco		5
Fresno	ZIP code 93245	1	San Joaquin	Except ZIP codes listed below	1
Kern*	Except ZIP codes listed below	1	San Joaquin	ZIP codes 95632, 95690	3
Kern*	ZIP codes 93536, 93558	7	San Joaquin	ZIP codes 94505, 94514	4
Kings	Except ZIP codes listed below	1	San Luis Obispo	Except ZIP code listed below	1
Kings	ZIP codes 93242, 93631, 93656	3	San Luis Obispo	ZIP code 93426	5
Los Angeles	Except ZIP codes listed below	9	San Mateo		5
Los Angeles	ZIP codes 93243, 93560	1	Santa Barbara		1
Los Angeles	ZIP codes 90247, 90248, 90249, 90250, 90251, 90260, 90261, 90274, 90275, 905-, 906-, 907-, 908-, 910-, 911-, 912-, 915-, 917-, 918-, 93510, 93532, 93535, 93536, 93539, 93543, 93544, 93550, 93551, 93552, 93553, 93563, 93584, 93586, 93590, 93591, 93599	7	Santa Clara	Except ZIP codes listed below	4
Madera	Except ZIP codes listed below	1	Santa Clara	ZIP code 95023	1
Madera	ZIP codes 93602, 93620, 93622, 93626, 93720	3	Santa Clara	ZIP codes beginning with 940-, 943-	5
Madera	ZIP code 93623	6	Santa Clara	ZIP codes 95033, 95076	6
Marin		5	Santa Cruz		6
Merced	Except ZIP codes listed below	3	Solano	Except ZIP codes listed below	6
Merced	ZIP code 93610, 95380	1	Solano	ZIP codes 95616, 95618, 95690, 95694	3
Nevada*		3	Sonoma	Except ZIP code listed below	1
Orange	Except ZIP codes listed below	7	Sonoma	ZIP code 94515	6
Orange	ZIP codes beginning with 926-	8	Stanislaus	Except ZIP code listed below	1
Placer*		3	Stanislaus	ZIP code 95322	3
Riverside	Except ZIP codes listed below	7	Tulare	Except ZIP codes listed below	3
Riverside	ZIP codes 92201, 92202, 92203, 92210, 92211, 92220, 92223, 92225, 92226, 92230, 92234, 92235, 92236, 92239, 92240, 92241, 92247, 92253, 92254, 92255, 92258, 92260, 92261, 92262, 92263, 92264, 92270, 92274, 92276, 92282, 92292, 92860, 92880, 92883	8	Tulare	ZIP codes 93212, 93215, 93238, 93527	1
Riverside	ZIP code 92028	2	Ventura	Except ZIP codes listed below	7
			Ventura	ZIP codes 93013, 93252	1
			Ventura	ZIP code 90265, and ZIP codes beginning with 913-	9
			Yolo	Except ZIP code listed below	3
			Yolo	ZIP code 95912	1

\* Portions of these counties may not be in Blue Shield's approved HMO service area. For specific coverage area information, please contact Blue Shield Producer Services at [ProducerServices@blueshieldca.com](mailto:ProducerServices@blueshieldca.com) or **(800) 559-5905**.

## PPO plans monthly rates effective 3/1/2012

		PPO Plan 5000			PPO Plan 5500		
		Single	Two-party	Family	Single	Two-party	Family
<b>Region 1</b>	< 15	\$345	N/A	N/A	\$345	N/A	N/A
	15 – 29	\$446	\$920	\$1513	\$446	\$920	\$1513
	30 – 34	\$593	\$1080	\$1806	\$593	\$1080	\$1806
	35 – 39	\$668	\$1179	\$1920	\$668	\$1179	\$1920
	40 – 44	\$714	\$1289	\$1967	\$714	\$1289	\$1967
	45 – 49	\$764	\$1505	\$2143	\$764	\$1505	\$2143
	50 – 54	\$956	\$1879	\$2455	\$956	\$1879	\$2455
	55 +	\$1138	\$2241	\$2747	\$1138	\$2241	\$2747
<b>Region 2</b>	< 15	\$306	N/A	N/A	\$306	N/A	N/A
	15 – 29	\$391	\$816	\$1341	\$391	\$816	\$1341
	30 – 34	\$497	\$946	\$1609	\$497	\$946	\$1609
	35 – 39	\$549	\$1037	\$1668	\$549	\$1037	\$1668
	40 – 44	\$598	\$1135	\$1702	\$598	\$1135	\$1702
	45 – 49	\$646	\$1269	\$1792	\$646	\$1269	\$1792
	50 – 54	\$785	\$1556	\$2025	\$785	\$1556	\$2025
	55 +	\$920	\$1805	\$2174	\$920	\$1805	\$2174
<b>Region 3</b>	< 15	\$316	N/A	N/A	\$316	N/A	N/A
	15 – 29	\$404	\$841	\$1384	\$404	\$841	\$1384
	30 – 34	\$510	\$975	\$1660	\$510	\$975	\$1660
	35 – 39	\$562	\$1068	\$1714	\$562	\$1068	\$1714
	40 – 44	\$614	\$1172	\$1753	\$614	\$1172	\$1753
	45 – 49	\$664	\$1301	\$1837	\$664	\$1301	\$1837
	50 – 54	\$804	\$1595	\$2073	\$804	\$1595	\$2073
	55 +	\$939	\$1840	\$2212	\$939	\$1840	\$2212

## PPO plans monthly rates effective 3/1/2012

		PPO Plan 5000			PPO Plan 5500		
		Single	Two-party	Family	Single	Two-party	Family
<b>Region 4</b>	< 15	\$288	N/A	N/A	\$288	N/A	N/A
	15 – 29	\$372	\$775	\$1332	\$372	\$775	\$1332
	30 – 34	\$474	\$898	\$1528	\$474	\$898	\$1528
	35 – 39	\$525	\$986	\$1586	\$525	\$986	\$1586
	40 – 44	\$571	\$1079	\$1620	\$571	\$1079	\$1620
	45 – 49	\$616	\$1209	\$1710	\$616	\$1209	\$1710
	50 – 54	\$750	\$1486	\$1934	\$750	\$1486	\$1934
	55 +	\$880	\$1727	\$2083	\$880	\$1727	\$2083
<b>Region 5</b>	< 15	\$303	N/A	N/A	\$303	N/A	N/A
	15 – 29	\$391	\$815	\$1398	\$391	\$815	\$1398
	30 – 34	\$500	\$945	\$1605	\$500	\$945	\$1605
	35 – 39	\$554	\$1037	\$1670	\$554	\$1037	\$1670
	40 – 44	\$603	\$1135	\$1706	\$603	\$1135	\$1706
	45 – 49	\$650	\$1275	\$1805	\$650	\$1275	\$1805
	50 – 54	\$792	\$1569	\$2042	\$792	\$1569	\$2042
	55 +	\$931	\$1827	\$2207	\$931	\$1827	\$2207
<b>Region 6</b>	< 15	\$286	N/A	N/A	\$286	N/A	N/A
	15 – 29	\$368	\$769	\$1328	\$368	\$769	\$1328
	30 – 34	\$464	\$889	\$1517	\$464	\$889	\$1517
	35 – 39	\$512	\$976	\$1566	\$512	\$976	\$1566
	40 – 44	\$560	\$1069	\$1599	\$560	\$1069	\$1599
	45 – 49	\$605	\$1187	\$1675	\$605	\$1187	\$1675
	50 – 54	\$731	\$1452	\$1888	\$731	\$1452	\$1888
	55 +	\$856	\$1678	\$2015	\$856	\$1678	\$2015

## Access+ HMO package monthly rates effective 3/1/2012

		Access+ HMO				
		Adult/child	Adult and child	Adult and children	Adult and spouse/ domestic partner	Family
Region 1	< 1	\$848	N/A	N/A	N/A	N/A
	1 – 18	\$471	\$2338	\$3499	\$1737	\$3497
	19 – 29	\$983	\$2338	\$3499	\$1737	\$3497
	30 – 34	\$1166	\$2932	\$3812	\$2036	\$3701
	35 – 39	\$1257	\$3085	\$3442	\$2212	\$3604
	40 – 44	\$1347	\$2877	\$3168	\$2428	\$3616
	45 – 49	\$1511	\$2501	\$3361	\$2679	\$3813
	50 – 54	\$1661	\$2581	\$3391	\$2876	\$3916
	55 +	\$1713	\$3031	\$3616	\$3093	\$3950
Region 2	< 1	\$746	N/A	N/A	N/A	N/A
	1 – 18	\$414	\$2054	\$3075	\$1525	\$3071
	19 – 29	\$868	\$2054	\$3075	\$1525	\$3071
	30 – 34	\$1024	\$2576	\$3354	\$1793	\$3256
	35 – 39	\$1103	\$2716	\$3028	\$1948	\$3173
	40 – 44	\$1185	\$2529	\$2786	\$2134	\$3181
	45 – 49	\$1328	\$2197	\$2956	\$2353	\$3353
	50 – 54	\$1462	\$2271	\$2984	\$2528	\$3446
	55 +	\$1506	\$2669	\$3178	\$2723	\$3473
Region 3	< 1	\$997	N/A	N/A	N/A	N/A
	1 – 18	\$553	\$2746	\$4110	\$2039	\$4106
	19 – 29	\$1158	\$2746	\$4110	\$2039	\$4106
	30 – 34	\$1370	\$3441	\$4484	\$2394	\$4350
	35 – 39	\$1477	\$3631	\$4045	\$2603	\$4237
	40 – 44	\$1583	\$3383	\$3726	\$2852	\$4252
	45 – 49	\$1777	\$2940	\$3949	\$3151	\$4481
	50 – 54	\$1953	\$3036	\$3987	\$3381	\$4605
	55 +	\$2013	\$3564	\$4246	\$3636	\$4642

## Access+ HMO package monthly rates effective 3/1/2012

		Access+ HMO				
		Adult/child	Adult and child	Adult and children	Adult and spouse/ domestic partner	Family
<b>Region 4</b>	< 1	\$836	N/A	N/A	N/A	N/A
	1 – 18	\$464	\$2307	\$3454	\$1713	\$3451
	19 – 29	\$969	\$2307	\$3454	\$1713	\$3451
	30 – 34	\$1151	\$2881	\$3763	\$2009	\$3651
	35 – 39	\$1238	\$3050	\$3398	\$2183	\$3558
	40 – 44	\$1329	\$2839	\$3129	\$2396	\$3572
	45 – 49	\$1492	\$2470	\$3318	\$2643	\$3762
	50 – 54	\$1640	\$2544	\$3345	\$2837	\$3865
	55 +	\$1690	\$2997	\$3568	\$3052	\$3897
<b>Region 5</b>	< 1	\$933	N/A	N/A	N/A	N/A
	1 – 18	\$519	\$2558	\$3841	\$1907	\$3836
	19 – 29	\$1082	\$2558	\$3841	\$1907	\$3836
	30 – 34	\$1281	\$3217	\$4191	\$2238	\$4065
	35 – 39	\$1382	\$3391	\$3783	\$2431	\$3962
	40 – 44	\$1480	\$3164	\$3482	\$2667	\$3975
	45 – 49	\$1662	\$2747	\$3694	\$2945	\$4191
	50 – 54	\$1825	\$2839	\$3729	\$3161	\$4306
	55 +	\$1884	\$3332	\$3976	\$3400	\$4342
<b>Region 6</b>	< 1	\$1055	N/A	N/A	N/A	N/A
	1 – 18	\$583	\$2906	\$4352	\$2160	\$4347
	19 – 29	\$1222	\$2906	\$4352	\$2160	\$4347
	30 – 34	\$1448	\$3641	\$4742	\$2531	\$4600
	35 – 39	\$1563	\$3840	\$4280	\$2754	\$4481
	40 – 44	\$1676	\$3578	\$3940	\$3018	\$4498
	45 – 49	\$1881	\$3111	\$4178	\$3331	\$4739
	50 – 54	\$2066	\$3213	\$4218	\$3577	\$4871
	55 +	\$2129	\$3774	\$4495	\$3850	\$4910

**Access+ HMO**

		<b>Adult/child</b>	<b>Adult and child</b>	<b>Adult and children</b>	<b>Adult and spouse/ domestic partner</b>	<b>Family</b>
<b>Region 7</b>	< 1	\$683	N/A	N/A	N/A	N/A
	1 – 18	\$385	\$2054	\$2811	\$1369	\$2662
	19 – 29	\$753	\$2054	\$2811	\$1369	\$2662
	30 – 34	\$906	\$2367	\$2874	\$1640	\$2791
	35 – 39	\$978	\$2350	\$2713	\$1773	\$2827
	40 – 44	\$1047	\$2178	\$2738	\$1934	\$2884
	45 – 49	\$1169	\$1998	\$2824	\$2133	\$3027
	50 – 54	\$1286	\$2188	\$2846	\$2302	\$3096
	55 +	\$1391	\$2669	\$3178	\$2674	\$3220
<b>Region 8</b>	< 1	\$814	N/A	N/A	N/A	N/A
	1 – 18	\$454	\$1871	\$2842	\$1634	\$2835
	19 – 29	\$897	\$1871	\$2842	\$1634	\$2835
	30 – 34	\$1078	\$2340	\$3434	\$1954	\$3320
	35 – 39	\$1165	\$2516	\$3230	\$2110	\$3365
	40 – 44	\$1247	\$2600	\$3144	\$2309	\$3434
	45 – 49	\$1396	\$2383	\$3273	\$2543	\$3604
	50 – 54	\$1531	\$2512	\$3302	\$2740	\$3687
	55 +	\$1659	\$2843	\$3522	\$3069	\$3836
<b>Region 9</b>	< 1	\$638	N/A	N/A	N/A	N/A
	1 – 18	\$354	\$1566	\$2383	\$1303	\$2380
	19 – 29	\$735	\$1566	\$2383	\$1303	\$2380
	30 – 34	\$874	\$1956	\$2830	\$1528	\$2713
	35 – 39	\$943	\$2109	\$2585	\$1664	\$2706
	40 – 44	\$1012	\$2123	\$2381	\$1824	\$2715
	45 – 49	\$1135	\$1881	\$2522	\$2010	\$2864
	50 – 54	\$1249	\$1927	\$2546	\$2160	\$2942
	55 +	\$1287	\$2130	\$2647	\$2324	\$2967

## Access+ Value HMO plan monthly rates effective 3/1/2012

		Access+ Value HMO				
		Adult/child	Adult and child	Adult and children	Adult and spouse/ domestic partner	Family
<b>Region 1</b>	< 1	\$671	N/A	N/A	N/A	N/A
	1 – 18	\$371	\$1838	\$2760	\$1372	\$2767
	19 – 29	\$795	\$1838	\$2760	\$1372	\$2767
	30 – 34	\$923	\$2262	\$2976	\$1610	\$2926
	35 – 39	\$1002	\$2364	\$2690	\$1750	\$2850
	40 – 44	\$1069	\$2189	\$2423	\$1918	\$2858
	45 – 49	\$1212	\$1997	\$2585	\$2119	\$3014
	50 – 54	\$1327	\$2031	\$2678	\$2271	\$3099
	55 +	\$1382	\$2410	\$2871	\$2446	\$3123
<b>Region 2</b>	< 1	\$592	N/A	N/A	N/A	N/A
	1 – 18	\$329	\$1617	\$2426	\$1208	\$2433
	19 – 29	\$701	\$1617	\$2426	\$1208	\$2433
	30 – 34	\$812	\$1992	\$2618	\$1418	\$2573
	35 – 39	\$881	\$2085	\$2370	\$1540	\$2507
	40 – 44	\$942	\$1924	\$2132	\$1686	\$2517
	45 – 49	\$1064	\$1751	\$2273	\$1862	\$2651
	50 – 54	\$1169	\$1788	\$2356	\$2000	\$2726
	55 +	\$1217	\$2122	\$2525	\$2154	\$2746
<b>Region 3</b>	< 1	\$787	N/A	N/A	N/A	N/A
	1 – 18	\$437	\$2158	\$3241	\$1613	\$3249
	19 – 29	\$935	\$2158	\$3241	\$1613	\$3249
	30 – 34	\$1087	\$2659	\$3500	\$1895	\$3442
	35 – 39	\$1177	\$2783	\$3164	\$2059	\$3354
	40 – 44	\$1258	\$2576	\$2851	\$2256	\$3366
	45 – 49	\$1424	\$2349	\$3038	\$2492	\$3546
	50 – 54	\$1562	\$2389	\$3149	\$2675	\$3644
	55 +	\$1629	\$2832	\$3373	\$2879	\$3673

**Access+ Value HMO**

		<b>Adult/child</b>	<b>Adult and child</b>	<b>Adult and children</b>	<b>Adult and spouse/ domestic partner</b>	<b>Family</b>
<b>Region 4</b>	< 1	\$663	N/A	N/A	N/A	N/A
	1 – 18	\$366	\$1814	\$2722	\$1355	\$2728
	19 – 29	\$783	\$1814	\$2722	\$1355	\$2728
	30 – 34	\$914	\$2230	\$2938	\$1589	\$2887
	35 – 39	\$988	\$2340	\$2656	\$1728	\$2814
	40 – 44	\$1056	\$2160	\$2392	\$1896	\$2823
	45 – 49	\$1195	\$1972	\$2553	\$2091	\$2977
	50 – 54	\$1311	\$2005	\$2642	\$2242	\$3057
	55 +	\$1365	\$2381	\$2835	\$2416	\$3084
<b>Region 5</b>	< 1	\$739	N/A	N/A	N/A	N/A
	1 – 18	\$408	\$2014	\$3030	\$1508	\$3040
	19 – 29	\$874	\$2014	\$3030	\$1508	\$3040
	30 – 34	\$1016	\$2487	\$3272	\$1771	\$3216
	35 – 39	\$1103	\$2597	\$2959	\$1925	\$3135
	40 – 44	\$1175	\$2407	\$2664	\$2108	\$3145
	45 – 49	\$1329	\$2195	\$2840	\$2329	\$3313
	50 – 54	\$1459	\$2237	\$2943	\$2500	\$3408
	55 +	\$1522	\$2647	\$3162	\$2690	\$3437
<b>Region 6</b>	< 1	\$834	N/A	N/A	N/A	N/A
	1 – 18	\$463	\$2283	\$3433	\$1708	\$3440
	19 – 29	\$990	\$2283	\$3433	\$1708	\$3440
	30 – 34	\$1151	\$2810	\$3702	\$2003	\$3642
	35 – 39	\$1247	\$2942	\$3347	\$2178	\$3546
	40 – 44	\$1330	\$2725	\$3016	\$2388	\$3559
	45 – 49	\$1507	\$2482	\$3213	\$2636	\$3751
	50 – 54	\$1652	\$2531	\$3331	\$2830	\$3854
	55 +	\$1721	\$2996	\$3570	\$3045	\$3885

## Access+ Value HMO plan monthly rates effective 3/1/2012

		Access+ Value HMO				
		Adult/child	Adult and child	Adult and children	Adult and spouse/ domestic partner	Family
<b>Region 7</b>	< 1	\$541	N/A	N/A	N/A	N/A
	1 – 18	\$303	\$1617	\$2221	\$1082	\$2097
	19 – 29	\$609	\$1617	\$2221	\$1082	\$2097
	30 – 34	\$719	\$1822	\$2250	\$1296	\$2203
	35 – 39	\$777	\$1810	\$2118	\$1401	\$2232
	40 – 44	\$830	\$1657	\$2075	\$1525	\$2280
	45 – 49	\$935	\$1593	\$2205	\$1684	\$2390
	50 – 54	\$1025	\$1726	\$2245	\$1817	\$2446
	55 +	\$1122	\$2122	\$2525	\$2117	\$2545
<b>Region 8</b>	< 1	\$644	N/A	N/A	N/A	N/A
	1 – 18	\$361	\$1468	\$2243	\$1287	\$2248
	19 – 29	\$725	\$1468	\$2243	\$1287	\$2248
	30 – 34	\$853	\$1810	\$2685	\$1543	\$2623
	35 – 39	\$927	\$1947	\$2524	\$1669	\$2658
	40 – 44	\$988	\$1975	\$2387	\$1823	\$2711
	45 – 49	\$1115	\$1904	\$2542	\$2008	\$2847
	50 – 54	\$1223	\$1985	\$2606	\$2166	\$2913
	55 +	\$1338	\$2264	\$2802	\$2433	\$3030
<b>Region 9</b>	< 1	\$503	N/A	N/A	N/A	N/A
	1 – 18	\$278	\$1228	\$1883	\$1031	\$1886
	19 – 29	\$593	\$1228	\$1883	\$1031	\$1886
	30 – 34	\$693	\$1512	\$2207	\$1209	\$2146
	35 – 39	\$753	\$1631	\$2020	\$1316	\$2139
	40 – 44	\$803	\$1614	\$1821	\$1442	\$2149
	45 – 49	\$910	\$1502	\$1939	\$1589	\$2263
	50 – 54	\$997	\$1521	\$2009	\$1708	\$2326
	55 +	\$1039	\$1695	\$2105	\$1839	\$2346