

IFP HIPAA Guaranteed Issue plans monthly rates

Effective January 1, 2011 (for HMO plans) and February 1, 2011 (for 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-AE-A). Blue Shield of California offers the Access+ HMO®, Access+ ValueSM HMO, and Shield Spectrum PPOSM 5500 plans, and Blue Shield of California Life & Health Insurance Company offers the Shield SavingsSM 4000/8000 and Shield Spectrum PPO 5000 plans on a guaranteed-issue basis. Please contact your Blue Shield agent, or call Blue Shield Member Services 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, 90001, 90002	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 or **(800) 559-5905**.

PPO plans monthly rates effective 2/1/2011

		Savings 4000/8000			PPO Plan 5000			PPO Plan 5500		
		Single	Two-party	Family	Single	Two-party	Family	Single	Two-party	Family
Region 1	< 15	\$316	N/A	N/A	\$316	N/A	N/A	\$316	N/A	N/A
	15 – 29	\$446	\$904	\$1362	\$446	\$904	\$1362	\$446	\$904	\$1362
	30 – 34	\$559	\$1037	\$1627	\$559	\$1037	\$1627	\$559	\$1037	\$1627
	35 – 39	\$623	\$1134	\$1729	\$623	\$1134	\$1729	\$623	\$1134	\$1729
	40 – 44	\$673	\$1257	\$1767	\$673	\$1257	\$1767	\$673	\$1257	\$1767
	45 – 49	\$721	\$1415	\$1930	\$721	\$1415	\$1930	\$721	\$1415	\$1930
	50 – 54	\$888	\$1686	\$2177	\$888	\$1686	\$2177	\$888	\$1686	\$2177
	55 +	\$1045	\$1976	\$2398	\$1045	\$1976	\$2398	\$1045	\$1976	\$2398
Region 2	< 15	\$285	N/A	N/A	\$285	N/A	N/A	\$285	N/A	N/A
	15 – 29	\$389	\$801	\$1238	\$389	\$801	\$1238	\$389	\$801	\$1238
	30 – 34	\$475	\$911	\$1487	\$475	\$911	\$1487	\$475	\$911	\$1487
	35 – 39	\$523	\$999	\$1543	\$523	\$999	\$1543	\$523	\$999	\$1543
	40 – 44	\$575	\$1103	\$1573	\$575	\$1103	\$1573	\$575	\$1103	\$1573
	45 – 49	\$618	\$1222	\$1669	\$618	\$1222	\$1669	\$618	\$1222	\$1669
	50 – 54	\$745	\$1459	\$1873	\$745	\$1459	\$1873	\$745	\$1459	\$1873
	55 +	\$868	\$1680	\$1998	\$868	\$1680	\$1998	\$868	\$1680	\$1998
Region 3	< 15	\$296	N/A	N/A	\$296	N/A	N/A	\$296	N/A	N/A
	15 – 29	\$396	\$810	\$1284	\$396	\$810	\$1284	\$396	\$810	\$1284
	30 – 34	\$490	\$941	\$1502	\$490	\$941	\$1502	\$490	\$941	\$1502
	35 – 39	\$538	\$1025	\$1554	\$538	\$1025	\$1554	\$538	\$1025	\$1554
	40 – 44	\$590	\$1125	\$1623	\$590	\$1125	\$1623	\$590	\$1125	\$1623
	45 – 49	\$637	\$1198	\$1694	\$637	\$1198	\$1694	\$637	\$1198	\$1694
	50 – 54	\$768	\$1426	\$1893	\$768	\$1426	\$1893	\$768	\$1426	\$1893
	55 +	\$893	\$1636	\$2024	\$893	\$1636	\$2024	\$893	\$1636	\$2024

PPO plans monthly rates effective 2/1/2011

		Savings 4000/8000			PPO Plan 5000			PPO Plan 5500		
		Single	Two-party	Family	Single	Two-party	Family	Single	Two-party	Family
Region 4	< 15	\$270	N/A	N/A	\$270	N/A	N/A	\$270	N/A	N/A
	15 – 29	\$373	\$767	\$1225	\$373	\$767	\$1225	\$373	\$767	\$1225
	30 – 34	\$454	\$880	\$1410	\$454	\$880	\$1410	\$454	\$880	\$1410
	35 – 39	\$497	\$951	\$1465	\$497	\$951	\$1465	\$497	\$951	\$1465
	40 – 44	\$552	\$1048	\$1494	\$552	\$1048	\$1494	\$552	\$1048	\$1494
	45 – 49	\$591	\$1182	\$1587	\$591	\$1182	\$1587	\$591	\$1182	\$1587
	50 – 54	\$708	\$1430	\$1792	\$708	\$1430	\$1792	\$708	\$1430	\$1792
	55 +	\$826	\$1647	\$1919	\$826	\$1647	\$1919	\$826	\$1647	\$1919
Region 5	< 15	\$279	N/A	N/A	\$279	N/A	N/A	\$279	N/A	N/A
	15 – 29	\$379	\$781	\$1272	\$379	\$781	\$1272	\$379	\$781	\$1272
	30 – 34	\$467	\$895	\$1451	\$467	\$895	\$1451	\$467	\$895	\$1451
	35 – 39	\$514	\$983	\$1499	\$514	\$983	\$1499	\$514	\$983	\$1499
	40 – 44	\$563	\$1086	\$1549	\$563	\$1086	\$1549	\$563	\$1086	\$1549
	45 – 49	\$608	\$1186	\$1631	\$608	\$1186	\$1631	\$608	\$1186	\$1631
	50 – 54	\$732	\$1401	\$1826	\$732	\$1401	\$1826	\$732	\$1401	\$1826
	55 +	\$854	\$1610	\$1946	\$854	\$1610	\$1946	\$854	\$1610	\$1946
Region 6	< 15	\$266	N/A	N/A	\$266	N/A	N/A	\$266	N/A	N/A
	15 – 29	\$365	\$741	\$1224	\$365	\$741	\$1224	\$365	\$741	\$1224
	30 – 34	\$443	\$853	\$1399	\$443	\$853	\$1399	\$443	\$853	\$1399
	35 – 39	\$486	\$938	\$1435	\$486	\$938	\$1435	\$486	\$938	\$1435
	40 – 44	\$538	\$1035	\$1479	\$538	\$1035	\$1479	\$538	\$1035	\$1479
	45 – 49	\$578	\$1119	\$1560	\$578	\$1119	\$1560	\$578	\$1119	\$1560
	50 – 54	\$692	\$1327	\$1731	\$692	\$1327	\$1731	\$692	\$1327	\$1731
	55 +	\$806	\$1507	\$1850	\$806	\$1507	\$1850	\$806	\$1507	\$1850

Access+ HMO package monthly rates effective 1/1/2011

		Access+ HMO				
		Adult/child	Adult and child	Adult and children	Adult and spouse/ domestic partner	Family
Region 1	< 1	\$751	N/A	N/A	N/A	N/A
	1 – 18	\$417	\$2035	\$3099	\$1539	\$3097
	19 – 29	\$872	\$2035	\$3099	\$1539	\$3097
	30 – 34	\$1032	\$2552	\$3378	\$1804	\$3278
	35 – 39	\$1114	\$2732	\$3050	\$1960	\$3193
	40 – 44	\$1193	\$2548	\$2807	\$2151	\$3203
	45 – 49	\$1338	\$2215	\$2978	\$2373	\$3378
	50 – 54	\$1472	\$2287	\$3004	\$2548	\$3470
	55 +	\$1518	\$2686	\$3205	\$2740	\$3499
Region 2	< 1	\$661	N/A	N/A	N/A	N/A
	1 – 18	\$366	\$1788	\$2723	\$1352	\$2720
	19 – 29	\$768	\$1788	\$2723	\$1352	\$2720
	30 – 34	\$908	\$2242	\$2972	\$1588	\$2885
	35 – 39	\$978	\$2406	\$2683	\$1726	\$2810
	40 – 44	\$1049	\$2241	\$2468	\$1890	\$2819
	45 – 49	\$1176	\$1947	\$2620	\$2084	\$2970
	50 – 54	\$1295	\$2013	\$2644	\$2239	\$3053
	55 +	\$1335	\$2365	\$2815	\$2412	\$3077
Region 3	< 1	\$884	N/A	N/A	N/A	N/A
	1 – 18	\$490	\$2390	\$3641	\$1807	\$3638
	19 – 29	\$1025	\$2390	\$3641	\$1807	\$3638
	30 – 34	\$1214	\$2995	\$3973	\$2120	\$3854
	35 – 39	\$1307	\$3216	\$3584	\$2305	\$3754
	40 – 44	\$1403	\$2997	\$3300	\$2526	\$3767
	45 – 49	\$1574	\$2604	\$3499	\$2791	\$3970
	50 – 54	\$1731	\$2689	\$3533	\$2995	\$4080
	55 +	\$1783	\$3159	\$3762	\$3222	\$4112

Access+ HMO package monthly rates effective 1/1/2011

		Access+ HMO				
		Adult/child	Adult and child	Adult and children	Adult and spouse/ domestic partner	Family
Region 4	< 1	\$741	N/A	N/A	N/A	N/A
	1 – 18	\$411	\$2008	\$3060	\$1518	\$3057
	19 – 29	\$859	\$2008	\$3060	\$1518	\$3057
	30 – 34	\$1018	\$2508	\$3334	\$1780	\$3235
	35 – 39	\$1097	\$2701	\$3011	\$1935	\$3152
	40 – 44	\$1176	\$2516	\$2771	\$2122	\$3164
	45 – 49	\$1321	\$2188	\$2939	\$2341	\$3332
	50 – 54	\$1452	\$2254	\$2965	\$2513	\$3424
	55 +	\$1498	\$2655	\$3162	\$2705	\$3453
Region 5	< 1	\$826	N/A	N/A	N/A	N/A
	1 – 18	\$459	\$2227	\$3403	\$1690	\$3398
	19 – 29	\$959	\$2227	\$3403	\$1690	\$3398
	30 – 34	\$1136	\$2800	\$3713	\$1982	\$3602
	35 – 39	\$1224	\$3004	\$3351	\$2154	\$3511
	40 – 44	\$1311	\$2803	\$3086	\$2363	\$3522
	45 – 49	\$1472	\$2434	\$3273	\$2610	\$3713
	50 – 54	\$1617	\$2514	\$3303	\$2800	\$3815
	55 +	\$1668	\$2951	\$3522	\$3012	\$3847
Region 6	< 1	\$935	N/A	N/A	N/A	N/A
	1 – 18	\$517	\$2530	\$3856	\$1913	\$3851
	19 – 29	\$1083	\$2530	\$3856	\$1913	\$3851
	30 – 34	\$1284	\$3169	\$4201	\$2242	\$4075
	35 – 39	\$1386	\$3402	\$3791	\$2440	\$3970
	40 – 44	\$1484	\$3171	\$3490	\$2674	\$3985
	45 – 49	\$1666	\$2756	\$3701	\$2951	\$4199
	50 – 54	\$1831	\$2846	\$3737	\$3169	\$4316
	55 +	\$1887	\$3344	\$3983	\$3410	\$4350

Access+ HMO

		Adult/child	Adult and child	Adult and children	Adult and spouse/ domestic partner	Family
Region 7	< 1	\$605	N/A	N/A	N/A	N/A
	1 – 18	\$340	\$1788	\$2491	\$1212	\$2346
	19 – 29	\$666	\$1788	\$2491	\$1212	\$2346
	30 – 34	\$802	\$2096	\$2547	\$1454	\$2472
	35 – 39	\$865	\$2083	\$2404	\$1571	\$2504
	40 – 44	\$927	\$1931	\$2426	\$1714	\$2555
	45 – 49	\$1035	\$1770	\$2501	\$1889	\$2681
	50 – 54	\$1139	\$1938	\$2521	\$2040	\$2744
	55 +	\$1231	\$2365	\$2815	\$2368	\$2853
Region 8	< 1	\$721	N/A	N/A	N/A	N/A
	1 – 18	\$403	\$1629	\$2474	\$1447	\$2468
	19 – 29	\$794	\$1629	\$2474	\$1447	\$2468
	30 – 34	\$955	\$2037	\$3041	\$1731	\$2941
	35 – 39	\$1032	\$2190	\$2861	\$1870	\$2980
	40 – 44	\$1105	\$2304	\$2785	\$2045	\$3043
	45 – 49	\$1236	\$2111	\$2900	\$2253	\$3193
	50 – 54	\$1357	\$2225	\$2926	\$2428	\$3266
	55 +	\$1469	\$2519	\$3120	\$2718	\$3398
Region 9	< 1	\$564	N/A	N/A	N/A	N/A
	1 – 18	\$313	\$1363	\$2074	\$1154	\$2072
	19 – 29	\$651	\$1363	\$2074	\$1154	\$2072
	30 – 34	\$775	\$1703	\$2508	\$1353	\$2404
	35 – 39	\$835	\$1836	\$2290	\$1474	\$2397
	40 – 44	\$896	\$1880	\$2110	\$1615	\$2406
	45 – 49	\$1006	\$1666	\$2234	\$1782	\$2536
	50 – 54	\$1107	\$1707	\$2256	\$1913	\$2606
	55 +	\$1139	\$1887	\$2344	\$2059	\$2628

Access+ Value HMO plan monthly rates effective 1/1/2011

		Access+ Value HMO				
		Adult/child	Adult and child	Adult and children	Adult and spouse/ domestic partner	Family
Region 1	< 1	\$595	N/A	N/A	N/A	N/A
	1 – 18	\$328	\$1600	\$2445	\$1216	\$2451
	19 – 29	\$704	\$1600	\$2445	\$1216	\$2451
	30 – 34	\$818	\$1972	\$2637	\$1426	\$2593
	35 – 39	\$887	\$2094	\$2383	\$1550	\$2525
	40 – 44	\$947	\$1940	\$2147	\$1700	\$2533
	45 – 49	\$1074	\$1768	\$2290	\$1877	\$2671
	50 – 54	\$1176	\$1799	\$2373	\$2013	\$2746
	55 +	\$1226	\$2135	\$2543	\$2168	\$2768
Region 2	< 1	\$524	N/A	N/A	N/A	N/A
	1 – 18	\$291	\$1408	\$2149	\$1069	\$2156
	19 – 29	\$621	\$1408	\$2149	\$1069	\$2156
	30 – 34	\$719	\$1734	\$2321	\$1256	\$2280
	35 – 39	\$780	\$1846	\$2100	\$1365	\$2222
	40 – 44	\$835	\$1705	\$1889	\$1494	\$2230
	45 – 49	\$942	\$1552	\$2015	\$1651	\$2349
	50 – 54	\$1035	\$1584	\$2088	\$1771	\$2416
	55 +	\$1078	\$1880	\$2237	\$1909	\$2433
Region 3	< 1	\$697	N/A	N/A	N/A	N/A
	1 – 18	\$388	\$1879	\$2871	\$1430	\$2878
	19 – 29	\$828	\$1879	\$2871	\$1430	\$2878
	30 – 34	\$964	\$2315	\$3101	\$1678	\$3050
	35 – 39	\$1042	\$2467	\$2803	\$1824	\$2972
	40 – 44	\$1115	\$2283	\$2526	\$1999	\$2982
	45 – 49	\$1261	\$2081	\$2693	\$2208	\$3142
	50 – 54	\$1384	\$2117	\$2790	\$2370	\$3228
	55 +	\$1443	\$2509	\$2989	\$2550	\$3254

Access+ Value HMO

		Adult/child	Adult and child	Adult and children	Adult and spouse/ domestic partner	Family
Region 4	< 1	\$587	N/A	N/A	N/A	N/A
	1 – 18	\$325	\$1579	\$2412	\$1200	\$2417
	19 – 29	\$694	\$1579	\$2412	\$1200	\$2417
	30 – 34	\$809	\$1941	\$2603	\$1408	\$2559
	35 – 39	\$876	\$2072	\$2353	\$1532	\$2494
	40 – 44	\$935	\$1914	\$2120	\$1680	\$2501
	45 – 49	\$1057	\$1748	\$2261	\$1853	\$2638
	50 – 54	\$1161	\$1777	\$2341	\$1987	\$2708
	55 +	\$1210	\$2110	\$2511	\$2140	\$2732
Region 5	< 1	\$655	N/A	N/A	N/A	N/A
	1 – 18	\$362	\$1753	\$2684	\$1336	\$2693
	19 – 29	\$775	\$1753	\$2684	\$1336	\$2693
	30 – 34	\$901	\$2166	\$2899	\$1569	\$2849
	35 – 39	\$978	\$2302	\$2621	\$1705	\$2778
	40 – 44	\$1042	\$2134	\$2360	\$1868	\$2786
	45 – 49	\$1178	\$1945	\$2516	\$2064	\$2936
	50 – 54	\$1292	\$1982	\$2608	\$2215	\$3019
	55 +	\$1348	\$2346	\$2802	\$2383	\$3045
Region 6	< 1	\$740	N/A	N/A	N/A	N/A
	1 – 18	\$410	\$1987	\$3041	\$1513	\$3048
	19 – 29	\$877	\$1987	\$3041	\$1513	\$3048
	30 – 34	\$1020	\$2446	\$3279	\$1775	\$3227
	35 – 39	\$1105	\$2608	\$2965	\$1930	\$3142
	40 – 44	\$1180	\$2414	\$2672	\$2117	\$3154
	45 – 49	\$1335	\$2200	\$2848	\$2336	\$3324
	50 – 54	\$1464	\$2242	\$2951	\$2508	\$3415
	55 +	\$1525	\$2655	\$3164	\$2698	\$3443

Access+ Value HMO plan monthly rates effective 1/1/2011

		Access+ Value HMO				
		Adult/child	Adult and child	Adult and children	Adult and spouse/ domestic partner	Family
Region 7	< 1	\$479	N/A	N/A	N/A	N/A
	1 – 18	\$269	\$1408	\$1967	\$959	\$1858
	19 – 29	\$539	\$1408	\$1967	\$959	\$1858
	30 – 34	\$636	\$1615	\$1994	\$1148	\$1952
	35 – 39	\$689	\$1603	\$1877	\$1241	\$1977
	40 – 44	\$736	\$1469	\$1839	\$1352	\$2020
	45 – 49	\$830	\$1411	\$1953	\$1493	\$2118
	50 – 54	\$908	\$1530	\$1989	\$1610	\$2168
	55 +	\$995	\$1880	\$2237	\$1875	\$2254
Region 8	< 1	\$571	N/A	N/A	N/A	N/A
	1 – 18	\$320	\$1278	\$1953	\$1141	\$1957
	19 – 29	\$643	\$1278	\$1953	\$1141	\$1957
	30 – 34	\$757	\$1576	\$2378	\$1367	\$2324
	35 – 39	\$821	\$1695	\$2236	\$1479	\$2355
	40 – 44	\$876	\$1749	\$2115	\$1615	\$2402
	45 – 49	\$988	\$1686	\$2253	\$1780	\$2523
	50 – 54	\$1083	\$1758	\$2309	\$1919	\$2581
	55 +	\$1185	\$2006	\$2482	\$2156	\$2684
Region 9	< 1	\$445	N/A	N/A	N/A	N/A
	1 – 18	\$247	\$1069	\$1639	\$913	\$1642
	19 – 29	\$525	\$1069	\$1639	\$913	\$1642
	30 – 34	\$614	\$1316	\$1957	\$1071	\$1901
	35 – 39	\$666	\$1420	\$1790	\$1166	\$1896
	40 – 44	\$711	\$1430	\$1613	\$1277	\$1904
	45 – 49	\$806	\$1331	\$1719	\$1408	\$2004
	50 – 54	\$884	\$1348	\$1780	\$1513	\$2060
	55 +	\$921	\$1503	\$1865	\$1629	\$2079