



RATING Effective April 1, 2008

Employer Rating

- Effective April 1, 2008, Small Group rates will be based upon the location of the **Employer**, not the employee for all products.
- Eliminates 90% of the 'site add' transactions, and will speed up membership changes during the year and at renewal.

Composite Rating

- **Composite rates** are available for Employers with **25 or more** enrolling employees.
- Groups can offer a maximum of 4 plans.
 - At least 1 member must be enrolled in the plan for it to be offered to new hires.
- Composite rates are based upon final enrollment in each plan platform (HMO, MC/PPO). If the quoted rates and the final rates vary less than 5%, underwriting will honor the quoted rates.
- Inforce groups with 25 or more enrolled can move to composite rates at renewal.
 - Groups who want to change plans at renewal, select the Pick A Plan option or switch rating methodology (tabular to composite or composite to tabular) may be subject to underwriting.

Rating Area changes effective 4/1/08

- Los Angeles County (913-914) are moving to Rating Area 3
 - HMO rates **decrease** approximately 3% and MC 26%
- Tulare and Madera Counties are moving to Rating Area 7
 - HMO and MC rates **decrease** approximately 12%
- Sacramento zip codes 956 moving to Rating Area 6
 - HMO rates **decrease** by approximately 8% and MC 16%
- Alameda and Contra Costa Counties moving to Rating Area 5
 - HMO rates **decrease** by approximately 5% and MC 18%
- Placer County is moving to Rating Area 5
 - MC rates **decrease** by approximately 10%