


blue  of california

**July 2009 Changes**

**Northern CA Rates**

- ♦ HMO average rate increase 2.7%
- ♦ PPO average rate increase 2.7%
- ♦ PPO (HSA-compatible) 19.5%
- ♦ POS average rate increase 2.5%

**RAF Promotions**

- ♦ All Three RAF Promotions extended through *September 15, 2009*
- ♦ A renewal RAF of 1.05 qualifies, no health statements or employer questionnaire required
- ♦ Groups are eligible for the RAF promotion two months before to two months after their renewal date

| Group Size                     | RAF                    |
|--------------------------------|------------------------|
| 10 or more enrolling employees | .90 RAF                |
| 6-9 enrolling employees        | 10-point RAF reduction |

**Suite Deal RAF Programs**

- For groups with prior coverage within 9 months of their most recent renewal
- A renewal RAF of 1.05 qualifies, no health statements or employer questionnaire required

| Group Size                     | RAF                    |
|--------------------------------|------------------------|
| 10 or more enrolling employees | .90 RAF                |
| 6-9 enrolling employees        | 10-point RAF reduction |

- For groups with no prior coverage (Virgin groups-must be AB1672 compliant)
- No health statements or employer questionnaire required

| Group Size                     | RAF      |
|--------------------------------|----------|
| 10 or more enrolling employees | .90 RAF  |
| 6-9 enrolling employees        | 1.00 RAF |

♦ *Groups using any employer-sponsored wrap plan such as an HRA are not eligible for the RAF promotion; plans include Shields Savings PPO 1800/3600, Shield Savings PPO 2250/4500 and Shield Spectrum PPO 3000*

♦ Groups currently enrolled with CalChoice or KP Choice *are not* eligible for the promotions

**\*Please note additional restrictions apply to each RAF promotion, please contact your local RBG Representative for more details or click on the link below:**

<https://www.blueshieldca.com/producer/smallgroups/movesave.jhtml>

### **Three Health Plans Now Available to Go Alongside an HRA Product**

- ♦ Shield Savings 1800/3600
- ♦ Shield Savings 2250/4500
- ♦ Shield Spectrum PPO Plan 3000

### **New HSA Compatible 100% Plan**

- ♦ Shield Savings 2000/4000 Plan
- Preventive Care is covered at no copayment before the deductible is met
- Deductible applies to Out of Pocket Maximum
- 100% Coinsurance

*\*Click here for plan summary details*

[https://www.blueshieldca.com/producer/documentlibrary/A36772\\_7-09.pdf](https://www.blueshieldca.com/producer/documentlibrary/A36772_7-09.pdf)

### **Suite Deal Changes**

♦ Beginning July 1, 2009 the Shield Savings Plan 1800/3600 is being removed from the Suite Deal Package

♦ The new Shield Savings Plan 2000/4000 is being added to the Suite Deal Package

**\*Groups currently offering Suite Deal can renew their existing Suite Deal Package with the Shield Savings Plan 1800/3600**

♦ Existing groups who want to offer the new Shield Savings Plan 2000/4000 as an alternative to the Shield Savings Plan 1800/3600 will have to request a change to the updated Suite Deal Package

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