

**2017 Small Group Medical Premium Rates**

Groups with 2-99 Eligible Employees

Effective January 1, 2017

Instructions for Calculating Premium Rates

In accordance with the Affordable Care Act (ACA), rates are assigned to each employee and dependent and are based on plan selection, age, and residential area.

**Plan Selection:** The Group Insurance Trust (GIT) of the California Society of CPAs offers 17 copay, HRA, HSA, and HMO plans within the Anthem PPO, Anthem Select PPO, and Anthem HMO networks. HRA and HMO plans are not available to groups of one eligible employee.

\***Area:** The residential area for an employee can be determined using the county/zip code grid below. The residential area for an employee will determine the area for all dependents. If an employee resides outside of California, the county/zip code of the firm headquarters should be used.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Area** | **Counties** |  | **Area** | **Counties** |
| 1 | Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yuba | 11 | Fresno, Kings, Madera |
| 2 | Marin, Napa, Solano, Sonoma | 12 | San Luis Obispo, Santa Barbara, Ventura |
| 3 | El Dorado, Placer, Sacramento, Yolo | 13 | Imperial, Inyo, Mono, |
| 4 | San Francisco | 14 | Kern |
| 5 | Contra Costa | 15 | Los Angeles: All Zips except those listed in Area 16 |
| 6 | Alameda | 16 | Los Angeles: Zips beginning with 900-905, 913, 914 & 916 |
| 7 | Santa Clara | 17 | Riverside, San Bernardino |
| 8 | San Mateo | 18 | Orange |
| 9 | Monterey, San Benito, Santa Cruz | 19 | San Diego |
| 10 | Mariposa, Merced, San Joaquin, Stanislaus, Tulare |  |  |

\*\***Age:** The age for an employee or dependent will be calculated as of the firm’s renewal date, and will remain the same for the entire plan year. For new firms joining mid-year, the age will be calculated using the coverage effective date.

Under the Affordable Care Act, family (employee + one or more dependents) premiums are calculated by adding the individual rates for each family member; with the exception that in families with more than three children under age 21, only the first three children under 21 are factored into the premium calculation along with the family members age 21 and older.  The ACA mandates an age-based increase every year for members between the ages of 25 and 64.

PPO 10/250/10%

PPO 15/500/20%  


PPO 25/500/30%PPO 25/500/30%/RxV

PPO 35/1000/40%  


PPO 40/1500/40%  


PPO 40/1500/40%/RxV

PPO 45/1500/50%  
PPO 45/500/10% Saver  


HRA 45/5000/10%  


HSA 1700/30%/RxC

HSA 2600/20%/RxC  


HSA 3500/30%/RxC  


HSA 4500/20%/RxC  


HSA 5500/0%/RxC  


HMO 10/0%

HMO 35/20%  


Select PPO 10/250/10%  


Select PPO 15/500/20%  


Select PPO 25/500/30%  


Select PPO 25/500/30%/RxV  


Select PPO 35/1000/40%  


Select PPO 40/1500/40%  


Select PPO 40/1500/40%/RxV  


Select PPO 45/1500/50%  


Select PPO 45/5000/10% Saver  


Select HRA 45/5000/10%  


Select HSA 1700/30%/RxC  


Select HSA 2600/20%/RxC  


Select HSA 3500/30%/RxC  


Select HSA 4500/20%/RxC  


Select HSA 5500/0%/RxC  


Select HMO 10/0%  


Select HMO 35/20%  
