
Medical plan rates

Kaiser Permanente for small businesses ■ For effective dates July 1–December 1, 2015 ■ California

New rate rules for 2015 metal plans

The Affordable Care Act (ACA) made a number of changes to the way rates are set in the small group market.

You'll use these factors to calculate rates for your 2015 metal plans:

- **Rate areas** — There are 19 geographical rate areas.
 - The rating areas for metal plans are assigned based on the employer's physical, authenticated address and defined using county boundaries (5-digit ZIP code + county), regardless if a group is located outside the Kaiser Permanente service area in California.
 - If a group is located out of state, then rating area 4 is assigned. When a group is located outside the Kaiser Permanente service area in California or out of state, then only employees living in the service area are eligible to enroll based on their home ZIP code + county.
- **Individual age categories** — Rates are calculated by the age of each covered member on the plan's effective date. This includes:
 - your employee
 - employee's spouse or domestic partner
 - a maximum of three children under the age of 21 (additional children under 21 are covered at no additional cost)
 - all adult children ages 21 to 25, including those in school or living at home

What's included with child dental coverage?

Child dental services is one of the essential health benefits required to be provided in conjunction with Affordable Care Act (ACA)-compliant medical plans. Employees and their dependents enrolled in an ACA-compliant HMO medical plan will also be enrolled in a separate child dental plan based on their level of coverage and underwritten by Delta Dental of California.

PPO medical plan members enrolled in any of our ACA-compliant plans receive child dental PPO benefits as part of their medical coverage and not as a separate plan.

Child dental services apply to all members under 19 years old who are on an ACA-compliant plan.

Small Business medical plan rates

Age on 2015 effective date	Bronze 60 HMO 5000/60**† w/ child dental	Bronze 60 HSA 3500/30† w/ child dental	Bronze 60 HSA 4500/40%**† w/ child dental	Bronze 60 PPO 5000/60 w/ child dental	Silver 70 HMO 1000/40**† w/ child dental	Silver 70 HMO 1500/45**† w/ child dental	Silver 70 HSA 1500/20%**† w/ child dental	Silver 70 PPO 1500/45 w/ child dental
0–18 CD[†]	\$14.99	\$14.99	\$14.99		\$14.99	\$14.99	\$14.99	
0–18 Medical	\$106.44	\$112.88	\$104.74	\$172.33	\$144.82	\$141.60	\$136.01	\$251.00
0–18 Total	\$121.43	\$127.87	\$119.73	\$172.33	\$159.81	\$156.59	\$151.00	\$251.00
19–20	\$106.44	\$112.88	\$104.74	\$172.33	\$144.82	\$141.60	\$136.01	\$251.00
21	\$167.62	\$177.77	\$164.95	\$271.39	\$228.06	\$222.99	\$214.19	\$395.28
22	\$167.62	\$177.77	\$164.95	\$271.39	\$228.06	\$222.99	\$214.19	\$395.28
23	\$167.62	\$177.77	\$164.95	\$271.39	\$228.06	\$222.99	\$214.19	\$395.28
24	\$167.62	\$177.77	\$164.95	\$271.39	\$228.06	\$222.99	\$214.19	\$395.28
25	\$168.29	\$178.48	\$165.61	\$272.47	\$228.97	\$223.88	\$215.05	\$396.86
26	\$171.65	\$182.04	\$168.91	\$277.90	\$233.53	\$228.34	\$219.33	\$404.76
27	\$175.67	\$186.30	\$172.87	\$284.41	\$239.00	\$233.69	\$224.47	\$414.25
28	\$182.21	\$193.24	\$179.30	\$295.00	\$247.90	\$242.39	\$232.82	\$429.67
29	\$187.57	\$198.93	\$184.58	\$303.68	\$255.19	\$249.52	\$239.68	\$442.32
30	\$190.25	\$201.77	\$187.22	\$308.03	\$258.84	\$253.09	\$243.11	\$448.64
31	\$194.28	\$206.04	\$191.18	\$314.54	\$264.32	\$258.44	\$248.25	\$458.13
32	\$198.30	\$210.30	\$195.14	\$321.05	\$269.79	\$263.79	\$253.39	\$467.61
33	\$200.81	\$212.97	\$197.61	\$325.12	\$273.21	\$267.14	\$256.60	\$473.54
34	\$203.50	\$215.81	\$200.25	\$329.47	\$276.86	\$270.71	\$260.03	\$479.87
35	\$204.84	\$217.24	\$201.57	\$331.64	\$278.68	\$272.49	\$261.74	\$483.03
36	\$206.18	\$218.66	\$202.89	\$333.81	\$280.51	\$274.27	\$263.45	\$486.19
37	\$207.52	\$220.08	\$204.21	\$335.98	\$282.33	\$276.06	\$265.17	\$489.35
38	\$208.86	\$221.50	\$205.53	\$338.15	\$284.16	\$277.84	\$266.88	\$492.52
39	\$211.54	\$224.35	\$208.17	\$342.49	\$287.81	\$281.41	\$270.31	\$498.84
40	\$214.22	\$227.19	\$210.81	\$346.83	\$291.46	\$284.98	\$273.73	\$505.16
41	\$218.25	\$231.46	\$214.77	\$353.35	\$296.93	\$290.33	\$278.88	\$514.65
42	\$222.10	\$235.55	\$218.56	\$359.59	\$302.17	\$295.46	\$283.80	\$523.74
43	\$227.47	\$241.23	\$223.84	\$368.27	\$309.47	\$302.59	\$290.66	\$536.39
44	\$234.17	\$248.35	\$230.44	\$379.13	\$318.59	\$311.51	\$299.22	\$552.20
45	\$242.05	\$256.70	\$238.19	\$391.88	\$329.31	\$321.99	\$309.29	\$570.78
46	\$251.44	\$266.66	\$247.43	\$407.08	\$342.08	\$334.48	\$321.28	\$592.92
47	\$262.00	\$277.86	\$257.82	\$424.18	\$356.45	\$348.53	\$334.78	\$617.82
48	\$274.07	\$290.65	\$269.69	\$443.72	\$372.87	\$364.58	\$350.20	\$646.28
49	\$285.97	\$303.28	\$281.41	\$462.99	\$389.06	\$380.41	\$365.41	\$674.34
50	\$299.38	\$317.50	\$294.60	\$484.70	\$407.31	\$398.25	\$382.54	\$705.97
51	\$312.62	\$331.54	\$307.63	\$506.14	\$425.32	\$415.87	\$399.46	\$737.19
52	\$327.20	\$347.01	\$321.98	\$529.75	\$445.16	\$435.27	\$418.10	\$771.58
53	\$341.95	\$362.65	\$336.50	\$553.63	\$465.23	\$454.89	\$436.95	\$806.37
54	\$357.88	\$379.54	\$352.17	\$579.41	\$486.90	\$476.08	\$457.30	\$843.92
55	\$373.80	\$396.43	\$367.84	\$605.20	\$508.56	\$497.26	\$477.64	\$881.47
56	\$391.07	\$414.74	\$384.83	\$633.15	\$532.05	\$520.23	\$499.70	\$922.18
57	\$408.50	\$433.23	\$401.99	\$661.37	\$555.77	\$543.42	\$521.98	\$963.29
58	\$427.11	\$452.96	\$420.30	\$691.50	\$581.09	\$568.17	\$545.76	\$1,007.17
59	\$436.33	\$462.74	\$429.37	\$706.42	\$593.63	\$580.43	\$557.54	\$1,028.91
60	\$454.93	\$482.47	\$447.68	\$736.55	\$618.94	\$605.18	\$581.31	\$1,072.78
61	\$471.02	\$499.53	\$463.51	\$762.60	\$640.84	\$626.59	\$601.87	\$1,110.73
62	\$481.58	\$510.73	\$473.90	\$779.70	\$655.20	\$640.64	\$615.37	\$1,135.63
63	\$494.83	\$524.78	\$486.94	\$801.14	\$673.22	\$658.25	\$632.29	\$1,166.86
64+	\$502.86	\$533.31	\$494.85	\$814.17	\$684.18	\$668.97	\$642.57	\$1,185.84

[†]This is a child dental (CD) plan.

Small Business medical plan rates

Age on 2015 effective date	Gold 80 HMO 0/30*† w/ child dental	Gold 80 HMO 500/30*† w/ child dental	Gold 80 HRA 2000/30 w/ child dental	Gold 80 PPO 0/30 w/ child dental	Platinum 90 HMO 0/20*† w/ child dental	Platinum 90 PPO 0/20 w/ child dental
0–18 CD¹	\$14.99	\$14.99	\$14.99		\$14.99	
0–18 Medical	\$168.84	\$165.34	\$156.26	\$269.74	\$184.22	\$295.83
0–18 Total	\$183.83	\$180.33	\$171.25	\$269.74	\$199.21	\$295.83
19–20	\$168.84	\$165.34	\$156.26	\$269.74	\$184.22	\$295.83
21	\$265.88	\$260.38	\$246.07	\$424.79	\$290.12	\$465.87
22	\$265.88	\$260.38	\$246.07	\$424.79	\$290.12	\$465.87
23	\$265.88	\$260.38	\$246.07	\$424.79	\$290.12	\$465.87
24	\$265.88	\$260.38	\$246.07	\$424.79	\$290.12	\$465.87
25	\$266.95	\$261.42	\$247.06	\$426.49	\$291.28	\$467.73
26	\$272.26	\$266.63	\$251.98	\$434.98	\$297.08	\$477.05
27	\$278.65	\$272.87	\$257.88	\$445.18	\$304.04	\$488.23
28	\$289.01	\$283.03	\$267.48	\$461.74	\$315.36	\$506.40
29	\$297.52	\$291.36	\$275.36	\$475.34	\$324.64	\$521.31
30	\$301.78	\$295.53	\$279.29	\$482.13	\$329.28	\$528.76
31	\$308.16	\$301.78	\$285.20	\$492.33	\$336.24	\$539.94
32	\$314.54	\$308.03	\$291.10	\$502.52	\$343.21	\$551.12
33	\$318.53	\$311.93	\$294.79	\$508.90	\$347.56	\$558.11
34	\$322.78	\$316.10	\$298.73	\$515.69	\$352.20	\$565.56
35	\$324.91	\$318.18	\$300.70	\$519.09	\$354.52	\$569.29
36	\$327.04	\$320.26	\$302.67	\$522.49	\$356.84	\$573.02
37	\$329.16	\$322.35	\$304.64	\$525.89	\$359.16	\$576.74
38	\$331.29	\$324.43	\$306.61	\$529.29	\$361.48	\$580.47
39	\$335.54	\$328.60	\$310.54	\$536.08	\$366.13	\$587.93
40	\$339.80	\$332.76	\$314.48	\$542.88	\$370.77	\$595.38
41	\$346.18	\$339.01	\$320.39	\$553.07	\$377.73	\$606.56
42	\$352.29	\$345.00	\$326.05	\$562.84	\$384.40	\$617.28
43	\$360.80	\$353.33	\$333.92	\$576.44	\$393.69	\$632.18
44	\$371.44	\$363.75	\$343.76	\$593.43	\$405.29	\$650.82
45	\$383.94	\$375.98	\$355.33	\$613.39	\$418.93	\$672.71
46	\$398.82	\$390.57	\$369.11	\$637.18	\$435.17	\$698.80
47	\$415.58	\$406.97	\$384.61	\$663.94	\$453.45	\$728.15
48	\$434.72	\$425.72	\$402.33	\$694.53	\$474.34	\$761.69
49	\$453.60	\$444.20	\$419.80	\$724.69	\$494.94	\$794.77
50	\$474.87	\$465.03	\$439.49	\$758.67	\$518.15	\$832.04
51	\$495.87	\$485.60	\$458.93	\$792.23	\$541.07	\$868.84
52	\$519.00	\$508.26	\$480.33	\$829.19	\$566.31	\$909.37
53	\$542.40	\$531.17	\$501.99	\$866.57	\$591.84	\$950.37
54	\$567.66	\$555.90	\$525.36	\$906.92	\$619.40	\$994.63
55	\$592.92	\$580.64	\$548.74	\$947.28	\$646.96	\$1,038.89
56	\$620.31	\$607.46	\$574.09	\$991.03	\$676.84	\$1,086.87
57	\$647.96	\$634.54	\$599.68	\$1,035.21	\$707.01	\$1,135.32
58	\$677.47	\$663.44	\$626.99	\$1,082.36	\$739.21	\$1,187.03
59	\$692.09	\$677.76	\$640.53	\$1,105.72	\$755.17	\$1,212.65
60	\$721.61	\$706.66	\$667.84	\$1,152.87	\$787.37	\$1,264.37
61	\$747.13	\$731.66	\$691.46	\$1,193.65	\$815.22	\$1,309.09
62	\$763.88	\$748.06	\$706.97	\$1,220.42	\$833.50	\$1,338.44
63	\$784.89	\$768.63	\$726.41	\$1,253.97	\$856.42	\$1,375.24
64+	\$797.64	\$781.14	\$738.21	\$1,274.37	\$870.36	\$1,397.61

¹This is a child dental (CD) plan.

Below is a listing of all ZIP codes within Rate Areas 14, 17, 19

County	Rate Area	County + ZIP code combinations in Kaiser Permanente service area									
Kern	14	93203	93220	93238	93249-52	93276	93287	93380	93504-05	93536	
		93205-06	93222	93240-41	93263	93280	93301-09	93383-90	93518-19	93560-61	
		93215-16	93224-26	93243	93268	93285	93311-14	93501-02	93531	93581	
Riverside	17	91752	92220	92240-41	92260-64	92282	92399	92530-32	92562-64	92589-93	92877-83
		92028	92223	92247-48	92270	92320	92501-09	92543-46	92567	92595-96	
		92201-03	92230	92253-55	92274	92324	92513-19	92548	92570-72	92599	
		92210-11	92234-36	92258	92276	92373	92521-22	92551-57	92581-87	92860	
San Bernardino	17	91701	91743	91792	92284-86	92324-25	92344-46	92369	92397	92415	
		91708-10	91758	92252	92305	92329	92350	92371-78	92399	92418	
		91729-30	91761-64	92256	92307-08	92331	92352	92382	92401-08	92423	
		91737	91766	92268	92313-18	92333-37	92354	92385-86	92410-11	92427	
		91739	91784-86	92277-78	92321-22	92339-41	92357-59	92391-95	92413	92880	
San Diego	19	91901-03	91941-46	92003	92037-40	92064-65	92081-86	92126-32	92149-50	92182	
		91908-17	91950-51	92007-11	92046	92067-69	92088	92134-40	92152-55	92186-87	
		91921	91962-63	92013-14	92049	92071-72	92091-93	92142-43	92158-61	92190-93	
		91931-33	91976-80	92018-30	92051-52	92074-75	92096	92145	92163	92195-99	
		91935	91987	92033	92054-61	92078-79	92101-24	92147	92165-79		