

## PCIP and MRMIP Eligibility Rules<sup>1</sup>

Pre-Existing Condition Insurance Plan (PCIP) (Federal)	Major Risk Medical Insurance Program (MRMIP) (State)
<ul style="list-style-type: none"> <li>• Resident of California.</li> <li>• A pre-existing condition as shown by:               <ul style="list-style-type: none"> <li>○ Rejection letter from a health insurance company in the last 12 months, <b>or</b></li> <li>○ Offered coverage with premiums higher than those of the MRMIP preferred provider organization (PPO) in the geographic region where the individual is seeking coverage.</li> </ul> </li> <li>• U.S. Citizen, U.S. National or lawfully present.</li> <li>• No health insurance coverage in the last six months prior to application.</li> <li>• Not enrolled in Medicare Part A &amp; Part B; or COBRA or Cal-COBRA benefits.</li> <li>• Social Security Number required.</li> <li>• Dependent coverage <b>not</b> available.</li> </ul>	<ul style="list-style-type: none"> <li>• Resident of California.</li> <li>• A pre-existing condition as shown by:               <ul style="list-style-type: none"> <li>○ Rejection letter from a health insurance company in the last 12 months, <b>or</b></li> <li>○ Offer of premiums equal to or higher than those of the individual's first MRMIP plan choice, <b>or</b></li> <li>○ Termination by an insurance carrier for reasons other than fraud or non-payment of premiums, ineligibility.</li> </ul> </li> <li>• Not eligible for Medicare Part A or Part B (except for end stage renal disease), or COBRA or Cal-COBRA benefits.</li> <li>• Social Security Number <b>not</b> required.</li> <li>• Dependent coverage available.</li> </ul>

<sup>1</sup> Source: [http://www.pcip.ca.gov/PCIP\\_Program/PCIP\\_MRMIP\\_Comparison.aspx](http://www.pcip.ca.gov/PCIP_Program/PCIP_MRMIP_Comparison.aspx)

## PCIP and MRMIP Benefits & Cost Comparison Chart<sup>2</sup>

PCIP and MRMIP Benefits and Cost Comparison Chart	(Federal) PCIP	(State) MRMIP
Annual Deductible	\$1,500	\$500
Brand Name Drug Deductible	\$500	None
Annual Out of Pocket Maximum	\$2,500	\$2,500
Annual Benefit Cap	None	\$75,000
Lifetime Benefit Cap	None	\$750,000
Health Care Provider Source	PCIP PPO Network	<ul style="list-style-type: none"> <li>• Anthem Blue Cross</li> <li>• Contra Costa Health Plan</li> <li>• Kaiser</li> </ul>
Premium Comparison Chart	See page 5 of the PCIP Supplemental application	See Pages 16-21 of the MRMIP application
Pre-Existing Condition Exclusion Period	None	3 months

<sup>2</sup> Source: [http://www.pcip.ca.gov/PCIP\\_Program/PCIP\\_MRMIP\\_Comparison.aspx](http://www.pcip.ca.gov/PCIP_Program/PCIP_MRMIP_Comparison.aspx)

# California Major Risk Medical Insurance Program Monthly Subscriber Contributions

## Area 1

**Counties:** Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humbolt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo, Yuba.

Below are available health plans listed by service area and ZIP codes. Some health plans may not be available in your area.

Rating Group	Age	Anthem	KPNC <sup>1</sup>
Subscriber Only	<15	\$310.20	\$242.30
	15-29	\$457.80	\$305.38
	30-34	\$571.20	\$360.84
	35-39	\$621.60	\$387.48
	40-44	\$698.70	\$434.79
	45-49	\$734.90	\$477.70
	50-54	\$878.00	\$551.63
	55-59	\$1,020.50	\$631.49
	60-64	\$1,184.40	\$699.51
	65-69	\$1,326.60	\$1,066.88
	70-74	\$1,397.60	\$1,126.29
>74	\$1,480.50	\$1,194.93	
Subscriber & 1 Dependent	<15	\$530.80	\$483.48
	15-29	\$918.50	\$644.80
	30-34	\$1,029.90	\$733.53
	35-39	\$1,099.10	\$808.95
	40-44	\$1,198.90	\$887.33
	45-49	\$1,293.20	\$930.23
	50-54	\$1,540.90	\$1,109.18
	55-59	\$1,826.90	\$1,228.98
	60-64	\$2,096.40	\$1,399.04
	65-69	\$2,347.90	\$1,892.08
	70-74	\$2,473.70	\$1,996.33
>74	\$2,620.50	\$2,111.29	
Subscriber & 2 or More Dependents	<15	\$741.00	\$825.63
	15-29	\$1,290.40	\$1,055.93
	30-34	\$1,461.00	\$1,277.76
	35-39	\$1,545.10	\$1,277.76
	40-44	\$1,588.90	\$1,296.99
	45-49	\$1,755.70	\$1,296.99
	50-54	\$1,988.30	\$1,434.53
	55-59	\$2,233.90	\$1,434.53
	60-64	\$2,539.10	\$1,620.88
	65-69	\$2,843.80	\$2,458.61
	70-74	\$2,996.20	\$2,599.10
>74	\$3,173.90	\$2,749.68	

<sup>1</sup> Kaiser Permanente Northern California available **only** to residents in these ZIP codes in these counties:  
**Amador**—95640 and 95669;  
**El Dorado**—95613-14, 95619, 95623, 95633-35, 95651, 95664, 95667, 95672, 95682, and 95762;  
**Kings**—93230 and 93232;  
**Placer**—95602-04, 95648, 95650, 95658, 95661, 95663, 95677-78, 95681, 95703, 95722, 95736, 95746-47, and 95765;  
**Sutter**—95659, 95668, 95674, and 95676;  
**Tulare**—93261, 93618, 93666, and 93673;  
**Yolo**—95605, 95607, 95612, 95616-18, 95645, 95691, 95694-95, 95697-98, 95776, and 95798-99;  
**Yuba**—95692, 95903, and 95961.

Anthem = Anthem Blue Cross PPO

KPNC = Kaiser Permanente Northern California

# California Major Risk Medical Insurance Program Monthly Subscriber Contributions

## Area 2

**Counties:** Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma, Stanislaus.

Below are available health plans listed by service area and ZIP codes. Some health plans may not be available in your area.

Rating Group	Age	Anthem	KPNC <sup>2</sup> /KPSC <sup>3</sup>
<b>Subscriber Only</b>	<15	\$298.30	\$242.30
	15-29	\$440.60	\$305.38
	30-34	\$549.80	\$360.84
	35-39	\$598.10	\$387.48
	40-44	\$672.30	\$434.79
	45-49	\$707.20	\$477.70
	50-54	\$844.90	\$551.63
	55-59	\$982.10	\$631.49
	60-64	\$1,139.80	\$699.51
	65-69	\$1,276.60	\$1,066.88
	70-74	\$1,345.00	\$1,126.29
	>74	\$1,424.80	\$1,194.93
<b>Subscriber &amp; 1 Dependent</b>	<15	\$520.70	\$483.48
	15-29	\$885.70	\$644.80
	30-34	\$999.10	\$733.53
	35-39	\$1,065.40	\$808.95
	40-44	\$1,166.80	\$887.33
	45-49	\$1,255.70	\$930.23
	50-54	\$1,500.30	\$1,109.18
	55-59	\$1,781.70	\$1,228.98
	60-64	\$2,028.60	\$1,399.04
	65-69	\$2,272.10	\$1,892.08
	70-74	\$2,393.80	\$1,996.33
	>74	\$2,535.80	\$2,111.29
<b>Subscriber &amp; 2 or More Dependents</b>	<15	\$718.70	\$825.63
	15-29	\$1,241.90	\$1,055.93
	30-34	\$1,411.90	\$1,277.76
	35-39	\$1,486.90	\$1,277.76
	40-44	\$1,529.10	\$1,296.99
	45-49	\$1,689.70	\$1,296.99
	50-54	\$1,913.40	\$1,434.53
	55-59	\$2,149.90	\$1,434.53
	60-64	\$2,443.60	\$1,620.88
	65-69	\$2,736.90	\$2,458.61
	70-74	\$2,883.50	\$2,599.10
	>74	\$3,054.50	\$2,749.68

<sup>2</sup> Kaiser Permanente Northern California available **only** to residents in these ZIP codes in these counties:  
**Fresno**—93242, 93602, 93606-07, 93609, 93611-13, 93616, 93619, 93624-27, 93630-31, 93646, 93648-52, 93654, 93656-57, 93660, 93662, 93657-68, 93675, 93701-12, 93714-18, 93720-30, 93741, 93744-45, 93747, 93750, 93755, 93760-61, 93764-65, 93771-80, 93784, 93786, 93790-94, 93844, and 93888;  
**Madera**—93601-02, 93604, 93614, 93636-39, 93643-45, 93653, and 93669;  
**Mariposa**—93623;  
**Napa**—94503, 94508, 94515, 94558-59, 94562, 94567 (except the community of Knoxville), 94573-74, 94576, 94581, and 94599;  
**Sacramento, San Joaquin, and Solano**—All ZIP codes;

**Sonoma**—94922-23, 94927-28, 94931, 94951-55, 94972, 94975, 94999, 95401-07, 95409, 95416, 95419, 95421, 95425, 95430-31, 95433, 95436, 95439, 95441-42, 95444, 95446, 95448, 95450, 95452, 95462, 95465, 95471-73, 95476, 95486-87, and 95492.

<sup>3</sup> Kaiser Permanente Southern California available **only** to residents in these ZIP codes in these counties:  
**Kern**—93203, 93205-06, 93215-16, 93220, 93222, 93224-26, 93238, 93240-41, 93243, 93250-52, 93263, 93268, 93276, 93280, 93285, 93287, 93301-09, 93311-14, 93380, 93383-90, 93501-02, 93504-05, 93518-19, 93531, 93560-61, and 93581.

Anthem - Anthem Blue Cross PPO

KPNC = Kaiser Permanente Northern California

KPSC = Kaiser Permanente Southern California

# California Major Risk Medical Insurance Program Monthly Subscriber Contributions

## Area 3

Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara

Below are available health plans listed by service area and ZIP codes. Some health plans may not be available in your area.

Rating Group	Age	Anthem	CC <sup>4</sup>	KPNC <sup>5</sup>
Subscriber Only	<15	\$323.10	\$219.92	\$242.30
	15-29	\$476.90	\$279.69	\$305.38
	30-34	\$595.10	\$406.37	\$360.84
	35-39	\$647.50	\$406.37	\$387.48
	40-44	\$727.90	\$468.08	\$434.79
	45-49	\$765.50	\$468.08	\$477.70
	50-54	\$914.60	\$624.98	\$551.63
	55-59	\$1,063.10	\$624.98	\$631.49
	60-64	\$1,233.70	\$789.59	\$699.51
	65-69	\$1,381.80	\$1,059.64	\$1,066.88
	70-74	\$1,455.80	\$1,059.64	\$1,126.29
	>74	\$1,542.10	\$1,059.64	\$1,194.93
Subscriber & 1 Dependent	<15	\$520.30	\$542.68	\$483.48
	15-29	\$892.00	\$542.68	\$644.80
	30-34	\$999.20	\$720.14	\$733.53
	35-39	\$1,065.00	\$720.14	\$808.95
	40-44	\$1,164.20	\$889.88	\$887.33
	45-49	\$1,263.30	\$889.88	\$930.23
	50-54	\$1,494.20	\$1,219.12	\$1,109.18
	55-59	\$1,783.70	\$1,219.12	\$1,228.98
	60-64	\$2,053.50	\$1,574.05	\$1,399.04
	65-69	\$2,299.90	\$2,065.28	\$1,892.08
	70-74	\$2,423.10	\$2,065.28	\$1,996.33
	>74	\$2,566.80	\$2,065.28	\$2,111.29
Subscriber & 2 or More Dependents	<15	\$716.40	\$1,000.50	\$825.63
	15-29	\$1,302.00	\$1,000.50	\$1,055.93
	30-34	\$1,429.80	\$1,105.93	\$1,277.76
	35-39	\$1,542.30	\$1,105.93	\$1,277.76
	40-44	\$1,655.30	\$1,316.85	\$1,296.99
	45-49	\$1,809.00	\$1,316.85	\$1,296.99
	50-54	\$2,041.40	\$1,507.16	\$1,434.53
	55-59	\$2,326.80	\$1,507.16	\$1,434.53
	60-64	\$2,645.00	\$1,828.67	\$1,620.88
	65-69	\$2,962.40	\$2,448.50	\$2,458.61
	70-74	\$3,121.10	\$2,448.50	\$2,599.10
	>74	\$3,306.30	\$2,448.50	\$2,749.68

4 Contra Costa Health Plan available **only** in Contra Costa County.

5 Kaiser Permanente Northern California available **only** to residents in these ZIP codes in these counties:

Alameda--All ZIP codes;

Contra Costa--All ZIP codes;

Marin--All ZIP codes;

San Francisco--All ZIP codes;

San Mateo--All ZIP codes;

Santa Clara--94022-24, 94035, 94039-43, 94085-89, 94301-06, 94309, 95002, 95008-09, 95011, 95013-15, 95020-21, 95026, 95030-33, 95035-38, 95042, 95044, 95046, 95050-56, 95070-71, 95101, 95103, 95106, 95108-13, 95115-36, 95138-41, 95148, 95150-61, 95164, 95170, 95172-73, 95190-94, and 95196.

Anthem = Anthem Blue Cross PPO

CC = Contra Costa Health Plan

KPNC = Kaiser Permanente Northern California

# California Major Risk Medical Insurance Program Monthly Subscriber Contributions

## Area 4

Counties: Orange, Santa Barbara, Ventura.

Below are available health plans listed by service area and ZIP codes. Some health plans may not be available in your area.

Rating Group	Age	Anthem	KPSC <sup>6</sup>
Subscriber Only	<15	\$291.80	\$216.24
	15-29	\$431.00	\$277.06
	30-34	\$537.70	\$327.26
	35-39	\$585.10	\$351.98
	40-44	\$657.50	\$395.60
	45-49	\$691.80	\$433.44
	50-54	\$826.50	\$500.34
	55-59	\$960.50	\$573.06
	60-64	\$1,115.00	\$635.60
	65-69	\$1,248.80	\$993.73
	70-74	\$1,315.70	\$1,047.33
	>74	\$1,393.70	\$1,109.55
Subscriber & 1 Dependent	<15	\$498.50	\$431.34
	15-29	\$866.30	\$584.69
	30-34	\$1,001.50	\$664.70
	35-39	\$1,062.80	\$734.51
	40-44	\$1,157.70	\$805.78
	45-49	\$1,271.20	\$843.58
	50-54	\$1,525.60	\$1,006.50
	55-59	\$1,806.40	\$1,115.58
	60-64	\$1,926.60	\$1,269.75
	65-69	\$2,157.70	\$1,768.05
	70-74	\$2,273.30	\$1,865.18
	>74	\$2,408.20	\$1,982.30
Subscriber & 2 or More Dependents	<15	\$751.60	\$738.15
	15-29	\$1,214.70	\$1,038.50
	30-34	\$1,381.00	\$1,159.20
	35-39	\$1,454.40	\$1,159.20
	40-44	\$1,495.70	\$1,178.11
	45-49	\$1,652.80	\$1,178.11
	50-54	\$1,871.60	\$1,301.75
	55-59	\$2,103.00	\$1,301.75
	60-64	\$2,390.20	\$1,471.93
	65-69	\$2,677.00	\$2,239.21
	70-74	\$2,820.50	\$2,362.96
	>74	\$2,987.80	\$2,511.08

<sup>6</sup> Kaiser Permanente Southern California available **only** to residents in these ZIP codes in these counties:

Orange—All ZIP codes;

Ventura—91319-20, 91358-62, 91377, 93001-07, 93009-93012, 93015-16, 93020-22, 93030-36, 93040-44, 93060-66, 93094, and 93099.

# California Major Risk Medical Insurance Program Monthly Subscriber Contributions

## Area 5

County: Los Angeles.

Below are available health plans listed by service area and ZIP codes. Some health plans may not be available in your area.

Rating Group	Age	Anthem	KPSC <sup>7</sup>
Subscriber Only	<15	\$310.80	\$216.24
	15-29	\$458.90	\$277.06
	30-34	\$572.70	\$327.26
	35-39	\$622.70	\$351.98
	40-44	\$700.40	\$395.60
	45-49	\$736.50	\$433.44
	50-54	\$880.10	\$500.34
	55-59	\$1,023.00	\$573.06
	60-64	\$1,187.00	\$635.60
	65-69	\$1,329.40	\$993.73
	70-74	\$1,400.60	\$1,047.33
	>74	\$1,483.70	\$1,109.55
Subscriber & 1 Dependent	<15	\$501.80	\$431.34
	15-29	\$921.20	\$584.69
	30-34	\$1,033.00	\$664.70
	35-39	\$1,113.50	\$734.51
	40-44	\$1,173.70	\$805.78
	45-49	\$1,297.40	\$843.58
	50-54	\$1,517.40	\$1,006.50
	55-59	\$1,801.10	\$1,115.58
	60-64	\$1,992.40	\$1,269.75
	65-69	\$2,231.50	\$1,768.05
	70-74	\$2,351.00	\$1,865.18
	>74	\$2,490.50	\$1,982.30
Subscriber & 2 or More Dependents	<15	\$782.30	\$738.15
	15-29	\$1,282.00	\$1,038.50
	30-34	\$1,413.10	\$1,159.20
	35-39	\$1,512.80	\$1,159.20
	40-44	\$1,592.70	\$1,178.11
	45-49	\$1,759.70	\$1,178.11
	50-54	\$1,992.70	\$1,301.75
	55-59	\$2,239.20	\$1,301.75
	60-64	\$2,545.10	\$1,471.93
	65-69	\$2,850.50	\$2,239.21
	70-74	\$3,003.20	\$2,362.96
	>74	\$3,181.40	\$2,511.08

<sup>7</sup> Kaiser Permanente Southern California available to residents in all ZIP codes in Los Angeles County **except** 90704 (Catalina Island).

# California Major Risk Medical Insurance Program Monthly Subscriber Contributions

## Area 6

Counties: Riverside, San Bernardino, San Diego.

Below are available health plans listed by service area and ZIP codes. Some health plans may not be available in your area.

Rating Group	Age	Anthem	KPSC <sup>8</sup>
Subscriber Only	<15	\$295.40	\$216.24
	15-29	\$436.20	\$277.06
	30-34	\$544.20	\$327.26
	35-39	\$592.20	\$351.98
	40-44	\$665.50	\$395.60
	45-49	\$700.20	\$433.44
	50-54	\$836.50	\$500.34
	55-59	\$972.10	\$573.06
	60-64	\$1,128.30	\$635.60
	65-69	\$1,263.70	\$993.73
	70-74	\$1,331.40	\$1,047.33
>74	\$1,410.40	\$1,109.55	
Subscriber & 1 Dependent	<15	\$477.00	\$431.34
	15-29	\$847.00	\$584.69
	30-34	\$947.90	\$664.70
	35-39	\$1,023.30	\$734.51
	40-44	\$1,108.30	\$805.78
	45-49	\$1,188.00	\$843.58
	50-54	\$1,400.40	\$1,006.50
	55-59	\$1,632.30	\$1,115.58
	60-64	\$1,868.10	\$1,269.75
	65-69	\$2,092.30	\$1,768.05
	70-74	\$2,204.40	\$1,865.18
>74	\$2,335.20	\$1,982.30	
Subscriber & 2 or More Dependents	<15	\$688.10	\$738.15
	15-29	\$1,208.20	\$1,038.50
	30-34	\$1,324.40	\$1,159.20
	35-39	\$1,405.60	\$1,159.20
	40-44	\$1,513.60	\$1,178.11
	45-49	\$1,670.00	\$1,178.11
	50-54	\$1,844.40	\$1,301.75
	55-59	\$2,107.40	\$1,301.75
	60-64	\$2,410.70	\$1,471.93
	65-69	\$2,700.00	\$2,239.21
	70-74	\$2,844.60	\$2,362.96
>74	\$3,013.40	\$2,511.08	

<sup>8</sup> Kaiser Permanente Southern California available only to residents in these ZIP codes in these counties:  
**Riverside**—91752, 92220, 92223, 92320, 92501-09, 92513-19, 92521-22, 92530-32, 92543-46, 92548, 92551-57, 92562-64, 92567, 92570-72, 92581-87, 92589-93, 92595-96, 92599, 92860, and 92877-83;  
**San Bernardino**—91701, 91708-10, 91729-30, 91737, 91739, 91743, 91758, 91761-64, 91784-86, 92252, 92256, 92268, 92277-78, 92284-86, 92305, 92307-08, 92313-18, 92321-22, 92324-26, 92329, 92331, 92333-37, 92339-41, 92344-46, 92350, 92352, 92354, 92357-59, 92369, 92371-78, 92382, 92385-86, 92391-95, 92397, 92399, 92401-08, 92410-15, 92418, 92423-24, and 92427;  
**San Diego**—91901-03, 91908-17, 91921, 91931-33, 91935, 91941-47, 91950-51, 91962-63, 91976-80, 91987, 92007-92011, 92013-14, 92018-27, 92029-30, 92033, 92037-40, 92046, 92049, 92051-52, 92054-58, 92064-65, 92067-69, 92071-72, 92074-75, 92078-79, 92081-85, 92090-93, 92096, 92101-24, 92126-32, 92134-40, 92142-43, 92145, 92147, 92149-50, 92152-55, 92158-79, 92182, 92184, 92186-87, and 92190-99.

Anthem = Anthem Blue Cross PPO  
 KPSC = Kaiser Permanente Southern California