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DEPARTMENT OF INSURANCE

**March 22, 2013**  
**Bulletin 197**  
**Geographical Rating Areas**

This bulletin is directed to all insurers writing accident and sickness insurance policies, as defined by [IC 27-8-28-9](#), in the nongrandfathered individual and small group market; health maintenance organizations, as defined by [IC 27-13-1-19](#); risk retention groups, as defined by [IC 27-7-10-11](#); reciprocals, as provided by [IC 27-6-6-1](#); rating organizations, associations, and all other entities making accident and health product filings subject to the Patient Protection and Affordable Care Act.

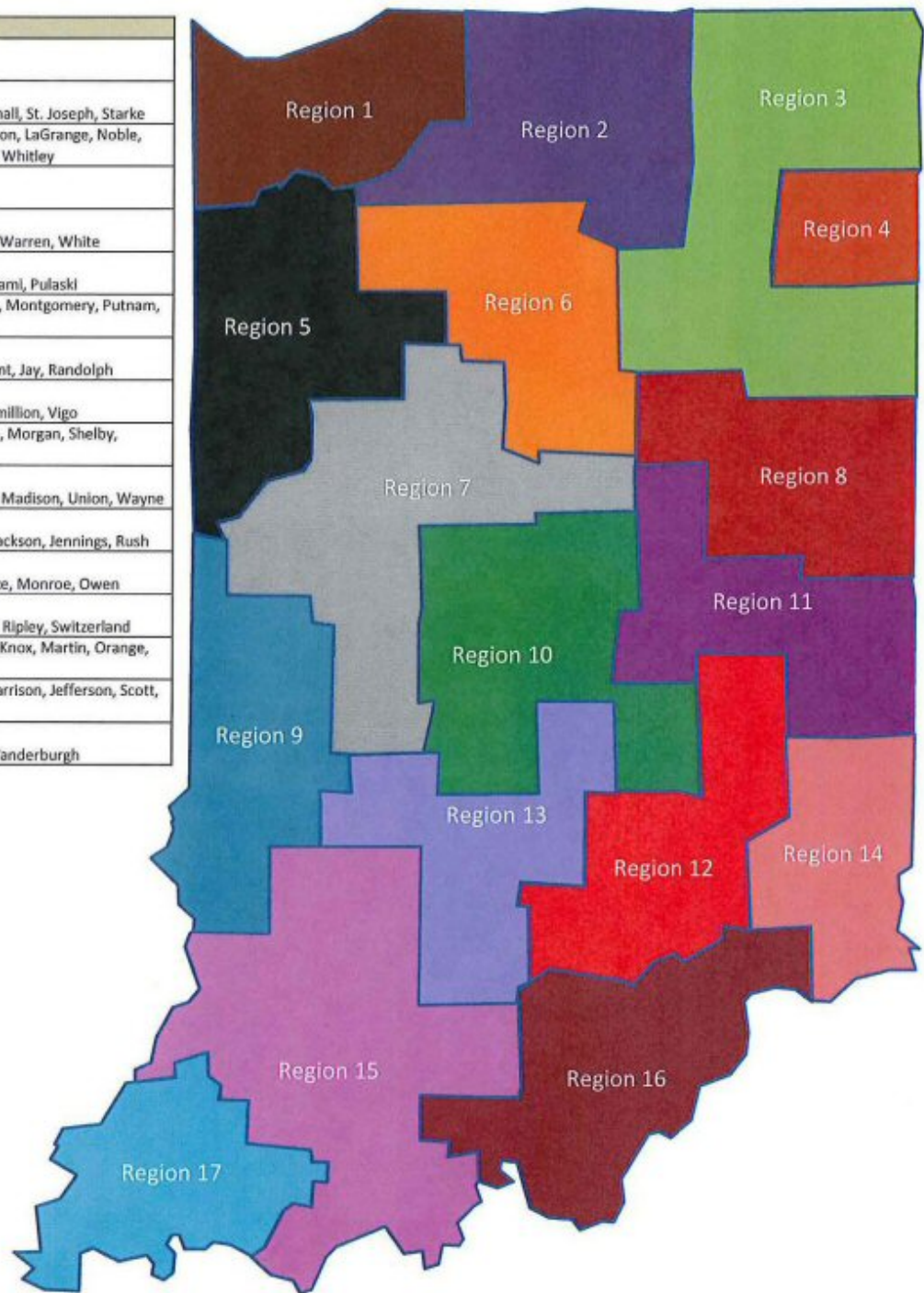
45 CFR 147.102(b) permits a state to establish rating areas within the state. If a state does not establish a rating area, rating areas will default to areas defined in federal regulations. The Indiana Department of Insurance hereby establishes, for plan years effective on or after January 1, 2014, the attached 17 geographical rating areas. These rating areas are actuarially justified, are not unfairly discriminatory, lead to stability in rates over time, apply uniformly to all issuers in a market, and are based on the geographic boundaries of counties, as required by the federal regulation. As such, premium factors within each rating area cannot vary and must, for the same plan, maintain the same set of rating factors throughout each rating area.

Questions regarding this bulletin should be directed to Erin Mathies, Deputy Commissioner of Insurance Policy, at (317) 234-7732 and [emathies@idoi.in.gov](mailto:emathies@idoi.in.gov) or [compliance@idoi.in.gov](mailto:compliance@idoi.in.gov).

INDIANA DEPARTMENT OF INSURANCE  
Stephen W. Robertson,  
Insurance Commissioner

Geographic Rating Areas in Indiana

Region	Counties
1	Lake, LaPorte, Porter
2	Elkhart, Kosciusko, Marshall, St. Joseph, Starke
3	Adams, DeKalb, Huntington, LaGrange, Noble, Steuben, Wabash, Wells, Whitley
4	Allen
5	Benton, Jasper, Newton, Warren, White
6	Cass, Fulton, Howard, Miami, Pulaski
7	Carroll, Clinton, Fountain, Montgomery, Putnam, Tippecanoe, Tipton
8	Blackford, Delaware, Grant, Jay, Randolph
9	Clay, Parke, Sullivan, Vermillion, Vigo
10	Boone, Hamilton, Marion, Morgan, Shelby, Hendricks
11	Fayette, Hancock, Henry, Madison, Union, Wayne
12	Bartholomew, Decatur, Jackson, Jennings, Rush
13	Brown, Johnson, Lawrence, Monroe, Owen
14	Dearborn, Franklin, Ohio, Ripley, Switzerland
15	Daviess, Dubois, Greene, Knox, Martin, Orange, Perry, Pike, Spencer
16	Clark, Crawford, Floyd, Harrison, Jefferson, Scott, Washington
17	Gibson, Posey, Warrick, Vanderburgh



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