COVERED CALIFORNIA'S

Health Insurance Companies and Plan Rates for 2025

Final Rates

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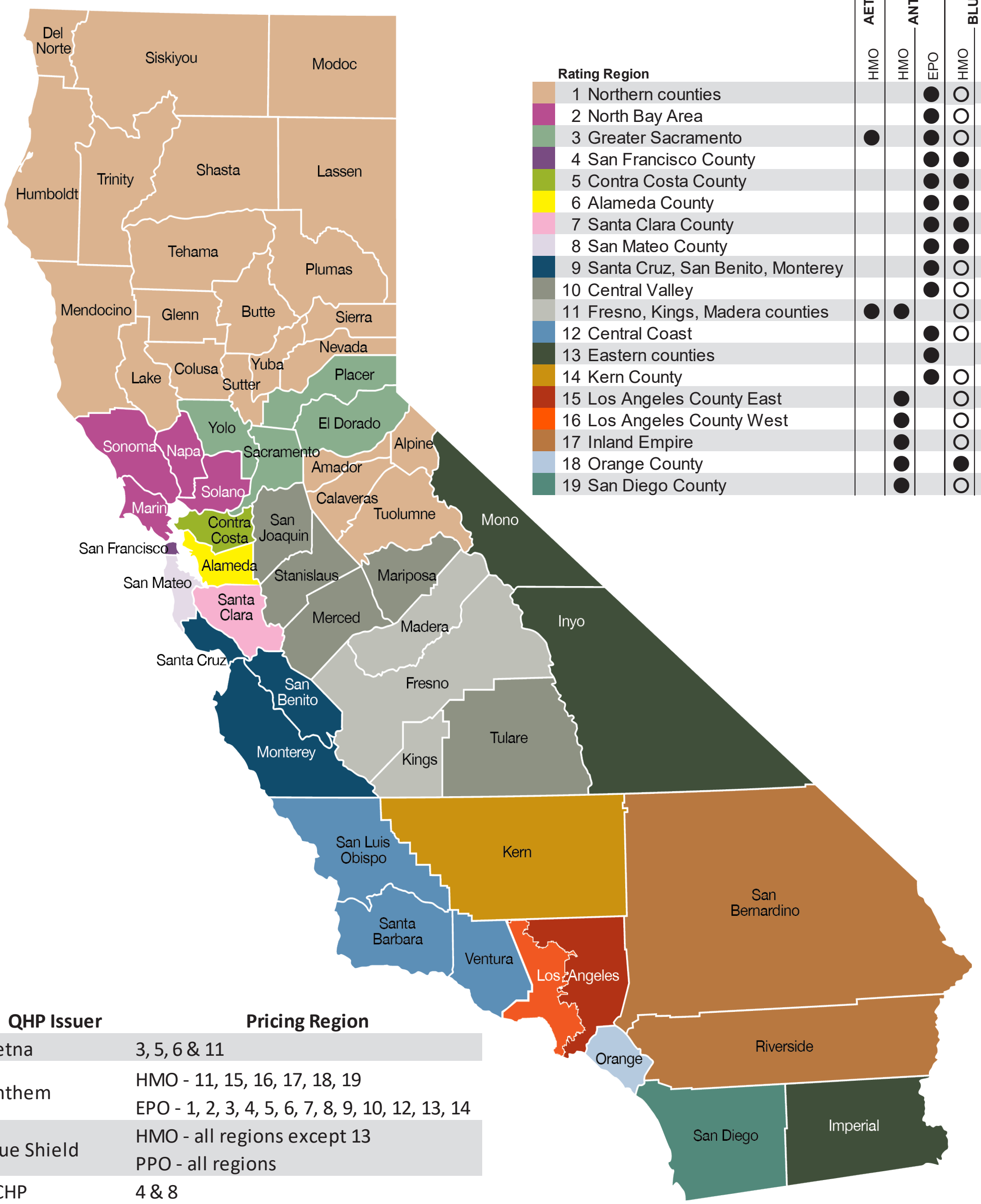
2025 Health Plan Offerings



Rating Region	AETNA HMO	ANTHEM HMO	ANTHEM EPO	BLUE SHIELD HMO	BLUE SHIELD PPO	CCHP HMO	HEALTH NET HMO	HEALTH NET PPO	KAISER HMO	L.A. CARE HMO	MOLINA HMO	OSCAR EPO	SHARP HMO-1 CoPay	SHARP HMO-2 Coinsurance	VHP HMO	WESTERN HEALTH ADV. HMO
1 Northern counties			●	○	●				○							
2 North Bay Area			●	○	●				○							●
3 Greater Sacramento	●		●	○	●			○	○							○
4 San Francisco County			●	●	●	●			●			●				
5 Contra Costa County			●	●	●				●							
6 Alameda County			●	●	●				●							
7 Santa Clara County			●	●	●				○						●	
8 San Mateo County			●	●	●	●			●			●				
9 Santa Cruz, San Benito, Monterey			●	○	●				○						○	
10 Central Valley			●	○	●				○							
11 Fresno, Kings, Madera counties	●	●		○	●				○							
12 Central Coast			●	○	●				○							
13 Eastern counties			●		●				○		○					
14 Kern County			●	○	●		○		○							
15 Los Angeles County East		●		○	●		●	●	○	○	○	○				
16 Los Angeles County West		●		○	●		●	●	●	●	○	●				
17 Inland Empire		●		○	●		○	○	○		○					
18 Orange County		●		●	●		●	●	●		●	●				
19 San Diego County		●		○	●		●	●	○		●		○	○		

● Full Region
○ Partial Region

QHP Issuer	Pricing Region
Aetna	3, 5, 6 & 11
Anthem	HMO - 11, 15, 16, 17, 18, 19 EPO - 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 12, 13, 14
Blue Shield	HMO - all regions except 13 PPO - all regions
CCHP	4 & 8
HealthNet	HMO - 13, 14, 15, 16, 17, 18, 19 PPO - 3, 15, 16, 17, 18, 19
Inland Empire	17
Kaiser	all regions
LA Care	15 & 16
Molina	13, 15, 16, 17, 18, 19
Sharp 1 & 2	19
VHP	7
WHA	2 & 3

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2023 Rates for Pricing Region 1

Northern Counties (Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne and Yuba)

Regional Rate Change (weighted average)	**10.3%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**5.7%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
60,720 Total individuals actively enrolled as of June 2022.	**96%** Federal Subsidy	**3** Companies available to some consumers; as many as 2 for all.

Health Insurance Companies

Anthem BlueCross

blue california

KAISER PERMANENTE

Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	2.5% to 11.7%	6.5%	46.0%
Blue Shield HMO	8.2% to 12.3%	9.0%	0.1%
Blue Shield PPO	13.0% to 15.7%	14.2%	51.9%
Kaiser Permanente HMO	1.7% to 7.9%	4.3%	2.0%

2023 Rates for Pricing Region 2

Marin, Napa, Solano and Sonoma Counties

Regional Rate Change (weighted average)	**5.0%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**-0.8%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
59,090 Total individuals actively enrolled as of June 2022.	**90%** Federal Subsidy	**4** Companies available to some consumers; as many as 3 for all.

Health Insurance Companies

Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	-0.2% to 8.8%	3.0%	2.7%
Blue Shield HMO	8.2% to 12.3%	9.9%	0.5%
Blue Shield PPO	11% to 13.6%	12.2%	12.1%
Kaiser Permanente HMO	1.7% to 7.9%	4.4%	74.8%
Western Health HMO	-0.8% to 2.9%	0.9%	9.8%

2023 Rates for Pricing Region 3

Sacramento, Placer, El Dorado and Yolo Counties

Regional Rate Change (weighted average)	**4.4%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**-3.3%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
98,780 Total individuals actively enrolled as of June 2022.	**93%** Federal Subsidy	**6** Companies available to some consumers; all have 3 choice.

Health Insurance Companies

Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Aetna HMO	New Plan		
Anthem EPO	-0.2% to 8.8%	3.2%	3.6%
Blue Shield HMO	1.1% to 4.9%	1.6%	15.3%
Blue Shield PPO	11.0% to 13.6%	12.3%	9.3%
Health Net PPO	-4.4% to -4.4%	-4.4%	0.9%
Kaiser Permanente HMO	1.7% to 7.9%	4.3%	67.0%
Western Health HMO	-0.6% to 2.8%	1.8%	3.9%

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2023 Rates for Pricing Region 4

San Francisco County

Regional Rate Change (weighted average)	**5.9%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**-2.7%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
35,140 Total individuals actively enrolled as of June 2022.	**86%** Federal Subsidy	**5** Companies available to all consumers.

Health Insurance Companies

Anthem BlueCross

blue california

CCHP

KAISER PERMANENTE

oscar

Company	**Range of Rate Changes**	**Average Rate Change**	**Percent of Enrollment**
Anthem EPO	-0.2% to 8.8%	3.0%	3.9%
Blue Shield HMO	3.5% to 7.4%	4.4%	3.8%
Blue Shield PPO	11.0% to 13.6%	12.2%	19.9%
CCHP HMO	2.8% to 4.7%	3.3%	8.2%
Kaiser Permanente HMO	1.7% to 7.9%	4.4%	62.3%
Oscar EPO	8.8% to 14.4%	11.8%	1.7%

2023 Rates for Pricing Region 5

Contra Costa County

Regional Rate Change (weighted average)	**5.9%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**0.7%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
53,700 Total individuals actively enrolled as of June 2022.	**92%** Federal Subsidy	**3** Companies available to all consumers.

Health Insurance Companies

Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	-0.1% to 8.9%	3.1%	0.8%
Blue Shield HMO	8.2% to 12.3%	9.3%	0.3%
Blue Shield PPO	11.0% to 13.6%	12.0%	19.9%
Kaiser Permanente HMO	1.7% to 7.9%	4.4%	78.0%

2023 Rates for Pricing Region 6

Alameda County

Regional Rate Change (weighted average)	**5.6%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**1.5%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
77,120 Total individuals actively enrolled as of June 2022.	**91%** Federal Subsidy	**3** Companies available to all consumers.

Health Insurance Companies

Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	-0.2% to 8.8%	2.7%	2.0%
Blue Shield HMO	8.2% to 12.3%	8.7%	1.6%
Blue Shield PPO	11.0% to 13.6%	12.1%	16.0%
Kaiser Permanente HMO	1.7% to 7.9%	4.3%	80.4%

2023 Rates for Pricing Region 7

Santa Clara County

Regional Rate Change (weighted average)	**4.1%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**-4.5%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
65,920 Total individuals actively enrolled as of June 2022.	**90%** Federal Subsidy	**4** Companies available to some consumers; as many as 3 for all.

Health Insurance Companies

Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	7.1% to 16.8%	11.5%	8.4%
Blue Shield HMO	8.2% to 12.3%	9.0%	1.2%
Blue Shield PPO	11.0% to 13.6%	12.3%	7.3%
Kaiser Permanente HMO	-1.6% to 4.5%	1.0%	53.8%
Valley Health HMO	5.1% to 6.2%	5.5%	29.2%

2023 Rates for Pricing Region 8

San Mateo County

Regional Rate Change (weighted average)	**5.8%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**-0.4%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
28,450 Total individuals actively enrolled as of June 2022.	**90%** Federal Subsidy	**5** Companies available to all consumers.

Health Insurance Companies

Anthem BlueCross, blue california, CCHP, Kaiser Permanente, oscar

Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	-0.1% to 8.9%	3.3%	0.9%
Blue Shield HMO	6.6% to 10.7%	7.5%	2.5%
Blue Shield PPO	11.0% to 13.6%	12.2%	16.8%
CCHP HMO	2.8% to 4.7%	3.3%	2.4%
Kaiser Permanente HMO	1.7% to 7.9%	4.4%	76.5%
Oscar EPO	8.8% to 14.4%	12.0%	0.6%

2023 Rates for Pricing Region 9

Monterey, San Benito and Santa Cruz Counties

Regional Rate Change (weighted average)	**4.8%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**-13.7%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
29,090 Total individuals actively enrolled as of June 2022.	**94%** Federal Subsidy	**4** Companies available to some consumers; as many as 2 for all.

Health Insurance Companies

Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	2.0% to 11.2%	5.6%	8.3%
Blue Shield HMO	5.0% to 9.0%	5.9%	14.3%
Blue Shield PPO	4.2% to 6.7%	5.4%	43.6%
Kaiser Permanente HMO	1.7% to 7.9%	4.4%	28.2%
Valley Health HMO	-2.6% to -1.5%	-2.0%	4.6%

2023 Rates for Pricing Region 10

San Joaquin, Stanislaus, Merced, Mariposa and Tulare Counties

Regional Rate Change (weighted average)	**5.1%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**-4.1%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
82,500 Total individuals actively enrolled as of June 2022.	**96%** Federal Subsidy	**3** Companies available to some consumers; as many as 2 for all.

Health Insurance Companies

Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	2.4% to 11.7%	5.6%	38.6%
Blue Shield HMO	-7.3% to -3.8%	-5.9%	2.1%
Blue Shield PPO	11.0% to 13.7%	12.0%	7.5%
Kaiser Permanente HMO	1.7% to 7.9%	4.2%	51.7%

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2023 Rates for Pricing Region 11

Fresno, Kings and Madera Counties

Regional Rate Change (weighted average)	**-0.5%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**-5.5%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
42,310 Total individuals actively enrolled as of June 2022.	**94%** Federal Subsidy	**4** Companies available to some consumers; as many as 3 for all.

Health Insurance Companies

Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Aetna HMO	New Plan		
Anthem EPO	2.6% to 7.0%	3.6%	8.0%
Blue Shield HMO	3.4% to 7.3%	4.1%	0.1%
Blue Shield PPO	-3.8% to -1.4%	-3.2%	63.8%
Kaiser Permanente HMO	1.7% to 7.9%	4.3%	28.1%

2023 Rates for Pricing Region 12

San Luis Obispo, Santa Barbara and Ventura Counties

Regional Rate Change (weighted average)	**4.4%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**-2.0%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
77,620 Total individuals actively enrolled as of June 2022.	**93%** Federal Subsidy	**3** Companies available to some consumers; as many as 2 for all.

Health Insurance Companies

Anthem BlueCross

blue california

KAISER PERMANENTE

Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	7.2% to 16.9%	11.4%	2.9%
Blue Shield HMO	3.1% to 7.0%	3.6%	21.5%
Blue Shield PPO	3.4% to 5.9%	4.4%	59.5%
Kaiser Permanente HMO	1.7% to 8.0%	4.5%	16.1%

2023 Rates for Pricing Region 13

Mono, Inyo and Imperial Counties

Regional Rate Change (weighted average)	**11.6%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**8.2%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
16,850 Total individuals actively enrolled as of June 2022.	**98%** Federal Subsidy	**4** Companies available to some consumers; as many as 2 for all.

Health Insurance Companies

Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	3.8% to 13.1%	8.6%	0.9%
Blue Shield PPO	11.0% to 13.6%	11.9%	18.7%
Kaiser Permanente HMO	1.7% to 8.0%	5.2%	0.3%

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2023 Rates for Pricing Region 14

Kern County

Regional Rate Change (weighted average)	**2.1%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**-3.0%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
23,380 Total individuals actively enrolled as of June 2022.	**94%** Federal Subsidy	**4** Companies available to some consumers; as many as 2 for all.

Health Insurance Companies

Anthem BlueCross, blue california, health net, KAISER PERMANENTE

Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	3.8% to 13.1%	7.6%	1.1%
Blue Shield HMO	8.2% to 12.3%	9.5%	1.0%
Blue Shield PPO	0.6% to 3.1%	1.3%	66.4%
Health Net HMO	-14.4% to 3.5%	1.0%	8.9%
Kaiser Permanente HMO	1.7% to 8.0%	4.4%	22.6%

2023 Rates for Pricing Region 15

Los Angeles County (northeast)

Regional Rate Change (weighted average)	**5.4%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**-10.3%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
222,100 Total individuals actively enrolled as of June 2022.	**89%** Federal Subsidy	**7** Companies available to some consumers; as many as 3 for all.

Health Insurance Companies

Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem HMO	2.5% to 6.9%	3.0%	10.5%
Blue Shield HMO	7.8% to 11.9%	8.1%	14.3%
Blue Shield PPO	12.9% to 15.6%	13.7%	15.8%
Health Net HMO	-7.8% to 1.1%	1.1%	8.5%
Health Net PPO	1.4% to 1.4%	1.4%	4.1%
Kaiser Permanente HMO	1.7% to 8.0%	4.6%	19.2%
L.A. Care HMO	0.6% to 3.4%	2.1%	26.3%
Molina Healthcare HMO (coinsurance)	9.0% to 14.6%	10.8%	0.3%
Oscar EPO	10.0% to 15.7%	13.1%	1.1%

2023 Rates for Pricing Region 16

Los Angeles County (southwest)

Regional Rate Change (weighted average)	**6.4%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**-11.9%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
270,820 Total individuals actively enrolled as of June 2022.	**85%** Federal Subsidy	**7** Companies available to some consumers; as many as 5 for all.

Health Insurance Companies

Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem HMO	-0.1% to 4.1%	1.1%	5.8%
Blue Shield HMO	7.8% to 11.9%	8.9%	4.0%
Blue Shield PPO	12.1% to 14.8%	13.1%	19.6%
Health Net PPO	2.6% to 5.0%	2.6%	6.3%
Health Net HMO	5.1% to 5.1%	5.1%	1.6%
Kaiser Permanente HMO	1.7% to 8.0%	4.6%	30.6%
L.A. Care HMO	0.6% to 3.4%	2.1%	20.8%
Molina Healthcare HMO (coinsurance)	9.0% to 14.6%	10.1%	3.8%
Oscar EPO	8.9% to 14.6%	12.4%	7.6%

2023 Rates for Pricing Region 17

San Bernardino and Riverside Counties

Regional Rate Change (weighted average)	**6.1%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**-5.4%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
161,620 Total individuals actively enrolled as of June 2022.	**91%** Federal Subsidy	**5** Companies available to some consumers; as many as 2 for all.

Health Insurance Companies

Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem HMO	4.8% to 9.3%	6.1%	4.6%
Blue Shield HMO	8.1% to 12.2%	8.6%	17.8%
Blue Shield PPO	11.0% to 13.6%	11.9%	12.6%
Health Net PPO	-15.6% to 1.0%	1.0%	13.0%
Health Net HMO	0.8% to 0.8%	0.8%	10.8%
Kaiser Permanente HMO	1.7% to 8.0%	4.6%	28.2%
Molina Healthcare HMO (coinsurance)	9.0% to 14.6%	10.5%	13.0%

2023 Rates for Pricing Region 18

Orange County

Regional Rate Change (weighted average)	**6.3%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**-8.7%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
158,100 Total individuals actively enrolled as of June 2022.	**88%** Federal Subsidy	**6** Companies available to all consumers.

Health Insurance Companies

Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem HMO	3.3% to 7.7%	4.1%	18.9%
Blue Shield HMO	-1.0% to 2.7%	-0.1%	9.8%
Blue Shield PPO	11.0% to 13.6%	11.9%	21.9%
Health Net PPO	3.5% to 9.9%	3.5%	9.8%
Health Net HMO	3.8% to 3.8%	3.8%	2.8%
Kaiser Permanente HMO	-0.9% to 5.2%	1.9%	19.5%
Molina Healthcare HMO (coinsurance)	9.0% to 14.6%	10.8%	0.6%
Oscar EPO	8.0% to 13.6%	11.3%	16.7%

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2023 Rates for Pricing Region 19

San Diego County

Regional Rate Change (weighted average)	**4.9%**
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	**-8.4%**
Statewide Rate Change (weighted average)	5.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
127,210 Total individuals actively enrolled as of June 2022.	**86%** Federal Subsidy	**6** Companies available to some consumers; as many as 4 for all.

Health Insurance Companies

Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem HMO	New Plan		
Blue Shield HMO	-5.4% to -1.8%	-4.6%	6.4%
Blue Shield PPO	11.0% to 13.6%	12.1%	10.2%
Health Net PPO	-0.7% to 13.7%	-0.7%	17.9%
Health Net HMO	5.3% to 5.3%	5.3%	2.4%
Kaiser Permanente HMO	-0.9% to 5.2%	1.9%	23.2%
Molina Healthcare HMO (coinsurance)	9.0% to 14.6%	10.5%	14.6%
Sharp Health Plan HMO 1 (copay)	5.5% to 9.2%	6.2%	25.2%
Sharp Health Plan HMO 2 (coinsurance)	6.7% to 9.9%	7.0%	

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