

COVERED CALIFORNIA'S Health Insurance Companies and Plan Rates for 2025

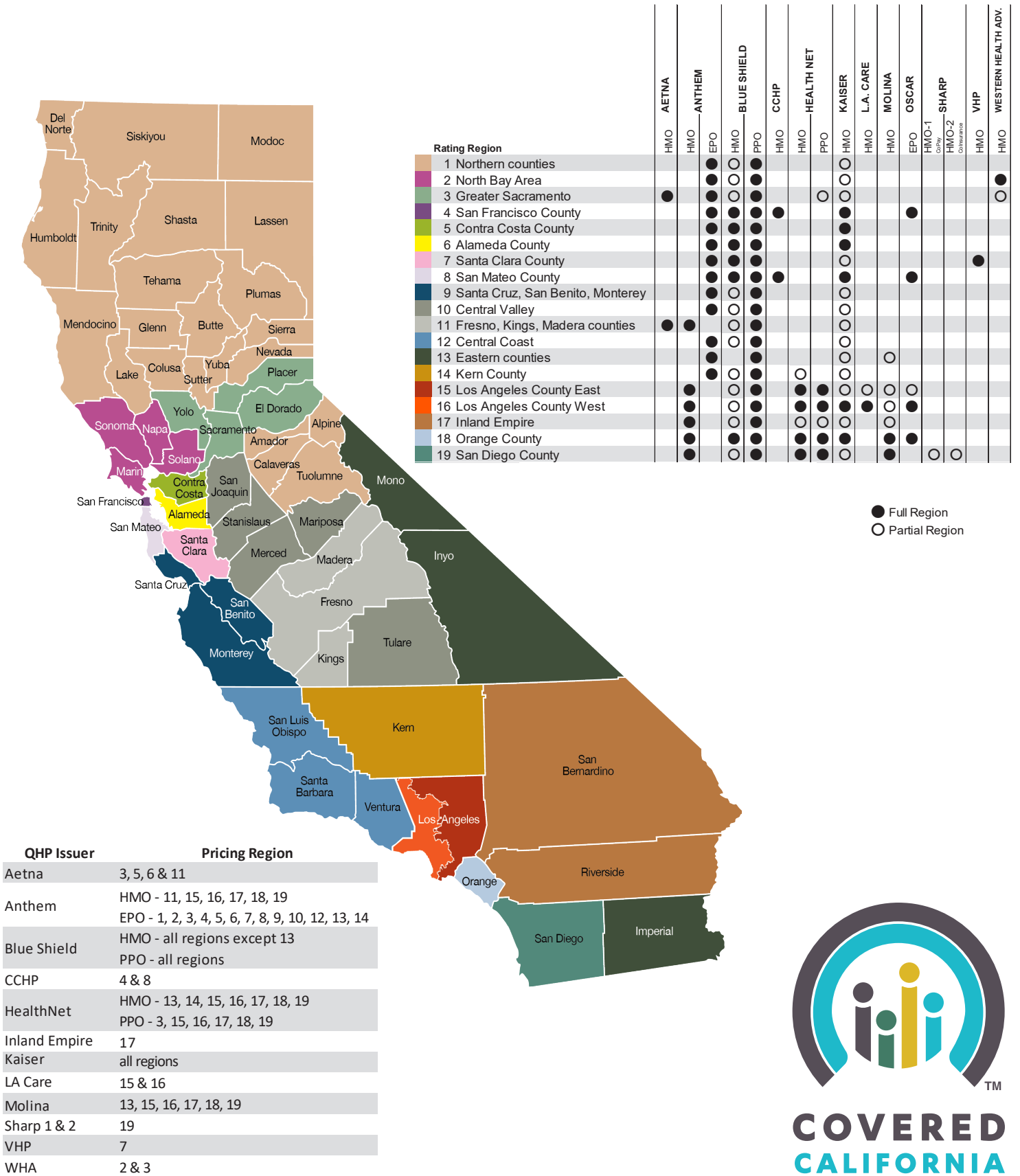
Final Rates



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CALIFORNIA

COVERED CALIFORNIA

2025 Health Plan Offerings





2025 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%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	6.9%
Statewide Rate Change (weighted average)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
63,562 Total individuals actively enrolled as of June 2024.	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	9.4% to 12.9%	12.3%	49.8%
Blue Shield HMO	6.8% to 8.2%	7.8%	0.03%
Blue Shield PPO	6.5% to 9.7%	7.9%	48.0%
Kaiser Permanente HMO	3.9% to 8.9%	7.4%	2.1%



2025 Rates for Pricing Region 2

Marin, Napa, Solano and Sonoma Counties

Regional Rate Change (weighted average)	7.7%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	-1.4%
Statewide Rate Change (weighted average)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
60,595 Total individuals actively enrolled as of June 2024.	89% 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	14.6% to 18.3%	17.5%	6.1%
Blue Shield HMO	6.8% to 8.2%	7.8%	0.7%
Blue Shield PPO	6.5% to 9.7%	7.9%	9.9%
Kaiser Permanente HMO	3.9% to 8.9%	7.4%	72.6%
Western Health HMO	2.1% to 13.2%	4.9%	10.7%



2025 Rates for Pricing Region 3

Sacramento, Placer, El Dorado and Yolo Counties

Regional Rate Change (weighted average)	8.7%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	-2.5%
Statewide Rate Change (weighted average)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
99,303 Total individuals actively enrolled as of June 2024.	92% Federal Subsidy	6 Companies available to some consumers; all have 3 choices.

Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Aetna HMO	13.2% to 19.5%	16.5%	9.0%
Anthem EPO	14.6% to 18.3%	17.4%	6.5%
Blue Shield HMO	6.8% to 8.2%	7.7%	10.2%
Blue Shield PPO	6.5% to 9.7%	8.0%	4.5%
Health Net PPO	6.2% to 7.2%	6.4%	2.0%
Kaiser Permanente HMO	3.9% to 8.9%	7.5%	60.9%
Western Health HMO	-0.4% to 8.1%	3.8%	6.9%



2025 Rates for Pricing Region 4

San Francisco County

Regional Rate Change (weighted average)	7.7%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	-0.6%
Statewide Rate Change (weighted average)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
36,310 Total individuals actively enrolled as of June 2024.	85% Federal Subsidy	4 Companies available to all consumers.

Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	9.4% to 12.9%	12.4%	11.9%
Blue Shield HMO	3.3% to 4.6%	7.6%	5.8%
Blue Shield PPO	6.5% to 9.7%	4.3%	17.6%
CCHP HMO	3.6% to 4.8%	4.0%	7.1%
Kaiser Permanente HMO	3.9% to 8.9%	7.5%	57.6%



2025 Rates for Pricing Region 5

Contra Costa County

Regional Rate Change (weighted average)	7.6%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	1.3%
Statewide Rate Change (weighted average)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
55,021 Total individuals actively enrolled as of June 2024.	92% Federal Subsidy	4 Companies available to all consumers.

Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Aetna HMO	2.8% to 8.4%	5.5%	0.6%
Anthem EPO	14.6% to 18.3%	17.8%	3.0%
Blue Shield HMO	-9.5% to -8.3%	7.6%	0.3%
Blue Shield PPO	6.5% to 9.7%	-8.8%	19.3%
Kaiser Permanente HMO	3.9% to 8.9%	7.3%	77.4%



2025 Rates for Pricing Region 6

Alameda County

Regional Rate Change (weighted average)	7.9%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	2.6%
Statewide Rate Change (weighted average)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
76,389 Total individuals actively enrolled as of June 2024.	90% Federal Subsidy	4 Companies available to all consumers.

Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Aetna HMO	5.8% to 11.6%	8.8%	0.9%
Anthem EPO	14.6% to 18.3%	17.7%	5.4%
Blue Shield HMO	-9.5% to -8.3%	7.7%	0.6%
Blue Shield PPO	6.5% to 9.7%	-8.6%	15.0%
Kaiser Permanente HMO	3.9% to 8.9%	7.4%	78.2%



2025 Rates for Pricing Region 7

Santa Clara County

Regional Rate Change (weighted average)	8.5%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	-0.5%
Statewide Rate Change (weighted average)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
72,281 Total individuals actively enrolled as of June 2024.	89% 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	9.4% to 12.9%	11.9%	8.6%
Blue Shield HMO	6.8% to 8.2%	7.8%	0.7%
Blue Shield PPO	6.5% to 9.7%	7.9%	5.9%
Kaiser Permanente HMO	3.9% to 8.9%	7.4%	56.3%
Valley Health HMO	-5.3% to 14.3%	9.7%	28.5%



2025 Rates for Pricing Region 8

San Mateo County

Regional Rate Change (weighted average)	7.3%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	0.1%
Statewide Rate Change (weighted average)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
30,602 Total individuals actively enrolled as of June 2024.	90% Federal Subsidy	4 Companies available to all consumers.

Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	9.4% to 12.9%	12.1%	3.4%
Blue Shield HMO	2.0% to 3.3%	7.8%	4.1%
Blue Shield PPO	6.5% to 9.7%	3.1%	16.4%
CCHP HMO	3.6% to 4.8%	4.0%	2.3%
Kaiser Permanente HMO	3.9% to 8.9%	7.3%	73.8%



2025 Rates for Pricing Region 9

Monterey, San Benito and Santa Cruz Counties

Regional Rate Change (weighted average)	15.7%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	-2.5%
Statewide Rate Change (weighted average)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
29,201 Total individuals actively enrolled as of June 2024.	93% 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	9.4% to 12.9%	12.1%	3.7%
Blue Shield HMO	18.7% to 20.2%	7.9%	32.5%
Blue Shield PPO	6.5% to 9.7%	20.0%	29.2%
Kaiser Permanente HMO	3.9% to 8.9%	7.5%	34.6%



2025 Rates for Pricing Region 10

San Joaquin, Stanislaus, Merced, Mariposa and Tulare Counties

Regional Rate Change (weighted average)	9.3%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	5.8%
Statewide Rate Change (weighted average)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
85,674 Total individuals actively enrolled as of June 2024.	94% 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	6.2% to 9.7%	9.2%	35.5%
Blue Shield HMO	16.2% to 17.7%	7.5%	12.2%
Blue Shield PPO	6.5% to 9.7%	17.4%	6.2%
Kaiser Permanente HMO	3.9% to 8.9%	7.5%	46.1%



2025 Rates for Pricing Region 11

Fresno, Kings and Madera Counties

Regional Rate Change (weighted average)	11.7%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	3.6%
Statewide Rate Change (weighted average)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
43,524 Total individuals actively enrolled as of June 2024.	92% 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	10.3% to 16.4%	14.2%	5.7%
Anthem HMO	9.4% to 13.0%	12.3%	6.6%
Blue Shield HMO	6.8% to 8.2%	12.9%	0.03%
Blue Shield PPO	12.1% to 15.5%	7.7%	64.9%
Kaiser Permanente HMO	3.9% to 8.9%	7.3%	22.6%



2025 Rates for Pricing Region 12

San Luis Obispo, Santa Barbara and Ventura Counties

Regional Rate Change (weighted average)	7.4%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	1.0%
Statewide Rate Change (weighted average)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
79,964 Total individuals actively enrolled as of June 2024.	92% 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	9.4% to 12.9%	12.0%	1.7%
Blue Shield HMO	6.8% to 8.2%	7.6%	21.5%
Blue Shield PPO	6.5% to 9.7%	8.0%	60.4%
Kaiser Permanente HMO	1.9% to 6.7%	5.4%	16.3%



2025 Rates for Pricing Region 13

Mono, Inyo and Imperial Counties

Regional Rate Change (weighted average)	6.6%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	3.6%
Statewide Rate Change (weighted average)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
14,546 Total individuals actively enrolled as of June 2024.	97% 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 EPO	9.4% to 12.9%	11.8%	0.7%
Blue Shield PPO	6.5% to 9.7%	7.7%	15.7%
Health Net HMO	6.4% to 7.4%	6.5%	30.8%
Kaiser Permanente HMO	1.9% to 6.7%	5.2%	0.2%
Molina	3.0% to 8.7%	6.2%	52.7%



2025 Rates for Pricing Region 14

Kern County

Regional Rate Change (weighted average)	6.6%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	-0.1%
Statewide Rate Change (weighted average)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
26,179 Total individuals actively enrolled as of June 2024.	93% 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	9.4% to 12.9%	12.1%	1.0%
Blue Shield HMO	6.8% to 8.2%	7.2%	0.5%
Blue Shield PPO	6.5% to 9.7%	7.9%	71.4%
Health Net HMO	2.9% to 3.9%	3.4%	8.3%
Kaiser Permanente HMO	1.9% to 6.7%	5.2%	18.8%



2025 Rates for Pricing Region 15

Los Angeles County (northeast)

Regional Rate Change (weighted average)	7.2%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	-7.7%
Statewide Rate Change (weighted average)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
232,961 Total individuals actively enrolled as of June 2024.	88% Federal Subsidy	6 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	9.4% to 12.9%	12.7%	13.6%
Blue Shield HMO	6.8% to 8.2%	7.3%	7.6%
Blue Shield PPO	6.5% to 9.7%	8.1%	11.5%
Health Net HMO	5.0% to 5.9%	5.9%	6.2%
Health Net PPO	7.1% to 8.1%	7.5%	5.1%
Kaiser Permanente HMO	1.9% to 6.7%	5.2%	18.9%
L.A. Care HMO	5.2% to 9.1%	6.2%	36.8%
Molina Healthcare HMO	3.0% to 8.7%	6.3%	0.2%



2025 Rates for Pricing Region 16

Los Angeles County (southwest)

Regional Rate Change (weighted average)	7.0%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	-11.1%
Statewide Rate Change (weighted average)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
292,743 Total individuals actively enrolled as of June 2024.	83% Federal Subsidy	6 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	10.4% to 14.0%	13.4%	8.9%
Blue Shield HMO	6.8% to 8.2%	7.5%	5.3%
Blue Shield PPO	6.5% to 9.7%	7.9%	18.4%
Health Net HMO	7.3% to 8.3%	8.2%	3.9%
Health Net PPO	5.9% to 6.9%	6.1%	2.1%
Kaiser Permanente HMO	1.9% to 6.7%	5.2%	28.3%
L.A. Care HMO	5.2% to 9.1%	6.4%	30.8%
Molina Healthcare HMO	3.0% to 8.7%	6.4%	2.2%



2025 Rates for Pricing Region 17

San Bernardino and Riverside Counties

Regional Rate Change (weighted average)	5.3%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	-7.2%
Statewide Rate Change (weighted average)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
167,522 Total individuals actively enrolled as of June 2024.	90% Federal Subsidy	6 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	9.4% to 13.0%	12.4%	5.8%
Blue Shield HMO	2.0% to 3.3%	7.4%	9.4%
Blue Shield PPO	6.5% to 9.7%	3.1%	9.4%
Health Net PPO	5.6% to 6.6%	5.8%	12.7%
Health Net HMO	2.5% to 3.5%	3.4%	14.3%
Inland Empire HMO	1.9% to 6.7%	5.2%	8.7%
Kaiser Permanente HMO	-1.4% to 3.0%	1.8%	27.4%
Molina Healthcare HMO	3.0% to 8.7%	6.5%	12.4%



2025 Rates for Pricing Region 18

Orange County

Regional Rate Change (weighted average)	9.6%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	0.1%
Statewide Rate Change (weighted average)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
163,746 Total individuals actively enrolled as of June 2024.	87% Federal Subsidy	5 Companies available to all consumers.

Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem HMO	9.4% to 12.9%	12.3%	31.5%
Blue Shield HMO	11.3% to 12.8%	7.5%	21.1%
Blue Shield PPO	6.5% to 9.7%	12.4%	18.4%
Health Net PPO	6.6% to 7.6%	6.8%	2.9%
Health Net HMO	6.9% to 7.9%	7.8%	4.7%
Kaiser Permanente HMO	1.9% to 6.7%	5.3%	21.1%
Molina Healthcare HMO	3.0% to 8.7%	6.5%	0.4%



2025 Rates for Pricing Region 19

San Diego County

Regional Rate Change (weighted average)	8.1%
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)	7.9%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
127,689 Total individuals actively enrolled as of June 2024.	83% 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	12.5% to 16.2%	15.2%	16.3%
Blue Shield HMO	6.8% to 8.2%	7.5%	7.3%
Blue Shield PPO	6.5% to 9.7%	7.8%	7.8%
Health Net HMO	9.6% to 10.6%	10.5%	8.6%
Health Net PPO	7.9% to 8.9%	8.1%	3.4%
Kaiser Permanente HMO	1.9% to 6.7%	5.3%	21.6%
Molina Healthcare HMO	3.0% to 8.7%	6.5%	12.6%
Sharp Health Plan HMO 1 (copay)	4.3% to 7.5%	5.3%	22.2%
Sharp Health Plan HMO 2 (coinsurance)	4.0% to 8.1%	6.9%	