



2025 Average Statewide Monthly Premium for an Individual Covered California Bronze Health Insurance Plan

Summary:

Business and Professions Code section 7454, subdivision (g), as added by California Proposition 22, and Title 10 of the California Code of Regulations, section 6466, require Covered California to calculate the average statewide monthly premium and publish this amount annually on or before September 1. The average statewide monthly premium for an individual for a Covered California bronze health insurance plan for the 2025 plan year is \$644.

Methodology:

The average statewide monthly premium for an individual Covered California bronze health insurance plan is computed by multiplying the average statewide bronze premium for a 21-year old as calculated for California’s Individual Shared Premium Responsibility Penalty by the average age rating factor for individuals enrolled in Covered California in April 2024 as shown in the table below. California’s Individual Shared Premium Responsibility Penalty calculation for 2025 and the source files used to determine the median bronze-level premium in each of California’s 58 counties are located on Covered California’s website, <https://hbex.coveredca.com/data-research/>. Please note that California’s Individual Shared Premium Responsibility Penalty was calculated using preliminary rates available at the time of posting.

Individual Shared Responsibility Penalty for 2025 (calculated for a 21-year old)	\$377
Average age rating factor for Covered California enrollment in 2024	x1.707
Average statewide monthly premium for an individual Covered California bronze health insurance plan	<hr/> \$644