



2021 Rates for Pricing Region 1

Northern Counties

Regional Rate Change (weighted average)	2.6%
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)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹		CONSUMER CHOICE
57,360 Total individuals actively enrolled as of June 2020. ¹	90% Federal Subsidy	42% State Subsidy	3 Companies available to some consumers; as many as 2 for all.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Anthem EPO	2.8% to 25.9%	6.0%	57.3%
Blue Shield HMO	- 4.9% to - 2.9%	-3.9%	0.0%
Blue Shield PPO	- 2.9% to - 0.3%	-2.2%	40.6%
Kaiser Permanente HMO	- 4.4% to 7.7%	3.4%	2.1%

¹ California's individual market consists of approximately 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region as of Nov. 2020.



2021 Rates for Pricing Region 2

Marin, Napa, Solano and Sonoma Counties

Regional Rate Change (weighted average)	2.3%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	- 1.8%
Statewide Rate Change (weighted average)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹		CONSUMER CHOICE
55,310 Total individuals actively enrolled as of June 2020. ¹	82% Federal Subsidy	49% State Subsidy	4 Companies available to some consumers; as many as 3 for all.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Blue Shield HMO	- 4.9% to - 2.9%	-3.9%	0.1%
Blue Shield PPO	- 4.5% to - 2.0%	-3.9%	11.0%
Health Net EPO	16.1%	16.1%	0.3%
Kaiser Permanente HMO	- 4.4% to 7.7%	3.5%	77.1%
Western Health HMO	- 6.9% to 3.9%	0.01%	11.5%

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2021 Rates for Pricing Region 3

Sacramento, Placer, El Dorado and Yolo Counties

Regional Rate Change (weighted average)	1.8%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	- 2.4%
Statewide Rate Change (weighted average)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹		CONSUMER CHOICE
90,260 Total individuals actively enrolled as of June 2020. ¹	88% Federal Subsidy	44% State Subsidy	4 Companies available to some consumers; all have 1 choice.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Blue Shield HMO	- 5.8% to - 3.9%	-4.5%	12.9%
Blue Shield PPO	- 2.6% to 0.0%	-1.9%	9.8%
Health Net EPO	8.5%	8.5%	1.5%
Kaiser Permanente HMO	- 4.4% to 7.7%	3.8%	73.2%
Western Health HMO	- 10.0% to - 7.8%	-9.6%	2.6%

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2021 Rates for Pricing Region 4

San Francisco County

Regional Rate Change (weighted average)	1.4%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	- 3.7%
Statewide Rate Change (weighted average)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹	CONSUMER CHOICE
36,960 Total individuals actively enrolled as of June 2020. ¹	78% Federal Subsidy	41% State Subsidy
		5 Companies available to all consumers.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Blue Shield HMO	- 4.3% to - 2.4%	-3.0%	1.7%
Blue Shield PPO	- 4.7% to - 2.2%	-4.2%	18.5%
CCHP HMO	- 2.0% to - 0.8%	-1.4%	14.3%
Health Net EPO	16.1%	16.1%	0.1%
Kaiser Permanente HMO	- 4.4% to 7.7%	3.7%	62.0%
Oscar EPO	- 1.3% to 17.8%	7.1%	3.4%

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2021 Rates for Pricing Region 5

Contra Costa County

Regional Rate Change (weighted average)	1.9%
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)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹		CONSUMER CHOICE
52,890 Total individuals actively enrolled as of June 2020. ¹	85% Federal Subsidy	41% State Subsidy	3 Companies available to all consumers.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Blue Shield HMO	- 4.9% to - 2.9%	-3.7%	0.3%
Blue Shield PPO	- 2.8% to - 0.3%	-2.3%	18.9%
Health Net EPO	16.1%	16.1%	0.4%
Kaiser Permanente HMO	- 4.4% to 7.7%	2.8%	80.5%

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2021 Rates for Pricing Region 6

Alameda County

Regional Rate Change (weighted average)	2.4%
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)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹		CONSUMER CHOICE
74,170 Total individuals actively enrolled as of June 2020. ¹	84% Federal Subsidy	43% State Subsidy	2 Companies available to all consumers.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Blue Shield HMO	1.5% to 3.5%	2.9%	3.5%
Blue Shield PPO	- 4.7% to - 2.2%	-4.2%	13.4%
Kaiser Permanente HMO	- 4.4% to 7.7%	3.5%	83.1%

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2021 Rates for Pricing Region 7

Santa Clara 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	- 5.5%
Statewide Rate Change (weighted average)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹		CONSUMER CHOICE
62,740 Total individuals actively enrolled as of June 2020. ¹	81% Federal Subsidy	41% State Subsidy	4 Companies available to some consumers; as many as 3 for all.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Anthem Blue Cross EPO	3.6% to 26.8%	7.9%	9.1%
Blue Shield HMO	0.5% to 2.5%	1.8%	1.3%
Blue Shield PPO	- 3.1% to - 0.6%	-2.5%	6.0%
Kaiser Permanente HMO	- 4.4% to 7.7%	3.6%	47.9%
Valley Health Plan HMO	8.0% to 10.6%	9.0%	35.7%

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2021 Rates for Pricing Region 8

San Mateo County

Regional Rate Change (weighted average)	2.0%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	- 2.8%
Statewide Rate Change (weighted average)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹		CONSUMER CHOICE
27,870 Total individuals actively enrolled as of June 2020. ¹	80% Federal Subsidy	40% State Subsidy	5 Companies available to all consumers.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Blue Shield HMO	- 4.9% to - 2.9%	-3.5%	1.3%
Blue Shield PPO	- 3.6% to - 1.1%	-3.1%	15.2%
CCHP HMO	- 2.0% to - 0.8%	-1.3%	4.2%
Health Net EPO	16.1%	16.1%	0.3%
Kaiser Permanente HMO	- 4.4% to 7.7%	3.2%	79.0%
Oscar EPO	—	New Plan	—

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2021 Rates for Pricing Region 9

Monterey, San Benito and Santa Cruz Counties

Regional Rate Change (weighted average)	0.0%
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)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹		CONSUMER CHOICE
28,270 Total individuals actively enrolled as of June 2020. ¹	86% Federal Subsidy	45% State Subsidy	4 Companies available to some consumers; as many as 2 for all.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Anthem Blue Cross EPO	3.5% to 26.7%	6.1%	12.6%
Blue Shield HMO	- 2.1% to - 0.2%	-0.7%	7.7%
Blue Shield PPO	- 4.7% to - 2.2%	-4.2%	48.1%
Health Net EPO	16.1%	16.1%	2.2%
Kaiser Permanente HMO	- 4.4% to 7.7%	3.9%	29.4%

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2021 Rates for Pricing Region 10

San Joaquin, Stanislaus, Merced, Mariposa and Tulare Counties

Regional Rate Change (weighted average)	4.2%
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)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹		CONSUMER CHOICE
78,270 Total individuals actively enrolled as of June 2020. ¹	93% Federal Subsidy	37% State Subsidy	4 Companies available to some consumers; as many as 2 for all.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Anthem Blue Cross EPO	3.6% to 26.8%	6.3%	40.6%
Blue Shield HMO	- 4.9% to - 2.9%	-3.5%	0.4%
Blue Shield PPO	- 3.8% to - 1.3%	-3.3%	6.3%
Health Net EPO	16.1%	16.1%	0.1%
Kaiser Permanente HMO	- 4.4% to 7.7%	3.5%	52.6%

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2021 Rates for Pricing Region 11

Fresno, Kings and Madera Counties

Regional Rate Change (weighted average)	- 0.1%
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)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹		CONSUMER CHOICE
37,190 Total individuals actively enrolled as of June 2020. ¹	91% Federal Subsidy	37% State Subsidy	3 Companies available to some consumers; as many as 2 for all.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Anthem Blue Cross HMO	2.6% to 25.5%	8.6%	5.3%
Blue Shield HMO	- 4.9% to - 2.9%	-3.4%	0.0%
Blue Shield PPO	- 2.9% to - 0.4%	-2.5%	63.5%
Kaiser Permanente HMO	- 4.4% to 7.7%	3.5%	31.2%

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2021 Rates for Pricing Region 12

San Luis Obispo, Santa Barbara and Ventura Counties

Regional Rate Change (weighted average)	2.3%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	- 2.2%
Statewide Rate Change (weighted average)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹		CONSUMER CHOICE
69,230 Total individuals actively enrolled as of June 2020. ¹	87% Federal Subsidy	48% State Subsidy	3 Companies available to some consumers; as many as 2 for all.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Anthem Blue Cross EPO	3.5% to 26.7%	12.4%	2.0%
Blue Shield HMO	4.1% to 6.2%	5.6%	25.5%
Blue Shield PPO	- 0.4% to 2.2%	0.3%	56.4%
Kaiser Permanente HMO	- 4.9% to 7.2%	3.5%	16.1%

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2021 Rates for Pricing Region 13

Mono, Inyo and Imperial Counties

Regional Rate Change (weighted average)	- 2.6%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	- 4.7%
Statewide Rate Change (weighted average)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹		CONSUMER CHOICE
14,960 Total individuals actively enrolled as of June 2020. ¹	95% Federal Subsidy	15% State Subsidy	4 Companies available to some consumers; as many as 2 for all.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Anthem Blue Cross EPO	—	New Plan	—
Blue Shield PPO	- 5.2% to - 2.8%	-4.7%	18.0%
Kaiser Permanente HMO	- 4.9% to 7.2%	3.4%	0.2%
Molina Healthcare HMO (coinsurance)	- 2.6% to 3.4%	-2.2%	81.8%

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2021 Rates for Pricing Region 14

Kern County

Regional Rate Change (weighted average)	- 0.2%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	- 2.8%
Statewide Rate Change (weighted average)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹		CONSUMER CHOICE
20,330 Total individuals actively enrolled as of June 2020. ¹	92% Federal Subsidy	38% State Subsidy	4 Companies available to some consumers; as many as 2 for all.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Anthem Blue Cross EPO	—	New Plan	—
Blue Shield HMO	- 4.9% to - 2.9%	-3.5%	0.5%
Blue Shield PPO	- 2.6% to - 0.1%	-2.1%	60.7%
Health Net HMO	- 2.5% to 3.1%	2.6%	14.2%
Kaiser Permanente HMO	- 4.9% to 7.2%	3.1%	24.5%

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2021 Rates for Pricing Region 15

Los Angeles County (northeast)

Regional Rate Change (weighted average)	- 1.1%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	- 10.7%
Statewide Rate Change (weighted average)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹	CONSUMER CHOICE
197,030 Total individuals actively enrolled as of June 2020. ¹	87% Federal Subsidy 31% State Subsidy	7 Companies available to some consumers; as many as 5 for all.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Anthem Blue Cross HMO	- 6.6% to 14.3%	6.2%	1.2%
Blue Shield HMO	- 8.5% to - 6.6%	-7.1%	8.6%
Blue Shield PPO	- 0.8% to 1.7%	-0.4%	18.1%
Health Net HMO	- 2.5% to 4.9%	4.9%	28.7%
Health Net PPO	- 1.2%	-1.2%	5.9%
Kaiser Permanente HMO	- 14.4% to - 3.6%	-7.4%	15.4%
L.A. Care HMO	- 5.2% to - 3.4%	-4.6%	19.5%
Molina Healthcare HMO	- 5.3% to 0.4%	-2.1%	0.4%
Oscar EPO	1.7% to 21.3%	11.5%	2.2%

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2021 Rates for Pricing Region 16

Los Angeles County (southwest)

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	- 13.4%
Statewide Rate Change (weighted average)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹		CONSUMER CHOICE
237,690 Total individuals actively enrolled as of June 2020. ¹	81% Federal Subsidy	36% State Subsidy	7 Companies available to some consumers; as many as 6 for all.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Anthem HMO	- 10.2% to 9.8%	-1.3%	1.8%
Blue Shield HMO	- 9.7% to - 7.9%	-8.4%	1.2%
Blue Shield PPO	- 3.8% to - 1.3%	-3.3%	17.8%
Health Net PPO	6.7%	6.7%	11.5%
Health Net D	- 2.5% to - 0.5%	-0.6%	2.7%
Kaiser Permanente HMO	- 12.5% to - 1.5%	-5.3%	28.8%
L.A. Care HMO	- 5.2% to - 3.4%	-4.7%	18.8%
Molina Healthcare HMO (coinsurance)	- 4.4% to 1.4%	-2.9%	4.7%
Oscar EPO	1.1% to 20.6%	8.3%	12.8%

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2021 Rates for Pricing Region 17

San Bernardino and Riverside Counties

Regional Rate Change (weighted average)	0.4%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	- 9.9%
Statewide Rate Change (weighted average)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹		CONSUMER CHOICE
135,930 Total individuals actively enrolled as of June 2020. ¹	88% Federal Subsidy	39% State Subsidy	5 Companies available to some consumers; as many as 2 for all.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Anthem Blue Cross HMO	- 10.2% to 9.8%	3.8%	1.2%
Blue Shield HMO	- 9.1% to - 7.3%	-7.8%	9.7%
Blue Shield PPO	- 4.7% to - 2.2%	-4.2%	12.7%
Health Net HPO	3.3%	3.3%	26.8%
Health Net PPO	- 2.5% to 2.9%	2.9%	14.0%
Kaiser Permanente HMO	- 4.9% to 7.2%	3.1%	28.9%
Molina Healthcare HMO	- 6.3% to - 0.6%	-4.7%	6.8%

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2021 Rates for Pricing Region 18

Orange County

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	- 11.5%
Statewide Rate Change (weighted average)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹		CONSUMER CHOICE
143,460 Total individuals actively enrolled as of June 2020. ¹	84% Federal Subsidy	40% State Subsidy	6 Companies available to all consumers.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Anthem Blue Cross HMO	—	New Plan	—
Blue Shield HMO	- 7.0% to - 5.1%	-5.7%	5.1%
Blue Shield PPO	- 2.0% to 0.5%	-1.5%	23.2%
Health Net PPO	3.8%	3.8%	23.6%
Health Net D	- 2.5% to 3.7%	3.3%	5.5%
Kaiser Permanente HMO	- 14.5% to - 3.6%	-7.2%	17.8%
Molina Healthcare HMO (coinsurance)	- 7.8% to -2.2%	-6.1%	0.9%
Oscar EPO	0.3% to 19.7%	6.6%	23.9%

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2021 Rates for Pricing Region 19

San Diego County

Regional Rate Change (weighted average)	- 1.5%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	- 13.3%
Statewide Rate Change (weighted average)	0.5%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP ¹		CONSUMER CHOICE
113,340 Total individuals actively enrolled as of June 2020. ¹	81% Federal Subsidy	41% State Subsidy	5 Companies available to some consumers; as many as 3 for all.

Health Insurance Companies



Company	Range of 2021 Rate Changes	Average Rate Change 2020-21	Percent of Enrollment in 2020
Blue Shield HMO	- 5.8% to -3.9%	-4.5%	5.7%
Blue Shield PPO	- 3.8% to -1.3%	-3.2%	10.2%
Health Net PPO	- 1.1%	-1.1%	28.9%
Health Net D	- 2.5% to 2.3%	1.5%	1.7%
Kaiser Permanente HMO	- 10.6% to 0.7%	-2.7%	25.5%
Molina Healthcare HMO (coinsurance)	- 7.2% to - 1.6%	-5.4%	9.4%
Sharp Health Plan HMO 2 (coinsurance)	- 2.9% to 3.1%	-0.5%	18.5%

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