

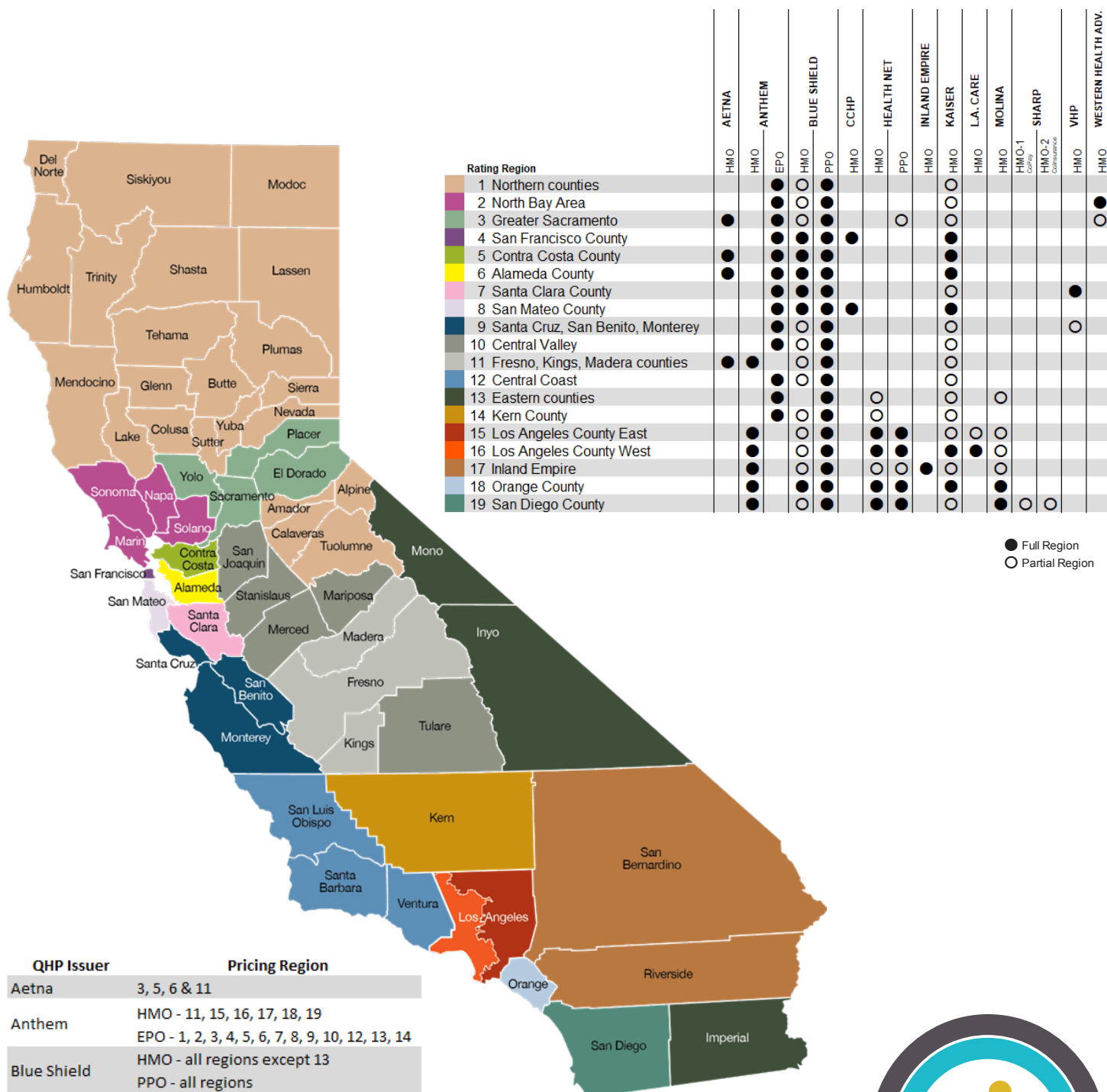
COVERED CALIFORNIA'S Health Insurance Companies and Plan Rates for 2024

Provisional Rates



COVERED
CALIFORNIA

2024 Health Plan Offerings



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 & 9
WHA	2 & 3





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)	13.1%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	7.6%
Statewide Rate Change (weighted average)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
58,640 Total individuals actively enrolled as of March, 2023.	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	7.6% to 14.9%	11.0%	42.8%
Blue Shield HMO	14.7% to 18.6%	16.3%	0.1%
Blue Shield PPO	14.3% to 18.1%	14.9%	55.1%
Kaiser Permanente HMO	8.0% to 10.1%	8.7%	2.0%



2023 Rates for Pricing Region 2

Marin, Napa, Solano and Sonoma Counties

Regional Rate Change (weighted average)	6.5%
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)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
56,930 Total individuals actively enrolled as of March, 2023.	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	7.6% to 14.9%	11.2%	4.7%
Blue Shield HMO	14.7% to 18.6%	16.1%	0.7%
Blue Shield PPO	14.3% to 18.1%	14.9%	11.5%
Kaiser Permanente HMO	4.1% to 6.1%	4.9%	73.3%
Western Health HMO	-0.5% to 13.2%	5.7%	9.8%



2023 Rates for Pricing Region 3

Sacramento, Placer, El Dorado and Yolo Counties

Regional Rate Change (weighted average)	10.6%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	-2.1%
Statewide Rate Change (weighted average)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
93,380 Total individuals actively enrolled as of March, 2023.	92% 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	-3.7% to 1.6%	-0.7%	1.2%
Anthem EPO	10.8% to 18.4%	14.4%	6.1%
Blue Shield HMO	15.51% to 19.5%	16.2%	16.0%
Blue Shield PPO	14.3% to 18.1%	15.0%	6.5%
Health Net PPO	5.0% to 5.0%	5.0%	1.2%
Kaiser Permanente HMO	8.0% to 10.1%	8.9%	64.5%
Western Health HMO	-0.5% to 13.2%	7.7%	4.4%



2023 Rates for Pricing Region 4

San Francisco County

Regional Rate Change (weighted average)	10.1%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	2.3%
Statewide Rate Change (weighted average)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
32,730 Total individuals actively enrolled as of March, 2023.	84% Federal Subsidy	4 Companies available to all consumers.

Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	7.6% to 14.9%	11.3%	6.6%
Blue Shield HMO	14.7% to 18.6%	15.7%	5.6%
Blue Shield PPO	14.3% to 18.1%	14.9%	19.4%
CCHP HMO	4.2% to 5.2%	5.1%	7.2%
Kaiser Permanente HMO	8.0% to 10.1%	8.9%	60.0%



2023 Rates for Pricing Region 5

Contra Costa County

Regional Rate Change (weighted average)	10.0%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	3.4%
Statewide Rate Change (weighted average)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
50,760 Total individuals actively enrolled as of March, 2023.	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	New Plan		
Anthem EPO	7.6% to 14.9%	11.4%	1.9%
Blue Shield HMO	14.7% to 18.6%	16.6%	0.3%
Blue Shield PPO	14.3% to 18.1%	14.8%	20.5%
Kaiser Permanente HMO	8.0% to 10.1%	8.7%	77.3%



2023 Rates for Pricing Region 6

Alameda County

Regional Rate Change (weighted average)	6.8%
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)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
71,480 Total individuals actively enrolled as of June 2022.	89% Federal Subsidy	4 Companies available to all consumers.

Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Aetna HMO	New Plan		
Anthem EPO	7.6% to 14.9%	11.4%	3.7%
Blue Shield HMO	14.7% to 18.6%	15.4%	0.9%
Blue Shield PPO	14.3% to 18.1%	14.8%	16.3%
Kaiser Permanente HMO	4.1% to 6.1%	4.8%	79.0%



2023 Rates for Pricing Region 7

Santa Clara County

Regional Rate Change (weighted average)	8.9%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	-1.6%
Statewide Rate Change (weighted average)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
63,190 Total individuals actively enrolled as of June 2022.	88% 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	7.6% to 14.9%	11.0%	8.4%
Blue Shield HMO	18.2% to 22.3%	19.4%	1.2%
Blue Shield PPO	14.3% to 18.1%	14.9%	7.3%
Kaiser Permanente HMO	8.0% to 10.1%	8.8%	56.0%
Valley Health HMO	6.4% to 6.4%	6.4%	27.1%



2023 Rates for Pricing Region 8

San Mateo County

Regional Rate Change (weighted average)	10.0%
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)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
27,160 Total individuals actively enrolled as of June 2022.	89% Federal Subsidy	4 Companies available to all consumers.

Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	7.6% to 14.9%	11.6%	1.9%
Blue Shield HMO	14.7% to 18.6%	15.6%	3.5%
Blue Shield PPO	14.3% to 18.1%	14.9%	17.5%
CCHP HMO	4.2% to 5.2%	5.0%	2.1%
Kaiser Permanente HMO	8.0% to 10.1%	8.8%	74.6%



2023 Rates for Pricing Region 9

Monterey, San Benito and Santa Cruz Counties

Regional Rate Change (weighted average)	12.1%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	-3.1%
Statewide Rate Change (weighted average)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
26,890 Total individuals actively enrolled as of June 2022.	92% 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	7.6% to 14.9%	11.0%	3.7%
Blue Shield HMO	18.2% to 22.3%	19.0%	27.0%
Blue Shield PPO	14.3% to 18.1%	14.9%	30.6%
Kaiser Permanente HMO	2.1% to 4.1%	3.1%	28.8%
Valley Health HMO	11.2% to 11.2%	11.2%	9.9%



2023 Rates for Pricing Region 10

San Joaquin, Stanislaus, Merced, Mariposa and Tulare Counties

Regional Rate Change (weighted average)	9.7%
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)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
76,740 Total individuals actively enrolled as of June 2022.	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	4.9% to 12.1%	8.7%	36.0%
Blue Shield HMO	14.7% to 18.6%	16.0%	7.2%
Blue Shield PPO	14.3% to 18.1%	14.7%	7.2%
Kaiser Permanente HMO	8.0% to 10.1%	8.7%	49.6%



2023 Rates for Pricing Region 11

Fresno, Kings and Madera Counties

Regional Rate Change (weighted average)	14.7%
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)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
40,360 Total individuals actively enrolled as of June 2022.	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	0.5% to 6.1%	3.9%	0.6%
Anthem EPO	7.6% to 14.3%	11.3%	6.2%
Blue Shield HMO	14.7% to 18.6%	16.6%	0.1%
Blue Shield PPO	17.1% to 21.0%	17.4%	67.3%
Kaiser Permanente HMO	8.0% to 10.1%	8.7%	25.7%



2023 Rates for Pricing Region 12

San Luis Obispo, Santa Barbara and Ventura Counties

Regional Rate Change (weighted average)	10.7%
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)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
75,100 Total individuals actively enrolled as of June 2022.	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	7.6% to 14.9%	11.1%	2.1%
Blue Shield HMO	9.5% to 13.3%	10.1%	20.3%
Blue Shield PPO	11.2% to 14.9%	11.7%	61.6%
Kaiser Permanente HMO	6.3% to 8.4%	7.2%	16.0%



2023 Rates for Pricing Region 13

Mono, Inyo and Imperial Counties

Regional Rate Change (weighted average)	15.8%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	11.8%
Statewide Rate Change (weighted average)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
16,170 Total individuals actively enrolled as of June 2022.	98% 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	7.6% to 14.9%	10.6%	0.7%
Blue Shield PPO	14.3% to 18.1%	14.7%	18.9%
Health Net HMO	New Plan		
Kaiser Permanente HMO	6.3% to 8.4%	7.0%	0.2%



2023 Rates for Pricing Region 14

Kern County

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	7.1%
Statewide Rate Change (weighted average)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
23,260 Total individuals actively enrolled as of June 2022.	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	7.6% to 14.9%	11.4%	1.0%
Blue Shield HMO	14.7% to 18.6%	16.1%	0.9%
Blue Shield PPO	13.2% to 16.9%	13.4%	69.4%
Health Net HMO	7.2% to 7.2%	7.2%	7.5%
Kaiser Permanente HMO	6.3% to 8.4%	7.1%	21.2%



2023 Rates for Pricing Region 15

Los Angeles County (northeast)

Regional Rate Change (weighted average)	9.5%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	-7.0%
Statewide Rate Change (weighted average)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
209,390 Total individuals actively enrolled as of June 2022.	87% 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	7.6% to 14.3%	11.5%	13.7%
Blue Shield HMO	14.7% to 18.6%	15.1%	10.8%
Blue Shield PPO	14.3% to 18.1%	14.6%	14.2%
Health Net HMO	7.3% to 7.3%	7.3%	6.6%
Health Net PPO	9.0% to 9.0%	9.0%	4.3%
Kaiser Permanente HMO	6.3% to 8.4%	7.1%	19.6%
L.A. Care HMO	5.8% to 9.1%	7.2%	29.8%
Molina Healthcare HMO	4.6% to 5.8%	5.6%	0.2%



2023 Rates for Pricing Region 16

Los Angeles County (southwest)

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	-11.2%
Statewide Rate Change (weighted average)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
259,980 Total individuals actively enrolled as of June 2022.	82% 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	7.6% to 14.3%	11.3%	8.9%
Blue Shield HMO	18.2% to 22.3%	19.5%	4.7%
Blue Shield PPO	14.3% to 18.1%	14.7%	19.7%
Health Net PPO	7.8% to 7.8%	7.8%	4.7%
Health Net HMO	13.2% to 13.2%	13.2%	1.6%
Kaiser Permanente HMO	6.3% to 8.4%	7.2%	30.1%
L.A. Care HMO	3.4% to 6.7%	5.0%	22.8%
Molina Healthcare HMO	1.3% to 2.5%	2.3%	1.9%



2023 Rates for Pricing Region 17

San Bernardino and Riverside Counties

Regional Rate Change (weighted average)	9.7%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	-4.2%
Statewide Rate Change (weighted average)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
155,280 Total individuals actively enrolled as of June 2022.	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	7.6% to 14.3%	11.4%	8.3%
Blue Shield HMO	14.7% to 18.6%	15.4%	15.7%
Blue Shield PPO	14.3% to 18.1%	14.7%	12.0%
Health Net PPO	3.2% to 3.2%	3.2%	11.1%
Health Net HMO	11.2% to 11.2%	11.2%	11.6%
Kaiser Permanente HMO	6.3% to 8.4%	7.2%	29.0%
Inland Empire HMO	New Plan		
Molina Healthcare HMO	5.5% to 6.8%	6.7%	12.3%



2023 Rates for Pricing Region 18

Orange County

Regional Rate Change (weighted average)	11.0%
Shop and Switch: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	-0.9%
Statewide Rate Change (weighted average)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
148,070 Total individuals actively enrolled as of June 2022.	86% Federal Subsidy	5 Companies available to all consumers.

Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem HMO	7.6% to 14.3%	11.1%	24.5%
Blue Shield HMO	18.20% to 22.3%	19.4%	16.1%
Blue Shield PPO	14.3% to 18.1%	14.7%	20.4%
Health Net PPO	8.2% to 8.2%	8.2%	5.9%
Health Net HMO	13.3% to 13.3%	13.3%	2.6%
Kaiser Permanente HMO	6.3% to 8.4%	7.3%	20.4%
Molina Healthcare HMO	3.9% to 5.1%	4.9%	0.3%



2023 Rates for Pricing Region 19

San Diego County

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	-4.9%
Statewide Rate Change (weighted average)	9.6%

Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
119,110 Total individuals actively enrolled as of June 2022.	84% 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	5.8% to 12.4%	9.1%	8.4%
Blue Shield HMO	14.7% to 18.6%	15.9%	8.0%
Blue Shield PPO	14.3% to 18.1%	14.9%	9.8%
Health Net HMO	9.3% to 9.3%	9.3%	11.4%
Health Net PPO	10.9% to 10.9%	10.9%	3.6%
Kaiser Permanente HMO	6.3% to 8.4%	7.4%	23.4%
Molina Healthcare HMO	3.7% to 5.0%	4.8%	11.2%
Sharp Health Plan HMO 1 (copay)	4.0% to 5.8%	5.6%	24.3%
Sharp Health Plan HMO 2 (coinsurance)	5.1% to 10.8%	7.1%	