



**COVERED
CALIFORNIA**

For the
love of
Californians

Open Enrollment Period, 2027 Plan Year

Sample Bronze and Silver Rates by Selected Counties/Regions

Covered California Qualified Health Plan 2027 Sample Regional Bronze & Silver Rates for 16 Counties

Data as of August 23, 2026. Published October 1, 2026

Covered California Individual Market Health Carriers

2027 HEALTH PLAN PREMIUM RATES DISCLAIMER

The health plan premium rates for the 2027 plan year are preliminary and currently undergoing regulatory review with the Department of Managed Health Care. The sample slides included in this deck are organized alphabetically by the selected 16 county name. The presented premium rates are based on individual aged 40, single status, with an annual household income of \$31,920, residing in a specific zip code within the listed county. For a more accurate estimate of health care premiums and to explore plan options, please use the Shop & Compare Tool. If you have questions, email outreachandsales@covered.ca.gov.

16 County Samples

1. Alameda County (Region 6)
2. Butte County (Region 1)
3. Fresno County (Region 11)
4. Humboldt County (Region 1)
5. Imperial County (Region 13)
6. Los Angeles County (Region 15 & 16)
7. Orange County (Region 18)
8. Riverside County (Region 17)
9. Sacramento County (Region 3)
10. San Bernardino County (Region 17)
11. San Diego County (Region 19)
12. San Mateo County (Region 8)
13. Shasta County (Region 1)
14. Sonoma County (Region 2)
15. Stanislaus County (Region 10)
16. Ventura County (Region 12)

County Premiums Bronze & Silver Rates Based on this Persona



40-Year-Old

Single Individual

\$31,920 Annual Household Income

Residing in a **zip code within the specified county** and region.

Metric	Bronze	Silver
2026 Monthly Premium Rate	X	X
2027 Monthly Premium Rate	X	X
YoY Difference	X	X
Premium Tax Credit Amount	X	X
Monthly Premium Cost to Consumer	X	X
Market Share	X	X
Benchmark Silver Plan	N/A	X

Alameda County (Region 6)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$681 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 8.2% weighted average increase
- Kaiser is the lowest price Bronze Plan with an increase by 7.4% from last year

Bronze Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Kaiser	\$529	\$568	♥	7.4%	\$0	81.0%
2	Blue Shield HMO	-	\$728		-	\$46	-
3	Blue Shield PPO	\$684	\$766	●	12.0%	\$84	17.0%
4	Anthem EPO	\$713	\$781		9.5%	\$99	1.9%

Covered California Individual
Market Health Carriers

Alameda County (Region 6)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$681 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 8.8% weighted average increase
- \$260 price spread (consumer could save by switching from highest to lowest)

Silver Plan

Benchmark Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Kaiser	\$649	\$700	♥	7.8%	\$17	82.7%
2	Blue Shield HMO	\$727	\$822		13.1%	\$139	3.5%
3	Anthem EPO	\$828	\$922		11.4%	\$240	2.5%
4	Blue Shield PPO	\$844	\$960	●	13.6%	\$277	11.3%

Covered California Individual
Market Health Carriers

Butte County (Region 1)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$800 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 9.5% weighted average increase
- Anthem is the lowest price Bronze Plan with an increase by 7.3% from last year

Bronze Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Anthem EPO	\$682	\$732	♥	7.3%	\$0	32.2%
2	Blue Shield PPO	\$679	\$751	●	10.6%	\$0	67.8%

Covered California Individual
Market Health Carriers

Butte County (Region 1)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$800 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 10.5% weighted average increase
- \$76 price spread (consumer could save by switching from highest to lowest)

Silver Plan

Benchmark Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Anthem EPO	\$791	\$864	♥	9.2%	\$63	56.9%
2	Blue Shield PPO	\$838	\$940	●	12.3%	\$139	43.1%

Covered California Individual
Market Health Carriers

Fresno County (Region 11)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$493 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 10.7% weighted average increase
- Kaiser is the lowest price Bronze Plan with an increase by 7.4% from last year

Bronze Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Kaiser	\$456	\$490	♥	7.4%	\$0	28.1%
2	Blue Shield PPO	\$452	\$506	●	12.0%	\$12	67.7%
3	Anthem HMO	\$489	\$546		11.7%	\$52	4.2%
4	Blue Shield HMO	-	\$766		-	\$272	-

Covered California Individual
Market Health Carriers

Fresno County (Region 11)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$493 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 12.5% weighted average increase
- \$262 price spread (consumer could save by switching from highest to lowest)

Silver Plan

Benchmark Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Kaiser	\$559	\$603	♥	7.8%	\$109	19.3%
2	Blue Shield PPO	\$558	\$634		13.6%	\$139	75.8%
3	Anthem HMO	\$568	\$645	●	13.7%	\$151	4.9%
4	Blue Shield HMO	\$765	\$865		13.1%	\$371	0.0%

Covered California Individual
Market Health Carriers

Humboldt County (Region 1)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$800 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 9.5% weighted average increase
- Anthem is the lowest price Bronze Plan with an increase by 7.3% from last year

Bronze Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Anthem EPO	\$682	\$732	♥	7.3%	\$0	32.2%
2	Blue Shield PPO	\$679	\$751	●	10.6%	\$0	67.8%

Covered California Individual
Market Health Carriers

Humboldt County (Region 1)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$800 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 10.5% weighted average increase
- \$76 price spread (consumer could save by switching from highest to lowest)

Silver Plan

Benchmark Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Anthem EPO	\$791	\$864	♥	9.2%	\$63	56.9%
2	Blue Shield PPO	\$838	\$940	●	12.3%	\$139	43.1%

Covered California Individual
Market Health Carriers

Imperial County (Region 13)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$493 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 13.9% weighted average increase
- Health Net is the lowest price Bronze Plan with an increase by 14.2% from last year

Bronze Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Health Net HMO	\$416	\$475		14.2%	\$0	70.9%
2	Kaiser	\$488	\$514	♥	5.4%	\$21	0.4%
3	Molina	\$489	\$560	●	14.7%	\$67	14.7%
4	Blue Shield PPO	\$720	\$806		12.0%	\$312	13.3%
5	Anthem EPO	\$875	\$958		9.5%	\$464	0.6%

Covered California Individual
Market Health Carriers

Imperial County (Region 13)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$493 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 15.7% weighted average increase
- \$509 price spread (consumer could save by switching from highest to lowest)

Silver Plan

Benchmark Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Molina	\$533	\$622	●	16.7%	\$128	74.3%
2	Kaiser	\$598	\$633	♥	5.9%	\$139	0.1%
3	Health Net HMO	\$581	\$643		10.7%	\$150	7.5%
4	Blue Shield PPO	\$889	\$1,010		13.6%	\$516	17.4%
5	Anthem EPO	\$1,015	\$1,132		11.4%	\$638	0.7%

Covered California Individual
Market Health Carriers

Los Angeles County - East (Region 15)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$358 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 8.3% weighted average increase
- L.A. Care is the lowest price Bronze Plan with an increase by 8.4% from last year

Covered California Individual
Market Health Carriers

Bronze Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	L.A. Care	\$347	\$376		8.4%	\$16	39.3%
2	Kaiser	\$385	\$405	♥	5.4%	\$46	32.3%
3	Anthem HMO	\$419	\$450		7.3%	\$90	4.9%
4	Blue Shield HMO	-	\$463		-	\$103	-
5	Health Net PPO	\$420	\$475	●	13.1%	\$116	12.8%
6	Blue Shield PPO	\$558	\$625		12.0%	\$265	10.4%
7	Molina	\$431	Left Market		-	-	0.3%

Los Angeles County – East (Region 15)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$358 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 8.7% weighted average increase
- \$360 price spread (consumer could save by switching from highest to lowest)

Covered California Individual
Market Health Carriers

Silver Plan

Benchmark Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	L.A. Care	\$392	\$423		8.0%	\$63	48.5%
2	Kaiser	\$471	\$499	♥	5.9%	\$139	14.0%
3	Health Net HMO	\$463	\$508		9.6%	\$148	12.6%
4	Blue Shield HMO	\$472	\$522		10.6%	\$163	8.9%
5	Anthem HMO	\$486	\$531		9.2%	\$172	5.3%
6	Health Net PPO	\$587	\$643		9.6%	\$284	2.2%
7	Blue Shield PPO	\$689	\$783	●	13.6%	\$423	8.2%
8	Molina	\$470	Left Market		-	-	0.4%

Los Angeles County – West (Region 16)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$370 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 8.6% weighted average increase
- L.A. Care is the lowest price Bronze Plan with an increase by 8.4% from last year

**Covered California Individual
Market Health Carriers**

Bronze Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	L.A. Care	\$367	\$398		8.4%	\$28	29.4%
2	Kaiser	\$393	\$414	♥	5.4%	\$44	40.5%
3	Molina	\$421	\$473		12.3%	\$102	1.0%
4	Blue Shield HMO	-	\$524		-	\$154	-
5	Anthem HMO	\$460	\$523		13.9%	\$153	5.0%
6	Health Net PPO	\$530	\$625	●	18.1%	\$255	4.6%
7	Blue Shield PPO	\$638	\$715		12.0%	\$344	19.4%

Los Angeles County – West (Region 16)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$370 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 9.6% weighted average increase
- \$447 price spread (consumer could save by switching from highest to lowest)

**Covered California Individual
Market Health Carriers**

Silver Plan

Benchmark Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	L.A. Care	\$415	\$448		8.0%	\$78	39.5%
2	Kaiser	\$482	\$510	♥	5.9%	\$139	23.1%
3	Molina	\$459	\$525		14.2%	\$154	3.8%
4	Health Net HMO	\$508	\$587		15.4%	\$216	4.3%
5	Blue Shield HMO	\$531	\$592		11.4%	\$221	7.5%
6	Anthem HMO	\$534	\$618	●	15.9%	\$248	4.3%
7	Health Net PPO	\$740	\$847		14.5%	\$476	0.7%
8	Blue Shield PPO	\$788	\$895		13.6%	\$525	16.8%

Orange County (Region 18)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$414 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 8.9% weighted average increase
- Kaiser is the lowest price Bronze Plan with an increase by 5.4% from last year

Bronze Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Kaiser	\$428	\$451	♥	5.4%	\$35	47.7%
2	CalOptima	-	\$464		-	\$49	-
3	Anthem HMO	\$444	\$496		11.7%	\$81	30.9%
4	Blue Shield HMO	-	\$518		-	\$102	-
5	Health Net PPO	\$547	\$638	●	16.6%	\$223	4.9%
6	Blue Shield PPO	\$610	\$682		12.0%	\$267	16.3%
7	Molina	\$488	Left Market		-	-	0.3%

Covered California Individual
Market Health Carriers

Orange County (Region 18)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$414 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 11.4% weighted average increase
- \$324 price spread (consumer could save by switching from highest to lowest)

**Covered California Individual
Market Health Carriers**

Silver Plan

Benchmark Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Cal Optima	-	\$540		-	\$124	-
2	Kaiser	\$524	\$555	♥	5.9%	\$139	18.6%
3	Blue Shield HMO	\$521	\$584		12.2%	\$169	22.4%
4	Anthem HMO	\$516	\$586	●	13.7%	\$171	37.3%
5	Health Net HMO	\$565	\$606		7.1%	\$190	5.9%
6	Blue Shield PPO	\$752	\$855		13.6%	\$440	14.7%
7	Health Net PPO	\$765	\$864		13.0%	\$449	0.5%
8	Molina	\$533	Left Market		-	-	0.6%

Riverside County (Region 17)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$369 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 10.3% weighted average increase
- Kaiser is the lowest price Bronze Plan with an increase by 5.4% from last year

Bronze Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Kaiser	\$427	\$451	♥	5.4%	\$81	45.3%
2	IEHP	\$427	\$451		5.5%	\$81	14.1%
3	Molina	\$426	\$478		12.3%	\$108	7.0%
4	Blue Shield HMO	-	\$493		-	\$123	-
5	Anthem HMO	\$478	\$513		7.3%	\$143	1.9%
6	Health Net PPO	\$435	\$527	●	21.2%	\$157	24.2%
7	Blue Shield PPO	\$572	\$640		12.0%	\$271	7.6%

Covered California Individual
Market Health Carriers

Riverside County (Region 17)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$369 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 9.7% weighted average increase
- \$312 price spread (consumer could save by switching from highest to lowest)

**Covered California Individual
Market Health Carriers**

Silver Plan

Benchmark Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	IEHP	\$465	\$490	♥	5.5%	\$120	29.4%
2	Health Net HMO	\$453	\$509		12.4%	\$139	27.7%
3	Molina	\$464	\$531		14.2%	\$161	8.0%
4	Kaiser	\$524	\$555		5.9%	\$185	15.9%
5	Blue Shield HMO	\$492	\$556		13.1%	\$186	9.0%
6	Anthem HMO	\$555	\$606		9.2%	\$236	1.7%
7	Health Net PPO	\$607	\$713	●	17.5%	\$344	2.5%
8	Blue Shield PPO	\$706	\$802		13.6%	\$432	5.9%

Sacramento County (Region 3)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$547 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 8.0% weighted average increase
- Kaiser is the lowest price Bronze Plan with an increase by 7.4% from last year

Bronze Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Kaiser	\$520	\$559	♥	7.4%	\$10	78.5%
2	Western	\$570	\$626		9.9%	\$78	8.0%
3	Blue Shield HMO	-	\$672		-	\$123	-
4	Health Net PPO	\$614	\$687	●	11.8%	\$139	4.0%
5	Anthem EPO	\$723	\$807		11.7%	\$259	5.2%
6	Blue Shield PPO	\$811	\$879		8.4%	\$331	4.3%

Covered California Individual
Market Health Carriers

Sacramento County (Region 3)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$547 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 9.6% weighted average increase
- \$422 price spread (consumer could save by switching from highest to lowest)

**Covered California Individual
Market Health Carriers**

Silver Plan

Benchmark Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Western	\$611	\$679		11.2%	\$131	25.8%
2	Kaiser	\$638	\$688	♥	7.8%	\$139	54.5%
3	Blue Shield HMO	\$670	\$758		13.1%	\$210	9.6%
4	Health Net PPO	\$858	\$930		8.4%	\$382	0.8%
5	Anthem EPO	\$838	\$953	●	13.7%	\$405	6.1%
6	Blue Shield PPO	\$1,001	\$1,102		10.0%	\$553	3.3%

San Bernardino County (Region 17)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$369 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 10.3% weighted average increase
- Kaiser is the lowest price Bronze Plan with an increase by 5.4% from last year

Bronze Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Kaiser	\$427	\$451	♥	5.4%	\$81	45.3%
2	IEHP	\$427	\$451		5.5%	\$81	14.1%
3	Molina	\$426	\$478		12.3%	\$108	7.0%
4	Blue Shield HMO	-	\$493		-	\$123	-
5	Anthem HMO	\$478	\$513		7.3%	\$143	1.9%
6	Health Net PPO	\$435	\$527	●	21.2%	\$157	24.2%
7	Blue Shield PPO	\$572	\$640		12.0%	\$271	7.6%

Covered California Individual
Market Health Carriers

San Bernardino County (Region 17)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$369 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 9.7% weighted average increase
- \$312 price spread (consumer could save by switching from highest to lowest)

**Covered California Individual
Market Health Carriers**

Silver Plan

Benchmark Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	IEHP	\$465	\$490	♥	5.5%	\$120	29.4%
2	Health Net HMO	\$453	\$509		12.4%	\$139	27.7%
3	Molina	\$464	\$531		14.2%	\$161	8.0%
4	Kaiser	\$524	\$555		5.9%	\$185	15.9%
5	Blue Shield HMO	\$492	\$556		13.1%	\$186	9.0%
6	Anthem HMO	\$555	\$606		9.2%	\$236	1.7%
7	Health Net PPO	\$607	\$713	●	17.5%	\$344	2.5%
8	Blue Shield PPO	\$706	\$802		13.6%	\$432	5.9%

San Diego County (Region 19)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$421 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 10.2% weighted average increase
- Kaiser is the lowest price Bronze Plan with an increase by 5.4% from last year

Bronze Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Kaiser	\$432	\$456	♥	5.4%	\$34	45.6%
2	Sharp	\$448	\$485		8.2%	\$63	23.6%
3	Blue Shield HMO	-	\$505		-	\$83	-
4	Molina	\$449	\$535		19.2%	\$114	10.3%
5	Anthem HMO	\$468	\$566		20.8%	\$144	8.0%
6	Health Net PPO	\$569	\$698	●	22.8%	\$276	5.8%
7	Blue Shield PPO	\$683	\$765		12.0%	\$343	6.7%

Covered California Individual
Market Health Carriers

San Diego County (Region 19)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$421 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 14.4% weighted average increase
- \$414 price spread (consumer could save by switching from highest to lowest)

Covered California Individual
Market Health Carriers

Silver Plan

Benchmark Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Sharp Premier	\$475	\$544		14.6%	\$122	23.7%
2	Kaiser	\$530	\$561	♥	5.9%	\$139	10.0%
3	Blue Shield HMO	\$516	\$570		10.5%	\$148	9.5%
4	Molina	\$490	\$594		21.3%	\$173	19.3%
5	Sharp Performance	\$583	\$650		11.5%	\$229	23.7%
6	Health Net HMO	\$553	\$652		17.8%	\$230	5.1%
7	Anthem HMO	\$544	\$669	●	23.0%	\$247	3.9%
8	Health Net PPO	\$794	\$945		19.0%	\$524	0.7%
9	Blue Shield PPO	\$843	\$958		13.6%	\$537	4.0%

San Mateo County (Region 8)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$741 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 8.7% weighted average increase
- Kaiser is the lowest price Bronze Plan with an increase by 7.4% from last year

Bronze Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Kaiser	\$592	\$635	♥	7.4%	\$0	72.8%
2	CCHP	\$616	\$713	●	15.7%	\$0	4.9%
3	Blue Shield HMO	-	\$790		-	\$48	-
4	Blue Shield PPO	\$846	\$948		12.0%	\$205	20.1%
5	Anthem EPO	\$874	\$957		9.5%	\$215	2.2%

Covered California Individual
Market Health Carriers

San Mateo County (Region 8)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$741 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 9.1% weighted average increase
- \$406 price spread (consumer could save by switching from highest to lowest)

Silver Plan

Benchmark Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Kaiser	\$725	\$782	♥	7.8%	\$39	76.5%
2	CCHP	\$792	\$882		11.3%	\$139	1.2%
3	Blue Shield HMO	\$789	\$892		13.1%	\$150	7.7%
4	Anthem EPO	\$1,015	\$1,131		11.4%	\$388	2.9%
5	Blue Shield PPO	\$1,045	\$1,187	●	13.6%	\$445	11.8%

Covered California Individual
Market Health Carriers

Shasta County (Region 1)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$800 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 9.5% weighted average increase
- Anthem is the lowest price Bronze Plan with an increase by 7.3% from last year

Bronze Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Anthem EPO	\$682	\$732	♥	7.3%	\$0	32.2%
2	Blue Shield PPO	\$679	\$751	●	10.6%	\$0	67.8%

Covered California Individual
Market Health Carriers

Shasta County (Region 1)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$800 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 10.5% weighted average increase
- \$76 price spread (consumer could save by switching from highest to lowest)

Silver Plan

Benchmark Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Anthem EPO	\$791	\$864	♥	9.2%	\$63	56.9%
2	Blue Shield PPO	\$838	\$940	●	12.3%	\$139	43.1%

Covered California Individual
Market Health Carriers

Sonoma County (Region 2)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$554 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 7.9% weighted average increase
- Kaiser is the lowest price Bronze Plan with an increase by 7.4% from last year

Bronze Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Kaiser	\$526	\$564		7.4%	\$9	79.3%
2	Western	\$589	\$618	♥	4.8%	\$63	7.5%
3	Anthem EPO	\$712	\$810	●	13.9%	\$255	3.6%
4	Blue Shield PPO	\$818	\$916		12.0%	\$360	9.6%

Covered California Individual
Market Health Carriers

Sonoma County (Region 2)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$554 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 8.3% weighted average increase
- \$477 price spread (consumer could save by switching from highest to lowest)

Silver Plan

Benchmark Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest Price	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Western	\$632	\$670	♥	6.1%	\$115	18.7%
2	Kaiser	\$644	\$695		7.8%	\$139	69.2%
3	Anthem EPO	\$826	\$957	●	15.9%	\$402	4.0%
4	Blue Shield PPO	\$1,009	\$1,147		13.6%	\$592	8.1%

Covered California Individual
Market Health Carriers

Stanislaus County (Region 10)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$572 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 9.1% weighted average increase
- Kaiser is the lowest price Bronze Plan with an increase by 7.4% from last year

Bronze Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Kaiser	\$479	\$514	♥	7.4%	\$0	66.6%
2	Anthem EPO	\$535	\$603	●	12.8%	\$30	27.0%
3	Blue Shield HMO	-	\$700		-	\$127	-
4	Blue Shield PPO	\$738	\$826		12.0%	\$253	6.5%

Covered California Individual
Market Health Carriers

Stanislaus County (Region 10)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$572 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 11.4% weighted average increase
- \$402 price spread (consumer could save by switching from highest to lowest)

Silver Plan

Benchmark Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest Price	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Kaiser	\$587	\$633	♥	7.8%	\$60	45.9%
2	Anthem EPO	\$621	\$713	●	14.8%	\$139	44.1%
3	Blue Shield HMO	\$699	\$790		13.1%	\$217	5.4%
4	Blue Shield PPO	\$911	\$1,035		13.6%	\$462	4.5%

Covered California Individual
Market Health Carriers

Ventura County (Region 12)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$568 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 10.1% weighted average increase
- Kaiser is the lowest price Bronze Plan with an increase by 5.4% from last year

Bronze Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest
Price

	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Kaiser	\$514	\$542	♥	5.4%	\$0	28.6%
2	Blue Shield HMO	-	\$628		-	\$59	-
3	Blue Shield PPO	\$586	\$656	●	12.0%	\$87	70.6%
4	Anthem EPO	\$807	\$883		9.5%	\$314	0.8%

Covered California Individual
Market Health Carriers

Ventura County (Region 12)

2027 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,920, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$568 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 12.6% weighted average increase
- \$376 price spread (consumer could save by switching from highest to lowest)

Silver Plan

Benchmark Plan

● % Highest Rate Change

♥ % Lowest Rate Change

Lowest Price	Health Plan	2026 Monthly Gross Premium	2027 Monthly Gross Premium	YOY Change		Consumer Pays	Market Share
1	Kaiser	\$630	\$667	♥	5.9%	\$98	11.4%
2	Blue Shield HMO	\$626	\$708		13.1%	\$139	31.8%
3	Blue Shield PPO	\$723	\$821	●	13.6%	\$253	55.9%
4	Anthem EPO	\$936	\$1,043		11.4%	\$474	1.0%

Covered California Individual
Market Health Carriers

Thank you!

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