



For the
love of
Californians

Open Enrollment Period, 2026 Plan Year

COVERED CALIFORNIA QUALIFIED HEALTH PLAN 2026 REGIONAL BRONZE & SILVER RATES FOR 18 COUNTIES WITH IN-PERSON EVENTS

As of August 1, 2025

2026 HEALTH PLAN PREMIUM RATES DISCLAIMER

The health plan premium rates for the 2026 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 county name. The presented premium rates are based on individuals aged 40, single status, with an annual household income of \$31,300, 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.

- Covered California Outreach & Sales Division -

Advanced Premium Tax Credit (APTC):

3 Major Components for the Calculation

INCOME & FPL



John:
40 years old,
resides in
Sacramento
earns
\$31,300/year =
200% FPL

REQUIRED CONTRIBUTION % & AMOUNT



**Expected to
contribute:**
6.60% of his annual
income* = \$2,066
annually or **\$172** per
month before the \$1
California premium
credit.

SECOND-LOWEST SILVER PREMIUM



**Benchmark plan in
Sacramento Region:**
\$638 per month –

APTC is the difference
between the benchmark
plan and his required
contribution = **\$466**,
plus the **\$1*** California
premium credit.

= APTC MONTHLY AMOUNT

Benchmark Plan	\$638
John's required contribution	- \$172
APTC Amount	= \$466
CA Premium Credit	+ \$1*
Total Credit Amount for John to use	= \$467

John can pick a more expensive plan but will still only get **\$467** to help cover the cost.
If he chooses a cheaper plan, the APTC can't be more than the plan's premium.

*All Covered California members receive a monthly \$1, California Premium Credit, which is funded by the state's general budget.

Butte County (Region 1)

BRONZE PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest
Price

1

Blue Shield
PPO

2025
Monthly Gross
Premium

\$631

2026
Monthly Gross
Premium

\$679

YOY
Change

▼ 7.6%

Consumer
Pays

\$12

Market
Share

65.4%

2

Anthem EPO

\$617

\$682

▲ 10.5%

\$16

34.6%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$665 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 8.6% weighted average increase
- Blue Shield PPO is the lowest price Bronze Plan but has increased by 7.6% from last year

Butte County (Region 1)

SILVER PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Anthem EPO	\$695	\$791	▲ 13.8%	\$125	63.0%
2	Blue Shield PPO	\$765	\$838	▼ 9.5%	\$171	37.0%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$665 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 12.2% weighted average increase
- \$47 price spread (consumer could save by switching from highest to lowest)

Humboldt County (Region 1)

BRONZE PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest
Price

1

2

Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
Blue Shield PPO	\$631	\$679	▼ 7.6%	\$12	65.4%
Anthem EPO	\$617	\$682	▲ 10.5%	\$16	34.6%

2026 Regional Rates

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Humboldt County (Region 1)

SILVER PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

2026 Regional Rates

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Shasta County (Region 1)

BRONZE PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Blue Shield PPO	\$631	\$679	▼ 7.6%	\$12	65.4%
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2026 Regional Rates

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- Blue Shield PPO is the lowest price Bronze Plan but has increased by 7.6% from last year

Shasta County (Region 1)

SILVER PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

2026 Regional Rates

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
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The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$665 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 12.2% weighted average increase
- \$47 price spread (consumer could save by switching from highest to lowest)

Sonoma County (Region 2)

BRONZE PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser	\$495	\$526	▼ 6.2%	\$53	74.8%
2	Western	\$518	\$589	13.7%	\$116	10.6%
3	Anthem EPO	\$619	\$712	▲ 14.9%	\$239	3.9%
4	Blue Shield PPO	\$760	\$818	7.6%	\$345	10.8%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$472 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 7.5% weighted average increase
- Kaiser is the lowest price Bronze Plan with an increase by 6.2% from last year

Sonoma County (Region 2)

SILVER PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Western	\$555	\$632	13.9%	\$159	17.0%
2	Kaiser	\$595	\$644	▼ 8.3%	\$171	68.9%
3	Anthem EPO	\$697	\$826	▲ 18.4%	\$353	5.9%
4	Blue Shield PPO	\$922	\$1,009	9.5%	\$536	8.2%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$472 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 10.0% weighted average increase
- \$377 price spread (consumer could save by switching from highest to lowest)

Sacramento County (Region 3)

BRONZE PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser	\$504	\$520	3.3%	\$54	68.1%
2	Western	\$501	\$570	13.7%	\$103	5.5%
3	Health Net PPO	\$526	\$614	▲ 16.8%	\$147	5.3%
4	Anthem EPO	\$629	\$723	14.9%	\$256	3.9%
5	Blue Shield PPO	\$795	\$811	▼ 2.0%	\$344	4.5%
6	Aetna	\$487	Left Market	-	-	12.8%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$466 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 4.5% weighted average increase
- Kaiser is the lowest price Bronze Plan with an increase by 3.3% from last year

Sacramento County (Region 3)

SILVER PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Western	\$536	\$611	13.9%	\$144	18.0%
2	Kaiser	\$605	\$638	5.3%	\$171	50.0%
3	Blue Shield HMO	\$614	\$670	9.2%	\$204	11.0%
4	Anthem EPO	\$708	\$838	▲ 18.4%	\$372	6.5%
5	Health Net PPO	\$755	\$858	13.6%	\$391	1.0%
6	Blue Shield PPO	\$965	\$1,001	▼ 3.8%	\$535	3.3%
7	Aetna	\$601	Left Market	-	-	10.2%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$466 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 7.7% weighted average increase
- \$390 price spread (consumer could save by switching from highest to lowest)

Alameda County (Region 6)

BRONZE PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price

	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser	\$498	\$529	▼ 6.2%	\$0	76.8%
2	Blue Shield PPO	\$636	\$684	7.6%	\$129	17.0%
3	Anthem EPO	\$621	\$713	▲ 14.9%	\$158	3.2%
4	Aetna	\$520	Left Market	-	-	2.9%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, 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.

- 6.5% weighted average increase
- Kaiser is the lowest price Bronze Plan but has increased by 6.2% from last year

Alameda County (Region 6)

SILVER PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser	\$599	\$649	8.3%	\$93	80.5%
2	Blue Shield HMO	\$700	\$727	▼ 3.8%	\$171	1.2%
3	Anthem EPO	\$699	\$828	▲ 18.4%	\$272	4.5%
4	Blue Shield PPO	\$771	\$844	9.5%	\$289	11.9%
5	Aetna	\$641	Left Market	-	-	2.0%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, 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.

- 8.7% weighted average increase
- \$195 price spread (consumer could save by switching from highest to lowest)

Monterey County (Region 9)

BRONZE PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser	\$489	\$519	6.2%	\$0	45.9%
2	Blue Shield PPO	\$797	\$836	▼ 4.8%	\$117	50.1%
3	Anthem EPO	\$848	\$946	▲ 11.6%	\$228	4.0%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$717 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 5.7% weighted average increase
- Kaiser is the lowest price Bronze Plan with an increase of 6.2% from last year

Monterey County (Region 9)

SILVER PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser	\$588	\$637	8.3%	\$0	40.6%
2	Blue Shield HMO	\$744	\$889	▲ 19.6%	\$171	36.3%
3	Blue Shield PPO	\$967	\$1,032	▼ 6.7%	\$313	18.0%
4	Anthem EPO	\$955	\$1,098	15.0%	\$380	5.1%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$717 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 12.5% weighted average increase
- \$461 price spread (consumer could save by switching from highest to lowest)

San Joaquin County (Region 10)

BRONZE PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest
Price

	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser	\$451	\$479	▼ 6.2%	\$29	68.4%
2	Anthem EPO	\$484	\$535	▲ 10.5%	\$85	23.1%
3	Blue Shield PPO	\$686	\$738	7.6%	\$288	8.5%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$449 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 7.3% weighted average increase
- Kaiser is the lowest price Bronze Plan with an increase of 6.2% from last year

San Joaquin County (Region 10)

SILVER PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser	\$542	\$587	▼ 8.3%	\$137	41.3%
2	Anthem EPO	\$545	\$621	13.8%	\$171	41.7%
3	Blue Shield HMO	\$568	\$699	▲ 23.1%	\$249	11.9%
4	Blue Shield PPO	\$832	\$911	9.5%	\$461	5.1%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$449 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 12.4% weighted average increase
- \$324 price spread (consumer could save by switching from highest to lowest)

Fresno County (Region 11)

BRONZE PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Blue Shield PPO	\$407	\$452	11.1%	\$64	56.5%
2	Kaiser	\$430	\$456	▼ 6.2%	\$68	27.3%
3	Anthem HMO	\$438	\$489	▲ 11.6%	\$101	4.8%
4	Aetna	\$376	Left Market	-	-	11.4%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$387 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 8.5% weighted average increase
- Blue Shield PPO is the lowest price Bronze Plan but has increased by 11.1% from last year

Fresno County (Region 11)

SILVER PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Blue Shield PPO	\$493	\$558	13.0%	\$169	61.0%
2	Kaiser	\$516	\$559	▼ 8.3%	\$171	15.0%
3	Anthem HMO	\$493	\$568	▲ 15.2%	\$179	7.8%
4	Blue Shield HMO	\$700	\$765	9.2%	\$377	0.0%
5	Aetna	\$463	Left Market	-	-	16.1%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$387 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 10.4% weighted average increase
- \$207 price spread (consumer could save by switching from highest to lowest)

Ventura County (Region 12)

BRONZE PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser	\$483	\$514	▼ 6.4%	\$55	27.1%
2	Blue Shield PPO	\$544	\$586	7.6%	\$127	71.7%
3	Anthem EPO	\$723	\$807	▲ 11.6%	\$348	1.2%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$458 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 7.3% weighted average increase
- Kaiser is the lowest price Bronze Plan but increase by 6.4% from last year

Ventura County (Region 12)

SILVER PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Blue Shield HMO	\$578	\$626	▼ 8.3%	\$168	32.1%
2	Kaiser	\$580	\$630	8.5%	\$171	12.2%
3	Blue Shield PPO	\$660	\$723	9.5%	\$264	54.3%
4	Anthem EPO	\$814	\$936	▲ 15.0%	\$477	1.4%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$458 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 9.1% weighted average increase
- \$310 price spread (consumer could save by switching from highest to lowest)

Imperial County (Region 13)

BRONZE PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Health Net HMO	\$343	\$416	▲ 21.2%	\$6	73.0%
2	Kaiser	\$459	\$488	6.4%	\$78	0.2%
3	Molina	\$460	\$489	▼ 6.2%	\$79	14.1%
4	Blue Shield PPO	\$669	\$720	7.6%	\$310	12.1%
5	Anthem EPO	\$784	\$875	11.6%	\$465	0.6%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$409 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 17.4% weighted average increase
- Health Net is the lowest price Bronze Plan but has increased by 21.2% from last year

Imperial County (Region 13)

SILVER PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	2026 Regional Rates					
	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Molina	\$488	\$533	9.2%	\$123	71.5%
2	Health Net HMO	\$493	\$581	▲ 18.0%	\$171	10.9%
3	Kaiser	\$551	\$598	▼ 8.5%	\$188	0.1%
4	Blue Shield PPO	\$812	\$889	9.5%	\$479	16.6%
5	Anthem EPO	\$883	\$1,015	15.0%	\$605	0.9%

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$409 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 20.6% weighted average increase
- \$482 price spread (consumer could save by switching from highest to lowest)

East Los Angeles County (Region 15)

BRONZE PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	L.A. Care	\$308	\$347	12.5%	\$54	34.2%
2	Kaiser	\$361	\$385	6.4%	\$92	31.8%
3	Anthem HMO	\$375	\$419	11.6%	\$127	5.2%
4	Health Net PPO	\$354	\$420	▲ 18.6%	\$128	16.3%
5	Molina	\$411	\$431	▼ 4.8%	\$138	0.2%
6	Blue Shield PPO	\$519	\$558	7.6%	\$266	12.2%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$291 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 10.9% weighted average increase
- L.A. Care remains the lowest price Bronze Plan but has increased by 12.5% from last year

East Los Angeles County (Region 15)

SILVER PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	L.A. Care	\$354	\$392	10.5%	\$99	46.1%
2	Health Net HMO	\$407	\$463	13.7%	\$171	11.5%
3	Molina	\$436	\$470	7.8%	\$177	0.3%
4	Kaiser	\$434	\$471	8.5%	\$179	14.3%
5	Blue Shield HMO	\$457	\$472	▼ 3.2%	\$180	6.8%
6	Anthem HMO	\$422	\$486	15.2%	\$194	9.5%
7	Health Net PPO	\$509	\$587	▲ 15.4%	\$295	2.6%
8	Blue Shield PPO	\$629	\$689	9.5%	\$397	8.9%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$291 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 10.6% weighted average increase
- \$297 price spread (consumer could save by switching from highest to lowest)

West Los Angeles County (Region 16)

BRONZE PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	L.A. Care	\$327	\$367	12.5%	\$79	29.5%
2	Kaiser	\$370	\$393	▼ 6.4%	\$105	38.2%
3	Molina	\$386	\$421	9.0%	\$133	0.7%
4	Anthem HMO	\$400	\$460	▲ 14.9%	\$171	5.9%
5	Health Net PPO	\$463	\$530	14.3%	\$241	5.8%
6	Blue Shield PPO	\$597	\$638	7.0%	\$350	19.9%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$287 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 9.3% weighted average increase
- L.A. Care is the lowest price Bronze Plan but has increased by 12.5% from last year

West Los Angeles County (Region 16)

SILVER PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	L.A. Care	\$375	\$415	10.6%	\$127	38.5%
2	Molina	\$410	\$459	12.2%	\$171	3.6%
3	Kaiser	\$444	\$482	▼ 8.5%	\$194	22.7%
4	Health Net HMO	\$455	\$508	11.8%	\$220	4.5%
5	Blue Shield HMO	\$486	\$531	9.2%	\$243	6.3%
6	Anthem HMO	\$450	\$534	▲ 18.6%	\$245	7.5%
7	Health Net PPO	\$665	\$740	11.2%	\$451	0.8%
8	Blue Shield PPO	\$724	\$788	8.8%	\$500	16.2%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$287 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 10.5% weighted average increase
- \$373 price spread (consumer could save by switching from highest to lowest)

Riverside County (Region 17)

BRONZE PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Molina	\$390	\$426	9.0%	\$132	2.0%
2	IEHP	\$362	\$427	17.9%	\$134	8.4%
3	Kaiser	\$402	\$427	▼ 6.4%	\$134	38.5%
4	Health Net PPO	\$358	\$435	▲ 21.3%	\$142	40.5%
5	Anthem HMO	\$428	\$478	11.6%	\$185	2.4%
6	Blue Shield PPO	\$531	\$572	7.6%	\$279	8.3%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$292 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 13.7% weighted average increase
- Molina is the lowest price Bronze Plan but increase by 9.0% from last year

Riverside County (Region 17)

SILVER PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Health Net HMO	\$412	\$453	9.9%	\$160	19.8%
2	Molina	\$414	\$464	12.2%	\$171	9.6%
3	IEHP	\$394	\$465	17.9%	\$171	33.0%
4	Blue Shield HMO	\$463	\$492	▼ 6.3%	\$198	8.3%
5	Kaiser	\$483	\$524	8.5%	\$231	16.5%
6	Anthem HMO	\$482	\$555	15.2%	\$262	2.9%
7	Health Net PPO	\$515	\$607	▲ 18.0%	\$314	3.3%
8	Blue Shield PPO	\$645	\$706	9.5%	\$413	6.6%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$292 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 12.6% weighted average increase
- \$253 price spread (consumer could save by switching from highest to lowest)

San Bernardino County (Region 17)

BRONZE PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Molina	\$390	\$426	9.0%	\$132	2.0%
2	IEHP	\$362	\$427	17.9%	\$134	8.4%
3	Kaiser	\$402	\$427	▼ 6.4%	\$134	38.5%
4	Health Net PPO	\$358	\$435	▲ 21.3%	\$142	40.5%
5	Anthem HMO	\$428	\$478	11.6%	\$185	2.4%
6	Blue Shield PPO	\$531	\$572	7.6%	\$279	8.3%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$292 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 13.7% weighted average increase
- Molina is the lowest price Bronze Plan but increase by 9.0% from last year

San Bernardino County (Region 17)

SILVER PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Health Net HMO	\$412	\$453	9.9%	\$160	19.8%
2	Molina	\$414	\$464	12.2%	\$171	9.6%
3	IEHP	\$394	\$465	17.9%	\$171	33.0%
4	Blue Shield HMO	\$463	\$492	▼ 6.3%	\$198	8.3%
5	Kaiser	\$483	\$524	8.5%	\$231	16.5%
6	Anthem HMO	\$482	\$555	15.2%	\$262	2.9%
7	Health Net PPO	\$515	\$607	▲ 18.0%	\$314	3.3%
8	Blue Shield PPO	\$645	\$706	9.5%	\$413	6.6%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$292 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 12.6% weighted average increase
- \$253 price spread (consumer could save by switching from highest to lowest)

Orange County (Region 18)

BRONZE PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser	\$402	\$428	▼ 6.4%	\$78	40.2%
2	Anthem HMO	\$404	\$444	9.9%	\$95	26.5%
3	Molina	\$448	\$488	9.0%	\$139	0.3%
4	Health Net PPO	\$456	\$547	▲ 20.0%	\$198	10.1%
5	Blue Shield PPO	\$566	\$610	7.6%	\$260	22.8%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$349 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 9.0% weighted average increase
- Kaiser is the lowest price Bronze Plan but has increased by 6.4% from last year

Orange County (Region 18)

SILVER PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Anthem HMO	\$455	\$516	13.4%	\$166	41.5%
2	Blue Shield HMO	\$482	\$521	▼ 8.1%	\$171	18.3%
3	Kaiser	\$483	\$524	8.5%	\$175	16.3%
4	Molina	\$475	\$533	12.2%	\$183	0.7%
5	Health Net HMO	\$496	\$565	14.0%	\$216	7.6%
6	Blue Shield PPO	\$687	\$752	9.5%	\$403	14.9%
7	Health Net PPO	\$655	\$765	▲ 16.7%	\$415	0.8%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$349 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 11.1% weighted average increase
- \$249 price spread (consumer could save by switching from highest to lowest)

San Diego (Region 19)

BRONZE PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser	\$407	\$432	▼ 6.4%	\$114	35.6%
2	Sharp	\$408	\$448	9.8%	\$129	25.1%
3	Molina	\$392	\$449	14.6%	\$130	7.7%
4	Anthem HMO	\$408	\$468	14.9%	\$150	15.0%
5	Health Net PPO	\$471	\$569	▲ 20.6%	\$250	8.6%
6	Blue Shield PPO	\$635	\$683	7.6%	\$365	8.0%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$318 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 10.5% weighted average increase
- Kaiser is the lowest price Bronze Plan but has increased by 6.4% from last year

San Diego (Region 19)

SILVER PLAN

▼ % Lowest Rate Change

▲ % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Sharp Premier	\$440	\$475	8.0%	\$156	18.3%
2	Molina	\$415	\$490	17.9%	\$171	24.7%
3	Blue Shield HMO	\$491	\$516	▼ 5.0%	\$197	7.6%
4	Kaiser	\$488	\$530	8.5%	\$211	10.5%
5	Anthem HMO	\$459	\$544	▲ 18.6%	\$225	7.5%
6	Health Net HMO	\$478	\$553	15.7%	\$234	7.8%
7	Sharp Performance	\$541	\$583	7.9%	\$265	18.3%
8	Health Net PPO	\$677	\$794	17.4%	\$476	1.0%
9	Blue Shield PPO	\$770	\$843	9.5%	\$525	4.4%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$318 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 11.8% weighted average increase
- \$368 price spread (consumer could save by switching from highest to lowest)



Open Enrollment Period, 2026 Plan Year

Questions? Email OutreachandSales@covered.ca.gov

Covered California Outreach & Sales Division