

COVERED CALIFORNIA QUALIFIED HEALTH PLANS 2025 REGIONAL BRONZE & SILVER RATES

AS OF JULY 24, 2024

Please note that the health premium rates for the 2025 plan year are preliminary and are currently regulatory review with the Department of Managed Health Care. The sample slides provided in this deck are organized in alphabetical order by county name. The bronze and silver premium rates presented apply to individuals aged 25 and 40, assuming a single status and an annual household income of \$30,120, living in a specific zip code within the mentioned county. For a more accurate estimate of health care premiums and to explore available plan options, please utilize the [Shop & Compare Tool](#). Email outreachandsales@covered.ca.gov if you have questions.



- Covered California Outreach & Sales Division -

BUTTE COUNTY (REGION 1)

BRONZE PLAN

Lowest Price

	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Anthem EPO	\$564	\$617	▼ 9.4%	\$0	25.5%
2	Blue Shield PPO	\$575	\$631	▲ 9.7%	\$0	74.5%

2025 Regional Rates

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$715 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 9.6% weighted average increase
- Anthem remains the lowest price Bronze Plan but has increased by 9.4% from last year



BUTTE COUNTY (REGION 1)

SILVER PLAN

2025 Regional Rates

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Anthem EPO	\$616	\$695	▲ 12.9%	\$0	61.2%
2	Blue Shield PPO	\$717	\$765	▼ 6.8%	\$49	38.8%

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$715 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 10.5% weighted average increase
- \$70 price spread (consumer could save by switching from highest to lowest)



SACRAMENTO COUNTY (REGION 3)

BRONZE PLAN

2025 Regional Rates

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$550 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Aetna	\$431	\$487	13.2%	\$0	8.6%
2	Western	\$463	\$501	8.1%	\$0	8.8%
3	Kaiser	\$468	\$504	7.8%	\$0	70.0%
4	Health Net PPO	\$495	\$526	▼ 6.2%	\$0	4.1%
5	Anthem EPO	\$549	\$629	▲ 14.6%	\$77	3.3%
6	Blue Shield PPO	\$725	\$795	9.7%	\$244	5.2%

- 8.5% weighted average increase
- Aetna is the lowest price Bronze Plan with an increase by 13.2% from last year



SACRAMENTO COUNTY (REGION 3)

SILVER PLAN

2025 Regional Rates

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Western	\$525	\$536	▼ 2.1%	\$0	7.1%
2	Aetna	\$510	\$601	17.8%	\$49	10.5%
3	Kaiser	\$562	\$605	7.8%	\$54	53.8%
4	Blue Shield HMO	\$567	\$614	8.2%	\$62	15.7%
5	Anthem EPO	\$598	\$708	▲ 18.3%	\$157	8.2%
6	Health Net PPO	\$704	\$755	7.2%	\$204	0.8%
7	Blue Shield PPO	\$907	\$965	6.8%	\$413	3.9%

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$550 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 9.3% weighted average increase
- \$429 price spread (consumer could save by switching from highest to lowest)



SANTA CLARA COUNTY (REGION 7)

BRONZE PLAN

2025 Regional Rates

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Valley	\$363	\$414	▲ 14.0%	\$0	39.6%
2	Kaiser	\$441	\$476	▼ 7.8%	\$0	48.3%
3	Anthem EPO	\$574	\$627	9.4%	\$105	5.2%
4	Blue Shield PPO	\$753	\$826	9.7%	\$304	6.9%



The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$522 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 10.5% weighted average increase
- Valley remains the lowest price Bronze Plan but has increased by 14.0% from last year

SANTA CLARA COUNTY (REGION 7)

SILVER PLAN

2025 Regional Rates

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Valley	\$514	\$551	7.3%	\$29	30.2%
2	Kaiser	\$530	\$572	7.8%	\$49	53.8%
3	Anthem EPO	\$626	\$706	 12.9%	\$184	10.4%
4	Blue Shield HMO	\$750	\$811	8.2%	\$288	1.0%
5	Blue Shield PPO	\$939	\$1003	 6.8%	\$480	4.6%

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$522 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 8.1% weighted average increase
- \$451 price spread (consumer could save by switching from highest to lowest)



MONTEREY COUNTY (REGION 9)

BRONZE PLAN

Lowest Price

	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser	\$454	\$489	▼ 7.7%	\$0	30.0%
2	Blue Shield PPO	\$727	\$797	▲ 9.7%	\$103	35.1%
3	Anthem EPO	\$775	\$848	9.4%	\$153	1.9%
4	Valley	\$420	Left Market	-	-	33.1%

2025 Regional Rates

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$694 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.



- 5.9% weighted average increase
- Kaiser is the lowest price Bronze Plan with an increase of 7.7% from last year



MONTEREY COUNTY (REGION 9)

SILVER PLAN

2025 Regional Rates

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser	\$545	\$588	7.8%	\$0	24.8%
2	Blue Shield HMO	\$619	\$744	 20.2%	\$49	39.7%
3	Anthem EPO	\$846	\$955	12.9%	\$260	3.8%
4	Blue Shield PPO	\$906	\$967	 6.8%	\$273	18.5%
5	Valley	\$594	Left Market	-	-	13.1%

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the "Consumer Pays" includes the deductions of a \$694 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 11.7% weighted average increase
- \$380 price spread (consumer could save by switching from highest to lowest)

STANISLAUS COUNTY (REGION 10)

BRONZE PLAN

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser	\$418	\$451	7.8%	\$0	70.6%
2	Anthem EPO	\$456	\$484	▼ 6.2%	\$0	19.6%
3	Blue Shield PPO	\$625	\$686	▲ 9.7%	\$190	9.8%

2025 Regional Rates

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$495 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.



- 7.7% weighted average increase
- Kaiser is the lowest price Bronze Plan with an increase of 7.8% from last year



STANISLAUS COUNTY (REGION 10)

SILVER PLAN

2025 Regional Rates

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser	\$502	\$542	7.8%	\$46	39.7%
2	Anthem EPO	\$497	\$545	9.7%	\$49	39.9%
3	Blue Shield HMO	\$483	\$568	 17.6%	\$72	14.7%
4	Blue Shield PPO	\$779	\$832	 6.8%	\$336	5.7%

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$495 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 10% weighted average increase
- \$290 price spread (consumer could save by switching from highest to lowest)



FRESNO COUNTY (REGION 11)

BRONZE PLAN

Lowest Price

	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Aetna	\$341	\$376	10.3%	\$0	4.0%
2	Blue Shield PPO	\$352	\$407	▲ 15.5%	\$0	62.0%
3	Kaiser	\$399	\$430	▼ 7.8%	\$0	30.1%
4	Anthem HMO	\$401	\$438	9.4%	\$0	3.9%

2025 Regional Rates

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$443 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.



- 12.7% weighted average increase
- Aetna is the lowest price Bronze Plan but has increased by 10.3% from last year



FRESNO COUNTY (REGION 11)

SILVER PLAN

2025 Regional Rates

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Aetna	\$403	\$463	 14.8%	\$19	6.5%
2	Anthem HMO	\$436	\$493	13.0%	\$49	7.4%
3	Blue Shield PPO	\$439	\$493	12.4%	\$50	68.4%
4	Kaiser	\$479	\$516	 7.8%	\$73	17.6%
5	Blue Shield PPO	\$647	\$700	8.2%	\$257	0.03%

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$443 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 11.8% weighted average increase
- \$237 price spread (consumer could save by switching from highest to lowest)



VENTURA COUNTY (REGION 12)

BRONZE PLAN

Lowest Price

	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser	\$457	\$483	▼ 5.7%	\$0	25.7%
2	Blue Shield PPO	\$496	\$544	▲ 9.7%	\$13	73.1%
3	Anthem EPO	\$661	\$723	9.4%	\$192	1.3%

2025 Regional Rates

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$530 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 8.7% weighted average increase
- Kaiser remains the lowest price Bronze Plan but increase by 5.7% from last year



VENTURA COUNTY (REGION 12)

SILVER PLAN

2025 Regional Rates

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Blue Shield HMO	\$535	\$578	8.2%	\$47	31.2%
2	Kaiser	\$549	\$580	▼ 5.7%	\$49	11.4%
3	Blue Shield PPO	\$618	\$660	6.8%	\$129	55.5%
4	Anthem EPO	\$721	\$814	▲ 12.9%	\$283	1.9%

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$530 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.



- 7.2% weighted average increase
- \$236 price spread (consumer could save by switching from highest to lowest)



IMPERIAL COUNTY (REGION 13)

BRONZE PLAN

Lowest Price

	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Health Net HMO	\$323	\$343	6.4%	\$0	71.1%
2	Kaiser	\$434	\$459	5.7%	\$15	0.2%
3	Molina	\$447	\$460	 3.0%	\$17	15.2%
4	Blue Shield PPO	\$610	\$669	 9.7%	\$226	13.1%
5	Anthem EPO	\$717	\$784	9.4%	\$341	0.4%

2025 Regional Rates

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$442 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.



- 6.3% weighted average increase
- Health Net remains the lowest price Bronze Plan



IMPERIAL COUNTY (REGION 13)

SILVER PLAN

2025 Regional Rates

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Molina	\$459	\$488	 6.3%	\$45	75.3%
2	Health Net HMO	\$459	\$493	7.4%	\$49	7.9%
3	Kaiser	\$521	\$551	5.7%	\$108	0.1%
4	Blue Shield PPO	\$760	\$812	 6.8%	\$368	15.8%
5	Anthem EPO	\$782	\$883	12.9%	\$440	0.9%

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$442 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 13.0% weighted average increase
- \$395 price spread (consumer could save by switching from highest to lowest)



EAST LOS ANGELES COUNTY (REGION 15)

BRONZE PLAN

2025 Regional Rates

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$357 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	L.A. Care	\$283	\$308	9.1%	\$0	36.7%
2	Health Net PPO	\$331	\$354	7.1%	\$0	15.6%
3	Kaiser	\$342	\$361	▼ 5.7%	\$3	29.9%
4	Anthem HMO	\$343	\$375	9.4%	\$17	4.4%
5	Molina	\$399	\$411	3.0%	\$53	0.2%
6	Blue Shield PPO	\$473	\$519	▲ 9.7%	\$160	13.1%

- 7.8% weighted average increase
- L.A. Care remains the lowest price Bronze Plan but has increased by 9.1% from last year



EAST LOS ANGELES COUNTY (REGION 15)

SILVER PLAN

2025 Regional Rates

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$357 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	L.A. Care	\$336	\$354	▼ 5.3%	\$0	37.3%
2	Health Net HMO	\$385	\$407	5.9%	\$49	8.4%
3	Anthem HMO	\$374	\$422	▲ 12.9%	\$64	17.7%
4	Kaiser	\$411	\$434	5.7%	\$76	13.5%
5	Molina	\$410	\$436	6.3%	\$78	0.2%
6	Blue Shield HMO	\$423	\$457	8.2%	\$99	9.6%
7	Health Net PPO	\$471	\$509	8.1%	\$151	2.7%
8	Blue Shield PPO	\$589	\$629	6.8%	\$271	10.6%

- 7.3% weighted average increase
- \$275 price spread (consumer could save by switching from highest to lowest)



WEST LOS ANGELES COUNTY (REGION 16)

BRONZE PLAN

2025 Regional Rates

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$359 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	L.A. Care	\$299	\$327	9.1%	\$0	30.1%
2	Kaiser	\$350	\$370	5.7%	\$9	37.9%
3	Molina	\$375	\$386	▼ 3.0%	\$26	0.7%
4	Anthem HMO	\$362	\$400	▲ 10.4%	\$39	5.5%
5	Health Net PPO	\$438	\$463	5.9%	\$103	5.4%
6	Blue Shield PPO	\$544	\$597	9.7%	\$236	20.4%

- 7.8% weighted average increase
- L.A. Care remains the lowest price Bronze Plan but has increased by 9.1% from last year



WEST LOS ANGELES COUNTY (REGION 16)

SILVER PLAN

2025 Regional Rates

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$359 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	L.A. Care	\$357	\$375	▼ 5.3%	\$15	32.9%
2	Molina	\$385	\$410	6.3%	\$49	3.0%
3	Kaiser	\$420	\$444	5.7%	\$84	22.2%
4	Anthem HMO	\$394	\$450	▲ 14.0%	\$89	11.2%
5	Health Net HMO	\$420	\$455	8.3%	\$94	6.1%
6	Blue Shield HMO	\$450	\$486	8.2%	\$126	6.5%
7	Health Net PPO	\$622	\$665	6.9%	\$305	0.9%
8	Blue Shield PPO	\$678	\$724	6.8%	\$363	17.1%

- 7.0% weighted average increase
- \$348 price spread (consumer could save by switching from highest to lowest)



RIVERSIDE COUNTY (REGION 17)

SILVER PLAN

2025 Regional Rates

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	IEHP	\$386	\$394	▼ 2.0%	\$31	12.9%
2	Health Net HMO	\$398	\$412	3.5%	\$49	20.6%
3	Molina	\$389	\$414	6.3%	\$51	16.0%
4	Blue Shield HMO	\$448	\$463	3.3%	\$100	11.7%
5	Anthem HMO	\$427	\$482	▲ 13.0%	\$119	6.4%
6	Kaiser	\$457	\$483	5.7%	\$120	19.6%
7	Health Net PPO	\$483	\$515	6.6%	\$152	4.1%
8	Blue Shield PPO	\$604	\$645	6.8%	\$282	8.7%

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$362 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 5.2% weighted average increase
- \$251 price spread (consumer could save by switching from highest to lowest)



SAN BERNARDINO COUNTY (REGION 17)

BRONZE PLAN

2025 Regional Rates

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$362 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Health Net PPO	\$339	\$358	5.6%	\$0	41.8%
2	IEHP	\$368	\$362	▼ -1.4%	\$0	2.4%
3	Molina	\$379	\$390	3.0%	\$28	2.0%
4	Kaiser	\$380	\$402	5.7%	\$39	40.6%
5	Anthem HMO	\$392	\$428	9.4%	\$66	3.0%
6	Blue Shield PPO	\$484	\$531	▲ 9.7%	\$169	10.3%

- 6.0% weighted average increase
- Health Net remains the lowest price Bronze Plan but increase by 5.6% from last year



SAN BERNARDINO COUNTY (REGION 17)

SILVER PLAN

2025 Regional Rates

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	IEHP	\$386	\$394	▼ 2.0%	\$31	12.9%
2	Health Net HMO	\$398	\$412	3.5%	\$49	20.6%
3	Molina	\$389	\$414	6.3%	\$51	16.0%
4	Blue Shield HMO	\$448	\$463	3.3%	\$100	11.7%
5	Anthem HMO	\$427	\$482	▲ 13.0%	\$119	6.4%
6	Kaiser	\$457	\$483	5.7%	\$120	19.6%
7	Health Net PPO	\$483	\$515	6.6%	\$152	4.1%
8	Blue Shield PPO	\$604	\$645	6.8%	\$282	8.7%

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$362 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.



- 5.2% weighted average increase
- \$251 price spread (consumer could save by switching from highest to lowest)



ORANGE COUNTY (REGION 18)

BRONZE PLAN

Lowest Price

	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser	\$380	\$402	5.7%	\$0	36.3%
2	Anthem HMO	\$369	\$404	9.4%	\$0	28.6%
3	Molina	\$435	\$448	 3.0%	\$22	0.2%
4	Health Net PPO	\$428	\$456	6.6%	\$30	10.0%
5	Blue Shield PPO	\$516	\$566	 9.7%	\$141	25.0%

2025 Regional Rates

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$425 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.


- 7.8% weighted average increase
- Kaiser is the lowest price Bronze Plan but has increased by 5.7% from last year



ORANGE COUNTY (REGION 18)

SILVER PLAN

2025 Regional Rates

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Anthem HMO	\$403	\$455	 12.9%	\$29	38.7%
2	Molina	\$447	\$475	6.3%	\$49	0.4%
3	Blue Shield HMO	\$427	\$482	12.7%	\$56	24.2%
4	Kaiser	\$457	\$483	 5.7%	\$57	13.2%
5	Health Net HMO	\$460	\$496	7.9%	\$70	6.8%
6	Health Net PPO	\$608	\$655	7.6%	\$229	0.8%
7	Blue Shield PPO	\$644	\$687	6.8%	\$262	15.8%

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$425 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 10.5% weighted average increase
- \$233 price spread (consumer could save by switching from highest to lowest)

SAN DIEGO (REGION 19)

BRONZE PLAN

Lowest Price

	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Molina	\$380	\$392	▼ 3.0%	\$1	2.5%
2	Kaiser	\$385	\$407	5.7%	\$16	34.5%
3	Anthem HMO	\$362	\$408	▲ 12.5%	\$17	18.6%
4	Sharp	\$378	\$408	8.1%	\$18	26.6%
5	Health Net PPO	\$437	\$471	7.9%	\$81	9.0%
6	Blue Shield PPO	\$573	\$635	9.7%	\$244	9.0%

2025 Regional Rates



The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$390 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 8.1% weighted average increase
- Molina is the lowest price Bronze Plan but has increased by 3% from last year



SAN DIEGO (REGION 19)

SILVER PLAN

Lowest Price	Health Plan	2024 Monthly Gross Premium	2025 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Molina	\$391	\$415	6.3%	\$25	17.3%
2	Sharp Premier	\$417	\$440	5.4%	\$49	20.7%
3	Anthem HMO	\$395	\$459	 16.2%	\$68	19.9%
4	Health Net HMO	\$432	\$478	10.6%	\$88	13.0%
5	Kaiser	\$462	\$488	5.7%	\$98	13.3%
6	Blue Shield HMO	\$454	\$491	8.2%	\$101	8.1%
7	Sharp Performance	\$514	\$541	 5.2%	\$150	17.1%
8	Health Net PPO	\$622	\$677	8.9%	\$286	1.1%
9	Blue Shield PPO	\$722	\$770	6.8%	\$380	6.5%

2025 Regional Rates

The rates displayed here apply to a 40-year-old single individual with an annual household income of \$30,120, residing in a zip code within the specified county and region. The amount the “Consumer Pays” includes the deductions of a \$390 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 8.2% weighted average increase
- \$355 price spread (consumer could save by switching from highest to lowest)

