

OPEN ENROLLMENT 2024 KICKOFF

THIS WAY TO HEALTH INSURANCE



September 2023, v10_17_2023
Outreach and Sales division

AGENDA



COVERED CALIFORNIA UPDATES

- Strategic Plan
- Legislation
- Policies



LOOKING AHEAD

- Medi-Cal to Covered California
- State-Enhanced Cost Sharing Reduction Plan Benefits



**KEEPING CALIFORNIA
HEALTHY**

- 2024 Plan Rates & Offerings
- Plan Benefits
- Plan Hospital Network



OPEN ENROLLMENT 24 READINESS

- Covered California for Small Business
- Important Dates
- CalHEERS & Enroller Portal Updates
- Communications & Marketing Updates
- Enroller Resources



COVERED CALIFORNIA UPDATES

WHAT YOU NEED TO KNOW



Strategic Pillars

The **Pillars** are the ways we achieve our mission and vision.

Affordable Choices

We connect consumers to financial assistance and a choice of affordable plans and providers that give them the best value.

Quality Care

We ensure consumers consistently receive accessible, equitable, high-quality care.

Organizational Excellence

We foster a nimble culture of continuous improvement that empowers and motivates our team to deliver on our mission with high standards.

Reaching Californians

We are unwavering in our pursuit to reach Californians and connect them to comprehensive and affordable coverage.

Catalyst for Change

We pioneer new ideas and disseminate our learnings to drive improvement in health care in California and nationally.

Exceptional Service

We provide the highest level of service and exceed our consumers' expectations.

DIVERSITY, EQUITY, INCLUSION

We apply this lens in all our work to improve the health and experience of our consumers and to create and support a workforce reflective of our core values and the people we serve.

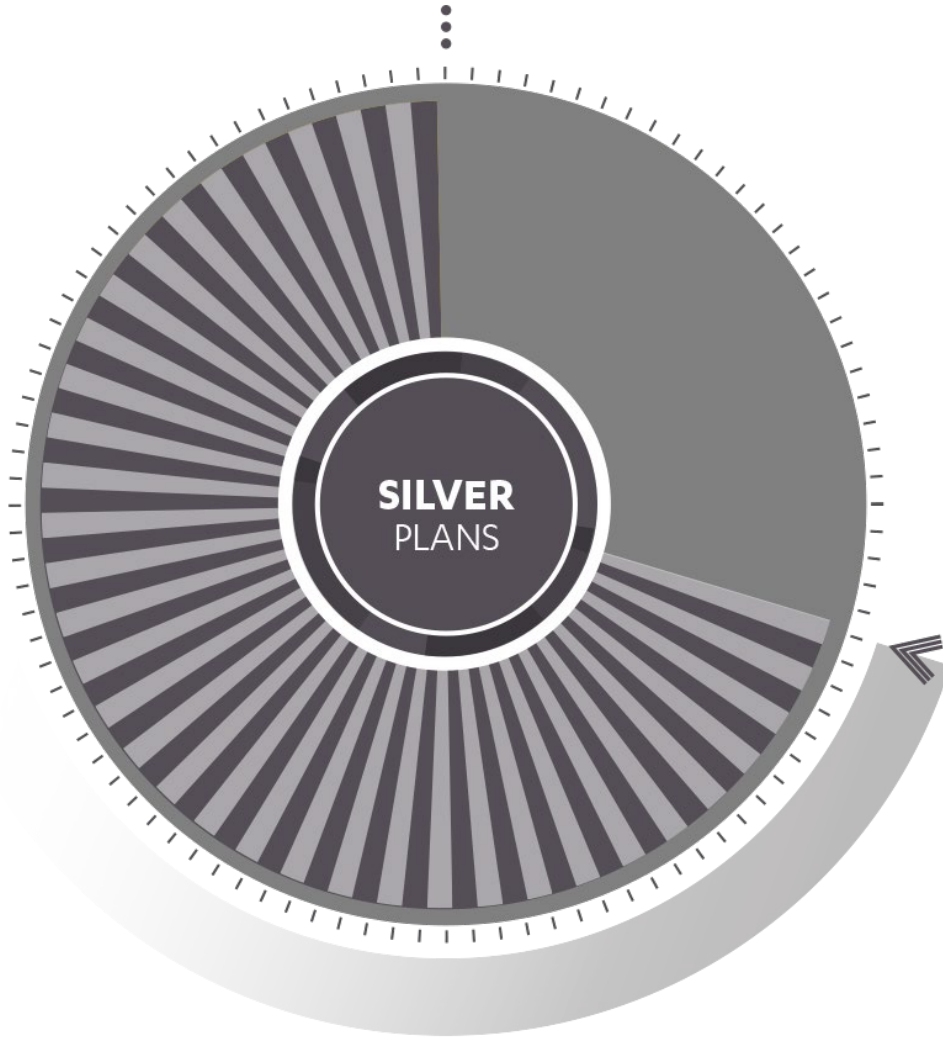
https://board.coveredca.com/meetings/2023/2023.08.17_Covered_California_Strategic_Plan_2023-2026.pdf

ASSEMBLY BILL 2530 IMPLEMENTATION

- Effective July 1, 2023, AB 2530 (Wood, Chapter 695, Statutes of 2022) **requires Covered California to offer health insurance to individuals who have lost minimum essential coverage because of a strike, lockout, or other labor dispute.** Individuals who qualify for the subsidy receive the same premium assistance and cost sharing reductions as individuals with household income of 138.1% FPL.
- The Budget Act of 2023, AB 102 (Chapter 38, Statutes of 2023) and AB 118 (Committee on Budget, Chapter 42, Statutes of 2023), authorized **\$2 million to subsidize health insurance coverage for striking workers pursuant to AB 2530 for the 2023-24 fiscal year.**
- In late July and early August, Covered California engaged with members of **Transdev Teamster Local 517, transportation workers based in Visalia**, who lost employer coverage due to their strike. That strike ended in late August and Covered California worked with consumers who transitioned back to their employer sponsored coverage. Covered California continues to monitor current and impending strike activity, including the current SAG/AFTRA and WGA strikes, and will work in conjunction with the California Labor Federation and the individual unions to provide assistance when needed.

FEDERAL & STATE UPDATE

- On June 23, Covered California submitted a [comment letter](#) in **support** of the U.S. Department of Health and Human Services (HHS) proposed rule **amending the definition of lawfully present to include Deferred Action for Childhood Arrivals (DACA) recipients**, making these individuals **eligible to enroll in a Qualified Health Plan and receive financial assistance** through the marketplace. In the letter, Covered California highlighted how this rule aligns with the core principles of the Affordable Care Act (ACA) by ensuring that health care remains accessible and affordable to those who need it most.
- **Tracking the proposed legislation: AB 4 (Arambula)** would allow undocumented immigrants to apply for coverage from a Covered California qualified health plan. **This bill is currently in Senate Appropriations** and is likely to be taken up again in 2024. Covered California will continue to monitor the progress of the bill and will be ready to provide technical assistance if requested.




STATE-ENHANCED COST SHARING REDUCTION PLAN BENEFITS

REDUCING OUT OF POCKET EXPENSES

STANDARD COST-SHARING SILVER PLANS: 73, 87, AND 94

Silver

More Savings



Premiums
LOWER

Out-of-Pocket
MODERATE

70 to 94%
coverage

Lower monthly premium if you qualify for financial help.

[Learn More](#) →

An Enhanced Silver plans provide lower deductibles, co-pays, and out-of-pocket maximum costs.

Enhanced Cost-Sharing Reduction Plan	Household Income Eligibility by Percentage of FPL	Household Size of <u>One</u> Income Limit
Silver 94	100% up to 150%	\$21,870
Silver 87	Above 150% up to 200%	\$29,160
Silver 73	Above 200% up to 250%	\$36,450

PROPOSED CALIFORNIA STATE-ENHANCED **COST-SHARING REDUCTION (CSR) PLAN** BENEFITS FOR PLAN YEAR 2024



NOTE:

Policy Proposal is pending Board Approval at the September Board Meeting

MAINTAIN **eligibility** for cost-sharing reduction benefits at the current levels for individuals with **income up to 250% FPL**;

ELIMINATE **deductibles** in **all Silver** CSR plans;

REVERT **planned cost-sharing increases** for generic drugs and maximum out-of-pocket in the **Silver 87 CSR plan**; and

INCREASE the **value of the Silver 73 CSR plan** to **approximate the Gold level** of coverage by reducing copays for primary and emergency care to Gold levels, reducing the copay for specialist visits and lowering the maximum out-of-pocket amount.

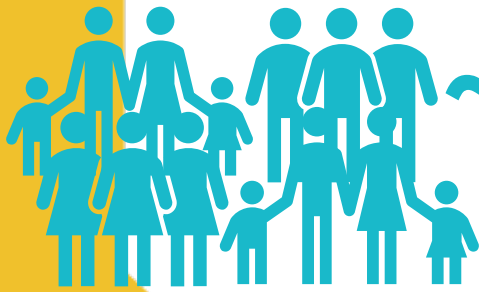
MANY CONSUMERS WILL SPEND LESS ON HEALTH CARE SERVICES

Table 1: Comparison of Silver CSR Plans with State-Enhanced Cost-Sharing Reductions

Benefit	Silver 73 Standard CSR Plan	Silver 73 Enhanced CA CSR	Silver 87 Standard CSR Plan	Silver 87 Enhanced CA CSR	Silver 94 Standard CSR Plan	Silver 94 Enhanced CA CSR
Medical Deductible	\$5,400	\$0	\$800	\$0	\$75	\$0
ED Facility Fee	\$450	\$350	\$150	\$150	\$50	\$50
Primary Care Visit	\$50	\$35	\$15	\$15	\$5	\$5
Specialist Visit	\$90	\$85	\$25	\$25	\$8	\$8
Drug Deductible	\$150	\$0	\$50	\$0	\$0	\$0
Tier 1 (Generics)	\$19	\$15	\$6	\$5	\$3	\$3

About **55%** of Covered California's **1.66 million** enrollees will be **eligible** for these cost-sharing reduction **benefits**.

INITIAL ASSESSMENT OF CONSUMER BENEFIT



~650,000

low- and middle-income enrollees with income up to \$33,975 for single members and \$69,375 for families of four **currently enrolled in Silver CSR plans will have the new benefits.**

46,000

members are estimated to be **automatically transitioned** from Platinum, Gold, and Bronze plans to take advantage of the new benefits in 2024.

Many more will be able to shop and switch to take advantage of the new benefits.

- The policy will assist consumers losing Medi-Cal as the continuous coverage requirements end. Historically, **more than 75% of individuals determined eligible for subsidies after losing Medi-Cal were eligible for cost-sharing reduction plans.**
- Combined with federal support for premiums under the Inflation Reduction Act, this is the **most affordability support that has ever been available to Covered California enrollees.**



INITIATIVES TO CONNECT CURRENT ENROLLEES TO THE MAXIMUM AMOUNT OF FINANCIAL ASSISTANCE AVAILABLE

These initiatives will help **connect current consumers to the maximum amount of financial assistance available** through the California Enhanced Cost-Sharing Reduction plans, potentially saving thousands of households hundreds of dollars in monthly premiums and out-of-pocket costs.

Crosswalk Type	Estimated Count of Members Impacted	Average Premium Savings Over Twelve Months	Average <u>Out of Pocket</u> Savings Over Twelve Months*
Gold/Platinum to Silver 94 plans	6,600	\$1,510	\$30-\$180
Gold to Silver 87 plans	23,200	\$1,120	\$90
Bronze to \$0 Silver 94 plans**	2,400	N/A	\$400
Bronze to \$0 Silver 87 plans	9,600	N/A	\$320
Bronze to \$0 Silver 73 plans***	4,300	N/A	\$240

*Calculated using the average out-of-pocket costs for the original plan times the change in actuarial value.

Note that we have had this crosswalk in place since plan year 2022. *Assumes benefit level of enhanced CSR plan.

The benefits of the Enhanced Silver plan include:

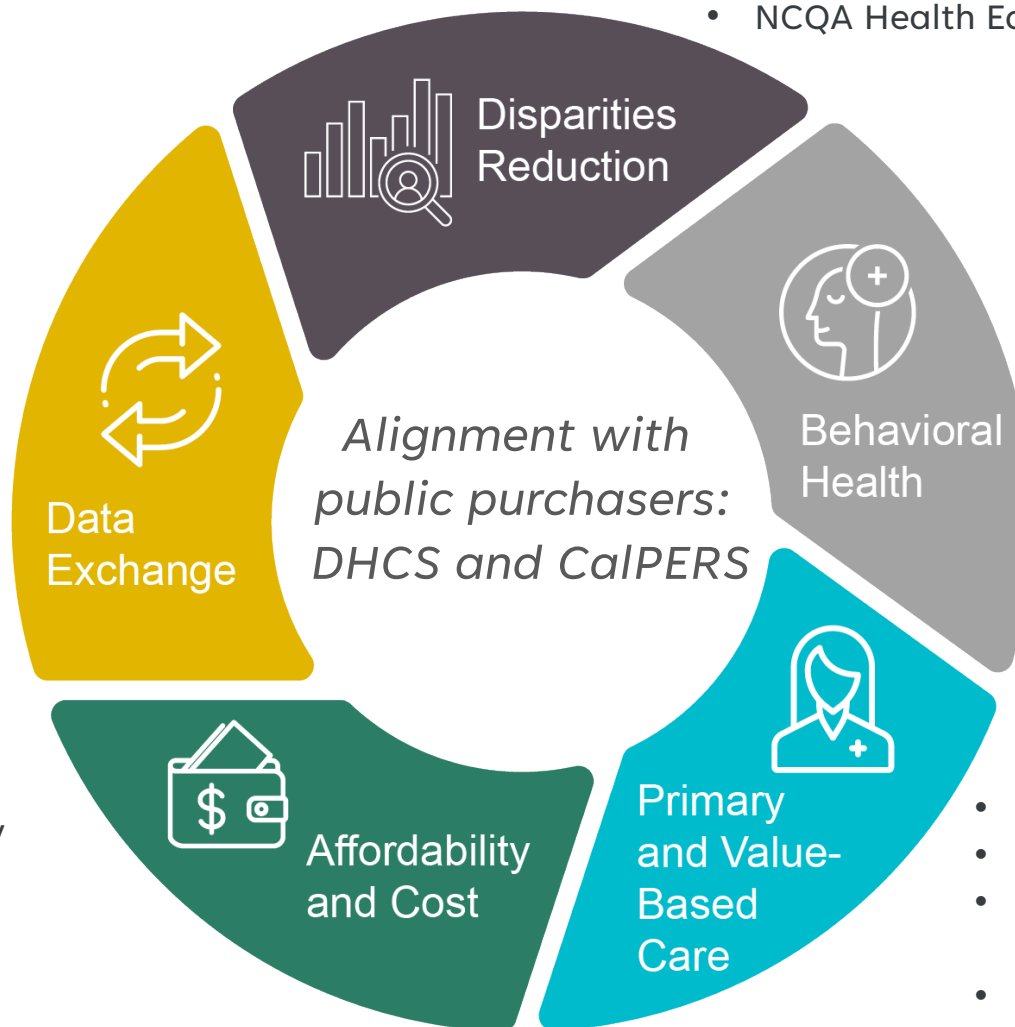
- The **same health insurance company** enrollee has now
- Access to the **same doctors and services**
- A **\$0** medical and drug deductible
- **Lower** out of pocket costs.

Option to keep the enhanced silver plan or **choose a new** plan by 12/31/23 for a 1/1/24 effective date of coverage.

2023-25 PRIORITY FOCUS AREAS

- Quality Rating System
- Healthcare Evidence Initiative (HEI) claims database
- Health Information Exchange (HIE) participation
- Data submission to Integrated Healthcare Association (IHA)

- Collect race, ethnicity, and language data
- Implement disparities interventions and meet a multi-year disparities reduction target
- Monitor maternal health disparities
- NCQA Health Equity Accreditation

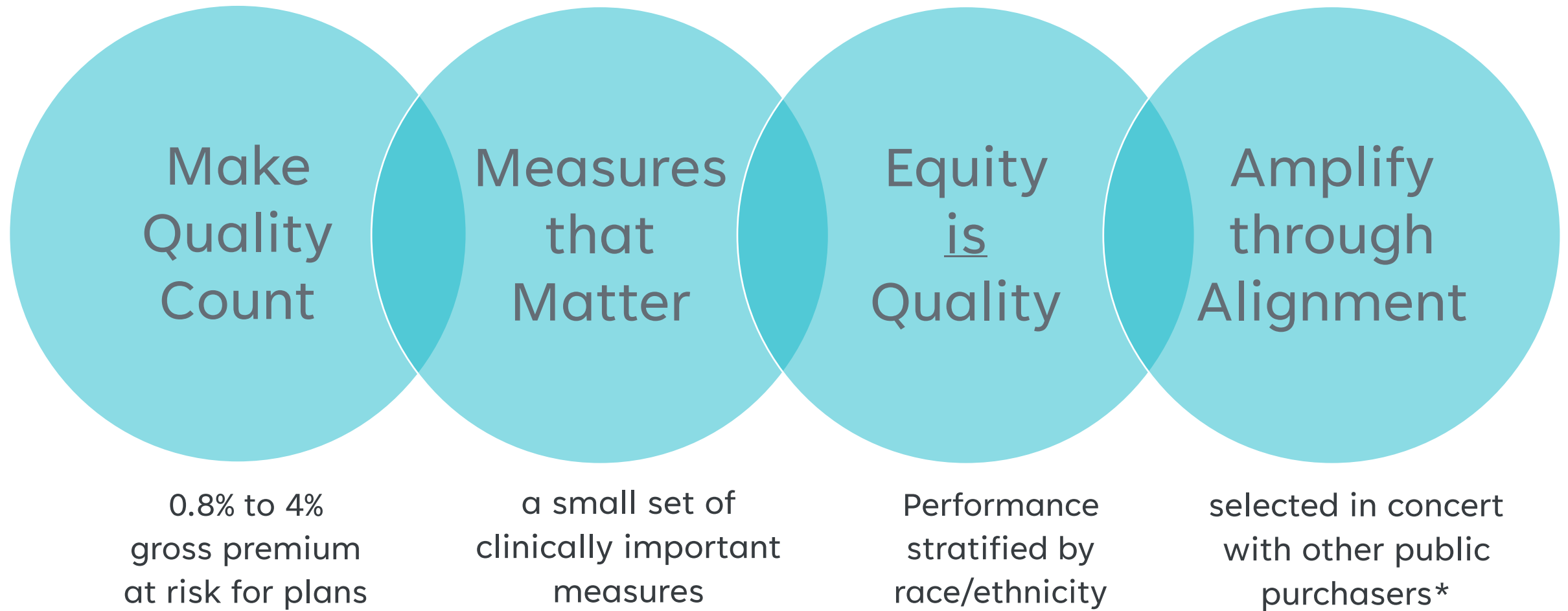


- Telehealth to improve access
- Depression screening
- Opioid use disorder treatment
- Primary care behavioral health integration

- Track hospital compliance with CMS Hospital Price Transparency rule
- Review of unit price range and trends via claims data
- Measure primary care spend

- PCP assignment for all enrollees
- Value based payment for primary care
- Measure and report enrollment in Accountable Care Organizations
- Monitor provider organization and hospital quality and costs

QUALITY TRANSFORMATION INITIATIVE (QTI)





HEALTH EQUITY AND QUALITY TRANSFORMATION

UPDATES

HEALTH DISPARITIES REDUCTION

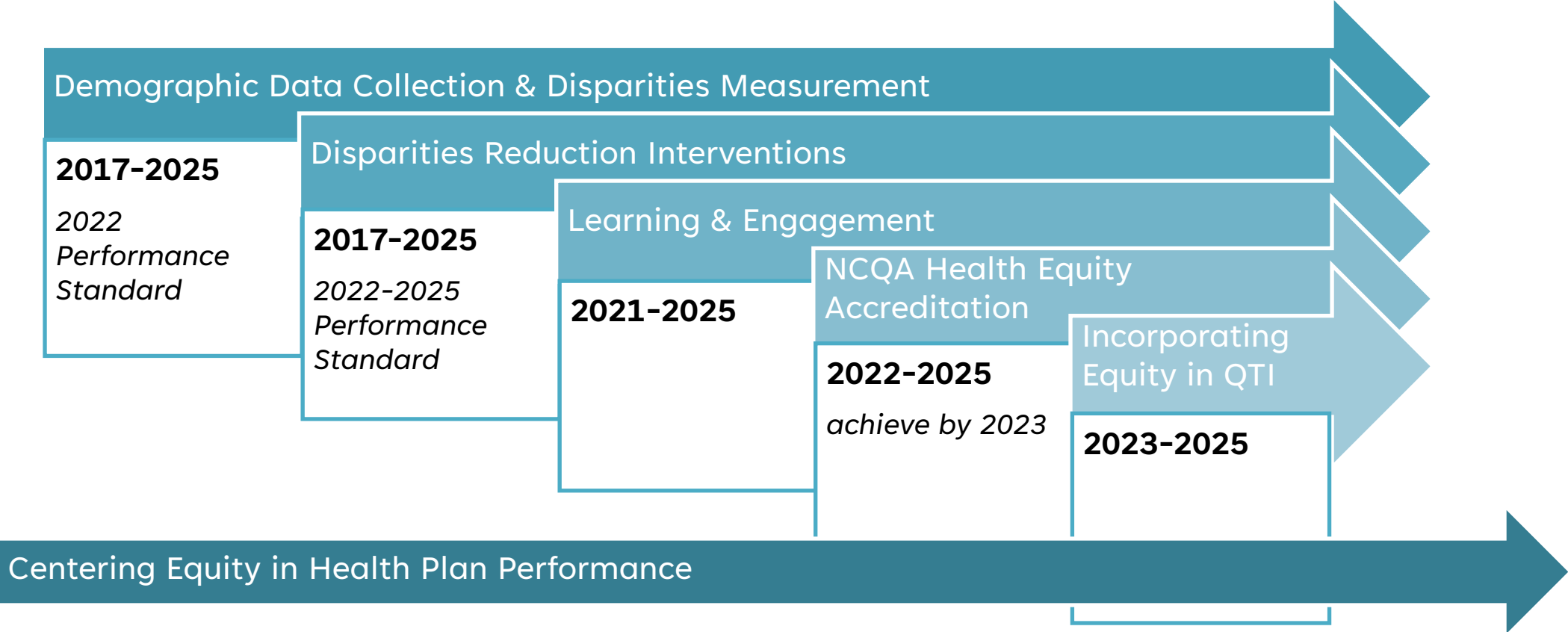
Multi-year initiatives have been in place since 2017 and seek to achieve the following goals:

- GOAL 1:

Improve demographic data capture to support measurement
- GOAL 2:

Improve structure and rigor for disparities intervention development
- GOAL 3:

Systematically measure and reduce disparities



POSITIVELY IMPACTING THE HEALTH AND WELL-BEING OF OUR MEMBERS



IMPROVE how care is delivered and promoting care that is increasingly high-quality, equitable, and cost-effective.



Individuals from different communities' experience disparities in the quality of care they receive as well as their care outcomes. For instance, prevalence of diabetes varies by race and ethnicity



COLLECT consumer demographic data by encouraging your customers to disclose this information by **completing** the application section, **optional Race/Ethnicity questions**



Need accurate and complete demographic data to help us lessen the likelihood of disparities in health care. Break down the data we get from health plans by race, ethnicity and other demographic factors to assess to what extent ALL our enrollees have access to high-quality care.



ENSURE that all Californians can access the care they need



Work with health plans, consumers, and enrollers to identify those disparities among Covered California enrollees and ensure plans work to lessen them.



LOOKING AHEAD

PROGRAM UPDATES



MEDI-CAL TO COVERED CALIFORNIA

AUTO PLAN SELECTION



PUBLIC EMERGENCY UNWIND AND MEDI-CAL TO COVERED CALIFORNIA ENROLLMENT PROGRAM UPDATE

April
2023

- Medi-Cal counties resumed annual activities.
- Covered California launched the Medi-Cal to Covered California enrollment program, to automatically enroll subsidy-eligible Medi-Cal transitioners into the lowest-cost Silver plan available.

May-
July
2023

This first cohort of consumers eligible to transition to Covered California began May 19 and had until July 31st to take action on the plan that was automatically selected for them.

August
2023

Those who did not take action on the plan had until the end of August to pick a plan under their 60-day special enrollment period.

IMPORTANT REMINDER: Individuals who transition without subsidy eligibility can make changes to their application and pick a plan within their 60-day special enrollment period.



COVERED
CALIFORNIA

Outreach & Sales Open Enrollment 2024 Plan Information | September 2023

MEDI-CAL TO COVERED CALIFORNIA

JULY 2023 – KEY INDICATORS SHOW POSITIVE SIGNS

Medi-Cal to Covered California Transition Data By Month Marketplace Eligibility Begins*	July 2023
Medi-Cal Transitions eligible in CalHEERS	36,606
Medi-Cal Transitions with plan selection**	11,650
Medi-Cal Transitions Auto Plan Selections***	10,998
<i>Automatically added to existing family enrollment</i>	4%
<i>Actively opted out of coverage</i>	3%
Effectuated Coverage After Auto Plan Selection	3,273
<i>Eligible for \$0 Silver Plan</i>	31%
<i>Switched out of default plan</i>	26%
Effectuation Rate Among Auto Plan Selections	30%
<i>Eligible for \$0 Silver Plan – effectuation rate</i>	31%

* Data excludes any consumers who underwent Medi-Cal redetermination, were initially found marketplace eligible, but have since had Medi-Cal coverage restored for the month.

**Includes plan selections by individuals who do not qualify for subsidies and members who were automatically added to an existing family enrollment.

***A subset of Medi-Cal Transitions with plan selection. Indicates consumer received an automated plan selection when first transition from Medi-Cal. Includes consumers who later switched into a different plan after auto plan selection.

MARKETING EFFORTS: MEDI-CAL TO COVERED CALIFORNIA CAMPAIGN PARAMETERS



Budget:
~ \$3.1MM



Flight:
JUL 1 – OCT 31



Target Audience:
California Adults 18-64
with HHI \$25-100K
Medi-Cal enrollees
transitioning off Medi-Cal



Geography:
Statewide



Segments:

- Multicultural
- Black/AA
- Hispanic (SP)
- Asian (CMKV)

CAMPAIGN OBJECTIVES:

- Build awareness that if current Medi-Cal enrollees lose Medi-Cal, Covered California is here to help them get quality health coverage.
- Position Covered California as a solution to quality affordable health coverage with low or no monthly premiums.
- Warm up impacted consumers who will receive direct messages from Covered California.

CREATIVE

Radio:

- VO: If your Medi-Cal is ending, Covered California is here to help.
- VO: Covered California is a service from the state that helps you get affordable health insurance. In many cases, at no cost to you, just like with Medi-Cal.
- VO: We have quality health plans, and we'll help you every step of the way, to get the one that works for you and your family.
- VO: So if you're no longer eligible for Medi-Cal, check out Covered California. We'll keep you covered.
- VO: Learn more at CoveredCA.com.

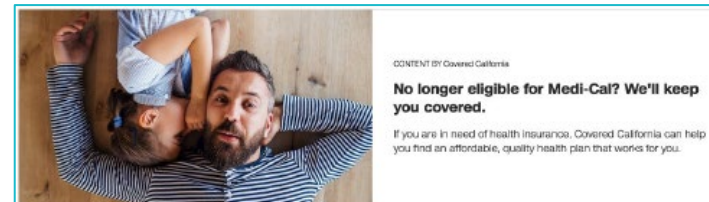
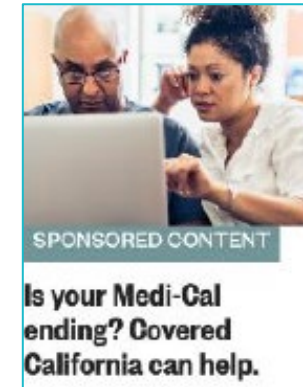
Social



Banners: Prospecting + Retargeting



Native: Prospecting

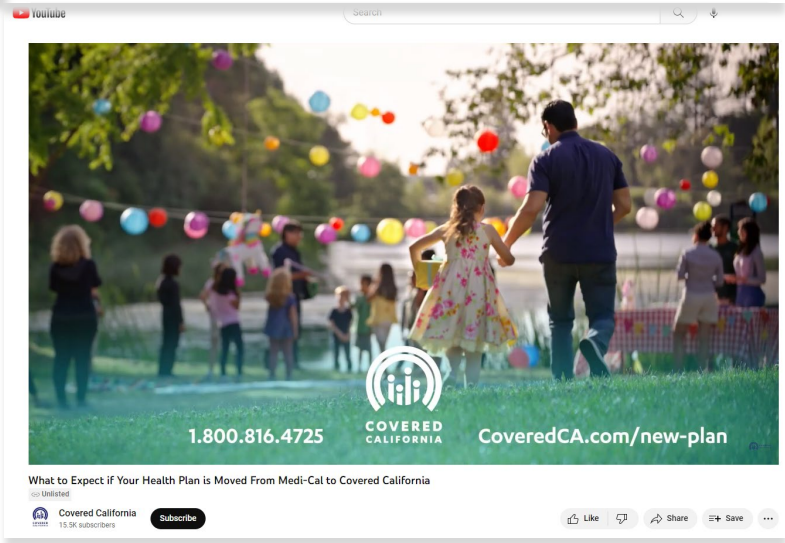
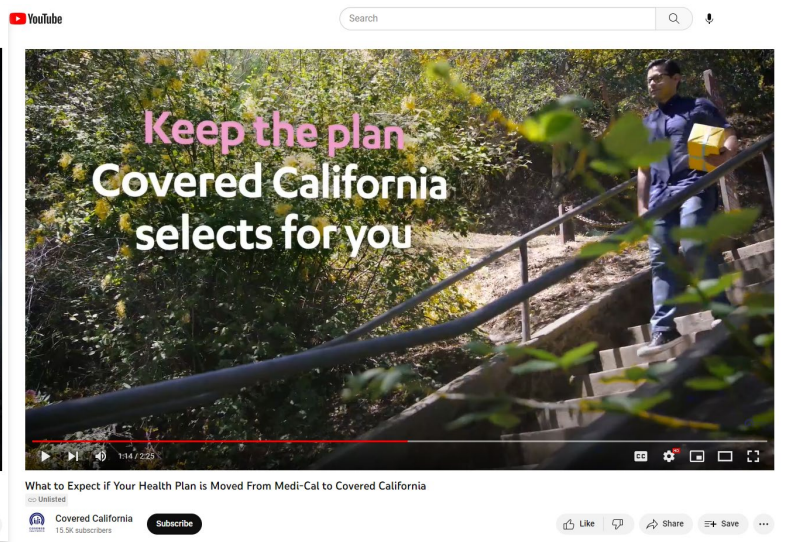
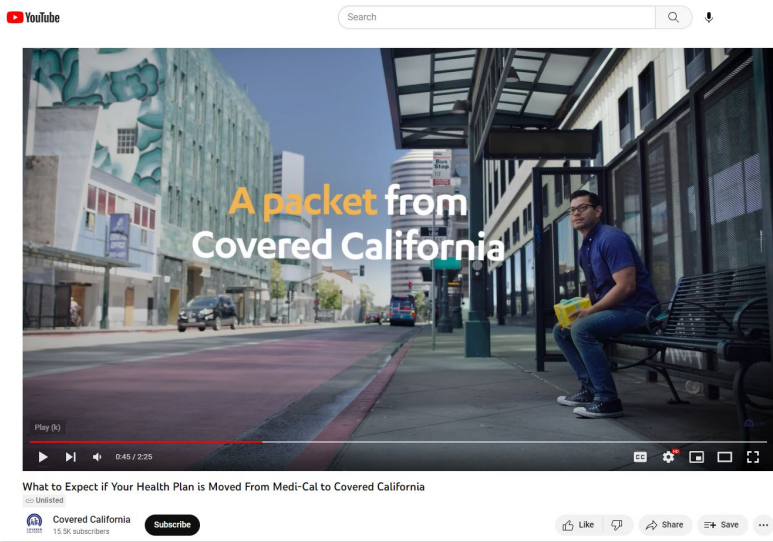


Video



EDUCATIONAL MATERIALS

Educational Videos



English

<https://youtu.be/yt6WREL5IUQ>

Spanish

<https://youtu.be/o5JJGzUi3PA>

Fact Sheet



we'll keep you covered.

IF YOUR MEDI-CAL IS ENDING, COVERED CALIFORNIA IS HERE TO HELP.

Medi-Cal checks with their members regularly to learn if those receiving Medi-Cal coverage still qualify. If your circumstances have changed, like income, employment, or family size in the last three years, your eligibility for Medi-Cal coverage may also change. If you find that your Medi-Cal is ending, Covered California is here to help make sure you have access to affordable, quality health coverage.

If you currently have Medi-Cal and haven't received a notice from them, you should soon be contacted by Medi-Cal to learn if you are still eligible. While you wait for that step, update your contact information if it has changed. You can do this by logging into your Medi-Cal online account through [KeepMediCalCoverage.org](https://www.KeepMediCalCoverage.org). You can also contact your local Medi-Cal office.

HOW DOES THIS WORK?

When it's your turn to renew, Medi-Cal will send your renewal notice in a large yellow envelope. Return the requested information to Medi-Cal by the date stated on the notice.

Medi-Cal will send you a follow-up notice with your eligibility status. If you continue to be eligible for Medi-Cal, you will be notified at this time. If you no longer qualify for Medi-Cal, the notice will state that your coverage is ending, the reason(s) why, and mention that you are being referred to Covered California.

If you are no longer eligible for Medi-Cal, Medi-Cal will immediately provide your information to Covered California, a free service from the state that helps you find and pay for quality health insurance.

Covered California will send you a letter in the mail which will include your eligibility with Covered California based on the information you provided to Medi-Cal and the steps to enroll. If your income qualifies you for financial help to lower the cost of your monthly premium, Covered California will pick a health insurance plan for you with the most financial help!



If you or your family have an offer of coverage through an employer or another program like Medicare, you may not qualify for financial help through Covered California.

Whether a plan was picked for you or not, you still need to take a few steps to stay covered. On the next page you'll find step-by-step instructions for both situations.





DIRECT CONSUMER OUTREACH



- Launched end of June 2023
- Includes **email, direct mail and text messaging** channels
- English and Spanish

Audiences:

- \$0 premium **and** have an auto plan selection
- Get financial help **and** an auto plan selection, but will pay
- No auto plan selection, **but** could still enroll (to begin tentatively in October 2023)

Messaging tailored to each audience:

- Look for your **welcome/eligibility packet** (NOD01T) from Covered California
- Must **keep/cancel/pay** by the date included in your letter
- Special enrollment window **expiring**
- **Normal messaging** such as, who is Covered California, value of health insurance coverage, how to find help, what is financial help, etc.



KEEPING CALIFORNIA HEALTHY

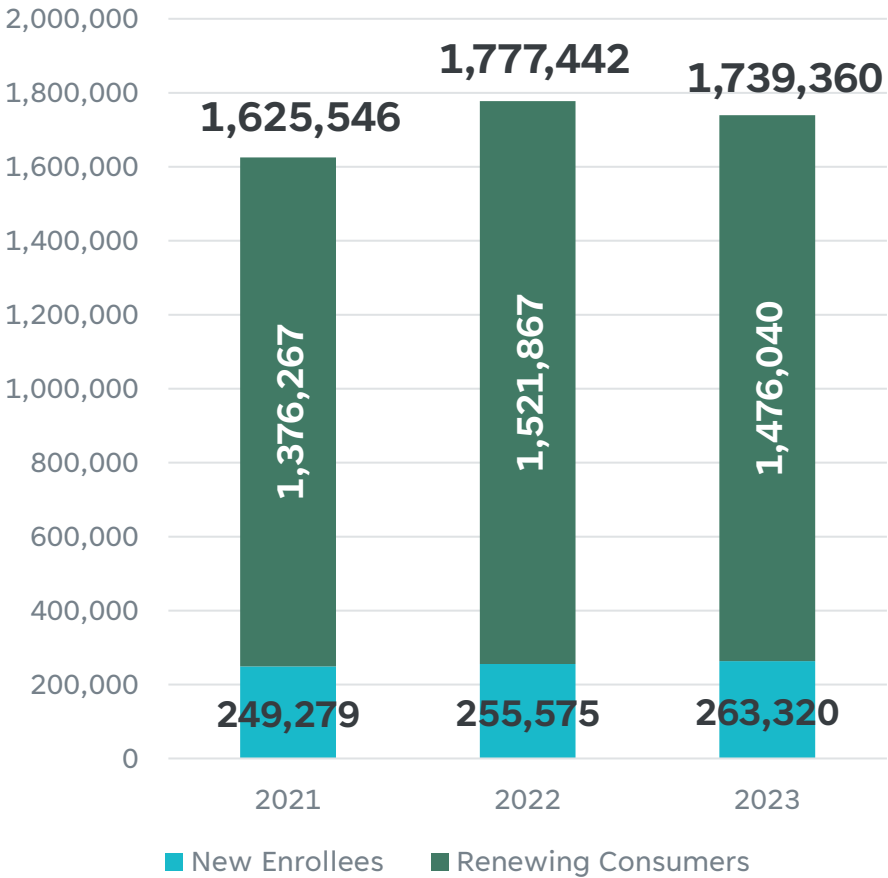
2024 PLAN YEAR

2021-2023 ENROLLMENT PROFILE INDIVIDUAL MARKET



2023 NEW ENROLLMENT

- 263,320 people had newly selected a health plan for 2023, continuing a trend of steady growth in recent years.

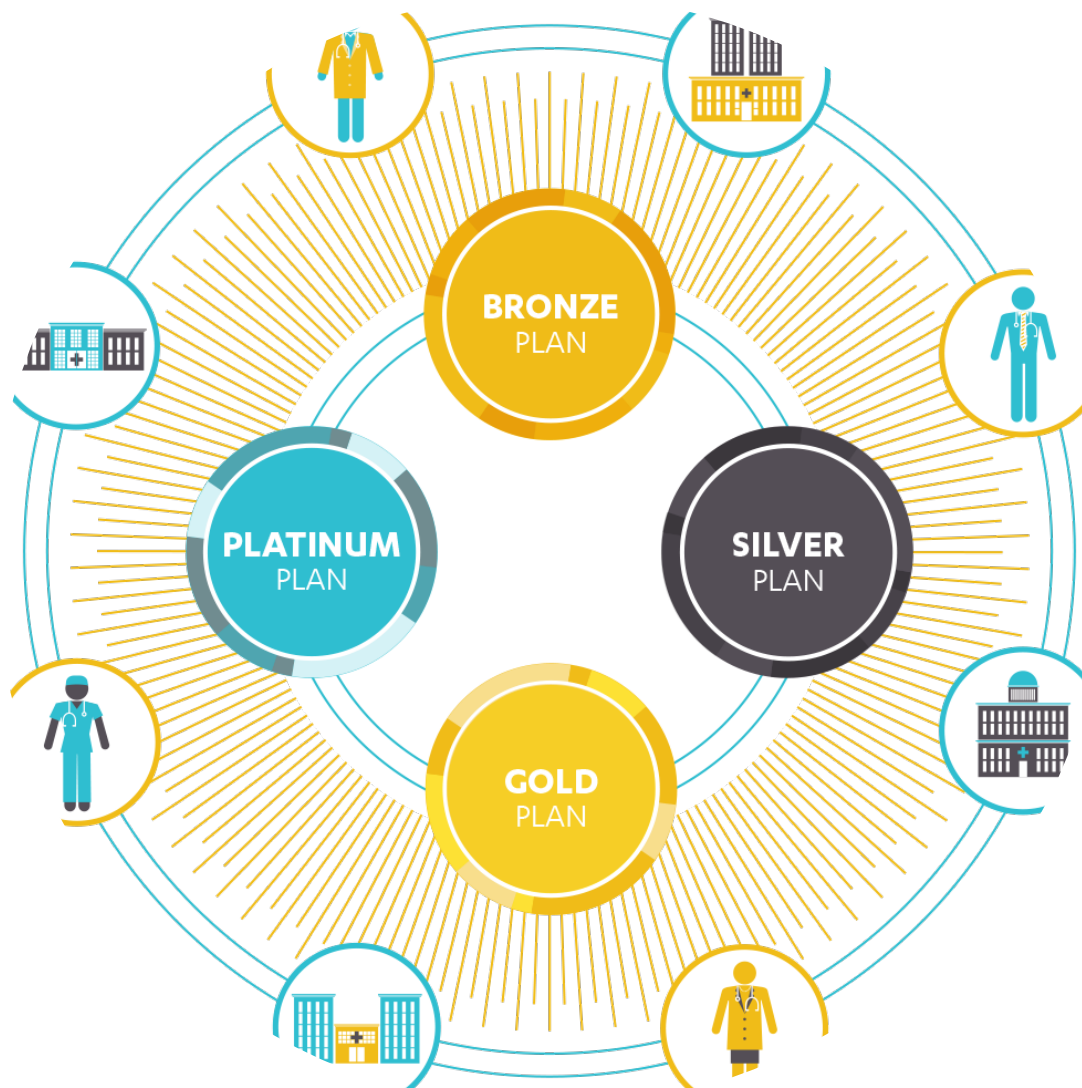


2023 RENEWAL

- The total is more than 14,000 higher than 2021's total, and 8,000 higher than last year's figure.
- More than 1.4 million Californians renewed their health insurance for 2023, bringing Covered California's overall enrollment to 1.74 million.

HEALTH COVERAGE FOR INDIVIDUALS & FAMILIES





HEALTH CARRIER PARTICIPATION

2024 PLAN YEAR

COVERED CALIFORNIA INDIVIDUAL MARKET HEALTH CARRIERS FOR 2024 PLAN YEAR

- **12** Health Carriers
- **All Californians** will have a choice of **2 or more** carriers.
- **96%** Californians will have a choice of **3 or more** carriers
- **92%** Californians will have a choice of **4 or more** carriers



INLAND EMPIRE HEALTH PLAN JOINS COVERED CALIFORNIA



New to the marketplace is Inland Empire Health Plan, one of the 10 largest Medicaid health plans in the nation that serves more than 1.6 million residents, will join Covered California and begin offering coverage in:

- **Pricing Region 17:** Riverside and San Bernardino counties

AETNA CVS HEALTH EXPANDS COVERAGE AREAS



Aetna CVS Health, which joined Covered California in 2023, will expand into:

Pricing Region 5: Contra Costa County

Pricing Region 6: Alameda County

HEALTH NET EXPANDS COVERAGE AREAS



Health Net will offer an HMO plan in:
Pricing Region 13: expand into Imperial County

OSCAR HEALTH LEAVES COVERED CALIFORNIA



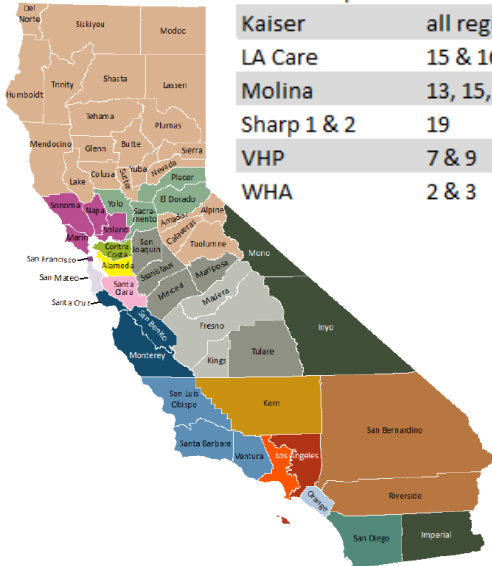
Oscar Health, which serves just over 31,000 enrollees in California, announced that it will be **withdrawing from California in 2024**, following its withdrawal from several other markets nationwide in prior years.

Enrollees will be given the opportunity to **choose a new plan** or to **move to the carrier with the lowest-cost plan** in the same metal tier.

If enrollees **do not take action** during the renewal period, they will be passively **enrolled in the lowest cost plan in the same metal tier**.

COVERED CALIFORNIA HEALTH CARRIER OFFERINGS BY REGION FOR 2024 PLAN YEAR

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



● Full Region
○ Partial Region

Rating Region	AETNA	ANTHEM	BLUE SHIELD	CCHP	HEALTH NET	INLAND EMPIRE	KAISER	L.A. CARE	MOLINA	SHARP	VHP	WESTERN HEALTH ADV.
1 Northern counties			○									
2 North Bay Area			○									●
3 Greater Sacramento	●		○		○		○					○
4 San Francisco County			○	●			○					
5 Contra Costa County	●		○				○					
6 Alameda County	●		○				○					
7 Santa Clara County			○	●			○				●	
8 San Mateo County			○	●			○				○	
9 Santa Cruz, San Benito, Monterey			○				○				○	
10 Central Valley			○				○					
11 Fresno, Kings, Madera counties	●	●	○				○					
12 Central Coast			○				○					
13 Eastern counties			○		○		○		○			
14 Kern County			○		○		○					
15 Los Angeles County East		●	○		○		○	○	○			
16 Los Angeles County West		●	○		○		○	○	○			
17 Inland Empire		●	○		○	●	○		○			
18 Orange County		●	○		○		○		○			
19 San Diego County		●	○		○		○		○	○		





HEALTH PLAN RATES

2024 PLAN YEAR



COVERED CALIFORNIA INDIVIDUAL MARKET

2024 HEALTH PLAN PRELIMINARY* WEIGHTED AVERAGE RATE

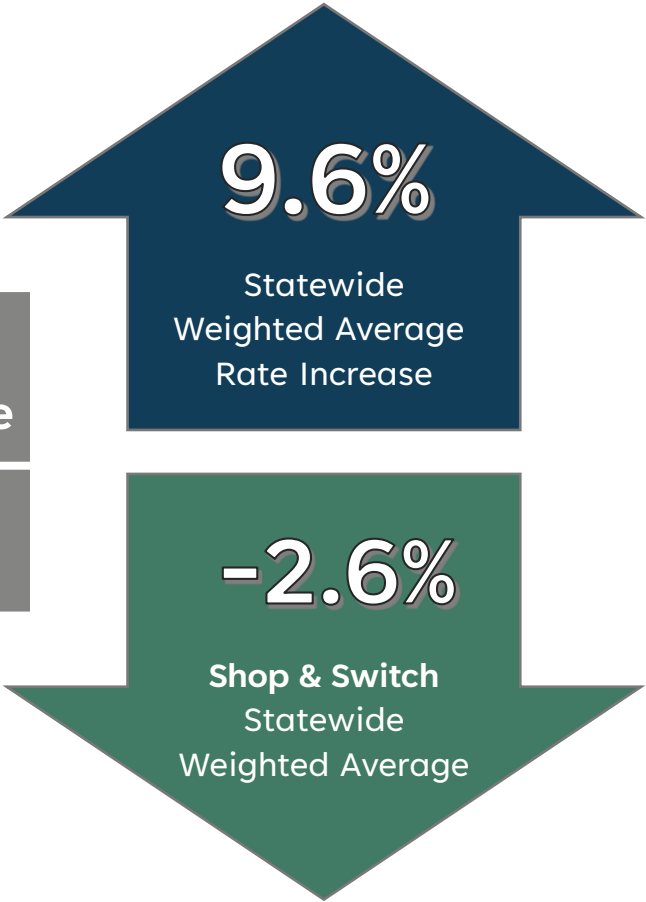
Total Enrollment
As of March 2023

1,604,630

Plan Year	2020	2021	2022	2023	2024	5-Year Average
Weighted Average	0.8%	0.5%	1.8%	5.6%	9.6%	3.6%

*The preliminary rates have been filed with California’s Department of Managed Health Care (DMHC) and are subject to final review and public comment. The final rates, which may change slightly from the proposed rates, will go into effect on Jan. 1, 2024.

[Covered California 2024 Plan Rates Press Release](#)



COVERED CALIFORNIA INDIVIDUAL MARKET RATE CHANGES BY CARRIER

- **Aetna CVS Health** has the **lowest** weighted average rate change of 0.2%
- **Blue Shield of California** has the **highest** weighted average rate change of 15.0%
- **Inland Empire Health Plan** is **new** to the marketplace this 2024 plan year.

Carrier	Weighted Average % Rate Change from 2023
Aetna CVS Health	0.2%
Anthem Blue Cross	10.9%
Blue Shield of California	15.0%
Chinese Community Health Plan	5.1%
Health Net	8.4%
Inland Empire Health Plan	N/A
Kaiser Permanente	7.4%
LA Care Health Plan	6.1%
Molina Healthcare	8.1%
Sharp Health Plan	6.2%
Valley Health Plan	7.1%
Western Health Advantage	6.5%
Overall Weighted Average %	9.6%

The weighted average rate change refers to the overall average throughout the state. Actual rate changes for consumers may vary based on their personal circumstances, the area they live in and their plan's metal tier.

COVERED CALIFORNIA INDIVIDUAL MARKET RATE CHANGES BY RATING REGION FOR 2024 PLAN YEAR

Rating Region	Total enrollment ¹	Avg. rate change	Shop and switch ²
Region 1 Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne and Yuba counties	58,640	13.1%	7.6%
Region 2 Marin, Napa, Solano and Sonoma counties	56,930	6.5%	-0.6%
Region 3 Sacramento, Placer, El Dorado and Yolo counties	93,380	10.6%	-2.1%
Region 4 San Francisco County	32,740	10.1%	2.3%
Region 5 Contra Costa County	50,760	10.0%	3.4%

¹ [Effectuated enrollment for coverage in the month of March 2023.](#)

² Shop and switch refers to the average rate change consumers could see if they shop around and switch to the lowest-cost plan in their current metal tier.

COVERED CALIFORNIA INDIVIDUAL MARKET RATE CHANGES BY RATING REGION FOR 2024 PLAN YEAR

Rating Region	Total enrollment ¹	Avg. rate change	Shop and switch ²
Region 6 Alameda County	71,480	6.8%	1.4%
Region 7 Santa Clara County	63,190	8.9%	-1.6%
Region 8 San Mateo County	27,160	10.0%	2.4%
Region 9 Monterey, San Benito and Santa Cruz counties	26,890	12.1%	-3.1%
Region 10 San Joaquin, Stanislaus, Merced, Mariposa and Tulare counties	76,740	9.7%	4.1%
Region 11 Fresno, Kings and Madera counties	40,360	14.7%	3.6%
Region 12 San Luis Obispo, Santa Barbara and Ventura counties	75,100	10.7%	3.6%

¹ [Effectuated enrollment for coverage in the month of March 2023.](#)

² Shop and switch refers to the average rate change consumers could see if they shop around and switch to the lowest-cost plan in their current metal tier.

COVERED CALIFORNIA INDIVIDUAL MARKET RATE CHANGES BY RATING REGION FOR 2024 PLAN YEAR

Rating Region	Total enrollment ¹	Avg. rate change	Shop and switch ²
Region 13 Mono, Inyo and Imperial counties	16,170	15.8%	11.8%
Region 14 Kern County	23,260	11.6%	7.1%
Region 15 Los Angeles County (northeast)	209,390	9.5%	-7.0%
Region 16 Los Angeles County (southwest)	259,980	7.6%	-11.2%
Region 17 San Bernardino and Riverside counties	155,280	9.7%	-4.2%
Region 18 Orange County	148,070	11.0%	-0.9%
Region 19 San Diego County	119,110	8.7%	-4.9%

¹ [Effectuated enrollment for coverage in the month of March 2023.](#)

² Shop and switch refers to the average rate change consumers could see if they shop around and switch to the lowest-cost plan in their current metal tier.



HEALTH PLAN REGIONAL RATE EXAMPLES

2024 PLAN YEAR



ADVANCED PREMIUM TAX CREDIT (APTC): 3 MAJOR COMPONENTS FOR THE CALCULATION

INCOME & FEDERAL POVERTY LEVEL (FPL)*



George:
40 years old,
resides in
Sacramento, CA
earns
\$29,160/year =
200% FPL

REQUIRED CONTRIBUTION % & AMOUNT



Expected to contribute:
2% of his annual income
= \$583 annually or **\$49**
per month.

SECOND-LOWEST SILVER PREMIUM (Benchmark Plan)



**Benchmark plan in
Sacramento Region:**
\$525 per month –

APTC is the difference
between the benchmark
plan and his required
contribution = **\$476**, plus
the \$1* California
premium credit.

\$525

– **\$49**

= **\$476**

APTC

+ **\$1****

= **\$477**

total credit

George can shop for a more expensive plan but will continue to receive only \$477 toward the cost of those more expensive plans. If George decides on a less expensive plan, the APTC applied cannot exceed the amount of the premium.

*Consumers at 400% FPL or higher may receive a federal premium tax credit to lower their premium to a maximum of 8.5 percent of their income based on the second-lowest-cost Silver plan in their area

**\$1 California Premium Credit is provided by the state general budget fund to all Covered California members on a monthly basis.

2024 HEALTH PLAN REGIONAL RATE EXAMPLES FOR THE 25-YEAR-OLD AND A 40-YEAR-OLD INDIVIDUAL SLIDES

Rate Example:

- Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$29,160, residing in a zip code within the county displayed.
- Incorporate the Advanced Premium Tax Credit (APTC) premium calculation and California Premium Credit.
- List by county and health plans. Not all plans are offered in all ZIP codes in the county shown in the examples.
- The lowest-priced plan for each metal tier is shown in **bold green font**.
- The second-lowest silver plan is shown with a red outlined rectangle.

Alameda County (Region 6):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Aetna HMO	\$314	\$384	\$386	\$457	\$515	\$645
Anthem EPO	\$307	\$425	\$425	\$464	\$598	\$851
Blue Shield PPO	\$447	\$463	\$455	\$568	\$680	\$926
Blue Shield HMO	-	-	-	\$600	\$675	\$768
Kaiser HMO Copay	-	-	-	\$436	\$527	\$563
Kaiser HMO Coin	\$264	\$348	\$363	-	\$483	-

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Aetna HMO	\$400	\$489	\$492	\$582	\$656	\$821
Anthem EPO	\$391	\$541	\$541	\$591	\$761	\$1,084
Blue Shield PPO	\$569	\$589	\$579	\$722	\$865	\$1,178
Blue Shield HMO	-	-	-	\$764	\$859	\$978
Kaiser HMO Copay	-	-	-	\$555	\$671	\$717
Kaiser HMO Coin	\$335	\$442	\$462	-	\$615	-

Alpine County (Region 1): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169

Amador County (Region 1): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918
Kaiser HMO Coin*	\$266	\$351	\$367	-	\$488	-
Kaiser HMO Copay*	-	-	-	\$441	\$533	\$569

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169
Kaiser HMO Coin*	\$339	\$447	\$468	-	\$622	-
Kaiser HMO Copay*	-	-	-	\$562	\$678	\$725

Butte County (Region 1):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
 - The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
 - Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169

Calaveras County (Region 1): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
 - The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
 - Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169

Colusa County (Region 1):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169

Contra Costa County (Region 5):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Aetna HMO	\$355	\$433	\$436	\$516	\$581	\$727
Anthem EPO	\$326	\$451	\$451	\$492	\$635	\$903
Blue Shield PPO	\$458	\$475	\$467	\$582	\$698	\$950
Blue Shield HMO	-	-	-	\$645	\$726	\$827
Kaiser HMO Coin	\$266	\$351	\$367	-	\$488	-
Kaiser HMO Copay	-	-	-	\$441	\$533	\$569

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Aetna HMO	\$451	\$551	\$555	\$657	\$740	\$926
Anthem EPO	\$415	\$574	\$575	\$627	\$808	\$1,150
Blue Shield PPO	\$584	\$605	\$595	\$741	\$888	\$1,209
Blue Shield HMO	-	-	-	\$821	\$924	\$1,052
Kaiser HMO Coin	\$339	\$447	\$468	-	\$622	-
Kaiser HMO Copay	-	-	-	\$562	\$678	\$725

Del Norte County (Region 1): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
 - The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
 - Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169

El Dorado County (Region 3): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Aetna HMO	\$275	\$336	\$338	\$400	\$451	\$565
Anthem EPO	\$311	\$431	\$431	\$470	\$606	\$862
Blue Shield PPO	\$559	\$579	\$569	\$710	\$850	\$1,158
Blue Shield HMO*	-	-	-	\$446	\$501	\$571
Kaiser HMO Coin*	\$266	\$351	\$367	-	\$488	-
Kaiser HMO Copay*	-	-	-	\$441	\$533	\$569
Western HMO*	\$270	-	\$364	\$413	\$480	\$529

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Aetna HMO	\$350	\$428	\$431	\$510	\$574	\$719
Anthem EPO	\$396	\$548	\$549	\$598	\$771	\$1,098
Blue Shield PPO	\$711	\$737	\$725	\$904	\$1,082	\$1,473
Blue Shield HMO*	-	-	-	\$567	\$638	\$727
Kaiser HMO Coin*	\$339	\$447	\$468	-	\$622	-
Kaiser HMO Copay*	-	-	-	\$562	\$678	\$725
Western HMO*	\$344	-	\$463	\$525	\$611	\$673

Fresno County (Region 11):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Aetna HMO	\$218	\$266	\$268	\$317	\$357	\$447
Anthem HMO	\$227	-	\$315	\$343	\$464	\$630
Blue Shield PPO	\$272	\$281	\$277	\$345	\$413	\$563
Blue Shield HMO*	-	-	-	\$508	\$572	\$651
Kaiser HMO Coin*	\$227	\$300	\$313	-	\$416	-
Kaiser HMO Copay*	-	-	-	\$376	\$454	\$485

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Aetna HMO	\$277	\$339	\$341	\$403	\$454	\$569
Anthem HMO	\$289	-	\$401	\$436	\$591	\$802
Blue Shield PPO	\$346	\$358	\$352	\$439	\$526	\$716
Blue Shield HMO*	-	-	-	\$647	\$728	\$829
Kaiser HMO Coin*	\$289	\$381	\$399	-	\$530	-
Kaiser HMO Copay*	-	-	-	\$479	\$578	\$618

Glenn County (Region 1): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
 - The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
 - Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169

Humboldt County (Region 1): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
 - The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
 - Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169

Imperial County (Region 13):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$563	\$563	\$614	\$792	\$1,127
Blue Shield PPO	\$470	\$487	\$479	\$597	\$716	\$974
Health Net CA HMO	\$201	-	\$253	\$360	\$429	\$515
Kaiser HMO Coin*	\$247	\$326	\$341	-	\$454	-
Kaiser HMO Copay*	-	-	-	\$410	\$495	\$529
Molina HMO	\$298	-	\$351	\$361	\$396	\$445

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$517	\$716	\$717	\$782	\$1,008	\$1,435
Blue Shield PPO	\$598	\$620	\$610	\$760	\$911	\$1,240
Health Net CA HMO	\$255	-	\$323	\$459	\$546	\$655
Kaiser HMO Coin*	\$315	\$415	\$434	-	\$577	-
Kaiser HMO Copay*	-	-	-	\$521	\$630	\$673
Molina HMO	\$380	-	\$447	\$459	\$504	\$566

Inyo County (Region 13): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
 - The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
 - Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$563	\$563	<div>\$614</div>	\$792	\$1,127
Blue Shield PPO	\$470	\$487	\$479	\$597	\$716	\$974

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$517	\$716	\$717	<div>\$782</div>	\$1,008	\$1,435
Blue Shield PPO	\$598	\$620	\$610	\$760	\$911	\$1,240

Kern County (Region 14):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$303	\$419	\$419	\$457	\$590	\$839
Blue Shield PPO	\$281	\$291	\$286	\$357	\$428	\$582
Blue Shield HMO*	-	-	-	\$436	\$490	\$558
Health Net HMO*	\$199	-	\$251	\$357	\$425	\$510
Kaiser HMO Coin*	\$237	\$312	\$326	-	\$434	-
Kaiser HMO Copay*	-	-	-	\$392	\$473	\$506

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$385	\$533	\$534	\$582	\$750	\$1,068
Blue Shield PPO	\$358	\$371	\$365	\$454	\$544	\$741
Blue Shield HMO*	-	-	-	\$554	\$623	\$710
Health Net HMO*	\$253	-	\$320	\$455	\$541	\$649
Kaiser HMO Coin*	\$301	\$397	\$415	-	\$552	-
Kaiser HMO Copay*	-	-	-	\$499	\$603	\$644

Kings County (Region 11): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Aetna HMO	\$218	\$266	\$268	\$317	\$357	\$447
Anthem HMO	\$227	-	\$315	\$343	\$464	\$630
Blue Shield PPO	\$272	\$281	\$277	\$345	\$413	\$563
Blue Shield HMO*	-	-	-	\$508	\$572	\$651
Kaiser HMO Coin*	\$227	\$300	\$313	-	\$416	-
Kaiser HMO Copay*	-	-	-	\$376	\$454	\$485

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Aetna HMO	\$277	\$339	\$341	\$403	\$454	\$569
Anthem HMO	\$289	-	\$401	\$436	\$591	\$802
Blue Shield PPO	\$346	\$358	\$352	\$439	\$526	\$716
Blue Shield HMO*	-	-	-	\$647	\$728	\$829
Kaiser HMO Coin*	\$289	\$381	\$399	-	\$530	-
Kaiser HMO Copay*	-	-	-	\$479	\$578	\$618

Lake County (Region 1): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
 - The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
 - Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169

Lassen County (Region 1):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169

Los Angeles County – Northeast (Region 15):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual						
Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem HMO	\$195	-	\$270	\$294	\$398	\$540
Blue Shield PPO	\$364	\$378	\$371	\$463	\$555	\$755
Blue Shield HMO*	-	-	-	\$332	\$373	\$425
Health Net PPO	\$206	\$258	\$260	\$370	\$440	\$562
Health Net HMO	-	-	-	\$302	\$360	\$431
Kaiser HMO Coin*	\$195	\$257	\$269	-	\$357	-
Kaiser HMO Copay*	-	-	-	\$323	\$390	\$416
L.A. Care HMO*	\$205	-	\$222	\$264	\$284	\$324
Molina HMO*	\$266	-	\$313	\$322	\$354	\$397

Los Angeles County – Northeast (Region 15):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem HMO	\$248	-	\$343	\$374	\$506	\$688
Blue Shield PPO	\$464	\$481	\$473	\$589	\$706	\$961
Blue Shield HMO*	-	-	-	\$423	\$475	\$542
Health Net PPO	\$262	\$328	\$331	\$471	\$560	\$715
Health Net HMO	-	-	-	\$385	\$458	\$549
Kaiser HMO Coin*	\$248	\$327	\$342	-	\$455	-
Kaiser HMO Copay*	-	-	-	\$411	\$496	\$530
L.A. Care HMO*	\$261	-	\$283	\$336	\$362	\$412
Molina HMO*	\$339	-	\$399	\$410	\$450	\$506

Los Angeles County – Southwest (Region 16)

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem HMO	\$205	-	\$284	\$310	\$420	\$570
Blue Shield PPO	\$419	\$434	\$427	\$533	\$638	\$869
Blue Shield HMO*	-	-	-	\$353	\$397	\$452
Health Net PPO	\$272	\$341	\$344	\$489	\$582	\$743
Health Net HMO	-	-	-	\$330	\$393	\$471
Kaiser HMO Coin	\$199	\$263	\$275	-	\$365	-
Kaiser HMO Copay	-	-	-	\$330	\$398	\$426
L.A. Care HMO	\$217	-	\$235	\$280	\$302	\$343
Molina HMO*	\$250	-	\$295	\$303	\$333	\$373

Los Angeles County – Southwest (Region 16)

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem HMO	\$261	-	\$362	\$394	\$534	\$725
Blue Shield PPO	\$534	\$553	\$544	\$678	\$812	\$1,106
Blue Shield HMO*	-	-	-	\$450	\$506	\$576
Health Net PPO	\$346	\$434	\$438	\$622	\$741	\$946
Health Net HMO	-	-	-	\$420	\$500	\$600
Kaiser HMO Coin	\$254	\$335	\$350	-	\$465	-
Kaiser HMO Copay	-	-	-	\$420	\$507	\$542
L.A. Care HMO	\$276	-	\$299	\$357	\$384	\$437
Molina HMO*	\$319	-	\$375	\$385	\$423	\$475

Madera County (Region 11):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Aetna HMO	\$218	\$266	\$268	\$317	\$357	\$447
Anthem HMO	\$227	-	\$315	\$343	\$464	\$630
Blue Shield PPO	\$272	\$281	\$277	\$345	\$413	\$563
Kaiser HMO Coin*	\$227	\$300	\$313	-	\$416	-
Kaiser HMO Copay*	-	-	-	\$376	\$454	\$485

40-year-old Single Individual

Plan	-	Bronze HDHP	Bronze	Silver	Gold	Platinum
Aetna HMO	\$277	\$339	\$341	\$403	\$454	\$569
Anthem HMO	\$289	-	\$401	\$436	\$591	\$802
Blue Shield PPO	\$346	\$358	\$352	\$439	\$526	\$716
Kaiser HMO Coin*	\$289	\$381	\$399	-	\$530	-
Kaiser HMO Copay*	-	-	-	\$479	\$578	\$618

Marin County (Region 2):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$306	\$424	\$424	\$463	\$597	\$849
Blue Shield PPO	\$534	\$553	\$544	\$679	\$813	\$1,107
Blue Shield HMO*	-	-	-	\$523	\$588	\$669
Kaiser HMO Coin	\$262	\$345	\$361	-	\$480	-
Kaiser HMO Copay	-	-	-	\$433	\$523	\$559
Western HMO	\$248	-	\$374	\$427	\$483	\$523

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$390	\$540	\$540	\$589	\$759	\$1,081
Blue Shield PPO	\$680	\$704	\$693	\$864	\$1,035	\$1,408
Blue Shield HMO*	-	-	-	\$665	\$748	\$852
Kaiser HMO Coin	\$333	\$439	\$459	-	\$611	-
Kaiser HMO Copay	-	-	-	\$551	\$666	\$712
Western HMO	\$316	-	\$477	\$544	\$615	\$665

Mariposa County (Region 10):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$258	\$358	\$358	\$391	\$504	\$717
Blue Shield PPO	\$482	\$499	\$491	\$612	\$733	\$998
Kaiser HMO Coin*	\$238	\$314	\$329	-	\$437	-
Kaiser HMO Copay*	-	-	-	\$395	\$477	\$509

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$329	\$455	\$456	\$497	\$641	\$912
Blue Shield PPO	\$613	\$636	\$625	\$779	\$934	\$1,271
Kaiser HMO Coin*	\$303	\$400	\$418	-	\$556	-
Kaiser HMO Copay*	-	-	-	\$502	\$607	\$648

Mendocino County (Region 1):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
 - The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
 - Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169



Merced County (Region 10):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
 - The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
 - Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$258	\$358	\$358	\$391	\$504	\$717
Blue Shield PPO	\$482	\$499	\$491	\$612	\$733	\$998

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$329	\$455	\$456	\$497	\$641	\$912
Blue Shield PPO	\$613	\$636	\$625	\$779	\$934	\$1,271

Modoc County (Region 1):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
 - The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
 - Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169

Mono County (Region 13):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
 - The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
 - Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$563	\$563	\$614	\$792	\$1,127
Blue Shield PPO	\$470	\$487	\$479	\$597	\$716	\$974

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$517	\$716	\$717	\$782	\$1,008	\$1,435
Blue Shield PPO	\$598	\$620	\$610	\$760	\$911	\$1,240

Monterey County (Region 9): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$440	\$609	\$609	\$664	\$856	\$1,219
Blue Shield PPO	\$560	\$580	\$571	\$712	\$853	\$1,161
Blue Shield HMO*	-	-	-	\$486	\$547	\$623
Valley HMO	\$254	-	\$330	\$467	\$608	\$697

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$560	\$775	\$775	\$846	\$1,090	\$1,552
Blue Shield PPO	\$713	\$739	\$727	\$906	\$1,085	\$1,477
Blue Shield HMO*	-	-	-	\$619	\$696	\$793
Valley HMO	\$324	-	\$420	\$594	\$774	\$887

Napa County (Region 2):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$306	\$424	\$424	\$463	\$597	\$849
Blue Shield PPO	\$534	\$553	\$544	\$679	\$813	\$1,107
Kaiser HMO Coin	\$262	\$345	\$361	-	\$480	-
Kaiser HMO Copay	-	-	-	\$433	\$523	\$559
Western HMO	\$248	-	\$374	\$427	\$483	\$523

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$390	\$540	\$540	\$589	\$759	\$1,081
Blue Shield PPO	\$680	\$704	\$693	\$864	\$1,035	\$1,408
Kaiser HMO Coin	\$333	\$439	\$459	-	\$611	-
Kaiser HMO Copay	-	-	-	\$551	\$666	\$712
Western HMO	\$316	-	\$477	\$544	\$615	\$665

Nevada County (Region 1):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918
Blue Shield HMO*	-	-	-	\$671	\$755	\$860

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169
Blue Shield HMO*				\$854	\$961	\$1,094

Orange County (Region 18): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem HMO	\$209	-	\$290	\$316	\$428	\$581
Blue Shield PPO	\$398	\$412	\$406	\$506	\$606	\$825
Blue Shield HMO	-	-	-	\$336	\$377	\$430
Health Net PPO	\$266	\$333	\$336	\$478	\$569	\$726
Health Net HMO	-	-	-	\$361	\$430	\$515
Kaiser HMO Coin	\$217	\$286	\$299	-	\$397	-
Kaiser HMO Copay	-	-	-	\$359	\$433	\$463
Molina HMO	\$290	-	\$341	\$351	\$385	\$433

Orange County (Region 18): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem HMO	\$267	-	\$369	\$403	\$545	\$740
Blue Shield PPO	\$507	\$525	\$516	\$644	\$771	\$1,050
Blue Shield HMO	-	-	-	\$427	\$480	\$547
Health Net PPO	\$338	\$424	\$428	\$608	\$724	\$924
Health Net HMO	-	-	-	\$460	\$547	\$656
Kaiser HMO Coin	\$276	\$364	\$380	-	\$506	-
Kaiser HMO Copay	-	-	-	\$457	\$552	\$590
Molina HMO	\$369	-	\$435	\$447	\$491	\$551

Placer County (Region 3):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Aetna HMO	\$275	\$336	\$338	\$400	\$451	\$565
Anthem EPO	\$311	\$431	\$431	\$470	\$606	\$862
Blue Shield PPO	\$559	\$579	\$569	\$710	\$850	\$1,158
Blue Shield HMO*	-	-	-	\$446	\$501	\$571
Health Net PPO*	\$308	\$386	\$389	\$553	\$659	\$841
Kaiser HMO Coin*	\$266	\$351	\$367	-	\$488	-
Kaiser HMO Copay*	-	-	-	\$441	\$533	\$569
Western HMO*	\$270	-	\$364	\$413	\$480	\$529

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Aetna HMO	\$350	\$428	\$431	\$510	\$574	\$719
Anthem EPO	\$396	\$548	\$549	\$598	\$771	\$1,098
Blue Shield PPO	\$711	\$737	\$725	\$904	\$1,082	\$1,473
Blue Shield HMO*	-	-	-	\$567	\$638	\$727
Health Net PPO*	\$392	\$491	\$495	\$704	\$839	\$1,071
Kaiser HMO Coin*	\$339	\$447	\$468	-	\$622	-
Kaiser HMO Copay*	-	-	-	\$562	\$678	\$725
Western HMO*	\$344	-	\$463	\$525	\$611	\$673

Plumas County (Region 1): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
 - The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
 - Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169

Riverside County (Region 17): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem HMO	\$222	-	\$308	\$335	\$454	\$616
Blue Shield PPO	\$373	\$387	\$380	\$474	\$568	\$774
Blue Shield HMO*	-	-	-	\$352	\$396	\$451
Health Net PPO*	\$211	\$264	\$266	\$379	\$451	\$576
Health Net HMO*	-	-	-	\$313	\$372	\$446
IEHP HMO	\$247	-	\$289	\$304	\$401	\$545
Kaiser HMO Coin*	\$217	\$286	\$299	-	\$397	-
Kaiser HMO Copay*	-	-	-	\$359	\$433	\$463
Molina HMO*	\$253	-	\$298	\$306	\$336	\$377

Riverside County (Region 17):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem HMO	\$283	-	\$392	\$427	\$578	\$784
Blue Shield PPO	\$475	\$493	\$484	\$604	\$723	\$985
Blue Shield HMO*	-	-	-	\$448	\$504	\$574
Health Net PPO*	\$268	\$337	\$339	\$483	\$575	\$733
Health Net HMO*	-	-	-	\$398	\$474	\$568
IEHP HMO	\$314	-	\$368	\$386	\$510	\$694
Kaiser HMO Coin*	\$276	\$364	\$380	-	\$506	-
Kaiser HMO Copay*	-	-	-	\$457	\$552	\$589
Molina HMO*	\$322	-	\$379	\$389	\$428	\$480

Sacramento County (Region 3):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Aetna HMO	\$275	\$336	\$338	\$400	\$451	\$565
Anthem EPO	\$311	\$431	\$431	\$470	\$606	\$862
Blue Shield PPO	\$559	\$579	\$569	\$710	\$850	\$1,158
Blue Shield HMO*	-	-	-	\$446	\$501	\$571
Health Net PPO	\$308	\$386	\$389	\$553	\$659	\$841
Kaiser HMO Coin	\$266	\$351	\$367	-	\$488	-
Kaiser HMO Copay	-	-	-	\$441	\$533	\$569
Western HMO	\$270	-	\$364	\$413	\$480	\$529

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Aetna HMO	\$350	\$428	\$431	\$510	\$574	\$719
Anthem EPO	\$396	\$548	\$549	\$598	\$771	\$1,098
Blue Shield PPO	\$711	\$737	\$725	\$904	\$1,082	\$1,473
Blue Shield HMO*	-	-	-	\$567	\$638	\$727
Health Net PPO	\$392	\$491	\$495	\$704	\$839	\$1,071
Kaiser HMO Coin	\$339	\$447	\$468	-	\$622	-
Kaiser HMO Copay	-	-	-	\$562	\$678	\$725
Western HMO	\$344	-	\$463	\$525	\$611	\$673

San Benito County (Region 9):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$440	\$609	\$609	\$664	\$856	\$1,219
Blue Shield PPO	\$560	\$580	\$571	\$712	\$853	\$1,161
Valley HMO	\$254	-	\$330	\$467	\$608	\$697

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$560	\$775	\$775	\$846	\$1,090	\$1,552
Blue Shield PPO	\$713	\$739	\$727	\$906	\$1,085	\$1,477
Valley HMO	\$324	-	\$420	\$594	\$774	\$887

San Bernardino County (Region 17):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem HMO	\$222	-	\$308	\$335	\$454	\$616
Blue Shield PPO	\$373	\$387	\$380	\$474	\$568	\$774
Blue Shield HMO*	-	-	-	\$352	\$396	\$451
Health Net PPO*	\$211	\$264	\$266	\$379	\$451	\$576
Health Net HMO*	-	-	-	\$313	\$372	\$446
IEHP HMO	\$247	-	\$289	\$304	\$401	\$545
Kaiser HMO Coin*	\$217	\$286	\$299	-	\$397	-
Kaiser HMO Copay*	-	-	-	\$359	\$433	\$463
Molina HMO*	\$253	-	\$298	\$306	\$336	\$377

San Bernardino County (Region 17):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem HMO	\$283	-	\$392	\$427	\$578	\$784
Blue Shield PPO	\$475	\$493	\$484	\$604	\$723	\$985
Blue Shield HMO*	-	-	-	\$448	\$504	\$574
Health Net PPO*	\$268	\$337	\$339	\$483	\$575	\$733
Health Net HMO*	-	-	-	\$398	\$474	\$568
IEHP HMO	\$314	-	\$368	\$386	\$510	\$694
Kaiser HMO Coin*	\$276	\$364	\$380	-	\$506	-
Kaiser HMO Copay*	-	-	-	\$457	\$552	\$589
Molina HMO*	\$322	-	\$379	\$389	\$428	\$480

San Diego County (Region 19):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem HMO	\$205	-	\$285	\$310	\$420	\$570
Blue Shield PPO	\$446	\$462	\$455	\$567	\$679	\$924
Blue Shield HMO*	-	-	-	\$357	\$401	\$457
Health Net PPO	\$272	\$341	\$343	\$488	\$582	\$742
Health Net HMO	-	-	-	\$340	\$404	\$485
Kaiser HMO Coin*	\$219	\$289	\$302	-	\$402	-
Kaiser HMO Copay*	-	-	-	\$363	\$438	\$468
Molina HMO	\$254	-	\$299	\$307	\$337	\$379
Sharp HMO-1 Performance Copay*	-	-	-	\$404	-	-
Sharp HMO-2 Coin*	\$268	\$352	\$297	-	\$406	\$492
Sharp HMO 2 Premier Copay*	-	-	-	\$328	\$404	\$459

San Diego County (Region 19):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem HMO	\$261	-	\$362	\$395	\$534	\$726
Blue Shield PPO	\$568	\$589	\$579	\$722	\$864	\$1,177
Blue Shield HMO*	-	-	-	\$454	\$510	\$581
Health Net PPO	\$346	\$433	\$437	\$622	\$740	\$945
Health Net HMO	-	-	-	\$432	\$514	\$617
Kaiser HMO Coin*	\$279	\$368	\$385	-	\$512	-
Kaiser HMO Copay*	-	-	-	\$462	\$558	\$596
Molina HMO	\$323	-	\$380	\$391	\$429	\$482
Sharp HMO-1 Performance Copay*	-	-	-	\$514	-	-
Sharp HMO-2 Coin*	\$341	\$448	\$378	-	\$517	\$627
Sharp HMO 2 Premier Copay*	-	-	-	\$417	\$514	\$584

San Francisco County (Region 4):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$314	\$435	\$436	\$475	\$612	\$872
Blue Shield PPO	\$518	\$537	\$528	\$658	\$789	\$1,074
Blue Shield HMO	-	-	-	\$501	\$563	\$641
CCHP HMO	\$371	\$388	\$389	\$520	\$586	\$644
Kaiser HMO Coin	\$288	\$380	\$397	-	\$529	-
Kaiser HMO Copay	-	-	-	\$477	\$576	\$616

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$400	\$554	\$554	\$605	\$779	\$1,109
Blue Shield PPO	\$660	\$683	\$672	\$838	\$1,004	\$1,367
Blue Shield HMO	-	-	-	\$637	\$717	\$817
CCHP HMO	\$473	\$494	\$496	\$662	\$746	\$820
Kaiser HMO Coin	\$367	\$484	\$506	-	\$673	-
Kaiser HMO Copay	-	-	-	\$608	\$734	\$784

San Joaquin County (Region 10):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$258	\$358	\$358	\$391	\$504	\$717
Blue Shield PPO	\$482	\$499	\$491	\$612	\$733	\$998
Blue Shield HMO	-	-	-	\$379	\$426	\$486
Kaiser HMO Coin	\$238	\$314	\$329	-	\$437	-
Kaiser HMO Copay	-	-	-	\$395	\$477	\$509

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$329	\$455	\$456	\$497	\$641	\$912
Blue Shield PPO	\$613	\$636	\$625	\$779	\$934	\$1,271
Blue Shield HMO	-	-	-	\$483	\$543	\$618
Kaiser HMO Coin	\$303	\$400	\$418	-	\$556	-
Kaiser HMO Copay	-	-	-	\$502	\$607	\$648

San Luis Obispo County (Region 12):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$375	\$519	\$519	\$566	\$730	\$1,039
Blue Shield PPO	\$382	\$396	\$390	\$486	\$582	\$792
Blue Shield HMO*	-	-	-	\$420	\$472	\$538

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$477	\$660	\$661	\$721	\$929	\$1,323
Blue Shield PPO	\$487	\$504	\$496	\$618	\$741	\$1,009
Blue Shield HMO*	-	-	-	\$535	\$601	\$685

San Mateo County (Region 8):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$394	\$546	\$546	\$596	\$768	\$1,094
Blue Shield PPO	\$553	\$573	\$563	\$702	\$841	\$1,145
Blue Shield HMO	-	-	-	\$549	\$618	\$704
CCHP HMO	\$401	\$419	\$421	\$562	\$633	\$695
Kaiser HMO Coin	\$295	\$388	\$406	-	\$540	-
Kaiser HMO Copay	-	-	-	\$488	\$589	\$629

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$502	\$695	\$696	\$759	\$978	\$1,392
Blue Shield PPO	\$704	\$729	\$717	\$894	\$1,071	\$1,458
Blue Shield HMO	-	-	-	\$699	\$786	\$896
CCHP HMO	\$510	\$534	\$535	\$715	\$805	\$885
Kaiser HMO Coin	\$375	\$494	\$517	-	\$687	-
Kaiser HMO Copay	-	-	-	\$621	\$749	\$801

Santa Barbara County (Region 12):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$375	\$519	\$519	\$566	\$730	\$1,039
Blue Shield PPO	\$382	\$396	\$390	\$486	\$582	\$792
Blue Shield HMO*	-	-	-	\$420	\$472	\$538

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$477	\$660	\$661	\$721	\$929	\$1,323
Blue Shield PPO	\$487	\$504	\$496	\$618	\$741	\$1,009
Blue Shield HMO*	-	-	-	\$535	\$601	\$685

Santa Clara County (Region 7):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$325	\$450	\$451	\$491	\$633	\$902
Blue Shield PPO	\$581	\$602	\$592	\$738	\$884	\$1,203
Blue Shield HMO	-	-	-	\$589	\$662	\$754
Kaiser HMO Coin*	\$252	\$332	\$347	-	\$461	-
Kaiser HMO Copay*	-	-	-	\$417	\$503	\$538
Valley HMO	\$220	-	\$285	\$404	\$526	\$603

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$414	\$573	\$574	\$626	\$806	\$1,148
Blue Shield PPO	\$739	\$766	\$753	\$939	\$1,125	\$1,532
Blue Shield HMO	-	-	-	\$750	\$843	\$960
Kaiser HMO Coin*	\$320	\$422	\$441	-	\$587	-
Kaiser HMO Copay*	-	-	-	\$530	\$640	\$684
Valley HMO	\$280	-	\$363	\$514	\$669	\$767

Santa Cruz County (Region 9):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$440	\$609	\$609	\$664	\$856	\$1,219
Blue Shield PPO	\$560	\$580	\$571	\$712	\$853	\$1,161
Blue Shield HMO	-	-	-	\$486	\$547	\$623
Kaiser HMO Coin	\$259	\$341	\$356	-	\$474	-
Kaiser HMO Copay	-	-	-	\$428	\$517	\$552

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$560	\$775	\$775	\$846	\$1,090	\$1,552
Blue Shield PPO	\$713	\$739	\$727	\$906	\$1,085	\$1,477
Blue Shield HMO	-	-	-	\$619	\$696	\$793
Kaiser HMO Coin	\$329	\$434	\$454	-	\$603	-
Kaiser HMO Copay	-	-	-	\$545	\$658	\$703

Shasta County (Region 1): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
 - The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
 - Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169

Sierra County (Region 1): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
 - The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
 - Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169

Siskiyou County (Region 1): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
 - The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
 - Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169

Solano County (Region 2):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$306	\$424	\$424	\$463	\$597	\$849
Blue Shield PPO	\$534	\$553	\$544	\$679	\$813	\$1,107
Blue Shield HMO*	-	-	-	\$523	\$588	\$669
Kaiser HMO Coin	\$262	\$345	\$361	-	\$480	-
Kaiser HMO Copay	-	-	-	\$433	\$523	\$559
Western HMO	\$248	-	\$374	\$427	\$483	\$523

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$390	\$540	\$540	\$589	\$759	\$1,081
Blue Shield PPO	\$680	\$704	\$693	\$864	\$1,035	\$1,408
Blue Shield HMO*	-	-	-	\$665	\$748	\$852
Kaiser HMO Coin	\$333	\$439	\$459	-	\$611	-
Kaiser HMO Copay	-	-	-	\$551	\$666	\$712
Western HMO	\$316	-	\$477	\$544	\$615	\$665

Sonoma County (Region 2):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$306	\$424	\$424	\$463	\$597	\$849
Blue Shield PPO	\$534	\$553	\$544	\$679	\$813	\$1,107
Kaiser HMO Coin*	\$262	\$345	\$361	-	\$480	-
Kaiser HMO Copay*	-	-	-	\$433	\$523	\$559
Western HMO	\$248	-	\$374	\$427	\$483	\$523

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$390	\$540	\$540	\$589	\$759	\$1,081
Blue Shield PPO	\$680	\$704	\$693	\$864	\$1,035	\$1,408
Kaiser HMO Coin*	\$333	\$439	\$459	-	\$611	-
Kaiser HMO Copay*	-	-	-	\$551	\$666	\$712
Western HMO	\$316	-	\$477	\$544	\$615	\$665

Stanislaus County (Region 10):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$258	\$358	\$358	\$391	\$504	\$717
Blue Shield PPO	\$482	\$499	\$491	\$612	\$733	\$998
Blue Shield HMO*	-	-	-	\$379	\$426	\$486
Kaiser HMO Coin	\$238	\$314	\$329	-	\$437	-
Kaiser HMO Copay	-	-	-	\$395	\$477	\$509

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$329	\$455	\$456	\$497	\$641	\$912
Blue Shield PPO	\$613	\$636	\$625	\$779	\$934	\$1,271
Blue Shield HMO*	-	-	-	\$483	\$543	\$618
Kaiser HMO Coin	\$303	\$400	\$418	-	\$556	-
Kaiser HMO Copay	-	-	-	\$502	\$607	\$648

Sutter County (Region 1):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918
Kaiser HMO Coin*	\$266	\$351	\$367	-	\$488	-
Kaiser HMO Copay*	-	-	-	\$441	\$533	\$569

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169
Kaiser HMO Coin*	\$339	\$447	\$468	-	\$622	-
Kaiser HMO Copay*	-	-	-	\$562	\$678	\$725

Tehama County (Region 1): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
 - The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
 - Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169

Trinity County (Region 1): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
 - The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
 - Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169

Tulare County (Region 10): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$258	\$358	\$358	\$391	\$504	\$717
Blue Shield PPO	\$482	\$499	\$491	\$612	\$733	\$998
Blue Shield HMO*	-	-	-	\$379	\$426	\$486
Kaiser HMO Coin*	\$238	\$314	\$329	-	\$437	-
Kaiser HMO Copay*	-	-	-	\$395	\$477	\$509

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$329	\$455	\$456	\$497	\$641	\$912
Blue Shield PPO	\$613	\$636	\$625	\$779	\$934	\$1,271
Blue Shield HMO*	-	-	-	\$483	\$543	\$618
Kaiser HMO Coin*	\$303	\$400	\$418	-	\$556	-
Kaiser HMO Copay*	-	-	-	\$502	\$607	\$648

Tuolumne County (Region 1): Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
 - The second-lowest silver plan is shown with a red square
- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
 - Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169

Ventura County (Region 12):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$375	\$519	\$519	\$566	\$730	\$1,039
Blue Shield PPO	\$382	\$396	\$390	\$486	\$582	\$792
Blue Shield HMO*	-	-	-	\$420	\$472	\$538
Kaiser HMO Coin*	\$261	\$344	\$359	-	\$478	-
Kaiser HMO Copay*	-	-	-	\$431	\$521	\$557

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$477	\$660	\$661	\$721	\$929	\$1,323
Blue Shield PPO	\$487	\$504	\$496	\$618	\$741	\$1,009
Blue Shield HMO*	-	-	-	\$535	\$601	\$685
Kaiser HMO Coin*	\$332	\$437	\$457	-	\$608	-
Kaiser HMO Copay*	-	-	-	\$549	\$663	\$709

Yolo County (Region 3):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Aetna HMO	\$275	\$336	\$338	\$400	\$451	\$565
Anthem EPO	\$311	\$431	\$431	\$470	\$606	\$862
Blue Shield PPO	\$559	\$579	\$569	\$710	\$850	\$1,158
Blue Shield HMO*	-	-	-	\$446	\$501	\$571
Health Net PPO	\$308	\$386	\$389	\$553	\$659	\$841
Kaiser HMO Coin*	\$266	\$351	\$367	-	\$488	-
Kaiser HMO Copay*	-	-	-	\$441	\$533	\$569
Western HMO	\$270	-	\$364	\$413	\$480	\$529

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Aetna HMO	\$350	\$428	\$431	\$510	\$574	\$719
Anthem EPO	\$396	\$548	\$549	\$598	\$771	\$1,098
Blue Shield PPO	\$711	\$737	\$725	\$904	\$1,082	\$1,473
Blue Shield HMO*	-	-	-	\$567	\$638	\$727
Health Net PPO	\$392	\$491	\$495	\$704	\$839	\$1,071
Kaiser HMO Coin*	\$339	\$447	\$468	-	\$622	-
Kaiser HMO Copay*	-	-	-	\$562	\$678	\$725
Western HMO	\$344	-	\$463	\$525	\$611	\$673

Yuba County (Region 1):

Rates For 25 And 40-year-old

Premium rates shown are for a 25-year-old and a 40-year-old single individual with an annual household income of \$27,180, residing in a zip code within the county and region displayed.

- The lowest-priced plan for each metal tier is shown in **bold green font**
- The second-lowest silver plan is shown with a red square

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans that are not offered in all ZIP codes in the county are shown with an asterisk (*)

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$320	\$443	\$443	\$484	\$624	\$888
Blue Shield PPO	\$443	\$459	\$452	\$563	\$674	\$918
Kaiser HMO Coin*	\$266	\$351	\$367	-	\$488	-
Kaiser HMO Copay*	-	-	-	\$441	\$533	\$569

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$407	\$564	\$564	\$616	\$794	\$1,130
Blue Shield PPO	\$564	\$585	\$575	\$717	\$859	\$1,169
Kaiser HMO Coin*	\$339	\$447	\$468	-	\$622	-
Kaiser HMO Copay*	-	-	-	\$562	\$678	\$725

Sutter County– Region 1

BRONZE PLAN

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser Permanente	\$425	\$468	10.0%	\$0	2.1%
2	Anthem EPO	\$525	\$564	7.5%	\$0	25.5%
3	Blue Shield PPO	\$502	\$575	14.5%	\$6	72.4%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$567 APTC & \$1 California Premium Credit

- 12.6% weighted average increase
- Kaiser remains the lowest price Bronze Plan but increase by 10% from last year

Sutter County – Region 1

SILVER PLAN

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$567 APTC & \$1 California Premium Credit

- 9.8% weighted average increase
- \$155 price spread (consumer could save by switching from highest to lowest)

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser Permanente	\$520	\$562	8%	\$0	52%
2	Anthem Blue Cross EPO	\$552	\$616	11.5%	\$47	46.1%
3	Blue Shield PPO	\$627	\$717	14.3%	\$148	1.8%

Yuba County (Zip Code 95966) – Region 1

BRONZE PLAN

Lowest
Price

	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Anthem Blue Cross EPO	\$525	\$564	7.5%	\$0	26%
2	Blue Shield PPO	\$502	\$575	14.5%	\$6	74%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$568 APTC & \$1 California Premium Credit

- 12.7% weighted average increase
- Anthem EPO is the lowest price Bronze Plan but increase by 7.5% from last year

Yuba County (Zip Code 95966) – Region 1

SILVER PLAN

2024 Regional Rates

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Anthem Blue EPO	\$552	\$616	11.5%	\$0	53%
2	Blue Shield PPO	\$627	\$717	14.3%	\$47	47%

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$669 APTC & \$1 California Premium Credit

- 12.8% weighted average increase
- \$101 price spread (consumer could save by switching from highest to lowest)

Sonoma County– Region 2

BRONZE PLAN

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser Permanente	\$434	\$459	5.8%	\$0	71.2%
2	Western Health Advantage	\$421	\$477	13.2%	\$0	13.7%
3	Anthem EPO	\$502	\$540	7.6%	\$37	2.4%
4	Blue Shield PPO	\$605	\$693	14.5%	\$189	12.7%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$502 APTC & \$1 California Premium Credit

- 7.9% weighted average increase
- Kaiser is the lowest price Bronze Plan but increase by 5.8% from last year

Sonoma County – Region 2

SILVER PLAN

2024 Regional Rates

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Western Health Advantage	\$547	\$544	-0.6%	\$40	6.7%
2	Kaiser Permanente	\$530	\$551	4.1%	\$48	74.6%
3	Anthem Blue Cross EPO	\$528	\$589	11.6%	\$86	7.6%
4	Blue Shield PPO	\$756	\$864	14.3%	\$368	11.1%

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$502 APTC & \$1 California Premium Credit

- 5.4% weighted average increase
- \$320 price spread (consumer could save by switching from highest to lowest)

Sacramento County – Region 3

BRONZE PLAN

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Aetna CVS Health	\$432	\$431	-0.3%	\$0	1.9%
2	Western Health Advantage	\$409	\$463	13.2%	\$0	9.0%
3	Kaiser Permanente	\$425	\$468	10.0%	\$0	75.7%
4	Health Net PPO	\$472	\$495	4.9%	\$18	2.7%
5	Anthem Blue Cross EPO	\$495	\$549	10.8%	\$71	3.1%
6	Blue Shield PPO	\$633	\$725	14.5%	\$247	7.6%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$476 APTC & \$1 California Premium Credit

- 10.3% weighted average increase
- Aetna is the lowest price Bronze Plan with decrease by 0.3% from last year

Sacramento County – Region 3

SILVER PLAN

2024 Regional Rates

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Aetna CVS Health	\$510	\$510	-0.1%	\$32	1.0%
2	Western Health Advantage	\$528	\$525	-0.6%	\$48	1.8%
3	Kaiser Permanente	\$520	\$562	8.0%	\$84	57.9%
4	Blue Shield HMO	\$491	\$567	15.5%	\$90	24.9%
5	Anthem Cross EPO	\$521	\$598	14.8%	\$121	8.1%
6	Health Net PPO	\$671	\$704	5.0%	\$227	0.5%
7	Blue Shield PPO	\$791	\$904	14.2%	\$426	5.8%

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$476 APTC & \$1 California Premium Credit

- 10.5% weighted average increase
- \$394 price spread (consumer could save by switching from highest to lowest)

Contra Costa County – Region 5

BRONZE PLAN

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser Permanente	\$425	\$468	10.0%	\$0	76.7%
2	Aetna CVS Health	-	\$555	-	\$0	-
3	Anthem Blue Cross EPO	\$534	\$575	7.6%	\$0	0.8%
4	Blue Shield PPO	\$519	\$595	14.6%	\$15	22.5%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$578 APTC & \$1 California Premium Credit

- 11.0% weighted average increase
- Kaiser remains the lowest price Bronze Plan but increase by 10.0% from last year
- Aetna new entrant for 2024

Contra Costa County – Region 5

SILVER PLAN

2024 Regional Rates

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser Permanente	\$520	\$562	8.0%	\$0	76.1%
2	Anthem Blue Cross EPO	\$562	\$627	11.5%	\$47	2.8%
3	Aetna CVS Health	-	\$657	-	\$77	-
4	Blue Shield PPO	\$649	\$741	14.2%	\$162	20.7%
5	Blue Shield HMO	\$716	\$821	14.7%	\$242	0.3%

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$578 APTC & \$1 California Premium Credit

- 9.4% weighted average increase
- Aetna new entrant for 2023
- \$260 price spread (consumer could save by switching from highest to lowest)

Alameda County – Region 6

BRONZE PLAN

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser Permanente	\$437	\$462	5.8%	\$0	82.0%
2	Aetna CVS Health	-	\$492	-	\$0	-
3	Anthem Blue Cross EPO	\$503	\$541	7.7%	\$7	1.0%
4	Blue Shield PPO	\$506	\$579	14.5%	\$45	17.0%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$533 APTC & \$1 California Premium Credit

- 7.3% weighted average increase
- Kaiser remains the lowest price Bronze Plan but increase by 5.8% from last year
- Aetna new entrant for 2024

Alameda County – Region 6

SILVER PLAN

2024 Regional Rates

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser Permanente	\$533	\$555	4.2%	\$21	76.8%
2	Aetna CVS Health	-	\$582	-	\$48	-
3	Anthem Blue Cross EPO	\$530	\$591	11.4%	\$56	6.1%
4	Blue Shield PPO	\$632	\$722	14.3%	\$188	15.8%
5	Blue Shield HMO	\$666	\$764	14.6%	\$229	1.4%

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$533 APTC & \$1 California Premium Credit

- 6.4% weighted average increase
- Aetna new entrant for 2023
- \$208 price spread (consumer could save by switching from highest to lowest)

Santa Clara County – Region 7

BRONZE PLAN

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Valley Health Plan	\$341	\$363	6.4%	\$0	38.9%
2	Kaiser Permanente	\$402	\$441	9.8%	\$0	48.4%
3	Anthem Blue Cross EPO	\$533	\$574	7.6%	\$91	4.7%
4	Blue Shield PPO	\$658	\$753	14.5%	\$271	8.0%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$481 APTC & \$1 California Premium Credit

- 8.7% weighted average increase
- Valley remains the lowest price Bronze Plan but increase by 6.4% from last year

Santa Clara County – Region 7

SILVER PLAN

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$481 APTC & \$1 California Premium Credit

- 8.4% weighted average increase
- \$425 price spread (consumer could save by switching from highest to lowest)

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Valley Health Plan	\$483	\$514	6.4%	\$31	29.7%
2	Kaiser Permanente	\$491	\$530	8.0%	\$48	52.4%
3	Anthem Blue Cross EPO	\$561	\$626	11.5%	\$143	10.4%
4	Blue Shield HMO	\$634	\$750	18.2%	\$267	1.5%
5	Blue Shield PPO	\$822	\$939	14.3%	\$457	6.1%

Monterey County – Region 9

BRONZE PLAN

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Valley Health Plan	\$377	\$420	11.3%	\$0	36.0%
2	Blue Shield PPO	\$634	\$727	14.6%	\$155	60.8%
3	Anthem Blue Cross EPO	\$720	\$775	7.7%	\$204	3.2%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$570 APTC & \$1 California Premium Credit

- 13.2% weighted average increase
- Valley remains the lowest price Bronze Plan but increase by 11.3% from last year

Monterey County – Region 9

SILVER PLAN

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$570 APTC & \$1 California Premium Credit

- 15.9% weighted average increase
- \$312 price spread (consumer could save by switching from highest to lowest)

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Valley Health Plan	\$535	\$594	11.1%	\$23	7.6%
2	Blue Shield HMO	\$524	\$619	18.1%	\$48	52.5%
3	Anthem Blue Cross EPO	\$758	\$846	11.6%	\$274	6.4%
4	Blue Shield PPO	\$793	\$906	14.2%	\$335	33.5%

Santa Cruz County – Region 9

BRONZE PLAN

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser Permanente	\$437	\$454	3.8%	\$0	46.4%
2	Blue Shield PPO	\$634	\$727	14.6%	\$155	50.9%
3	Anthem Blue Cross EPO	\$720	\$775	7.7%	\$204	2.6%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$570 APTC & \$1 California Premium Credit

- 9.4% weighted average increase
- Kaiser remains the lowest price Bronze Plan but increase by 3.8% from last year

Santa Cruz County – Region 9

SILVER PLAN

2024 Regional Rates

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser Permanente	\$533	\$545	2.3%	\$0	22.9%
2	Blue Shield HMO	\$524	\$619	18.1%	\$48	43.8%
3	Anthem Blue Cross EPO	\$758	\$846	11.6%	\$274	5.4%
4	Blue Shield PPO	\$793	\$906	14.2%	\$335	27.9%

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$570 APTC & \$1 California Premium Credit

- 13.0% weighted average increase
- \$361 price spread (consumer could save by switching from highest to lowest)

Fresno County – Region 11

BRONZE PLAN

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Aetna CVS Health	\$327	\$341	4.2%	\$0	0.7%
2	Blue Shield PPO	\$300	\$352	17.4%	\$0	60.2%
3	Kaiser Permanente	\$363	\$399	9.8%	\$10	34.4%
4	Anthem Blue Cross HMO	\$372	\$401	7.7%	\$12	4.8%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$387 APTC & \$1 California Premium Credit

- 14.2% weighted average increase
- Aetna is the lowest price Bronze Plan but increase by 4.2% from last year

Fresno County – Region 11

SILVER PLAN

2024 Regional Rates

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Aetna CVS Health	\$387	\$403	4.2%	\$15	0.4%
2	Anthem Blue Cross HMO	\$391	\$436	11.6%	\$48	6.9%
3	Blue Shield PPO	\$375	\$439	17.1%	\$51	72.4%
4	Kaiser Permanente	\$443	\$479	8.1%	\$90	20.2%
5	Blue Shield HMO	\$564	\$647	14.7%	\$259	0.04%

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$387 APTC & \$1 California Premium Credit

- 14.8% weighted average increase
- \$244 price spread (consumer could save by switching from highest to lowest)

Ventura County – Region 12

BRONZE PLAN

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser Permanente	\$423	\$457	8.1%	\$0	25.7%
2	Blue Shield PPO	\$445	\$496	11.5%	\$0	72.6%
3	Anthem Blue Cross EPO	\$614	\$661	7.6%	\$160	1.6%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$500 APTC & \$1 California Premium Credit

- 10.5% weighted average increase
- Kaiser remains the lowest price Bronze Plan but increase by 8.1% from last year

Ventura County – Region 12

SILVER PLAN

2024 Regional Rates

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Blue Shield HMO	\$488	\$535	9.5%	\$33	28.5%
2	Kaiser Permanente	\$517	\$549	6.2%	\$48	11.3%
3	Blue Shield PPO	\$556	\$618	11.2%	\$117	57.8%
4	Anthem Blue Cross EPO	\$646	\$721	11.6%	\$220	2.3%

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$500 APTC & \$1 California Premium Credit

- 10.2% weighted average increase
- \$186 price spread (consumer could save by switching from highest to lowest)

Imperial County – Region 13

BRONZE PLAN

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Health Net HMO	-	\$323	-	\$0	-
2	Kaiser Permanente	\$401	\$434	8.3%	\$23	1.0%
3	Molina Healthcare	\$387	\$447	15.4%	\$35	24.3%
4	Blue Shield PPO	\$532	\$610	14.6%	\$198	71.8%
5	Anthem Blue Cross EPO	\$666	\$717	7.7%	\$306	2.9%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$410 APTC & \$1 California Premium Credit

- 14.6% weighted average increase
- Health Net remains the lowest price Bronze Plan
- Health Net new entrant for 2023

Imperial County – Region 13

SILVER PLAN

2024 Regional Rates

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Health Net HMO	-	\$459	-	\$47	-
2	Molina Healthcare	\$395	\$459	16.2%	\$48	57.4%
3	Kaiser Permanente	\$490	\$521	6.4%	\$110	0.5%
4	Blue Shield PPO	\$665	\$760	14.3%	\$349	40.5%
5	Anthem Blue Cross EPO	\$701	\$782	11.6%	\$371	1.6%

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$410 APTC & \$1 California Premium Credit

- 15.3% weighted average increase
- Health Net new entrant for 2024
- \$323 price spread (consumer could save by switching from highest to lowest)

East Los Angeles County – Region 15

BRONZE PLAN

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	L.A. Care	\$260	\$283	8.7%	\$0	38.0%
2	Health Net PPO	\$304	\$331	8.8%	\$4	12.8%
3	Kaiser Permanente	\$316	\$342	8.2%	\$16	30.4%
4	Anthem Blue Cross HMO	\$319	\$343	7.6%	\$17	4.1%
5	Molina Healthcare	\$380	\$399	5.0%	\$72	0.3%
6	Blue Shield PPO	\$413	\$473	14.5%	\$146	12.7%
7	Oscar	\$371	Left Market	–	–	1.7%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$325 APTC & \$1 California Premium Credit

- 9.1% weighted average increase
- L.A. Care remains the lowest price Bronze Plan but increase by 8.7% from last year

East Los Angeles County – Region 15

SILVER PLAN

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	L.A. Care	\$317	\$336	6.1%	\$10	27.1%
2	Anthem Blue Cross HMO	\$335	\$374	11.6%	\$48	18.7%
3	Health Net HMO	\$359	\$385	7.1%	\$58	9.6%
4	Molina Healthcare	\$387	\$410	5.9%	\$83	0.1%
5	Kaiser Permanente	\$386	\$411	6.4%	\$84	13.3%
6	Blue Shield HMO	\$369	\$423	14.6%	\$96	14.8%
7	Health Net PPO	\$432	\$471	8.9%	\$144	2.1%
8	Blue Shield PPO	\$516	\$589	14.2%	\$263	13.8%
9	Oscar	\$454	Left Market	–	–	0.5%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$325 APTC & \$1 California Premium Credit

- 9.7% weighted average increase
- \$253 price spread (consumer could save by switching from highest to lowest)

West Los Angeles County – Region 16

BRONZE PLAN

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	L.A. Care	\$282	\$299	6.2%	\$0	27.5%
2	Kaiser Permanente	\$323	\$350	8.3%	\$12	37.4%
3	Anthem HMO	\$336	\$362	7.8%	\$25	4.4%
4	Molina	\$368	\$375	1.9%	\$38	0.8%
5	Health Net PPO	\$386	\$438	13.3%	\$100	3.6%
6	Blue Shield PPO	\$475	\$544	14.5%	\$206	17.6%
7	Oscar	\$372	Left Market	-	-	8.7%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$336 APTC & \$1 California Premium Credit

- 8.2% weighted average increase
- L.A. Care remains the lowest price Bronze Plan but increase by 6.2% from last year

West Los Angeles County – Region 16

SILVER PLAN

2024 Regional Rates

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	L.A. Care	\$344	\$357	3.6%	\$19	21.5%
2	Molina	\$376	\$385	2.5%	\$48	2.6%
3	Anthem HMO	\$354	\$394	11.4%	\$57	12.9%
4	Kaiser Permanente	\$395	\$420	6.3%	\$83	23.7%
5	Health Net HMO	\$390	\$420	7.7%	\$83	8.1%
6	Blue Shield HMO	\$380	\$450	18.3%	\$112	5.5%
7	Health Net PPO	\$550	\$622	13.2%	\$285	0.8%
8	Blue Shield PPO	\$593	\$678	14.3%	\$341	20.2%
9	Oscar	\$456	Left Market	–	–	4.8%

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$336 APTC & \$1 California Premium Credit

- 8.5% weighted average increase
- \$321 price spread (consumer could save by switching from highest to lowest)

Riverside County – Region 17

BRONZE PLAN

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Health Net PPO	\$305	\$339	11.2%	\$0	37.5%
2	Inland Empire Health Plan	-	\$368	-	\$26	-
3	Molina Healthcare	\$357	\$379	6.1%	\$38	2.6%
4	Kaiser Permanente	\$352	\$380	8.0%	\$39	44.3%
5	Anthem HMO	\$364	\$392	7.6%	\$50	3.8%
6	Blue Shield PPO	\$423	\$484	14.5%	\$143	11.8%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$340 APTC & \$1 California Premium Credit

- 9.9% weighted average increase
- Health Net remains the lowest price Bronze Plan but increase by 11.2% from last year
- IEHP new entrant for 2023

Riverside County – Region 17

SILVER PLAN

2024 Regional Rates

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Inland Empire Health Plan	-	\$386	-	\$45	-
2	Molina Healthcare	\$365	\$389	6.7%	\$48	15.2%
3	Health Net HMO	\$386	\$398	3.1%	\$57	16.8%
4	Anthem Blue Cross HMO	\$383	\$427	11.4%	\$85	11.5%
5	Blue Shield HMO	\$391	\$448	14.6%	\$107	20.6%
6	Kaiser Permanente	\$430	\$457	6.2%	\$115	20.3%
7	Health Net PPO	\$434	\$483	11.2%	\$141	4.0%
8	Blue Shield PPO	\$529	\$604	14.2%	\$262	11.8%

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$340 APTC & \$1 California Premium Credit

- 9.2% weighted average increase
- IEHP new entrant for 2023
- \$218 price spread (consumer could save by switching from highest to lowest)

San Bernardino County – Region 17

BRONZE PLAN

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Health Net PPO	\$305	\$339	11.2%	\$0	37.5%
2	Inland Empire Health Plan	-	\$368	-	\$26	-
3	Molina Healthcare	\$357	\$379	6.1%	\$38	2.6%
4	Kaiser Permanente	\$352	\$380	8.0%	\$39	44.3%
5	Anthem Blue Cross HMO	\$364	\$392	7.6%	\$50	3.8%
6	Blue Shield PPO	\$423	\$484	14.5%	\$143	11.8%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$340 APTC & \$1 California Premium Credit

- 9.9% weighted average increase
- Health Net remains the lowest price Bronze Plan but increase by 11.2% from last year
- IEHP new entrant for 2023

San Bernardino County – Region 17

SILVER PLAN

2024 Regional Rates

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Inland Empire Health Plan	-	\$386	-	\$45	-
2	Molina Healthcare	\$365	\$389	6.7%	\$48	15.2%
3	Health Net HMO	\$386	\$398	3.1%	\$57	16.8%
4	Anthem Blue Cross HMO	\$383	\$427	11.4%	\$85	11.5%
5	Blue Shield HMO	\$391	\$448	14.6%	\$107	20.6%
6	Kaiser Permanente	\$430	\$457	6.2%	\$115	20.3%
7	Health Net PPO	\$434	\$483	11.2%	\$141	4.0%
8	Blue Shield PPO	\$529	\$604	14.2%	\$262	11.8%

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$340 APTC & \$1 California Premium Credit

- 9.2% weighted average increase
- IEHP new entrant for 2023
- \$218 price spread (consumer could save by switching from highest to lowest)

Orange County – Region 18

BRONZE PLAN

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Anthem Blue Cross HMO	\$343	\$369	7.7%	\$0	17.1%
2	Kaiser Permanente	\$352	\$380	8.1%	\$1	31.7%
3	Health Net PPO	\$377	\$428	13.4%	\$48	8.5%
4	Molina Healthcare	\$416	\$435	4.5%	\$55	0.2%
5	Blue Shield PPO	\$451	\$516	14.5%	\$137	21.8%
7	Oscar	\$358	-	-	-	20.7%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$378 APTC & \$1 California Premium Credit

- 10.3% weighted average increase
- Anthem remains the lowest price Bronze Plan but increase by 7.7% from last year

Orange County – Region 18

SILVER PLAN

2024 Regional Rates

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Anthem Blue Cross HMO	\$361	\$403	11.5%	\$23	33.3%
2	Blue Shield HMO	\$362	\$427	18.0%	\$48	18.1%
3	Molina Health Care	\$425	\$447	5.1%	\$67	0.3%
4	Kaiser Permanente	\$430	\$457	6.3%	\$78	12.9%
5	Health Net HMO	\$425	\$460	8.1%	\$80	9.4%
6	Health Net PPO	\$537	\$608	13.3%	\$229	0.7%
7	Blue Shield PPO	\$563	\$644	14.3%	\$264	19.0%
8	Oscar	\$439	Left Market	–	–	6.4%

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$378 APTC & \$1 California Premium Credit

- 12.3% weighted average increase
- \$241 price spread (consumer could save by switching from highest to lowest)

San Diego County – Region 19

BRONZE PLAN

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Anthem Blue Cross HMO	\$342	\$362	5.9%	\$15	7.1%
2	Sharp Health Plan	\$350	\$378	7.9%	\$30	28.7%
3	Molina Healthcare	\$365	\$380	4.2%	\$33	3.8%
4	Kaiser Permanente	\$356	\$385	8.1%	\$37	38.5%
5	Health Net PPO	\$394	\$437	10.9%	\$90	11.3%
6	Blue Shield PPO	\$505	\$579	14.6%	\$231	10.6%

2024 Regional Rates

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$346 APTC & \$1 California Premium Credit

- 8.7% weighted average increase
- Anthem remains the lowest price Bronze Plan but increase by 5.9% from last year

San Diego County – Region 19

SILVER PLAN

2024 Regional Rates

Lowest Price	Health Plan	2023 Monthly Gross Premium	2024 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Molina Healthcare	\$372	\$391	5.0%	\$43	11.4%
2	Anthem Blue Cross HMO	\$360	\$395	9.6%	\$47	9.5%
3	Sharp Premier	\$394	\$417	5.9%	\$70	18.8%
4	Health Net HMO	\$396	\$432	9.2%	\$85	14.9%
5	Blue Shield HMO	\$395	\$454	14.9%	\$106	7.4%
6	Kaiser Permanente	\$435	\$462	6.2%	\$115	11.3%
7	Sharp Performance	\$487	\$514	5.5%	\$166	18.8%
8	Health Net PPO	\$561	\$622	10.8%	\$274	0.8%
9	Blue Shield PPO	\$632	\$722	14.2%	\$374	6.9%

Monthly Gross Premium and Consumer Pays amount based on 40 years old at 200% FPL: \$346 APTC & \$1 California Premium Credit

- 7.9% weighted average increase
- \$331 price spread (consumer could save by switching from highest to lowest)

Alameda County (Region 6): Hospital Network


X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Aetna CVS Health HMO	Anthem Blue Cross EPO	Blue Shield HMO	Blue Shield PPO
Alameda Hospital	X	X	X	X
Alta Bates Summit Medical Center		X	X	X
Alta Bates Summit Medical Center-Summit Campus		X	X	X
Alta Bates Summit Medical Center-Alta Bates Campus		X	X	X
Alta Bates Summit Medical Center-Herrick Campus			X	X
Eden Medical Center		X	X	X
Highland Hospital	X	X	X	X
Kindred Hospital - San Francisco Bay Area			X	X
San Leandro Hospital	X	X	X	X
St. Rose Hospital	X	X		
Stanford Health Care – Tri-Valley	X		X	X
UCSF Benioff Children's Hospital Oakland			X	X
Washington Hospital - Fremont	X		X	X

Alpine County (Region 1): Hospital Network



 = Blue Shield HMO ACO Partner

 = New in-network hospital for health plan

-
- Proposed hospital network as of August 2023
 - May not be a complete list of hospitals
 - Kaiser Permanente hospitals are not listed
 - Verify with the health plan if the hospital is in-network

Hospital network not available in Alpine County.



Amador County (Region 1): Hospital Network

 = Blue Shield HMO ACO Partner
 = New in-network hospital for health plan


- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Sutter Amador Hospital	X	X

Butte County (Region 1): Hospital Network

 = Blue Shield HMO ACO Partner
 = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Enloe Medical Center - Cohasset		X
Enloe Medical Center - Esplanade	X	X
Enloe Rehabilitation Center		X
Orchard Hospital	X	X
Oroville Hospital	X	X



Calaveras County (Region 1): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan


- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Mark Twain Medical Center	X	X



Colusa County (Region 1): Hospital Network

 = Blue Shield HMO ACO Partner
 = New in-network hospital for health plan






- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Colusa Medical Center		X

Contra Costa County (Region 5): Hospital Network

 = Blue Shield HMO ACO Partner
 = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Aetna CVS Health HMO	Anthem Blue Cross EPO	Blue Shield HMO	Blue Shield PPO
John Muir Medical Center-Concord Campus				X
John Muir Medical Center-Walnut Creek Campus				X
San Ramon Regional Medical Center		X	X	X
Sutter Delta Medical Center		X		X

Del Norte County (Region 1): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Sutter Coast Hospital	X	X

El Dorado County (Region 3): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Aetna CVS Health HMO	Anthem Blue Cross EPO	Blue Shield HMO	Blue Shield PPO
Barton Memorial Hospital	X	X		X
Marshall Medical Center	X	X	X	X

Fresno County (Region 11): Hospital Network



X = Blue Shield HMO ACO Partner

X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Aetna CVS Health HMO	Anthem Blue Cross HMO	Blue Shield HMO	Blue Shield PPO
Adventist Health Reedley		X	X	X
Adventist Health Selma	X	X	X	X
Clovis Community Medical Center	X		X	X
Coalinga Regional Medical Center	X	X		
Community Behavioral Health Center	X		X	X
Community Regional Medical Center-Fresno	X		X	X
Fresno Heart And Surgical Hospital	X		X	X
Fresno Surgical Hospital		X	X	X
San Joaquin Valley Rehabilitation Hospital			X	X
St. Agnes Medical Center		X	X	X

Glenn County (Region 1): Hospital Network

 = Blue Shield HMO ACO Partner
 = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Glenn Medical Center	X	X

Humboldt County (Region 1): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
General Hospital, THE	X	
Jerold Phelps Community Hospital	X	X
Mad River Community Hospital	X	X
Providence Redwood Memorial Hospital	X	X
Providence St. Joseph Hospital – Eureka	X	X

Imperial County (Region 13): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO	Health Net HMO	Molina Healthcare HMO
El Centro Regional Medical Center	X	X	X	X
Pioneers Memorial Healthcare District	X	X	X	X

Inyo County (Region 13): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Northern Inyo Hospital	X	X
Southern Inyo Hospital	X	X

Kern County (Region 14): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield HMO	Blue Shield PPO	Health Net HMO
Adventist Health Bakersfield	X	X	X	X
Adventist Health Delano	X	X	X	X
Adventist Health Tehachapi Valley	X	X		X
Bakersfield Heart Hospital	X	X		X
Bakersfield Memorial Hospital	X	X	X	X
Encompass Health Rehabilitation Hospital of Bakersfield		X	X	
Good Samaritan Hospital-Bakersfield	X		X	X
Kern Medical Center	X	X	X	X
Kern Valley Healthcare District	X	X	X	X
Mercy Hospital – Bakersfield	X	X	X	X
Mercy Southwest Hospital	X	X	X	X
Ridgecrest Regional Hospital	X			

Kings County (Region 11): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Aetna CVS Health HMO	Anthem Blue Cross HMO	Blue Shield HMO	Blue Shield PPO
Adventist Health Hanford	X	X	X	X



Lake County (Region 1): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Adventist Health Clearlake	X	X
Sutter Lakeside Hospital	X	X

Lassen County (Region 1): Hospital Network

 = Blue Shield HMO ACO Partner
 = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Banner Lassen Medical Center	X	X

Los Angeles County – Northeast (Region 15): A-G

Hospital Network

X = Blue Shield HMO ACO Partner

X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross HMO	Blue Shield HMO	Blue Shield PPO	Health Net HMO	Health Net PPO	L.A. Care HMO	Molina Healthcare HMO
Adventist Health Glendale	X	X	X			X	X
Alhambra Hospital Medical Center	X	X	X	X	X	X	
Antelope Valley Hospital	X	X	X		X	X	
Beverly Hospital	X	X	X	X		X	X
Casa Colina Hospital		X	X	X	X		
Catalina Island Medical Center		X	X		X		
City Of Hope Helford Clinical Research Hospital		X	X	X			X
Coast Plaza Hospital	X	X	X	X	X	X	X
College Medical Center	X	X	X			X	X
College Medical Center South Campus D/P APH		X	X				
Emanate Health Foothill Presbyterian Hospital	X	X	X	X	X	X	X
Emanate Health Inter-Community Hospital	X	X	X	X	X	X	
Emanate Health Queen of the Valley Hospital	X	X	X	X	X	X	
Garfield Medical Center	X	X	X	X	X	X	X
Glendale Memorial Hospital and Health Center	X	X	X	X	X	X	X
Greater El Monte Community Hospital	X	X	X	X	X	X	X

Los Angeles County – Northeast (Region 15): H-P

Hospital Network

X = Blue Shield HMO ACO Partner

X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross HMO	Blue Shield HMO	Blue Shield PPO	Health Net HMO	Health Net PPO	L.A. Care HMO	Molina Healthcare HMO
Huntington Hospital	X	X	X	X	X	X	
Kindred Hospital - Baldwin Park	X	X	X				X
Kindred Hospital - La Mirada	X	X	X				X
Kindred Hospital - San Gabriel Valley	X	X	X				X
Kindred Hospital Paramount	X	X	X				
L.A. Downtown Medical Center-Ingleside Campus D/P APH		X	X				
Lakewood Regional Medical Center	X	X	X	X	X		X
Los Angeles Community Hospital at Bellflower	X	X	X				
Memorialcare Long Beach Medical Center	X	X	X	X	X		X
Memorialcare Miller Children's & Women's Hospital Long Beach	X	X	X	X	X	X	X
Monterey Park Hospital	X	X	X	X	X	X	X
Norwalk Community Hospital	X	X	X	X		X	
Palmdale Regional Medical Center	X	X	X	X	X	X	
PIH Health Hospital – Whittier		X	X				
Pomona Valley Hospital Medical Center	X	X	X	X		X	X
Providence Little Company Of Mary MC - San Pedro	X	X	X	X	X	X	
Providence Saint Joseph Medical Center	X	X	X	X	X	X	



Los Angeles County – Northeast (Region 15): S-W

Hospital Network

X = Blue Shield HMO ACO Partner

X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross HMO	Blue Shield HMO	Blue Shield PPO	Health Net HMO	Health Net PPO	L.A. Care HMO	Molina Healthcare HMO
San Dimas Community Hospital		X	X	X	X	X	X
San Gabriel Valley Medical Center	X	X	X	X	X	X	X
St. Mary Medical Center - Long Beach	X	X	X	X	X	X	X
USC Arcadia Hospital	X	X	X	X	X	X	X
USC Verdugo Hills Hospital	X	X	X	X	X		
West Covina Medical Center		X	X				
Whittier Hospital Medical Center	X	X	X	X	X	X	X

Los Angeles County – Southwest (Region 16): A-K

Hospital Network

X = Blue Shield HMO ACO Partner

X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross HMO	Blue Shield HMO	Blue Shield PPO	Health Net HMO	Health Net PPO	L.A. Care HMO	Molina Healthcare HMO
Adventist Health White Memorial	X	X	X	X		X	X
Barlow Respiratory Hospital		X	X				X
California Hospital Medical Center - Los Angeles	X	X	X	X	X	X	X
California Rehabilitation Institute, LLC		X	X				
Cedars-Sinai Marina Del Rey Hospital	X	X	X				
Cedars-Sinai Medical Center	X	X	X				
Centinela Hospital Medical Center				X	X	X	X
Children's Hospital of Los Angeles		X	X	X		X	
College Medical Center Hawthorne Campus		X	X				
Community Hospital of Huntington Park	X	X	X	X	X	X	X
Docs Surgical Hospital		X	X				
East Los Angeles Doctors Hospital	X	X	X	X	X	X	X
Encino Hospital Medical Center				X	X	X	X
Henry Mayo Newhall Hospital		X	X		X		
Hollywood Presbyterian Medical Center	X	X	X	X	X	X	X
Keck Hospital of USC		X	X	X	X		
Kindred Hospital - Los Angeles	X	X	X				X
Kindred Hospital - South Bay	X	X	X				X

Los Angeles County – Southwest (Region 16): L-R

Hospital Network

X = Blue Shield HMO ACO Partner

X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross HMO	Blue Shield HMO	Blue Shield PPO	Health Net HMO	Health Net PPO	L.A. Care HMO	Molina Healthcare HMO
L.A. Downtown Medical Center						X	
LAC+USC Medical Center						X	X
LAC/Harbor-UCLA Medical Center						X	X
LAC/Rancho Los Amigos National Rehab Center						X	X
Los Angeles Community Hospital	X	X	X	X	X	X	X
Los Angeles County Olive View-UCLA Medical Center						X	X
Martin Luther King, Jr. Community Hospital	X	X	X	X	X	X	X
Memorial Hospital of Gardena	X	X	X	X	X	X	X
Mission Community Hospital - Panorama Campus		X	X	X	X	X	X
Northridge Hospital Medical Center	X	X	X		X	X	
Olympia Medical Center	X				X		
Pacifica Hospital of the Valley	X	X	X		X	X	X
PIH Health Good Samaritan Hospital	X	X	X	X		X	X
PIH Health Hospital – Downey	X	X	X	X			
Providence Cedars-Sinai Tarzana Medical Center	X	X	X	X	X	X	
Providence Holy Cross Medical Center	X	X	X	X	X	X	
Providence Little Company of Mary Medical Center Torrance	X	X	X	X	X	X	
Ronald Reagan UCLA Medical Center		X	X			X	

Los Angeles County – Southwest (Region 16): S-W

Hospital Network



X = Blue Shield HMO ACO Partner

X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross HMO	Blue Shield HMO	Blue Shield PPO	Health Net HMO	Health Net PPO	L.A. Care HMO	Molina Healthcare HMO
Saint John's Health Center	X	X	X		X	X	
Santa Monica - UCLA Medical Center and Orthopaedic Hospital		X	X			X	
Sherman Oaks Hospital				X	X	X	X
Southern California Hospital at Culver City	X	X	X	X	X	X	X
Southern California Hospital at Hollywood	X	X	X	X	X	X	X
Southern California Hospital at Van Nuys D/P APH	X	X	X				X
St. Francis Medical Center		X	X	X		X	X
Torrance Memorial Medical Center	X	X	X	X			X
USC Kenneth Norris, Jr. Cancer Hospital		X	X	X	X		
Valley Presbyterian Hospital	X	X	X	X	X	X	X
West Hills Hospital and Medical Center		X	X				

Madera County (Region 11): Hospital Network

 = Blue Shield HMO ACO Partner
 = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Blue Shield PPO
Valley Children's Hospital	X



Marin County (Region 2): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield HMO	Blue Shield PPO	Western Health Advantage HMO
Kentfield Hospital		X	X	
Marin Health Medical Center	X	X	X	X
Novato Community Hospital	X		X	

Mariposa County (Region 10): Hospital Network

 = Blue Shield HMO ACO Partner
 = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
John C Fremont Healthcare District	X	X



Mendocino County (Region 1): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Adventist Health Howard Memorial	X	X
Adventist Health Mendocino Coast	X	X
Adventist Health Ukiah Valley	X	X

Merced County (Region 10): Hospital Network

 = Blue Shield HMO ACO Partner
 = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Memorial Hospital Los Banos	X	X
Mercy Medical Center - Merced	X	X



Modoc County (Region 1): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Modoc Medical Center	X	X
Surprise Valley Community Hospital	X	X

Mono County (Region 13): Hospital Network

 = Blue Shield HMO ACO Partner
 = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Mammoth Hospital	X	X

Monterey County (Region 9): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield HMO	Blue Shield PPO	Valley Health Plan HMO
Community Hospital of the Monterey Peninsula	X	X	X	X
George L. Mee Memorial Hospital	X	X	X	X
Natividad Medical Center			X	X
Salinas Valley Memorial Hospital	X	X	X	X

Napa County (Region 2): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO	Western Health Advantage HMO
Adventist Health St. Helena	X	X	X
Providence Queen of the Valley Medical Center	X	X	X

Nevada County (Region 1): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross		
	EPO	Blue Shield HMO	Blue Shield PPO
Sierra Nevada Memorial Hospital	X	X	X
Tahoe Forest Hospital	X	X	X

Orange County (Region 18): A-H

Hospital Network

X = Blue Shield HMO ACO Partner

X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross HMO	Blue Shield HMO	Blue Shield PPO	Health Net HMO	Health Net PPO	Molina Healthcare HMO
AHMC Anaheim Regional Medical Center	X	X	X	X	X	X
Anaheim Global Medical Center	X	X		X	X	X
Chapman Global Medical Center	X	X		X	X	
Children's Hospital at Mission	X	X	X			
Children's Hospital of Orange County	X	X	X			
College Hospital Costa Mesa	X	X	X			X
Encompass Health Rehabilitation Hospital of Tustin		X				
Foothill Regional Medical Center	X	X	X			
Fountain Valley Regional Hospital & Medical Center – Euclid	X	X	X	X	X	X
Garden Grove Hospital and Medical Center				X	X	X
Healthbridge Children's Hospital-Orange		X	X			X
Hoag Hospital Irvine	X	X	X			
Hoag Memorial Hospital Presbyterian	X	X	X			
Hoag Orthopedic Institute		X	X			
Huntington Beach Hospital				X	X	

Orange County (Region 18): K-O

Hospital Network

X = Blue Shield HMO ACO Partner

X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross HMO	Blue Shield HMO	Blue Shield PPO	Health Net HMO	Health Net PPO	Molina Healthcare HMO
Kindred Hospital – Brea	X	X	X			X
Kindred Hospital – Santa Ana	X	X	X			X
Kindred Hospital Westminster	X	X	X			X
La Palma Intercommunity Hospital				X	X	X
Los Alamitos Medical Center	X	X	X	X	X	X
Memorialcare Orange Coast Medical Center	X	X	X	X	X	
Memorialcare Saddleback Medical Center	X	X	X	X	X	
Orange County Global Medical Center	X	X		X	X	X

Orange County (Region 18): P-W

Hospital Network

X = Blue Shield HMO ACO Partner

X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross HMO	Blue Shield HMO	Blue Shield PPO	Health Net HMO	Health Net PPO	Molina Healthcare HMO
Placentia Linda Hospital	X	X	X	X	X	X
Providence Mission Hospital	X	X	X			
Providence Mission Hospital – Laguna Beach	X	X	X			
Providence St. Joseph Hospital	X	X	X			
Providence St. Jude Medical Center	X	X	X			
South Coast Global Medical Center	X	X		X	X	X
UC Irvine Medical Center		X	X			X
West Anaheim Medical Center				X	X	X



Placer County (Region 3): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross		
	EPO	Blue Shield PPO	Health Net PPO
Sutter Auburn Faith Hospital	X	X	X
Sutter Roseville Medical Center	X	X	X

Plumas County (Region 1): Hospital Network

 = Blue Shield HMO ACO Partner
 = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Eastern Plumas Hospital-Portola Campus	X	X
Plumas District Hospital	X	X
Seneca District Hospital	X	X

Riverside County (Region 17): C-R

Hospital Network

X = Blue Shield HMO ACO Partner

X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross HMO	Blue Shield HMO	Blue Shield PPO	Health Net HMO	Health Net PPO	Inland Empire Health Plan HMO	Molina Healthcare HMO
Corona Regional Medical Center-Main	X	X	X	X	X		X
Desert Regional Medical Center	X	X	X	X	X		X
Doctors Hospital of Riverside	X	X	X	X	X		
Eisenhower Medical Center	X	X	X		X		X
Encompass Health Rehabilitation Hospital of Murrieta	X	X	X				
Hemet Global Medical Center	X	X	X	X	X	X	X
John F. Kennedy Memorial Hospital	X	X	X	X	X		X
Kindred Hospital - Riverside	X	X	X				X
Loma Linda University Medical Center-Murrieta	X	X	X				X
Menifee Global Medical Center	X	X	X	X	X	X	X
Palo Verde Hospital	X	X	X				
Riverside Community Hospital	X	X	X				
Riverside University Health System - Medical Center				X	X		X

Riverside County (Region 17): S-T

Hospital Network

X = Blue Shield HMO ACO Partner

X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross HMO	Blue Shield HMO	Blue Shield PPO	Health Net HMO	Health Net PPO	Inland Empire Health Plan HMO	Molina Healthcare HMO
San Geronio Memorial Hospital	X	X	X	X	X	X	X
Southwest Healthcare System-Murrieta	X	X	X	X			X
Southwest Healthcare System-Wildomar	X	X	X	X			X
Temecula Valley Hospital	X	X	X		X		X
Vibra Rehabilitation Hospital of Rancho Mirage		X	X				

Sacramento County (Region 3): Hospital Network

X = Blue Shield HMO ACO Partner

X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Aetna CVS Health HMO	Anthem Blue Cross EPO	Blue Shield HMO	Blue Shield PPO	Health Net PPO	Western Health Advantage HMO
Mercy General Hospital	X		X	X	X	X
Mercy Hospital of Folsom	X		X	X	X	X
Mercy San Juan Medical Hospital	X	X	X	X	X	X
Methodist Hospital of Sacramento	X		X	X	X	X
Shriners Hospitals for Children Northern Calif.			X	X		
Sutter Medical Center, Sacramento		X		X	X	
UC Davis Medical Center			X	X	X	
Vibra Hospital of Sacramento	X		X	X		

San Benito County (Region 9): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO	Valley Health Plan HMO
Hazel Hawkins Memorial Hospital	X	X	X

San Bernardino County (Region 17): Hospital Network

X = Blue Shield HMO ACO Partner

X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross HMO	Blue Shield HMO	Blue Shield PPO	Health Net HMO	Health Net PPO	Inland Empire Health Plan HMO	Molina Healthcare HMO
Arrowhead Regional Medical Center		X	X			X	X
Ballard Rehabilitation Hospital		X	X				X
Barstow Community Hospital	X	X	X			X	X
Bear Valley Community Hospital	X	X	X			X	
Chino Valley Medical Center				X	X	X	X
Colorado River Medical Center	X	X	X			X	
Community Hospital of San Bernardino	X	X	X	X	X		X
Desert Valley Hospital	X	X	X	X	X	X	X
Hi-Desert Medical Center	X	X	X	X	X		X
Kindred Hospital – Ontario	X	X	X				X
Kindred Hospital Rancho	X	X	X				X
Loma Linda University Children's Hospital	X	X	X				X
Loma Linda University Medical Center	X	X	X				X
Montclair Hospital Medical Center				X	X	X	X
Mountains Community Hospital	X	X	X	X	X	X	
Redlands Community Hospital	X	X	X	X	X		
San Antonio Regional Hospital	X	X	X	X	X		X
St. Bernardine Medical Center	X	X	X	X	X		X
St. Mary Medical Center - Apple Valley		X	X	X			
Totally Kids Rehabilitation Hospital	X			X			
Víctor Valley Global Medical Center	X	X	X	X	X	X	X

San Diego County (Region 19): A-S

Hospital Network

X = Blue Shield HMO ACO Partner

X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross HMO	Blue Shield HMO	Blue Shield PPO	Health Net HMO	Health Net PPO	Molina Healthcare HMO	Sharp HMO-1 Copay	Sharp HMO-2 Coinsurance
Alvarado Hospital Medical Center	X	X	X	X	X	X		
Grossmont Hospital	X	X		X		X	X	X
Kindred Hospital - San Diego		X	X			X		
Palomar Medical Center	X	X	X	X	X	X	X	X
Palomar Medical Center Poway	X	X	X	X	X	X	X	X
Palomar Rehabilitation Institute		X	X					
Paradise Valley Hospital		X	X	X	X	X		
Rady Children's Hospital - San Diego	X	X	X	X	X	X	X	X
Scripps Green Hospital	X	X	X	X	X	X		
Scripps Memorial Hospital - Encinitas	X	X	X	X	X	X		
Scripps Memorial Hospital - La Jolla	X	X	X	X	X	X		
Scripps Mercy Hospital	X	X	X	X	X	X		
Scripps Mercy Hospital - Chula Vista	X	X	X	X	X			

San Diego County (Region 19): S-V

Hospital Network

X = Blue Shield HMO ACO Partner

X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross HMO	Blue Shield HMO	Blue Shield PPO	Health Net HMO	Health Net PPO	Molina Healthcar e HMO	Sharp HMO-1 Copay	Sharp HMO-2 Coinsurance
Select Specialty Hospital – San Diego		X	X			X		
Sharp Chula Vista Medical Center	X	X		X		X	X	X
Sharp Coronado Hospital and Healthcare Center		X		X		X	X	X
Sharp Mary Birch Hospital for Women and Newborns	X	X		X		X	X	X
Sharp Memorial Hospital	X	X		X		X	X	X
Tri-City Medical Center	X	X	X	X		X		X
UC San Diego Health Hillcrest - Hillcrest Medical Center		X	X	X	X	X		
UCSD Health La Jolla - Jacobs Medical Center & Sulpizio Cardiovascular Center		X	X	X	X			

San Francisco County (Region 4): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield HMO	Blue Shield PPO	Balance by Chinese Community Health Plan HMO
California Pacific Medical Center - Davies Campus Hospital	X		X	X
California Pacific Medical Center – Mission Bernal Campus	X		X	X
California Pacific Medical Center - Van Ness Campus	X		X	X
Chinese Hospital	X	X	X	X
Kentfield Hospital San Francisco		X	X	
St. Francis Memorial Hospital		X	X	X
St. Mary's Medical Center		X	X	X
UCSF Medical Center		X	X	X
UCSF Medical Center at Mission Bay		X	X	
UCSF Medical Center at Mount Zion		X	X	

San Joaquin County (Region 10): Hospital Network

X = Blue Shield HMO ACO Partner
 X = New in-network hospital for health plan

• Proposed hospital network as of August 2023
 • May not be a complete list of hospitals
 • Kaiser Permanente hospitals are not listed
 • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross		
	EPO	Blue Shield HMO	Blue Shield PPO
Adventist Health Lodi Memorial	X	X	X
Dameron Hospital	X	X	X
Doctors Hospital of Manteca	X	X	X
San Joaquin General Hospital		X	X
St. Joseph's Medical Center Of Stockton	X	X	X
Sutter Tracy Community Hospital	X		X

San Luis Obispo County (Region 12): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield HMO	Blue Shield PPO
French Hospital Medical Center	X	X	X
Marian Regional Medical Center, Arroyo Grande	X	X	X
Tenet Health Central Coast Sierra Vista Regional Medical Center	X	X	X
Tenet Health Central Coast Twin Cities Community Hospital	X	X	X

San Mateo County (Region 8): Hospital Network

X = Blue Shield HMO ACO Partner
 X = New in-network hospital for health plan

• Proposed hospital network as of August 2023
 • May not be a complete list of hospitals
 • Kaiser Permanente hospitals are not listed
 • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield HMO	Blue Shield PPO	Balance by Chinese Community Health Plan HMO
AHMC Seton Medical Center	X	X	X	X
AHMC Seton Medical Center Coastside		X	X	X
Mills Health Center D/P APH	X		X	X
Mills-Peninsula Medical Center	X		X	X
Sequoia Hospital		X	X	X

Santa Barbara County (Region 12): Hospital Network

X = Blue Shield HMO ACO Partner
 X = New in-network hospital for health plan

• Proposed hospital network as of August 2023
 • May not be a complete list of hospitals
 • Kaiser Permanente hospitals are not listed
 • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield HMO	Blue Shield PPO
Cottage Rehabilitation Hospital	X		
Goleta Valley Cottage Hospital	X	X	X
Lompoc Valley Medical Center	X	X	X
Marian Regional Medical Center	X	X	X
Santa Barbara Cottage Hospital	X	X	X
Santa Ynez Valley Cottage Hospital	X	X	X

Santa Clara County (Region 7): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield HMO	Blue Shield PPO	Valley Health Plan HMO
El Camino Health	X	X	X	X
El Camino Hospital Los Gatos	X	X	X	X
Good Samaritan Hospital-San Jose	X	X	X	
Lucile Packard Children's Hospital Stanford		X		X
Mission Oaks Hospital		X	X	
O'Connor Hospital	X	X	X	X
Regional Medical Center of San Jose	X	X	X	
Santa Clara Valley Medical Center	X	X	X	X
St. Louise Regional Hospital	X	X	X	X
Stanford Health Care		X		X

Santa Cruz County (Region 9): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross		
	EPO	Blue Shield HMO	Blue Shield PPO
Dominican Hospital	X	X	X
Sutter Maternity and Surgery Center of Santa Cruz	X		X
Watsonville Community Hospital	X	X	X

Shasta County (Region 1): Hospital Network


X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Mayers Memorial Hospital	X	X
Mercy Medical Center – Redding	X	X
Patients' Hospital of Redding	X	
Shasta Regional Medical Center	X	X
Vibra Hospital of Northern California		X

Sierra County (Region 1): Hospital Network

 = Blue Shield HMO ACO Partner

 = New in-network hospital for health plan

-
- Proposed hospital network as of August 2023
 - May not be a complete list of hospitals
 - Kaiser Permanente hospitals are not listed
 - Verify with the health plan if the hospital is in-network

Hospital network not available in Sierra County.

Siskiyou County (Region 1): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Fairchild Medical Center	X	X
Mercy Medical Center Mt. Shasta	X	X

Solano County (Region 2): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield HMO	Blue Shield PPO	Western Health Advantage HMO
Northbay Medical Center		X		X
Northbay Vacavalley Hospital		X		X
Sutter Solano Medical Center	X		X	

Sonoma County (Region 2): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO	Western Health Advantage HMO
Healdsburg Hospital	X	X	X
Petaluma Valley Hospital	X	X	X
Providence Santa Rosa Memorial Hospital-Montgomery	X	X	
Providence Santa Rosa Memorial Hospital-Sotoyome			X
Sonoma Specialty Hospital		X	
Sonoma Valley Hospital	X	X	X
Sutter Santa Rosa Regional Hospital		X	



Stanislaus County (Region 10): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan


- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield HMO	Blue Shield PPO
Central Valley Specialty Hospital		X	X
Doctors Medical Center	X	X	X
Emanuel Medical Center	X	X	X
Encompass Health Rehabilitation Hospital of Modesto		X	X
Memorial Medical Center – Modesto	X	X	X
Oak Valley Hospital District	X	X	X
Stanislaus Surgical Hospital	X		



Sutter County (Region 1): Hospital Network

 = Blue Shield HMO ACO Partner
 = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Sutter Surgical Hospital-North Valley		X

Tehama County (Region 1): Hospital Network

 = Blue Shield HMO ACO Partner
 = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
St. Elizabeth Community Hospital	X	X



Trinity County (Region 1): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan


- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Trinity Hospital	X	X

Tulare County (Region 10): Hospital Network

 = Blue Shield HMO ACO Partner
 = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield HMO	Blue Shield PPO
Adventist Health Tulare	X	X	X
Kaweah Health Medical Center	X		X
Kaweah Health Mental Health Hospital		X	X
Kaweah Health Rehabilitation Hospital	X		
Sierra View Medical Center	X	X	X

Tuolumne County (Region 1): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Adventist Health Sonora - Greenley	X	X

Ventura County (Region 12): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

• Proposed hospital network as of August 2023 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem Blue Cross		
	EPO	Blue Shield HMO	Blue Shield PPO
Adventist Health Simi Valley	X	X	X
Community Memorial Hospital-San Buenaventura	X	X	X
Los Robles Hospital & Medical Center	X	X	X
Ojai Valley Community Hospital	X	X	X
St. John's Hospital Camarillo	X	X	X
St. John's Regional Medical Center	X	X	X
Ventura County Medical Center	X	X	X
Ventura County Medical Center - Santa Paula Hospital	X	X	X



Yolo County (Region 3): Hospital Network

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

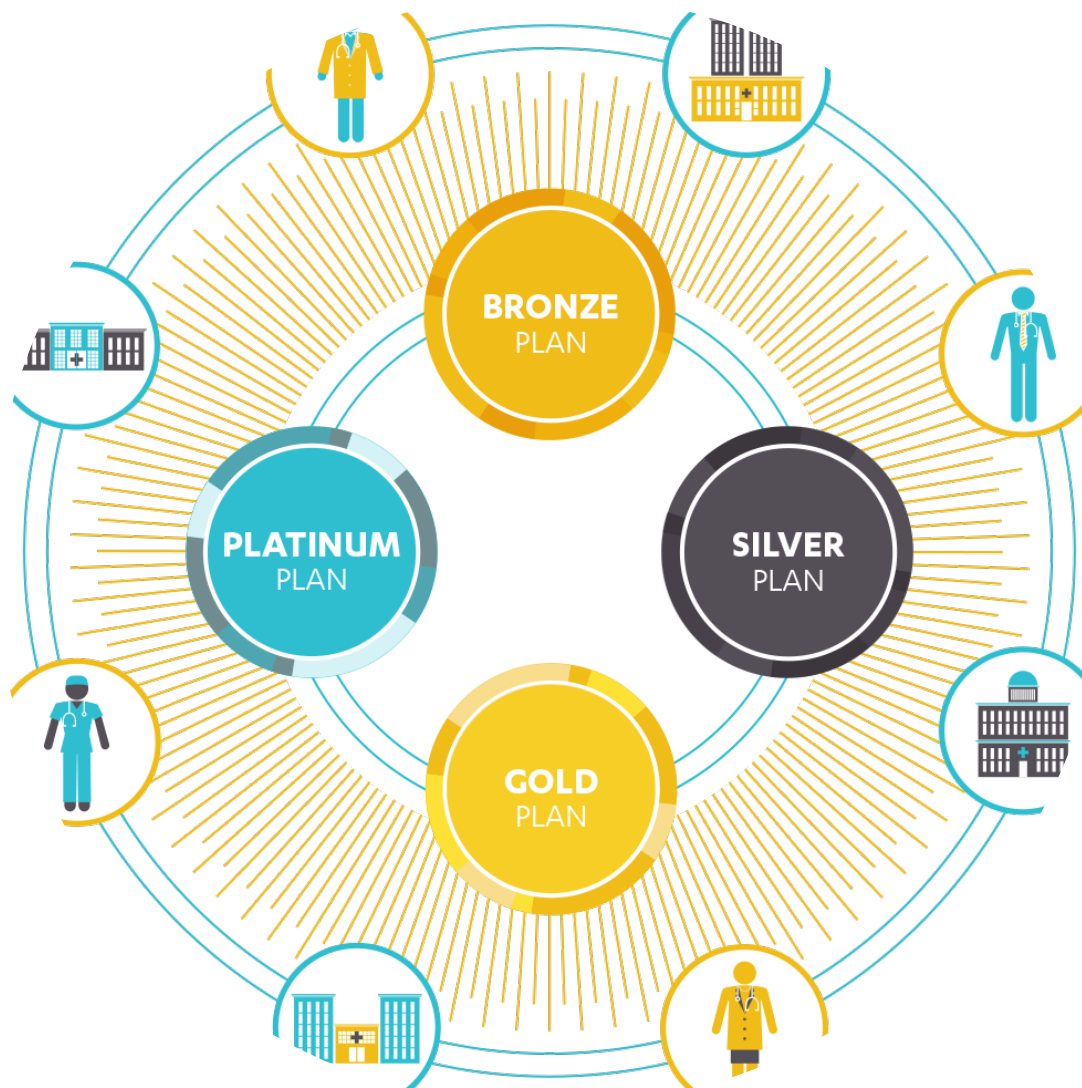
Hospital	Aetna CVS Health HMO	Anthem Blue Cross EPO	Blue Shield HMO	Blue Shield PPO	Health Net PPO	Western Health Advantage HMO
Sutter Davis Hospital		X		X	X	
Woodland Memorial Hospital	X		X	X	X	X

Yuba County (Region 1): Hospital Network

 = Blue Shield HMO ACO Partner
 = New in-network hospital for health plan

- Proposed hospital network as of August 2023
- May not be a complete list of hospitals
- Kaiser Permanente hospitals are not listed
- Verify with the health plan if the hospital is in-network

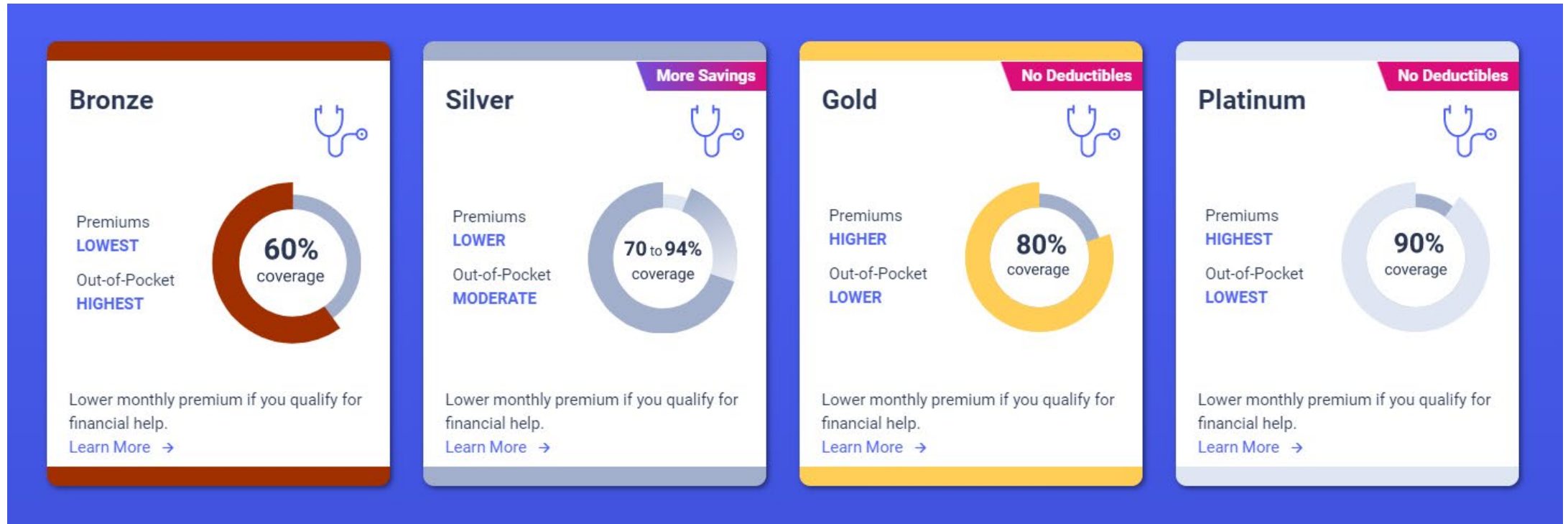
Hospital	Anthem Blue Cross EPO	Blue Shield PPO
Adventist Health and Rideout	X	X



HEALTH PLAN BENEFITS

2024 PLAN YEAR

HEALTH PLAN COVERAGE LEVEL: METAL TIERS



- A plan with a lower premium results in a larger copayment with higher deductibles and maximum out-of-pocket expense.
- Minimum coverage plans are also available to people who meet certain requirements, although these plans are not eligible for financial help.

<https://www.coveredca.com/get-started/>



2024 Patient-Centered Designs and Medical Cost Shares

Benefits in blue are NOT subject to a deductible. Benefits in blue with a white corner are subject to a deductible after the first three visits.

Coverage Category	Minimum Coverage	Bronze	Silver	Silver 73 CA Enhanced CSR	Silver 87 CA Enhanced CSR	Silver 94 CA Enhanced CSR	Gold	Platinum
Percent of cost coverage	Covers 0% until out-of-pocket maximum is met	Covers 60% average annual cost	Covers 70% average annual cost	Covers 73% average annual cost	Covers 87% average annual cost	Covers 94% average annual cost	Covers 80% average annual cost	Covers 90% average annual cost
Cost-sharing Reduction Single Income Range	N/A	N/A	N/A	\$29,161 to \$36,450 (>200% to ≤250% FPL)	\$21,871 to \$29,160 (>150% to ≤200% FPL)	up to \$21,870 (100% to ≤150% FPL)	N/A	N/A
Annual Wellness Exam	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Visit	After first 3 non-preventive visits, full cost per instance until out-of-pocket maximum is met	\$60*	\$50	\$35	\$15	\$5	\$35	\$15
Urgent Care		\$60*	\$50	\$35	\$15	\$5	\$35	\$15
Specialist Visit	Full cost per service until out-of-pocket maximum is met	\$95*	\$90	\$85	\$25	\$8	\$65	\$30
Emergency Room Facility		40% after deductible is met	\$450	\$350	\$150	\$50	\$350	\$150
Laboratory Tests		\$40	\$50	\$50	\$20	\$8	\$40	\$15
X-Rays and Diagnostics		40% after deductible is met	\$95	\$95	\$40	\$8	\$75	\$30
Imaging			\$325	\$325	\$100	\$50	\$75 copay or 25% coinsurance***	\$75 copay or 10% coinsurance***
Tier 1 (Generic Drugs)	Full cost per script until out-of-pocket maximum is met	\$17**	\$19	\$15	\$5	\$3	\$15	\$7
Tier 2 (Preferred Drugs)		40% up to \$500 per script after drug deductible is met	\$60**	\$55	\$25	\$10	\$60	\$16
Tier 3 (Non-preferred Drugs)			\$90**	\$85	\$45	\$15	\$85	\$25
Tier 4 (Specialty Drugs)			20% up to \$250** per script	20% up to \$250 per script	15% up to \$150 per script	10% up to \$150 per script	20% up to \$250 per script	10% up to \$250 per script
Medical Deductible	N/A	Individual: \$6,300 Family: \$12,600	Individual: \$5,400 Family: \$10,800	N/A	N/A	N/A	N/A	N/A
Pharmacy Deductible	N/A	Individual: \$500 Family: \$1,000	Individual: \$150 Family: \$300	N/A	N/A	N/A	N/A	N/A
Annual Out-of-Pocket Maximum	\$9,450 individual \$18,900 family	\$9,100 individual \$18,200 family	\$9,100 individual \$18,200 family	\$6,100 individual \$12,200 family	\$3,000 individual \$6,000 family	\$1,150 individual \$2,300 family	\$8,700 individual \$17,400 family	\$4,500 individual \$9,000 family

Drug prices are for a 30 day supply.

* Copay is for any combination of services (primary care, specialist, urgent care) for the first three visits.
After three visits, future visits will be at full cost until the medical deductible is met.

** Price is after pharmacy deductible amount is met.

*** See plan Evidence of Coverage for imaging cost share.

Covered California may approve deviations from the benefit plan designs for certain services on a case by case basis if necessary to comply with the California Mental Health Parity Act or federal Mental Health Parity and Addiction Equity Act (MHPAEA).

MINIMUM COVERAGE & BRONZE PLAN COST SHARING CHANGES FOR 2024 PLAN YEAR

Coverage Category	Minimum Coverage	Bronze
Percent of cost coverage	Covers 0% until out-of-pocket maximum is met	Covers 60% average annual cost
Cost-sharing Reduction Single Income Range	N/A	N/A
Annual Wellness Exam	\$0	\$0
Primary Care Visit	After first 3 non- preventive visits, full cost per instance until out-of-pocket maximum is met	\$65* -\$60*
Urgent Care		\$65* \$60*
Specialist Visit	Full cost per service until out-of-pocket maximum is met	\$95*
Emergency Room Facility		40% after deductible is met
Laboratory Tests		\$40
X-Rays and Diagnostics		40% after deductible is met
Imaging		
Tier 1 (Generic Drugs)	Full cost per script until out-of-pocket maximum is met	\$18** \$17**
Tier 2 (Preferred Drugs)		40% up to \$500 per script after drug deductible is met
Tier 3 (Non-preferred Drugs)		
Tier 4 (Specialty Drugs)		
Medical Deductible	N/A	Individual: \$6,300 Family: \$12,600
Pharmacy Deductible	N/A	Individual: \$500 Family: \$1,000
Annual Out-of-Pocket Maximum	\$9,100-\$9,450 individual \$18,200-\$18,900 family	\$8,200-\$9,100 individual \$16,400 \$18,200 family

SILVER & ENHANCED SILVER PLANS COST SHARING CHANGES

FOR 2024 PLAN YEAR

Coverage Category	Silver	CA Enhanced Silver 73	CA Enhanced Silver 87	CA Enhanced Silver 94
Percent of cost coverage	Covers 70% average annual cost	Covers 73% average annual cost	Covers 87% average annual cost	Covers 94% average annual cost
Cost-sharing Reduction Single Income Range	N/A	\$29,161 to \$36,450 (>200% to ≤250% FPL)	\$21,871 to \$29,160 (>150% to ≤200% FPL)	Up to \$21,870 (100% to ≤150% FPL)
Annual Wellness Exam	\$0	\$0	\$0	\$0
Primary Care Visit	\$45 \$50	\$45 \$35	\$15	\$5
Urgent Care	\$45 \$50	\$45 \$35	\$15	\$5
Specialist Visit	\$85 \$90	\$85	\$25	\$8
Emergency Room Facility	\$400 \$450	\$400 \$350	\$150	\$50
Laboratory Tests	\$50	\$50	\$20	\$8
X-Rays and Diagnostics	\$95	\$90 \$95	\$40	\$8
Imaging	\$325	\$325	\$100	\$50
Tier 1 (Generic Drugs)	\$16** \$19	\$16** \$15	\$5** \$5	\$3
Tier 2 (Preferred Drugs)	\$60**	\$55	\$25	\$10
Tier 3 (Non-preferred Drugs)	\$90**	\$85	\$45	\$15
Tier 4 (Specialty Drugs)	20% up to \$250** per script	20% up to \$250 per script	15% up to \$150 per script	10% up to \$150 per script
Medical Deductible	Individual: \$4,750 \$5,400 Family: \$9,500 \$10,800	Individual: \$4,750 \$0 Family: \$9,500 \$0	Individual: \$800 \$0 Family: \$1,600 \$0	Individual: \$75 \$0 Family: \$150 \$0
Pharmacy Deductible	Individual: \$85 \$150 Family: \$170 \$300	Individual: \$30 \$0 Family: \$60 \$0	Individual: \$25 \$0 Family: \$50 \$0	N/A
Annual Out-of-Pocket Maximum	\$8,750 \$9,100 individual \$17,500 \$18,200 family	\$7,250 \$6,100 individual \$14,500 \$12,200 family	\$3,000 individual \$6,000 family	\$900 \$1,150 individual \$1,800 \$2,300 family



Drug prices are for a 30-day supply.

* Copay is for any combination of services (primary care, specialist, urgent care) for the first three visits. After three visits, future visits will be at full cost until the medical deductible is met.

** Price is after pharmacy deductible amount is met. *** See plan Evidence of Coverage for imaging cost share.



Prescription drugs are not subject to the new pharmacy deductible.

GOLD & PLATINUM COST SHARING CHANGES FOR 2024 PLAN YEAR

Coverage Category	Gold	Platinum
Percent of cost coverage	Covers 80% average annual cost	Covers 90% average annual cost
Cost-sharing Reduction Single Income Range	N/A	N/A
Annual Wellness Exam	\$0	\$0
Primary Care Visit	\$35	\$15
Urgent Care	\$35	\$15
Specialist Visit	\$65	\$30
Emergency Room Facility	\$350	\$150
Laboratory Tests	\$40	\$15
X-Rays and Diagnostics	\$75	\$30
Imaging	\$75 copay or 25% coinsurance***	\$75 copay or 10% coinsurance***
Tier 1 (Generic Drugs)	\$15	\$5-\$7
Tier 2 (Preferred Drugs)	\$60	\$15-\$16
Tier 3 (Non-preferred Drugs)	\$85	\$25
Tier 4 (Specialty Drugs)	20% up to \$250 per script	10% up to \$250 per script
Medical Deductible	N/A	N/A
Pharmacy Deductible	N/A	N/A
Annual Out-of-Pocket Maximum	\$8,550 \$8,700 individual \$17,100 \$17,400 family	\$4,500 individual \$9,000 family



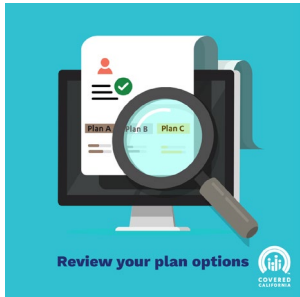
Drug prices are for a 30-day supply.

* Copay is for any combination of services (primary care, specialist, urgent care) for the first three visits. After three visits, future visits will be at full cost until the medical deductible is met.

** Price is after pharmacy deductible amount is met.

*** See plan Evidence of Coverage for imaging cost share.

BETTER COVERAGE AND LOWER COSTS WITH THE ENHANCED SILVER 94 HEALTH PLAN!



- Lower Monthly Premium Cost
- \$201 Savings in Copayments
- \$3,350/\$6,700 Savings in Out-of-Pocket Maximum

	2024 Current Plan Costs	2024 New Plan Costs	SAVINGS
Coverage category	Platinum plan	Enhanced Silver 94 plan	
Primary care visit	\$15	\$5	\$10
Urgent care	\$15	\$5	\$10
Specialist visit	\$30	\$8	\$22
Emergency room	\$150	\$50	\$100
Laboratory tests	\$15	\$8	\$7
X-Ray and Diagnostic Imaging	\$30	\$8	\$22
Tier 1 drugs (Generic)	\$7	\$3	\$4
Tier 2 drugs (Preferred)	\$16	\$10	\$6
Tier 3 drugs (Non-Preferred)	\$25	\$15	\$10
Tier 4 drugs (Specialty)	10% up to \$250 per script	10% up to \$150 per script	\$10
Drug deductible	Individual: \$0 Family: \$0	Individual: \$0 Family: \$0	-
Medical deductible	Individual: \$0 Family: \$0		
Annual (yearly) out-of-pocket maximum	Individual: \$4,500 Family: \$9,000	Individual: \$1,150 Family: \$2,300	\$3,350 / \$6,700

DENTAL COVERAGE FOR INDIVIDUALS & FAMILIES





DENTAL PLAN RATES & BENEFITS

2024 PLAN YEAR



DENTAL COVERAGE



Dental Coverage Types:

- All health plans include dental care for children at no extra cost.
- For adults, a dental plan can be added to your health plan purchase.

<https://www.coveredca.com/dental/family/>

Included



Children's Dental

Children's preventive dental benefits are automatically included in the health plans we offer. There is no monthly cost for these plans. Depending on your health plan, you'll have access to different networks of dentists. All preventative and diagnostic services are offered at no cost, while you'll pay part of the cost for other services.

Additional Cost



Family Dental

Adults can add dental coverage once they've selected a health plan. Single adults and families can enroll in a family dental plan. Children's dental benefits are already included in our health plans, but you can enroll them in a family dental plan (all children would need to be enrolled in that plan).

CHILDREN EMBEDDED DENTAL PLAN BY THEIR HEALTH PLAN

Health Plan	Embedded Dental
Aetna CVS Health	Liberty Dental DHMO
Anthem Blue Cross of California EPO Anthem Blue Cross of California HMO	Anthem Dental Plan DPPO Anthem Dental Plan DHMO
Blue Shield of California HMO Blue Shield of California PPO	Dental Benefit Providers DHMO Dental Benefit Providers DPPO
Balance by CCHP	Delta Dental of California DHMO
Health Net HMO Health Net PPO	Dental Benefit Providers DHMO Dental Benefit Providers DPPO
Inland Empire Health Plan	Liberty Dental DHMO
Kaiser Permanente	Delta Dental of California DHMO
L.A. Care Health Plan	Liberty Dental DHMO
Molina Healthcare	California Dental Network DHMO
Sharp Health Plan	Delta Dental of California DHMO
Valley Health Plan	Liberty Dental DHMO
Western Health Advantage	Delta Dental of California DHMO



2024 Children's Embedded Dental Benefit Designs and Cost Shares

Member Cost Share amounts describe the Enrollee's out of pocket costs.
Children's Dental Plan can be offered in both the Individual Marketplace and Covered California for Small Business.

Coverage Category		Coinsurance Plan		Copay Plan
Percent of cost coverage		Covers 85.5% average annual cost	Covers 85.5% average annual cost	Covers 84.4% average annual cost
Age: Pediatric Dental Enhanced Health Benefits		Up to 19	Up to 19	Up to 19
Plan Network Provider		In-Network	Out-of-Network	In-Network Only
Waiting Period <small>(Waived Condition provision, as defined in Health & Safety Code 1357.50 (a)(3)(J)(4) and Insurance Code 10198.6(d))</small>		None	None	None
Office Visit Copay		\$0	\$0	\$0
Dental Deductible		Individual: \$75 Family*: \$150	Individual: \$75 Family*: \$150	Individual: None Family*: Not Applicable
Out of Pocket Maximum		Individual: \$350 Family*: \$700	Individual: None Family*: None	Individual: \$350 Family*: \$700
Annual Benefit Limit <small>(the maximum amount the dental plan will pay in the benefit year)</small>		None	None	None
Procedure Category	Service Type	Member Cost Share	Member Cost Share	Member Cost Share
Diagnostic & Preventive	Oral Exam	No charge	10%	No charge
	Preventive - Cleaning	No charge	10%	No charge
	Preventive - X-ray	No charge	10%	No charge
	Sealants per Tooth	No charge	10%	No charge
	Topical Fluoride Application	No charge	10%	No charge
	Space Maintainers - Fixed	No charge	10%	No charge
Basic Services	Restorative Procedures	20%	30%	See 2024 Dental Copay Schedule**
	Periodontal Maintenance Services	Deductible Applies	Deductible Applies	
Major Services	Periodontics <small>(other than maintenance)</small>	50% Deductible Applies	50% Deductible Applies	See 2024 Dental Copay Schedule**
	Endodontics			
	Crowns and Casts			
	Prosthodontics			
	Oral Surgery			
Orthodontia	Medically Necessary Orthodontia	50% Deductible Applies	50% Deductible Applies	\$350

* Price is for two or more children in the Family covered.

Covered California may approve deviations from the benefit plan designs for certain services on a case-by-case basis if necessary to comply with the California Mental Health Parity Act or federal Mental Health Parity and Addiction Equity Act (MHPAEA).

2024 FAMILY DENTAL PLANS



California Individual Market Family Dental Plans

Statewide weighted average rate change for dental coverage in 2024 will be an increase of 4.31% since 2020.

Dental Carrier	Weighted Average Rate
Anthem Blue Cross Dental	-0.4%
Blue Shield of CA Dental	0.0%
California Dental Network	20.1%
Delta Dental	4.1%
Dental Health Services	0.0%
Statewide	4.31%

COVERED CALIFORNIA DENTAL PLAN OFFERINGS BY REGION FOR 2024 PLAN YEAR

QDP Issuer	Pricing Region
Anthem	DHMO - 4, 5, 6, 15, 16, 17, 18, 19 DPPO - all regions
Blue Shield	DHMO - all except Region 1 DPPO - all
CA Dental Network	all except Region 1
Delta Dental	DHMO - all DPPO - all
DHS	all except Regions 1, 11 and 13



● Full Region
○ Partial Region

PRICING REGION		ANTHEM DHMO	ANTHEM DPPO	BLUE SHIELD DHMO	BLUE SHIELD DPPO	CA. DENTAL NETWORK DHMO	DELTA DENTAL DHMO	DELTA DENTAL DPPO	DENTAL HEALTH SERVICES DHMO
1	Northern counties		●		●		○	○	
2	North Bay Area		●	○	●	○	●	●	○
3	Greater Sacramento		●	●	●	○	○	●	○
4	San Francisco County	●	●	●	●	●	●	●	○
5	Contra Costa County	●	●	●	●	●	●	●	○
6	Alameda County	●	●	●	●	●	●	●	○
7	Santa Clara County		●	●	●	●	●	●	○
8	San Mateo County		●	●	●	●	●	●	○
9	Santa Cruz, San Benito, Monterey		●	●	●	○	●	●	○
10	Central Valley		●	●	●	○	○	●	○
11	Fresno, Kings, Madera counties		●	●	●	○	○	●	
12	Central Coast		●	○	●	○	●	●	○
13	Eastern counties		●	●	●	○	○	○	
14	Kern County		●	●	●	○	○	○	○
15	Los Angeles County East	●	●	●	●	●	●	●	○
16	Los Angeles County West	●	●	●	●	●	●	●	○
17	Inland Empire	○	●	●	●	○	○	○	○
18	Orange County	●	●	●	●	●	●	●	●
19	San Diego County	●	●	●	●	○	○	●	○

FAMILY DENTAL PLAN PRODUCTS

DHMO Dental Plans

- No deductible
- No annual limit
- No out-of-pocket maximum
- Lower premiums than dental PPO plans
- Free x-rays, exams, cleaning and sealants
- No office copays
- No waiting period for children

DPPO Dental Plans

- \$50 deductible for each adult
- \$75 deductible for each child
- Some costs outside your network are covered
- Greater choice in dental service providers
- No deductibles for preventive or diagnostic dental care
- No out-of-pocket maximum for adults
- Free x-rays, exams, cleaning and sealants
- No office copays

DHMO PLAN: ADULT & CHILDREN SERVICES



Services

Adults

Diagnostic and Preventive (includes x-rays, exams, cleaning and sealants)

Free

Amalgam Filling: One Surface

\$25

Root Canal: Molar

\$300

Gingivectomy, Per Tooth

\$50

Extraction: Single Tooth, Exposed Root or Erupted

\$65

Extraction: Complete Bony

\$160

Crown: Porcelain With Metal

\$300

Medically Necessary Orthodontia

**\$350 for children
Not covered for adults**

- No deductible
- No waiting period or annual benefit limit
- \$350 Individual Out-of-Pocket Maximum (child only)
- \$700 Family Out-of-Pocket Maxim (2 or more children only)
- \$0 Copay
- No waiting period for children



Services

Children

Diagnostic and Preventive (includes x-rays, exams, cleaning and sealants)

Free

Amalgam Filling: One Surface

\$25

Root Canal: Molar

\$300

Gingivectomy, Per Tooth

\$50

Extraction: Single Tooth, Exposed Root or Erupted

\$65

Extraction: Complete Bony

\$160

Crown: Porcelain With Metal

\$300

Medically Necessary Orthodontia


\$350

<https://www.coveredca.com/dental/adult-add-on/hmo/>

DPPO PLAN: ADULT & CHILDREN SERVICES

 Services	Adults
Diagnostic and Preventive (includes x-rays, exams, cleaning and sealants)	Free
Amalgam Filling: One Surface	Pay 20% of bill
Root Canal: Molar Gingivectomy, Per Tooth Extraction: Single Tooth, Exposed Root or Erupted Extraction: Complete Bony Crown: Porcelain With Metal	Pay 50% of bill
Medically Necessary Orthodontia	Children – pay 50% of bill Not Covered for Adults

- \$50 deductible for adults
- \$75 deductible for children
- No annual benefit limit for children
- \$1,500 annual benefit limit for adults
- \$350 Individual Out-of-Pocket Maximum (child only)
- \$700 Family Out-of-Pocket Maxim (2 or more children only)
- \$0 Copay
- Six-month waiting period for major services for adults

 Services	Children
Diagnostic and Preventive (includes x-rays, exams, cleaning and sealants)	Free
Amalgam Filling: One Surface	Pay 20% of bill
Root Canal: Molar Gingivectomy, Per Tooth Extraction: Single Tooth, Exposed Root or Erupted Extraction: Complete Bony Crown: Porcelain With Metal Medically Necessary Orthodontia	Pay 50% of bill

<https://www.coveredca.com/dental/adult-add-on/ppo/>



2024 Family Dental Benefit Designs and Cost Shares

Member Cost Share amounts describe the Enrollee's out of pocket costs.

Family Dental Plan can be offered in both the Individual Marketplace and Covered California for Small Business.

Coverage Category		Family Dental Coinsurance Plan				Family Dental Copay Plan	
Percent of cost coverage		Covers 85.5% average annual cost		Not Calculated		Covers 84.4% average annual cost	Not Calculated
Age: Pediatric Dental EHB & Adulty Dental		Up to 19		Age 19 and Older		Up to 19	Age 19 and Older
Plan Network Provider		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only	In-Network Only
Waiting Period (Waivered Condition provision, as defined in Health & Safety Code 1357.50 (a)(3)(J)(4) and Insurance Code 10198.6(d))		None	None	6 months for Major Services, Waived with Proof of Prior Coverage	6 months for Major Services, Waived with Proof of Prior Coverage	None	None
Office Visit Copay		\$0	\$0	\$0	\$0	\$0	\$0
Dental Deductible		Individual: \$75 Family*: \$150	Individual: \$75 Family*: \$150	Individual: \$50 Family*: \$N/A	Individual: \$50 Family*: \$N/A	Individual: None Family*: N/A	Individual: None Family*: N/A
Out of Pocket Maximum		Individual: \$350 Family*: \$700	None	None	None	Individual: \$350 Family*: \$700	None
Annual Benefit Limit (the maximum amount the dental plan will pay in the benefit year)		None	None	\$1,500		None	None
Procedure Category	Service Type	Member Cost Share		Member Cost Share		Member Cost Share	Member Cost Share
Diagnostic & Preventive	Oral Exam	No charge	10%	No charge	10%	No charge	No charge
	Preventive - Cleaning	No charge	10%	No charge	10%	No charge	No charge
	Preventive - X-ray	No charge	10%	No charge	10%	No charge	No charge
	Sealants per Tooth	No charge	10%	10%	10%***	No charge	No charge***
	Topical Fluoride Application	No charge	10%	10%	10%***	No charge	No charge***
	Space Maintainers - Fixed	No charge	10%	10%	10%***	No charge	No charge***
Basic Services	Restorative Procedures	20% Deductible Applies	30% Deductible Applies	20% Deductible Applies	30% Deductible Applies	See 2024 Dental Copay Schedule**	See 2024 Dental Copay Schedule**
	Periodontal Maintenance Services						
Major Services	Periodontics (<u>other</u> than maintenance)	50% Deductible Applies	50% Deductible Applies	50% Deductible Applies	50% Deductible Applies	See 2024 Dental Copay Schedule**	See 2024 Dental Copay Schedule**
	Endodontics						
	Crowns and Casts						
	Prosthodontics						
	Oral Surgery						
Orthodontia	Medically Necessary Orthodontia	50% Deductible Applies	50% Deductible Applies	Not Covered	Not Covered	\$350	Not Covered

* Price is for two or more children in the Family covered.

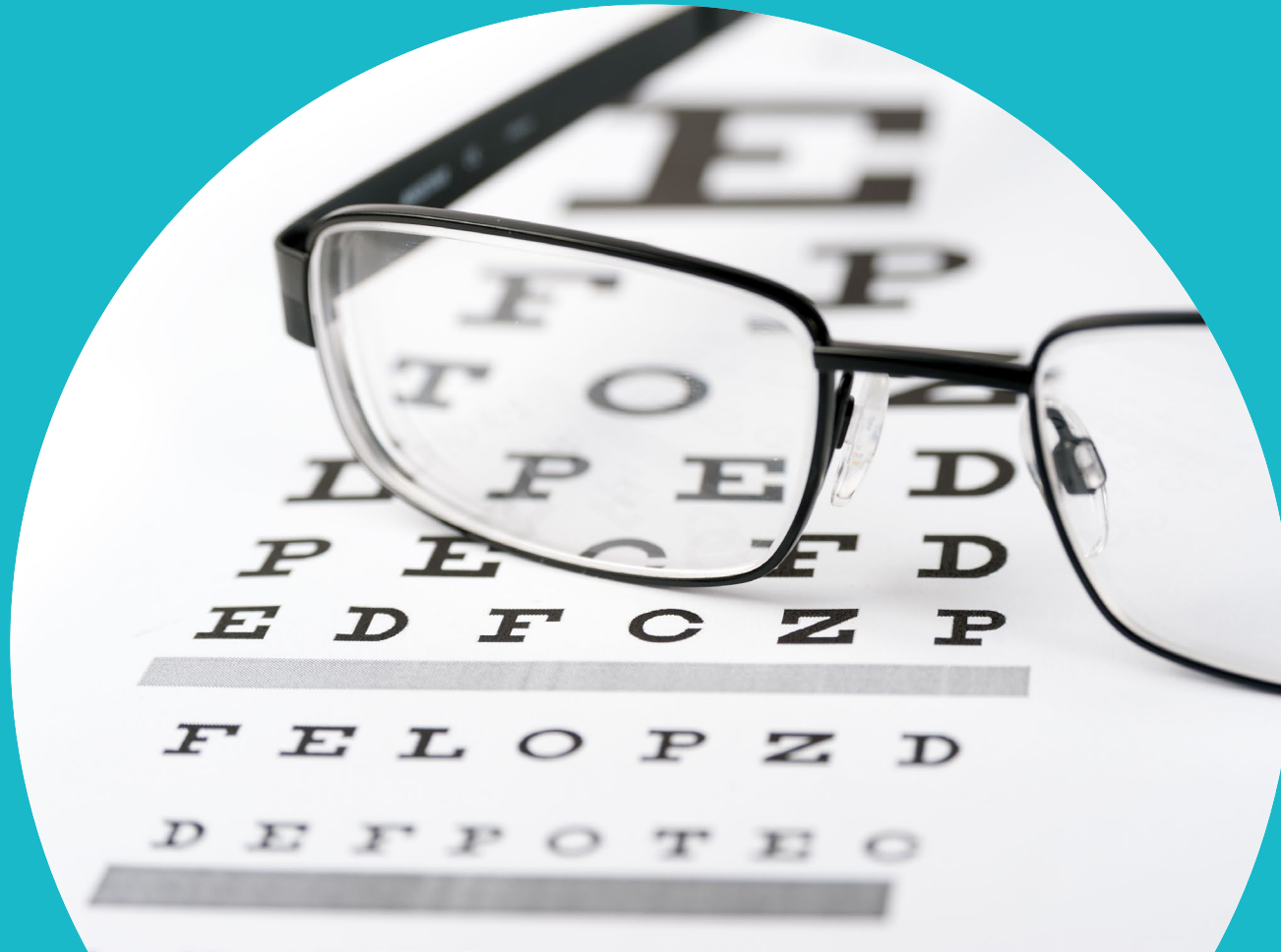
** 2024 Dental Copay Schedule can be found by clicking on this [link](#).

*** If the service is covered in the plan benefits.

Covered California may approve deviations from the benefit plan designs for certain services on a case-by-case basis if necessary to comply with the California Mental Health Parity Act or federal Mental Health Parity and Addiction Equity Act (MHPAEA).

Note: 6 months for Major Services, Waived with Proof of Prior Coverage

VISION COVERAGE FOR INDIVIDUALS & FAMILIES



VISION COVERAGE FOR CHILDREN



Children under age 19 get free vision care included with their parent's Covered California health plan.



Services

Free

Eye Exams

Free

1 Pair of Glasses Per Year (or
contact lenses in lieu of glasses)

Deductible Doesn't Apply



VISION COVERAGE FOR ADULTS



We've selected three vision insurance companies to offer vision care to our customers. **Adults** can enroll directly through these companies. All offer excellent benefits..



[Adult Vision | Covered California™](#)

COVERAGE FOR AMERICAN INDIANS & ALASKA NATIVES



HEALTH INSURANCE OPTIONS FOR AMERICAN INDIANS AND ALASKA NATIVES

The Patient Protection and Affordable Care Act includes information specific to American Indians and Alaska Natives.

American Indians and Alaska Natives can **buy** a health insurance plan through **Covered California** or qualify for **Medi-Cal** and receive certain benefits.

American Indians and Alaska Natives are **not required** to purchase insurance, as most other Californians are.

There is **no penalty** for American Indians, Alaska Natives, or other individuals eligible for services through an Indian health care provider or the Indian Health Service who do not have health insurance.

SPECIAL BENEFITS FOR ELIGIBLE MEMBERS OF TRIBES

NO HEALTH CARE EXPENSES, DEPENDING ON INCOME

American Indians and Alaska Natives who **earn less than 300 percent of the federal poverty level will not have to pay certain out-of-pocket costs**, such as copays, if they buy their insurance through Covered California.

NO COSTS FOR MEDICAL CARE FROM MANY DOCTORS AND HOSPITALS

There is **no cost for** any American Indian or Alaska Native for **any item or service received directly through** the federal Indian Health Service, through tribes, through tribal organizations, through urban American Indian organizations or through organizations that have a contract to deliver medical services locally.

CONTINUITY OF CARE

When enrolled in a plan through Covered California, American Indians and Alaska Natives can **continue to receive services from their local Indian health care provider**.

ABILITY TO BUY INSURANCE ANYTIME

American Indians and Alaska Natives **can buy or change health insurance plans once a month** through Covered California if they would like.

COVERED CALIFORNIA TRIBAL CONSULTATION & ADDITIONAL RESOURCE LINKS



Tribal Consultation Meeting

October 11, 2023

1:00PM-4:00PM

Registration Link: [Click HERE](#)

1601 Exposition Blvd,
Sacramento, CA 95835

The purpose of this Tribal Consultation Policy is to help structure and build meaningful relationships with California's Indian Tribes and to establish a clear, concise and mutually- acceptable process through which consultation can take place between the Exchange and Tribes. The Exchange will strive to engage in consultation prior to finalizing policies impacting Tribes.

- [The Centers for Medicare and Medicaid Services' "Outreach & Education Resources" page](#)
- [Information About the Affordable Care Act From the Indian Health Service](#)
- [The Centers for Medicare and Medicaid Services' information page for special populations](#)
- [The California Rural Indian Health Board's website about Covered California and the Affordable Care Act](#)
- [The California Consortium for Urban Indian Health](#)
- [Covered California Tribal Consultation](#)

COVERED CALIFORNIA FOR SMALL BUSINESS



CCSB ADVANTAGES

MULTI-CARRIER PORTFOLIO

- Featuring Kaiser Permanente, Sharp Health Plan, Blue Shield of California

4-METAL TIER OFFERING

- Groups can offer their employees choices from 1-tier, 2-tier, 3-tier or 4-metallic tiers

OUT-OF-STATE COVERAGE

- Remote employees can access Blue Shield BlueCard.

FEDERAL TAX CREDIT

- Lower the cost of coverage for qualifying small businesses.

ADMINISTRATION

Simple to understand quote, consolidated applications and **ONE SINGLE BILL**.

No Admin Fees, No Billing Fees, No Late Fees.

No Recertification!

RELAXED PARTICIPATION

70% of eligible employees enrolled or valid waiver.

PEO SUB-GROUPS

Employers in and out of a PEO are eligible with as little as PEO payroll.

GREAT FOR START-UPS

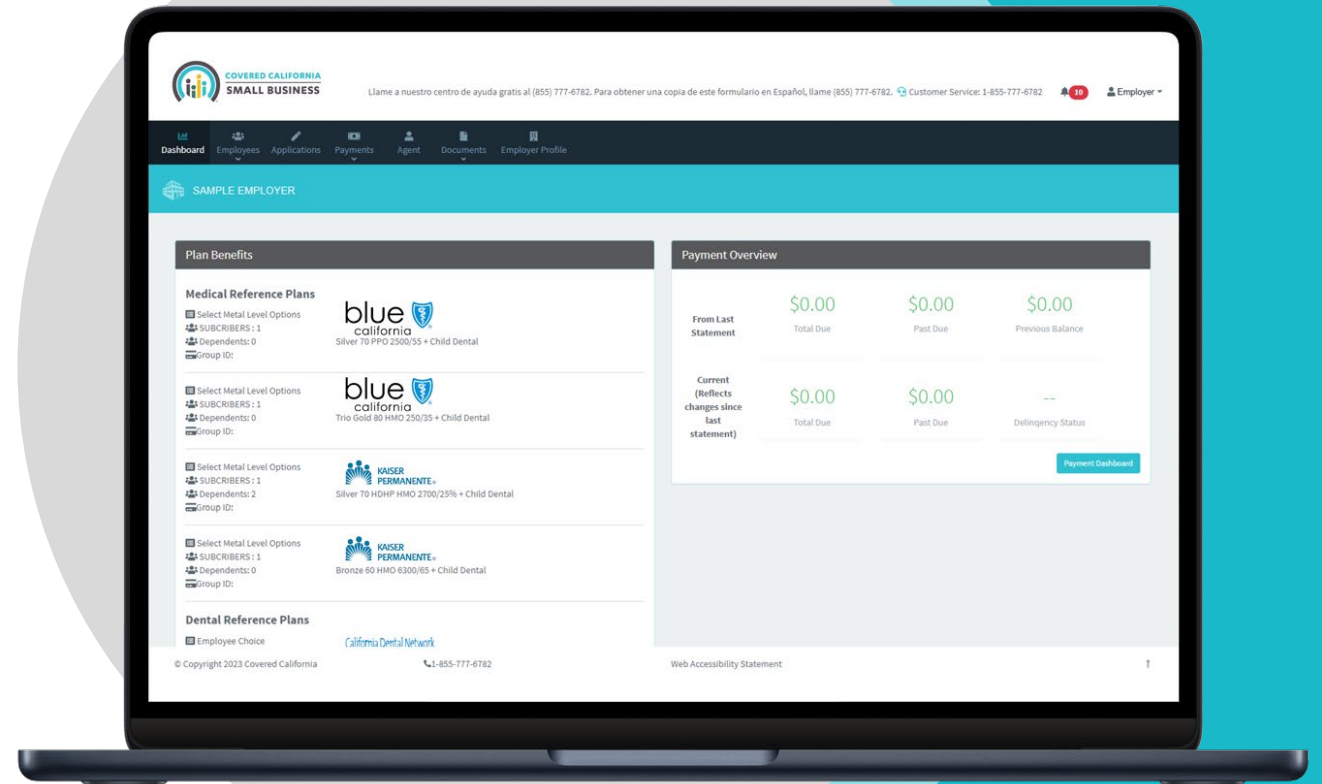
As little as 2 weeks of payroll!

Unusual Situation You Need Help With? Reach Out To Your Sales Team!

MYCCSB PORTAL DRIVING ADMINISTRATIVE EFFICIENCIES

MANAGE YOUR POLICY AND EMPLOYEES ONLINE!

- Easy self-serve employee Adds, Terms and Changes
 - Up to 30 days retroactively!
- Invite new hires to enroll online and compare options
- One-time and Auto-Pay Feature for Employers
- Real-time Account Balances
- View previous invoices, payments, letters and notices
- View all employer details such as reference plan, contribution, COBRA status, addresses and contact information
- Ability to have a secondary account login for employers
- Cal-COBRA packets available electronically and mailed
- Employee Census export tool
- Enhanced Renewal process online
- And much more!



ADDED VALUES INCLUDED THROUGH CCSB PLANS

- In addition to premier health plans, which help keep small businesses and employees covered, our carrier partners' provide added incentives to support overall health and wellness.
- These can include valuable discounts and free programs to help members reach their fitness and health goals.

YOUR PLAN MAY OFFER	BLUE SHIELD	KAISER PERMANENTE	SHARP
Fitness Incentives	✓ Discounted Gym Memberships	✓ Discounted Gym Memberships and On-Demand Workout Videos	✓ Discounted Gym Memberships and On-Demand Workout Videos
Wellness Programs (can include weight loss, quit smoking, reduce stress, manage diabetes/depression)	✓ Virtual and In-person Wellness Coaching	✓ Virtual and Phone Wellness Coaching	✓ Virtual Wellness Coaching
Alternative Care Discount Program (Acupuncture, chiropractic, therapeutic massage etc.)	✓ Up to 25% Savings on Select Services	✓ Up to 25% Savings on Select Services	✓ Up to 25% Savings on Select Services
Telehealth	✓	✓	✓
Mail Service Pharmacy	✓	✓	✓
Minute Clinics	✓ Only Available for PPO Plans	✓	✓
Emergency Travel Service	✓	✓	✓
For customer support, including ordering an ID card, members can contact:	TRIO HMO members (855) 747-5800 Full PPO members (888) 256-1915	(800) 464-4000	(800) 359-2002

NEW BUSINESS & RENEWAL SUBMISSION



BEERE&PURVES



Submission Options

Online: MyCCSB.com

Email: CCSBeligibility@Covered.CA.gov

BROKER BONUS PROGRAM!

a partnership that pays

- Bonus Period includes effective dates of **7/1/2023 – 1/1/2024**
- Must write **3 or More Groups** during the Bonus Period to qualify
- Write 6 or more groups, and **ALL bonuses increased by 50%!!!**
- Business written through partnering General Agencies qualify

Terms and Conditions apply. Please see official flyer for the details, limitations, disclaimers.

GROUP SIZE (Enrolled Employees)	BONUS PER GROUP (3 Groups / 6+ Groups)
51 – 100	\$ 8,000 / \$12,000
26 – 50	\$ 4,000 / \$6,000
11 – 25	\$ 2,000 / \$3,000
4 – 10	\$ 1,000 / \$1,500

CONTACT US

CCSB Sales

(844) 332-8384

SmallBusiness@Covered.CA.gov

Agent Service Center

(855) 777-6782 - Agents@Covered.CA.gov

(Option 1 for English or 2 for Spanish > then 1 for Agents
> then 2 for the Call Center)

Case Submission & Eligibility

CCSBeligibility@Covered.CA.gov

Quotes

CCSBquotes@Covered.CA.gov

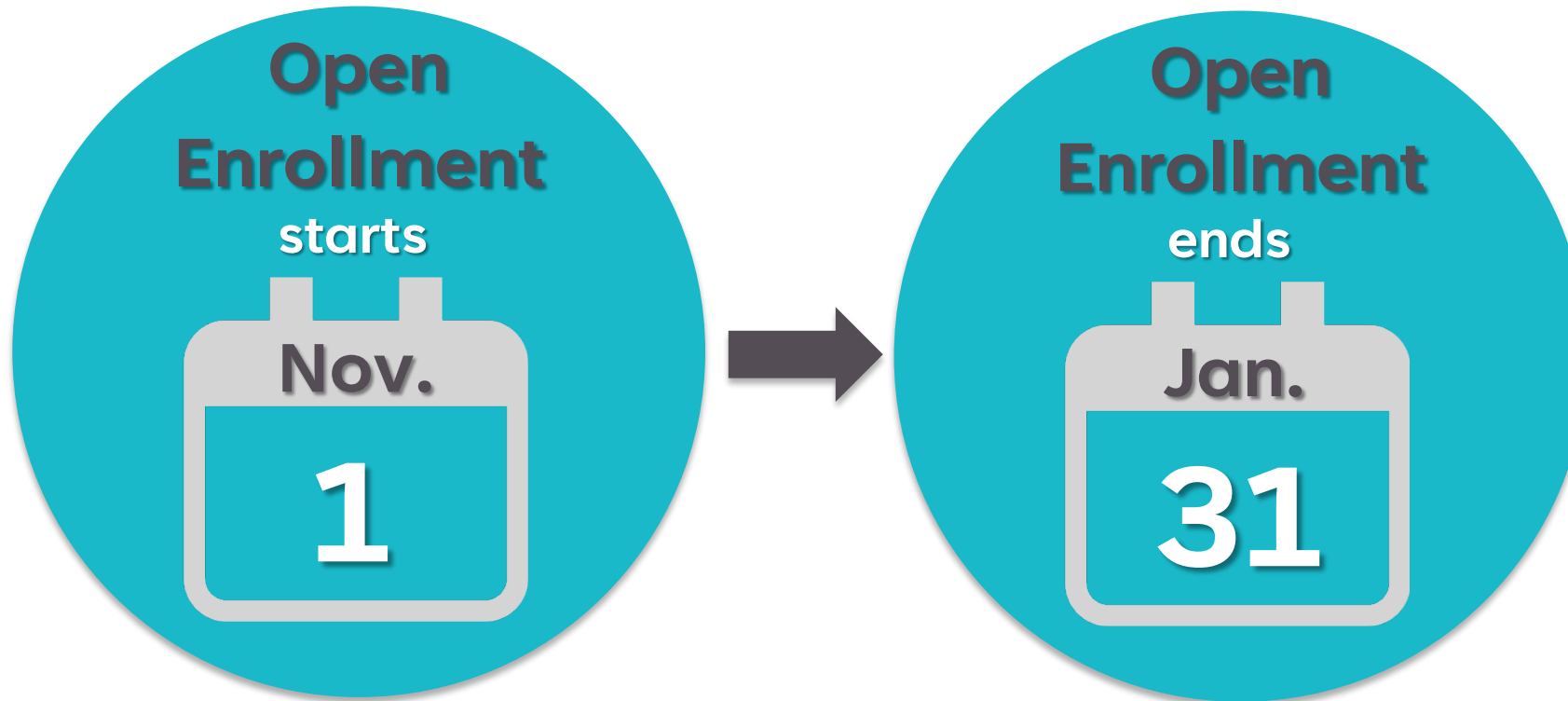




OPEN ENROLLMENT READINESS

PREPARING FOR OPEN ENROLLMENT 2024

2024 OPEN ENROLLMENT DATES



SHOP AND COMPARE TOOL WITH 2024 RATES GOES LIVE...

A screenshot of the "Shop and Compare" tool interface. The header features the "COVERED CALIFORNIA" logo and links for "Español" and "Need Help?". The main heading is "Shop and Compare". Below it, a subheading says "Tell us a little bit about yourself" followed by a paragraph: "The information below will help us determine your potential health coverage program eligibility. You may qualify for help to lower your health care costs." A section titled "Answer these questions to find out if you qualify for help to lower your health care costs." contains four questions with input fields: "Coverage Year:" with a dropdown menu showing "2021"; "What is your Zip Code?" with a text field showing "Ex: 90210"; "What is your total household income per year?" with an empty text field; and "How many people are in your household?" with a dropdown menu showing "Select One".

2024 RENEWAL DATES

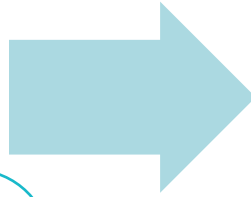


- **Active** Renewal: 10/1/2023 - 11/26/2023
- **Passive** (Auto) Renewal starts 10/31/2023

COVERED CALIFORNIA ACTIVE RENEWAL – RETAINING COVERAGE FOR 2024 PLAN YEAR

Renewal Notice

- **Households are selected for renewal** if they are enrolled in or have selected a plan for current year coverage.
- **Renewal Notices (NOD12)** are sent to qualifying households to notify them of their opportunity to update information and confirm plan choices for the upcoming year.



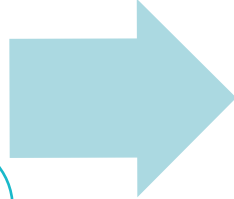
ACTIVE Renewal Case

- The **RENEWAL PAGES** will display for the duration of the **renewal period** for eligible Covered California and MAGI Medi-Cal cases.
- **Eligibility is re-determined** for subsidized and unsubsidized households
- **Federal Advanced Premium Tax Credit (APTC)** requires consent for verification

COVERED CALIFORNIA PASSIVE RENEWAL – RETAINING COVERAGE FOR 2024 PLAN YEAR

Renewal Notice

- **Households are selected for renewal** if they are enrolled in or have selected a plan for current year coverage.
- **Renewal Notices (NOD12)** are sent to qualifying households to notify them of their opportunity to update information and confirm plan choices for the upcoming year.



PASSIVE Renewal Case

- **Starting 10/31/23**, Passive Renewals will start in batches based on the date in the consumer renewal notice.
- The **date the consumer** will be passively renewed is noted in their NOD12.
- **Passive renewals automatically re-enrolls** eligible household members in the same health plan for the upcoming coverage year if they **have not confirmed their current plan or selected a new plan by the due date**.
- Consumers will be **automatically re-enrolled in the same dental plan** if it is still available.

*Households Not Eligible For Passive Renewal

- MAGI Medi-Cal only cases.
- Cases terminated before passive renewal date as noted in their notice (NOD12).
- Cases who plan select for 2024 on or after 12/25/2023.

CALHEERS APPLICATION RENEW MODE

Welcome back, Pesse!

Select Year:

2022

2023



Renew Application

Renew your coverage to see if you qualify for Covered California or Medi-Cal.

Renew

Enrollment Dashboard for Renewals

The enrollment dashboard in the consumer application has been updated for renewals as displayed here.

You will use the enrollment dashboard to assist consumers with plan selection for health and dental plans.

You will have the option to keep/renew the consumers current plan for the upcoming benefit year or choose a new plan.

There are also links to update custom grouping and to report any changes to the consumers application.

The screenshot shows the 'Enrollment Dashboard' for the year 2024. The dashboard is divided into two main sections: 'Health Plans' and 'Dental Plans'. A red box highlights a message: 'It's time to renew your plan! You can keep the health plan you have now or choose a new one. If you don't do anything, we'll renew your plan for you by 12/15/2023. If you want to make changes to your groups, you need to make them before you choose your plans. Manage Groups'. Below this, there is a section for 'Group 1' showing the 'Kaiser Permanente Bronze 60 HMO' plan with a monthly premium of \$55.83 /mo. The dashboard also displays 'Expected coverage dates' (01/01/2024 - 12/31/2024), 'Covered household members' (April Dudgate, 33 years old), and a 'Monthly premium' breakdown: Premium before savings (\$296.51 /mo), Savings (- \$0.00 /mo), Advance Premium Tax Credit (APTC) (- \$239.68 /mo), and CA Premium Credit (- \$1.00 /mo), resulting in an 'Amount you pay' of \$55.83 /mo.

Select year: 2023 2024

Case Summary View Submitted App Eligibility Enrollment

Enrollment Dashboard Enrollment History

Update your household information

[Manage Groups](#)

[Report a Change](#)

Health Plans Dental Plans

It's time to renew your plan!

You can keep the health plan you have now or choose a new one. If you don't do anything, we'll renew your plan for you by 12/15/2023.

If you want to make changes to your groups, you need to make them before you choose your plans.

[Manage Groups](#)

Group 1

Kaiser Permanente

Kaiser

Bronze 60 HMO

\$55.83 /mo

Extra Savings

Keep Plan

Choose New Plan

Website 83681249

Expected coverage dates

01/01/2024 - 12/31/2024

Covered household members

April Dudgate (33 years old) ★

Monthly premium

Your monthly premium may be different than last year's.

Premium before savings \$296.51 /mo

Savings - \$0.00 /mo

Advance Premium Tax Credit (APTC) - \$239.68 /mo

CA Premium Credit - \$1.00 /mo

Amount you pay \$55.83 /mo

(Group 1's monthly premium)

Viewing Enrollment History within the Enrollment Dashboard

The enrollment dashboard also gives you a view of your consumers enrollment history.

On the left side you will see filter options available. The filter options are dynamic based on the plan types and years of enrollment within your consumers enrollment history.

The screenshot displays the 'Enrollment Dashboard' for the year 2023. The 'Enrollment History' tab is highlighted with a red box. The dashboard is divided into several sections:

- Your Agent:** Bernardo Silva, 8146955538, with a link to [Manage Delegates](#).
- Update your household information:** with links to [Manage Groups](#) and [Report a Change](#).
- Health Plans:** A warning message states 'Coverage will be ending soon for one or more household members.'
- Non-Enrolled Household Members:** A red box highlights the [View Health Plans](#) button.
- Household Members:** Celeste Beatrice (33 years old) (Newly Added).
- Group 1:** Enrollment Status: Enrolled.
- Kaiser Permanente Plan Details:**
 - Plan: Kaiser Bronze 60 HMO
 - Premium: \$279.92 /mo
 - Change Plan button
 - Website: 83681245
- Coverage dates:** 02/01/2023 - 12/31/2023
- Premium start date:** 02/01/2023
- Policy ID:** 17054
- Covered household members:** nikki bella (30 years old) (Subscriber)
- Monthly premium breakdown:**
 - Premium before savings: \$280.92 /mo
 - Savings: -\$1.00 /mo
 - Advance Premium Tax Credit (APTC): -\$0.00 /mo (with a [Change APTC](#) link)
 - CA Premium Subsidy: -\$0.00 /mo
 - CA Premium Credit: -\$1.00 /mo
 - Amount you pay (Group 1's monthly premium): \$279.92 /mo**

UPDATING CONSENT FOR VERIFICATION - KEEP FINANCIAL ASSISTANCE FOR 2024

Update Consent for Verification

Please update your consent for verifying your information at renewal time.

Consent for Verification

I understand that Covered California will use my tax return at renewal time each year for up to the next 5 years to see if I qualify for help paying for health coverage. I understand that I can change my consent anytime.

If you are eligible for Medi-Cal, your tax return information will be used for your renewal, no matter how you respond on this question. If you are eligible for Medi-Cal now but you want to be considered for Covered California coverage in the future if your eligibility changes, please update your consent for verification.

You currently have given consent for Covered California to evaluate your tax return at renewal time until the year:

2028

Update my Consent for:

5 Years

Cancel Update

- When consumers provide '**Consent for Verification**' this means they are allowing **Covered California to utilize electronic data sources to attempt to verify** different verification categories such as; income, household size, citizenship, lawful presence and Medicare enrollment status.
- Consumers whose **consent for verification expires at the end of the 2023 benefit year** will **need to update the number of years of consent in their application** in order to continue to be evaluated for financial assistance (advanced premium tax credit (APTC)) for the 2024 benefit year.

CONSENT FOR VERIFICATION NOT UPDATED - LOSE FINANCIAL ASSISTANCE FOR 2024 & COST SHARING REDUCTION BENEFITS

Consumers renewing their coverage and **do not provide** updated consent years **before 12/31/2023** for one or more years will be **renewed without** financial assistance: APTC or Cost Sharing Reduction Benefits.

Potential consumer impacts:

- Loss of enhanced benefits
- Financial hardship
- Impacts to existing auto pay set up
- Loss of 90-day grace period

NO CONSENT YEARS = **NO FINANCIAL ASSISTANCE**
FOR VERIFICATION **FOR THE 2024 BENEFIT YEAR**

USE YOUR RESOURCES TO HELP UPDATE CONSENT YEARS

Enroller Portal Alerts

- Enrollers with impacted consumers have begun receiving portal alerts for notification topic "consent valid thru"

Portal alerts generated on these dates before open enrollment period

- 8/1 - **180K** alerts generated
- 9/1 - **175K** alerts generated
- 10/1 - TBD

Created Dt	Notification Topic	Case_ID
8/1/2023	Consent Valid Thru	5000000011
8/1/2023	Consent Valid Thru	5000000012
8/1/2023	Consent Valid Thru	5000000013

Book of Business Extract

- **"consent valid through"** in your Book of Business extract.
- Users can go to **column "Z"** and **filter** by 2023 benefit year to see impacted consumers needing to provide consent years for verification.



CONTACT YOUR CONSUMERS NEEDING TO UPDATE THEIR CONSENT YEARS BY 12/31/2023



Account Information

Manage account access, view application and case history, and update important information.

Account Access

Choose who can access and make changes to your case.


[Authorized Representatives](#)
[Manage Delegates](#)

History

Review past applications and changes to your case.

[Case History](#)
[Past Applications](#)

Update Case Information



Make changes to your case when needed.

[Consent for Verification](#)
[Tax Filing Attestation](#)
[Employer Contact Information](#)

Notices & Documents

Read messages, upload documents, and quickly access tax forms.

[Secure Mailbox](#)
[Documents and Correspondence](#)
[Download Blank PDF Application](#)
[Get Adobe PDF Reader](#)

Update Consent for Verification

Please update your consent for verifying your information at renewal time.

Consent for Verification

I understand that Covered California will use my tax return at renewal time each year for up to the next 5 years to see if I qualify for help paying for health coverage. I understand that I can change my consent anytime.

If you are eligible for Medi-Cal, your tax return information will be used for your renewal, no matter how you respond on this question. If you are eligible for Medi-Cal now but you want to be considered for Covered California coverage in the future if your eligibility changes, please update your consent for verification.

You currently have given consent for Covered California to evaluate your tax return at renewal time until the year:

2028

Update my Consent for:

5 Years



Cancel

Update



Read the QUICK GUIDE:

[Consent for Verification Quick Guide](#)





CALHEERS & ENROLLER PORTAL

UPDATES AND CHANGES



Recent and upcoming changes to the Enroller Portal

RECENT UPDATES:

- July 2023 – *For Agents Only*: Team List removed from Agent Level 1 view

NEW AS OF 9/18/2023:

- Agency Application: Added a checkbox for Covered California for Small Business (CCSB) option
- Ability to add/change Authorized Signer or Agency Manager 2 (Maximum of one per Agency)
- 23.9 Ability to utilize a checkbox functionality to choose to display or not display location in Find Local Help
- Search results page enhancements
- New Enroller Portal Alerts

COMING SOON

- All users can select a site served location and select the primary site served

BOOK OF BUSINESS EXTRACT HELPFUL TIPS

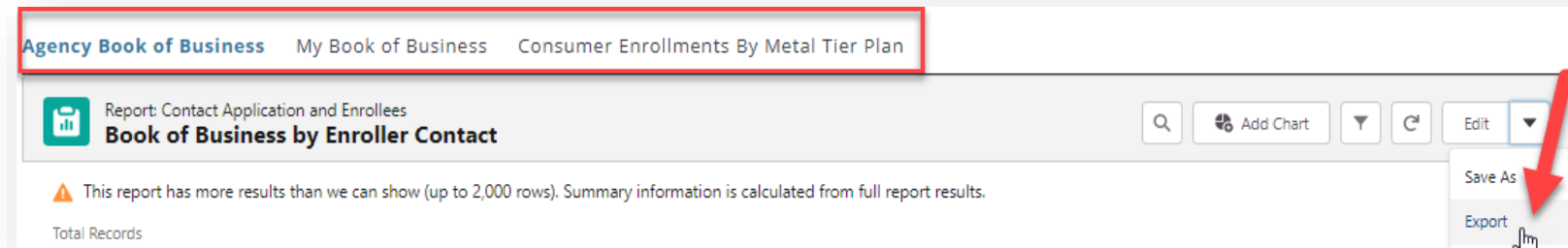
Enroller Portal: Users can export the Book of Business at an Agency/Entity and Individual level dependent on user permissions.

Filter and sort the extract recommended here:

- Enrollment by Carrier
- Enrollment by Metal Tier
- Enrollment by Effective Date
- Enrollment Status
- Eligibility Status (for ROP purposes)
- Consent for Verification expiration date

Helpful Tips:

- Users have the option to export a "formatted" or "details only" version of their Book of Business
- Details only is the best option for larger Books of Business
- Book of Business Extract should always be viewed and downloaded in Excel



NEW ENROLLER PORTAL ALERTS FOR CALHEERS RELEASE 23.9

Manage your consumers using these new alerts.

Notice & Portal Alert Subject	Description & Actionable Item
Medicare Transition	Notice sent to consumers enrolled in Covered California and are over age 65 or almost 65 years. Provides information regarding eligibility for tax credits or Covered California depending on Medicare eligibility and enrollment.
SSDI Notice	Notice sent to consumers that have reported receiving Social Security Disability Insurance (SSDI). Provides information that they may no longer be eligible for Covered California or APTC depending on their Medicare status.
Social Security Number Error	Notice sent to consumers when one or more members of their household has a SSN inconsistency and needs information updated, failure to take action may result in loss of financial assistance.
Social Security Number Needed	Notice sent to consumers when one or more members of their household are marked as not having a SSN but did apply for one. Provides information that they need to provide the SSN and if information is not updated, they may lose financial assistance.
Over-Age-Dependent Info	Notice sent to consumer informing them that they may have a household member who is an over-age dependent and what actions they may need to take.
Returned Mail	Notice to enroller that Covered California has received returned mail for this consumer, please contact consumer to update their address.



ENROLLER REQUIREMENTS

HELPING CONSUMERS ENROLL EFFECTIVELY



DO NOT CREATE DUPLICATE CASES

Duplicate cases negatively impacts consumers causing carriers enrolling the same individual into active coverage, resulting in dual enrollment could cause significant hardship for consumers and certified enrollers.



Negative impacts examples include but are not limited to:

- Carriers terminating the active case because the binder payment was applied to the incorrect case.
- Consumers may have to pay back advanced premium tax credits received on a case they were not aware of when they reconcile their income taxes.
- Enrollers may have to pay back commissions on duplicate case that was incorrectly created.

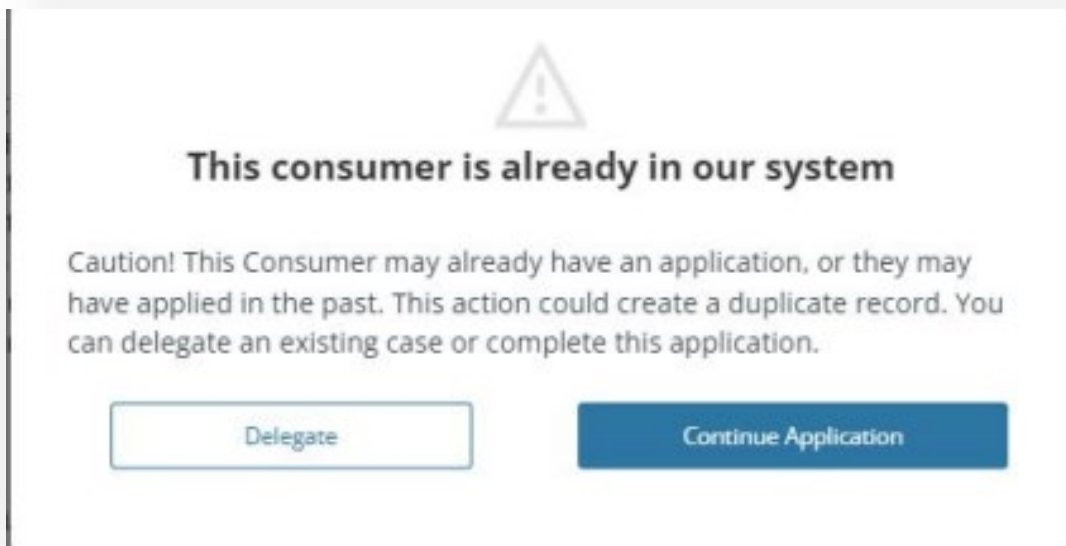
NEW NEGATIVE IMPACT ON CONSUMERS – APTC ELIGIBILITY NOT ALLOWED, EFFECTIVE 9/18/2023

Consumers: Dual Eligibility Covered California and Medi-Cal Changes

- Consumers are not permitted to have Medi-Cal eligibility and Covered California with Financial Assistance on another case.
- **Effective 9/18/2023**, with CalHEERS Release 23.9 implementation, the eligibility system will **no longer allow APTC** for an individual if they are found to be Medi-Cal eligible on another case.
- Any subsequent eligibility determination will correctly **deny or discontinue APTC and CSR eligibility** if an individual is found to have Medi-Cal on another case.

DUPLICATE PREVENTION LOGIC (DPL) POP UP MESSAGE

A **Duplicate Prevention Logic (DPL)** pop-up message may appear during the creation of a consumer application for health coverage.



- **Alerts the user** if the system identifies consumer who already has a case on file in CalHEERS
- **Helps prevent** the creation of duplicate CalHEERS cases

DUPLICATE CASE PREVENTION, BEST PRACTICES

- Use the [Accelerated Consumer Delegation Consent Tool](#) to check if the **consumer has an active case before starting an application**.
 - The **Tool** conducts a detailed search using the consumer information entered.
 - If the Tool finds multiple CalHEERS cases with the same consumer information, enrollers will need to [contact the Service Center](#) to request delegation to the correct CalHEERS case.
- If the consumer has an **existing Medi-Cal case and a new CalHEERS case is created** with Covered California eligibility, the Medi-Cal case takes priority, and the enroller could lose the case delegation.
- Read the [Duplicate Prevention Logic Quick Guide](#) for additional information.

CONSUMER IDENTITY PROOFING

- ✓ **Verification** of a consumer's identity is a **legally required step** in eligibility determination.
- ✓ **Identity proofing** can be done by **visual** verification, **remote** identity proofing (RIDP), or **paper** application.

Visual verification:

- When assisting the consumer during **visual verification**, there are several types of **acceptable identification documents** that **must be uploaded to the system during the application process**.
- Within the application, you will be asked to first **attest to visually identifying the consumer's identity** and then **click on one of two lists** to begin the document upload process.

I attest that I have visually identified this person's identity.

☒ Yes ☐ No

Confirm Chris's Identity

Please click on one of the lists below to start uploading document(s). You may select one document from List A or two documents from List B to confirm Chris's identity.

List A

Upload 1 document from this list

- Military dependent's identification card
- Identification card issued by federal, state or local government
- U.S. passport
- Native American Tribal document
- School identification card
- U.S. military card or draft record
- U.S. Coast Guard Merchant Mariner card
- Driver's license issued by state or territory

List B

Upload 2 document from this list

- Birth certificate
- Social Security Card
- Marriage certificate
- Divorce decree
- Employer identification card
- High school or college diploma (including high school equivalency diplomas)
- Property deed or title
- Adoption decree for the adoptee

IMPORTANT NOTE:

Bypassing identification verification by uploading a "placeholder" image instead of acceptable documentation is unlawful and may result in suspension or termination as possible outcomes for violating RIDP rules.

REASONABLE OPPORTUNITY PERIOD (ROP)

- The **Reasonable Opportunity Period (ROP)** is a **95-day period** during which a conditionally eligible consumer can submit verification documents to clear inconsistencies in their application.
- Documents will be **requested in CalHEERS to verify a consumer's eligibility.**
- Consumers will be **terminated from their coverage if the documents are not provided**, or the application isn't updated to include accurate information.
- If the verification categories cannot be electronically verified and **must be manually passed, documents will have to be provided every year.**

ENROLLER BEST PRACTICES

- Read the **Enroller Portal Alerts** for NOD03 alerts
- **Filter the Book of Business** for *Conditionally Eligible* consumers
- **Never re-enroll the consumer** after they were terminated for ROP unless their verification has been passed.
- **Note**, if the consumer is *Conditionally Eligible* for Covered California" their verification has not been passed yet
- For **additional guidance**, read: Understanding ROP and Auto-Discontinuance Guide

UNCORRECTED INCONSISTENCIES AT THE END OF THE REASONABLE OPPORTUNITY PERIOD (ROP)

The table below shows the impact to the consumer’s case if an inconsistency is not corrected by the end of the ROP due date.

Uncorrected Inconsistency	Impact to Consumer
<ul style="list-style-type: none">IncomeSocial Security Number	<p>Advanced Premium Tax Credit (APTC) and/or Cost-Sharing Reduction (CSR) is redetermined or terminated. The consumer can request to have their <u>APTC/CSR restored</u>.</p> <p>Note: The consumer will still have coverage under their health plan.</p>
<ul style="list-style-type: none">CitizenshipLawful presenceIncarceration statusVital status (deceased)	Coverage terminated .





GETTING THE WORD OUT

TO MEDIA PARTNERS AND THE COMMUNITIES





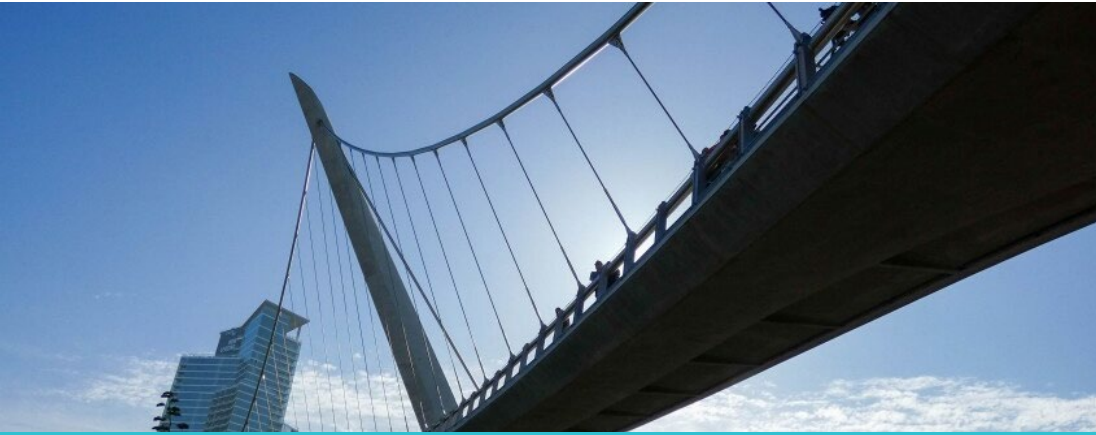
MARKETING TO CONSUMERS

THIS OPEN ENROLLMENT

ENROLL IN
health coverage
TODAY.



COMMUNICATION'S FRAMEWORK – THEME “BRIDGING THE GAP”



Utilize bridges throughout the state as a powerful metaphor to highlight the role Covered California plays in connecting Californians to insurance and quality health care

- Statewide reach, with focus on populations with the greatest need, including diverse and rural communities
- Multi-layered messaging covering enrollment, Medi-Cal unwind, and state-enhanced CSR program
- Mix of media events and community engagement
- Media, stakeholder, elected official and community leader engagement

CREATIVE VISUAL INSPIRATION



OPEN ENROLLMENT ‘24 CAMPAIGN PARAMETERS



Budget:
~\$26.5MM

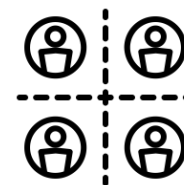


Flight:
Nov 1 – Jan 31



Target Audience:

- CA Adults 26-64
- Uninsured CA 26-64
HHI \$25K-\$150K
- Subsidy eligible uninsured
- Non-subsidy eligible uninsured
- Transitioning from Medi-Cal



Segments

- Multicultural
- Hispanic
- Black/AA
- LGBTQ+
- Asian



Languages

- English
- Spanish
- Chinese
- Vietnamese
- Korean
- Hmong
- Laotian

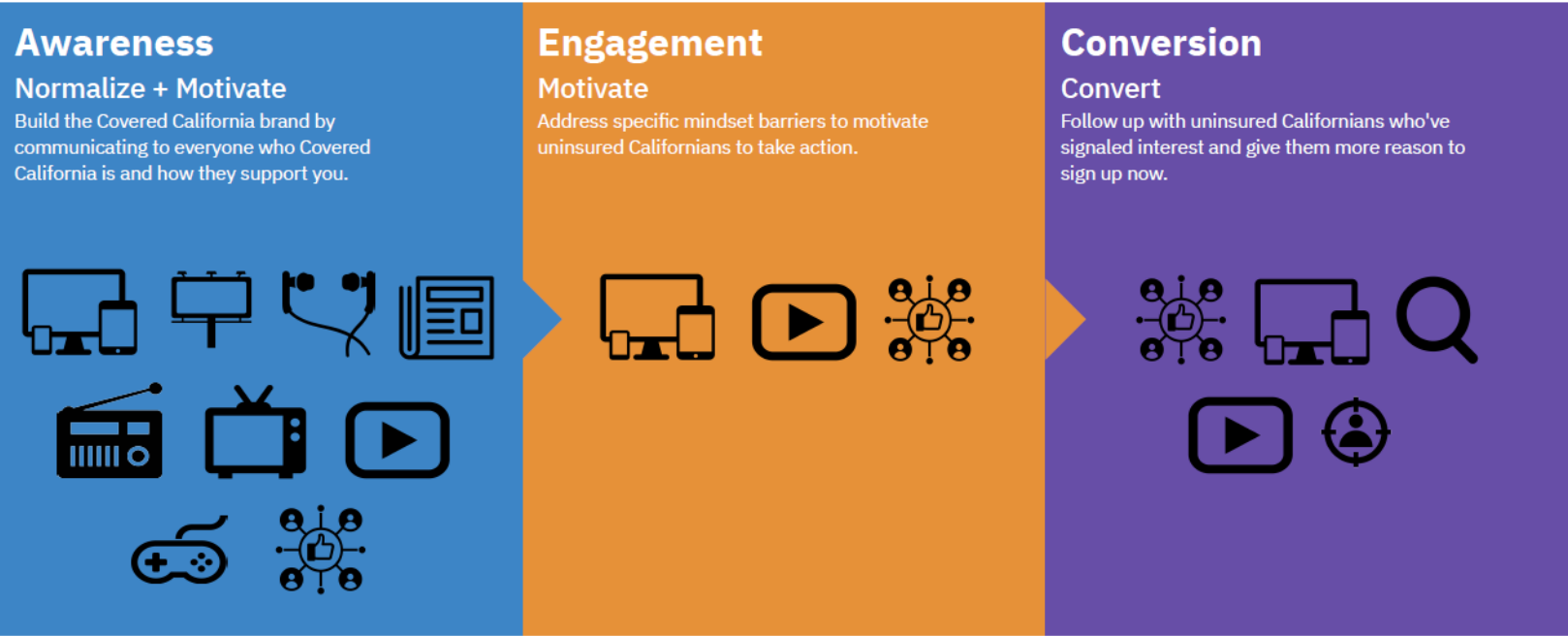
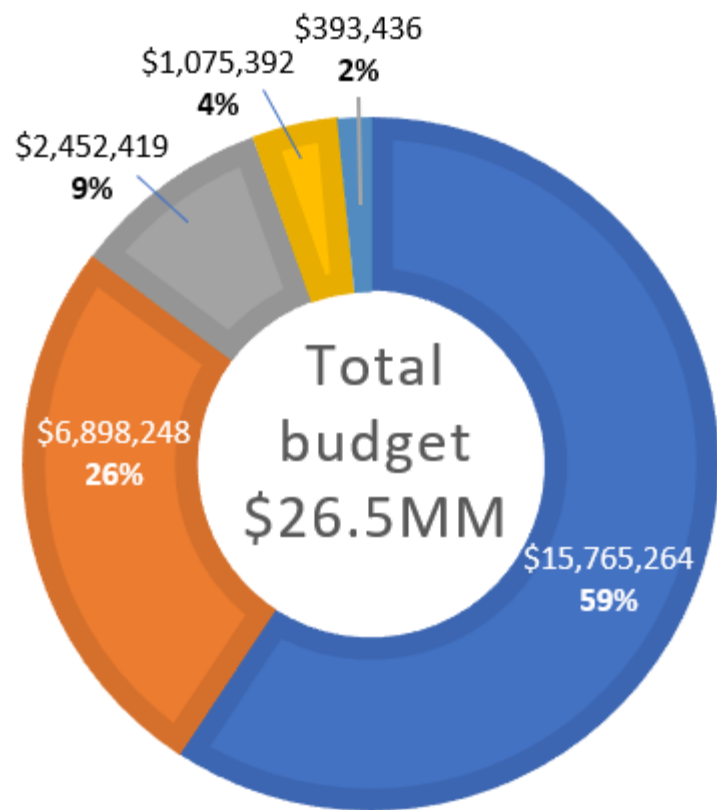
CAMPAIGN OBJECTIVES:

- **Primary:** Develop an efficient media mix that maximizes new enrollment, while also considering the outreach needs of key ethnic and cultural segments communities (i.e., ethnic communities & LGBTQ+)
- **Secondary:** Support retention and renewal efforts using spill over media that will keep our brand top of mind and serve as a reminder to take action.

MEDIA OBJECTIVES:

- **Awareness:** Improve brand awareness, build brand recognition, and increase understanding of Covered California’s role in consumers’ health insurance plan journey.
- **Conversion:** Promote enrollment among the uninsured to acquire new members.

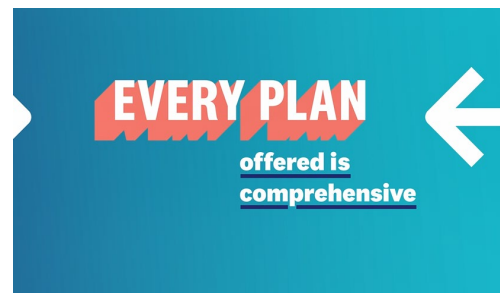
BUDGET BY SEGMENT + CONSUMER JOURNEY



■ Multicultural ■ Hispanic ■ Asian ■ Black/AA ■ LGBTQ+

CAMPAIGN MESSAGING STRATEGY

- We'll continue with the successful **"This Way to Health Insurance"** ad campaign leveraging a strategic mix of existing assets with updates as needed as well as develop new assets based on research learnings.
- Creative core messages will include who we are and what we offer; financial help to pay for health insurance; quality comprehensive coverage; free preventive care; value of health insurance; free assistance every step of the way.
- Leverage data points to help make coverage feel tangible and real for consumers. As an example, focus on compelling "many pay as little as \$10 per month" financial help data point to communicate affordability.



PURCHASED LIST DIRECT EMAIL

- This outreach tactic has proven very effective and efficient and will be included as part of our Open Enrollment 24 efforts.
- Outreach efforts during Open Enrollment 23 delivered ~**35.3k** incremental plan selections at \$13.74 per plan selection based on holdback test.
- Three drops scheduled for Nov., Dec., and Jan in English with Spanish toggle option.
- All subject lines, headlines, and body copy will reflect this year's key messages.

In English with a Spanish toggle option



ATTENTION, CALIFORNIA:
health insurance has never been this affordable.

\$3 billion in new federal funding is here to help 2.5 million Californians pay for health insurance.

Uninsured?
Many people can now get a brand-name plan for as little as \$1 per month, or could choose one with richer benefits for less than \$10 per month.

Insured, but paying too much?
Consumers who switch to Covered California can now save up to \$700 every month.

Covered California is the only place to get this new financial help. Visit us online or call 800.295.2304 to get free, confidential enrollment assistance right now.

Check your new, lower cost >

Join us on social | Facebook | Twitter | Instagram | YouTube
PLEASE DO NOT REPLY TO THIS EMAIL.

Covered California complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800.300.0213 (TTY: 888.889.4500). 注意: 如果您使用中文, 您可以免費獲得語言援助服務。請致電 800.300.1533 (TTY 888.889.4500) 幫

COVERED CALIFORNIA

2.5 million Californians

CAN NOW PAY EVEN LESS FOR HEALTH INSURANCE.

Since April, more than 135,500 Californians have signed up for health insurance through Covered California, taking advantage of \$3 billion in new federal funding to help people pay less for health insurance.

More than half of those households are now getting brand-name coverage for just \$1/month.

Some new enrollees who already had health insurance, but not through Covered California, are saving up to \$8,000 each year *for the same coverage they had before.*

How much financial help you can get depends on your household income, family size and where you live. [Use our Quick Calculator Tool](#) to estimate your monthly payment in just minutes.

For expert help along the way, visit us online or call 855.295.2304 to get free, confidential assistance.

Enroll by June 30 to start benefiting from the new law on July 1.

Check your new, lower cost >

Join us on social | Facebook | Twitter | Instagram | YouTube
PLEASE DO NOT REPLY TO THIS EMAIL.

Covered California complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800.300.0213 (TTY: 888.889.4500). 注意: 如果您使用中文, 您可以免費獲得語言援助服務。請致電 800.300.1533 (TTY 888.889.4500) 幫

COVERED CALIFORNIA

COLLATERAL

1. Enrollment Guide

- Available in 13 threshold languages

2. Trifold Brochure –

- Available in 13 threshold languages

3. Immigration Fact Sheet –


- Double-sided with English always on one side. Users can select other side from Spanish, Chinese, Korean, or Vietnamese.


Printable Materials page: <https://hbex.coveredca.com/toolkit/collateral.html>



MEMBER RENEWAL OUTREACH

- Audience: current Covered California members (English & Spanish)
- Member email, SMS text and direct mail messages: how to compare and renew health plans, how to change plans, review household income for financial help, report a change, OE24 information, updating consent, how to find help, etc.
- 2-3 emails and 1 direct mail letter per month to engage and educate current members in English and Spanish with the majority of outreach occurring from October to December.
- Continued welcome outreach to new and renewing members including payment reminders and what to expect after you enroll.


VIEW ONLINE » VER EN ESPAÑOL »



CHECK for financial help and RENEW your health plan!


Dear Victor,

Don't wait to renew your health plan for 2023. Make time to look at your coverage options today! To get started, review the information below.




Have you reviewed your renewal notice from Covered California?

You should have received an important renewal notice from Covered California, but if you haven't you should soon. This notice helps you understand your health coverage options for 2023, so be sure to read it carefully.





REMINDER: If you have not actively renewed your current plan or selected a new plan, **15 days after the date on your renewal notice you will automatically be enrolled into the same plan you have now for 2023, if available.**



Is your household income information accurate for 2023?

[Log in](#) to your [CoveredCA.com](#) online account to make sure you have updated your household income, Zip code and how many people are in your household as listed on your tax return. This information determines how much financial help you might receive.

VIEW ONLINE » VER EN ESPAÑOL »




SWITCHING TO AN ENHANCED SILVER PLAN CAN SAVE YOU MONEY!

Dear Victor,

We're thrilled that you have renewed your health plan for another year of coverage through Covered California! We value you as a member and want to ensure you get the best plan for you and your family.


Though you've renewed your plan for 2023, we'd like to make sure you are aware that you could save money by switching metal tiers from Platinum to Enhanced Silver 94.

Did you know you can save money by switching your plan?




Based on your reported income and household size you provided to Covered California, you can qualify for an Enhanced Silver 94 plan. **Switching from your Platinum plan to an Enhanced Silver 94 plan, could save you an average of \$100 per month** and also save you money when you use your coverage!


You could pay **\$10 less** each time you see your **primary care doctor** and **\$22 less** each time you see a **specialist**.



You could pay **\$100 less** each time you go to the **Emergency Room**.



You could save **\$2 to \$100 per prescription drug**.



SOCIAL MEDIA (ENGLISH & SPANISH)

@COVEREDCA



Funnel Audience

- Reaching potentially uninsured, job seekers, those experiencing life events, and website visitors who have not yet enrolled
- Topics include what is Covered California, financial help is available, shop & compare plans, finish enrolling, and deadlines
- Averaging 16 ads per month

Fans & Plan Selected Audience


- Reaching social channel followers and current members who plan selected
- Topics include reporting changes, free preventive care, essential health benefits, value of health insurance, renewal and deadlines
- Averaging 6 ads per month



FUNNEL OUTREACH

- Audience: potential consumers who have provided an email and/or entered the CalHEERS system (English & Spanish)
- Email, SMS text and direct mail messages: what is financial help, availability of financial help, how to check for savings, value of health coverage, health plan benefits (e.g., free preventive care), who we are, how to get help, deadline reminders, etc.
- Twice weekly automated drip campaign based on status in the enrollment funnel.
- Tailored email and direct mail outreach to lower funnel consumers with specific plan cost.
- Ad hoc emails, direct mail and SMS text messages to engage and encourage enrollment.


COVERED CALIFORNIA VIEW ONLINE » VER EN ESPAÑOL »



lower the monthly cost of coverage with FINANCIAL HELP.

Dear Victor,

Open enrollment is here and it's the time to get health coverage for 2023! If the cost of coverage is holding you back, we offer financial help that can lower the monthly premium cost for individuals and families who enroll through Covered California! In case you are unfamiliar, [financial help](#) is applied automatically to the monthly health insurance premium before you even see a bill.




The amount of financial help you may receive is based on your household information, such as:

- Your household income
- Your household size (the number of people in your household and their age)
- Your Zip code

Finding out how much you may save on the cost of health insurance with financial help is easy and simple! Just visit [CoveredCA.com](#) and use the [Shop and Compare](#) tool to find your savings and compare quality health plans from trusted companies to find the best one for your 2023 coverage needs.

COVERED CALIFORNIA VIEW ONLINE » VER EN ESPAÑOL »




CHOOSE the best plan that not only fits your needs, but your budget as well!

If you are already a Covered California member, please disregard this message. Learn more about using your plan [here](#).

Dear Victor,

You are one step away from enrolling in health coverage for 2023. Pick up right where you left off! Open enrollment has begun and it's time to find a comprehensive health plan for 2023. Covered California allows you to choose from a range of private brand-name health insurance providers, like Kaiser, Blue Shield, Anthem Blue Cross and more, with comprehensive benefits no matter what your budget is.

Have you checked for financial help that can lower your monthly premium yet? Covered California offers [financial help](#) and 90% of Covered California members get it.



UNIQUE AUDIENCE OUTREACH

- **SB260 Medi-Cal Transitioners**


- Audience: Californians who lost Medi-Cal and are transitioning to a health insurance plan through Covered California.
- Cadence: Ongoing monthly email, text and direct mail outreach that began June 2023 and will continue throughout open enrollment.

- **SB260 Health Plan Terminations**


- Audience: Californians who were enrolled through a health insurance company but terminated/lost their coverage.
- Cadence: Ongoing monthly email and direct mail outreach that began June 2021 and will continue throughout open enrollment.

- **“Win Back” Campaign**

- Audience: Former Covered California members with cancelled or terminated status.
- Cadence: Ongoing Marketing outreach that will continue throughout open enrollment.

VIEW ONLINE » VER EN ESPAÑOL »

financial help is ONLY available through Covered California. CREATE AN ACCOUNT TODAY!




If you are already a Covered California member, please disregard this message. Learn more about using your plan [here](#).

Dear Victor,

Did you know having health insurance purchased through Covered California can help to limit your future financial risk? If you have a high medical bill, you'll pay a small portion, and your health insurance company will pay the rest. In addition, all health plans offered through Covered California offer FREE preventive care and 9 out of 10 members get [financial help](#) to lower the monthly premium.

In fact, Covered California is the only place that offers financial help to lower your monthly premium. The amount of financial help you receive is based on your income, where you live (Zip code), the size of your family and age. Financial help is automatically subtracted from your monthly premium cost before you even see your bill!

Financial Help Payout




	MONTHLY	ANNUAL (monthly x 12)
HEALTH INSURANCE COST	\$547	\$6,564
FINANCIAL HELP*	\$440	\$5,280
YOU PAY	\$107	\$1,284

Visit Shop and Compare at [Covered.CA.com](#) to see your financial help savings!


Financial Help Received

\$440 MONTHLY
\$5,280 ANNUAL



*Financial help is automatically subtracted from health insurance cost before you pay.
(Amounts used are for example only.)

You can learn more about how financial help through Covered California works by watching the video below.



READ YOUR ENROLLER ALERTS & BRIEFS

- Enroller Alerts and Messages provide important information and content; keeps you informed and updated to help you best support Covered California consumers.
- Special announcements, policy changes, system updates (application and enroller portal), important dates (Renewals, Open Enrollment, Special Enrollment), and enroller resources.

Best practice:

- ✓ **Create new folder and save** all Enroller Alert Emails there – search by key word/term for the specific topic you are seeking.
- ✓ **Bookmark** the [Enrollment Partner Toolkit](#) page to your browser favorites bar. It provides links to important toolkits and documents.

The screenshot displays the Covered California Agent Alert system. At the top, a yellow banner features the Covered California logo on the left and the text "Agent Alert" with a yellow warning triangle icon on the right, followed by "BREAKING NEWS FROM COVERED CALIFORNIA". Below this, a white box titled "Toolkits for Enrollers" lists various resources: Audio Briefings, Open Enrollment Toolkit, CalHEERS Release Toolkit, Renewal Toolkit, Special Enrollment Toolkit, 1095 and 3895 Toolkit, Agency Manager Toolkit, Approved Admin Staff Role Toolkit, Webinars, Briefings, and Downloads, Social Media Toolkit, Storefront Toolkit, and Small Business Toolkit. To the right of the toolkit list are two vertical panels. The left panel, titled "Agent Briefings & Alerts" with a lightbulb icon, includes a link "VIEW AGENT BRIEFINGS & ALERTS". The right panel, titled "Community Partner Briefings & Alerts" with a graduation cap icon, includes a link "VIEW COMMUNITY PARTNER BRIEFINGS & ALERTS".



TOOLS & RESOURCES FOR ENROLLERS

SALES SUPPORT SERVICES

RENEWAL & OPEN ENROLLMENT TOOLKIT



2022 Renewal Toolkit

A “one-stop shop” for information and resources in order to support Covered California members through the renewal process.

Check back frequently for updates.

Renewals

Resource	Type	Description
Renewal Quick Guide	Quick Guide	Tips and reminders for the renewal process including links and information Notices.
Job Aid: Renewal	Job Aid	Instructions on the 2021 Covered California renewal process.
2022 Virtual Statewide Carrier Presentation	Video	Recording of individual Carrier presentations for health, dental, and vision plans.
2022 Virtual Statewide Carrier Presentation	Slide Deck	Slide deck for individual Carrier presentations for health, dental, and vision plans.
Statewide OE 2022 Kickoff Webinar	Video	Covered California Statewide Open Enrollment 2022 Kickoff webinar containing Tools and Resources.
Statewide OE 2022 Kickoff Webinar	Slide Deck	Covered California Statewide Open Enrollment 2022 Kickoff presentation containing Tools and Resources; 2022 County Rate and Plan Information including statewide rate sheets and a hospital directory from all California Rating Regions.

Toolkits can be found in your Enroller Portal “Quick Links” for easier access.



2022 Open Enrollment Toolkit

A “one-stop shop” for 2022 Sign-up information and resources to support Covered California members through the enrollment process. Check back frequently for updates.

NOTE: For renewal resources, view the 2022 Renewal Toolkit [here](#).

2022 Open Enrollment

Resource	Type	Description	Date Updated
CalHEERS Online Application	Job Aid	A step-by-step guide to assist enrollers with the CalHEERS Online Application.	10/26/2021
Add an Event	Portal	Link to request to add an event to the Covered California Events page so consumers can attend enrollment events in their community.	9/24/2019
Open Enrollment Collateral	Portal	Link to downloadable PDF's of Covered California's collateral materials.	9/24/2019
2022 Virtual Statewide Carrier Presentation	Video	Recording of individual Carrier presentations for health, dental, and vision plans.	9/16/2021
2022 Virtual Statewide Carrier Presentation	Slide Deck	Slide deck for individual Carrier presentations for health, dental, and vision plans.	9/16/2021
Statewide OE 2022 Kickoff Webinar	Video	Covered California Statewide Open Enrollment 2022 Kickoff webinar containing Tools and Resources.	9/8/2021
Statewide OE 2022 Kickoff Webinar	Slide Deck	Covered California Statewide Open Enrollment 2022 Kickoff presentation containing Tools and Resources; 2022 County Rate and Plan Information including statewide rate sheets and a hospital directory from all California Rating Regions.	9/8/2021

A “one-stop shop” guide with resource links for 2024 Sign-up information and resources to support Covered California members through the renewal and new enrollment process.

- Quick Guides
- Job Aids
- Webinars
- Plan Information
- FPL chart
- Sample Consumer Notices
- Many more!

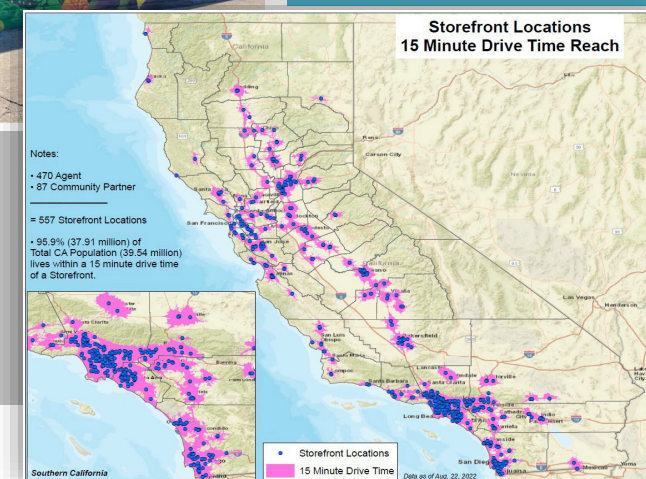
Available: Renewal early October 2023. OE November 1, 2023.

COVERED CALIFORNIA STOREFRONTS

- **95% of all Californians** are within a 15- minute drive from one of Covered California's storefront locations.
- **45% of Covered California enrollments** are from agents who operate storefronts.
- Program Benefits:
 - ✓ **Increased visibility** of your business
 - ✓ **Provide an option** for those who prefer in-person assistance
 - ✓ **More closely associate** your business with the Covered California brand
 - ✓ Participation is **free**
 - ✓ **Featured** your office as a storefront on CoveredCA.com Contact Us page for consumers to get help.

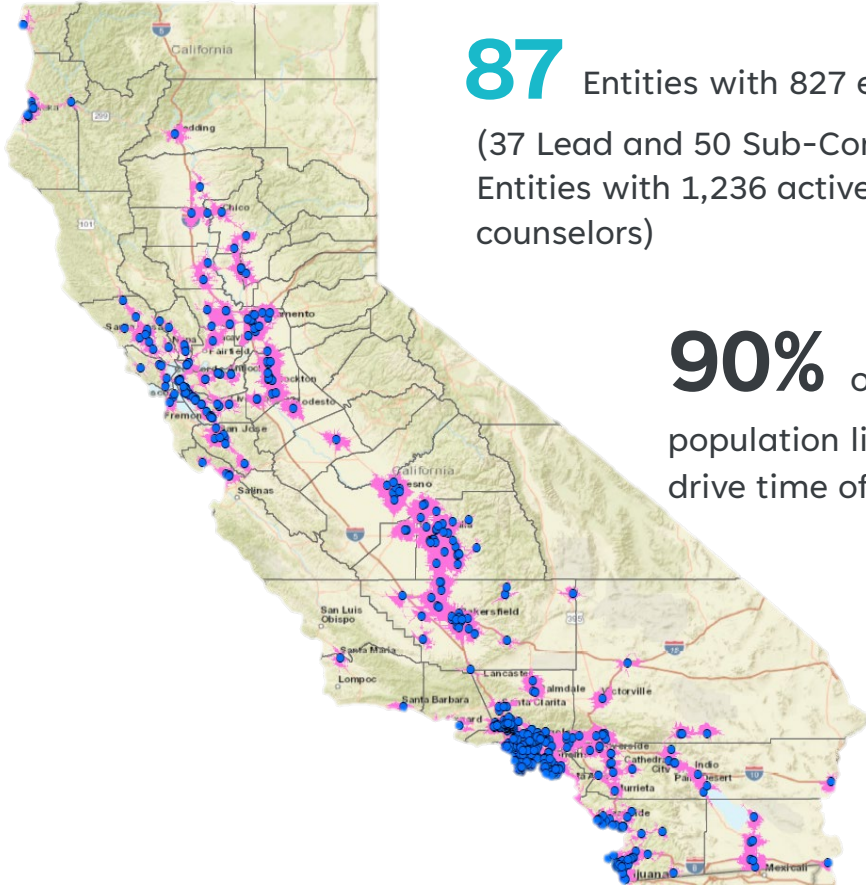


558
storefront
locations*



Become a storefront today! Certified Enrollers with an office location that meets the requirements of a storefront can apply today! Click on the link below: https://hbex.coveredca.com/toolkit/storefronts/Storefront_Tool_Kit_FINAL.pdf

NAVIGATOR GRANT ENTITIES FISCAL YEAR 2023-24



87 Entities with 827 enrollment locations*
(37 Lead and 50 Sub-Contractor Active Enroller
Entities with 1,236 active certified enrollment
counselors)

90% of Californian's total
population lives within a 15-minute
drive time of a Navigator location.

Navigator entities invest more time and resources to **provide culturally and linguistically appropriate help** to find those eligible for Covered California, particularly in this year in which so many Californians will need help because of the Medi-Cal redeterminations

- **July 1, 2023 – June 30, 2024** contract period, final one-year extension to the Navigator Agreement for Grant Cycle Fiscal Year 2019-2024.
- **\$7,865,000** Program Funding Budget
- **37** Grant Entities with Funding Levels of \$60,500-\$605,000 allocated for this FY.

CHECK OUT OUR PARTNERS RECORDED INFORMATIONAL VIDEOS TO HELP YOU AND YOUR CONSUMERS THIS OE 24!

Read your e-brief alert to view the videos this October!

- Health Plans
- Dental Plans*
- Vision Plans
- Department of Health Care Services / Medi-Cal



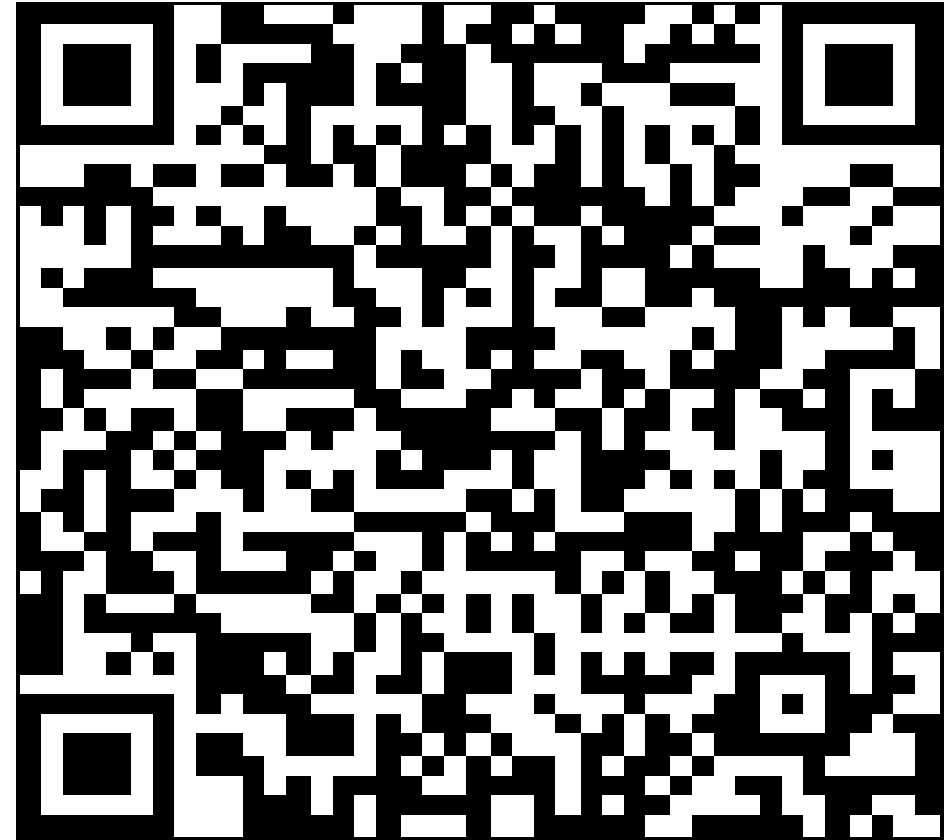
*Dental Health Services were not able to participate in our pre-recording informational session. Contact the plan directly for member services and benefits information.



TAKE OUR SHORT SURVEY NOW!

Use your phone
camera to open the
QR code.

Help us improve on
how we share our
information with you.





THANK YOU!



KICKOFFEVENTS@COVERED.CA.GOV



[COVEREDCA.COM](https://coveredca.com)