

**COVERED CALIFORNIA'S**  
Health Insurance  
Companies and  
Plan Rates for 2023

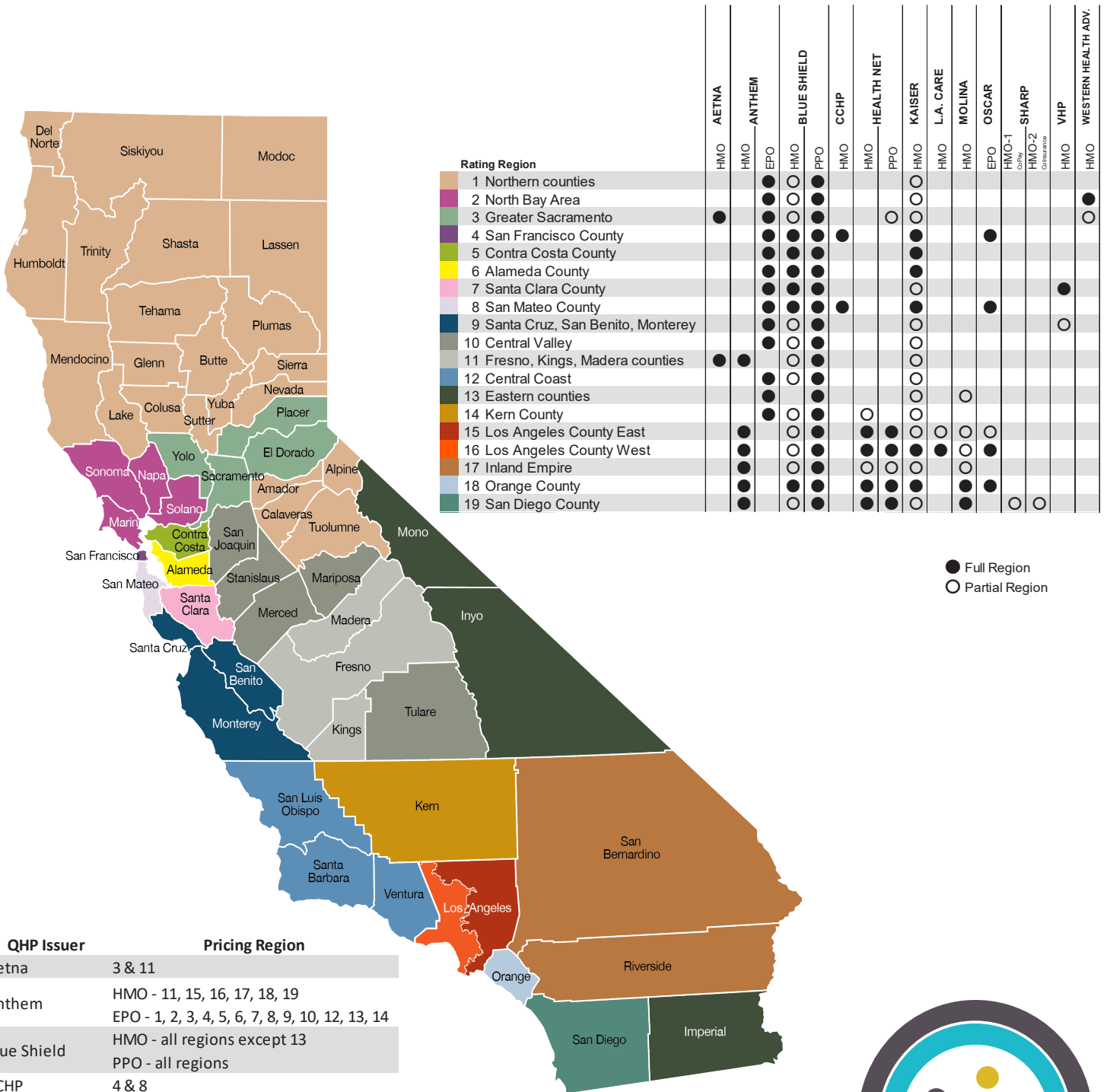
*Final Rates*



**COVERED  
CALIFORNIA**

# COVERED CALIFORNIA

## 2023 Health Plan Offerings



QHP Issuer	Pricing Region
Aetna	3 & 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 - 14, 15, 16, 17, 18, 19 PPO - 3, 15, 16, 17, 18, 19
Kaiser	all regions
LA Care	15 & 16
Molina	13, 15, 16, 17, 18, 19
Oscar	4, 8, 15, 16, 18
Sharp 1 & 2	19
VHP	7 & 9
WHA	2 & 3





# 2023 Rates for Pricing Region 1

Northern Counties (Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne and Yuba)

<b>Regional Rate Change</b> (weighted average)	<b>10.3%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>5.7%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>60,720</b> Total individuals actively enrolled as of June 2022.	<b>96%</b> Federal Subsidy	<b>3</b> Companies available to some consumers; as many as 2 for all.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	2.5% to 11.7%	6.5%	46.0%
Blue Shield HMO	8.2% to 12.3%	9.0%	0.1%
Blue Shield PPO	13.0% to 15.7%	14.2%	51.9%
Kaiser Permanente HMO	1.7% to 7.9%	4.3%	2.0%



# 2023 Rates for Pricing Region 2

Marin, Napa, Solano and Sonoma Counties

<b>Regional Rate Change</b> (weighted average)	<b>5.0%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>-0.8%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>59,090</b> Total individuals actively enrolled as of June 2022.	<b>90%</b> Federal Subsidy	<b>4</b> Companies available to some consumers; as many as 3 for all.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	-0.2% to 8.8%	3.0%	2.7%
Blue Shield HMO	8.2% to 12.3%	9.9%	0.5%
Blue Shield PPO	11% to 13.6%	12.2%	12.1%
Kaiser Permanente HMO	1.7% to 7.9%	4.4%	74.8%
Western Health HMO	-0.8% to 2.9%	0.9%	9.8%



# 2023 Rates for Pricing Region 3

Sacramento, Placer, El Dorado and Yolo Counties

<b>Regional Rate Change</b> (weighted average)	<b>4.4%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>-3.3%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>98,780</b> Total individuals actively enrolled as of June 2022.	<b>93%</b> Federal Subsidy	<b>6</b> Companies available to some consumers; all have 3 choice.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Aetna HMO	New Plan		
Anthem EPO	-0.2% to 8.8%	3.2%	3.6%
Blue Shield HMO	1.1% to 4.9%	1.6%	15.3%
Blue Shield PPO	11.0% to 13.6%	12.3%	9.3%
Health Net PPO	-4.4% to -4.4%	-4.4%	0.9%
Kaiser Permanente HMO	1.7% to 7.9%	4.3%	67.0%
Western Health HMO	-0.6% to 2.8%	1.8%	3.9%



# 2023 Rates for Pricing Region 4

San Francisco County

<b>Regional Rate Change</b> (weighted average)	<b>5.9%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>-2.7%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>35,140</b> Total individuals actively enrolled as of June 2022.	<b>86%</b> Federal Subsidy	<b>5</b> Companies available to all consumers.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	-0.2% to 8.8%	3.0%	3.9%
Blue Shield HMO	3.5% to 7.4%	4.4%	3.8%
Blue Shield PPO	11.0% to 13.6%	12.2%	19.9%
CCHP HMO	2.8% to 4.7%	3.3%	8.2%
Kaiser Permanente HMO	1.7% to 7.9%	4.4%	62.3%
Oscar EPO	8.8% to 14.4%	11.8%	1.7%



# 2023 Rates for Pricing Region 5

Contra Costa County

<b>Regional Rate Change</b> (weighted average)	<b>5.9%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>0.7%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<p><b>53,700</b></p> <p>Total individuals actively enrolled as of June 2022.</p>	<p><b>92%</b></p> <p>Federal Subsidy</p>	<p><b>3</b></p> <p>Companies available to all consumers.</p>

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	-0.1% to 8.9%	3.1%	0.8%
Blue Shield HMO	8.2% to 12.3%	9.3%	0.3%
Blue Shield PPO	11.0% to 13.6%	12.0%	19.9%
Kaiser Permanente HMO	1.7% to 7.9%	4.4%	78.0%



# 2023 Rates for Pricing Region 6

Alameda County

<b>Regional Rate Change</b> (weighted average)	<b>5.6%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>1.5%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>77,120</b> Total individuals actively enrolled as of June 2022.	<b>91%</b> Federal Subsidy	<b>3</b> Companies available to all consumers.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	-0.2% to 8.8%	2.7%	2.0%
Blue Shield HMO	8.2% to 12.3%	8.7%	1.6%
Blue Shield PPO	11.0% to 13.6%	12.1%	16.0%
Kaiser Permanente HMO	1.7% to 7.9%	4.3%	80.4%





# 2023 Rates for Pricing Region 7

Santa Clara County

<b>Regional Rate Change</b> (weighted average)	<b>4.1%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>-4.5%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>65,920</b> Total individuals actively enrolled as of June 2022.	<b>90%</b> Federal Subsidy	<b>4</b> Companies available to some consumers; as many as 3 for all.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	7.1% to 16.8%	11.5%	8.4%
Blue Shield HMO	8.2% to 12.3%	9.0%	1.2%
Blue Shield PPO	11.0% to 13.6%	12.3%	7.3%
Kaiser Permanente HMO	-1.6% to 4.5%	1.0%	53.8%
Valley Health HMO	5.1% to 6.2%	5.5%	29.2%



# 2023 Rates for Pricing Region 8

San Mateo County

<b>Regional Rate Change</b> (weighted average)	<b>5.8%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>-0.4%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>28,450</b> Total individuals actively enrolled as of June 2022.	<b>90%</b> Federal Subsidy	<b>5</b> Companies available to all consumers.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	-0.1% to 8.9%	3.3%	0.9%
Blue Shield HMO	6.6% to 10.7%	7.5%	2.5%
Blue Shield PPO	11.0% to 13.6%	12.2%	16.8%
CCHP HMO	2.8% to 4.7%	3.3%	2.4%
Kaiser Permanente HMO	1.7% to 7.9%	4.4%	76.5%
Oscar EPO	8.8% to 14.4%	12.0%	0.6%



# 2023 Rates for Pricing Region 9

Monterey, San Benito and Santa Cruz Counties

<b>Regional Rate Change</b> (weighted average)	<b>4.8%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>-13.7%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>29,090</b> Total individuals actively enrolled as of June 2022.	<b>94%</b> Federal Subsidy	<b>4</b> Companies available to some consumers; as many as 2 for all.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	2.0% to 11.2%	5.6%	8.3%
Blue Shield HMO	5.0% to 9.0%	5.9%	14.3%
Blue Shield PPO	4.2% to 6.7%	5.4%	43.6%
Kaiser Permanente HMO	1.7% to 7.9%	4.4%	28.2%
Valley Health HMO	-2.6% to -1.5%	-2.0%	4.6%



# 2023 Rates for Pricing Region 10

San Joaquin, Stanislaus, Merced, Mariposa and Tulare Counties

<b>Regional Rate Change</b> (weighted average)	<b>5.1%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>-4.1%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>82,500</b> Total individuals actively enrolled as of June 2022.	<b>96%</b> Federal Subsidy	<b>3</b> Companies available to some consumers; as many as 2 for all.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	2.4% to 11.7%	5.6%	38.6%
Blue Shield HMO	-7.3% to -3.8%	-5.9%	2.1%
Blue Shield PPO	11.0% to 13.7%	12.0%	7.5%
Kaiser Permanente HMO	1.7% to 7.9%	4.2%	51.7%



# 2023 Rates for Pricing Region 11

Fresno, Kings and Madera Counties

<b>Regional Rate Change</b> (weighted average)	<b>-0.5%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>-5.5%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>42,310</b> Total individuals actively enrolled as of June 2022.	<b>94%</b> Federal Subsidy	<b>4</b> Companies available to some consumers; as many as 3 for all.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Aetna HMO	New Plan		
Anthem EPO	2.6% to 7.0%	3.6%	8.0%
Blue Shield HMO	3.4% to 7.3%	4.1%	0.1%
Blue Shield PPO	-3.8% to -1.4%	-3.2%	63.8%
Kaiser Permanente HMO	1.7% to 7.9%	4.3%	28.1%



# 2023 Rates for Pricing Region 12

San Luis Obispo, Santa Barbara and Ventura Counties

<b>Regional Rate Change</b> (weighted average)	<b>4.4%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>-2.0%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>77,620</b> Total individuals actively enrolled as of June 2022.	<b>93%</b> Federal Subsidy	<b>3</b> Companies available to some consumers; as many as 2 for all.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	7.2% to 16.9%	11.4%	2.9%
Blue Shield HMO	3.1% to 7.0%	3.6%	21.5%
Blue Shield PPO	3.4% to 5.9%	4.4%	59.5%
Kaiser Permanente HMO	1.7% to 8.0%	4.5%	16.1%



# 2023 Rates for Pricing Region 13

Mono, Inyo and Imperial Counties

<b>Regional Rate Change</b> (weighted average)	<b>11.6%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>8.2%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>16,850</b> Total individuals actively enrolled as of June 2022.	<b>98%</b> Federal Subsidy	<b>4</b> Companies available to some consumers; as many as 2 for all.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	3.8% to 13.1%	8.6%	0.9%
Blue Shield PPO	11.0% to 13.6%	11.9%	18.7%
Kaiser Permanente HMO	1.7% to 8.0%	5.2%	0.3%



# 2023 Rates for Pricing Region 14

Kern County

<b>Regional Rate Change</b> (weighted average)	<b>2.1%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>-3.0%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>23,380</b> Total individuals actively enrolled as of June 2022.	<b>94%</b> Federal Subsidy	<b>4</b> Companies available to some consumers; as many as 2 for all.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	3.8% to 13.1%	7.6%	1.1%
Blue Shield HMO	8.2% to 12.3%	9.5%	1.0%
Blue Shield PPO	0.6% to 3.1%	1.3%	66.4%
Health Net HMO	-14.4% to 3.5%	1.0%	8.9%
Kaiser Permanente HMO	1.7% to 8.0%	4.4%	22.6%





# 2023 Rates for Pricing Region 15

Los Angeles County (northeast)

<b>Regional Rate Change</b> (weighted average)	<b>5.4%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>-10.3%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>222,100</b> Total individuals actively enrolled as of June 2022.	<b>89%</b> Federal Subsidy	<b>7</b> Companies available to some consumers; as many as 3 for all.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem HMO	2.5% to 6.9%	3.0%	10.5%
Blue Shield HMO	7.8% to 11.9%	8.1%	14.3%
Blue Shield PPO	12.9% to 15.6%	13.7%	15.8%
Health Net HMO	-7.8% to 1.1%	1.1%	8.5%
Health Net PPO	1.4% to 1.4%	1.4%	4.1%
Kaiser Permanente HMO	1.7% to 8.0%	4.6%	19.2%
L.A. Care HMO	0.6% to 3.4%	2.1%	26.3%
Molina Healthcare HMO (coinsurance)	9.0% to 14.6%	10.8%	0.3%
Oscar EPO	10.0% to 15.7%	13.1%	1.1%



# 2023 Rates for Pricing Region 16

Los Angeles County (southwest)

<b>Regional Rate Change</b> (weighted average)	<b>6.4%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>-11.9%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>270,820</b> Total individuals actively enrolled as of June 2022.	<b>85%</b> Federal Subsidy	<b>7</b> Companies available to some consumers; as many as 5 for all.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem HMO	-0.1% to 4.1%	1.1%	5.8%
Blue Shield HMO	7.8% to 11.9%	8.9%	4.0%
Blue Shield PPO	12.1% to 14.8%	13.1%	19.6%
Health Net PPO	2.6% to 5.0%	2.6%	6.3%
Health Net HMO	5.1% to 5.1%	5.1%	1.6%
Kaiser Permanente HMO	1.7% to 8.0%	4.6%	30.6%
L.A. Care HMO	0.6% to 3.4%	2.1%	20.8%
Molina Healthcare HMO (coinsurance)	9.0% to 14.6%	10.1%	3.8%
Oscar EPO	8.9% to 14.6%	12.4%	7.6%



# 2023 Rates for Pricing Region 17

San Bernardino and Riverside Counties

<b>Regional Rate Change</b> (weighted average)	<b>6.1%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>-5.4%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>161,620</b> Total individuals actively enrolled as of June 2022.	<b>91%</b> Federal Subsidy	<b>5</b> Companies available to some consumers; as many as 2 for all.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem HMO	4.8% to 9.3%	6.1%	4.6%
Blue Shield HMO	8.1% to 12.2%	8.6%	17.8%
Blue Shield PPO	11.0% to 13.6%	11.9%	12.6%
Health Net PPO	-15.6% to 1.0%	1.0%	13.0%
Health Net HMO	0.8% to 0.8%	0.8%	10.8%
Kaiser Permanente HMO	1.7% to 8.0%	4.6%	28.2%
Molina Healthcare HMO (coinsurance)	9.0% to 14.6%	10.5%	13.0%



# 2023 Rates for Pricing Region 18

Orange County

<b>Regional Rate Change</b> (weighted average)	<b>6.3%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>-8.7%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>158,100</b> Total individuals actively enrolled as of June 2022.	<b>88%</b> Federal Subsidy	<b>6</b> Companies available to all consumers.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem HMO	3.3% to 7.7%	4.1%	18.9%
Blue Shield HMO	-1.0% to 2.7%	-0.1%	9.8%
Blue Shield PPO	11.0% to 13.6%	11.9%	21.9%
Health Net PPO	3.5% to 9.9%	3.5%	9.8%
Health Net HMO	3.8% to 3.8%	3.8%	2.8%
Kaiser Permanente HMO	-0.9% to 5.2%	1.9%	19.5%
Molina Healthcare HMO (coinsurance)	9.0% to 14.6%	10.8%	0.6%
Oscar EPO	8.0% to 13.6%	11.3%	16.7%



# 2023 Rates for Pricing Region 19

San Diego County

<b>Regional Rate Change</b> (weighted average)	<b>4.9%</b>
<b>Shop and Switch:</b> Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	<b>-8.4%</b>
Statewide Rate Change (weighted average)	5.6%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>127,210</b> Total individuals actively enrolled as of June 2022.	<b>86%</b> Federal Subsidy	<b>6</b> Companies available to some consumers; as many as 4 for all.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem HMO	New Plan		
Blue Shield HMO	-5.4% to -1.8%	-4.6%	6.4%
Blue Shield PPO	11.0% to 13.6%	12.1%	10.2%
Health Net PPO	-0.7% to 13.7%	-0.7%	17.9%
Health Net HMO	5.3% to 5.3%	5.3%	2.4%
Kaiser Permanente HMO	-0.9% to 5.2%	1.9%	23.2%
Molina Healthcare HMO (coinsurance)	9.0% to 14.6%	10.5%	14.6%
Sharp Health Plan HMO 1 (copay)	5.5% to 9.2%	6.2%	25.2%
Sharp Health Plan HMO 2 (coinsurance)	6.7% to 9.9%	7.0%	