

**COVERED CALIFORNIA'S**  
Health Insurance  
Companies and  
Plan Rates for 2022

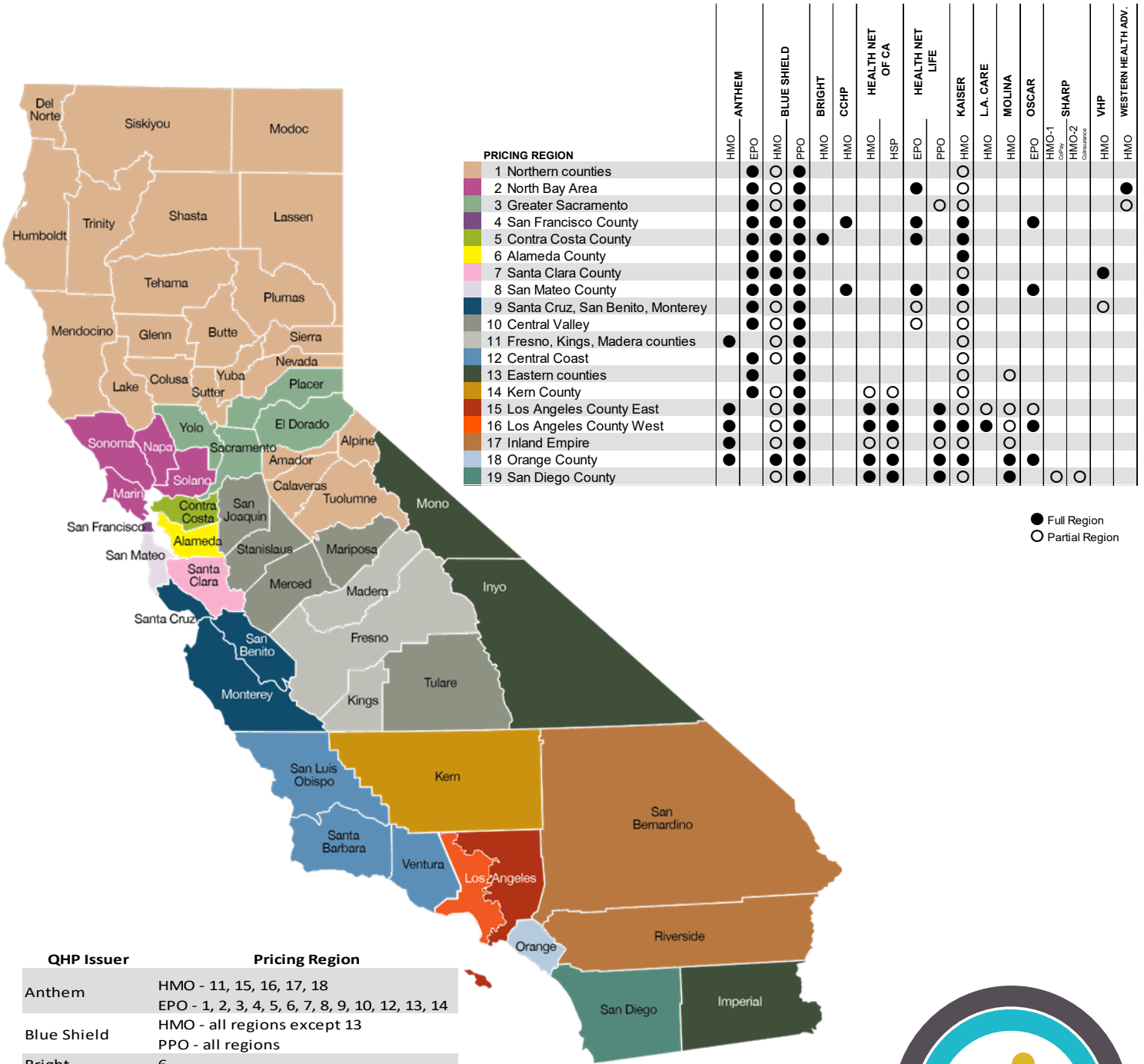
*Final Rates*



**COVERED  
CALIFORNIA**

# COVERED CALIFORNIA

## 2022 Health Plan Offerings



QHP Issuer	Pricing Region
Anthem	HMO - 11, 15, 16, 17, 18 EPO - 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 12, 13, 14
Blue Shield	HMO - all regions except 13 PPO - all regions
Bright	6
CCHP	4 & 8
HealthNet Ca	HMO/HSP - 14, 15, 16, 17, 18, 19
HealthNet Life	EPO - 2, 4, 5, 8, 9, 10 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





# 2022 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>- 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>- 8.7%</b>
Statewide Rate Change (weighted average)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<p><b>57,700</b></p> <p>Total individuals actively enrolled as of June 2021.</p>	<p><b>97%</b></p> <p>Federal Subsidy</p>	<p><b>3</b></p> <p>Companies available to some consumers; as many as 2 for all.</p>

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	-5.6% to 2.2%	-3.0%	54.5%
Blue Shield HMO	-26.1% to 2.6%	-1.1%	<0.1%
Blue Shield PPO	-10.4% to -9.6%	-9.9%	43.4%
Kaiser Permanente HMO	1.6% to 4.0%	3.2%	2.1%



# 2022 Rates for Pricing Region 2

Marin, Napa, Solano and Sonoma Counties

<b>Regional Rate Change</b> (weighted average)	<b>0.4%</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)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>55,780</b> Total individuals actively enrolled as of June 2021.	<b>91%</b> Federal Subsidy	<b>5</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 EPO	New Plan		
Blue Shield HMO	- 44.1% to - 22.5%	-24.8%	<0.1%
Blue Shield PPO	1.5% to 2.4%	2.0%	12.0%
Health Net EPO	2.3% to 2.3%	2.3%	0.1%
Kaiser Permanente HMO	- 1.6% to 0.7%	-0.2%	76.7%
Western Health HMO	3.0% to 3.0%	3.0%	11.1%



# 2022 Rates for Pricing Region 3

Sacramento, Placer, El Dorado and Yolo Counties

<b>Regional Rate Change</b> (weighted average)	<b>3.4%</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>- 1.7%</b>
Statewide Rate Change (weighted average)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>90,630</b> Total individuals actively enrolled as of June 2021.	<b>94%</b> Federal Subsidy	<b>5</b> Companies available to some consumers; all have 2 choice.

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	New Plan		
Blue Shield HMO	- 24.0% to 5.4%	4.5%	15.5%
Blue Shield PPO	4.2% to 5.1%	4.7%	10.4%
Health Net EPO	- 0.1% to - 0.1%	-0.1%	1.1%
Kaiser Permanente HMO	1.6% to 4.0%	3.0%	69.3%
Western Health HMO	3.0% to 3.0%	3.0%	3.7%



# 2022 Rates for Pricing Region 4

San Francisco County

<b>Regional Rate Change</b> (weighted average)	<b>1.3%</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>- 5.4%</b>
Statewide Rate Change (weighted average)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>37,620</b> Total individuals actively enrolled as of June 2021.	<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 EPO	New Plan		
Blue Shield HMO	- 36.2% to -11.5%	-12.9%	1.8%
Blue Shield PPO	1.5% to 2.4%	2.0%	18.7%
CCHP HMO	1.4% to 2.2%	1.7%	10.6%
Health Net EPO	2.3% to 2.3%	2.3%	0.1%
Kaiser Permanente HMO	-0.5% to 1.8%	0.9%	65.8%
Oscar EPO	7.4% to 13.8%	12.0%	3.1%



# 2022 Rates for Pricing Region 5

Contra Costa County

<b>Regional Rate Change</b> (weighted average)	<b>1.8%</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>- 1.5%</b>
Statewide Rate Change (weighted average)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>55,030</b> Total individuals actively enrolled as of June 2021.	<b>94%</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	New Plan		
Blue Shield HMO	-26.1% to 2.6%	-1.2%	0.3%
Blue Shield PPO	-3.9% to -3.1%	-3.5%	19.5%
Bright Health HMO	New Plan		
Health Net EPO	2.3% to 2.3%	2.3%	0.2%
Kaiser Permanente HMO	1.6% to 4.0%	3.0%	79.9%



# 2022 Rates for Pricing Region 6

Alameda 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>0.1%</b>
Statewide Rate Change (weighted average)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<p><b>77,350</b></p> <p>Total individuals actively enrolled as of June 2021.</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	New Plan		
Blue Shield HMO	- 21.1% to 9.4%	8.2%	3.1%
Blue Shield PPO	-6.4 to -5.6%	-5.9%	14.0%
Kaiser Permanente HMO	1.6% to 4.0%	3.1%	82.9%





# 2022 Rates for Pricing Region 7

Santa Clara County

<b>Regional Rate Change</b> (weighted average)	<b>0.8%</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>- 7.4%</b>
Statewide Rate Change (weighted average)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<p><b>64,290</b></p> <p>Total individuals actively enrolled as of June 2021.</p>	<p><b>90%</b></p> <p>Federal Subsidy</p>	<p><b>4</b></p> <p>Companies available to some consumers; as many as 3 for all.</p>

## Health Insurance Companies



Company	Range of Rate Changes	Average Rate Change	Percent of Enrollment
Anthem EPO	-5.0% to 2.9%	-1.7%	7.4%
Blue Shield HMO	-26.1% to 2.6%	0.4%	1.3%
Blue Shield PPO	1.5% to 2.4%	2.0%	6.8%
Kaiser Permanente HMO	-3.4% to -1.2%	-2.1%	50.2%
Valley Health HMO	5.5% to 5.5%	5.5%	34.3%



# 2022 Rates for Pricing Region 8

San Mateo County

<b>Regional Rate Change</b> (weighted average)	<b>2.7%</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)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>28,010</b> Total individuals actively enrolled as of June 2021.	<b>91%</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 EPO	New Plan		
Blue Shield HMO	-36.3% to -11.6%	-12.6%	1.1%
Blue Shield PPO	1.5% to 2.4%	2.0%	16.0%
CCHP HMO	1.4% to 2.2%	1.7%	3.0%
Health Net EPO	2.3% to 2.3%	2.3%	0.1%
Kaiser Permanente HMO	1.6% to 4.0%	3.0%	78.9%
Oscar EPO	7.4% to 13.8%	12.1%	0.9%



# 2022 Rates for Pricing Region 9

Monterey, San Benito and Santa Cruz Counties

<b>Regional Rate Change</b> (weighted average)	<b>0.1%</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>- 18.1%</b>
Statewide Rate Change (weighted average)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>28,140</b> Total individuals actively enrolled as of June 2021.	<b>94%</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 EPO	-4.7% to 3.2%	-2.5%	8.8%
Blue Shield HMO	-31.6% to -5.1%	-5.9%	7.5%
Blue Shield PPO	-0.9% to -0.0%	-0.3%	52.9%
Health Net EPO	2.3% to 2.3%	2.3%	1.5%
Kaiser Permanente HMO	1.6% to 4.0%	2.9%	29.3%
Valley Health HMO	New Plan		



# 2022 Rates for Pricing Region 10

San Joaquin, Stanislaus, Merced, Mariposa and Tulare Counties

<b>Regional Rate Change</b> (weighted average)	<b>0.8%</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>- 3.1%</b>
Statewide Rate Change (weighted average)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>78,130</b> Total individuals actively enrolled as of June 2021.	<b>96%</b> Federal Subsidy	<b>4</b> Companies available to some consumers; as many as 2 for all.

## Health Insurance Companies



Company	Range of 2022 Rate Changes	Average Rate Change 2021-22	Percent of Enrollment in 2021
Anthem EPO	-3.9% to 4.1%	-2.3%	39.8%
Blue Shield HMO	-42.7% to -20.5%	-21.8%	0.6%
Blue Shield PPO	1.5% to 2.4%	2.0%	7.3%
Health Net EPO	2.3% to 2.3%	2.3%	0.1%
Kaiser Permanente HMO	1.6% to 4.0%	3.2%	52.2%



# 2022 Rates for Pricing Region 11

Fresno, Kings and Madera Counties

<b>Regional Rate Change</b> (weighted average)	<b>2.0%</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>- 2.2%</b>
Statewide Rate Change (weighted average)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<p><b>38,450</b></p> <p>Total individuals actively enrolled as of June 2021.</p>	<p><b>94%</b></p> <p>Federal Subsidy</p>	<p><b>3</b></p> <p>Companies available to some consumers; as many as 2 for all.</p>

## Health Insurance Companies



Company	Range of 2022 Rate Changes	Average Rate Change 2021-22	Percent of Enrollment in 2021
Anthem EPO	-5.0% to 2.8%	-2.6%	4.9%
Blue Shield HMO	-26.1% to 2.6%	2.6%	<0.1%
Blue Shield PPO	1.5% to 2.4%	1.9%	65.6%
Kaiser Permanente HMO	1.6% to 4.0%	3.1%	29.4%



# 2022 Rates for Pricing Region 12

San Luis Obispo, Santa Barbara and Ventura Counties

<b>Regional Rate Change</b> (weighted average)	<b>3.1%</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>- 2.3%</b>
Statewide Rate Change (weighted average)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>71,350</b> Total individuals actively enrolled as of June 2021.	<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 2022 Rate Changes	Average Rate Change 2021-22	Percent of Enrollment in 2021
Anthem EPO	4.8% to 13.5%	9.3%	2.3%
Blue Shield HMO	-23.2% to 6.5%	5.6%	23.4%
Blue Shield PPO	1.5% to 2.4%	2.0%	58.4%
Kaiser Permanente HMO	1.2% to 3.5%	2.4%	15.9%



# 2022 Rates for Pricing Region 13

Mono, Inyo and Imperial Counties

<b>Regional Rate Change</b> (weighted average)	<b>0.4%</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>- 1.8%</b>
Statewide Rate Change (weighted average)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>15,160</b> Total individuals actively enrolled as of June 2021.	<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 2022 Rate Changes	Average Rate Change 2021-22	Percent of Enrollment in 2021
Anthem EPO	-5.1% to 2.8%	-1.3%	0.3%
Blue Shield PPO	1.5% to 2.4%	2.0%	17.9%
Kaiser Permanente HMO	1.2% to 3.5%	2.4%	0.2%
Molina Healthcare HMO (coinsurance)	-3.0% to 1.0%	0.0%	81.7%



# 2022 Rates for Pricing Region 14

Kern County

<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>- 2.9%</b>
Statewide Rate Change (weighted average)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>20,360</b> Total individuals actively enrolled as of June 2021.	<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 2022 Rate Changes	Average Rate Change 2021-22	Percent of Enrollment in 2021
Anthem EPO	-5.1% to 2.8%	-3.0%	0.4%
Blue Shield HMO	-26.1% to 2.6%	0.3%	0.7%
Blue Shield PPO	-1.2% to -0.3%	-0.7%	64.8%
Health Net HMO	2.4% to 9.9%	3.3%	11.3%
Kaiser Permanente HMO	1.2% to 3.5%	2.5%	22.7%





# 2022 Rates for Pricing Region 15

Los Angeles County (northeast)

<b>Regional Rate Change</b> (weighted average)	<b>2.0%</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>- 11.3%</b>
Statewide Rate Change (weighted average)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>206,240</b> Total individuals actively enrolled as of June 2021.	<b>90%</b> Federal Subsidy	<b>7</b> Companies available to some consumers; as many as 3 for all.

## Health Insurance Companies



Company	Range of 2022 Rate Changes	Average Rate Change 2021-22	Percent of Enrollment in 2021
Anthem HMO	-7.8% to -0.2%	-3.8%	2.1%
Blue Shield HMO	-24.7% to 4.5%	4.2%	19.5%
Blue Shield PPO	4.2% to 5.1%	4.6%	16.5%
Health Net HMO	3.1% to 3.1%	3.1%	5.0%
Health Net PPO	3.3% to 9.9%	3.5%	13.1%
Kaiser Permanente HMO	1.2% to 3.5%	2.5%	18.1%
L.A. Care HMO	-5.7% to -0.3%	-2.9%	23.8%
Molina Healthcare HMO (coinsurance)	-3.0% to 1.0%	0.0%	0.3%
Oscar EPO	4.5% to 10.7%	9.0%	1.5%



# 2022 Rates for Pricing Region 16

Los Angeles County (southwest)

<b>Regional Rate Change</b> (weighted average)	<b>1.9%</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>- 12.5%</b>
Statewide Rate Change (weighted average)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>249,070</b> Total individuals actively enrolled as of June 2021.	<b>86%</b> Federal Subsidy	<b>7</b> Companies available to some consumers; as many as 6 for all.

## Health Insurance Companies



Company	Range of 2022 Rate Changes	Average Rate Change 2021-22	Percent of Enrollment in 2021
Anthem HMO	-3.1% to 4.9%	-0.1%	4.1%
Blue Shield HMO	-38.7% to -14.9%	-16.2%	1.4%
Blue Shield PPO	2.2% to 3.1%	2.6%	18.8%
Health Net PPO	-0.1% to -0.1%	-0.1%	1.8%
Health Net HMO	4.4% to 9.9%	4.5%	9.0%
Kaiser Permanente HMO	1.2% to 3.5%	2.5%	31.1%
L.A. Care HMO	-5.7% to -0.3%	-2.9%	18.8%
Molina Healthcare HMO (coinsurance)	-3.0% to 1.0%	-0.2%	4.8%
Oscar EPO	5.0% to 11.2%	9.6%	10.2%



# 2022 Rates for Pricing Region 17

San Bernardino and Riverside Counties

<b>Regional Rate Change</b> (weighted average)	<b>2.6%</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>- 9.9%</b>
Statewide Rate Change (weighted average)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>142,220</b> Total individuals actively enrolled as of June 2021.	<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 2022 Rate Changes	Average Rate Change 2021-22	Percent of Enrollment in 2021
Anthem HMO	-4.9% to 2.9%	-0.4%	2.0%
Blue Shield HMO	-25.8% to 2.9%	2.1%	15.3%
Blue Shield PPO	4.2% to 5.1%	4.6%	12.6%
Health Net PPO	-0.1% to -0.1%	-0.1%	12.5%
Health Net HMO	5.7% to 9.9%	5.8%	17.9%
Kaiser Permanente HMO	1.2% to 3.5%	2.5%	28.5%
Molina Healthcare HMO (coinsurance)	-2.9% to 1.0%	-0.1%	11.1%



# 2022 Rates for Pricing Region 18

Orange County

<b>Regional Rate Change</b> (weighted average)	<b>2.9%</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>- 11.3%</b>
Statewide Rate Change (weighted average)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>147,560</b> Total individuals actively enrolled as of June 2021.	<b>89%</b> Federal Subsidy	<b>6</b> Companies available to all consumers.

## Health Insurance Companies



Company	Range of 2022 Rate Changes	Average Rate Change 2021-22	Percent of Enrollment in 2021
Anthem HMO	-7.8% to -0.2%	-6.6%	6.9%
Blue Shield HMO	-36.3% to -11.7%	-12.9%	5.1%
Blue Shield PPO	1.5% to 2.4%	1.9%	22.0%
Health Net PPO	5.9% to 5.9%	5.9%	4.0%
Health Net HMO	3.5% to 9.9%	4.4%	16.2%
Kaiser Permanente HMO	1.2% to 3.5%	2.4%	19.7%
Molina Healthcare HMO (coinsurance)	-3.0% to 1.0%	0.0%	0.7%
Oscar EPO	3.1% to 9.2%	7.7%	25.3%



# 2022 Rates for Pricing Region 19

San Diego County

<b>Regional Rate Change</b> (weighted average)	<b>3.3%</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>- 10.9%</b>
Statewide Rate Change (weighted average)	1.8%

## Regional Observations

ENROLLMENT	% RECEIVING FINANCIAL HELP	CONSUMER CHOICE
<b>117,050</b> Total individuals actively enrolled as of June 2021.	<b>86%</b> Federal Subsidy	<b>5</b> Companies available to some consumers; as many as 3 for all.

## Health Insurance Companies



Company	Range of 2022 Rate Changes	Average Rate Change 2021-22	Percent of Enrollment in 2021
Blue Shield HMO	-26.1% to 2.6%	0.8%	5.8%
Blue Shield PPO	4.2% to 5.1%	4.6%	10.1%
Health Net PPO	3.5% to 3.5%	3.5%	2.1%
Health Net HMO	8.4% to 9.9%	8.8%	25.3%
Kaiser Permanente HMO	1.2% to 3.5%	2.3%	24.6%
Molina Healthcare HMO (coinsurance)	-3.0% to 1.0%	-0.1%	11.8%
Sharp Health Plan HMO 1 (copay)	-0.2% to 4.0%	0.4%	20.2%
Sharp Health Plan HMO 2 (coinsurance)	-9.0% to 4.3%	-2.5%	