

Regional Rate and Plan Information

Helping Customers Better Understand Their Enrollment Options

October, 2015



Helping Customers Better Understand Their Enrollment Options

As new and current Covered California enrollees engage in the fall 2015 enrollment process (for coverage effective in 2016), you will be receiving questions in a number of areas.

This document will help you address common questions so you can provide high levels of service as quickly and accurately as possible. This package includes two sections:

1) *Help in Making the Most of Your Coverage*

This offers several helpful hints you should share with new or renewing enrollees to make using their chosen plan easier. It covers points on how to prepare for a visit, what ID to bring, and what general information to know about their plan and the benefits. A brief review of this narrative is important to share with all exchange enrollees. It will be available separately from this package to provide directly to enrollees.

2) *Quick Fact Sheets – One Per Region*

These quick reference guides are designed to provide you with rapid insight into the dynamics of each region including rates, subsidies, relative cost positions, and helpful regional observations. We encourage you to understand this regional information as you and the customer determine what may be best for their specific situation.

On pages 3 and 4 of this package is a sample Quick Fact Sheet that highlights key information available and suggestions on how to use it to help enrollees.

1) Help in Making the Most of Your Coverage*

Help in making the most of your Coverage

Being informed and educated about your benefits with some back-up supporting information will go a long way. When you are sick, one of the last things you want to have happen is confusion at the doctor's office about what you have to pay. The most common areas for helping your visit go smoother are:

- 1) Know the plan you are on
- 2) Confirming your provider is part of the plan you have chosen
- 3) Have a good understanding of your plans covered benefits.

1) Keep your Health Plan ID card with you at all times

As a minimum, when both making an appointment or when at the doctor seeking care, make sure you have your health plan benefit card with you and proper photo ID. This will help remind you of important coverage information when making an appointment and, while at the provider's location, inform office staff of the plan you are on while confirming for office staff you are the right person who should receive the insurance coverage benefits.

2) Verify the provider is available under your selected coverage

It is good practice to understand a bit about the provider network you have available with your coverage. This can help you and your doctor better know and ensure services you may need are covered at the appropriate benefit level. The provider network you have with your plan — typically a health maintenance organization (HMO), preferred provider organization (PPO) or exclusive provider

organization (EPO) — is identified on your health plan membership ID card. Each of these network types corresponds to a list of providers offered by your health insurance plan that are available to you as part of the benefits of your plan. The network is something to learn about at the time you sign up for your plan and can be of help when you need to make financial decisions about treatment.

Prior to making an appointment, go to your carrier's web site and look up your provider (doctor, hospital, etc.). Doing this

can help provide you with verification when you sign up that your provider participates in your chosen plan's provider network.

3) Understand your coverage benefits

It is important to review and understand the benefits of the plan you have selected. A good way to do this is to keep a copy of your benefits summary handy as you seek services. This information can be found online at CoveredCa.com or from your health plan directly. This information will not only help determine the correct level of benefit for the most immediate services you seek, but also, in the event of continuing treatment, it can help ensure the next steps for services are covered to the full extent of your plan. Having this information with you can help ensure you are charged correctly. And making sure services are rendered fairly is important to both you and the provider.

All health insurance benefit plans now share some common characteristics. The Affordable Care Act requires that all health insurance plans offered to individuals must provide a comprehensive package of services, known as essential health benefits. These benefits fit into the following 10 categories:

- Ambulatory patient services
- Emergency services.
- Hospitalization.
- Maternity and newborn care.
- Mental health and substance use disorder services, including behavioral health treatment.
- Prescription drugs.
- Rehabilitative and habilitative services and devices.
- Laboratory services.
- Preventive and wellness services and chronic disease management.
- Pediatric services, including dental and vision care.

Tip: If there is a question about services while you are at the doctor's office, have the office staff call your insurance carrier right then to both verify the provider's participation in the plan you have and to verify your service coverage level. Doing this may take more time while you're at the doctor's office, but remember that even doctors and hospitals are adjusting to the new rules under the Affordable Care Act, so you may find that any questions about services are just an honest misunderstanding.

Tip: Keeping a folded-up copy of your plan benefits in your wallet may not be entirely practical — although it is a good idea to keep a copy in your car's glove box. This said, at least know that the website address to access what your benefits are is on your plan ID card. Both Covered California and the health plans work to make information easy to find quickly, but there is a very large amount of information on their websites. As a result, it is a good idea to go to your health insurance company's website ahead of time to become familiar with its navigation so that you can find information easier when needed.

Another big advantage of keeping a summary of benefits handy is to better understand services available when you aren't sick. Then you can make better use of services such as preventative checkups that have no added cost to you and, more importantly, can help you stay healthy.

Additional information about using your plan and the essential health benefits, including preventive services, can be found on the CoveredCalifornia web site at: <http://www.coveredca.com/youre-in/using-your-plan/>

Some comments about planning ahead for your coverage renewal

In choosing a plan it's important to consider how often and what types of health care needs you may have. It's also worthwhile to consider if you have an on-going relationship with a provider and how important (or not) it may be for you to maintain the doctor as being available. Knowing more about how you actually utilized coverage in the previous year can help you decide if plan changes make sense. Generally speaking, a person who utilizes their benefits a lot may find it advantageous to pay more in monthly premium for plans that come with higher benefit levels. While the monthly premium payments may be higher, costs for services may be lower than with other benefit plans and thus over the course of a year can be the more cost effective.

*** Available as separate handout for distribution to enrollees**



2) Quick Fact Sheet: Sample Region

You will note the majority of enrollees in all regions receive a subsidy. Thus, considering post subsidy cost is usually important.

Most enrollment is in the Bronze and Silver Tiers: Comparing lowest cost options year-over-year can help put other increases in perspective to the market.

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
↑ 3.8%	↑	↑	85%	Bronze: 7.1% Silver: 6.9%

In this example, the rates and the subsidies increased with a net effect that the post subsidy cost is going up. Regions will vary on this dynamic. Knowing what is happening in general for a region can help set context for discussions/decisions.

Rate Change For Consumers Who Stay With Current Plan

Rate increases by carrier combined with percentage of enrollment the carrier has can help you know where most questions may come from and help indicate where to look for coverage options.

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2014
Carrier A PPO	7.6%	6.6%	6% to 9%
Carrier B PPO	38.8%	6.0%	6%
Carrier C EPO	2.0%	7.2%	6% to 9%

Look for carriers who have the largest enrollments in the region. This can help identify where you may receive the most questions.

Range will help indicate rate changes across all metal tiers.

Sample of Contracted Hospitals **	Carrier A PPO	Carrier B PPO	Carrier C EPO
Inland Medical Center	X	X	X
Jackson Medical Center	X	X	X
Doctors Medical Center	X	X	X
Area Medical Center		X	X

Designed to provide a quick overview of which carriers are associated with regional hospitals. This list attempts to show all hospitals in the region contracted with at least one CovCA carrier. Hospitals are listed in alphabetical order. It is advised to confirm on-going hospital affiliation with a carrier as contract status can change. Note Kaiser hospitals are not listed as they are exclusive to Kaiser.

** Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

2) Quick Fact Sheet: Sample Region

Shows, for the Silver tier, Carrier A is less expensive than Carrier C. This can help to highlight shopping options. Also, noted as the 2nd lowest cost silver, Carrier A is the base plan for determining subsidy amount.

This chart will show how carriers at each tier are priced in relation to each other. Some examples of what this can show you and your client are demonstrated below. Note these are examples and circumstances will change by region.

Relative Carrier Rate Positions

Many people may be attracted to the lower monthly premium of a Bronze plan. Depending on needs, Bronze may or may not be the best option for them. Be sure to discuss the option of the Silver or other tiers to help best meet needs. This is especially true if the person is eligible for Enhanced Silver coverage.

Metal Level	Lowest	2nd	3rd
Bronze	Carrier A Copay PPO	Carrier B Coin PPO	Carrier C Coin EPO
Silver	Carrier B Coin PPO	Carrier A Copay PPO	Carrier C Coin EPO
Gold	Carrier B Coin PPO	Carrier A Copay PPO	Carrier C Coin EPO
Platinum	Carrier A Copay PPO	Carrier B Coin PPO	Carrier C Coin EPO

Carrier A's network is likely different than Carrier B's. Thus, customers may have to switch doctors if they switch carriers.

Be aware of the difference between an EPO and PPO plan – specifically for out-of-network benefits.

Rate and Plan Observations

- Enrollees in Carrier B EPO will now have access to Carrier B PPO network.
- Individuals who are currently enrolled in Carrier C should note this plan has changed to an EPO plan in 2015. The EPO plan has limited to no out-of-network benefits.
- Carrier D is no longer available in the Market Place. Enrollees previously in this plan will need to make a new selection.

Additional Rate Observations for those receiving subsidies

- Subsidies in 2015 will be about the same as 2014.
- Carrier A and Carrier B will generally be the lowest option after subsidies are applied.



In these two sections are noted plan changes or pricing differences with suggestions for options to consider. It's important to note all usage of these comments should be considered in relation to the individual's circumstance.

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Quick Fact Sheet: California Statewide

Statewide Generalizations (Regional and individual circumstance will vary)

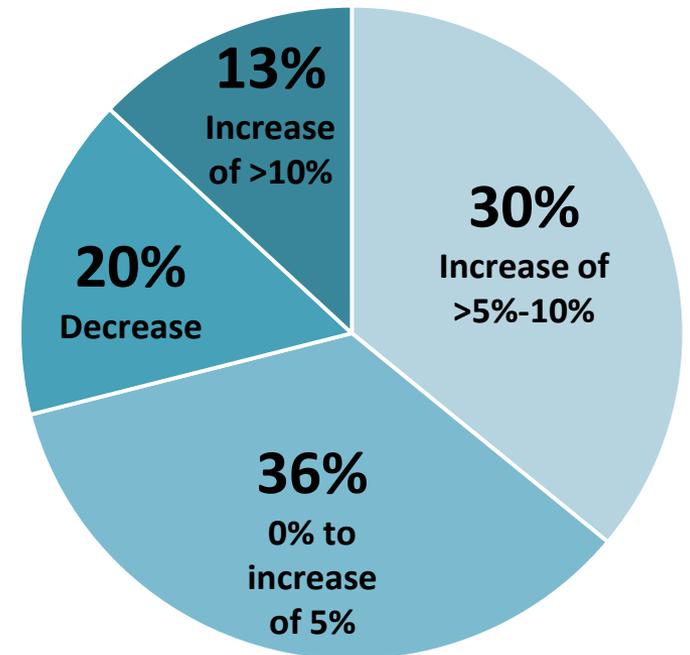
Rate Change Across State *	Change in APTC Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving APTC Subsidy	Additional Consideration: Rates go up each year based on age. In general, rates will go up by the following amounts:
 4.0%	 Slightly	 Slightly	88%	People under 40: \$5-10/month People over 40: \$10-25/month

Rate Change For Consumers Who Stay With Current Plan

Carriers (All plans are not available in all areas)	Average Rate Change Before Subsidy *	Range of % Rate Change from 2015
Anthem Blue Cross of California	5.9%	-13% to 15%
Blue Shield of California	2.3%	-9% to 44%
Chinese Community Health Plan	0.4%	-3% to 3%
Health Net	3.4%	-21% to 13%
Kaiser Permanente	5.2%	-2% to 7%
L.A. Care Health Plan	2.3%	-4% to 5%
Molina Healthcare	-7.9%	-10% to -1%
Sharp Health Plan	-0.7%	-3% to 1%
Valley Health Plan	3.0%	0% to 4%
Western Health Advantage	4.3%	2% To 6%

* Averages are weighted based on enrollment.

Percent of All Enrollees and their Rate Change
(assuming no change in plan)



Note: Provider and hospital availability may vary by carrier and carrier plan type. It is advised to confirm provider and hospital availability with carrier prior to enrollment selection. For more detailed network information, please contact carrier or visit the carrier website.

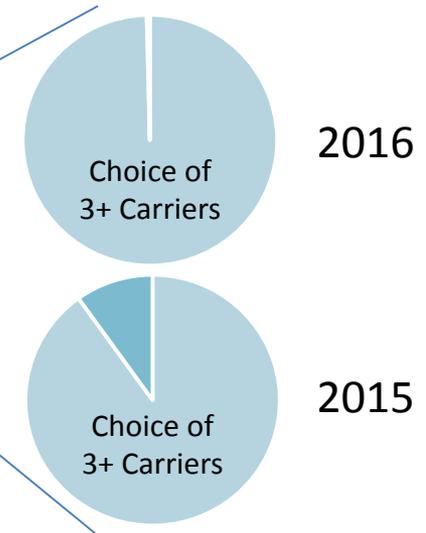
Quick Fact Sheet: California Statewide

Rate Related Statistics *

Statewide average increase comparing 2015 and 2016 lowest cost Bronze plans	3.3%
Statewide average increase comparing 2015 and 2016 lowest cost Silver plans	1.5%
Northern California weighted average increase:	7.0% (for Regions 1-14, with 45% of enrollment)
Southern California weighted average increase:	1.8% (for Regions 15-19, with 55% of enrollment)

Network Related Statistics *

100%	of California can now choose from at least two carriers: Anthem PPO and Blue Shield PPO
99.6%	of California can now choose from at least three carriers (up from 90.1% in 2015)
92%	of General Acute Hospitals across the state are available from at least one plan. 74% are available through three or more plans.
85%	of all active, licensed non-hospital physicians are in at least one plan offering.



* Specific individual circumstances and/or rating region circumstance may vary.

Quick Fact Sheet: California Statewide

Pricing Regions



MEDICAL COST SHARES

Coverage Category	Bronze	Silver	Gold	Platinum
	Covers 60% average annual cost	Covers 70% average annual cost	Covers 80% average annual cost	Covers 90% average annual cost
Annual Wellness Exam	\$0	\$0	\$0	\$0
Primary Care Visit	\$70*	\$45	\$35	\$20
Specialty Care Visit	\$90*	\$70	\$55	\$40
Urgent Care Visit	\$120*	\$90	\$60	\$40
Emergency Room Facility	Full cost until out-of-pocket maximum is met	\$250 once medical deductible is met	\$250	\$150
Laboratory Tests	\$40	\$35	\$35	\$20
X-Ray and Diagnostics	Full cost until out-of-pocket maximum is met	\$65	\$50	\$40
Deductible	Individual: \$6,000 medical \$500 drug Family: \$12,000 medical \$1,000 drug	Individual: \$2,250 medical \$250 drug Family: \$4,500 medical \$500 drug	N/A	N/A
Annual Out-of-Pocket Maximum	\$6,500 individual and \$13,000 family	\$6,250 individual and \$12,500 family	\$6,200 individual and \$12,400 family	\$4,000 individual and \$8,000 family

Benefits shown in blue are not subject to a deductible.

*Copay is for any combination of the first three visits. After three visits, they will be at full cost until the out-of-pocket maximum is met.

DRUG COST SHARES — 30 DAY SUPPLY

Generic Drugs (Tier 1)	up to \$500, after deductible is met	\$15 or less	\$15 or less	\$5 or less
Preferred Drugs (Tier 2)	up to \$500, after deductible is met	\$50 after drug deductible	\$50 or less	\$15 or less
Non-preferred Drugs (Tier 3)	up to \$500, after deductible is met	\$70 after drug deductible	\$70 or less	\$25 or less
Specialty Drugs (Tier 4)	up to \$500, after deductible is met	20% up to \$250 after drug deductible	20% up to \$250	10% up to \$250

Quick Fact Sheet: Region 1 - Northern California

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
↑ 10.6%	↑	↑ Slightly	91%	Bronze: 10.5% Silver: 11.5%

Rate Change For Consumers Who Stay With Current Plan

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	91.7%	10.7%	2% to 15%
Blue Shield PPO	7.6%	10.4%	8% to 29%
Health Net HCSP * (New in 2016)	N/A	N/A	N/A
Kaiser Permanente HMO *	0.7%	5.5%	2% to 7%
United Healthcare PPO (New in 2016)	N/A	N/A	N/A

* Plan not available in all areas.

Quick Fact Sheet: Region 1 - Northern California

Contracted Hospitals *	Anthem PPO	Blue Shield PPO	Health Net HCSP	United PPO
Banner Lassen Medical Center	X	X		X
Colusa Regional Medical Center	X	X		X
Eastern Plumas Hospital-Loyalton		X		X
Eastern Plumas Hospital-Portola	X	X		X
Enloe Medical Center – Cohasset	X	X		X
Enloe Medical Center- Esplanade		X		X
Enloe Rehabilitation Center	X	X		
Fairchild Medical Center	X	X		X
Feather River Hospital	X	X		X
Frank R Howard Memorial Hospital	X	X		X
Fremont Medical Center		X		X
Glenn Medical Center	X	X		X
Jerold Phelps Community Hospital	X	X		X
Mad River Community Hospital	X	X		X
Mark Twain Medical Center	X	X		X
Mayers Memorial Hospital	X	X		X
Mendocino Coast District Hospital	X	X		X
Mercy Medical Center - Redding		X		X
Mercy Medical Center Mt. Shasta	X	X		X
Modoc Medical Center	X	X		X
Orchard Hospital	X	X		
Oroville Hospital	X	X		X

Contracted Hospitals *	Anthem PPO	Blue Shield PPO	Health Net HCSP	United PPO
Patients' Hospital Of Redding	X	X		
Plumas District Hospital	X	X		X
Redwood Memorial Hospital	X	X		
Rideout Memorial Hospital	X	X		X
Seneca Healthcare District	X	X		X
Shasta Regional Medical Center	X			X
Sierra Nevada Memorial Hospital	X	X	X	X
Sonora Reg Med Center – Fairview	X			
Sonora Reg Med Center - Greenley		X		X
St. Elizabeth Community Hospital	X	X		X
St. Helena Hospital - Clearlake	X	X		
St. Joseph Hospital - Eureka	X	X		X
Surprise Valley Community Hospital	X	X		X
Sutter - Amador Hosp	X	X		X
Sutter - Coast Hosp	X	X		X
Sutter - Lakeside Hosp	X	X		X
Sutter Surgical Hospital-North Valley		X		
Tahoe Forest Hospital	X	X		X
Trinity Hospital	X	X		X
Ukiah Valley Med Cen - Hospital Dr.	X	X		X
Vibra Hospital Of Northern California		X		X

* Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 1 - Northern California

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd	4th	5th
Bronze – HSA	Anthem Coin HSA PPO	Kaiser Coin HSA HMO	Blue Shield Coin HSA PPO	United Coin HSA PPO	
Bronze	Anthem Coin PPO	Kaiser Copay HMO	Blue Shield Coin PPO	HealthNet Coin HCSP	United Coin PPO
Silver	Anthem Coin PPO	Blue Shield Coin PPO	Kaiser Copay HMO	HealthNet Coin HCSP	United Coin PPO
Gold	Kaiser Copay HMO	Anthem Coin PPO	Blue Shield Coin PPO	United Coin PPO	HealthNet Coin HCSP
Platinum	Kaiser Copay HMO	Anthem Coin PPO	Blue Shield Coin PPO	HealthNet Coin HCSP	United Coin PPO

Rate and Plan Observations

- United Healthcare is a new insurance company selling in this region.
- Health Net is now offering coverage in some ZIP codes within the region and Blue Shield has expanded to cover all ZIP codes.
- Blue Shield is moving from EPO to PPO and is offered to all zip codes in the region versus their partial coverage in 2015.
- For Silver and Bronze, Anthem has the lowest plan costs in 2016. For Gold and Platinum, Kaiser is the most competitively priced.
- Depending on area, Kaiser may have limited coverage. As such, it may not be an alternative for some.
- All consumers in this region will have a choice of three insurance companies to choose from, and some will have as many as five.
- Consumers are encouraged to shop around for the plan that best fits their budget and health care needs, especially with the addition of new insurance company options to choose from. With expanded carrier availability, consumers may find a physician closer their location at a competitive rate.

Additional Rate Observations for those receiving subsidies

- Generally, the amount of financial assistance available to consumers in this region will increase in 2016.
- Post subsidy Out-of-pocket costs will on average go up.

Quick Fact Sheet: Region 2 – North Bay Counties

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
↑ 6.6%	↑	↓	87%	Bronze: 6.0% Silver: 2.1%

Rate Change For Consumers Who Stay With Current Plan

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	23.1%	6.3%	-2% to 10%
Blue Shield PPO	17.9%	11.6%	10% to 31%
Health Net EPO	0.8%	-2.2%	-6% to 4%
Kaiser Permanente HMO *	50.8%	5.5%	2% to 7%
Western Health Advantage HMO *	7.4%	4.5%	2% to 6%

*Plan not available in all areas.

Contracted Hospitals **	Anthem PPO	Blue Shield PPO	Health Net EPO	WHA HMO
Healdsburg District Hospital	X	X	X	X
Kentfield Rehab & Specialty Hosp		X		
Marin General Hospital	X	X	X	X
North Bay Medical Center	X		X	X
North Bay Vacavalley Hospital	X		X	X
Novato Community Hospital	X	X		
Petaluma Valley Hospital	X	X	X	X

Contracted Hospitals **	Anthem PPO	Blue Shield PPO	Health Net EPO	WHA HMO
Queen Of The Valley Hospital - Napa	X	X	X	X
Santa Rosa Mem Hosp – Montgomery	X	X	X	X
Sonoma Valley Hospital	X	X	X	X
St. Helena Hospital - Napa Valley	X	X	X	
Sutter Medical Center Of Santa Rosa	X	X		
Sutter Solano Medical Center		X		

** Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 2- North Bay Counties

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd	4th	5th
Bronze HSA	Anthem Coin HSA PPO	Western Copay HMO	Kaiser Coin HMO	Blue Shield Coin PPO	
Bronze	Western Copay HMO	Kaiser Copay HMO	Anthem Coin PPO	HealthNet Coin EPO	Blue Shield Coin PPO
Silver	Western Copay HMO	Kaiser Copay HMO	Blue Shield Coin PPO	Anthem Coin PPO	HealthNet Coin EPO
Gold	Western Copay HMO	Kaiser Copay HMO	Blue Shield Coin PPO	HealthNet Coin EPO	Anthem Coin PPO
Platinum	Western Copay HMO	Kaiser Copay HMO	Anthem Coin PPO	HealthNet Coin EPO	Blue Shield Coin PPO

Rate and Plan Observations

- Blue Shield has expanded to cover the entire region.
- Blue Shield is moving from EPO to PPO offering in region and offered in all zip codes.
- WHA and Kaiser can offer cost saving options for the Silver tier.
- Consumers will have choice of at least four carriers in all zip codes and up to five in many.

Additional Rate Observations for those receiving subsidies

- In general, the federal subsidy available to consumers in this region will increase in 2016.
- Post subsidy Out-of-pocket costs will on average go down.
- There is a change in the second lowest cost Silver plan in this region. Thus, those who receive a subsidy may benefit from comparing price and provider options.

Quick Fact Sheet: Region 3 – Sacramento, El Dorado, Placer, Yolo

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
 8.2%			91%	Bronze: 8.5% Silver: 7.6%

Rate Change For Consumers Who Stay With Current Plan

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	34.3%	10.3%	2% to 14%
Anthem HMO *	0.0%	9.5%	9% to 10%
Blue Shield PPO	20.1%	11.1%	9% to 30%
Health Net HCSP * (New in 2016)	N/A	N/A	N/A
Kaiser Permanente HMO *	43.4%	5.5%	2% to 7%
Western Health Advantage HMO *	2.2%	3.8%	3% to 4%

* Plan not available in all areas.

Contracted Hospitals **	Anthem PPO	Anthem HMO	Blue Shield PPO	Health Net HCSP	Western Health Adv.
Barton Memorial Hospital	X	X	X		
Marshall Medical Center (1-Rh)	X	X	X	X	
Mercy General / Folsom / San Juan	X	X	X	X	X
Methodist Hospital Of Sacramento	X	X	X	X	X
Shriners Hospitals For Children Northern Calif.	X	X	X		X
Sutter: Auburn / Davis / General / Memorial / Roseville			X		
University Of California Davis Medical Center	X	X			X
Vibra Hospital Of Sacramento	X	X	X		
Woodland Memorial Hospital	X	X	X	X	X

** Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 3 – Sacramento, El Dorado, Placer, Yolo

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd	4th	5th	6th
Bronze HSA	Anthem Coin HSA PPO	Kaiser Coin HSA HMO	Western Coin HSA HMO	Blue Shield Coin HSA PPO		
Bronze	Kaiser Copay HMO	Anthem Coin PPO	Western Copay HMO	HealthNet Coin HCSP	Blue Shield Coin PPO	
Silver	Kaiser Copay HMO	Anthem Coin PPO	Blue Shield Coin PPO	Western Copay HMO	HealthNet Coin HCSP	Anthem Copay HMO
Gold	Kaiser Copay HMO	Western Copay HMO	Anthem Coin PPO	Blue Shield Coin PPO	HealthNet Coin HCSP	Anthem Copay HMO
Platinum	Kaiser Copay HMO	Western Copay HMO	Anthem Coin PPO	HealthNet Coin HCSP	Blue Shield Coin PPO	Anthem Copay HMO

Rate and Plan Observations

- Health Net is a new carrier offered in some areas of the region.
- For 2016, Kaiser has displaced Anthem as the lowest cost plan position on both Bronze and Silver.
- Consumers will have choice of at least two carriers in all zip codes and up to five in many.
- Consumers in this region may benefit from shopping around. With multiple carrier choices, consumers may find a better option based on premium and/or provider preference

Additional Rate Observations for those receiving subsidies

- Post subsidy Out-of-pocket costs will on average stay about the same.
- In general, the federal subsidy available to consumers in this region will increase in 2016.
- There is a change in the second lowest cost Silver plan in this region. Thus, those who receive a subsidy may benefit from comparing price and provider options.

Quick Fact Sheet: Region 4 – San Francisco

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
↑ 3.4%	↓	↑	82%	Bronze: 3.2% Silver: -1.1%

Rate Change For Consumers Who Stay With Current Plan

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	14.5%	9.2%	1% to 13%
Blue Shield PPO	22.7%	-0.2%	-3% to 16%
CCHP HMO	26.8%	0.4%	-3% to 3%
Health Net EPO	1.5%	4.2%	-2% to 8%
Kaiser Permanente HMO	34.5%	5.6%	2% to 7%

* Plan not available in all areas.

Contracted Hospitals **	Anthem EPO	Blue Shield PPO	Health Net EPO	CCHP
California Pacific Med Ctr: California East	Tier 2			X
California Pacific Med Ctr: California West		X		X
California Pacific Med Ctr: Davies	Tier 2	X		X
California Pacific Med Ctr: Pacific	Tier 2	X		X
California Pacific Med Ctr: St. Lukes	Tier 2	X		X
Chinese Hospital	X	X	X	X
St. Francis Memorial Hospital	Tier 2	X	X	X
St. Mary'S Medical Center, San Francisco	Tier 2	X	X	X
UCSF - San Francisco Medical Center	X	X	X	X
UCSF - Medical Center At Mt Zion		X	X	X

Anthem "Tier 2" means hospital is available only by referral.

** Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.



Quick Fact Sheet: Region 4 – San Francisco

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd	4th	5th
Bronze HSA	Kaiser Coin HSA HMO	Anthem Coin HSA PPO	Blue Shield Coin HSA PPO		
Bronze	CCHP Copay HMO	Kaiser Copay HMO	Blue Shield Coin PPO	HealthNet Coin EPO	Anthem Coin PPO
Silver	CCHP Copay HMO	Blue Shield Coin PPO	Kaiser Copay HMO	HealthNet Coin EPO	Anthem Coin PPO
Gold	CCHP Copay HMO	Blue Shield Coin PPO	Kaiser Copay HMO	HealthNet Coin EPO	Anthem Coin PPO
Platinum	CCHP Copay HMO	Kaiser Copay HMO	Blue Shield Coin PPO	HealthNet Coin EPO	Anthem Coin PPO

Rate and Plan Observations

- Consumers in this region have five carriers to choose from.
- CCHP is often the low cost option (as it was in 2015).
- CCHP and Kaiser are well positioned on the Bronze tier.
- CCHP and Blue Shield are well positioned on the Silver tier.
- In 2016, CCHP remains the lowest cost plan on both Bronze and Silver. However, there is a greater price difference between CCHP and the second lowest cost on the Bronze tier and other carriers have switched price position.

Additional Rate Observations for those receiving subsidies

- In general, the federal subsidy available to consumers in this region will decrease in 2016.
- Post subsidy Out-of-pocket costs will on average go up.
- There is a change in the second lowest cost Silver plan in this region. Thus, those who receive a subsidy may benefit from comparing price and provider options.

Quick Fact Sheet: Region 5 – Contra Costa

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
 5.4%			86%	Bronze: 6.9% Silver: 2.8%

Rate Change For Consumers Who Stay With Current Plan

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	5.6%	7.0%	-1% to 11%
Blue Shield PPO	35.7%	5.3%	3% to 23%
Health Net EPO	0.7%	-1.2%	-7% to 3%
Kaiser Permanente HMO	58.0%	5.5%	2% to 7%

Contracted Hospitals *	Anthem PPO	Blue Shield PPO	Health Net EPO
Doctors Medical Center - San Pablo	X	X	X
John Muir Medical Center-Concord Campus	X	X	X
John Muir Medical Center-Walnut Creek Campus	X	X	X
San Ramon Regional Medical Center	X	X	X
Sutter Delta Medical Center		X	

* Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 5 – Contra Costa

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd	4th
Bronze HSA	Kaiser Coin HSA HMO	Anthem Coin HSA PPO	Blue Shield Coin HSA PPO	
Bronze	Kaiser Copay HMO	HealthNet Coin EPO	Blue Shield Coin PPO	Anthem Coin PPO
Silver	Blue Shield Coin PPO	Kaiser Copay HMO	HealthNet Coin EPO	Anthem Coin PPO
Gold	Kaiser Copay HMO	Blue Shield Coin PPO	HealthNet Coin EPO	Anthem Coin PPO
Platinum	Kaiser Copay HMO	Blue Shield Coin PPO	HealthNet Coin EPO	Anthem Coin PPO

Rate and Plan Observations

- Consumers will have four carriers to choose from.

Additional Rate Observations for those receiving subsidies

- In general, the federal subsidy available to consumers in this region will increase in 2016.
- Post subsidy Out-of-pocket costs will on average stay about the same.

Quick Fact Sheet: Region 6 – Alameda County

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
↑ 6.3%	↑	↑	86%	Bronze: 6.9% Silver: 2.2%

Rate Change For Consumers Who Stay With Current Plan

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	21.9%	10.8%	2% to 15%
Blue Shield PPO	25.4%	4.3%	2% to 22%
Kaiser Permanente HMO	52.7%	5.5%	2% to 7%

Contracted Hospitals *	Anthem PPO	Blue Shield PPO
Alameda Hospital	X	X
Alta Bates Summit Med Ctr-Alta Bates Campus		X
Alta Bates Summit Med Ctr-Herrick Campus	X	X
Alta Bates Summit Med Ctr-Summit Campus-Hawthorne		X
Alta Bates Summit Med Ctr-Summit Campus-Summit	X	
Childrens Hospital And Research Ctr At Oakland	X	X
Eden Medical Center		X
Kindred Hospital - San Francisco Bay Area		X
San Leandro Hospital	X	
St. Rose Hospital	X	
Valley Memorial Hospital - Livermore	X	X
Valleycare Medical Center	X	X
Washington Hospital - Fremont	X	

* Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 6 – Alameda County

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd
Bronze HSA	Kaiser Coin HSA HMO	Anthem Coin HSA PPO	Blue Shield Coin HSA PPO
Bronze	Kaiser Copay HMO	Blue Shield Coin PPO	Anthem Coin PPO
Silver	Blue Shield Coin PPO	Kaiser Copay HMO	Anthem Coin PPO
Gold	Blue Shield Coin PPO	Kaiser Copay HMO	Anthem Coin PPO
Platinum	Kaiser Copay HMO	Blue Shield Coin PPO	Anthem Coin PPO

Rate and Plan Observations

- BSC is moving from EPO to PPO offering in region covering all zips in 2016.
- Consumers will now have a choice of three carriers to choose from in all zip codes.

Additional Rate Observations for those receiving subsidies

- In general, the federal subsidy available to consumers in this region will increase in 2016.
- Post subsidy Out-of-pocket costs will on average go up.

Quick Fact Sheet: Region 7 – Santa Clara

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
↑ 7.0%	↑	↑	85%	Bronze: 6.5% Silver: 6.3%

Rate Change For Consumers Who Stay With Current Plan

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	49.2%	7.1%	-1% to 11%
Anthem HMO *	3.0%	14.5%	14.0%
Blue Shield PPO	12.6%	11.9%	8% to 29%
Health Net HCSP *	1.5%	0.8%	-4% to 6%
Kaiser Permanente HMO *	30.4%	5.5%	2% to 7%
Valley HMO	3.3%	3.0%	0% to 4%

* Plan not available in all areas.

Contracted Hospitals **	Anthem PPO	Anthem HMO	Blue Shield PPO	Health Net HCSP	Valley Health HMO
El Camino Hospital	X	X	X	X	
El Camino Hospital Los Gatos	X	X	X	X	
Good Samaritan Hospital-San Jose	X	X	X	X	
Lucile Salter Packard Children'S Hosp. At Stanford	X	X	X	X	X
Mission Oaks Hospital			X		
O'Connor Hospital - San Jose	X	X	X	X	
Regional Medical Center Of San Jose	X	X	X	X	
Santa Clara Valley Medical Center	X	X	X	X	X
St. Louise Regional Hospital	X	X	X	X	
Stanford Hospital	X	X	X	X	X

** Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 7 – Santa Clara

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd	4th	5th	6th
Bronze HSA	Anthem Coin HSA PPO	Kaiser Coin HSA HMO	Blue Shield Coin HSA PPO			
Bronze	Valley Copay HMO	Anthem Coin PPO	Kaiser Copay HMO	HealthNet Coin HCSP	Blue Shield Coin PPO	
Silver	Valley Copay HMO	Anthem Coin PPO	Kaiser Copay HMO	HealthNet Coin HCSP	Anthem Copay HMO	Blue Shield Coin PPO
Gold	Valley Copay HMO	Kaiser Copay HMO	Anthem Coin PPO	HealthNet Coin HCSP	Anthem Copay HMO	Blue Shield Coin PPO
Platinum	Valley Copay HMO	Kaiser Copay HMO	Anthem Coin PPO	HealthNet Coin HCSP	Anthem Copay HMO	Blue Shield Coin PPO

Rate and Plan Observations

- For 2016, Valley has displaced Anthem as the lowest cost plan position on both Bronze and Silver.
- HN is moving from EPO to HCSP offering in region
- Health Net is leaving some zip codes in this region (However, consumers will have at least three carriers to choose from in all areas and up to five in most).
- Consumers will have at least three carriers to choose from in all zip codes and up to five in many.
- With multiple carrier choices, consumers may find a better option based on premium and/or provider preference

Additional Rate Observations for those receiving subsidies

- In general, the federal subsidy available to consumers in this region will increase in 2016.
- Post subsidy Out-of-pocket costs will on average go up.
- There is a change in the second lowest cost Silver plan in this region. Thus, those who receive a subsidy may benefit from comparing price and provider options.

Quick Fact Sheet: Region 8 – San Mateo

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
↑ 6.6%	↑ Slightly	↑	84%	Bronze: 3.2% Silver: -1.1%

Rate Change For Consumers Who Stay With Current Plan

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	15.8%	3.8%	-4% to 8%
Blue Shield PPO	20.9%	14.3%	10% to 32%
CCHP HMO	8.7%	0.6%	-3% to 3%
Health Net EPO	1.6%	7.7%	2% to 13%
Kaiser Permanente HMO *	53.0%	5.4%	2% to 7%

* Plan not available in all areas.

Contracted Hospitals *	Anthem PPO	Blue Shield PPO	Health Net EPO	Chinese Community Health Plan HMO
Menlo Park Surgical Hospital		X		
Mills Health Center	X	X		X
Mills-Peninsula Medical Center	X	X		X
Sequoia Hospital	X	X	X	
Seton Coastside		X	X	X
Seton Medical Center	X	X	X	X

* Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 8 – San Mateo

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd	4th	5th
Bronze HSA	Anthem Coin HSA PPO	Kaiser Coin HSA HMO	Blue Shield Coin HSA PPO		
Bronze	CCHP Copay HMO	Anthem Coin PPO	Kaiser Copay HMO	HealthNet Coin EPO	Blue Shield Coin PPO
Silver	CCHP Copay HMO	Kaiser Copay HMO	Anthem Coin PPO	Blue Shield Coin PPO	HealthNet Coin EPO
Gold	Kaiser Copay HMO	CCHP Copay HMO	Anthem Coin PPO	Blue Shield Coin PPO	HealthNet Coin EPO
Platinum	Kaiser Copay HMO	CCHP Copay HMO	Anthem Coin PPO	HealthNet Coin EPO	Blue Shield Coin PPO

Rate and Plan Observations

- In 2016, CCHP remains the lowest cost plan on both Bronze and Silver. However, there is a greater price difference between CCHP and the second lowest cost on both tiers than exists in 2015.
- Consumers will have at least four carriers to choose from in all zip codes and up to six in many.
- Consumers in this region may benefit from shopping around. With multiple carrier choices, consumers may find a better option based on premium and/or provider preference

Additional Rate Observations for those receiving subsidies

- In general, the federal subsidy available to consumers in this region will increase in 2016.
- Post subsidy Out-of-pocket costs will on average go up.

Quick Fact Sheet: Region 9 – Monterey, San Benito and Santa Cruz Counties

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
↑ 12.8 %	↑	↑	91%	Bronze: 7.7% Silver: 14.7%

Rate Change For Consumers Who Stay With Current Plan

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	65.0%	7.9%	0% to 12%
Blue Shield PPO	33.6%	22.9%	20% to 44%
Health Net EPO *	1.4%	-3.9%	-8% to 2%
United Healthcare PPO (New in 2016)	N/A	N/A	N/A

* Plan not available in all areas.

Contracted Hospitals **	Anthem PPO	Blue Shield PPO	Health Net EPO	United PPO
Community Hospital Monterey Peninsula	X	X		X
Dominican Hospital - Santa Cruz / Soquel	X	X	X	X
George L Mee Memorial Hospital	X	X		X
Hazel Hawkins Memorial Hospital	X	X		X
Natividad Medical Center	X	X		X
Salinas Valley Memorial Hospital	X	X		X
Sutter Maternity And Surgery Center Of Santa Cruz	X	X		X
Watsonville Community Hospital	X	X	X	X

** Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 9 – Monterey, San Benito and Santa Cruz Counties

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd	4th
Bronze HSA	Anthem Coin HSA PPO	United Coin HSA PPO	Blue Shield Coin HSA PPO	
Bronze	HealthNet Coin EPO	Anthem Coin PPO	United Coin PPO	Blue Shield Coin PPO
Silver	HealthNet Coin EPO	Anthem Coin PPO	Blue Shield Coin PPO	United Coin PPO
Gold	United Coin PPO	HealthNet Coin EPO	Anthem Coin PPO	Blue Shield Coin PPO
Platinum	HealthNet Coin EPO	Anthem Coin PPO	United Coin PPO	Blue Shield Coin PPO

Rate and Plan Observations

- United Healthcare is a new carrier offered in the entire region.
- Blue Shield has expanded to cover the entire region.
- Health Net is now the low cost plan on both Bronze and Silver having displaced the previous low cost plan on both tiers.
- Blue Shield is moving from EPO to PPO offering in region.
- Consumers will now have a choice of three carriers in all zip codes and up to four in some areas.
- Blue Shield is adding access to the Community Hospital of the Monterey Peninsula and other hospitals and medical groups in Monterey County.
- Consumers in this region may benefit from shopping around. With multiple carrier choices, consumers may find a better option based on premium and/or provider preference

Additional Rate Observations for those receiving subsidies

- In general, the federal subsidy available to consumers in this region will increase in 2016.
- Post subsidy Out-of-pocket costs will on average go up.

Quick Fact Sheet: Region 10 - Central California (Stanislaus, Merced, San Joaquin and Tulare Counties)

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
↑ 9.8%	↑	↑	93%	Bronze: 10.2% Silver: 11.2%

Rate Change For Consumers Who Stay With Current

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	69.9%	10.8%	2% to 14%
Blue Shield PPO	8.6%	12.9%	10% to 32%
Health Net EPO	0.4%	3.8%	0% to 11%
Kaiser Permanente HMO *	21.1%	5.3%	2% to 7%

* Plan not available in all areas.

Contracted Hospitals **	Anthem PPO	Blue Shield PPO	Health Net EPO
Central Valley Specialty Hospital		X	
Dameron Hospital	X		X
Doctors Hospital Of Manteca	X	X	X
Doctors Medical Center	X	X	X
Doctors Med Cntr-Behavioral Health		X	
Emanuel Medical Center, Inc	X	X	X
John C Fremont Healthcare District	X	X	
Kaweah Delta Mental Health Hospital		X	
Kaweah Delta Medical Center	X	X	X
Kaweah Delta Rehabilitation Hospital	X		
Lodi Mem. Hospital / Lodi Mem. West	X	X	X

Contracted Hospitals **	Anthem PPO	Blue Shield PPO	Health Net EPO
Memorial Hospital Los Banos	X	X	
Memorial Hospital Med Cntr - Modesto		X	
Mercy Medical Center - Merced	X	X	X
Oak Valley District Hospital (2-Rh)	X	X	X
San Joaquin General Hospital		X	X
Sierra View District Hospital	X	X	X
St. Joseph'S Medical Center Of Stockton	X	X	X
Stanislaus Surgical Hospital	X	X	X
Sutter Tracy Community Hospital		X	
Tulare Regional Medical Center	X	X	X

** Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 10 - Central California (Stanislaus, Merced, San Joaquin and Tulare Counties)

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd	4th
Bronze HSA	Anthem Coin HSA PPO	Kaiser Coin HSA HMO	Blue Shield Coin HSA PPO	
Bronze	Anthem Coin PPO	Kaiser Copay HMO	HealthNet Coin EPO	Blue Shield Coin PPO
Silver	Anthem Coin PPO	Kaiser Copay HMO	Blue Shield Coin PPO	HealthNet Coin EPO
Gold	Kaiser Copay HMO	Anthem Coin PPO	Blue Shield Coin PPO	HealthNet Coin EPO
Platinum	Kaiser Copay HMO	Anthem Coin PPO	HealthNet Coin EPO	Blue Shield Coin PPO

Rate and Plan Observations

- Consumers will have at least two carriers to choose from in all zip codes and up to four in many.

Additional Rate Observations for those receiving subsidies

- In general, the federal subsidy available to consumers in this region will increase in 2016.
- Post subsidy Out-of-pocket costs will on average go up.

Quick Fact Sheet: Region 11 - Fresno, Kings, Madera County

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
↑ 3.3%	↑	↓	93%	Bronze: 5.2% Silver: -7.3%

Rate Change For Consumers Who Stay With Current Plan

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	49.0%	7.2%	-1% to 11%
Anthem HMO *	1.0%	2.8%	2% to 3%
Blue Shield PPO	23.9%	-7%	-8% to 10%
Health Net HCSP (New in 2016)	N/A	N/A	N/A
Kaiser Permanente HMO *	26.1%	5.4%	2% to 7%
United Healthcare PPO (New in 2016)	N/A	N/A	N/A

* Plan not available in all areas.

Contracted Hospitals **	Anthem PPO	Anthem HMO	Blue Shield PPO	Health Net HCSP	United PPO
Adventist Med Center	X	X	X	X	X
Adventist Med Center – Reedley	X	X	X	X	X
Adventist Med Center – Selma			X	X	X
Central Valley General Hospital	X	X	X	X	X
Children'S Hosp Central California	X	X	X	X	X
Clovis Community Medical Center	X	X		X	X
Coalinga Regional Medical Center	X	X	X		X
Comm. Behavioral Health Center			X		X

Contracted Hospitals **	Anthem PPO	Anthem HMO	Blue Shield PPO	Health Net HCSP	United PPO
Comm. Reg Medical Cntr-Fresno	X	X		X	X
Comm. Subacute & Transitnl Cntr					X
Fresno Heart And Surgical Hosp	X	X		X	X
Fresno Surgical Hospital	X	X	X		X
Madera Community Hospital	X	X	X	X	X
San Joaquin Valley Rehab Hosp	X	X	X		
St. Agnes Medical Center	X	X	X		X

** Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 11 – Fresno, Kings, Madera County

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd	4th	5th	6th
Bronze HSA	Anthem Coin HSA PPO	Kaiser Coin HSA HMO	Blue Shield Coin HSA PPO	United Coin HSA PPO		
Bronze	Blue Shield Coin PPO	Anthem Coin PPO	Kaiser Copay HMO	United Coin PPO	HealthNet Coin HCSP	
Silver	Blue Shield Coin PPO	United Coin PPO	Kaiser Copay HMO	Anthem Coin PPO	HealthNet Coin HCSP	Anthem Copay HMO
Gold	Blue Shield Coin PPO	United Coin PPO	Kaiser Copay HMO	Anthem Coin PPO	HealthNet Coin HCSP	Anthem Copay HMO
Platinum	Kaiser Copay HMO	Blue Shield Coin PPO	United Coin PPO	Anthem Coin PPO	HealthNet Coin HCSP	Anthem Copay HMO

Rate and Plan Observations

- United Healthcare is a new carrier offered in the entire region.
- Health Net is a new carrier offered in some areas of the region.
- Anthem was the low cost Silver in 2015 and has significantly changed rate position on this tier in 2016.
- Consumers will have at least three carriers to choose from in all zip codes within this region and up to five in many.
- Consumers in this region may benefit from shopping around. With multiple plan choices, consumers may find a better option based on premium and/or provider preference

Additional Rate Observations for those receiving subsidies

- In general, the federal subsidy available to consumers in this region will increase in 2016.
- Post subsidy Out-of-pocket costs will on average go down.
- There is a change in the second lowest cost Silver plan in this region. Thus, those who receive a subsidy may benefit from comparing price and provider options.

Quick Fact Sheet: Region 12 – San Luis Obispo, Santa Barbara, Ventura Counties

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
↑ 4.4%	↑	↓	90%	Bronze: 6.9% Silver: -3.8%

Rate Change For Consumers Who Stay With Current Plan

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	51.7%	9.0%	1% to 13%
Blue Shield PPO	36.9%	-2.4%	-4% to 15%
Kaiser Permanente HMO *	11.4%	5.5%	2% to 7%
United Healthcare PPO (New in 2016)	N/A	N/A	N/A

* Plan not available in all areas.

Contracted Hospitals **	Anthem PPO	Blue Shield PPO	United PPO	Contracted Hospitals **	Anthem PPO	Blue Shield PPO	United PPO
Arroyo Grande Community Hospital		X	X	Santa Barbara Cottage Hospital	X	X	X
Comm. Mem. Hosp - San Buenaventura	X		X	Santa Ynez Valley Cottage Hospital	X	X	X
Cottage Rehabilitation Hospital				Sierra Vista Regional Medical Center	X	X	X
French Hospital Medical Center	X	X	X	Simi Vly Hosp & Health Care - Sycamore	X	X	X
Goleta Valley Cottage Hospital	X	X	X	St. John'S Pleasant Valley Hospital	X	X	X
Lompoc Valley Medical Center	X	X	X	St. John'S Regional Medical Center	X	X	X
Lompoc Vly Med Cntr - Comp Care Cntr			X	Twin Cities Community Hospital	X	X	X
Los Robles Hospital & Medical Center	X		X	Ventura Cnty Med. Cntr	X	X	X
Marian Regional Medical Center	X	X	X	Vent Cnty Med. Cntr - Santa Paula Hosp	X	X	X
Ojai Valley Community Hospital	X	X	X				

** Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 12 - San Luis Obispo, Santa Barbara, Ventura Counties

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd	4th
Bronze HSA	Anthem Coin HSA PPO	Kaiser Coin HSA HMO	Blue Shield Coin HSA PPO	United Coin HSA PPO
Bronze	Kaiser Copay HMO	Blue Shield Coin PPO	Anthem Coin PPO	United Coin PPO
Silver	Blue Shield Coin PPO	Kaiser Copay HMO	Anthem Coin PPO	United Coin PPO
Gold	Blue Shield Coin PPO	Kaiser Copay HMO	United Coin PPO	Anthem Coin PPO
Platinum	Kaiser Copay HMO	Blue Shield Coin PPO	Anthem Coin PPO	United Coin PPO

Rate and Plan Observations

- United Healthcare is a new carrier offered in the entire region.
- In 2016, Blue Shield will have a few dollar rate advantage over Anthem on the Bronze tier where in 2015 Anthem was significantly less expensive than Blue Shield.
- Consumers will now have choice of three carriers in all zip codes and up to four in some. Kaiser Permanente has partial coverage in the region. Thus they may not be reasonable option to some.
- Consumers in this region may benefit from shopping around. With multiple plan choices, consumers may find a better option based on premium and/or provider preference

Additional Rate Observations for those receiving subsidies

- In general, the federal subsidy available to consumers in this region will increase in 2016.
- Post subsidy Out-of-pocket costs will on average go down.

Quick Fact Sheet: Region 13 – Mono, Inyo and Imperial counties

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
↓ -0.5%	↓	↑	97%	Bronze: -8.9% Silver: -15.8%

Rate Change For Consumers Who Stay With Current Plan

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	69.0%	-0.3%	-8% to 4%
Blue Shield PPO	30.0%	-1.2	-3% to 16%
Kaiser Permanente HMO *	1.0%	5.0%	2% to 7%
Molina HMO * (New in 2016)	N/A	N/A	N/A
United Healthcare PPO (New in 2016)	N/A	N/A	N/A

* Plan not available in all areas.

Contracted Hospitals **	Anthem PPO	Blue Shield PPO	Molina HMO	United PPO
El Centro Regional Medical Center	X	X	X	X
Mammoth Hospital	X	X		X
Northern Inyo Hospital	X	X		X
Pioneers Memorial Healthcare District	X	X	X	X
Southern Inyo Hospital	X	X		X

** Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 13 – Mono, Inyo and Imperial counties

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd	4th	5th
Bronze HSA	Kaiser Coin HSA HMO	Anthem Coin HSA PPO	United Coin HSA PPO	Blue Shield Coin HSA PPO	
Bronze	Molina Coin HMO	Kaiser Copay HMO	Anthem Coin PPO	United Coin PPO	Blue Shield Coin PPO
Silver	Molina Coin HMO	Kaiser Copay HMO	Blue Shield Coin PPO	Anthem Coin PPO	United Coin PPO
Gold	Molina Coin HMO	Kaiser Copay HMO	United Coin PPO	Blue Shield Coin PPO	Anthem Coin PPO
Platinum	Molina Coin HMO	Kaiser Copay HMO	Anthem Coin PPO	United Coin PPO	Blue Shield Coin PPO

Rate and Plan Observations

- United Healthcare is a new carrier offered in region.
- Molina is a new carrier offered in some areas of the region.
- As a new entrant in 2016, Molina is the low cost plan in all tiers.
- Consumers will now have choice of three carriers in all zip codes and up to five in many.
- Consumers in this region may benefit from shopping around. With multiple plan choices, consumers may find a better option based on premium and/or provider preference

Additional Rate Observations for those receiving subsidies

- In general, the federal subsidy available to consumers in this region will decrease in 2016.
- Post subsidy Out-of-pocket costs will on average go up.
- There is a change in the second lowest cost Silver plan in this region. Thus, those who receive a subsidy may benefit from comparing price and provider options.

Quick Fact Sheet: Region 14 – Kern County

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
 4.3%		 Slightly	92%	Bronze: 8.2% Silver: -1.2%

Rate Change For Consumers Who Stay With Current Plan

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	53.2%	8.5%	0% to 12%
Blue Shield PPO	30.3%	-1.3%	-3% to 16%
Health Net HMO * / HCSP	1.9%	0.4%	-21% to 6%
Kaiser Permanente HMO *	14.6%	0.8%	-2% to 2%

* Plan not available in all areas.

Contracted Hospitals **	Anthem PPO	Blue Shield PPO	Health Net HMO	Health Net HCSP
Bakersfield Heart Hospital	X		X	X
Bakersfield Memorial Hospital- 34Th Street	X	X	X	X
Delano Regional Medical Center	X	X	X	X
Good Samaritan Hospital-Bakersfield	X		X	X
Healthsouth Bakersfield Rehabilitation Hospital	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
Ridgecrest Regional Hospital	X	X		
San Joaquin Community Hospital	X		X	X
Tehachapi Hospital	X	X	X	X

** Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 14 – Kern County

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd	4th
Bronze HSA	Anthem Coin HSA PPO	Kaiser Coin HSA HMO	Blue Shield Coin HSA PPO	
Bronze	Anthem Coin PPO	HealthNet Coin HCSP	Blue Shield Coin PPO	Kaiser Copay HMO
Silver	Blue Shield Coin PPO	HealthNet Copay HMO	Anthem Coin PPO	Kaiser Copay HMO
Gold	HealthNet Copay HMO	Blue Shield Coin PPO	Kaiser Copay HMO	Anthem Coin PPO
Platinum	HealthNet Copay HMO	Kaiser Copay HMO	Blue Shield Coin PPO	Anthem Coin PPO

Rate and Plan Observations

- Health Net is moving from EPO to HCSP offering in region for Bronze and Catastrophic.
- Health Net is moving from EPO to Copay HMO offering in region for Platinum, Gold and Silver.
- Anthem, who was the low cost Silver in 2015, will be in the third rate position on this tier in 2016.
- Consumers will have choice of two carriers in all zip codes and up to four in many
- Consumers in this region may benefit from shopping around. With multiple plan choices, consumers may find a better option based on premium and/or provider preference

Additional Rate Observations for those receiving subsidies

- In general, the federal subsidy available to consumers in this region will remain about the same or slightly decrease in 2016.
- Post subsidy Out-of-pocket costs will on average go up.
- There is a change in the second lowest cost Silver plan in this region. Thus, those who receive a subsidy may benefit from comparing price and provider options

Quick Fact Sheet: Region 15 - Los Angeles (partial)

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
↓ -0.2%	↓	↑	88%	Bronze: -2.9% Silver: 5.4%

Rate Change For Consumers Who Stay With Current Plan

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	6.0%	-6.2%	-13% to -3%
Anthem HMO *	4.5%	6.4%	6.0%
Blue Shield PPO	31.7%	-7.7%	-9% to 8%
Health Net HMO / HCSP	38.5%	5.5%	-5% to 8%
Kaiser Permanente HMO *	14.1%	4.5%	1% to 6%
L.A. Care HMO	4.8%	2.1%	-6% to 5%
Molina Healthcare HMO *	0.4%	-2.9%	-3% to -1%

*Plan not available in all areas.

Quick Fact Sheet: Region 15 – Los Angeles (partial)

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd	4th	5th	6th	7th
Bronze HSA	Anthem Coin HSA PPO	Blue Shield Coin HSA PPO	Kaiser Coin HSA HMO				
Bronze	Molina Coin HMO	Anthem Coin PPO	Blue Shield Coin PPO	L.A. Care Copay HMO	HealthNet Coin HCSP	Kaiser Copay HMO	
Silver	HealthNet Copay HMO	Blue Shield Coin PPO	L.A. Care Copay HMO	Molina Coin HMO	Anthem Copay HMO	Anthem Coin PPO	Kaiser Copay HMO
Gold	HealthNet Copay HMO	Molina Coin HMO	L.A. Care Copay HMO	Blue Shield Coin PPO	Anthem Copay HMO	Anthem Coin PPO	Kaiser Copay HMO
Platinum	HealthNet Copay HMO	Molina Coin HMO	L.A. Care Copay HMO	Kaiser Copay HMO	Blue Shield Coin PPO	Anthem Copay HMO	Anthem Coin PPO

Rate and Plan Observations

- Health Net is moving from EPO to HCSP offering in region for Bronze and Catastrophic.
- Anthem is moving from Coinsurance EPO to Coinsurance PPO offering in region.
- On Bronze, LA Care has moved from lowest in 2015 to fourth position in 2016.
- On Silver, Health Net remains the lowest cost option. However, for 2016 Blue Shield is very close in price and Anthem HMO has gone from second to fifth.
- Consumers will have choice of three carriers in all zip codes and up to six in many
- Throughout the Los Angeles County, regions 15 and 16 combined, LA Care has added 27 hospitals to their network.
- Molina has added a net of five new hospitals to their network in this region.
- Miller Children’s Hospital now available through LA Care and Molina in addition to Anthem, Blue Shield and Health Net.
- Consumers in this region may benefit from shopping around. With multiple plan choices, consumers may find a better option based on premium and/or provider preference

Additional Rate Observations for those receiving subsidies

- In general, the federal subsidy available to consumers in this region will decrease in 2016.
- Post subsidy Out-of-pocket costs will on average go up.
- There is a change in the second lowest cost Silver plan in this region. Thus, those who receive a subsidy may benefit from comparing price and provider options.

Quick Fact Sheet: Region 15 – Los Angeles (partial)

Contracted Hospitals *	Anthem HMO	Anthem PPO	Blue Shield PPO	Health Net HMO	Health Net HCSP	L.A. Care HMO	Molina HMO
Alhambra Hospital	X	X	X	X	X	X	X
Antelope Valley Hospital	X	X	X		X	X	
Beverly Hospital	X	Tier 2	X	X	X	X	X
Casa Colina Hospital For Rehab Medicine	X	Tier 2	X				
Catalina Island Medical Center	X	Tier 2	X		X		
Citrus Valley Medical Center - Ic Campus	X	X	X	X	X	X	
Citrus Valley Medical Center - Qv Campus	X	X	X	X	X	X	
City Of Hope Helford Clinical Research Hospital	X	X					
Coast Plaza Hospital			X				X
College Medical Center		X			X		X
Community Hospital Of Long Beach	X	X	X				
Doctors Hospital Of West Covina, Inc	X	X			X		
Earl And Lorraine Miller Childrens Hospital	X	X	X		X		X
East Valley Hospital Medical Center			X		X		
Foothill Presbyterian Hosp-Johnston Memorial	X		X	X	X	X	
Garfield Medical Center	X	X	X	X	X	X	X
Glendale Adventist - Wilson Terrace	X	Tier 2	X		X		X
Glendale Memorial Hosp & Health Center	X	X	X	X	X		
Greater El Monte Community Hospital	X	X	X	X	X	X	X
Huntington Memorial Hospital	X	X	X		X		
Kindred Hospital - La Mirada			X				
Kindred Hospital - San Gabriel Valley			X				
Kindred Hospital Baldwin Park			X				
Lakewood Regional Medical Center	X	Tier 2	X		X		

Anthem “Tier 2” means hospital is available only by referral.

* Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 15 – Los Angeles (partial)

Contracted Hospitals *	Anthem HMO	Anthem PPO	Blue Shield PPO	Health Net HMO	Health Net HCSP	L.A. Care HMO	Molina HMO
Long Beach Memorial Medical Center	X	X	X		X		X
Los Angeles Community Hospital - Norwalk				X	X	X	X
Methodist Hospital Of Southern California	X	Tier 2	X	X	X	X	X
Monrovia Memorial Hospital							
Monterey Park Hospital	X	X	X	X	X	X	X
Palmdale Regional Medical Center	X	Tier 2	X	X	X		
Pomona Valley Hospital Medical Center	X	X	X	X	X		X
Presbyterian Intercommunity Hosp - Whittier	X	X			X		
Promise Hosp Of E. LA -Suburban Campus			X				
Providence Little Co. of Mary Mc - San Pedro	X	Tier 2	X			X	
Providence Little Co. of Mary Subacute Cntr	X	Tier 2					
Providence Saint Joseph Medical Center	X	Tier 2	X	X	X	X	
San Dimas Community Hospital	X	X	X	X	X	X	X
San Gabriel Valley Medical Center	X	X	X	X	X	X	
Silver Lake Med Center-Ingleside Campus			X				
St. Mary Medical Center - Long Beach	X	Tier 2	X	X	X		
Tri-City Regional Medical Center	X		X				
USC Verdugo Hills Hospital	X		X		X		
Whittier Hospital Medical Center	X	Tier 2	X	X	X	X	X

Anthem “Tier 2” means hospital is available only by referral.

* Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 16 - Los Angeles (partial)

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
 2.5%			83%	Bronze: -9.9% Silver: -4.5%

Rate Change For Consumers Who Stay With Current Plan

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	11.0%	-3%	-11% to 0%
Anthem HMO *	8.3%	3.0%	2% to 3%
Blue Shield PPO	20.5%	6.5%	3% to 23%
Health Net HMO / HCSP	33.6%	3.5%	-4% to 6%
Kaiser Permanente HMO *	16.9%	4.5%	1% to 6%
L.A. Care HMO	5.8%	2.5%	-6% to 5%
Molina Healthcare HMO *	3.9%	-9.8%	-10% to -8%
Oscar EPO (New in 2016)	N/A	N/A	N/A

*Plan not available in all areas.

Quick Fact Sheet: Region 16 – Los Angeles (partial)

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd	4th	5th	6th	7th	8th
Bronze HSA	Anthem Coin HSA PPO	Kaiser Coin HSA HMO	Blue Shield Coin HSA PPO					
Bronze	Molina Coin HMO	Oscar Copay EPO	L.A. Care Coin HMO	Kaiser Copay HMO	Anthem Coin PPO	HealthNet Coin HCSP	Blue Shield Coin PPO	
Silver	Molina Coin HMO	HealthNet Copay HMO	L.A. Care Coin HMO	Anthem Copay HMO	Oscar Copay EPO	Kaiser Copay HMO	Blue Shield Coin PPO	Anthem Coin PPO
Gold	Molina Coin HMO	HealthNet Copay HMO	L.A. Care Coin HMO	Oscar Copay EPO	Anthem Copay HMO	Kaiser Copay HMO	Blue Shield Coin PPO	Anthem Coin PPO
Platinum	Molina Coin HMO	HealthNet Copay HMO	L.A. Care Coin HMO	Oscar Copay EPO	Kaiser Copay HMO	Anthem Copay HMO	Anthem Coin PPO	Blue Shield Coin PPO

Rate and Plan Observations

- Health Net is moving from EPO to HCSP offering in region for Bronze and Catastrophic.
- Oscar is a new carrier offered in the majority of the region.
- Anthem is moving from EPO to PPO offering in region.
- Bronze and Silver tiers both have many rate position changes. Carriers came in with good pricing with Molina being very aggressive.
- Consumers will have choice of six carriers in all zip codes and up to seven in many
- Consumers in this region may benefit from shopping around. With multiple plan choices, consumers may find a better option based on premium and/or provider preference.
- Throughout the Los Angeles County, regions 15 and 16 combined, LA Care has added 27 hospitals to their network.
- Cedars Sinai now available through Blue Shield PPO and Anthem
- UCLA is now available through Oscar in addition to Blue Shield, Anthem, and Health (by referral).
- Molina has added four new hospitals to their network in this region.

Additional Rate Observations for those receiving subsidies

- In general, the federal subsidy available to consumers in this region will slightly decrease in 2016.
- Post subsidy Out-of-pocket costs will on average go up.
- There is a change in the second lowest cost Silver plan in this region. Thus, those who receive a subsidy may benefit from comparing price and provider options.

Quick Fact Sheet: Region 16 – Los Angeles (partial)

Contracted Hospitals *	Anthem HMO	Anthem PPO	Blue Shield PPO	Health Net HMO	Health Net HCSP	L.A. Care HMO	Molina HMO	Oscar EPO
Barlow Respiratory Hospital	X	Tier 2						
California Hospital Medical Center - Los Angeles	X	X	X	X	X			
Cedars Sinai Medical Center	X	X	X					
Centinela Hospital Medical Center	X	X		X	X	X	X	
Children'S Hospital Of Los Angeles	X	X	X	X	X			
Community Hospital Of Huntington Park			X		X			
Downey Regional Medical Center	X	X	X	X	X			
East Los Angeles Doctors Hospital			X		X		X	
Encino Hospital Medical Center	X	X	X	X	X	X	X	
Good Samaritan Hospital-Los Angeles	X		X		X			X
Henry Mayo Newhall Memorial Hospital	X	X	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					
Kindred Hospital South Bay			X					
Lac/Harbor-UCLA Medical Center							X	
Lac/Olive View-Ucla Medical Center							X	
Lac/Rancho Los Amigos National Rehab Center			X				X	
Lac+Usc Medical Center			X				X	
Los Angeles Community Hospital - Los Angeles				X	X	X	X	
Marina Del Rey Hospital	X	X	X					
Memorial Hospital Of Gardena			X		X		X	
Miracle Mile Medical Center	X	Tier 2	X					
Mission Community Hospital - Panorama Campus	X	Tier 2			X	X		

Anthem "Tier 2" means hospital is available only by referral.

* Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 16 – Los Angeles (partial)

Contracted Hospitals *	Anthem HMO	Anthem PPO	Blue Shield PPO	Health Net HMO	Health Net HCSP	L.A. Care HMO	Molina HMO	Oscar EPO
Northridge Hospital Medical Center	X	Tier 2	X		X			
Olympia Medical Center	X	X	X		X			
Pacific Alliance Medical Center, Inc.	X	Tier 2		X	X	X	X	
Pacifica Hospital Of The Valley	X	Tier 2	X		X	X		
Promise Hosp Of East Los Angeles-East L.A. Campus			X					
Providence Holy Cross Medical Center	X	Tier 2	X	X	X	X		X
Providence Little Company Of Mary Mc – Torrance	X	Tier 2	X	X	X	X		X
Providence Tarzana Medical Center	X	Tier 2	X	X	X	X		X
Sherman Oaks Hospital	X	X		X	X	X	X	
Shriners Hospital For Children - L.A.	X	Tier 2	X					
Silver Lake Medical Center-Downtown Campus					X	X	X	
Southern California Hospital At Culver City	X	Tier 2	X	X	X	X	X	
Southern California Hospital At Hollywood				X	X	X	X	
Southern California Hospital At Van Nuys							X	
St. Francis Medical Center	X	Tier 2	X	X	X	X	X	
St. John'S Health Center	X	Tier 2	X		X			
St. Vincent Medical Center	X	Tier 2	X	X	X	X	X	
Torrance Memorial Medical Center	X	X	X	X	X			
UCLA Medical Center Santa Monica	X	X			X			X
UCLA Ronald Reagan Medical Center	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	Tier 2			X			
White Memorial Medical Center	X	Tier 2	X	X	X		X	

Anthem "Tier 2" means hospital is available only by referral.

* Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 17 – San Bernardino and Riverside

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
 1.0%	 Slightly		89%	Bronze: -7.0% Silver: -6.3%

Rate Change For Consumers Who Stay With Current Plan

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	10.3%	4.0%	-4% to 8%
Anthem HMO *	3.0%	3.2%	3.0%
Blue Shield PPO	26.5%	-0.9%	-3% to 16%
Health Net HMO / HCSP	28.3%	0.4%	0% to 3%
Kaiser Permanente HMO *	22.4%	5.6%	2% to 7%
Molina Healthcare HMO *	9.5%	-6.7%	-7% to -5%
* Plan not available in all areas.			

Quick Fact Sheet: Region 17 – San Bernardino and Riverside

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd	4th	5th	6th
Bronze HSA	Anthem Coin HSA PPO	Kaiser Coin HSA HMO	Blue Shield Coin HSA PPO			
Bronze	Molina Coin HMO	Blue Shield Coin PPO	Kaiser Copay HMO	Anthem Coin PPO	HealthNet Coin HCSP	
Silver	Molina Coin HMO	HealthNet Copay HMO	Blue Shield Coin PPO	Anthem Copay HMO	Kaiser Copay HMO	Anthem Coin PPO
Gold	Molina Coin HMO	HealthNet Copay HMO	Blue Shield Coin PPO	Anthem Copay HMO	Kaiser Copay HMO	Anthem Coin PPO
Platinum	Molina Coin HMO	HealthNet Copay HMO	Kaiser Copay HMO	Anthem Copay HMO	Blue Shield Coin PPO	Anthem Coin PPO

Rate and Plan Observations

- Health Net is moving from EPO to HCSP offering in region for Bronze and Catastrophic.
- Molina remains the in the lowest cost position. However, other carriers have change positions and become more competitive.
- Consumers will have choice of two carriers in all zip codes and up to five in many

Additional Rate Observations for those receiving APTC subsidies

- In general, the federal subsidy available to consumers in this region will remain about the same or slightly decrease in 2016.
- Post subsidy Out-of-pocket costs will on average stay about the same.

Quick Fact Sheet: Region 17 – San Bernardino and Riverside

Contracted Hospitals *	Anthem HMO	Anthem PPO	Blue Shield PPO	Health Net HMO	Health Net HCSP	Molina
Arrowhead Regional Medical Center						X
Ballard Rehabilitation Hosp			X			
Barstow Community Hospital	X	X	X		X	
Bear Valley Community Hospital	X	X	X		X	
Chino Valley Medical Center				X		X
Colorado River Medical Center	X	X	X			
Community Hospital Of San Bernardino	X	X	X	X	X	
Corona Regional Medical Center-Magnolia			X			
Corona Regional Medical Center-Main	X	X	X	X	X	X
Desert Regional Medical Center	X	X	X	X	X	
Desert Valley Hospital	X	X	X	X	X	X
Eisenhower Medical Center	X	X	X		X	
Hemet Valley Medical Center	X	X	X	X	X	X
Hi-Desert Medical Center	X	X	X		X	
John F Kennedy Memorial Hospital	X	X	X	X	X	
Kindred Hospital Ontario			X			
Kindred Hospital Rancho			X			
Kindred Hospital Riverside			X			

* Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 17 – San Bernardino and Riverside

Contracted Hospitals *	Anthem HMO	Anthem PPO	Blue Shield PPO	Health Net HMO	Health Net HCSP	Molina
Loma Linda University Medical Center	X	X			X	X
Loma Linda University Medical Center-Murrieta	X	X			X	
Menifee Valley Medical Center	X	X	X		X	X
Montclair Hospital Medical Center				X	X	X
Mountains Community Hospital	X	X	X		X	
Palo Verde Hospital	X	X	X		X	
Parkview Community Hospital Medical Center	X	X	X	X	X	X
Redlands Community Hospital	X	X	X	X	X	
Riverside Community Hospital	X	X			X	
Riverside County Regional Medical Center						X
San Antonio Community Hospital	X	X	X	X	X	X
San Geronio Memorial Hospital	X	X	X	X	X	X
Southwest Healthcare System-Murrieta	X	X	X	X	X	
Southwest Healthcare System-Wildomar			X	X	X	
St. Bernardine Medical Center	X	X	X	X	X	
St. Mary Medical Center - Apple Valley	X	X	X	X	X	
Temecula Valley Hospital	X	X	X		X	
Victor Valley Global Medical Center	X	X	X	X	X	X

* Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 18 – Orange County

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
 1.8%	 Slightly		89%	Bronze: -3.0% Silver: 5.4%

Rate Change For Consumers Who Stay With Current Plan

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	18.7%	-3.1%	-10% to 1%
Anthem HMO	2.0%	5.1%	4% to 5%
Blue Shield PPO	38.8%	0.6%	-2% to 17%
Health Net HMO / HCSP	27.7%	5.4%	-7% to 8%
Kaiser Permanente HMO *	12.8%	5.5%	2% to 7%
Oscar EPO (New in 2016)	N/A	N/A	N/A

* Plan not available in all areas.

Quick Fact Sheet: Region 18 – Orange County

Contracted Hospitals *	Anthem HMO	Anthem PPO	Blue Shield PPO	Health Net HMO	Health Net HCSP	Oscar EPO
Ahmc Anaheim Regional Medical Center	X	Tier 2	X	X	X	
Chapman Medical Center	X	Tier 2		X	X	
Children'S Hospital At Mission	X	X	X		X	
Children'S Hospital Of Orange County	X	X	X		X	
Coastal Communities Hospital	X	Tier 2		X	X	
College Hospital Costa Mesa	X	Tier 2	X	X	X	
Fountain Valley Rgnl Hosp And Med Ctr - Euclid	X	Tier 2	X		X	
Garden Grove Hospital And Medical Center	X	Tier 2		X	X	
Healthbridge Children'S Hospital-Orange	X	Tier 2	X			
Healthsouth Tustin Rehabilitation Hospital	X	Tier 2	X			
Hoag Hospital Irvine	X	Tier 2	X		X	
Hoag Memorial Hospital Presbyterian	X	Tier 2	X		X	X
Hoag Orthopedic Institute	X	Tier 2	X		X	
Huntington Beach Hospital	X	Tier 2		X	X	
Kindred Hospital - Santa Ana			X			
Kindred Hospital Brea			X			
Kindred Hospital Westminster			X			

Anthem “Tier 2” means hospital is available only by referral.

* Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 18 – Orange County

Contracted Hospitals *	Anthem HMO	Anthem PPO	Blue Shield PPO	Health Net HMO	Health Net HCSP	Oscar EPO
La Palma Intercommunity Hospital	X	Tier 2		X	X	
Los Alamitos Medical Center	X	Tier 2	X		X	
Mission Hospital Laguna Beach			X		X	X
Mission Hospital Regional Medical Center	X	Tier 2	X		X	X
Orange Coast Memorial Medical Center	X	X	X		X	
Placentia Linda Hospital	X	Tier 2	X		X	
Saddleback Memorial Med Cntr - Laguna Hills	X	X	X		X	
Saddleback Memorial Med Cntr - San Clemente	X	X	X		X	
St. Joseph Hospital - Orange	X	Tier 2	X		X	X
St. Jude Medical Center	X	Tier 2	X		X	X
University Of California Irvine Medical Center	X	X			X	
West Anaheim Medical Center	X	Tier 2		X	X	
Western Medical Center - Santa Ana	X	Tier 2		X	X	
Western Medical Center Hospital - Anaheim	X	Tier 2		X	X	

Anthem “Tier 2” means hospital is available only by referral.

* Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

Quick Fact Sheet: Region 18 – Orange County

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd	4th	5th	6th
Bronze HSA	Anthem Coin HSA PPO	Kaiser Coin HSA HMO	Blue Shield Coin HSA PPO			
Bronze	Anthem Coin PPO	HealthNet Coin HCSP	Oscar Copay EPO	Kaiser Copay HMO	Blue Shield Coin PPO	
Silver	HealthNet Copay HMO	Anthem Coin PPO	Blue Shield Coin PPO	Anthem Copay HMO	Oscar Copay EPO	Kaiser Copay HMO
Gold	HealthNet Copay HMO	Oscar Copay EPO	Anthem Coin PPO	Blue Shield Coin PPO	Kaiser Copay HMO	Anthem Copay HMO
Platinum	HealthNet Copay HMO	Oscar Copay EPO	Kaiser Copay HMO	Anthem Coin PPO	Anthem Copay HMO	Blue Shield Coin PPO

Rate and Plan Observations

- Health Net is moving from EPO to HCSP offering in region for Bronze and Catastrophic.
- Oscar is a new carrier offered in the entire region.
- Anthem is moving from EPO to PPO offering in region.
- On the Silver tier, Anthem and Blue Shield have significantly closed the rate gap on Health Net. And have done so with PPO offerings where Health Net is offering an HMO.
- Consumers will have choice of five carriers in all zip codes
- Consumers in this region may benefit from shopping around. With multiple plan choices, consumers may find a better option based on premium and/or provider preference.

Additional Rate Observations for those receiving subsidies

- In general, the federal subsidy available to consumers in this region will slightly decrease in 2016.
- Post subsidy Out-of-pocket costs will on average go up.

Quick Fact Sheet: Region 19 – San Diego

Region Generalizations (Individual circumstance will vary)

Rate Change in Region	Change in Subsidy Amount	Post-Subsidy Cost to Enrollee	Percent of Enrollees Receiving Subsidy	Rate change in comparing 2015 and 2016 lowest cost plans by tier:
↑ 2.8%	↓	↑	87%	Bronze: -1.6% Silver: -3.3%

Rate Change For Consumers Who Stay With Current Plan

Carriers	% of Enrollment in Region	Weighted Average Rate Increase Before Subsidy	Range of % Rate Change from 2015
Anthem PPO	13.4%	7.9%	0% to 12%
Anthem HMO	0.0%	7.4%	7% to 8%
Blue Shield PPO	19.7%	2.6%	0% to 19%
Health Net HMO / HCSP	25.4%	0.1%	-7% to 2%
Kaiser Permanente HMO *	26.8%	5.1%	2% to 7%
Molina Healthcare HMO	1.0%	-9.3%	-10% to -8%
Sharp Health Plan - HMO Network 2 "Performance" (Coinsurance)	6.9%	-1.2%	-3% to 1%
Sharp Health Plan - HMO Network 1 "Premier" (Copay) *	6.8%	-0.2%	-1% to 1%
* Plan not available in all areas.			

Quick Fact Sheet: Region 19 – San Diego

Relative Carrier Rate Positions

Metal Level	Lowest	2nd	3rd	4th	5th	6th	7th	8th
Bronze HSA	Kaiser Coin HSA HMO	Sharp Copay HSA HMO	Anthem Coin HSA PPO	Blue Shield Coin HSA PPO				
Bronze	Molina Coin HMO	HealthNet Copay HCSP	Sharp Coin HMO	Kaiser Copay HMO	Anthem Coin PPO	Blue Shield Coin PPO		
Silver	Molina Coin HMO	HealthNet Copay HMO	Sharp Copay HMO	Kaiser Copay HMO	Blue Shield Coin PPO	Sharp Coin HMO	Anthem Coin PPO	Anthem Copay HMO
Gold	Molina Coin HMO	HealthNet Copay HMO	Sharp Copay HMO	Sharp Coin HMO	Kaiser Copay HMO	Blue Shield Coin PPO	Anthem Coin PPO	Anthem Copay HMO
Platinum	HealthNet Copay HMO	Molina Coin HMO	Sharp Copay HMO	Kaiser Copay HMO	Sharp Coin HMO	Anthem Coin PPO	Blue Shield Coin PPO	Anthem Copay HMO

Rate and Plan Observations

- Health Net is moving from EPO to HCSP offering in region for Bronze and Catastrophic.
- Molina is now the low cost plan on both Bronze and Silver having displaced the previous low cost plan on both tiers.
- Anthem is moving from EPO to PPO offering in region.
- Consumers will have choice of five carriers in all zip codes and up to seven in many
- Molina and Health Net (by referral) have each added four new hospitals to their network in this region.
- Consumers in this region may benefit from shopping around. With multiple plan choices, consumers may find a better option based on premium and/or provider preference.

Additional Rate Observations for those receiving subsidies

- In general, the federal subsidy available to consumers in this region will decrease in 2016.
- Post subsidy Out-of-pocket costs will on average go up.
- There is a change in the second lowest cost Silver plan in this region. Thus, those who receive a subsidy may benefit from comparing price and provider options.

Quick Fact Sheet: Region 19 – San Diego

Contracted Hospitals *	Anthem HMO	Anthem PPO	Blue Shield PPO	Health Net HMO	Health Net HCSP	Molina HMO	Sharp HMO #2 Performance	Sharp HMO #1 Premier
Alvarado Hospital Medical Center	X	Tier 2	X	X	X	X		
Fallbrook Hospital District	X	Tier 2				X		
Grossmont Hospital	X	X			X	X	X	X
Kindred Hospital - San Diego			X					
Palomar Health Downtown Campus			X	X	X	X	X	
Palomar Medical Center	X	Tier 2	X	X	X	X	X	
Paradise Valley Hospital	X	Tier 2	X	X	X	X		
Paradise Valley Hsp D/P Aph Bayview Beh Hlth								
Pomerado Hospital	X	Tier 2	X	X	X	X	X	
Promise Hospital Of San Diego			X			X		
Rady Children'S Hospital - San Diego	X	X	X	X	X		X	
Scripps Green Hospital	X	Tier 2	X	X	X	X		
Scripps Memorial Hospital - Encinitas	X	Tier 2	X	X	X	X		
Scripps Memorial Hospital - La Jolla	X	Tier 2	X		X	X		
Scripps Mercy Hospital	X	Tier 2	X	X	X	X		
Scripps Mercy Hospital - Chula Vista			X	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	X
Sharp Birch Hosp For Women And Newborns	X	X			X	X	X	X
Sharp Memorial Hospital	X	X			X	X	X	X
Tri-City Medical Center	X	Tier 2	X	X	X	X	X	
UCSD La Jolla, John M/Sally B Thornton Hosp	X	X		X	X			
University Of California San Diego Medical Center	X	X		X				
Vibra Hospital Of San Diego			X					

Anthem "Tier 2" means hospital is available only by referral.

* Hospital availability may vary by carrier plan type. It is advised to confirm availability with carrier prior to selection. Kaiser Permanente hospitals are not listed. For more detailed network information such as medical group or individual physician availability, please contact carrier or visit the carrier website.

