



**COVERED
CALIFORNIA**

Health Insurance Companies and Plan Rates for 2020

Final Rates
Oct. 2019

About Covered California

Covered California is the state's health insurance marketplace, where Californians can find affordable, high-quality insurance from top insurance companies. Covered California is the only place where individuals who qualify can get financial assistance on a sliding scale to reduce premium costs. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Depending on their income, some consumers may qualify for the low-cost or no-cost Medi-Cal program.

Covered California is an independent part of the state government whose job is to make the health insurance marketplace work for California's consumers. It is overseen by a five-member board appointed by the governor and the Legislature. For more information about Covered California, please visit www.CoveredCA.com.

This booklet is a brief summary of information about individual health insurance plans for Covered California.

This booklet does not include offerings for Covered California for Small Business.

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Covered California's 2020 Rate Change

California's individual market consists of an estimated 2.2 million people, including approximately 1.4 million enrolled through Covered California and the rest buying coverage directly from carriers in the individual market.

Covered California will enter the 2020 plan year with the lowest rate change in its history. New state subsidies will make coverage more affordable for many people.

The overall weighted average rate change for the upcoming coverage year is 0.8 percent, which is dramatically lower than the previous five-year average. In addition, consumers will also be shop around and reduce their rate change by an average of -9.0 percent if they switch to the lowest-priced plan in the same metal tier (see Table 1: California's Individual Market Rate Changes).

Table 1: California's Individual Market Rate Changes

	5-Year Average 2015-2019	2020 Plan Year	6-Year Average 2015-2020
Weighted Average Increase	8.4%	0.8%	7.1%
Actual Weighted Average Increase After Shopping and Saving*	7.9%	-	-
Lowest-Priced Bronze (unweighted)	6.7%	5.7%	6.5%
Lowest-Priced Silver (unweighted)	5.7%	- 4.3%	4.0%
If a consumer switches to the lowest-priced plan in the same tier	-	- 9.0%	-

While the "weighted average increase" represents the premiums that Covered California negotiated with its 11 health insurance companies, consumers traditionally pay less than that amount because they can shop around for a better value. The "actual weighted average increase" shows what consumers actually paid after they switched plans and saved money.

New State Initiatives Drive Down Rates

There are several factors that will have an impact on rates in 2020, including two new state initiatives: the restoration of the individual mandate and new state subsidies that will provide additional financial help and lower the cost of coverage for many.

Together, the new state initiatives resulted in premium *decreases* between 2 and 5 percent per carrier as health plans rolled back increases they had added to premiums in 2019 resulting from the federal action of zeroing out the Affordable Care Act's penalty.

A Covered California analysis projects that an estimated 922,000 consumers will be eligible for the new state subsidy program that will help lower the cost of their coverage in 2020.

The consumers who are projected to benefit from the new state subsidies are:

- An estimated 235,000 middle-income Californians who previously did not qualify for financial help because they exceeded federal income requirements. They will be eligible to receive an average of \$172 per household per month, which will help them save an average of 23 percent on their current premiums. Many of these consumers, particularly those who live in high-cost regions, will see significant savings with annual reductions in their health care premiums in the hundreds and even thousands of dollars.
- An estimated 663,000 Covered California enrollees who currently receive federal financial help. They will be eligible to receive an average of an additional \$15 per household per month which will help them save an average of 5 percent on their current premiums.
- An estimated 23,000 Covered California enrollees whose annual household income falls below 138 percent of the federal poverty level (FPL), which is less than \$17,237 for an individual and \$35,535 for a family of four. They will see their premiums for the benchmark plan lowered to \$1 per member, per month.

The new state subsidies will only be available through Covered California. The amount of financial help consumers receive will vary depending on their age, their annual household income and the cost of health care in their region.

The program will limit how much any Californian will pay for their premium as a percentage of their income. For example, older individuals living in regions with high health care costs could receive significant amounts of financial help, while some younger consumers in lower-cost regions may already be able to purchase a benchmark plan for less than the share of income spent on premiums that is capped by the program.

Covered California estimates that these new initiatives will increase the number of Californians getting insurance by an estimated 229,000 people.

In addition, medical trend accounts for 5.9 percent of the rate change. Medical trend is the general change in the unit cost of medical services or products combined with how often those services and products are used and any change in the intensity or amount of services for a condition.

Another factor that raised rates is the return of the annual health insurer tax for 2020. Health insurers pay the fee to help fund the federal costs of Affordable Care Act. Barring further legislative action, the tax is scheduled to return for the 2020 coverage year, which Covered California estimates raised rates by approximately 1.5 percent.

Increased Competition and Consumer Choice

In the coming year, all 11 carriers will continue offering products across the state, and three carriers will be expanding their coverage.

- Anthem Blue Cross — which is currently only available in Northern California, Santa Clara County and the Central Valley — will expand into the Central Coast, parts of the Central Valley, Los Angeles County and the Inland Empire. Anthem Blue Cross will now be available to about 59 percent of Californians.
- Blue Shield will expand its HMO plan into parts of Tulare and Riverside counties and add coverage in parts of Kings and Fresno counties.
- Chinese Community Health Plan will expand to cover all of San Mateo County.

As a result, 87 percent of Californians will be able to choose from three carriers or more in 2020, and 99.6 percent of consumers will have two or more choices, due to the expansion of a major national plan.

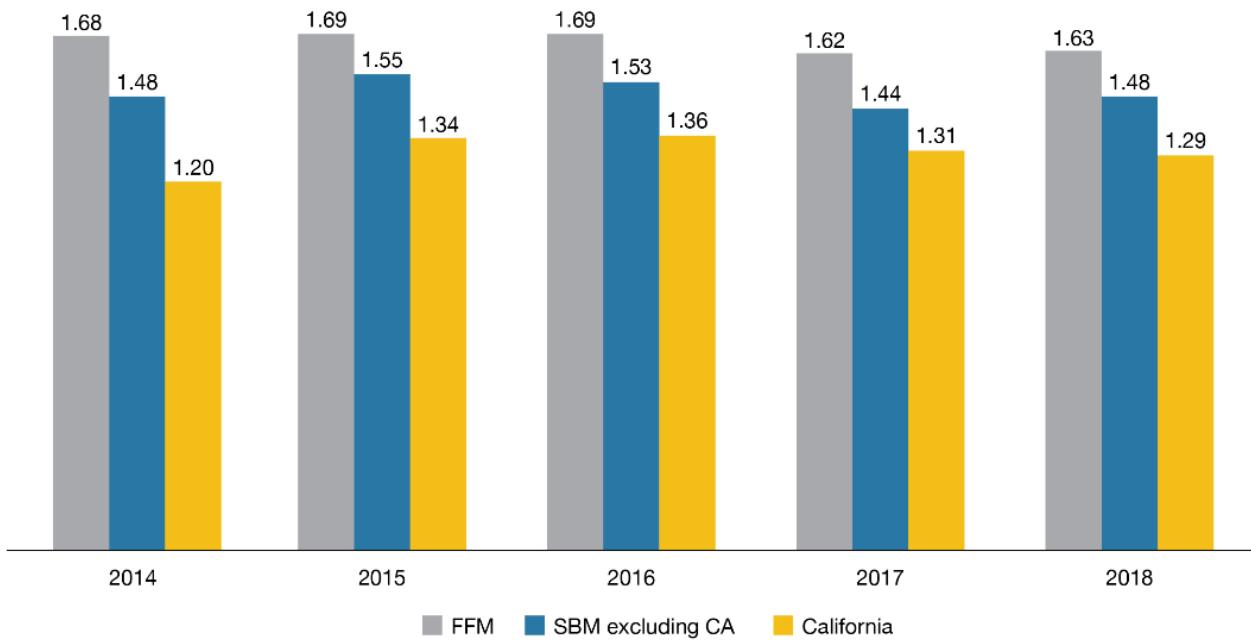
In addition, 91 percent of general acute care hospitals in California will be available through at least one Covered California health insurance company.

Healthy Consumer Pool

A new report shows that California continues to attract a healthy mix of consumers to its individual insurance market, which is a key element to a strong and stable exchange. A healthier consumer pool means lower premiums for everyone in the individual market.

According to the Centers for Medicare and Medicaid Services, California continues to have one of the lowest “average plan liability risk scores” in the individual market. The most recent data shows California with the third-lowest score in 2018, placing it among the five healthiest state populations for the fifth year in a row. When compared to the federally facilitated marketplace (FFM) and state-based marketplaces (SBMs), California’s risk score was 20.9 percent and 12.8 percent lower. Over the past five years, California’s scores were an average of 21.8 percent lower than the FFM and 13.2 percent lower than SBMs (see Figure 1: Comparison of FFM, SBM and California Risk Scores, 2014-2018).

Figure 1: Comparison of FFM, SBM and California Risk Scores, 2014-2018



Finally, the individual insurance market nationwide remains stable. A recent report by the Kaiser Family Foundation, “[Individual Insurance Market Performance in Early 2019](#),” examined the financial data from the first quarter of 2019 and found that “The individual market appears to be stable so far in 2019, despite the repeal of the individual mandate penalty and the proliferation of loosely-regulated short-term insurance plans.”

Regional Variation in Premiums

Provider concentration and other regional factors remain important drivers of why premiums vary dramatically depending on where a consumer lives and receives care.

In California, this regional variation in cost is apparent between Northern and Southern California, with costs 19 percent higher in the north. In some northern counties, premiums can be up to 24 percent higher (for example, comparing the San Francisco region to the Los Angeles region). This regional variance is not unique to Covered California; it is also evident with other large purchasers of health care, such as CalPERS.

Northern vs. Southern California Rate Differences



Covered California Goes Beyond Coverage

Covered California remains committed to ensuring that consumers have access to high-quality coverage and can get the care they need.

The agency's broader mission is to improve health care quality and access to care, promote better health, lower costs and reduce health disparities through an innovative and competitive marketplace that empowers consumers with choice and transparency. To this end, qualified health plan issuer contracts are currently being refreshed to continue to drive delivery-system reform.

Covered California's collective market share of 1.4 million enrollees on the exchange puts our 11 health insurance companies at a unique advantage to have an impact on the delivery system they adopt common strategies.

In addition, these initiatives often act as pilots for the millions of Californians served through the overlap with Medi-Cal, Medicare and employer coverage. Covered California's integrated quality agenda leverages benefit design, provider network structure and standards, and provider payment strategies to drive improved health care outcomes.

Benefit Design

The Affordable Care Act defines essential health benefits and establishes "tiers" of coverage with established actuarial values. To meet insurance-design actuarial values of 60 percent (for Bronze) or even 70 percent (for Silver, the metal tier most often selected), deductibles can be high in many products. Research has shown that high deductibles have been documented to be a barrier to high-value care. Covered California has set a priority on ensuring access to care that can delay or prevent the advancement of a disease, and thus reduce the use of expensive hospital care.

Since its inception, Covered California has worked through a process that has engaged insurers, clinicians, hospital representatives and consumer advocates to establish patient-centered benefit plan designs. These designs ensure, for most tiers, that: 1) neither primary care nor specialty ambulatory care visits are subject to the deductible, and 2) copays for primary care visits are lower than those for specialty or emergency department care. (See Table 2: 2020 Patient-Centered Benefit Plan Designs by Metal Tier.)

Table 2: 2020 Patient-Centered Benefit Plan Designs by Metal Tier

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	\$65	\$40	\$30	\$15
Specialty Care Visit	\$95	\$80	\$65	\$30
Urgent Care Visit	\$65	\$40	\$30	\$15
Emergency Room Facility	40%	\$400	\$350	\$150
Laboratory Tests	\$40	\$40	\$40	\$15
X-Ray and Diagnostics	40%	\$85	\$75	\$30
Medical Deductible	Individual: \$6,300 Family: \$12,600	Individual: \$4,000 Family: \$8,000	N/A	N/A
Pharmacy Deductible	Individual: \$500 Family: \$1,000	Individual: \$300 Family: \$600	N/A	N/A
Annual Out-of-Pocket Maximum	\$7,800 individual and \$15,600 family	\$7,800 individual and \$15,600 family	\$7,800 individual and \$15,600 family	\$4,500 individual and \$9,000 family

Benefits shown in blue are not subject to any deductible.

White corners mean the service is subject to a deductible after the first three visits. The copay is for any combination of services (primary care, specialist, urgent care) for the first three visits. After three visits, services will be at full cost until the medical deductible is met.

DRUG COST SHARES: 30-DAY SUPPLY				
Metal Tier	Bronze	Silver	Gold	Platinum
Generic Drugs (Tier 1)	\$18 after drug deductible is met	\$16 after drug deductible	\$15 or less	\$5 or less
Preferred Drugs (Tier 2)	40% up to \$500, after drug deductible is met	\$60 after drug deductible	\$55 or less	\$15 or less
Non-preferred Drugs (Tier 3)	40% up to \$500, after drug deductible is met	\$90 after drug deductible	\$80 or less	\$25 or less
Specialty Drugs (Tier 4)	40% up to \$500, after drug deductible is met	20% up to \$250 after drug deductible	20% up to \$250	10% up to \$250

Benefits shown in blue are not subject to any deductible.

All 11 health plans offer identical patient-centered benefit plan designs, maximizing their impact on consumers and providers' practices while minimizing the confusion for consumers and providers that all too often results in there being a range of different copays or coverage terms. These priorities align benefit design with the goal of supporting patients in getting the right care at the right time.

Cost-Sharing Benefits

In addition, 44 percent of Covered California's 1.4 million consumers benefit from cost-sharing reductions (CSRs), such as lower copays and deductibles when they access the care they need. Consumers who have a household income between 138 percent and 250 percent of the federal poverty level are eligible to enroll in a Silver plan with CSR benefits (see Table 3), which are a critical ingredient to improving the overall health of the entire risk pool. This in turn lowers premiums for everyone in the individual health insurance market.

Table 3: 2020 Patient-Centered Benefit Plan Designs by Income

MEDICAL COST SHARES			
Coverage Category	Enhanced Silver 94	Enhanced Silver 87	Enhanced Silver 73
Eligibility Based on Income and Premium Assistance	Covers 94% average annual cost	Covers 87% average annual cost	Covers 73% average annual cost
Single Income Ranges	up to \$18,735 ($\leq 150\%$ FPL)	\$18,736 to \$24,980 ($>150\% \text{ to } \leq 200\%$ FPL)	\$24,981 to \$31,225 ($>200\% \text{ to } \leq 250\%$ FPL)
Annual Wellness Exam	\$0	\$0	\$0
Primary Care Visit	\$5	\$15	\$35
Specialty Care Visit	\$8	\$25	\$75
Urgent Care Visit	\$5	\$15	\$35
Emergency Room Facility	\$50	\$150	\$400
Laboratory Tests	\$8	\$20	\$40
X-ray and Diagnostics	\$8	\$40	\$85
Imaging	\$50	\$100	\$325
Medical Deductible	Individual: \$75 Family: \$150	Individual: \$1,400 Family: \$2,800	Individual: \$3,700 Family: \$7,400
Pharmacy Deductible	—	Individual: \$100 Family: \$200	Individual: \$275 Family: \$550
Annual Out-of-Pocket Maximum	Individual: \$1,000 Family: \$2,000	Individual: \$2,700 Family: \$5,400	Individual: \$6,500 Family: \$13,000

Benefits shown in blue are not subject to any deductible.

DRUG COST SHARES: 30-DAY SUPPLY			
Metal Tier	Silver 94	Silver 87	Silver 73
Generic Drugs (Tier 1)	\$3 or less	\$5 or less	\$16 after drug deductible
Preferred Drugs (Tier 2)	\$10 or less	\$25 after drug deductible	\$55 after drug deductible
Non-preferred Drugs (Tier 3)	\$15 or less	\$45 after drug deductible	\$85 after drug deductible
Specialty Drugs (Tier 4)	10%, up to \$150 per script	15% up to \$150 after drug deductible	20%, up to \$250 after drug deductible

Benefits shown in blue are not subject to any deductible.

Primary Care

Starting in 2017, Covered California and its qualified health plan issuers have successfully matched 99 percent of enrollees with a primary care physician or clinician (such as a nurse practitioner) as a first point of contact and advocate in all products. In this new initiative, Covered California and health plan communications have emphasized that for PPOs, the primary care physician will not serve as a gatekeeper, and that having a primary care physician imposes no rule-based restrictions on accessing other services. Rather, the intent is to reclaim the supportive role of primary care physicians as the preferred initial point of entry into a complex care system.

Since all enrollees are matched to primary care physicians, health plans are redesigning a payment system for primary care services that moves away from fee for service and toward models that include at least partial population-based payment and performance-based bonuses based on standard measures of quality, patient experience and financial accountability. Population-based payment supports new models of primary care such as the patient-centered medical home, which includes alternatives to face-to-face visits, sharing care with nurses and pharmacists and emphasizing coordination with specialists and hospitals.

Covered California presented a description of its work in primary care in the article [“Moving the Needle on Primary Care: Covered California’s Strategy to Lower Costs and Improve Quality,”](#) which was published on the Health Affairs Blog.

Provider Networks Based on Value

As part of the 2017-20 contract, qualified health plan issuers agreed to include quality as a priority in all provider and facility selection criteria, in addition to cost and efficiency, while designing and composing Covered California networks. Currently, the most reliable and comprehensive measurement available for hospital safety includes common preventable hospital-acquired infections. Covered California has worked with stakeholders to establish baseline measurements for all contracted hospitals. Since 2017, health insurance companies have implemented new payment strategies for hospitals

contingent on quality outcomes, including safety, patient satisfaction and readmissions. Health insurance companies are working with hospitals to reduce the variation in performance (hospital-acquired infection rates can range from zero to five times the expected rate) through collaborative efforts to improve quality. With this encouragement, hospital participation in CMS-sponsored Partnership for Patients collaborative quality-improvement programs is now nearly universal and infection rates are coming down. This is a big change from previous accountability for average performance across the provider network. Health plans are now working to minimize poor performance by the end of 2019 so that enrollees can count on safe care at every hospital across California.

Health Disparities

As part of the 2017-20 contract, health plans are tracking health disparities among all their patients by racial or ethnic group. The goal is to identify and reduce disparities in health outcomes beginning with four major conditions: diabetes, hypertension, asthma and depression. In 2017, baseline performance data was submitted and targets for improvement are being negotiated.

Covered California's health insurance companies are leading the nation in their efforts to reach and serve the rich diversity of California's population. Four of Covered California's 11 insurers — Health Net, Kaiser Permanente, L.A. Care Health Plan and Molina Healthcare — have achieved top scores and recognition from the National Committee for Quality Assurance based on their commitment to the collection of race/ethnicity and language data, provision of language assistance, cultural responsiveness, quality improvement of culturally and linguistically appropriate services and reduction of health care disparities. Additionally, Covered California has hired a new health equity officer to bolster disparity-reduction efforts by engaging the stakeholder community, harnessing evidence-based strategies in public health literature and infusing a health equity lens into new and existing quality-improvement activities.

Consumer Tools and Telehealth

As part of the 2017-20 contract, health insurance companies are developing tools and capabilities that will enable consumers to know provider-specific cost shares (based on contracted rates) and quality information for inpatient, outpatient and ambulatory services and prescription drugs. These tools will also allow members to see plan-specific accumulations toward deductibles and out-of-pocket maximums.

In addition, Covered California plans are innovating in the area of telehealth. Anthem, Blue Shield, Health Net, Kaiser Permanente, Molina Healthcare, Sharp Health Plan and Valley Health Plan all offer video conferencing, and all Covered California insurance companies offer telehealth in at least some capacity, such as telephone. Covered California is working with health insurance companies to understand the best practices that align with delivering quality care to patients at the right time in this relatively new modality.

In the years ahead, Covered California and the qualified health plan issuers will continue to raise the bar to ensure consumers are getting the right care at the right time.

In this way, Covered California will help make even greater strides toward the triple aim of health care reform: better health, better quality and lower costs.

Factors Considered During the Selection Process

Covered California's criteria for health insurance company selection considers activities in many consumer-focused areas, including:

- Promoting affordability for consumers, both in terms of premium cost and at the point of receiving care.
- Ensuring access to quality care for consumers presenting with a range of health statuses and conditions.
- Facilitating consumers' informed choice of health insurance plans, doctors and hospitals.
- Promoting wellness and prevention.
- Reducing health disparities and fostering health equity.
- Working to reform the health care delivery system while being mindful of Covered California's impact on, and role in, the broader health care delivery system.
- Performing responsively and using resources efficiently in the most focused way possible.

California Consumers Have Good Options for Enrollment

All renewing consumers are encouraged to look at their coverage options to ensure that the plan they are currently enrolled in continues to be the plan that has the most value for them. Consumers who are enrolling for the first time in Covered California can either shop for and compare plans on their own or seek the free assistance of a certified enroller.

Additionally, consumers can enroll directly with the health insurance company of their choosing in the individual market. The products offered inside Covered California are available outside the exchange with the exact same benefit design and at the same price without premium assistance. If consumers are eligible for premium assistance, they can only receive the premium assistance if they purchase through Covered California. The open-enrollment period is the same for Covered California and the individual market at large.

How to Calculate Gross Monthly Premium (Before Subsidy) for a Specific Age

Covered California's Shop and Compare Tool has been updated with 2020 rates and tax credit information. Consumers can visit Covered California's website at www.CoveredCA.com to use the Shop and Compare Tool.

Calculating Premium Assistance

Covered California's mission to expand coverage by making health care more affordable is based on Californians getting the health insurance they need at an affordable price. Many people get health insurance through their job but could not afford it if they needed to pay the full premium themselves, just as many households can only afford their premium because of the financial assistance that is available from the federal government. This assistance reduces the amount paid for health insurance depending on the individual's or family's income. Almost 90 percent of those who enrolled through Covered California receive premium assistance to make their health insurance more affordable. Premium assistance is calculated based on where the person falls on the federal poverty level scale.

The following table depicts incomes and federal poverty level percentages. Those making 138 percent of the federal poverty level or less may qualify for Medi-Cal, the low-cost or no-cost health insurance program in California.

FEDERAL POVERTY LEVEL FOR 2020								
HOUSEHOLD SIZE	SILVER 94 (100%-150%)		SILVER 87 (>150%-200%)		SILVER 73 (>200%-250%)			
	% OF FPL	100%	150%	200%	250%	300%	400%	600%
	1	\$12,490	\$18,735	\$24,980	\$31,225	\$37,470	\$49,960	\$74,940
	2	\$16,910	\$25,365	\$33,820	\$42,275	\$50,730	\$67,640	\$101,460
	3	\$21,330	\$31,995	\$42,660	\$53,325	\$63,990	\$85,320	\$127,980
	4	\$25,750	\$38,625	\$51,500	\$64,375	\$77,250	\$103,000	\$154,500
	5	\$30,170	\$45,255	\$60,340	\$75,425	\$90,510	\$120,680	\$181,020
	6	\$34,590	\$51,885	\$69,180	\$86,475	\$103,770	\$138,360	\$207,540
	7	\$39,010	\$58,515	\$78,020	\$97,525	\$117,030	\$156,040	\$234,060
additional person add		\$43,430	\$65,145	\$86,860	\$108,575	\$130,290	\$173,720	\$260,580
		\$4,420	\$6,630	\$8,840	\$11,050	\$13,260	\$17,680	\$26,520

Covered California Health Insurance Companies for the 2020 Plan Year

Covered California has tentatively selected 11 health insurance companies to be available for coverage that begins on Jan. 1, 2020. These health insurance companies will offer quality health care to millions of

Californians in the individual market while providing consumers meaningful choices of affordable plans in every region of the state.

More than 99 percent of consumers will have at least two health insurance companies to choose from and 87 percent of consumers will be able to choose from three or more insurance companies. Quality providers such as Hill Physicians, UCSF Health and others remain available in 2020. In addition, consumers have access to 91 percent of the general acute care hospitals in California through Covered California plan networks.

Health Insurance Companies Selected for 2020

1. Anthem Blue Cross of California.
2. Blue Shield of California.
3. Chinese Community Health Plan.
4. Health Net.
5. Kaiser Permanente.
6. L.A. Care Health Plan.
7. Molina Healthcare.
8. Oscar Health Plan of California.
9. Sharp Health Plan.
10. Valley Health Plan.
11. Western Health Advantage.

These health insurance companies represent a mix of major insurers and smaller companies, regional and statewide doctor and hospital networks, and for-profit and nonprofit plans. They deliver exceptional value and choice with affordable premiums, a wide choice of benefit levels and good access to doctors and hospitals in all areas of the state.

The following pages include detailed information about the benefits and specific care models of each of the 11 participating health insurance companies.



Anthem Blue Cross of California | www.anthem.com/ca
(877) 702-3074

Anthem Blue Cross is one of the largest managed health care companies in California. It is an independent licensee of the Blue Cross Blue Shield Association based in Thousand Oaks, California. Anthem and its affiliates serve over 8 million Californians and have offered Covered California plans since 2014.

2020 Expansion

Anthem is pleased to announce that we are expanding our participation in an additional six regions for 2020. In addition to currently offering plans in regions 1, 7, and 10, Anthem will also offer plans in regions 9, 11, 12, 15, 16, and 17.

Innovative Programs

Anthem is working with doctors and hospitals that share responsibility for increasing access to appointments, improving the member experience, and providing a more coordinated treatment plan to patients.

We also want to help our members spend more time focused on their health and less time managing the ins and outs of health care. That's why Anthem is driving meaningful change through technology to deliver an easier to use, more complete web and mobile health care experience.

Introducing IngenioRx

Anthem's new pharmacy benefits manager, **IngenioRx**, not only manages Anthem drug plans, it also offers better support to our members. This means members will have around-the-clock access to teams of specialists, online tools that can be used at home or on the go, and the ease of managing health and drug plans in one place.

Mobile and Online options

Meet **Sydney**, Anthem's new mobile app designed to provide members a more personal, simplified experience. Along with quick access to their Digital ID card, Find a Doctor, and a Personal Goal Setting tool, members can also use the new ChatBot to help guide them on the app, and try the new Care Team set up feature, too. And at anthem.com/ca, members can find all the same features built with easy access and personalization in mind as the mobile app and much more.

24/7 Access with Telehealth

Anthem's **LiveHealth Online** telehealth program gives members access to real-time, face-to-face visits with a choice of doctors across a range of specialties via computer, tablet or mobile phone 24 hours a day. Available in both English and Spanish, doctors can answer questions, diagnose common problems, and even prescribe some medications.



Blue Shield of California | blueshieldca.com
(855) 836-9705

Blue Shield of California is a nonprofit health plan dedicated to ensuring that you – and all Californians – have access to high-quality health care at an affordable price. Blue Shield is committed to partnering with Covered California and collaborating with providers to improve access and the cost and quality of individual coverage.

Whether we are collaborating with providers who use the latest technology to make it more convenient for you to access medical care or making our voices heard in Washington, we strive every day to help you get the health care you deserve.

Trio HMO Network

Blue Shield's Trio HMO plans are designed to make it easier for members to access the care when they need it. Blue Shield works together with physicians and hospitals to provide members with coordinated care, to help Californians get the care they deserve at a price they can afford. Plus, Trio members have access to Shield Concierge, personalized support from a team of healthcare and member service experts.

Exclusive PPO Network

For our members who prefer a PPO plan, Blue Shield's Exclusive PPO Network offers choice and includes 320 hospitals and 52,000 doctors, and we're the only statewide PPO available through Covered California.

Getting care when and where you need it

Blue Shield gives you access to a quality network of healthcare providers in California, and some innovative and convenient ways to get the care you need. Whether you are home, at work, or on the go, you always have a way to reach a provider and get immediate and reliable health advice 24/7/365 over the phone or through video chat consultations, with on demand doctor house calls, retail clinics, and more. *

About Blue Shield

Blue Shield of California is a California-based nonprofit health plan founded in 1939 by the California Medical Association. Blue Shield is one of the most trusted partners when it comes to affordable health insurance in California.

*Some of the services or programs listed here are only available to members with specific plans. To find out if your plan gives you access to these services, please review the plan's *Evidence of Coverage*.

Blue Shield and the Shield symbol are registered trademarks of the BlueCross BlueShield Association, an association of independent Blue Cross and Blue Shield plans.



445 Grant Ave., Suite 700, San Francisco, CA 94108
www.cchphealthplan.com | (888) 775-7888

CCHP is a community-based health plan started in San Francisco more than 30 years ago. While CCHP began by providing health plan coverage to an underserved Chinese community, it has evolved to serve the broader community needs in San Francisco and northern San Mateo County. The mission of CCHP is to improve the health of the community by delivering high-quality, affordable health care through culturally competent and linguistically appropriate services.

Today, CCHP is proud to offer coverage to a diverse membership of individuals, families and employer groups. CCHP serves Covered California enrollees in rating region 4 (San Francisco County) and region 8 (San Mateo County).

About the Network

There are nearly 6,000 + providers serving CCHP's members through affiliations with Jade Health Care Medical Group and Hill Physicians Medical Group. Hospital services are provided through CCHP's relationship with nearly all hospitals in the service area including its parent organization, Chinese Hospital.

In-Language Services

CCHP welcomes all eligible applicants regardless of their primary language to become members. Historically, over 60 percent of CCHP's Covered California enrollees identify themselves as Chinese and just over half prefer Cantonese or Mandarin as their primary language. Other significant languages spoken by members are Spanish, Vietnamese and Tagalog. CCHP annually seeks to reach prospective enrollees through enrollment centers, informational seminars and outreach at community fairs and events.

Member Services in Real Life

Even after a member enrolls, the personalized experience extends to in-person customer service at locations in San Francisco and Daly City where a real person is happy to help members navigate the complexities of health care coverage. CCHP offers member services in all the ways today's customers prefer to communicate: phone, email, and via mobile app and portal.

Member Portal and App

CCHP offers its members a portal and an app to make it easy to conduct business. Members can pay their premium, track their status on preventive health measures, check their eligibility, benefits and claim status, or contact member services. The CCHP Member Portal is accessible on cchphealthplan.com or downloadable on the Apple App Store and Google Play.



Health Net | www.myhealthnetca.com
(877) 288-9082

Based in Woodland Hills, California, Health Net of California, Inc. offers HMO and HSP plans and Health Net Life Insurance Company underwrites PPO and EPO insurance plans.

Culturally Appropriate Care and Outreach

Health Net has earned the Multicultural Health Care Distinction from the National Committee for Quality Assurance (NCQA) for its health equity projects aimed at mitigating member disparities. One example is disparity-reduction efforts to improve outcomes among our culturally diverse members.

Telehealth

All of our plans feature Teladoc virtual doctor visits via phone, video or web at a \$0 copay for most plan designs.

In-home doctor visits

Our EPO and PPO plans feature primary, preventive and urgent care “house calls” from a doctor who comes to your home, office or hotel. Available through Heal, this service is by appointment and available in select urban areas.

Online Tools: Knowledge Is Power

Health Net puts information in members’ hands with tools like our Treatment Cost Advisor, Health Net Mobile app and myStrength online tools for managing stress, anxiety and depression, plus a whole lot more.

Health and Wellness

Message and email campaigns help educate members on key topics such as the importance of flu shots, colorectal cancer screening and the reduction of early elective deliveries. In addition, one-on-one phone wellness coaching is offered for smoking cessation, weight loss, meeting fitness goals and other health topics.

Health Net of California, Inc. and Health Net Life Insurance Company are subsidiaries of Health Net, LLC. Health Net is a registered service mark of Health Net, LLC. All rights reserved.



Kaiser Permanente | www.kp.org
(800) 464-4000

Kaiser Permanente is a nonprofit, group-practice health plan with headquarters in Oakland, California. Kaiser Permanente is composed of Kaiser Foundation Health Plans (nonprofit, public-benefit corporations), Kaiser Foundation Hospitals (a nonprofit, public-benefit corporation) and the Permanente Medical Groups (for-profit professional organizations). Kaiser Permanente has offerings in all rating regions in 2019.

Culturally Appropriate Care

Efforts to improve culturally and linguistically appropriate services and reduce health care disparities have earned Kaiser the Multicultural Health Care Distinction from the National Committee for Quality Assurance (NCQA). Nearly one in four Kaiser Permanente physicians — over 3,000 — is bilingual, fully fluent in Spanish, Armenian, Cantonese, Mandarin or Russian. For new members, guidebooks are available in 12 languages, and language preference surveys are given to enable automatic communication in the member's language of choice. Member satisfaction surveys indicate that new Spanish-speaking Kaiser members are as satisfied as English-speaking members.

Disease Management

Kaiser has long worked to improve disease management. An example of this is cardiovascular disease, which includes both heart disease and strokes. While the evidence and means for modifying cardiovascular disease were well known, they had not historically been reliable and systematically implemented. Kaiser was ahead of the nation in systematically implementing risk-factor modification (control of hypertension and diabetes, reductions in smoking, lipid management, etc.) across its membership. Kaiser reported that by 2008 the death rate from cardiovascular disease for its northern California membership had dropped to below that of cancer.

Health Management Tools

Kaiser's online tools provide support to members as well as to providers. Members can email their doctor's office, make routine appointments, view most laboratory results, refill most prescriptions, understand costs for common procedures and check accumulations toward out-of-pocket maximums and deductibles. The online Personal Action Plan provides members with a tool to learn more about their health care and be sure they are receiving recommended health screenings.



L.A. Care Health Plan | www.lacarecovered.org
855-270-2327

As the nation's largest community-inspired health plan, L.A. Care has been elevating healthcare across Los Angeles County for over 20 years. L.A. Care is here to provide coverage for all phases of life to Angelenos and is a proud Covered California partner since 2014. Our mission will always be to provide access to quality healthcare while uplifting and reinvesting in our communities. L.A. Care provides the necessary assistance for multi-cultural translation services, health plan information, interpreters at doctor's appointments, and staff that is trained on cultural competency.

An Expanding Network that Creates Better Access to Care

L.A. Care continues to expand its provider network. The network has 70 hospitals, 3,315 physicians and 1,628 pharmacies, including CVS and Rite Aid stores, and leading hospitals such as Children's Hospital of Los Angeles, Good Samaritan Hospital and Huntington Memorial Hospital. It contracts with many independent practice associations (IPAs) and medical groups, such as Healthcare Partners, Prospect and Talbert.

Expansion of urgent care services that improves access to care: the addition of CVS Minute Clinic and coming soon, the only HMO plan to provide TeleHealth Virtual Services to our members.

A Growing Family of Family Resource Centers

L.A. Care's Family Resource Centers offer a fun space for engagement in health and wellness activities. From Zumba and aerobics to healthy cooking and culturally focused health education classes, all free and open to the public, our Family Resource Centers have something for everyone. They are conveniently located in Boyle Heights, East Los Angeles, Inglewood, Lynwood, Pacoima and Palmdale with more locations to come.

Wellness Programs Designed to Keep Members Healthy

L.A. Care offers in-person wellness workshops, one-on-one telephone counseling and online health and wellness tools. Registered dietitians and health coaches are available to members to create plans to promote healthy living. Plans also include access to a Nurse Advice Line, 24/7.

Innovations in Customer Service

L.A. Care has added features so members can easily manage their plan. Members can access their plan and can also pay their monthly premium online on their mobile device by downloading the L.A. Care Connect™ app.



Molina Healthcare | www.MolinaHealthcare.com
(855) 540-1968

Since 1985, Molina Healthcare of California has been providing care for low-income individuals. Its mission is to bring high-quality and cost-effective health care to children, adults, seniors, families and people with disabilities. The company serves approximately 600,000 members through Medi-Cal, Medicare, Medicare-Medicaid (Duals) and Covered California. Molina's service areas include: Sacramento, Los Angeles, San Bernardino, Riverside, San Diego, Orange and Imperial counties.

Practical Health Management Tools

With the MyMolina portal, members have 24/7 online access to find or change doctors, view their plan and benefits, check the drug formulary, see their balance and medical history, print a temporary ID card and much more.

Through MyMolina, members can enter a procedure code into the Procedure Cost Estimator search tool to get an idea of in-network and out-of-network expenses for common services. In addition, Molina supports members, providers, and care teams in making decisions by providing information about diagnoses, care plans, medications, assessments and other needed services.

Community Connectors Program

By linking members with liaisons who coordinate their care, this program addresses the social determinants of health while helping prevent extra costs due to unnecessary procedures and excessive use of emergency medicine. Geared toward those with complex medical, behavioral and social issues, the program educates members so they can better manage their own conditions, connect to community resources and advocate for themselves. In addition to reducing expenses, this program has resulted in improved outcomes among the plan's most vulnerable members.

Multicultural Approach to Health and Wellness

Molina promotes health among young adults through activities in nearby trade schools, and among families through English as a second language (ESL) parent groups in local school districts. These and other efforts have earned Molina the Multicultural Health Care Distinction from the National Committee for Quality Assurance (NCQA).



Oscar Health Plan of California | www.hioscar.com
(855) 672-2788

Oscar's approach to health care puts members first and empowers them with simple, intuitive tools, and personalized care. Oscar members have a dedicated Concierge team, a carefully curated network of health providers, and an easy-to-use app and website that make it easy to find providers, understand benefits, and connect with doctors in minutes.

Oscar Health Plan of California offers coverage in rating regions 4, 15, 16, and 18.

Free, 24/7 Telemedicine

With Doctor on Call, members have unlimited, 24/7 access to board-certified providers who can give medical advice, second opinions, and prescription refills in 20 minutes or less.

Personalized Care from your Concierge team

Each Oscar member has a dedicated Concierge team, with care guides and a nurse. Every time members call, they speak to a team that offers personalized care to help them understand their plan, find doctors, and save money on care. Members can reach their team by calling 1-855-672-2755 or messaging them through the Oscar app.

Get Paid to Walk

Get rewarded for staying active with the Oscar app. Members can earn up to \$100 in rewards each year by meeting their daily step goals.

Access to High-Quality Providers

Oscar offers a curated network of high-quality providers in each of its service areas. Oscar's Southern California network in regions 15, 16, and 18 includes systems such as Providence Health and Services, St. Joseph Health, Huntington Memorial and Keck Medicine of USC. Oscar's Northern California network in region 4 will continue to include systems such as UCSF and Hill Physicians.

Oscar's search tool makes it easy to find the right providers and hospitals for the care that you need. We only show in-network doctors who take Oscar, and provide cost estimates to help members manage their out-of-pocket spending.



Sharp Health Plan | www.sharphealthplan.com | 1-800-359-2002

Sharp Health Plan is a not-for-profit health plan serving San Diegans of all ages. A subsidiary of Sharp HealthCare, Sharp Health Plan is available to Covered California enrollees in rating region 19.

High Levels of Member Satisfaction and Clinical Quality

Sharp Health Plan is the highest member-rated health plan in California for the fourth year in a row¹. They earned a 5-star rating (the highest possible) in Covered California's Coverage Year Quality Ratings for Summary Quality Rating, Getting the Right Care and Plan Services for Members.² They are also one of the highest rated health plans in the nation, earning a 4.5 out of 5 in the National Committee for Quality Assurance (NCQA) Private Health Insurance Ratings. And, they hold an NCQA "Excellent" accreditation status.

Integrated and Coordinated Care

As part of Sharp HealthCare's integrated delivery system, Sharp Health Plan directly connects members to an expansive network of nationally recognized doctors, elite-rated medical groups and hospitals. Sharp Health Plan also has the highest member ratings for health care, health plan and personal doctor among reporting California health plans.¹

Quick and Easy Access to Care

Sharp offers telehealth options from select medical group physicians for members with certain medical conditions, and for certain follow-up appointments. For treatment of minor illnesses or injuries, members also have access to urgent care facilities across the county in addition to MinuteClinic®, the walk-in medical clinic inside CVS Pharmacy® stores. They can also use Sharp Nurse Connection®, an after-hours nurse advice line.

Mobile and Online Tools

FollowMyHealth®, Sharp's mobile app and web portal, allows members with participating doctors to schedule appointments, view test results and send and receive messages from their doctors. Additionally, members can use Sharp Health Plan's mobile-friendly portal, Sharp Connect, to securely access benefit plan information, temporary ID cards, prescription details and estimated drug costs. Online bill pay is also available.

Health and Wellness

Sharp Health Plan's Best Health® wellness program provides free one-on-one health coaching, online workshops, fitness tracking tools, and an extensive health library to members. Sharp Health Plan is one of only a few health plans nationwide to hold a Wellness and Health Promotion Accreditation from NCQA.

¹ The source for this data is Quality Compass® 2018 and is used with the permission of the National Committee for Quality Assurance (NCQA). Quality Compass® 2018 includes certain CAHPS® data. Any data, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® is a registered trademark of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ). Sharp Health Plan achieved the following summary ratings (9+10): 61.24 for Rating of the Health Care compared to the California all LOBs average (excluding PPOs & EPOs) of 52.26; 56.71 for Rating of Health Plan compared to the California all LOBs average (excluding PPOs & EPOs) of 47.08; and 72.51 for Rating of Personal Doctor compared to the California all LOBs average (excluding PPOs & EPOs) of 64.75.

² CMS rates qualified health plans (QHPs) using the Quality Rating System (QRS), which is based on third-party validated clinical measure data and QHP Enrollee Survey response data. CMS calculates QRS ratings annually using a 5-star scale. QHP issuers with HHS-approved survey vendors that independently conduct the QHP Enrollee Survey each year. QRS ratings and QHP Enrollee Survey results may change from one year to the next. For more information, please see CMS' Health Insurance Marketplaces Quality Initiatives website at: <https://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/ACA-MQI/ACA-MQI-Landing-Page.html>.



Valley Health Plan | www.valleyhealthplan.org
(888) 421-8444

Valley Health Plan (VHP) is a Knox-Keene licensed, not for profit, AAAHC-Accredited health maintenance organization (HMO), and the only locally based commercial health plan in Santa Clara County. VHP has proudly served the community for over 30 years, and currently provides health coverage to more than 160,000 members.

Population Health Management

VHP offers a population health management program that combines innovative technology with outstanding care management services. We believe the ‘person’ should be at the center of care with a team of professionals working toward meeting our member’s needs and goals.

Health Education

Through support, prevention, and education, VHP encourages members to take an active role in their health. Members have access to free classes such as Pilates, yoga, sports conditioning, nutrition, and can join the WW Freestyle™ program at a discounted price.

Telehealth with MDLIVE

Members have 24/7 access every day of the year to board-certified doctors via phone, secure video, or the MDLIVE app — from anywhere. MDLIVE has members feeling better faster, without the need to leave the home or office. Plus, if necessary, the doctors can send prescriptions electronically to the closest VHP pharmacy.

Pharmacy Portal

VHP members can go to www.valleyhealthplan.org to access formulary information, pharmacy search, drug search and medication history, and can initiate a request for non-formulary drugs.

Provider Network Expansion

VHP continues to add culturally and linguistically appropriate medical groups as well as hospitals, urgent care clinics and other outpatient facilities to its already extensive list of community-based providers.



Western Health Advantage | westernhealth.com
(888) 563-2250

Headquartered in Sacramento, Western Health Advantage is a non-profit HMO health plan founded in 1996 with a community-based mission by doctors and health care providers. WHA is consistently recognized for quality and delivering value to our members. With a focus on being a market leader in affordability since its inception, WHA serves Sacramento, El Dorado, Placer, Yolo, Colusa, Solano, Napa, and Sonoma counties.

The WHA provider network includes Mercy Medical Group, Hill Physicians, Woodland Healthcare, NorthBay Healthcare, St. Joseph Health Medical Network, and Meritage Medical Network.

Choice and flexibility for specialty care

WHA's Advantage Referral program expands member's access to specialty care beyond their primary care physician's medical group. Members may request to be referred to any of the specialists who participate in Advantage Referral.

24/7 Personal Access

WHA offers members access to their personal account via our secure, member-only website and mobile app.

- MyWHA provides members with a wealth of resources to make the most of their plan from plan information to online conveniences like changing their doctor, ordering replacement cards and making premium payments.
- MyWHA mobile app provides access to your WHA member ID card, a map to your doctor's office and details about your plan benefits right on your smartphone or tablet.
- For members on deductible plans, there is a service-cost estimator and an accumulator to track and manage out-of-pocket expenses.
- MyWHA Wellness is the central hub for all wellness components, including a 24/7 nurse advice line and chat, decision-aid tool, diabetes prevention program, disease management programs for members living with the chronic conditions of asthma, coronary artery disease and diabetes, at no additional cost.

Travel Assistance

As part of a member's health plan, urgent care and emergency care services are covered wherever the member is in the world. WHA members benefit from the added comfort provided by Assist America. Anytime they travel 100 miles or more away from home they are eligible for assistance with medical consultations and referrals, care of minor child, lost luggage and other vital services.

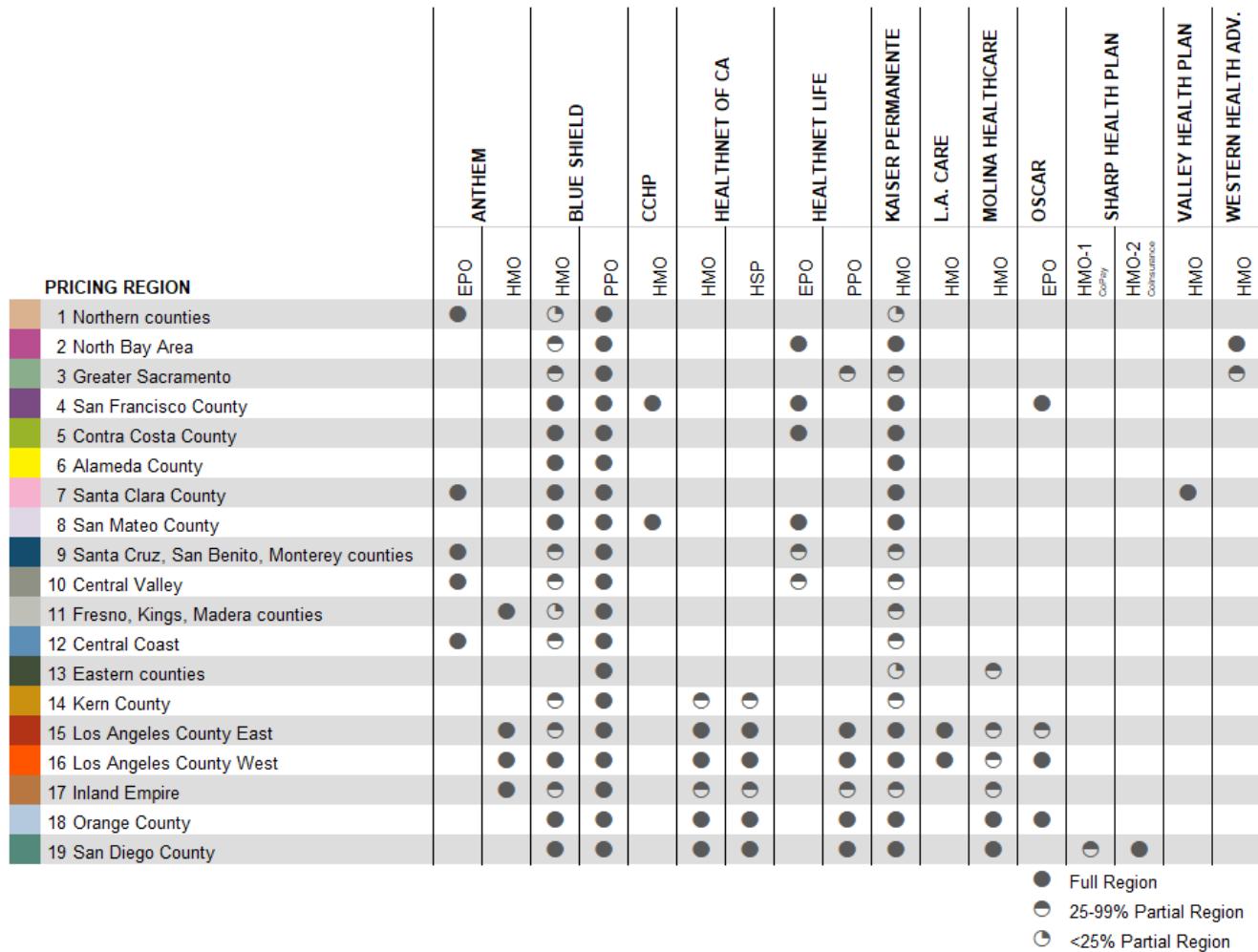
Covered California Regional Offerings for 2020

Pricing Regions

California is composed of 19 pricing regions. Each region has different pricing and health insurance options. The 11 companies represent a mix of large multi-state companies and smaller region-specific companies. Nearly all Covered California consumers have at least three health insurance companies to choose from in their region, and in some regions as many as seven.



2020 Covered California Regional Options



2020 Statewide Rate Change Summary

The number below reflects the statewide weighted average increase across health insurance companies and plans.

Rate Change (weighted average)	0.8%
Lowest-price Bronze plan (unweighted average)	5.7%
Lowest-price Silver plan (unweighted average)	4.0%
Weighted rate change if consumers switch to lowest-price plan available in the same metal tier	-9.0%

Statewide Observations

- If consumers change to the lowest-priced plan at the same metal tier, the weighted average change would be a decrease of -9.0 percent.
- Regions 1 to 14 (northern counties) encompass 46 percent of Covered California's enrollment.
- Regions 15 to 19 (southern counties) encompass 54 percent of Covered California enrollment.
- More than 75 percent of consumers will either be able to pay less or see no change in their premiums if they switch plans.



2020 Rate Changes for Region 1

Northern Counties

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)	-1.7%
Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier	-8.4%

Regional Observations

52,135 Total individuals actively enrolled as of April 2019. ¹	94% Percentage of enrollees receiving financial assistance. ¹	3 Number of companies some consumers can choose from; All will have as many as 2.
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Carriers Available



Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Anthem Blue Cross EPO	-13.1% to 13.7%	-3.1%	49.2%
Blue Shield HMO	1.7% to 7.6%	2.7%	0.0%
Blue Shield PPO	-1.7% to 3.1%	-0.3%	49.0%
Kaiser Permanente HMO	-5.4% to 6.8%	-0.3%	1.8%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.



2020 Rate Changes for Region 2

Marin, Napa, Solano and Sonoma Counties

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)

1.1%

Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier

-3.6%

Regional Observations

51,181

Total individuals actively enrolled as of April 2019.¹

86%

Percentage of enrollees receiving financial assistance.¹

4

Number of companies all consumers can choose from.

Carriers Available

blue of California

Health Net®

KAISER PERMANENTE®

Western Health Advantage

Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Blue Shield HMO	1.7% to 7.6%	2.9%	0.1%
Blue Shield PPO	0.0% to 5.0%	1.9%	12.2%
Health Net HMO	3.3% to 3.3%	3.3%	0.4%
Kaiser Permanente HMO	-5.4% to 6.8%	0.6%	74.0%
Western Health HMO	-3.9% to 8.9%	2.5%	13.4%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.



2020 Rate Changes for Region 3

Sacramento, Placer, El Dorado and Yolo Counties

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)

1.8%

Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier

-2.2%

Regional Observations

80,775

Total individuals actively enrolled as of April 2019.¹

91 %

Percentage of enrollees receiving financial assistance.¹

4

Number of companies some consumers can choose from; All will have as many as 1.

Carriers Available

blue of California

Health Net[®]

KAISER PERMANENTE[®]

Western Health Advantage

Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Blue Shield HMO	1.7% to 7.6%	1.9%	17.0%
Blue Shield PPO	3.5% to 8.6%	5.4%	11.9%
Health Net PPO	4.5% to 4.5%	4.5%	1.5%
Kaiser Permanente HMO	-5.4% to 6.8%	0.9%	66.5%
Western Health HMO	-3.8% to 9.0%	4.0%	3.1%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.



2020 Rate Changes for Region 4

San Francisco County

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)

5.9%

Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier

-3.7%

Regional Observations

34,315

Total individuals actively enrolled as of April 2019.¹

80%

Percentage of enrollees receiving financial assistance.¹

5

Number of companies all consumers can choose from.

Carriers Available

blue of California

CCHP
Health Plan

Health Net[®]

KAISER PERMANENTE[®]

OSCAR

Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Blue Shield HMO	1.7% to 7.6%	2.3%	1.6%
Blue Shield PPO	1.5% to 6.5%	3.5%	20.5%
CCHP HMO	14.0% to 20.3%	16.7%	24.7%
Health Net EPO	3.3% to 3.3%	3.3%	0.2%
Kaiser Permanente HMO	-5.4% to 6.8%	1.6%	50.3%
Oscar EPO	-12.7% to 14.9%	7.5%	2.6%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.



2020 Rate Changes for Region 5

Contra Costa County

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)

0.6%

Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier

-5.5%

Regional Observations

45,345

Total individuals actively enrolled as of April 2019.¹

88%

Percentage of enrollees receiving financial assistance.¹

3

Number of companies all consumers can choose from.

Carriers Available

blue of California

Health Net[®]

KAISER PERMANENTE[®]

Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Blue Shield HMO	1.7% to 7.6%	2.8%	0.3%
Blue Shield PPO	0.1% to 5.0%	1.3%	21.2%
Health Net EPO	3.3% to 3.3%	3.3%	0.5%
Kaiser Permanente HMO	-5.4% to 6.8%	0.3%	78.%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.



2020 Rate Changes for Region 6

Alameda County

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)

1.9%

Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier

-3.5%

Regional Observations

63,835

Total individuals actively enrolled as of April 2019.¹

85%

Percentage of enrollees receiving financial assistance.¹

2

Number of companies all consumers can choose from.

Carriers Available

blue of california

KAISER PERMANENTE®

Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Blue Shield HMO	1.7% to 7.6%	2.1%	3.4%
Blue Shield PPO	5.7% to 10.9%	7.5%	18.1%
Kaiser Permanente HMO	-5.4% to 6.8%	0.7%	78.5%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.



2020 Rate Changes for Region 7

Santa Clara County

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)

2.0%

Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier

-14.1%

Regional Observations

57,846

Total individuals actively enrolled as of April 2019.¹

85%

Percentage of enrollees receiving financial assistance.¹

4

Number of companies all consumers can choose from.

Carriers Available



Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Anthem Blue Cross EPO	-6.3% to 22.7%	7.5%	14.4%
Blue Shield HMO	1.7% to 7.6%	2.1%	1.7%
Blue Shield PPO	3.9% to 9.0%	6.0%	7.2%
Kaiser Permanente HMO	-5.4% to 6.8%	0.8%	48.5%
Valley Health Plan HMO	-2.0% to 5.0%	0.4%	28.3%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.



2020 Rate Changes for Region 8

San Mateo County

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)

1.8%

Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier

-4.8%

Regional Observations

24,030

Total individuals actively enrolled as of April 2019.¹

84%

Percentage of enrollees receiving financial assistance.¹

4

Number of companies all consumers can choose from.

Carriers Available

blue of California

Health Net®

CCHP
Health Plan

KAISER PERMANENTE®

Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Blue Shield HMO	1.7% to 7.6%	2.3%	1.1%
Blue Shield PPO	-0.2% to 4.7%	1.6%	15.9%
CCHP HMO	14.0% to 20.3%	16.9%	6.4%
Health Net EPO	3.3% to 3.3%	3.3%	0.5%
Kaiser Permanente HMO	-5.4% to 6.8%	0.6%	76.2%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.



2020 Rate Changes for Region 9

Monterey, San Benito and Santa Cruz Counties

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)

1.0%

Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier

-6.1%

Regional Observations

26,155

 Total individuals actively enrolled as of April 2019.¹
90%

 Percentage of enrollees receiving financial assistance.¹
4

Number of companies some consumers can choose from; All will have as many as 2.

Carriers Available



blue of California



Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Anthem Blue Cross EPO	Newly Available	-	-
Blue Shield HMO	1.7% to 7.6%	1.9%	9.9%
Blue Shield PPO	-1.7% to 3.1%	0.1%	60.8%
Health Net EPO	3.3% to 3.3%	3.3%	2.3%
Kaiser Permanente HMO	-5.4 to 6.8%	2.4%	27.0%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.



2020 Rate Changes for Region 10

San Joaquin, Stanislaus, Merced, Mariposa and Tulare Counties

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)

-5.7%

Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier

-9.3%

Regional Observations

72,323

Total individuals actively enrolled as of April 2019.¹

95%

Percentage of enrollees receiving financial assistance.¹

4

Number of companies some consumers can choose from; All will have as many as 2.

Carriers Available



blue of California



KAISER PERMANENTE

Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Anthem Blue Cross EPO	-17.8% to 7.5%	-13.3%	41.6%
Blue Shield HMO	1.7% to 7.6%	2.1%	0.4%
Blue Shield PPO	-1.1% to 3.7%	0.3%	7.7%
Health Net EPO	3.3% to 3.3%	3.3%	0.3%
Kaiser Permanente HMO	-5.4% to 6.8%	-0.4%	50.1%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.



2020 Rate Changes for Region 11

Fresno, Kings and Madera Counties

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)

3.4%

Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier

1.7%

Regional Observations

33,878

Total individuals actively enrolled as of April 2019.¹

93%

Percentage of enrollees receiving financial assistance.¹

4

Number of companies some consumers can choose from; All will have as many as 2.

Carriers Available



Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Anthem Blue Cross HMO	Newly Available	-	-
Blue Shield HMO	Newly Available	-	-
Blue Shield PPO	4.0% to 9.2%	4.9%	68.3%
Kaiser Permanente HMO	-5.4% to 6.8%	0.3%	31.7%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.



2020 Rate Changes for Region 12

San Luis Obispo, Santa Barbara and Ventura Counties

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)

4.6%

Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier

-2.3%

Regional Observations

64,368

Total individuals actively enrolled as of April 2019.¹

91 %

Percentage of enrollees receiving financial assistance.¹

3

Number of companies some consumers can choose from; All will have as many as 2.

Carriers Available



Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Anthem Blue Cross EPO	Newly Available	-	-
Blue Shield HMO	1.7% to 7.6%	2.1%	22.8%
Blue Shield PPO	4.2% to 9.3%	5.8%	62.1%
Kaiser Permanente HMO	-3.6% to 8.9%	3.9%	15.1%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.



2020 Rate Changes for Region 13

Mono, Inyo and Imperial Counties

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)

-6.9%

Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier

-9.7%

Regional Observations

13,401

Total individuals actively enrolled as of April 2019.¹

97%

Percentage of enrollees receiving financial assistance.¹

3

Number of companies some consumers can choose from; All will have as many as 1.

Carriers Available

blue of California

KAISER PERMANENTE®

MOLINA
HEALTHCARE

Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Blue Shield PPO	-1.0% to 3.8%	0.6%	20.3%
Kaiser Permanente HMO	-3.6% to 8.9%	4.0%	0.2%
Molina Healthcare HMO (coinsurance)	-14.2 to 14.8%	-8.9%	79.6%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.



2020 Rate Changes for Region 14

Kern County

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)

-0.5%

Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier

-5.1%

Regional Observations

17,537

Total individuals actively enrolled as of April 2019.¹

94%

Percentage of enrollees receiving financial assistance.¹

3

Number of companies some consumers can choose from; All will have as many as 1.

Carriers Available

blue of California

Health Net®

KAISER PERMANENTE®

Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Blue Shield HMO	1.7% to 7.6%	2.8%	0.6%
Blue Shield PPO	-2.0% to 2.8%	-0.9%	61.8%
Health Net HMO	-9.0% to 3.4%	-8.4%	10.4%
Kaiser Permanente HMO	-3.6% to 8.9%	3.4%	27.1%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.



2020 Rate Changes for Region 15

Los Angeles County (northeast)

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)

2.6%

Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier

-9.8%

Regional Observations

172,381

Total individuals actively enrolled as of April 2019.¹

90%

Percentage of enrollees receiving financial assistance.¹

7

Number of companies some consumers can choose from; All will have as many as 5.

Carriers Available



Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Anthem Blue Cross HMO	Newly Available	-	-
Blue Shield HMO	1.7% to 7.6%	1.9%	9.6%
Blue Shield PPO	3.5% to 8.6%	4.7%	24.1%
Health Net HMO	-3.0% to 3.3%	-2.7%	20.5%
Health Net PPO	9.9% to 9.9%	9.9%	9.2%
Kaiser Permanente HMO	-3.6% to 8.9%	3.6%	15.5%
L.A. Care HMO	0.5% to 1.8%	1.1%	18.7%
Molina Healthcare HMO (coinsurance)	-10.0% to 20.5%	12.2%	1.1%
Oscar EPO	-19.4% to 6.1%	1.7%	1.4%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.



**COVERED
CALIFORNIA**

2020 Rate Changes for Region 16

Los Angeles County (southwest)

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)

0.1%

Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier

-12.4%

Regional Observations

216,567

Total individuals actively enrolled as of April 2019.¹

85%

Percentage of enrollees receiving financial assistance.¹

7

Number of companies some consumers can choose from; All will have as many as 6.

Carriers Available



blue of California



KAISER PERMANENTE



OSCAR

Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Anthem Blue Cross HMO	Newly Available	-	-
Blue Shield HMO	1.7% to 7.6%	2.2%	1.5%
Blue Shield PPO	0.4% to 5.3%	2.0%	18.8%
Health Net HMO	-6.0% to 0.01%	-5.6%	12.8%
Health Net PPO	0.8% to 0.8%	0.8%	3.2%
Kaiser Permanente HMO	-7.9% to 4.0%	-0.9%	25.8%
L.A. Care HMO	1.7% to 3.0%	2.3%	24.3%
Molina Healthcare HMO (coinsurance)	-11.7% to 18.1%	8.0%	4.6%
Oscar EPO	-19.9% to 5.4%	-5.9%	9.0%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.



2020 Rate Changes for Region 17

San Bernardino and Riverside Counties

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)

0.1%

Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier

-10.4%

Regional Observations

122,624

Total individuals actively enrolled as of April 2019.¹

91 %

Percentage of enrollees receiving financial assistance.¹

5

Number of companies some consumers can choose from; All will have as many as 2.

Carriers Available



Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Anthem Blue Cross HMO	Newly Available	-	-
Blue Shield HMO	1.7% to 7.6%	1.9%	18.4%
Blue Shield PPO	2.8% to 7.8%	4.2%	18.0%
Health Net HMO	-9.0% to 3.4%	-8.0%	17.6%
Health Net PPO	3.5% to 3.5%	3.5%	11.1%
Kaiser Permanente HMO	-8.8% to 3.0%	-2.1%	24.7%
Molina Healthcare HMO (coinsurance)	-10.8% to 19.3%	5.5%	10.1%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.



2020 Rate Changes for Region 18

Orange County

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)

1.0%

Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier

-16.5%

Regional Observations

133,387

Total individuals actively enrolled as of April 2019.¹

88%

Percentage of enrollees receiving financial assistance.¹

5

Number of companies all consumers can choose from.

Carriers Available

blue shield of california

Health Net[®]

KAIER PERMANENTE[®]

MOLINA
HEALTHCARE

OSCAR

Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Blue Shield HMO	1.7% to 7.6%	2.0%	5.8%
Blue Shield PPO	3.7% to 8.8%	5.1%	30.8%
Health Net HMO	-6.0% to 0.0%	-5.8%	27.5%
Health Net PPO	1.8% to 1.8%	1.8%	4.2%
Kaiser Permanente HMO	-3.6% to 8.9%	3.8%	18.2%
Molina Healthcare HMO (coinsurance)	-6.0% to 25.8%	11.8%	3.4%
Oscar EPO	-19.4% to 6.0%	-2.9%	10.0%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.



2020 Rate Changes for Region 19

San Diego County

Statewide Rate Change (weighted average)

0.8%

New for 2020

An estimated **922,000** people across the state, including many middle-income Californians, will be eligible for a new state subsidy program designed to lower the cost of coverage.

For those facing a penalty, a family of four could pay **\$2,000** or more for not having health insurance throughout 2020

Regional Rate Change (weighted average)

0.2%

Shop and Save: Weighted rate change if consumers in this region switch to the lowest-price plan in the same metal tier

-11.4%

Regional Observations

109,614

Total individuals actively enrolled as of April 2019.¹

85%

Percentage of enrollees receiving financial assistance.¹

5

Number of companies all consumers can choose from.

Carriers Available

blue of California

Health Net[®]

KAISER PERMANENTE[®]

MOLINA
HEALTHCARE

SHARP
HEALTH PLAN

Carriers	Range of 2020 Rate Changes	Average Rate Change 2019-20	Percent of Enrollment in 2019
Blue Shield HMO	1.7% to 7.6%	2.1%	6.9%
Blue Shield PPO	4.4% to 9.6%	6.2%	12.8%
Health Net HMO	-9.0% to 3.4%	-8.2%	20.0%
Health Net PPO	1.0% to 1.0%	1.0%	1.7%
Kaiser Permanente HMO	-3.6% to 8.9%	4.3%	27.8%
Molina Healthcare HMO (coinsurance)	-11.7% to 18.2%	5.0%	14.9%
Sharp Health Plan HMO 1 (copay)	-15.7% to 1.0%	-8.3%	7.6%
Sharp Health Plan HMO 2 (coinsurance)	7.7% to 0.3%	-5.2%	8.2%

¹ California's individual market consists of an estimated 2.2 million people. This figure reflects the number of consumers actively enrolled in Covered California in this region, through both renewals and open enrollment.