



**COVERED
CALIFORNIA**

Health
Insurance
Companies
and
Plan Rates
for 2015

**Keeping the
Individual Market
in California
Affordable**

July 31, 2014

Updated Aug. 6, 2014

About Covered California™

Covered California is the state's marketplace for the federal Patient Protection and Affordable Care Act. Covered California, in partnership with the California Department of Health Care Services, was charged with creating a new health insurance marketplace in which individuals and small businesses can get access to affordable health insurance plans. Covered California helps individuals determine whether they are eligible for premium assistance that is available on a sliding-scale basis to reduce insurance costs or whether they are eligible for low-cost or no-cost Medi-Cal. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Small businesses can purchase competitively priced health insurance plans and offer their employees the ability to choose from an array of plans and may qualify for federal tax credits.

In addition to helping consumers who are eligible for federal premium assistance, Covered California seeks to improve the insurance options for all Californians in the individual market. All of the products and rates described in this booklet are available both through Covered California and in the individual market — at the same price. In addition, every health insurance company that sells an insurance product to individuals must sell one that matches Covered California's standard benefit designs. This means that all consumers can now make true apple-to-apples comparisons of their health insurance options.

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

This booklet is a brief summary of information about individual health insurance plans for Covered California. Detailed information can be obtained by visiting our website: www.CoveredCA.com.

This booklet does not include offerings for Covered California's Small Business Health Options Program (SHOP).

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Health Reform in California

Since its enactment in March 2010, the federal Patient Protection and Affordable Care Act has improved health insurance quality and affordability in tangible ways for millions of people in California.

For those on Medicare, benefits such as free preventive services, cancer screenings and an annual wellness visit have expanded under the health care law. In addition, seniors can also save money on brand-name prescription drugs.

A number of market reforms contained in the Affordable Care Act also are improving care for Californians, including:

- **Insurers are prohibited from setting lifetime limits on essential health benefits, such as hospital stays, beginning with new policies issued. Approximately 12 million people in California are no longer subject to these limits as a result of the act, according to federal estimates.**
- **Insurers are no longer allowed to re-examine a customer’s initial application to cancel, or “rescind,” their coverage due to unintentional mistakes or minor omissions.**
- **Dependent children up to age 26 must be offered coverage under a parent’s insurance plan. Federal data indicates that more than 435,000 young adults in California have gained coverage as a result of this provision of the act.**
- **Insurers may not exclude children under the age of 19 from coverage due to a pre-existing medical condition.**
- **Insurers are now required to spend the vast majority of premium dollars on medical care and quality improvement activities, and a smaller, limited amount on overhead expenses such as marketing, profits, salaries, administrative costs and agent commissions.**

Covered California and the expansion of Medi-Cal to a new coverage group, which includes low-income adults and parent/caretaker relatives, means insurance is more affordable for those not covered by Medicare or employer-based health insurance. Covered California has also made shopping for insurance far easier, with a one-stop application for coverage.

About Covered California Health Insurance Plans

Covered California has tentatively selected 10 health insurance companies to be available for enrollment starting Nov. 15, 2014.

These companies will offer quality health care to millions of Californians in the individual market while providing consumers meaningful choices of affordable health insurance plans in every region of the state. Coverage can take effect beginning Jan. 1, 2015.

How many people enrolled in the last open-enrollment period?

During Covered California's first open-enrollment period, from Oct. 1, 2013, through March 31, 2014, nearly 1.4 million Californians enrolled in coverage through Covered California, of which more than 1.2 million were eligible for premium assistance to help pay for health care coverage. Another 1.9 million Californians qualified for low-cost or no-cost Medi-Cal coverage.

In addition to those who signed up through Covered California, hundreds of thousands of Californians enrolled directly with the health plan of their choosing on the individual market. Where consumers selected the same product that is available through Covered California, the consumer paid the exact same price whether they enrolled through Covered California or purchased a plan directly from an insurance company. The open-enrollment period is the same for Covered California and the individual market at large. During this period consumers cannot be turned away because of a pre-existing condition. However, consumers who are eligible for financial assistance can only get that help if they enroll through Covered California.

What are the plans, and why is this significant?

The California law implementing the Affordable Care Act authorizes Covered California to establish and use a competitive process to select participating health insurance companies. Covered California sets minimum requirements for participating health insurance companies, as well as standards and criteria that ensure selected health insurance plans provide health care coverage choices that offer the best possible combination of choice, value, quality and service.

Enrollees in Covered California health insurance plans have the opportunity to select from a wide variety of networks of doctors, hospitals and health care delivery systems. Health maintenance organizations (HMOs), preferred provider organizations (PPOs) and exclusive provider organizations (EPOs) are available in all urban and many rural areas, in addition to the various health care delivery systems available through Covered California's health insurance company partners. Every health plan and product described in this booklet is available both through Covered California and on the individual market, at the same exact price.

Covered California has physicians and hospitals affiliated with:

- **Virtually all of the state's leading academic health systems**
- **Six of the 17 Centers for Medicare and Medicaid Services Shared Savings Accountable Care Organizations**
- **Five of the six Centers for Medicare and Medicaid Services Pioneer Accountable Care Organizations**

Based on a competitive bidding process, Covered California tentatively approved 10 health insurance companies to offer coverage beginning this fall for enrollment starting in January 2015. The insurance companies and rates are preliminary because they are subject to independent review to determine if the rates are reasonable and review of other regulatory standards by the state's regulators, with the California Department of Managed Health Care reviewing nine carriers and the California Department of Insurance reviewing one carrier. That review should be completed by the end of August. At that point, Covered California will finalize its selections and the rates that will be available to consumers for 2015. These 10 health insurance companies will now have their proposed rates reviewed by their state regulator. After that review, Covered California will enter into final contracts with each health insurance company in October 2014.

Which health insurance companies were selected for 2015?

In alphabetical order, the companies selected are:

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. **Sharp Health Plan**
9. **Valley Health Plan**
10. **Western Health Advantage**

These health insurance companies meet all the state and federal requirements for plans, as well as additional standards established by Covered California. They represent a mix of major insurers and smaller companies, regional and statewide doctor and hospital networks, and for-profit and nonprofit plans. They deliver value and choice for consumers, with affordable premiums, a wide selection of benefit levels and robust provider networks.

Will these companies' plans meet the needs of Californians?

Covered California considers in its selection the health plans' networks, their plans to ensure high quality care and how the plans ensure that consumers get the care they need, when they need it. In addition, Covered California has contract requirements related to ensuring that the plans it offers deliver quality care to those who need it.

Covered California has worked hard with health insurance companies and regulators to offer consumers access to quality care and will continue to diligently monitor all plans on a regular basis to ensure adequate networks are in place.

If consumers experience challenges accessing providers in their plans' networks, Covered California has and will continue to help consumers navigate the process with their plan and with state agencies to resolve their individual cases. Covered California, along with health insurance companies and regulators, works to resolve consumer network access challenges.

Additionally, Covered California will continue to refer consumers to the Health Consumer Alliance, an independent legal assistance organization that is supported by Covered California to assist enrollees and help monitor patterns of problems.

Beyond these efforts, Covered California is building stronger partnerships with its plans to ensure the most updated information is available about providers in each network. Furthermore, Covered California is coordinating directly and regularly with regulators to ensure network adequacy rules are met. Covered California is also creating an infrastructure to evaluate networks and enrollees' access to services in each network.

What benefits are included in the Covered California health insurance plans?

The health insurance plans that will be offered through Covered California are guaranteed to provide basic levels of coverage and provide consumer protections, including the 10 categories of essential health benefits:

1. **Ambulatory patient services**
2. **Emergency services**
3. **Hospitalization**
4. **Maternity and newborn care**
5. **Mental health and substance use disorder services, including behavioral health treatment**
6. **Prescription drugs**
7. **Rehabilitative and habilitative services and devices**
8. **Laboratory services**
9. **Preventive and wellness services and chronic disease management**
10. **Pediatric services**

What factors were considered during the selection process?

Principles adopted to guide the selection and oversight of health insurance companies included:

- **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**
- **Operating with speed and agility and using resources efficiently in the most focused possible way**

How does Covered California seek to represent consumers?

In 2012, the California Legislature gave Covered California the ability to be an active purchaser on behalf of consumers in selecting the health insurance companies that would participate in the state health insurance exchange. This decision allowed Covered California to choose health insurance plans that provide the best value for consumers. Rather than simply offering the essential health benefits outlined by the Patient Protection and Affordable Care Act, Covered California health insurance plans must also meet high standards of quality, affordability and accountability as they compete in the marketplace. (Other state exchanges adopted the "clearinghouse" model, which allows them to sell any plan compliant with the Affordable Care Act.)

Because Covered California negotiated with health insurance companies that wanted to participate in the exchange, the companies put their best products forward, which, in turn, helped create a strong foundation of sound rates and stability in the ever-changing health insurance market.

The active purchaser role, critical to selecting the best plans for Covered California customers and for the individual market at large, has the following advantages:

- **A robust bidding and negotiation process fosters competition in the marketplace. This process resulted in Covered California choosing plans with reasonable premiums, long-term stability and improvements in the quality of care.**
- **Consumers are guaranteed a competitive choice of plans and appropriate provider networks in every region of the state.**

- Entering into long-term relationships with its health plans allows Covered California to develop a multiyear vision, improves care by tracking quality indicators and supports continuity of care for consumers who can stay with the plan they selected.
- The role allowed California to develop standard benefit designs to improve the quality of plans inside and outside the exchange, making it easier for consumers to compare plans in both markets.
- Covered California has maintained its standard benefit design while adding pediatric dental insurance plans embedded in the health insurance plans.

How will Covered California ensure that health insurance companies meet consumers' needs?

Covered California will hold accountable the health insurance companies tentatively selected, to ensure a high quality of care for all enrollees. Specifically, each health insurance plan must:

- **Have sufficient clinicians — doctors, hospitals and other providers — to meet the needs of the consumers who enroll in their plan**
- **Ensure that each enrollee has had a preventive health and wellness visit during the first year of enrollment**
- **Identify and proactively manage all “at-risk” enrollees**
- **Determine enrollees’ health status and proactively develop a plan to manage their individual health care needs**
- **Promote the use of best practice models for continuity of care and care coordination that are proven to improve quality of care**
- **Be transparent about plan performance at the point of enrollment, specifically regarding standard measures of prevention, access and clinical effectiveness**
- **Be certified by the National Committee for Quality Assurance or URAC (formerly known as the Utilization Review Accreditation Commission) to meet quality standards**

How did Covered California get these rates?

Health plans that were selected to offer coverage in the Covered California marketplace designed their provider networks with access, quality and affordability in mind. In order to achieve all three factors, some plans included in their provider networks an integrated delivery system, which focuses on efficiency and quality as the main drivers of affordability. Other plans used broader networks, while focusing on prevention, care coordination, early intervention, and the health management of high-risk enrollees to achieve affordable rates. Overall, the health plans all focused on managing their membership to ensure they are getting the right care at the right time.

How is premium assistance calculated?

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. Just as many people get health insurance through their job but could not afford it if they needed to pay the full premium themselves, many households can only afford their premium because of the financial assistance that is available from the federal government. This assistance will reduce the amount an individual pays for health insurance. Almost 90 percent of those who enrolled through Covered California received premium assistance to make their care more affordable. Premium assistance is calculated based on where the person falls in 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 LEVELS						
Size of Household	138%	150%	200%	250%	300%	400%
1	\$16,105	\$17,505	\$23,340	\$29,175	\$35,010	\$46,680
2	\$21,707	\$23,595	\$31,460	\$39,325	\$47,190	\$62,920
3	\$27,310	\$29,685	\$39,580	\$49,475	\$59,370	\$79,160
4	\$32,913	\$35,775	\$47,700	\$59,625	\$71,550	\$95,400
5	\$38,516	\$41,865	\$55,820	\$69,775	\$83,730	\$111,640

The amount of premium assistance depends on an individual’s income and age and where the person lives. The Affordable Care Act sets a monthly maximum that people will pay for health care, based on their income in relation to federal poverty levels. In general, the lower the household income, the more the federal government will help with premium payments.

The following table outlines the maximum contribution, as a percent of income, required toward the cost of monthly premiums.

Federal Poverty Level	Up to 150%	200%	250%	400%
Percent of Income	4%	6.3%	8.05%	9.5%
Maximum Monthly Portion	Up to \$58	Up to \$123	Up to \$196	Up to \$370

The premium assistance amount is based on the cost of the second-lowest Silver plan available in an individual's ZIP code. In each pricing region, this booklet includes an asterisk (*) to indicate the second-lowest Silver plan. The premium assistance will pay the gap between the full cost of the second-lowest Silver plan and an individual's monthly maximum portion.

For example, the cost of the second-lowest Silver plan for a 25-year-old in Region 1 is \$268. If a 25-year-old person's income in Region 1 is 150 percent of the federal poverty level, or a total annual income of \$17,505, the following formula would calculate the premium assistance.

$$\begin{array}{rcl}
 \text{\$268} & - & \text{\$58} & = & \text{\$210} \\
 \text{cost of plan} & & \text{monthly maximum portion} & & \text{premium assistance} \\
 & & \text{(4\% of \$17,505)} & &
 \end{array}$$

The consumer can use their premium assistance toward any Bronze, Silver, Gold or Platinum plan. But, as described in the next section, for many consumers there is additional financial help in the form of lower out-of-pocket expenses that is available based on income level and only when the consumer selects a plan at the Silver level.

What are Covered California standard benefit designs?

Health insurance plans must follow Covered California's standard benefit designs. With standardized benefits, consumers can accurately compare health insurance plans, because the benefits are the same for all plans offered in the Covered California marketplace. Additionally, standardizing benefits ensures that the selected health insurance plans define what the consumers get and limit the consumer's out-of-pocket costs by type of service.

All qualified health plans include children's dental coverage for the 2015 coverage year, as part of the cost of the health plan. The health insurance companies negotiated all products with embedded pediatric dental plans, one of the 10 essential health benefits under the Affordable Care Act. Health plans will contract directly with dental plans to deliver care. In addition, Covered California is currently working with dental providers to offer supplemental coverage for adults in the 2015 plan year.

In the following table, you can see how much you would pay depending on which metal plan you choose. In addition, at each benefit design level there is a deductible amount that consumers need to pay before insurance coverage takes effect. Depending on the level of coverage, certain types of care are not subject to the deductible.

2015 STANDARD BENEFIT DESIGNS BY METAL TIER				
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
Preventive Care Copay*	No cost	No cost	No cost	No cost
Primary Care Visit Copay	\$60 for 3 visits	\$45	\$30	\$20
Specialty Care Visit Copay	\$70	\$65	\$50	\$40
Urgent Care Visit Copay	\$120	\$90	\$60	\$40
Emergency Room Copay	\$300	\$250	\$250	\$150
Lab Testing Copay	30%	\$45	\$30	\$20
X-Ray Copay	30%	\$65	\$50	\$40
Generic Medicine Copay	\$15 or less	\$15 or less	\$15 or less	\$5 or less
Annual Out-of-Pocket Maximum Individual and Family	\$6,250 individual and \$12,500 family	\$6,250 individual and \$12,500 family	\$6,250 individual and \$12,500 family	\$4,000 individual and \$8,000 family

*In most situations, this is true for one visit per year.

How can consumers lower their out-of-pocket expenses based on their income?

In addition to receiving premium assistance, consumers who make less than 400 percent of the federal poverty level can also benefit from having lower out-of-pocket expenses while paying the same Silver plan premium. This is called the “Enhanced Silver” and, like the premium assistance, is available based on an individual’s income.

In the following table, you can see how much you would pay based on your income if eligible for Enhanced Silver, where the health plan pays more of the consumer’s share of expenses based on the consumer’s income. Enhanced Silver is available to individuals with incomes between 138 percent and 250 percent of the federal poverty level (FPL). Individuals in these categories will get the out-of-pocket savings benefit of a Gold or Platinum plan for a Silver plan price. With an Enhanced Silver plan, on average, the plan pays 94 percent, 87 percent or 73 percent of expenses in total for covered benefits, with enrollees responsible for the rest.

2015 STANDARD BENEFIT DESIGNS BY INCOME			
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 \$17,235 (≤150% FPL)	\$17,236 to \$22,980 (>150% to ≤200% FPL)	\$22,981 to \$28,725 (>200% to ≤250% FPL)
Annual Wellness Exam	\$0	\$0	\$0
Primary Care Visit	\$3	\$15	\$40
Specialist Visit	\$5	\$20	\$50
Laboratory Tests	\$3	\$15	\$40
X-Rays and Diagnostics	\$5	\$20	\$50
Imaging	10%	15%	30%
Generic Drugs	\$3	\$5	\$15 or less
Annual Out-of-Pocket Maximum Individual and Family	\$2,250 individual and \$4,500 family	\$2,250 individual and \$4,500 family	\$5,200 individual and \$10,400 family

2015 Statewide Rate Change Summary

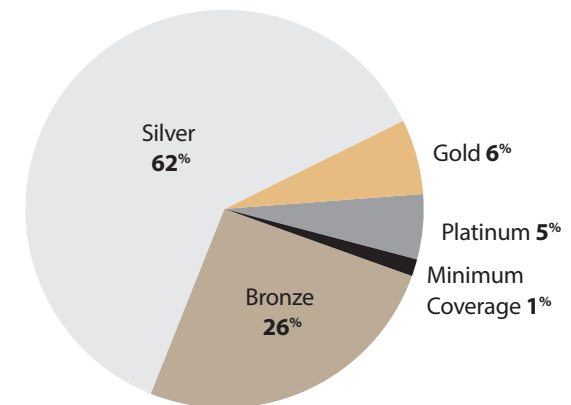
The number below reflects the statewide weighted average increase across plans and benefit designs.



Statewide Observations

- The overall weighted average increase is 4.2 percent.
- 16 percent of Covered California consumers (217,000 people) will see the premium of their health plan stay constant or decrease (with most decreases of 1 percent to 3 percent, but some decreases of up to 14 percent).
- 35 percent (489,000 people) will see premiums increase a small amount — less than 5 percent.
- 36 percent (495,000 people) will see premium increases of 5 percent to 8 percent (with most of those being about 6 percent).
- 13 percent (186,000 people) will see premium increases of more than 8 percent (with almost 90 percent of these in the 8-10 percent range).

2014 Enrollment by Metal Tier (subsidized and non-subsidized)



Covered California Pricing Regions

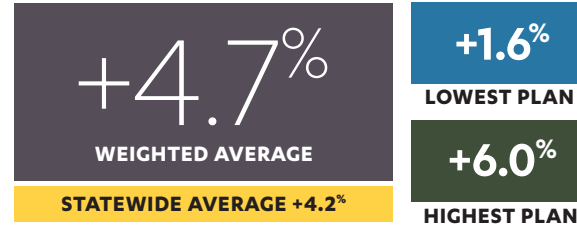


Pricing Region 1 Northern counties

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



2015 Rate Change Summary



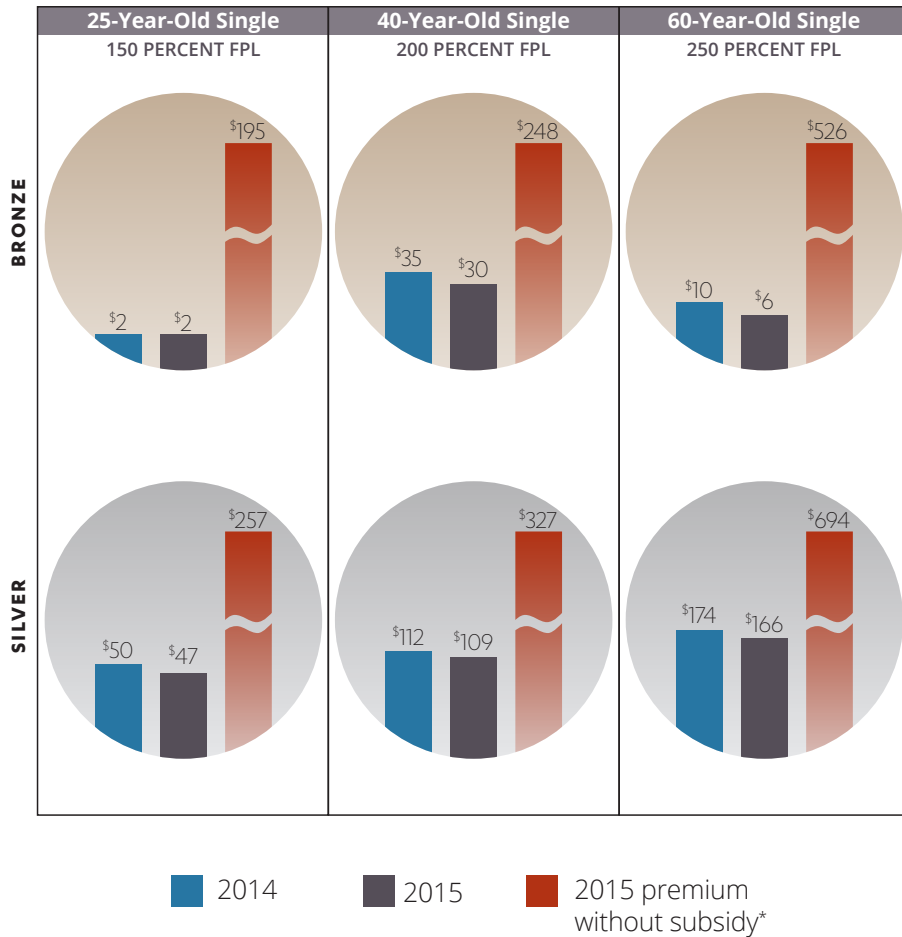
Regional Observations

- 49,665 individuals signed up for coverage during the first open-enrollment period, and 91 percent of them received premium assistance.
- In general, the federal subsidy available to consumers in the region will increase in 2015.
- In general, rate increases are low, with most consumers seeing an increase in premium of 4 to 5 percent.
- Anthem has the most enrollment in this region. Anthem had the lowest-cost plan in 2014, and that remains the case in 2015.
- Consumers in this region may benefit from shopping around. With three plans to choose from, consumers may find a better deal and see minimal cost increases.

Pricing Region 1

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

Pricing Region 1

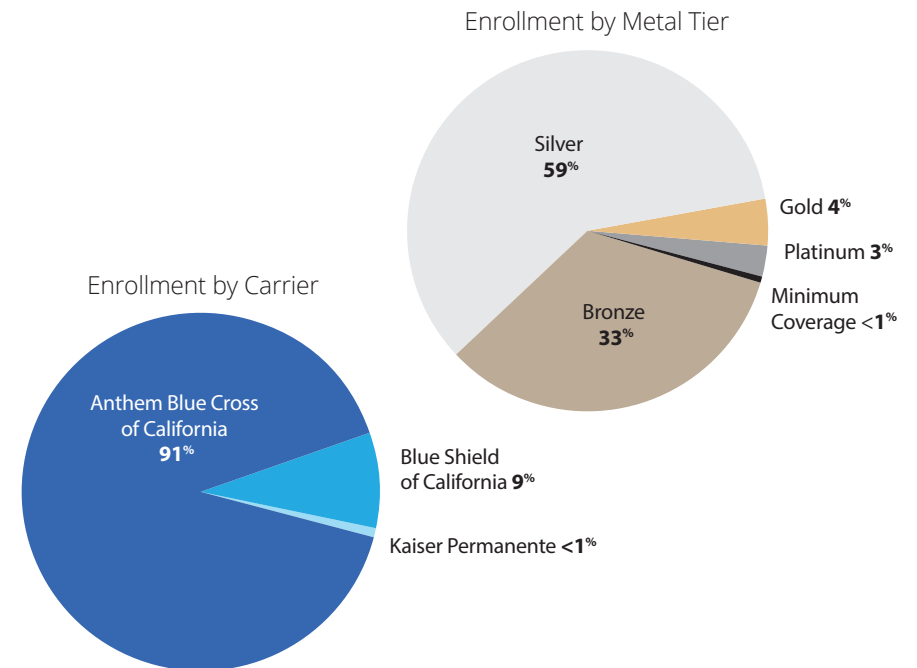
Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem PPO	90.8%	4.6%	4% to 8%
Blue Shield* EPO	8.6%	6.0%	6%
Kaiser Permanente* HMO	0.6%	1.6%	-4% to 2%

*Plan not available in all areas.

2014 Regional Enrollment (subsidized and non-subsidized)



Pricing Region 1

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 1 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem PPO	Individual	\$42	\$107	\$180	\$325
	Federal Govt.	\$283	\$218	\$145	\$0
Blue Shield EPO	Individual	\$58	\$122	\$196	\$341
	Federal Govt.	\$283	\$218	\$145	\$0
Kaiser Permanente HMO	Individual	\$73	\$138	\$211	\$356
	Federal Govt.	\$283	\$218	\$145	\$0

Figures rounded to the nearest dollar.

Pricing Region 1

Rates Without Subsidies

The table below is an example of the rates in Region 1. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25 - YEAR - OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	—	\$ 194	—	—	—
Anthem PPO	\$ 169	\$ 193	\$ 255	\$ 313	\$ 367
Blue Shield EPO	\$ 210	\$ 221	\$ 268*	\$ 315	\$ 361
Blue Shield EPO HSA	—	\$ 218	—	—	—
Kaiser Permanente HMO	\$ 195	\$ 209	\$ 280	\$ 340	\$ 363
Kaiser Permanente HMO HSA	—	\$ 204	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 1

Rates Without Subsidies

The table below is an example of the rates in Region 1. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 247	—	—	—
Anthem PPO	\$ 245	\$ 325	\$ 398	\$ 467
Blue Shield EPO	\$ 282	\$ 341*	\$ 401	\$ 460
Blue Shield EPO HSA	\$ 277	—	—	—
Kaiser Permanente HMO	\$ 266	\$ 356	\$ 432	\$ 462
Kaiser Permanente HMO HSA	\$ 260	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 1

Rates Without Subsidies

The table below is an example of the rates in Region 1. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

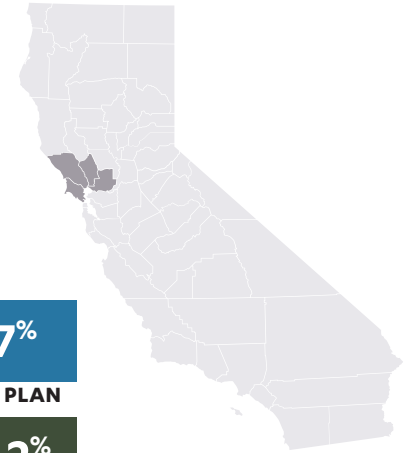
Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 525	—	—	—
Anthem PPO	\$ 521	\$ 691	\$ 846	\$ 992
Blue Shield EPO	\$ 598	\$ 724*	\$ 852	\$ 977
Blue Shield EPO HSA	\$ 588	—	—	—
Kaiser Permanente HMO	\$ 566	\$ 756	\$ 918	\$ 981
Kaiser Permanente HMO HSA	\$ 552	—	—	—

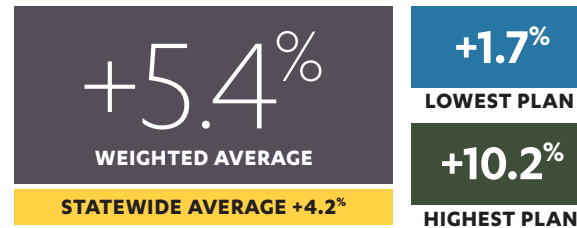
Figures rounded to the nearest dollar.

Pricing Region 2

Marin, Napa, Solano
and Sonoma counties



2015 Rate Change Summary



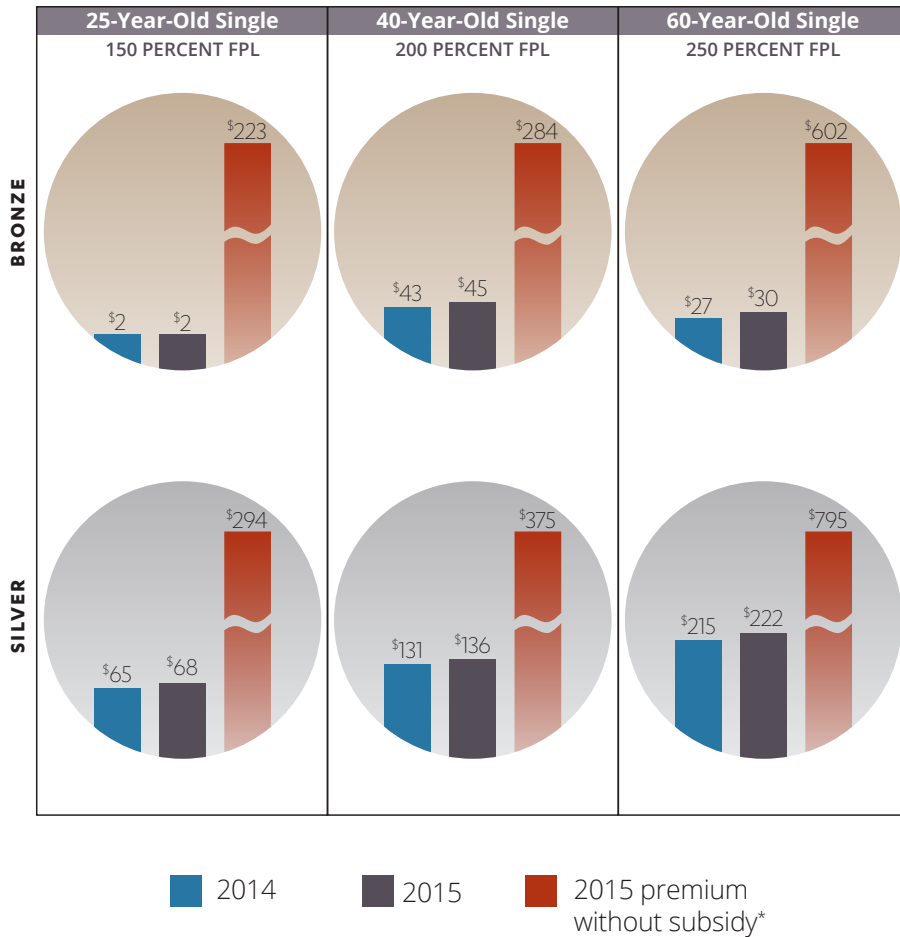
Regional Observations

- 52,081 individuals signed up for coverage during the first open-enrollment period, and 85 percent of them received premium assistance.
- In general, the federal subsidy available to consumers in 2015 in the region will increase such that most consumers who receive subsidies will have lower total costs next year.
- Consumers in this region may benefit from shopping around. With five plans to choose from, consumers may find a better deal and see minimal cost increases.
- Consumers in the Blue Shield EPO will now have access to providers in the Blue Shield PPO network in other areas.

Pricing Region 2

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

Pricing Region 2

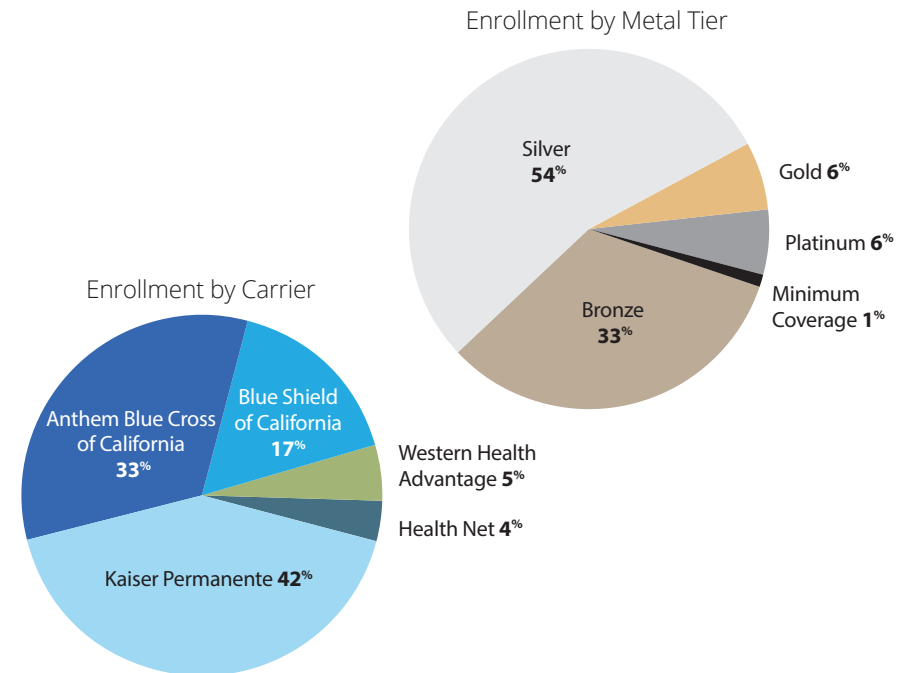
Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem PPO	33.3%	10.2%	10% to 13%
Blue Shield* EPO	16.7%	6.0%	6%
Health Net EPO	3.4%	7.2%	6% to 9%
Kaiser Permanente* HMO	41.8%	1.7%	-4% to 2%
Western Health Advantage* HMO	4.9%	2.8%	-3% to 4%

*Plan not available in all areas.

2014 Regional Enrollment (subsidized and non-subsidized)



Pricing Region 2

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 2 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem PPO	Individual	\$75	\$140	\$213	\$379
	Federal Govt.	\$304	\$239	\$166	\$0
Blue Shield EPO	Individual	\$58	\$123	\$196	\$362
	Federal Govt.	\$304	\$239	\$166	\$0
Health Net EPO	Individual	\$129	\$194	\$267	\$433
	Federal Govt.	\$304	\$239	\$166	\$0
Kaiser Permanente HMO	Individual	\$71	\$136	\$209	\$375
	Federal Govt.	\$304	\$239	\$166	\$0
Western Health Advantage HMO	Individual	\$58	\$123	\$196	\$362
	Federal Govt.	\$304	\$239	\$166	\$0

Figures rounded to the nearest dollar.

Pricing Region 2

Rates Without Subsidies

The table below is an example of the rates in Region 2. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25-YEAR-OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	—	\$ 226	—	—	—
Anthem PPO	\$ 197	\$ 225	\$ 298	\$ 365	\$ 428
Blue Shield EPO	\$ 223	\$ 235	\$ 284	\$ 335	\$ 384
Blue Shield EPO HSA	—	\$ 231	—	—	—
Health Net EPO	\$ 186	\$ 242	\$ 340	\$ 407	\$ 488
Kaiser Permanente HMO	\$ 205	\$ 220	\$ 294	\$ 358	\$ 382
Kaiser Permanente HMO HSA	—	\$ 215	—	—	—
Western Health Advantage HMO HSA	—	\$ 217	—	—	—
Western Health Advantage HMO	\$ 171	\$ 210	\$ 284*	\$ 341	\$ 370

Figures rounded to the nearest dollar.

Pricing Region 2

Rates Without Subsidies

The table below is an example of the rates in Region 2. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 288	—	—	—
Anthem PPO	\$ 286	\$ 379	\$ 464	\$ 544
Blue Shield EPO	\$ 299	\$ 362	\$ 426	\$ 488
Blue Shield EPO HSA	\$ 494	—	—	—
Health Net EPO	\$ 307	\$ 433	\$ 518	\$ 621
Kaiser Permanente HMO	\$ 280	\$ 375	\$ 455	\$ 486
Kaiser Permanente HMO HSA	\$ 274	—	—	—
Western Health Advantage HMO HSA	\$ 276	—	—	—
Western Health Advantage HMO	\$ 267	\$ 362*	\$ 434	\$ 471

Figures rounded to the nearest dollar.

Pricing Region 2

Rates Without Subsidies

The table below is an example of the rates in Region 2. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

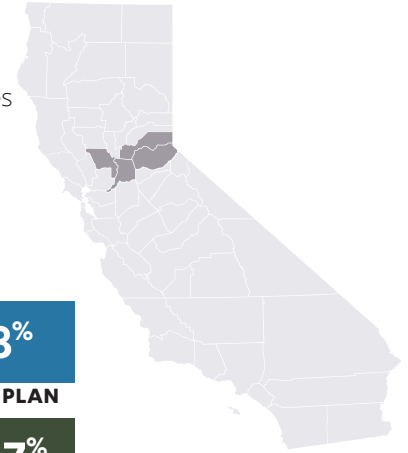
2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 611	—	—	—
Anthem PPO	\$ 607	\$ 805	\$ 986	\$ 1,156
Blue Shield EPO	\$ 635	\$ 769	\$ 905	\$ 1,037
Blue Shield EPO HSA	\$ 624	—	—	—
Health Net EPO	\$ 653	\$ 920	\$ 1,099	\$ 1,319
Kaiser Permanente HMO	\$ 595	\$ 796	\$ 967	\$ 1,033
Kaiser Permanente HMO HSA	\$ 582	—	—	—
Western Health Advantage HMO HSA	\$ 586	—	—	—
Western Health Advantage HMO	\$ 567	\$ 769*	\$ 922	\$ 1,000

Figures rounded to the nearest dollar.

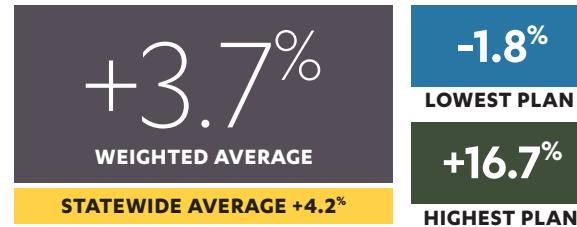
Pricing Region 3

Greater Sacramento

Sacramento, Placer, El Dorado and Yolo counties



2015 Rate Change Summary



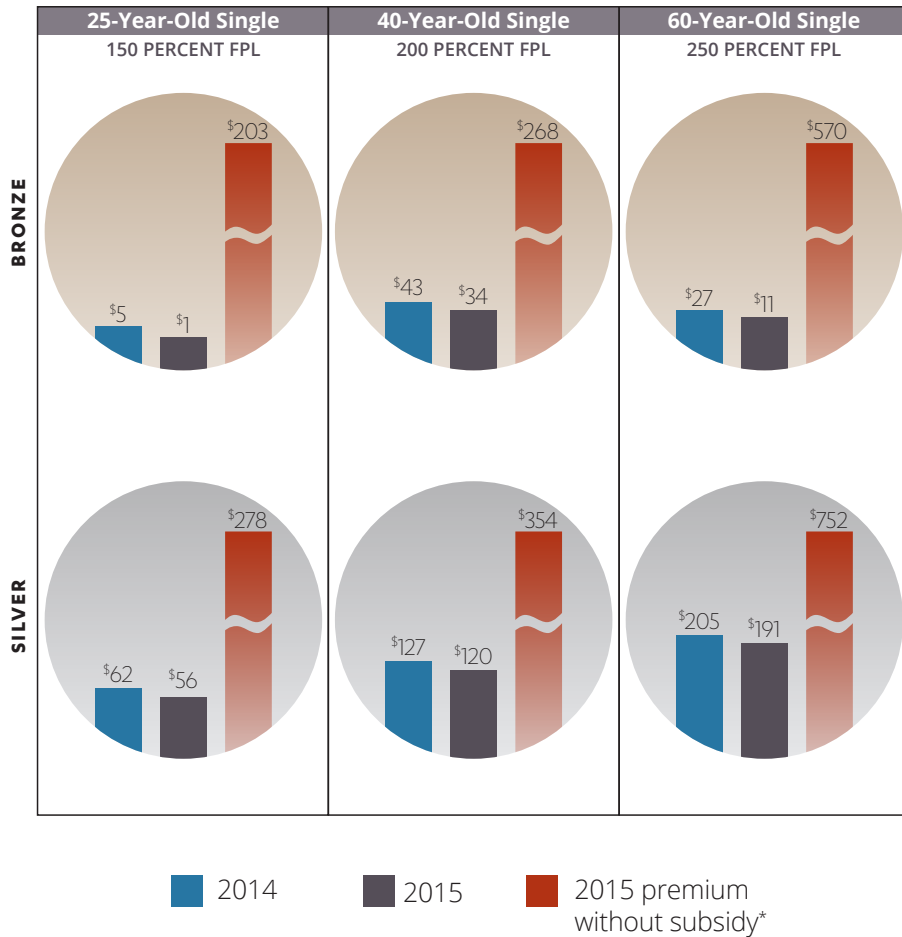
Regional Observations

- 69,540 individuals signed up for coverage during the first open-enrollment period, and 90 percent of them received premium assistance.
- In general, the federal subsidy available to consumers in the region will increase in 2015.
- This region has a low average rate increase of 3.7 percent.
- The “highest plan” rate increase impacts a very small number of enrollees (fewer than 100), and these enrollees have many plan options to lower their costs.

Pricing Region 3

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

Pricing Region 3

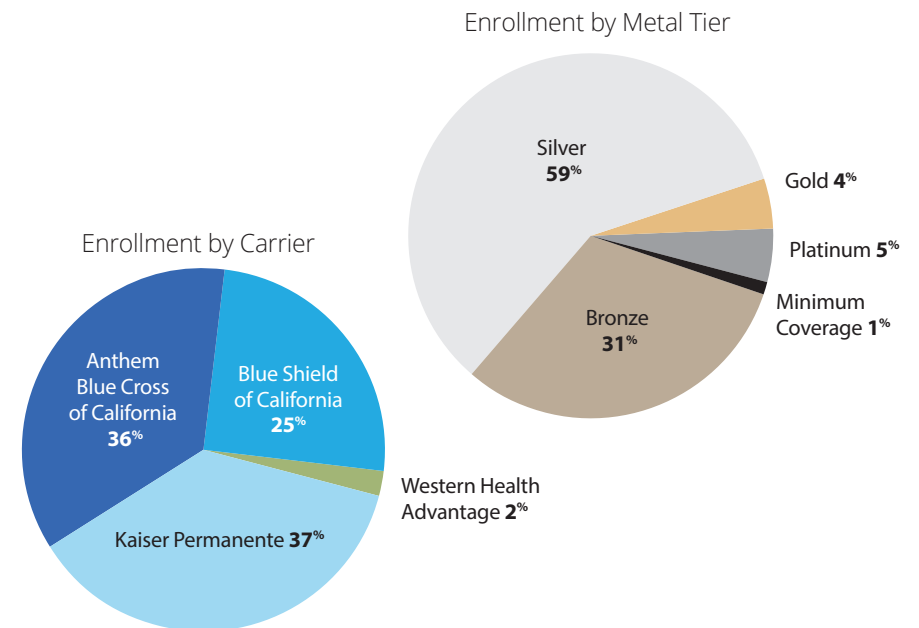
Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem PPO	35.8%	4.3%	4% to 7%
Anthem* HMO	0.1%	16.7%	15% to 19%
Blue Shield PPO	25.1%	6.0%	6%
Kaiser Permanente* HMO	36.9%	1.7%	-4% to 2%
Western Health Advantage* HMO	2.1%	-1.8%	-7% to 4%

*Plan not available in all areas.

2014 Regional Enrollment (subsidized and non-subsidized)



Pricing Region 3

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 3 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem PPO	Individual	\$49	\$114	\$187	\$347
	Federal Govt.	\$298	\$233	\$160	\$0
Anthem HMO	Individual	\$256	\$321	\$394	\$554
	Federal Govt.	\$298	\$233	\$160	\$0
Blue Shield PPO	Individual	\$59	\$124	\$197	\$357
	Federal Govt.	\$298	\$233	\$160	\$0
Kaiser Permanente HMO	Individual	\$58	\$123	\$196	\$356
	Federal Govt.	\$298	\$233	\$160	\$0
Western Health Advantage HMO	Individual	\$83	\$148	\$221	\$381
	Federal Govt.	\$298	\$233	\$160	\$0

Figures rounded to the nearest dollar.

Pricing Region 3

Rates Without Subsidies

The table below is an example of the rates in Region 3. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25-YEAR-OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	—	\$ 207	—	—	—
Anthem PPO	\$ 181	\$ 206	\$ 273	\$ 334	\$ 392
Anthem HMO	—	—	\$ 435	\$ 556	\$ 643
Blue Shield PPO	\$ 220	\$ 231	\$ 280	\$ 330	\$ 378
Blue Shield PPO HSA	—	\$ 228	—	—	—
Kaiser Permanente HMO	\$ 195	\$ 209	\$ 280*	\$ 340	\$ 363
Kaiser Permanente HMO HSA	—	\$ 204	—	—	—
Western Health Advantage HMO HSA	—	\$ 238	—	—	—
Western Health Advantage HMO	\$ 188	\$ 231	\$ 300	\$ 352	\$ 386

Figures rounded to the nearest dollar.

Pricing Region 3

Rates Without Subsidies

The table below is an example of the rates in Region 3. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 264	—	—	—
Anthem PPO	\$ 262	\$ 347	\$ 426	\$ 499
Anthem HMO	—	\$ 554	\$ 707	\$ 819
Blue Shield PPO	\$ 295	\$ 357	\$ 420	\$ 481
Blue Shield PPO HSA	\$ 290	—	—	—
Kaiser Permanente HMO	\$ 266	\$ 356*	\$ 432	\$ 462
Kaiser Permanente HMO HSA	\$ 260	—	—	—
Western Health Advantage HMO HSA	\$ 303	—	—	—
Western Health Advantage HMO	\$ 293	\$ 381	\$ 448	\$ 492

Figures rounded to the nearest dollar.

Pricing Region 3

Rates Without Subsidies

The table below is an example of the rates in Region 3. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 561	—	—	—
Anthem PPO	\$ 557	\$ 738	\$ 904	\$ 1,060
Anthem HMO	—	\$ 1,177	\$ 1,502	\$ 1,739
Blue Shield PPO	\$ 626	\$ 757	\$ 892	\$ 1,022
Blue Shield PPO HSA	\$ 615	—	—	—
Kaiser Permanente HMO	\$ 566	\$ 756*	\$ 918	\$ 981
Kaiser Permanente HMO HSA	\$ 552	—	—	—
Western Health Advantage HMO HSA	\$ 644	—	—	—
Western Health Advantage HMO	\$ 623	\$ 810	\$ 952	\$ 1,044

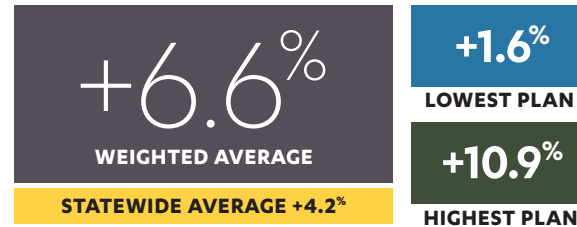
Figures rounded to the nearest dollar.

Pricing Region 4

San Francisco County



2015 Rate Change Summary



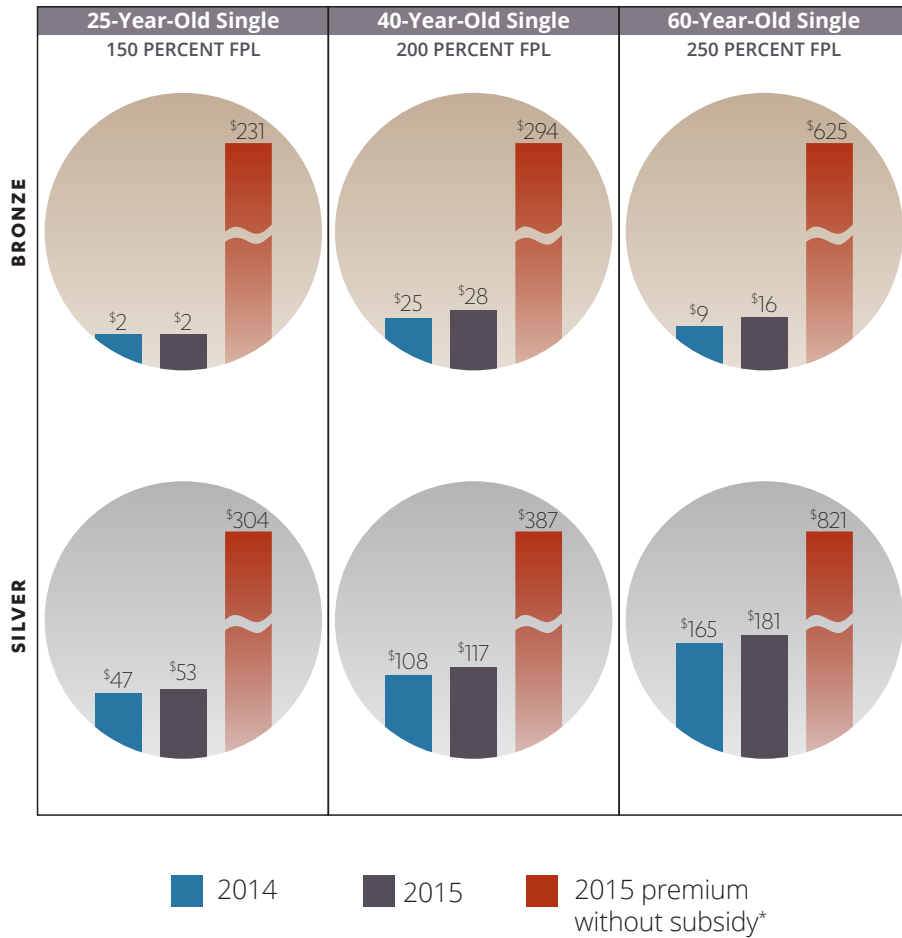
Regional Observations

- 40,825 individuals signed up for coverage during the first open-enrollment period, and 82 percent of them received premium assistance.
- In general, the federal subsidy available to consumers in the region will increase in 2015.
- This region will see a modest rate increase of 6.6 percent. Consumers who receive subsidies and who stay with their current plan will pay slightly more. Depending on their age and income, the increase will be between \$5 and \$20.
- Consumers in this region can shop for and compare plans and receive a better deal. The majority of those consumers could change plans and pay no more than what they are paying this year.
- Consumers in the Blue Shield EPO will now have access to providers in the Blue Shield PPO network in other areas.

Pricing Region 4

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

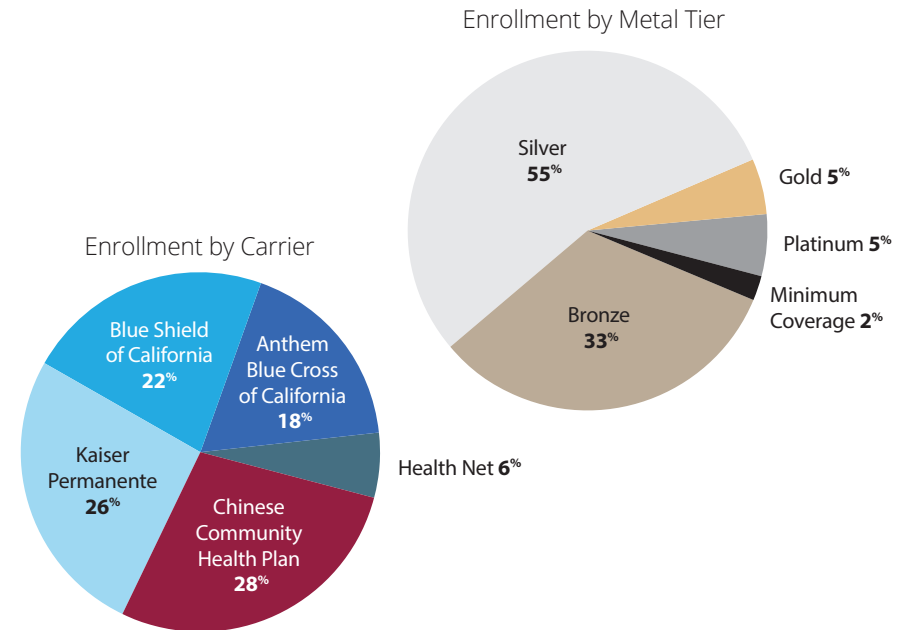
Pricing Region 4

Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem EPO	17.7%	10.9%	10% to 14%
Blue Shield PPO	22.4%	6.0%	6%
Chinese Community Health Plan HMO	28.4%	8.9%	8% to 10%
Health Net EPO	5.6%	7.4%	6% to 9%
Kaiser Permanente HMO	25.9%	1.6%	-4% to 2%

2014 Regional Enrollment (subsidized and non-subsidized)



Pricing Region 4

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 4 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem EPO	Individual	\$79	\$144	\$217	\$391
	Federal Govt.	\$335	\$270	\$197	\$23
Blue Shield PPO	Individual	\$66	\$131	\$204	\$378
	Federal Govt.	\$335	\$270	\$197	\$23
Chinese Community Health Plan HMO	Individual	\$21	\$86	\$159	\$333
	Federal Govt.	\$335	\$270	\$197	\$23
Health Net EPO	Individual	\$114	\$179	\$252	\$426
	Federal Govt.	\$335	\$270	\$197	\$23
Kaiser Permanente HMO	Individual	\$58	\$123	\$196	\$370
	Federal Govt.	\$335	\$270	\$197	\$23

Figures rounded to the nearest dollar.

Pricing Region 4

Rates Without Subsidies

The table below is an example of the rates in Region 4. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25-YEAR-OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem EPO	\$ 216	\$ 246	\$ 325	\$ 398	\$ 467
Anthem EPO HSA	—	\$ 248	—	—	—
Blue Shield PPO	\$ 247	\$ 260	\$ 315	\$ 371	\$ 425
Blue Shield PPO HSA	—	\$ 256	—	—	—
Chinese Community Health Plan HMO	\$ 212	\$ 202	\$ 279	\$ 371	\$ 411
Health Net EPO	\$ 192	\$ 250	\$ 352	\$ 421	\$ 505
Kaiser Permanente HMO	\$ 215	\$ 231	\$ 309*	\$ 375	\$ 401
Kaiser Permanente HMO HSA	—	\$ 226	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 4

Rates Without Subsidies

The table below is an example of the rates in Region 4. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem EPO	\$ 313	\$ 414	\$ 507	\$ 594
Anthem EPO HSA	\$ 315	—	—	—
Blue Shield PPO	\$ 331	\$ 401	\$ 472	\$ 541
Blue Shield PPO HSA	\$ 326	—	—	—
Chinese Community Health Plan HMO	\$ 257	\$ 356	\$ 472	\$ 524
Health Net EPO	\$ 318	\$ 449	\$ 536	\$ 643
Kaiser Permanente HMO	\$ 294	\$ 393*	\$ 478	\$ 511
Kaiser Permanente HMO HSA	\$ 288	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 4

Rates Without Subsidies

The table below is an example of the rates in Region 4. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem EPO	\$ 665	\$ 879	\$ 1,076	\$ 1,261
Anthem EPO HSA	\$ 669	—	—	—
Blue Shield PPO	\$ 703	\$ 851	\$ 1,003	\$ 1,149
Blue Shield PPO HSA	\$ 692	—	—	—
Chinese Community Health Plan HMO	\$ 545	\$ 756	\$ 1,003	\$ 1,112
Health Net EPO	\$ 676	\$ 953	\$ 1,138	\$ 1,366
Kaiser Permanente HMO	\$ 625	\$ 836*	\$ 1,015	\$ 1,084
Kaiser Permanente HMO HSA	\$ 611	—	—	—

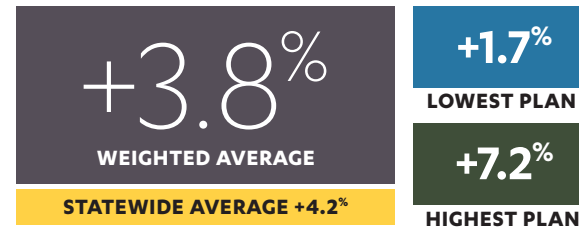
Figures rounded to the nearest dollar.

Pricing Region 5

Contra Costa County



2015 Rate Change Summary



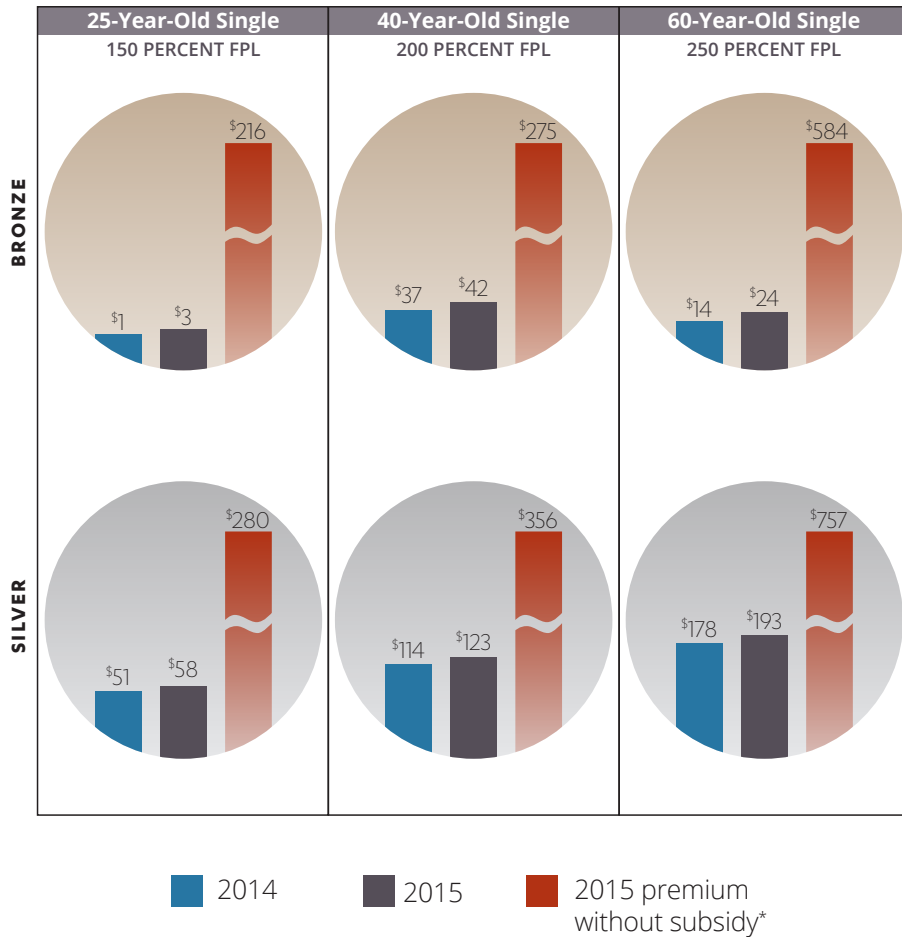
Regional Observations

- 39,349 individuals signed up for coverage during the first open-enrollment period, and 85 percent of them received premium assistance.
- In general, the federal subsidy available to consumers in the region will increase in 2015.
- This region has a low overall rate increase. Most consumers will see an increase that is less than \$20.
- Consumers in the Blue Shield EPO will now have access to providers in the Blue Shield PPO network in other areas.
- This region has one fewer plan offering than last year. The 1,000 consumers currently enrolled in the Contra Costa Health Plan will need to pick a new plan for 2015. Covered California will assist them with making the best plan choice.

Pricing Region 5

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

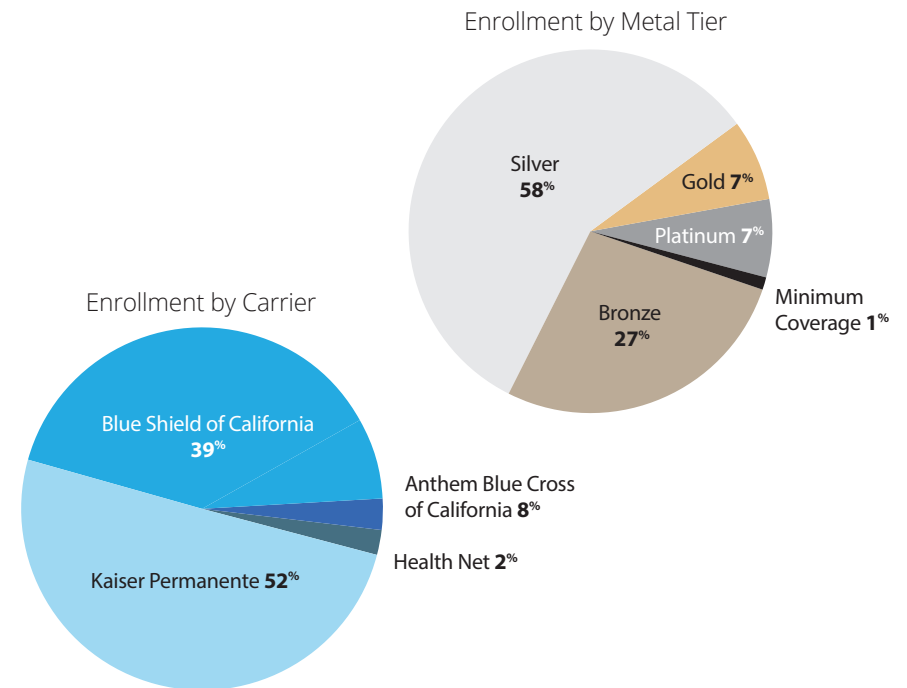
Pricing Region 5

Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem PPO	7.6%	6.6%	6% to 9%
Blue Shield PPO	38.8%	6.0%	6%
Health Net EPO	2.0%	7.2%	6% to 9%
Kaiser Permanente HMO	51.7%	1.7%	-4% to 2%

2014 Regional Enrollment (subsidized and non-subsidized)



Pricing Region 5

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 5 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem PPO	Individual	\$93	\$158	\$231	\$391
	Federal Govt.	\$298	\$233	\$160	\$0
Blue Shield PPO	Individual	\$53	\$118	\$191	\$351
	Federal Govt.	\$298	\$233	\$160	\$0
Health Net EPO	Individual	\$127	\$192	\$265	\$425
	Federal Govt.	\$298	\$233	\$160	\$0
Kaiser Permanente HMO	Individual	\$58	\$123	\$196	\$356
	Federal Govt.	\$298	\$233	\$160	\$0

Figures rounded to the nearest dollar.

Pricing Region 5

Rates Without Subsidies

The table below is an example of the rates in Region 5. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25-YEAR-OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	—	\$ 233	—	—	—
Anthem PPO	\$ 203	\$ 232	\$ 307	\$ 376	\$ 441
Blue Shield PPO	\$ 217	\$ 228	\$ 276	\$ 324	\$ 372
Blue Shield PPO HSA	—	\$ 224	—	—	—
Health Net EPO	\$ 182	\$ 237	\$ 334	\$ 399	\$ 479
Kaiser Permanente HMO	\$ 195	\$ 209	\$ 280*	\$ 340	\$ 363
Kaiser Permanente HMO HSA	—	\$ 204	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 5

Rates Without Subsidies

The table below is an example of the rates in Region 5. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 297	—	—	—
Anthem PPO	\$ 295	\$ 391	\$ 479	\$ 561
Blue Shield PPO	\$ 290	\$ 351	\$ 413	\$ 473
Blue Shield PPO HSA	\$ 285	—	—	—
Health Net EPO	\$ 302	\$ 425	\$ 508	\$ 610
Kaiser Permanente HMO	\$ 266	\$ 356*	\$ 432	\$ 462
Kaiser Permanente HMO HSA	\$ 260	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 5

Rates Without Subsidies

The table below is an example of the rates in Region 5. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

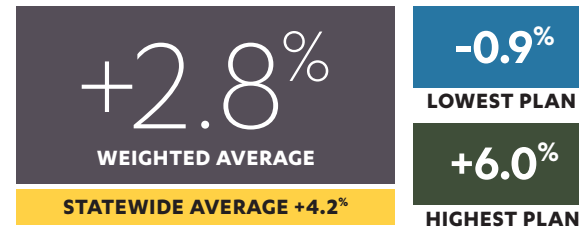
2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 631	—	—	—
Anthem PPO	\$ 626	\$ 830	\$ 1,017	\$ 1,192
Blue Shield PPO	\$ 615	\$ 745	\$ 877	\$ 1,005
Blue Shield PPO HSA	\$ 605	—	—	—
Health Net EPO	\$ 641	\$ 903	\$ 1,078	\$ 1,294
Kaiser Permanente HMO	\$ 566	\$ 756*	\$ 918	\$ 981
Kaiser Permanente HMO HSA	\$ 552	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 6 Alameda County



2015 Rate Change Summary



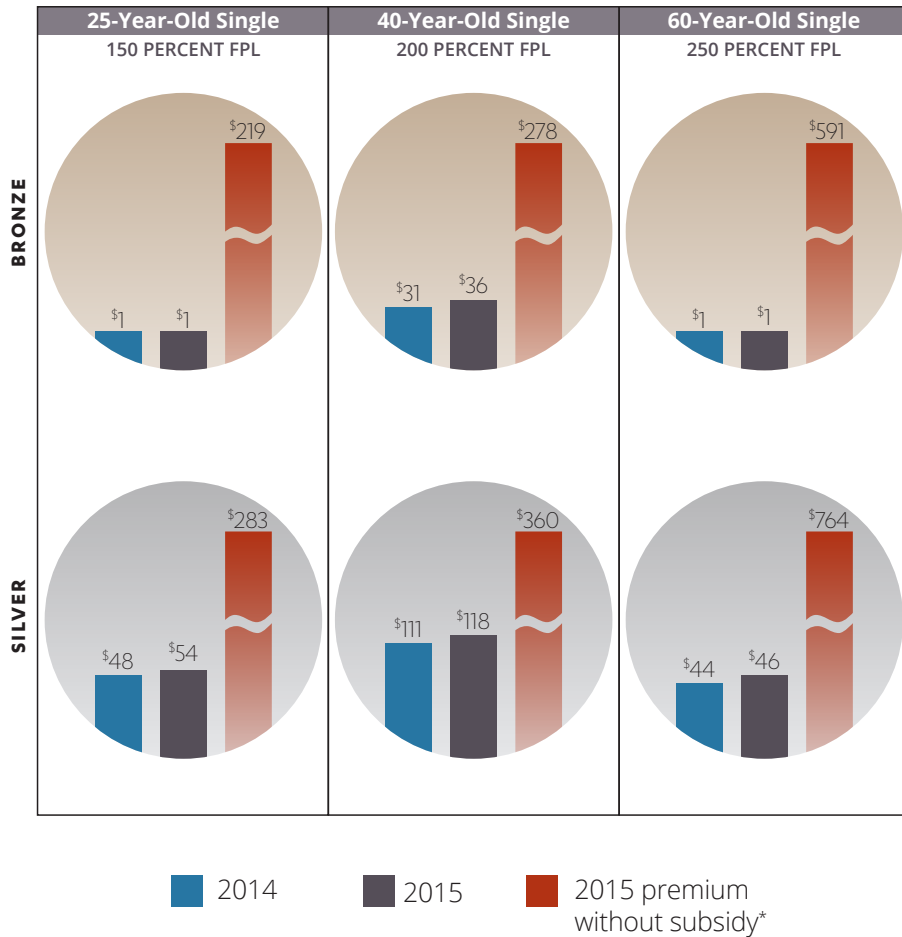
Regional Observations

- 65,171 individuals signed up for coverage during the first open-enrollment period, and 85 percent of them received premium assistance.
- In general, the federal subsidy available to consumers in 2015 in this region will be very similar to the amount in 2014.
- Kaiser Permanente will have a rate reduction in 2015, resulting in about 40 percent of enrollees seeing a cost reduction, and Anthem and Blue Shield will have a small rate increase.
- Consumers in the Blue Shield EPO will now have access to providers in the Blue Shield PPO network in other areas.

Pricing Region 6

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

Pricing Region 6

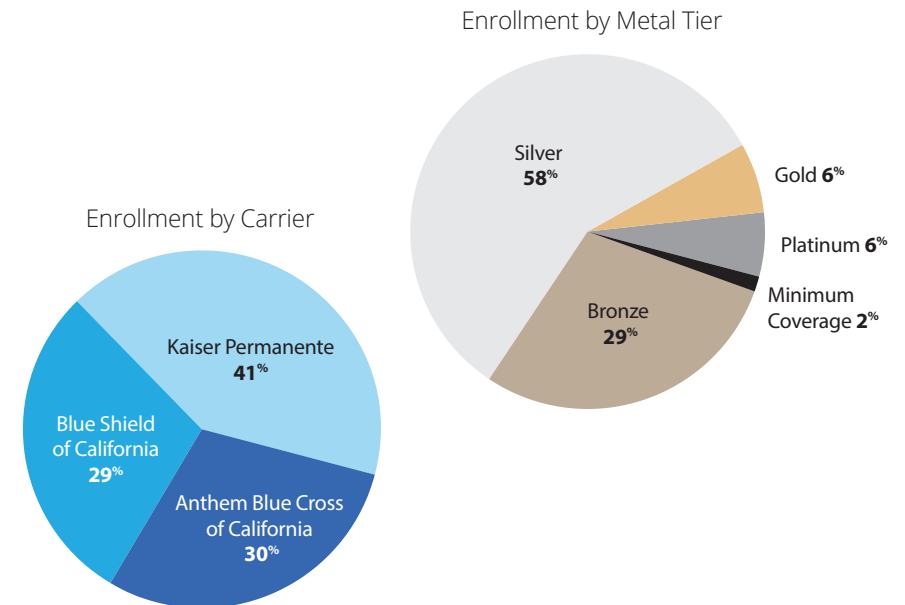
Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem PPO	29.9%	5.2%	4% to 8%
Blue Shield* EPO	29.2%	6.0%	6%
Kaiser Permanente HMO	40.9%	-0.9%	-7% to -1%

*Plan not available in all areas.

2014 Regional Enrollment (subsidized and non-subsidized)



Pricing Region 6

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 6 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem PPO	Individual	\$70	\$135	\$208	\$377
	Federal Govt.	\$307	\$242	\$169	\$0
Blue Shield EPO	Individual	\$33	\$98	\$171	\$340
	Federal Govt.	\$307	\$242	\$169	\$0
Kaiser Permanente HMO	Individual	\$58	\$123	\$196	\$365
	Federal Govt.	\$307	\$242	\$169	\$0

Figures rounded to the nearest dollar.

Pricing Region 6

Rates Without Subsidies

The table below is an example of the rates in Region 6. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25 - YEAR - OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	—	\$ 225	—	—	—
Anthem PPO	\$ 196	\$ 223	\$ 296	\$ 362	\$ 425
Blue Shield EPO	\$ 210	\$ 221	\$ 267	\$ 349	\$ 360
Blue Shield EPO HSA	—	\$ 217	—	—	—
Kaiser Permanente HMO	\$ 200	\$ 215	\$ 287*	\$ 349	\$ 372
Kaiser Permanente HMO HSA	—	\$ 210	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 6

Rates Without Subsidies

The table below is an example of the rates in Region 6. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 286	—	—	—
Anthem PPO	\$ 284	\$ 377	\$ 461	\$ 541
Blue Shield EPO	\$ 281	\$ 340	\$ 400	\$ 459
Blue Shield EPO HSA	\$ 276	—	—	—
Kaiser Permanente HMO	\$ 273	\$ 365*	\$ 444	\$ 474
Kaiser Permanente HMO HSA	\$ 267	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 6

Rates Without Subsidies

The table below is an example of the rates in Region 6. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

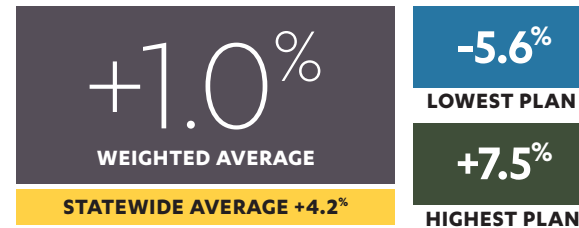
2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 608	—	—	—
Anthem PPO	\$ 604	\$ 800	\$ 980	\$ 1,149
Blue Shield EPO	\$ 596	\$ 722	\$ 850	\$ 974
Blue Shield EPO HSA	\$ 586	—	—	—
Kaiser Permanente HMO	\$ 580	\$ 776*	\$ 943	\$ 1,007
Kaiser Permanente HMO HSA	\$ 567	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 7 Santa Clara County



2015 Rate Change Summary



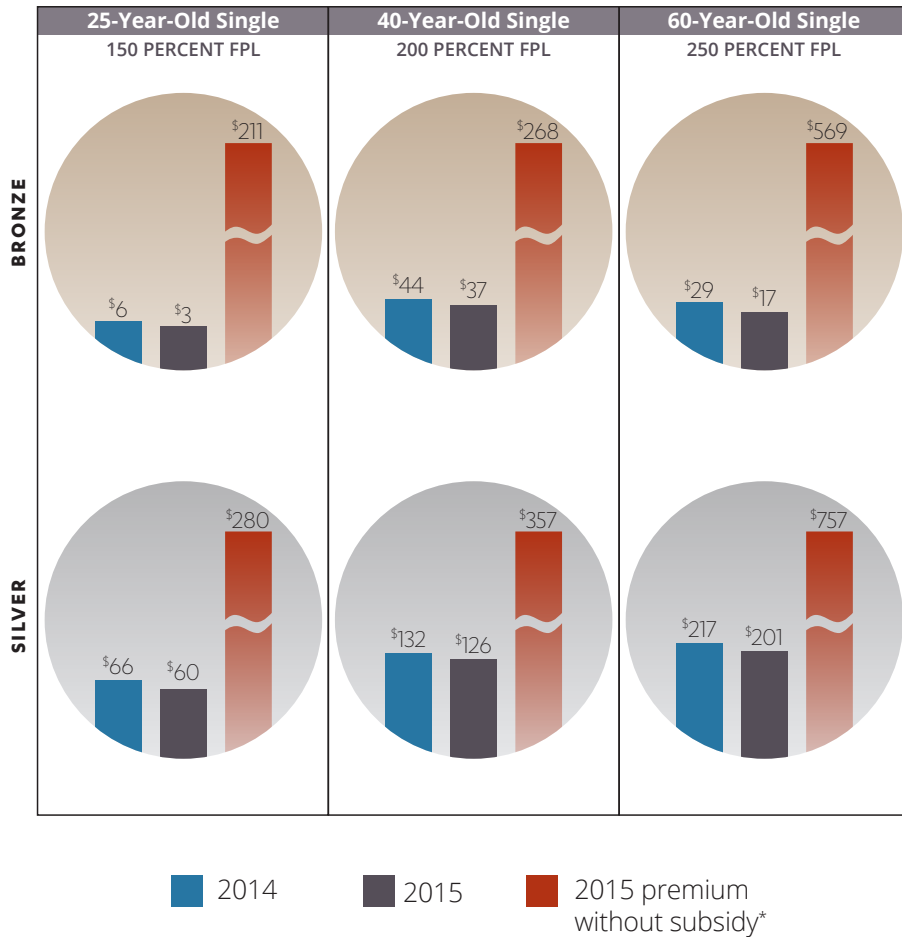
Regional Observations

- 64,924 individuals signed up for coverage during the first open-enrollment period, and 84 percent of them received premium assistance.
- In general, the federal subsidy available to consumers in 2015 in the region will increase such that most consumers who receive subsidies will have lower total costs next year.
- Kaiser Permanente and Anthem have the highest enrollment in this region.
- 23 percent of consumers will see a decrease in rates.

Pricing Region 7

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

Pricing Region 7

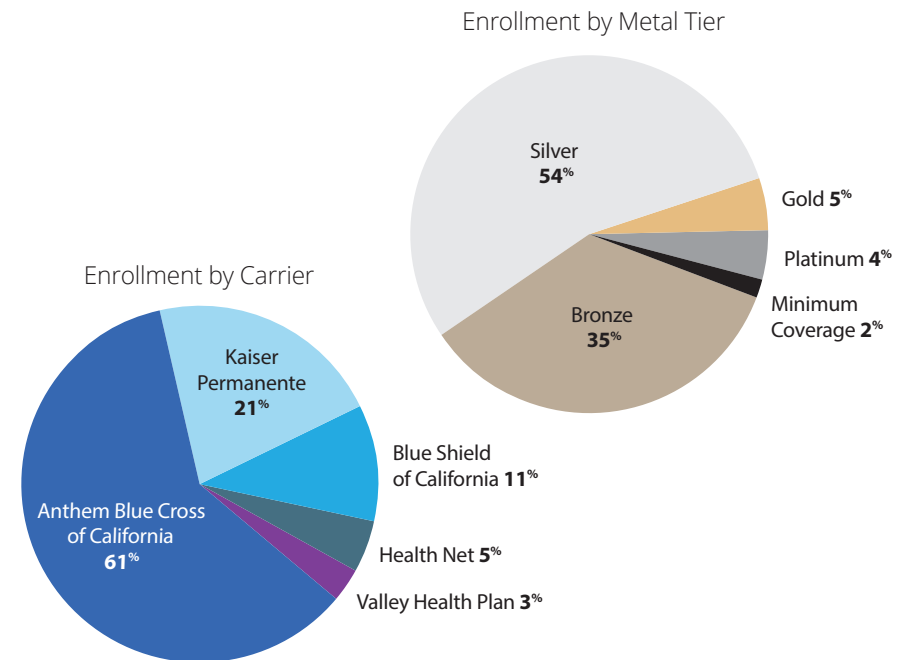
Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem PPO	56.1%	1.5%	1% to 4%
Anthem* HMO	4.7%	6.4%	6% to 10%
Blue Shield PPO	10.7%	6.0%	6%
Health Net EPO	4.5%	7.5%	6% to 9%
Kaiser Permanente* HMO	21.0%	-5.6%	-11% to -5%
Valley Health HMO	2.9%	0.4%	0% to 3%

*Plan not available in all areas.

2014 Regional Enrollment (subsidized and non-subsidized)



Pricing Region 7

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 7 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem PPO	Individual	\$48	\$112	\$185	\$343
	Federal Govt.	\$295	\$231	\$158	\$0
Anthem HMO	Individual	\$70	\$134	\$207	\$365
	Federal Govt.	\$295	\$231	\$158	\$0
Blue Shield PPO	Individual	\$97	\$161	\$234	\$392
	Federal Govt.	\$295	\$231	\$158	\$0
Health Net EPO	Individual	\$112	\$176	\$249	\$407
	Federal Govt.	\$295	\$231	\$158	\$0
Kaiser Permanente HMO	Individual	\$70	\$134	\$207	\$365
	Federal Govt.	\$295	\$231	\$158	\$0
Valley Health HMO	Individual	\$59	\$123	\$196	\$354
	Federal Govt.	\$295	\$231	\$158	\$0

Figures rounded to the nearest dollar.

Pricing Region 7

Rates Without Subsidies

The table below is an example of the rates in Region 7. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25 - YEAR - OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	—	\$ 205	—	—	—
Anthem PPO	\$ 179	\$ 203	\$ 270	\$ 330	\$ 387
Anthem HMO	—	—	\$ 287	\$ 365	\$ 423
Blue Shield PPO	\$ 242	\$ 254	\$ 308	\$ 362	\$ 415
Blue Shield PPO HSA	—	\$ 250	—	—	—
Health Net EPO	\$ 174	\$ 227	\$ 320	\$ 382	\$ 458
Kaiser Permanente HMO	\$ 200	\$ 215	\$ 287	\$ 349	\$ 372
Kaiser Permanente HMO HSA	—	\$ 210	—	—	—
Valley Health HMO (Copay)	\$ 169	\$ 210	\$ 278*	\$ 324	\$ 374

Figures rounded to the nearest dollar.

Pricing Region 7

Rates Without Subsidies

The table below is an example of the rates in Region 7. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 261	—	—	—
Anthem PPO	\$ 259	\$ 343	\$ 420	\$ 493
Anthem HMO	—	\$ 365	\$ 465	\$ 538
Blue Shield PPO	\$ 323	\$ 392	\$ 461	\$ 528
Blue Shield PPO HSA	\$ 318	—	—	—
Health Net EPO	\$ 289	\$ 407	\$ 486	\$ 583
Kaiser Permanente HMO	\$ 273	\$ 365	\$ 444	\$ 474
Kaiser Permanente HMO HSA	\$ 267	—	—	—
Valley Health HMO (Copay)	\$ 268	\$ 354*	\$ 412	\$ 476

Figures rounded to the nearest dollar.

Pricing Region 7

Rates Without Subsidies

The table below is an example of the rates in Region 7. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

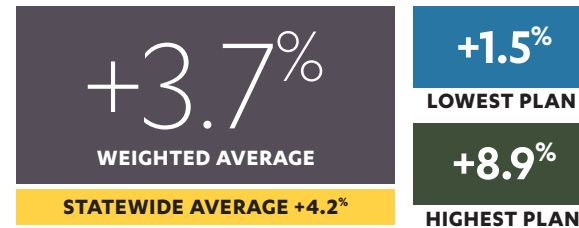
2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 554	—	—	—
Anthem PPO	\$ 550	\$ 729	\$ 893	\$ 1,047
Anthem HMO	—	\$ 775	\$ 988	\$ 1,142
Blue Shield PPO	\$ 687	\$ 831	\$ 979	\$ 1,122
Blue Shield PPO HSA	\$ 676	—	—	—
Health Net EPO	\$ 613	\$ 864	\$ 1,032	\$ 1,239
Kaiser Permanente HMO	\$ 580	\$ 776	\$ 943	\$ 1,007
Kaiser Permanente HMO HSA	\$ 567	—	—	—
Valley Health HMO (Copay)	\$ 568	\$ 752*	\$ 875	\$ 1,010

Figures rounded to the nearest dollar.

Pricing Region 8 San Mateo County



2015 Rate Change Summary



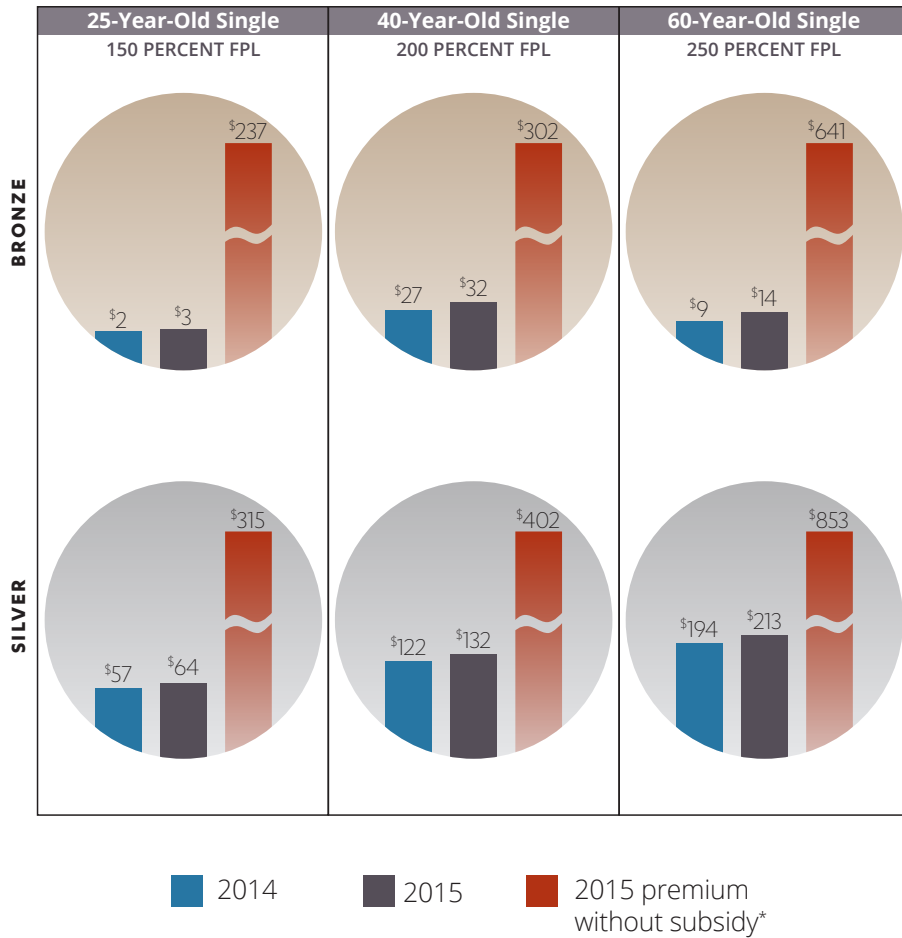
Regional Observations

- 26,671 individuals signed up for coverage during the first open-enrollment period, and 83 percent of them received premium assistance.
- In general, the federal subsidy available to consumers in 2015 in this region will be very similar to the amount in 2014.
- Consumers may benefit from shopping around between the five plans offered in this region.

Pricing Region 8

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

Pricing Region 8

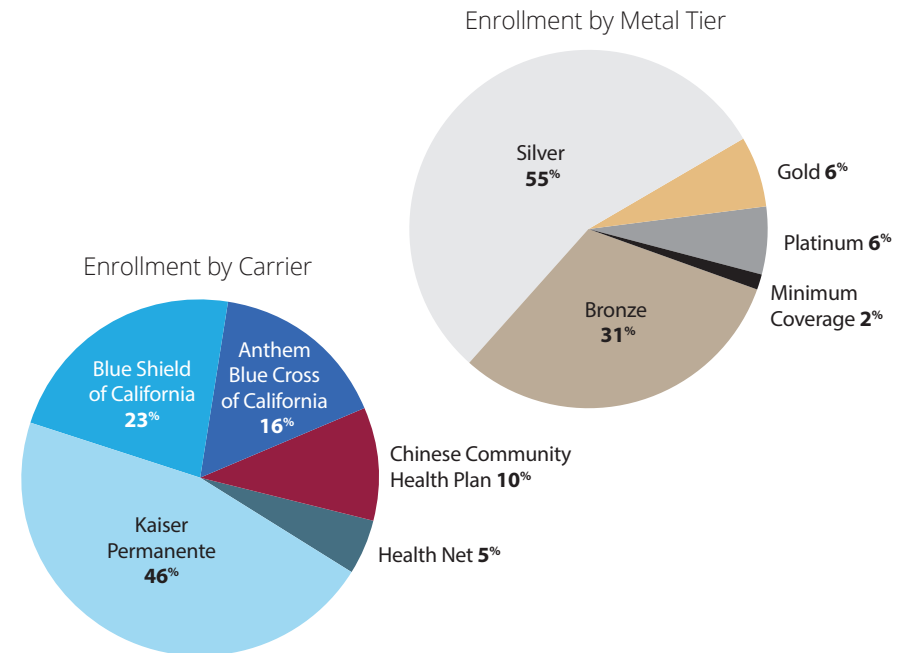
Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem PPO	16.2%	1.5%	1% to 4%
Blue Shield PPO	22.8%	6.0%	6%
Chinese Community Health Plan* HMO	10.3%	8.9%	8% to 10%
Health Net EPO	4.6%	7.5%	6% to 9%
Kaiser Permanente HMO	46.1%	1.7%	-4% to 2%

*Plan not available in all areas.

2014 Regional Enrollment (subsidized and non-subsidized)



Pricing Region 8

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 8 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem PPO	Individual	\$66	\$131	\$204	\$378
	Federal Govt.	\$335	\$270	\$197	\$23
Blue Shield PPO	Individual	\$84	\$149	\$222	\$396
	Federal Govt.	\$335	\$270	\$197	\$23
Chinese Community Health Plan HMO	Individual	\$49	\$114	\$187	\$361
	Federal Govt.	\$335	\$270	\$197	\$23
Health Net EPO	Individual	\$128	\$193	\$266	\$440
	Federal Govt.	\$335	\$270	\$197	\$23
Kaiser Permanente HMO	Individual	\$58	\$123	\$196	\$370
	Federal Govt.	\$335	\$270	\$197	\$23

Figures rounded to the nearest dollar.

Pricing Region 8

Rates Without Subsidies

The table below is an example of the rates in Region 8. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25-YEAR-OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	—	\$ 240	—	—	—
Anthem PPO	\$ 209	\$ 238	\$ 315	\$ 386	\$ 453
Blue Shield PPO	\$ 259	\$ 272	\$ 329	\$ 388	\$ 444
Blue Shield PPO HSA	—	\$ 267	—	—	—
Chinese Community Health Plan HMO	\$ 229	\$ 218	\$ 302	\$ 401	\$ 444
Health Net EPO	\$ 198	\$ 258	\$ 364	\$ 435	\$ 522
Kaiser Permanente HMO	\$ 215	\$ 231	\$ 309*	\$ 375	\$ 401
Kaiser Permanente HMO HSA	—	\$ 226	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 8

Rates Without Subsidies

The table below is an example of the rates in Region 8. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 305	—	—	—
Anthem PPO	\$ 303	\$ 401	\$ 491	\$ 576
Blue Shield PPO	\$ 346	\$ 419	\$ 493	\$ 565
Blue Shield PPO HSA	\$ 340	—	—	—
Chinese Community Health Plan HMO	\$ 277	\$ 384	\$ 510	\$ 566
Health Net EPO	\$ 329	\$ 463	\$ 554	\$ 664
Kaiser Permanente HMO	\$ 294	\$ 393*	\$ 478	\$ 511
Kaiser Permanente HMO HSA	\$ 288	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 8

Rates Without Subsidies

The table below is an example of the rates in Region 8. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 648	—	—	—
Anthem PPO	\$ 643	\$ 852	\$ 1,044	\$ 1,224
Blue Shield PPO	\$ 735	\$ 890	\$ 1,048	\$ 1,200
Blue Shield PPO HSA	\$ 723	—	—	—
Chinese Community Health Plan HMO	\$ 589	\$ 816	\$ 1,083	\$ 1,201
Health Net EPO	\$ 698	\$ 984	\$ 1,176	\$ 1,411
Kaiser Permanente HMO	\$ 625	\$ 836*	\$ 1,015	\$ 1,084
Kaiser Permanente HMO HSA	\$ 611	—	—	—

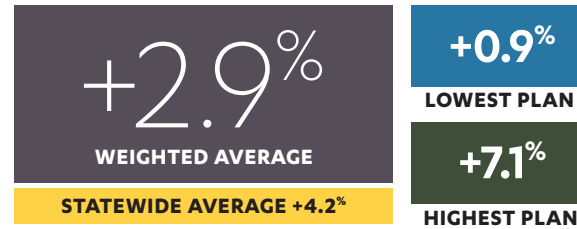
Figures rounded to the nearest dollar.

Pricing Region 9

Monterey, San Benito
and Santa Cruz counties



2015 Rate Change Summary



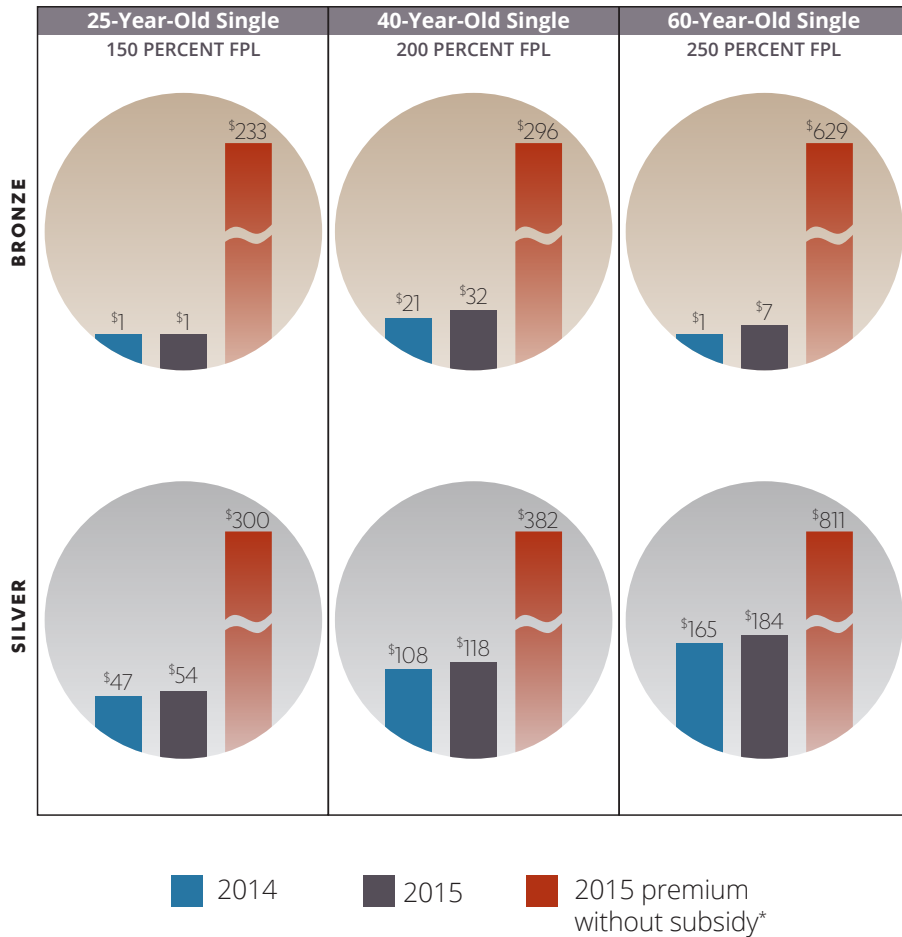
Regional Observations

- 33,715 individuals signed up for coverage during the first open-enrollment period, and 89 percent of them received premium assistance.
- In general, the federal subsidy available to consumers in 2015 in this region will be very similar to the amount in 2014.
- Anthem has the most enrollment in this region, and the rates for most Anthem enrollees will stay the same or increase only 1 percent.

Pricing Region 9

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

Pricing Region 9

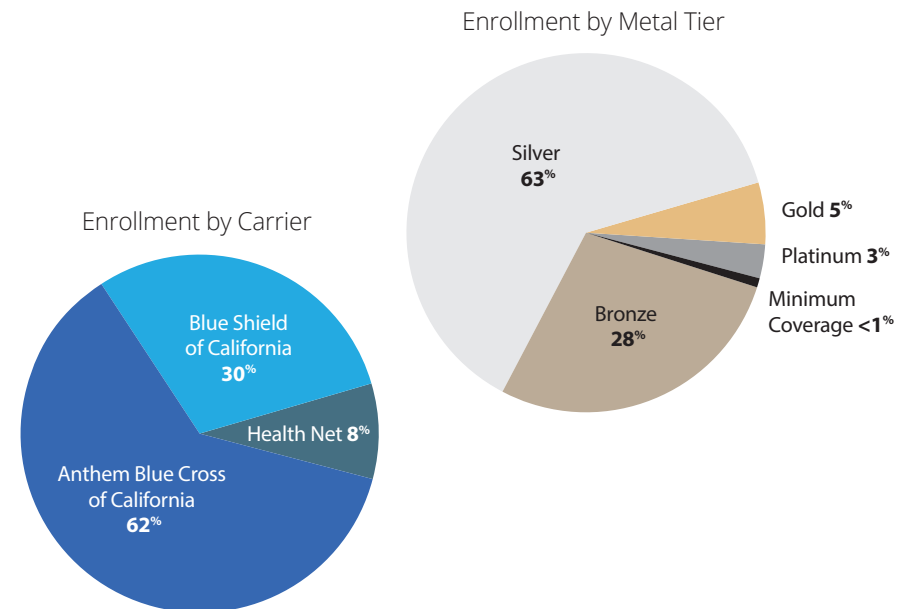
Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem PPO	62.1%	0.9%	0% to 4%
Blue Shield* EPO	29.7%	6.0%	6%
Health Net* EPO	8.2%	7.1%	6% to 9%

*Plan not available in all areas.

2014 Regional Enrollment (subsidized and non-subsidized)



Pricing Region 9

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 9 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem PPO	Individual	\$58	\$123	\$196	\$370
	Federal Govt.	\$329	\$264	\$191	\$17
Blue Shield EPO	Individual	\$29	\$94	\$167	\$341
	Federal Govt.	\$329	\$264	\$191	\$17
Health Net EPO	Individual	\$119	\$184	\$257	\$431
	Federal Govt.	\$329	\$264	\$191	\$17

Figures rounded to the nearest dollar.

Pricing Region 9

Rates Without Subsidies

The table below is an example of the rates in Region 9. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25-YEAR-OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	—	\$ 231	—	—	—
Anthem PPO	\$ 202	\$ 230	\$ 304*	\$ 373	\$ 437
Blue Shield EPO	\$ 221	\$ 233	\$ 282	\$ 332	\$ 380
Blue Shield EPO HSA	—	\$ 229	—	—	—
Health Net EPO	\$ 192	\$ 250	\$ 352	\$ 420	\$ 505

Figures rounded to the nearest dollar.

Pricing Region 9

Rates Without Subsidies

The table below is an example of the rates in Region 9. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 294	—	—	—
Anthem PPO	\$ 292	\$ 387*	\$ 475	\$ 557
Blue Shield EPO	\$ 296	\$ 358	\$ 422	\$ 484
Blue Shield EPO HSA	\$ 291	—	—	—
Health Net EPO	\$ 318	\$ 448	\$ 535	\$ 642

Figures rounded to the nearest dollar.

Pricing Region 9

Rates Without Subsidies

The table below is an example of the rates in Region 9. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

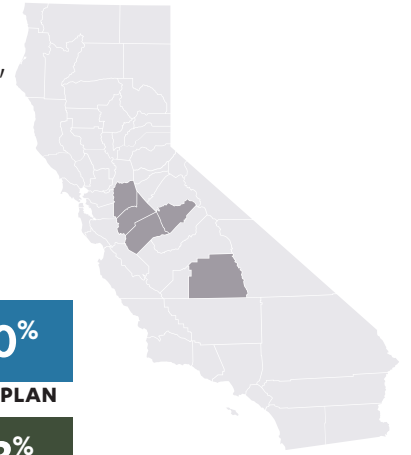
Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 625	—	—	—
Anthem PPO	\$ 621	\$ 823*	\$ 1,008	\$ 1,182
Blue Shield EPO	\$ 629	\$ 761	\$ 896	\$ 1,027
Blue Shield EPO HSA	\$ 619	—	—	—
Health Net EPO	\$ 675	\$ 951	\$ 1,136	\$ 1,364

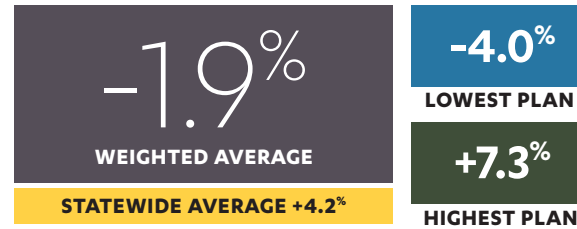
Figures rounded to the nearest dollar.

Pricing Region 10

San Joaquin, Stanislaus, Merced, Mariposa and Tulare counties



2015 Rate Change Summary



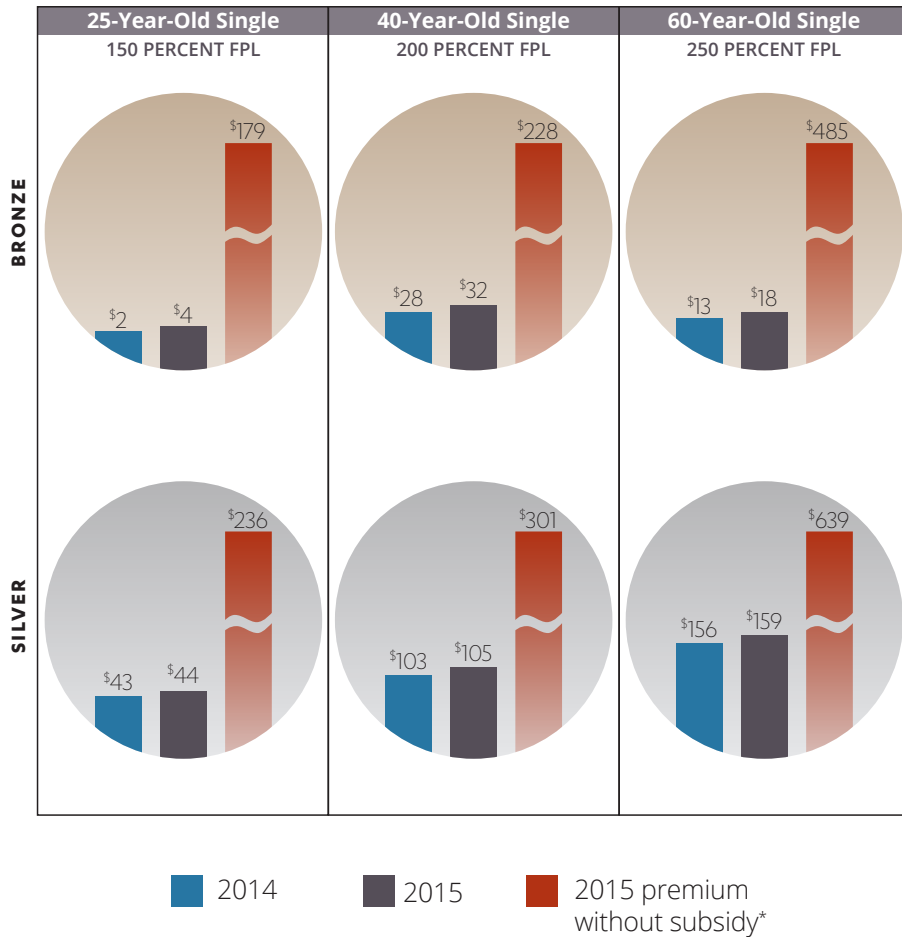
Regional Observations

- 61,510 individuals signed up for coverage during the first open-enrollment period, and 93 percent of them received premium assistance.
- In general, the federal subsidy available to consumers in 2015 will represent a modest decrease from the amount available in 2014.
- The vast majority of consumers (85 percent) will experience a decrease in their rates.

Pricing Region 10

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

Pricing Region 10

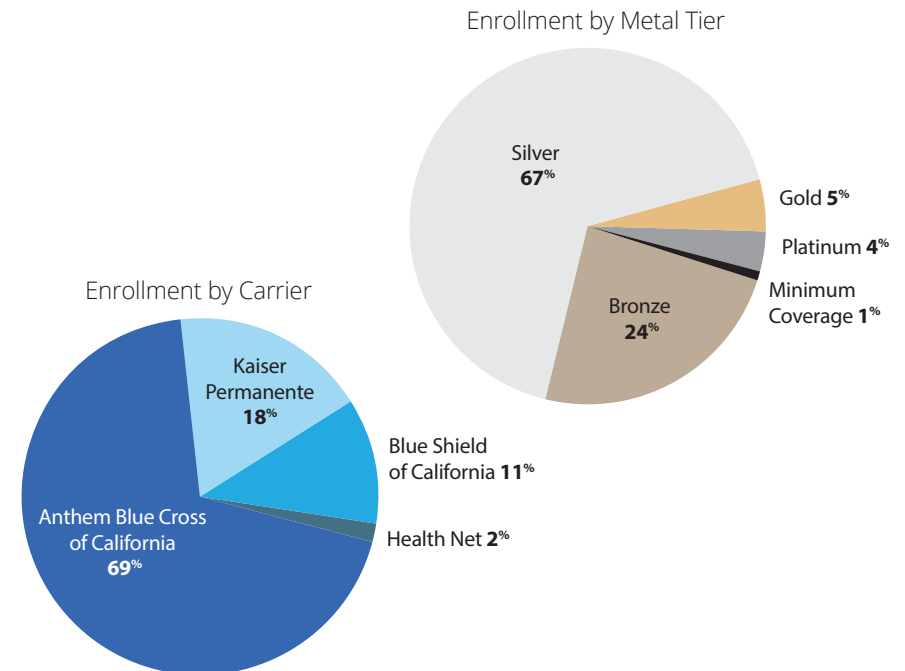
Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem PPO	69.5%	-2.9%	-3% to 0%
Blue Shield PPO	11.3%	6.0%	6%
Health Net* EPO	1.5%	7.3%	6% to 9%
Kaiser Permanente* HMO	17.6%	-4.0%	-10% to -4%

*Plan not available in all areas.

2014 Regional Enrollment (subsidized and non-subsidized)



Pricing Region 10

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 10 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem PPO	Individual	\$27	\$92	\$165	\$288
	Federal Govt.	\$261	\$196	\$123	\$0
Blue Shield PPO	Individual	\$84	\$149	\$222	\$345
	Federal Govt.	\$261	\$196	\$123	\$0
Health Net EPO	Individual	\$141	\$206	\$279	\$402
	Federal Govt.	\$261	\$196	\$123	\$0
Kaiser Permanente HMO	Individual	\$58	\$123	\$196	\$319
	Federal Govt.	\$261	\$196	\$123	\$0

Figures rounded to the nearest dollar.

Pricing Region 10

Rates Without Subsidies

The table below is an example of the rates in Region 10. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25-YEAR-OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	—	\$ 172	—	—	—
Anthem PPO	\$ 150	\$ 171	\$ 226	\$ 277	\$ 325
Blue Shield PPO	\$ 213	\$ 224	\$ 271	\$ 319	\$ 365
Blue Shield PPO HSA	—	\$ 220	—	—	—
Health Net EPO	\$ 172	\$ 224	\$ 316	\$ 378	\$ 453
Kaiser Permanente HMO	\$ 174	\$ 187	\$ 250*	\$ 304	\$ 325
Kaiser Permanente HMO HSA	—	\$ 183	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 10

Rates Without Subsidies

The table below is an example of the rates in Region 10. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 219	—	—	—
Anthem PPO	\$ 218	\$ 288	\$ 353	\$ 414
Blue Shield PPO	\$ 285	\$ 345	\$ 406	\$ 465
Blue Shield PPO HSA	\$ 280	—	—	—
Health Net EPO	\$ 286	\$ 402	\$ 481	\$ 577
Kaiser Permanente HMO	\$ 238	\$ 319*	\$ 387	\$ 413
Kaiser Permanente HMO HSA	\$ 233	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 10

Rates Without Subsidies

The table below is an example of the rates in Region 10. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 465	—	—	—
Anthem PPO	\$ 462	\$ 612	\$ 750	\$ 879
Blue Shield PPO	\$ 605	\$ 732	\$ 862	\$ 988
Blue Shield PPO HSA	\$ 595	—	—	—
Health Net EPO	\$ 606	\$ 855	\$ 1,021	\$ 1,226
Kaiser Permanente HMO	\$ 506	\$ 676*	\$ 822	\$ 878
Kaiser Permanente HMO HSA	\$ 494	—	—	—

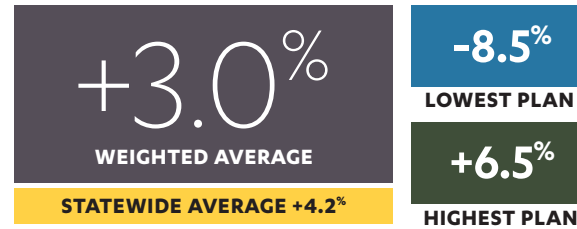
Figures rounded to the nearest dollar.

Pricing Region 11

Fresno, Kings and Madera counties



2015 Rate Change Summary



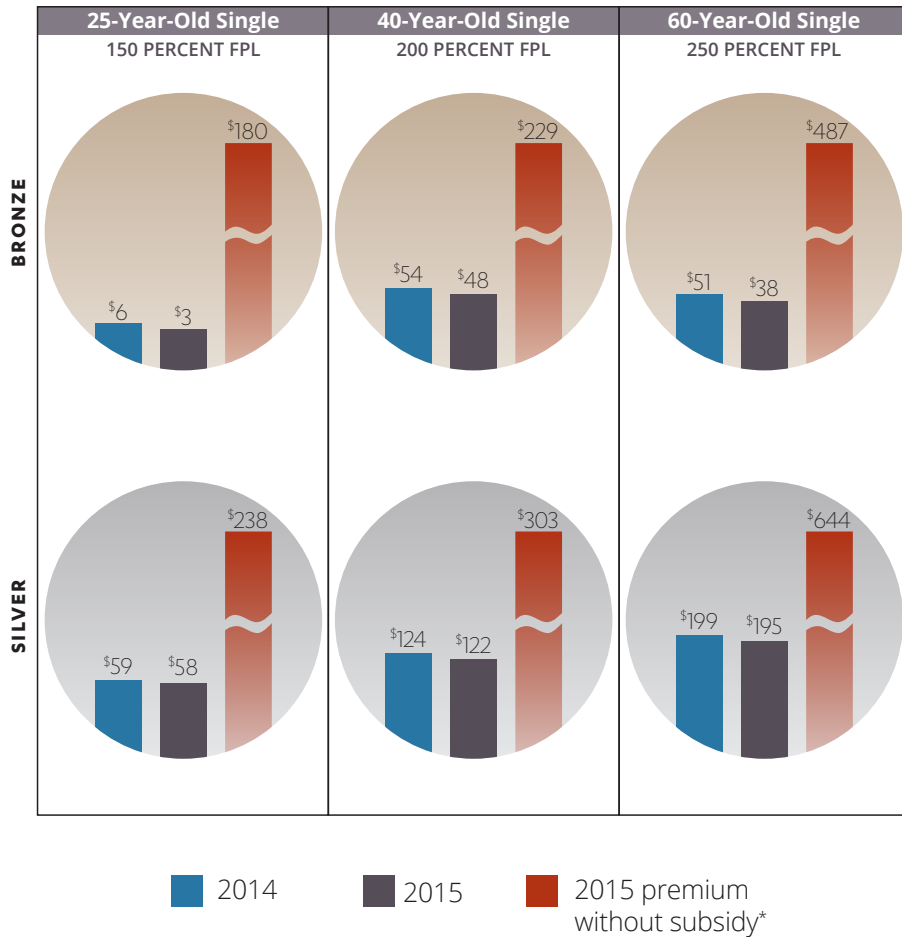
Regional Observations

- 29,159 individuals signed up for coverage during the first open-enrollment period, and 92 percent of them received premium assistance.
- In general, the federal subsidy available to consumers in the region will increase by amounts that will mean most consumers who receive the subsidy will have the same or lower costs in 2015.

Pricing Region 11

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

Pricing Region 11

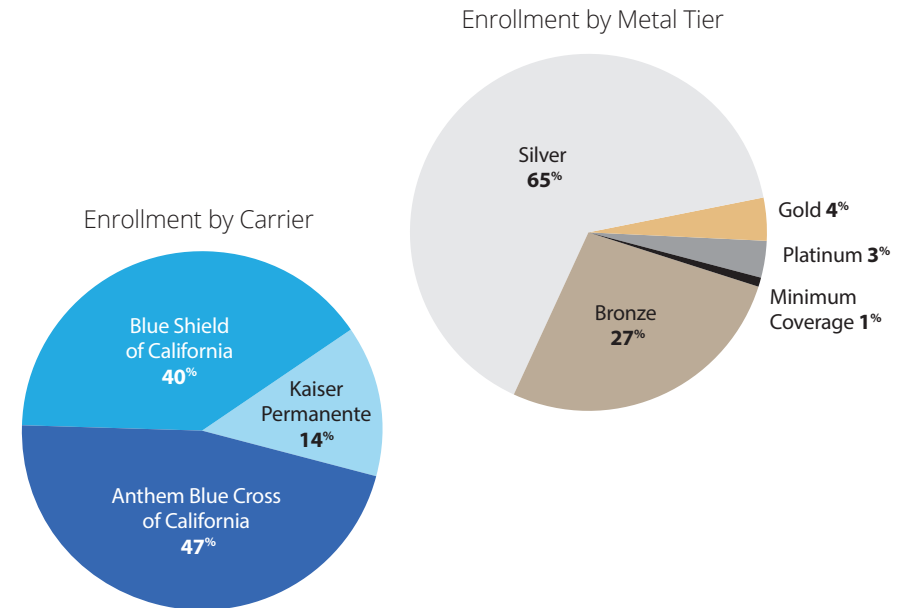
Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem PPO	45.7%	3.7%	3% to 8%
Anthem* HMO	1.0%	6.5%	6% to 9%
Blue Shield PPO	39.9%	6.0%	6% to 9%
Kaiser Permanente* HMO	13.4%	-8.5%	-14% to -8%

*Plan not available in all areas.

2014 Enrollment (subsidized and non-subsidized)



Pricing Region 11

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 11 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem PPO	Individual	\$55	\$119	\$192	\$300
	Federal Govt.	\$246	\$181	\$108	\$0
Anthem HMO	Individual	\$111	\$175	\$249	\$357
	Federal Govt.	\$246	\$181	\$108	\$0
Blue Shield PPO	Individual	\$58	\$122	\$195	\$304
	Federal Govt.	\$246	\$181	\$108	\$0
Kaiser Permanente HMO	Individual	\$58	\$122	\$195	\$304
	Federal Govt.	\$246	\$181	\$108	\$0

Figures rounded to the nearest dollar.

Pricing Region 11

Rates Without Subsidies

The table below is an example of the rates in Region 11. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25-YEAR-OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	—	\$ 179	—	—	—
Anthem PPO	\$ 156	\$ 178	\$ 236	\$ 289	\$ 339
Anthem HMO	—	—	\$ 280	\$ 357	\$ 413
Blue Shield PPO	\$ 187	\$ 197	\$ 238*	\$ 281	\$ 322
Blue Shield PPO HSA	—	\$ 194	—	—	—
Kaiser Permanente HMO	\$ 166	\$ 178	\$ 238	\$ 290	\$ 309
Kaiser Permanente HMO HSA	—	\$ 174	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 11

Rates Without Subsidies

The table below is an example of the rates in Region 11. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 228	—	—	—
Anthem PPO	\$ 227	\$ 300	\$ 368	\$ 431
Anthem HMO	—	\$ 357	\$ 455	\$ 526
Blue Shield PPO	\$ 251	\$ 304*	\$ 357	\$ 410
Blue Shield PPO HSA	\$ 247	—	—	—
Kaiser Permanente HMO	\$ 227	\$ 304	\$ 369	\$ 394
Kaiser Permanente HMO HSA	\$ 222	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 11

Rates Without Subsidies

The table below is an example of the rates in Region 11. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 484	—	—	—
Anthem PPO	\$ 481	\$ 637	\$ 781	\$ 916
Anthem HMO	—	\$ 758	\$ 966	\$ 1,118
Blue Shield PPO	\$ 532	\$ 645*	\$ 759	\$ 870
Blue Shield PPO HSA	\$ 524	—	—	—
Kaiser Permanente HMO	\$ 482	\$ 645	\$ 783	\$ 836
Kaiser Permanente HMO HSA	\$ 471	—	—	—

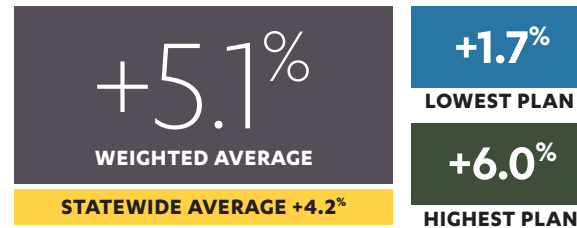
Figures rounded to the nearest dollar.

Pricing Region 12

San Luis Obispo, Santa Barbara and Ventura counties



2015 Rate Change Summary



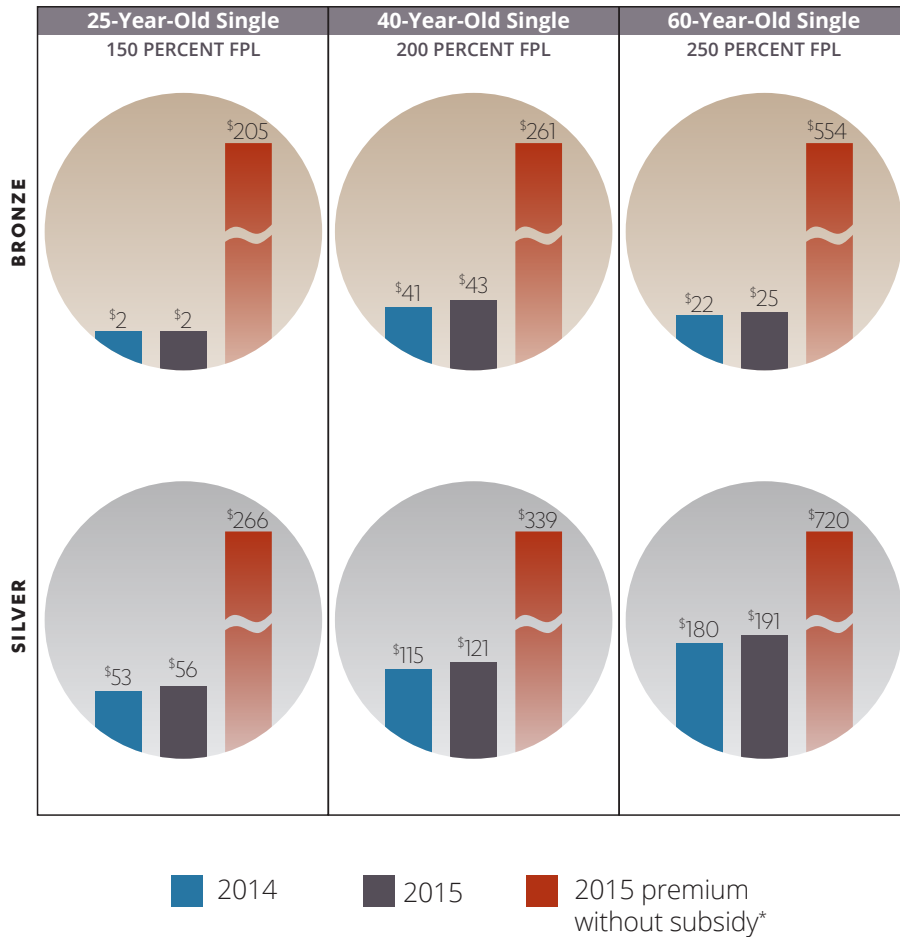
Regional Observations

- 61,784 individuals signed up for coverage during the first open-enrollment period, and 89 percent of them received premium assistance.
- In general, the federal subsidy available to consumers in 2015 will increase by amounts that will mean most consumers who receive a subsidy will experience a very modest price increase (e.g., from \$3 to \$20 per month).
- Kaiser Permanente will have a rate reduction in 2015. Anthem and Blue Shield have modest rate increases.
- Overall, the three plans offered in this region have premiums that are within a few dollars of one another.

Pricing Region 12

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

Pricing Region 12

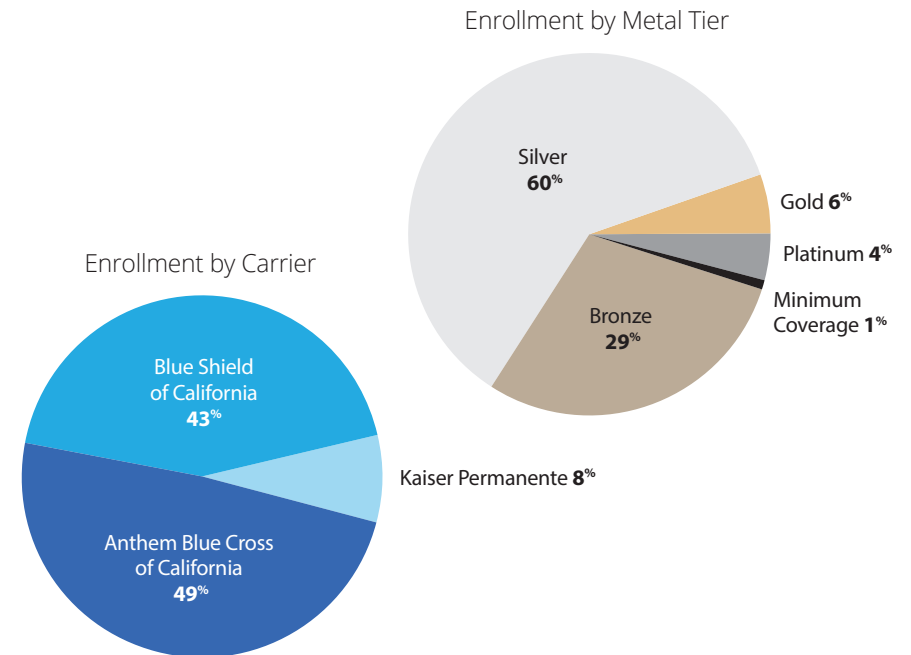
Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem PPO	49.1%	4.9%	4% to 8%
Blue Shield PPO	43.2%	6.0%	6%
Kaiser Permanente* HMO	7.6%	1.7%	-4% to 2%

*Plan not available in all areas.

2014 Regional Enrollment (subsidized and non-subsidized)



Pricing Region 12

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 12 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem PPO	Individual	\$60	\$124	\$197	\$343
	Federal Govt.	\$283	\$218	\$145	\$0
Blue Shield PPO	Individual	\$54	\$118	\$191	\$337
	Federal Govt.	\$283	\$218	\$145	\$0
Kaiser Permanente HMO	Individual	\$59	\$123	\$196	\$341
	Federal Govt.	\$283	\$218	\$145	\$0

Figures rounded to the nearest dollar.

Pricing Region 12

Rates Without Subsidies

The table below is an example of the rates in Region 12. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25 - YEAR - OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	—	\$ 205	—	—	—
Anthem PPO	\$ 178	\$ 203	\$ 269	\$ 330	\$ 387
Blue Shield PPO	\$ 208	\$ 218	\$ 264	\$ 311	\$ 357
Blue Shield PPO HSA	—	\$ 215	—	—	—
Kaiser Permanente HMO	\$ 187	\$ 201	\$ 268*	\$ 326	\$ 348
Kaiser Permanente HMO HSA	—	\$ 196	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 12

Rates Without Subsidies

The table below is an example of the rates in Region 12. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 260	—	—	—
Anthem PPO	\$ 259	\$ 343	\$ 420	\$ 492
Blue Shield PPO	\$ 278	\$ 337	\$ 396	\$ 454
Blue Shield PPO HSA	\$ 273	—	—	—
Kaiser Permanente HMO	\$ 255	\$ 341*	\$ 415	\$ 443
Kaiser Permanente HMO HSA	\$ 249	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 12

Rates Without Subsidies

The table below is an example of the rates in Region 12. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

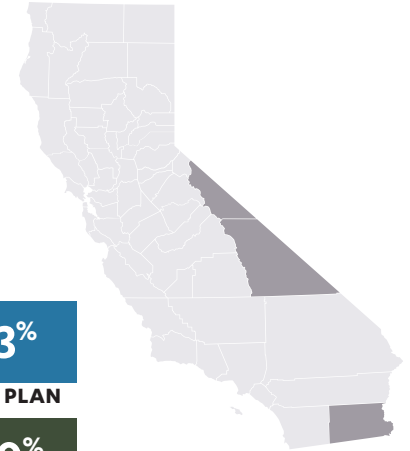
Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 553	—	—	—
Anthem PPO	\$ 549	\$ 728	\$ 891	\$1,045
Blue Shield PPO	\$ 590	\$ 715	\$ 842	\$ 965
Blue Shield PPO HSA	\$ 581	—	—	—
Kaiser Permanente HMO	\$ 542	\$ 725*	\$ 881	\$ 941
Kaiser Permanente HMO HSA	\$ 530	—	—	—

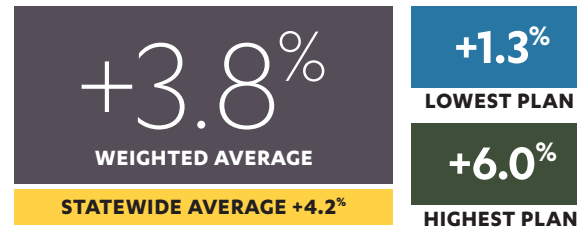
Figures rounded to the nearest dollar.

Pricing Region 13

Mono, Inyo and Imperial counties



2015 Rate Change Summary



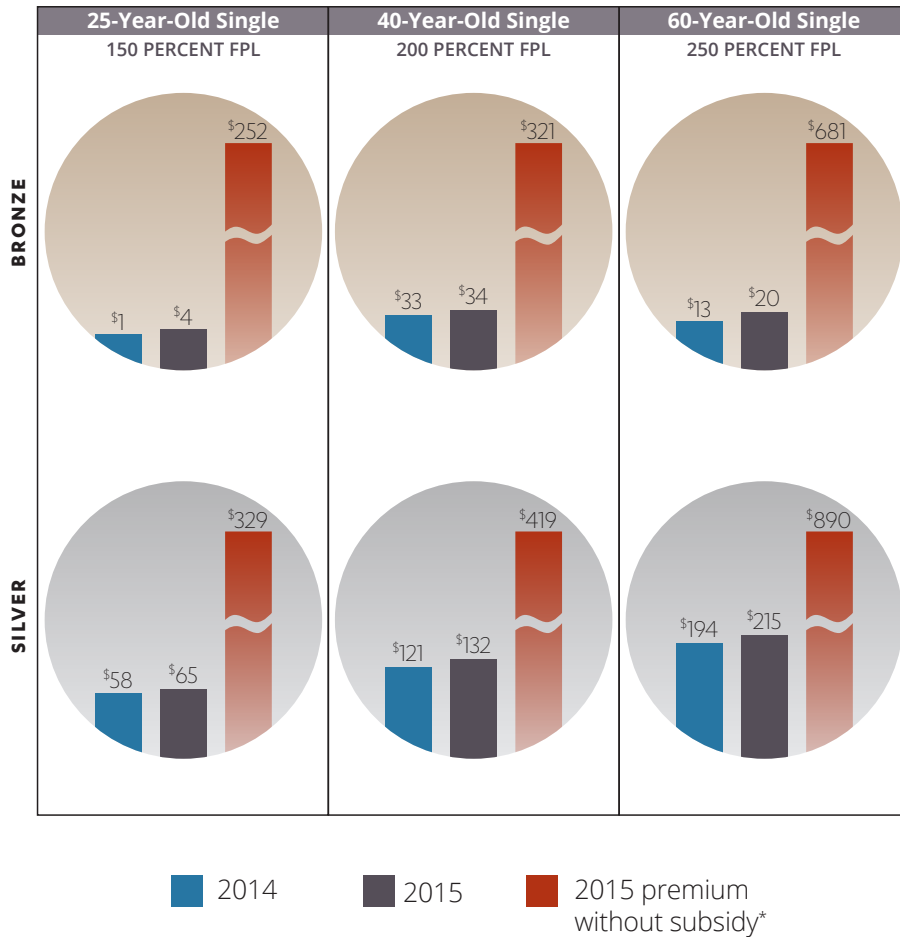
Regional Observations

- 5,876 individuals signed up for coverage during the first open-enrollment period, and 96 percent of them received premium assistance.
- In general, the federal subsidy available to consumers in the region will increase in 2015.
- 52 percent of all enrollment in this region is with Blue Shield of California, followed by Anthem Blue Cross of California at 48 percent.
- This region has the highest percentage of Spanish-speaking enrollees in the state (46 percent) and highest percentage of subsidized enrollees (96 percent).

Pricing Region 13

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

Pricing Region 13

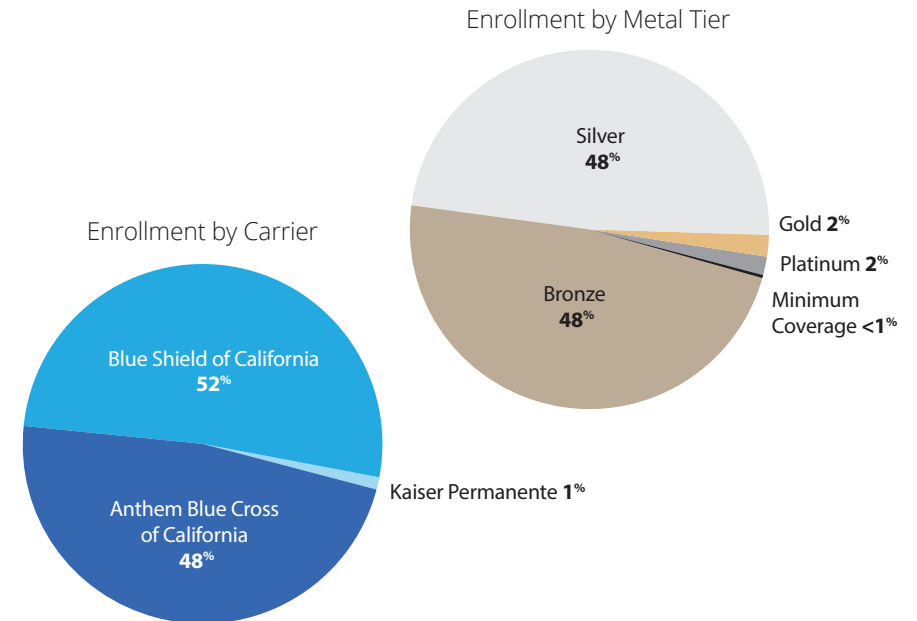
Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem PPO	47.6%	1.3%	1% to 4%
Blue Shield PPO	51.5%	6.0%	6%
Kaiser Permanente* HMO	1.0%	1.6%	-4% to 2%

*Plan not available in all areas.

2014 Regional Enrollment (subsidized and non-subsidized)



Pricing Region 13

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 13 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem PPO	Individual	\$58	\$123	\$196	\$370
	Federal Govt.	\$352	\$287	\$214	\$40
Blue Shield PPO	Individual	\$72	\$137	\$210	\$384
	Federal Govt.	\$352	\$287	\$214	\$40
Kaiser Permanente HMO	Individual	\$1	\$37	\$110	\$284
	Federal Govt.	\$323	\$287	\$214	\$40

Figures rounded to the nearest dollar.

Pricing Region 13

Rates Without Subsidies

The table below is an example of the rates in Region 13. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25 - YEAR - OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	—	\$ 245	—	—	—
Anthem PPO	\$ 213	\$ 243	\$ 322*	\$ 395	\$ 463
Blue Shield PPO	\$ 262	\$ 275	\$ 333	\$ 392	\$ 449
Blue Shield PPO HSA	—	\$ 270	—	—	—
Kaiser Permanente HMO	\$ 177	\$ 191	\$ 255	\$ 309	\$ 330
Kaiser Permanente HMO HSA	—	\$ 186	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 13

Rates Without Subsidies

The table below is an example of the rates in Region 13. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 312	—	—	—
Anthem PPO	\$ 310	\$ 410*	\$ 502	\$ 589
Blue Shield PPO	\$ 350	\$ 424	\$ 499	\$ 572
Blue Shield PPO HSA	\$ 344	—	—	—
Kaiser Permanente HMO	\$ 243	\$ 324	\$ 394	\$ 421
Kaiser Permanente HMO HSA	\$ 237	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 13

Rates Without Subsidies

The table below is an example of the rates in Region 13. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

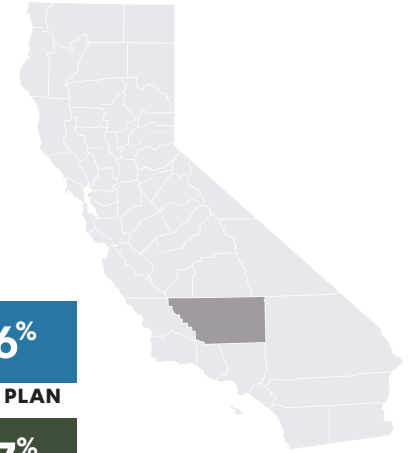
Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 662	—	—	—
Anthem PPO	\$ 657	\$ 871*	\$ 1,067	\$ 1,251
Blue Shield PPO	\$ 743	\$ 900	\$ 1,059	\$ 1,214
Blue Shield PPO HSA	\$ 731	—	—	—
Kaiser Permanente HMO	\$ 515	\$ 688	\$ 836	\$ 893
Kaiser Permanente HMO HSA	\$ 503	—	—	—

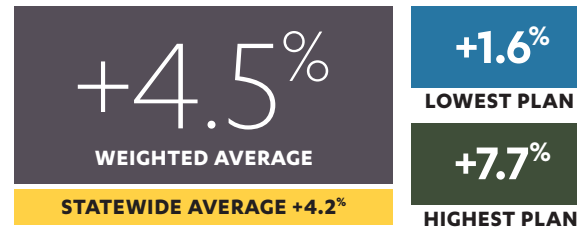
Figures rounded to the nearest dollar.

Pricing Region 14

Kern County



2015 Rate Change Summary



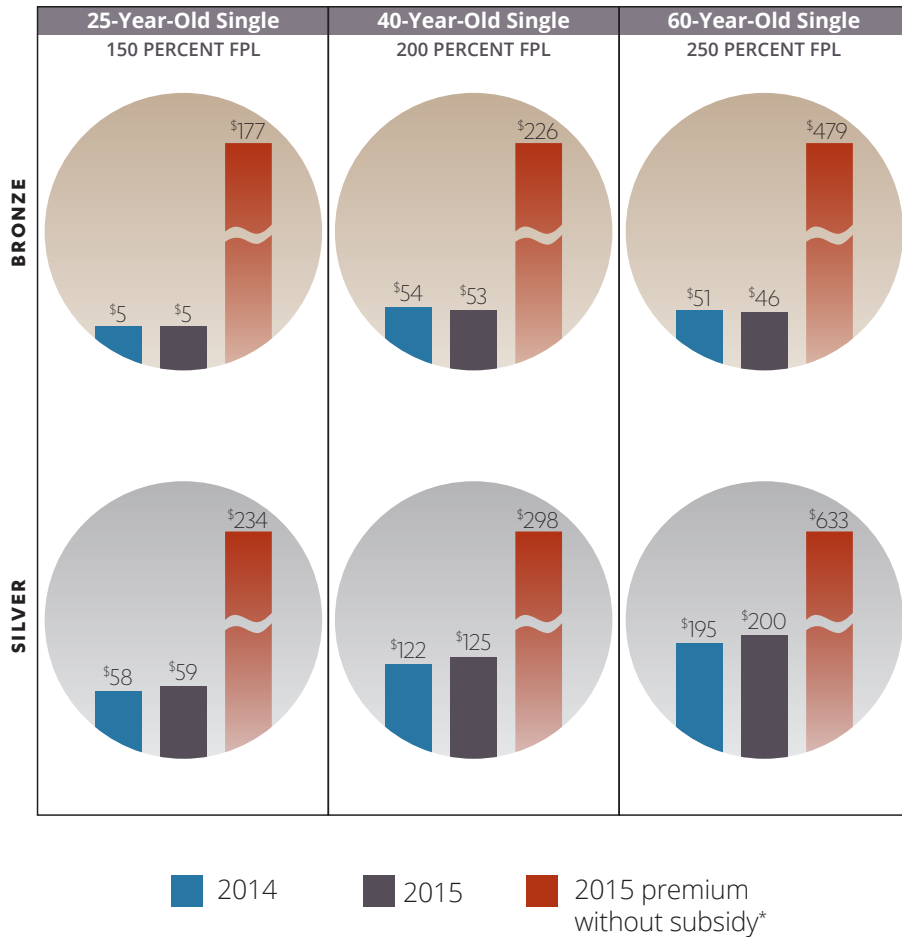
Regional Observations

- 18,083 individuals signed up for coverage during the first open-enrollment period, and 91 percent of them received premium assistance.
- In general, the federal subsidy available to consumers will increase, meaning that most consumers who receive a subsidy will have the same or lower costs in 2015.
- 46 percent of all enrollment in this region is with Blue Shield of California, followed by Anthem Blue Cross of California at 38 percent.
- Consumers may want to shop around for a lower rate. Even though some may see a modest rate increase, many consumers may be able to avoid an increase in rate if they shop and compare.

Pricing Region 14

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

Pricing Region 14

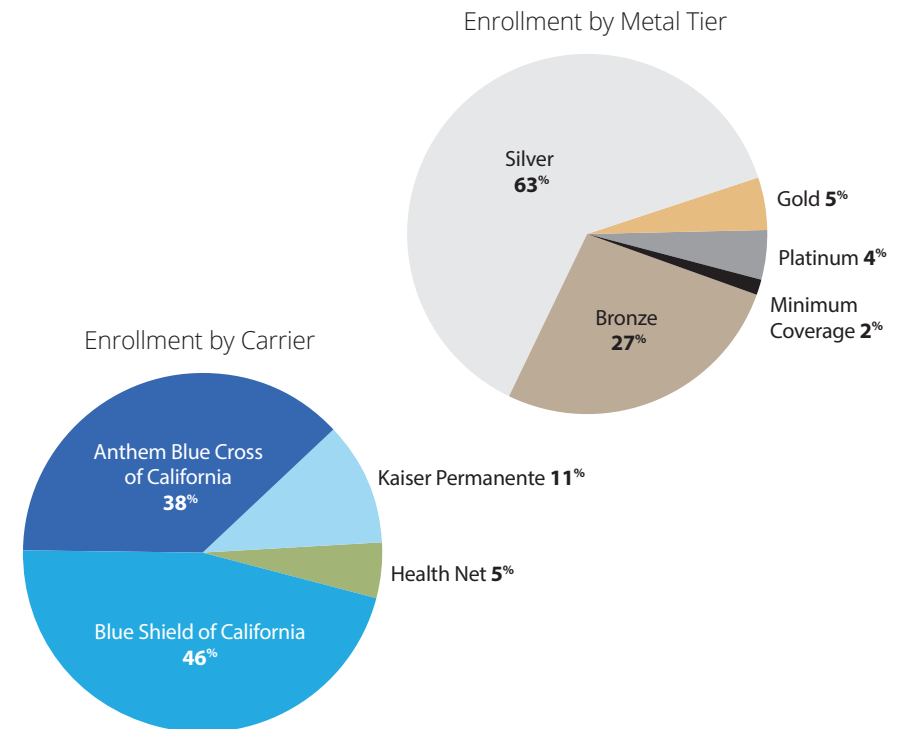
Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem PPO	37.8%	3.0%	2% to 6%
Blue Shield PPO	46.4%	6.0%	6%
Health Net* EPO	4.7%	7.7%	6% to 9%
Kaiser Permanente* HMO	11%	1.6%	-4% to 2%

*Plan not available in all areas.

2014 Regional Enrollment (subsidized and non-subsidized)



Pricing Region 14

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 14 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem PPO	Individual	\$52	\$117	\$190	\$290
	Federal Govt.	\$238	\$173	\$100	\$0
Blue Shield PPO	Individual	\$58	\$123	\$196	\$296
	Federal Govt.	\$238	\$173	\$100	\$0
Health Net EPO	Individual	\$93	\$158	\$231	\$331
	Federal Govt.	\$238	\$173	\$100	\$0
Kaiser Permanente HMO	Individual	\$86	\$151	\$224	\$324
	Federal Govt.	\$238	\$173	\$100	\$0

Figures rounded to the nearest dollar.

Pricing Region 14

Rates Without Subsidies

The table below is an example of the rates in Region 14. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25-YEAR-OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	—	\$ 173	—	—	—
Anthem PPO	\$ 151	\$ 172	\$ 228	\$ 279	\$ 328
Blue Shield PPO	\$ 183	\$ 192	\$ 233*	\$ 274	\$ 314
Blue Shield PPO HSA	—	\$ 189	—	—	—
Health Net EPO	\$ 142	\$ 185	\$ 260	\$ 311	\$ 373
Kaiser Permanente HMO	\$ 177	\$ 191	\$ 255	\$ 309	\$ 330
Kaiser Permanente HMO HSA	—	\$ 186	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 14

Rates Without Subsidies

The table below is an example of the rates in Region 14. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 221	—	—	—
Anthem PPO	\$ 219	\$ 290	\$ 356	\$ 417
Blue Shield PPO	\$ 245	\$ 296*	\$ 349	\$ 399
Blue Shield PPO HSA	\$ 241	—	—	—
Health Net EPO	\$ 235	\$ 331	\$ 396	\$ 475
Kaiser Permanente HMO	\$ 243	\$ 324	\$ 394	\$ 421
Kaiser Permanente HMO HSA	\$ 237	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 14

Rates Without Subsidies

The table below is an example of the rates in Region 14. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

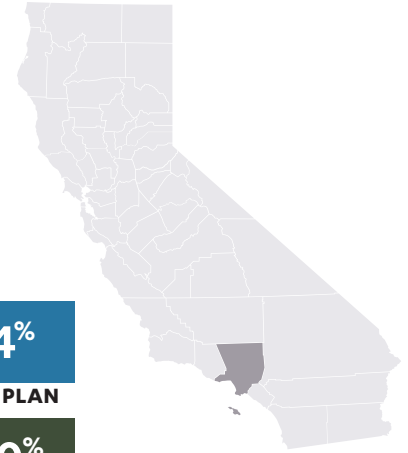
2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 468	—	—	—
Anthem PPO	\$ 465	\$ 616	\$ 755	\$ 885
Blue Shield PPO	\$ 519	\$ 629*	\$ 740	\$ 848
Blue Shield PPO HSA	\$ 511	—	—	—
Health Net EPO	\$ 499	\$ 703	\$ 840	\$ 1,008
Kaiser Permanente HMO	\$ 515	\$ 688	\$ 836	\$ 893
Kaiser Permanente HMO HSA	\$ 503	—	—	—

Figures rounded to the nearest dollar.

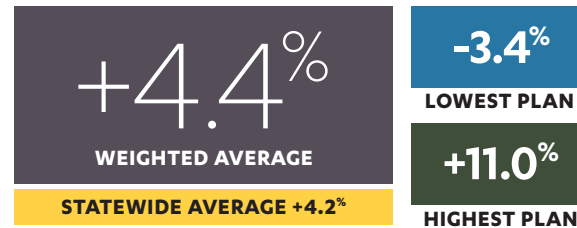
Pricing Region 15

Los Angeles County (partial)

The county of Los Angeles is made up of two pricing regions by ZIP code (Regions 15 and 16). To find out which region you reside in, visit CoveredCA.com and use our Shop and Compare Tool.



2015 Rate Change Summary



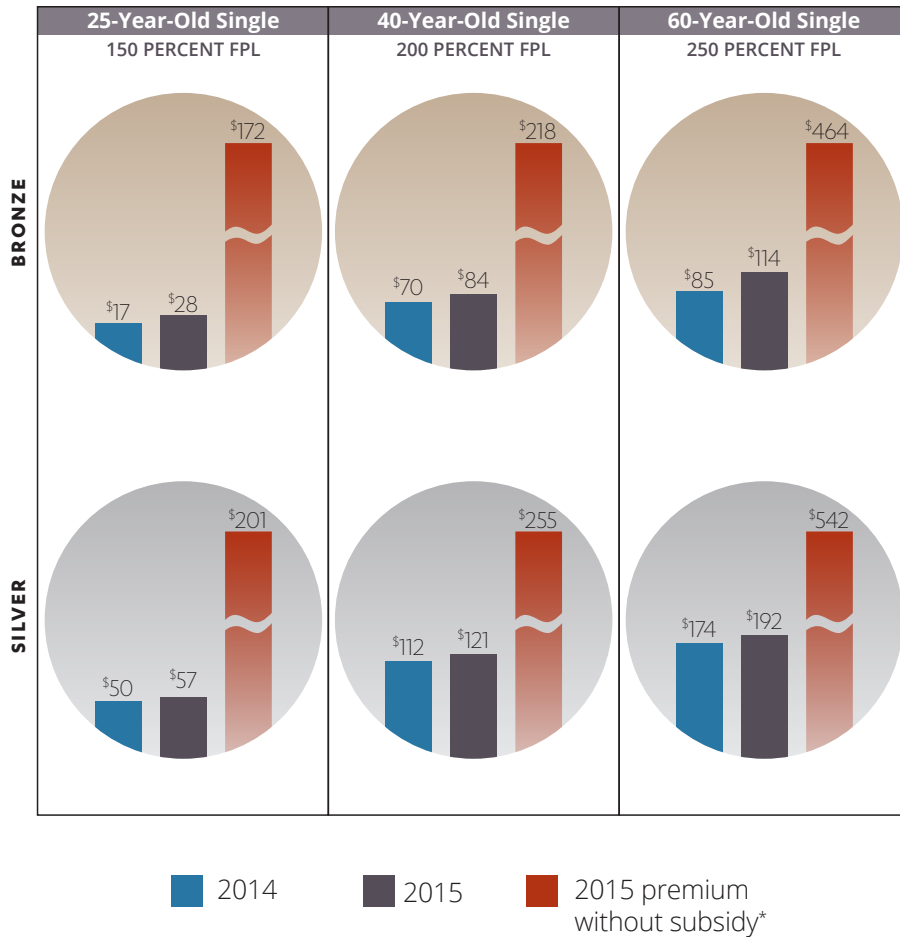
Regional Observations

- 177,797 individuals signed up for coverage during the first open-enrollment period, and 90 percent of them received premium assistance. This region had the second-largest overall enrollment in the state.
- In general, the federal subsidy available to consumers in 2015 will be very similar to the amount in 2014.
- Most plans in this region will have a modest increase in rates in 2015. Kaiser Permanente and Molina will have a decrease.
- Consumers in this region benefit from shopping around. With eight plans to choose from, consumers have an array of options at different prices.

Pricing Region 15

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

Pricing Region 15

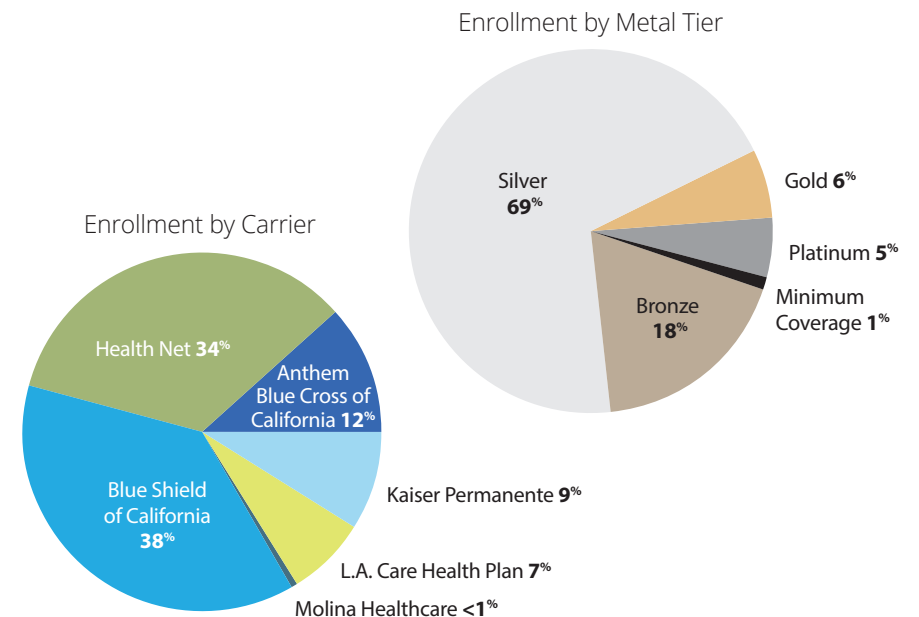
Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem* EPO	7.9%	8.0%	7% to 11%
Anthem* HMO	3.8%	0.3%	0% to 3%
Blue Shield PPO	37.6%	6.0%	6%
Health Net HMO	32.7%	2.8%	2% to 3%
Health Net EPO	1.6%	7.9%	7% to 9%
Kaiser Permanente* HMO	8.9%	-3.4%	-9% to -3%
L.A. Care HMO	7.2%	11.0%	4% to 15%
Molina Healthcare* HMO	0.3%	2.7%	-1% to 4%

*Plan not available in all areas.

2014 Regional Enrollment (subsidized and non-subsidized)



Pricing Region 15

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 15 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem EPO	Individual	\$98	\$162	\$235	\$296
	Federal Govt.	\$198	\$134	\$61	\$0
Anthem HMO	Individual	\$59	\$123	\$196	\$257
	Federal Govt.	\$198	\$134	\$61	\$0
Blue Shield PPO	Individual	\$72	\$136	\$209	\$270
	Federal Govt.	\$198	\$134	\$61	\$0
Health Net HMO	Individual	\$32	\$96	\$169	\$230
	Federal Govt.	\$198	\$134	\$61	\$0
Kaiser Permanente HMO	Individual	\$89	\$153	\$226	\$287
	Federal Govt.	\$198	\$134	\$61	\$0
L.A. Care HMO	Individual	\$67	\$131	\$204	\$265
	Federal Govt.	\$198	\$134	\$61	\$0
Molina Healthcare HMO	Individual	\$61	\$125	\$198	\$260
	Federal Govt.	\$198	\$134	\$61	\$0

Figures rounded to the nearest dollar.

Pricing Region 15

Rates Without Subsidies

The table below is an example of the rates in Region 15. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25-YEAR-OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem EPO	\$ 154	\$ 176	\$ 233	\$ 285	\$ 334
Anthem EPO HSA	—	\$ 177	—	—	—
Anthem HMO	—	—	\$ 202*	\$ 257	\$ 297
Blue Shield PPO	\$ 167	\$ 175	\$ 212	\$ 250	\$ 286
Blue Shield PPO HSA	—	\$ 172	—	—	—
Health Net EPO	\$ 140	\$ 182	—	—	—
Health Net HMO	—	—	\$ 181	\$ 203	\$ 228
Kaiser Permanente HMO	\$ 157	\$ 168	\$ 225	\$ 274	\$ 292
Kaiser Permanente HMO HSA	—	\$ 165	—	—	—
L.A. Care HMO	\$ 163	\$ 166	\$ 209	\$ 247	\$ 274
Molina Healthcare HMO	\$ 161	\$ 166	\$ 204	\$ 228	\$ 271

Figures rounded to the nearest dollar.

Pricing Region 15

Rates Without Subsidies

The table below is an example of the rates in Region 15. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem EPO	\$ 224	\$ 296	\$ 363	\$ 425
Anthem EPO HSA	\$ 225	—	—	—
Anthem HMO	—	\$ 257*	\$ 327	\$ 378
Blue Shield PPO	\$ 223	\$ 270	\$ 318	\$ 364
Blue Shield PPO HSA	\$ 219	—	—	—
Health Net EPO	\$ 232	—	—	—
Health Net HMO	—	\$ 230	\$ 259	\$ 290
Kaiser Permanente HMO	\$ 214	\$ 287	\$ 348	\$ 372
Kaiser Permanente HMO HSA	\$ 210	—	—	—
L.A. Care HMO	\$ 211	\$ 265	\$ 314	\$ 349
Molina Healthcare HMO	\$ 212	\$ 259	\$ 290	\$ 345

Figures rounded to the nearest dollar.

Pricing Region 15

Rates Without Subsidies

The table below is an example of the rates in Region 15. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem EPO	\$ 475	\$ 629	\$ 770	\$ 903
Anthem EPO HSA	\$ 479	—	—	—
Anthem HMO	—	\$ 546*	\$ 694	\$ 802
Blue Shield PPO	\$ 474	\$ 574	\$ 675	\$ 774
Blue Shield PPO HSA	\$ 466	—	—	—
Health Net EPO	\$ 493	—	—	—
Health Net HMO	—	\$ 489	\$ 550	\$ 616
Kaiser Permanente HMO	\$ 455	\$ 609	\$ 740	\$ 790
Kaiser Permanente HMO HSA	\$ 445	—	—	—
L.A. Care HMO	\$ 448	\$ 564	\$ 668	\$ 742
Molina Healthcare HMO	\$ 449	\$ 551	\$ 616	\$ 733

Figures rounded to the nearest dollar.

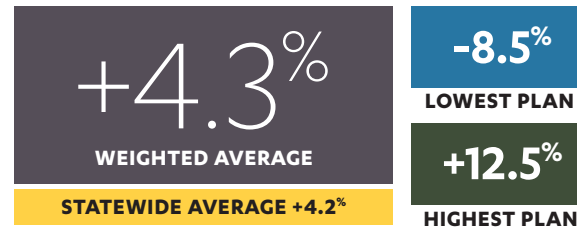
Pricing Region 16

Los Angeles County (partial)

The county of Los Angeles is made up of two pricing regions by ZIP code (Regions 15 and 16). To find out which region you reside in, visit CoveredCA.com and use our Shop and Compare Tool.



2015 Rate Change Summary



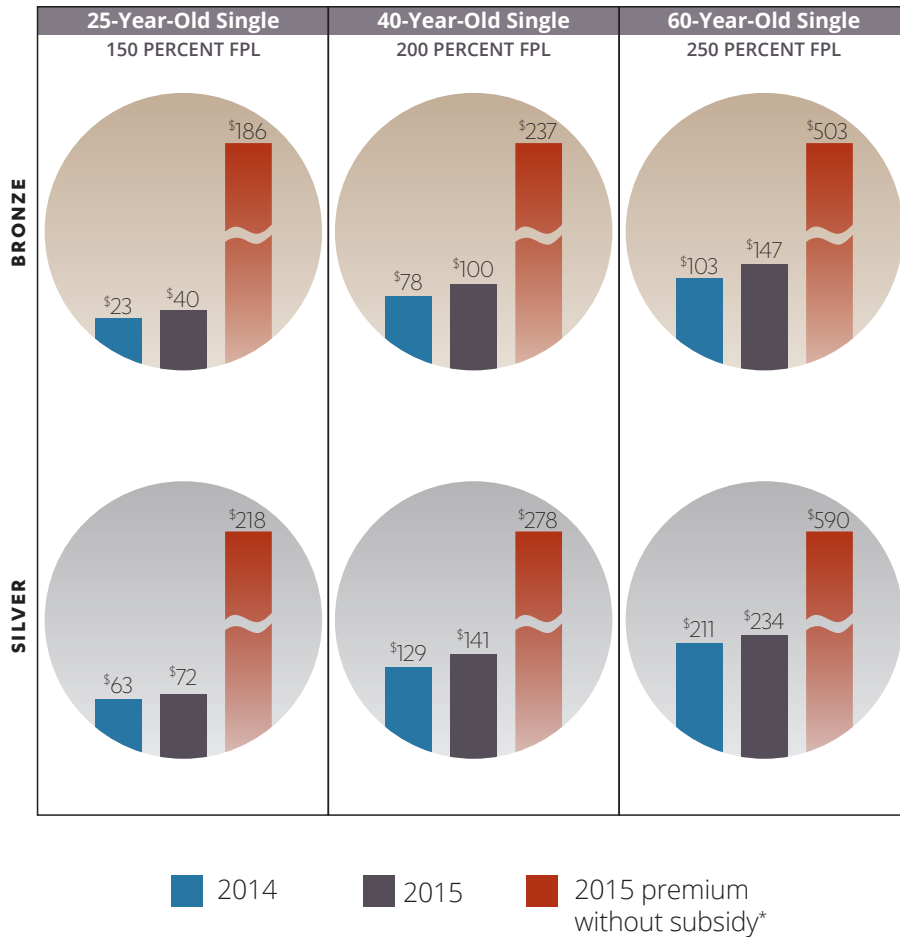
Regional Observations

- 223,092 individuals signed up for coverage during the first open-enrollment period, and 85 percent of them received premium assistance. Region 16 had the highest number of enrollees in the state.
- In general, the federal subsidy available to consumers in 2015 in this region will be very similar to the amount in 2014.
- Most plans in this region will have a modest increase in rates in 2015. Kaiser Permanente will have a decrease.
- Consumers in this region benefit from shopping around. With eight plans to choose from, consumers have an array of options at different prices.

Pricing Region 16

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

Pricing Region 16

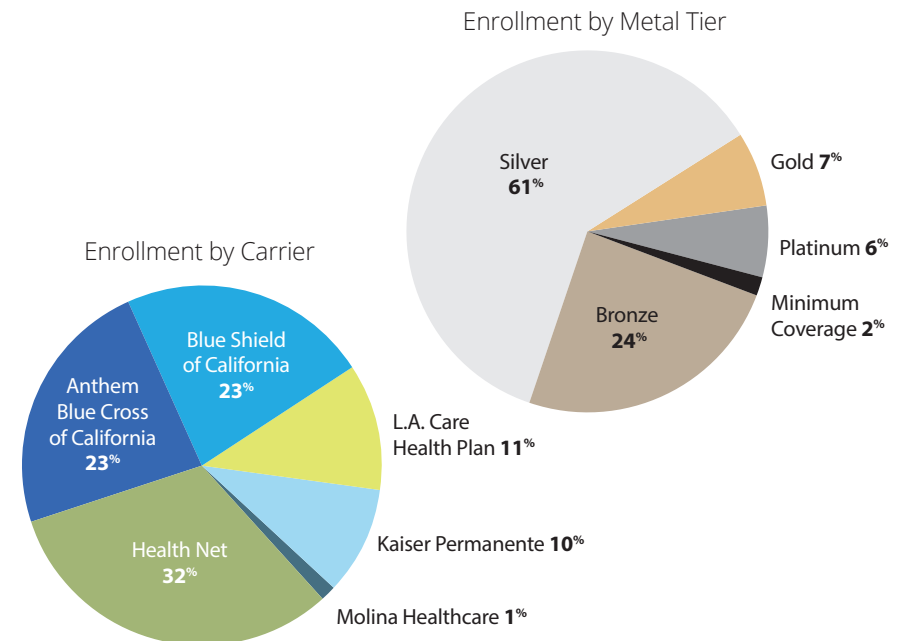
Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem* EPO	13.0%	12.5%	11% to 16%
Anthem* HMO	10.4%	3.4%	3% to 6%
Blue Shield PPO	22.6%	6.0%	6%
Health Net HMO	29.2%	0.9%	0% to 1%
Health Net EPO	2.6%	8.4%	7% to 9%
Kaiser Permanente* HMO	9.7%	-8.5%	-14% to -8%
L.A. Care HMO	11.4%	11.5%	4% to 15%
Molina Healthcare* HMO	1.2%	3.0%	-1% to 4%

*Plan not available in all areas.

2014 Regional Enrollment (subsidized and non-subsidized)



Pricing Region 16

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 16 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem EPO	Individual	\$135	\$200	\$273	\$336
	Federal Govt.	\$201	\$136	\$63	\$0
Anthem HMO	Individual	\$69	\$134	\$207	\$270
	Federal Govt.	\$201	\$136	\$63	\$0
Blue Shield PPO	Individual	\$107	\$172	\$245	\$308
	Federal Govt.	\$201	\$136	\$63	\$0
Health Net HMO	Individual	\$46	\$111	\$184	\$247
	Federal Govt.	\$201	\$136	\$63	\$0
Kaiser Permanente HMO	Individual	\$99	\$164	\$237	\$300
	Federal Govt.	\$201	\$136	\$63	\$0
L.A. Care HMO	Individual	\$77	\$142	\$215	\$278
	Federal Govt.	\$201	\$136	\$63	\$0
Molina Healthcare HMO	Individual	\$58	\$123	\$196	\$259
	Federal Govt.	\$201	\$136	\$63	\$0

Figures rounded to the nearest dollar.

Pricing Region 16

Rates Without Subsidies

The table below is an example of the rates in Region 16. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the exact amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25-YEAR-OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem EPO	\$ 175	\$ 200	\$ 264	\$ 323	\$ 379
Anthem EPO HSA	—	\$ 201	—	—	—
Anthem HMO	—	—	\$ 212	\$ 270	\$ 311
Blue Shield PPO	\$ 190	\$ 200	\$ 242	\$ 285	\$ 326
Blue Shield PPO HSA	—	\$ 196	—	—	—
Health Net EPO	\$ 161	\$ 209	—	—	—
Health Net HMO	—	—	\$ 194	\$ 218	\$ 244
Kaiser Permanente HMO	\$ 164	\$ 176	\$ 236	\$ 286	\$ 306
Kaiser Permanente HMO HSA	—	\$ 172	—	—	—
L.A. Care HMO	\$ 170	\$ 174	\$ 218	\$ 259	\$ 287
Molina Healthcare HMO	\$ 161	\$ 166	\$ 204*	\$ 228	\$ 271

Figures rounded to the nearest dollar.

Pricing Region 16

Rates Without Subsidies

The table below is an example of the rates in Region 16. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem EPO	\$ 254	\$ 336	\$ 411	\$ 482
Anthem EPO HSA	\$ 256	—	—	—
Anthem HMO	—	\$ 270	\$ 343	\$ 396
Blue Shield PPO	\$ 254	\$ 308	\$ 362	\$ 415
Blue Shield PPO HSA	\$ 250	—	—	—
Health Net EPO	\$ 267	—	—	—
Health Net HMO	—	\$ 247	\$ 277	\$ 310
Kaiser Permanente HMO	\$ 225	\$ 300	\$ 365	\$ 390
Kaiser Permanente HMO HSA	\$ 219	—	—	—
L.A. Care HMO	\$ 221	\$ 278	\$ 329	\$ 366
Molina Healthcare HMO	\$ 212	\$ 259*	\$ 290	\$ 345

Figures rounded to the nearest dollar.

Pricing Region 16

Rates Without Subsidies

The table below is an example of the rates in Region 16. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem EPO	\$ 540	\$ 714	\$ 874	\$ 1,024
Anthem EPO HSA	\$ 543	—	—	—
Anthem HMO	—	\$ 574	\$ 729	\$ 842
Blue Shield PPO	\$ 540	\$ 653	\$ 769	\$ 881
Blue Shield PPO HSA	\$ 531	—	—	—
Health Net EPO	\$ 566	—	—	—
Health Net HMO	—	\$ 524	\$ 589	\$ 659
Kaiser Permanente HMO	\$ 477	\$ 637	\$ 774	\$ 827
Kaiser Permanente HMO HSA	\$ 466	—	—	—
L.A. Care HMO	\$ 469	\$ 590	\$ 699	\$ 777
Molina Healthcare HMO	\$ 449	\$ 551*	\$ 616	\$ 733

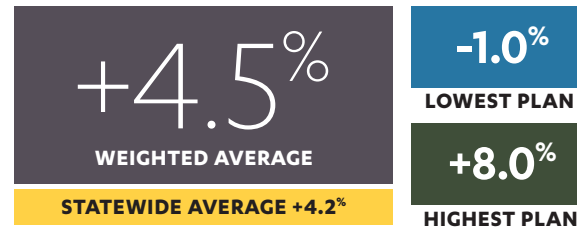
Figures rounded to the nearest dollar.

Pricing Region 17

San Bernardino and
Riverside counties



2015 Rate Change Summary



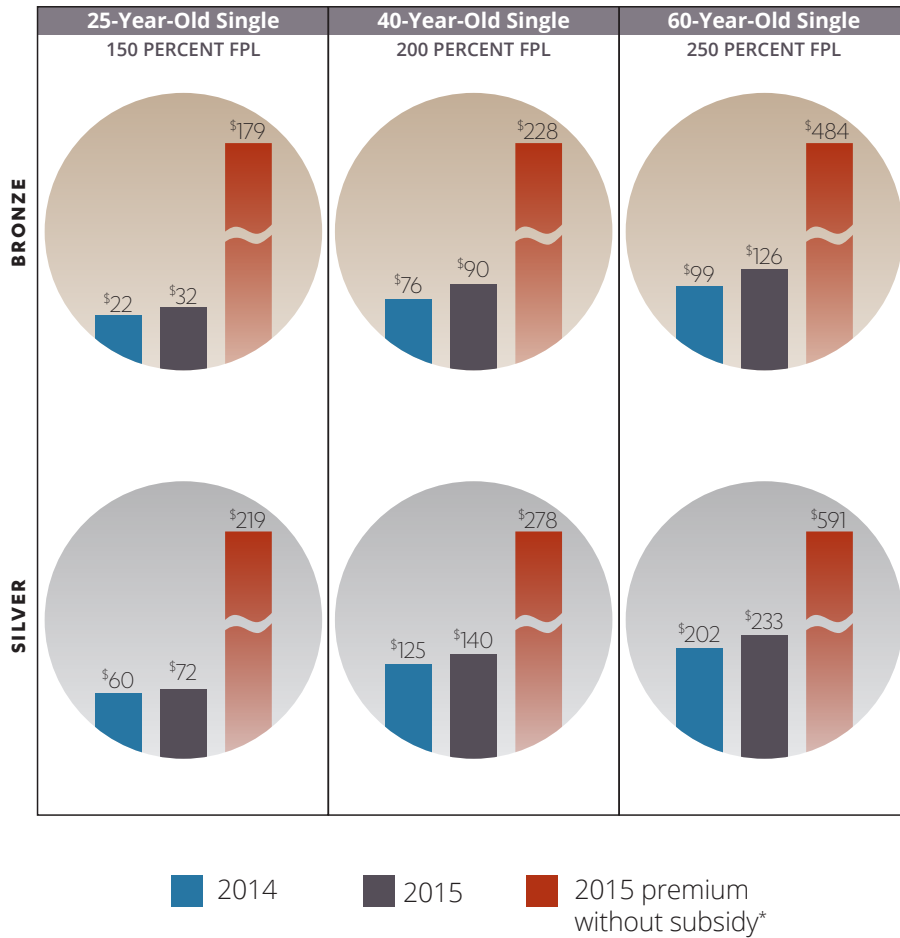
Regional Observations

- 122,971 individuals signed up for coverage during the first open-enrollment period, and 90 percent of them received premium assistance.
- In general, the federal subsidy available to consumers in 2015 in this region will be very similar to the amount in 2014.
- Most plans in this region will have a modest increase in rates in 2015. Kaiser Permanente will have a decrease.
- Consumers in this region benefit from shopping around. With seven plans to choose from, consumers have an array of options at different prices.

Pricing Region 17

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

Pricing Region 17

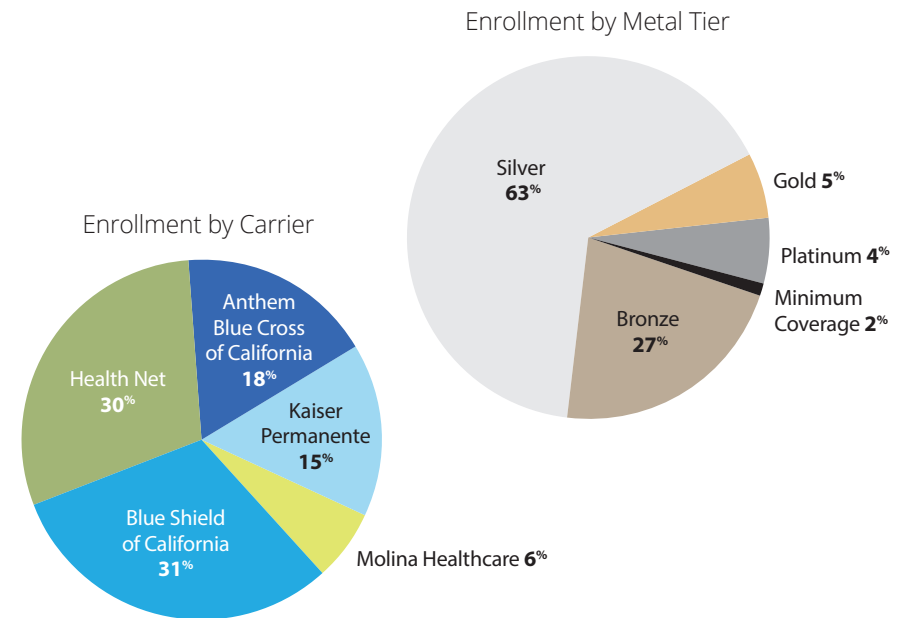
Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem PPO	13.1%	8.0%	7% to 11%
Anthem* HMO	4.4%	5.3%	5% to 8%
Blue Shield PPO	31.1%	6.0%	6%
Health Net HMO	29.0%	4.8%	4% to 9%
Health Net EPO	0.8%	8.0%	7% to 9%
Kaiser Permanente* HMO	15.2%	-1.0%	-7% to -1%
Molina Healthcare* HMO	6.4%	3.1%	-1% to 4%

*Plan not available in all areas.

2014 Regional Enrollment (subsidized and non-subsidized)



Pricing Region 17

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 17 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem PPO HSA	Individual	\$110	\$175	\$248	\$313
	Federal Govt.	\$203	\$138	\$65	\$0
Anthem HMO	Individual	\$78	\$143	\$216	\$281
	Federal Govt.	\$203	\$138	\$65	\$0
Blue Shield PPO	Individual	\$80	\$145	\$218	\$283
	Federal Govt.	\$203	\$138	\$65	\$0
Health Net HMO	Individual	\$58	\$123	\$196	\$261
	Federal Govt.	\$203	\$138	\$65	\$0
Kaiser Permanente HMO	Individual	\$97	\$162	\$235	\$300
	Federal Govt.	\$203	\$138	\$65	\$0
Molina Healthcare HMO	Individual	\$56	\$121	\$194	\$259
	Federal Govt.	\$203	\$138	\$65	\$0

Figures rounded to the nearest dollar.

Pricing Region 17

Rates Without Subsidies

The table below is an example of the rates in Region 17. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25-YEAR-OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	—	\$ 187	—	—	—
Anthem PPO	\$ 163	\$ 186	\$ 246	\$ 301	\$ 353
Anthem HMO	—	—	\$ 221	\$ 281	\$325
Blue Shield PPO	\$ 174	\$ 183	\$ 222	\$ 261	\$ 300
Blue Shield PPO HSA	—	\$ 180	—	—	—
Health Net EPO	\$ 150	\$ 196	—	—	—
Health Net HMO	—	—	\$ 205*	\$ 230	\$ 258
Kaiser Permanente HMO	\$ 164	\$ 176	\$ 236	\$ 286	\$ 306
Kaiser Permanente HMO HSA	—	\$ 172	—	—	—
Molina Healthcare HMO	\$ 161	\$ 166	\$ 204	\$ 228	\$ 271

Figures rounded to the nearest dollar.

Pricing Region 17

Rates Without Subsidies

The table below is an example of the rates in Region 17. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 238	—	—	—
Anthem PPO	\$ 236	\$ 313	\$ 384	\$ 450
Anthem HMO	—	\$ 281	\$ 358	\$ 414
Blue Shield PPO	\$ 233	\$ 283	\$ 333	\$ 381
Blue Shield PPO HSA	\$ 230	—	—	—
Health Net EPO	\$ 249	—	—	—
Health Net HMO	—	\$ 261*	\$ 293	\$ 328
Kaiser Permanente HMO	\$ 225	\$ 300	\$ 365	\$ 390
Kaiser Permanente HMO HSA	\$ 219	—	—	—
Molina Healthcare HMO	\$ 212	\$ 259	\$ 290	\$ 345

Figures rounded to the nearest dollar.

Pricing Region 17

Rates Without Subsidies

The table below is an example of the rates in Region 17. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem PPO HSA	\$ 505	—	—	—
Anthem PPO	\$ 502	\$ 665	\$ 815	\$ 955
Anthem HMO	—	\$ 597	\$ 760	\$ 878
Blue Shield PPO	\$ 496	\$ 600	\$ 707	\$ 810
Blue Shield PPO HSA	\$ 488	—	—	—
Health Net EPO	\$ 530	—	—	—
Health Net HMO	—	\$ 554*	\$ 623	\$ 697
Kaiser Permanente HMO	\$ 477	\$ 637	\$ 774	\$ 827
Kaiser Permanente HMO HSA	\$ 466	—	—	—
Molina Healthcare HMO	\$ 449	\$ 551	\$ 616	\$ 733

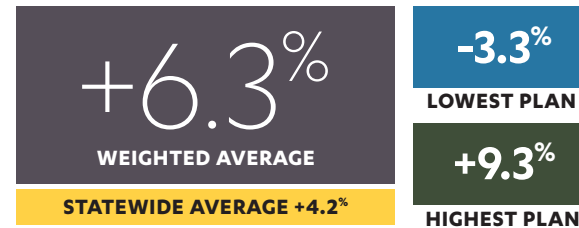
Figures rounded to the nearest dollar.

Pricing Region 18

Orange County



2015 Rate Change Summary



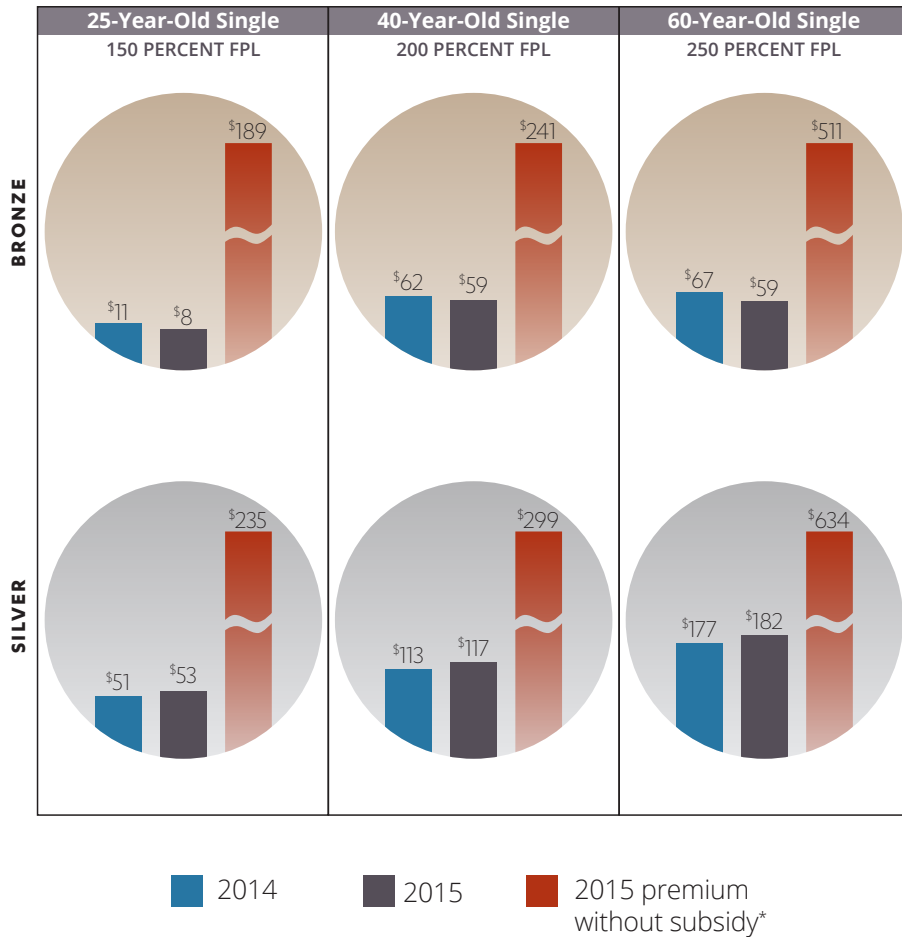
Regional Observations

- 131,804 individuals signed up for coverage during the first open-enrollment period, and 88 percent of them received premium assistance.
- In general, the federal subsidy available to consumers will increase in 2015 by amounts that mean consumers who receive a subsidy will have small rate increases or even lower costs than last year.
- Most plans in this region will have an increase in rates in 2015. Kaiser Permanente will have a decrease.
- Consumers in this region benefit from shopping around. With six plans to choose from, consumers have an array of options at different prices.

Pricing Region 18

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

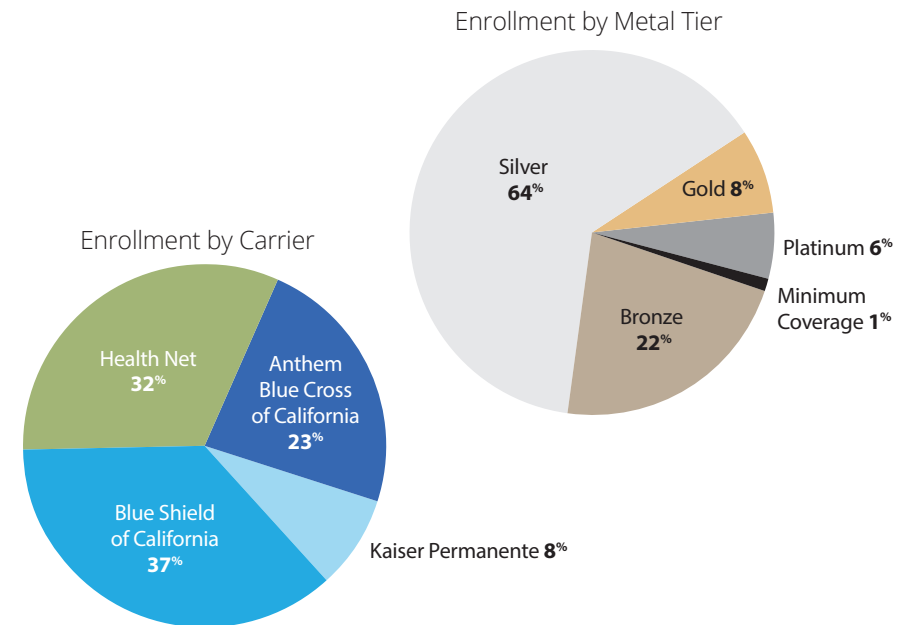
Pricing Region 18

Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem EPO	20.0%	5.7%	5% to 9%
Anthem HMO	3.3%	6.7%	6% to 9%
Blue Shield PPO	36.6%	6.0%	6%
Health Net HMO	28.4%	9.3%	8% to 9%
Health Net EPO	3.6%	8.4%	7% to 9%
Kaiser Permanente HMO	8.2%	-3.3%	-9% to -3%

2014 Regional Enrollment (subsidized and non-subsidized)



Pricing Region 18

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 18 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem EPO	Individual	\$58	\$123	\$196	\$305
	Federal Govt.	\$247	\$182	\$109	\$0
Anthem HMO	Individual	\$60	\$125	\$198	\$307
	Federal Govt.	\$247	\$182	\$109	\$0
Blue Shield PPO	Individual	\$64	\$129	\$202	\$311
	Federal Govt.	\$247	\$182	\$109	\$0
Health Net HMO	Individual	\$31	\$96	\$169	\$278
	Federal Govt.	\$247	\$182	\$109	\$0
Kaiser Permanente HMO	Individual	\$77	\$142	\$215	\$324
	Federal Govt.	\$247	\$182	\$109	\$0

Figures rounded to the nearest dollar.

Pricing Region 18

Rates Without Subsidies

The table below is an example of the rates in Region 18. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25-YEAR-OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem EPO	\$ 159	\$ 181	\$ 240*	\$ 293	\$ 344
Anthem EPO HSA	—	\$ 182	—	—	—
Anthem HMO	—	—	\$ 241	\$ 307	\$ 355
Blue Shield PPO	\$ 192	\$ 202	\$ 244	\$ 287	\$ 329
Blue Shield PPO HSA	—	\$ 198	—	—	—
Health Net EPO	\$ 154	\$ 201	—	—	—
Health Net HMO	—	—	\$ 219	\$ 246	\$ 275
Kaiser Permanente HMO	\$ 177	\$ 191	\$ 255	\$ 309	\$ 330
Kaiser Permanente HMO HSA	—	\$ 186	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 18

Rates Without Subsidies

The table below is an example of the rates in Region 18. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem EPO	\$ 231	\$ 305*	\$ 373	\$ 437
Anthem EPO HSA	\$ 232	—	—	—
Anthem HMO	—	\$ 307	\$ 391	\$ 451
Blue Shield PPO	\$ 257	\$ 311	\$ 366	\$ 419
Blue Shield PPO HSA	\$ 252	—	—	—
Health Net EPO	\$ 256	—	—	—
Health Net HMO	—	\$ 278	\$ 313	\$ 351
Kaiser Permanente HMO	\$ 243	\$ 324	\$ 394	\$ 421
Kaiser Permanente HMO HSA	\$ 237	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 18

Rates Without Subsidies

The table below is an example of the rates in Region 18. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

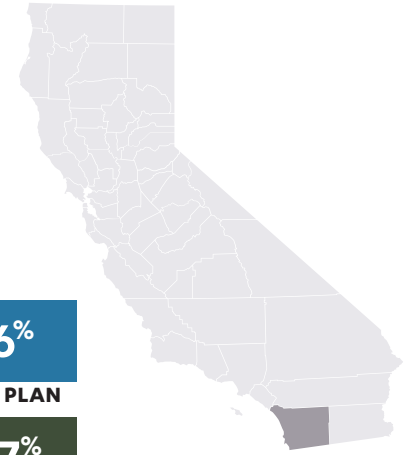
Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem EPO	\$ 490	\$ 648*	\$ 792	\$ 929
Anthem EPO HSA	\$ 493	—	—	—
Anthem HMO	—	\$ 652	\$ 830	\$ 959
Blue Shield PPO	\$ 545	\$ 660	\$ 777	\$ 890
Blue Shield PPO HSA	\$ 536	—	—	—
Health Net EPO	\$ 543	—	—	—
Health Net HMO	—	\$ 591	\$ 665	\$ 744
Kaiser Permanente HMO	\$ 515	\$ 688	\$ 836	\$ 893
Kaiser Permanente HMO HSA	\$ 503	—	—	—

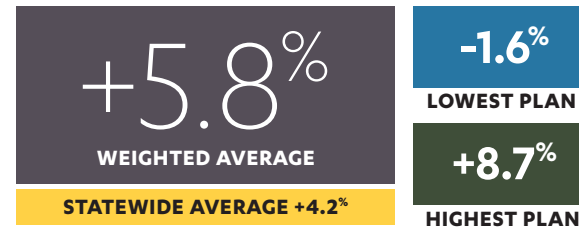
Figures rounded to the nearest dollar.

Pricing Region 19

San Diego County



2015 Rate Change Summary



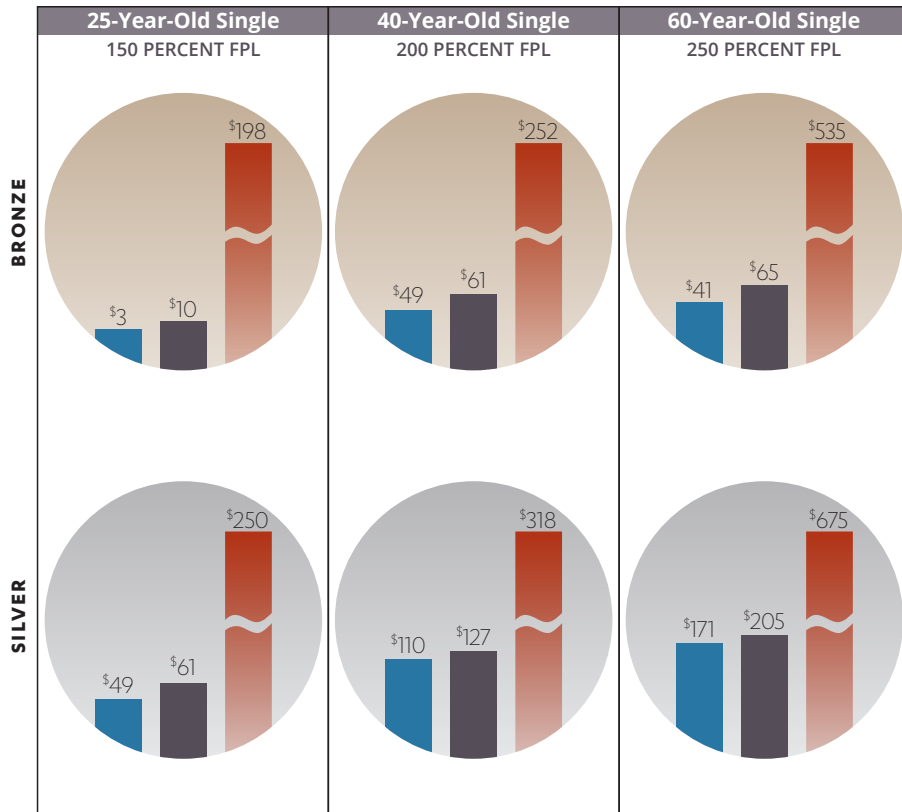
Regional Observations

- 121,900 individuals signed up for coverage during the first open-enrollment period, and 87 percent of them received premium assistance.
- In general, the federal subsidy available to consumers in 2015 in this region will be very similar to the amount in 2014.
- 32 percent of all enrollment in this region is with Health Net, followed by Blue Shield of California at 21 percent.
- Consumers in this region benefit from shopping around. With nine plans to choose from, consumers have an array of options at different prices.
- This region has the highest number of carriers of any region in the state.

Pricing Region 19

Average Consumer Monthly Premium After Subsidy

This figure shows consumers of three different ages who are in three income categories that are subsidy-eligible. The circles reflect the metal tier, while the bars indicate the average subsidized premiums in 2014 and 2015 and the average unsubsidized premium in 2015 in this region.



■ 2014 ■ 2015 ■ 2015 premium without subsidy*

*Numbers are weighted averages within each metal tier and may not exactly match quoted rates. Actual rates for an individual may be higher or lower where appropriate, depending on age, income and other factors.

Pricing Region 19

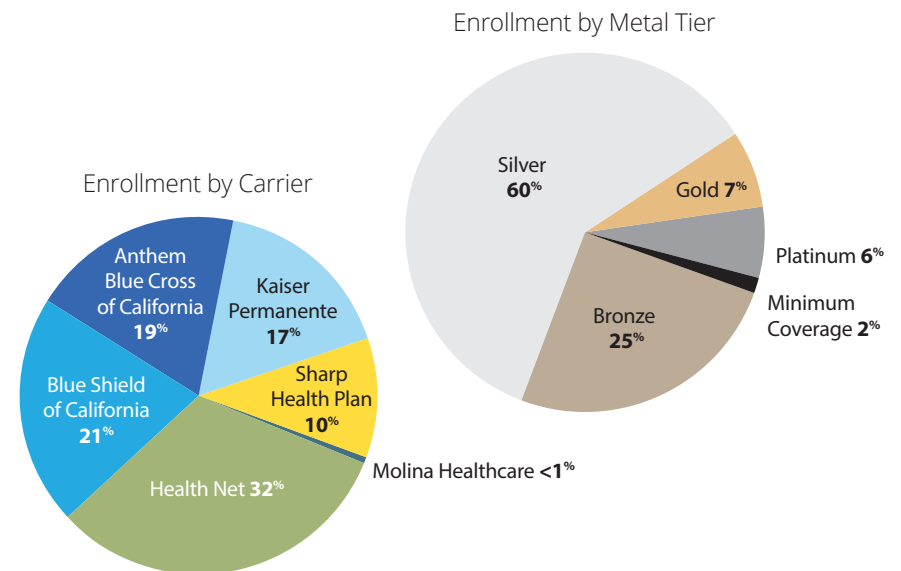
Rate Change for Consumers Who Stay with Current Plan

The "Weighted Average Increase" is for all enrollees with the carrier, and the "Range of % Change from 2014" reflects changes that are specific to particular products or benefit design levels (e.g., Bronze and Silver).

Carriers	% of Enrollment	Weighted Average Increase	Range of % Change from 2014
Anthem EPO	18.7%	7.8%	7% to 11%
Anthem* HMO	0.6%	7.3%	7% to 10%
Blue Shield PPO	20.9%	6.0%	6%
Health Net HMO	28.0%	8.7%	7% to 9%
Health Net EPO	4.3%	8.5%	7% to 9%
Kaiser Permanente* HMO	16.5%	-1.6%	-7% to -1%
Molina Healthcare HMO	0.6%	0.6%	-2% to 3.7%
Sharp Health Plan HMO Network 2 (Coinsurance)	7.3%	4.8%	3% to 7%
Sharp Health Plan* HMO Network 1 (Copay)	3.1%	3.5%	3% to 6%

*Plan not available in all areas.

2014 Regional Enrollment (subsidized and non-subsidized)



Pricing Region 19

2015 Sample Rates and Premium Assistance

The table below is an example of the rates a 40-year-old single individual might pay in Region 19 for a Silver plan. Depending on your income, your “share” of the monthly premium is the top row listed in each plan. The “share” of the federal government is the premium assistance amount shown in **blue**.

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 RATES AND PREMIUM ASSISTANCE – SILVER PLAN – 40-YEAR-OLD INDIVIDUAL					
Plan	Share	\$17,505 (150% FPL)	\$23,340 (200% FPL)	\$29,175 (250% FPL)	\$46,680 (400% FPL)
Anthem EPO	Individual	\$77	\$142	\$215	\$333
	Federal Govt.	\$256	\$191	\$118	\$0
Anthem HMO	Individual	\$106	\$171	\$244	\$362
	Federal Govt.	\$256	\$191	\$118	\$0
Blue Shield PPO	Individual	\$87	\$152	\$225	\$343
	Federal Govt.	\$256	\$191	\$118	\$0
Health Net HMO	Individual	\$39	\$104	\$177	\$295
	Federal Govt.	\$256	\$191	\$118	\$0
Kaiser Permanente HMO	Individual	\$58	\$123	\$196	\$314
	Federal Govt.	\$256	\$191	\$118	\$0
Molina Healthcare HMO	Individual	\$58	\$123	\$196	\$314
	Federal Govt.	\$256	\$191	\$118	\$0
Sharp Health Plan HMO Network 2 (Coinsurance)	Individual	\$86	\$151	\$224	\$342
	Federal Govt.	\$256	\$191	\$118	\$0
Sharp Health Plan HMO Network 1 (Copay)	Individual	\$73	\$138	\$211	\$329
	Federal Govt.	\$256	\$191	\$118	\$0

Figures rounded to the nearest dollar.

Pricing Region 19

Rates Without Subsidies

The table below is an example of the rates in Region 19. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 25-YEAR-OLD					
Plan	Minimum	Bronze	Silver	Gold	Platinum
Anthem EPO	\$ 174	\$ 198	\$ 261	\$ 320	\$ 375
Anthem EPO HSA	—	\$ 199	—	—	—
Anthem HMO	—	—	\$ 284	\$ 362	\$ 418
Blue Shield PPO	\$ 212	\$ 222	\$ 269	\$ 317	\$ 363
Blue Shield PPO HSA	—	\$ 219	—	—	—
Health Net EPO	\$ 157	\$ 204	—	—	—
Health Net HMO	—	—	\$ 232	\$ 261	\$ 292
Kaiser Permanente HMO	\$ 172	\$ 184	\$ 247*	\$ 299	\$ 320
Kaiser Permanente HMO HSA	—	\$ 180	—	—	—
Molina Healthcare HMO	\$ 195	\$ 201	\$ 247	\$ 276	\$ 329
Sharp Health Plan HMO Network 2 (Coinsurance)	\$ 163	\$ 197	\$ 269	\$ 305	\$ 335
Sharp Health Plan HMO Network 1 (Copay)	—	—	\$ 258	\$ 297	\$ 323
Sharp Health Plan HMO Network 1 HSA (Copay)	—	\$ 194	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 19

Rates Without Subsidies

The table below is an example of the rates in Region 19. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 40-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem EPO	\$ 252	\$ 333	\$ 407	\$ 477
Anthem EPO HSA	\$ 253	—	—	—
Anthem HMO	—	\$ 362	\$ 461	\$ 533
Blue Shield PPO	\$ 283	\$ 343	\$ 404	\$ 462
Blue Shield PPO HSA	\$ 278	—	—	—
Health Net EPO	\$ 260	—	—	—
Health Net HMO	—	\$ 295	\$ 332	\$ 372
Kaiser Permanente HMO	\$ 235	\$ 314*	\$ 381	\$ 407
Kaiser Permanente HMO HSA	\$ 229	—	—	—
Molina Healthcare HMO	\$ 256	\$ 314	\$ 351	\$ 418
Sharp Health Plan HMO Network 2 (Coinsurance)	\$ 251	\$ 342	\$ 388	\$ 426
Sharp Health Plan HMO Network 1 (Copay)	—	\$ 329	\$ 378	\$ 411
Sharp Health Plan HMO Network 1 HSA (Copay)	\$ 247	—	—	—

Figures rounded to the nearest dollar.

Pricing Region 19

Rates Without Subsidies

The table below is an example of the rates in Region 19. In the table below, the lowest-priced non-HSA plan for each metal tier is shown in **bold**. The second-lowest Silver plan is shown with an asterisk (*).

Individuals and families will be able to determine the amount they would pay based on family size, age and income for 2015 by visiting CoveredCA.com and using our Shop and Compare Tool.

2015 Tentative Rates: 60-YEAR-OLD				
Plan	Bronze	Silver	Gold	Platinum
Anthem EPO	\$ 534	\$ 707	\$ 865	\$ 1,014
Anthem EPO HSA	\$ 538	—	—	—
Anthem HMO	—	\$ 769	\$ 978	\$ 1,131
Blue Shield PPO	\$ 601	\$ 728	\$ 857	\$ 982
Blue Shield PPO HSA	\$ 591	—	—	—
Health Net EPO	\$ 552	—	—	—
Health Net HMO	—	\$ 627	\$ 706	\$ 790
Kaiser Permanente HMO	\$ 498	\$ 666*	\$ 809	\$ 865
Kaiser Permanente HMO HSA	\$ 487	—	—	—
Molina Healthcare HMO	\$ 544	\$ 667	\$ 746	\$ 888
Sharp Health Plan HMO Network 2 (Coinsurance)	\$ 532	\$ 727	\$ 824	\$ 905
Sharp Health Plan HMO Network 1 (Copay)	—	\$ 698	\$ 803	\$ 873
Sharp Health Plan HMO Network 1 HSA (Copay)	\$ 525	—	—	—

Figures rounded to the nearest dollar.

Participating Health Insurance Companies

Anthem Blue Cross of California

www.anthem.com/ca
(877) 702-3074

Blue Shield of California

www.blueshieldca.com
(855) 836-9705

Chinese Community Health Plan

www.cchphmo.com
(888) 775-7888

Health Net

www.healthnet.com
(877) 288-9082

Kaiser Permanente

www.kp.org
(800) 464-4000

L.A. Care Health Plan

www.lacare.org
(888) 452-2273

Molina Healthcare

www.molinahealthcare.com
(888) 562-5442

Sharp Health Plan

www.sharphealthplan.com
(800) 359-2002

Valley Health Plan

www.valleyhealthplan.org
(408) 885-5780

Western Health Advantage

www.westernhealth.com
(888) 563-2250

Glossary

Actuarial Value

A health insurance plan's actuarial value is the percentage of total average costs for benefits that a plan covers. All Covered California health insurance plans have an actuarial value assigned to them: Bronze, Silver, Gold or Platinum. As the metal category increases in value, so does the percent of medical expenses that a health plan covers. This means the Platinum plans cover the highest percentage of health care expenses. These expenses are usually incurred at the time of health care services — when you visit the doctor or the emergency room, for example. The health insurance plans that cover the greatest percentage of health care expenses also usually have higher premium payments.

Coinsurance

Your share of the costs of a covered health care service, calculated as a percentage (for example, 20 percent) of the allowed amount for the service. You pay coinsurance plus any deductible you owe. For example, if the health insurance plan's allowed amount for an office visit is \$100, and you have met your deductible for the year, your coinsurance payment of 20 percent would be \$20. The health plan pays the rest of the allowed amount.

Copayment

A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Cost-sharing

The share of costs covered by your insurance that you pay out of your own pocket. This term generally includes deductibles, coinsurance and copayments, or similar charges, but it doesn't include premiums, balance billing amounts for non-network providers, or the cost of non-covered services.

Essential Health Benefits

Health care service categories that must be covered by all plans as of 2014. These service categories include ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitation and habilitation services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including dental and vision care. Insurance policies must cover these benefits in order to be certified and offered in the marketplace, and all Medi-Cal plans must cover these services, as well.

Exclusive Provider Organization (EPO)

An exclusive provider organization (EPO) is a type of health care doctor and hospital network that offers a full array of covered benefits from a single network. Covered benefits are not paid for services rendered by a doctor or hospital that is not part of the network, except in the case of emergency or plan-approved care outside the network.

Federal Poverty Level

A measure of income level issued annually by the U.S. Department of Health and Human Services. Federal poverty levels are used to determine eligibility for certain programs and benefits. In California, for example, Medi-Cal is available to those making up to 138 percent of the federal poverty level, which is \$16,105 annually or \$32,913 for a family of four in 2014.

For more information, visit

www.CoveredCA.com/shopandcompare/#incomeGuidelines.

To see a chart with more information on federal poverty levels, please visit the U.S. Department of Health and Human Services' website at

<http://aspe.hhs.gov/poverty/13poverty.cfm>.

Health Insurance

A contract that requires your health insurer to pay some or all of your health care costs in exchange for a premium.

Health Maintenance Organization (HMO)

A type of health insurance plan that usually limits coverage to care from doctors who work for or contract with the health maintenance organization (HMO). It generally won't cover out-of-network care except in an emergency. An HMO may require you to live or work in its service area to be eligible for coverage. HMOs often provide integrated care and focus on prevention and wellness.

Out-of-Pocket Limit

The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100 percent of the allowed amount. This limit never includes your premium, balance-billed charges or health care your health insurance plan doesn't cover. Some health insurance plans don't count all of your copayments, deductibles, coinsurance payments, out-of-network payments or other expenses toward this limit.

Preferred Provider Organization (PPO)

A type of health insurance plan that contracts with participating doctors and hospitals to create a network. You pay less if you use doctors and hospitals that belong to the plan's network. You can use doctors, hospitals and others outside the network for an additional cost.

Premium

The amount that must be paid for your health insurance or plan. You or your employer, or both, usually pay it monthly, quarterly or yearly.

Premium Assistance

Also known as the Advanced Premium Tax Credit, this is financial assistance eligible consumers may receive when enrolling in a Covered California health insurance plan, to assist them in paying their monthly premium costs. The amount of premium assistance an individual may receive is determined based on his or her income as a percentage of the federal poverty level. Tax credits are also available to small businesses with fewer than 25 full-time-equivalent employees to help offset the cost of providing coverage.

Subsidy

Cost-sharing subsidies and premium assistance reduce the cost of premiums and out-of-pocket expenses for health coverage that qualifying individuals and families purchase through Covered California.



CoveredCA.com