

Small Group and Individual Plan Rating Regions in California



Alphabetical by County

County	Region
Alameda	6
Alpine	1
Amador	1
Butte	1
Calaveras	1
Colusa	1
Contra Costa	5
Del Norte	1
El Dorado	3
Fresno	11
Glenn	1
Humboldt	1
Imperial	13
Inyo	13
Kern	14
Kings	11
Lake	1
Lassen	1
Los Angeles other than those zip codes in Region 15	16
Los Angeles starting with zip codes 906 to 912, inclusive, plus 915, 917, 918, and 935	15
Madera	11
Marin	2
Mariposa	10
Mendocino	1
Merced	10
Modoc	1
Mono	13
Monterey	9
Napa	2
Nevada	1
Orange	18
Placer	3
Plumas	1
Riverside	17
Sacramento	3
San Benito	9
San Bernardino	17
San Diego	19
San Francisco	4
San Joaquin	10
San Luis Obispo	12
San Mateo	8
Santa Barbara	12
Santa Clara	7
Santa Cruz	9
Shasta	1
Sierra	1
Siskiyou	1
Solano	2
Sonoma	2
Stanislaus	10
Sutter	1
Tehama	1
Trinity	1
Tulare	10
Tuolumne	1
Ventura	12
Yolo	3
Yuba	1

Ascending Order by Region Number

Region	County
1	Alpine
1	Amador
1	Butte
1	Calaveras
1	Colusa
1	Del Norte
1	Glenn
1	Humboldt
1	Lake
1	Lassen
1	Mendocino
1	Modoc
1	Nevada
1	Plumas
1	Shasta
1	Sierra
1	Siskiyou
1	Sutter
1	Tehama
1	Trinity
1	Tuolumne
1	Yuba
2	Marin
2	Napa
2	Solano
2	Sonoma
3	El Dorado
3	Placer
3	Sacramento
3	Yolo
4	San Francisco
5	Contra Costa
6	Alameda
7	Santa Clara
8	San Mateo
9	Monterey
9	San Benito
9	Santa Cruz
10	Mariposa
10	Merced
10	San Joaquin
10	Stanislaus
10	Tulare
11	Fresno
11	Kings
11	Madera
12	San Luis Obispo
12	Santa Barbara
12	Ventura
13	Imperial
13	Inyo
13	Mono
14	Kern
15	Los Angeles starting with zip codes 906 to 912, inclusive, plus 915, 917, 918, and 935
16	Los Angeles other than those zip codes in Region 15
17	Riverside
17	San Bernardino
18	Orange
19	San Diego

Q4 2026-Broad Network

		Bronze			Silver		
Region	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 1: 22 North State and mid-Sierra Counties	1	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$461	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$488
	2	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Der	\$475	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Der	\$505
	3	Sutter Health Plan	Bronze SD23 HDHP HMO	\$511	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$515
	4	Sutter Health Plan	Bronze MS49 HMO	\$518	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$523
	5	CaliforniaChoice	Sutter Health Plan Bronze HMO B (HSA Eligible)	\$523	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$527
	6	CaliforniaChoice	Sutter Health Plan Bronze HMO A	\$530	Sutter Health Plan	Silver SD31 HDHP HMO	\$541
	7	WHA	Capital 5800 Bronze 60 HMO	\$568	CaliforniaChoice	Sutter Health Plan Silver HMO C (HSA Eligible)	\$554
	8	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$603	WHA	GATEWAY 5020 Silver 70 HMO	\$591
	9	WHA	GATEWAY 7200 Bronze 60 HDHP HMO	\$604	WHA	GATEWAY 3200 Silver 70 HDHP HMO	\$600
	10	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$612	CaliforniaChoice	Western Health Silver HMO A	\$604
	11	Anthem Blue Cross	Bronze PPO 75/7300/40% 8VAC	\$623	Sutter Health Plan	Silver MS94 HMO	\$621
	12	Anthem Blue Cross	Bronze PPO 60/6850/40% 8VAZ	\$629	CaliforniaChoice	Sutter Health Plan Silver HMO B	\$636
	13	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$643	WHA	Capital 2500 Silver 70 HMO	\$641
	14	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx 8VDP	\$646	Anthem Blue Cross	Silver PPO HSA/H 2600/3400/5200 35% PrevRx	\$659
	15	Anthem Blue Cross	Bronze PPO 4600/50% 8VDB	\$647	Health Net	Full Network HMO Silver \$55	\$663
	16	Sutter Health Plan	Bronze SP23 Plus HDHP HMO	\$651	CaliforniaChoice	Anthem Blue Cross Silver PPO D (HSA Eligible)	\$675
	17	Anthem Blue Cross	Bronze PPO 6700/0% w/HSA PrevRx 8VE4	\$653	Anthem Blue Cross	Silver PPO HSA/H 2300/3400/4600 30% PrevRx	\$676
	18	CaliforniaChoice	Anthem Blue Cross Bronze PPO C	\$656	Anthem Blue Cross	Silver PPO 55/2500/45% 8V9X	\$677
	19	Health Net	Bronze HDHP PPO 7200/0%	\$657	Anthem Blue Cross	Silver PPO 55/1950/35% 8V91	\$678
	20	Blue Shield	Bronze Full PPO 6250/65 OffEx	\$658	Anthem Blue Cross	Silver PPO 50/2200/40% 8V9F	\$685
		Gold			Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$556	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child De	\$679
	2	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$558	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Dent	\$680
	3	Sutter Health Plan	Gold SD32 HDHP HMO	\$608	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Dent	\$694
	4	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Denta	\$610	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental A	\$742
	5	CaliforniaChoice	Sutter Health Plan Gold HMO C (HSA Eligible)	\$622	WHA	GATEWAY 1700 Platinum 90 HDHP HMO	\$760
	6	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$630	WHA	GATEWAY 70 Platinum 90 HMO	\$771
	7	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$640	WHA	GATEWAY 30 Platinum 90 HMO	\$779
	8	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$650	WHA	GATEWAY 20 Platinum 90 HMO	\$794
	9	WHA	GATEWAY 1700 Gold 80 HDHP HMO	\$663	Sutter Health Plan	Platinum MS90 HMO	\$794
	10	WHA	GATEWAY 4020 Gold 80 HMO	\$664	Health Net	Full Network HMO Platinum \$35	\$802
	11	Sutter Health Plan	Gold MS97 HMO	\$675	CaliforniaChoice	Western Health Platinum HMO A	\$804
	12	WHA	GATEWAY 2900 Gold 80 HDHP HMO	\$680	Health Net	Full Network HMO Platinum \$30	\$810
	13	Kaiser	Gold 80 250/35 PCP KP Plus + Child Dental Alt	\$688	CaliforniaChoice	Sutter Health Plan Platinum HMO A	\$813
	14	CaliforniaChoice	Sutter Health Plan Gold HMO A	\$692	Health Net	Full Network HMO Platinum \$20	\$825
	15	WHA	GATEWAY 4010 Gold 80 HMO	\$697	WHA	Capital 20 Platinum 90 HMO	\$831
	16	Health Net	Full Network HMO Gold \$55	\$701	Health Net	Full Network HMO Platinum \$0	\$833
	17	Health Net	Full Network HMO Gold \$50	\$707	CaliforniaChoice	Health Net Platinum Full Network HMO E	\$853
	18	WHA	GATEWAY 40 Gold 80 HMO	\$717	Health Net	Full Network HMO Platinum \$10	\$854
	19	Health Net	Full Network HMO Gold \$40	\$719	CaliforniaChoice	Health Net Platinum Full Network HMO H	\$877
	20	Sutter Health Plan	Gold MS93 HMO	\$727	Anthem Blue Cross	Platinum HMO 30 902M	\$940

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Broad Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 2: Napa, Sonoma, Solano & Marin Counties	1	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$485	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$514
	2	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Den	\$500	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Den	\$532
	3	WHA	Capital 5800 Bronze 60 HMO	\$521	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$542
	4	Sutter Health Plan	Bronze SD23 HDHP HMO	\$551	WHA	GATEWAY 5020 Silver 70 HMO	\$550
	5	WHA	GATEWAY 7200 Bronze 60 HDHP HMO	\$554	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$551
	6	Sutter Health Plan	Bronze MS49 HMO	\$558	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$554
	7	CaliforniaChoice	Sutter Health Plan Bronze HMO B (HSA Eligible)	\$564	WHA	GATEWAY 3200 Silver 70 HDHP HMO	\$559
	8	CaliforniaChoice	Sutter Health Plan Bronze HMO A	\$572	CaliforniaChoice	Western Health Silver HMO A	\$563
	9	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$685	Sutter Health Plan	Silver SD31 HDHP HMO	\$583
	10	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$695	CaliforniaChoice	Sutter Health Plan Silver HMO C (HSA Eligible)	\$597
	11	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$695	WHA	Capital 2500 Silver 70 HMO	\$598
	12	Blue Shield	Bronze Access+ HMO@ 7000/65 OffEx	\$698	Anthem Blue Cross	Silver HMO 60/2500/45% 94KJ	\$663
	13	Sutter Health Plan	Bronze SP23 Plus HDHP HMO	\$701	Sutter Health Plan	Silver MS94 HMO	\$670
	14	Anthem Blue Cross	Bronze PPO 75/7300/40% 8VAC	\$708	CaliforniaChoice	Sutter Health Plan Silver HMO B	\$686
	15	Sutter Health Plan	Bronze MP49 Plus HMO	\$710	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO D	\$691
	16	Blue Shield	Bronze Full PPO 6250/65 OffEx	\$711	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO E	\$693
	17	Anthem Blue Cross	Bronze PPO 60/6850/40% 8VAZ	\$714	Sutter Health Plan	Silver SP31 Plus HDHP HMO	\$742
	18	Blue Shield	Bronze Full PPO 4500/65 OffEx	\$725	Anthem Blue Cross	Silver HMO 55 94K7	\$745
	19	Blue Shield	Bronze Full PPO 6850/55 OffEx	\$727	Anthem Blue Cross	Silver PPO HSA/H 2600/3400/5200 35% PrevR	\$748
	20	Blue Shield	Bronze Full PPO Savings 5700/40% OffEx	\$733	Blue Shield	Silver Full PPO Savings 2800/35% HDHP PrevR	\$758
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$586	WHA	GATEWAY 1700 Platinum 90 HDHP HMO	\$709
	2	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$588	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child De	\$715
	3	WHA	GATEWAY 1700 Gold 80 HDHP HMO	\$619	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Dent	\$715
	4	WHA	GATEWAY 4020 Gold 80 HMO	\$620	WHA	GATEWAY 70 Platinum 90 HMO	\$719
	5	WHA	GATEWAY 2900 Gold 80 HDHP HMO	\$635	WHA	GATEWAY 30 Platinum 90 HMO	\$726
	6	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Denta	\$642	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Dent	\$730
	7	WHA	GATEWAY 4010 Gold 80 HMO	\$651	WHA	GATEWAY 20 Platinum 90 HMO	\$740
	8	Sutter Health Plan	Gold SD32 HDHP HMO	\$655	CaliforniaChoice	Western Health Platinum HMO A	\$748
	9	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$664	WHA	Capital 20 Platinum 90 HMO	\$775
	10	WHA	GATEWAY 40 Gold 80 HMO	\$670	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental A	\$781
	11	CaliforniaChoice	Sutter Health Plan Gold HMO C (HSA Eligible)	\$671	Sutter Health Plan	Platinum MS90 HMO	\$856
	12	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$674	CaliforniaChoice	Sutter Health Plan Platinum HMO A	\$877
	13	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$685	Anthem Blue Cross	Platinum HMO 30 902M	\$902
	14	WHA	Capital 250 Gold 80 HMO	\$708	Anthem Blue Cross	Platinum HMO 25 901W	\$920
	15	Kaiser	Gold 80 250/35 PCP KP Plus + Child Dental Alt	\$724	Health Net	Full Network HMO Platinum \$35	\$935
	16	Sutter Health Plan	Gold MS97 HMO	\$728	Anthem Blue Cross	Platinum HMO 20 901E	\$936
	17	CaliforniaChoice	Sutter Health Plan Gold HMO A	\$746	Health Net	Full Network HMO Platinum \$30	\$945
	18	Sutter Health Plan	Gold MS93 HMO	\$784	Health Net	Full Network HMO Platinum \$20	\$962
	19	Anthem Blue Cross	Gold HMO 35/1250/20% 904W	\$789	Health Net	Full Network HMO Platinum \$0	\$971
	20	CaliforniaChoice	Sutter Health Plan Gold HMO B	\$803	CaliforniaChoice	Anthem Blue Cross Platinum CaliforniaCare HM	\$975

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Broad Network

		Bronze			Silver		
Region	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 3: Sacramento, Placer, El Dorado & Yolo Counties	1	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$448	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$475
	2	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Den	\$462	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Den	\$491
	3	Sutter Health Plan	Bronze SD23 HDHP HMO	\$469	Sutter Health Plan	Silver SD31 HDHP HMO	\$497
	4	Sutter Health Plan	Bronze MS49 HMO	\$476	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$501
	5	CaliforniaChoice	Sutter Health Plan Bronze HMO B (HSA Eligible)	\$481	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$509
	6	CaliforniaChoice	Sutter Health Plan Bronze HMO A	\$487	CaliforniaChoice	Sutter Health Plan Silver HMO C (HSA Eligible)	\$509
	7	WHA	Capital 5800 Bronze 60 HMO	\$495	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$512
	8	WHA	GATEWAY 7200 Bronze 60 HDHP HMO	\$527	WHA	GATEWAY 5020 Silver 70 HMO	\$515
	9	Sutter Health Plan	Bronze SP23 Plus HDHP HMO	\$597	WHA	GATEWAY 3200 Silver 70 HDHP HMO	\$523
	10	Sutter Health Plan	Bronze MP49 Plus HMO	\$605	CaliforniaChoice	Western Health Silver HMO A	\$526
	11	Blue Shield	Bronze Access+ HMO® 7000/65 OffEx	\$673	WHA	Capital 2500 Silver 70 HMO	\$559
	12	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$709	Sutter Health Plan	Silver MS94 HMO	\$571
	13	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$709	CaliforniaChoice	Sutter Health Plan Silver HMO B	\$584
	14	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$719	Sutter Health Plan	Silver SP31 Plus HDHP HMO	\$632
	15	Blue Shield	Bronze Full PPO 6250/65 OffEx	\$726	Health Net	Full Network HMO Silver \$55	\$684
	16	Anthem Blue Cross	Bronze PPO 75/7300/40% 8VAC	\$733	Sutter Health Plan	Silver MP94 Plus HMO	\$724
	17	Anthem Blue Cross	Bronze PPO 60/6850/40% 8VAZ	\$739	Blue Shield	Silver Full PPO Savings 2800/35% HDHP PrevF	\$774
	18	Blue Shield	Bronze Full PPO 4500/65 OffEx	\$740	Anthem Blue Cross	Silver PPO HSA/H 2600/3400/5200 35% PrevR	\$775
	19	Blue Shield	Bronze Full PPO 6850/55 OffEx	\$742	Anthem Blue Cross	Silver HMO 60/2500/45% 94KJ	\$777
	20	Blue Shield	Bronze Full PPO Savings 5700/40% OffEx	\$748	Blue Shield	Silver Access+ HMO® 2850/70 OffEx	\$787
		Gold			Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$541	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child De	\$660
	2	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$543	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Dental	\$661
	3	Sutter Health Plan	Gold SD32 HDHP HMO	\$558	WHA	GATEWAY 1700 Platinum 90 HDHP HMO	\$663
	4	CaliforniaChoice	Sutter Health Plan Gold HMO C (HSA Eligible)	\$571	WHA	GATEWAY 70 Platinum 90 HMO	\$672
	5	WHA	GATEWAY 1700 Gold 80 HDHP HMO	\$578	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Dental	\$674
	6	WHA	GATEWAY 4020 Gold 80 HMO	\$579	WHA	GATEWAY 30 Platinum 90 HMO	\$679
	7	WHA	GATEWAY 2900 Gold 80 HDHP HMO	\$593	WHA	GATEWAY 20 Platinum 90 HMO	\$692
	8	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Denta	\$593	CaliforniaChoice	Western Health Platinum HMO A	\$701
	9	WHA	GATEWAY 4010 Gold 80 HMO	\$608	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental A	\$721
	10	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$613	WHA	Capital 20 Platinum 90 HMO	\$724
	11	Sutter Health Plan	Gold MS97 HMO	\$620	Sutter Health Plan	Platinum MS90 HMO	\$729
	12	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$622	CaliforniaChoice	Sutter Health Plan Platinum HMO A	\$747
	13	WHA	GATEWAY 40 Gold 80 HMO	\$625	Health Net	Full Network HMO Platinum \$35	\$828
	14	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$632	Health Net	Full Network HMO Platinum \$30	\$836
	15	CaliforniaChoice	Sutter Health Plan Gold HMO A	\$635	Health Net	Full Network HMO Platinum \$20	\$851
	16	WHA	Capital 250 Gold 80 HMO	\$662	Health Net	Full Network HMO Platinum \$0	\$860
	17	Sutter Health Plan	Gold MS93 HMO	\$668	CaliforniaChoice	Health Net Platinum Full Network HMO E	\$880
	18	Kaiser	Gold 80 250/35 PCP KP Plus + Child Dental Alt	\$669	Health Net	Full Network HMO Platinum \$10	\$881
	19	CaliforniaChoice	Sutter Health Plan Gold HMO B	\$684	CaliforniaChoice	Health Net Platinum Full Network HMO H	\$905
	20	Sutter Health Plan	Gold SP32 Plus HDHP HMO	\$708	Sutter Health Plan	Platinum MP90 Plus HMO	\$922

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Broad Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 4: San Francisco County	1	Balance by CCHP	Bronze 60 HMO 6300/65 + Child Dental	\$424	Balance by CCHP	Silver 70 HMO 3200/55 + Child Dental	\$507
	2	Balance by CCHP	Bronze 60 HDHP HMO 7100/0% + Child Dental	\$429	Balance by CCHP	Opal 50 HMO Silver	\$516
	3	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$509	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$540
	4	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Den	\$525	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Den	\$559
	5	Blue Shield	Bronze Access+ HMO® 7000/65 OffEx	\$667	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$570
	6	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$694	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$578
	7	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$704	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$582
	8	Anthem Blue Cross	Bronze PPO 75/7300/40% 8VAC	\$717	Anthem Blue Cross	Silver HMO 60/2500/45% 94KJ	\$671
	9	Anthem Blue Cross	Bronze PPO 60/6850/40% 8VAZ	\$723	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO D	\$699
	10	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$724	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO E	\$700
	11	Blue Shield	Bronze Full PPO 6250/65 OffEx	\$740	Health Net	Full Network HMO Silver \$55	\$747
	12	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx 8VDP	\$743	Anthem Blue Cross	Silver HMO 55 94K7	\$753
	13	Anthem Blue Cross	Bronze PPO 4600/50% 8VDB	\$743	Anthem Blue Cross	Silver PPO HSA/H 2600/3400/5200 35% PrevRx	\$758
	14	Aetna	OA Managed Choice POS Bronze CA 50/50 8300	\$744	CaliforniaChoice	Anthem Blue Cross Silver PPO D (HSA Eligible)	\$777
	15	Anthem Blue Cross	Bronze PPO 6700/0% w/HSA PrevRx 8VE4	\$751	Anthem Blue Cross	Silver PPO HSA/H 2300/3400/4600 30% PrevRx	\$777
	16	CaliforniaChoice	Anthem Blue Cross Bronze PPO C	\$755	Anthem Blue Cross	Silver PPO 55/2500/45% 8V9X	\$779
	17	Blue Shield	Bronze Full PPO 4500/65 OffEx	\$755	Anthem Blue Cross	Silver PPO 55/1950/35% 8V91	\$779
	18	Blue Shield	Bronze Full PPO 6850/55 OffEx	\$757	Blue Shield	Silver Access+ HMO® 2850/70 OffEx	\$780
	19	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx WH 8VDZ	\$760	Anthem Blue Cross	Silver PPO 50/2200/40% 8V9F	\$787
	20	Blue Shield	Bronze Full PPO Savings 5700/40% OffEx	\$763	Blue Shield	Silver Full PPO Savings 2800/35% HDHP PrevF	\$789
Gold				Platinum			
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 4: San Francisco County	1	Balance by CCHP	Opal 25 HMO Gold	\$574	Balance by CCHP	Ruby 40 HMO Platinum	\$664
	2	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$615	Balance by CCHP	Ruby 20 HMO Platinum	\$699
	3	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$617	Balance by CCHP	Platinum 90 HMO 0/20 + Child Dental	\$701
	4	Balance by CCHP	Gold 80 HMO 250/35 + Child Dental	\$642	Balance by CCHP	Ruby 10 HMO Platinum	\$706
	5	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Denta	\$674	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child De	\$751
	6	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$697	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Dent	\$751
	7	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$707	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Dent	\$767
	8	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$719	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental A	\$820
	9	Kaiser	Gold 80 250/35 PCP KP Plus + Child Dental Alt	\$760	Health Net	Full Network HMO Platinum \$35	\$905
	10	Health Net	Full Network HMO Gold \$55	\$790	Anthem Blue Cross	Platinum HMO 30 902M	\$912
	11	Health Net	Full Network HMO Gold \$50	\$797	Health Net	Full Network HMO Platinum \$30	\$914
	12	Anthem Blue Cross	Gold HMO 35/1250/20% 904W	\$798	Health Net	Full Network HMO Platinum \$20	\$931
	13	Health Net	Full Network HMO Gold \$40	\$811	Anthem Blue Cross	Platinum HMO 25 901W	\$931
	14	Anthem Blue Cross	Gold HMO 35/500/20% 904G	\$820	Health Net	Full Network HMO Platinum \$0	\$940
	15	Health Net	Full Network HMO Gold \$35	\$822	Anthem Blue Cross	Platinum HMO 20 901E	\$947
	16	Health Net	Full Network HMO Gold \$30	\$836	CaliforniaChoice	Health Net Platinum Full Network HMO E	\$962
	17	Anthem Blue Cross	Gold HMO 35 903R	\$846	Health Net	Full Network HMO Platinum \$10	\$963
	18	Anthem Blue Cross	Gold HMO 30 903C	\$858	Blue Shield	Platinum Access+ HMO® 0/30 OffEx	\$984
	19	CaliforniaChoice	Health Net Gold Full Network HMO E	\$866	CaliforniaChoice	Anthem Blue Cross Platinum CaliforniaCare HM	\$986
	20	CaliforniaChoice	Health Net Gold Full Network HMO G	\$880	CaliforniaChoice	Health Net Platinum Full Network HMO H	\$990

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Broad Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 5: Contra Costa County	1	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$461	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$488
	2	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Den	\$475	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Den	\$505
	3	Sutter Health Plan	Bronze SD23 HDHP HMO	\$648	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$515
	4	Sutter Health Plan	Bronze MS49 HMO	\$657	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$523
	5	CaliforniaChoice	Sutter Health Plan Bronze HMO B (HSA Eligible)	\$664	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$527
	6	CaliforniaChoice	Sutter Health Plan Bronze HMO A	\$673	Sutter Health Plan	Silver SD31 HDHP HMO	\$687
	7	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$685	Anthem Blue Cross	Silver HMO 60/2500/45% 94KJ	\$689
	8	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$695	CaliforniaChoice	Sutter Health Plan Silver HMO C (HSA Eligible)	\$703
	9	Anthem Blue Cross	Bronze PPO 75/7300/40% 8VAC	\$708	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO D	\$718
	10	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$714	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO E	\$720
	11	Anthem Blue Cross	Bronze PPO 60/6850/40% 8VAZ	\$714	Anthem Blue Cross	Silver PPO HSA/H 2600/3400/5200 35% PrevRx	\$748
	12	Blue Shield	Bronze Access+ HMO@ 7000/65 OffEx	\$726	CaliforniaChoice	Anthem Blue Cross Silver PPO D (HSA Eligible)	\$767
	13	Health Net	Bronze HDHP PPO 7200/0%	\$729	Anthem Blue Cross	Silver PPO HSA/H 2300/3400/4600 30% PrevRx	\$767
	14	Blue Shield	Bronze Full PPO 6250/65 OffEx	\$730	Health Net	Full Network HMO Silver \$55	\$768
	15	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx 8VDP	\$734	Health Net	Silver PPO 2500/50	\$769
	16	Anthem Blue Cross	Bronze PPO 4600/50% 8VDB	\$734	Anthem Blue Cross	Silver PPO 55/2500/45% 8V9X	\$769
	17	Health Net	Bronze PPO 5800/60	\$734	Anthem Blue Cross	Silver PPO 55/1950/35% 8V91	\$770
	18	Anthem Blue Cross	Bronze PPO 6700/0% w/HSA PrevRx 8VE4	\$741	Anthem Blue Cross	Silver HMO 55 94K7	\$774
	19	Blue Shield	Bronze Full PPO 4500/65 OffEx	\$745	Health Net	Silver HDHP PPO 1700/50%	\$776
	20	CaliforniaChoice	Anthem Blue Cross Bronze PPO C	\$745	Anthem Blue Cross	Silver PPO 50/2200/40% 8V9F	\$778
Gold				Platinum			
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 5: Contra Costa County	1	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$556	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child De	\$679
	2	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$558	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Dent	\$680
	3	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Denta	\$610	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Dent	\$694
	4	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$630	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental A	\$742
	5	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$640	Health Net	Full Network HMO Platinum \$35	\$930
	6	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$650	Anthem Blue Cross	Platinum HMO 30 902M	\$938
	7	Kaiser	Gold 80 250/35 PCP KP Plus + Child Dental Alt	\$688	Health Net	Full Network HMO Platinum \$30	\$939
	8	Sutter Health Plan	Gold SD32 HDHP HMO	\$771	Health Net	Full Network HMO Platinum \$20	\$956
	9	CaliforniaChoice	Sutter Health Plan Gold HMO C (HSA Eligible)	\$789	Anthem Blue Cross	Platinum HMO 25 901W	\$957
	10	Health Net	Full Network HMO Gold \$55	\$812	Health Net	Full Network HMO Platinum \$0	\$966
	11	Health Net	Full Network HMO Gold \$50	\$819	Anthem Blue Cross	Platinum HMO 20 901E	\$973
	12	Anthem Blue Cross	Gold HMO 35/1250/20% 904W	\$820	CaliforniaChoice	Health Net Platinum Full Network HMO E	\$988
	13	Health Net	Full Network HMO Gold \$40	\$833	Health Net	Full Network HMO Platinum \$10	\$989
	14	Anthem Blue Cross	Gold HMO 35/500/20% 904G	\$844	Sutter Health Plan	Platinum MS90 HMO	\$1,008
	15	Health Net	Full Network HMO Gold \$35	\$845	CaliforniaChoice	Anthem Blue Cross Platinum CaliforniaCare HM	\$1,014
	16	Sutter Health Plan	Gold MS97 HMO	\$857	CaliforniaChoice	Health Net Platinum Full Network HMO H	\$1,017
	17	Health Net	Full Network HMO Gold \$30	\$859	UnitedHealthcare	Signature Platinum 30-55/20% w/Core Rewards	\$1,019
	18	Anthem Blue Cross	Gold HMO 35 903R	\$869	CaliforniaChoice	Sutter Health Plan Platinum HMO A	\$1,032
	19	CaliforniaChoice	Sutter Health Plan Gold HMO A	\$878	Health Net	Platinum PPO 250/15	\$1,062
	20	Anthem Blue Cross	Gold HMO 30 903C	\$882	UnitedHealthcare	Signature Platinum 25-50/400d w/Core Rewards	\$1,070

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Broad Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 6: Alameda County	1	Balance by CCHP	Bronze 60 HMO 6300/65 + Child Dental	\$413	Balance by CCHP	Silver 70 HMO 3200/55 + Child Dental	\$495
	2	Balance by CCHP	Bronze 60 HDHP HMO 7100/0% + Child Dental	\$418	Balance by CCHP	Opal 50 HMO Silver	\$503
	3	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$485	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$514
	4	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Den	\$500	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Den	\$532
	5	Sutter Health Plan	Bronze SD23 HDHP HMO	\$543	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$542
	6	Sutter Health Plan	Bronze MS49 HMO	\$551	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$551
	7	CaliforniaChoice	Sutter Health Plan Bronze HMO B (HSA Eligible)	\$556	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$554
	8	CaliforniaChoice	Sutter Health Plan Bronze HMO A	\$564	Sutter Health Plan	Silver SD31 HDHP HMO	\$575
	9	Aetna	OA Managed Choice POS Bronze CA 50/50 8300	\$661	CaliforniaChoice	Sutter Health Plan Silver HMO C (HSA Eligible)	\$589
	10	Blue Shield	Bronze Access+ HMO@ 7000/65 OffEx	\$663	Sutter Health Plan	Silver MS94 HMO	\$661
	11	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$683	CaliforniaChoice	Sutter Health Plan Silver HMO B	\$676
	12	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$689	Health Net	Full Network HMO Silver \$55	\$702
	13	Sutter Health Plan	Bronze SP23 Plus HDHP HMO	\$692	Anthem Blue Cross	Silver HMO 60/2500/45% 94KJ	\$725
	14	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$699	UnitedHealthcare	Signature Silver 60-95/40%/2500ded w/Core Re	\$728
	15	Blue Shield	Bronze Full PPO 6250/65 OffEx	\$699	Sutter Health Plan	Silver SP31 Plus HDHP HMO	\$731
	16	Sutter Health Plan	Bronze MP49 Plus HMO	\$701	Blue Shield	Silver Full PPO Savings 2800/35% HDHP PrevF	\$746
	17	Anthem Blue Cross	Bronze PPO 75/7300/40% 8VAC	\$712	Anthem Blue Cross	Silver PPO HSA/H 2600/3400/5200 35% PrevR	\$753
	18	Blue Shield	Bronze Full PPO 4500/65 OffEx	\$713	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO D	\$756
	19	Blue Shield	Bronze Full PPO 6850/55 OffEx	\$715	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO E	\$758
	20	Anthem Blue Cross	Bronze PPO 60/6850/40% 8VAZ	\$718	Health Net	Silver PPO 2500/50	\$770
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Balance by CCHP	Opal 25 HMO Gold	\$560	Balance by CCHP	Ruby 40 HMO Platinum	\$647
	2	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$586	Balance by CCHP	Ruby 20 HMO Platinum	\$681
	3	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$588	Balance by CCHP	Platinum 90 HMO 0/20 + Child Dental	\$684
	4	Balance by CCHP	Gold 80 HMO 250/35 + Child Dental	\$626	Balance by CCHP	Ruby 10 HMO Platinum	\$689
	5	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Denta	\$642	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child De	\$715
	6	Sutter Health Plan	Gold SD32 HDHP HMO	\$646	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Denta	\$715
	7	CaliforniaChoice	Sutter Health Plan Gold HMO C (HSA Eligible)	\$661	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Denta	\$730
	8	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$664	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental A	\$781
	9	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$674	Sutter Health Plan	Platinum MS90 HMO	\$844
	10	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$685	Health Net	Full Network HMO Platinum \$35	\$850
	11	Sutter Health Plan	Gold MS97 HMO	\$718	Health Net	Full Network HMO Platinum \$30	\$859
	12	Kaiser	Gold 80 250/35 PCP KP Plus + Child Dental Alt	\$724	CaliforniaChoice	Sutter Health Plan Platinum HMO A	\$865
	13	CaliforniaChoice	Sutter Health Plan Gold HMO A	\$735	Health Net	Full Network HMO Platinum \$20	\$874
	14	Health Net	Full Network HMO Gold \$55	\$742	Health Net	Full Network HMO Platinum \$0	\$883
	15	Health Net	Full Network HMO Gold \$50	\$749	CaliforniaChoice	Health Net Platinum Full Network HMO E	\$904
	16	Health Net	Full Network HMO Gold \$40	\$762	Health Net	Full Network HMO Platinum \$10	\$904
	17	Health Net	Full Network HMO Gold \$35	\$772	UnitedHealthcare	Signature Platinum 30-55/20% w/Core Rewards	\$910
	18	Sutter Health Plan	Gold MS93 HMO	\$773	CaliforniaChoice	Health Net Platinum Full Network HMO H	\$929
	19	Health Net	Full Network HMO Gold \$30	\$785	UnitedHealthcare	Signature Platinum 25-50/400d w/Core Rewards	\$955
	20	CaliforniaChoice	Sutter Health Plan Gold HMO B	\$792	CaliforniaChoice	UHC Platinum SignatureValue HMO A	\$962

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Broad Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 7: Santa Clara County	1	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$499	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$529
	2	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Den	\$515	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Den	\$548
	3	Blue Shield	Bronze Access+ HMO® 7000/65 OffEx	\$645	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$559
	4	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$683	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$567
	5	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$693	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$571
	6	Anthem Blue Cross	Bronze PPO 75/7300/40% 8VAC	\$706	Anthem Blue Cross	Silver HMO 60/2500/45% 94KJ	\$660
	7	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$712	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO D	\$687
	8	Anthem Blue Cross	Bronze PPO 60/6850/40% 8VAZ	\$712	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO E	\$689
	9	Blue Shield	Bronze Full PPO 6250/65 OffEx	\$728	Health Net	Full Network HMO Silver \$55	\$701
	10	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx 8VDP	\$732	UnitedHealthcare	Signature Silver 60-95/40%/2500ded w/Core Re	\$728
	11	Anthem Blue Cross	Bronze PPO 4600/50% 8VDB	\$732	Anthem Blue Cross	Silver HMO 55 94K7	\$741
	12	Anthem Blue Cross	Bronze PPO 6700/0% w/HSA PrevRx 8VE4	\$739	Anthem Blue Cross	Silver PPO HSA/H 2600/3400/5200 35% PrevR	\$746
	13	Sutter Health Plan	Bronze SD23 HDHP HMO	\$741	Blue Shield	Silver Access+ HMO® 2850/70 OffEx	\$754
	14	Blue Shield	Bronze Full PPO 4500/65 OffEx	\$743	CaliforniaChoice	Anthem Blue Cross Silver PPO D (HSA Eligible)	\$765
	15	CaliforniaChoice	Anthem Blue Cross Bronze PPO C	\$743	Anthem Blue Cross	Silver PPO HSA/H 2300/3400/4600 30% PrevR	\$765
	16	Blue Shield	Bronze Full PPO 6850/55 OffEx	\$745	Anthem Blue Cross	Silver PPO 55/2500/45% 8V9X	\$767
	17	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx WH 8VDZ	\$748	Anthem Blue Cross	Silver PPO 55/1950/35% 8V91	\$768
	18	Blue Shield	Bronze Full PPO Savings 5700/40% OffEx	\$751	Covered CA	Blue Shield Access+ Silver 70 HMO 2500/55 PC	\$769
	19	Sutter Health Plan	Bronze MS49 HMO	\$751	CaliforniaChoice	UHC Silver SignatureValue HMO A	\$770
	20	Blue Shield	Bronze Full PPO 6500/70 OffEx	\$755	Blue Shield	Silver Access+ HMO® 2100/70 OffEx	\$772
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$603	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child De	\$737
	2	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$605	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Dent	\$737
	3	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Denta	\$661	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Dent	\$752
	4	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$683	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental A	\$804
	5	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$694	Health Net	Full Network HMO Platinum \$35	\$849
	6	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$705	Health Net	Full Network HMO Platinum \$30	\$858
	7	Health Net	Full Network HMO Gold \$55	\$742	Health Net	Full Network HMO Platinum \$20	\$873
	8	Kaiser	Gold 80 250/35 PCP KP Plus + Child Dental Alt	\$746	Health Net	Full Network HMO Platinum \$0	\$882
	9	Health Net	Full Network HMO Gold \$50	\$748	Anthem Blue Cross	Platinum HMO 30 902M	\$897
	10	Health Net	Full Network HMO Gold \$40	\$761	CaliforniaChoice	Health Net Platinum Full Network HMO E	\$903
	11	Health Net	Full Network HMO Gold \$35	\$772	Health Net	Full Network HMO Platinum \$10	\$903
	12	Health Net	Full Network HMO Gold \$30	\$784	UnitedHealthcare	Signature Platinum 30-55/20% w/Core Rewards	\$910
	13	Anthem Blue Cross	Gold HMO 35/1250/20% 904W	\$785	Anthem Blue Cross	Platinum HMO 25 901W	\$915
	14	UnitedHealthcare	Signature Gold 35-70/25%/1500ded w/Core Rewa	\$798	CaliforniaChoice	Health Net Platinum Full Network HMO H	\$928
	15	Anthem Blue Cross	Gold HMO 35/500/20% 904G	\$807	Anthem Blue Cross	Platinum HMO 20 901E	\$931
	16	CaliforniaChoice	Health Net Gold Full Network HMO E	\$812	Blue Shield	Platinum Access+ HMO® 0/30 OffEx	\$952
	17	CaliforniaChoice	Health Net Gold Full Network HMO G	\$826	UnitedHealthcare	Signature Platinum 25-50/400d w/Core Rewards	\$955
	18	UnitedHealthcare	Signature Gold 35-70/20%/500ded w/Core Rewar	\$829	Blue Shield	Platinum Access+ HMO® 0/25 OffEx	\$957
	19	Anthem Blue Cross	Gold HMO 35 903R	\$832	CaliforniaChoice	UHC Platinum SignatureValue HMO A	\$962
	20	CaliforniaChoice	UHC Gold SignatureValue HMO A	\$843	Blue Shield	Platinum Access+ HMO® 0/20 OffEx	\$965

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Broad Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 8: San Mateo County	1	Balance by CCHP	Bronze 60 HMO 6300/65 + Child Dental	\$458	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$540
	2	Balance by CCHP	Bronze 60 HDHP HMO 7100/0% + Child Dental	\$463	Balance by CCHP	Silver 70 HMO 3200/55 + Child Dental	\$548
	3	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$509	Balance by CCHP	Opal 50 HMO Silver	\$557
	4	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Den	\$525	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Den	\$559
	5	Sutter Health Plan	Bronze SD23 HDHP HMO	\$608	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$570
	6	Sutter Health Plan	Bronze MS49 HMO	\$616	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$578
	7	CaliforniaChoice	Sutter Health Plan Bronze HMO B (HSA Eligible)	\$622	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$582
	8	CaliforniaChoice	Sutter Health Plan Bronze HMO A	\$631	Sutter Health Plan	Silver SD31 HDHP HMO	\$643
	9	Blue Shield	Bronze Access+ HMO® 7000/65 OffEx	\$699	CaliforniaChoice	Sutter Health Plan Silver HMO C (HSA Eligible)	\$659
	10	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$724	Sutter Health Plan	Silver MS94 HMO	\$739
	11	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$734	CaliforniaChoice	Sutter Health Plan Silver HMO B	\$756
	12	Anthem Blue Cross	Bronze PPO 75/7300/40% 8VAC	\$748	Anthem Blue Cross	Silver HMO 60/2500/45% 94KJ	\$781
	13	Anthem Blue Cross	Bronze PPO 60/6850/40% 8VAZ	\$755	Anthem Blue Cross	Silver PPO HSA/H 2600/3400/5200 35% PrevRx	\$791
	14	Sutter Health Plan	Bronze SP23 Plus HDHP HMO	\$773	Health Net	Full Network HMO Silver \$55	\$793
	15	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx 8VDP	\$775	CaliforniaChoice	Anthem Blue Cross Silver PPO D (HSA Eligible)	\$810
	16	Anthem Blue Cross	Bronze PPO 4600/50% 8VDB	\$776	Anthem Blue Cross	Silver PPO HSA/H 2300/3400/4600 30% PrevRx	\$811
	17	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$779	Anthem Blue Cross	Silver PPO 55/2500/45% 8V9X	\$813
	18	Anthem Blue Cross	Bronze PPO 6700/0% w/HSA PrevRx 8VE4	\$783	Anthem Blue Cross	Silver PPO 55/1950/35% 8V91	\$813
	19	Sutter Health Plan	Bronze MP49 Plus HMO	\$783	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO D	\$813
	20	CaliforniaChoice	Anthem Blue Cross Bronze PPO C	\$787	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO E	\$816
Gold				Platinum			
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 8: San Mateo County	1	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$615	Balance by CCHP	Ruby 40 HMO Platinum	\$717
	2	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$617	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child De	\$751
	3	Balance by CCHP	Opal 25 HMO Gold	\$620	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Dent	\$751
	4	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Denta	\$674	Balance by CCHP	Ruby 20 HMO Platinum	\$755
	5	Balance by CCHP	Gold 80 HMO 250/35 + Child Dental	\$694	Balance by CCHP	Platinum 90 HMO 0/20 + Child Dental	\$757
	6	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$697	Balance by CCHP	Ruby 10 HMO Platinum	\$763
	7	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$707	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Dent	\$767
	8	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$719	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental A	\$820
	9	Sutter Health Plan	Gold SD32 HDHP HMO	\$722	Sutter Health Plan	Platinum MS90 HMO	\$944
	10	CaliforniaChoice	Sutter Health Plan Gold HMO C (HSA Eligible)	\$740	Health Net	Full Network HMO Platinum \$35	\$960
	11	Kaiser	Gold 80 250/35 PCP KP Plus + Child Dental Alt	\$760	CaliforniaChoice	Sutter Health Plan Platinum HMO A	\$967
	12	Sutter Health Plan	Gold MS97 HMO	\$803	Health Net	Full Network HMO Platinum \$30	\$970
	13	CaliforniaChoice	Sutter Health Plan Gold HMO A	\$822	Health Net	Full Network HMO Platinum \$20	\$987
	14	Health Net	Full Network HMO Gold \$55	\$839	Health Net	Full Network HMO Platinum \$0	\$997
	15	Health Net	Full Network HMO Gold \$50	\$846	CaliforniaChoice	Health Net Platinum Full Network HMO E	\$1,021
	16	Health Net	Full Network HMO Gold \$40	\$860	Health Net	Full Network HMO Platinum \$10	\$1,021
	17	Sutter Health Plan	Gold MS93 HMO	\$864	Blue Shield	Platinum Access+ HMO® 0/30 OffEx	\$1,030
	18	Health Net	Full Network HMO Gold \$35	\$873	Blue Shield	Platinum Access+ HMO® 0/25 OffEx	\$1,036
	19	CaliforniaChoice	Sutter Health Plan Gold HMO B	\$885	Blue Shield	Platinum Access+ HMO® 0/20 OffEx	\$1,044
	20	Health Net	Full Network HMO Gold \$30	\$887	CaliforniaChoice	Health Net Platinum Full Network HMO H	\$1,050

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Broad Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 9: Santa Cruz, Monterey & San Benito Counties	1	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$480	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$509
	2	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Den	\$495	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Den	\$526
	3	Sutter Health Plan	Bronze SD23 HDHP HMO	\$660	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$537
	4	Sutter Health Plan	Bronze MS49 HMO	\$669	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$545
	5	CaliforniaChoice	Sutter Health Plan Bronze HMO B (HSA Eligible)	\$676	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$549
	6	CaliforniaChoice	Sutter Health Plan Bronze HMO A	\$685	Anthem Blue Cross	Silver HMO 60/2500/45% 94KJ	\$646
	7	Blue Shield	Bronze Access+ HMO® 7000/65 OffEx	\$696	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO D	\$672
	8	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$759	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO E	\$674
	9	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$760	Sutter Health Plan	Silver SD31 HDHP HMO	\$699
	10	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$771	CaliforniaChoice	Sutter Health Plan Silver HMO C (HSA Eligible)	\$716
	11	Blue Shield	Bronze Full PPO 6250/65 OffEx	\$777	Anthem Blue Cross	Silver HMO 55 94K7	\$725
	12	Anthem Blue Cross	Bronze PPO 75/7300/40% 8VAC	\$785	Health Net	Full Network HMO Silver \$55	\$730
	13	Blue Shield	Bronze Full PPO 4500/65 OffEx	\$792	Sutter Health Plan	Silver MS94 HMO	\$803
	14	Anthem Blue Cross	Bronze PPO 60/6850/40% 8VAZ	\$792	Blue Shield	Silver Access+ HMO® 2850/70 OffEx	\$813
	15	Blue Shield	Bronze Full PPO 6850/55 OffEx	\$795	CaliforniaChoice	Sutter Health Plan Silver HMO B	\$822
	16	Blue Shield	Bronze Full PPO Savings 5700/40% OffEx	\$801	Blue Shield	Silver Full PPO Savings 2800/35% HDHP PrevF	\$828
	17	Blue Shield	Bronze Full PPO 6500/70 OffEx	\$805	Covered CA	Blue Shield Access+ Silver 70 HMO 2500/55 PC	\$829
	18	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx 8VDP	\$814	Anthem Blue Cross	Silver PPO HSA/H 2600/3400/5200 35% PrevRx	\$830
	19	Anthem Blue Cross	Bronze PPO 4600/50% 8VDB	\$814	Blue Shield	Silver Access+ HMO® 2100/70 OffEx	\$832
	20	Covered CA	Blue Shield Bronze 60 HDHP PPO 7500/0% PCP	\$819	CaliforniaChoice	Anthem Blue Cross Silver PPO D (HSA Eligible)	\$851
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$580	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child De	\$708
	2	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$581	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Dental	\$708
	3	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Dental	\$636	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Dental	\$723
	4	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$657	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental Al	\$773
	5	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$667	Anthem Blue Cross	Platinum HMO 30 902M	\$878
	6	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$678	Health Net	Full Network HMO Platinum \$35	\$884
	7	Kaiser	Gold 80 250/35 PCP KP Plus + Child Dental Alt	\$717	Health Net	Full Network HMO Platinum \$30	\$893
	8	Anthem Blue Cross	Gold HMO 35/1250/20% 904W	\$768	Anthem Blue Cross	Platinum HMO 25 901W	\$896
	9	Health Net	Full Network HMO Gold \$55	\$773	Health Net	Full Network HMO Platinum \$20	\$910
	10	Health Net	Full Network HMO Gold \$50	\$779	Anthem Blue Cross	Platinum HMO 20 901E	\$911
	11	Sutter Health Plan	Gold SD32 HDHP HMO	\$785	Health Net	Full Network HMO Platinum \$0	\$919
	12	Anthem Blue Cross	Gold HMO 35/500/20% 904G	\$790	CaliforniaChoice	Health Net Platinum Full Network HMO E	\$941
	13	Health Net	Full Network HMO Gold \$40	\$793	Health Net	Full Network HMO Platinum \$10	\$941
	14	CaliforniaChoice	Sutter Health Plan Gold HMO C (HSA Eligible)	\$804	CaliforniaChoice	Anthem Blue Cross Platinum CaliforniaCare HM	\$949
	15	Health Net	Full Network HMO Gold \$35	\$804	CaliforniaChoice	Health Net Platinum Full Network HMO H	\$967
	16	Anthem Blue Cross	Gold HMO 35 903R	\$814	Sutter Health Plan	Platinum MS90 HMO	\$1,026
	17	Health Net	Full Network HMO Gold \$30	\$817	Blue Shield	Platinum Access+ HMO® 0/30 OffEx	\$1,026
	18	Anthem Blue Cross	Gold HMO 30 903C	\$826	Blue Shield	Platinum Access+ HMO® 0/25 OffEx	\$1,032
	19	CaliforniaChoice	Health Net Gold Full Network HMO E	\$846	Blue Shield	Platinum Access+ HMO® 0/20 OffEx	\$1,040
	20	CaliforniaChoice	Anthem Blue Cross Gold CaliforniaCare HMO B	\$858	Covered CA	Blue Shield Access+ Platinum 90 HMO 0/20 PC	\$1,046

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Broad Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 10: San Joaquin, Stanislaus, Merced, Mariposa & Tulare Counties	1	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$436	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$463
	2	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Den	\$450	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Den	\$479
	3	Sutter Health Plan	Bronze SD23 HDHP HMO	\$524	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$488
	4	Sutter Health Plan	Bronze MS49 HMO	\$531	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$496
	5	CaliforniaChoice	Sutter Health Plan Bronze HMO B (HSA Eligible)	\$536	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$499
	6	CaliforniaChoice	Sutter Health Plan Bronze HMO A	\$543	Sutter Health Plan	Silver SD31 HDHP HMO	\$554
	7	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$566	CaliforniaChoice	Sutter Health Plan Silver HMO C (HSA Eligible)	\$568
	8	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$574	Anthem Blue Cross	Silver PPO HSA/H 2600/3400/5200 35% PrevR	\$618
	9	Anthem Blue Cross	Bronze PPO 75/7300/40% 8VAC	\$585	Anthem Blue Cross	Silver HMO 60/2500/45% 94KJ	\$627
	10	Anthem Blue Cross	Bronze PPO 60/6850/40% 8VAZ	\$590	CaliforniaChoice	Anthem Blue Cross Silver PPO D (HSA Eligible)	\$634
	11	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx 8VDP	\$606	Anthem Blue Cross	Silver PPO HSA/H 2300/3400/4600 30% PrevR	\$634
	12	Anthem Blue Cross	Bronze PPO 4600/50% 8VDB	\$606	Anthem Blue Cross	Silver PPO 55/2500/45% 8V9X	\$635
	13	Anthem Blue Cross	Bronze PPO 6700/0% w/HSA PrevRx 8VE4	\$612	Anthem Blue Cross	Silver PPO 55/1950/35% 8V91	\$636
	14	CaliforniaChoice	Anthem Blue Cross Bronze PPO C	\$615	Sutter Health Plan	Silver MS94 HMO	\$636
	15	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$617	Anthem Blue Cross	Silver PPO 50/2200/40% 8V9F	\$642
	16	UnitedHealthcare	Select Plus Bronze 6950/40% w/Premium Reward	\$619	Anthem Blue Cross	Silver PPO 45/1750/40% 8V87	\$645
	17	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx WH 8VDZ	\$620	Anthem Blue Cross	Silver PPO 55/2500/45% WH 8VA6	\$648
	18	Anthem Blue Cross	Bronze PPO 6700/0% w/HSA PrevRx WH 8VEE	\$626	CaliforniaChoice	Sutter Health Plan Silver HMO B	\$652
	19	Blue Shield	Bronze Full PPO 6250/65 OffEx	\$631	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO D	\$653
	20	CaliforniaChoice	Anthem Blue Cross Bronze PPO A (HSA Eligible)	\$634	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO E	\$655
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$527	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child De	\$644
	2	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$529	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Dent	\$644
	3	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Denta	\$578	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Dent	\$657
	4	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$597	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental A	\$703
	5	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$606	Sutter Health Plan	Platinum MS90 HMO	\$813
	6	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$616	CaliforniaChoice	Sutter Health Plan Platinum HMO A	\$833
	7	Sutter Health Plan	Gold SD32 HDHP HMO	\$622	Health Net	Full Network HMO Platinum \$35	\$838
	8	CaliforniaChoice	Sutter Health Plan Gold HMO C (HSA Eligible)	\$637	Health Net	Full Network HMO Platinum \$30	\$846
	9	Kaiser	Gold 80 250/35 PCP KP Plus + Child Dental Alt	\$652	Anthem Blue Cross	Platinum HMO 30 902M	\$853
	10	Sutter Health Plan	Gold MS97 HMO	\$692	Health Net	Full Network HMO Platinum \$20	\$861
	11	CaliforniaChoice	Sutter Health Plan Gold HMO A	\$709	Health Net	Full Network HMO Platinum \$0	\$870
	12	Health Net	Full Network HMO Gold \$55	\$732	Anthem Blue Cross	Platinum HMO 25 901W	\$870
	13	Health Net	Full Network HMO Gold \$50	\$738	Anthem Blue Cross	Platinum PPO 5/200/15% 8V64	\$885
	14	Anthem Blue Cross	Gold PPO 5/1500/30% 8V7T	\$743	Anthem Blue Cross	Platinum HMO 20 901E	\$885
	15	Anthem Blue Cross	Gold PPO 35/1000/20% 8V7B	\$744	Anthem Blue Cross	Platinum PPO 15/250/10% 8V6N	\$888
	16	Sutter Health Plan	Gold MS93 HMO	\$745	Anthem Blue Cross	Platinum PPO 15/40/10% 94HX	\$889
	17	Anthem Blue Cross	Gold HMO 35/1250/20% 904W	\$746	CaliforniaChoice	Health Net Platinum Full Network HMO E	\$891
	18	Health Net	Full Network HMO Gold \$40	\$751	Health Net	Full Network HMO Platinum \$10	\$891
	19	Anthem Blue Cross	Gold PPO 35/500/25% 8V5C	\$753	Anthem Blue Cross	Platinum PPO 5/200/15% WH 8V6P	\$897
	20	Anthem Blue Cross	Gold PPO 35/1000/20% WH 8V7L	\$756	Anthem Blue Cross	Anthem Virtual Access Plus Platinum PPO 20 8V	\$906

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Broad Network

		Bronze			Silver		
Region	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 11: Fresno, Kings & Madera Counties	1	Community Care Health	Bronze 60 HDHP HMO 7200/0 + Child Dental	\$397	Community Care Health	Silver 70 HDHP HMO 3200/25 + Child Dental	\$444
	2	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$423	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$449
	3	Community Care Health	Bronze 60 HMO 6300/65 + Child Dental	\$424	Community Care Health	Silver 70 HMO 2250/50 + Child Dental	\$457
	4	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Den	\$437	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Den	\$464
	5	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$506	Community Care Health	Silver 70 HMO HRA 2250/50 + Child Dental	\$469
	6	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$514	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$473
	7	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$514	Community Care Health	Silver 70 EPO 1500/50 + Child Dental	\$476
	8	Anthem Blue Cross	Bronze PPO 75/7300/40% 8VAC	\$523	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$481
	9	Blue Shield	Bronze Full PPO 6250/65 OffEx	\$526	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$484
	10	Aetna	OA Managed Choice POS Bronze CA 50/50 8300	\$528	Community Care Health	Silver 70 HDHP EPO 3200/25 + Child Dental	\$509
	11	Anthem Blue Cross	Bronze PPO 60/6850/40% 8VAZ	\$528	Anthem Blue Cross	Silver HMO 60/2500/45% 94KJ	\$540
	12	Blue Shield	Bronze Full PPO 4500/65 OffEx	\$536	Anthem Blue Cross	Silver PPO HSA/H 2600/3400/5200 35% PrevRx	\$553
	13	Blue Shield	Bronze Full PPO 6850/55 OffEx	\$538	Health Net	Full Network HMO Silver \$55	\$555
	14	Blue Shield	Bronze Full PPO Savings 5700/40% OffEx	\$542	Blue Shield	Silver Full PPO Savings 2800/35% HDHP PrevF	\$561
	15	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx 8VDP	\$542	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO D	\$562
	16	Anthem Blue Cross	Bronze PPO 4600/50% 8VDB	\$543	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO E	\$564
	17	Blue Shield	Bronze Full PPO 6500/70 OffEx	\$545	CaliforniaChoice	Anthem Blue Cross Silver PPO D (HSA Eligible)	\$567
	18	Anthem Blue Cross	Bronze PPO 6700/0% w/HSA PrevRx 8VE4	\$548	Anthem Blue Cross	Silver PPO HSA/H 2300/3400/4600 30% PrevRx	\$567
	19	CaliforniaChoice	Anthem Blue Cross Bronze PPO C	\$551	Anthem Blue Cross	Silver PPO 55/2500/45% 8V9X	\$568
	20	Covered CA	Blue Shield Bronze 60 HDHP PPO 7500/0% PCP	\$555	Anthem Blue Cross	Silver PPO 55/1950/35% 8V91	\$569
		Gold			Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Community Care Health	Gold 80 HMO HRA 2150/35 + Child Dental	\$493	Community Care Health	Platinum 90 HMO 0/25 + Child Dental	\$567
	2	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$511	Community Care Health	Platinum 90 HMO 0/20 + Child Dental	\$588
	3	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$513	Community Care Health	Platinum 90 HMO 0/10/500 + Child Dental	\$600
	4	Community Care Health	Gold 80 HMO 750/30 + Child Dental	\$523	Community Care Health	Platinum 90 HMO 0/10/250 + Child Dental	\$604
	5	Community Care Health	Gold 80 HMO 1000/35 + Child Dental	\$525	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child De	\$624
	6	Community Care Health	Gold 80 HMO 500/35 + Child Dental	\$535	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Dent	\$625
	7	Community Care Health	Gold 80 EPO 1500/35 + Child Dental	\$538	Community Care Health	Platinum 90 EPO 0/25 + Child Dental	\$634
	8	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Denta	\$561	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Dent	\$637
	9	Community Care Health	Gold 80 EPO 750/30 + Child Dental	\$575	Health Net	Full Network HMO Platinum \$35	\$672
	10	Community Care Health	Gold 80 HMO 250/35 + Child Dental	\$578	Health Net	Full Network HMO Platinum \$30	\$679
	11	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$579	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental A	\$682
	12	Health Net	Full Network HMO Gold \$55	\$587	Community Care Health	Platinum 90 EPO 0/15 + Child Dental	\$683
	13	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$588	Health Net	Full Network HMO Platinum \$20	\$691
	14	Community Care Health	Gold 80 EPO 500/30 + Child Dental	\$591	Health Net	Full Network HMO Platinum \$0	\$698
	15	Health Net	Full Network HMO Gold \$50	\$592	CaliforniaChoice	Health Net Platinum Full Network HMO E	\$715
	16	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$598	Health Net	Full Network HMO Platinum \$10	\$715
	17	Health Net	Full Network HMO Gold \$40	\$602	Anthem Blue Cross	Platinum HMO 30 902M	\$734
	18	Health Net	Full Network HMO Gold \$35	\$611	CaliforniaChoice	Health Net Platinum Full Network HMO H	\$735
	19	Health Net	Full Network HMO Gold \$30	\$621	Anthem Blue Cross	Platinum HMO 25 901W	\$749
	20	Community Care Health	Gold 80 EPO 250/30 + Child Dental	\$621	Anthem Blue Cross	Platinum HMO 20 901E	\$762

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Broad Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 12: San Luis Obispo, Ventura & Santa Barbara Counties	1	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$428	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$453
	2	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Den	\$441	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Den	\$469
	3	Blue Shield	Bronze Access+ HMO® 7000/65 OffEx	\$543	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$479
	4	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$574	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$486
	5	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$581	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$489
	6	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$582	Anthem Blue Cross	Silver HMO 60/2500/45% 94KJ	\$584
	7	Anthem Blue Cross	Bronze PPO 75/7300/40% 8VAC	\$593	UnitedHealthcare	Signature Silver 60-95/40%/2500ded w/Core Re	\$593
	8	Blue Shield	Bronze Full PPO 6250/65 OffEx	\$594	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO D	\$608
	9	Anthem Blue Cross	Bronze PPO 60/6850/40% 8VAZ	\$599	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO E	\$610
	10	Blue Shield	Bronze Full PPO 4500/65 OffEx	\$606	CaliforniaChoice	UHC Silver SignatureValue HMO A	\$626
	11	Blue Shield	Bronze Full PPO 6850/55 OffEx	\$608	Anthem Blue Cross	Silver PPO HSA/H 2600/3400/5200 35% PrevRx	\$627
	12	Blue Shield	Bronze Full PPO Savings 5700/40% OffEx	\$613	Blue Shield	Silver Full PPO Savings 2800/35% HDHP PrevF	\$634
	13	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx 8VDP	\$615	Blue Shield	Silver Access+ HMO® 2850/70 OffEx	\$635
	14	Anthem Blue Cross	Bronze PPO 4600/50% 8VDB	\$616	Health Net	Full Network HMO Silver \$55	\$638
	15	Blue Shield	Bronze Full PPO 6500/70 OffEx	\$616	CaliforniaChoice	Anthem Blue Cross Silver PPO D (HSA Eligible)	\$643
	16	Anthem Blue Cross	Bronze PPO 6700/0% w/HSA PrevRx 8VE4	\$621	Anthem Blue Cross	Silver PPO HSA/H 2300/3400/4600 30% PrevRx	\$643
	17	CaliforniaChoice	Anthem Blue Cross Bronze PPO C	\$625	Anthem Blue Cross	Silver PPO 55/2500/45% 8V9X	\$645
	18	Health Net	Bronze HDHP PPO 7200/0%	\$625	Anthem Blue Cross	Silver PPO 55/1950/35% 8V91	\$645
	19	Covered CA	Blue Shield Bronze 60 HDHP PPO 7500/0% PCP	\$627	Covered CA	Blue Shield Access+ Silver 70 HMO 2500/55 PC	\$647
	20	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx WH 8VDZ	\$629	Blue Shield	Silver Access+ HMO® 2100/70 OffEx	\$650
Gold				Platinum			
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 12: San Luis Obispo, Ventura & Santa Barbara Counties	1	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$517	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child De	\$631
	2	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$518	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Dent	\$631
	3	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Denta	\$567	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Dent	\$644
	4	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$585	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental A	\$689
	5	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$594	UnitedHealthcare	Signature Platinum 30-55/20% w/Core Rewards	\$740
	6	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$604	Health Net	Full Network HMO Platinum \$35	\$772
	7	Kaiser	Gold 80 250/35 PCP KP Plus + Child Dental Alt	\$639	UnitedHealthcare	Signature Platinum 25-50/400d w/Core Rewards	\$777
	8	UnitedHealthcare	Signature Gold 35-70/25%/1500ded w/Core Rewa	\$649	Health Net	Full Network HMO Platinum \$30	\$780
	9	UnitedHealthcare	Signature Gold 35-70/20%/500ded w/Core Rewar	\$674	CaliforniaChoice	UHC Platinum SignatureValue HMO A	\$783
	10	Health Net	Full Network HMO Gold \$55	\$675	UnitedHealthcare	Signature Platinum 20-40/300d w/Core Rewards	\$794
	11	Health Net	Full Network HMO Gold \$50	\$681	Anthem Blue Cross	Platinum HMO 30 902M	\$794
	12	CaliforniaChoice	UHC Gold SignatureValue HMO A	\$686	Health Net	Full Network HMO Platinum \$20	\$794
	13	Health Net	Full Network HMO Gold \$40	\$692	Blue Shield	Platinum Access+ HMO® 0/30 OffEx	\$802
	14	Anthem Blue Cross	Gold HMO 35/1250/20% 904W	\$694	Health Net	Full Network HMO Platinum \$0	\$802
	15	Health Net	Full Network HMO Gold \$35	\$702	Blue Shield	Platinum Access+ HMO® 0/25 OffEx	\$806
	16	CaliforniaChoice	UHC Gold SignatureValue HMO H	\$712	Anthem Blue Cross	Platinum HMO 25 901W	\$810
	17	Health Net	Full Network HMO Gold \$30	\$714	Blue Shield	Platinum Access+ HMO® 0/20 OffEx	\$812
	18	Anthem Blue Cross	Gold HMO 35/500/20% 904G	\$714	Covered CA	Blue Shield Access+ Platinum 90 HMO 0/20 PC	\$817
	19	Blue Shield	Gold Access+ HMO® 1500/35 OffEx	\$718	CaliforniaChoice	UHC Platinum SignatureValue HMO E	\$821
	20	UnitedHealthcare	Signature Gold 35-70/700d w/Core Rewards (EP-	\$719	CaliforniaChoice	Health Net Platinum Full Network HMO E	\$821

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Broad Network

		Bronze			Silver		
Region	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 13: Mono, Inyo & Imperial Counties	1	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$406	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$431
	2	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Den	\$419	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Den	\$446
	3	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$576	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$455
	4	Blue Shield	Bronze Access+ HMO® 7000/65 OffEx	\$583	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$462
	5	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$588	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$465
	6	Blue Shield	Bronze Full PPO 6250/65 OffEx	\$589	Blue Shield	Silver Full PPO Savings 2800/35% HDHP PrevR	\$628
	7	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$596	Anthem Blue Cross	Silver PPO HSA/H 2600/3400/5200 35% PrevR	\$642
	8	Blue Shield	Bronze Full PPO 4500/65 OffEx	\$600	Blue Shield	Silver Full PPO Savings 2300/30% OffEx	\$653
	9	Blue Shield	Bronze Full PPO 6850/55 OffEx	\$602	Covered CA	Blue Shield Silver 70 HDHP PPO 2300/30% PC	\$654
	10	Blue Shield	Bronze Full PPO Savings 5700/40% OffEx	\$607	Blue Shield	Silver Full PPO 2550/75 OffEx	\$656
	11	Anthem Blue Cross	Bronze PPO 75/7300/40% 8VAC	\$607	CaliforniaChoice	Anthem Blue Cross Silver PPO D (HSA Eligible)	\$658
	12	Blue Shield	Bronze Full PPO 6500/70 OffEx	\$610	Anthem Blue Cross	Silver PPO HSA/H 2300/3400/4600 30% PrevR	\$658
	13	Anthem Blue Cross	Bronze PPO 60/6850/40% 8VAZ	\$613	Anthem Blue Cross	Silver PPO 55/2500/45% 8V9X	\$660
	14	Covered CA	Blue Shield Bronze 60 HDHP PPO 7500/0% PCP	\$621	Anthem Blue Cross	Silver PPO 55/1950/35% 8V91	\$660
	15	Covered CA	Blue Shield Bronze 60 PPO 5800/60 PCP + Child	\$624	Blue Shield	Silver Full PPO 2100/75 OffEx	\$663
	16	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx 8VDP	\$629	Anthem Blue Cross	Silver HMO 60/2500/45% 94KJ	\$667
	17	Anthem Blue Cross	Bronze PPO 4600/50% 8VDB	\$630	Anthem Blue Cross	Silver PPO 50/2200/40% 8V9F	\$667
	18	Anthem Blue Cross	Bronze PPO 6700/0% w/HSA PrevRx 8VE4	\$636	Anthem Blue Cross	Silver PPO 45/1750/40% 8V87	\$670
	19	CaliforniaChoice	Anthem Blue Cross Bronze PPO C	\$639	Blue Shield	Silver Full PPO 1800/65 OffEx	\$672
	20	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx WH 8VDZ	\$644	UnitedHealthcare	Signature Silver 60-95/40%/2500ded w/Core Re	\$672
		Gold			Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$491	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child De	\$599
	2	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$492	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Dent	\$600
	3	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Denta	\$538	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Dent	\$612
	4	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$556	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental A	\$654
	5	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$565	UnitedHealthcare	Signature Platinum 30-55/20% w/Core Rewards	\$840
	6	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$574	Blue Shield	Platinum Access+ HMO® 0/30 OffEx	\$860
	7	Kaiser	Gold 80 250/35 PCP KP Plus + Child Dental Alt	\$607	Blue Shield	Platinum Access+ HMO® 0/25 OffEx	\$865
	8	UnitedHealthcare	Signature Gold 35-70/25%/1500ded w/Core Rewa	\$736	Blue Shield	Platinum Access+ HMO® 0/20 OffEx	\$872
	9	Blue Shield	Gold Full PPO Savings 1850/15% HDHP PrevRx	\$758	Covered CA	Blue Shield Access+ Platinum 90 HMO 0/20 PC	\$877
	10	UnitedHealthcare	Signature Gold 35-70/20%/500ded w/Core Rewar	\$765	UnitedHealthcare	Signature Platinum 25-50/400d w/Core Rewards	\$882
	11	Blue Shield	Gold Full PPO 1000/30 OffEx	\$766	CaliforniaChoice	UHC Platinum SignatureValue HMO A	\$888
	12	Blue Shield	Gold Access+ HMO® 1500/35 OffEx	\$770	Blue Shield	Platinum Full PPO 250/15 OffEx	\$890
	13	Blue Shield	Gold Full PPO 750/35 OffEx	\$772	UnitedHealthcare	Signature Platinum 20-40/300d w/Core Rewards	\$901
	14	Anthem Blue Cross	Gold PPO 5/1500/30% 8V7T	\$772	Blue Shield	Platinum Full PPO 0/10 OffEx	\$903
	15	Anthem Blue Cross	Gold PPO 35/1000/20% 8V7B	\$773	Anthem Blue Cross	Platinum HMO 30 902M	\$907
	16	CaliforniaChoice	UHC Gold SignatureValue HMO A	\$778	Blue Shield	Platinum Full PPO 250/10 OffEx	\$909
	17	Blue Shield	Gold Full PPO 0/35 OffEx	\$781	Blue Shield	Platinum Full PPO 0/0 OffEx	\$913
	18	Anthem Blue Cross	Gold PPO 35/500/25% 8V5C	\$782	Anthem Blue Cross	Platinum PPO 5/200/15% 8V64	\$919
	19	Blue Shield	Gold Full PPO 500/30 OffEx	\$783	Covered CA	Blue Shield Platinum 90 PPO 0/15 PCP + Child	\$922
	20	Blue Shield	Gold Access+ HMO® 1000/35 OffEx	\$783	Anthem Blue Cross	Platinum PPO 15/250/10% 8V6N	\$923

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Broad Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 14: Kern County	1	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$406	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$431
	2	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Den	\$419	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Den	\$446
	3	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$470	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$455
	4	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$477	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$462
	5	Anthem Blue Cross	Bronze PPO 75/7300/40% 8VAC	\$486	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$465
	6	Anthem Blue Cross	Bronze PPO 60/6850/40% 8VAZ	\$491	Anthem Blue Cross	Silver HMO 60/2500/45% 94KJ	\$508
	7	Blue Shield	Bronze Access+ HMO® 7000/65 OffEx	\$500	Anthem Blue Cross	Silver PPO HSA/H 2600/3400/5200 35% PrevRx	\$514
	8	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx 8VDP	\$504	CaliforniaChoice	Anthem Blue Cross Silver PPO D (HSA Eligible)	\$527
	9	Anthem Blue Cross	Bronze PPO 4600/50% 8VDB	\$504	Anthem Blue Cross	Silver PPO HSA/H 2300/3400/4600 30% PrevRx	\$527
	10	Anthem Blue Cross	Bronze PPO 6700/0% w/HSA PrevRx 8VE4	\$509	Anthem Blue Cross	Silver PPO 55/2500/45% 8V9X	\$528
	11	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$511	Anthem Blue Cross	Silver PPO 55/1950/35% 8V91	\$528
	12	CaliforniaChoice	Anthem Blue Cross Bronze PPO C	\$512	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO D	\$529
	13	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx WH 8VDZ	\$515	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO E	\$530
	14	Anthem Blue Cross	Bronze PPO 6700/0% w/HSA PrevRx WH 8VEE	\$521	Anthem Blue Cross	Silver PPO 50/2200/40% 8V9F	\$534
	15	Blue Shield	Bronze Full PPO 6250/65 OffEx	\$522	Anthem Blue Cross	Silver PPO 45/1750/40% 8V87	\$536
	16	CaliforniaChoice	Anthem Blue Cross Bronze PPO A (HSA Eligible)	\$527	Anthem Blue Cross	Silver PPO 55/2500/45% WH 8VA6	\$539
	17	Blue Shield	Bronze Full PPO 4500/65 OffEx	\$533	Anthem Blue Cross	Silver PPO 45/1750/40% WH 8V8M	\$547
	18	Blue Shield	Bronze Full PPO 6850/55 OffEx	\$534	CaliforniaChoice	Anthem Blue Cross Silver PPO F	\$551
	19	Blue Shield	Bronze Full PPO Savings 5700/40% OffEx	\$539	Health Net	Full Network HMO Silver \$55	\$553
	20	Health Net	Bronze HDHP PPO 7200/0%	\$540	Blue Shield	Silver Full PPO Savings 2800/35% HDHP PrevF	\$557
Gold				Platinum			
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 14: Kern County	1	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$491	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child De	\$599
	2	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$492	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Dental	\$600
	3	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Dental	\$538	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Dental	\$612
	4	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$556	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental Alt	\$654
	5	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$565	Health Net	Full Network HMO Platinum \$35	\$670
	6	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$574	Health Net	Full Network HMO Platinum \$30	\$677
	7	Health Net	Full Network HMO Gold \$55	\$585	Health Net	Full Network HMO Platinum \$20	\$689
	8	Health Net	Full Network HMO Gold \$50	\$590	Anthem Blue Cross	Platinum HMO 30 902M	\$691
	9	Health Net	Full Network HMO Gold \$40	\$600	Health Net	Full Network HMO Platinum \$0	\$696
	10	Anthem Blue Cross	Gold HMO 35/1250/20% 904W	\$604	Anthem Blue Cross	Platinum HMO 25 901W	\$705
	11	Kaiser	Gold 80 250/35 PCP KP Plus + Child Dental Alt	\$607	CaliforniaChoice	Health Net Platinum Full Network HMO E	\$712
	12	Health Net	Full Network HMO Gold \$35	\$609	Health Net	Full Network HMO Platinum \$10	\$713
	13	Anthem Blue Cross	Gold PPO 5/1500/30% 8V7T	\$618	Anthem Blue Cross	Platinum HMO 20 901E	\$717
	14	Anthem Blue Cross	Gold PPO 35/1000/20% 8V7B	\$618	CaliforniaChoice	Health Net Platinum Full Network HMO H	\$733
	15	Health Net	Full Network HMO Gold \$30	\$619	Anthem Blue Cross	Platinum PPO 5/200/15% 8V64	\$736
	16	Anthem Blue Cross	Gold HMO 35/500/20% 904G	\$621	Blue Shield	Platinum Access+ HMO® 0/30 OffEx	\$738
	17	Anthem Blue Cross	Gold PPO 35/500/25% 8V5C	\$626	Anthem Blue Cross	Platinum PPO 15/250/10% 8V6N	\$738
	18	Anthem Blue Cross	Gold PPO 35/1000/20% WH 8V7L	\$629	Anthem Blue Cross	Platinum PPO 15/40/10% 94HX	\$739
	19	Anthem Blue Cross	Gold PPO HSA/H 1900/3400/3800 15% PrevRx 8	\$630	Blue Shield	Platinum Access+ HMO® 0/25 OffEx	\$742
	20	Anthem Blue Cross	Gold PPO 25/30% 94J8	\$630	Anthem Blue Cross	Platinum PPO 5/200/15% WH 8V6P	\$746

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Broad Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 15: Los Angeles County - North	1	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$389	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$413
	2	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Den	\$402	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Den	\$427
	3	Aetna	HMO Bronze CA \$85/125 8550 Ded	\$436	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$436
	4	Blue Shield	Bronze Access+ HMO® 7000/65 OffEx	\$439	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$442
	5	Aetna	HMO Bronze CA \$60/95 5800 Ded M	\$469	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$445
	6	Aetna	OA Managed Choice POS Bronze CA 50/50 8300	\$521	Aetna	HMO Silver CA \$50/90 0 Ded	\$486
	7	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$525	Anthem Blue Cross	Silver HMO 60/2500/45% 94KJ	\$490
	8	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$533	Health Net	Full Network HMO Silver \$55	\$497
	9	Anthem Blue Cross	Bronze PPO 75/7300/40% 8VAC	\$543	Aetna	HMO Silver CA \$65/85 2100 Ded	\$508
	10	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$545	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO D	\$511
	11	Anthem Blue Cross	Bronze PPO 60/6850/40% 8VAZ	\$548	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO E	\$512
	12	Blue Shield	Bronze Full PPO 6250/65 OffEx	\$558	Blue Shield	Silver Access+ HMO® 2850/70 OffEx	\$513
	13	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx 8VDP	\$562	Covered CA	Blue Shield Access+ Silver 70 HMO 2500/55 PC	\$523
	14	Anthem Blue Cross	Bronze PPO 4600/50% 8VDB	\$563	Blue Shield	Silver Access+ HMO® 2100/70 OffEx	\$525
	15	Anthem Blue Cross	Bronze PPO 6700/0% w/HSA PrevRx 8VE4	\$568	UnitedHealthcare	Signature Silver 60-95/40%/2500ded w/Core Re	\$533
	16	Blue Shield	Bronze Full PPO 4500/65 OffEx	\$569	Anthem Blue Cross	Silver HMO 55 94K7	\$550
	17	Blue Shield	Bronze Full PPO 6850/55 OffEx	\$571	CaliforniaChoice	UHC Silver SignatureValue HMO A	\$563
	18	CaliforniaChoice	Anthem Blue Cross Bronze PPO C	\$571	Anthem Blue Cross	Silver PPO HSA/H 2600/3400/5200 35% PrevRx	\$574
	19	Blue Shield	Bronze Full PPO Savings 5700/40% OffEx	\$575	CaliforniaChoice	Anthem Blue Cross Silver PPO D (HSA Eligible)	\$588
	20	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx WH 8VDZ	\$575	Anthem Blue Cross	Silver PPO HSA/H 2300/3400/4600 30% PrevRx	\$588
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$470	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child De	\$574
	2	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$472	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Dental	\$575
	3	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Dental	\$516	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Dental	\$586
	4	Aetna	HMO Gold CA \$30/65 1250 Ded	\$519	Health Net	Full Network HMO Platinum \$35	\$602
	5	Health Net	Full Network HMO Gold \$55	\$526	Health Net	Full Network HMO Platinum \$30	\$608
	6	Health Net	Full Network HMO Gold \$50	\$530	Health Net	Full Network HMO Platinum \$20	\$619
	7	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$533	Health Net	Full Network HMO Platinum \$0	\$625
	8	Health Net	Full Network HMO Gold \$40	\$539	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental A	\$627
	9	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$541	CaliforniaChoice	Health Net Platinum Full Network HMO E	\$640
	10	Aetna	HMO Gold CA \$35/55 500 Ded	\$544	Health Net	Full Network HMO Platinum \$10	\$640
	11	Health Net	Full Network HMO Gold \$35	\$547	Blue Shield	Platinum Access+ HMO® 0/30 OffEx	\$648
	12	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$550	Blue Shield	Platinum Access+ HMO® 0/25 OffEx	\$652
	13	Health Net	Full Network HMO Gold \$30	\$556	Blue Shield	Platinum Access+ HMO® 0/20 OffEx	\$657
	14	CaliforniaChoice	Health Net Gold Full Network HMO E	\$576	CaliforniaChoice	Health Net Platinum Full Network HMO H	\$658
	15	Blue Shield	Gold Access+ HMO® 1500/35 OffEx	\$580	Covered CA	Blue Shield Access+ Platinum 90 HMO 0/20 PC	\$661
	16	Kaiser	Gold 80 250/35 PCP KP Plus + Child Dental Alt	\$582	UnitedHealthcare	Signature Platinum 30-55/20% w/Core Rewards	\$666
	17	Anthem Blue Cross	Gold HMO 35/1250/20% 904W	\$582	Anthem Blue Cross	Platinum HMO 30 902M	\$666
	18	UnitedHealthcare	Signature Gold 35-70/25%/1500ded w/Core Rewa	\$584	Aetna	HMO Platinum CA \$25/50 0 Ded	\$672
	19	CaliforniaChoice	Health Net Gold Full Network HMO G	\$585	Anthem Blue Cross	Platinum HMO 25 901W	\$680
	20	Blue Shield	Gold Access+ HMO® 1000/35 OffEx	\$590	Anthem Blue Cross	Platinum HMO 20 901E	\$691

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Broad Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 16: Los Angeles County - South	1	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$401	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$425
	2	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Den	\$414	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Den	\$440
	3	Aetna	HMO Bronze CA \$85/125 8550 Ded	\$472	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$449
	4	Blue Shield	Bronze Access+ HMO® 7000/65 OffEx	\$487	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$456
	5	Aetna	HMO Bronze CA \$60/95 5800 Ded M	\$506	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$459
	6	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$607	Aetna	HMO Silver CA \$50/90 0 Ded	\$525
	7	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$609	Health Net	Full Network HMO Silver \$55	\$540
	8	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$618	Aetna	HMO Silver CA \$65/85 2100 Ded	\$549
	9	Blue Shield	Bronze Full PPO 6250/65 OffEx	\$621	UnitedHealthcare	Signature Silver 60-95/40%/2500ded w/Core Re	\$564
	10	Anthem Blue Cross	Bronze PPO 75/7300/40% 8VAC	\$629	Anthem Blue Cross	Silver HMO 60/2500/45% 94KJ	\$568
	11	Blue Shield	Bronze Full PPO 4500/65 OffEx	\$634	Blue Shield	Silver Access+ HMO® 2850/70 OffEx	\$569
	12	Anthem Blue Cross	Bronze PPO 60/6850/40% 8VAZ	\$635	Covered CA	Blue Shield Access+ Silver 70 HMO 2500/55 PC	\$580
	13	Blue Shield	Bronze Full PPO 6850/55 OffEx	\$636	Blue Shield	Silver Access+ HMO® 2100/70 OffEx	\$582
	14	Blue Shield	Bronze Full PPO Savings 5700/40% OffEx	\$641	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO D	\$593
	15	Blue Shield	Bronze Full PPO 6500/70 OffEx	\$644	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO E	\$595
	16	Health Net	Bronze HDHP PPO 7200/0%	\$649	CaliforniaChoice	UHC Silver SignatureValue HMO A	\$596
	17	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx 8VDP	\$652	Anthem Blue Cross	Silver HMO 55 94K7	\$638
	18	Anthem Blue Cross	Bronze PPO 4600/50% 8VDB	\$653	Blue Shield	Silver Full PPO Savings 2800/35% HDHP PrevR	\$663
	19	Health Net	Bronze PPO 5800/60	\$653	Anthem Blue Cross	Silver PPO HSA/H 2600/3400/5200 35% PrevRx	\$665
	20	Covered CA	Blue Shield Bronze 60 HDHP PPO 7500/0% PCP	\$656	CaliforniaChoice	Anthem Blue Cross Silver PPO D (HSA Eligible)	\$682
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$485	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child De	\$592
	2	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$486	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Dental	\$592
	3	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Dental	\$531	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Dental	\$604
	4	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$549	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental A	\$646
	5	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$558	Health Net	Full Network HMO Platinum \$35	\$654
	6	Aetna	HMO Gold CA \$30/65 1250 Ded	\$561	Health Net	Full Network HMO Platinum \$30	\$661
	7	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$567	Health Net	Full Network HMO Platinum \$20	\$673
	8	Health Net	Full Network HMO Gold \$55	\$572	Health Net	Full Network HMO Platinum \$0	\$680
	9	Health Net	Full Network HMO Gold \$50	\$577	CaliforniaChoice	Health Net Platinum Full Network HMO E	\$696
	10	Health Net	Full Network HMO Gold \$40	\$586	Health Net	Full Network HMO Platinum \$10	\$696
	11	Aetna	HMO Gold CA \$35/55 500 Ded	\$588	UnitedHealthcare	Signature Platinum 30-55/20% w/Core Rewards	\$705
	12	Health Net	Full Network HMO Gold \$35	\$595	CaliforniaChoice	Health Net Platinum Full Network HMO H	\$716
	13	Kaiser	Gold 80 250/35 PCP KP Plus + Child Dental Alt	\$599	Blue Shield	Platinum Access+ HMO® 0/30 OffEx	\$718
	14	Health Net	Full Network HMO Gold \$30	\$605	Blue Shield	Platinum Access+ HMO® 0/25 OffEx	\$722
	15	UnitedHealthcare	Signature Gold 35-70/25%/1500ded w/Core Rewa	\$618	Aetna	HMO Platinum CA \$25/50 0 Ded	\$726
	16	CaliforniaChoice	Health Net Gold Full Network HMO E	\$626	Blue Shield	Platinum Access+ HMO® 0/20 OffEx	\$727
	17	CaliforniaChoice	Health Net Gold Full Network HMO G	\$636	Covered CA	Blue Shield Access+ Platinum 90 HMO 0/20 PC	\$732
	18	UnitedHealthcare	Signature Gold 35-70/20%/500ded w/Core Rewar	\$642	UnitedHealthcare	Signature Platinum 25-50/400d w/Core Rewards	\$740
	19	Blue Shield	Gold Access+ HMO® 1500/35 OffEx	\$643	CaliforniaChoice	UHC Platinum SignatureValue HMO A	\$745
	20	Aetna	HMO Gold CA \$35/70 0 Ded	\$652	UnitedHealthcare	Signature Platinum 20-40/300d w/Core Rewards	\$756

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Broad Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 17: San Bernardino & Riverside Counties	1	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$406	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$431
	2	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Den	\$419	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Den	\$446
	3	Blue Shield	Bronze Access+ HMO@ 7000/65 OffEx	\$441	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$455
	4	Sharp	Choice Bronze HMO NG WOW 1	\$446	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$462
	5	Sharp	Choice Bronze HDHP NG 1	\$475	Sharp	Choice Silver HMO NG 2	\$463
	6	Aetna	HMO Bronze CA \$85/125 8550 Ded	\$475	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$465
	7	Sharp	Choice Bronze 60 HDHP HMO 7200/0%/0% + Ch	\$476	Sharp	Choice Silver 70 HDHP HMO 3200/25%/25% +	\$466
	8	Sharp	Choice Bronze 60 HMO 5800/60/40% + Child Den	\$481	Sharp	Choice Silver HMO NG WOW 1	\$470
	9	Aetna	HMO Bronze CA \$60/95 5800 Ded M	\$510	Sharp	Choice Silver HMO NG 1	\$475
	10	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$538	Anthem Blue Cross	Silver HMO 60/2500/45% 94KJ	\$481
	11	Blue Shield	Bronze Full PPO 6250/65 OffEx	\$550	Health Net	Full Network HMO Silver \$55	\$487
	12	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$557	Sharp	Choice Silver 70 HMO 2500/55/35% + Child Den	\$496
	13	Blue Shield	Bronze Full PPO 4500/65 OffEx	\$561	Sharp	Choice Silver 70 HMO 2500/55/35% + Child Den	\$497
	14	Blue Shield	Bronze Full PPO 6850/55 OffEx	\$563	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO D	\$501
	15	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$565	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO E	\$503
	16	Health Net	Bronze HDHP PPO 7200/0%	\$566	Blue Shield	Silver Access+ HMO@ 2850/70 OffEx	\$515
	17	Blue Shield	Bronze Full PPO Savings 5700/40% OffEx	\$567	Covered CA	Blue Shield Access+ Silver 70 HMO 2500/55 PC	\$525
	18	Aetna	OA Managed Choice POS Bronze CA 50/50 8300	\$567	UnitedHealthcare	Signature Silver 60-95/40%/2500ded w/Core Re	\$526
	19	Health Net	Bronze PPO 5800/60	\$570	Blue Shield	Silver Access+ HMO@ 2100/70 OffEx	\$527
	20	Blue Shield	Bronze Full PPO 6500/70 OffEx	\$570	Aetna	HMO Silver CA \$50/90 0 Ded	\$529
Gold				Platinum			
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 17: San Bernardino & Riverside Counties	1	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$491	Health Net	Full Network HMO Platinum \$35	\$589
	2	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$492	Health Net	Full Network HMO Platinum \$30	\$595
	3	Health Net	Full Network HMO Gold \$55	\$515	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child Den	\$599
	4	Health Net	Full Network HMO Gold \$50	\$519	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Dental	\$600
	5	Health Net	Full Network HMO Gold \$40	\$528	Health Net	Full Network HMO Platinum \$20	\$606
	6	Health Net	Full Network HMO Gold \$35	\$536	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Dental	\$612
	7	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Dental	\$538	Health Net	Full Network HMO Platinum \$0	\$612
	8	Health Net	Full Network HMO Gold \$30	\$545	CaliforniaChoice	Health Net Platinum Full Network HMO E	\$627
	9	Sharp	Choice Gold HMO NG 4	\$551	Health Net	Full Network HMO Platinum \$10	\$627
	10	Sharp	Choice Gold HMO NG 5	\$553	CaliforniaChoice	Health Net Platinum Full Network HMO H	\$645
	11	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$556	Blue Shield	Platinum Access+ HMO@ 0/30 OffEx	\$650
	12	CaliforniaChoice	Health Net Gold Full Network HMO E	\$564	Sharp	Choice Platinum HMO NG WOW 1	\$651
	13	Sharp	Choice Gold HMO NG 6	\$565	Blue Shield	Platinum Access+ HMO@ 0/25 OffEx	\$654
	14	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$565	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental A	\$654
	15	Aetna	HMO Gold CA \$30/65 1250 Ded	\$566	Anthem Blue Cross	Platinum HMO 30 902M	\$655
	16	Anthem Blue Cross	Gold HMO 35/1250/20% 904W	\$572	UnitedHealthcare	Signature Platinum 30-55/20% w/Core Rewards	\$658
	17	CaliforniaChoice	Health Net Gold Full Network HMO G	\$573	Blue Shield	Platinum Access+ HMO@ 0/20 OffEx	\$659
	18	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$574	Covered CA	Blue Shield Access+ Platinum 90 HMO 0/20 PC	\$663
	19	UnitedHealthcare	Signature Gold 35-70/25%/1500ded w/Core Rewa	\$576	Anthem Blue Cross	Platinum HMO 25 901W	\$668
	20	Blue Shield	Gold Access+ HMO@ 1500/35 OffEx	\$582	Sharp	Choice Platinum 90 HMO 0/15/10% + Child Den	\$675

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Broad Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 18: Orange County	1	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$410	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$434
	2	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Den	\$423	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Den	\$449
	3	Blue Shield	Bronze Access+ HMO® 7000/65 OffEx	\$484	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$458
	4	Aetna	HMO Bronze CA \$85/125 8550 Ded	\$497	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$465
	5	Aetna	HMO Bronze CA \$60/95 5800 Ded M	\$534	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$468
	6	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$545	Anthem Blue Cross	Silver HMO 60/2500/45% 94KJ	\$520
	7	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$553	Health Net	Full Network HMO Silver \$55	\$525
	8	Anthem Blue Cross	Bronze PPO 75/7300/40% 8VAC	\$563	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO D	\$543
	9	Aetna	OA Managed Choice POS Bronze CA 50/50 8300	\$566	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO E	\$544
	10	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$568	Aetna	HMO Silver CA \$50/90 0 Ded	\$554
	11	Anthem Blue Cross	Bronze PPO 60/6850/40% 8VAZ	\$568	Blue Shield	Silver Access+ HMO® 2850/70 OffEx	\$566
	12	Blue Shield	Bronze Full PPO 6250/65 OffEx	\$581	UnitedHealthcare	Signature Silver 60-95/40%/2500ded w/Core Re	\$567
	13	Anthem Blue Cross	Bronze PPO 6000/45% w/HSA PrevRx 8VDP	\$584	Covered CA	Blue Shield Access+ Silver 70 HMO 2500/55 PC	\$577
	14	Anthem Blue Cross	Bronze PPO 4600/50% 8VDB	\$584	Aetna	HMO Silver CA \$65/85 2100 Ded	\$579
	15	Health Net	Bronze HDHP PPO 7200/0%	\$585	Blue Shield	Silver Access+ HMO® 2100/70 OffEx	\$579
	16	Health Net	Bronze PPO 5800/60	\$589	Anthem Blue Cross	Silver HMO 55 94K7	\$584
	17	Anthem Blue Cross	Bronze PPO 6700/0% w/HSA PrevRx 8VE4	\$590	Anthem Blue Cross	Silver PPO HSA/H 2600/3400/5200 35% PrevR	\$595
	18	CaliforniaChoice	Anthem Blue Cross Bronze PPO C	\$593	CaliforniaChoice	UHC Silver SignatureValue HMO A	\$600
	19	Blue Shield	Bronze Full PPO 4500/65 OffEx	\$593	CaliforniaChoice	Anthem Blue Cross Silver PPO D (HSA Eligible)	\$610
	20	UnitedHealthcare	Select Plus Bronze 6950/40% w/Premium Reward	\$594	Anthem Blue Cross	Silver PPO HSA/H 2300/3400/4600 30% PrevR	\$610
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$495	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child De	\$604
	2	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$496	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Dent	\$604
	3	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Denta	\$543	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Dent	\$617
	4	Health Net	Full Network HMO Gold \$55	\$555	Health Net	Full Network HMO Platinum \$35	\$636
	5	Health Net	Full Network HMO Gold \$50	\$560	Health Net	Full Network HMO Platinum \$30	\$642
	6	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$561	Health Net	Full Network HMO Platinum \$20	\$654
	7	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$569	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental A	\$660
	8	Health Net	Full Network HMO Gold \$40	\$570	Health Net	Full Network HMO Platinum \$0	\$660
	9	Health Net	Full Network HMO Gold \$35	\$578	CaliforniaChoice	Health Net Platinum Full Network HMO E	\$676
	10	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$579	Health Net	Full Network HMO Platinum \$10	\$676
	11	Health Net	Full Network HMO Gold \$30	\$587	CaliforniaChoice	Health Net Platinum Full Network HMO H	\$695
	12	Aetna	HMO Gold CA \$30/65 1250 Ded	\$592	Anthem Blue Cross	Platinum HMO 30 902M	\$708
	13	CaliforniaChoice	Health Net Gold Full Network HMO E	\$608	UnitedHealthcare	Signature Platinum 30-55/20% w/Core Rewards	\$709
	14	Kaiser	Gold 80 250/35 PCP KP Plus + Child Dental Alt	\$612	Blue Shield	Platinum Access+ HMO® 0/30 OffEx	\$715
	15	CaliforniaChoice	Health Net Gold Full Network HMO G	\$618	Blue Shield	Platinum Access+ HMO® 0/25 OffEx	\$719
	16	Anthem Blue Cross	Gold HMO 35/1250/20% 904W	\$619	Anthem Blue Cross	Platinum HMO 25 901W	\$722
	17	Aetna	HMO Gold CA \$35/55 500 Ded	\$621	Blue Shield	Platinum Access+ HMO® 0/20 OffEx	\$724
	18	UnitedHealthcare	Signature Gold 35-70/25%/1500ded w/Core Rewa	\$622	Covered CA	Blue Shield Access+ Platinum 90 HMO 0/20 PC	\$729
	19	Anthem Blue Cross	Gold HMO 35/500/20% 904G	\$637	Anthem Blue Cross	Platinum HMO 20 901E	\$735
	20	Blue Shield	Gold Access+ HMO® 1500/35 OffEx	\$640	UnitedHealthcare	Signature Platinum 25-50/400d w/Core Rewards	\$744

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Broad Network

		Bronze			Silver			
Region	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.	
Region 19: San Diego County	1	Covered CA	Kaiser Bronze 60 HDHP HMO 7200/0% PCP + C	\$406	Covered CA	Kaiser Silver 70 HDHP HMO 3200/25% PCP + C	\$431	
	2	Covered CA	Kaiser Bronze 60 HMO 5800/60 PCP + Child Der	\$419	Covered CA	Kaiser Silver 70 HMO 3100/75 PCP + Child Den	\$446	
	3	Sharp	Choice Bronze HMO NG WOW 1	\$446	Covered CA	Kaiser Silver 70 HMO 2000/65 PCP + Child Den	\$455	
	4	Sharp	Choice Bronze HDHP NG 1	\$475	Covered CA	Kaiser Silver 70 HMO 2300/65 PCP + Child Den	\$462	
	5	Sharp	Choice Bronze 60 HDHP HMO 7200/0%/0% + Ch	\$476	Sharp	Choice Silver HMO NG 2	\$463	
	6	Sharp	Choice Bronze 60 HMO 5800/60/40% + Child Der	\$481	Covered CA	Kaiser Silver 70 HMO 2500/55 PCP + Child Den	\$465	
	7	Blue Shield	Bronze Access+ HMO® 7000/65 OffEx	\$523	Sharp	Choice Silver 70 HDHP HMO 3200/25%/25% +	\$466	
	8	Aetna	HMO Bronze CA \$85/125 8550 Ded	\$540	Sharp	Choice Silver HMO NG WOW 1	\$470	
	9	Aetna	HMO Bronze CA \$60/95 5800 Ded M	\$580	Sharp	Choice Silver HMO NG 1	\$475	
	10	Blue Shield	Bronze Full PPO 7500/65 OffEx	\$602	Sharp	Choice Silver 70 HMO 2500/55/35% + Child Der	\$496	
	11	Aetna	OA Managed Choice POS Bronze CA 50/50 8300	\$611	Sharp	Choice Silver 70 HMO 2500/55/35% + Child Der	\$497	
	12	Blue Shield	Bronze Full PPO 6250/65 OffEx	\$616	Anthem Blue Cross	Silver HMO 60/2500/45% 94KJ	\$542	
	13	Anthem Blue Cross	Bronze PPO 70/6600/35% 8VB9	\$627	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO T	\$565	
	14	Blue Shield	Bronze Full PPO 4500/65 OffEx	\$629	CaliforniaChoice	Anthem Blue Cross Silver CaliforniaCare HMO E	\$566	
	15	Blue Shield	Bronze Full PPO 6850/55 OffEx	\$631	Health Net	Full Network HMO Silver \$55	\$586	
	16	Blue Shield	Bronze Full PPO Savings 5700/40% OffEx	\$635	UnitedHealthcare	Signature Silver 60-95/40%/2500ded w/Core Re	\$600	
	17	Anthem Blue Cross	Bronze PPO 40/6200/40% 8VAN	\$636	Aetna	HMO Silver CA \$50/90 0 Ded	\$601	
	18	Blue Shield	Bronze Full PPO 6500/70 OffEx	\$639	Anthem Blue Cross	Silver HMO 55 94K7	\$608	
	19	Anthem Blue Cross	Bronze PPO 75/7300/40% 8VAC	\$648	Blue Shield	Silver Access+ HMO® 2850/70 OffEx	\$611	
	20	Covered CA	Blue Shield Bronze 60 HDHP PPO 7500/0% PCP	\$650	Covered CA	Blue Shield Access+ Silver 70 HMO 2500/55 PC	\$623	
			Gold			Platinum		
		Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
		1	Covered CA	Kaiser Gold 80 HDHP HMO 1900/15% PCP + Ch	\$491	Covered CA	Kaiser Platinum 90 HMO 250/30 PCP + Child De	\$599
		2	Kaiser	Gold 80 HRA HMO 2250/35 PCP + Child Dental	\$492	Covered CA	Kaiser Platinum 90 HMO 0/20 PCP + Child Dent	\$600
		3	Covered CA	Kaiser Gold 80 HMO 1000/40 PCP + Child Denta	\$538	Covered CA	Kaiser Platinum 90 HMO 0/10 PCP + Child Dent	\$612
		4	Sharp	Choice Gold HMO NG 4	\$551	Sharp	Choice Platinum HMO NG WOW 1	\$651
		5	Sharp	Choice Gold HMO NG 5	\$553	Kaiser	Platinum 90 0/10 PCP KP Plus + Child Dental A	\$654
		6	Covered CA	Kaiser Gold 80 HMO 500/35 PCP + Child Dental	\$556	Sharp	Choice Platinum 90 HMO 0/15/10% + Child Den	\$675
		7	Sharp	Choice Gold HMO NG 6	\$565	Sharp	Choice Platinum 90 HMO 0/20/250 + Child Dent	\$682
		8	Covered CA	Kaiser Gold 80 HMO 250/35 PCP + Child Dental	\$565	Sharp	Choice Platinum HMO NG 4	\$689
		9	Covered CA	Kaiser Gold 80 HMO 0/40 PCP + Child Dental Alt	\$574	Sharp	Choice Platinum HMO NG 3	\$696
		10	Sharp	Choice Gold 80 HMO 350/25/20% + Child Dental	\$594	Sharp	Choice Platinum HMO NG 8	\$702
		11	Sharp	Choice Gold 80 HMO 250/35/600 + Child Dental (	\$600	Sharp	Choice Platinum HMO NG 7	\$704
		12	Kaiser	Gold 80 250/35 PCP KP Plus + Child Dental Alt	\$607	Sharp	Choice Platinum HMO NG 1	\$705
		13	Sharp	Choice Gold HMO NG 2	\$612	Sharp	Choice Platinum HMO NG 2	\$710
		14	Health Net	Full Network HMO Gold \$55	\$620	Health Net	Full Network HMO Platinum \$35	\$710
		15	Sharp	Choice Gold HMO NG 3	\$621	Health Net	Full Network HMO Platinum \$30	\$717
		16	Sharp	Choice Gold HMO NG 1	\$624	Health Net	Full Network HMO Platinum \$20	\$730
		17	Health Net	Full Network HMO Gold \$50	\$626	Anthem Blue Cross	Platinum HMO 30 902M	\$737
		18	Health Net	Full Network HMO Gold \$40	\$636	Health Net	Full Network HMO Platinum \$0	\$738
		19	Aetna	HMO Gold CA \$30/65 1250 Ded	\$643	UnitedHealthcare	Signature Platinum 30-55/20% w/Core Rewards	\$750
		20	Anthem Blue Cross	Gold HMO 35/1250/20% 904W	\$645	Anthem Blue Cross	Platinum HMO 25 901W	\$752

For identically-priced plans available both direct and through Covered CA, only the Covered CA plan is listed.

Rates are based on 35 year old rate

Not all plans available in all zip codes