# Small Group and Individual Plan Rating Regions in California




CaliforniaChoice plans shown reflect 1/1/2027 rates and plans. Health Net is available through CaliforniaChoice for 1/1 effective dates only. Plan availability changes for 2/1 and 3/1 effective dates, including new UnitedHealthcare Platinum plans and expanded Sutter Health Plan zip codes. Always confirm with a current quote.

**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 |

# Q1 2027-Narrow Network

| | | Bronze | | | Silver | | |
|---|---|---|---|---|---|---|---|
| Region | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| Region 1: 22 North State and mid-Sierra Counties | 1 | Anthem Blue Cross | Bronze Select PPO 70/6600/35% 12YM | $625 | Anthem Blue Cross | Silver Select PPO HSA/H 2900/3500/5800 30% | $675 |
| | 2 | Anthem Blue Cross | Bronze Select PPO 40/6200/40% 1GRX | $629 | Anthem Blue Cross | Silver Select PPO HSA/H 2600/3500/5200 35% | $677 |
| | 3 | Anthem Blue Cross | Bronze Select PPO 75/7300/40% 130J | $630 | Anthem Blue Cross | Silver Select PPO 55/2500/45% 1GGE | $685 |
| | 4 | Anthem Blue Cross | Bronze Select PPO 60/6850/40% 1GKH | $632 | Anthem Blue Cross | Silver Select PPO 50/2200/40% 1GRG | $687 |
| | 5 | Anthem Blue Cross | Bronze Select PPO 6000/45% w/HSA PrevRx 12Y | $642 | Anthem Blue Cross | Silver Select PPO 45/1750/40% 12N7 | $690 |
| | 6 | Anthem Blue Cross | Bronze Select PPO 4600/50% 1GSH | $649 | Anthem Blue Cross | Silver Select PPO 55/1950/35% 1G9H | $692 |
| | 7 | Anthem Blue Cross | Bronze Select PPO 7400/0% w/HSA PrevRx 1GK | $649 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO E (HSA E | $698 |
| | 8 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $651 | Anthem Blue Cross | Silver Select PPO 45/1750/40% WH 1GQJ | $704 |
| | 9 | Anthem Blue Cross | Bronze Select PPO 7800/0% w/HSA Mirror 1GR9 | $652 | Blue Shield | Silver Tandem PPO Savings 2950/35% HDHP F | $709 |
| | 10 | UnitedHealthcare | State Navigate Bronze 60/5800/40% (FD-QR) | $653 | Anthem Blue Cross | Silver Select PPO 60/2500/40% Mirror 1GQQ | $720 |
| | 11 | UnitedHealthcare | Core Bronze 7500/40% w/Premium Rewards (FD- | $657 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO B | $720 |
| | 12 | Covered CA | Blue Shield Trio Bronze 60 HMO 7000/65 PCP + | $663 | UnitedHealthcare | State Navigate Silver 60/2500/40% (FD-BW) | $728 |
| | 13 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $665 | UnitedHealthcare | Core Silver 70/2550/40% w/Core Rewards (FD-( | $729 |
| | 14 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO D | $667 | Blue Shield | Silver Tandem PPO Savings 2450/30% OffEx | $732 |
| | 15 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO B (HSA E | $667 | Anthem Blue Cross | Silver Select HMO 60/2500/45% 1GP3 | $733 |
| | 16 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $680 | Blue Shield | Silver Tandem PPO 2550/75 OffEx | $735 |
| | 17 | Blue Shield | Bronze Tandem PPO 6850/55 OffEx | $680 | Anthem Blue Cross | Anthem Virtual Access Plus Silver Select PPO 5 | $739 |
| | 18 | Blue Shield | Bronze Tandem PPO Savings 6000/40% OffEx | $684 | Blue Shield | Silver Tandem PPO 2100/75 OffEx | $742 |
| | 19 | UnitedHealthcare | Core Bronze HDHP 6500/40% w/Premium Rewar | $689 | UnitedHealthcare | Core Silver 70/2000/40% w/Core Rewards (FD-E | $747 |
| | 20 | Blue Shield | Bronze Tandem PPO 6500/70 OffEx | $690 | Anthem Blue Cross | Silver Select HMO 60/2500/45% WH 1GRL | $748 |
| | | Gold | | | Platinum | | |
| | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| | 1 | Anthem Blue Cross | Gold Select PPO 5/1500/30% 12YN | $806 | Anthem Blue Cross | Platinum Select PPO 15/40/10% 1GS8 | $950 |
| | 2 | Anthem Blue Cross | Gold Select PPO 35/1000/20% 1G9P | $810 | UnitedHealthcare | Core Platinum 15/250/20% w/Core Rewards (FD | $953 |
| | 3 | Anthem Blue Cross | Gold Select PPO 35/500/25% 1GS6 | $819 | Anthem Blue Cross | Platinum Select PPO 5/200/15% 1GQV | $958 |
| | 4 | Anthem Blue Cross | Gold Select PPO HSA/H 1900/3500/3800 15% Pr | $820 | Anthem Blue Cross | Platinum Select PPO 15/250/10% 1G9M | $959 |
| | 5 | Anthem Blue Cross | Gold Select PPO 25/30% 130M | $822 | Blue Shield | Platinum Trio HMO® 0/30 OffEx | $965 |
| | 6 | Anthem Blue Cross | Gold Select PPO 30/750/20% 1300 | $827 | Blue Shield | Platinum Trio HMO® 0/25 OffEx | $970 |
| | 7 | UnitedHealthcare | Core Gold 10/1500/30% w/Core Rewards (FD-BZ | $830 | UnitedHealthcare | Core Platinum 15/20% w/Core Rewards (FD-B2) | $974 |
| | 8 | Anthem Blue Cross | Gold Select PPO 30/500/20% 12N3 | $842 | Covered CA | Blue Shield Trio Platinum 90 HMO 0/25 PCP + ( | $977 |
| | 9 | Blue Shield | Gold Tandem PPO Savings 1900/15% HDHP Pre | $844 | Blue Shield | Platinum Trio HMO® 0/20 OffEx | $978 |
| | 10 | CaliforniaChoice | Anthem Blue Cross Gold Select PPO D | $846 | Anthem Blue Cross | Anthem Virtual Access Plus Platinum Select PP( | $978 |
| | 11 | UnitedHealthcare | Core Gold 35/1000/20% w/Core Rewards (FD-BX | $851 | Anthem Blue Cross | Platinum Select PPO 25/10% Mirror 1GGH | $981 |
| | 12 | Blue Shield | Gold Tandem PPO 1000/30 OffEx | $852 | Blue Shield | Platinum Tandem PPO 250/15 OffEx | $982 |
| | 13 | CaliforniaChoice | Anthem Blue Cross Gold Select PPO B | $852 | Blue Shield | Platinum Tandem PPO 0/10 OffEx | $994 |
| | 14 | Blue Shield | Gold Tandem PPO 750/35 OffEx | $857 | UnitedHealthcare | Core Platinum 15/250/10% w/Core Rewards (FD | $998 |
| | 15 | Blue Shield | Gold Tandem PPO 0/35 OffEx | $864 | Blue Shield | Platinum Tandem PPO 250/10 OffEx | $1,000 |
| | 16 | Blue Shield | Gold Tandem PPO 500/30 OffEx | $868 | UnitedHealthcare | State Navigate Platinum 25/10% (FD-BV) | $1,003 |
| | 17 | Blue Shield | Gold Trio HMO® 1500/35 OffEx | $868 | Anthem Blue Cross | Platinum Select HMO 30 1GHU | $1,003 |
| | 18 | UnitedHealthcare | Core Gold 35/500/20% w/Core Rewards (FD-B8) | $871 | Blue Shield | Platinum Tandem PPO 0/0 OffEx | $1,005 |
| | 19 | Anthem Blue Cross | Anthem Virtual Access Plus Gold Select PPO 10/ | $873 | Anthem Blue Cross | Platinum Select HMO 25 130Q | $1,011 |
| | 20 | UnitedHealthcare | State Navigate Gold 30/500/20% (FD-QQ) | $878 | Anthem Blue Cross | Platinum Select HMO 20 1GQP | $1,021 |

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

Rates are based on 40 year old rate

Not all plans available in all zip codes

# Q1 2027-Narrow Network

| | | Bronze | | | Silver | | |
|---|---|---|---|---|---|---|---|
| Region | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| Region 2: Napa, Sonoma, Solano & Marin Counties | 1 | Covered CA | Blue Shield Trio Bronze 60 HMO 7000/65 PCP + | $687 | Anthem Blue Cross | Silver Select PPO HSA/H 2900/3500/5800 30% | $783 |
| | 2 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $721 | Blue Shield | Silver Tandem PPO Savings 2950/35% HDHP F | $785 |
| | 3 | Anthem Blue Cross | Bronze Select PPO 70/6600/35% 12YM | $725 | Anthem Blue Cross | Silver Select PPO HSA/H 2600/3500/5200 35% | $785 |
| | 4 | Anthem Blue Cross | Bronze Select PPO 40/6200/40% 1GRX | $730 | Anthem Blue Cross | Silver Select PPO 55/2500/45% 1GGE | $795 |
| | 5 | Anthem Blue Cross | Bronze Select PPO 75/7300/40% 130J | $731 | Blue Shield | Silver Trio HMO® 2850/70 OffEx | $796 |
| | 6 | Anthem Blue Cross | Bronze Select PPO 60/6850/40% 1GKH | $733 | Anthem Blue Cross | Silver Select PPO 50/2200/40% 1GRG | $797 |
| | 7 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $736 | Anthem Blue Cross | Silver Select PPO 45/1750/40% 12N7 | $801 |
| | 8 | Anthem Blue Cross | Bronze Select PPO 6000/45% w/HSA PrevRx 12 | $746 | Anthem Blue Cross | Silver Select PPO 55/1950/35% 1G9H | $803 |
| | 9 | Blue Shield | Bronze Local Access+ HMO® 7000/65 OffEx | $748 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO E (HSA E | $810 |
| | 10 | Anthem Blue Cross | Bronze Select PPO 4600/50% 1GSH | $753 | Covered CA | Blue Shield Trio Silver 70 HMO 2500/60 PCP + | $810 |
| | 11 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $753 | Blue Shield | Silver Tandem PPO Savings 2450/30% OffEx | $811 |
| | 12 | Anthem Blue Cross | Bronze Select PPO 7400/0% w/HSA PrevRx 1GK | $754 | Blue Shield | Silver Tandem PPO 2550/75 OffEx | $815 |
| | 13 | Anthem Blue Cross | Bronze Select PPO 7800/0% w/HSA Mirror 1GR9 | $757 | Blue Shield | Silver Trio HMO® 2100/70 OffEx | $816 |
| | 14 | Blue Shield | Bronze Tandem PPO Savings 6000/40% OffEx | $758 | Anthem Blue Cross | Silver Select PPO 45/1750/40% WH 1GQJ | $817 |
| | 15 | Blue Shield | Bronze Tandem PPO 6500/70 OffEx | $764 | Blue Shield | Silver Tandem PPO 2100/75 OffEx | $822 |
| | 16 | UnitedHealthcare | State Navigate Bronze 60/5800/40% (FD-QR) | $772 | Blue Shield | Silver Tandem PPO 1800/65 OffEx | $832 |
| | 17 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO D | $774 | Anthem Blue Cross | Silver Select PPO 60/2500/40% Mirror 1GQQ | $835 |
| | 18 | Blue Shield | Bronze Tandem PPO Savings 7850 OffEx | $774 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO B | $835 |
| | 19 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO B (HSA E | $775 | Anthem Blue Cross | Anthem Virtual Access Plus Silver Select PPO 5 | $858 |
| | 20 | UnitedHealthcare | Core Bronze 7500/40% w/Premium Rewards (FD- | $777 | UnitedHealthcare | State Navigate Silver 60/2500/40% (FD-BW) | $861 |
| | | Gold | | | Platinum | | |
| | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| | 1 | Blue Shield | Gold Trio HMO® 1500/35 OffEx | $899 | Blue Shield | Platinum Trio HMO® 0/30 OffEx | $999 |
| | 2 | Blue Shield | Gold Trio HMO® 1000/35 OffEx | $914 | Blue Shield | Platinum Trio HMO® 0/25 OffEx | $1,005 |
| | 3 | Blue Shield | Gold Trio HMO® 500/35 OffEx | $928 | Covered CA | Blue Shield Trio Platinum 90 HMO 0/25 PCP + | $1,013 |
| | 4 | Blue Shield | Gold Tandem PPO Savings 1900/15% HDHP Pre | $935 | Blue Shield | Platinum Trio HMO® 0/20 OffEx | $1,013 |
| | 5 | Anthem Blue Cross | Gold Select PPO 5/1500/30% 12YN | $935 | Blue Shield | Platinum Tandem PPO 250/15 OffEx | $1,088 |
| | 6 | Anthem Blue Cross | Gold Select PPO 35/1000/20% 1G9P | $940 | Blue Shield | Platinum Local Access+ HMO® 0/30 OffEx | $1,093 |
| | 7 | Blue Shield | Gold Tandem PPO 1000/30 OffEx | $944 | Blue Shield | Platinum Local Access+ HMO® 0/25 OffEx | $1,099 |
| | 8 | Blue Shield | Gold Tandem PPO 750/35 OffEx | $949 | Blue Shield | Platinum Tandem PPO 0/10 OffEx | $1,102 |
| | 9 | Anthem Blue Cross | Gold Select PPO 35/500/25% 1GS6 | $950 | Anthem Blue Cross | Platinum Select PPO 15/40/10% 1GS8 | $1,102 |
| | 10 | Anthem Blue Cross | Gold Select PPO HSA/H 1900/3500/3800 15% Pr | $951 | Blue Shield | Platinum Tandem PPO 250/10 OffEx | $1,108 |
| | 11 | Covered CA | Blue Shield Trio Gold 80 HMO 325/40 PCP + Chil | $952 | Blue Shield | Platinum Local Access+ HMO® 0/20 OffEx | $1,108 |
| | 12 | Anthem Blue Cross | Gold Select PPO 25/30% 130M | $954 | Anthem Blue Cross | Platinum Select PPO 5/200/15% 1GQV | $1,111 |
| | 13 | Blue Shield | Gold Tandem PPO 0/35 OffEx | $958 | Anthem Blue Cross | Platinum Select PPO 15/250/10% 1G9M | $1,113 |
| | 14 | Blue Shield | Gold Trio HMO® 0/35 OffEx | $958 | Blue Shield | Platinum Tandem PPO 0/0 OffEx | $1,114 |
| | 15 | Anthem Blue Cross | Gold Select PPO 30/750/20% 1300 | $960 | UnitedHealthcare | Core Platinum 15/250/20% w/Core Rewards (FD | $1,128 |
| | 16 | Blue Shield | Gold Tandem PPO 500/30 OffEx | $961 | Anthem Blue Cross | Anthem Virtual Access Plus Platinum Select PP | $1,135 |
| | 17 | Anthem Blue Cross | Gold Select PPO 30/500/20% 12N3 | $977 | Anthem Blue Cross | Platinum Select PPO 25/10% Mirror 1GGH | $1,139 |
| | 18 | CaliforniaChoice | Anthem Blue Cross Gold Select PPO D | $982 | UnitedHealthcare | Core Platinum 15/20% w/Core Rewards (FD-B2 | $1,153 |
| | 19 | Blue Shield | Gold Local Access+ HMO® 1500/35 OffEx | $982 | UnitedHealthcare | Core Platinum 15/250/10% w/Core Rewards (FD | $1,181 |
| | 20 | UnitedHealthcare | Core Gold 10/1500/30% w/Core Rewards (FD-BZ | $982 | UnitedHealthcare | State Navigate Platinum 25/10% (FD-BV) | $1,187 |

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

Rates are based on 40 year old rate

Not all plans available in all zip codes

# Q1 2027-Narrow Network

| Region | Rank | Bronze Carrier | Bronze Plan | Bronze Prem. | Silver Carrier | Silver Plan | Silver Prem. |
|---|---|---|---|---|---|---|---|
| Region 3: Sacramento, Placer, El Dorado & Yolo Counties | 1 | Covered CA | Blue Shield Trio Bronze 60 HMO 7000/65 PCP + | $573 | Blue Shield | Silver Trio HMO® 2850/70 OffEx | $663 |
| | 2 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $708 | Covered CA | Blue Shield Trio Silver 70 HMO 2500/60 PCP + | $675 |
| | 3 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $723 | Blue Shield | Silver Trio HMO® 2100/70 OffEx | $680 |
| | 4 | Blue Shield | Bronze Local Access+ HMO® 7000/65 OffEx | $724 | Blue Shield | Silver Tandem PPO Savings 2950/35% HDHP F | $771 |
| | 5 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $739 | Anthem Blue Cross | Silver Select HMO 60/2500/45% 1GP3 | $790 |
| | 6 | Blue Shield | Bronze Tandem PPO 6850/55 OffEx | $740 | Blue Shield | Silver Tandem PPO Savings 2450/30% OffEx | $796 |
| | 7 | Blue Shield | Bronze Tandem PPO Savings 6000/40% OffEx | $744 | Blue Shield | Silver Tandem PPO 2550/75 OffEx | $800 |
| | 8 | Blue Shield | Bronze Tandem PPO 6500/70 OffEx | $750 | Anthem Blue Cross | Silver Select HMO 60/2500/45% WH 1GRL | $806 |
| | 9 | Anthem Blue Cross | Bronze Select PPO 70/6600/35% 12YM | $754 | Blue Shield | Silver Tandem PPO 2100/75 OffEx | $807 |
| | 10 | Anthem Blue Cross | Bronze Select PPO 40/6200/40% 1GRX | $759 | Anthem Blue Cross | Silver Select PPO HSA/H 2900/3500/5800 30% | $815 |
| | 11 | Blue Shield | Bronze Tandem PPO Savings 7850 OffEx | $759 | Blue Shield | Silver Tandem PPO 1800/65 OffEx | $816 |
| | 12 | Anthem Blue Cross | Bronze Select PPO 75/7300/40% 130J | $760 | Anthem Blue Cross | Silver Select PPO HSA/H 2600/3500/5200 35% | $817 |
| | 13 | Anthem Blue Cross | Bronze Select PPO 60/6850/40% 1GKH | $763 | CaliforniaChoice | Anthem Blue Cross Silver Select HMO A | $825 |
| | 14 | Anthem Blue Cross | Bronze Select PPO 6000/45% w/HSA PrevRx 12 | $776 | Anthem Blue Cross | Silver Select PPO 55/2500/45% 1GGE | $827 |
| | 15 | UnitedHealthcare | State Navigate Bronze 60/5800/40% (FD-QR) | $782 | Anthem Blue Cross | Silver Select PPO 50/2200/40% 1GRG | $829 |
| | 16 | Anthem Blue Cross | Bronze Select PPO 4600/50% 1GSH | $783 | Anthem Blue Cross | Silver Select PPO 45/1750/40% 12N7 | $833 |
| | 17 | Anthem Blue Cross | Bronze Select PPO 7400/0% w/HSA PrevRx 1GK | $784 | Anthem Blue Cross | Silver Select PPO 55/1950/35% 1G9H | $835 |
| | 18 | UnitedHealthcare | Core Bronze 7500/40% w/Premium Rewards (FD- | $787 | Blue Shield | Silver Local Access+ HMO® 2850/70 OffEx | $840 |
| | 19 | Anthem Blue Cross | Bronze Select PPO 7800/0% w/HSA Mirror 1GR9 | $788 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO E (HSA E | $843 |
| | 20 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO D | $805 | Anthem Blue Cross | Silver Select PPO 45/1750/40% WH 1GQJ | $850 |

| | Rank | Gold Carrier | Gold Plan | Gold Prem. | Platinum Carrier | Platinum Plan | Platinum Prem. |
|---|---|---|---|---|---|---|---|
| | 1 | Blue Shield | Gold Trio HMO® 1500/35 OffEx | $749 | Blue Shield | Platinum Trio HMO® 0/30 OffEx | $833 |
| | 2 | Blue Shield | Gold Trio HMO® 1000/35 OffEx | $761 | Blue Shield | Platinum Trio HMO® 0/25 OffEx | $838 |
| | 3 | Blue Shield | Gold Trio HMO® 500/35 OffEx | $773 | Covered CA | Blue Shield Trio Platinum 90 HMO 0/25 PCP + C | $844 |
| | 4 | Covered CA | Blue Shield Trio Gold 80 HMO 325/40 PCP + Chi | $793 | Blue Shield | Platinum Trio HMO® 0/20 OffEx | $844 |
| | 5 | Blue Shield | Gold Trio HMO® 0/35 OffEx | $798 | Blue Shield | Platinum Local Access+ HMO® 0/30 OffEx | $1,057 |
| | 6 | Blue Shield | Gold Tandem PPO Savings 1900/15% HDHP Pre | $917 | Blue Shield | Platinum Local Access+ HMO® 0/25 OffEx | $1,064 |
| | 7 | Blue Shield | Gold Tandem PPO 1000/30 OffEx | $926 | Blue Shield | Platinum Tandem PPO 250/15 OffEx | $1,068 |
| | 8 | Blue Shield | Gold Tandem PPO 750/35 OffEx | $931 | Blue Shield | Platinum Local Access+ HMO® 0/20 OffEx | $1,072 |
| | 9 | Blue Shield | Gold Tandem PPO 0/35 OffEx | $940 | Anthem Blue Cross | Platinum Select HMO 30 1GHU | $1,080 |
| | 10 | Blue Shield | Gold Tandem PPO 500/30 OffEx | $943 | Blue Shield | Platinum Tandem PPO 0/10 OffEx | $1,081 |
| | 11 | Blue Shield | Gold Local Access+ HMO® 1500/35 OffEx | $950 | Blue Shield | Platinum Tandem PPO 250/10 OffEx | $1,087 |
| | 12 | Anthem Blue Cross | Gold Select HMO 35/1250/20% 1GRQ | $951 | Anthem Blue Cross | Platinum Select HMO 25 130Q | $1,089 |
| | 13 | Anthem Blue Cross | Gold Select HMO 35/500/20% 12YU | $965 | Blue Shield | Platinum Tandem PPO 0/0 OffEx | $1,093 |
| | 14 | Blue Shield | Gold Local Access+ HMO® 1000/35 OffEx | $966 | Anthem Blue Cross | Platinum Select HMO 20 1GQP | $1,099 |
| | 15 | Anthem Blue Cross | Gold Select PPO 5/1500/30% 12YN | $973 | UnitedHealthcare | Core Platinum 15/250/20% w/Core Rewards (FD | $1,143 |
| | 16 | Anthem Blue Cross | Gold Select PPO 35/1000/20% 1G9P | $978 | Anthem Blue Cross | Platinum Select PPO 15/40/10% 1GS8 | $1,147 |
| | 17 | Blue Shield | Gold Local Access+ HMO® 500/35 OffEx | $981 | CaliforniaChoice | Anthem Blue Cross Platinum Select HMO A | $1,148 |
| | 18 | Anthem Blue Cross | Gold Select PPO 35/500/25% 1GS6 | $989 | Anthem Blue Cross | Platinum Select PPO 5/200/15% 1GQV | $1,156 |
| | 19 | Anthem Blue Cross | Gold Select PPO HSA/H 1900/3500/3800 15% Pr | $989 | Anthem Blue Cross | Platinum Select PPO 15/250/10% 1G9M | $1,158 |
| | 20 | Anthem Blue Cross | Gold Select PPO 25/30% 130M | $992 | UnitedHealthcare | Core Platinum 15/20% w/Core Rewards (FD-B2 | $1,167 |

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

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Not all plans available in all zip codes

# Q1 2027-Narrow Network

| | | Bronze | | | Silver | | |
|---|---|---|---|---|---|---|---|
| Region | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| Region 4: San Francisco County | 1 | Covered CA | Blue Shield Trio Bronze 60 HMO 7000/65 PCP + | $620 | Anthem Blue Cross | Silver Select HMO 60/2500/45% 1GP3 | $634 |
| | 2 | Blue Shield | Bronze Local Access+ HMO® 7000/65 OffEx | $714 | Anthem Blue Cross | Silver Select HMO 60/2500/45% WH 1GRL | $648 |
| | 3 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $727 | CaliforniaChoice | Anthem Blue Cross Silver Select HMO A | $663 |
| | 4 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $742 | Anthem Blue Cross | Silver Select HMO 55 1GS0 | $712 |
| | 5 | Anthem Blue Cross | Bronze Select PPO 70/6600/35% 12YM | $754 | Blue Shield | Silver Trio HMO® 2850/70 OffEx | $718 |
| | 6 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $759 | Covered CA | Blue Shield Trio Silver 70 HMO 2500/60 PCP + | $731 |
| | 7 | Blue Shield | Bronze Tandem PPO 6850/55 OffEx | $760 | Blue Shield | Silver Trio HMO® 2100/70 OffEx | $736 |
| | 8 | Anthem Blue Cross | Bronze Select PPO 40/6200/40% 1GRX | $760 | Blue Shield | Silver Tandem PPO Savings 2950/35% HDHP F | $792 |
| | 9 | Anthem Blue Cross | Bronze Select PPO 75/7300/40% 130J | $761 | Anthem Blue Cross | Silver Select PPO HSA/H 2900/3500/5800 30% | $815 |
| | 10 | Anthem Blue Cross | Bronze Select PPO 60/6850/40% 1GKH | $763 | Blue Shield | Silver Tandem PPO Savings 2450/30% OffEx | $818 |
| | 11 | Blue Shield | Bronze Tandem PPO Savings 6000/40% OffEx | $764 | Anthem Blue Cross | Silver Select PPO HSA/H 2600/3500/5200 35% | $818 |
| | 12 | Blue Shield | Bronze Tandem PPO 6500/70 OffEx | $770 | Blue Shield | Silver Tandem PPO 2550/75 OffEx | $821 |
| | 13 | Anthem Blue Cross | Bronze Select PPO 6000/45% w/HSA PrevRx 12 | $776 | Anthem Blue Cross | Silver Select PPO 55/2500/45% 1GGE | $828 |
| | 14 | Blue Shield | Bronze Tandem PPO Savings 7850 OffEx | $780 | Blue Shield | Silver Local Access+ HMO® 2850/70 OffEx | $828 |
| | 15 | Anthem Blue Cross | Bronze Select PPO 4600/50% 1GSH | $784 | Blue Shield | Silver Tandem PPO 2100/75 OffEx | $828 |
| | 16 | Anthem Blue Cross | Bronze Select PPO 7400/0% w/HSA PrevRx 1GK | $785 | Anthem Blue Cross | Silver Select PPO 50/2200/40% 1GRG | $830 |
| | 17 | Anthem Blue Cross | Bronze Select PPO 7800/0% w/HSA Mirror 1GR9 | $788 | Anthem Blue Cross | Silver Select PPO 45/1750/40% 12N7 | $834 |
| | 18 | UnitedHealthcare | State Navigate Bronze 60/5800/40% (FD-QR) | $792 | Anthem Blue Cross | Silver Select PPO 55/1950/35% 1G9H | $836 |
| | 19 | UnitedHealthcare | Core Bronze 7500/40% w/Premium Rewards (FD- | $797 | Blue Shield | Silver Tandem PPO 1800/65 OffEx | $838 |
| | 20 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO D | $805 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO E (HSA E | $843 |
| | | Gold | | | Platinum | | |
| | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| | 1 | Anthem Blue Cross | Gold Select HMO 35/1250/20% 1GRQ | $764 | Anthem Blue Cross | Platinum Select HMO 30 1GHU | $867 |
| | 2 | Anthem Blue Cross | Gold Select HMO 35/500/20% 12YU | $775 | Anthem Blue Cross | Platinum Select HMO 25 130Q | $874 |
| | 3 | Anthem Blue Cross | Gold Select HMO 35 1GRU | $807 | Anthem Blue Cross | Platinum Select HMO 20 1GQP | $882 |
| | 4 | Blue Shield | Gold Trio HMO® 1500/35 OffEx | $811 | Blue Shield | Platinum Trio HMO® 0/30 OffEx | $902 |
| | 5 | Anthem Blue Cross | Gold Select HMO 30 1G9N | $814 | Blue Shield | Platinum Trio HMO® 0/25 OffEx | $907 |
| | 6 | Blue Shield | Gold Trio HMO® 1000/35 OffEx | $824 | Covered CA | Blue Shield Trio Platinum 90 HMO 0/25 PCP + C | $914 |
| | 7 | Blue Shield | Gold Trio HMO® 500/35 OffEx | $837 | Blue Shield | Platinum Trio HMO® 0/20 OffEx | $914 |
| | 8 | CaliforniaChoice | Anthem Blue Cross Gold Select HMO A | $849 | CaliforniaChoice | Anthem Blue Cross Platinum Select HMO A | $922 |
| | 9 | Covered CA | Blue Shield Trio Gold 80 HMO 325/40 PCP + Chi | $859 | Blue Shield | Platinum Local Access+ HMO® 0/30 OffEx | $1,042 |
| | 10 | Blue Shield | Gold Trio HMO® 0/35 OffEx | $865 | Blue Shield | Platinum Local Access+ HMO® 0/25 OffEx | $1,049 |
| | 11 | Blue Shield | Gold Local Access+ HMO® 1500/35 OffEx | $937 | Blue Shield | Platinum Local Access+ HMO® 0/20 OffEx | $1,057 |
| | 12 | Blue Shield | Gold Tandem PPO Savings 1900/15% HDHP Pre | $942 | Blue Shield | Platinum Tandem PPO 250/15 OffEx | $1,097 |
| | 13 | Blue Shield | Gold Tandem PPO 1000/30 OffEx | $951 | Blue Shield | Platinum Tandem PPO 0/10 OffEx | $1,110 |
| | 14 | Blue Shield | Gold Local Access+ HMO® 1000/35 OffEx | $952 | Blue Shield | Platinum Tandem PPO 250/10 OffEx | $1,116 |
| | 15 | Blue Shield | Gold Tandem PPO 750/35 OffEx | $957 | Blue Shield | Platinum Tandem PPO 0/0 OffEx | $1,123 |
| | 16 | Blue Shield | Gold Tandem PPO 0/35 OffEx | $965 | Anthem Blue Cross | Platinum Select PPO 15/40/10% 1GS8 | $1,147 |
| | 17 | Blue Shield | Gold Local Access+ HMO® 500/35 OffEx | $967 | Anthem Blue Cross | Platinum Select PPO 5/200/15% 1GQV | $1,157 |
| | 18 | Blue Shield | Gold Tandem PPO 500/30 OffEx | $969 | UnitedHealthcare | Core Platinum 15/250/20% w/Core Rewards (FD | $1,157 |
| | 19 | Anthem Blue Cross | Gold Select PPO 5/1500/30% 12YN | $973 | Anthem Blue Cross | Platinum Select PPO 15/250/10% 1G9M | $1,159 |
| | 20 | Anthem Blue Cross | Gold Select PPO 35/1000/20% 1G9P | $978 | Anthem Blue Cross | Anthem Virtual Access Plus Platinum Select PP | $1,181 |

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

Rates are based on 40 year old rate

Not all plans available in all zip codes

# Q1 2027-Narrow Network

| | | Bronze | | | Silver | | |
|---|---|---|---|---|---|---|---|
| Region | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| Region 5: Contra Costa County | 1 | Anthem Blue Cross | Bronze Select PPO 70/6600/35% 12YM | $703 | Anthem Blue Cross | Silver Select HMO 60/2500/45% 1GP3 | $698 |
| | 2 | Anthem Blue Cross | Bronze Select PPO 40/6200/40% 1GRX | $708 | Anthem Blue Cross | Silver Select HMO 60/2500/45% WH 1GRL | $713 |
| | 3 | Anthem Blue Cross | Bronze Select PPO 75/7300/40% 130J | $709 | CaliforniaChoice | Anthem Blue Cross Silver Select HMO A | $730 |
| | 4 | Anthem Blue Cross | Bronze Select PPO 60/6850/40% 1GKH | $711 | Anthem Blue Cross | Silver Select PPO HSA/H 2900/3500/5800 30% | $759 |
| | 5 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $716 | Anthem Blue Cross | Silver Select PPO HSA/H 2600/3500/5200 35% | $762 |
| | 6 | Anthem Blue Cross | Bronze Select PPO 6000/45% w/HSA PrevRx 12 | $723 | Anthem Blue Cross | Silver Select PPO 55/2500/45% 1GGE | $771 |
| | 7 | Anthem Blue Cross | Bronze Select PPO 4600/50% 1GSH | $730 | Anthem Blue Cross | Silver Select PPO 50/2200/40% 1GRG | $773 |
| | 8 | Anthem Blue Cross | Bronze Select PPO 7400/0% w/HSA PrevRx 1GK | $731 | Anthem Blue Cross | Silver Select PPO 45/1750/40% 12N7 | $776 |
| | 9 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $731 | Anthem Blue Cross | Silver Select PPO 55/1950/35% 1G9H | $778 |
| | 10 | Anthem Blue Cross | Bronze Select PPO 7800/0% w/HSA Mirror 1GR9 | $734 | Blue Shield | Silver Tandem PPO Savings 2950/35% HDHP F | $780 |
| | 11 | UnitedHealthcare | State Navigate Bronze 60/5800/40% (FD-QR) | $736 | Anthem Blue Cross | Silver Select HMO 55 1GS0 | $784 |
| | 12 | Covered CA | Blue Shield Trio Bronze 60 HMO 7000/65 PCP + | $740 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO E (HSA E | $785 |
| | 13 | UnitedHealthcare | Core Bronze 7500/40% w/Premium Rewards (FD- | $740 | Anthem Blue Cross | Silver Select PPO 45/1750/40% WH 1GQJ | $792 |
| | 14 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $748 | Blue Shield | Silver Tandem PPO Savings 2450/30% OffEx | $805 |
| | 15 | Blue Shield | Bronze Tandem PPO 6850/55 OffEx | $748 | Blue Shield | Silver Tandem PPO 2550/75 OffEx | $809 |
| | 16 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO D | $750 | Anthem Blue Cross | Silver Select PPO 60/2500/40% Mirror 1GQQ | $810 |
| | 17 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO B (HSA E | $751 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO B | $810 |
| | 18 | Blue Shield | Bronze Tandem PPO Savings 6000/40% OffEx | $752 | Blue Shield | Silver Tandem PPO 2100/75 OffEx | $816 |
| | 19 | Blue Shield | Bronze Tandem PPO 6500/70 OffEx | $759 | UnitedHealthcare | State Navigate Silver 60/2500/40% (FD-BW) | $820 |
| | 20 | Blue Shield | Bronze Tandem PPO Savings 7850 OffEx | $768 | UnitedHealthcare | Core Silver 70/2550/40% w/Core Rewards (FD-( | $822 |
| | | Gold | | | Platinum | | |
| | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| | 1 | Anthem Blue Cross | Gold Select HMO 35/1250/20% 1GRQ | $841 | Anthem Blue Cross | Platinum Select HMO 30 1GHU | $955 |
| | 2 | Anthem Blue Cross | Gold Select HMO 35/500/20% 12YU | $853 | Anthem Blue Cross | Platinum Select HMO 25 130Q | $963 |
| | 3 | Anthem Blue Cross | Gold Select HMO 35 1GRU | $889 | Anthem Blue Cross | Platinum Select HMO 20 1GQP | $972 |
| | 4 | Anthem Blue Cross | Gold Select HMO 30 1G9N | $896 | CaliforniaChoice | Anthem Blue Cross Platinum Select HMO A | $1,015 |
| | 5 | Anthem Blue Cross | Gold Select PPO 5/1500/30% 12YN | $906 | Anthem Blue Cross | Platinum Select PPO 15/40/10% 1GS8 | $1,069 |
| | 6 | Anthem Blue Cross | Gold Select PPO 35/1000/20% 1G9P | $911 | UnitedHealthcare | Core Platinum 15/250/20% w/Core Rewards (FD | $1,074 |
| | 7 | Anthem Blue Cross | Gold Select PPO 35/500/25% 1GS6 | $921 | Blue Shield | Platinum Trio HMO® 0/30 OffEx | $1,075 |
| | 8 | Anthem Blue Cross | Gold Select PPO HSA/H 1900/3500/3800 15% Pr | $922 | Anthem Blue Cross | Platinum Select PPO 5/200/15% 1GQV | $1,077 |
| | 9 | Anthem Blue Cross | Gold Select PPO 25/30% 130M | $925 | Anthem Blue Cross | Platinum Select PPO 15/250/10% 1G9M | $1,079 |
| | 10 | Blue Shield | Gold Tandem PPO Savings 1900/15% HDHP Pre | $928 | Blue Shield | Platinum Tandem PPO 250/15 OffEx | $1,080 |
| | 11 | Anthem Blue Cross | Gold Select PPO 30/750/20% 1300 | $931 | Blue Shield | Platinum Trio HMO® 0/25 OffEx | $1,082 |
| | 12 | UnitedHealthcare | Core Gold 10/1500/30% w/Core Rewards (FD-BZ | $935 | Covered CA | Blue Shield Trio Platinum 90 HMO 0/25 PCP + ( | $1,090 |
| | 13 | CaliforniaChoice | Anthem Blue Cross Gold Select HMO A | $936 | Blue Shield | Platinum Trio HMO® 0/20 OffEx | $1,090 |
| | 14 | Blue Shield | Gold Tandem PPO 1000/30 OffEx | $937 | Blue Shield | Platinum Tandem PPO 0/10 OffEx | $1,094 |
| | 15 | Blue Shield | Gold Tandem PPO 750/35 OffEx | $942 | UnitedHealthcare | Core Platinum 15/20% w/Core Rewards (FD-B2 | $1,097 |
| | 16 | Anthem Blue Cross | Gold Select PPO 30/500/20% 12N3 | $947 | Blue Shield | Platinum Tandem PPO 250/10 OffEx | $1,099 |
| | 17 | Blue Shield | Gold Tandem PPO 0/35 OffEx | $951 | Anthem Blue Cross | Anthem Virtual Access Plus Platinum Select PP( | $1,100 |
| | 18 | CaliforniaChoice | Anthem Blue Cross Gold Select PPO D | $952 | Anthem Blue Cross | Platinum Select PPO 25/10% Mirror 1GGH | $1,104 |
| | 19 | Blue Shield | Gold Tandem PPO 500/30 OffEx | $954 | Blue Shield | Platinum Tandem PPO 0/0 OffEx | $1,105 |
| | 20 | UnitedHealthcare | Core Gold 35/1000/20% w/Core Rewards (FD-BX | $958 | UnitedHealthcare | Core Platinum 15/250/10% w/Core Rewards (FD | $1,124 |

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

Rates are based on 40 year old rate

Not all plans available in all zip codes

# Q1 2027-Narrow Network

| | | Bronze | | | Silver | | |
|---|---|---|---|---|---|---|---|
| Region | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| Region 6: Alameda County | 1 | Covered CA | Blue Shield Trio Bronze 60 HMO 7000/65 PCP + | $654 | Anthem Blue Cross | Silver Select HMO 60/2500/45% 1GP3 | $717 |
| | 2 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $680 | Anthem Blue Cross | Silver Select HMO 60/2500/45% WH 1GRL | $732 |
| | 3 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $694 | Blue Shield | Silver Tandem PPO Savings 2950/35% HDHP F | $740 |
| | 4 | Anthem Blue Cross | Bronze Select PPO 70/6600/35% 12YM | $705 | CaliforniaChoice | Anthem Blue Cross Silver Select HMO A | $749 |
| | 5 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $709 | Blue Shield | Silver Trio HMO® 2850/70 OffEx | $757 |
| | 6 | Blue Shield | Bronze Tandem PPO 6850/55 OffEx | $710 | Anthem Blue Cross | Silver Select PPO HSA/H 2900/3500/5800 30% | $762 |
| | 7 | Anthem Blue Cross | Bronze Select PPO 40/6200/40% 1GRX | $710 | Blue Shield | Silver Tandem PPO Savings 2450/30% OffEx | $764 |
| | 8 | Anthem Blue Cross | Bronze Select PPO 75/7300/40% 130J | $711 | Anthem Blue Cross | Silver Select PPO HSA/H 2600/3500/5200 35% | $764 |
| | 9 | Anthem Blue Cross | Bronze Select PPO 60/6850/40% 1GKH | $713 | Blue Shield | Silver Tandem PPO 2550/75 OffEx | $768 |
| | 10 | Blue Shield | Bronze Tandem PPO Savings 6000/40% OffEx | $714 | Covered CA | Blue Shield Trio Silver 70 HMO 2500/60 PCP + | $771 |
| | 11 | Blue Shield | Bronze Tandem PPO 6500/70 OffEx | $720 | Anthem Blue Cross | Silver Select PPO 55/2500/45% 1GGE | $774 |
| | 12 | UnitedHealthcare | State Navigate Bronze 60/5800/40% (FD-QR) | $725 | Blue Shield | Silver Tandem PPO 2100/75 OffEx | $774 |
| | 13 | Anthem Blue Cross | Bronze Select PPO 6000/45% w/HSA PrevRx 12Y | $726 | Anthem Blue Cross | Silver Select PPO 50/2200/40% 1GRG | $776 |
| | 14 | Blue Shield | Bronze Tandem PPO Savings 7850 OffEx | $729 | Blue Shield | Silver Trio HMO® 2100/70 OffEx | $776 |
| | 15 | UnitedHealthcare | Core Bronze 7500/40% w/Premium Rewards (FD- | $729 | Anthem Blue Cross | Silver Select PPO 45/1750/40% 12N7 | $779 |
| | 16 | Anthem Blue Cross | Bronze Select PPO 4600/50% 1GSH | $733 | Anthem Blue Cross | Silver Select PPO 55/1950/35% 1G9H | $781 |
| | 17 | Anthem Blue Cross | Bronze Select PPO 7400/0% w/HSA PrevRx 1GK | $733 | Blue Shield | Silver Tandem PPO 1800/65 OffEx | $784 |
| | 18 | Anthem Blue Cross | Bronze Select PPO 7800/0% w/HSA Mirror 1GR9 | $737 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO E (HSA E | $788 |
| | 19 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO D | $753 | Anthem Blue Cross | Silver Select PPO 45/1750/40% WH 1GQJ | $795 |
| | 20 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO B (HSA E | $754 | Anthem Blue Cross | Silver Select HMO 55 1GS0 | $805 |
| | | Gold | | | Platinum | | |
| | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| | 1 | Blue Shield | Gold Trio HMO® 1500/35 OffEx | $855 | Blue Shield | Platinum Trio HMO® 0/30 OffEx | $951 |
| | 2 | Anthem Blue Cross | Gold Select HMO 35/1250/20% 1GRQ | $864 | Blue Shield | Platinum Trio HMO® 0/25 OffEx | $956 |
| | 3 | Blue Shield | Gold Trio HMO® 1000/35 OffEx | $869 | Covered CA | Blue Shield Trio Platinum 90 HMO 0/25 PCP + C | $963 |
| | 4 | Anthem Blue Cross | Gold Select HMO 35/500/20% 12YU | $876 | Blue Shield | Platinum Trio HMO® 0/20 OffEx | $964 |
| | 5 | Blue Shield | Gold Tandem PPO Savings 1900/15% HDHP Pre | $880 | Anthem Blue Cross | Platinum Select HMO 30 1GHU | $981 |
| | 6 | Blue Shield | Gold Trio HMO® 500/35 OffEx | $883 | Anthem Blue Cross | Platinum Select HMO 25 130Q | $988 |
| | 7 | Blue Shield | Gold Tandem PPO 1000/30 OffEx | $889 | Anthem Blue Cross | Platinum Select HMO 20 1GQP | $998 |
| | 8 | Blue Shield | Gold Tandem PPO 750/35 OffEx | $894 | Blue Shield | Platinum Tandem PPO 250/15 OffEx | $1,025 |
| | 9 | Blue Shield | Gold Tandem PPO 0/35 OffEx | $902 | Blue Shield | Platinum Tandem PPO 0/10 OffEx | $1,038 |
| | 10 | Blue Shield | Gold Tandem PPO 500/30 OffEx | $905 | CaliforniaChoice | Anthem Blue Cross Platinum Select HMO A | $1,042 |
| | 11 | Covered CA | Blue Shield Trio Gold 80 HMO 325/40 PCP + Chil | $906 | Blue Shield | Platinum Tandem PPO 250/10 OffEx | $1,043 |
| | 12 | Anthem Blue Cross | Gold Select PPO 5/1500/30% 12YN | $910 | Blue Shield | Platinum Tandem PPO 0/0 OffEx | $1,049 |
| | 13 | Blue Shield | Gold Trio HMO® 0/35 OffEx | $912 | UnitedHealthcare | Core Platinum 15/250/20% w/Core Rewards (FD | $1,059 |
| | 14 | Anthem Blue Cross | Gold Select HMO 35 1GRU | $913 | Anthem Blue Cross | Platinum Select PPO 15/40/10% 1GS8 | $1,072 |
| | 15 | Anthem Blue Cross | Gold Select PPO 35/1000/20% 1G9P | $915 | Anthem Blue Cross | Platinum Select PPO 5/200/15% 1GQV | $1,081 |
| | 16 | Anthem Blue Cross | Gold Select HMO 30 1G9N | $921 | UnitedHealthcare | Core Platinum 15/20% w/Core Rewards (FD-B2) | $1,082 |
| | 17 | UnitedHealthcare | Core Gold 10/1500/30% w/Core Rewards (FD-BZ | $922 | Anthem Blue Cross | Platinum Select PPO 15/250/10% 1G9M | $1,083 |
| | 18 | Anthem Blue Cross | Gold Select PPO 35/500/25% 1GS6 | $925 | Anthem Blue Cross | Anthem Virtual Access Plus Platinum Select PP( | $1,104 |
| | 19 | Anthem Blue Cross | Gold Select PPO HSA/H 1900/3500/3800 15% Pr | $926 | Anthem Blue Cross | Platinum Select PPO 25/10% Mirror 1GGH | $1,108 |
| | 20 | Anthem Blue Cross | Gold Select PPO 25/30% 130M | $928 | UnitedHealthcare | Core Platinum 15/250/10% w/Core Rewards (FD | $1,108 |

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

Rates are based on 40 year old rate

Not all plans available in all zip codes

# Q1 2027-Narrow Network

| | | Bronze | | | Silver | | |
|---|---|---|---|---|---|---|---|
| Region | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| Region 7: Santa Clara County | 1 | Covered CA | Blue Shield Trio Bronze 60 HMO 7000/65 PCP + | $638 | Anthem Blue Cross | Silver Select HMO 60/2500/45% 1GP3 | $617 |
| | 2 | Anthem Blue Cross | Bronze Select PPO 70/6600/35% 12YM | $649 | Anthem Blue Cross | Silver Select HMO 60/2500/45% WH 1GRL | $630 |
| | 3 | Anthem Blue Cross | Bronze Select PPO 40/6200/40% 1GRX | $653 | CaliforniaChoice | Anthem Blue Cross Silver Select HMO A | $645 |
| | 4 | Anthem Blue Cross | Bronze Select PPO 75/7300/40% 130J | $654 | Anthem Blue Cross | Silver Select HMO 55 1GS0 | $693 |
| | 5 | Anthem Blue Cross | Bronze Select PPO 60/6850/40% 1GKH | $656 | Anthem Blue Cross | Silver Select PPO HSA/H 2900/3500/5800 30% | $701 |
| | 6 | Blue Shield | Bronze Local Access+ HMO® 7000/65 OffEx | $667 | Anthem Blue Cross | Silver Select PPO HSA/H 2600/3500/5200 35% | $703 |
| | 7 | Anthem Blue Cross | Bronze Select PPO 6000/45% w/HSA PrevRx 12Y | $667 | Anthem Blue Cross | Silver Select PPO 55/2500/45% 1GGE | $712 |
| | 8 | Anthem Blue Cross | Bronze Select PPO 4600/50% 1GSH | $674 | Anthem Blue Cross | Silver Select PPO 50/2200/40% 1GRG | $714 |
| | 9 | Anthem Blue Cross | Bronze Select PPO 7400/0% w/HSA PrevRx 1GK | $675 | Anthem Blue Cross | Silver Select PPO 45/1750/40% 12N7 | $717 |
| | 10 | Anthem Blue Cross | Bronze Select PPO 7800/0% w/HSA Mirror 1GR9 | $678 | Anthem Blue Cross | Silver Select PPO 55/1950/35% 1G9H | $719 |
| | 11 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $685 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO E (HSA E | $725 |
| | 12 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO D | $692 | Anthem Blue Cross | Silver Select PPO 45/1750/40% WH 1GQJ | $731 |
| | 13 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO B (HSA E | $693 | Blue Shield | Silver Trio HMO® 2850/70 OffEx | $738 |
| | 14 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $699 | Blue Shield | Silver Tandem PPO Savings 2950/35% HDHP P | $746 |
| | 15 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $715 | Anthem Blue Cross | Silver Select PPO 60/2500/40% Mirror 1GQQ | $748 |
| | 16 | Blue Shield | Bronze Tandem PPO 6850/55 OffEx | $716 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO B | $748 |
| | 17 | Blue Shield | Bronze Tandem PPO Savings 6000/40% OffEx | $720 | Covered CA | Blue Shield Trio Silver 70 HMO 2500/60 PCP + ( | $751 |
| | 18 | Blue Shield | Bronze Tandem PPO 6500/70 OffEx | $726 | Blue Shield | Silver Trio HMO® 2100/70 OffEx | $757 |
| | 19 | Blue Shield | Bronze Tandem PPO Savings 7850 OffEx | $735 | Anthem Blue Cross | Anthem Virtual Access Plus Silver Select PPO 5 | $768 |
| | 20 | UnitedHealthcare | State Navigate Bronze 60/5800/40% (FD-QR) | $755 | Blue Shield | Silver Tandem PPO Savings 2450/30% OffEx | $770 |
| | | Gold | | | Platinum | | |
| | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| | 1 | Anthem Blue Cross | Gold Select HMO 35/1250/20% 1GRQ | $743 | Anthem Blue Cross | Platinum Select HMO 30 1GHU | $844 |
| | 2 | Anthem Blue Cross | Gold Select HMO 35/500/20% 12YU | $754 | Anthem Blue Cross | Platinum Select HMO 25 130Q | $851 |
| | 3 | Anthem Blue Cross | Gold Select HMO 35 1GRU | $785 | Anthem Blue Cross | Platinum Select HMO 20 1GQP | $859 |
| | 4 | Anthem Blue Cross | Gold Select HMO 30 1G9N | $792 | CaliforniaChoice | Anthem Blue Cross Platinum Select HMO A | $897 |
| | 5 | CaliforniaChoice | Anthem Blue Cross Gold Select HMO A | $827 | Blue Shield | Platinum Trio HMO® 0/30 OffEx | $927 |
| | 6 | Blue Shield | Gold Trio HMO® 1500/35 OffEx | $834 | Blue Shield | Platinum Trio HMO® 0/25 OffEx | $933 |
| | 7 | Anthem Blue Cross | Gold Select PPO 5/1500/30% 12YN | $837 | Covered CA | Blue Shield Trio Platinum 90 HMO 0/25 PCP + ( | $939 |
| | 8 | Anthem Blue Cross | Gold Select PPO 35/1000/20% 1G9P | $841 | Blue Shield | Platinum Trio HMO® 0/20 OffEx | $940 |
| | 9 | Blue Shield | Gold Trio HMO® 1000/35 OffEx | $847 | Blue Shield | Platinum Local Access+ HMO® 0/30 OffEx | $974 |
| | 10 | Anthem Blue Cross | Gold Select PPO 35/500/25% 1GS6 | $851 | Blue Shield | Platinum Local Access+ HMO® 0/25 OffEx | $980 |
| | 11 | Anthem Blue Cross | Gold Select PPO HSA/H 1900/3500/3800 15% Pr | $851 | Anthem Blue Cross | Platinum Select PPO 15/40/10% 1GS8 | $986 |
| | 12 | Anthem Blue Cross | Gold Select PPO 25/30% 130M | $854 | Blue Shield | Platinum Local Access+ HMO® 0/20 OffEx | $987 |
| | 13 | Anthem Blue Cross | Gold Select PPO 30/750/20% 1300 | $859 | Anthem Blue Cross | Platinum Select PPO 5/200/15% 1GQV | $994 |
| | 14 | Blue Shield | Gold Trio HMO® 500/35 OffEx | $861 | Anthem Blue Cross | Platinum Select PPO 15/250/10% 1G9M | $996 |
| | 15 | Anthem Blue Cross | Gold Select PPO 30/500/20% 12N3 | $874 | Anthem Blue Cross | Anthem Virtual Access Plus Platinum Select PP( | $1,016 |
| | 16 | Blue Shield | Gold Local Access+ HMO® 1500/35 OffEx | $875 | Anthem Blue Cross | Platinum Select PPO 25/10% Mirror 1GGH | $1,019 |
| | 17 | CaliforniaChoice | Anthem Blue Cross Gold Select PPO D | $879 | Blue Shield | Platinum Tandem PPO 250/15 OffEx | $1,033 |
| | 18 | Covered CA | Blue Shield Trio Gold 80 HMO 325/40 PCP + Chi | $883 | Blue Shield | Platinum Tandem PPO 0/10 OffEx | $1,046 |
| | 19 | CaliforniaChoice | Anthem Blue Cross Gold Select PPO B | $885 | Blue Shield | Platinum Tandem PPO 250/10 OffEx | $1,052 |
| | 20 | Blue Shield | Gold Tandem PPO Savings 1900/15% HDHP Pre | $888 | Blue Shield | Platinum Tandem PPO 0/0 OffEx | $1,058 |

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

Rates are based on 40 year old rate

Not all plans available in all zip codes

# Q1 2027-Narrow Network

| | | Bronze | | | Silver | | |
|---|---|---|---|---|---|---|---|
| Region | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| Region 8: San Mateo County | 1 | Covered CA | Blue Shield Trio Bronze 60 HMO 7000/65 PCP + | $670 | Blue Shield | Silver Trio HMO® 2850/70 OffEx | $776 |
| | 2 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $728 | Anthem Blue Cross | Silver Select PPO HSA/H 2900/3500/5800 30% | $790 |
| | 3 | Anthem Blue Cross | Bronze Select PPO 70/6600/35% 12YM | $731 | Covered CA | Blue Shield Trio Silver 70 HMO 2500/60 PCP + | $790 |
| | 4 | Anthem Blue Cross | Bronze Select PPO 40/6200/40% 1GRX | $736 | Anthem Blue Cross | Silver Select PPO HSA/H 2600/3500/5200 35% | $792 |
| | 5 | Anthem Blue Cross | Bronze Select PPO 75/7300/40% 130J | $737 | Blue Shield | Silver Tandem PPO Savings 2950/35% HDHP P | $793 |
| | 6 | Anthem Blue Cross | Bronze Select PPO 60/6850/40% 1GKH | $740 | Blue Shield | Silver Trio HMO® 2100/70 OffEx | $796 |
| | 7 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $743 | Anthem Blue Cross | Silver Select PPO 55/2500/45% 1GGE | $802 |
| | 8 | Blue Shield | Bronze Local Access+ HMO® 7000/65 OffEx | $748 | Anthem Blue Cross | Silver Select PPO 50/2200/40% 1GRG | $804 |
| | 9 | Anthem Blue Cross | Bronze Select PPO 6000/45% w/HSA PrevRx 12 | $752 | Anthem Blue Cross | Silver Select PPO 45/1750/40% 12N7 | $808 |
| | 10 | Anthem Blue Cross | Bronze Select PPO 4600/50% 1GSH | $759 | Anthem Blue Cross | Silver Select PPO 55/1950/35% 1G9H | $810 |
| | 11 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $760 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO E (HSA E | $817 |
| | 12 | Anthem Blue Cross | Bronze Select PPO 7400/0% w/HSA PrevRx 1GK | $760 | Blue Shield | Silver Tandem PPO Savings 2450/30% OffEx | $819 |
| | 13 | Blue Shield | Bronze Tandem PPO 6850/55 OffEx | $761 | Blue Shield | Silver Tandem PPO 2550/75 OffEx | $822 |
| | 14 | Anthem Blue Cross | Bronze Select PPO 7800/0% w/HSA Mirror 1GR9 | $764 | Anthem Blue Cross | Silver Select PPO 45/1750/40% WH 1GQJ | $824 |
| | 15 | Blue Shield | Bronze Tandem PPO Savings 6000/40% OffEx | $765 | Blue Shield | Silver Tandem PPO 2100/75 OffEx | $830 |
| | 16 | Blue Shield | Bronze Tandem PPO 6500/70 OffEx | $771 | Blue Shield | Silver Tandem PPO 1800/65 OffEx | $840 |
| | 17 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO D | $780 | Anthem Blue Cross | Silver Select PPO 60/2500/40% Mirror 1GQQ | $843 |
| | 18 | Blue Shield | Bronze Tandem PPO Savings 7850 OffEx | $781 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO B | $843 |
| | 19 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO B (HSA E | $781 | Anthem Blue Cross | Anthem Virtual Access Plus Silver Select PPO 5 | $866 |
| | 20 | UnitedHealthcare | State Navigate Bronze 60/5800/40% (FD-QR) | $815 | Blue Shield | Silver Local Access+ HMO® 2850/70 OffEx | $868 |
| | | Gold | | | Platinum | | |
| | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| | 1 | Blue Shield | Gold Trio HMO® 1500/35 OffEx | $877 | Blue Shield | Platinum Trio HMO® 0/30 OffEx | $975 |
| | 2 | Blue Shield | Gold Trio HMO® 1000/35 OffEx | $891 | Blue Shield | Platinum Trio HMO® 0/25 OffEx | $981 |
| | 3 | Blue Shield | Gold Trio HMO® 500/35 OffEx | $905 | Covered CA | Blue Shield Trio Platinum 90 HMO 0/25 PCP + C | $988 |
| | 4 | Covered CA | Blue Shield Trio Gold 80 HMO 325/40 PCP + Chi | $929 | Blue Shield | Platinum Trio HMO® 0/20 OffEx | $988 |
| | 5 | Blue Shield | Gold Trio HMO® 0/35 OffEx | $935 | Blue Shield | Platinum Local Access+ HMO® 0/30 OffEx | $1,092 |
| | 6 | Anthem Blue Cross | Gold Select PPO 5/1500/30% 12YN | $943 | Blue Shield | Platinum Tandem PPO 250/15 OffEx | $1,098 |
| | 7 | Blue Shield | Gold Tandem PPO Savings 1900/15% HDHP Pre | $943 | Blue Shield | Platinum Local Access+ HMO® 0/25 OffEx | $1,099 |
| | 8 | Anthem Blue Cross | Gold Select PPO 35/1000/20% 1G9P | $948 | Blue Shield | Platinum Local Access+ HMO® 0/20 OffEx | $1,108 |
| | 9 | Blue Shield | Gold Tandem PPO 1000/30 OffEx | $953 | Anthem Blue Cross | Platinum Select PPO 15/40/10% 1GS8 | $1,112 |
| | 10 | Blue Shield | Gold Tandem PPO 750/35 OffEx | $958 | Blue Shield | Platinum Tandem PPO 0/10 OffEx | $1,112 |
| | 11 | Anthem Blue Cross | Gold Select PPO 35/500/25% 1GS6 | $959 | Blue Shield | Platinum Tandem PPO 250/10 OffEx | $1,118 |
| | 12 | Anthem Blue Cross | Gold Select PPO HSA/H 1900/3500/3800 15% Pr | $960 | Anthem Blue Cross | Platinum Select PPO 5/200/15% 1GQV | $1,121 |
| | 13 | Anthem Blue Cross | Gold Select PPO 25/30% 130M | $962 | Anthem Blue Cross | Platinum Select PPO 15/250/10% 1G9M | $1,123 |
| | 14 | Blue Shield | Gold Tandem PPO 0/35 OffEx | $967 | Blue Shield | Platinum Tandem PPO 0/0 OffEx | $1,124 |
| | 15 | Anthem Blue Cross | Gold Select PPO 30/750/20% 1300 | $968 | Anthem Blue Cross | Anthem Virtual Access Plus Platinum Select PP | $1,145 |
| | 16 | Blue Shield | Gold Tandem PPO 500/30 OffEx | $970 | Anthem Blue Cross | Platinum Select PPO 25/10% Mirror 1GGH | $1,149 |
| | 17 | Blue Shield | Gold Local Access+ HMO® 1500/35 OffEx | $982 | UnitedHealthcare | Core Platinum 15/250/20% w/Core Rewards (FD | $1,191 |
| | 18 | Anthem Blue Cross | Gold Select PPO 30/500/20% 12N3 | $985 | UnitedHealthcare | Core Platinum 15/20% w/Core Rewards (FD-B2) | $1,217 |
| | 19 | CaliforniaChoice | Anthem Blue Cross Gold Select PPO D | $990 | UnitedHealthcare | Core Platinum 15/250/10% w/Core Rewards (FD | $1,247 |
| | 20 | Blue Shield | Gold Local Access+ HMO® 1000/35 OffEx | $998 | UnitedHealthcare | State Navigate Platinum 25/10% (FD-BV) | $1,253 |

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

Rates are based on 40 year old rate

Not all plans available in all zip codes

# Q1 2027-Narrow Network

| | | Bronze | | | Silver | | |
|---|---|---|---|---|---|---|---|
| Region | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| Region 9: Santa Cruz, Monterey & San Benito Counties | 1 | Covered CA | Blue Shield Trio Bronze 60 HMO 7000/65 PCP + | $701 | Anthem Blue Cross | Silver Select HMO 60/2500/45% 1GP3 | $668 |
| | 2 | Blue Shield | Bronze Local Access+ HMO® 7000/65 OffEx | $719 | Anthem Blue Cross | Silver Select HMO 60/2500/45% WH 1GRL | $682 |
| | 3 | Anthem Blue Cross | Bronze Select PPO 70/6600/35% 12YM | $756 | CaliforniaChoice | Anthem Blue Cross Silver Select HMO A | $698 |
| | 4 | Anthem Blue Cross | Bronze Select PPO 40/6200/40% 1GRX | $761 | Anthem Blue Cross | Silver Select HMO 55 1GS0 | $750 |
| | 5 | Anthem Blue Cross | Bronze Select PPO 75/7300/40% 130J | $762 | Blue Shield | Silver Trio HMO® 2850/70 OffEx | $812 |
| | 6 | Anthem Blue Cross | Bronze Select PPO 60/6850/40% 1GKH | $765 | Anthem Blue Cross | Silver Select PPO HSA/H 2900/3500/5800 30% | $817 |
| | 7 | Anthem Blue Cross | Bronze Select PPO 6000/45% w/HSA PrevRx 12Y | $778 | Anthem Blue Cross | Silver Select PPO HSA/H 2600/3500/5200 35% | $819 |
| | 8 | Anthem Blue Cross | Bronze Select PPO 4600/50% 1GSH | $785 | Covered CA | Blue Shield Trio Silver 70 HMO 2500/60 PCP + ( | $827 |
| | 9 | Anthem Blue Cross | Bronze Select PPO 7400/0% w/HSA PrevRx 1GK | $786 | Anthem Blue Cross | Silver Select PPO 55/2500/45% 1GGE | $829 |
| | 10 | Anthem Blue Cross | Bronze Select PPO 7800/0% w/HSA Mirror 1GR9 | $789 | Anthem Blue Cross | Silver Select PPO 50/2200/40% 1GRG | $832 |
| | 11 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $794 | Blue Shield | Silver Trio HMO® 2100/70 OffEx | $833 |
| | 12 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO D | $807 | Blue Shield | Silver Local Access+ HMO® 2850/70 OffEx | $835 |
| | 13 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO B (HSA E | $808 | Anthem Blue Cross | Silver Select PPO 45/1750/40% 12N7 | $835 |
| | 14 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $811 | Anthem Blue Cross | Silver Select PPO 55/1950/35% 1G9H | $837 |
| | 15 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $829 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO E (HSA E | $845 |
| | 16 | Blue Shield | Bronze Tandem PPO 6850/55 OffEx | $830 | Anthem Blue Cross | Silver Select PPO 45/1750/40% WH 1GQJ | $852 |
| | 17 | Blue Shield | Bronze Tandem PPO Savings 6000/40% OffEx | $834 | Blue Shield | Silver Local Access+ HMO® 2100/70 OffEx | $856 |
| | 18 | Blue Shield | Bronze Tandem PPO 6500/70 OffEx | $841 | Blue Shield | Silver Tandem PPO Savings 2950/35% HDHP F | $865 |
| | 19 | Blue Shield | Bronze Tandem PPO Savings 7850 OffEx | $852 | Anthem Blue Cross | Silver Select PPO 60/2500/40% Mirror 1GQQ | $871 |
| | 20 | UnitedHealthcare | State Navigate Bronze 60/5800/40% (FD-QR) | $890 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO B | $871 |
| | | Gold | | | Platinum | | |
| | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| | 1 | Anthem Blue Cross | Gold Select HMO 35/1250/20% 1GRQ | $804 | Anthem Blue Cross | Platinum Select HMO 30 1GHU | $913 |
| | 2 | Anthem Blue Cross | Gold Select HMO 35/500/20% 12YU | $816 | Anthem Blue Cross | Platinum Select HMO 25 130Q | $920 |
| | 3 | Anthem Blue Cross | Gold Select HMO 35 1GRU | $850 | Anthem Blue Cross | Platinum Select HMO 20 1GQP | $929 |
| | 4 | Anthem Blue Cross | Gold Select HMO 30 1G9N | $857 | CaliforniaChoice | Anthem Blue Cross Platinum Select HMO A | $971 |
| | 5 | CaliforniaChoice | Anthem Blue Cross Gold Select HMO A | $895 | Blue Shield | Platinum Trio HMO® 0/30 OffEx | $1,020 |
| | 6 | Blue Shield | Gold Trio HMO® 1500/35 OffEx | $918 | Blue Shield | Platinum Trio HMO® 0/25 OffEx | $1,026 |
| | 7 | Blue Shield | Gold Trio HMO® 1000/35 OffEx | $932 | Covered CA | Blue Shield Trio Platinum 90 HMO 0/25 PCP + C | $1,034 |
| | 8 | Blue Shield | Gold Local Access+ HMO® 1500/35 OffEx | $944 | Blue Shield | Platinum Trio HMO® 0/20 OffEx | $1,034 |
| | 9 | Blue Shield | Gold Trio HMO® 500/35 OffEx | $947 | Blue Shield | Platinum Local Access+ HMO® 0/30 OffEx | $1,051 |
| | 10 | Blue Shield | Gold Local Access+ HMO® 1000/35 OffEx | $960 | Blue Shield | Platinum Local Access+ HMO® 0/25 OffEx | $1,057 |
| | 11 | Covered CA | Blue Shield Trio Gold 80 HMO 325/40 PCP + Chil | $972 | Blue Shield | Platinum Local Access+ HMO® 0/20 OffEx | $1,065 |
| | 12 | Anthem Blue Cross | Gold Select PPO 5/1500/30% 12YN | $975 | Anthem Blue Cross | Platinum Select PPO 15/40/10% 1GS8 | $1,149 |
| | 13 | Blue Shield | Gold Local Access+ HMO® 500/35 OffEx | $975 | Anthem Blue Cross | Platinum Select PPO 5/200/15% 1GQV | $1,159 |
| | 14 | Blue Shield | Gold Trio HMO® 0/35 OffEx | $978 | Anthem Blue Cross | Platinum Select PPO 15/250/10% 1G9M | $1,161 |
| | 15 | Anthem Blue Cross | Gold Select PPO 35/1000/20% 1G9P | $980 | Anthem Blue Cross | Anthem Virtual Access Plus Platinum Select PP( | $1,183 |
| | 16 | Anthem Blue Cross | Gold Select PPO 35/500/25% 1GS6 | $991 | Anthem Blue Cross | Platinum Select PPO 25/10% Mirror 1GGH | $1,187 |
| | 17 | Anthem Blue Cross | Gold Select PPO HSA/H 1900/3500/3800 15% Pr | $992 | Blue Shield | Platinum Tandem PPO 250/15 OffEx | $1,198 |
| | 18 | Anthem Blue Cross | Gold Select PPO 25/30% 130M | $995 | Blue Shield | Platinum Tandem PPO 0/10 OffEx | $1,213 |
| | 19 | Anthem Blue Cross | Gold Select PPO 30/750/20% 1300 | $1,001 | Blue Shield | Platinum Tandem PPO 250/10 OffEx | $1,219 |
| | 20 | Blue Shield | Gold Local Access+ HMO® 0/35 OffEx | $1,007 | Blue Shield | Platinum Tandem PPO 0/0 OffEx | $1,226 |

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

Rates are based on 40 year old rate

Not all plans available in all zip codes

# Q1 2027-Narrow Network

| Region | Rank | Bronze Carrier | Bronze Plan | Bronze Prem. | Silver Carrier | Silver Plan | Silver Prem. |
|---|---|---|---|---|---|---|---|
| Region 10: San Joaquin, Stanslaus, Merced, Mariposa & Tulare Counties | 1 | Anthem Blue Cross | Bronze Select PPO 70/6600/35% 12YM | $564 | Anthem Blue Cross | Silver Select HMO 60/2500/45% 1GP3 | $567 |
| | 2 | Anthem Blue Cross | Bronze Select PPO 40/6200/40% 1GRX | $568 | Anthem Blue Cross | Silver Select HMO 60/2500/45% WH 1GRL | $579 |
| | 3 | Anthem Blue Cross | Bronze Select PPO 75/7300/40% 130J | $569 | CaliforniaChoice | Anthem Blue Cross Silver Select HMO A | $592 |
| | 4 | Anthem Blue Cross | Bronze Select PPO 60/6850/40% 1GKH | $571 | Anthem Blue Cross | Silver Select PPO HSA/H 2900/3500/5800 30% | $609 |
| | 5 | Anthem Blue Cross | Bronze Select PPO 6000/45% w/HSA PrevRx 12 | $580 | Anthem Blue Cross | Silver Select PPO HSA/H 2600/3500/5200 35% | $611 |
| | 6 | Anthem Blue Cross | Bronze Select PPO 4600/50% 1GSH | $586 | Anthem Blue Cross | Silver Select PPO 55/2500/45% 1GGE | $619 |
| | 7 | Anthem Blue Cross | Bronze Select PPO 7400/0% w/HSA PrevRx 1GK | $586 | Anthem Blue Cross | Silver Select PPO 50/2200/40% 1GRG | $620 |
| | 8 | Anthem Blue Cross | Bronze Select PPO 7800/0% w/HSA Mirror 1GR9 | $589 | Anthem Blue Cross | Silver Select PPO 45/1750/40% 12N7 | $623 |
| | 9 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO D | $602 | Anthem Blue Cross | Silver Select PPO 55/1950/35% 1G9H | $625 |
| | 10 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO B (HSA E | $603 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO E (HSA E | $630 |
| | 11 | UnitedHealthcare | State Navigate Bronze 60/5800/40% (FD-QR) | $608 | Anthem Blue Cross | Silver Select PPO 45/1750/40% WH 1GQJ | $636 |
| | 12 | UnitedHealthcare | Core Bronze 7500/40% w/Premium Rewards (FD | $612 | Anthem Blue Cross | Silver Select HMO 55 1GS0 | $637 |
| | 13 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $628 | Anthem Blue Cross | Silver Select PPO 60/2500/40% Mirror 1GQQ | $650 |
| | 14 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $641 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO B | $650 |
| | 15 | UnitedHealthcare | Core Bronze HDHP 6500/40% w/Premium Rewar | $642 | Anthem Blue Cross | Anthem Virtual Access Plus Silver Select PPO 5 | $668 |
| | 16 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $655 | UnitedHealthcare | State Navigate Silver 60/2500/40% (FD-BW) | $678 |
| | 17 | Covered CA | Blue Shield Trio Bronze 60 HMO 7000/65 PCP + | $656 | UnitedHealthcare | Core Silver 70/2550/40% w/Core Rewards (FD-( | $680 |
| | 18 | Blue Shield | Bronze Tandem PPO 6850/55 OffEx | $656 | Blue Shield | Silver Tandem PPO Savings 2950/35% HDHP F | $684 |
| | 19 | Blue Shield | Bronze Tandem PPO Savings 6000/40% OffEx | $660 | UnitedHealthcare | Core Silver 70/2000/40% w/Core Rewards (FD-E | $696 |
| | 20 | UnitedHealthcare | State Core Bronze 60/5800/40% (FD-BU) | $661 | UnitedHealthcare | Core Silver HDHP 2900/40% w/Premium Rewar | $704 |

| Region | Rank | Gold Carrier | Gold Plan | Gold Prem. | Platinum Carrier | Platinum Plan | Platinum Prem. |
|---|---|---|---|---|---|---|---|
| | 1 | Anthem Blue Cross | Gold Select HMO 35/1250/20% 1GRQ | $683 | Anthem Blue Cross | Platinum Select HMO 30 1GHU | $776 |
| | 2 | Anthem Blue Cross | Gold Select HMO 35/500/20% 12YU | $693 | Anthem Blue Cross | Platinum Select HMO 25 130Q | $781 |
| | 3 | Anthem Blue Cross | Gold Select HMO 35 1GRU | $722 | Anthem Blue Cross | Platinum Select HMO 20 1GQP | $789 |
| | 4 | Anthem Blue Cross | Gold Select PPO 5/1500/30% 12YN | $728 | CaliforniaChoice | Anthem Blue Cross Platinum Select HMO A | $824 |
| | 5 | Anthem Blue Cross | Gold Select HMO 30 1G9N | $728 | Anthem Blue Cross | Platinum Select PPO 15/40/10% 1GS8 | $858 |
| | 6 | Anthem Blue Cross | Gold Select PPO 35/1000/20% 1G9P | $731 | Anthem Blue Cross | Platinum Select PPO 5/200/15% 1GQV | $865 |
| | 7 | Anthem Blue Cross | Gold Select PPO 35/500/25% 1GS6 | $739 | Anthem Blue Cross | Platinum Select PPO 15/250/10% 1G9M | $866 |
| | 8 | Anthem Blue Cross | Gold Select PPO HSA/H 1900/3500/3800 15% Pr | $740 | Anthem Blue Cross | Anthem Virtual Access Plus Platinum Select PP( | $883 |
| | 9 | Anthem Blue Cross | Gold Select PPO 25/30% 130M | $742 | Anthem Blue Cross | Platinum Select PPO 25/10% Mirror 1GGH | $886 |
| | 10 | Anthem Blue Cross | Gold Select PPO 30/750/20% 1300 | $747 | UnitedHealthcare | Core Platinum 15/250/20% w/Core Rewards (FD | $888 |
| | 11 | CaliforniaChoice | Anthem Blue Cross Gold Select HMO A | $760 | UnitedHealthcare | Core Platinum 15/20% w/Core Rewards (FD-B2) | $907 |
| | 12 | Anthem Blue Cross | Gold Select PPO 30/500/20% 12N3 | $760 | UnitedHealthcare | Core Platinum 15/250/10% w/Core Rewards (FD | $930 |
| | 13 | CaliforniaChoice | Anthem Blue Cross Gold Select PPO D | $764 | UnitedHealthcare | State Navigate Platinum 25/10% (FD-BV) | $934 |
| | 14 | CaliforniaChoice | Anthem Blue Cross Gold Select PPO B | $770 | Blue Shield | Platinum Tandem PPO 250/15 OffEx | $947 |
| | 15 | UnitedHealthcare | Core Gold 10/1500/30% w/Core Rewards (FD-BZ | $773 | Blue Shield | Platinum Trio HMO® 0/30 OffEx | $953 |
| | 16 | Anthem Blue Cross | Anthem Virtual Access Plus Gold Select PPO 10/ | $788 | UnitedHealthcare | Core Platinum 10/10% w/Core Rewards (FD-CN | $957 |
| | 17 | UnitedHealthcare | Core Gold 35/1000/20% w/Core Rewards (FD-BX | $793 | Blue Shield | Platinum Trio HMO® 0/25 OffEx | $959 |
| | 18 | Anthem Blue Cross | Anthem Virtual Access Plus Gold Select PPO 25/ | $793 | Blue Shield | Platinum Tandem PPO 0/10 OffEx | $959 |
| | 19 | CaliforniaChoice | Anthem Blue Cross Gold Select PPO C | $794 | Blue Shield | Platinum Tandem PPO 250/10 OffEx | $964 |
| | 20 | Anthem Blue Cross | Gold Select PPO 30/500/20% Mirror 1GRA | $794 | Covered CA | Blue Shield Trio Platinum 90 HMO 0/25 PCP + ( | $966 |

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

Rates are based on 40 year old rate

Not all plans available in all zip codes

# Q1 2027-Narrow Network

| | | Bronze | | | Silver | | |
|---|---|---|---|---|---|---|---|
| Region | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| Region 11: Fresno, Kings & Madera Counties | 1 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $529 | Anthem Blue Cross | Silver Select HMO 60/2500/45% 1GP3 | $573 |
| | 2 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $540 | Blue Shield | Silver Tandem PPO Savings 2950/35% HDHP F | $576 |
| | 3 | Anthem Blue Cross | Bronze Select PPO 70/6600/35% 12YM | $540 | Anthem Blue Cross | Silver Select PPO HSA/H 2900/3500/5800 30% | $584 |
| | 4 | Aetna | Savings Plus OA Managed Choice POS Bronze C | $543 | Anthem Blue Cross | Silver Select HMO 60/2500/45% WH 1GRL | $585 |
| | 5 | Anthem Blue Cross | Bronze Select PPO 40/6200/40% 1GRX | $544 | Anthem Blue Cross | Silver Select PPO HSA/H 2600/3500/5200 35% | $586 |
| | 6 | Anthem Blue Cross | Bronze Select PPO 75/7300/40% 130J | $545 | Anthem Blue Cross | Silver Select PPO 55/2500/45% 1GGE | $593 |
| | 7 | Anthem Blue Cross | Bronze Select PPO 60/6850/40% 1GKH | $547 | Anthem Blue Cross | Silver Select PPO 50/2200/40% 1GRG | $595 |
| | 8 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $552 | Blue Shield | Silver Tandem PPO Savings 2450/30% OffEx | $595 |
| | 9 | Blue Shield | Bronze Tandem PPO 6850/55 OffEx | $553 | Anthem Blue Cross | Silver Select PPO 45/1750/40% 12N7 | $597 |
| | 10 | Blue Shield | Bronze Tandem PPO Savings 6000/40% OffEx | $556 | Blue Shield | Silver Tandem PPO 2550/75 OffEx | $598 |
| | 11 | Anthem Blue Cross | Bronze Select PPO 6000/45% w/HSA PrevRx 12Y | $556 | CaliforniaChoice | Anthem Blue Cross Silver Select HMO A | $598 |
| | 12 | Blue Shield | Bronze Tandem PPO 6500/70 OffEx | $561 | Anthem Blue Cross | Silver Select PPO 55/1950/35% 1G9H | $599 |
| | 13 | Anthem Blue Cross | Bronze Select PPO 4600/50% 1GSH | $561 | Blue Shield | Silver Tandem PPO 2100/75 OffEx | $603 |
| | 14 | Anthem Blue Cross | Bronze Select PPO 7400/0% w/HSA PrevRx 1GK | $562 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO E (HSA E | $604 |
| | 15 | Anthem Blue Cross | Bronze Select PPO 7800/0% w/HSA Mirror 1GR9 | $565 | Anthem Blue Cross | Silver Select PPO 45/1750/40% WH 1GQJ | $609 |
| | 16 | UnitedHealthcare | State Navigate Bronze 60/5800/40% (FD-QR) | $565 | Blue Shield | Silver Tandem PPO 1800/65 OffEx | $610 |
| | 17 | Blue Shield | Bronze Tandem PPO Savings 7850 OffEx | $568 | Anthem Blue Cross | Silver Select PPO 60/2500/40% Mirror 1GQQ | $623 |
| | 18 | UnitedHealthcare | Core Bronze 7500/40% w/Premium Rewards (FD- | $568 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO B | $623 |
| | 19 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO D | $577 | UnitedHealthcare | Alliance Silver 60-95/40%/2500ded w/Core Rew | $626 |
| | 20 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO B (HSA E | $578 | UnitedHealthcare | State Navigate Silver 60/2500/40% (FD-BW) | $630 |
| | | Gold | | | Platinum | | |
| | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| | 1 | UnitedHealthcare | Alliance Gold 35-70/25%/1500ded w/Core Rewar | $685 | UnitedHealthcare | Alliance Platinum 30-55/20% w/Core Rewards (F | $761 |
| | 2 | Blue Shield | Gold Tandem PPO Savings 1900/15% HDHP Pre | $686 | Anthem Blue Cross | Platinum Select HMO 30 1GHU | $783 |
| | 3 | Anthem Blue Cross | Gold Select HMO 35/1250/20% 1GRQ | $690 | Anthem Blue Cross | Platinum Select HMO 25 130Q | $789 |
| | 4 | Blue Shield | Gold Tandem PPO 1000/30 OffEx | $692 | UnitedHealthcare | Alliance Platinum 30-55/500d w/Core Rewards ( | $791 |
| | 5 | Blue Shield | Gold Tandem PPO 750/35 OffEx | $696 | Anthem Blue Cross | Platinum Select HMO 20 1GQP | $797 |
| | 6 | Anthem Blue Cross | Gold Select PPO 5/1500/30% 12YN | $697 | Blue Shield | Platinum Tandem PPO 250/15 OffEx | $798 |
| | 7 | Anthem Blue Cross | Gold Select HMO 35/500/20% 12YU | $700 | CaliforniaChoice | UHC Platinum Alliance HMO C | $805 |
| | 8 | Anthem Blue Cross | Gold Select PPO 35/1000/20% 1G9P | $701 | Blue Shield | Platinum Tandem PPO 0/10 OffEx | $808 |
| | 9 | Blue Shield | Gold Tandem PPO 0/35 OffEx | $702 | UnitedHealthcare | Alliance Platinum 25-50/400d w/Core Rewards ( | $812 |
| | 10 | Blue Shield | Gold Tandem PPO 500/30 OffEx | $705 | Blue Shield | Platinum Tandem PPO 250/10 OffEx | $812 |
| | 11 | Anthem Blue Cross | Gold Select PPO 35/500/25% 1GS6 | $709 | UnitedHealthcare | State Alliance Platinum 90 HMO 0/25 (FD-CX) | $815 |
| | 12 | Anthem Blue Cross | Gold Select PPO HSA/H 1900/3500/3800 15% Pr | $709 | Blue Shield | Platinum Tandem PPO 0/0 OffEx | $817 |
| | 13 | UnitedHealthcare | Alliance Gold 35-70/20%/500ded w/Core Rewards | $711 | Anthem Blue Cross | Platinum Select PPO 15/40/10% 1GS8 | $822 |
| | 14 | Anthem Blue Cross | Gold Select PPO 25/30% 130M | $711 | UnitedHealthcare | Alliance Platinum 20-40/300d w/Core Rewards ( | $825 |
| | 15 | Anthem Blue Cross | Gold Select PPO 30/750/20% 1300 | $716 | UnitedHealthcare | Core Platinum 15/250/20% w/Core Rewards (FD | $825 |
| | 16 | UnitedHealthcare | Core Gold 10/1500/30% w/Core Rewards (FD-BZ | $718 | Anthem Blue Cross | Platinum Select PPO 5/200/15% 1GQV | $829 |
| | 17 | CaliforniaChoice | UHC Gold Alliance HMO B | $724 | Anthem Blue Cross | Platinum Select PPO 15/250/10% 1G9M | $830 |
| | 18 | Aetna | Savings Plus OA Managed Choice POS Gold HD | $726 | CaliforniaChoice | Anthem Blue Cross Platinum Select HMO A | $833 |
| | 19 | Anthem Blue Cross | Gold Select PPO 30/500/20% 12N3 | $728 | CaliforniaChoice | UHC Platinum Alliance HMO F | $836 |
| | 20 | Anthem Blue Cross | Gold Select HMO 35 1GRU | $729 | UnitedHealthcare | Core Platinum 15/20% w/Core Rewards (FD-B2) | $843 |

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

Rates are based on 40 year old rate

Not all plans available in all zip codes

# Q1 2027-Narrow Network

| | | Bronze | | | Silver | | |
|---|---|---|---|---|---|---|---|
| Region | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| Region 12: San Luis Obispo, Ventura & Santa Barbara Counties | 1 | Covered CA | Blue Shield Trio Bronze 60 HMO 7000/65 PCP + | $502 | Anthem Blue Cross | Silver Select HMO 60/2500/45% 1GP3 | $526 |
| | 2 | Blue Shield | Bronze Local Access+ HMO® 7000/65 OffEx | $582 | Anthem Blue Cross | Silver Select HMO 60/2500/45% WH 1GRL | $538 |
| | 3 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $598 | CaliforniaChoice | Anthem Blue Cross Silver Select HMO A | $550 |
| | 4 | Anthem Blue Cross | Bronze Select PPO 70/6600/35% 12YM | $601 | UnitedHealthcare | Alliance Silver 60-95/40%/2500ded w/Core Rew | $561 |
| | 5 | Anthem Blue Cross | Bronze Select PPO 40/6200/40% 1GRX | $606 | UnitedHealthcare | State Alliance Silver 70 HMO 2500/60 (FD-C4) | $568 |
| | 6 | Anthem Blue Cross | Bronze Select PPO 75/7300/40% 130J | $606 | Blue Shield | Silver Trio HMO® 2850/70 OffEx | $581 |
| | 7 | Anthem Blue Cross | Bronze Select PPO 60/6850/40% 1GKH | $608 | Anthem Blue Cross | Silver Select HMO 55 1GS0 | $591 |
| | 8 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $611 | Covered CA | Blue Shield Trio Silver 70 HMO 2500/60 PCP + | $591 |
| | 9 | Anthem Blue Cross | Bronze Select PPO 6000/45% w/HSA PrevRx 12 | $619 | CaliforniaChoice | UHC Silver Alliance HMO E | $593 |
| | 10 | Anthem Blue Cross | Bronze Select PPO 4600/50% 1GSH | $624 | Blue Shield | Silver Trio HMO® 2100/70 OffEx | $595 |
| | 11 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $625 | Anthem Blue Cross | Silver Select PPO HSA/H 2900/3500/5800 30% | $650 |
| | 12 | Blue Shield | Bronze Tandem PPO 6850/55 OffEx | $625 | Blue Shield | Silver Tandem PPO Savings 2950/35% HDHP F | $652 |
| | 13 | Anthem Blue Cross | Bronze Select PPO 7400/0% w/HSA PrevRx 1GK | $625 | Anthem Blue Cross | Silver Select PPO HSA/H 2600/3500/5200 35% | $652 |
| | 14 | UnitedHealthcare | State Navigate Bronze 60/5800/40% (FD-QR) | $626 | Anthem Blue Cross | Silver Select PPO 55/2500/45% 1GGE | $660 |
| | 15 | Anthem Blue Cross | Bronze Select PPO 7800/0% w/HSA Mirror 1GR9 | $628 | Anthem Blue Cross | Silver Select PPO 50/2200/40% 1GRG | $661 |
| | 16 | Blue Shield | Bronze Tandem PPO Savings 6000/40% OffEx | $629 | Anthem Blue Cross | Silver Select PPO 45/1750/40% 12N7 | $664 |
| | 17 | UnitedHealthcare | Core Bronze 7500/40% w/Premium Rewards (FD- | $629 | Anthem Blue Cross | Silver Select PPO 55/1950/35% 1G9H | $666 |
| | 18 | Blue Shield | Bronze Tandem PPO 6500/70 OffEx | $634 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO E (HSA E | $672 |
| | 19 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO D | $642 | Blue Shield | Silver Tandem PPO Savings 2450/30% OffEx | $673 |
| | 20 | Blue Shield | Bronze Tandem PPO Savings 7850 OffEx | $642 | Blue Shield | Silver Local Access+ HMO® 2850/70 OffEx | $675 |
| | | Gold | | | Platinum | | |
| | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| | 1 | UnitedHealthcare | Alliance Gold 35-70/25%/1500ded w/Core Rewar | $614 | UnitedHealthcare | Alliance Platinum 30-55/20% w/Core Rewards (F | $682 |
| | 2 | Anthem Blue Cross | Gold Select HMO 35/1250/20% 1GRQ | $634 | UnitedHealthcare | Alliance Platinum 30-55/500d w/Core Rewards ( | $709 |
| | 3 | UnitedHealthcare | Alliance Gold 35-70/20%/500ded w/Core Rewards | $637 | Anthem Blue Cross | Platinum Select HMO 30 1GHU | $720 |
| | 4 | Anthem Blue Cross | Gold Select HMO 35/500/20% 12YU | $643 | CaliforniaChoice | UHC Platinum Alliance HMO C | $721 |
| | 5 | CaliforniaChoice | UHC Gold Alliance HMO B | $649 | Anthem Blue Cross | Platinum Select HMO 25 130Q | $726 |
| | 6 | Blue Shield | Gold Trio HMO® 1500/35 OffEx | $656 | UnitedHealthcare | Alliance Platinum 25-50/400d w/Core Rewards ( | $727 |
| | 7 | UnitedHealthcare | State Alliance Gold 80 HMO 500/30 (FD-CY) | $657 | Blue Shield | Platinum Trio HMO® 0/30 OffEx | $730 |
| | 8 | UnitedHealthcare | Alliance Gold 35-70/10%/250d w/Core Rewards ( | $657 | UnitedHealthcare | State Alliance Platinum 90 HMO 0/25 (FD-CX) | $730 |
| | 9 | Blue Shield | Gold Trio HMO® 1000/35 OffEx | $667 | Anthem Blue Cross | Platinum Select HMO 20 1GQP | $733 |
| | 10 | Anthem Blue Cross | Gold Select HMO 35 1GRU | $670 | Blue Shield | Platinum Trio HMO® 0/25 OffEx | $734 |
| | 11 | CaliforniaChoice | UHC Gold Alliance HMO J | $674 | UnitedHealthcare | Alliance Platinum 20-40/300d w/Core Rewards ( | $739 |
| | 12 | Anthem Blue Cross | Gold Select HMO 30 1G9N | $676 | Covered CA | Blue Shield Trio Platinum 90 HMO 0/25 PCP + C | $739 |
| | 13 | Blue Shield | Gold Trio HMO® 500/35 OffEx | $678 | Blue Shield | Platinum Trio HMO® 0/20 OffEx | $740 |
| | 14 | UnitedHealthcare | Alliance Gold 35-70/600d w/Core Rewards (FD-C | $680 | CaliforniaChoice | UHC Platinum Alliance HMO F | $750 |
| | 15 | CaliforniaChoice | UHC Gold Alliance HMO D | $695 | CaliforniaChoice | Anthem Blue Cross Platinum Select HMO A | $765 |
| | 16 | Covered CA | Blue Shield Trio Gold 80 HMO 325/40 PCP + Chi | $695 | CaliforniaChoice | UHC Platinum Alliance HMO G | $769 |
| | 17 | Blue Shield | Gold Trio HMO® 0/35 OffEx | $700 | CaliforniaChoice | UHC Platinum Alliance HMO N | $781 |
| | 18 | CaliforniaChoice | Anthem Blue Cross Gold Select HMO A | $705 | Anthem Blue Cross | Platinum Priority Select HMO 30 12ZU | $803 |
| | 19 | Anthem Blue Cross | Gold Priority Select HMO 35/1250/20% 1GKK | $707 | Anthem Blue Cross | Platinum Priority Select HMO 25 12YS | $809 |
| | 20 | Anthem Blue Cross | Gold Priority Select HMO 35/500/20% 1GQT | $717 | Anthem Blue Cross | Platinum Priority Select HMO 20 1304 | $817 |

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

Rates are based on 40 year old rate

Not all plans available in all zip codes

# Q1 2027-Narrow Network

| | | Bronze | | | Silver | | |
|---|---|---|---|---|---|---|---|
| Region | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| Region 13: Mono, Inyo & Imperial Counties | 1 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $605 | Blue Shield | Silver Tandem PPO Savings 2950/35% HDHP F | $659 |
| | 2 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $618 | Anthem Blue Cross | Silver Select PPO HSA/H 2900/3500/5800 30% | $677 |
| | 3 | Anthem Blue Cross | Bronze Select PPO 70/6600/35% 12YM | $627 | Anthem Blue Cross | Silver Select PPO HSA/H 2600/3500/5200 35% | $679 |
| | 4 | Anthem Blue Cross | Bronze Select PPO 40/6200/40% 1GRX | $631 | Blue Shield | Silver Tandem PPO Savings 2450/30% OffEx | $680 |
| | 5 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $632 | Blue Shield | Silver Tandem PPO 2550/75 OffEx | $683 |
| | 6 | Anthem Blue Cross | Bronze Select PPO 75/7300/40% 130J | $632 | Anthem Blue Cross | Silver Select PPO 55/2500/45% 1GGE | $687 |
| | 7 | Blue Shield | Bronze Tandem PPO 6850/55 OffEx | $632 | Anthem Blue Cross | Silver Select PPO 50/2200/40% 1GRG | $689 |
| | 8 | Anthem Blue Cross | Bronze Select PPO 60/6850/40% 1GKH | $634 | Blue Shield | Silver Tandem PPO 2100/75 OffEx | $689 |
| | 9 | Blue Shield | Bronze Tandem PPO Savings 6000/40% OffEx | $636 | Anthem Blue Cross | Silver Select PPO 45/1750/40% 12N7 | $692 |
| | 10 | Blue Shield | Bronze Tandem PPO 6500/70 OffEx | $641 | Anthem Blue Cross | Silver Select PPO 55/1950/35% 1G9H | $694 |
| | 11 | Anthem Blue Cross | Bronze Select PPO 6000/45% w/HSA PrevRx 12Y | $645 | Blue Shield | Silver Tandem PPO 1800/65 OffEx | $698 |
| | 12 | Blue Shield | Bronze Tandem PPO Savings 7850 OffEx | $649 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO E (HSA E | $700 |
| | 13 | Anthem Blue Cross | Bronze Select PPO 4600/50% 1GSH | $651 | Anthem Blue Cross | Silver Select PPO 45/1750/40% WH 1GQJ | $706 |
| | 14 | Anthem Blue Cross | Bronze Select PPO 7400/0% w/HSA PrevRx 1GK | $652 | Anthem Blue Cross | Silver Select HMO 60/2500/45% 1GP3 | $707 |
| | 15 | UnitedHealthcare | State Navigate Bronze 60/5800/40% (FD-QR) | $654 | Anthem Blue Cross | Silver Select PPO 60/2500/40% Mirror 1GQQ | $722 |
| | 16 | Anthem Blue Cross | Bronze Select PPO 7800/0% w/HSA Mirror 1GR9 | $655 | Anthem Blue Cross | Silver Select HMO 60/2500/45% WH 1GRL | $722 |
| | 17 | UnitedHealthcare | Core Bronze 7500/40% w/Premium Rewards (FD- | $658 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO B | $722 |
| | 18 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO D | $669 | UnitedHealthcare | State Navigate Silver 60/2500/40% (FD-BW) | $729 |
| | 19 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO B (HSA E | $670 | UnitedHealthcare | Core Silver 70/2550/40% w/Core Rewards (FD-( | $731 |
| | 20 | UnitedHealthcare | Core Bronze HDHP 6500/40% w/Premium Rewar | $691 | CaliforniaChoice | Anthem Blue Cross Silver Select HMO A | $739 |
| | | Gold | | | Platinum | | |
| | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| | 1 | Blue Shield | Gold Tandem PPO Savings 1900/15% HDHP Pre | $784 | Blue Shield | Platinum Tandem PPO 250/15 OffEx | $913 |
| | 2 | Blue Shield | Gold Tandem PPO 1000/30 OffEx | $792 | Blue Shield | Platinum Tandem PPO 0/10 OffEx | $924 |
| | 3 | Blue Shield | Gold Tandem PPO 750/35 OffEx | $796 | Blue Shield | Platinum Tandem PPO 250/10 OffEx | $929 |
| | 4 | Blue Shield | Gold Tandem PPO 0/35 OffEx | $803 | Blue Shield | Platinum Tandem PPO 0/0 OffEx | $934 |
| | 5 | Blue Shield | Gold Tandem PPO 500/30 OffEx | $806 | Anthem Blue Cross | Platinum Select PPO 15/40/10% 1GS8 | $953 |
| | 6 | Anthem Blue Cross | Gold Select PPO 5/1500/30% 12YN | $808 | UnitedHealthcare | Core Platinum 15/250/20% w/Core Rewards (FD | $955 |
| | 7 | Anthem Blue Cross | Gold Select PPO 35/1000/20% 1G9P | $813 | Anthem Blue Cross | Platinum Select PPO 5/200/15% 1GQV | $961 |
| | 8 | Anthem Blue Cross | Gold Select PPO 35/500/25% 1GS6 | $822 | Anthem Blue Cross | Platinum Select PPO 15/250/10% 1G9M | $962 |
| | 9 | Anthem Blue Cross | Gold Select PPO HSA/H 1900/3500/3800 15% Pr | $822 | Anthem Blue Cross | Platinum Select HMO 30 1GHU | $968 |
| | 10 | Anthem Blue Cross | Gold Select PPO 25/30% 130M | $825 | Anthem Blue Cross | Platinum Select HMO 25 130Q | $975 |
| | 11 | Anthem Blue Cross | Gold Select PPO 30/750/20% 1300 | $830 | UnitedHealthcare | Core Platinum 15/20% w/Core Rewards (FD-B2) | $976 |
| | 12 | UnitedHealthcare | Core Gold 10/1500/30% w/Core Rewards (FD-BZ | $832 | Anthem Blue Cross | Anthem Virtual Access Plus Platinum Select PP( | $981 |
| | 13 | Anthem Blue Cross | Gold Select PPO 30/500/20% 12N3 | $845 | Anthem Blue Cross | Platinum Select PPO 25/10% Mirror 1GGH | $984 |
| | 14 | CaliforniaChoice | Anthem Blue Cross Gold Select PPO D | $849 | Anthem Blue Cross | Platinum Select HMO 20 1GQP | $985 |
| | 15 | UnitedHealthcare | Core Gold 35/1000/20% w/Core Rewards (FD-BX | $852 | UnitedHealthcare | Core Platinum 15/250/10% w/Core Rewards (FD | $1,000 |
| | 16 | Anthem Blue Cross | Gold Select HMO 35/1250/20% 1GRQ | $852 | UnitedHealthcare | State Navigate Platinum 25/10% (FD-BV) | $1,005 |
| | 17 | CaliforniaChoice | Anthem Blue Cross Gold Select PPO B | $855 | CaliforniaChoice | Anthem Blue Cross Platinum Select HMO A | $1,028 |
| | 18 | Anthem Blue Cross | Gold Select HMO 35/500/20% 12YU | $864 | UnitedHealthcare | Core Platinum 10/10% w/Core Rewards (FD-CN | $1,030 |
| | 19 | UnitedHealthcare | Core Gold 35/500/20% w/Core Rewards (FD-B8) | $873 | UnitedHealthcare | State Core Platinum 25/10% (FD-BT) | $1,091 |
| | 20 | Anthem Blue Cross | Anthem Virtual Access Plus Gold Select PPO 10/ | $876 | | | |

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

Rates are based on 40 year old rate

Not all plans available in all zip codes

# Q1 2027-Narrow Network

| | | Bronze | | | Silver | | |
|---|---|---|---|---|---|---|---|
| Region | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| Region 14: Kern County | 1 | Covered CA | Blue Shield Trio Bronze 60 HMO 7000/65 PCP + | $436 | Anthem Blue Cross | Silver Select HMO 60/2500/45% 1GP3 | $468 |
| | 2 | Anthem Blue Cross | Bronze Select PPO 70/6600/35% 12YM | $498 | Anthem Blue Cross | Silver Select HMO 60/2500/45% WH 1GRL | $478 |
| | 3 | Anthem Blue Cross | Bronze Select PPO 40/6200/40% 1GRX | $501 | CaliforniaChoice | Anthem Blue Cross Silver Select HMO A | $490 |
| | 4 | Anthem Blue Cross | Bronze Select PPO 75/7300/40% 130J | $502 | Blue Shield | Silver Trio HMO® 2850/70 OffEx | $505 |
| | 5 | Anthem Blue Cross | Bronze Select PPO 60/6850/40% 1GKH | $504 | Covered CA | Blue Shield Trio Silver 70 HMO 2500/60 PCP + | $514 |
| | 6 | Anthem Blue Cross | Bronze Select PPO 6000/45% w/HSA PrevRx 12 | $512 | Blue Shield | Silver Trio HMO® 2100/70 OffEx | $518 |
| | 7 | Anthem Blue Cross | Bronze Select PPO 4600/50% 1GSH | $517 | Anthem Blue Cross | Silver Select HMO 55 1GS0 | $526 |
| | 8 | Anthem Blue Cross | Bronze Select PPO 7400/0% w/HSA PrevRx 1GK | $518 | Anthem Blue Cross | Silver Select PPO HSA/H 2900/3500/5800 30% | $538 |
| | 9 | Anthem Blue Cross | Bronze Select PPO 7800/0% w/HSA Mirror 1GR9 | $520 | Anthem Blue Cross | Silver Select PPO HSA/H 2600/3500/5200 35% | $540 |
| | 10 | Blue Shield | Bronze Local Access+ HMO® 7000/65 OffEx | $521 | Anthem Blue Cross | Silver Select PPO 55/2500/45% 1GGE | $546 |
| | 11 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $525 | Anthem Blue Cross | Silver Select PPO 50/2200/40% 1GRG | $548 |
| | 12 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO D | $531 | Anthem Blue Cross | Silver Select PPO 45/1750/40% 12N7 | $550 |
| | 13 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO B (HSA E | $532 | Anthem Blue Cross | Silver Select PPO 55/1950/35% 1G9H | $552 |
| | 14 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $536 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO E (HSA E | $556 |
| | 15 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $548 | Anthem Blue Cross | Silver Select PPO 45/1750/40% WH 1GQJ | $561 |
| | 16 | Blue Shield | Bronze Tandem PPO 6850/55 OffEx | $549 | Blue Shield | Silver Tandem PPO Savings 2950/35% HDHP F | $572 |
| | 17 | Blue Shield | Bronze Tandem PPO Savings 6000/40% OffEx | $552 | Anthem Blue Cross | Silver Select PPO 60/2500/40% Mirror 1GQQ | $574 |
| | 18 | Blue Shield | Bronze Tandem PPO 6500/70 OffEx | $556 | CaliforniaChoice | Anthem Blue Cross Silver Select PPO B | $574 |
| | 19 | Blue Shield | Bronze Tandem PPO Savings 7850 OffEx | $563 | Anthem Blue Cross | Anthem Virtual Access Plus Silver Select PPO 5 | $589 |
| | 20 | UnitedHealthcare | State Navigate Bronze 60/5800/40% (FD-QR) | $584 | Blue Shield | Silver Tandem PPO Savings 2450/30% OffEx | $591 |
| | | Gold | | | Platinum | | |
| | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| | 1 | Anthem Blue Cross | Gold Select HMO 35/1250/20% 1GRQ | $564 | Blue Shield | Platinum Trio HMO® 0/30 OffEx | $635 |
| | 2 | Blue Shield | Gold Trio HMO® 1500/35 OffEx | $571 | Blue Shield | Platinum Trio HMO® 0/25 OffEx | $638 |
| | 3 | Anthem Blue Cross | Gold Select HMO 35/500/20% 12YU | $572 | Anthem Blue Cross | Platinum Select HMO 30 1GHU | $641 |
| | 4 | Blue Shield | Gold Trio HMO® 1000/35 OffEx | $580 | Covered CA | Blue Shield Trio Platinum 90 HMO 0/25 PCP + | $643 |
| | 5 | Blue Shield | Gold Trio HMO® 500/35 OffEx | $589 | Blue Shield | Platinum Trio HMO® 0/20 OffEx | $643 |
| | 6 | Anthem Blue Cross | Gold Select HMO 35 1GRU | $596 | Anthem Blue Cross | Platinum Select HMO 25 130Q | $646 |
| | 7 | Anthem Blue Cross | Gold Select HMO 30 1G9N | $601 | Anthem Blue Cross | Platinum Select HMO 20 1GQP | $652 |
| | 8 | Anthem Blue Cross | Gold Priority Select HMO 35/1250/20% 1GKK | $604 | CaliforniaChoice | Anthem Blue Cross Platinum Select HMO A | $681 |
| | 9 | Covered CA | Blue Shield Trio Gold 80 HMO 325/40 PCP + Chi | $605 | Anthem Blue Cross | Platinum Priority Select HMO 30 12ZU | $685 |
| | 10 | Blue Shield | Gold Trio HMO® 0/35 OffEx | $609 | Anthem Blue Cross | Platinum Priority Select HMO 25 12YS | $691 |
| | 11 | Anthem Blue Cross | Gold Priority Select HMO 35/500/20% 1GQT | $612 | Anthem Blue Cross | Platinum Priority Select HMO 20 1304 | $698 |
| | 12 | CaliforniaChoice | Anthem Blue Cross Gold Select HMO A | $628 | Anthem Blue Cross | Platinum Select PPO 15/40/10% 1GS8 | $757 |
| | 13 | Anthem Blue Cross | Gold Priority Select HMO 35 1GRK | $638 | UnitedHealthcare | Alliance Platinum 30-55/20% w/Core Rewards (F | $758 |
| | 14 | Anthem Blue Cross | Gold Select PPO 5/1500/30% 12YN | $642 | Blue Shield | Platinum Local Access+ HMO® 0/30 OffEx | $760 |
| | 15 | Anthem Blue Cross | Gold Priority Select HMO 30 1G9J | $643 | Anthem Blue Cross | Platinum Select PPO 5/200/15% 1GQV | $763 |
| | 16 | Anthem Blue Cross | Gold Select PPO 35/1000/20% 1G9P | $646 | Anthem Blue Cross | Platinum Select PPO 15/250/10% 1G9M | $765 |
| | 17 | Anthem Blue Cross | Gold Select PPO 35/500/25% 1GS6 | $653 | Blue Shield | Platinum Local Access+ HMO® 0/25 OffEx | $765 |
| | 18 | Anthem Blue Cross | Gold Select PPO HSA/H 1900/3500/3800 15% Pr | $653 | Blue Shield | Platinum Local Access+ HMO® 0/20 OffEx | $771 |
| | 19 | Anthem Blue Cross | Gold Select PPO 25/30% 130M | $655 | Anthem Blue Cross | Anthem Virtual Access Plus Platinum Select PP | $780 |
| | 20 | Anthem Blue Cross | Gold Select PPO 30/750/20% 1300 | $659 | Anthem Blue Cross | Platinum Select PPO 25/10% Mirror 1GGH | $782 |

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

Rates are based on 40 year old rate

Not all plans available in all zip codes

# Q1 2027-Narrow Network

| | | Bronze | | | Silver | | |
|---|---|---|---|---|---|---|---|
| Region | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| Region 15: Los Angeles County - North | 1 | UnitedHealthcare | State Harmony Bronze 60 HMO HDHP 100%/780 | $428 | UnitedHealthcare | Harmony Silver 40%/2800ded w/Core Rewards ( | $438 |
| | 2 | Covered CA | Blue Shield Trio Bronze 60 HMO 7000/65 PCP + | $451 | CaliforniaChoice | UHC Silver Harmony HMO G | $463 |
| | 3 | Blue Shield | Bronze Local Access+ HMO® 7000/65 OffEx | $454 | Aetna | AWH Southern CA HMO Silver CA $50/90 0 De | $475 |
| | 4 | Aetna | Savings Plus OA Managed Choice POS Bronze C | $507 | Aetna | AWH Southern CA HMO Silver CA $60/90 2500 | $475 |
| | 5 | Anthem Blue Cross | Bronze Select PPO 70/6600/35% 12YM | $559 | Anthem Blue Cross | Silver Select HMO 60/2500/45% 1GP3 | $477 |
| | 6 | Anthem Blue Cross | Bronze Select PPO 40/6200/40% 1GRX | $563 | Aetna | Aetna Value Network HMO Silver CA $50/90 0 D | $482 |
| | 7 | Anthem Blue Cross | Bronze Select PPO 75/7300/40% 130J | $564 | Aetna | Aetna Value Network HMO Silver CA $60/90 25( | $483 |
| | 8 | Anthem Blue Cross | Bronze Select PPO 60/6850/40% 1GKH | $566 | UnitedHealthcare | Harmony Silver 60-95/40%/2500ded w/Core Rev | $487 |
| | 9 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $566 | Anthem Blue Cross | Silver Select HMO 60/2500/45% WH 1GRL | $487 |
| | 10 | Anthem Blue Cross | Bronze Select PPO 6000/45% w/HSA PrevRx 12Y | $575 | Aetna | AWH Southern CA HMO Silver CA $65/85 2300 | $493 |
| | 11 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $578 | CaliforniaChoice | Anthem Blue Cross Silver Select HMO A | $499 |
| | 12 | UnitedHealthcare | State Navigate Bronze 60/5800/40% (FD-QR) | $579 | Aetna | Aetna Value Network HMO Silver CA $65/85 23( | $501 |
| | 13 | Anthem Blue Cross | Bronze Select PPO 4600/50% 1GSH | $581 | UnitedHealthcare | Alliance Silver 60-95/40%/2500ded w/Core Rew | $511 |
| | 14 | Anthem Blue Cross | Bronze Select PPO 7400/0% w/HSA PrevRx 1GK | $581 | CaliforniaChoice | UHC Silver Harmony HMO F | $515 |
| | 15 | UnitedHealthcare | Core Bronze 7500/40% w/Premium Rewards (FD- | $582 | UnitedHealthcare | State Alliance Silver 70 HMO 2500/60 (FD-C4) | $517 |
| | 16 | Aetna | Savings Plus OA Managed Choice POS Bronze H | $583 | Blue Shield | Silver Trio HMO® 2850/70 OffEx | $522 |
| | 17 | Anthem Blue Cross | Bronze Select PPO 7800/0% w/HSA Mirror 1GR9 | $584 | Blue Shield | Silver Local Access+ HMO® 2850/70 OffEx | $527 |
| | 18 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $591 | Covered CA | Blue Shield Trio Silver 70 HMO 2500/60 PCP + ( | $531 |
| | 19 | Blue Shield | Bronze Tandem PPO 6850/55 OffEx | $592 | Blue Shield | Silver Trio HMO® 2100/70 OffEx | $535 |
| | 20 | Blue Shield | Bronze Tandem PPO Savings 6000/40% OffEx | $595 | Anthem Blue Cross | Silver Select HMO 55 1GS0 | $536 |
| | | Gold | | | Platinum | | |
| | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| | 1 | Aetna | AWH Southern CA HMO Gold CA $30/65 1250 D | $515 | UnitedHealthcare | Harmony Platinum 30-55/20% w/Core Rewards ( | $592 |
| | 2 | Aetna | Aetna Value Network HMO Gold CA $30/65 1250 | $523 | UnitedHealthcare | Harmony Platinum 30-55/500d w/Core Rewards | $616 |
| | 3 | UnitedHealthcare | Harmony Gold 35-70/25%/1500ded w/Core Rewa | $533 | UnitedHealthcare | Alliance Platinum 30-55/20% w/Core Rewards (F | $622 |
| | 4 | Aetna | AWH Southern CA HMO Gold CA $35/55 500 De | $540 | CaliforniaChoice | UHC Platinum Harmony HMO H | $626 |
| | 5 | Aetna | Aetna Value Network HMO Gold CA $35/55 500 D | $549 | Anthem Blue Cross | Platinum Vivity HMO 15 1GSC | $631 |
| | 6 | Anthem Blue Cross | Gold Vivity HMO 35/1850 1GRT | $550 | UnitedHealthcare | Harmony Platinum 25-50/400d w/Core Rewards | $631 |
| | 7 | UnitedHealthcare | Harmony Gold 35-70/20%/500ded w/Core Rewar | $553 | Aetna | AWH Southern CA HMO Platinum CA $25/40 0 | $638 |
| | 8 | UnitedHealthcare | Alliance Gold 35-70/25%/1500ded w/Core Rewar | $560 | Anthem Blue Cross | Platinum Vivity HMO 15 WH 1GQM | $640 |
| | 9 | Anthem Blue Cross | Gold Vivity HMO 35/1850 WH 130L | $560 | UnitedHealthcare | Harmony Platinum 20-40/300d w/Core Rewards | $642 |
| | 10 | CaliforniaChoice | UHC Gold Harmony HMO L | $564 | UnitedHealthcare | Alliance Platinum 30-55/500d w/Core Rewards ( | $646 |
| | 11 | Anthem Blue Cross | Gold Vivity HMO 35/1000 1GS9 | $564 | Aetna | Aetna Value Network HMO Platinum CA $25/40 | $648 |
| | 12 | UnitedHealthcare | Harmony Gold 35-70/10%/250d w/Core Rewards | $571 | CaliforniaChoice | UHC Platinum Harmony HMO O | $651 |
| | 13 | Anthem Blue Cross | Gold Vivity HMO 35/1000 WH 1GRN | $574 | Anthem Blue Cross | Platinum Select HMO 30 1GHU | $653 |
| | 14 | Anthem Blue Cross | Gold Select HMO 35/1250/20% 1GRQ | $575 | Blue Shield | Platinum Trio HMO® 0/30 OffEx | $656 |
| | 15 | Aetna | AWH Southern CA HMO Gold CA $40/60 325 De | $578 | CaliforniaChoice | UHC Platinum Alliance HMO C | $657 |
| | 16 | UnitedHealthcare | Alliance Gold 35-70/20%/500ded w/Core Rewards | $581 | Anthem Blue Cross | Platinum Select HMO 25 130Q | $658 |
| | 17 | Anthem Blue Cross | Gold Select HMO 35/500/20% 12YU | $583 | Blue Shield | Platinum Trio HMO® 0/25 OffEx | $659 |
| | 18 | Anthem Blue Cross | Gold Vivity HMO 25/500 130K | $584 | CaliforniaChoice | Anthem Blue Cross Platinum Vivity HMO C | $659 |
| | 19 | Anthem Blue Cross | Gold Priority Select HMO 35/1250/20% 1GKK | $584 | UnitedHealthcare | Alliance Platinum 25-50/400d w/Core Rewards ( | $663 |
| | 20 | CaliforniaChoice | UHC Gold Harmony HMO N | $585 | Anthem Blue Cross | Platinum Priority Select HMO 30 12ZU | $664 |

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

Rates are based on 40 year old rate

Not all plans available in all zip codes

# Q1 2027-Narrow Network

| | | Bronze | | | Silver | | |
|---|---|---|---|---|---|---|---|
| Region | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| Region 16: Los Angeles County - South | 1 | UnitedHealthcare | State Harmony Bronze 60 HMO HDHP 100%/780 | $456 | UnitedHealthcare | Harmony Silver 40%/2800ded w/Core Rewards ( | $466 |
| | 2 | Covered CA | Blue Shield Trio Bronze 60 HMO 7000/65 PCP + | $474 | Aetna | AWH Southern CA HMO Silver CA $50/90 0 De | $477 |
| | 3 | Blue Shield | Bronze Local Access+ HMO® 7000/65 OffEx | $503 | Aetna | AWH Southern CA HMO Silver CA $60/90 2500 | $477 |
| | 4 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $610 | Aetna | Aetna Value Network HMO Silver CA $50/90 0 D | $484 |
| | 5 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $622 | Aetna | Aetna Value Network HMO Silver CA $60/90 25 | $485 |
| | 6 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $636 | CaliforniaChoice | UHC Silver Harmony HMO G | $493 |
| | 7 | Blue Shield | Bronze Tandem PPO 6850/55 OffEx | $637 | Aetna | AWH Southern CA HMO Silver CA $65/85 2300 | $495 |
| | 8 | Blue Shield | Bronze Tandem PPO Savings 6000/40% OffEx | $641 | Aetna | Aetna Value Network HMO Silver CA $65/85 23 | $503 |
| | 9 | Anthem Blue Cross | Bronze Select PPO 70/6600/35% 12YM | $646 | UnitedHealthcare | Harmony Silver 60-95/40%/2500ded w/Core Rev | $518 |
| | 10 | Blue Shield | Bronze Tandem PPO 6500/70 OffEx | $646 | Anthem Blue Cross | Silver Select HMO 60/2500/45% 1GP3 | $519 |
| | 11 | UnitedHealthcare | State Navigate Bronze 60/5800/40% (FD-QR) | $648 | Anthem Blue Cross | Silver Select HMO 60/2500/45% WH 1GRL | $530 |
| | 12 | Anthem Blue Cross | Bronze Select PPO 40/6200/40% 1GRX | $650 | UnitedHealthcare | Alliance Silver 60-95/40%/2500ded w/Core Rew | $541 |
| | 13 | Anthem Blue Cross | Bronze Select PPO 75/7300/40% 130J | $651 | CaliforniaChoice | Anthem Blue Cross Silver Select HMO A | $543 |
| | 14 | UnitedHealthcare | Core Bronze 7500/40% w/Premium Rewards (FD- | $652 | UnitedHealthcare | State Alliance Silver 70 HMO 2500/60 (FD-C4) | $548 |
| | 15 | Anthem Blue Cross | Bronze Select PPO 60/6850/40% 1GKH | $653 | CaliforniaChoice | UHC Silver Harmony HMO F | $548 |
| | 16 | Blue Shield | Bronze Tandem PPO Savings 7850 OffEx | $654 | Blue Shield | Silver Trio HMO® 2850/70 OffEx | $549 |
| | 17 | Anthem Blue Cross | Bronze Select PPO 6000/45% w/HSA PrevRx 12 | $664 | Covered CA | Blue Shield Trio Silver 70 HMO 2500/60 PCP + ( | $559 |
| | 18 | Anthem Blue Cross | Bronze Select PPO 4600/50% 1GSH | $671 | Blue Shield | Silver Trio HMO® 2100/70 OffEx | $563 |
| | 19 | Anthem Blue Cross | Bronze Select PPO 7400/0% w/HSA PrevRx 1GK | $671 | CaliforniaChoice | UHC Silver Alliance HMO E | $572 |
| | 20 | Anthem Blue Cross | Bronze Select PPO 7800/0% w/HSA Mirror 1GR9 | $674 | Anthem Blue Cross | Silver Select HMO 55 1GS0 | $583 |
| | | Gold | | | Platinum | | |
| | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| | 1 | Aetna | AWH Southern CA HMO Gold CA $30/65 1250 D | $517 | UnitedHealthcare | Harmony Platinum 30-55/20% w/Core Rewards ( | $631 |
| | 2 | Aetna | Aetna Value Network HMO Gold CA $30/65 1250 | $525 | Aetna | AWH Southern CA HMO Platinum CA $25/40 0 | $640 |
| | 3 | Aetna | AWH Southern CA HMO Gold CA $35/55 500 De | $542 | Aetna | Aetna Value Network HMO Platinum CA $25/40 | $650 |
| | 4 | Aetna | Aetna Value Network HMO Gold CA $35/55 500 D | $551 | UnitedHealthcare | Harmony Platinum 30-55/500d w/Core Rewards | $655 |
| | 5 | UnitedHealthcare | Harmony Gold 35-70/25%/1500ded w/Core Rewa | $568 | UnitedHealthcare | Alliance Platinum 30-55/20% w/Core Rewards (F | $658 |
| | 6 | Aetna | AWH Southern CA HMO Gold CA $40/60 325 De | $580 | CaliforniaChoice | UHC Platinum Harmony HMO H | $667 |
| | 7 | UnitedHealthcare | Harmony Gold 35-70/20%/500ded w/Core Rewar | $589 | UnitedHealthcare | Harmony Platinum 25-50/400d w/Core Rewards | $672 |
| | 8 | Aetna | Aetna Value Network HMO Gold CA $40/60 325 D | $589 | Aetna | AWH Southern CA HMO Platinum CA $25/50 0 | $678 |
| | 9 | UnitedHealthcare | Alliance Gold 35-70/25%/1500ded w/Core Rewar | $593 | UnitedHealthcare | Harmony Platinum 20-40/300d w/Core Rewards | $683 |
| | 10 | Aetna | AWH Southern CA HMO Gold CA $35/70 0 Ded | $595 | UnitedHealthcare | Alliance Platinum 30-55/500d w/Core Rewards ( | $684 |
| | 11 | CaliforniaChoice | UHC Gold Harmony HMO L | $600 | Aetna | Aetna Value Network HMO Platinum CA $25/50 | $689 |
| | 12 | Aetna | Aetna Value Network HMO Gold CA $35/70 0 De | $604 | Blue Shield | Platinum Trio HMO® 0/30 OffEx | $689 |
| | 13 | UnitedHealthcare | Harmony Gold 35-70/10%/250d w/Core Rewards | $608 | CaliforniaChoice | UHC Platinum Harmony HMO O | $693 |
| | 14 | UnitedHealthcare | Alliance Gold 35-70/20%/500ded w/Core Reward | $615 | Blue Shield | Platinum Trio HMO® 0/25 OffEx | $694 |
| | 15 | Blue Shield | Gold Trio HMO® 1500/35 OffEx | $620 | CaliforniaChoice | UHC Platinum Alliance HMO C | $696 |
| | 16 | CaliforniaChoice | UHC Gold Harmony HMO N | $622 | Covered CA | Blue Shield Trio Platinum 90 HMO 0/25 PCP + C | $699 |
| | 17 | Anthem Blue Cross | Gold Select HMO 35/1250/20% 1GRQ | $625 | Blue Shield | Platinum Trio HMO® 0/20 OffEx | $699 |
| | 18 | CaliforniaChoice | UHC Gold Alliance HMO B | $626 | UnitedHealthcare | Alliance Platinum 25-50/400d w/Core Rewards ( | $702 |
| | 19 | UnitedHealthcare | Harmony Gold 35-70/600d w/Core Rewards (FD- | $628 | UnitedHealthcare | State Alliance Platinum 90 HMO 0/25 (FD-CX) | $705 |
| | 20 | Blue Shield | Gold Trio HMO® 1000/35 OffEx | $630 | Anthem Blue Cross | Platinum Select HMO 30 1GHU | $710 |

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

Rates are based on 40 year old rate

Not all plans available in all zip codes

# Q1 2027-Narrow Network

| Region | Rank | Bronze Carrier | Bronze Plan | Bronze Prem. | Silver Carrier | Silver Plan | Silver Prem. |
|---|---|---|---|---|---|---|---|
| Region 17: San Bernardino & Riverside Counties | 1 | UnitedHealthcare | State Harmony Bronze 60 HMO HDHP 100%/780 | $439 | UnitedHealthcare | Harmony Silver 40%/2800ded w/Core Rewards ( | $449 |
| | 2 | Aetna | Savings Plus OA Managed Choice POS Bronze C | $459 | Sharp | Performance Silver HMO NG 2 | $459 |
| | 3 | Covered CA | Blue Shield Trio Bronze 60 HMO 7000/65 PCP + | $463 | Sharp | Performance Silver HMO NG WOW 1 | $462 |
| | 4 | Sharp | Performance Bronze HDHP NG 1 | $466 | Sharp | Performance Silver HMO NG 1 | $466 |
| | 5 | Sharp | Performance Bronze 60 HMO 5800/60 + Child De | $468 | Sharp | Performance Silver 70 HDHP HMO 3200/25%/2 | $468 |
| | 6 | Sharp | Performance Bronze 60 HDHP HMO 7800/0%/0% | $471 | Anthem Blue Cross | Silver Select HMO 60/2500/45% 1GP3 | $471 |
| | 7 | Sharp | Value Bronze HMO NG WOW 1 | $472 | Aetna | AWH Southern CA HMO Silver CA $50/90 0 De | $472 |
| | 8 | Blue Shield | Bronze Local Access+ HMO® 7000/65 OffEx | $473 | Aetna | AWH Southern CA HMO Silver CA $60/90 2500 | $472 |
| | 9 | Sharp | Value Bronze HDHP NG 1 | $488 | CaliforniaChoice | UHC Silver Harmony HMO G | $475 |
| | 10 | Sharp | Value Bronze 60 HMO 5800/60/40% + Child Dent | $490 | Sharp | Value Silver HMO NG 2 | $480 |
| | 11 | Sharp | Value Bronze 60 HDHP HMO 7800/0%/0% + Chil | $493 | Anthem Blue Cross | Silver Select HMO 60/2500/45% WH 1GRL | $481 |
| | 12 | Aetna | Savings Plus OA Managed Choice POS Bronze H | $528 | Sharp | Value Silver HMO NG WOW 1 | $483 |
| | 13 | UnitedHealthcare | State Navigate Bronze 60/5800/40% (FD-QR) | $566 | Aetna | Aetna Value Network HMO Silver CA $50/90 0 D | $484 |
| | 14 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $569 | Aetna | Aetna Value Network HMO Silver CA $60/90 25 | $485 |
| | 15 | UnitedHealthcare | Core Bronze 7500/40% w/Premium Rewards (FD- | $569 | Sharp | Value Silver HMO NG 1 | $488 |
| | 16 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $581 | Sharp | Performance Silver 70 HMO 2500/60 + Child De | $488 |
| | 17 | Anthem Blue Cross | Bronze Select PPO 70/6600/35% 12YM | $588 | Sharp | Performance Silver 70 HMO 2500/60/40% + Chi | $489 |
| | 18 | Anthem Blue Cross | Bronze Select PPO 40/6200/40% 1GRX | $593 | Sharp | Value Silver 70 HDHP HMO 3200/25%/25% + C | $489 |
| | 19 | Anthem Blue Cross | Bronze Select PPO 75/7300/40% 130J | $593 | Aetna | AWH Southern CA HMO Silver CA $65/85 2300 | $490 |
| | 20 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $594 | CaliforniaChoice | Anthem Blue Cross Silver Select HMO A | $492 |

| | Rank | Gold Carrier | Gold Plan | Gold Prem. | Platinum Carrier | Platinum Plan | Platinum Prem. |
|---|---|---|---|---|---|---|---|
| | 1 | Sharp | Performance Bronze HMO NG WOW 1 | $451 | UnitedHealthcare | Alliance Platinum 30-55/20% w/Core Rewards (F | $606 |
| | 2 | Aetna | AWH Southern CA HMO Gold CA $30/65 1250 D | $512 | UnitedHealthcare | Harmony Platinum 30-55/20% w/Core Rewards ( | $607 |
| | 3 | Aetna | Aetna Value Network HMO Gold CA $30/65 1250 | $525 | UnitedHealthcare | Alliance Platinum 30-55/500d w/Core Rewards ( | $630 |
| | 4 | Sharp | Performance Gold HMO NG 5 | $533 | UnitedHealthcare | Harmony Platinum 30-55/500d w/Core Rewards | $631 |
| | 5 | Aetna | AWH Southern CA HMO Gold CA $35/55 500 De | $536 | Aetna | AWH Southern CA HMO Platinum CA $25/40 0 | $633 |
| | 6 | Sharp | Performance Gold HMO NG 4 | $539 | Sharp | Performance Platinum HMO NG WOW 1 | $636 |
| | 7 | UnitedHealthcare | Alliance Gold 35-70/25%/1500ded w/Core Rewar | $545 | CaliforniaChoice | UHC Platinum Alliance HMO C | $640 |
| | 8 | UnitedHealthcare | Harmony Gold 35-70/25%/1500ded w/Core Rewa | $546 | CaliforniaChoice | UHC Platinum Harmony HMO H | $642 |
| | 9 | Sharp | Performance Gold HMO NG WOW 1 | $548 | Anthem Blue Cross | Platinum Select HMO 30 1GHU | $644 |
| | 10 | Aetna | Aetna Value Network HMO Gold CA $35/55 500 D | $551 | UnitedHealthcare | Alliance Platinum 25-50/400d w/Core Rewards ( | $646 |
| | 11 | Sharp | Performance Gold HMO NG 7 | $553 | UnitedHealthcare | Harmony Platinum 25-50/400d w/Core Rewards | $647 |
| | 12 | Sharp | Value Gold HMO NG 5 | $558 | Sharp | Performance Platinum 90 HMO 0/25 + Child Der | $649 |
| | 13 | Sharp | Performance Gold HMO NG 6 | $560 | UnitedHealthcare | State Alliance Platinum 90 HMO 0/25 (FD-CX) | $649 |
| | 14 | Sharp | Value Gold HMO NG 4 | $564 | Anthem Blue Cross | Platinum Select HMO 25 130Q | $649 |
| | 15 | UnitedHealthcare | Alliance Gold 35-70/20%/500ded w/Core Rewards | $566 | Aetna | Aetna Value Network HMO Platinum CA $25/40 | $650 |
| | 16 | UnitedHealthcare | Harmony Gold 35-70/20%/500ded w/Core Rewar | $567 | Anthem Blue Cross | Platinum Select HMO 20 1GQP | $655 |
| | 17 | Anthem Blue Cross | Gold Select HMO 35/1250/20% 1GRQ | $567 | UnitedHealthcare | Alliance Platinum 20-40/300d w/Core Rewards ( | $656 |
| | 18 | Aetna | AWH Southern CA HMO Gold CA $40/60 325 De | $574 | UnitedHealthcare | Harmony Platinum 20-40/300d w/Core Rewards | $658 |
| | 19 | Sharp | Value Gold HMO NG WOW 1 | $574 | Sharp | Performance Platinum HMO NG 4 | $659 |
| | 20 | Anthem Blue Cross | Gold Select HMO 35/500/20% 12YU | $575 | Sharp | Performance Platinum 90 HMO 0/25/300 + Child | $659 |

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

Rates are based on 40 year old rate

Not all plans available in all zip codes

# Q1 2027-Narrow Network

| | | Bronze | | | Silver | | |
|---|---|---|---|---|---|---|---|
| Region | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| Region 18: Orange County | 1 | UnitedHealthcare | State Harmony Bronze 60 HMO HDHP 100%/780 | $445 | UnitedHealthcare | Harmony Silver 40%/2800ded w/Core Rewards ( | $455 |
| | 2 | Covered CA | Blue Shield Trio Bronze 60 HMO 7000/65 PCP + | $482 | CaliforniaChoice | UHC Silver Harmony HMO G | $481 |
| | 3 | Aetna | Savings Plus OA Managed Choice POS Bronze C | $520 | Aetna | AWH Southern CA HMO Silver CA $50/90 0 De | $486 |
| | 4 | Blue Shield | Bronze Local Access+ HMO® 7000/65 OffEx | $521 | Aetna | AWH Southern CA HMO Silver CA $60/90 2500 | $486 |
| | 5 | Anthem Blue Cross | Bronze Select PPO 70/6600/35% 12YM | $565 | Anthem Blue Cross | Silver Select HMO 60/2500/45% 1GP3 | $492 |
| | 6 | Anthem Blue Cross | Bronze Select PPO 40/6200/40% 1GRX | $569 | Aetna | Aetna Value Network HMO Silver CA $50/90 0 D | $497 |
| | 7 | Anthem Blue Cross | Bronze Select PPO 75/7300/40% 130J | $569 | Aetna | Aetna Value Network HMO Silver CA $60/90 25( | $497 |
| | 8 | Anthem Blue Cross | Bronze Select PPO 60/6850/40% 1GKH | $571 | Anthem Blue Cross | Silver Select HMO 60/2500/45% WH 1GRL | $503 |
| | 9 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $580 | Aetna | AWH Southern CA HMO Silver CA $65/85 2300 | $504 |
| | 10 | Anthem Blue Cross | Bronze Select PPO 6000/45% w/HSA PrevRx 12Y | $581 | UnitedHealthcare | Harmony Silver 60-95/40%/2500ded w/Core Rev | $506 |
| | 11 | UnitedHealthcare | State Navigate Bronze 60/5800/40% (FD-QR) | $584 | UnitedHealthcare | Alliance Silver 60-95/40%/2500ded w/Core Rew | $515 |
| | 12 | Anthem Blue Cross | Bronze Select PPO 4600/50% 1GSH | $587 | CaliforniaChoice | Anthem Blue Cross Silver Select HMO A | $515 |
| | 13 | Anthem Blue Cross | Bronze Select PPO 7400/0% w/HSA PrevRx 1GK | $587 | Aetna | Aetna Value Network HMO Silver CA $65/85 23( | $516 |
| | 14 | UnitedHealthcare | Core Bronze 7500/40% w/Premium Rewards (FD- | $588 | UnitedHealthcare | State Alliance Silver 70 HMO 2500/60 (FD-C4) | $521 |
| | 15 | Anthem Blue Cross | Bronze Select PPO 7800/0% w/HSA Mirror 1GR9 | $590 | CaliforniaChoice | UHC Silver Harmony HMO F | $535 |
| | 16 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $592 | CaliforniaChoice | UHC Silver Alliance HMO E | $544 |
| | 17 | Aetna | Savings Plus OA Managed Choice POS Bronze H | $598 | Anthem Blue Cross | Silver Select HMO 55 1GS0 | $553 |
| | 18 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO D | $603 | Blue Shield | Silver Trio HMO® 2850/70 OffEx | $559 |
| | 19 | CaliforniaChoice | Anthem Blue Cross Bronze Select PPO B (HSA E | $603 | Covered CA | Blue Shield Trio Silver 70 HMO 2500/60 PCP + ( | $569 |
| | 20 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $605 | Blue Shield | Silver Trio HMO® 2100/70 OffEx | $573 |
| | | Gold | | | Platinum | | |
| | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| | 1 | Aetna | AWH Southern CA HMO Gold CA $30/65 1250 D | $527 | UnitedHealthcare | Harmony Platinum 30-55/20% w/Core Rewards ( | $616 |
| | 2 | Aetna | Aetna Value Network HMO Gold CA $30/65 1250 | $539 | UnitedHealthcare | Alliance Platinum 30-55/20% w/Core Rewards (F | $627 |
| | 3 | Aetna | AWH Southern CA HMO Gold CA $35/55 500 De | $552 | UnitedHealthcare | Harmony Platinum 30-55/500d w/Core Rewards | $640 |
| | 4 | UnitedHealthcare | Harmony Gold 35-70/25%/1500ded w/Core Rewa | $554 | CaliforniaChoice | UHC Platinum Harmony HMO H | $651 |
| | 5 | UnitedHealthcare | Alliance Gold 35-70/25%/1500ded w/Core Rewar | $564 | UnitedHealthcare | Alliance Platinum 30-55/500d w/Core Rewards ( | $651 |
| | 6 | Aetna | Aetna Value Network HMO Gold CA $35/55 500 D | $565 | Aetna | AWH Southern CA HMO Platinum CA $25/40 0 | $652 |
| | 7 | UnitedHealthcare | Harmony Gold 35-70/20%/500ded w/Core Rewar | $575 | UnitedHealthcare | Harmony Platinum 25-50/400d w/Core Rewards | $656 |
| | 8 | Anthem Blue Cross | Gold Vivity HMO 35/1850 1GRT | $584 | CaliforniaChoice | UHC Platinum Alliance HMO C | $662 |
| | 9 | UnitedHealthcare | Alliance Gold 35-70/20%/500ded w/Core Rewards | $585 | UnitedHealthcare | Harmony Platinum 20-40/300d w/Core Rewards | $667 |
| | 10 | CaliforniaChoice | UHC Gold Harmony HMO L | $586 | Aetna | Aetna Value Network HMO Platinum CA $25/40 | $667 |
| | 11 | Aetna | AWH Southern CA HMO Gold CA $40/60 325 De | $591 | UnitedHealthcare | Alliance Platinum 25-50/400d w/Core Rewards ( | $668 |
| | 12 | Anthem Blue Cross | Gold Select HMO 35/1250/20% 1GRQ | $593 | Anthem Blue Cross | Platinum Vivity HMO 15 1GSC | $670 |
| | 13 | UnitedHealthcare | Harmony Gold 35-70/10%/250d w/Core Rewards | $593 | UnitedHealthcare | State Alliance Platinum 90 HMO 0/25 (FD-CX) | $671 |
| | 14 | Anthem Blue Cross | Gold Vivity HMO 35/1850 WH 130L | $594 | Anthem Blue Cross | Platinum Select HMO 30 1GHU | $673 |
| | 15 | CaliforniaChoice | UHC Gold Alliance HMO B | $596 | CaliforniaChoice | UHC Platinum Harmony HMO O | $676 |
| | 16 | Anthem Blue Cross | Gold Vivity HMO 35/1000 1GS9 | $600 | Anthem Blue Cross | Platinum Select HMO 25 130Q | $679 |
| | 17 | Anthem Blue Cross | Gold Select HMO 35/500/20% 12YU | $601 | UnitedHealthcare | Alliance Platinum 20-40/300d w/Core Rewards ( | $679 |
| | 18 | UnitedHealthcare | State Alliance Gold 80 HMO 500/30 (FD-CY) | $603 | Anthem Blue Cross | Platinum Vivity HMO 15 WH 1GQM | $680 |
| | 19 | UnitedHealthcare | Alliance Gold 35-70/10%/250d w/Core Rewards ( | $604 | Anthem Blue Cross | Platinum Select HMO 20 1GQP | $685 |
| | 20 | Aetna | Aetna Value Network HMO Gold CA $40/60 325 D | $605 | CaliforniaChoice | UHC Platinum Alliance HMO F | $688 |

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Not all plans available in all zip codes

# Q1 2027-Narrow Network

| | | Bronze | | | Silver | | |
|---|---|---|---|---|---|---|---|
| Region | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| Region 19: San Diego County | 1 | Sharp | Premier Bronze HMO NG WOW 1 | $427 | Sharp | Premier Silver HMO NG 2 | $434 |
| | 2 | Sharp | Premier Bronze HDHP NG 1 | $441 | Sharp | Premier Silver HMO NG WOW 1 | $437 |
| | 3 | Sharp | Premier Bronze 60 HMO 5800/60/40% + Child De | $443 | Sharp | Premier Silver HMO NG 1 | $441 |
| | 4 | Covered CA | Sharp Premier Bronze 60 HDHP HMO 7800/0% F | $446 | Covered CA | Sharp Premier Silver 70 HDHP HMO 3200/25% | $443 |
| | 5 | CaliforniaChoice | Sharp Bronze Premier HMO A | $456 | CaliforniaChoice | Sharp Silver Premier HMO C | $449 |
| | 6 | Sharp | Performance Bronze HDHP NG 1 | $466 | Sharp | Performance Silver HMO NG 2 | $459 |
| | 7 | Covered CA | Sharp Performance Bronze 60 HMO 5800/60 PCF | $468 | Sharp | Performance Silver HMO NG WOW 1 | $462 |
| | 8 | Sharp | Performance Bronze 60 HDHP HMO 7800/0%/0% | $471 | Sharp | Premier Silver 70 HMO 2500/60/40% + Child De | $462 |
| | 9 | Sharp | Value Bronze HMO NG WOW 1 | $472 | Covered CA | Sharp Premier Silver 70 HMO 2500/60 PCP + C | $463 |
| | 10 | Covered CA | Blue Shield Trio Bronze 60 HMO 7000/65 PCP + | $479 | Sharp | Performance Silver HMO NG 1 | $466 |
| | 11 | UnitedHealthcare | State Harmony Bronze 60 HMO HDHP 100%/780 | $486 | Sharp | Performance Silver 70 HDHP HMO 3200/25%/2 | $468 |
| | 12 | CaliforniaChoice | Sharp Bronze Performance HMO B (HSA Eligible | $487 | CaliforniaChoice | Sharp Silver Premier HMO A | $477 |
| | 13 | Sharp | Value Bronze HDHP NG 1 | $488 | Sharp | Value Silver HMO NG 2 | $480 |
| | 14 | Sharp | Value Bronze 60 HMO 5800/60/40% + Child Dent | $490 | Sharp | Value Silver HMO NG WOW 1 | $483 |
| | 15 | Sharp | Value Bronze 60 HDHP HMO 7800/0%/0% + Chil | $493 | Sharp | Value Silver HMO NG 1 | $488 |
| | 16 | Blue Shield | Bronze Local Access+ HMO® 7000/65 OffEx | $555 | Covered CA | Sharp Performance Silver 70 HMO 2500/60 PCF | $488 |
| | 17 | Blue Shield | Bronze Tandem PPO 7500/65 OffEx | $588 | Sharp | Performance Silver 70 HMO 2500/60/40% + Chi | $489 |
| | 18 | Aetna | Savings Plus OA Managed Choice POS Bronze C | $598 | Sharp | Value Silver 70 HDHP HMO 3200/25%/25% + C | $489 |
| | 19 | Blue Shield | Bronze Tandem PPO 6250/65 OffEx | $600 | CaliforniaChoice | Sharp Silver Performance HMO B | $492 |
| | 20 | Blue Shield | Bronze Tandem PPO 4500/65 OffEx | $613 | UnitedHealthcare | Harmony Silver 40%/2800ded w/Core Rewards | $498 |
| | | Gold | | | Platinum | | |
| | Rank | Carrier | Plan | Prem. | Carrier | Plan | Prem. |
| | 1 | Sharp | Performance Bronze HMO NG WOW 1 | $451 | Sharp | Premier Platinum HMO NG WOW 1 | $601 |
| | 2 | Sharp | Premier Gold HMO NG 5 | $505 | Sharp | Premier Platinum 90 HMO 0/25/10% + Child Der | $613 |
| | 3 | Sharp | Premier Gold HMO NG 4 | $510 | Sharp | Premier Platinum HMO NG 4 | $623 |
| | 4 | Sharp | Premier Gold HMO NG WOW 1 | $519 | Covered CA | Sharp Premier Platinum 90 HMO 0/25 PCP + Ch | $623 |
| | 5 | Sharp | Premier Gold HMO NG 7 | $523 | Sharp | Premier Platinum HMO NG 3 | $631 |
| | 6 | Sharp | Premier Gold HMO NG 6 | $530 | Sharp | Premier Platinum HMO NG 8 | $631 |
| | 7 | Sharp | Performance Gold HMO NG 5 | $533 | Sharp | Premier Platinum HMO NG 2 | $635 |
| | 8 | Sharp | Performance Gold HMO NG 4 | $539 | Sharp | Performance Platinum HMO NG WOW 1 | $636 |
| | 9 | Sharp | Performance Gold HMO NG WOW 1 | $548 | Sharp | Premier Platinum HMO NG 1 | $638 |
| | 10 | Sharp | Performance Gold HMO NG 7 | $553 | CaliforniaChoice | Sharp Platinum Premier HMO A | $647 |
| | 11 | Sharp | Premier Gold 80 HMO 500/30/20% + Child Denta | $553 | Covered CA | Sharp Performance Platinum 90 HMO 0/25 PCP | $649 |
| | 12 | Covered CA | Sharp Premier Gold 80 HMO 325/40 PCP + Child | $554 | CaliforniaChoice | Sharp Platinum Premier HMO C | $650 |
| | 13 | Sharp | Value Gold HMO NG 5 | $558 | Sharp | Performance Platinum HMO NG 4 | $659 |
| | 14 | Sharp | Performance Gold HMO NG 6 | $560 | Sharp | Performance Platinum 90 HMO 0/25/300 + Child | $659 |
| | 15 | Sharp | Value Gold HMO NG 4 | $564 | Sharp | Value Platinum HMO NG WOW 1 | $666 |
| | 16 | Sharp | Value Gold HMO NG WOW 1 | $574 | Sharp | Performance Platinum HMO NG 3 | $667 |
| | 17 | CaliforniaChoice | Sharp Gold Premier HMO B | $578 | Sharp | Performance Platinum HMO NG 8 | $668 |
| | 18 | Sharp | Value Gold HMO NG 7 | $579 | Sharp | Performance Platinum HMO NG 2 | $672 |
| | 19 | Sharp | Premier Gold HMO NG 2 | $580 | UnitedHealthcare | Harmony Platinum 30-55/20% w/Core Rewards | $673 |
| | 20 | Sharp | Premier Gold HMO NG 1 | $581 | Sharp | Performance Platinum HMO NG 1 | $675 |

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