

Small Group and Individual Plan Rating Regions in California



Alphabetical by County

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

Ascending Order by Region Number

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

Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 1: 22 North State and mid-Sierra Counties	1	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$515	UnitedHealthcare	State Navigate Silver 55/2500/35% (DZ-G5)	\$575
	2	Anthem Blue Cross	Bronze Select PPO 70/6600/35% 8VB8	\$574	Anthem Blue Cross	Silver Select PPO HSA/H 2600/3400/5200 35%	\$627
	3	Anthem Blue Cross	Bronze Select PPO 40/6200/40% 8VAP	\$582	Health Net	WholeCare HMO Silver \$55	\$630
	4	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$592	CaliforniaChoice	Anthem Blue Cross Silver Select PPO E (HSA E)	\$643
	5	Anthem Blue Cross	Bronze Select PPO 75/7300/40% 8VAB	\$593	Anthem Blue Cross	Silver Select PPO HSA/H 2300/3400/4600 30%	\$643
	6	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffEx	\$597	Anthem Blue Cross	Silver Select PPO 55/2500/45% 8V9W	\$645
	7	Anthem Blue Cross	Bronze Select PPO 60/6850/40% 8VAY	\$599	Anthem Blue Cross	Silver Select PPO 55/1950/35% 8V8Z	\$645
	8	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$606	Blue Shield	Silver Tandem PPO Savings 2800/35% HDHP P	\$645
	9	Covered CA	Blue Shield Trio Bronze 60 HMO 7000/65 PCP +	\$609	Anthem Blue Cross	Silver Select PPO 50/2200/40% 8V9H	\$652
	10	Anthem Blue Cross	Bronze Select PPO 6000/45% w/HSA PrevRx 8V	\$615	Anthem Blue Cross	Silver Select PPO 45/1750/40% 8V88	\$655
	11	Anthem Blue Cross	Bronze Select PPO 4600/50% 8VDJ	\$615	CaliforniaChoice	Health Net Silver WholeCare HMO A	\$663
	12	Blue Shield	Bronze Tandem PPO 4500/65 OffEx	\$617	Anthem Blue Cross	Silver Select PPO 45/1750/40% WH 8V8L	\$668
	13	Anthem Blue Cross	Bronze Select PPO 7200/0% w/HSA 8ZXN	\$618	Blue Shield	Silver Tandem PPO Savings 2300/30% OffEx	\$671
	14	Blue Shield	Bronze Tandem PPO 6850/55 OffEx	\$619	Blue Shield	Silver Tandem PPO 2550/75 OffEx	\$674
	15	Anthem Blue Cross	Bronze Select PPO 6700/0% w/HSA PrevRx 8VE	\$621	Blue Shield	Silver Tandem PPO 2100/75 OffEx	\$681
	16	UnitedHealthcare	Core Bronze 6950/40% w/Premium Rewards (EP	\$624	CaliforniaChoice	Anthem Blue Cross Silver Select PPO B	\$681
	17	Blue Shield	Bronze Tandem PPO Savings 5700/40% OffEx	\$624	Anthem Blue Cross	Silver Select PPO 55/2500/35% 8ZXD	\$683
	18	CaliforniaChoice	Anthem Blue Cross Bronze Select PPO D	\$625	Anthem Blue Cross	Anthem Virtual Access Plus Silver Select PPO 5	\$685
	19	Blue Shield	Bronze Tandem PPO 6500/70 OffEx	\$627	UnitedHealthcare	Core Silver 65/2550/40% w/Core Rewards (EP-	\$686
	20	Blue Shield	Bronze Tandem PPO Savings 7500 OffEx	\$639	Blue Shield	Silver Tandem PPO 1800/65 OffEx	\$690
	Gold			Platinum			
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Health Net	WholeCare HMO Gold \$55	\$651	Health Net	WholeCare HMO Platinum \$35	\$717
	2	Health Net	WholeCare HMO Gold \$50	\$660	Health Net	WholeCare HMO Platinum \$30	\$724
	3	Health Net	WholeCare HMO Gold \$40	\$668	Health Net	WholeCare HMO Platinum \$20	\$737
	4	Health Net	WholeCare HMO Gold \$35	\$678	Health Net	WholeCare HMO Platinum \$0	\$745
	5	Health Net	WholeCare HMO Gold \$30	\$682	CaliforniaChoice	Health Net Platinum WholeCare HMO C	\$762
	6	UnitedHealthcare	State Navigate Gold 25/350/20% (DZ-G4)	\$693	Health Net	WholeCare HMO Platinum \$10	\$762
	7	CaliforniaChoice	Health Net Gold WholeCare HMO B	\$703	CaliforniaChoice	Health Net Platinum Wholecare HMO F	\$784
	8	CaliforniaChoice	Health Net Gold WholeCare HMO C	\$714	UnitedHealthcare	State Navigate Platinum 15/10% (DZ-G3)	\$797
	9	CaliforniaChoice	Health Net Gold WholeCare HMO A	\$718	Blue Shield	Platinum Trio HMO® 0/30 OffEx	\$893
	10	Anthem Blue Cross	Gold Select PPO 5/1500/30% 8V7R	\$754	Blue Shield	Platinum Trio HMO® 0/25 OffEx	\$898
	11	Anthem Blue Cross	Gold Select PPO 35/1000/20% 8V7A	\$755	Anthem Blue Cross	Platinum Select PPO 5/200/15% 8V63	\$898
	12	Anthem Blue Cross	Gold Select PPO 35/500/25% 8V5D	\$764	Anthem Blue Cross	Platinum Select PPO 15/250/10% 8V6M	\$901
	13	Anthem Blue Cross	Gold Select PPO HSA/H 1900/3400/3800 15% Pr	\$769	Anthem Blue Cross	Platinum Select PPO 15/40/10% 94HV	\$902
	14	Anthem Blue Cross	Gold Select PPO 25/30% 94J9	\$769	Blue Shield	Platinum Trio HMO® 0/20 OffEx	\$905
	15	Blue Shield	Virtual Blue® Gold Tandem PPO 1500/45 OffEx	\$771	Covered CA	Blue Shield Trio Platinum 90 HMO 0/20 PCP + C	\$908
	16	Anthem Blue Cross	Gold Select PPO 30/750/20% 8V71	\$772	Blue Shield	Platinum Tandem PPO 250/15 OffEx	\$911
	17	Blue Shield	Gold Tandem PPO Savings 1850/15% HDHP Pre	\$777	Anthem Blue Cross	Anthem Virtual Access Plus Platinum Select PP	\$919
	18	UnitedHealthcare	Core Gold 5/1500/30% w/Core Rewards (EP-14)	\$780	Blue Shield	Virtual Blue® Platinum Tandem PPO 250/20 Off	\$921
	19	Blue Shield	Gold Tandem PPO 1000/30 OffEx	\$786	UnitedHealthcare	Core Platinum 15/250/20% w/Core Rewards (EP	\$921
	20	CaliforniaChoice	Anthem Blue Cross Gold Select PPO D	\$787	Blue Shield	Platinum Tandem PPO 0/10 OffEx	\$925

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

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 2: Napa, Sonoma, Solano & Marin Counties	1	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$610	UnitedHealthcare	State Navigate Silver 55/2500/35% (DZ-G5)	\$681
	2	Covered CA	Blue Shield Trio Bronze 60 HMO 7000/65 PCP +	\$631	Blue Shield	Silver Tandem PPO Savings 2800/35% HDHP F	\$715
	3	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$656	Health Net	WholeCare HMO Silver \$55	\$723
	4	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffEx	\$661	Anthem Blue Cross	Silver Select PPO HSA/H 2600/3400/5200 35%	\$728
	5	Anthem Blue Cross	Bronze Select PPO 70/6600/35% 8VB8	\$666	Blue Shield	Silver Trio HMO® 2850/70 OffEx	\$736
	6	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$671	Blue Shield	Silver Tandem PPO Savings 2300/30% OffEx	\$743
	7	Anthem Blue Cross	Bronze Select PPO 40/6200/40% 8VAP	\$676	CaliforniaChoice	Anthem Blue Cross Silver Select PPO E (HSA E	\$746
	8	Blue Shield	Bronze Tandem PPO 4500/65 OffEx	\$684	Anthem Blue Cross	Silver Select PPO HSA/H 2300/3400/4600 30%	\$746
	9	Blue Shield	Bronze Local Access+ HMO® 7000/65 OffEx	\$687	Blue Shield	Silver Tandem PPO 2550/75 OffEx	\$747
	10	Blue Shield	Bronze Tandem PPO 6850/55 OffEx	\$687	Covered CA	Blue Shield Trio Silver 70 HMO 2500/55 PCP +	\$747
	11	Anthem Blue Cross	Bronze Select PPO 75/7300/40% 8VAB	\$689	Anthem Blue Cross	Silver Select PPO 55/2500/45% 8V9W	\$748
	12	Blue Shield	Bronze Tandem PPO Savings 5700/40% OffEx	\$692	Anthem Blue Cross	Silver Select PPO 55/1950/35% 8V8Z	\$749
	13	Anthem Blue Cross	Bronze Select PPO 60/6850/40% 8VAY	\$695	Blue Shield	Silver Trio HMO® 2100/70 OffEx	\$752
	14	Blue Shield	Bronze Tandem PPO 6500/70 OffEx	\$695	Blue Shield	Silver Tandem PPO 2100/75 OffEx	\$755
	15	Blue Shield	Bronze Tandem PPO Savings 7500 OffEx	\$708	Anthem Blue Cross	Silver Select PPO 50/2200/40% 8V9H	\$756
	16	Anthem Blue Cross	Bronze Select PPO 6000/45% w/HSA PrevRx 8V	\$714	Anthem Blue Cross	Silver Select PPO 45/1750/40% 8V88	\$760
	17	Anthem Blue Cross	Bronze Select PPO 4600/50% 8VDJ	\$714	CaliforniaChoice	Health Net Silver WholeCare HMO A	\$761
	18	Anthem Blue Cross	Bronze Select PPO 7200/0% w/HSA 8ZXN	\$717	Blue Shield	Silver Tandem PPO 1800/65 OffEx	\$765
	19	Anthem Blue Cross	Bronze Select PPO 6700/0% w/HSA PrevRx 8VE	\$721	Blue Shield	Virtual Blue® Silver Tandem PPO 2850/75 OffEx	\$765
	20	CaliforniaChoice	Anthem Blue Cross Bronze Select PPO D	\$725	Anthem Blue Cross	Silver Select PPO 45/1750/40% WH 8V8L	\$775
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Health Net	WholeCare HMO Gold \$55	\$747	Health Net	WholeCare HMO Platinum \$35	\$822
	2	Health Net	WholeCare HMO Gold \$50	\$757	Health Net	WholeCare HMO Platinum \$30	\$830
	3	Health Net	WholeCare HMO Gold \$40	\$766	Health Net	WholeCare HMO Platinum \$20	\$845
	4	Health Net	WholeCare HMO Gold \$35	\$778	Health Net	WholeCare HMO Platinum \$0	\$854
	5	Health Net	WholeCare HMO Gold \$30	\$782	CaliforniaChoice	Health Net Platinum WholeCare HMO C	\$874
	6	CaliforniaChoice	Health Net Gold WholeCare HMO B	\$807	Health Net	WholeCare HMO Platinum \$10	\$875
	7	CaliforniaChoice	Health Net Gold WholeCare HMO C	\$819	CaliforniaChoice	Health Net Platinum Wholecare HMO F	\$899
	8	UnitedHealthcare	State Navigate Gold 25/350/20% (DZ-G4)	\$820	Blue Shield	Platinum Trio HMO® 0/30 OffEx	\$925
	9	CaliforniaChoice	Health Net Gold WholeCare HMO A	\$824	Blue Shield	Platinum Trio HMO® 0/25 OffEx	\$930
	10	Blue Shield	Gold Trio HMO® 1500/35 OffEx	\$830	Blue Shield	Platinum Trio HMO® 0/20 OffEx	\$937
	11	Blue Shield	Gold Trio HMO® 1000/35 OffEx	\$844	Covered CA	Blue Shield Trio Platinum 90 HMO 0/20 PCP + C	\$941
	12	Blue Shield	Virtual Blue® Gold Tandem PPO 1500/45 OffEx	\$854	UnitedHealthcare	State Navigate Platinum 15/10% (DZ-G3)	\$943
	13	Blue Shield	Gold Trio HMO® 500/35 OffEx	\$858	Platinum Tandem PPO 250/15 OffEx		\$1,010
	14	Blue Shield	Gold Tandem PPO Savings 1850/15% HDHP Pre	\$861	Blue Shield	Platinum Local Access+ HMO® 0/30 OffEx	\$1,011
	15	Blue Shield	Gold Tandem PPO 1000/30 OffEx	\$871	Blue Shield	Platinum Local Access+ HMO® 0/25 OffEx	\$1,017
	16	Anthem Blue Cross	Gold Select PPO 5/1500/30% 8V7R	\$875	Blue Shield	Virtual Blue® Platinum Tandem PPO 250/20 Off	\$1,021
	17	Anthem Blue Cross	Gold Select PPO 35/1000/20% 8V7A	\$876	Blue Shield	Platinum Local Access+ HMO® 0/20 OffEx	\$1,024
	18	Blue Shield	Gold Tandem PPO 750/35 OffEx	\$877	Blue Shield	Platinum Tandem PPO 0/10 OffEx	\$1,025
	19	Covered CA	Blue Shield Trio Gold 80 HMO 250/35 PCP + Chi	\$885	Blue Shield	Platinum Tandem PPO 250/10 OffEx	\$1,032
	20	Anthem Blue Cross	Gold Select PPO 35/500/25% 8V5D	\$886	Blue Shield	Platinum Tandem PPO 0/0 OffEx	\$1,036

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Not all plans available in all zip codes

Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 3: Sacramento, Placer, El Dorado & Yolo Counties	1	Covered CA	Blue Shield Trio Bronze 60 HMO 7000/65 PCP +	\$526	Blue Shield	Silver Trio HMO® 2850/70 OffEx	\$613
	2	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$617	Covered CA	Blue Shield Trio Silver 70 HMO 2500/55 PCP +	\$623
	3	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$644	Blue Shield	Silver Trio HMO® 2100/70 OffEx	\$627
	4	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffEx	\$649	Health Net	WholeCare HMO Silver \$55	\$654
	5	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$659	CaliforniaChoice	Health Net Silver WholeCare HMO A	\$688
	6	Blue Shield	Bronze Local Access+ HMO® 7000/65 OffEx	\$664	UnitedHealthcare	State Navigate Silver 55/2500/35% (DZ-G5)	\$690
	7	Blue Shield	Bronze Tandem PPO 4500/65 OffEx	\$672	Blue Shield	Silver Tandem PPO Savings 2800/35% HDHP F	\$702
	8	Blue Shield	Bronze Tandem PPO 6850/55 OffEx	\$674	Blue Shield	Silver Tandem PPO Savings 2300/30% OffEx	\$730
	9	Blue Shield	Bronze Tandem PPO Savings 5700/40% OffEx	\$679	Blue Shield	Silver Tandem PPO 2550/75 OffEx	\$733
	10	Blue Shield	Bronze Tandem PPO 6500/70 OffEx	\$683	Blue Shield	Silver Tandem PPO 2100/75 OffEx	\$741
	11	Anthem Blue Cross	Bronze Select PPO 70/6600/35% 8VB8	\$693	Anthem Blue Cross	Silver Select HMO 60/2500/45% 94KK	\$744
	12	Blue Shield	Bronze Tandem PPO Savings 7500 OffEx	\$695	Blue Shield	Silver Tandem PPO 1800/65 OffEx	\$751
	13	Anthem Blue Cross	Bronze Select PPO 40/6200/40% 8VAP	\$703	Blue Shield	Virtual Blue® Silver Tandem PPO 2850/75 OffEx	\$751
	14	Anthem Blue Cross	Bronze Select PPO 75/7300/40% 8VAB	\$716	Anthem Blue Cross	Silver Select PPO HSA/H 2600/3400/5200 35%	\$757
	15	Anthem Blue Cross	Bronze Select PPO 60/6850/40% 8VAY	\$723	Anthem Blue Cross	Silver Select HMO 60/2500/45% WH 94KH	\$760
	16	Anthem Blue Cross	Bronze Select PPO 6000/45% w/HSA PrevRx 8V	\$742	Blue Shield	Silver Local Access+ HMO® 2850/70 OffEx	\$776
	17	Anthem Blue Cross	Bronze Select PPO 4600/50% 8VDJ	\$743	CaliforniaChoice	Anthem Blue Cross Silver Select PPO E (HSA E	\$776
	18	Anthem Blue Cross	Bronze Select PPO 7200/0% w/HSA 8ZXN	\$746	Anthem Blue Cross	Silver Select PPO HSA/H 2300/3400/4600 30%	\$776
	19	UnitedHealthcare	Core Bronze 6950/40% w/Premium Rewards (EP	\$748	CaliforniaChoice	Anthem Blue Cross Silver Select HMO A	\$777
	20	Anthem Blue Cross	Bronze Select PPO 6700/0% w/HSA PrevRx 8VE	\$750	Anthem Blue Cross	Silver Select PPO 55/2500/45% 8V9W	\$778
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Health Net	WholeCare HMO Gold \$55	\$676	Health Net	WholeCare HMO Platinum \$35	\$744
	2	Health Net	WholeCare HMO Gold \$50	\$685	Health Net	WholeCare HMO Platinum \$30	\$752
	3	Blue Shield	Gold Trio HMO® 1500/35 OffEx	\$692	Health Net	WholeCare HMO Platinum \$20	\$765
	4	Health Net	WholeCare HMO Gold \$40	\$694	Blue Shield	Platinum Trio HMO® 0/30 OffEx	\$771
	5	Blue Shield	Gold Trio HMO® 1000/35 OffEx	\$703	Health Net	WholeCare HMO Platinum \$0	\$773
	6	Health Net	WholeCare HMO Gold \$35	\$704	Blue Shield	Platinum Trio HMO® 0/25 OffEx	\$776
	7	Health Net	WholeCare HMO Gold \$30	\$708	Blue Shield	Platinum Trio HMO® 0/20 OffEx	\$782
	8	Blue Shield	Gold Trio HMO® 500/35 OffEx	\$715	Covered CA	Blue Shield Trio Platinum 90 HMO 0/20 PCP + C	\$784
	9	CaliforniaChoice	Health Net Gold WholeCare HMO B	\$730	CaliforniaChoice	Health Net Platinum WholeCare HMO C	\$791
	10	Covered CA	Blue Shield Trio Gold 80 HMO 250/35 PCP + Chi	\$738	Health Net	WholeCare HMO Platinum \$10	\$792
	11	Blue Shield	Gold Trio HMO® 0/35 OffEx	\$741	CaliforniaChoice	Health Net Platinum Wholecare HMO F	\$814
	12	CaliforniaChoice	Health Net Gold WholeCare HMO C	\$741	UnitedHealthcare	State Navigate Platinum 15/10% (DZ-G3)	\$955
	13	CaliforniaChoice	Health Net Gold WholeCare HMO A	\$746	Blue Shield	Platinum Local Access+ HMO® 0/30 OffEx	\$978
	14	UnitedHealthcare	State Navigate Gold 25/350/20% (DZ-G4)	\$830	Blue Shield	Platinum Local Access+ HMO® 0/25 OffEx	\$984
	15	Blue Shield	Virtual Blue® Gold Tandem PPO 1500/45 OffEx	\$838	Blue Shield	Platinum Tandem PPO 250/15 OffEx	\$991
	16	Blue Shield	Gold Tandem PPO Savings 1850/15% HDHP Pre	\$845	Blue Shield	Platinum Local Access+ HMO® 0/20 OffEx	\$991
	17	Blue Shield	Gold Tandem PPO 1000/30 OffEx	\$855	Blue Shield	Virtual Blue® Platinum Tandem PPO 250/20 Off	\$1,002
	18	Blue Shield	Gold Tandem PPO 750/35 OffEx	\$861	Blue Shield	Platinum Tandem PPO 0/10 OffEx	\$1,006
	19	Blue Shield	Gold Tandem PPO 0/35 OffEx	\$871	Anthem Blue Cross	Platinum Select HMO 30 902K	\$1,012
	20	Blue Shield	Gold Tandem PPO 500/30 OffEx	\$873	Blue Shield	Platinum Tandem PPO 250/10 OffEx	\$1,013

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Not all plans available in all zip codes

Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 4: San Francisco County	1	Covered CA	Blue Shield Trio Bronze 60 HMO 7000/65 PCP +	\$570	Anthem Blue Cross	Silver Select HMO 60/2500/45% 94KK	\$598
	2	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$625	Anthem Blue Cross	Silver Select HMO 60/2500/45% WH 94KH	\$611
	3	Blue Shield	Bronze Local Access+ HMO@ 7000/65 OffEx	\$655	CaliforniaChoice	Anthem Blue Cross Silver Select HMO A	\$624
	4	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$662	Blue Shield	Silver Trio HMO@ 2850/70 OffEx	\$664
	5	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffEx	\$667	Anthem Blue Cross	Silver Select HMO 55 94K8	\$671
	6	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$677	Covered CA	Blue Shield Trio Silver 70 HMO 2500/55 PCP +	\$675
	7	Blue Shield	Bronze Tandem PPO 4500/65 OffEx	\$690	Blue Shield	Silver Trio HMO@ 2100/70 OffEx	\$679
	8	Blue Shield	Bronze Tandem PPO 6850/55 OffEx	\$692	UnitedHealthcare	State Navigate Silver 55/2500/35% (DZ-G5)	\$698
	9	Anthem Blue Cross	Bronze Select PPO 70/6600/35% 8VB8	\$694	Health Net	WholeCare HMO Silver \$55	\$710
	10	Blue Shield	Bronze Tandem PPO Savings 5700/40% OffEx	\$697	Blue Shield	Silver Tandem PPO Savings 2800/35% HDHP F	\$721
	11	Blue Shield	Bronze Tandem PPO 6500/70 OffEx	\$701	CaliforniaChoice	Health Net Silver WholeCare HMO A	\$748
	12	Anthem Blue Cross	Bronze Select PPO 40/6200/40% 8VAP	\$704	Blue Shield	Silver Tandem PPO Savings 2300/30% OffEx	\$749
	13	Blue Shield	Bronze Tandem PPO Savings 7500 OffEx	\$713	Blue Shield	Silver Tandem PPO 2550/75 OffEx	\$753
	14	Anthem Blue Cross	Bronze Select PPO 75/7300/40% 8VAB	\$717	Anthem Blue Cross	Silver Select PPO HSA/H 2600/3400/5200 35%	\$758
	15	Anthem Blue Cross	Bronze Select PPO 60/6850/40% 8VAY	\$723	Blue Shield	Silver Tandem PPO 2100/75 OffEx	\$761
	16	Anthem Blue Cross	Bronze Select PPO 6000/45% w/HSA PrevRx 8V	\$743	Blue Shield	Silver Local Access+ HMO@ 2850/70 OffEx	\$765
	17	Anthem Blue Cross	Bronze Select PPO 4600/50% 8VDJ	\$743	Blue Shield	Silver Tandem PPO 1800/65 OffEx	\$771
	18	Anthem Blue Cross	Bronze Select PPO 7200/0% w/HSA 8ZXN	\$746	Blue Shield	Virtual Blue® Silver Tandem PPO 2850/75 OffEx	\$771
	19	Anthem Blue Cross	Bronze Select PPO 6700/0% w/HSA PrevRx 8VE	\$751	CaliforniaChoice	Anthem Blue Cross Silver Select PPO E (HSA E	\$777
	20	CaliforniaChoice	Anthem Blue Cross Bronze Select PPO D	\$755	Anthem Blue Cross	Silver Select PPO HSA/H 2300/3400/4600 30%	\$777
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Anthem Blue Cross	Gold Select HMO 35/1250/20% 904Y	\$711	Health Net	WholeCare HMO Platinum \$35	\$808
	2	Anthem Blue Cross	Gold Select HMO 35/500/20% 904F	\$731	Anthem Blue Cross	Platinum Select HMO 30 902K	\$813
	3	Health Net	WholeCare HMO Gold \$55	\$734	Health Net	WholeCare HMO Platinum \$30	\$816
	4	Health Net	WholeCare HMO Gold \$50	\$744	Anthem Blue Cross	Platinum Select HMO 25 901V	\$829
	5	Blue Shield	Gold Trio HMO@ 1500/35 OffEx	\$749	Health Net	WholeCare HMO Platinum \$20	\$831
	6	Health Net	WholeCare HMO Gold \$40	\$753	Blue Shield	Platinum Trio HMO@ 0/30 OffEx	\$835
	7	Anthem Blue Cross	Gold Select HMO 35 903T	\$754	Health Net	WholeCare HMO Platinum \$0	\$840
	8	Blue Shield	Gold Trio HMO@ 1000/35 OffEx	\$762	Blue Shield	Platinum Trio HMO@ 0/25 OffEx	\$840
	9	Anthem Blue Cross	Gold Select HMO 30 903A	\$764	Anthem Blue Cross	Platinum Select HMO 20 901D	\$844
	10	Health Net	WholeCare HMO Gold \$35	\$765	Blue Shield	Platinum Trio HMO@ 0/20 OffEx	\$846
	11	Health Net	WholeCare HMO Gold \$30	\$769	Covered CA	Blue Shield Trio Platinum 90 HMO 0/20 PCP + C	\$849
	12	Blue Shield	Gold Trio HMO@ 500/35 OffEx	\$775	CaliforniaChoice	Health Net Platinum WholeCare HMO C	\$860
	13	CaliforniaChoice	Health Net Gold WholeCare HMO B	\$793	Health Net	WholeCare HMO Platinum \$10	\$860
	14	CaliforniaChoice	Anthem Blue Cross Gold Select HMO A	\$795	CaliforniaChoice	Anthem Blue Cross Platinum Select HMO A	\$868
	15	Covered CA	Blue Shield Trio Gold 80 HMO 250/35 PCP + Chi	\$799	CaliforniaChoice	Health Net Platinum Wholecare HMO F	\$884
	16	Blue Shield	Gold Trio HMO@ 0/35 OffEx	\$803	Blue Shield	Platinum Local Access+ HMO@ 0/30 OffEx	\$964
	17	CaliforniaChoice	Health Net Gold WholeCare HMO C	\$805	UnitedHealthcare	State Navigate Platinum 15/10% (DZ-G3)	\$967
	18	CaliforniaChoice	Health Net Gold WholeCare HMO A	\$810	Blue Shield	Platinum Local Access+ HMO@ 0/25 OffEx	\$970
	19	UnitedHealthcare	State Navigate Gold 25/350/20% (DZ-G4)	\$841	Blue Shield	Platinum Local Access+ HMO@ 0/20 OffEx	\$977
	20	Blue Shield	Virtual Blue® Gold Tandem PPO 1500/45 OffEx	\$861	Blue Shield	Platinum Tandem PPO 250/15 OffEx	\$1,018

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

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 5: Contra Costa County	1	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$581	UnitedHealthcare	State Navigate Silver 55/2500/35% (DZ-G5)	\$648
	2	Anthem Blue Cross	Bronze Select PPO 70/6600/35% 8VB8	\$646	Anthem Blue Cross	Silver Select HMO 60/2500/45% 94KK	\$658
	3	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$651	Anthem Blue Cross	Silver Select HMO 60/2500/45% WH 94KH	\$672
	4	Anthem Blue Cross	Bronze Select PPO 40/6200/40% 8VAP	\$655	CaliforniaChoice	Anthem Blue Cross Silver Select HMO A	\$687
	5	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffEx	\$657	Anthem Blue Cross	Silver Select PPO HSA/H 2600/3400/5200 35%	\$705
	6	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$666	Blue Shield	Silver Tandem PPO Savings 2800/35% HDHP F	\$710
	7	Anthem Blue Cross	Bronze Select PPO 75/7300/40% 8VAB	\$667	CaliforniaChoice	Anthem Blue Cross Silver Select PPO E (HSA E	\$723
	8	Anthem Blue Cross	Bronze Select PPO 60/6850/40% 8VAY	\$673	Anthem Blue Cross	Silver Select PPO HSA/H 2300/3400/4600 30%	\$723
	9	Blue Shield	Bronze Tandem PPO 4500/65 OffEx	\$679	Anthem Blue Cross	Silver Select PPO 55/2500/45% 8V9W	\$725
	10	Covered CA	Blue Shield Trio Bronze 60 HMO 7000/65 PCP +	\$679	Anthem Blue Cross	Silver Select PPO 55/1950/35% 8V8Z	\$726
	11	Blue Shield	Bronze Tandem PPO 6850/55 OffEx	\$682	Health Net	WholeCare HMO Silver \$55	\$730
	12	Blue Shield	Bronze Tandem PPO Savings 5700/40% OffEx	\$687	Anthem Blue Cross	Silver Select PPO 50/2200/40% 8V9H	\$733
	13	Blue Shield	Bronze Tandem PPO 6500/70 OffEx	\$690	Anthem Blue Cross	Silver Select PPO 45/1750/40% 8V88	\$736
	14	Anthem Blue Cross	Bronze Select PPO 6000/45% w/HSA PrevRx 8V	\$692	Blue Shield	Silver Tandem PPO Savings 2300/30% OffEx	\$738
	15	Anthem Blue Cross	Bronze Select PPO 4600/50% 8VDJ	\$692	Anthem Blue Cross	Silver Select HMO 55 94K8	\$739
	16	Anthem Blue Cross	Bronze Select PPO 7200/0% w/HSA 8ZXN	\$695	Blue Shield	Silver Tandem PPO 2550/75 OffEx	\$742
	17	Anthem Blue Cross	Bronze Select PPO 6700/0% w/HSA PrevRx 8VE	\$699	Blue Shield	Silver Tandem PPO 2100/75 OffEx	\$749
	18	Blue Shield	Bronze Tandem PPO Savings 7500 OffEx	\$703	Anthem Blue Cross	Silver Select PPO 45/1750/40% WH 8V8L	\$751
	19	UnitedHealthcare	Core Bronze 6950/40% w/Premium Rewards (EP	\$703	Blue Shield	Silver Tandem PPO 1800/65 OffEx	\$759
	20	Blue Shield	Bronze Local Access+ HMO® 7000/65 OffEx	\$717	Blue Shield	Virtual Blue® Silver Tandem PPO 2850/75 OffEx	\$760
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Health Net	WholeCare HMO Gold \$55	\$755	Health Net	WholeCare HMO Platinum \$35	\$830
	2	Health Net	WholeCare HMO Gold \$50	\$764	Health Net	WholeCare HMO Platinum \$30	\$839
	3	Health Net	WholeCare HMO Gold \$40	\$774	Health Net	WholeCare HMO Platinum \$20	\$854
	4	UnitedHealthcare	State Navigate Gold 25/350/20% (DZ-G4)	\$781	Health Net	WholeCare HMO Platinum \$0	\$863
	5	Anthem Blue Cross	Gold Select HMO 35/1250/20% 904Y	\$783	CaliforniaChoice	Health Net Platinum WholeCare HMO C	\$883
	6	Health Net	WholeCare HMO Gold \$35	\$786	Health Net	WholeCare HMO Platinum \$10	\$883
	7	Health Net	WholeCare HMO Gold \$30	\$790	Anthem Blue Cross	Platinum Select HMO 30 902K	\$895
	8	Anthem Blue Cross	Gold Select HMO 35/500/20% 904F	\$805	UnitedHealthcare	State Navigate Platinum 15/10% (DZ-G3)	\$898
	9	CaliforniaChoice	Health Net Gold WholeCare HMO B	\$815	CaliforniaChoice	Health Net Platinum Wholecare HMO F	\$908
	10	CaliforniaChoice	Health Net Gold WholeCare HMO C	\$827	Anthem Blue Cross	Platinum Select HMO 25 901V	\$913
	11	Anthem Blue Cross	Gold Select HMO 35 903T	\$830	Anthem Blue Cross	Platinum Select HMO 20 901D	\$929
	12	CaliforniaChoice	Health Net Gold WholeCare HMO A	\$832	CaliforniaChoice	Anthem Blue Cross Platinum Select HMO A	\$956
	13	Anthem Blue Cross	Gold Select HMO 30 903A	\$842	Blue Shield	Platinum Trio HMO® 0/30 OffEx	\$996
	14	Blue Shield	Virtual Blue® Gold Tandem PPO 1500/45 OffEx	\$848	Blue Shield	Platinum Trio HMO® 0/25 OffEx	\$1,001
	15	Anthem Blue Cross	Gold Select PPO 5/1500/30% 8V7R	\$848	Blue Shield	Platinum Tandem PPO 250/15 OffEx	\$1,003
	16	Anthem Blue Cross	Gold Select PPO 35/1000/20% 8V7A	\$849	Blue Shield	Platinum Trio HMO® 0/20 OffEx	\$1,009
	17	Blue Shield	Gold Tandem PPO Savings 1850/15% HDHP Pre	\$855	Anthem Blue Cross	Platinum Select PPO 5/200/15% 8V63	\$1,010
	18	Anthem Blue Cross	Gold Select PPO 35/500/25% 8V5D	\$859	Covered CA	Blue Shield Trio Platinum 90 HMO 0/20 PCP + C	\$1,013
	19	Blue Shield	Gold Tandem PPO 1000/30 OffEx	\$864	Blue Shield	Virtual Blue® Platinum Tandem PPO 250/20 Off	\$1,013
	20	Anthem Blue Cross	Gold Select PPO HSA/H 1900/3400/3800 15% Pr	\$865	Anthem Blue Cross	Platinum Select PPO 15/250/10% 8V6M	\$1,014

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

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 6: Alameda County	1	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$572	UnitedHealthcare	State Navigate Silver 55/2500/35% (DZ-G5)	\$639
	2	Covered CA	Blue Shield Trio Bronze 60 HMO 7000/65 PCP +	\$601	Health Net	WholeCare HMO Silver \$55	\$657
	3	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$618	Blue Shield	Silver Tandem PPO Savings 2800/35% HDHP F	\$674
	4	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffE	\$623	Anthem Blue Cross	Silver Select HMO 60/2500/45% 94KK	\$676
	5	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$632	Anthem Blue Cross	Silver Select HMO 60/2500/45% WH 94KH	\$690
	6	Blue Shield	Bronze Tandem PPO 4500/65 OffEx	\$645	CaliforniaChoice	Health Net Silver WholeCare HMO A	\$691
	7	Blue Shield	Bronze Tandem PPO 6850/55 OffEx	\$647	Blue Shield	Silver Trio HMO® 2850/70 OffEx	\$700
	8	Anthem Blue Cross	Bronze Select PPO 70/6600/35% 8VB8	\$648	Blue Shield	Silver Tandem PPO Savings 2300/30% OffEx	\$700
	9	Blue Shield	Bronze Tandem PPO Savings 5700/40% OffEx	\$652	Blue Shield	Silver Tandem PPO 2550/75 OffEx	\$704
	10	Blue Shield	Bronze Tandem PPO 6500/70 OffEx	\$655	CaliforniaChoice	Anthem Blue Cross Silver Select HMO A	\$706
	11	Anthem Blue Cross	Bronze Select PPO 40/6200/40% 8VAP	\$658	Anthem Blue Cross	Silver Select PPO HSA/H 2600/3400/5200 35%	\$708
	12	Blue Shield	Bronze Tandem PPO Savings 7500 OffEx	\$667	Covered CA	Blue Shield Trio Silver 70 HMO 2500/55 PCP +	\$711
	13	Anthem Blue Cross	Bronze Select PPO 75/7300/40% 8VAB	\$670	Blue Shield	Silver Tandem PPO 2100/75 OffEx	\$711
	14	Anthem Blue Cross	Bronze Select PPO 60/6850/40% 8VAY	\$676	Blue Shield	Silver Trio HMO® 2100/70 OffEx	\$716
	15	UnitedHealthcare	Core Bronze 6950/40% w/Premium Rewards (EP	\$693	Blue Shield	Silver Tandem PPO 1800/65 OffEx	\$721
	16	Anthem Blue Cross	Bronze Select PPO 6000/45% w/HSA PrevRx 8V	\$694	Blue Shield	Virtual Blue® Silver Tandem PPO 2850/75 OffE	\$721
	17	Anthem Blue Cross	Bronze Select PPO 4600/50% 8VDJ	\$695	CaliforniaChoice	Anthem Blue Cross Silver Select PPO E (HSA E	\$726
	18	Anthem Blue Cross	Bronze Select PPO 7200/0% w/HSA 8ZXN	\$698	Anthem Blue Cross	Silver Select PPO HSA/H 2300/3400/4600 30%	\$726
	19	Anthem Blue Cross	Bronze Select PPO 6700/0% w/HSA PrevRx 8VE	\$702	Anthem Blue Cross	Silver Select PPO 55/2500/45% 8V9W	\$728
	20	CaliforniaChoice	Anthem Blue Cross Bronze Select PPO D	\$705	Anthem Blue Cross	Silver Select PPO 55/1950/35% 8V8Z	\$728
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Health Net	WholeCare HMO Gold \$55	\$679	Health Net	WholeCare HMO Platinum \$35	\$747
	2	Health Net	WholeCare HMO Gold \$50	\$688	Health Net	WholeCare HMO Platinum \$30	\$755
	3	Health Net	WholeCare HMO Gold \$40	\$697	Health Net	WholeCare HMO Platinum \$20	\$768
	4	Health Net	WholeCare HMO Gold \$35	\$707	Health Net	WholeCare HMO Platinum \$0	\$776
	5	Health Net	WholeCare HMO Gold \$30	\$711	CaliforniaChoice	Health Net Platinum WholeCare HMO C	\$795
	6	CaliforniaChoice	Health Net Gold WholeCare HMO B	\$733	Health Net	WholeCare HMO Platinum \$10	\$795
	7	CaliforniaChoice	Health Net Gold WholeCare HMO C	\$744	CaliforniaChoice	Health Net Platinum Wholecare HMO F	\$817
	8	CaliforniaChoice	Health Net Gold WholeCare HMO A	\$749	Blue Shield	Platinum Trio HMO® 0/30 OffEx	\$880
	9	UnitedHealthcare	State Navigate Gold 25/350/20% (DZ-G4)	\$769	UnitedHealthcare	State Navigate Platinum 15/10% (DZ-G3)	\$885
	10	Blue Shield	Gold Trio HMO® 1500/35 OffEx	\$789	Blue Shield	Platinum Trio HMO® 0/25 OffEx	\$885
	11	Blue Shield	Gold Trio HMO® 1000/35 OffEx	\$803	Blue Shield	Platinum Trio HMO® 0/20 OffEx	\$892
	12	Anthem Blue Cross	Gold Select HMO 35/1250/20% 904Y	\$804	Covered CA	Blue Shield Trio Platinum 90 HMO 0/20 PCP + C	\$895
	13	Blue Shield	Virtual Blue® Gold Tandem PPO 1500/45 OffEx	\$805	Anthem Blue Cross	Platinum Select HMO 30 902K	\$919
	14	Blue Shield	Gold Tandem PPO Savings 1850/15% HDHP Pre	\$812	Anthem Blue Cross	Platinum Select HMO 25 901V	\$938
	15	Blue Shield	Gold Trio HMO® 500/35 OffEx	\$816	Blue Shield	Platinum Tandem PPO 250/15 OffEx	\$952
	16	Blue Shield	Gold Tandem PPO 1000/30 OffEx	\$820	Anthem Blue Cross	Platinum Select HMO 20 901D	\$954
	17	Blue Shield	Gold Tandem PPO 750/35 OffEx	\$826	Blue Shield	Virtual Blue® Platinum Tandem PPO 250/20 Off	\$962
	18	Anthem Blue Cross	Gold Select HMO 35/500/20% 904F	\$827	Blue Shield	Platinum Tandem PPO 0/10 OffEx	\$966
	19	Blue Shield	Gold Tandem PPO 0/35 OffEx	\$837	Blue Shield	Platinum Tandem PPO 250/10 OffEx	\$972
	20	Blue Shield	Gold Tandem PPO 500/30 OffEx	\$838	Blue Shield	Platinum Tandem PPO 0/0 OffEx	\$976

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

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 7: Santa Clara County	1	Covered CA	Blue Shield Trio Bronze 60 HMO 7000/65 PCP +	\$586	Anthem Blue Cross	Silver Select HMO 60/2500/45% 94KK	\$582
	2	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$596	Anthem Blue Cross	Silver Select HMO 60/2500/45% WH 94KH	\$594
	3	Anthem Blue Cross	Bronze Select PPO 70/6600/35% 8VB8	\$596	CaliforniaChoice	Anthem Blue Cross Silver Select HMO A	\$608
	4	Anthem Blue Cross	Bronze Select PPO 40/6200/40% 8VAP	\$605	Anthem Blue Cross	Silver Select PPO HSA/H 2600/3400/5200 35%	\$651
	5	Blue Shield	Bronze Local Access+ HMO® 7000/65 OffEx	\$612	Anthem Blue Cross	Silver Select HMO 55 94K8	\$653
	6	Anthem Blue Cross	Bronze Select PPO 75/7300/40% 8VAB	\$616	Health Net	SmartCare HMO Silver \$55	\$658
	7	Anthem Blue Cross	Bronze Select PPO 60/6850/40% 8VAY	\$622	UnitedHealthcare	State Navigate Silver 55/2500/35% (DZ-G5)	\$665
	8	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$623	CaliforniaChoice	Anthem Blue Cross Silver Select PPO E (HSA E	\$668
	9	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffEx	\$628	Anthem Blue Cross	Silver Select PPO HSA/H 2300/3400/4600 30%	\$668
	10	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$637	Anthem Blue Cross	Silver Select PPO 55/2500/45% 8V9W	\$670
	11	Anthem Blue Cross	Bronze Select PPO 6000/45% w/HSA PrevRx 8V	\$639	Anthem Blue Cross	Silver Select PPO 55/1950/35% 8V8Z	\$670
	12	Anthem Blue Cross	Bronze Select PPO 4600/50% 8VDJ	\$639	Health Net	WholeCare HMO Silver \$55	\$671
	13	Anthem Blue Cross	Bronze Select PPO 7200/0% w/HSA 8ZXN	\$642	Anthem Blue Cross	Silver Select PPO 50/2200/40% 8V9H	\$677
	14	Anthem Blue Cross	Bronze Select PPO 6700/0% w/HSA PrevRx 8VE	\$645	Blue Shield	Silver Tandem PPO Savings 2800/35% HDHP F	\$679
	15	CaliforniaChoice	Anthem Blue Cross Bronze Select PPO D	\$649	Anthem Blue Cross	Silver Select PPO 45/1750/40% 8V88	\$680
	16	Blue Shield	Bronze Tandem PPO 4500/65 OffEx	\$650	Blue Shield	Silver Trio HMO® 2850/70 OffEx	\$682
	17	Blue Shield	Bronze Tandem PPO 6850/55 OffEx	\$652	Covered CA	Blue Shield Trio Silver 70 HMO 2500/55 PCP +	\$693
	18	Blue Shield	Bronze Tandem PPO Savings 5700/40% OffEx	\$657	Anthem Blue Cross	Silver Select PPO 45/1750/40% WH 8V8L	\$693
	19	Blue Shield	Bronze Tandem PPO 6500/70 OffEx	\$660	Blue Shield	Silver Trio HMO® 2100/70 OffEx	\$698
	20	CaliforniaChoice	Anthem Blue Cross Bronze Select PPO B (HSA E	\$668	Blue Shield	Silver Tandem PPO Savings 2300/30% OffEx	\$706
Region 7: Santa Clara County	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Health Net	SmartCare HMO Gold \$55	\$680	Health Net	SmartCare HMO Platinum \$35	\$731
	2	Health Net	SmartCare HMO Gold \$50	\$689	Health Net	SmartCare HMO Platinum \$30	\$739
	3	Anthem Blue Cross	Gold Select HMO 35/1250/20% 904Y	\$692	Health Net	SmartCare HMO Platinum \$20	\$752
	4	Health Net	WholeCare HMO Gold \$55	\$694	Health Net	SmartCare HMO Platinum \$0	\$760
	5	Health Net	SmartCare HMO Gold \$40	\$698	Health Net	WholeCare HMO Platinum \$35	\$763
	6	Health Net	WholeCare HMO Gold \$50	\$702	Health Net	WholeCare HMO Platinum \$30	\$771
	7	Health Net	SmartCare HMO Gold \$35	\$709	CaliforniaChoice	Health Net Platinum SmartCare HMO J	\$778
	8	Health Net	WholeCare HMO Gold \$40	\$711	Health Net	SmartCare HMO Platinum \$10	\$778
	9	Anthem Blue Cross	Gold Select HMO 35/500/20% 904F	\$712	Health Net	WholeCare HMO Platinum \$20	\$785
	10	Health Net	SmartCare HMO Gold \$30	\$713	Anthem Blue Cross	Platinum Select HMO 30 902K	\$791
	11	Health Net	WholeCare HMO Gold \$35	\$722	Health Net	WholeCare HMO Platinum \$0	\$793
	12	Health Net	WholeCare HMO Gold \$30	\$726	CaliforniaChoice	Health Net Platinum SmartCare HMO I	\$800
	13	Anthem Blue Cross	Gold Select HMO 35 903T	\$734	Anthem Blue Cross	Platinum Select HMO 25 901V	\$807
	14	CaliforniaChoice	Health Net Gold SmartCare HMO I	\$735	CaliforniaChoice	Health Net Platinum WholeCare HMO C	\$812
	15	Anthem Blue Cross	Gold Select HMO 30 903A	\$744	Health Net	WholeCare HMO Platinum \$10	\$812
	16	CaliforniaChoice	Health Net Gold SmartCare HMO H	\$746	Anthem Blue Cross	Platinum Select HMO 20 901D	\$821
	17	CaliforniaChoice	Health Net Gold WholeCare HMO B	\$749	CaliforniaChoice	Health Net Platinum Wholecare HMO F	\$835
	18	CaliforniaChoice	Health Net Gold WholeCare HMO C	\$760	CaliforniaChoice	Anthem Blue Cross Platinum Select HMO A	\$845
	19	CaliforniaChoice	Health Net Gold WholeCare HMO A	\$765	Blue Shield	Platinum Trio HMO® 0/30 OffEx	\$858
	20	Blue Shield	Gold Trio HMO® 1500/35 OffEx	\$770	Blue Shield	Platinum Trio HMO® 0/25 OffEx	\$863

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

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 8: San Mateo County	1	Covered CA	Blue Shield Trio Bronze 60 HMO 7000/65 PCP +	\$616	Blue Shield	Silver Trio HMO® 2850/70 OffEx	\$718
	2	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$644	UnitedHealthcare	State Navigate Silver 55/2500/35% (DZ-G5)	\$719
	3	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$662	Blue Shield	Silver Tandem PPO Savings 2800/35% HDHP F	\$722
	4	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffEx	\$668	Covered CA	Blue Shield Trio Silver 70 HMO 2500/55 PCP +	\$729
	5	Anthem Blue Cross	Bronze Select PPO 70/6600/35% 8VB8	\$672	Blue Shield	Silver Trio HMO® 2100/70 OffEx	\$734
	6	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$678	Anthem Blue Cross	Silver Select PPO HSA/H 2600/3400/5200 35%	\$734
	7	Anthem Blue Cross	Bronze Select PPO 40/6200/40% 8VAP	\$682	Blue Shield	Silver Tandem PPO Savings 2300/30% OffEx	\$750
	8	Blue Shield	Bronze Local Access+ HMO® 7000/65 OffEx	\$686	CaliforniaChoice	Anthem Blue Cross Silver Select PPO E (HSA E	\$753
	9	Blue Shield	Bronze Tandem PPO 4500/65 OffEx	\$691	Anthem Blue Cross	Silver Select PPO HSA/H 2300/3400/4600 30%	\$753
	10	Blue Shield	Bronze Tandem PPO 6850/55 OffEx	\$693	Blue Shield	Silver Tandem PPO 2550/75 OffEx	\$754
	11	Anthem Blue Cross	Bronze Select PPO 75/7300/40% 8VAB	\$695	Anthem Blue Cross	Silver Select PPO 55/2500/45% 8V9W	\$755
	12	Blue Shield	Bronze Tandem PPO Savings 5700/40% OffEx	\$698	Anthem Blue Cross	Silver Select PPO 55/1950/35% 8V8Z	\$755
	13	Anthem Blue Cross	Bronze Select PPO 60/6850/40% 8VAY	\$701	Health Net	WholeCare HMO Silver \$55	\$759
	14	Blue Shield	Bronze Tandem PPO 6500/70 OffEx	\$702	Blue Shield	Silver Tandem PPO 2100/75 OffEx	\$762
	15	Blue Shield	Bronze Tandem PPO Savings 7500 OffEx	\$714	Anthem Blue Cross	Silver Select PPO 50/2200/40% 8V9H	\$763
	16	Anthem Blue Cross	Bronze Select PPO 6000/45% w/HSA PrevRx 8V	\$720	Anthem Blue Cross	Silver Select PPO 45/1750/40% 8V88	\$766
	17	Anthem Blue Cross	Bronze Select PPO 4600/50% 8VDJ	\$720	Blue Shield	Silver Tandem PPO 1800/65 OffEx	\$772
	18	Anthem Blue Cross	Bronze Select PPO 7200/0% w/HSA 8ZXN	\$723	Blue Shield	Virtual Blue® Silver Tandem PPO 2850/75 OffEx	\$772
	19	Anthem Blue Cross	Bronze Select PPO 6700/0% w/HSA PrevRx 8VE	\$727	Anthem Blue Cross	Silver Select PPO 45/1750/40% WH 8V8L	\$782
	20	CaliforniaChoice	Anthem Blue Cross Bronze Select PPO D	\$731	CaliforniaChoice	Anthem Blue Cross Silver Select PPO B	\$798
Gold				Platinum			
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 8: San Mateo County	1	Health Net	WholeCare HMO Gold \$55	\$785	Health Net	WholeCare HMO Platinum \$35	\$863
	2	Health Net	WholeCare HMO Gold \$50	\$795	Health Net	WholeCare HMO Platinum \$30	\$872
	3	Health Net	WholeCare HMO Gold \$40	\$805	Health Net	WholeCare HMO Platinum \$20	\$888
	4	Blue Shield	Gold Trio HMO® 1500/35 OffEx	\$809	Health Net	WholeCare HMO Platinum \$0	\$897
	5	Health Net	WholeCare HMO Gold \$35	\$817	Blue Shield	Platinum Trio HMO® 0/30 OffEx	\$902
	6	Health Net	WholeCare HMO Gold \$30	\$822	Blue Shield	Platinum Trio HMO® 0/25 OffEx	\$908
	7	Blue Shield	Gold Trio HMO® 1000/35 OffEx	\$823	Blue Shield	Platinum Trio HMO® 0/20 OffEx	\$914
	8	Blue Shield	Gold Trio HMO® 500/35 OffEx	\$837	Covered CA	Blue Shield Trio Platinum 90 HMO 0/20 PCP + C	\$918
	9	CaliforniaChoice	Health Net Gold WholeCare HMO B	\$847	CaliforniaChoice	Health Net Platinum WholeCare HMO C	\$918
	10	CaliforniaChoice	Health Net Gold WholeCare HMO C	\$860	Health Net	WholeCare HMO Platinum \$10	\$919
	11	Blue Shield	Virtual Blue® Gold Tandem PPO 1500/45 OffEx	\$862	CaliforniaChoice	Health Net Platinum Wholecare HMO F	\$944
	12	Covered CA	Blue Shield Trio Gold 80 HMO 250/35 PCP + Chi	\$864	UnitedHealthcare	State Navigate Platinum 15/10% (DZ-G3)	\$995
	13	CaliforniaChoice	Health Net Gold WholeCare HMO A	\$865	Blue Shield	Platinum Local Access+ HMO® 0/30 OffEx	\$1,011
	14	UnitedHealthcare	State Navigate Gold 25/350/20% (DZ-G4)	\$865	Blue Shield	Platinum Local Access+ HMO® 0/25 OffEx	\$1,016
	15	Blue Shield	Gold Trio HMO® 0/35 OffEx	\$867	Blue Shield	Platinum Tandem PPO 250/15 OffEx	\$1,020
	16	Blue Shield	Gold Tandem PPO Savings 1850/15% HDHP Pre	\$870	Blue Shield	Platinum Local Access+ HMO® 0/20 OffEx	\$1,024
	17	Blue Shield	Gold Tandem PPO 1000/30 OffEx	\$879	Blue Shield	Virtual Blue® Platinum Tandem PPO 250/20 Off	\$1,030
	18	Anthem Blue Cross	Gold Select PPO 5/1500/30% 8V7R	\$883	Blue Shield	Platinum Tandem PPO 0/10 OffEx	\$1,035
	19	Anthem Blue Cross	Gold Select PPO 35/1000/20% 8V7A	\$884	Blue Shield	Platinum Tandem PPO 250/10 OffEx	\$1,041
	20	Blue Shield	Gold Tandem PPO 750/35 OffEx	\$885	Blue Shield	Platinum Tandem PPO 0/0 OffEx	\$1,046

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

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		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 +	\$644	Anthem Blue Cross	Silver Select HMO 60/2500/45% 94KK	\$629
	2	Blue Shield	Bronze Local Access+ HMO® 7000/65 OffEx	\$660	Anthem Blue Cross	Silver Select HMO 60/2500/45% WH 94KH	\$643
	3	Anthem Blue Cross	Bronze Select PPO 70/6600/35% 8VB8	\$695	CaliforniaChoice	Anthem Blue Cross Silver Select HMO A	\$657
	4	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$703	Health Net	SmartCare HMO Silver \$55	\$681
	5	Anthem Blue Cross	Bronze Select PPO 40/6200/40% 8VAP	\$705	Health Net	WholeCare HMO Silver \$55	\$694
	6	Anthem Blue Cross	Bronze Select PPO 75/7300/40% 8VAB	\$718	Anthem Blue Cross	Silver Select HMO 55 94K8	\$707
	7	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$722	CaliforniaChoice	Health Net Silver WholeCare HMO A	\$731
	8	Anthem Blue Cross	Bronze Select PPO 60/6850/40% 8VAY	\$724	Blue Shield	Silver Trio HMO® 2850/70 OffEx	\$751
	9	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffEx	\$728	Anthem Blue Cross	Silver Select PPO HSA/H 2600/3400/5200 35%	\$759
	10	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$739	Covered CA	Blue Shield Trio Silver 70 HMO 2500/55 PCP +	\$763
	11	Anthem Blue Cross	Bronze Select PPO 6000/45% w/HSA PrevRx 8V	\$744	Blue Shield	Silver Trio HMO® 2100/70 OffEx	\$768
	12	Anthem Blue Cross	Bronze Select PPO 4600/50% 8VDJ	\$745	Blue Shield	Silver Local Access+ HMO® 2850/70 OffEx	\$771
	13	Anthem Blue Cross	Bronze Select PPO 7200/0% w/HSA 8ZXN	\$748	CaliforniaChoice	Anthem Blue Cross Silver Select PPO E (HSA E	\$778
	14	Anthem Blue Cross	Bronze Select PPO 6700/0% w/HSA PrevRx 8VE	\$752	Anthem Blue Cross	Silver Select PPO HSA/H 2300/3400/4600 30%	\$778
	15	Blue Shield	Bronze Tandem PPO 4500/65 OffEx	\$753	Anthem Blue Cross	Silver Select PPO 55/2500/45% 8V9W	\$780
	16	CaliforniaChoice	Anthem Blue Cross Bronze Select PPO D	\$756	Anthem Blue Cross	Silver Select PPO 55/1950/35% 8V8Z	\$781
	17	Blue Shield	Bronze Tandem PPO 6850/55 OffEx	\$756	UnitedHealthcare	State Navigate Silver 55/2500/35% (DZ-G5)	\$785
	18	Blue Shield	Bronze Tandem PPO Savings 5700/40% OffEx	\$762	Blue Shield	Silver Tandem PPO Savings 2800/35% HDHP F	\$787
	19	Blue Shield	Bronze Tandem PPO 6500/70 OffEx	\$766	Anthem Blue Cross	Silver Select PPO 50/2200/40% 8V9H	\$789
	20	CaliforniaChoice	Anthem Blue Cross Bronze Select PPO B (HSA E	\$779	Blue Shield	Silver Local Access+ HMO® 2100/70 OffEx	\$789
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Health Net	SmartCare HMO Gold \$55	\$704	Health Net	SmartCare HMO Platinum \$35	\$757
	2	Health Net	SmartCare HMO Gold \$50	\$713	Health Net	SmartCare HMO Platinum \$30	\$765
	3	Health Net	WholeCare HMO Gold \$55	\$718	Health Net	SmartCare HMO Platinum \$20	\$779
	4	Health Net	SmartCare HMO Gold \$40	\$723	Health Net	SmartCare HMO Platinum \$0	\$786
	5	Health Net	WholeCare HMO Gold \$50	\$727	Health Net	WholeCare HMO Platinum \$35	\$790
	6	Health Net	SmartCare HMO Gold \$35	\$734	Health Net	WholeCare HMO Platinum \$30	\$798
	7	Health Net	WholeCare HMO Gold \$40	\$737	CaliforniaChoice	Health Net Platinum SmartCare HMO J	\$805
	8	Health Net	SmartCare HMO Gold \$30	\$738	Health Net	SmartCare HMO Platinum \$10	\$806
	9	Health Net	WholeCare HMO Gold \$35	\$748	Health Net	WholeCare HMO Platinum \$20	\$813
	10	Anthem Blue Cross	Gold Select HMO 35/1250/20% 904Y	\$749	Health Net	WholeCare HMO Platinum \$0	\$821
	11	Health Net	WholeCare HMO Gold \$30	\$752	CaliforniaChoice	Health Net Platinum SmartCare HMO I	\$828
	12	CaliforniaChoice	Health Net Gold SmartCare HMO I	\$761	CaliforniaChoice	Health Net Platinum WholeCare HMO C	\$840
	13	Anthem Blue Cross	Gold Select HMO 35/500/20% 904F	\$770	Health Net	WholeCare HMO Platinum \$10	\$841
	14	CaliforniaChoice	Health Net Gold SmartCare HMO H	\$772	Anthem Blue Cross	Platinum Select HMO 30 902K	\$856
	15	CaliforniaChoice	Health Net Gold WholeCare HMO B	\$775	CaliforniaChoice	Health Net Platinum Wholecare HMO F	\$864
	16	CaliforniaChoice	Health Net Gold WholeCare HMO C	\$787	Anthem Blue Cross	Platinum Select HMO 25 901V	\$873
	17	CaliforniaChoice	Health Net Gold WholeCare HMO A	\$792	Anthem Blue Cross	Platinum Select HMO 20 901D	\$888
	18	Anthem Blue Cross	Gold Select HMO 35 903T	\$794	CaliforniaChoice	Anthem Blue Cross Platinum Select HMO A	\$914
	19	Anthem Blue Cross	Gold Select HMO 30 903A	\$805	Blue Shield	Platinum Trio HMO® 0/30 OffEx	\$944
	20	CaliforniaChoice	Anthem Blue Cross Gold Select HMO A	\$837	Blue Shield	Platinum Trio HMO® 0/25 OffEx	\$950

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

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 10: San Joaquin, Stanislaus, Merced, Mariposa & Tulare Counties	1	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$480	Anthem Blue Cross	Silver Select HMO 60/2500/45% 94KK	\$534
	2	Anthem Blue Cross	Bronze Select PPO 70/6600/35% 8VB8	\$518	UnitedHealthcare	State Navigate Silver 55/2500/35% (DZ-G5)	\$536
	3	Anthem Blue Cross	Bronze Select PPO 40/6200/40% 8VAP	\$526	Anthem Blue Cross	Silver Select HMO 60/2500/45% WH 94KH	\$546
	4	Anthem Blue Cross	Bronze Select PPO 75/7300/40% 8VAB	\$536	CaliforniaChoice	Anthem Blue Cross Silver Select HMO A	\$558
	5	Anthem Blue Cross	Bronze Select PPO 60/6850/40% 8VAY	\$541	Anthem Blue Cross	Silver Select PPO HSA/H 2600/3400/5200 35%	\$566
	6	Anthem Blue Cross	Bronze Select PPO 6000/45% w/HSA PrevRx 8V	\$555	CaliforniaChoice	Anthem Blue Cross Silver Select PPO E (HSA E	\$581
	7	Anthem Blue Cross	Bronze Select PPO 4600/50% 8VDJ	\$556	Anthem Blue Cross	Silver Select PPO HSA/H 2300/3400/4600 30%	\$581
	8	Anthem Blue Cross	Bronze Select PPO 7200/0% w/HSA 8ZXN	\$558	Anthem Blue Cross	Silver Select PPO 55/2500/45% 8V9W	\$582
	9	Anthem Blue Cross	Bronze Select PPO 6700/0% w/HSA PrevRx 8VE	\$561	Anthem Blue Cross	Silver Select PPO 55/1950/35% 8V8Z	\$583
	10	CaliforniaChoice	Anthem Blue Cross Bronze Select PPO D	\$564	Anthem Blue Cross	Silver Select PPO 50/2200/40% 8V9H	\$588
	11	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$571	Anthem Blue Cross	Silver Select PPO 45/1750/40% 8V88	\$591
	12	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffE	\$576	Anthem Blue Cross	Silver Select HMO 55 94K8	\$600
	13	CaliforniaChoice	Anthem Blue Cross Bronze Select PPO B (HSA E	\$581	Anthem Blue Cross	Silver Select PPO 45/1750/40% WH 8V8L	\$603
	14	UnitedHealthcare	Core Bronze 6950/40% w/Premium Rewards (EP	\$581	CaliforniaChoice	Anthem Blue Cross Silver Select PPO B	\$615
	15	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$584	Anthem Blue Cross	Silver Select PPO 55/2500/35% 8ZXD	\$617
	16	Blue Shield	Bronze Tandem PPO 4500/65 OffEx	\$596	Anthem Blue Cross	Anthem Virtual Access Plus Silver Select PPO 5	\$618
	17	Blue Shield	Bronze Tandem PPO 6850/55 OffEx	\$598	Blue Shield	Silver Tandem PPO Savings 2800/35% HDHP F	\$623
	18	UnitedHealthcare	Core Bronze HDHP 6000/40% w/Premium Rewar	\$598	UnitedHealthcare	Core Silver 65/2550/40% w/Core Rewards (EP-	\$639
	19	Covered CA	Blue Shield Trio Bronze 60 HMO 7000/65 PCP +	\$602	UnitedHealthcare	Core Silver 65/1950/40% w/Core Rewards (EP-	\$645
	20	Blue Shield	Bronze Tandem PPO Savings 5700/40% OffEx	\$602	Blue Shield	Silver Tandem PPO Savings 2300/30% OffEx	\$647
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Anthem Blue Cross	Gold Select HMO 35/1250/20% 904Y	\$636	Anthem Blue Cross	Platinum Select HMO 30 902K	\$727
	2	UnitedHealthcare	State Navigate Gold 25/350/20% (DZ-G4)	\$645	Health Net	WholeCare HMO Platinum \$35	\$736
	3	Anthem Blue Cross	Gold Select HMO 35/500/20% 904F	\$654	Anthem Blue Cross	Platinum Select HMO 25 901V	\$741
	4	Health Net	WholeCare HMO Gold \$55	\$669	UnitedHealthcare	State Navigate Platinum 15/10% (DZ-G3)	\$742
	5	Anthem Blue Cross	Gold Select HMO 35 903T	\$674	Health Net	WholeCare HMO Platinum \$30	\$744
	6	Health Net	WholeCare HMO Gold \$50	\$678	Anthem Blue Cross	Platinum Select HMO 20 901D	\$754
	7	Anthem Blue Cross	Gold Select PPO 5/1500/30% 8V7R	\$681	Health Net	WholeCare HMO Platinum \$20	\$757
	8	Anthem Blue Cross	Gold Select PPO 35/1000/20% 8V7A	\$682	Health Net	WholeCare HMO Platinum \$0	\$765
	9	Anthem Blue Cross	Gold Select HMO 30 903A	\$683	CaliforniaChoice	Anthem Blue Cross Platinum Select HMO A	\$776
	10	Health Net	WholeCare HMO Gold \$40	\$686	CaliforniaChoice	Health Net Platinum WholeCare HMO C	\$783
	11	Anthem Blue Cross	Gold Select PPO 35/500/25% 8V5D	\$690	Health Net	WholeCare HMO Platinum \$10	\$783
	12	Anthem Blue Cross	Gold Select PPO HSA/H 1900/3400/3800 15% Pr	\$694	CaliforniaChoice	Health Net Platinum Wholecare HMO F	\$805
	13	Anthem Blue Cross	Gold Select PPO 25/30% 94J9	\$695	Anthem Blue Cross	Platinum Select PPO 5/200/15% 8V63	\$811
	14	Health Net	WholeCare HMO Gold \$35	\$697	Anthem Blue Cross	Platinum Select PPO 15/250/10% 8V6M	\$814
	15	Anthem Blue Cross	Gold Select PPO 30/750/20% 8V71	\$697	Anthem Blue Cross	Platinum Select PPO 15/40/10% 94HV	\$814
	16	Health Net	WholeCare HMO Gold \$30	\$701	Anthem Blue Cross	Anthem Virtual Access Plus Platinum Select PP	\$830
	17	CaliforniaChoice	Anthem Blue Cross Gold Select HMO A	\$711	Anthem Blue Cross	Platinum Select PPO 15/10% 8ZWZ	\$849
	18	CaliforniaChoice	Anthem Blue Cross Gold Select PPO D	\$711	UnitedHealthcare	Core Platinum 15/250/20% w/Core Rewards (EP	\$859
	19	Anthem Blue Cross	Gold Select PPO 30/500/20% 94JV	\$714	UnitedHealthcare	Core Platinum 15/250/10% w/Core Rewards (EP	\$873
	20	CaliforniaChoice	Anthem Blue Cross Gold Select PPO B	\$717	Blue Shield	Platinum Tandem PPO 250/15 OffEx	\$879

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

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 11: Fresno, Kings & Madera Counties	1	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$446	UnitedHealthcare	State Navigate Silver 55/2500/35% (DZ-G5)	\$498
	2	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$481	Blue Shield	Silver Tandem PPO Savings 2800/35% HDHP F	\$524
	3	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffEx	\$485	Health Net	WholeCare HMO Silver \$55	\$528
	4	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$492	Anthem Blue Cross	Silver Select HMO 60/2500/45% 94KK	\$540
	5	Anthem Blue Cross	Bronze Select PPO 70/6600/35% 8VB8	\$497	Anthem Blue Cross	Silver Select PPO HSA/H 2600/3400/5200 35%	\$543
	6	Blue Shield	Bronze Tandem PPO 4500/65 OffEx	\$502	Blue Shield	Silver Tandem PPO Savings 2300/30% OffEx	\$545
	7	Blue Shield	Bronze Tandem PPO 6850/55 OffEx	\$503	Blue Shield	Silver Tandem PPO 2550/75 OffEx	\$548
	8	Anthem Blue Cross	Bronze Select PPO 40/6200/40% 8VAP	\$504	Anthem Blue Cross	Silver Select HMO 60/2500/45% WH 94KH	\$551
	9	Blue Shield	Bronze Tandem PPO Savings 5700/40% OffEx	\$507	Blue Shield	Silver Tandem PPO 2100/75 OffEx	\$553
	10	Aetna	Savings Plus OA Managed Choice POS Bronze C	\$509	CaliforniaChoice	Health Net Silver WholeCare HMO A	\$556
	11	Blue Shield	Bronze Tandem PPO 6500/70 OffEx	\$510	CaliforniaChoice	Anthem Blue Cross Silver Select PPO E (HSA E	\$556
	12	Anthem Blue Cross	Bronze Select PPO 75/7300/40% 8VAB	\$513	Anthem Blue Cross	Silver Select PPO HSA/H 2300/3400/4600 30%	\$557
	13	Anthem Blue Cross	Bronze Select PPO 60/6850/40% 8VAY	\$518	Anthem Blue Cross	Silver Select PPO 55/2500/45% 8V9W	\$558
	14	Blue Shield	Bronze Tandem PPO Savings 7500 OffEx	\$519	Anthem Blue Cross	Silver Select PPO 55/1950/35% 8V8Z	\$558
	15	Anthem Blue Cross	Bronze Select PPO 6000/45% w/HSA PrevRx 8V	\$532	Blue Shield	Silver Tandem PPO 1800/65 OffEx	\$561
	16	Anthem Blue Cross	Bronze Select PPO 4600/50% 8VDJ	\$533	Blue Shield	Virtual Blue® Silver Tandem PPO 2850/75 OffEx	\$561
	17	Anthem Blue Cross	Bronze Select PPO 7200/0% w/HSA 8ZXN	\$535	CaliforniaChoice	Anthem Blue Cross Silver Select HMO A	\$564
	18	Anthem Blue Cross	Bronze Select PPO 6700/0% w/HSA PrevRx 8VE	\$538	Anthem Blue Cross	Silver Select PPO 50/2200/40% 8V9H	\$564
	19	UnitedHealthcare	Core Bronze 6950/40% w/Premium Rewards (EP	\$540	Anthem Blue Cross	Silver Select PPO 45/1750/40% 8V88	\$566
	20	CaliforniaChoice	Anthem Blue Cross Bronze Select PPO D	\$541	UnitedHealthcare	Alliance Silver 60-95/40%/2500ded w/Core Rew	\$574
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Health Net	WholeCare HMO Gold \$55	\$546	Health Net	WholeCare HMO Platinum \$35	\$600
	2	Health Net	WholeCare HMO Gold \$50	\$553	Health Net	WholeCare HMO Platinum \$30	\$607
	3	Health Net	WholeCare HMO Gold \$40	\$560	Health Net	WholeCare HMO Platinum \$20	\$618
	4	Health Net	WholeCare HMO Gold \$35	\$568	Health Net	WholeCare HMO Platinum \$0	\$624
	5	Health Net	WholeCare HMO Gold \$30	\$571	CaliforniaChoice	Health Net Platinum WholeCare HMO C	\$639
	6	CaliforniaChoice	Health Net Gold WholeCare HMO B	\$589	Health Net	WholeCare HMO Platinum \$10	\$639
	7	CaliforniaChoice	Health Net Gold WholeCare HMO C	\$598	CaliforniaChoice	Health Net Platinum Wholecare HMO F	\$657
	8	UnitedHealthcare	State Navigate Gold 25/350/20% (DZ-G4)	\$599	UnitedHealthcare	State Navigate Platinum 15/10% (DZ-G3)	\$690
	9	CaliforniaChoice	Health Net Gold WholeCare HMO A	\$602	UnitedHealthcare	Alliance Platinum 30-55/20% w/Core Rewards (E	\$718
	10	Blue Shield	Virtual Blue® Gold Tandem PPO 1500/45 OffEx	\$626	Anthem Blue Cross	Platinum Select HMO 30 902K	\$734
	11	UnitedHealthcare	Alliance Gold 35-70/25%/1500ded w/Core Rewards	\$629	Blue Shield	Platinum Tandem PPO 250/15 OffEx	\$740
	12	Blue Shield	Gold Tandem PPO Savings 1850/15% HDHP Pre	\$632	Blue Shield	Virtual Blue® Platinum Tandem PPO 250/20 Off	\$748
	13	Blue Shield	Gold Tandem PPO 1000/30 OffEx	\$638	Anthem Blue Cross	Platinum Select HMO 25 901V	\$749
	14	Anthem Blue Cross	Gold Select HMO 35/1250/20% 904Y	\$642	Blue Shield	Platinum Tandem PPO 0/10 OffEx	\$752
	15	Blue Shield	Gold Tandem PPO 750/35 OffEx	\$643	UnitedHealthcare	Alliance Platinum 25-50/400d w/Core Rewards (	\$753
	16	Blue Shield	Gold Tandem PPO 0/35 OffEx	\$651	Blue Shield	Platinum Tandem PPO 250/10 OffEx	\$756
	17	Blue Shield	Gold Tandem PPO 500/30 OffEx	\$652	CaliforniaChoice	UHC Platinum Alliance HMO C	\$759
	18	Anthem Blue Cross	Gold Select PPO 5/1500/30% 8V7R	\$653	Blue Shield	Platinum Tandem PPO 0/0 OffEx	\$760
	19	Anthem Blue Cross	Gold Select PPO 35/1000/20% 8V7A	\$653	UnitedHealthcare	State Alliance Platinum 90 HMO 0/15 (DZ-E2)	\$761
	20	UnitedHealthcare	Alliance Gold 35-70/20%/500ded w/Core Rewards	\$654	Anthem Blue Cross	Platinum Select HMO 20 901D	\$762

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

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		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 +	\$461	Anthem Blue Cross	Silver Select HMO 60/2500/45% 94KK	\$496
	2	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$494	Anthem Blue Cross	Silver Select HMO 60/2500/45% WH 94KH	\$507
	3	Blue Shield	Bronze Local Access+ HMO@ 7000/65 OffEx	\$534	UnitedHealthcare	Alliance Silver 60-95/40%/2500ded w/Core Rew	\$515
	4	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$544	CaliforniaChoice	Anthem Blue Cross Silver Select HMO A	\$518
	5	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffEx	\$549	UnitedHealthcare	State Alliance Silver 70 HMO 2500/55 (DZ-EW)	\$531
	6	Anthem Blue Cross	Bronze Select PPO 70/6600/35% 8VB8	\$553	Blue Shield	Silver Trio HMO@ 2850/70 OffEx	\$537
	7	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$557	CaliforniaChoice	UHC Silver Alliance HMO E	\$544
	8	Anthem Blue Cross	Bronze Select PPO 40/6200/40% 8VAP	\$561	Covered CA	Blue Shield Trio Silver 70 HMO 2500/55 PCP +	\$546
	9	Blue Shield	Bronze Tandem PPO 4500/65 OffEx	\$568	Blue Shield	Silver Trio HMO@ 2100/70 OffEx	\$550
	10	Blue Shield	Bronze Tandem PPO 6850/55 OffEx	\$570	UnitedHealthcare	State Navigate Silver 55/2500/35% (DZ-G5)	\$551
	11	Anthem Blue Cross	Bronze Select PPO 75/7300/40% 8VAB	\$571	Anthem Blue Cross	Silver Select HMO 55 94K8	\$557
	12	Blue Shield	Bronze Tandem PPO Savings 5700/40% OffEx	\$574	Blue Shield	Silver Tandem PPO Savings 2800/35% HDHP F	\$593
	13	Anthem Blue Cross	Bronze Select PPO 60/6850/40% 8VAY	\$576	Health Net	WholeCare HMO Silver \$55	\$597
	14	Blue Shield	Bronze Tandem PPO 6500/70 OffEx	\$577	Anthem Blue Cross	Silver Select PPO HSA/H 2600/3400/5200 35%	\$604
	15	Blue Shield	Bronze Tandem PPO Savings 7500 OffEx	\$587	Blue Shield	Silver Tandem PPO Savings 2300/30% OffEx	\$617
	16	Anthem Blue Cross	Bronze Select PPO 6000/45% w/HSA PrevRx 8V	\$592	CaliforniaChoice	Anthem Blue Cross Silver Select PPO E (HSA E	\$619
	17	Anthem Blue Cross	Bronze Select PPO 4600/50% 8VDJ	\$592	Anthem Blue Cross	Silver Select PPO HSA/H 2300/3400/4600 30%	\$619
	18	Anthem Blue Cross	Bronze Select PPO 7200/0% w/HSA 8ZXN	\$595	Blue Shield	Silver Tandem PPO 2550/75 OffEx	\$620
	19	UnitedHealthcare	Core Bronze 6950/40% w/Premium Rewards (EP	\$598	Anthem Blue Cross	Silver Select PPO 55/2500/45% 8V9W	\$621
	20	Anthem Blue Cross	Bronze Select PPO 6700/0% w/HSA PrevRx 8VE	\$598	Anthem Blue Cross	Silver Select PPO 55/1950/35% 8V8Z	\$621
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	UnitedHealthcare	Alliance Gold 35-70/25%/1500ded w/Core Rewards	\$564	UnitedHealthcare	Alliance Platinum 30-55/20% w/Core Rewards (E	\$643
	2	UnitedHealthcare	Alliance Gold 35-70/20%/500ded w/Core Rewards	\$586	Anthem Blue Cross	Platinum Select HMO 30 902K	\$675
	3	Anthem Blue Cross	Gold Select HMO 35/1250/20% 904Y	\$590	UnitedHealthcare	Alliance Platinum 25-50/400d w/Core Rewards (	\$675
	4	CaliforniaChoice	UHC Gold Alliance HMO B	\$596	Blue Shield	Platinum Trio HMO@ 0/30 OffEx	\$676
	5	Blue Shield	Gold Trio HMO@ 1500/35 OffEx	\$606	Health Net	WholeCare HMO Platinum \$35	\$679
	6	Anthem Blue Cross	Gold Select HMO 35/500/20% 904F	\$607	Blue Shield	Platinum Trio HMO@ 0/25 OffEx	\$680
	7	UnitedHealthcare	State Alliance Gold 80 HMO 350/25 (DZ-E3)	\$614	CaliforniaChoice	UHC Platinum Alliance HMO C	\$680
	8	Blue Shield	Gold Trio HMO@ 1000/35 OffEx	\$616	UnitedHealthcare	State Alliance Platinum 90 HMO 0/15 (DZ-E2)	\$682
	9	Health Net	WholeCare HMO Gold \$55	\$617	Blue Shield	Platinum Trio HMO@ 0/20 OffEx	\$685
	10	CaliforniaChoice	UHC Gold Alliance HMO J	\$619	Health Net	WholeCare HMO Platinum \$30	\$686
	11	UnitedHealthcare	Alliance Gold 35-70/700d w/Core Rewards (EP-2)	\$625	Covered CA	Blue Shield Trio Platinum 90 HMO 0/20 PCP + C	\$687
	12	Health Net	WholeCare HMO Gold \$50	\$625	Anthem Blue Cross	Platinum Select HMO 25 901V	\$689
	13	Anthem Blue Cross	Gold Select HMO 35 903T	\$626	UnitedHealthcare	Alliance Platinum 20-40/300d w/Core Rewards (	\$690
	14	Blue Shield	Gold Trio HMO@ 500/35 OffEx	\$627	Health Net	WholeCare HMO Platinum \$20	\$698
	15	UnitedHealthcare	Alliance Gold 35-70/600d w/Core Rewards (EP-2)	\$633	Anthem Blue Cross	Platinum Select HMO 20 901D	\$700
	16	Health Net	WholeCare HMO Gold \$40	\$633	Health Net	WholeCare HMO Platinum \$0	\$705
	17	Anthem Blue Cross	Gold Select HMO 30 903A	\$635	CaliforniaChoice	UHC Platinum Alliance HMO G	\$714
	18	Health Net	WholeCare HMO Gold \$35	\$643	CaliforniaChoice	Anthem Blue Cross Platinum Select HMO A	\$721
	19	Health Net	WholeCare HMO Gold \$30	\$646	CaliforniaChoice	Health Net Platinum WholeCare HMO C	\$722
	20	Covered CA	Blue Shield Trio Gold 80 HMO 250/35 PCP + Chi	\$647	Health Net	WholeCare HMO Platinum \$10	\$722

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

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 13: Mono, Inyo & Imperial Counties	1	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$516	UnitedHealthcare	State Navigate Silver 55/2500/35% (DZ-G5)	\$576
	2	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$551	Blue Shield	Silver Tandem PPO Savings 2800/35% HDHP F	\$600
	3	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffEx	\$555	Blue Shield	Silver Tandem PPO Savings 2300/30% OffEx	\$624
	4	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$563	Blue Shield	Silver Tandem PPO 2550/75 OffEx	\$627
	5	Blue Shield	Bronze Tandem PPO 4500/65 OffEx	\$574	Anthem Blue Cross	Silver Select PPO HSA/H 2600/3400/5200 35%	\$629
	6	Blue Shield	Bronze Tandem PPO 6850/55 OffEx	\$576	Blue Shield	Silver Tandem PPO 2100/75 OffEx	\$633
	7	Anthem Blue Cross	Bronze Select PPO 70/6600/35% 8VB8	\$576	Blue Shield	Silver Tandem PPO 1800/65 OffEx	\$642
	8	Blue Shield	Bronze Tandem PPO Savings 5700/40% OffEx	\$580	Blue Shield	Virtual Blue® Silver Tandem PPO 2850/75 OffEx	\$642
	9	Blue Shield	Bronze Tandem PPO 6500/70 OffEx	\$583	CaliforniaChoice	Anthem Blue Cross Silver Select PPO E (HSA B	\$645
	10	Anthem Blue Cross	Bronze Select PPO 40/6200/40% 8VAP	\$584	Anthem Blue Cross	Silver Select PPO HSA/H 2300/3400/4600 30%	\$645
	11	Blue Shield	Bronze Tandem PPO Savings 7500 OffEx	\$594	Anthem Blue Cross	Silver Select PPO 55/2500/45% 8V9W	\$647
	12	Anthem Blue Cross	Bronze Select PPO 75/7300/40% 8VAB	\$595	Anthem Blue Cross	Silver Select PPO 55/1950/35% 8V8Z	\$647
	13	Anthem Blue Cross	Bronze Select PPO 60/6850/40% 8VAY	\$601	Anthem Blue Cross	Silver Select PPO 50/2200/40% 8V9H	\$654
	14	Anthem Blue Cross	Bronze Select PPO 6000/45% w/HSA PrevRx 8V	\$617	Anthem Blue Cross	Silver Select PPO 45/1750/40% 8V88	\$657
	15	Anthem Blue Cross	Bronze Select PPO 4600/50% 8VDJ	\$617	Anthem Blue Cross	Silver Select HMO 60/2500/45% 94KK	\$667
	16	Anthem Blue Cross	Bronze Select PPO 7200/0% w/HSA 8ZXN	\$620	Anthem Blue Cross	Silver Select PPO 45/1750/40% WH 8V8L	\$670
	17	Anthem Blue Cross	Bronze Select PPO 6700/0% w/HSA PrevRx 8VE	\$623	Anthem Blue Cross	Silver Select HMO 60/2500/45% WH 94KH	\$681
	18	UnitedHealthcare	Core Bronze 6950/40% w/Premium Rewards (EP	\$625	CaliforniaChoice	Anthem Blue Cross Silver Select PPO B	\$683
	19	CaliforniaChoice	Anthem Blue Cross Bronze Select PPO D	\$627	Anthem Blue Cross	Silver Select PPO 55/2500/35% 8ZXD	\$686
	20	UnitedHealthcare	Core Bronze HDHP 6000/40% w/Premium Rewar	\$643	Anthem Blue Cross	Anthem Virtual Access Plus Silver Select PPO 5	\$687
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	UnitedHealthcare	State Navigate Gold 25/350/20% (DZ-G4)	\$694	UnitedHealthcare	State Navigate Platinum 15/10% (DZ-G3)	\$798
	2	Blue Shield	Virtual Blue® Gold Tandem PPO 1500/45 OffEx	\$717	Health Net	Salud HMO y Mas Platinum \$35	\$807
	3	Blue Shield	Gold Tandem PPO Savings 1850/15% HDHP Pre	\$723	Health Net	Salud HMO y Mas Platinum \$30	\$815
	4	Blue Shield	Gold Tandem PPO 1000/30 OffEx	\$730	Health Net	Salud HMO y Mas Platinum \$20	\$829
	5	Blue Shield	Gold Tandem PPO 750/35 OffEx	\$736	Health Net	Salud HMO y Mas Platinum \$0	\$838
	6	Blue Shield	Gold Tandem PPO 0/35 OffEx	\$745	Blue Shield	Platinum Tandem PPO 250/15 OffEx	\$847
	7	Blue Shield	Gold Tandem PPO 500/30 OffEx	\$746	Blue Shield	Virtual Blue® Platinum Tandem PPO 250/20 Off	\$856
	8	Health Net	Salud HMO y Mas Gold \$55	\$750	Health Net	Salud HMO y Mas Platinum \$10	\$858
	9	Anthem Blue Cross	Gold Select PPO 5/1500/30% 8V7R	\$757	Blue Shield	Platinum Tandem PPO 0/10 OffEx	\$860
	10	Anthem Blue Cross	Gold Select PPO 35/1000/20% 8V7A	\$757	Blue Shield	Platinum Tandem PPO 250/10 OffEx	\$865
	11	Health Net	Salud HMO y Mas Gold \$50	\$760	Blue Shield	Platinum Tandem PPO 0/0 OffEx	\$869
	12	Anthem Blue Cross	Gold Select PPO 35/500/25% 8V5D	\$766	CaliforniaChoice	Health Net Platinum Salud HMO G	\$882
	13	Health Net	Salud HMO y Mas Gold \$40	\$770	Anthem Blue Cross	Platinum Select PPO 5/200/15% 8V63	\$901
	14	Anthem Blue Cross	Gold Select PPO HSA/H 1900/3400/3800 15% Pr	\$771	Anthem Blue Cross	Platinum Select PPO 15/250/10% 8V6M	\$904
	15	Anthem Blue Cross	Gold Select PPO 25/30% 94J9	\$772	Anthem Blue Cross	Platinum Select PPO 15/40/10% 94HV	\$905
	16	Anthem Blue Cross	Gold Select PPO 30/750/20% 8V71	\$774	Anthem Blue Cross	Platinum Select HMO 30 902K	\$907
	17	Health Net	Salud HMO y Mas Gold \$35	\$782	Anthem Blue Cross	Anthem Virtual Access Plus Platinum Select PP	\$922
	18	UnitedHealthcare	Core Gold 5/1500/30% w/Core Rewards (EP-14)	\$782	UnitedHealthcare	Core Platinum 15/250/20% w/Core Rewards (EP	\$923
	19	Health Net	Salud HMO y Mas Gold \$30	\$786	Anthem Blue Cross	Platinum Select HMO 25 901V	\$925
	20	CaliforniaChoice	Anthem Blue Cross Gold Select PPO D	\$790	UnitedHealthcare	Core Platinum 15/250/10% w/Core Rewards (EP	\$939

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

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 14: Kern County	1	Covered CA	Blue Shield Trio Bronze 60 HMO 7000/65 PCP +	\$401	Anthem Blue Cross	Silver Select HMO 60/2500/45% 94KK	\$442
	2	Anthem Blue Cross	Bronze Select PPO 70/6600/35% 8VB8	\$458	Anthem Blue Cross	Silver Select HMO 60/2500/45% WH 94KH	\$451
	3	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$461	CaliforniaChoice	Anthem Blue Cross Silver Select HMO A	\$461
	4	Anthem Blue Cross	Bronze Select PPO 40/6200/40% 8VAP	\$464	Blue Shield	Silver Trio HMO® 2850/70 OffEx	\$467
	5	Anthem Blue Cross	Bronze Select PPO 75/7300/40% 8VAB	\$473	Covered CA	Blue Shield Trio Silver 70 HMO 2500/55 PCP +	\$475
	6	Anthem Blue Cross	Bronze Select PPO 60/6850/40% 8VAY	\$477	Blue Shield	Silver Trio HMO® 2100/70 OffEx	\$478
	7	Blue Shield	Bronze Local Access+ HMO® 7000/65 OffEx	\$478	Anthem Blue Cross	Silver Select HMO 55 94K8	\$496
	8	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$478	Anthem Blue Cross	Silver Select PPO HSA/H 2600/3400/5200 35%	\$500
	9	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffEx	\$481	CaliforniaChoice	Anthem Blue Cross Silver Select PPO E (HSA E	\$512
	10	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$489	Anthem Blue Cross	Silver Select PPO HSA/H 2300/3400/4600 30%	\$513
	11	Anthem Blue Cross	Bronze Select PPO 6000/45% w/HSA PrevRx 8V	\$490	Health Net	Salud HMO y Mas Silver \$55	\$513
	12	Anthem Blue Cross	Bronze Select PPO 4600/50% 8VDJ	\$491	Anthem Blue Cross	Silver Select PPO 55/2500/45% 8V9W	\$514
	13	Anthem Blue Cross	Bronze Select PPO 7200/0% w/HSA 8ZXN	\$492	Anthem Blue Cross	Silver Select PPO 55/1950/35% 8V8Z	\$514
	14	Anthem Blue Cross	Bronze Select PPO 6700/0% w/HSA PrevRx 8VE	\$495	UnitedHealthcare	State Navigate Silver 55/2500/35% (DZ-G5)	\$515
	15	CaliforniaChoice	Anthem Blue Cross Bronze Select PPO D	\$498	Anthem Blue Cross	Silver Select PPO 50/2200/40% 8V9H	\$519
	16	Blue Shield	Bronze Tandem PPO 4500/65 OffEx	\$498	Blue Shield	Silver Tandem PPO Savings 2800/35% HDHP F	\$521
	17	Blue Shield	Bronze Tandem PPO 6850/55 OffEx	\$500	Anthem Blue Cross	Silver Select PPO 45/1750/40% 8V88	\$522
	18	Blue Shield	Bronze Tandem PPO Savings 5700/40% OffEx	\$504	Health Net	WholeCare HMO Silver \$55	\$526
	19	Blue Shield	Bronze Tandem PPO 6500/70 OffEx	\$506	Anthem Blue Cross	Silver Select PPO 45/1750/40% WH 8V8L	\$532
	20	CaliforniaChoice	Anthem Blue Cross Bronze Select PPO B (HSA E	\$513	Blue Shield	Silver Tandem PPO Savings 2300/30% OffEx	\$541
Gold				Platinum			
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 14: Kern County	1	Anthem Blue Cross	Gold Select HMO 35/1250/20% 904Y	\$525	Health Net	Salud HMO y Mas Platinum \$35	\$571
	2	Blue Shield	Gold Trio HMO® 1500/35 OffEx	\$527	Health Net	Salud HMO y Mas Platinum \$30	\$577
	3	Health Net	Salud HMO y Mas Gold \$55	\$531	Health Net	Salud HMO y Mas Platinum \$20	\$587
	4	Blue Shield	Gold Trio HMO® 1000/35 OffEx	\$536	Blue Shield	Platinum Trio HMO® 0/30 OffEx	\$588
	5	Health Net	Salud HMO y Mas Gold \$50	\$538	Blue Shield	Platinum Trio HMO® 0/25 OffEx	\$591
	6	Anthem Blue Cross	Gold Select HMO 35/500/20% 904F	\$540	Health Net	Salud HMO y Mas Platinum \$0	\$593
	7	Health Net	WholeCare HMO Gold \$55	\$544	Blue Shield	Platinum Trio HMO® 0/20 OffEx	\$596
	8	Blue Shield	Gold Trio HMO® 500/35 OffEx	\$545	Covered CA	Blue Shield Trio Platinum 90 HMO 0/20 PCP + C	\$598
	9	Health Net	Salud HMO y Mas Gold \$40	\$545	Health Net	WholeCare HMO Platinum \$35	\$598
	10	Health Net	WholeCare HMO Gold \$50	\$551	Anthem Blue Cross	Platinum Select HMO 30 902K	\$601
	11	Health Net	Salud HMO y Mas Gold \$35	\$553	Health Net	WholeCare HMO Platinum \$30	\$605
	12	Health Net	Salud HMO y Mas Gold \$30	\$557	Health Net	Salud HMO y Mas Platinum \$10	\$608
	13	Anthem Blue Cross	Gold Select HMO 35 903T	\$557	Anthem Blue Cross	Platinum Select HMO 25 901V	\$613
	14	Health Net	WholeCare HMO Gold \$40	\$558	Health Net	WholeCare HMO Platinum \$20	\$615
	15	Anthem Blue Cross	Gold Priority Select HMO 35/1250/20% 904X	\$562	Health Net	WholeCare HMO Platinum \$0	\$622
	16	Covered CA	Blue Shield Trio Gold 80 HMO 250/35 PCP + Chi	\$563	Anthem Blue Cross	Platinum Select HMO 20 901D	\$623
	17	Anthem Blue Cross	Gold Select HMO 30 903A	\$565	CaliforniaChoice	Health Net Platinum Salud HMO G	\$625
	18	Blue Shield	Gold Trio HMO® 0/35 OffEx	\$565	CaliforniaChoice	Health Net Platinum WholeCare HMO C	\$636
	19	Health Net	WholeCare HMO Gold \$35	\$566	Health Net	WholeCare HMO Platinum \$10	\$637
	20	Health Net	WholeCare HMO Gold \$30	\$570	CaliforniaChoice	Anthem Blue Cross Platinum Select HMO A	\$641

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

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 15: Los Angeles County - North	1	UnitedHealthcare	State Harmony Bronze 60 HMO HDHP 100%/720	\$388	UnitedHealthcare	Harmony Silver 40%/2500ded w/Core Rewards	\$402
	2	Covered CA	Blue Shield Trio Bronze 60 HMO 7000/65 PCP +	\$414	CaliforniaChoice	UHC Silver Harmony HMO G	\$425
	3	Blue Shield	Bronze Local Access+ HMO@ 7000/65 OffEx	\$417	UnitedHealthcare	Harmony Silver 60-95/40%/2500ded w/Core Rev	\$441
	4	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$457	Aetna	AWH Southern CA HMO Silver CA \$50/90 0 De	\$445
	5	Aetna	Savings Plus OA Managed Choice POS Bronze C	\$475	Health Net	Salud HMO y Mas Silver \$55	\$448
	6	Anthem Blue Cross	Bronze Select PPO 70/6600/35% 8VB8	\$514	Anthem Blue Cross	Silver Select HMO 60/2500/45% 94KK	\$450
	7	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$515	Aetna	AWH Southern CA HMO Silver CA \$55/90 2500	\$451
	8	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffE	\$519	Aetna	Aetna Value Network HMO Silver CA \$50/90 0 D	\$452
	9	Anthem Blue Cross	Bronze Select PPO 40/6200/40% 8VAP	\$521	Health Net	SmartCare HMO Silver \$55	\$454
	10	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$527	Aetna	Aetna Value Network HMO Silver CA \$55/90 25	\$459
	11	Anthem Blue Cross	Bronze Select PPO 75/7300/40% 8VAB	\$531	Anthem Blue Cross	Silver Select HMO 60/2500/45% WH 94KH	\$459
	12	Anthem Blue Cross	Bronze Select PPO 60/6850/40% 8VAY	\$536	UnitedHealthcare	Alliance Silver 60-95/40%/2500ded w/Core Rew	\$462
	13	Blue Shield	Bronze Tandem PPO 4500/65 OffEx	\$537	Aetna	AWH Southern CA HMO Silver CA \$65/85 2100	\$466
	14	Blue Shield	Bronze Tandem PPO 6850/55 OffEx	\$539	CaliforniaChoice	UHC Silver Harmony HMO F	\$466
	15	Blue Shield	Bronze Tandem PPO Savings 5700/40% OffEx	\$543	CaliforniaChoice	Anthem Blue Cross Silver Select HMO A	\$470
	16	Aetna	Savings Plus OA Managed Choice POS Bronze H	\$546	Health Net	WholeCare HMO Silver \$55	\$473
	17	Blue Shield	Bronze Tandem PPO 6500/70 OffEx	\$546	Aetna	Aetna Value Network HMO Silver CA \$65/85 21	\$473
	18	Anthem Blue Cross	Bronze Select PPO 6000/45% w/HSA PrevRx 8V	\$550	UnitedHealthcare	State Alliance Silver 70 HMO 2500/55 (DZ-EW)	\$477
	19	Anthem Blue Cross	Bronze Select PPO 4600/50% 8VDJ	\$551	Blue Shield	Silver Trio HMO@ 2850/70 OffEx	\$483
	20	Anthem Blue Cross	Bronze Select PPO 7200/0% w/HSA 8ZXN	\$553	Blue Shield	Silver Local Access+ HMO@ 2850/70 OffEx	\$487
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Health Net	Salud HMO y Mas Gold \$55	\$464	Health Net	Salud HMO y Mas Platinum \$35	\$499
	2	Health Net	SmartCare HMO Gold \$55	\$469	Health Net	Salud HMO y Mas Platinum \$30	\$504
	3	Health Net	Salud HMO y Mas Gold \$50	\$470	Health Net	SmartCare HMO Platinum \$35	\$504
	4	Health Net	SmartCare HMO Gold \$50	\$475	Health Net	SmartCare HMO Platinum \$30	\$510
	5	Aetna	AWH Southern CA HMO Gold CA \$30/65 1250 D	\$476	Health Net	Salud HMO y Mas Platinum \$20	\$513
	6	Health Net	Salud HMO y Mas Gold \$40	\$476	Health Net	Salud HMO y Mas Platinum \$0	\$518
	7	Health Net	SmartCare HMO Gold \$40	\$482	Health Net	SmartCare HMO Platinum \$20	\$519
	8	UnitedHealthcare	Harmony Gold 35-70/25%/1500ded w/Core Rewa	\$483	Health Net	SmartCare HMO Platinum \$0	\$524
	9	Health Net	Salud HMO y Mas Gold \$35	\$484	Health Net	Salud HMO y Mas Platinum \$10	\$531
	10	Aetna	Aetna Value Network HMO Gold CA \$30/65 1250	\$484	CaliforniaChoice	Health Net Platinum SmartCare HMO J	\$536
	11	Health Net	Salud HMO y Mas Gold \$30	\$486	Health Net	SmartCare HMO Platinum \$10	\$537
	12	Health Net	WholeCare HMO Gold \$55	\$489	Health Net	WholeCare HMO Platinum \$35	\$538
	13	Health Net	SmartCare HMO Gold \$35	\$489	Health Net	WholeCare HMO Platinum \$30	\$543
	14	Health Net	SmartCare HMO Gold \$30	\$492	CaliforniaChoice	Health Net Platinum Salud HMO G	\$546
	15	Health Net	WholeCare HMO Gold \$50	\$495	UnitedHealthcare	Harmony Platinum 30-55/20% w/Core Rewards	\$551
	16	Aetna	AWH Southern CA HMO Gold CA \$35/55 500 De	\$499	CaliforniaChoice	Health Net Platinum SmartCare HMO I	\$552
	17	UnitedHealthcare	Harmony Gold 35-70/20%/500ded w/Core Rewar	\$501	Health Net	WholeCare HMO Platinum \$20	\$553
	18	Health Net	WholeCare HMO Gold \$40	\$501	Health Net	WholeCare HMO Platinum \$0	\$559
	19	UnitedHealthcare	Alliance Gold 35-70/25%/1500ded w/Core Rewar	\$506	CaliforniaChoice	Health Net Platinum WholeCare HMO C	\$572
	20	CaliforniaChoice	Health Net Gold SmartCare HMO I	\$507	Health Net	WholeCare HMO Platinum \$10	\$572

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

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 16: Los Angeles County - South	1	UnitedHealthcare	State Harmony Bronze 60 HMO HDHP 100%/720	\$413	UnitedHealthcare	Harmony Silver 40%/2500ded w/Core Rewards	\$428
	2	Covered CA	Blue Shield Trio Bronze 60 HMO 7000/65 PCP +	\$436	Aetna	AWH Southern CA HMO Silver CA \$50/90 0 De	\$447
	3	Blue Shield	Bronze Local Access+ HMO@ 7000/65 OffEx	\$462	CaliforniaChoice	UHC Silver Harmony HMO G	\$452
	4	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$512	Aetna	AWH Southern CA HMO Silver CA \$55/90 2500	\$453
	5	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$555	Aetna	Aetna Value Network HMO Silver CA \$50/90 0 D	\$454
	6	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffE	\$559	Aetna	Aetna Value Network HMO Silver CA \$55/90 25	\$460
	7	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$567	Aetna	AWH Southern CA HMO Silver CA \$65/85 2100	\$468
	8	Blue Shield	Bronze Tandem PPO 4500/65 OffEx	\$578	UnitedHealthcare	Harmony Silver 60-95/40%/2500ded w/Core Rev	\$469
	9	Blue Shield	Bronze Tandem PPO 6850/55 OffEx	\$580	Aetna	Aetna Value Network HMO Silver CA \$65/85 21	\$475
	10	Blue Shield	Bronze Tandem PPO Savings 5700/40% OffEx	\$585	Health Net	Salud HMO y Mas Silver \$55	\$476
	11	Blue Shield	Bronze Tandem PPO 6500/70 OffEx	\$588	Health Net	SmartCare HMO Silver \$55	\$478
	12	Anthem Blue Cross	Bronze Select PPO 70/6600/35% 8VB8	\$594	Anthem Blue Cross	Silver Select HMO 60/2500/45% 94KK	\$489
	13	Blue Shield	Bronze Tandem PPO Savings 7500 OffEx	\$598	UnitedHealthcare	Alliance Silver 60-95/40%/2500ded w/Core Rew	\$490
	14	Anthem Blue Cross	Bronze Select PPO 40/6200/40% 8VAP	\$602	CaliforniaChoice	UHC Silver Harmony HMO F	\$496
	15	Anthem Blue Cross	Bronze Select PPO 75/7300/40% 8VAB	\$613	Health Net	WholeCare HMO Silver \$55	\$497
	16	Anthem Blue Cross	Bronze Select PPO 60/6850/40% 8VAY	\$619	Anthem Blue Cross	Silver Select HMO 60/2500/45% WH 94KH	\$500
	17	UnitedHealthcare	Core Bronze 6950/40% w/Premium Rewards (EP	\$620	UnitedHealthcare	State Alliance Silver 70 HMO 2500/55 (DZ-EW)	\$505
	18	Anthem Blue Cross	Bronze Select PPO 6000/45% w/HSA PrevRx 8V	\$636	Blue Shield	Silver Trio HMO@ 2850/70 OffEx	\$508
	19	Anthem Blue Cross	Bronze Select PPO 4600/50% 8VDJ	\$636	CaliforniaChoice	Anthem Blue Cross Silver Select HMO A	\$512
	20	UnitedHealthcare	Core Bronze HDHP 6000/40% w/Premium Rewar	\$638	Covered CA	Blue Shield Trio Silver 70 HMO 2500/55 PCP +	\$516
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Aetna	AWH Southern CA HMO Gold CA \$30/65 1250 D	\$478	Health Net	Salud HMO y Mas Platinum \$35	\$531
	2	Aetna	Aetna Value Network HMO Gold CA \$30/65 1250	\$486	Health Net	SmartCare HMO Platinum \$35	\$532
	3	Health Net	Salud HMO y Mas Gold \$55	\$493	Health Net	Salud HMO y Mas Platinum \$30	\$536
	4	Health Net	SmartCare HMO Gold \$55	\$494	Health Net	SmartCare HMO Platinum \$30	\$537
	5	Health Net	Salud HMO y Mas Gold \$50	\$500	Health Net	Salud HMO y Mas Platinum \$20	\$546
	6	Health Net	SmartCare HMO Gold \$50	\$501	Health Net	SmartCare HMO Platinum \$20	\$547
	7	Aetna	AWH Southern CA HMO Gold CA \$35/55 500 De	\$501	Health Net	Salud HMO y Mas Platinum \$0	\$551
	8	Health Net	Salud HMO y Mas Gold \$40	\$506	Health Net	SmartCare HMO Platinum \$0	\$552
	9	Health Net	SmartCare HMO Gold \$40	\$507	Health Net	Salud HMO y Mas Platinum \$10	\$565
	10	Aetna	Aetna Value Network HMO Gold CA \$35/55 500 D	\$509	CaliforniaChoice	Health Net Platinum SmartCare HMO J	\$565
	11	Health Net	WholeCare HMO Gold \$55	\$514	Health Net	WholeCare HMO Platinum \$35	\$565
	12	UnitedHealthcare	Harmony Gold 35-70/25%/1500ded w/Core Rewa	\$514	Health Net	SmartCare HMO Platinum \$10	\$566
	13	Health Net	Salud HMO y Mas Gold \$35	\$514	Health Net	WholeCare HMO Platinum \$30	\$571
	14	Health Net	SmartCare HMO Gold \$35	\$515	CaliforniaChoice	Health Net Platinum Salud HMO G	\$580
	15	Health Net	Salud HMO y Mas Gold \$30	\$517	CaliforniaChoice	Health Net Platinum SmartCare HMO I	\$581
	16	Health Net	SmartCare HMO Gold \$30	\$518	Health Net	WholeCare HMO Platinum \$20	\$581
	17	Health Net	WholeCare HMO Gold \$50	\$520	UnitedHealthcare	Harmony Platinum 30-55/20% w/Core Rewards	\$586
	18	Health Net	WholeCare HMO Gold \$40	\$527	Health Net	WholeCare HMO Platinum \$0	\$587
	19	UnitedHealthcare	Harmony Gold 35-70/20%/500ded w/Core Rewar	\$534	Aetna	AWH Southern CA HMO Platinum CA \$20/30 0	\$599
	20	CaliforniaChoice	Health Net Gold SmartCare HMO I	\$534	CaliforniaChoice	Health Net Platinum WholeCare HMO C	\$601

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

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 17: San Bernardino & Riverside Counties	1	UnitedHealthcare	State Harmony Bronze 60 HMO HDHP 100%/720	\$403	UnitedHealthcare	Harmony Silver 40%/2500ded w/Core Rewards	\$418
	2	Covered CA	Blue Shield Trio Bronze 60 HMO 7000/65 PCP +	\$426	Sharp	Performance Silver HMO NG 2	\$430
	3	Aetna	Savings Plus OA Managed Choice POS Bronze C	\$430	Sharp	Performance Silver 70 HDHP HMO 3200/25%/2	\$434
	4	Sharp	Value Bronze HMO NG WOW 1	\$434	Sharp	Performance Silver HMO NG WOW 1	\$437
	5	Blue Shield	Bronze Local Access+ HMO® 7000/65 OffEx	\$434	CaliforniaChoice	UHC Silver Harmony HMO G	\$442
	6	Sharp	Performance Bronze HDHP NG 1	\$441	Sharp	Performance Silver HMO NG 1	\$442
	7	Sharp	Performance Bronze 60 HDHP HMO 7200/0%/0%	\$442	Aetna	AWH Southern CA HMO Silver CA \$50/90 0 De	\$442
	8	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$447	Anthem Blue Cross	Silver Select HMO 60/2500/45% 94KK	\$444
	9	Sharp	Performance Bronze 60 HMO 5800/60 + Child De	\$447	Aetna	AWH Southern CA HMO Silver CA \$55/90 2500	\$448
	10	Sharp	Value Bronze HDHP NG 1	\$462	Sharp	Value Silver HMO NG 2	\$450
	11	Sharp	Value Bronze 60 HDHP HMO 7200/0%/0% + Chil	\$463	Anthem Blue Cross	Silver Select HMO 60/2500/45% WH 94KH	\$454
	12	Sharp	Value Bronze 60 HMO 5800/60/40% + Child Dent	\$468	Sharp	Value Silver 70 HDHP HMO 3200/25%/25% + C	\$454
	13	Aetna	Savings Plus OA Managed Choice POS Bronze H	\$494	Aetna	Aetna Value Network HMO Silver CA \$50/90 0 D	\$454
	14	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$517	UnitedHealthcare	Alliance Silver 60-95/40%/2500ded w/Core Rew	\$457
	15	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffE	\$521	Sharp	Value Silver HMO NG WOW 1	\$458
	16	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$529	UnitedHealthcare	Harmony Silver 60-95/40%/2500ded w/Core Rev	\$458
	17	Blue Shield	Bronze Tandem PPO 4500/65 OffEx	\$539	Health Net	Salud HMO y Mas Silver \$55	\$460
	18	UnitedHealthcare	Core Bronze 6950/40% w/Premium Rewards (EP	\$541	Aetna	Aetna Value Network HMO Silver CA \$55/90 25	\$460
	19	Anthem Blue Cross	Bronze Select PPO 70/6600/35% 8VB8	\$541	Sharp	Performance Silver 70 HMO 2500/55 + Child De	\$461
	20	Blue Shield	Bronze Tandem PPO 6850/55 OffEx	\$541	Sharp	Performance Silver 70 HMO 2500/55/35% + Chi	\$462
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Sharp	Performance Bronze HMO NG WOW 1	\$415	Health Net	Salud HMO y Mas Platinum \$35	\$513
	2	Aetna	AWH Southern CA HMO Gold CA \$30/65 1250 D	\$473	Health Net	SmartCare HMO Platinum \$35	\$515
	3	Health Net	Salud HMO y Mas Gold \$55	\$477	Health Net	Salud HMO y Mas Platinum \$30	\$518
	4	Health Net	SmartCare HMO Gold \$55	\$479	Health Net	SmartCare HMO Platinum \$30	\$520
	5	Health Net	Salud HMO y Mas Gold \$50	\$483	Health Net	Salud HMO y Mas Platinum \$20	\$527
	6	Health Net	SmartCare HMO Gold \$50	\$486	Health Net	SmartCare HMO Platinum \$20	\$530
	7	Aetna	Aetna Value Network HMO Gold CA \$30/65 1250	\$486	Health Net	Salud HMO y Mas Platinum \$0	\$533
	8	Health Net	WholeCare HMO Gold \$55	\$489	Health Net	SmartCare HMO Platinum \$0	\$535
	9	Health Net	Salud HMO y Mas Gold \$40	\$489	Health Net	WholeCare HMO Platinum \$35	\$538
	10	Health Net	SmartCare HMO Gold \$40	\$492	Health Net	WholeCare HMO Platinum \$30	\$544
	11	Health Net	WholeCare HMO Gold \$50	\$495	Health Net	Salud HMO y Mas Platinum \$10	\$546
	12	Aetna	AWH Southern CA HMO Gold CA \$35/55 500 De	\$496	CaliforniaChoice	Health Net Platinum SmartCare HMO J	\$548
	13	Health Net	Salud HMO y Mas Gold \$35	\$497	Health Net	SmartCare HMO Platinum \$10	\$548
	14	Health Net	SmartCare HMO Gold \$35	\$499	Health Net	WholeCare HMO Platinum \$20	\$553
	15	Health Net	Salud HMO y Mas Gold \$30	\$500	Health Net	WholeCare HMO Platinum \$0	\$559
	16	UnitedHealthcare	Alliance Gold 35-70/25%/1500ded w/Core Rewar	\$501	CaliforniaChoice	Health Net Platinum Salud HMO G	\$561
	17	Health Net	WholeCare HMO Gold \$40	\$502	CaliforniaChoice	Health Net Platinum SmartCare HMO I	\$563
	18	UnitedHealthcare	Harmony Gold 35-70/25%/1500ded w/Core Rewa	\$502	UnitedHealthcare	Alliance Platinum 30-55/20% w/Core Rewards (E	\$571
	19	Health Net	SmartCare HMO Gold \$30	\$502	CaliforniaChoice	Health Net Platinum WholeCare HMO C	\$572
	20	Aetna	Aetna Value Network HMO Gold CA \$35/55 500 D	\$509	UnitedHealthcare	Harmony Platinum 30-55/20% w/Core Rewards	\$572

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

Rates are based on 35 year old rate

Not all plans available in all zip codes

Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 18: Orange County	1	UnitedHealthcare	State Harmony Bronze 60 HMO HDHP 100%/720	\$403	UnitedHealthcare	Harmony Silver 40%/2500ded w/Core Rewards	\$418
	2	Covered CA	Blue Shield Trio Bronze 60 HMO 7000/65 PCP +	\$443	CaliforniaChoice	UHC Silver Harmony HMO G	\$442
	3	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$461	Aetna	AWH Southern CA HMO Silver CA \$50/90 0 De	\$456
	4	Blue Shield	Bronze Local Access+ HMO® 7000/65 OffEx	\$478	UnitedHealthcare	Harmony Silver 60-95/40%/2500ded w/Core Rev	\$458
	5	Aetna	Savings Plus OA Managed Choice POS Bronze C	\$487	Aetna	AWH Southern CA HMO Silver CA \$55/90 2500	\$462
	6	Anthem Blue Cross	Bronze Select PPO 70/6600/35% 8VB8	\$519	Anthem Blue Cross	Silver Select HMO 60/2500/45% 94KK	\$464
	7	Anthem Blue Cross	Bronze Select PPO 40/6200/40% 8VAP	\$527	UnitedHealthcare	Alliance Silver 60-95/40%/2500ded w/Core Rew	\$466
	8	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$528	Aetna	Aetna Value Network HMO Silver CA \$50/90 0 D	\$466
	9	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffE	\$532	Aetna	Aetna Value Network HMO Silver CA \$55/90 25	\$472
	10	Anthem Blue Cross	Bronze Select PPO 75/7300/40% 8VAB	\$536	Anthem Blue Cross	Silver Select HMO 60/2500/45% WH 94KH	\$474
	11	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$540	Aetna	AWH Southern CA HMO Silver CA \$65/85 2100	\$476
	12	Anthem Blue Cross	Bronze Select PPO 60/6850/40% 8VAY	\$541	UnitedHealthcare	State Alliance Silver 70 HMO 2500/55 (DZ-EW)	\$480
	13	Blue Shield	Bronze Tandem PPO 4500/65 OffEx	\$550	CaliforniaChoice	UHC Silver Harmony HMO F	\$484
	14	Blue Shield	Bronze Tandem PPO 6850/55 OffEx	\$552	CaliforniaChoice	Anthem Blue Cross Silver Select HMO A	\$485
	15	Anthem Blue Cross	Bronze Select PPO 6000/45% w/HSA PrevRx 8V	\$556	Aetna	Aetna Value Network HMO Silver CA \$65/85 21	\$487
	16	Blue Shield	Bronze Tandem PPO Savings 5700/40% OffEx	\$556	CaliforniaChoice	UHC Silver Alliance HMO E	\$492
	17	Anthem Blue Cross	Bronze Select PPO 4600/50% 8VDJ	\$556	Health Net	Salud HMO y Mas Silver \$55	\$509
	18	UnitedHealthcare	Core Bronze 6950/40% w/Premium Rewards (EP	\$558	Health Net	SmartCare HMO Silver \$55	\$513
	19	Anthem Blue Cross	Bronze Select PPO 7200/0% w/HSA 8ZXN	\$559	UnitedHealthcare	State Navigate Silver 55/2500/35% (DZ-G5)	\$515
	20	Blue Shield	Bronze Tandem PPO 6500/70 OffEx	\$559	Blue Shield	Silver Trio HMO® 2850/70 OffEx	\$517
Gold				Platinum			
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Aetna	AWH Southern CA HMO Gold CA \$30/65 1250 D	\$487	Health Net	Salud HMO y Mas Platinum \$35	\$567
	2	Aetna	Aetna Value Network HMO Gold CA \$30/65 1250	\$498	Health Net	SmartCare HMO Platinum \$35	\$570
	3	UnitedHealthcare	Harmony Gold 35-70/25%/1500ded w/Core Rewa	\$502	UnitedHealthcare	Harmony Platinum 30-55/20% w/Core Rewards	\$572
	4	UnitedHealthcare	Alliance Gold 35-70/25%/1500ded w/Core Rewar	\$510	Health Net	Salud HMO y Mas Platinum \$30	\$573
	5	Aetna	AWH Southern CA HMO Gold CA \$35/55 500 De	\$511	Health Net	SmartCare HMO Platinum \$30	\$575
	6	UnitedHealthcare	Harmony Gold 35-70/20%/500ded w/Core Rewar	\$521	UnitedHealthcare	Alliance Platinum 30-55/20% w/Core Rewards (B	\$582
	7	Aetna	Aetna Value Network HMO Gold CA \$35/55 500 L	\$522	Health Net	Salud HMO y Mas Platinum \$20	\$583
	8	Health Net	Salud HMO y Mas Gold \$55	\$527	Health Net	SmartCare HMO Platinum \$20	\$586
	9	Health Net	SmartCare HMO Gold \$55	\$530	Health Net	Salud HMO y Mas Platinum \$0	\$589
	10	UnitedHealthcare	Alliance Gold 35-70/20%/500ded w/Core Rewards	\$530	Health Net	SmartCare HMO Platinum \$0	\$592
	11	CaliforniaChoice	UHC Gold Harmony HMO L	\$530	Health Net	WholeCare HMO Platinum \$35	\$594
	12	Health Net	Salud HMO y Mas Gold \$50	\$534	Health Net	WholeCare HMO Platinum \$30	\$600
	13	Health Net	SmartCare HMO Gold \$50	\$537	UnitedHealthcare	Harmony Platinum 25-50/400d w/Core Rewards	\$601
	14	CaliforniaChoice	UHC Gold Alliance HMO B	\$539	Health Net	Salud HMO y Mas Platinum \$10	\$603
	15	Health Net	WholeCare HMO Gold \$55	\$540	CaliforniaChoice	UHC Platinum Harmony HMO H	\$605
	16	Health Net	Salud HMO y Mas Gold \$40	\$541	CaliforniaChoice	Health Net Platinum SmartCare HMO J	\$606
	17	Anthem Blue Cross	Gold Vivity HMO 35/1850 8ZZY	\$542	Health Net	SmartCare HMO Platinum \$10	\$606
	18	Health Net	SmartCare HMO Gold \$40	\$544	Aetna	AWH Southern CA HMO Platinum CA \$20/30 0	\$610
	19	Health Net	WholeCare HMO Gold \$50	\$546	Health Net	WholeCare HMO Platinum \$20	\$611
	20	Health Net	Salud HMO y Mas Gold \$35	\$549	UnitedHealthcare	Alliance Platinum 25-50/400d w/Core Rewards (	\$611

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Q4 2026-Narrow Network

Region	Rank	Bronze			Silver		
		Carrier	Plan	Prem.	Carrier	Plan	Prem.
Region 19: San Diego County	1	Sharp	Premier Bronze HMO NG WOW 1	\$393	Sharp	Premier Silver HMO NG 2	\$407
	2	Sharp	Premier Bronze HDHP NG 1	\$418	Covered CA	Sharp Premier Silver 70 HDHP HMO 3200/25%	\$410
	3	Covered CA	Sharp Premier Bronze 60 HDHP HMO 7200/0% P	\$419	Sharp	Premier Silver HMO NG WOW 1	\$414
	4	Sharp	Premier Bronze 60 HMO 5800/60/40% + Child De	\$423	Sharp	Premier Silver HMO NG 1	\$418
	5	Sharp	Value Bronze HMO NG WOW 1	\$434	CaliforniaChoice	Sharp Silver Premier HMO C	\$424
	6	Covered CA	Blue Shield Trio Bronze 60 HMO 7000/65 PCP +	\$440	Sharp	Performance Silver HMO NG 2	\$430
	7	CaliforniaChoice	Sharp Bronze Premier HMO A	\$441	Sharp	Performance Silver 70 HDHP HMO 3200/25%/2	\$434
	8	Sharp	Performance Bronze HDHP NG 1	\$441	Sharp	Premier Silver 70 HMO 2500/55/35% + Child De	\$436
	9	Sharp	Performance Bronze 60 HDHP HMO 7200/0%/0%	\$442	Sharp	Performance Silver HMO NG WOW 1	\$437
	10	UnitedHealthcare	State Harmony Bronze 60 HMO HDHP 100%/720	\$447	Covered CA	Sharp Premier Silver 70 HMO 2500/55 PCP + C	\$438
	11	Covered CA	Sharp Performance Bronze 60 HMO 5800/60 PCP	\$447	Sharp	Performance Silver HMO NG 1	\$442
	12	Sharp	Value Bronze HDHP NG 1	\$462	Sharp	Value Silver HMO NG 2	\$450
	13	Sharp	Value Bronze 60 HDHP HMO 7200/0%/0% + Chil	\$463	CaliforniaChoice	Sharp Silver Premier HMO A	\$452
	14	Sharp	Value Bronze 60 HMO 5800/60/40% + Child Dent	\$468	Sharp	Value Silver 70 HDHP HMO 3200/25%/25% + C	\$454
	15	CaliforniaChoice	Sharp Bronze Performance HMO B (HSA Eligible	\$469	Sharp	Value Silver HMO NG WOW 1	\$458
	16	Blue Shield	Bronze Local Access+ HMO® 7000/65 OffEx	\$509	Covered CA	Sharp Performance Silver 70 HMO 2500/55 PCP	\$461
	17	UnitedHealthcare	State Navigate Bronze 60/5800/40% (EP-1L)	\$514	Sharp	Performance Silver 70 HMO 2500/55/35% + Chi	\$462
	18	Blue Shield	Bronze Tandem PPO 7500/65 OffEx	\$535	Sharp	Value Silver HMO NG 1	\$463
	19	Blue Shield	Virtual Blue® Bronze Tandem PPO 7500/75 OffE	\$539	UnitedHealthcare	Harmony Silver 40%/2500ded w/Core Rewards	\$463
	20	Blue Shield	Bronze Tandem PPO 6250/65 OffEx	\$547	CaliforniaChoice	Sharp Silver Performance HMO B	\$465
	Gold				Platinum		
	Rank	Carrier	Plan	Prem.	Carrier	Plan	Prem.
	1	Sharp	Performance Bronze HMO NG WOW 1	\$415	Sharp	Premier Platinum HMO NG WOW 1	\$571
	2	Sharp	Premier Gold HMO NG 4	\$484	Sharp	Premier Platinum 90 HMO 0/15/10% + Child De	\$592
	3	Sharp	Premier Gold HMO NG 5	\$486	Covered CA	Sharp Premier Platinum 90 HMO 0/20 PCP + Ch	\$598
	4	Sharp	Premier Gold HMO NG 6	\$496	Sharp	Performance Platinum HMO NG WOW 1	\$604
	5	Sharp	Performance Gold HMO NG 4	\$512	Sharp	Premier Platinum HMO NG 4	\$604
	6	Sharp	Performance Gold HMO NG 5	\$513	Sharp	Premier Platinum HMO NG 3	\$610
	7	Sharp	Premier Gold 80 HMO 350/25/20% + Child Denta	\$522	Sharp	Premier Platinum HMO NG 8	\$616
	8	Sharp	Performance Gold HMO NG 6	\$524	Sharp	Premier Platinum HMO NG 7	\$617
	9	Covered CA	Sharp Premier Gold 80 HMO 250/35 PCP + Child	\$527	Sharp	Premier Platinum HMO NG 1	\$619
	10	Sharp	Value Gold HMO NG 4	\$536	Sharp	Premier Platinum HMO NG 2	\$622
	11	Sharp	Value Gold HMO NG 5	\$538	CaliforniaChoice	Sharp Platinum Premier HMO A	\$624
	12	Sharp	Premier Gold HMO NG 2	\$538	Covered CA	Sharp Performance Platinum 90 HMO 0/15 PCP	\$627
	13	CaliforniaChoice	Sharp Gold Premier HMO B	\$540	CaliforniaChoice	Sharp Platinum Premier HMO C	\$627
	14	Sharp	Premier Gold HMO NG 3	\$545	Sharp	Value Platinum HMO NG WOW 1	\$633
	15	Sharp	Premier Gold HMO NG 1	\$547	Sharp	Performance Platinum 90 HMO 0/20/250 + Child	\$633
	16	Aetna	AWH Southern CA HMO Gold CA \$30/65 1250 D	\$549	UnitedHealthcare	Harmony Platinum 30-55/20% w/Core Rewards	\$634
	17	Sharp	Value Gold HMO NG 6	\$549	Sharp	Performance Platinum HMO NG 4	\$639
	18	Covered CA	Sharp Performance Gold 80 HMO 350/25 PCP +	\$552	UnitedHealthcare	Alliance Platinum 30-55/20% w/Core Rewards	\$644
	19	UnitedHealthcare	Harmony Gold 35-70/25%/1500ded w/Core Rewa	\$556	Blue Shield	Platinum Trio HMO® 0/30 OffEx	\$645
	20	Sharp	Performance Gold 80 HMO 250/35/600 + Child D	\$557	Sharp	Performance Platinum HMO NG 3	\$646

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