



COVERED
CALIFORNIA

2018 PLANS AND RATES

Updated August 29, 2017

REVIEW OF 2018 RATES AND OFFERINGS

- Average weighted rate change of 12.5 percent. The change is lower than last year and includes a one-time increase of 2.8 percent due to the end of the health insurance tax “holiday.”
- Consumers can limit the rate change to 3.3 percent if they switch to the lowest-cost plan in the same metal tier.
- Health plans also submitted rates for a potential “cost-sharing reduction surcharge” that would be added only to the premium for Silver-tier consumers. The increase averages 12.4 percent, which is what is required to address continued uncertainty over the federal funding that lowers out-of-pocket costs for more than 650,000 enrollees in California.
- All 11 health insurance companies will return to the market in 2018, and 82 percent of consumers will be able to choose from three companies or more. However, Anthem will be leaving some markets that comprise about half of its enrollment.

ANTHEM NETWORK AVAILABILITY

- 84% of Anthem's 2017 in-network physicians are available through remaining health plan issuers on the Exchange for 2018.
- Blue Shield of California matches 79% of Anthem's 2017 in-network physicians.
- In addition to matching a large portion of Anthem's network, Blue Shield offers many more unique physicians.
 - Blue Shield of California offers:
 - 96 additional hospitals through its networks
 - 25 additional Psychiatric and Chemical Dependency facilities
 - 69 hospitals are unique to Blue Shield's networks, not offered by other health plan issuers on the Exchange

REVIEW OF 2018 RATES AND OFFERINGS



PRICING REGION

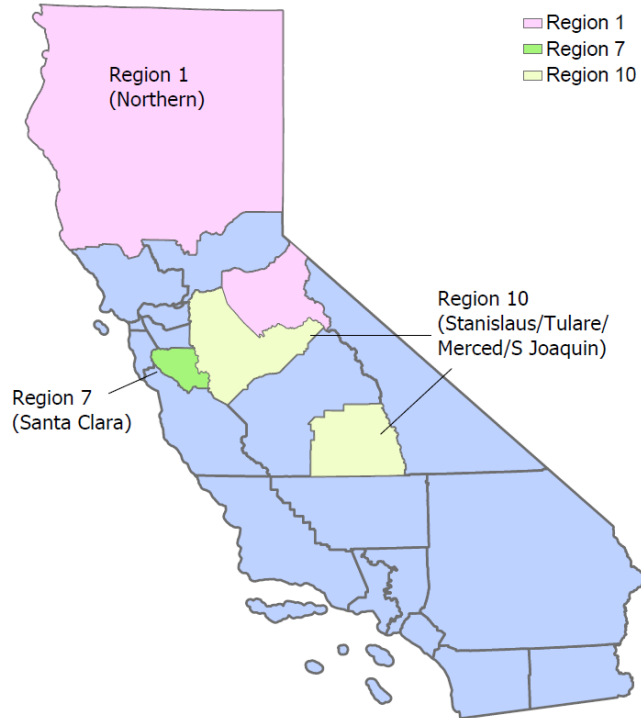
PRICING REGION	1 Northern counties	2 North Bay Area	3 Greater Sacramento	4 San Francisco County	5 Contra Costa County	6 Alameda County	7 Santa Clara County	8 San Mateo County	9 Santa Cruz, San Benito, Monterey	10 Central Valley	11 Fresno, Kings, Madera counties	12 Central Coast	13 Eastern counties	14 Kern County	15 Los Angeles County, partial	16 Los Angeles County, partial	17 Inland Empire	18 Orange County	19 San Diego County
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	EPO	ANHEM	BLUE SHIELD		HMO	HMO	HSP	HEALTHNET OF CA	HMO	PPO	EPO	HMO	KAISER PERMANENTE	HMO	L.A. CARE	HMO	MOLINA HEALTHCARE	EPO	OSCAR	HMO-1 Capay	HMO-2 ContraCosta	HMO	VALLEY HEALTH PLAN	HMO	WESTERN HEALTH ADV.	
1 Northern counties	●		●	●	●																					
2 North Bay Area			●	●	●																					
3 Greater Sacramento			●	●	●					●	●														●	
4 San Francisco County			●	●	●				●									●								
5 Contra Costa County			●	●	●																					
6 Alameda County			●	●	●																					
7 Santa Clara County		●	●	●	●																					
8 San Mateo County			●	●	●			●																		
9 Santa Cruz, San Benito, Monterey			●	●	●																					
10 Central Valley		●	●	●	●																					
11 Fresno, Kings, Madera counties			●	●	●																					
12 Central Coast			●	●	●																					
13 Eastern counties			●	●	●																					
14 Kern County			●	●	●																					
15 Los Angeles County, partial			●	●	●				●	●	●															
16 Los Angeles County, partial			●	●	●				●	●	●															
17 Inland Empire			●	●	●				●	●	●															
18 Orange County			●	●	●				●	●	●							●								
19 San Diego County			●	●	●				●	●	●									●	●					

● Full Region ○ Partial Region

REVIEW OF 2018 RATES AND OFFERINGS

Regions Where Anthem Remains in 2018 (EPO Only)



Approximately **153,000** Covered California members (and **151,000** members in off-Exchange, mirror plans) will be impacted by Anthem's exit from 16 regions.

Other service area changes in 2018:

- Health Net is adding its PPO to Sacramento, Placer, Yolo, Los Angeles, San Diego, and other parts of Southern California
- Health Net is removing its HMO from Regions 1, 3, 7, and 11 (northern/central California)
- Blue Shield is expanding its HMO to Contra Costa, Alameda, Ventura, Marin, and San Luis Obispo
- Oscar will expand to Northeast Los Angeles (Region 15)

2018 COST SHARING REDUCTION SURCHARGE RATE IMPACT

Region	Regional Rate Change		% Increase due to CSR surcharge
	Lowest-price Silver plan (unweighted average)	Lowest-price Silver plan <i>with surcharge included</i> (unweighted average)	
Region 1	3.9%	19.1%	15.2%
Region 2	11.2%	27.4%	16.2%
Region 3	2.5%	11.0%	8.5%
Region 4	6.3%	23.4%	17.1%
Region 5	3.9%	19.1%	15.2%
Region 6	3.9%	19.1%	15.2%
Region 7	0.0%	12.0%	12.0%
Region 8	3.9%	19.1%	15.2%
Region 9	3.9%	18.6%	14.7%
Region 10	6.7%	22.0%	15.3%
Region 11	7.5%	16.5%	9.0%
Region 12	4.3%	13.0%	8.7%
Region 13	16.0%	38.8%	22.8%
Region 14	12.6%	26.7%	14.1%
Region 15	13.7%	29.6%	15.9%
Region 16	19.3%	34.3%	15.0%
Region 17	24.9%	37.4%	12.5%
Region 18	13.5%	27.7%	14.2%
Region 19	17.4%	32.1%	14.7%

If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for consumers.

Issuer	CSR surcharge
Anthem	11.2%
Blue Shield	8.3%
CCHP	16.0%
Health Net Life	13.1%
Health Net of CA	12.5%
Kaiser	14.6%
LA Care	11.0%
Molina	19.6%
Oscar	10.3%
Sharp	27%
Valley	12.0%
WHA	17.7%
Range	8.3% - 27%

2018 PRODUCT OFFERING HIGHLIGHTS

- **Primary Care:** 2017 marked the first year of a policy requiring all health plans to assign members to a primary care clinician within 60 days of enrolling. This new initiative aims to help consumers get the right care when they need it by connecting them to providers who can serve as the point of entry into an often complex and daunting health care system. As a result, 99 percent of consumers were matched to a primary care physician or clinician in 2017.
- **2018 Benefit Design:**
 - Silver 94, Gold and Platinum plans will have lower out-of-pocket maximums
 - Platinum consumers will have a lower copay to see a specialist
 - Gold consumers will see lower copays for primary care and urgent care visits
 - Silver and Silver 73 consumers will see a lower pharmacy deductible
 - Generic drugs now subject to pharmacy deductible.

REGION 1 DETAIL

Rates (*No Cost-Share Reduction Surcharge**)

- 33.2% weighted average increase
- 29.5% weighted average increase if consumers switch to lowest plan available
- 38.3% Anthem EPO increase
- 16.9% Blue Shield PPO increase

Products & Service Area Changes

- Health Net HMO removed (previously only in Nevada County)
 - <1% of Region 1 2017 enrollment

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.

REGION 2 DETAIL

Rates (*No Cost-Share Reduction Surcharge**)

- 7.4% weighted average increase
- 1.4% weighted average increase if consumers switch to lowest plan available
- 21.4% Blue Shield PPO increase
- **0.0%** Blue Shield HMO increase

Products & Service Area Changes

- Blue Shield HMO expanding to Marin County
 - 29% of members in this region have access
- Anthem EPO removed
 - 8% Region 2 2017 enrollment (4,157)
 - 51% of Anthem providers will be available through three different Region 2 QHP networks in 2018

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.

REGION 3 DETAIL

Rates (*No Cost-Share Reduction Surcharge**)

- 5.7% weighted average increase
- 0.1% weighted average increase if consumers switch to lowest plan available
- 17.3% Blue Shield PPO increase
- 18.7% Blue Shield HMO **decrease**

Products & Service Area Changes

- Health Net Life offering new PPO Sacramento, Yolo and partial Placer County
 - 87% of members have access
- Health Net HMO removed from region
 - <1% of Region 3 2017 enrollment (193)
- *No Health Net coverage in El Dorado County in 2018*
- Anthem EPO removed
 - 18% of Region 3 2017 enrollment (13,860)
- Anthem HMO removed
 - <1% of Region 3 2017 enrollment (8)
- *65% of Anthem providers will be available through four different Region 3 QHP networks in 2018*

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.

REGION 4 DETAIL

Rates (*No Cost-Share Reduction Surcharge**)

- 6.6% weighted average increase
- 1.6% weighted average **decrease** if consumers switch to lowest plan available
- 14.0% Blue Shield PPO increase
- 14.3% Blue Shield HMO increase

Products & Service Area Changes

- Anthem EPO removed
 - 6.7% of Region 4 2017 enrollment (2,470)
 - 60% of Anthem providers will be available through four different Region 4 QHP networks in 2018

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.

REGION 5 DETAIL

Rates (*No Cost-Share Reduction Surcharge**)

- 8.2% weighted average increase
- 0.7% weighted average **decrease** if consumers switch to lowest plan available
- 17.8% Blue Shield PPO increase

Products & Service Area Changes

- Blue Shield HMO expanding partial to full Contra Costa County
 - 100% of members have access
- Anthem EPO removed
 - 3% of Region 5 2017 enrollment (1,053)
 - 34% of Anthem providers will be available through three different Region 5 QHP networks in 2018

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.

REGION 6 DETAIL

Rates (*No Cost-Share Reduction Surcharge**)

- 8.3% weighted average increase
- 2.2% weighted average increase if consumers switch to lowest plan available
- 19.2% Blue Shield PPO increase

Products & Service Area Changes

- Blue Shield HMO expanding partial to full Alameda County
 - 100% of members have access
- Anthem EPO removed
 - 5% of Region 6 2017 enrollment (3,240)
 - 18% of Anthem providers will be available through three different Region 6 QHP networks in 2018

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.

REGION 7 DETAIL

Rates (*No Cost-Share Reduction Surcharge**)

- 10.4% weighted average increase
- 8.7% weighted average **decrease** if consumers switch to lowest plan available
- **0.2%** Valley HMO increase
- 22.4% Anthem EPO increase

Products & Service Area Changes

- Anthem HMO removed
 - 1% of Region 2017 enrollment (683)
- Health Net HMO removed
 - 2% of Region 2017 enrollment (984)

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.

REGION 8 DETAIL

Rates (*No Cost-Share Reduction Surcharge**)

- 4.3% weighted average increase
- 1.1% weighted average **decrease** if consumers switch to lowest plan available
- 14.3% Health Net EPO increase

Products & Service Area Changes

- Anthem EPO removed
 - 11% of Region 8 2017 enrollment (2,651)
 - 56% of Anthem providers will be available through five different Region 8 QHP networks in 2018

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.

REGION 9 DETAIL

***Blue Shield of California is the only health plan choice in Monterey and San Benito Counties**

Rates (*No Cost-Share Reduction Surcharge)**

- 12.5% weighted average increase
- 7.2% weighted average increase if consumers switch to lowest plan available
- 10.0% Health Net EPO **decrease**

Products & Service Area Changes

- Anthem EPO removed
 - 39% of Region 9 2017 enrollment (11,277)
 - 24% of Anthem providers will be available through three different Region 9 QHP networks in 2018

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.

REGION 10 DETAIL

Rates (*No Cost-Share Reduction Surcharge**)

- 24.0% weighted average increase
- 13.5% weighted average increase if consumers switch to lowest plan available
- 32.5% Anthem increase

Products & Service Area Changes

- Anthem PPO will be EPO
 - 67% of Region 10 2017 enrollment (45,008)

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.

REGION 11 DETAIL

Rates (*No Cost-Share Reduction Surcharge**)

- 4.7% weighted average increase
- 3.9% weighted average increase if consumers switch to lowest plan available

Products & Service Area Changes

- Anthem PPO removed
 - 28% of Region 11 2017 enrollment (9,011)
- Anthem HMO removed
 - <1% of Region 11 2017 enrollment (139)
- *11% of Anthem providers will be available through three different Region 11 QHP networks in 2018*
- Health Net HMO removed
 - 1% of Region 11 2017 enrollment (36)

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.

REGION 12 DETAIL

***Blue Shield of California is the only health plan choice in San Luis Obispo and Santa Barbara counties**

Rates (No Cost-Share Reduction Surcharge*)

- 6.1% weighted average increase
- 3.3% weighted average **decrease** if consumers switch to lowest plan available

Products & Service Area Changes

- Blue Shield HMO expanded to partial coverage of San Luis Obispo and Ventura Counties
 - 74% of members in the region have access
- Anthem PPO removed
 - 37% of Region 12 2017 enrollment (24,546)
 - 18% of Anthem providers will be available through three different Region 12 QHP networks in 2018

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.

REGION 13 DETAIL

Rates (*No Cost-Share Reduction Surcharge**)

- 16.3% weighted average increase
- 14.5% weighted average increase if consumers switch to lowest plan available
- 21% Molina increase

Products & Service Area Changes

- Anthem PPO removed
 - 22% of Region 13 2017 enrollment (2,728)
 - 42% of Anthem providers will be available through four different Region 13 QHP networks in 2018

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.

REGION 14 DETAIL

Rates (*No Cost-Share Reduction Surcharge**)

- 7.9% weighted average increase
- 3.2% weighted average increase if consumers switch to lowest plan available

Products & Service Area Changes

- Anthem PPO removed
 - 29% of Region 14 2017 enrollment (5,270)
 - 65% of Anthem providers will be available through three different Region 14 QHP networks in 2018

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.

REGION 15 DETAIL

Rates (*No Cost-Share Reduction Surcharge**)

- 13.4% weighted average increase
- 0.5% weighted average increase if consumers switch to lowest plan available
- 37.5% Molina increase

Products & Service Area Changes

- Health Net offering new full region PPO
 - 100% of members have access
- Oscar offering new partial region coverage
 - 95% of members have access
- Anthem EPO removed
 - 5% of Region 15 2017 enrollment (7,732)
- Anthem HMO removed
 - 2% of Region 15 2017 enrollment (3,672)
- 79% of Anthem providers will be available through seven different Region 15 QHP networks in 2018

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.

REGION 16 DETAIL

Rates (*No Cost-Share Reduction Surcharge**)

- 13.2% weighted average increase
- 1.3% weighted average increase if consumers switch to lowest plan available
- 29.5% Molina HMO increase
- 21.2% Blue Shield PPO increase

Products & Service Area Changes

- Health Net offering new full region PPO
 - 100% of members have access
- Anthem EPO removed
 - 7% of Region 16 2017 enrollment (16,204)
- Anthem HMO removed
 - 6% of Region 16 2017 enrollment (13,293)
- *74% of Anthem providers will be available through six different Region 16 QHP networks in 2018*

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.

REGION 17 DETAIL

Rates (*No Cost-Share Reduction Surcharge**)

- 17.2% weighted average increase
- 9.9% weighted average increase if consumers switch to lowest plan available
- 29.6% Molina HMO increase

Products & Service Area Changes

- Health Net offering new nearly-full region PPO
 - 99% of members have access
- Anthem EPO removed
 - 4% of Region 17 2017 enrollment (5,156)
- Anthem HMO removed
 - 1% of Region 17 2017 enrollment (1,588)
- *73% of Anthem providers will be available through five different Region 17 QHP networks in 2018*

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.

REGION 18 DETAIL

Rates (*No Cost-Share Reduction Surcharge**)

- 10.2% weighted average increase
- 0.6% weighted average **decrease** if consumers switch to lowest plan available
- 22.4% Molina HMO increase

Products & Service Area Changes

- Health Net offering new full region PPO
 - 100% of members have access
- Anthem EPO removed
 - 14% of Region 18 2017 enrollment (19,114)
- Anthem HMO removed
 - 1% of Region 18 2017 enrollment (1,801)
- *64% of Anthem providers will be available through six different Region 18 QHP networks in 2018*

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.

REGION 19 DETAIL

Rates (*No Cost-Share Reduction Surcharge**)

- 11.5% weighted average increase
- 4.3% weighted average increase if consumers switch to lowest plan available
- 19.8% Molina HMO increase
- 14.5% Blue Shield HMO **decrease**

Products & Service Area Changes

- Health Net offering new full region PPO
 - 100% of members have access
- Anthem EPO removed
 - <1% of Region 19 2017 enrollment (4,425)
- Anthem HMO removed
 - <1% of Region 19 2017 enrollment (201)
- *69% of Anthem providers will be available through five different Region 19 QHP networks in 2018*

* If Covered California determines that it must incorporate a surcharge due to lack of CSR funding, Silver-tier plans would increase to make up for the loss. The additional surcharge would be paid predominantly by the federal government in the form of higher premium assistance for those consumers that receive assistance.