



2014 Covered California Rates to Comparable 2013 Small Group Rates (40 year old)

County number of subsidy eligible people	Lowest CC Silver Plan	Second Lowest CC Silver Plan	Third Lowest CC Silver Plan	Average of Three Lowest Priced Silver Plans	Average of 2013 Comparable Small Group Plans	Difference Between Average CC Silver Plans & Comparable Small Group Plans
3 Sacramento 126,000	Anthem PPO \$332	Blue Shield PPO \$333	Kaiser HMO \$347	\$337	\$334	1%
4 San Francisco 28,000	Chinese Community HMO \$306	Anthem EPO \$373	Blue Shield PPO \$374	\$351	\$403	-6%
6 Alameda 80,000	Blue Shield EPO \$317	Anthem PPO \$357	Kaiser HMO \$365	\$346	\$340	2%
15 Los Angeles 779,000 (North)	HealthNet HMO \$222	Blue Shield PPO \$252	LA Care HMO \$253	\$242	\$311	-22%
16 Los Angeles 779,000 (South)	HealthNet HMO \$242	Anthem HMO \$259	Molina PPO \$259	\$253	\$362	-29%
19 San Diego 193,000	HealthNet HMO \$269	Anthem EPO \$308	Kaiser HMO \$316	\$298	\$324	-8%

Covered California’s Silver Plan – the “sweet spot” for many consumers seeking competitive insurance prices and broad access to care – offers premiums that can be 29 percent lower than comparable plans provided on today’s small group market. The difference is based on comparing the average rates of the three lowest Covered California individual market plans for 2014 to the average small group rate in 2013. It is an

impressive achievement given Covered California plans include all essential health benefits, reflects access to a broad array of physicians and hospitals available through 13 health plans. The favorable rates are the result of insurers customizing networks for the 19 rating regions – giving doctors and hospitals a chance to develop the best pricing they could sustain. Insurers also believe enrollment will be greater among young

people than originally anticipated, and they were willing to make smaller profit margins to help make expanded health care a success. California demonstrates that broad competition, active purchasing, and the willingness of all parties to work together can translate into affordable access to quality care throughout 19 rating regions.