

Individual and Small Group Rates

Effective January 1, 2026

Individual Market Rates – On and Off Exchange¹

Plan Name	2025 Average Rate Increase	2025 Average Premium	2025 Projected Enrollment	2026 Average Rate Increase	2026 Average Premium	2026 Proposed Projected Enrollment
Aetna Health of California	15.4%	\$714.22	10,788	Exit Market	Exit Market	Exit Market
Blue Cross of California	12.7%	\$691.94	255,532	14.7%	\$794.35	211,210
Blue Shield of California	8.0%	\$820.72	647,496	9.3%	\$893.07	633,312
Chinese Community Health Plan	4.0%	\$908.38	3,482	9.5%	\$960.60	4,469
Health Net of California	6.5%	\$625.00	137,200	14.8%	\$714.56	103,128
Inland Empire Health Plan	1.8%	\$502.80	25,053	17.9%	\$580.39	39,805
Kaiser Permanente	6.4%	\$664.69	678,770	7.0%	\$701.46	664,343
L.A. Care Health Plan	6.2%	\$502.02	187,077	10.9%	\$536.13	203,981
Molina Healthcare	6.4%	\$618.03	53,105	14.6%	\$672.27	44,420
Sharp Health Plan	5.7%	\$605.46	35,700	8.8%	\$651.57	35,364
Sutter Health Plan ²	10.8%	\$894.23	3,049	18.2%	\$1,046.90	2,558
Valley Health Plan	9.0%	\$704.16	24,234	20.3%	\$839.17	19,272
Western Health Advantage	4.0%	\$768.55	15,917	14.1%	\$812.58	25,404
Weighted Average / Total	7.8%	\$697.50	2,077,403	10.0%	\$755.92	1,987,266

¹ The 2026 individual market rate filings are available on the DMHC's website: <https://wpso.dmhc.ca.gov/premiumratereview/searchratefilings>.

² Sutter Health Plan offers off-exchange products only.

Small Group Market Rates³

	2025 Average Rate Increase	2025 Average Premium	2025 Projected Enrollment	2026 Average Rate Increase	2026 Average Premium	2026 Proposed Projected Enrollment
Aetna Health of California	16.8%	\$580.65	21,145	8.8%	\$627.14	15,478
Blue Cross of California	7.9%	\$727.28	556,230	10.5%	\$802.33	572,883
Blue Shield of California	6.2%	\$772.91	401,032	6.8%	\$828.74	369,622
Chinese Community Healh Plan	5.2%	\$784.99	786	3.0%	\$801.51	488
Community Care Health Pan	13.3%	\$547.92	1,366	14.2%	\$599.07	1,049
Health Net of California	8.0%	\$620.68	106,105	11.0%	\$698.59	117,902
Kaiser Permanente	7.0%	\$618.16	634,775	6.9%	\$634.76	632,652
Sharp Health Plan	7.9%	\$521.13	19,915	7.3%	\$560.94	19,762
Sutter Health Plan	13.1%	\$665.37	30,933	26.7%	\$838.73	29,928
UHC of California	0.0%	\$554.63	39,898	11.6%	\$617.70	35,485
UnitedHealthcare Benefit Plan of California	5.4%	\$726.21	113,198	13.0%	\$823.38	112,565
Western Health Advantag	12.7%	\$640.08	22,524	15.3%	\$736.79	21,587
Weighted Average / Totl	7.2%	\$685.92	1,947,907	9.2%	\$739.78	1,929,401

³ The small group market rate filings effective January 1, 2026 are available on the DMHC's website: <https://wpsso.dmhca.ca.gov/premiumratereview/searchratefilings>.