

# 2019 Rates in the Individual Market

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# Rate Setting Timeline

May 2018:  
Covered  
California  
received  
health  
plan  
proposed  
rates

July 18, 2018:  
QHP  
Preliminary  
Rate  
Announcement

October 1,  
2018: The  
date by which  
all rates must  
be finalized

January 1,  
2019:  
Effective  
date of  
rates

June-July  
2018:  
QHP/Covered  
California  
Negotiations

July 19,  
2018: DMHC  
posts health  
plans'  
proposed  
rates to  
public  
website

October 15,  
2018: Open  
enrollment  
begins

# Rate Review Process

- DMHC Actuaries review health plans' underlying medical and pharmacy costs and trends, as well as other factors, to determine whether proposed rates are justified.
- The statewide average increases across Covered California health plans ranges from -1.19% to 10.2%.

# Average Rate Increase Per Plan

Plan Name	Average Proposed Rate Increase	Projected Enrollment
Sharp Health Plan	10.20%	35,901
Blue Shield of California	9.80%	787,091
Kaiser Permanente	9.20%	630,174
Health Net	7.50%	171,764
Chinese Community Health Plan	7.40%	13,476
Western Health Advantage	7.00%	15,198
L.A. Care Health Plan	6.70%	24,424
Oscar Health Plan of California	6.65%	41,853
Blue Cross of California	4.10%	91,294
Molina Healthcare	1.60%	62,212
Valley Health Plan	-1.19%	13,310

# Questions