2018 Rates in the Individual Market

October 18, 2017

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Rate Setting Timeline

May 2017: Covered California received health plan proposed rates

August 1, 2017: QHP Preliminary Rate Announcement October 11, 2017: The date by which all rates must be finalized

January 1, 2018: Effective date of rates















June-July 2017: QHP/Covered California Negotiations August 1, 2017: DMHC posts health plans' proposed rates to public website





Rate Review Process

- The DMHC Actuaries review health plans' underlying medical costs and trends, as well as other factors, to determine whether the proposed rates are justified
- The statewide average increase across Covered California health plans ranged from 9.8% to 44.7%





Average Rate Increase Per Plan

Plan Name	Average Rate Increase	Projected Enrollment
Molina Healthcare	44.7%	150,102
Blue Cross of California	37.3%	135,419
Blue Shield of California	22.8%	659,006
Health Net	22.0%	141,162
L.A. Care Health Plan	21.7%	22,570
Western Health Advantage	19.3%	18,798
Oscar Health Plan of California	18.3%	25,551
Chinese Community Health Plan	15.1%	12,547
Sharp Health Plan	14.7%	34,007
Kaiser Permanente	11.6%	525,715
Valley Health Plan	9.8%	2,945





Questions





