

# 2025 Premium Rates

## Individual Market Rates – On and Off Exchange<sup>1</sup>

Plan Name	2024 Average Rate Increase	2024 Average Premium	2024 Projected Enrollment	2025 Average Rate Increase	2025 Average Premium	2025 Projected Enrollment
Aetna Health of California	-0.9%	\$647.93	19,193	15.4%	\$714.22	10,788
Blue Cross of California	10.8%	\$629.92	226,632	12.7%	\$691.94	255,532
Blue Shield of California	15.0%	\$780.30	677,796	8.0%	\$820.72	647,496
Chinese Community Health Plan	5.0%	\$908.12	3,363	4.0%	\$908.38	3,482
Health Net of California	8.3%	\$596.00	125,752	6.5%	\$625.00	137,200
Inland Empire Health Plan <sup>2</sup>	New Entrant	\$475.45	5,731	1.8%	\$502.80	25,053
Kaiser Permanente	7.4%	\$619.02	679,929	6.4%	\$664.69	692,105
L.A. Care Health Plan	6.0%	\$448.21	141,594	6.2%	\$502.02	187,077
Molina Healthcare	8.5%	\$620.36	53,105	6.4%	\$618.03	52,246
Sharp Health Plan	6.1%	\$566.08	35,099	5.7%	\$605.46	35,700
Sutter Health Plan <sup>3</sup>	6.5%	\$819.02	2,940	10.8%	\$894.29	3,049
Valley Health Plan	7.0%	\$658.52	21,597	9.0%	\$747.49	24,234
Western Health Advantage	5.3%	\$730.00	11,910	3.9%	\$768.55	15,917
<b>Weighted Average / Total</b>	<b>10.7%</b>	<b>\$662.11</b>	<b>2,004,641</b>	<b>7.8%</b>	<b>\$697.83</b>	<b>2,089,879</b>

<sup>1</sup> The 2025 individual market rate filings are available on the DMHC's website: <https://wpso.dmhc.ca.gov/premiumratereview/searchratefilings>

<sup>2</sup> Inland Empire Health Plan was a new entrant in the individual market for 2024.

<sup>3</sup> Sutter Health Plan offers off-exchange products only.

## Small Group Market Rates<sup>4</sup>

Plan Name	2024 Average Rate Increase	2024 Average Premium	2024 Projected Enrollment	2025 Average Rate Increase	2025 Average Premium	2025 Projected Enrollment
Aetna Health of California	13.4%	\$506.20	24,125	16.8%	\$580.65	21,145
Blue Cross of California	8.5%	\$677.94	512,497	7.9%	\$727.28	556,230
Blue Shield of California	8.4%	\$724.29	411,525	6.2%	\$772.91	401,032
Chinese Community Health Plan	4.9%	\$765.04	789	5.2%	\$784.99	786
Community Care Health Plan	-6.5%	\$459.08	1,470	13.3%	\$547.92	1,366
Health Net of California	7.1%	\$576.99	100,801	8.0%	\$620.68	106,105
Kaiser Permanente	9.1%	\$571.34	672,491	7.0%	\$618.16	634,775
Sharp Health Plan	4.4%	\$481.95	21,195	7.9%	\$521.13	19,915
Sutter Health Plan	8.7%	\$588.97	32,430	13.1%	\$665.37	30,993
UHC of California	7.5%	\$556.45	46,946	0.0%	\$554.63	39,898
UnitedHealthcare Benefits Plan of California	5.2%	\$660.04	115,557	5.4%	\$726.21	113,198
Western Health Advantage	9.2%	\$563.86	23,397	12.7%	\$640.08	22,524
<b>Weighted Average / Total</b>	<b>8.4%</b>	<b>\$634.81</b>	<b>1,963,223</b>	<b>7.2%</b>	<b>\$685.92</b>	<b>1,947,967</b>

<sup>4</sup> The small group market rate filings effective January 1, 2025 are available on the DMHC's website: <https://wps0.dmhc.ca.gov/premiumratereview/searchratefilings>