

# Most Competitive HMO Plans (by county) - Northern CA

4th Quarter 2021	Rural North/Sierra (Area 1)	Marin/Napa/Sonoma/Solano (Area 2)	Sac./El Dorado/Placer/Yolo (Area 3)
<b>Platinum</b>	Blue Shield Platinum Access+ HMO 0/30 OffEx (-5.45%)	Anthem Blue Cross Platinum HMO 25 5STK (-7.14%)	Health Net Full Network HMO Platinum \$30 (-26.75%)
<b>Gold w/o Ded</b>	Anthem Blue Cross Gold HMO 35 5SWW (-1.78%)	Anthem Blue Cross Gold HMO 35 5SWW (-13.54%)	Health Net Full Network HMO Gold \$50 (-33.19%)
<b>Gold w/ Ded</b>	Blue Shield Gold Access+ HMO 1500/35 OffEx (-0.30%)	Anthem Blue Cross Gold HMO 35/1250/20% 5SSF (-11.70%)	UnitedHealthcare Signature Gold 30-70/30%/1250ded (CE-NR) (-0.25%)
<b>Silver</b>	Anthem Blue Cross Silver HMO 55/2250/45% 5SX8 (-0.88%)	Anthem Blue Cross Silver HMO 55/2250/45% 5SX8 (-11.32%)	Health Net Full Network HMO Silver \$50 (-24.95%)
4th Quarter 2021	San Francisco (Area 4)	Contra Costa (Area 5)	Alameda (Area 6)
<b>Platinum</b>	Health Net Full Network HMO Platinum \$30 (-13.37%)	Aetna HMO Platinum CA \$20/30 0 Ded noINF (-3.09%)	Health Net Full Network HMO Platinum \$30 (-13.66%)
<b>Gold w/o Ded</b>	Health Net Full Network HMO Gold \$50 (-14.50%)	Aetna HMO Gold CA \$30/60 0 Ded (-4.42%)	Health Net Full Network HMO Gold \$50 (-21.69%)
<b>Gold w/ Ded</b>	Anthem Blue Cross Gold HMO 35/1250/20% 5SSF (-6.18%)	Aetna HMO Gold CA \$25/50 500 Ded (-2.10%)	UnitedHealthcare Signature Gold 30-70/30%/1250ded (CE-NR) (-8.29%)
<b>Silver</b>	Health Net Full Network HMO Silver \$50 (-5.30%)	Aetna HMO Silver CA \$55/90 2250 Ded noINF (-6.81%)	Health Net Full Network HMO Silver \$50 (-10.31%)
4th Quarter 2021	Santa Clara (Area 7)	San Mateo (Area 8)	Santa Cruz/Monterey/San Benito (Area 9)
<b>Platinum</b>	Health Net Full Network HMO Platinum \$30 (-4.14%)	Health Net Full Network HMO Platinum \$30 (-16.52%)	Health Net Full Network HMO Platinum \$30 (-12.63%)
<b>Gold w/o Ded</b>	Health Net Full Network HMO Gold \$50 (-4.07%)	Health Net Full Network HMO Gold \$50 (-16.86%)	Health Net Full Network HMO Gold \$50 (-13.76%)
<b>Gold w/ Ded</b>	Aetna HMO Gold CA \$25/50 500 Ded (-6.77%)	Aetna HMO Gold CA \$25/50 500 Ded (-3.73%)	Anthem Blue Cross Gold HMO 35/1250/20% 5SSF (-14.07%)
<b>Silver</b>	Aetna HMO Silver CA \$55/90 2250 Ded noINF (-8.24%)	Health Net Full Network HMO Silver \$50 (-5.55%)	Health Net Full Network HMO Silver \$50 (-4.49%)
4th Quarter 2021	San Joaquin/Stanislaus/Merced/Tulare (Area 10)	Madera/Fresno/Kings (Area 11)	
<b>Platinum</b>	Health Net Full Network HMO Platinum \$30 (-22.86%)	Anthem Blue Cross Platinum HMO 25 5STK (-4.75%)	
<b>Gold w/o Ded</b>	Health Net Full Network HMO Gold \$50 (-23.85%)	Anthem Blue Cross Gold HMO 35 5SWW (-10.96%)	
<b>Gold w/ Ded</b>	Anthem Blue Cross Gold HMO 35/1250/20% 5SSF (-11.23%)	Anthem Blue Cross Gold HMO 35/1250/20% 5SSF (-6.24%)	
<b>Silver</b>	Health Net Full Network HMO Silver \$50 (-15.65%)	Anthem Blue Cross Silver HMO 55/2250/45% 5SX8 (-8.67%)	

Percentages listed next to the plan name show how much less expensive that plan is than the next closest plan from a different carrier in that category. This comparison looks at full network HMO plans from Aetna, Anthem Blue Cross, Blue Shield, Health Net, and UnitedHealthcare.

# Most Competitive HMO Plans (by county) - Southern CA

4th Quarter 2021	SLO/Santa Barbara/Ventura (Area 12)	Imperial/Mono/Inyo (Area 13)	Kern (Area 14)
<b>Platinum</b>	Health Net Full Network HMO Platinum \$30 (-9.11%)	Blue Shield Platinum Access+ HMO 0/30 OffEx (-8.19%)	Anthem Blue Cross Platinum HMO 25 5STK (-4.99%)
<b>Gold w/o Ded</b>	Health Net Full Network HMO Gold \$50 (-14.82%)	Blue Shield Gold Access+ HMO 0/30 OffEx (-8.07%)	Anthem Blue Cross Gold HMO 35 5SWW (-7.08%)
<b>Gold w/ Ded</b>	UnitedHealthcare Signature Gold 30-70/30%/1250ded (CE-NR) (-3.01%)	Blue Shield Gold Access+ HMO 1500/35 OffEx (-3.66%)	Anthem Blue Cross Gold HMO 35/1250/20% 5SSF (-9.90%)
<b>Silver</b>	Health Net Full Network HMO Silver \$50 (-5.65%)	Blue Shield Silver Access+ HMO 2350/65 OffEx (-6.91%)	Anthem Blue Cross Silver HMO 55/2250/45% 5SX8 (-10.96%)
4th Quarter 2021	LA 906-912, 915, 917-918, & 935 (Area 15)	LA—other zip codes (Area 16)	San Bernardino/Riverside (Area 17)
<b>Platinum</b>	Health Net Full Network HMO Platinum \$30 (-0.68%)	Health Net Full Network HMO Platinum \$30 (-6.98%)	Health Net Full Network HMO Platinum \$30 (-3.48%)
<b>Gold w/o Ded</b>	Health Net Full Network HMO Gold \$50 (-0.61%)	Health Net Full Network HMO Gold \$50 (-7.25%)	Health Net Full Network HMO Gold \$50 (-4.73%)
<b>Gold w/ Ded</b>	Aetna HMO Gold CA \$25/50 500 Ded (-7.30%)	Aetna HMO Gold CA \$25/50 500 Ded (-3.28%)	Anthem Blue Cross Gold HMO 35/1250/20% 5SSF (-3.63%)
<b>Silver</b>	Aetna HMO Silver CA \$55/90 2250 Ded noINF (-11.44%)	Aetna HMO Silver CA \$55/90 2250 Ded noINF (-5.10%)	Anthem Blue Cross Silver HMO 55/2250/45% 5SX8 (-2.88%)
4th Quarter 2021	Orange (Area 18)	San Diego (Area 19)	
<b>Platinum</b>	Aetna HMO Platinum CA \$20/30 0 Ded noINF (-1.46%)	Health Net Full Network HMO Platinum \$30 (-9.83%)	
<b>Gold w/o Ded</b>	Aetna HMO Gold CA \$30/60 0 Ded (-1.53%)	Health Net Full Network HMO Gold \$50 (-9.76%)	
<b>Gold w/ Ded</b>	Aetna HMO Gold CA \$25/50 500 Ded (-2.47%)	Aetna HMO Gold CA \$25/50 500 Ded (-0.71%)	
<b>Silver</b>	Aetna HMO Silver CA \$55/90 2250 Ded noINF (-7.16%)	Aetna HMO Silver CA \$55/90 2250 Ded noINF (-2.45%)	

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# Most Competitive HMO Plans (by county)

Rating Areas	
<b>Area 1</b>	Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yuba
<b>Area 2</b>	Marin, Napa, Solano, Sonoma
<b>Area 3</b>	El Dorado, Placer, Sacramento, Yolo
<b>Area 4</b>	San Francisco
<b>Area 5</b>	Contra Costa
<b>Area 6</b>	Alameda
<b>Area 7</b>	Santa Clara
<b>Area 8</b>	San Mateo
<b>Area 9</b>	Monterey, San Benito, Santa Cruz
<b>Area 10</b>	Mariposa, Merced, San Joaquin, Stanislaus, Tulare
<b>Area 11</b>	Fresno, Kings, Madera
<b>Area 12</b>	San Luis Obispo, Santa Barbara, Ventura
<b>Area 13</b>	Imperial, Inyo, Mono
<b>Area 14</b>	Kern
<b>Area 15</b>	LA Zips 906-912, 915, 917-918, 935
<b>Area 16</b>	LA Other Zips
<b>Area 17</b>	Riverside, San Bernardino
<b>Area 18</b>	Orange
<b>Area 19</b>	San Diego

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