

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

4th Quarter 2022	Rural North/Sierra (Area 1)	Marin/Napa/Sonoma/Solano (Area 2)
<b>Platinum \$0</b>	Anthem Blue Cross Platinum PPO 15/40/10% 6BNC (-1.15%)	Blue Shield Platinum 90 PPO 0/15 + Child Dental (-0.51%)
<b>Platinum \$250-500</b>	Anthem Blue Cross Platinum PPO 5/250/15% 6BL4 (-3.01%)	Anthem Blue Cross Platinum PPO 5/250/15% 6BL4 (-1.38%)
<b>Gold \$0</b>	Health Net Gold 80 PPO 0/30 + Child Dental Alt (-2.87%)	Health Net Gold 80 PPO 0/30 + Child Dental Alt (-0.80%)
<b>Gold \$250-500</b>	Health Net Gold 80 PPO 500/20 + Child Dental Alt (-0.87%)	Anthem Blue Cross Gold PPO 35/500/25% 6BK6 (-1.22%)
<b>Gold \$750</b>	Health Net Gold 80 Value PPO 750/15 + Child Dental Alt (-10.51%)	Health Net Gold 80 Value PPO 750/15 + Child Dental Alt (-8.61%)
<b>Gold ≥\$1000</b>	Health Net Gold 80 PPO 1500/0 + Child Dental Alt (-2.00%)	Anthem Blue Cross Gold PPO 5/1500/30% 6BLG (-0.08%)
<b>Silver ≤\$2000</b>	Health Net Silver 70 Value PPO 1700/50 + Child Dental Alt (-4.70%)	Health Net Silver 70 Value PPO 1700/50 + Child Dental Alt (-2.67%)
<b>Silver &gt;\$2000</b>	Anthem Blue Cross Silver PPO 55/2500/45% 6BKJ (-4.37%)	Anthem Blue Cross Silver PPO 55/2500/45% 6BKJ (-5.55%)
<b>Bronze</b>	Aetna OA Managed Choice POS Bronze CA 50/50 8300 Ded (-5.29%)	Anthem Blue Cross Bronze PPO 70/6600/35% 6BUR (-3.63%)
<b>Gold HSA</b>	Aetna OA Managed Choice POS Gold HDHP CA 90/50 2800 Ded HSA (-5.61%)	Blue Shield Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx (-5.19%)
<b>Silver HSA</b>	Anthem Blue Cross Silver PPO 2600/35% w/HSA PrevRx 6BJE/6BJN (-7.19%)	Anthem Blue Cross Silver PPO 2600/35% w/HSA PrevRx 6BJE/6BJN (-6.96%)
<b>Bronze HSA</b>	Anthem Blue Cross Bronze PPO 6000/45% w/HSA PrevRx 6BS7 (-3.69%)	Anthem Blue Cross Bronze PPO 6000/45% w/HSA PrevRx 6BS7 (-4.52%)
4th Quarter 2022	Sac/EI Dorado/Placer/Yolo (Area 3)	San Francisco (Area 4)
<b>Platinum \$0</b>	Blue Shield Platinum 90 PPO 0/15 + Child Dental (-1.14%)	Cigna+Oscar Open Access Plus Platinum \$0/\$10 (-7.76%)
<b>Platinum \$250-500</b>	Cigna+Oscar Open Access Plus Platinum \$500 (-1.01%)	Cigna+Oscar Open Access Plus Platinum \$500 (-6.59%)
<b>Gold \$0</b>	Health Net Gold 80 PPO 0/30 + Child Dental Alt (-4.93%)	Cigna+Oscar Open Access Plus Gold \$0 (-5.02%)
<b>Gold \$250-500</b>	Health Net Gold 80 PPO 500/20 + Child Dental Alt (-3.39%)	Cigna+Oscar Open Access Plus Gold \$500 (-1.36%)
<b>Gold \$750</b>	Health Net Gold 80 Value PPO 750/15 + Child Dental Alt (-12.79%)	Health Net Gold 80 Value PPO 750/15 + Child Dental Alt (-3.65%)
<b>Gold ≥\$1000</b>	Health Net Gold 80 PPO 1500/0 + Child Dental Alt (-4.33%)	Cigna+Oscar Open Access Plus Gold \$1350 (-1.51%)
<b>Silver ≤\$2000</b>	Health Net Silver 70 Value PPO 1700/50 + Child Dental Alt (-7.12%)	Health Net Silver 70 Value PPO 1700/50 + Child Dental Alt (-0.64%)
<b>Silver &gt;\$2000</b>	Anthem Blue Cross Silver PPO 55/2500/45% 6BKJ (-1.61%)	Anthem Blue Cross Silver PPO 55/2500/45% 6BKJ (-2.24%)
<b>Bronze</b>	Aetna OA Managed Choice POS Bronze CA 50/50 8300 Ded (-5.34%)	Aetna OA Managed Choice POS Bronze CA 50/50 8300 Ded (-2.84%)
<b>Gold HSA</b>	Aetna OA Managed Choice POS Gold HDHP CA 90/50 2800 Ded HSA (-1.03%)	Aetna OA Managed Choice POS Gold HDHP CA 90/50 2800 Ded HSA (-9.20%)
<b>Silver HSA</b>	Anthem Blue Cross Silver PPO 2600/35% w/HSA PrevRx 6BJE/6BJN (-3.58%)	Anthem Blue Cross Silver PPO 2600/35% w/HSA PrevRx 6BJE/6BJN (-5.83%)
<b>Bronze HSA</b>	Anthem Blue Cross Bronze PPO 6000/45% w/HSA PrevRx 6BS7 (-0.92%)	Cigna+Oscar Open Access Plus Bronze \$5750 HSA (-4.15%)

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.

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4th Quarter 2022	Contra Costa (Area 5)	Alameda (Area 6)
<b>Platinum \$0</b>	Cigna+Oscar Open Access Plus Platinum \$0/\$10 (-2.37%)	Cigna+Oscar Open Access Plus Platinum \$0/\$10 (-2.90%)
<b>Platinum \$250-500</b>	UnitedHealthcare Select Plus Platinum 15/250/20% (CO-9Z) (-0.42%)	Cigna+Oscar Open Access Plus Platinum \$500 (-1.92%)
<b>Gold \$0</b>	Health Net Gold 80 PPO 0/30 + Child Dental Alt (-0.33%)	Health Net Gold 80 PPO 0/30 + Child Dental Alt (-3.30%)
<b>Gold \$250-500</b>	Anthem Blue Cross Gold PPO 35/500/25% 6BK6 (-0.19%)	Health Net Gold 80 PPO 500/20 + Child Dental Alt (-1.36%)
<b>Gold \$750</b>	Health Net Gold 80 Value PPO 750/15 + Child Dental Alt (-9.55%)	Health Net Gold 80 Value PPO 750/15 + Child Dental Alt (-10.94%)
<b>Gold ≥\$1000</b>	UnitedHealthcare Select Plus Gold Primary Advantage 1500/30% (CP-AI) (-0.30%)	Health Net Gold 80 PPO 1500/0 + Child Dental Alt (-2.47%)
<b>Silver ≤\$2000</b>	Health Net Silver 70 Value PPO 1700/50 + Child Dental Alt (-2.84%)	Health Net Silver 70 Value PPO 1700/50 + Child Dental Alt (-5.16%)
<b>Silver &gt;\$2000</b>	Anthem Blue Cross Silver PPO 55/2500/45% 6BKJ (-0.54%)	Anthem Blue Cross Silver PPO 55/2500/45% 6BKJ (-3.63%)
<b>Bronze</b>	Aetna OA Managed Choice POS Bronze CA 50/50 8300 Ded (-14.53%)	Aetna OA Managed Choice POS Bronze CA 50/50 8300 Ded (-12.78%)
<b>Gold HSA</b>	Aetna OA Managed Choice POS Gold HDHP CA 90/50 2800 Ded HSA (-17.80%)	Aetna OA Managed Choice POS Gold HDHP CA 90/50 2800 Ded HSA (-12.46%)
<b>Silver HSA</b>	Anthem Blue Cross Silver PPO 2600/35% w/HSA PrevRx 6BJE/6BJN (-8.16%)	Anthem Blue Cross Silver PPO 2600/35% w/HSA PrevRx 6BJE/6BJN (-6.74%)
<b>Bronze HSA</b>	Aetna OA Managed Choice POS Bronze HDHP CA 100 7000 Ded HSA (-2.39%)	Aetna OA Managed Choice POS Bronze HDHP CA 100 7000 Ded HSA (-0.87%)
4th Quarter 2022	Santa Clara (Area 7)	San Mateo (Area 8)
<b>Platinum \$0</b>	Cigna+Oscar Open Access Plus Platinum \$0/\$10 (-8.58%)	Cigna+Oscar Open Access Plus Platinum \$0/\$10 (-5.89%)
<b>Platinum \$250-500</b>	Cigna+Oscar Open Access Plus Platinum \$500 (-6.10%)	Cigna+Oscar Open Access Plus Platinum \$500 (-3.17%)
<b>Gold \$0</b>	Cigna+Oscar Open Access Plus Gold \$0 (-5.28%)	Cigna+Oscar Open Access Plus Gold \$0 (-0.95%)
<b>Gold \$250-500</b>	Cigna+Oscar Open Access Plus Gold \$500 (-3.61%)	Health Net Gold 80 PPO 500/20 + Child Dental Alt (-0.74%)
<b>Gold \$750</b>	Health Net Gold 80 Value PPO 750/15 + Child Dental Alt (-4.61%)	Health Net Gold 80 Value PPO 750/15 + Child Dental Alt (-8.77%)
<b>Gold ≥\$1000</b>	Cigna+Oscar Open Access Plus Gold \$1350 (-2.45%)	Health Net Gold 80 PPO 1500/0 + Child Dental Alt (-0.19%)
<b>Silver ≤\$2000</b>	Health Net Silver 70 Value PPO 1700/50 + Child Dental Alt (-2.69%)	Health Net Silver 70 Value PPO 1700/50 + Child Dental Alt (-3.31%)
<b>Silver &gt;\$2000</b>	Cigna+Oscar Open Access Plus Silver \$2600 (-0.18%)	UnitedHealthcare Select Plus Silver 55/2350/40% (CP-AK) (-0.32%)
<b>Bronze</b>	Aetna OA Managed Choice POS Bronze CA 50/50 8300 Ded (-8.90%)	Aetna OA Managed Choice POS Bronze CA 50/50 8300 Ded (-11.50%)
<b>Gold HSA</b>	Aetna OA Managed Choice POS Gold HDHP CA 90/50 2800 Ded HSA (-18.31%)	Aetna OA Managed Choice POS Gold HDHP CA 90/50 2800 Ded HSA (-15.47%)
<b>Silver HSA</b>	Anthem Blue Cross Silver PPO 2600/35% w/HSA PrevRx 6BJE/6BJN (-1.58%)	Anthem Blue Cross Silver PPO 2600/35% w/HSA PrevRx 6BJE/6BJN (-6.77%)
<b>Bronze HSA</b>	Cigna+Oscar Open Access Plus Bronze \$5750 HSA (-2.57%)	Aetna OA Managed Choice POS Bronze HDHP CA 100 7000 Ded HSA (-0.29%)

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4th Quarter 2022	Santa Cruz/Monterey/San Benito (Area 9)	San Joaquin/Stanislaus/Merced/Tulare (Area 10)
<b>Platinum \$0</b>	Blue Shield Platinum 90 PPO 0/15 + Child Dental (-0.88%)	Anthem Blue Cross Platinum PPO 15/40/10% 6BNC (-2.22%)
<b>Platinum \$250-500</b>	Anthem Blue Cross Platinum PPO 5/250/15% 6BL4 (-0.56%)	Anthem Blue Cross Platinum PPO 5/250/15% 6BL4 (-4.06%)
<b>Gold \$0</b>	Health Net Gold 80 PPO 0/30 + Child Dental Alt (-4.78%)	Anthem Blue Cross Gold PPO 25/30% 6BNT (-7.37%)
<b>Gold \$250-500</b>	Health Net Gold 80 PPO 500/20 + Child Dental Alt (-2.82%)	Anthem Blue Cross Gold PPO 35/500/25% 6BK6 (-9.60%)
<b>Gold \$750</b>	Health Net Gold 80 Value PPO 750/15 + Child Dental Alt (-12.27%)	Anthem Blue Cross Gold PPO 30/750/20% 6BPT (-4.11%)
<b>Gold ≥\$1000</b>	Health Net Gold 80 PPO 1500/0 + Child Dental Alt (-3.92%)	Anthem Blue Cross Gold PPO 5/1500/30% 6BLG (-8.82%)
<b>Silver ≤\$2000</b>	Health Net Silver 70 Value PPO 1700/50 + Child Dental Alt (-6.57%)	Anthem Blue Cross Silver PPO 55/1950/35% 6BQV (-8.94%)
<b>Silver &gt;\$2000</b>	Anthem Blue Cross Silver PPO 55/2500/45% 6BKJ (-2.45%)	Anthem Blue Cross Silver PPO 55/2500/45% 6BKJ (-10.69%)
<b>Bronze</b>	Aetna OA Managed Choice POS Bronze CA 50/50 8300 Ded (-5.39%)	Aetna OA Managed Choice POS Bronze CA 50/50 8300 Ded (-6.43%)
<b>Gold HSA</b>	Aetna OA Managed Choice POS Gold HDHP CA 90/50 2800 Ded HSA (-3.76%)	Aetna OA Managed Choice POS Gold HDHP CA 90/50 2800 Ded HSA (-7.76%)
<b>Silver HSA</b>	Anthem Blue Cross Silver PPO 2600/35% w/HSA PrevRx 6BJE/6BJN (-5.33%)	Anthem Blue Cross Silver PPO 2600/35% w/HSA PrevRx 6BJE/6BJN (-9.50%)
<b>Bronze HSA</b>	Anthem Blue Cross Bronze PPO 6000/45% w/HSA PrevRx 6BS7 (-1.76%)	Anthem Blue Cross Bronze PPO 6000/45% w/HSA PrevRx 6BS7 (-6.42%)
4th Quarter 2022	Madera/Fresno/Kings (Area 11)	
<b>Platinum \$0</b>	Blue Shield Platinum 90 PPO 0/15 + Child Dental (-3.38%)	
<b>Platinum \$250-500</b>	UnitedHealthcare Select Plus Platinum 15/250/20% (CO-9Z) (-0.90%)	
<b>Gold \$0</b>	Health Net Gold 80 PPO 0/30 + Child Dental Alt (-1.93%)	
<b>Gold \$250-500</b>	Health Net Gold 80 PPO 500/20 + Child Dental Alt (-1.85%)	
<b>Gold \$750</b>	Health Net Gold 80 Value PPO 750/15 + Child Dental Alt (-12.05%)	
<b>Gold ≥\$1000</b>	Health Net Gold 80 PPO 1500/0 + Child Dental Alt (-1.31%)	
<b>Silver ≤\$2000</b>	Health Net Silver 70 Value PPO 1700/50 + Child Dental Alt (-4.40%)	
<b>Silver &gt;\$2000</b>	UnitedHealthcare Select Plus Silver 55/2350/40% (CP-AK) (-0.64%)	
<b>Bronze</b>	Aetna OA Managed Choice POS Bronze CA 50/50 8300 Ded (-15.12%)	
<b>Gold HSA</b>	Aetna OA Managed Choice POS Gold HDHP CA 90/50 2800 Ded HSA (-10.90%)	
<b>Silver HSA</b>	Anthem Blue Cross Silver PPO 2600/35% w/HSA PrevRx 6BJE/6BJN (-3.63%)	
<b>Bronze HSA</b>	Aetna OA Managed Choice POS Bronze HDHP CA 100 7000 Ded HSA (-3.07%)	

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

4th Quarter 2022	SLO/Santa Barbara/Ventura (Area 12)	Imperial/Mono/Inyo (Area 13)
<b>Platinum \$0</b>	Cigna+Oscar Open Access Plus Platinum \$0/\$10 (-6.16%)	Blue Shield Platinum 90 PPO 0/15 + Child Dental (-0.85%)
<b>Platinum \$250-500</b>	Cigna+Oscar Open Access Plus Platinum \$500 (-6.42%)	Anthem Blue Cross Platinum PPO 5/250/15% 6BL4 (-0.13%)
<b>Gold \$0</b>	Cigna+Oscar Open Access Plus Gold \$0 (-2.44%)	Anthem Blue Cross Gold PPO 25/30% 6BNT (-1.87%)
<b>Gold \$250-500</b>	Anthem Blue Cross Gold PPO 35/500/25% 6BK6 (-0.35%)	Anthem Blue Cross Gold PPO 35/500/25% 6BK6 (-3.77%)
<b>Gold \$750</b>	Health Net Gold 80 Value PPO 750/15 + Child Dental Alt (-7.38%)	Anthem Blue Cross Gold PPO 30/750/20% 6BPT (-4.82%)
<b>Gold ≥\$1000</b>	Health Net Gold 80 PPO 1500/0 + Child Dental Alt (-0.07%)	Anthem Blue Cross Gold PPO 5/1500/30% 6BLG (-2.12%)
<b>Silver ≤\$2000</b>	Health Net Silver 70 Value PPO 1700/50 + Child Dental Alt (-2.82%)	Anthem Blue Cross Silver PPO 55/1950/35% 6BQV (-2.51%)
<b>Silver &gt;\$2000</b>	Anthem Blue Cross Silver PPO 55/2500/45% 6BKJ (-5.78%)	Anthem Blue Cross Silver PPO 55/2500/45% 6BKJ (-3.87%)
<b>Bronze</b>	Cigna+Oscar Open Access Plus Bronze \$6000 (-3.80%)	Anthem Blue Cross Bronze PPO 70/6600/35% 6BUR (-3.29%)
<b>Gold HSA</b>	Blue Shield Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx (-11.49%)	Blue Shield Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx (-27.09%)
<b>Silver HSA</b>	Anthem Blue Cross Silver PPO 2600/35% w/HSA PrevRx 6BJE/6BJN (-7.44%)	Anthem Blue Cross Silver PPO 2600/35% w/HSA PrevRx 6BJE/6BJN (-6.64%)
<b>Bronze HSA</b>	Cigna+Oscar Open Access Plus Bronze \$5750 HSA (-2.48%)	Anthem Blue Cross Bronze PPO 6000/45% w/HSA PrevRx 6BS7 (-4.21%)
4th Quarter 2022	Kern (Area 14)	LA—906-912, 915, 917-918, & 935 (Area 15)
<b>Platinum \$0</b>	Anthem Blue Cross Platinum PPO 15/40/10% 6BNC (-7.37%)	Cigna+Oscar Open Access Plus Platinum \$0/\$10 (-9.49%)
<b>Platinum \$250-500</b>	Anthem Blue Cross Platinum PPO 5/250/15% 6BL4 (-9.11%)	Cigna+Oscar Open Access Plus Platinum \$500 (-9.49%)
<b>Gold \$0</b>	Anthem Blue Cross Gold PPO 25/30% 6BNT (-7.18%)	Cigna+Oscar Open Access Plus Gold \$0 (-6.37%)
<b>Gold \$250-500</b>	Anthem Blue Cross Gold PPO 35/500/25% 6BK6 (-9.04%)	Cigna+Oscar Open Access Plus Gold \$500 (-3.95%)
<b>Gold \$750</b>	Health Net Gold 80 Value PPO 750/15 + Child Dental Alt (-0.74%)	Health Net Gold 80 Value PPO 750/15 + Child Dental Alt (-3.49%)
<b>Gold ≥\$1000</b>	Anthem Blue Cross Gold PPO 5/1500/30% 6BLG (-8.00%)	Cigna+Oscar Open Access Plus Gold \$1350 (-3.77%)
<b>Silver ≤\$2000</b>	Anthem Blue Cross Silver PPO 55/1950/35% 6BQV (-5.39%)	Health Net Silver 70 Value PPO 1700/50 + Child Dental Alt (-3.07%)
<b>Silver &gt;\$2000</b>	Anthem Blue Cross Silver PPO 55/2500/45% 6BKJ (-13.77%)	Anthem Blue Cross Silver PPO 55/2500/45% 6BKJ (-1.56%)
<b>Bronze</b>	Anthem Blue Cross Bronze PPO 70/6600/35% 6BUR (-11.18%)	Aetna OA Managed Choice POS Bronze CA 50/50 8300 Ded (-5.49%)
<b>Gold HSA</b>	Blue Shield Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx (-34.72%)	Aetna OA Managed Choice POS Gold HDHP CA 90/50 2800 Ded HSA (-11.58%)
<b>Silver HSA</b>	Anthem Blue Cross Silver PPO 2600/35% w/HSA PrevRx 6BJE/6BJN (-14.26%)	Anthem Blue Cross Silver PPO 2600/35% w/HSA PrevRx 6BJE/6BJN (-3.30%)
<b>Bronze HSA</b>	Anthem Blue Cross Bronze PPO 6000/45% w/HSA PrevRx 6BS7 (-12.01%)	Cigna+Oscar Open Access Plus Bronze \$5750 HSA (-6.09%)

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

4th Quarter 2022	LA—other zip codes (Area 16)	San Bernardino/Riverside (Area 17)
<b>Platinum \$0</b>	Cigna+Oscar Open Access Plus Platinum \$0/\$10 (-12.33%)	Cigna+Oscar Open Access Plus Platinum \$0/\$10 (-11.04%)
<b>Platinum \$250-500</b>	Cigna+Oscar Open Access Plus Platinum \$500 (-12.59%)	Cigna+Oscar Open Access Plus Platinum \$500 (-9.67%)
<b>Gold \$0</b>	Cigna+Oscar Open Access Plus Gold \$0 (-11.31%)	Cigna+Oscar Open Access Plus Gold \$0 (-8.35%)
<b>Gold \$250-500</b>	Cigna+Oscar Open Access Plus Gold \$500 (-9.49%)	Cigna+Oscar Open Access Plus Gold \$500 (-6.67%)
<b>Gold \$750</b>	Cigna+Oscar Open Access Plus Gold \$750 (-2.44%)	Health Net Gold 80 Value PPO 750/15 + Child Dental Alt (-0.15%)
<b>Gold ≥\$1000</b>	Cigna+Oscar Open Access Plus Gold \$1350 (-8.27%)	Cigna+Oscar Open Access Plus Gold \$1350 (-5.21%)
<b>Silver ≤\$2000</b>	Cigna+Oscar Open Access Plus Silver \$1950 (-1.70%)	Health Net Silver 70 Value PPO 1700/50 + Child Dental Alt (-0.90%)
<b>Silver &gt;\$2000</b>	Cigna+Oscar Open Access Plus Silver \$2600 (-4.28%)	Cigna+Oscar Open Access Plus Silver \$2600 (-1.39%)
<b>Bronze</b>	Cigna+Oscar Open Access Plus Bronze \$6000 (-13.24%)	Cigna+Oscar Open Access Plus Bronze \$6000 (-0.87%)
<b>Gold HSA</b>	Blue Shield Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx (-10.59%)	Aetna OA Managed Choice POS Gold HDHP CA 90/50 2800 Ded HSA (-7.24%)
<b>Silver HSA</b>	Cigna+Oscar Open Access Plus Silver \$2500 HSA (-2.56%)	Cigna+Oscar Open Access Plus Silver \$2500 HSA (-3.38%)
<b>Bronze HSA</b>	Cigna+Oscar Open Access Plus Bronze \$5750 HSA (-12.05%)	Cigna+Oscar Open Access Plus Bronze \$5750 HSA (-12.02%)
4th Quarter 2022	Orange (Area 18)	San Diego (Area 19)
<b>Platinum \$0</b>	Cigna+Oscar Open Access Plus Platinum \$0/\$10 (-5.18%)	Cigna+Oscar Open Access Plus Platinum \$0/\$10 (-12.03%)
<b>Platinum \$250-500</b>	Cigna+Oscar Open Access Plus Platinum \$500 (-2.84%)	Cigna+Oscar Open Access Plus Platinum \$500 (-10.63%)
<b>Gold \$0</b>	Cigna+Oscar Open Access Plus Gold \$0 (-1.26%)	Cigna+Oscar Open Access Plus Gold \$0 (-8.30%)
<b>Gold \$250-500</b>	Anthem Blue Cross Gold PPO 35/500/25% 6BK6 (-0.90%)	Cigna+Oscar Open Access Plus Gold \$500 (-6.68%)
<b>Gold \$750</b>	Health Net Gold 80 Value PPO 750/15 + Child Dental Alt (-8.49%)	Health Net Gold 80 Value PPO 750/15 + Child Dental Alt (-1.47%)
<b>Gold ≥\$1000</b>	UnitedHealthcare Select Plus Gold Primary Advantage 1500/30% (CP-AI) (-0.47%)	Cigna+Oscar Open Access Plus Gold \$1350 (-5.75%)
<b>Silver ≤\$2000</b>	Health Net Silver 70 Value PPO 1700/50 + Child Dental Alt (-2.68%)	Health Net Silver 70 Value PPO 1700/50 + Child Dental Alt (-2.20%)
<b>Silver &gt;\$2000</b>	Anthem Blue Cross Silver PPO 55/2500/45% 6BKJ (-1.08%)	Cigna+Oscar Open Access Plus Silver \$2600 (-2.44%)
<b>Bronze</b>	Aetna OA Managed Choice POS Bronze CA 50/50 8300 Ded (-6.05%)	Aetna OA Managed Choice POS Bronze CA 50/50 8300 Ded (-1.59%)
<b>Gold HSA</b>	Aetna OA Managed Choice POS Gold HDHP CA 90/50 2800 Ded HSA (-9.97%)	Aetna OA Managed Choice POS Gold HDHP CA 90/50 2800 Ded HSA (-10.51%)
<b>Silver HSA</b>	Anthem Blue Cross Silver PPO 2600/35% w/HSA PrevRx 6BJE/6BJN (-8.39%)	Cigna+Oscar Open Access Plus Silver \$2500 HSA (-0.85%)
<b>Bronze HSA</b>	Cigna+Oscar Open Access Plus Bronze \$5750 HSA (-1.47%)	Cigna+Oscar Open Access Plus Bronze \$5750 HSA (-9.81%)

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# Most Competitive PPO Plans (by county)

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