

Year Over Year Rate Change—Q4 2017 vs Q4 2018

Aetna	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
HMO Basic Bronze CA \$70/115 5500 Ded (Bronze Basic HMO 6500)	n/a	n/a	n/a	-11.2%	n/a	n/a	-11.2%	-11.2%	n/a	n/a	n/a	n/a	n/a	n/a	-15.5%	-15.5%	-15.5%	-15.5%	n/a
OA Managed Choice POS Gold CA 80/50 0 Ded (Gold MC 0 Copay Plan)	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%
OA Managed Choice POS Bronze CA 50/50 6800 Ded (Bronze MC 6500 Copay)	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%
OA Managed Choice POS Bronze HDHP CA 60/50 4800 Ded HSA (Bronze MC HDHP 4800 60/50 HSA Plan)	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
Anthem Blue Cross																			
Gold HMO 500/20%/5000 (Gold HMO 500/20%/6500)	-28.9%	-19.8%	-9.1%	-5.3%	-11.6%	-9.9%	-10.2%	-19.2%	-21.0%	-23.7%	-15.4%	-17.4%	-0.7%	-24.0%	-6.8%	-6.7%	-8.3%	-5.7%	-12.4%
Platinum PPO 20/10%/3000 (Platinum PPO 20/10%/4000)	-4.4%	2.5%	1.7%	1.2%	-2.0%	-4.4%	12.6%	-5.3%	5.6%	3.9%	-5.7%	-4.9%	-2.5%	-3.9%	-0.6%	-3.6%	-0.9%	-0.9%	6.1%
Gold PPO 500/20%/6500 (Gold PPO 500/20%/6500)	-9.1%	-5.8%	-4.7%	1.2%	-4.3%	-8.1%	4.1%	-6.9%	-2.2%	-0.9%	-6.2%	-8.0%	-5.2%	-5.9%	-4.1%	-3.9%	-3.9%	-4.2%	-4.9%
Silver PPO 2000/20%/6000 w/HSA - RxC (Silver PPO 2000/20%/5400 w/HSA - RxC)	-10.0%	-6.8%	-5.7%	0.2%	-5.3%	-9.0%	3.1%	-7.9%	-3.2%	-1.9%	-7.2%	-8.9%	-6.2%	-6.9%	-5.0%	-4.8%	-4.8%	-5.2%	-5.8%
Blue Shield																			
Platinum Access+ HMO 0/25 OffEx (Platinum Access+ HMO 0/25 OffEx)	-3.9%	-3.9%	-3.9%	-3.9%	-3.9%	-3.9%	-3.9%	-3.9%	-3.9%	-3.9%	-3.9%	0.7%	-0.7%	-2.6%	1.0%	-2.4%	-2.6%	-0.1%	-1.3%
Platinum Full PPO 0/10 OffEx (Platinum Full PPO 0/10 OffEx)	2.7%	1.1%	2.7%	-2.3%	-2.3%	-2.3%	-2.3%	-2.3%	-1.2%	1.1%	-0.8%	2.7%	-1.6%	-2.3%	2.7%	0.8%	-1.2%	-1.1%	0.0%
Gold Full PPO 750/30 OffEx (Gold Full PPO 750/20 OffEx)	3.1%	1.5%	3.1%	-1.9%	-1.9%	-1.9%	-1.9%	-1.9%	-0.8%	1.5%	-0.3%	3.1%	-1.2%	-1.9%	3.1%	1.2%	-0.7%	-0.7%	0.4%
Silver Full PPO 1700/55 OffEx (Silver Full PPO 1700/40 OffEx)	3.4%	1.8%	3.4%	-1.6%	-1.6%	-1.6%	-1.6%	-1.6%	-0.5%	1.8%	-0.1%	3.4%	-0.9%	-1.6%	3.4%	1.5%	-0.5%	-0.4%	0.7%

Regions listed across the top from 1 to 19:

- 1: Rural North/Sierra
- 2: Wine Country
- 3: Greater Sacramento Region
- 4: San Francisco
- 5: Contra Costa
- 6: Alameda
- 7: Santa Clara
- 8: San Mateo
- 9: Monterey Bay
- 10: Central Valley North
- 11: Central Valley South
- 12: South Coast
- 13: Southern Desert
- 14: Kern
- 15: Los Angeles East
- 16: Los Angeles West
- 17: Inland Empire
- 18: Orange County
- 19: San Diego

Rate trend shows annual change excluding changes due to age. In each row, the 2018 plan is listed on top in bold and the 2017 plan is in listed in parenthesis below.

Year Over Year Rate Change—Q4 2017 vs Q4 2018

CaliforniaChoice	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Gold HMO B (Kaiser) (Gold HMO B)	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%
Silver HMO B (Kaiser) (Silver HMO B)	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
Gold PPO A (Anthem) (Gold PPO A)	-9.8%	-6.6%	-5.5%	0.4%	-5.1%	-8.9%	3.3%	-7.7%	-3.0%	-1.8%	-7.0%	-8.7%	-6.0%	-6.7%	-4.8%	-4.6%	-4.6%	-5.0%	-5.6%
Silver EPO A (Anthem) (Silver EPO A)	-10.4%	-7.3%	-6.1%	-0.3%	-5.7%	-9.5%	2.6%	-8.3%	-3.6%	-2.4%	-7.6%	-9.4%	-6.6%	-7.3%	-5.5%	-5.3%	-5.3%	-5.6%	-6.3%
Health Net																			
SmartCare HMO Platinum \$20 (SmartCare HMO Platinum \$20)	n/a	n/a	n/a	n/a	n/a	n/a	-1.3%	n/a	-1.3%	n/a	n/a	n/a	n/a	n/a	-2.6%	-8.2%	1.4%	-9.2%	-5.9%
Platinum 90 PPO 0/15 + Child Dental (Platinum 90 PPO 0/15)	2.8%	4.1%	3.3%	8.1%	3.7%	4.5%	6.3%	2.8%	3.2%	2.4%	2.5%	7.4%	2.7%	1.9%	-9.3%	-2.7%	-5.7%	2.3%	6.3%
Gold 80 PPO 0/25 + Child Dental (Gold 80 PPO 0/30)	1.2%	2.5%	1.7%	6.5%	2.1%	2.9%	4.7%	1.2%	1.6%	0.8%	0.9%	5.7%	1.1%	0.3%	-10.7%	-4.2%	-7.2%	0.7%	4.7%
Silver 70 PPO 2000/45 + Child Dental (Silver 70 PPO 2000/45)	0.3%	0.3%	0.3%	4.6%	0.3%	0.3%	1.7%	0.3%	0.3%	0.3%	0.3%	3.7%	0.3%	0.3%	-3.0%	0.3%	-1.8%	0.3%	0.3%
Kaiser																			
Gold 80 HMO 0/25 + Child Dental (Gold 80 HMO 0/30 + Child Dental)	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%
Silver 70 HMO 1000/50 + Child Dental Alt (Silver 70 HMO 1000/50 + Child Dental Alt)	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	6.4%	6.4%	6.4%	6.4%	6.4%	6.4%	6.4%	6.4%
UnitedHealthcare																			
Signature Platinum 20-40/30% (AV-L7) (Signature Platinum 20-40/30% (AK-QY))	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	-2.3%
Select Plus Platinum 15/20% (AU-SJ) (Select Plus Platinum 15/20% (AK-RV))	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
Select Plus Gold 25/500/20% (AU-S5) (Select Plus Gold 20/250/20% (AK-R7))	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%
Select Plus Silver 40/1500/30% (AU-S8) (Select Plus Silver 30/2000/30% (AK-SA))	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%

Regions listed across the top from 1 to 19:

- 1: Rural North/Sierra
- 2: Wine Country
- 3: Greater Sacramento Region
- 4: San Francisco
- 5: Contra Costa
- 6: Alameda
- 7: Santa Clara
- 8: San Mateo
- 9: Monterey Bay
- 10: Central Valley North
- 11: Central Valley South
- 12: South Coast
- 13: Southern Desert
- 14: Kern
- 15: Los Angeles East
- 16: Los Angeles West
- 17: Inland Empire
- 18: Orange County
- 19: San Diego

Rate trend shows annual change excluding changes due to age. In each row, the 2018 plan is listed on top in bold and the 2017 plan is in listed in parenthesis below.