

Small Group Rate Tracking Guide – California

Carrier	Prior rating period		Current rating period	
	Effective	Term	Effective	Term
Aetna				
Medical	7/1/25	9/30/25	10/1/25	12/31/25
Dental	4/1/25	9/30/25	10/1/25	12/31/25
Vision	1/1/22	12/31/24	1/1/25	12/31/25
Anthem Blue Cross				
Medical	7/1/25	9/30/25	10/1/25	12/31/25
Dental	4/1/25	9/30/25	10/1/25	12/31/25
Vision	1/1/22	12/31/24	1/1/25	12/31/25
Balance by CCHP				
Medical	1/1/24	12/31/24	1/1/25	12/31/25
Beam Benefits				
Dental	New	New	10/1/22	12/31/25
Vision	4/1/25	6/30/25	7/1/25	12/31/25
Blue Shield of California				
Medical	7/1/25	9/30/25	10/1/25	12/31/25
Dental	1/1/23	12/31/24	1/1/25	12/31/25
Vision	1/1/22	12/31/24	1/1/25	12/31/25
Life	1/1/22	12/31/24	1/1/25	12/31/25
CaliforniaChoice				
Medical	7/1/25	9/30/25	10/1/25	12/31/25
Dental	1/1/21	9/30/22	10/1/22	12/31/25
Vision	-	-	4/1/16	12/31/25
California Dental Network				
Dental	08/01/23	1/31/24	-	-
Community Care Health				
Medical	1/1/24	12/31/24	1/1/25	12/31/25
Covered California for Small Business				
Medical	7/1/25	9/30/25	10/1/25	12/31/25
Dental	1/1/24	12/31/24	1/1/25	12/31/25
Delta Dental				
Dental	1/1/23	12/31/24	1/1/25	12/31/25
Vision	1/1/22	12/31/24	1/1/25	12/31/25
Guardian				
Dental	-	-	Direct Quoting	Direct Quoting
Health Net				
Medical	7/1/25	9/30/25	10/1/25	12/31/25
Dental	1/1/24	12/31/24	1/1/25	12/31/25
Vision	1/1/22	12/31/22	1/1/23	12/31/25
Life	1/1/22	12/31/22	1/1/23	12/31/25
Humana				
Dental	7/1/25	9/30/25	10/1/25	1/31/26
Vision	1/1/25	7/31/25	8/1/25	1/31/26
Inshore Benefits				
Dental	1/1/23	12/31/24	1/1/25	12/31/25
Vision	New	New	1/1/20	12/31/25
Kaiser Permanente				
Medical	1/1/25	9/30/25	10/1/25	12/31/25
Dental	1/1/24	12/31/24	1/1/25	12/31/25

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MediExcel				
Medical	1/1/23	12/31/23	1/1/25	12/31/25
Dental	10/1/21	12/31/21	1/1/22	12/31/25
Vision	10/1/21	12/31/21	1/1/22	12/31/25
MetLife				
Dental	10/1/23	9/30/24	10/1/24	9/30/25
Vision	10/1/23	9/30/24	10/1/24	9/30/25
Life	10/1/22	9/30/23	10/1/23	9/30/25
Sharp Health Plan				
Medical	7/1/25	9/30/25	10/1/25	12/31/25
Sutter Health Plan				
Medical	1/1/25	9/30/25	10/1/25	12/31/25
Dental	1/1/22	12/31/22	1/1/23	12/31/25
Vision	1/1/22	12/31/22	1/1/23	12/31/25
UnitedHealthcare				
Medical	1/1/25	3/31/25	7/1/25	12/31/25
Dental	1/1/25	3/31/25	7/1/25	12/31/25
Vision	1/1/25	3/31/25	7/1/25	12/31/25
Life	1/1/15	12/31/23	1/1/24	12/31/25
United Concordia				
Dental	1/1/25	6/30/25	7/1/25	12/31/25
Vision	1/1/23	6/30/23	7/1/23	12/31/25
Western Health Advantage				
Medical	1/1/25	6/30/25	7/1/25	12/31/25

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