

Carrier Rate Trends – Small Group ACA 1-100 | CA

Statewide Averages

Carrier	Plan	2025 – Q1	2025 – Q2	2025 – Q3	2025 – Q4	2026 – Q1	2026 – Q2
Aetna	HMO NorCal	+5.1%	+3.4%	+1.8%	+1.2%	+2.1%	NA
	HMO SoCal		+4.2%	+3.4%	+1.4%	0.0%	NA
	PPO/OAMC						
Anthem Blue Cross	HMO	+0.8%	+2.5%	+1.8%	+4.8%	+2.6%	NA
	PPO	+1.2%	+2.5%	+1.7%	+3.9%	+1.7%	+2.3%
Blue Shield	HMO	+1.7%	+1.3%	+2.0%	+2.3%	+1.6%	+2.1%
	PPO	+1.2%	+1.8%	+1.9%	+1.8%	+1.1%	+2.4%
Health Net	HMO & HSP	+1.7%	+2.25%	+2.3%	+3.5%	+3.6%	+3.9%
	PPO	+1.9%	0%	+1.5%	+3.4%	+3.2%	
Kaiser	HMO NorCal		+8.2% +5.1% NorCal and SoCal: +7.0%		+7.1% +6.5% NorCal and SoCal: +7.25%	PASS	
	HMO SoCal						
	PPO						
MediExcel	HMO	+2.54%	+4.1%	NA	PASS	+6.6%	PASS
Sharp Health Plan	HMO	+1.6%	PASS	+5.0%	+1.9%	+0.3%	+2.2%
Sutter Health Plan	ALL	NA	PASS	NA	+29.2%	+27.4%	PASS
UnitedHealthcare	HMO NorCal	-2.4%	+1.8%	+1.8%	+3.5%	+6.0%	+6.7%
	HMO SoCal					+4.3%	
	PPO NorCal	+0.3%	+2.3%	+3.5%	+3.0%	+4.5%	
	PPO SoCal	+0.5%				+3.6%	

CalChoice and Covered CA do not publish quarterly rate trends. The above comparison provides licensed brokers with a general summary of rate trends for comparative purposes only of products represented by Warner Pacific Insurance Services ("Warner Pacific") based on the information provided to us by the carrier. However, it may be subject to change at any time and cannot be guaranteed. Revised 01.11.2026
NA – Not available or provided by carrier

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