

# More Californians Stand to Gain Health Care Coverage With New State Policies Supported by Health Plans

## California's Health Plans are Part of the Solution to More Accessible, Affordable Health Care:

**The individual health insurance market** will see an average rate change of only 0.8% in 2020 — **the lowest since Covered California launched in 2014** — and California's health plans are proving to play a key role in providing affordable health care coverage, while supporting policies to help close the 7% remaining uninsured gap in the state.

*Consumers will benefit from new state initiatives approved recently by state lawmakers, which will save Californians hundreds of millions of dollars in premiums and provide new financial assistance. These initiatives will help protect and strengthen the gains California has made under the Affordable Care Act.*

The University of California, Berkeley Labor Center has projected that as many as **3.6 MILLION CALIFORNIANS** could benefit from these new state measures.



## New State Policies are Lowering Costs for Consumers

### INDIVIDUAL MANDATE AND MEDI-CAL EXPANSION:

- The state legislature's recent enactment of an individual mandate, supported by health plans, will help stabilize California's healthcare marketplace for 2020.
- By requiring everyone to have health insurance — the combined costs for both healthy and sicker populations work to lower premiums for all, even for those with expensive medical conditions.
- Restoring the individual mandate was a key factor in driving premiums 2-5% lower per carrier in 2020, with an average rate decrease of 3.2%.\*
- California will also become the first state to extend Medicaid coverage to low-income undocumented adults up to age 26.
- The new policy to provide coverage for undocumented adults up to the age of 26 will help to close the uninsured gap and will promote healthier communities and fewer visits to the emergency room.

### NEW STATE SUBSIDIES:

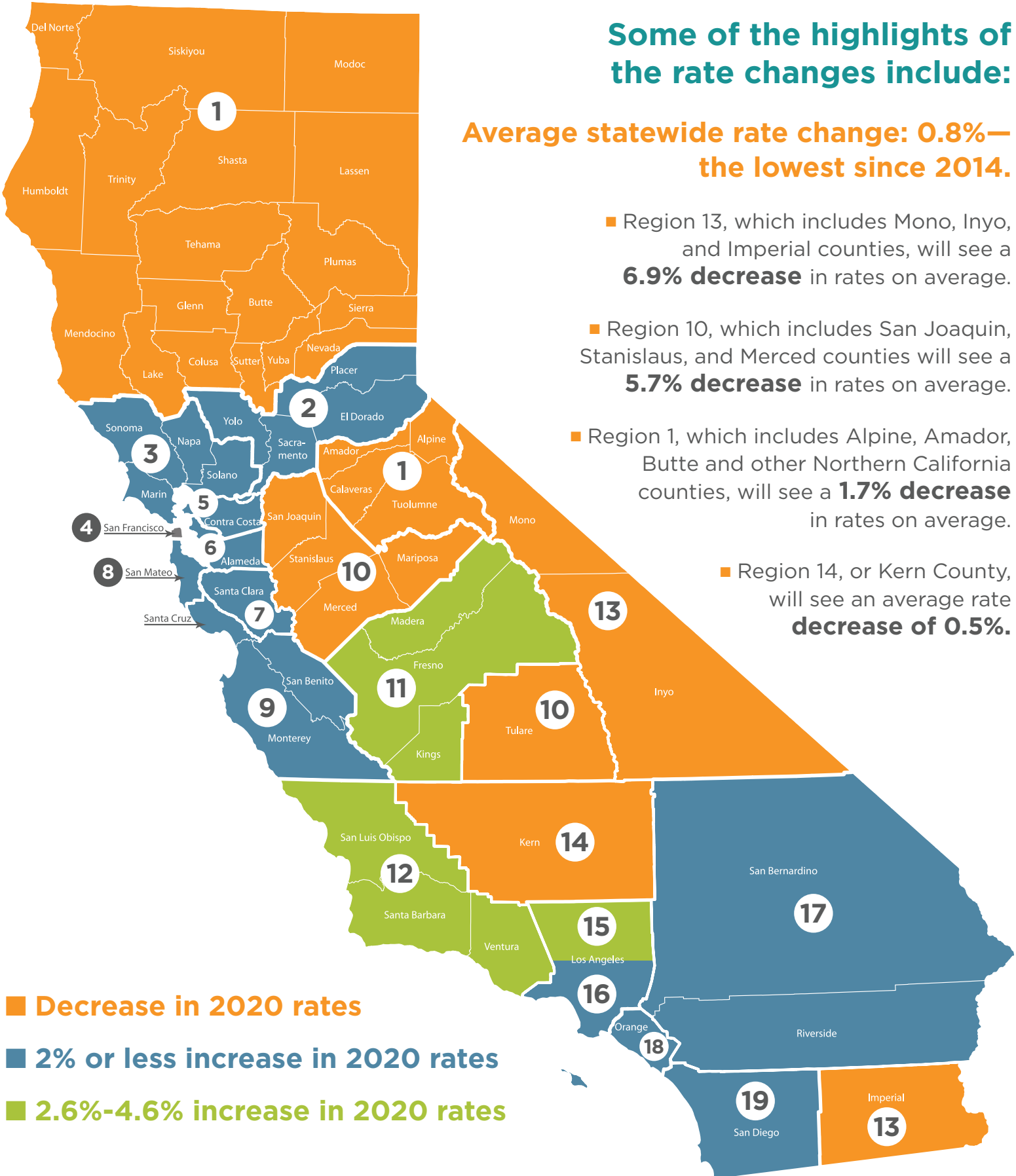
- Nearly 1 million consumers will be eligible for a new state subsidy program that will lower the cost of coverage in 2020.\*
- An estimated 235,000 middle-income Californians who previously did not qualify for financial help because they exceeded federal income requirements will benefit. They will be eligible to receive an average of \$172 per household per month, which will help them save an average of 23 percent off their current premiums.\*

# 2020 Rate Changes By Region

Some of the highlights of the rate changes include:

**Average statewide rate change: 0.8%—the lowest since 2014.**

- Region 13, which includes Mono, Inyo, and Imperial counties, will see a **6.9% decrease** in rates on average.
- Region 10, which includes San Joaquin, Stanislaus, and Merced counties will see a **5.7% decrease** in rates on average.
- Region 1, which includes Alpine, Amador, Butte and other Northern California counties, will see a **1.7% decrease** in rates on average.
- Region 14, or Kern County, will see an average rate **decrease of 0.5%.**



- Decrease in 2020 rates
- 2% or less increase in 2020 rates
- 2.6%-4.6% increase in 2020 rates