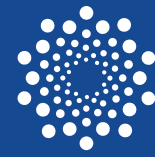


About Us

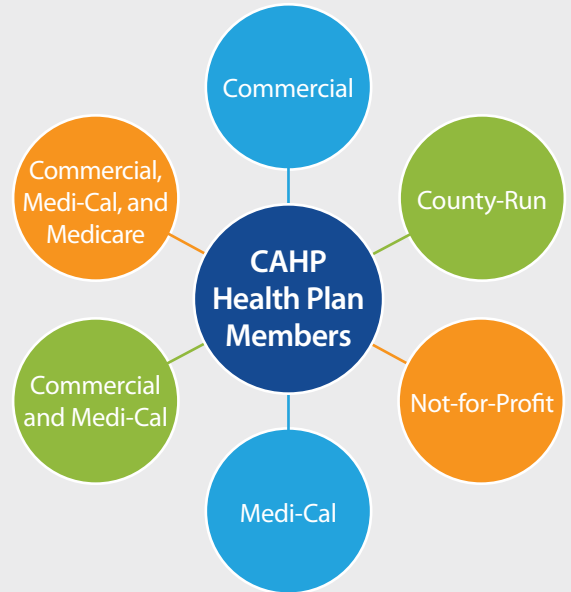


California Association of
Health Plans

Who We Are

The California Association of Health Plans (CAHP) is a statewide trade association representing 41 full-service health care plans that provide coverage to more than 28 million Californians.

Most of our member plans provide coverage to Californians through the individual and group markets. Many of our member plans partner with the state by participating in government programs that provide health coverage to children, adults, and seniors.



Diversity of Health Plans

California's health plans provide comprehensive coverage through HMOs and PPOs, commercial health plans, public plans including county organized health systems and local initiatives, regional plans, and fully integrated health systems.

CAHP's 41 Members Offer Coverage Through

- Small Businesses
- Medi-Cal Managed Care
- Individual/Family Coverage
- Large Employers
- Covered California
- Medicare Advantage

24 + **11**

Medi-Cal Managed Care Plans

Covered California Plans

Are Members of CAHP



Public Programs

Over the past decade, policymakers in California have increasingly relied on health plans to provide coverage for low-income Californians enrolled in Medi-Cal and other public programs.

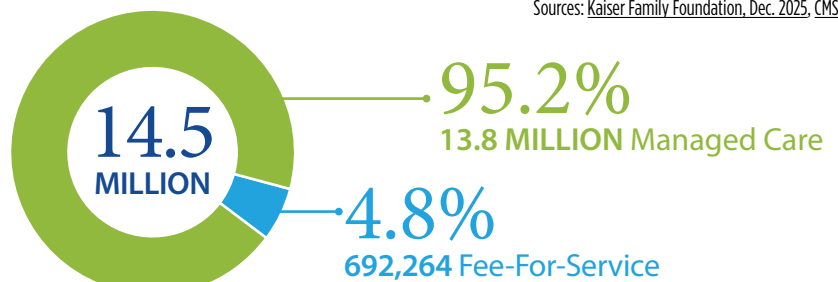
The Affordable Care Act expanded eligibility for Medi-Cal, which currently covers one in three Californians. Over 90 percent of members are enrolled in a managed care health plan.

Many of CAHP's members offer coverage through Medicare Advantage (MA), an alternative to traditional Medicare that gives eligible beneficiaries the option to enroll in a private health plan.

Medicare Enrollment	Medicare Advantage	Medicare Fee-for-Service
California	56%	44%
National Average	48%	52%

Sources: Kaiser Family Foundation, Dec. 2025, CMS

Estimated Medi-Cal Enrollment



Source: DHCS, Jan. 2026

About Us



California Association of
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Health Plan Members

- Aetna Health of California, Inc.
- AIDS Healthcare Foundation
- Alameda Alliance for Health
- Alignment Health Plan
- Anthem Blue Cross
- Aspire Health Plan
- Blue Shield of California
- Cal Optima Health
- CalViva Health
- CenCal Health
- Central California Alliance for Health
- CCHP (Chinese Community Health Plan)
- Cigna Healthcare of California, Inc.
- Clever Care of Golden State
- Community Care Health Plan
- Community Health Group
- Contra Costa Health Plan
- Gold Coast Health Plan
- Health Net of California
- Health Plan of San Joaquin
- Health Plan of San Mateo
- Heritage Provider Network
- Inland Empire Health Plan
- Kaiser Permanente
- Kern Family Health Care
- L.A. Care Health Plan
- Memorial Care Select Health Plan
- Molina Healthcare of California
- OnLok PACE
- Partnership HealthPlan of California
- San Francisco Health Plan
- Santa Clara Family Health Plan
- SCAN Health Plan
- Scripps Health Plan
- Sharp Health Plan
- SIMNSA Health Plan
- Sutter Health Plus
- UnitedHealthcare of California
- Valley Health Plan
- Ventura County Health Care Plan
- Western Health Advantage

Health Plans Offer Consumers Choice

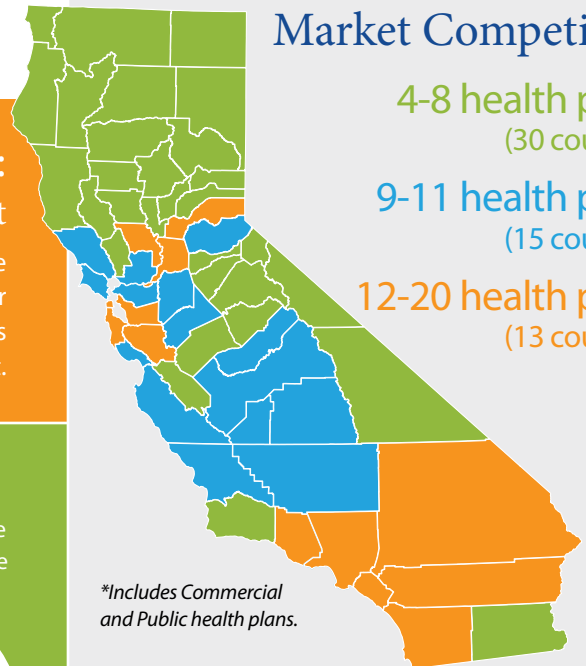
Managed care is available in all markets and in all 58 counties in California. Even in the most rural areas, California health plans provide state-of-the-art technology and practices to improve access, such as telehealth services. This technology makes it easier for and more convenient for people to access quality care. California's health plans offer physician and hospital networks to ensure all members have access to high quality medical care.

California Enjoys Healthy Market Competition

4-8 health plans
(30 counties)

9-11 health plans
(15 counties)

12-20 health plans
(13 counties)



**Includes Commercial and Public health plans.*

The Value Of Managed Care: Quality Care At a Lower Cost

Unlike the fragmented fee-for-service system of healthcare delivery – which pays doctors based on quantity rather than quality of care provided – managed care provides comprehensive, coordinated care at a lower cost.



Benefits of Managed Care

Health plans are subject to the Knox-Keene Health Care Service Plan Act of 1975 and are regulated by the Department of Managed Health Care and the Department of Health Care Services. The DMHC oversees 95 percent of enrollment in California.

Improved Access to Care

- Guaranteed Access to a Network of Providers
- Timely Appointments and 24/7 Advice Lines
- Language Assistance



Comprehensive Care

Health plans cover 10 Essential Health Benefits (EHBs), including, but not limited to:

- Ambulatory Patient Services
- Maternity and Newborn Care
- Mental Health and Substance Use Disorder Services
- Hospitalization
- Rehabilitative and Habilitative Services and Devices
- Emergency Services
- Pediatric Services
- Prescription Drugs
- Laboratory Services
- Preventive and Wellness Services and Chronic Disease Management

Covered California:

All Californians will have three or more choices, 92% will be able to choose three carriers or more and 75% will have four or more carriers to choose from.

Medi-Cal Managed Care:

1-6 choices in each of 58 counties. Starting Jan 1, 2026, dual-eligible beneficiaries in 41 counties will have access to integrated 'Medi-Medi' plans, which coordinate Medicare and Medi-Cal benefits.