

Simplifying health care for small businesses



Choose from a wide range of flexible solutions

Move your business forward in 2025 with plan choices that give you flexibility and control over your health care dollars. You can choose from a broad portfolio of plans at competitive rates. You have the option to purchase:

- ▶ **Directly from us**
- ▶ **Through CaliforniaChoice®**
- ▶ **Through Covered California for Small Business (CCSB)**

Whichever option you choose, our standard plan designs and rates are the same.

If your employees are located throughout the state or you want to offer more than one health plan, you have options. Rely on our integrated network so your employees can get the care they need to stay healthy and successful.

Broker Name

Broker firm name

City

Broker license number

Broker phone number/email

Find the right solution for your small business client

Kaiser Permanente	CaliforniaChoice®	Covered California for Small Business
Choice of carriers		
<ul style="list-style-type: none"> • Kaiser Permanente only 	<ul style="list-style-type: none"> • Kaiser Permanente • Anthem Blue Cross • Health Net • Sharp Health Plan • Sutter Health Plus • UnitedHealthcare • Western Health Advantage 	<ul style="list-style-type: none"> • Kaiser Permanente • Blue Shield of California • Sharp Health Plan
Key differences		
<ul style="list-style-type: none"> • Offers plans from all levels (if underwriting requirements are met) • Broader selection of Kaiser Permanente plans to choose from (HMO, HDHP, HRA, and PPO) • Includes child dental coverage • Choice of optional family dental plans • Fully integrated network with all plans • HRA and HSA administration 	<ul style="list-style-type: none"> • Offers plans from all levels¹ • An array of Kaiser Permanente plans to choose from – HMO and HDHP (no HRA or PPO) • Includes child dental coverage • Optional benefits and value-added services, such as dental, vision, chiropractic/acupuncture and life. • Payroll services • One contract for statewide coverage • Narrow networks with some non-Kaiser Permanente plans • No carrier participation requirements 	<ul style="list-style-type: none"> • Offers plans from all levels² • An array of Kaiser Permanente plans to choose from – HMO and HDHP (no HRA or PPO) • Tax credit available • One contract for statewide coverage • Narrow networks with some non-Kaiser Permanente plans • No carrier participation requirements • Includes child dental coverage • Optional benefits and value-added services available, such as vision and chiropractic/acupuncture
Plan names		
<ul style="list-style-type: none"> • Platinum 90 HMO 0/10 PCP + Child Dental Alt³ • Platinum 90 HMO 0/20 PCP + Child Dental • Platinum 90 HMO 250/30 PCP + Child Dental Alt³ • Gold 80 HMO 0/35 PCP + Child Dental Alt³ • Gold 80 HMO 250/35 PCP + Child Dental • Gold 80 HMO 1000/40 PCP + Child Dental Alt³ • Gold 80 HDHP HMO 1750/15% PCP + Child Dental Alt • Gold 80 HRA HMO 2250/35 PCP + Child Dental • Silver 70 HMO 1900/65 PCP + Child Dental Alt³ • Silver 70 HMO 2300/65 PCP + Child Dental Alt³ • Silver 70 HMO 2500/55 PCP + Child Dental • Silver 70 HMO 2900/65 PCP + Child Dental Alt³ • Silver 70 HDHP HMO 2850/25% PCP + Child Dental • Bronze 60 HMO 5800/60 PCP + Child Dental • Bronze 60 HDHP HMO 6650/0% PCP + Child Dental • Platinum 90 PPO 0/15 PCP + Child Dental • Gold 80 PPO 350/25 PCP + Child Dental • Silver 70 PPO 2500/55 PCP + Child Dental • Bronze 60 PPO 5800/60 PCP + Child Dental 	<ul style="list-style-type: none"> • Platinum HMO A³ • Platinum HMO B • Platinum HMO C³ • Gold HMO C³ • Gold HMO B • Gold HMO D³ • Gold HMO E • Silver HMO B³ • Silver HMO A³ • Silver HMO C • Silver HMO E³ • Silver HMO D • Bronze HMO A • Bronze HMO C 	<ul style="list-style-type: none"> • Platinum 90 HMO 0/10 PCP + Child Dental Alt³ • Platinum 90 HMO 0/20 PCP + Child Dental • Platinum 90 HMO 250/30 PCP + Child Dental Alt³ • Gold 80 HMO 0/35 PCP + Child Dental Alt³ • Gold 80 HMO 250/35 PCP + Child Dental • Gold 80 HMO 1000/40 PCP + Child Dental Alt³ • Gold 80 HDHP HMO 1750/15% PCP + Child Dental Alt • Silver 70 HMO 1900/65 PCP + Child Dental Alt³ • Silver 70 HMO 2300/65 PCP + Child Dental Alt³ • Silver 70 HMO 2500/55 PCP + Child Dental • Silver 70 HMO 2900/65 PCP + Child Dental Alt³ • Silver 70 HDHP HMO 2850/25% PCP + Child Dental • Bronze 60 HMO 5800/60 PCP + Child Dental • Bronze 60 HDHP HMO 6650/0% PCP + Child Dental

If coverage is terminated from CaliforniaChoice or Covered California and transferred to Kaiser Permanente direct, membership transfers take 5 to 10 business days. Members who need coverage during this period should contact Member Services.

1. CaliforniaChoice has added **Total Choice**, which gives employees access to the health plans and benefits available in **all four ACA metal tiers** (bronze, silver, gold, and platinum). 2. Covered California for Small Business employees have access to the health plans and benefits available in **all 4 metal tiers** (bronze, silver, gold and platinum). 3. Chiropractic and acupuncture services are included in this plan.