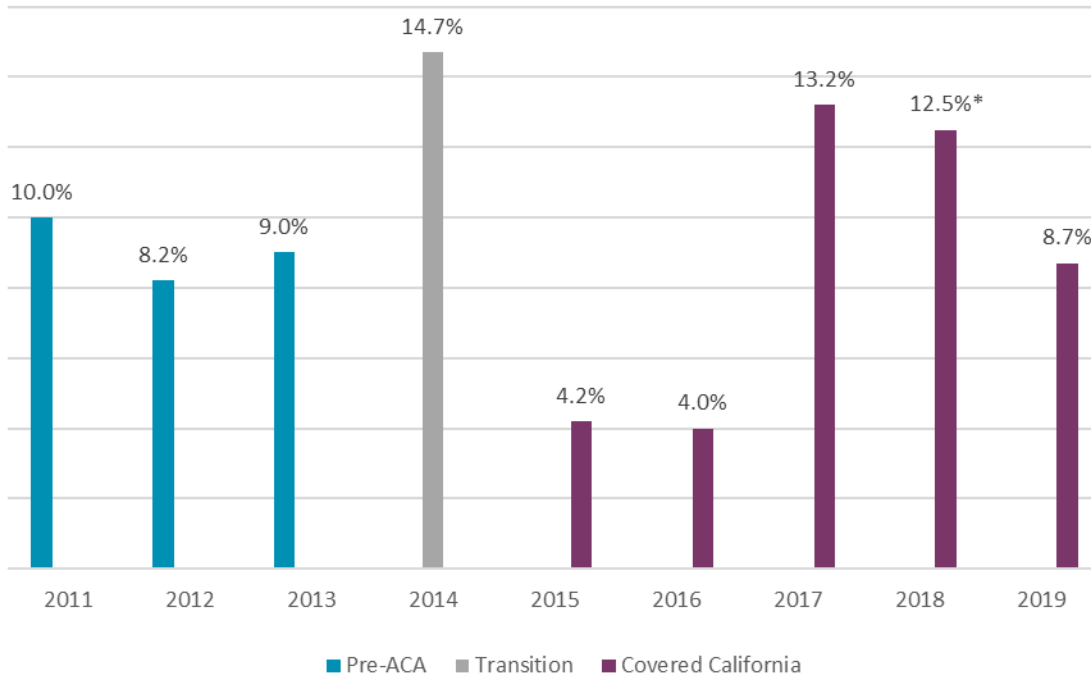


**Figure 1**  
**California Individual Market Premium Increases\***  
**Pre- and Post ACA**



\* Percentages reflect median increases for 2011-2014 and the weighted average increase (adjusted for enrollment by region) for 2015-2019. 2018 rates do not include the surcharge for the loss of federal cost-sharing reductions since individuals buying non-exchange individual coverage do not pay the surcharge

Data Source 2011-2014: Katherine Wilson, "Premium Growth Slows in California's Individual Market Following ACA Implementation," November 2, 2015. Data Source 2011-2018: Covered California, "Covered California's Health Insurance Companies and Plan Rates for 2018," August 1, 2017. Chart prepared by Insure the Uninsured Project.