

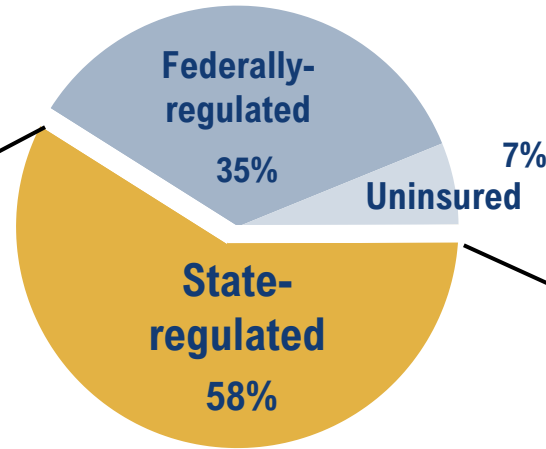
SOURCES OF HEALTH INSURANCE IN CALIFORNIA IN 2025

Current as of February 2024

California's projected population in 2025 is approximately 38,040,000

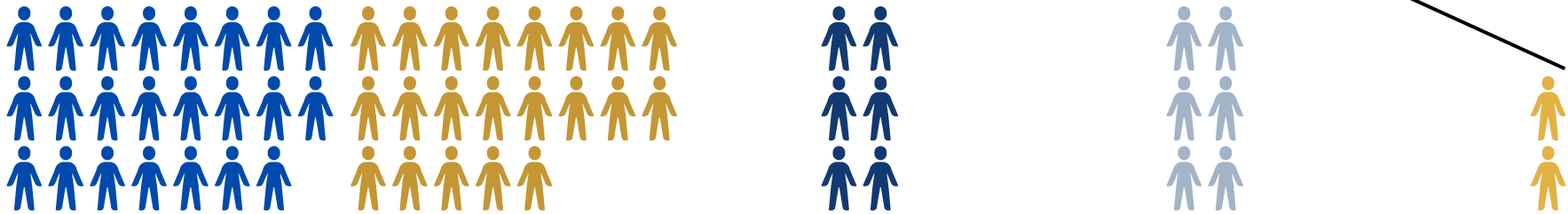


California health insurance in 2025



Did you know? California Health Insurance Laws & Governing Bodies

- Health & Safety Code (Knox-Keene Act) → DMHC
- Insurance Code → CDI
- Welfare & Institutions Code → DHCS (administrator)



Percentages based on total population of California

Category	Percentage	Regulation/Details
Medi-Cal	23%	<ul style="list-style-type: none"> Administered by DHCS Managed care regulated by DMHC Includes some dual beneficiaries (eligible for both Medicare and Medi-Cal) Excludes COHS
Large Group	21%	<ul style="list-style-type: none"> DMHC and CDI regulated Commercial insurance for groups with 101+ enrollees
Small Group	6%	<ul style="list-style-type: none"> DMHC and CDI regulated Commercial insurance for groups with 1-100 enrollees
Individual	6%	<ul style="list-style-type: none"> DMHC and CDI regulated Insurance purchased by individuals Includes insurance through Covered California
CalPERS	2%	<ul style="list-style-type: none"> DMHC regulated Insurance provided through CalPERS

California Public Employees' Retirement System (**CalPERS**), California Health Benefits Review Program (**CHBRP**), California Department of Insurance (**CDI**), County Operated Health System (**COHS**), Department of Health Care Services (**DHCS**), Department of Managed Health Care (**DMHC**)

SOURCES OF HEALTH INSURANCE IN CALIFORNIA

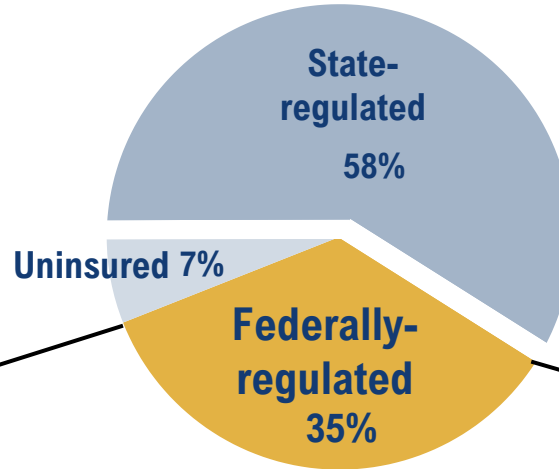


Term to Know: ERISA

ERISA is a federal law that sets standards for certain employer-sponsored retirement and health plans. ERISA prevents states from directly regulating employer-sponsored health plans.

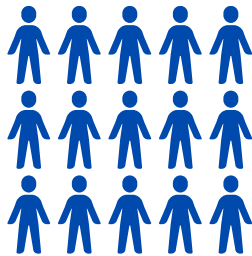
Self-insured health plans are subject to federal ERISA law, not state law, and regulated by the U.S. Department of Labor.

California health insurance in 2025



Did you know?

CHBRP typically analyzes legislation that would impact only **state-regulated** health insurance.



Self-Insured 15%

- Employer assumes responsibility for medical claims
- Not subject to state-level legislation



Medicare 13%

- For adults 65+ years and young people with disabilities



Medi-Cal COHS 5%

- Managed by a county
- Administered by DHCS
- Exempt from Knox-Keene Law



Other Public 2%

- TRICARE or VA (~1%)
- Non state-regulated CalPERS (~1%)
- Non state-regulated (~0.1%)

Percentages based on total population of California

California Public Employees' Retirement System (**CalPERS**), California Health Benefits Review Program (**CHBRP**), California Department of Insurance (**COHS**), Department of Health Care Services (**DHCS**), Department of Managed Health Care (**DMHC**), Employee Retirement and Income Security Act (**ERISA**), Veterans Affairs (**VA**)

Looking for more detail and insight on California's insured populations? Check out:

[Sources of Health Care Coverage in California in 2025](#)

