

**2022 Statewide Per Subscriber Per Month PSPM Premiums**  
**Health Maintenance Organization (HMO) Plans Only**  
**July Board of Administration Offsite Final Proposed Premiums**

Basic Plans <sup>1</sup>	2021			2022			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem HMO Select	\$ 800.55	\$ 1,601.10	\$ 2,081.43	\$ 848.08	\$ 1,696.16	\$ 2,205.01	5.94%
Anthem HMO Traditional	1,220.32	2,440.64	3,172.83	1,198.07	2,396.14	3,114.98	(1.82%)
Blue Shield Access+	938.96	1,877.92	2,441.30	900.22	1,800.44	2,340.57	(4.13%)
Blue Shield Trio	722.56	1,445.12	1,878.66	742.70	1,485.40	1,931.02	2.79%
Health Net Salud y Más	425.02	850.04	1,105.05	486.51	973.02	1,264.93	14.47%
Health Net SmartCare	924.36	1,848.72	2,403.34	1,007.13	2,014.26	2,618.54	8.95%
Kaiser Permanente	761.62	1,523.24	1,980.21	804.67	1,609.34	2,092.14	5.65%
Kaiser Out of State	1,040.15	2,080.30	2,704.39	1,138.95	2,277.90	2,961.27	9.50%
Sharp	632.27	1,264.54	1,643.90	699.21	1,398.42	1,817.95	10.59%
UnitedHealthcare Alliance	755.61	1,511.22	1,964.59	818.03	1,636.06	2,126.88	8.26%
UnitedHealthcare Harmony	-	-	-	737.35	1,474.70	1,917.11	N/A
Western Health Advantage	757.02	1,514.04	1,968.25	741.26	1,482.52	1,927.28	(2.08%)
<b>Basic HMO Weighted Average</b>							<b>4.69%</b>

Medicare Plans <sup>2</sup>	2021			2022			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Medicare Preferred	\$ 383.37	\$ 766.74	\$ 1,150.11	\$ 360.19	\$ 720.38	\$ 1,080.57	(6.05%)
Blue Shield Medicare PPO	-	-	-	353.11	706.22	1,059.33	N/A
Kaiser Sr. Advantage	324.48	648.96	973.44	302.53	605.06	907.59	(6.76%)
Kaiser Out of State	317.48	634.96	952.44	295.52	591.04	886.56	(6.92%)
Sharp Direct Advantage	244.39	488.78	733.17	263.85	527.70	791.55	7.96%
UnitedHealthcare Group	311.56	623.12	934.68	294.65	589.30	883.95	(5.43%)
UnitedHealthcare Edge	-	-	-	347.21	694.42	1,041.63	N/A
Western Health Advantage	-	-	-	314.94	629.88	944.82	N/A
<b>Medicare HMO Weighted Average</b>							<b>(6.37%)</b>

Combination Plans	2022					
	Subscriber in M & 1 Dependent in B	Subscriber in M & 2+ Dependents in B	Subscriber in M, 1 Dependent in B & 1 Dependent in M	Subscriber in B & 1 Dependent in M	Subscriber in B & 2+ Dependents in M	Subscriber in B, 1 Dependent in B & 1 Dependent in M
Anthem HMO Select	\$ 1,208.27	\$ 1,717.12	\$ 1,229.23	\$ 1,208.27	\$ 1,568.46	\$ 1,717.12
Anthem HMO Traditional	1,558.26	2,277.10	1,439.22	1,558.26	1,918.45	2,277.10
Blue Shield Access+	1,253.33	1,793.46	1,246.35	1,253.33	1,606.44	1,793.46
Blue Shield Trio	1,095.81	1,541.43	1,151.84	1,095.81	1,448.92	1,541.43
Kaiser Sr. Advantage	1,107.20	1,590.00	1,087.86	1,107.20	1,409.73	1,590.00
Kaiser Out of State	1,434.47	2,117.84	1,274.41	1,434.47	1,729.99	2,117.84
Sharp Direct Advantage	963.06	1,382.59	947.23	963.06	1,226.91	1,382.59
UnitedHealthcare Alliance/Group	1,112.68	1,603.50	1,080.12	1,112.68	1,407.33	1,603.50
UnitedHealthcare Alliance/Edge	1,165.24	1,656.06	1,185.24	1,165.24	1,512.45	1,656.06
UnitedHealthcare Harmony/Group	1,032.00	1,474.41	1,031.71	1,032.00	1,326.65	1,474.41
UnitedHealthcare Harmony/Edge	1,084.56	1,526.97	1,136.83	1,084.56	1,431.77	1,526.97
Western Health Advantage	1,056.20	1,500.96	1,074.64	1,056.20	1,371.14	1,500.96

<sup>1</sup>CalPERS 2022 Basic plan premiums are portfolio rated with a two-year phase-in.

<sup>2</sup>Kaiser Out of State is available outside of California. Sharp is available is available in Region 2 only. All other plans are available in all three regions.

**2022 Regional PSPM Premiums for Public Agencies and Schools  
Health Maintenance Organization (HMO) Plans Only  
July Board of Administration Offsite Final Proposed Premiums**

Basic Plans <sup>1</sup>	2021			2022			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
<b>Basic Premiums - Region 1</b>							
Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba							
Anthem Select	\$925.60	\$1,851.20	\$2,406.56	\$1,015.81	\$2,031.62	\$2,641.11	9.75%
Anthem Traditional	1,307.86	2,615.72	3,400.44	1,304.00	2,608.00	3,390.40	(0.30%)
Blue Shield Access+	1,170.08	2,340.16	3,042.21	1,116.01	2,232.02	2,901.63	(4.62%)
Blue Shield Trio	880.50	1,761.00	2,289.30	898.54	1,797.08	2,336.20	2.05%
Health Net SmartCare	1,120.21	2,240.42	2,912.55	1,153.00	2,306.00	2,997.80	2.93%
Kaiser CA	813.64	1,627.28	2,115.46	857.06	1,714.12	2,228.36	5.34%
UnitedHealthcare Alliance	941.17	1,882.34	2,447.04	1,020.28	2,040.56	2,652.73	8.41%
Western Health Advantage	757.02	1,514.04	1,968.25	741.26	1,482.52	1,927.28	(2.08%)
<b>Basic Premiums - Region 2</b>							
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura							
Anthem Select	\$674.69	\$1,349.38	\$1,754.19	\$712.43	\$1,424.86	\$1,852.32	5.59%
Anthem Traditional	1,046.04	2,092.08	2,719.70	1,007.13	2,014.26	2,618.54	(3.72%)
Blue Shield Access+	938.96	1,877.92	2,441.30	900.22	1,800.44	2,340.57	(4.13%)
Blue Shield Trio	722.56	1,445.12	1,878.66	742.70	1,485.40	1,931.02	2.79%
Health Net Salud y Más	458.66	917.32	1,192.52	548.26	1,096.52	1,425.48	19.54%
Health Net SmartCare	769.11	1,538.22	1,999.69	845.69	1,691.38	2,198.79	9.96%
Kaiser CA	669.77	1,339.54	1,741.40	706.02	1,412.04	1,835.65	5.41%
Sharp	632.27	1,264.54	1,643.90	699.21	1,398.42	1,817.95	10.59%
UnitedHealthcare Alliance	723.84	1,447.68	1,881.98	775.09	1,550.18	2,015.23	7.08%
UnitedHealthcare Harmony	-	-	-	782.74	1,565.48	2,035.12	N/A
<b>Basic Premiums - Region 3</b>							
Los Angeles, Riverside and San Bernardino							
Anthem Select	\$639.10	\$1,278.20	\$1,661.66	\$676.48	\$1,352.96	\$1,758.85	5.85%
Anthem Traditional	984.21	1,968.42	2,558.95	935.57	1,871.14	2,432.48	(4.94%)
Blue Shield Access+	834.88	1,669.76	2,170.69	779.87	1,559.74	2,027.66	(6.59%)
Blue Shield Trio	660.49	1,320.98	1,717.27	668.13	1,336.26	1,737.14	1.16%
Health Net Salud y Más	412.88	825.76	1,073.49	463.87	927.74	1,206.06	12.35%
Health Net SmartCare	691.48	1,382.96	1,797.85	764.96	1,529.92	1,988.90	10.63%
Kaiser CA	669.84	1,339.68	1,741.58	719.78	1,439.56	1,871.43	7.46%
UnitedHealthcare Alliance	720.89	1,441.78	1,874.31	771.85	1,543.70	2,006.81	7.07%
UnitedHealthcare Harmony	-	-	-	714.28	1,428.56	1,857.13	N/A
<b>Basic Premiums - Out of State</b>							
Kaiser Out of State	\$1,040.15	\$2,080.30	\$2,704.39	\$1,138.95	\$2,277.90	\$2,961.27	9.50%

<sup>1</sup>CalPERS 2022 Basic plan premiums are portfolio rated with two-year phase-in.