

Approval of 2025 Health Maintenance Organization and Preferred Provider Organization Plan Premiums

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July 16, 2024

Agenda

- Transition to Single Risk Pool in 2025
- Premiums & Weighted Averages
- Approval of HMO and PPO Premiums
- Approval of UHC Group Medicare Edge Plan Removal
- Next Steps



**Equitable,
High-Quality,
Affordable
Health Care**

Transition to Single Risk Pool in 2025

- Current projection is PPOs will lose money for 2024
- HCF investments are fully liquid due to immediate cash needs
- Likely increased outward migration in 2025
- Transition in 2025 could significantly quicken the path back to single-digit PPO increases



Premiums and Weighted Averages

2025 Basic HMO Plan Premiums

Basic HMO Plan	2024 Premium	2025 Premium Full Transition to One Risk Pool	Percent Change from 2024
Anthem Blue Cross Select HMO	\$925.57	\$1,021.71	10.39%
Anthem Blue Cross Traditional HMO	\$1,197.94	\$1,309.07	9.28%
Blue Shield Access+ HMO and EPO	\$892.49	\$965.86	8.22%
Blue Shield Trio HMO	\$810.24	\$909.10	12.20%
Health Net Salud y Más	\$656.96	\$753.72	14.73%
Kaiser Permanente	\$964.15	\$1,045.20	8.41%
Kaiser Permanente Out of State	\$1,312.45	\$1,422.26	8.37%
Sharp Performance Plus	\$833.24	\$868.45	4.23%
UnitedHealthcare SignatureValue Alliance	\$882.98	\$961.35	8.88%
UnitedHealthcare SignatureValue Harmony	\$763.70	\$820.13	7.39%
Western Health Advantage HMO	\$807.23	\$914.27	13.26%
Basic HMO Weighted Average Change			8.72%

2025 Basic PPO Plan Premiums

Basic PPO Plan	2024 Premium	2025 Premium Full Transition to One Risk Pool	Percent Change from 2024
PERS Gold	\$859.31	\$943.70	9.82%
PERS Platinum	\$1,215.87	\$1,335.30	9.82%
Basic PPO Weighted Average Change			9.82%

2025 Medicare Advantage Plan Premiums

Medicare Advantage Plan	2024 Premium	2025 Premium	Percent Change from 2024
Anthem Medicare Preferred PPO	\$405.83	\$487.56	20.14%
Blue Shield Medicare PPO	\$392.68	\$448.28	14.16%
Kaiser Permanente Senior Advantage	\$324.79	\$343.08	5.63%
Kaiser Permanente Senior Advantage Out of State	\$318.43	\$336.72	5.74%
Kaiser Permanente Senior Advantage Summit	\$386.55	\$408.31	5.63%
Kaiser Permanente Senior Advantage Summit Out of State	\$380.21	\$401.97	5.72%
Sharp Direct Advantage HMO	\$256.53	\$272.44	6.20%
UnitedHealthcare Group Medicare Advantage PPO	\$341.72	\$442.25	29.42%
Medicare Advantage Weighted Average Change			12.58%

2025 Medicare Supplement Plan Premiums

Medicare Supplement Plan	2024 Premium	2025 Premium	Percent Change from 2024
PERS Gold	\$406.60	\$546.13	34.32%
PERS Platinum	\$448.15	\$584.70	30.47%
Medicare Supplement Weighted Average Change			30.59%

Statewide Weighted Average Change for Basic and Medicare Plans

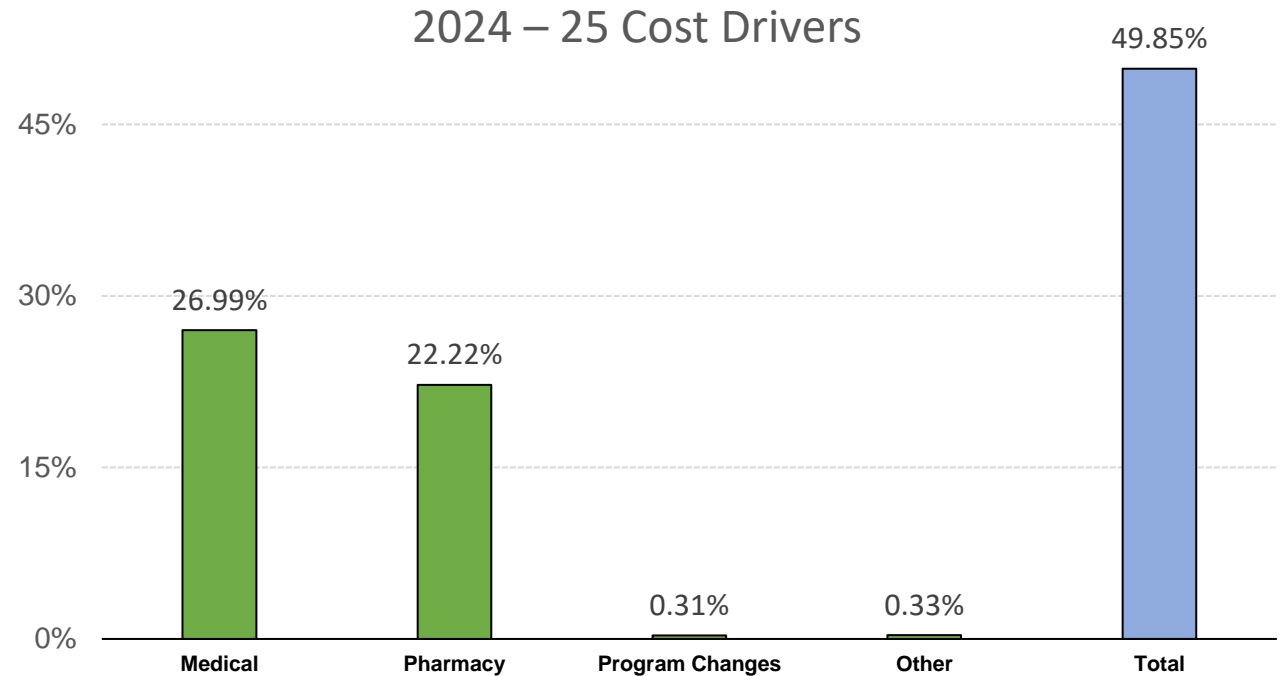
Health Coverage Type	2025 Premium Percent Change from 2024
Basic HMO	8.72%
Basic PPO	9.82%
Total Basic	9.08%
Medicare Advantage	12.58%
Medicare Supplement	30.59%
Total Medicare	22.25%
Overall (Total)	10.79%

UnitedHealthcare Group Medicare Advantage Edge PPO

2024 Premium	2025 Premium	Premium Change from 2024	Premium Change from 2024
\$366.01	\$548.45	\$182.44	49.85%

Recommendation:

Remove plan from CalPERS Health Benefits Program



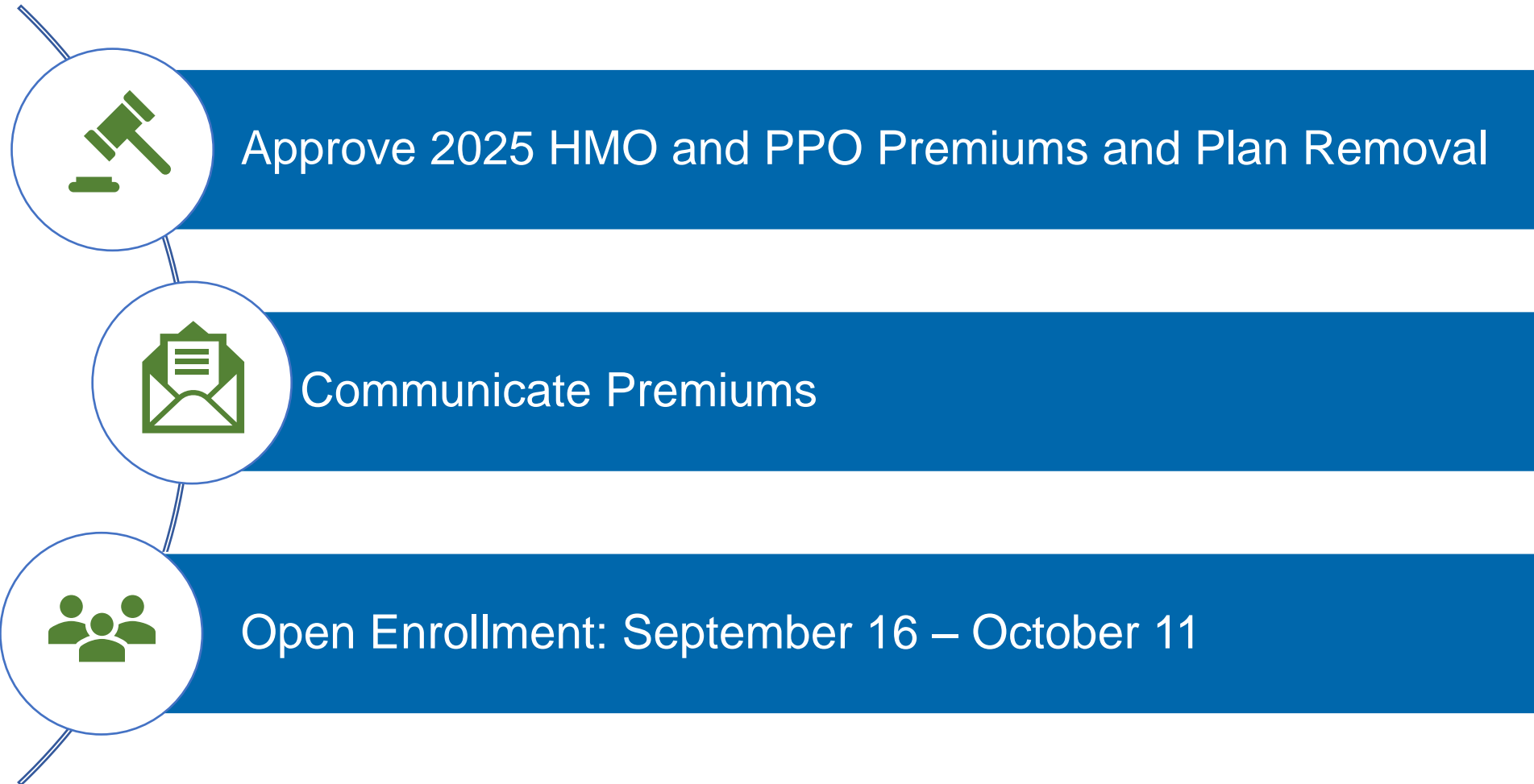
2024 Total Covered Lives: 5,227

Recommendation for Board:

Approve 2025 HMO &
PPO Premiums with
Full Transition to Single
Risk Pool

Approve Removal of
UHC Group Medicare
Advantage Edge Plan
from Program

Rate Development Next Steps





Appendix

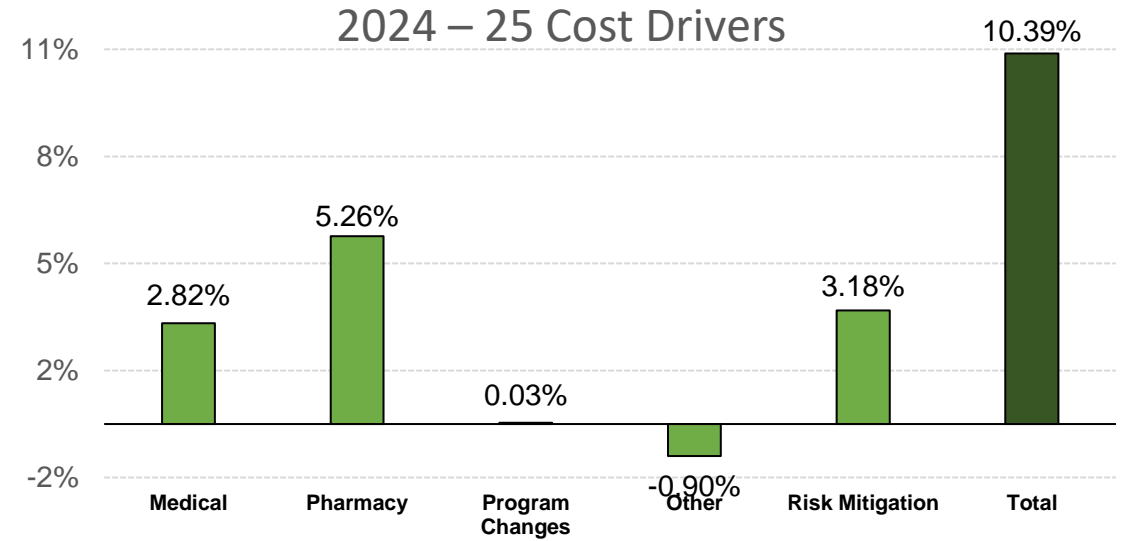


Basic HMO & PPO Plans

Approval of 2025 HMO and PPO Premiums

Anthem Blue Cross Select HMO (Basic)

2024 Premium	2025 Premium Before Risk Mitigation	2025 Adjusted Risk Score	Risk Mitigation Impact	2025 Premium with Full Transition to One Risk Pool	Percent Change from 2024
\$925.57	\$942.02	0.9398	\$79.69	\$1,021.71	10.39%

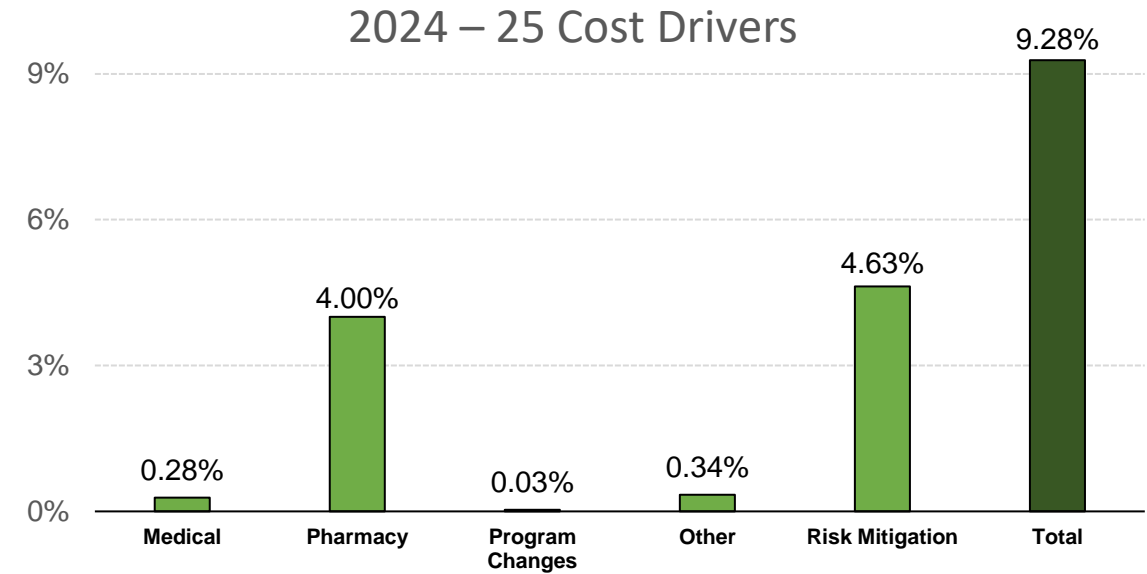


2024 Total Covered Lives: 31,984

Approval of 2025 HMO and PPO Premiums

Anthem Blue Cross Traditional HMO (Basic)

2024 Premium	2025 Premium Before Risk Mitigation	2025 Adjusted Risk Score	Risk Mitigation Impact	2025 Premium with Full Transition to One Risk Pool	Percent Change from 2024
\$1,197.94	\$1,423.20	1.1153	(\$114.13)	\$1,309.07	9.28%

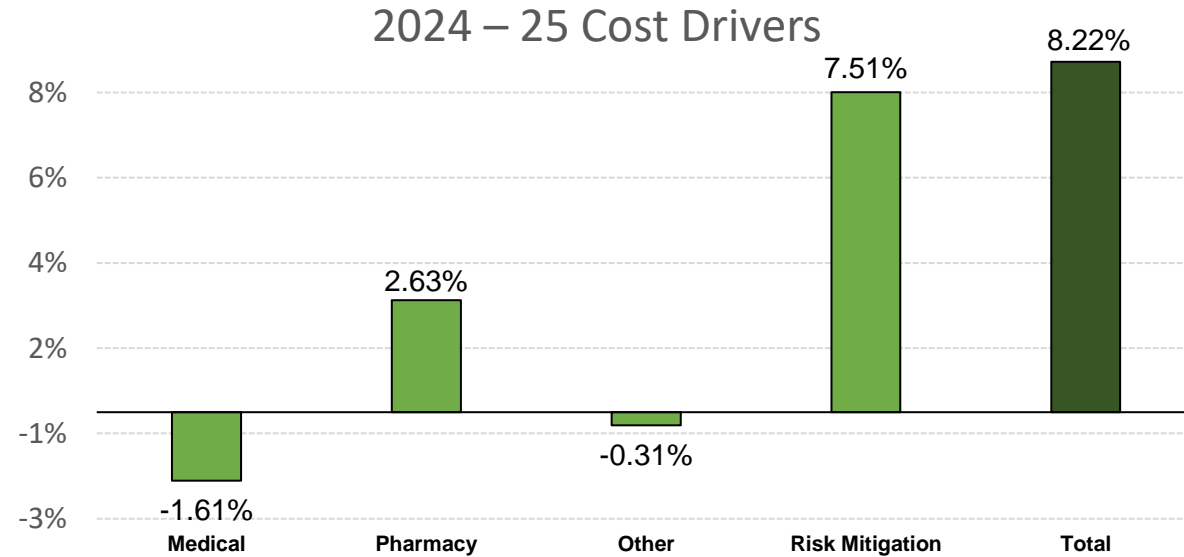


2024 Total Covered Lives: 11,666

Approval of 2025 HMO and PPO Premiums

Blue Shield Access+ HMO and EPO (Basic)

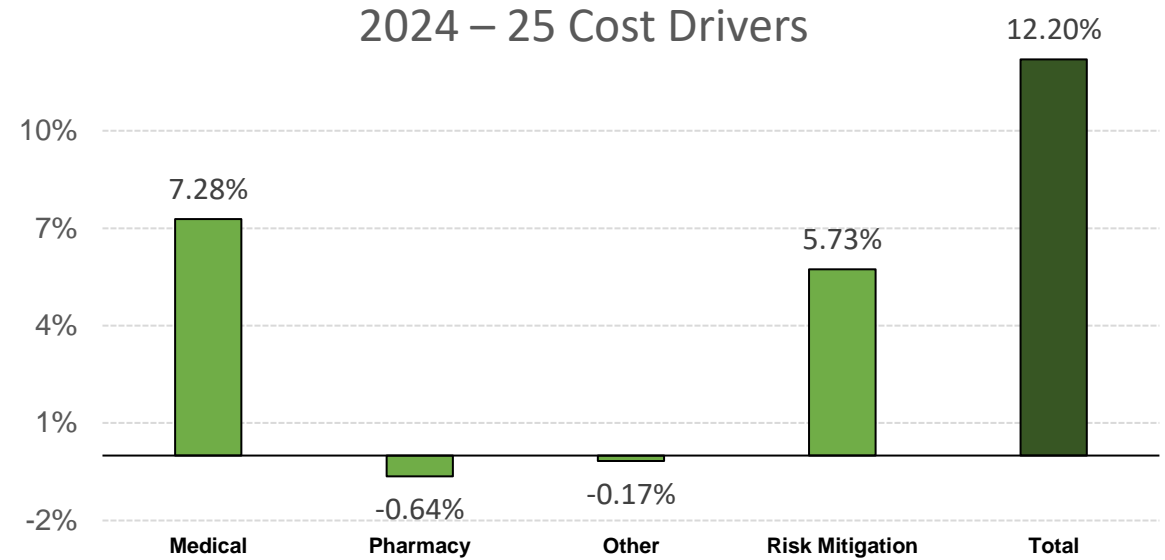
2024 Premium	2025 Premium Before Risk Mitigation	2025 Adjusted Risk Score	Risk Mitigation Impact	2025 Premium with Full Transition to One Risk Pool	Percent Change from 2024
\$892.49	\$1,124.64	1.2009	(\$158.78)	\$965.86	8.22%



2024 Total Covered Lives: 124,322

Blue Shield Trio HMO (Basic)

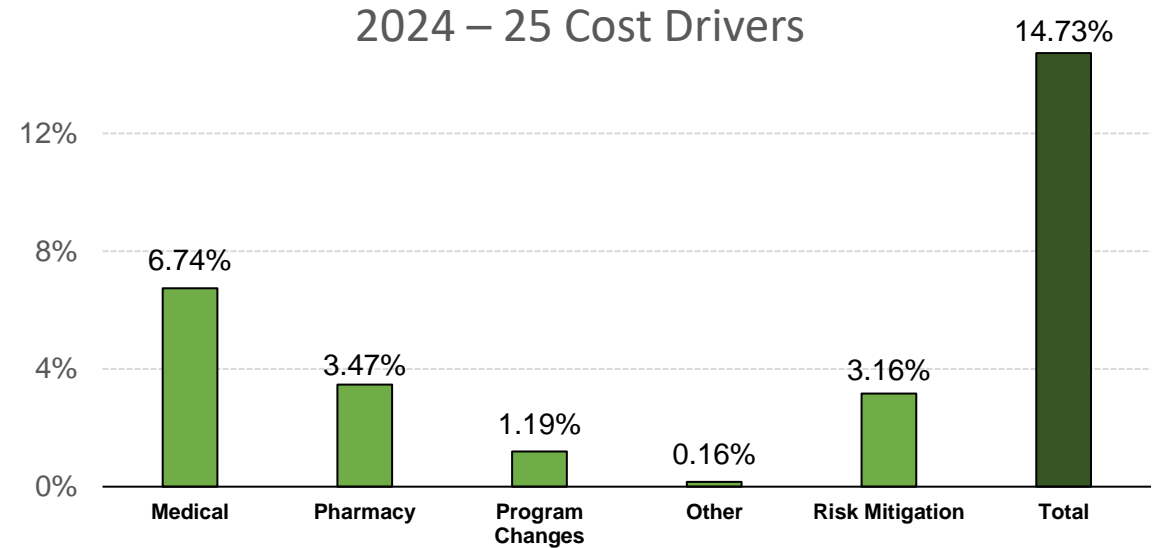
2024 Premium	2025 Premium Before Risk Mitigation	2025 Adjusted Risk Score	Risk Mitigation Impact	2025 Premium with Full Transition to One Risk Pool	Percent Change from 2024
\$810.24	\$761.44	0.8485	\$147.66	\$909.10	12.20%



2024 Total Covered Lives: 44,314

Health Net Salud y Mas (Basic)

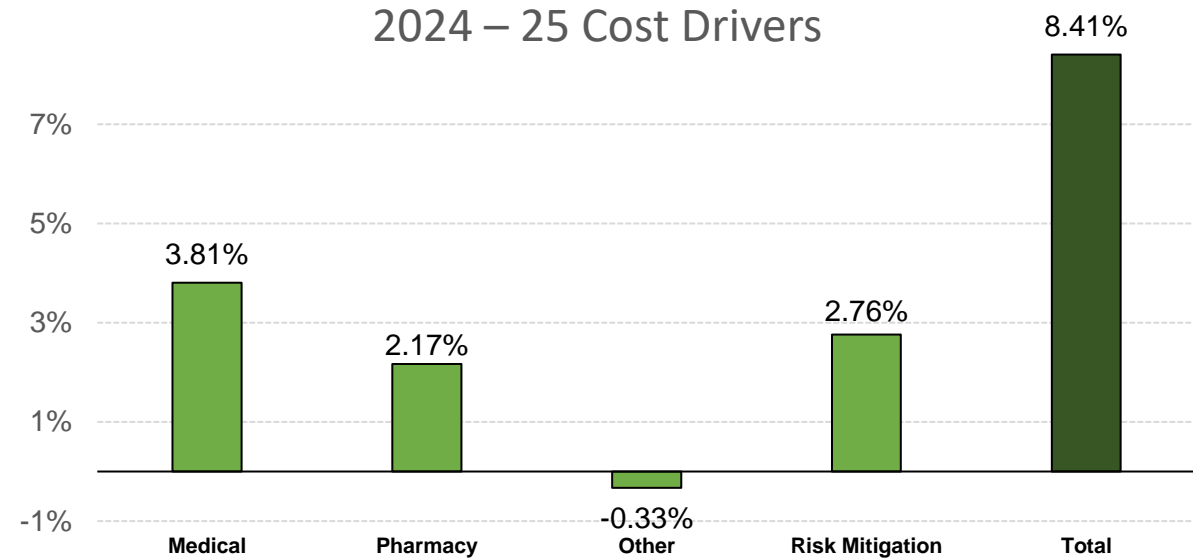
2024 Premium	2025 Premium Before Risk Mitigation	2025 Adjusted Risk Score	Risk Mitigation Impact	2025 Premium with Full Transition to One Risk Pool	Percent Change from 2024
\$656.96	\$579.12	0.7634	\$174.60	\$753.72	14.73%



2024 Total Covered Lives: 12,524

Kaiser Permanente (Basic)

2024 Premium	2025 Premium Before Risk Mitigation	2025 Adjusted Risk Score	Risk Mitigation Impact	2025 Premium with Full Transition to One Risk Pool	Percent Change from 2024
\$964.15	\$935.24	0.9113	\$109.96	\$1,045.20	8.41%

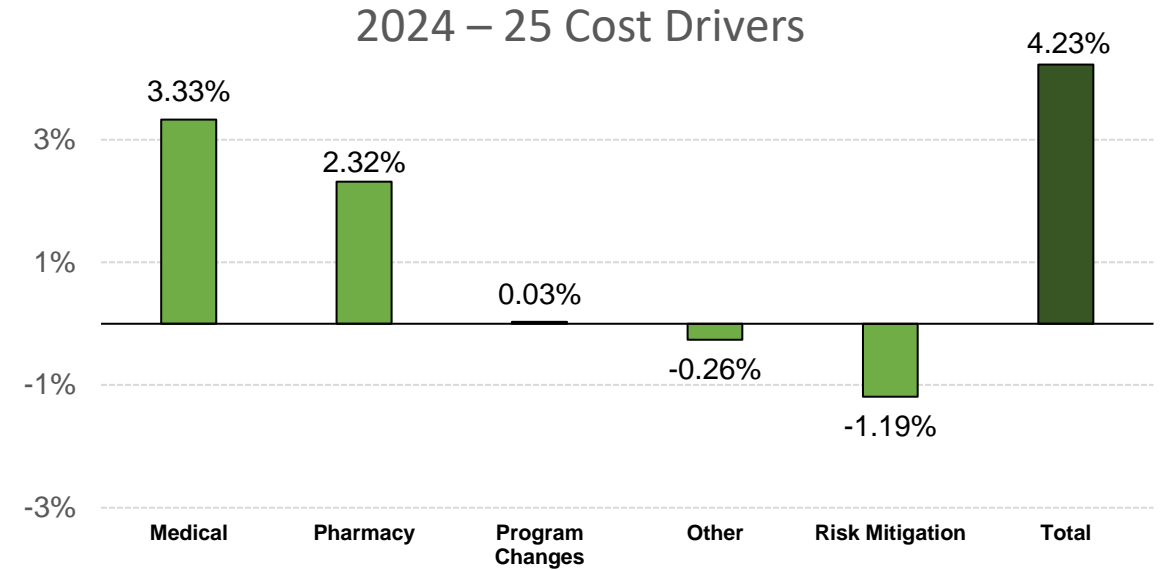


2024 Total Covered Lives: 527,988

Approval of 2025 HMO and PPO Premiums

Sharp Performance Plus (Basic)

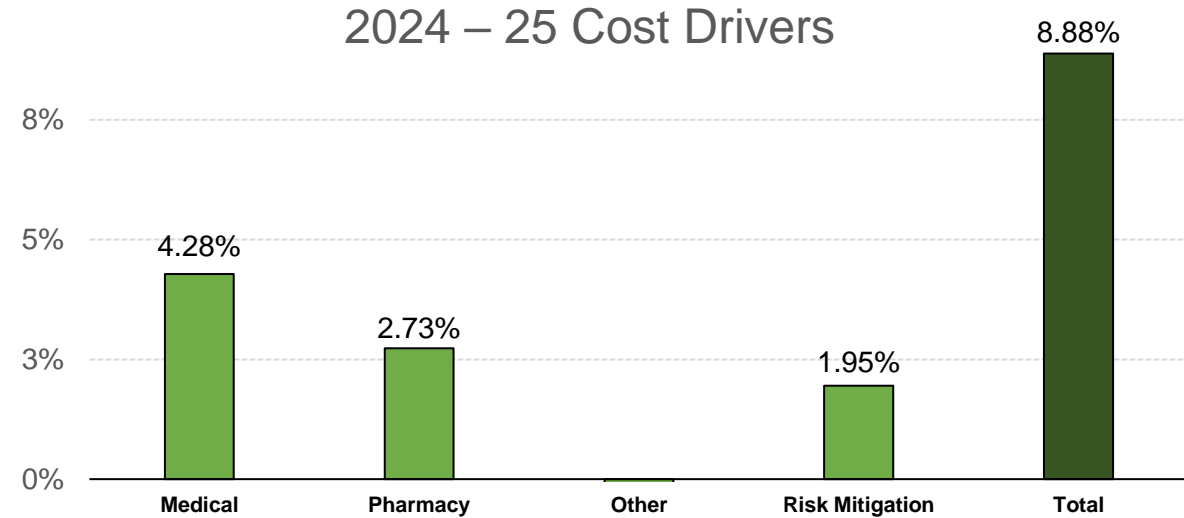
2024 Premium	2025 Premium Before Risk Mitigation	2025 Adjusted Risk Score	Risk Mitigation Impact	2025 Premium with Full Transition to One Risk Pool	Percent Change from 2024
\$833.24	\$783.27	0.9151	\$85.18	\$868.45	4.23%



2024 Total Covered Lives: 14,561

UnitedHealthcare Signature Value Alliance (Basic)

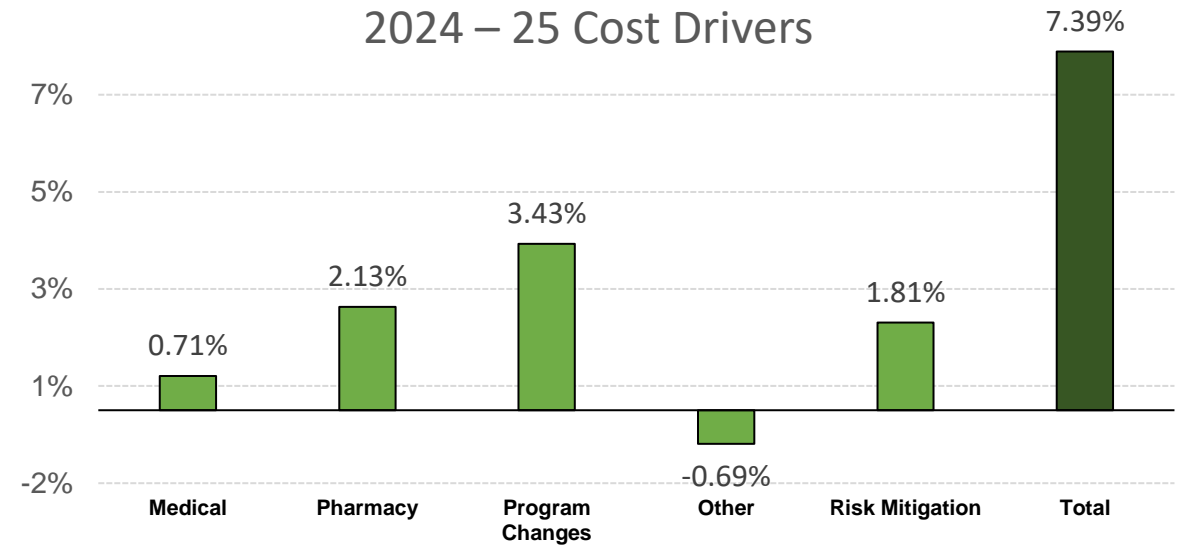
2024 Premium	2025 Premium Before Risk Mitigation	2025 Adjusted Risk Score	Risk Mitigation Impact	2025 Premium with Full Transition to One Risk Pool	Percent Change from 2024
\$882.98	\$983.46	1.0493	(\$22.11)	\$961.35	8.88%



2024 Total Covered Lives: 76,138

UnitedHealthcare Signature Value Harmony (Basic)

2024 Premium	2025 Premium Before Risk Mitigation	2025 Adjusted Risk Score	Risk Mitigation Impact	2025 Premium with Full Transition to One Risk Pool	Percent Change from 2024
\$763.70	\$741.88	0.9178	\$78.25	\$820.13	7.39%

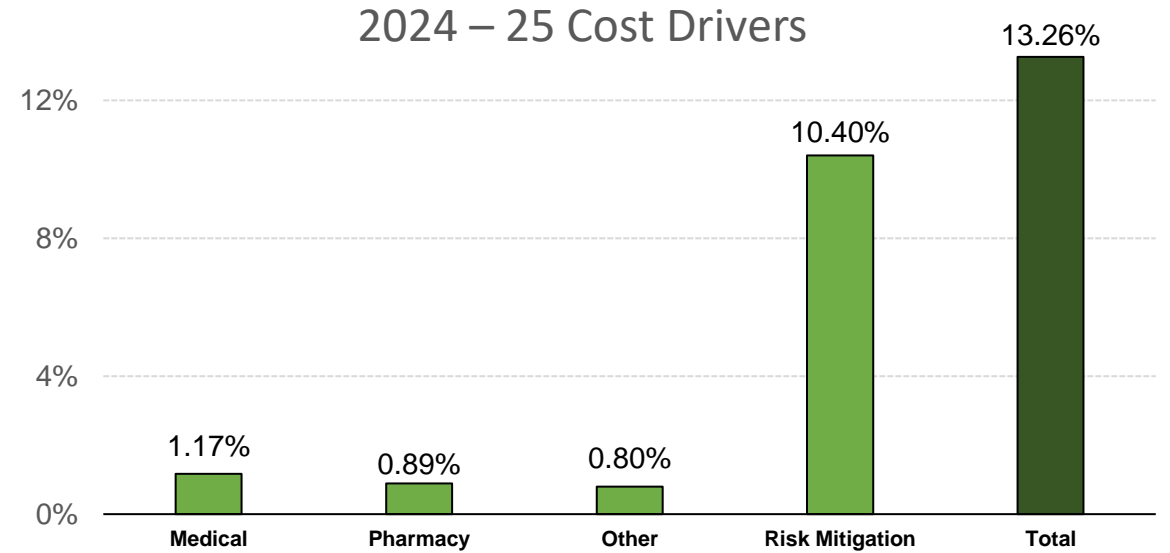


2024 Total Covered Lives: 7,148

Approval of 2025 HMO and PPO Premiums

Western Health Advantage HMO (Basic)

2024 Premium	2025 Premium Before Risk Mitigation	2025 Adjusted Risk Score	Risk Mitigation Impact	2025 Premium with Full Transition to One Risk Pool	Percent Change from 2024
\$807.23	\$875.99	0.9780	\$38.28	\$914.27	13.26%

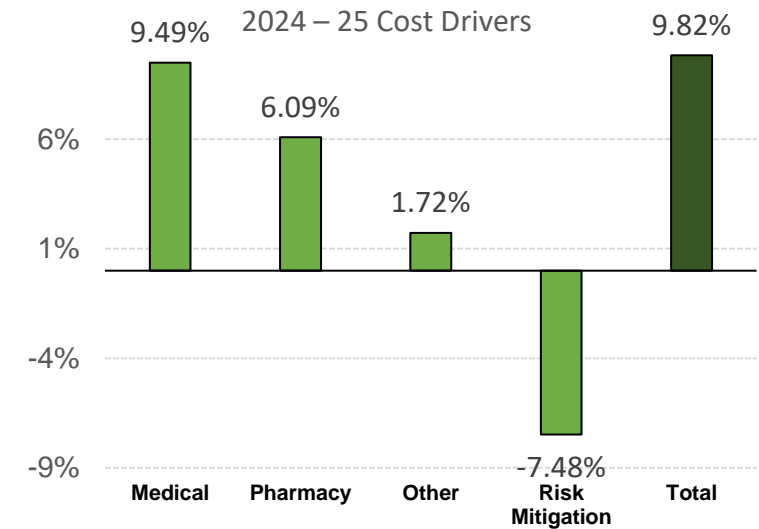


2024 Total Covered Lives: 21,607

Approval of 2025 HMO and PPO Premiums

PERS Gold & Platinum (Basic)

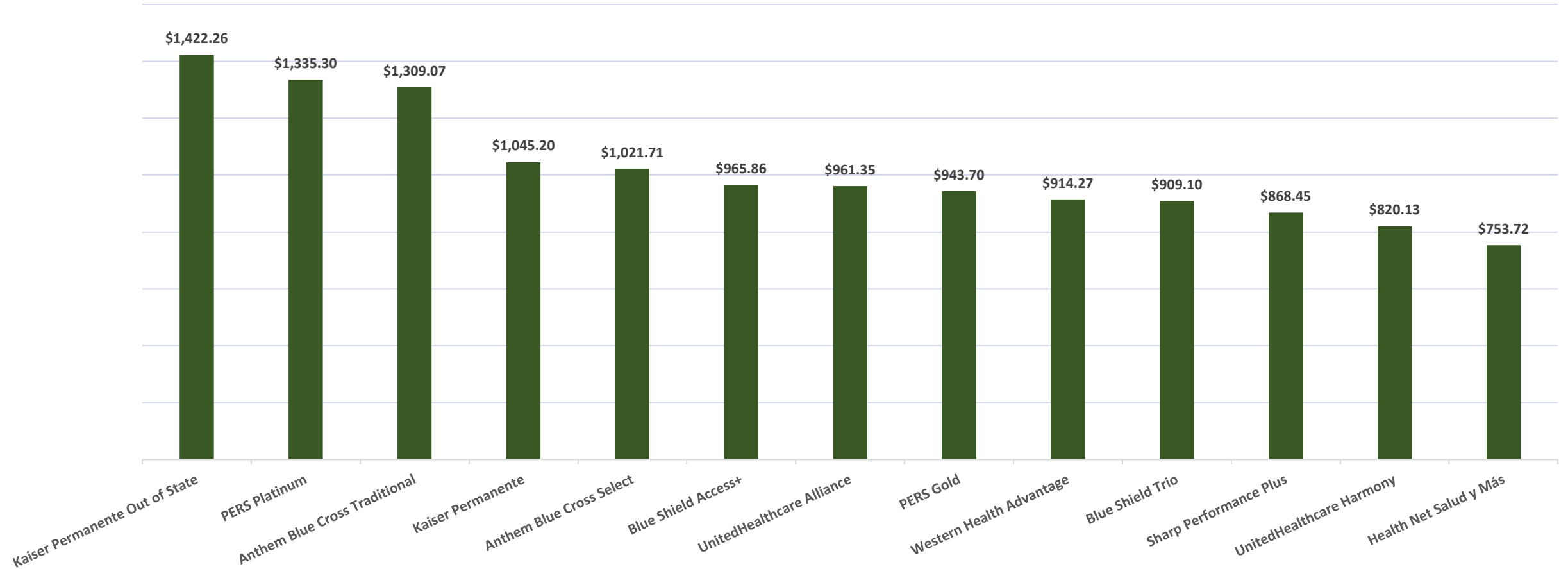
Plan	2024 Premium	2025 Premium Before Risk Mitigation	2025 Adjusted Risk Score	Risk Mitigation Impact	2025 Premium with Full Transition to One Risk Pool	Percent Change from 2024
PERS Gold	\$859.31	\$925.92	1.1242	\$17.79	\$943.70	9.82%
PERS Platinum	\$1,215.87	\$1,569.70	1.1242	(\$234.40)	\$1,335.30	9.82%
Basic PPO Weighted Average Change						9.82%



PERS Gold 2024 Total Covered Lives: 134,966

PERS Platinum 2024 Total Covered Lives: 111,685

2025 Basic HMO & PPO Premiums Full Transition to One Risk Pool

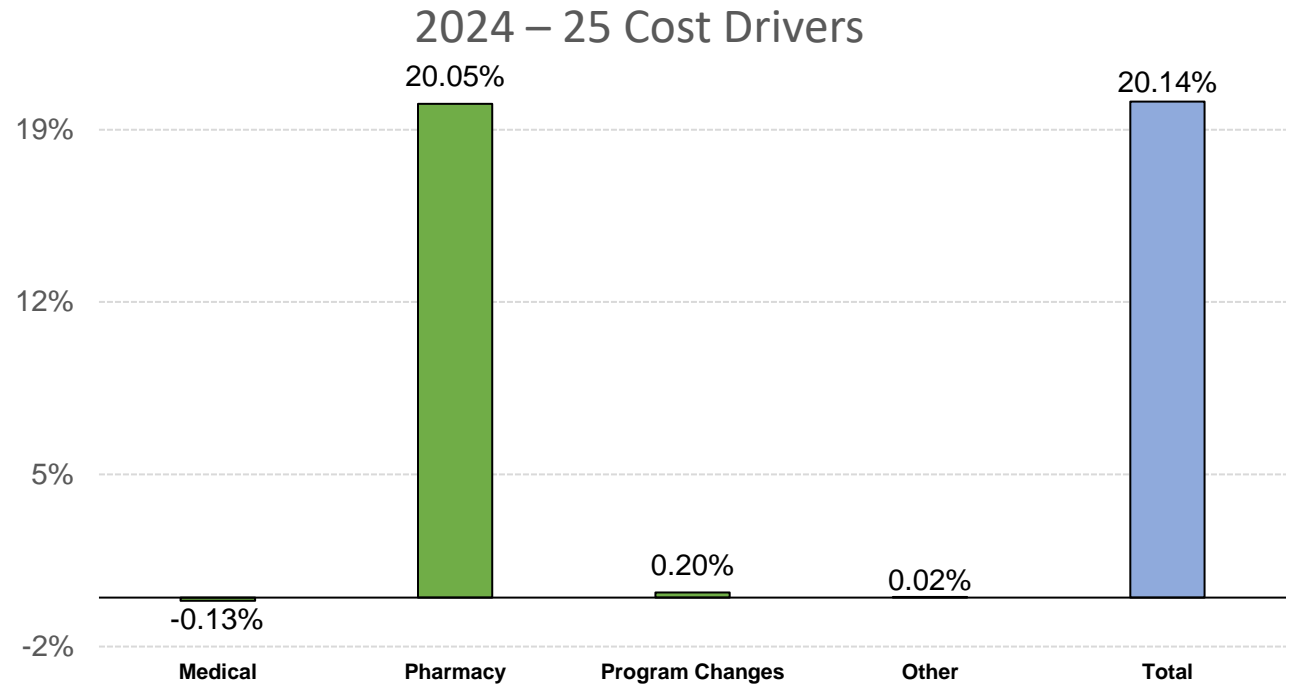




Medicare Plans

Anthem Blue Cross Medicare Preferred PPO

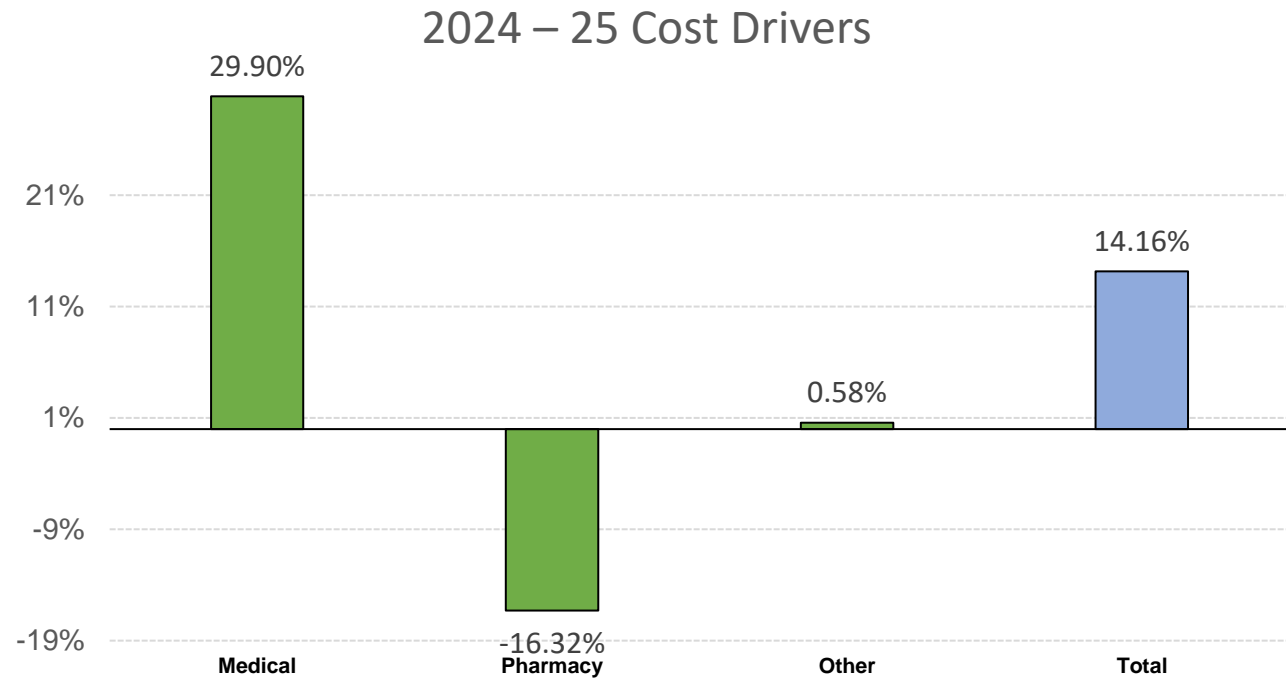
2024 Premium	2025 Premium	Premium Change from 2024	Premium Change from 2024
\$405.83	\$487.56	\$81.73	20.14%



2024 Total Covered Lives: 6,655

Blue Shield Medicare PPO

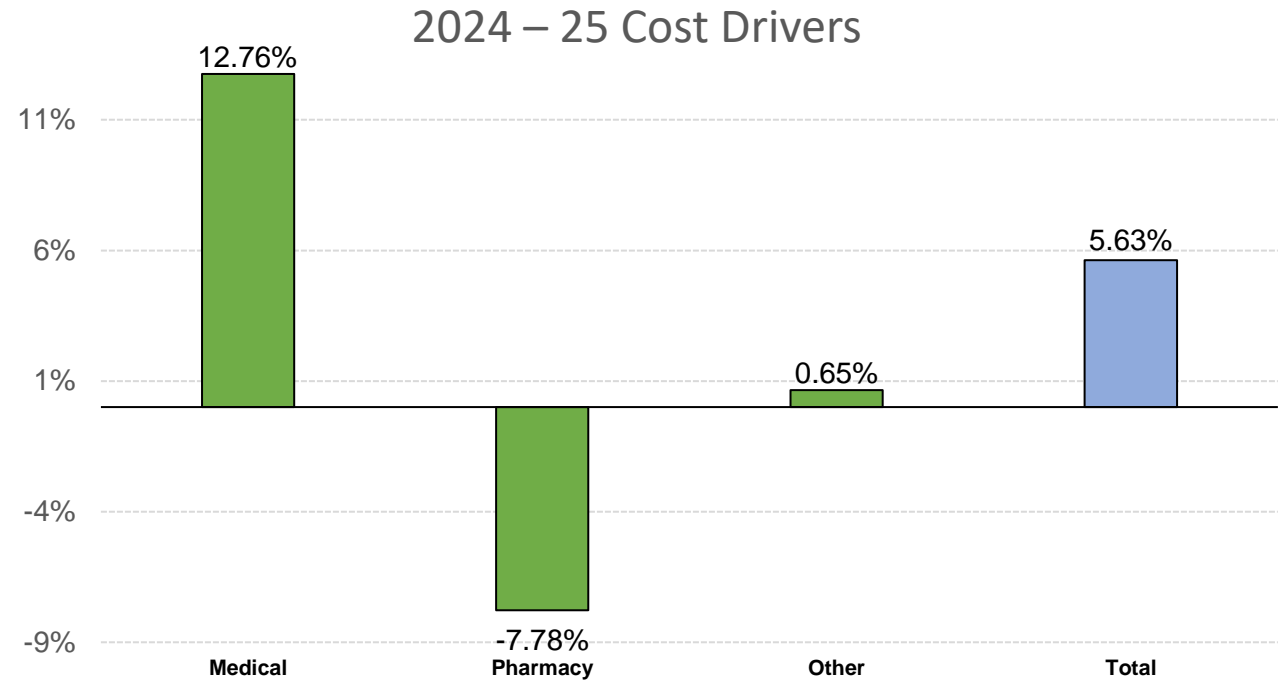
2024 Premium	2025 Premium	Premium Change from 2024	Premium Change from 2024
\$392.68	\$448.28	\$55.60	14.16%



2024 Total Covered Lives: 5,726

Kaiser Permanente Senior Advantage (Medicare)

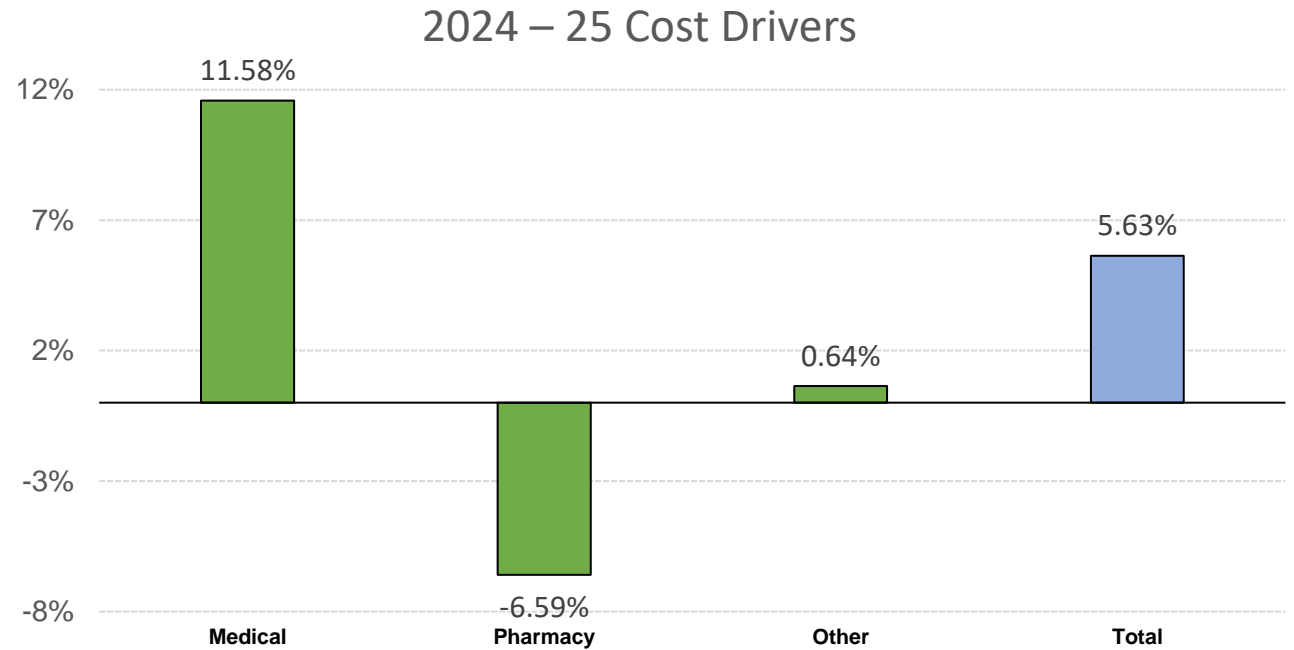
2024 Premium	2025 Premium	Premium Change from 2024	Premium Change from 2024
\$324.79	\$343.08	\$18.29	5.63%



2024 Total Covered Lives: 106,925

Kaiser Permanente Senior Advantage Summit (Medicare)

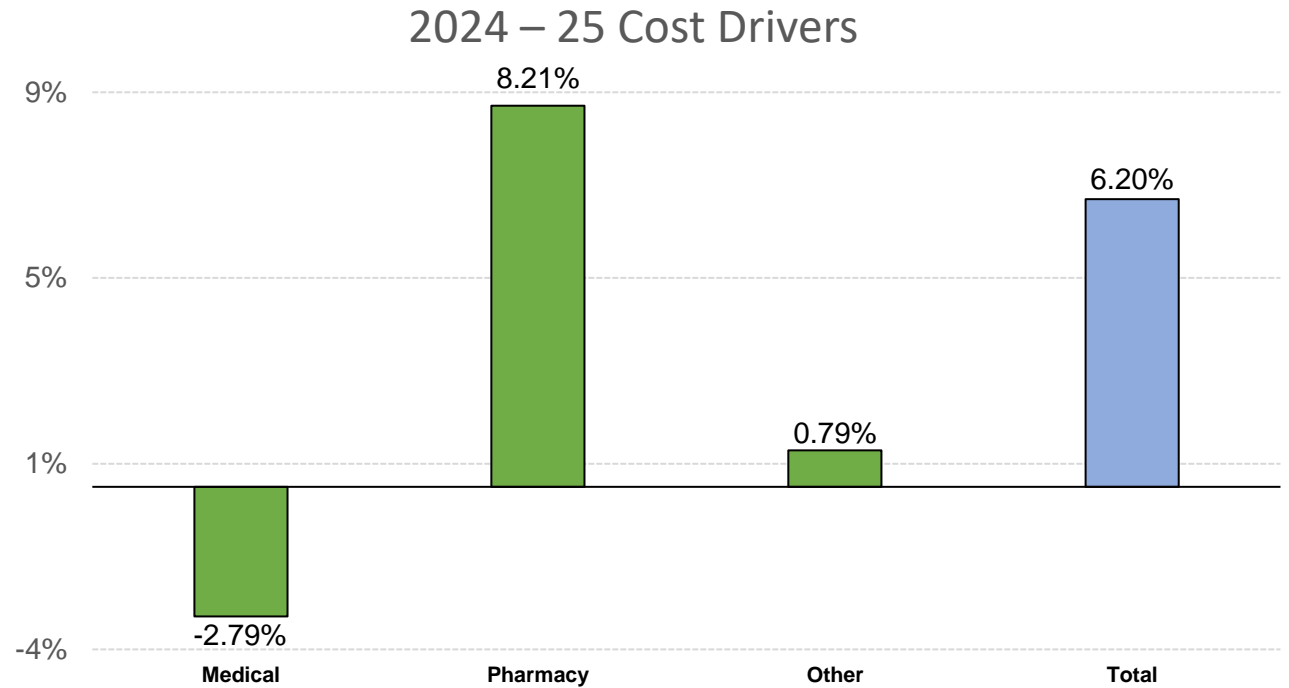
2024 Premium	2025 Premium	Premium Change from 2024	Premium Change from 2024
\$386.55	\$408.31	\$21.76	5.63%



2024 Total Covered Lives: 8,461

Sharp Direct Advantage HMO (Medicare)

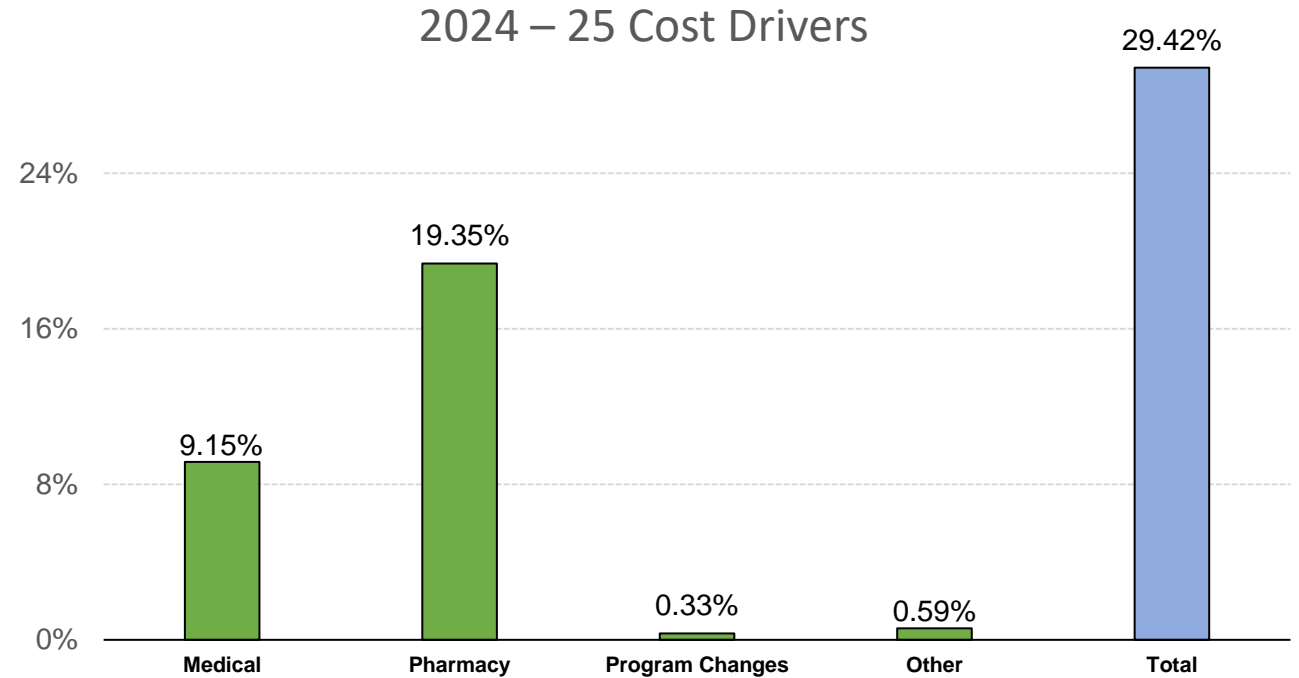
2024 Premium	2025 Premium	Premium Change from 2024	Premium Change from 2024
\$256.53	\$272.44	\$15.91	6.20%



2024 Total Covered Lives: 480

UnitedHealthcare Group Medicare Advantage PPO

2024 Premium	2025 Premium	Premium Change from 2024	Premium Change from 2024
\$341.72	\$442.25	\$100.53	29.42%



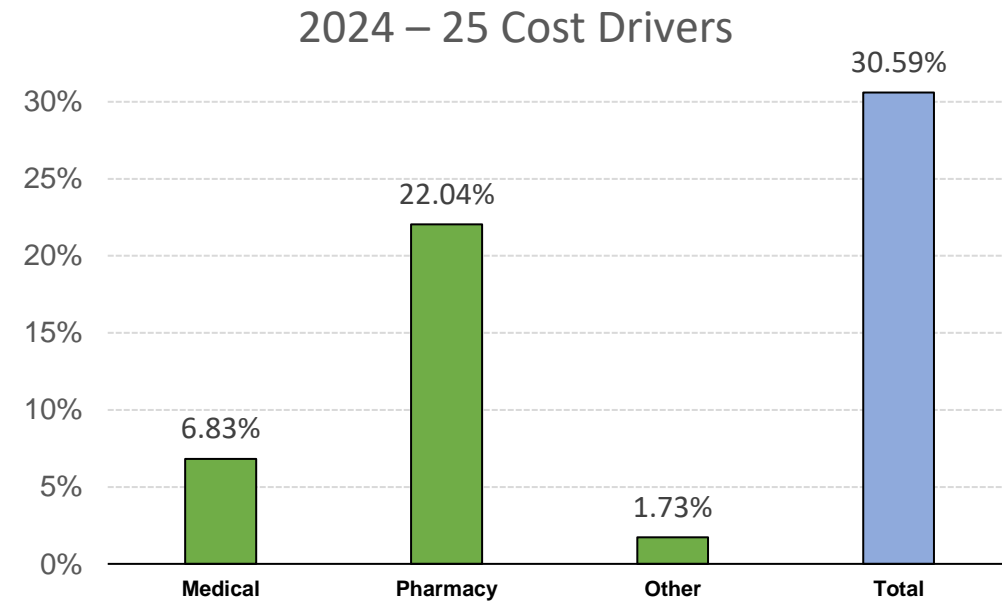
2024 Total Covered Lives: 42,897

Western Health Advantage MyCare Select HMO (Medicare)

- WHA will no longer offer this plan in 2025
- 533 members enrolled
- WHA and CalPERS will communicate to members impacted by this exit

PERS Gold & Platinum Medicare Supplement

Plan	2024 Total Covered Lives	2024 Premium	2025 Premium	Premium Change from 2024	Premium Change from 2024
PERS Gold	4,633	\$406.60	\$546.13	\$139.53	34.32%
PERS Platinum	147,850	\$448.15	\$584.70	\$136.55	30.47%
Medicare Supplement Weighted Average Change					30.59%



2025 Medicare Premiums

