



Pension & Health Benefits Committee

Agenda Item 6c

March 16, 2021

Item Name: Health Open Enrollment Results

Program: Health Benefits

Item Type: Information Consent

Executive Summary

This agenda item reports California Public Employees' Retirement System (CalPERS) member migration between health plans, based on the results of the 2020 Health Benefits Program Open Enrollment period. All 2020 Open Enrollment changes are effective January 1, 2021. In total, 46,677 (3.1 percent) of CalPERS Total Covered Lives (TCLs) changed health plans.

Background

CalPERS annually reports results of the Health Benefits Program Open Enrollment. CalPERS Open Enrollment occurs during the last quarter of each calendar year, offering health plan subscribers the opportunity to make prospective enrollment changes. All 2020 Open Enrollment changes are effective January 1, 2021. This year's results showed decreased transfer rates compared to the year prior. The transfer rate for the 2019 open enrollment period was 5.0 percent. It decreased to 3.1 percent in 2020.

Analysis

CalPERS measured the impact of the 2020 Open Enrollment period by comparing the number of members changing plans effective January 1, 2021, to the December 1, 2020 enrollment counts. This comparison highlights changes due to Open Enrollment.

The following charts display the top three plans that experienced the highest net gain or net loss in enrollment during the 2020 Open Enrollment period. Please note that not all transfers are shown and only the top three movements are displayed. Complete details of member migration between plans as a result of 2020 Open Enrollment are displayed in Attachment 1.

Plans that experienced the largest net gain:

Plan Name and Net Gain	Largest Gain Source	Second Largest Gain Source	Third Largest Gain Source	All Other Sources
PERS Select 7,385 TCLs	PERS Choice (43.7%)	Kaiser (12.6%)	United Healthcare (12.1%)	All Other Plans (31.6%)
Anthem HMO Select 4,345 TCLs	United Healthcare (36.4%)	BSC Access+ (20.0%)	Kaiser (9.9%)	All Other Plans (33.7%)
BSC Trio 3,368 TCLs	BSC Access+ (30.7%)	United Healthcare (25.2%)	Kaiser (11.9%)	All Other Plans (32.2%)

Plans that experienced the largest net loss:

Plan Name and Net Loss	Largest Recipient	Second Largest Recipient	Third Largest Recipient	All Other Recipients
BSC Access+ -5,558 TCLs	Anthem HMO Select (21.4%)	BSC Trio (17.2%)	Kaiser (14.4%)	All Other Plans (47.0%)
United Healthcare -3,308 TCLs	Anthem HMO Select (38.0%)	PERS Select (18.3%)	BSC Trio (13.8%)	All Other Plans (29.9%)
PERS Choice -2,175 TCLs	PERS Select (56.3%)	Kaiser (11.1%)	PERSCare (9.1%)	All Other Plans (23.5%)

Budget and Fiscal Impacts

There is no budget or fiscal impact from the 2020 Open Enrollment reporting.

Benefits and Risks

There are no risks to CalPERS as a result of the changes members made.

Attachments

Attachment 1 – *Item 6c Open Enrollment Attachment 1*, provides the count of member transfers in and out of health plans during the 2020 Open Enrollment.

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