

2022 Health Plan Rate Renewal Negotiation Strategy Agenda Item 6a

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Agenda

- Program Updates
- Timeline
- Weighted Averages
- Cost Influencers
- Health Maintenance Organization (HMO) Plans
- Preferred Provider Organization (PPO) Plans
- Next Steps

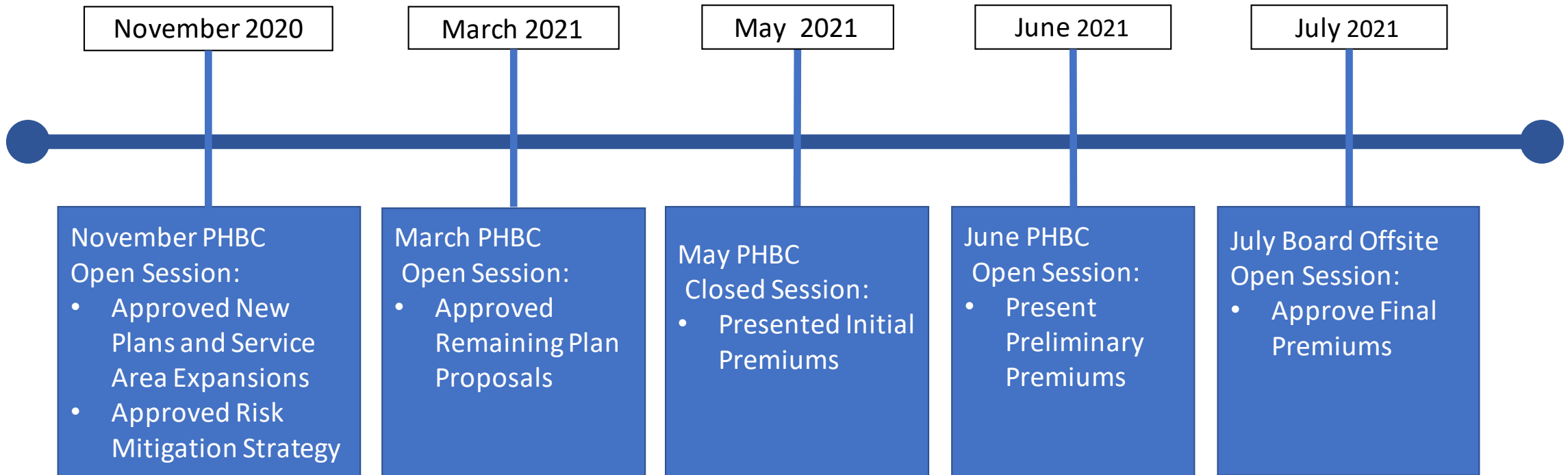


High-Quality
Affordable
Health Care

Program Updates

- Portfolio Rating for Basic HMO and PPO Plans
 - PPO PERS Platinum and PERS Gold
- New Plans and Service Area Expansions
- Medicare Plan Copay Changes

2022 Health Plan Rate Development Timeline



2022 Basic HMO Premiums with and without Health Care Fund (HCF) Adjustments

Basic HMO Plans	2021 Published	Preliminary 2022 Premium ¹ No HCF Adj	Preliminary 2022 Premium ¹ With HCF Adj	Percent Change from 2021 No HCF Adj	Percent Change from 2021 With HCF Adj
Anthem HMO Select	\$ 800.55	\$ 882.52	\$ 862.33	10.24%	7.72%
Anthem HMO Traditional	\$ 1,220.32	\$ 1,282.80	\$ 1,204.92	5.12%	-1.26%
Blue Shield Access+	\$ 938.96	\$ 902.15	\$ 902.15	-3.92%	-3.92%
Blue Shield Trio	\$ 722.56	\$ 759.76	\$ 750.32	5.15%	3.84%
Health Net Salud y Más	\$ 425.02	\$ 517.00	\$ 481.46	21.64%	13.28%
Health Net SmartCare	\$ 924.36	\$ 1,007.65	\$ 1,007.65	9.01%	9.01%
Kaiser Permanente	\$ 761.62	\$ 804.67	\$ 804.67	5.65%	5.65%
Kaiser Out of State	\$ 1,040.15	\$ 1,138.95	\$ 1,138.95	9.50%	9.50%
Sharp	\$ 632.27	\$ 704.58	\$ 704.58	11.44%	11.44%
UnitedHealthcare Alliance	\$ 755.61	\$ 838.82	\$ 816.76	11.01%	8.09%
UnitedHealthcare Harmony ²	NA	\$ 737.67	\$ 737.67	NA	NA
Western Health Advantage	\$ 757.02	\$ 771.62	\$ 745.60	1.93%	-1.51%
Basic HMO Weighted Average				5.53%	4.83%

1. CalPERS Basic Plan Premiums will be Portfolio Rated with two-year phase in beginning 2022 plan year.
2. UnitedHealthcare Harmony is a new plan for 2022.

2022 Basic PPO Premiums with and without HCF Adjustments

Basic PPO Plans (2021 / 2022)	2021 Published	Preliminary 2022 Premium ¹ No HCF Adj	Preliminary 2022 Premium ¹ With HCF Adj	Percent Change from 2021 No HCF Adj	Percent Change from 2021 With HCF Adj
PERS Care / PERS Platinum	\$ 1,111.87	\$ 978.33	\$ 943.13	-12.01%	-15.18%
PERS Choice / PERS Platinum	\$ 849.23	\$ 978.33	\$ 943.13	15.20%	11.06%
PERS Select / PERS Gold	\$ 527.39	\$ 648.27	\$ 648.27	22.92%	22.92%
Basic PPO Weighted Average				10.96%	8.31%

1. CalPERS Basic Plan Premiums will be Portfolio Rated with two-year phase in beginning 2022 plan year.

2022 Medicare Advantage Premiums with and without HCF Adjustments

Medicare Advantage Plans	2021 Published	Preliminary 2022 Premium No HCF Adj	Preliminary 2022 Premium With HCF Adj	Percent Change from 2021 No HCF Adj	Percent Change from 2021 With HCF Adj
Anthem Medicare Preferred	\$ 383.37	\$ 390.08	\$ 357.70	1.75%	-6.70%
Blue Shield Medicare*	NA	\$ 353.11	\$ 353.11	NA	NA
Kaiser Sr. Advantage	\$ 324.48	\$ 302.53	\$ 302.53	-6.76%	-6.76%
Kaiser Out of State	\$ 317.48	\$ 295.52	\$ 295.52	-6.92%	-6.92%
Sharp Direct Advantage	\$ 244.39	\$ 263.85	\$ 263.85	7.96%	7.96%
UnitedHealthcare Group	\$ 311.56	\$ 294.65	\$ 294.65	-5.43%	-5.43%
UnitedHealthcare Edge*	NA	\$ 344.72	\$ 344.72	NA	NA
Western Health Advantage*	NA	\$ 312.45	\$ 312.45	NA	NA
Medicare Advantage Weighted Average				-6.11%	-6.40%

* Blue Shield Medicare, UnitedHealthcare Edge, and Western Health Advantage are the New MA Plans for 2022.

2022 Medicare PPO Premiums with and without HCF Adjustments

Medicare PPO Plans (2021 / 2022)	2021 Published	Preliminary 2022 Premium No HCF Adj	Preliminary 2022 Premium With HCF Adj	Percent Change from 2021 No HCF Adj	Percent Change from 2021 With HCF Adj
PERS Care / PERS Platinum	\$ 381.25	\$ 404.95	\$ 386.04	6.22%	1.26%
PERS Choice / PERS Platinum	\$ 349.97	\$ 404.95	\$ 386.04	15.71%	10.31%
PERS Select / PERS Gold	\$ 349.97	\$ 383.77	\$ 376.31	9.66%	7.53%
Medicare PPO Weighted Average				10.07%	6.16%

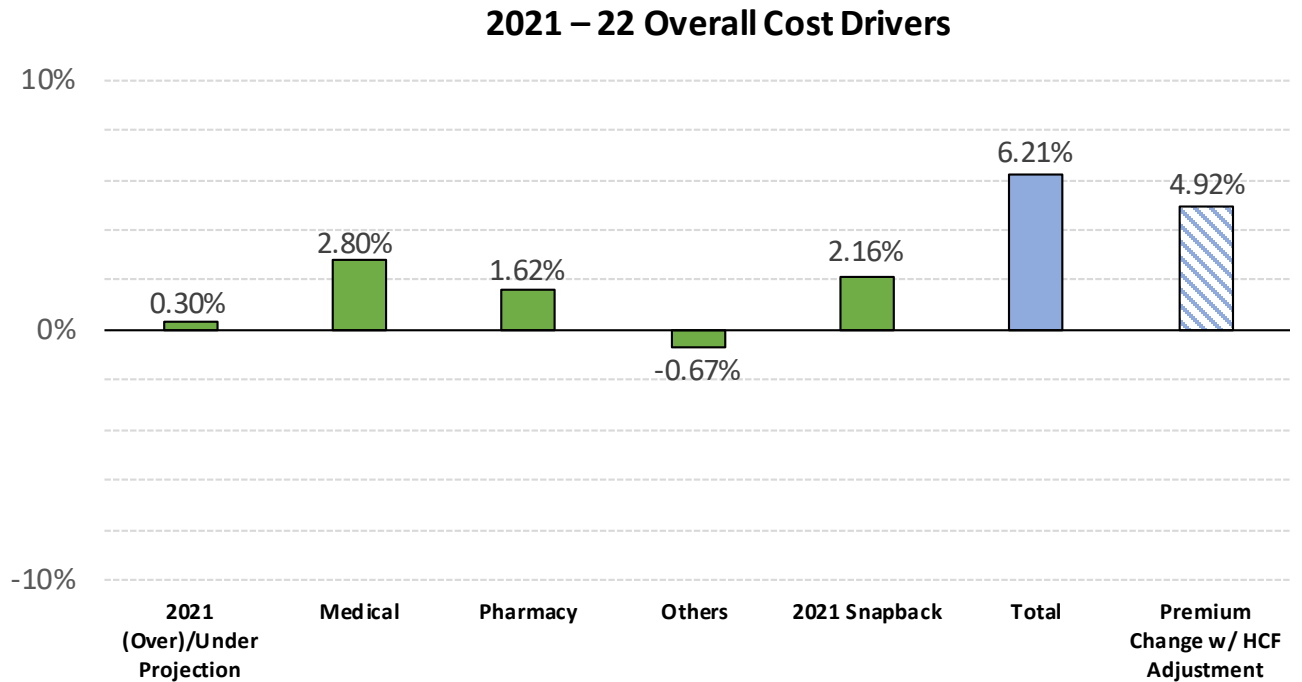
Statewide 2021-22 Weighted Average Premium Change for HMO and PPO Plans

Health Coverage Type	Percent Change Without Health Care Fund (HCF) Adjustments	Percent Change Including Health Care Fund (HCF) Adjustments
Basic (HMO)	5.53%	4.83%
Basic (PPO)	10.96%	8.31%
Total Basic	6.85%	5.68%
Medicare (HMO)	-6.11%	-6.40%
Medicare (PPO)	10.07%	6.16%
Total Medicare	2.08%	-0.04%
Overall (HMO)	4.47%	3.81%
Overall (PPO)	10.75%	7.79%
Overall (Total)¹	6.21%	4.92%

1. The Overall weighted average premium percent change excludes Associations.

Cost Influencers

- COVID-19 Utilization Trend
- Pharmacy Impact
- Overall Cost Drivers



Healthcare Pricing Trend Benchmarks

Program	National
Total PPO	7.76%
Total HMO	7.67%

Source: Oliver Wyman Benchmark Report used by participating companies in the development of their rates for January 2021



HMO Plans

Anthem HMO Traditional (Basic)

Preliminary Proposed Premium Change (Without HCF Adjustment)

Published 2021 PSPM	Preliminary 2022 PSPM Before Risk Mitigation	Change in Premium (\$)	Change in Premium (%)	2021 Total Covered Lives (TCL)
\$1,220.32	\$1,381.32	\$161.00	13.19%	12,614

Risk Mitigation Impact

Risk Score (Normalized)	Adjusted Risk Score for 2022 ¹	Risk Mitigated Premium	Risk Mitigation Impact in Premium (%)	Change in Premium (%) ²
1.2524	1.0880	\$1,282.80	-8.07%	5.12%

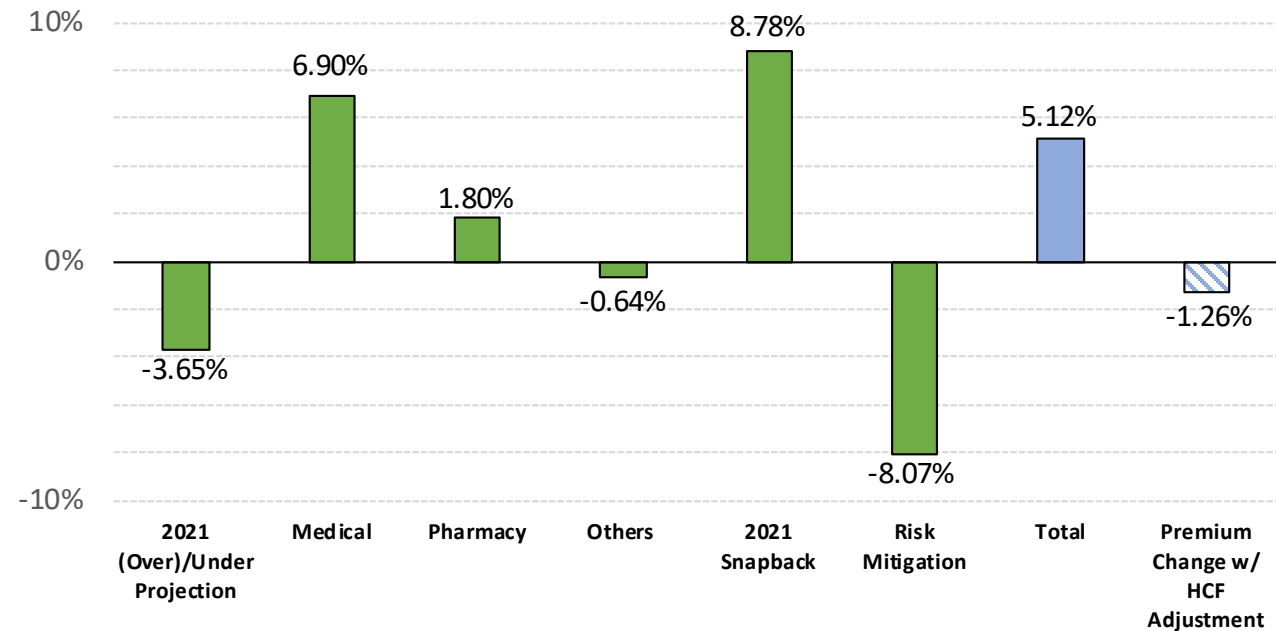
1. Based on 2-year phase in, service area expansion, and credibility adjustments

2. Change in 2021 Final to 2022 projected Risk Mitigated Premium

HCF Reserve Policy Analysis and Proposed Adjustments

HCF Estimated Surplus/ (Deficit) as of Dec 2020 updated thru Mar 2021	Recommended Portion of HCF Applied to 2022 Premium	Total HCF Adjustment	Preliminary 2022 PSPM with HCF Adjustment (\$)	Preliminary 2022 PSPM Change with HCF Adjustment (%)
\$12,428,075	80%	\$9,942,460	\$1,204.92	-1.26%

2021 – 22 Cost Drivers



Anthem HMO Select (Basic)

Preliminary Proposed Premium Change (Without HCF Adjustment)

Published 2021 PSPM	Preliminary 2022 PSPM Before Risk Mitigation	Change in Premium (\$)	Change in Premium (%)	2021 Total Covered Lives (TCL)
\$800.55	\$862.30	\$61.75	7.71%	49,145

Risk Mitigation Impact

Risk Score (Normalized)	Adjusted Risk Score for 2022 ¹	Risk Mitigated Premium	Risk Mitigation Impact in Premium (%)	Change in Premium (%) ²
0.9650	0.9842	\$882.52	2.53%	10.24%

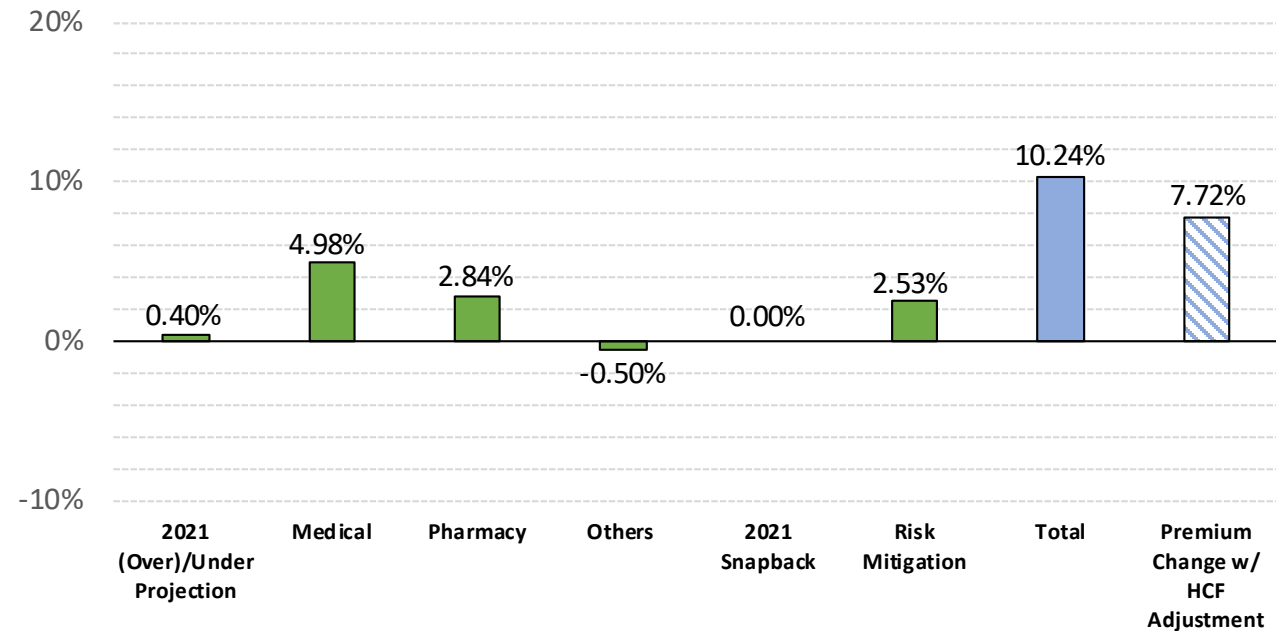
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2. Change in 2021 Final to 2022 projected Risk Mitigated Premium

HCF Reserve Policy Analysis and Proposed Adjustments

HCF Estimated Surplus/ (Deficit) as of Dec 2020 updated thru Mar 2021	Recommended Portion of HCF Applied to 2022 Premium	Total HCF Adjustment	Preliminary 2022 PSPM with HCF Adjustment (\$)	Preliminary 2022 PSPM Change with HCF Adjustment (%)
\$13,077,875	80%	\$10,462,300	\$862.33	7.72%

2021 – 22 Cost Drivers



Blue Shield Access+ (Basic)

Preliminary Proposed Premium Change (Without HCF Adjustment)

Published 2021 PSPM	Preliminary 2022 PSPM Before Risk Mitigation	Change in Premium (\$)	Change in Premium (%)	2021 Total Covered Lives (TCL)
\$938.96	\$1,019.50	\$80.54	8.58%	80,174

Risk Mitigation Impact

Risk Score (Normalized)	Adjusted Risk Score for 2022 ¹	Risk Mitigated Premium	Risk Mitigation Impact in Premium (%)	Change in Premium (%) ²
1.3166	1.1496	\$902.15	-12.50%	-3.92%

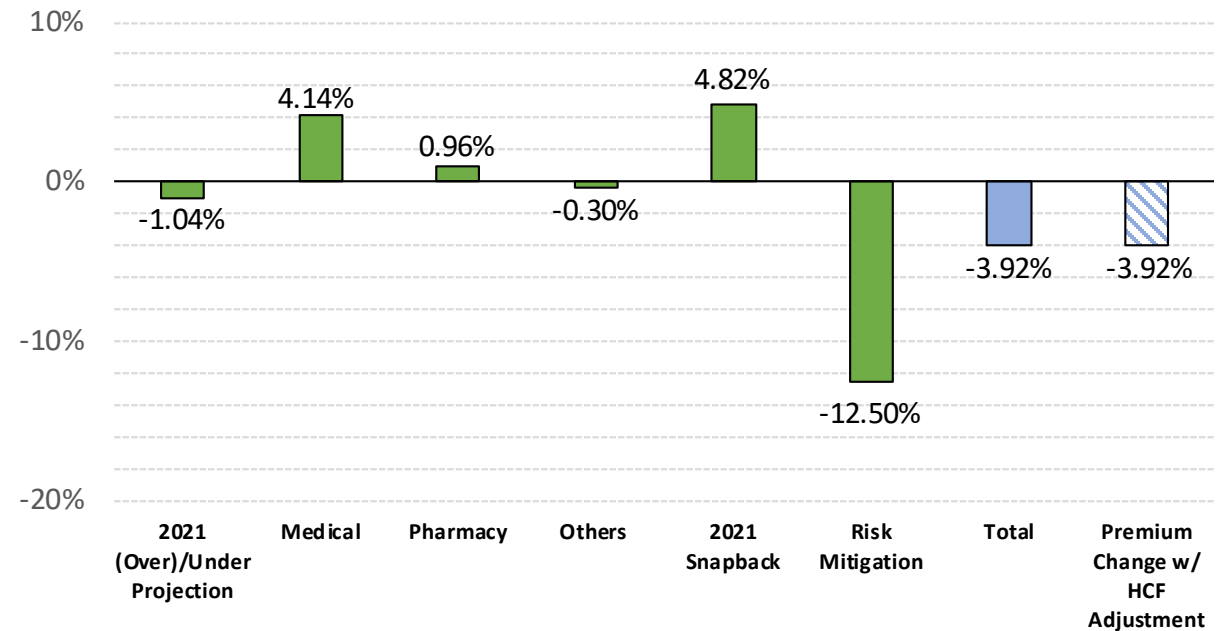
1. Based on 2-year phase in, service area expansion, and credibility adjustments

2. Change in 2021 Final to 2022 projected Risk Mitigated Premium

HCF Reserve Policy Analysis and Proposed Adjustments

HCF Estimated Surplus/ (Deficit) as of Dec 2020 updated thru Mar 2021	Recommended Portion of HCF Applied to 2022 Premium	Total HCF Adjustment	Preliminary 2022 PSPM with HCF Adjustment (\$)	Preliminary 2022 PSPM Change with HCF Adjustment (%)
\$30,026,534	0%	\$0	\$902.15	-3.92%

2021 – 22 Cost Drivers



Blue Shield Trio (Basic)

Preliminary Proposed Premium Change (Without HCF Adjustment)

Published 2021 PSPM	Preliminary 2022 PSPM Before Risk Mitigation	Change in Premium (\$)	Change in Premium (%)	2021 Total Covered Lives (TCL)
\$722.56	\$752.94	\$30.38	4.20%	12,832

Risk Mitigation Impact

Risk Score (Normalized)	Adjusted Risk Score for 2022 ¹	Risk Mitigated Premium	Risk Mitigation Impact in Premium (%)	Change in Premium (%) ²
0.9949	0.9988	\$759.76	0.94%	5.15%

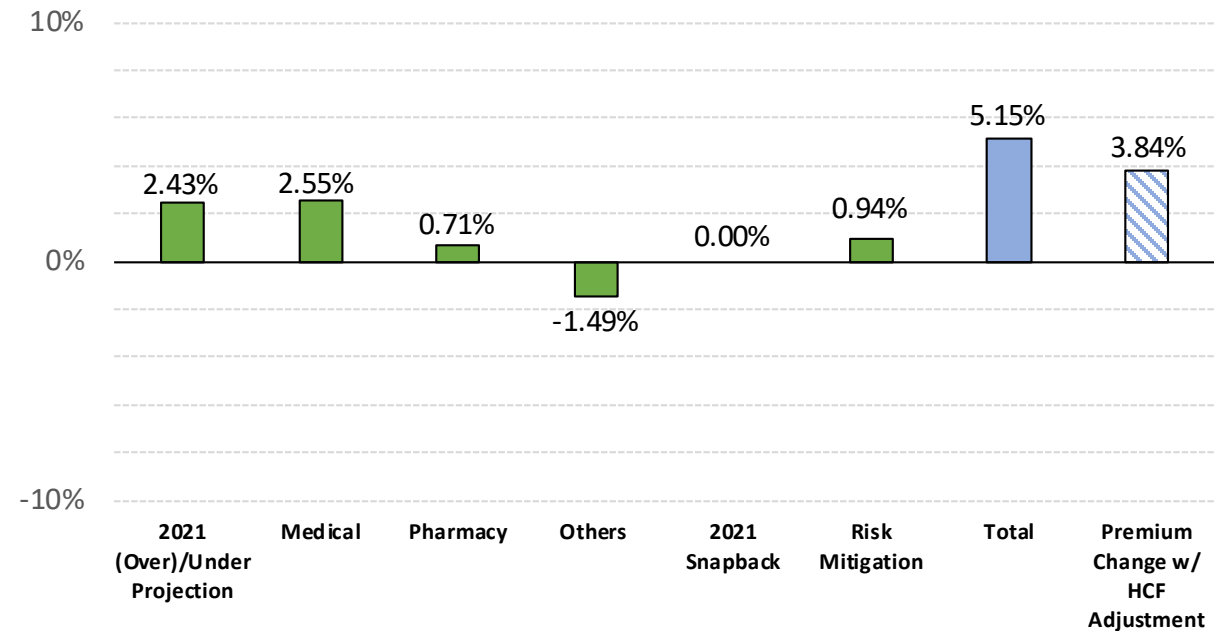
1. Based on 2-year phase in, service area expansion, and credibility adjustments

2. Change in 2021 Final to 2022 projected Risk Mitigated Premium

HCF Reserve Policy Analysis and Proposed Adjustments

HCF Estimated Surplus/ (Deficit) as of Dec 2020 updated thru Mar 2021	Recommended Portion of HCF Applied to 2022 Premium	Total HCF Adjustment	Preliminary 2022 PSPM with HCF Adjustment (\$)	Preliminary 2022 PSPM Change with HCF Adjustment (%)
\$2,104,414	80%	\$1,683,532	\$750.32	3.84%

2021 – 22 Cost Drivers



Health Net Salud y Más (Basic)

Preliminary Proposed Premium Change (Without HCF Adjustment)

Published 2021 PSPM	Preliminary 2022 PSPM Before Risk Mitigation	Change in Premium (\$)	Change in Premium (%)	2021 Total Covered Lives (TCL)
\$425.02	\$463.67	38.56	9.09%	12,013

Risk Mitigation Impact

Risk Score (Normalized)	Adjusted Risk Score for 2022 ¹	Risk Mitigated Premium	Risk Mitigation Impact in Premium (%)	Change in Premium (%) ²
0.6953	0.8909	\$517.00	12.55%	21.64%

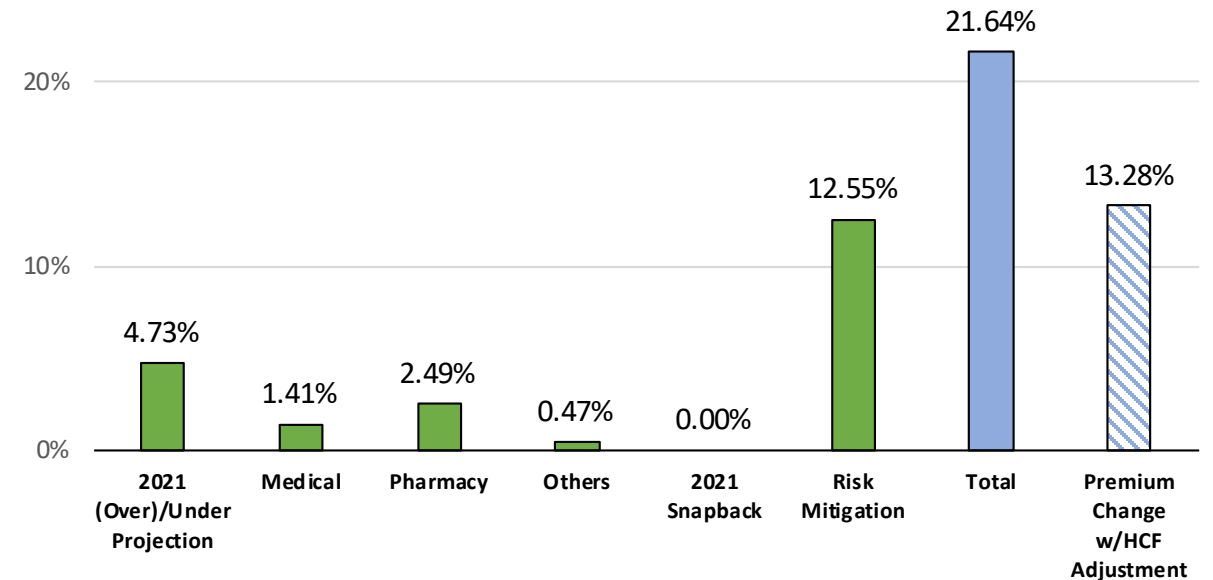
1. Based on 2-year phase in, service area expansion, and credibility adjustments

2. Change in 2021 Final to 2022 projected Risk Mitigated Premium

HCF Reserve Policy Analysis and Proposed Adjustments

HCF Estimated Surplus/ (Deficit) as of Dec 2020 updated thru Mar 2021	Recommended Portion of HCF Applied to 2022 Premium	Total HCF Adjustment	Preliminary 2022 PSPM with HCF Adjustment (\$)	Preliminary 2022 PSPM Change with HCF Adjustment (%)
\$4,855,929	80%	\$3,884,743	\$481.46	13.28%

2021 – 22 Cost Drivers



Health Net SmartCare (Basic)

Preliminary Proposed Premium Change (Without HCF Adjustment)

Published 2021 PSPM	Preliminary 2022 PSPM Before Risk Mitigation	Change in Premium (\$)	Change in Premium (%)	2021 Total Covered Lives (TCL)
\$924.36	\$1,061.76	\$137.40	14.86%	14,563

Risk Mitigation Impact

Risk Score (Normalized)	Adjusted Risk Score for 2022 ¹	Risk Mitigated Premium	Risk Mitigation Impact in Premium (%)	Change in Premium (%) ²
1.1732	1.0663	\$1,007.65	-5.85%	9.01%

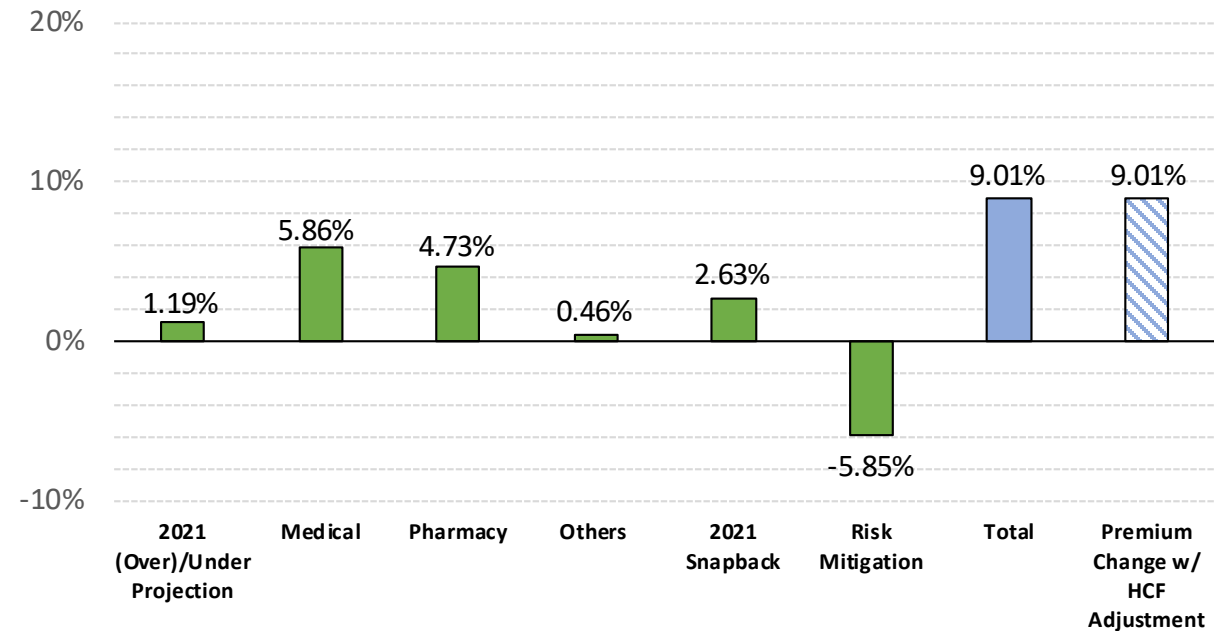
1. Based on 2-year phase in, service area expansion, and credibility adjustments

2. Change in 2021 Final to 2022 projected Risk Mitigated Premium

HCF Reserve Policy Analysis and Proposed Adjustments

HCF Estimated Surplus/ (Deficit) as of Dec 2020 updated thru Mar 2021	Recommended Portion of HCF Applied to 2022 Premium	Total HCF Adjustment	Preliminary 2022 PSPM with HCF Adjustment (\$)	Preliminary 2022 PSPM Change with HCF Adjustment (%)
-\$99,130	0%	\$0	\$1,007.65	9.01%

2021 – 22 Cost Drivers



Kaiser (Basic)

Preliminary Proposed Premium Change

Published 2021 PSPM	Preliminary 2022 PSPM Before Risk Mitigation	Change in Premium (\$)	Change in Premium (%)	2021 Total Covered Lives (TCL)
\$761.62	\$782.03	\$20.41	2.68%	557,859

Risk Mitigation Impact

Risk Score (Normalized)	Adjusted Risk Score for 2022 ¹	Risk Mitigated Premium	Risk Mitigation Impact in Premium (%)	Change in Premium (%) ²
0.9521	0.9776	\$804.67	2.97%	5.65%

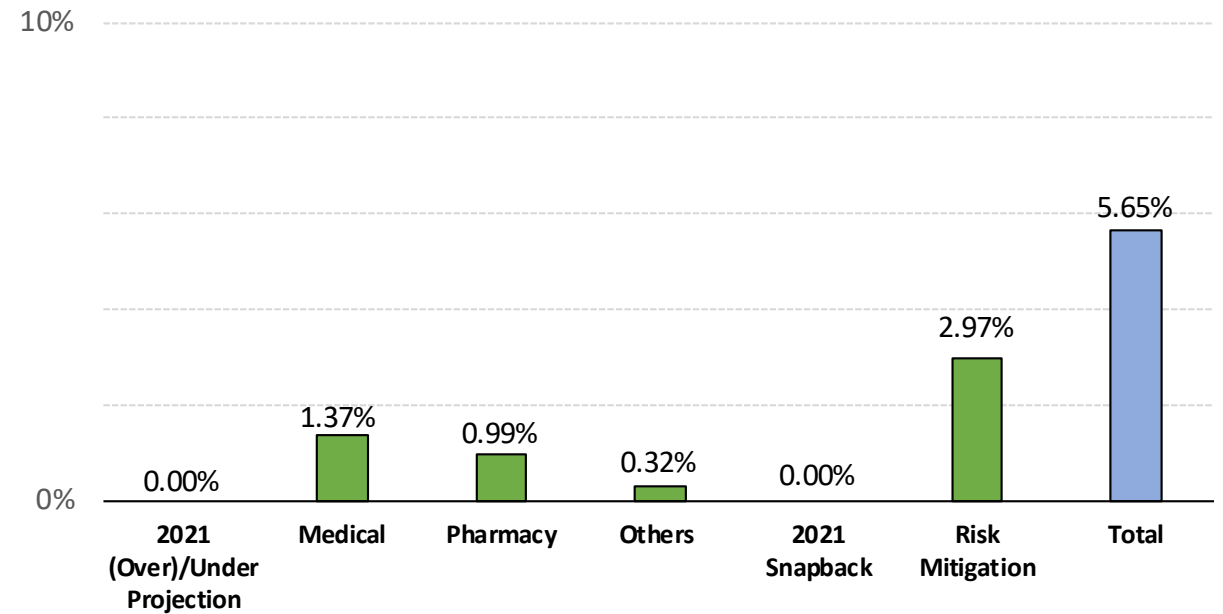
1. Based on 2-year phase in, service area expansion, and credibility adjustments

2. Change in 2021 Final to 2022 projected Risk Mitigated Premium

HCF Reserve Policy

Kaiser Permanente is a fully insured plan, therefore there is no opportunity to accrue HCF balance.

2021 – 22 Cost Drivers



Sharp (Basic)

Preliminary Proposed Premium Change (Without HCF Adjustment)

Published 2021 PSPM	Preliminary 2022 PSPM Before Risk Mitigation	Change in Premium (\$)	Change in Premium (%)	2021 Total Covered Lives (TCL)
\$632.27	\$663.93	\$31.66	5.01%	14,594

Risk Mitigation Impact

Risk Score (Normalized)	Adjusted Risk Score for 2022 ¹	Risk Mitigated Premium	Risk Mitigation Impact in Premium (%)	Change in Premium (%) ²
0.8551	0.9448	\$704.58	6.43%	11.44%

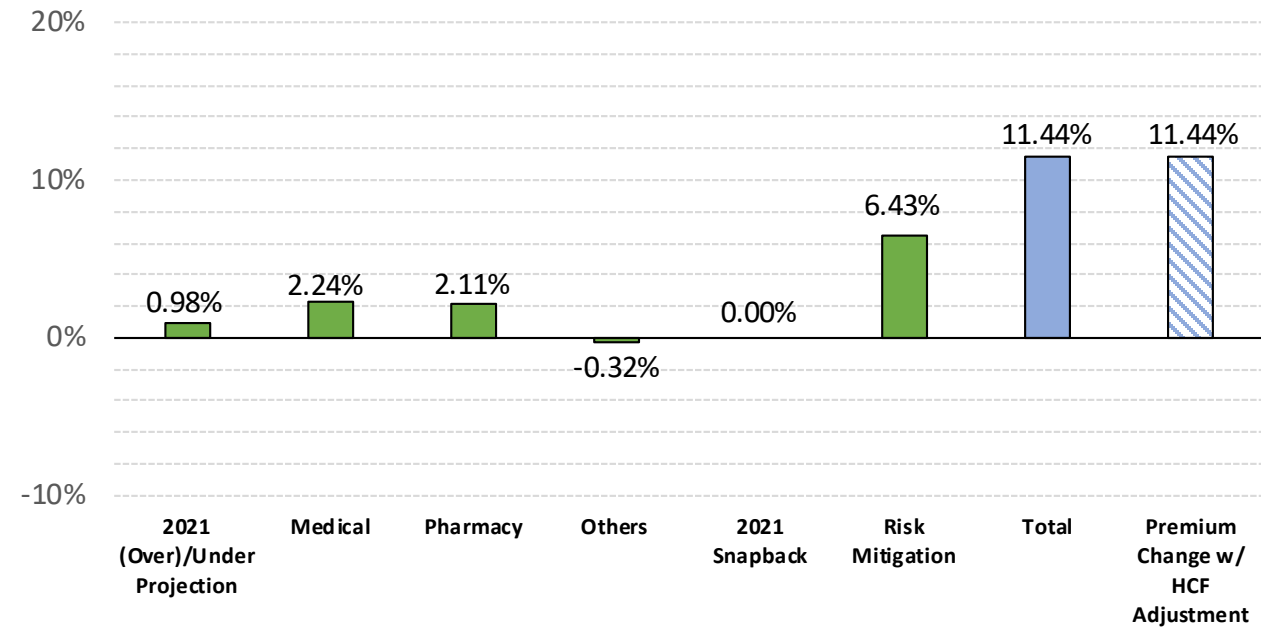
1. Based on 2-year phase in, service area expansion, and credibility adjustments

2. Change in 2021 Final to 2022 projected Risk Mitigated Premium

HCF Reserve Policy Analysis and Proposed Adjustments

HCF Estimated Surplus/ (Deficit) as of Dec 2020 updated thru Mar 2021	Recommended Portion of HCF Applied to 2022 Premium	Total HCF Adjustment	Preliminary 2022 PSPM with HCF Adjustment (\$)	Preliminary 2022 PSPM Change with HCF Adjustment (%)
-\$3,948,109	0%	\$0	\$704.58	11.44%

2021 – 22 Cost Drivers



UnitedHealthcare Alliance (Basic)

Preliminary Proposed Premium Change (Without HCF Adjustment)

Published 2021 PSPM	Preliminary 2022 PSPM Before Risk Mitigation	Change in Premium (\$)	Change in Premium (%)	2021 Total Covered Lives (TCL)
\$755.61	\$829.14	\$73.53	9.73%	82,717

Risk Mitigation Impact

Risk Score (Normalized)	Adjusted Risk Score for 2022 ¹	Risk Mitigated Premium	Risk Mitigation Impact in Premium (%)	Change in Premium (%) ²
0.9884	0.9961	\$838.82	1.28%	11.01%

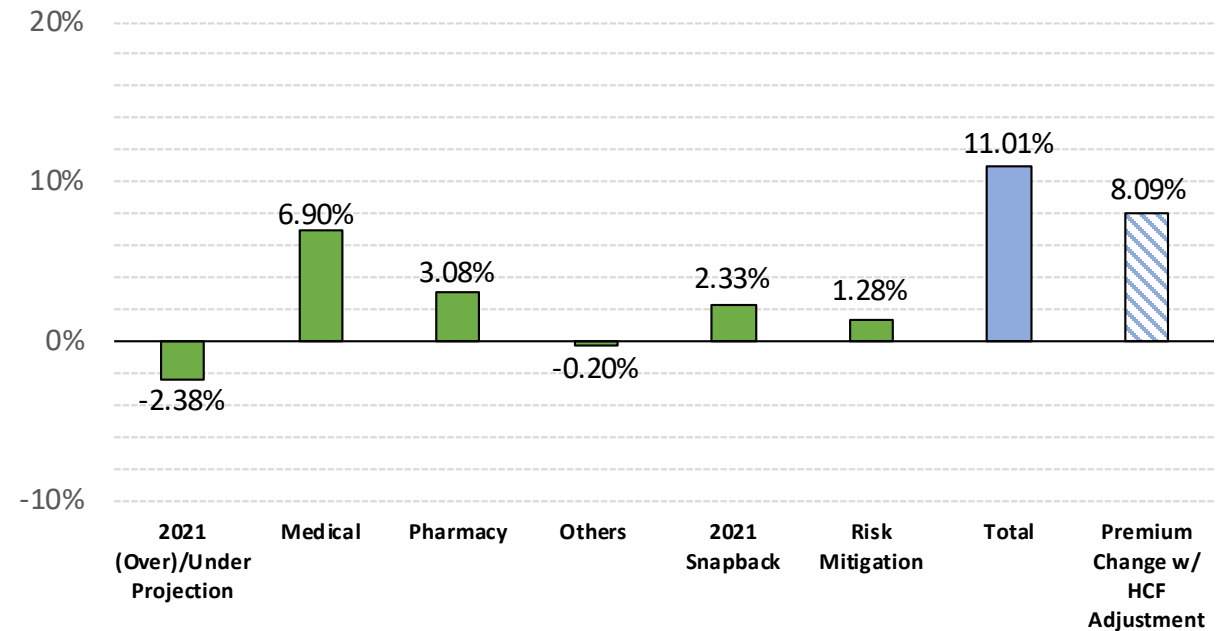
1. Based on 2-year phase in, service area expansion, and credibility adjustments

2. Change in 2021 Final to 2022 projected Risk Mitigated Premium

HCF Reserve Policy Analysis and Proposed Adjustments

HCF Estimated Surplus/ (Deficit) as of Dec 2020 updated thru Mar 2021	Recommended Portion of HCF Applied to 2022 Premium	Total HCF Adjustment	Preliminary 2022 PSPM with HCF Adjustment (\$)	Preliminary 2022 PSPM Change with HCF Adjustment (%)
\$20,873,553	80%	\$16,698,843	\$816.76	8.09%

2021 – 22 Cost Drivers



UnitedHealthcare Harmony (Basic)

Preliminary Proposed Premium (Without HCF Adjustment)

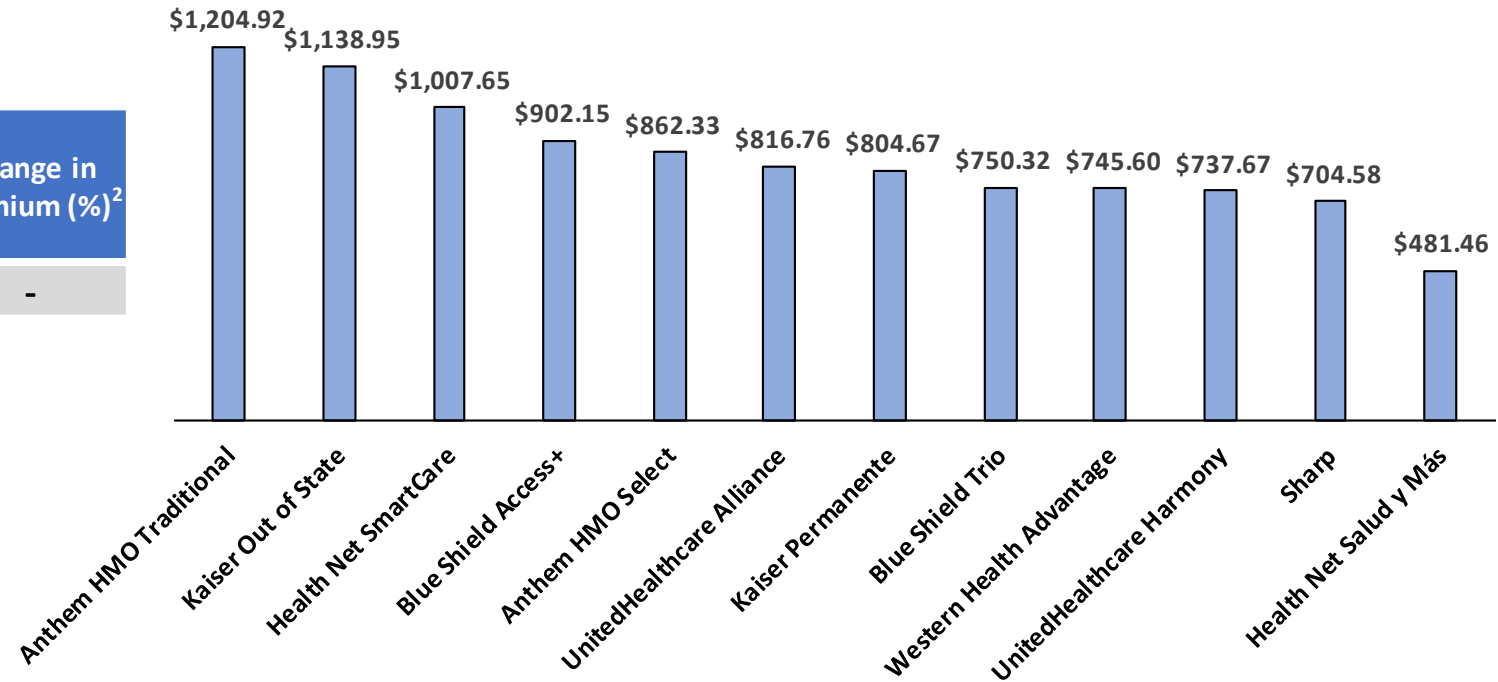
Published 2021 PSPM	Preliminary 2022 PSPM Before Risk Mitigation	Change in Premium (\$)	Change in Premium (%)
-	\$683.94	-	-

Risk Mitigation Impact

Risk Score (Normalized)	Adjusted Risk Score for 2022 ¹	Risk Mitigated Premium	Risk Mitigation Impact in Premium (%)	Change in Premium (%) ²
0.8586	0.9284	\$737.67	7.86%	-

1. Based on 2-year phase in, service area expansion, and credibility adjustments
2. Change in 2021 Final to 2022 projected Risk Mitigated Premium

Basic Plan Premiums



Western Health Advantage (Basic)

Preliminary Premium Change (Without HCF Adjustment)

Published 2021 PSPM	Preliminary 2022 PSPM Before Risk Mitigation	Change in Premium (\$)	Change in Premium (%)	2021 Total Covered Lives (TCL)
\$757.02	\$788.32	\$31.30	4.13%	11,329

Risk Mitigation Impact

Risk Score (Normalized)	Adjusted Risk Score for 2022 ¹	Risk Mitigated Premium	Risk Mitigation Impact in Premium (%)	Change in Premium (%) ²
1.1160	1.0319	\$771.62	-2.21%	1.93%

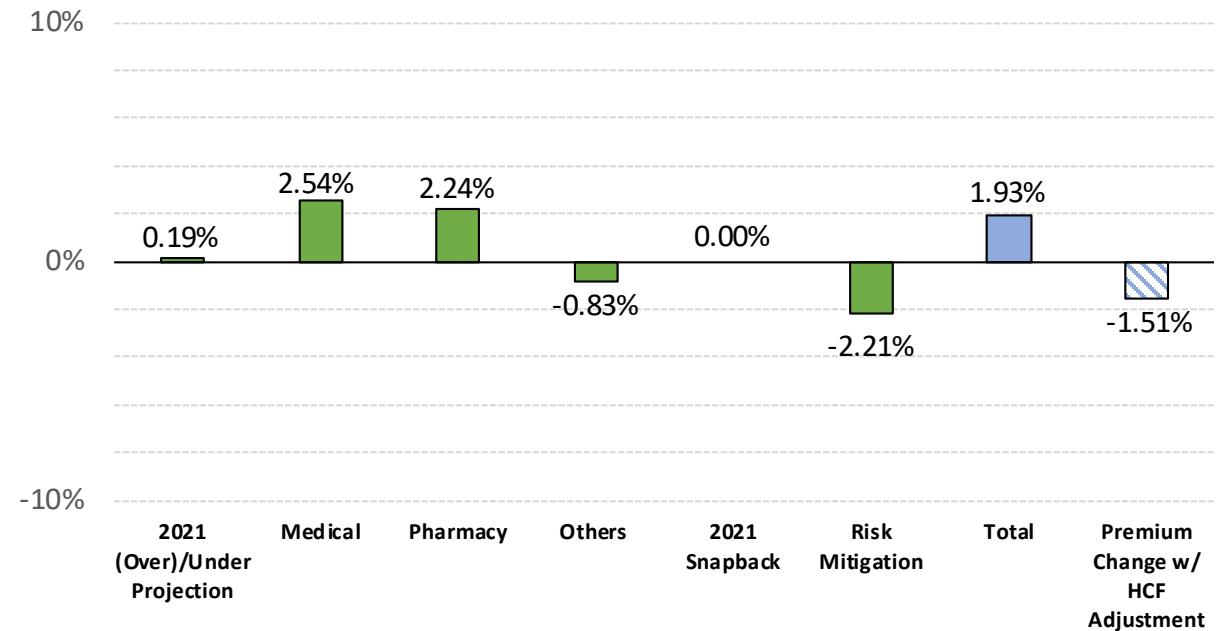
1. Based on 2-year phase in, service area expansion, and credibility adjustments

2. Change in 2021 Final to 2022 projected Risk Mitigated Premium

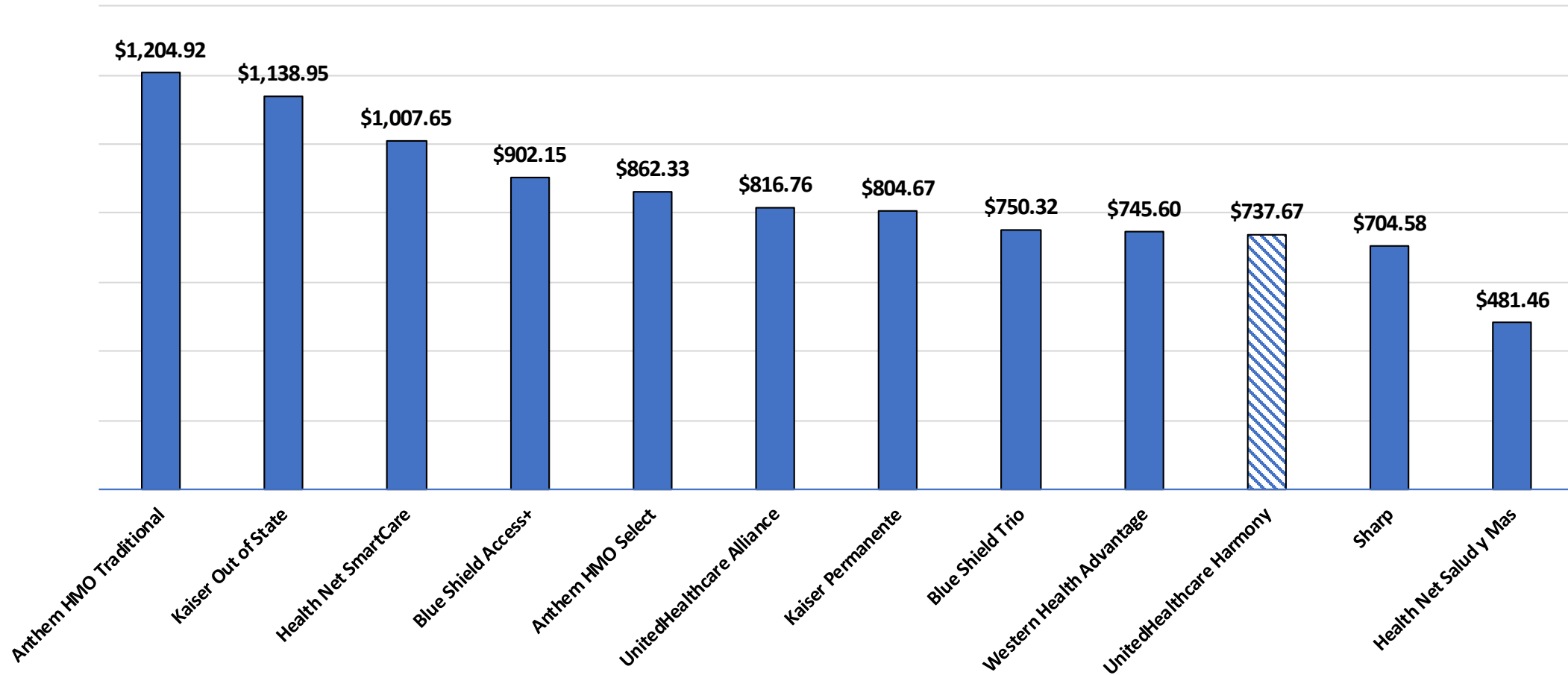
HCF Reserve Policy Analysis and Proposed Adjustments

HCF Estimated Surplus/ (Deficit) as of Dec 2020 updated thru Mar 2021	Recommended Portion of HCF Applied to 2022 Premium	Total HCF Adjustment	Preliminary 2022 PSPM with HCF Adjustment (\$)	Preliminary 2022 PSPM Change with HCF Adjustment (%)
\$4,345,997	80%	\$3,476,797	\$745.60	-1.51%

2021 – 22 Cost Drivers



Portfolio 2022 Premium Levels – Basic HMO



UnitedHealthcare Harmony is a New Plan for 2022

Anthem Medicare Preferred (Medicare)

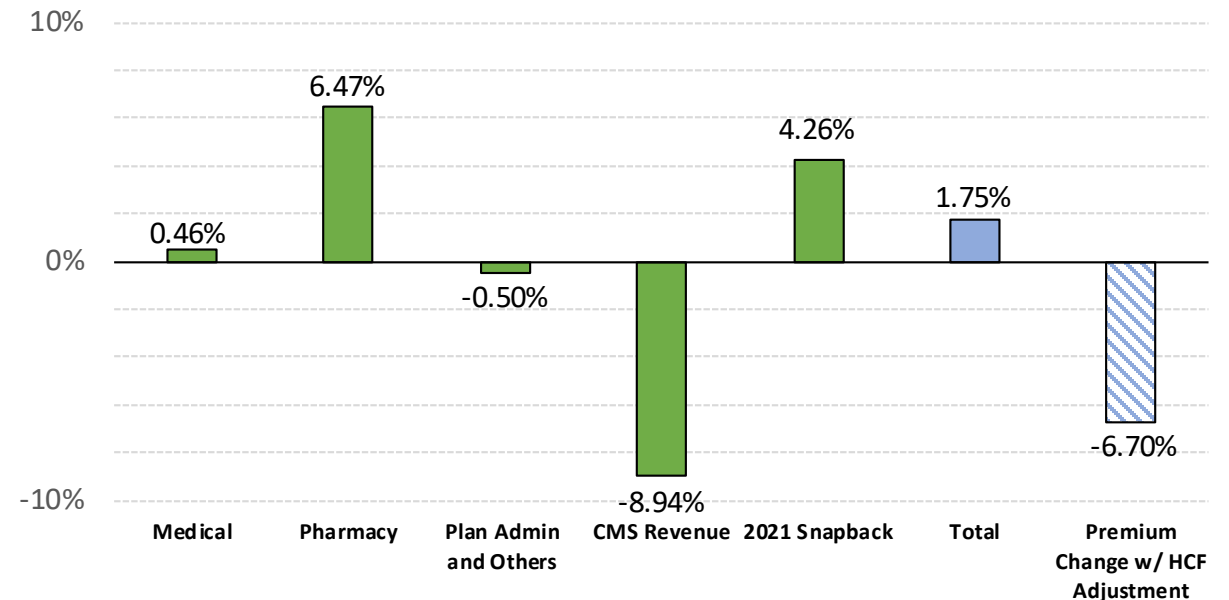
Preliminary Premium Change (Without HCF Adjustment)

Published 2021 PSPM	Preliminary 2022 PSPM	Change in Premium (\$)	Change in Premium (%)	2021 Total Covered Lives (TCL)
\$383.37	\$390.08	\$6.71	1.75%	4,596

HCF Reserve Policy Analysis and Proposed Adjustments

HCF Estimated Surplus/ (Deficit) as of Dec 2020 updated thru Mar 2021	Recommended Portion of HCF Applied to 2022 Premium	Total HCF Adjustment	Preliminary 2022 PSPM with HCF Adjustment (\$)	Preliminary 2022 PSPM Change with HCF Adjustment (%)
\$3,527,748	50%	\$1,763,874	\$357.70	-6.70%

2021 – 22 Cost Drivers



Kaiser Sr. Advantage (Medicare)

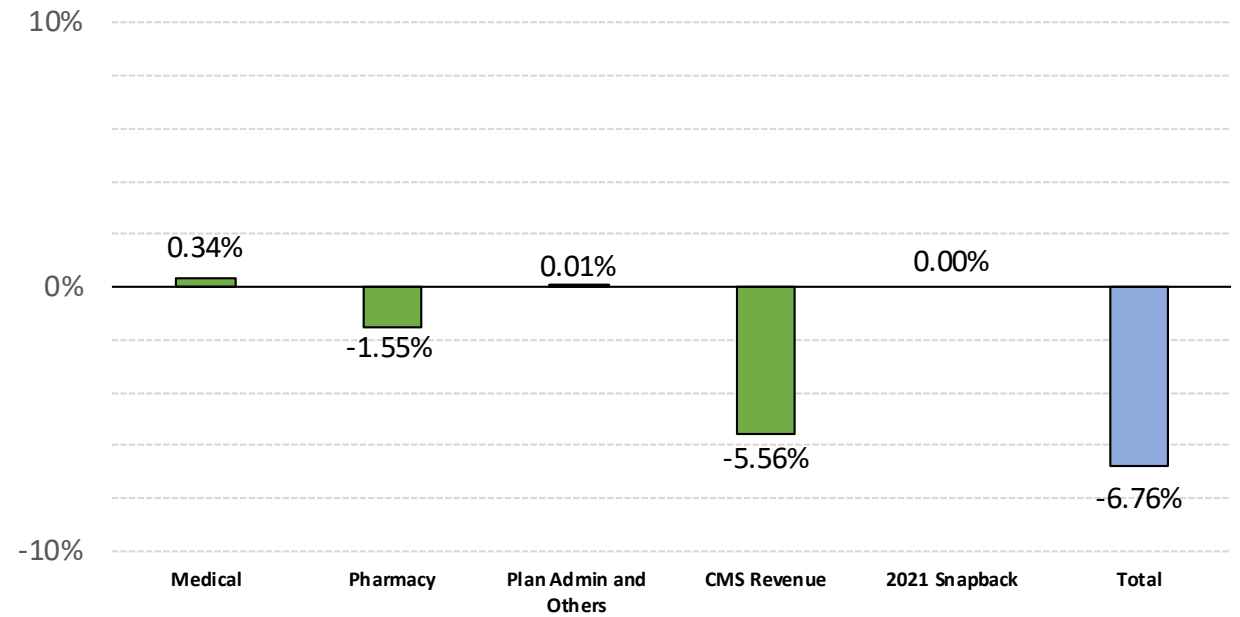
Preliminary Premium Change

Published 2021 PSPM	Preliminary 2022 PSPM	Change in Premium (\$)	Change in Premium (%)	2021 Total Covered Lives (TCL)
\$324.48	\$302.53	-\$21.95	-6.76%	109,016

HCF Reserve Policy

Kaiser Permanente is a fully insured plan, therefore there is no opportunity to accrue HCF balance.

2021 – 22 Cost Drivers



Sharp Direct Advantage (Medicare)

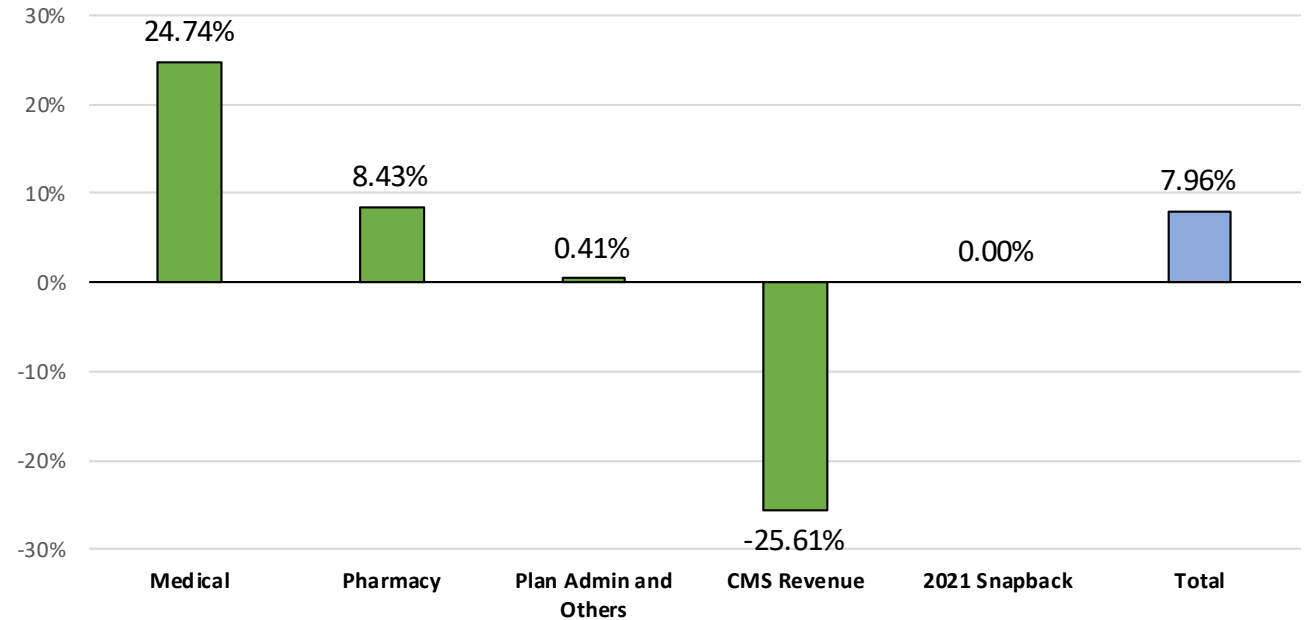
Preliminary Premium Change

Published 2021 PSPM	Preliminary 2022 PSPM	Change in Premium (\$)	Change in Premium (%)	2021 Total Covered Lives (TCL)
\$244.39	\$263.85	\$19.46	7.96%	68

HCF Reserve Policy

Sharp Direct Advantage is a fully insured plan, therefore there is no opportunity to accrue HCF balance.

2021 – 22 Cost Drivers



UnitedHealthcare Group MA (Medicare)

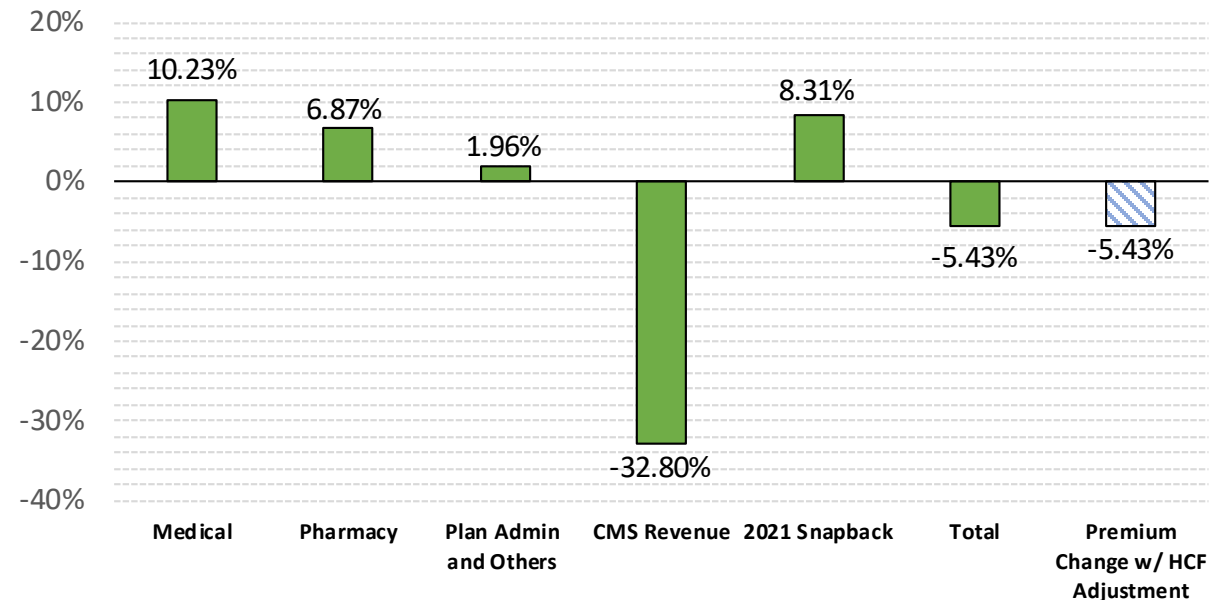
Preliminary Premium Change (Without HCF Adjustment)

Published 2021 PSPM	Preliminary 2022 PSPM	Change in Premium (\$)	Change in Premium (%)	2021 Total Covered Lives (TCL)
\$311.56	\$294.65	-\$16.90	-5.43%	45,462

HCF Reserve Policy Analysis and Proposed Adjustments

HCF Estimated Surplus/ (Deficit) as of Dec 2020 updated thru Mar 2021	Recommended Portion of HCF Applied to 2022 Premium	Total HCF Adjustment	Preliminary 2022 PSPM with HCF Adjustment (\$)	Preliminary 2022 PSPM Change with HCF Adjustment (%)
\$12,258,781	0%	\$0	\$294.65	-5.43%

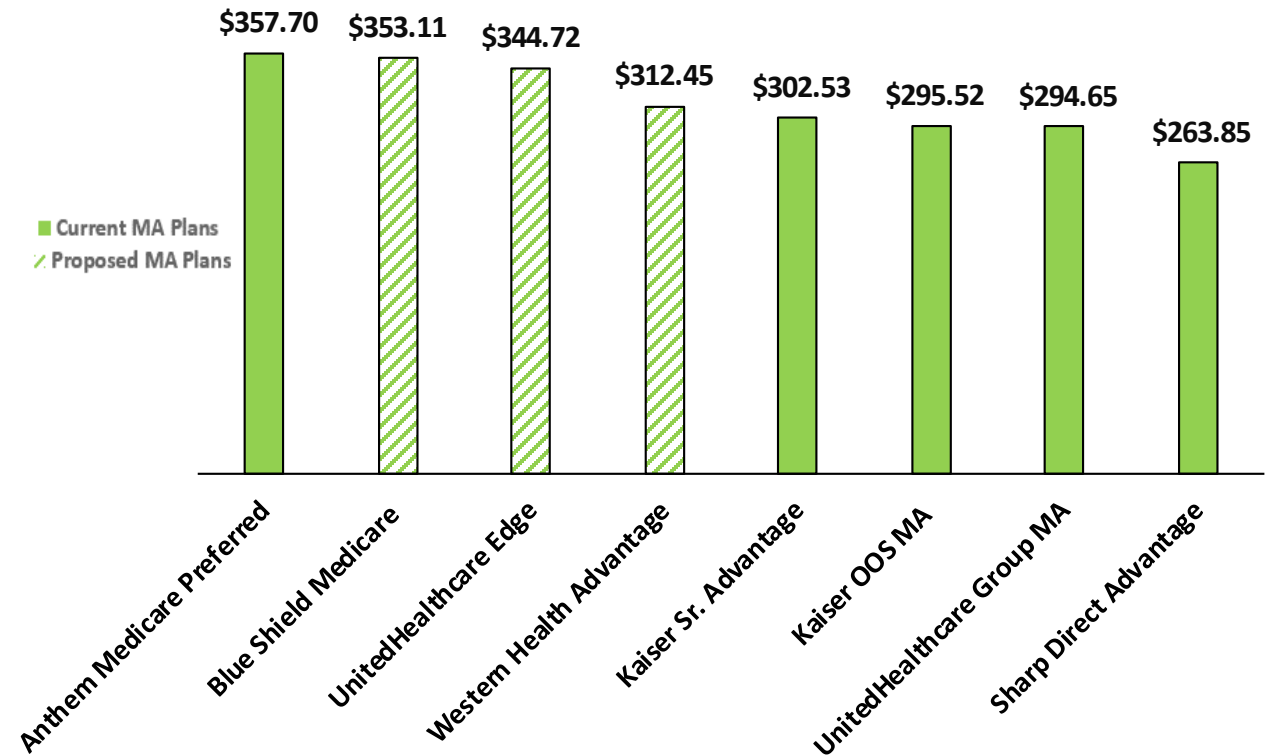
2021 – 22 Cost Drivers



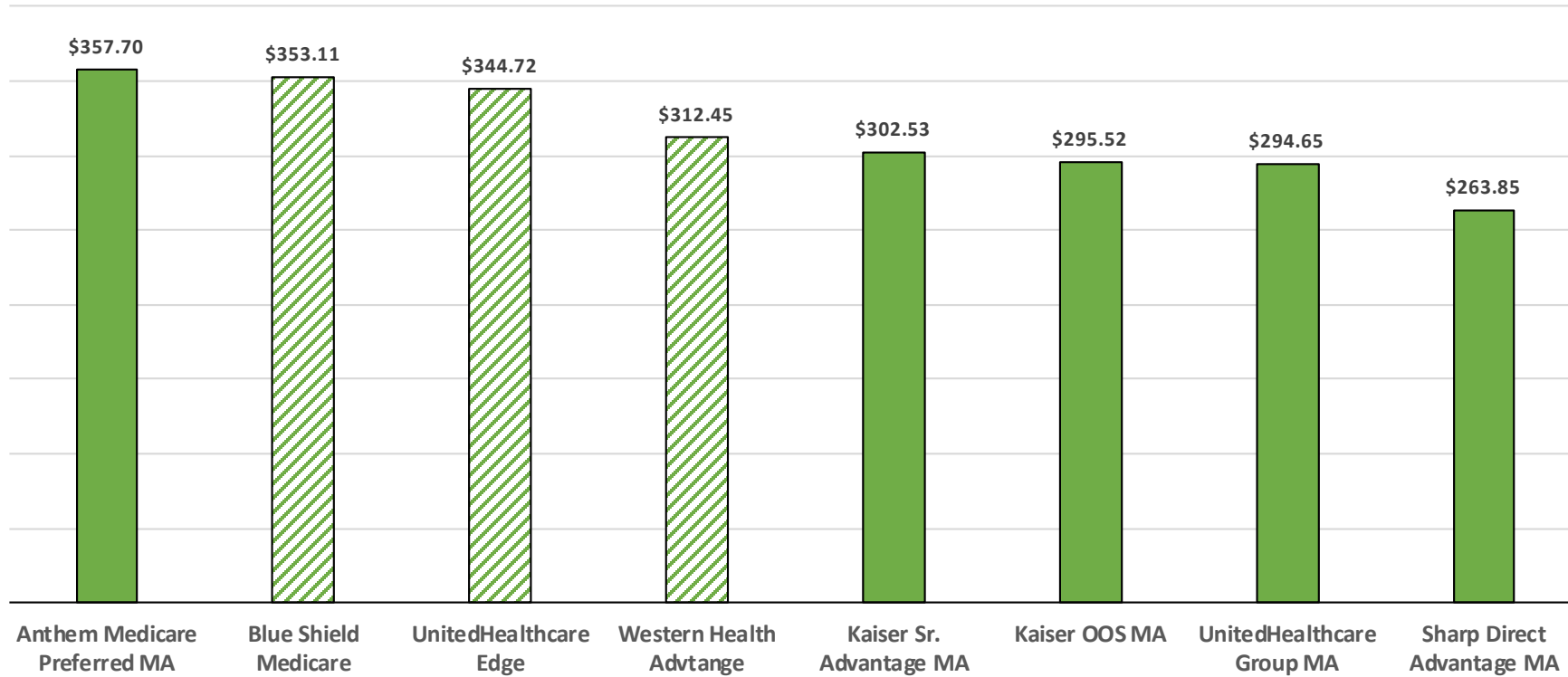
New Medicare Advantage Plans for 2022

Plan Name	2022 Projected PSPM at Nov 2020 PHBC	Preliminary Proposed 2022 PSPM
Blue Shield Medicare Advantage	\$346.87	\$353.11
UnitedHealthcare Edge	\$346.94	\$344.72
Western Health Advantage	\$359.62	\$312.45

Preliminary Proposed Medicare Advantage Premiums for Blue Shield, UnitedHealthcare Edge, and Western Health Advantage Health Plans Relative to Other Medicare Advantage Plans



Portfolio 2022 Premium Levels – Medicare Advantage



Western Health Advantage, Blue Shield Medicare PPO, and UnitedHealthcare Edge are the New MA Plans for 2022.

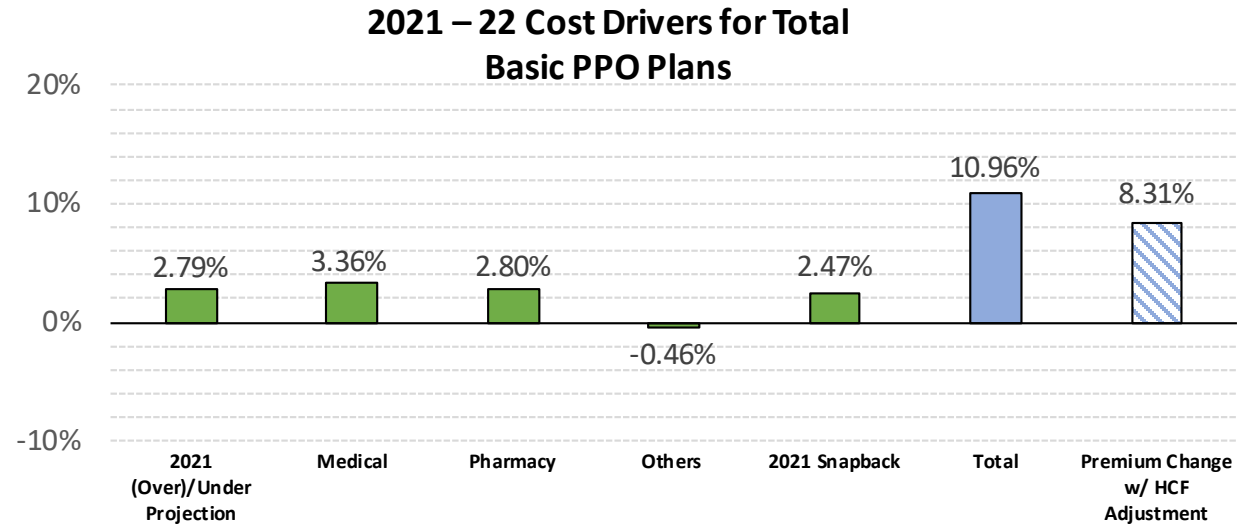


PPO Plans

PPO Basic Plans: Two-Plan Model

Preliminary Proposed Premium Change (Without HCF Adjustment)

2021 Plans	Published 2021 PSPM	2022 Plans	Preliminary 2022 Portfolio Rated PSPM	Change in Premium (\$)	Change in Premium (%)
PERSCare	\$1,111.87	PERS Platinum	\$978.33	-\$133.54	-12.01%
PERS Choice	\$849.23	PERS Platinum	\$978.33	\$129.10	15.20%
PERS Select	\$527.39	PERS Gold	\$648.27	\$120.88	22.92%
Total Basic					10.96%



HCF Reserve Policy Analysis and Proposed Adjustments

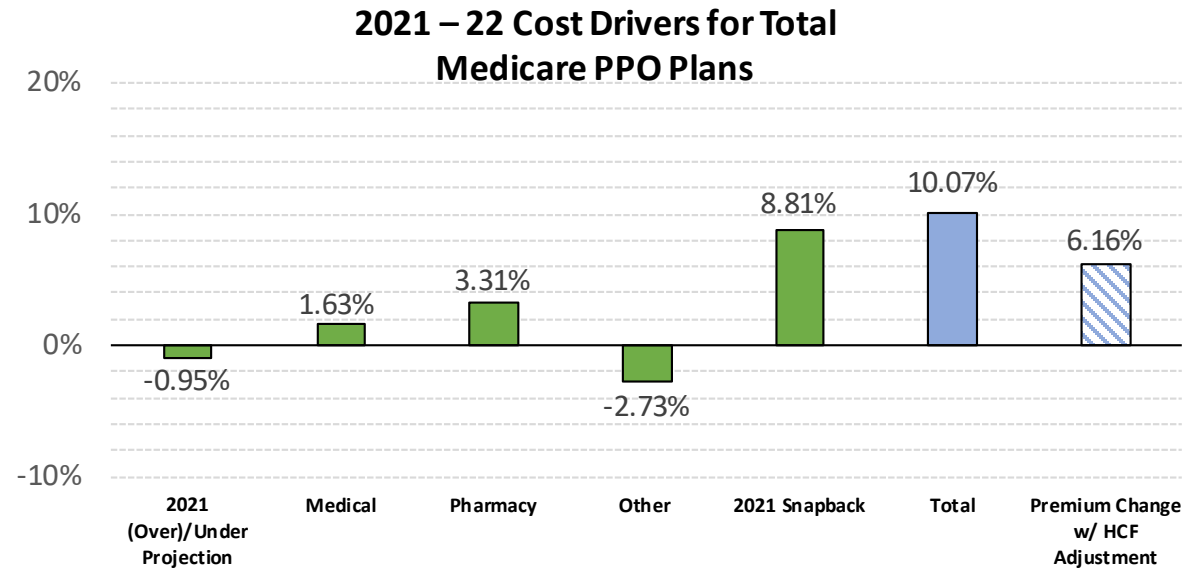
2022 Plans	HCF Estimated Surplus/ (Deficit) as of Dec 2020 updated thru Mar 2021	Recommended Portion of HCF Applied to 2022 Premium	Total HCF Adjustment	Preliminary 2022 PSPM with HCF Adjustment (\$)	Preliminary 2022 PSPM Change with HCF Adjustment (%)
PERS Platinum	\$61,959,033	80%	\$49,567,727	\$943.13	-15.18% / 11.06%
PERS Gold	-18,686,578	0%	\$0	\$648.27	22.92%
Total Basic					8.31%

2021 Plans	2021 Total Covered Lives (TCL)
PERSCare	25,126
PERS Choice	142,113
PERS Select	109,668

PPO Medicare Supplemental Plans: Two-Plan Model

Preliminary Proposed Premium Change (Without HCF Adjustment)

2021 Plans	Published 2021 PSPM	2022 Plans	Preliminary 2022 Portfolio Rated PSPM	Change in Premium (\$)	Change in Premium (%)
PERSCare	\$381.25	PERS Platinum	\$404.95	\$23.70	6.22%
PERS Choice	\$349.97	PERS Platinum	\$404.95	\$54.98	15.71%
PERS Select	\$349.97	PERS Gold	\$383.77	\$33.80	9.66%
Total Medicare					10.07%

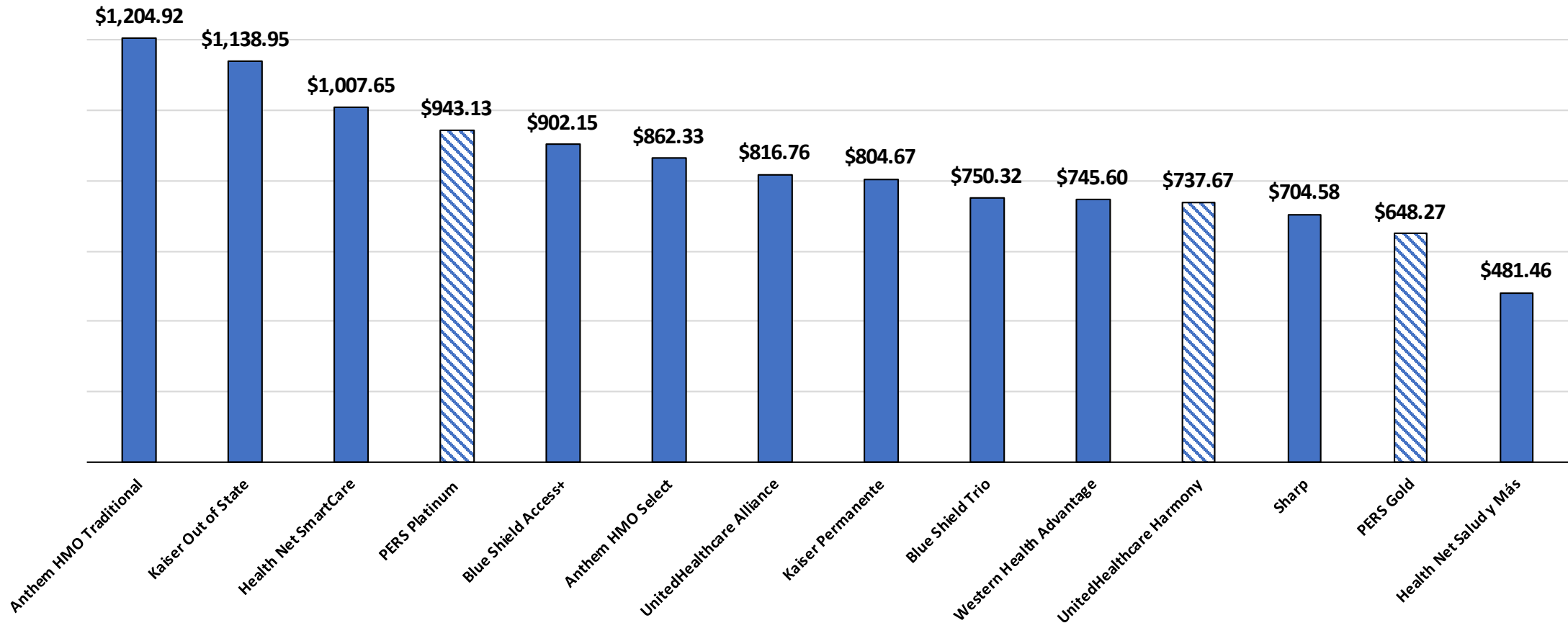


HCF Reserve Policy Analysis and Proposed Adjustments

2022 Plans	HCF Estimated Surplus/ (Deficit) as of Dec 2020 updated thru Mar 2021	Recommended Portion of HCF Applied to 2022 Premium	Total HCF Adjustment	Preliminary 2022 PSPM with HCF Adjustment (\$)	Preliminary 2022 PSPM Change with HCF Adjustment (%)
PERS Platinum	\$23,796,347	100%	\$23,796,347	\$386.04	1.26% / 10.31%
PERS Gold	\$3,748,358	100%	\$3,748,358	\$376.31	7.53%
Total Medicare					6.16%

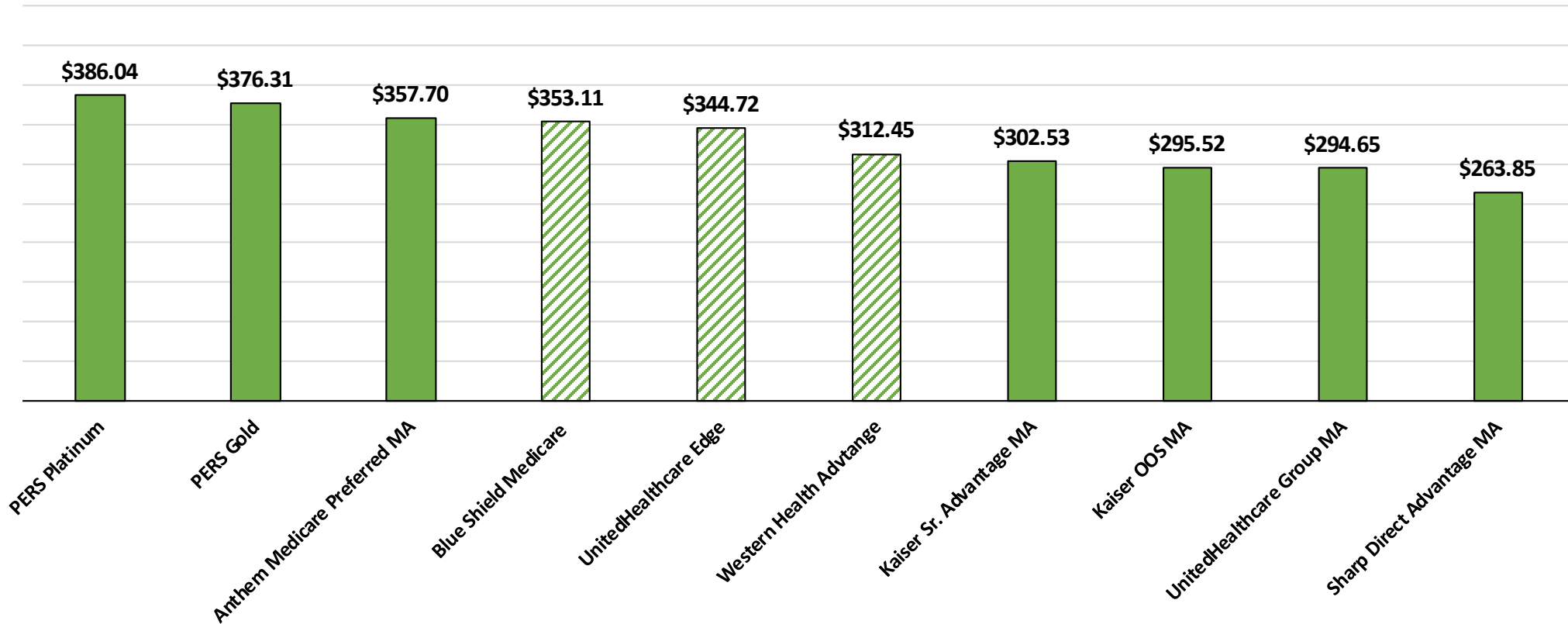
2021 Plans	2021 Total Covered Lives (TCL)
PERSCare	65,884
PERS Choice	78,748
PERS Select	3,052

Portfolio 2022 Premium Levels – Basic HMO and PPO plans



PERS Platinum (PPO), UnitedHealthcare Harmony (HMO), and PERS Gold (PPO) are new plans in 2022.

Portfolio 2022 Premium Levels – Medicare Advantage HMO and PPO Plans



Western Health Advantage, Blue Shield Medicare PPO, and UnitedHealthcare Edge are the New MA Plans for 2022.

Next Steps



Evaluate plan updated data, trends and assumptions. Continue negotiations.



Adopt final premiums in July.