

CalPERS 2022 and 2023 Regional HMO Health Premiums (PSPM) Before and After Risk Mitigation

Basic Plans	2022 Before Risk Mitigation			2022 After Risk Mitigation ¹			2022 Risk Mitigation Impact	2023 Before Risk Mitigation			2023 After Risk Mitigation ²			2023 Risk Mitigation Impact
	Single	2-Party	Family	Single	2-Party	Family		Single	2-Party	Family	Single	2-Party	Family	
Basic Premiums - Region 1														
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 Blue Cross Select HMO	\$992.12	\$1,984.24	\$2,579.51	\$1,015.81	\$2,031.62	\$2,641.11	2.39%	\$1,102.16	\$1,984.24	\$2,579.51	\$1,128.83	\$2,257.66	\$2,934.96	2.42%
Anthem Blue Cross Traditional HMO	1,411.01	2,822.02	3,668.63	1,304.00	2,608.00	3,390.40	-7.58%	1,447.41	2,822.02	3,668.63	1,210.71	2,421.42	3,147.85	-16.35%
Blue Shield Access+ HMO	1,263.39	2,526.78	3,284.81	1,116.01	2,232.02	2,901.63	-11.67%	1,342.11	2,526.78	3,284.81	1,035.21	2,070.42	2,691.55	-22.87%
Blue Shield Trio HMO	890.44	1,780.88	2,315.14	898.54	1,797.08	2,336.20	0.91%	851.50	1,780.88	2,315.14	888.94	1,777.88	2,311.24	4.40%
Health Net SmartCare	1,215.53	2,431.06	3,160.38	1,153.00	2,306.00	2,997.80	-5.14%	1,344.09	2,431.06	3,160.38	1,174.50	2,349.00	3,053.70	-12.62%
Kaiser Permanente	832.94	1,665.88	2,165.64	857.06	1,714.12	2,228.36	2.90%	864.97	1,665.88	2,165.64	913.74	1,827.48	2,375.72	5.64%
UnitedHealthcare SignatureValue Alliance	1,008.37	2,016.74	2,621.76	1,020.28	2,040.56	2,652.73	1.18%	1,052.08	2,016.74	2,621.76	1,044.07	2,088.14	2,714.58	-0.76%
Western Health Advantage HMO	758.07	1,516.14	1,970.98	741.26	1,482.52	1,927.28	-2.22%	810.16	1,516.14	1,970.98	760.17	1,520.34	1,976.44	-6.17%
Basic Premiums - Region 2														
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura														
Anthem Blue Cross Select HMO	\$695.91	\$1,391.82	\$1,809.37	\$712.43	\$1,424.86	\$1,852.32	2.37%	\$747.48	\$1,391.82	\$1,809.37	\$765.37	\$1,530.74	\$1,989.96	2.39%
Anthem Blue Cross Traditional HMO	1,090.57	2,181.14	2,835.48	1007.13	2,014.26	2,618.54	-7.65%	1,116.10	2,181.14	2,835.48	935.12	1,870.24	2,431.31	-16.22%
Blue Shield Access+ HMO	1,017.29	2,034.58	2,644.95	900.22	1,800.44	2,340.57	-11.51%	1,088.53	2,034.58	2,644.95	842.61	1,685.22	2,190.79	-22.59%
Blue Shield Trio HMO	736.02	1,472.04	1,913.65	742.70	1,485.40	1,931.02	0.91%	729.01	1,472.04	1,913.65	760.71	1,521.42	1,977.85	4.35%
Health Net Salud y Más	487.46	974.92	1,267.40	548.26	1,096.52	1,425.48	12.47%	541.02	974.92	1,267.40	698.91	1,397.82	1,817.17	29.18%
Health Net SmartCare	890.43	1,780.86	2,315.12	845.69	1,691.38	2,198.79	-5.02%	952.16	1,780.86	2,315.12	834.65	1,669.30	2,170.09	-12.34%
Kaiser Permanente	686.16	1,372.32	1,784.02	706.02	1,412.04	1,835.65	2.89%	716.15	1,372.32	1,784.02	756.21	1,512.42	1,966.15	5.59%
Sharp Performance Plus	658.89	1,317.78	1,713.11	699.21	1,398.42	1,817.95	6.12%	682.17	1,317.78	1,713.11	764.96	1,529.92	1,988.90	12.14%
UnitedHealthcare SignatureValue Alliance	766.07	1,532.14	1,991.78	775.09	1,550.18	2,015.23	1.18%	799.44	1,532.14	1,991.78	793.63	1,587.26	2,063.44	-0.73%
UnitedHealthcare SignatureValue Harmony	725.45	1,450.90	1,886.17	782.74	1,565.48	2,035.12	7.90%	733.89	1,450.90	1,886.17	781.58	1,563.16	2,032.11	6.50%
Basic Premiums - Region 3														
Los Angeles, Riverside and San Bernardino														
Anthem Blue Cross Select HMO	\$660.80	\$1,321.60	\$1,718.08	\$676.48	\$1,352.96	\$1,758.85	2.37%	\$720.69	\$1,321.60	\$1,718.08	\$737.91	\$1,475.82	\$1,918.57	2.39%
Anthem Blue Cross Traditional HMO	1,013.33	2,026.66	2,634.66	935.57	1,871.14	2,432.48	-7.67%	1125.25	2,026.66	2,634.66	942.73	1,885.46	2,451.10	-16.22%
Blue Shield Access+ HMO	880.04	1,760.08	2,288.10	779.87	1,559.74	2,027.66	-11.38%	951.17	1,760.08	2,288.10	738.29	1,476.58	1,919.55	-22.38%
Blue Shield Trio HMO	662.12	1,324.24	1,721.51	668.13	1,336.26	1,737.14	0.91%	634.23	1,324.24	1,721.51	661.49	1,322.98	1,719.87	4.30%
Health Net Salud y Más	412.87	825.74	1,073.46	463.87	927.74	1,206.06	12.35%	471.38	825.74	1,073.46	606.34	1,212.68	1,576.48	28.63%
Health Net SmartCare	805.04	1,610.08	2,093.10	764.96	1,529.92	1,988.90	-4.98%	860.63	1,610.08	2,093.10	755.29	1,510.58	1,963.75	-12.24%
Kaiser Permanente	699.53	1,399.06	1,818.78	719.78	1,439.56	1,871.43	2.89%	714.66	1,399.06	1,818.78	754.64	1,509.28	1,962.06	5.59%
UnitedHealthcare SignatureValue Alliance	762.87	1,525.74	1,983.46	771.85	1,543.70	2,006.81	1.18%	796.24	1,525.74	1,983.46	790.46	1,580.92	2,055.20	-0.73%
UnitedHealthcare SignatureValue Harmony	662.40	1,324.80	1,722.24	714.28	1,428.56	1,857.13	7.83%	670.34	1,324.80	1,722.24	713.55	1,427.10	1,855.23	6.45%
Basic Premiums - Out of State														
Kaiser Permanente Out of State	\$1,138.95	\$2,277.90	\$2,961.27	\$1,138.95	\$2,277.90	\$2,961.27	0.00%	\$1,155.43	\$2,277.90	\$2,961.27	\$1,155.43	\$2,310.86	\$3,004.12	0.00%

¹2022 Premium reflects the first year of the two-year risk mitigation phase-in.

²2023 Premium reflects the second year (full impact of risk mitigation) of the two-year risk mitigation phase-in.