

CalPERS 2016 State Health Premiums - HMOs Only

June PHBC Final Proposed Premiums - Alternative 1

Basic	2015			2016			Percent Change (+/-)
	Single	2-Party	Family	Single	2-Party	Family	
Anthem HMO Select	\$639.45	\$1,278.90	\$1,662.57	\$695.77	\$1,391.54	\$1,809.00	8.81%
Anthem HMO Traditional	727.34	1,454.68	1,891.08	752.48	1,504.96	1,956.45	3.46%
BSC Access+	718.16	1,436.32	1,867.22	767.45	1,534.90	1,995.37	6.86%
BSC NetValue	670.36	1,340.72	1,742.94	761.20	1,522.40	1,979.12	13.55%
Health Net Salud y Más	535.97	1,071.94	1,393.52	552.39	1,104.78	1,436.21	3.06%
Health Net SmartCare	671.47	1,342.94	1,745.82	651.23	1,302.46	1,693.20	-3.01%
Kaiser	633.04	1,266.08	1,645.90	661.76	1,323.52	1,720.58	4.54%
Kaiser Out of State	922.78	1,845.56	2,399.23	930.29	1,860.58	2,418.75	0.81%
Sharp	586.38	1,172.76	1,524.59	574.73	1,149.46	1,494.30	-1.99%
UnitedHealthcare	642.40	1,284.80	1,670.24	625.78	1,251.56	1,627.03	-2.59%
Total Basic Change		7.21%					

Medicare	2015			2016			Percent Change (+/-)
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Blue Cross ^{a/}	\$445.38	\$890.76	\$1,336.14				
Blue Shield ^{a/}	352.63	705.26	1,057.89				
Health Net ^{a/}	276.85	553.70	830.55				
Kaiser CA	295.51	591.02	886.53	297.23	594.46	891.69	0.58%
Kaiser Out of State	390.47	780.94	1,171.41	297.23	594.46	891.69	-23.88%
Sharp ^{a/}	327.66	655.32	982.98				
UnitedHealthcare	267.41	534.82	802.23	320.98	641.96	962.94	
Total HMO Medicare Change		-3.46%					

a/ Medicare healthplan is not available in 2016 under the Single Carrier Proposal

CalPERS 2016 Health Premiums - Regional Contracting Agencies - HMOs Only June PHBC Final Proposed Premiums - Alternative 1

Basic	2015			2016			Percent Change (+/-)
	Single	2-Party	Family	Single	2-Party	Family	
Basic Premium Rates - Bay Area							
<i>Alameda, Amador, Contra Costa, Marin, Napa, Nevada, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Sutter, and Yuba</i>							
Anthem HMO Select	\$662.41	\$1,324.82	\$1,722.27	\$721.79	\$1,443.58	\$1,876.65	8.96%
Anthem HMO Traditional	827.57	1,655.14	2,151.68	855.42	1,710.84	2,224.09	3.37%
Blue Shield Access+	928.87	1,857.74	2,415.06	1,016.18	2,032.36	2,642.07	9.40%
Blue Shield NetValue	870.60	1,741.20	2,263.56	1,033.86	2,067.72	2,688.04	18.75%
Health Net SmartCare ^{a/}				808.44	1,616.88	2,101.94	
Kaiser CA	714.45	1,428.90	1,857.57	746.47	1,492.94	1,940.82	4.48%
UnitedHealthcare	850.67	1,701.34	2,211.74	955.44	1,910.88	2,484.14	12.32%
Basic Premium Rates - Sacramento Area							
<i>El Dorado, Placer, Sacramento, and Yolo</i>							
Anthem HMO Select	\$811.14	\$1,622.28	\$2,108.96	\$902.07	\$1,804.14	\$2,345.38	11.21%
Anthem HMO Traditional	940.16	1,880.32	2,444.42	1,112.54	2,225.08	2,892.60	18.34%
Blue Shield Access+	809.22	1,618.44	2,103.97	885.33	1,770.66	2,301.86	9.41%
Blue Shield NetValue	758.45	1,516.90	1,971.97	900.73	1,801.46	2,341.90	18.76%
Health Net SmartCare ^{a/}				747.55	1,495.10	1,943.63	
Kaiser CA	660.96	1,321.92	1,718.50	695.11	1,390.22	1,807.29	5.17%
UnitedHealthcare	623.45	1,246.90	1,620.97	686.36	1,372.72	1,784.54	10.09%
Basic Premium Rates - Los Angeles Area							
<i>Los Angeles, San Bernardino, and Ventura</i>							
Anthem HMO Select	\$493.40	\$986.80	\$1,282.84	\$543.47	\$1,086.94	\$1,413.02	10.15%
Anthem HMO Traditional	631.62	1,263.24	1,642.21	610.64	1,221.28	1,587.66	-3.32%
Blue Shield Access+	517.87	1,035.74	1,346.46	566.53	1,133.06	1,472.98	9.40%
Blue Shield NetValue	485.41	970.82	1,262.07	576.46	1,152.92	1,498.80	18.76%
Health Net Salud y Más	430.71	861.42	1,119.85	466.11	932.22	1,211.89	8.22%
Health Net SmartCare	568.47	1,136.94	1,478.02	585.39	1,170.78	1,522.01	2.98%
Kaiser CA	521.18	1,042.36	1,355.07	543.83	1,087.66	1,413.96	4.35%
United Healthcare	458.74	917.48	1,192.72	492.24	984.48	1,279.82	7.30%
Basic Premium Rates - Other Southern California							
<i>Fresno, Imperial, Inyo, Kern, Kings, Madera, Riverside, Orange, San Diego, San Luis Obispo, Santa Barbara, and Tulare</i>							
Anthem HMO Select	\$653.97	\$1,307.94	\$1,700.32	\$634.75	\$1,269.50	\$1,650.35	-2.94%
Anthem HMO Traditional	743.12	1,486.24	1,932.11	710.79	1,421.58	1,848.05	-4.35%
Blue Shield Access+	598.66	1,197.32	1,556.52	654.87	1,309.74	1,702.66	9.39%
Blue Shield NetValue	561.09	1,122.18	1,458.83	666.35	1,332.70	1,732.51	18.76%
Health Net Salud y Más	520.59	1,041.18	1,353.53	535.98	1,071.96	1,393.55	2.96%
Health Net SmartCare	579.88	1,159.76	1,507.69	596.98	1,193.96	1,552.15	2.95%
Kaiser CA	579.80	1,159.60	1,507.48	605.05	1,210.10	1,573.13	4.35%
Sharp	564.57	1,129.14	1,467.88	561.34	1,122.68	1,459.48	-0.57%
UnitedHealthcare	449.10	898.20	1,167.66	493.99	987.98	1,284.37	10.00%

a/ New health plan option for 2016

b/ Medicare healthplan is not available for 2016 under the Single Carrier Proposal

**CalPERS 2016 Health Premiums - Regional
Contracting Agencies - HMOs Only
June PHBC Final Proposed Premiums - Alternative 1**

Basic	2015			2016			Percent Change (+/-)
	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	
Basic Premium Rates - Other Northern California							
Alpine, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Plumas, San Benito, Shasta, Sierra, Siskiyou, Stanislaus, Tehama, Trinity, and Tuolumne							
Anthem HMO Select	\$728.65	\$1,457.30	\$1,894.49	\$839.10	\$1,678.20	\$2,181.66	15.16%
Anthem HMO Traditional	838.48	1,676.96	2,180.05	964.91	1,929.82	2,508.77	15.08%
Blue Shield Access+	804.34	1,608.68	2,091.28	879.96	1,759.92	2,287.90	9.40%
Blue Shield NetValue	753.82	1,507.64	1,959.93	895.17	1,790.34	2,327.44	18.75%
Kaiser CA	716.98	1,433.96	1,864.15	755.27	1,510.54	1,963.70	5.34%
UnitedHealthcare	677.35	1,354.70	1,761.11	794.80	1,589.60	2,066.48	17.34%
Basic Premium Rates - Out of State							
Kaiser/Out of State	\$922.78	\$1,845.56	\$2,399.23	\$930.29	\$1,860.58	\$2,418.75	0.81%
Medicare	2015			2016			Percent Change (+/-)
	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	
Medicare Premium Rates - All Regions							
Anthem Blue Cross^{b/}	\$445.38	\$890.76	\$1,336.14				
Blue Shield^{b/}	352.63	705.26	1,057.89				
Health Net^{b/}	276.85	553.70	830.55				
Kaiser CA	295.51	591.02	886.53	297.23	594.46	891.69	0.58%
Kaiser Out of State	390.47	780.94	1,171.41	297.23	594.46	891.69	-23.88%
Sharp^{b/}	327.66	655.32	982.98				
UnitedHealthcare	267.41	534.82	802.23	320.98	641.96	962.94	

a/ New health plan option for 2016

b/ Medicare healthplan is not available for 2016 under the Single Carrier Proposal