

Current CalPERS Regions for Public Agencies and Schools

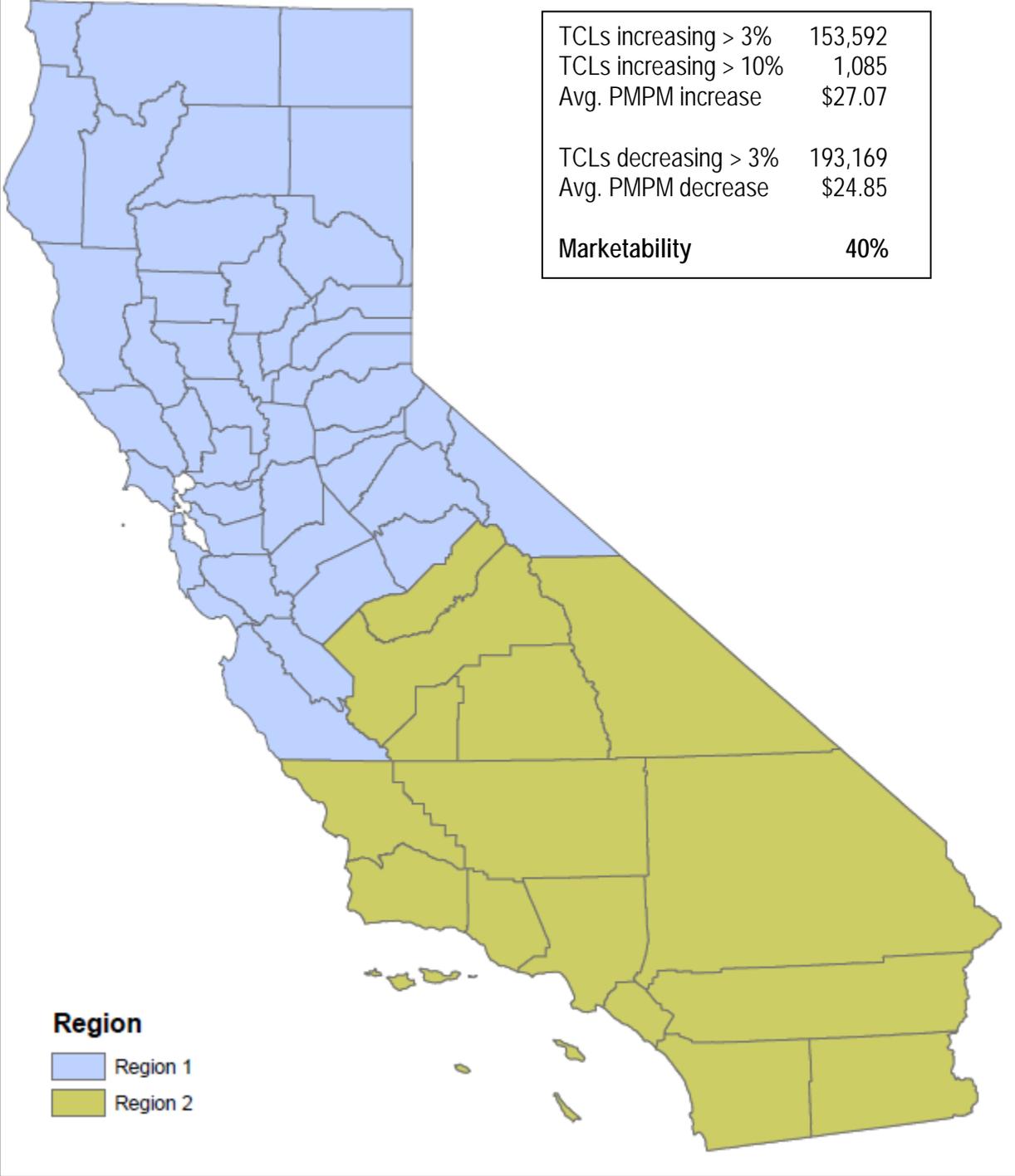


Status Quo: Five (5) Regions – Summary Metrics

Current Location	Total Covered Lives (TCL)	Percentage of Total Covered Lives
Bay Area	183,734	39%
Other Northern CA	34,986	7%
Sacramento Area	38,873	8%
Los Angeles Area	140,704	30%
Other Southern CA	69,725	15%
Total	468,022	100%

Twenty Two Percent (22%) paying within 97% of the cost of care in their region

Scenario A: Two (2) Rating Regions



Scenario A: Two (2) Rating Regions – Summary Metrics

Single Party Premium Equivalent Impact

Estimated Premium Impact	Total Covered Lives	Percentage of Total Covered Lives
Increase more than 3%	154,000	33%
Decrease more than 3%	193,000	41%
Change within 3%	121,000	26%

Forty Percent (40%) paying within 97% of the cost of care in their region

Estimated Premium Increase for Rating Regions

Region	Cost Relativity	Current CalPERS Region	Total Covered Lives	Number of Covered Lives: Estimated Premium Increase				
				Between 3% and 5%	Between 5% and 7%	Between 7% and 10%	More than 10%	Total: More than 3%
1	1.166	Bay Area	183,734	5,701				5,701
		Other Northern CA	34,986				1,085	1,085
		Sacramento Area	38,873		3,369	28,987		32,356
2	0.854	Los Angeles Area	140,704	106,593	7,857			114,450
		Other Southern CA	69,725					0
TOTAL			468,022	112,294	11,226	28,987	1,085	153,592

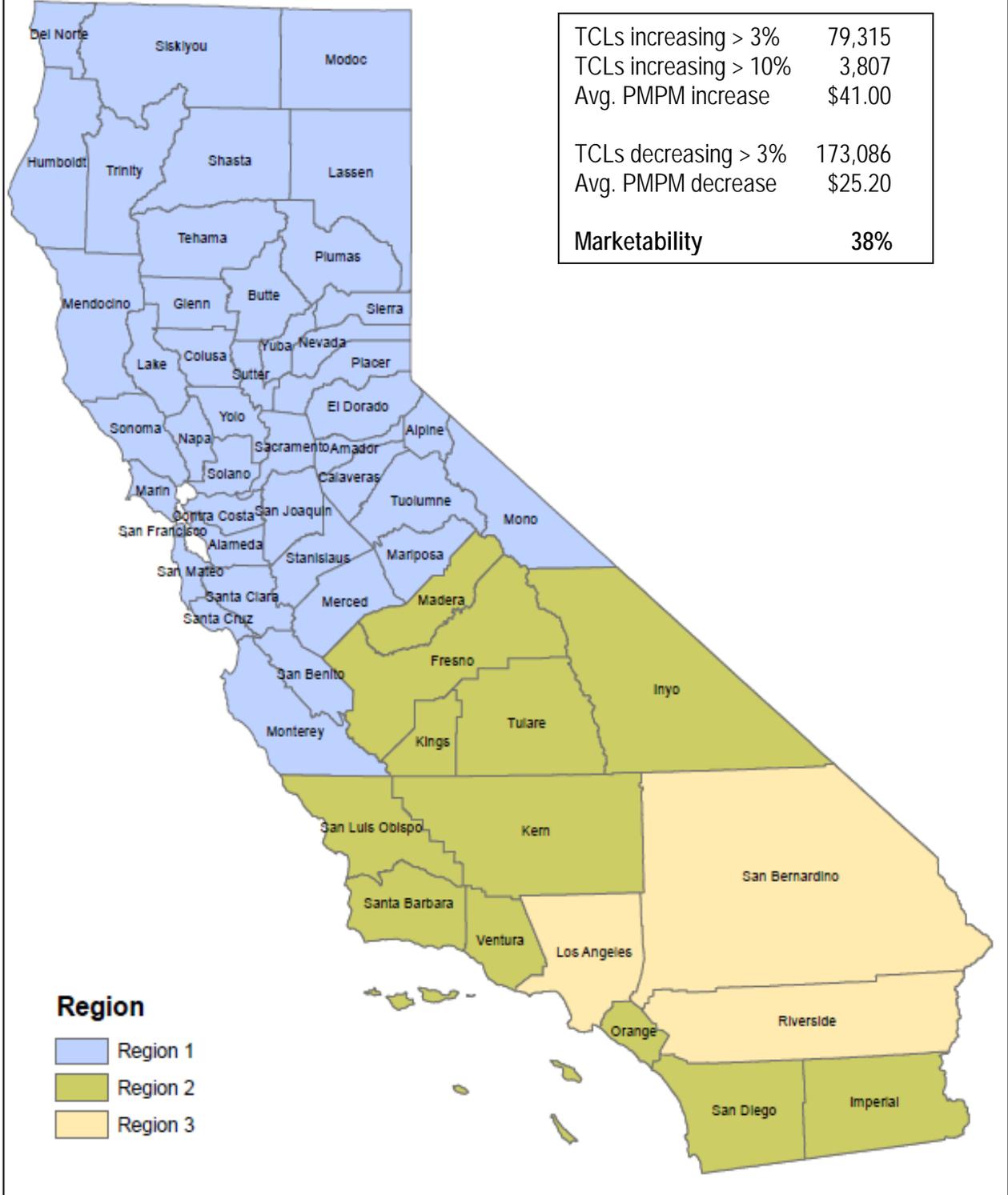
Average Increase (PMPM) = \$27.07

Rating Region Counties

Rating 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, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, San Mateo, San Francisco, San Joaquin, Sutter, Tehama, Trinity, Tuolumne, Yolo, Yuba

Rating Region 2: Fresno, Imperial, Inyo, Kern, Kings, Los Angeles, Madera, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Tulare, Ventura

Scenario A1: Three (3) Rating Regions



Scenario A1: Three Rating Regions – Summary Metrics

Single Party Premium Equivalent Impact

Estimated Premium Impact	Total Covered Lives	Percentage of Total Covered Lives
Increase more than 3%	79,000	17%
Decrease more than 3%	173,000	37%
Change within 3%	216,000	46%

Thirty-Eight Percent (38%) paying within 97% of the cost of care in their region.

Estimated Premium Increase for Rating Regions

Region	Cost Relativity	Current CalPERS Region	Total Covered Lives	Number of Covered Lives: Estimated Premium Increase				
				Between 3% and 5%	Between 5% and 7%	Between 7% and 10%	More than 10%	Total: More than 3%
1	1.166	Bay Area	183,734	5,701				5,701
		Other Northern CA	34,986				1,085	1,085
		Sacramento Area	38,873		3,369	28,987		32,356
2	0.914	Los Angeles Area	12,481		1,737	7,129	2,722	11,588
		Other Southern CA	49,983	1,908	22,218	953		25,079
3	0.821	Los Angeles Area	128,223	3,506				3,506
		Other Southern CA	19,742					0
TOTAL			468,022	11,115	27,324	37,069	3,807	79,315

Average Increase (PMPM) = \$41.00

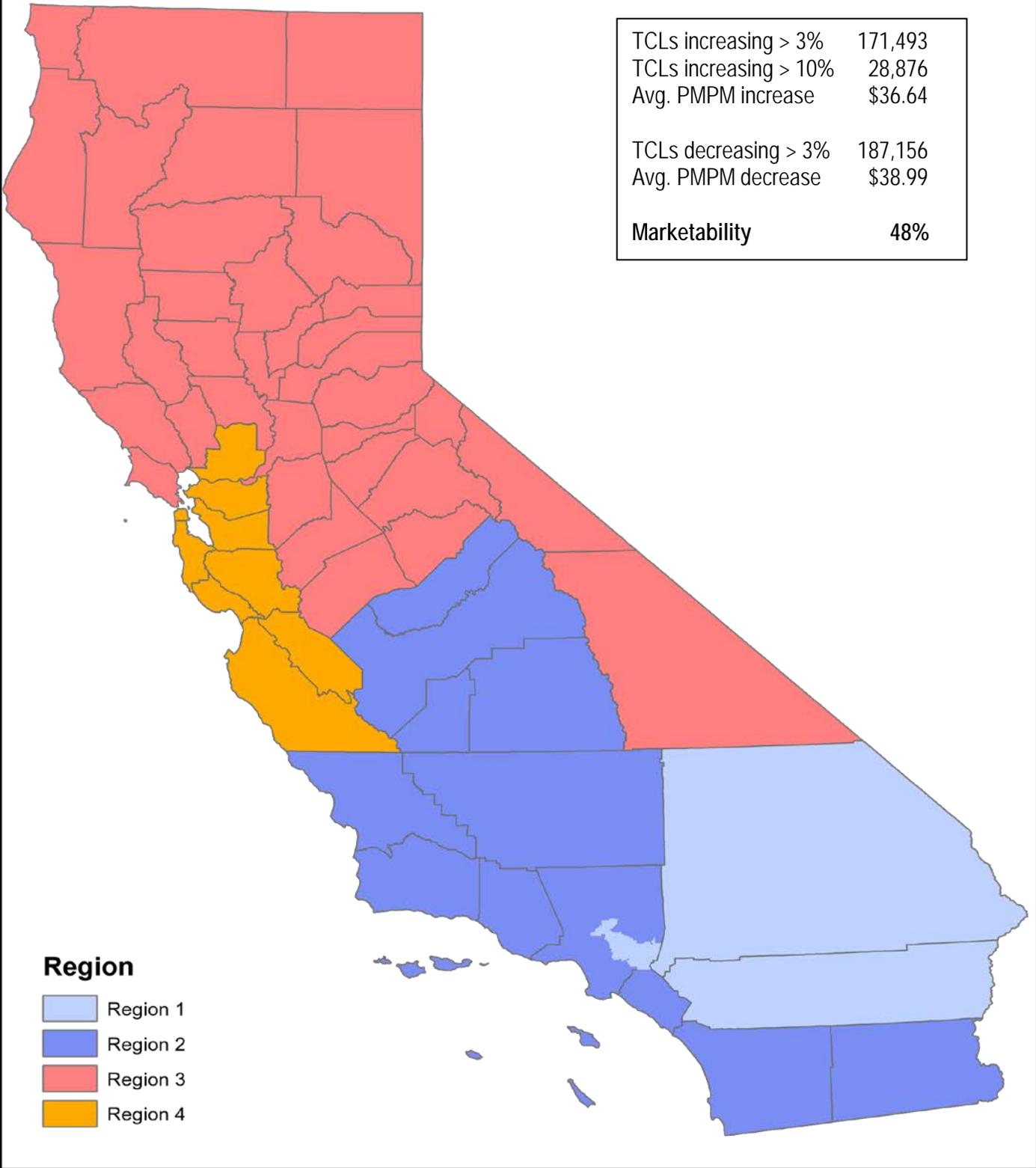
Rating Region Counties/Zip Codes

Rating 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, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, San Mateo, San Francisco, San Joaquin, Sutter, Tehama, Trinity, Tuolumne, Yolo, Yuba

Rating Region 2: Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, Ventura

Rating Region 3: Los Angeles, Riverside, San Bernardino

Scenario B: Four (4) Rating Regions



Scenario B: Four (4) Rating Regions – Summary Metrics

Single Party Premium Equivalent Impact

Estimated Premium Impact	Total Covered Lives	Percentage of Total Covered Lives
Increase more than 3%	171,000	37%
Decrease more than 3%	187,000	40%
Change within 3%	109,000	23%

Forty-Eight Percent (48%) paying within 97% of the cost of care in their region.

Estimated Premium Increase for Rating Regions

Region	Cost Relativity	Current CalPERS Region	Total Covered Lives	Number of Covered Lives: Estimated Premium Increase				
				Between 3% and 5%	Between 5% and 7%	Between 7% and 10%	More than 10%	Total: More than 3%
1	0.754	Los Angeles Area	47,725					0
		Other Southern CA	19,742					0
2	0.892	Los Angeles Area	92,979	38,809	9,468	37,243	1,987	87,507
		Other Southern CA	48,738	22,218	953			23,171
3	1.091	Bay Area	37,512					0
		Other Northern CA	21,779				307	307
		Other Southern CA	1,245		153	919	173	1,245
		Sacramento Area	38,873		5,832		23,155	28,987
4	1.229	Bay Area	146,222	9,664	5,045	2,261	186	17,156
		Other Northern CA	13,207	10,052			3,068	13,120
TOTAL			468,022	80,743	21,451	40,423	28,876	171,493

Average Increase (PMPM) = \$36.64

Rating Region Counties/Zip Codes

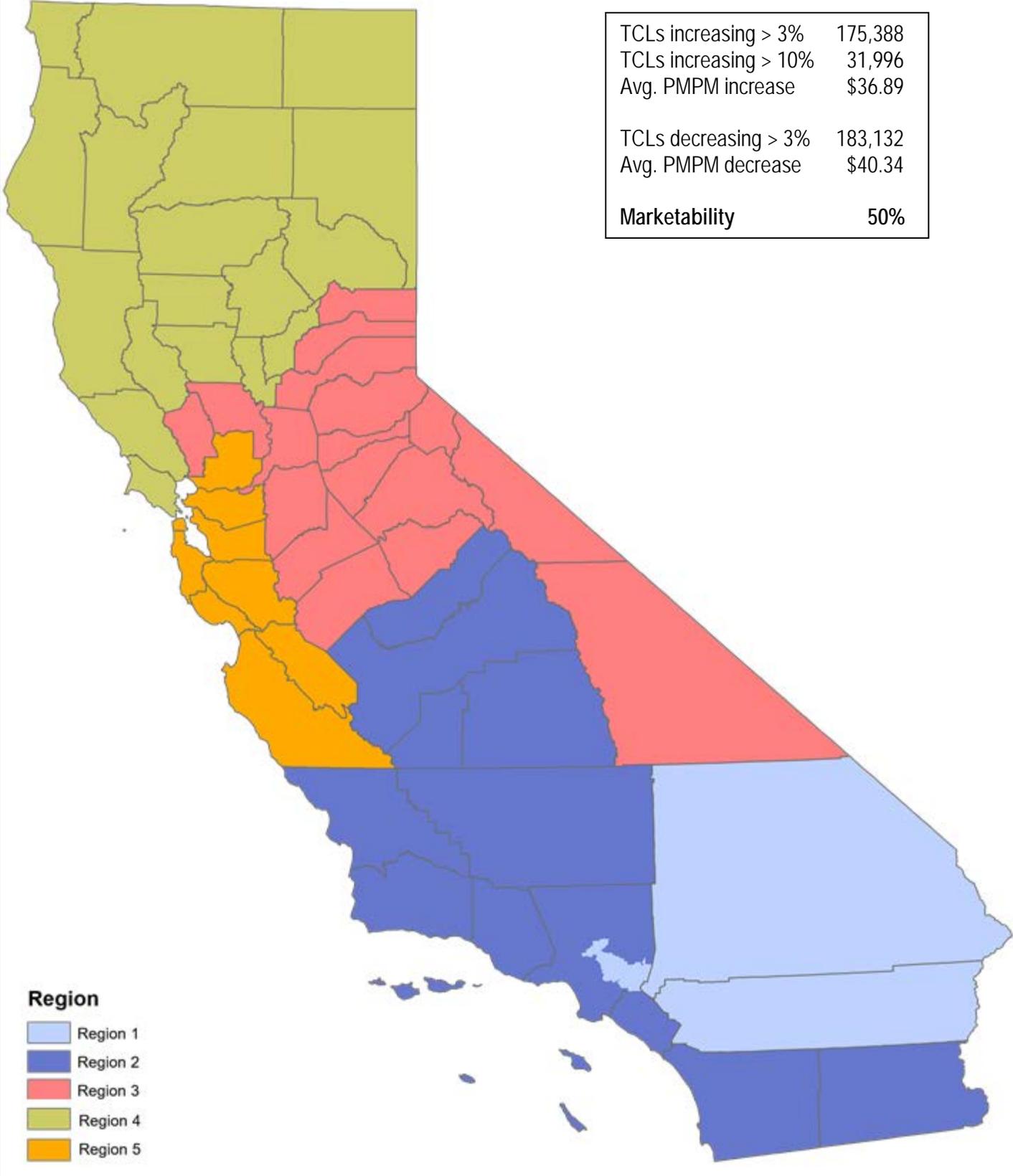
Rating Region 1: Los Angeles (zip codes starting with 910, 911, 917, 918), Riverside, San Bernardino

Rating Region 2: Fresno, Imperial, Kern, Kings, Los Angeles (Zip code not listed above), Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, Ventura

Rating Region 3: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, Yuba

Rating Region 4: Alameda, Contra Costa, Monterey, San Benito, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano

Scenario C: Five (5) Rating Regions



Scenario C: Five (5) Rating Regions – Summary Metrics

Single Party Premium Equivalent Impact

Estimated Premium Impact	Total Covered Lives	Percentage of Total Covered Lives
Increase more than 3%	175,000	37%
Decrease more than 3%	183,000	39%
Change within 3%	110,000	23%

Fifty Percent (50%) paying within 97% of the cost of care in their region

Estimated Premium Increase for Rating Regions

Region	Cost Relativity	Current CalPERS Region	Total Covered Lives	Number of Covered Lives: Estimated Premium Increase				
				Between 3% and 5%	Between 5% and 7%	Between 7% and 10%	More than 10%	Total: More than 3%
1	0.754	Los Angeles Area	47,725					0
		Other Southern CA	19,742					0
2	0.892	Los Angeles Area	92,979	38,809	9,468	37,243	1,987	87,507
		Other Southern CA	48,738	22,218	953			23,171
3	1.075	Bay Area	26,395					0
		Other Northern CA	9,907				307	307
		Other Southern CA	1,245			153	1,092	1,245
		Sacramento Area	38,873				23,155	23,155
4	1.125	Bay Area	11,117	7,518			965	8,483
		Other Northern CA	11,872		8		1,236	1,244
5	1.229	Bay Area	146,222	9,664	5,045	2,261	186	17,156
		Other Northern CA	13,207	10,052			3,068	13,120
TOTAL			468,022	88,261	15,474	39,657	31,996	175,388

Average Increase (PMPM) = \$36.89

Rating Region Counties/Zip Codes

Rating Region 1: Los Angeles (zip codes starting with 910, 911, 917, 918), Riverside, San Bernardino,

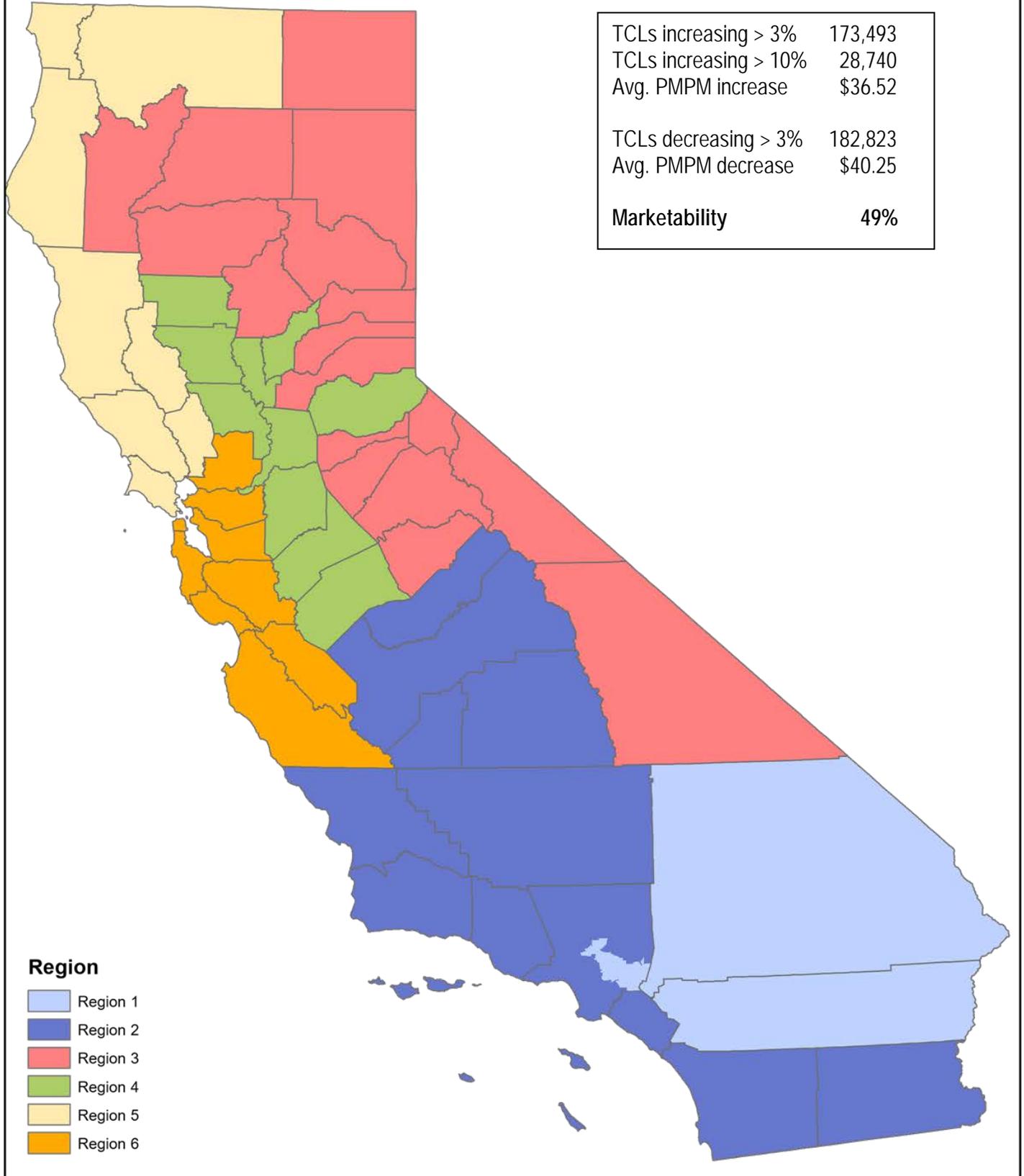
Rating Region 2: Fresno, Imperial, Kern, Kings, Los Angeles (all zip code in area not listed above), Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, Ventura

Rating Region 3: Alpine, Amador, Calaveras, El Dorado, Inyo, Mariposa, Merced, Mono, Napa, Nevada, Placer, Sacramento, San Joaquin, Sierra, Stanislaus, Tuolumne, Yolo

Rating Region 4: Butte, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Plumas, Shasta, Siskiyou, Sonoma, Sutter, Tehama, Trinity, Yuba

Rating Region 5: Alameda, Contra Costa, Monterey, San Benito, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano

Scenario D: Six (6) Rating Regions



Scenario D: Six (6) Rating Regions – Summary Metrics

Single Party Premium Equivalent Impact

Estimated Premium Impact	Total Covered Lives	Percentage of Total Covered Lives
Increase more than 3%	173,000	37%
Decrease more than 3%	183,000	39%
Change within 3%	112,000	24%

Forty Nine Percent (49%) paying within 97% of the cost of care in their region

Estimated Premium Increase for Rating Regions

Region	Cost Relativity	Current CalPERS Region	Total Covered Lives	Number of Covered Lives: Estimated Premium Increase				
				Between 3% and 5%	Between 5% and 7%	Between 7% and 10%	More than 10%	Total: More than 3%
1	0.754	Los Angeles Area	47,725					0
		Other Southern CA	19,742					0
2	0.892	Los Angeles Area	92,979	38,809	9,468	37,243	1,987	87,507
		Other Southern CA	48,738	22,218	953			23,171
3	1.057	Bay Area	3,255	139				139
		Other Northern CA	8,935			1	1	
		Other Southern CA	1,245	919	173		1,092	
		Sacramento Area	14,109	2,446		7,958	10,404	
4	1.093	Bay Area	18,311					0
		Other Northern CA	8,359			306	306	
		Sacramento Area	24,764	3,386	506	15,197	19,089	
5	1.172	Bay Area	15,946	242	961		1,203	
		Other Northern CA	4,485	268		37	305	
6	1.229	Bay Area	146,222	9,664	5,045	2,261	186	17,156
		Other Northern CA	13,207	10,052		3,068	13,120	
TOTAL			468,022	88,143	17,106	39,504	28,740	173,493

Average Increase (PMPM) = \$36.52

Rating Region Counties/Zip Codes

Rating Region 1: Los Angeles (zip codes starting with 910, 911, 917, 918), Riverside, San Bernardino,

Rating Region 2: Fresno, Imperial, Kern, Kings, Los Angeles (all zip code in area not listed above), Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, Ventura

Rating Region 3: Alpine, Amador, Butte, Calaveras, Inyo, Lassen, Mariposa, Modoc, Mono, Nevada, Placer, Plumas, Shasta, Sierra, Tehama, Trinity, Tuolumne

Rating Region 4: Colusa, El Dorado, Glenn, Merced, Sacramento, San Joaquin, Stanislaus, Sutter, Yolo, Yuba

Rating Region 5: Del Norte, Humboldt, Lake, Marin, Mendocino, Napa, Siskiyou, Sonoma,

Rating Region 6: Alameda, Contra Costa, Monterey, San Benito, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano