

Approval of New Health Plans, Benefit Designs, and Service Area Changes

Pension & Health Benefits Committee
Agenda Item 6a

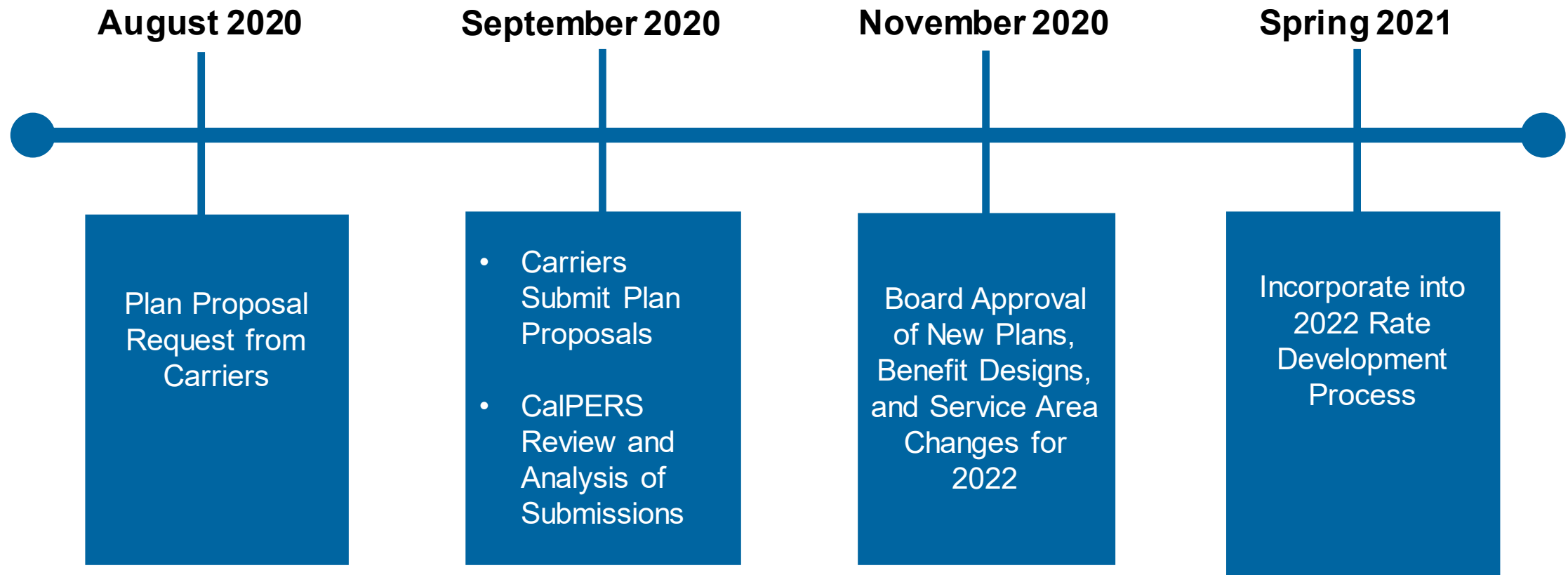
Marta Green
Chief, Health Plan Research and Administration Division

November 17, 2020

Agenda

- Timeline
- Plan Proposals for 2022 by Carrier
- Next Steps

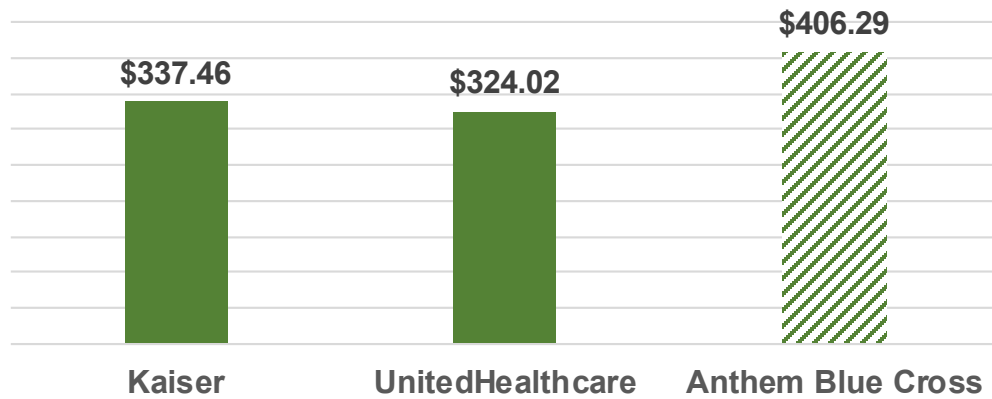
Plan Proposal Timeline



Anthem Blue Cross Medicare Advantage Service Area Expansion

21 Counties

2022 Anthem Blue Cross Medicare Advantage Projected State Premium Relative to Other Medicare Plan Projected State Premiums



Projected State 2022 Premium Impact: >1%

> Recommend for Approval



Anthem Blue Cross Medicare Advantage Benefit Design Changes

Additional Supplemental Benefits	Projected Premium Impact
<p>Healthy Pantry:</p> <ul style="list-style-type: none"> • 12 telephonic nutritional counseling sessions • 1 monthly shipment of recommended healthy non-perishable staples <p>Non-emergency Medical Transportation:</p> <ul style="list-style-type: none"> • Includes 12 one-way trips per year, up to 60-miles per trip • Trips include covered medical visits, SilverSneakers locations, and pharmacy 	<p>\$2.86</p>

 **Recommend for Approval**

**Blue Shield Access+
Basic Service Area Reentry into Bay Area**

8 Bay Area County Service Area Expansion

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Sonoma, and Solano

Projected State 2022 Premium Impact: \$14.74 or 1.60%

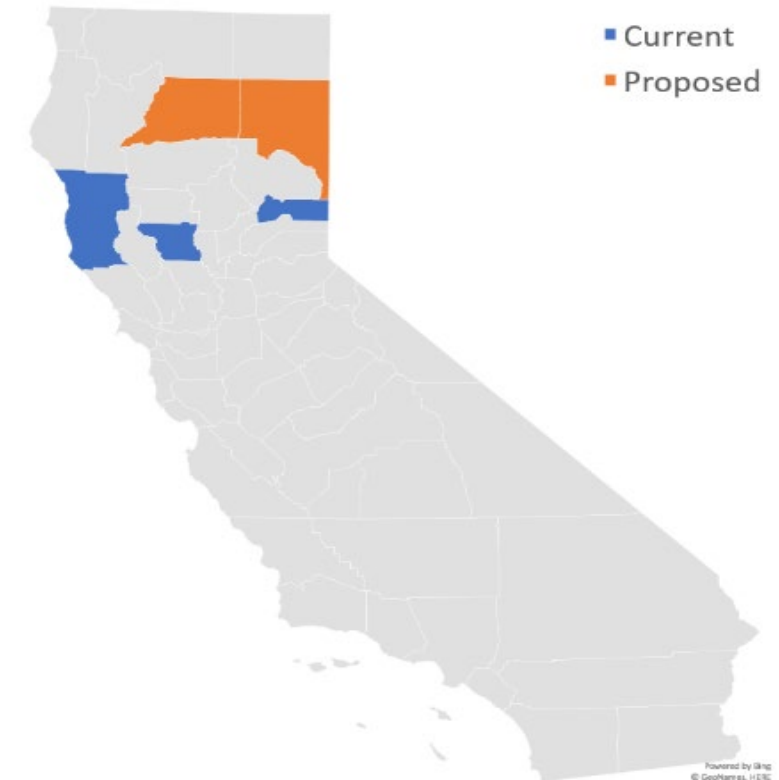
➤ Recommend for Approval contingent upon results of CalPERS Basic Plan Competition Study. Confirmation on specific counties at March 2021 PHBC.



Blue Shield Access+ EPO Basic Service Area Expansion

2 County Service Area Expansion

Lassen and Shasta contingent upon DMHC regulatory approval



Projected State 2022 Premium Impact: **\$1.37** or **0.15%**

➤ **Recommend for Approval contingent upon DMHC regulatory approval and CalPERS Board approval of risk mitigation strategy for 2022**

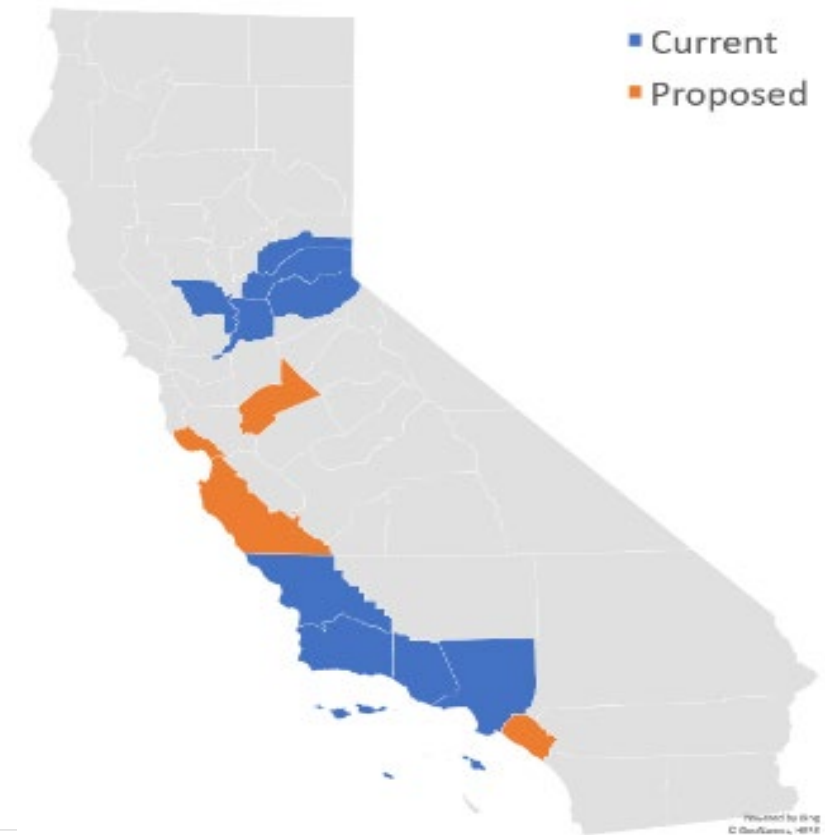
Blue Shield Trio Basic Service Area Expansion

4 County Service Area Expansion

Monterey, Orange, Santa Cruz, and Stanislaus

*Monterey is contingent upon DMHC regulatory approval

- **Recommend Approval for expansion into Monterey contingent upon DMHC approval**
- **Recommend Approval for expansion into Orange, Santa Cruz, and Stanislaus contingent on results of CalPERS Basic Plan Competition Study. Confirmation of specific counties at March 2021 PHBC.**



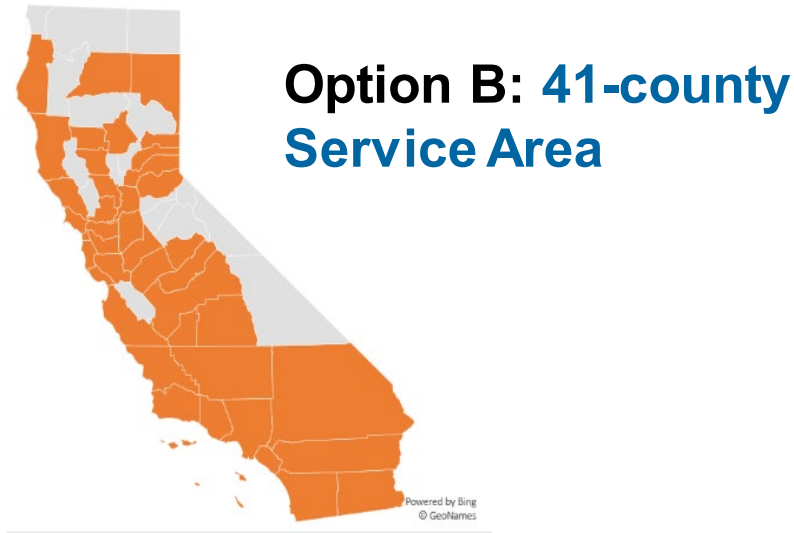
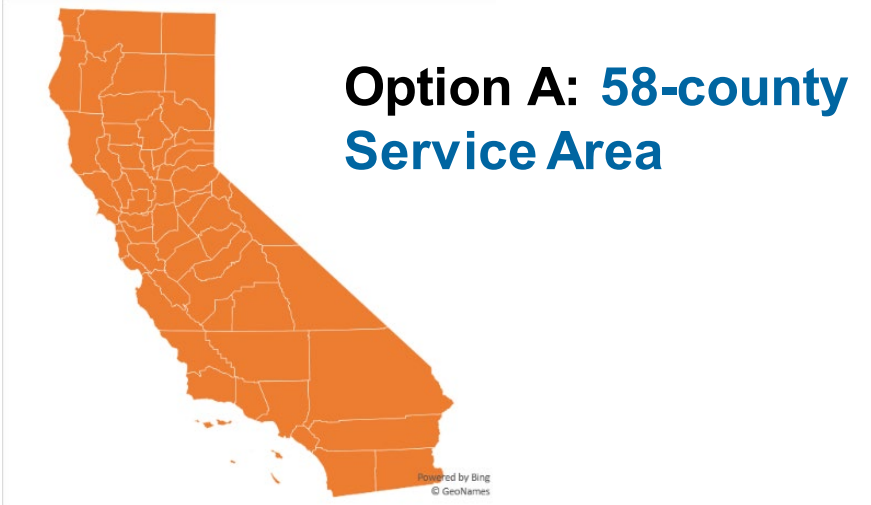
Blue Shield Group Medicare Advantage

New Medicare Advantage plan with an integrated drug coverage

Additional Supplemental Benefits	Projected Premium Impact
\$80 quarterly over the counter drug benefit	\$4.80
Personal emergency response system	\$0.10
Post-discharge meals	\$0.14
24 non-emergency one-way trips	\$4.85

Optional Supplemental Benefits for Contracting Public Agency Members

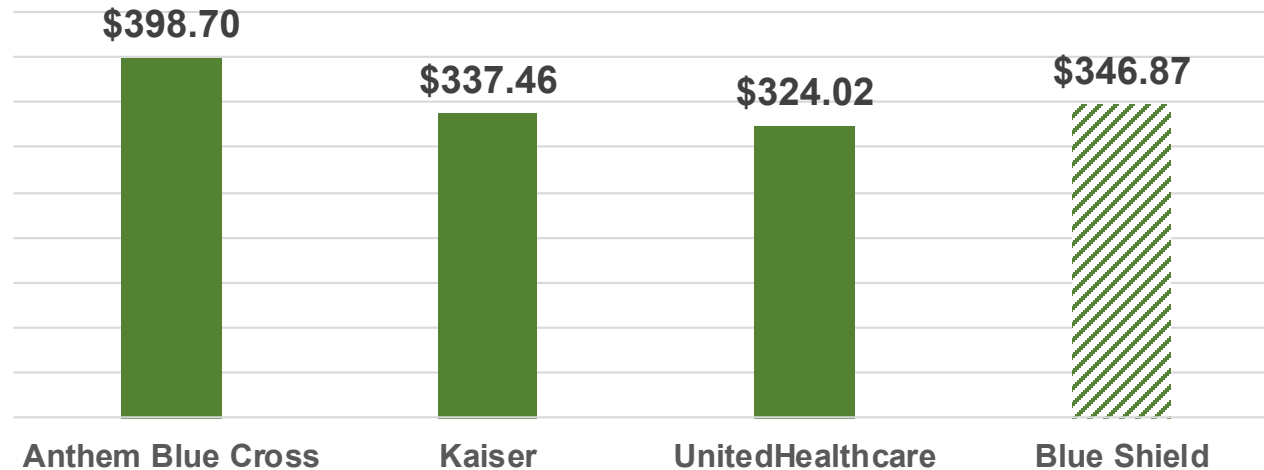
Comprehensive Dental
Basic and Enhanced Vision



Blue Shield Group Medicare Advantage

Projected State 2022 Premium Impact: \$346.87

2022 Blue Shield Medicare Advantage Projected State Premium Relative to Other Medicare Plan Projected State Premiums



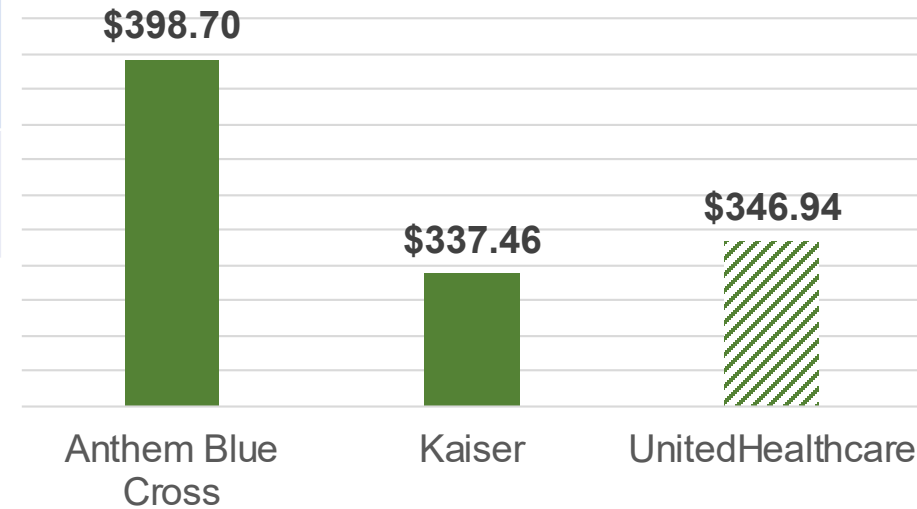
➤ Recommend Option A (58-county proposal) for Approval

UnitedHealthcare Group Medicare Advantage

Nationwide Medicare Advantage with OptumRx pharmacy benefit manager

\$0 copay except for acupuncture and chiropractic services

2022 UnitedHealthcare Projected State Premium Relative to Other Medicare Advantage Projected State Premiums



Projected 2022 State Premium: **\$346.94**

> Recommend for Approval

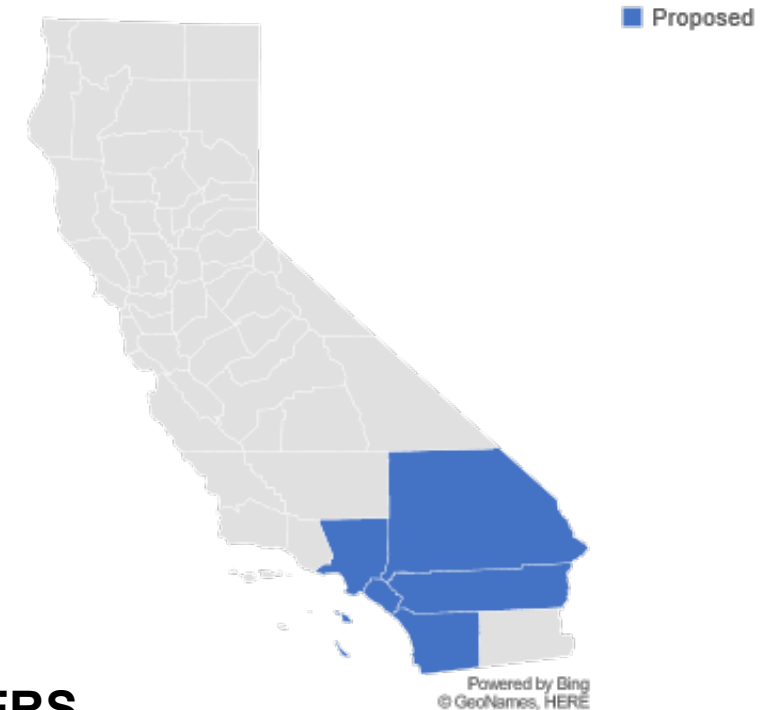
UnitedHealthcare SignatureValue Harmony Basic HMO

5 Southern Counties

Los Angeles, Orange, Riverside, San Bernardino, and San Diego

Projected State 2022 Premium: **\$658.16**

➤ Recommend for Approval contingent on results of CalPERS Basic Plan Competition Study. Confirmation of specific counties at March 2021 PHBC.



UnitedHealthcare Self-funded Doctors EPO

100% Fee-for-Service plan, where UHC would act as a Third-Party Administrator

9 County Service Area

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano (partial), and Sonoma (partial)

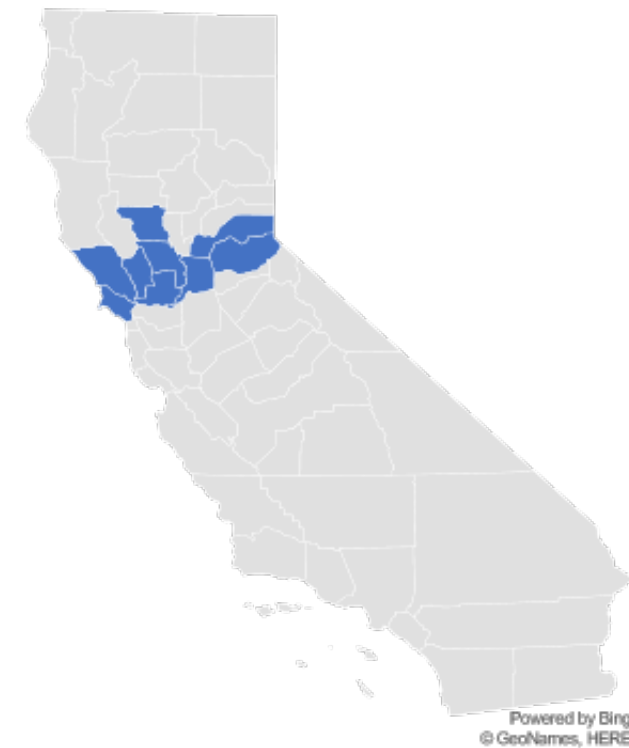


➤ Recommend not moving forward with proposal until self-funded PPO procurement is conducted

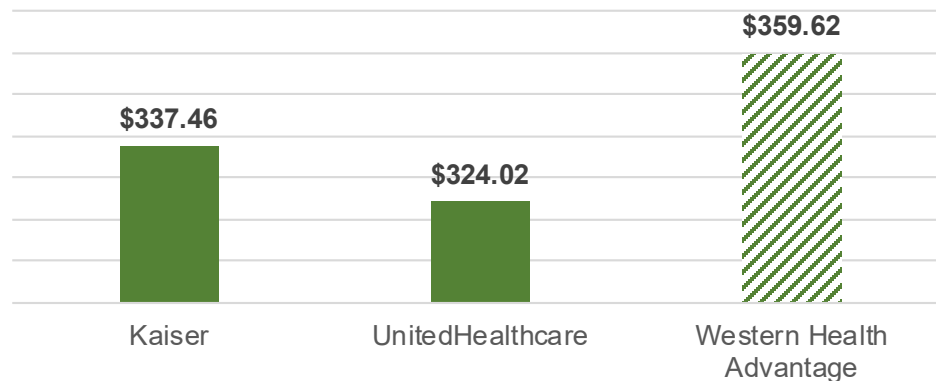
Western Health Advantage MyCare Medicare Advantage

New Medicare plan without Prescription Drug benefits

9 County Service Area



2022 Projected Premium Relative to Other Medicare Plan Projected Premiums



Projected 2022 State Premium: **\$359.62**

➤ Recommend for Approval

Plan Proposals for 2022	New Health Plan	Benefit Design	Service Area	Recommendation
1. Anthem Blue Cross Medicare Advantage Expansion			✓	Approve
2. Anthem Blue Cross Medicare Advantage Supplemental Benefits		✓		Approve
3. Blue Shield Access+ Reentry into Bay Area			✓	Approve Pending
4. Blue Shield EPO Expansion (Lassen and Shasta)			✓	Approve
5. Blue Shield Trio Expansion (Monterey)			✓	Approve
6. Blue Shield Trio Expansion (Santa Cruz, Stanislaus and Orange)			✓	Approve Pending
7. Blue Shield Medicare Advantage Plan	✓			Approve
8. UnitedHealthcare Medicare Advantage Plan	✓			Approve
9. UnitedHealthcare SignatureValue Harmony	✓			Approve Pending
10. UnitedHealthcare Doctors self-funded EPO	✓			Disapprove
11. Western Health Advantage Medicare Advantage	✓			Approve

Next Steps

