

Health Plan Spotlight: Western Health Advantage

Overview

Western Health Advantage (WHA) was founded in 1996 by Dignity Health Sacramento and NorthBay Health as a non-profit health plan with a focus on the relationship between clinician and patient. Headquartered in Sacramento, WHA provides comprehensive health benefits to over 100,000 members and 5,000 employers and offers plans for individuals, groups, and Medicare beneficiaries.

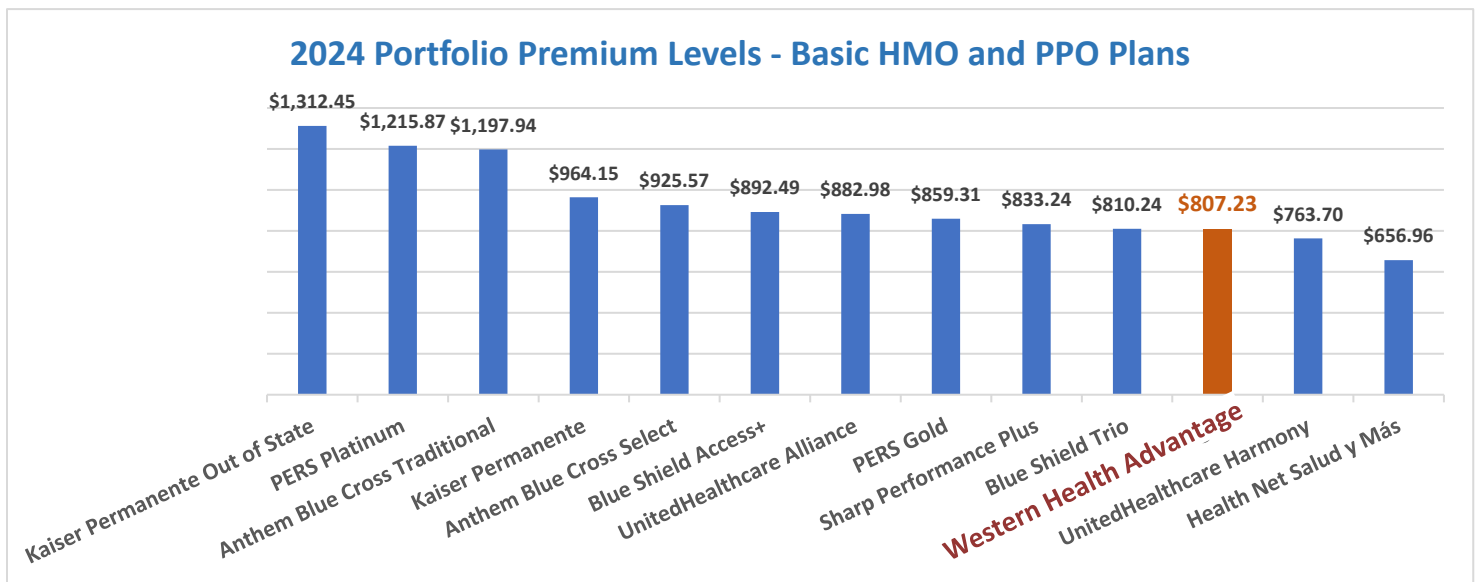
WHA currently serves roughly 17,000 CalPERS members in 10 Northern California counties (Colusa, El Dorado, Humboldt, Marin, Napa, Placer, Sacramento, Solano, Sonoma, and Yolo.) Outpatient pharmacy benefits are provided through the CalPERS Pharmacy Benefit Manager, OptumRx.

CalPERS offers members Western Health Advantage HMO for Basic, and Western Health Advantage MyCare Select, a Medicare Advantage (MA) plan.

Highlights

Competitive Premiums

WHA is currently the third lowest-cost plan offered by CalPERS, and the lowest-cost plan with offerings predominantly in Northern California. In 2024, the WHA Basic premium increased 6.19%. The MyCare Select Medicare Advantage plan premium decreased by 18.87%.

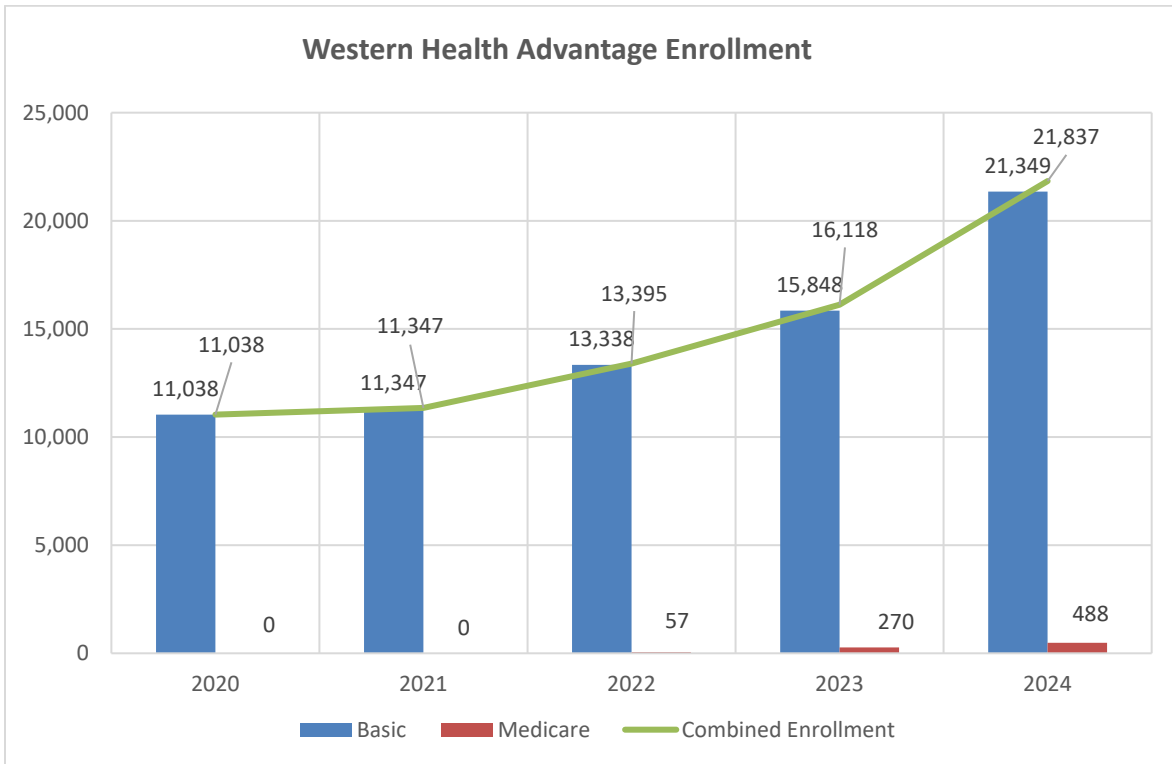


Expansion into Rural Counties

In 2022, the WHA HMO Basic plan expanded into Humboldt County and the MyCare Select MA plan expanded into Humboldt in 2024.

Enrollment

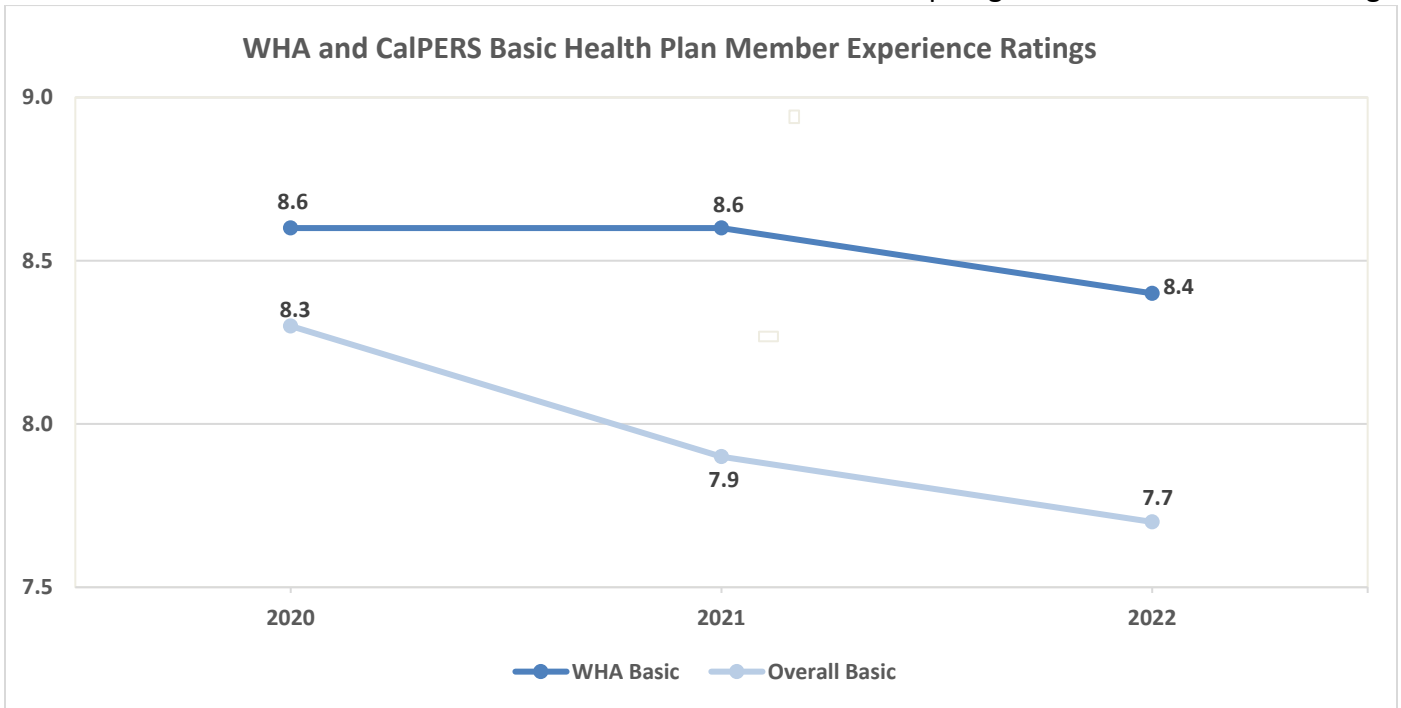
WHA has nearly doubled its enrollment in the last five years. One likely reason is that it has one of the lowest premiums in the Basic portfolio. Their MA plan was added to the CalPERS health program in 2023, which accounts for the low, but growing, enrollment typical of new plans.



Member Experience

WHA continues to maintain higher than average member experience scores. Even as health plan member experience ratings have decreased nationally and among CalPERS health plans since the pandemic, WHA rated 8.4 out of 10 in 2022, above the overall Basic plan average of 7.7.

The annual CalPERS Health Plan Member Survey asks members to rate their health plan and overall health care satisfaction using a 10-point scale where 0 is the lowest and 10 is the highest possible rating.



Considerations

Clinical Quality

WHA earned a 3.5 out of 5 on the National Committee for Quality Assurance’s (NCQA) Health Plan Rating for 2023, similar to the majority of our HMO plans. In 2022, the most recent year for which we have performance measure data, WHA fell below the benchmark on several clinical performance measures. To improve performance on the clinical quality measures, WHA launched a value-based Pay-for-Performance (P4P) program which incentivizes clinicians and medical groups to improve performance on clinical quality measures. This will also support WHA’s efforts to achieve CalPERS’ new HMO clinical quality measure benchmarks in 2024 and beyond and improve on the quality of care delivered to members.

In addition, WHA continues to engage with partners to provide comprehensive population-based care to its members, including programs for the management of high blood pressure, diabetes, asthma, diabetes, maternity care and social supports for Medicare members. In 2023, WHA established a new partnership with a behavioral health care vendor whose case management platform has enabled WHA’s clinicians to share behavioral health and medical information to better integrate physical and behavioral health care and to streamline referrals to behavioral health specialists. WHA is working to achieve NCQA Health Equity Accreditation in early 2025.

MyCare Select Implementation

CalPERS encountered enrollment challenges during the WHA MyCare Select MA plan implementation resulting in member disruption. In 2023, we engaged in regular meetings with the WHA team to update their processes and bring them into compliance with CalPERS’ and CMS’ technical requirements and communication expectations. WHA was responsive and worked within our timeline to correct the issues, and we continue to partner with WHA to ensure a high-quality member experience.

Western Health Advantage Service Area

