

Health Benefits

Facts at a Glance for Fiscal Year 2021-22

Health Plan Members

	Subscribers	Dependents	Total Covered Lives
Total program	760,538	768,652	1,529,190
State	434,299	452,531	886,830
Active	227,590	326,482	554,072
Retired	206,709	126,049	332,758
Public Agency (PA) & School	326,239	316,121	642,360
Active	204,101	255,134	459,235
Retired	122,138	60,987	183,125

Total Health Premiums (in billions)

	2018	2019	2020	2021	2022
Total	\$9.09	\$9.26	\$9.69	\$10.16	\$10.65
State	\$5.25	\$5.34	\$5.61	\$5.77	\$6.07
PA & School	\$3.84	\$3.92	\$4.08	\$4.38	\$4.58

Historical Premium Changes*

	2018	2019	2020	2021	2022
Basic plans	2.5%	1.1%	5.1%	5.3%	5.5%
HMOs	3.7%	0.4%	6.0%	4.4%	4.7%
PPOs	(2.5%)	2.8%	3.3%	8.5%	8.7%
Association plans	6.6%	3.7%	1.4%	3.6%	2.7%
Medicare plans	1.0%	1.6%	1.7%	(2.3%)	(0.4%)
HMOs	4.3%	(1.2%)	6.1%	(4.5%)	(6.4%)
PPOs	(2.0%)	3.7%	(2.5%)	(0.6%)	5.5%
Association plans	5.1%	6.6%	6.8%	4.5%	(1.3%)

* Percentages are based on premiums paid by active and retired state, school, and public agency members. Premium changes for public agencies vary depending on geographic location.

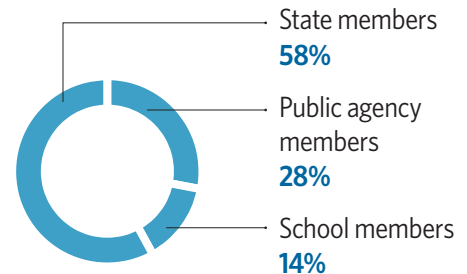
Purchasing Power in Numbers

CalPERS is the **largest public employer purchaser of health benefits in California** and the second largest employer purchaser in the nation after the federal government.

1.5 million Total members

\$10.2 billion Spent in 2021 to purchase health benefits

Membership by Employer



CalPERS Health Employers

Total	1,167
State of California and CSU	1
Cities	305
Counties	27
Courts	20
Schools	184
Special Districts	630

State Share of Health Premiums (in billions)

	Active Members		Retirees	
	Employer	Member	Employer	Member
2022	\$3.44	\$0.70	\$1.83	\$0.10
2021	\$3.19	\$0.74	\$1.75	\$0.09
2020	\$3.22	\$0.60	\$1.74	\$0.06

State Contribution Amounts to Monthly Premiums

For single / 2-party / and family plan tiers, respectively

	Active Members	Retirees
2022	\$651 / \$1,302 / \$1,686*	\$816 / \$1,548 / \$1,983
2021	\$607 / \$1,216 / \$1,567*	\$798 / \$1,519 / \$1,937
2020	\$609 / \$1,223 / \$1,585*	\$767 / \$1,461 / \$1,868

* Contributions for many state members, but not all. Please check specific contract for exact detail.

CalPERS Long-Term Care Program

Provides financial protection from the high cost of long-term care services including in-home, assisted living, and nursing home care.

This is an optional, policyholder-paid, benefit.

105,370

Participants enrolled

\$319.1 million

Benefits paid

\$4.9 billion

Fund balance

Innovative Health Care Approaches

CalPERS continues to optimize its reference-pricing program for value-based medical procedures in its self-funded PPO Basic plans.

\$8 million

saved annually
since 2011

Health Care Carriers

Health Maintenance Organization (HMO):

- » Anthem Blue Cross
- » Blue Shield of California
- » Health Net
- » Kaiser Permanente
- » Sharp
- » UnitedHealthcare
- » Western Health Advantage

Exclusive Provider Organization (EPO):

- » Anthem Blue Cross
- » Blue Shield of California

Self-funded Preferred Provider Organization (PPO) administered by Anthem Blue Cross:

- » PERS Gold
- » PERS Platinum

Association plans:

- » California Association of Highway Patrolmen (CAHP) Health Benefits Trust
- » California Correctional Peace Officers Association (CCPOA)
- » Peace Officers Research Association of California (PORAC)