

2016 Health Plan Rate & Benefit Changes

CalPERS Health Benefits Program

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Overview

- 2016 overall health premium changes
- 2016 individual premium changes
- Overview of 2016 Health Program changes
- 2016 health plan benefit changes
- Dependent Eligibility Verification (DEV) project update
- Information & resources

2016 Overall Health Premium Changes

Premium Changes for State & Contracting Agencies

- Basic Health Maintenance Organization (HMO) 7.21%
- Basic Preferred Provider Organization (PPO) 10.83%
- Basic Association 2.52%
- Medicare HMO Supplement 3.46%
- Medicare Supplement PPO 9.22%
- Medicare Supplement Association 2.49%

2016 Individual Premium Changes

(percentage changes from 2015 to 2016)

Basic Premium Changes: State Agencies

Health Plan	% Change (+/-)
Anthem HMO Select	3.81%
Anthem HMO Traditional	3.46%
Blue Shield Access+	6.86%
Blue Shield NetValue	13.55%
Health Net Salud y Mas	3.06%
Health Net SmartCare	- 3.01%

Health Plan	% Change (+/-)
Kaiser CA	4.54%
Sharp	- 1.99%
UnitedHealthcare	- 2.59%
PERS Choice	11.75%
PERS Select	5.10%
PERSCare	11.50%

Basic Premium Changes: Bay Area

Health Plan	% Change (+/-)
Anthem HMO Select	8.96%
Anthem HMO Traditional	3.37%
Blue Shield Access+	9.40%
Blue Shield NetValue	18.75%
Health Net SmartCare	New for 2016!

Health Plan	% Change (+/-)
Kaiser CA	4.48%
UnitedHealthcare	12.32%
PERS Choice	13.91%
PERS Select	5.74%
PERSCare	14.73%

Basic Premium Changes: Sacramento Region

Health Plan	% Change (+/-)
Anthem HMO Select	11.21%
Anthem HMO Traditional	18.34%
Blue Shield Access+	9.41%
Blue Shield NetValue	18.76%
Health Net SmartCare	New for 2016!

Health Plan	% Change (+/-)
Kaiser CA	5.17%
UnitedHealthcare	10.09%
PERS Choice	7.11%
PERS Select	-0.57%
PERSCare	7.88%

Basic Premium Changes: Los Angeles Region

Health Plan	% Change (+/-)
Anthem HMO Select	10.15%
Anthem HMO Traditional	- 3.32%
Blue Shield Access+	9.40%
Blue Shield NetValue	18.76%
Health Net Salud y Mas	8.22%
Health Net SmartCare	2.98%

Health Plan	% Change (+/-)
Kaiser CA	4.35%
UnitedHealthcare	7.30%
PERS Choice	2.32%
PERS Select	- 5.02%
PERSCare	3.06%

Basic Premium Changes: Other Southern Region

Health Plan	% Change (+/-)
Anthem HMO Select	- 2.94%
Anthem HMO Traditional	- 4.35%
Blue Shield Access+	9.39%
Blue Shield NetValue	18.76%
Health Net Salud y Mas	2.96%
Health Net SmartCare	2.95%

Health Plan	% Change (+/-)
Kaiser CA	4.35%
Sharp	- 0.57%
UnitedHealthcare	10.00%
PERS Choice	15.03%
PERS Select	6.77%
PERSCare	15.85%

Basic Premium Changes: Other Northern Region

Health Plan	% Change (+/-)
Anthem HMO Select	15.16%
Anthem HMO Traditional	15.08%
Blue Shield Access+	9.40%
Blue Shield NetValue	18.75%
Kaiser CA	5.34%
UnitedHealthcare	17.34%

Health Plan	% Change (+/-)
PERS Choice	21.26%
PERS Select	12.55%
PERSCare	22.14%
Anthem EPO Del Norte	21.26%
Anthem EPO Monterey	21.26%

Basic Premium Changes: **Out-of-State**

Health Plan	% Change (+/-)
Kaiser Out-of-State	0.81%
PERS Choice	- 4.33%
PERSCare	- 3.63%

Basic Premium Changes: Medicare Plans

Health Plan	% Change (+/-)
Kaiser	0.58%
Kaiser Out-of-State	- 23.88%
PERS Choice	7.93%
PERS Select	7.93%
PERSCare	10.65%
UnitedHealthcare	

Premium Changes: Association Plans

Health Plan	% Change (+/-)
CAHP Basic	0.00%
CAHP Medicare	0.00%
CCPOA Basic	0.00%
CCPOA Medicare	- 2.79%
PORAC Basic	8.03%
PORAC Medicare	9.88%

Overview of 2016 Health Program Changes

Health Program Changes

Adopting “Single Payer Medicare Format” - Effective January 1st

- All HMO Medicare plans will be eliminated excluding Kaiser's.
- UnitedHealthcare will provide an HMO offering available in all 58 counties.
- PPO Medicare plans will remain unaffected.

2016 Health Plan Benefit Changes

Health Plan Benefit Design Changes

Anthem Blue Cross PPO:

- Expanding PERS Select Basic into San Diego county
- Extending the Castlight Pilot through December 2016
- Standardizing acupuncture/chiropractic benefits for Medicare plan.
\$15 co-pay with 20 combined visits per year.

Health Plan Benefit Design Changes

Blue Shield:

- Enhancing Prescription Benefit with a 90-day supply option

Health Plan Benefit Design Changes

Health Net:

- Expanding into Alameda, Contra Costa, Fresno, Kern, Kings, Napa, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Tulare and Yolo; totaling 21 counties serviced

Health Plan Benefit Design Changes

Kaiser:

- Standardizing acupuncture/chiropractic benefits for Medicare plan.
\$15 co-pay with 20 combined visits per year.

Health Plan Benefit Design Changes

United Healthcare:

- Expanding United Alliance HMO into Kings, Marin and San Diego counties
- Providing benefit of 90-day supply at mail order price at select participating retail locations
- Medicare option for PA and Schools offers dental and vision care

Additional Benefits

- Introducing Welvie
 - Welvie will be available with the Anthem HMO and PPO plans as well as with Blue Shield of CA HMO plans

DEV Project Update

DEV Project

- Verification timeline has been completed:
 - State: July 2013 – June 2014
 - Public Agencies: June 2014 – December 2014
 - Schools: December 2014 – February 2015

Information & Resources

Open Enrollment

- September 14 – October 9, 2015
- Open Enrollment packets mailed on August 17 & August 24
- Open Enrollment Circular letters mailed in July

Updating Your Contact Information

- my|CalPERS, under Business Partner Contacts
- Update contacts periodically
- Call (888) 225-7377 if you have questions

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