

2023 Preliminary Health Maintenance Organization and Preferred Provider Organization Plan Premiums

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Agenda

- Program Updates
- Weighted Premium Averages
- Basic HMO and PPO Plans
- Medicare Advantage and Medicare Supplement Plans
- Rate Development Process Next Steps

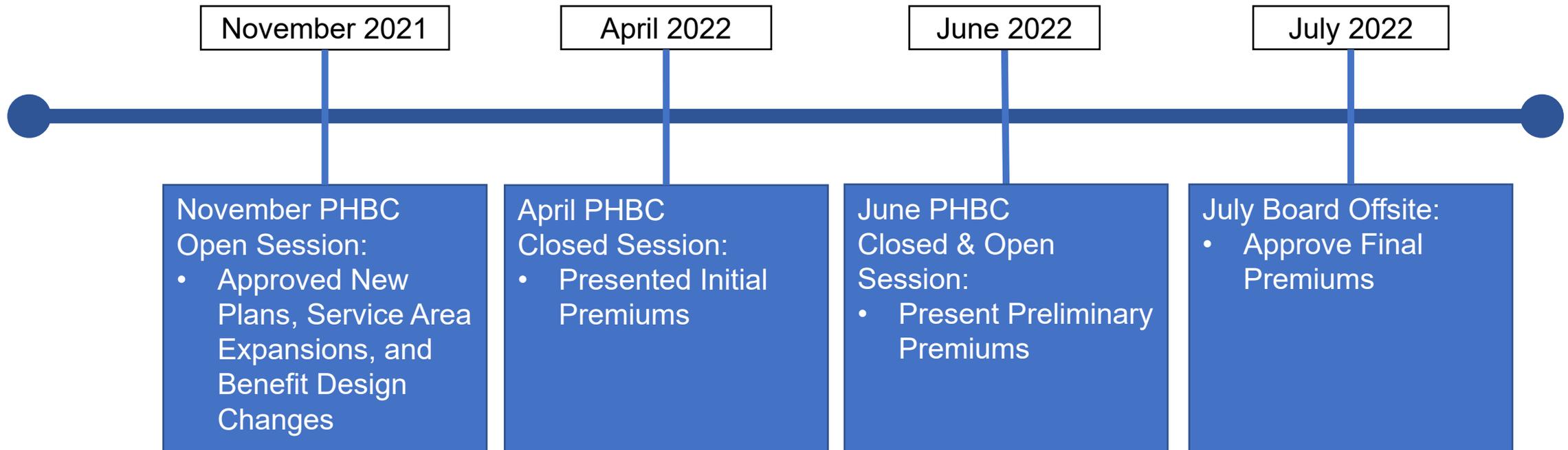


**Exceptional Health
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Program Updates

- New Medicare Advantage Plan
- Service Area Expansions
- Benefit Design Changes
- Risk Mitigation
- No premium buydowns for 2023

2023 Health Plan Rate Development Timeline



2023 Basic HMO Premiums

Basic HMO Plan	2022 Published Premium	2023 Preliminary Premium	Percent Change from 2022
Anthem Blue Cross Select HMO	\$848.08	\$903.85	6.58%
Anthem Blue Cross Traditional HMO	\$1,198.07	\$1,116.65	-6.80%
Blue Shield Access+ HMO	\$900.22	\$842.61	-6.40%
Blue Shield Trio HMO	\$742.70	\$761.86	2.58%
Health Net Salud y Más	\$486.51	\$631.89	29.88%
Health Net SmartCare	\$1,007.13	\$993.39	-1.36%
Kaiser Permanente	\$804.67	\$852.68	5.97%
Kaiser Permanente Out of State	\$1,138.95	\$1,155.43	1.45%
Sharp Performance Plus	\$699.21	\$764.96	9.40%
UnitedHealthcare SignatureValue Alliance	\$818.03	\$848.53	3.73%
UnitedHealthcare SignatureValue Harmony	\$737.35	\$722.28	-2.04%
Western Health Advantage HMO	\$741.26	\$760.17	2.55%
Basic HMO Weighted Average Change			4.42%

2023 Basic PPO Premiums

Basic PPO Plan	2022 Published Premium	2023 Preliminary Premium	Percent Change from 2022
PERS Gold	\$ 650.38	\$ 766.11	17.79%
PERS Platinum	\$ 946.78	\$ 1,083.89	14.48%
Basic PPO Weighted Average Change			15.76%

2023 Medicare Advantage Premiums

Medicare Advantage Plan	2022 Published Premium	2023 Preliminary Premium	Percent Change from 2022
Anthem Medicare Preferred PPO	\$ 360.19	\$ 413.59	14.83%
Blue Shield Medicare PPO	\$ 353.11	\$ 361.90	2.49%
Kaiser Permanente Senior Advantage	\$ 302.53	\$ 283.25	-6.37%
Kaiser Permanente Senior Advantage Out of State	\$ 295.52	\$ 274.03	-7.27%
Kaiser Permanente Senior Advantage Summit	New Plan	\$ 336.29	N/A
Sharp Direct Advantage HMO	\$ 263.85	\$ 249.79	-5.33%
UnitedHealthcare Group Medicare Advantage PPO	\$ 294.65	\$ 299.68	1.71%
UnitedHealthcare Group Medicare Advantage Edge PPO	\$ 347.21	\$ 357.70	3.02%
Western Health Advantage MyCare Select HMO	\$ 314.94	\$ 331.11	5.13%
Medicare Advantage Weighted Average Change			-3.23%

2023 Medicare Supplement Premiums

Medicare Supplement PPO Plan	2022 Published Premium	2023 Preliminary Premium	Percent Change from 2022
PERS Gold	\$ 377.41	\$ 392.71	4.05%
PERS Platinum	\$ 381.94	\$ 420.02	9.97%
Medicare Supplement Weighted Average			9.83%

Statewide 2022-23 Weighted Average Premium Change for HMO and PPO Plans

Health Coverage Type	Percent Change from 2022
Basic HMO	4.42%
Basic PPO	15.76%
Total Basic	7.27%
Medicare Advantage	-3.23%
Medicare Supplement (PERS Gold & Platinum)	9.83%
Total Medicare	3.69%
Overall (Total)	6.80%

Cost Influencers

- Medical inflation
- COVID-19
- Premium buydowns and snapback from 2022

Healthcare Premium Trend

Health Coverage Type	2022 National Trend ¹	CalPERS 2023 Premium Change Over 2022 ²
Basic HMO	7.11%	4.42%
Basic PPO	7.17%	15.76%
Medicare Advantage	4.80%	-3.23%
Medicare Supplement	5.20%	9.83%
Total Health Program	6.86%	6.80%

1. Oliver Wyman Carrier Trend Report January 2022's trends are weighted to be directly and evenly comparable to the CalPERS Health Program.
2. The premium change over 2022 is a weighted average.

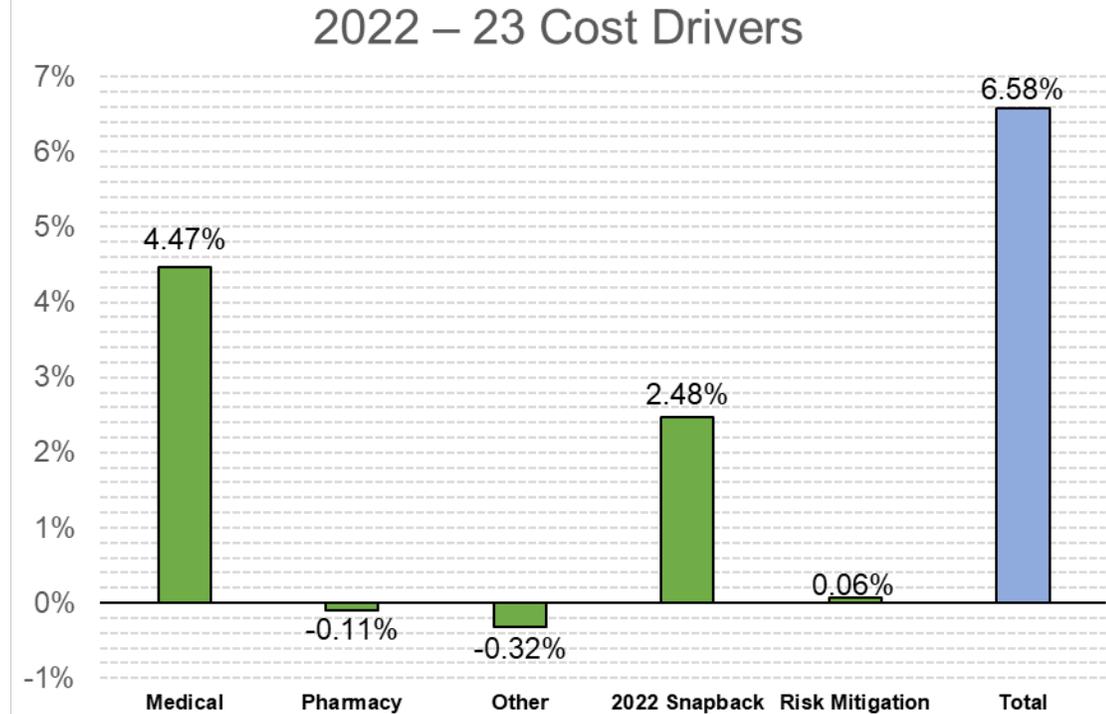


Basic HMO and PPO Plans

2023 Preliminary HMO and PPO Plan Premiums

Anthem Blue Cross Select HMO (Basic)

2022 Published Premium	2023 Preliminary Premium Before Risk Mitigation	Adjusted Risk Score for 2023	Risk Mitigation Impact	2023 Preliminary Premium	Percent Change from 2022
\$848.08	\$882.62	0.9838	\$21.23	\$903.85	6.58%



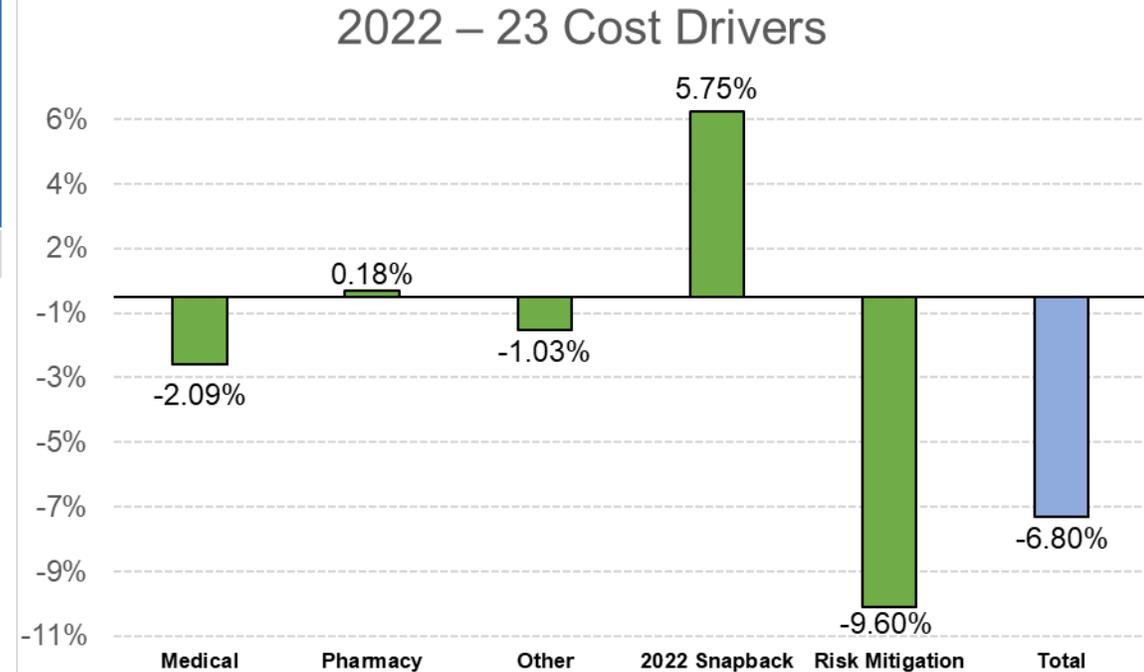
2022 Total Covered Lives: 48,154

2023 Preliminary HMO and PPO Plan Premiums

Anthem Blue Cross Traditional HMO (Basic)

2022 Published Premium	2023 Preliminary Premium Before Risk Mitigation	Adjusted Risk Score for 2023 ¹	Risk Mitigation Impact	2023 Preliminary Premium	Percent Change from 2022
\$1,198.07	\$1,334.33	1.2121	(\$217.68)	\$1,116.65	-6.80%

1. Credibility adjustments applied for plans with less than 25,000 TCL.



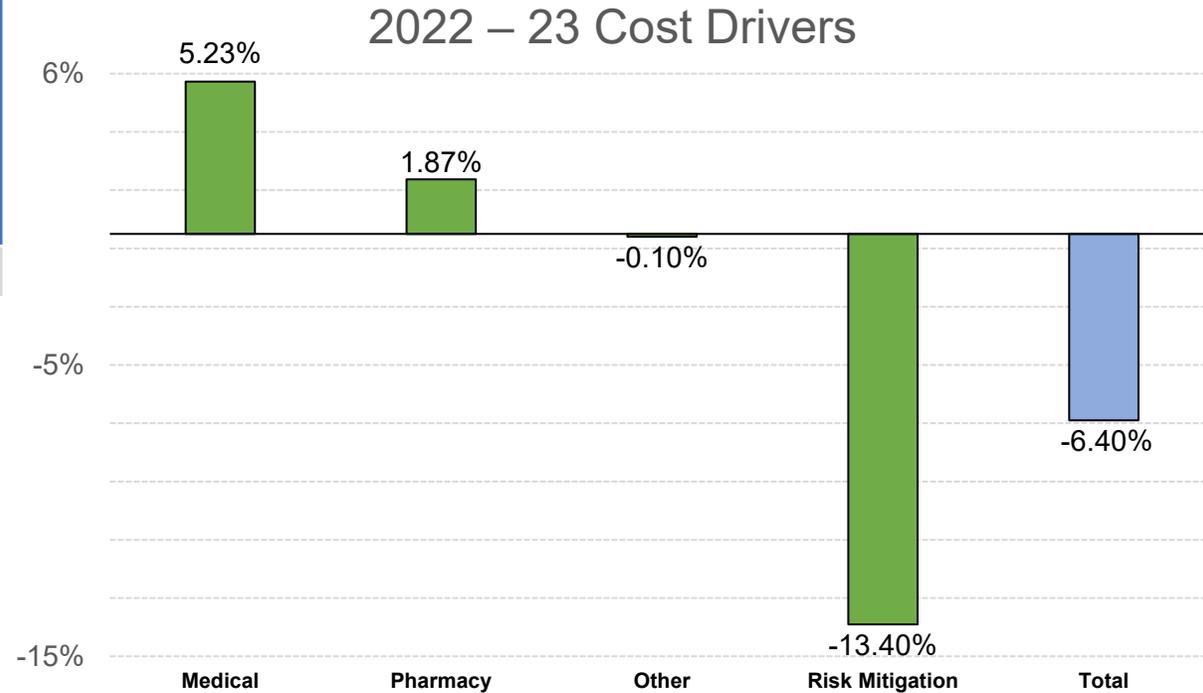
2022 Total Covered Lives: 11,387

2023 Preliminary HMO and PPO Plan Premiums

Blue Shield Access+ HMO (Basic)

2022 Published Premium	2023 Preliminary Premium Before Risk Mitigation	Adjusted Risk Score for 2023 ¹	Risk Mitigation Impact	2023 Preliminary Premium	Precent Change from 2022
\$900.22	\$1,088.53	1.3275	(\$245.92)	\$842.61	-6.40%

1. Adjusted for service area expansion



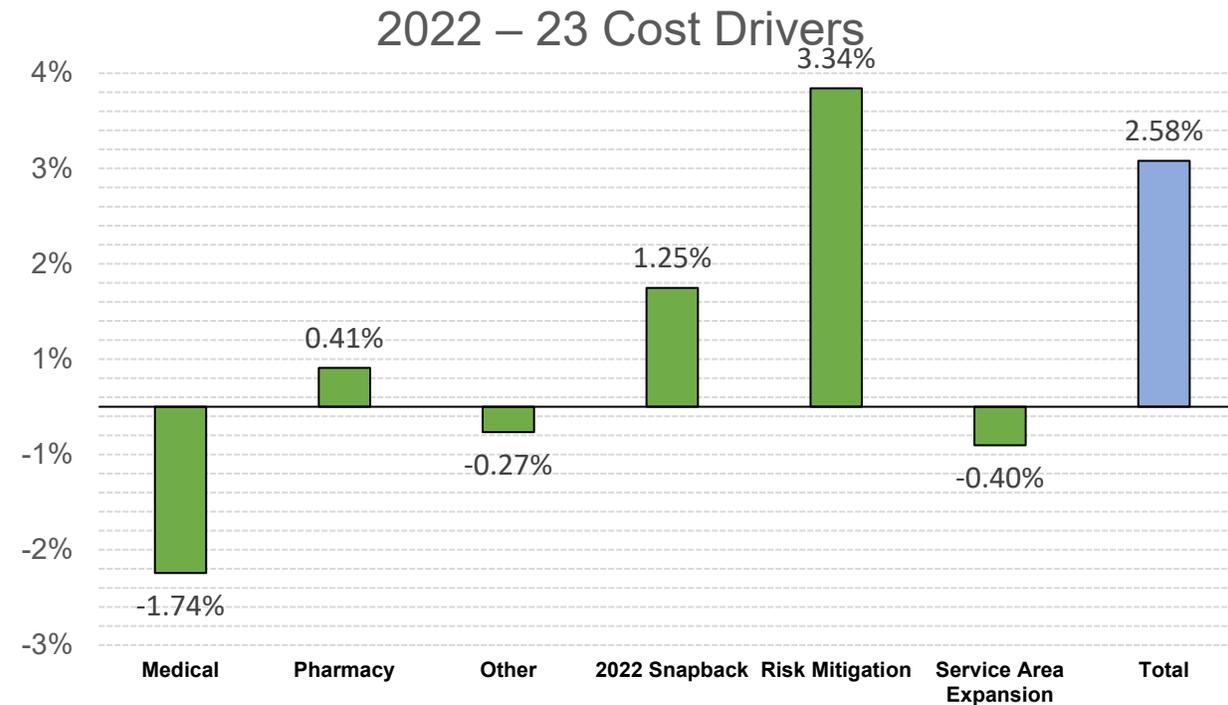
2022 Total Covered Lives: 80,152

2023 Preliminary HMO and PPO Plan Premiums

Blue Shield Trio HMO (Basic)

2022 Published Premium	2023 Preliminary Premium Before Risk Mitigation	Adjusted Risk Score for 2023 ¹	Risk Mitigation Impact	2023 Preliminary Premium	Percent Change from 2022
\$742.70	\$730.11	0.9630	\$31.75	\$761.86	2.58%

1. Adjusted for service area expansion, as well as a credibility adjustments for plans with less than 25,000 TCL.



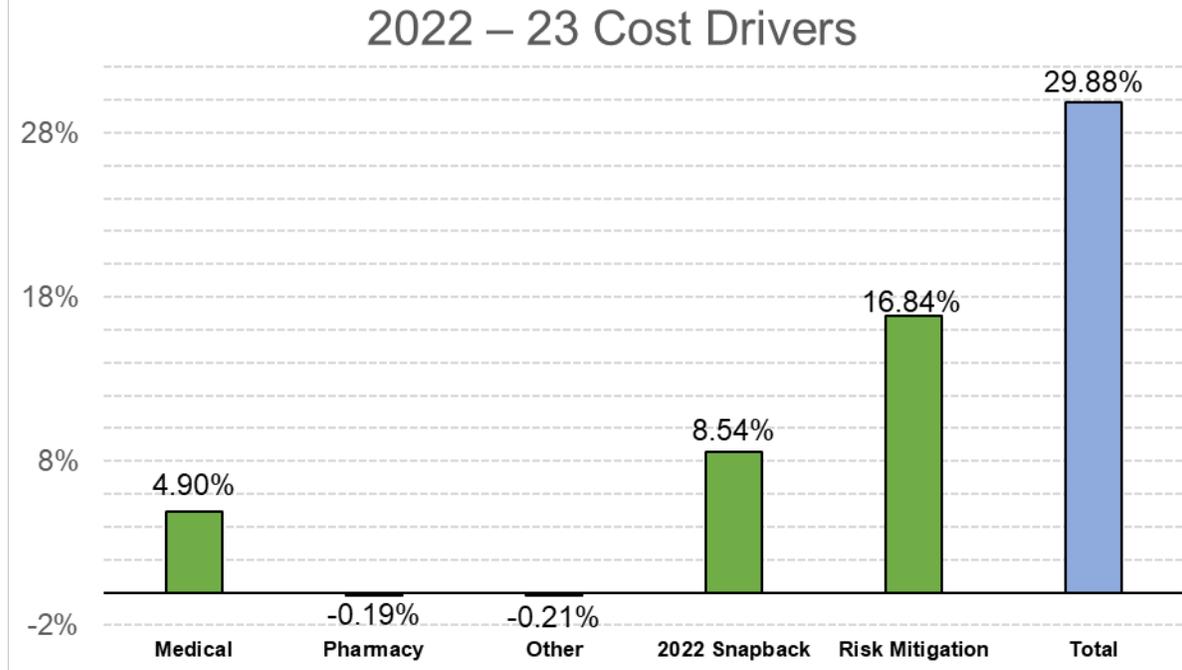
2022 Total Covered Lives: 17,270

2023 Preliminary HMO and PPO Plan Premiums

Health Net Salud y Mas (Basic)

2022 Published Premium	2023 Preliminary Premium Before Risk Mitigation	Adjusted Risk Score for 2023 ¹	Risk Mitigation Impact	2023 Preliminary Premium	Percent Change from 2022
\$486.51	\$490.60	0.7586	\$141.29	\$631.89	29.88%

1. Credibility adjustments applied for plans with less than 25,000 TCL.



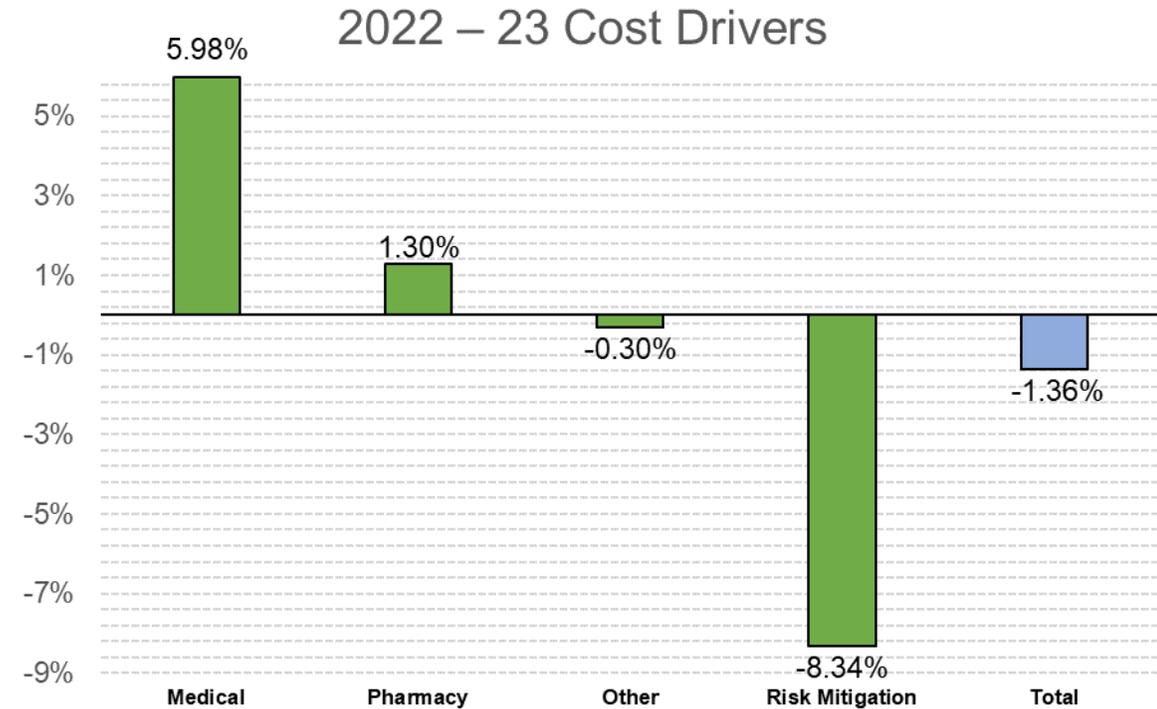
2022 Total Covered Lives: 12,786

2023 Preliminary HMO and PPO Plan Premiums

Health Net SmartCare (Basic)

2022 Published Premium	2023 Preliminary Premium Before Risk Mitigation	Adjusted Risk Score for 2023 ¹	Risk Mitigation Impact	2023 Preliminary Premium	Percent Change from 2022
\$1,007.13	\$1,135.22	1.1627	(\$141.83)	\$993.39	-1.36%

1. Credibility adjustments applied for plans with less than 25,000 TCL.

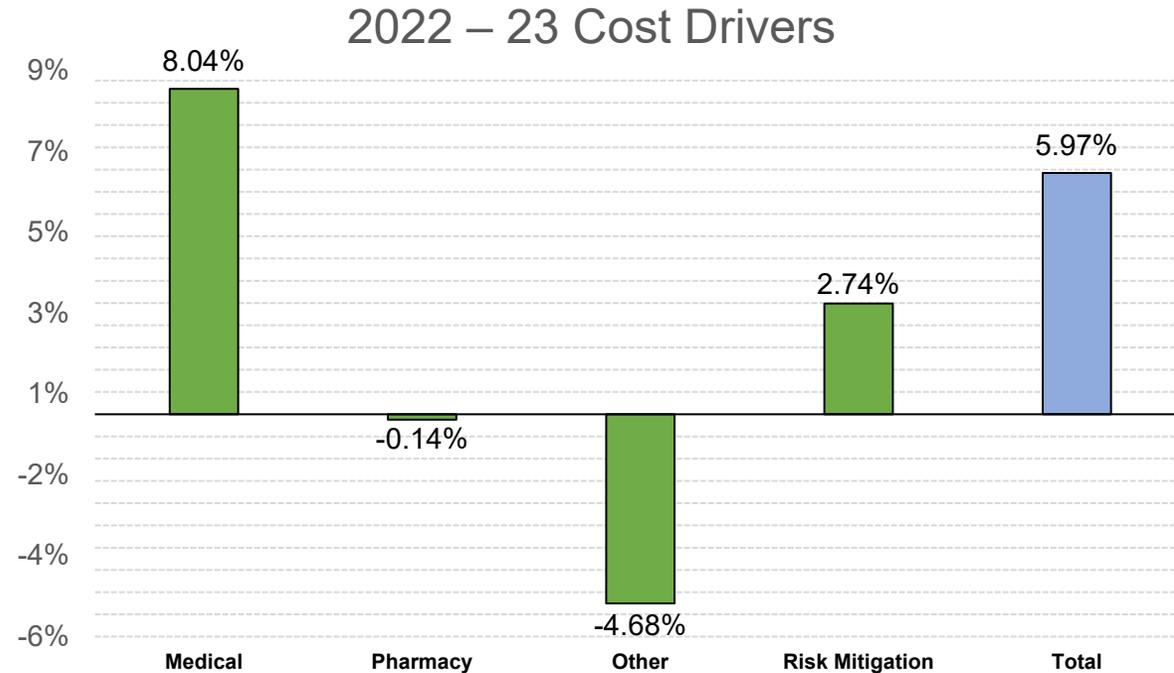


2022 Total Covered Lives: 10,888

2023 Preliminary HMO and PPO Plan Premiums

Kaiser Permanente (Basic)

2022 Published Premium	2023 Preliminary Premium Before Risk Mitigation	Adjusted Risk Score for 2023	Risk Mitigation Impact	2023 Preliminary Premium	Precent Change from 2022
\$804.67	\$807.28	0.9525	\$45.40	\$852.68	5.97%



2022 Total Covered Lives: 556,346

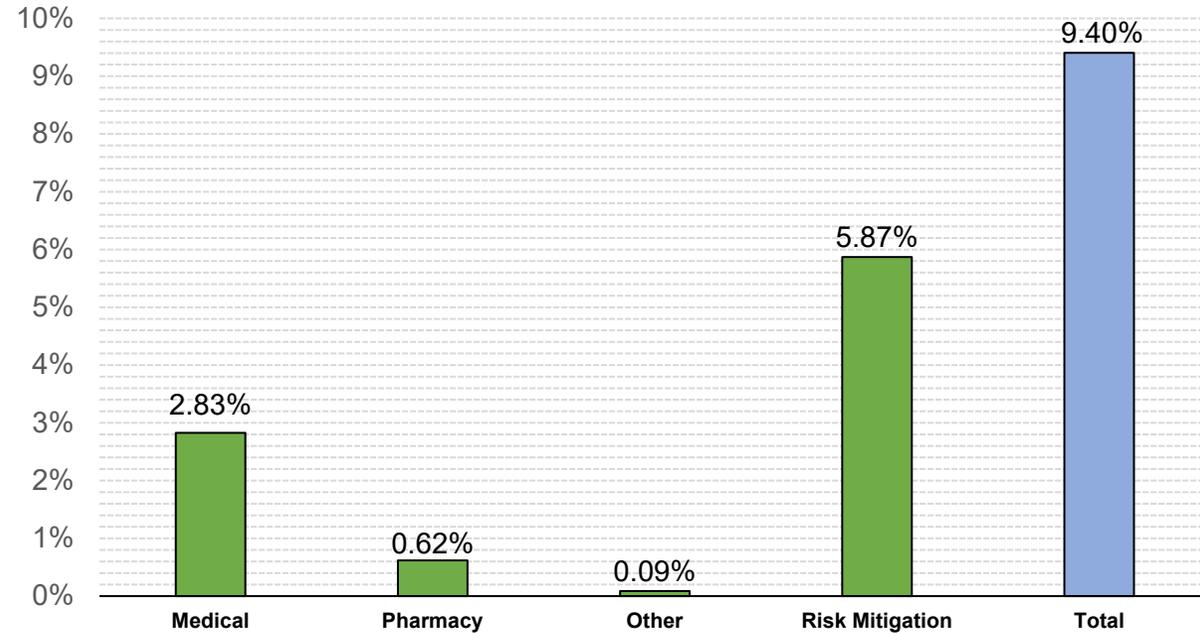
2023 Preliminary HMO and PPO Plan Premiums

Sharp Performance Plus (Basic)

2022 Published Premium	2023 Preliminary Premium Before Risk Mitigation	Adjusted Risk Score for 2023 ¹	Risk Mitigation Impact	2023 Preliminary Premium	Percent Change from 2022
\$699.21	\$682.17	0.8897	\$82.79	\$764.96	9.40%

1. Credibility adjustments applied for plans with less than 25,000 TCL.

2022 – 23 Cost Drivers

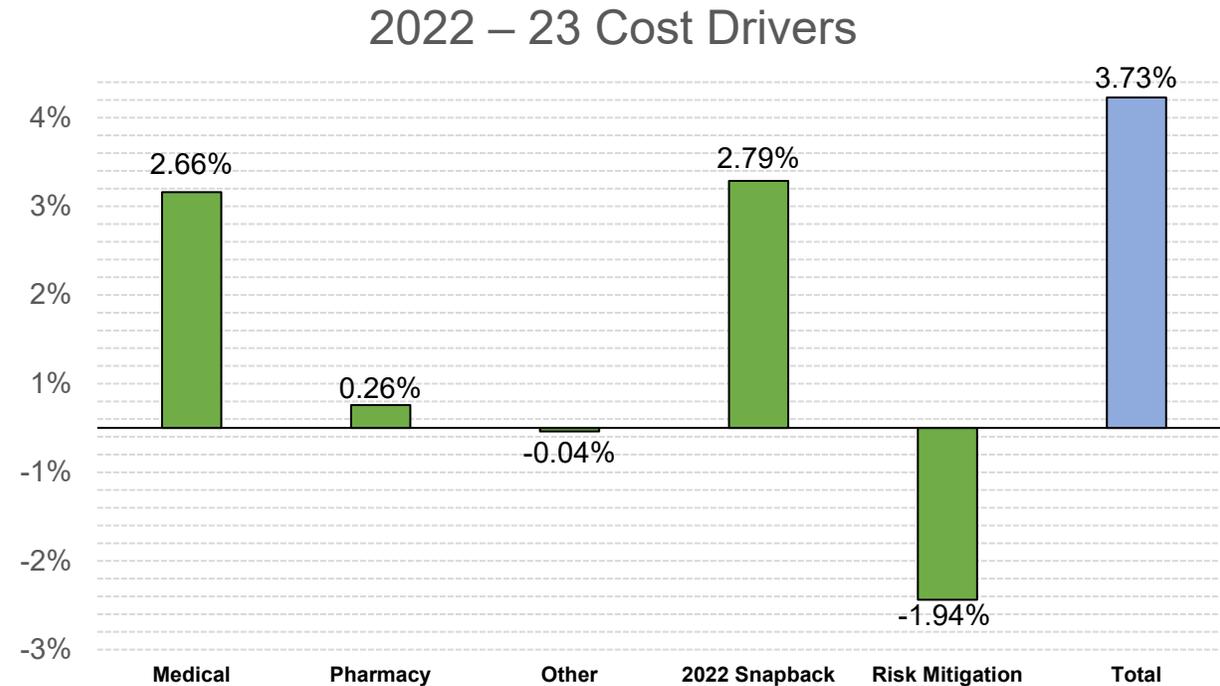


2022 Total Covered Lives: 14,812

2023 Preliminary HMO and PPO Plan Premiums

UnitedHealthcare SignatureValue Alliance (Basic)

2022 Published Premium	2023 Preliminary Premium Before Risk Mitigation	Adjusted Risk Score for 2023 ¹	Risk Mitigation Impact	2023 Preliminary Premium	Percent Change from 2022
\$818.03	\$854.83	1.0170	(\$6.30)	\$848.53	3.73%



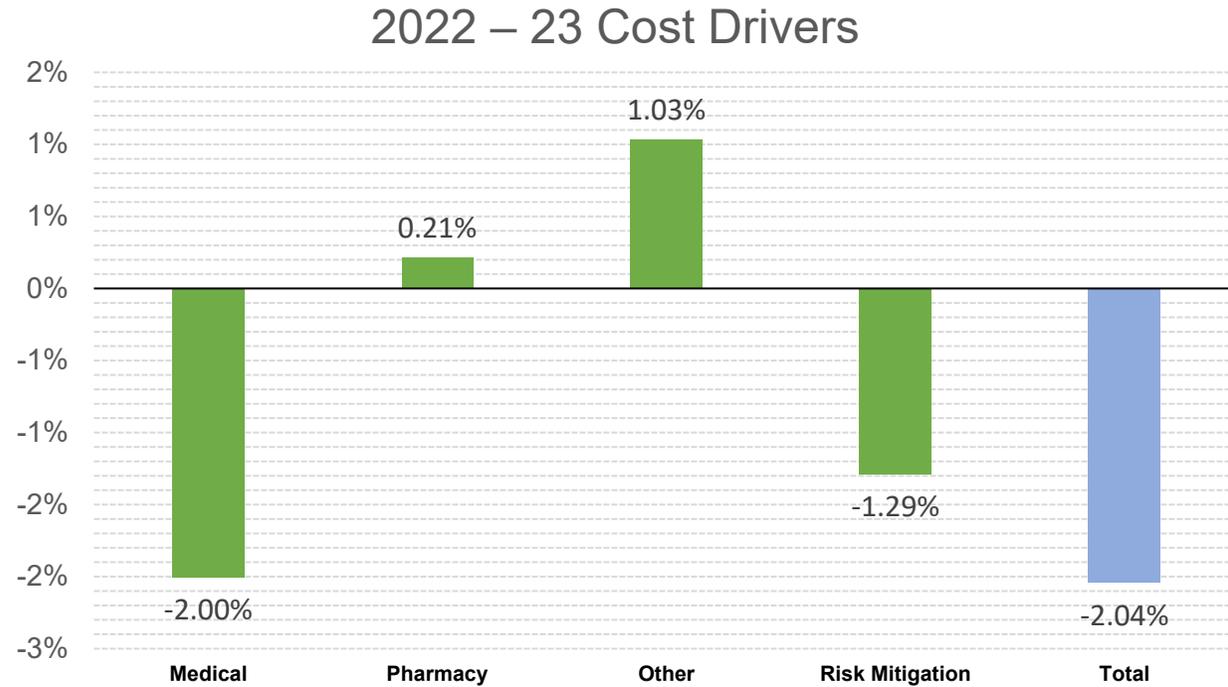
2022 Total Covered Lives: 76,595

2023 Preliminary HMO and PPO Plan Premiums

UnitedHealthcare SignatureValue Harmony (Basic)

2022 Published Premium	2023 Preliminary Premium Before Risk Mitigation	Adjusted Risk Score for 2023 ¹	Risk Mitigation Impact	2023 Preliminary Premium	Percent Change from 2022
\$737.35	\$678.49	0.9418	\$43.79	\$722.28	-2.04%

1. Credibility adjustments applied for plans with less than 25,000 TCL.



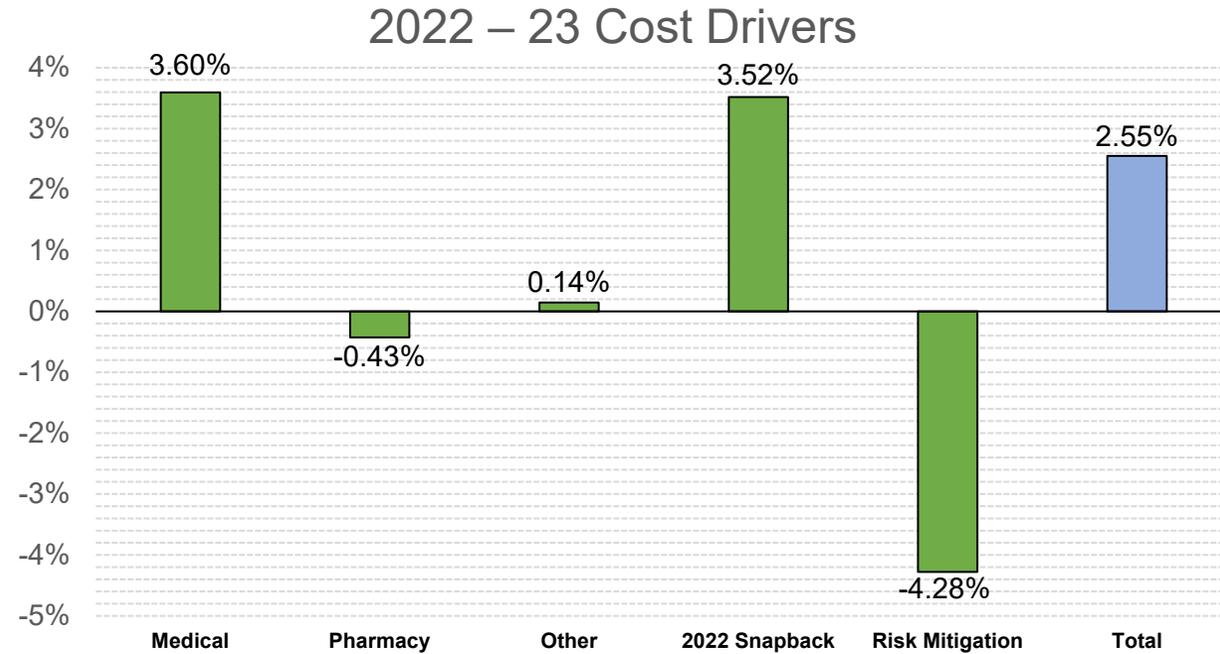
2022 Total Covered Lives: 2,679

2023 Preliminary HMO and PPO Plan Premiums

Western Health Advantage HMO (Basic)

2022 Published Premium	2023 Preliminary Premium Before Risk Mitigation	Adjusted Risk Score for 2023 ¹	Risk Mitigation Impact	2023 Preliminary Premium	Percent Change from 2022
\$741.26	\$810.16	1.0800	(\$49.99)	\$760.17	2.55%

1. Credibility adjustments applied for plans with less than 25,000 TCL.



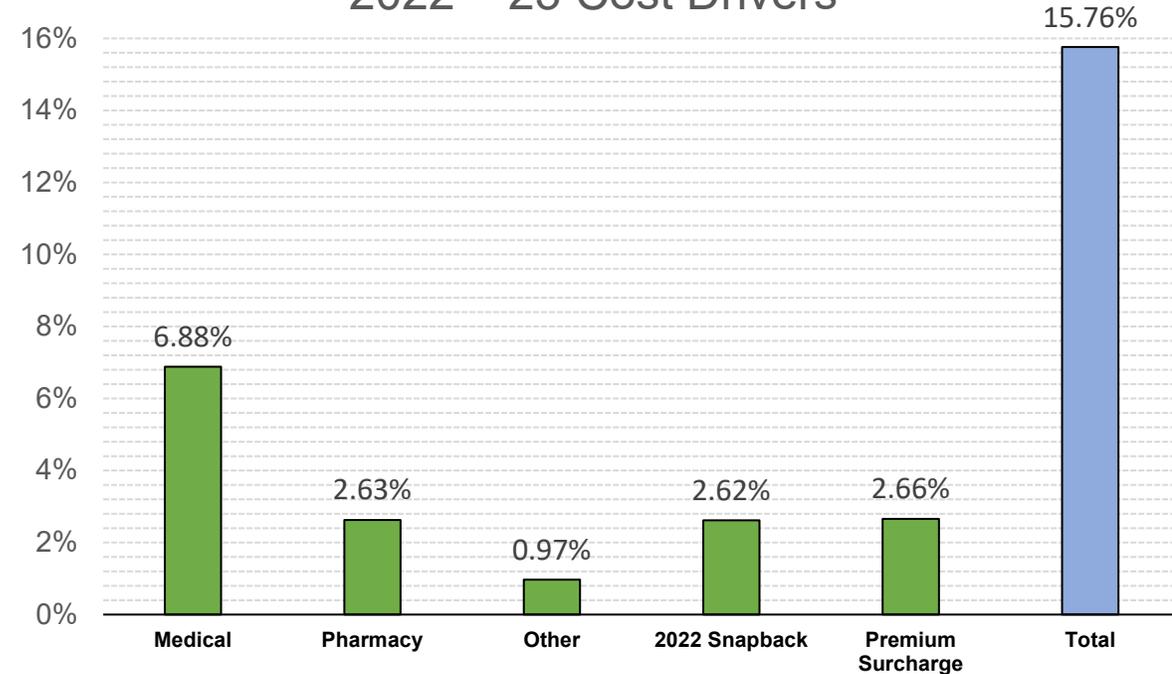
2022 Total Covered Lives: 13,348

2023 Preliminary HMO and PPO Plan Premiums

Basic PPO Plans

Basic PPO Plan	2022 Published Premium	2023 Preliminary Premium	Change in Premium (\$)	Change in Premium (%)
PERS Gold	\$ 650.38	\$ 766.11	\$ 115.73	17.79%
PERS Platinum	\$ 946.78	\$ 1,083.89	\$ 137.11	14.48%
Basic PPO Weighted Average				15.76%

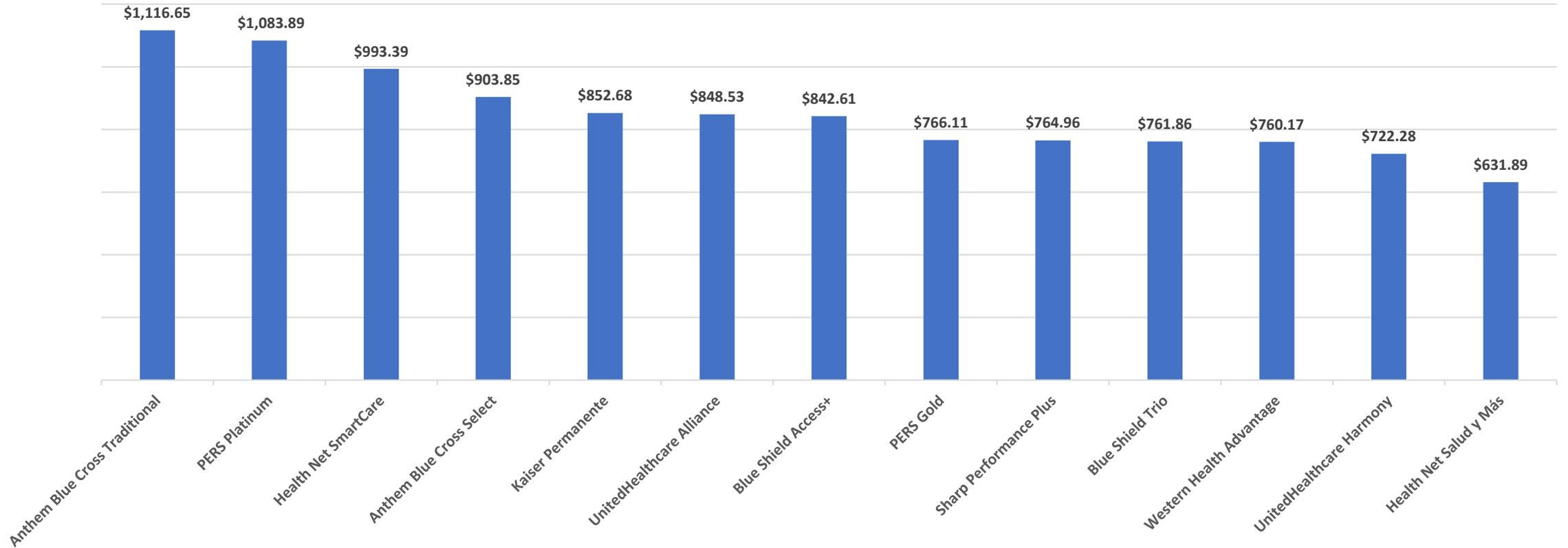
2022 – 23 Cost Drivers



PERS Gold 2022 Total Covered Lives: 124,111

PERS Platinum 2022 Total Covered Lives: 153,356

2023 Basic HMO and PPO Plan Premiums

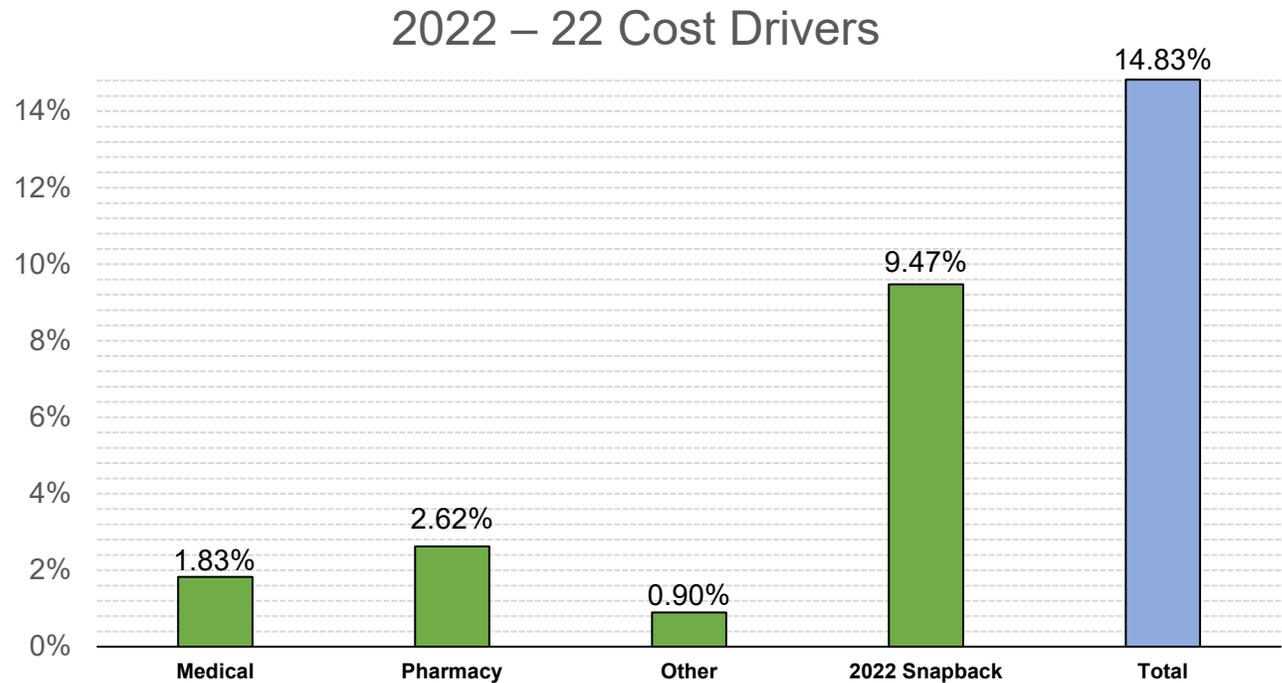




Medicare Advantage and Medicare Supplement Plans

Anthem Medicare Preferred PPO

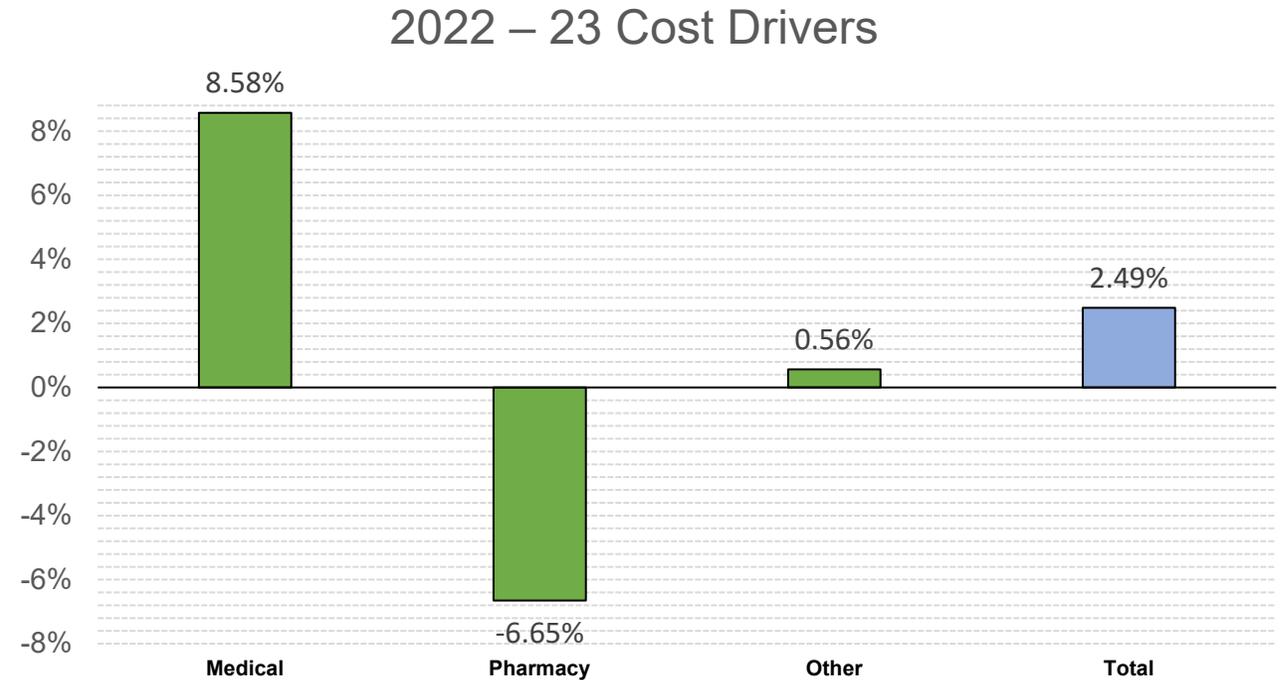
2022 Published Premium	2023 Preliminary Premium	Change in Premium Over 2022 (\$)	Change in Premium Over 2022 (%)
\$360.19	\$413.59	\$ 53.40	14.83%



2022 Total Covered Lives: 5,412

Blue Shield Medicare PPO

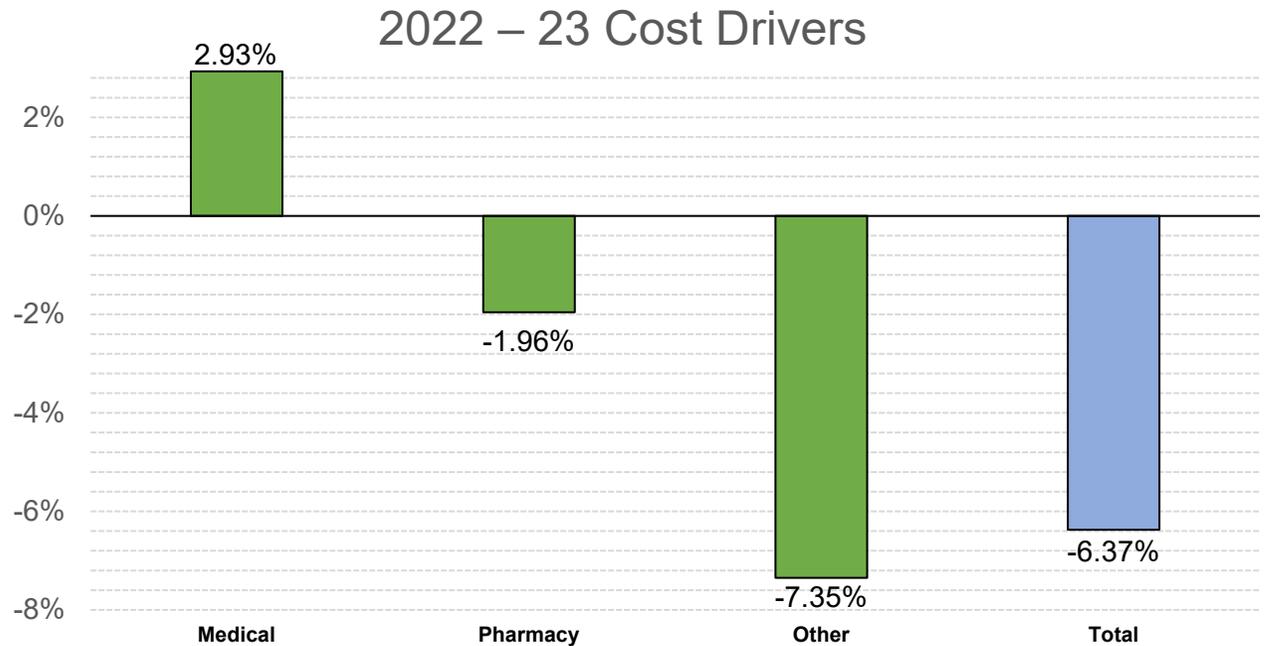
2022 Published Premium	2023 Preliminary Premium	Change in Premium Over 2022 (\$)	Change in Premium Over 2022 (%)
\$353.11	\$361.90	\$ 8.79	2.49%



2022 Total Covered Lives: 591

Kaiser Permanente Senior Advantage (Medicare)

2022 Published Premium	2023 Preliminary Premium	Change in Premium Over 2022 (\$)	Change in Premium Over 2022 (%)
\$302.53	\$283.25	\$ (19.28)	-6.37%



2022 Total Covered Lives: 110,865

Kaiser Permanente Senior Advantage Summit (Medicare)

New Medicare Advantage Plan for 2023

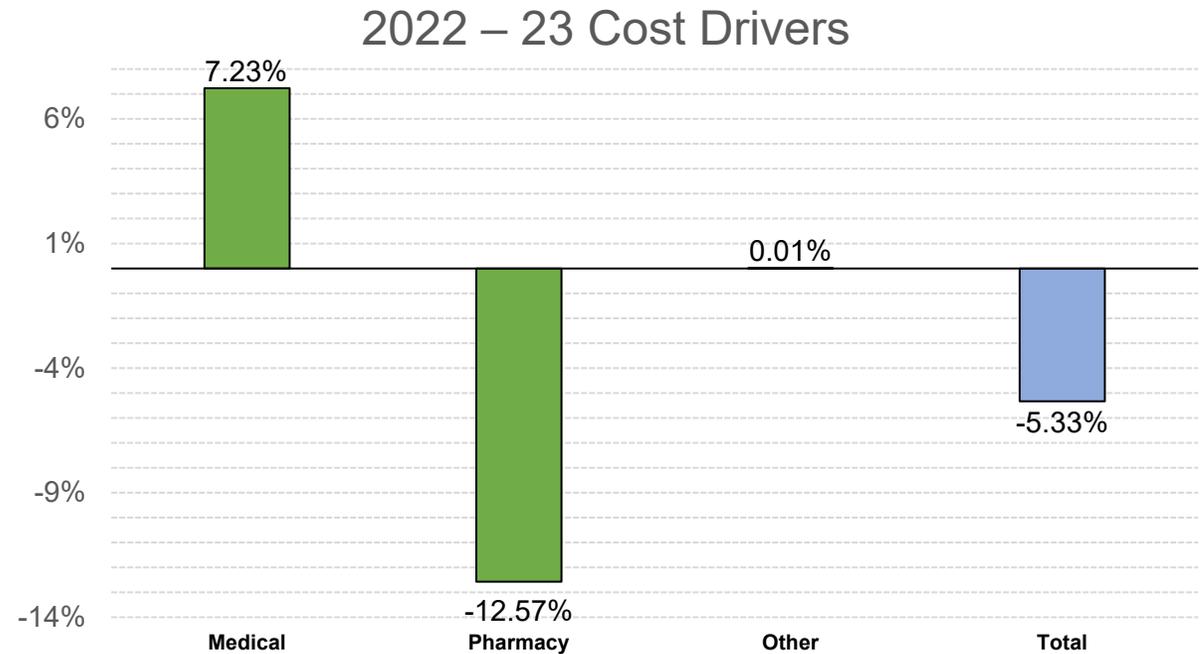
2022 Published Premium	2023 Preliminary Premium	Change in Premium Over 2022 (\$)	Change in Premium Over 2022 (%)
New Plan	\$336.29	N/A	N/A

Kaiser Senior Advantage Summit is being offered as an additional Kaiser Medicare Advantage plan option for our members.

Summit plan offers \$0 copay for most services; however, copays for emergency room visits, pharmacy benefits, acupuncture, and chiropractic will remain at current levels.

Sharp Direct Advantage HMO (Medicare)

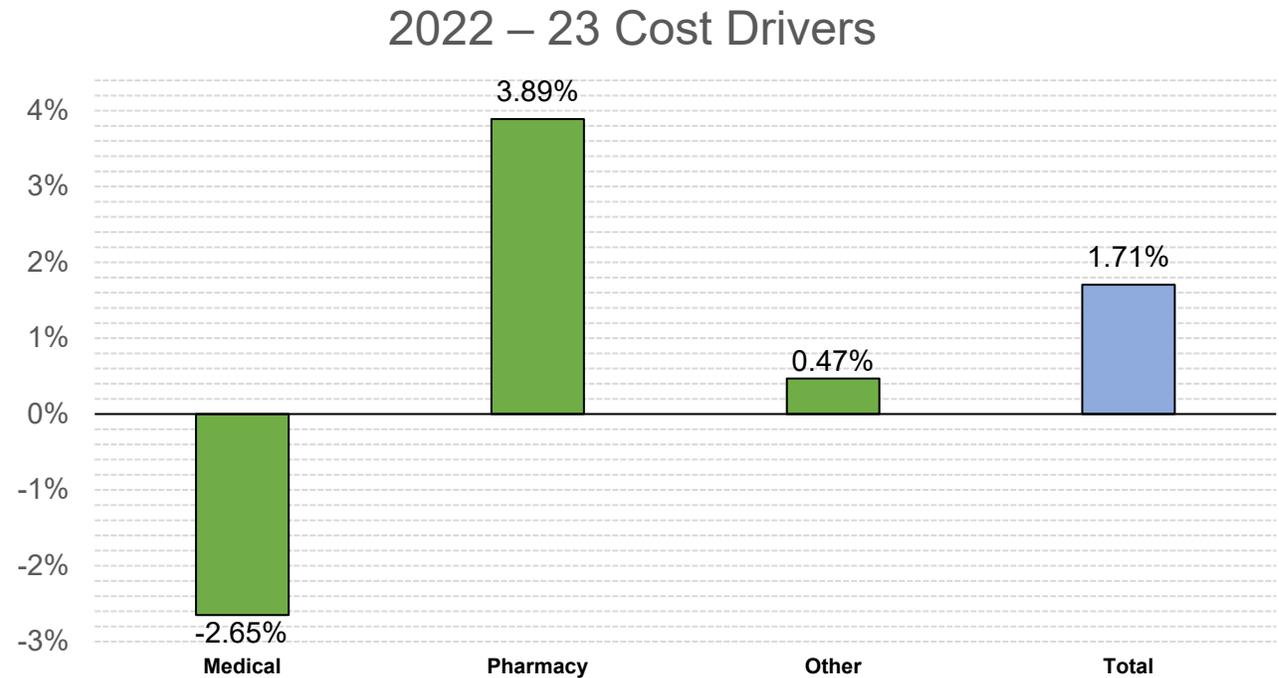
2022 Published Premium	2023 Preliminary Premium	Change in Premium Over 2022 (\$)	Change in Premium Over 2022 (%)
\$263.85	\$249.79	\$ (14.06)	-5.33%



2022 Total Covered Lives: 170

UnitedHealthcare Group Medicare Advantage PPO

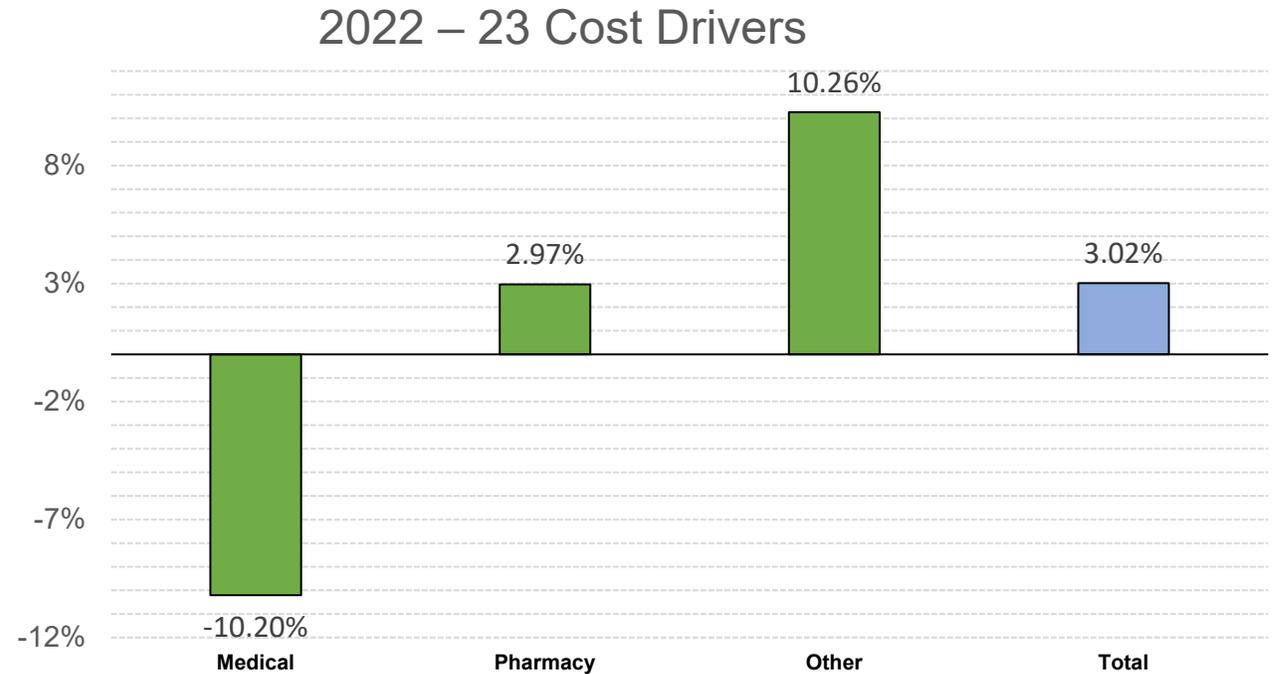
2022 Published Premium	2023 Preliminary Premium	Change in Premium Over 2022 (\$)	Change in Premium Over 2022 (%)
\$294.65	\$299.68	\$ 5.03	1.71%



2022 Total Covered Lives: 44,667

UnitedHealthcare Group Medicare Advantage Edge PPO

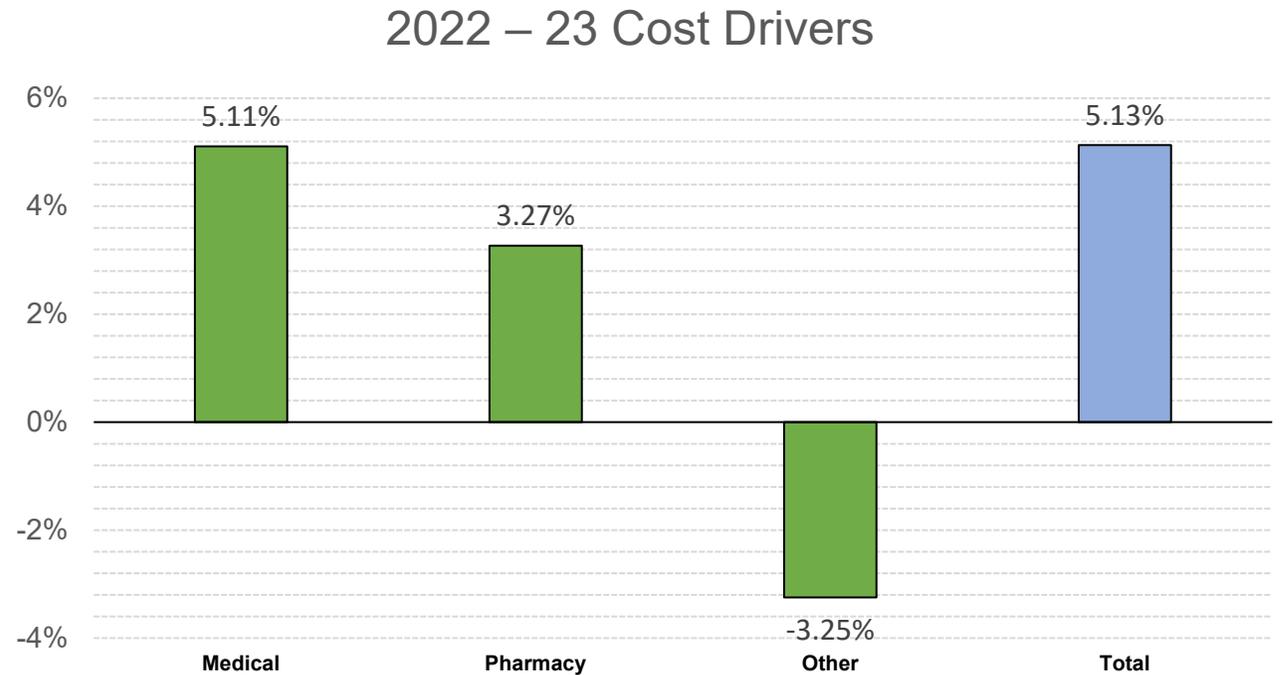
2022 Published Premium	2023 Preliminary Premium	Change in Premium Over 2022 (\$)	Change in Premium Over 2022 (%)
\$347.21	\$357.70	\$ 10.49	3.02%



2022 Total Covered Lives: 2,061

Western Health Advantage MyCare Select HMO (Medicare)

2022 Published Premium	2023 Preliminary Premium	Change in Premium Over 2022 (\$)	Change in Premium Over 2022 (%)
\$314.94	\$331.11	\$ 16.17	5.13%

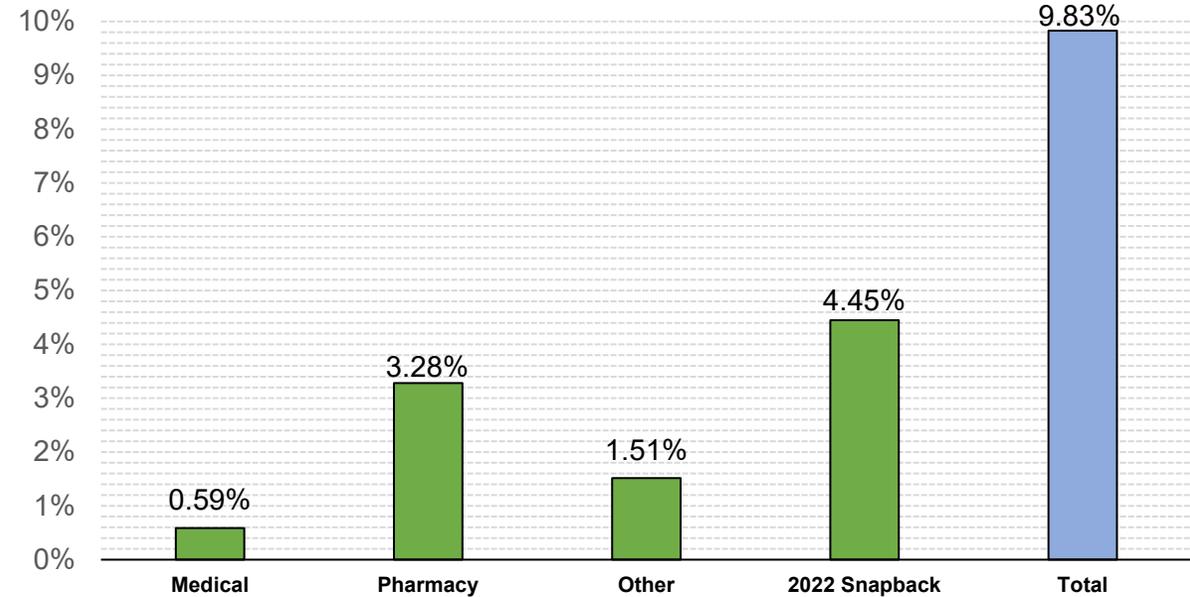


2022 Total Covered Lives: 57

Medicare Supplement Premiums

Medicare Supplement PPO Plans	2022 Published Premium	2023 Preliminary Premium	Change in Premium (\$)	Change in Premium (%)
PERS Gold	\$377.41	\$392.71	\$15.30	4.05%
PERS Platinum	\$381.94	\$420.02	\$38.08	9.97%
Medicare Supplement Weighted Average				9.83%

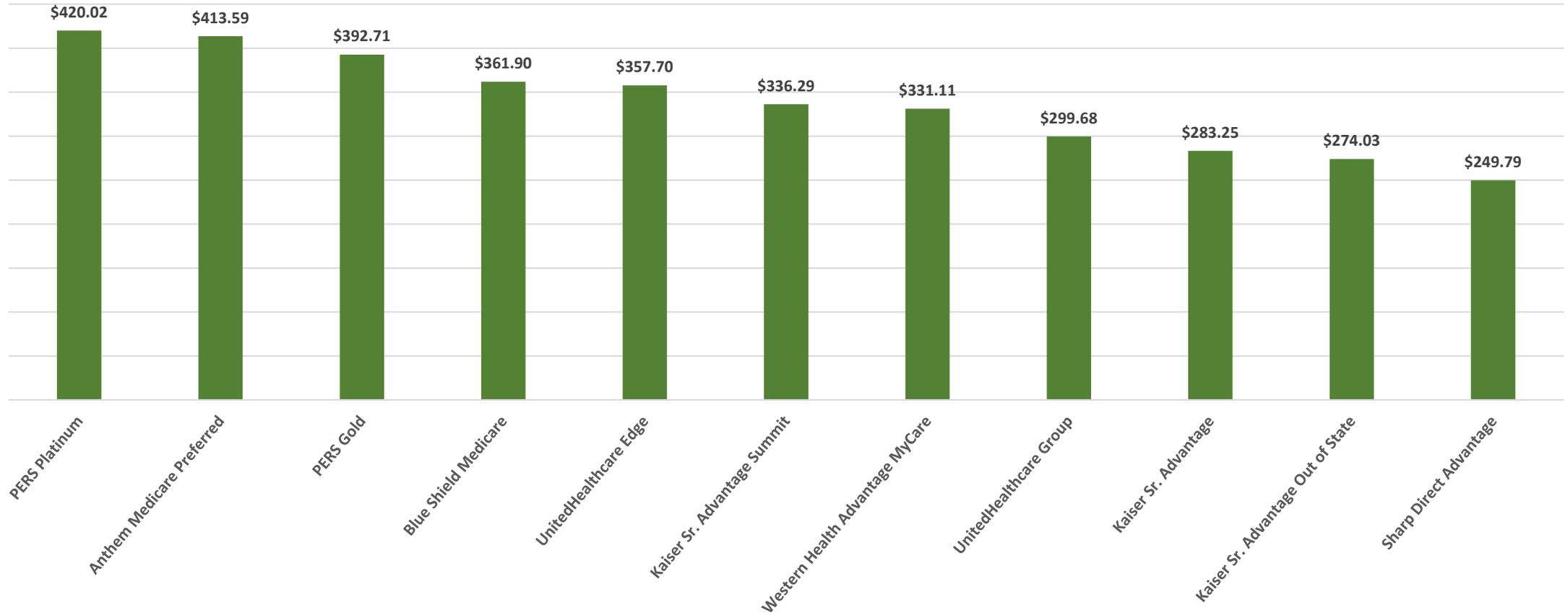
2022 – 23 Cost Drivers



PERS Gold Medicare Supplement 2022 Total Covered Lives: 3,318

PERS Platinum Medicare Supplement 2022 Total Covered Lives: 147,135

2023 Medicare Advantage and Medicare Supplement Plan Premiums



Rate Development Process Next Steps

