

# Approval of 2023 Health Maintenance Organization Premiums and Preferred Provider Organization Premiums

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## Agenda

- Changes from June to July
- Weighted Premium Averages
- Next Steps



**Exceptional  
Health Care**

### Changes from June to July

- Blue Shield Trio
- Kaiser Permanente Regional Premiums
- UnitedHealthcare Alliance

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

Health Coverage Type	June PHBC Percent Change	Final Percent Change from 2022
Basic HMO	4.42%	4.35%
Basic PPO	15.76%	15.76%
<b>Total Basic</b>	<b>7.27%</b>	<b>7.21%</b>
Medicare Advantage	-3.23%	-3.23%
Medicare Supplement (PERS Gold & Platinum)	9.83%	9.83%
<b>Total Medicare</b>	<b>3.69%</b>	<b>3.69%</b>
<b>Overall (Total)</b>	<b>6.80%</b>	<b>6.75%</b>

## 2023 Basic HMO Premiums

Basic HMO Plan	2022 Published Premium	Final 2023 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	\$760.71	2.42%
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	\$841.72	2.90%
UnitedHealthcare SignatureValue Harmony	\$737.35	\$722.28	-2.04%
Western Health Advantage HMO	\$741.26	\$760.17	2.55%
<b>Basic HMO Weighted Average Change</b>			<b>4.35%</b>

## 2023 Basic PPO Premiums

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

## 2023 Medicare Advantage Premiums

Medicare Advantage Plan	2022 Published Premium	Final 2023 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%
<b>Medicare Advantage Weighted Average Change</b>			<b>-3.23%</b>

## 2023 Medicare Supplement Premiums

Medicare Supplement Plan	2022 Published Premium	Final 2023 Premium	Percent Change from 2022
PERS Gold	\$ 377.41	\$ 392.71	4.05%
PERS Platinum	\$ 381.94	\$ 420.02	9.97%
<b>Medicare Supplement Weighted Average Change</b>			<b>9.83%</b>

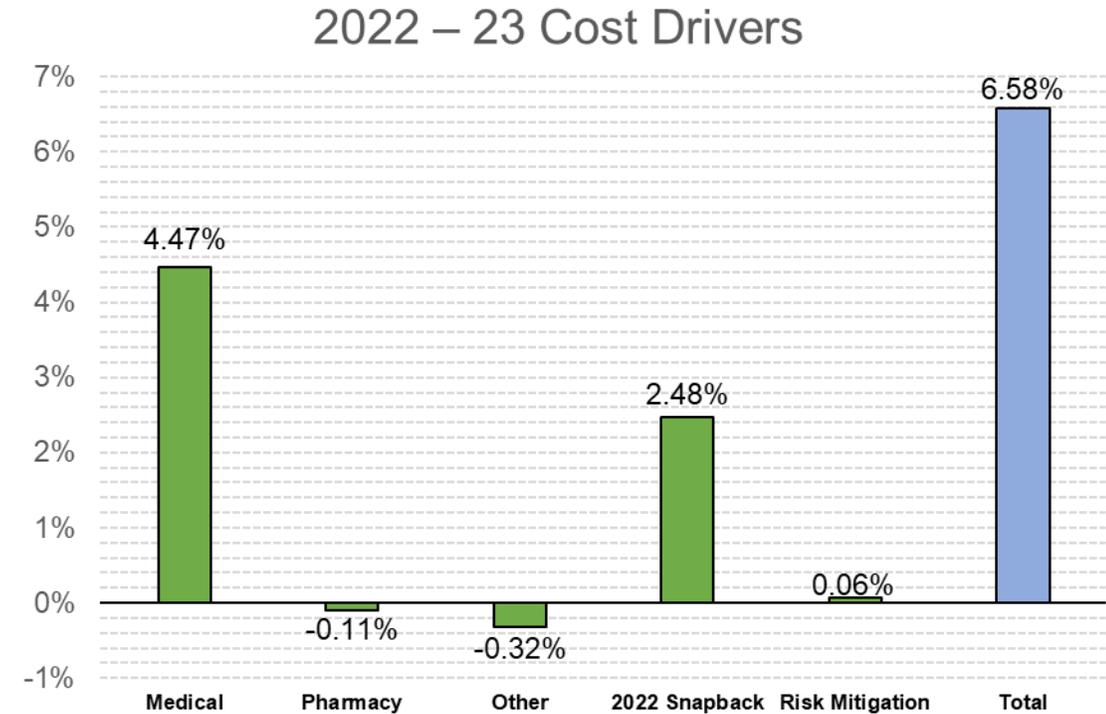


# Basic HMO and PPO Plans

# Approval of 2023 HMO and PPO Premiums

## Anthem Blue Cross Select HMO (Basic)

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

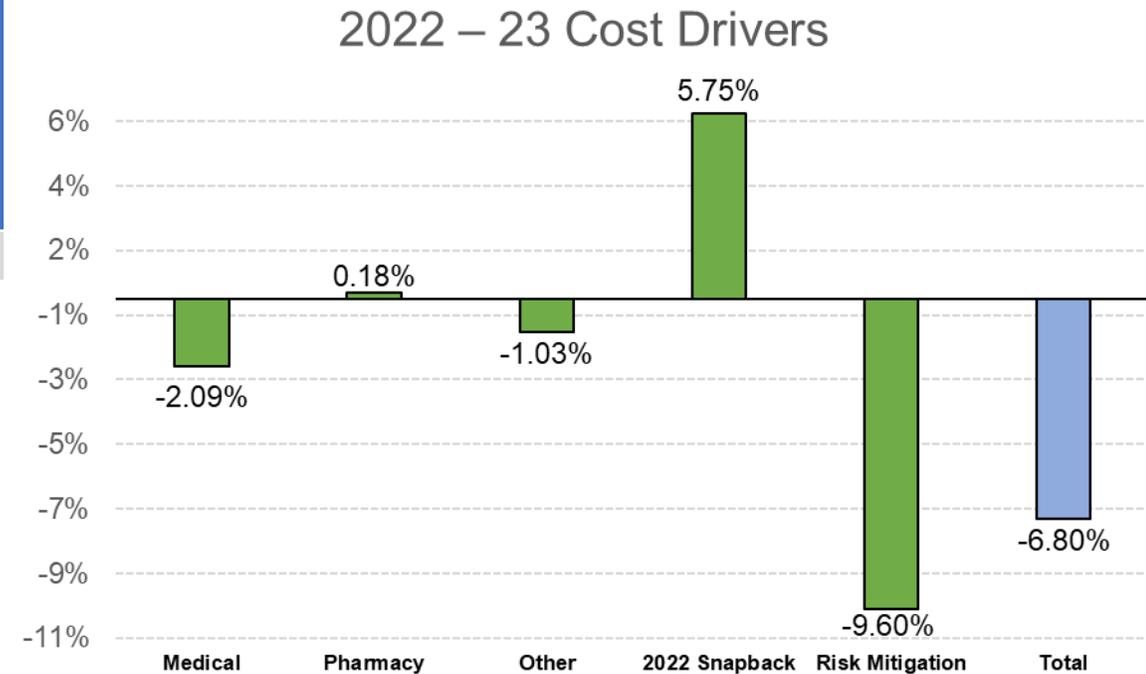


2022 Total Covered Lives: 48,154

## Anthem Blue Cross Traditional HMO (Basic)

2022 Published Premium	2023 Premium Before Risk Mitigation	Adjusted Risk Score for 2023 <sup>1</sup>	Risk Mitigation Impact	Final 2023 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.

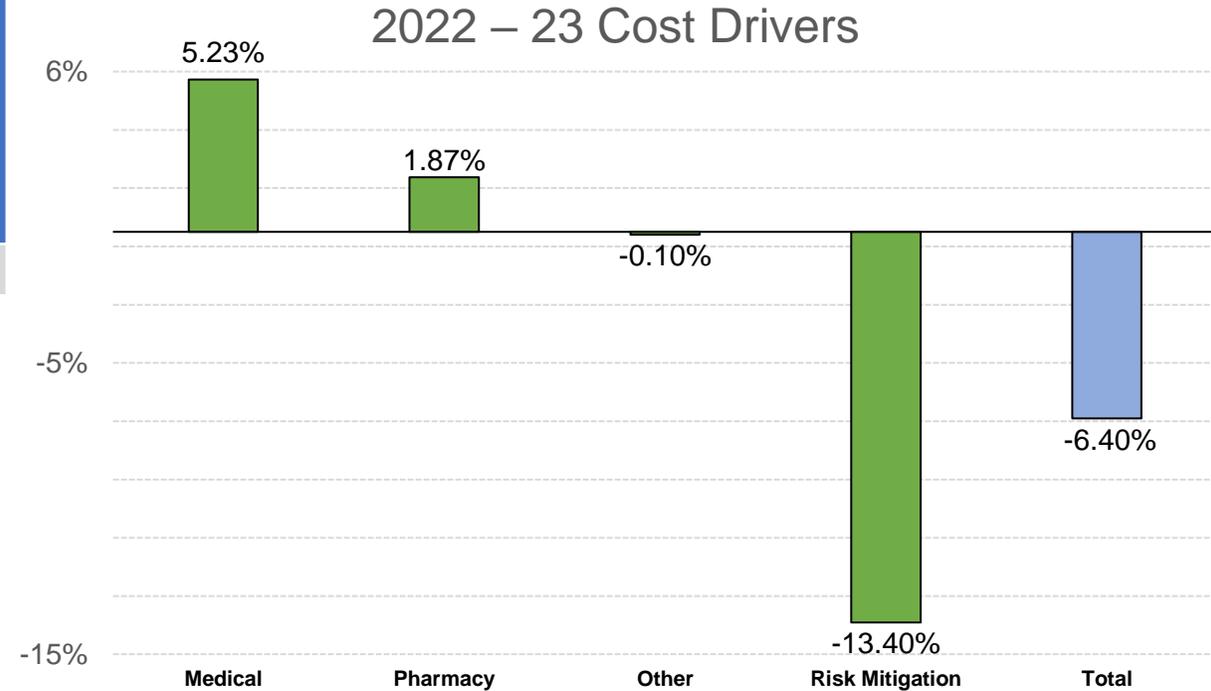


2022 Total Covered Lives: 11,387

## Blue Shield Access+ HMO (Basic)

2022 Published Premium	2023 Premium Before Risk Mitigation	Adjusted Risk Score for 2023 <sup>1</sup>	Risk Mitigation Impact	Final 2023 Premium	Percent Change from 2022
\$900.22	\$1,088.53	1.3275	(\$245.92)	\$842.61	-6.40%

1. Adjusted for service area expansion.

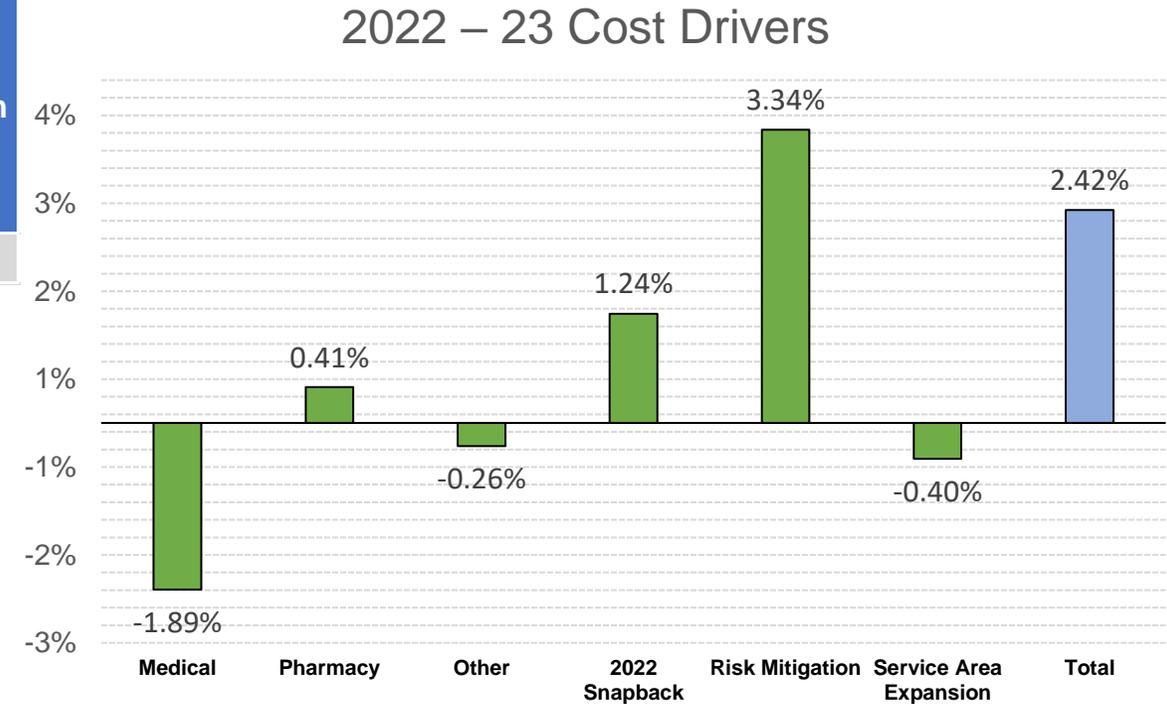


**2022 Total Covered Lives: 80,152**

## Blue Shield Trio HMO (Basic)

2022 Published Premium	2023 Premium Before Risk Mitigation	Adjusted Risk Score for 2023 <sup>1</sup>	Risk Mitigation Impact	Final 2023 Premium	Percent Change from 2022
\$742.70	\$729.01	0.9630	\$31.70	\$760.71	2.42%

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

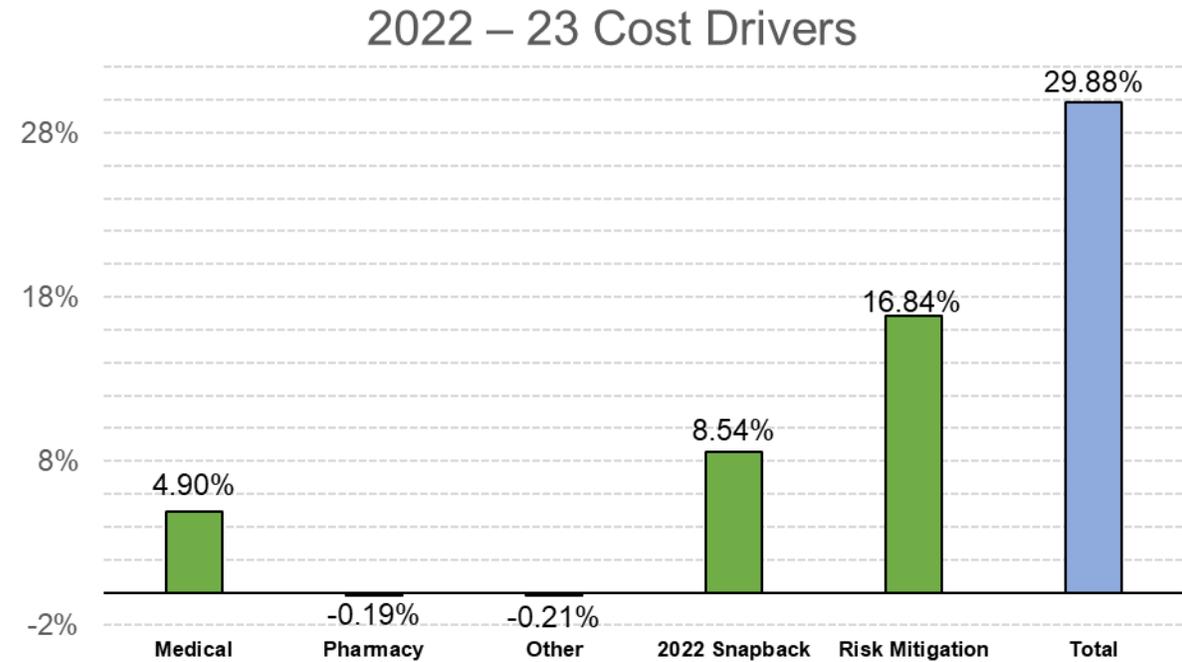


**2022 Total Covered Lives: 17,270**

## Health Net Salud y Mas (Basic)

2022 Published Premium	2023 Premium Before Risk Mitigation	Adjusted Risk Score for 2023 <sup>1</sup>	Risk Mitigation Impact	Final 2023 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.

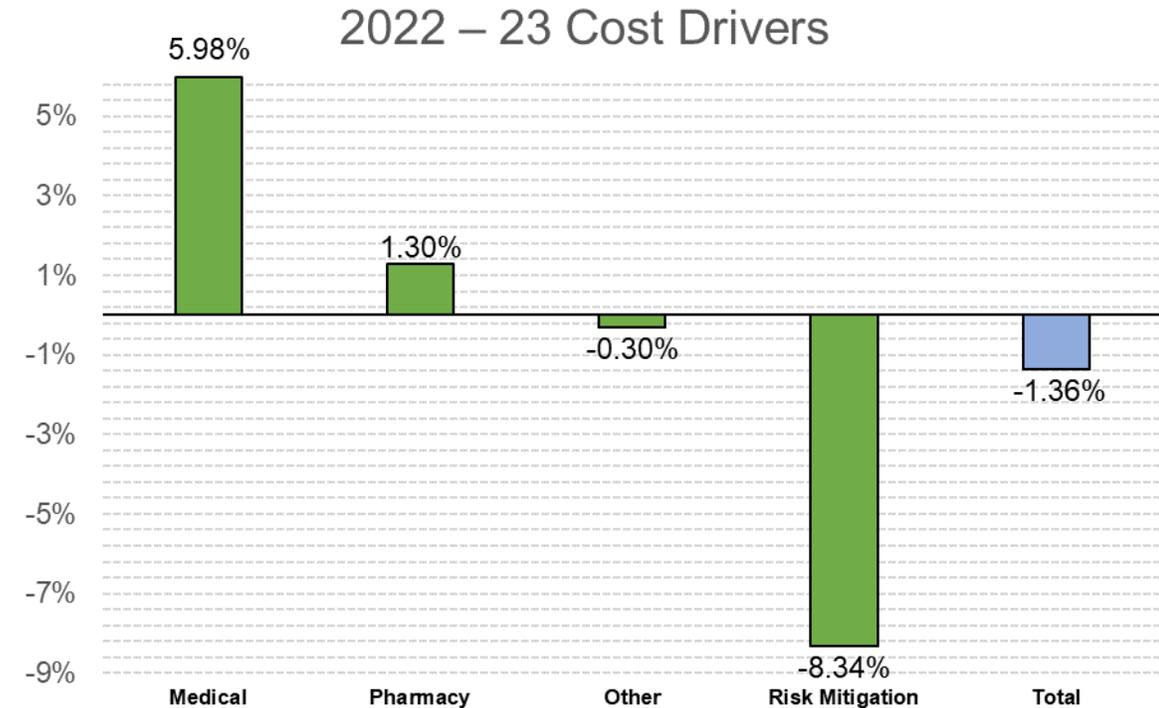


**2022 Total Covered Lives: 12,786**

## Health Net SmartCare (Basic)

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

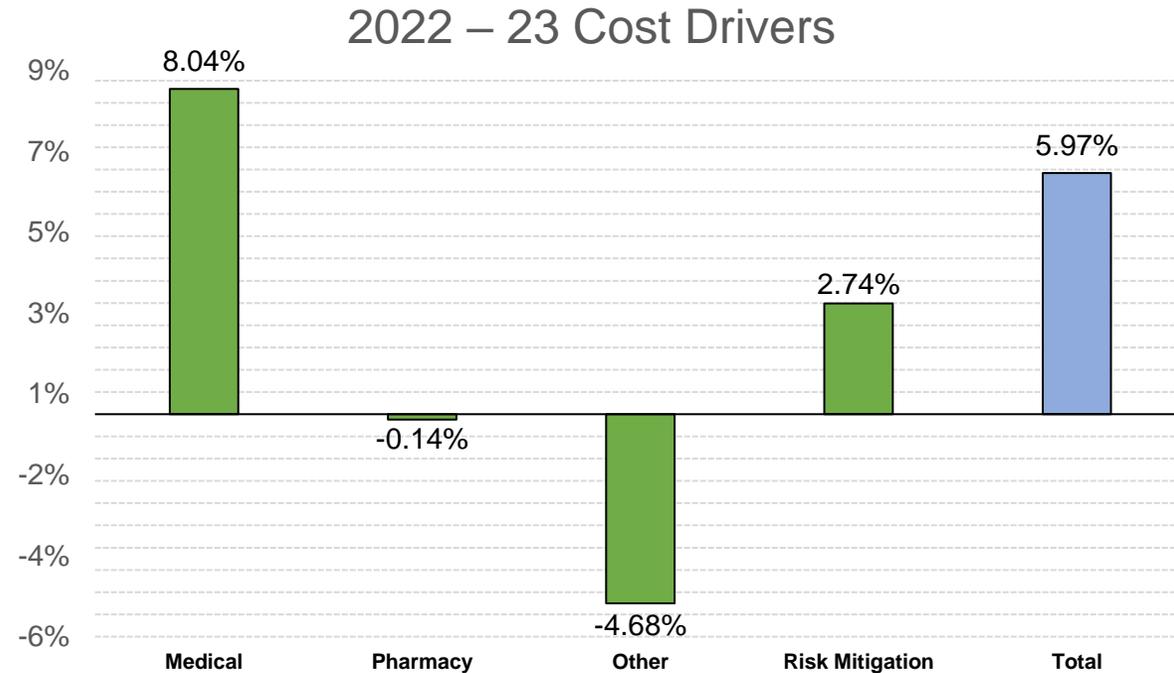
1. Credibility adjustments applied for plans with less than 25,000 TCL.



**2022 Total Covered Lives: 10,888**

## Kaiser Permanente (Basic)

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



2022 Total Covered Lives: 556,346

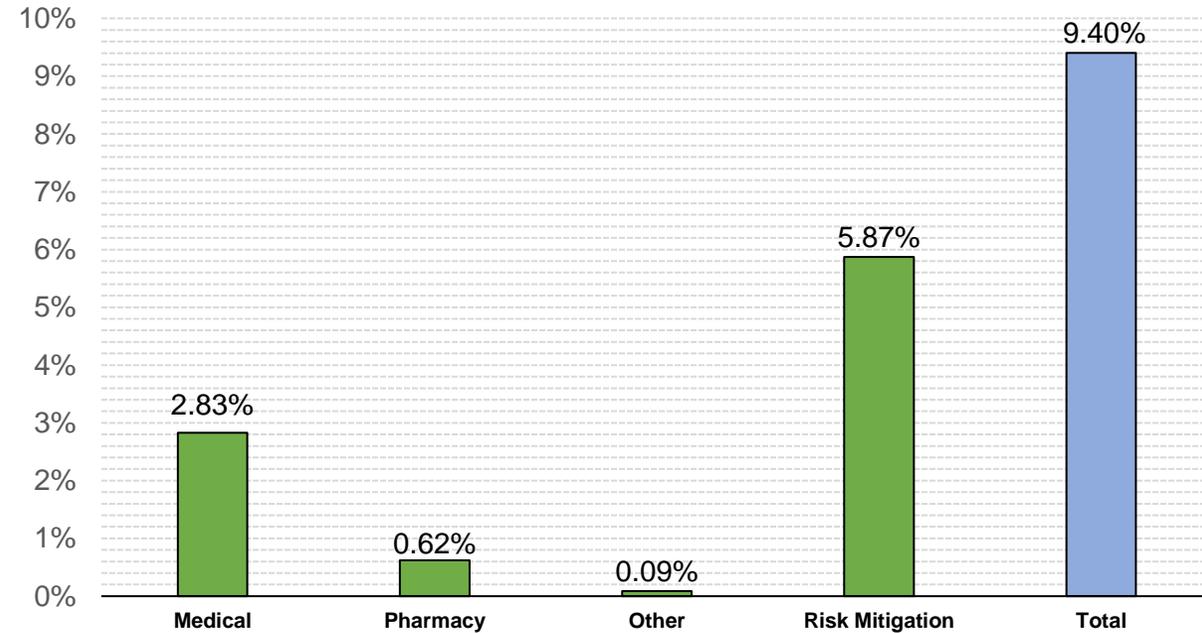
# Approval of 2023 HMO and PPO Premiums

## Sharp Performance Plus (Basic)

2022 Published Premium	2023 Premium Before Risk Mitigation	Adjusted Risk Score for 2023 <sup>1</sup>	Risk Mitigation Impact	Final 2023 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

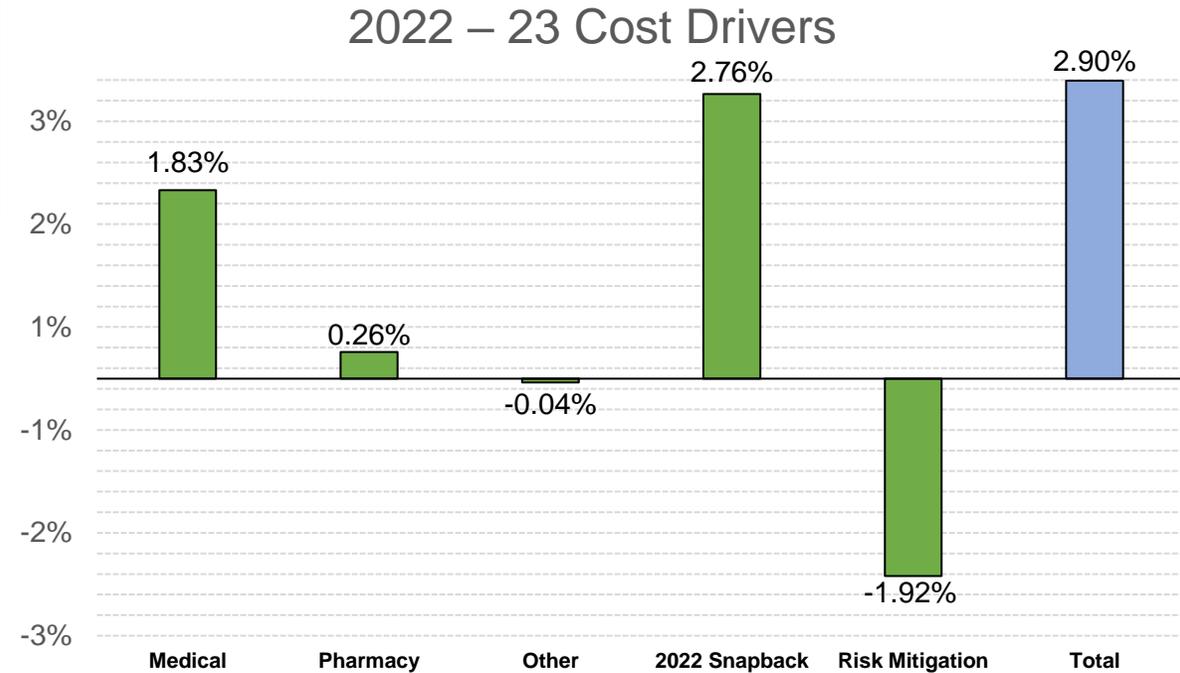


2022 Total Covered Lives: 14,812

# Approval of 2023 HMO and PPO Premiums

## UnitedHealthcare SignatureValue Alliance (Basic)

2022 Published Premium	2023 Premium Before Risk Mitigation	Adjusted Risk Score for 2023	Risk Mitigation Impact	Final 2023 Premium	Percent Change from 2022
\$818.03	\$847.96	1.0170	(\$6.24)	\$841.72	2.90%

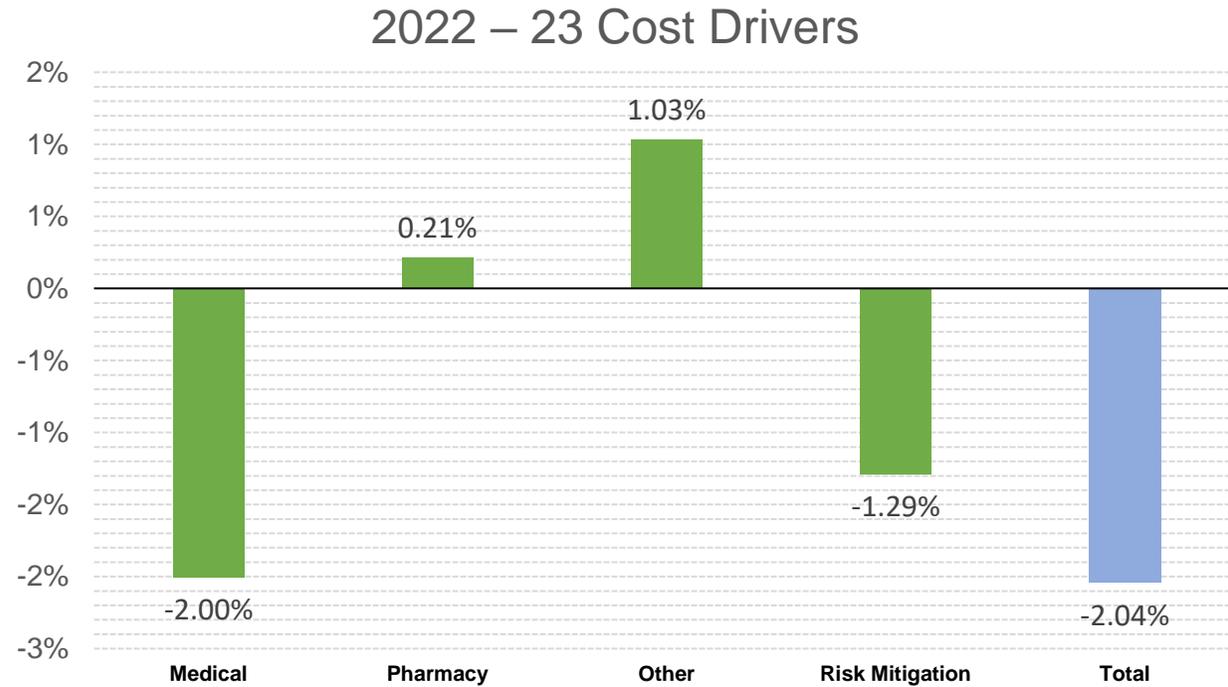


2022 Total Covered Lives: 76,595

## UnitedHealthcare SignatureValue Harmony (Basic)

2022 Published Premium	2023 Premium Before Risk Mitigation	Adjusted Risk Score for 2023 <sup>1</sup>	Risk Mitigation Impact	Final 2023 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.



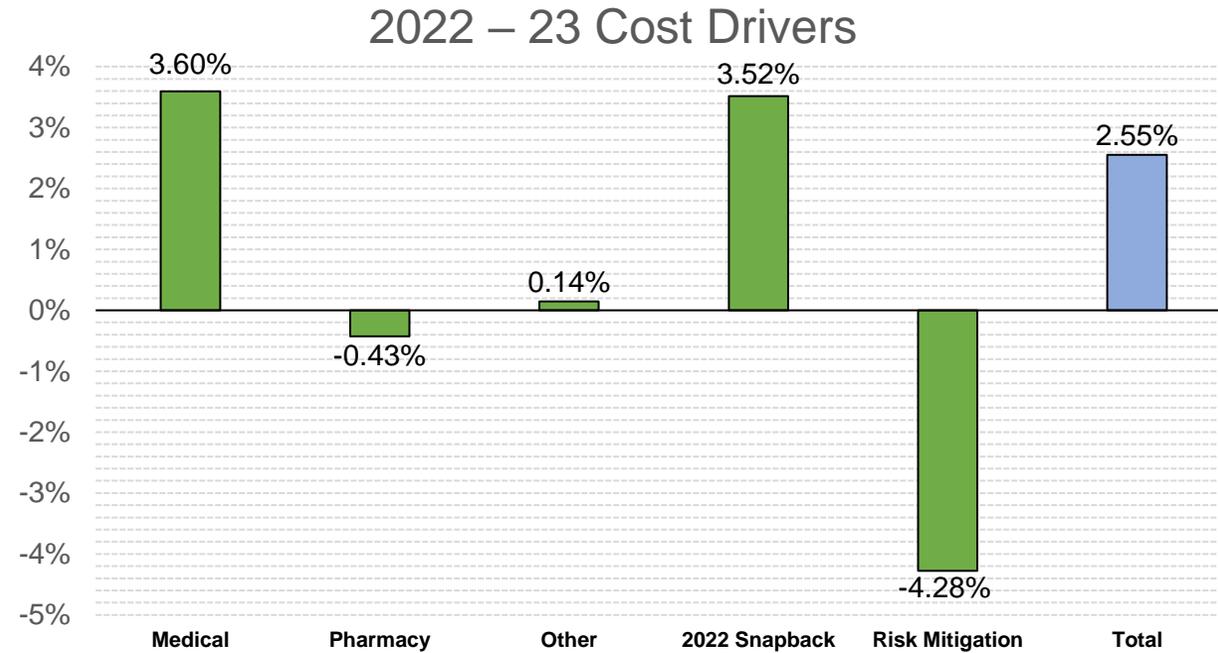
**2022 Total Covered Lives: 2,679**

# Approval of 2023 HMO and PPO Premiums

## Western Health Advantage HMO (Basic)

2022 Published Premium	2023 Premium Before Risk Mitigation	Adjusted Risk Score for 2023 <sup>1</sup>	Risk Mitigation Impact	Final 2023 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.

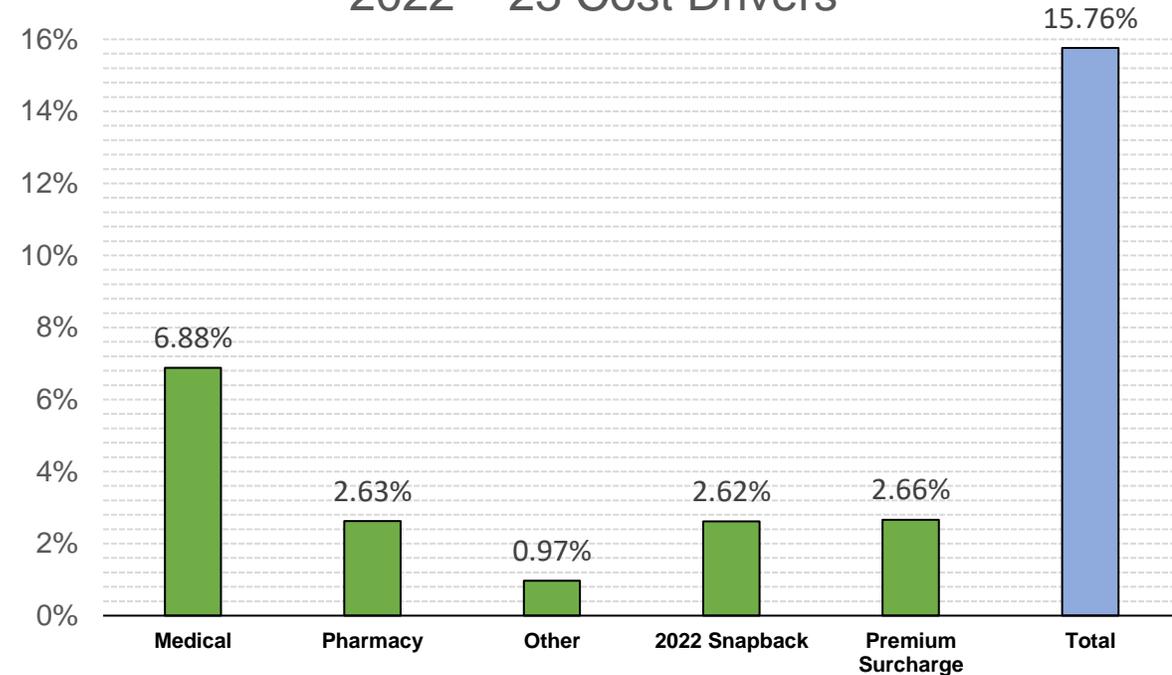


2022 Total Covered Lives: 13,348

## Basic PPO Plans

Basic PPO Plan	2022 Published Premium	Final 2023 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%
<b>Basic PPO Weighted Average</b>				<b>15.76%</b>

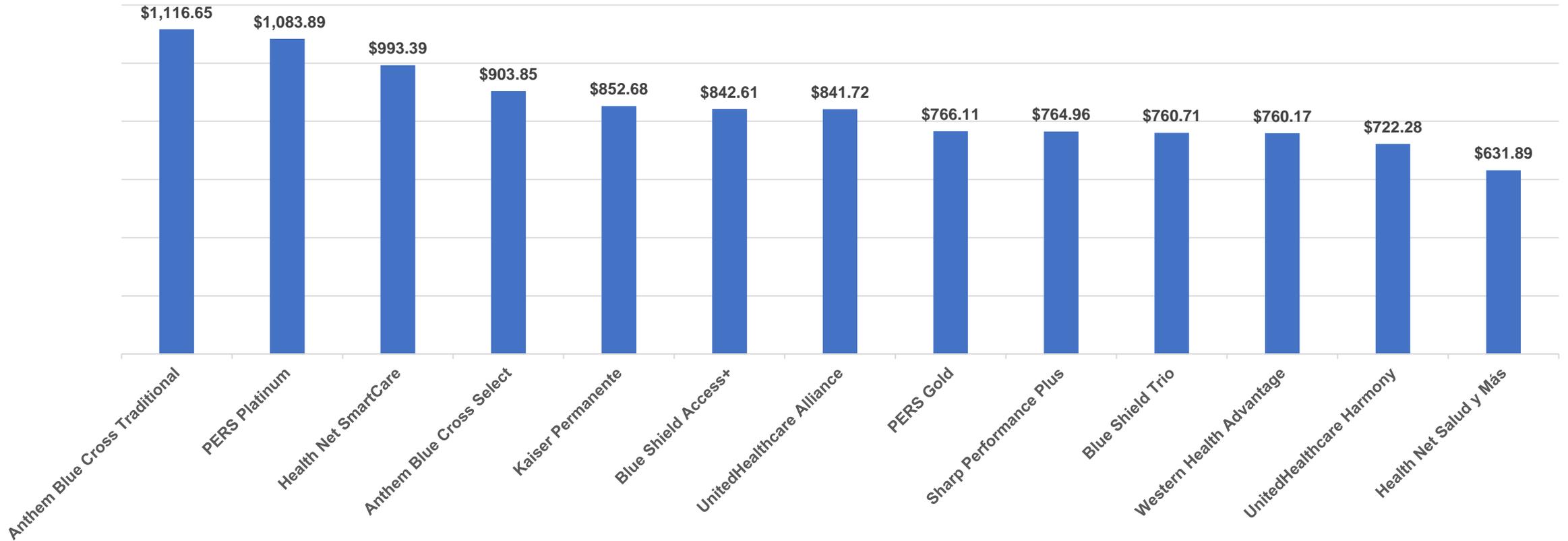
2022 – 23 Cost Drivers



**2022 Total Covered Lives PERS Gold: 124,111**

**2022 Total Covered Lives PERS Platinum: 153,356**

### 2023 Basic HMO and PPO Plan Premiums



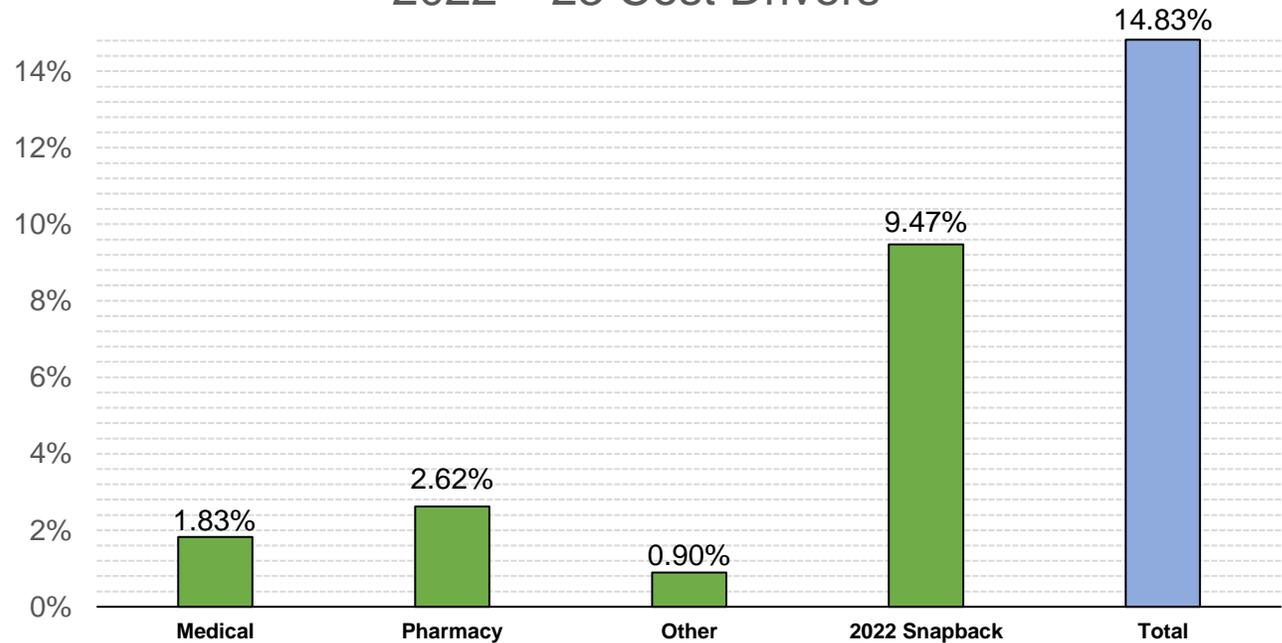


# Medicare Advantage and Medicare Supplement Plans

## Anthem Medicare Preferred PPO

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

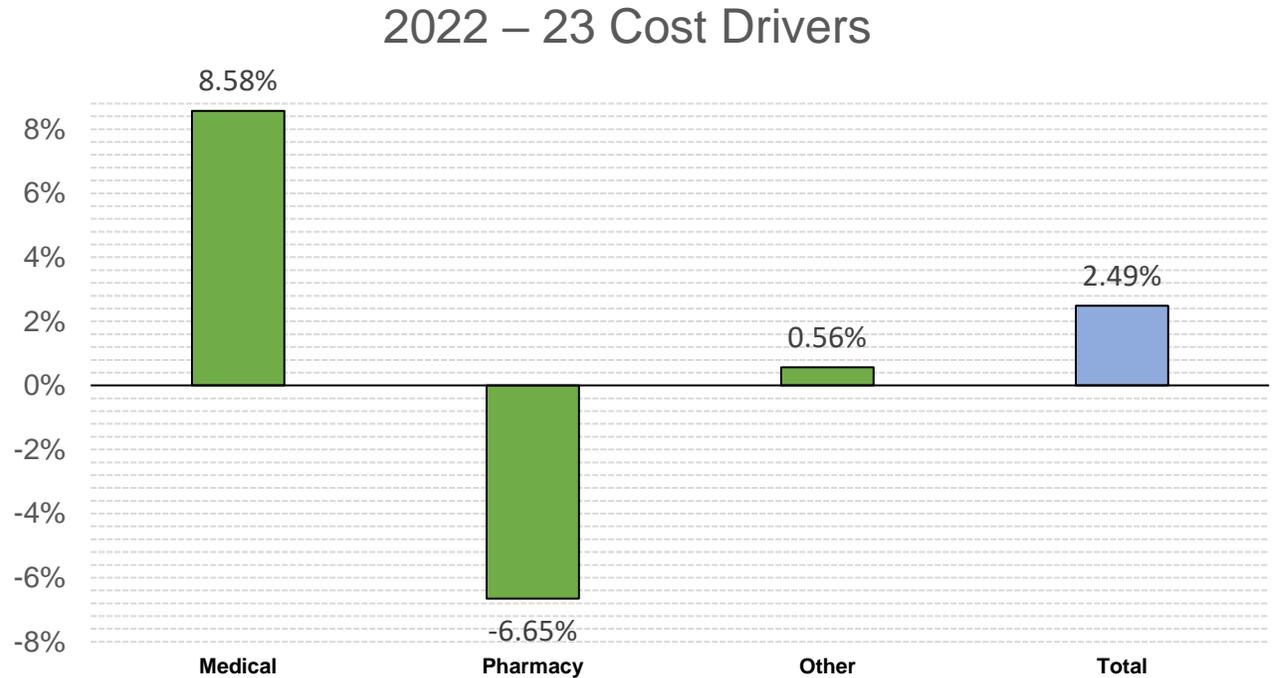
2022 – 23 Cost Drivers



2022 Total Covered Lives: 5,412

## Blue Shield Medicare PPO

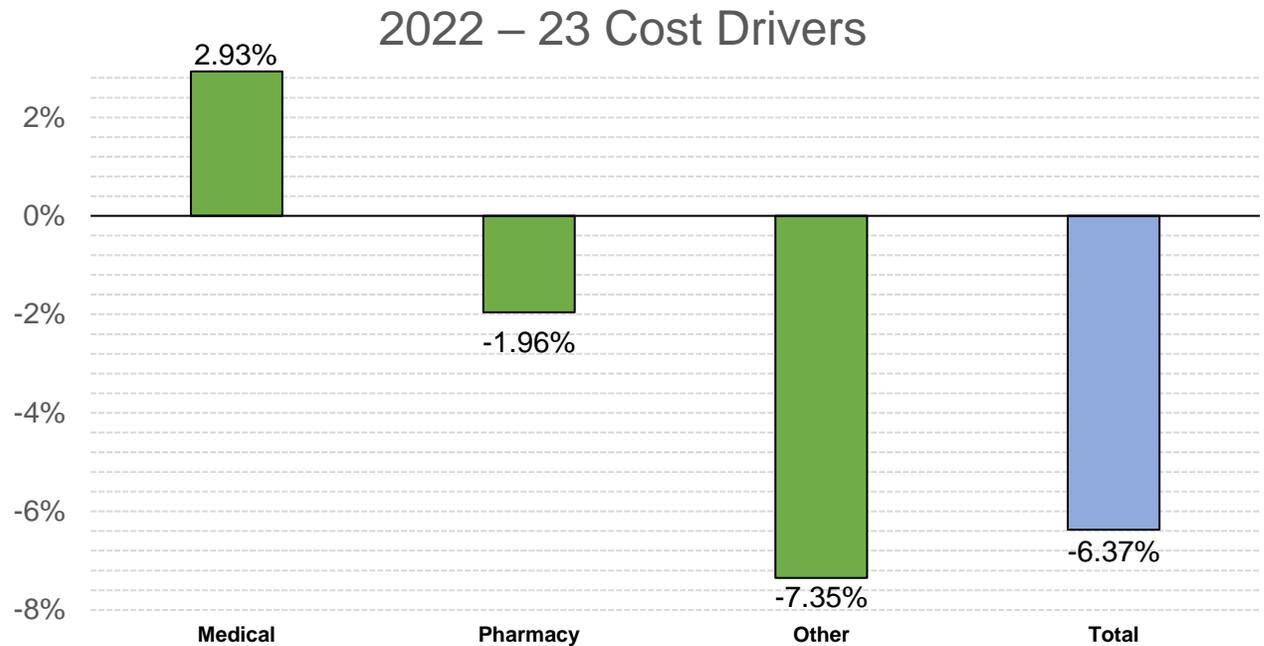
2022 Published Premium	Final 2023 Premium	Change in Premium Over 2022 (\$)	Change in Premium Over 2022 (%)
\$353.11	\$361.90	\$ 8.79	2.49%



2022 Total Covered Lives: 591

## Kaiser Permanente Senior Advantage (Medicare)

2022 Published Premium	Final 2023 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

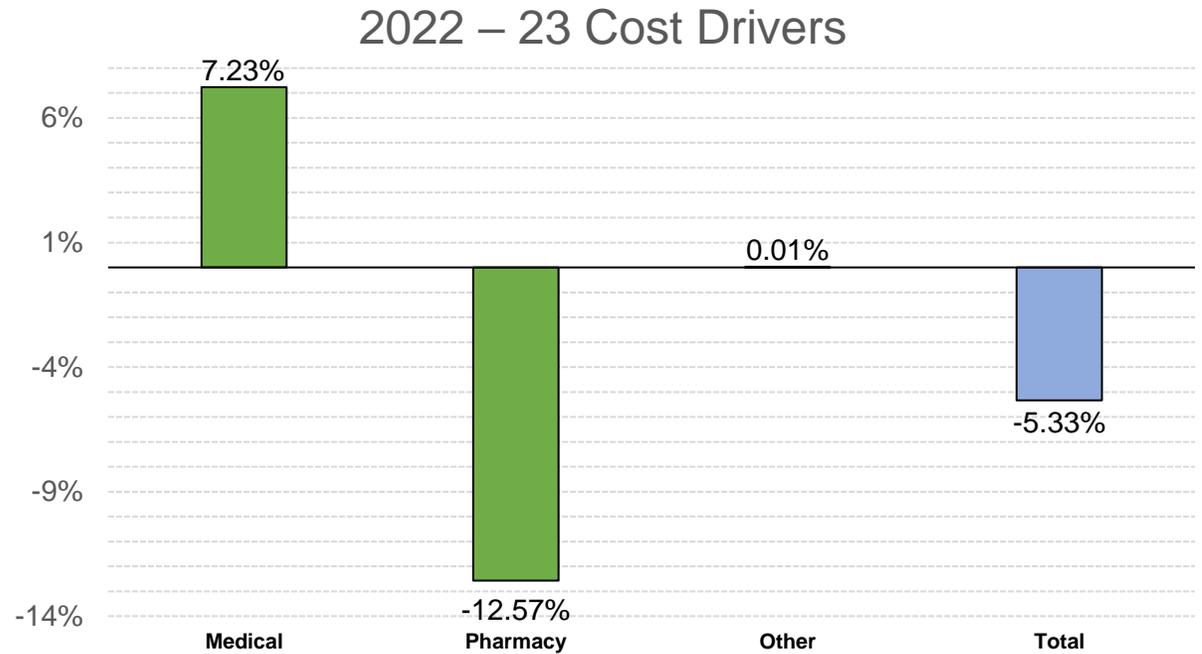
2022 Published Premium	Final 2023 Premium	Change in Premium Over 2022 (\$)	Change in Premium Over 2022 (%)
N/A	\$336.29	N/A	N/A

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)

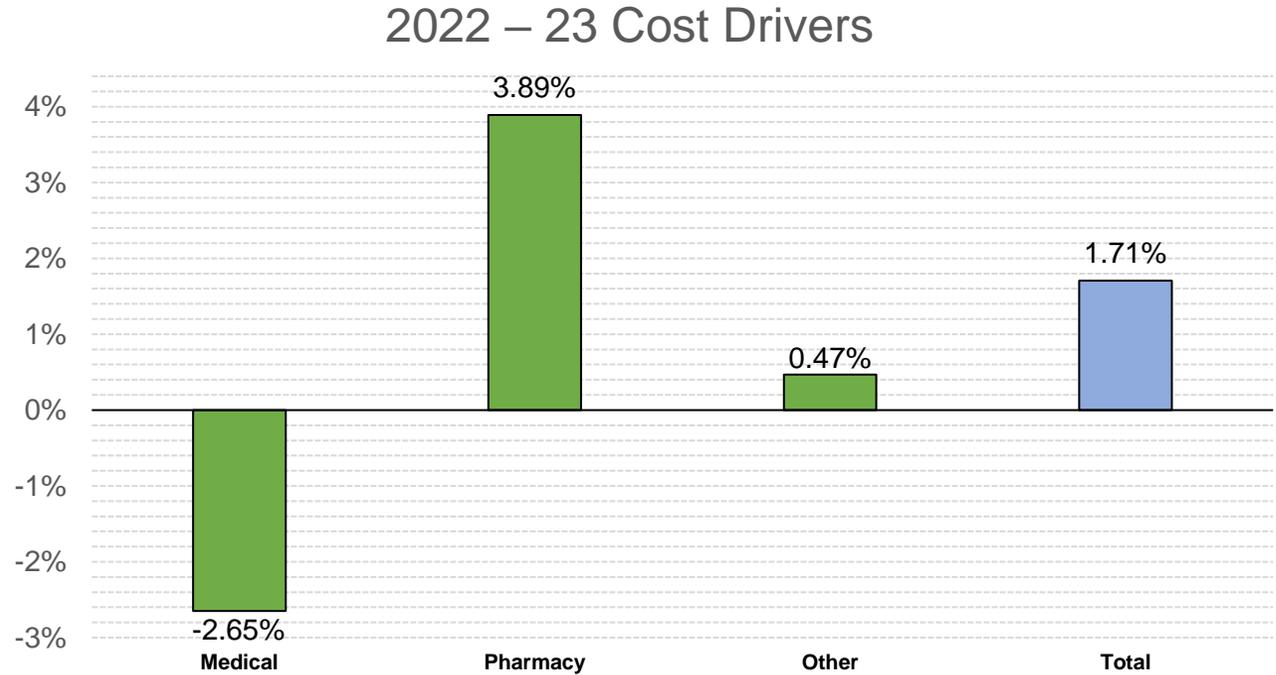
2022 Published Premium	Final 2023 Premium	Change in Premium Over 2022 (\$)	Change in Premium Over 2022 (%)
\$263.85	\$249.79	\$ (14.06)	-5.33%



2022 Total Covered Lives: 170

## UnitedHealthcare Group Medicare Advantage PPO

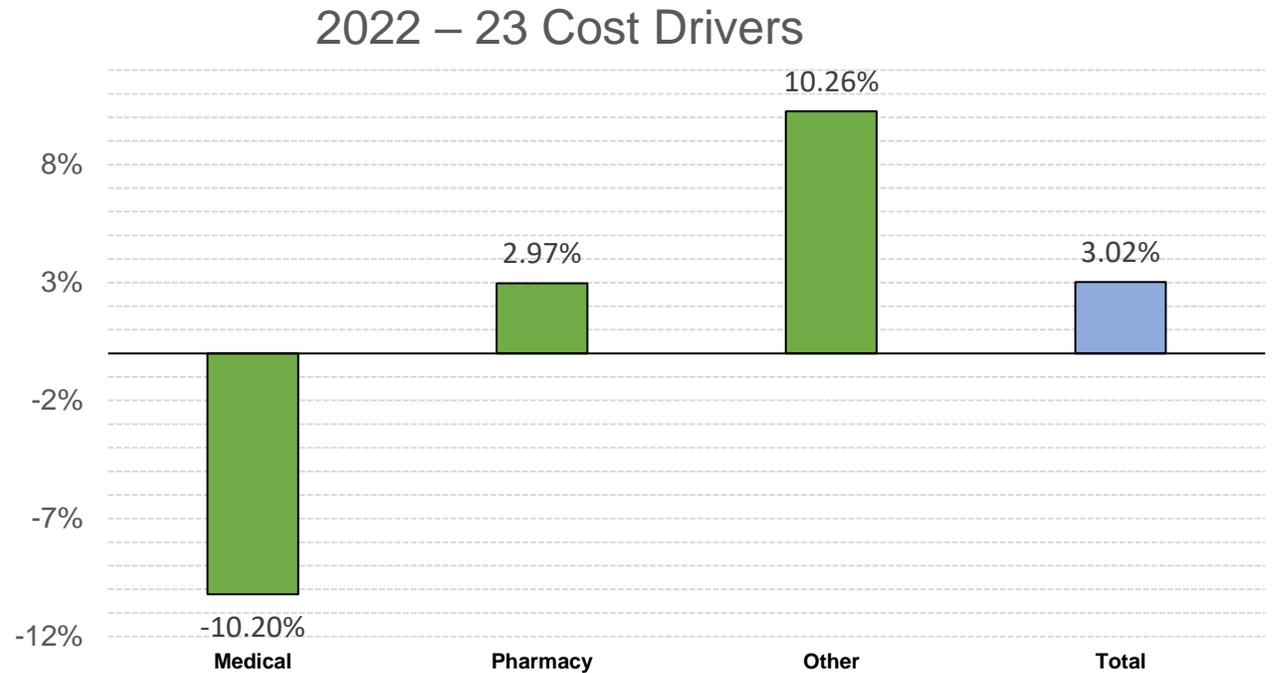
2022 Published Premium	Final 2023 Premium	Change in Premium Over 2022 (\$)	Change in Premium Over 2022 (%)
\$294.65	\$299.68	\$ 5.03	1.71%



2022 Total Covered Lives: 44,667

## UnitedHealthcare Group Medicare Advantage Edge PPO

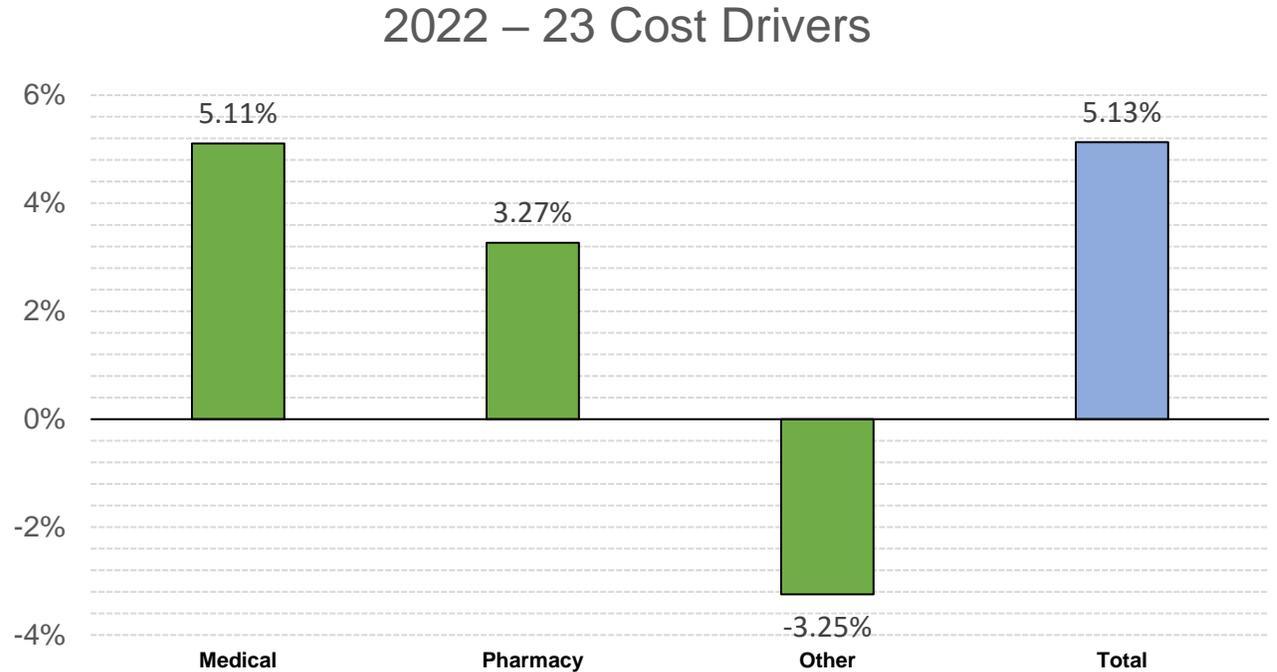
2022 Published Premium	Final 2023 Premium	Change in Premium Over 2022 (\$)	Change in Premium Over 2022 (%)
\$347.21	\$357.70	\$ 10.49	3.02%



2022 Total Covered Lives: 2,061

## Western Health Advantage MyCare Select HMO (Medicare)

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

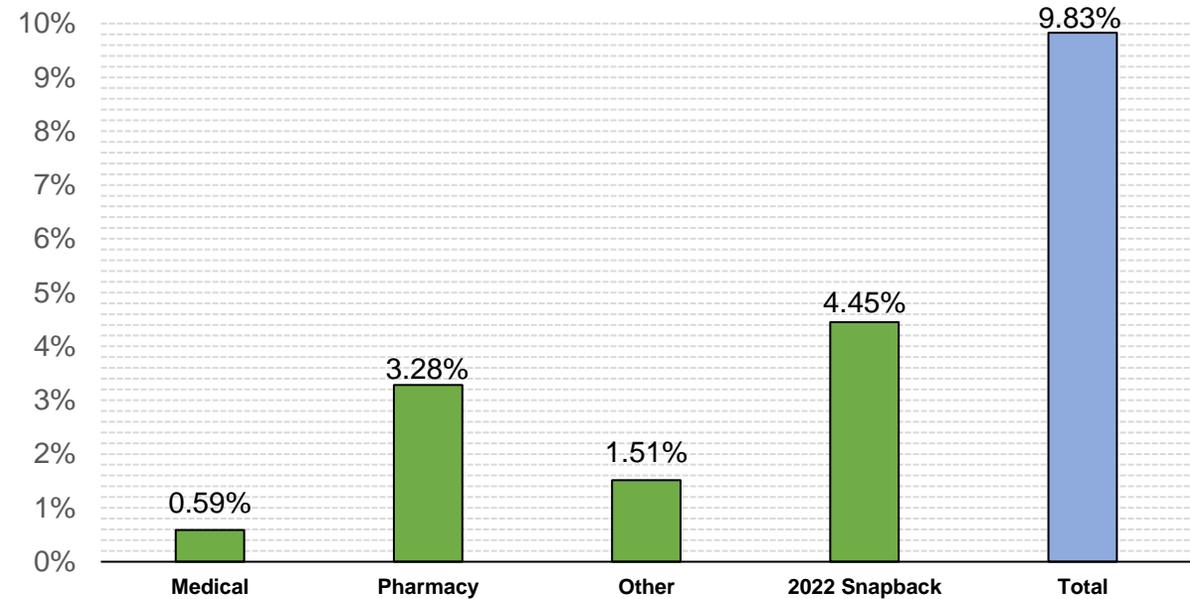


2022 Total Covered Lives: 57

## Medicare Supplement Premiums

Medicare Supplement Plans	2022 Published Premium	Final 2023 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%

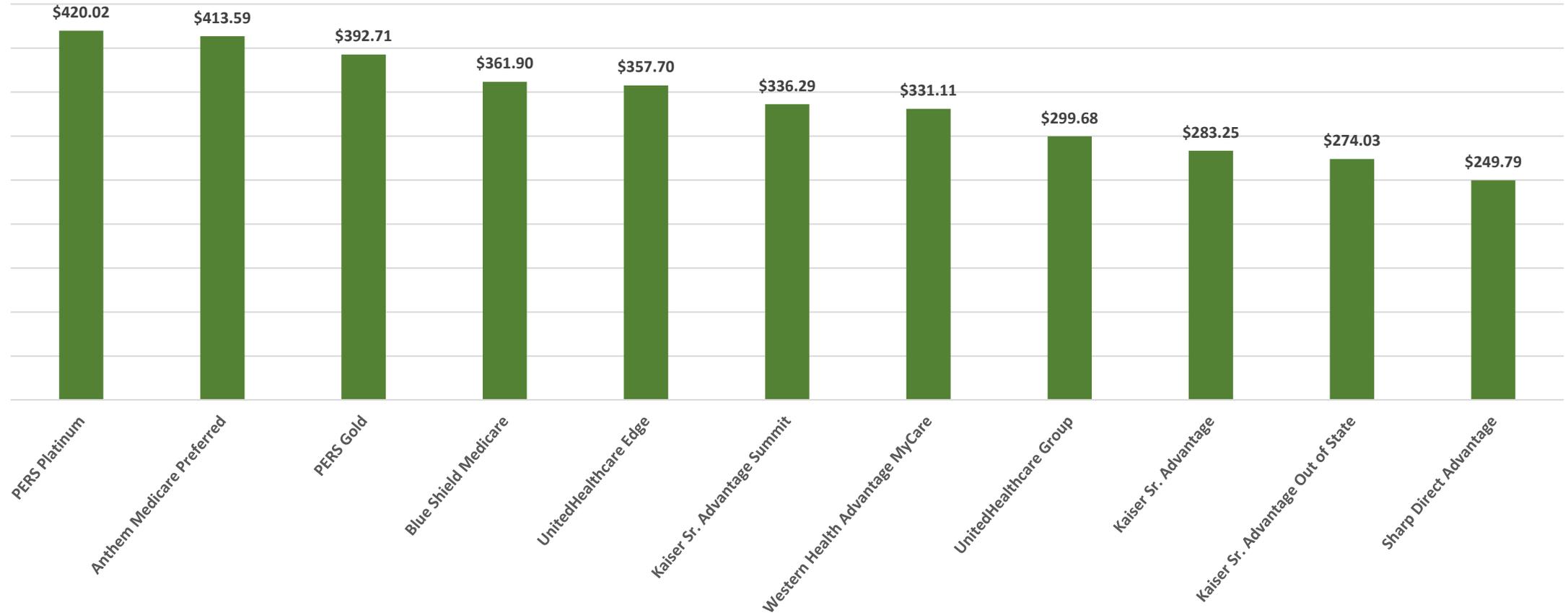
2022 – 23 Cost Drivers



**2022 Total Covered Lives PERS Gold: 3,318**

**2022 Total Covered Lives PERS Platinum: 147,135**

### 2023 Medicare Advantage and Medicare Supplement Plan Premiums



## Next Steps

