

Approval of 2026 Health Maintenance Organization and Preferred Provider Organization Plan Premiums

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July 15, 2025

Agenda

- Premiums & Weighted Averages
- Key Decisions for Basic Plans
- Recommendations for Board Approval
- Next Steps



**Equitable,
High-Quality,
Affordable
Health Care**



Premiums and Weighted Averages

2026 Statewide Basic Plan Premiums

Basic HMO Plan	2025 Premium	2026 Premium	Percent Change from 2025
Anthem Blue Cross Select	\$1,021.71	\$1,090.98	6.78%
Anthem Blue Cross Traditional	\$1,309.07	\$1,372.93	4.88%
Blue Shield Access+ HMO and EPO	\$965.86	\$1,088.52	12.70%
Blue Shield Trio	\$909.10	\$936.58	3.02%
Health Net Salud y Más	\$753.72	\$789.13	4.70%
Kaiser Permanente	\$1,045.20	\$1,097.94	5.05%
Kaiser Permanente Out of State	\$1,422.26	\$1,398.96	-1.64%
Sharp Performance Plus	\$868.45	\$916.20	5.50%
UnitedHealthcare SignatureValue Alliance	\$961.35	\$1,048.16	9.03%
UnitedHealthcare SignatureValue Harmony	\$820.13	\$920.82	12.28%
Western Health Advantage	\$914.27	\$969.58	6.05%
Basic HMO Weighted Average Change			6.48%
Basic PPO Plan			
PERS Gold	\$943.70	\$1,043.37	10.56%
PERS Platinum	\$1,335.30	\$1,512.13	13.24%
Basic PPO Weighted Average Change			12.08%
Total Basic Weighted Average Change			7.76%

2026 Statewide Medicare Premiums

Medicare Advantage Plan	2025 Premium	2026 Premium	Percent Change from 2025
Anthem Medicare Preferred PPO	\$487.56	\$571.70	17.26%
Blue Shield Medicare PPO	\$448.28	\$539.43	20.33%
Kaiser Permanente Senior Advantage	\$343.08	\$356.83	4.01%
Kaiser Permanente Senior Advantage Out of State	\$336.72	\$350.16	3.99%
Kaiser Permanente Senior Advantage Summit	\$408.31	\$426.31	4.41%
Kaiser Permanente Senior Advantage Summit Out of State	\$401.97	\$419.67	4.40%
Sharp Direct Advantage HMO	\$272.44	\$291.38	6.95%
UnitedHealthcare Group Medicare Advantage PPO	\$442.25	\$481.29	8.83%
Medicare Advantage Weighted Average Change			7.13%
Medicare Supplement Plan			
PERS Gold	\$546.13	\$597.57	9.42%
PERS Platinum	\$584.70	\$665.50	13.82%
Medicare Supplement Weighted Average Change			13.68%
Total Medicare Weighted Average Change			10.78%

Health Program Statewide Weighted Average Percent Changes

Health Coverage Types	2025 Premiums	2026 Premiums
Basic HMO	8.72%	6.48%
Basic PPO	9.82%	12.08%
Total Basic	9.08%	7.76%
Medicare Advantage	12.58%	7.13%
Medicare Supplement	30.59%	13.68%
Total Medicare	22.25%	10.78%
Total Overall	10.79%	8.21%

Key Decisions for Basic Plans

Blue Shield plan
in Monterey
County

UnitedHealthcare
Harmony
Expansion

Blue Shield's Basic Plan in Monterey County

Trio is designed to be a lower-cost, narrow-network

Monterey is adversely impacting Trio's annual trend and sustainability

Recommendation: Replace Trio with Access+ to promote sustainability

UHC Harmony Expansion for 2026

Harmony is designed to be a lower-cost, narrow-network

Harmony has increased membership substantially each year, creating pricing volatility

Recommendation:
Postpone
Harmony's
expansion for 1
year

Recommendations for Board Approval

Approve 2026
HMO and PPO
Premiums

Replace Trio
with Access+ in
Monterey
County

Postpone
UnitedHealthcare
Harmony
Expansion for 1
year

Rate Development Process Next Steps



Approve 2026 HMO & PPO Premiums with Plan & Service Area Changes



Communicate Premiums and Service Area Changes



Open Enrollment: September 15 – October 10



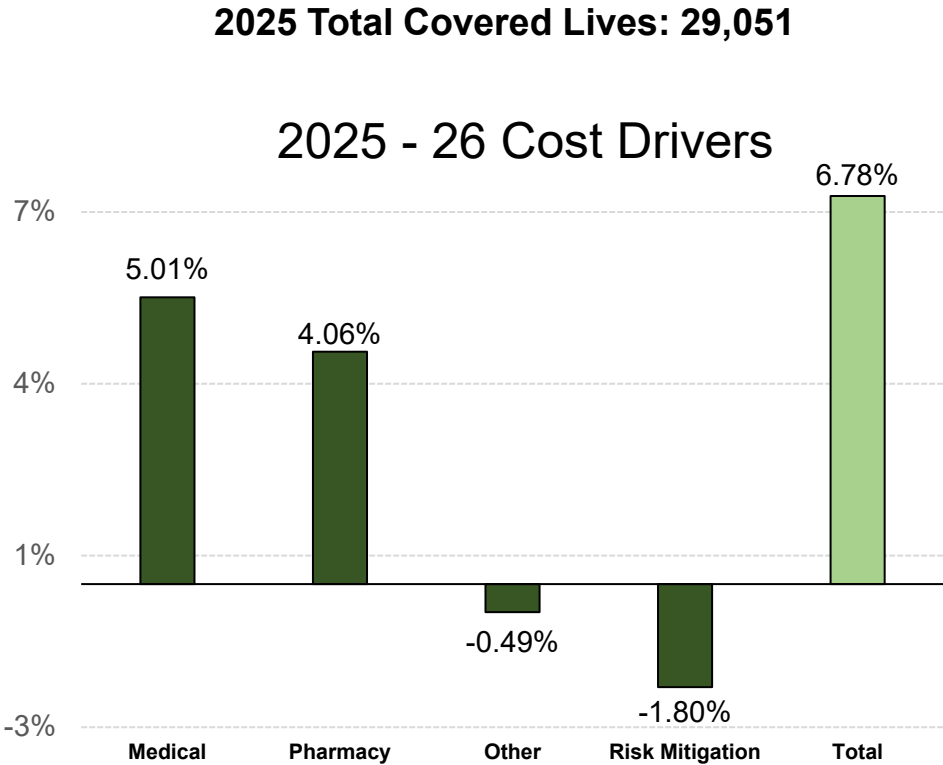
Appendix



Basic Plans

Anthem Blue Cross Select (Basic)

2025 Premium	2026 Premium Before Risk Mitigation	2026 Adjusted Risk Score	Risk Mitigation Impact	2026 Premium	Percent Change from 2025
\$1,021.71	\$1,022.84	0.9565	\$68.14	\$1,090.98	6.78%



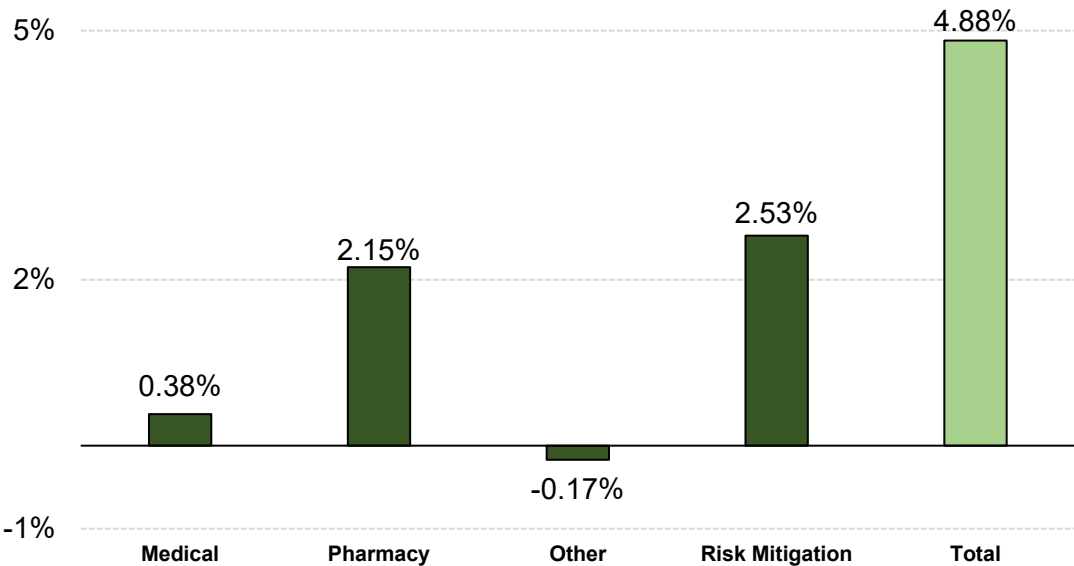
Approval of 2026 HMO and PPO Premiums

Anthem Blue Cross Traditional (Basic)

2025 Premium	2026 Premium Before Risk Mitigation	2026 Adjusted Risk Score	Risk Mitigation Impact	2026 Premium	Percent Change from 2025
\$1,309.07	\$1,456.69	1.0874	(\$83.76)	\$1,372.93	4.88%

2025 Total Covered Lives: 11,222

2025 – 26 Cost Drivers



Approval of 2026 HMO and PPO Premiums

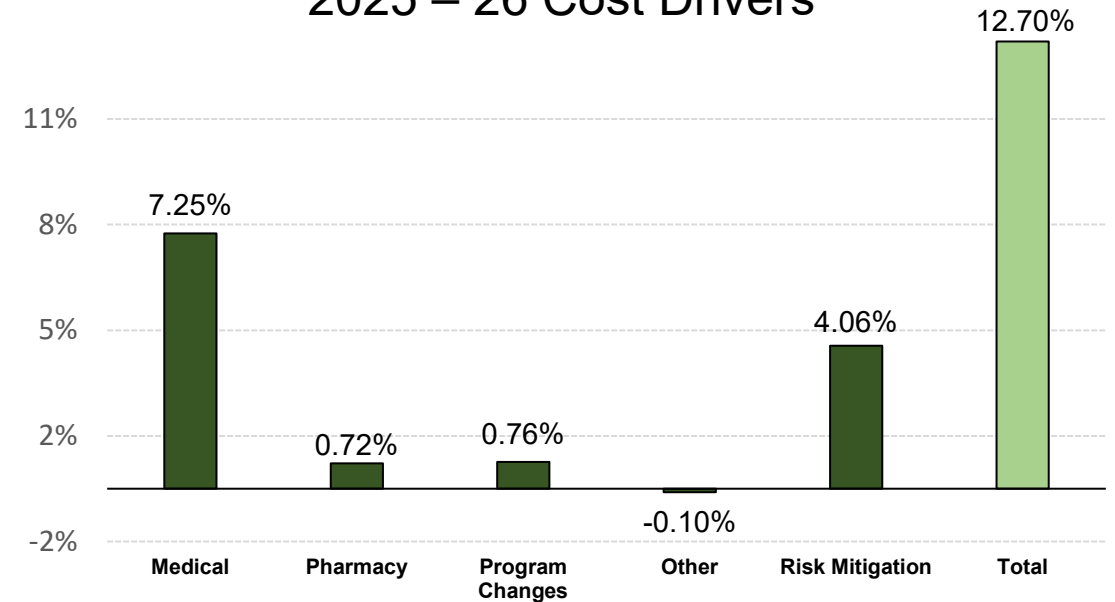
Blue Shield Access+ HMO and EPO (Basic)

2025 Premium	2026 Premium Before Risk Mitigation	2026 Adjusted Risk Score	Risk Mitigation Impact	2026 Premium Status Quo	Percent Change from 2025
\$965.86	\$1,213.24	1.1542	(\$132.07)	\$1,081.17	11.94%

2025 Premium	2026 Premium Before Risk Mitigation	2026 Adjusted Risk Score	Risk Mitigation Impact	2026 Premium Service Area Expansion into Monterey	Percent Change from 2025
\$965.86	\$1,209.03	1.1419	(\$120.51)	\$1,088.52	12.70%

2025 Total Covered Lives: 135,989

2025 – 26 Cost Drivers



Approval of 2026 HMO and PPO Premiums

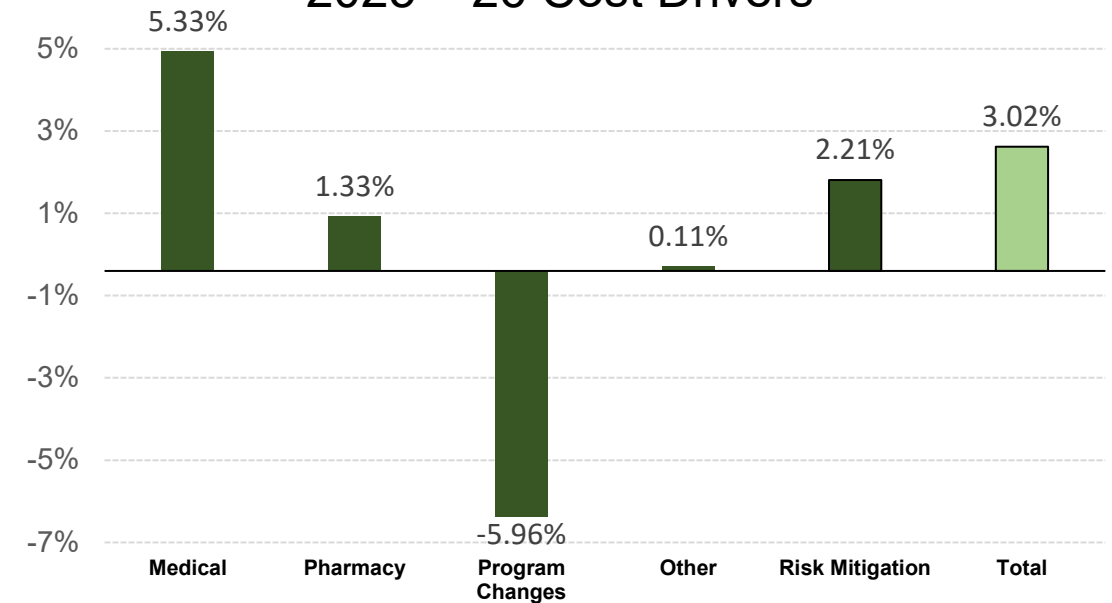
Blue Shield Trio (Basic)

2025 Premium	2026 Premium Before Risk Mitigation	2026 Adjusted Risk Score	Risk Mitigation Impact	2026 Premium Status Quo	Percent Change from 2025
\$909.10	\$813.02	0.8311	\$177.71	\$990.73	8.98%

2025 Premium	2026 Premium Before Risk Mitigation	2026 Adjusted Risk Score	Risk Mitigation Impact	2026 Premium Excluding Monterey from Service Area	Percent Change from 2025
\$909.10	\$774.38	0.8373	\$162.20	\$936.58	3.02%

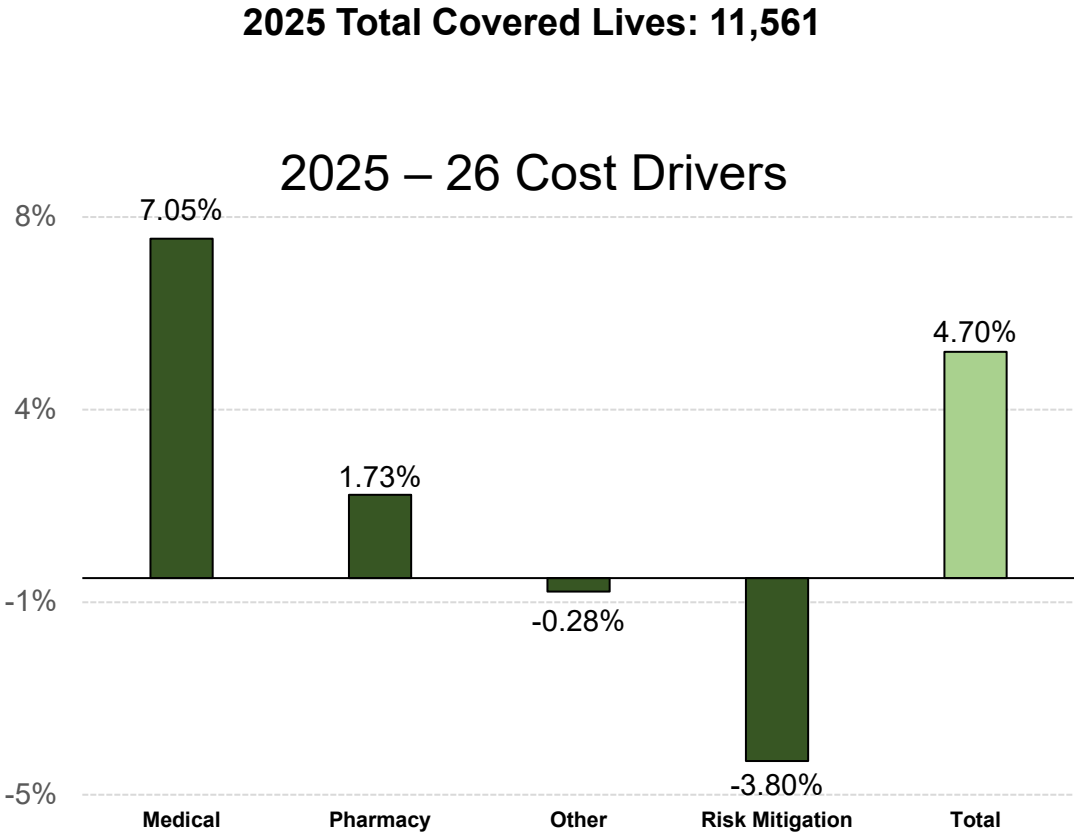
2025 Total Covered Lives: 47,958

2025 – 26 Cost Drivers



Health Net Salud y Mas (Basic)

2025 Premium	2026 Premium Before Risk Mitigation	2026 Adjusted Risk Score	Risk Mitigation Impact	2026 Premium	Percent Change from 2025
\$753.72	\$628.34	0.7955	\$160.79	\$789.13	4.70%



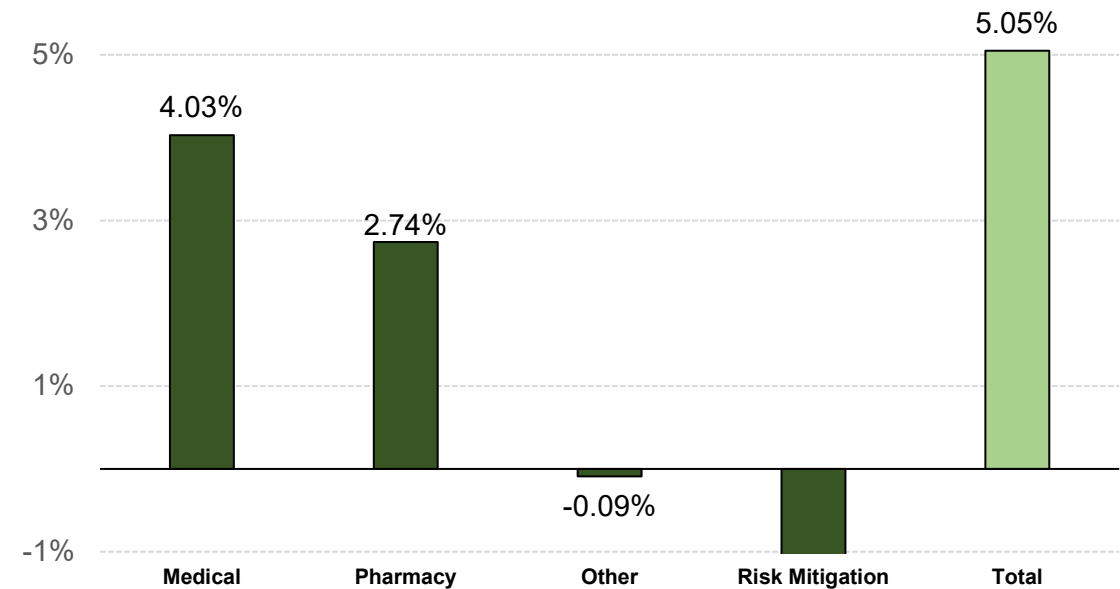
Approval of 2026 HMO and PPO Premiums

Kaiser Permanente (Basic)

2025 Premium	2026 Premium Before Risk Mitigation	2026 Adjusted Risk Score	Risk Mitigation Impact	2026 Premium	Percent Change from 2025
\$1,045.20	\$997.74	0.9262	\$100.20	\$1,097.94	5.05%

2025 Total Covered Lives: 522,295

2025 – 26 Cost Drivers



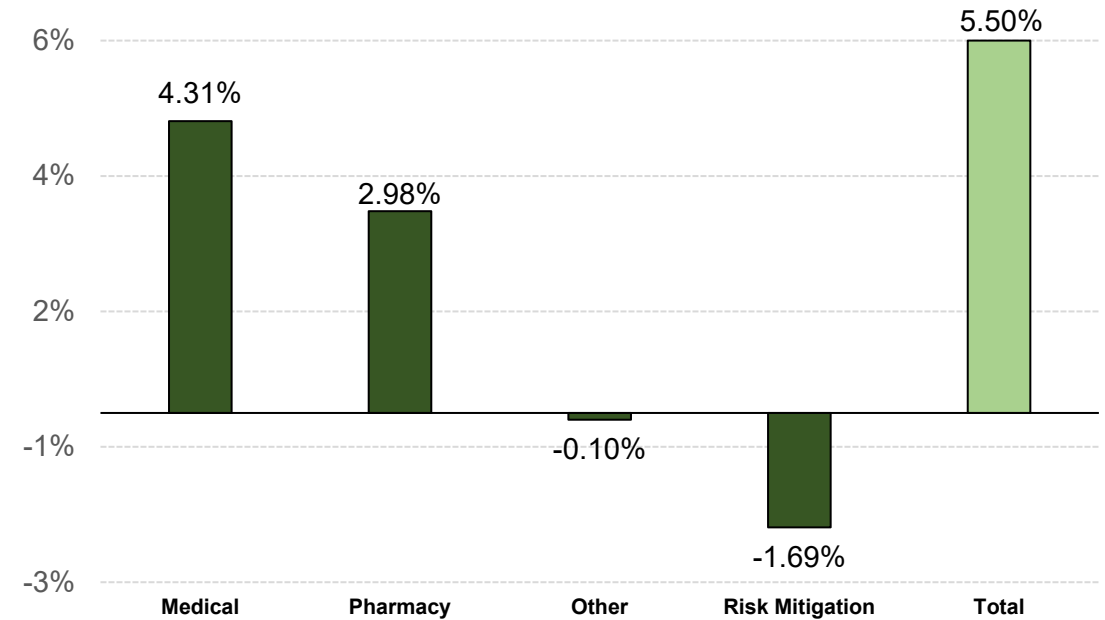
Approval of 2026 HMO and PPO Premiums

Sharp Performance Plus (Basic)

2025 Premium	2026 Premium Before Risk Mitigation	2026 Adjusted Risk Score	Risk Mitigation Impact	2026 Premium	Percent Change from 2025
\$868.45	\$839.56	0.9314	\$76.64	\$916.20	5.50%

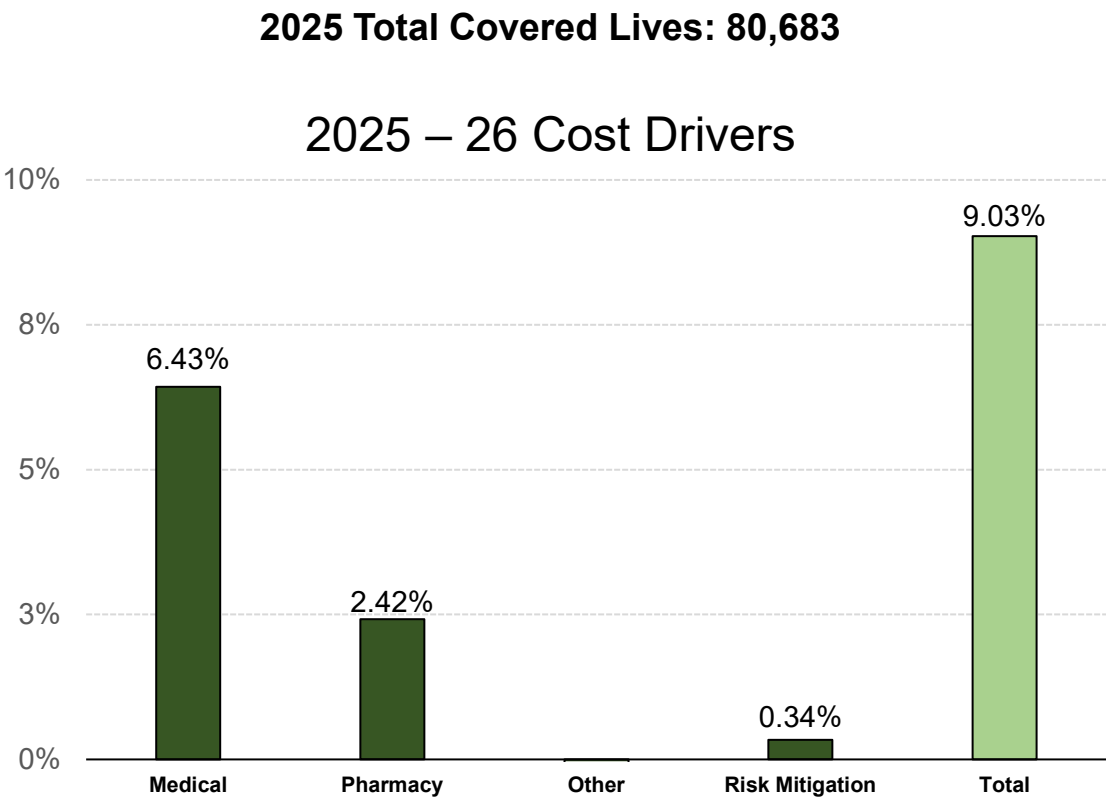
2025 Total Covered Lives: 14,653

2025 – 26 Cost Drivers



UnitedHealthcare SignatureValue Alliance (Basic)

2025 Premium	2026 Premium Before Risk Mitigation	2026 Adjusted Risk Score	Risk Mitigation Impact	2026 Premium	Percent Change from 2025
\$961.35	\$1,068.97	1.0456	(\$20.81)	\$1,048.16	9.03%



Approval of 2026 HMO and PPO Premiums

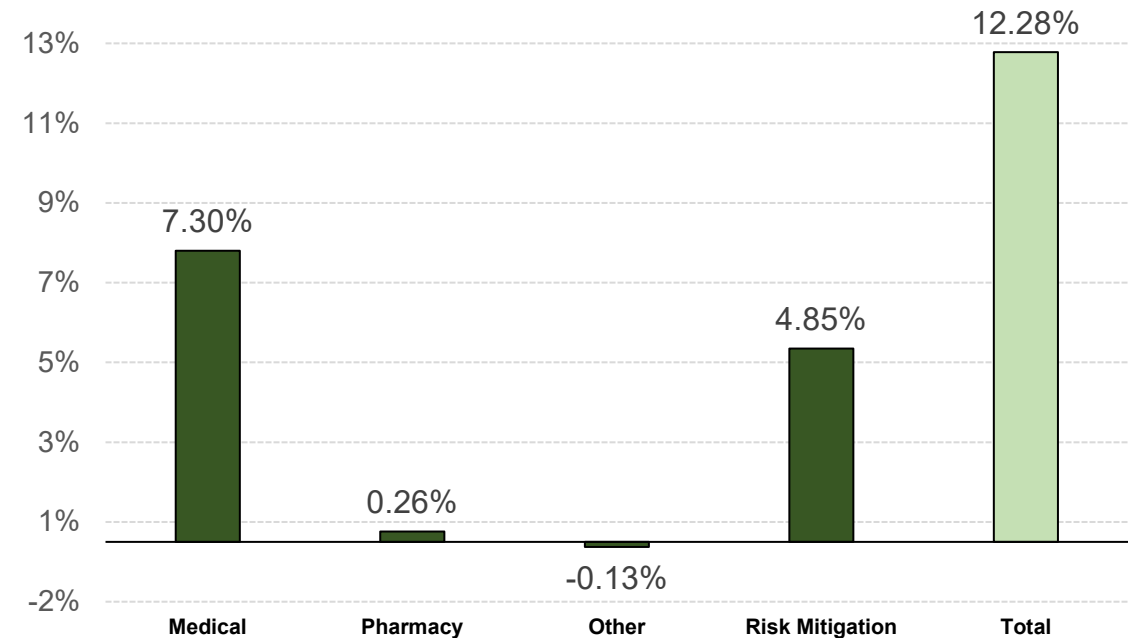
UnitedHealthcare SignatureValue Harmony (Basic)

2025 Premium	2026 Premium Before Risk Mitigation	2026 Adjusted Risk Score	Risk Mitigation Impact	2026 Premium Status Quo	Percent Change from 2025
\$820.13	\$796.98	0.8753	\$123.84	\$920.82	12.28%

2025 Premium	2026 Premium Before Risk Mitigation	2026 Adjusted Risk Score	Risk Mitigation Impact	2026 Premium Service Area Expansion	Percent Change from 2025
\$820.13	\$841.73	0.8753	\$131.35	\$973.08	18.65%

2025 Total Covered Lives: 10,588

2025 – 26 Cost Drivers



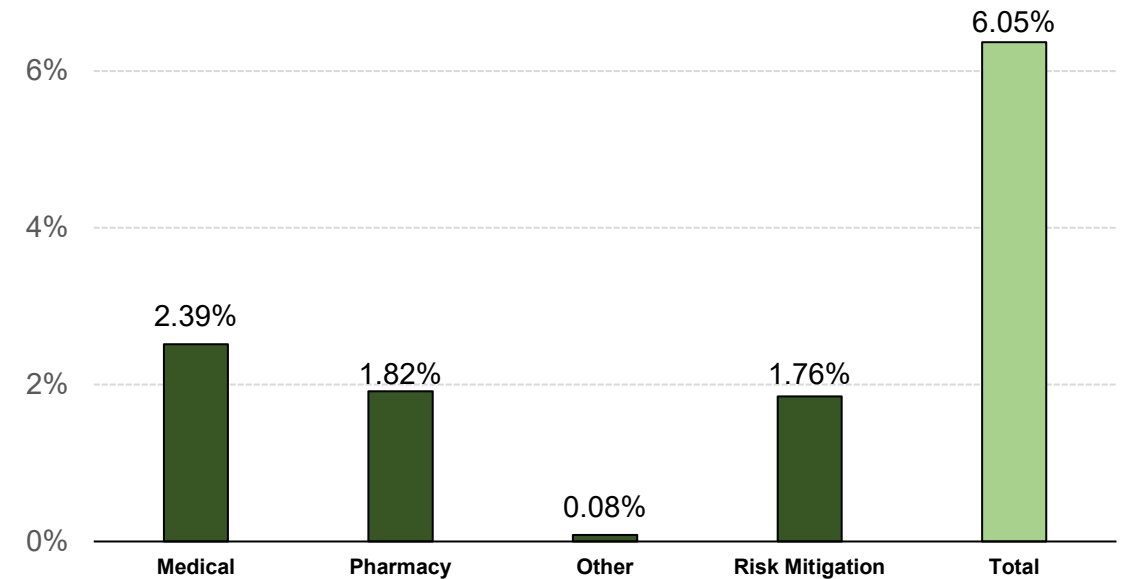
Approval of 2026 HMO and PPO Premiums

Western Health Advantage (Basic)

2025 Premium	2026 Premium Before Risk Mitigation	2026 Adjusted Risk Score	Risk Mitigation Impact	2026 Premium	Percent Change from 2025
\$914.27	\$913.55	0.9607	\$56.03	\$969.58	6.05%

2025 Total Covered Lives: 23,870

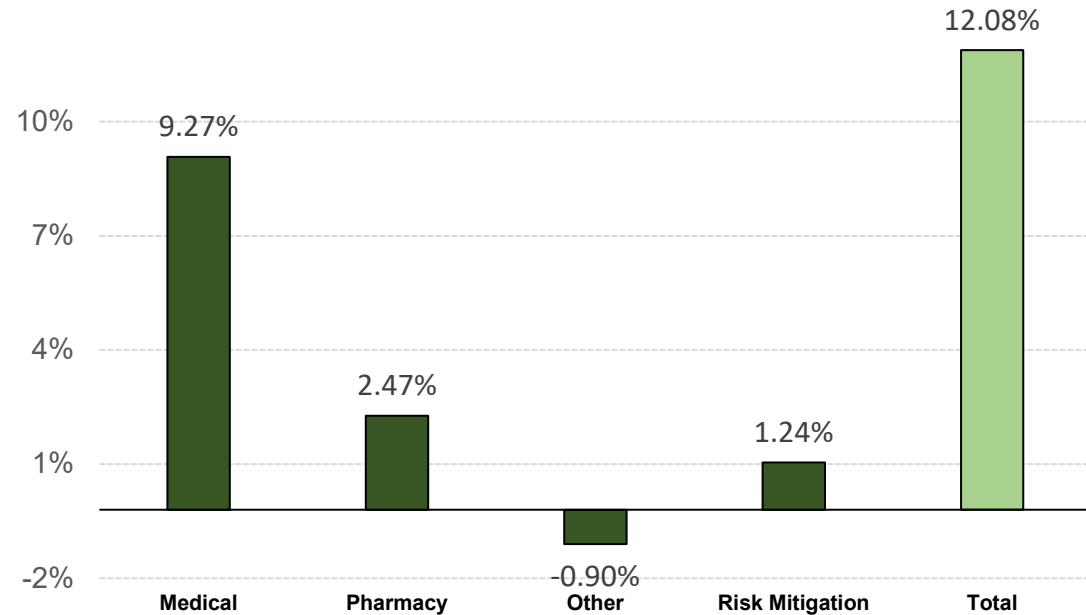
2025 – 26 Cost Drivers



PERS Gold & Platinum (Basic)

Plan	2025 Premium	2026 Premium Before Risk Mitigation	2026 Adjusted Risk Score	Risk Mitigation Impact	2026 Premium	Percent Change from 2025
PERS Gold	\$943.70	\$1,027.53	0.8654	\$15.84	\$1,043.37	10.56%
PERS Platinum	\$1,335.30	\$1,859.20	1.4601	(\$347.07)	\$1,512.13	13.24%
Basic PPO Weighted Average Change						12.08%

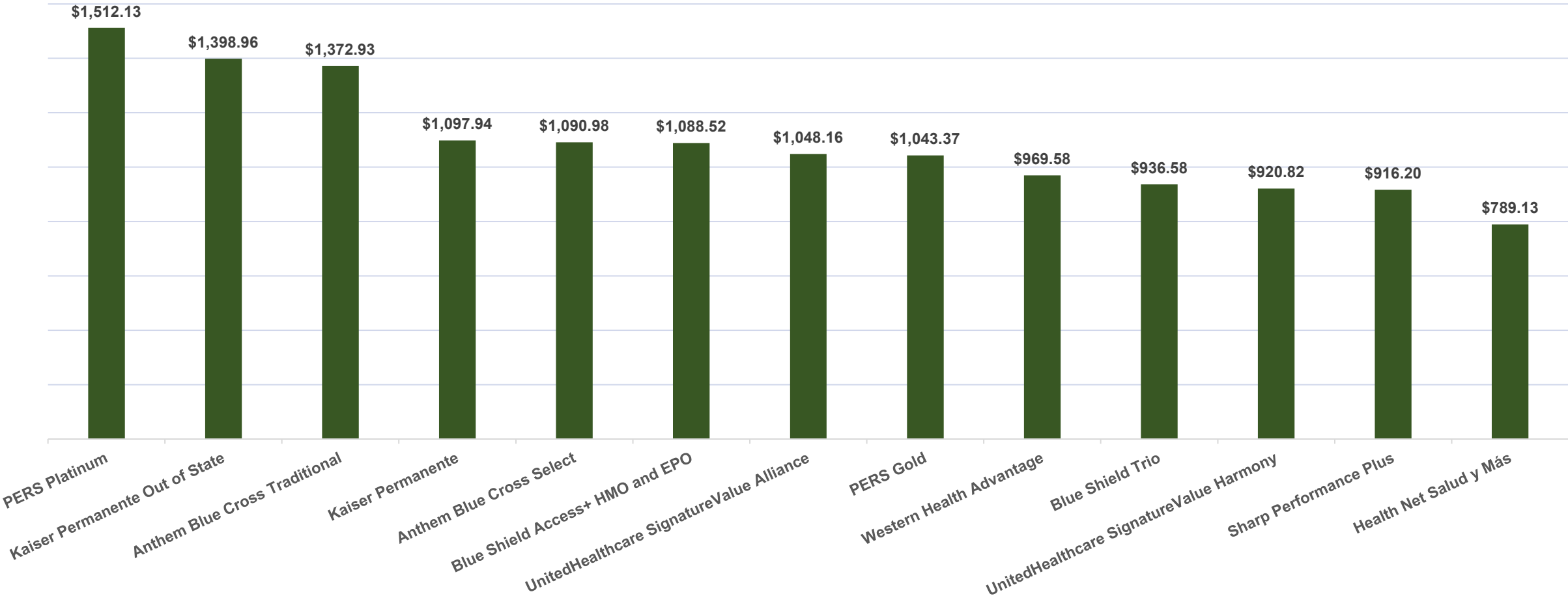
2025 – 26 Cost Drivers



PERS Gold 2025 Total Covered Lives: 138,141

PERS Platinum 2025 Total Covered Lives: 101,036

2026 Basic Premiums





Medicare Plans

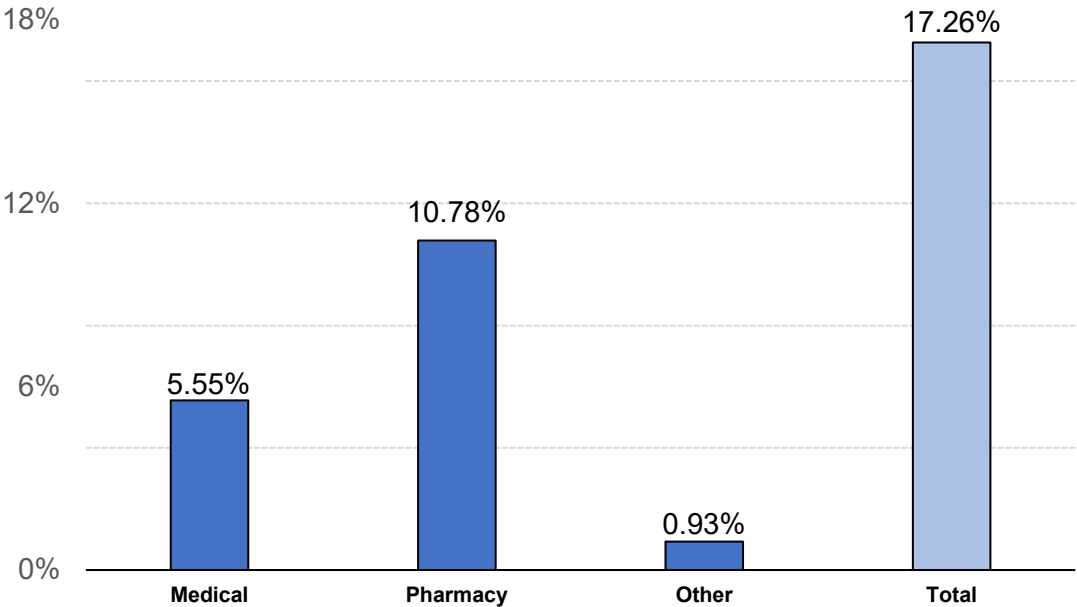
Approval of 2026 HMO and PPO Premiums

Anthem Blue Cross Medicare Preferred PPO

2025 Premium	2026 Premium	Premium Change from 2025 (\$)	Premium Change from 2025 (%)
\$487.56	\$571.70	\$84.14	17.26%

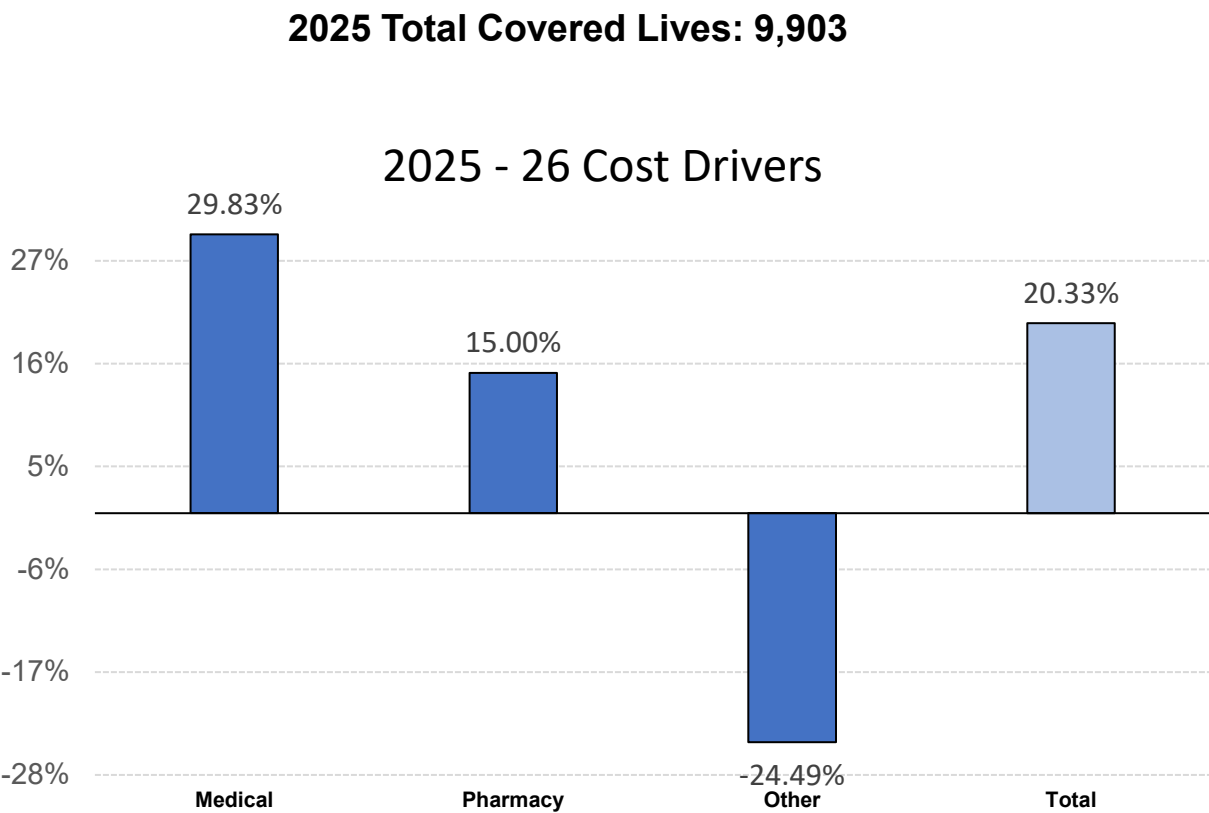
2025 Total Covered Lives: 7,139

2025 – 26 Cost Drivers



Blue Shield Medicare PPO

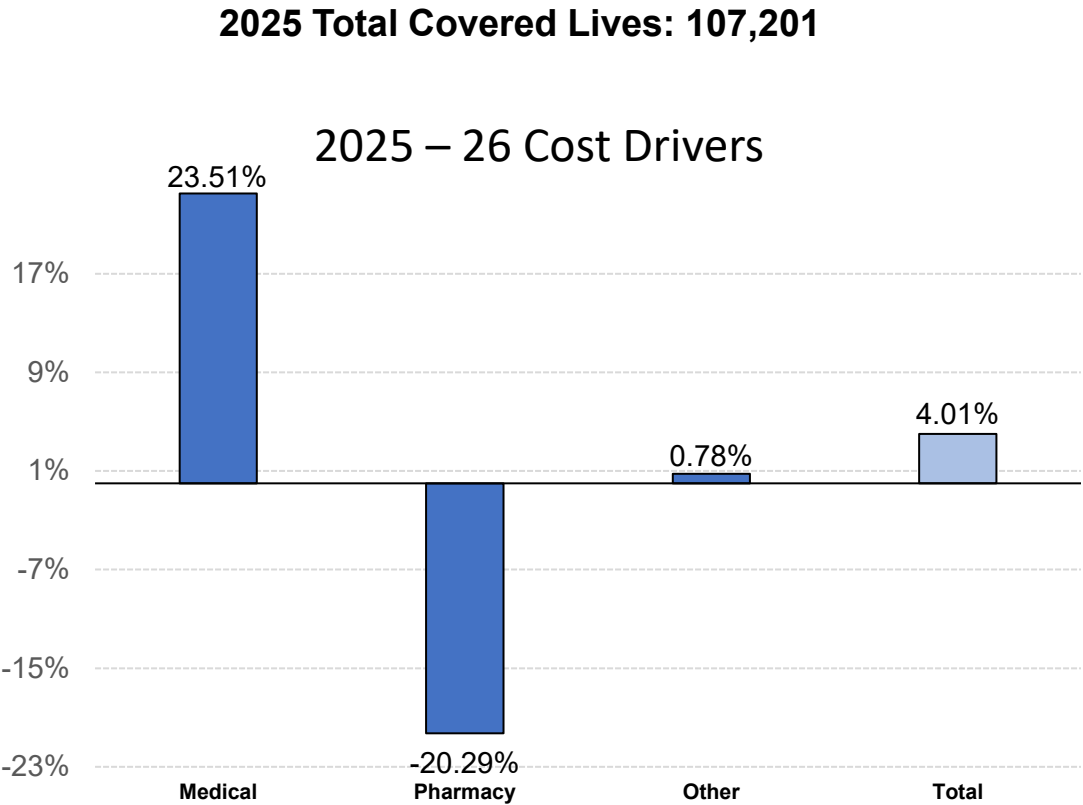
2025 Premium	2026 Premium	Premium Change from 2025 (\$)	Premium Change from 2025 (%)
\$448.28	\$539.43	\$91.15	20.33%



Approval of 2026 HMO and PPO Premiums

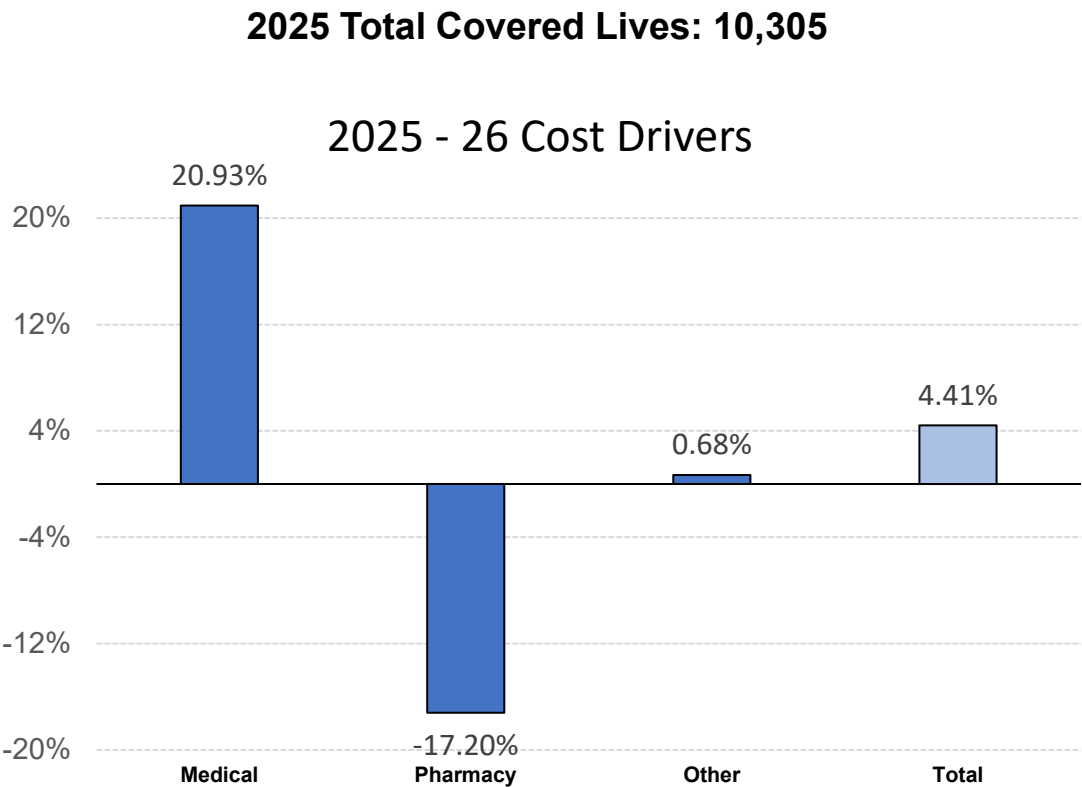
Kaiser Permanente Senior Advantage (Medicare)

2025 Premium	2026 Premium	Premium Change from 2025 (\$)	Premium Change from 2025 (%)
\$343.08	\$356.83	\$13.75	4.01%



Kaiser Permanente Senior Advantage Summit (Medicare)

2025 Premium	2026 Premium	Premium Change from 2025 (\$)	Premium Change from 2025 (%)
\$408.31	\$426.31	\$18.00	4.41%

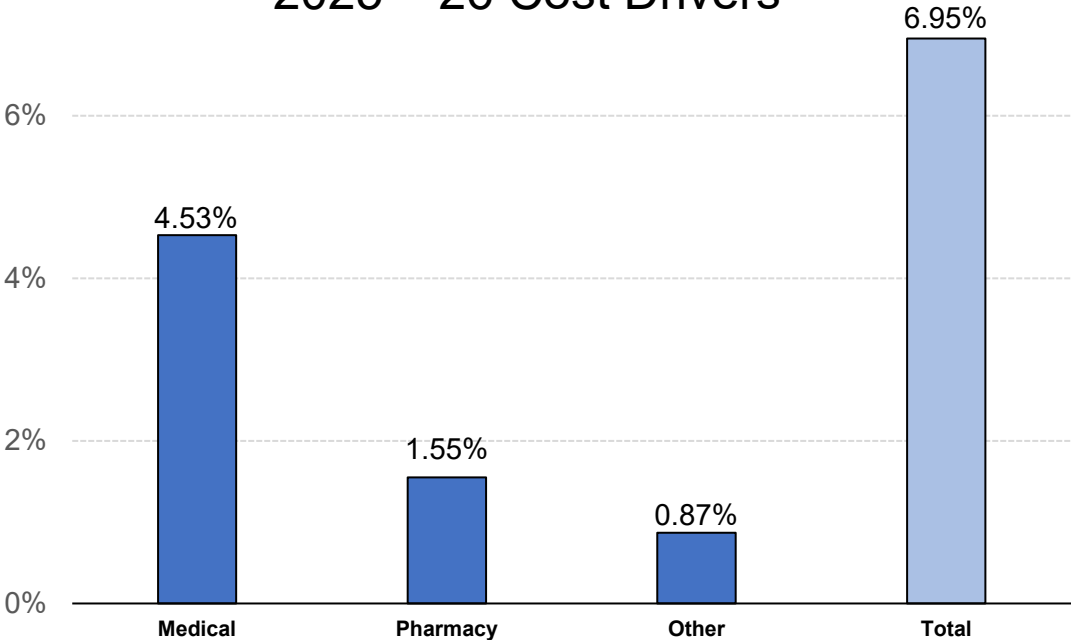


Sharp Direct Advantage HMO (Medicare)

2025 Premium	2026 Premium	Premium Change from 2025 (\$)	Premium Change from 2025 (%)
\$272.44	\$291.38	\$18.94	6.95%

2025 Total Covered Lives: 623

2025 – 26 Cost Drivers

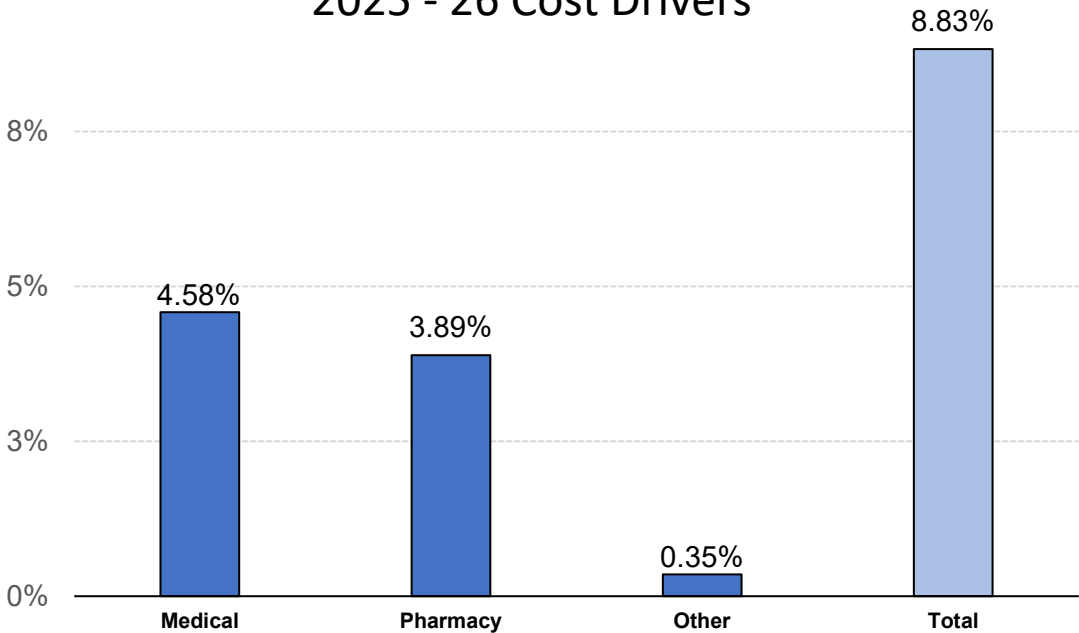


UnitedHealthcare Group Medicare Advantage PPO

2024 Premium	2026 Premium	Premium Change from 2025 (\$)	Premium Change from 2025 (%)
\$442.25	\$481.29	\$39.04	8.83%

2025 Total Covered Lives: 47,487

2025 - 26 Cost Drivers



Approval of 2026 HMO and PPO Premiums

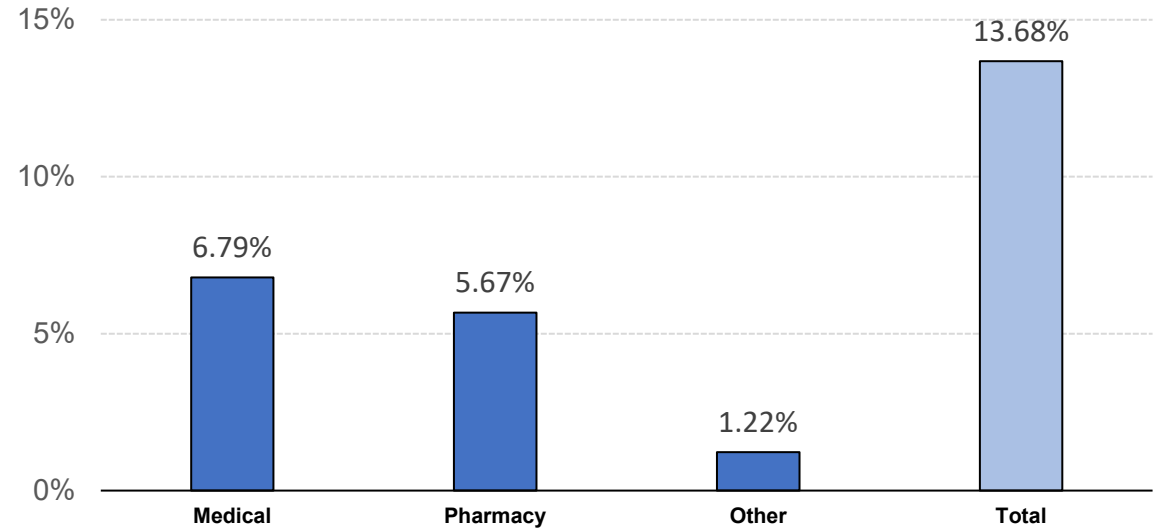
PERS Gold & Platinum Medicare Supplement

Plan	2025 Premium	2026 Premium	Premium Change from 2025 (\$)	Premium Change from 2025 (%)
PERS Gold	\$546.13	\$597.57	\$51.44	9.42%
PERS Platinum	\$584.70	\$665.50	\$80.80	13.82%
Medicare Supplement Weighted Average Change				13.68%

2025 – 26 Cost Drivers

PERS Gold 2025 Total Covered Lives: 5,538

PERS Platinum 2025 Total Covered Lives: 148,692



2026 Medicare Premiums

