



# Pension & Health Benefits Committee

## Agenda Item 6a

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**March 17, 2026**

**Item Name:** Health Open Enrollment Results

**Program:** Health Benefits

**Item Type:** Information

### **Executive Summary**

This agenda item reports California Public Employees' Retirement System (CalPERS) member migration between health plans during the 2025 Health Benefits Program Open Enrollment period. In total, 63,766 or 4.1% of CalPERS' members elected to change health plans during Open Enrollment.

### **Background**

CalPERS Open Enrollment occurs during fall of each calendar year, offering health plan subscribers the opportunity to make prospective enrollment changes. All 2025 Open Enrollment changes became effective January 1, 2026. The overall transfer rate for 2025 was 4.1%, up slightly from 3.9% in 2024. As in previous years, most migration stemmed from members in Basic plans, which had a transfer rate of 4.9%, while members in a Medicare plan had a transfer rate of 1.1%. Additionally, public agency members had a transfer rate of 4.2%, and state members had a transfer rate of 3.9%.

### **Analysis**

The following charts display the member migration for state and public agency by Basic and Medicare programs (Figure 1), the top three Basic plans that experienced the highest net gain (Figure 2) and net loss (Figure 3), the Blue Shield Trio Migration in Monterey County (Figure 4), the top three Medicare plans that experienced the highest net gain (Figure 5) and net loss (Figure 6) during the 2025 Open Enrollment period. Complete details of member migration between plans are displayed in Attachment 1 – 2025 Open Enrollment Health Plan Transfers.

**Figure 1: Number of members who changed health plans during Open Enrollment.**

|               | Basic          | Medicare      | Total          |
|---------------|----------------|---------------|----------------|
| State         | 33,960<br>5.0% | 2,184<br>0.9% | 36,144<br>3.9% |
| Public Agency | 25,971<br>4.9% | 1,651<br>1.3% | 27,622<br>4.2% |
| Total         | 59,931<br>4.9% | 3,835<br>1.1% | 63,766<br>4.1% |

**Figure 2: Basic plans that experienced the highest net gain during Open Enrollment.**

|   | Plan Name   | Net Gain                  | Where members transferred from |                              |   |                          |
|---|---|---------------------------|--------------------------------|------------------------------|---|--------------------------|
| 1 | Blue Shield Trio  | + 4,391<br>8.8% increase  | Blue Shield Access+<br>41.9%   | PERS Gold<br>16.0%           | Kaiser Permanente<br>12.0%                        | All Other Plans<br>30.1% |
| 2 | Peace Officers Research Association of California (PORAC) | + 2,544<br>9.2% increase  | PERS Gold<br>43.5%             | PERS Platinum<br>22.1%       | Kaiser Permanente<br>10.1%                        | All Other Plans<br>24.3% |
| 3 | UnitedHealthcare SignatureValue Harmony                   | + 1,948<br>17.5% increase | Blue Shield Trio<br>30.9%      | Blue Shield Access+<br>17.2% | UnitedHealthcare SignatureValue Alliance<br>15.5% | All Other Plans<br>36.4% |

**Figure 3: Basic plans that experienced the highest net loss during Open Enrollment.**

|   | Plan Name           | Net Loss                 | Where members transferred to |                              |                           |                          |
|---|---------------------|--------------------------|------------------------------|------------------------------|---------------------------|--------------------------|
| 1 | PERS Platinum       | - 6,122<br>6.4% decrease | PERS Gold<br>53.8%           | Blue Shield Access+<br>12.7% | Kaiser Permanente<br>8.7% | All Other Plans<br>24.8% |
| 2 | Blue Shield Access+ | - 4,672<br>3.5% decrease | Blue Shield Trio<br>32.9%    | Kaiser Permanente<br>17.7%   | PERS Gold<br>14.3%        | All Other Plans<br>35.1% |
| 3 | PERS Gold           | - 1,123<br>0.8% decrease | Blue Shield Access+<br>16.8% | Kaiser Permanente<br>16.6%   | Blue Shield Trio<br>14.8% | All Other Plans<br>51.8% |

**Figure 4: Blue Shield Trio Migration in Monterey County.**

To ensure the long-term sustainability of the Blue Shield Trio product in the CalPERS portfolio, Blue Shield Access+ replaced Trio in Monterey County in 2026. Of the 6,279 total Trio members that required migration, 2,740 members (43.6%) elected to make a plan change during Open Enrollment, and the remaining 3,539 members (56.4%) were administratively transferred to Access+.

In total, 4,934 members, representing 78.6% of the former Trio members in Monterey County, joined Access+, by elective or administrative transfer.

| Elective Plan Transfers From Blue Shield Trio to Other Plans | Members      | Percentage of Trio Members |
|--|--------------|----------------------------|
| Blue Shield Access+  | 1,395        | 22.2%                      |
| PERS Gold  | 918          | 14.6%                      |
| Anthem Blue Cross Select HMO                                 | 201          | 3.2%                       |
| Kaiser Permanente  | 154          | 2.5%                       |
| PERS Platinum  | 33           | 0.5%                       |
| PORAC  | 28           | 0.4%                       |
| California Correctional Peace Officers Association           | 11           | 0.2%                       |
| Administrative Transfers to Access+                          | 3,539        | 56.4%                      |
| <b>Total</b>   | <b>6,279</b> | <b>100%</b>                |

**Figure 5: Medicare plans that experienced the highest net gain during Open Enrollment.**

|   | Plan Name                                 | Net Gain               | Where members transferred from    |   |                                    |                 |
|---|---|------------------------|-----------------------------------|---|------------------------------------|-----------------|
|   |   |                        | PERS Platinum Medicare Supplement | UnitedHealthcare Medicare Advantage PPO | Blue Shield Medicare Advantage PPO | All Other Plans |
| 1 | PERS Gold Medicare Supplement             | + 398<br>6.5% increase | 79.4%                             | 6.3%                                    | 6.2%                               | 8.1%            |
| 2 | Kaiser Permanente Senior Advantage Summit | + 351<br>3.0% increase | 69.8%                             | 14.6%                                   | 5.1%                               | 10.5%           |
| 3 | Blue Shield Medicare Advantage PPO        | + 192<br>1.6% increase | 39.9%                             | 29.7%                                   | 8.0%                               | 22.4%           |

**Figure 6: Medicare plans that experienced the highest net loss during Open Enrollment.**

|   | Plan Name                            | Net Loss                   | Where members transferred to                           |  |  |                              |
|---|--------------------------------------|----------------------------|--|--|--|------------------------------|
| 1 | Kaiser Permanente Senior Advantage   | - 487<br><br>0.4% decrease | Kaiser Permanente Senior Advantage Summit<br><br>52.4% | PERS Platinum Medicare Supplement<br><br>18.6%       | UnitedHealthcare Medicare Advantage PPO<br><br>12.2%       | All Other Plans<br><br>16.8% |
| 2 | PERS Platinum Medicare Supplement    | - 331<br><br>0.2% decrease | PERS Gold Medicare Supplement<br><br>44.2%             | Blue Shield Medicare Advantage PPO<br><br>23.0%      | UnitedHealthcare Group Medicare Advantage PPO<br><br>17.9% | All Other Plans<br><br>14.9% |
| 3 | Anthem Blue Cross Medicare Preferred | - 62<br><br>1.1% decrease  | PERS Platinum Medicare Supplement<br><br>31.0%         | UnitedHealthcare Medicare Advantage PPO<br><br>28.1% | Blue Shield Medicare Advantage PPO<br><br>21.7%            | All Other Plans<br><br>19.2% |

**Budget and Fiscal Impacts**

There is no budget or fiscal impact from the 2025 Open Enrollment reporting.

**Benefits and Risks**

There are no risks to CalPERS as a result of the changes members made.

**Attachments**

- Attachment 1 – 2025 Open Enrollment Health Plan Transfers
- Attachment 2 – Health Open Enrollment Results PowerPoint

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