

Health Open Enrollment Results

Pension & Health Benefits Committee

Don Moulds, Chief Health Director
Rob Jarzombek, Chief, Health Plan Research and Administration Division
Yesenia Croft, Chief, Health Account Management Division
March 17, 2026

Members who changed health plans

		Basic	Medicare	Total
2025	State	33,960 5.0%	2,184 0.9%	36,144 3.9%
	Public Agency	25,971 4.9%	1,651 1.3%	27,622 4.2%
	Total	59,931 4.9%	3,835 1.1%	63,776 4.1%

		Basic	Medicare	Total
2024	State	28,556 4.2%	3,226 1.4%	31,782 3.5%
	Public Agency	26,485 5.0%	2,661 2.1%	29,146 4.5%
	Total	55,041 4.5%	5,887 1.7%	60,928 3.9%

Basic plans that experienced the highest net gain

	Plan Name	Net Gain	Where members transferred from			
1	Blue Shield Trio	+ 4,391	Blue Shield Access+	PERS Gold	Kaiser Permanente	All Other Plans
		8.8% increase	41.9%	16.0%	12.0%	30.1%
2	Peace Officers Research Association of California (PORAC)	+ 2,554	PERS Gold	PERS Platinum	Kaiser Permanente	All Other Plans
		9.2% increase	43.5%	22.1%	10.1%	24.3%
3	UnitedHealthcare SignatureValue Harmony	+ 1,948	Blue Shield Trio	Blue Shield Access+	UnitedHealthcare SignatureValue Alliance	All Other Plans
		17.5% increase	30.9%	17.2%	15.5%	36.4%

Basic plans that experienced the highest net loss

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

Blue Shield Trio Migration in Monterey County

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%
Peace Officers Research Association of California (PORAC)	28	0.4%
California Correctional Peace Officers Association (CCPOA)	11	0.2%
Administrative Transfers to Access+	3,539	56.4%
Total	6,279	100%

Thank you