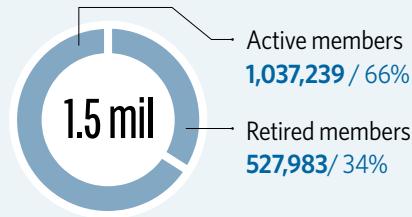
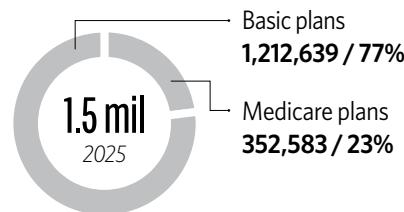
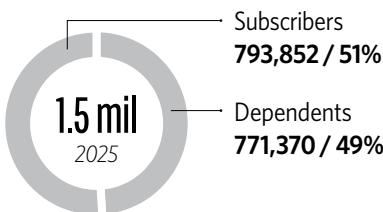
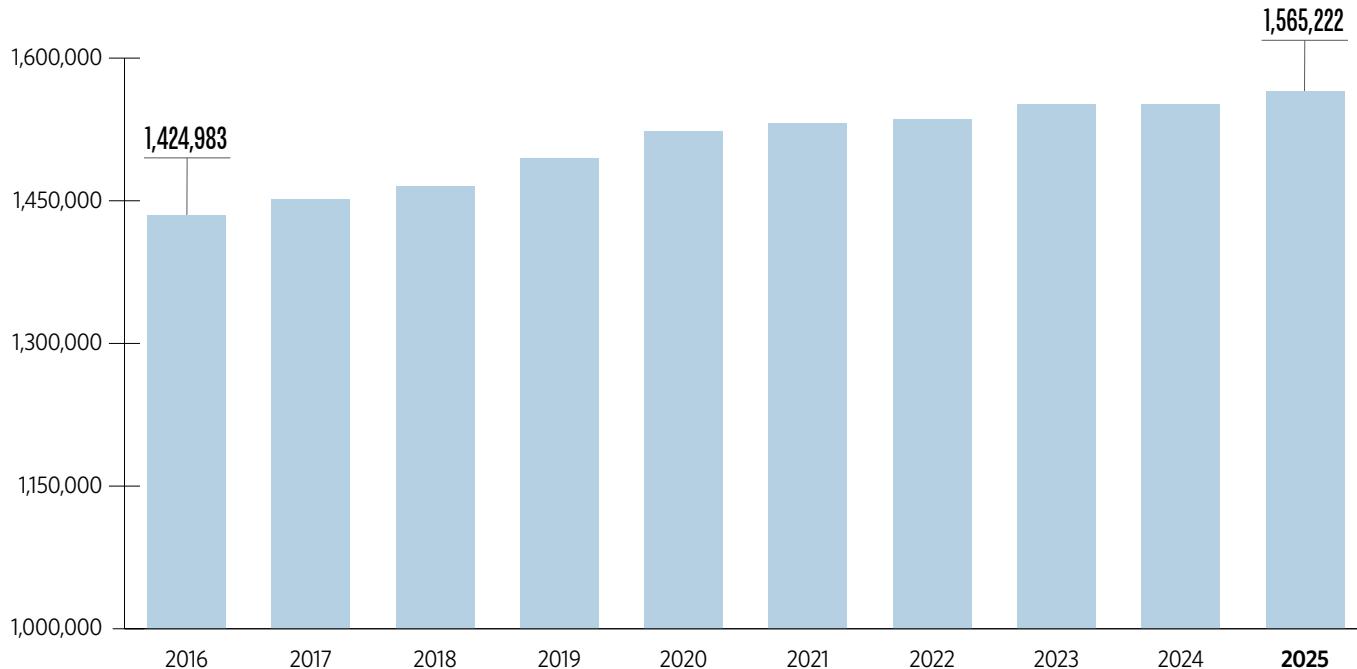


# Health Benefits Program<sup>1</sup>

As the largest public employer purchaser of health benefits in California and the second largest employer purchaser in the nation, we aim to provide access to equitable, high-quality, and affordable health care to our more than 1.5 million members.



Between 2016 and 2025, our health plan enrollment has increased by 12%<sup>2</sup>



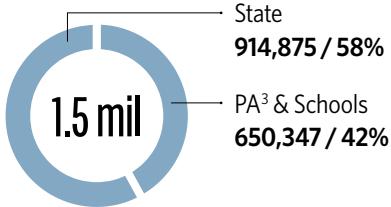
<sup>1</sup> Health Benefits Program data is reported for the calendar year.

<sup>2</sup> Enrollment data is as of June 1, 2025 to provide up-to-date enrollment information on members in the program.

*Continued »*

## Enrollment & Health Plans<sup>2</sup>

### Enrollment by Employer (2025)



### Enrollment by Employer & Group Type<sup>4</sup> (2025)

	Subscribers	Dependents	Total Covered Lives	%
<b>State</b>	<b>456,830</b>	<b>458,045</b>	<b>914,875</b>	<b>58%</b>
Active	239,522	326,111	565,633	36%
Retired	217,308	131,934	349,242	22%
<b>PA<sup>3</sup> &amp; Schools</b>	<b>337,022</b>	<b>313,325</b>	<b>650,347</b>	<b>42%</b>
Active	216,551	255,055	471,606	30%
Retired	120,471	58,270	178,741	11%
<b>Total Enrollment</b>	<b>793,852</b>	<b>771,370</b>	<b>1,565,222</b>	<b>100%</b>

### Rural<sup>5</sup> Access (2025)

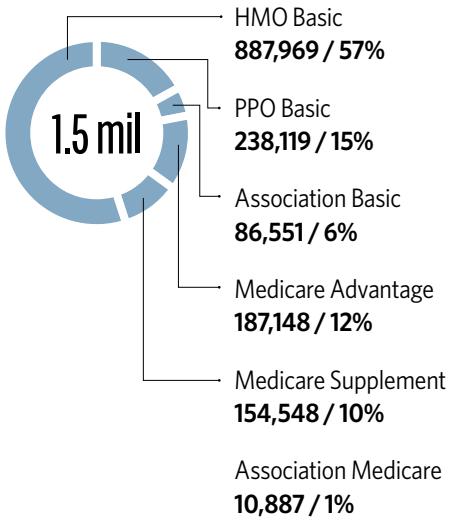


Rural health plan members who have access to our high-quality health plans.

### Enrollment by Geography (2025)

	Enrollment	%
In-state urban	1,430,069	91%
In-state rural	44,067	3%
Out-of-state	91,086	6%
<b>Total</b>	<b>1,565,222</b>	<b>100%</b>

### Enrollment by Plan Type<sup>4</sup> (2025)



### Health Plans<sup>6</sup> (2025)

High-quality health plans offered through seven health insurers:

- » Anthem Blue Cross
- » Blue Shield of California
- » Health Net
- » Kaiser Permanente
- » Sharp Health Plan
- » UnitedHealthcare
- » Western Health Advantage

Association plan offerings:

- » California Association of Highway Patrolmen (CAHP)<sup>7</sup>
- » California Correctional Peace Officers Association (CCPOA)<sup>7</sup>
- » Peace Officers Research Association of California (PORAC)<sup>7</sup>

#### Basic plan offerings:

- » Health Maintenance Organizations (HMOs)
- » Preferred Provider Organizations (PPOs)
- » Exclusive Provider Organizations (EPOs)

#### Medicare plan offerings:

- » Medicare Advantage
- » Medicare Supplement

<sup>2</sup> Enrollment data is as of June 1, 2025 to provide up-to-date enrollment information on members in the program.

<sup>3</sup> Public Agencies (PA).

<sup>4</sup> Totals may not sum due to rounding.

<sup>5</sup> Rural is defined as a California service area in which members in some rural areas only have access to our PPO plans. This includes the following 15 counties: Alpine, Calaveras, Del Norte, Inyo, Lake, Lassen, Modoc, Mono, Plumas, Shasta, Sierra, Siskiyou, Tehama, Trinity, and Tuolumne.

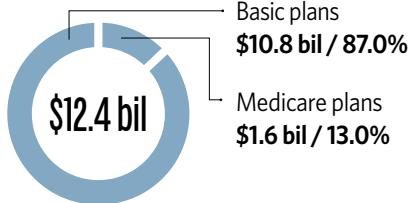
<sup>6</sup> Health insurers and plans available in Calendar Year (CY) 2025.

<sup>7</sup> Basic and Medicare plans available to members who pay applicable dues.

Continued »

## Health Premiums<sup>8</sup>

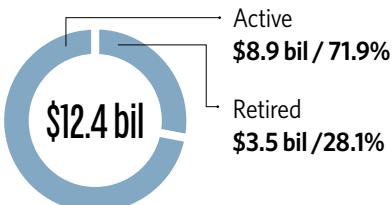
### Premiums by Coverage Type (2024)



### Premium Changes by Coverage Type

Plan Type	2020	2021	2022	2023	2024
<b>Basic plans</b>	5.1%	5.3%	5.5%	7.0%	<b>10.9%</b>
HMOs & EPOs	6.0%	4.4%	4.7%	4.3%	10.5%
PPOs	3.3%	8.5%	8.7%	15.8%	12.2%
Association Plans	1.4%	3.6%	2.7%	4.0%	9.7%
<b>Medicare plans</b>	1.7%	(2.3%)	(0.4%)	3.5%	<b>9.4%</b>
Medicare Advantage	6.1%	(4.5%)	(6.4%)	(3.2%)	13.2%
Medicare Supplement	(2.5%)	(0.6%)	5.5%	9.8%	6.6%
Association Plans	6.8%	4.5%	(1.3%)	(2.1%)	6.6%
<b>Overall</b>	<b>4.65%</b>	<b>4.28%</b>	<b>4.70%</b>	<b>6.56%</b>	<b>10.69%</b>

### Premiums by Member Type (2024)



### Premiums by Employer Type (in billions)

	2020	2021	2022	2023	2024
State	\$5.61	\$5.77	\$6.07	\$6.42	\$7.08
PA <sup>3</sup> & School	\$4.08	\$4.38	\$4.58	\$4.88	\$5.36
<b>Total</b>	<b>\$9.69</b>	<b>\$10.16</b>	<b>\$10.65</b>	<b>\$11.3</b>	<b>\$12.44</b>

## Member Out-of-Pocket Costs

### Average Out-of-Pocket Annual Member Costs (2024)



Members' expenses for medical services and prescription drugs that are not reimbursed by insurance

↑0.3% change from 2023

### Average Out-of-Pocket Annual Member Costs by Plan Type (2024)

Most of our health plans fall in the Platinum tier, meaning that more than 90% of benefit costs are covered by health plans. Such plans have higher premiums because they are shielding members from high out-of-pocket costs.

Plan Type	\$/yr
Basic HMO	\$133
Basic EPO	\$161
Basic PPO	\$959
Medicare Advantage	\$301
Medicare Supplement	\$281
<b>Overall Average</b>	<b>\$309</b>

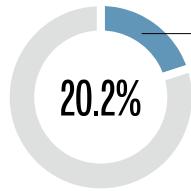
<sup>3</sup> Public Agencies (PA).

<sup>8</sup> Premiums are the estimated expenditures for the plan year. Estimates are determined by applying the corresponding year's premium amounts to the annualized subscriber enrollment counts.

Continued »

## Health Member Chronic Conditions

### Members' Chronic Conditions<sup>9</sup> (2024)



Percentage of Basic members with one or more of the top five chronic conditions

### Top Chronic Conditions (2024)

Chronic Condition	Members with Condition	Prevalence (%)
<b>Basic plan members<sup>10</sup></b>		
Hypertension, Essential	85,315	7.0%
Depression	80,251	6.6%
Diabetes	77,488	6.4%
Asthma	39,414	3.2%
Coronary artery disease	10,164	0.8%
<b>Medicare plan members<sup>10</sup></b>		
Hypertension, Essential	84,330	24.4%
Diabetes	50,795	14.7%
Coronary artery disease	23,576	6.8%
Depression	15,023	4.3%
Asthma	8,841	2.6%

## Health Benefits Program Contracting Employers<sup>11</sup>

### Total Contracting Employers (July 2025)

1,148

Total number of public agencies participating in the CalPERS Health Program

### Public Agency & Schools Contracting Employers (July 2025)<sup>12</sup>

Employer Type	No. of Employers
Cities	306
Counties	27
Courts	23
Schools	151
Special districts	641

<sup>9</sup> The chronic conditions data was determined by identifying the number of unique members who experienced a medical occurrence during the year compared to the total membership.

<sup>10</sup> Basic membership percentages based on the average membership of 1,212,908 members (2024). Medicare membership percentages based on 345,921 members (2024).

<sup>11</sup> CalPERS provides health benefits to State of California employees, including the California State University, retirees, and their dependents in addition to public agency and school contracting employers.

<sup>12</sup> Contracting employer count uses July 2024 data to provide up-to-date information about employers participating in the health benefits program.