

July Board of Administration Offsite

**Proposed Statewide 2024 Premiums Per Subscriber Per Month (PSPM)
One Risk Pool Three-Year Phase In with PPO Benefit Design Changes**

Basic Plans	2023			2024			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Blue Cross Select HMO	\$903.85	\$1,807.70	\$2,350.01	\$925.57	\$1,851.14	\$2,406.48	2.40%
Anthem Blue Cross Traditional HMO	1,116.65	2,233.30	2,903.29	1,197.94	2,395.88	3,114.64	7.28%
Blue Shield Access+ HMO and EPO	842.61	1,685.22	2,190.79	892.49	1,784.98	2,320.47	5.92%
Blue Shield Trio HMO	760.71	1,521.42	1,977.85	810.24	1,620.48	2,106.62	6.51%
Health Net Salud y Más	631.89	1,263.78	1,642.91	656.96	1,313.92	1,708.10	3.97%
Kaiser Permanente	852.68	1,705.36	2,216.97	964.15	1,928.30	2,506.79	13.07%
Kaiser Permanente Out of State	1,155.43	2,310.86	3,004.12	1,312.45	2,624.90	3,412.37	13.59%
Sharp Performance Plus	764.96	1,529.92	1,988.90	833.24	1,666.48	2,166.42	8.93%
UnitedHealthcare SignatureValue Alliance	841.72	1,683.44	2,188.47	882.98	1,765.96	2,295.75	4.90%
UnitedHealthcare SignatureValue Harmony	722.28	1,444.56	1,877.93	763.70	1,527.40	1,985.62	5.73%
Western Health Advantage HMO	760.17	1,520.34	1,976.44	807.23	1,614.46	2,098.80	6.19%
Basic HMO Weighted Average							10.50%
Anthem EPO Del Norte	\$1,083.89	\$2,167.78	\$2,818.11	\$1,215.87	\$2,431.74	\$3,161.26	12.18%
PERS Gold	766.11	1,532.22	1,991.89	859.31	1,718.62	2,234.21	12.17%
PERS Platinum	1,083.89	2,167.78	2,818.11	1,215.87	2,431.74	3,161.26	12.18%
Basic PPO Weighted Average							12.17%

Total Basic Percent Change

10.95%

Medicare Plans	2023			2024			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Medicare Preferred PPO	\$413.59	\$827.18	\$1,240.77	\$405.83	\$811.66	\$1,217.49	(1.88%)
Blue Shield Medicare PPO	361.90	723.80	1,085.70	392.68	785.36	1,178.04	8.51%
Kaiser Permanente Senior Advantage	283.25	566.50	849.75	324.79	649.58	974.37	14.67%
Kaiser Permanente Senior Advantage Summit	336.29	672.58	1,008.87	386.55	773.10	1,159.65	14.95%
Kaiser Permanente Senior Advantage Out of State	274.03	548.06	822.09	318.43	636.86	955.29	16.20%
Kaiser Permanente Senior Advantage Summit Out of State	N/A	N/A	N/A	380.21	760.42	1,140.63	N/A
Sharp Direct Advantage HMO	249.79	499.58	749.37	256.53	513.06	769.59	2.70%
UnitedHealthcare Group Medicare Advantage PPO	299.68	599.36	899.04	341.72	683.44	1,025.16	14.03%
UnitedHealthcare Group Medicare Advantage Edge PPO	357.70	715.40	1,073.10	366.01	732.02	1,098.03	2.32%
Western Health Advantage MyCare Select HMO	331.11	662.22	993.33	268.62	537.24	805.86	(18.87%)
Medicare Advantage Weighted Average							13.17%
PERS Gold	\$392.71	\$785.42	\$1,178.13	\$406.60	\$813.20	\$1,219.80	3.54%
PERS Platinum	420.02	840.04	1,260.06	448.15	896.30	1,344.45	6.70%
Medicare Supplement Weighted Average							6.62%

Total Medicare Percentage Change

9.55%

Combination Plans	2024					
	Subscriber in M & 1 Dependent in B	Subscriber in M & 2+ Dependents in B	Subscriber in M, 1 Dependent in B & 1 Dependent in M	Subscriber in B & 1 Dependent in M	Subscriber in B & 2+ Dependents in M	Subscriber in B, 1 Dependent in B & 1 Dependent in M
Anthem Blue Cross Select and Medicare Supplement	\$1,331.40	\$1,886.74	\$1,367.00	\$1,331.40	\$1,737.23	\$1,886.74
Anthem Blue Cross Traditional and Medicare Supplement	1,603.77	2,322.53	1,530.42	1,603.77	2,009.60	2,322.53
Blue Shield Access+ and Medicare	1,285.17	1,820.66	1,320.85	1,285.17	1,677.85	1,820.66
Blue Shield Trio and Medicare	1,202.92	1,689.06	1,271.50	1,202.92	1,595.60	1,689.06
Kaiser Permanente and Senior Advantage	1,288.94	1,867.43	1,228.07	1,288.94	1,613.73	1,867.43
Kaiser Permanente and Senior Advantage Summit	1,350.70	1,929.19	1,351.59	1,350.70	1,737.25	1,929.19
Kaiser Permanente and Senior Advantage Out of State	1,630.88	2,418.35	1,424.33	1,630.88	1,949.31	2,418.35
Kaiser Permanente and Senior Advantage Summit Out of State	1,692.66	2,480.13	1,547.89	1,692.66	2,072.87	2,480.13
PERS Gold and Medicare Supplement	1,265.91	1,781.50	1,328.79	1,265.91	1,672.51	1,781.50
PERS Platinum and Medicare Supplement	1,664.02	2,393.54	1,625.82	1,664.02	2,112.17	2,393.54
Sharp Direct Advantage	1,089.77	1,589.71	1,013.00	1,089.77	1,346.30	1,589.71
UnitedHealthcare Alliance and Medicare Advantage	1,224.70	1,754.49	1,213.23	1,224.70	1,566.42	1,754.49
UnitedHealthcare Alliance and Medicare Advantage Edge	1,248.99	1,778.78	1,261.81	1,248.99	1,615.00	1,778.78
UnitedHealthcare Harmony and Medicare Advantage	1,105.42	1,563.64	1,141.66	1,105.42	1,447.14	1,563.64
UnitedHealthcare Harmony and Medicare Advantage Edge	1,129.71	1,587.93	1,190.24	1,129.71	1,495.72	1,587.93
Western Health Advantage and Medicare Advantage	1,075.85	1,560.19	1,021.58	1,075.85	1,344.47	1,560.19

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Proposed Regional 2024 Premiums Per Subscriber Per Month (PSPM) One Risk Pool Three-Year Phase In with PPO Benefit Design Changes

Basic Plans	2023			2024			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Basic Premiums - Region 1							
Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba							
Anthem Blue Cross Select HMO	\$1,128.83	\$2,257.66	\$2,934.96	\$1,138.86	\$2,277.72	\$2,961.04	0.89%
Anthem Blue Cross Traditional HMO	1,210.71	2,421.42	3,147.85	1,339.70	2,679.40	3,483.22	10.65%
Anthem EPO Del Norte	1,200.12	2,400.24	3,120.31	1,314.27	2,628.54	3,417.10	9.51%
Blue Shield Access+ HMO and EPO	1,035.21	2,070.42	2,691.55	1,076.84	2,153.68	2,799.78	4.02%
Blue Shield Trio HMO	888.94	1,777.88	2,311.24	946.84	1,893.68	2,461.78	6.51%
Kaiser Permanente	913.74	1,827.48	2,375.72	1,021.41	2,042.82	2,655.67	11.78%
PERS Gold	825.61	1,651.22	2,146.59	914.82	1,829.64	2,378.53	10.81%
PERS Platinum	1,200.12	2,400.24	3,120.31	1,314.27	2,628.54	3,417.10	9.51%
UnitedHealthcare SignatureValue Alliance	1,044.07	2,088.14	2,714.58	1,091.13	2,182.26	2,836.94	4.51%
UnitedHealthcare SignatureValue Harmony	N/A	N/A	N/A	937.39	1,874.78	2,437.21	N/A
Western Health Advantage HMO	760.17	1,520.34	1,976.44	807.23	1,614.46	2,098.80	6.19%
Basic Premiums - Region 2							
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura							
Anthem Blue Cross Select HMO	\$765.37	\$1,530.74	\$1,989.96	\$807.71	\$1,615.42	\$2,100.05	5.53%
Anthem Blue Cross Traditional HMO	935.12	1,870.24	2,431.31	1,034.38	2,068.76	2,689.39	10.61%
Blue Shield Access+ HMO and EPO	842.61	1,685.22	2,190.79	869.14	1,738.28	2,259.76	3.15%
Blue Shield Trio HMO	760.71	1,521.42	1,977.85	810.24	1,620.48	2,106.62	6.51%
Health Net Salud y Más	698.91	1,397.82	1,817.17	684.77	1,369.54	1,780.40	(2.02%)
Kaiser Permanente	756.21	1,512.42	1,966.15	904.95	1,809.90	2,352.87	19.67%
PERS Gold	695.93	1,391.86	1,809.42	799.44	1,598.88	2,078.54	14.87%
PERS Platinum	1,014.80	2,029.60	2,638.48	1,151.50	2,303.00	2,993.90	13.47%
Sharp Performance Plus	764.96	1,529.92	1,988.90	833.24	1,666.48	2,166.42	8.93%
UnitedHealthcare SignatureValue Alliance	793.63	1,587.26	2,063.44	837.88	1,675.76	2,178.49	5.58%
UnitedHealthcare SignatureValue Harmony	781.58	1,563.16	2,032.11	792.65	1,585.30	2,060.89	1.42%
Basic Premiums - Region 3							
Los Angeles, Riverside and San Bernardino							
Anthem Blue Cross Select HMO	\$737.91	\$1,475.82	\$1,918.57	\$841.13	\$1,682.26	\$2,186.94	13.99%
Anthem Blue Cross Traditional HMO	942.73	1,885.46	2,451.10	1,012.67	2,025.34	2,632.94	7.42%
Blue Shield Access+ HMO	738.29	1,476.58	1,919.55	756.65	1,513.30	1,967.29	2.49%
Blue Shield Trio HMO	661.49	1,322.98	1,719.87	704.69	1,409.38	1,832.19	6.53%
Health Net Salud y Más	606.34	1,212.68	1,576.48	630.13	1,260.26	1,638.34	3.92%
Kaiser Permanente	754.64	1,509.28	1,962.06	865.41	1,730.82	2,250.07	14.68%
PERS Gold	680.37	1,360.74	1,768.96	785.28	1,570.56	2,041.73	15.42%
PERS Platinum	992.59	1,985.18	2,580.73	1,131.47	2,262.94	2,941.82	13.99%
UnitedHealthcare SignatureValue Alliance	790.46	1,580.92	2,055.20	826.44	1,652.88	2,148.74	4.55%
UnitedHealthcare SignatureValue Harmony	713.55	1,427.10	1,855.23	734.76	1,469.52	1,910.38	2.97%
Basic Premiums - Out of State							
Kaiser Permanente Out of State	\$1,155.43	\$2,310.86	\$3,004.12	\$1,312.45	\$2,624.90	\$3,412.37	13.59%
PERS Platinum	1,003.90	2,007.80	2,610.14	1,146.86	2,293.72	2,981.84	14.24%