



## Pension & Health Benefits Committee

# Agenda Item 5c

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**March 14, 2023**

**Item Name:** Health Open Enrollment Results

**Program:** Health Benefits

**Item Type:** Information Consent

### **Executive Summary**

This agenda item reports California Public Employees' Retirement System (CalPERS) member migration between health plans, based on the 2022 Health Benefits Program Open Enrollment period results. In total, 69,453 or 4.5% of CalPERS' Total Covered Lives (TCLs) changed health plans during Open Enrollment.

### **Background**

CalPERS annually reports results of the Health Benefits Program Open Enrollment. CalPERS Open Enrollment occurs during fall of each calendar year, offering health plan subscribers the opportunity to make prospective enrollment changes. All 2022 Open Enrollment changes were effective January 1, 2023. The overall transfer rate for 2022 was 4.5%. Specifically, members in a Basic plan had a transfer rate of 5.2%, while members in a Medicare plan had a transfer rate of 2.3%. Compared to the transfer rate for the 2021 Open Enrollment period at 5.3%, the 2022 transfer rate decreased. The higher 2021 Open Enrollment transfer rate was attributed to the consolidation of three PPO plans to two, new plans offered by UnitedHealthcare and Western Health Advantage, and service area expansions.

### **Analysis**

CalPERS measured the impact of the 2022 Open Enrollment period by comparing the number of members changing plans effective January 1, 2023, to the December 1, 2022 enrollment counts. This comparison highlights changes due to Open Enrollment.

The following charts display the top three plans that experienced the highest net gain or net loss in enrollment during the 2022 Open Enrollment period. Complete details of member migration between plans are displayed in Attachment 1 – 2022 Open Enrollment Health Plan Transfers.

Plans that experienced the largest net gain:

Plan Name and Net Gain	Largest Gain Source	Second Largest Gain Source	Third Largest Gain Source	All Other Sources
Blue Shield Access+ 12,911 TCLs	Anthem Blue Cross Select (-35.7%)	Kaiser Permanente (-17.8%)	PERS Platinum (-13.2%)	All Other Plans (-33.3%)
Blue Shield Trio 9,639 TCLs	Anthem Blue Cross Select (-35.3%)	PERS Gold (-22.4%)	Kaiser Permanente (-12.6%)	All Other Plans (-29.7%)
Kaiser Permanente Senior Advantage Summit 5,133 TCLs	Kaiser Permanente Senior Advantage (-97.2%)	PERS Platinum Medicare Supplement (-1.5%)	UnitedHealthcare Group Medicare Advantage (-0.6%)	All Other Plans (-0.7%)

Plans that experienced the largest net loss:

Plan Name and Net Loss	Largest Recipient	Second Largest Recipient	Third Largest Recipient	All Other Recipients
PERS Platinum -12,943 TCLs	PERS Gold (+62.9%)	Blue Shield Access+ (+12.5%)	Kaiser Permanente (+6.6%)	All Other Plans (+18.0%)
Anthem Blue Cross Select -10,238 TCLs	Blue Shield Access+ (+46.2%)	Blue Shield Trio (+32.1%)	Kaiser Permanente (+6.5%)	All Other Plans (+15.2%)
Kaiser Permanente Senior Advantage* -5,486 TCLs	Kaiser Permanente Senior Advantage Summit (+90.1%)	PERS Platinum Medicare Supplement (+3.4%)	UnitedHealthcare Group Medicare Advantage Edge (+2.0%)	All Other Plans (+4.5%)

\*Note: Kaiser Permanente added a new plan in 2023, Kaiser Permanente Senior Advantage Summit. Of the net loss of 5,486 Kaiser Permanente Senior Advantage members, 4,989 transferred to the new Kaiser Permanente Senior Advantage Summit plan.

### Budget and Fiscal Impacts

There is no budget or fiscal impact from the 2022 Open Enrollment reporting.

### Benefits and Risks

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

## **Attachments**

Attachment 1 – 2022 Open Enrollment Health Plan Transfers

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