

# Health Plan Spotlight: Sharp Health Plan

## Overview

Established in 1992, Sharp Health Plan (Sharp) is a nonprofit, commercial health plan in San Diego. Sharp is integrated with Sharp HealthCare, a health care system with four acute-care hospitals, three specialty hospitals, and three affiliated medical groups. Consistently recognized in California and nationally for its high-quality care and service, Sharp provides health care to more than 140,000 members in San Diego and southern Riverside counties.

Sharp serves roughly 15,000 of our members. CalPERS pharmacy benefit manager, OptumRx, provides outpatient prescription benefits for Basic members, while Sharp has their own financial arrangement with CVS Caremark to provide outpatient prescription benefits for their Direct Advantage Medicare members.

CalPERS offers Sharp Performance Plus Basic HMO and Sharp Direct Advantage Medicare plans. These plans are available in San Diego County only.

## Highlights

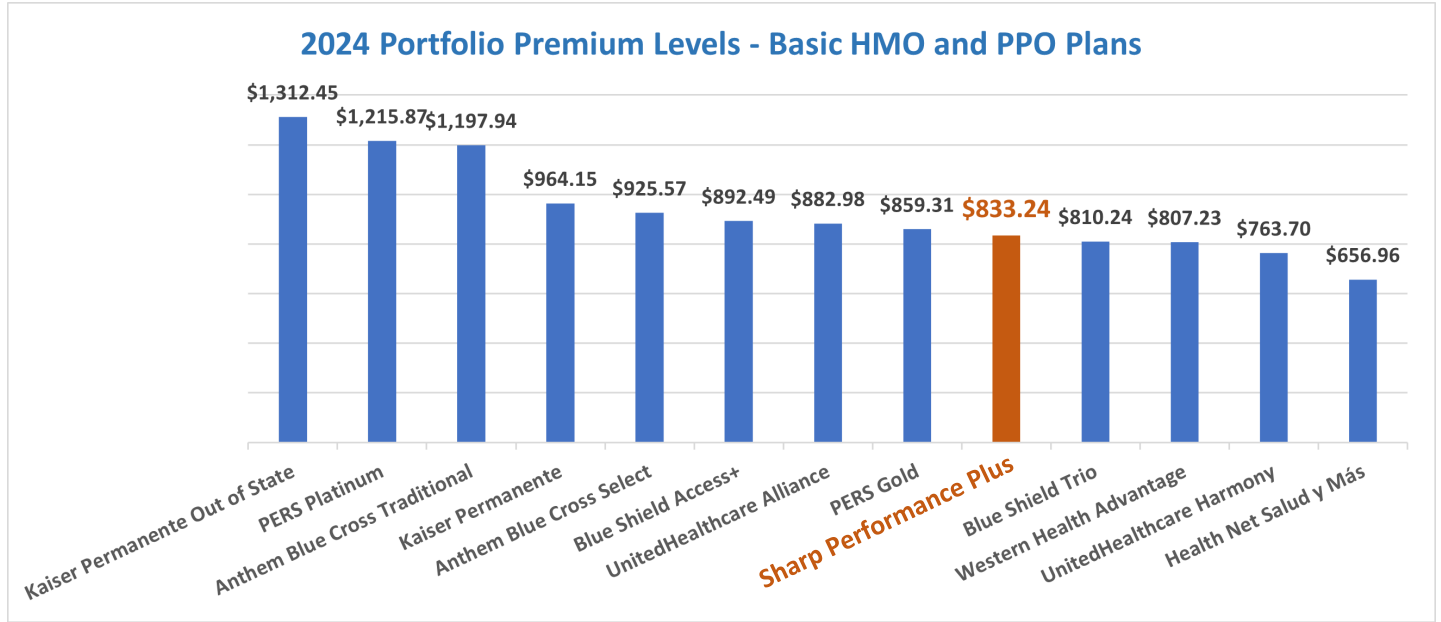
### Clinical Quality

Sharp earned a 4 out of 5 on the National Committee for Quality Assurance's (NCQA) Health Plan Rating for 2023, the 2<sup>nd</sup> highest rating of all of CalPERS' plans, and amongst the highest rated commercial plans in California. Sharp is also the highest rated Medicare Advantage plan in California for 2024 with 4.5 stars. In 2022, the most recent year for which we have performance measure data, Sharp fell below the benchmark on several of CalPERS' annual clinical performance measures but has historically been a high clinical performer and remains committed to delivering high quality care by working closely with its medical groups through its integrated delivery system.

With its integrated delivery system, Sharp has become a leader in operationalizing Advanced Primary Care practices. Sharp incorporates medical and behavioral health care throughout its population health-based delivery model. In January 2024, Sharp enhanced access to behavioral health services by further expanding its behavioral health network as well as collaborative care model offerings. Sharp recently received the NCQA Health Equity Accreditation. This program offers distinction to organizations that engage in efforts to improve culturally and linguistically appropriate services and reduce health care disparities.

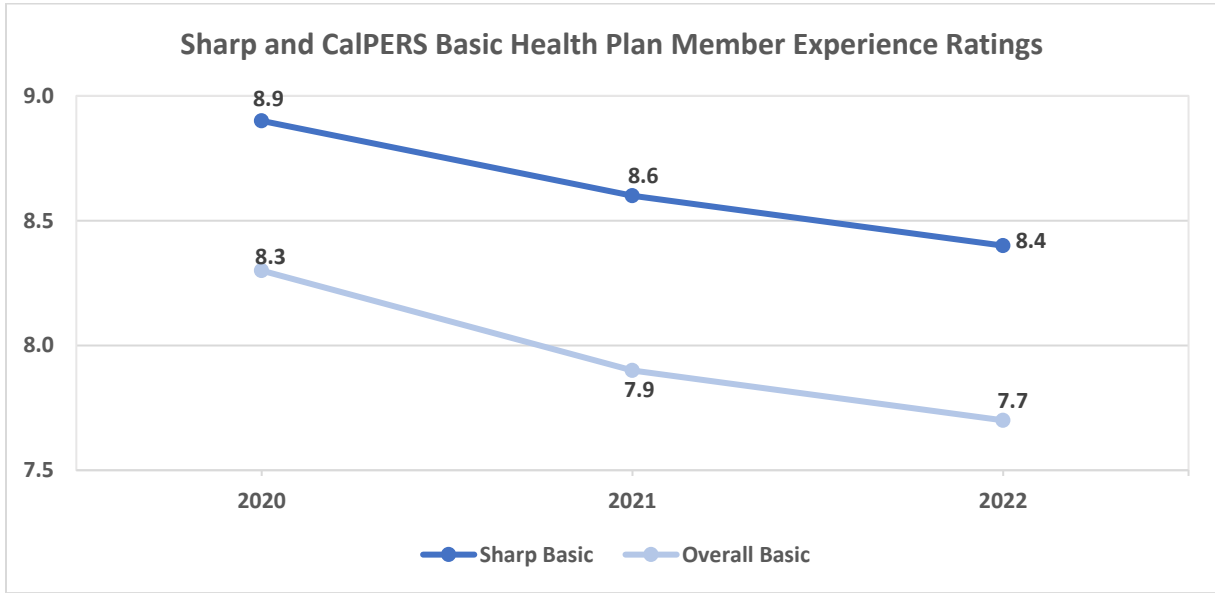
**Competitive Premiums**

Historically, Sharp’s premiums have been well below average for CalPERS plans, making it one of our more affordable offerings. In 2024, the Sharp Basic premium increased 8.93%, which was below the weighted average of 10.84% among HMO plans. Their Direct Advantage Medicare plan premium increased by 2.70%, well below the weighted average increase of 13.17% in our Medicare Advantage plans.



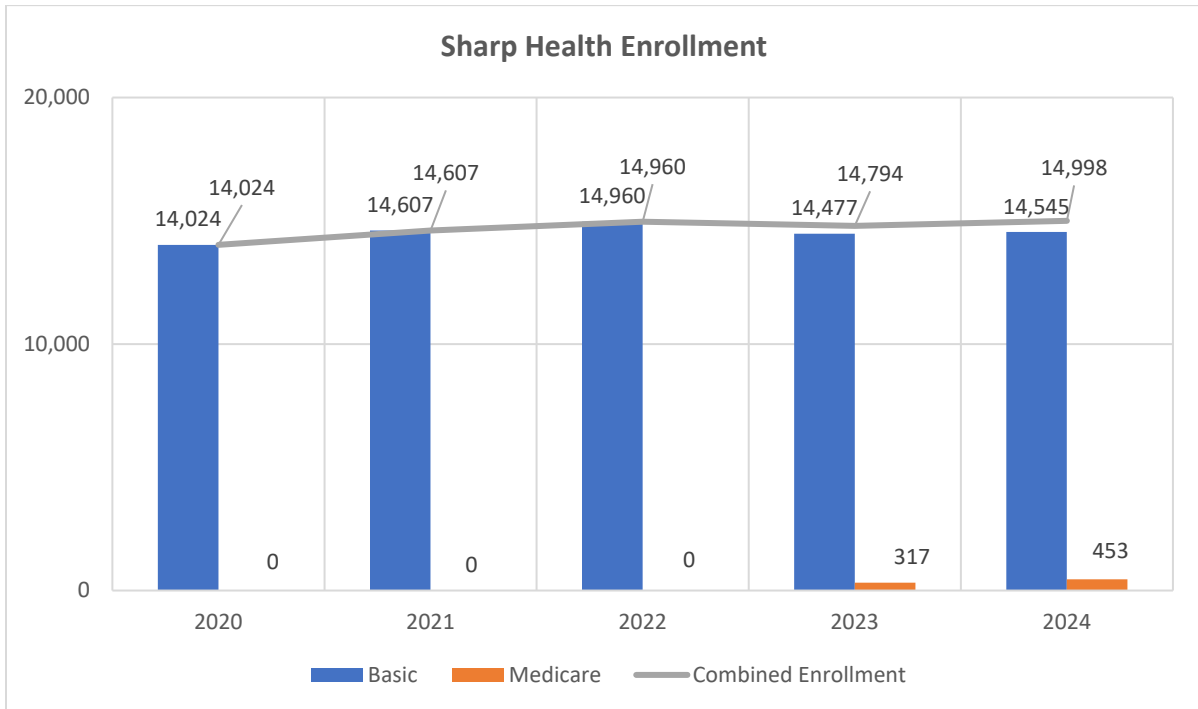
**Member Experience**

The annual CalPERS Health Plan Member Survey asks members to rate their health plan and overall health care satisfaction using a 10-point scale where 0 is the lowest and 10 is the highest possible rating. Nationally and among CalPERS health plans, member experience ratings have decreased since the pandemic. While Sharp’s member experience ratings have similarly declined, they continue to perform above the CalPERS Basic average.



**Enrollment**

Sharp has a stable member enrollment and began offering their Direct Advantage Medicare plan to CalPERS members in 2023, which accounts for the low, but growing enrollment.



### Sharp Health Plan Service Area

