



# Pension & Health Benefits Committee

## Agenda Item 7a

March 18, 2025

**Item Name:** Health Open Enrollment Results

**Program:** Health Benefits

**Item Type:** Information

### Executive Summary

This agenda item reports California Public Employees’ Retirement System (CalPERS) member migration between health plans during the 2024 Health Benefits Program Open Enrollment period. In total, 60,928 or 3.9% of CalPERS’ members elected to change health plans during Open Enrollment.

### Background

CalPERS Open Enrollment occurs during fall of each calendar year, offering health plan subscribers the opportunity to make prospective enrollment changes. All 2024 Open Enrollment changes became effective January 1, 2025. The overall transfer rate for 2024 was 3.9%, down from 5.6% in 2023 (a 30% decrease). Most migration stemmed from members in Basic plans, with a transfer rate of 4.5%, while members in a Medicare plan had a transfer rate of 1.7%. Additionally, public agency members had a transfer rate of 4.5%, and state members had a transfer rate of 3.5%. The lower 2024 Open Enrollment transfer rate is likely due to lower premium increases for Kaiser Permanente and CalPERS PPO plans compared to last year, and all Basic plans continuing in the program for 2025.

### Analysis

The following charts display the member migration for state and public agency by Basic and Medicare programs (Figure 1), the top three Basic plans that experienced the highest net gain (Figure 2) and net loss (Figure 3), the Basic plan expansion for 2025 (Figure 4), the top three Medicare plans that experienced the highest net gain (Figure 5) and net loss (Figure 6) during the 2024 Open Enrollment period. Complete details of member migration between plans are displayed in Attachment 1 – 2024 Open Enrollment Health Plan Transfers.

**Figure 1: Count of members who changed health plans.**

	Basic	Medicare	Total
State	28,556 4.2%	3,226 1.4%	31,782 3.5%

	Basic	Medicare	Total
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%

**Figure 2: Basic plans that experienced the largest net gain.**

	Plan Name	Net Gain	Where members transferred from			
1	Blue Shield Access+	+ 6,262 5.02% increase	Kaiser Permanente 30.7%	PERS Gold 20.6%	Anthem Blue Cross Select 13.3%	All Other Plans 35.4%
2	UnitedHealthcare SignatureValue Alliance	+ 2,855 3.74% increase	Kaiser Permanente 42.3%	PERS Gold 15.5%	Blue Shield Access+ 9.6%	All Other Plans 32.6%
3	UnitedHealthcare SignatureValue Harmony	+ 2,562 33.97% increase	Blue Shield Trio 33.0%	Kaiser Permanente 14.6%	PERS Gold 10.7%	All Other Plans 41.7%

**Figure 3: Basic plans that experienced the largest net loss.**

	Plan Name	Net Loss	Where members transferred to			
1	Kaiser Permanente	-6,278 1.19% decrease	Blue Shield Access+ 31.2%	UnitedHealthcare SignatureValue Alliance 19.6%	Blue Shield Trio 10.0%	All Other Plans 39.2%
2	PERS Platinum	-4,121 3.84% decrease	PERS Gold 57.7%	Blue Shield Access+ 12.6%	Kaiser Permanente 6.3%	All Other Plans 23.4%
3	Anthem Blue Cross Select	-3,128 9.65% decrease	Blue Shield Access+ 35.9%	Blue Shield Trio 15.8%	Kaiser Permanente 10.4%	All Other Plans 37.9%

**Figure 4: Basic plan expansions in 2025.**

Plan Name	Members added in expanded service areas		
UnitedHealthcare SignatureValue Harmony	Contra Costa County 304	Solano County 15	Napa County 14
Blue Shield Trio	Contra Costa County 189		Shasta County 14
Health Net Salud y Más	Imperial County 176		
Kaiser Permanente	Monterey County 178		

**Figure 5: Medicare plans that experienced the largest net gain**

	Plan Name	Net Gain	Where members transferred from			
1	Blue Shield Medicare PPO	+ 1,428 19.1% increase	PERS Platinum Medicare Supplement 39.7%	UnitedHealthcare Medicare Advantage Edge PPO 22.1%	UnitedHealthcare Group Medicare Advantage PPO 13.9%	All Other Plans 24.3%
2	Kaiser Permanente Senior Advantage Summit	+ 650 6.8% increase	Kaiser Permanente Senior Advantage 77.4%	PERS Platinum Medicare Supplement 8.2%	UnitedHealthcare Group Medicare Advantage PPO 5.3%	All Other Plans 9.1%
3	UnitedHealthcare Group Medicare Advantage PPO	+ 428 1.0% increase	PERS Platinum Medicare Supplement 33.8%	UnitedHealthcare Medicare Advantage Edge PPO 22.8%	Kaiser Permanente Senior Advantage 12.1%	All Other Plans 31.3%

**Figure 6: Medicare plans that experienced the largest net loss**

	Plan Name	Net Loss	Where members transferred to			
1	UnitedHealthcare Medicare Advantage Edge*	- 5,436  100% decrease	UnitedHealthcare Group Medicare Advantage PPO  81.2%	PERS Platinum Medicare Supplement  10.4%	Blue Shield Medicare PPO  6.5%	All Other Plans  1.9%
2	Kaiser Permanente Senior Advantage	-916  0.83% decrease	Kaiser Permanente Senior Advantage Summit  55.5%	PERS Platinum Medicare Supplement  17.7%	UnitedHealthcare Group Medicare Advantage PPO  12.2%	All Other Plans  14.6%
3	Western Health Advantage MyCare Select*	- 648  100% decrease	Blue Shield Medicare PPO  66.5%	UnitedHealthcare Group Medicare Advantage PPO  17.1%	PERS Platinum Medicare Supplement  8.5%	All Other Plans  7.9%

*\*Exited all counties; no longer part of CalPERS health plan offerings.*

**Budget and Fiscal Impacts**

There is no budget or fiscal impact from the 2024 Open Enrollment reporting.

**Benefits and Risks**

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

**Attachments**

Attachment 1 – 2024 Open Enrollment Health Plan Transfers

Attachment 2 – Health Open Enrollment Results PowerPoint

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Rob Jarzombek, Chief  
Health Plan Research & Administration Division

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Yesenia Croft, Chief  
Health Account Management Division

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Don Moulds  
Chief Health Director  
Health Policy & Benefits Branch