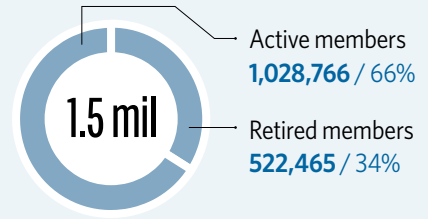
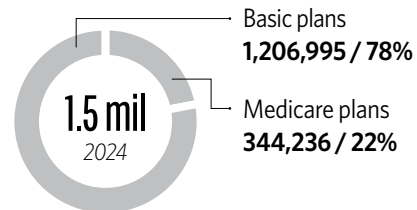
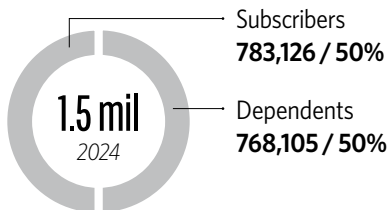
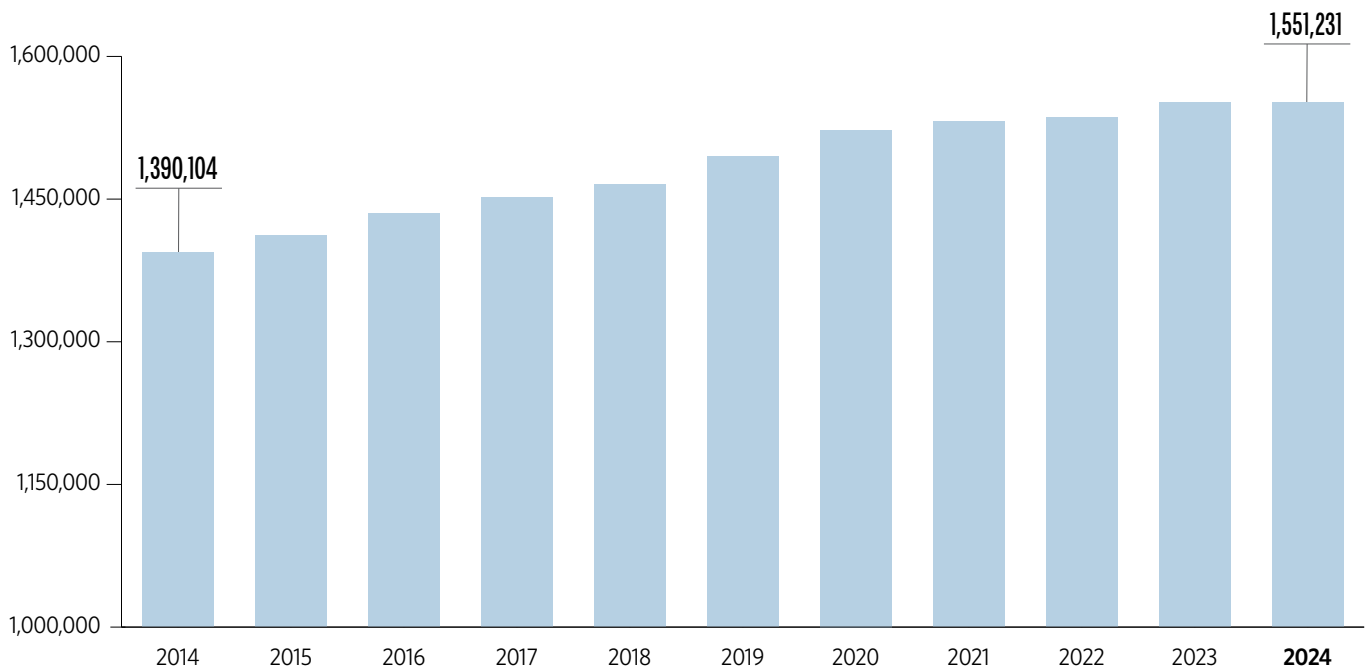


# Health Benefits Program<sup>1</sup>

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 1.5 million members.



Between 2014 and 2024, our health plan enrollment has increased by 11.6%<sup>2</sup>



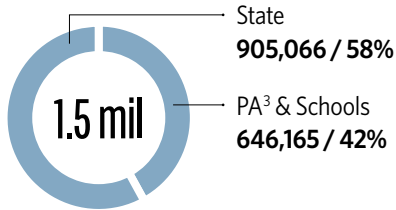
<sup>1</sup> Health Benefits Program data is reported for the calendar year.

<sup>2</sup> Enrollment data is as of June 1, 2024 to provide up-to-date enrollment information on members in the program.

Continued »

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

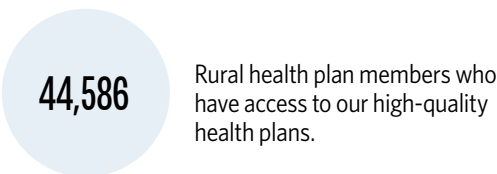
### Enrollment by Employer (2024)



### Enrollment by Employer & Group Type (2024)

	Subscribers	Dependents	Total Covered Lives	%
<b>State</b>	<b>449,000</b>	<b>456,066</b>	<b>905,066</b>	<b>58%</b>
Active	235,172	326,151	561,323	36%
Retired	213,828	129,915	343,743	22%
<b>PA<sup>3</sup> &amp; Schools</b>	<b>334,126</b>	<b>312,039</b>	<b>646,165</b>	<b>42%</b>
Active	213,828	253,615	467,443	30%
Retired	120,298	58,424	178,722	12%
<b>Total Enrollment</b>	<b>783,126</b>	<b>768,105</b>	<b>1,551,231</b>	<b>100%</b>

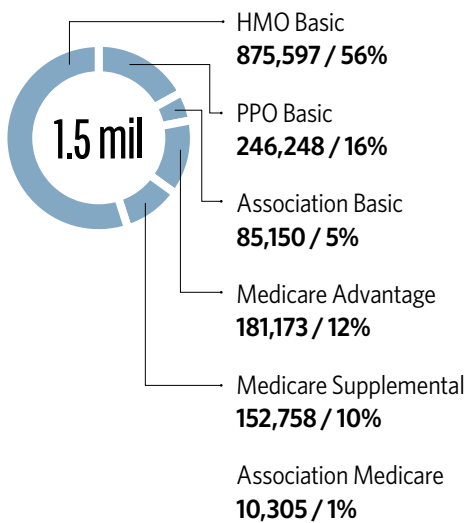
### Rural<sup>4</sup> Access (2024)



### Enrollment by Geography (2024)

	Enrollment	%
In-state urban	1,416,123	91%
In-state rural	44,586	3%
Out-of-state	90,522	6%
<b>Total</b>	<b>1,551,231</b>	<b>100%</b>

### Enrollment by Plan Type (2024)



### Health Plans<sup>5</sup> (2024)

#### 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>6</sup>
- » California Correctional Peace Officers Association (CCPOA)<sup>6</sup>
- » Peace Officers Research Association of California (PORAC)<sup>6</sup>

#### Basic plan offerings:

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

#### Medicare plan offerings:

- » Medicare Advantage
- » Supplement to Medicare

<sup>2</sup> Enrollment data is as of June 1, 2024 to provide up-to-date enrollment information on members in the program.

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

<sup>4</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.

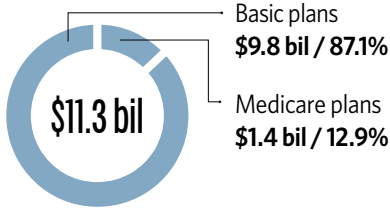
<sup>5</sup> Health insurers and plans available in Calendar Year (CY) 2024.

<sup>6</sup> Basic and Medicare plans available to members who pay applicable dues.

Continued »

## Health Premiums<sup>7</sup>

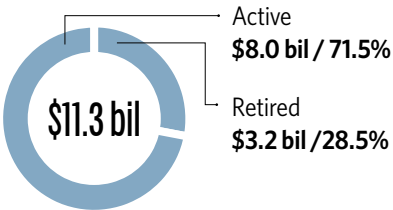
### Premiums by Coverage Type (2023)



### Premium Changes by Coverage Type

Plan Type	2019	2020	2021	2022	2023
<b>Basic plans</b>	1.1%	5.1%	5.3%	5.5%	<b>7.0%</b>
HMOs	0.4%	6.0%	4.4%	4.7%	4.3%
PPOs	2.8%	3.3%	8.5%	8.7%	15.8%
Association Plans	3.7%	1.4%	3.6%	2.7%	4.0%
<b>Medicare plans</b>	1.6%	1.7%	(2.3%)	(0.4%)	<b>3.5%</b>
Medicare Advantage	(1.2%)	6.1%	(4.5%)	(6.4%)	(3.2%)
Medicare Supplement	3.7%	(2.5%)	(0.6%)	5.5%	9.8%
Association Plans	6.6%	6.8%	4.5%	(1.3%)	(2.1%)
<b>Overall</b>	<b>1.16%</b>	<b>4.65%</b>	<b>4.28%</b>	<b>4.70%</b>	<b>6.56%</b>

### Premiums by Member Type (2023)

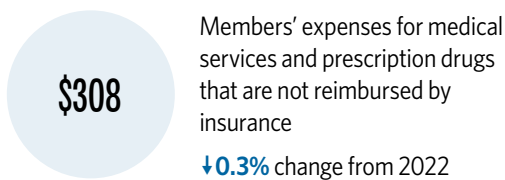


### Premiums by Employer Type (in billions)

	2019	2020	2021	2022	<b>2023</b>
State	\$5.34	\$5.61	\$5.77	\$6.07	\$6.42
PA <sup>3</sup> & School	\$3.92	\$4.08	\$4.38	\$4.58	\$4.88
<b>Total</b>	<b>\$9.26</b>	<b>\$9.69</b>	<b>\$10.16</b>	<b>\$10.65</b>	<b>\$11.3</b>

## Member Out-of-Pocket Costs

### Average Out-of-Pocket Annual Member Costs (2023)



### Average Out-of-Pocket Annual Member Costs by Plan Type (2023)

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 & EPO	\$127
Basic PPO	\$906
Medicare Advantage	\$296
Medicare Supplement	\$296
<b>Overall Average</b>	<b>\$308</b>

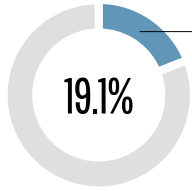
<sup>3</sup> Public Agencies (PA).

<sup>7</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>8</sup> (2023)



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

### Top Chronic Conditions (2023)

Chronic Condition	Members with Condition	Prevalence (%)
<b>Basic plan members<sup>9</sup></b>		
Hypertension, Essential	80,382	6.6%
Depression	73,001	6.0%
Diabetes	70,894	5.9%
Asthma	36,195	3.0%
Coronary artery disease	9,550	0.8%
<b>Medicare plan members<sup>9</sup></b>		
Hypertension, Essential	82,403	24.2%
Diabetes	48,217	14.2%
Coronary artery disease	22,258	6.5%
Depression	14,363	4.2%
Asthma	8,268	2.4%

### Top High Cost Conditions<sup>10</sup> (2023)

Chronic Condition	Total Cost (\$)
Diabetes	\$613,195,331
Osteoarthritis	\$351,126,063
Cancer, Breast	\$272,371,646
Hypertension, Essential	\$241,894,220
Coronary artery disease	\$228,463,784

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

### Total Contracting Employers (July 2024)



Total number of public agencies participating in the CalPERS Health Program

### Public Agency & Schools Contracting Employers (July 2024)<sup>12</sup>

Employer Type	No. of Employers
Cities	306
Counties	27
Courts	22
Schools	180
Special districts	618

<sup>8</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>9</sup> Basic membership percentages based on the average membership of 1,211,649 members (2023), Medicare membership percentages based on 339,997 members (2023).

<sup>10</sup> Preventative/Administrative Health Encounters and Pregnancy with Vaginal Birth were removed from list due to not being a 'chronic condition'.

<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.