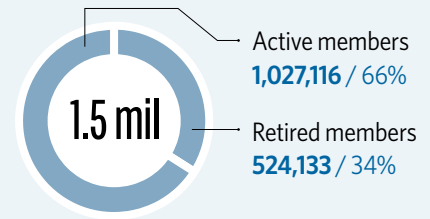
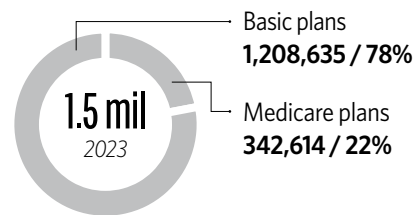
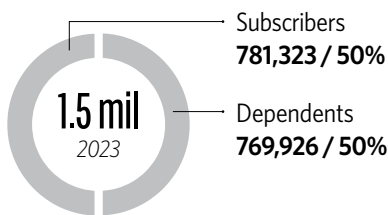
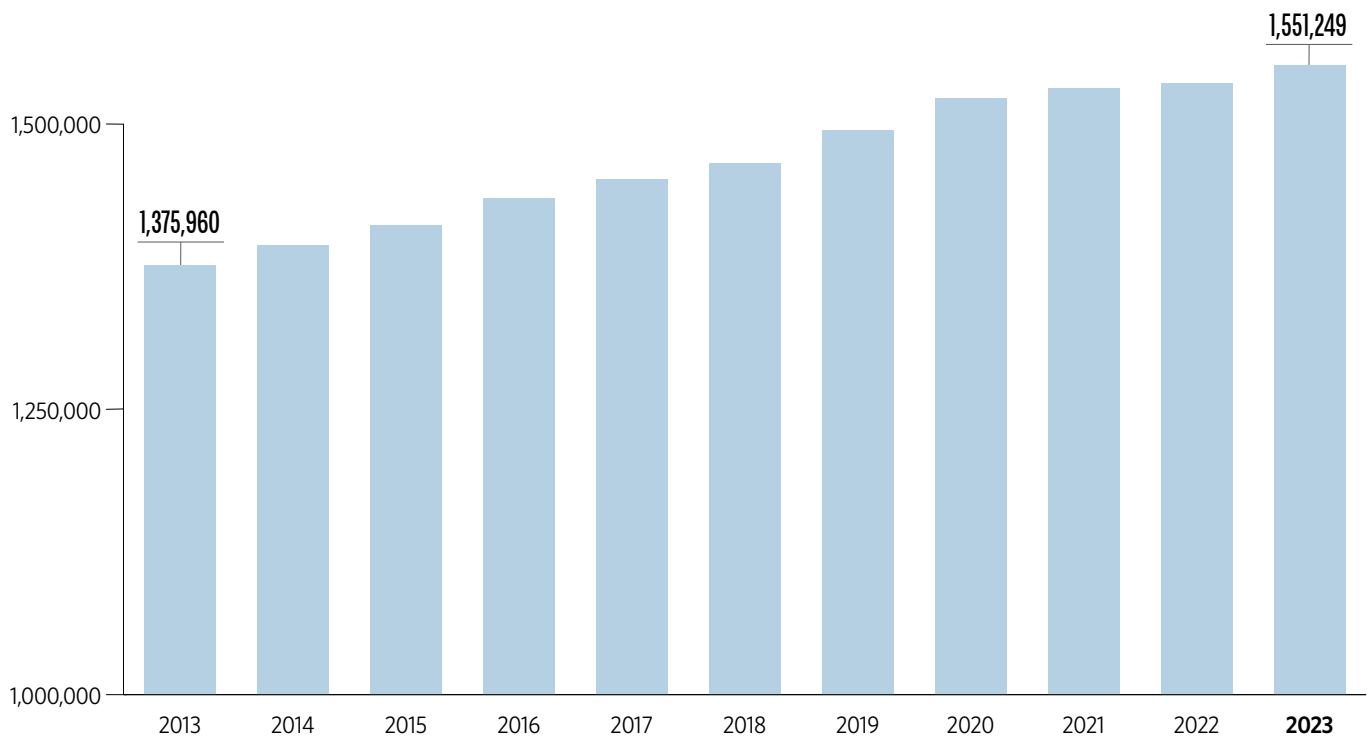


# Health Benefits Program<sup>1</sup>

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 2013 and 2023, our health plan enrollment has increased by 12.7%<sup>2</sup>



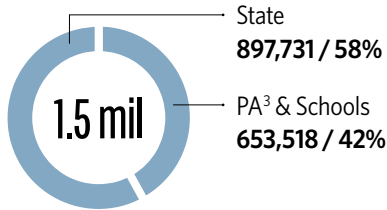
<sup>1</sup> Health Benefits Program data is reported for the calendar year.

<sup>2</sup> Enrollment data is as of November 1, 2023 to provide up-to-date enrollment information on members in the program.

Continued »

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

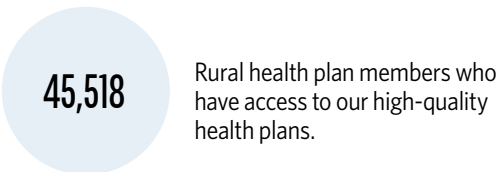
### Enrollment by Employer (2023)



### Enrollment by Employer & Group Type (2023)

	Subscribers	Dependents	Total	
			Covered Lives	%
<b>State</b>	<b>444,405</b>	<b>453,326</b>	<b>897,731</b>	<b>58%</b>
Active	232,359	324,263	556,622	36%
Retired	212,046	129,063	341,109	22%
<b>PA<sup>3</sup> &amp; Schools</b>	<b>336,918</b>	<b>316,600</b>	<b>653,518</b>	<b>42%</b>
Active	213,947	256,547	470,494	30%
Retired	122,971	60,053	183,024	12%
<b>Total Enrollment</b>	<b>781,323</b>	<b>769,926</b>	<b>1,551,249</b>	<b>100%</b>

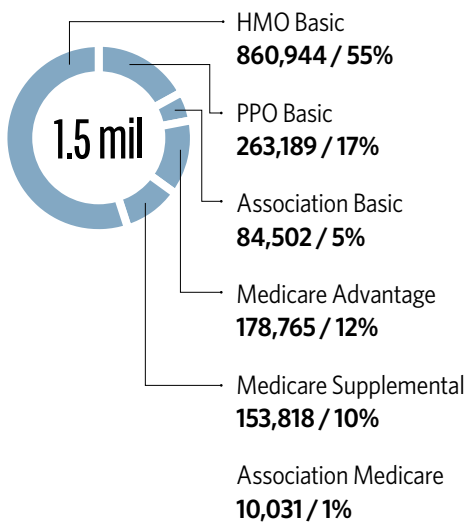
### Rural<sup>4</sup> Access (2023)



### Enrollment by Geography (2023)

	Enrollment	%
In-state urban	1,414,113	91%
In-state rural	45,518	3%
Out-of-state	91,618	6%
<b>Total</b>	<b>1,551,249</b>	<b>100%</b>

### Enrollment by Plan Type (2023)



### Health Plans<sup>5</sup> (2023)

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 November 1, 2023 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 without access to an HMO plan. This includes the following 15 counties: Alpine, Calaveras, Del Norte, Inyo, Lake, Lassen, Modoc, Mono, Plumas, Shasta, Sierra, Siskiyou, Tehama, Trinity, and Tuolumne.

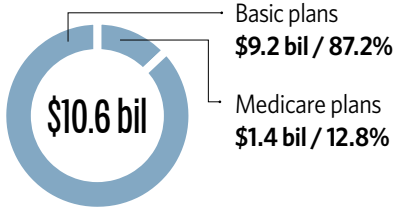
<sup>5</sup> Health insurers and plans available in Calendar Year (CY) 2023.

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

Continued »

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

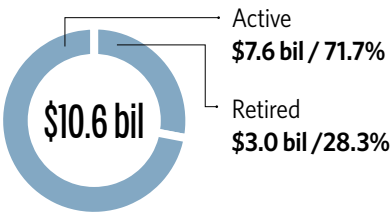
#### Premiums by Coverage Type (2022)



#### Premium Changes by Coverage Type

Plan Type	2018	2019	2020	2021	2022
<b>Basic plans</b>	2.5%	1.1%	5.1%	5.3%	<b>5.5%</b>
HMOs	3.7%	0.4%	6.0%	4.4%	4.7%
PPOs	(2.5%)	2.8%	3.3%	8.5%	8.7%
Association Plans	6.6%	3.7%	1.4%	3.6%	2.7%
<b>Medicare plans</b>	1.0%	1.6%	1.7%	(2.3%)	<b>(0.4%)</b>
HMOs	4.3%	(1.2%)	6.1%	(4.5%)	(6.4%)
PPOs	(2.0%)	3.7%	(2.5%)	(0.6%)	5.5%
Association Plans	5.1%	6.6%	6.8%	4.5%	(1.3%)
<b>Overall</b>	<b>2.33%</b>	<b>1.16%</b>	<b>4.65%</b>	<b>4.32%</b>	<b>4.86%</b>

#### Premiums by Member Type (2022)

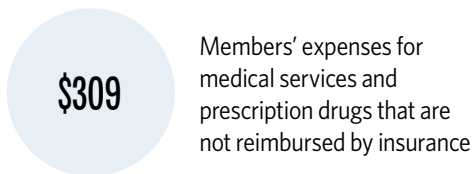


#### Premiums by Employer Type (in billions)

	2018	2019	2020	2021	<b>2022</b>
State	\$5.25	\$5.34	\$5.61	\$5.77	\$6.07
PA <sup>3</sup> & School	\$3.84	\$3.92	\$4.08	\$4.38	\$4.58
<b>Total</b>	<b>\$9.09</b>	<b>\$9.26</b>	<b>\$9.69</b>	<b>\$10.16</b>	<b>\$10.65</b>

### Member Out-of-Pocket Costs

#### Average Out-of-Pocket Annual Member Costs (2022)



#### Average Out-of-Pocket Annual Member Costs by Plan Type (2022)

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
HMO Basic & EPO Basic	\$117
PPO Basic	\$895
HMO Medicare	\$288
PPO Medicare	\$285
<b>Average</b>	<b>\$309</b>

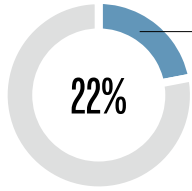
<sup>3</sup> Public Agencies (PA).

<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 January subscriber enrollment counts.

Continued »

## Health Member Chronic Conditions

### Members' Chronic Conditions<sup>8</sup> (2022)



Percentage of members who had one or more of top chronic conditions

### Top Chronic Conditions (2022)

Chronic Condition	Population	Prevalence (%)
<b>Basic plan members<sup>9</sup></b>		
Hypertension	78,428	6.7%
Depression	70,512	6.0%
Diabetes	66,730	5.7%
Asthma	33,182	2.8%
Coronary artery disease	9,368	0.8%
<b>Medicare plan members<sup>9</sup></b>		
Hypertension	80,225	28.9%
Diabetes	46,328	16.7%
Coronary artery disease	21,924	7.9%
Depression	13,053	4.7%
Asthma	7,514	2.7%

### Top High Cost Conditions (2022)

Chronic Condition	Total Cost (\$)
Diabetes	\$680,001,423
Osteoarthritis	\$495,950,687
Infections, Respiratory	\$412,917,672
Hypertension	\$315,787,056
Coronary artery disease	\$302,368,554

## Health Benefits Program Contracting Employers<sup>10</sup>

### Total Contracting Employers (2023)



Total number of public agencies participating in the CalPERS Health Program

### Public Agency & Schools Contracting Employers (2023)<sup>11</sup>

Employer Type	No. of Employers
Cities	305
Counties	27
Courts	20
Schools	184
Special districts	630

<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 1,172,400 members (2022), Medicare membership percentages based on 277,710 members (2022).

<sup>10</sup> CalPERS provides health benefits to State of California employees, retirees, and their dependents in addition to public agency and school contracting employers.

<sup>11</sup> Contracting employer count uses 2023 data to provide up-to-date information about employers participating in the health benefits program.