

September/October 2022 - Director of Health Benefits Report

Open Enrollment

If you get your healthcare through CalPERS, open enrollment is September 19 through Oct 14, 2022. This time frame is fairly typical but if you do not get health insurance through the Public Employees’ Medical and Hospital Care Act (PEMCHA) you will need to contact your ex-employer. Changes made during 2022 Open Enrollment will take effect January 1, 2023.

Plan Changes

Be sure to check the CalPERS website for changes in coverage. For Basic plans Blue Shield Access+, and Blue Shield Trio are expanding coverage areas. For Medicare plans:

- Anthem Blue Cross Medicare Preferred is reducing copay for acupuncture and chiropractic

Medicare Advantage Plans	2022			2023			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Medicare Preferred PPO	\$ 360.19	\$ 720.38	\$ 1,080.57	\$ 413.59	\$ 827.18	\$ 1,240.77	14.83%
Blue Shield Medicare PPO	353.11	706.22	1,059.33	361.90	723.80	1,085.70	2.49%
Kaiser Permanente Senior Advantage	302.53	605.06	907.59	283.25	566.50	849.75	(6.37%)
Kaiser Permanente Senior Advantage Summit	N/A	N/A	N/A	336.29	672.58	1,008.87	N/A
Kaiser Permanente Senior Advantage Out of State	295.52	591.04	886.56	274.03	548.06	822.09	(7.27%)
Sharp Direct Advantage HMO	263.85	527.70	791.55	249.79	499.58	749.37	(5.33%)

UnitedHealthcare Group Medicare Advantage PPO	294.65	589.30	883.95	299.68	599.36	899.04	1.71%
UnitedHealthcare Group Medicare Advantage Edge PPO	347.21	694.42	1,041.63	357.70	715.40	1,073.10	3.02%
Western Health Advantage MyCare Select HMO	314.94	629.88	944.82	331.11	662.22	993.33	5.13%

- CCPOA is changing from a Medicare Supplement to a Medicare Advantage plan
- Kaiser is adding a \$70 quarterly over the counter allowance
- A new Kaiser Senior Advantage Summit plan will have \$0 copays for most services at a higher monthly premium
- Western Health will have a new supplemental plan

Rates

Final rates were not available at the submission deadline for the July/August newsletter. They were not approved until the Board Offsite in July. Here are the Medicare rates. Basic and combination rates are available at <https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates>

State and CSU

Medicare Advantage Weighted Average (3.23%)

Medicare Supplement Plans	2022			2023			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
PERS Gold	\$377.41	\$754.82	\$1,132.23	\$392.71	\$785.42	\$1,178.13	4.05%
PERS Platinum	381.94	763.88	1,145.82	420.02	840.04	1,260.06	9.97%

Medicare Supplement Weighted Average

9.83%

Public Agencies and Schools - Region One

Plan	Subscriber	Subscriber & 1 Dependent	Subscriber & 2+ Dependents
Anthem Medicare Preferred PPO	\$413.59	\$827.18	\$1,240.77
Anthem Medicare Preferred PPO with Dental/Vision ¹	413.59	827.18	1,240.77
Anthem Medicare Preferred PPO	413.59	827.18	1,240.77
Anthem Medicare Preferred PPO with Dental ¹	413.59	827.18	1,240.77
Blue Shield Medicare PPO	361.90	723.80	1,085.70
Blue Shield Medicare PPO with Dental/Vision ²	361.90	723.80	1,085.70
Kaiser Permanente Senior Advantage Summit	283.25	566.50	849.75
Kaiser Permanente Senior Advantage Summit with Dental ³	283.25	566.50	849.75
Kaiser Permanente Senior Advantage Summit	336.29	672.58	1,008.87
Kaiser Permanente Senior Advantage Summit with Dental ³	336.29	672.58	1,008.87
Peace Officers Research Assoc of CA Medicare Supplement	465.00	1,030.00	1,395.00
PERS Gold Medicare Supplement	392.71	785.42	1,178.13
PERS Platinum Medicare Supplement	420.02	840.04	1,260.06
UnitedHealthcare Group Medicare Advantage PPO	299.68	599.36	899.04
UnitedHealthcare Group Medicare Advantage Edge PPO	357.70	715.40	1,073.10
UnitedHealthcare Group Medicare Advantage PPO with Dental/Vision ⁴	299.68	599.36	899.04
Western Health Advantage MyCare Select HMO	331.11	662.22	993.33

*Blue Shield Trio is only available in Butte (pending DMHC approval), El Dorado, Monterey, Nevada, Placer, Sacramento, Santa Cruz, Stanislaus, and Yolo (partial counties served).

1Dental and Vision coverage is an additional \$38.00 per member per month premium. You will be billed directly for this amount.

2Dental and Vision coverage is an additional \$38.00 per member per month premium. You will be billed directly for this amount.

3Dental benefit is an additional \$15.35 per member per month premium. You will be billed directly for this amount.

4Dental and Vision coverage is an additional \$26.03 per member per month premium. You will be billed directly for this amount.

Public Agencies and Schools - Region Two

Plan	Subscriber	Subscriber & 1 Dependent	Subscriber & 2+ Dependents
Anthem Medicare Preferred PPO	\$413.59	\$827.18	\$1,240.77
Anthem Medicare Preferred PPO with Dental/Vision ¹	413.59	827.18	1,240.77
Anthem Medicare Preferred PPO	413.59	827.18	1,240.77
Anthem Medicare Preferred PPO with Dental ¹	413.59	827.18	1,240.77
Blue Shield Medicare PPO	361.90	723.80	1,085.70
Blue Shield Medicare PPO with Dental/Vision ²	361.90	723.80	1,085.70
Kaiser Permanente Senior Advantage Summit	283.25	566.50	849.75
Kaiser Permanente Senior Advantage Summit with Dental ³	283.25	566.50	849.75
Kaiser Permanente Senior Advantage Summit	336.29	672.58	1,008.87
Kaiser Permanente Senior Advantage Summit with Dental ³	336.29	672.58	1,008.87
Peace Officers Research Assoc of CA Medicare Supplement	465.00	1,030.00	1,395.00
PERS Gold Medicare Supplement	392.71	785.42	1,178.13
PERS Platinum Medicare Supplement	420.02	840.04	1,260.06
Sharp Direct Advantage HMO	249.79	499.58	749.37
Sharp Direct Advantage HMO with Dental ^{4,6}	249.79	499.58	749.37
UnitedHealthcare Group Medicare Advantage PPO	299.68	599.36	899.04
UnitedHealthcare Group Medicare Advantage Edge PPO	357.70	715.40	1,073.10
UnitedHealthcare Group Medicare Advantage PPO with Dental/Vision ⁵	299.68	599.36	899.04

*Blue Shield Trio is only available in Kern, Kings, San Luis Obispo, Santa Barbara, Tulare and Ventura (partial counties served).
 1Dental and Vision coverage is an additional \$38.00 per member per month premium. You will be billed directly for this amount.
 2Dental and Vision coverage is an additional \$38.00 per member per month premium. You will be billed directly for this amount.
 3Dental benefit is an additional \$15.35 per member per month premium. You will be billed directly for this amount.
 4Dental benefit is an additional \$13.00 per member per month premium. You will be billed directly for this amount.
 5Dental and Vision coverage is an additional \$26.03 per member per month premium. You will be billed directly for this amount.
 6Sharp Performance Plus, Sharp Direct Advantage, and Sharp Direct Advantage plus Dental Option is only available in San Diego.

Public Agencies and Schools Region - Three

Plan	Subscriber	Subscriber & 1 Dependent	Subscriber & 2+ Dependents
Anthem Medicare Preferred PPO	\$413.59	\$827.18	\$1,240.77
Anthem Medicare Preferred PPO with Dental/Vision ¹	413.59	827.18	1,240.77
Anthem Medicare Preferred PPO	413.59	827.18	1,240.77
Anthem Medicare Preferred PPO with Dental ¹	413.59	827.18	1,240.77
Blue Shield Medicare PPO	361.90	723.80	1,085.70
Blue Shield Medicare PPO with Dental/Vision ²	361.90	723.80	1,085.70
Kaiser Permanente Senior Advantage Summit	283.25	566.50	849.75
Kaiser Permanente Senior Advantage Summit with Dental ³	283.25	566.50	849.75
Kaiser Permanente Senior Advantage Summit	336.29	672.58	1,008.87
Kaiser Permanente Senior Advantage Summit with Dental ³	336.29	672.58	1,008.87
Peace Officers Research Assoc of CA Medicare Supplement	465.00	1,030.00	1,395.00
PERS Gold Medicare Supplement	392.71	785.42	1,178.13
PERS Platinum Medicare Supplement	420.02	840.04	1,260.06
UnitedHealthcare Group Medicare Advantage PPO	299.68	599.36	899.04
UnitedHealthcare Group Medicare Advantage Edge PPO	357.70	715.40	1,073.10
UnitedHealthcare Group Medicare Advantage PPO with Dental/Vision ⁴	299.68	599.36	899.04

*Blue Shield Trio is only available in Los Angeles, Riverside, San Bernardino.
 1Dental and Vision coverage is an additional \$38.00 per member per month premium. You will be billed directly for this amount.
 2Dental and Vision coverage is an additional \$38.00 per member per month premium. You will be billed directly for this amount.
 3Dental benefit is an additional \$15.35 per member per month premium. You will be billed directly for this amount.
 4Dental and Vision coverage is an additional \$26.03 per member per month premium. You will be billed directly for this amount.

COVID

There is much less public concern about COVID. Part of this is vaccinations, boosters and better treatment options. BA 5 the current dominate variant seems to be more contagious but less deadly. However, it is still killing 400 people a day.

The FDA and the CDC have approved a new booster. It is designed to target both the original COVID virus and the Omicron BA.4 and BA.5 variants. We seem to have lost the opportunity to stop COVID from becoming an endemic disease like the flu. It is becoming more likely that boosters will become an annual event. There has been some pushback because the clinical trials have not yet been completed for the new boosters. However, the FDA, the CDC and their advisory committees are confident that the booster, based on the prior vaccine, is safe and effective.

Should you get these shots right away?

- It depends. People who haven't been vaccinated should get the original shots first, said Andrew Pekosz, co-director of the Johns Hopkins Center of Excellence for Influenza Research and Surveillance. The boosters were designed just to top people off with a lower dose of mRNA.
- The consensus for people who decided to get a booster over the summer or caught COVID then is to wait at least 60 days before getting these shots, Megan Ranney, academic dean at the Brown University School of Public Health, [wrote on Twitter](#).
- For still others, it's a calculation based on what could lie ahead. Some people could reasonably hold off until closer to October or November, to maximize protection ahead of an expected surge during the holidays. That might also buy a little time to see how well the shots are working.
- Remember what you decide impacts not only yourself but those around you.

In other COVID testing news the FDA has extended the expiration dates on prior home testing kits. Do not just throw away the kits you have. Check the extension dates here: <https://www.fda.gov/medical-devices/coronavirus-covid-19-and-medical-devices/home-otc-covid-19-diagnostic-tests>

CalPERS Election

By the time you get this we should know the results of the first round of the election for the Retiree Seat on the Board. If none of the three candidates got a majority there will be a runoff between the top two. Ballots will be mailed November 4 and must be returned by December 5, 2022. If there is a runoff I'm confident the Board will make a recommendation. Presumably that will be Randy Cheek.

Last article

This is my last article as Director, Health Benefits. The office's role is to inform members about relevant healthcare information. I hope my columns have achieved that goal. I hope they have informed and provides some insight beyond "just the facts, ma'am." We must never forget that education should expand horizons. Simply limiting information to conform with existing biases is not education.

Remember your actions and health can have an impact of others.

Thank you for your participation in the Retired Public Employees' Association. Note the apostrophe its important. This is your organization.

Stay well. Take care our yourself and the others in your life.