



Burnham

well beyond benefits™

Ventura County Community
College District

**Board Meeting – Benefits Committee
Update**

March 19, 2019



Benefits Committee Update

1. Data Corrections
2. Current Plans & Rates
3. School Pools Review
4. CalPERS Analysis

Data Corrections: Process



ID No./SSN	LASTNAME	FIRSTNAME	MIDINIT	BIRTHDATE	MEMBCODE	AGE	GROUPNMBR	DUPLICATE	Medicare	Move to
					20	95	18222C		AB	
					20	71	18222C			1822ZF
					40	71	18222C		AB	
					10	84	18222C		AB	
					20	76	18222C			1822ZF
					40	82	18222C		AB	
					10	73	18222C		AB	
					40	83	18222C		AB	
					10	86	18222C		AB	
					20	79	18222C		AB	
					10	81	18222C		AB	
					40	77	18222C		AB	
					41	70	18222C		A	
					10	75	18222C		A	1822ZE
					20	69	18222C		AB	
					30	70	18222C		AB	
					20	71	18222C			1822ZF
					20	74	18222C			1822ZF
					10	82	18222C		AB	
					30	74	18222C		A	
20	80	18222C		A	1822ZE					
30	75	18222C		AB						

RESULTS

AFT - 105 Corrections

ASCC - 58 Corrections

Data Corrections: Results



FACULTY	# ENROLLED
Anthem Blue Cross PPO	
Active Employees	341
Retirees Under Age 65	19
Retirees Over Age 65	
<i>With Medicare A&B</i>	161
<i>With Medicare A Only</i>	80
<i>With No Medicare</i>	53
TOTAL Retirees Over Age 65	<u>294</u>

ASCC	# ENROLLED
Anthem Blue Cross PPO	
Active Admin & Mgmt	47
Active Classified	289
Retirees Under Age 65	60
Retirees Over Age 65	
<i>With Medicare A&B</i>	227
<i>With Medicare A Only</i>	58
<i>With No Medicare</i>	14
TOTAL Retirees Over Age 65	<u>299</u>

Current Plans: Anthem



	Anthem Blue Cross	Anthem Blue Cross
	Faculty	ASCC
Deductible *	In-Network	In-Network
Individual	\$200	\$200
Family	\$600	\$600
Out of pocket maximum (coinsurance)		
Individual	\$1,500	\$1,700
Family	\$4,500	\$5,100
Out of pocket maximum (deductibles & copays)		
Individual	N/A	N/A
Family	N/A	N/A
Coinsurance (plan pays)	80%	80%
Office visit copay (PCP / specialist)	80%	\$20
Hospital coinsurance / copay		
Inpatient	No Charge	No Charge
Outpatient surgery	No Charge	No Charge
Lab and X-ray	No Charge	No Charge
Emergency services copay	No Charge	\$100
Urgent care copay	80%	\$20
Durable medical equipment	80%	80%
Prescription drugs		
Brand/Specialty Deductible	Brand Name \$50/member	Brand Name \$100/member
RX Copay		
30 day supply	\$10/\$30	\$10/\$30/\$50
30 day supply of Maintenance Medication	\$10/\$30	\$10/\$30/\$50
Mail order - 90 day supply	\$20/\$60	\$20/\$60/\$100
RX Out of pocket maximum		
Individual	None	\$750
Family	None	\$1,500
Home Delivery	\$500/\$1,000	N/A

Current Plans: Kaiser



	Kaiser Current	Kaiser Current
	Faculty	ASCC
Deductible		
Individual	none	none
Family	none	none
Out of pocket maximum		
Individual	\$1,500	\$1,500
Family	\$3,000	\$3,000
Office visit copay (PCP / specialist)	\$15 / \$15	\$20 / \$30
Inpatient	100%	100%
Outpatient surgery	\$15 Copay	\$20 Copay
Lab and X-ray	100%	100%
Emergency services copay	\$50 Copay	\$100 Copay
Urgent care copay	\$15 Copay	\$20 Copay
Durable medical equipment	100%	100%
Prescription drugs		
Formulary	traditional	traditional
Deductible	none	none
Generic	\$5	\$10
Brand name	\$10	\$20
Non formulary	N/A	N/A
Specialty	\$10	\$20
	100 Day Supply	30 Day Supply

Anthem: VCCCD Historical Renewals



Plan Year Start Date	Loss Ratio at Time of Renewal	Proposed Renewal	Final Renewal	Loss Ratio	ASCC Final Renewal	Rate	Large Claims	Loss Ratio	Faculty Final Renewal	Rate	Large Claims	Large Claim Pooling Point
7/1/2019	92.10%	15.83%	6.00%	100.50%	6.00%	TBD	60	84.90%	6.00%	TBD	54	\$250,000
7/1/2018	91.81%	25.88%	9.13%	103.40%	9.13%	\$1,743.44	50	90.30%	8.89%	\$2,008.74	68	\$250,000
7/1/2017	86.78%	9.26%	3.00%	96.60%	3.50%	\$1,597.61	41	84.60%	2.53%	\$1,844.82	56	\$250,000
7/1/2016	97.55%	28.28%	13.00%	88.50%	13.00%	\$1,543.52	53	88.80%	13.00%	\$1,799.34	63	\$150,000
7/1/2015	76.50%	ASCC: 13.28% Faculty: 1.72%	ASCC: 9.50% Faculty: 0.00%	76.70%	9.50%	\$1,365.95	18	76.69%	0.00%	\$1,592.34	11	\$150,000
7/1/2014	81.73%	ASCC: 1.49% Faculty: 12.46%	ASCC: -1.82% Faculty: 9.50%	73.06%	-1.82%	\$1,247.40	38	90.60%	9.50%	\$1,592.34	43	\$150,000
7/1/2013	87.93%	ASCC: 13.53% Faculty: 4.41%	ASCC: 10.50% Faculty: 1.50%	Do not have	10.50%	\$1,270.52	Do not have	Do not have	1.50%	\$1,458.85	Do not have	Do not have

* The loss ratio reflected above does not include possible large claims credit above the pooling point.

School Pools Review: Tenure & Size



Pool Name	Year Established	# of Entities in Pool	Types of Entities
CalPERS	1962	1200 (154)*	Public Agencies, K-12, Community College Districts, Universities
SISC	1978	431	K-12 School Districts, Community College Districts
CVT	1984	236	K-12 School Districts, Community College Districts
ASCIP	1980	61	K-12 School Districts, Community College Districts
CSEBA	1986	49	K-12 School Districts, Community College Districts
VEBA	1990	65	Public Agencies, K-12 School Districts, Community College Districts

State of California

K-12 Districts = 1,026

Community Colleges = 114

TOTAL = 1,140 of which 821 are offering health insurance through CalPERS, SISC, and CVT

*154 of 1200 CalPERS Health contracts are schools

School Pools Review: Eligibility Rules



	CalPERS	SISC	CVT	CSEBA	VEBA
Active Opt Outs?	Yes	Full-time employees cannot opt out of Dental, Vision, and Life. Medical opt-out is allowable but district assessed a penalty equivalent to single Anchor Bronze rate per FTE opting out. Existing opt-outs may be grandfathered.	Full-time employees cannot opt out. Existing opt-outs may be grandfathered. Must have union representation.	Yes	Yes, only if plan not covered in full by the district

	CalPERS	SISC	CVT	CSEBA	VEBA
Retirees & Medicare	Required to enroll in Medicare Parts A & B, unless ineligible for free Part A.	Required to enroll in Medicare Parts A & B, otherwise pay a penalty for non-enrollment.	Required to enroll in Medicare Parts A & B. Failure to obtain both Medicare Parts A and B will result in the disqualification from eligibility to participate in CVT health plans.	Required to enroll in Medicare Parts A & B.	Required to enroll in Medicare Parts A & B.

School Pools Review: Why review CalPERS?



1. Burnham discussed VCCCD with CalPERS and they agreed to make an exception for those retirees without Part B, allowing them to come onto the active plan until they are enrolled in Part B. CalPERS will allow them to stay on the Active plan for 1 year before they enforce the Part B requirement.
2. Burnham was not able to calculate the expected premium with CalPERS without having completed the data clean-up which required over 150 adjustments to reflect proper enrollment. Without having taken that step, the CalPERS premium calculation would not have been accurate.
3. There is substantial premium savings with CalPERS.

CalPERS: Overview



7 Basic HMO Plans	3 Basic PPO Plans	6 Medicare Plans
Anthem Select	PERS Select	Anthem Traditional Medicare Advantage
Anthem Traditional	PERS Choice	Kaiser Permanente Senior Advantage
Blue Shield Access+	PERSCare	PERSCare Medicare Supplement PPO
HealthNet Salud y Mas	PORAC	PERS Choice Medicare Supplement PPO
HealthNet SmartCare		PERS Select Medicare Supplement PPO
Kaiser Permanente		UnitedHealthcare Group Medicare Advantage PPO
UnitedHealthcare SignatureValue Alliance		

Largest medical insurance pool in California:
 1.4 million individuals currently enrolled in CalPERS medical plans

Rating Region: Los Angeles, San Bernardino, Ventura

CalPERS: Anthem – Current vs CalPERS



Ventura County Community College District CalPERS Medical Renewal - PPO Plans (B) January 1, 2019

	Anthem Blue Cross	Anthem Blue Cross	CalPERS	CalPERS	CalPERS
	Faculty	ASCC	PERS Select	PERS Choice	PERS Care
	In-Network	In-Network	In-Network	In-Network	In-Network
Deductible *					
Individual	\$200	\$200	*\$1,000 ¹	*\$500	*\$500
Family	\$600	\$600	*\$2,000 ¹	*\$1000	*\$1000
Out of pocket maximum (coinsurance)					
Individual	\$1,500	\$1,700	\$3,000	\$3,000	\$2,000
Family	\$4,500	\$5,100	\$6,000	\$6,000	\$4,000
Out of pocket maximum (deductibles & copays)					
Individual	N/A	N/A	\$2,900	\$2,900	\$3,900
Family	N/A	N/A	\$5,800	\$5,800	\$7,800
Coinsurance (plan pays)	80%	80%	80%	80%	90%
Office visit copay (PCP / specialist)	80%	\$20	*\$35 ² / \$35, ded waived	*\$20 / \$35, ded waived	*\$20 / \$35, ded waived
Hospital coinsurance / copay					
Inpatient	No Charge	No Charge	ded, 80%	ded, 80%	*\$250, ded, 90%
Outpatient surgery	No Charge	No Charge	ded, 80%	ded, 80%	ded, 90%
Lab and X-ray	No Charge	No Charge	ded, 80%	ded, 80%	ded, 90%
Emergency services copay	No Charge	\$100	*\$50, ded, 80% (waived if admitted)	\$50*, ded, 80% (waived if admitted)	*\$50*, ded, 90%
Urgent care copay	80%	\$20	*\$35, ded waived	*\$35, ded waived	*\$35, ded waived
Durable medical equipment	80%	80%	ded, 80%	ded, 80%	ded, 90%
Prescription drugs					
Brand/Specialty Deductible	Brand Name \$50/member	Brand Name \$100/member	none	none	none
RX Copay					
30 day supply	\$10/\$30	\$10/\$30/\$50	\$5 / \$20 / \$50	\$5 / \$20 / \$50	\$5 / \$20 / \$50
30 day supply of Maintenance Medication	\$10/\$30	\$10/\$30/\$50	\$10 / \$40 / \$100	\$10 / \$40 / \$100	\$10 / \$40 / \$100
Mail order - 90 day supply	\$20/\$60	\$20/\$60/\$100	\$10 / \$40 / \$100	\$10 / \$40 / \$100	\$10 / \$40 / \$100
RX Out of pocket maximum					
Individual	None	\$750	\$2,000	\$2,000	\$2,000
Family	None	\$1,500	\$4,000	\$4,000	\$4,000
Home Delivery	\$500/\$1,000	N/A	\$1,000	\$1,000	\$1,000

1 Five credits available to reduce deductible to \$500 Individual / \$1000 Family (Flu Shot, Biometric Screening, Non-Smoking Certification, Virtual Second Opinion, ConditionCare Certification)

2 Copay reduced to \$10 if enrolled with PPO Primary Care Physician

CalPERS: Kaiser – Current vs CalPERS



	Kaiser Current	Kaiser Current	Kaiser CalPERS
	Faculty	ASCC	CalPERS Plan
Deductible			
Individual	none	none	none
Family	none	none	none
Out of pocket maximum			
Individual	\$1,500	\$1,500	\$1,500
Family	\$3,000	\$3,000	\$3,000
Office visit copay (PCP / specialist)	\$15 / \$15	\$20 / \$30	\$15 / \$15
Inpatient	100%	100%	100%
Outpatient surgery	\$15 Copay	\$20 Copay	\$15 Copay
Lab and X-ray	100%	100%	100%
Emergency services copay	\$50 Copay	\$100 Copay	\$50 Copay
Urgent care copay	\$15 Copay	\$20 Copay	\$15 Visit
Durable medical equipment	100%	100%	100%
Prescription drugs			
Formulary	traditional	traditional	traditional
Deductible	none	none	none
Generic	\$5	\$10	\$5
Brand name	\$10	\$20	\$20
Non formulary	N/A	N/A	N/A
Specialty	\$10	\$20	\$20
	100 Day Supply	30 Day Supply	30 Day Supply

CalPERS: Anthem – Current vs CalPERS



Ventura County Community College District
 CalPERS Medical Renewal - PPO Plans (B)
 January 1, 2019

	Anthem Blue Cross	Anthem Blue Cross	CalPERS	CalPERS	CalPERS
	Faculty	ASCC	PERS Select	PERS Choice	PERS Care
Current Rates	\$2,008.74	\$1,743.44	\$840.67 ¹	\$1,307.65 ¹	\$1,685.82 ¹
Proj. Renewal Rates	\$2,129.26 ²	\$1,848.05 ²			

1 Composite rate generated based on current Anthem enrollment by dependent tier. CalPERS rates are 3-tier in actuality.

2 Renewal rate estimated based on 6% anthem renewal increase. Final rates are pending.

CalPERS: Kaiser – Current vs CalPERS



	Kaiser Current	Kaiser Current	Kaiser CalPERS
	Faculty	ASCC	CalPERS Plan
Current Rates	\$1,353.76	\$1,277.32	\$1,076.75 ¹
Renewal Rates	\$1,425.66	\$1,345.16	

1 Composite rate generated based on current Kaiser enrollment by dependent tier. CalPERS rates are 3-tier in actuality.

CalPERS: Bottomline Comparison



		Anthem Direct		CalPERS
		Current - 2018	Negotiated Renewal - 2019	2019
Combination of <u>High-Cost</u> CalPERS Plans: Active in PERS Care 90/10				
Single	459	\$29,162,869	\$30,923,506	Combination of <u>Most</u> Expensive Plans: PERS Care 90/10
2-Party	539			
Family	331			
Annual Premium	1329			\$18,512,965
CalPERS Administrative Fee 0.23%				\$42,580
Relationship to Current \$			\$1,760,637	(\$10,607,324)
Relationship to Current %			6.0%	-36.37%
Relationship to Renewal \$				(\$12,367,961)
Relationship to Renewal %				-40.00%

Medicare Cost
 Low **\$700k**
 Mid **\$1.8 million**
 High **\$2.3 million**

**Not included in the above, is the Medicare premium for those who already have A&B.*

		Anthem Direct		CalPERS
		Current - 2018	Negotiated Renewal - 2019	2019
Combination of <u>Mid-Cost</u> CalPERS Plans: Active in PERS Choice 80/20				
Single	459	\$29,162,869	\$30,923,506	Combination of <u>Mid-Cost</u> Plans: PERS Choice 80/20
2-Party	539			
Family	331			
Annual Premium	1329			\$14,030,193
CalPERS Administrative Fee 0.23%				\$32,269
Relationship to Current \$			\$1,760,637	(\$15,100,406)
Relationship to Current %			6.0%	-51.78%
Relationship to Renewal \$				(\$16,861,043)
Relationship to Renewal %				-54.53%

		Anthem Direct		CalPERS
		Current - 2018	Negotiated Renewal - 2019	2019
Combination of <u>Low-Cost</u> CalPERS Plans: Active in PERS Select 80/20				
Single	459	\$29,162,869	\$30,923,506	Combination of <u>Low-Cost</u> Plans: PERS Select 80/20
2-Party	539			
Family	331			
Annual Premium	1329			\$9,427,574
CalPERS Administrative Fee 0.23%				\$21,683
Relationship to Current \$			\$1,760,637	(\$19,713,612)
Relationship to Current %			6.0%	-67.60%
Relationship to Renewal \$				(\$21,474,249)
Relationship to Renewal %				-69.44%

CalPERS: Bottomline Comparison



		Kaiser Direct		Kaiser CalPERS
		Current - 2018	Renewal - 2019	2019
Kaiser				
Total Enrollees	378	\$5,188,607	\$5,442,849	
Annual Premium				\$4,689,305
CalPERS Administrative Fee 0.23%				\$10,785
Relationship to Current \$			\$254,242	(\$488,517)
Relationship to Current %			4.9%	-9.42%
Relationship to Renewal \$				(\$742,759)
Relationship to Renewal %				-13.65%

CalPERS: 10-Year Rate History (Premiums)



Premiums

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Basic											
Los Angeles Area											
Anthem Select	n/a	n/a	n/a	n/a	n/a	\$475.86	\$493.40	\$543.47	\$592.78	\$660.17	\$627.07
Anthem Traditional	n/a	n/a	n/a	n/a	n/a	549.76	631.62	610.64	713.69	784.72	878.48
Blue Shield Access+	\$412.35	\$424.69	\$496.93	\$510.72	\$530.75	469.91	517.87	566.53	675.98	613.29	669.75
Blue Shield NetValue	364.49	368.06	427.58	439.25	453.35	395.50	485.41	576.46	n/a	n/a	n/a
Health Net Salud y Más	n/a	n/a	n/a	n/a	n/a	425.44	430.71	466.11	414.79	404.32	356.50
Health Net SmartCare	n/a	n/a	n/a	n/a	n/a	542.71	568.47	585.39	526.73	577.15	584.27
Kaiser	388.02	413.17	434.00	465.63	502.40	541.79	521.18	543.83	573.89	642.70	618.64
United Healthcare	n/a	n/a	n/a	n/a	n/a	487.76	458.74	492.24	545.71	602.78	669.61
PERS Choice	449.04	452.41	496.15	505.63	587.46	599.19	585.18	598.75	637.53	620.39	654.50
PERS Select	421.75	422.35	433.87	429.22	429.08	573.83	576.49	547.55	565.33	573.21	420.77
PERSCare	697.87	772.05	787.24	906.39	953.90	624.59	647.11	666.91	715.88	673.73	843.78
Medicare											
All Regions											
Anthem Select	n/a	n/a	n/a	n/a	n/a	\$341.12	\$445.38	n/a	n/a	n/a	n/a
Anthem Traditional	n/a	n/a	n/a	n/a	n/a	341.12	445.38	n/a	n/a	370.34	\$357.44
Blue Shield Access+	\$341.44	\$299.53	\$337.88	\$337.99	\$261.32	298.21	352.63	n/a	n/a	n/a	n/a
Blue Shield NetValue	304.66	299.53	337.88	337.99	261.32	298.21	352.63	n/a	n/a	n/a	n/a
Health Net Salud y Más	n/a	n/a	n/a	n/a	n/a	261.24	276.85	n/a	n/a	n/a	n/a
Health Net SmartCare	n/a	n/a	n/a	n/a	n/a	261.24	276.85	n/a	n/a	n/a	n/a
Kaiser	280.16	298.36	282.30	277.81	288.37	294.97	295.51	\$297.23	\$300.48	\$316.34	323.74
Kaiser/OOS	318.84	319.34	354.81	366.87	371.89	388.65	390.47	297.23	300.48	316.34	323.74
Sharp	n/a	n/a	n/a	n/a	n/a	306.51	327.66	n/a	n/a	n/a	n/a
United Healthcare	n/a	n/a	n/a	n/a	n/a	193.33	267.41	320.98	324.21	330.76	299.37
Western Health Advantage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
PERS Choice	349.11	356.09	375.88	383.44	325.74	307.23	339.47	366.38	353.63	345.97	360.41
PERS Select	349.11	356.09	375.88	383.44	325.74	307.23	339.47	366.38	353.63	345.97	360.41
PERSCare	404.60	410.60	433.66	432.43	370.43	327.36	368.76	408.04	389.76	382.30	394.83
PORAC	330.00	363.00	418.00	418.00	418.00	397.00	402.00	442.00	464.00	487.00	513.00

CalPERS: 10-Year Rate History (% Change)



Percent Change

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Basic											
Los Angeles Area											
Anthem Select	n/a	n/a	n/a	n/a	n/a	n/a	3.7%	10.1%	9.1%	11.4%	-5.0%
Anthem Traditional	n/a	n/a	n/a	n/a	n/a	n/a	14.9%	-3.3%	16.9%	10.0%	11.9%
Blue Shield Access+	5.2%	3.0%	17.0%	2.8%	3.9%	-11.5%	10.2%	9.4%	19.3%	-9.3%	9.2%
Blue Shield NetValue	3.6%	1.0%	16.2%	2.7%	3.2%	-12.8%	22.7%	18.8%	n/a	n/a	n/a
Health Net Salud y Más	n/a	n/a	n/a	n/a	n/a	n/a	1.2%	8.2%	-11.0%	-2.5%	-11.8%
Health Net SmartCare	n/a	n/a	n/a	n/a	n/a	n/a	4.7%	3.0%	-10.0%	9.6%	1.2%
Kaiser	8.0%	6.5%	5.0%	7.3%	7.9%	7.8%	-3.8%	4.3%	5.5%	12.0%	-3.7%
United Healthcare	n/a	n/a	n/a	n/a	n/a	n/a	-5.9%	7.3%	10.9%	10.5%	11.1%
PERS Choice	0.0%	0.8%	9.7%	1.9%	16.2%	2.0%	-2.3%	2.3%	6.5%	-2.7%	5.5%
PERS Select	-3.0%	0.1%	2.7%	-1.1%	0.0%	33.7%	0.5%	-5.0%	3.2%	1.4%	-26.6%
PERSCare	0.0%	10.6%	2.0%	15.1%	5.2%	-34.5%	3.6%	3.1%	7.3%	-5.9%	25.2%
Medicare											
All Regions											
Anthem Select	n/a	n/a	n/a	n/a	n/a	n/a	30.6%	n/a	n/a	n/a	n/a
Anthem Traditional	n/a	n/a	n/a	n/a	n/a	n/a	30.6%	n/a	n/a	n/a	-3.5%
Blue Shield Access+	0.0%	-12.3%	12.8%	0.0%	-22.7%	14.1%	18.2%	n/a	n/a	n/a	n/a
Blue Shield NetValue	0.0%	-1.7%	12.8%	0.0%	-22.7%	14.1%	18.2%	n/a	n/a	n/a	n/a
Health Net Salud y Más	n/a	n/a	n/a	n/a	n/a	n/a	6.0%	n/a	n/a	n/a	n/a
Health Net SmartCare	n/a	n/a	n/a	n/a	n/a	n/a	6.0%	n/a	n/a	n/a	n/a
Kaiser	2.5%	6.5%	-5.4%	-1.6%	3.8%	2.3%	0.2%	0.6%	1.1%	5.3%	2.3%
Kaiser/OOS	6.8%	0.2%	11.1%	3.4%	1.4%	4.5%	0.5%	-23.9%	1.1%	5.3%	2.3%
Sharp	n/a	n/a	n/a	n/a	n/a	n/a	6.9%	n/a	n/a	n/a	n/a
United Healthcare	n/a	n/a	n/a	n/a	n/a	n/a	38.3%	20.0%	1.0%	2.0%	-9.5%
Western Health Advantage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
PERS Choice	0.0%	2.0%	5.6%	2.0%	-15.0%	-5.7%	10.5%	7.9%	-3.5%	-2.2%	4.2%
PERS Select	0.0%	2.0%	5.6%	2.0%	-15.0%	-5.7%	10.5%	7.9%	-3.5%	-2.2%	4.2%
PERSCare	0.0%	1.5%	5.6%	-0.3%	-14.3%	-11.6%	12.6%	10.7%	-4.5%	-1.9%	3.3%
PORAC	7.1%	10.0%	15.2%	0.0%	0.0%	-5.0%	1.3%	10.0%	5.0%	5.0%	5.3%

CalPERS: 5-Year Average Rate Change



Basic	5-Year Average
Los Angeles Area	
Anthem Select	5.86%
Anthem Traditional	10.08%
Blue Shield Access+	7.76%
Blue Shield NetValue	20.75%
Health Net Salud y Más	-3.18%
Health Net SmartCare	1.70%
Kaiser	2.86%
United Healthcare	6.78%
PERS Choice	1.86%
PERS Select	-5.30%
PERSCare	6.66%