

CALPERS 2018 Medical Rate Analysis
By Brenda Hensley, VTA Bargaining Chairperson

OPEN ENROLLMENT is SEPTEMBER 11, 2017 to OCTOBER 6, 2017!

VTA bargaining unit members (you!) typically live in 1 of 2 CALPERS regions, Bay Area or Sacramento Area:

Bay Area Counties: Alameda, Amador, Contra Costa, Marin, Napa, Nevada, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Sutter and Yuba

Sacramento Area Counties: El Dorado, Placer, Sacramento and Yolo

Some rates from 2017 are going down in 2018 and some are increasing. The following is an analysis of the rate changes.

THESE ARE NOT OUT-OF-POCKET COSTS. The out-of-pocket costs to VTA members are calculated after open enrollment is complete. ESTIMATES for out-of-pocket costs will come out ASAP to help members make informed choices about their health benefit choices. Since most members take Kaiser, both Kaiser rates are increasing, and we have more members this year eligible for medical benefits, you should anticipate that your out-of-pocket costs will increase starting January 1, 2018.

The four cheapest plans in the Bay Area region are:

1. PERS Select (PPO)
2. Kaiser (HMO)
3. Western Health Advantage (new to CALPERS in 2018!)* (HMO)
4. PERS Choice (PPO)

The four cheapest plans in the Sacramento Area region are:

1. PERS Select (PPO)
2. Kaiser (HMO)
3. PERS Choice (PPO)
4. Western Health Advantage (new to CALPERS in 2018!)* (HMO)

*Note: Western Health Advantage will serve members that live in the following counties ONLY: Placer, El Dorado, Sacramento, Yolo, Colusa, Solano, Napa, Sonoma and Marin

To help you make comparisons between plans, check out the CALPERS 2018 Health Benefit Summary:

<https://www.calpers.ca.gov/docs/forms-publications/2018-health-benefit-summary.pdf>

To help with other considerations, check out these websites suggested by CTA:

<http://www.hospitalsafetygrade.org/>

<http://reportcard.opa.ca.gov/rc2017/medicalgroupcounty.aspx>

<https://www.consumerreports.org/health/drugs-a-z/best-buy-drugs/index.htm>

Also, when doing this analysis, I noticed SEVERAL members are not taking advantage of the 125 Plan for their medical out-of-pocket premium costs! This saves money by decreasing tax liability and taxable income. Signing up for the 125 plan is simple and may be done in the fall. AFLAC usually comes around to each site for you to sign up.

		RATE CHANGE % FROM 2017 to 2018		
BAY AREA	PERCENT CHANGE		SACRAMENTO AREA	PERCENT CHANGE
Anthem Select	9.3% increase		Anthem Select	3.9% increase
Anthem Traditional	6.5% decrease		Anthem Traditional	18% decrease
BSC Access+	13.3% decrease		BSC Access+	6.1% decrease
Health Net SmartCare	17.8% increase		Health Net SmartCare	45.8% increase
Kaiser	6.3% increase		Kaiser	1.9% increase
PERS Choice	3.6% decrease		PERS Choice	1.6% increase
PERS Select	2.5% decrease		PERS Select	6.8% increase
PERSCare	5.4% decrease		PERSCare	1.8% decrease
United Healthcare	29.1% increase		United Healthcare	9.9% increase