



8-11-2022

**County of Santa Barbara**

RE: 2023 PRISMHealth Program Contract Renewal

Dear PRISMHealth Program Member:

We want to thank you for your participation and support of the PRISMHealth Program in 2022. The Program continues to provide its members with stable and predictable rates, wholesale discounts, and savings in fixed costs. As a result, the PRISMHealth Program continues to attract new members.

We have completed our annual financial review for the PRISMHealth Program. Your medical plan benefits are scheduled to renew January 1, 2023 until December 31, 2023, for a period of one (1) year. Based on the review of the Program's claims experience and forecast increases in claims costs, it has been determined that the following rate change is required for the upcoming 2023 year:

| Coverage Line | Rate Change % |
|---------------|---------------|
| PPO           | 8.8%          |
| Kaiser        | 8.8%          |
| Kaiser KPSA   | -13.19%       |

Factors contributing to increases in overall healthcare inflation, as well as direct healthcare costs that impact your PRISMHealth Program rates include, but are not limited to:

- Utilization rebound from COVID-Induced delayed care
- Higher-than-average catastrophic claims
- Approval and expanded use of new medical technology and procedures
- Increases in fees paid to providers in rising costs of prescription drugs and specialty medications

Finally, as part of the February Health Committee Meeting, all Program Administrative and Underwriting Guidelines have been updated. Please review the new guidelines at the link below and let your Alliant Account Executive or Alliant Program Team know if you have any questions.

Updated Program Administration Guidelines can be found at: [PRISMHealth Administrative Guidelines](#)

Updated Program Underwriting Guidelines can be found at: [PRISMHealth Underwriting Guidelines](#)

Sincerely,

Sidney DiDomenico

Employee Benefits Director



## PRISMHealth RENEWAL CONFIRMATION

County of Santa Barbara

January 2023 Renewal

Option A: Renew with no plan changes

Option B: We would like to confirm our renewal with the following plan changes:

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Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

**Please send your confirmation to Alliant Insurance Services by August 1  
Attention: Asia Prudholme**

**E-Mail: [Asia.Prudholme@alliant.com](mailto:Asia.Prudholme@alliant.com)**

|  | Tier                            | Previous Rate | Rate Change % | Renewal Rate |
|--|---------------------------------|---------------|---------------|--------------|
| <b>Blue Shield - Medicare Retirees - EPO - Medicare - Tandem Network (6 Rate records)</b>          |                                 |               |               |              |
|  | Single                          | \$720.00      | 8.8%          | \$783.00     |
|  | Two Party                       | \$1,438.00    | 8.8%          | \$1565.00    |
|  | Family                          | \$2,159.00    | 8.8%          | \$2349.00    |
|  | Retiree (1 Medicare, 1 Without) | \$2,004.00    |               | \$2180.00    |
|  | Retiree (1 Medicare, 2 Without) | \$3,598.00    |               | \$3914.00    |
|  | Retiree (2 Medicare, 1 Without) | \$2,722.00    |               | \$2962.00    |
| <b>Blue Shield - Medicare Retirees - EPO - Medicare COB EGWP - Tandem Network (6 Rate records)</b> |                                 |               |               |              |
|  | Single                          | \$649.00      | 8.8%          | \$706.00     |
|  | Two Party                       | \$1,296.00    | 8.8%          | \$1410.00    |
|  | Family                          | \$1,947.00    | 8.8%          | \$2118.00    |
|  | Retiree (1 Medicare, 1 Without) | \$1,933.00    |               | \$2103.00    |
|  | Retiree (1 Medicare, 2 Without) | \$3,527.00    |               | \$3837.00    |
|  | Retiree (2 Medicare, 1 Without) | \$2,582.00    |               | \$2809.00    |
| <b>Blue Shield - Medicare Retirees - EPO Medicare EGWP HIGH (6 Rate records)</b>                   |                                 |               |               |              |
|  | Single                          | \$796.00      | 8.8%          | \$866.00     |
|  | Two Party                       | \$1,592.00    | 8.8%          | \$1732.00    |
|  | Family                          | \$2,389.00    | 8.8%          | \$2599.00    |
|  | Retiree (1 Medicare, 1 Without) | \$2,373.00    |               | \$2582.00    |
|  | Retiree (1 Medicare, 2 Without) | \$4,329.00    |               | \$4710.00    |
|  | Retiree (2 Medicare, 1 Without) | \$3,169.00    |               | \$3448.00    |
| <b>Blue Shield - Medicare Retirees - EPO Medicare EGWP LOW (6 Rate records)</b>                    |                                 |               |               |              |
|  | Single                          | \$769.00      | 8.8%          | \$837.00     |
|  | Two Party                       | \$1,535.00    | 8.8%          | \$1670.00    |
|  | Family                          | \$2,306.00    | 8.8%          | \$2509.00    |
|  | Retiree (1 Medicare, 1 Without) | \$2,129.00    |               | \$2316.00    |
|  | Retiree (1 Medicare, 2 Without) | \$3,817.00    |               | \$4153.00    |
|  | Retiree (2 Medicare, 1 Without) | \$2,898.00    |               | \$3153.00    |
| <b>Blue Shield - Medicare Retirees - EPO Medicare HIGH (6 Rate records)</b>                        |                                 |               |               |              |
|  | Single                          | \$883.00      | 8.8%          | \$961.00     |
|  | Two Party                       | \$1,766.00    | 8.8%          | \$1921.00    |

|   | Tier                            | Previous Rate | Rate Change % | Renewal Rate |
|---|---------------------------------|---------------|---------------|--------------|
|   | Family                          | \$2,649.00    | 8.8%          | \$2882.00    |
|   | Retiree (1 Medicare, 1 Without) | \$2,460.00    |               | \$2677.00    |
|   | Retiree (1 Medicare, 2 Without) | \$4,416.00    |               | \$4805.00    |
|   | Retiree (2 Medicare, 1 Without) | \$3,343.00    |               | \$3637.00    |
| <b>Blue Shield - Medicare Retirees - EPO Medicare LOW (6 Rate records)</b>  |                                 |               |               |              |
|   | Single                          | \$855.00      | 8.8%          | \$930.00     |
|   | Two Party                       | \$1,712.00    | 8.8%          | \$1863.00    |
|   | Family                          | \$2,566.00    | 8.8%          | \$2792.00    |
|   | Retiree (1 Medicare, 1 Without) | \$2,215.00    |               | \$2409.00    |
|   | Retiree (1 Medicare, 2 Without) | \$3,903.00    |               | \$4246.00    |
|   | Retiree (2 Medicare, 1 Without) | \$3,072.00    |               | \$3342.00    |
| <b>Blue Shield - Medicare Retirees - HDHP Medicare (6 Rate records)</b>     |                                 |               |               |              |
|   | Single                          | \$985.00      | 8.8%          | \$1072.00    |
|   | Two Party                       | \$1,966.00    | 8.8%          | \$2139.00    |
|   | Family                          | \$2,950.00    | 8.8%          | \$3210.00    |
|   | Retiree (1 Medicare, 1 Without) | \$2,046.00    |               | \$2226.00    |
|   | Retiree (1 Medicare, 2 Without) | \$3,366.00    |               | \$3662.00    |
|   | Retiree (2 Medicare, 1 Without) | \$3,027.00    |               | \$3293.00    |
| <b>Blue Shield - Medicare Retirees - PPO Medicare (6 Rate records)</b>      |                                 |               |               |              |
|   | Single                          | \$972.00      | 8.8%          | \$1058.00    |
|   | Two Party                       | \$1,942.00    | 8.8%          | \$2113.00    |
|   | Family                          | \$2,913.00    | 8.8%          | \$3169.00    |
|   | Retiree (1 Medicare, 1 Without) | \$2,356.00    |               | \$2564.00    |
|   | Retiree (1 Medicare, 2 Without) | \$4,081.00    |               | \$4441.00    |
|   | Retiree (2 Medicare, 1 Without) | \$3,326.00    |               | \$3619.00    |
| <b>Blue Shield - Medicare Retirees - PPO Medicare EGWP (6 Rate records)</b> |                                 |               |               |              |
|   | Single                          | \$887.00      | 8.8%          | \$965.00     |
|   | Two Party                       | \$1,775.00    | 8.8%          | \$1931.00    |
|   | Family                          | \$2,661.00    | 8.8%          | \$2895.00    |
|   | Retiree (1 Medicare, 1 Without) | \$2,271.00    |               | \$2471.00    |
|   | Retiree (1 Medicare, 2 Without) | \$3,996.00    |               | \$4348.00    |

|  | Tier   | Previous Rate | Rate Change % | Renewal Rate |
|--|--|---------------|---------------|--------------|
|  | Retiree (2 Medicare, 1 Without)                            | \$4,934.00    |               | \$5368.00    |
| <b>Blue Shield - Actives - EPO - Tandem Network (3 Rate records)</b>               |  |               |               |              |
|  | Single   | \$785.00      | 8.8%          | \$854.00     |
|  | Two Party  | \$1,450.00    | 8.8%          | \$1578.00    |
|  | Family   | \$2,279.00    | 8.8%          | \$2480.00    |
| <b>Blue Shield - Actives - HDHP (3 Rate records)</b>                               |  |               |               |              |
|  | Single   | \$723.00      | 8.8%          | \$787.00     |
|  | Two Party  | \$1,296.00    | 8.8%          | \$1410.00    |
|  | Family   | \$2,038.00    | 8.8%          | \$2217.00    |
| <b>Blue Shield - Actives - HIGH EPO (3 Rate records)</b>                           |  |               |               |              |
|  | Single   | \$962.00      | 8.8%          | \$1047.00    |
|  | Two Party  | \$1,781.00    | 8.8%          | \$1938.00    |
|  | Family   | \$2,796.00    | 8.8%          | \$3042.00    |
| <b>Blue Shield - Actives - LOW EPO (3 Rate records)</b>                            |  |               |               |              |
|  | Single   | \$831.00      | 8.8%          | \$904.00     |
|  | Two Party  | \$1,535.00    | 8.8%          | \$1670.00    |
|  | Family   | \$2,413.00    | 8.8%          | \$2625.00    |
| <b>Blue Shield - Actives - PPO (3 Rate records)</b>                                |  |               |               |              |
|  | Single   | \$1,268.00    | 8.8%          | \$1380.00    |
|  | Two Party  | \$2,344.00    | 8.8%          | \$2550.00    |
|  | Family   | \$3,685.00    | 8.8%          | \$4009.00    |
| <b>Blue Shield - Non-Medicare Retirees - EPO - Tandem Network (6 Rate records)</b> |  |               |               |              |
|  | Single   | \$1,511.00    | 8.8%          | \$1644.00    |
|  | Two Party  | \$2,795.00    | 8.8%          | \$3041.00    |
|  | Family   | \$4,389.00    | 8.8%          | \$4775.00    |
|  | Retiree (1 Medicare, 1 Without) (Dependent with Medicare)  | \$2,229.00    |               | \$2426.00    |
|  | Retiree (1 Medicare, 2 Without) (Dependent with Medicare)  | \$3,513.00    |               | \$3823.00    |
|  | Retiree (2 Medicare, 1 Without) (Dependents with Medicare) | \$2,949.00    |               | \$3209.00    |
| <b>Blue Shield - Non-Medicare Retirees - HDHP (6 Rate records)</b>                 |  |               |               |              |
|  | Single   | \$1,248.00    | 8.8%          | \$1358.00    |
|  | Two Party  | \$2,309.00    | 8.8%          | \$2512.00    |

|  | Tier   | Previous Rate | Rate Change % | Renewal Rate |
|--|--|---------------|---------------|--------------|
|  | Family   | \$3,629.00    | 8.8%          | \$3948.00    |
|  | Retiree (1 Medicare, 1 Without) (Dependent with Medicare)  | \$2,229.00    |               | \$2425.00    |
|  | Retiree (1 Medicare, 2 Without) (Dependent with Medicare)  | \$3,290.00    |               | \$3579.00    |
|  | Retiree (2 Medicare, 1 Without) (Dependents with Medicare) | \$3,214.00    |               | \$3497.00    |
| <b>Blue Shield - Non-Medicare Retirees - HIGH EPO Non-Medicare Retirees (6 Rate records)</b> |  |               |               |              |
|  | Single   | \$1,854.00    | 8.8%          | \$2017.00    |
|  | Two Party  | \$3,431.00    | 8.8%          | \$3733.00    |
|  | Family   | \$5,387.00    | 8.8%          | \$5861.00    |
|  | Retiree (1 Medicare, 1 Without) (Dependent with Medicare)  | \$2,737.00    |               | \$2977.00    |
|  | Retiree (1 Medicare, 2 Without) (Dependent with Medicare)  | \$4,314.00    |               | \$4693.00    |
|  | Retiree (2 Medicare, 1 Without) (Dependents with Medicare) | \$3,620.00    |               | \$3938.00    |
| <b>Blue Shield - Non-Medicare Retirees - LOW EPO Non-Medicare Retirees (6 Rate records)</b>  |  |               |               |              |
|  | Single   | \$1,599.00    | 8.8%          | \$1740.00    |
|  | Two Party  | \$2,959.00    | 8.8%          | \$3219.00    |
|  | Family   | \$4,647.00    | 8.8%          | \$5056.00    |
|  | Retiree (1 Medicare, 1 Without) (Dependent with Medicare)  | \$2,456.00    |               | \$2673.00    |
|  | Retiree (1 Medicare, 2 Without) (Dependent with Medicare)  | \$3,816.00    |               | \$4152.00    |
|  | Retiree (2 Medicare, 1 Without) (Dependents with Medicare) | \$3,311.00    |               | \$3603.00    |
| <b>Blue Shield - Non-Medicare Retirees - PPO (6 Rate records)</b>                            |  |               |               |              |
|  | Single   | \$1,630.00    | 8.8%          | \$1773.00    |
|  | Two Party  | \$3,014.00    | 8.8%          | \$3279.00    |
|  | Family   | \$4,739.00    | 8.8%          | \$5156.00    |
|  | Retiree (1 Medicare, 1 Without) (Dependent with Medicare)  | \$2,600.00    |               | \$2828.00    |
|  | Retiree (1 Medicare, 2 Without) (Dependent with Medicare)  | \$3,984.00    |               | \$4334.00    |
|  | Retiree (2 Medicare, 1 Without) (Dependents with Medicare) | \$3,572.00    |               | \$3886.00    |
| <b>Kaiser - Medicare Retirees - Kaiser KPSA High with A&amp;B (5 Rate records)</b>           |  |               |               |              |
|  | Single   | \$204.00      | -13.19%       | \$177.00     |
|  | Two Party  | \$395.00      | -13.19%       | \$343.00     |
|  | Retiree (1 Medicare, 1 Without)                            | \$1,064.00    |               | \$1112.00    |
|  | Retiree (1 Medicare, 2 Without)                            | \$2,021.00    |               | \$2154.00    |
|  | Retiree (2 Medicare, 1 Without)                            | \$1,352.00    |               | \$1385.00    |

|  | Tier   | Previous Rate | Rate Change % | Renewal Rate |
|--|--|---------------|---------------|--------------|
| <b>Kaiser - Medicare Retirees - Kaiser KPSA Low with A&amp;B (5 Rate records)</b>                            |  |               |               |              |
|  | Single   | \$177.00      | -13.19%       | \$154.00     |
|  | Two Party  | \$342.00      | -13.19%       | \$297.00     |
|  | Retiree (1 Medicare, 1 Without)  | \$1,003.00    |               | \$1053.00    |
|  | Retiree (1 Medicare, 2 Without)  | \$1,921.00    |               | \$2052.00    |
|  | Retiree (2 Medicare, 1 Without)  | \$1,260.00    |               | \$1296.00    |
| <b>Kaiser - Actives - Kaiser Traditional High (3 Rate records)</b>   |  |               |               |              |
|  | Single   | \$666.00      | 8.8%          | \$725.00     |
|  | Two Party  | \$1,247.00    | 8.8%          | \$1357.00    |
|  | Family   | \$1,896.00    | 8.8%          | \$2063.00    |
| <b>Kaiser - Actives - Kaiser Traditional Low (3 Rate records)</b>  |  |               |               |              |
|  | Single   | \$640.00      | 8.8%          | \$696.00     |
|  | Two Party  | \$1,203.00    | 8.8%          | \$1309.00    |
|  | Family   | \$1,828.00    | 8.8%          | \$1989.00    |
| <b>Kaiser - Non-Medicare Retirees - Kaiser Traditional High (6 Rate records)</b>                             |  |               |               |              |
|  | Single   | \$973.00      | 8.8%          | \$1059.00    |
|  | Two Party  | \$1,833.00    | 8.8%          | \$1994.00    |
|  | Family   | \$2,790.00    | 8.8%          | \$3036.00    |
|  | Retiree (1 Medicare, 1 Without) (Dependent with Medicare)              | \$1,177.00    |               | \$1236.00    |
|  | Retiree (1 Medicare, 2 Without) (Dependent with Medicare)              | \$2,037.00    |               | \$2171.00    |
|  | Retiree (2 Medicare, 1 Without) (Dependents with Medicare)             | \$2,021.00    |               | \$2154.00    |
| <b>Kaiser - Non-Medicare Retirees - Kaiser Traditional Low (6 Rate records)</b>                              |  |               |               |              |
|  | Single   | \$935.00      | 8.8%          | \$1017.00    |
|  | Two Party  | \$1,761.00    | 8.8%          | \$1916.00    |
|  | Family   | \$2,679.00    | 8.8%          | \$2915.00    |
|  | Retiree (1 Medicare, 1 Without) (Dependent with Medicare)              | \$1,112.00    |               | \$1171.00    |
|  | Retiree (1 Medicare, 2 Without) (Dependent with Medicare)              | \$1,938.00    |               | \$2070.00    |
|  | Retiree (2 Medicare, 1 Without) (Dependents with Medicare)             | \$1,921.00    |               | \$2052.00    |
| <b>Kaiser - Non-Medicare Retirees - Kaiser Traditional Unassigned - High (Non-Medicare) (2 Rate records)</b> |  |               |               |              |
|  | Kaiser Unassigned Medicare 65+ Per Member: Missing A&B, or have B only | \$1,478.00    | 8.8%          | \$1608.00    |
|  | Kaiser Unassigned Medicare 65+ Per Member: Missing Only B              | \$1,140.00    | 8.8%          | \$1240.00    |

|   | Tier   | Previous Rate | Rate Change % | Renewal Rate |
|---|--|---------------|---------------|--------------|
| <b>Kaiser - Non-Medicare Retirees - Kaiser Traditional Unassigned - Low (Non-Medicare) (2 Rate records)</b> |  |               |               |              |
|   | Kaiser Unassigned Medicare 65+ Per Member: Missing A&B, or have B only | \$1,459.00    | 8.8%          | \$1587.00    |
|   | Kaiser Unassigned Medicare 65+ Per Member: Missing Only B              | \$1,120.00    | 8.8%          | \$1219.00    |