Gavin Newsom, Governor
State of California
Health and Human Services Agency
DEPARTMENT OF MANAGED HEALTH CARE
980 9th Street, Suite 500
Sacramento, CA 95814
Phone: 916-324-8176 | Fax: 916-255-5241
www.HealthHelp.ca.gov

California Plain-Language
Rate Filing Description
[for Web site posting, Health & Safety
Code 1385.07(d), Insurance Code
10181.7(d)]

Company Name:

California Physicians' Service dba Blue Shield of California

SERFF Tracking Number:

Department File Number: (will be completed by Department)

1) Justification for any unreasonable rate increases.

(Include all information as to why the rate increase is justified. Attach supporting documentation to this PDF file.)

n/a

2) Overall annual medical trend factor assumptions for all benefits

HMO 2.8% PPO 6.0%

3) Actual Costs by Aggregate Benefit Category

Hospital Inpatient	Dollar Cost: $740,680,012
	Cost as Percentage of Medicare: 211%
Hospital Outpatient (including ER)	Dollar Cost: $685,709,479
	Cost as Percentage of Medicare: 350%
Physician/other professional services	Dollar Cost: $513,733,941
	Cost as Percentage of Medicare: 110%
Prescription Drug	Dollar Cost: $466,694,888
	Cost as Percentage of Medicare: 56%
Laboratory (other than inpatient)	Dollar Cost: $169,322,693
	Cost as Percentage of Medicare: 110%

Radiology (other than inpatient)	Dollar Cost: Please refer to Laboratory
	Cost as Percentage of Medicare:
Capitation (professional)	Dollar Cost and Description: $274,657,028
Capitation (institutional)	Dollar Cost and Description: $113,586,669
Capitation (other)	Dollar Cost and Description: Please refer to Capitation (Professional)
Other (describe)	Dollar Cost and Description: Please refer to Physician/Other Professional Services

4) Amount of Projected Trend, by Aggregate Benefit Category, Attributable to Use of Services, Price Inflation, Fees and Risk

Hospital Inpatient	Trend attributable to use of services: HMO: -2.0%, PPO: -0.2%
	Trend attributable to price inflation: HMO: 3.8%, PPO: 4.5%
	Trend attributable to fees and risk:
Hospital Outpatient (including ER)	Trend attributable to use of services: HMO: 1.5%, PPO: 2.9%
	Trend attributable to price inflation: HMO: 3.7%, PPO: 3.9%
	Trend attributable to fees and risk:

Physician/other professional services	Trend attributable to use of services: HMO: 2.3%, PPO: 4.6%
	Trend attributable to price inflation: HMO: 1.2%, PPO: 2.5%
	Trend attributable to fees and risk:
Prescription Drug	Trend attributable to use of services: HMO: 1.3%, PPO: 1.3%
	Trend attributable to price inflation: HMO: 1.1%, PPO: 3.6%
	Trend attributable to fees and risk:
Laboratory (other than inpatient)	Trend attributable to use of services: HMO: 0.7%, PPO: 4.4%
	Trend attributable to price inflation: HMO: -0.2%, PPO: -0.1%
	Trend attributable to fees and risk:
Radiology (other than inpatient)	Trend attributable to use of services: Please refer to Laboratory
	Trend attributable to price inflation: Please refer to Laboratory
	Trend attributable to fees and risk:

Capitation (professional)	Trend attributable to use of services: HMO: 0.0%
	Trend attributable to price inflation: HMO: 2.6%
	Trend attributable to fees and risk:
Capitation (institutional)	Trend attributable to use of services: HMO: 0.0%
	Trend attributable to price inflation: HMO: 2.5%
	Trend attributable to fees and risk:
Capitation (other)	Trend attributable to use of services: Please refer to Capitation (Professional)
	Trend attributable to price inflation: Please refer to Capitation (Professional)
	Trend attributable to fees and risk:
Other (describe)	Trend attributable to use of services: Please refer to Physician/Other Professional Services
	Trend attributable to price inflation: Please refer to Physician/Other Professional Services
	Trend attributable to fees and risk:

5) Other Information
Complete and submit the CA Plain Language Spreadsheet.

Please refer to the attached excel spreadsheet entitled "Post-ACA Jan2021 - CA Plain-Language-Spreadsheet.xlsx"