

# AGENDA

## BOARD OF DIRECTORS

STEVE BRANDAU  
KUYLER CROCKER  
NATHAN MAGSIG  
BUDDY MENDES  
BRIAN PACHECO  
AMY SHUKLIAN  
PETE VANDER POEL

**Meeting Location:  
County of Fresno  
Board of Supervisors Chambers  
2281 Tulare Street, #301  
Fresno, CA 93721  
February 21, 2020 9:00 AM**

*In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-636-4900 or the Assistant SJVIA Manager at 559-600-1810. Notification 48 hours prior to the meeting will help enable staff to make reasonable arrangements to ensure meaningful access.*

1. Call to Order
2. Pledge of Allegiance
3. Roll Call and Election of President and Vice President of the SJVIA Board of Directors to Serve through the First Meeting of the SJVIA Board in 2022 (A)
4. Approval of Agenda (A)
5. Closed Session CONFERENCE WITH LEGAL COUNSEL – EXISTING LITIGATION (Gov. Code, § 54956.9, subd. (d)(1)) — San Joaquin Valley Insurance Authority v. Gallagher Benefit Services, Inc., Fresno County Superior Court Case No. 17CECG01632, United States District Court for the Eastern District of California Case No. 1:17-cv-00861-LJO-EPG

***The public may comment on Closed Session items prior to the Board's recess to Closed Session.***

***The remainder of the agenda will be heard following the Closed Session item.***

6. Public Comment: At this time, members of the public may comment on any item, within the jurisdiction of the SJVIA, not appearing on the agenda. In order for everyone to be heard, please limit your comments to 3 minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.

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7. Approval of Minutes – Board Meeting of November 8, 2019 and Board Meeting of December 17, 2019 (A)
8. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
9. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
10. Receive Update from Auditor-Treasurer on SJVIA Financials as of December 31, 2019 (I)
11. Receive Proposed Budget for Fiscal Year 2020-2021 (I)
12. Receive Consultant's Medical, Dental, and Vision Experience Reports through December 2019 with Update on Reserve Accumulation and Projections (I)
13. Receive Consultant's SJVIA Actuarially Certified Incurred But Not Reported (IBNR) Reserve Report as of December 31, 2019 and Approve Funds to be Set Aside for IBNR Reserves (A)
14. Receive Update on PY 2020 Communication Campaign (I)
15. Ratification of Engagement Agreement with Smith LC for Special Legal Services (A)
16. Adjournment

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# MINUTES

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November 8, 2019 9:00 AM**

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1. Call to Order
2. Pledge of Allegiance
3. Roll Call

All Directors present, with the exception of Director Mendes; Director Brandau left meeting after Item 17

4. Approval of Agenda (A)

Motion to approve by Director Magsig; Seconded by Director Brandau; Motion approved unanimously

5. Closed Session CONFERENCE WITH LEGAL COUNSEL – EXISTING LITIGATION (Gov. Code, § 54956.9, subd. (d)(1)) — San Joaquin Valley Insurance Authority v. Gallagher Benefit Services, Inc., Fresno County Superior Court Case No. 17CECG01632, United States District Court for the Eastern District of California Case No. 1:17-cv-00861-LJO-EPG

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***The remainder of the agenda will be heard following the Closed Session item.***

No public comments

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6. Public Comment: At this time, members of the public may comment on any item, within the jurisdiction of the SJVIA, not appearing on the agenda. In order for everyone to be heard, please limit your comments to 3 minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.

Public comment made by Ed Dunn

7. Approval of Minutes – Board Meeting of August 23, 2019 (A)

Motion to approve by Director Magsig; Seconded by Director Brandau;  
Motion approved unanimously

8. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)

No comments

9. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)

Presented by Justin Pratt, County of Fresno

10. Receive Update from Auditor-Treasurer on SJVIA Financials as of September 30, 2019 (I)

Presented by Justin Pratt, County of Fresno

11. Receive the 2018 Audited Financial Statements (I)

Presented by Osvaldo Gutierrez and Larisa Murren, Price Page & Company

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12. Approve Amendment to Extend Contract with Price Paige & Company to Cover the Audits of Fiscal Years 2019 and 2020 (A)

Presented by Justin Pratt, County of Fresno

Motion to approve by Director Magsig; Seconded by Director Vander Poel; Motion approved unanimously

13. Approve Revised 2019 Board Meeting Calendar and Proposed 2020 Board Meeting Calendar (A)

Presented by Rhonda Sjostrom, County of Tulare

Motion to approve revised 2019 Board Meeting calendar, noting that the December 11, 2019 Board Meeting is canceled, by Director Magsig; Seconded by Director Shuklian; Motion approved unanimously

14. Receive and File Notification of Member Entity, the City of Marysville, of Its Intent to Terminate Participation in the SJVIA Effective December 31, 2019 (I)

Presented by Paul Nerland, County of Fresno

15. Approve and Authorize President to Execute SJVIA Participation Agreements for the County of Fresno, Effective December 16, 2019, and the County of Tulare, Effective January 1, 2020 (A)

Presented by Larry Gomez, County of Fresno

Motion to approve by Director Magsig; Seconded by Director Shuklian; Motion approved unanimously

16. Receive Consultant's Medical, Dental, and Vision Experience Reports through September 2019 with Update on Reserve Accumulation and Projections (I)

Presented by Bordan Darm, Keenan & Associates

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17. Receive Consultant's Report on Plan Year 2020 Stop Loss/Reinsurance Renewal and Marketing Results and Authorize President to Execute Agreement Subject to Approval of SJVIA Counsel and Staff (A)

Presented by Bordan Darm, Keenan & Associates

Motion to approve by Director Vander Poel; Seconded by Director Magsig; Motion approved unanimously

***The following Agenda Items 18 through 22 were presented together and voted on as a group.***

Presented by Bordan Darm Keenan & Associates

Public comment made by Becky Quarello, County of Fresno

Motion to approve Agenda Items 18-22 by Director Magsig; Seconded by Director Shuklilan; Motion approved unanimously

18. Approve Kaiser HMO Plan Design Changes for the County of Fresno to Create Parity with the Anthem EPO Plan (A)
19. Receive and Approve County of Tulare's New Anthem \$750 Deductible Plan Design Enhancements (A)
20. Receive Update and Approve Change to County of Fresno's Anthem \$1,500 HDHP, Effective with the 2020 Plan Year, to be in Compliance with ACA Guidelines (A)
21. Receive Update and Approve Change to County of Tulare's Anthem \$2,500 HDHP, Effective January 1, 2020, to be in Compliance with ACA Guidelines (A)
22. Receive Update on the Delta Dental DHMO Employee Only Rate for Plan Year 2020 (A)

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23. Receive Update on the Anthem Future Moms Program Cost for Plan Year 2020 (I)

Presented by Bordan Darm, Keenan & Associates

24. Approve SJVIA Wellness Funds Allocation Procedure Recommendation for Plan Year Roll-Overs (A)

Presented by Bordan Darm, Keenan & Associates

Motion to approve by Director Magsig; Seconded by Director Shuklian;  
Motion approved unanimously

25. Receive Consultant's Update on Upcoming Annual SJVIA Strategy Meeting (I)

Presented by Bordan Darm, Keenan & Associates

26. Adjournment

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### Meeting Locations:

**County of Fresno CAO Conference Room  
2281 Tulare Street, #304  
Fresno, CA 93721**

**County of Tulare Board of Supervisors Chambers  
2800 W. Burrel Avenue  
Visalia, CA 93291**

**December 17, 2019 8:30 AM**

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1. Call to Order
2. Roll Call

All Directors present, with the exception of Director Crocker and Director Pacheco

3. Approval of Agenda (A)

Motion to approve by Director Magsig; Seconded by Director Shuklian; Votes taken via Roll Call; Motion approved unanimously

4. Public Comment: At this time, members of the public may comment on any item, within the jurisdiction of the SJVIA, not appearing on the agenda. In order for everyone to be heard, please limit your comments to 3 minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.

No public comment were made.

5. Approve Amendment to Agreement with Keenan & Associates to Provide Health Benefits Consultation and Administration Services and Authorize President to Execute Amended Agreement (A)

Presented by Rhonda Sjostrom, County of Tulare

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**December 17, 2019 8:30 AM**

Motion to approve by Director Shuklian; Seconded by Director Magsig; Votes taken via Roll Call; Motion approved unanimously

6. Approve and Authorize President to Execute Assignment of Agreement to Authorize Assignment of the SJVIA's January 1, 2018 Agreement with Hourglass Systems, Inc. to MyWorkplace, Inc. (A)

Presented by Bordan Darm, Keenan & Associates

Motion to approve by Director Magsig; Seconded by Director Brandau; Votes taken via Roll Call; Motion approved unanimously

7. Adjournment

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San Joaquin Valley  
Insurance Authority

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**Meeting Location:  
County of Fresno  
Board of Supervisors Chambers  
2281 Tulare Street, #301  
Fresno, CA 93721**

**AGENDA DATE:** February 21, 2020

**ITEM NUMBER:** Item 9

**SUBJECT:** Receive Update from Auditor-Treasurer on Cash Flow Projections (I)

**REQUEST(S):** That the Board Receives This Update on Cash Flow Projections

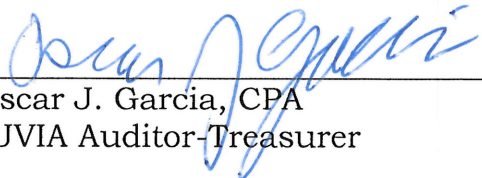
**DESCRIPTION:**

Informational item. Please see attached report.

**FISCAL IMPACT/FINANCING:**

None.

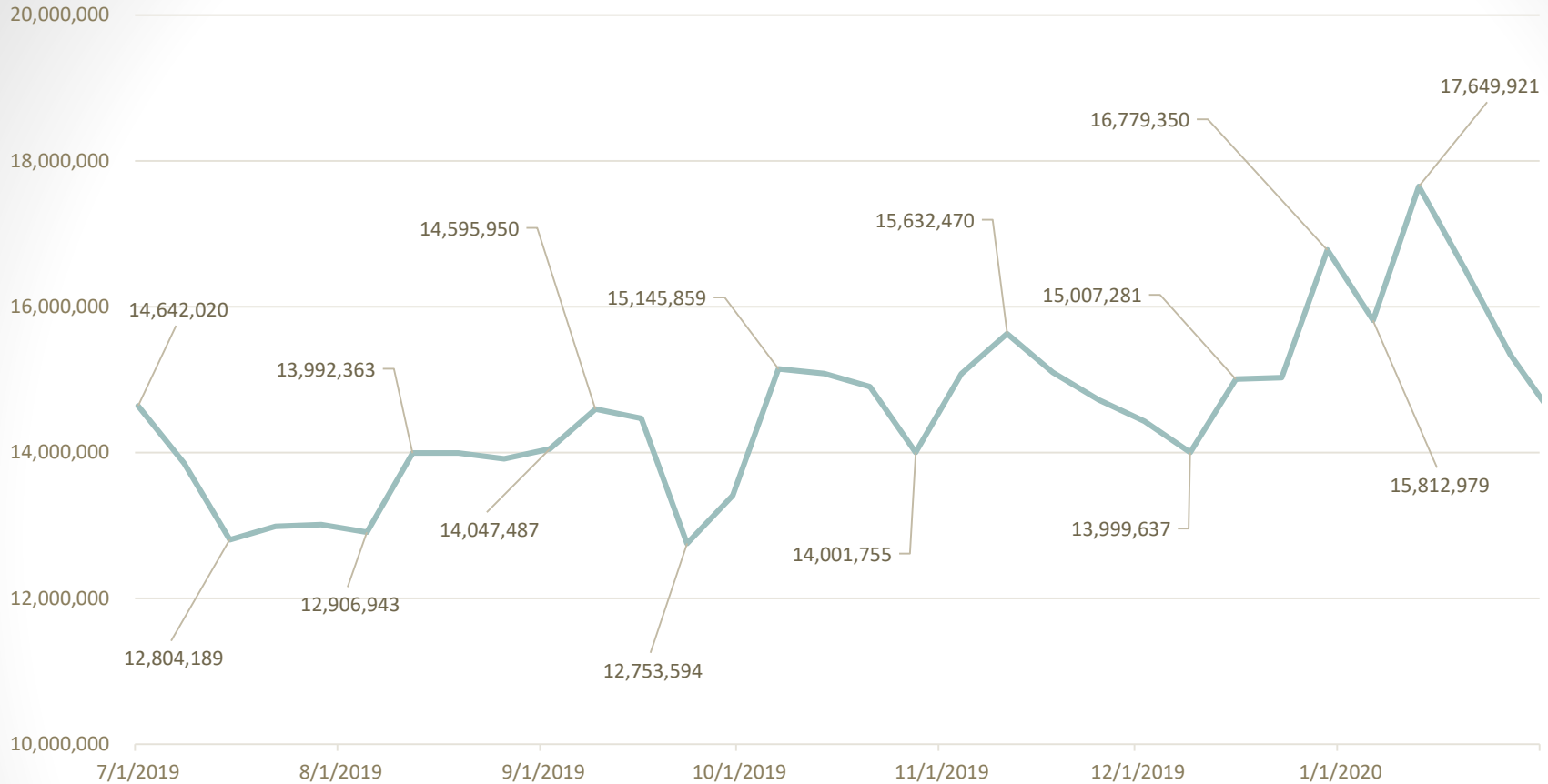
**ADMINISTRATIVE SIGN-OFF:**

  
\_\_\_\_\_  
Oscar J. Garcia, CPA  
SJVIA Auditor-Treasurer

# SJVIA Cash Flow Projections

Justin Pratt  
February 21, 2020

## Current Fiscal Year Cash Flows For the Period July 1, 2019 to January 31, 2020



### Lowest (Actual)

- 7/20/19 - \$11,792,894

### Highest (Actual)

- 1/14/20 - \$19,154,644

- Daily PPO/EPO estimated at \$163K
- Jan average PPO/EPO claims paid - \$150K
- Dec average PPO/EPO claims paid - \$139K

# Projected Cash Flows

For Period 2/1/2020 to 6/30/2020





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**Meeting Location:  
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**AGENDA DATE:** February 21, 2020

**ITEM NUMBER:** Item 10

**SUBJECT:** Receive Update from Auditor-Treasurer on SJVIA Financials as of December 31, 2020 (I)

**REQUEST(S):** That the Board Receives the Financial Update Through December 31, 2020

**DESCRIPTION:**

Informational item. Please see attached report.

**FISCAL IMPACT/FINANCING:**

None.

**ADMINISTRATIVE SIGN-OFF:**

A handwritten signature in blue ink, appearing to read "Oscar J. Garcia", is written over a horizontal line.

Oscar J. Garcia, CPA  
SJVIA Auditor-Treasurer

**San Joaquin Valley Insurance Authority**  
**Estimated Statement of Net Position**  
**As of December 31, 2019**  
**(UNAUDITED)**

**ASSETS**

Current assets:

Cash and cash equivalents	16,477,360
Interest Receivable	<u>67,220</u>
Total current assets	<u>16,544,580</u>

Noncurrent assets:

Other receivables	<u>977,819</u>
Total noncurrent assets	<u>977,819</u>

Total assets \$ 17,522,399

**LIABILITIES**

Current liabilities:

Accounts payable	3,550,383
Unearned member contributions	4,572,450
Unpaid claims and claims adjustment expenses	<u>1,700,700</u>
Total current liabilities	<u>9,823,533</u>

Noncurrent liabilities:

Due to other governmental units	9,887,669
Interest payable	<u>489,681</u>
Total noncurrent liabilities	<u>10,377,350</u>

Total liabilities \$ 20,200,883

**NET POSITION**

Unrestricted	<u>(2,678,484)</u>
Total net deficit	<u><u>\$ (2,678,484)</u></u>

Note:

This statement of net position is presented on an accrual basis. Certain related adjustments presented in this report are estimates. Additionally, this statement of net position does not include an IBNR accrual. Of the nine million currently loaned to SJVIA, five million is payable to the County of Fresno and four million is payable to the County of Tulare, both due by December 30, 2021.

**SAN JOAQUIN VALLEY INSURANCE AUTHORITY**  
**ACTUALS VS. BUDGETED RECEIPTS & DISBURSEMENTS**  
**AS OF DECEMBER 31, 2019**  
**(UNAUDITED)**

	Current Quarter				Year-To-Date			
	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE
<b>RECEIPTS</b>								
<b>TOTAL RECEIPTS</b>	\$27,664,965	\$ 29,933,878	\$ 2,268,913	8%	\$112,277,056	\$63,741,741	(\$48,535,315)	(43%)
<b>DISBURSEMENTS: Fixed</b>								
1 Specific Stop Loss Insurance (EPO/PPO)	489,462	488,341	1,121	0%	2,062,175	1,097,915	964,260	47%
2 Anthem Claims Administration & Network Fees (EPO/PPO)	884,158	869,503	14,655	2%	3,578,002	1,981,310	1,596,692	45%
3 Hourglass & ASI Administration (Anthem & Kaiser)	115,480	117,957	(2,477)	(2%)	461,920	273,311	188,609	41%
4 Keenan Consulting	89,857	102,280	(12,423)	(14%)	359,426	230,664	128,762	36%
5 SJVIA Administration	58,254	1,245,653	(1,187,399)	(2038%)	233,016	1,914,068	(1,681,052)	(721%)
6 Wellness	72,465	-	72,465	100%	289,860	-	289,860	100%
7 Communications	14,493	-	14,493	100%	57,972	-	57,972	100%
8 Delta Dental Claims Administration	111,630	-	111,630	100%	453,443	-	453,443	100%
9 ACA Reinsurance/PCORI (EPO/PPO)	-	-	-	0%	-	27,854	(27,854)	0%
<b>TOTAL FIXED DISBURSEMENTS</b>	<b>1,835,798</b>	<b>2,823,734</b>	<b>(987,935)</b>	<b>(54%)</b>	<b>7,495,814</b>	<b>5,525,122</b>	<b>1,970,692</b>	<b>26%</b>
<b>DISBURSEMENTS: Claims</b>								
10 Projected Paid Claims: EPO/PPO & RX	17,036,587	18,486,541	(1,449,954)	(9%)	69,544,622	39,476,348	30,068,274	43%
11 Projected Paid Claims Dental	951,115	1	951,114	100%	3,856,323	-	3,856,323	100%
<b>TOTAL CLAIMS DISBURSEMENTS</b>	<b>17,987,701</b>	<b>18,486,542</b>	<b>(498,840)</b>	<b>(3%)</b>	<b>73,400,945</b>	<b>39,476,348</b>	<b>33,924,597</b>	<b>46%</b>
<b>DISBURSEMENTS: Premiums</b>								
12 Delta Dental	258,928	73,896	185,032	71%	1,061,293	846,245	215,048	20%
13 Vision Service Plan	174,311	183,191	(8,880)	(5%)	707,700	421,570	286,130	40%
14 Kaiser Permanente	6,776,241	6,704,522	71,719	1%	26,592,095	16,108,614	10,483,481	39%
<b>TOTAL PREMIUM DISBURSEMENTS</b>	<b>7,209,479</b>	<b>6,961,609</b>	<b>247,871</b>	<b>3%</b>	<b>28,361,088</b>	<b>17,376,429</b>	<b>10,984,659</b>	<b>39%</b>
<b>TOTAL DISBURSEMENTS</b>	<b>27,032,978</b>	<b>28,271,885</b>	<b>(1,238,907)</b>	<b>(5%)</b>	<b>109,257,847</b>	<b>62,377,899</b>	<b>46,879,948</b>	<b>43%</b>
16 Change in Reserve	631,987	1,661,993	1,030,006	163%	3,019,209	1,363,842	(1,655,367)	(55%)
<b>COMBINED DISBURSEMENTS &amp; CHANGES IN RESERVES</b>	<b>\$27,664,965</b>	<b>\$29,933,878</b>	<b>\$2,268,913</b>	<b>8%</b>	<b>112,277,056</b>	<b>\$63,741,741</b>	<b>(\$48,535,315)</b>	<b>(43%)</b>

\*The approved budget contains assumptions that may differ throughout the fiscal year. The budget amounts presented in this report were revised and approved on the 2/22/2019 Board Meeting.

Note: These schedules are on the cash basis.



**SAN JOAQUIN VALLEY INSURANCE AUTHORITY**

**ANALYSIS OF ADMINISTRATION, WELLNESS & COMMUNICATIONS (FEES) - RECEIPTS & DISBURSEMENTS**

AS OF DECEMBER 30, 2019

(UNAUDITED)

	Current Quarter			Year-To-Date		
	SJVIA FEES			SJVIA FEES		
	Administration (*Line 5)	Wellness (*Line 6)	Communications (*Line 7)	Administration (Line 5)	Wellness (Line 6)	Communications (Line 7)
<b>FY 19-20</b>						
<b>Receipts*</b>	58,856		15,023	112,541		28,660
<b>Disbursements:</b>						
Auditor-Treasurer Services	12,331			44,465		
Legal Services (CoF & CoT)	9,972			26,514		
Litigation	1,173,578			1,648,389		
Human Resource Services	33,823			77,185		
Insurance (Liability, Bond, Etc)				71,624		
Audit Fees	9,100			28,795		
Actuary Fees						
Bank Service Fees	6,849			17,096		
Wellness						
Communications						
<b>Total Disbursements**</b>	\$ 1,245,653	\$ -	\$ -	\$ 1,914,068	\$ -	\$ -
<b>Change in Administration, Wellness &amp; Communications Reserve</b>	\$ (1,186,797)		\$ 15,023	\$ (1,801,527)		\$ 28,660

\*Receipts consist of fees collected from relevant enrollees at the following rates per employee per month: Various rates for administration(\$2.00 for SJVIA administration fees & various rates for non-founding member fees depending upon a participant's enrollment), \$2.50 for wellness & \$.50 for communications fees.

\*\*Total disbursements for each column correspond to the line number shown on the "ACTUALS VS. BUDGETED RECEIPTS & DISBURSEMENTS" report.

Note: These schedules are on the cash basis.

**San Joaquin Valley Insurance Authority**  
**Schedule of Cash Flows by Month**  
**As of December 31, 2019**  
**(UNAUDITED)**

	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	TOTAL
<b>BEGINNING CASH BALANCES:</b>							
Claims Funding Account (294)	\$ 530,373	\$ 382,713	\$ 710,859	\$ 656,093	\$ 710,661	\$ 101,709	\$ 530,373
Claims Main Account (819)	3,144,247	2,682,789	980,093	1,595,878	2,805,543	3,265,198	3,144,247
Investment Pool	9,710,504	9,345,969	12,533,705	9,840,038	10,306,952	11,074,128	9,710,504
<b>Total Beginning Balances</b>	<b>13,385,124</b>	<b>12,411,471</b>	<b>14,224,657</b>	<b>12,092,009</b>	<b>13,823,156</b>	<b>14,441,035</b>	<b>13,385,124</b>
<b>RECEIPTS:</b>							
Claims Funding Account (294)	5,721,609	4,903,671	4,833,449	5,011,111	4,028,695	4,417,732	28,916,267
Claims Main Account (819)	9,687,192	8,732,786	8,648,210	11,650,802	8,778,663	8,622,868	56,120,521
Investment Pool	6,635,465	9,187,736	3,306,333	9,466,914	6,767,176	9,379,960	44,743,582
	22,044,266	22,824,193	16,787,992	26,128,827	19,574,534	22,420,560	129,780,370
<b>DISBURSEMENTS:</b>							
Claims Funding Account (294)	5,869,269	4,575,525	4,888,215	4,956,543	4,637,647	4,333,716	29,260,915
Claims Main Account (819)	10,148,650	10,435,482	8,032,425	10,441,137	8,319,008	9,382,225	56,758,927
Investment Pool	7,000,000	6,000,000	6,000,000	9,000,000	6,000,000	6,000,000	40,000,000
<b>TOTAL DISBURSEMENTS</b>	<b>23,017,919</b>	<b>21,011,007</b>	<b>18,920,640</b>	<b>24,397,680</b>	<b>18,956,655</b>	<b>19,715,941</b>	<b>126,019,842</b>
<b>ENDING CASH BALANCES:</b>							
Claims Funding Account (294)	382,713	710,859	656,093	710,661	101,709	185,725	185,725
Claims Main Account (819)	2,682,789	980,093	1,595,878	2,805,543	3,265,198	2,505,841	2,505,841
Investment Pool	9,345,969	12,533,705	9,840,038	10,306,952	11,074,128	14,454,088	14,454,086
<b>Total Ending Balances</b>	<b>\$ 12,411,471</b>	<b>\$ 14,224,657</b>	<b>\$ 12,092,009</b>	<b>\$ 13,823,156</b>	<b>\$ 14,441,035</b>	<b>\$ 17,145,654</b>	<b>\$ 17,145,652</b>
Less Outstanding Checks							(668,292)
Cash per Estimated Statement of Net Position							<u>\$ 16,477,360</u>

## Glossary of Terms:

### Actuals vs. Budgeted Receipts & Disbursements

**1 Specific & Aggregate Stop Loss Insurance (PPO)**

Specific: Insurance coverage for eligible individual specific claims in excess of the \$450,000 plan year deductible up to the lifetime maximum of \$6 million.

Aggregate: Insurance coverage for eligible claims under the specific deductible on the aggregated amount for all member claims.

**2 Administration & Network Fees (Anthem & Blue Shield PPO)**

ASO is "Administrative Services Only". These are administrative services for the PPO plans. This definition includes Anthem Blue Cross & Health Now Administrative Services administration fees and includes access fees to use the Anthem Blue Cross & Blue Shield networks of providers. These services do not include the Anthem HMO plan.

**3 Administrative Solutions Inc. (ASi)/Hourglass Systems Administration (Anthem & Kaiser)**

ASi and Hourglass are independent vendors providing COBRA billing, eligibility, automated enrollment and Section 125 administrative services. This line is for health plans excluding HealthNow/Blue Shield.

**4 Benefit Consulting**

These are payments to the benefit consultant who provides professional guidance to SJVIA and respective members concerning health plan matters including but not limited to compliance, underwriting, renewal bidding, employee communication, cost analysis, actuarial, etc.

**5 SJVIA Administration**

These fees will be used by SJVIA for administrative, management, legal, accounting and other services needed to effectively establish and maintain proper functioning of the Joint Powers Authority. It includes the association fee and the non-founding member fee which is assessed to non-founding member entities.

**6 Wellness**

This rate category is earmarked for special claims management services and may include some wellness applications that are outside and additional to the claims management services provided by the insurance company.

**7 Communications**

This rate category is earmarked for special employee communication materials and prospective new City/County member promotional materials. It may include fees for maintaining a presence at such trade associations as CALPELRA, etc.

**8 Anthem HMO Pooling**

This is for the specific stop loss pooling insurance for claims in excess of \$400k within the HMO (not PPO).

**9 Anthem HMO Administration/Retention**

These are Anthem Blue Cross administration fees and include access fees to use the Blue Cross network of providers for the HMO plan.

**10 ACA Reinsurance/PCORI (PPO & HMO)**

The Affordable Care Act (ACA) includes the following fees on insurance plans: 1) Patient Centered Outcomes Research Institute (PCORI) fee. 2) Transitional Reinsurance Fee.

**11 Projected Paid Medical & Rx Claims-PPO and Non-Cap HMO**

Projected self-insured PPO claims for medical and Rx and non-capitated HMO claims (hospital).

**12 Anthem MPP HMO Capitation**

Amount paid in advance of services on a fixed per member per month basis for professional services (physician) as part of the HMO.

**13 Delta Dental**

Premium for entities covered under the SJVIA Delta Dental program.

## **Glossary of Terms:**

### **Actuals vs. Budgeted Receipts & Disbursements**

**14 Vision Service Plan**

Premium for entities covered under the SJVIA VSP Vision program.

**15 Kaiser Permanente**

Premium for entities covered under the SJVIA Kaiser HMO program.

**16 Change in Reserve**

Excess receipts over claims, premiums and fixed costs.

### **Estimated Statement of Net Position**

**17 Due from other governmental units**

These represent premiums due to SJVIA from various participants.

**18 Other receivables**

This is primarily a deposit that SJVIA is required to keep with Anthem Blue Cross as part of the capitated HMO claims activity. For a discussion of capitated HMO claims, see item 12 above.

**19 Accounts payable**

This represents non-claims payments owed to vendors which have not yet been remitted.

**20 Unearned member contributions**

This represents premiums paid early to SJVIA before the premiums are due.

**21 Unpaid claims and claims adjustment expenses**

This represents claims payments owed to vendors which have not yet been remitted.

**22 Due to other governmental units**

This represents various loans made to SJVIA by the County of Fresno & the County of Tulare as well as start up payments made by the County of Fresno at SJVIA's inception.

**23 Unrestricted Net Position**

This represents the assets less any liabilities.



**BOARD OF DIRECTORS**

KUYLER CROCKER  
NATHAN MAGSIG  
BUDDY MENDES  
BRIAN PACHECO  
AMY SHUKLIAN  
PETE VANDER POEL

**Meeting Location:  
County of Fresno  
Board of Supervisors Chambers  
2281 Tulare Street, #301  
Fresno, CA 93721  
February 21, 2020 9:00 AM**

**AGENDA DATE:** February 21, 2020  
**ITEM NUMBER:** Item 11  
**SUBJECT:** Receive Proposed Budget for Fiscal Year 2020-2021 (I)  
**REQUEST(S):** That the Board review the proposed preliminary 2020-2021 Fiscal Year budget.

**DESCRIPTION:**

The SJVIA has traditionally adopted a July 1<sup>st</sup> to June 30<sup>th</sup> fiscal year budget. Projected revenue and expenditures for all plans are included for all entities currently participating in the SJVIA.

The proposed budget includes fixed costs established as of January 1, 2020, forecasted enrollment, projected paid claims and projected fixed costs for the July 1, 2020-June 30, 2021 budget period.

Staff will come back at the July 17, 2020 SJVIA Board meeting for final Board approval of the Fiscal Year 2020-2021 budget.

**FISCAL IMPACT/FINANCING:**

This budget proposes the revenue and expense projections at \$122,736,893 and \$119,149,046 respectively, for a \$3,587,847 surplus position for the 2020-2021 fiscal year.

**ADMINISTRATIVE SIGN-OFF:**

Rhonda Sjostrom  
SJVIA Manager

Paul Nerland  
SJVIA Assistant Manager

**SAN JOAQUIN VALLEY INSURANCE AUTHORITY**  
**2020/2021 FISCAL YEAR PRELIMINARY BUDGET - 02.21.20**

	July 1, 2020 - Dec 31,2020	Jan 1, 2021 - June 30, 2021	July 1, 2020 - June 30, 2021
<b>RECEIPTS</b>			
SJVIA Health Plan Revenue	\$ 59,337,425	\$ 63,399,468	\$ 122,736,893
<b>DISBURSEMENTS: Fixed</b>			
1 Specific Stop Loss Insurance (EPO/PPO?HDHP)	\$ 1,020,922	\$ 1,174,061	\$ 2,194,983
2 Anthem Claims Administration & Network Fees (EPO/PPO/HDHP)	\$ 1,773,948	\$ 1,827,166	\$ 3,601,114
3 EmpiRx Administration Fee (EPO/PPO)	\$ 196,448	\$ 199,394	\$ 395,842
4 Keenan Pharmacy Services Fee (EPO/PPO)	\$ 80,365	\$ 80,365	\$ 160,730
5 Myworkplace (Hourglass) Administration	\$ 148,586	\$ 148,586	\$ 297,171
6 ASI Administration	\$ 74,280	\$ 74,280	\$ 148,560
7 Keenan Consulting	\$ 173,817	\$ 173,817	\$ 347,634
8 SJVIA Administration	\$ 112,140	\$ 112,140	\$ 224,280
9 Wellness	\$ 140,175	\$ 140,175	\$ 280,350
10 Communications	\$ 28,035	\$ 28,035	\$ 56,070
11 Delta Dental Claims Administration	\$ 169,711	\$ 174,802	\$ 344,513
12 ACA Reinsurance/PCORI (EPO/PPO/HDHP)	\$ -	\$ -	\$ -
<b>TOTAL FIXED DISBURSEMENTS</b>	<b>\$ 3,918,426</b>	<b>\$ 4,132,821</b>	<b>\$ 8,051,247</b>
<b>DISBURSEMENTS: Claims</b>			
13 Projected Paid Claims EPO/PPO/HDHP & RX	\$ 37,784,477	\$ 40,807,235	\$ 78,591,712
14 Projected Paid Claims Dental	\$ 2,105,117	\$ 2,168,271	\$ 4,273,388
<b>TOTAL CLAIMS DISBURSEMENTS</b>	<b>\$ 39,889,594</b>	<b>\$ 42,975,506</b>	<b>\$ 82,865,100</b>
<b>DISBURSEMENTS: Premium</b>			
15 Delta Dental DHMO	\$ 547,109	\$ 547,109	\$ 1,094,217
16 VSP	\$ 378,901	\$ 378,901	\$ 757,802
17 Kaiser Permanente	\$ 12,846,497	\$ 13,488,822	\$ 26,335,319
18 Kaiser Permanente - Senior Advantage	\$ 22,345	\$ 23,016	\$ 45,361
<b>TOTAL PREMIUM DISBURSEMENTS</b>	<b>\$ 13,794,852</b>	<b>\$ 14,437,847</b>	<b>\$ 28,232,699</b>
<b>TOTAL DISBURSEMENTS</b>	<b>\$ 57,602,872</b>	<b>\$ 61,546,174</b>	<b>\$ 119,149,046</b>
<b>Balance</b>	<b>\$ 1,734,553</b>	<b>\$ 1,853,294</b>	<b>\$ 3,587,847</b>

## Glossary of Terms:

1 **Specific Stop Loss Insurance (PPO)**

**Specific:** Insurance coverage for eligible individual specific claims in excess of the \$450,000 plan year deductible

2 **Administration & Network Fees (Anthem EPO/PPO/HDHP):**

Administrative services for the EPO/PPO/HDHP plans. Anthem Blue Cross administration fees to process claims, access the Anthem PPO network of providers, and Anthem services including claims management, utilization management, and customer service.

3 **EmpiRx Administration Fee (Anthem EPO/PPO):**

Administrative services to process and adjudicate EPO/PPO prescription drug claims. EmpiRx administration fee also includes prescription drug plan discount pricing, clinical management, utilization review, and customer service.

4 **Keenan Pharmacy Services (Anthem EPO/PPO):**

Consulting fee service for the negotiations of the PBM contract, preparing prescription drug plan performance reports, audit of PBM performance including: prescription drug rebates, prescription drug pricing performance standards, and claims adjudication accuracy.

5 **Myworkplace (Hourglass) Administration**

An independent vendor providing consolidated billing, eligibility and automated enrollment services.

6 **ASI Administration**

An independent vendor providing COBRA/retiree billing, and Section 125 administrative services.

7 **Keenan Consulting**

Keenan is a benefits consulting and brokerage firm who provides professional guidance to SJVIA and respective members concerning health plan matters including but not limited to compliance, underwriting, renewal bidding, employee communication, cost analysis, actuarial, etc.

8 **SJVIA Association Fee**

The association fee is used by SJVIA for administrative, management, legal, accounting and other services needed to effectively establish and maintain proper functioning of the Joint Powers Authority.

**SJVIA Non-Founding Member Fee**

This fee is assessed to non-founding member entities and is used to offset administrative, management, legal, accounting and other services needed to effectively establish and maintain proper functioning of the Joint Powers Authority.

9 **Wellness (EPO/PPO/HDHP/Kaiser)**

SJVIA provides wellness services and a financial allocation for each member entity's wellness program based on available funds.

10 **Communications**

SJVIA provides funding for member communication campaigns and special employee communication materials. It may include fees for maintaining a presence at such trade associations as CAJPA, CALPELRA, etc.

11 **Delta Dental Claims Administration**

Administrative services for the dental plans. Delta Dental administration fees to process claims, access the PPO network of providers, and Delta Dental services including claims management, utilization management, and customer service.

12 **ACA Reinsurance/PCORI (EPO/PPO)**

The Affordable Care Act (ACA) includes the Patient Centered Outcomes Research Institute (PCORI) fee. No fee announced for 2020, may be reinstated in the future.

14 **Projected Paid Claims EPO/PPO/HDHP & Rx**

Projected self-insured paid claims for medical and prescription drugs

15 **Projected Paid Claims Dental**

Projected self-insured paid claims for dental

12 **Delta Dental**

Premium for entities covered under the SJVIA's fully-insured Delta Dental DHMO program

13 **VSP**

Premium for entities covered under the SJVIA's fully-insured VSP Vision program

14 **Kaiser Permanente**

Premium for entities covered under the SJVIA's fully-insured Kaiser HMO and DHMO program

15 **Kaiser Permanente - Senior Advantage**

Premium for entities covered under the SJVIA's fully-insured Kaiser Senior Advantage program

**Meeting Location:  
County of Fresno  
Board of Supervisors Chambers  
2281 Tulare Street, #301  
Fresno, CA 93721  
November 8, 2019 9:00 AM**

**AGENDA DATE:** February 21, 2020

**ITEM NUMBER:** Item 12

**SUBJECT:** Receive Consultant's Medical, Dental, and Vision Experience Reports through December 2019 with Update on Reserve Accumulation and Projections (I)

**REQUEST(S):** That the Board receive the consultant's medical, dental, and vision experience reports through December 2019 and update on reserve accumulation and projections.

**DESCRIPTION:**

The report shows that on a total cost basis from January through December 2019, the medical premium of \$80,071,495 exceeded total cost of \$78,365,898 for a surplus position of \$1,705,597, or a 97.9% loss ratio.

The dental PPO plan became self-insured with the 2019 plan year. The report shows that on a total cost basis, the dental premium of \$4,609,557 exceeded total cost of \$4,107,025 for a surplus position of \$502,532 or an 89.1% loss ratio.

The vision plan remains fully-insured and is in a surplus position of \$31,648. Under the fully-insured arrangement all deficit or surplus positions stay with the carrier.

Keenan projected a \$4,798,979 surplus position for the 2019 plan year. The surplus is built from premium exceeding plan costs, built in margin on the Kaiser plan, the transference of the Delta Dental Premium Stabilization Reserve (PSR), prescription drug rebates and other funds realized from the prescription drug program. In total \$5,614,816 (117.2%) has been realized for 2019. Please note that this is the consultant's report. Prior to allocating funds for IBNR, the stabilization reserve, and to provide loan repayment, the SJVIA



**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** February 21, 2020

Auditor will provide the unaudited reserve accumulation based on actual revenue received and actual expenses paid.

**FISCAL IMPACT/FINANCING:**

The 2019 plan year experience developed a \$1,705,555 medical surplus and a \$502,532 dental surplus for a total of \$2,208,087. These numbers include the realization of IBNR as paid claims for groups and coverage that have terminated. The addition of the prescription drug rebates of \$1,738,894, Kaiser Surcharge of \$719,171 and the Delta Dental PSR transfer of \$948,664 brings the collective total reserve accumulation up to \$5,614,816 (based on Consultant's report, the Auditor will provide the unaudited reserve accumulation based on actual revenue received and actual expenses paid).

**ADMINISTRATIVE SIGN-OFF:**



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Rhonda Sjostrom  
SJVIA Manager



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Paul Nerland  
SJVIA Assistant Manager



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February 21, 2020

**SJVIA Board Meeting: Consultant’s Report on Medical, Dental, and Vision Experience Through December 2019**

The following pages provide a summary of the plan experience from January 1 through December 31, 2019 for the self-funded medical and the self-funded dental plans, as well as the fully-insured vision plan (Kaiser and Delta Dental DHMO experience is not available). The Anthem self-funded medical plan showed a surplus of \$1,705,555 for a 97.9% total cost loss ratio. This includes paying the second-year runout claims on the discontinued Anthem HMO and the two cities which terminated effective January 1, 2018.

<b>Buildup</b>	<b>COF</b>	<b>COT</b>	<b>COM</b>	<b>Total</b>
Medical	\$ (429,843)	\$ 1,945,860	\$ 189,539	\$ 1,705,555
Dental	\$ 380,988	\$ 121,542	\$ -	\$ 502,532
Total	\$ (48,855)	\$ 2,067,402	\$ 189,539	\$ 2,208,086
Loss Ratio				
Medical	100.8%	93.1%	75.3%	97.9%
Dental	88.5%	90.7%	n/a	89.1%

The County of Fresno’s EPO is the loss leader increasing its deficit position from -\$3,700,657 as reported through September 2019, to -\$3,995,773 deficit position.

For 2019, the County of Fresno elected to pass on a common renewal among its EPO, PPO, and HDHP plans. The EPO plan received a common 6.54% increase in lieu of the 11.85% specific EPO renewal. The expectation for 2019 was that the EPO plan would perform at a -\$883,971 deficit position while the PPO and HDHP plans would make up the deficit difference. For 2019, these two plans contributed \$3,671,149 towards reserve accumulation.

For 2020, the County of Fresno has elected a parity strategy which sets the EPO and Kaiser rates the same. This strategy will attempt to draw healthier lives back into the EPO and have the Kaiser plan contribute reserves towards the adverse selection currently within the EPO plan. Keenan estimates the Kaiser EPO parity reserve will develop \$3.6 million in reserves on the Kaiser enrollment for use on the EPO plan experience.

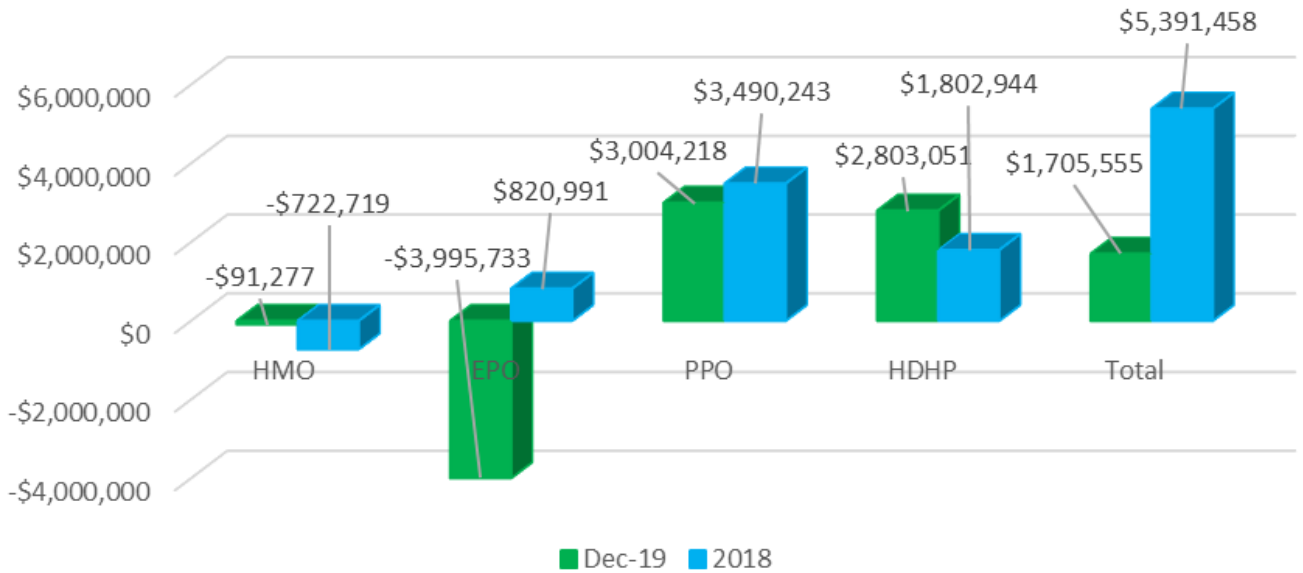
For the 2019 Plan Year, the SJVIA changed the dental PPO plan to self-funding. Through December 2019, the dental program has accumulated \$502,532 in surplus for an 89.1% total cost loss ratio.

The vision plan remains fully-insured and is in a surplus position of \$31,648. Under the fully-insured arrangement all deficit or surplus positions stay with the carrier.

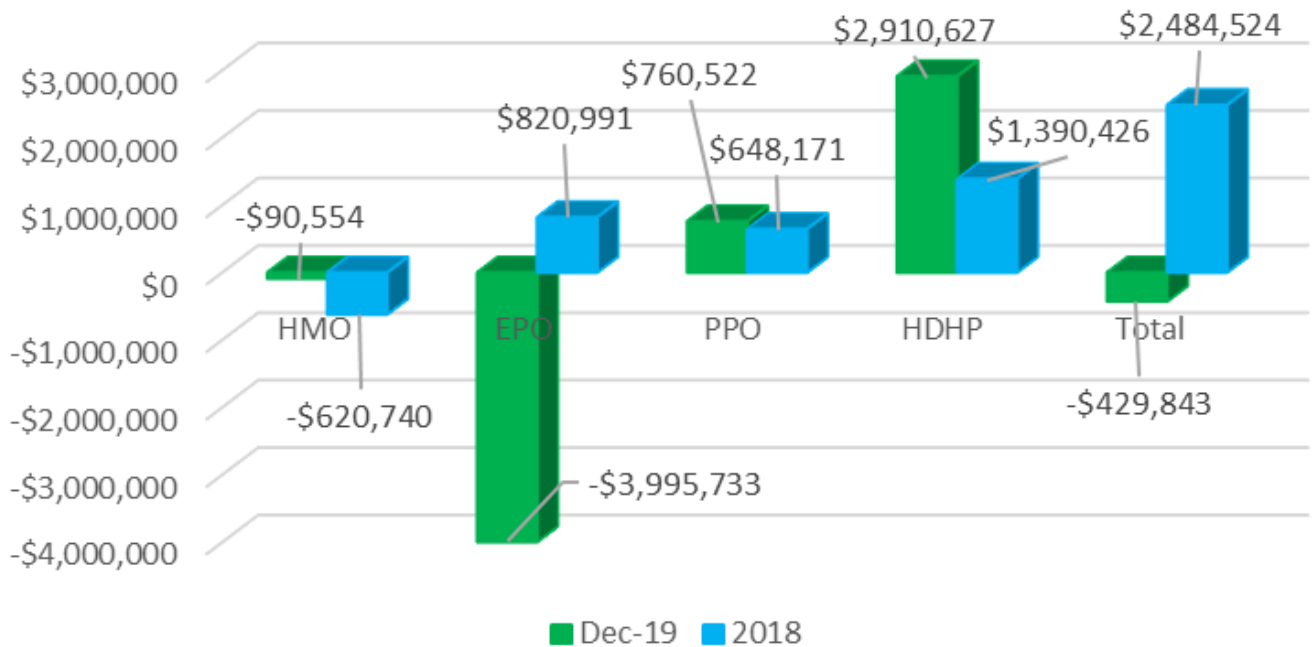
The SJVIA has been able to accumulate a total reserve buildup in 2019 of \$5,614,816 or 117.2% of the \$4.8 million annual reserve projection. Please note that this is the consultant’s report and prior to

allocating funds for IBNR, the stabilization reserve, and to provide loan repayment, the SJVIA Auditor will provide the unaudited reserve accumulation based on actual revenue received and actual expenses paid.

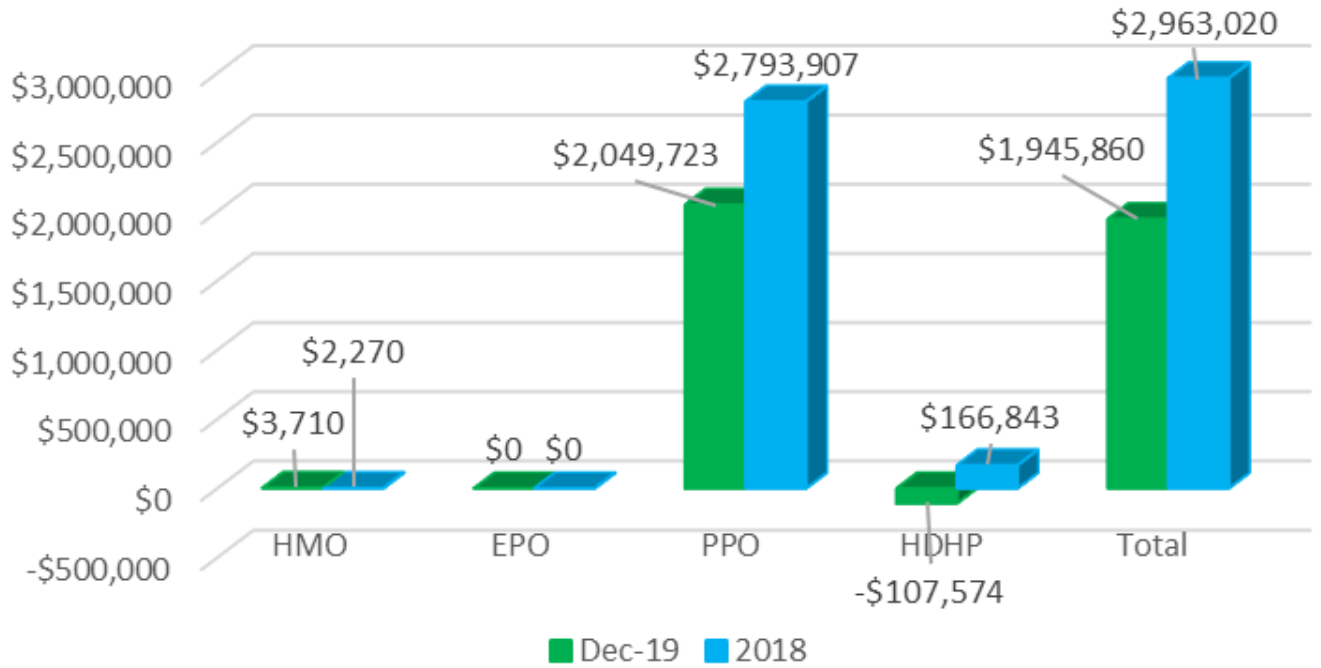
SJVIA - 2019 vs. 2018



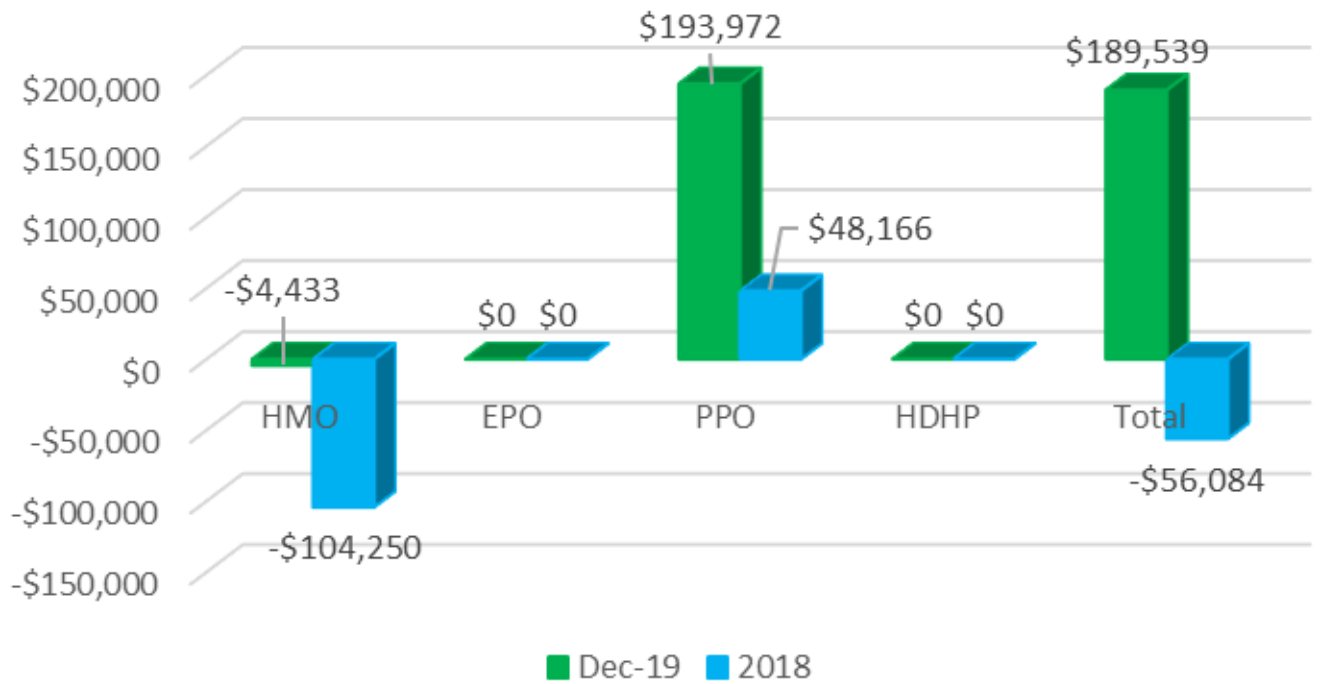
County of Fresno - 2019 vs. 2018



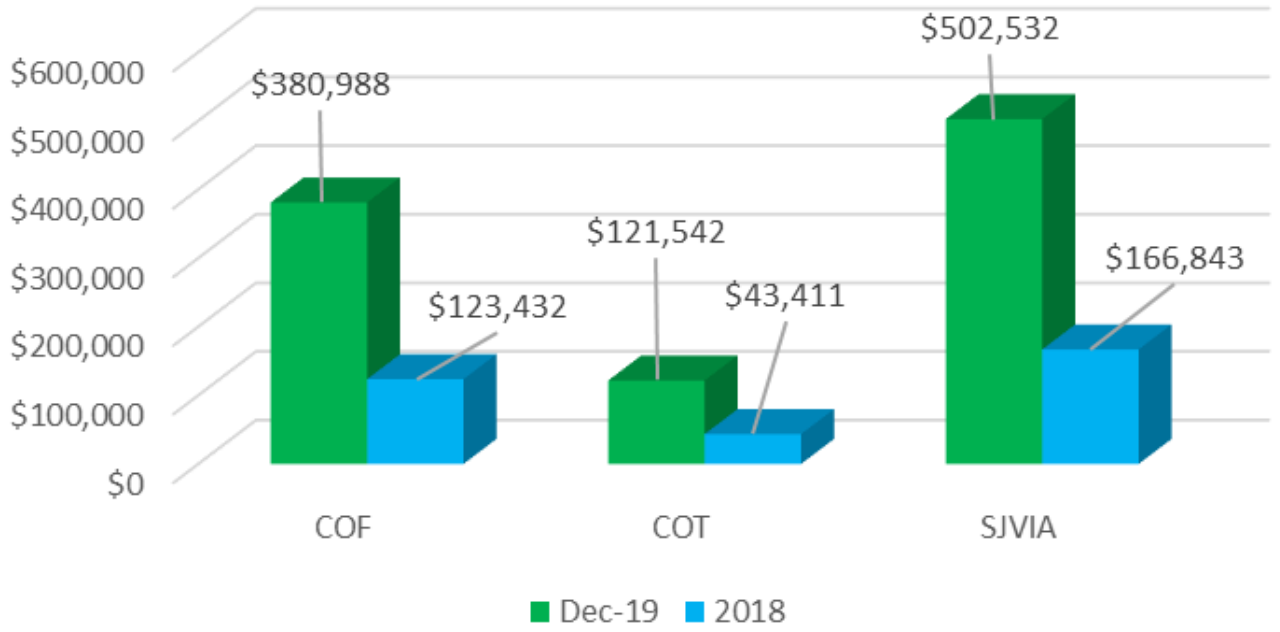
### County of Tulare - 2019 vs. 2018



### City of Marysville - 2019 vs. 2018



## Dental - 2019 vs. 2018



<b>Reserve Accumulation /Funding Model</b>													
<b>2018</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>Total</b>
<b>Budget</b>													
Medical Plan Experience	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 2,881,460
Kaiser Rate Surcharge	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 1,155,952
Delta Dental Premium Holiday	\$ 362,752	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 362,752
<u>Delta Dental 2% Rate Subsidy</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 88,672</u>
2018 Budgeted Reserve Buildup	\$ 706,592	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 4,488,836
<b>Actual</b>													
Medical Plan Experience	\$ 1,534,858	\$ 1,400,750	\$ (989,574)	\$ 480,446	\$ 8,084	\$ 578,056	\$ 255,195	\$ (80,220)	\$ 1,069,414	\$ (6,979)	\$ 164,822	\$ 976,606	\$ 5,391,458
Kaiser Rate Surcharge	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 1,155,952
Prescription Drug Rebates*	\$ -	\$ -	\$ 231,170	\$ 3,705	\$ -	\$ 173,044	\$ -	\$ -	\$ -	\$ 112	\$ -	\$ -	\$ 408,031
Delta Dental Premium Holiday	\$ 362,752	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 362,752
<u>Delta Dental 2% Rate Subsidy</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 88,672</u>
2018 Actual Reserve Buildup	\$ 2,001,329	\$ 1,504,469	\$ (654,685)	\$ 587,869	\$ 111,803	\$ 854,819	\$ 358,914	\$ 23,499	\$ 1,173,133	\$ 96,852	\$ 268,541	\$ 1,080,325	\$ 7,406,865
<b>2019</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>Total</b>
<b>Budget</b>													
Plan Experience	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 3,283,410
Kaiser Rate Surcharge	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 719,171
<u>Delta Dental PSR Transfer</u>	<u>\$ 398,199</u>	<u>\$ 265,466</u>	<u>\$ 132,733</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 796,398</u>
2019 Budgeted Reserve Buildup	\$ 731,747	\$ 599,014	\$ 466,281	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 4,798,979
<b>Actual (through November)</b>													
Plan Experience (Medical)	\$ 266,540	\$ 571,444	\$ (526,484)	\$ (116,911)	\$ 556,905	\$ 555,716	\$ (807,303)	\$ 9,423	\$ 97,325	\$ (74,071)	\$ 403,481	\$ 769,490	\$ 1,705,555
Plan Experience (Dental)	\$ 69,763	\$ 25,643	\$ 41,648	\$ 27,807	\$ (4,548)	\$ 56,692	\$ 72,159	\$ (21,223)	\$ 65,340	\$ (30,719)	\$ 75,246	\$ 124,724	\$ 502,532
Prescription Drug Rebates*	\$ 382,100	\$ -	\$ 303,186	\$ 343,529	\$ -	\$ -	\$ 309,695	\$ -	\$ -	\$ 400,385	\$ -	\$ -	\$ 1,738,894
Kaiser Rate Surcharge	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 719,171
<u>Delta Dental PSR Transfer</u>	<u>\$ 379,822</u>	<u>\$ 379,190</u>	<u>\$ 189,652</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 948,664</u>
2019 Actual Reserve Buildup	\$ 1,158,156	\$ 1,036,208	\$ 67,932	\$ 314,356	\$ 612,288	\$ 672,339	\$ (365,518)	\$ 48,131	\$ 222,596	\$ 355,526	\$ 538,658	\$ 954,145	\$ 5,614,816

\* 2018 - 3/18 2017 Final Rebate, 4/18 Audit Recovery, 6/18 Performance Guarantee Recovery, 10/18 Audit Recovery  
2019 - 1/19 1st Qtr 2018, 3/19 2nd Qtr 2018, 4/19 3rd Qtr 2018, 7/19 4th Qtr 2018, 10/19 1st Qtr 2019 (\$400,385)

The chart above shows budgeted reserve buildup to realized buildup based on plan experience for 2018 and 2019. For 2019, the SJVIA realized \$5,614,816 or 117.2% of the \$4.8 million projected reserve buildup.

Please note that this is the consultant's report and prior to allocating funds for IBNR, the stabilization reserve, and to provide loan repayment, the SJVIA Auditor will provide the unaudited reserve accumulation based on actual revenue received and actual expenses paid.



**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**All Districts Combined - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	7,224	\$6,815,134	\$2,700,833	\$995,935	\$1,572,397	\$550,166	\$0	\$5,819,332	\$995,802	\$729.40	85.4%
Feb-17	7,200	\$6,787,681	\$3,258,550	\$991,948	\$1,441,160	\$548,152	\$0	\$6,239,810	\$547,871	\$790.51	91.9%
Mar-17	7,179	\$6,761,387	\$3,322,923	\$987,343	\$1,715,926	\$546,268	\$0	\$6,572,459	\$188,928	\$839.42	97.2%
Apr-17	7,013	\$6,592,653	\$3,063,951	\$977,033	\$1,503,577	\$532,822	\$0	\$6,077,383	\$515,271	\$790.61	92.2%
May-17	7,053	\$6,615,501	\$3,931,378	\$977,081	\$1,650,758	\$535,601	\$0	\$7,094,819	-\$479,318	\$929.99	107.2%
Jun-17	7,172	\$6,728,288	\$3,913,208	\$972,474	\$1,831,804	\$545,175	\$0	\$7,262,662	-\$534,374	\$936.63	107.9%
Jul-17	7,194	\$6,722,354	\$2,828,118	\$991,172	\$1,575,369	\$546,146	\$0	\$5,940,805	\$781,549	\$749.88	88.4%
Aug-17	7,188	\$6,713,191	\$3,679,724	\$988,909	\$1,864,173	\$545,668	\$0	\$7,078,475	-\$365,284	\$908.85	105.4%
Sep-17	7,198	\$6,710,435	\$2,832,780	\$985,584	\$1,817,473	\$546,161	\$0	\$6,181,998	\$528,436	\$782.97	92.1%
Oct-17	7,160	\$6,672,823	\$4,137,958	\$979,410	\$1,810,591	\$543,054	-\$75,682	\$7,395,330	-\$722,508	\$957.02	110.8%
Nov-17	7,193	\$6,689,463	\$3,302,717	\$974,921	\$1,692,587	\$545,451	-\$1,520	\$6,514,156	\$175,308	\$829.79	97.4%
Dec-17	7,112	\$6,646,325	\$2,856,439	\$976,822	\$1,642,821	\$847,464	\$0	\$6,323,546	\$322,779	\$769.98	95.1%
Jan-18	6,958	\$6,521,019	\$2,767,312	\$1,303	\$1,592,760	\$511,928	\$0	\$4,873,303	\$1,647,716	\$626.81	74.7%
Feb-18	6,955	\$6,519,818	\$2,974,163	\$392	\$1,519,979	\$511,748	\$0	\$5,006,282	\$1,513,536	\$646.23	76.8%
Mar-18	6,953	\$6,512,291	\$5,141,710	\$0	\$1,735,958	\$511,464	\$0	\$7,389,132	-\$876,840	\$989.17	113.5%
Apr-18	6,935	\$6,483,938	\$3,792,571	\$0	\$1,588,684	\$509,864	\$0	\$5,891,120	\$592,818	\$775.96	90.9%
May-18	6,963	\$6,487,562	\$4,141,750	\$0	\$1,713,470	\$511,511	\$0	\$6,366,732	\$120,830	\$840.90	98.1%
Jun-18	6,992	\$6,505,413	\$3,695,905	\$0	\$1,604,344	\$513,826	\$0	\$5,814,075	\$691,338	\$758.04	89.4%
Jul-18	7,002	\$6,502,601	\$3,881,831	\$0	\$1,767,041	\$514,556	-\$29,545	\$6,133,883	\$368,718	\$802.53	94.3%
Aug-18	6,995	\$6,491,104	\$4,156,725	\$0	\$1,852,242	\$513,756	-\$64,707	\$6,458,016	\$33,088	\$849.79	99.5%
Sep-18	6,971	\$6,470,451	\$3,385,210	\$0	\$1,668,259	\$512,209	-\$277,620	\$5,288,057	\$1,182,394	\$685.10	81.7%
Oct-18	7,003	\$6,486,328	\$4,220,918	\$0	\$1,653,635	\$514,287	-\$8,976	\$6,379,863	\$106,465	\$837.58	98.4%
Nov-18	6,999	\$6,462,864	\$4,258,631	\$0	\$1,575,329	\$513,557	-\$162,708	\$6,184,809	\$278,055	\$810.29	95.7%
Dec-18	6,972	\$6,632,447	\$3,837,959	\$0	\$1,502,926	\$512,066	-\$7,748	\$5,845,202	\$787,244	\$764.94	88.1%
Jan-19	6,998	\$6,711,076	\$4,250,197	\$0	\$1,603,216	\$591,122	\$0	\$6,444,536	\$266,540	\$836.44	96.0%
Feb-19	6,990	\$6,704,171	\$4,015,598	\$0	\$1,526,591	\$590,538	\$0	\$6,132,727	\$571,444	\$792.87	91.5%
Mar-19	6,992	\$6,696,701	\$5,024,955	\$0	\$1,607,858	\$590,371	\$0	\$7,223,184	-\$526,484	\$948.63	107.9%
Apr-19	6,989	\$6,685,890	\$4,480,531	\$0	\$1,732,384	\$589,886	\$0	\$6,802,801	-\$116,911	\$888.96	101.7%
May-19	7,002	\$6,695,636	\$3,939,166	\$0	\$1,608,548	\$591,018	\$0	\$6,138,731	\$556,905	\$792.30	91.7%
Jun-19	6,990	\$6,686,857	\$4,061,961	\$0	\$1,478,969	\$590,211	\$0	\$6,131,141	\$555,716	\$792.69	91.7%
Jul-19	6,976	\$6,666,100	\$5,152,534	\$0	\$1,731,920	\$588,950	\$0	\$7,473,403	-\$807,303	\$986.88	112.1%
Aug-19	6,971	\$6,662,438	\$4,509,035	\$0	\$1,555,619	\$588,361	\$0	\$6,653,015	\$9,423	\$869.98	99.9%
Sep-19	6,941	\$6,621,710	\$4,524,199	\$0	\$1,414,144	\$586,041	\$0	\$6,524,384	\$97,325	\$855.55	98.5%
Oct-19	6,972	\$6,639,932	\$4,443,887	\$0	\$1,681,558	\$588,558	\$0	\$6,714,004	-\$74,071	\$878.58	101.1%
Nov-19	6,961	\$6,627,957	\$4,161,034	\$0	\$1,500,541	\$587,505	-\$24,644	\$6,224,436	\$403,522	\$809.79	93.9%
Dec-19	7,003	\$6,673,026	\$3,804,525	\$0	\$1,521,576	\$592,056	-\$14,621	\$5,903,536	\$769,490	\$758.46	88.5%
2015	7,857	\$73,183,304	\$43,280,340	\$15,057,894	\$18,042,745	\$7,747,452	-\$335,568	\$83,792,863	-\$10,609,560	\$806.54	114.5%
2016	7,425	\$75,041,054	\$41,229,048	\$13,597,868	\$18,516,456	\$6,776,025	-\$867,487	\$79,251,910	-\$4,210,855	\$813.38	105.6%
2017	7,157	\$80,455,233	\$39,828,579	\$11,798,633	\$20,118,638	\$6,832,128	-\$77,202	\$78,500,774	\$1,954,459	\$834.46	97.6%
2018	6,975	\$78,075,836	\$46,254,684	\$1,695	\$19,774,626	\$6,150,772	-\$551,304	\$71,630,473	\$6,445,363	\$782.33	91.7%
2019 YTD	6,982	\$80,071,495	\$52,367,623	\$0	\$18,962,922	\$7,074,617	-\$39,265	\$78,365,898	\$1,705,597	\$850.88	97.9%
Current 12 Months	6,982	\$80,071,495	\$52,367,623	\$0	\$18,962,922	\$7,074,617	-\$39,265	\$78,365,898	\$1,705,597	\$850.81	97.9%

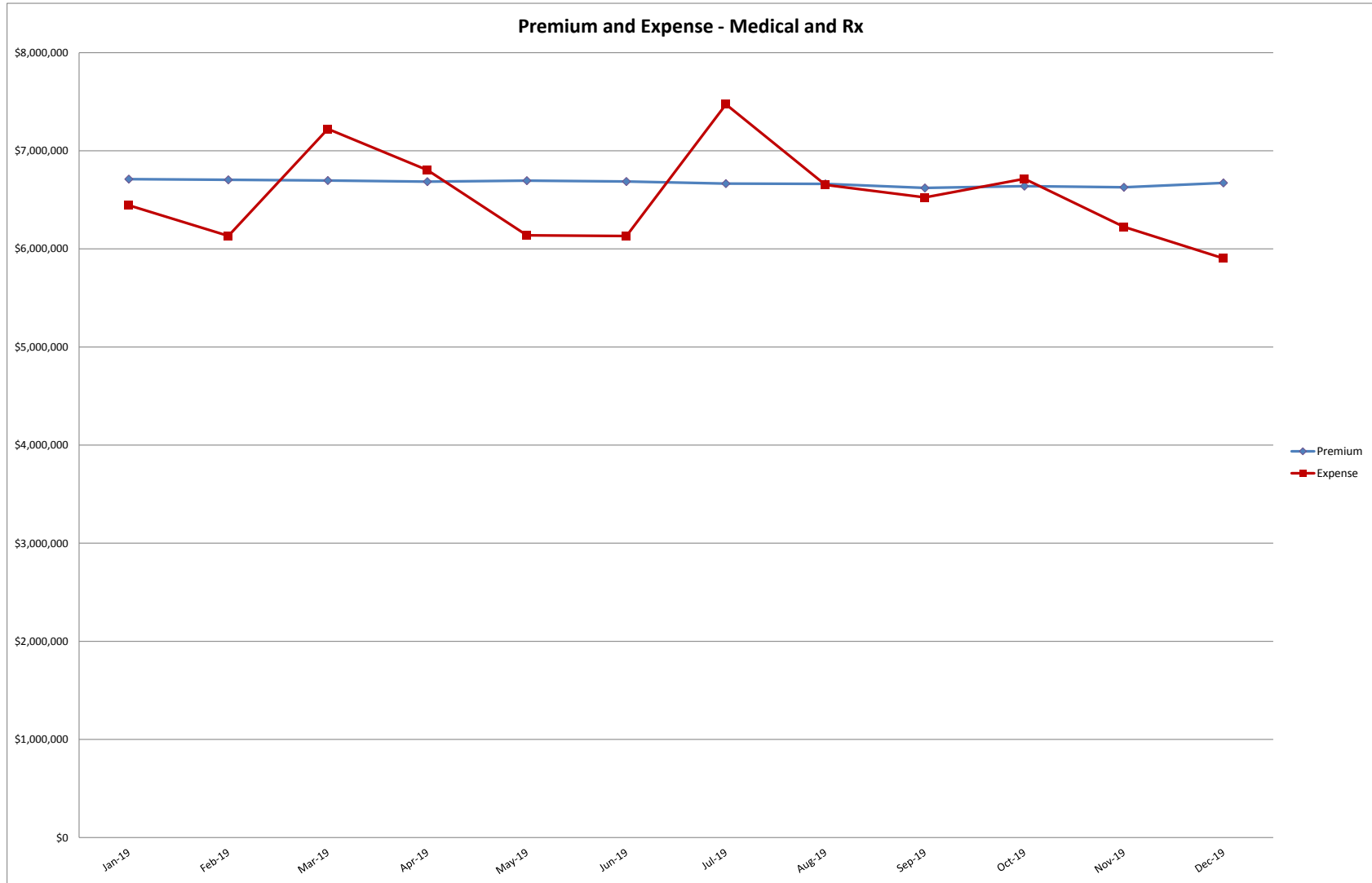
**Data Sources:**

Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**Notes:**

- Fixed Cost Schedule: Appendix
- Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
- EmpiRx PBM replaced Envolve PBM effective 1/1/2018
- Fresno converted HMO to EPO plan effective 12/18/2017
- Waterford and Ceres terminated from SJVIA effective 1/1/2018
- All Others Claims include runoff for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**All Districts Combined - All Medical**







**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**All Districts Combined - HMO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PMPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	3,391	\$3,857,853	\$1,231,705	\$995,935	\$868,003	\$296,428	\$0	\$3,392,072	\$465,781	\$912.90	87.9%
Feb-17	3,371	\$3,829,484	\$1,695,358	\$991,948	\$778,716	\$294,679	\$0	\$3,760,701	\$68,783	\$1,028.19	98.2%
Mar-17	3,348	\$3,805,170	\$1,892,093	\$987,343	\$944,379	\$292,668	\$0	\$4,116,483	-\$311,314	\$1,142.12	108.2%
Apr-17	3,232	\$3,680,296	\$1,204,293	\$977,033	\$838,545	\$282,531	\$0	\$3,302,402	\$377,894	\$934.37	89.7%
May-17	3,238	\$3,685,382	\$2,117,425	\$977,081	\$922,366	\$283,059	\$0	\$4,299,931	-\$614,550	\$1,240.54	116.7%
Jun-17	3,318	\$3,768,088	\$1,533,203	\$972,474	\$987,256	\$290,050	\$0	\$3,782,983	-\$14,895	\$1,052.72	100.4%
Jul-17	3,295	\$3,733,939	\$1,257,109	\$991,172	\$817,251	\$288,039	\$0	\$3,353,572	\$380,367	\$930.36	89.8%
Aug-17	3,291	\$3,723,250	\$1,765,938	\$988,909	\$924,076	\$287,694	\$0	\$3,966,617	-\$243,367	\$1,117.87	106.5%
Sep-17	3,283	\$3,712,476	\$1,490,702	\$985,584	\$854,131	\$286,993	\$0	\$3,617,411	\$95,065	\$1,014.44	97.4%
Oct-17	3,255	\$3,681,354	\$2,128,613	\$979,410	\$905,280	\$284,550	-\$75,682	\$4,222,171	-\$540,818	\$1,209.71	114.7%
Nov-17	3,265	\$3,684,062	\$1,509,653	\$974,921	\$893,657	\$285,425	-\$1,520	\$3,662,136	\$21,926	\$1,034.21	99.4%
Dec-17	3,280	\$2,197,812	\$1,203,354	\$976,822	\$468,244	\$286,737	\$0	\$2,935,157	-\$737,345	\$807.45	133.5%
Jan-18	1	\$1,593	\$484,140	\$1,303	\$804	\$80	\$0	\$486,327	-\$484,734	\$486,246.58	30533.6%
Feb-18	1	\$1,593	\$267,307	\$392	\$0	\$80	\$0	\$267,779	-\$266,187	\$267,699.00	16812.3%
Mar-18	1	\$1,593	\$10,083	\$0	\$0	\$80	\$0	\$10,163	-\$8,571	\$10,083.00	638.1%
Apr-18	1	\$1,593	-\$142,685	\$0	\$0	\$80	\$0	-\$142,605	\$144,198	-\$142,685.00	-8953.3%
May-18	1	\$1,593	-\$9,714	\$0	\$0	\$80	\$0	-\$9,634	\$11,227	-\$9,714.00	-604.8%
Jun-18	1	\$1,593	-\$86	\$0	\$0	\$80	\$0	-\$6	\$1,599	-\$86.00	-0.4%
Jul-18	0	\$0	-\$29,862	\$0	\$0	\$0	\$0	-\$29,862	\$29,862	\$0.00	0.0%
Aug-18	0	\$0	-\$29,755	\$0	\$0	\$0	\$0	-\$29,755	\$29,755	\$0.00	0.0%
Sep-18	0	\$0	\$17,867	\$0	\$0	\$0	\$0	\$17,867	-\$17,867	\$0.00	0.0%
Oct-18	0	\$0	\$52,930	\$0	\$0	\$0	\$0	\$52,930	-\$52,930	\$0.00	0.0%
Nov-18	0	\$0	\$83,883	\$0	\$0	\$0	\$0	\$83,883	-\$83,883	\$0.00	0.0%
Dec-18	0	\$0	\$25,108	\$0	\$0	\$0	\$0	\$25,108	-\$25,108	\$0.00	0.0%
Jan-19	0	\$0	\$7,092	\$0	\$0	\$0	\$0	\$7,092	-\$7,092	\$0.00	0.0%
Feb-19	0	\$0	\$290	\$0	\$0	\$0	\$0	\$290	-\$290	\$0.00	0.0%
Mar-19	0	\$0	\$858	\$0	\$0	\$0	\$0	\$858	-\$858	\$0.00	0.0%
Apr-19	0	\$0	\$8,224	\$0	\$0	\$0	\$0	\$8,224	-\$8,224	\$0.00	0.0%
May-19	0	\$0	\$119	\$0	\$0	\$0	\$0	\$119	-\$119	\$0.00	0.0%
Jun-19	0	\$0	\$10,267	\$0	\$0	\$0	\$0	\$10,267	-\$10,267	\$0.00	0.0%
Jul-19	0	\$0	\$51,462	\$0	\$0	\$0	\$0	\$51,462	-\$51,462	\$0.00	0.0%
Aug-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-19	0	\$0	-\$468	\$0	\$0	\$0	\$0	-\$468	\$468	\$0.00	0.0%
Nov-19	0	\$0	-\$1,995	\$0	\$0	\$0	\$0	-\$1,995	\$1,995	\$0.00	0.0%
Dec-19	0	\$0	\$15,428	\$0	\$0	\$0	\$0	\$15,428	-\$15,428	\$0.00	0.0%
2015	4,605	\$47,200,812	\$27,086,366	\$15,057,894	\$10,956,150	\$5,003,196	-\$335,568	\$57,768,037	-\$10,567,225	\$954.76	122.4%
2016	4,016	\$46,749,016	\$23,084,871	\$13,597,868	\$10,777,527	\$4,133,848	-\$848,093	\$50,746,021	-\$3,997,005	\$967.20	108.5%
2017	3,297	\$43,359,166	\$19,029,446	\$11,798,633	\$10,201,906	\$3,458,854	-\$77,202	\$44,411,636	-\$1,052,471	\$1,035.02	102.4%
2018	1	\$9,557	\$729,216	\$1,695	\$804	\$482	\$0	\$732,196	-\$722,640	\$121,952.43	7661.7%
2019 YTD	0	\$0	\$91,277	\$0	\$0	\$0	\$0	\$91,277	-\$91,277	#DIV/0!	0.0%
Current 12 Months	0	\$0	\$91,277	\$0	\$0	\$0	\$0	\$91,277	-\$91,277	#DIV/0!	0.0%

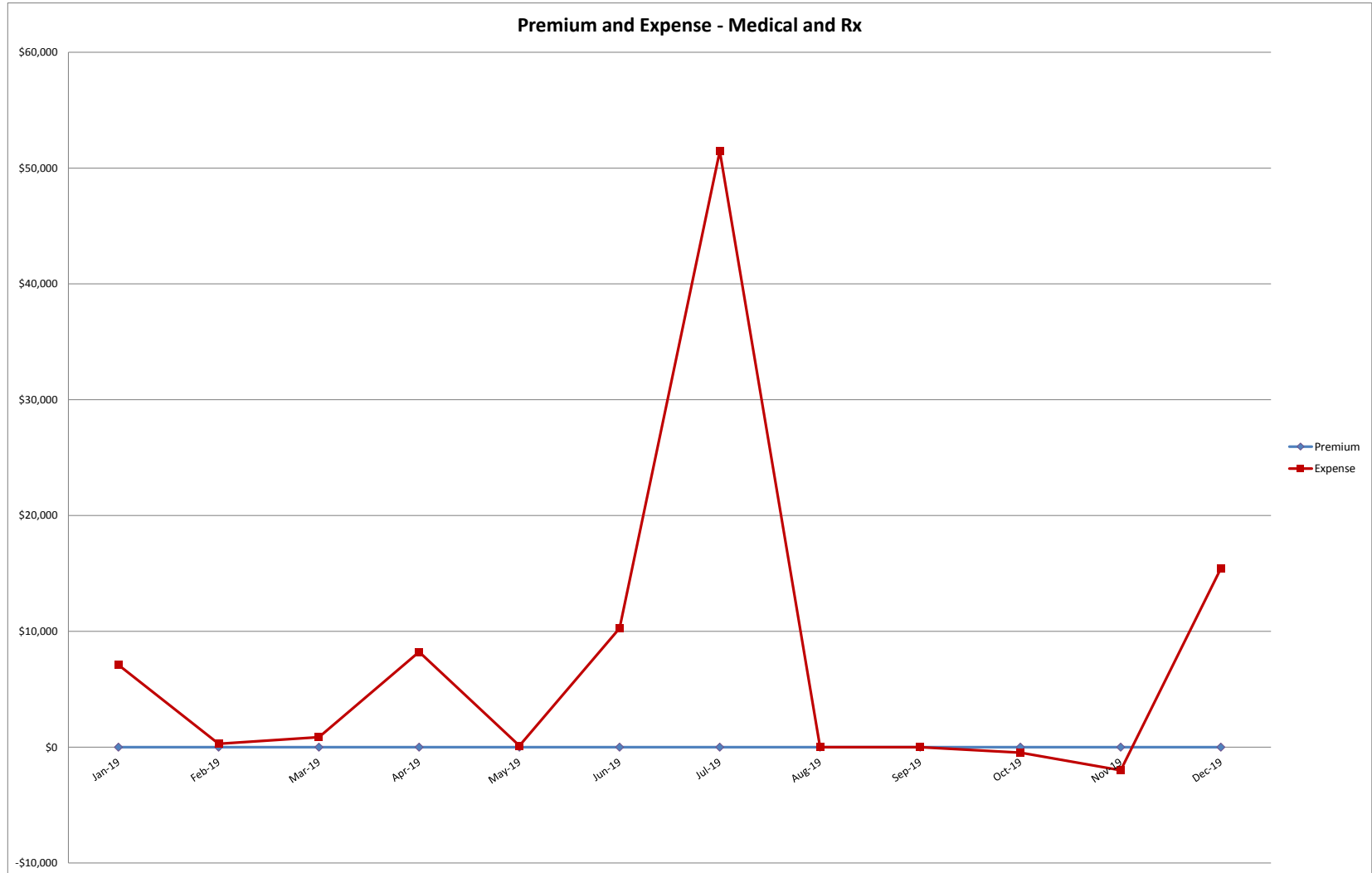
**Data Sources:**

Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**Notes:**

- Fixed Cost Schedule: Appendix
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- EmpiRx PBM replaced Envolve PBM effective 1/1/2018
- Fresno converted HMO to EPO plan effective 12/18/2017
- Waterford and Ceres terminated from SJVIA effective 1/1/2018
- All Others Claims include runoff for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of December 2019  
All Districts Combined - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**All Districts Combined - EPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Feb-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-17	3,048	\$1,471,887	\$68,189	\$251,226	\$307,056	\$0	\$626,470	\$845,417	\$104.79	42.6%
Jan-18	3,121	\$3,460,514	\$743,187	\$867,858	\$256,733	\$0	\$1,867,779	\$1,592,735	\$516.20	54.0%
Feb-18	3,122	\$3,463,479	\$1,542,101	\$789,699	\$256,816	\$0	\$2,588,616	\$874,863	\$746.89	74.7%
Mar-18	3,112	\$3,451,850	\$3,301,710	\$924,970	\$255,993	\$0	\$4,482,673	-\$1,030,823	\$1,358.19	129.9%
Apr-18	3,087	\$3,423,792	\$2,596,335	\$801,696	\$253,937	\$0	\$3,651,967	-\$228,175	\$1,100.76	106.7%
May-18	3,074	\$3,408,456	\$2,670,046	\$883,943	\$252,867	\$0	\$3,806,856	-\$398,400	\$1,156.14	111.7%
Jun-18	3,098	\$3,429,672	\$2,361,578	\$767,589	\$254,841	\$0	\$3,384,008	\$45,664	\$1,010.06	98.7%
Jul-18	3,101	\$3,429,177	\$2,413,373	\$911,839	\$255,088	-\$29,545	\$3,550,755	-\$121,578	\$1,062.78	103.5%
Aug-18	3,080	\$3,407,283	\$2,623,941	\$946,096	\$253,361	-\$64,707	\$3,758,691	-\$351,408	\$1,138.09	110.3%
Sep-18	3,084	\$3,412,914	\$2,122,966	\$813,696	\$253,690	-\$277,620	\$2,912,732	\$500,182	\$862.21	85.3%
Oct-18	3,080	\$3,405,753	\$2,177,898	\$850,790	\$253,361	-\$8,976	\$3,273,073	\$132,681	\$980.43	96.1%
Nov-18	3,051	\$3,370,639	\$2,299,743	\$823,630	\$250,975	-\$754	\$3,373,595	-\$2,956	\$1,023.47	100.1%
Dec-18	3,076	\$3,562,357	\$2,256,483	\$730,643	\$253,032	\$224	\$3,240,382	\$321,975	\$971.18	91.0%
Jan-19	3,073	\$3,559,246	\$2,604,617	\$879,905	\$294,240	\$0	\$3,778,762	-\$219,516	\$1,133.92	106.2%
Feb-19	3,073	\$3,560,485	\$2,724,566	\$785,480	\$294,240	\$0	\$3,804,286	-\$243,801	\$1,142.22	106.8%
Mar-19	3,062	\$3,544,198	\$3,384,517	\$821,110	\$293,187	\$0	\$4,498,813	-\$954,615	\$1,373.49	126.9%
Apr-19	3,049	\$3,530,743	\$2,630,414	\$901,971	\$291,942	\$0	\$3,824,327	-\$293,583	\$1,158.54	108.3%
May-19	3,059	\$3,541,346	\$2,295,464	\$788,293	\$292,899	\$0	\$3,376,656	\$164,690	\$1,008.09	95.3%
Jun-19	3,060	\$3,545,756	\$2,650,766	\$789,556	\$292,995	\$0	\$3,733,317	-\$187,561	\$1,124.29	105.3%
Jul-19	3,054	\$3,534,380	\$3,391,960	\$823,278	\$292,421	\$0	\$4,507,658	-\$973,278	\$1,380.24	127.5%
Aug-19	3,049	\$3,530,743	\$2,755,785	\$799,532	\$291,942	\$0	\$3,847,258	-\$316,515	\$1,166.06	109.0%
Sep-19	3,046	\$3,515,389	\$2,908,388	\$731,856	\$291,655	\$0	\$3,931,898	-\$416,509	\$1,195.09	111.8%
Oct-19	3,053	\$3,511,833	\$3,019,797	\$906,514	\$292,325	\$0	\$4,218,636	-\$706,803	\$1,286.05	120.1%
Nov-19	3,041	\$3,500,583	\$2,484,331	\$792,797	\$291,176	-\$24,644	\$3,543,659	-\$43,076	\$1,069.54	101.2%
Dec-19	3,120	\$3,571,058	\$2,376,124	\$730,643	\$298,740	-\$14,621	\$3,390,886	\$180,172	\$991.07	95.0%
2015	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2017	3,048	\$1,471,887	\$68,189	\$251,226	\$307,056	\$0	\$626,470	\$845,417	\$104.79	42.6%
2018	3,091	\$41,225,886	\$27,109,361	\$10,112,448	\$3,050,694	-\$381,378	\$39,891,126	\$1,334,760	\$993.38	96.8%
2019 YTD	3,062	\$42,445,762	\$33,226,729	\$9,750,935	\$3,517,759	-\$39,265	\$46,456,159	-\$4,010,396	\$1,168.74	109.4%
Current 12 Months	3,062	\$42,445,762	\$33,226,729	\$9,750,935	\$3,517,759	-\$39,265	\$46,456,159	-\$4,010,396	\$1,169.82	109.4%

**Data Sources:**

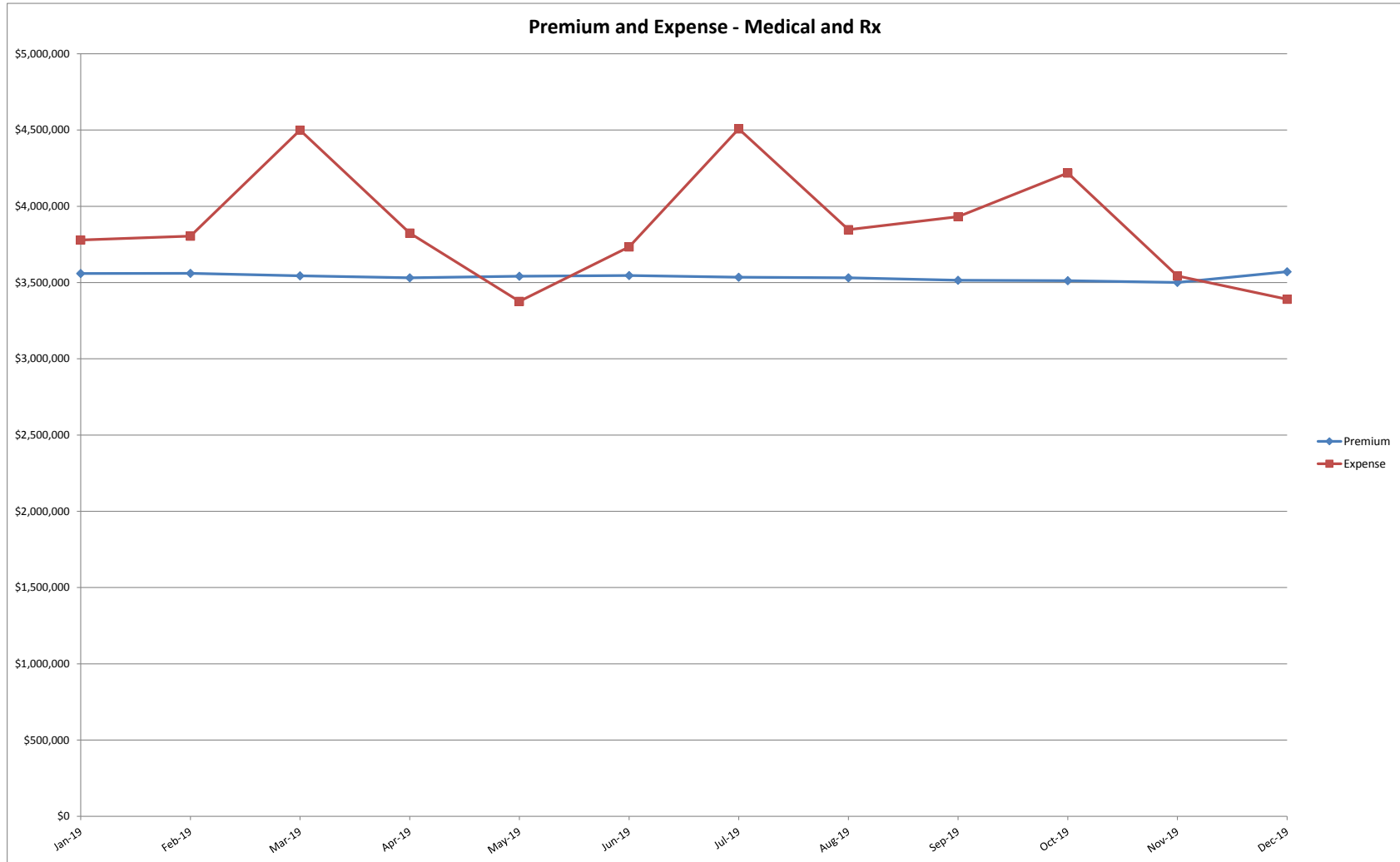
**Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix**

**Notes:**

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- Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
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- Fresno converted HMO to EPO plan effective 12/18/2017
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San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of December 2019  
All Districts Combined - EPO





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**All Districts Combined - PPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	3,049	\$2,408,045	\$1,167,779	\$658,355	\$201,852	\$0	\$2,027,986	\$380,059	\$598.93	84.2%
Feb-17	3,040	\$2,404,910	\$1,173,087	\$611,471	\$201,257	\$0	\$1,985,815	\$419,096	\$587.03	82.6%
Mar-17	3,051	\$2,409,004	\$1,139,347	\$651,192	\$201,977	\$0	\$1,992,516	\$416,488	\$586.87	82.7%
Apr-17	3,024	\$2,381,103	\$1,441,495	\$580,274	\$200,190	\$0	\$2,221,959	\$159,144	\$668.57	93.3%
May-17	3,011	\$2,368,076	\$1,628,318	\$610,381	\$199,332	\$0	\$2,438,031	-\$69,955	\$743.51	103.0%
Jun-17	3,016	\$2,375,163	\$2,038,616	\$702,737	\$199,665	\$0	\$2,941,018	-\$565,855	\$908.94	123.8%
Jul-17	3,046	\$2,396,547	\$1,230,206	\$628,628	\$201,654	\$0	\$2,060,488	\$336,059	\$610.25	86.0%
Aug-17	3,083	\$2,426,551	\$1,596,397	\$794,992	\$204,102	\$0	\$2,595,491	-\$168,940	\$775.67	107.0%
Sep-17	3,099	\$2,435,486	\$1,049,152	\$781,883	\$205,163	\$0	\$2,036,198	\$399,288	\$590.85	83.6%
Oct-17	3,092	\$2,430,771	\$1,715,373	\$751,177	\$204,696	\$0	\$2,671,246	-\$240,475	\$797.72	109.9%
Nov-17	3,105	\$2,441,299	\$1,617,686	\$655,311	\$205,556	\$0	\$2,478,553	-\$37,254	\$732.04	101.5%
Dec-17	3,070	\$2,421,402	\$1,249,063	\$767,492	\$203,238	\$0	\$2,219,793	\$201,609	\$656.86	91.7%
Jan-18	3,056	\$2,474,747	\$1,416,549	\$653,413	\$202,141	\$0	\$2,272,103	\$202,645	\$677.34	91.8%
Feb-18	3,050	\$2,466,814	\$932,401	\$663,106	\$201,739	\$0	\$1,797,245	\$669,569	\$523.12	72.9%
Mar-18	3,054	\$2,468,391	\$1,362,590	\$697,817	\$202,005	\$0	\$2,262,412	\$205,979	\$674.66	91.7%
Apr-18	3,058	\$2,465,659	\$1,106,965	\$691,104	\$202,258	\$0	\$2,000,327	\$465,332	\$587.99	81.1%
May-18	3,092	\$2,481,385	\$1,182,191	\$711,644	\$204,498	\$0	\$2,098,333	\$383,052	\$612.50	84.6%
Jun-18	3,090	\$2,475,265	\$1,183,141	\$692,047	\$204,362	\$0	\$2,079,549	\$395,715	\$606.86	84.0%
Jul-18	3,076	\$2,461,369	\$1,210,462	\$733,450	\$203,432	\$0	\$2,147,344	\$314,025	\$631.96	87.2%
Aug-18	3,092	\$2,475,036	\$1,345,548	\$773,067	\$204,493	\$0	\$2,323,108	\$151,928	\$685.19	93.9%
Sep-18	3,074	\$2,457,481	\$1,053,032	\$745,201	\$203,295	\$0	\$2,001,527	\$455,953	\$584.98	81.4%
Oct-18	3,096	\$2,472,113	\$1,647,435	\$681,425	\$204,752	\$0	\$2,533,612	-\$61,499	\$752.22	102.5%
Nov-18	3,115	\$2,480,850	\$1,624,319	\$620,240	\$206,001	-\$161,954	\$2,288,606	\$192,244	\$668.57	92.3%
Dec-18	3,104	\$2,465,080	\$1,151,196	\$637,381	\$205,242	-\$7,972	\$1,985,847	\$479,233	\$573.65	80.6%
Jan-19	3,122	\$2,533,962	\$1,486,339	\$662,076	\$232,066	\$0	\$2,380,480	\$153,482	\$688.15	93.9%
Feb-19	3,116	\$2,530,587	\$1,213,587	\$666,114	\$231,637	\$0	\$2,111,337	\$419,250	\$603.24	83.4%
Mar-19	3,135	\$2,543,443	\$1,512,907	\$684,802	\$233,009	\$0	\$2,430,717	\$112,726	\$701.02	95.6%
Apr-19	3,139	\$2,544,467	\$1,588,960	\$741,058	\$233,290	\$0	\$2,563,309	-\$18,842	\$742.28	100.7%
May-19	3,144	\$2,547,741	\$1,423,089	\$706,316	\$233,626	\$0	\$2,363,032	\$184,709	\$677.29	92.8%
Jun-19	3,125	\$2,533,098	\$1,292,592	\$603,070	\$232,223	\$0	\$2,127,884	\$405,214	\$606.61	84.0%
Jul-19	3,128	\$2,529,360	\$1,313,309	\$802,451	\$232,428	\$0	\$2,348,187	\$181,172	\$676.39	92.8%
Aug-19	3,141	\$2,540,736	\$1,533,515	\$656,565	\$233,371	\$0	\$2,423,451	\$117,285	\$697.26	95.4%
Sep-19	3,118	\$2,518,191	\$1,513,921	\$614,616	\$231,656	\$0	\$2,360,193	\$157,998	\$682.66	93.7%
Oct-19	3,134	\$2,532,778	\$1,184,280	\$648,690	\$232,854	\$0	\$2,065,824	\$466,954	\$584.87	81.6%
Nov-19	3,131	\$2,532,071	\$1,486,209	\$629,158	\$232,625	\$0	\$2,347,993	\$184,078	\$675.62	92.7%
Dec-19	3,127	\$2,522,918	\$968,531	\$681,901	\$232,294	\$0	\$1,882,726	\$640,192	\$527.80	74.6%
2015	2,634	\$21,395,949	\$13,739,706	\$6,143,677	\$2,222,984	\$0	\$22,106,367	-\$710,418	\$629.06	103.3%
2016	2,720	\$23,079,432	\$14,603,446	\$6,545,718	\$2,108,061	-\$19,394	\$23,237,832	-\$158,400	\$647.38	100.7%
2017	3,057	\$28,898,357	\$17,046,519	\$8,193,894	\$2,428,681	\$0	\$27,669,093	\$1,229,264	\$688.01	95.7%
2018	3,080	\$29,644,190	\$15,215,829	\$8,299,894	\$2,444,216	-\$169,926	\$25,790,013	\$3,854,177	\$631.70	87.0%
2019 YTD	3,130	\$30,409,352	\$16,517,238	\$8,096,817	\$2,791,078	\$0	\$27,405,133	\$3,004,219	\$655.33	90.1%
Current 12 Months	3,130	\$30,409,352	\$16,517,238	\$8,096,817	\$2,791,078	\$0	\$27,405,133	\$3,004,219	\$656.01	90.1%

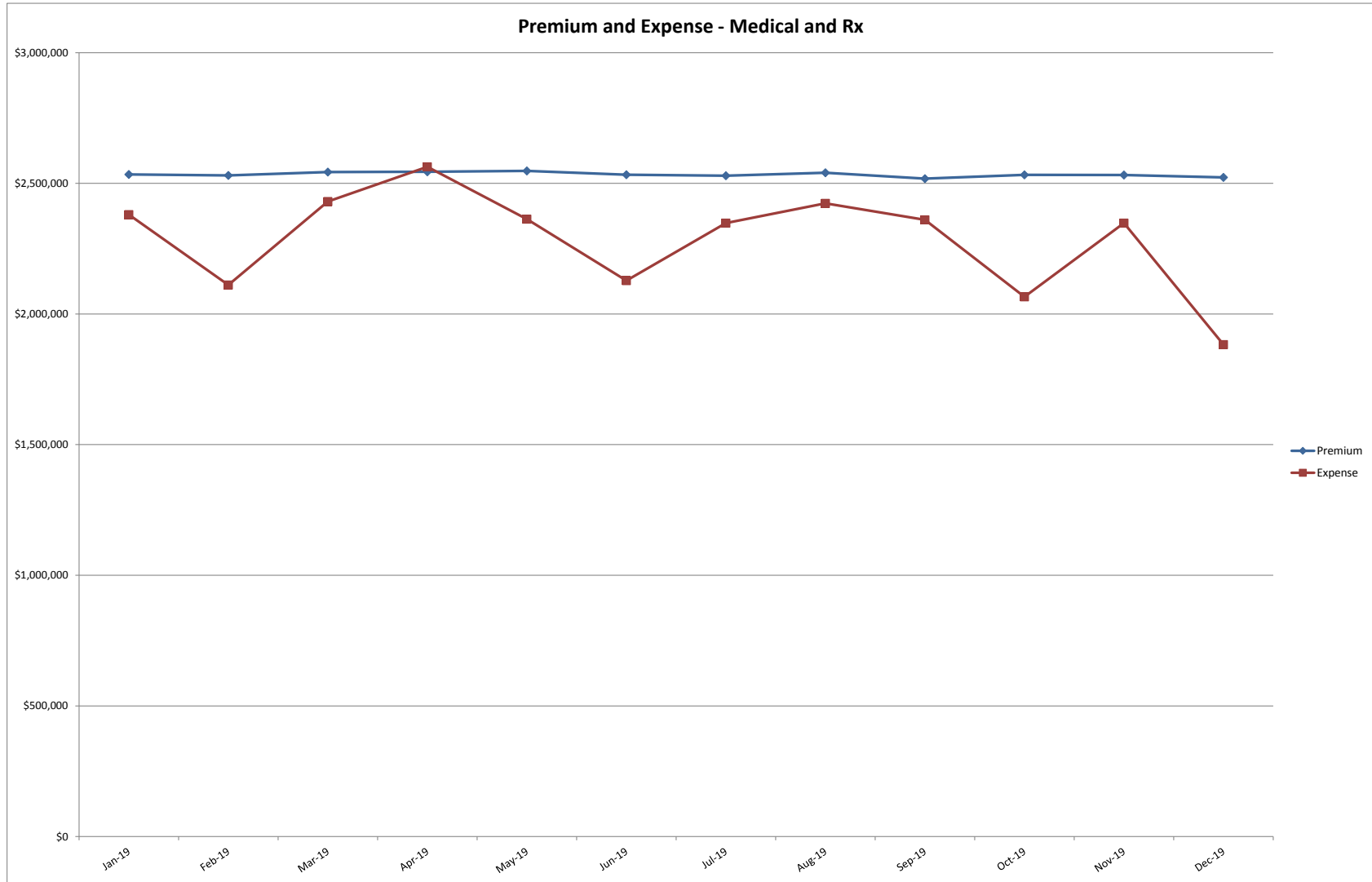
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Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CIL, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**Notes:**

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017
5. Waterford and Ceres terminated from SJVIA effective 1/1/2018
6. All Others Claims include runout for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**All Districts Combined - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of December 2019  
All Districts Combined - HDHP**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE				SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-17	784	\$549,235	\$301,349	\$46,039	\$51,885	\$0	\$399,273	\$149,962	\$443.10	72.7%
Feb-17	789	\$553,287	\$390,105	\$50,974	\$52,216	\$0	\$493,295	\$59,992	\$559.04	89.2%
Mar-17	780	\$547,213	\$291,483	\$120,354	\$51,623	\$0	\$463,460	\$83,754	\$528.00	84.7%
Apr-17	757	\$531,254	\$418,163	\$84,758	\$50,101	\$0	\$553,022	-\$21,768	\$664.36	104.1%
May-17	804	\$562,043	\$185,635	\$118,011	\$53,211	\$0	\$356,857	\$205,187	\$377.67	63.5%
Jun-17	838	\$585,036	\$341,389	\$141,811	\$55,460	\$0	\$538,660	\$46,376	\$576.61	92.1%
Jul-17	853	\$591,868	\$340,803	\$129,489	\$56,453	\$0	\$526,745	\$65,123	\$551.34	89.0%
Aug-17	814	\$563,390	\$317,389	\$145,106	\$53,872	\$0	\$516,367	\$47,023	\$568.18	91.7%
Sep-17	816	\$562,473	\$292,926	\$181,459	\$54,005	\$0	\$528,390	\$34,083	\$581.35	93.9%
Oct-17	813	\$560,698	\$293,972	\$154,133	\$53,808	\$0	\$501,913	\$58,784	\$551.17	89.5%
Nov-17	823	\$564,103	\$175,378	\$143,619	\$54,470	\$0	\$373,467	\$190,636	\$387.60	66.2%
Dec-17	762	\$555,223	\$335,833	\$155,859	\$50,434	\$0	\$542,126	\$13,098	\$645.27	97.6%
Jan-18	780	\$584,165	\$123,436	\$70,685	\$52,974	\$0	\$247,095	\$337,070	\$248.87	42.3%
Feb-18	782	\$587,933	\$232,354	\$67,174	\$53,114	\$0	\$352,642	\$235,291	\$383.03	60.0%
Mar-18	786	\$590,458	\$467,327	\$113,171	\$53,386	\$0	\$633,884	-\$43,426	\$738.55	107.4%
Apr-18	789	\$592,894	\$231,956	\$95,884	\$53,590	\$0	\$381,430	\$211,464	\$415.51	64.3%
May-18	796	\$596,128	\$299,227	\$117,883	\$54,066	\$0	\$471,176	\$124,952	\$524.01	79.0%
Jun-18	803	\$598,883	\$151,272	\$144,709	\$54,542	\$0	\$350,523	\$248,360	\$368.59	58.5%
Jul-18	825	\$612,055	\$287,858	\$121,752	\$56,036	\$0	\$465,646	\$146,409	\$496.50	76.1%
Aug-18	823	\$608,785	\$216,991	\$133,079	\$55,902	\$0	\$405,972	\$202,813	\$425.36	66.7%
Sep-18	813	\$600,057	\$191,345	\$109,362	\$55,224	\$0	\$355,931	\$244,126	\$369.87	59.3%
Oct-18	827	\$608,462	\$342,655	\$121,420	\$56,174	\$0	\$520,249	\$88,214	\$561.15	85.5%
Nov-18	833	\$611,374	\$250,686	\$131,459	\$56,580	\$0	\$438,725	\$172,649	\$458.76	71.8%
Dec-18	792	\$605,010	\$405,172	\$134,902	\$53,792	\$0	\$593,866	\$11,144	\$681.91	98.2%
Jan-19	803	\$617,868	\$152,149	\$61,235	\$64,817	\$0	\$278,201	\$339,666	\$265.73	45.0%
Feb-19	801	\$613,099	\$77,155	\$74,997	\$64,662	\$0	\$216,814	\$396,285	\$189.95	35.4%
Mar-19	795	\$609,060	\$126,673	\$101,947	\$64,176	\$0	\$292,796	\$316,264	\$287.57	48.1%
Apr-19	801	\$610,680	\$252,933	\$89,354	\$64,655	\$0	\$406,942	\$203,738	\$427.32	66.6%
May-19	799	\$606,549	\$220,493	\$113,938	\$64,492	\$0	\$398,924	\$207,625	\$418.56	65.8%
Jun-19	805	\$608,004	\$108,337	\$86,343	\$64,993	\$0	\$259,673	\$348,331	\$241.84	42.7%
Jul-19	794	\$602,361	\$395,802	\$106,192	\$64,102	\$0	\$566,095	\$36,265	\$632.23	94.0%
Aug-19	781	\$590,958	\$219,736	\$99,521	\$63,048	\$0	\$382,305	\$208,653	\$408.78	64.7%
Sep-19	777	\$588,129	\$101,890	\$67,672	\$62,731	\$0	\$232,293	\$355,836	\$218.23	39.5%
Oct-19	785	\$595,321	\$240,278	\$126,354	\$63,379	\$0	\$430,011	\$165,310	\$467.05	72.2%
Nov-19	789	\$595,303	\$192,489	\$78,586	\$63,704	\$0	\$334,779	\$260,524	\$343.57	56.2%
Dec-19	756	\$579,050	\$444,442	\$109,032	\$61,022	\$0	\$614,496	-\$35,446	\$732.11	106.1%
<b>2015</b>	<b>618</b>	<b>\$4,586,543</b>	<b>\$2,454,268</b>	<b>\$942,919</b>	<b>\$521,272</b>	<b>\$0</b>	<b>\$3,918,459</b>	<b>\$668,084</b>	<b>\$458.27</b>	<b>85.4%</b>
<b>2016</b>	<b>689</b>	<b>\$5,212,607</b>	<b>\$3,540,731</b>	<b>\$1,193,210</b>	<b>\$534,116</b>	<b>\$0</b>	<b>\$5,268,057</b>	<b>-\$55,451</b>	<b>\$572.22</b>	<b>101.1%</b>
<b>2017</b>	<b>803</b>	<b>\$6,725,823</b>	<b>\$3,684,425</b>	<b>\$1,471,612</b>	<b>\$637,538</b>	<b>\$0</b>	<b>\$5,793,575</b>	<b>\$932,249</b>	<b>\$535.25</b>	<b>86.1%</b>
<b>2018</b>	<b>804</b>	<b>\$7,196,204</b>	<b>\$3,200,278</b>	<b>\$1,361,480</b>	<b>\$655,380</b>	<b>\$0</b>	<b>\$5,217,138</b>	<b>\$1,979,065</b>	<b>\$472.77</b>	<b>72.5%</b>
<b>2019 YTD</b>	<b>791</b>	<b>\$7,216,380</b>	<b>\$2,532,379</b>	<b>\$1,115,170</b>	<b>\$765,780</b>	<b>\$0</b>	<b>\$4,413,329</b>	<b>\$2,803,051</b>	<b>\$384.52</b>	<b>61.2%</b>
<b>Current 12 Months</b>	<b>791</b>	<b>\$7,216,380</b>	<b>\$2,532,379</b>	<b>\$1,115,170</b>	<b>\$765,780</b>	<b>\$0</b>	<b>\$4,413,329</b>	<b>\$2,803,051</b>	<b>\$381.30</b>	<b>61.2%</b>

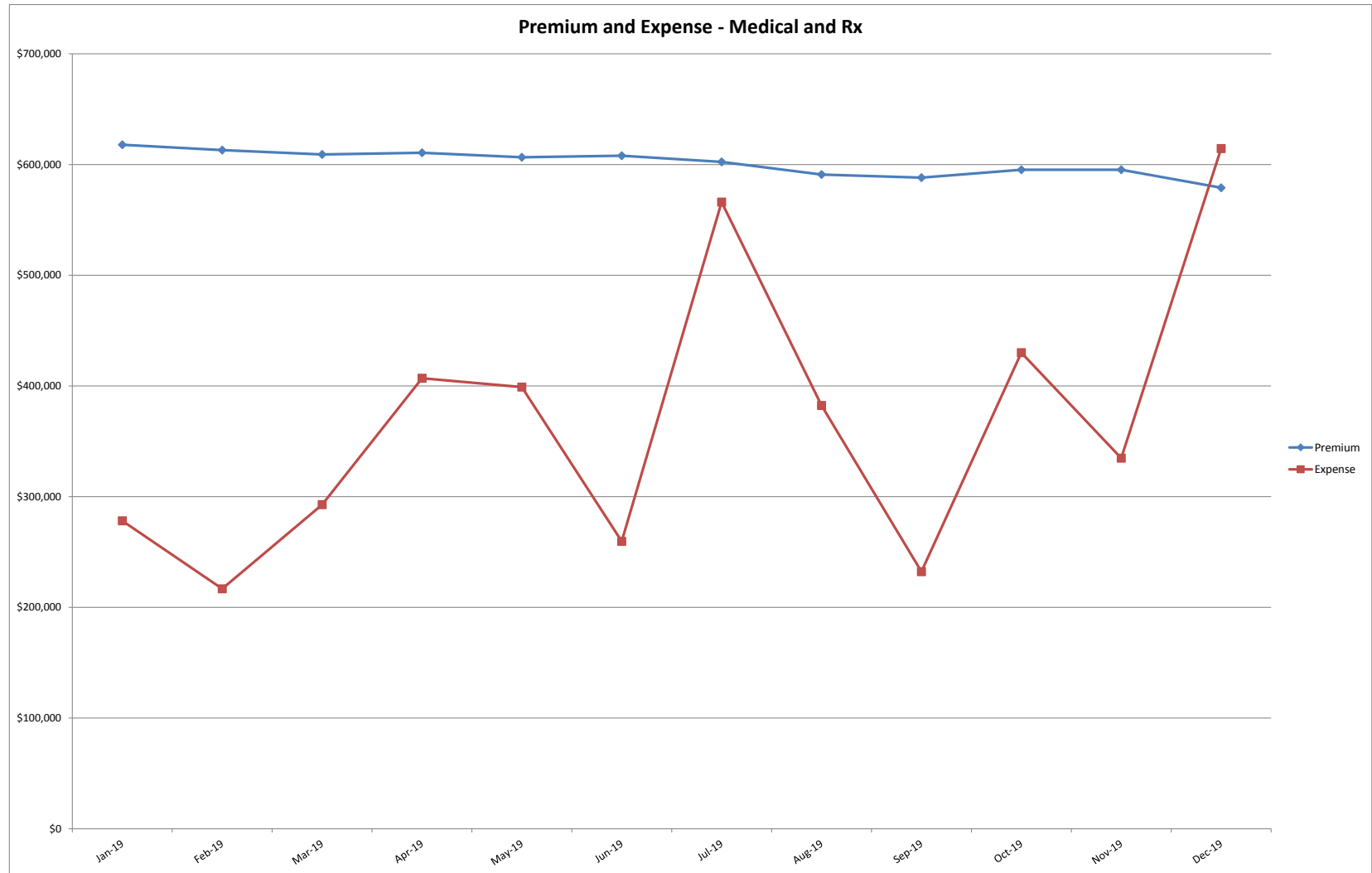
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**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**All Districts Combined - HDHP**







**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**County of Fresno - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	4,217	\$4,418,172	\$1,323,742	\$943,781	\$947,744	\$348,074	\$0	\$3,563,341	\$854,830	\$762.45	80.7%
Feb-17	4,204	\$4,395,734	\$1,975,135	\$939,983	\$869,746	\$346,812	\$0	\$4,131,676	\$264,057	\$900.30	94.0%
Mar-17	4,176	\$4,366,453	\$2,266,845	\$935,255	\$1,109,568	\$344,493	\$0	\$4,656,161	-\$289,708	\$1,032.49	106.6%
Apr-17	4,022	\$4,207,039	\$1,938,565	\$926,167	\$939,788	\$331,911	\$0	\$4,136,430	\$70,609	\$945.93	98.3%
May-17	4,046	\$4,218,545	\$2,134,703	\$925,137	\$1,087,642	\$333,584	\$0	\$4,481,065	-\$262,520	\$1,025.08	106.2%
Jun-17	4,169	\$4,336,268	\$1,841,158	\$920,448	\$1,162,113	\$343,374	\$0	\$4,267,092	\$69,175	\$941.17	98.4%
Jul-17	4,161	\$4,309,129	\$1,657,044	\$939,122	\$971,215	\$342,379	\$0	\$3,909,759	\$399,369	\$857.34	90.7%
Aug-17	4,151	\$4,291,222	\$2,105,120	\$936,084	\$1,122,204	\$341,590	\$0	\$4,504,998	-\$213,776	\$1,002.99	105.0%
Sep-17	4,148	\$4,286,191	\$1,702,653	\$932,821	\$1,058,635	\$341,243	\$0	\$4,035,352	\$250,839	\$890.58	94.1%
Oct-17	4,115	\$4,252,762	\$2,450,589	\$927,014	\$1,106,328	\$338,446	-\$75,682	\$4,746,695	-\$493,933	\$1,071.26	111.6%
Nov-17	4,134	\$4,260,644	\$1,660,657	\$922,220	\$1,080,003	\$339,894	-\$1,520	\$4,001,254	\$259,391	\$885.67	93.9%
Dec-17	4,037	\$4,205,988	\$1,518,938	\$923,518	\$910,669	\$640,827	\$0	\$3,993,952	\$212,036	\$830.60	95.0%
Jan-18	4,014	\$4,216,453	\$1,343,582	\$1,303	\$981,088	\$317,466	\$0	\$2,643,439	\$1,573,014	\$579.47	62.7%
Feb-18	4,013	\$4,214,950	\$2,067,824	\$392	\$885,589	\$317,413	\$0	\$3,271,218	\$943,732	\$736.06	77.6%
Mar-18	4,008	\$4,206,695	\$3,917,235	\$0	\$1,081,214	\$316,930	\$0	\$5,315,379	-\$1,108,685	\$1,247.12	126.4%
Apr-18	3,982	\$4,176,812	\$2,742,323	\$0	\$946,806	\$314,806	\$0	\$4,003,935	\$172,877	\$926.45	95.9%
May-18	3,977	\$4,165,557	\$3,014,792	\$0	\$1,049,876	\$314,280	\$0	\$4,378,948	-\$213,391	\$1,022.04	105.1%
Jun-18	4,006	\$4,186,011	\$2,584,783	\$0	\$948,297	\$316,595	\$0	\$3,849,675	\$336,336	\$881.95	92.0%
Jul-18	4,027	\$4,193,847	\$2,719,596	\$0	\$1,087,767	\$318,066	-\$29,545	\$4,095,884	\$97,964	\$938.12	97.7%
Aug-18	4,006	\$4,170,389	\$2,976,059	\$0	\$1,121,455	\$316,338	-\$64,707	\$4,349,145	-\$178,756	\$1,006.69	104.3%
Sep-18	3,999	\$4,165,585	\$2,367,426	\$0	\$948,073	\$315,919	-\$277,620	\$3,353,798	\$811,787	\$759.66	80.5%
Oct-18	4,009	\$4,165,691	\$2,602,109	\$0	\$1,021,112	\$316,542	-\$8,976	\$3,930,786	\$234,905	\$901.53	94.4%
Nov-18	3,981	\$4,130,176	\$2,664,886	\$0	\$996,076	\$314,225	-\$754	\$3,974,433	\$155,744	\$919.42	96.2%
Dec-18	3,950	\$4,301,726	\$2,717,105	\$0	\$897,987	\$312,473	\$224	\$3,927,789	\$373,938	\$915.27	91.3%
Jan-19	3,957	\$4,308,878	\$2,814,712	\$0	\$970,474	\$365,879	\$0	\$4,151,065	\$157,813	\$956.58	96.3%
Feb-19	3,958	\$4,308,818	\$2,842,550	\$0	\$879,636	\$365,960	\$0	\$4,088,147	\$220,671	\$940.42	94.9%
Mar-19	3,939	\$4,286,097	\$3,538,700	\$0	\$947,995	\$364,259	\$0	\$4,850,954	-\$564,857	\$1,139.04	113.2%
Apr-19	3,929	\$4,268,294	\$2,949,169	\$0	\$1,012,854	\$363,257	\$0	\$4,325,281	-\$56,986	\$1,008.41	101.3%
May-19	3,937	\$4,275,658	\$2,488,352	\$0	\$929,847	\$364,052	\$0	\$3,782,252	\$493,406	\$868.22	88.5%
Jun-19	3,946	\$4,282,374	\$2,816,979	\$0	\$892,778	\$364,796	\$0	\$4,074,554	\$207,820	\$940.13	95.1%
Jul-19	3,929	\$4,265,355	\$3,879,523	\$0	\$950,531	\$363,331	\$0	\$5,193,385	-\$928,030	\$1,229.33	121.8%
Aug-19	3,911	\$4,250,316	\$2,986,201	\$0	\$914,827	\$361,798	\$0	\$4,262,825	-\$12,510	\$997.45	100.3%
Sep-19	3,905	\$4,233,021	\$3,054,615	\$0	\$821,510	\$361,268	\$0	\$4,237,393	-\$4,371	\$992.61	100.1%
Oct-19	3,920	\$4,236,425	\$3,302,420	\$0	\$1,049,606	\$362,586	\$0	\$4,714,612	-\$478,187	\$1,110.21	111.3%
Nov-19	3,911	\$4,224,192	\$2,771,071	\$0	\$893,619	\$361,681	-\$24,644	\$4,001,727	\$222,465	\$930.72	94.7%
Dec-19	3,951	\$4,271,027	\$2,735,025	\$0	\$871,576	\$366,084	-\$14,621	\$3,958,064	\$312,963	\$909.13	92.7%
2015	4,960	\$49,524,371	\$26,241,999	\$13,681,568	\$11,812,227	\$5,199,036	-\$65,205	\$56,869,626	-\$7,345,255	\$868.06	114.8%
2016	4,472	\$49,649,165	\$25,583,459	\$12,289,322	\$11,563,318	\$4,386,355	-\$848,093	\$52,974,360	-\$3,325,196	\$905.46	106.7%
2017	4,132	\$51,548,146	\$22,575,148	\$11,171,550	\$12,365,655	\$4,392,626	-\$77,202	\$50,427,777	\$1,120,369	\$928.50	97.8%
2018	3,998	\$50,293,893	\$31,717,719	\$1,695	\$11,965,340	\$3,791,051	-\$381,378	\$47,094,428	\$3,199,465	\$902.68	93.6%
2019 YTD	3,933	\$51,210,455	\$36,179,318	\$0	\$11,135,254	\$4,364,951	-\$39,265	\$51,640,259	-\$429,803	\$1,001.74	100.8%
Current 12 Months	3,933	\$51,210,455	\$36,179,318	\$0	\$11,135,254	\$4,364,951	-\$39,265	\$51,640,259	-\$429,803	\$1,000.28	100.8%

**Data Sources:**

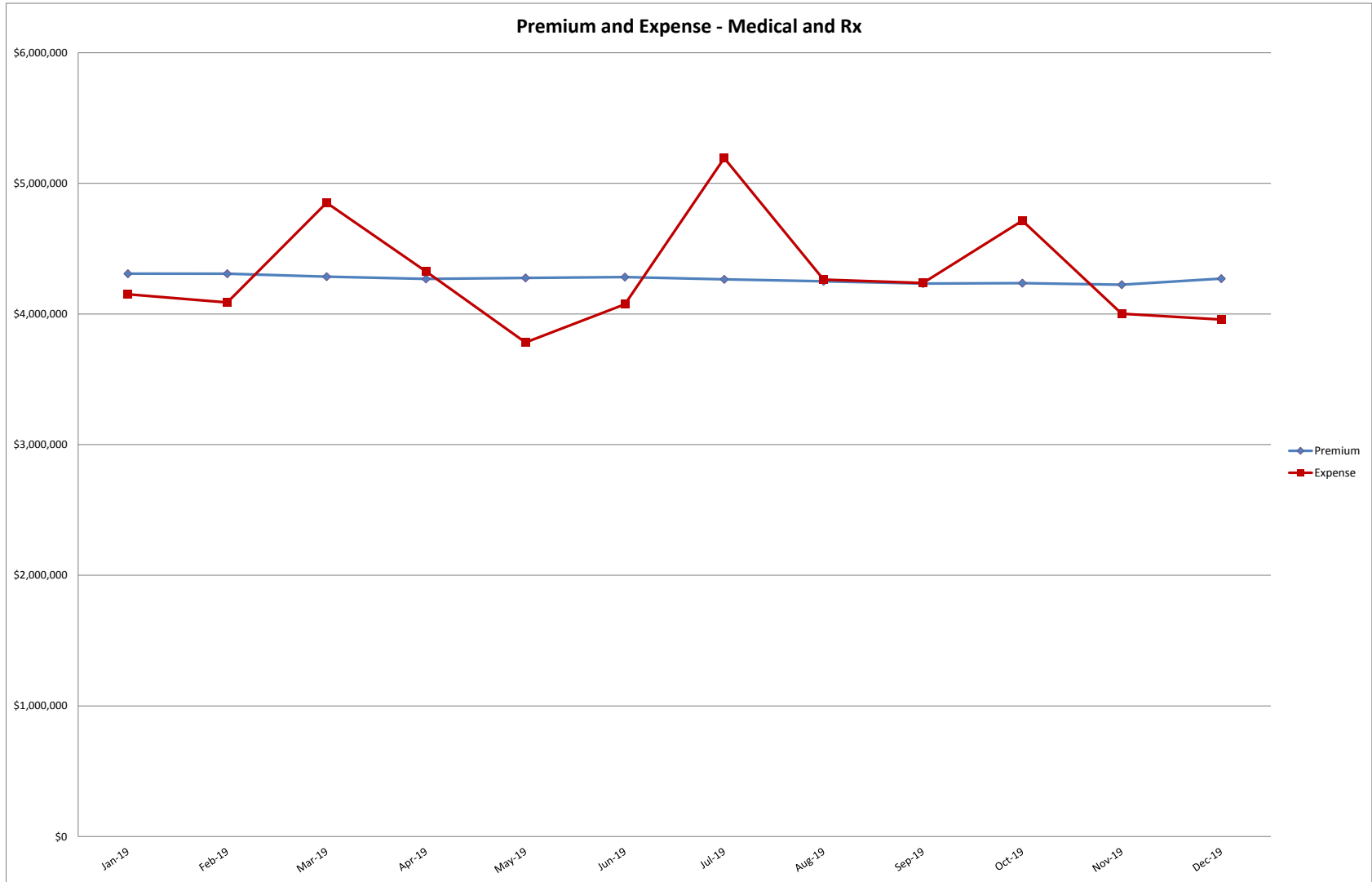
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**Notes:**

- Fixed Cost Schedule: Appendix
- Pooling Points: HMO = \$400,000 and EPO/PP0/HDHP = \$450,000.
- EmpiRx BPM replaced Envolve PBM effective 1/1/2018
- Fresno converted HMO to EPO plan effective 12/18/2017



San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of December 2019  
County of Fresno - All Medical





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**County of Fresno - HMO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	3,261	\$3,662,440	\$953,124	\$943,781	\$852,019	\$284,816	\$0	\$3,033,740	\$628,700	\$842.97	82.8%
Feb-17	3,242	\$3,634,968	\$1,495,166	\$939,983	\$752,976	\$283,156	\$0	\$3,471,281	\$163,687	\$983.38	95.5%
Mar-17	3,220	\$3,611,288	\$1,793,588	\$935,255	\$920,529	\$281,235	\$0	\$3,930,607	-\$319,318	\$1,133.35	108.8%
Apr-17	3,107	\$3,489,598	\$1,152,900	\$926,167	\$811,501	\$271,365	\$0	\$3,161,933	\$327,664	\$930.34	90.6%
May-17	3,111	\$3,491,293	\$1,670,467	\$925,137	\$899,619	\$271,715	\$0	\$3,766,937	-\$275,644	\$1,123.50	107.9%
Jun-17	3,189	\$3,571,890	\$1,276,006	\$920,448	\$965,026	\$278,527	\$0	\$3,440,007	\$131,884	\$991.37	96.3%
Jul-17	3,167	\$3,539,921	\$1,188,689	\$939,122	\$793,647	\$276,606	\$0	\$3,198,064	\$341,857	\$922.47	90.3%
Aug-17	3,161	\$3,525,402	\$1,659,111	\$936,084	\$902,562	\$276,082	\$0	\$3,773,839	-\$248,437	\$1,106.54	107.0%
Sep-17	3,154	\$3,516,103	\$1,359,765	\$932,821	\$828,090	\$275,470	\$0	\$3,396,146	\$119,957	\$989.43	96.6%
Oct-17	3,125	\$3,485,050	\$2,043,211	\$927,014	\$882,280	\$272,938	\$0	\$4,049,761	-\$564,710	\$1,208.58	116.2%
Nov-17	3,134	\$3,487,125	\$1,426,707	\$922,220	\$867,911	\$273,724	-\$1,520	\$3,489,042	-\$1,917	\$1,025.95	100.1%
Dec-17	3,148	\$1,997,542	\$1,087,503	\$923,518	\$440,918	\$274,946	\$0	\$2,726,885	-\$729,343	\$778.89	136.5%
Jan-18	0	\$0	\$439,750	\$1,303	\$804	\$0	\$0	\$441,857	-\$441,857	\$0.00	0.0%
Feb-18	0	\$0	\$247,831	\$392	\$0	\$0	\$0	\$248,223	-\$248,223	\$0.00	0.0%
Mar-18	0	\$0	-\$3,860	\$0	\$0	\$0	\$0	-\$3,860	\$3,860	\$0.00	0.0%
Apr-18	0	\$0	-\$145,069	\$0	\$0	\$0	\$0	-\$145,069	\$145,069	\$0.00	0.0%
May-18	0	\$0	-\$10,273	\$0	\$0	\$0	\$0	-\$10,273	\$10,273	\$0.00	0.0%
Jun-18	0	\$0	\$4,325	\$0	\$0	\$0	\$0	\$4,325	-\$4,325	\$0.00	0.0%
Jul-18	0	\$0	-\$21,403	\$0	\$0	\$0	\$0	-\$21,403	\$21,403	\$0.00	0.0%
Aug-18	0	\$0	-\$60,627	\$0	\$0	\$0	\$0	-\$60,627	\$60,627	\$0.00	0.0%
Sep-18	0	\$0	\$17,877	\$0	\$0	\$0	\$0	\$17,877	-\$17,877	\$0.00	0.0%
Oct-18	0	\$0	\$47,414	\$0	\$0	\$0	\$0	\$47,414	-\$47,414	\$0.00	0.0%
Nov-18	0	\$0	\$78,484	\$0	\$0	\$0	\$0	\$78,484	-\$78,484	\$0.00	0.0%
Dec-18	0	\$0	\$23,792	\$0	\$0	\$0	\$0	\$23,792	-\$23,792	\$0.00	0.0%
Jan-19	0	\$0	\$2,722	\$0	\$0	\$0	\$0	\$2,722	-\$2,722	\$0.00	0.0%
Feb-19	0	\$0	\$290	\$0	\$0	\$0	\$0	\$290	-\$290	\$0.00	0.0%
Mar-19	0	\$0	\$858	\$0	\$0	\$0	\$0	\$858	-\$858	\$0.00	0.0%
Apr-19	0	\$0	\$8,212	\$0	\$0	\$0	\$0	\$8,212	-\$8,212	\$0.00	0.0%
May-19	0	\$0	\$119	\$0	\$0	\$0	\$0	\$119	-\$119	\$0.00	0.0%
Jun-19	0	\$0	\$9,988	\$0	\$0	\$0	\$0	\$9,988	-\$9,988	\$0.00	0.0%
Jul-19	0	\$0	\$51,413	\$0	\$0	\$0	\$0	\$51,413	-\$51,413	\$0.00	0.0%
Aug-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-19	0	\$0	-\$194	\$0	\$0	\$0	\$0	-\$194	\$194	\$0.00	0.0%
Nov-19	0	\$0	\$1,322	\$0	\$0	\$0	\$0	\$1,322	-\$1,322	\$0.00	0.0%
Dec-19	0	\$0	\$15,824	\$0	\$0	\$0	\$0	\$15,824	-\$15,824	\$0.00	0.0%
2015	4,187	\$42,875,569	\$22,258,882	\$13,681,568	\$10,102,432	\$4,546,489	-\$65,205	\$50,524,166	-\$7,648,597	\$915.11	117.8%
2016	3,630	\$42,279,343	\$20,642,331	\$12,289,322	\$9,665,156	\$3,734,142	-\$848,093	\$45,482,858	-\$3,203,514	\$958.48	107.6%
2017	3,168	\$41,012,620	\$17,106,236	\$11,171,550	\$9,917,078	\$3,320,579	-\$77,202	\$41,438,241	-\$425,621	\$1,002.60	101.0%
2018	0	\$0	\$618,241	\$1,695	\$804	\$0	\$0	\$620,740	-\$620,740	\$0.00	0.0%
2019 YTD	0	\$0	\$90,554	\$0	\$0	\$0	\$0	\$90,554	-\$90,554	#DIV/0!	0.0%
Current 12 Months	0	\$0	\$90,554	\$0	\$0	\$0	\$0	\$90,554	-\$90,554	#DIV/0!	0.0%

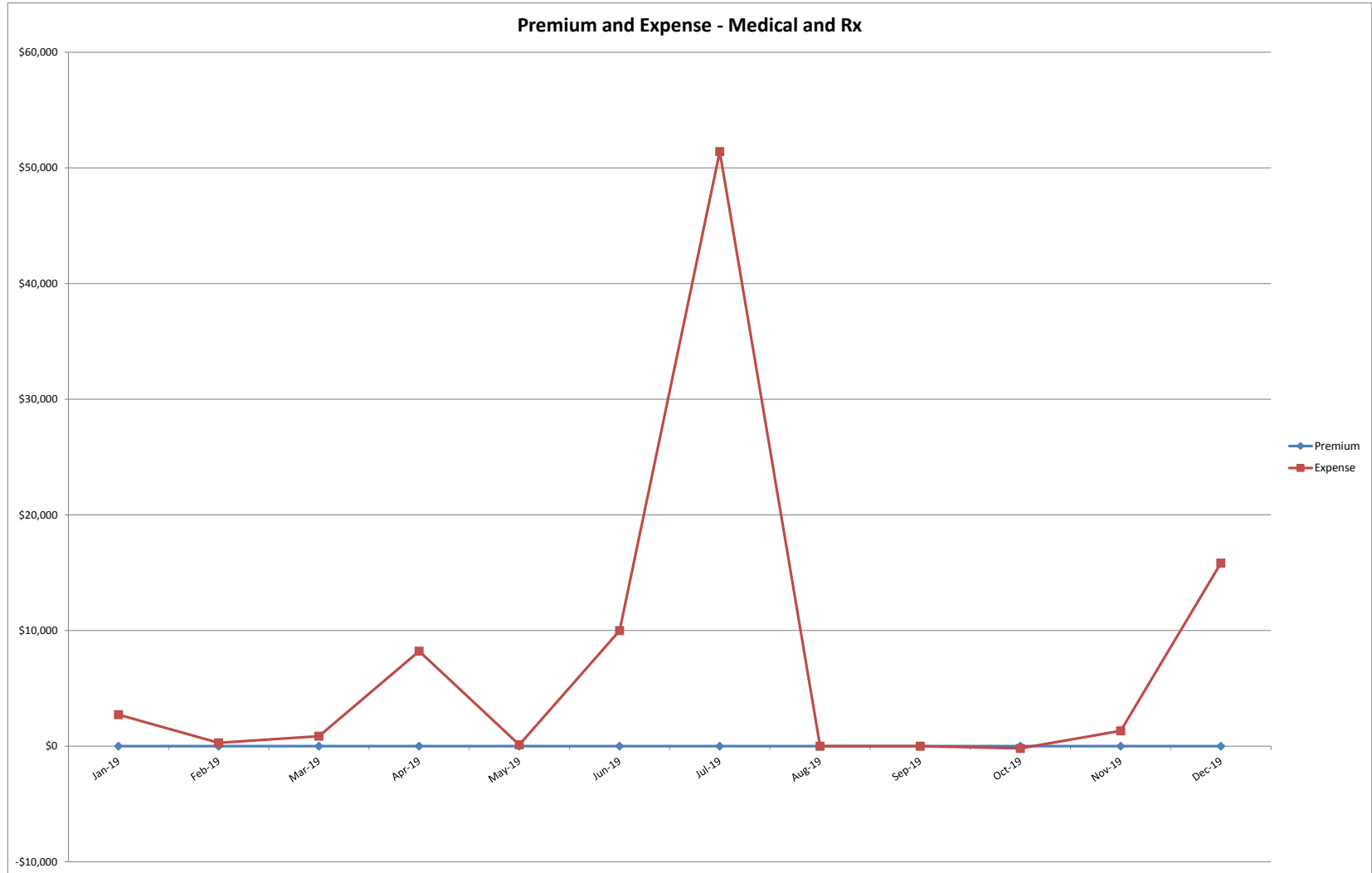
**Data Sources:**

Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**Notes:**

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017

**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**County of Fresno - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**County of Fresno - EPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Feb-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-17	3,048	\$1,471,887	\$68,189	\$251,226	\$307,056	\$0	\$626,470	\$845,417	\$104.79	42.6%
Jan-18	3,121	\$3,460,514	\$743,187	\$867,858	\$256,733	\$0	\$1,867,779	\$1,592,735	\$516.20	54.0%
Feb-18	3,122	\$3,463,479	\$1,542,101	\$789,699	\$256,816	\$0	\$2,588,616	\$874,863	\$746.89	74.7%
Mar-18	3,112	\$3,451,850	\$3,301,710	\$924,970	\$255,993	\$0	\$4,482,673	-\$1,030,823	\$1,358.19	129.9%
Apr-18	3,087	\$3,423,792	\$2,596,335	\$801,696	\$253,937	\$0	\$3,651,967	-\$228,175	\$1,100.76	106.7%
May-18	3,074	\$3,408,456	\$2,670,046	\$883,943	\$252,867	\$0	\$3,806,856	-\$398,400	\$1,156.14	111.7%
Jun-18	3,098	\$3,429,672	\$2,361,578	\$767,589	\$254,841	\$0	\$3,384,008	\$45,664	\$1,010.06	98.7%
Jul-18	3,101	\$3,429,177	\$2,413,373	\$911,839	\$255,088	-\$29,545	\$3,550,755	-\$121,578	\$1,062.78	103.5%
Aug-18	3,080	\$3,407,283	\$2,623,941	\$946,096	\$253,361	-\$64,707	\$3,758,691	-\$351,408	\$1,138.09	110.3%
Sep-18	3,084	\$3,412,914	\$2,122,966	\$813,696	\$253,690	-\$277,620	\$2,912,732	\$500,182	\$862.21	85.3%
Oct-18	3,080	\$3,405,753	\$2,177,898	\$850,790	\$253,361	-\$8,976	\$3,273,073	\$132,681	\$980.43	96.1%
Nov-18	3,051	\$3,370,639	\$2,299,743	\$823,630	\$250,975	-\$754	\$3,373,595	-\$2,956	\$1,023.47	100.1%
Dec-18	3,076	\$3,562,357	\$2,256,483	\$730,643	\$253,032	\$224	\$3,240,382	\$321,975	\$971.18	91.0%
Jan-19	3,073	\$3,559,246	\$2,604,617	\$879,905	\$294,240	\$0	\$3,778,762	-\$219,516	\$1,133.92	106.2%
Feb-19	3,073	\$3,560,485	\$2,724,566	\$785,480	\$294,240	\$0	\$3,804,286	-\$243,801	\$1,142.22	106.8%
Mar-19	3,062	\$3,544,198	\$3,384,517	\$821,110	\$293,187	\$0	\$4,498,813	-\$954,615	\$1,373.49	126.9%
Apr-19	3,049	\$3,530,743	\$2,630,414	\$901,971	\$291,942	\$0	\$3,824,327	-\$293,583	\$1,158.54	108.3%
May-19	3,059	\$3,541,346	\$2,295,464	\$788,293	\$292,899	\$0	\$3,376,656	\$164,690	\$1,008.09	95.3%
Jun-19	3,060	\$3,545,756	\$2,650,766	\$789,556	\$292,995	\$0	\$3,733,317	-\$187,561	\$1,124.29	105.3%
Jul-19	3,054	\$3,534,380	\$3,391,960	\$823,278	\$292,421	\$0	\$4,507,658	-\$973,278	\$1,380.24	127.5%
Aug-19	3,049	\$3,530,743	\$2,755,785	\$799,532	\$291,942	\$0	\$3,847,258	-\$316,515	\$1,166.06	109.0%
Sep-19	3,046	\$3,515,389	\$2,908,388	\$731,856	\$291,655	\$0	\$3,931,898	-\$416,509	\$1,195.09	111.8%
Oct-19	3,053	\$3,511,833	\$3,019,797	\$906,514	\$292,325	\$0	\$4,218,636	-\$706,803	\$1,286.05	120.1%
Nov-19	3,041	\$3,500,583	\$2,484,331	\$792,797	\$291,176	-\$24,644	\$3,543,659	-\$43,076	\$1,069.54	101.2%
Dec-19	3,120	\$3,571,058	\$2,376,124	\$730,643	\$298,740	-\$14,621	\$3,390,886	\$180,172	\$991.07	95.0%
2015	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2017	3,048	\$1,471,887	\$68,189	\$251,226	\$307,056	\$0	\$626,470	\$845,417	\$104.79	42.6%
2018	3,091	\$41,225,886	\$27,109,361	\$10,112,448	\$3,050,694	-\$381,378	\$39,891,126	\$1,334,760	\$993.38	96.8%
2019 YTD	3,062	\$42,445,762	\$33,226,729	\$9,750,935	\$3,517,759	-\$39,265	\$46,456,159	-\$4,010,396	\$1,168.74	109.4%
Current 12 Months	3,062	\$42,445,762	\$33,226,729	\$9,750,935	\$3,517,759	-\$39,265	\$46,456,159	-\$4,010,396	\$1,169.82	109.4%

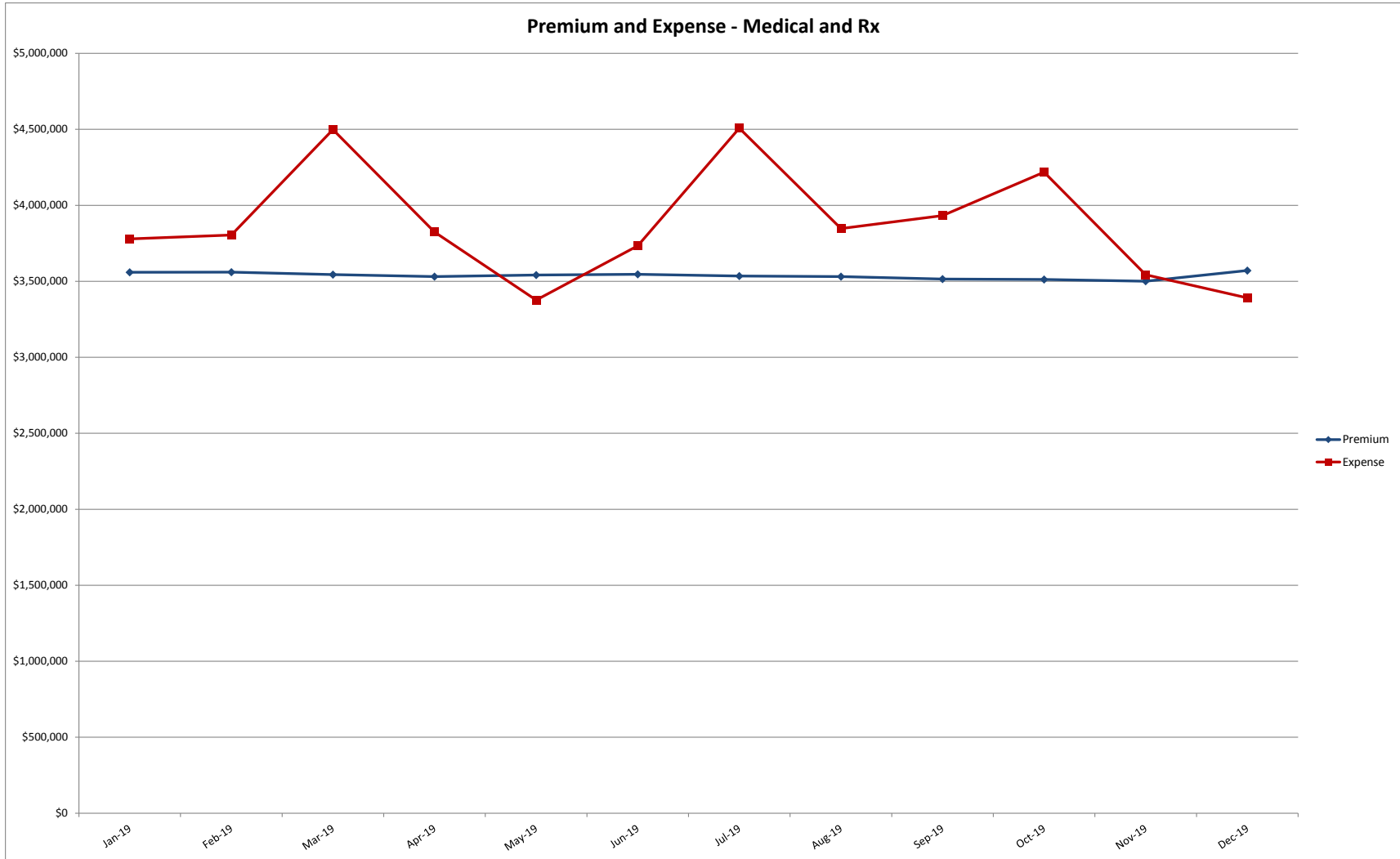
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Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolv, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**Notes:**

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2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolv PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of December 2019  
County of Fresno - EPO**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**County of Fresno - PPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	214	\$235,804	\$69,640	\$49,735	\$14,160	\$0	\$133,535	\$102,268	\$557.83	56.6%
Feb-17	216	\$237,336	\$90,222	\$65,802	\$14,293	\$0	\$170,316	\$67,019	\$722.33	71.8%
Mar-17	220	\$238,848	\$181,844	\$68,720	\$14,557	\$0	\$265,121	-\$26,274	\$1,138.93	111.0%
Apr-17	201	\$216,533	\$368,860	\$44,582	\$13,300	\$0	\$426,742	-\$210,210	\$2,056.93	197.1%
May-17	174	\$195,554	\$280,427	\$71,203	\$11,514	\$0	\$363,144	-\$167,590	\$2,020.86	185.7%
Jun-17	185	\$209,687	\$228,069	\$56,514	\$12,241	\$0	\$296,825	-\$87,138	\$1,538.29	141.6%
Jul-17	184	\$207,686	\$128,962	\$48,594	\$12,175	\$0	\$189,731	\$17,955	\$964.98	91.4%
Aug-17	219	\$232,775	\$137,094	\$76,042	\$14,491	\$0	\$227,627	\$5,148	\$973.22	97.8%
Sep-17	219	\$235,182	\$65,554	\$50,263	\$14,491	\$0	\$130,309	\$104,873	\$528.85	55.4%
Oct-17	219	\$236,370	\$118,638	\$71,444	\$14,491	\$0	\$204,573	\$31,796	\$867.95	86.5%
Nov-17	219	\$238,773	\$70,677	\$70,234	\$14,491	\$0	\$155,402	\$83,371	\$643.43	65.1%
Dec-17	168	\$210,141	\$48,983	\$64,385	\$11,117	\$0	\$124,485	\$85,656	\$674.81	59.2%
Jan-18	150	\$195,387	\$45,533	\$41,798	\$10,202	\$0	\$97,532	\$97,854	\$582.20	49.9%
Feb-18	144	\$186,014	\$47,407	\$28,716	\$9,793	\$0	\$85,917	\$100,097	\$528.63	46.2%
Mar-18	145	\$186,862	\$152,687	\$43,074	\$9,861	\$0	\$205,622	-\$18,760	\$1,350.07	110.0%
Apr-18	141	\$182,600	\$64,231	\$49,226	\$9,589	\$0	\$123,047	\$59,553	\$804.66	67.4%
May-18	142	\$183,448	\$57,573	\$48,168	\$9,657	\$0	\$115,399	\$68,049	\$744.66	62.9%
Jun-18	140	\$179,930	\$69,671	\$37,164	\$9,521	\$0	\$116,356	\$63,574	\$763.10	64.7%
Jul-18	137	\$176,227	\$44,881	\$54,967	\$9,317	\$0	\$109,165	\$67,062	\$728.81	61.9%
Aug-18	138	\$177,364	\$201,540	\$43,465	\$9,385	\$0	\$254,391	-\$77,026	\$1,775.40	143.4%
Sep-18	136	\$175,089	\$41,726	\$26,754	\$9,249	\$0	\$77,729	\$97,360	\$503.53	44.4%
Oct-18	137	\$173,951	\$51,742	\$49,194	\$9,317	\$0	\$110,253	\$63,697	\$736.76	63.4%
Nov-18	133	\$171,207	\$40,985	\$42,717	\$9,045	\$0	\$92,747	\$78,459	\$629.34	54.2%
Dec-18	118	\$157,800	\$38,146	\$32,683	\$8,025	\$0	\$78,854	\$78,946	\$600.25	50.0%
Jan-19	117	\$157,417	\$66,705	\$37,320	\$9,482	\$0	\$113,506	\$43,911	\$889.10	72.1%
Feb-19	119	\$160,304	\$42,263	\$25,965	\$9,644	\$0	\$77,872	\$82,432	\$573.34	48.6%
Mar-19	117	\$157,910	\$31,442	\$33,770	\$9,482	\$0	\$74,694	\$83,215	\$557.37	47.3%
Apr-19	115	\$153,009	\$70,633	\$30,418	\$9,320	\$0	\$110,371	\$42,638	\$878.71	72.1%
May-19	115	\$153,900	-\$7,775	\$36,459	\$9,320	\$0	\$38,003	\$115,897	\$249.42	24.7%
Jun-19	115	\$153,102	\$55,699	\$25,717	\$9,320	\$0	\$90,736	\$62,366	\$707.97	59.3%
Jul-19	115	\$153,102	\$63,868	\$29,255	\$9,320	\$0	\$102,442	\$50,660	\$809.76	66.9%
Aug-19	115	\$153,102	\$57,549	\$23,960	\$9,320	\$0	\$90,829	\$62,273	\$708.77	59.3%
Sep-19	115	\$153,408	\$47,280	\$22,624	\$9,320	\$0	\$79,223	\$74,185	\$607.86	51.6%
Oct-19	115	\$153,176	\$49,400	\$32,187	\$9,320	\$0	\$90,906	\$62,270	\$709.45	59.3%
Nov-19	114	\$152,211	\$97,362	\$22,999	\$9,239	\$0	\$129,599	\$22,612	\$1,055.79	85.1%
Dec-19	109	\$145,407	\$45,828	\$32,683	\$8,833	\$0	\$87,345	\$58,063	\$720.29	60.1%
<b>2015</b>	<b>190</b>	<b>\$2,293,437</b>	<b>\$1,703,479</b>	<b>\$775,586</b>	<b>\$160,307</b>	<b>\$0</b>	<b>\$2,639,372</b>	<b>-\$345,935</b>	<b>\$1,087.31</b>	<b>115.1%</b>
<b>2016</b>	<b>189</b>	<b>\$2,405,918</b>	<b>\$1,528,953</b>	<b>\$719,323</b>	<b>\$146,141</b>	<b>\$0</b>	<b>\$2,394,417</b>	<b>\$11,501</b>	<b>\$993.05</b>	<b>99.5%</b>
<b>2017</b>	<b>203</b>	<b>\$2,694,687</b>	<b>\$1,788,970</b>	<b>\$737,518</b>	<b>\$161,322</b>	<b>\$0</b>	<b>\$2,687,811</b>	<b>\$6,876</b>	<b>\$1,036.30</b>	<b>99.7%</b>
<b>2018</b>	<b>138</b>	<b>\$2,145,877</b>	<b>\$856,122</b>	<b>\$497,925</b>	<b>\$112,965</b>	<b>\$0</b>	<b>\$1,467,011</b>	<b>\$678,866</b>	<b>\$815.20</b>	<b>68.4%</b>
<b>2019 YTD</b>	<b>115</b>	<b>\$1,846,048</b>	<b>\$620,255</b>	<b>\$353,355</b>	<b>\$111,916</b>	<b>\$0</b>	<b>\$1,085,526</b>	<b>\$760,522</b>	<b>\$705.00</b>	<b>58.8%</b>
<b>Current 12 Months</b>	<b>115</b>	<b>\$1,846,048</b>	<b>\$620,255</b>	<b>\$353,355</b>	<b>\$111,916</b>	<b>\$0</b>	<b>\$1,085,526</b>	<b>\$760,522</b>	<b>\$690.99</b>	<b>58.8%</b>

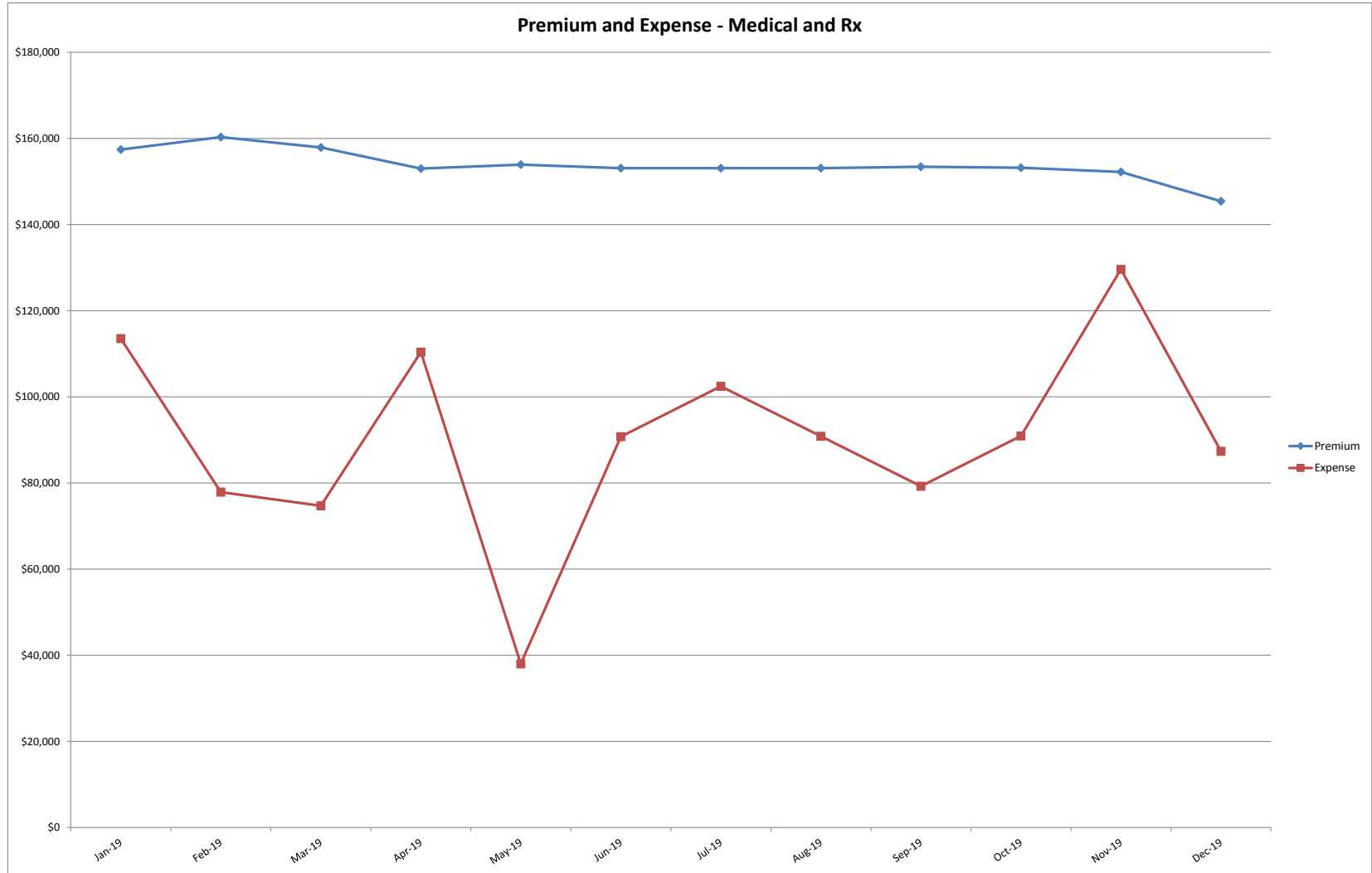
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**Notes:**

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**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of December 2019  
County of Fresno - PPO**







**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**County of Fresno - HDHP**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	742	\$519,928	\$300,978	\$45,990	\$49,098	\$0	\$396,066	\$123,862	\$467.61	76.2%
Feb-17	746	\$523,429	\$389,747	\$50,969	\$49,363	\$0	\$490,079	\$33,351	\$590.77	93.6%
Mar-17	736	\$516,317	\$291,413	\$120,319	\$48,701	\$0	\$460,433	\$55,884	\$559.42	89.2%
Apr-17	714	\$500,909	\$416,805	\$83,704	\$47,245	\$0	\$547,754	-\$46,846	\$700.99	109.4%
May-17	761	\$531,698	\$183,809	\$116,820	\$50,355	\$0	\$350,984	\$180,714	\$395.04	66.0%
Jun-17	795	\$554,691	\$337,083	\$140,573	\$52,605	\$0	\$530,261	\$24,430	\$600.83	95.6%
Jul-17	810	\$561,522	\$339,393	\$128,974	\$53,598	\$0	\$521,965	\$39,558	\$578.23	93.0%
Aug-17	771	\$533,044	\$308,915	\$143,600	\$51,017	\$0	\$503,532	\$29,512	\$586.92	94.5%
Sep-17	775	\$534,906	\$277,334	\$180,282	\$51,282	\$0	\$508,898	\$26,008	\$590.47	95.1%
Oct-17	771	\$531,342	\$288,740	\$152,604	\$51,017	\$0	\$492,361	\$38,981	\$572.43	92.7%
Nov-17	781	\$534,747	\$163,273	\$141,858	\$51,679	\$0	\$356,810	\$177,937	\$390.69	66.7%
Dec-17	721	\$526,419	\$314,263	\$154,140	\$47,709	\$0	\$516,112	\$10,307	\$649.66	98.0%
Jan-18	743	\$560,552	\$115,112	\$70,628	\$50,531	\$0	\$236,271	\$324,281	\$249.99	42.1%
Feb-18	747	\$565,458	\$230,485	\$67,174	\$50,803	\$0	\$348,462	\$216,995	\$398.47	61.6%
Mar-18	751	\$567,983	\$466,698	\$113,171	\$51,076	\$0	\$630,945	-\$62,962	\$772.13	111.1%
Apr-18	754	\$570,419	\$226,826	\$95,884	\$51,280	\$0	\$373,990	\$196,430	\$428.00	65.6%
May-18	761	\$573,653	\$297,446	\$117,765	\$51,756	\$0	\$466,967	\$106,686	\$545.61	81.4%
Jun-18	768	\$576,408	\$149,209	\$143,545	\$52,232	\$0	\$344,986	\$231,423	\$381.19	59.9%
Jul-18	789	\$588,444	\$282,745	\$120,962	\$53,660	\$0	\$457,367	\$131,077	\$511.67	77.7%
Aug-18	788	\$585,742	\$211,205	\$131,894	\$53,592	\$0	\$396,691	\$189,051	\$435.40	67.7%
Sep-18	779	\$577,583	\$184,857	\$107,623	\$52,980	\$0	\$345,460	\$232,123	\$375.46	59.8%
Oct-18	792	\$585,988	\$325,055	\$121,128	\$53,864	\$0	\$500,046	\$85,941	\$563.36	85.3%
Nov-18	797	\$588,330	\$245,674	\$129,729	\$54,204	\$0	\$429,607	\$158,724	\$471.02	73.0%
Dec-18	756	\$581,569	\$398,684	\$134,661	\$51,416	\$0	\$584,760	-\$3,191	\$705.48	100.5%
Jan-19	767	\$592,215	\$140,668	\$53,249	\$62,158	\$0	\$256,075	\$336,140	\$252.83	43.2%
Feb-19	766	\$588,029	\$75,431	\$68,192	\$62,077	\$0	\$205,699	\$382,330	\$187.50	35.0%
Mar-19	760	\$583,989	\$121,883	\$93,115	\$61,590	\$0	\$276,589	\$307,401	\$282.89	47.4%
Apr-19	765	\$584,542	\$239,910	\$80,465	\$61,996	\$0	\$382,371	\$202,171	\$418.79	65.4%
May-19	763	\$580,411	\$200,544	\$105,095	\$61,834	\$0	\$367,473	\$212,938	\$400.58	63.3%
Jun-19	771	\$583,516	\$100,526	\$77,505	\$62,482	\$0	\$240,513	\$343,003	\$230.91	41.2%
Jul-19	760	\$577,873	\$372,282	\$97,999	\$61,590	\$0	\$531,871	\$46,002	\$618.79	92.0%
Aug-19	747	\$566,470	\$172,867	\$91,334	\$60,537	\$0	\$324,738	\$241,732	\$353.68	57.3%
Sep-19	744	\$564,224	\$98,947	\$67,031	\$60,294	\$0	\$226,271	\$337,953	\$223.09	40.1%
Oct-19	752	\$571,416	\$233,416	\$110,905	\$60,942	\$0	\$405,263	\$166,152	\$457.87	70.9%
Nov-19	756	\$571,398	\$188,056	\$77,824	\$61,266	\$0	\$327,146	\$244,252	\$351.69	57.3%
Dec-19	722	\$554,562	\$297,249	\$108,250	\$58,511	\$0	\$464,009	\$90,553	\$561.63	83.7%
2015	583	\$4,355,365	\$2,279,638	\$934,209	\$492,240	\$0	\$3,706,087	\$649,277	\$459.06	85.1%
2016	653	\$4,963,904	\$3,412,175	\$1,178,839	\$513,858	\$0	\$5,104,872	-\$133,182	\$585.59	102.8%
2017	760	\$6,368,952	\$3,611,753	\$1,459,833	\$603,669	\$0	\$5,675,255	\$693,697	\$555.91	89.1%
2018	769	\$6,922,130	\$3,133,995	\$1,354,164	\$627,392	\$0	\$5,115,551	\$1,806,579	\$486.52	73.9%
2019 YTD	756	\$6,918,645	\$2,241,780	\$1,030,964	\$735,276	\$0	\$4,008,020	\$2,910,625	\$360.71	57.9%
Current 12 Months	756	\$6,918,645	\$2,241,780	\$1,030,964	\$735,276	\$0	\$4,008,020	\$2,910,625	\$357.76	57.9%

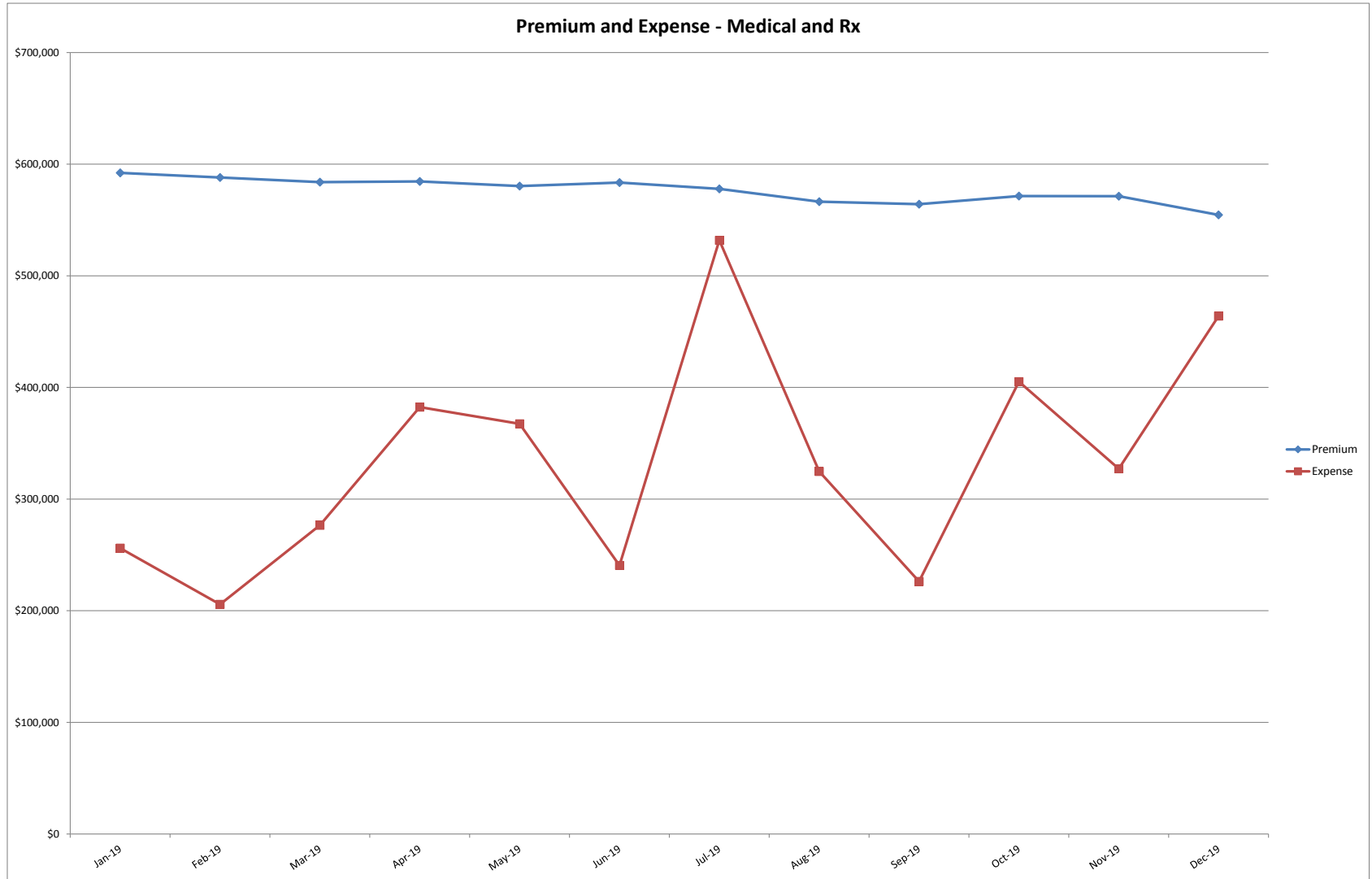
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**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**County of Fresno - HDHP**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**County of Tulare - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	2,824	\$2,110,561	\$1,261,565	\$0	\$595,840	\$186,885	\$0	\$2,044,291	\$66,271	\$657.72	96.9%
Feb-17	2,814	\$2,107,318	\$1,097,844	\$0	\$536,533	\$186,224	\$0	\$1,820,600	\$286,718	\$580.80	86.4%
Mar-17	2,825	\$2,117,411	\$924,126	\$0	\$571,707	\$186,951	\$0	\$1,682,784	\$434,626	\$529.50	79.5%
Apr-17	2,816	\$2,110,125	\$1,032,065	\$0	\$530,547	\$186,356	\$0	\$1,748,968	\$361,157	\$554.90	82.9%
May-17	2,829	\$2,117,202	\$1,311,089	\$0	\$522,523	\$187,216	\$0	\$2,020,829	\$96,374	\$648.15	95.4%
Jun-17	2,822	\$2,109,284	\$1,799,781	\$0	\$635,657	\$186,753	\$0	\$2,622,191	-\$512,907	\$863.02	124.3%
Jul-17	2,851	\$2,128,126	\$1,001,046	\$0	\$566,630	\$188,672	\$0	\$1,756,347	\$371,779	\$549.87	82.5%
Aug-17	2,853	\$2,132,516	\$1,440,700	\$0	\$703,354	\$188,804	\$0	\$2,332,858	-\$200,342	\$751.51	109.4%
Sep-17	2,866	\$2,135,392	\$967,631	\$0	\$718,838	\$189,664	\$0	\$1,876,134	\$259,259	\$588.44	87.9%
Oct-17	2,861	\$2,133,836	\$1,558,013	\$0	\$666,865	\$189,334	\$0	\$2,414,211	-\$280,375	\$777.66	113.1%
Nov-17	2,874	\$2,142,485	\$1,378,838	\$0	\$573,506	\$190,194	\$0	\$2,142,538	-\$53	\$679.31	100.0%
Dec-17	2,890	\$2,151,414	\$1,175,436	\$0	\$691,203	\$191,252	\$0	\$2,057,892	\$93,522	\$645.90	95.7%
Jan-18	2,906	\$2,233,054	\$1,310,194	\$0	\$606,636	\$191,839	\$0	\$2,108,670	\$124,385	\$659.61	94.4%
Feb-18	2,902	\$2,231,530	\$819,668	\$0	\$626,710	\$191,575	\$0	\$1,637,953	\$593,577	\$498.41	73.4%
Mar-18	2,905	\$2,232,260	\$1,146,872	\$0	\$645,723	\$191,773	\$0	\$1,984,368	\$247,891	\$617.07	88.9%
Apr-18	2,914	\$2,235,436	\$1,016,951	\$0	\$635,692	\$192,367	\$0	\$1,845,010	\$390,426	\$567.14	82.5%
May-18	2,949	\$2,253,600	\$1,079,799	\$0	\$656,547	\$194,678	\$0	\$1,931,024	\$322,576	\$588.79	85.7%
Jun-18	2,949	\$2,250,990	\$992,192	\$0	\$648,064	\$194,678	\$0	\$1,834,933	\$416,056	\$556.21	81.5%
Jul-18	2,938	\$2,241,803	\$1,160,748	\$0	\$672,851	\$193,937	\$0	\$2,027,537	\$214,266	\$624.10	90.4%
Aug-18	2,951	\$2,251,754	\$1,124,526	\$0	\$693,695	\$194,796	\$0	\$2,013,017	\$238,738	\$616.14	89.4%
Sep-18	2,936	\$2,239,926	\$959,752	\$0	\$681,913	\$193,805	\$0	\$1,835,470	\$404,456	\$559.15	81.9%
Oct-18	2,957	\$2,253,323	\$1,585,019	\$0	\$626,084	\$195,192	\$0	\$2,406,295	-\$152,972	\$747.75	106.8%
Nov-18	2,980	\$2,264,462	\$1,540,176	\$0	\$571,677	\$196,710	-\$161,954	\$2,146,609	\$117,853	\$654.33	94.8%
Dec-18	2,985	\$2,264,868	\$1,094,397	\$0	\$596,673	\$197,040	-\$7,972	\$1,880,138	\$384,730	\$563.85	83.0%
Jan-19	3,003	\$2,333,355	\$1,415,408	\$0	\$629,123	\$221,802	\$0	\$2,266,333	\$67,022	\$680.83	97.1%
Feb-19	2,994	\$2,326,510	\$1,152,990	\$0	\$640,750	\$221,137	\$0	\$2,014,876	\$311,634	\$599.11	86.6%
Mar-19	3,016	\$2,342,718	\$1,454,749	\$0	\$653,340	\$222,762	\$0	\$2,330,850	\$11,868	\$698.97	99.5%
Apr-19	3,023	\$2,350,999	\$1,504,938	\$0	\$714,212	\$223,279	\$0	\$2,442,429	-\$91,430	\$734.09	103.9%
May-19	3,030	\$2,356,830	\$1,415,816	\$0	\$673,608	\$223,796	\$0	\$2,313,220	\$43,610	\$689.58	98.1%
Jun-19	3,009	\$2,341,334	\$1,197,137	\$0	\$579,623	\$222,245	\$0	\$1,999,004	\$342,330	\$590.48	85.4%
Jul-19	3,013	\$2,339,129	\$1,236,970	\$0	\$778,789	\$222,540	\$0	\$2,238,299	\$100,830	\$669.02	95.7%
Aug-19	3,027	\$2,349,930	\$1,478,411	\$0	\$637,468	\$223,574	\$0	\$2,339,453	\$10,477	\$699.00	99.6%
Sep-19	3,004	\$2,328,412	\$1,326,398	\$0	\$589,285	\$221,875	\$0	\$2,137,559	\$190,852	\$637.71	91.8%
Oct-19	3,019	\$2,341,316	\$1,088,816	\$0	\$628,788	\$222,983	\$0	\$1,940,587	\$400,728	\$568.93	82.9%
Nov-19	3,017	\$2,341,817	\$1,379,577	\$0	\$602,241	\$222,836	\$0	\$2,204,653	\$137,164	\$656.88	94.1%
Dec-19	3,019	\$2,340,050	\$1,050,349	\$0	\$645,943	\$222,983	\$0	\$1,919,275	\$420,775	\$561.87	82.0%
2015	2,774	\$21,998,530	\$14,444,032	\$947,923	\$5,874,825	\$2,418,678	-\$219,668	\$23,465,790	-\$1,467,260	\$632.35	106.7%
2016	2,805	\$23,218,029	\$13,512,978	\$873,682	\$6,565,449	\$2,246,924	\$0	\$23,199,033	\$18,996	\$622.48	99.9%
2017	2,844	\$25,495,670	\$14,948,135	\$0	\$7,313,202	\$2,258,305	\$0	\$24,519,642	\$976,028	\$652.35	96.2%
2018	2,939	\$26,953,007	\$13,830,294	\$0	\$7,662,266	\$2,328,390	-\$169,926	\$23,651,024	\$3,301,982	\$604.52	87.7%
2019 YTD	3,015	\$28,092,399	\$15,701,559	\$0	\$7,773,168	\$2,671,812	\$0	\$26,146,539	\$1,945,860	\$648.94	93.1%
Current 12 Months	3,015	\$28,092,399	\$15,701,559	\$0	\$7,773,168	\$2,671,812	\$0	\$26,146,539	\$1,945,860	\$650.22	93.1%

**Data Sources:**

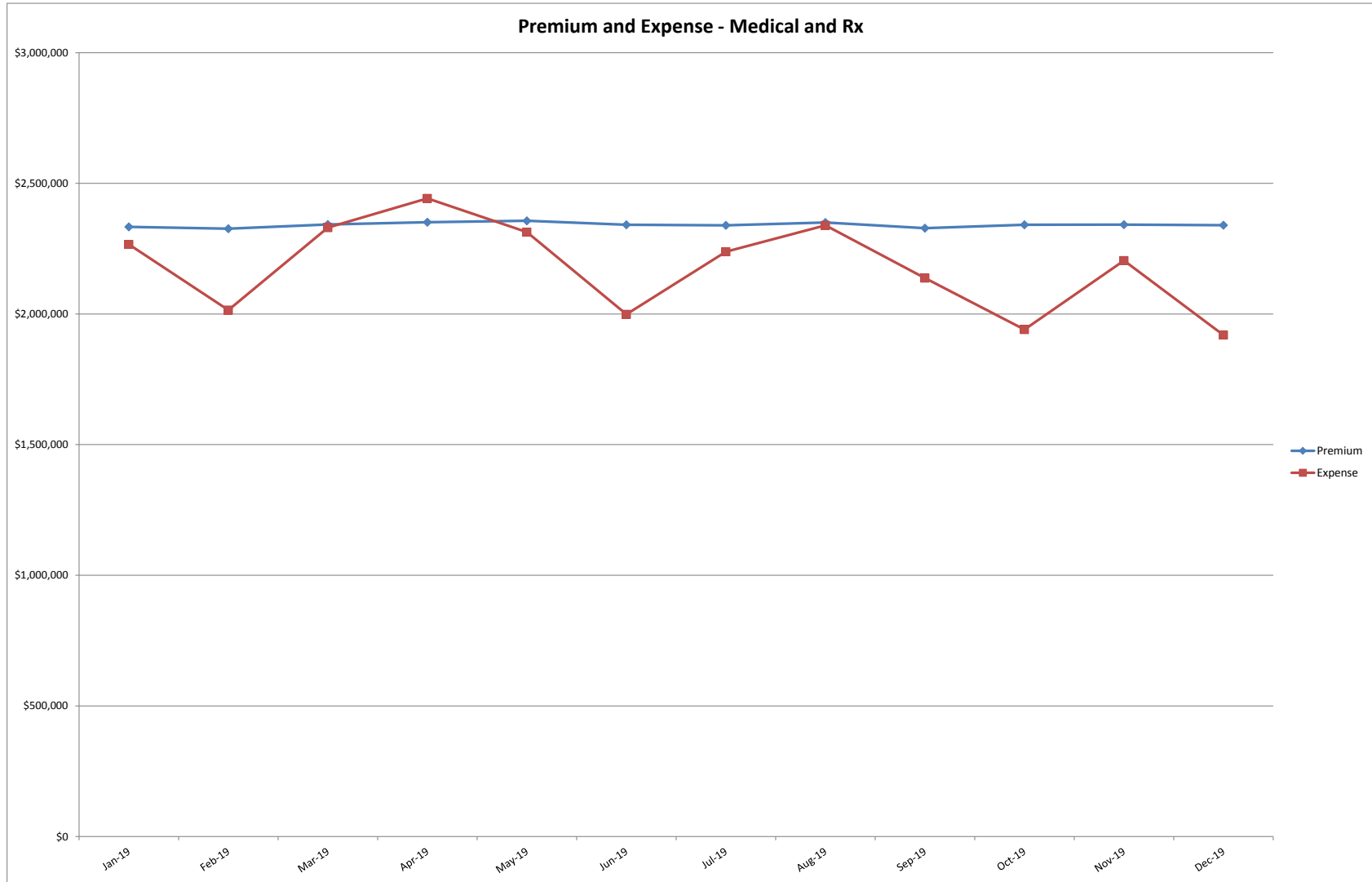
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**Notes:**

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018



San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of December 2019  
County of Tulare - All Medical





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**County of Tulare - HMO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE							SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE				
Jan-17	1	\$1,593	\$197,867	\$0	\$19	\$87	\$87	\$0	\$197,973	-\$196,381	\$197,885.93	12429.6%
Feb-17	1	\$1,593	\$60,175	\$0	\$0	\$87	\$87	\$0	\$60,262	-\$58,669	\$60,174.67	3783.5%
Mar-17	1	\$1,593	\$20,631	\$0	\$0	\$87	\$87	\$0	\$20,719	-\$19,126	\$20,631.20	1300.8%
Apr-17	1	\$1,593	\$5,165	\$0	\$0	\$87	\$87	\$0	\$5,252	-\$3,660	\$5,165.00	329.8%
May-17	1	\$1,593	-\$8,486	\$0	\$0	\$87	\$87	\$0	-\$8,398	\$9,991	-\$8,485.61	-527.3%
Jun-17	1	\$1,593	\$5,438	\$0	\$0	\$87	\$87	\$0	\$5,526	-\$3,933	\$5,438.37	346.9%
Jul-17	1	\$1,593	-\$2,965	\$0	\$0	\$87	\$87	\$0	-\$2,878	\$4,471	-\$2,965.34	-180.7%
Aug-17	1	\$1,593	\$0	\$0	\$0	\$87	\$87	\$0	\$87	\$1,505	\$0.00	5.5%
Sep-17	1	\$1,593	\$696	\$0	\$0	\$87	\$87	\$0	\$783	\$809	\$696.00	49.2%
Oct-17	1	\$1,593	-\$5,875	\$0	\$0	\$87	\$87	\$0	-\$5,788	\$7,380	-\$5,875.00	-363.4%
Nov-17	1	\$1,593	\$39	\$0	\$0	\$87	\$87	\$0	\$126	\$1,466	\$39.00	7.9%
Dec-17	1	\$1,593	-\$754	\$0	\$0	\$87	\$87	\$0	-\$667	\$2,259	-\$754.00	-41.9%
Jan-18	1	\$1,593	\$0	\$0	\$0	\$80	\$80	\$0	\$80	\$1,513	\$0.00	5.0%
Feb-18	1	\$1,593	\$0	\$0	\$0	\$80	\$80	\$0	\$80	\$1,513	\$0.00	5.0%
Mar-18	1	\$1,593	\$0	\$0	\$0	\$80	\$80	\$0	\$80	\$1,513	\$0.00	5.0%
Apr-18	1	\$1,593	\$2,160	\$0	\$0	\$80	\$80	\$0	\$2,240	-\$648	\$2,160.00	140.7%
May-18	1	\$1,593	-\$1,326	\$0	\$0	\$80	\$80	\$0	-\$1,246	\$2,839	-\$1,326.00	-78.2%
Jun-18	1	\$1,593	\$0	\$0	\$0	\$80	\$80	\$0	\$80	\$1,513	\$0.00	5.0%
Jul-18	0	\$0	-\$20	\$0	\$0	\$0	\$0	\$0	-\$20	\$20	\$0.00	0.0%
Aug-18	0	\$0	\$5,911	\$0	\$0	\$0	\$0	\$0	\$5,911	-\$5,911	\$0.00	0.0%
Sep-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jan-19	0	\$0	-\$393	\$0	\$0	\$0	\$0	\$0	-\$393	\$393	\$0.00	0.0%
Feb-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-19	0	\$0	-\$3,317	\$0	\$0	\$0	\$0	\$0	-\$3,317	\$3,317	\$0.00	0.0%
Dec-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2015	324	\$3,113,449	\$2,576,592	\$947,923	\$596,111	\$351,916	-\$219,668	\$4,252,873	-\$1,139,424	\$1,003.07	136.6%	
2016	292	\$3,189,435	\$1,369,824	\$873,682	\$894,540	\$300,484	\$0	\$3,438,530	-\$249,094	\$895.31	107.8%	
2017	1	\$19,113	\$271,932	\$0	\$19	\$1,048	\$0	\$272,998	-\$253,885	\$22,662.52	1428.3%	
2018	1	\$9,557	\$6,725	\$0	\$0	\$482	\$0	\$7,207	\$2,350	\$1,120.83	75.4%	
2019 YTD	0	\$0	-\$3,710	\$0	\$0	\$0	\$0	-\$3,710	\$3,710	#DIV/0!	0.0%	
Current 12 Months	0	\$0	-\$3,710	\$0	\$0	\$0	\$0	-\$3,710	\$3,710	#DIV/0!	0.0%	

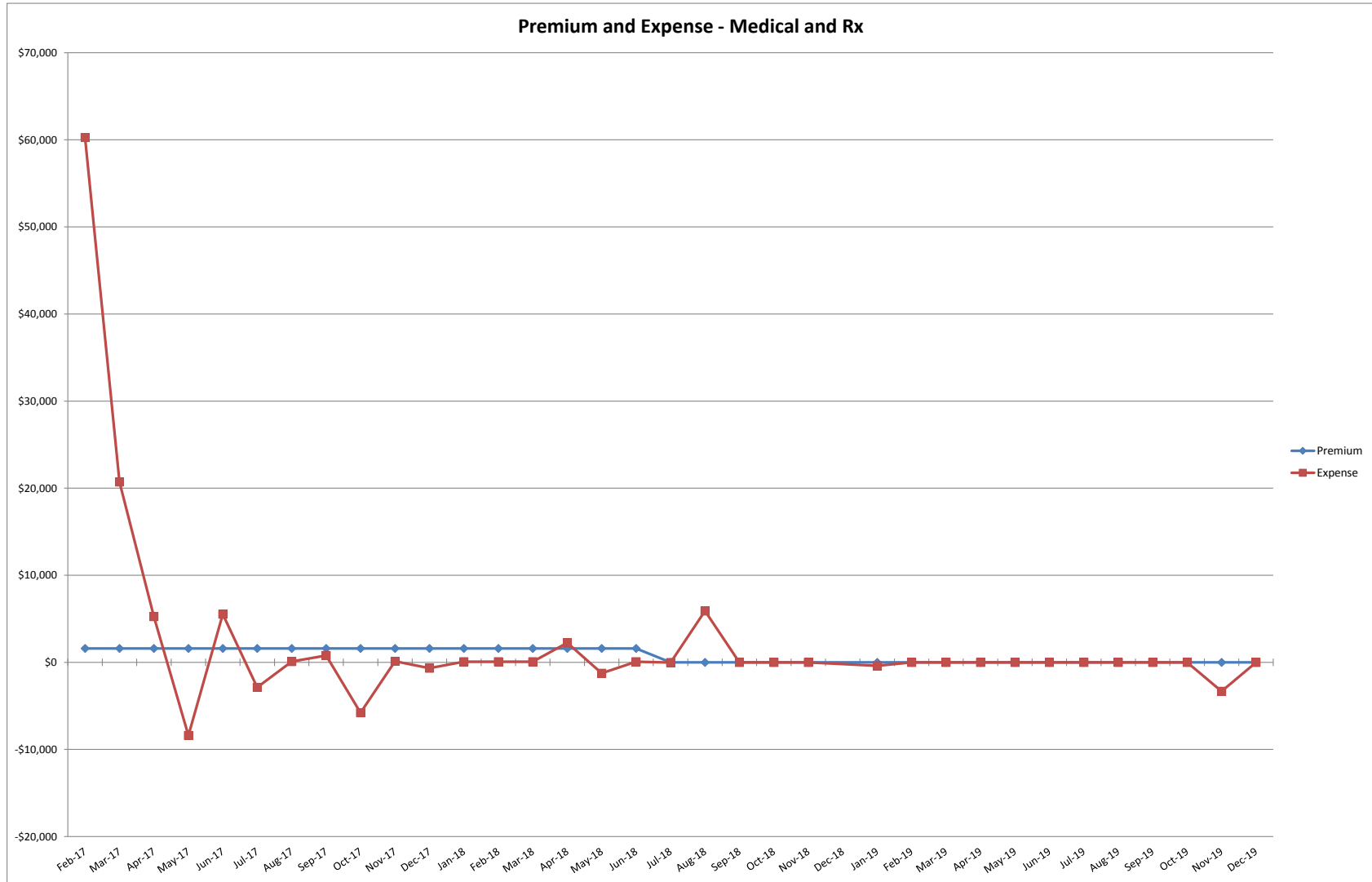
**Data Sources:**  
**Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envelope, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix**

**Notes:**

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envelope PBM effective 1/1/2018



San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of December 2019  
County of Tulare - HMO





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**County of Tulare - PPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	2,785	\$2,083,764	\$1,063,327	\$595,773	\$184,283	\$0	\$1,843,383	\$240,381	\$595.73	88.5%
Feb-17	2,774	\$2,079,970	\$1,037,311	\$536,528	\$183,556	\$0	\$1,757,394	\$322,576	\$567.35	84.5%
Mar-17	2,785	\$2,090,062	\$903,425	\$571,682	\$184,283	\$0	\$1,659,390	\$430,672	\$529.66	79.4%
Apr-17	2,777	\$2,083,327	\$1,025,542	\$529,915	\$183,754	\$0	\$1,739,211	\$344,117	\$560.12	83.5%
May-17	2,790	\$2,090,405	\$1,317,845	\$522,476	\$184,614	\$0	\$2,024,935	\$65,470	\$659.61	96.9%
Jun-17	2,783	\$2,082,487	\$1,790,162	\$635,565	\$184,151	\$0	\$2,609,878	-\$527,391	\$871.62	125.3%
Jul-17	2,812	\$2,101,329	\$1,002,601	\$566,607	\$186,070	\$0	\$1,755,278	\$346,051	\$558.04	83.5%
Aug-17	2,814	\$2,105,719	\$1,432,300	\$702,997	\$186,202	\$0	\$2,321,499	-\$215,780	\$758.81	110.2%
Sep-17	2,829	\$2,111,374	\$953,510	\$718,810	\$187,195	\$0	\$1,859,515	\$251,859	\$591.13	88.1%
Oct-17	2,824	\$2,109,268	\$1,558,844	\$666,488	\$186,864	\$0	\$2,412,196	-\$302,928	\$788.01	114.4%
Nov-17	2,837	\$2,117,916	\$1,366,694	\$572,930	\$187,724	\$0	\$2,127,348	-\$9,432	\$683.69	100.4%
Dec-17	2,854	\$2,127,396	\$1,154,716	\$690,647	\$188,849	\$0	\$2,034,212	\$93,184	\$646.59	95.6%
Jan-18	2,868	\$2,207,849	\$1,301,870	\$606,579	\$189,317	\$0	\$2,097,766	\$110,083	\$665.43	95.0%
Feb-18	2,866	\$2,207,463	\$817,799	\$626,710	\$189,185	\$0	\$1,633,694	\$573,769	\$504.02	74.0%
Mar-18	2,869	\$2,208,192	\$1,146,243	\$645,723	\$189,383	\$0	\$1,981,349	\$226,843	\$624.60	89.7%
Apr-18	2,878	\$2,211,369	\$1,009,661	\$635,692	\$189,977	\$0	\$1,835,330	\$376,039	\$571.70	83.0%
May-18	2,913	\$2,229,533	\$1,079,344	\$656,429	\$192,287	\$0	\$1,928,620	\$301,473	\$595.87	86.5%
Jun-18	2,913	\$2,226,922	\$990,129	\$646,900	\$192,287	\$0	\$1,829,316	\$397,606	\$561.97	82.1%
Jul-18	2,902	\$2,218,191	\$1,155,655	\$672,061	\$191,561	\$0	\$2,019,277	\$198,913	\$629.81	91.0%
Aug-18	2,916	\$2,228,711	\$1,112,829	\$692,510	\$192,485	\$0	\$1,997,824	\$230,887	\$619.11	89.6%
Sep-18	2,902	\$2,217,452	\$953,264	\$680,174	\$191,561	\$0	\$1,824,999	\$392,453	\$562.87	82.3%
Oct-18	2,922	\$2,230,849	\$1,567,419	\$625,792	\$192,881	\$0	\$2,386,093	-\$155,244	\$750.59	107.0%
Nov-18	2,944	\$2,241,418	\$1,535,164	\$569,947	\$194,333	-\$161,954	\$2,137,491	\$103,927	\$660.04	95.4%
Dec-18	2,949	\$2,241,427	\$1,087,909	\$596,432	\$194,663	-\$7,972	\$1,871,033	\$370,395	\$568.45	83.5%
Jan-19	2,967	\$2,307,702	\$1,404,320	\$621,137	\$219,143	\$0	\$2,244,600	\$63,103	\$682.66	97.3%
Feb-19	2,959	\$2,301,440	\$1,151,266	\$633,945	\$218,552	\$0	\$2,003,762	\$297,678	\$603.32	87.1%
Mar-19	2,981	\$2,317,648	\$1,449,959	\$644,508	\$220,177	\$0	\$2,314,643	\$3,005	\$702.61	99.9%
Apr-19	2,987	\$2,324,861	\$1,491,916	\$705,323	\$220,620	\$0	\$2,417,859	-\$92,998	\$735.60	104.0%
May-19	2,994	\$2,330,692	\$1,395,867	\$664,765	\$221,137	\$0	\$2,281,769	\$48,922	\$688.25	97.9%
Jun-19	2,975	\$2,316,847	\$1,189,326	\$570,785	\$219,734	\$0	\$1,979,844	\$337,002	\$591.63	85.5%
Jul-19	2,979	\$2,314,641	\$1,213,450	\$770,596	\$220,029	\$0	\$2,204,075	\$110,566	\$666.01	95.2%
Aug-19	2,993	\$2,325,443	\$1,431,542	\$629,281	\$221,063	\$0	\$2,281,886	\$43,557	\$688.55	98.1%
Sep-19	2,971	\$2,304,506	\$1,323,455	\$588,644	\$219,438	\$0	\$2,131,537	\$172,969	\$643.59	92.5%
Oct-19	2,986	\$2,317,410	\$1,081,954	\$613,340	\$220,546	\$0	\$1,915,839	\$401,571	\$567.75	82.7%
Nov-19	2,984	\$2,317,912	\$1,378,461	\$601,479	\$220,398	\$0	\$2,200,337	\$117,574	\$663.52	94.9%
Dec-19	2,985	\$2,315,563	\$903,156	\$645,161	\$220,472	\$0	\$1,768,789	\$546,774	\$518.70	76.4%
<b>2015</b>	<b>2,418</b>	<b>\$18,669,716</b>	<b>\$11,692,885</b>	<b>\$5,270,004</b>	<b>\$2,040,045</b>	<b>\$0</b>	<b>\$19,002,934</b>	<b>-\$333,218</b>	<b>\$584.62</b>	<b>101.8%</b>
<b>2016</b>	<b>2,481</b>	<b>\$19,812,211</b>	<b>\$12,016,280</b>	<b>\$5,664,640</b>	<b>\$1,921,524</b>	<b>\$0</b>	<b>\$19,602,444</b>	<b>\$209,767</b>	<b>\$593.96</b>	<b>98.9%</b>
<b>2017</b>	<b>2,805</b>	<b>\$25,183,018</b>	<b>\$14,606,277</b>	<b>\$7,310,416</b>	<b>\$2,227,547</b>	<b>\$0</b>	<b>\$24,144,240</b>	<b>\$1,038,777</b>	<b>\$651.04</b>	<b>95.9%</b>
<b>2018</b>	<b>2,904</b>	<b>\$26,669,376</b>	<b>\$13,757,286</b>	<b>\$7,654,950</b>	<b>\$2,299,920</b>	<b>-\$169,926</b>	<b>\$23,542,231</b>	<b>\$3,127,146</b>	<b>\$609.68</b>	<b>88.3%</b>
<b>2019 YTD</b>	<b>2,980</b>	<b>\$27,794,664</b>	<b>\$15,414,671</b>	<b>\$7,688,962</b>	<b>\$2,641,307</b>	<b>\$0</b>	<b>\$25,744,940</b>	<b>\$2,049,724</b>	<b>\$646.06</b>	<b>92.6%</b>
<b>Current 12 Months</b>	<b>2,980</b>	<b>\$27,794,664</b>	<b>\$15,414,671</b>	<b>\$7,688,962</b>	<b>\$2,641,307</b>	<b>\$0</b>	<b>\$25,744,940</b>	<b>\$2,049,724</b>	<b>\$647.43</b>	<b>92.6%</b>

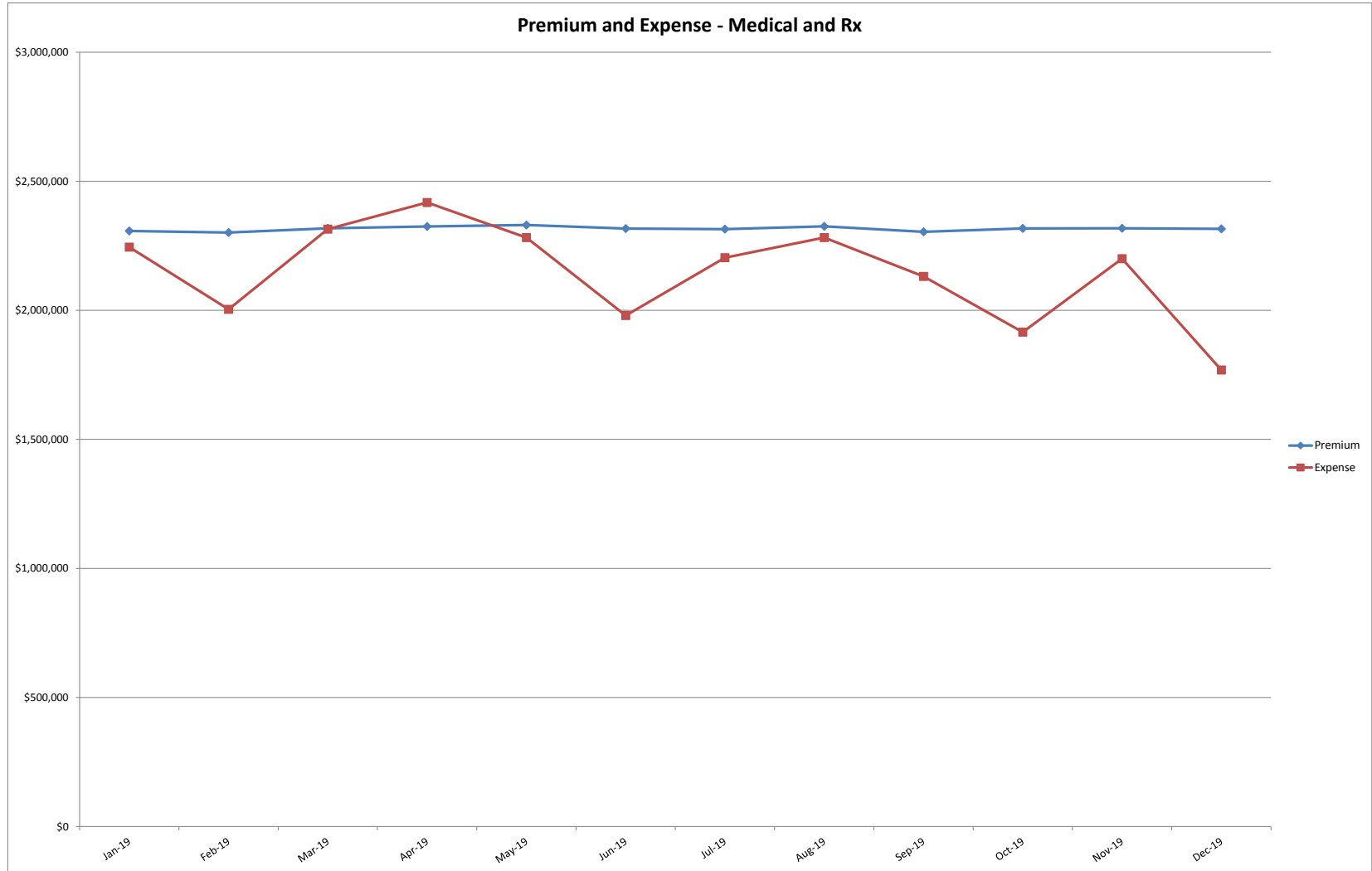
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**Notes:**

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
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**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of December 2019  
County of Tulare - PPO**







**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**County of Tulare - HDHP**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PMPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	38	\$25,205	\$371	\$49	\$2,514	\$0	\$2,934	\$22,270	\$11.05	11.6%
Feb-17	39	\$25,755	\$358	\$5	\$2,581	\$0	\$2,944	\$22,812	\$9.31	11.4%
Mar-17	39	\$25,755	\$70	\$25	\$2,581	\$0	\$2,676	\$23,080	\$2.44	10.4%
Apr-17	38	\$25,205	\$1,358	\$632	\$2,514	\$0	\$4,504	\$20,700	\$52.37	17.9%
May-17	38	\$25,205	\$1,730	\$47	\$2,514	\$0	\$4,291	\$20,913	\$46.76	17.0%
Jun-17	38	\$25,205	\$4,181	\$92	\$2,514	\$0	\$6,787	\$18,417	\$112.45	26.9%
Jul-17	38	\$25,205	\$1,410	\$23	\$2,514	\$0	\$3,947	\$21,257	\$37.71	15.7%
Aug-17	38	\$25,205	\$8,400	\$357	\$2,514	\$0	\$11,271	\$13,933	\$230.45	44.7%
Sep-17	36	\$22,426	\$13,425	\$28	\$2,382	\$0	\$15,835	\$6,590	\$373.69	70.6%
Oct-17	36	\$22,976	\$5,044	\$377	\$2,382	\$0	\$7,803	\$15,172	\$150.58	34.0%
Nov-17	36	\$22,976	\$12,105	\$576	\$2,382	\$0	\$15,063	\$7,912	\$352.25	65.6%
Dec-17	35	\$22,425	\$21,474	\$556	\$2,316	\$0	\$24,346	-\$1,921	\$629.43	108.6%
Jan-18	37	\$23,613	\$8,324	\$57	\$2,442	\$0	\$10,823	\$12,789	\$226.51	45.8%
Feb-18	35	\$22,475	\$1,869	\$0	\$2,310	\$0	\$4,179	\$18,295	\$53.40	18.6%
Mar-18	35	\$22,475	\$629	\$0	\$2,310	\$0	\$2,939	\$19,535	\$17.97	13.1%
Apr-18	35	\$22,475	\$5,130	\$0	\$2,310	\$0	\$7,440	\$15,034	\$146.57	33.1%
May-18	35	\$22,475	\$1,781	\$118	\$2,310	\$0	\$4,209	\$18,265	\$54.26	18.7%
Jun-18	35	\$22,475	\$2,063	\$1,164	\$2,310	\$0	\$5,537	\$16,937	\$92.20	24.6%
Jul-18	36	\$23,612	\$5,113	\$790	\$2,376	\$0	\$8,279	\$15,332	\$163.97	35.1%
Aug-18	35	\$23,043	\$5,786	\$1,185	\$2,310	\$0	\$9,281	\$13,761	\$199.17	40.3%
Sep-18	34	\$22,474	\$6,488	\$1,739	\$2,244	\$0	\$10,471	\$12,002	\$241.97	46.6%
Oct-18	35	\$22,475	\$17,600	\$292	\$2,310	\$0	\$20,202	\$2,272	\$511.20	89.9%
Nov-18	36	\$23,044	\$5,012	\$1,730	\$2,376	\$0	\$9,118	\$13,925	\$187.28	39.6%
Dec-18	36	\$23,441	\$6,488	\$241	\$2,376	\$0	\$9,105	\$14,335	\$186.92	38.8%
Jan-19	36	\$25,652	\$11,481	\$7,986	\$2,659	\$0	\$22,126	\$3,526	\$540.76	86.3%
Feb-19	35	\$25,070	\$1,724	\$6,805	\$2,585	\$0	\$11,115	\$13,956	\$243.70	44.3%
Mar-19	35	\$25,070	\$4,790	\$8,832	\$2,585	\$0	\$16,207	\$8,863	\$389.21	64.6%
Apr-19	36	\$26,138	\$13,022	\$8,889	\$2,659	\$0	\$24,571	\$1,567	\$608.66	94.0%
May-19	36	\$26,138	\$19,949	\$8,843	\$2,659	\$0	\$31,451	-\$5,313	\$799.77	120.3%
Jun-19	34	\$24,488	\$7,811	\$8,838	\$2,511	\$0	\$19,160	\$5,328	\$489.67	78.2%
Jul-19	34	\$24,488	\$23,520	\$8,193	\$2,511	\$0	\$34,224	-\$9,736	\$932.73	139.8%
Aug-19	34	\$24,488	\$46,869	\$8,187	\$2,511	\$0	\$57,567	-\$33,079	\$1,619.29	235.1%
Sep-19	33	\$23,905	\$2,944	\$641	\$2,437	\$0	\$6,022	\$17,883	\$108.64	25.2%
Oct-19	33	\$23,905	\$6,862	\$15,449	\$2,437	\$0	\$24,748	-\$843	\$676.08	103.5%
Nov-19	33	\$23,905	\$4,433	\$762	\$2,437	\$0	\$7,632	\$16,273	\$157.43	31.9%
Dec-19	34	\$24,488	\$147,193	\$782	\$2,511	\$0	\$150,486	-\$125,999	\$4,352.21	614.5%
<b>2015</b>	<b>32</b>	<b>\$215,364</b>	<b>\$174,555</b>	<b>\$8,710</b>	<b>\$26,718</b>	<b>\$0</b>	<b>\$209,983</b>	<b>\$5,381</b>	<b>\$482.28</b>	<b>97.5%</b>
<b>2016</b>	<b>32</b>	<b>\$216,382</b>	<b>\$126,874</b>	<b>\$6,269</b>	<b>\$24,916</b>	<b>\$0</b>	<b>\$158,059</b>	<b>\$58,323</b>	<b>\$344.93</b>	<b>73.0%</b>
<b>2017</b>	<b>37</b>	<b>\$293,539</b>	<b>\$69,926</b>	<b>\$2,767</b>	<b>\$29,710</b>	<b>\$0</b>	<b>\$102,403</b>	<b>\$191,136</b>	<b>\$161.90</b>	<b>34.9%</b>
<b>2018</b>	<b>35</b>	<b>\$274,074</b>	<b>\$66,283</b>	<b>\$7,316</b>	<b>\$27,988</b>	<b>\$0</b>	<b>\$101,587</b>	<b>\$172,487</b>	<b>\$173.58</b>	<b>37.1%</b>
<b>2019 YTD</b>	<b>34</b>	<b>\$297,735</b>	<b>\$290,599</b>	<b>\$84,207</b>	<b>\$30,504</b>	<b>\$0</b>	<b>\$405,309</b>	<b>-\$107,574</b>	<b>\$907.52</b>	<b>136.1%</b>
<b>Current 12 Months</b>	<b>34</b>	<b>\$297,735</b>	<b>\$290,599</b>	<b>\$84,207</b>	<b>\$30,504</b>	<b>\$0</b>	<b>\$405,309</b>	<b>-\$107,574</b>	<b>\$896.66</b>	<b>136.1%</b>

**Data Sources:**

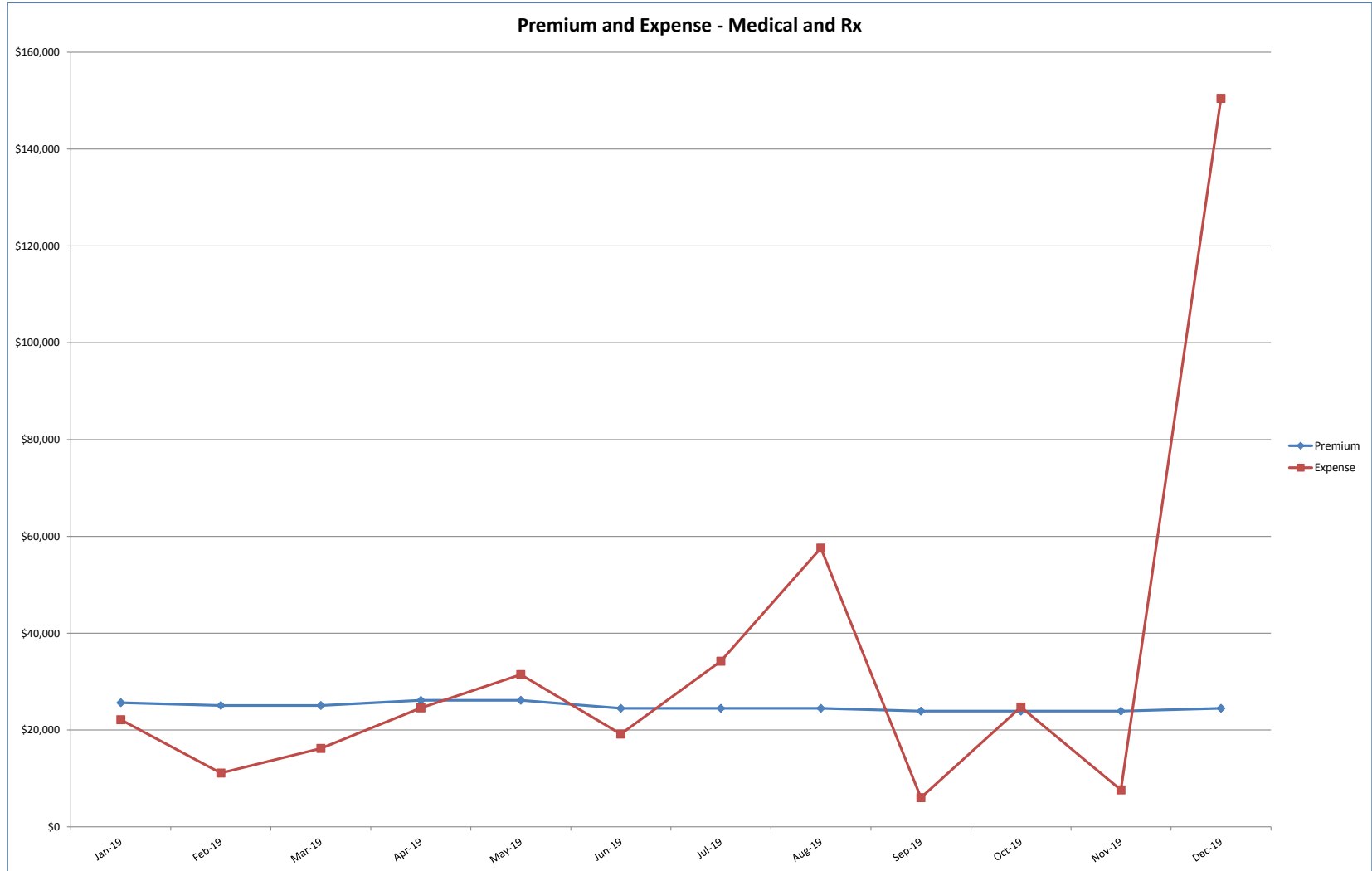
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**Notes:**

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018



San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of December 2019  
County of Tulare - HDHP





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**All Others - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	183	\$286,401	\$115,526	\$52,154	\$28,813	\$15,206	\$0	\$211,699	\$74,701	\$1,073.73	73.9%
Feb-17	182	\$284,629	\$185,571	\$51,965	\$34,881	\$15,117	\$0	\$287,534	-\$2,905	\$1,496.80	101.0%
Mar-17	178	\$277,523	\$131,952	\$52,088	\$34,651	\$14,823	\$0	\$233,514	\$44,009	\$1,228.60	84.1%
Apr-17	175	\$275,490	\$93,321	\$50,866	\$33,243	\$14,555	\$0	\$191,985	\$83,505	\$1,013.89	69.7%
May-17	178	\$279,753	\$485,586	\$51,944	\$40,593	\$14,802	\$0	\$592,925	-\$313,172	\$3,247.88	211.9%
Jun-17	181	\$282,736	\$272,269	\$52,026	\$34,035	\$15,049	\$0	\$373,378	-\$90,642	\$1,979.72	132.1%
Jul-17	182	\$285,099	\$170,028	\$52,051	\$37,524	\$15,096	\$0	\$274,698	\$10,401	\$1,426.39	96.4%
Aug-17	184	\$289,453	\$133,904	\$52,825	\$38,615	\$15,274	\$0	\$240,619	\$48,835	\$1,224.70	83.1%
Sep-17	184	\$288,851	\$162,496	\$52,763	\$40,000	\$15,253	\$0	\$270,512	\$18,339	\$1,387.28	93.7%
Oct-17	184	\$286,225	\$129,356	\$52,396	\$37,398	\$15,274	\$0	\$234,424	\$51,801	\$1,191.03	81.9%
Nov-17	185	\$286,335	\$263,222	\$52,701	\$39,078	\$15,364	\$0	\$370,365	-\$84,030	\$1,918.92	129.3%
Dec-17	185	\$288,923	\$162,065	\$53,304	\$40,948	\$15,385	\$0	\$271,702	\$17,221	\$1,385.50	94.0%
Jan-18	38	\$71,512	\$113,536	\$0	\$5,036	\$2,622	\$0	\$121,194	-\$49,683	\$3,120.32	169.5%
Feb-18	40	\$73,337	\$86,671	\$0	\$7,680	\$2,760	\$0	\$97,111	-\$23,774	\$2,358.76	132.4%
Mar-18	40	\$73,337	\$77,603	\$0	\$9,021	\$2,760	\$0	\$89,384	-\$16,047	\$2,165.59	121.9%
Apr-18	39	\$71,690	\$33,297	\$0	\$6,186	\$2,691	\$0	\$42,175	\$29,516	\$1,012.39	58.8%
May-18	37	\$68,404	\$47,159	\$0	\$7,047	\$2,553	\$0	\$56,759	\$11,645	\$1,465.03	83.0%
Jun-18	37	\$68,412	\$118,930	\$0	\$7,983	\$2,553	\$0	\$129,467	-\$61,054	\$3,430.09	189.2%
Jul-18	37	\$66,952	\$1,487	\$0	\$6,422	\$2,553	\$0	\$10,463	\$56,489	\$213.76	15.6%
Aug-18	38	\$68,960	\$56,140	\$0	\$37,091	\$2,622	\$0	\$95,854	-\$26,894	\$2,453.46	139.0%
Sep-18	36	\$64,940	\$58,032	\$0	\$38,273	\$2,484	\$0	\$98,790	-\$33,849	\$2,675.14	152.1%
Oct-18	37	\$67,313	\$33,790	\$0	\$6,439	\$2,553	\$0	\$42,782	\$24,531	\$1,087.26	63.6%
Nov-18	38	\$68,226	\$53,569	\$0	\$7,576	\$2,622	\$0	\$63,767	\$4,459	\$1,609.08	93.5%
Dec-18	37	\$65,853	\$26,457	\$0	\$8,265	\$2,553	\$0	\$37,276	\$28,577	\$938.44	56.6%
Jan-19	38	\$68,843	\$20,077	\$0	\$3,619	\$3,441	\$0	\$27,137	\$41,706	\$623.58	39.4%
Feb-19	38	\$68,843	\$20,058	\$0	\$6,204	\$3,441	\$0	\$29,704	\$39,139	\$691.12	43.1%
Mar-19	37	\$67,885	\$31,506	\$0	\$6,524	\$3,351	\$0	\$41,380	\$26,505	\$1,027.83	61.0%
Apr-19	37	\$66,596	\$26,423	\$0	\$5,317	\$3,351	\$0	\$35,091	\$31,505	\$857.85	52.7%
May-19	35	\$63,149	\$34,997	\$0	\$5,092	\$3,170	\$0	\$43,259	\$19,890	\$1,145.41	68.5%
Jun-19	35	\$63,149	\$47,845	\$0	\$6,568	\$3,170	\$0	\$57,583	\$5,566	\$1,554.67	91.2%
Jul-19	34	\$61,617	\$36,040	\$0	\$2,600	\$3,079	\$0	\$41,719	\$19,898	\$1,136.47	67.7%
Aug-19	33	\$62,192	\$44,424	\$0	\$3,324	\$2,988	\$0	\$50,736	\$11,455	\$1,446.90	81.6%
Sep-19	32	\$60,277	\$143,186	\$0	\$3,349	\$2,898	\$0	\$149,433	-\$89,156	\$4,579.21	247.9%
Oct-19	33	\$62,192	\$52,652	\$0	\$3,164	\$2,988	\$0	\$58,804	\$3,387	\$1,691.39	94.6%
Nov-19	33	\$61,948	\$10,387	\$0	\$4,681	\$2,988	\$0	\$18,056	\$43,892	\$456.59	29.1%
Dec-19	33	\$61,948	\$19,151	\$0	\$4,057	\$2,988	\$0	\$26,197	\$35,752	\$703.28	42.3%
2015	123	\$1,660,403	\$2,594,309	\$428,402	\$355,693	\$129,738	-\$50,695	\$3,457,448	-\$1,797,044	\$2,251.49	208.2%
2016	149	\$2,173,860	\$2,132,611	\$434,864	\$387,689	\$142,746	-\$19,394	\$3,078,516	-\$904,656	\$1,644.69	141.6%
2017	182	\$3,411,417	\$2,305,296	\$627,083	\$439,781	\$181,196	\$0	\$3,553,356	-\$141,938	\$1,546.15	104.2%
2018	38	\$828,936	\$706,671	\$0	\$147,019	\$31,331	\$0	\$885,021	-\$56,085	\$1,880.38	106.8%
2019 YTD	35	\$768,640	\$486,746	\$0	\$54,499	\$37,854	\$0	\$579,100	\$189,540	\$1,294.85	75.3%
Current 12 Months	35	\$768,640	\$486,746	\$0	\$54,499	\$37,854	\$0	\$579,100	\$189,540	\$1,267.55	75.3%

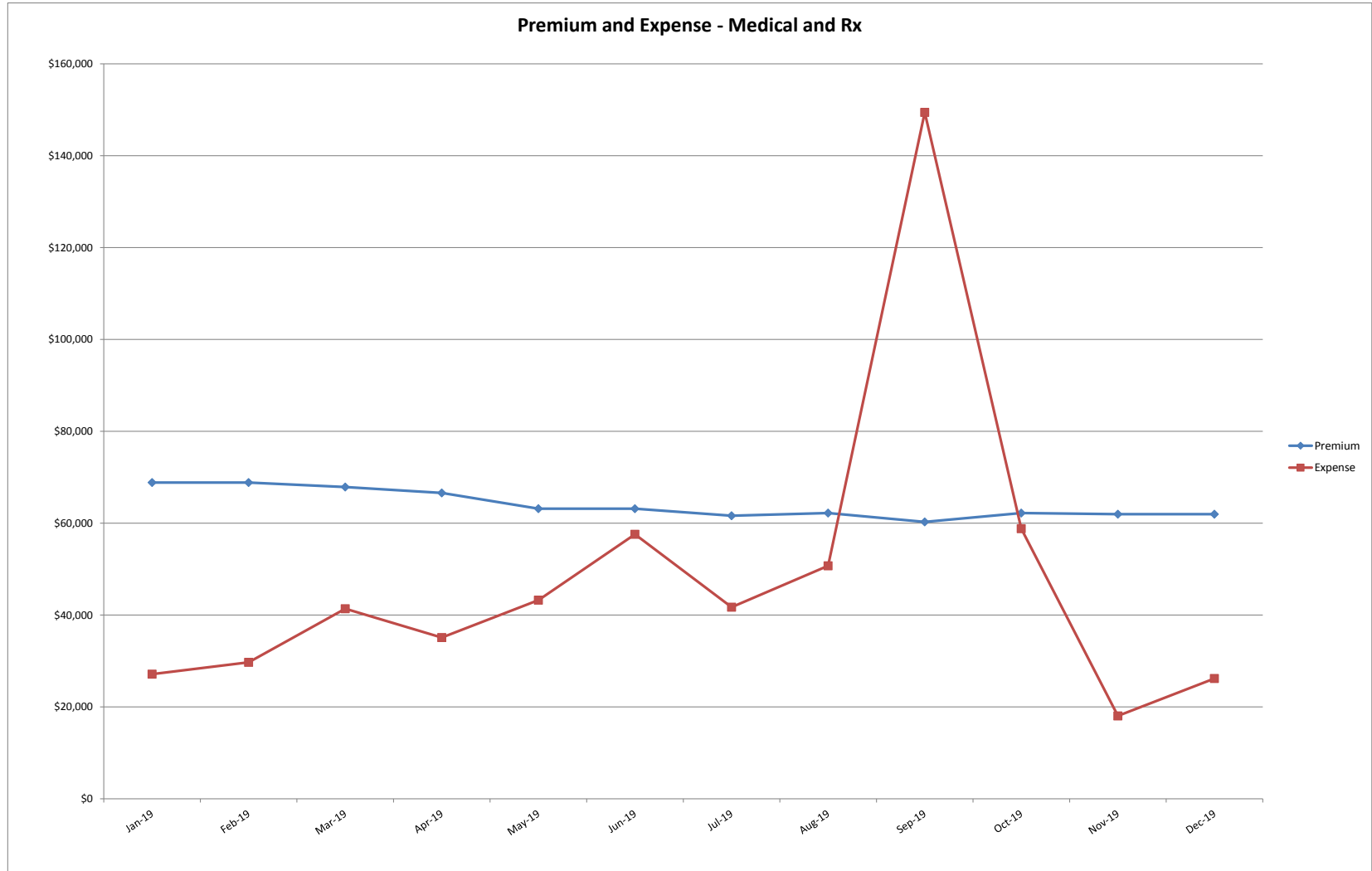
**Data Sources:**

Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**Notes:**

- Fixed Cost Schedule: Appendix
- Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
- EmpiRx PBM replaced Envolve PBM effective 1/1/2018
- Waterford and Ceres terminated from SJVIA effective 1/1/2018
- All Others Claims include runoff for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**All Others - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**All Others - HMO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	129	\$193,821	\$80,714	\$52,154	\$15,966	\$11,525	\$0	\$160,359	\$33,462	\$1,153.75	82.7%
Feb-17	128	\$192,923	\$140,017	\$51,965	\$25,740	\$11,436	\$0	\$229,157	-\$36,235	\$1,700.95	118.8%
Mar-17	127	\$192,288	\$77,874	\$52,088	\$23,850	\$11,346	\$0	\$165,158	\$27,130	\$1,211.12	85.9%
Apr-17	124	\$189,106	\$46,228	\$50,866	\$27,044	\$11,078	\$0	\$135,216	\$53,890	\$1,001.11	71.5%
May-17	126	\$192,496	\$455,444	\$51,944	\$22,748	\$11,257	\$0	\$541,393	-\$348,897	\$4,207.43	281.2%
Jun-17	128	\$194,605	\$251,759	\$52,026	\$22,230	\$11,436	\$0	\$337,451	-\$142,846	\$2,546.99	173.4%
Jul-17	127	\$192,426	\$71,385	\$52,051	\$23,604	\$11,346	\$0	\$158,386	\$34,040	\$1,157.79	82.3%
Aug-17	129	\$196,256	\$106,827	\$52,825	\$21,514	\$11,525	\$0	\$192,691	\$3,565	\$1,404.39	98.2%
Sep-17	128	\$194,780	\$130,241	\$52,763	\$26,042	\$11,436	\$0	\$220,481	-\$25,701	\$1,633.17	113.2%
Oct-17	129	\$194,711	\$91,277	\$52,396	\$23,000	\$11,525	\$0	\$178,198	\$16,512	\$1,292.04	91.5%
Nov-17	130	\$195,345	\$82,907	\$52,701	\$25,746	\$11,614	\$0	\$172,968	\$22,376	\$1,241.18	88.5%
Dec-17	131	\$198,678	\$116,605	\$53,304	\$27,326	\$11,704	\$0	\$208,939	-\$10,261	\$1,505.61	105.2%
Jan-18	0	\$0	\$44,390	\$0	\$0	\$0	\$0	\$44,390	-\$44,390	\$0.00	0.0%
Feb-18	0	\$0	\$19,476	\$0	\$0	\$0	\$0	\$19,476	-\$19,476	\$0.00	0.0%
Mar-18	0	\$0	\$13,943	\$0	\$0	\$0	\$0	\$13,943	-\$13,943	\$0.00	0.0%
Apr-18	0	\$0	\$224	\$0	\$0	\$0	\$0	\$224	-\$224	\$0.00	0.0%
May-18	0	\$0	\$1,885	\$0	\$0	\$0	\$0	\$1,885	-\$1,885	\$0.00	0.0%
Jun-18	0	\$0	-\$4,411	\$0	\$0	\$0	\$0	-\$4,411	\$4,411	\$0.00	0.0%
Jul-18	0	\$0	-\$8,439	\$0	\$0	\$0	\$0	-\$8,439	\$8,439	\$0.00	0.0%
Aug-18	0	\$0	\$24,961	\$0	\$0	\$0	\$0	\$24,961	-\$24,961	\$0.00	0.0%
Sep-18	0	\$0	-\$10	\$0	\$0	\$0	\$0	-\$10	\$10	\$0.00	0.0%
Oct-18	0	\$0	\$5,516	\$0	\$0	\$0	\$0	\$5,516	-\$5,516	\$0.00	0.0%
Nov-18	0	\$0	\$5,399	\$0	\$0	\$0	\$0	\$5,399	-\$5,399	\$0.00	0.0%
Dec-18	0	\$0	\$1,316	\$0	\$0	\$0	\$0	\$1,316	-\$1,316	\$0.00	0.0%
Jan-19	0	\$0	\$4,763	\$0	\$0	\$0	\$0	\$4,763	-\$4,763	\$0.00	0.0%
Feb-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-19	0	\$0	\$12	\$0	\$0	\$0	\$0	\$12	-\$12	\$0.00	0.0%
May-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-19	0	\$0	\$279	\$0	\$0	\$0	\$0	\$279	-\$279	\$0.00	0.0%
Jul-19	0	\$0	\$49	\$0	\$0	\$0	\$0	\$49	-\$49	\$0.00	0.0%
Aug-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-19	0	\$0	-\$274	\$0	\$0	\$0	\$0	-\$274	\$274	\$0.00	0.0%
Nov-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-19	0	\$0	-\$396	\$0	\$0	\$0	\$0	-\$396	\$396	\$0.00	0.0%
<b>2015</b>	<b>94</b>	<b>\$1,211,794</b>	<b>\$2,250,892</b>	<b>\$428,402</b>	<b>\$257,607</b>	<b>\$104,791</b>	<b>-\$50,695</b>	<b>\$2,990,998</b>	<b>-\$1,779,204</b>	<b>\$2,547.40</b>	<b>246.8%</b>
<b>2016</b>	<b>94</b>	<b>\$1,280,238</b>	<b>\$1,072,716</b>	<b>\$434,864</b>	<b>\$217,831</b>	<b>\$99,223</b>	<b>\$0</b>	<b>\$1,824,634</b>	<b>-\$544,396</b>	<b>\$1,525.56</b>	<b>142.5%</b>
<b>2017</b>	<b>128</b>	<b>\$2,327,432</b>	<b>\$1,651,278</b>	<b>\$627,083</b>	<b>\$284,809</b>	<b>\$137,226</b>	<b>\$0</b>	<b>\$2,700,397</b>	<b>-\$372,964</b>	<b>\$1,668.73</b>	<b>116.0%</b>
<b>2018</b>	<b>0</b>	<b>\$0</b>	<b>\$104,250</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$104,250</b>	<b>-\$104,250</b>	<b>\$0.00</b>	<b>0.0%</b>
<b>2019 YTD</b>	<b>0</b>	<b>\$0</b>	<b>\$4,433</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$4,433</b>	<b>-\$4,433</b>	<b>#DIV/0!</b>	<b>0.0%</b>
<b>Current 12 Months</b>	<b>0</b>	<b>\$0</b>	<b>\$4,433</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$4,433</b>	<b>-\$4,433</b>	<b>#DIV/0!</b>	<b>0.0%</b>

**Data Sources:**

**Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix**

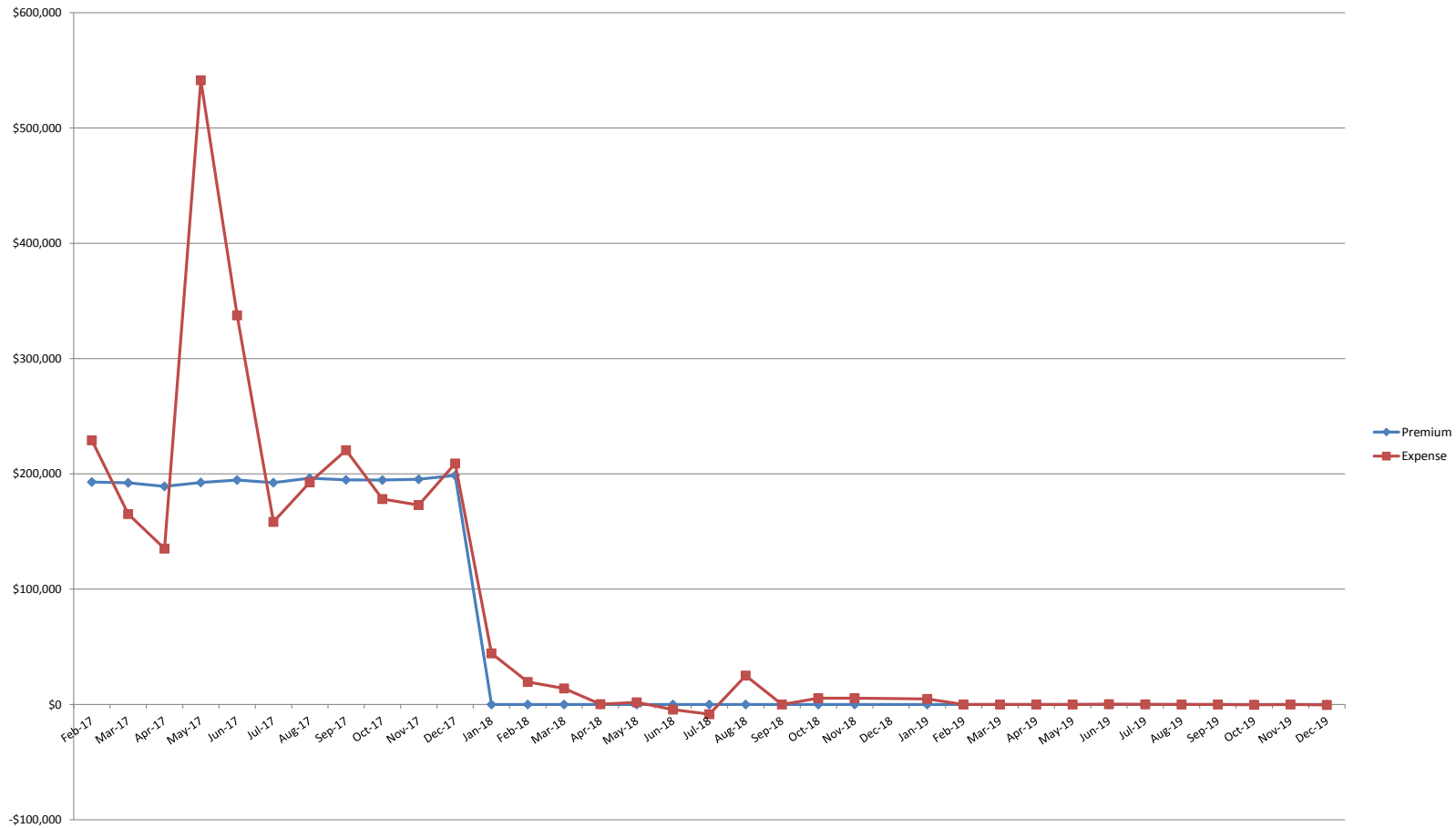
**Notes:**

- Fixed Cost Schedule: Appendix
- Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
- EmpiRx PBM replaced Envolve PBM effective 1/1/2018
- Waterford and Ceres terminated from SJVIA effective 1/1/2018
- All Others Claims include runoff for Ceres and Waterford



San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of December 2019  
All Others - HMO

Premium and Expense - Medical and Rx





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of December 2019  
All Others - PPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	Rx	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	50	\$88,478	\$34,812	\$12,847	\$3,409	\$0	\$51,068	\$37,410	\$953.19	57.7%
Feb-17	50	\$87,604	\$45,554	\$9,141	\$3,409	\$0	\$58,104	\$29,500	\$1,093.91	66.3%
Mar-17	46	\$80,093	\$54,078	\$10,791	\$3,136	\$0	\$68,004	\$12,089	\$1,410.19	84.9%
Apr-17	46	\$81,243	\$47,093	\$5,778	\$3,136	\$0	\$56,006	\$25,237	\$1,149.36	68.9%
May-17	47	\$82,117	\$30,046	\$16,702	\$3,204	\$0	\$49,952	\$32,165	\$994.63	60.8%
Jun-17	48	\$82,990	\$20,385	\$10,659	\$3,272	\$0	\$34,316	\$48,674	\$646.74	41.3%
Jul-17	50	\$87,532	\$98,643	\$13,428	\$3,409	\$0	\$115,479	-\$27,947	\$2,241.42	131.9%
Aug-17	50	\$88,057	\$27,003	\$15,953	\$3,409	\$0	\$46,364	\$41,692	\$859.11	52.7%
Sep-17	51	\$88,930	\$30,088	\$12,809	\$3,477	\$0	\$46,374	\$42,556	\$841.13	52.1%
Oct-17	49	\$85,134	\$37,891	\$13,246	\$3,340	\$0	\$54,477	\$30,657	\$1,043.61	64.0%
Nov-17	49	\$84,610	\$180,315	\$12,147	\$3,340	\$0	\$195,802	-\$111,193	\$3,927.80	231.4%
Dec-17	48	\$83,865	\$45,364	\$12,459	\$3,272	\$0	\$61,095	\$22,770	\$1,204.65	72.8%
Jan-18	38	\$71,512	\$69,146	\$5,036	\$2,622	\$0	\$76,804	-\$5,293	\$1,952.16	107.4%
Feb-18	40	\$73,337	\$67,195	\$7,680	\$2,760	\$0	\$77,635	-\$4,298	\$1,871.86	105.9%
Mar-18	40	\$73,337	\$63,660	\$9,021	\$2,760	\$0	\$75,441	-\$2,104	\$1,817.01	102.9%
Apr-18	39	\$71,690	\$33,073	\$6,186	\$2,691	\$0	\$41,951	\$29,740	\$1,006.65	58.5%
May-18	37	\$68,404	\$45,274	\$7,047	\$2,553	\$0	\$54,874	\$13,530	\$1,414.08	80.2%
Jun-18	37	\$68,412	\$123,341	\$7,983	\$2,553	\$0	\$133,878	-\$65,465	\$3,549.30	195.7%
Jul-18	37	\$66,952	\$9,926	\$6,422	\$2,553	\$0	\$18,902	\$48,050	\$441.84	28.2%
Aug-18	38	\$68,960	\$31,179	\$37,091	\$2,622	\$0	\$70,893	-\$1,933	\$1,796.59	102.8%
Sep-18	36	\$64,940	\$58,042	\$38,273	\$2,484	\$0	\$98,800	-\$33,859	\$2,675.42	152.1%
Oct-18	37	\$67,313	\$28,274	\$6,439	\$2,553	\$0	\$37,266	\$30,047	\$938.18	55.4%
Nov-18	38	\$68,226	\$48,170	\$7,576	\$2,622	\$0	\$58,368	\$9,858	\$1,467.00	85.6%
Dec-18	37	\$65,853	\$25,141	\$8,265	\$2,553	\$0	\$35,960	\$29,893	\$902.87	54.6%
Jan-19	38	\$68,843	\$15,314	\$3,619	\$3,441	\$0	\$22,374	\$46,469	\$498.24	32.5%
Feb-19	38	\$68,843	\$20,058	\$6,204	\$3,441	\$0	\$29,704	\$39,139	\$691.12	43.1%
Mar-19	37	\$67,885	\$31,506	\$6,524	\$3,351	\$0	\$41,380	\$26,505	\$1,027.83	61.0%
Apr-19	37	\$66,596	\$26,411	\$5,317	\$3,351	\$0	\$35,079	\$31,517	\$857.52	52.7%
May-19	35	\$63,149	\$34,997	\$5,092	\$3,170	\$0	\$43,259	\$19,890	\$1,145.41	68.5%
Jun-19	35	\$63,149	\$47,566	\$6,568	\$3,170	\$0	\$57,304	\$5,845	\$1,546.70	90.7%
Jul-19	34	\$61,617	\$35,991	\$2,600	\$3,079	\$0	\$41,670	\$19,947	\$1,135.02	67.6%
Aug-19	33	\$62,192	\$44,424	\$3,324	\$2,988	\$0	\$50,736	\$11,455	\$1,446.90	81.6%
Sep-19	32	\$60,277	\$143,186	\$3,349	\$2,898	\$0	\$149,433	-\$89,156	\$4,579.21	247.9%
Oct-19	33	\$62,192	\$52,926	\$3,164	\$2,988	\$0	\$59,078	\$3,113	\$1,699.69	95.0%
Nov-19	33	\$61,948	\$10,387	\$4,681	\$2,988	\$0	\$18,056	\$43,892	\$456.59	29.1%
Dec-19	33	\$61,948	\$19,547	\$4,057	\$2,988	\$0	\$26,593	\$35,356	\$715.28	42.9%
2015	52	\$432,796	\$343,342	\$98,086	\$22,633	\$0	\$464,061	-\$31,265	\$1,410.31	107.2%
2016	51	\$861,303	\$1,058,213	\$161,756	\$40,396	-\$19,394	\$1,240,971	-\$379,668	\$1,977.88	144.1%
2017	49	\$1,020,653	\$651,272	\$145,959	\$39,811	\$0	\$837,042	\$183,611	\$1,365.12	82.0%
2018	38	\$828,936	\$602,421	\$147,019	\$31,331	\$0	\$780,771	\$48,165	\$1,650.75	94.2%
2019 YTD	35	\$768,640	\$482,313	\$54,499	\$37,854	\$0	\$574,667	\$193,973	\$1,284.24	74.8%
Current 12 Months	35	\$768,640	\$482,313	\$54,499	\$37,854	\$0	\$574,667	\$193,973	\$1,257.17	74.8%

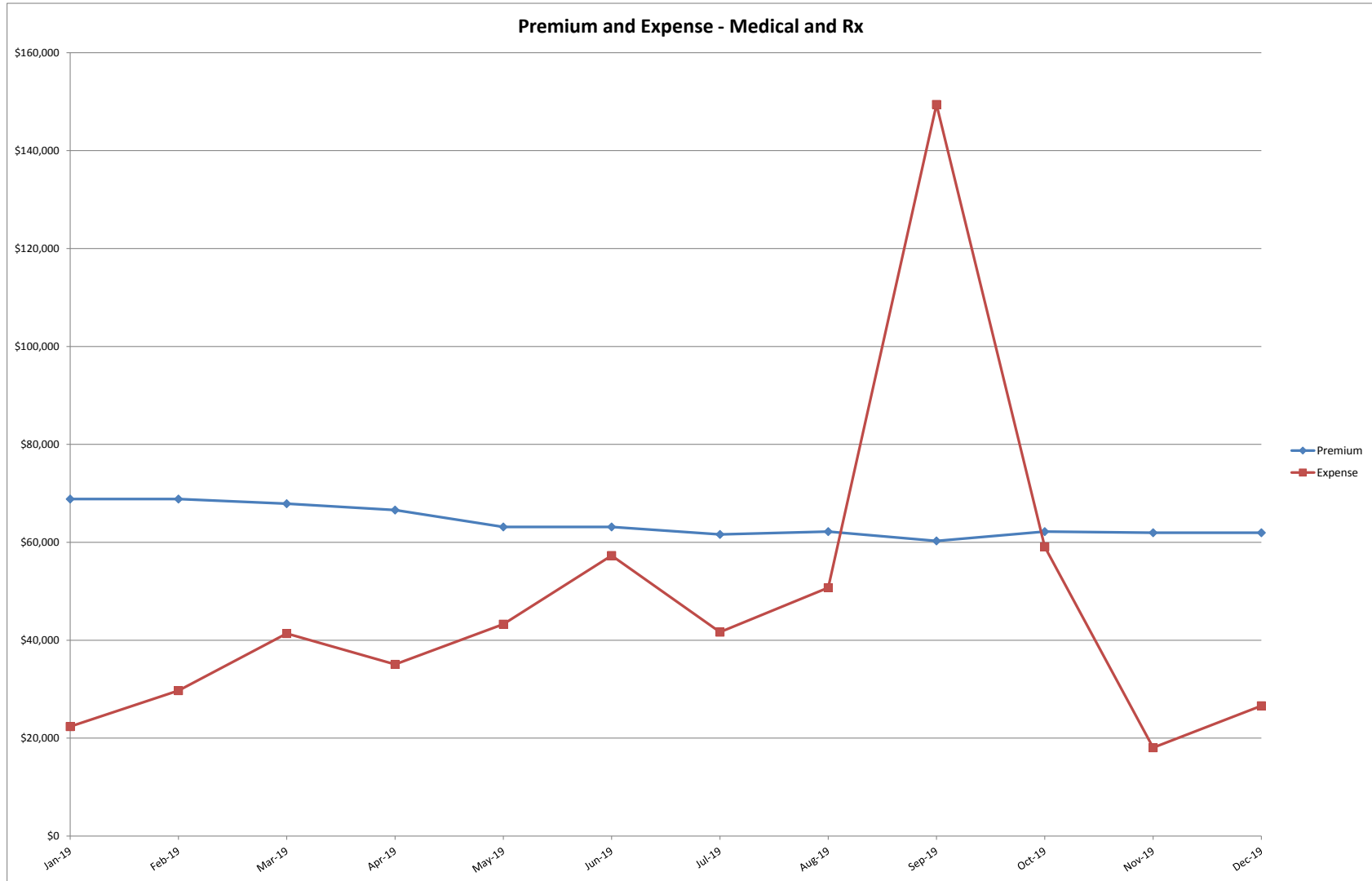
**Data Sources:**

Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**Notes:**

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Waterford and Ceres terminated from SJVIA effective 1/1/2018
5. All Others Claims include runoff for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of December 2019**  
**All Others - PPO**







**San Joaquin Valley Insurance Authority (SJVIA)  
Delta Dental Premium and Claims Report as of December 2019  
County of Fresno and County of Tulare**

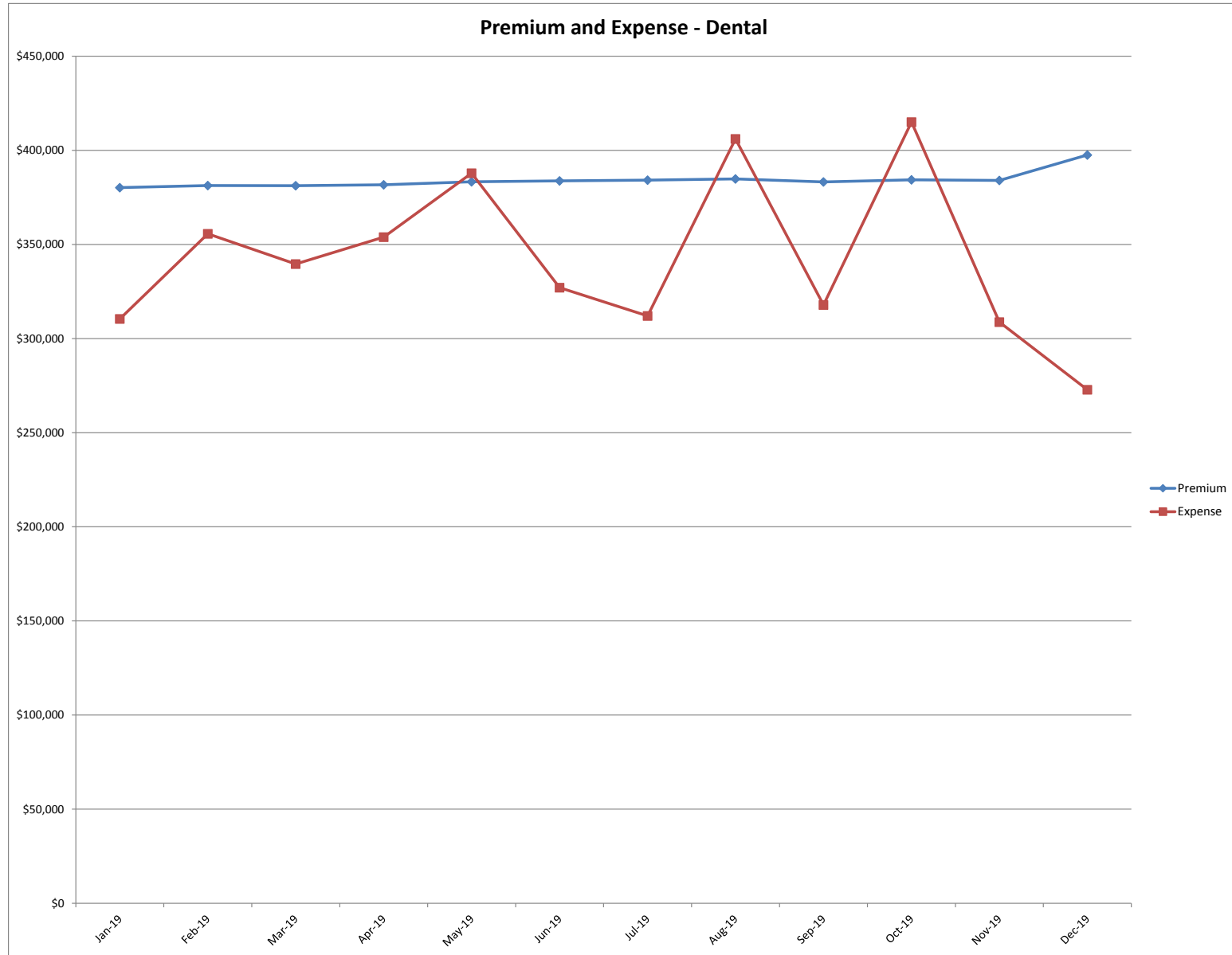
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	6,685	\$367,216	\$371,915	\$33,659	\$405,573	-\$38,358	110.45%
Feb-17	6,664	\$366,591	\$304,112	\$33,602	\$337,713	\$28,878	92.12%
Mar-17	6,643	\$364,855	\$381,131	\$33,442	\$414,573	-\$49,719	113.63%
Apr-17	6,615	\$363,316	\$293,138	\$33,301	\$326,439	\$36,877	89.85%
May-17	6,628	\$363,243	\$317,709	\$33,294	\$351,004	\$12,239	96.63%
Jun-17	6,624	\$364,211	\$308,364	\$33,383	\$341,747	\$22,464	93.83%
Jul-17	6,642	\$362,305	\$275,891	\$33,209	\$309,100	\$53,205	85.31%
Aug-17	6,665	\$364,405	\$321,905	\$33,401	\$355,306	\$9,099	97.50%
Sep-17	6,652	\$364,732	\$276,901	\$33,436	\$310,337	\$54,395	85.09%
Oct-17	6,629	\$361,188	\$288,263	\$33,113	\$321,376	\$39,812	88.98%
Nov-17	6,668	\$363,185	\$311,348	\$33,025	\$344,374	\$18,811	94.82%
Dec-17	6,695	\$361,200	\$267,888	\$32,881	\$300,770	\$60,430	83.27%
Jan-18	6,772	\$362,752	\$358,669	\$33,042	\$391,712	-\$28,960	107.98%
Feb-18	6,769	\$359,841	\$319,592	\$32,861	\$352,453	\$7,388	97.95%
Mar-18	6,764	\$356,513	\$353,356	\$32,478	\$385,834	-\$29,321	108.22%
Apr-18	6,759	\$356,025	\$320,825	\$32,434	\$353,259	\$2,766	99.22%
May-18	6,766	\$352,400	\$326,445	\$32,104	\$358,548	-\$6,148	101.74%
Jun-18	6,761	\$355,588	\$279,559	\$32,394	\$311,953	\$43,635	87.73%
Jul-18	6,765	\$357,283	\$307,265	\$32,549	\$339,813	\$17,470	95.11%
Aug-18	6,776	\$359,745	\$314,402	\$32,773	\$347,174	\$12,571	96.51%
Sep-18	6,760	\$358,276	\$272,951	\$32,639	\$305,590	\$52,686	85.29%
Oct-18	6,751	\$359,337	\$321,522	\$32,736	\$354,258	\$5,080	98.59%
Nov-18	6,759	\$358,262	\$284,658	\$32,638	\$317,296	\$40,967	88.57%
Dec-18	6,776	\$381,194	\$297,758	\$34,727	\$332,484	\$48,709	87.22%
Jan-19	6,988	\$380,200	\$283,394	\$27,044	\$310,437	\$69,763	81.65%
Feb-19	7,008	\$381,256	\$328,492	\$27,121	\$355,613	\$25,643	93.27%
Mar-19	7,011	\$381,252	\$312,472	\$27,133	\$339,605	\$41,648	89.08%
Apr-19	7,019	\$381,713	\$326,743	\$27,164	\$353,906	\$27,807	92.72%
May-19	7,047	\$383,281	\$360,557	\$27,272	\$387,829	-\$4,548	101.19%
Jun-19	7,052	\$383,773	\$299,790	\$27,291	\$327,081	\$56,692	85.23%
Jul-19	7,061	\$384,202	\$284,717	\$27,326	\$312,043	\$72,159	81.22%
Aug-19	7,077	\$384,829	\$378,664	\$27,388	\$406,052	-\$21,223	105.51%
Sep-19	7,053	\$383,193	\$290,558	\$27,295	\$317,853	\$65,340	82.95%
Oct-19	7,069	\$384,317	\$387,679	\$27,357	\$415,036	-\$30,719	107.99%
Nov-19	7,059	\$384,005	\$281,440	\$27,318	\$308,759	\$75,247	80.40%
Dec-19	7,079	\$397,535	\$245,415	\$27,396	\$272,810	\$124,725	68.63%
2015	6,457	\$4,496,865	\$3,763,409	\$401,012	\$4,164,420	\$332,444	92.61%
2016	6,513	\$4,352,090	\$3,781,762	\$398,905	\$4,180,667	\$171,423	96.06%
2017	6,651	\$4,366,446	\$3,718,565	\$399,748	\$4,118,313	\$248,133	94.32%
2018	6,765	\$4,317,219	\$3,757,002	\$393,374	\$4,150,375	\$166,843	96.14%
2019	7,044	\$4,609,557	\$3,779,921	\$327,104	\$4,107,025	\$502,533	89.10%
Current 12 Months	7,044	\$4,609,557	\$3,779,921	\$327,104	\$4,107,025	\$502,533	89.10%

**Data Sources: Delta Dental Financial Report Package, Hourglass**

Note:

1. The above figures include all the divisions under the County of Fresno and County of Tulare.
2. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
3. Delta Admin Fee: \$3.87 PEPM (2019); in Mar-Dec 2018, it was estimated at 9.11% of the monthly premium due to the change in Delta's reporting.
4. Effective 12/17/18, DPPO contracts changed to self-funded; DHMO remained fully insured (not included in this report).
5. Fully insured runout claims thru Dec-2019: \$128,306.

**San Joaquin Valley Insurance Authority (SJVIA)  
Delta Dental Premium and Claims Report as of December 2019  
County of Fresno and County of Tulare**





**San Joaquin Valley Insurance Authority (SJVIA)  
Delta Dental Premium and Claims Report as of December 2019  
County of Fresno**

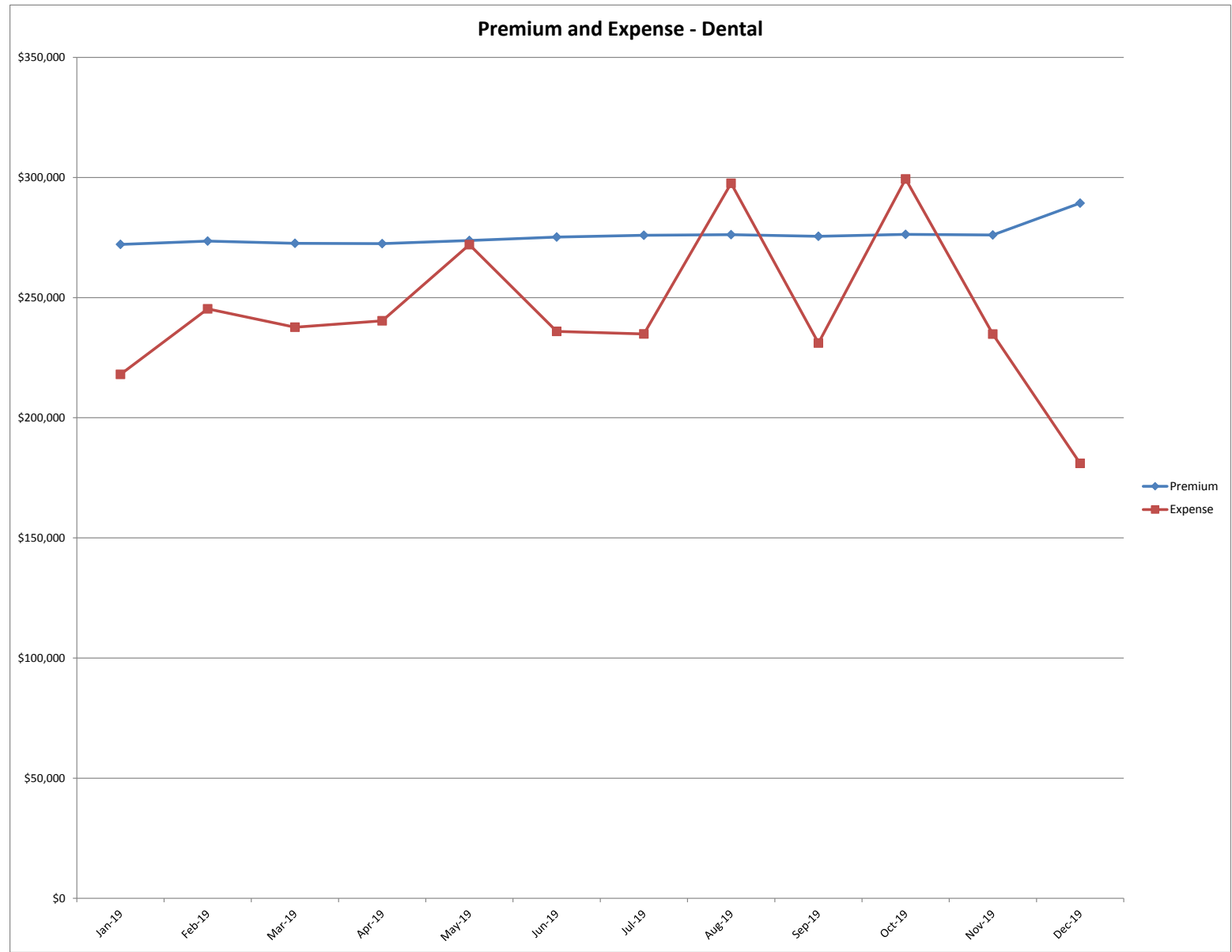
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	4,180	\$261,977	\$244,267	\$24,008	\$268,275	-\$6,298	102.40%
Feb-17	4,173	\$261,255	\$204,523	\$23,942	\$228,465	\$32,790	87.45%
Mar-17	4,150	\$260,156	\$265,391	\$23,841	\$289,232	-\$29,076	111.18%
Apr-17	4,137	\$258,358	\$195,802	\$23,677	\$219,479	\$38,879	84.95%
May-17	4,153	\$259,545	\$218,926	\$23,785	\$242,711	\$16,833	93.51%
Jun-17	4,160	\$260,044	\$229,471	\$23,831	\$253,302	\$6,741	97.41%
Jul-17	4,157	\$259,656	\$207,181	\$23,796	\$230,977	\$28,679	88.95%
Aug-17	4,165	\$259,437	\$237,435	\$23,776	\$261,211	-\$1,774	100.68%
Sep-17	4,160	\$259,062	\$200,344	\$23,746	\$224,091	\$34,971	86.50%
Oct-17	4,140	\$257,743	\$201,996	\$23,627	\$225,622	\$32,121	87.54%
Nov-17	4,160	\$258,583	\$215,530	\$23,433	\$238,963	\$19,620	92.41%
Dec-17	4,187	\$257,345	\$193,557	\$23,358	\$216,915	\$40,431	84.29%
Jan-18	4,261	\$258,318	\$234,694	\$23,536	\$258,230	\$88	99.97%
Feb-18	4,249	\$256,569	\$225,524	\$23,442	\$248,966	\$7,603	97.04%
Mar-18	4,249	\$253,280	\$252,469	\$23,074	\$275,543	-\$22,263	108.79%
Apr-18	4,238	\$252,252	\$219,740	\$22,980	\$242,720	\$9,532	96.22%
May-18	4,233	\$248,495	\$231,269	\$22,638	\$253,907	-\$5,412	102.18%
Jun-18	4,233	\$250,769	\$198,181	\$22,845	\$221,026	\$29,743	88.14%
Jul-18	4,242	\$255,838	\$228,629	\$23,307	\$251,936	\$3,902	98.47%
Aug-18	4,242	\$256,986	\$226,470	\$23,411	\$249,881	\$7,105	97.24%
Sep-18	4,242	\$255,734	\$196,886	\$23,297	\$220,183	\$35,551	86.10%
Oct-18	4,219	\$256,471	\$238,396	\$23,365	\$261,761	-\$5,290	102.06%
Nov-18	4,217	\$253,927	\$201,914	\$23,133	\$225,047	\$28,880	88.63%
Dec-18	4,231	\$276,683	\$217,484	\$25,206	\$242,690	\$33,993	87.71%
Jan-19	4,418	\$272,150	\$200,979	\$17,098	\$218,076	\$54,074	80.13%
Feb-19	4,444	\$273,505	\$228,144	\$17,198	\$245,342	\$28,163	89.70%
Mar-19	4,427	\$272,572	\$220,526	\$17,132	\$237,659	\$34,914	87.19%
Apr-19	4,428	\$272,491	\$223,239	\$17,136	\$240,375	\$32,116	88.21%
May-19	4,450	\$273,787	\$254,802	\$17,222	\$272,023	\$1,763	99.36%
Jun-19	4,472	\$275,187	\$218,628	\$17,307	\$235,934	\$39,253	85.74%
Jul-19	4,488	\$275,946	\$217,515	\$17,369	\$234,884	\$41,062	85.12%
Aug-19	4,493	\$276,211	\$280,221	\$17,388	\$297,608	-\$21,398	107.75%
Sep-19	4,489	\$275,549	\$213,712	\$17,372	\$231,084	\$44,465	83.86%
Oct-19	4,503	\$276,332	\$281,950	\$17,427	\$299,377	-\$23,045	108.34%
Nov-19	4,494	\$276,102	\$217,419	\$17,392	\$234,811	\$41,291	85.04%
Dec-19	4,509	\$289,344	\$163,564	\$17,450	\$181,014	\$108,330	62.56%
2015	4,026	\$3,191,118	\$2,669,510	\$284,709	\$2,954,219	\$236,900	92.58%
2016	4,073	\$3,109,731	\$2,680,041	\$284,981	\$2,965,023	\$144,709	95.35%
2017	4,160	\$3,113,162	\$2,614,424	\$284,819	\$2,899,244	\$213,918	93.13%
2018	4,238	\$3,075,322	\$2,671,656	\$280,234	\$2,951,890	\$123,432	95.99%
2019	4,468	\$3,309,176	\$2,720,697	\$207,490	\$2,928,187	\$380,989	88.49%
Current 12 Months	4,468	\$3,309,176	\$2,720,697	\$207,490	\$2,928,187	\$380,989	88.49%

Data Sources: Delta Dental Financial Report Package, Hourglass

Note:

1. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
2. Delta Admin Fee: \$3.87 PEPM (2019); in Mar-Dec 2018, it was estimated at 9.11% of the monthly premium due to the change in Delta's reporting.
3. Effective 12/17/18, DPPO contracts changed to self-funded; DHMO remained fully insured (not included in this report).

**San Joaquin Valley Insurance Authority (SJVIA)  
Delta Dental Premium and Claims Report as of December 2019  
County of Fresno**





**San Joaquin Valley Insurance Authority (SJVIA)  
Delta Dental Premium and Claims Report as of December 2019  
County of Tulare**

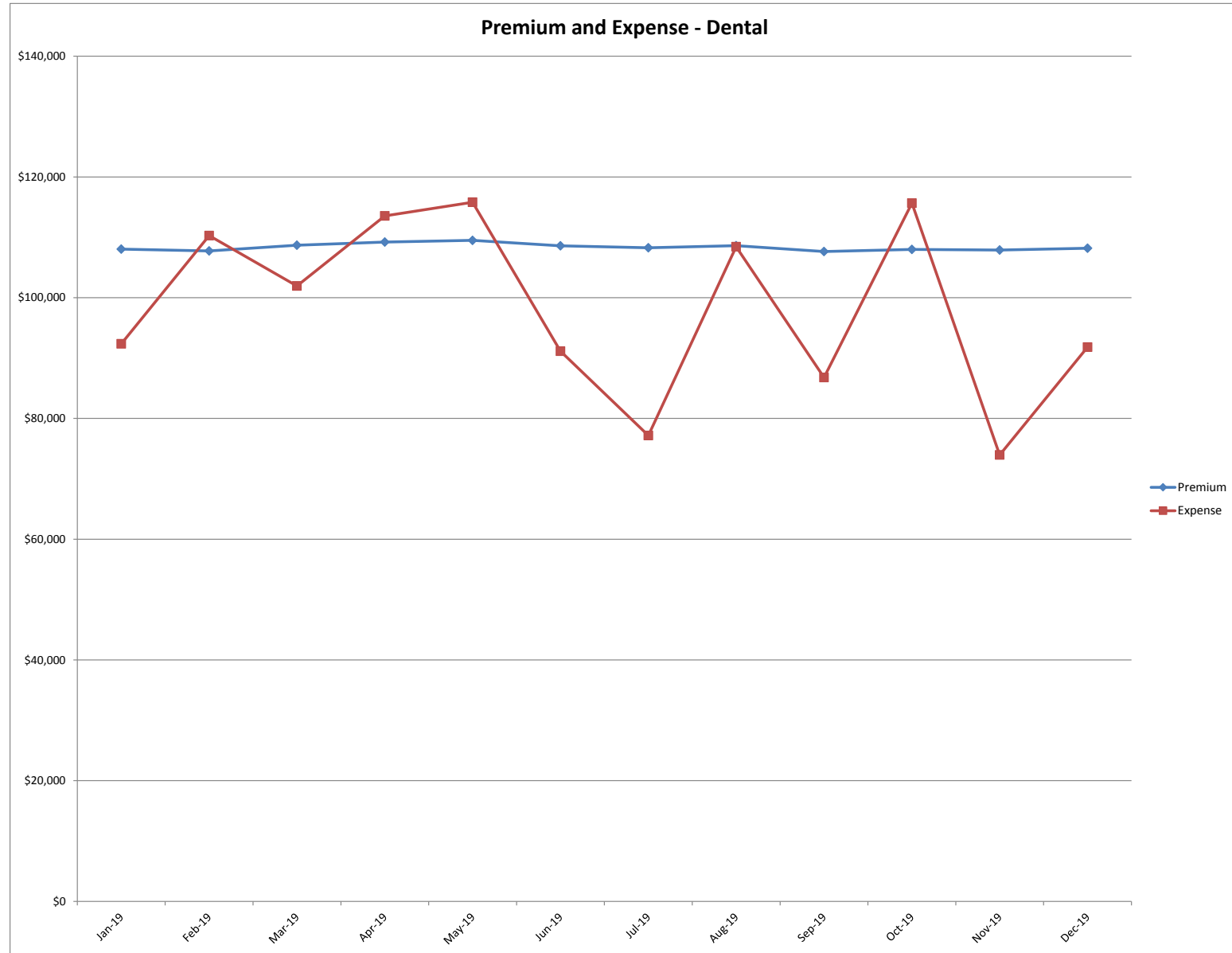
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	2,505	\$105,238	\$127,647	\$9,651	\$137,298	-\$32,060	130.46%
Feb-17	2,491	\$105,336	\$99,589	\$9,660	\$109,248	-\$3,912	103.71%
Mar-17	2,493	\$104,698	\$115,740	\$9,601	\$125,341	-\$20,643	119.72%
Apr-17	2,478	\$104,958	\$97,336	\$9,625	\$106,961	-\$2,002	101.91%
May-17	2,475	\$103,698	\$98,783	\$9,509	\$108,292	-\$4,594	104.43%
Jun-17	2,464	\$104,168	\$78,893	\$9,552	\$88,445	\$15,723	84.91%
Jul-17	2,485	\$102,649	\$68,710	\$9,413	\$78,123	\$24,525	76.11%
Aug-17	2,500	\$104,967	\$84,469	\$9,626	\$94,095	\$10,872	89.64%
Sep-17	2,492	\$105,670	\$76,556	\$9,690	\$86,246	\$19,423	81.62%
Oct-17	2,489	\$103,445	\$86,268	\$9,486	\$95,754	\$7,691	92.57%
Nov-17	2,508	\$104,602	\$95,818	\$9,592	\$105,410	-\$809	100.77%
Dec-17	2,508	\$103,855	\$74,331	\$9,524	\$83,855	\$20,000	80.74%
Jan-18	2,511	\$104,434	\$123,975	\$9,507	\$133,482	-\$29,048	127.81%
Feb-18	2,520	\$103,272	\$94,068	\$9,418	\$103,487	-\$214	100.21%
Mar-18	2,515	\$103,233	\$100,887	\$9,405	\$110,291	-\$7,058	106.84%
Apr-18	2,521	\$103,773	\$101,085	\$9,454	\$110,539	-\$6,766	106.52%
May-18	2,533	\$103,905	\$95,176	\$9,466	\$104,642	-\$736	100.71%
Jun-18	2,528	\$104,819	\$81,378	\$9,549	\$90,927	\$13,892	86.75%
Jul-18	2,523	\$101,445	\$78,636	\$9,242	\$87,878	\$13,568	86.63%
Aug-18	2,534	\$102,759	\$87,932	\$9,361	\$97,293	\$5,466	94.68%
Sep-18	2,518	\$102,542	\$76,065	\$9,342	\$85,406	\$17,135	83.29%
Oct-18	2,532	\$102,866	\$83,126	\$9,371	\$92,497	\$10,369	89.92%
Nov-18	2,542	\$104,335	\$82,744	\$9,505	\$92,249	\$12,086	88.42%
Dec-18	2,545	\$104,511	\$80,274	\$9,521	\$89,795	\$14,716	85.92%
Jan-19	2,570	\$108,050	\$82,415	\$9,946	\$92,361	\$15,689	85.48%
Feb-19	2,564	\$107,751	\$100,349	\$9,923	\$110,271	-\$2,520	102.34%
Mar-19	2,584	\$108,680	\$91,946	\$10,000	\$101,946	\$6,734	93.80%
Apr-19	2,591	\$109,222	\$103,504	\$10,027	\$113,531	-\$4,309	103.94%
May-19	2,597	\$109,495	\$105,756	\$10,050	\$115,806	-\$6,311	105.76%
Jun-19	2,580	\$108,586	\$81,162	\$9,985	\$91,147	\$17,439	83.94%
Jul-19	2,573	\$108,256	\$67,202	\$9,958	\$77,160	\$31,096	71.28%
Aug-19	2,584	\$108,618	\$98,444	\$10,000	\$108,444	\$174	99.84%
Sep-19	2,564	\$107,644	\$76,846	\$9,923	\$86,769	\$20,875	80.61%
Oct-19	2,566	\$107,986	\$105,729	\$9,930	\$115,659	-\$7,674	107.11%
Nov-19	2,565	\$107,903	\$64,021	\$9,927	\$73,948	\$33,955	68.53%
Dec-19	2,570	\$108,191	\$81,851	\$9,946	\$91,796	\$16,394	84.85%
2015	2,431	\$1,305,746	\$1,093,899	\$116,302	\$1,210,201	\$95,545	92.68%
2016	2,440	\$1,242,358	\$1,101,721	\$113,923	\$1,215,644	\$26,714	97.85%
2017	2,491	\$1,253,284	\$1,104,141	\$114,928	\$1,219,069	\$34,215	97.27%
2018	2,527	\$1,241,897	\$1,085,346	\$113,140	\$1,198,485	\$43,411	96.50%
2019	2,576	\$1,300,381	\$1,059,223	\$119,614	\$1,178,837	\$121,544	90.65%
Current 12 Months	2,576	\$1,300,381	\$1,059,223	\$119,614	\$1,178,837	\$121,544	90.65%

Data Sources: Delta Dental Financial Report Package, Hourglass

Note:

1. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
2. Delta Admin Fee: \$3.87 PEPM (2019); in Mar-Dec 2018, it was estimated at 9.11% of the monthly premium due to the change in Delta's reporting.
3. Effective 12/17/18, DPPO contracts changed to self-funded; DHMO remained fully insured (not included in this report).

**San Joaquin Valley Insurance Authority (SJVIA)  
Delta Dental Premium and Claims Report as of December 2019  
County of Tulare**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**VSP Premium and Claims Report as of December 2019**  
**County of Fresno and County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	7,556	\$64,987	\$64,907	\$8,448	\$73,355	-\$8,368	112.88%
Feb-17	7,494	\$63,014	\$56,355	\$8,192	\$64,547	-\$1,533	102.43%
Mar-17	7,475	\$62,650	\$64,115	\$8,145	\$72,260	-\$9,610	115.34%
Apr-17	7,437	\$62,499	\$56,804	\$8,125	\$64,929	-\$2,430	103.89%
May-17	7,425	\$65,113	\$61,958	\$8,465	\$70,423	-\$5,310	108.15%
Jun-17	7,439	\$65,343	\$50,692	\$8,495	\$59,187	\$6,156	90.58%
Jul-17	7,481	\$65,509	\$41,567	\$8,516	\$50,083	\$15,426	76.45%
Aug-17	7,491	\$65,482	\$57,956	\$8,513	\$66,469	-\$987	101.51%
Sep-17	7,480	\$65,178	\$53,186	\$8,473	\$61,659	\$3,519	94.60%
Oct-17	7,464	\$64,860	\$57,272	\$8,432	\$65,704	-\$844	101.30%
Nov-17	7,441	\$66,185	\$46,782	\$8,604	\$55,386	\$10,799	83.68%
Dec-17	7,484	\$61,476	\$53,221	\$7,992	\$61,213	\$263	99.57%
Jan-18	7,203	\$59,729	\$52,458	\$7,765	\$60,223	-\$494	100.83%
Feb-18	7,192	\$61,901	\$54,857	\$8,047	\$62,904	-\$1,003	101.62%
Mar-18	7,187	\$61,872	\$57,170	\$8,043	\$65,213	-\$3,341	105.40%
Apr-18	7,178	\$63,952	\$54,731	\$8,314	\$63,045	\$907	98.58%
May-18	7,183	\$61,574	\$53,064	\$8,005	\$61,069	\$505	99.18%
Jun-18	7,196	\$61,662	\$47,857	\$8,016	\$55,873	\$5,789	90.61%
Jul-18	7,249	\$62,117	\$45,205	\$8,075	\$53,280	\$8,837	85.77%
Aug-18	7,265	\$61,885	\$45,924	\$8,045	\$53,969	\$7,916	87.21%
Sep-18	7,201	\$61,491	\$41,472	\$7,994	\$49,466	\$12,025	80.44%
Oct-18	7,208	\$61,416	\$54,540	\$7,984	\$62,524	-\$1,108	101.80%
Nov-18	7,203	\$61,581	\$43,562	\$8,006	\$51,568	\$10,013	83.74%
Dec-18	7,235	\$61,499	\$51,463	\$7,995	\$59,458	\$2,041	96.68%
Jan-19	7,189	\$61,110	\$51,856	\$7,944	\$59,800	\$1,310	97.86%
Feb-19	7,189	\$61,113	\$50,041	\$7,945	\$57,986	\$3,127	94.88%
Mar-19	7,212	\$62,651	\$61,504	\$8,145	\$69,649	-\$6,998	111.17%
Apr-19	7,180	\$60,847	\$59,582	\$7,910	\$67,492	-\$6,645	110.92%
May-19	7,194	\$60,929	\$56,586	\$7,921	\$64,507	-\$3,578	105.87%
Jun-19	7,196	\$60,994	\$50,863	\$7,929	\$58,792	\$2,202	96.39%
Jul-19	7,190	\$60,906	\$45,854	\$7,918	\$53,772	\$7,134	88.29%
Aug-19	7,188	\$60,867	\$47,559	\$7,913	\$55,472	\$5,395	91.14%
Sep-19	7,154	\$60,579	\$47,435	\$7,875	\$55,310	\$5,269	91.30%
Oct-19	7,151	\$60,458	\$45,491	\$7,859	\$53,350	\$7,107	88.24%
Nov-19	7,163	\$60,504	\$50,962	\$7,866	\$58,828	\$1,676	97.23%
Dec-19	7,076	\$60,501	\$36,988	\$7,865	\$44,853	\$15,648	74.14%
<b>2015</b>	<b>8,115</b>	<b>\$899,664</b>	<b>\$773,471</b>	<b>\$107,960</b>	<b>\$881,431</b>	<b>\$18,233</b>	<b>97.97%</b>
<b>2016</b>	<b>7,669</b>	<b>\$809,032</b>	<b>\$681,007</b>	<b>\$105,174</b>	<b>\$786,181</b>	<b>\$22,851</b>	<b>97.18%</b>
<b>2017</b>	<b>7,472</b>	<b>\$772,296</b>	<b>\$664,815</b>	<b>\$100,398</b>	<b>\$765,213</b>	<b>\$7,083</b>	<b>99.08%</b>
<b>2018</b>	<b>7,208</b>	<b>\$740,679</b>	<b>\$602,303</b>	<b>\$96,288</b>	<b>\$698,591</b>	<b>\$42,088</b>	<b>94.32%</b>
<b>2019</b>	<b>7,174</b>	<b>\$731,459</b>	<b>\$604,721</b>	<b>\$95,090</b>	<b>\$699,810</b>	<b>\$31,648</b>	<b>95.67%</b>
<b>Current 12 Months</b>	<b>7,174</b>	<b>\$731,459</b>	<b>\$604,721</b>	<b>\$95,090</b>	<b>\$699,810</b>	<b>\$31,648</b>	<b>95.67%</b>

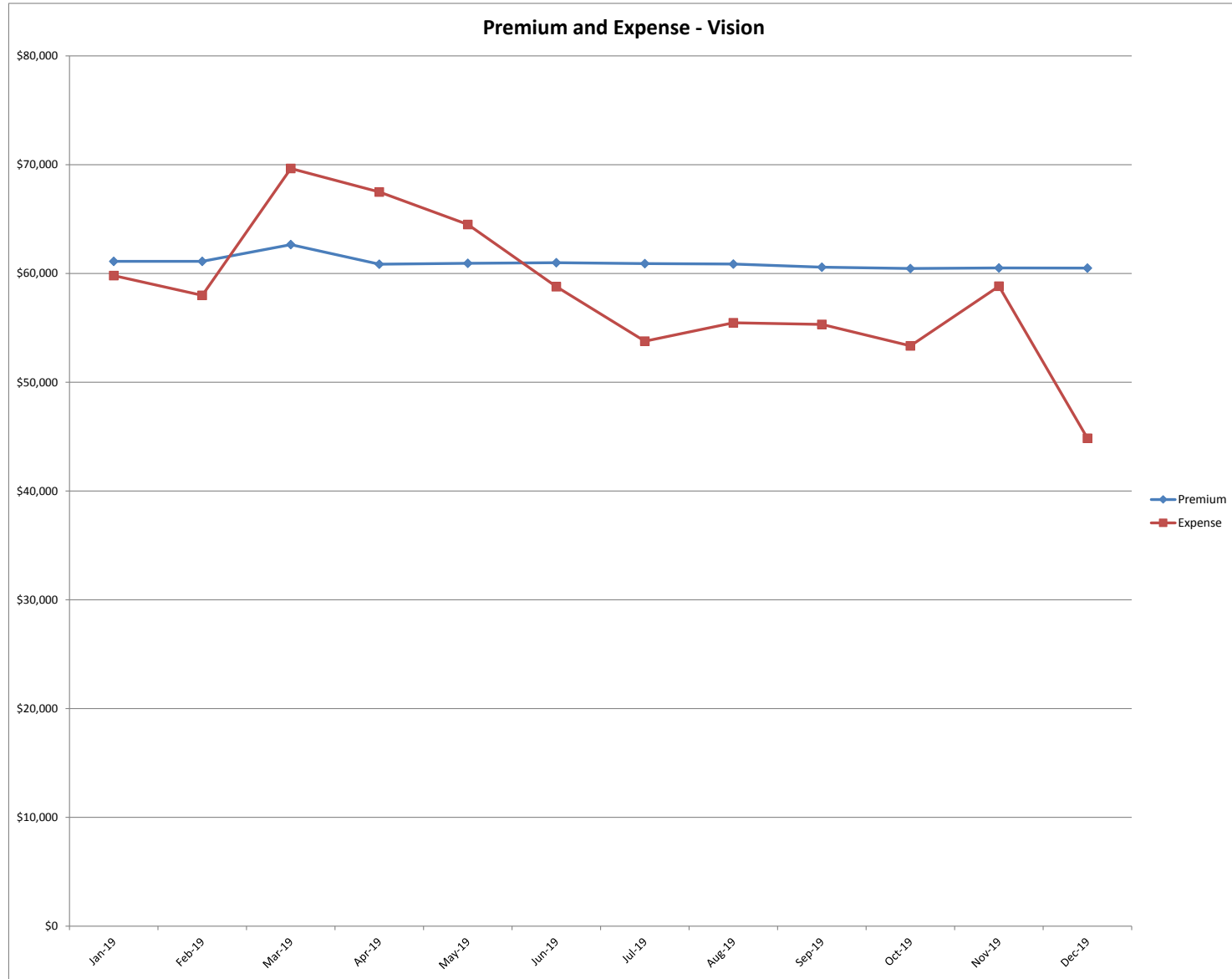
**Data Source: VSP SJVIA Utilization Reports**

Note:

1. The above figures include all the divisions under the County of Fresno, County of Tulare, and City of Ceres.
2. VSP Admin is the retention fee - % of premium (2015: 12%; 2016-2019: 13%).
3. City of Ceres is included in the 2017 figures; however, the City terminated their coverage effective 12/31/17.



San Joaquin Valley Insurance Authority (SJVIA)  
VSP Premium and Claims Report as of December 2019  
County of Fresno and County of Tulare







**San Joaquin Valley Insurance Authority (SJVIA)**  
**VSP Premium and Claims Report as of December 2019**  
**County of Fresno**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	4,703	\$47,373	\$43,737	\$6,158	\$49,895	-\$2,522	105.32%
Feb-17	4,648	\$45,450	\$41,439	\$5,909	\$47,348	-\$1,898	104.17%
Mar-17	4,627	\$45,068	\$43,578	\$5,859	\$49,437	-\$4,369	109.69%
Apr-17	4,597	\$44,929	\$38,667	\$5,841	\$44,508	\$421	99.06%
May-17	4,570	\$47,528	\$39,306	\$6,179	\$45,485	\$2,043	95.70%
Jun-17	4,590	\$47,788	\$34,962	\$6,212	\$41,174	\$6,614	86.16%
Jul-17	4,599	\$47,773	\$25,191	\$6,210	\$31,401	\$16,372	65.73%
Aug-17	4,601	\$47,681	\$39,158	\$6,199	\$45,357	\$2,324	95.12%
Sep-17	4,579	\$47,308	\$37,755	\$6,150	\$43,905	\$3,403	92.81%
Oct-17	4,567	\$47,107	\$40,351	\$6,124	\$46,475	\$632	98.66%
Nov-17	4,539	\$48,295	\$34,174	\$6,278	\$40,452	\$7,843	83.76%
Dec-17	4,564	\$43,819	\$36,257	\$5,696	\$41,953	\$1,866	95.74%
Jan-18	4,450	\$43,952	\$34,937	\$5,714	\$40,651	\$3,301	92.49%
Feb-18	4,437	\$46,456	\$36,204	\$6,039	\$42,243	\$4,213	90.93%
Mar-18	4,431	\$46,406	\$42,069	\$6,033	\$48,102	-\$1,696	103.65%
Apr-18	4,417	\$48,396	\$38,693	\$6,291	\$44,984	\$3,412	92.95%
May-18	4,387	\$45,913	\$36,384	\$5,969	\$42,353	\$3,560	92.25%
Jun-18	4,379	\$45,853	\$34,035	\$5,961	\$39,996	\$5,857	87.23%
Jul-18	4,424	\$46,262	\$29,472	\$6,014	\$35,486	\$10,776	76.71%
Aug-18	4,439	\$46,376	\$35,331	\$6,029	\$41,360	\$5,016	89.18%
Sep-18	4,412	\$45,936	\$27,407	\$5,972	\$33,379	\$12,557	72.66%
Oct-18	4,399	\$45,787	\$39,201	\$5,952	\$45,153	\$634	98.62%
Nov-18	4,390	\$45,702	\$31,469	\$5,941	\$37,410	\$8,292	81.86%
Dec-18	4,397	\$45,670	\$33,844	\$5,937	\$39,781	\$5,889	87.11%
Jan-19	4,336	\$45,176	\$34,419	\$5,873	\$40,292	\$4,884	89.19%
Feb-19	4,342	\$45,097	\$34,368	\$5,863	\$40,231	\$4,866	89.21%
Mar-19	4,345	\$46,567	\$40,471	\$6,054	\$46,525	\$42	99.91%
Apr-19	4,310	\$44,725	\$39,132	\$5,814	\$44,946	-\$221	100.49%
May-19	4,316	\$44,753	\$36,110	\$5,818	\$41,928	\$2,825	93.69%
Jun-19	4,333	\$44,913	\$32,758	\$5,839	\$38,597	\$6,316	85.94%
Jul-19	4,325	\$44,841	\$28,879	\$5,829	\$34,708	\$10,133	77.40%
Aug-19	4,306	\$44,712	\$32,281	\$5,813	\$38,094	\$6,618	85.20%
Sep-19	4,295	\$44,570	\$32,078	\$5,794	\$37,872	\$6,698	84.97%
Oct-19	4,291	\$44,448	\$31,073	\$5,778	\$36,852	\$7,596	82.91%
Nov-19	4,297	\$44,422	\$35,409	\$5,775	\$41,184	\$3,238	92.71%
Dec-19	4,199	\$43,481	\$23,285	\$5,653	\$28,938	\$14,543	66.55%
<b>2015</b>	<b>5,375</b>	<b>\$700,261</b>	<b>\$566,975</b>	<b>\$84,031</b>	<b>\$651,006</b>	<b>\$49,255</b>	<b>92.97%</b>
<b>2016</b>	<b>4,886</b>	<b>\$604,807</b>	<b>\$472,715</b>	<b>\$78,625</b>	<b>\$551,340</b>	<b>\$53,467</b>	<b>91.16%</b>
<b>2017</b>	<b>4,599</b>	<b>\$560,119</b>	<b>\$454,575</b>	<b>\$72,815</b>	<b>\$527,390</b>	<b>\$32,729</b>	<b>94.16%</b>
<b>2018</b>	<b>4,414</b>	<b>\$552,709</b>	<b>\$419,046</b>	<b>\$71,852</b>	<b>\$490,898</b>	<b>\$61,811</b>	<b>88.82%</b>
<b>2019</b>	<b>4,308</b>	<b>\$537,705</b>	<b>\$400,263</b>	<b>\$69,902</b>	<b>\$470,165</b>	<b>\$67,540</b>	<b>87.44%</b>
<b>Current 12 Months</b>	<b>4,308</b>	<b>\$537,705</b>	<b>\$400,263</b>	<b>\$69,902</b>	<b>\$470,165</b>	<b>\$67,540</b>	<b>87.44%</b>

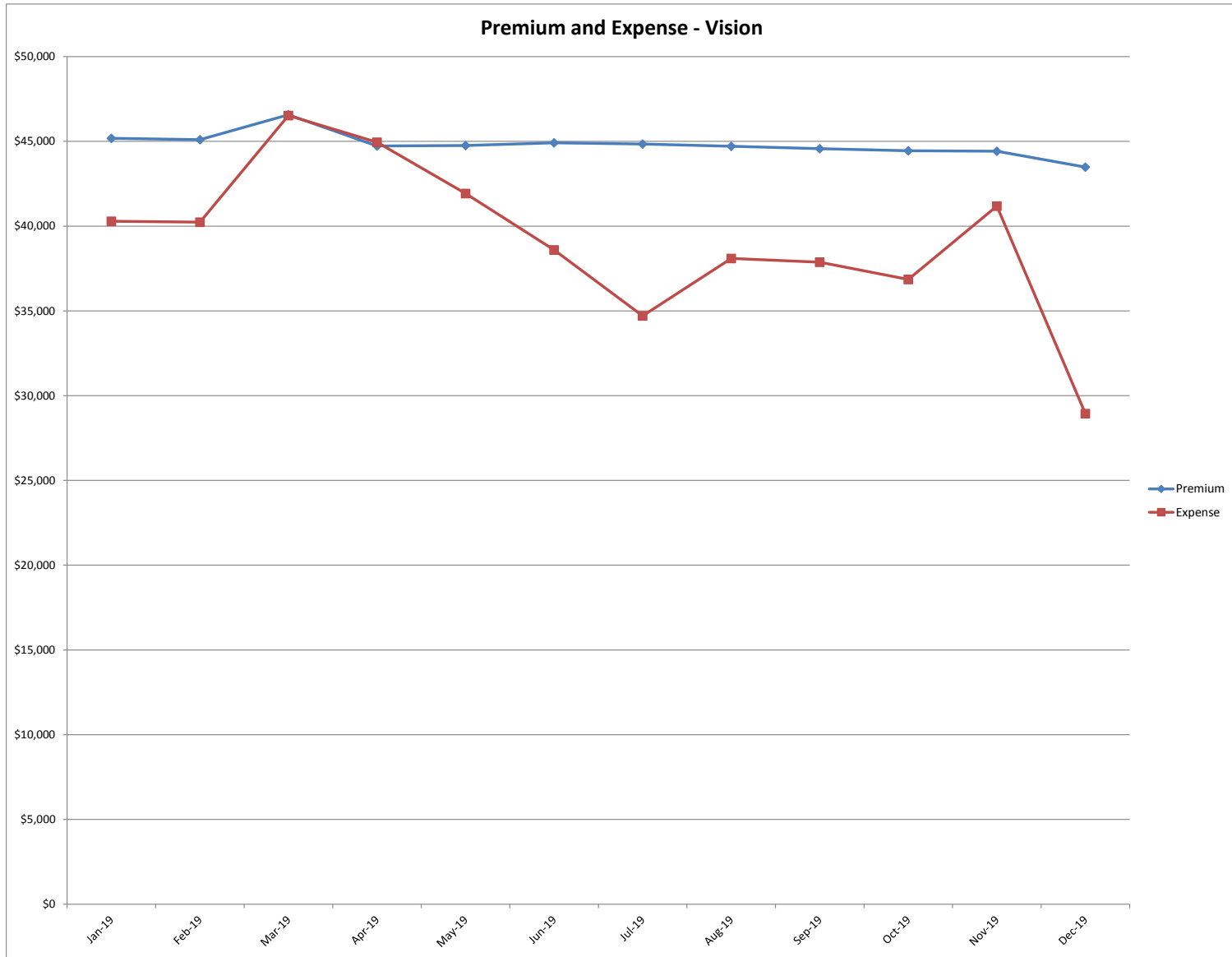
Data Source: VSP SJVIA Utilization Reports

Note:

1. The above figures include the following divisions: 0015, 0016, 0017, 0018, 0019, 0020, and 0021.



San Joaquin Valley Insurance Authority (SJVIA)  
VSP Premium and Claims Report as of December 2019  
County of Fresno





**San Joaquin Valley Insurance Authority (SJVIA)**  
**VSP Premium and Claims Report as of December 2019**  
**County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	2,671	\$14,716	\$19,445	\$1,913	\$21,358	-\$6,642	145.14%
Feb-17	2,665	\$14,701	\$13,138	\$1,911	\$15,049	-\$348	102.37%
Mar-17	2,670	\$14,765	\$17,657	\$1,919	\$19,576	-\$4,811	132.59%
Apr-17	2,664	\$14,732	\$16,072	\$1,915	\$17,987	-\$3,255	122.10%
May-17	2,681	\$14,807	\$18,906	\$1,925	\$20,831	-\$6,024	140.68%
Jun-17	2,674	\$14,741	\$14,269	\$1,916	\$16,185	-\$1,444	109.80%
Jul-17	2,704	\$14,913	\$14,622	\$1,939	\$16,561	-\$1,648	111.05%
Aug-17	2,711	\$14,964	\$15,530	\$1,945	\$17,475	-\$2,511	116.78%
Sep-17	2,724	\$15,012	\$13,374	\$1,952	\$15,326	-\$314	102.09%
Oct-17	2,716	\$14,868	\$15,071	\$1,933	\$17,004	-\$2,136	114.37%
Nov-17	2,724	\$15,005	\$10,714	\$1,951	\$12,665	\$2,340	84.40%
Dec-17	2,740	\$14,918	\$13,651	\$1,939	\$15,590	-\$672	104.51%
Jan-18	2,753	\$15,777	\$16,139	\$2,051	\$18,190	-\$2,413	115.29%
Feb-18	2,755	\$15,445	\$18,549	\$2,008	\$20,557	-\$5,112	133.10%
Mar-18	2,756	\$15,466	\$15,101	\$2,011	\$17,112	-\$1,646	110.64%
Apr-18	2,761	\$15,556	\$16,038	\$2,022	\$18,060	-\$2,504	116.10%
May-18	2,796	\$15,661	\$16,680	\$2,036	\$18,716	-\$3,055	119.51%
Jun-18	2,817	\$15,809	\$13,822	\$2,055	\$15,877	-\$68	100.43%
Jul-18	2,825	\$15,855	\$15,733	\$2,061	\$17,794	-\$1,939	112.23%
Aug-18	2,826	\$15,509	\$10,593	\$2,016	\$12,609	\$2,900	81.30%
Sep-18	2,789	\$15,555	\$14,065	\$2,022	\$16,087	-\$532	103.42%
Oct-18	2,809	\$15,629	\$15,339	\$2,032	\$17,371	-\$1,742	111.14%
Nov-18	2,813	\$15,879	\$12,093	\$2,064	\$14,157	\$1,722	89.16%
Dec-18	2,838	\$15,829	\$17,619	\$2,058	\$19,677	-\$3,848	124.31%
Jan-19	2,853	\$15,934	\$17,437	\$2,071	\$19,508	-\$3,574	122.43%
Feb-19	2,847	\$16,016	\$15,673	\$2,082	\$17,755	-\$1,739	110.86%
Mar-19	2,867	\$16,084	\$21,033	\$2,091	\$23,124	-\$7,040	143.77%
Apr-19	2,870	\$16,122	\$20,450	\$2,096	\$22,546	-\$6,424	139.85%
May-19	2,878	\$16,176	\$20,476	\$2,103	\$22,579	-\$6,403	139.58%
Jun-19	2,863	\$16,081	\$18,105	\$2,091	\$20,196	-\$4,115	125.59%
Jul-19	2,865	\$16,065	\$16,975	\$2,088	\$19,063	-\$2,998	118.66%
Aug-19	2,882	\$16,155	\$15,278	\$2,100	\$17,378	-\$1,223	107.57%
Sep-19	2,859	\$16,009	\$15,357	\$2,081	\$17,438	-\$1,429	108.93%
Oct-19	2,860	\$16,010	\$14,417	\$2,081	\$16,499	-\$489	103.05%
Nov-19	2,866	\$16,082	\$15,553	\$2,091	\$17,644	-\$1,562	109.71%
Dec-19	2,877	\$17,020	\$13,703	\$2,213	\$15,916	\$1,104	93.51%
<b>2015</b>	<b>2,613</b>	<b>\$175,579</b>	<b>\$186,768</b>	<b>\$21,069</b>	<b>\$207,837</b>	<b>-\$32,258</b>	<b>118.37%</b>
<b>2016</b>	<b>2,649</b>	<b>\$177,979</b>	<b>\$185,607</b>	<b>\$23,137</b>	<b>\$208,744</b>	<b>-\$30,765</b>	<b>117.29%</b>
<b>2017</b>	<b>2,695</b>	<b>\$178,142</b>	<b>\$182,449</b>	<b>\$23,158</b>	<b>\$205,607</b>	<b>-\$27,465</b>	<b>115.42%</b>
<b>2018</b>	<b>2,795</b>	<b>\$187,970</b>	<b>\$181,771</b>	<b>\$24,436</b>	<b>\$206,207</b>	<b>-\$18,237</b>	<b>109.70%</b>
<b>2019</b>	<b>2,866</b>	<b>\$193,754</b>	<b>\$204,457</b>	<b>\$25,188</b>	<b>\$229,645</b>	<b>-\$35,892</b>	<b>118.52%</b>
<b>Current 12 Months</b>	<b>2,866</b>	<b>\$193,754</b>	<b>\$204,457</b>	<b>\$25,188</b>	<b>\$229,645</b>	<b>-\$35,892</b>	<b>118.52%</b>

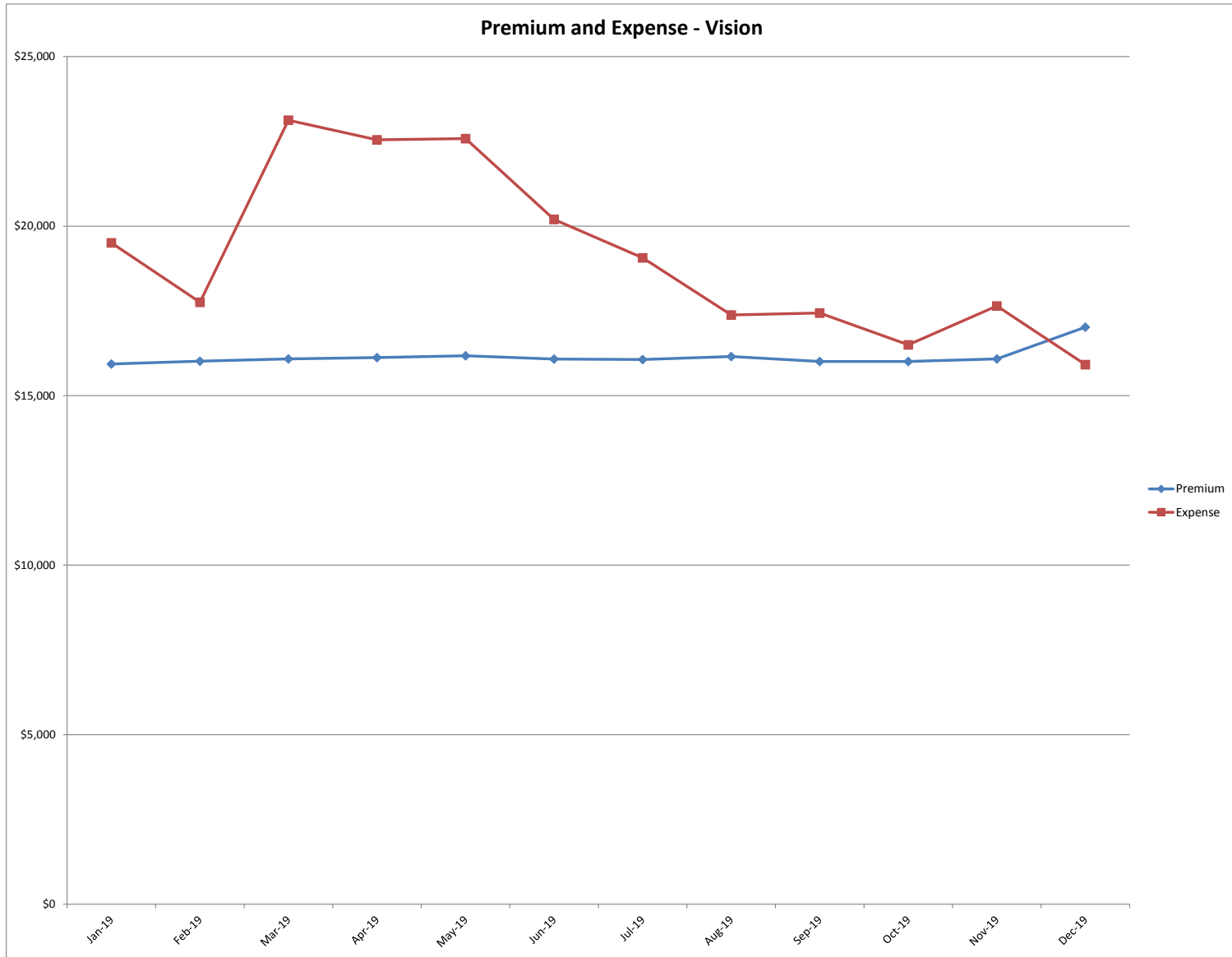
Data Source: VSP SJVIA Utilization Reports

Note:

1. The above figures include the following divisions: 0001, 0002, 0003, and 0004.



San Joaquin Valley Insurance Authority (SJVIA)  
VSP Premium and Claims Report as of December 2019  
County of Tulare





**BOARD OF DIRECTORS**

STEVE BRANDAU  
KUYLER CROCKER  
NATHAN MAGSIG  
BUDDY MENDES  
BRIAN PACHECO  
AMY SHUKLIAN  
PETE VANDER POEL

**Meeting Location:  
County of Tulare  
Board of Supervisors Chambers  
2800 W. Burrel Avenue  
Visalia, CA 93291**

**AGENDA DATE:** February 21, 2020

**ITEM NUMBER:** Item 13

**SUBJECT:** Receive Consultant's SJVIA Actuarially Certified Incurred But Not Reported (IBNR) Reserve Report as of December 31, 2019 and Approve Funds to be Set Aside for IBNR Reserves (A)

**REQUEST(S):** That the Board receive the Consultant's SJVIA Actuarially Certified IBNR Report as of December 31, 2019 and approve \$171,741 be added to the IBNR reserve.

**DESCRIPTION:**

IBNR reserve calculates the outstanding liability for claims that have been incurred but have not yet been paid. The SJVIA has, as one of its goals, to fully fund this liability. The SJVIA IBNR reserve have been calculated based off actuarial models and models both the County of Fresno and County of Tulare plans separately. The City of Marysville is too small to run through the actuarial model, but Keenan's actuary estimates an IBNR reserve of \$89,400. This brings the total IBNR reserve liability to \$7,096,420 for medical, prescription drugs, and dental coverage. This is an increase of \$171,741 from the June 30, 2019 actuarial certified IBNR reserve of \$6,924,679.

At the August 23, 2019 SJVIA Board meeting, the SJVIA ordered \$6,924,679 be set aside to fund the IBNR. An additional \$171,741 is required to fund IBNR as of December 31, 2019. These funds would come from the SJVIA reserve accumulation.

Please note, the City of Marysville discontinued coverage through the SJVIA effective January 1, 2020. Their funded IBNR reserve of \$89,400 will be used to fund the claims run-out throughout 2020 and 2021.

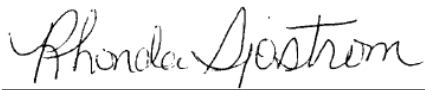
**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** February 21, 2020

**FISCAL IMPACT/FINANCING:**

The IBNR reserve liability for the self-funded medical and prescription drugs program increased \$189,607 and the self-funded dental program decreased \$17,886 for a total increase in the IBNR reserve requirement of \$171,741 to bring the total funded IBNR reserve to \$7,096,420.

**ADMINISTRATIVE SIGN-OFF:**



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Rhonda Sjoström  
SJVIA Manager



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Paul Nerland  
SJVIA Assistant Manager



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Torrance, CA 90510

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February 7, 2020

Ms. Megan Marks  
Financial Reporting & Audits Division Chief  
Auditor-Controller/Treasurer-Tax Collector  
Financial Reporting & Audits  
2281 Tulare St., Room 105  
Fresno, CA 93721

**SJVIA – COUNTY OF FRESNO  
INCURRED BUT NOT REPORTED (IBNR) RESERVES AS OF DECEMBER 31, 2019**

Dear Megan:

We have estimated the “Incurred But Not Reported” (IBNR) claims reserves for the self-funded medical, prescription drug and dental plans for County of Fresno as of December 31, 2019.

**CLAIM EXPERIENCE – JANUARY 1, 2019 TO DECEMBER 31, 2019**

We analyzed the experience in the past 12 months to determine the actual lag between the incurred and payment dates of the medical and drug claims.

Coverage	Paid Claims	Average Monthly Employees	Per Employee Per Month (PEPM)
Medical	\$36,179,318	3932	\$766.77
Prescription Drug	\$11,135,254	3932	\$236.00
Dental	\$2,774,617	4468	\$51.75
<b>Total</b>	<b>\$50,089,190</b>	<b>N/A</b>	<b>\$1,054.52</b>

**KEENAN’S IBNR ACTUARIAL RESERVE METHODOLOGY**

In Keenan’s IBNR actuarial reserve calculation, the estimated outstanding claims at the end of the period (ending IBNR) is calculated based on the Bornheutter-Ferguson actuarial method. Under this method, the IBNR is determined based on completion factors and expected incurred claims. The completion factors are derived from actual claim lag data which takes into account the claim payment pattern. When the groups are small, the completion factors are blended with the industry norm completion factors. The IBNR claim reserve is estimated as the sum, for all prior months, of the expected incurred claim for the month multiplied by the proportion of claims expected to still be outstanding based on the completion factors.

Based on our analysis, we estimated the following unpaid claim liabilities for County of Fresno:

Coverage	Number of Employees in December 2019	Reserves on 12/31/2019
Medical	3951	\$3,880,908
Prescription Drug	3951	\$668,115
Dental	4509	\$129,808
<b>Total</b>	<b>N/A</b>	<b>\$4,678,831</b>

### **ESTIMATED IBNR RESERVES AS OF DECEMBER 31, 2019**

Finally, the claims reserves are adjusted to reflect, among other things, claims fluctuation margins, retroactive claim adjustments and enrollment fluctuation. The final reserves are shown below:

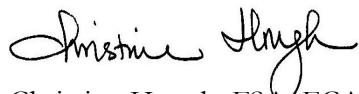
Coverage	Reserves on 12/31/2019	Adjustment Factor	IBNR on 12/31/2019
Medical	\$3,880,908	1.15	\$4,463,040
Prescription Drug	\$668,115	1.15	\$768,330
Dental	\$129,808	1.15	\$149,280
<b>Total</b>	<b>\$4,678,831</b>	<b>1.15</b>	<b>\$5,380,650</b>

### **CERTIFICATION**

The costs, liabilities and other factors under the plan were determined in accordance with generally accepted actuarial principles and procedures. The IBNR reserve calculations reported herein are consistent with our understanding of the Bornheutter-Ferguson actuarial method. The actuarial assumptions are reasonable and represent our best estimate of the anticipated experience under the plan.

The undersigned credentialed actuary meets the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained in this report.

Sincerely,



Christine Hough, FSA, FCA, MAAA  
Vice President & Actuary





2355 Crenshaw Blvd.  
Suite 200  
Torrance, CA 90501  
P.O. Box 4328  
Torrance, CA 90510

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February 7, 2020

Ms. Megan Marks  
Financial Reporting & Audits Division Chief  
Auditor-Controller/Treasurer-Tax Collector  
Financial Reporting & Audits  
2281 Tulare St., Room 105  
Fresno, CA 93721

**SJVIA – COUNTY OF TULARE  
INCURRED BUT NOT REPORTED (IBNR) RESERVES AS OF DECEMBER 31, 2019**

Dear Megan:

We have estimated the “Incurred But Not Reported” (IBNR) claims reserves for the self-funded medical, prescription drug and dental plans for County of Tulare as of December 31, 2019.

**CLAIM EXPERIENCE – JANUARY 1, 2019 TO DECEMBER 31, 2019**

We analyzed the experience in the past 12 months to determine the actual lag between the incurred and payment dates of the medical and drug claims.

Coverage	Paid Claims	Average Monthly Employees	Per Employee Per Month (PEPM)
Medical	\$15,701,559	3014	\$434.13
Prescription Drug	\$7,773,168	3014	\$214.92
Dental	\$1,057,646	2575	\$34.23
<b>Total</b>	<b>\$24,532,374</b>	<b>N/A</b>	<b>\$683.28</b>

**KEENAN’S IBNR ACTUARIAL RESERVE METHODOLOGY**

In Keenan’s IBNR actuarial reserve calculation, the estimated outstanding claims at the end of the period (ending IBNR) is calculated based on the Bornheutter-Ferguson actuarial method. Under this method, the IBNR is determined based on completion factors and expected incurred claims. The completion factors are derived from actual claim lag data which takes into account the claim payment pattern. When the groups are small, the completion factors are blended with the industry norm completion factors. The IBNR claim reserve is estimated as the sum, for all prior months, of the expected incurred claim for the month multiplied by the proportion of claims expected to still be outstanding based on the completion factors.

Based on our analysis, we estimated the following unpaid claim liabilities for County of Tulare:

Coverage	Number of Employees in December 2019	Reserves on 12/31/2019
Medical	3019	\$1,806,455
Prescription Drug	3019	\$466,390
Dental	2570	\$55,344
<b>Total</b>	<b>N/A</b>	<b>\$2,328,189</b>

**ESTIMATED IBNR RESERVES AS OF DECEMBER 31, 2019**

Finally, the claims reserves are adjusted to reflect, among other things, claims fluctuation margins, retroactive claim adjustments and enrollment fluctuation. The final reserves are shown below:

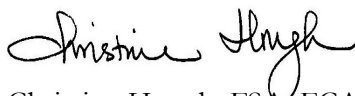
Coverage	Reserves on 12/31/2019	Adjustment Factor	IBNR on 12/31/2019
Medical	\$1,806,455	1.15	\$2,077,420
Prescription Drug	\$466,390	1.15	\$536,350
Dental	\$55,344	1.15	\$63,650
<b>Total</b>	<b>\$2,328,189</b>	<b>1.15</b>	<b>\$2,677,420</b>

**CERTIFICATION**

The costs, liabilities and other factors under the plan were determined in accordance with generally accepted actuarial principles and procedures. The IBNR reserve calculations reported herein are consistent with our understanding of the Bornheutter-Ferguson actuarial method. The actuarial assumptions are reasonable and represent our best estimate of the anticipated experience under the plan.

The undersigned credentialed actuary meets the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained in this report.

Sincerely,



Christine Hough, FSA, FCA, MAAA  
Vice President & Actuary



**BOARD OF DIRECTORS**

- STEVE BRANDAU
- KUYLER CROCKER
- NATHAN MAGSIG
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- BRIAN PACHECO
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- PETE VANDER POEL

**Meeting Location:  
 County of Fresno  
 Board of Supervisors Chambers  
 2281 Tulare Street, #301  
 Fresno, CA 93721**

**AGENDA DATE:** February 21, 2020

**ITEM NUMBER:** Item 14

**SUBJECT:** Receive Update on PY 2020 Communication Campaign (I)

**REQUEST(S):** That the Board receive update on Plan Year 2020 communication campaign.

**DESCRIPTION:**

In 2019, the SJVIA Board approved to launch Anthem’s Future Moms program to members and to implement a communication campaign including Future Moms and Centers of Excellence. A need has arisen to also include communication including diabetes care and Live Health Online (the latter applicable to Anthem members only). Together with Anthem, Kaiser, and VSP, we have developed the following timeline. The campaign begins in February through March and then starts anew in April-July and again in August-November. Details on the communication campaign, including sample emails and flyers, are available in the accompanying consultant’s report. Additionally, we will be sending information to members on the utilization of other medical service options versus unnecessary visits to emergency rooms.

**FISCAL IMPACT/FINANCING:**

None.

**ADMINISTRATIVE SIGN-OFF:**

Rhonda Sjostrom  
SJVIA Manager

Paul Nerland  
SJVIA Assistant Manager



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February 21, 2020

**SJVIA Board Meeting: Consultant’s Report – 2020 SJVIA Wellness Program Communication Campaign and Timeline**

At the July 19, 2019 Board Meeting, the SJVIA Board approved to launch Anthem’s Future Moms program to members and also implement a communication campaign including Future Moms and Centers of Excellence. A need has arisen to also include communication on diabetes care and Live Health Online access (the latter applicable to Anthem members only). For this reason, together with Anthem, Kaiser, and VSP, we have developed the following timeline and communication campaign.

The following is a suggested timeline for the communication campaign. Individual Counties may adjust to timeline coincide with their specific wellness activities and calendars.

Program	Initial Release (Month/Week)	Subsequent Releases (Month/Week)	
Future Moms – Healthy Moms	February 24-28	April 6-10	August 3-7
Centers of Excellence	March 2-6	May 4-8	September 7-11
Live Health Online (Anthem only); kp.org	March 9-14	June 8-12	October 5-9
Diabetes Management	March 16-20	July 6-10	November 2-5

The following are email samples which can be used to roll out the targeted programs referenced in the table above. Immediately below each sample email are the applicable flyers from Anthem, Kaiser, and VSP to be distributed with the email. We recommend this campaign be repeated in April and again in August. Samples of the flyers are attached to the Consultant’s Report. Messages and flyers may also be included in County newsletters to employees.

**1. Future Moms – Healthy Moms — email the week of February 24 - 28**

**SAMPLE EMAIL:**

**Increase Your Chances of Having a Healthy Baby**

“Not all birth defects can be prevented. But you can increase your chances of having a healthy baby by managing health conditions and by adopting healthy behaviors before and during pregnancy. Taking care of yourself and doing what’s best for you is also best for your baby!” January 17, 2020, [www.cdc.gov/ncbddd/birthdefects/prevention-month.html](http://www.cdc.gov/ncbddd/birthdefects/prevention-month.html)

The Centers for Disease Control and Prevention recommends:

- Visit your healthcare provider and check out what your medical health plan offers
- Take 400 micrograms (mcg) of folic acid every day

- Try to reach a healthy weight before you become pregnant
- Avoid harmful substances, such as alcohol and tobacco

#### **Anthem Flyers– Future Moms program**

- a. Future Moms Digital Support – English\*
- b. Future Moms Digital Support – Spanish\*

#### **Kaiser – Maternity Care**

### **2. Centers of Excellence — email the week of March 2-6**

#### **SAMPLE EMAIL:**

##### **Access to High Quality, Specialized Care**

Everyone wants high quality care and your health plans have designated certain locations to deliver just that for specific conditions. Centers of Excellence are designated care locations focused on best practices related to a certain health care condition, while delivering expert and cost-efficient care, which promote the best outcomes. You are encouraged to speak to your health care practitioner about a Center of Excellence should you need specialized services such as: Cancer, Cardiac Care, Bariatric Surgery, High Risk Maternity, Total Joint Replacement (knee/hip), Spine Surgery, Transplants.

##### **Anthem flyers – Centers of Excellence**

- a. About Blue Distinction
- b. Blue Distinction Centers – Substance Use Treatment and Recovery

##### **Kaiser Centers of Excellence location list**

### **3. Live Health Online (Anthem only); kp.org — email the week of March 9-13**

#### **SAMPLE EMAIL:**

##### **Be Connected**

We all want to belong and connect to others. Did you know that it is important to connect to your health plan, too? There are several reasons why: 1) You can view your plan year history, 2) Find providers, 3) **Have video visits**

What's that last one? Yes, that's right! You can connect to a practitioner via your computer, tablet, or smart phone. Video visits are a convenient way to assess your condition and receive a treatment plan. When should you consider a video visit? When you experience a fever, a cold, the flu, pinkeye, dermatologic condition, when you have an urgent, but non-life-threatening condition.

##### **Anthem Flyer – Live Health Online**

##### **Kaiser Flyers – Connecting online**

- a. My Doctor Online
- b. Join Your Video Visit
- c. Simple Steps to Connect

**4. Diabetes — email the week of March 16-20**

**SAMPLE EMAIL:**

**March 25<sup>th</sup> is American Diabetes Alert Day**

Diabetes is the seventh leading cause of death in the United States and it is important to manage the disease if we already have it. Uncontrolled diabetes can lead to eye and vision problems (including blindness), kidney failure, nerve damage, heart disease, and amputations. Fortunately, controlling blood-glucose levels can help prevent many of these problems. Your health plan is ready and prepared to assist in managing diabetes and will help in providing the best treatment program to control the disease. Check out their programs today!

**Anthem Flyers – Diabetes management**

- a. 16-week Program: County of Fresno
- b. 16-week Program: County of Tulare
- c. Condition Care Support\*

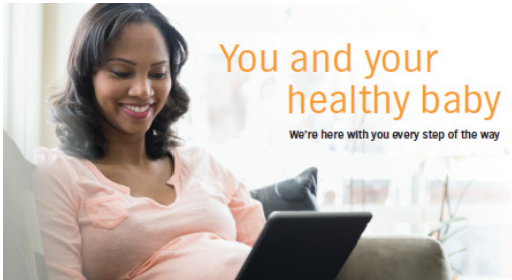
**Kaiser Flyers – Diabetes care management**

- a. Prevent Type 2 Diabetes
- b. Diabetes Care Management
- c. Diabetes Classes

**VSP Flyer – Diabetes Prevention**

- a. Eye on Diabetes

# Sample Maternity Care Flyers



Pregnancy is an amazing journey for every mom-to-be and her family, and we'd like to help make it as smooth as possible. **Future Moms with Digital Maternity Support** is here to give you the information, tools and resources you need for a healthy pregnancy, delivery and baby.

Through the program app, powered by My Advocate™, you'll have lots of features to choose from. You can personalize to-do lists and a pregnancy calendar or use the baby kick counter, contraction time tracker and chat options. Plus, you'll get timely updates on your pregnancy, your baby's progress, changes to your body, and how you can prepare for labor and delivery.

We'll keep you connected and in the know on your computer, smartphone or mobile device.

- How it works**
- Once you're pregnant and have seen a doctor, you should get an email, link or interactive voice response telling you to enroll in Future Moms. Make sure you're registered at [anthem.com/ca](http://anthem.com/ca), so we know how to get in touch with you. You can also download the **My Advocate Helps™** app or go to [MyAdvocatehelps.com](http://MyAdvocatehelps.com). It doesn't cost you anything extra to sign up and you'll have support for up to 12 weeks after birth.
  - Next, you'll complete a risk assessment. If you're at risk for complications or early delivery you can work with a nurse case manager by phone to create a pregnancy plan just for you and make sure you and your baby get the best care.
  - When your baby arrives, you can have free video visits with a certified lactation consultant, counselor or registered dietician using **Future Moms with Breastfeeding Support on LiveHealth Online!**

All of these services help you catch problems early and avoid surprises. So please take advantage of everything Future Moms has to offer.

**Ready to sign up?**  
Download the My Advocate Helps app or go to [MyAdvocatehelps.com](http://MyAdvocatehelps.com).

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Anthem Health Plan of California is a member of Anthem Health Plan of California. For more information, visit [anthem.com/ca](http://anthem.com/ca).



## Expect great care when you're expecting

Maternity care at Kaiser Permanente

More than 100,000 babies were born at Kaiser Permanente last year. That's a lot of glowing moms-to-be, nervous partners, and adorable new arrivals. But we also make sure having your baby with us is unique and special for you and your growing family.

**Personalized care from a dedicated team**  
Your prenatal care team is there to help keep you and your baby healthy, empower and support you throughout your pregnancy, and help you have the birth experience you want. Your first step is choosing a doctor or midwife.

**Obstetricians** are doctors who care for pregnant women and deliver babies. 94% of our ob-gyns are board certified – that means they've had extra training to become highly skilled in their field.

**Midwives** are registered nurses who provide holistic, family-centered care during pregnancy, delivery, and recovery.<sup>1</sup>

### Support for a healthy pregnancy

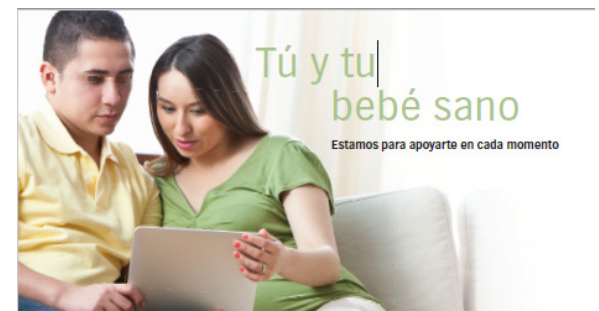
We're here for you, before, during, and after the birth of your baby.

- Visit [kp.org/classes](http://kp.org/classes) to explore classes and programs for expecting parents – including:<sup>2</sup>
- Preparing for childbirth
  - Prenatal yoga
  - Breastfeeding
  - Newborn care

Go to [kp.org/healthcare](http://kp.org/healthcare) for in-depth resources for every stage of pregnancy, labor and delivery, and your baby's first few weeks at home. Come back often for articles, checklists, videos, virtual tours of our maternity wards, and more.

(© Kaiser Permanente)

[kp.org/maternity](http://kp.org/maternity)



El periodo de embarazo es una experiencia extraordinaria para toda futura mamá y su familia, y nosotros deseamos ayudar para estar cualquier inconveniente durante el proceso. **Futuras Mamás con Apoyo Digital para la Maternidad (Future Moms with Digital Maternity Support)** está disponible para brindarte la información, las herramientas y los recursos que necesitas para tener un embarazo, un parto y un bebé saludables.

A través de la aplicación del programa, desarrollada por My Advocate™, tendrás muchas funciones entre las cuales podrás elegir: Puedes personalizar las listas de tareas por hacer y un calendario del embarazo, o usar el contador de las patadas de bebé, el seguimiento del tiempo de contracciones, además de opciones para Chatear. También recibirás actualizaciones oportunas sobre tu embarazo, el progreso de tu bebé, los cambios en tu cuerpo y cómo puedes prepararte para el trabajo de parto y el parto.

Te mantendremos conectada e informada en tu computadora, teléfono inteligente o dispositivo móvil.

### Cómo funciona

- Una vez que hayas quedado embarazada y hayas visto a un médico, recibirás un mensaje por correo electrónico, mensaje de texto o mediante el sistema interactivo de respuesta de voz en el que se te invitará a inscribirte en Future Moms. Recuerda registrarte en [anthem.com/ca](http://anthem.com/ca) para que sepamos cómo contactarte. También puedes descargar la aplicación **My Advocate Helps™** o visitar [MyAdvocatehelps.com](http://MyAdvocatehelps.com). Inscribirte no te costará nada y tendrás apoyo durante hasta 12 semanas después de dar a luz.
- Luego, basis una evaluación de riesgos. Si corres riesgo de tener complicaciones o un parto prematuro, puedes trabajar con un enfermero administrador de casos, por teléfono, para crear un plan personalizado para el embarazo, y asegurarte de que tú y tu bebé tengas el mejor cuidado.
- Una vez que nazca el bebé, podrás consultar a un nutricionista, consejero o asesor certificado sobre lactancia mediante conexión por video de forma gratuita, a través de **Future Moms with Breastfeeding Support on LiveHealth Online**.

Todos estos servicios permiten detectar los problemas de manera temprana y así, evitar sorpresas. Así que aprovecha todos los beneficios que ofrece Future Moms.

### ¿Estás lista para inscribirte?

Descarga la aplicación My Advocate Helps o visita [MyAdvocatehelps.com](http://MyAdvocatehelps.com).

© 2018 Anthem. All rights reserved. Future Moms with Digital Maternity Support is a service of Anthem Health Plan of California. For more information, visit [anthem.com/ca](http://anthem.com/ca).  
Anthem Health Plan of California is a member of Anthem Health Plan of California. For more information, visit [anthem.com/ca](http://anthem.com/ca).



# Sample Centers of Excellence Flyers

Looking for expertise in surgical care?

You got it, with Blue Distinction Specialty Care.

The Blue Distinction Specialty Care program helps you find a hospital that's recognized for excellent care, with faster recovery times and lower costs. When you have surgery or a major procedure, you want this level of service. And finding the right hospital is simpler when you have access to **Blue Distinction Centers** and **Blue Distinction Centers+.** Why? Because these hospitals:

- Are known for the expertise of their health care team.
- Have done certain procedures more times than other hospitals.
- Have a proven history of providing better treatment results with fewer complications than other health care facilities.

In addition to these great features, **Blue Distinction Centers+** are recognized for offering greater savings. **Blue Distinction Centers+** are about 19% more cost-efficient than other hospitals for bariatric surgery, cardiac care, spine surgery, knee and hip replacement, maternity care and transplants.\*

You deserve a higher standard of care, the kind you get from **Blue Distinction Centers** and **Blue Distinction Centers+.** That's because they've met strict standards created by expert doctors and health care groups. These standards include better treatment results and fewer complications and re-admissions than other hospitals.

With more than 2,800 Blue Distinction Centers across the country, featuring more than 3,500 programs, quality care is never far away.



## BlueDistinction® Centers for Substance Use Treatment and Recovery

Blue Distinction is a national designation given by Blue Cross and Blue Shield (BCBS) companies to recognize providers that demonstrate expertise in delivering quality specialty care—safely, effectively and cost-efficiently. The goal of the program is to help consumers find both higher quality and more affordable healthcare for their specialty care needs, while providing a credible foundation on which employers may customize their employee benefits. National employers understand the value of Blue Distinction Centers as a way to promote better care and outcomes for their employees.

### Distinction in Local Communities and Nationwide

The Blue Distinction Centers for Substance Use Treatment and Recovery program aims to improve patient outcomes and value by focusing on the treatment of substance use disorder, including opioid use disorder. The program will address the full continuum of care delivery facilities delivering one or more of the following levels of care will be considered for designation: residential, inpatient, intensive outpatient, or partial hospitalization services.

Providers must treat opioid use disorders within the broader scope of substance use disorders. Medication-Assisted Therapy (MAT) must be an accessible treatment option for opioid use disorders. Designated facilities will be expected to deliver or facilitate patient-centered, multidisciplinary care within their own integrated delivery system or through direct coordination, including the transition of care between sites and levels of care.

Designation as a Blue Distinction Center for Substance Use Treatment and Recovery differentiates providers locally, as well as nationally. This highly respected designation acknowledges the expertise providers have demonstrated and their commitment to improving quality. Designations are awarded based on quality criteria that support delivery of timely, coordinated, multidisciplinary, evidence-based care, with a focus on quality improvement and patient-centered care.

The new Blue Distinction Centers for Substance Use Treatment and Recovery program will evaluate invited providers in 2019. Designations will be awarded on an ongoing basis, and the program will continue to expand to other sites of care in the future.

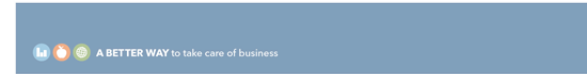
### Designation Process:

- Invited providers will complete an online survey. Additionally, providers will be evaluated using BCBS claims data, to provide a nationally consistent, equitable, and objective evaluation.
- Providers will also be evaluated under BCBS Stars criteria, as part of the business criteria, before a final eligibility decision can be determined.
- Providers meeting all selection criteria are eligible for designation as Blue Distinction Center for Substance Use Treatment and Recovery, upon full execution of a Participation Agreement.
- BCBS companies will work with designated providers to help them promote their Substance Use Treatment and Recovery designation status.

For more information, please visit [bcbs.com](http://bcbs.com).

Blue Distinction Centers (BDC) are award quality measures, developed with input from the medical community. A local Blue Plan may require additional criteria for providers located in its own service area. In certain states, not all Blue Plans (Blue Distinction Centers (BDC) also not all members that address consumers' need for affordable healthcare. Each provider's cost of care is calculated using data from its local Blue Plan. Providers in CA, IL, NY, PA, and WA may be in two local Blue Plans' areas, resulting in two calculations for cost of care, and their local Blue Plans decide whether one or both of the calculations will meet BDC national criteria. National criteria by BDC and BCBS are displayed on [bcbs.com](http://bcbs.com). Individual outcomes may vary. For details on a provider's network status or your own plan's coverage, contact your local Blue Plan and call your provider before making an appointment. Neither Blue Cross and Blue Shield Association nor any Blue Plans are responsible for network changes or other issues or changes resulting from Blue Distinction or other provider information or care received from Blue Distinction or other providers.

Blue Cross Blue Shield Association is an association of independent Blue Cross and Blue Shield companies. 16-123420



## Centers of Excellence

1. Where are your COEs located? and
  - a. which specialties does that location handle? and
  - b. what are the success outcomes of that location?

### California Centers of Excellence: Northern California:

- **Oncology**
  - o Bladder cancer
    - Oakland, South Sacramento
  - o Brain cancer
    - Adult: Sacramento, Redwood City, Fresno
    - Pediatric: Oakland, Roseville, Santa Clara
  - o Esophageal cancer
    - Oakland, Santa Clara, South Sacramento, Modesto
  - o Gynecologic cancer
    - Oakland, San Francisco, Walnut Creek, Sacramento, Santa Clara
  - o Head and neck cancer
    - Oakland/Walnut Creek, Sacramento/South Sacramento, Santa Clara
  - o Ocular melanoma
    - San Francisco
  - o Liver cancer
    - Oakland, Antioch, San Francisco, Sacramento, San Jose
  - o Pancreatic cancer
    - Oakland, Antioch, San Francisco, Sacramento, San Jose
  - o Thyroid cancer (medullary or anaplastic)
    - Oakland, Sacramento, Santa Clara, South Sacramento
  - o Inpatient TX for acute leukemia and lymphoma
    - Santa Clara, Oakland, Roseville
  - o Radiation oncology
    - Oakland, Sacramento, Roseville, Santa Clara, South San Francisco
  - o Pediatric oncology
    - Santa Clara, Oakland, Roseville
  - o Oncology clinical trials
    - Most medical centers
    - Bone marrow transplantation
      - Stanford Medical Center
- **Cardiac care**
  - o South Sacramento
- **Bariatrics**
  - o Richmond, Fresno, Fremont, South Sacramento, South San Francisco
- **Neuroscience/Neurosurgery**

[kp.org/choosebetter](http://kp.org/choosebetter)



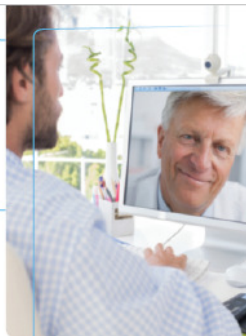
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# Sample Online Access Flyers

## See a doctor on your phone, tablet or computer, 24/7

Using LiveHealth Online, you can have a private video visit from home or on the go.



When your own doctor isn't available, use LiveHealth Online if you have:

- Pink eye
- A cold
- The flu
- A fever
- Allergies
- A sinus infection
- And more

A doctor can assess your condition, provide a treatment plan and even send a prescription to your pharmacy, if it's needed.\*

### What will a visit cost?

Your Anthem plan includes benefits for video visits using LiveHealth Online, so you'll just pay your share of the costs—usually \$39 or less.

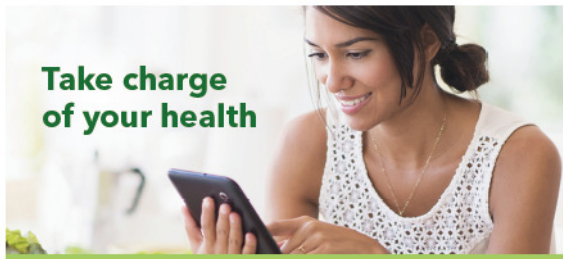
### Sign up for LiveHealth Online today – it's quick and easy

Go to [livehealthonline.com](http://livehealthonline.com) or download the app and register on your phone or tablet.



LiveHealth Online is not available in all areas. Coverage is subject to your plan's terms and conditions. © 2017 The Permanente Medical Group, Inc. All rights reserved.

## Take charge of your health



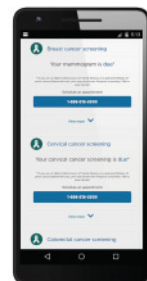
### Visit your Personal Action Plan on [kp.org/action-plan](http://kp.org/action-plan)

Get health care tips and updates just for you.\*\*

- Get immunization and screening reminders
- Track your body mass index (BMI)
- Find out your risk level for heart attack or stroke
- Learn more about your recent lab test results
- View your prescriptions and order most refills
- Watch videos on managing your ongoing conditions

### Start today.

1. Visit [kp.org/action-plan](http://kp.org/action-plan) on your computer or mobile device.
  2. Enter your username and password.
  3. You'll be sent straight to your Personal Action Plan.
- Not registered on [kp.org](http://kp.org)? Registering only takes a few minutes. Visit [kp.org/register](http://kp.org/register).**



Visit your Personal Action Plan on your computer or mobile device.

Kaiser Permanente health plans around the country, including: Kaiser Foundation Health Plan, Inc., in Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., in New Piedmont Center, 3475 Piedmont Road NE, Atlanta, GA 30305, 404-368-7000 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232

\*\*These features are available when you get care at Kaiser Permanente facilities.

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## My Doctor Online App helps you remember



- Appointments
- Email Your Doctor
- Prescription Refill
- Test Results
- Health Reminders



Kaiser Permanente. thrive  
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# Sample Condition Care Flyers

**Anthem**  **Need a little ...**  
*or a lot of support for your health condition?*



**Either way, ConditionCare is here for you.**  
 Managing an ongoing health condition isn't easy. And having a little extra help can make all the difference.  
 That's why we offer ConditionCare, a no-cost health and wellness program with tools, resources and support for members and their covered dependents with:

- Asthma (pediatric or adult)
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease
- Diabetes, types 1 and 2 (pediatric or adult)
- Heart failure

**Signing up for ConditionCare is simple!**  
 We'll call you or you can call us toll free at 866-963-9957. When we talk, we'll make sure it's you, then we'll ask a few questions to figure out how best to support you and then invite you to join the program.  
 Once enrolled, you get:

- 24/7 access to a nurse care manager to answer health questions.
- Educational resources, like email newsletters.

**To really take advantage of the program, we encourage you to register on [anthem.com/ca](https://anthem.com/ca) and opt in for email communication.**



DIABETES PREVENTION

## 3 ways to help prevent diabetes

More than 1 in 3 Americans have prediabetes – and 90% of them don't even know it! The good news is that most cases of type 2 diabetes are preventable – healthy lifestyle changes can help you avoid, control, or even reverse the disease.<sup>1</sup>

### Keep your weight in check

Excess weight is the primary cause of type 2 diabetes. If you're overweight, losing just 7% to 10% of your current weight can cut your risk in half.<sup>2</sup> Maintaining a healthy weight can help prevent other health problems, too – including heart disease and certain types of cancer.

### Be carb-smart

Limit sugar and refined carbohydrates like white bread, pasta, and rice. Focus on high-fiber, whole-grain complex carbohydrates – they're digested more slowly, which helps keep your blood sugar steady.

### Stay active to stay healthy

Inactivity promotes type 2 diabetes, so regular exercise is essential. You don't have to spend hours sweating in the gym to get the benefits – just walking briskly for a half-hour every day can reduce your risk by up to 30%.<sup>3</sup>

Visit [kp.org/diabetes](https://kp.org/diabetes).

<sup>1</sup>"Prediabetes: Your Chance to Prevent Type 2 Diabetes," Centers for Disease Control, [cdc.gov/diabetes/basics/prediabetes.html](https://cdc.gov/diabetes/basics/prediabetes.html), accessed December 10, 2019.

<sup>2</sup>"Simple Steps to Preventing Diabetes," Harvard T.H. Chan School of Public Health, [hsph.harvard.edu/nutritionsource/disease-prevention/disease-prevention/preventing-diabetes-full-story/](https://hsph.harvard.edu/nutritionsource/disease-prevention/disease-prevention/preventing-diabetes-full-story/), accessed December 10, 2019.

Kaiser Permanente health plans across the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., New Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305, 404-368-7000 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 601 Union St., Suite 3100, Seattle, WA 98101

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VSP HEALTHY INNOVATIONS | VISIONARY PREVENTIVE CARE  
**EYE ON DIABETES**



The prevalence of diabetes and pre-diabetes can't be ignored. Neither can their connection to vision.

As the leader in managed vision care, VSP is uniquely positioned to drive change. We want to help reverse the growing trend of pre-diabetes, diabetes, and diabetic retinopathy.

Our goal: help identify and manage your employees with diabetes and pre-diabetes to help lower your health care costs and improve the quality of life for your employees and their dependents.

**HERE'S HOW VSP HELPS YOUR EMPLOYEES WITH DIABETES:**

- Eye exam reminder letters
- Covered-in-full preventive retinal screenings\*
- Covered-in-full follow-up medical eye care\*
- Collaboration with primary care provider
- Patient education regarding their condition

**CARE THAT KEEPS GETTING BETTER**  
 Through new innovations and partnerships with companies and network providers that share our vision, we're continually working to find new ways to identify and manage diabetes and pre-diabetes. This includes testing new technology and approaches to care with formal pilots to ensure the best experience and outcomes.

**DIABETIC RETINOPATHY** is the most common cause of vision loss among people with diabetes and the leading cause of blindness among working-age adults.<sup>1</sup>



**30M** PEOPLE IN THE U.S. HAVE DIABETES<sup>2</sup>

**84M** PEOPLE IN THE U.S. HAVE PRE-DIABETES, AND NEARLY 90% ARE UNAWARE<sup>3</sup>

PRE-DIABETES CAN TURN INTO **TYPE 2** DIABETES WITHIN 5 YEARS<sup>4</sup>

\*Some restrictions may apply. See your plan documents for details. ©2019 VSP. All rights reserved. VSP and the VSP logo are trademarks of Vision Service Plan, Inc. All other trademarks are the property of their respective owners.



**BOARD OF DIRECTORS**

- STEVE BRANDAU
- KUYLER CROCKER
- NATHAN MAGSIG
- BUDDY MENDES
- BRIAN PACHECO
- AMY SHUKLIAN
- PETE VANDER POEL

**Meeting Location:**  
**County of Fresno**  
**Board of Supervisors Chambers**  
**2281 Tulare Street, #301**  
**Fresno, CA 93721**

**AGENDA DATE:** February 21, 2020

**ITEM NUMBER:** Item 15

**SUBJECT:** Ratification of Engagement Agreement with Smith LC for Special Legal Services (A)

**REQUEST(S):** That the Board ratify the engagement agreement with Smith LC for special legal services

**DESCRIPTION:**


From time to time the SJVIA requires special legal services, such as those requiring specialized knowledge in the area of health benefits or litigation services. SJVIA counsel does not provide such legal services.


Under the recommended agreement, Smith LC would provide legal services in the form of representation and participation as part of the trial team in the pending *SJVIA v. Gallagher Benefit Services* litigation, under the supervision of SJVIA legal counsel. The recommended agreement was signed by Director Magsig on January 9, 2020, but is expressly subject to ratification by the full board.

**FISCAL IMPACT/FINANCING:**

The total cost of the services provided by Smith LC would depend upon the SJVIA’s need for such services. The engagement agreement provides that the SJVIA would pay for the services of Smith LC at rates of \$365 per hour for attorneys, and \$175 per hour for paralegals. SJVIA counsel would monitor all services in coordination with SJVIA management.

**ADMINISTRATIVE SIGN-OFF:**

  
 \_\_\_\_\_  
 Rhonda Sjostrom  
 SJVIA Manager

  
 \_\_\_\_\_  
 Paul Nerland  
 SJVIA Assistant Manager



January 8, 2020

Peter Wall, Office of the Fresno County Counsel  
Allison Pierce, Office of the Tulare County Counsel  
San Joaquin Valley Insurance Authority  
2200 Tulare Street, Suite 500  
Fresno, CA 93721

John S. Clifford  
jclifford@smith-lc.com  
direct: 949.396.2167

Re: Engagement Agreement

Dear Mr. Wall and Ms. Pierce:

This letter is intended as a written agreement setting forth the terms of our representation and participation as part of the trial team in the *SJVIA v. Gallagher* matter. In reviewing this agreement, please be aware of the following:

- 1) We agree that approval by the director signing this Agreement is subject to ratification;
- 2) We will continue to assist with trial preparation pursuant to our existing agreement with BBK pending execution of this Agreement; and
- 3) In anticipation of approval of this Agreement we will, as agreed, file a Notice of Association of counsel with the Court.

#### CONFIDENTIALITY AND ABSENCE OF CONFLICTS

An attorney-client relationship requires mutual trust between the client and the attorney. It is understood that communications exclusively between counsel and the client are confidential and protected by the attorney-client privilege.

We have previously run a conflict check against the following names: San Joaquin Valley Insurance Authority; Tulare County; Fresno County; Gallagher Benefit Services, Inc. Based on that check, we can represent SJVIA. Please review the list to see if any other persons or entities should be included. If you do not tell us to the contrary, we will assume that this list is complete and accurate. We request that you update this list for us if there are any changes in the future.

In addition, our representation is limited to the representation of SJVIA and not Tulare County, Fresno County, or any other entity participating in SJVIA.

Orange County, CA | Phoenix, AZ | Provo, UT | Jackson, WY

3161 Michelson Drive, Suite 925 | Irvine, California 92612 | tel: 949.416.5000 | fax: 949.416.5555 | www.smith-lc.com

### YOUR OBLIGATIONS ABOUT FEES AND BILLINGS

As a courtesy to SJVIA, we have agreed that Smith LC attorneys John Clifford (Partner) and Stephen Biggs (Partner) will be discounted to the same rate being charged by BBK partner Lauren Strickroth in this matter, which rate we understand to be \$365 per hour, billed in .1 minimum increments. Paralegals will be billed at the reduced rate of \$175 per hour. It is not anticipated that any other Smith LC attorneys other than those listed will be involved in trial preparation or conduct.

Smith LC agrees to follow generally accepted billing practices, including a prohibition on "Block billing". Unless otherwise directed, we will send invoices by email to sjvia-admin@fresnocountyca.gov, with copy by email to each of Peter Wall and Allison Pierce. We will also send hard copies of our invoices to the Fresno County Counsel's Office, Attention SJVIA Counsel. The memorandum attached to this letter describes the other aspects of our firm's billing policies. You should consider this memorandum part of this agreement as it binds both of us. For that reason, you should read it carefully.

### INSURANCE

Smith LC carries errors and omissions insurance with Evanston Insurance Company. After a standard deductible, this insurance provides coverage beyond what is required by the State of California.

### NEW MATTERS

When we are engaged by a new client on a particular matter, we are often later asked to work on additional matters. You should know that such new matters will be the subject of a new signed supplement to this agreement. Similarly, this agreement does not cover and is not a commitment by either of us that we will undertake any appeals or collection procedures. Any such future work would also have to be agreed upon in a signed supplement.

### HOW THIS AGREEMENT MAY BE TERMINATED

You, of course, have the right to end our services at any time. If you do so, you will be responsible for the payment of fees and costs accrued but not yet paid, plus reasonable fees and costs in transferring the case to you or your new counsel. By the same token, we reserve the right to terminate our services to you upon written notice, order of the court, or any other time allowed by the Rules of Professional Responsibility. This could happen if you fail to pay our fees and costs as agreed, fail to cooperate with us in this matter, or if we determine we cannot continue to represent you for ethical or practical concerns.


### CLIENT FILE

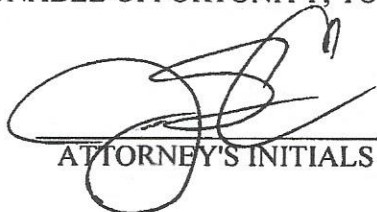
If you do not request the return of your file, we will retain your file for five years. After five years, we may have your file destroyed. If you would like your file maintained for more than five years or returned, you must make separate arrangements with us.

ARBITRATION

If a dispute arises concerning our representation of you under this agreement, you and Smith LC agree that the dispute will be settled by binding arbitration pursuant to Title 9 of the Code of Civil Procedure §§ 1280-1294.2. The arbitrator shall be selected from the Judicial Arbitration and Mediation Service. However, you shall retain the right to elect to first arbitrate all fees of costs disputed pursuant to the provisions of the State Mandatory Fee Arbitration Rules, Business & Professions Code, § 6200 et seq.

BY SIGNING IN THE SPACE BELOW, YOU ACKNOWLEDGE THAT THIS SPECIFIC AGREEMENT TO ARBITRATE WAIVES YOUR RIGHT TO A COURT OR JURY TRIAL FOR ANY FEE DISPUTE OR MALPRACTICE CLAIM. THIS ALSO MEANS THAT YOU ARE GIVING UP RIGHT TO DISCOVERY AND TO APPEAL THE ARBITRATOR(S) DECISION. IF YOU LATER REFUSE TO SUBMIT TO ARBITRATION AFTER AGREEING TO DO SO, YOU MAY BE REQUIRED TO ARBITRATE PURSUANT TO THE PROVISION OF THE LAW. YOU ACKNOWLEDGE THAT BEFORE SIGNING THIS ENTIRE AGREEMENT AND THIS SPECIFIC AGREEMENT TO ARBITRATE, YOU ARE ENTITLED, AND HAVE BEEN GIVEN A REASONABLE OPPORTUNITY, TO SEEK THE ADVICE OF INDEPENDENT COUNSEL.

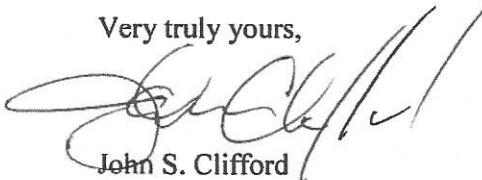
  
\_\_\_\_\_  
CLIENT'S INITIALS

  
\_\_\_\_\_  
ATTORNEY'S INITIALS

THANK YOU

If this letter meets with your approval, please sign and date it, and return the original to us. We have enclosed a separate signed copy of this letter for your records.

Very truly yours,

  
John S. Clifford

AGREED AND ACCEPTED:

San Joaquin Valley Insurance Authority

By:



Dated:

Nathan Magsig  
1/9/2020

## SMITH LC BILLING POLICIES

We believe that transparency is the key to successful relationships. Towards that end, we would ask that you direct specific questions about the bill in this matter to John Clifford as soon as possible.

Any specific billing arrangements different from those set forth below will be confirmed in a separate written agreement between the client and the firm.

### Fees for Professional Services

Unless a flat fee is set forth in our engagement letter with a client, our fees for the legal work we will undertake will be based in substantial part on time spent by personnel in our office on that client's behalf. In special circumstances which will be discussed with the client and agreed upon in writing, fees will be based upon the novelty or difficulty of the matter, or the time or other special limitations imposed by the client.

Hourly rates are set forth in our engagement letter with you and reflect the skill and experience of the attorney or other legal personnel rendering services on the client's behalf. Time is accrued on an incremental basis for such matters as telephone calls (minimum .1 hour) and letters (minimum .5 hour), and on an actual basis for all other work.

### Fees For Other Services, Costs and Expenses

We will incur on your behalf various costs and expenses in performing legal services under this agreement. Costs specific to your matter such as investigation and filing fees, process server fees, required costs of travel, out-of-town lodging and meals, courier and express delivery and mail services, deposition and court reporter fees, computerized legal research, major photocopying, conference calls and staff overtime, as needed, are itemized and will appear on your monthly statement as separate items.

All costs and expenses are billed at our cost. In some instances, invoices for outside services will be sent directly to you for payment. You agree to pay the administrative charge and the costs itemized on your statements in addition to the hourly fees.

We may need to advance costs and incur expenses on your behalf on an ongoing basis. These items are separate and apart from attorneys' fees and, as they are out-of-pocket charges, we need to have sufficient funds on hand from you to pay them when due. We will advise the client from time to time when we expect items of significant cost to be incurred, and it is required that the client send us advances to cover those costs before they are due.

### Monthly Invoices and Payment

Smith LC will provide a monthly invoices for legal services performed and expenses incurred. Invoices are due and payable upon receipt.

Each monthly invoice reflects both professional and other fees for services rendered through the end of the prior month, as well as expenses incurred on the client's behalf that have been processed by the end of the prior month. Processing of some expenses is delayed until the next month and billed thereafter.

Our fees are not contingent upon any aspect of the matter and are due upon receipt. All billings are due and payable within ten days of presentation unless the full amount is covered by the balance of an advance held in our trust account. If a bill is not paid within 45 days, a late charge of one percent per month on the unpaid invoice shall be added to the balance owed, commencing with the next statement and continuing until paid.

It is our policy to treat every question about a bill promptly and fairly. It is also our policy that if a client does not pay an invoice within 60 days of mailing, we assume the client is, for whatever reason, refusing to pay. We will then advise the client by letter that the client may pay the invoice within 14 days or the firm will take appropriate steps to withdraw as attorney of record. If the delay is caused by a problem in the invoice, we must rely upon the client to raise that with us during the 14-day period. This same policy applies to fee arrangements which require the client to replenish fee deposits or make deposits for anticipated costs.

From time to time clients have questions about the format of the bill or description of work performed. If you have any such questions, please ask them when you receive the bill so we may address them on a current basis.