

AGENDA

BOARD OF DIRECTORS

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

**Meeting Location:
County of Fresno
Plaza Ballroom
2220 Tulare Street
Fresno, CA 93721
July 17, 2020 9:00 AM**

IMPORTANT NOTICE REGARDING PUBLIC PARTICIPATION DUE TO COVID-19

On March 17, 2020, California Governor Gavin Newsom issued Executive Order N-29-20, relating to the convening of public meetings in light of the COVID-19 pandemic. The SJVIA hereby provides notice that it will continue to convene its regularly scheduled public meetings.

Based on guidance from the California Department of Public Health and the California Governor's Office, to minimize the spread of the COVID-19 virus, members of the public are encouraged to participate in the SJVIA meetings in the following ways:

- **Listen Remotely:** [Listen to the live audio stream of the SJVIA meeting](#)
 - Click the link above or go to www.webex.com and click “Join”
 - Webex Meeting Event Number: 146 479 8890
 - Event password: YRkTUPxe727
- **Remote Public Comment:** If you choose not to attend the SJVIA meeting in person but wish to comment on a specific agenda item, you will have the opportunity to do so via the [Webex live audio stream](#) by clicking the link or using the Meeting Event Number and password above.
- **In Attendance:** If you attend the SJVIA meeting in person, all attendees will be requested to engage in social distancing measures by maintaining a 6-foot distance from other attendees. Exposed surfaces will be sanitized prior to the meeting and attendees are encouraged to avoid contact with surfaces such as microphones and door handles. Large groups wishing to comment on a common item are encouraged to submit comments in writing or to send one spokesperson to speak on behalf of the group.

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 enable staff to make reasonable arrangements to ensure accessibility. Documents related to the items on this Agenda submitted to the Board after distribution of the Agenda packet are available for public inspection at the County of Fresno plaza Building, 2220 Tulare St, 14th Floor, Fresno, CA during normal business hours. All documents are also posted online to www.sjvia.org.

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1. Call to Order
2. Pledge of Allegiance
3. Roll Call
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.
7. Approval of Minutes – Board Meeting of May 8, 2020 (A)

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 enable staff to make reasonable arrangements to ensure accessibility. Documents related to the items on this Agenda submitted to the Board after distribution of the Agenda packet are available for public inspection at the County of Fresno plaza Building, 2220 Tulare St, 14th Floor, Fresno, CA during normal business hours. All documents are also posted online to www.sjvia.org.

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8. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
9. Receive Update on SJVIA Staffing and Appoint SJVIA Manager and Interim Assistant Manager (A)
10. Approve Revised 2020 Board Meeting Calendar (A)
11. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
12. Receive Consultant's Medical, Dental, and Vision Experience Reports through May 2020 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)
13. Receive Consultant's Report on Plan Year 2021 Preliminary Renewal (I)
14. Adopt Budget for Fiscal Year 2020-2021 (A)
15. Receive Consultant's Report for Plan Year 2019 EmpiRx Year-End Accounting and Keenan Pharmacy Services Audit of the Year-End Accounting Report (I)
16. Receive Consultant's Update on the SJVIA Mobile Mammography Vendor RFP (I)
17. Receive Report on the Anthem LiveHealth Online Kiosk Program and Authorize President to Execute TeleHealth Kiosk Renewal Agreement Subject to Approval of SJVIA Manager, Legal Counsel and Auditor-Treasurer (A)
18. Adjournment

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MINUTES

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**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
May 8, 2020 9:00 AM**

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

All Directors Present; Note, Director Brandau called into the meeting via Zoom

4. Approval of Agenda (A)

Motion to approve by Director Vander Poel; Seconded by Director Medes;
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

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.

Closed Session was not held; therefore, the Board meeting proceeded to the next Agenda item.

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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.

No public comments were made

7. Approval of Minutes – Board Meeting of February 21, 2020 (A)

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

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

None were presented

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

Presented via Zoom call by Justin Pratt, County of Fresno

10. Receive Update from Auditor-Treasurer on SJVIA Financials as of March 31, 2020 (I)

Presented via Zoom call by Justin Pratt, County of Fresno

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May 8, 2020 9:00 AM**

11. Receive the 2019 Audited Financial Statements (I)

Presented via Zoom call by Fausto Hinojosa, Price Page & Company

12. Delegate Investment Authority to the Auditor-Treasurer and Adopt Revisions to the SJVIA Investment Policy (A)

Presented via Zoom by Megan Marks, County of Fresno

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

13. Receive Consultant's Medical, Dental, and Vision Experience Reports through February 2020 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)

Presented by Bordan Darm, Keenan & Associates

14. Receive Consultant's Report on Plan Year 2021 Renewal Timeline (I)

Presented by Bordan Darm, Keenan & Associates

15. Approve Plan Design Changes to the Anthem Self-Funded Plan to Cover COVID-19 Testing Without Cost to Members from March 18, 2020 through May 31, 2020, with a Delegation to the SJVIA Manager and Assistant Manager to Extend the Plan Design Change through July 31, 2020, if Required by State or Federal Law (A)

Presented by Rhonda Sjostrom, County of Tulare

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

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**Meeting Location:
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2800 W. Burrel Avenue
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May 8, 2020 9:00 AM**

16. Receive Report on Anthem Blue Cross Proposed Plan Design Changes to Anthem Blue Cross Self-Funded Plans to cover COVID-19 Treatment Without Cost to Members and Approve Staff Recommendation to Not Accept the Change at This Time and Direct Staff to Return With Additional Information and Cost Projections (A)

Presented by Paul Nerland, County of Fresno

Motion to approve Staff recommendation *not to accept* the change at this time and direct Staff to work with the Consultant on the potential cost to the SJVIA and return to the Board with a recommendation at a later time by Director Shuklian; Seconded by Director Mendes; Motion approved unanimously

17. Receive Consultant's Report on COVID-19 Cost Impact Analysis (I)

Presented by Bordan Darm, Keenan & Associates

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AGENDA DATE: July 17, 2020

ITEM NUMBER: Item 9

SUBJECT: Receive Update on SJVIA Staffing and Appoint
SJVIA Manager and Interim Assistant Manager (A)

REQUEST(S): That the Board receive a staffing update and
appoint the SJVIA Manager and Interim Assistant
Manager.

DESCRIPTION:

Pursuant to the Joint Exercise of Powers Agreement creating the San Joaquin Valley Insurance Authority, certain staff members shall be appointed to serve at the pleasure of the Board of Directors. The Agreement reads that the SJVIA Manager and Assistant Manager shall be either the Human Resources Director of the County of Tulare or the Director of Human Resources or Employee Benefits Manager at the County of Fresno.

At the February 22, 2019 meeting, your board appointed Rhonda Sjostrom and Paul Nerland as Manager and Assistant Manager, respectively, for a two-year term as specified in the JPA Agreement. Rhonda Sjostrom retired from the County of Tulare on June 23, 2020 and is no longer serving as their Human Resources Director. As a result, today's recommendation is to appoint Paul Nerland as SJVIA Manager and Lupe Garza as Interim Assistant Manager to the SJVIA until the County of Tulare fills their vacant Human Resources Director position. Ms. Garza is currently the Human Resources Deputy Director at the County of Tulare, and she and Mr. Nerland will share the administrative responsibility required to oversee the SJVIA.

FISCAL IMPACT/FINANCING:

None.

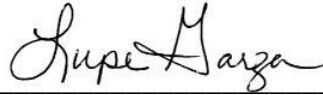
AGENDA: San Joaquin Valley Insurance Authority

DATE: February 22, 2019

ADMINISTRATIVE SIGN-OFF:

A handwritten signature in cursive script, reading "Paul Nerland".

Paul Nerland
Acting SJVIA Manager

A handwritten signature in cursive script, reading "Lupe Garza".

Lupe Garza
Interim SJVIA Assistant Manager

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Meeting Location:
County of Fresno
Plaza Ballroom
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Fresno, CA 93721

AGENDA DATE: July 17, 2020

ITEM NUMBER: Item 10

SUBJECT: Approve Revised 2020 Board Meeting Calendar (A)

REQUEST(S): That the Board approve the revised 2020 Board meeting calendar.

DESCRIPTION:

Your Board approved the 2020 SJVIA Board Meeting Calendar at the November 8, 2019 Board meeting. The following Board meetings require revision as follows:

- July 17, 2020 – Location
Due to renovations occurring in the County of Fresno Board of Supervisors chambers, the location has been changed to the County of Fresno Plaza Ballroom
- August 21, 2020 – Date
Due to a scheduling conflict, the August 21, 2020 SJVIA Board meeting is rescheduled to September 4, 2020

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:

A handwritten signature in black ink, appearing to read "Paul Nerland", written over a horizontal line.

Paul Nerland
Acting SJVIA Manager

A handwritten signature in black ink, appearing to read "Lupe Garza", written over a horizontal line.

Lupe Garza
Interim SJVIA Assistant Manager

Board of Directors Meetings 2020 SCHEDULE

<u>Date</u>	<u>Time</u>	<u>City</u>	<u>Location</u>
February 21, 2020 (Friday)	9:00am - 12:00pm	Fresno	Fresno County BOS Chambers
May 8, 2020 (Friday)	9:00am - 12:00pm	Visalia	Tulare County BOS Chambers
July 17, 2020 (Friday)	9:00am - 12:00pm	Fresno	Fresno County Plaza Ballroom
September 4, 2020 (Friday)	9:00am - 12:00pm	Visalia	Tulare County BOS Chambers
October 16, 2020 (Friday)	9:00am - 12:00pm	Fresno	Fresno County BOS Chambers
December 11, 2020 (Friday)	9:00am - 12:00pm	Visalia	Tulare County BOS Chambers

LOCATIONS:

Fresno County Board of Supervisors Chambers

2281 Tulare Street, #301
Fresno, CA 93721

Fresno County Plaza Ballroom*

2220 Tulare Street
Fresno, CA 93721

FCERA - Fresno County Employees' Retirement Association*

7772 N. Palm Avenue
Fresno, CA 93711

Tulare County Board of Supervisors Chambers

2800 W. Burrel Avenue
Visalia, CA 93291

TCERA - Tulare County Employee Retirement Association*

136 N. Akers Street
Visalia, CA 93291

*Alternate location should County Board of Supervisors Chambers not be available

Revised 6/2020



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2220 Tulare Street
Fresno, CA 93721

AGENDA DATE: July 17, 2020

ITEM NUMBER: Item 11

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

REQUEST(S): That the Board receives this update on Cash Flow Projections.

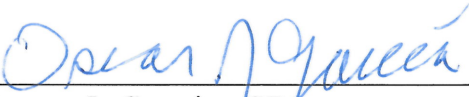
DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:

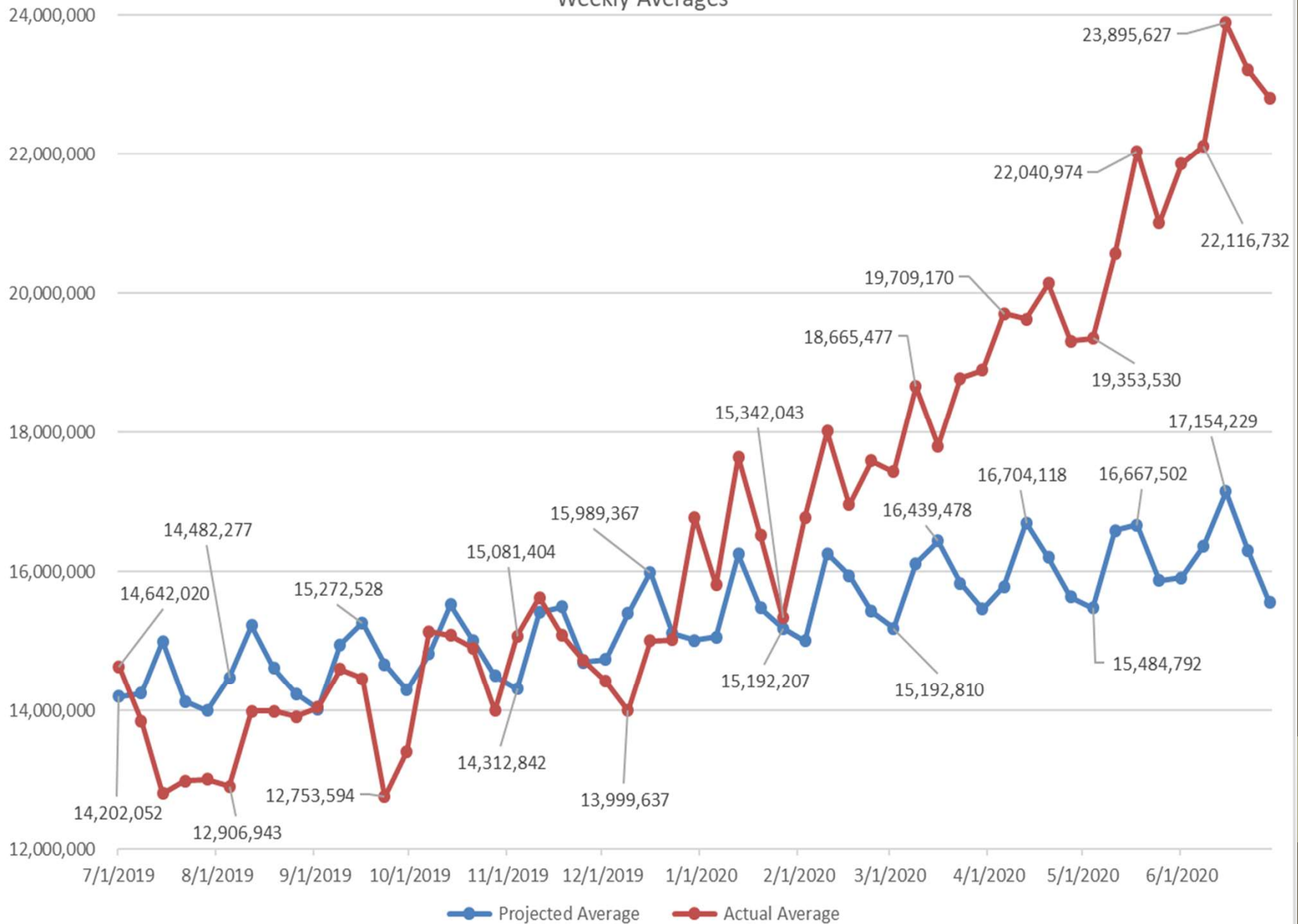


Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

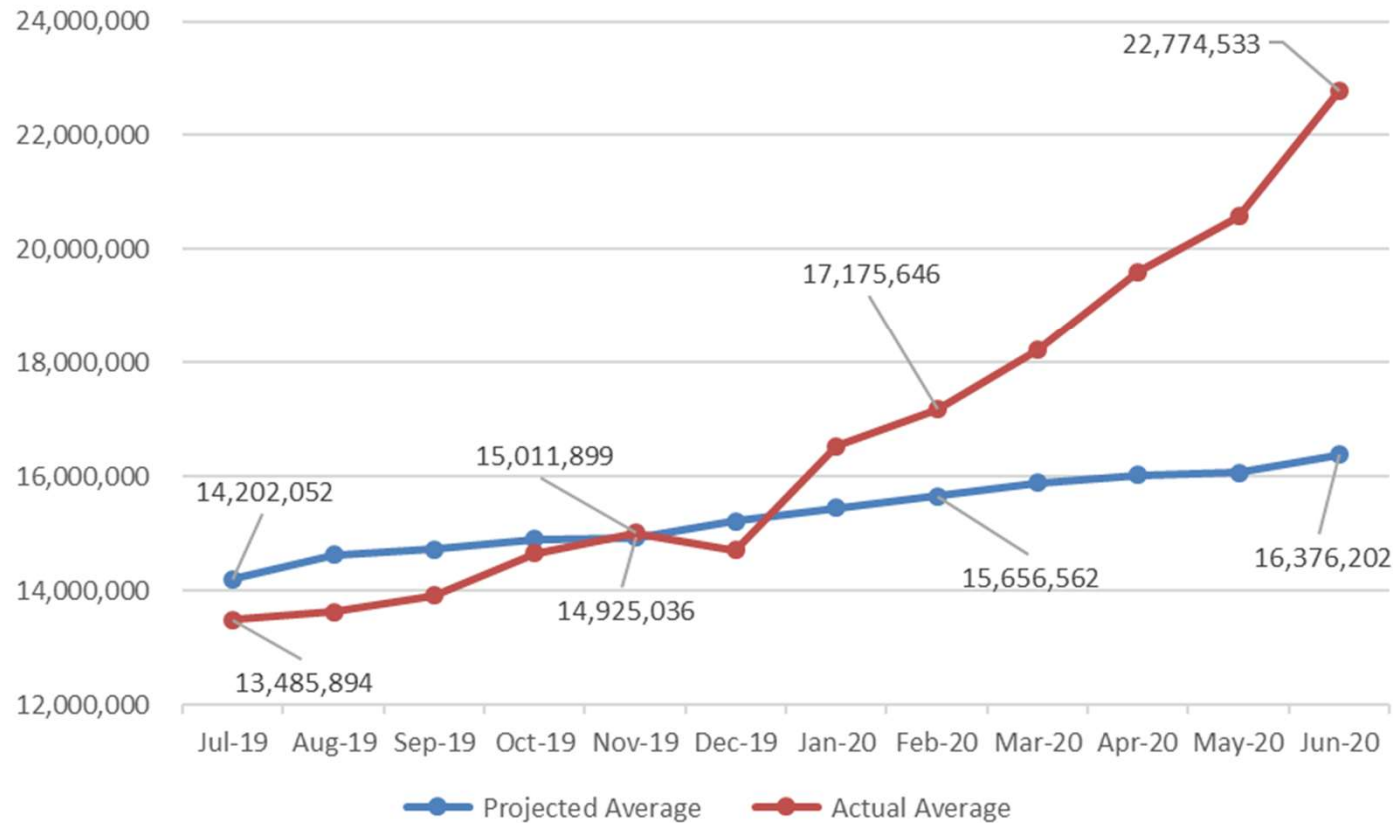
SJVIA Cash Flow Projections

Justin Pratt
July 17, 2020

Projected vs. Actual Cash Flows
For the Fiscal Year Ending June 30, 2020
Weekly Averages



Projected vs. Actual Cash Flows For the Fiscal Year Ending June 30, 2020 Monthly Averages



Lowest (Actual)

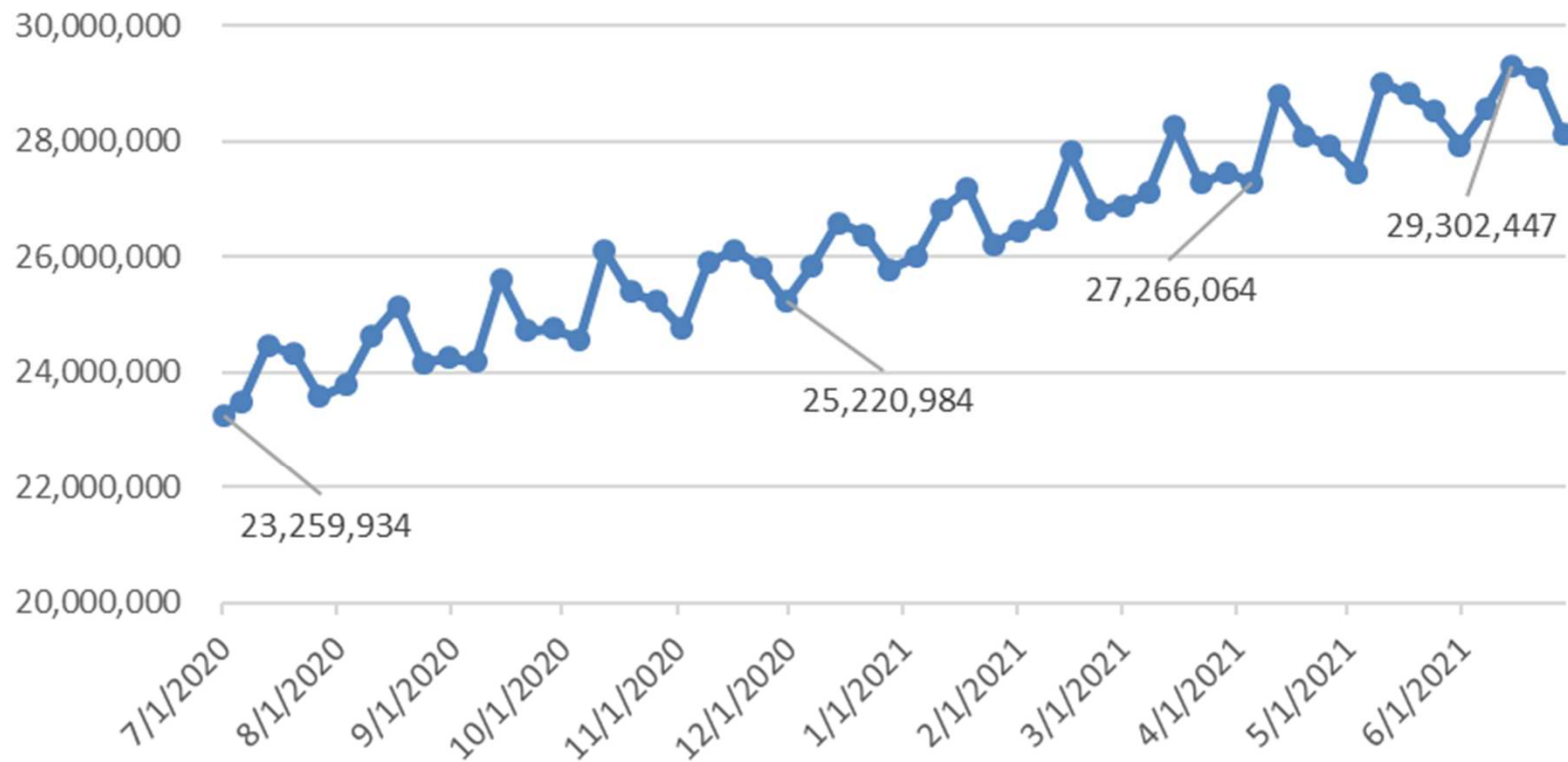
- 7/20/19 - \$11,792,894

Highest (Actual)

- 6/19/20 - \$24,649,064

- Finished the year with a cash balance approximately \$7.2 million higher than projected
- Member contributions remained steady & consistent.
- Claims expenses dropped significantly as a result of COVID-19.
- Jun average Daily PPO/EPO claims paid - \$129K (projected \$163K)

Projected Average For Period July 1, 2020 to June 30, 2021



- Cash balance could potentially increase by about \$6.1 million by end of fiscal year.
- Projections likely to vary greatly as the COVID-19 pandemic continues.
- Projected average daily claims expenses = \$165k

Meeting Location:

**County of Fresno
Plaza Ballroom
2220 Tulare Street
Fresno, CA 93721**

AGENDA DATE: July 17, 2020

ITEM NUMBER: Item 12

SUBJECT: Receive Consultant's Medical, Dental, and Vision Experience Reports through May 2020 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)

REQUEST(S): That the Board receive the Consultant's Medical, Dental, and Vision experience reports through May 2020 and update on projected plan experience surplus accumulation and projections.

DESCRIPTION:

The report shows that on a total cost basis from January through May 2020, the medical premium of \$34,104,041 exceeded total cost of \$30,300,344 for a projected plan experience surplus position of \$3,803,697, or a 88.8% loss ratio.

The dental PPO plan became self-insured in 2019. The report shows that on a total cost basis, the dental premium of \$2,008,871 exceeded total cost of \$1,433,841 for a projected plan experience surplus position of \$575,030 or a 71,4% loss ratio.

The vision plan remains fully-insured and is has a surplus position of - \$72,737. Under the fully-insured arrangement all deficit or surplus positions stay with the carrier.

Keenan projected a \$6,553,714 plan experience surplus position for the 2020 plan year. Keenan projected a plan experience surplus to be built from premium exceeding plan costs, built in margin on the Kaiser plan, prescription drug rebates and other sources. In total, \$8,700,596 (132.8%) in plan experience surplus position may be attributed to January through May for plan year 2020.

AGENDA: San Joaquin Valley Insurance Authority

DATE: July 17, 2020

Please note this is the consultant's report and projection of plan performance, not a statement of actual revenue received or actual expenses paid.

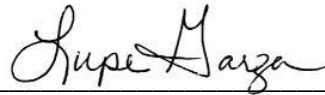
FISCAL IMPACT/FINANCING:

The 2020 plan year experience through May developed a \$3,803,697 medical surplus and a \$575,030 dental surplus for a total of \$4,378,727. 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 \$1,383,277, Kaiser plan experience surplus of \$339,462, and Kaiser EPO parity plan experience surplus of \$1,509,532, Voya 2019 year-end accounting on reinsurance of \$111,779, and the Anthem 2017 HMO final-accounting of \$977,819 brings the collective total plan experience surplus accumulation up to \$8,700,596.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
Acting SJVIA Manager



Lupe Garza
Interim SJVIA Assistant Manager



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July 17, 2020

SJVIA Board Meeting: Consultant's Report 2020 Plan Experience (Medical, Dental, and Vision) Through May 2020

The following pages provide a summary of the plan experience from January 1 through May 31, 2020 for the self-funded medical and dental plans, as well as the fully-insured vision plan (Kaiser and Delta Dental DHMO experience is not available).

The SJVIA self-funded plans showed a surplus position of \$4,378,727 over the first five months of 2020.

Buildup	COF	COT	COM	Total
Medical	\$ 1,828,128	\$ 1,983,399	\$ (7,830)	\$ 3,803,697
Dental	\$ 462,306	\$ 112,724	\$ -	\$ 575,030
Total	\$ 2,290,434	\$ 2,096,123	\$ (7,830)	\$ 4,378,727
Loss Ratio				
Medical	91.6%	83.9%	n/a	88.8%
Dental	68.2%	79.7%	n/a	71.4%
Vision	72.8%	87.0%	n/a	76.7%

The Anthem self-funded medical plan showed a surplus position of \$3,803,697 for an 88.8% total cost loss ratio through May 31, 2020.

Starting with the 2019 plan year, the SJVIA dental PPO plan changed from a fully insured to a self-funded plan. For the 2020 plan year (through May 31, 2020), the dental program showed a surplus position of \$575,030 which is a 71.4% cost loss ratio.

The vision plan remains fully-insured and shows a surplus position of \$72,738 through May 31, 2020. Under the fully-insured arrangement all deficit or surplus positions stay with the carrier.

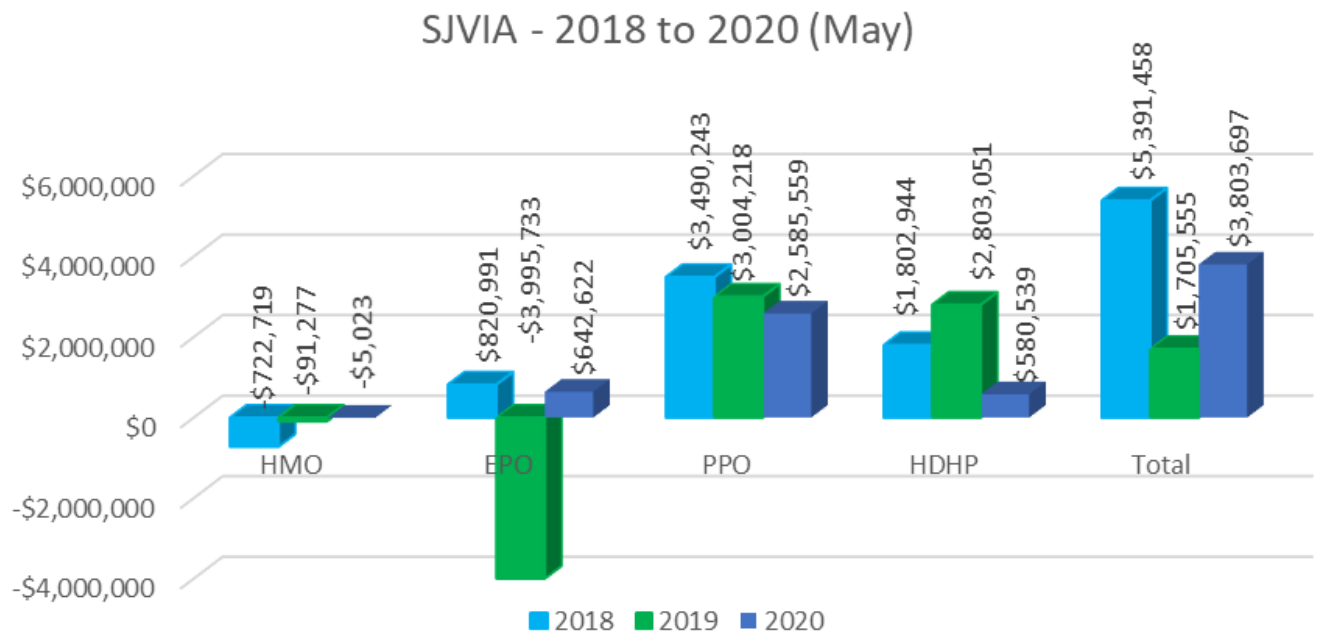
For 2020, the County of Fresno has elected a parity strategy which sets the EPO and Kaiser rates the same. This strategy provides margin on the Kaiser rates which funds a parity reserve to offset deficits on the EPO plan. Keenan estimates that the cumulative Kaiser parity reserve will be \$2.0 million. Through May 2020, the Kaiser parity reserve accumulated \$1,509,523 and over the same time the EPO plan showed a surplus position of \$642,622.

The SJVIA has a cumulative surplus position over the first five months of 2020 in the amount of \$7,137,501 or 108.9% of the \$6,553,714 total annual reserve projection for the entire year.

In June 2020, the SJVIA received the 2018 year-end accounting from its reinsurer Voya. Based on favorable claims experience for claimants with large claim amounts above the \$450,000 pooling level for the 2018 plan year, Voya is providing a \$111,779 premium refund.

In July 2020, the SJVIA received the EmpiRx 2019 4th quarter prescription drug rebate of \$473,497. Additionally, Anthem provided the December 31, 2017 year-end accounting for the HMO plan and provided \$977,813 to the SJVIA.

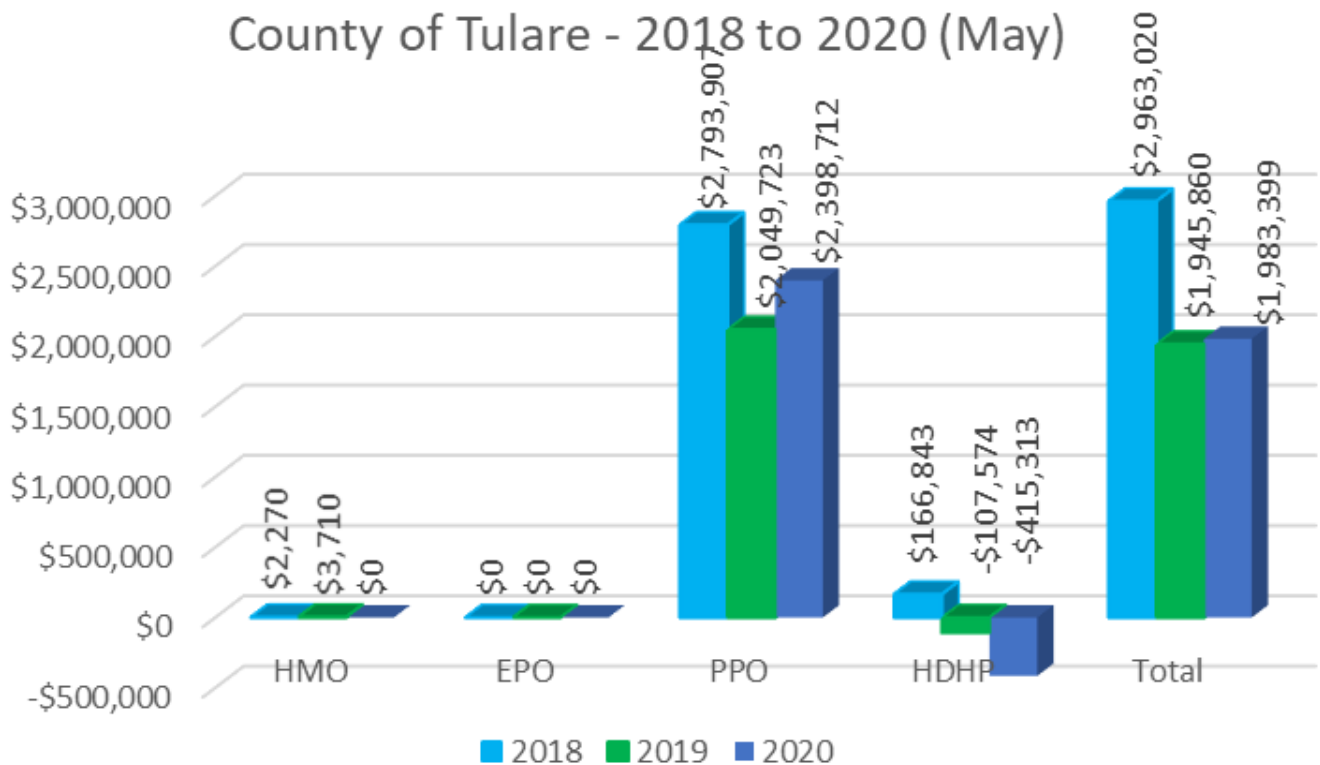
Please note that this is the consultant's report and prior to allocating funds for IBNR, the stabilization reserve, and to provide loan repayment, the SJVIA Auditor will provide the unaudited cash position based on actual revenue received and actual expenses paid.



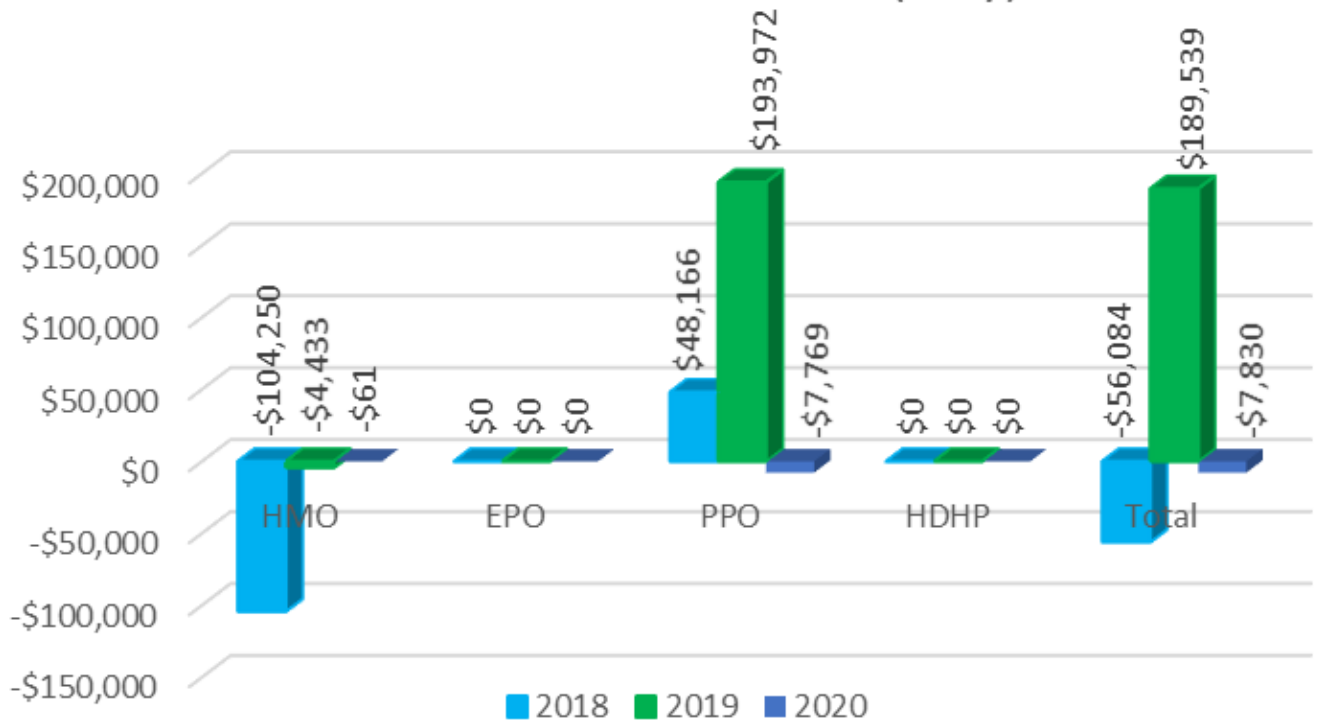
County of Fresno - 2018 to 2020 (May)



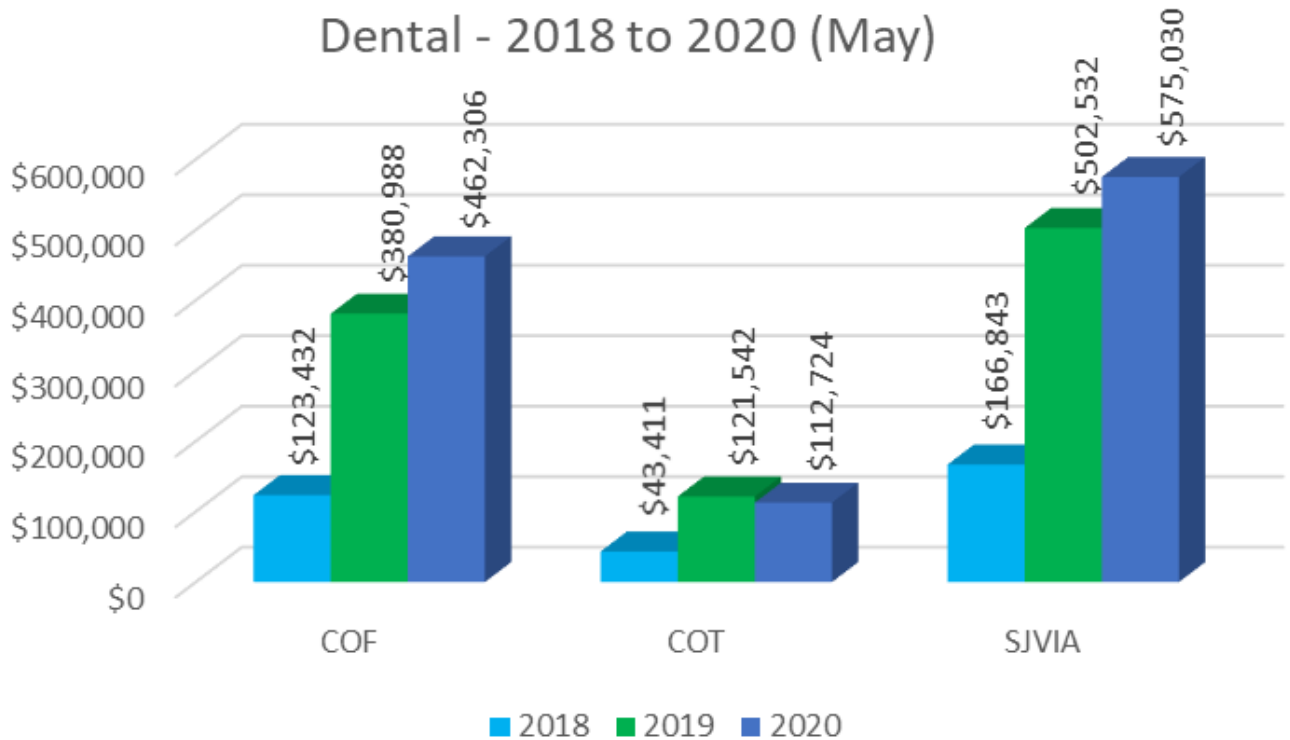
County of Tulare - 2018 to 2020 (May)

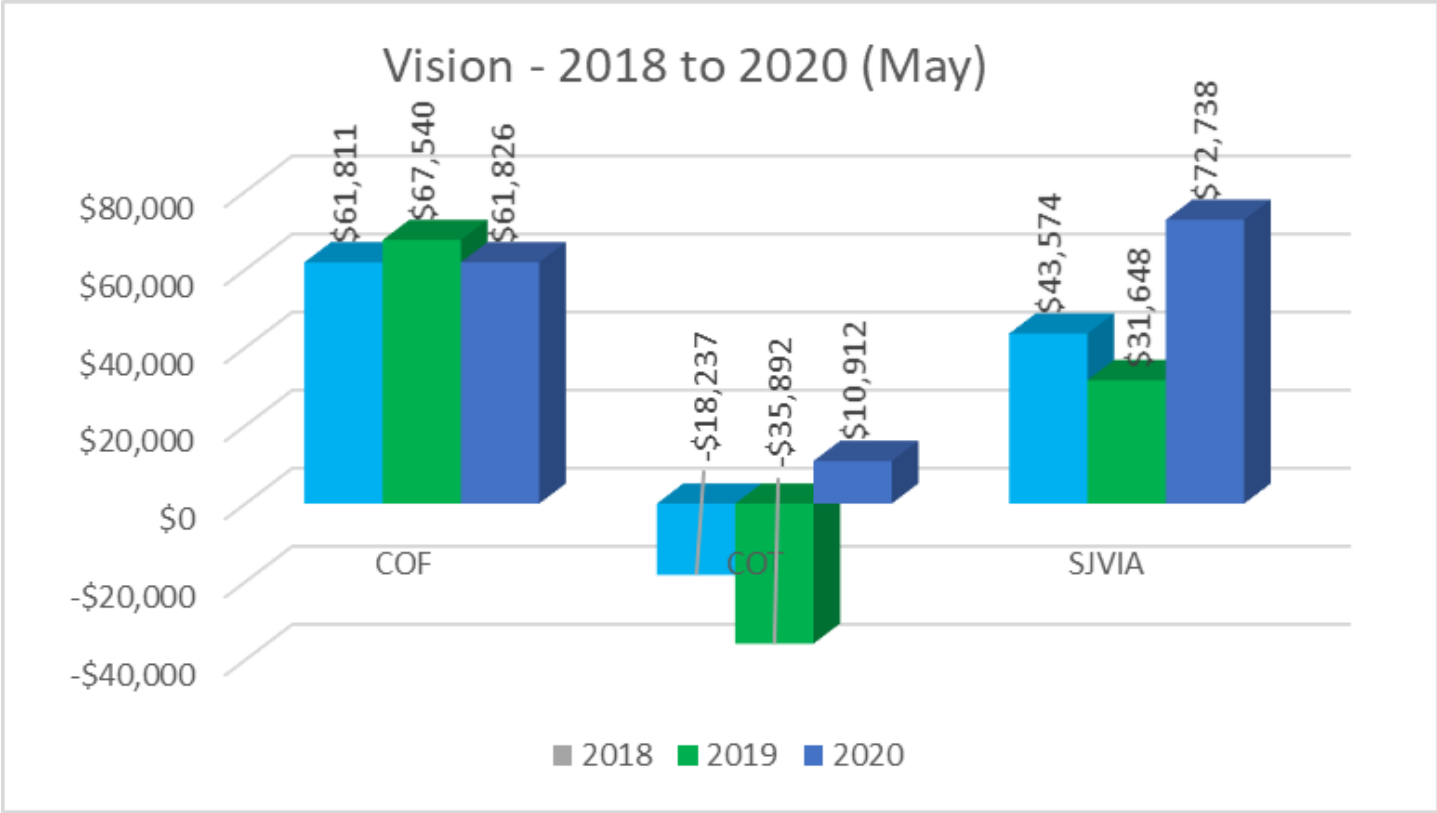


All Other - 2018 to 2020 (May)



Dental - 2018 to 2020 (May)





Reserve Accumulation /Funding Model													
2019	January	February	March	April	May	June	July	August	September	October	November	December	Total
Budget													
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
Delta Dental PSR Transfer	\$ 398,199	\$ 265,466	\$ 132,733	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 796,398
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
Actual													
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
Delta Dental PSR Transfer	\$ 379,822	\$ 379,190	\$ 189,652	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 948,664
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
2020	January	February	March	April	May	June	July	August	September	October	November	December	Total
Budget													
Plan Experience (Medical)	\$ 168,530	\$ 168,530	\$ 168,530	\$ 168,530	\$ 168,530	\$ 168,530	\$ 168,530	\$ 168,530	\$ 168,530	\$ 168,530	\$ 168,530	\$ 168,530	\$ 2,022,355
Plan Experience (Dental)	\$ 6,991	\$ 6,991	\$ 6,991	\$ 6,991	\$ 6,991	\$ 6,991	\$ 6,991	\$ 6,991	\$ 6,991	\$ 6,991	\$ 6,991	\$ 6,991	\$ 83,897
Kaiser Reserve Accumulation	\$ 68,981	\$ 68,981	\$ 68,981	\$ 68,981	\$ 68,981	\$ 68,981	\$ 68,981	\$ 68,981	\$ 68,981	\$ 68,981	\$ 68,981	\$ 68,981	\$ 827,773
Kaiser EPO Parity Accumulation	\$ 168,307	\$ 168,307	\$ 168,307	\$ 168,307	\$ 168,307	\$ 168,307	\$ 168,307	\$ 168,307	\$ 168,307	\$ 168,307	\$ 168,307	\$ 168,307	\$ 2,019,689
Prescription Drug Rebates	\$ -	\$ -	\$ 400,000	\$ -	\$ -	\$ 400,000	\$ -	\$ -	\$ 400,000	\$ -	\$ -	\$ 400,000	\$ 1,600,000
2020 Budgeted Reserve Buildup	\$ 412,810	\$ 412,810	\$ 812,810	\$ 412,810	\$ 412,810	\$ 812,810	\$ 412,810	\$ 412,810	\$ 812,810	\$ 412,810	\$ 412,810	\$ 812,810	\$ 6,553,714
Actual													
Plan Experience (Medical)	\$ 719,955	\$ 1,022,844	\$ (107,282)	\$ 1,154,809	\$ 1,013,371								\$ 3,803,697
Plan Experience (Dental)	\$ 7,830	\$ (1,602)	\$ 71,933	\$ 244,874	\$ 251,995								\$ 575,030
Kaiser Reserve Accumulation	\$ 67,723	\$ 67,721	\$ 67,742	\$ 67,653	\$ 68,624								\$ 339,462
Kaiser EPO Parity Accumulation	\$ 300,988	\$ 301,602	\$ 301,286	\$ 300,610	\$ 305,046								\$ 1,509,532
Prescription Drug Rebates	\$ -	\$ 444,726	\$ -	\$ -	\$ 465,054		\$ 473,497						\$ 1,383,277
Other	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 111,779	\$ 977,819						\$ 1,089,598
2020 Actual Reserve Buildup	\$ 1,096,496	\$ 1,835,290	\$ 333,678	\$ 1,767,946	\$ 2,104,090	\$ 111,779	\$ 1,451,316	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,700,596

The chart above shows budgeted reserve buildup to realized buildup based on plan experience for 2020. For 2020, the SJVIA budgeted accumulation is \$6,553,714. This includes \$2,019,689 on the County of Fresno’s Kaiser plan which is specifically setup to offset any 2020 deficit position of the County of Fresno’s EPO plan.

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 cash position based on actual revenue received and actual expenses paid.



San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
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-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%
Jan-20	6,976	\$6,841,737	\$3,849,701	\$0	\$1,682,754	\$589,327	\$0	\$6,121,782	\$719,955	\$793.07	89.5%
Feb-20	6,952	\$6,810,616	\$3,953,090	\$0	\$1,420,757	\$587,431	-\$173,505	\$5,787,772	\$1,022,844	\$748.04	85.0%
Mar-20	6,978	\$6,832,573	\$4,365,987	\$0	\$1,933,751	\$589,416	\$50,701	\$6,939,855	-\$107,282	\$910.07	101.6%
Apr-20	6,951	\$6,802,688	\$3,320,068	\$0	\$1,741,082	\$586,729	\$0	\$5,647,879	\$1,154,809	\$728.12	83.0%
May-20	6,958	\$6,816,427	\$3,611,922	\$0	\$1,603,786	\$587,347	\$0	\$5,803,056	\$1,013,371	\$749.60	85.1%
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	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%
2020 YTD	6,963	\$34,104,041	\$19,100,769	\$0	\$8,382,129	\$2,940,251	-\$122,804	\$30,300,344	\$3,803,697	\$326.64	88.8%
Current 12 Months	6,969	\$80,682,062	\$49,757,945	\$0	\$19,266,455	\$7,061,932	-\$162,069	\$75,924,263	\$4,757,799	\$823.43	94.1%

Data Sources:

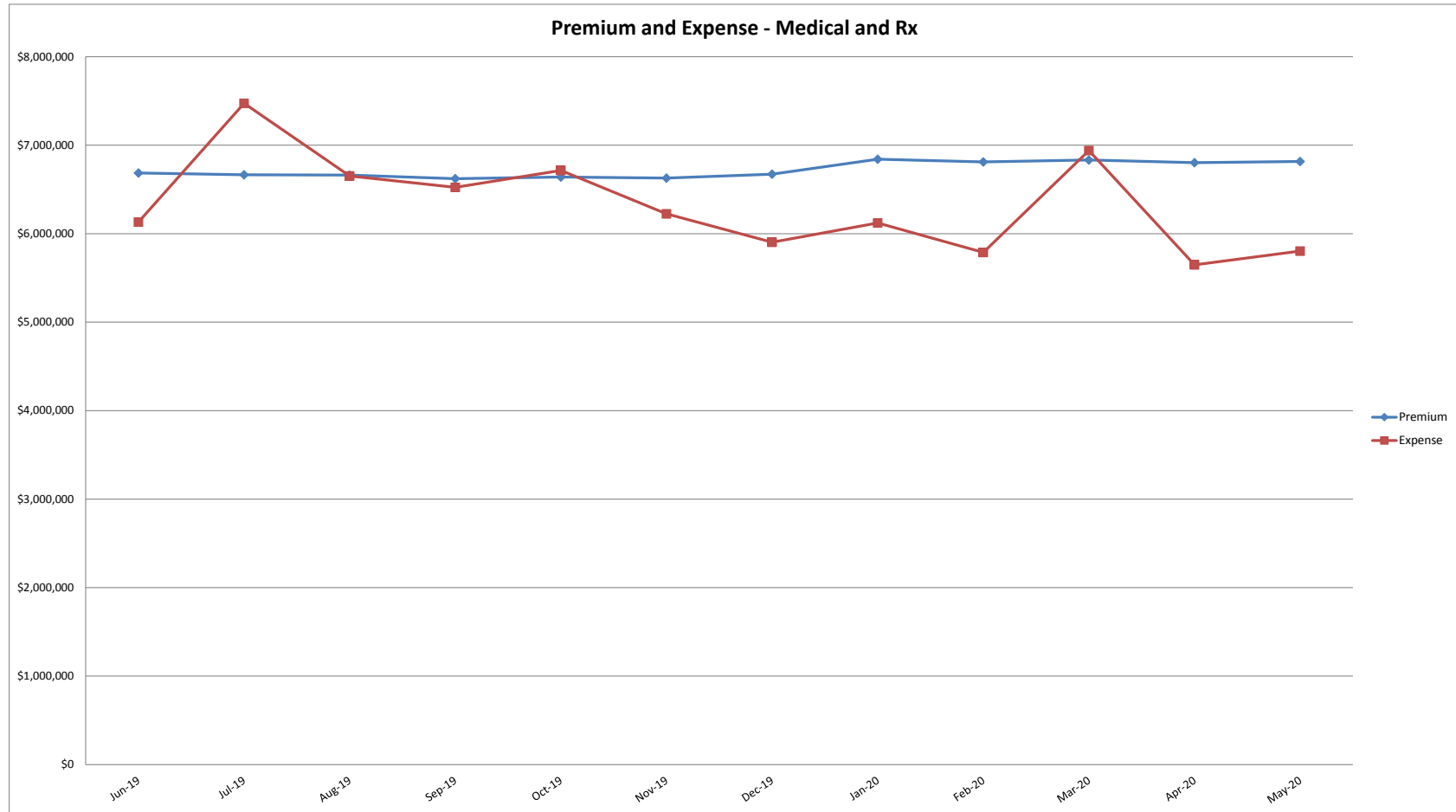
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envelope, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPD/HDHP = \$450,000.
3. EmpiRx PBM replaced Envelope 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 runoff for Ceres and Waterford



San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
All Districts Combined - All Medical





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
All Districts Combined - 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-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%
Jan-20	0	\$0	\$1,466	\$0	\$0	\$0	\$0	\$1,466	-\$1,466	\$0.00	0.0%
Feb-20	0	\$0	\$2,456	\$0	\$0	\$0	\$0	\$2,456	-\$2,456	\$0.00	0.0%
Mar-20	0	\$0	\$4,266	\$0	\$0	\$0	\$0	\$4,266	-\$4,266	\$0.00	0.0%
Apr-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-20	0	\$0	-\$3,165	\$0	\$0	\$0	\$0	-\$3,165	\$3,165	\$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	0	\$0	\$91,277	\$0	\$0	\$0	\$0	\$91,277	-\$91,277	N/A	0.0%
2020 YTD	0	\$0	\$5,023	\$0	\$0	\$0	\$0	\$5,023	-\$5,023	N/A	0.0%
Current 12 Months	0	\$0	\$79,717	\$0	\$0	\$0	\$0	\$79,717	-\$79,717	N/A	0.0%

Data Sources:

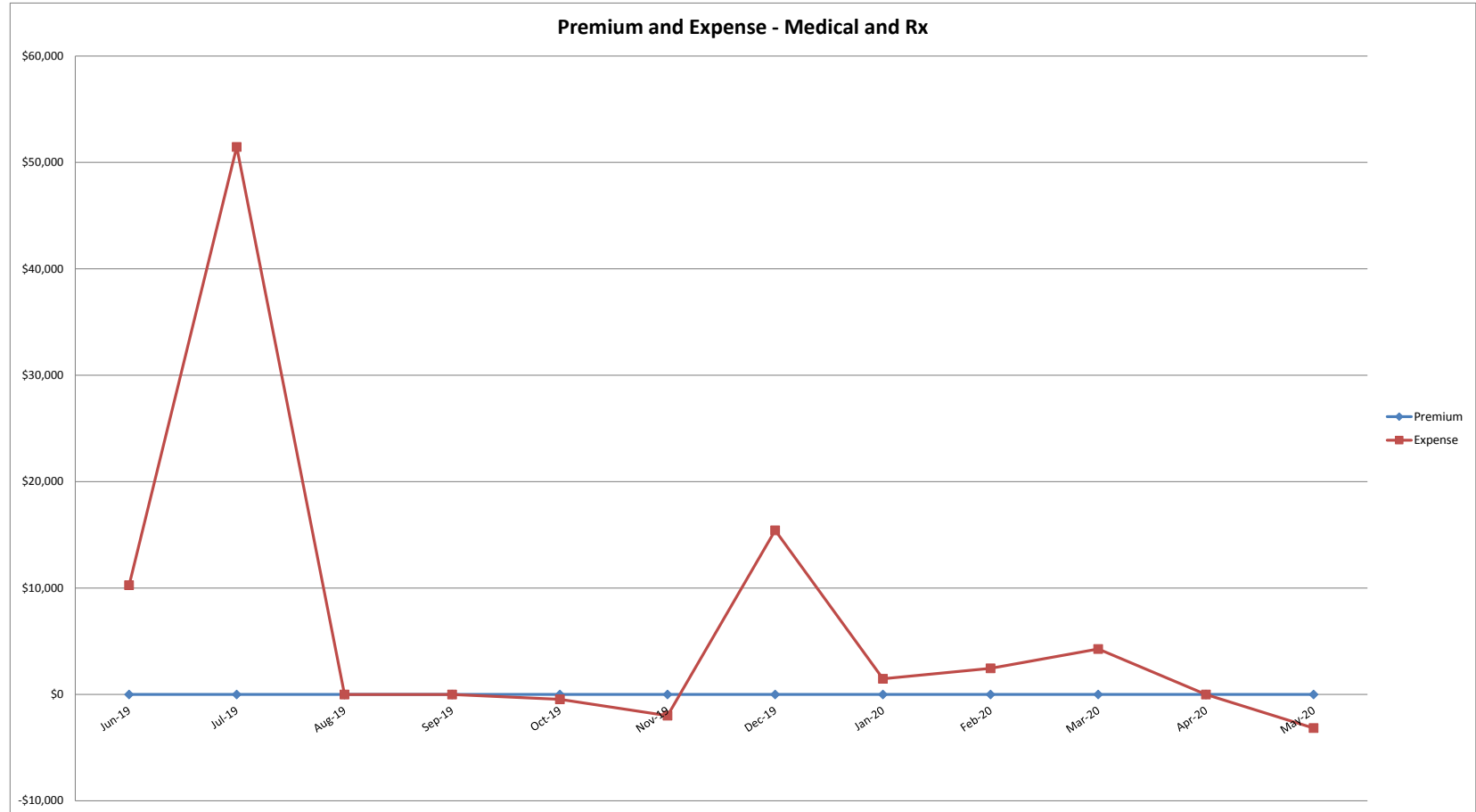
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CIL, Anthem CLR, Anthem MDP; Rx Claims: Envolv, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolv 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 runoff for Ceres and Waterford



San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
All Districts Combined - HMO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
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-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%
Jan-20	3,108	\$3,678,181	\$2,093,413	\$960,589	\$297,591	\$0	\$3,351,593	\$326,588	\$982.63	91.1%
Feb-20	3,103	\$3,666,962	\$2,478,232	\$790,500	\$297,112	-\$173,505	\$3,392,339	\$274,623	\$997.49	92.5%
Mar-20	3,105	\$3,666,293	\$2,566,124	\$1,085,231	\$297,304	\$50,701	\$3,999,360	-\$333,067	\$1,192.29	109.1%
Apr-20	3,075	\$3,632,941	\$2,309,587	\$965,092	\$294,431	\$0	\$3,569,111	\$63,830	\$1,064.94	98.2%
May-20	3,076	\$3,639,696	\$2,167,748	\$866,773	\$294,527	\$0	\$3,329,048	\$310,648	\$986.52	91.5%
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	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%
2020 YTD	3,093	\$18,284,073	\$11,615,105	\$4,668,184	\$1,480,965	-\$122,804	\$17,641,450	\$642,623	\$439.45	96.5%
Current 12 Months	3,074	\$42,993,816	\$31,202,256	\$10,242,360	\$3,532,218	-\$162,069	\$44,814,764	-\$1,820,948	\$1,119.07	104.2%

Data Sources:

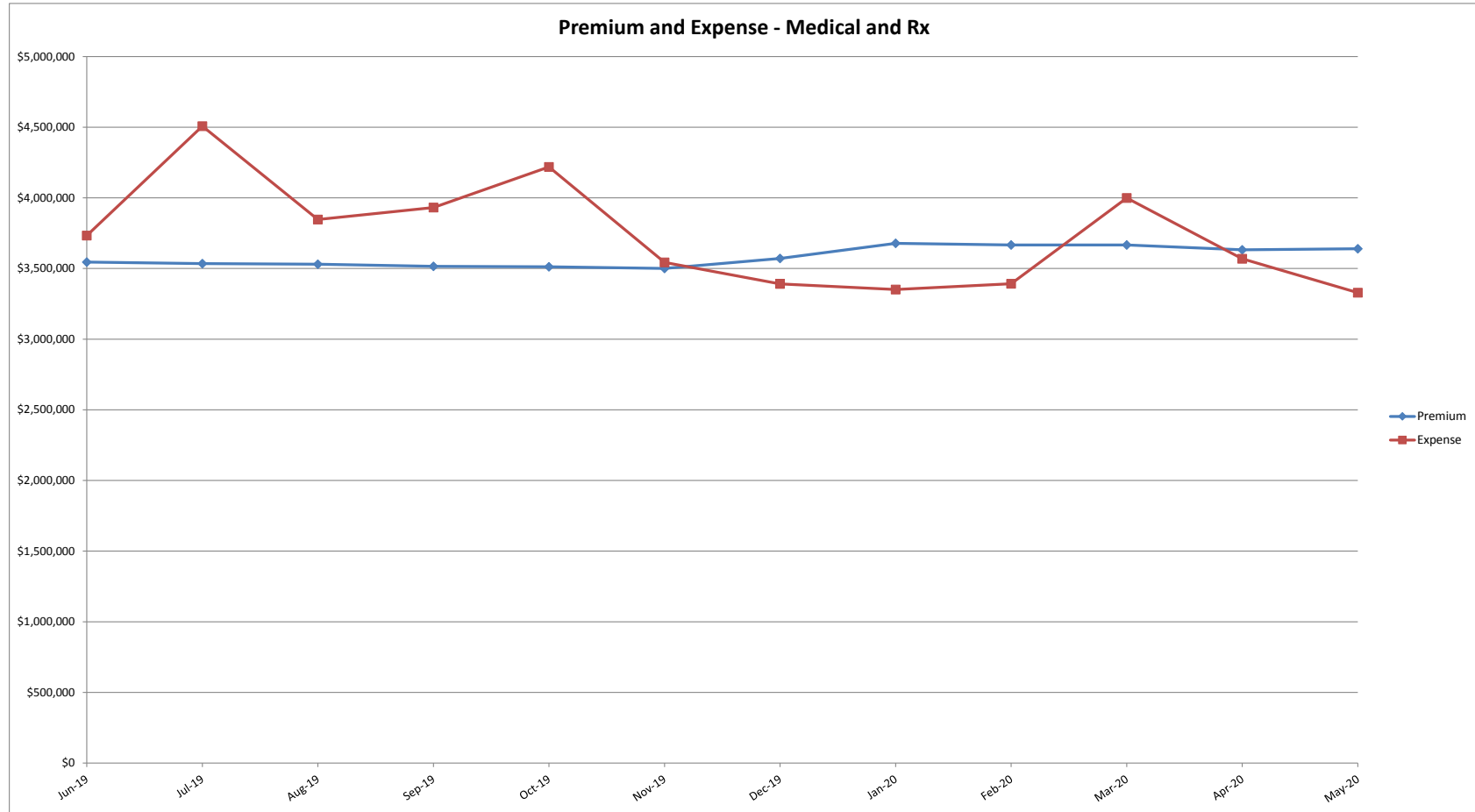
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CIL, Anthem CLR, Anthem MDP; Rx Claims: Envelope, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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
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 May 2020
All Districts Combined - EPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
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-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%
Jan-20	3,105	\$2,577,095	\$1,378,958	\$690,492	\$230,147	\$0	\$2,299,597	\$277,498	\$666.49	89.2%
Feb-20	3,079	\$2,553,570	\$1,124,695	\$585,207	\$228,169	\$0	\$1,938,071	\$615,500	\$555.34	75.9%
Mar-20	3,101	\$2,573,254	\$1,252,820	\$781,173	\$229,808	\$0	\$2,263,801	\$309,453	\$655.92	88.0%
Apr-20	3,107	\$2,579,385	\$858,379	\$706,805	\$230,237	\$0	\$1,795,421	\$783,964	\$503.76	69.6%
May-20	3,110	\$2,583,582	\$1,126,316	\$627,606	\$230,516	\$0	\$1,984,438	\$599,144	\$563.96	76.8%
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	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%
2020 YTD	3,100	\$12,866,886	\$5,741,168	\$3,391,284	\$1,148,876	\$0	\$10,281,328	\$2,585,558	\$243.25	79.9%
Current 12 Months	3,117	\$30,576,038	\$15,033,524	\$8,027,735	\$2,776,327	\$0	\$25,837,586	\$4,738,452	\$616.51	84.5%

Data Sources:

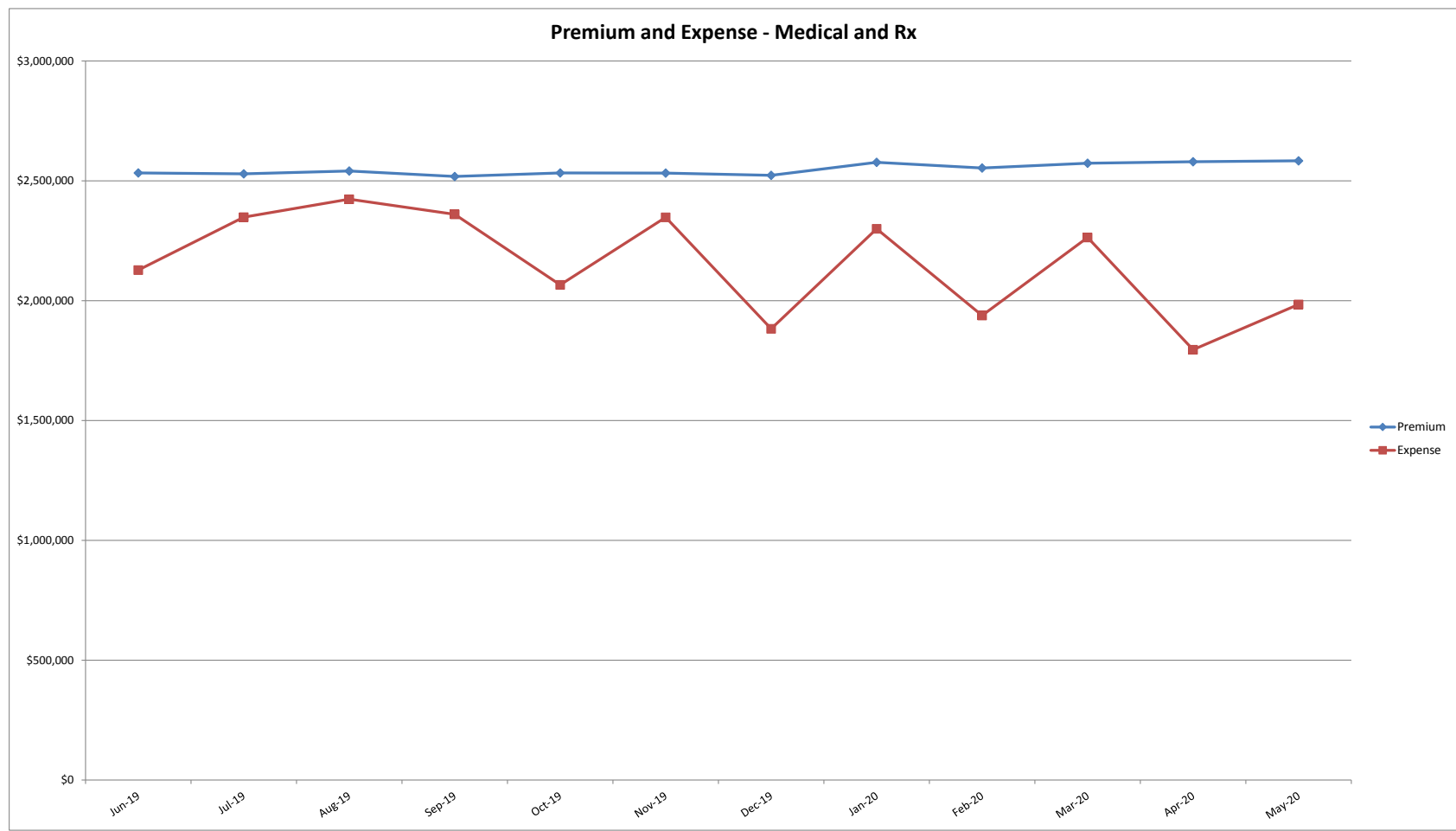
Enrollment & Premium: Hourglass; **Medical Claims & Capitation:** Anthem CII, Anthem CLR, Anthem MDP; **Rx Claims:** Envelope, EmpiRx, Anthem MDP; **Fixed Cost Schedule:** Appendix

Notes:

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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
All Districts Combined - PPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
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-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%
Jan-20	763	\$586,460	\$375,864	\$31,673	\$61,589	\$0	\$469,126	\$117,334	\$534.12	80.0%
Feb-20	770	\$590,084	\$347,707	\$45,050	\$62,150	\$0	\$454,907	\$135,177	\$510.07	77.1%
Mar-20	772	\$593,027	\$542,777	\$67,347	\$62,304	\$0	\$672,428	-\$79,401	\$790.32	113.4%
Apr-20	769	\$590,363	\$152,102	\$69,184	\$62,061	\$0	\$283,347	\$307,015	\$287.76	48.0%
May-20	772	\$593,149	\$321,023	\$109,407	\$62,304	\$0	\$492,735	\$100,415	\$557.55	83.1%
2015	618	\$4,586,543	\$2,454,268	\$942,919	\$521,272	\$0	\$3,918,459	\$668,084	\$458.27	85.4%
2016	689	\$5,212,607	\$3,540,731	\$1,193,210	\$534,116	\$0	\$5,268,057	-\$55,451	\$572.22	101.1%
2017	803	\$6,725,823	\$3,684,425	\$1,471,612	\$637,538	\$0	\$5,793,575	\$932,249	\$535.25	86.1%
2018	804	\$7,196,204	\$3,200,278	\$1,361,480	\$655,380	\$0	\$5,217,138	\$1,979,065	\$472.77	72.5%
2019	791	\$7,216,380	\$2,532,379	\$1,115,170	\$765,780	\$0	\$4,413,329	\$2,803,051	\$384.52	61.2%
2020 YTD	769	\$2,953,083	\$1,739,473	\$322,661	\$310,409	\$0	\$2,372,543	\$580,540	\$218.31	80.3%
Current 12 Months	778	\$7,112,208	\$3,442,448	\$996,360	\$753,388	\$0	\$5,192,196	\$1,920,012	\$475.60	73.0%

Data Sources:

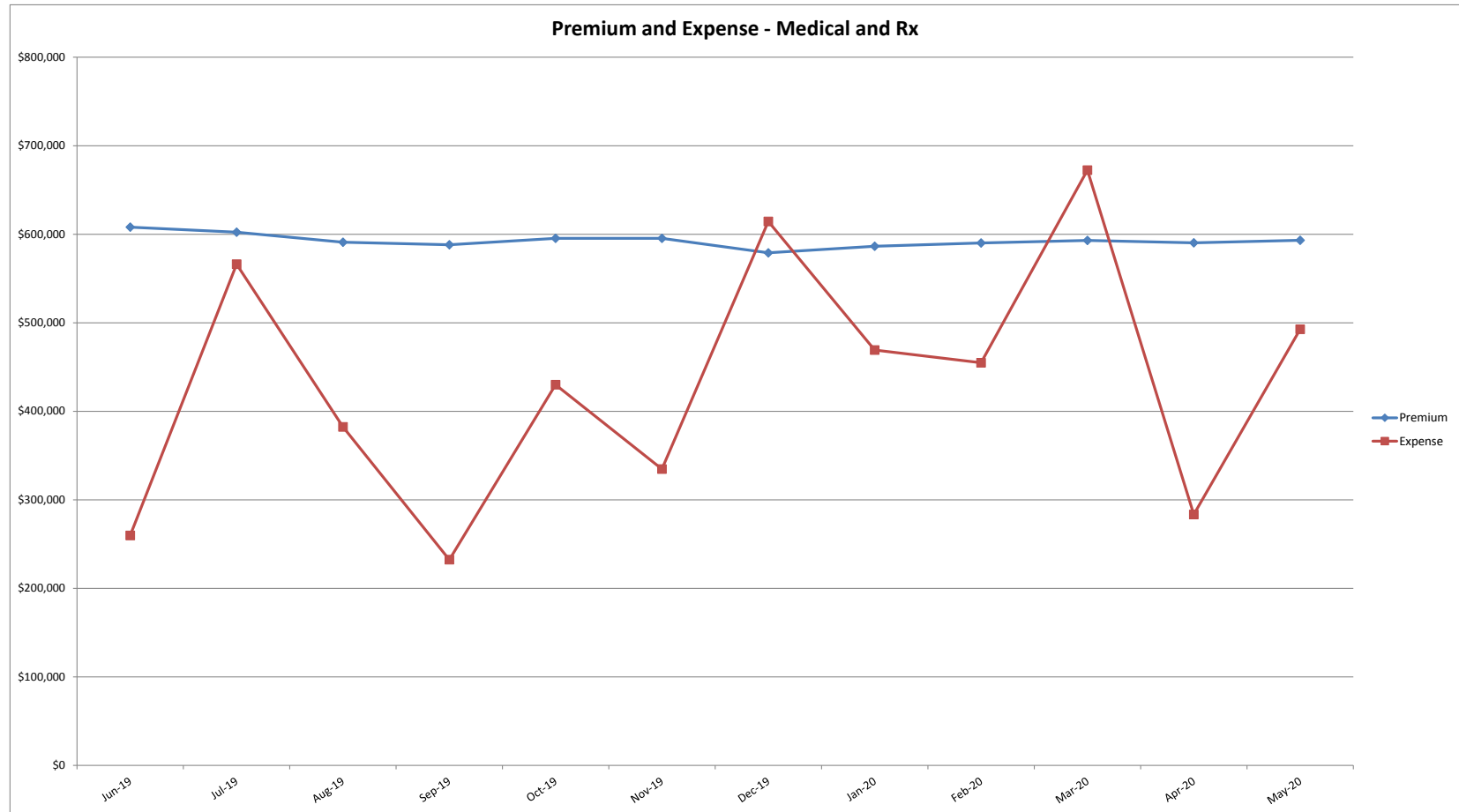
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envelope, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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All Districts Combined - HDHP





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
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-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%
Jan-20	3,950	\$4,389,610	\$2,508,228	\$0	\$1,025,374	\$365,827	\$0	\$3,899,428	\$490,181	\$894.58	88.8%
Feb-20	3,943	\$4,371,028	\$2,749,213	\$0	\$858,742	\$365,186	-\$173,505	\$3,799,636	\$571,392	\$871.02	86.9%
Mar-20	3,948	\$4,374,673	\$3,055,634	\$0	\$1,163,600	\$365,620	\$50,701	\$4,635,556	-\$260,883	\$1,081.54	106.0%
Apr-20	3,913	\$4,334,567	\$2,498,174	\$0	\$1,058,690	\$362,343	\$0	\$3,919,206	\$415,361	\$908.99	90.4%
May-20	3,925	\$4,351,224	\$2,394,607	\$0	\$981,209	\$363,330	\$0	\$3,739,147	\$612,077	\$860.08	85.9%
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	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%
2020 YTD	3,936	\$21,821,102	\$13,205,856	\$0	\$5,087,615	\$1,822,306	-\$122,804	\$19,992,973	\$1,828,128	\$385.09	91.6%
Current 12 Months	3,929	\$51,583,811	\$34,751,690	\$0	\$11,482,063	\$4,363,850	-\$162,069	\$50,435,533	\$1,148,278	\$977.09	97.8%

Data Sources:

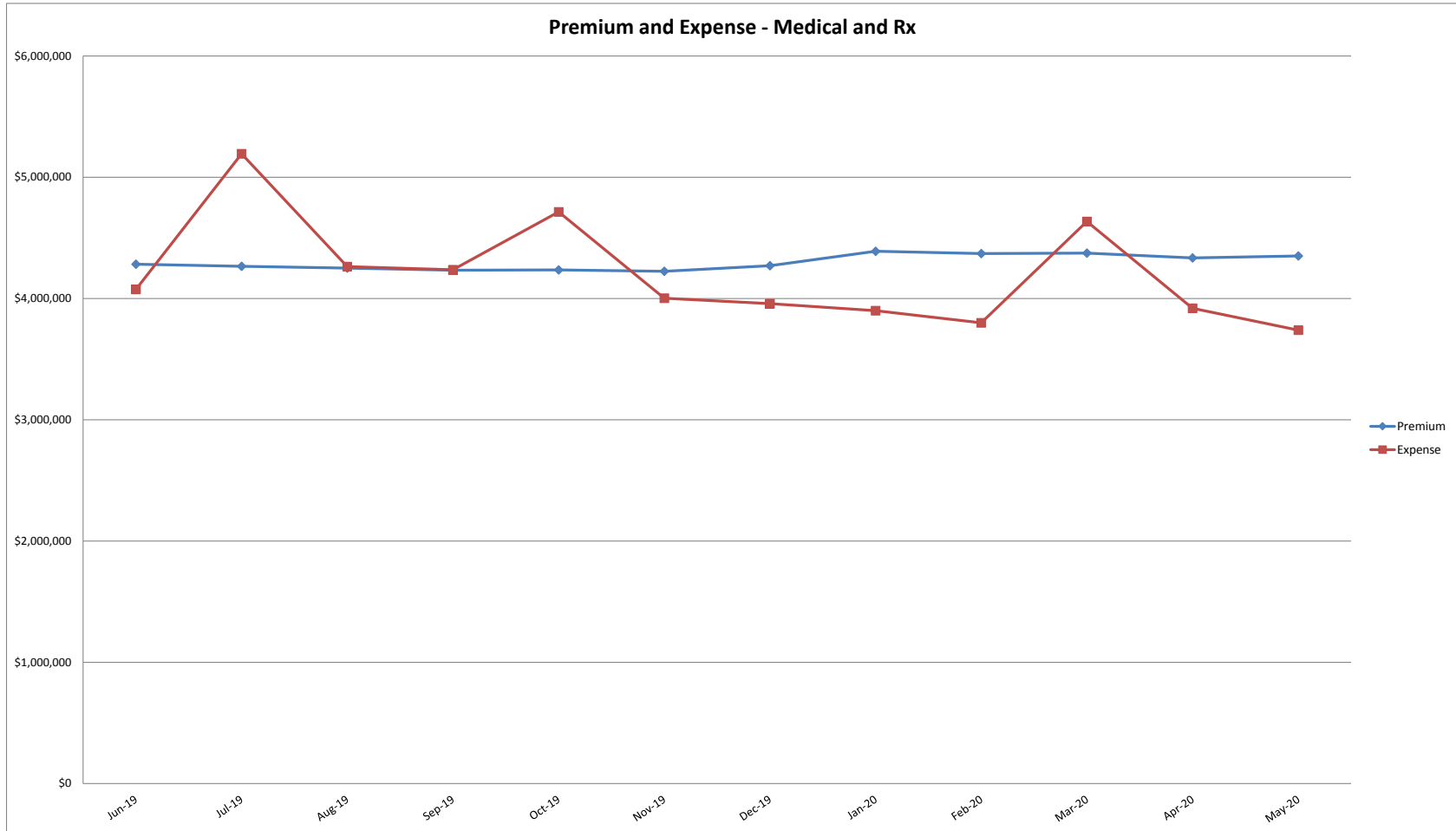
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Enroll, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Enroll 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 May 2020
County of Fresno - All Medical





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
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-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%
Jan-20	0	\$0	\$1,405	\$0	\$0	\$0	\$0	\$1,405	-\$1,405	\$0.00	0.0%
Feb-20	0	\$0	\$2,456	\$0	\$0	\$0	\$0	\$2,456	-\$2,456	\$0.00	0.0%
Mar-20	0	\$0	\$4,266	\$0	\$0	\$0	\$0	\$4,266	-\$4,266	\$0.00	0.0%
Apr-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-20	0	\$0	-\$3,165	\$0	\$0	\$0	\$0	-\$3,165	\$3,165	\$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	0	\$0	\$90,554	\$0	\$0	\$0	\$0	\$90,554	-\$90,554	N/A	0.0%
2020 YTD	0	\$0	\$4,962	\$0	\$0	\$0	\$0	\$4,962	-\$4,962	N/A	0.0%
Current 12 Months	0	\$0	\$83,315	\$0	\$0	\$0	\$0	\$83,315	-\$83,315	N/A	0.0%

Data Sources:

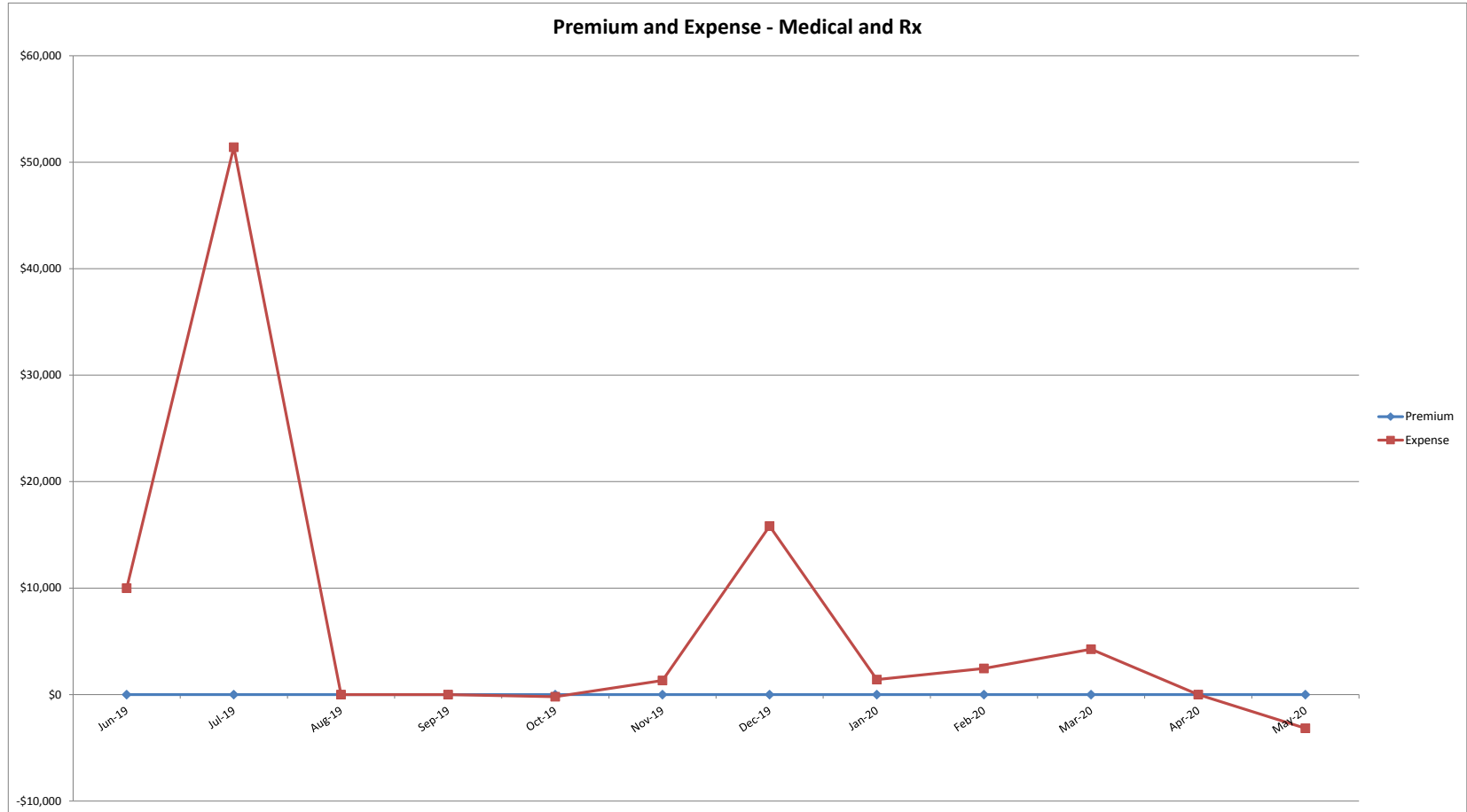
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CIL, Anthem CLR, Anthem MDP; Rx Claims: Envelope, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

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2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envelope PBM effective 1/1/2018
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
County of Fresno - HMO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
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-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%
Jan-20	3,108	\$3,678,181	\$2,093,413	\$960,589	\$297,591	\$0	\$3,351,593	\$326,588	\$982.63	91.1%
Feb-20	3,103	\$3,666,962	\$2,478,232	\$790,500	\$297,112	-\$173,505	\$3,392,339	\$274,623	\$997.49	92.5%
Mar-20	3,105	\$3,666,293	\$2,566,124	\$1,085,231	\$297,304	\$50,701	\$3,999,360	-\$333,067	\$1,192.29	109.1%
Apr-20	3,075	\$3,632,941	\$2,309,587	\$965,092	\$294,431	\$0	\$3,569,111	\$63,830	\$1,064.94	98.2%
May-20	3,076	\$3,639,696	\$2,167,748	\$866,773	\$294,527	\$0	\$3,329,048	\$310,648	\$986.52	91.5%
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	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%
2020 YTD	3,093	\$18,284,073	\$11,615,105	\$4,668,184	\$1,480,965	-\$122,804	\$17,641,450	\$642,623	\$439.45	96.5%
Current 12 Months	3,074	\$42,993,816	\$31,202,256	\$10,242,360	\$3,532,218	-\$162,069	\$44,814,764	-\$1,820,948	\$1,119.07	104.2%

Data Sources:

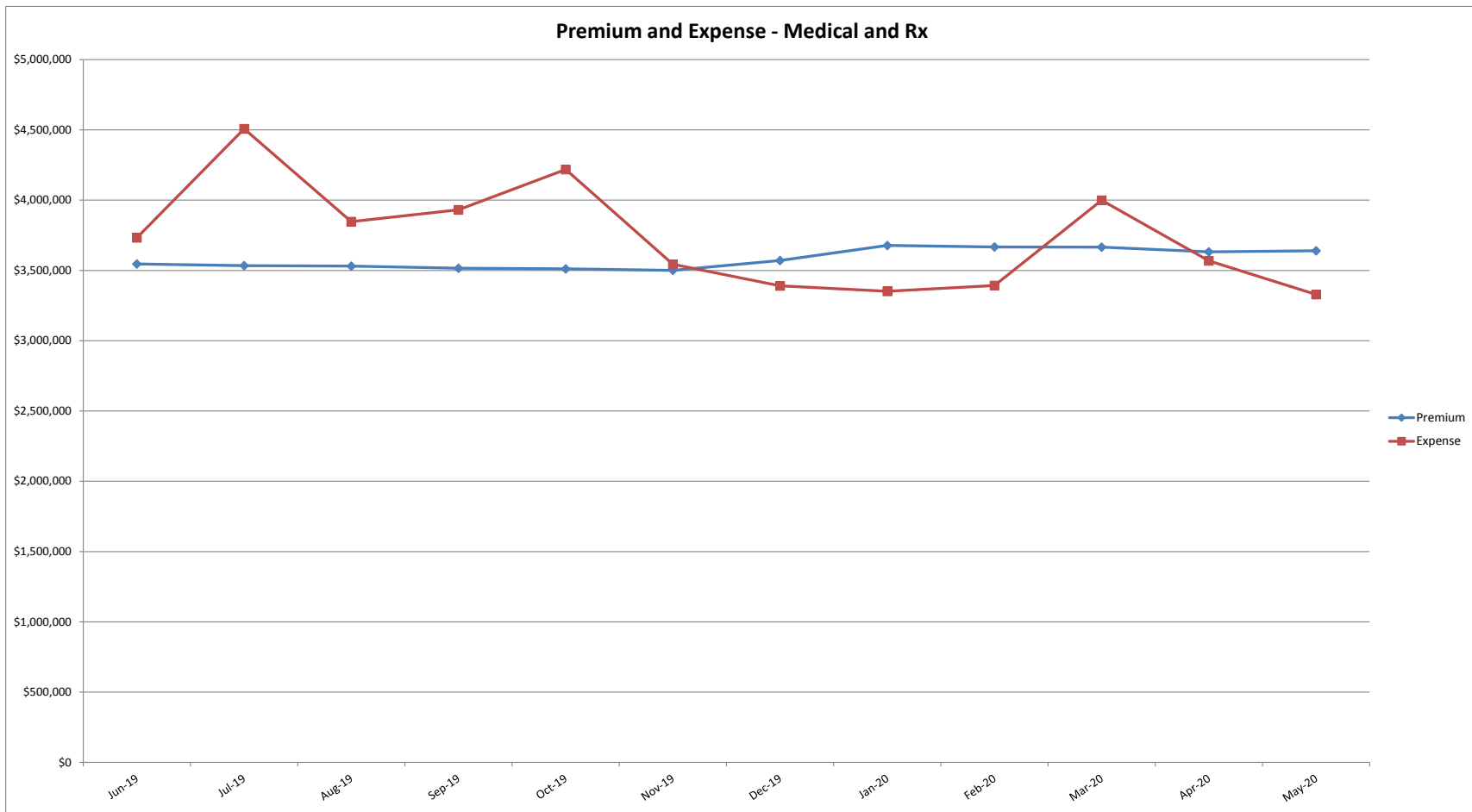
Enrollment & Premium: Hourglass; **Medical Claims & Capitation:** Anthem CII, Anthem CLR, Anthem MDP; **Rx Claims:** Envelope, EmpiRx, Anthem MDP; **Fixed Cost Schedule:** Appendix

Notes:

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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 May 2020
County of Fresno - EPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
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-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%
Jan-20	113	\$150,611	\$44,461	\$33,080	\$9,158	\$0	\$86,699	\$63,913	\$686.20	57.6%
Feb-20	105	\$140,235	\$81,179	\$24,013	\$8,509	\$0	\$113,700	\$26,535	\$1,001.82	81.1%
Mar-20	107	\$142,826	\$94,713	\$28,685	\$8,671	\$0	\$132,069	\$10,757	\$1,153.25	92.5%
Apr-20	105	\$138,736	\$52,972	\$32,705	\$8,509	\$0	\$94,186	\$44,550	\$815.97	67.9%
May-20	113	\$145,851	\$62,705	\$25,127	\$9,158	\$0	\$96,990	\$48,861	\$777.28	66.5%
2015	190	\$2,293,437	\$1,703,479	\$775,586	\$160,307	\$0	\$2,639,372	-\$345,935	\$1,087.31	115.1%
2016	189	\$2,405,918	\$1,528,953	\$719,323	\$146,141	\$0	\$2,394,417	\$11,501	\$993.05	99.5%
2017	203	\$2,694,687	\$1,788,970	\$737,518	\$161,322	\$0	\$2,687,811	\$6,876	\$1,036.30	99.7%
2018	138	\$2,145,877	\$856,122	\$497,925	\$112,965	\$0	\$1,467,011	\$678,866	\$815.20	68.4%
2019	115	\$1,846,048	\$620,255	\$353,355	\$111,916	\$0	\$1,085,526	\$760,522	\$705.00	58.8%
2020 YTD	109	\$718,260	\$336,030	\$143,610	\$44,005	\$0	\$523,644	\$194,616	\$348.32	72.9%
Current 12 Months	112	\$1,781,768	\$753,016	\$333,034	\$108,675	\$0	\$1,194,724	\$587,044	\$809.88	67.1%

Data Sources:

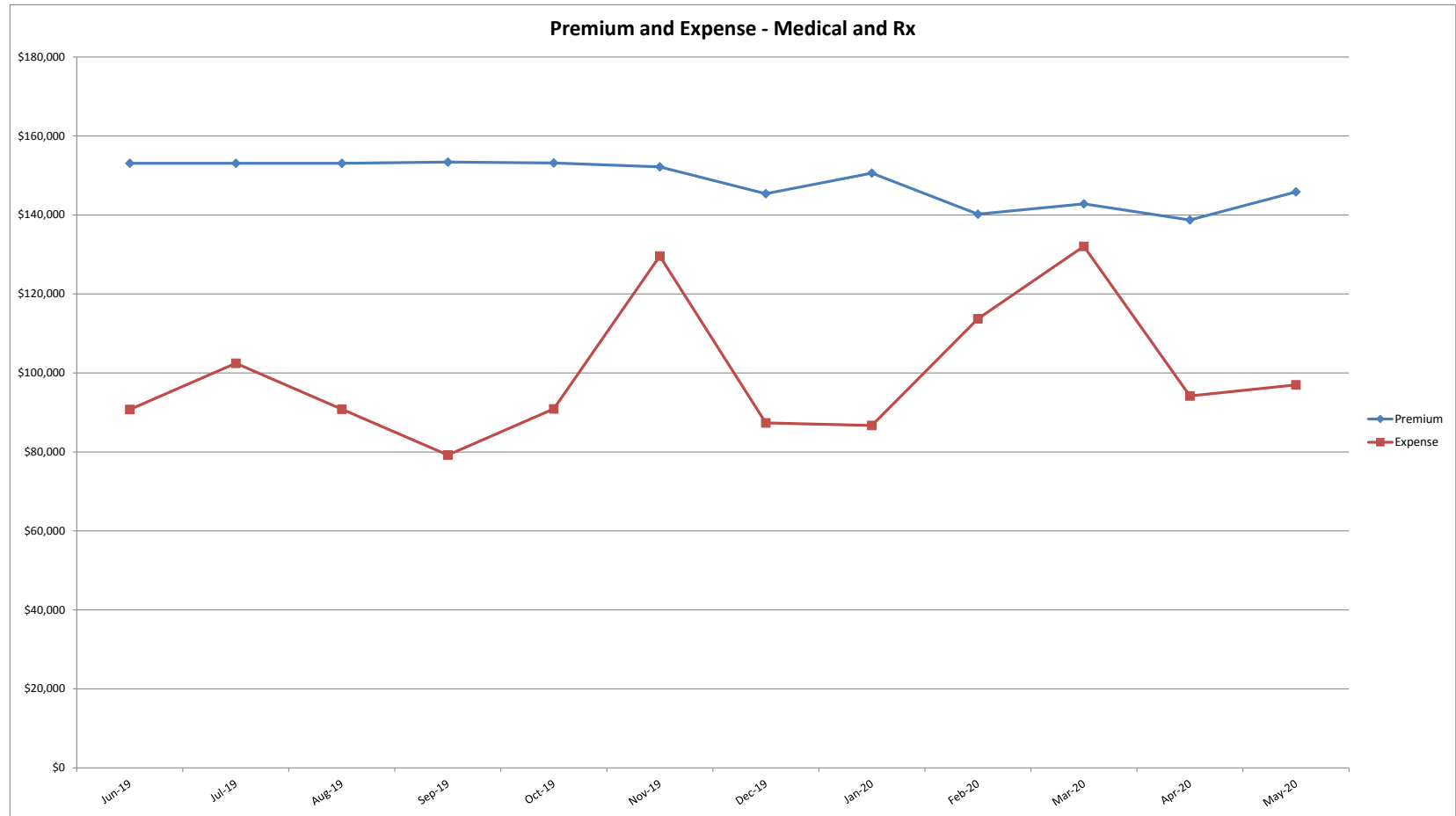
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County of Fresno - PPO





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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-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%
Jan-20	729	\$560,817	\$368,949	\$31,705	\$59,078	\$0	\$459,732	\$101,085	\$549.59	82.0%
Feb-20	735	\$563,831	\$187,347	\$44,230	\$59,564	\$0	\$291,141	\$272,690	\$315.07	51.6%
Mar-20	736	\$565,554	\$390,531	\$49,684	\$59,645	\$0	\$499,861	\$65,693	\$598.12	88.4%
Apr-20	733	\$562,890	\$135,614	\$60,893	\$59,402	\$0	\$255,909	\$306,981	\$268.09	45.5%
May-20	736	\$565,677	\$167,319	\$89,310	\$59,645	\$0	\$316,274	\$249,403	\$348.68	55.9%
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	756	\$6,918,645	\$2,241,780	\$1,030,964	\$735,276	\$0	\$4,008,020	\$2,910,625	\$360.71	57.9%
2020 YTD	734	\$2,818,769	\$1,249,760	\$275,821	\$297,336	\$0	\$1,822,917	\$995,852	\$168.85	64.7%
Current 12 Months	743	\$6,808,228	\$2,713,103	\$906,669	\$722,958	\$0	\$4,342,730	\$2,465,498	\$405.76	63.8%

Data Sources:

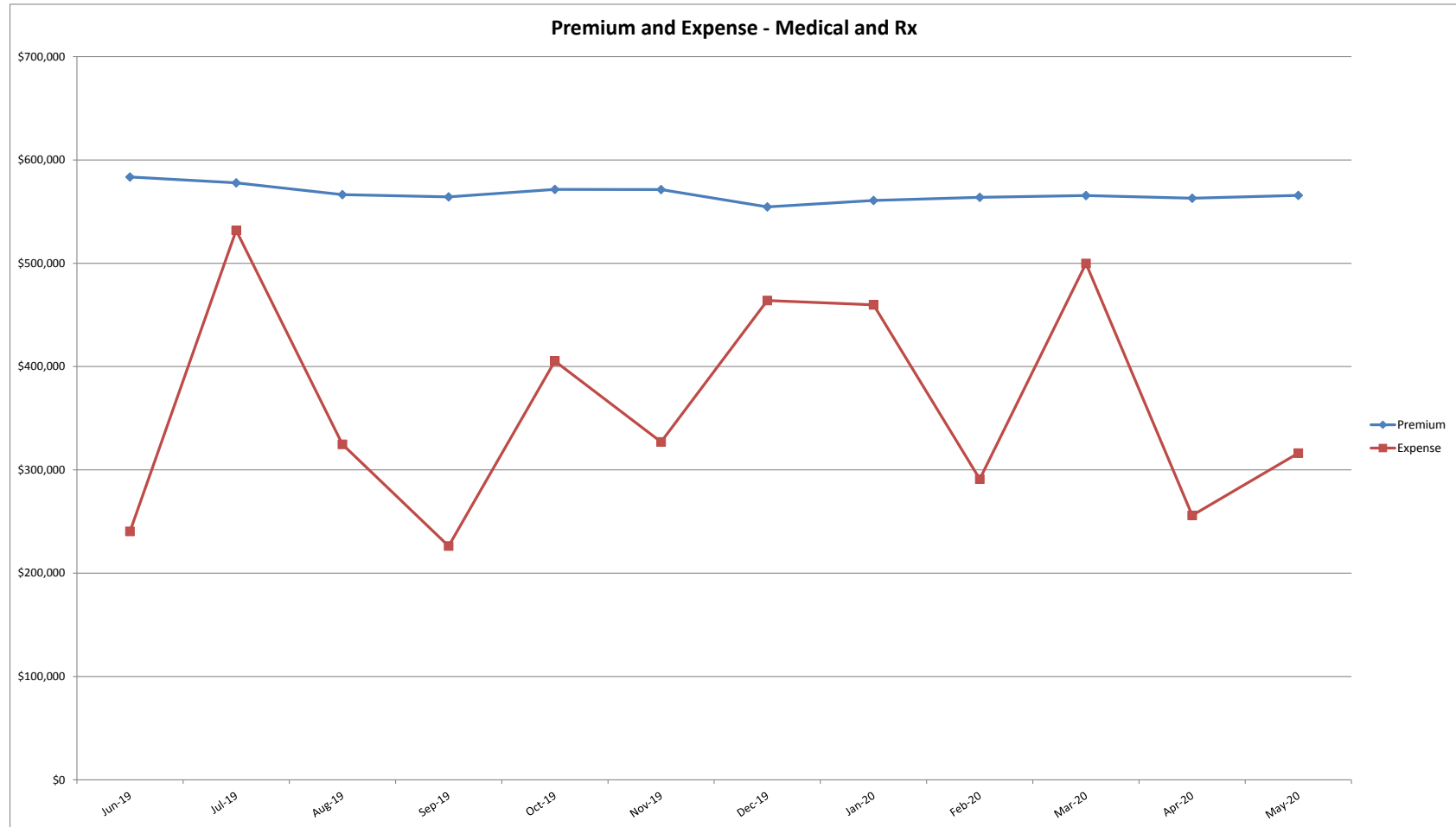
Enrollment & Premium: Hourglass; **Medical Claims & Capitation:** Anthem CII, Anthem CLR, Anthem MDP; **Rx Claims:** Envelope, EmpiRx, Anthem MDP; **Fixed Cost Schedule:** Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PP0/HDHP = \$450,000.
3. EmpiRx PBM replaced Envelope 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 May 2020
County of Fresno - HDHP





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
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-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%
Jan-20	3,026	\$2,452,127	\$1,338,185	\$0	\$654,787	\$223,500	\$0	\$2,216,472	\$235,655	\$658.62	90.4%
Feb-20	3,009	\$2,439,588	\$1,201,892	\$0	\$562,051	\$222,245	\$0	\$1,986,187	\$453,401	\$586.22	81.4%
Mar-20	3,030	\$2,457,900	\$1,310,352	\$0	\$770,151	\$223,796	\$0	\$2,304,299	\$153,601	\$686.63	93.8%
Apr-20	3,038	\$2,468,121	\$821,895	\$0	\$682,392	\$224,387	\$0	\$1,728,673	\$739,448	\$495.16	70.0%
May-20	3,033	\$2,465,203	\$1,217,315	\$0	\$622,577	\$224,017	\$0	\$2,063,909	\$401,294	\$606.62	83.7%
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	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%
2020 YTD	3,027	\$12,282,940	\$5,889,639	\$0	\$3,291,957	\$1,117,945	\$0	\$10,299,541	\$1,983,399	\$253.66	83.9%
Current 12 Months	3,020	\$28,664,927	\$14,647,297	\$0	\$7,754,093	\$2,676,982	\$0	\$25,078,372	\$3,586,556	\$618.07	87.5%

Data Sources:

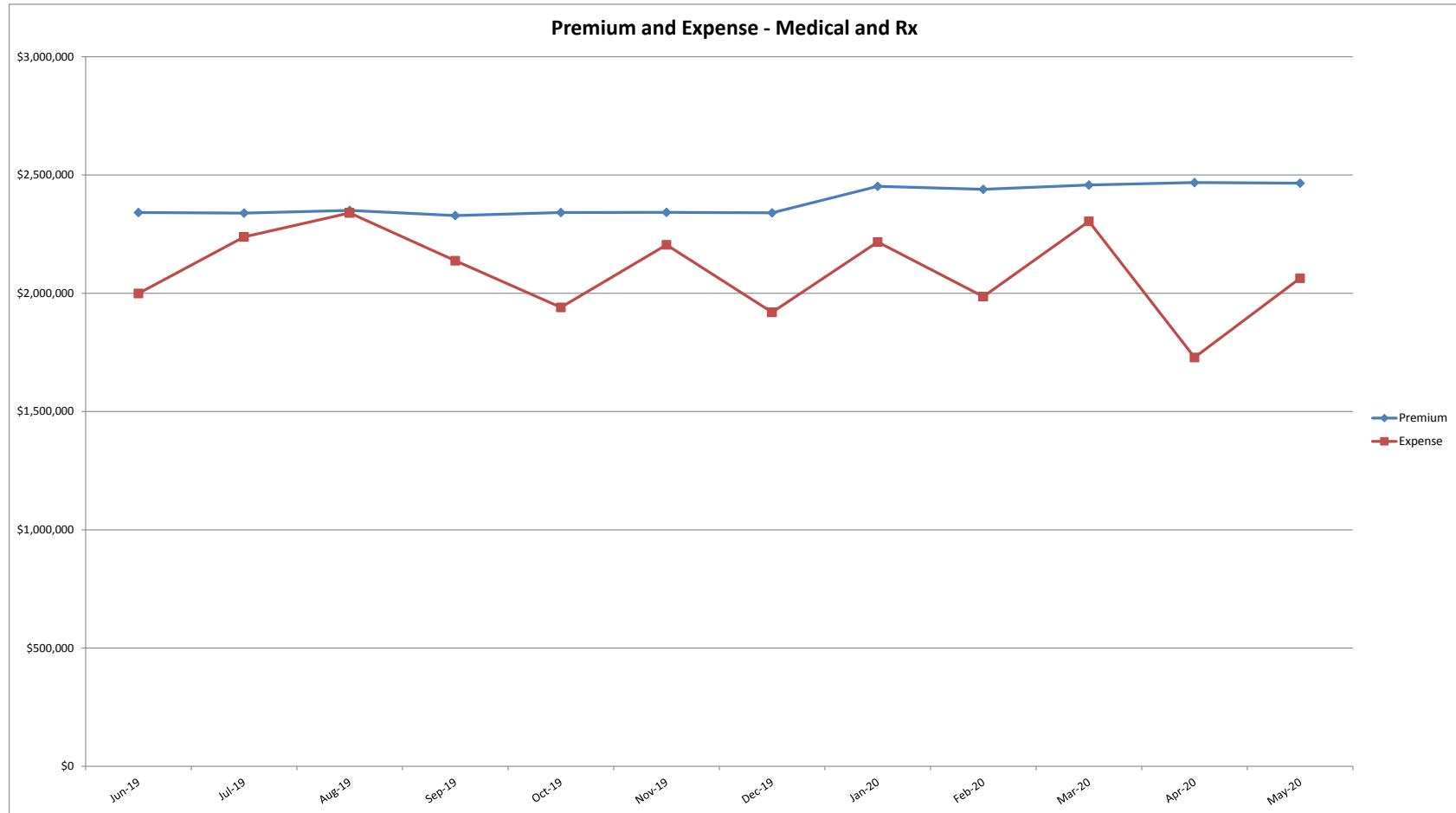
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envelope, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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 May 2020
County of Tulare - All Medical





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
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-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$1,513	\$0.00	5.0%
Feb-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$1,513	\$0.00	5.0%
Mar-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$1,513	\$0.00	5.0%
Apr-18	1	\$1,593	\$2,160	\$0	\$0	\$80	\$0	\$2,240	-\$648	\$2,160.00	140.7%
May-18	1	\$1,593	-\$1,326	\$0	\$0	\$80	\$0	-\$1,246	\$2,839	-\$1,326.00	-78.2%
Jun-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$1,513	\$0.00	5.0%
Jul-18	0	\$0	-\$20	\$0	\$0	\$0	\$0	-\$20	\$20	\$0.00	0.0%
Aug-18	0	\$0	\$5,911	\$0	\$0	\$0	\$0	\$5,911	-\$5,911	\$0.00	0.0%
Sep-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jan-19	0	\$0	-\$393	\$0	\$0	\$0	\$0	-\$393	\$393	\$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	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-19	0	\$0	-\$3,317	\$0	\$0	\$0	\$0	-\$3,317	\$3,317	\$0.00	0.0%
Dec-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jan-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Feb-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-20	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	0	\$0	-\$3,710	\$0	\$0	\$0	\$0	-\$3,710	\$3,710	N/A	0.0%
2020 YTD	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A	0.0%
Current 12 Months	0	\$0	-\$3,317	\$0	\$0	\$0	\$0	-\$3,317	\$3,317	N/A	0.0%

Data Sources:

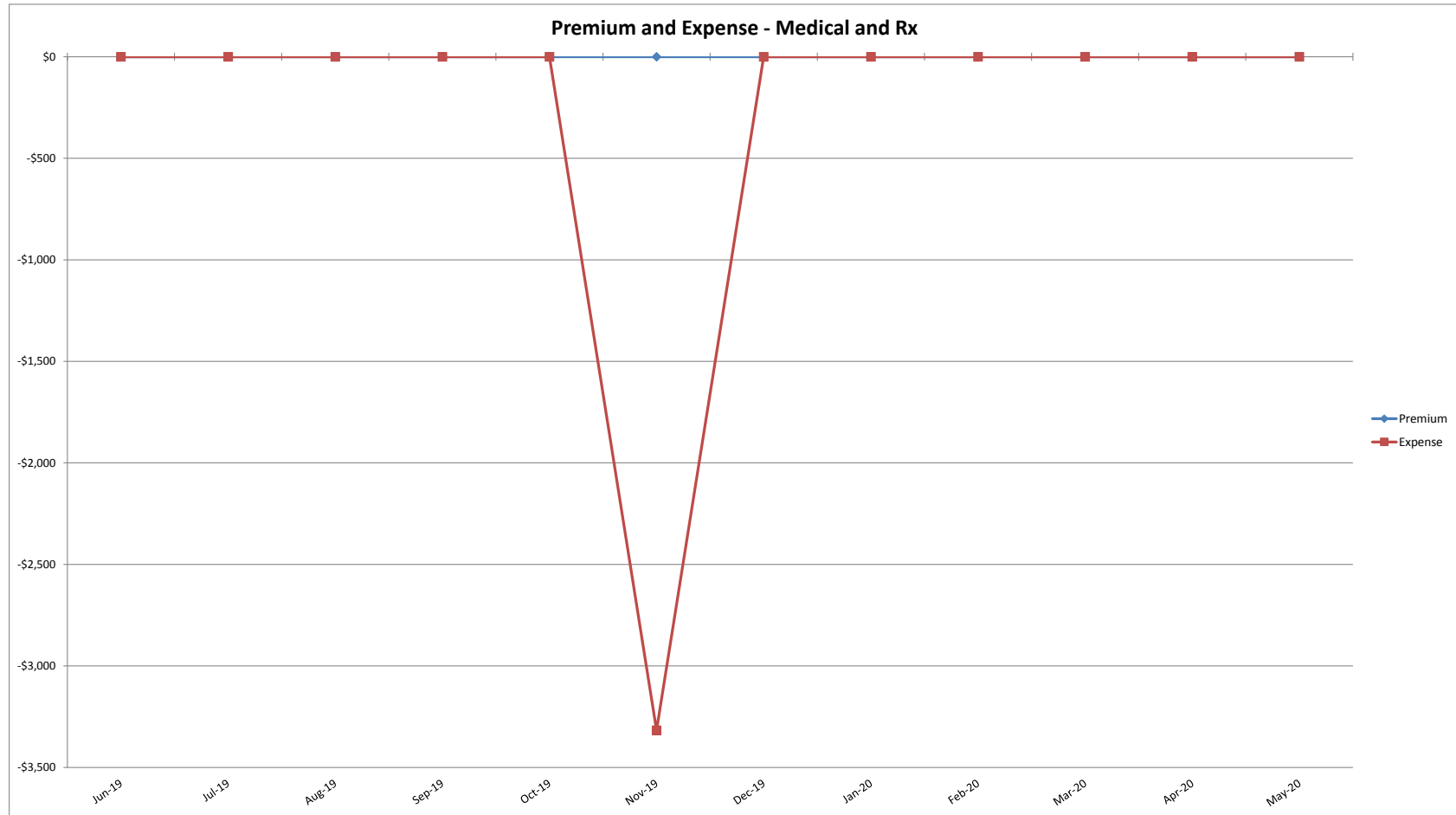
Enrollment & Premium: Hourglass; **Medical Claims & Capitation:** Anthem CII, Anthem CLR, Anthem MDP; **Rx Claims:** Envolve, EmpiRx, Anthem MDP; **Fixed Cost Schedule:** Appendix

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



San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
County of Tulare - HMO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
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-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	\$1,928,060	\$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%
Jan-20	2,992	\$2,426,484	\$1,331,270	\$654,819	\$220,989	\$0	\$2,207,078	\$219,405	\$663.80	91.0%
Feb-20	2,974	\$2,413,335	\$1,041,531	\$561,230	\$219,660	\$0	\$1,822,421	\$590,914	\$538.92	75.5%
Mar-20	2,994	\$2,430,428	\$1,158,107	\$752,488	\$221,137	\$0	\$2,131,732	\$298,696	\$638.14	87.7%
Apr-20	3,002	\$2,440,649	\$805,407	\$674,100	\$221,728	\$0	\$1,701,235	\$739,414	\$492.84	69.7%
May-20	2,997	\$2,437,731	\$1,063,611	\$602,479	\$221,358	\$0	\$1,887,449	\$550,282	\$555.92	77.4%
2015	2,418	\$18,669,716	\$11,692,885	\$5,270,004	\$2,040,045	\$0	\$19,002,934	-\$333,218	\$584.62	101.8%
2016	2,481	\$19,812,211	\$12,016,280	\$5,664,640	\$1,921,524	\$0	\$19,602,444	\$209,767	\$593.96	98.9%
2017	2,805	\$25,183,018	\$14,606,277	\$7,310,416	\$2,227,547	\$0	\$24,144,240	\$1,038,777	\$651.04	95.9%
2018	2,904	\$26,669,376	\$13,757,286	\$7,654,950	\$2,299,920	-\$169,926	\$23,542,231	\$3,127,146	\$609.68	88.3%
2019	2,980	\$27,794,664	\$15,414,671	\$7,688,962	\$2,641,307	\$0	\$25,744,940	\$2,049,724	\$646.06	92.6%
2020 YTD	2,992	\$12,148,626	\$5,399,926	\$3,245,117	\$1,104,872	\$0	\$9,749,915	\$2,398,711	\$241.58	80.3%
Current 12 Months	2,986	\$28,360,947	\$13,921,269	\$7,664,402	\$2,646,552	\$0	\$24,232,222	\$4,128,725	\$602.41	85.4%

Data Sources:

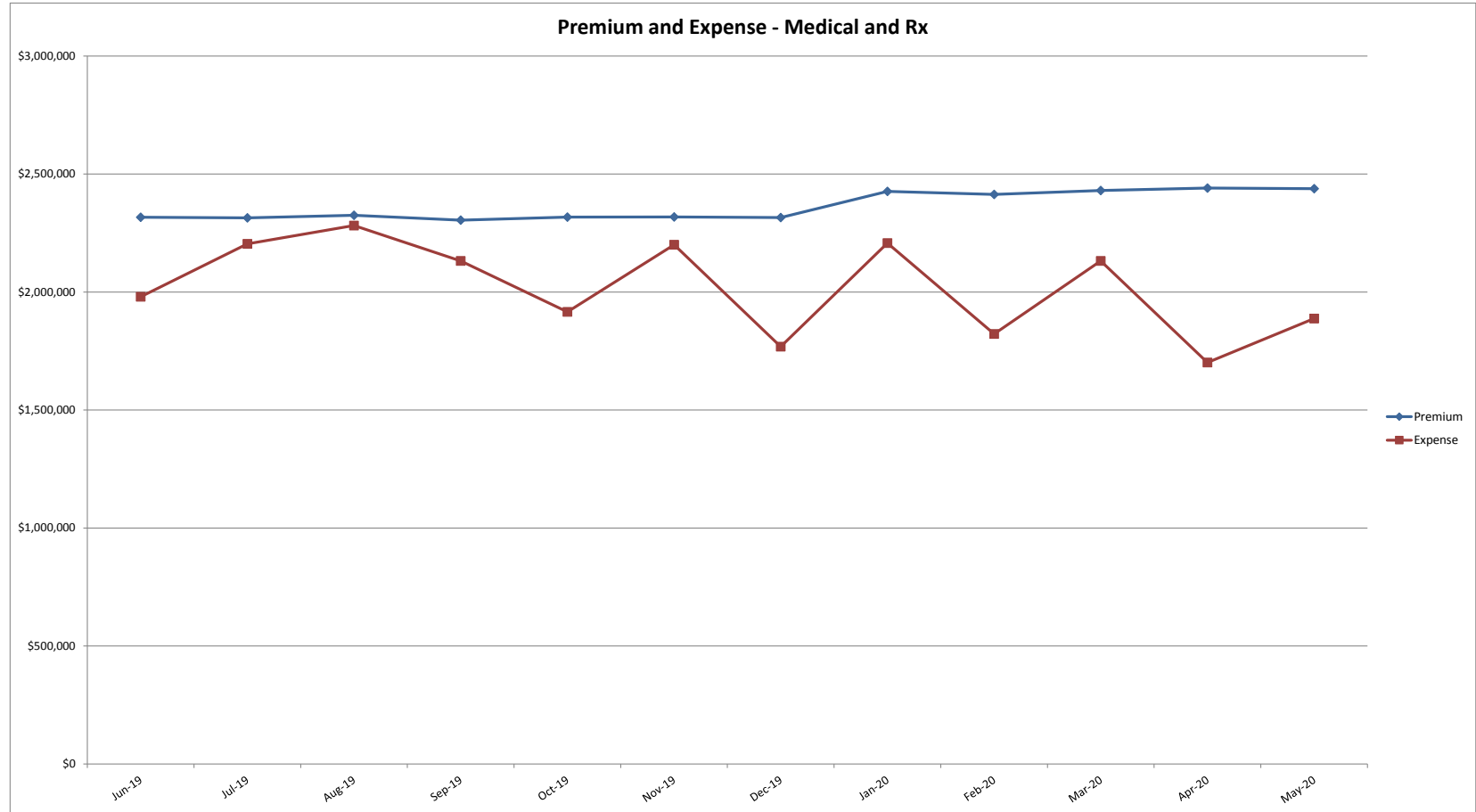
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envelope, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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 May 2020
County of Tulare - PPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
County of Tulare - 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-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%
Jan-20	34	\$25,644	\$6,915	-\$32	\$2,511	\$0	\$9,394	\$16,249	\$202.44	36.6%
Feb-20	35	\$26,253	\$160,361	\$820	\$2,585	\$0	\$163,766	-\$137,513	\$4,605.17	623.8%
Mar-20	36	\$27,472	\$152,246	\$17,662	\$2,659	\$0	\$172,567	-\$145,095	\$4,719.67	628.2%
Apr-20	36	\$27,472	\$16,488	\$8,292	\$2,659	\$0	\$27,438	\$34	\$688.32	99.9%
May-20	36	\$27,472	\$153,704	\$20,097	\$2,659	\$0	\$176,461	-\$148,988	\$4,827.82	642.3%
2015	32	\$215,364	\$174,555	\$8,710	\$26,718	\$0	\$209,983	\$5,381	\$482.28	97.5%
2016	32	\$216,382	\$126,874	\$6,269	\$24,916	\$0	\$158,059	\$58,323	\$344.93	73.0%
2017	37	\$293,539	\$69,926	\$2,767	\$29,710	\$0	\$102,403	\$191,136	\$161.90	34.9%
2018	35	\$274,074	\$66,283	\$7,316	\$27,988	\$0	\$101,587	\$172,487	\$173.58	37.1%
2019	34	\$297,735	\$290,599	\$84,207	\$30,504	\$0	\$405,309	-\$107,574	\$907.52	136.1%
2020 YTD	35	\$134,314	\$489,713	\$46,840	\$13,073	\$0	\$549,626	-\$415,312	\$1,305.48	409.2%
Current 12 Months	34	\$303,980	\$729,345	\$89,691	\$30,430	\$0	\$849,466	-\$545,486	\$1,987.95	279.4%

Data Sources:

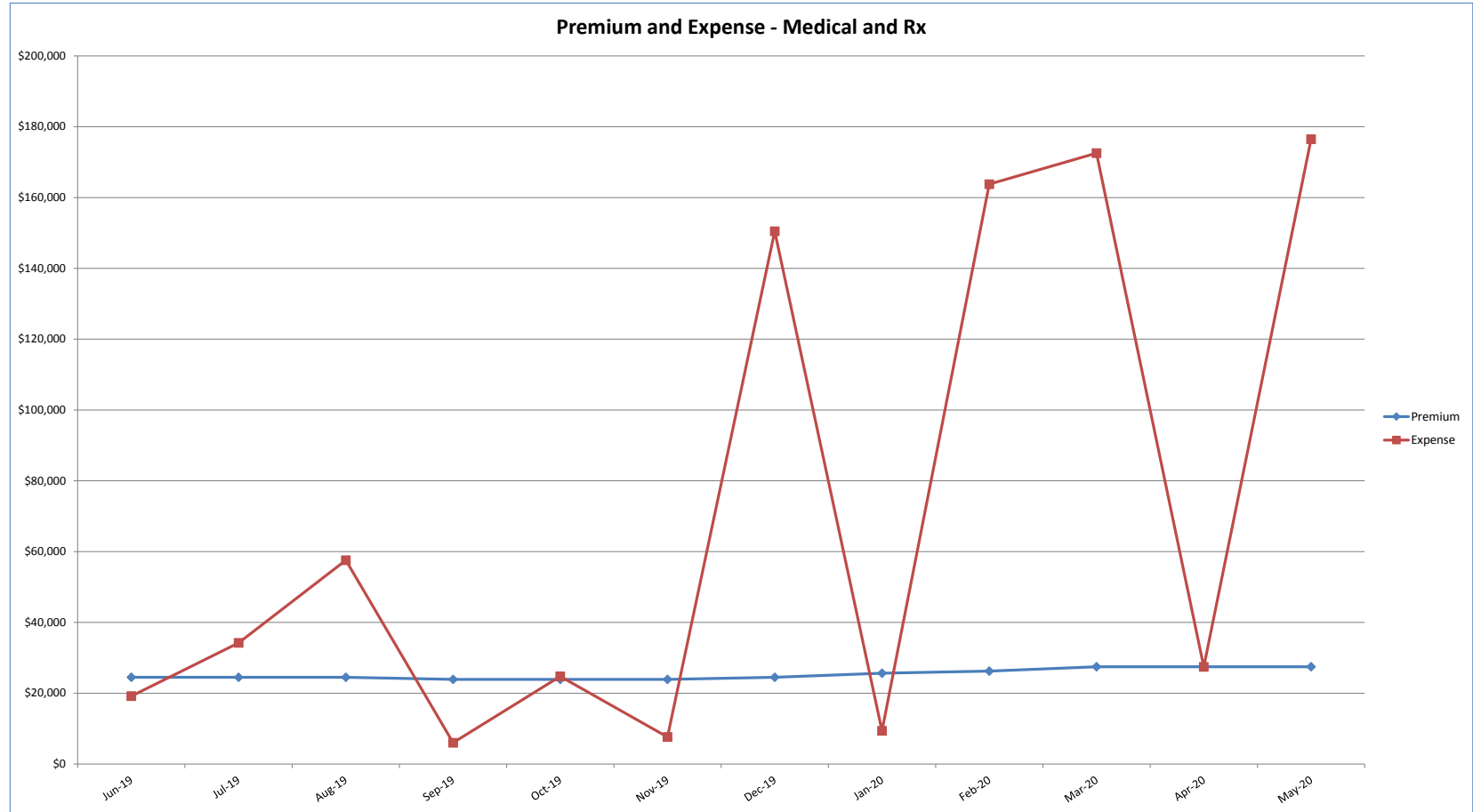
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envelope, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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 May 2020
County of Tulare - HDHP





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
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-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%
Jan-20	0	\$0	\$3,288	\$0	\$2,593	\$0	\$0	\$5,881	-\$5,881	\$0.00	0.0%
Feb-20	0	\$0	\$1,985	\$0	-\$36	\$0	\$0	\$1,949	-\$1,949	\$0.00	0.0%
Mar-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
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	35	\$768,640	\$486,746	\$0	\$54,499	\$37,854	\$0	\$579,100	\$189,540	\$1,294.85	75.3%
2020 YTD	0	\$0	\$5,273	\$0	\$2,557	\$0	\$0	\$7,830	-\$7,830	\$20.61	0.0%
Current 12 Months	19	\$433,323	\$358,958	\$0	\$30,300	\$21,100	\$0	\$410,358	\$22,965	\$1,670.63	94.7%

Data Sources:

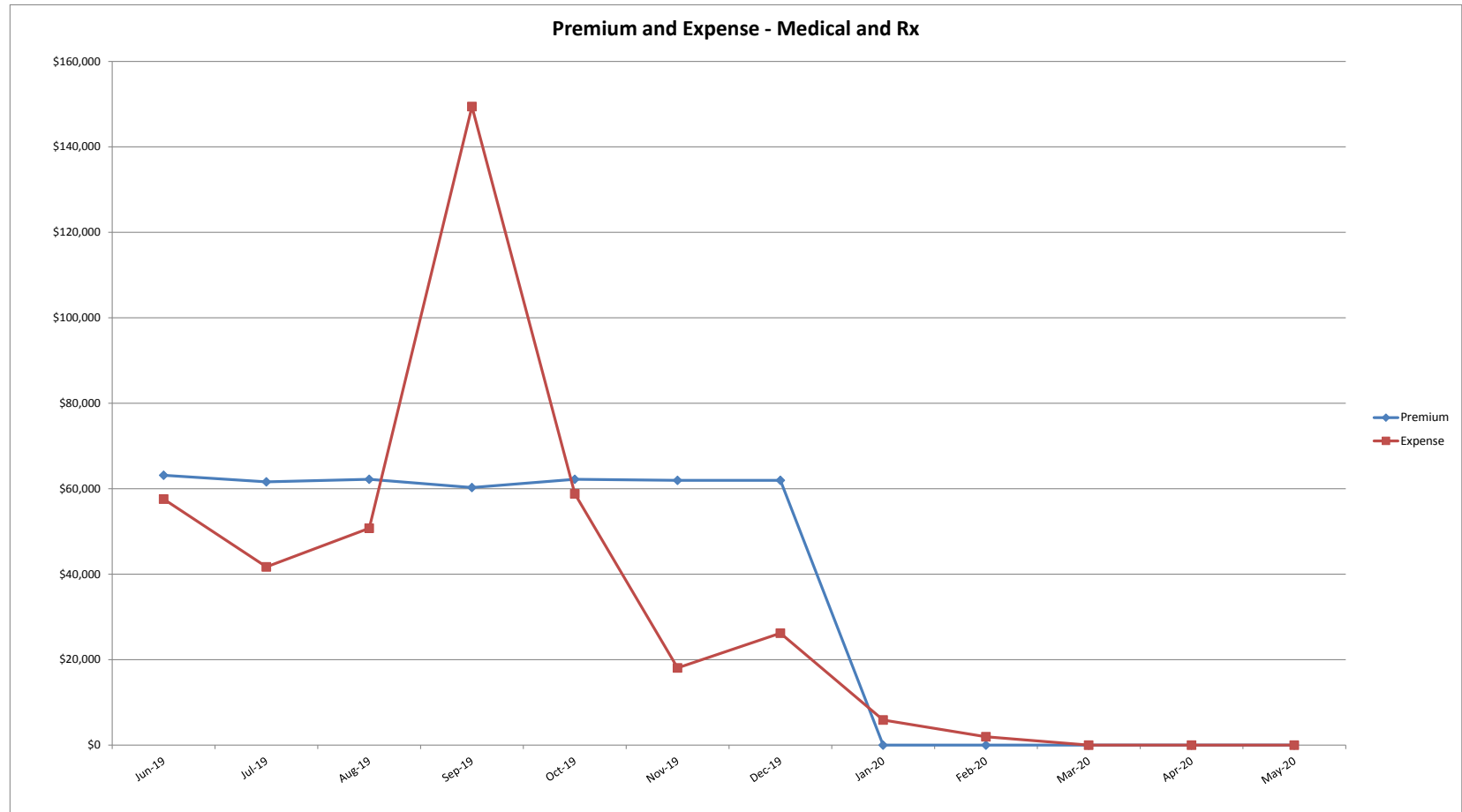
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CIL, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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. Waterford and Ceres terminated from SJVIA effective 1/1/2018
5. All Others Claims include runout for Ceres and Waterford



San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
All Others - All Medical





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
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-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%
Jan-20	0	\$0	\$61	\$0	\$0	\$0	\$0	\$61	-\$61	\$0.00	0.0%
Feb-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2015	94	\$1,211,794	\$2,250,892	\$428,402	\$257,607	\$104,791	-\$50,695	\$2,990,998	-\$1,779,204	\$2,547.40	246.8%
2016	94	\$1,280,238	\$1,072,716	\$434,864	\$217,831	\$99,223	\$0	\$1,824,634	-\$544,396	\$1,525.56	142.5%
2017	128	\$2,327,432	\$1,651,278	\$627,083	\$284,809	\$137,226	\$0	\$2,700,397	-\$372,964	\$1,668.73	116.0%
2018	0	\$0	\$104,250	\$0	\$0	\$0	\$0	\$104,250	-\$104,250	\$0.00	0.0%
2019	0	\$0	\$4,433	\$0	\$0	\$0	\$0	\$4,433	-\$4,433	N/A	0.0%
2020 YTD	0	\$0	\$61	\$0	\$0	\$0	\$0	\$61	-\$61	N/A	0.0%
Current 12 Months	0	\$0	-\$281	\$0	\$0	\$0	\$0	-\$281	\$281	N/A	0.0%

Data Sources:

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

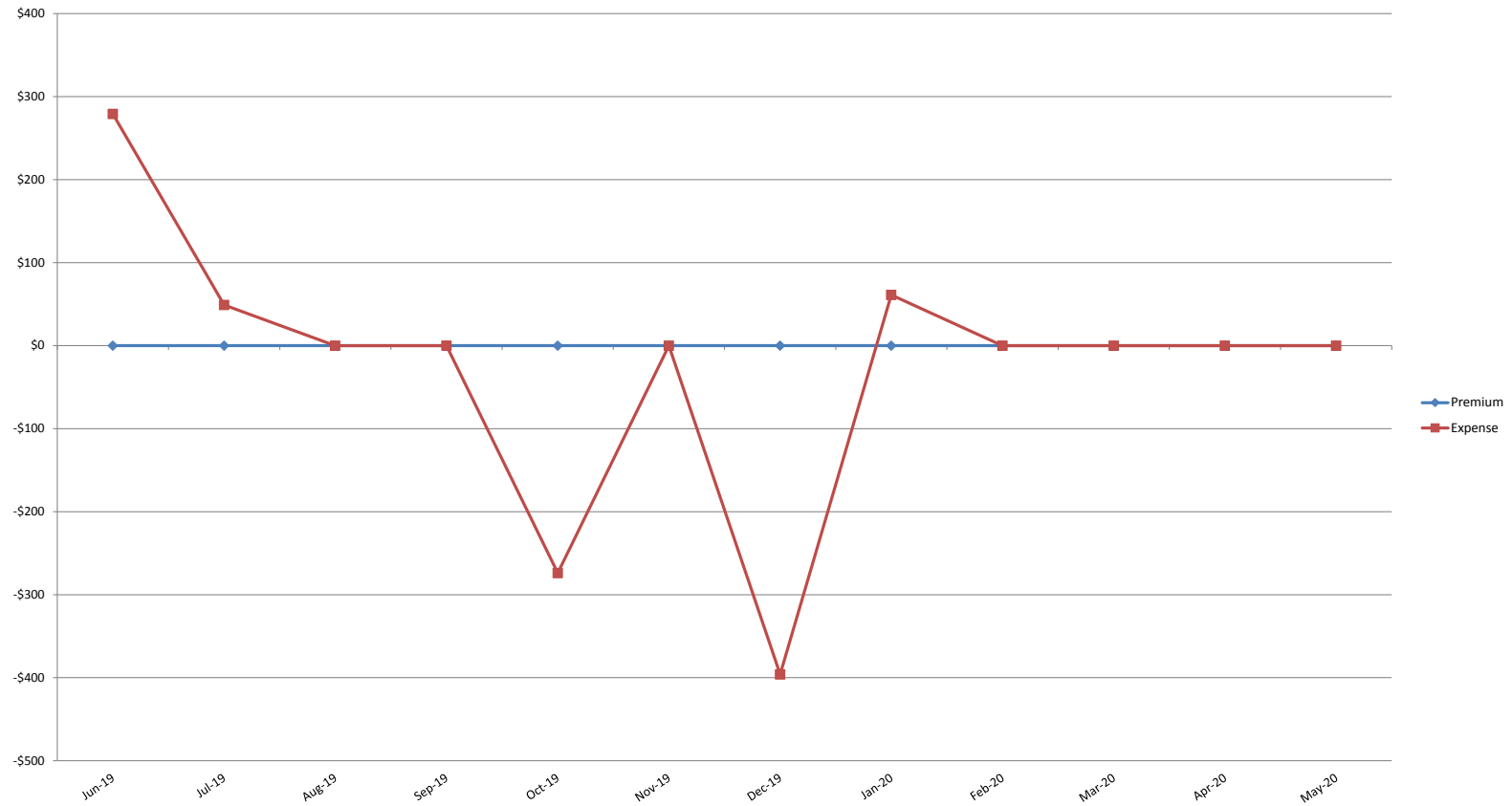
Notes:

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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
All Others - HMO

Premium and Expense - Medical and Rx





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
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-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%
Jan-20	0	\$0	\$3,227	\$2,593	\$0	\$0	\$5,820	-\$5,820	\$0.00	0.0%
Feb-20	0	\$0	\$1,985	(\$36)	\$0	\$0	\$1,949	-\$1,949	\$0.00	0.0%
Mar-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
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	35	\$768,640	\$482,313	\$54,499	\$37,854	\$0	\$574,667	\$193,973	\$1,284.24	74.8%
2020 YTD	0	\$0	\$5,212	\$2,557	\$0	\$0	\$7,769	-\$7,769	\$20.44	0.0%
Current 12 Months	19	\$433,323	\$359,239	\$30,300	\$21,100	\$0	\$410,639	\$22,684	\$1,671.84	94.8%

Data Sources:

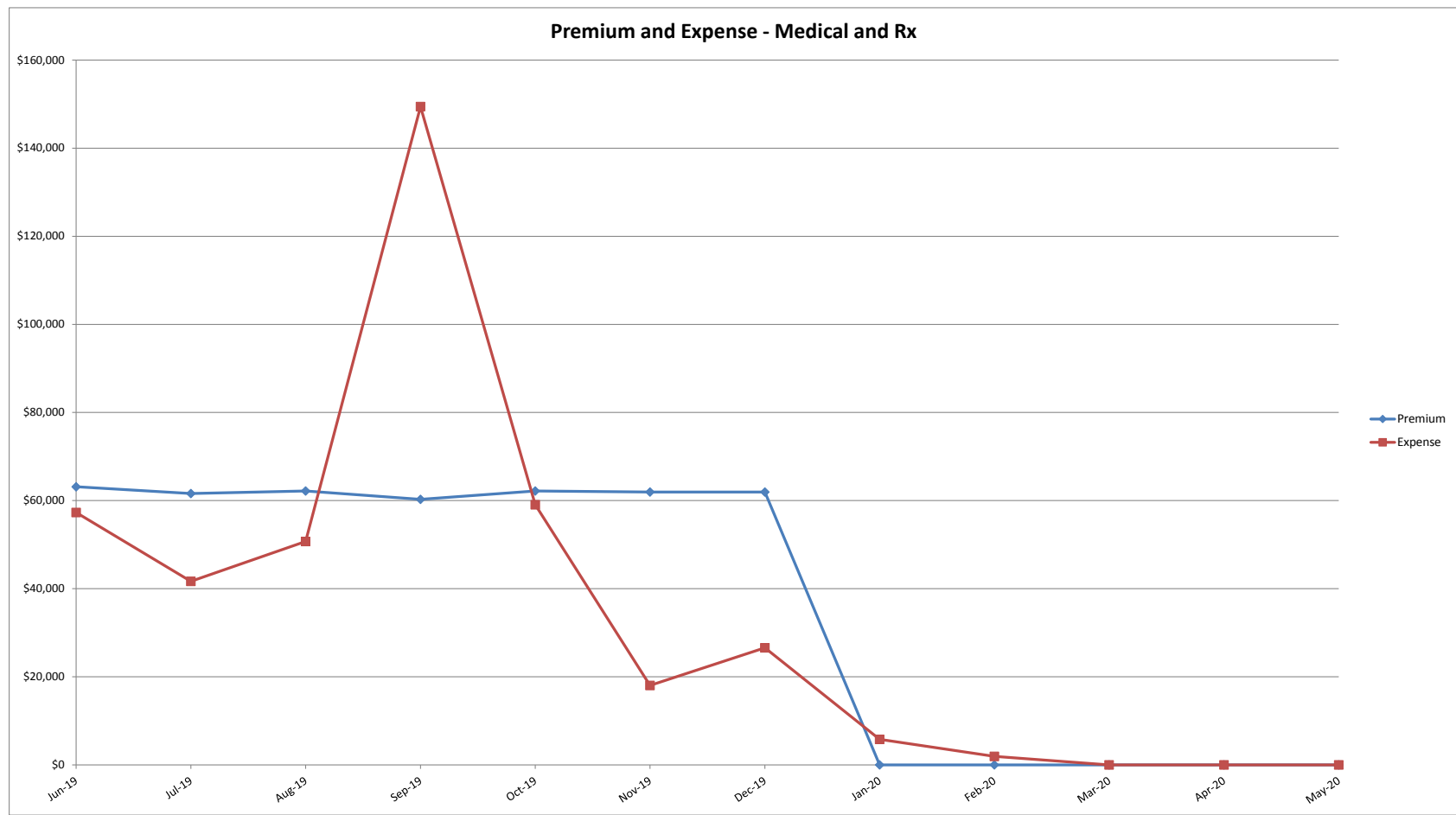
Enrollment & Premium: Hourglass; **Medical Claims & Capitation:** Anthem CII, Anthem CLR, Anthem MDP; **Rx Claims:** Envelope, EmpiRx, Anthem MDP; **Fixed Cost Schedule:** Appendix

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
4. Waterford and Ceres terminated from SJVIA effective 1/1/2018
5. All Others Claims include runout for Ceres and Waterford



San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2020
All Others - PPO



Appendix

Fixed Cost Schedule								
SJVIA	Anthem Blue Cross Premium and Claims Report as of May 2020				2019			
Total Fixed Costs Self-Funded Medical	EPO	PPO/HDHP			EPO	PPO/HDHP		
	Fresno	Fresno	Tulare	Marysville	Fresno	Fresno	Tulare	Marysville
Specific Stop-Loss Premium PEPM	\$20.82	\$20.82	\$20.82	\$20.82	\$25.50	\$25.50	\$20.32	\$34.02
Anthem Network & Admin. Fees	\$48.08	\$33.83	\$33.83	\$33.83	\$49.63	\$34.92	\$34.92	\$34.92
EmpiRx Administration Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$5.28	\$5.28	\$5.28	\$5.28
Wellness	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
Claims Mgmt/Communication	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50
Keenan Consulting Fee	\$3.35	\$3.35	\$3.35	\$3.35	\$3.10	\$3.10	\$3.10	\$3.10
Keenan Pharmacy Services Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$2.59	\$2.59	\$2.59	\$2.59
SJVIA Fee	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
SJVIA Non-Founding Member Fee	\$0.00	\$0.00	\$0.00	\$2.00	\$0.00	\$0.00	\$0.00	\$2.00
Hourglass - Benefits Administration	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65
ASI - Benefit Administration	\$2.00	\$2.00	\$0.00	\$1.00	\$2.00	\$2.00	\$0.00	\$1.00
PCORI/Transitional Reinsurance Fees	\$0.36	\$0.36	\$0.36	\$0.36	\$0.00	\$0.00	\$0.00	\$0.00
Total Fixed Cost - Self-Funded Medical Plans	\$82.26	\$68.01	\$66.01	\$69.01	\$95.75	\$81.04	\$73.86	\$90.56



San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of May 2020
County of Fresno and County of Tulare

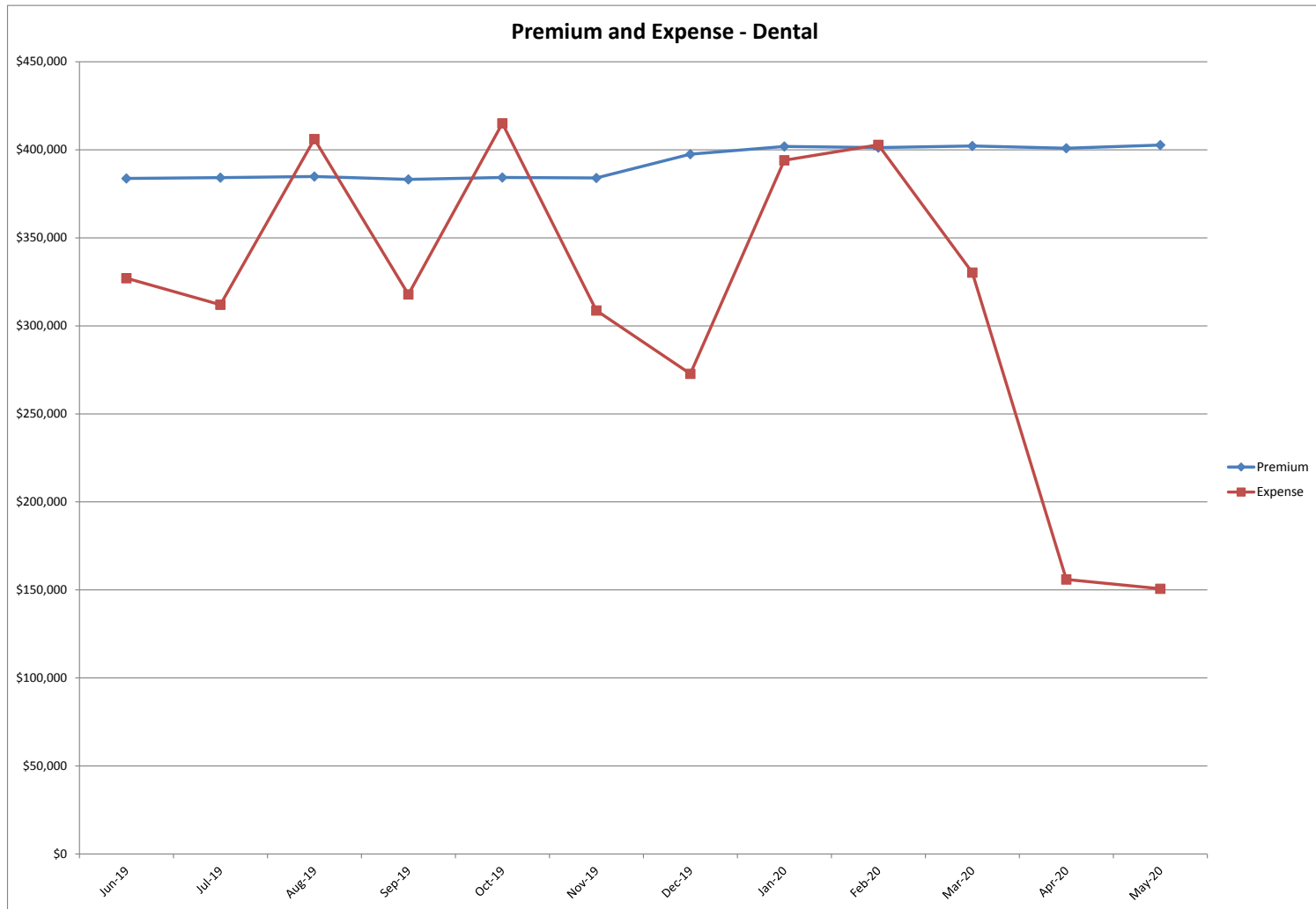
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-18	6,772	\$362,752	\$358,669	\$33,042	\$391,712	-\$28,960	107.98%
Feb-18	6,769	\$359,841	\$319,592	\$32,861	\$352,453	\$7,388	97.95%
Mar-18	6,764	\$356,513	\$353,356	\$32,478	\$385,834	-\$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%
Jan-20	7,300	\$401,910	\$365,829	\$28,251	\$394,080	\$7,830	98.05%
Feb-20	7,284	\$401,235	\$374,648	\$28,189	\$402,837	-\$1,603	100.40%
Mar-20	7,308	\$402,164	\$301,949	\$28,282	\$330,231	\$71,933	82.11%
Apr-20	7,288	\$400,881	\$127,803	\$28,205	\$156,007	\$244,874	38.92%
May-20	7,310	\$402,682	\$122,396	\$28,290	\$150,686	\$251,996	37.42%
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%
2020 YTD	7,298	\$2,008,871	\$1,292,625	\$141,216	\$1,433,841	\$575,030	71.38%
Current 12 Months	7,162	\$4,710,726	\$3,460,888	\$332,588	\$3,793,476	\$917,250	80.53%

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 Mar. 2020: \$14,961.

San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of May 2020
County of Fresno and County of Tulare





San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of May 2020
County of Fresno

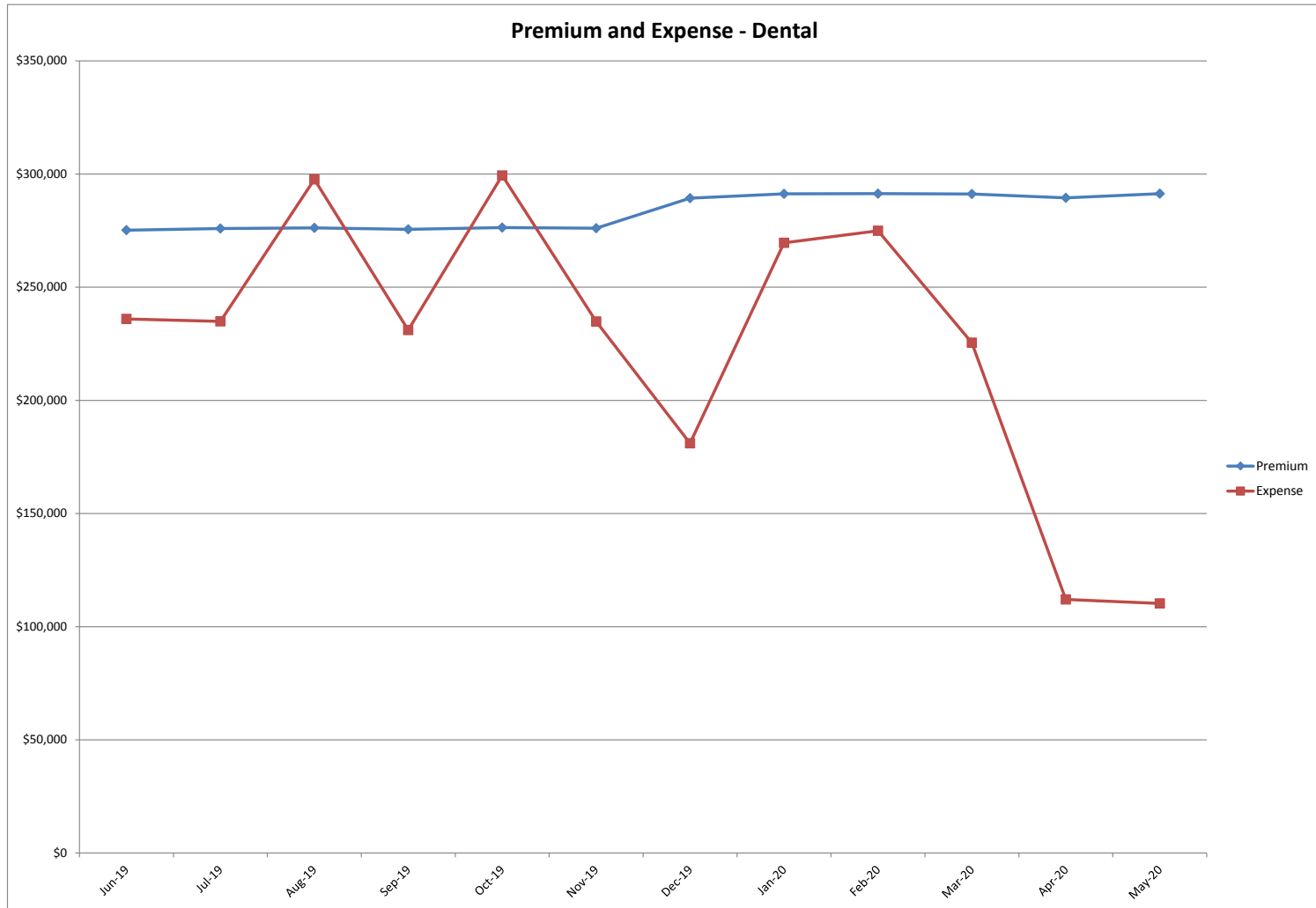
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-18	4,261	\$258,318	\$234,694	\$23,536	\$258,230	\$88	99.97%
Feb-18	4,249	\$256,569	\$225,524	\$23,442	\$248,966	\$7,603	97.04%
Mar-18	4,249	\$253,280	\$252,469	\$23,074	\$275,543	-\$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%
Jan-20	4,705	\$291,236	\$251,375	\$18,208	\$269,583	\$21,653	92.57%
Feb-20	4,708	\$291,352	\$256,696	\$18,220	\$274,916	\$16,436	94.36%
Mar-20	4,709	\$291,201	\$207,255	\$18,224	\$225,479	\$65,722	77.43%
Apr-20	4,682	\$289,481	\$93,885	\$18,119	\$112,004	\$177,477	38.69%
May-20	4,706	\$291,293	\$92,062	\$18,212	\$110,274	\$181,019	37.86%
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%
2020 YTD	4,702	\$1,454,562	\$901,273	\$90,984	\$992,257	\$462,306	68.22%
Current 12 Months	4,580	\$3,399,234	\$2,494,282	\$212,687	\$2,706,969	\$692,265	79.63%

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 May 2020
County of Fresno





San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of May 2020
County of Tulare

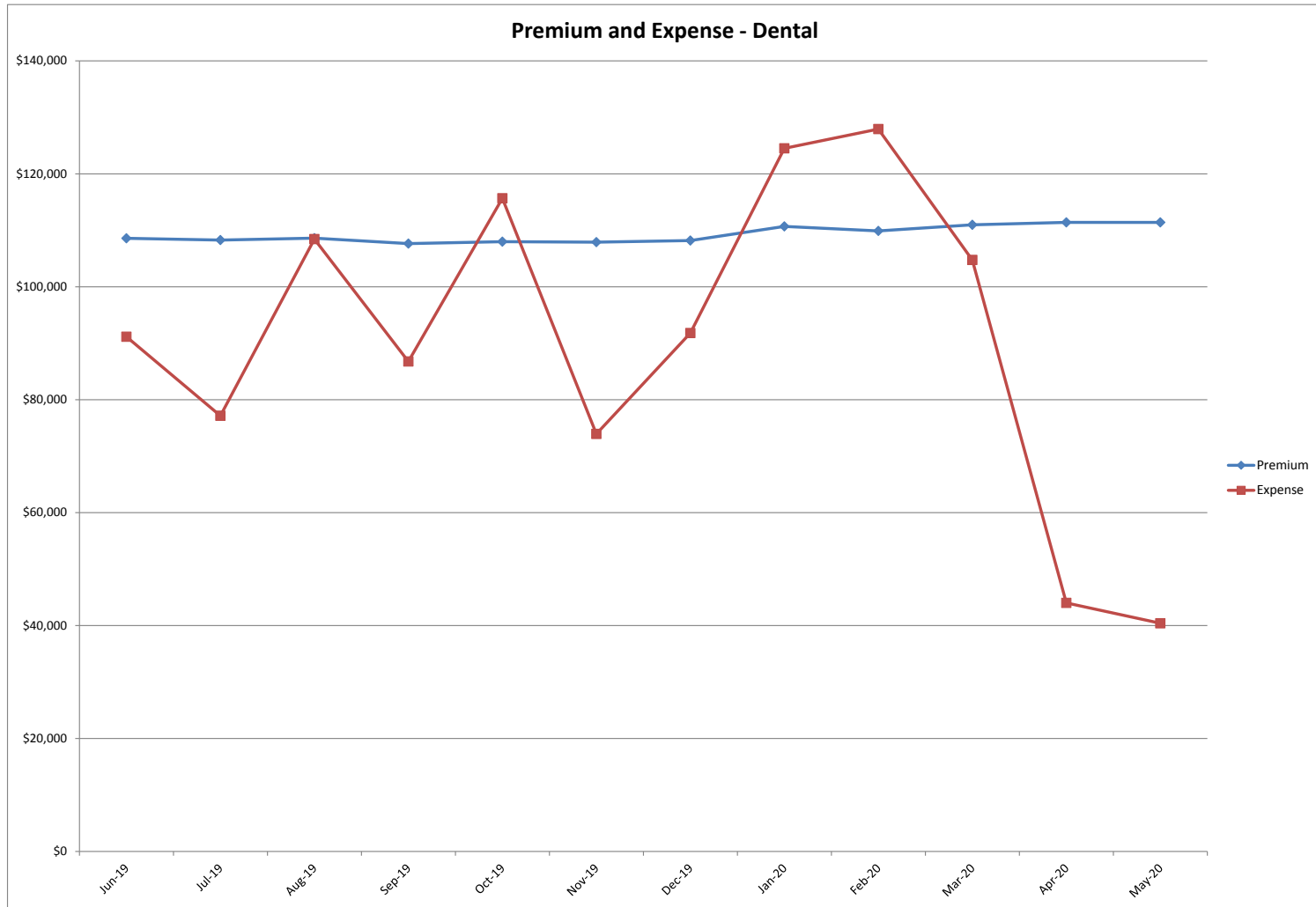
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-18	2,511	\$104,434	\$123,975	\$9,507	\$133,482	-\$29,048	127.81%
Feb-18	2,520	\$103,272	\$94,068	\$9,418	\$103,487	-\$214	100.21%
Mar-18	2,515	\$103,233	\$100,887	\$9,405	\$110,291	-\$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%
Jan-20	2,595	\$110,674	\$114,454	\$10,043	\$124,497	-\$13,823	112.49%
Feb-20	2,576	\$109,883	\$117,952	\$9,969	\$127,921	-\$18,038	116.42%
Mar-20	2,599	\$110,963	\$94,694	\$10,058	\$104,752	\$6,211	94.40%
Apr-20	2,606	\$111,400	\$33,918	\$10,085	\$44,003	\$67,397	39.50%
May-20	2,604	\$111,389	\$30,334	\$10,077	\$40,412	\$70,977	36.28%
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%
2020 YTD	2,596	\$554,309	\$391,352	\$50,233	\$441,584	\$112,725	79.66%
Current 12 Months	2,582	\$1,311,492	\$966,606	\$119,900	\$1,086,506	\$224,985	82.85%

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 May 2020
County of Tulare**





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of May 2020
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-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%
Jan-20	7,261	\$62,678	\$56,658	\$8,148	\$64,806	-\$2,128	103.40%
Feb-20	7,224	\$62,310	\$58,332	\$8,100	\$66,432	-\$4,122	106.62%
Mar-20	7,230	\$62,282	\$45,938	\$8,097	\$54,035	\$8,247	86.76%
Apr-20	7,229	\$62,247	\$14,392	\$8,092	\$22,484	\$39,763	36.12%
May-20	7,208	\$62,112	\$23,060	\$8,075	\$31,135	\$30,977	50.13%
2015	8,115	\$899,664	\$773,471	\$107,960	\$881,431	\$18,233	97.97%
2016	7,669	\$809,032	\$681,007	\$105,174	\$786,181	\$22,851	97.18%
2017	7,472	\$772,296	\$664,815	\$100,398	\$765,213	\$7,083	99.08%
2018	7,208	\$740,679	\$602,303	\$96,288	\$698,591	\$42,088	94.32%
2019	7,174	\$731,459	\$604,721	\$95,090	\$699,810	\$31,648	95.67%
2020 YTD	7,230	\$311,629	\$198,380	\$40,512	\$238,892	\$72,737	76.66%
Current 12 Months	7,189	\$736,438	\$523,532	\$95,737	\$619,269	\$117,169	84.09%

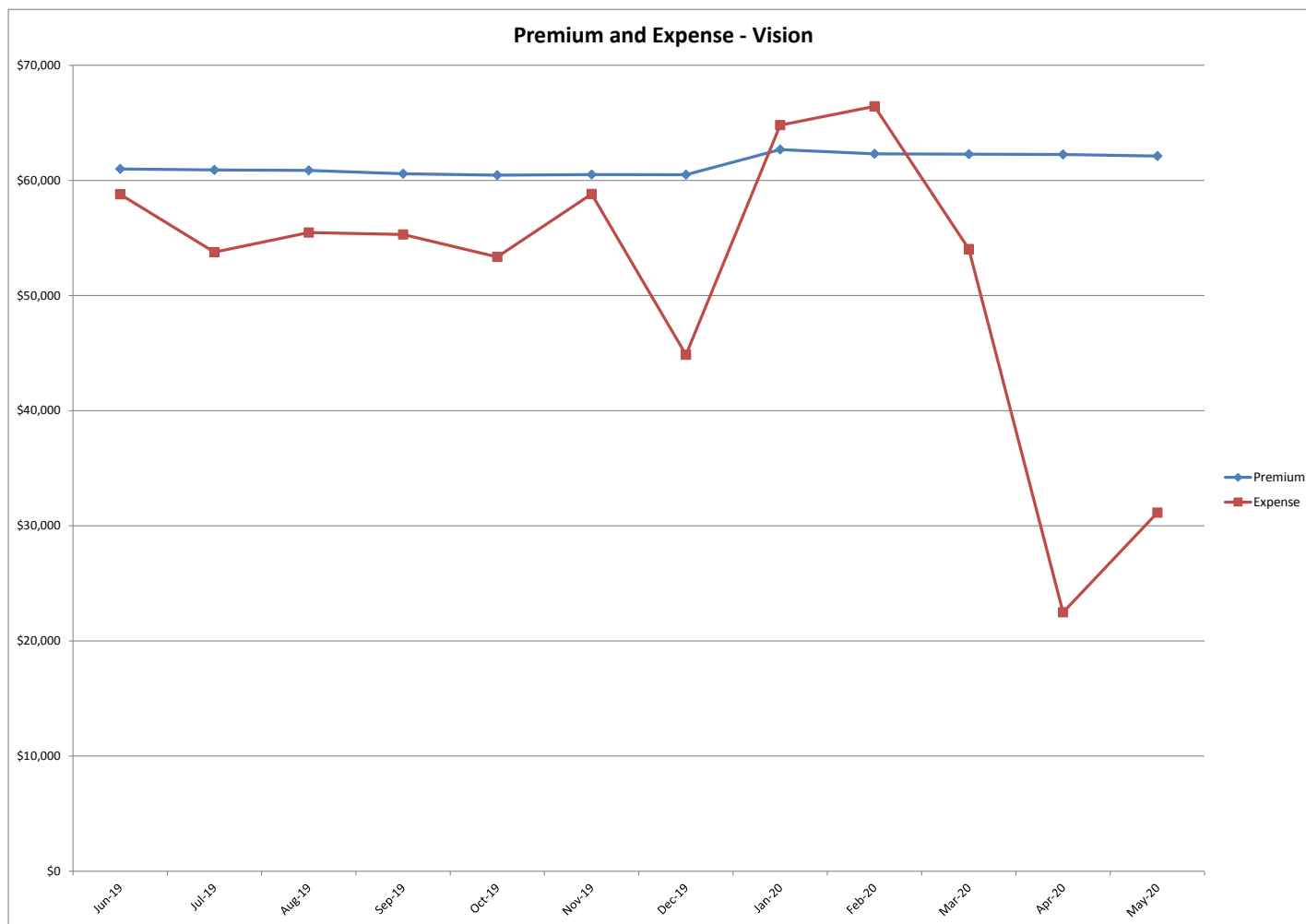
Data Source: VSP SJVIA Utilization Reports

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 May 2020
County of Fresno and County of Tulare





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of May 2020
County of Fresno

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jan-20	4,356	\$45,849	\$39,187	\$5,960	\$45,147	\$702	98.47%
Feb-20	4,336	\$45,571	\$41,169	\$5,924	\$47,093	-\$1,522	103.34%
Mar-20	4,331	\$45,452	\$30,212	\$5,909	\$36,121	\$9,331	79.47%
Apr-20	4,330	\$45,419	\$9,926	\$5,904	\$15,830	\$29,589	34.85%
May-20	4,322	\$45,332	\$15,713	\$5,893	\$21,606	\$23,726	47.66%
2015	5,375	\$700,261	\$566,975	\$84,031	\$651,006	\$49,255	92.97%
2016	4,886	\$604,807	\$472,715	\$78,625	\$551,340	\$53,467	91.16%
2017	4,599	\$560,119	\$454,575	\$72,815	\$527,390	\$32,729	94.16%
2018	4,414	\$552,709	\$419,046	\$71,852	\$490,898	\$61,811	88.82%
2019	4,308	\$537,705	\$400,263	\$69,902	\$470,165	\$67,540	87.44%
2020 YTD	4,335	\$227,623	\$136,207	\$29,591	\$165,798	\$61,825	72.84%
Current 12 Months	4,310	\$539,010	\$351,970	\$70,071	\$422,042	\$116,968	78.30%

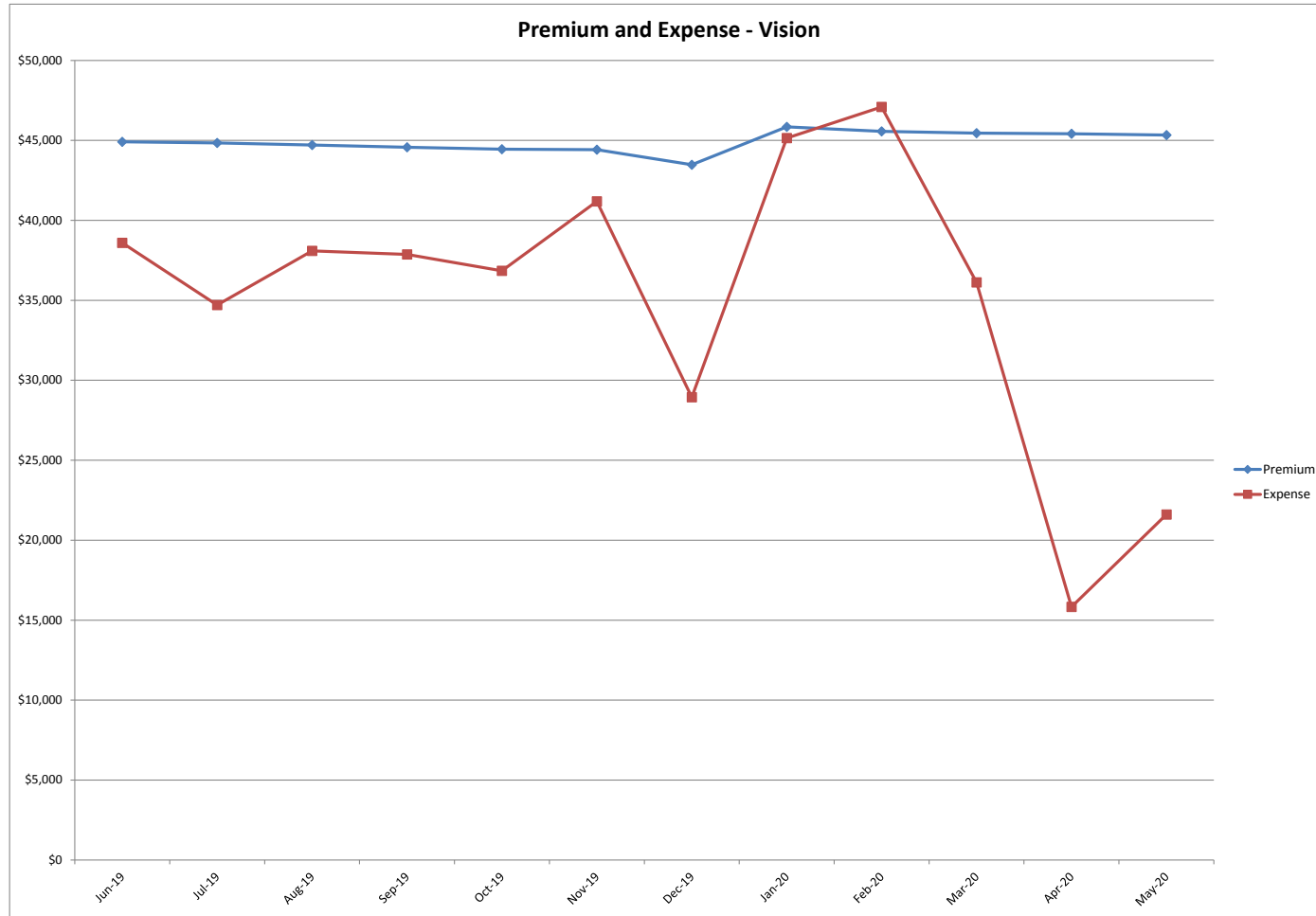
Data Source: VSP SJVIA Utilization Reports

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 May 2020
County of Fresno





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of May 2020
County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jan-20	2,905	\$16,829	\$17,471	\$2,188	\$19,659	-\$2,830	116.81%
Feb-20	2,888	\$16,739	\$17,163	\$2,176	\$19,339	-\$2,600	115.53%
Mar-20	2,899	\$16,830	\$15,726	\$2,188	\$17,914	-\$1,084	106.44%
Apr-20	2,899	\$16,828	\$4,466	\$2,188	\$6,654	\$10,174	39.54%
May-20	2,886	\$16,780	\$7,347	\$2,181	\$9,528	\$7,252	56.78%
2015	2,613	\$175,579	\$186,768	\$21,069	\$207,837	-\$32,258	118.37%
2016	2,649	\$177,979	\$185,607	\$23,137	\$208,744	-\$30,765	117.29%
2017	2,695	\$178,142	\$182,449	\$23,158	\$205,607	-\$27,465	115.42%
2018	2,795	\$187,970	\$181,771	\$24,436	\$206,207	-\$18,237	109.70%
2019	2,866	\$193,754	\$204,457	\$25,188	\$229,645	-\$35,892	118.52%
2020 YTD	2,895	\$84,006	\$62,173	\$10,921	\$73,094	\$10,912	87.01%
Current 12 Months	2,879	\$197,428	\$171,561	\$25,666	\$197,227	\$201	99.90%

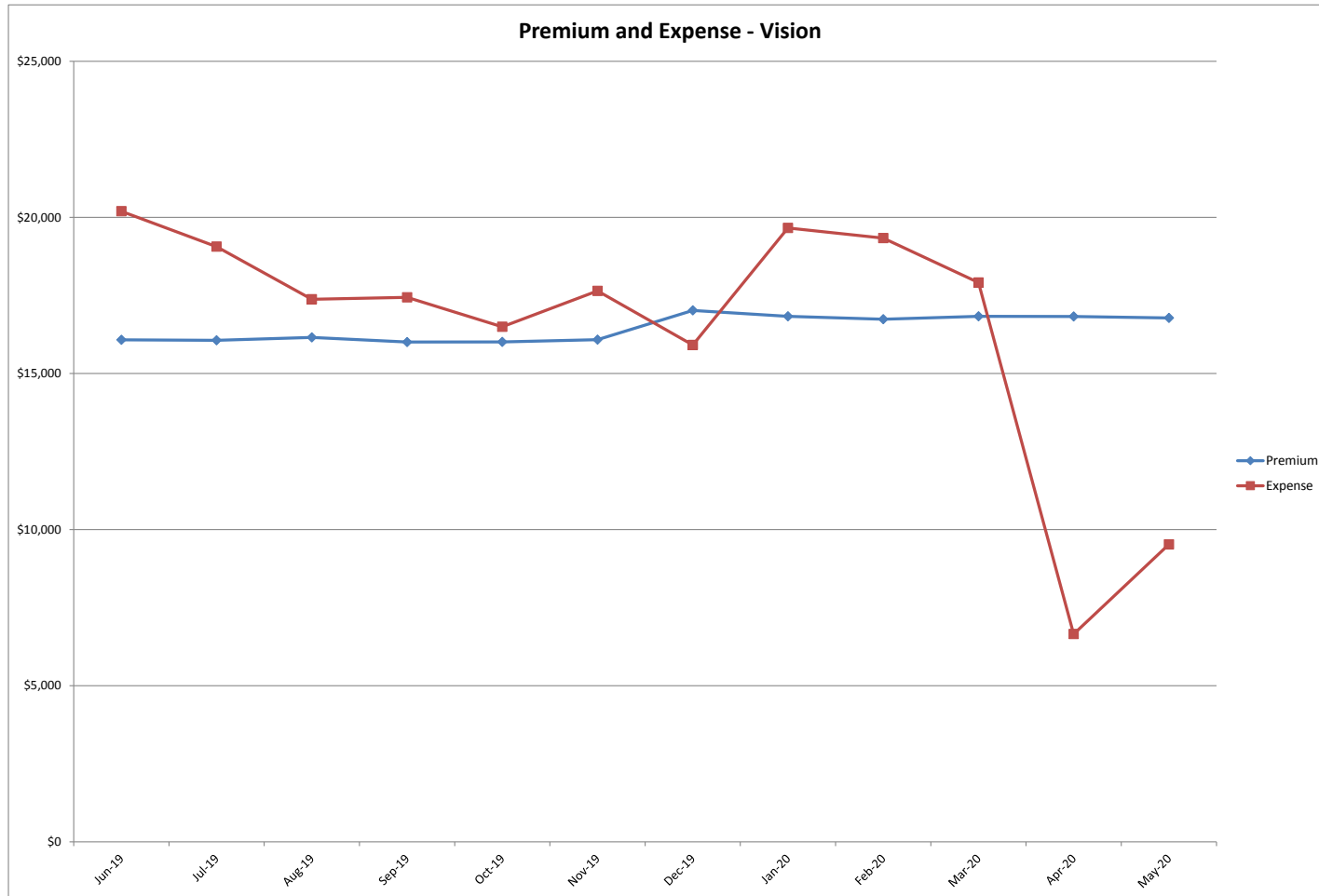
Data Source: VSP SJVIA Utilization Reports

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 May 2020
County of Tulare



**Meeting Location:
County of Fresno
Plaza Ballroom
2220 Tulare Street
Fresno, CA 93721**

AGENDA DATE: July 17, 2020

ITEM NUMBER: Item 13

SUBJECT: Receive Consultant's Report on Plan Year 2021 Preliminary Renewal (I)

REQUEST(S): That the Board receive the Consultant's report on the Plan Year 2021 Preliminary Renewal and provide direction to finalize the renewal.

DESCRIPTION:

Self-funded Medical – The 2021 preliminary renewal report shows a 4.30% renewal increase, or \$3,564,350. This includes \$2,637,287 in margin and IBNR reserve accumulation.

For the County of Fresno, the underwriting indicated the following:

- 15.94% increase on the EPO plan
- -29.31% decrease for the PPO and HDHP plans
- Overall renewal increase of 8.54%

For the County of Tulare PPO/HDHP, the underwriting indicated a -3.02% decrease.

Kaiser Medical – For the 2021 plan year, the Kaiser preliminary renewals are:

- County of Fresno
 - 9.82% carrier rate adjustment
 - 0.26% SJVIA rate adjustment prior to rate parity application
- County of Tulare
 - 9.65% carrier rate adjustment on the HMO
 - 9.70% carrier rate adjustment on the DHMO
 - 6.25% SJVIA rate adjustment on the HMO
 - 6.11% SJVIA rate adjustment on the DHMO

AGENDA: San Joaquin Valley Insurance Authority

DATE: July 17, 2020

Delta Dental – For 2021, the self-funded dental PPO plans require the following rate action:

- County of Fresno -1.14%
- County of Tulare -4.11%

The fully-insured DHMO plans will be in the second year of a two-year rate guarantee.

Vision – For 2021, the fully-insured vision plan will be in the second year of a two-year rate guarantee.

FISCAL IMPACT/FINANCING:

Should the SJVIA Board adopt the preliminary 2021 renewal, the increase in cost would be \$2,503,737 or 2.07%. Keenan will work with staff to mitigate the cost increase in the final 2021 renewal.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
Acting SJVIA Manager



Lupe Garza
Interim SJVIA Assistant Manager

Introduction

Keenan is pleased to present the 2021 preliminary renewal for the SJVIA self-funded medical program. The preliminary renewal was prepared in accordance with SJVIA Board direction and standard insurance industry underwriting guidelines. Anthem Blue Cross medical, EmpiRx pharmacy, and Delta Dental PPO dental coverages are self-funded. Kaiser medical, Delta Dental DHMO, and VSP vision coverages are fully-insured.

The self-funded preliminary renewal was produced with the following factors:

- The self-funded medical plans were underwritten on the most recent 12 months of plan experience available from June 1, 2019 through May 31, 2020
- All self-funded coverage was underwritten based on its own claim experience. The plan experience is considered 100% credible
- Fixed cost components continue to be blended for both participating entities to receive overall economies of scale and reduced fixed costs
- The preliminary renewal assumes the continuation of the \$450,000 specific stop-loss deductible and a 10% increase in reinsurance cost
 - Please note, quotes will be solicited from the market for this line of coverage and staff will return at the December Board meeting with a complete analysis and recommendation
 - In addition to the current deductible, Keenan will request quotes to reduce the SJVIA risk including \$400,000, \$350,000, \$300,000, and \$250,000 deductible options
- The preliminary renewal includes components for IBNR reserve and margin

The preliminary renewal is presented to the SJVIA Board to provide a preview of the 2021 final renewal and provide an opportunity for the Board to give direction to staff and Keenan in preparing the final renewal. The final renewal will be based on the plan experience from July 1, 2019 through June 30, 2020 for the self-funded coverage. We will work with Keenan's underwriting team to ensure the medical and pharmacy renewal projections take into consideration the past plan performance.

Executive Summary

Keenan is pleased to present the 2021 SJVIA preliminary renewal. The following table illustrates the 2021 preliminary rate adjustments based on carrier requested renewals and standard underwriting practices:

Executive Summary	Preliminary Renewal			Comments
	COF	COT	SJVIA	
Self-Funded Medical EPO PPO / HDHP Total	15.94% -29.31% 8.54%	n/a -3.02% -3.02%	15.94% -8.95% 4.30%	The 2021 preliminary renewal rates include \$2,637,287 in margin (\$2,031,201) and IBNR reserves accumulation (\$606,086). A 3.0% claims margin is set for the County of Fresno and a 2.0% of claims margin is set for the County of Tulare. Margin is available to cover adverse claim fluctuation and improve SJVIA's cash position
Kaiser HMO Deductible HMO	9.82% n/a	9.65% 9.70%		The SJVIA did not decrease rates for 2020 to reflect the Kaiser rate decrease, instead rates were unchanged from 2019 to 2020. This developed additional margin in the 2020 SJVIA Kaiser rates. The County of Fresno also implemented an EPO parity margin for 2020. The net impact prior to parity is a -4.06% rate adjustment for the County of Fresno and 6.25% for the County of Tulare HMO and 6.11% for the DHMO. As in past years, the 2021 SJVIA Kaiser rates include 3.0% margin (\$898,107).
Kaiser Medicare	n/a	Not yet received		The 2021 Kaiser Medicare Senior Advantage rates for the County of Tulare are not available yet.
Delta Dental PPO DHMO	-1.14% 0.00%	-4.11% 0.00%	-2.12% 0.00%	Delta Dental PPO plan moved to self-funding with the 2019 plan year. The 2021 preliminary renewal rates include a 2.0% margin (\$85,966). A decrease in IBNR reserve by -\$11,673 was determined appropriate and factored into the 2021 SJVIA dental rates. The Delta Dental DHMO rates are guaranteed for two-years (through 2021).
VSP	0.00%	0.00%	0.00%	The VSP fully-insured vision rates are guaranteed for two-years (through 2021).

Executive Summary

The following chart illustrates the projected cost for 2020 and 2021, the dollar cost differential, and percentage differential based on the recommended renewal action.

County of Fresno	2020	2021	\$ Difference	% Difference
EPO	\$ 43,676,352	\$ 50,637,570	\$ 6,961,218	15.94%
PPO/HDHP	\$ 8,538,336	\$ 6,035,645	\$ (2,502,691)	-29.31%
Total Anthem	\$ 52,214,688	\$ 56,673,215	\$ 4,458,527	8.54%
Kaiser	\$ 28,870,433	\$ 27,699,348	\$ (1,171,085)	-4.06%
Total Medical	\$ 81,085,121	\$ 84,372,563	\$ 3,287,442	4.05%
Delta Dental PPO	\$ 3,495,516	\$ 3,455,522	\$ (39,994)	-1.14%
Delta Dental DHMO	\$ 991,824	\$ 991,824	\$ -	0.00%
Total Dental	\$ 4,487,340	\$ 4,447,346	\$ (39,994)	-0.89%
Vision	\$ 550,517	\$ 550,517	\$ -	0.00%
Grand Total	\$ 86,122,978	\$ 89,370,426	\$ 3,247,448	3.77%
County of Tulare	2020	2021	\$ Difference	% Difference
EPO	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 29,582,436	\$ 28,688,259	\$ (894,177)	-3.02%
Total Anthem	\$ 29,582,436	\$ 28,688,259	\$ (894,177)	-3.02%
Kaiser	\$ 3,313,598	\$ 3,518,939	\$ 205,341	6.20%
Total Medical	\$ 32,896,034	\$ 32,207,198	\$ (688,836)	-2.09%
Delta Dental PPO	\$ 1,336,668	\$ 1,281,793	\$ (54,875)	-4.11%
Delta Dental DHMO	\$ 161,506	\$ 161,506	\$ -	0.00%
Total Dental	\$ 1,498,174	\$ 1,443,299	\$ (54,875)	-3.66%
Vision	\$ 197,550	\$ 197,550	\$ -	0.00%
Grand Total	\$ 34,591,758	\$ 33,848,047	\$ (743,711)	-2.15%
SJVIA	2020	2021	\$ Difference	% Difference
EPO	\$ 43,676,352	\$ 50,637,570	\$ 6,961,218	15.94%
PPO/HDHP	\$ 38,120,772	\$ 34,723,904	\$ (3,396,868)	-8.91%
Total Anthem	\$ 81,797,124	\$ 85,361,474	\$ 3,564,350	4.36%
Kaiser	\$ 32,184,031	\$ 31,218,287	\$ (965,744)	-3.00%
Total Medical	\$ 113,981,155	\$ 116,579,761	\$ 2,598,606	2.28%
Delta Dental PPO	\$ 4,832,184	\$ 4,737,315	\$ (94,869)	-1.96%
Delta Dental DHMO	\$ 1,153,330	\$ 1,153,330	\$ -	0.00%
Total Dental	\$ 5,985,514	\$ 5,890,645	\$ (94,869)	-1.58%
Vision	\$ 748,067	\$ 748,067	\$ -	0.00%
Grand Total	\$ 120,714,736	\$ 123,218,473	\$ 2,503,737	2.07%

Executive Summary

The overall cost adjustment for 2020 to 2021 for medical/prescription drugs, dental, and vision by entity and SJVIA as follows:

- County of Fresno 5.22%
- County of Tulare -1.69%
- SJVIA 3.24%

The self-funded program will utilize the most recent available twelve months of plan experience (through June 30, 2020) in the final renewal.

As Keenan prepares the final renewal, we will work with the SJVIA and each County to implement strategies to minimize the cost of coverage. These strategies will include:

- Further negotiations with the carriers
- Cross-subsidies between lines of coverage
- Implementation of cost containment strategies and vendors

As Keenan prepares the final 2021 renewal, part of the renewal must include the accumulation of funds for loan repayment and funds to improve the SJVIA's cash position.

Self-funded Medical Underwriting EPO

Line	EPO	Fresno			Tulare			Total		
	Line Item/Description	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (June 2019 through May 2020)	\$31,202,255	\$10,242,361	\$41,444,616				\$31,202,255	\$10,242,361	\$41,444,616
2	Claim Adjustments	\$0	\$0	\$0				\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0				\$0	\$0	\$0
4	Rx Change Adjustments	\$0	\$0	\$0				\$0	\$0	\$0
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$272,058)</u>	<u>\$0</u>	<u>(\$272,058)</u>				<u>(\$272,058)</u>	<u>\$0</u>	<u>(\$272,058)</u>
6	Adjusted Paid Claims	\$30,930,197	\$10,242,361	\$41,172,558				\$30,930,197	\$10,242,361	\$41,172,558
7	Beginning Reserves @ 1/01/2020	(\$3,492,898)	(\$595,979)	(\$4,088,877)				(\$3,492,898)	(\$595,979)	(\$4,088,877)
8	Ending Reserves @ 5/31/2020	<u>\$3,514,157</u>	<u>\$614,542</u>	<u>\$4,128,699</u>				<u>\$3,514,157</u>	<u>\$614,542</u>	<u>\$4,128,699</u>
9	Incurred Claims (June 2019 through May 2020)	\$30,951,456	\$10,260,924	\$41,212,380				\$30,951,456	\$10,260,924	\$41,212,380
10	Total Covered Employees (June 2019 through May 2020)	<u>36,890</u>	<u>36,890</u>	<u>36,890</u>				<u>36,890</u>	<u>36,890</u>	<u>36,890</u>
11	Claims Cost PEPM	\$839.02	\$278.15	\$1,117.17				\$839.02	\$278.15	\$1,117.17
12	Trend Factor	<u>1.1131</u>	<u>1.0803</u>	<u>1.1049</u>				<u>1.1131</u>	<u>1.0803</u>	<u>1.1049</u>
13	Projected Claims Cost Per Employee	\$933.91	\$300.48	\$1,234.40				\$933.91	\$300.48	\$1,234.40
14	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>				<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>
15	Adjusted Projected Claims	\$961.93	\$309.50	\$1,271.43				\$961.93	\$309.50	\$1,271.43
	<u>Fixed Costs PEPM</u>									
16	Specific Stop-Loss Premium PEPM (Estimate)			\$29.40						\$29.40
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00						\$0.00
18	Anthem Network & Administrative Fees			\$55.69						\$55.69
19	All Other Program Fees			\$14.91						\$14.91
	<u>PCORI FEE</u>			<u>\$0.42</u>						<u>\$0.42</u>
20	Total Fixed Costs			\$100.42						\$100.42
21	Required Premium PEPM			\$1,371.85						\$1,371.85
22	Current Premium PEPM			\$1,183.26						\$1,183.26
23	Required Increase			15.94%						15.94%
24	Current Subscribers (May 2020)	3,076	3,076	3,076				3,076	3,076	3,076
25	Base Trend	7.00%	5.00%					7.00%	5.00%	
26	Months Trended	19	19					19	19	

Notes:

Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, SJVIA Non-Founding Member Fee, and Hourglass/ASI.
Large claim credits are obtained from Anthem medical reports and EmpiRX prescription drug reports.

Self-funded Medical Underwriting PPO/HDHP

Line	PPO/HDHP	Fresno			Tulare			Total		
	Line Item/Description	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (June 2019 through May 2020)	\$3,466,119	\$1,239,705	\$4,705,824	\$14,650,616	\$7,754,093	\$22,404,709	\$18,116,735	\$8,993,798	\$27,110,533
2	Claim Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Rx Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5	Large Claim Adjustment (Pooling Level: \$450,000)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
6	Adjusted Paid Claims	\$3,466,119	\$1,239,705	\$4,705,824	\$14,650,616	\$7,754,093	\$22,404,709	\$18,116,735	\$8,993,798	\$27,110,533
7	Beginning Reserves @ 1/01/2020	(\$388,010)	(\$72,136)	(\$460,146)	(\$1,806,455)	(\$466,390)	(\$2,272,845)	(\$2,194,465)	(\$538,526)	(\$2,732,991)
8	Ending Reserves @ 5/31/2020	\$433,576	\$74,382	\$507,958	\$2,325,326	\$465,246	\$2,790,571	\$2,758,901	\$539,628	\$3,298,529
9	Incurred Claims (June 2019 through May 2020)	\$3,511,685	\$1,241,951	\$4,753,636	\$15,169,487	\$7,752,949	\$22,922,435	\$18,681,171	\$8,994,900	\$27,676,071
10	Total Covered Employees (June 2019 through May 2020)	10,262	10,262	10,262	36,244	36,244	36,244	46,506	46,506	46,506
11	Claims Cost PEPM	\$342.20	\$121.02	\$463.23	\$418.54	\$213.91	\$632.45	\$401.69	\$193.41	\$595.11
12	Trend Factor	1.0803	1.0803	1.0803	1.1131	1.0803	1.1020	1.1069	1.0803	1.0983
13	Projected Claims Cost Per Employee	\$369.68	\$130.74	\$500.42	\$465.87	\$231.09	\$696.96	\$444.65	\$208.94	\$653.59
14	Recommended Funding Margin	3.0%	3.0%	3.0%	2.0%	2.0%	2.0%	2.2%	2.2%	2.2%
15	Adjusted Projected Claims	\$380.77	\$134.66	\$515.44	\$475.19	\$235.71	\$710.90	\$454.35	\$213.50	\$667.85
	Fixed Costs PEPM									
16	Specific Stop-Loss Premium PEPM (Estimate)			\$20.40			\$22.70			\$22.19
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00
18	Anthem Network & Administrative Fees			\$41.44			\$41.44			\$41.44
19	All Other Program Fees			\$14.91			\$12.91			\$13.35
20	PCORI Fee			\$0.24			\$0.28			\$0.27
21	Total Fixed Costs			\$76.99			\$77.33			\$77.25
22	Required Premium PEPM			\$592.43			\$788.23			\$745.10
23	Current Premium PEPM			\$838.08			\$812.79			\$818.37
24	Required Increase			-29.31%			-3.02%			-8.95%
25	Current Subscribers (May 2020)	849	849	849	3,033	3,033	3,033	3,882	3,882	3,882
26	Base Trend	5.00%	5.00%		7.00%	5.00%		6.63%	5.00%	
27	Months Trended	19	19		19	19		19	19	

Notes:

Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, SJVIA Non-Founding Member Fee, and Hourglass/ASI.
Large claim credits are obtained from Anthem medical reports and EmpiRX prescription drug reports.

Self-funded Medical Underwriting Total SJVIA

Line	EPO and PPO/HDHP	Fresno			Tulare			Total		
	Line Item/Description	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (June 2019 through May 2020)	\$34,668,374	\$11,482,066	\$46,150,440	\$14,650,616	\$7,754,093	\$22,404,709	\$49,318,990	\$19,236,159	\$68,555,149
2	Claim Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Rx Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$272,058)</u>	<u>\$0</u>	<u>(\$272,058)</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>(\$272,058)</u>	<u>\$0</u>	<u>(\$272,058)</u>
6	Adjusted Paid Claims	\$34,396,316	\$11,482,066	\$45,878,382	\$14,650,616	\$7,754,093	\$22,404,709	\$49,046,932	\$19,236,159	\$68,283,091
7	Beginning Reserves @ 1/01/2020	(\$3,880,908)	(\$668,115)	(\$4,549,023)	(\$1,806,455)	(\$466,390)	(\$2,272,845)	(\$5,687,363)	(\$1,134,505)	(\$6,821,868)
8	Ending Reserves @ 5/31/2020	<u>\$3,947,733</u>	<u>\$688,924</u>	<u>\$4,636,657</u>	<u>\$2,325,326</u>	<u>\$465,246</u>	<u>\$2,790,571</u>	<u>\$6,273,058</u>	<u>\$1,154,169</u>	<u>\$7,427,228</u>
9	Incurred Claims (June 2019 through May 2020)	\$34,463,141	\$11,502,875	\$45,966,016	\$15,169,487	\$7,752,949	\$22,922,435	\$49,632,627	\$19,255,823	\$68,888,451
10	Total Covered Employees (June 2019 through May 2020)	<u>47,152</u>	<u>47,152</u>	<u>47,152</u>	<u>36,244</u>	<u>36,244</u>	<u>36,244</u>	<u>83,396</u>	<u>83,396</u>	<u>83,396</u>
11	Claims Cost PEPM	\$737.89	\$243.01	\$980.90	\$418.54	\$213.91	\$632.45	\$597.82	\$230.40	\$828.22
12	Trend Factor	<u>1.1003</u>	<u>1.0854</u>	<u>1.0966</u>	<u>1.1131</u>	<u>1.0803</u>	<u>1.1020</u>	<u>1.1056</u>	<u>1.0825</u>	<u>1.0992</u>
13	Projected Claims Cost Per Employee	\$811.87	\$263.77	\$1,075.64	\$465.87	\$231.09	\$696.96	\$660.94	\$249.41	\$910.36
14	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>2.0%</u>	<u>2.0%</u>	<u>2.0%</u>	<u>2.7%</u>	<u>2.6%</u>	<u>2.7%</u>
15	Adjusted Projected Claims	\$836.22	\$271.68	\$1,107.90	\$475.19	\$235.71	\$710.90	\$678.74	\$255.94	\$934.68
	<u>Fixed Costs PEPM</u>									
16	Specific Stop-Loss Premium PEPM (Estimate)			\$27.45			\$22.70			\$25.39
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00
18	Anthem Network & Administrative Fees			\$52.61			\$41.44			\$47.75
19	All Other Program Fees			\$14.91			\$12.91			\$14.04
20	<u>PCORI Fee</u>			<u>\$0.38</u>			<u>\$0.28</u>			<u>\$0.34</u>
21	Total Fixed Costs			\$95.35			\$77.33			\$87.52
22	Required Premium PEPM			\$1,203.25			\$788.23			\$1,022.20
23	Current Premium PEPM			\$1,108.59			\$812.79			\$980.04
24	Required Increase			8.54%			-3.02%			4.30%
25	Current Subscribers (May 2020)	3,925	3,925	3,925	3,033	3,033	3,033	6,958	6,958	6,958
26	Base Trend	6.00%	5.00%	6.1%	7.00%	5.00%	6.4%	6.44%	5.00%	6.3%
27	Months Trended	19	19		19	19		19	19	

Notes:

Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, SJVIA Non-Founding Member Fee, and Hourglass/ASI.
Large claim credits are obtained from Anthem medical reports and EmpiRX prescription drug reports.

Self-funded Dental Underwriting Total SJVIA

Dental Program	County of Fresno	County of Tulare	SJVIA
1 Paid Claims (6/1/2019 - 5/31/2020)	\$ 2,494,282	\$ 966,607	\$ 3,460,889
2 Beginning Reserve	\$ (129,808)	\$ (55,344)	\$ (185,152)
3 Ending Reserve	\$ 125,612	\$ 48,954	\$ 174,566
4 Incurred Claims	\$ 2,490,086	\$ 960,217	\$ 3,450,303
5 Covered Employees	54,958	30,982	85,940
6 Incurred Claims/EE/Month	\$ 45.31	\$ 30.99	\$ 40.15
7 Trend Factor 5.00%	1.0803	1.0803	1.0803
8 Expected Incurred Claims	\$ 48.95	\$ 33.48	\$ 43.37
9 Covid-19 Adjustment	\$ 7.13	\$ 2.82	\$ 5.58
10 Administration	\$ 3.99	\$ 3.99	\$ 3.99
11 Recommended Margin = Margin % x (8+10) 2.00%	\$ 1.12	\$ 0.73	\$ 0.98
12 Required Funding (8+9+10+11)	\$ 61.19	\$ 41.02	\$ 53.92
13 Current Funding Level	\$ 61.90	\$ 42.78	\$ 55.09
14 Calculated Funding Action = (12)/(13)-1	-1.14%	-4.11%	-2.12%

Fully-Insured Vision Underwriting Total SJVIA

Vision Program	County of Fresno	County of Tulare	SJVIA
1 Paid Claims (3/1/2019 - 2/29/2020)	\$ 351,970	\$ 171,561	\$ 523,531
2 Beginning Reserve	\$ (20,763)	\$ (9,717)	\$ (30,480)
3 Ending Reserve	\$ 17,599	\$ 8,578	\$ 26,177
4 Incurred Claims	\$ 348,806	\$ 170,422	\$ 519,228
5 Covered Employees	51,720	34,548	86,268
6 Incurred Claims/EE/Month	\$ 6.74	\$ 4.93	\$ 6.02
7 Trend Factor 3.50%	1.0560	1.0560	1.0560
8 Expected Incurred Claims	\$ 7.12	\$ 5.21	\$ 6.36
9 Covid-19 Adjustment	\$ 1.20	\$ 0.59	\$ 0.97
10 Administration	\$ 1.37	\$ 0.75	\$ 1.14
11 Recommended Margin = Margin % x (8+10) 2.00%	\$ 0.17	\$ 0.12	\$ 0.15
12 Required Funding (8+9+10+11)	\$ 9.86	\$ 6.67	\$ 8.62
13 Current Funding Level	\$ 10.49	\$ 5.81	\$ 8.62
14 Calculated Funding Action = (12)/(13)-1	-5.99%	14.72%	0.03%

The SJVIA vision plan is fully-insured with VSP with a two-year rate guarantee for 2020 and 2021. The underwriting exhibit is illustrative only.

Kaiser – SJVIA

County of Fresno - Biweekly Rates	Lives	2020					2021				
		Kaiser Rate	3.0% Margin	SJVIA Admin.	Parity Margin	SJVIA Rate	Kaiser Rate	3.0% Margin	SJVIA Admin.	Parity Margin	SJVIA Rate
Subscriber Only	1,465	\$ 329.97	\$ 9.90	\$ 12.75	\$ 40.50	\$ 393.12	\$ 362.37	\$ 10.87	\$ 5.88	\$ -	\$ 379.12
Subscriber & Spouse	132	\$ 592.16	\$ 17.76	\$ 12.75	\$ 89.41	\$ 712.08	\$ 650.31	\$ 19.51	\$ 5.88	\$ -	\$ 675.70
Subscriber & Child(ren)	511	\$ 522.05	\$ 15.66	\$ 12.75	\$ 73.06	\$ 623.52	\$ 573.32	\$ 17.20	\$ 5.88	\$ -	\$ 596.40
Subscriber & Spouse & 1 or more Child	130	\$ 783.61	\$ 23.51	\$ 12.75	\$ 117.57	\$ 937.44	\$ 860.56	\$ 25.82	\$ 5.88	\$ -	\$ 892.26
Annual Amount	2,238	\$24,185,409	\$725,566	\$741,897	\$3,217,562	\$28,870,433	\$26,560,416	\$796,787	\$ 342,145	\$ -	\$27,699,348
\$ Difference							\$ 2,375,007	\$ 71,222	\$ (399,752)	\$ (3,217,562)	\$ (1,171,085)
% Difference							9.82%	9.82%	-53.88%	-100.00%	-4.06%
County of Tulare - Monthly HMO Rates	Lives	2020					2021				
		Kaiser Rate	3.0% Margin	SJVIA Admin.	Additional Margin	SJVIA Rate	Kaiser Rate	3.0% Margin	SJVIA Admin.	Additional Margin	SJVIA Rate
Subscriber Only	70	\$ 750.80	\$ 22.52	\$ 10.75	\$ 24.22	\$ 808.29	\$ 823.25	\$ 24.70	\$ 10.75	\$ -	\$ 858.70
Subscriber & Spouse	5	\$ 1,501.60	\$ 45.05	\$ 10.75	\$ 48.42	\$ 1,605.82	\$ 1,646.50	\$ 49.40	\$ 10.75	\$ -	\$ 1,706.65
Subscriber & Child(ren)	6	\$ 1,358.94	\$ 40.77	\$ 10.75	\$ 43.83	\$ 1,454.29	\$ 1,490.08	\$ 44.70	\$ 10.75	\$ -	\$ 1,545.53
Subscriber & Spouse & 1 or more Child	2	\$ 2,252.40	\$ 67.57	\$ 10.75	\$ 72.64	\$ 2,403.36	\$ 2,469.76	\$ 74.09	\$ 10.75	\$ -	\$ 2,554.60
Annual Amount	83	\$ 1,890,783	\$ 56,717	\$ 23,199	\$ 60,990	\$ 2,031,688	\$ 2,073,244	\$ 62,202	\$ 23,199	\$ -	\$ 2,158,644
\$ Difference							\$ 182,461	\$ 5,485	\$ -	\$ (60,990)	\$ 126,956
% Difference							9.65%	9.67%	0.00%	-100.00%	6.25%
County of Tulare - Monthly DHMO Rates	Lives	2020					2021				
		Kaiser Rate	3.0% Margin	SJVIA Admin.	Additional Margin	SJVIA Rate	Kaiser Rate	3.0% Margin	SJVIA Admin.	Additional Margin	SJVIA Rate
Subscriber Only	46	\$ 575.16	\$ 17.25	\$ 10.75	\$ 19.54	\$ 622.70	\$ 630.95	\$ 18.93	\$ 10.75	\$ -	\$ 660.63
Subscriber & Spouse	5	\$ 1,150.32	\$ 34.51	\$ 10.75	\$ 39.06	\$ 1,234.64	\$ 1,261.90	\$ 37.86	\$ 10.75	\$ -	\$ 1,310.51
Subscriber & Child(ren)	8	\$ 1,041.04	\$ 31.23	\$ 10.75	\$ 35.36	\$ 1,118.38	\$ 1,142.02	\$ 34.26	\$ 10.75	\$ -	\$ 1,187.03
Subscriber & Spouse & 1 or more Child	3	\$ 1,725.49	\$ 51.76	\$ 10.75	\$ 58.59	\$ 1,846.59	\$ 1,892.86	\$ 56.79	\$ 10.75	\$ -	\$ 1,960.40
Annual Amount	62	\$ 1,188,558	\$ 35,650	\$ 17,329	\$ 40,373	\$ 1,281,909	\$ 1,303,848	\$ 39,118	\$ 17,329	\$ -	\$ 1,360,294
\$ Difference							\$ 115,290	\$ 3,467	\$ -	\$ (40,373)	\$ 78,385
% Difference							9.70%	9.73%	0.00%	-100.00%	6.11%

Delta Dental – DHMO and PPO

County of Fresno - DHMO	Enrollment	2019	2020	2021	% Change
Employee Only	1594	\$ 26.38	\$ 27.38	\$ 27.38	0.00%
Employee + Spouse	188	\$ 45.27	\$ 47.51	\$ 47.51	0.00%
Employee + Children	427	\$ 45.58	\$ 47.83	\$ 47.83	0.00%
Employee + Family	140	\$ 65.70	\$ 68.95	\$ 68.95	0.00%
Total	2349	\$ 950,654	\$ 991,824	\$ 991,824	0.00%
County of Tulare - DHMO	Enrollment	2019	2020	2021	% Change
Employee Only	373	\$ 26.38	\$ 27.38	\$ 27.38	0.00%
Employee + Spouse	16	\$ 45.27	\$ 47.51	\$ 47.51	0.00%
Employee + Children	39	\$ 45.58	\$ 47.83	\$ 47.83	0.00%
Employee + Family	9	\$ 65.70	\$ 68.95	\$ 68.95	0.00%
Total	437	\$ 155,196	\$ 161,506	\$ 161,506	0.00%

COF - Dental PPO	Enrollment	2019	2020	2021	% Change
Employee Only	2723	\$ 50.29	\$ 50.29	\$ 50.29	0.00%
Employee + Spouse	452	\$ 80.19	\$ 80.19	\$ 80.19	0.00%
Employee + Children	943	\$ 69.88	\$ 69.88	\$ 69.88	0.00%
Employee + Family	339	\$ 102.58	\$ 102.58	\$ 102.58	0.00%
Total	4457	\$ 3,286,284	\$ 3,286,284	\$ 3,286,284	0.00%
COT - Dental PPO	Enrollment	2019	2020	2021	% Change
Employee Only	2139	\$ 35.43	\$ 35.43	\$ 35.43	0.00%
Employee + Spouse	182	\$ 61.42	\$ 61.42	\$ 61.42	0.00%
Employee + Children	202	\$ 69.60	\$ 69.60	\$ 69.60	0.00%
Employee + Family	82	\$ 103.32	\$ 103.32	\$ 103.32	0.00%
Total	2605	\$ 1,313,936.0	\$ 1,313,936	\$ 1,313,936	0.00%

2021 DHMO will be in the second year of a two-year rate guarantee.

Vision Service Plan – VSP

County of Fresno	Enrollment	2019	2020	2021	% Change
Employee Only	2693	\$ 7.64	\$ 7.79	\$ 7.79	0.0%
Employee + Spouse	424	\$ 13.73	\$ 14.00	\$ 14.00	0.0%
Employee + Children	876	\$ 13.46	\$ 13.73	\$ 13.73	0.0%
Employee + Family	345	\$ 19.71	\$ 20.10	\$ 20.10	0.0%
Total	4338	\$ 539,843	\$ 550,517	\$ 550,517	0.0%
County of Tulare	Enrollment	2019	2020	2021	% Change
Employee Only	2369	\$ 4.86	\$ 4.96	\$ 4.96	0.0%
Employee + Spouse	184	\$ 8.20	\$ 8.36	\$ 8.36	0.0%
Employee + Children	226	\$ 8.68	\$ 8.85	\$ 8.85	0.0%
Employee + Family	89	\$ 12.93	\$ 13.19	\$ 13.19	0.0%
Total	2868	\$ 193,615	\$ 197,550	\$ 197,550	0.0%

2021 VSP will be in the second year of a two-year rate guarantee.

SJVIA – Fixed Costs

Fixed Cost Schedule						
SJVIA Total Fixed Costs PEPM	2020			2021		
	EPO Fresno	PPO/HDHP		EPO Fresno	PPO/HDHP	
		Fresno	Tulare		Fresno	Tulare
Specific Stop-Loss Premium	\$26.72	\$18.55	\$20.63	\$29.40	\$20.40	\$22.70
Aggregate Stop-Loss Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Anthem Network & Admin. Fees	\$48.47	\$34.77	\$34.77	\$50.41	\$36.16	\$36.16
EmpiRx Admin Fee	\$5.28	\$5.28	\$5.28	\$5.28	\$5.28	\$5.28
Pooled Risk Charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Wellness	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
Claims Mgmt/Communication	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50
Keenan Consulting Fee	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10
KPS Fee	\$2.16	\$2.16	\$2.16	\$2.16	\$2.16	\$2.16
SJVIA Fee	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
SJVIA Non-Founding Member Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Hourglass - Benefit Administration	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65
ASI - Benefit Administration	\$2.00	\$2.00	\$0.00	\$2.00	\$2.00	\$0.00
PCORI Fees	\$0.36	\$0.36	\$0.36	\$0.42	\$0.24	\$0.28
Total Fixed Cost	\$95.74	\$73.87	\$73.95	\$100.42	\$76.99	\$77.33

**Meeting Location:
County of Fresno
Plaza Ballroom
2220 Tulare Street
Fresno, CA 93721**

AGENDA DATE: July 17, 2020

ITEM NUMBER: Item 14

SUBJECT: Adopt Budget for Fiscal Year 2020-2021 (A)

REQUEST(S): That the Board adopt the proposed 2020-2021
Fiscal Year Budget.

DESCRIPTION:

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

The proposed budget compares projected revenue to projected expenditures including projected:

- Fixed costs
- Claims costs
- Fully-insured premiums

Projections are based on 2020 contracts in place, 2021 renewal requests, and current enrollment.

The difference in the balance for the first six months versus the second six months is attributable to the Anthem EPO and Kaiser parity margin for the County of Fresno. The 2021 parity margin will be loaded into the Anthem EPO and Kaiser rates in conjunction with the final renewal which will be presented at the September 4, 2020 Board meeting.

FISCAL IMPACT/FINANCING:

The budget proposes revenue and expense projections of \$121,966,604 and \$114,814,561 respectively, for a \$7,152,043 balance for the 2020-2021 fiscal year. The balance is based on margin applied to the SJVIA coverage.

AGENDA: San Joaquin Valley Insurance Authority

DATE: July 17, 2020

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
Acting SJVIA Manager



Lupe Garza
Interim SJVIA Assistant Manager

SAN JOAQUIN VALLEY INSURANCE AUTHORITY

2020/2021 FISCAL YEAR FINAL BUDGET - 07.17.20

	July 1, 2020 - Dec 31,2020	Jan 1, 2021 - June 30, 2021	July 1, 2020 - June 30, 2021
RECEIPTS			
SJVIA Health Plan Revenue	\$ 60,357,368	\$ 61,609,236	\$ 121,966,604
DISBURSEMENTS: Fixed			
1 Specific Stop Loss Insurance (EPO/PPO?HDHP)	\$ 963,203	\$ 1,059,523	\$ 2,022,726
2 Anthem Claims Administration & Network Fees (EPO/PPO/HDHP)	\$ 1,704,425	\$ 1,772,606	\$ 3,477,031
3 EmpiRx Administration Fee (EPO/PPO)	\$ 220,429	\$ 220,429	\$ 440,858
4 Keenan Pharmacy Services Fee (EPO/PPO)	\$ 90,176	\$ 90,176	\$ 180,352
5 Myworkplace (Hourglass) Administration	\$ 148,522	\$ 148,522	\$ 297,044
6 ASI Administration	\$ 112,092	\$ 112,092	\$ 224,184
7 Keenan Consulting	\$ 173,743	\$ 173,743	\$ 347,485
8 SJVIA Administration	\$ 112,092	\$ 112,092	\$ 224,184
9 Wellness	\$ 140,115	\$ 140,115	\$ 280,230
10 Communications	\$ 28,023	\$ 28,023	\$ 56,046
11 Delta Dental Claims Administration	\$ 175,001	\$ 175,001	\$ 350,003
12 ACA Reinsurance/PCORI (EPO/PPO/HDHP)	\$ 15,029	\$ 13,998	\$ 29,027
TOTAL FIXED DISBURSEMENTS	\$ 3,882,850	\$ 4,046,320	\$ 7,929,170
DISBURSEMENTS: Claims			
13 Projected Incurred Claims EPO/PPO/HDHP & RX	\$ 35,552,817	\$ 36,649,334	\$ 72,202,151
14 Projected Incurred Claims Dental	\$2,045,443	\$2,089,911	\$ 4,135,354
TOTAL CLAIMS DISBURSEMENTS	\$ 37,598,260	\$ 38,739,245	\$ 76,337,505
DISBURSEMENTS: Premium			
15 Delta Dental DHMO	\$ 576,665	\$ 576,665	\$ 1,153,330
16 VSP	\$ 374,034	\$ 374,034	\$ 748,067
17 Kaiser Permanente	\$ 13,632,375	\$ 14,968,754	\$ 28,601,128
18 Kaiser Permanente - Senior Advantage	\$ 22,345	\$ 23,016	\$ 45,361
TOTAL PREMIUM DISBURSEMENTS	\$ 14,605,418	\$ 15,942,468	\$ 30,547,886
TOTAL DISBURSEMENTS	\$ 56,086,529	\$ 58,728,033	\$ 114,814,561
Balance	\$ 4,270,839	\$ 2,881,204	\$ 7,152,043

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 Incurred Claims EPO/PPO/HDHP & Rx**

Projected self-insured paid claims for medical and prescription drugs and any adjustment to the Incurred But Not Reported (IBNR)

15 **Projected Incurred Claims Dental**

Projected self-insured paid claims for dental and any adjustment to the Incurred But Not Reported (IBNR) reserve

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

**BOARD OF DIRECTORS**

STEVE BRANDAU

KUYLER CROCKER

NATHAN MAGSIG

BUDDY MENDES

BRIAN PACHECO

AMY SHUKLIAN

PETE VANDER POEL

Meeting Location:
County of Fresno
Plaza Ballroom
2220 Tulare Street
Fresno, CA 93721

AGENDA DATE: July 17, 2020

ITEM NUMBER: Item 15

SUBJECT: Receive Consultant's Report for Plan Year 2019
EmpiRx Year-End Accounting and Keenan
Pharmacy Services Audit of the Year-End
Accounting Report (I)

REQUEST(S): That the Board receive the Consultant's report for
the Plan Year 2019 EmpiRx year-end accounting
and Keenan Pharmacy Services audit of the year-
end accounting report and provide any direction
regarding the SJVIA's PBM and the prescription
drug program.

DESCRIPTION:

Keenan Pharmacy Services has completed the audit of SJVIA plan performance for the 2019 plan year. Per the contractual terms, any clinical savings achieved over and above the clinical guarantee can be used to offset any shortfalls of performance in average wholesale price (AWP) discounts, dispensing fees (DF), and rebate guarantees. The clinical guarantee overperformed by \$3,103,543, offsetting the discount shortfall of \$1,415,348 and rebate withheld of \$445,915, thus EmpiRx has met their contractual obligations for 2019 and no money is due to the SJVIA at this time.

FISCAL IMPACT/FINANCING:

None

ADMINISTRATIVE SIGN-OFF:

A handwritten signature in black ink, appearing to read "Paul Nerland", written over a horizontal line.

Paul Nerland
Acting SJVIA Manager

A handwritten signature in black ink, appearing to read "Lupe Garza", written over a horizontal line.

Lupe Garza
Interim SJVIA Assistant Manager

July 17, 2020

SJVIA Board Meeting: Consultant's Report - EmpiRx 2019 Utilization and Year-End Accounting Report, Keenan Pharmacy Audit and Performance Review

SJVIA- EmpiRx 2019 Plan Overview:

- 2019 PMPM plan spend was **\$144.55**, which is a 1.08% decrease from 2018 (2018 PMPM plan spend was \$146.13)
 - The overall 2019 plan spend was **\$17,851,549**. Specialty plan spend was \$5,690,691
- 4,906 savings interventions were completed in 2019 generating \$4,205,652 in Clinical Savings
- Generic dispensing rate increased in 2019 to 84.5%.
- Although there was an overall decrease in plan spend for 2019, specialty utilization is continuing to grow. The specialty plan cost increased by \$420,523 (7.92%) in 2019 compared to 2018
 - 1,867 specialty claims in 2019 compared to 1,569 specialty claims in 2018 (19% volume increase)

Top Therapeutic Categories:

- Anti-diabetic \$3.77 million
- Analgesic Anti-Inflammatory \$1.95 million
- Dermatological \$1.25 million
- Anti-Asthmatic / Bronchodilator \$0.92 million

Clinical Cost Drivers:

- The top five drugs by ingredient cost (2018 & 2019):
 - Humira (Analgesics-Anti-Inflammatory): Total ingredient cost of \$1,728,999.14
 - Trulicity (Antidiabetics): Total ingredient cost of \$1,015,005.11
 - Latuda (Antipsychotics/Antimanic Agents): Total ingredient cost of \$733,770.66
 - Embrel (Analgesics-Anti-Inflammatory): Total ingredient cost of \$661,585.88
 - Januvia (Antidiabetics): Total ingredient cost of \$647,733.22
- Antiemetics and Analgesics/Anti-Inflammatory medications account for 14 of the top 25 top drugs by spend.

KPS Audit

KPS conducts a yearly financial audit of EmpiRx Clinical savings, Average Wholesale Price (AWP) discounts and Rebate performance against the client's aggregate contractual guarantees.

KPS 2019 audit findings resulted in a revised reconciliation from EmpiRx to adjust the AWP discount performance. The clinical guarantee overperformed by \$3,103,543, offsetting the discount shortfall of \$1,415,348 and rebate withheld of \$445,915.

EmpiRx has met their contractual obligations for 2019 and no money is due to SJVIA for the 2019 contract year.



Client: SJVIA

Time Period: 1/1/2019 - 12/31/2019

2019 Reconciliation Summary	
Clinical Guarantee	\$1,110,000
Net Clinical Savings	\$4,213,543.36
Clinical Guarantee Overperformance	\$3,103,543.36
Total Channel Shortfalls	(\$1,415,348.19)
Total Rebates Earned	\$2,229,577.00
Rebate % Withhold	20%
Total Rebates Paid	\$1,783,661.60
Reconciliation Settlement	\$0

19027 - Overall Performance	
2018 Plan Paid PMPM	\$166.92
2019 Plan Paid PMPM	\$164.24
Net Trend with EmpiRx	-1.6%

19028 - Overall Performance	
2018 Plan Paid PMPM	\$134.11
2019 Plan Paid PMPM	\$132.50
Net Trend with EmpiRx	-1.2%

19029 - Overall Performance	
2018 Plan Paid PMPM	\$116.38
2019 Plan Paid PMPM	\$49.77
Net Trend with EmpiRx	-57.2%

2021 EmpiRx Renewal

At the September 4, 2020 Board meeting, plan design recommendations, 2021 vendor renewals and contracts will be presented.

KPS 2021 renewal negotiations with EmpiRx Health (EH) will potentially provide \$4.2 million in saving for SJVIA over the next 3.5 years. KPS negotiated:

- Rebates will now be paid 120 days after the end of each applicable quarter (was previously 180 days)
 - The change of term and termination to reflect no auto-renewal and 120 days' notice of intent not to renew (was previously an auto-renewal and 90 days' notice of intent not to renew)
- Increased Rebate Guarantees that will reflect a larger rebate payment to SJVIA

	EH Renewal Offer	Previous Contract
Rebates		
Retail Rebate Year 1	\$110.00	\$57.00
Retail Rebate Year 2	\$121.00	\$69.00
Retail Rebate Year 3	\$132.00	\$82.00
Retail 90 Rebate Year 1	\$275.00	\$144.00
Retail 90 Rebate Year 2	\$286.00	\$173.00
Retail 90 Rebate Year 3	\$297.00	\$210.00
Mail Rebate Year 1	\$302.50	\$172.00
Mail Rebate Year 2	\$313.50	\$210.00
Mail Rebate Year 3	\$324.50	\$249.00
Specialty Mail Rebate Year 1	\$1,430.00	\$853.00
Specialty Mail Rebate Year 2	\$1,485.00	\$1,020.00
Specialty Mail Rebate Year 3	\$1,545.00	\$1,226.00

- Discount and Dispensing Fee Guarantees

	EH Renewal Offer	Previous Contract
Mail Pricing		
Mail Brand Discount	24.50%	24.00%
Mail Generic Discount	90.00%	89.00%
Mail Dispensing Fee	\$0.00	\$0.00
Retail Network Pricing		
Retail Brand Discount Year	17.00%	16.75%
Retail Generic Discount	81.00%	80.00%
Retail Dispensing Fee	\$1.00	\$1.00
	EH Renewal Offer	Previous Contract
Retail 90 Network Pricing		
Retail 90 Brand Discount	23.00%	22.50%
Retail 90 Generic Discount	84.00%	83.00%
Retail 90 Dispensing Fee	\$0.50	\$0.50
Specialty Mail Pricing		
Mail Brand Discount	21.00%	21.00%
Mail Generic Discount	21.00%	21.00%
Mail Dispensing Fee	\$0.00	\$0.00

EmpiRx Health	2nd Half 2020	2021	2022	2023	Total
Rebate Payment Improvement	\$425,163	\$850,326	\$1,016,674	\$1,186,578	\$3,478,740
Additional Discount Value	\$109,110	\$218,220	\$218,220	\$218,220	\$763,769
Total Value (Rebate Improv. + Discount Value)	\$534,273	\$1,068,545	\$1,234,893	\$1,404,797	\$4,242,508

Plan Recommendations

At the September 4, 2020 Board meeting, SJVIA will return with recommendations

- SJVIA already implemented the Opioid Starter Dose Program. It is recommended SJVIA implement the Starter Dose Program for Oncology, Benzodiazepines, Sleep Aids and Contraceptives:
 - **Oncology (Cancer medications) Starter Dose Program** requires members to fill two 14-day supplies before getting a 30-day supply. This helps keep costs down for members who may not respond favorably to the treatment.
 - **Benzodiazepines (Anxiety medications) Starter Dose Program** requires members to fill two 14-day supplies before getting a 30-day supply. Benzodiazepines (Valium, Xanax) have a high potential for abuse and addiction. This program helps mitigate or reduce that risk altogether.
 - **Sleep Aids Starter Dose Program** requires members to fill two 10-day supplies before they can get a 30-day supply. Most sleep aid medications indicate they should be used for no longer than 10 days, as patients often grow dependent on them to sleep so this helps control and evaluate the need for the patient.
 - **Contraceptives Starter Dose Program** requires members to fill one 28-day supply before they can get an 84-day supply. This helps control costs associated with a patient not responding well to the first brand of contraceptive and needing to switch to another.
- **EmpiRx Population Health Management**- A program that focuses on clinical risk, predicted cost and gaps in care.
 - The availability of medical claim data will allow for greater precision in population risk profiling and associated predicted modeling.
 - The EmpiRx program is at no cost to the SJVIA.



EmpiRx Health

A Value-Based Approach
to Pharmacy Benefits

5/29/2020



SJVIA

San Joaquin Valley
Insurance Authority

Who We Are

EmpiRx: “**em-PEER-ix**”



Pharmacy
Better
Management

from *empirical*, for our
evidence-based practices.

AWARDS



2019 FierceHealthcare's
“Fierce 15.”

HealthValueAwards
Presented by ValidationInstitute

**2020
Winner**

www.ValidationInstitute.com

2020 Health Value Award
winner.



2020 Great Places to Work
certified.

VALUE-BASED PILLARS

RISK-BEARING
MODEL

POPULATION
HEALTH
MANAGEMENT

PHYSICIAN
ENGAGEMENT

TAILORED
CONCERGE
EXPERIENCE



EXCELLENCE



Risk-bearing model, not rebate-driven.

\$19 million in fully auditable clinical
savings guarantees to our clients in 2020.



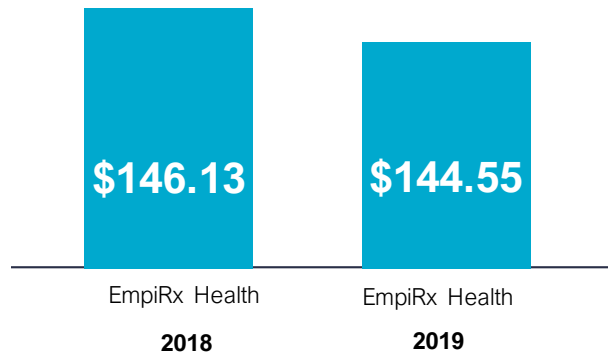
Milliman

Certified methodology for clinical
savings estimation and guaranteed
savings calculation.

Your Journey with EmpiRx Health

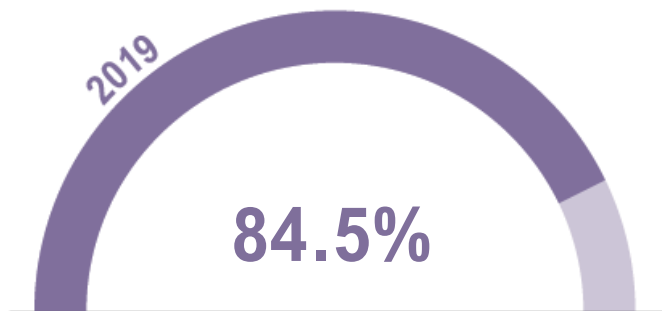
Spending Per Member Per Month

PLAN PMPM



GDR

(Generic Dispensing Rate)



HIGHLIGHTS

- PMPM trend is -1.08%. Industry trend is between 10-12%.
- GDR increased 1.62% from 2018 to 2019.

2019 PLAN SPEND

\$17,851,549

SPECIALTY PLAN SPEND

\$5,690,691

CLINICAL SAVINGS

2019 Jan - Dec

\$4,205,652

Savings by Therapeutic Category

January – December 2019



Dermatologicals



Antidiabetics



Migraine Products



Cardiovascular Agents – Misc.



Analgesics – Opioids



4,906

Clinical Interventions



\$4,205,652

Clinical Savings
Jan – Dec

Top Utilization by Therapeutic Category

January – December 2019



Antidiabetics



Analgesics-Anti-Inflammatory



Dermatologicals



Antiasthmatic and Bronchodilator Agents

Top 5 Specialty Drugs

	Plan Spend
Humira Pen	\$928,071
Sprycel	\$321,422
Enbrel	\$277,878
Tecfidera	\$273,767
Xeljanz XR	\$236,079

Opioid Utilization

2.5%

Total drug spend

Opioid Starter Dose Program Success Rate

63.3%

Shifts in Drug Mix Since Implementation

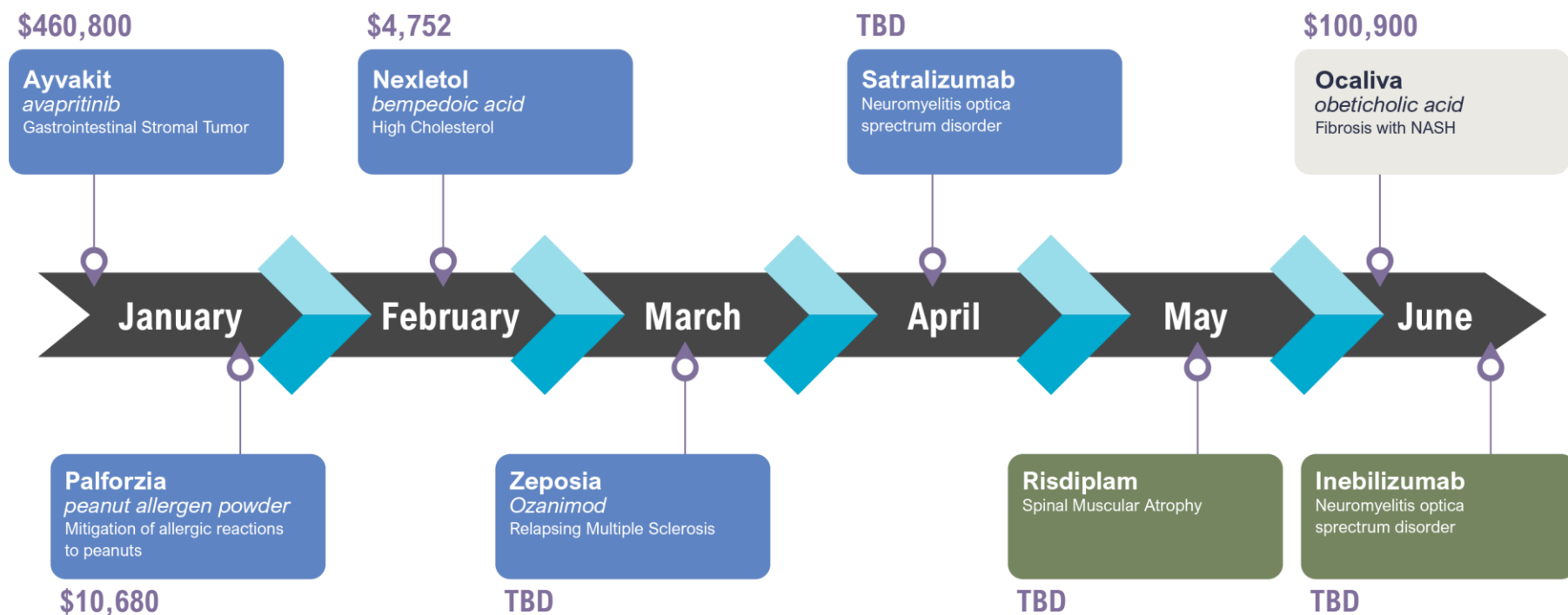
New utilizers

Low Cost Alternative Diabetes County of Tulare	Original Prescription Metformin ER Modified Release 1000 mg Qty: 60 / 30 days Ingredient cost: \$5,771	 New Prescription Metformin ER 500 mg Qty: 360 / 90 days Ingredient cost: \$26	Estimated Total Savings: \$47,228 Based on 246 average days' supply
Clinical Review Osteoarthritis County of Fresno	Original Prescription Vimovo Tab 500-20mg Qty 60 / 30 days Ingredient cost: \$2,532	 New Prescription Omeprazole DR 40mg Qty 90 / 90 days Ingredient cost: \$26	Estimated Total Savings: \$12,741 Based on 151 average days' supply
Quantity Limit Pancreatic Enzyme Insufficiency County of Fresno	Original Prescription Creon Cap 36000 units Qty: 1200 / 30 days Ingredient cost: \$11,457	 New Prescription Creon Cap 36000 units Qty: 300 / 28 days Ingredient cost: \$2,864	Estimated Total Savings: \$30,316 Based on 108 average days' supply

Drug Pipeline and Inflation

- New approval
- Pending FDA approval
- New indication

DRUG PIPELINE



Value-Based Pillars of a Differentiated PBM Model

Risk-bearing Model



Total Value Guarantees drive lowest net cost and low PMPM trend

- \$19M of fully-auditable clinical savings guarantees in 2020
- ~90% of clients and ~80% of members in downside risk-bearing arrangements

Population Health Management



Population profiling and interventions—powered by Johns Hopkins ACG model

- 93.5% prescription adherence rate across book of business
- 15% baseline intervention rate
- \$72M of auditable clinical savings in 2019

Physician Engagement



Pharmacists consult directly with physicians to drive behavior change and therapeutic switches

- 88% physician engagement rate
- 64% success rate in therapeutic switching via physician
- 90% average generic dispensing rate

Tailored Concierge Experience



Data-informed, human-delivered, and stakeholder aligned white-glove engagement model

- 24/7/365 access to client and clinical service teams
- 97% member satisfaction
- 99% membership retention

Population Health Management Model

How we bend the Rx cost curve

Risk stratification



- Stratification and predictive modeling powered by Johns Hopkins ACG methodology
- Longitudinal analysis of member including clinical and financial cost
- Condition-neutral and outcome-sensitive

Targeted interventions



- Top 15% stratified for intervention by risk
- Physician profiling for intervention maximization
- One-of-a-kind case management platform
- Daily claims review

Physician engagement

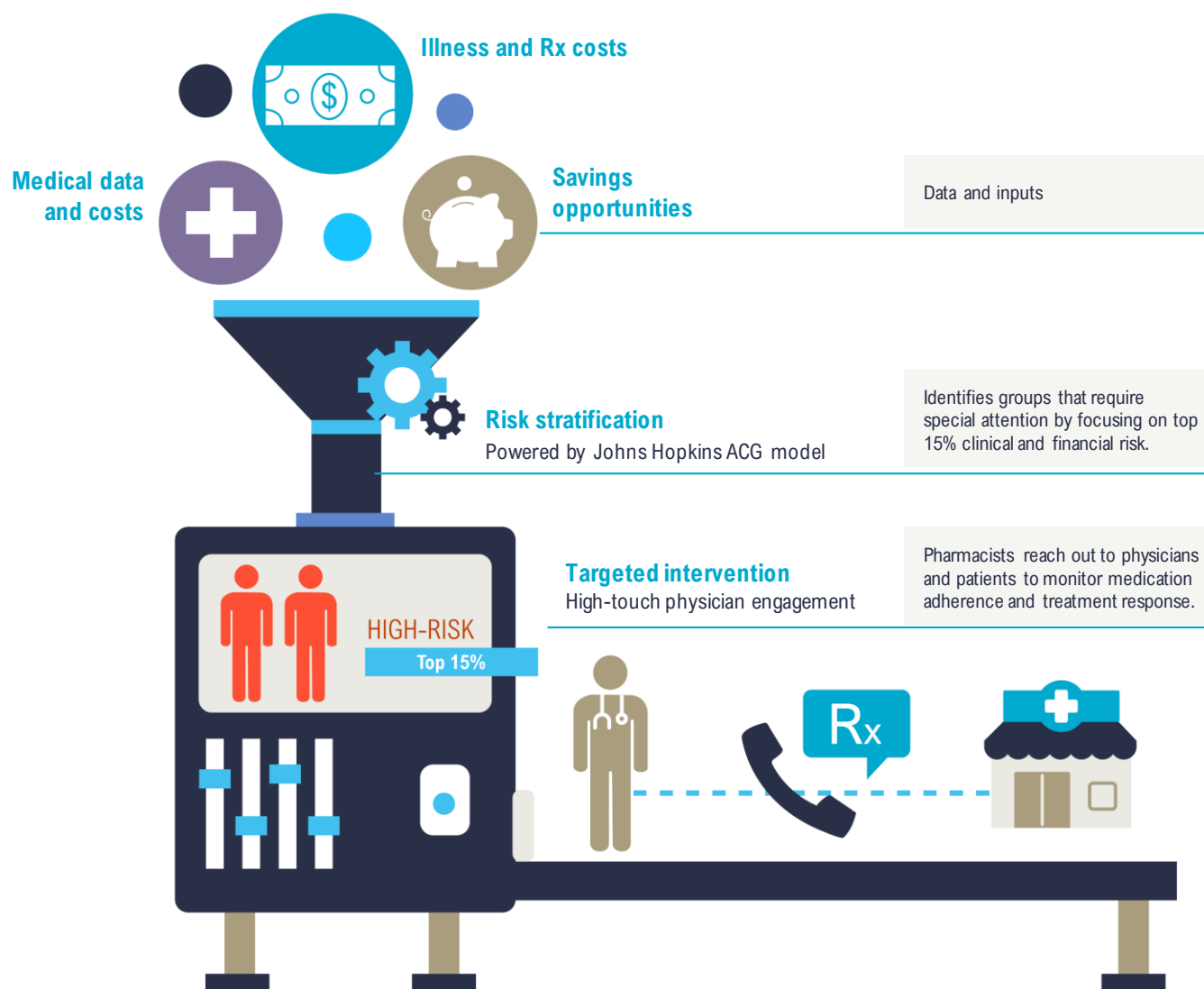


- Behavior change and consultative strategies employed
- 88% engagement
- 64% therapeutic switch rate
- 93.5% BoB prescription adherence

EmpiRx Health's innovative integration of best practices from other population health models into a pharmacy care setting drives its superior clinical model.

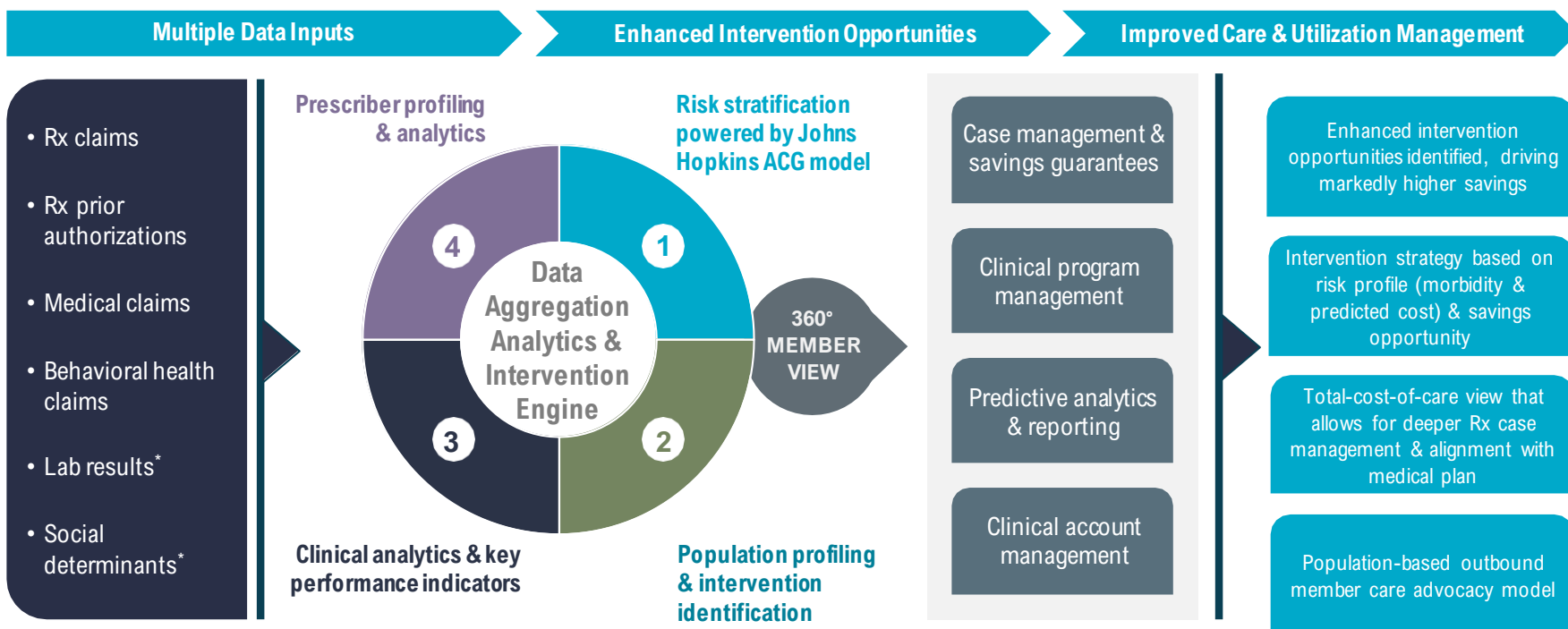
The EmpiRx Health Population Health Model

Focuses on clinical risk, predicted cost, and gaps in care



Risk Stratification and Intervention Engine

A differentiated population health technology solution that never existed in the PBM space—until now



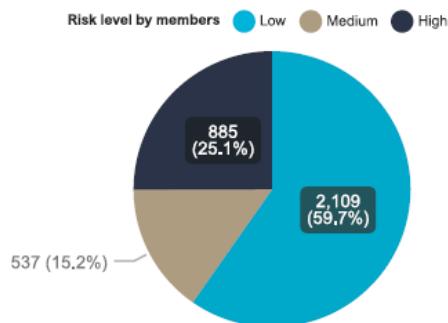
* Planned in 2020

We integrate with medical and other benefit providers to generate insights that will improve health outcomes beyond pharmacy benefit optimization.

Population Health Management Sample Report

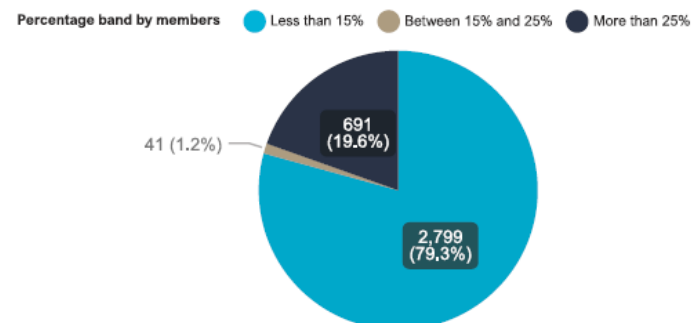
CLINICAL (MORBIDITY) RISK

Johns Hopkins ACG based morbidity risk score



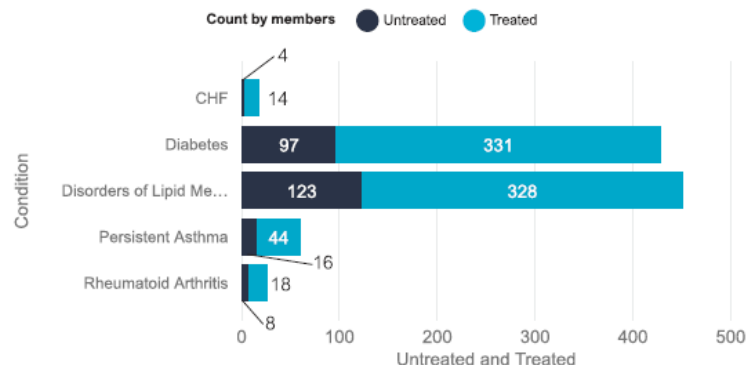
FINANCIAL RISK

Variance of current costs vs. predicted costs based on comorbidities



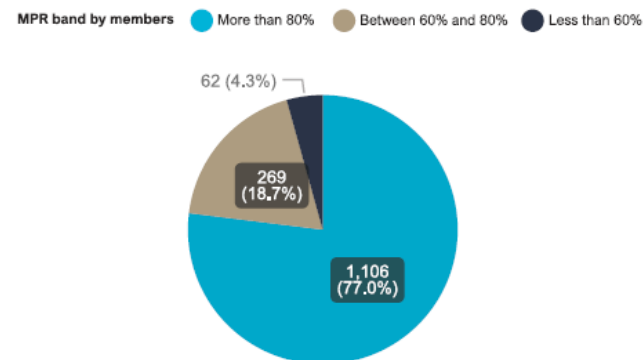
GAPS IN CARE

Condition-based treatment opportunities



MEDICATION ADHERENCE

Member distribution by adherence to prescribed treatment



We use your medical and Rx claims to drive our tailored population health strategy for you.

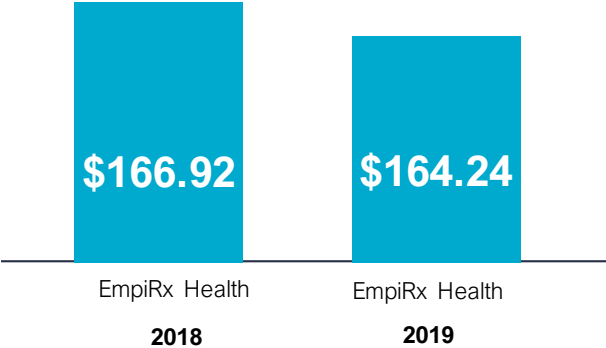


Appendix - County of Tulare

Your Journey with EmpiRx Health

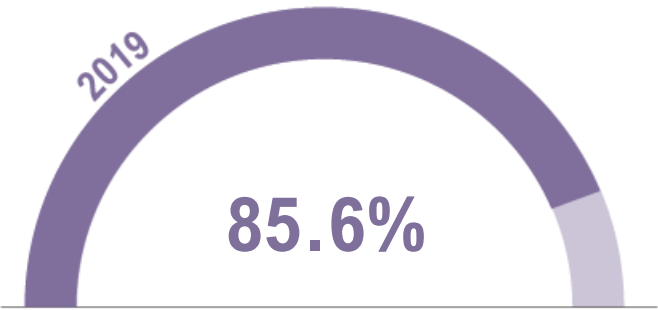
Spending Per Member Per Month

PLAN PMPM



GDR

(Generic Dispensing Rate)



HIGHLIGHTS

- PMPM trend is -1.6%. Industry trend is between 10-12%.
- GDR increased 1.4% from 2018 to 2019.

2019 PLAN SPEND

\$7,686,221

SPECIALTY PLAN SPEND

\$2,905,391

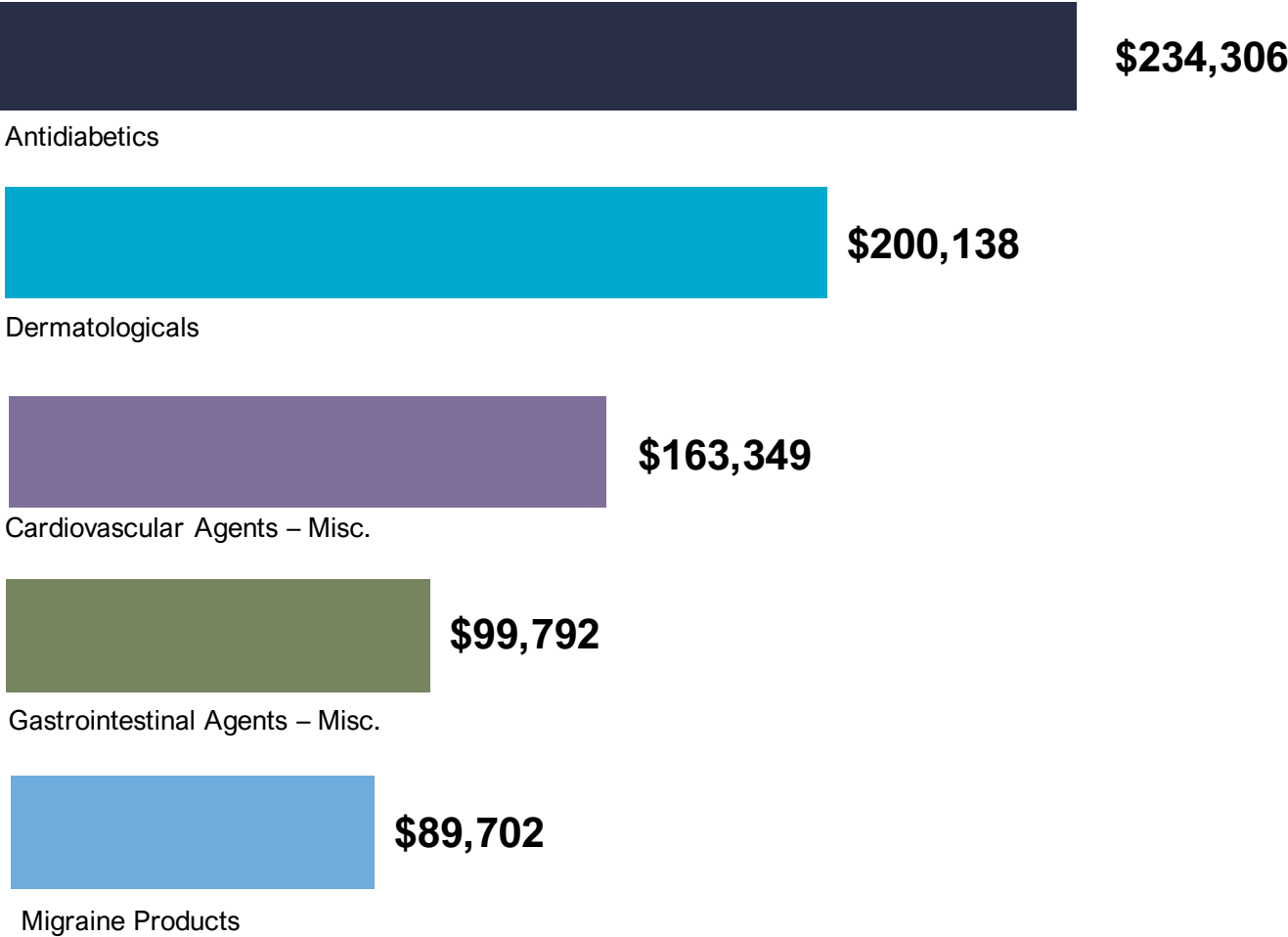
CLINICAL SAVINGS

2019 Jan - Dec

\$1,326,445

Savings by Therapeutic Category

January – December 2019



1,765

Clinical Interventions

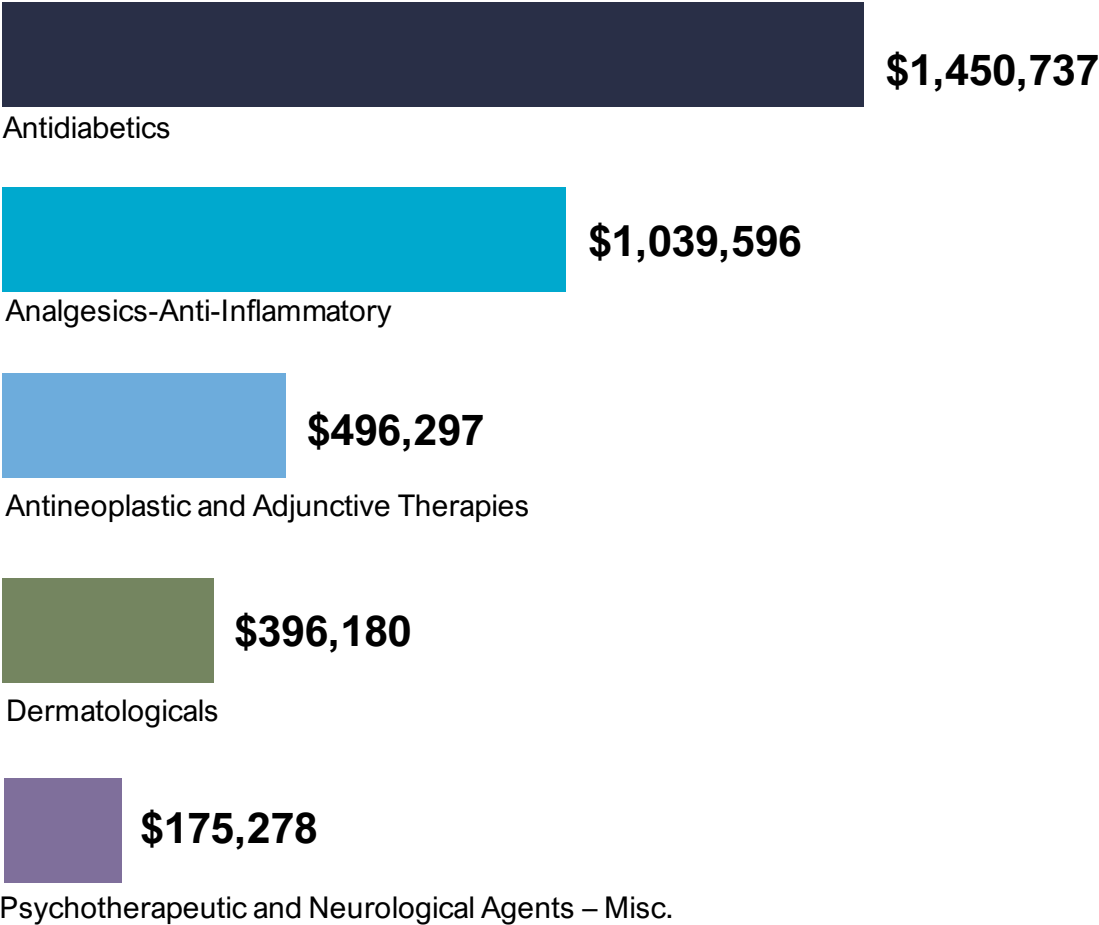


\$1,326,455

Clinical Savings
Jan – Dec

Top Utilization by Therapeutic Category

January – December 2019



Top 5 Specialty Drugs

	Plan Spend
Humira Pen	\$513,405
Tecfidera	\$273,767
Xeljanz XR	\$187,429
Sprycel	\$175,917
Symdeko	\$163,006

Opioid Utilization

2.3%
Total drug spend

Opioid Starter Dose Program Success Rate

65.1%

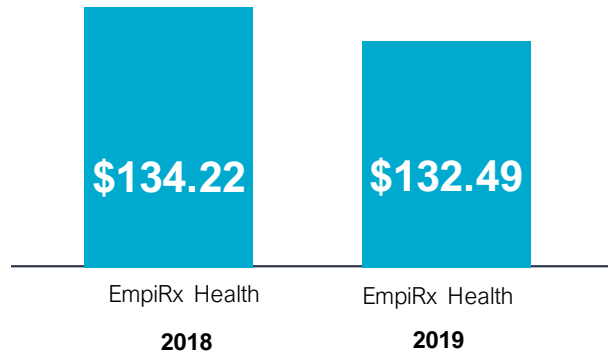


Appendix - County of Fresno

Your Journey with EmpiRx Health

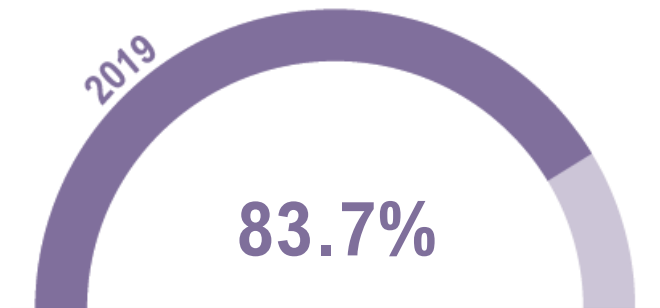
Spending Per Member Per Month

PLAN PMPM



GDR

(Generic Dispensing Rate)



HIGHLIGHTS

- PMPM trend is -1.2%. Industry trend is between 10-12%.
- GDR increased 1.8% from 2018 to 2019.

2019 PLAN SPEND

\$10,165,328

SPECIALTY PLAN SPEND

\$2,785,300

CLINICAL SAVINGS

2019 Jan - Dec

\$2,879,207

Savings by Therapeutic Category

January – December 2019



Dermatologicals



Antidiabetics



Migraine Products



Cardiovascular Agents – Misc.



Analgesics – Opioids



3,141

Clinical Interventions

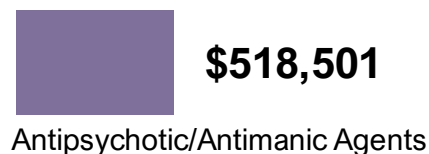
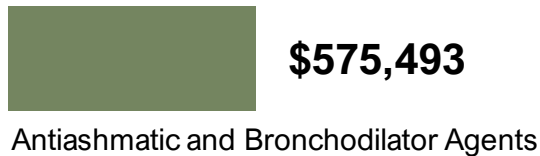


\$2,879,207

Clinical Savings
Jan – Dec

Top Utilization by Therapeutic Category

January – December 2019



Top 5 Specialty Drugs

	Plan Spend
Humira Pen	\$414,665
Enbrel	\$196,593
Cosentyx	\$167,135
Sprycel	\$145,505
Dupixent	\$140,817

Opioid Utilization

2.6%

Total drug spend

Opioid Starter Dose Program Success Rate

61.5%

Our Partnership

Our focus is on you





**Connected.
Focused.
Aligned.**

Thank You



Keenan Pharmacy Services

San Joaquin Valley Insurance Authority

Annual Key Pharmacy Benefit Metrics

Annual Review: 2018 vs 2019

Annual Key Pharmacy Benefit Metrics

Executive Summary

2018 vs 2019 Cost Analysis:

- There was a \$480,781 (2.61%) decrease in plan cost for 2019 compared to 2018
 - Member cost share slightly decreased by \$10,426 (0.68%)
 - Tulare experienced a slight increase of \$35,493 (0.46%) in plan cost, while Fresno saw a decrease of \$423,653 (4%) in plan cost for 2019
- 3,421 (2.81%) lower total claims volume in 2019 vs. 2018
 - Brand & Generic for Retail and Mail channels saw lower claims volume in 2019 vs 2018
 - Retail90 Brand and Retail90 Generic increased in claim volume for 2019
- Although there was an overall decrease in plan spend for 2019, specialty utilization is continuing to grow. The specialty plan cost increased by \$420,523 (7.92%) in 2019 compared to 2018
 - 1,569 specialty claims in 2018 compared to 1,867 specialty claims in 2019 (19% volume increase)
- Generic dispensing rates continued to increase in all channels for 2019
 - Retail GDR, Retail 90 GDR and Mail GDR all experienced their highest % in 2019

Clinical Cost Drivers:

- The top five drugs by ingredient cost (2018 & 2019):
 - Humira (Analgesics-Anti-Inflammatory): Total ingredient cost of \$1,728,999.14
 - Trulicity (Antidiabetics): Total ingredient cost of \$1,015,005.11
 - Latuda (Antipsychotics/Antimanic Agents): Total ingredient cost of \$733,770.66
 - Embrel (Analgesics-Anti-Inflammatory): Total ingredient cost of \$661,585.88
 - Januvia (Antidiabetics): Total ingredient cost of \$647,733.22
- Antiemetics and Analgesics/Anti-Inflammatory medications account for 14 of the top 25 top drugs by spend.

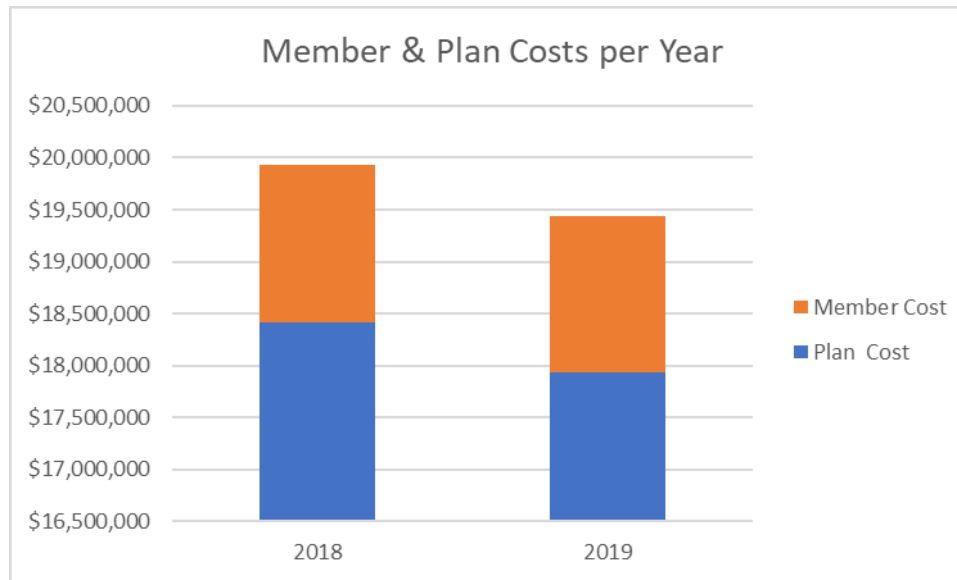
2020 Plan Recommendations

- Population Health Management- A program that focuses on clinical risk, predicted cost and gaps in care.
 - The availability of medical claim data will allow for greater precision in population risk profiling and associated predicted modeling.
- The program is at zero cost to the client.

Annual Key Pharmacy Benefit Metrics

Cost Trend by Year

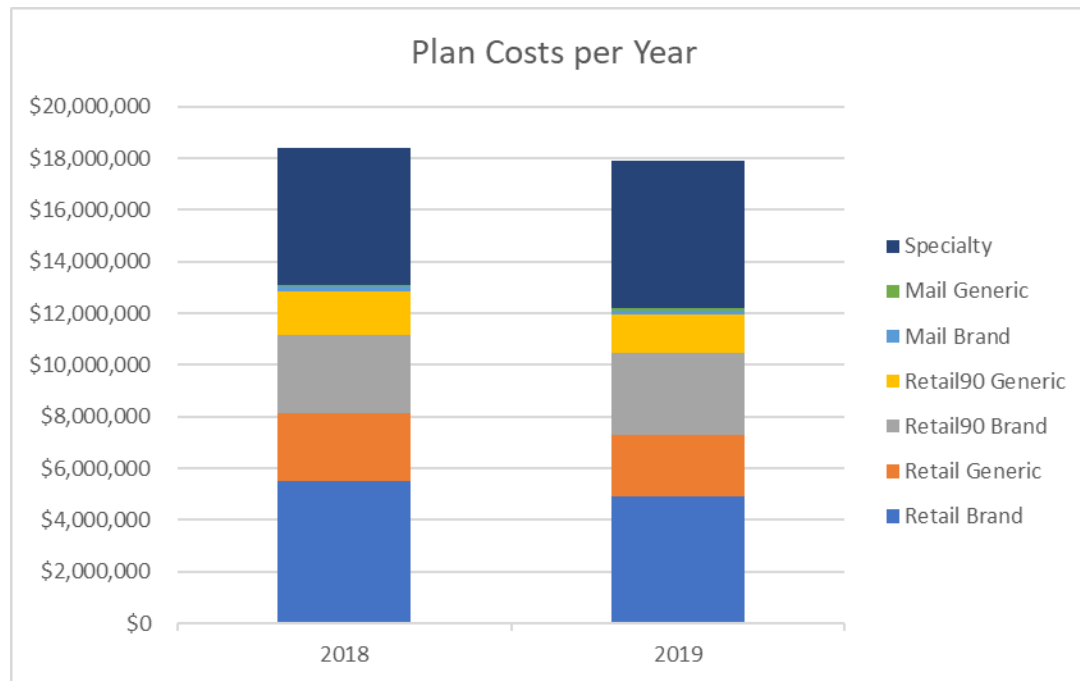
Category	2018	2019
Gross Cost	\$19,935,028	\$19,443,821
Plan Cost	\$18,410,862	\$17,930,081
Member Cost	\$1,524,166	\$1,513,740



Annual Key Pharmacy Benefit Metrics

Plan Cost by Channel

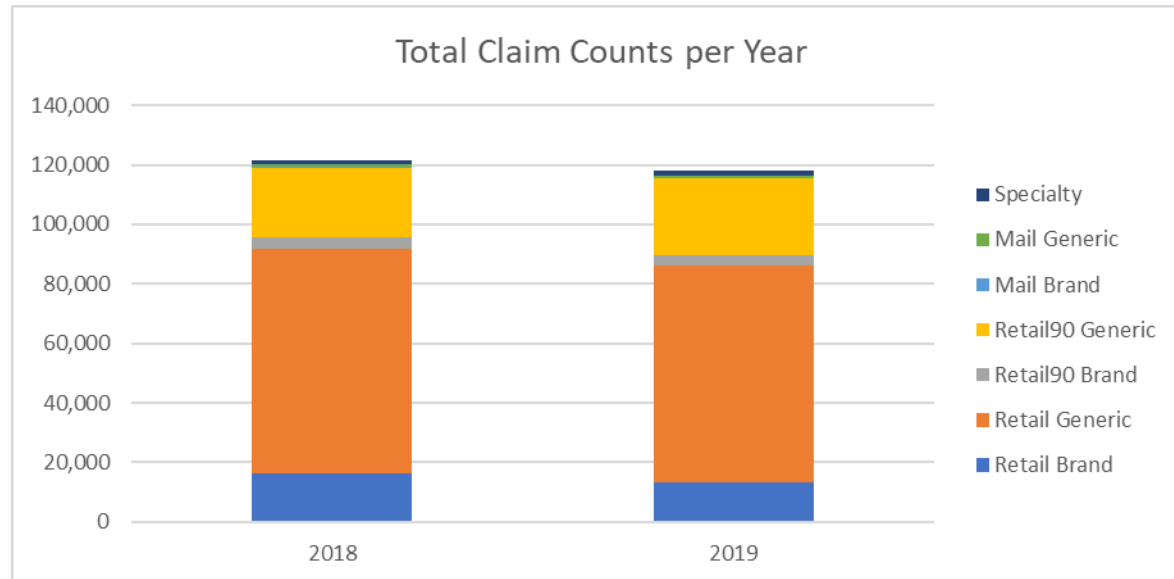
Category	2018	2019
Retail Brand	\$5,518,614	\$4,891,143
Retail Generic	\$2,596,708	\$2,398,448
Retail90 Brand	\$3,030,004	\$3,171,596
Retail90 Generic	\$1,694,002	\$1,517,303
Mail Brand	\$195,011	\$144,661
Mail Generic	\$64,404	\$74,390
Specialty	\$5,312,118	\$5,732,641



Annual Key Pharmacy Benefit Metrics

Total Claims Volume by Channel

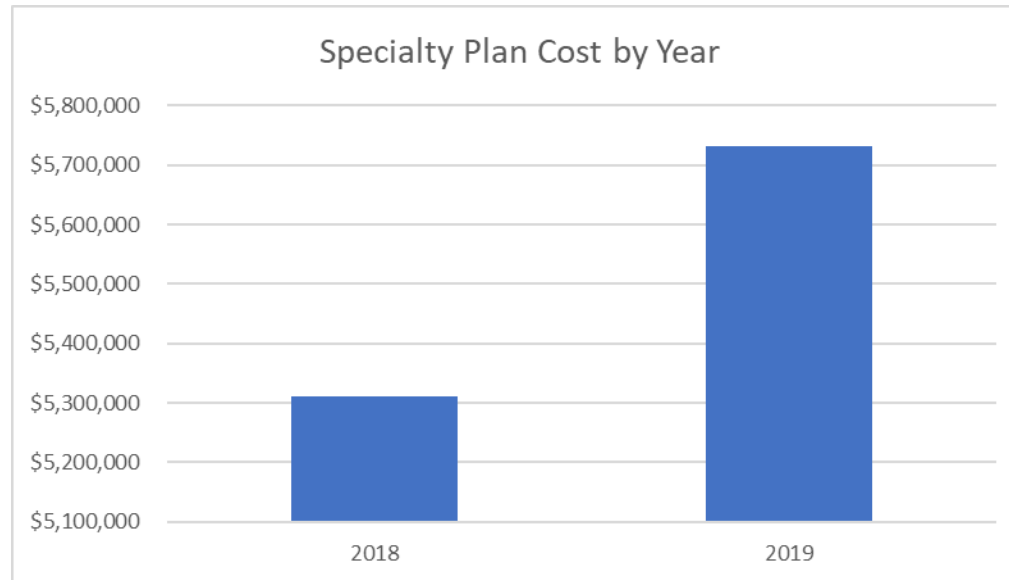
Category	2018	2019
Retail Brand	16,044	13,165
Retail Generic	75,875	72,890
Retail90 Brand	3,548	3,630
Retail90 Generic	23,692	25,835
Mail Brand	194	143
Mail Generic	755	726
Specialty	1,569	1,867



Annual Key Pharmacy Benefit Metrics

Specialty Plan Cost

Category	2018	2019
Specialty Plan Cost	\$5,312,118	\$5,732,641
Total Plan Cost	\$18,410,862	\$17,930,180
Specialty Plan Cost Percent	28.85%	31.97%

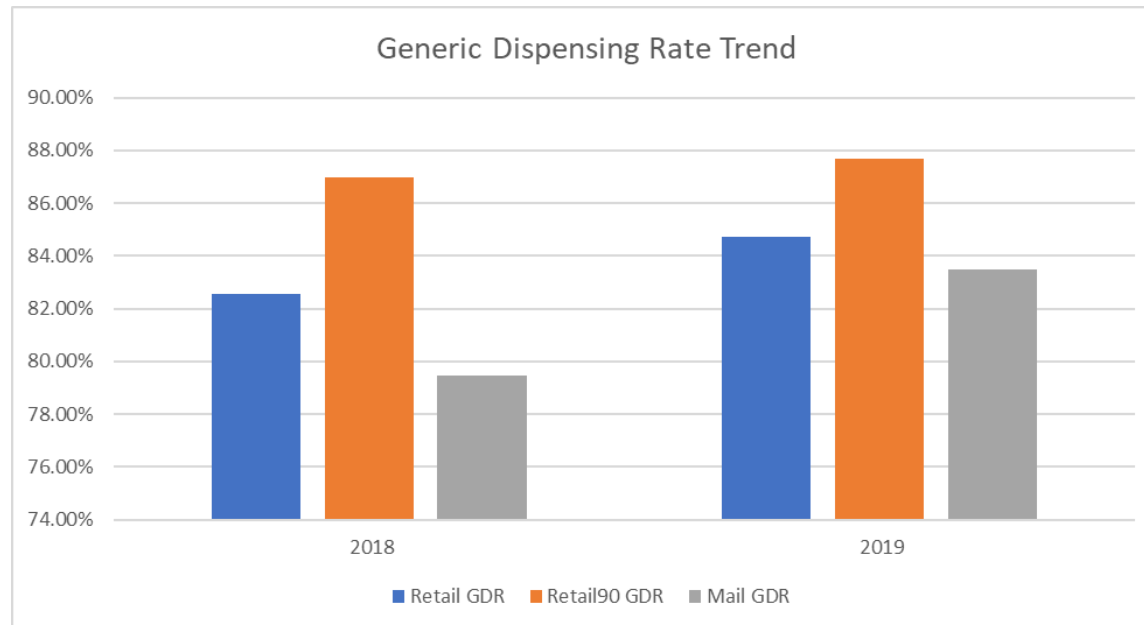


- Specialty plan cost represented \$5,732,641 (31.97%) of the SJVIA plan cost in 2019, up 3.12% from 2018
- Specialty plan cost increased by \$420,523 in 2019.
- SJVIA's specialty plan cost is roughly 3% - 8% lower than the national average range (35% - 40%)

Annual Key Pharmacy Benefit Metrics

Generic Dispensing Rate

Category	2018	2019
Retail GDR	82.54%	84.71%
Retail90 GDR	86.97%	87.68%
Mail GDR	79.47%	83.48%

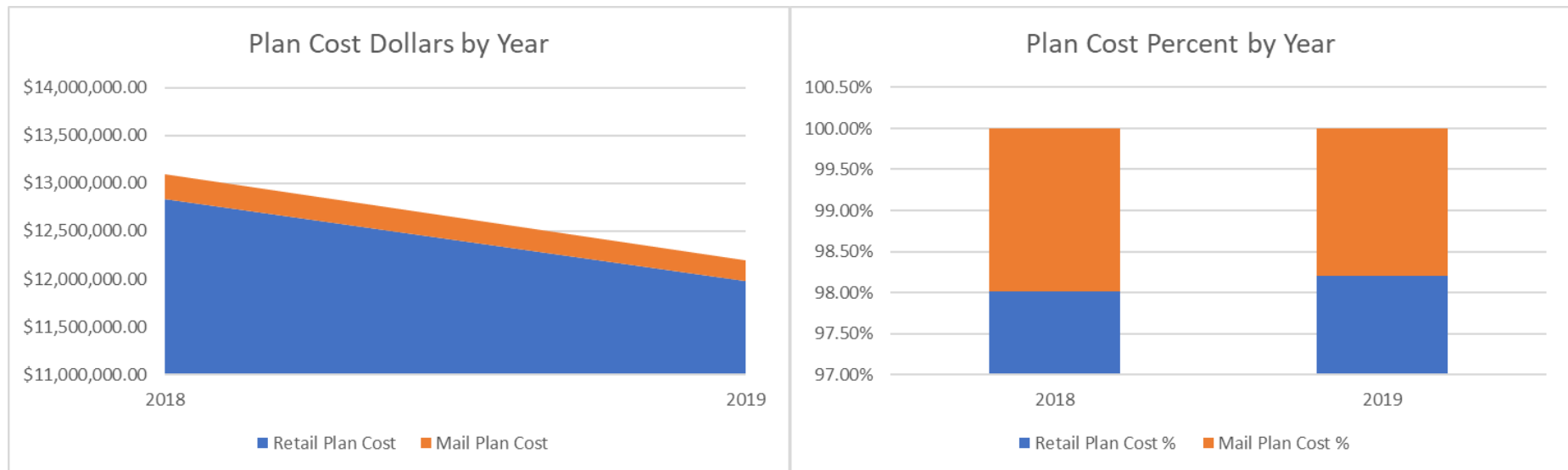


- Overall the generic dispensing rate continues to improve for all channels
 - Retail 90 GDR has increased to 87.68% in 2019 compared to 86.97% in 2018.
 - Formulary and plan design management have contributed to the improvement
- *Excludes specialty

Annual Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend

Category	2018	2019
Retail Plan Cost	\$12,839,331	\$11,978,490
Mail Plan Cost	\$259,414	\$219,050
Retail Plan Cost %	98.02%	98.20%
Mail Plan Cost %	1.99%	1.80%



- Mail Plan Cost decreased \$40,364 (15.56%) in 2019 vs 2018
 - Retail Plan Cost decreased \$860,841 (6.70%) in 2019 vs 2018
 - Retail and Mail plan cost distribution remained almost the same in 2018 vs 2017 on average
- *Excludes specialty

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Cost: SJVIA

TOP DRUGS BY INGREDIENT COST

Based on Paid Date: 1/1/2018 - 12/31/2019

The San Joaquin Valley Insurance Authority (SJVIA)

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Specialty Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
HUMIRA PEN	*ANALGESICS - ANTI-INFLAMMATORY*	B	2	Y	286	29	\$1,728,999.14	7,944	\$6,045.45	\$217.65
TRULICITY	*ANTIDIABETICS*	B	2	N	1,004	131	\$1,015,005.11	38,462	\$1,010.96	\$26.39
LATUDA	*ANTIPSYCHOTICS/ANTIMANIC AGENTS*	B	2	N	436	51	\$733,770.66	15,347	\$1,682.96	\$47.81
ENBREL SURECLICK	*ANALGESICS - ANTI-INFLAMMATORY*	B	2	Y	129	12	\$661,585.88	3,612	\$5,128.57	\$183.16
JANUVIA	*ANTIDIABETICS*	B	2	N	833	128	\$647,733.22	44,649	\$777.59	\$14.51
H.P. ACTHAR	*ENDOCRINE AND METABOLIC AGENTS - MISC.*	B	2	Y	14	1	\$568,445.50	238	\$40,603.25	\$2,388.43
SPRYCEL	*ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES*	B	2	Y	43	2	\$555,067.41	1,290	\$12,908.54	\$430.28
TECFIDERA	*PSYCHOTHERAPEUTIC AND NEUROLOGICAL AGENTS - MISC.*	B	2	Y	67	4	\$530,891.11	2,010	\$7,923.75	\$264.12
VICTOZA	*ANTIDIABETICS*	B	2	N	461	48	\$508,665.51	20,084	\$1,103.40	\$25.33
FARXIGA	*ANTIDIABETICS*	B	2	N	608	81	\$492,096.73	31,470	\$809.37	\$15.64
LANTUS SOLOSTAR	*ANTIDIABETICS*	B	2	N	697	112	\$450,249.18	34,752	\$645.98	\$12.96
HUMALOG KWIKPEN	*ANTIDIABETICS*	B	2	N	373	84	\$424,811.22	16,190	\$1,138.90	\$26.24
JARDIANCE	*ANTIDIABETICS*	B	2	N	456	93	\$401,528.40	25,672	\$880.54	\$15.64
XELJANZ XR	*ANALGESICS - ANTI-INFLAMMATORY*	B	2	Y	90	15	\$390,430.18	2,700	\$4,338.11	\$144.60
HUMALOG	*ANTIDIABETICS*	B	2	N	313	56	\$385,863.17	13,580	\$1,232.79	\$28.41
LYRICA	*ANTICONVULSANTS*	B	2	N	472	69	\$310,198.26	18,504	\$657.20	\$16.76
INVOKANA	*ANTIDIABETICS*	B	2	N	381	51	\$307,289.49	19,675	\$806.53	\$15.62
STELARA	*DERMATOLOGICALS*	B	2	Y	15	3	\$300,422.12	1,222	\$20,028.14	\$245.84
SYMBICORT	*ASTHMA AND BRONCHODILATOR AGENTS*	B	2	N	694	257	\$288,045.16	26,956	\$415.05	\$10.69
NOVOLOG FLEXPEN	*ANTIDIABETICS*	B	2	N	273	42	\$285,552.42	13,501	\$1,045.98	\$21.15
ZYTIGA	*ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES*	B	2	Y	26	2	\$282,613.86	780	\$10,869.76	\$362.33
TRINTELLIX	*ANTIDEPRESSANTS*	B	3	N	527	100	\$268,621.66	21,010	\$509.72	\$12.79
NOXAFIL	*ANTIFUNGALS*	B	2	N	36	2	\$260,936.62	1,080	\$7,248.24	\$241.61
OTEZLA	*ANALGESICS - ANTI-INFLAMMATORY*	B	2	Y	76	11	\$254,049.22	2,280	\$3,342.75	\$111.43
ELIQUIS	*ANTICOAGULANTS*	B	2	N	334	65	\$252,096.95	17,883	\$754.78	\$14.10

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Claim Count: SJVIA

TOP DRUGS BY CLAIM COUNT

Based on Paid Date: 1/1/2018 - 12/31/2019

The San Joaquin Valley Insurance Authority (SJVIA)

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
ATORVASTATIN CALCIUM	*ANTHYPERLIPIDEMICS*	G	1	N	5,852	1,034	\$168,812.44	379,448	\$28.85	\$0.44
LEVOTHYROXINE SODIUM	*THYROID AGENTS*	G	1	N	5,746	761	\$146,362.91	350,821	\$25.47	\$0.42
LISINAPRIL	*ANTHYPERTENSIVES*	G	1	N	5,565	943	\$36,704.68	350,421	\$6.60	\$0.10
HYDROCODONE/ACETAMINOPHEN	*ANALGESICS - OPIOID*	G	1	N	5,536	1,682	\$206,367.72	106,681	\$37.28	\$1.93
AMLODIPINE BESYLATE	*CALCIUM CHANNEL BLOCKERS*	G	1	N	3,245	524	\$36,713.59	197,967	\$11.31	\$0.19
AZITHROMYCIN	*MACROLIDES*	G	1	N	3,201	2,261	\$53,998.66	18,795	\$16.87	\$2.87
GABAPENTIN	*ANTICONVULSANTS*	G	1	N	3,115	665	\$82,106.72	124,937	\$26.36	\$0.66
OMEPRAZOLE	*ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS*	G	1	N	3,062	824	\$59,332.14	175,506	\$19.38	\$0.34
AMOXICILLIN	*PENICILLINS*	G	1	N	2,878	2,123	\$21,849.44	25,599	\$7.59	\$0.85
SERTRALINE HCL	*ANTIDEPRESSANTS*	G	1	N	2,596	507	\$31,501.18	125,641	\$12.13	\$0.25
ALPRAZOLAM	*ANTIAXIETY AGENTS*	G	1	N	2,584	522	\$12,100.87	67,830	\$4.68	\$0.18
LOSARTAN POTASSIUM	*ANTHYPERTENSIVES*	G	1	N	2,573	448	\$40,334.98	158,327	\$15.68	\$0.25
FLUTICASONE PROPIONATE	*NASAL AGENTS - SYSTEMIC AND TOPICAL*	G	1	N	2,494	1,201	\$59,867.27	99,178	\$24.00	\$0.60
METOPROLOL SUCCINATE ER	*BETA BLOCKERS*	G	1	N	2,453	401	\$140,929.62	154,922	\$57.45	\$0.91
MONTELUKAST SODIUM	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	G	1	N	2,433	554	\$57,906.78	119,344	\$23.80	\$0.49
AMOXICILLIN/CLAVULANATE P	*PENICILLINS*	G	1	N	2,344	1,712	\$85,619.34	23,521	\$36.53	\$3.64
METFORMIN HCL	*ANTIDIABETICS*	G	1	N	2,274	578	\$40,592.70	127,468	\$17.85	\$0.32
PREDNISONE	*CORTICOSTEROIDS*	G	1	N	2,257	1,319	\$16,075.86	33,159	\$7.12	\$0.48
HYDROCHLOROTHIAZIDE	*DIURETICS*	G	1	N	2,075	410	\$15,314.38	126,390	\$7.38	\$0.12
IBUPROFEN	*ANALGESICS - ANTI-INFLAMMATORY*	G	1	N	2,029	1,432	\$24,468.38	39,076	\$12.06	\$0.63
METFORMIN HYDROCHLORIDE	*ANTIDIABETICS*	G	1	N	1,964	577	\$24,080.48	114,210	\$12.26	\$0.21
ESCITALOPRAM OXALATE	*ANTIDEPRESSANTS*	G	1	N	1,927	386	\$34,882.40	93,005	\$18.10	\$0.38
PANTOPRAZOLE SODIUM	*ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS*	G	1	N	1,795	375	\$31,160.56	101,099	\$17.36	\$0.31
VITAMIN D	*VITAMINS*	G	1	N	1,679	585	\$10,666.30	93,841	\$6.35	\$0.11
ALBUTEROL SULFATE HFA	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	G	1	N	1,638	1,129	\$87,310.95	37,966	\$53.30	\$2.30

Annual Key Pharmacy Benefit Metrics

Specialty Drug Oversight

- The management of specialty drugs is complex, as are the conditions that specialty drugs treat. With recent advances in drug therapies, patients with complex conditions now have better options to manage their conditions. While plan sponsors like the SJVIA recognize the value of these medications to their members and want to provide best-in-class drug benefits, the cost management of these drugs requires utilization management and benefit design strategies.
- Strategies implemented for the SJVIA include:
 - Prior authorization/clinical review
 - Specialty pharmacy channel management
 - Ongoing formulary review for the most cost and clinically effective medications
 - Manufacturer assistance when available

KPS/EmpiRx Recommendations – Starter Dose Programs

- At no cost, the SJVIA can elect to enroll in Starter Dose Programs to reduce waste, control costs and ensure appropriate use of newly prescribed medications
 - Already enrolled in the Opioid Starter Dose Program
- Other available Starter Dose Programs available to SJVIA to enroll in are Oncology, Benzodiazepines, Sleep Aids and Contraceptives
 - **Oncology (Cancer medications) Starter Dose Program** requires members to fill two 14-day supplies before getting a 30-day supply. This helps keep costs down for members who may not respond favorably to the treatment.
 - **Benzodiazepines (Anxiety medications) Starter Dose Program** requires members to fill two 14-day supplies before getting a 30-day supply. Benzodiazepines (Valium, Xanax) have a high potential for abuse and addiction. This program helps mitigate or reduce that risk altogether.
 - **Sleep Aids Starter Dose Program** requires members to fill two 10-day supplies before they can get a 30-day supply. Most sleep aid medications indicate they should be used for no longer than 10 days, as patients often grow dependent on them to sleep so this helps control and evaluate the need for the patient.
 - **Contraceptives Starter Dose Program** requires members to fill one 28-day supply before they can get an 84-day supply. This helps control costs associated with a patient not responding well to the first brand of contraceptive and needing to switch to another.
- KPS strongly recommends that the SJVIA implement these Starter Dose Programs

Annual Key Pharmacy Benefit Metrics

Rebates & Clinical Management Savings

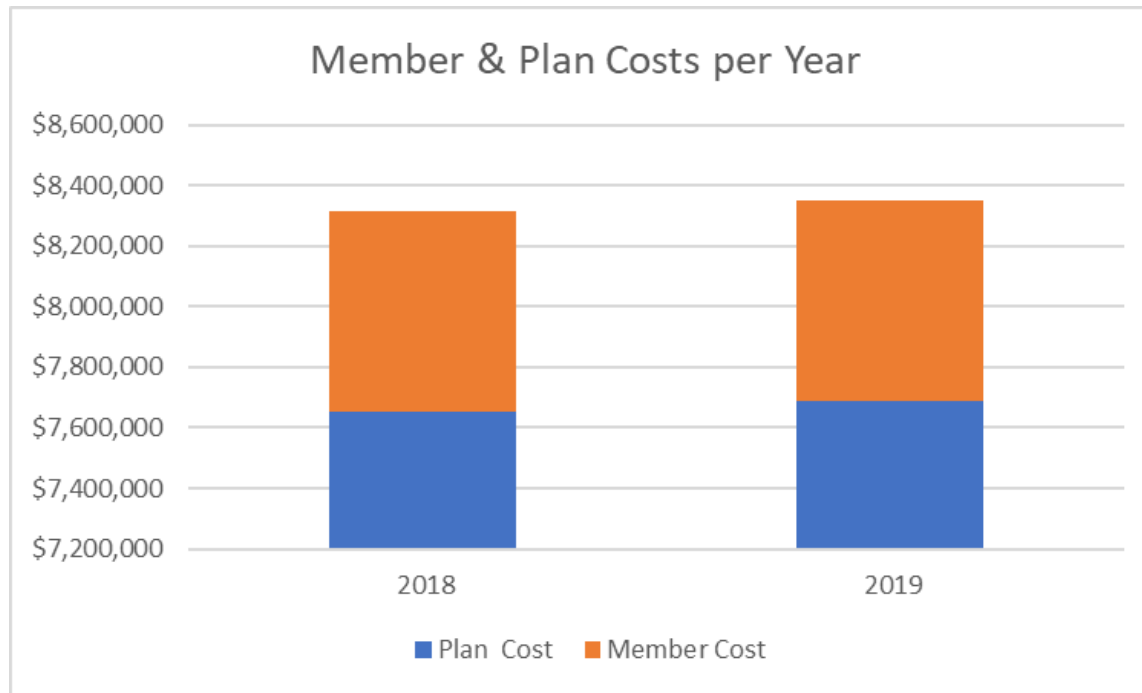
- Rebates- 2019 Total Rebate Estimate: **\$1,783,662**
 - Q1 2019 rebate amount: **\$400,385**
 - Q2 2019 rebate amount: **\$444,726**
 - Q3 2019 **estimated** rebate amount: **\$465,054**
 - Q4 2019 **estimated** rebate amount: **\$473,497**
 - Rebates are reported and reconciled 180 days after the end of the applicable quarter
- 2019 Clinical savings- **\$4,205,652**
 - Clinical savings guarantee for 2019: **\$1,110,000**
- Final reconciliation is completed by EmpiRx clinicians 120 days post contract year
- Keenan performs a clinical savings financial audit and presents the final report to the SJVIA 210 days after the completion the plan year

Appendix

Annual Key Pharmacy Benefit Metrics

SJVIA Cost Trend by year (Tulare)

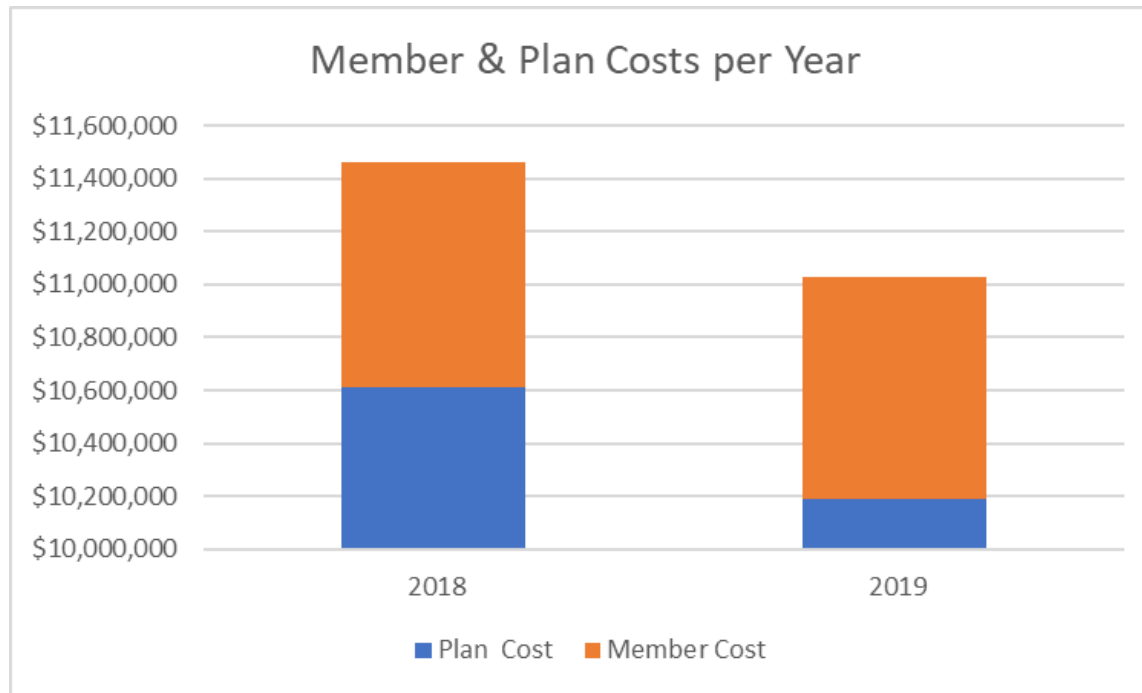
Category	2018	2019
Gross Cost	\$8,314,593	\$8,353,235
Plan Cost	\$7,653,469	\$7,688,962
Member Cost	\$661,123	\$664,273



Annual Key Pharmacy Benefit Metrics

SJVIA Cost Trend by year (Fresno)

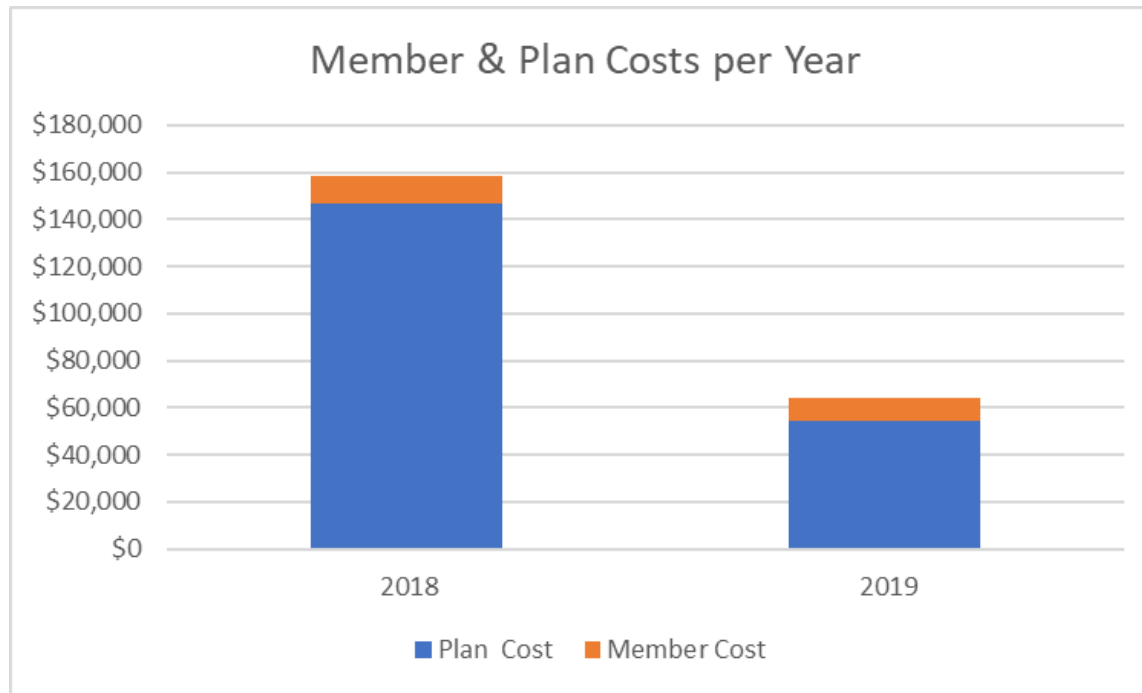
Category	2018	2019
Gross Cost	\$11,462,114	\$11,026,388
Plan Cost	\$10,610,373	\$10,186,720
Member Cost	\$851,741	\$839,669



Annual Key Pharmacy Benefit Metrics

SJVIA Cost Trend by year (Marysville)

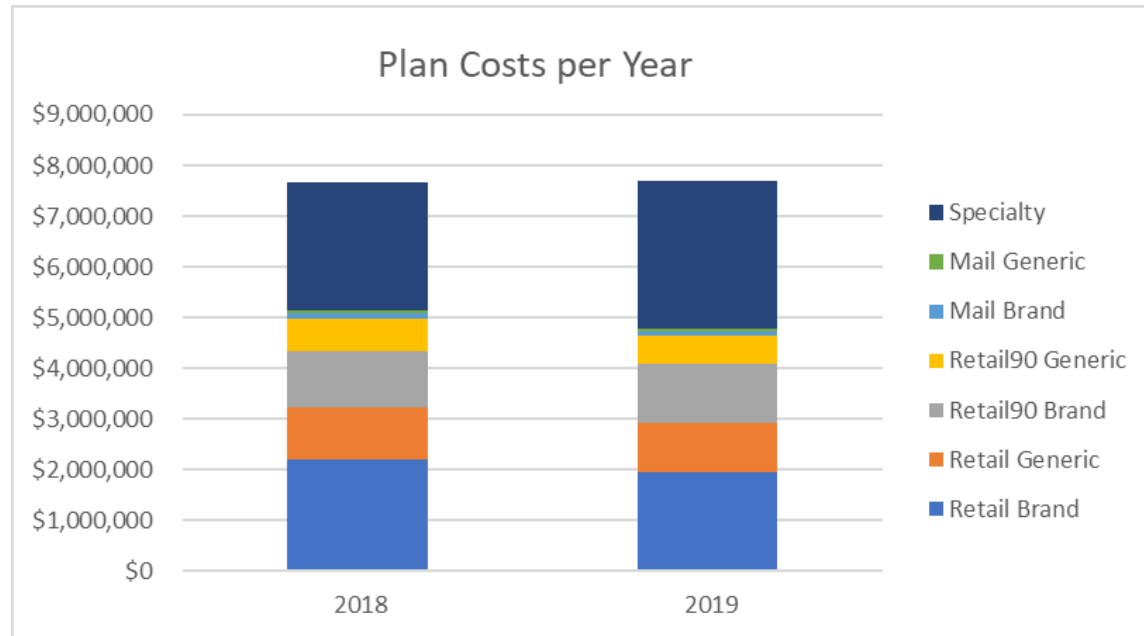
Category	2018	2019
Gross Cost	\$158,321	\$64,298
Plan Cost	\$147,019	\$54,500
Member Cost	\$11,302	\$9,798



Annual Key Pharmacy Benefit Metrics

Plan Cost by Channel (Tulare)

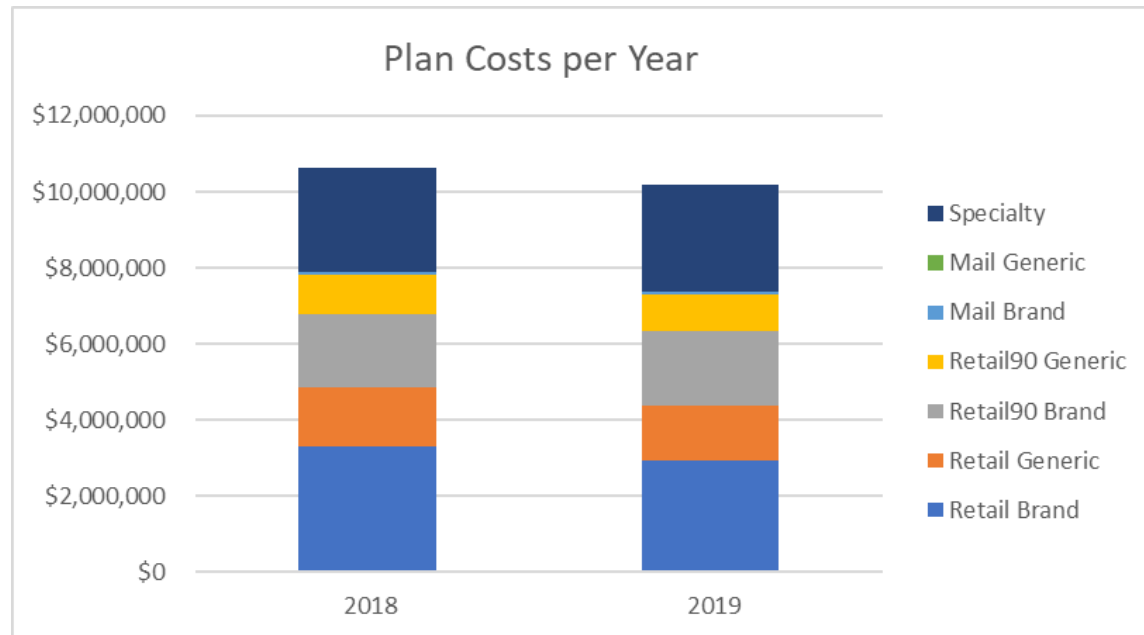
Category	2018	2019
Retail Brand	\$2,194,307	\$1,957,195
Retail Generic	\$1,026,926	\$953,142
Retail90 Brand	\$1,109,303	\$1,177,754
Retail90 Generic	\$640,751	\$561,405
Mail Brand	\$126,529	\$88,454
Mail Generic	\$48,353	\$51,386
Specialty	\$2,507,301	\$2,899,626



Annual Key Pharmacy Benefit Metrics

Plan Cost by Channel (Fresno)

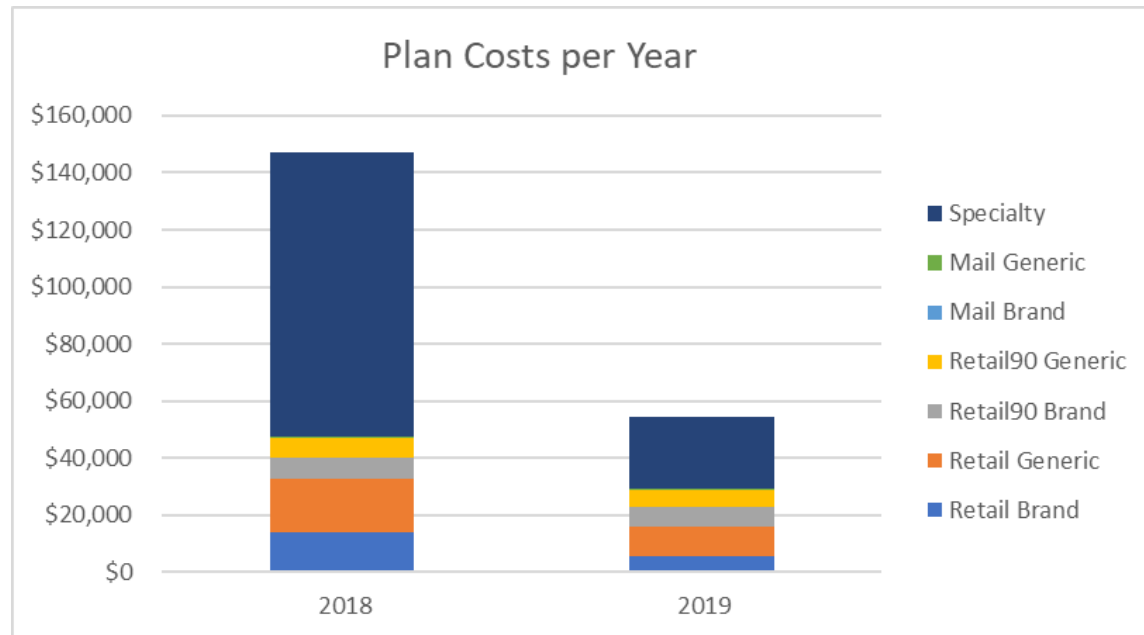
Category	2018	2019
Retail Brand	\$3,310,501	\$2,928,244
Retail Generic	\$1,551,021	\$1,435,024
Retail90 Brand	\$1,913,174	\$1,986,829
Retail90 Generic	\$1,046,297	\$950,150
Mail Brand	\$68,482	\$56,208
Mail Generic	\$15,511	\$22,692
Specialty	\$2,705,387	\$2,807,572



Annual Key Pharmacy Benefit Metrics

Plan Cost by Channel (Marysville)

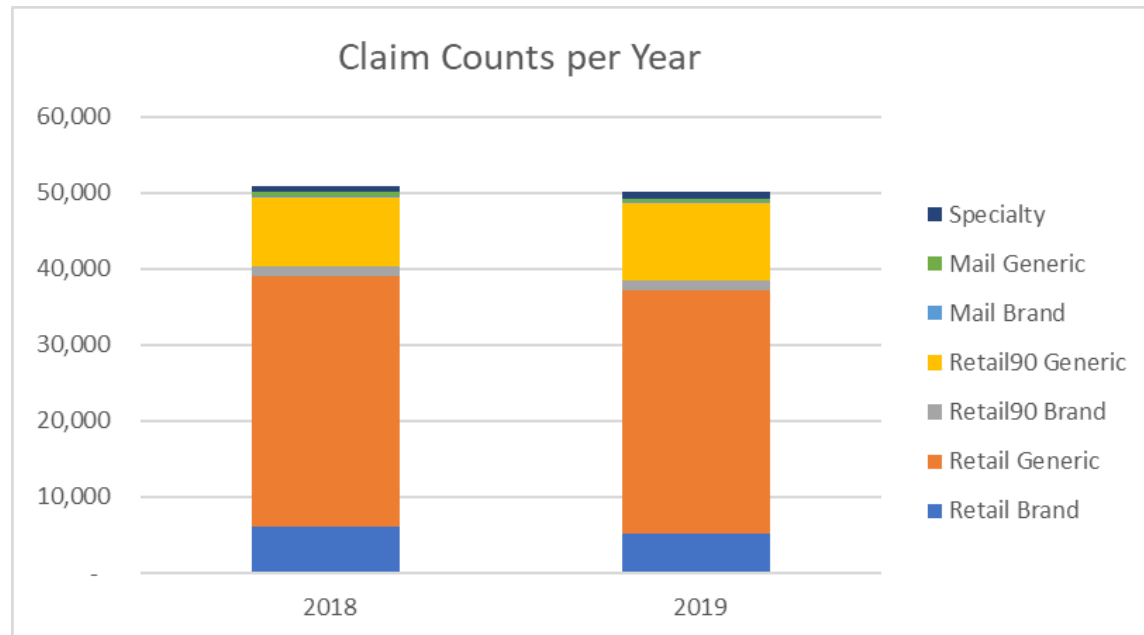
Category	2018	2019
Retail Brand	\$13,807	\$5,705
Retail Generic	\$18,762	\$10,281
Retail90 Brand	\$7,527	\$7,011
Retail90 Generic	\$6,955	\$5,748
Mail Brand	\$0	\$0
Mail Generic	\$539	\$313
Specialty	\$99,428	\$25,444



Annual Key Pharmacy Benefit Metrics

Total Claims Volume by Channel (Tulare)

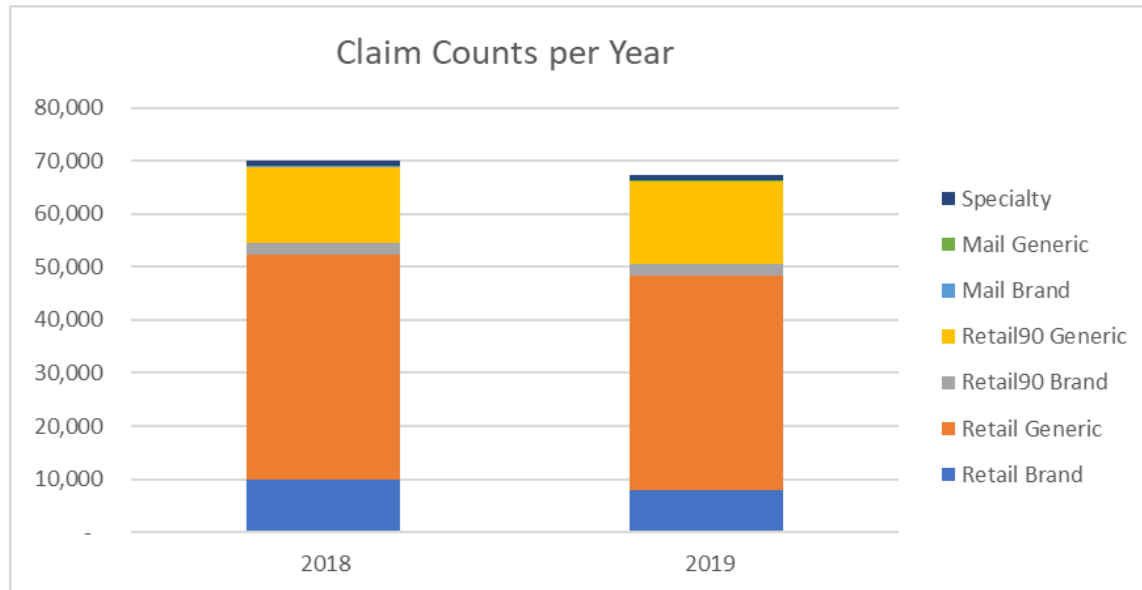
Category	2018	2019
Retail Brand	6,166	5,201
Retail Generic	32,900	32,023
Retail90 Brand	1,293	1,327
Retail90 Generic	9,101	10,132
Mail Brand	123	87
Mail Generic	574	500
Specialty	631	797



Annual Key Pharmacy Benefit Metrics

Total Claims Volume by Channel (Fresno)

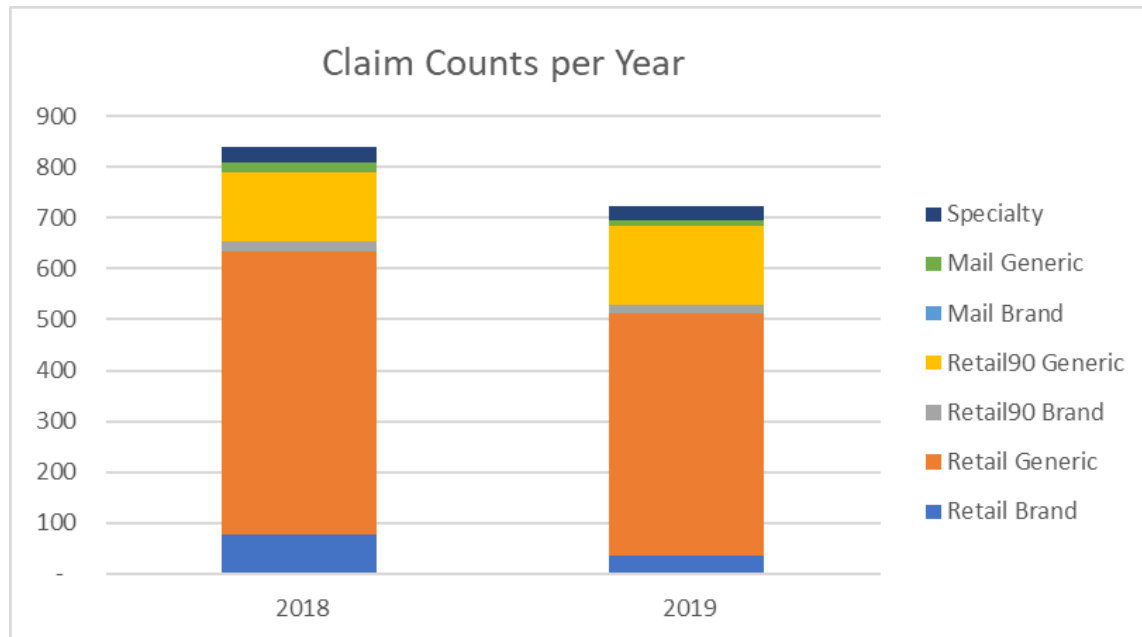
Category	2018	2019
Retail Brand	9,802	7,929
Retail Generic	42,417	40,390
Retail90 Brand	2,235	2,285
Retail90 Generic	14,455	15,548
Mail Brand	71	56
Mail Generic	163	216
Specialty	907	1,041



Annual Key Pharmacy Benefit Metrics

Total Claims Volume by Channel (Marysville)

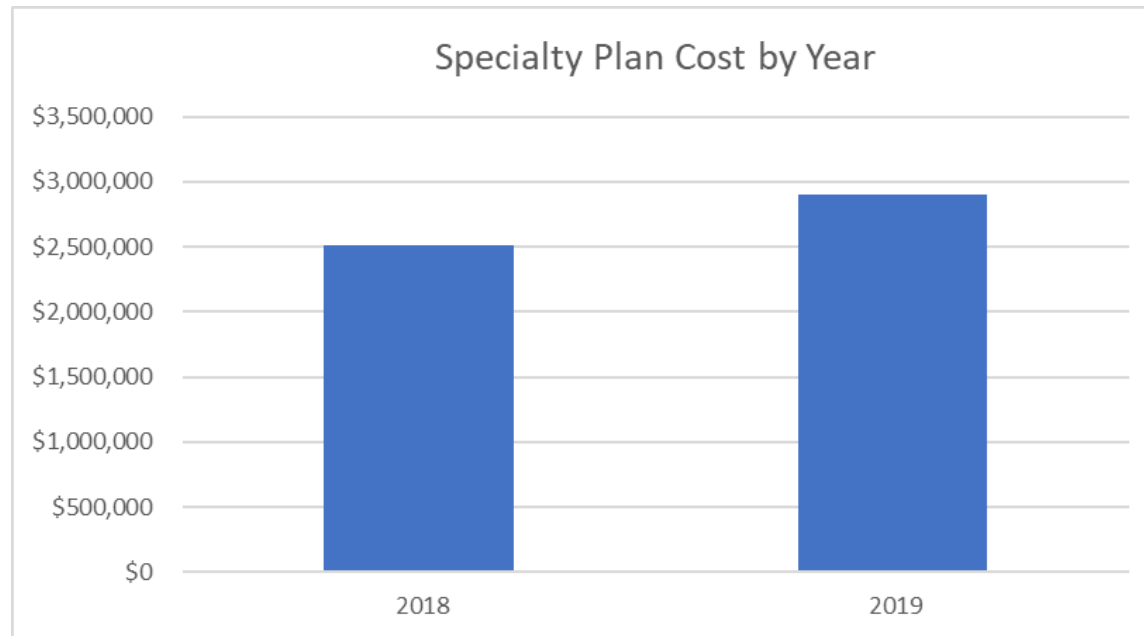
Category	2018	2019
Retail Brand	76	35
Retail Generic	558	477
Retail90 Brand	20	18
Retail90 Generic	136	155
Mail Brand	0	0
Mail Generic	18	10
Specialty	31	29



Annual Key Pharmacy Benefit Metrics

Specialty Plan Cost (Tulare)

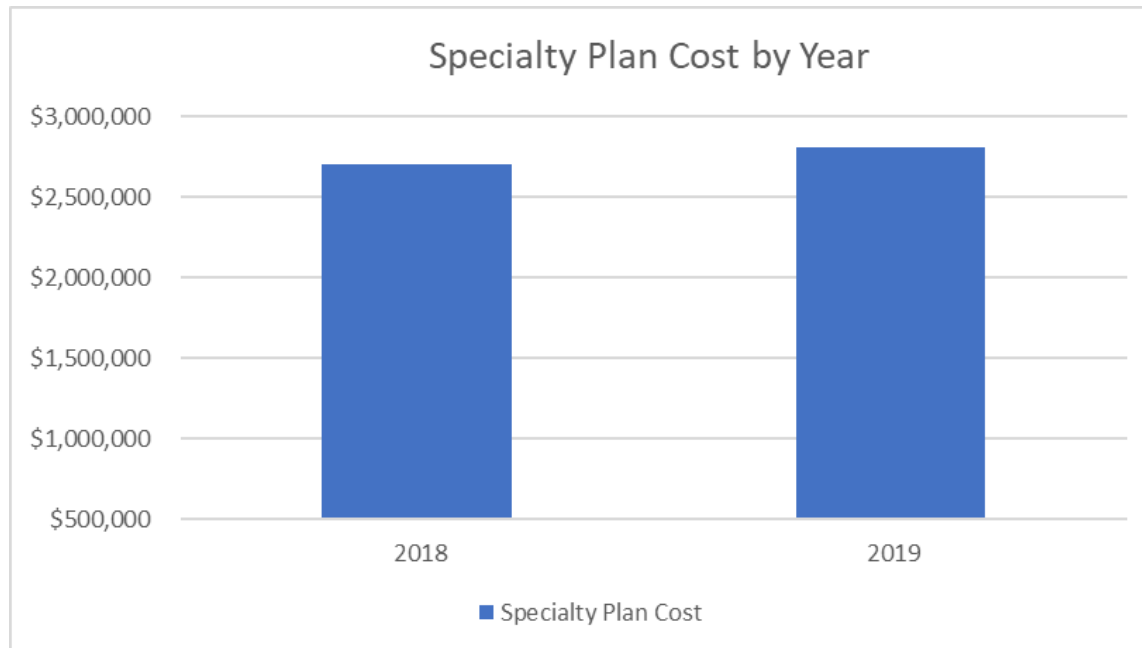
Category	2018	2019
Specialty Plan Cost	\$2,507,301	\$2,899,626
Total Plan Cost	\$7,653,469	\$7,688,962
Specialty Plan Cost Percent	32.76%	37.71%



Annual Key Pharmacy Benefit Metrics

Specialty Plan Cost (Fresno)

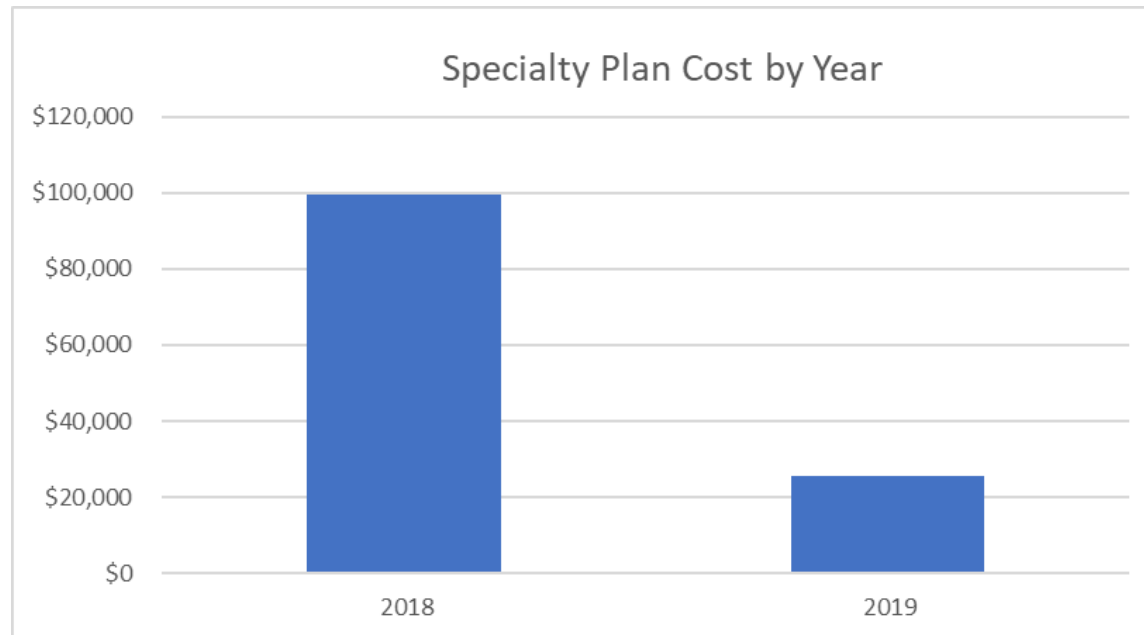
Category	2018	2019
Specialty Plan Cost	\$2,705,387	\$2,807,572
Total Plan Cost	\$10,610,373	\$10,186,720
Specialty Plan Cost Percent	25.50%	27.56%



Annual Key Pharmacy Benefit Metrics

Specialty Plan Cost (Marysville)

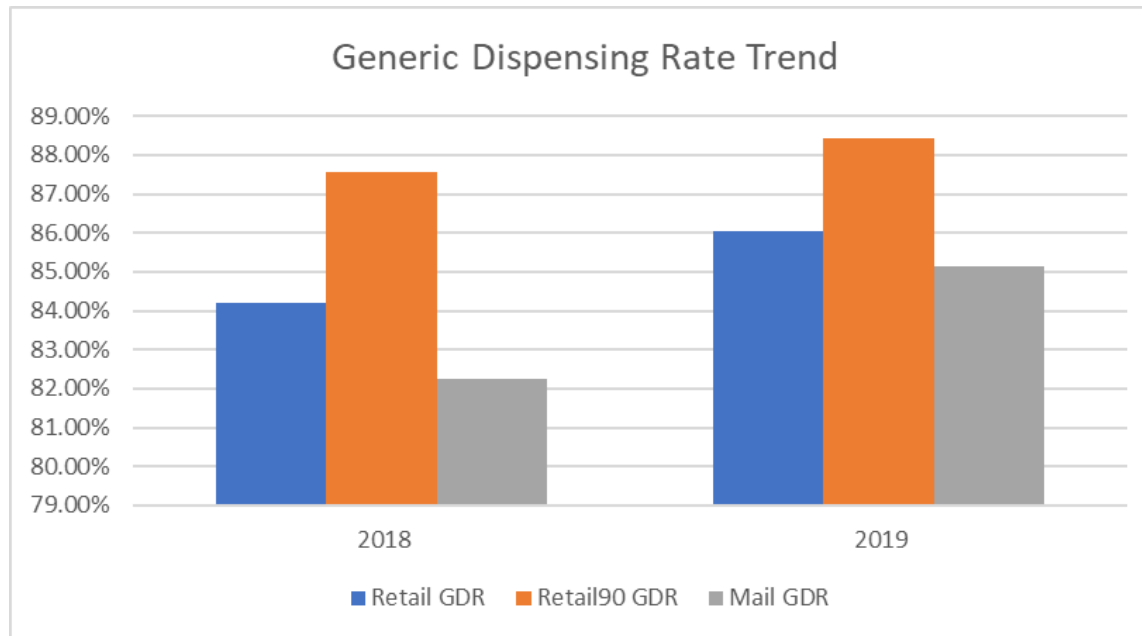
Category	2018	2019
Specialty Plan Cost	\$99,428	\$25,444
Total Plan Cost	\$147,019	\$54,500
Specialty Plan Cost Percent	67.63%	46.69%



Annual Key Pharmacy Benefit Metrics

Generic Dispensing Rate (Tulare)

Category	2018	2019
Retail GDR	84.21%	86.04%
Retail90 GDR	87.55%	88.42%
Mail GDR	82.25%	85.14%

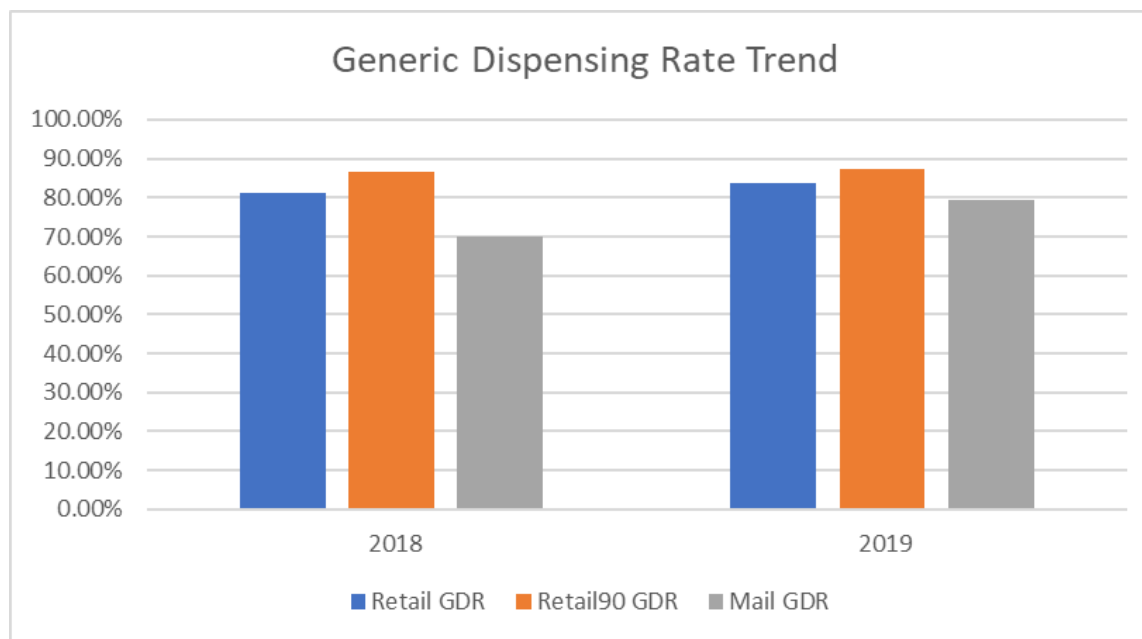


Excludes Specialty

Annual Key Pharmacy Benefit Metrics

Generic Dispensing Rate (Fresno)

Category	2018	2019
Retail GDR	81.23%	83.59%
Retail90 GDR	86.60%	87.19%
Mail GDR	69.88%	79.56%

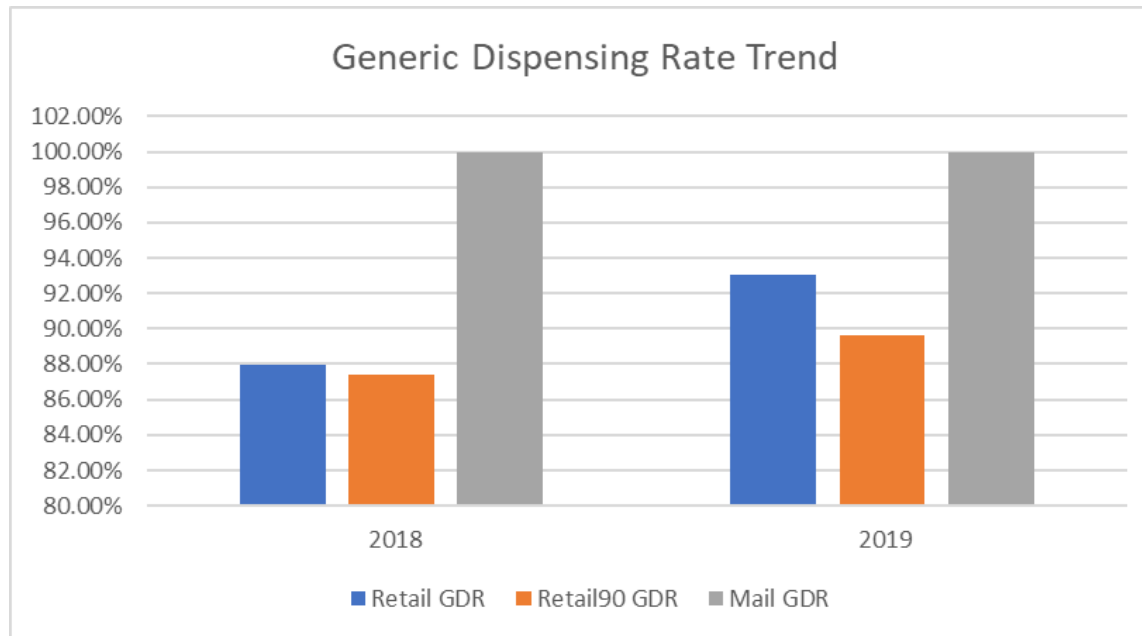


Excludes Specialty

Annual Key Pharmacy Benefit Metrics

Generic Dispensing Rate (Marysville)

Category	2018	2019
Retail GDR	87.93%	93.08%
Retail90 GDR	87.41%	89.64%
Mail GDR	100.00%	100.00%

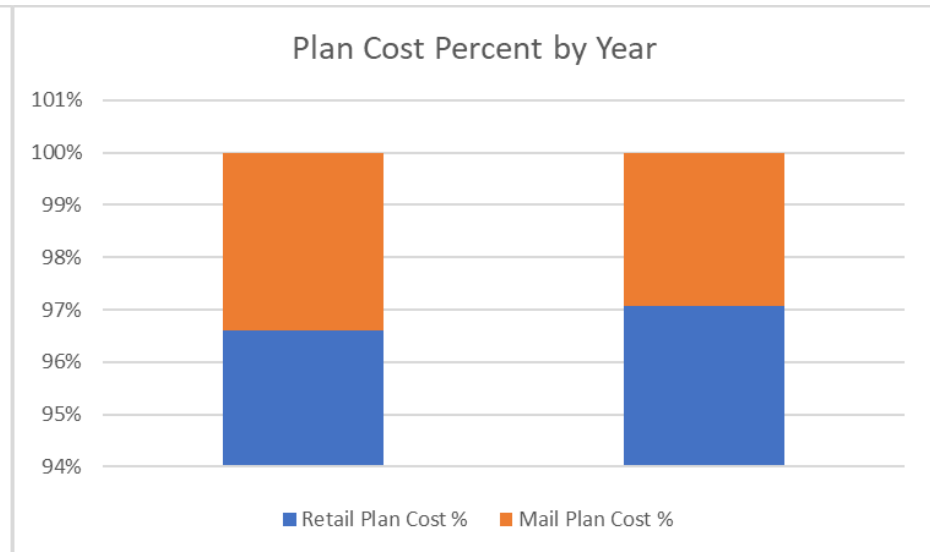
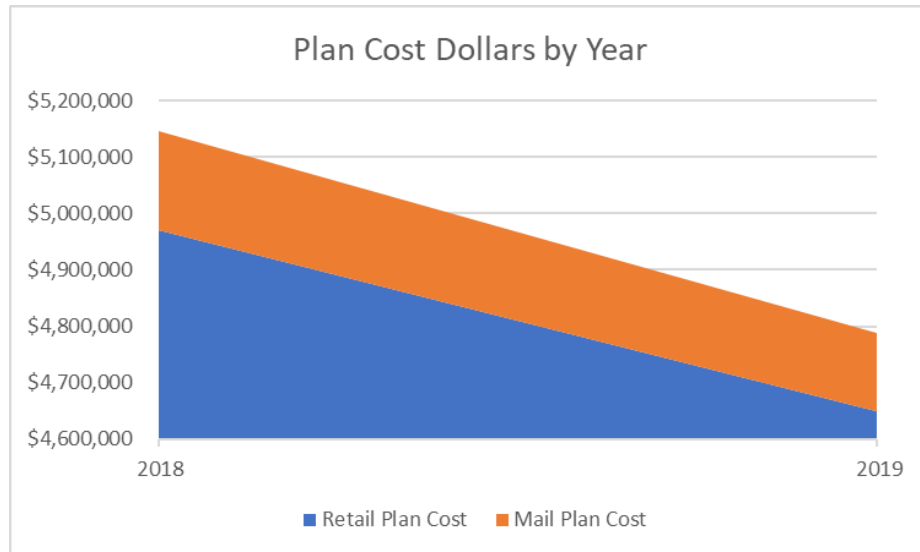


Excludes Specialty

Annual Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend (Tulare)

Category	2018	2019
Retail Plan Cost	\$4,971,287	\$4,649,497
Mail Plan Cost	\$174,884	\$139,838
Retail Plan Cost %	96.60%	97.08%
Mail Plan Cost %	3.40%	2.92%

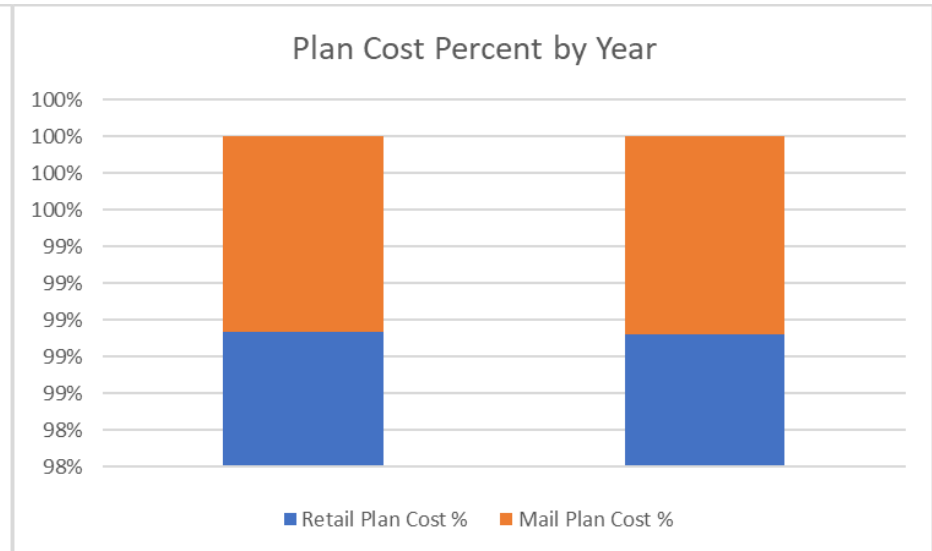
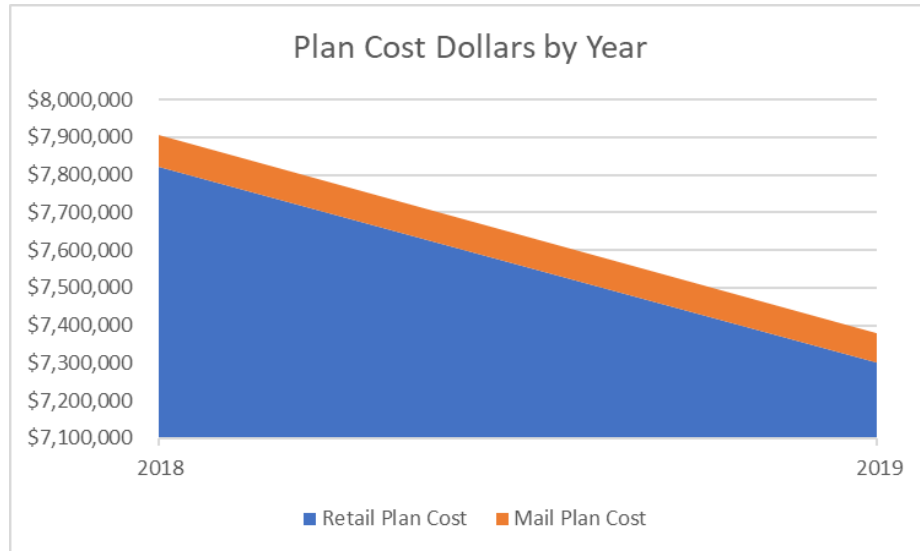


Excludes Specialty

Annual Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend (Fresno)

Category	2018	2019
Retail Plan Cost	\$7,820,992	\$7,300,249
Mail Plan Cost	\$83,993	\$78,900
Retail Plan Cost %	98.94%	98.93%
Mail Plan Cost %	1.06%	1.08%

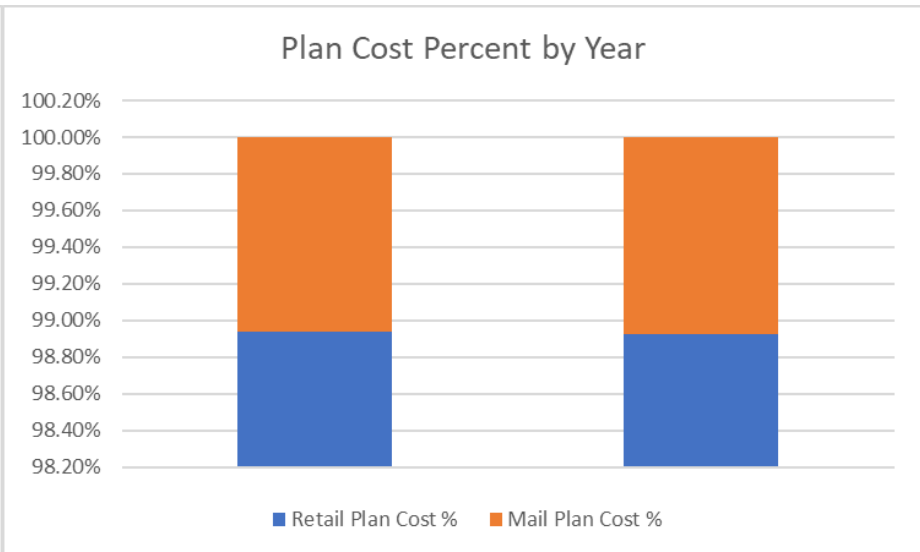
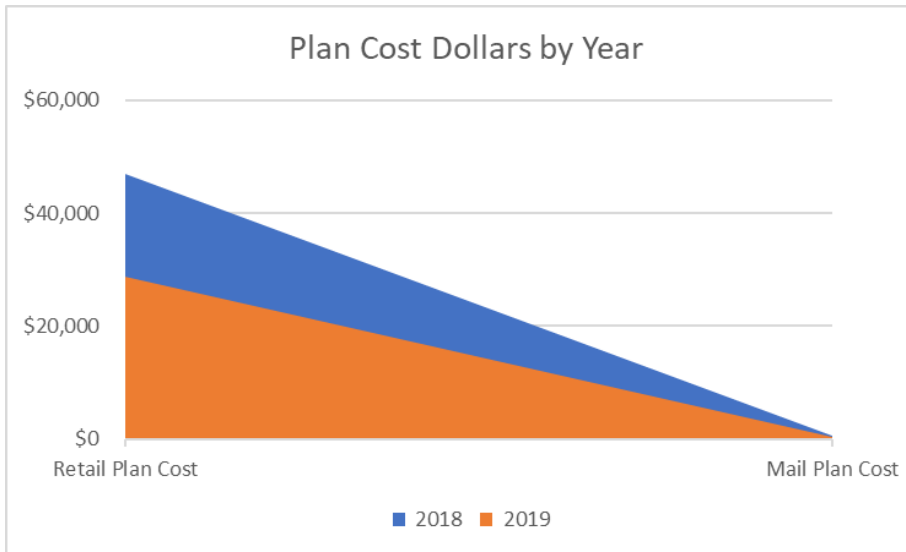


Excludes Specialty

Annual Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend (Marysville)

Category	2018	2019
Retail Plan Cost	\$47,052	\$28,745
Mail Plan Cost	\$539	\$313
Retail Plan Cost %	98.94%	98.93%
Mail Plan Cost %	1.06%	1.08%



Excludes Specialty

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Cost: Tulare

TOP DRUGS BY INGREDIENT COST

Based on Paid Date: 01/01/2018 - 12/31/2019

The San Joaquin Valley Insurance Authority - County of Tulare

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Specialty Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
HUMIRA PEN	*ANALGESICS - ANTI-INFLAMMATORY*	B	2	Y	151	12	\$906,072.45	4,164	\$6,000.48	\$217.60
H.P. ACTHAR	*ENDOCRINE AND METABOLIC AGENTS - MISC.*	B	2	Y	14	1	\$568,445.50	238	\$40,603.25	\$2,388.43
TRULICITY	*ANTIDIABETICS*	B	2	N	424	50	\$435,565.93	16,454	\$1,027.28	\$26.47
TECFIDERA	*PSYCHOTHERAPEUTIC AND NEUROLOGICAL AGENTS - MISC.*	B	2	Y	54	3	\$430,925.92	1,620	\$7,980.11	\$266.00
XELJANZ XR	*ANALGESICS - ANTI-INFLAMMATORY*	B	2	Y	66	11	\$287,916.81	1,980	\$4,362.38	\$145.41
ZYTIGA	*ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES*	B	2	Y	26	2	\$282,613.86	780	\$10,869.76	\$362.33
JANUVIA	*ANTIDIABETICS*	B	2	N	361	50	\$260,627.70	18,009	\$721.96	\$14.47
SPRYCEL	*ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES*	B	2	Y	18	1	\$242,138.40	540	\$13,452.13	\$448.40
ORKAMBI	*RESPIRATORY AGENTS - MISC.*	B	2	Y	10	1	\$218,396.80	280	\$21,839.68	\$779.99
VICTOZA	*ANTIDIABETICS*	B	2	N	212	20	\$212,737.96	8,184	\$1,003.48	\$25.99
FARXIGA	*ANTIDIABETICS*	B	2	N	323	34	\$212,374.61	13,410	\$657.51	\$15.84
ENBREL SURECLICK	*ANALGESICS - ANTI-INFLAMMATORY*	B	2	Y	39	3	\$197,765.26	1,092	\$5,070.90	\$181.10
ELIQUIS	*ANTICOAGULANTS*	B	2	N	246	40	\$186,374.82	13,266	\$757.62	\$14.05
JARDIANCE	*ANTIDIABETICS*	B	2	N	228	44	\$179,340.75	11,332	\$786.58	\$15.83
LYRICA	*ANTICONVULSANTS*	B	2	N	263	35	\$178,498.85	10,699	\$678.70	\$16.68
TRINTELLIX	*ANTIDEPRESSANTS*	B	3	N	369	60	\$176,380.02	13,655	\$477.99	\$12.92
STELARA	*DERMATOLOGICALS*	B	2	Y	8	1	\$174,052.98	690	\$21,756.62	\$252.25
LANTUS SOLOSTAR	*ANTIDIABETICS*	B	2	N	307	37	\$170,974.15	13,708	\$556.92	\$12.47
LATUDA	*ANTIPSYCHOTICS/ANTIMANIC AGENTS*	B	2	N	103	10	\$169,846.56	3,210	\$1,649.00	\$52.91
SYMDEKO	*RESPIRATORY AGENTS - MISC.*	B	2	Y	7	1	\$163,699.20	196	\$23,385.60	\$835.20
NOXAFIL	*ANTIFUNGALS*	B	2	N	20	1	\$162,973.16	600	\$8,148.66	\$271.62
XARELTO	*ANTICOAGULANTS*	B	2	N	228	27	\$151,924.27	10,656	\$666.33	\$14.26
CREON	*DIGESTIVE AIDS*	B	2	N	36	6	\$149,627.68	1,090	\$4,156.32	\$137.27
ABIRATERONE ACETATE	*ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES*	G	1	Y	18	3	\$137,169.22	540	\$7,620.51	\$254.02
HUMALOG	*ANTIDIABETICS*	B	2	N	127	23	\$135,013.71	5,399	\$1,063.10	\$25.01

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Claim Count: Tulare

TOP DRUGS BY CLAIM COUNT

Based on Paid Date: 01/01/2018 - 12/31/2019

The San Joaquin Valley Insurance Authority - County of Tulare

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Specialty Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
LEVOTHYROXINE SODIUM	*THYROID AGENTS*	G	1	N	2,592	324	\$60,143.45	144,014	\$23.20	\$0.42
ATORVASTATIN CALCIUM	*ANTHYPERLIPIDEMICS*	G	1	N	2,448	383	\$63,158.18	141,577	\$25.80	\$0.45
LISINAPRIL	*ANTHYPERTENSIVES*	G	1	N	2,373	385	\$14,149.06	138,998	\$5.96	\$0.10
HYDROCODONE/ACETAMINOPHEN	*ANALGESICS - OPIOID*	G	1	N	2,353	671	\$87,813.30	47,564	\$37.32	\$1.85
OMEPRAZOLE	*ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS*	G	1	N	1,448	320	\$26,083.20	76,839	\$18.01	\$0.34
AMLODIPINE BESYLATE	*CALCIUM CHANNEL BLOCKERS*	G	1	N	1,440	219	\$14,470.21	81,244	\$10.05	\$0.18
ALPRAZOLAM	*ANTIAXIETY AGENTS*	G	1	N	1,382	259	\$6,730.11	36,450	\$4.87	\$0.18
AZITHROMYCIN	*MACROLIDES*	G	1	N	1,307	894	\$21,273.65	8,086	\$16.28	\$2.63
SERTRALINE HCL	*ANTIDEPRESSANTS*	G	1	N	1,269	225	\$13,680.04	57,771	\$10.78	\$0.24
MONTelukAST SODIUM	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	G	1	N	1,261	268	\$27,897.34	58,121	\$22.12	\$0.48
LOSARTAN POTASSIUM	*ANTHYPERTENSIVES*	G	1	N	1,188	183	\$16,150.00	65,294	\$13.59	\$0.25
GABAPENTIN	*ANTICONVULSANTS*	G	1	N	1,171	274	\$30,314.84	44,835	\$25.89	\$0.68
METOPROLOL SUCCINATE ER	*BETA BLOCKERS*	G	1	N	1,135	172	\$59,852.83	68,235	\$52.73	\$0.88
AMOXICILLIN	*PENICILLINS*	G	1	N	1,110	784	\$7,914.55	9,439	\$7.13	\$0.84
HYDROCHLOROTHIAZIDE	*DIURETICS*	G	1	N	988	189	\$7,955.37	56,531	\$8.05	\$0.14
PANTOPRAZOLE SODIUM	*ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS*	G	1	N	957	179	\$15,844.37	52,114	\$16.56	\$0.30
PREDNISONE	*CORTICOSTEROIDS*	G	1	N	920	522	\$7,886.01	16,414	\$8.57	\$0.48
AMOXICILLIN/CLAVULANATE P	*PENICILLINS*	G	1	N	902	637	\$32,278.11	8,980	\$35.79	\$3.59
FLUTICASONE PROPIONATE	*NASAL AGENTS - SYSTEMIC AND TOPICAL*	G	1	N	870	408	\$20,640.46	34,215	\$23.72	\$0.60
METFORMIN HCL	*ANTIDIABETICS*	G	1	N	846	214	\$14,220.74	45,481	\$16.81	\$0.31
ESCITALOPRAM OXALATE	*ANTIDEPRESSANTS*	G	1	N	802	162	\$12,488.03	37,318	\$15.57	\$0.33
ROSUVASTATIN CALCIUM	*ANTHYPERLIPIDEMICS*	G	1	N	802	127	\$38,209.79	46,420	\$47.64	\$0.82
VITAMIN D	*VITAMINS*	G	1	N	748	241	\$4,152.93	35,141	\$5.55	\$0.12
METFORMIN HYDROCHLORIDE	*ANTIDIABETICS*	G	1	N	721	216	\$8,521.49	39,904	\$11.82	\$0.21
IBUPROFEN	*ANALGESICS - ANTI-INFLAMMATORY*	G	1	N	711	515	\$8,180.41	12,514	\$11.51	\$0.65

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Cost: Fresno

TOP DRUGS BY INGREDIENT COST

Based on Paid Date: 01/01/2018 - 12/31/2019

The San Joaquin Valley Insurance Authority - County of Fresno

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Specialty Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
HUMIRA PEN	*ANALGESICS - ANTI-INFLAMMATORY*	B	2	Y	135	17	\$822,926.69	3,780	\$6,095.75	\$217.71
TRULICITY	*ANTIDIABETICS*	B	2	N	580	81	\$579,439.18	22,008	\$999.03	\$26.33
LATUDA	*ANTIPSYCHOTICS/ANTIMANIC AGENTS*	B	2	N	333	41	\$563,924.10	12,137	\$1,693.47	\$46.46
ENBREL SURECLICK	*ANALGESICS - ANTI-INFLAMMATORY*	B	2	Y	90	9	\$463,820.62	2,520	\$5,153.56	\$184.06
JANUVIA	*ANTIDIABETICS*	B	2	N	472	78	\$387,105.52	26,640	\$820.14	\$14.53
SPRYCEL	*ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES*	B	2	Y	25	1	\$312,929.01	750	\$12,517.16	\$417.24
HUMALOG KWIKPEN	*ANTIDIABETICS*	B	2	N	260	59	\$301,754.53	11,491	\$1,160.59	\$26.26
VICTOZA	*ANTIDIABETICS*	B	2	N	249	28	\$295,927.55	11,900	\$1,188.46	\$24.87
FARXIGA	*ANTIDIABETICS*	B	2	N	285	47	\$279,722.12	18,060	\$981.48	\$15.49
LANTUS SOLOSTAR	*ANTIDIABETICS*	B	2	N	390	75	\$279,275.03	21,044	\$716.09	\$13.27
HUMALOG	*ANTIDIABETICS*	B	2	N	186	33	\$250,849.46	8,181	\$1,348.65	\$30.66
ESBRIET	*RESPIRATORY AGENTS - MISC.*	B	2	Y	25	1	\$241,951.75	750	\$9,678.07	\$322.60
REVLIMID	*MISCELLANEOUS THERAPEUTIC CLASSES*	B	2	Y	15	1	\$225,959.43	420	\$15,063.96	\$538.00
JARDIANCE	*ANTIDIABETICS*	B	2	N	228	49	\$222,187.65	14,340	\$974.51	\$15.49
NOVOLOG FLEXPEN	*ANTIDIABETICS*	B	2	N	193	28	\$215,180.12	9,226	\$1,114.92	\$23.32
SYMBICORT	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	B	2	N	527	184	\$211,943.51	19,789	\$402.17	\$10.71
VYVANSE	*ADHD/ANTI-NARCOLEPSY/ANTI-OBESITY/ANOREXIANTS*	B	2	N	598	70	\$202,245.05	20,052	\$338.20	\$10.09
INVOKANA	*ANTIDIABETICS*	B	2	N	221	34	\$194,686.44	12,495	\$880.93	\$15.58
DUPIXENT	*DERMATOLOGICALS*	B	2	Y	63	7	\$188,665.25	1,681	\$2,994.69	\$112.23
COSENTYX SENSOREADY PEN	*DERMATOLOGICALS*	B	2	Y	26	4	\$187,289.09	728	\$7,203.43	\$257.27
TREMFYA	*DERMATOLOGICALS*	B	2	Y	17	3	\$179,960.58	896	\$10,585.92	\$200.85
BIKTARVY	*ANTIVIRALS*	B	2	Y	52	4	\$160,793.15	1,560	\$3,092.18	\$103.07
REXULTI	*ANTIPSYCHOTICS/ANTIMANIC AGENTS*	B	3	N	125	16	\$160,512.13	4,214	\$1,284.10	\$38.09
NOVOLOG	*ANTIDIABETICS*	B	2	N	131	17	\$154,114.72	6,208	\$1,176.45	\$24.83
OTEZLA	*ANALGESICS - ANTI-INFLAMMATORY*	B	2	Y	46	7	\$152,753.19	1,380	\$3,320.72	\$110.69

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Claim Count: Fresno

TOP DRUGS BY CLAIM COUNT

Based on Paid Date: 01/01/2018 - 12/31/2019

The San Joaquin Valley Insurance Authority - County of Fresno

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
ATORVASTATIN CALCIUM	*ANTHYPERLIPIDEMICS*	G	1	N	3,372	647	\$104,974.72	236,431	\$31.13	\$0.44
LISINAPRIL	*ANTHYPERTENSIVES*	G	1	N	3,187	556	\$22,517.47	210,973	\$7.07	\$0.11
HYDROCODONE/ACETAMINOPHEN	*ANALGESICS - OPIOID*	G	1	N	3,150	997	\$117,060.29	58,617	\$37.16	\$2.00
LEVOTHYROXINE SODIUM	*THYROID AGENTS*	G	1	N	3,116	432	\$84,720.91	203,567	\$27.19	\$0.42
GABAPENTIN	*ANTICONSULSANTS*	G	1	N	1,942	389	\$51,767.92	80,042	\$26.66	\$0.65
AZITHROMYCIN	*MACROLIDES*	G	1	N	1,850	1,336	\$31,728.91	10,441	\$17.15	\$3.04
AMLODIPINE BESYLATE	*CALCIUM CHANNEL BLOCKERS*	G	1	N	1,797	302	\$22,117.02	116,063	\$12.31	\$0.19
AMOXICILLIN	*PENICILLINS*	G	1	N	1,734	1,317	\$13,616.77	15,791	\$7.85	\$0.86
FLUTICASONE PROPIONATE	*NASAL AGENTS - SYSTEMIC AND TOPICAL*	G	1	N	1,610	782	\$38,703.93	64,093	\$24.04	\$0.60
OMEPRAZOLE	*ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS*	G	1	N	1,571	498	\$32,223.58	95,517	\$20.51	\$0.34
METFORMIN HCL	*ANTIDIABETICS*	G	1	N	1,415	360	\$26,138.31	81,297	\$18.47	\$0.32
AMOXICILLIN/CLAVULANATE P	*PENICILLINS*	G	1	N	1,412	1,053	\$52,384.38	14,221	\$37.10	\$3.68
LOSARTAN POTASSIUM	*ANTHYPERTENSIVES*	G	1	N	1,356	262	\$23,777.06	91,443	\$17.53	\$0.26
PREDNISONE	*CORTICOSTEROIDS*	G	1	N	1,325	787	\$8,138.48	16,648	\$6.14	\$0.49
SERTRALINE HCL	*ANTIDEPRESSANTS*	G	1	N	1,320	279	\$17,786.97	67,660	\$13.47	\$0.26
METOPROLOL SUCCINATE ER	*BETA BLOCKERS*	G	1	N	1,305	225	\$80,469.30	86,177	\$61.66	\$0.93
IBUPROFEN	*ANALGESICS - ANTI-INFLAMMATORY*	G	1	N	1,303	904	\$16,154.39	26,352	\$12.40	\$0.61
METFORMIN HYDROCHLORIDE	*ANTIDIABETICS*	G	1	N	1,238	358	\$15,449.30	73,916	\$12.48	\$0.21
ALPRAZOLAM	*ANTIAXIETY AGENTS*	G	1	N	1,176	259	\$5,321.06	30,983	\$4.52	\$0.17
ALBUTEROL SULFATE HFA	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	G	1	N	1,129	778	\$60,447.26	26,693	\$53.54	\$2.26
MONTELUKAST SODIUM	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	G	1	N	1,117	277	\$28,846.33	59,153	\$25.82	\$0.49
ESCITALOPRAM OXALATE	*ANTIDEPRESSANTS*	G	1	N	1,090	219	\$21,969.01	54,337	\$20.16	\$0.40
HYDROCHLOROTHIAZIDE	*DIURETICS*	G	1	N	1,075	217	\$7,205.07	68,959	\$6.70	\$0.10
IBU	*ANALGESICS - ANTI-INFLAMMATORY*	G	1	N	1,068	671	\$13,118.16	23,841	\$12.28	\$0.55
PROAIR HFA	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	B	2	N	970	546	\$65,073.86	24,006	\$67.09	\$2.71

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Cost: Marysville

TOP DRUGS BY INGREDIENT COST

Based on Paid Date: 01/01/2018 - 12/31/2019

The San Joaquin Valley Insurance Authority - County of Marysville

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
HARVONI	*ANTIVIRALS*	B	2	Y	2	1	\$62,748.00	56	\$31,374.00	\$1,120.50
BIKTARVY	*ANTIVIRALS*	B	2	Y	11	1	\$34,430.62	330	\$3,130.06	\$104.34
GENVOYA	*ANTIVIRALS*	B	2	Y	5	1	\$15,376.30	150	\$3,075.26	\$102.51
REPATHA SURECLICK	*ANTHYPERLIPIDEMICS*	B	2	Y	17	1	\$12,935.32	476	\$760.90	\$27.18
TEGRETOL	*ANTICONVULSANTS*	B	3	N	9	1	\$3,816.70	810	\$424.08	\$4.71
VESICARE	*URINARY ANTISPASMODICS*	B	2	N	10	1	\$3,562.63	300	\$356.26	\$11.88
ROZEREM	*HYPNOTICS/SEDATIVES/SLEEP DISORDER AGENTS*	B	2	N	9	1	\$3,467.25	270	\$385.25	\$12.84
PULMICORT FLEXHALER	*ASTHMA AND BRONCHODILATOR AGENTS*	B	2	N	5	1	\$3,324.62	450	\$664.92	\$7.39
ELIQUIS	*ANTICOAGULANTS*	B	2	N	3	1	\$3,011.45	210	\$1,003.82	\$14.34
DULERA	*ASTHMA AND BRONCHODILATOR AGENTS*	B	2	N	9	1	\$2,858.22	270	\$317.58	\$10.59
JULUCA	*ANTIVIRALS*	B	3	Y	1	1	\$2,692.48	30	\$2,692.48	\$89.75
LYRICA	*ANTICONVULSANTS*	B	2	N	11	1	\$2,501.51	330	\$227.41	\$7.58
MOMETASONE FUROATE	*NASAL AGENTS - SYSTEMIC AND TOPICAL*	G	1	N	8	3	\$2,318.35	380	\$289.79	\$6.10
SPIRIVA RESPIMAT	*ASTHMA AND BRONCHODILATOR AGENTS*	B	2	N	2	1	\$2,290.52	180	\$1,145.26	\$12.73
AMNESTEM	*DERMATOLOGICALS*	G	1	N	2	1	\$2,234.30	60	\$1,117.15	\$37.24
VIIBRYD	*ANTIDEPRESSANTS*	B	2	N	2	1	\$1,500.08	180	\$750.04	\$8.33
LEVOTHYROXINE SODIUM	*THYROID AGENTS*	G	1	N	38	5	\$1,498.55	3,240	\$39.44	\$0.46
HYDROCODONE/ACETAMINOPHEN	*ANALGESICS - OPIOID*	G	1	N	33	14	\$1,494.13	500	\$45.28	\$2.99
VYVANSE	*ADHD/ANTI-NARCOLEPSY/ANTI-OBESITY/ANOREXIANTS*	B	2	N	4	1	\$1,239.68	120	\$309.92	\$10.33
LEVETIRACETAM ER	*ANTICONVULSANTS*	G	1	N	6	1	\$1,213.96	540	\$202.33	\$2.25
DULOXETINE HCL	*ANTIDEPRESSANTS*	G	1	N	23	3	\$1,196.74	810	\$52.03	\$1.48
MONTELUKAST SODIUM	*ASTHMA AND BRONCHODILATOR AGENTS*	G	1	N	55	9	\$1,163.11	2,070	\$21.15	\$0.56
REXULTI	*ANTIPSYCHOTICS/ANTIMANIC AGENTS*	B	3	N	1	1	\$1,131.61	30	\$1,131.61	\$37.72
OSELTAMIVIR PHOSPHATE	*ANTIVIRALS*	G	1	N	8	7	\$1,084.92	48	\$135.62	\$22.60
SPIRONOLACTONE/HYDROCHLOR	*DIURETICS*	G	1	N	10	2	\$1,080.10	900	\$108.01	\$1.20

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Claim Count: Marysville

TOP DRUGS BY CLAIM COUNT

Based on Paid Date: 01/01/2018 - 12/31/2019

The San Joaquin Valley Insurance Authority - County of Marysville

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Specialty Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
MONTELUKAST SODIUM	*ASTHMA AND BRONCHODILATOR AGENTS*	G	1	N	55	9	\$1,163.11	2,070	\$21.15	\$0.56
AZITHROMYCIN	*MACROLIDES*	G	1	N	44	31	\$996.10	268	\$22.64	\$3.72
OMEPRAZOLE	*ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS*	G	1	N	43	6	\$1,025.36	3,150	\$23.85	\$0.33
LEVOTHYROXINE SODIUM	*THYROID AGENTS*	G	1	N	38	5	\$1,498.55	3,240	\$39.44	\$0.46
ESCITALOPRAM OXALATE	*ANTIDEPRESSANTS*	G	1	N	35	5	\$425.36	1,350	\$12.15	\$0.32
AMOXICILLIN	*PENICILLINS*	G	1	N	34	22	\$318.12	369	\$9.36	\$0.86
ALLOPURINOL	*GOUT AGENTS*	G	1	N	33	4	\$683.76	1,440	\$20.72	\$0.47
HYDROCODONE/ACETAMINOPHEN	*ANALGESICS - OPIOID*	G	1	N	33	14	\$1,494.13	500	\$45.28	\$2.99
ATORVASTATIN CALCIUM	*ANTIHYPERTENSIVES*	G	1	N	32	4	\$679.54	1,440	\$21.24	\$0.47
AMOXICILLIN/CLAVULANATE P	*PENICILLINS*	G	1	N	30	22	\$956.85	320	\$31.90	\$2.99
LOSARTAN POTASSIUM	*ANTIHYPERTENSIVES*	G	1	N	29	3	\$407.92	1,590	\$14.07	\$0.26
QUETIAPINE FUMARATE	*ANTIPSYCHOTICS/ANTIMANIC AGENTS*	G	1	N	28	3	\$348.03	900	\$12.43	\$0.39
ALPRAZOLAM	*ANTIANXIETY AGENTS*	G	1	N	26	4	\$49.70	397	\$1.91	\$0.13
DULOXETINE HCL	*ANTIDEPRESSANTS*	G	1	N	23	3	\$1,196.74	810	\$52.03	\$1.48
VENLAFAXINE HCL ER	*ANTIDEPRESSANTS*	G	1	N	23	1	\$310.38	705	\$13.49	\$0.44
ZOLPIDEM TARTRATE	*HYPNOTICS/SEDATIVES/SLEEP DISORDER AGENTS*	G	1	N	22	1	\$67.04	660	\$3.05	\$0.10
SULFAMETHOXAZOLE/TRIMETHO	*ANTI-INFECTIVE AGENTS - MISC.*	G	1	N	21	9	\$322.24	438	\$15.34	\$0.74
NAPROXEN	*ANALGESICS - ANTI-INFLAMMATORY*	G	1	N	20	4	\$212.75	560	\$10.64	\$0.38
REPATHA SURECLICK	*ANTIHYPERTENSIVES*	B	2	Y	17	1	\$12,935.32	476	\$760.90	\$27.18
VENTOLIN HFA	*ASTHMA AND BRONCHODILATOR AGENTS*	B	2	N	16	9	\$878.77	356	\$54.92	\$2.47
IBUPROFEN	*ANALGESICS - ANTI-INFLAMMATORY*	G	1	N	15	13	\$133.58	210	\$8.91	\$0.64
ALBUTEROL SULFATE HFA	*ASTHMA AND BRONCHODILATOR AGENTS*	G	1	N	14	8	\$851.10	434	\$60.79	\$1.96
ESOMEPRAZOLE MAGNESIUM	*ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS*	G	1	N	14	2	\$864.08	420	\$61.72	\$2.06
FLUTICASONE PROPIONATE	*NASAL AGENTS - SYSTEMIC AND TOPICAL*	G	1	N	14	11	\$522.88	870	\$37.35	\$0.60
TRI-LO-SPRINTEC	*CONTRACEPTIVES*	G	1	N	14	1	\$449.82	392	\$32.13	\$1.15



SJVIA

2019 Pharmacy Audit Results

July 9, 2020

EXECUTIVE SUMMARY

Keenan Pharmacy Services (KPS) conducted a financial audit of the clinical savings, discount performance, and rebates earned for SJVIA's 2019 contract year.

KPS audit findings resulted in a revised reconciliation from EmpiRx to adjust the AWP discount performance.

The clinical guarantee overperformed by \$3,103,543, offsetting the discount shortfall of \$1,415,348 and rebate withheld of \$445,915.

EmpiRx has met their contractual obligations for 2019 and no money is due to SJVIA for the 2019 contract year.



Client: SJVIA

Time Period: 1/1/2019 - 12/31/2019

2019 Reconciliation Summary	
Clinical Guarantee	\$1,110,000
Net Clinical Savings	\$4,213,543.36
Clinical Guarantee Overperformance	\$3,103,543.36
Total Channel Shortfalls	(\$1,415,348.19)
Total Rebates Earned	\$2,229,577.00
Rebate % Withhold	20%
Total Rebates Paid	\$1,783,661.60
Reconciliation Settlement	\$0

19027 - Overall Performance	
2018 Plan Paid PMPM	\$166.92
2019 Plan Paid PMPM	\$164.24
Net Trend with EmpiRx	-1.6%

19028 - Overall Performance	
2018 Plan Paid PMPM	\$134.11
2019 Plan Paid PMPM	\$132.50
Net Trend with EmpiRx	-1.2%

19029 - Overall Performance	
2018 Plan Paid PMPM	\$116.38
2019 Plan Paid PMPM	\$49.77
Net Trend with EmpiRx	-57.2%

AUDIT OBJECTIVE

KPS conducts a yearly financial audit of EmpiRx Clinical savings, Average Wholesale Price (AWP) discounts and Rebate performance against the client's aggregate contractual guarantees.

METHODOLOGY

- ◆ KPS conducts its financial analysis utilizing EmpiRx data feed received monthly.
- ◆ Claims and cost were assessed for a one-year period 1/1/2019 – 12/31/2019.
- ◆ EmpiRx contractual exclusions were excluded from calculations for the AWP and Rebate review.
- ◆ Per the contractual terms, any clinical savings achieved over the clinical guarantee can be used to offset any shortfalls in the performance of AWP discounts and dispensing fees.

AUDIT COMPONENTS

A. CLINICAL AUDIT

Audit Parameters:

- ◆ EmpiRx provided a clinical tracker with the details of claims, savings, and type of clinical intervention.
- ◆ KPS validated the cost savings using the following methodology for each intervention type*.
 - Verified claims provided in clinical tracker existed within KPS data records.
 - Identified calculated savings versus discontinued claims.
 - Calculated savings was conducted at each claim level to ensure the savings illustrated from EmpiRx were accurate.

Audit Result:

- ◆ Variance of \$4.89 attributed to rounding.

EmpiRx Clinical Type	Claims	KPPC Clinical Savings	EmpiRx Clinical Savings	Clinical Savings Variance
CR	1	\$453.60	\$453.60	\$0.00
DUR	478	\$109,148.34	\$109,147.97	\$0.41
PA	843	\$1,953,642.57	\$1,953,640.73	\$1.93
QL	2,458	\$1,181,163.00	\$1,181,161.85	\$1.25
ST	1,148	\$969,140.35	\$969,139.21	\$1.30
Total	4,928	\$4,213,547.87	\$4,213,543.36	\$4.89

*Interventions: Clinical Review (CR), Drug Utilization Review (DUR), Prior Authorization (PA), Quantity Limit (QL), Step Therapy (ST).

EmpiRx Adjustment:

- ◆ None

B. AWP DISCOUNT AUDIT

Audit Parameters:

- ◆ Categorized claims by channel and brand/generic status
- ◆ EmpiRx Brand/Generic validated against Medispan multi-source code
- ◆ EmpiRx exclusion list provided was audited against contractual exclusion parameters for each category
 - Compound
 - Direct Member Reimbursement
 - Dosage Form
 - Drug Not Covered
 - Limited Distribution Drugs
 - Medicaid
 - Most Favored Nation
 - OTC or Device (Non-Diabetic)
- ◆ Acute Medications (non-annualized) with manual adjustments
- ◆ Clinical Savings (non-annualized) with manual adjustments
- ◆ Contractual guaranteed discounts calculated to determine overage/shortfall dollars for each category

Audit Result:

- ◆ Variance of 134 claims and \$89,599 identified
- ◆ Claims filled in 2019 and paid in 2020 were previously excluded

Channel	Type	Claims	AWP	Ingredient Cost	Discount Achieved	Guaranteed Discount	Guarantee Overage/Shortfall \$	EmpiRx Reported \$	KPS vs. EmpiRx Difference \$	EmpiRx Reported Claims	Claims Difference
Retail	Brand	11,738	\$5,544,022.46	\$4,691,289.52	15.38%	16.75%	(\$75,890.82)	(\$75,866.40)	(\$24.42)	11,717	(21)
Retail	Generic	66,401	\$8,137,103.08	\$2,463,707.68	69.72%	80.00%	(\$836,287.06)	(\$832,199.17)	(\$4,087.89)	66,297	(104)
Retail 90	Brand	3,557	\$4,069,663.52	\$3,217,766.32	20.93%	22.50%	(\$63,777.09)	(\$63,798.41)	\$21.32	3,556	(1)
Retail 90	Generic	25,218	\$8,381,152.21	\$1,773,477.18	78.84%	83.00%	(\$348,681.30)	(\$345,482.39)	(\$3,198.91)	25,213	(5)
Specialty Retail	Brand	399	\$1,678,149.37	\$1,459,753.45	13.01%	21.00%	(\$134,015.45)	(\$62,605.48)	(\$71,409.97)	398	(1)
Specialty Retail	Generic	238	\$242,161.12	\$88,249.29	63.56%	21.00%	\$103,057.99	\$113,349.75	(\$10,291.76)	238	-
Mail	Brand	123	\$181,179.43	\$144,943.57	20.00%	24.00%	(\$7,247.20)	(\$7,247.20)	(\$0.00)	123	-
Mail	Generic	712	\$305,978.62	\$79,867.65	73.90%	89.00%	(\$46,210.00)	(\$46,191.79)	(\$18.21)	712	-
Specialty Mail	Brand	825	\$3,543,293.37	\$2,940,933.77	17.00%	21.00%	(\$141,732.01)	(\$141,142.39)	(\$589.62)	823	(2)
Specialty Mail	Generic	278	\$544,217.59	\$294,497.13	45.89%	21.00%	\$135,434.76	\$135,434.76	\$0.00	278	-
Grand Total		109,489	\$32,626,920.76	\$17,154,485.56			(\$1,415,348.19)	(\$1,325,748.72)	(\$89,599.47)	109,355	(134)

EmpiRx Adjustment:

- ◆ EmpiRx adjusted reconciliation to account for KPS findings

C. REBATE AUDIT

Audit Parameters:

- ◆ Claims were categorized by channel and brand/generic status
- ◆ EmpiRx Brand/Generic validated against Medispan multi-source code
- ◆ EmpiRx exclusion list provided was audited against contractual exclusion parameters for each category
 - Compound
 - Dosage Form
 - Drug Not Covered
 - Limited Distribution Drugs
 - Medicaid
 - OTC or Device (Non-Diabetic)
- ◆ Contractual guaranteed rebates calculated to determine earned amount

Audit Result:

- ◆ Review and approved

Channel	Type	Q1	Q2	Q3	Q4	Total Claims	Rebate Guarantee	Rebates Earned
Retail	Brand	2,647	2,580	2,722	2,854	10,803	\$69.00	\$745,407.00
Specialty Retail	Brand	98	103	92	99	392	\$69.00	\$27,048.00
Retail 90	Brand	822	877	857	878	3,434	\$173.00	\$594,082.00
Mail	Brand	27	28	35	32	122	\$210.00	\$25,620.00
Specialty Mail	Brand	160	209	227	225	821	\$1,020.00	\$837,420.00
Total		3,754	3,797	3,933	4,088	15,572		\$2,229,577.00

EmpiRx Adjustment:

- ◆ None

**BOARD OF DIRECTORS**

STEVE BRANDAU

KUYLER CROCKER

NATHAN MAGSIG

BUDDY MENDES

BRIAN PACHECO

AMY SHUKLIAN

PETE VANDER POEL

Meeting Location:
County of Fresno
Plaza Ballroom
2220 Tulare Street
Fresno, CA 93721

AGENDA DATE: July 17, 2020

ITEM NUMBER: Item 16

SUBJECT: Receive Consultant's Update on the SJVIA Mobile Mammography Vendor RFP (I)

REQUEST(S): That the Board to receive the Consultant's update on the SJVIA Mobile Mammography Vendor RFP.

DESCRIPTION:

Three vendors were solicited to respond to a request for proposal to provide onsite mobile mammography screenings for SJVIA members enrolled in the Anthem Blue Cross plans. Responses were received from two of the vendors, and those proposals are currently being reviewed. Mobile screenings provide a convenient method for members to have their screenings done. Upon completion of the analysis and interviews, staff will bring forth a recommendation to your Board for the selection of the mobile mammography vendor.

FISCAL IMPACT/FINANCING:

Mammography screenings are covered at 100% under the medical plan under preventive care. The mobile mammography screening cost from the proposed vendors is under review.

ADMINISTRATIVE SIGN-OFF:

A handwritten signature in black ink, appearing to read "Paul Nerland", written over a horizontal line.

Paul Nerland
Acting SJVIA Manager

A handwritten signature in black ink, appearing to read "Lupe Garza", written over a horizontal line.

Lupe Garza
Interim SJVIA Assistant Manager

**BOARD OF DIRECTORS**

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

**Meeting Location:
County of Fresno
Plaza Ballroom
2220 Tulare Street
Fresno, CA 93721**

AGENDA DATE: July 17, 2020

ITEM NUMBER: Item 17

SUBJECT: Receive Report on the Anthem LiveHealth Online Kiosk Program and Authorize President to Execute TeleHealth Kiosk Renewal Agreement Subject to Approval of SJVIA Manager, Legal Counsel and Auditor-Treasurer (A)

REQUEST(S): Authorize President to Execute TeleHealth Kiosk Renewal Agreement with LiveHealth Online Subject to Approval of SJVIA Manager, Legal Counsel and Auditor-Treasurer.

DESCRIPTION:

The SJVIA is in possession of two health care kiosks, which are located onsite at the County of Tulare and the County of Fresno in HIPAA-compliant locations to ensure the appropriate privacy. The kiosks utilize two-way audio and videoconferencing with a webcam, microphone and speaker. The kiosks contain peripheral devices (e.g. dermcam) that stream live audio and video directly to the health care professional and provides biometric devices (e.g. blood pressure cuff) that allow the user to personally measure and enter vitals before and/or during a visit, as needed.

In 2018 the SJVIA directed a portion of the 2017 Wellness funds provided by Anthem to fund the two-year LiveHealth Online pilot program in the amount of \$6,000 (\$3,000 x 2 refurbished kiosks). This fee included shipping, installation and two years of maintenance and support for each kiosk.

The term of the initial maintenance and support Agreement was for two years (June 1, 2018 - June 1, 2020). Upon the expiration of the initial Agreement term, one-year renewals need to be mutually agreed upon. Due to the late set-up of the initial kiosks, Anthem agreed to begin the subsequent one-year contract effective January 1, 2021.

Because of low utilization at the County of Fresno and higher utilization at the County of Tulare, the kiosk located at the County of Fresno will be moved to the County of Tulare. Anthem's shipping charge to pick up the kiosk in Fresno and deliver to Visalia

AGENDA: San Joaquin Valley Insurance Authority

DATE: July 17, 2020

is \$1,200.00, and its installation charge is \$1,500.00. If both services are utilized, the combined charge is \$2,500.00, a savings of \$200.00

FISCAL IMPACT/FINANCING:

The renewal cost for one year of remote maintenance and support for two kiosks will be \$6,600 (\$3,300 per unit) and \$2,500 for shipping and installation, or \$1,200 for shipping only or \$1,500 for installation only. These costs will be funded with Anthem wellness funds earmarked for the County of Tulare.

Anthem members are required to pay their cost-share for an office visit determined by their specific plan, subject to applicable deductibles, coinsurance and/or copayments. Non-Anthem members will be charged a fee of \$49 per visit.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
Acting SJVIA Manager



Lupe Garza
Interim SJVIA Assistant Manager