

AGENDA

BOARD OF DIRECTORS

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

**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
September 4, 2020 9:00 AM**

IMPORTANT NOTICE REGARDING PUBLIC PARTICIPATION DUE TO COVID-19

On March 17, 2020, California Governor Gavin Newsom issued Executive Order N29-20, 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:

1. **REMOTE VIEWING:** Listen to the live audio stream of the SJVIA meeting at <https://tulare.granicus.com/player/event/1439?>
2. **PUBLIC COMMENT:** If you choose not to attend the SJVIA meeting but wish to comment on a specific agenda item we have the following option available:

To participate during the meeting, please call **(559) 636-5045**. Each caller will be connected to the Board room to address the Board in the same manner as if the caller were there in person.

3. **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 559-600-1810 or the Assistant SJVIA Manager at 559-636-4900. 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 July 17, 2020 (A)

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8. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
9. Receive Update from Auditor-Treasurer on SJVIA Financials as of June 30, 2020 (I)
10. Receive Consultant's Medical, Dental, and Vision Experience Reports through June 2020 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)
11. Receive and Accept Consultant's SJVIA Actuarially Certified Incurred But Not Reported Reserve Report as of June 30, 2020 and maintain the Fully-Funded Status of the IBNR Reserve (A)
12. Receive and Accept Consultant's Plan Year 2021 Underwriting Renewal Report, Finalize and Approve 2021 Rates and Fees, Authorize Consultant and SJVIA Staff to Negotiate Agreements, and President to Execute Agreements Subject to Approval of SJVIA Counsel and Staff (A)
13. Receive and Accept EmpiRx 2-year contract effective December 14, 2020 for County of Fresno, and January 1, 2021 for County of Tulare, with enhanced discounts and performance standards which will apply from July 1, 2020 through December 31, 2022 (A)
14. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
15. Adjournment

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**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

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

All Directors Present; Note, Directors Shuklian and Vander Poel called into the meeting via telephone conference line; Director Brandau arrived during Item 13

4. Approval of Agenda (A)

Motion to approve by Director Magsig; Seconded by Director Mendes; Motion approve 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.

No public comments were made

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No public comments were made

7. Approval of Minutes – Board Meeting of May 8, 2020 (A)

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

Note, Item 8 was moved to the end of the agenda.

9. Receive Update on SJVIA Staffing and Appoint SJVIA Manager and Interim Assistant Manager (A)

Presented by Paul Nerland, County of Fresno

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

10. Approve Revised 2020 Board Meeting Calendar (A)

Presented by Paul Nerland, County of Fresno

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

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

Presented via WebEx by Justin Pratt, County of Fresno

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

Presented by Bordan Darm, Keenan & Associates

13. Receive Consultant's Report on Plan Year 2021 Preliminary Renewal (I)

Presented by Bordan Darm, Keenan & Associates

Note on Staff Report for this agenda item—Under “Kaiser Medical, County of Fresno,” the second bullet should read:

- -0.26% SJVIA rate adjustment prior to rate parity application

Board gave direction to Staff and Consultant to bring back an illustration of a two-month reserve for IBNR and Stabilization and provide options for funding

14. Adopt Budget for Fiscal Year 2020-2021 (A)

Presented by Paul Nerland, County of Fresno

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

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)

Presented by Bordan Darm, Keenan & Associates

16. Receive Consultant's Update on the SJVIA Mobile Mammography Vendor RFP (I)

Presented by Bordan Darm, Keenan & Associates

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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)

Presented by Bordan Darm, Keenan & Associates

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

Agenda Item 8 was moved to this point in the meeting.

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

No comments were made

18. Adjournment

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2800 W. Burrel Avenue
Visalia, CA 93291**

AGENDA DATE: September 4, 2020

ITEM NUMBER: Item 8

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

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

DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:

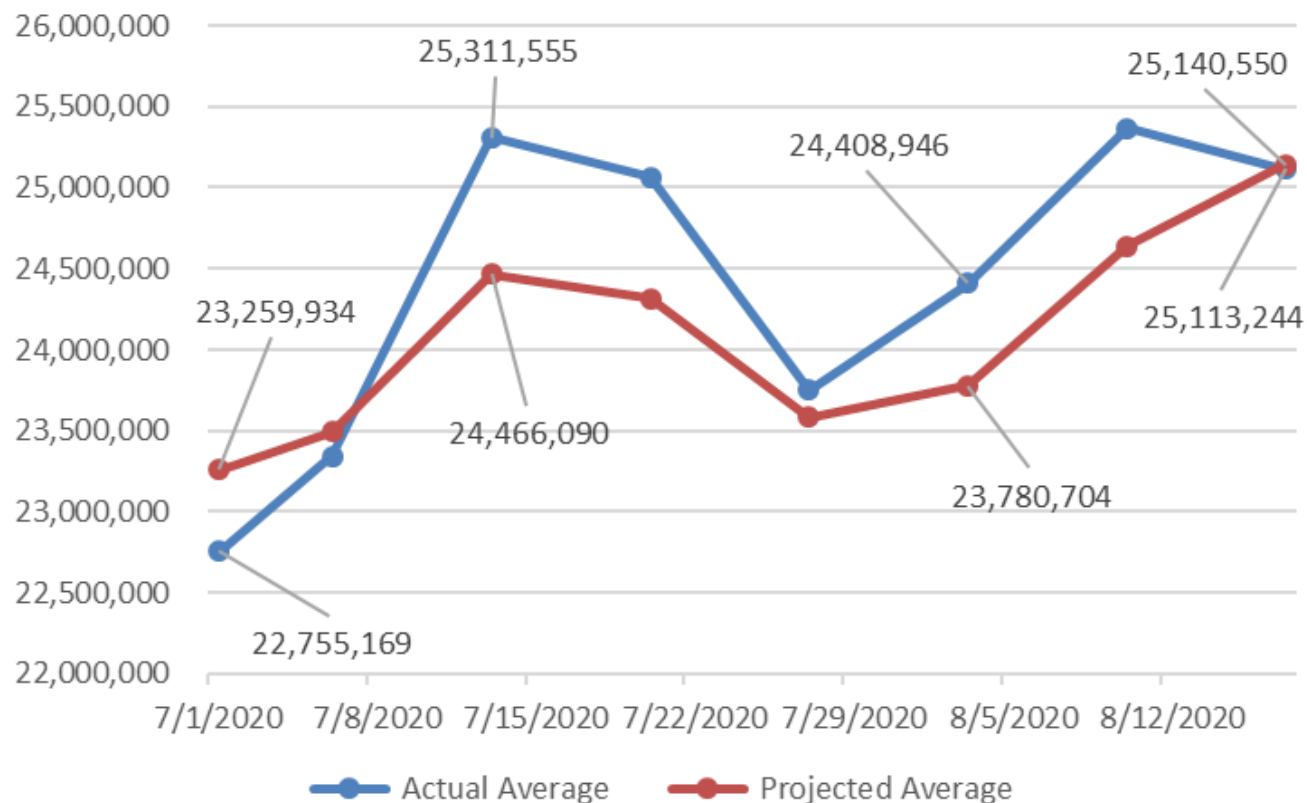
A handwritten signature in blue ink that reads "Oscar J. Garcia". The signature is written in a cursive style and is positioned above a horizontal line.

Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

SJVIA Cash Flow Projections

Justin Pratt
September 4, 2020

Projected vs. Actual Cash Flows For the Fiscal Year Ending June 30, 2021 Weekly Averages



Lowest (Actual)

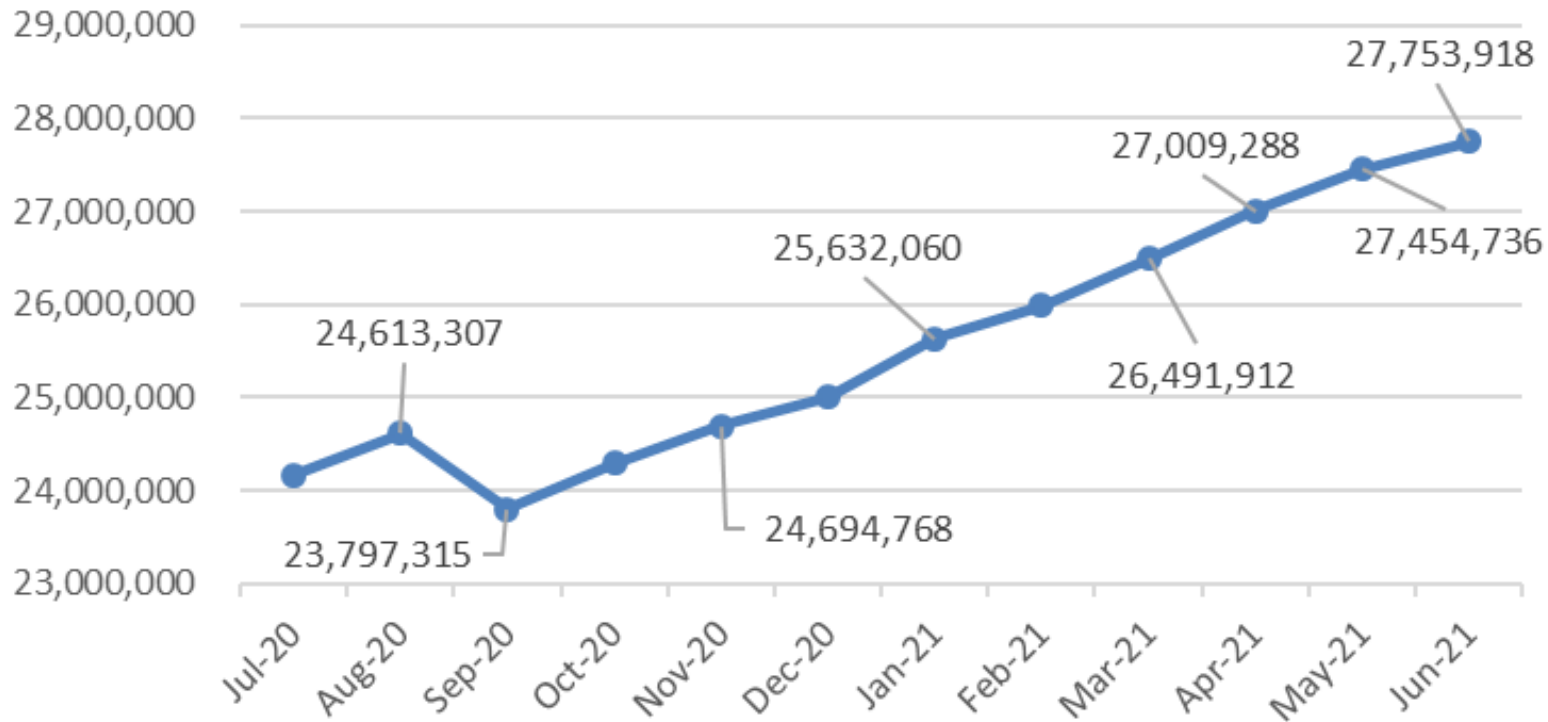
- 7/7/20 - \$22,415,735

Highest (Actual)

- 8/13/20 - \$27,401,390

- Actual cash flow patterns consistent with fiscal year 2021 projections.
- Slight rise in projected cash inflows paralleled by increasing claims expenses.
- Average Daily PPO/EPO claims for this period = \$175k
Projected Daily Claims = \$165k (5.6% increase)
- Pharmacy claims & dental claims expenses normalizing

Projected Average For the Fiscal Year Ending June 30, 2021



- Projections remain conservative for remainder of fiscal year.
- Dip in September average cash flows attributable to timing of COF Actives receivables.
- If current activity stays synchronous with projected activity, cash flows will continue to steadily increase for the remainder of fiscal year.



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AGENDA DATE: September 4, 2020

ITEM NUMBER: Item 9

SUBJECT: Receive Update from Auditor-Treasurer on SJVIA Financials as of June 30, 2020

REQUEST(S): That the Board receives the financial update through June 30, 2020.

DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:

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

Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

San Joaquin Valley Insurance Authority
Estimated Statement of Net Position
As of June 30, 2020
(UNAUDITED)

ASSETS

Current assets:

Cash and cash equivalents	21,960,717
Due from other governmental units	28,563
Interest Receivable	90,741
Other receivables	977,819
Total current assets	<u>23,057,840</u>

Total assets \$ 23,057,840

LIABILITIES

Current liabilities:

Accounts payable	3,874,618
Unearned member contributions	1,228,892
Unpaid claims and claims adjustment expenses	1,354,228
Total current liabilities	<u>6,457,738</u>

Noncurrent liabilities:

Loans payable	9,000,000
Due to other governmental units	884,432
Interest payable	594,895
Total noncurrent liabilities	<u>10,479,327</u>

Total liabilities \$ 16,937,065

NET POSITION

Unrestricted	6,120,775
Total net position	<u><u>\$ 6,120,775</u></u>

Note:

This statement of net position is presented on an accrual basis. Certain related adjustments presented in this report are estimates. Additionally, this statement of net position does not include an IBNR accrual. Of the \$9,000,000 currently loaned to SJVIA, \$5,000,000 is payable to the County of Fresno and \$4,000,000 is payable to the County of Tulare, both due by December 30, 2021.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
ACTUALS VS. BUDGETED RECEIPTS & DISBURSEMENTS
AS OF JUNE 30, 2020
(UNAUDITED)

	Current Quarter				Year-To-Date			
	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE
RECEIPTS								
TOTAL RECEIPTS	\$28,473,564	\$ 30,675,784	\$ 2,202,220	8%	\$112,277,056	\$125,290,225	\$13,013,169	12%
DISBURSEMENTS: Fixed								
1 Specific Stop Loss Insurance (EPO/PPO)	541,626	504,130	37,496	7%	2,062,175	2,105,990	(43,815)	(2%)
2 Anthem Claims Administration & Network Fees (EPO/PPO)	904,843	882,956	21,887	2%	3,578,002	3,746,177	(168,175)	(5%)
3 Hourglass & ASI Administration (Anthem & Kaiser)	115,480	117,278	(1,798)	(2%)	461,920	507,482	(45,562)	(10%)
4 Keenan Consulting	89,857	116,771	(26,914)	(30%)	359,426	475,877	(116,451)	(32%)
5 SJVIA Administration	58,254	214,170	(155,916)	(268%)	233,016	2,554,187	(2,321,171)	(996%)
6 Wellness	72,465	-	72,465	100%	289,860	-	289,860	100%
7 Communications	14,493	-	14,493	100%	57,972	-	57,972	100%
8 Delta Dental Claims Administration	115,092	-	115,092	100%	453,443	-	453,443	100%
9 ACA Reinsurance/PCORI (EPO/PPO)	-	28,598	(28,598)	0%	-	56,452	(56,452)	0%
TOTAL FIXED DISBURSEMENTS	1,912,109	1,863,903	48,207	3%	7,495,814	9,446,165	(1,950,351)	(26%)
DISBURSEMENTS: Claims								
10 Projected Paid Claims: EPO/PPO & RX	17,735,725	15,708,813	2,026,912	11%	69,544,622	70,776,193	(1,231,571)	(2%)
11 Projected Paid Claims Dental	977,047	216,837	760,210	78%	3,856,323	3,160,036	696,287	18%
TOTAL CLAIMS DISBURSEMENTS	18,712,772	15,925,650	2,787,122	15%	73,400,945	73,936,229	(535,284)	(1%)
DISBURSEMENTS: Premiums								
12 Delta Dental	271,719	360,430	(88,711)	(33%)	1,061,293	1,565,094	(503,801)	(47%)
13 Vision Service Plan	179,540	186,482	(6,942)	(4%)	707,700	794,486	(86,786)	(12%)
14 Kaiser Permanente	6,519,807	6,459,658	60,149	1%	26,592,095	28,966,827	(2,374,732)	(9%)
TOTAL PREMIUM DISBURSEMENTS	6,971,065	7,006,570	(35,504)	(1%)	28,361,088	31,326,407	(2,965,319)	(10%)
TOTAL DISBURSEMENTS	27,595,946	24,796,123	2,799,823	10%	109,257,847	114,708,801	(5,450,954)	(5%)
16 Change in Reserve	877,618	5,879,661	5,002,043	570%	3,019,209	10,581,424	7,562,215	250%
COMBINED DISBURSEMENTS & CHANGES IN RESERVES	\$28,473,564	\$30,675,784	\$2,202,220	8%	112,277,056	\$125,290,225	\$13,013,169	12%

*The approved budget contains assumptions that may differ throughout the fiscal year. The budget amounts presented in this report were revised and approved on the 7/19/2019 Board Meeting.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
ANALYSIS OF ADMINISTRATION, WELLNESS & COMMUNICATIONS (FEES) - RECEIPTS & DISBURSEMENTS
AS OF JUNE 30, 2020
(UNAUDITED)

	Current Quarter			Year-To-Date		
	SJVIA FEES			SJVIA FEES		
	Administration (*Line 5)	Wellness (*Line 6)	Communication (*Line 7)	Administration (Line 5)	Wellness (Line 6)	Communication (Line 7)
<u>FY 19-20</u>						
Receipts*	53,558		13,658	224,836		
Disbursements:						
Auditor-Treasurer Services	15,942			75,860		
Legal Services (CoF & CoT)	4,677			49,698		
Litigation	136,088			2,108,207		
Human Resource Services	25,963			138,315		
Insurance (Liability, Bond, Etc)				71,624		
Audit Fees	25,000			80,145		
Actuary Fees						
Bank Service Fees	6,500			30,338		
Wellness						
Communications						
Total Disbursements**	\$ 214,170	\$ -	\$ -	\$ 2,554,187	\$ -	\$ -
Change in Administration, Wellness & Communications Reserve	\$ (160,612)		\$ 13,658	\$ (2,329,351)		

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

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

San Joaquin Valley Insurance Authority
Schedule of Cash Flows by Month
As of June 30, 2020
(UNAUDITED)

	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	TOTAL
BEGINNING CASH BALANCES:													
Claims Funding Account (294)	\$ 530,373	\$ 382,713	\$ 710,859	\$ 656,093	\$ 710,661	\$ 101,709	\$ 185,725	\$ 366,296	\$ 608,197	\$ 107,255	\$ 422,637	\$ 245,258	\$ 530,373
Claims Main Account (819)	3,144,247	2,682,789	980,093	1,595,878	2,805,543	3,265,198	2,505,841	2,516,578	1,190,016	2,157,250	1,462,788	2,446,828	3,144,247
Investment Pool	9,710,504	9,345,969	12,533,705	9,840,038	10,306,952	11,074,128	14,454,088	12,116,886	15,914,402	16,639,893	17,376,010	21,005,676	9,710,504
Total Beginning Balances	13,385,124	12,411,471	14,224,657	12,092,009	13,823,156	14,441,035	17,145,654	14,999,760	17,712,615	18,904,398	19,261,435	23,697,762	13,385,124
RECEIPTS:													
Claims Funding Account (294)	5,721,609	4,903,671	4,833,449	5,011,111	4,028,695	4,417,732	4,443,269	4,752,173	4,621,692	3,841,110	3,539,495	4,448,851	54,562,857
Claims Main Account (819)	9,687,192	8,732,786	8,648,210	11,650,802	8,778,663	8,622,868	8,701,463	8,661,499	8,855,182	8,856,732	9,338,989	9,516,588	110,050,974
Investment Pool	6,635,465	9,187,736	3,306,333	9,466,914	6,767,176	9,379,960	3,662,798	9,797,516	6,725,491	6,736,117	9,629,666	3,665,304	84,960,475
	22,044,266	22,824,193	16,787,992	26,128,827	19,574,534	22,420,560	16,807,530	23,211,188	20,202,365	19,433,959	22,508,150	17,630,743	249,574,306
DISBURSEMENTS:													
Claims Funding Account (294)	5,869,269	4,575,525	4,888,215	4,956,543	4,637,647	4,333,716	4,262,698	4,510,272	5,122,634	3,525,728	3,716,874	4,478,825	54,877,946
Claims Main Account (819)	10,148,650	10,435,482	8,032,425	10,441,137	8,319,008	9,382,225	8,690,726	9,988,061	7,887,948	9,551,194	8,354,949	8,286,554	109,518,359
Investment Pool	7,000,000	6,000,000	6,000,000	9,000,000	6,000,000	6,000,000	6,000,000	6,000,000	6,000,000	6,000,000	6,000,000	6,000,000	76,000,000
TOTAL DISBURSEMENTS	23,017,919	21,011,007	18,920,640	24,397,680	18,956,655	19,715,941	18,953,424	20,498,333	19,010,582	19,076,922	18,071,823	18,765,379	240,396,305
ENDING CASH BALANCES:													
Claims Funding Account (294)	382,713	710,859	656,093	710,661	101,709	185,725	366,296	608,197	107,255	422,637	245,258	215,284	215,284
Claims Main Account (819)	2,682,789	980,093	1,595,878	2,805,543	3,265,198	2,505,841	2,516,578	1,190,016	2,157,250	1,462,788	2,446,828	3,676,862	3,676,862
Investment Pool	9,345,969	12,533,705	9,840,038	10,306,952	11,074,128	14,454,088	12,116,886	15,914,402	16,639,893	17,376,010	21,005,676	18,670,980	18,670,979
Total Ending Balances	\$ 12,411,471	\$ 14,224,657	\$ 12,092,009	\$ 13,823,156	\$ 14,441,035	\$ 17,145,654	\$ 14,999,760	\$ 17,712,615	\$ 18,904,398	\$ 19,261,435	\$ 23,697,762	\$ 22,563,126	\$ 22,563,125
Less Outstanding Checks													(602,408)
Cash per Estimated Statement of Net Position													<u>\$ 21,960,717</u>

Glossary of Terms:

Actuals vs. Budgeted Receipts & Disbursements

1 Specific & Aggregate Stop Loss Insurance (PPO)

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

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

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

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

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

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

4 Benefit Consulting

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

5 SJVIA Administration

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

6 Wellness

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

7 Communications

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

8 Anthem HMO Pooling

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

9 Anthem HMO Administration/Retention

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

10 ACA Reinsurance/PCORI (PPO & HMO)

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

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

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

12 Anthem MPP HMO Capitation

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

13 Delta Dental

Premium for entities covered under the SJVIA Delta Dental program.

Glossary of Terms:

Actuals vs. Budgeted Receipts & Disbursements

14 Vision Service Plan

Premium for entities covered under the SJVIA VSP Vision program.

15 Kaiser Permanente

Premium for entities covered under the SJVIA Kaiser HMO program.

16 Change in Reserve

Excess receipts over claims, premiums and fixed costs.

Estimated Statement of Net Position

17 Due from other governmental units

These represent premiums due to SJVIA from various participants.

18 Other receivables

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

19 Accounts payable

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

20 Unearned member contributions

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

21 Unpaid claims and claims adjustment expenses

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

22 Due to other governmental units

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

23 Unrestricted Net Position

This represents the assets less any liabilities.



BOARD OF DIRECTORS

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

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

AGENDA DATE: September 4, 2020

ITEM NUMBER: Item 10

SUBJECT: Receive Consultant's Medical, Dental, and Vision Experience Reports through June 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 June 2020 and update on projected plan experience accumulation.

DESCRIPTION:

The report shows that on a total cost basis from January through June 2020, the medical premium of \$40,939,521 exceeded total cost of \$36,142,089 for an accumulation of \$4,797,430, or a 88.3% loss ratio. It is important to note that plan experience during the COVID-19 pandemic is unprecedented as is how experience will be after the pandemic.

The dental PPO plan became self-insured in 2019. The report shows that on a total cost basis, the dental premium of \$2,413,352 exceeded total cost of \$1,721,217 for an accumulation of \$692,136 or a 71.3% loss ratio.

The vision plan remains fully-insured and has an accumulation of \$76,183. Under the fully-insured arrangement all deficit or surplus positions stay with the carrier.

Keenan projected a \$6,553,714 accumulation for the 2020 plan year. The accumulation is built from premium exceeding plan costs, built in margin on the Kaiser plan, prescription drug rebates and other sources. In total, \$10,188,352 or 155.5% of the annual total has been realized through June, 2020.

AGENDA: San Joaquin Valley Insurance Authority

DATE: September 4, 2020

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

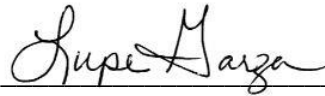
FISCAL IMPACT/FINANCING:

The 2020 plan year experience through June developed a \$4,797,432 medical accumulation and a \$692,135 dental accumulation for a total of \$5,489,566. 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 reserve of \$408,671, and Kaiser EPO parity reserve of \$1,817,240, Voya 2018 year-end accounting on reinsurance of \$111,779, and the Anthem 2017 HMO final-accounting of \$977,819 brings the collective total reserve accumulation up to \$10,188,352 (based on Consultant's report; the Auditor will provide the unaudited reserve accumulation based on actual revenue received and actual expenses paid).

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager



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 Rancho Cordova, CA 95741

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September 4, 2020

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

The following pages provide a summary of the plan experience from January 1 through June 30, 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 \$5,489,566 over the first six months of 2020.

Buildup	COF	COT	COM	Total
Medical	\$ 2,369,610	\$ 2,442,117	\$ (14,297)	\$ 4,797,430
Dental	\$ 554,582	\$ 137,554	\$ -	\$ 692,136
Total	\$ 2,924,192	\$ 2,579,671	\$ (14,297)	\$ 5,489,566
Loss Ratio				
Medical	91.0%	83.4%	n/a	88.3%
Dental	68.3%	79.4%	n/a	71.3%
Vision	76.0%	89.6%	n/a	79.6%

The Anthem self-funded medical plan showed an accumulated position of \$4,797,430 for an 88.3% total cost loss ratio through June 30, 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 June 30, 2020), the dental program showed an accumulated position of \$692,136 which is a 71.3% cost loss ratio.

The vision plan remains fully-insured and shows an accumulated position of \$76,184 through June 30, 2020. Under the fully-insured arrangement all deficit or accumulated positions stay with the carrier.

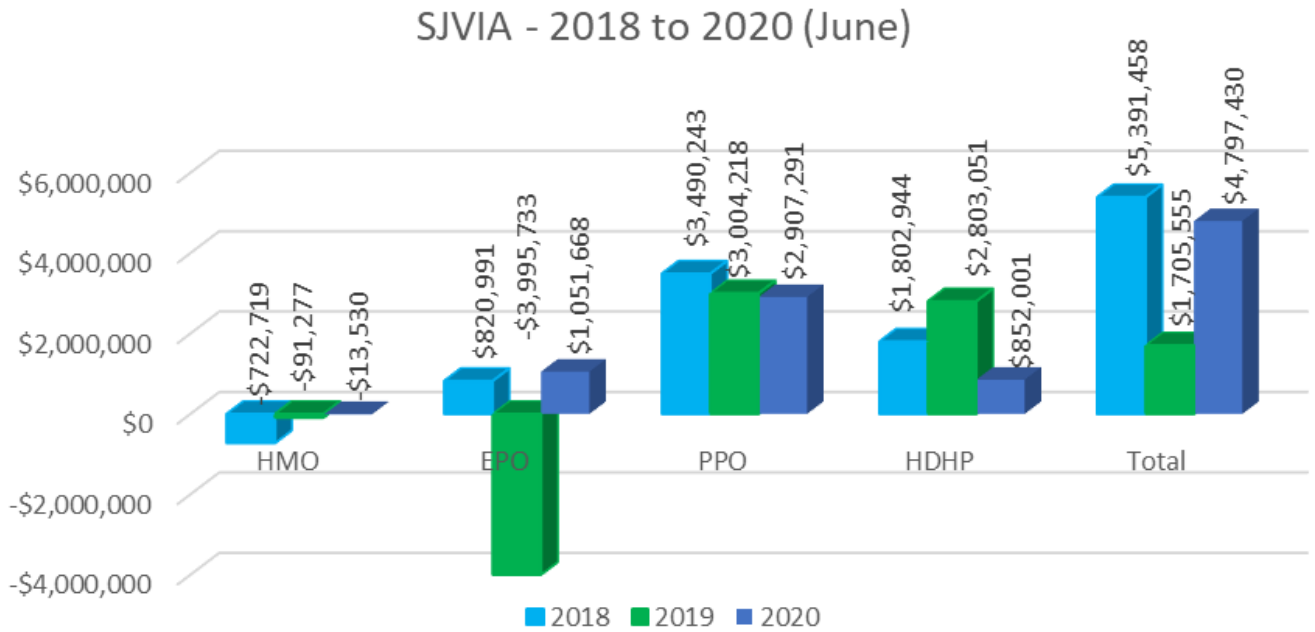
For 2020, the County of Fresno has elected a parity strategy which sets the EPO and Kaiser rates the same. This strategy provides margin on the Kaiser rates which funds a parity reserve to offset deficits on the EPO plan. Keenan estimates that the cumulative Kaiser parity reserve will be \$2.0 million. Through June 2020, the Kaiser parity reserve accumulated \$1,817,240 and over the same time the EPO plan showed an accumulated position of \$1,051,668.

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.

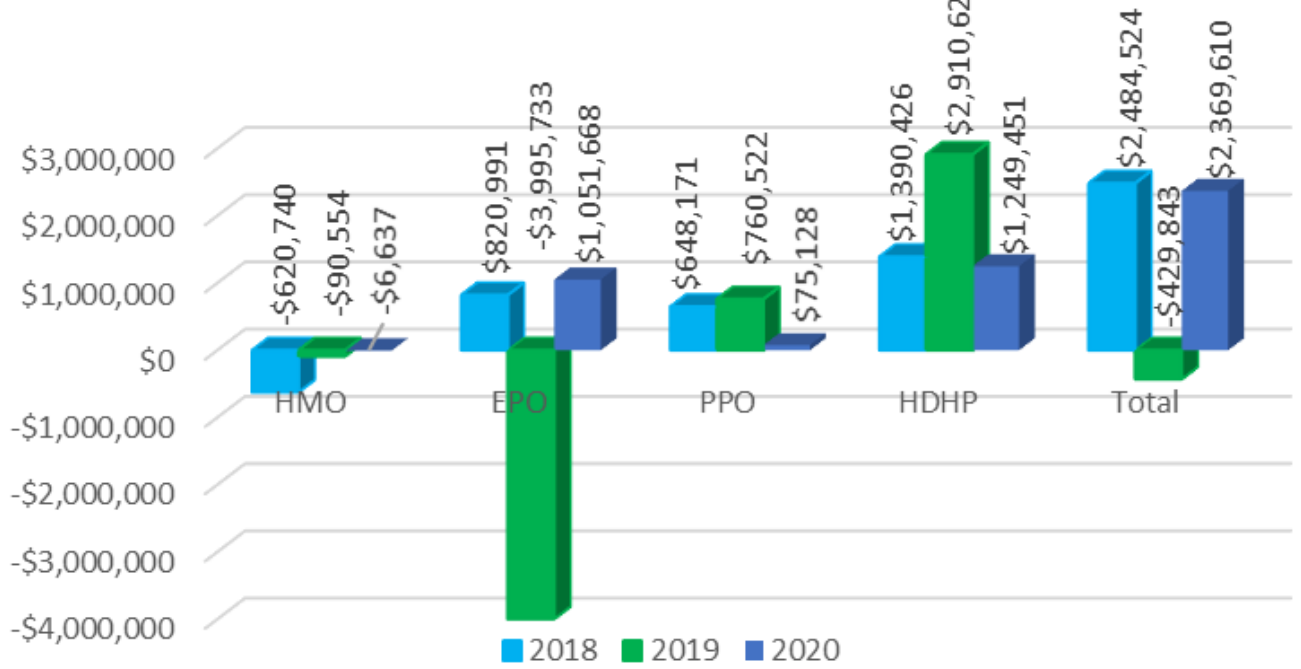
The SJVIA has a cumulative position over the first six months of 2020 in the amount of \$8,737,036 or 133.3% of the \$6,553,714 total annual reserve projection for the entire year.

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. Inclusive of these two items the cumulative position is \$10,188,352 or 155.5% of the \$6,553,714 total annual reserve projection for the entire year.

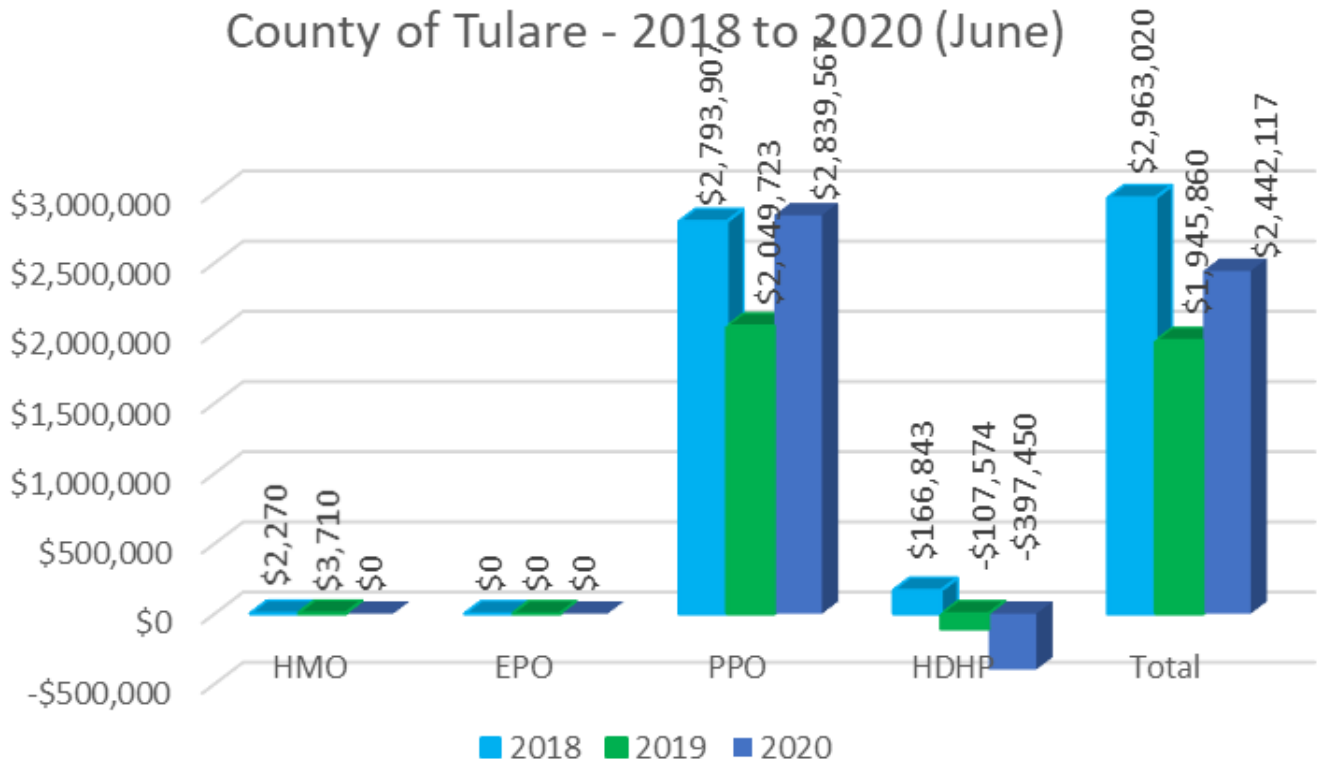
Please note that this is the consultant’s report and prior to allocating funds for IBNR, the stabilization reserve, and to provide loan repayment, the SJVIA Auditor will provide the unaudited cash position based on actual revenue received and actual expenses paid.



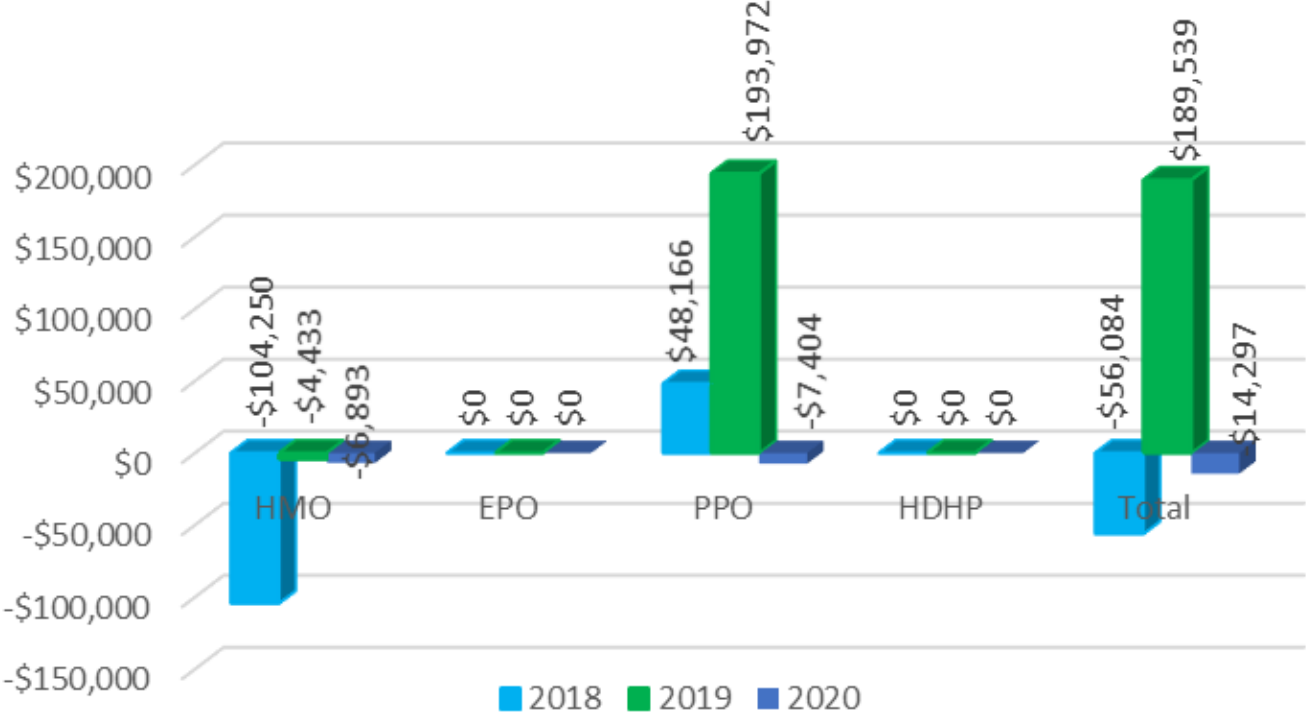
County of Fresno - 2018 to 2020 (June)



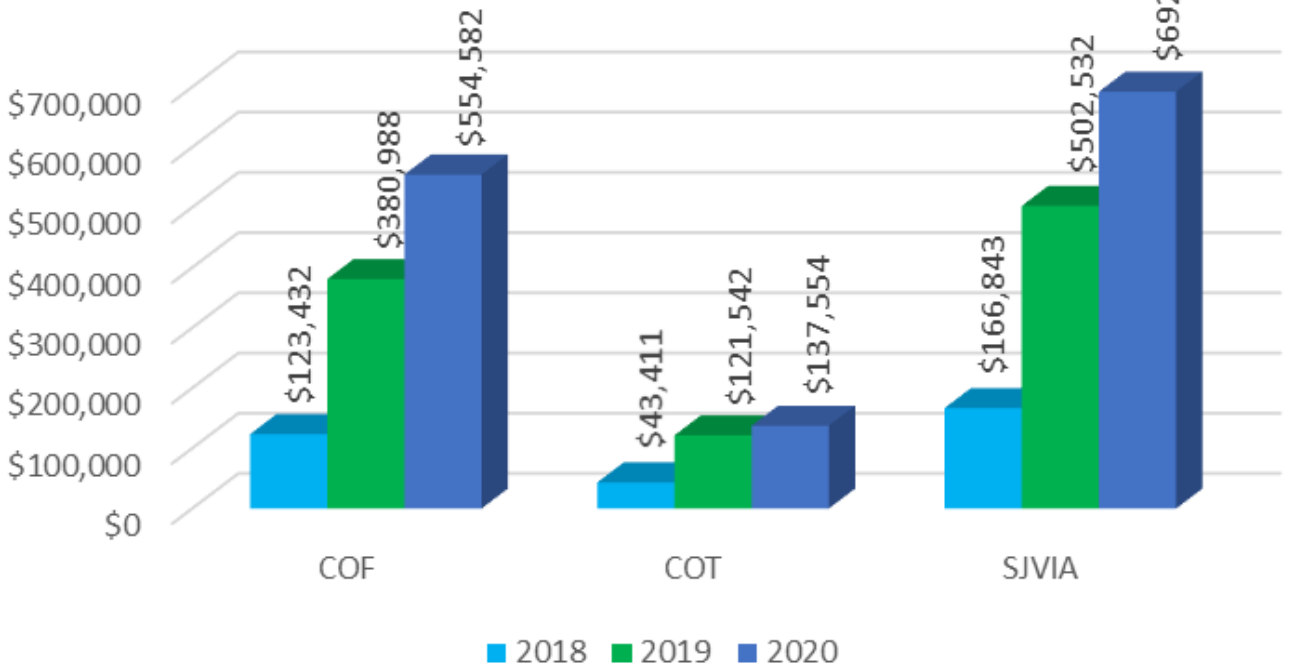
County of Tulare - 2018 to 2020 (June)



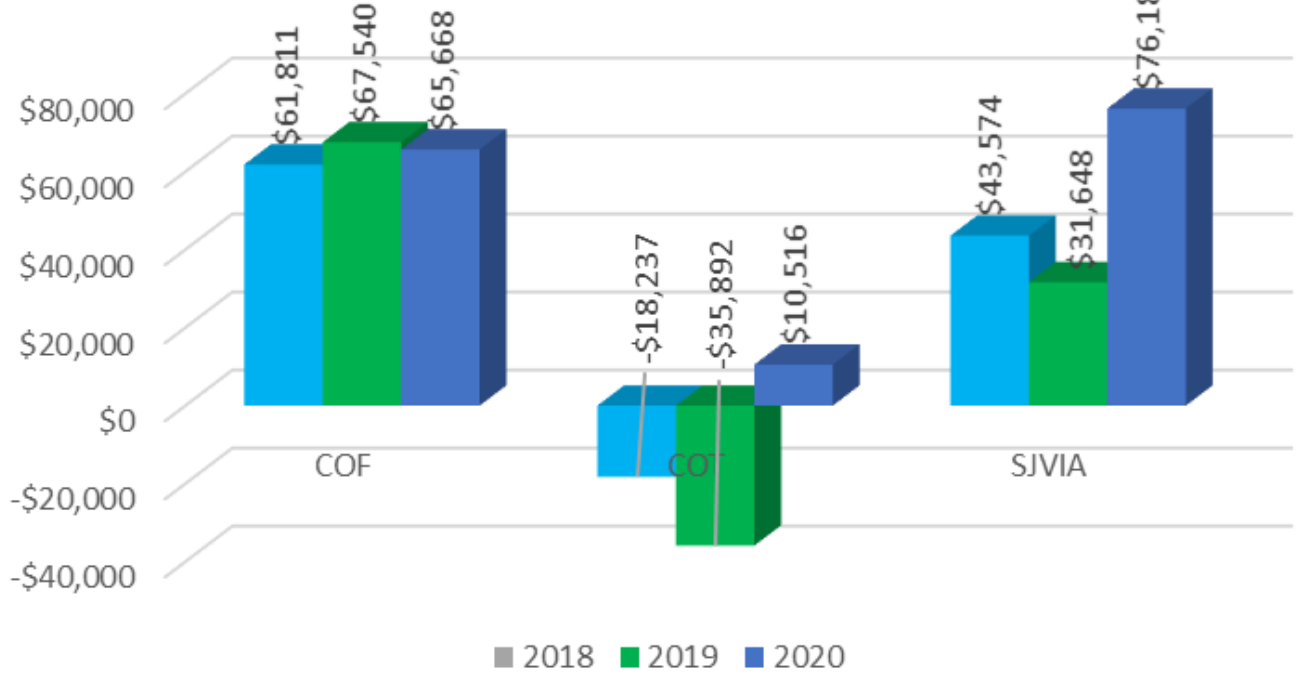
All Other - 2018 to 2020 (June)



Dental - 2018 to 2020 (June)



Vision - 2018 to 2020 (June)



Budget vs. Calculated Accumulation													
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
<u>Delta Dental PSR Transfer</u>	<u>\$ 398,199</u>	<u>\$ 265,466</u>	<u>\$ 132,733</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 796,398</u>
2019 Budgeted Accumulation	\$ 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
Calculated													
Plan Experience (Medical)	\$ 266,540	\$ 571,444	\$ (526,484)	\$ (116,911)	\$ 556,905	\$ 555,716	\$ (807,303)	\$ 9,423	\$ 97,325	\$ (74,071)	\$ 403,481	\$ 769,490	\$ 1,705,555
Plan Experience (Dental)	\$ 69,763	\$ 25,643	\$ 41,648	\$ 27,807	\$ (4,548)	\$ 56,692	\$ 72,159	\$ (21,223)	\$ 65,340	\$ (30,719)	\$ 75,246	\$ 124,724	\$ 502,532
Prescription Drug Rebates*	\$ 382,100	\$ -	\$ 303,186	\$ 343,529	\$ -	\$ -	\$ 309,695	\$ -	\$ -	\$ 400,385	\$ -	\$ -	\$ 1,738,894
Kaiser Rate Surcharge	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 719,171
<u>Delta Dental PSR Transfer</u>	<u>\$ 379,822</u>	<u>\$ 379,190</u>	<u>\$ 189,652</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 948,664</u>
2019 Calculated Accumulation	\$ 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 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
<u>Prescription Drug Rebates</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 400,000</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 400,000</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 400,000</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 400,000</u>	<u>\$ 1,600,000</u>
2020 Budgeted Accumulation	\$ 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
Calculated													
Plan Experience (Medical)	\$ 719,955	\$ 1,022,844	\$ (107,282)	\$ 961,782	\$ 1,013,371	\$ 1,186,760							\$ 4,797,430
Plan Experience (Dental)	\$ 7,830	\$ (1,602)	\$ 71,933	\$ 244,874	\$ 251,995	\$ 117,106							\$ 692,136
Kaiser Accumulation	\$ 67,723	\$ 67,721	\$ 67,742	\$ 67,653	\$ 68,624	\$ 69,209							\$ 408,671
Kaiser EPO Parity Accumulation	\$ 300,988	\$ 301,602	\$ 301,286	\$ 300,610	\$ 305,046	\$ 307,708							\$ 1,817,240
Prescription Drug Rebates	\$ -	\$ 444,726	\$ -	\$ -	\$ 465,054	\$ -	\$ 473,497						\$ 1,383,277
<u>Other</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 111,779</u>	<u>\$ 977,819</u>						<u>\$ 1,089,598</u>
2020 Calculated Accumulation	\$ 1,096,496	\$ 1,835,290	\$ 333,678	\$ 1,574,919	\$ 2,104,090	\$ 1,792,562	\$ 1,451,316	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,188,352

The chart above shows budgeted to calculated accumulation 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 (Parity 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 June 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	\$3,513,095	\$0	\$1,741,082	\$586,729	\$0	\$5,840,906	\$961,782	\$755.89	85.9%
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%
Jun-20	6,991	\$6,835,479	\$3,386,669	\$0	\$1,671,842	\$590,207	\$0	\$5,648,718	\$1,186,762	\$723.57	82.6%
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	6,968	\$40,939,521	\$22,680,464	\$0	\$10,053,971	\$3,530,458	-\$122,804	\$36,142,089	\$4,797,432	\$389.33	88.3%
Current 12 Months	6,969	\$80,830,684	\$49,275,679	\$0	\$19,459,328	\$7,061,929	-\$162,069	\$75,634,866	\$5,195,818	\$819.96	93.6%

Data Sources:

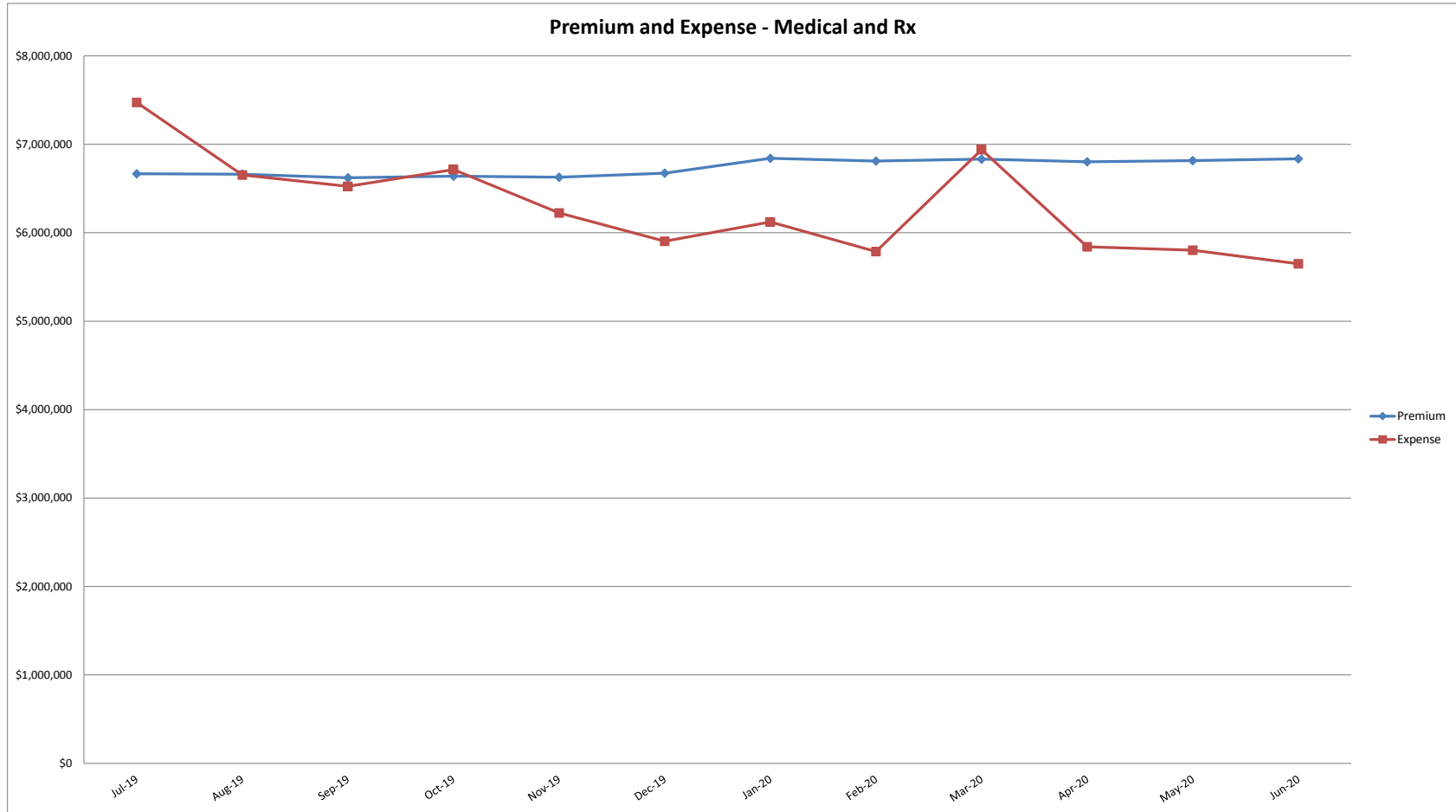
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017
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 June 2020
All Districts Combined - All Medical





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

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PMPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-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%
Jun-20	0	\$0	\$8,507	\$0	\$0	\$0	\$0	\$8,507	-\$8,507	\$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	\$13,530	\$0	\$0	\$0	\$0	\$13,530	-\$13,530	N/A	0.0%
Current 12 Months	0	\$0	\$77,957	\$0	\$0	\$0	\$0	\$77,957	-\$77,957	N/A	0.0%

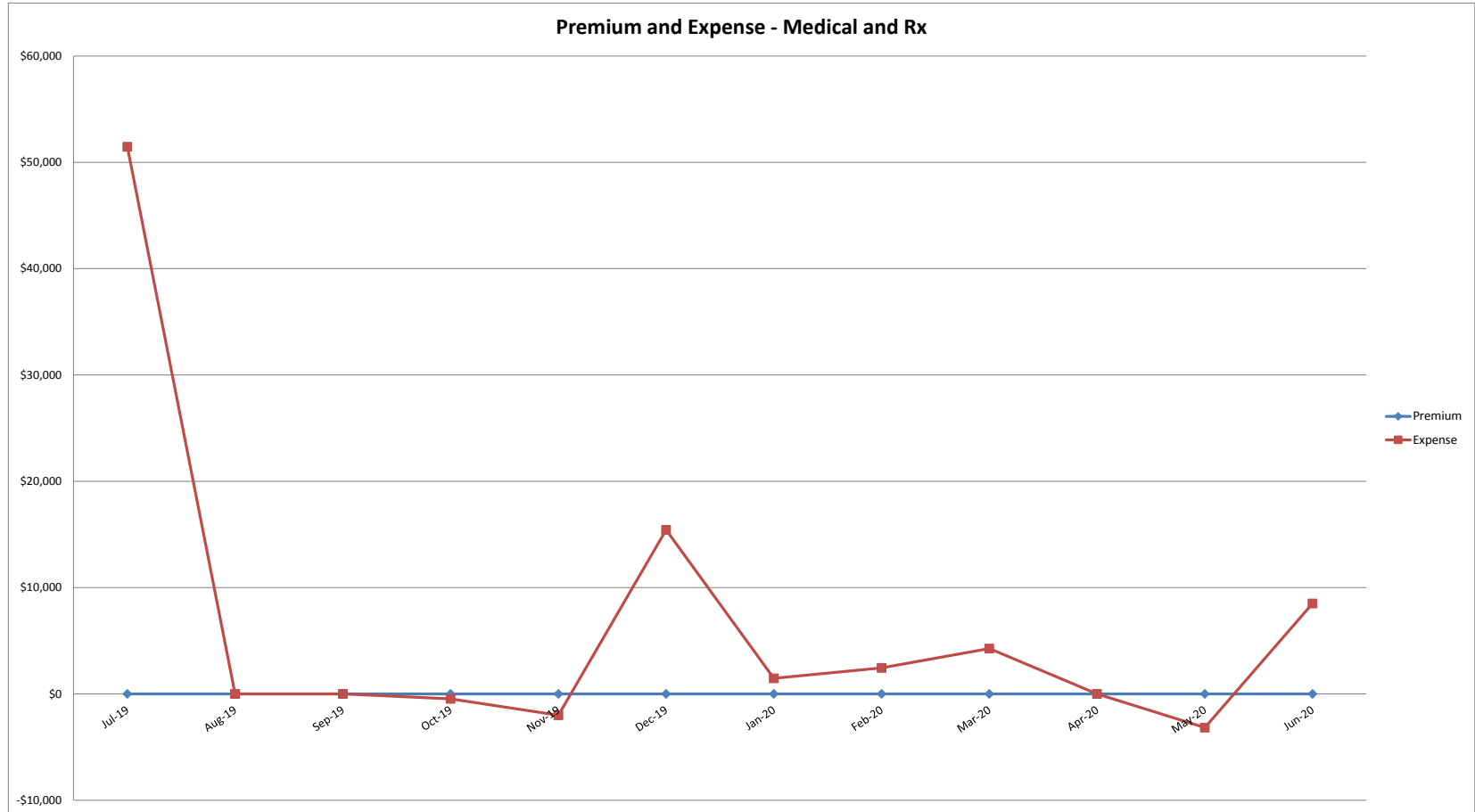
Data Sources:

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

Notes:

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- Fresno converted HMO to EPO plan effective 12/18/2017
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**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2020
All Districts Combined - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-20	3,093	\$3,645,833	\$2,032,116	\$908,516	\$296,155	\$0	\$3,236,787	\$409,046	\$950.74	88.8%
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	\$21,929,906	\$13,647,221	\$5,576,700	\$1,777,120	-\$122,804	\$20,878,237	\$1,051,669	\$519.42	95.2%
Current 12 Months	3,077	\$43,093,893	\$30,583,607	\$10,361,319	\$3,535,377	-\$162,069	\$44,318,234	-\$1,224,341	\$1,104.54	102.8%

Data Sources:

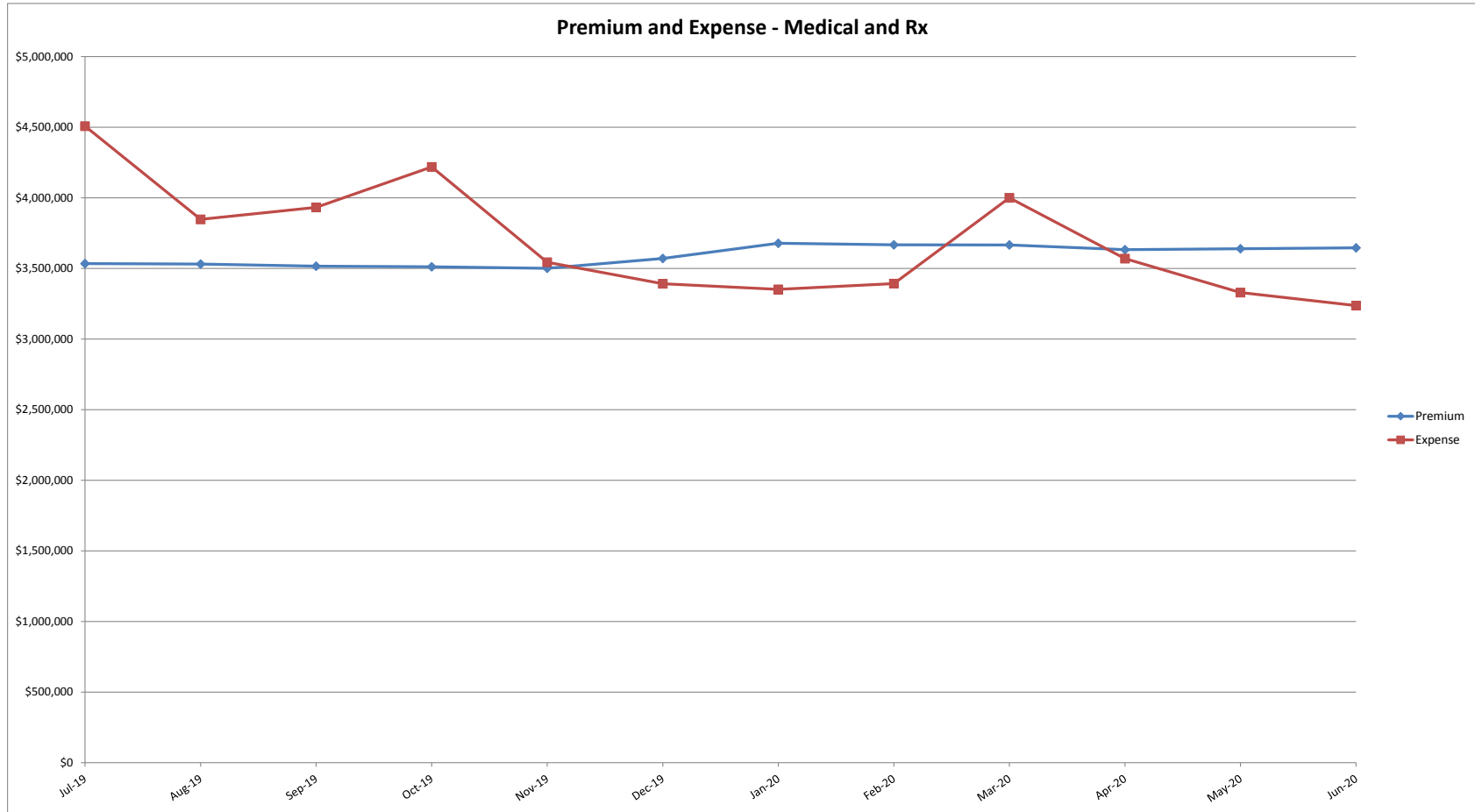
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2020
All Districts Combined - EPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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	\$1,051,406	\$706,805	\$230,237	\$0	\$1,988,448	\$590,937	\$565.89	77.1%
May-20	3,110	\$2,583,582	\$1,126,316	\$627,606	\$230,516	\$0	\$1,984,438	\$599,144	\$563.96	76.8%
Jun-20	3,121	\$2,593,909	\$1,158,921	\$688,886	\$231,343	\$0	\$2,079,150	\$514,760	\$592.06	80.2%
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	3,104	\$15,460,795	\$7,093,115	\$4,080,170	\$1,380,219	\$0	\$12,553,505	\$2,907,291	\$297.61	81.2%
Current 12 Months	3,117	\$30,636,850	\$15,092,880	\$8,113,552	\$2,775,447	\$0	\$25,981,878	\$4,654,972	\$620.46	84.8%

Data Sources:

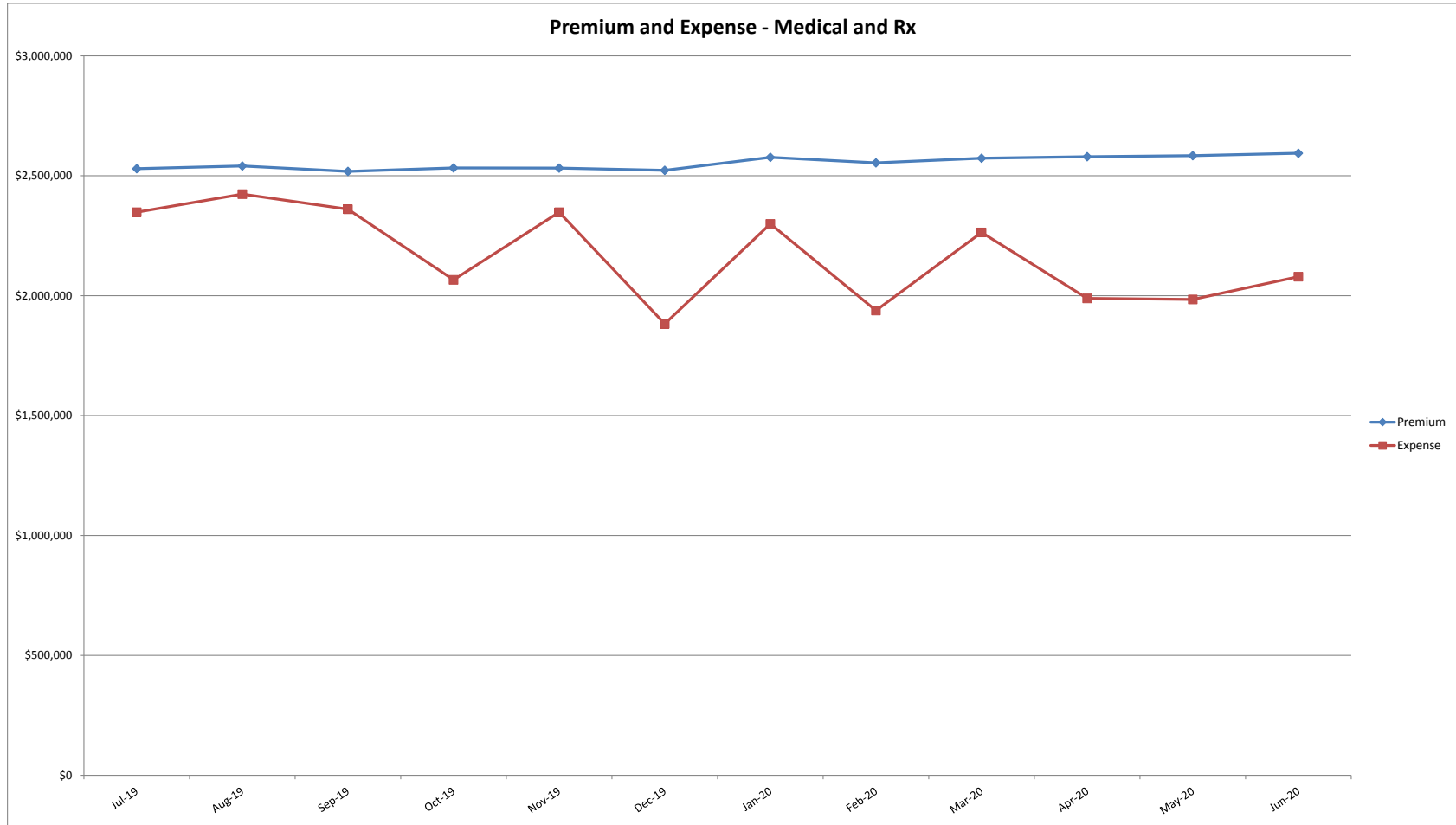
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

- Fixed Cost Schedule: Appendix
- Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
- EmpiRx PBM replaced Envolve PBM effective 1/1/2018
- Fresno converted HMO to EPO plan effective 12/18/2017
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2020
All Districts Combined - PPO





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-20	777	\$595,737	\$187,125	\$74,440	\$62,710	\$0	\$324,274	\$271,463	\$336.63	54.4%
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	771	\$3,548,820	\$1,926,598	\$397,101	\$373,119	\$0	\$2,696,818	\$852,002	\$246.00	76.0%
Current 12 Months	775	\$7,099,941	\$3,521,236	\$984,457	\$751,105	\$0	\$5,256,797	\$1,843,144	\$484.22	74.0%

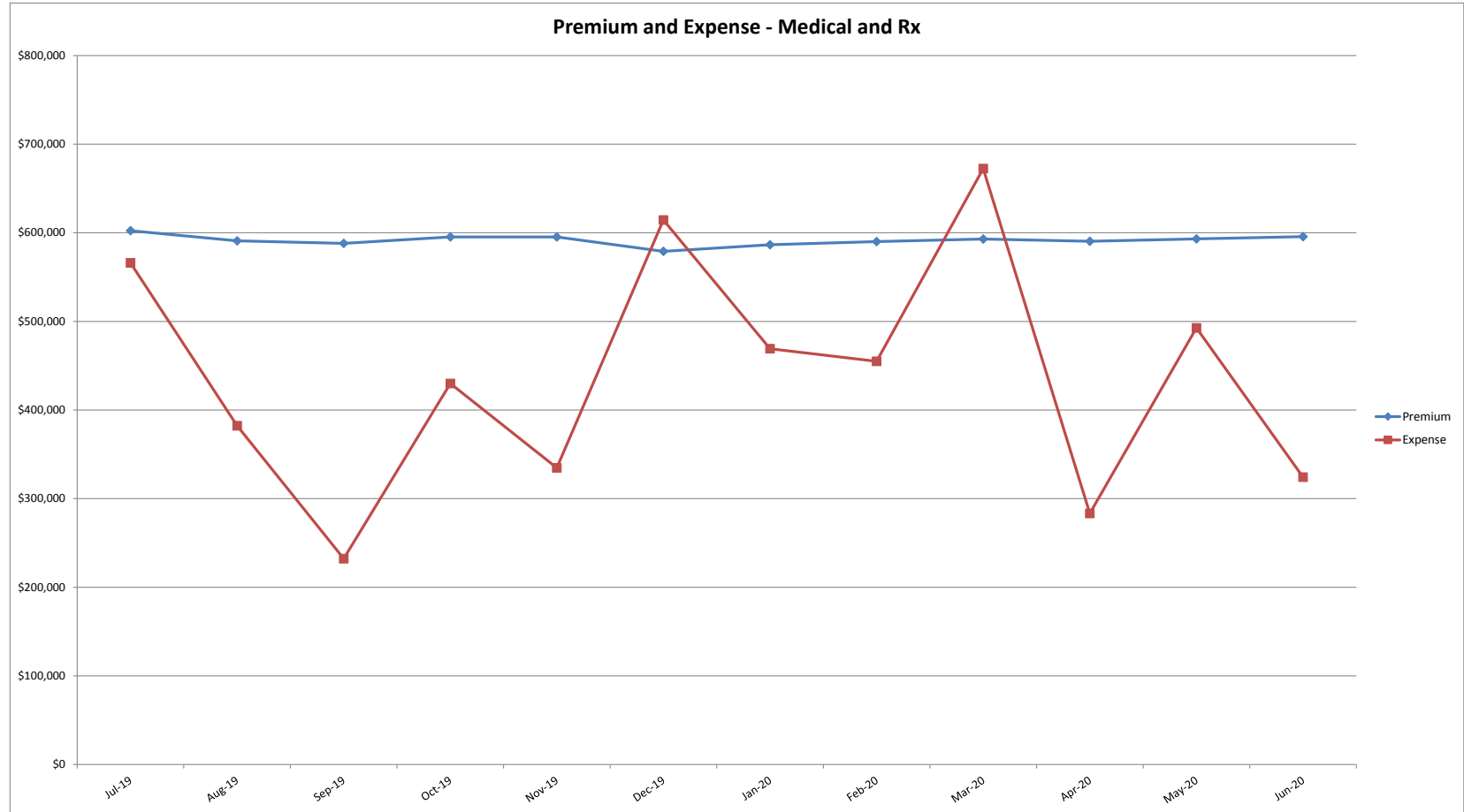
Data Sources:

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

Notes:

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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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	\$2,691,200	\$0	\$1,058,690	\$362,343	\$0	\$4,112,233	\$222,334	\$958.32	94.9%
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%
Jun-20	3,949	\$4,363,382	\$2,254,527	\$0	\$1,008,820	\$365,525	\$0	\$3,628,872	\$734,510	\$826.37	83.2%
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	3,938	\$26,184,484	\$15,653,410	\$0	\$6,096,435	\$2,187,831	-\$122,804	\$23,814,872	\$2,369,612	\$458.34	91.0%
Current 12 Months	3,930	\$51,664,820	\$34,382,265	\$0	\$11,598,105	\$4,364,579	-\$162,069	\$50,182,878	\$1,481,942	\$971.65	97.1%

Data Sources:

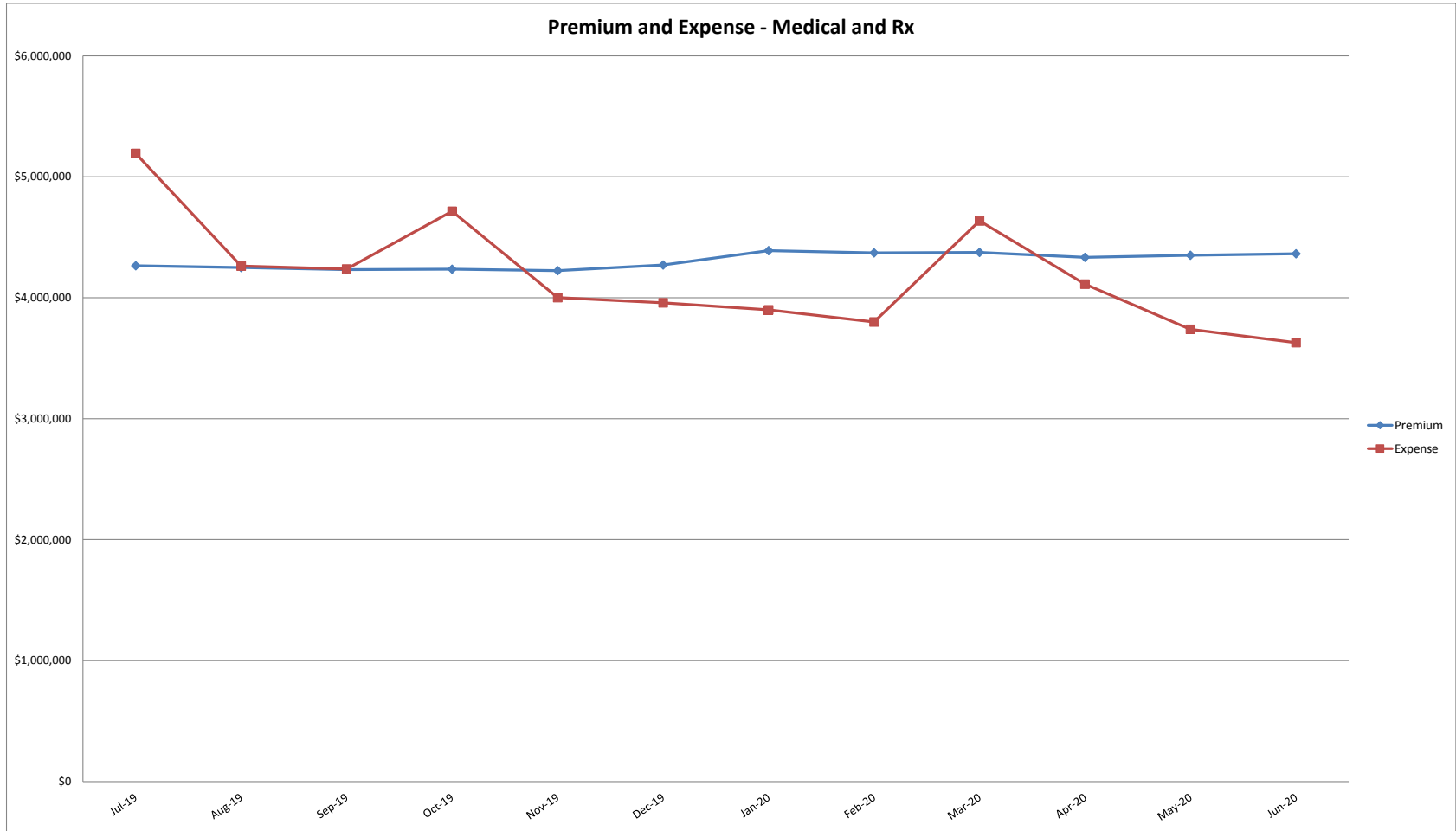
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Notes:

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



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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-20	0	\$0	\$1,675	\$0	\$0	\$0	\$0	\$1,675	-\$1,675	\$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	\$6,637	\$0	\$0	\$0	\$0	\$6,637	-\$6,637	N/A	0.0%
Current 12 Months	0	\$0	\$75,002	\$0	\$0	\$0	\$0	\$75,002	-\$75,002	N/A	0.0%

Data Sources:

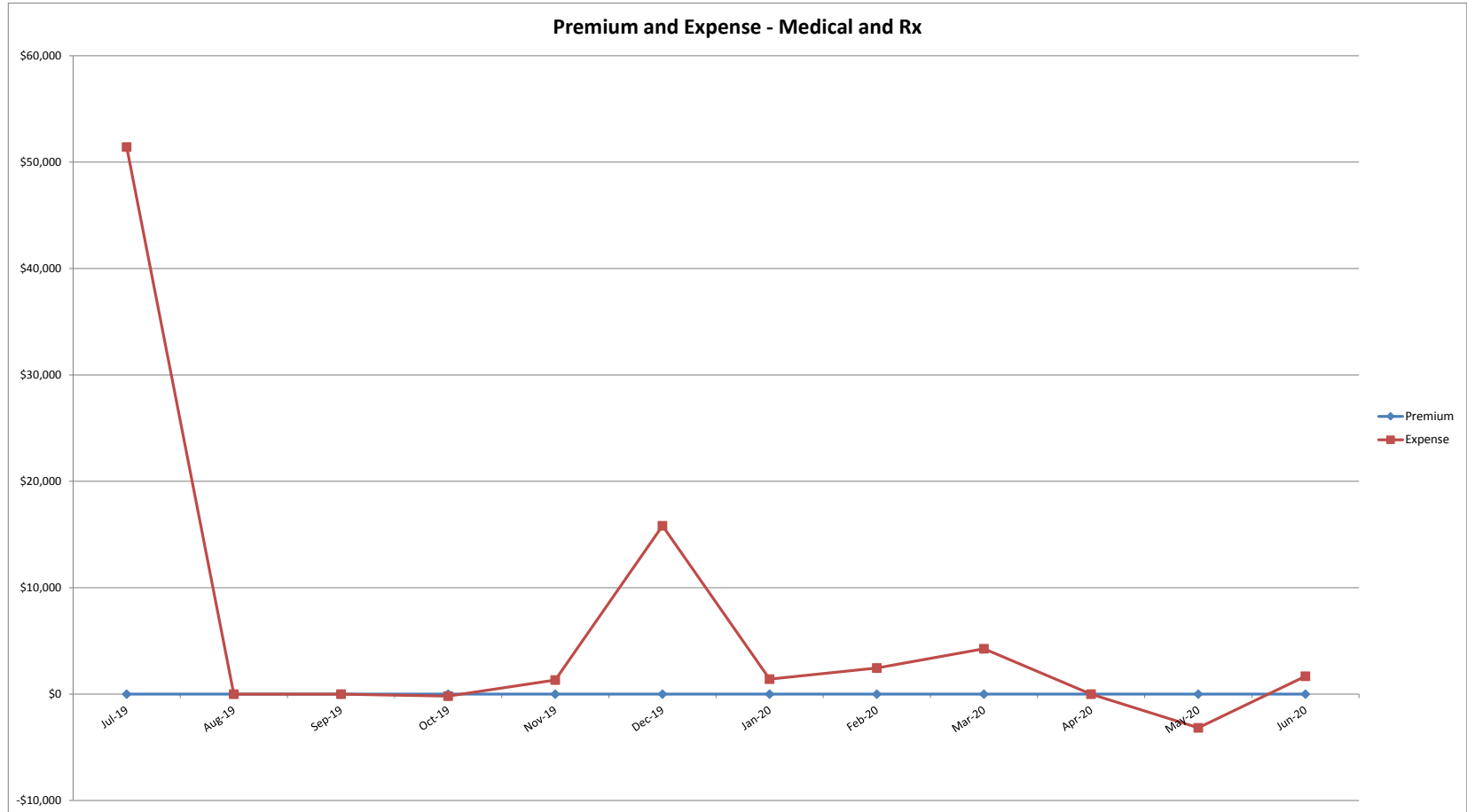
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CIL, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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. 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 June 2020
County of Fresno - HMO





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-20	3,093	\$3,645,833	\$2,032,116	\$908,516	\$296,155	\$0	\$3,236,787	\$409,046	\$950.74	88.8%
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	\$21,929,906	\$13,647,221	\$5,576,700	\$1,777,120	-\$122,804	\$20,878,237	\$1,051,669	\$519.42	95.2%
Current 12 Months	3,077	\$43,093,893	\$30,583,607	\$10,361,319	\$3,535,377	-\$162,069	\$44,318,234	-\$1,224,341	\$1,104.54	102.8%

Data Sources:

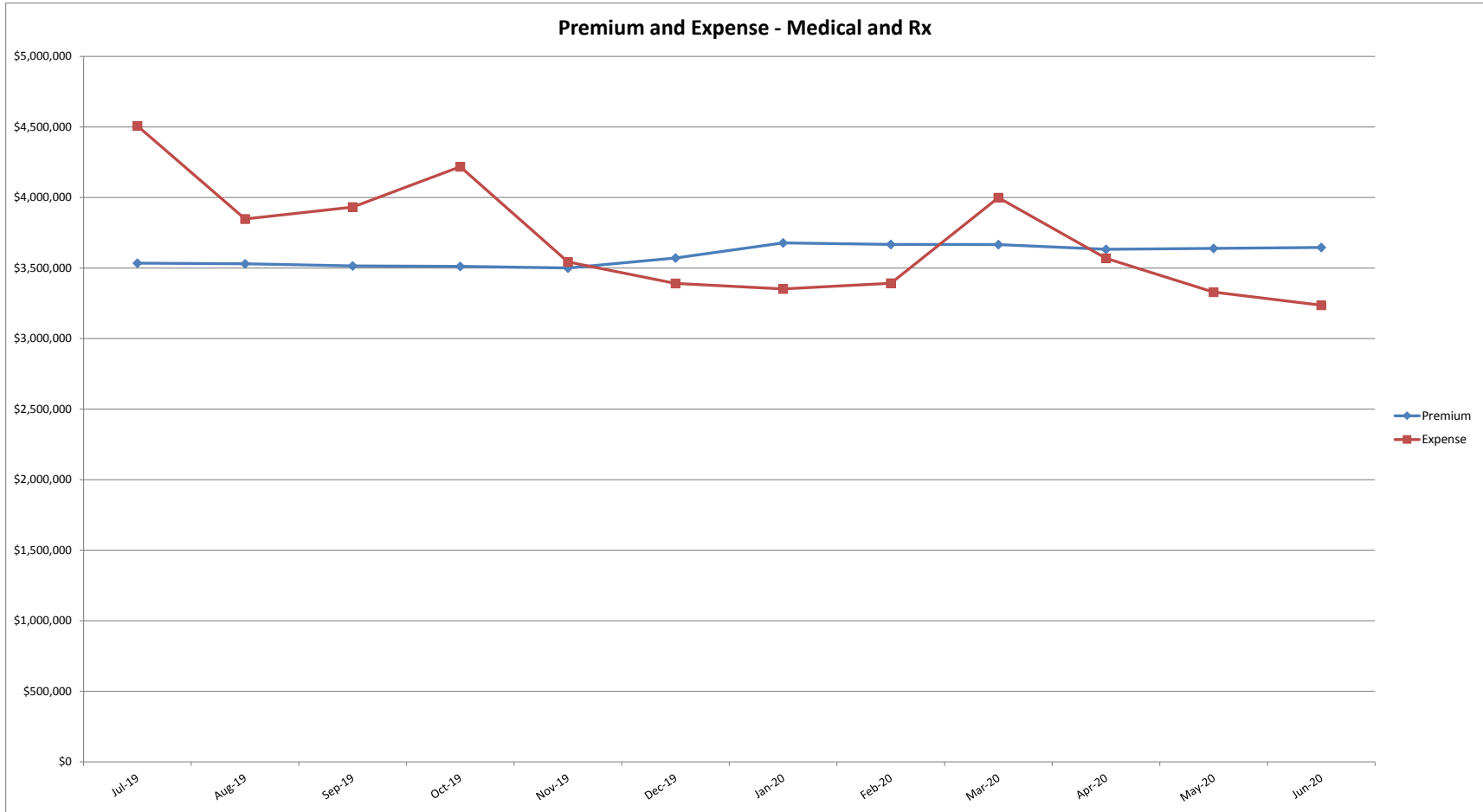
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- EmpiRx PBM replaced Envolve PBM effective 1/1/2018
- Fresno converted HMO to EPO plan effective 12/18/2017



San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2020
County of Fresno - EPO





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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	\$245,999	\$32,705	\$8,509	\$0	\$287,213	-\$148,477	\$2,654.32	207.0%
May-20	113	\$145,851	\$62,705	\$25,127	\$9,158	\$0	\$96,990	\$48,861	\$777.28	66.5%
Jun-20	115	\$149,285	\$40,224	\$26,202	\$9,320	\$0	\$75,745	\$73,539	\$577.61	50.7%
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	110	\$867,545	\$569,281	\$169,811	\$53,324	\$0	\$792,416	\$75,128	\$536.74	91.3%
Current 12 Months	112	\$1,777,951	\$930,567	\$333,519	\$108,675	\$0	\$1,372,761	\$405,190	\$942.64	77.2%

Data Sources:

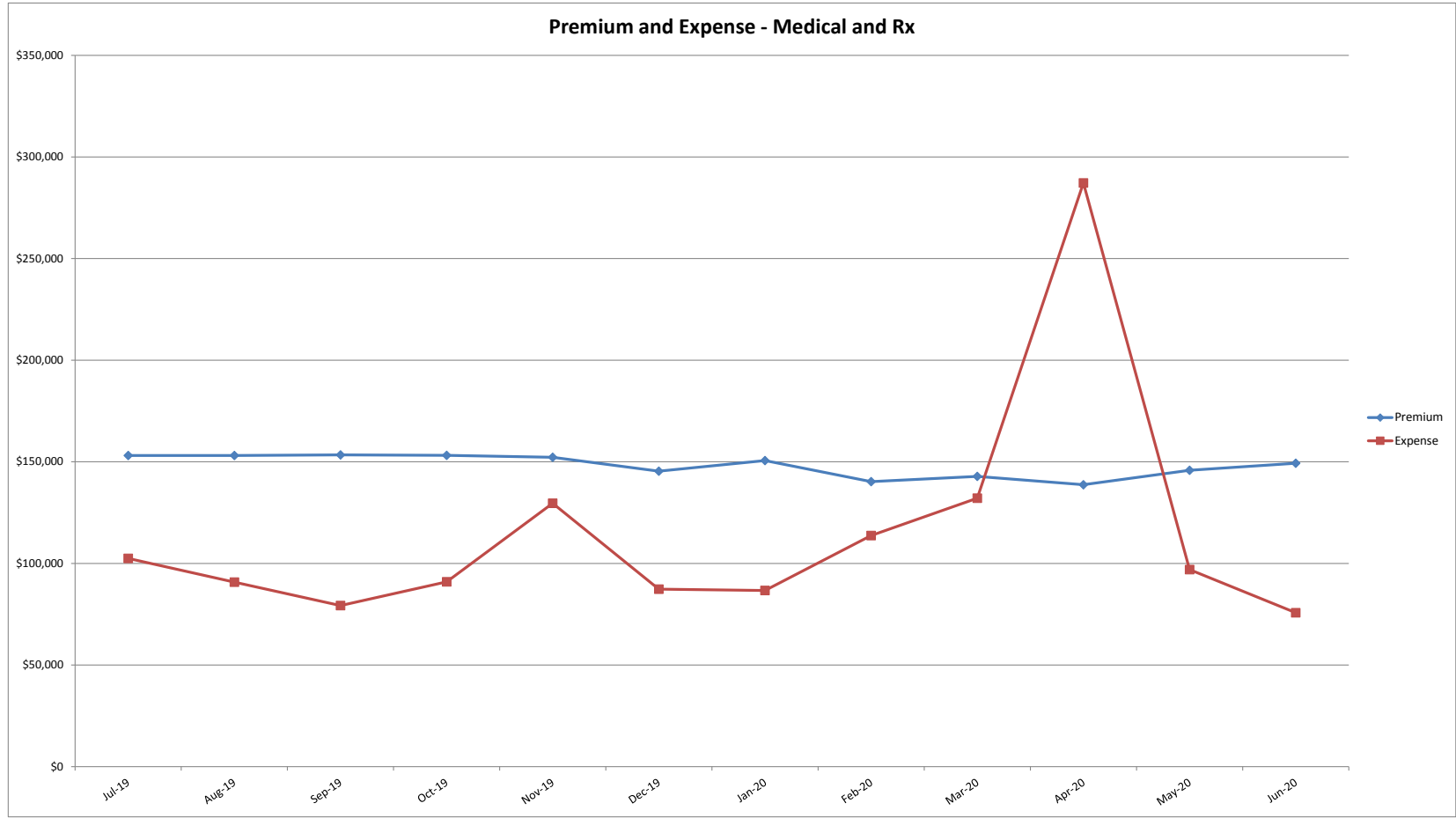
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Notes:

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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 June 2020
County of Fresno - PPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2020
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%
Jun-20	741	\$568,265	\$180,512	\$74,103	\$60,051	\$0	\$314,665	\$253,599	\$343.61	55.4%
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	735	\$3,387,034	\$1,430,272	\$349,924	\$357,386	\$0	\$2,137,582	\$1,249,451	\$197.03	63.1%
Current 12 Months	741	\$6,792,977	\$2,793,089	\$903,267	\$720,527	\$0	\$4,416,882	\$2,376,095	\$415.74	65.0%

Data Sources:

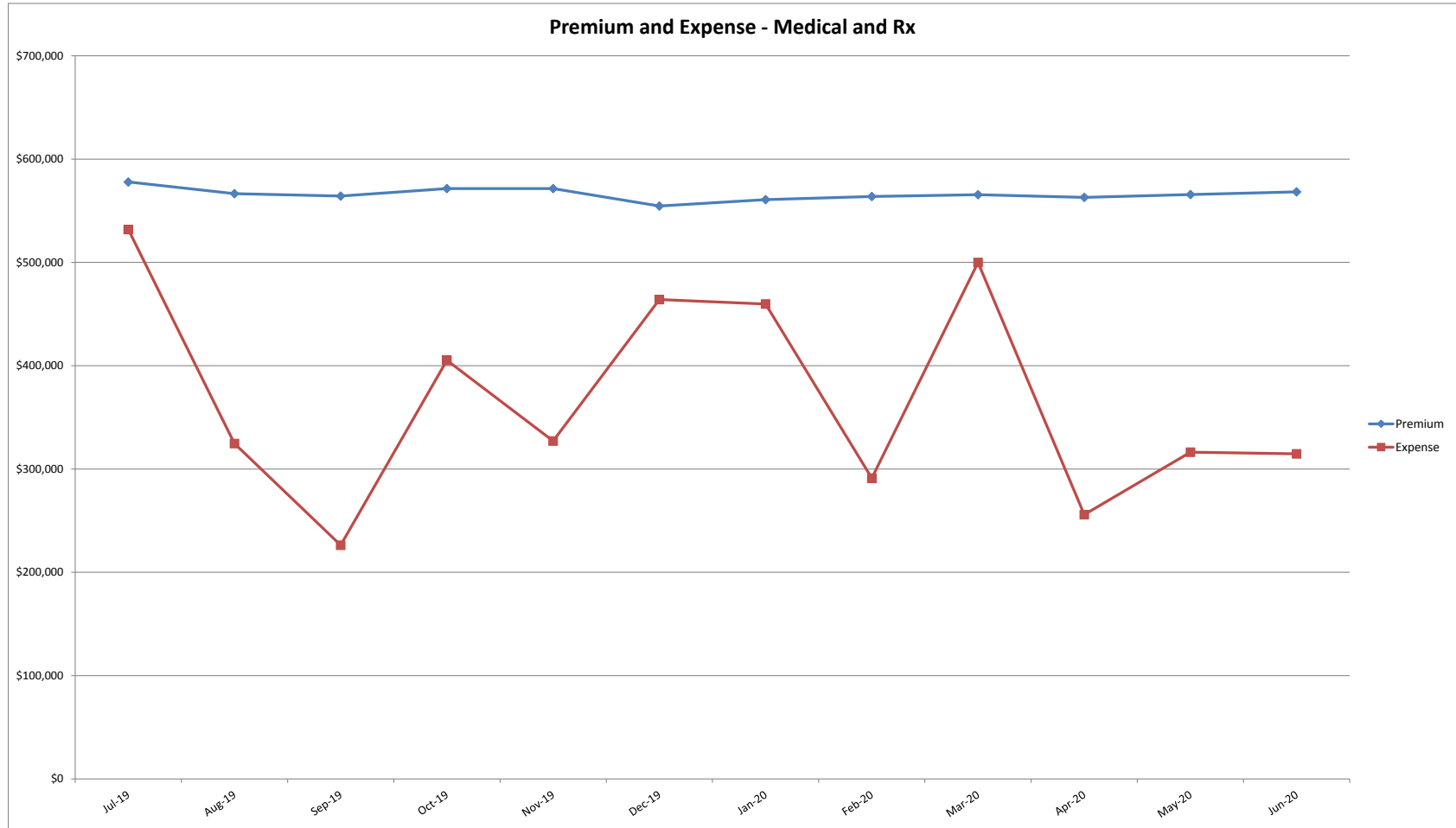
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2020
County of Fresno - HDHP





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-20	3,042	\$2,472,097	\$1,125,674	\$0	\$663,022	\$224,682	\$0	\$2,013,378	\$458,719	\$588.00	81.4%
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	3,030	\$14,755,037	\$7,015,314	\$0	\$3,954,979	\$1,342,627	\$0	\$12,312,919	\$2,442,117	\$303.07	83.4%
Current 12 Months	3,023	\$28,795,690	\$14,575,834	\$0	\$7,837,492	\$2,679,419	\$0	\$25,092,746	\$3,702,944	\$617.84	87.1%

Data Sources:

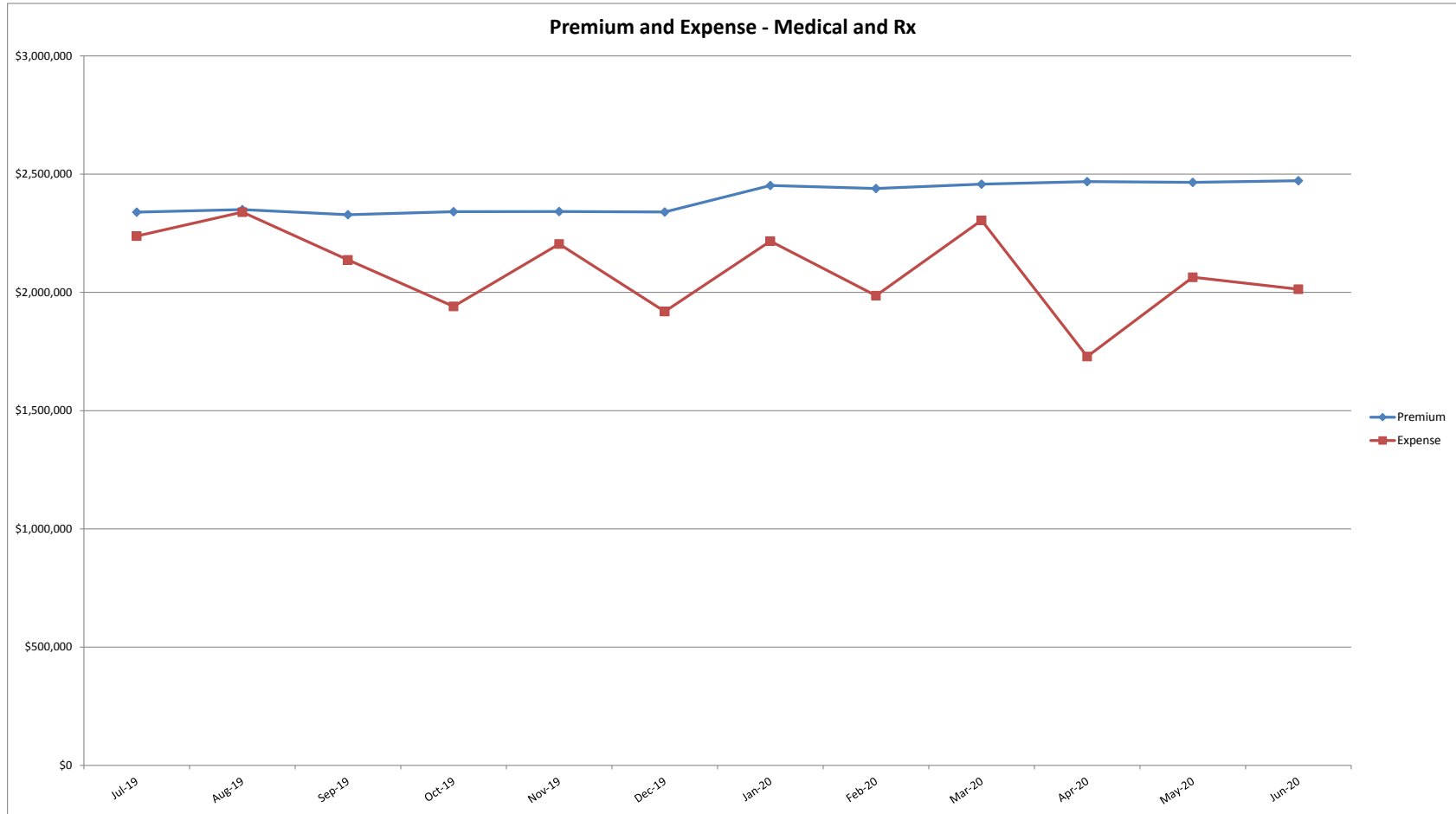
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

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



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





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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	\$80	\$1,513	\$0.00	5.0%
Feb-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$80	\$1,513	\$0.00	5.0%
Mar-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$80	\$1,513	\$0.00	5.0%
Apr-18	1	\$1,593	\$2,160	\$0	\$0	\$80	\$0	\$2,240	\$2,240	-\$648	\$2,160.00	140.7%
May-18	1	\$1,593	-\$1,326	\$0	\$0	\$80	\$0	-\$1,246	-\$1,246	\$2,839	-\$1,326.00	-78.2%
Jun-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$80	\$1,513	\$0.00	5.0%
Jul-18	0	\$0	-\$20	\$0	\$0	\$0	\$0	-\$20	-\$20	\$20	\$0.00	0.0%
Aug-18	0	\$0	\$5,911	\$0	\$0	\$0	\$0	\$5,911	\$5,911	-\$5,911	\$0.00	0.0%
Sep-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jan-19	0	\$0	-\$393	\$0	\$0	\$0	\$0	-\$393	-\$393	\$393	\$0.00	0.0%
Feb-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-19	0	\$0	-\$3,317	\$0	\$0	\$0	\$0	-\$3,317	-\$3,317	\$3,317	\$0.00	0.0%
Dec-19	0	\$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	\$0.00	0.0%
Feb-20	0	\$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	\$0.00	0.0%
Apr-20	0	\$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	\$0.00	0.0%
Jun-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2015	324	\$3,113,449	\$2,576,592	\$947,923	\$596,111	\$351,916	-\$219,668	\$4,252,873	-\$1,139,424	\$1,003.07	136.6%	
2016	292	\$3,189,435	\$1,369,824	\$873,682	\$894,540	\$300,484	\$0	\$3,438,530	-\$249,094	\$895.31	107.8%	
2017	1	\$19,113	\$271,932	\$0	\$19	\$1,048	\$0	\$272,998	-\$253,885	\$22,662.52	1428.3%	
2018	1	\$9,557	\$6,725	\$0	\$0	\$482	\$0	\$7,207	\$2,350	\$1,120.83	75.4%	
2019	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:

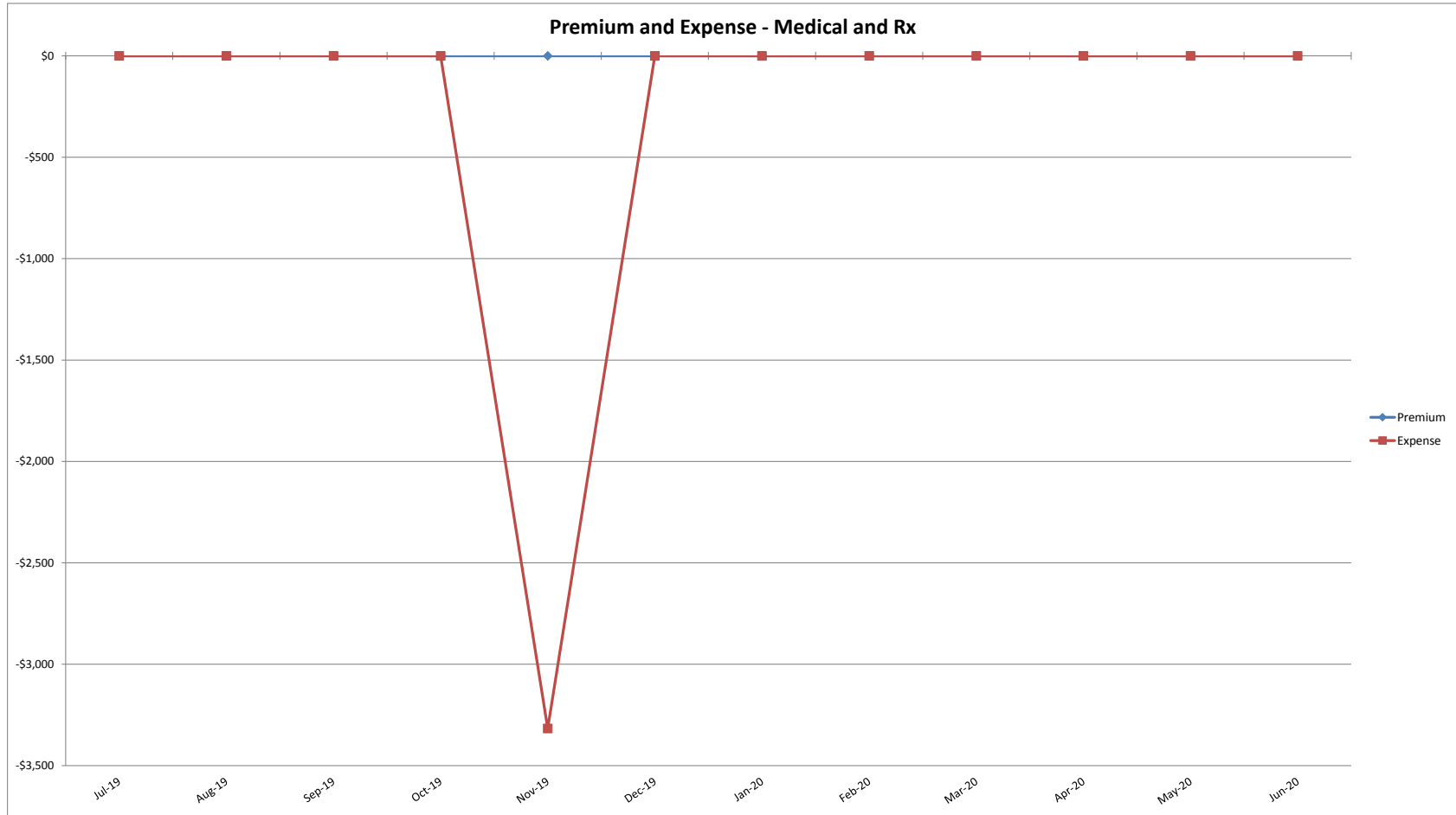
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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 June 2020
County of Tulare - HMO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-20	3,006	\$2,444,625	\$1,119,062	\$662,685	\$222,023	\$0	\$2,003,769	\$440,855	\$592.73	82.0%
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	2,994	\$14,593,251	\$6,518,987	\$3,907,802	\$1,326,895	\$0	\$11,753,684	\$2,839,566	\$291.37	80.5%
Current 12 Months	2,989	\$28,488,725	\$13,851,004	\$7,756,302	\$2,648,841	\$0	\$24,256,147	\$4,232,578	\$602.50	85.1%

Data Sources:

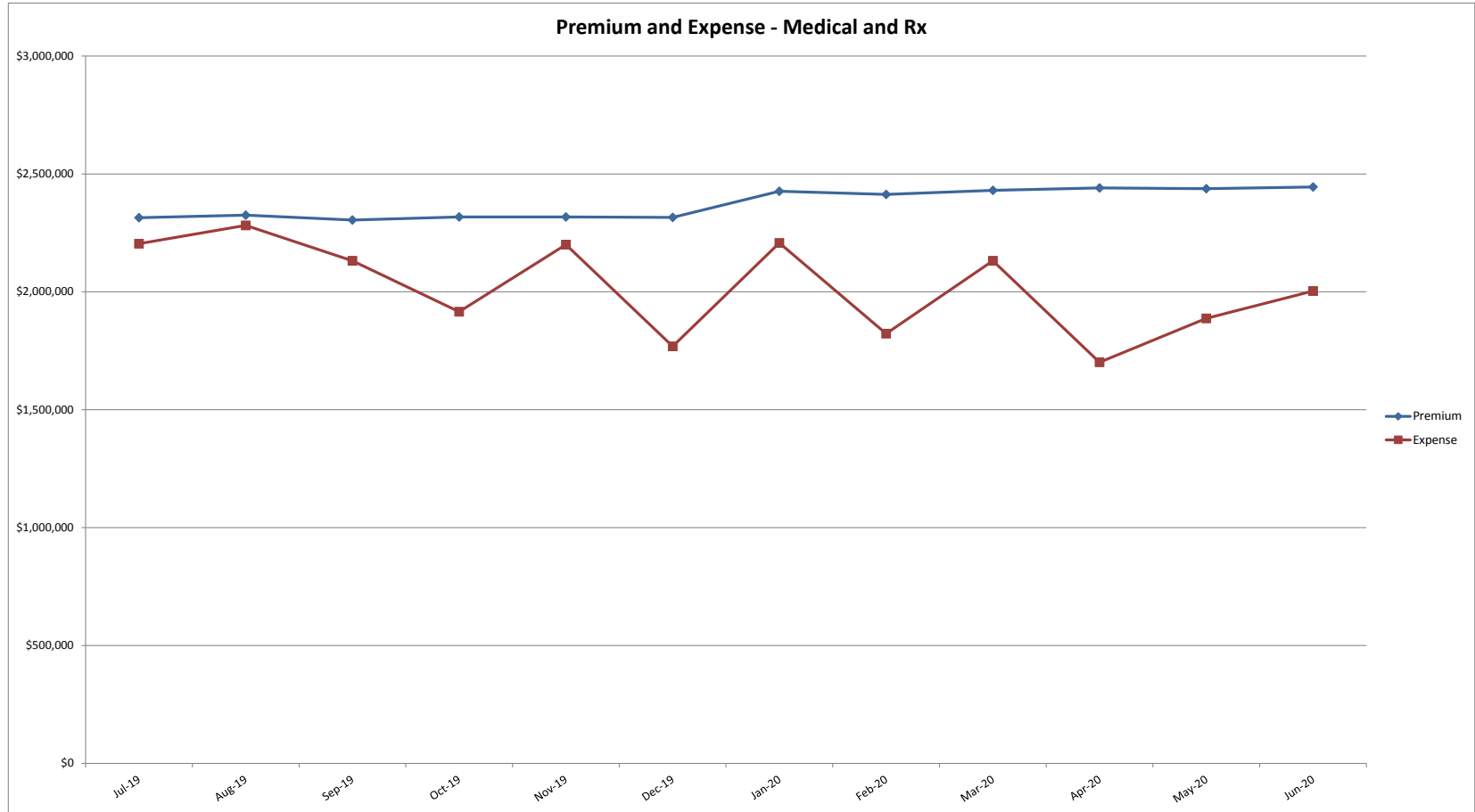
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Notes:

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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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	\$2,310	\$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%
Jun-20	36	\$27,472	\$6,613	\$337	\$2,659	\$0	\$9,609	\$17,863	\$193.06	35.0%
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	36	\$161,786	\$496,326	\$47,177	\$15,732	\$0	\$559,235	-\$397,449	\$1,322.39	345.7%
Current 12 Months	35	\$306,965	\$728,147	\$81,190	\$30,578	\$0	\$839,915	-\$532,950	\$1,954.92	273.6%

Data Sources:

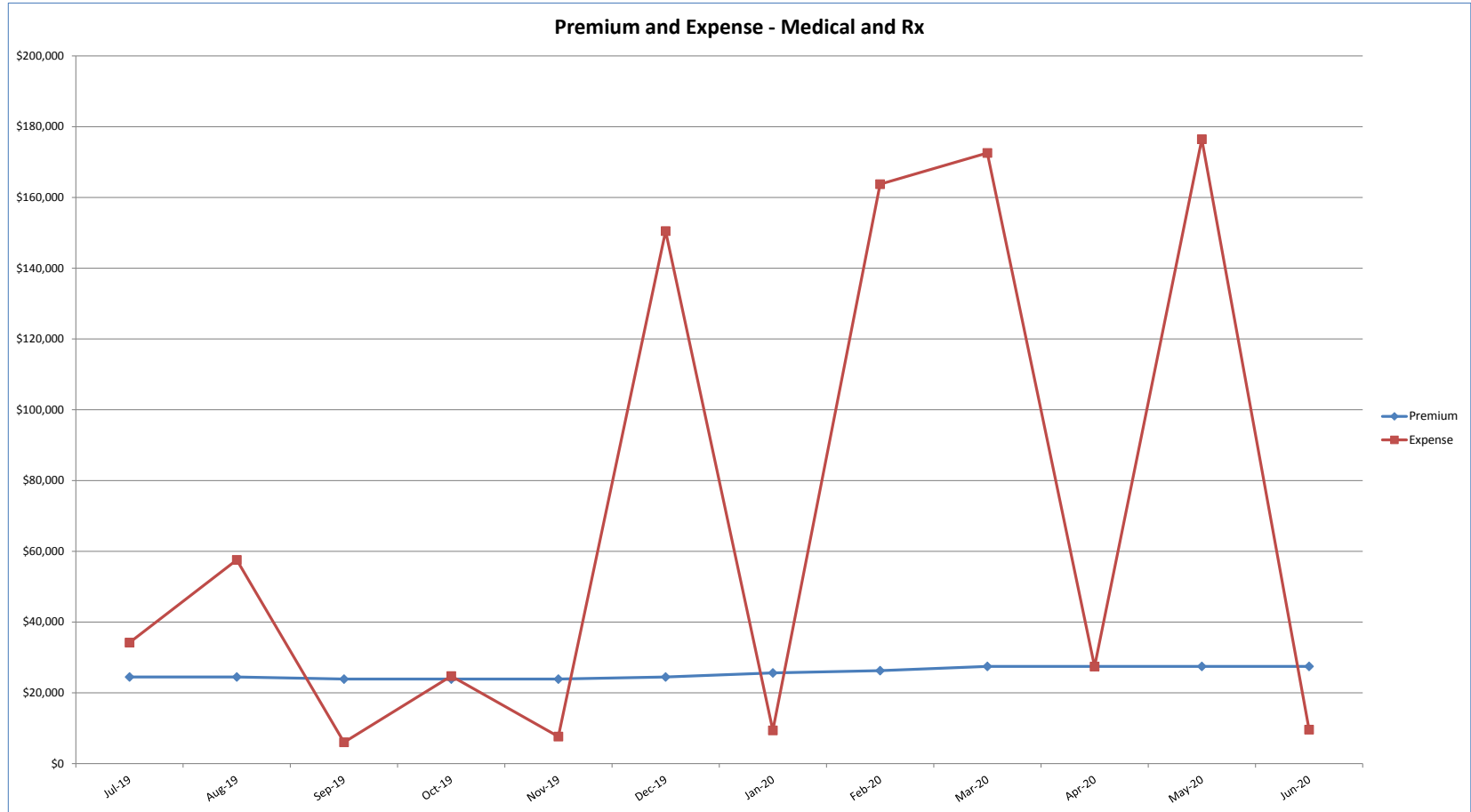
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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 June 2020
County of Tulare - HDHP





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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	\$691.12	\$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%
Jun-20	0	\$0	\$6,467	\$0	\$0	\$0	\$0	\$6,467	-\$6,467	\$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	\$11,740	\$0	\$2,557	\$0	\$0	\$14,297	-\$14,297	\$37.62	0.0%
Current 12 Months	17	\$370,174	\$317,580	\$0	\$23,731	\$17,931	\$0	\$359,242	\$10,932	\$1,723.79	97.0%

Data Sources:

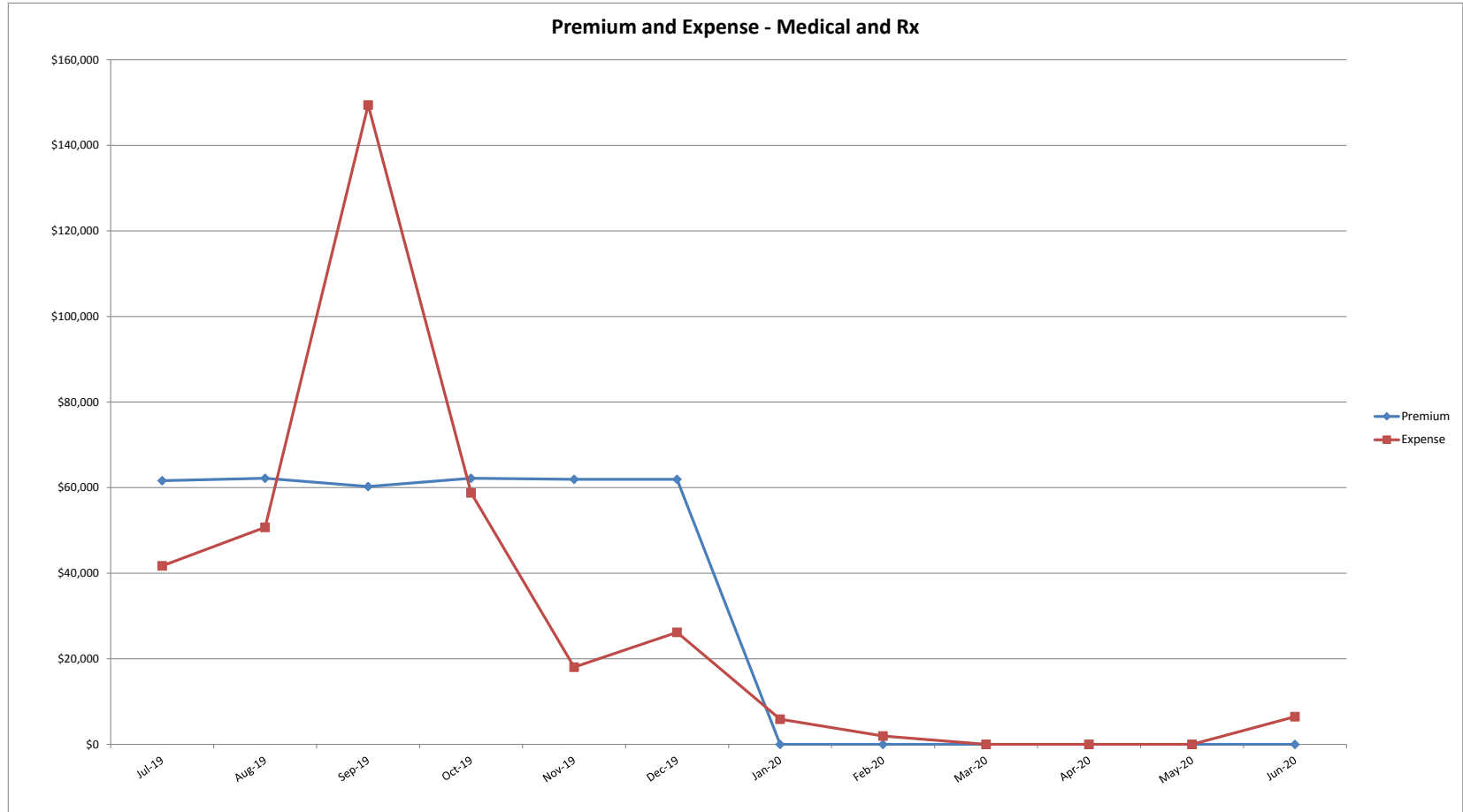
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

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



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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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	\$0	\$44,390	-\$44,390	\$0.00	0.0%
Feb-18	0	\$0	\$19,476	\$0	\$0	\$0	\$0	\$0	\$19,476	-\$19,476	\$0.00	0.0%
Mar-18	0	\$0	\$13,943	\$0	\$0	\$0	\$0	\$0	\$13,943	-\$13,943	\$0.00	0.0%
Apr-18	0	\$0	\$224	\$0	\$0	\$0	\$0	\$0	\$224	-\$224	\$0.00	0.0%
May-18	0	\$0	\$1,885	\$0	\$0	\$0	\$0	\$0	\$1,885	-\$1,885	\$0.00	0.0%
Jun-18	0	\$0	-\$4,411	\$0	\$0	\$0	\$0	\$0	-\$4,411	\$4,411	\$0.00	0.0%
Jul-18	0	\$0	-\$8,439	\$0	\$0	\$0	\$0	\$0	-\$8,439	\$8,439	\$0.00	0.0%
Aug-18	0	\$0	\$24,961	\$0	\$0	\$0	\$0	\$0	\$24,961	-\$24,961	\$0.00	0.0%
Sep-18	0	\$0	-\$10	\$0	\$0	\$0	\$0	\$0	-\$10	\$10	\$0.00	0.0%
Oct-18	0	\$0	\$5,516	\$0	\$0	\$0	\$0	\$0	\$5,516	-\$5,516	\$0.00	0.0%
Nov-18	0	\$0	\$5,399	\$0	\$0	\$0	\$0	\$0	\$5,399	-\$5,399	\$0.00	0.0%
Dec-18	0	\$0	\$1,316	\$0	\$0	\$0	\$0	\$0	\$1,316	-\$1,316	\$0.00	0.0%
Jan-19	0	\$0	\$4,763	\$0	\$0	\$0	\$0	\$0	\$4,763	-\$4,763	\$0.00	0.0%
Feb-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-19	0	\$0	\$12	\$0	\$0	\$0	\$0	\$0	\$12	-\$12	\$0.00	0.0%
May-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-19	0	\$0	\$279	\$0	\$0	\$0	\$0	\$0	\$279	-\$279	\$0.00	0.0%
Jul-19	0	\$0	\$49	\$0	\$0	\$0	\$0	\$0	\$49	-\$49	\$0.00	0.0%
Aug-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-19	0	\$0	-\$274	\$0	\$0	\$0	\$0	\$0	-\$274	\$274	\$0.00	0.0%
Nov-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-19	0	\$0	-\$396	\$0	\$0	\$0	\$0	\$0	-\$396	\$396	\$0.00	0.0%
Jan-20	0	\$0	\$61	\$0	\$0	\$0	\$0	\$0	\$61	-\$61	\$0.00	0.0%
Feb-20	0	\$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	\$0.00	0.0%
Apr-20	0	\$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	\$0.00	0.0%
Jun-20	0	\$0	\$6,832	\$0	\$0	\$0	\$0	\$0	\$6,832	-\$6,832	\$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	\$6,893	\$0	\$0	\$0	\$0	\$6,893	-\$6,893	N/A	0.0%	
Current 12 Months	0	\$0	\$6,272	\$0	\$0	\$0	\$0	\$6,272	-\$6,272	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

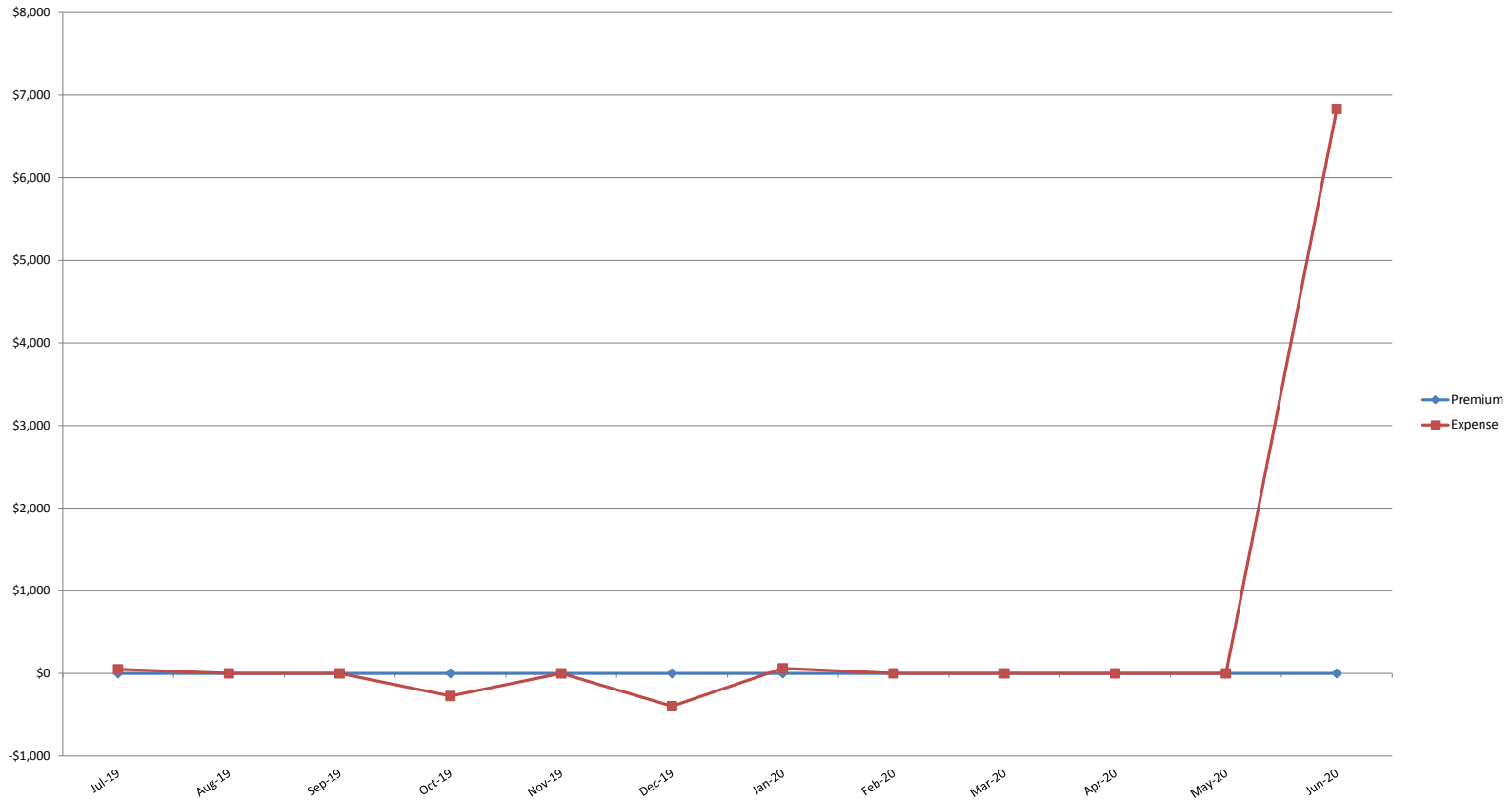
Notes:

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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 June 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 June 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	\$19,947	\$1,135.02	\$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%
Jun-20	0	\$0	-\$365	\$0	\$0	\$0	-\$365	\$365	\$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	\$4,847	\$2,557	\$0	\$0	\$7,404	-\$7,404	\$19.48	0.0%
Current 12 Months	17	\$370,174	\$311,308	\$23,731	\$17,931	\$0	\$352,970	\$17,204	\$1,692.12	95.4%

Data Sources:

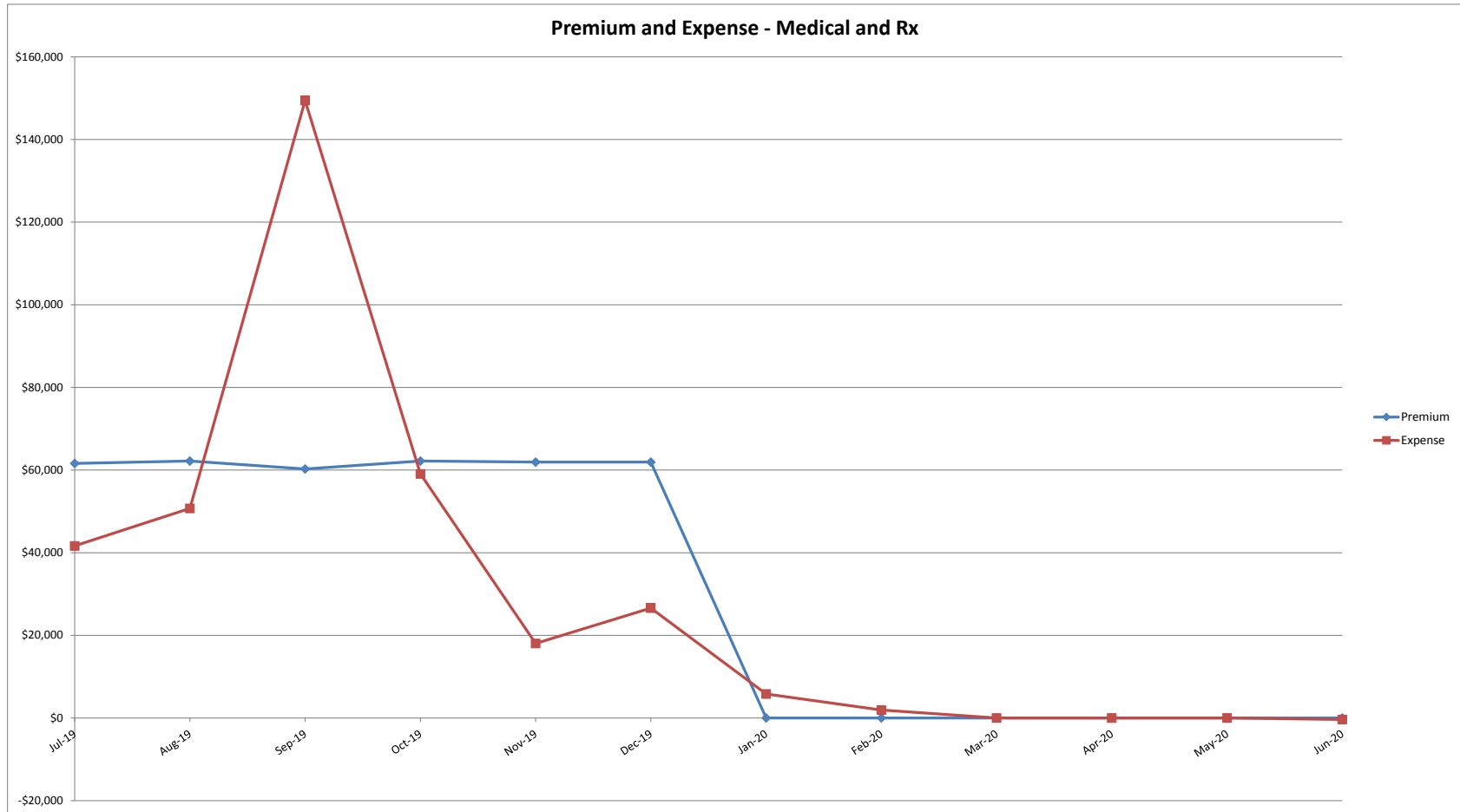
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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



Appendix

Fixed Cost Schedule								
SJVIA	Anthem Blue Cross Premium and Claims Report as of June 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 June 2020
County of Fresno and County of Tulare

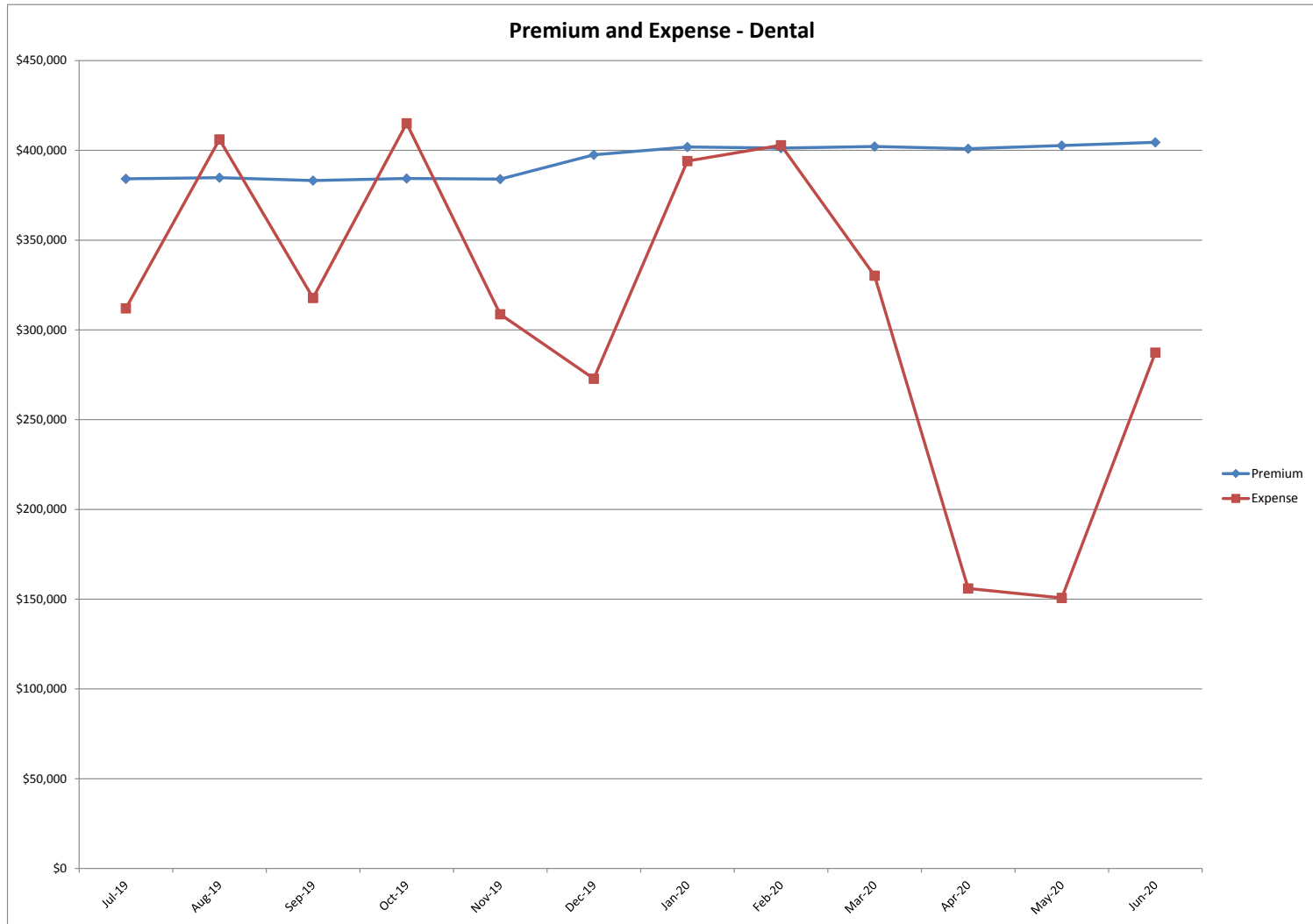
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-18	6,772	\$362,752	\$358,669	\$33,042	\$391,712	-\$28,960	107.98%
Feb-18	6,769	\$359,841	\$319,592	\$32,861	\$352,453	\$7,388	97.95%
Mar-18	6,764	\$356,513	\$353,356	\$32,478	\$385,834	-\$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%
Jun-20	7,354	\$404,481	\$258,916	\$28,460	\$287,376	\$117,105	71.05%
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	7,307	\$2,413,352	\$1,551,541	\$169,676	\$1,721,217	\$692,135	71.32%
Current 12 Months	7,187	\$4,731,434	\$3,420,014	\$333,757	\$3,753,770	\$977,664	79.34%

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 Jun. 2020: \$10,006.

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





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

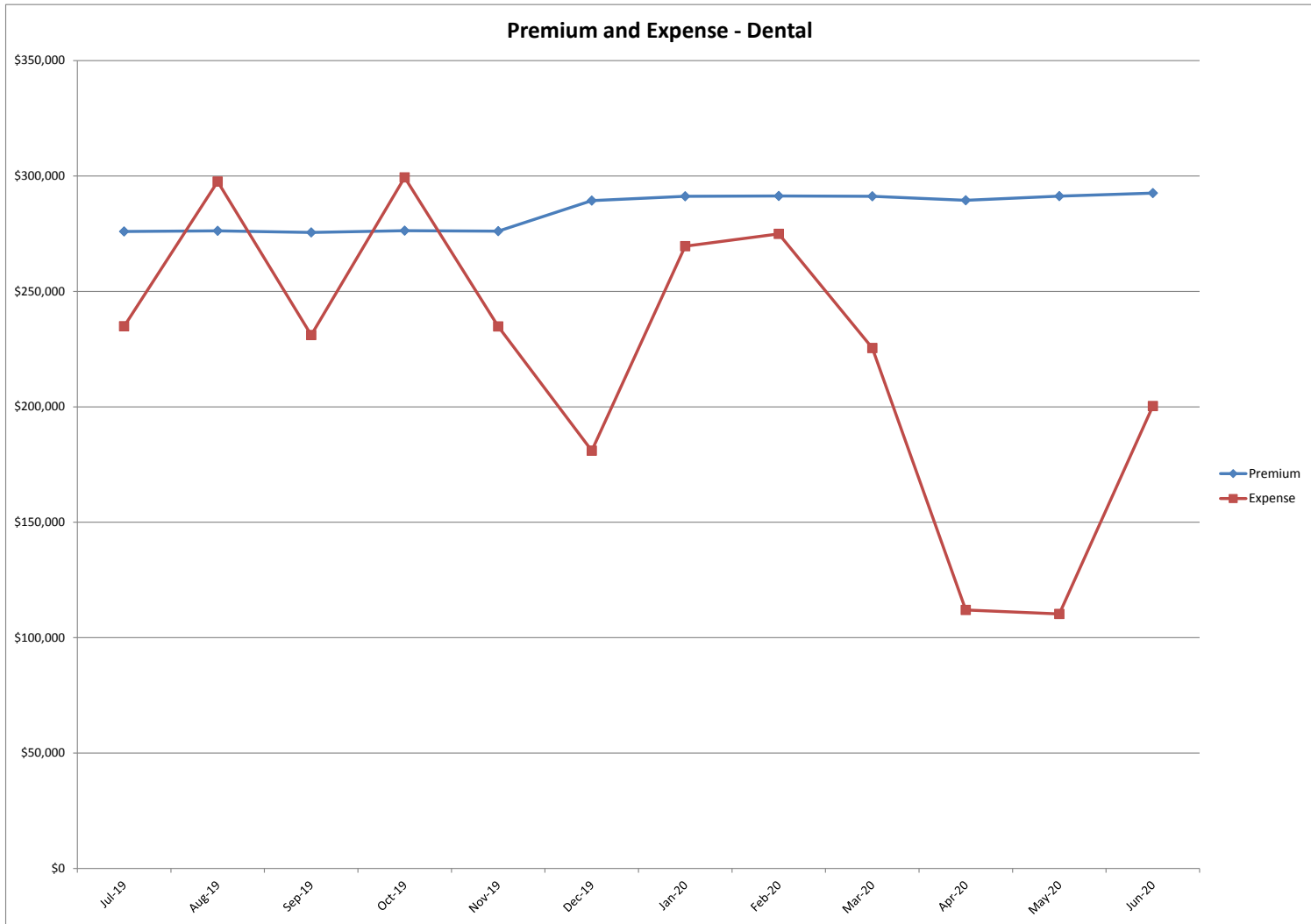
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-18	4,261	\$258,318	\$234,694	\$23,536	\$258,230	\$88	99.97%
Feb-18	4,249	\$256,569	\$225,524	\$23,442	\$248,966	\$7,603	97.04%
Mar-18	4,249	\$253,280	\$252,469	\$23,074	\$275,543	-\$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%
Jun-20	4,738	\$292,590	\$181,979	\$18,336	\$200,315	\$92,276	68.46%
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	4,708	\$1,747,153	\$1,083,252	\$109,320	\$1,192,572	\$554,581	68.26%
Current 12 Months	4,602	\$3,416,637	\$2,457,633	\$213,717	\$2,671,350	\$745,287	78.19%

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 June 2020
County of Fresno





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

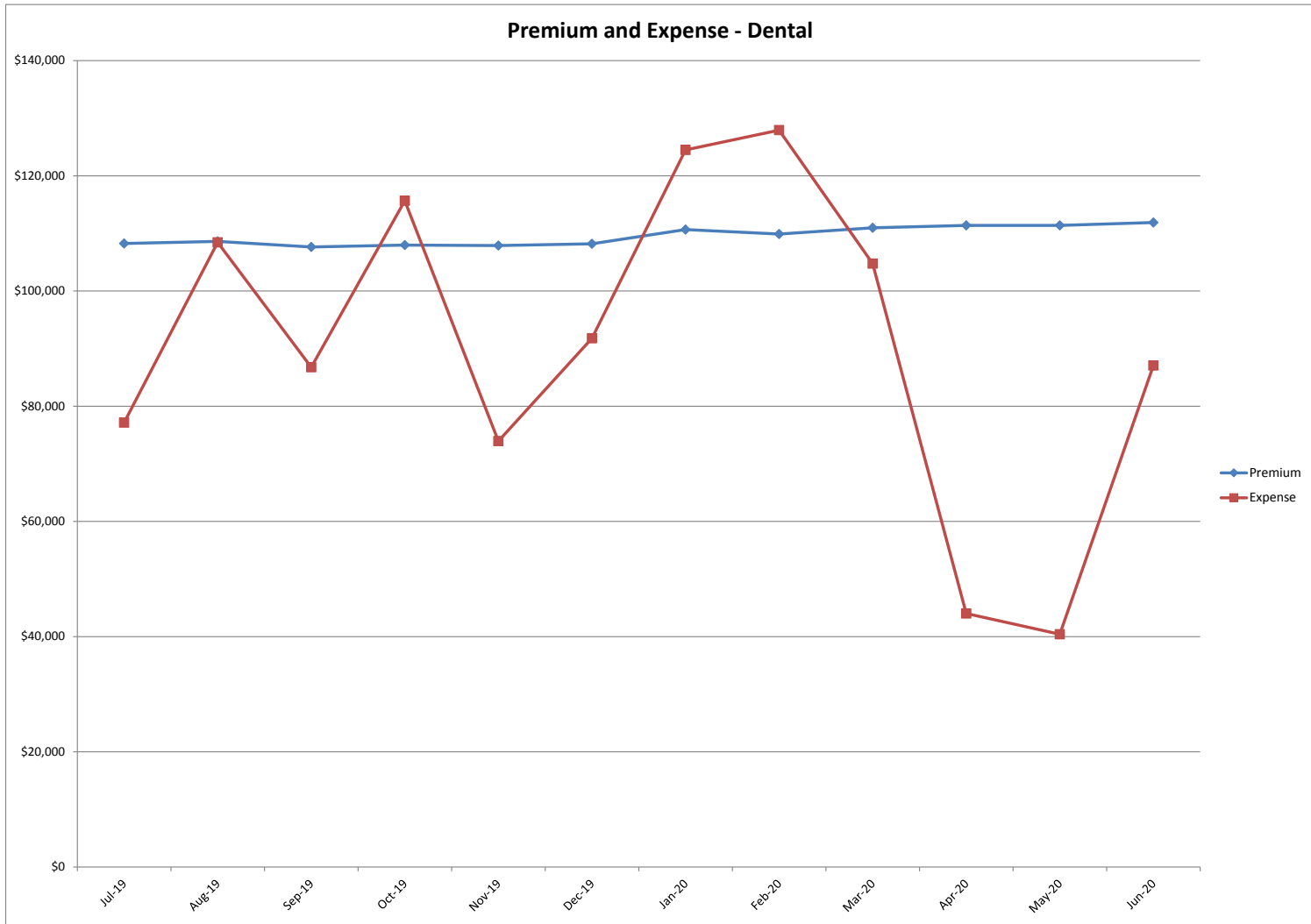
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-18	2,511	\$104,434	\$123,975	\$9,507	\$133,482	-\$29,048	127.81%
Feb-18	2,520	\$103,272	\$94,068	\$9,418	\$103,487	-\$214	100.21%
Mar-18	2,515	\$103,233	\$100,887	\$9,405	\$110,291	-\$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%
Jun-20	2,616	\$111,891	\$76,937	\$10,124	\$87,061	\$24,830	77.81%
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	2,599	\$666,200	\$468,289	\$60,357	\$528,646	\$137,554	79.35%
Current 12 Months	2,585	\$1,314,797	\$962,381	\$120,040	\$1,082,421	\$232,376	82.33%

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 June 2020
County of Tulare**





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of June 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%
Jun-20	7,225	\$62,218	\$50,684	\$8,088	\$58,772	\$3,446	94.46%
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	\$373,847	\$249,064	\$48,600	\$297,664	\$76,183	79.62%
Current 12 Months	7,192	\$737,662	\$523,353	\$95,896	\$619,249	\$118,413	83.95%

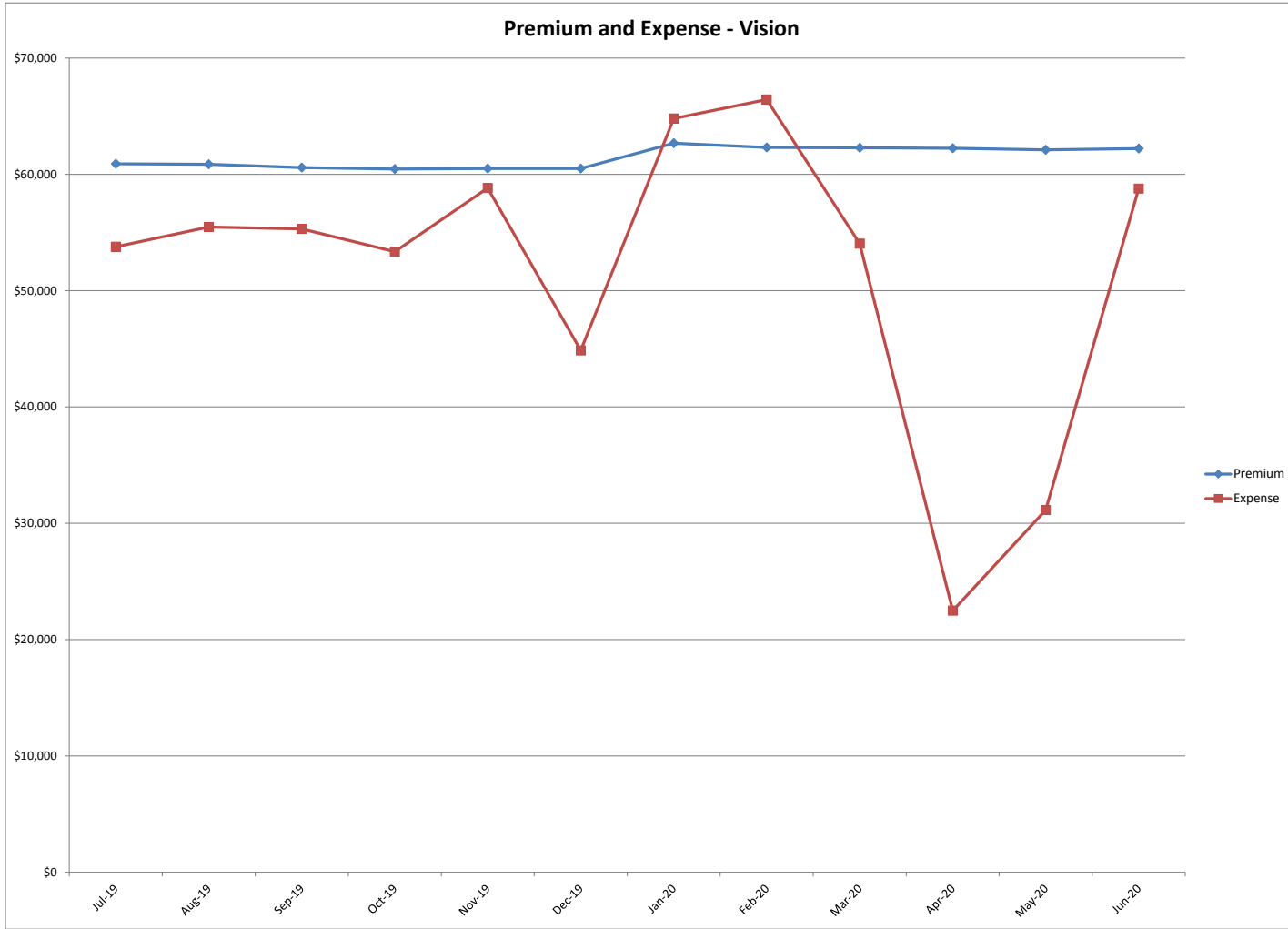
Data Source: VSP SJVIA Utilization Reports

Note:

1. The above figures include all the divisions under the County of Fresno, and County of Tulare.
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 June 2020
County of Fresno and County of Tulare





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of June 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%
Jun-20	4,330	\$45,376	\$35,635	\$5,899	\$41,534	\$3,842	91.53%
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	4,334	\$272,999	\$171,842	\$35,490	\$207,332	\$65,667	75.95%
Current 12 Months	4,310	\$539,473	\$354,847	\$70,131	\$424,979	\$114,494	78.78%

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 June 2020
County of Fresno





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of June 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%
Jun-20	2,895	\$16,842	\$15,049	\$2,189	\$17,238	-\$396	102.35%
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	\$100,848	\$77,222	\$13,110	\$90,332	\$10,516	89.57%
Current 12 Months	2,882	\$198,189	\$168,505	\$25,765	\$194,270	\$3,919	98.02%

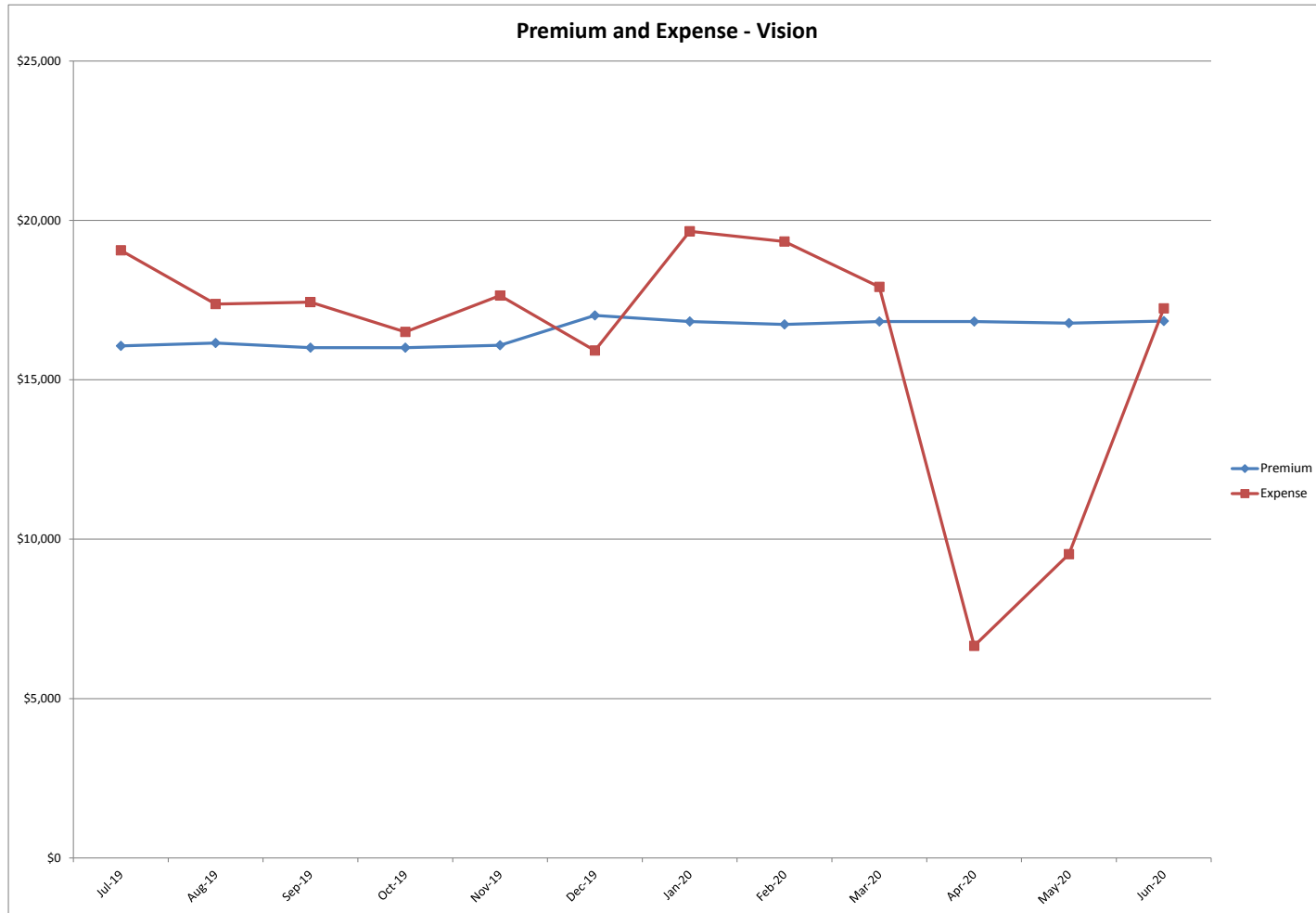
Data Source: VSP SJVIA Utilization Reports

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 June 2020
County of Tulare





BOARD OF DIRECTORS

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

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

AGENDA DATE: September 4, 2020

ITEM NUMBER: Item 11

SUBJECT: Receive and Accept Consultant's SJVIA Actuarially Certified Incurred But Not Reported Reserve Report as of June 30, 2020 and maintain the Fully-Funded Status of the IBNR Reserve (A)

REQUEST(S): That the Board receive the Consultant's SJVIA Actuarially Certified IBNR Report as of June 30, 2020 and approve a reduction of \$15,107 from the IBNR reserve to maintain the fully-funded status at \$7,081,313.

DESCRIPTION:

IBNR reserve calculates the outstanding liability for claims that have been incurred but have not yet been paid. The SJVIA has, as one of its goals, to fully fund this liability. The SJVIA - County of Fresno and the SJVIA - County of Tulare's IBNR reserve has been calculated based off actuarial models.

The City of Marysville (which terminated December 31, 2019) is too small to run through the actuarial model. Keenan's actuary estimated an IBNR reserve of \$89,400 as of January 1, 2020 with realized paid claims in 2020 of \$14,297, leaving an unrealized IBNR reserve of \$75,103 for City of Marysville and all other cities claims runout.

FISCAL IMPACT/FINANCING:

The IBNR reserve liability for the self-funded medical, prescription drugs, and the dental PPO coverage program decreased \$15,107 from \$7,096,420 on the December 31, 2019 valuation date to \$7,081,313 on the June 30, 2020 valuation date. The June 30, 2020 valuation amount includes a 15% margin.

AGENDA: San Joaquin Valley Insurance Authority

DATE: September 4, 2020

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager



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August 7, 2020

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

**SJVIA – COUNTY OF FRESNO
INCURRED BUT NOT REPORTED (IBNR) RESERVE AS OF JUNE 30, 2020**

Dear Megan:

We have estimated the “Incurred But Not Reported” (IBNR) claim reserve for the self-funded medical, prescription drug and dental plans for County of Fresno as of June 30, 2020.

CLAIM EXPERIENCE – JULY 1, 2019 TO JUNE 30, 2020

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

Coverage	Paid Claims	Average Monthly Employees	Per Employee Per Month (PEPM)
Medical	\$34,380,590	3930	\$729.02
Prescription Drug	\$11,598,105	3930	\$245.93
Dental	\$2,457,633	4602	\$44.50
Total	\$48,436,327	N/A	\$1,019.45

KEENAN’S IBNR ACTUARIAL RESERVE METHODOLOGY

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

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

Coverage	Number of Employees in June 2020	Reserve on 06/30/2020
Medical	3949	\$3,009,128
Prescription Drug	3949	\$695,886
Dental	4738	\$131,953
Total	N/A	\$3,836,967

ESTIMATED IBNR RESERVE AS OF JUNE 30, 2020

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

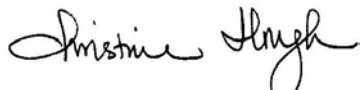
Coverage	Reserve on 06/30/2020	Adjustment Factor	IBNR on 06/30/2020
Medical	\$3,009,128	1.15	\$3,460,500
Prescription Drug	\$695,886	1.15	\$800,270
Dental	\$131,953	1.15	\$151,750
Total	\$3,836,967	1.15	\$4,412,520

CERTIFICATION

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

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

Sincerely,



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



Arthur Ternersesian
Underwriting Director



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Torrance, CA 90501
P.O. Box 4328
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August 7, 2020

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

**SJVIA – COUNTY OF TULARE
INCURRED BUT NOT REPORTED (IBNR) RESERVE AS OF JUNE 30, 2020**

Dear Megan:

We have estimated the “Incurred But Not Reported” (IBNR) claim reserve for the self-funded medical, prescription drug and dental plans for County of Tulare as of June 30, 2020.

CLAIM EXPERIENCE – JULY 1, 2019 TO JUNE 30, 2020

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

Coverage	Paid Claims	Average Monthly Employees	Per Employee Per Month (PEPM)
Medical	\$14,575,834	3023	\$401.80
Prescription Drug	\$7,837,492	3023	\$216.05
Dental	\$962,381	2585	\$31.02
Total	\$23,375,708	N/A	\$648.87

KEENAN’S IBNR ACTUARIAL RESERVE METHODOLOGY

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

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

Coverage	Number of Employees in June 2020	Reserve on 06/30/2020
Medical	3042	\$1,729,785
Prescription Drug	3042	\$470,250
Dental	2616	\$55,344
Total	N/A	\$2,255,379

ESTIMATED IBNR RESERVE AS OF JUNE 30, 2020

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

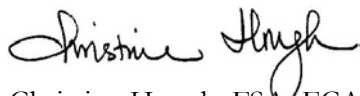
Coverage	Reserve on 06/30/2020	Adjustment Factor	IBNR on 06/30/2020
Medical	\$1,729,785	1.15	\$1,989,250
Prescription Drug	\$470,250	1.15	\$540,790
Dental	\$55,344	1.15	\$63,650
Total	\$2,255,379	1.15	\$2,593,690

CERTIFICATION

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

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

Sincerely,



Christine Hough, FSA, FCA, MAAA

Vice President & Actuary



Arthur Ternersesian

Underwriting Director



BOARD OF DIRECTORS

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

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

AGENDA DATE: September 4, 2020

ITEM NUMBER: Item 12

SUBJECT: Receive and Accept Consultant's Plan Year 2021 Underwriting Renewal Report, Finalize and Approve 2021 Rates and Fees, Authorize Consultant and SJVIA Staff to Negotiate Agreements, and President to Execute Agreements Subject to Approval of SJVIA Counsel and Staff (A)

REQUEST(S): That the Board accept the Plan Year 2021 rates and fees, authorize consultant and SJVIA staff to negotiate agreements, and President to execute agreements subject to approval of SJVIA counsel and staff.

DESCRIPTION:

Keenan and staff have finalized the 2021 renewals for the SJVIA. Two renewal options have been presented for the County of Fresno and four renewal options for the County of Tulare. The County of Fresno requires a total increase in cost of 3.4% or \$2,937,168. The County of Tulare has renewal options from 0.0% to -3.2% for a \$0 cost impact to a \$1,104,727 cost decrease. SJVIA staff will provide renewal option recommendations at the SJVIA Board meeting.

Medical Anthem (Self-funded)

The Anthem self-funded plans require an overall underwriting rate increase of 4.54% prior to adjustments.

Medical Kaiser (Fully-insured)

The Kaiser HMO and DHMO plans require an overall premium decrease of 3.31% prior to adjustments.

AGENDA: San Joaquin Valley Insurance Authority

DATE: September 4, 2020

Dental PPO (Self-funded)

The PPO dental plans require an overall underwriting rate decrease of 11.52%.

Dental DHMO (Fully-insured)

The Delta Dental DHMO rates are within a two-year rate guarantee.

Vision (Fully-Insured)

The VSP rates are within a two-year rate guarantee.

FISCAL IMPACT/FINANCING:

Based on underwriting requirements and carrier renewal requirements, the 2021 SJVIA renewal adjustment is 1.60% or \$1,934,337 (from \$120,576,942 in 2020 to \$122,511,279 in 2021).

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager

Introduction

Keenan is pleased to present the 2021 final renewal for the SJVIA medical, dental and vision programs. The final 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 HMO, Kaiser Senior Advantage, Delta Dental DHMO, and VSP vision coverages are fully-insured.

The self-funded final 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 July 1, 2019 through June 30, 2020
- Each entity's 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 final renewal assumes the continuation of the \$450,000 specific stop-loss deductible and a 10% increase in reinsurance cost
 - Please note, reinsurance quotes will be solicited from the market 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 final renewal includes components for IBNR reserve and claim margin
 - The actuarially certified IBNR reserve validated for June 30, 2020 was utilized as the ending reserve for the experience period
 - A 3.0% claim margin was added for the County of Fresno self-funded medical coverage, and 2.0% claim margin for the County of Tulare.
 - A 2.0% claim margin was added for the both Counties' self-funded dental coverage
- Accounting for COVID-19 impact on claim cost:
 - \$1,500,776 (2.0% of claim cost) was added to medical and prescription drug claim cost to account for the impact of COVID-19.
 - \$72,913 (2.0% of claim cost) was added to dental claim cost to account for the impact of COVID-19.

Keenan has prepared the final renewal based on the instructions received from the SJVIA Board and SJVIA staff.

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 3.41%
- County of Tulare -2.61%
- SJVIA 1.69%

Executive Summary	Final Renewal			Comments
	COF	COT	SJVIA	
Self-Funded Medical				The 2021 renewal rates include \$1,994,277 in margin and COVID-19 reserve margin of \$1,494,122 for a total of \$3,488,399. 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
EPO	15.71%	n/a	15.71%	
PPO / HDHP	-25.45%	-3.23%	-8.24%	
Total	8.94%	-3.23%	4.54%	
Kaiser				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 -4.04% rate adjustment for the County of Fresno and 3.18% for the County of Tulare HMO and 3.05% for the DHMO. The 2021 SJVIA Kaiser rates include 3.0% margin on the County of Fresno for an accumulation of \$811,898. County of Tulare will not have a margin added to the Kaiser rate. Additionally, the EPO Parity will create an additional \$2,546,545 reserve for EPO claims.
HMO	9.82%	9.65%		
Deductible HMO	n/a	9.70%		
Kaiser Medicare	n/a	-7.7%		The 2021 Kaiser Medicare Senior Advantage rates for the County of Tulare offer a -7.7% rate decrease. Kaiser is also offering a transportation rider and meals rider for an additional \$7.00 per retiree.
Delta Dental				Delta Dental PPO plan moved to self-funding with the 2019 plan year. The 2021 final renewal rates include a 2.0% margin (\$85,966) and a 2.0% COVID-19 margin (\$85,966). The Delta Dental DHMO rates are guaranteed for two-years (through 2021).
PPO	-15.04%	-11.71%	-14.12%	
DHMO	0.00%	0.00%	0.00%	
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 are based on the underwriting utilized to prepare the final renewal. It is the basis for 2021 renewal options.

County of Fresno	2020	2021	\$	%
EPO (w/ Vision)	\$ 43,525,979	\$ 50,363,708	\$ 6,837,729	15.71%
PPO/HDHP	\$ 8,572,974	\$ 6,390,908	\$ (2,182,066)	-25.45%
Total Anthem	\$ 52,098,953	\$ 56,754,616	\$ 4,655,663	8.94%
Kaiser	\$ 29,417,600	\$ 28,228,002	\$ (1,189,598)	-4.04%
Total Medical	\$ 81,516,553	\$ 84,982,618	\$ 3,466,065	4.25%
Delta Dental PPO	\$ 3,516,544	\$ 2,987,646	\$ (528,897)	-15.04%
Delta Dental DHMO	\$ 931,384	\$ 931,384	\$ -	0.00%
Total Dental	\$ 4,447,928	\$ 3,919,030	\$ (528,897)	-11.89%
Vision (excludes EPO)	\$ 132,829	\$ 132,829	\$ -	0.00%
Grand Total	\$ 86,097,310	\$ 89,034,478	\$ 2,937,168	3.41%
County of Tulare	2020	2021	\$	%
EPO	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 29,445,229	\$ 28,494,130	\$ (951,099)	-3.23%
Total Anthem	\$ 29,445,229	\$ 28,494,130	\$ (951,099)	-3.23%
Kaiser	\$ 3,331,591	\$ 3,436,186	\$ 104,596	3.14%
Total Medical	\$ 32,776,820	\$ 31,930,316	\$ (846,504)	-2.58%
Delta Dental PPO	\$ 1,334,915	\$ 1,178,587	\$ (156,327)	-11.71%
Delta Dental DHMO	\$ 164,486	\$ 164,486	\$ -	0.00%
Total Dental	\$ 1,499,401	\$ 1,343,073	\$ (156,327)	-10.43%
Vision	\$ 203,412	\$ 203,412	\$ -	0.00%
Grand Total	\$ 34,479,632	\$ 33,476,801	\$ (1,002,831)	-2.91%
SJVIA	2020	2021	\$	%
EPO	\$ 43,525,979	\$ 50,363,708	\$ 6,837,729	15.71%
PPO/HDHP	\$ 38,018,203	\$ 34,885,038	\$ (3,133,165)	-8.24%
Total Anthem	\$ 81,544,182	\$ 85,248,746	\$ 3,704,564	4.54%
Kaiser	\$ 32,749,191	\$ 31,664,188	\$ (1,085,003)	-3.31%
Total Medical	\$ 114,293,373	\$ 116,912,935	\$ 2,619,561	2.29%
Delta Dental PPO	\$ 4,851,458	\$ 4,166,233	\$ (685,225)	-14.12%
Delta Dental DHMO	\$ 1,095,870	\$ 1,095,870	\$ -	0.00%
Total Dental	\$ 5,947,328	\$ 5,262,103	\$ (685,225)	-11.52%
Vision	\$ 336,241	\$ 336,241	\$ -	0.00%
Grand Total	\$ 120,576,942	\$ 122,511,279	\$ 1,934,337	1.60%

Executive Summary – Renewal Options

County of Fresno - The following chart illustrates a renewal option that minimizes rate action:

County of Fresno	Option 1 - Underwriting Results				Option 2 - Cross Subsidies			
	2020	2021	\$	%	2020	2021	\$	%
EPO (w/ Vision)	\$ 43,525,979	\$ 50,363,708	\$ 6,837,729	15.71%	\$ 43,525,979	\$ 45,278,609	\$ 1,752,630	4.03%
PPO/HDHP	\$ 8,572,974	\$ 6,390,908	\$ (2,182,066)	-25.45%	\$ 8,572,974	\$ 8,572,974	\$ -	0.00%
Total Anthem	\$ 52,098,953	\$ 56,754,616	\$ 4,655,663	8.94%	\$ 52,098,953	\$ 53,851,583	\$ 1,752,630	3.36%
Kaiser	\$ 29,417,600	\$ 28,228,002	\$ (1,189,598)	-4.04%	\$ 29,417,600	\$ 30,602,138	\$ 1,184,538	4.03%
Total Medical	\$ 81,516,553	\$ 84,982,618	\$ 3,466,065	4.25%	\$ 81,516,553	\$ 84,453,721	\$ 2,937,168	3.60%
Delta Dental PPO	\$ 3,516,544	\$ 2,987,646	\$ (528,897)	-15.04%	\$ 3,516,544	\$ 3,516,544	\$ -	0.00%
Delta Dental DHMO	\$ 931,384	\$ 931,384	\$ -	0.00%	\$ 931,384	\$ 931,384	\$ -	0.00%
Total Dental	\$ 4,447,928	\$ 3,919,030	\$ (528,897)	-11.89%	\$ 4,447,928	\$ 4,447,928	\$ -	0.00%
Vision (excludes EPO)	\$ 132,829	\$ 132,829	\$ -	0.00%	\$ 132,829	\$ 132,829	\$ -	0.00%
Grand Total	\$ 86,097,310	\$ 89,034,478	\$ 2,937,168	3.41%	\$ 86,097,310	\$ 89,034,478	\$ 2,937,168	3.41%

Option 1 is based on the underwriting results and carrier results.

Option 2 includes cross-subsidies to minimize the renewal impact on all lines of coverage.

- PPO/HDHP – 0.0% rate pass
- Dental PPO – 0.0% rate pass
- Dental DHMO - 0.0% rate pass
- Vision – 0.0% rate pass
- EPO – Apply PPO/HDHP and Dental PPO rate decrease to reduce EPO renewal increase. Create parity in rates between the EPO and the Kaiser plan for an overall rate adjustment to the EPO of 4.03%.
- Kaiser – accept carrier renewal and parity with EPO for a 4.03% rate adjustment (including bundling the VSP vision with the EPO).

Total Cost in Option 1 and 2 are identical with a total increase of in total cost of 3.41%.

County of Tulare - The following chart illustrates a renewal option that minimizes rate action:

County of Tulare	Option 1 - Underwriting Results				Option 2 - Flat Renewal \$1,002,831 Excess			
	2020	2021	\$	%	2020	2021	\$	%
EPO	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 29,445,229	\$ 28,494,130	\$ (951,099)	-3.23%	\$ 29,445,229	\$ 29,445,229	\$ -	0.00%
Total Anthem	\$ 29,445,229	\$ 28,494,130	\$ (951,099)	-3.23%	\$ 29,445,229	\$ 29,445,229	\$ -	0.00%
Kaiser	\$ 3,331,591	\$ 3,436,186	\$ 104,596	3.14%	\$ 3,331,591	\$ 3,331,591	\$ -	0.00%
Total Medical	\$ 32,776,820	\$ 31,930,316	\$ (846,504)	-2.58%	\$ 32,776,820	\$ 32,776,820	\$ -	0.00%
Delta Dental PPO	\$ 1,334,915	\$ 1,178,587	\$ (156,327)	-11.71%	\$ 1,334,915	\$ 1,334,915	\$ -	0.00%
Delta Dental DHMO	\$ 164,486	\$ 164,486	\$ -	0.00%	\$ 164,486	\$ 164,486	\$ -	0.00%
Total Dental	\$ 1,499,401	\$ 1,343,073	\$ (156,327)	-10.43%	\$ 1,499,401	\$ 1,499,401	\$ -	0.00%
Vision	\$ 203,412	\$ 203,412	\$ -	0.00%	\$ 203,412	\$ 203,412	\$ -	0.00%
Grand Total	\$ 34,479,632	\$ 33,476,801	\$ (1,002,831)	-2.91%	\$ 34,479,632	\$ 34,479,632	\$ -	0.00%

County of Tulare	Option 3 - Blended Renewal \$156,327 Excess				Opt 4 - Option 3 w/ 2020 Kaiser Reserve Applied			
	2020	2021	\$	%	2020	2021	\$	%
EPO	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 29,445,229	\$ 28,494,130	\$ (951,099)	-3.23%	\$ 29,445,229	\$ 28,235,907	\$ (1,209,323)	-4.11%
Total Anthem	\$ 29,445,229	\$ 28,494,130	\$ (951,099)	-3.23%	\$ 29,445,229	\$ 28,235,907	\$ (1,209,323)	-4.11%
Kaiser	\$ 3,331,591	\$ 3,436,186	\$ 104,596	3.14%	\$ 3,331,591	\$ 3,436,186	\$ 104,596	3.14%
Total Medical	\$ 32,776,820	\$ 31,930,316	\$ (846,504)	-2.58%	\$ 32,776,820	\$ 31,672,093	\$ (1,104,727)	-3.37%
Delta Dental PPO	\$ 1,334,915	\$ 1,334,915	\$ -	0.00%	\$ 1,334,915	\$ 1,334,915	\$ -	0.00%
Delta Dental DHMO	\$ 164,486	\$ 164,486	\$ -	0.00%	\$ 164,486	\$ 164,486	\$ -	0.00%
Total Dental	\$ 1,499,401	\$ 1,499,401	\$ -	0.00%	\$ 1,499,401	\$ 1,499,401	\$ -	0.00%
Vision	\$ 203,412	\$ 203,412	\$ -	0.00%	\$ 203,412	\$ 203,412	\$ -	0.00%
Grand Total	\$ 34,479,632	\$ 33,633,129	\$ (846,504)	-2.46%	\$ 34,479,632	\$ 33,374,906	\$ (1,104,727)	-3.20%

Option 1 is based on the underwriting results and carrier results.

Option 2 includes cross-subsidies to minimize the renewal impact on all lines of coverage.

- PPO/HDHP – 0.0% rate pass
- Dental PPO – 0.0% rate pass
- Dental DHMO - 0.0% rate pass
- Vision – 0.0% rate pass
- Kaiser – accept carrier renewal and implement a 0.0% rate pass and introduce a cross-subsidy for \$104,596.
- Kaiser Senior Advantage - accept the carrier rate decrease of -7.7%. Determine whether the transportation rider and meals rider should be added for a cost of \$7.00 per retiree per month.

The result would be no change in total cost for 2021. The County of Tulare would also accumulate a \$1,002,831.

Option 3 same as Option 1, leaves Delta Dental PPO at 0.0%. The County of Tulare would also accumulate a \$156,327.

Option 4 same as. Option 3, applies 2020 Kaiser rate pass accumulation (\$101,895) to Self-funded medical plan.

SJVIA

- Accept all vendor fees and charges as outlined on page 20 of this report.
- A 10% increase in reinsurance cost was included in the underwriting. Actual reinsurance costs will be set in the fourth quarter.
- Anthem is requesting a 4.0% increase in its administration fees and network access charges.
- Myworkplace is requesting a \$0.10 increase pepm.
- There is a minor adjustment in the PCORI fee for 2021.

Self-funded Medical Underwriting EPO

Line	EPO Line Item/Description	Fresno			Tulare			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jul 2019 through Jun 2020)	\$30,583,607	\$10,361,319	\$40,944,926				\$30,583,607	\$10,361,319	\$40,944,926
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>(\$161,324)</u>	<u>\$0</u>	<u>(\$161,324)</u>				<u>(\$161,324)</u>	<u>\$0</u>	<u>(\$161,324)</u>
6	Adjusted Paid Claims	\$30,422,283	\$10,361,319	\$40,783,602				\$30,422,283	\$10,361,319	\$40,783,602
7	Beginning Reserves @ 7/01/2019	(\$3,289,211)	(\$602,581)	(\$3,891,792)				(\$3,289,211)	(\$602,581)	(\$3,891,792)
8	Ending Reserves @ 6/30/2020	<u>\$2,605,223</u>	<u>\$621,679</u>	<u>\$3,226,902</u>				<u>\$2,605,223</u>	<u>\$621,679</u>	<u>\$3,226,902</u>
9	Incurred Claims (Jul 2019 through Jun 2020)	\$29,738,295	\$10,380,418	\$40,118,712				\$29,738,295	\$10,380,418	\$40,118,712
10	Total Covered Employees (May 2019 through Apr 2020)	<u>36,873</u>	<u>36,873</u>	<u>36,873</u>				<u>36,873</u>	<u>36,873</u>	<u>36,873</u>
11	Claims Cost PEPM	\$806.51	\$281.52	\$1,088.02				\$806.51	\$281.52	\$1,088.02
12	Trend Factor	<u>1.1224</u>	<u>1.0759</u>	<u>1.1104</u>				<u>1.1224</u>	<u>1.0759</u>	<u>1.1104</u>
13	Projected Claims Cost Per Employee	\$905.22	\$302.89	\$1,208.11				\$905.22	\$302.89	\$1,208.11
14	COVID-19 Reserve Factor (2.0%)	\$18.10	\$6.06	\$24.16				\$18.10	\$6.06	\$24.16
15	<u>Recommended Funding Margin (3.0%)</u>	<u>\$27.16</u>	<u>\$9.09</u>	<u>\$36.25</u>				<u>\$27.16</u>	<u>\$9.09</u>	<u>\$36.25</u>
16	Adjusted Projected Claims	\$950.48	\$318.04	\$1,268.52				\$950.48	\$318.04	\$1,268.52
17	Fixed Costs PEPM									
18	Specific Stop-Loss Premium PEPM (Estimate)			\$29.37						\$29.37
19	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00						\$0.00
20	Anthem Network & Administrative Fees			\$50.41						\$50.41
21	All Other Program Fees			<u>\$20.61</u>						<u>\$20.61</u>
22	Total Fixed Costs			\$100.39						\$100.39
23	Required Premium PEPM			\$1,368.91						\$1,368.91
24	Current Premium PEPM			\$1,181.57						\$1,181.57
25	Required Increase			15.86%						15.86%
26	Current Subscribers (May 2019)	3,086	3,086					3,086	3,086	
27	Base Trend	8.00%	5.00%					8.00%	5.00%	
28	Months Trended	18	18					18	18	

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.

Self-funded Medical Underwriting PPO/HDHP

Line	PPO/HDHP Line Item/Description	Fresno			Tulare			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jul 2019 through Jun 2020)	\$3,723,656	\$1,236,785	\$4,960,441	\$14,579,151	\$7,837,492	\$22,416,643	\$18,302,807	\$9,074,277	\$27,377,084
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	\$3,723,656	\$1,236,785	\$4,960,441	\$14,579,151	\$7,837,492	\$22,416,643	\$18,302,807	\$9,074,277	\$27,377,084
7	Beginning Reserves @ 7/01/2019	(\$334,650)	(\$99,783)	(\$434,433)	(\$1,842,024)	(\$464,013)	(\$2,306,037)	(\$2,176,674)	(\$563,796)	(\$2,740,470)
8	Ending Reserves @ 6/30/2020	\$403,905	\$74,207	\$478,112	\$1,729,785	\$470,250	\$2,200,035	\$2,133,690	\$544,457	\$2,678,147
9	Incurred Claims (Jul 2019 through Jun 2020)	\$3,792,911	\$1,211,209	\$5,004,120	\$14,466,912	\$7,843,729	\$22,310,641	\$18,259,823	\$9,054,938	\$27,314,761
10	Total Covered Employees (May 2019 through Apr 2020)	<u>10,291</u>	<u>10,291</u>	<u>10,291</u>	<u>36,241</u>	<u>36,241</u>	<u>36,241</u>	<u>46,532</u>	<u>46,532</u>	<u>46,532</u>
11	Claims Cost PEPM	\$368.57	\$117.70	\$486.26	\$399.19	\$216.43	\$615.62	\$392.41	\$194.60	\$587.01
12	Trend Factor	<u>1.0759</u>	<u>1.0759</u>	<u>1.0759</u>	<u>1.1224</u>	<u>1.0759</u>	<u>1.1061</u>	<u>1.1127</u>	<u>1.0759</u>	<u>1.1005</u>
13	Projected Claims Cost Per Employee	\$396.54	\$126.63	\$523.17	\$448.05	\$232.86	\$680.91	\$436.66	\$209.37	\$646.02
14	COVID-19 Reserve Factor (2.0%)	\$7.93	\$2.53	\$10.46	\$8.96	\$4.66	\$13.62	\$8.73	\$4.19	\$12.92
15	Recommended Funding Margin (3.0% COF, 2.0% COT)	<u>\$11.90</u>	<u>\$3.80</u>	<u>\$15.70</u>	<u>\$8.96</u>	<u>\$4.66</u>	<u>\$13.62</u>	<u>\$9.61</u>	<u>\$4.47</u>	<u>\$14.08</u>
16	Adjusted Projected Claims	\$416.37	\$132.96	\$549.33	\$465.97	\$242.18	\$708.15	\$455.00	\$218.02	\$673.02
17	Fixed Costs PEPM									
18	Specific Stop-Loss Premium PEPM (Estimate)			\$19.91			\$22.71			\$22.09
19	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00
20	Anthem Network & Administrative Fees			\$36.16			\$36.16			\$36.16
21	All Other Program Fees			<u>\$20.42</u>			<u>\$18.47</u>			<u>\$18.90</u>
22	Total Fixed Costs			\$76.49			\$77.34			\$77.15
23	Required Premium PEPM			\$625.82			\$785.48			\$750.17
24	Current Premium PEPM			\$839.50			\$811.70			\$817.85
25	Required Increase			-25.45%			-3.23%			-8.27%
26	Current Subscribers (May 2019)	851	851		3,023	3,023		3,874	3,874	
27	Base Trend	5.00%	5.00%		8.00%	5.00%		7.38%	5.00%	
28	Months Trended	18	18		18	18		18	18	

Notes: Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, SJVIA Non-Founding Member Fee, and Hourglass/ASL.

Large claim credits are obtained from Anthem medical reports.

Self-funded Medical Underwriting Total SJVIA

Line	EPO and PPO/HDHP	Fresno			Tulare			Total		
	Line Item/Description	EPO	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jul 2019 through Jun 2020)	\$34,307,263	\$11,598,104	\$45,905,367	\$14,579,151	\$7,837,492	\$22,416,643	\$48,886,414	\$19,435,596	\$68,322,010
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>(\$161,324)</u>	<u>\$0</u>	<u>(\$161,324)</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>(\$161,324)</u>	<u>\$0</u>	<u>(\$161,324)</u>
6	Adjusted Paid Claims	\$34,145,939	\$11,598,104	\$45,744,043	\$14,579,151	\$7,837,492	\$22,416,643	\$48,725,090	\$19,435,596	\$68,160,686
7	Beginning Reserves @ 7/01/2019	(\$3,623,861)	(\$702,363)	(\$4,326,224)	(\$1,842,024)	(\$464,013)	(\$2,306,037)	(\$5,465,885)	(\$1,166,376)	(\$6,632,261)
8	Ending Reserves @ 6/30/2020	<u>\$3,009,128</u>	<u>\$695,886</u>	<u>\$3,705,014</u>	<u>\$1,729,785</u>	<u>\$470,250</u>	<u>\$2,200,035</u>	<u>\$4,738,913</u>	<u>\$1,166,136</u>	<u>\$5,905,049</u>
9	Incurred Claims (Jul 2019 through Jun 2020)	\$33,531,206	\$11,591,627	\$45,122,833	\$14,466,912	\$7,843,729	\$22,310,641	\$47,998,118	\$19,435,356	\$67,433,473
10	Total Covered Employees (May 2019 through Apr 2020)	<u>47,164</u>	<u>47,164</u>	<u>47,164</u>	<u>36,241</u>	<u>36,241</u>	<u>36,241</u>	<u>83,405</u>	<u>83,405</u>	<u>83,405</u>
11	Claims Cost PEPM	\$710.95	\$245.77	\$956.72	\$399.19	\$216.43	\$615.62	\$575.48	\$233.02	\$808.51
12	Trend Factor	<u>1.1171</u>	<u>1.0759</u>	<u>1.1065</u>	<u>1.1224</u>	<u>1.0759</u>	<u>1.1061</u>	<u>1.1187</u>	<u>1.0759</u>	<u>1.1064</u>
13	Projected Claims Cost Per Employee	\$794.23	\$264.43	\$1,058.66	\$448.05	\$232.86	\$680.91	\$643.81	\$250.71	\$894.52
14	COVID-19 Reserve Factor (2.0%)	\$15.88	\$5.29	\$21.17	\$8.96	\$4.66	\$13.62	\$12.87	\$5.02	\$17.89
15	<u>Recommended Funding Margin (3.0% COF, 2.0% COT)</u>	<u>\$23.83</u>	<u>\$7.93</u>	<u>\$31.76</u>	<u>\$8.96</u>	<u>\$4.66</u>	<u>\$13.62</u>	<u>\$17.37</u>	<u>\$6.51</u>	<u>\$23.88</u>
16	Adjusted Projected Claims	\$833.94	\$277.65	\$1,111.59	\$465.97	\$242.18	\$708.15	\$674.05	\$262.24	\$936.28
17	Fixed Costs PEPM									
18	Specific Stop-Loss Premium PEPM (Estimate)			\$27.31			\$22.71			\$25.31
19	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00
20	Anthem Network & Administrative Fees			\$47.30			\$36.16			\$42.46
21	All Other Program Fees			<u>\$20.57</u>			<u>\$18.47</u>			<u>\$19.66</u>
22	Total Fixed Costs			\$95.18			\$77.34			\$87.42
23	Required Premium PEPM			\$1,206.76			\$785.48			\$1,023.71
24	Current Premium PEPM			\$1,106.93			\$811.70			\$978.65
25	Required Increase			9.02%			-3.23%			4.60%
26	Current Subscribers (May 2019)	3,937	3,937		3,023	3,023		6,960	6,960	
27	Base Trend	7.66%	5.00%		8.00%	5.00%		7.77%	5.00%	
28	Months Trended	18	18		18	18		18	18	

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.

Self-funded Dental Underwriting Total SJVIA

Dental Program		County of Fresno	County of Tulare	SJVIA
1 Paid Claims (7/1/2019 - 6/30/2020)		\$ 2,457,633	\$ 962,381	\$ 3,420,014
2 Beginning Reserve		\$ (140,773)	\$ (62,245)	\$ (203,018)
3 Ending Reserve		\$ 131,953	\$ 55,119	\$ 187,072
4 Incurred Claims		\$ 2,448,813	\$ 955,255	\$ 3,404,068
5 Covered Employees		55,224	31,018	86,242
6 Incurred Claims/EE/Month		\$ 44.34	\$ 30.80	\$ 39.47
7 Trend Factor	3.5%	1.0530	1.0530	1.0530
8 Expected Incurred Claims		\$ 46.69	\$ 32.43	\$ 41.56
9 Covid-19 Adjustment	2.0%	\$ 0.93	\$ 0.65	\$ 0.83
10 Administration		\$ 3.99	\$ 3.99	\$ 3.99
11 Recommended Margin	2.0%	\$ 0.93	\$ 0.65	\$ 0.83
12 Required Funding (8+9+10+11)		\$ 52.55	\$ 37.72	\$ 47.21
13 Current Funding Level		\$ 61.85	\$ 42.72	\$ 55.04
14 Calculated Funding Action = (12)/(13)-1		-15.04%	-11.71%	-14.22%

Fully-Insured Vision Underwriting Total SJVIA

Vision Program		County of Fresno	County of Tulare	SJVIA
1 Paid Claims (7/1/2019 - 6/30/2020)		\$ 354,847	\$ 168,505	\$ 523,352
2 Beginning Reserve		\$ (20,699)	\$ (9,931)	\$ (30,630)
3 Ending Reserve		\$ 17,742	\$ 8,425	\$ 26,167
4 Incurred Claims		\$ 351,890	\$ 166,999	\$ 518,889
5 Covered Employees		51,718	34,581	86,299
6 Incurred Claims/EE/Month		\$ 6.80	\$ 4.83	\$ 6.01
7 Trend Factor	2.0%	1.0301	1.0301	1.0301
8 Expected Incurred Claims		\$ 7.01	\$ 4.97	\$ 6.19
9 Covid-19 Adjustment	2.0%	\$ 0.14	\$ 0.10	\$ 0.12
10 Administration		\$ 1.37	\$ 0.75	\$ 1.14
11 Recommended Margin	2.0%	\$ 0.14	\$ 0.10	\$ 0.12
12 Required Funding (8+9+10+11)		\$ 8.66	\$ 5.92	\$ 7.58
13 Current Funding Level		\$ 10.49	\$ 5.81	\$ 8.62
14 Calculated Funding Action = (12)/(13)-1		-17.43%	1.80%	-12.06%

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.

County of Fresno Rate Options

SJVIA Rates County of Fresno	Monthly Rates				Option 1 - Based on Underwriting				
	Effective January 1, 2020				Effective January 1, 2021				
	EE	ES	EC	FA	EE	ES	EC	FA	% Change
Anthem PPO \$250	\$1,187.65	\$2,493.10	\$2,258.71	\$3,444.21	\$885.36	\$1,858.54	\$1,683.80	\$2,567.56	-25.45%
Anthem PPO \$1000	\$881.72	\$1,850.91	\$1,676.89	\$2,557.01	\$657.30	\$1,379.80	\$1,250.07	\$1,906.18	-25.45%
Anthem PPO \$1,500 Active	\$799.28	\$1,677.83	\$1,520.09	\$2,317.91	\$595.84	\$1,250.77	\$1,133.18	\$1,727.94	-25.45%
Anthem PPO \$1,500 Retiree	\$914.24	\$1,618.51	\$1,428.18	\$2,130.68	\$681.54	\$1,206.55	\$1,064.67	\$1,588.36	-25.45%
Anthem PPO \$3,000	\$653.08	\$1,383.36	\$1,240.23	\$1,889.95	\$486.85	\$1,031.26	\$924.56	\$1,408.90	-25.45%
Anthem EPO (w/ Vision)	\$851.76	\$1,542.84	\$1,350.96	\$2,031.12	\$985.57	\$1,785.21	\$1,563.19	\$2,350.20	15.71%
Kaiser HMO	\$851.76	\$1,542.84	\$1,350.96	\$2,031.12	\$817.32	\$1,480.45	\$1,296.33	\$1,948.98	-4.04%
Delta Dental PPO	\$50.29	\$80.19	\$69.88	\$102.58	\$42.73	\$68.13	\$59.37	\$87.15	-15.04%
Delta Dental DHMO	\$27.38	\$47.51	\$47.83	\$68.95	\$27.38	\$47.51	\$47.83	\$68.95	0.00%
VSP	\$7.79	\$14.00	\$13.73	\$20.10	\$7.79	\$14.00	\$13.73	\$20.10	0.00%
SJVIA Rates County of Fresno					Option 2 - With Cross Subsidies				
					Effective January 1, 2021				
					EE	ES	EC	FA	% Change
Anthem PPO \$250					\$1,187.65	\$2,493.10	\$2,258.71	\$3,444.21	0.00%
Anthem PPO \$1000					\$881.72	\$1,850.91	\$1,676.89	\$2,557.01	0.00%
Anthem PPO \$1,500 Active					\$799.28	\$1,677.83	\$1,520.09	\$2,317.91	0.00%
Anthem PPO \$1,500 Retiree					\$914.24	\$1,618.51	\$1,428.18	\$2,130.68	0.00%
Anthem PPO \$3,000					\$653.08	\$1,383.36	\$1,240.23	\$1,889.95	0.00%
Anthem EPO (w/ Vision)					\$886.06	\$1,604.96	\$1,405.36	\$2,112.91	4.03%
Kaiser HMO					\$886.06	\$1,604.96	\$1,405.36	\$2,112.91	4.03%
Delta Dental PPO					\$50.29	\$80.19	\$69.88	\$102.58	0.00%
Delta Dental DHMO					\$27.38	\$47.51	\$47.83	\$68.95	0.00%
VSP					\$7.79	\$14.00	\$13.73	\$20.10	0.00%

County of Tulare Rate Options 1-4

SJVIA Rates County of Tulare	Monthly Rates				Option 1 - Based on Underwriting				
	Effective January 1, 2020				Effective January 1, 2021				
	EE	ES	EC	FA	EE	ES	EC	FA	% Change
Anthem \$0	\$972.83	\$1,944.62	\$1,775.15	\$2,948.22	\$941.41	\$1,881.81	\$1,717.81	\$2,852.99	-3.23%
Anthem \$500	\$732.56	\$1,465.84	\$1,342.54	\$2,311.99	\$708.90	\$1,418.49	\$1,299.18	\$2,237.31	-3.23%
Anthem \$750	\$643.49	\$1,286.08	\$1,180.06	\$1,960.52	\$622.70	\$1,244.54	\$1,141.94	\$1,897.19	-3.23%
Anthem \$2,500	\$609.88	\$1,218.79	\$1,118.32	\$1,857.99	\$590.18	\$1,179.42	\$1,082.20	\$1,797.98	-3.23%
Kaiser HMO	\$808.29	\$1,605.82	\$1,454.29	\$2,403.36	\$834.00	\$1,657.25	\$1,500.83	\$2,480.51	3.18%
Kaiser DHMO	\$622.70	\$1,234.64	\$1,118.38	\$1,846.59	\$641.70	\$1,272.65	\$1,152.77	\$1,903.61	3.05%
Delta Dental PPO	\$35.43	\$61.42	\$69.60	\$103.32	\$31.28	\$54.23	\$61.45	\$91.22	-11.71%
Delta Dental DHMO	\$27.38	\$47.51	\$47.83	\$68.95	\$27.38	\$47.51	\$47.83	\$68.95	0.00%
VSP	\$4.96	\$8.36	\$8.85	\$13.19	\$4.96	\$8.36	\$8.85	\$13.19	0.00%
SJVIA Rates County of Tulare					Option 2 - No Increase				
					Effective January 1, 2021				
					EE	ES	EC	FA	% Change
Anthem \$0					\$972.83	\$1,944.62	\$1,775.15	\$2,948.22	0.00%
Anthem \$500					\$732.56	\$1,465.84	\$1,342.54	\$2,311.99	0.00%
Anthem \$750					\$643.49	\$1,286.08	\$1,180.06	\$1,960.52	0.00%
Anthem \$2,500					\$609.88	\$1,218.79	\$1,118.32	\$1,857.99	0.00%
Kaiser HMO					\$808.29	\$1,605.82	\$1,454.29	\$2,403.36	0.00%
Kaiser DHMO					\$622.70	\$1,234.64	\$1,118.38	\$1,846.59	0.00%
Delta Dental PPO					\$35.43	\$61.42	\$69.60	\$103.32	0.00%
Delta Dental DHMO					\$27.38	\$47.51	\$47.83	\$68.95	0.00%
VSP					\$4.96	\$8.36	\$8.85	\$13.19	0.00%

County of Tulare Rate Options 1-4

SJVIA Rates County of Tulare	Option 3 - Like Option 1, Dental PPO 0.0% Effective January 1, 2021				
	EE	ES	EC	FA	% Change
Anthem \$0	\$941.41	\$1,881.81	\$1,717.81	\$2,852.99	-3.23%
Anthem \$500	\$708.90	\$1,418.49	\$1,299.18	\$2,237.31	-3.23%
Anthem \$750	\$622.70	\$1,244.54	\$1,141.94	\$1,897.19	-3.23%
Anthem \$2,500	\$590.18	\$1,179.42	\$1,082.20	\$1,797.98	-3.23%
Kaiser HMO	\$834.00	\$1,657.25	\$1,500.83	\$2,480.51	3.18%
Kaiser DHMO	\$641.70	\$1,272.65	\$1,152.77	\$1,903.61	3.05%
Delta Dental PPO	\$35.43	\$61.42	\$69.60	\$103.32	0.00%
Delta Dental DHMO	\$27.38	\$47.51	\$47.83	\$68.95	0.00%
VSP	\$4.96	\$8.36	\$8.85	\$13.19	0.00%
SJVIA Rates County of Tulare	Option 4 - Like Option 3, 2020 Kaiser Accum. Applied Effective January 1, 2021				
	EE	ES	EC	FA	% Change
Anthem \$0	\$932.88	\$1,864.75	\$1,702.24	\$2,827.14	-4.11%
Anthem \$500	\$702.47	\$1,405.64	\$1,287.40	\$2,217.04	-4.11%
Anthem \$750	\$617.06	\$1,233.26	\$1,131.59	\$1,880.00	-4.11%
Anthem \$2,500	\$584.83	\$1,168.73	\$1,072.39	\$1,781.68	-4.11%
Kaiser HMO	\$834.00	\$1,657.25	\$1,500.83	\$2,480.51	3.18%
Kaiser DHMO	\$641.70	\$1,272.65	\$1,152.77	\$1,903.61	3.05%
Delta Dental PPO	\$35.43	\$61.42	\$69.60	\$103.32	0.00%
Delta Dental DHMO	\$27.38	\$47.51	\$47.83	\$68.95	0.00%
VSP	\$4.96	\$8.36	\$8.85	\$13.19	0.00%

Kaiser – County of Fresno EPO Parity

County of Fresno - Biweekly Rates	Lives	2020					2021				
		Kaiser Rate	3.0% Margin	SJVI A Admin.	Parity Margin	SJVI A Rate	Kaiser Rate	3.0% Margin	SJVI A Admin.	Parity Margin	SJVI A Rate
Subscriber Only	1,504	\$ 329.97	\$ 9.90	\$ 5.88	\$ 47.37	\$ 393.12	\$ 362.37	\$ 10.87	\$ 5.93	\$ -	\$ 379.17
Subscriber & Spouse	133	\$ 592.16	\$ 17.76	\$ 5.88	\$ 96.28	\$ 712.08	\$ 650.31	\$ 19.51	\$ 5.93	\$ -	\$ 675.75
Subscriber & Child(ren)	510	\$ 522.05	\$ 15.66	\$ 5.88	\$ 79.93	\$ 623.52	\$ 573.32	\$ 17.20	\$ 5.93	\$ -	\$ 596.45
Subscriber & Spouse & 1 or more Child(ren)	136	\$ 783.61	\$ 23.51	\$ 5.88	\$ 124.44	\$ 937.44	\$ 860.56	\$ 25.82	\$ 5.93	\$ -	\$ 892.31
Annual Amount	2,283	\$24,644,064	\$739,327	\$349,025	\$3,685,184	\$29,417,600	\$27,064,111	\$811,898	\$ 351,993	\$ -	\$28,228,002
\$ Difference							\$ 2,420,047	\$ 72,571	\$ 2,968	\$(3,685,184)	\$ (1,189,598)
% Difference							9.82%	9.82%	0.85%	-100.00%	-4.04%
County of Fresno EPO and Vision - Bi-Weekly Rates	Lives	2020			2021						
		EPO Rate	VSP Rate	SJVI A EPO Rate	EPO Rate	VSP Rate	PPO/HDHP Subsidy	Dental Subsidy	SJVI A EPO Rate		
Subscriber Only	1,660	\$ 393.12	\$ 3.60	\$ 396.72	\$ 455.47	\$ 3.60					
Subscriber & Spouse	287	\$ 712.08	\$ 6.46	\$ 718.54	\$ 825.02	\$ 6.46					
Subscriber & Child(ren)	849	\$ 623.52	\$ 6.34	\$ 629.86	\$ 722.41	\$ 6.34					
Subscriber & Spouse & 1 or more Child(ren)	290	\$ 937.44	\$ 9.28	\$ 946.72	\$ 1,086.12	\$ 9.28					
Annual Amount	3,086	\$43,112,478	\$413,501	\$43,525,979	\$49,950,208	\$413,501	\$(2,182,066)	\$ (528,897)	\$47,652,745		
\$ Difference					\$ 6,837,729	\$ -			\$ 4,126,766		
% Difference					15.86%	0.00%			9.48%		
Parity Bi-Weekly Rates	Lives	2020				2021					
						SJVI A Parity Rate					SJVI A Parity Rate
Subscriber Only	3,164					\$ 395.01					\$ 410.91
Subscriber & Spouse	420					\$ 716.49					\$ 745.34
Subscriber & Child(ren)	1,359					\$ 627.48					\$ 652.75
Subscriber & Spouse & 1 or more Child(ren)	426					\$ 943.76					\$ 981.76
Annual Amount	5,369					\$72,943,579					\$75,880,747
\$ Difference											\$ 2,937,168
% Difference											4.03%

Kaiser - County of Tulare

County of Tulare - Monthly Kaiser HMO Rates	Lives	2020					2021				
		Kaiser Rate	3.0% Margin	SJVIA Admin.	Additional Margin	SJVIA Rate	Kaiser Rate	0.0% Margin	SJVIA Admin.	Additional Margin	SJVIA Rate
Subscriber Only	71	\$ 750.80	\$ 22.52	\$ 10.75	\$ 24.22	\$ 808.29	\$ 823.25	\$ -	\$ 10.85	\$ -	\$ 834.10
Subscriber & Spouse	5	\$ 1,501.60	\$ 45.05	\$ 10.75	\$ 48.42	\$ 1,605.82	\$ 1,646.50	\$ -	\$ 10.85	\$ -	\$ 1,657.35
Subscriber & Child(ren)	6	\$ 1,358.94	\$ 40.77	\$ 10.75	\$ 43.83	\$ 1,454.29	\$ 1,490.08	\$ -	\$ 10.85	\$ -	\$ 1,500.93
<u>Subscriber & Spouse & 1 or more Child(ren)</u>	<u>2</u>	<u>\$ 2,252.40</u>	<u>\$ 67.57</u>	<u>\$ 10.75</u>	<u>\$ 72.64</u>	<u>\$ 2,403.36</u>	<u>\$ 2,469.76</u>	<u>\$ -</u>	<u>\$ 10.85</u>	<u>\$ -</u>	<u>\$ 2,480.61</u>
Annual Amount	84	\$1,910,304	\$57,302	\$23,478	\$ 61,619	\$2,052,704	\$2,094,649	\$ -	\$23,478	\$ -	\$2,118,345
\$ Difference							\$ 184,344		\$ -		\$ 65,641
% Difference							9.65%		0.00%		3.20%

County of Tulare - Monthly Kaiser DHMO Rates	Lives	2020					2021				
		Kaiser Rate	3.0% Margin	SJVIA Admin.	Additional Margin	SJVIA Rate	Kaiser Rate	0.0% Margin	SJVIA Admin.	Additional Margin	SJVIA Rate
Subscriber Only	46	\$ 575.16	\$ 17.25	\$ 10.75	\$ 19.54	\$ 622.70	\$ 630.95	\$ -	\$ 10.85	\$ -	\$ 641.80
Subscriber & Spouse	4	\$ 1,150.32	\$ 34.51	\$ 10.75	\$ 39.06	\$ 1,234.64	\$ 1,261.90	\$ -	\$ 10.85	\$ -	\$ 1,272.75
Subscriber & Child(ren)	9	\$ 1,041.04	\$ 31.23	\$ 10.75	\$ 35.36	\$ 1,118.38	\$ 1,142.02	\$ -	\$ 10.85	\$ -	\$ 1,152.87
<u>Subscriber & Spouse & 1 or more Child(ren)</u>	<u>3</u>	<u>\$ 1,725.49</u>	<u>\$ 51.76</u>	<u>\$ 10.75</u>	<u>\$ 58.59</u>	<u>\$ 1,846.59</u>	<u>\$ 1,892.86</u>	<u>\$ -</u>	<u>\$ 10.85</u>	<u>\$ -</u>	<u>\$ 1,903.71</u>
Annual Amount	62	\$1,185,716	\$35,565	\$17,329	\$ 40,276	\$1,278,887	\$1,300,731	\$ -	\$17,329	\$ -	\$1,318,221
\$ Difference							\$ 115,014		\$ -		\$ 39,334
% Difference							9.70%		0.00%		3.08%

Kaiser Senior Advantage – County of Tulare

County of Tulare		Kaiser Rates			SJVIA Rates	
Kaiser Senior Advantage	Enrollment	2020	2021	% Change	2020	2020
Subscriber with Medicare	9	\$310.42	\$286.46	-7.72%	\$321.17	\$297.31
Subscriber with Medicare + Spouse Non-Medicare	0	\$1,061.22	\$1,111.16	4.71%	\$1,071.97	\$1,122.01
Subscriber with Non-Medicare + Spouse with Medicare	0	\$1,060.80	\$1,111.46	4.78%	\$1,071.55	\$1,122.31
Subscriber with Medicare + Spouse with Medicare	1	\$620.42	\$572.92	-7.66%	\$631.17	\$583.77
Subscriber with Medicare + Child Non-Medicare	0	\$918.56	\$954.47	3.91%	\$929.31	\$965.32
Subscriber with Medicare + Children Non-Medicare	0	\$918.56	\$954.47	3.91%	\$929.31	\$965.32
Subscriber with Medicare + Spouse with Medicare + Child Non-Medicar	0	\$1,371.22	\$1,397.62	1.93%	\$1,381.97	\$1,408.47
Subscriber with Medicare + Spouse with Non-Medicare + Child Non-Mer	0	\$1,812.02	\$1,935.86	6.83%	\$1,822.77	\$1,946.71
Subscriber with Non-Medicare + Spouse with Medicare + Child Non-Mer	0	\$1,811.60	\$1,935.86	6.86%	\$1,822.35	\$1,946.71
Subscriber with Medicare + Spouse with Medicare + Children Non-Medi	0	\$1,371.22	\$1,397.62	1.93%	\$1,381.97	\$1,408.47
Subscriber with Medicare + Spouse Non-Medicare + Children Non-Medi	0	\$1,812.02	\$1,935.86	6.83%	\$1,822.77	\$1,946.71
Subscriber with Non-Medicare + Spouse with Medicare + Children Non-l	0	\$1,811.60	\$1,935.86	6.86%	\$1,822.35	\$1,946.71

SJVIA Admin fee from COT to SJVIA - \$10.85

Delta Dental – DHMO and PPO

County of Fresno - DHMO	Enrollment	2019	2020	2021	% Change
Employee Only	1541	\$ 26.38	\$ 27.38	\$ 27.38	0.00%
Employee + Spouse	173	\$ 45.27	\$ 47.51	\$ 47.51	0.00%
Employee + Children	390	\$ 45.58	\$ 47.83	\$ 47.83	0.00%
Employee + Family	124	\$ 65.70	\$ 68.95	\$ 68.95	0.00%
Total	2228	\$ 892,875	\$ 931,384	\$ 931,384	0.00%
County of Tulare - DHMO	Enrollment	2019	2020	2021	% Change
Employee Only	377	\$ 26.38	\$ 27.38	\$ 27.38	0.00%
Employee + Spouse	13	\$ 45.27	\$ 47.51	\$ 47.51	0.00%
Employee + Children	42	\$ 45.58	\$ 47.83	\$ 47.83	0.00%
Employee + Family	11	\$ 65.70	\$ 68.95	\$ 68.95	0.00%
Total	443	\$ 158,050	\$ 164,486	\$ 164,486	0.00%
COF - Dental PPO	Enrollment	2019	2020	2021	% Change
Employee Only	2955	\$ 50.29	\$ 50.29	\$ 50.29	0.00%
Employee + Spouse	462	\$ 80.19	\$ 80.19	\$ 80.19	0.00%
Employee + Children	998	\$ 69.88	\$ 69.88	\$ 69.88	0.00%
Employee + Family	323	\$ 102.58	\$ 102.58	\$ 102.58	0.00%
Total	4738	\$ 3,462,340	\$ 3,462,340	\$ 3,462,340	0.00%
COT - Dental PPO	Enrollment	2019	2020	2021	% Change
Employee Only	2089	\$ 35.43	\$ 35.43	\$ 35.43	0.00%
Employee + Spouse	208	\$ 61.42	\$ 61.42	\$ 61.42	0.00%
Employee + Children	233	\$ 69.60	\$ 69.60	\$ 69.60	0.00%
Employee + Family	86	\$ 103.32	\$ 103.32	\$ 103.32	0.00%
Total	2616	\$ 1,342,691	\$ 1,342,691	\$ 1,342,691	0.00%

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

Vision Service Plan – VSP

County of Fresno	Enrollment	2020	2021	% Change
Employee Only	2736	\$ 7.79	\$ 7.79	0.0%
Employee + Spouse	422	\$ 14.00	\$ 14.00	0.0%
Employee + Children	878	\$ 13.73	\$ 13.73	0.0%
Employee + Family	311	\$ 20.10	\$ 20.10	0.0%
Total	4347	\$ 546,330	\$ 546,330	0.0%
County of Tulare	Enrollment	2020	2021	% Change
Employee Only	2349	\$ 4.96	\$ 4.96	0.0%
Employee + Spouse	212	\$ 8.36	\$ 8.36	0.0%
Employee + Children	260	\$ 8.85	\$ 8.85	0.0%
Employee + Family	93	\$ 13.19	\$ 13.19	0.0%
Total	2914	\$ 203,412	\$ 203,412	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	PPO/HDHP		EPO	PPO/HDHP	
	Fresno	Fresno	Tulare	Fresno	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
Myworkplace - Benefit Administration	\$2.65	\$2.65	\$2.65	\$2.75	\$2.75	\$2.75
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 Self-funded Fixed Cost	\$95.74	\$73.87	\$73.95	\$100.52	\$77.09	\$77.43
Kaiser Fixed Cost	\$12.75	\$12.75	\$10.75	\$12.85	\$12.85	\$10.85

Note: The EmpiRx admin fee, Keenan Consulting fee, and KPS fee are conversions to a PEPM fee from the contractual rates. The contractual rates are EmpiRx \$3.50 per script, Keenan Consulting fee \$318,000 annually, and KPS fee \$1.25 per member per month (pmpm).



BOARD OF DIRECTORS

STEVE BRANDAU

KUYLER CROCKER

NATHAN MAGSIG

BUDDY MENDES

BRIAN PACHECO

AMY SHUKLIAN

PETE VANDER POEL

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

AGENDA DATE: September 4, 2020

ITEM NUMBER: Item 13

SUBJECT: Receive and Accept EmpiRx 2-year contract effective December 14, 2020 for County of Fresno, and January 1, 2021 for County of Tulare, with enhanced discounts and performance standards which will apply from July 1, 2020 through December 31, 2022. (A)

REQUEST(S): That the Board accept EmpiRx Two-Year contract (with third year option) and authorize President to execute agreement subject to approval of SJVIA counsel and staff.

DESCRIPTION:

The 3-year EmpiRx PBM contract with SJVIA expires December 31, 2020. SJVIA Staff has worked with EmpiRx to offer a new two-year contract that will provide PBM services through December 31, 2022. As you know, the current agreement included the ability to extend the agreement under the same terms and conditions. The new contract includes deeper discount savings and better pharmacy rebates designed which will be applied on a retro basis to July 1, 2020. Total plan savings is estimated at \$2.8 million for the two and a half years of the contract. The acceptance of the EmpiRx contract also renews the Keenan Pharmacy Services (KPS) contract which is required alongside the EmpiRx contract. The KPS contract will renew with the same pricing and services as are currently included for the SJVIA. Staff recommends that the SJVIA take the Pharmacy Benefit Manager services out to bid before the conclusion of the new agreement for Plan Year 2023.

FISCAL IMPACT/FINANCING:

\$2.8 million in savings over two and a half years (July 1, 2020 through December 31, 2022).

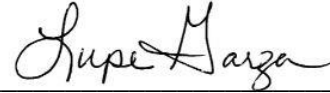
AGENDA: San Joaquin Valley Insurance Authority

DATE: September 4, 2020

ADMINISTRATIVE SIGN-OFF:



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SJVIA Manager



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September 4, 2020

SJVIA Board Meeting: Consultant’s Report - EmpiRx 2021 Renewal Contract and Plan Recommendations

2021 EmpiRx Renewal

It is recommended that SJVIA enter into a new contract with EmpiRx and KPS for 2-years (January 1, 2021 through December 31, 2022).

KPS 2021 renewal negotiations with EmpiRx Health (EH) will potentially provide \$2.8 million in saving for SJVIA over the next 2.5 years. KPS negotiated:

- Rebates will now be paid 120 days after the end of each applicable quarter (was previously 180 days)
- 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 enhancements 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

The projected value of the contract enhancements in the EmpiRx contract amount to \$2.8 million over 2.5 years as illustrated in the chart below:

EmpiRx Health	2nd Half 2020	2021	2022	Total
Rebate Payment Improvement	\$425,163	\$850,326	\$1,016,674	\$2,292,163
Additional Discount Value	\$109,110	\$218,220	\$218,220	\$545,550
Total Value (Rebate Improv. + Discount Value)	\$534,273	\$1,068,545	\$1,234,893	\$2,837,713

Plan Recommendations

- SJVIA has already implemented the Opioid Starter Dose Program.
- Staff recommends not implementing the starter dosage programs at this time. EmpiRx offered SJVIA the following Starter Dose Program for Oncology, Benzodiazepines, Sleep Aids and Contraceptives as follows:
 - **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.
- It is recommended SJVIA implement **EmpiRx's 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.