

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
December 11, 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:

- **Listen Remotely:** Listen to the live audio stream of the SJVIA meeting at <http://tulare.granicus.com/player/event/1463>
- **Remote 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.

- **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 October 16, 2020 (A)

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-600-1810 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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8. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
9. Receive Update from Auditor-Treasurer on SJVIA Financials as of September 30, 2020 (I)
10. Receive Consultant's Medical, Dental, and Vision Experience Reports through October 2020 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)
11. Receive Consultant's Report on Plan Year 2021 Stop Loss/Reinsurance Renewal and Marketing Results and Authorize President to Execute Agreement Subject to Approval of SJVIA Counsel and Staff (A)
12. Approve \$36,660 for 2021 Annual Fee Reimbursement to the County of Tulare for a Direct Pay Contract with 98point6 and Effective January 1, 2022, Approve the County of Tulare's Participation Under the SJVIA 98point6 Contract and Rate (A)
13. Approve Amendment to Agreement with Administrative Solutions – Fresno, LLC to Provide COBRA and FMLA Billing Services for the First Optional One-Year Extension, and Delete References to City of Marysville and Fresno County Retirees, and Authorize President to Execute Amended Agreement (A)
14. Approve Amendment to Agreement with MyWorkplace, Inc., to Provide Benefits Management and Enrollment SaaS System Services for the First Optional One-Year Extension, Increase Compensation to the Vendor, and Delete References to City of Marysville, and Authorize President to Execute Amended Agreement (A)
15. Approve Recommendation to Suspend the Anthem Disease Management Program for the 2021 Plan Year (A)
16. Receive Update on SJVIA Staffing and Appoint SJVIA Manager (A)

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

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**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
October 16, 2020 9:00 AM**

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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.

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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: 146 904 4601
 - Event password: SJVIA
- **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, Director Shuklian joined the meeting via WebEx

4. Approval of Agenda (A)

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

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

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

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

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

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No public comments were made

7. Approval of Minutes – Board Meeting of September 4, 2020 (A)

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

8. Approve Proposed 2021 Board Meeting Calendar (A)

Presented by Paul Nerland, County of Fresno

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

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

Presented by Justin Pratt, County of Fresno

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

Presented by Bordan Darm, Keenan & Associates

11. Receive Consultant's Report for Increasing the Stabilization Reserve and Approve Recommendation to Increase the Stabilization Reserve to Two Month's Reserve (A)

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Presented by Bordan Darm, Keenan & Associates

Motion to approve recommendation to set aside an additional \$5,978,475 in the Stabilization Reserve to accommodate a two-month accumulation by Director Crocker; Seconded by Director Magsig; Motion approved unanimously

12. Receive Update on Reinsurance Program Plan Renewal for Plan Year 2021 (I)

Presented by Bordan Darm, Keenan & Associates

Direction was given for Consultant to provide an updated overview of workforce aging trends for each County, to be presented at the May 2021 Board meeting

13. Receive Consultant's Report on Mobile Phone App-Based Telemedicine Provider 98point6 and Approve Recommendation to Implement Effective January 1, 2021 for the County of Fresno and Authorize President to Execute Agreement, Subject to Approval by SJVIA Legal Counsel and Auditor-Treasurer (A)

Presented via WebEx by Liesel Collins, Keenan & Associates

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

14. Approve and Authorize President to Execute SJVIA Participation Agreements for the County of Fresno, Effective December 14, 2020, and the County of Tulare, Effective January 1, 2021 (A)

Presented by Paul Nerland, County of Fresno

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

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

Presented by Hollis Magill, County of Fresno

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

16. Approve Amendment to Extend Contract with Keenan & Associates for Coordinated Pharmacy-Related Services (A)

Presented by Hollis Magill, County of Fresno

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

17. Receive and Accept the Updated Plan Year 2021 Kaiser Bi-Weekly Rates for the County of Fresno (A)

Presented by Bordan Darm, Keenan & Associates

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

18. Approve and Authorize Staff to Send the 2020 Multi-County Biennial Notice to the California Fair Political Practices Commission (FPPC) (A)

Presented by Paul Nerland, County of Fresno

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

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

Paul Nerland, Manager of the SJVIA commented that the teams at the Counties of Fresno and Tulare strive to provide SJVIA Board packets at least a week in advance of the meeting and wanted to recognize their efforts.

Director Magsig made comment reflecting on the financial statements from 2017 to present. During this period there has been about a \$55 million swing to the good. Director Magsig commended the SJVIA Staff and Board for their prudence in putting together a plan to do right by the SJVIA plan members and repair a system that many thought could not be fixed.

Director Mendes expressed appreciation for the Consultant's work in support of the SJVIA.

20. Adjournment

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AGENDA DATE: December 11, 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:

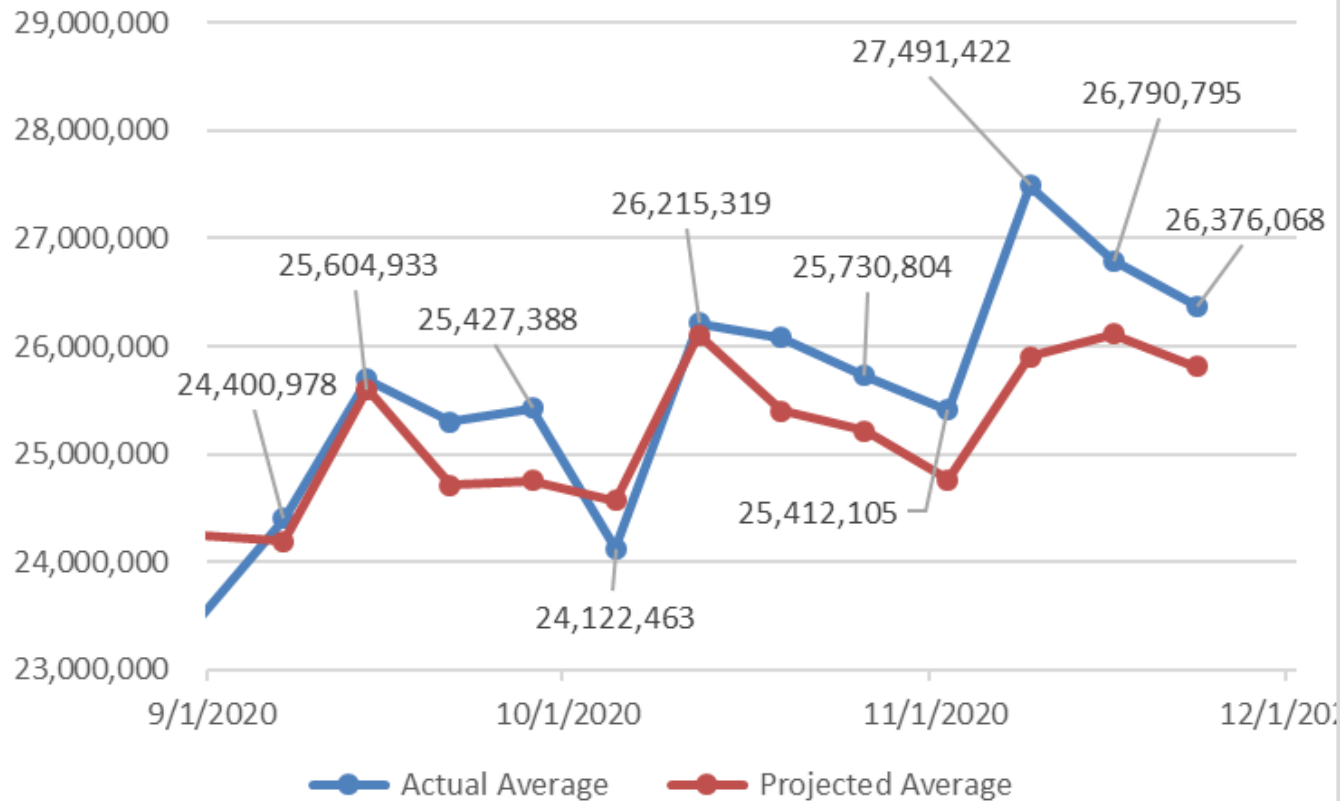


Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

SJVIA Cash Flow Projections

Justin Pratt
December 11, 2020

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



Lowest (Actual)

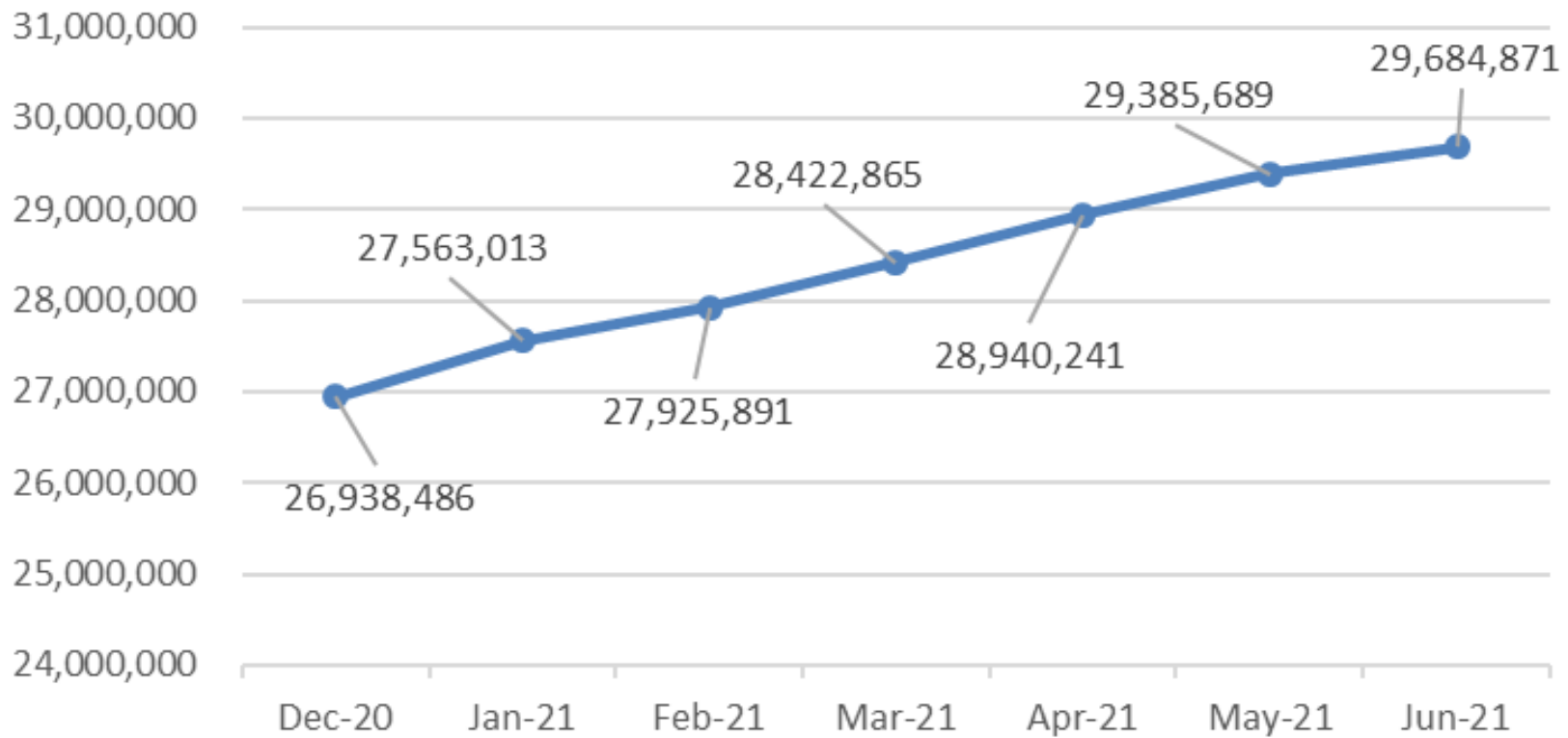
- 7/7/20 - \$22,415,735

Highest (Actual)

- 11/20/20 - \$28,362,097

- Actual cash flow patterns remain consistent with fiscal year 2021 projections.
- Average Daily PPO/EPO claims for October = \$165k
Average Daily PPO/EPO claims for November = \$186k
(11.3% above projections for November)
(6.3% above projections for the year)
- Cash position currently \$566k above projected totals

Projected Average For the Fiscal Year Ending June 30, 2021



- Overall cash position continues to improve
- Significant reduction in certain administrative costs compared to prior year resulting in expenditures far below projections
- Projected end-of-year difference between forecasted average & actual average: \$999,899.
- Ongoing pandemic may continue to be a factor continue forward.



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AGENDA DATE: December 11, 2020

ITEM NUMBER: Item 9

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

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

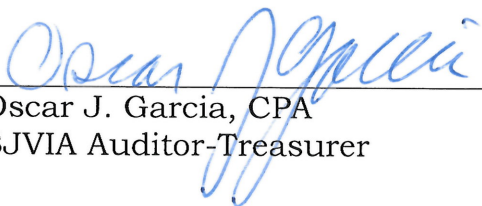
DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

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

ASSETS

Current assets:	
Cash and cash equivalents	23,715,521
Due from other governmental units	21,146
Interest Receivable	99,670
Other receivables	977,819
Total current assets	<u>24,814,156</u>
Noncurrent assets:	
Investments	<u>-</u>
Total noncurrent assets	<u>-</u>
Total assets	<u><u>\$ 24,814,156</u></u>

LIABILITIES

Current liabilities:	
Accounts payable	4,524,758
Unearned member contributions	2,144,315
Unpaid claims and claims adjustment expenses	7,081,313
Total current liabilities	<u>13,750,386</u>
Noncurrent liabilities:	
Loans payable	9,000,000
Due to other governmental units	884,432
Interest payable	639,020
Total noncurrent liabilities	<u>10,523,452</u>
Total liabilities	<u><u>\$ 24,273,838</u></u>

NET POSITION

Unrestricted	<u>540,318</u>
Total net position	<u><u>\$ 540,318</u></u>

Note:

This statement of net position is presented on an accrual basis. Certain related adjustments presented in this report are estimates. 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 SEPTEMBER 30, 2020
(UNAUDITED)

	Current Quarter				Year-To-Date			
	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE
RECEIPTS								
TOTAL RECEIPTS	\$29,668,713	\$ 27,403,096	\$ (2,265,617)	(8%)	\$121,966,604	\$27,403,096	(\$94,563,508)	(78%)
DISBURSEMENTS: Fixed								
1 Specific Stop Loss Insurance (EPO/PPO/HDHP)	481,602	513,974	(32,372)	(7%)	2,022,726	513,974	1,508,752	75%
2 Claims Administration & Network Fees	852,213	899,735	(47,522)	(6%)	3,477,031	899,735	2,577,296	74%
3 Consulting Services	131,960	116,741	15,219	12%	527,837	116,741	411,096	78%
4 MyWorkplace (Hourglass) & ASI Admin	130,307	120,005	10,302	8%	521,228	120,005	401,223	77%
5 SJVIA Administration	56,046	120,581	(64,535)	(115%)	224,184	120,581	103,603	46%
6 Wellness	70,058	-	70,058	100%	280,230	-	280,230	100%
7 Communications	14,012	-	14,012	100%	56,046	-	56,046	100%
8 ACA Reinsurance/PCORI Fees	7,515	-	7,515	100%	29,027	-	29,027	100%
TOTAL FIXED DISBURSEMENTS	1,743,710	1,771,036	(27,323)	(2%)	7,138,309	1,771,036	5,367,273	75%
DISBURSEMENTS: Claims								
9 Projected Paid Claims (EPO/PPO/HDHP & RX)	17,886,623	19,375,474	(1,488,851)	(8%)	72,643,009	19,375,474	53,267,535	73%
10 Projected Paid Claims: Dental	1,110,222	1,061,742	48,480	4%	4,485,357	1,061,742	3,423,615	76%
TOTAL CLAIMS DISBURSEMENTS	18,996,845	20,437,216	(1,440,371)	(8%)	77,128,366	20,437,216	56,691,150	74%
DISBURSEMENTS: Premiums								
11 Delta Dental DHMO	288,333	369,758	(81,425)	(28%)	1,153,330	369,758	783,572	68%
12 Vision Service Plan	187,017	190,364	(3,347)	(2%)	748,067	190,364	557,703	75%
13 Kaiser Permanente	6,827,360	6,684,284	143,076	2%	28,646,489	6,684,284	21,962,205	77%
TOTAL PREMIUM DISBURSEMENTS	7,302,710	7,244,406	58,304	1%	30,547,886	7,244,406	23,303,480	76%
TOTAL DISBURSEMENTS	28,043,265	29,452,658	(1,409,393)	(5%)	114,814,561	29,452,658	85,361,903	74%
14 Change in Reserve	1,625,448	(2,049,562)	(3,675,010)	(226%)	7,152,043	(2,049,562)	(9,201,605)	(129%)
COMBINED DISBURSEMENTS & CHANGES IN RESERVES	29,668,713	\$27,403,096	(\$2,265,617)	(8%)	121,966,604	\$27,403,096	(\$94,563,508)	(78%)

*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 7/17/2020 Board Meeting.

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

	Current Quarter			Year-To-Date		
	SJVIA FEES			SJVIA FEES		
	Administration (*Line 5)	Wellness (*Line 6)	Communications (*Line 7)	Administration (Line 5)	Wellness (Line 6)	Communications (Line 7)
FY 20-21						
Receipts*	42,692			42,692		
Disbursements:						
Auditor-Treasurer Services	\$ 17,354			\$ 17,354		
Legal Services (CoF & CoT)	5,332			5,332		
Litigation	14,532			14,532		
Human Resource Services	30,727			30,727		
Insurance (Liability, Bond, Etc)	45,074			45,074		
Audit Fees	880			880		
Actuary Fees	-			-		
Bank Service Fees	6,682			6,682		
Wellness	-	-			-	
Communications	-		-			-
Total Disbursements**	\$ 120,581	\$ -	\$ -	\$ 120,581	\$ -	\$ -
Change in Administration, Wellness & Communications Reserve	\$ (77,889)	\$ -	\$ -	\$ (77,889)	\$ -	\$ -

*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 September 30, 2020
(UNAUDITED)

	JULY	AUGUST	SEPTEMBER	TOTAL
BEGINNING CASH BALANCES:				
Claims Funding Account (294)	\$ 215,284	\$ 470,282	\$ 703,900	\$ 215,284
Claims Main Account (819)	3,676,862	3,577,148	2,180,524	3,676,862
Investment Pool	<u>18,670,979</u>	<u>19,339,868</u>	<u>23,036,371</u>	<u>18,670,979</u>
Total Beginning Balances	22,563,125	23,387,298	25,920,795	22,563,125
 RECEIPTS:				
Claims Funding Account (294)	4,889,535	5,428,768	4,203,545	14,521,848
Claims Main Account (819)	9,220,825	8,746,112	8,737,102	26,704,038
Investment Pool	<u>6,668,889</u>	<u>9,696,503</u>	<u>6,823,507</u>	<u>23,188,900</u>
	20,779,249	23,871,383	19,764,154	64,414,786
 DISBURSEMENTS:				
Claims Funding Account (294)	4,634,537	5,195,150	4,511,997	14,341,684
Claims Main Account (819)	9,320,539	10,142,736	9,698,029	29,161,304
Investment Pool	<u>6,000,000</u>	<u>6,000,000</u>	<u>6,000,000</u>	<u>18,000,000</u>
TOTAL DISBURSEMENTS	19,955,076	21,337,886	20,210,026	61,502,988
 ENDING CASH BALANCES:				
Claims Funding Account (294)	470,282	703,900	395,448	395,448
Claims Main Account (819)	3,577,148	2,180,524	1,219,597	1,219,596
Investment Pool	<u>19,339,868</u>	<u>23,036,371</u>	<u>23,859,878</u>	<u>23,859,879</u>
Total Ending Balances	<u>\$ 23,387,298</u>	<u>\$ 25,920,795</u>	<u>\$ 25,474,923</u>	<u>\$ 25,474,923</u>
Less Outstanding Checks				(1,759,402)
Cash per Estimated Statement of Net Position				<u>\$ 23,715,521</u>

Glossary of Terms:

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

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

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

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

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

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

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

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

5 **Myworkplace (Hourglass) Administration**

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

6 **ASI Administration**

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

7 **Keenan Consulting**

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

8 **SJVIA Association Fee**

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

SJVIA Non-Founding Member Fee

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

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

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

10 **Communications**

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

11 **Delta Dental Claims Administration**

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

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

The Affordable Care Act (ACA) includes the Patient Centered Outcomes Research Institute (PCORI) fee. No fee announced for 2018 may be reinstated in the future.

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

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

15 **Projected Incurred Claims Dental**

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

12 **Delta Dental**

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

13 **VSP**

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

14 **Kaiser Permanente**

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

15 **Kaiser Permanente - Senior Advantage**

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



BOARD OF DIRECTORS

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

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

AGENDA DATE: December 11, 2020

ITEM NUMBER: Item 10

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

DESCRIPTION:

The report shows that on a total cost basis from January through October 2020, the medical premium of \$68,144,046 exceeded total cost of \$63,130,703 for an accumulation of \$5,013,341, or a 92.6% loss ratio. It is important to note that plan experience during the COVID-19 pandemic is unprecedented as is how the 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 \$4,018,598 exceeded total cost of \$3,213,098 for an accumulation of \$805,501, or an 80.0% loss ratio.

The vision plan remains fully-insured and has an accumulation of \$98,871. 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, \$12,558,960 or 191.6% of the annual total has been realized through October 2020.

AGENDA: San Joaquin Valley Insurance Authority

DATE: December 11, 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.

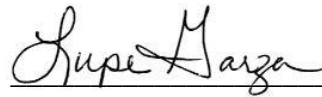
FISCAL IMPACT/FINANCING:

The 2020 plan year experience through October developed a \$5,013,341 medical accumulation and an \$805,501 dental accumulation for a total of \$5,818,842. 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 \$1,930,199, Kaiser reserve of \$683,481, and Kaiser EPO parity reserve of \$3,036,841, 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 \$12,558,960 (based on the 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



December 11, 2020

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

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

The SJVIA self-funded plans show a surplus position of \$5,818,842 over the first ten months of 2020. An increase of \$504,292 from what was reported for August 2020.

Buildup	COF	COT	COM	Total
Medical	\$ 2,020,788	\$ 3,005,849	\$ (13,296)	\$ 5,013,341
Dental	\$ 660,104	\$ 145,397	\$ -	\$ 805,501
Total	\$ 2,680,892	\$ 3,151,246	\$ (13,296)	\$ 5,818,842
Loss Ratio				
Medical	95.4%	87.8%	n/a	92.6%
Dental	77.3%	87.0%	n/a	80.0%
Vision	79.1%	92.8%	n/a	84.4%

The Anthem self-funded medical plan shows an accumulated position of \$5,013,341 for a 92.6% total cost loss ratio through October 31, 2020.

Starting with the 2019 plan year, the SJVIA dental PPO plan changed from a fully insured to a self-funded plan. For the 2020 plan year (through October 31, 2020), the dental program shows an accumulated position of \$805,501 which is an 80.0% total cost loss ratio.

The vision plan remains fully-insured and shows an accumulated position of \$98,871 through October 31, 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 \$2,019,689. Through October 2020, the Kaiser parity reserve accumulated \$3,036,841 and, over the same time period, the EPO plan showed an accumulated deficit position of -\$163,673.

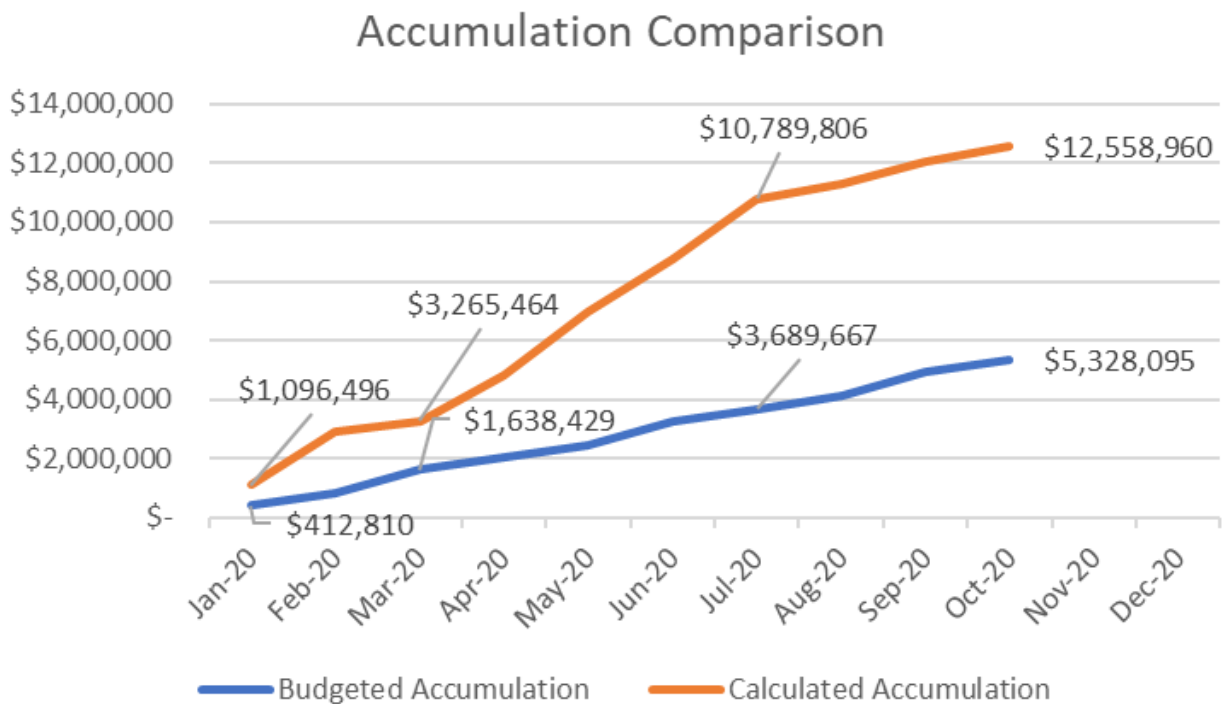
Additional resources for accumulation include:

- 2018 VOYA Reinsurance Year End Accounting — 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 provided a \$111,779 premium refund.

- EmpiRx 2019 4th Quarter Rebate — In July 2020 the SJVIA received the EmpiRx 2019 4th quarter prescription drug rebate of \$473,497.
- Anthem HMO 2017 Final Year-end Accounting — In July 2020 Anthem provided the December 31, 2017 year-end accounting for the HMO plan and provided \$977,819 to the SJVIA.
- EmpiRx 2020 1st Quarter Rebate — In August 2020 the SJVIA received the EmpiRx 2020 1st quarter prescription drug rebate of \$546,922.

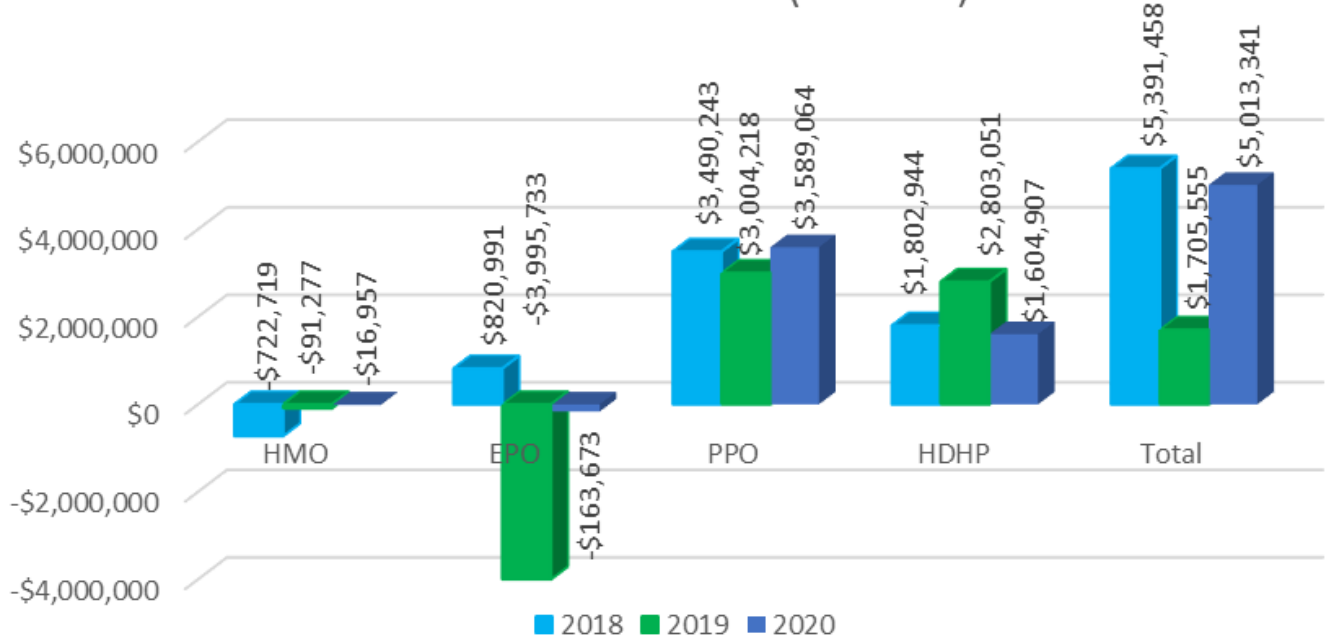
Through October of 2020, the SJVIA has an accumulative position in the amount of \$12,558,960 or 191.6% of the \$6,553,714 total annual reserve projection for the entire year.

Over the first seven months of the year, SJVIA accumulated \$7,100,139 over the budgeted accumulation. For August through October, the three-month accumulation has only been \$130,726 over the budgeted accumulation. This would imply that the significant accumulation over the first seven months was due in large part to COVID-19 and that we have seen a normalization of accumulation over the past three months.

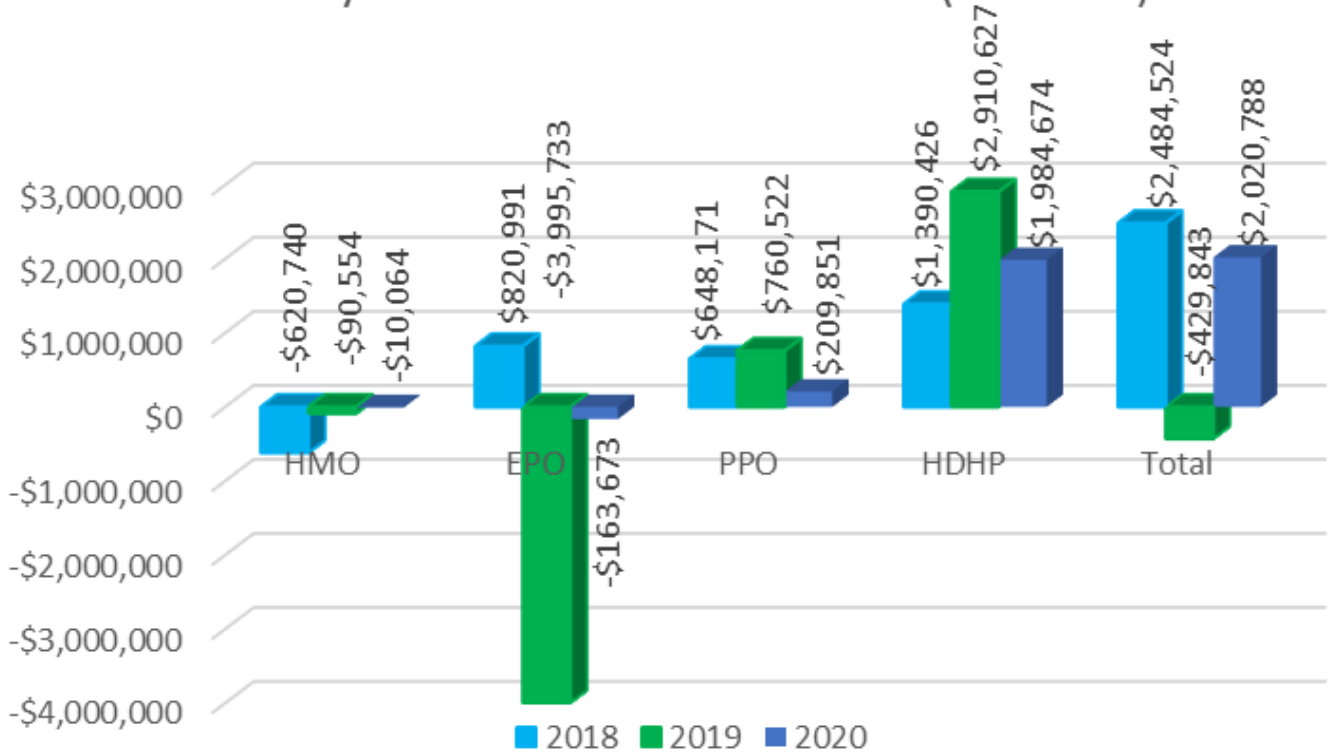


Please note that this is the consultant’s report and prior to allocating funds for IBNR, the stabilization reserve, and to provide loan repayment, the SJVIA Auditor will provide the unaudited cash position based on actual revenue received and actual expenses paid.

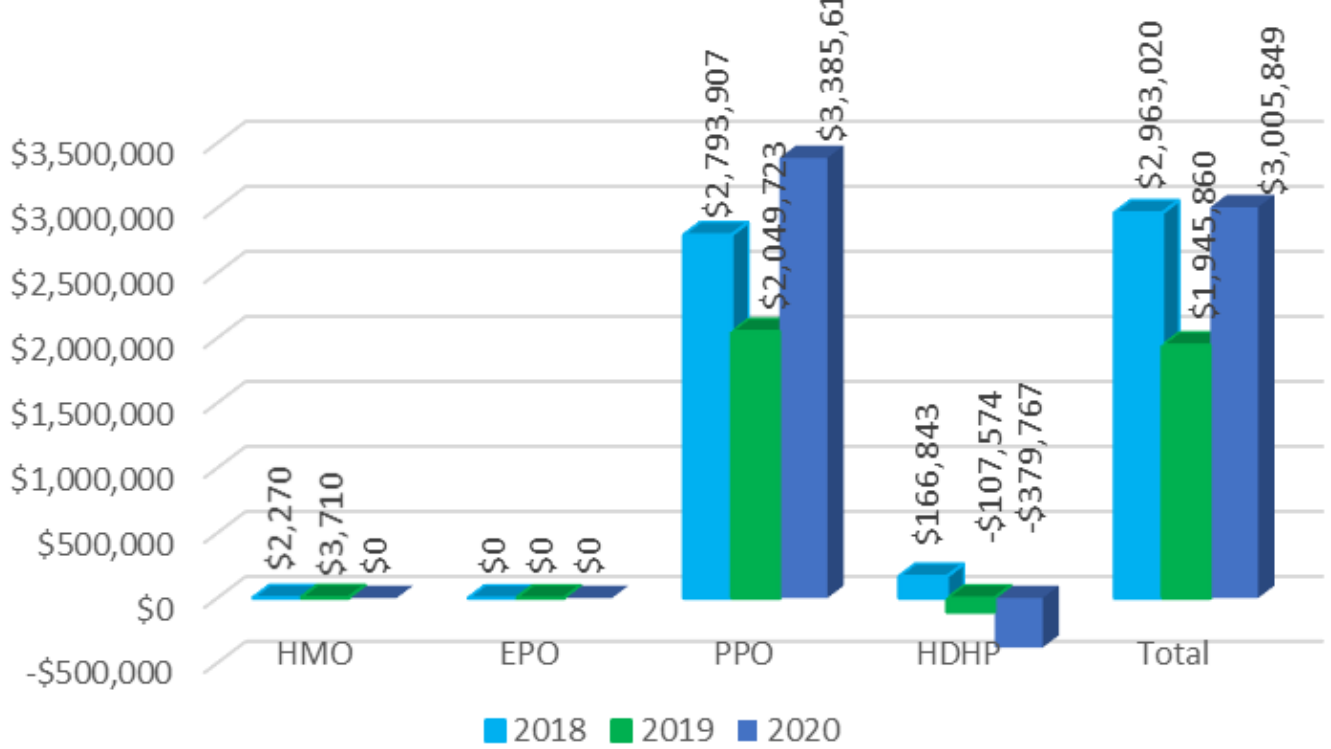
SJVIA - 2018 to 2020 (October)



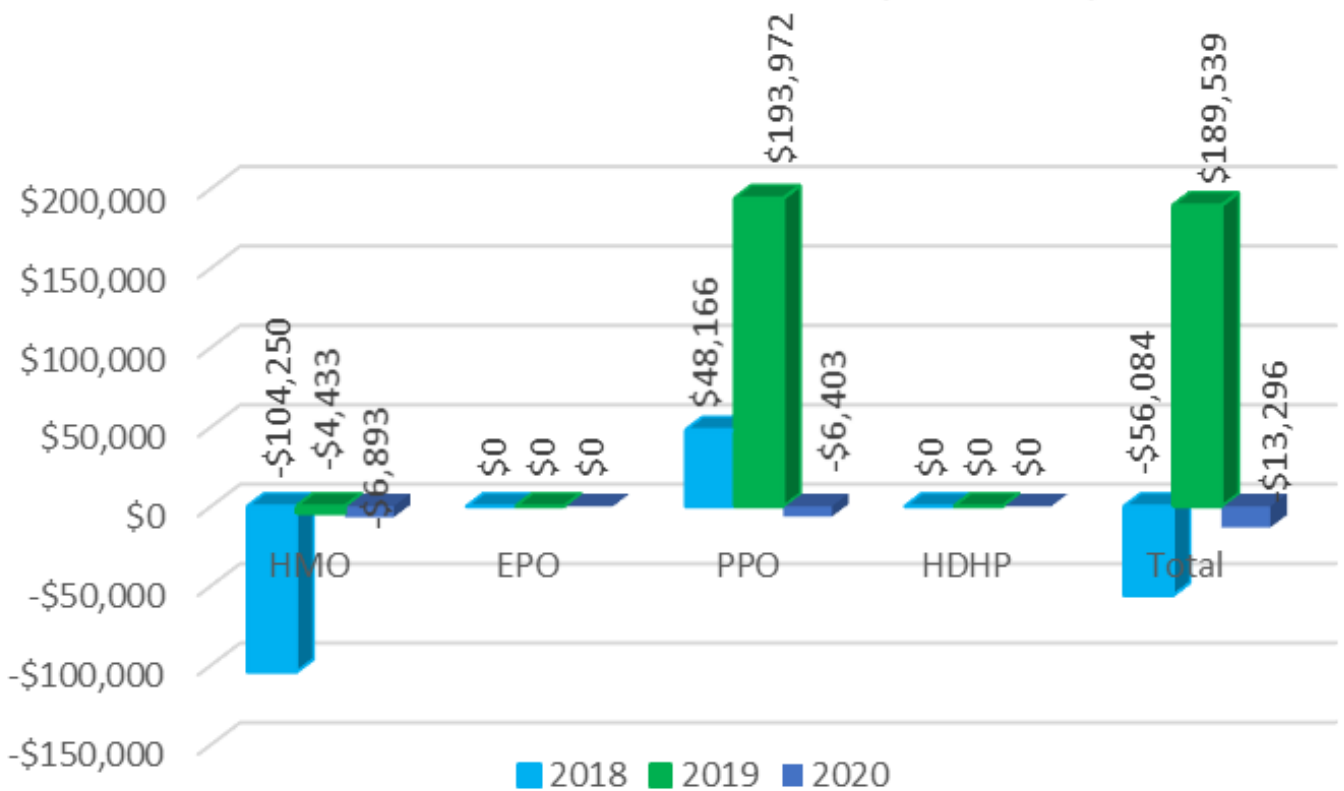
County of Fresno - 2018 to 2020 (October)



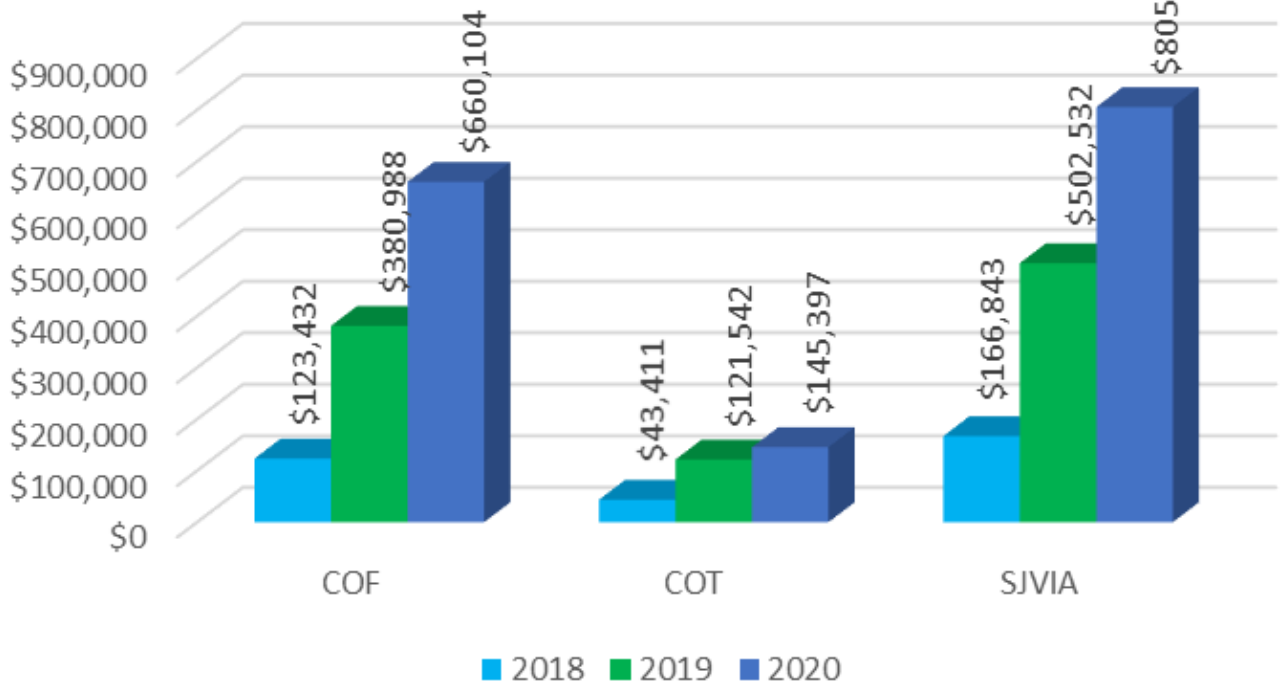
County of Tulare - 2018 to 2020 (October)



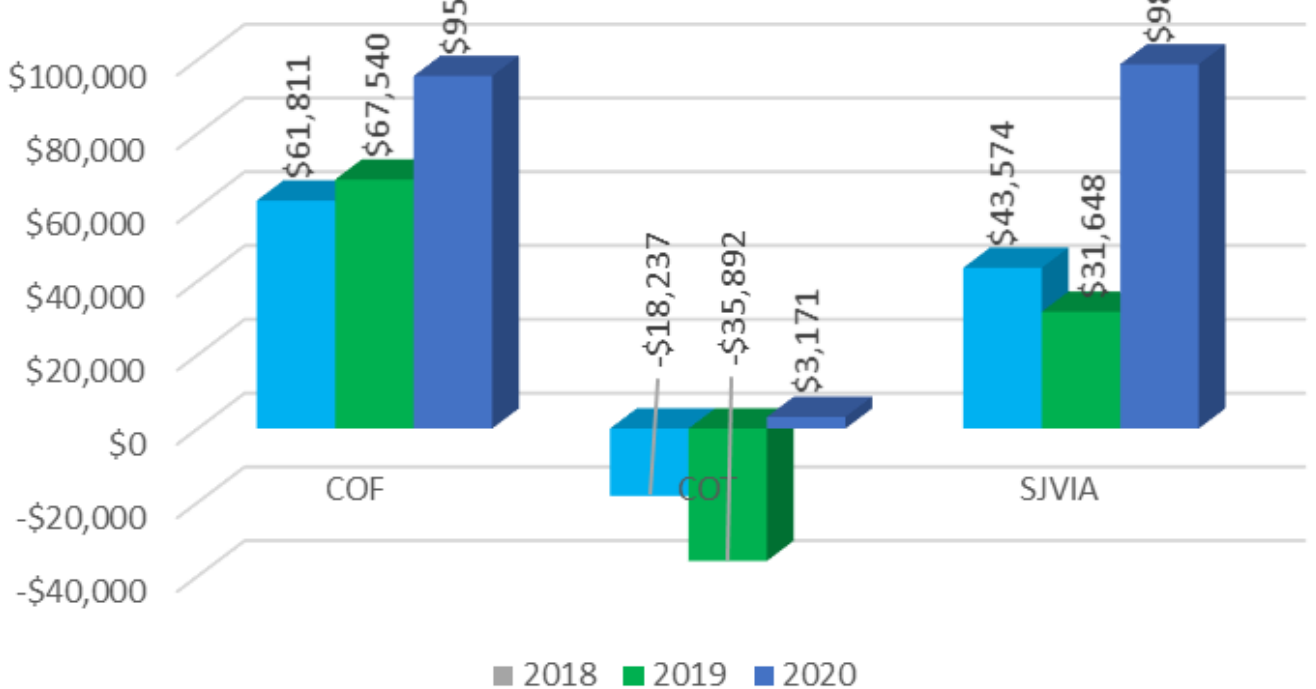
All Other - 2018 to 2020 (October)



Dental - 2018 to 2020 (October)



Vision - 2018 to 2020 (October)



Budget vs. Calculated Accumulation													
2018	January	February	March	April	May	June	July	August	September	October	November	December	Total
Budget													
Medical Plan Experience	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 2,881,460
Kaiser Rate Surcharge	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 1,155,952
Delta Dental Premium Holiday	\$ 362,752	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 362,752
<u>Delta Dental 2% Rate Subsidy</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 88,672</u>
2018 Budgeted Reserve Buildup	\$ 706,592	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 4,488,836
Actual													
Medical Plan Experience	\$ 1,534,858	\$ 1,400,750	\$ (989,574)	\$ 480,446	\$ 8,084	\$ 578,056	\$ 255,195	\$ (80,220)	\$ 1,069,414	\$ (6,979)	\$ 164,822	\$ 976,606	\$ 5,391,458
Kaiser Rate Surcharge	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 1,155,952
Prescription Drug Rebates*	\$ -	\$ -	\$ 231,170	\$ 3,705	\$ -	\$ 173,044	\$ -	\$ -	\$ -	\$ 112	\$ -	\$ -	\$ 408,031
Delta Dental Premium Holiday	\$ 362,752	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 362,752
<u>Delta Dental 2% Rate Subsidy</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 88,672</u>
2018 Actual Reserve Buildup	\$ 2,001,329	\$ 1,504,469	\$ (654,685)	\$ 587,869	\$ 111,803	\$ 854,819	\$ 358,914	\$ 23,499	\$ 1,173,133	\$ 96,852	\$ 268,541	\$ 1,080,325	\$ 7,406,865
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	\$ 229,036	\$ (485,775)	\$ 325,160	\$ 147,490			\$ 5,013,341
Plan Experience (Dental)	\$ 7,830	\$ (1,602)	\$ 71,933	\$ 244,874	\$ 251,996	\$ 117,106	\$ (2,167)	\$ 83,889	\$ 58,852	\$ (27,210)			\$ 805,501
Kaiser Accumulation	\$ 67,723	\$ 67,721	\$ 67,742	\$ 67,653	\$ 68,624	\$ 69,209	\$ 68,940	\$ 68,709	\$ 68,821	\$ 68,339			\$ 683,481
Kaiser EPO Parity Accumulation	\$ 300,988	\$ 301,602	\$ 301,286	\$ 300,610	\$ 305,046	\$ 307,708	\$ 305,644	\$ 304,548	\$ 305,603	\$ 303,806			\$ 3,036,841
Prescription Drug Rebates	\$ -	\$ 444,726	\$ -	\$ -	\$ 465,054	\$ -	\$ 473,497	\$ 546,922	\$ -	\$ -			\$ 1,930,199
<u>Other</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 111,779</u>	<u>\$ 977,819</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>			<u>\$ 1,089,598</u>
2020 Calculated Accumulation	\$ 1,096,496	\$ 1,835,290	\$ 333,678	\$ 1,574,919	\$ 2,104,091	\$ 1,792,562	\$ 2,052,769	\$ 518,293	\$ 758,436	\$ 492,425	\$ -	\$ -	\$ 12,558,960

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 October 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%
Jul-20	6,968	\$6,819,610	\$4,475,227	\$0	\$1,685,279	\$588,071	-\$158,003	\$6,590,574	\$229,036	\$861.44	96.6%
Aug-20	6,938	\$6,792,540	\$5,008,363	\$0	\$1,684,425	\$585,527	\$0	\$7,278,315	-\$485,775	\$964.66	107.2%
Sep-20	6,933	\$6,801,882	\$4,577,904	\$0	\$1,739,350	\$585,085	-\$425,617	\$6,476,722	\$325,160	\$849.80	95.2%
Oct-20	6,923	\$6,790,493	\$4,386,048	\$0	\$1,679,677	\$584,341	-\$7,062	\$6,643,003	\$147,490	\$875.15	97.8%
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	6,957	\$68,144,046	\$41,128,006	\$0	\$16,842,703	\$5,873,482	-\$713,487	\$63,130,703	\$5,013,343	\$685.45	92.6%
Current 12 Months	6,961	\$81,445,029	\$49,093,565	\$0	\$19,864,819	\$7,053,043	-\$752,752	\$75,258,675	\$6,186,354	\$816.52	92.4%

Data Sources:

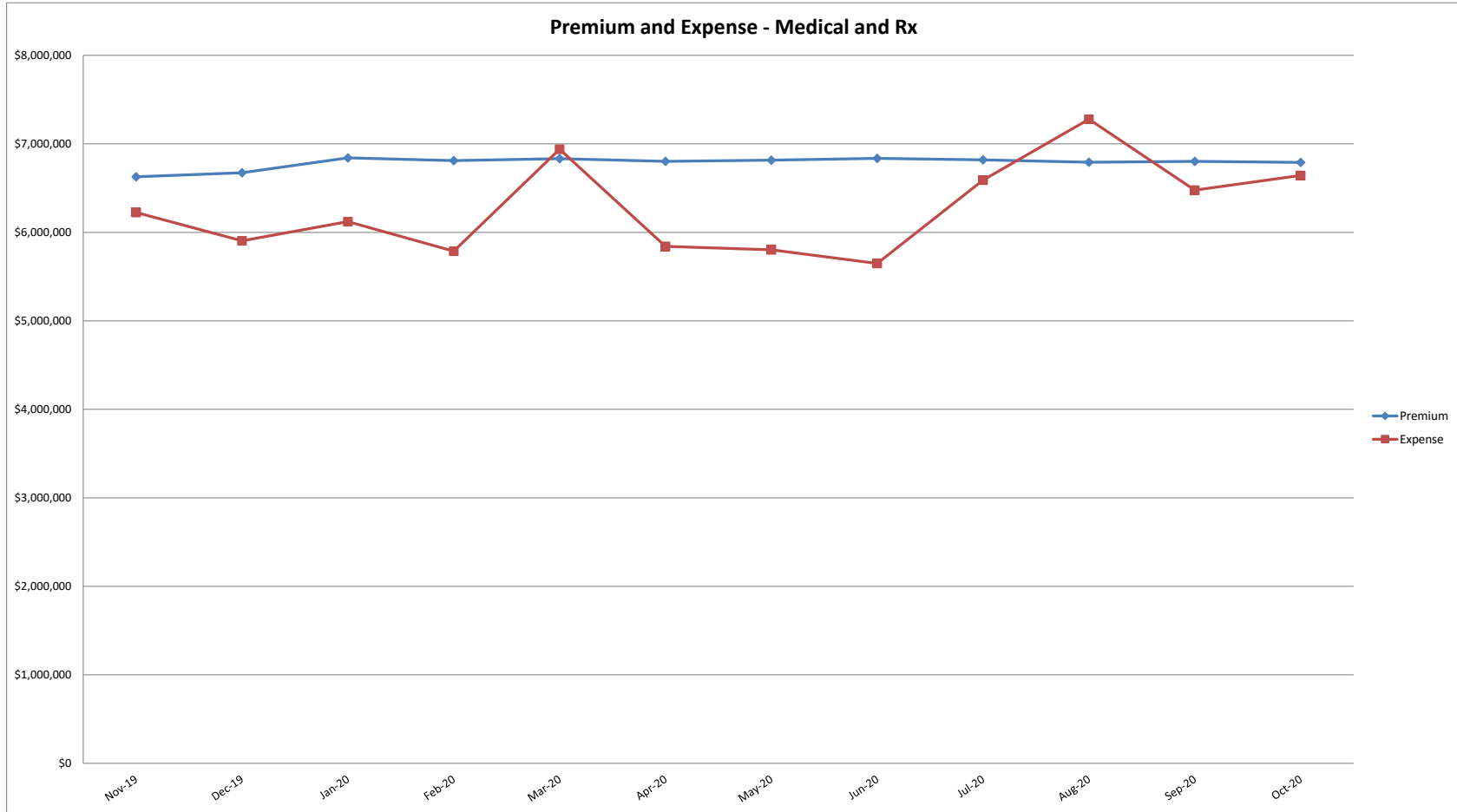
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

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



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





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

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	1	\$1,593	\$484,140	\$1,303	\$804	\$80	\$0	\$486,327	-\$484,734	\$486,246.58	30533.6%
Feb-18	1	\$1,593	\$267,307	\$392	\$0	\$80	\$0	\$267,779	-\$266,187	\$267,699.00	16812.3%
Mar-18	1	\$1,593	\$10,083	\$0	\$0	\$80	\$0	\$10,163	-\$8,571	\$10,083.00	638.1%
Apr-18	1	\$1,593	-\$142,685	\$0	\$0	\$80	\$0	-\$142,605	\$144,198	-\$142,685.00	-8953.3%
May-18	1	\$1,593	-\$9,714	\$0	\$0	\$80	\$0	-\$9,634	\$11,227	-\$9,714.00	-604.8%
Jun-18	1	\$1,593	-\$86	\$0	\$0	\$80	\$0	-\$6	\$1,599	-\$86.00	-0.4%
Jul-18	0	\$0	-\$29,862	\$0	\$0	\$0	\$0	-\$29,862	\$29,862	\$0.00	0.0%
Aug-18	0	\$0	-\$29,755	\$0	\$0	\$0	\$0	-\$29,755	\$29,755	\$0.00	0.0%
Sep-18	0	\$0	\$17,867	\$0	\$0	\$0	\$0	\$17,867	-\$17,867	\$0.00	0.0%
Oct-18	0	\$0	\$52,930	\$0	\$0	\$0	\$0	\$52,930	-\$52,930	\$0.00	0.0%
Nov-18	0	\$0	\$83,883	\$0	\$0	\$0	\$0	\$83,883	-\$83,883	\$0.00	0.0%
Dec-18	0	\$0	\$25,108	\$0	\$0	\$0	\$0	\$25,108	-\$25,108	\$0.00	0.0%
Jan-19	0	\$0	\$7,092	\$0	\$0	\$0	\$0	\$7,092	-\$7,092	\$0.00	0.0%
Feb-19	0	\$0	\$290	\$0	\$0	\$0	\$0	\$290	-\$290	\$0.00	0.0%
Mar-19	0	\$0	\$858	\$0	\$0	\$0	\$0	\$858	-\$858	\$0.00	0.0%
Apr-19	0	\$0	\$8,224	\$0	\$0	\$0	\$0	\$8,224	-\$8,224	\$0.00	0.0%
May-19	0	\$0	\$119	\$0	\$0	\$0	\$0	\$119	-\$119	\$0.00	0.0%
Jun-19	0	\$0	\$10,267	\$0	\$0	\$0	\$0	\$10,267	-\$10,267	\$0.00	0.0%
Jul-19	0	\$0	\$51,462	\$0	\$0	\$0	\$0	\$51,462	-\$51,462	\$0.00	0.0%
Aug-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-19	0	\$0	-\$468	\$0	\$0	\$0	\$0	-\$468	\$468	\$0.00	0.0%
Nov-19	0	\$0	-\$1,995	\$0	\$0	\$0	\$0	-\$1,995	\$1,995	\$0.00	0.0%
Dec-19	0	\$0	\$15,428	\$0	\$0	\$0	\$0	\$15,428	-\$15,428	\$0.00	0.0%
Jan-20	0	\$0	\$1,466	\$0	\$0	\$0	\$0	\$1,466	-\$1,466	\$0.00	0.0%
Feb-20	0	\$0	\$2,456	\$0	\$0	\$0	\$0	\$2,456	-\$2,456	\$0.00	0.0%
Mar-20	0	\$0	\$4,266	\$0	\$0	\$0	\$0	\$4,266	-\$4,266	\$0.00	0.0%
Apr-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-20	0	\$0	-\$3,165	\$0	\$0	\$0	\$0	-\$3,165	\$3,165	\$0.00	0.0%
Jun-20	0	\$0	\$8,507	\$0	\$0	\$0	\$0	\$8,507	-\$8,507	\$0.00	0.0%
Jul-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-20	0	\$0	\$3,427	\$0	\$0	\$0	\$0	\$3,427	-\$3,427	\$0.00	0.0%
Oct-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$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	\$16,957	\$0	\$0	\$0	\$0	\$16,957	-\$16,957	N/A	0.0%
Current 12 Months	0	\$0	\$30,390	\$0	\$0	\$0	\$0	\$30,390	-\$30,390	N/A	0.0%

Data Sources:

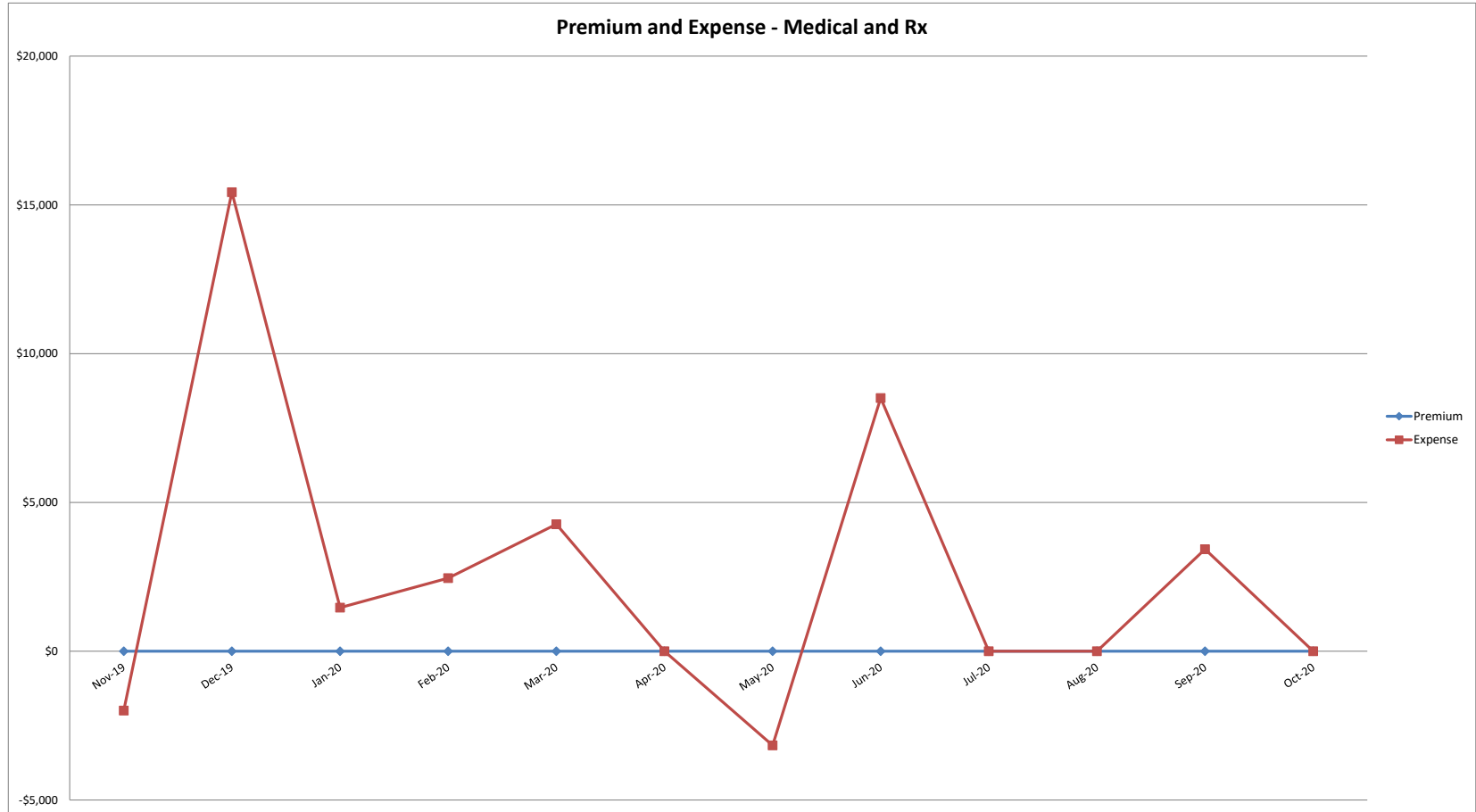
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

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



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





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of October 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%
Jul-20	3,074	\$3,630,586	\$2,741,750	\$935,714	\$294,336	-\$158,003	\$3,813,797	-\$183,211	\$1,144.91	105.0%
Aug-20	3,061	\$3,619,689	\$3,087,343	\$895,240	\$293,091	\$0	\$4,275,674	-\$655,985	\$1,301.07	118.1%
Sep-20	3,058	\$3,619,677	\$3,014,014	\$911,800	\$292,804	-\$425,617	\$3,793,000	-\$173,323	\$1,144.60	104.8%
Oct-20	3,061	\$3,617,647	\$2,593,976	\$940,465	\$293,091	-\$7,062	\$3,820,469	-\$202,822	\$1,152.36	105.6%
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	3,081	\$36,417,504	\$25,084,304	\$9,259,919	\$2,950,441	-\$713,487	\$36,581,177	-\$163,672	\$909.55	100.4%
Current 12 Months	3,081	\$43,489,146	\$29,944,759	\$10,783,359	\$3,540,356	-\$752,752	\$43,515,722	-\$26,577	\$1,081.15	100.1%

Data Sources:

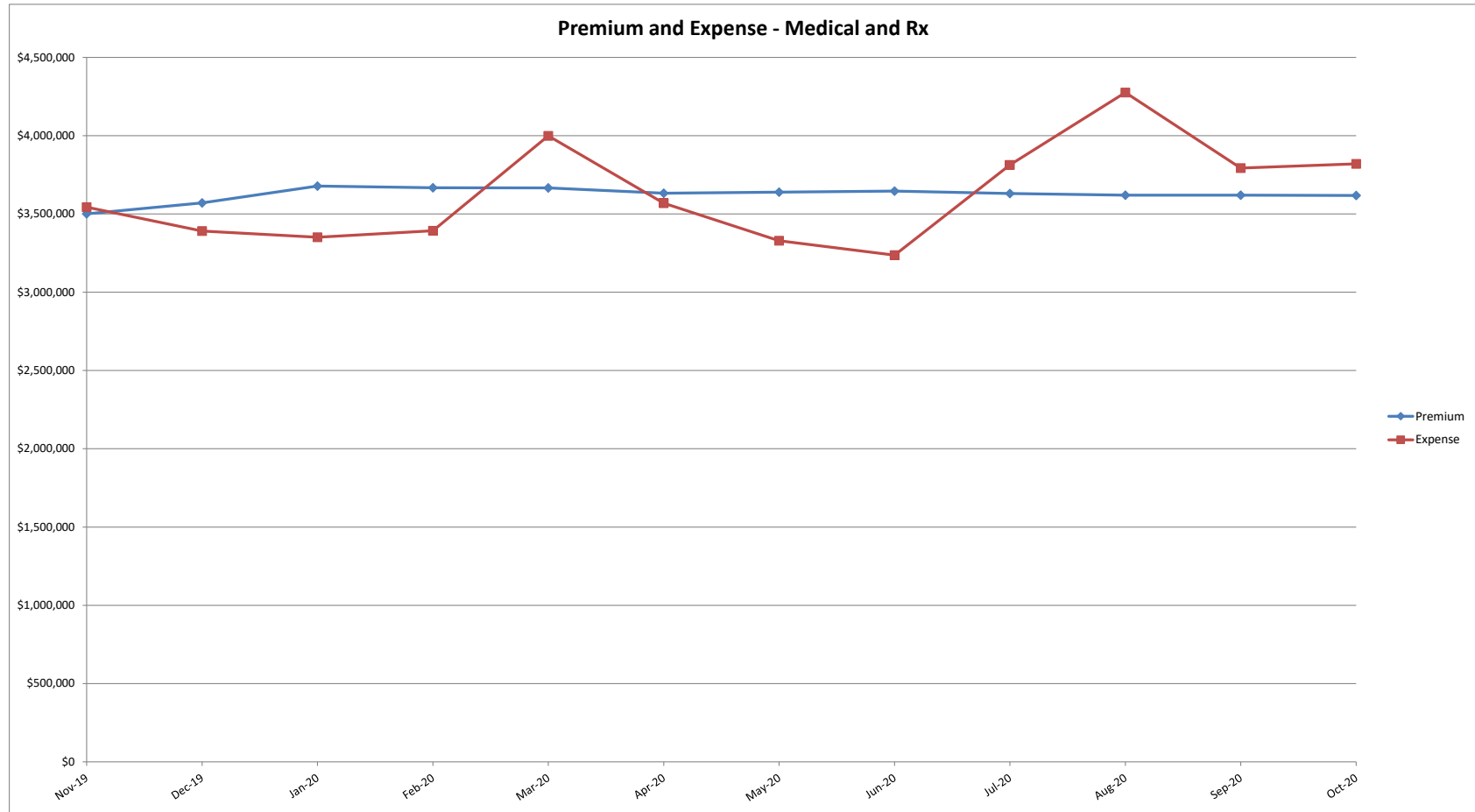
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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
4. Fresno converted HMO to EPO plan effective 12/18/2017
5. Waterford and Ceres terminated from SJVIA effective 1/1/2018
6. All Others Claims include runout for Ceres and Waterford



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





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of October 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	\$602,451	\$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%
Jul-20	3,121	\$2,596,813	\$1,500,342	\$631,333	\$231,350	\$0	\$2,363,024	\$233,789	\$683.01	91.0%
Aug-20	3,110	\$2,586,838	\$1,658,725	\$695,098	\$230,530	\$0	\$2,584,354	\$2,485	\$756.86	99.9%
Sep-20	3,111	\$2,598,055	\$1,389,579	\$692,283	\$230,619	\$0	\$2,312,480	\$285,575	\$669.19	89.0%
Oct-20	3,106	\$2,594,307	\$1,544,274	\$659,880	\$230,228	\$0	\$2,434,382	\$159,925	\$709.64	93.8%
2015	2,634	\$21,395,949	\$13,739,706	\$6,143,677	\$2,222,984	\$0	\$22,106,367	-\$710,418	\$629.06	103.3%
2016	2,720	\$23,079,432	\$14,603,446	\$6,545,718	\$2,108,061	-\$19,394	\$23,237,832	-\$158,400	\$647.38	100.7%
2017	3,057	\$28,898,357	\$17,046,519	\$8,193,894	\$2,428,681	\$0	\$27,669,093	\$1,229,264	\$688.01	95.7%
2018	3,080	\$29,644,190	\$15,215,829	\$8,299,894	\$2,444,216	-\$169,926	\$25,790,013	\$3,854,177	\$631.70	87.0%
2019	3,130	\$30,409,352	\$16,517,238	\$8,096,817	\$2,791,078	\$0	\$27,405,133	\$3,004,219	\$655.33	90.1%
2020 YTD	3,107	\$25,836,809	\$13,186,036	\$6,758,764	\$2,302,946	\$0	\$22,247,745	\$3,589,064	\$534.30	86.1%
Current 12 Months	3,111	\$30,891,798	\$15,640,776	\$8,069,823	\$2,767,865	\$0	\$26,478,463	\$4,413,335	\$635.18	85.7%

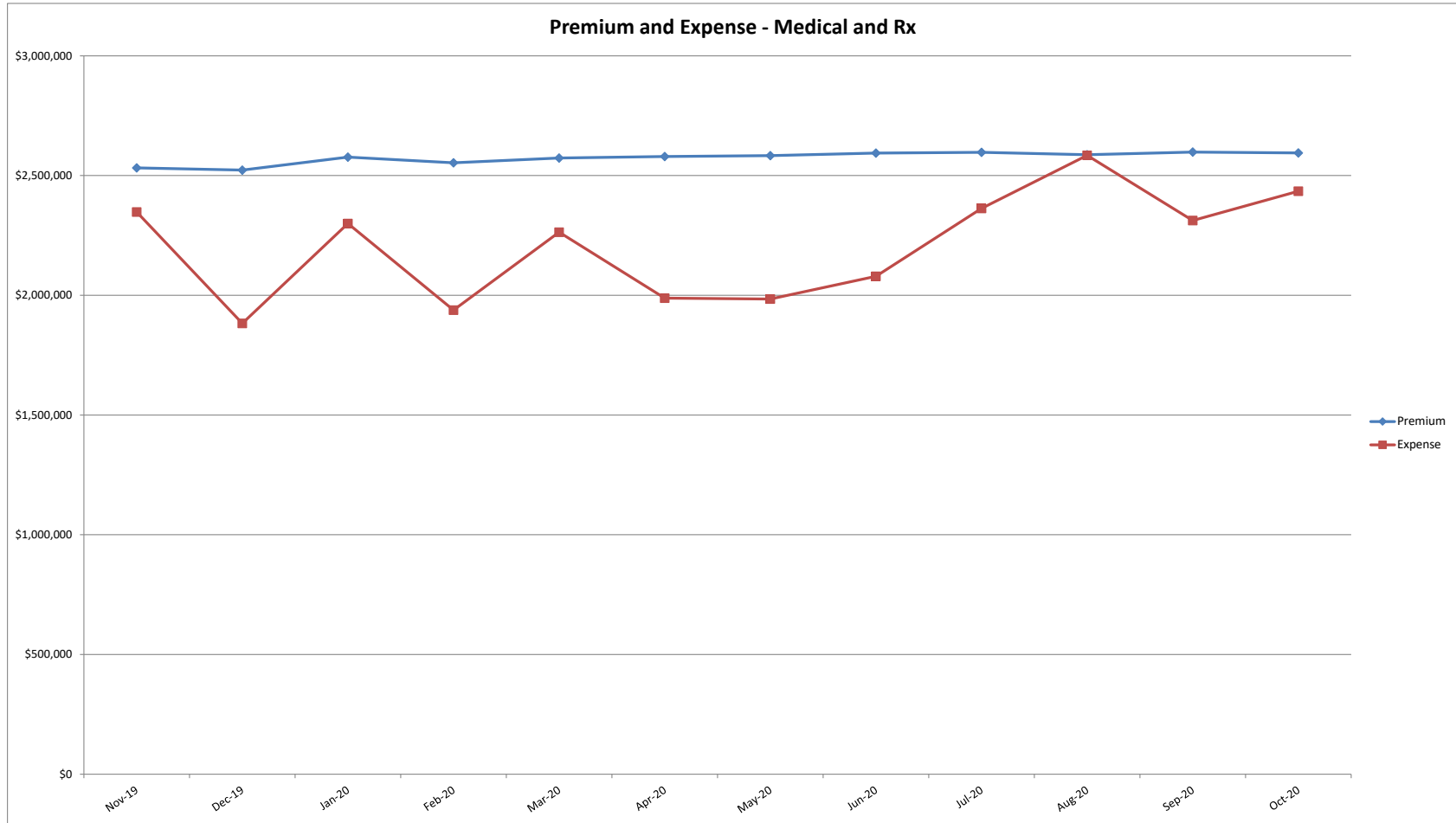
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of October 2020
All Districts Combined - PPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of October 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%
Jul-20	773	\$592,211	\$233,135	\$118,233	\$62,385	\$0	\$413,753	\$178,457	\$454.55	69.9%
Aug-20	767	\$586,013	\$262,294	\$94,087	\$61,906	\$0	\$418,288	\$167,725	\$464.64	71.4%
Sep-20	764	\$584,150	\$170,884	\$135,267	\$61,663	\$0	\$367,814	\$216,336	\$400.72	63.0%
Oct-20	756	\$578,539	\$247,798	\$79,332	\$61,022	\$0	\$388,152	\$190,387	\$432.71	67.1%
2015	618	\$4,586,543	\$2,454,268	\$942,919	\$521,272	\$0	\$3,918,459	\$668,084	\$458.27	85.4%
2016	689	\$5,212,607	\$3,540,731	\$1,193,210	\$534,116	\$0	\$5,268,057	-\$55,451	\$572.22	101.1%
2017	803	\$6,725,823	\$3,684,425	\$1,471,612	\$637,538	\$0	\$5,793,575	\$932,249	\$535.25	86.1%
2018	804	\$7,196,204	\$3,200,278	\$1,361,480	\$655,380	\$0	\$5,217,138	\$1,979,065	\$472.77	72.5%
2019	791	\$7,216,380	\$2,532,379	\$1,115,170	\$765,780	\$0	\$4,413,329	\$2,803,051	\$384.52	61.2%
2020 YTD	768	\$5,889,733	\$2,840,709	\$824,020	\$620,096	\$0	\$4,284,825	\$1,604,908	\$397.13	72.8%
Current 12 Months	769	\$7,064,085	\$3,477,640	\$1,011,638	\$744,822	\$0	\$5,234,099	\$1,829,986	\$486.48	74.1%

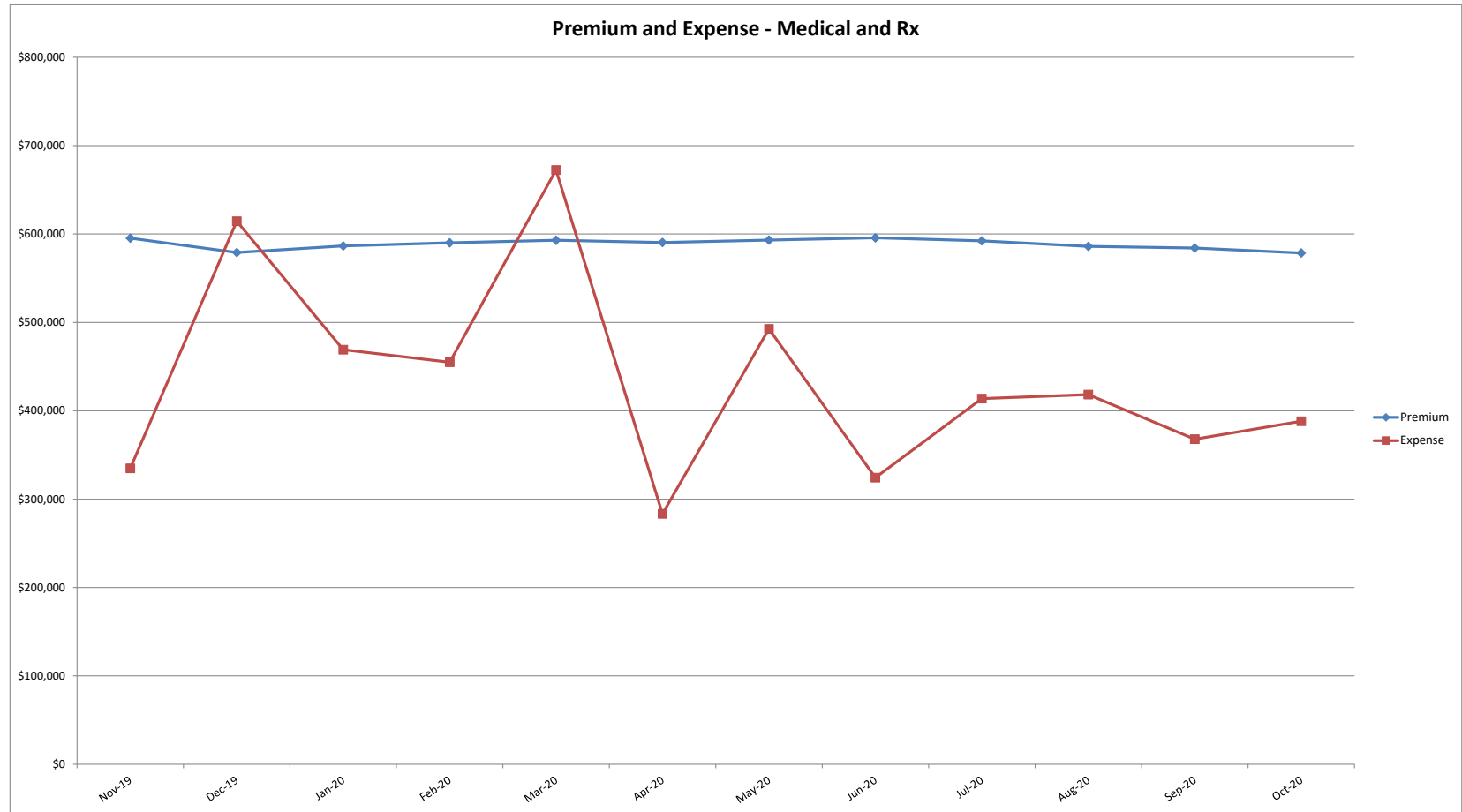
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of October 2020
All Districts Combined - HDHP





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of October 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	\$1,129.33	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%
Jul-20	3,927	\$4,345,200	\$3,009,522	\$0	\$1,075,523	\$363,463	-\$158,003	\$4,290,504	\$54,695	\$1,000.01	98.7%
Aug-20	3,908	\$4,326,792	\$3,425,233	\$0	\$1,021,221	\$361,732	\$0	\$4,808,186	-\$481,393	\$1,127.78	111.1%
Sep-20	3,904	\$4,331,783	\$3,272,019	\$0	\$1,047,897	\$361,363	-\$425,617	\$4,255,662	\$76,121	\$997.52	98.2%
Oct-20	3,897	\$4,323,016	\$2,912,075	\$0	\$1,055,408	\$360,840	-\$7,062	\$4,321,261	\$1,755	\$1,016.27	100.0%
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	3,926	\$43,511,275	\$28,272,260	\$0	\$10,296,484	\$3,635,229	-\$713,487	\$41,490,485	\$2,020,790	\$803.28	95.4%
Current 12 Months	3,927	\$52,006,494	\$33,778,355	\$0	\$12,061,679	\$4,362,993	-\$752,752	\$49,450,276	\$2,556,218	\$956.74	95.1%

Data Sources:

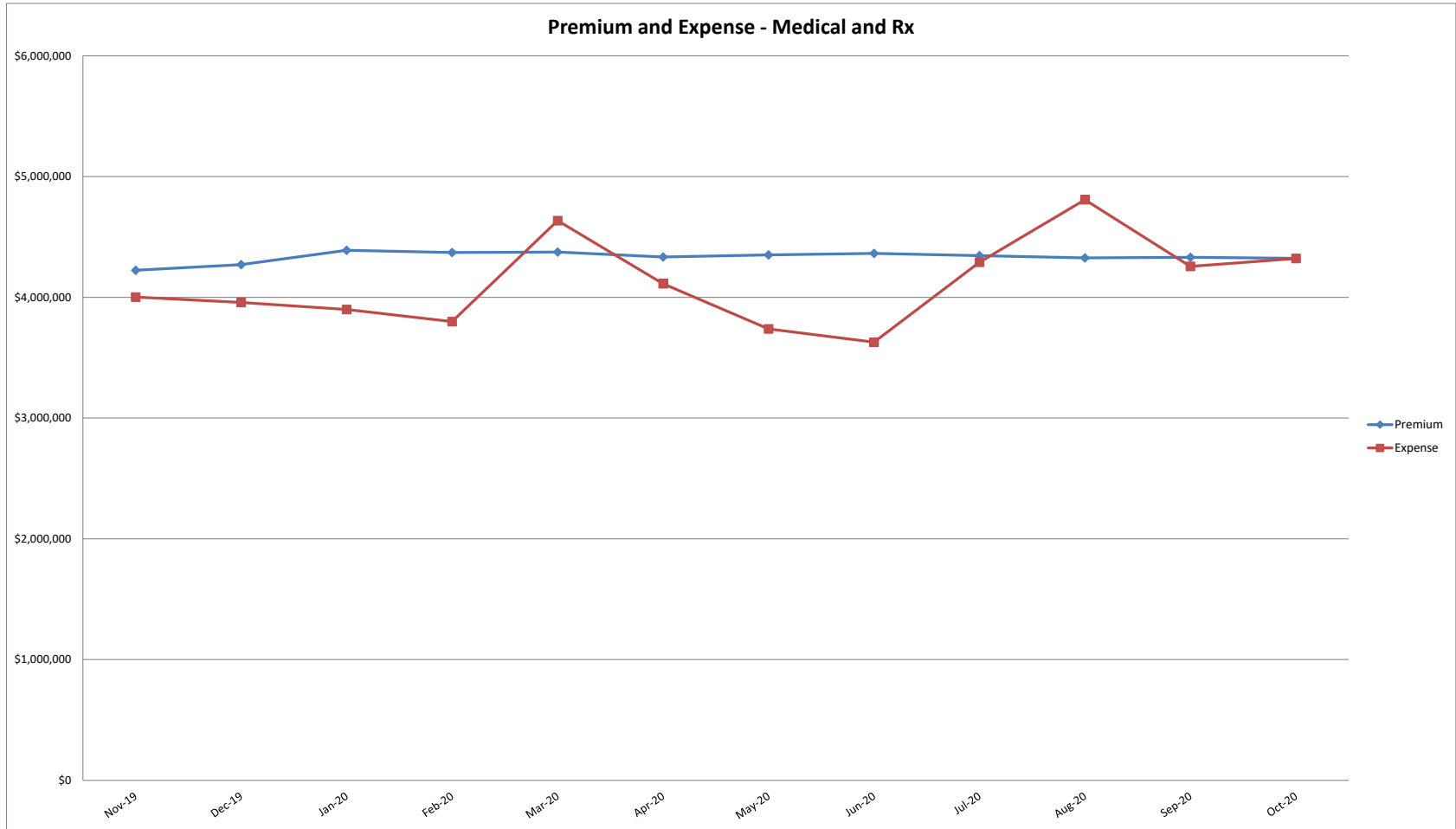
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

- 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



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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of October 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%
Jul-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-20	0	\$0	\$3,427	\$0	\$0	\$0	\$0	\$3,427	-\$3,427	\$0.00	0.0%
Oct-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$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	\$10,064	\$0	\$0	\$0	\$0	\$10,064	-\$10,064	N/A	0.0%
Current 12 Months	0	\$0	\$27,210	\$0	\$0	\$0	\$0	\$27,210	-\$27,210	N/A	0.0%

Data Sources:

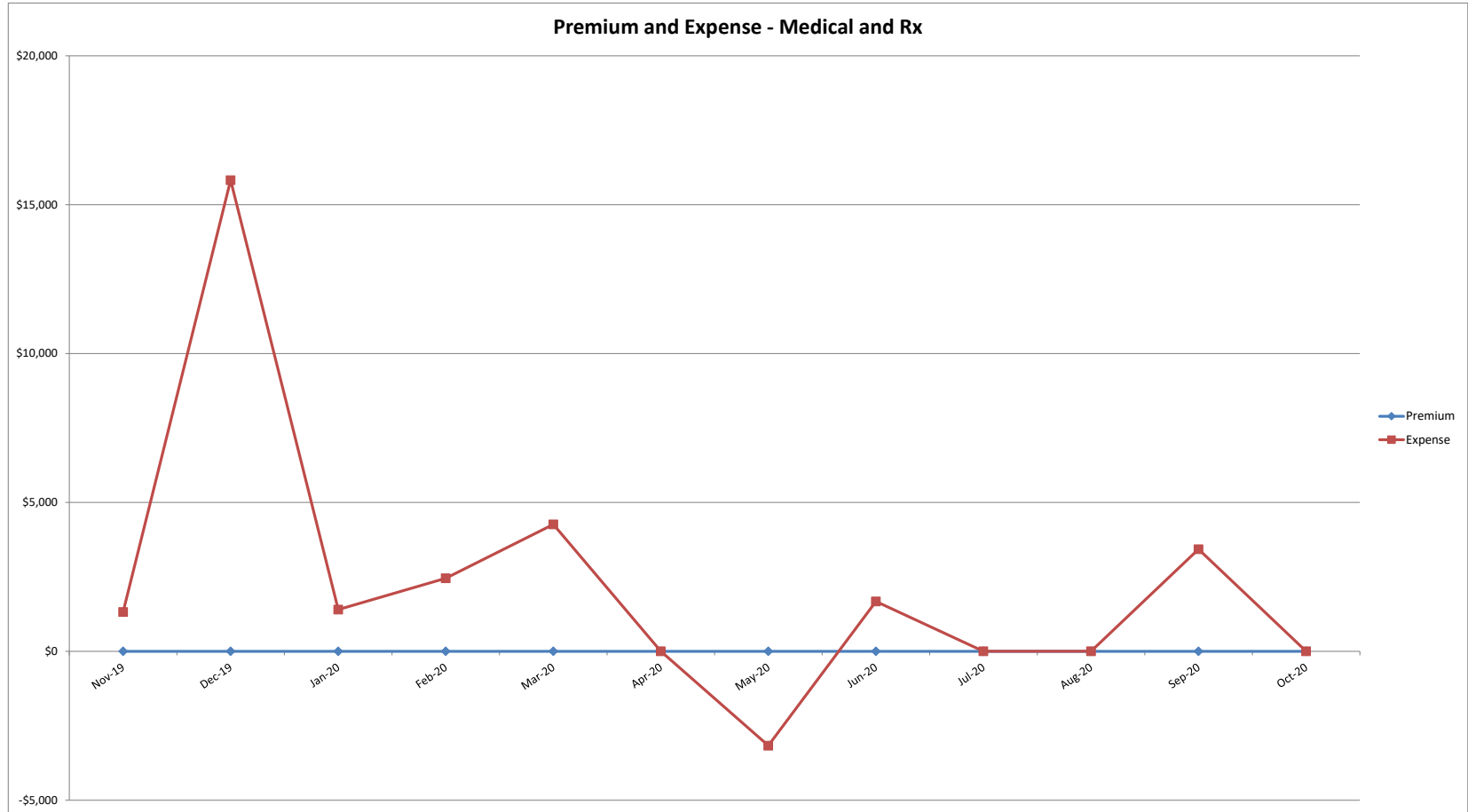
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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
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 October 2020
County of Fresno - HMO





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of October 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%
Jul-20	3,074	\$3,630,586	\$2,741,750	\$935,714	\$294,336	-\$158,003	\$3,813,797	-\$183,211	\$1,144.91	105.0%
Aug-20	3,061	\$3,619,689	\$3,087,343	\$895,240	\$293,091	\$0	\$4,275,674	-\$655,985	\$1,301.07	118.1%
Sep-20	3,058	\$3,619,677	\$3,014,014	\$911,800	\$292,804	-\$425,617	\$3,793,000	-\$173,323	\$1,144.60	104.8%
Oct-20	3,061	\$3,617,647	\$2,593,976	\$940,465	\$293,091	-\$7,062	\$3,820,469	-\$202,822	\$1,152.36	105.6%
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	3,081	\$36,417,504	\$25,084,304	\$9,259,919	\$2,950,441	-\$713,487	\$36,581,177	-\$163,672	\$909.55	100.4%
Current 12 Months	3,081	\$43,489,146	\$29,944,759	\$10,783,359	\$3,540,356	-\$752,752	\$43,515,722	-\$26,577	\$1,081.15	100.1%

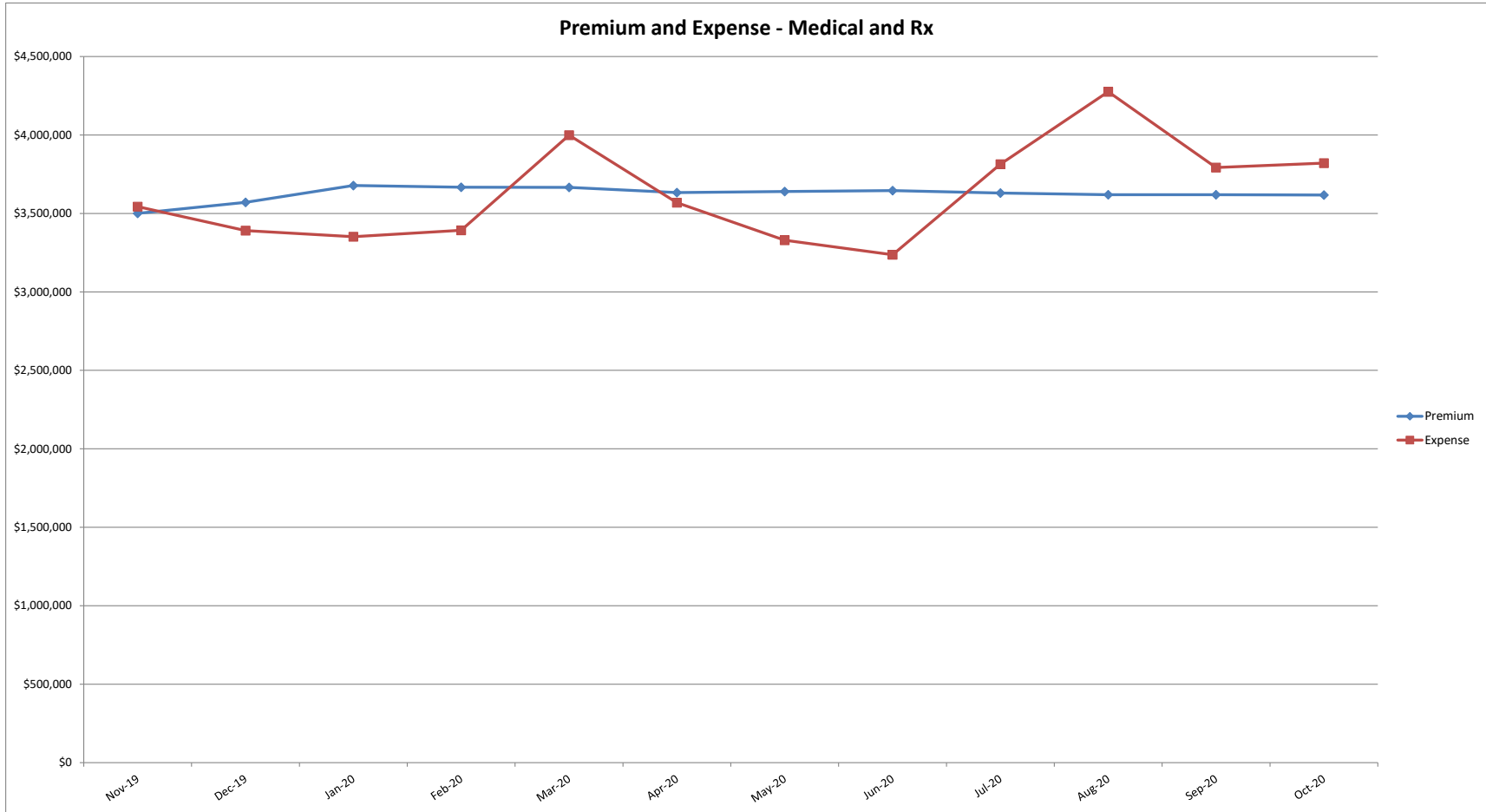
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Anthem Blue Cross Premium and Claims Report as of October 2020
County of Fresno - EPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of October 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%
Jul-20	116	\$149,875	\$55,488	\$37,071	\$9,401	\$0	\$101,960	\$47,915	\$797.93	68.0%
Aug-20	115	\$147,953	\$83,102	\$35,624	\$9,320	\$0	\$128,046	\$19,908	\$1,032.40	86.5%
Sep-20	117	\$154,818	\$90,934	\$16,187	\$9,482	\$0	\$116,603	\$38,215	\$915.56	75.3%
Oct-20	114	\$153,082	\$79,009	\$36,150	\$9,239	\$0	\$124,397	\$28,685	\$1,010.16	81.3%
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	112	\$1,473,273	\$877,814	\$294,843	\$90,765	\$0	\$1,263,422	\$209,852	\$873.16	85.8%
Current 12 Months	112	\$1,770,891	\$1,021,004	\$350,525	\$108,837	\$0	\$1,480,365	\$290,526	\$1,021.24	83.6%

Data Sources:

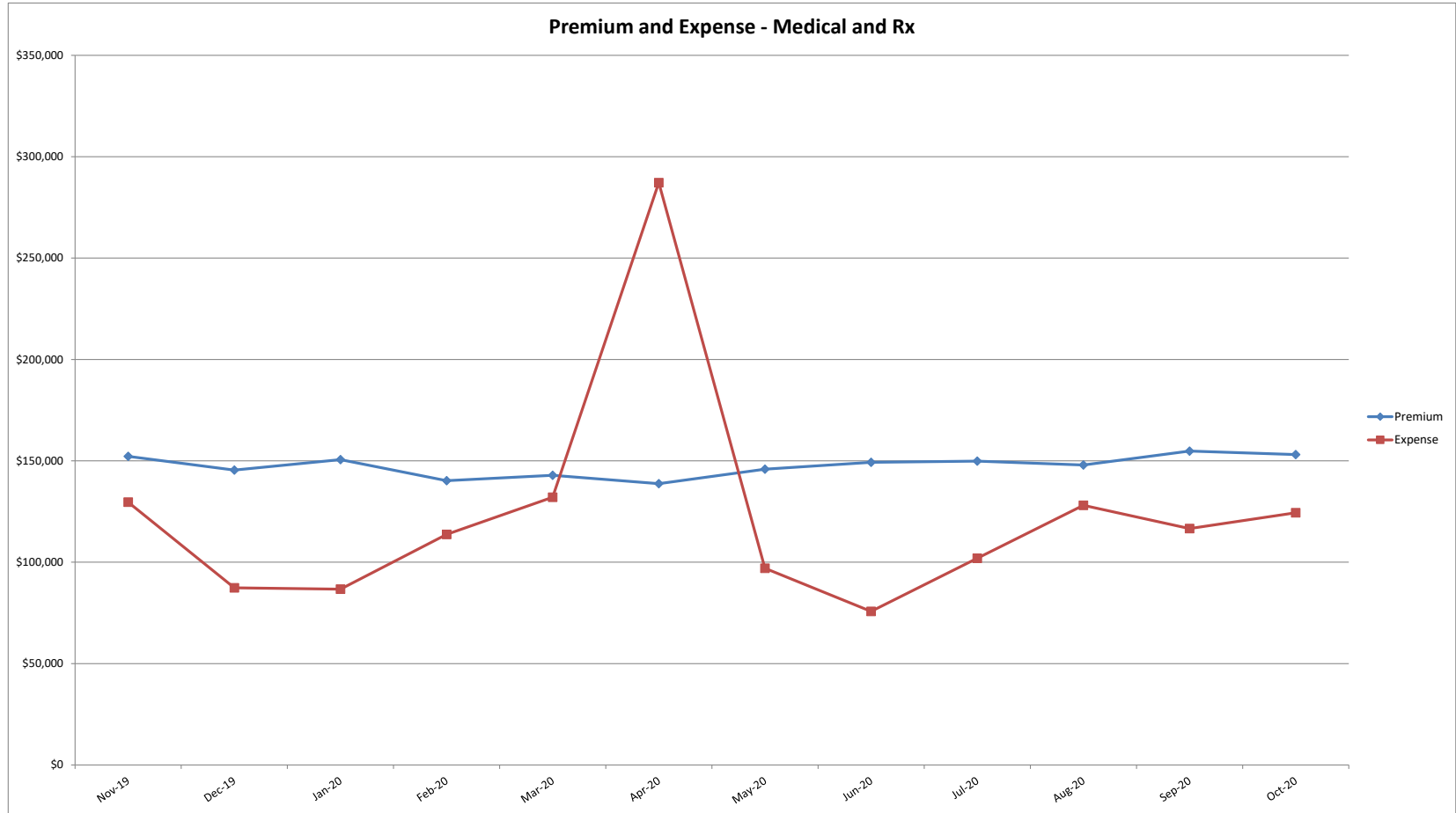
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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



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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of October 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%
Jul-20	737	\$564,738	\$212,284	\$102,737	\$59,726	\$0	\$374,748	\$189,991	\$427.44	66.4%
Aug-20	732	\$559,150	\$254,788	\$90,357	\$59,321	\$0	\$404,466	\$154,684	\$471.51	72.3%
Sep-20	729	\$557,288	\$163,644	\$119,910	\$59,078	\$0	\$342,632	\$214,656	\$388.96	61.5%
Oct-20	722	\$552,287	\$239,090	\$78,793	\$58,511	\$0	\$376,394	\$175,892	\$440.28	68.2%
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	733	\$5,620,497	\$2,300,078	\$741,722	\$594,023	\$0	\$3,635,823	\$1,984,674	\$345.35	64.7%
Current 12 Months	734	\$6,746,457	\$2,785,383	\$927,795	\$713,800	\$0	\$4,426,978	\$2,319,479	\$421.57	65.6%

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



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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of October 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	\$698.02	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%
Jul-20	3,041	\$2,474,410	\$1,465,767	\$0	\$609,757	\$224,608	\$0	\$2,300,132	\$174,278	\$682.51	93.0%
Aug-20	3,030	\$2,465,747	\$1,583,129	\$0	\$663,204	\$223,796	\$0	\$2,470,129	-\$4,382	\$741.36	100.2%
Sep-20	3,029	\$2,470,099	\$1,305,885	\$0	\$691,453	\$223,722	\$0	\$2,221,060	\$249,040	\$659.40	89.9%
Oct-20	3,026	\$2,467,478	\$1,474,912	\$0	\$624,269	\$223,500	\$0	\$2,322,682	\$144,796	\$693.71	94.1%
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	\$24,632,771	\$12,845,007	\$0	\$6,543,662	\$2,238,253	\$0	\$21,626,922	\$3,005,849	\$533.54	87.8%
Current 12 Months	3,028	\$29,314,638	\$15,274,933	\$0	\$7,791,845	\$2,684,072	\$0	\$25,750,850	\$3,563,789	\$634.75	87.8%

Data Sources:

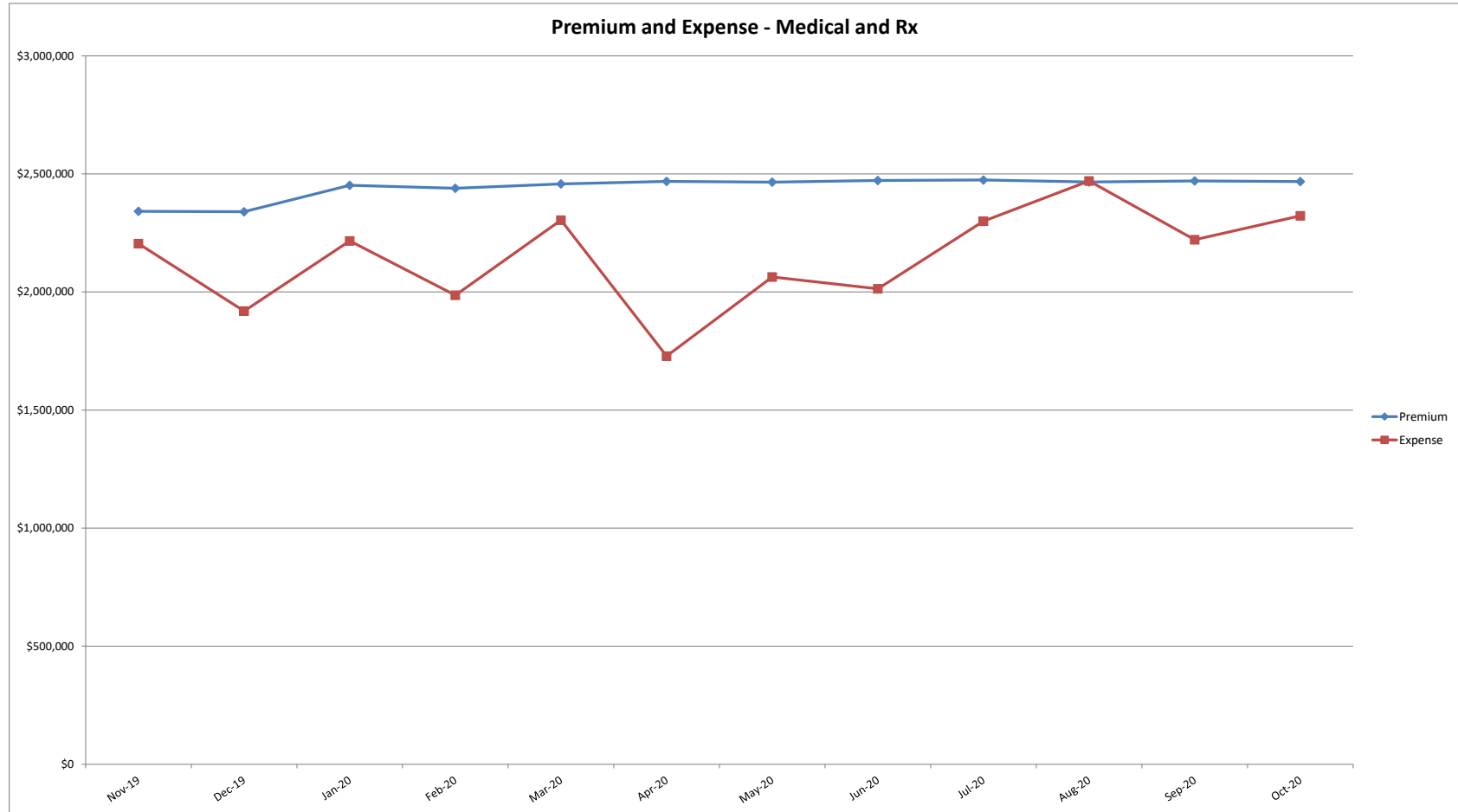
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of October 2020
County of Tulare - All Medical





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

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE							SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE				
Jan-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$1,513	\$0.00	5.0%	
Feb-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$1,513	\$0.00	5.0%	
Mar-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$1,513	\$0.00	5.0%	
Apr-18	1	\$1,593	\$2,160	\$0	\$0	\$80	\$0	\$2,240	-\$648	\$2,160.00	140.7%	
May-18	1	\$1,593	-\$1,326	\$0	\$0	\$80	\$0	-\$1,246	\$2,839	-\$1,326.00	-78.2%	
Jun-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$1,513	\$0.00	5.0%	
Jul-18	0	\$0	-\$20	\$0	\$0	\$0	\$0	-\$20	\$20	\$0.00	0.0%	
Aug-18	0	\$0	\$5,911	\$0	\$0	\$0	\$0	\$5,911	-\$5,911	\$0.00	0.0%	
Sep-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Oct-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Nov-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Dec-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Jan-19	0	\$0	-\$393	\$0	\$0	\$0	\$0	-\$393	\$393	\$0.00	0.0%	
Feb-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Mar-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Apr-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
May-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Jun-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Jul-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Aug-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Sep-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Oct-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Nov-19	0	\$0	-\$3,317	\$0	\$0	\$0	\$0	-\$3,317	\$3,317	\$0.00	0.0%	
Dec-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Jan-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Feb-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Mar-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Apr-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
May-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Jun-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Jul-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Aug-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Sep-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Oct-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
2015	324	\$3,113,449	\$2,576,592	\$947,923	\$596,111	\$351,916	-\$219,668	\$4,252,873	-\$1,139,424	\$1,003.07	136.6%	
2016	292	\$3,189,435	\$1,369,824	\$873,682	\$894,540	\$300,484	\$0	\$3,438,530	-\$249,094	\$895.31	107.8%	
2017	1	\$19,113	\$271,932	\$0	\$19	\$1,048	\$0	\$272,998	-\$253,885	\$22,662.52	1428.3%	
2018	1	\$9,557	\$6,725	\$0	\$0	\$482	\$0	\$7,207	\$2,350	\$1,120.83	75.4%	
2019	0	\$0	-\$3,710	\$0	\$0	\$0	\$0	-\$3,710	\$3,710	N/A	0.0%	
2020 YTD	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A	0.0%	
Current 12 Months	0	\$0	-\$3,317	\$0	\$0	\$0	\$0	-\$3,317	\$3,317	N/A	0.0%	

Data Sources:

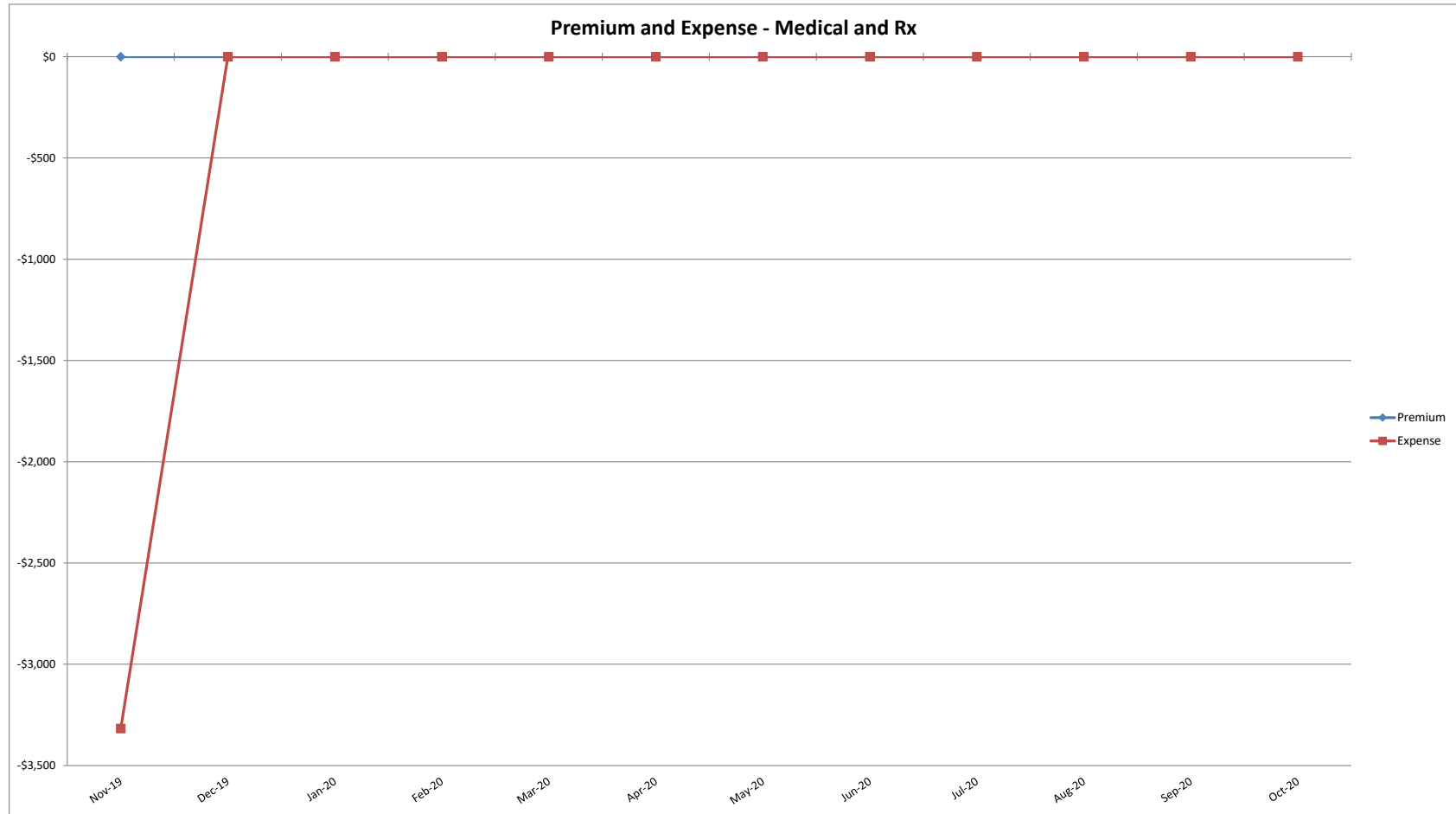
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

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



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





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of October 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%
Jul-20	3,005	\$2,446,938	\$1,444,915	\$594,262	\$221,949	\$0	\$2,261,126	\$185,812	\$678.59	92.4%
Aug-20	2,995	\$2,438,885	\$1,575,623	\$659,474	\$221,211	\$0	\$2,456,308	-\$17,423	\$746.28	100.7%
Sep-20	2,994	\$2,443,237	\$1,298,645	\$676,096	\$221,137	\$0	\$2,195,878	\$247,359	\$659.57	89.9%
Oct-20	2,992	\$2,441,225	\$1,466,205	\$623,730	\$220,989	\$0	\$2,310,924	\$130,301	\$698.51	94.7%
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	2,995	\$24,363,536	\$12,304,376	\$6,461,363	\$2,212,181	\$0	\$20,977,920	\$3,385,616	\$522.43	86.1%
Current 12 Months	2,993	\$28,997,010	\$14,585,992	\$7,708,003	\$2,653,051	\$0	\$24,947,046	\$4,049,964	\$620.66	86.0%

Data Sources:

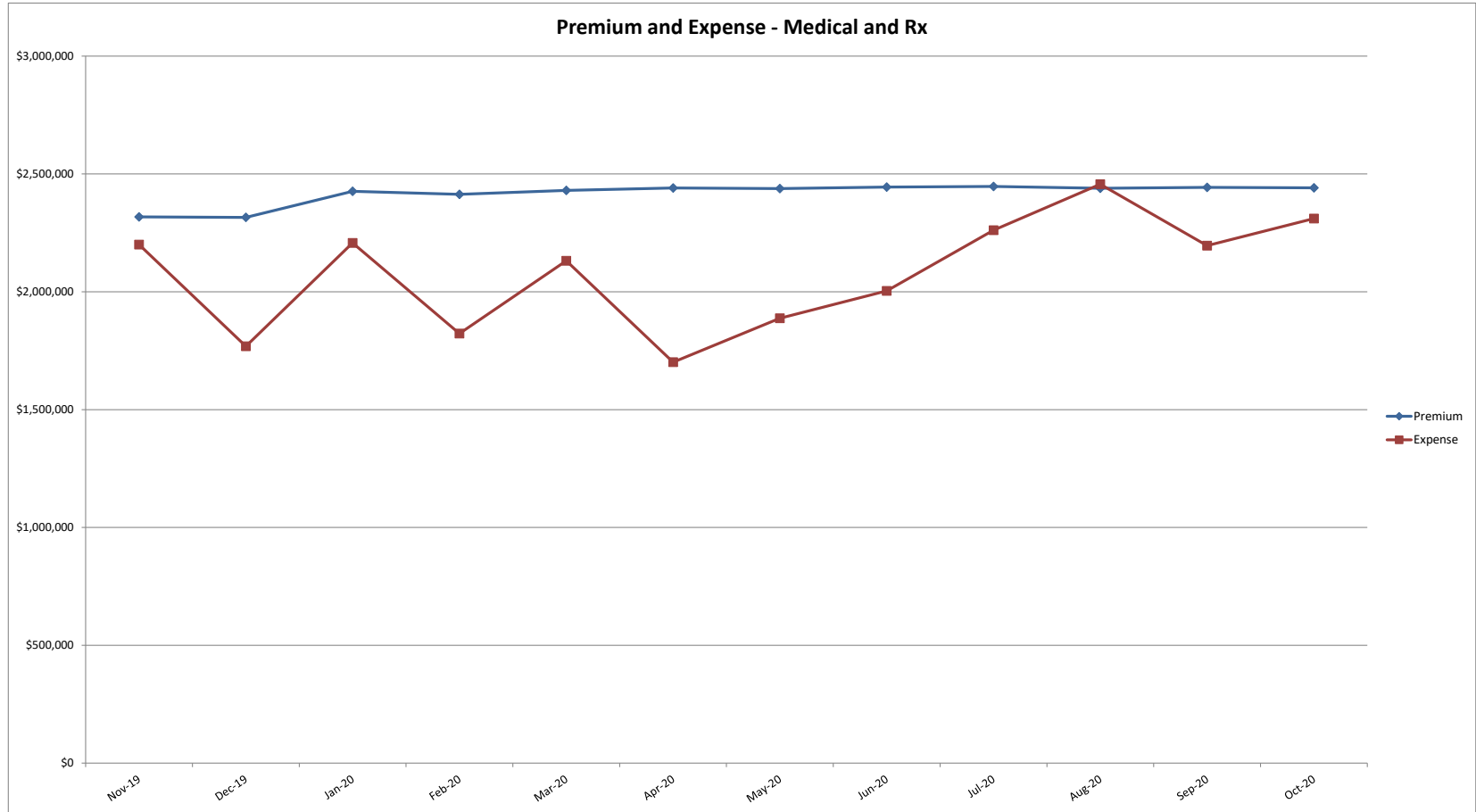
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San Joaquin Valley Insurance Authority (SJVIA)
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County of Tulare - PPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of October 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%
Jul-20	36	\$27,472	\$20,852	\$15,495	\$2,659	\$0	\$39,006	-\$11,533	\$1,009.63	142.0%
Aug-20	35	\$26,862	\$7,506	\$3,730	\$2,585	\$0	\$13,821	\$13,041	\$321.04	51.5%
Sep-20	35	\$26,862	\$7,240	\$15,357	\$2,585	\$0	\$25,182	\$1,680	\$645.63	93.7%
Oct-20	34	\$26,252	\$8,708	\$539	\$2,511	\$0	\$11,758	\$14,495	\$271.96	44.8%
2015	32	\$215,364	\$174,555	\$8,710	\$26,718	\$0	\$209,983	\$5,381	\$482.28	97.5%
2016	32	\$216,382	\$126,874	\$6,269	\$24,916	\$0	\$158,059	\$58,323	\$344.93	73.0%
2017	37	\$293,539	\$69,926	\$2,767	\$29,710	\$0	\$102,403	\$191,136	\$161.90	34.9%
2018	35	\$274,074	\$66,283	\$7,316	\$27,988	\$0	\$101,587	\$172,487	\$173.58	37.1%
2019	34	\$297,735	\$290,599	\$84,207	\$30,504	\$0	\$405,309	-\$107,574	\$907.52	136.1%
2020 YTD	35	\$269,235	\$540,631	\$82,298	\$26,073	\$0	\$649,002	-\$379,767	\$1,483.17	241.1%
Current 12 Months	35	\$317,628	\$692,257	\$83,842	\$31,021	\$0	\$807,121	-\$489,493	\$1,847.86	254.1%

Data Sources:

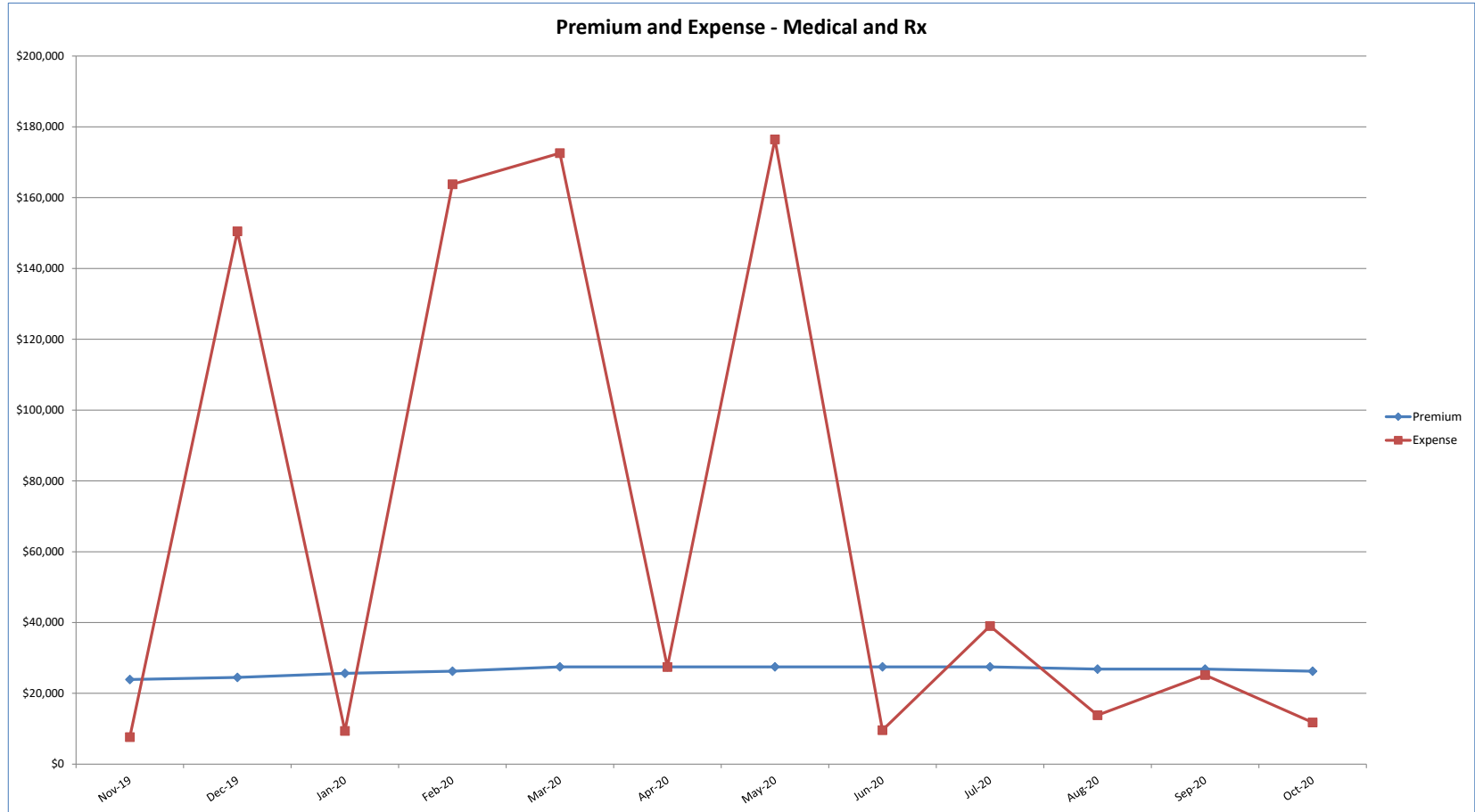
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County of Tulare - HDHP





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

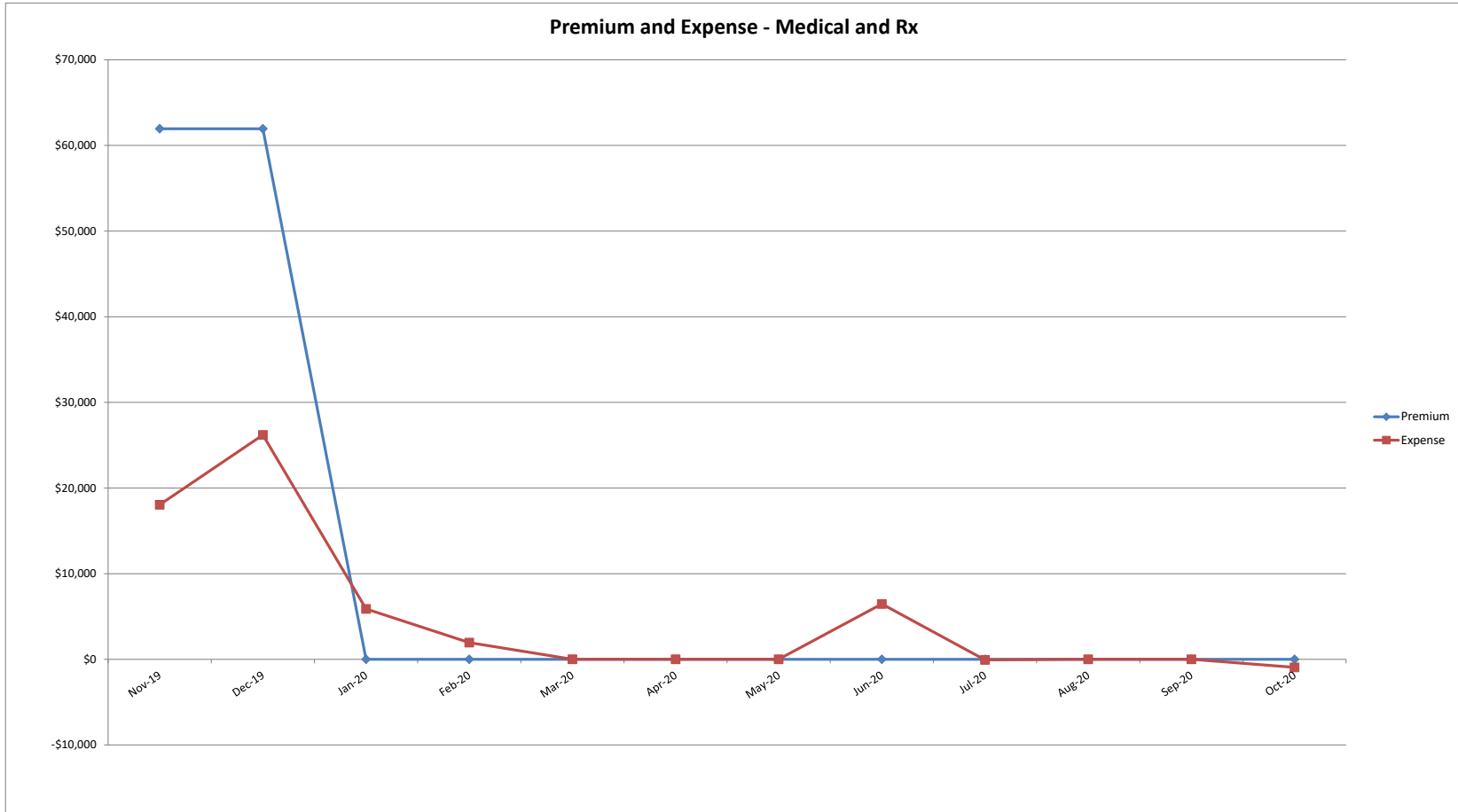
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE							SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE				
Jan-18	38	\$71,512	\$113,536	\$0	\$5,036	\$2,622	\$0	\$121,194	-\$49,683	\$3,120.32	169.5%	
Feb-18	40	\$73,337	\$86,671	\$0	\$7,680	\$2,760	\$0	\$97,111	-\$23,774	\$2,358.76	132.4%	
Mar-18	40	\$73,337	\$77,603	\$0	\$9,021	\$2,760	\$0	\$89,384	-\$16,047	\$2,165.59	121.9%	
Apr-18	39	\$71,690	\$33,297	\$0	\$6,186	\$2,691	\$0	\$42,175	\$29,516	\$1,012.39	58.8%	
May-18	37	\$68,404	\$47,159	\$0	\$7,047	\$2,553	\$0	\$56,759	\$11,645	\$1,465.03	83.0%	
Jun-18	37	\$68,412	\$118,930	\$0	\$7,983	\$2,553	\$0	\$129,467	-\$61,054	\$3,430.09	189.2%	
Jul-18	37	\$66,952	\$1,487	\$0	\$6,422	\$2,553	\$0	\$10,463	\$56,489	\$213.76	15.6%	
Aug-18	38	\$68,960	\$56,140	\$0	\$37,091	\$2,622	\$0	\$95,854	-\$26,894	\$2,453.46	139.0%	
Sep-18	36	\$64,940	\$58,032	\$0	\$38,273	\$2,484	\$0	\$98,790	-\$33,849	\$2,675.14	152.1%	
Oct-18	37	\$67,313	\$33,790	\$0	\$6,439	\$2,553	\$0	\$42,782	\$24,531	\$1,087.26	63.6%	
Nov-18	38	\$68,226	\$53,569	\$0	\$7,576	\$2,622	\$0	\$63,767	\$4,459	\$1,609.08	93.5%	
Dec-18	37	\$65,853	\$26,457	\$0	\$8,265	\$2,553	\$0	\$37,276	\$28,577	\$938.44	56.6%	
Jan-19	38	\$68,843	\$20,077	\$0	\$3,619	\$3,441	\$0	\$27,137	\$41,706	\$623.58	39.4%	
Feb-19	38	\$68,843	\$20,058	\$0	\$6,204	\$3,441	\$0	\$29,704	\$39,139	\$691.12	43.1%	
Mar-19	37	\$67,885	\$31,506	\$0	\$6,524	\$3,351	\$0	\$41,380	\$26,505	\$1,027.83	61.0%	
Apr-19	37	\$66,596	\$26,423	\$0	\$5,317	\$3,351	\$0	\$35,091	\$31,505	\$857.85	52.7%	
May-19	35	\$63,149	\$34,997	\$0	\$5,092	\$3,170	\$0	\$43,259	\$19,890	\$1,145.41	68.5%	
Jun-19	35	\$63,149	\$47,845	\$0	\$6,568	\$3,170	\$0	\$57,583	\$5,566	\$1,554.67	91.2%	
Jul-19	34	\$61,617	\$36,040	\$0	\$2,600	\$3,079	\$0	\$41,719	\$19,898	\$1,136.47	67.7%	
Aug-19	33	\$62,192	\$44,424	\$0	\$3,324	\$2,988	\$0	\$50,736	\$11,455	\$1,446.90	81.6%	
Sep-19	32	\$60,277	\$143,186	\$0	\$3,349	\$2,898	\$0	\$149,433	-\$89,156	\$4,579.21	247.9%	
Oct-19	33	\$62,192	\$52,652	\$0	\$3,164	\$2,988	\$0	\$58,804	\$3,387	\$1,691.39	94.6%	
Nov-19	33	\$61,948	\$10,387	\$0	\$4,681	\$2,988	\$0	\$18,056	\$43,892	\$456.59	29.1%	
Dec-19	33	\$61,948	\$19,151	\$0	\$4,057	\$2,988	\$0	\$26,197	\$35,752	\$703.28	42.3%	
Jan-20	0	\$0	\$3,288	\$0	\$2,593	\$0	\$0	\$5,881	-\$5,881	\$0.00	0.0%	
Feb-20	0	\$0	\$1,985	\$0	-\$36	\$0	\$0	\$1,949	-\$1,949	\$0.00	0.0%	
Mar-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Apr-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
May-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Jun-20	0	\$0	\$6,467	\$0	\$0	\$0	\$0	\$6,467	-\$6,467	\$0.00	0.0%	
Jul-20	0	\$0	-\$62	\$0	\$0	\$0	\$0	-\$62	\$62	\$0.00	0.0%	
Aug-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Sep-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Oct-20	0	\$0	-\$939	\$0	\$0	\$0	\$0	-\$939	\$939	\$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	\$10,739	\$0	\$2,557	\$0	\$0	\$13,296	-\$13,296	\$201.46	0.0%	
Current 12 Months	6	\$123,897	\$40,277	\$0	\$11,295	\$5,977	\$0	\$57,549	\$66,348	\$781.39	46.4%	

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



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All Others - All Medical





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of October 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%
Jul-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2015	94	\$1,211,794	\$2,250,892	\$428,402	\$257,607	\$104,791	-\$50,695	\$2,990,998	-\$1,779,204	\$2,547.40	246.8%	
2016	94	\$1,280,238	\$1,072,716	\$434,864	\$217,831	\$99,223	\$0	\$1,824,634	-\$544,396	\$1,525.56	142.5%	
2017	128	\$2,327,432	\$1,651,278	\$627,083	\$284,809	\$137,226	\$0	\$2,700,397	-\$372,964	\$1,668.73	116.0%	
2018	0	\$0	\$104,250	\$0	\$0	\$0	\$0	\$104,250	-\$104,250	\$0.00	0.0%	
2019	0	\$0	\$4,433	\$0	\$0	\$0	\$0	\$4,433	-\$4,433	N/A	0.0%	
2020 YTD	0	\$0	\$6,893	\$0	\$0	\$0	\$0	\$6,893	-\$6,893	N/A	0.0%	
Current 12 Months	0	\$0	\$6,497	\$0	\$0	\$0	\$0	\$6,497	-\$6,497	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

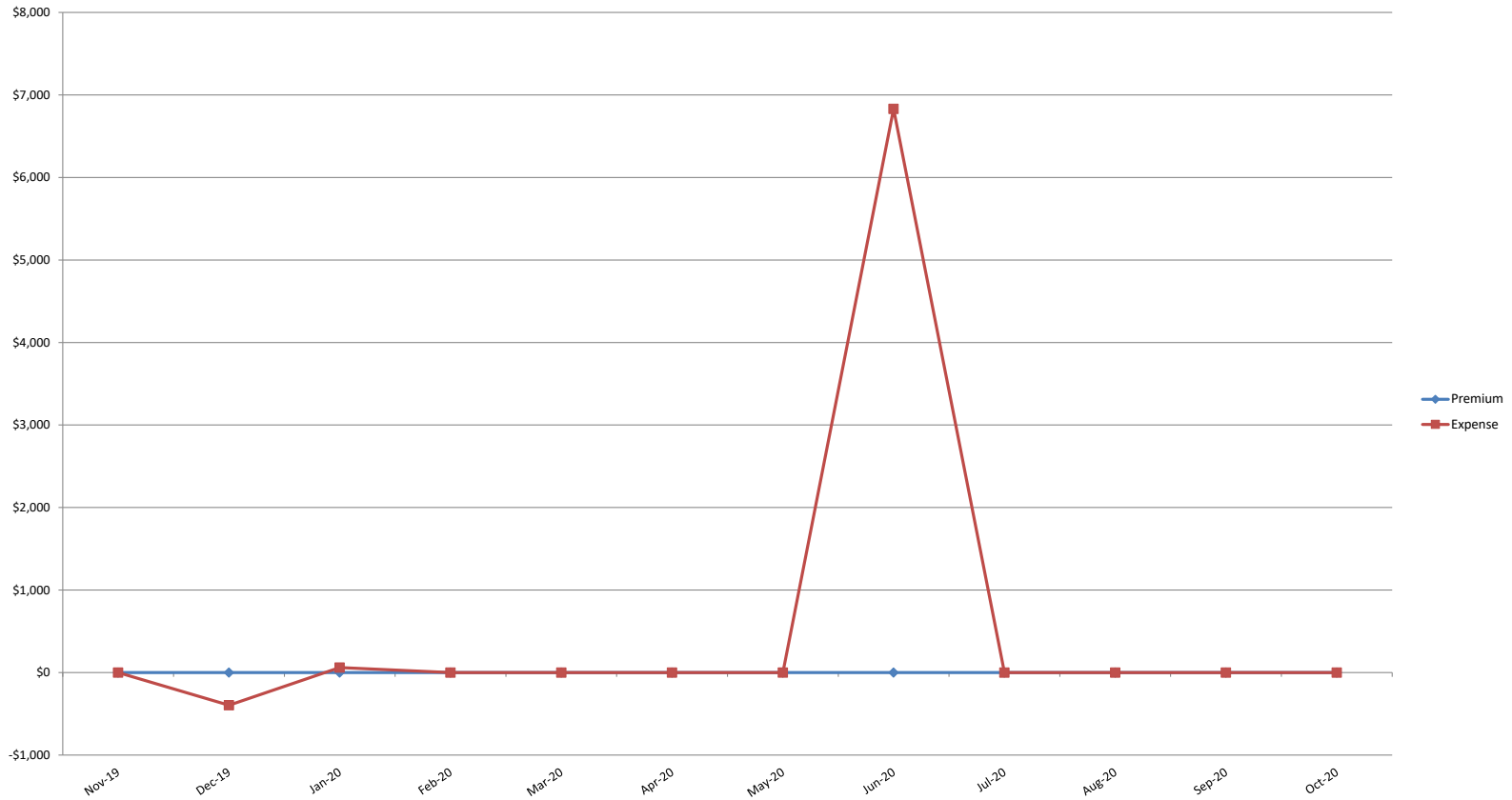
Notes:

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
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 October 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 October 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	\$19,947	\$1,135.02	67.6%
Aug-19	33	\$62,192	\$44,424	\$3,324	\$2,988	\$0	\$50,736	\$11,455	\$1,446.90	81.6%
Sep-19	32	\$60,277	\$143,186	\$3,349	\$2,898	\$0	\$149,433	-\$89,156	\$4,579.21	247.9%
Oct-19	33	\$62,192	\$52,926	\$3,164	\$2,988	\$0	\$59,078	\$3,113	\$1,699.69	95.0%
Nov-19	33	\$61,948	\$10,387	\$4,681	\$2,988	\$0	\$18,056	\$43,892	\$456.59	29.1%
Dec-19	33	\$61,948	\$19,547	\$4,057	\$2,988	\$0	\$26,593	\$35,356	\$715.28	42.9%
Jan-20	0	\$0	\$3,227	\$2,593	\$0	\$0	\$5,820	-\$5,820	\$0.00	0.0%
Feb-20	0	\$0	\$1,985	(\$36)	\$0	\$0	\$1,949	-\$1,949	\$0.00	0.0%
Mar-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-20	0	\$0	-\$365	\$0	\$0	\$0	-\$365	\$365	\$0.00	0.0%
Jul-20	0	\$0	-\$62	\$0	\$0	\$0	-\$62	\$62	\$0.00	0.0%
Aug-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-20	0	\$0	-\$939	\$0	\$0	\$0	-\$939	\$939	\$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	\$3,846	\$2,557	\$0	\$0	\$6,403	-\$6,403	\$97.02	0.0%
Current 12 Months	6	\$123,897	\$33,780	\$11,295	\$5,977	\$0	\$51,052	\$72,845	\$682.95	41.2%

Data Sources:

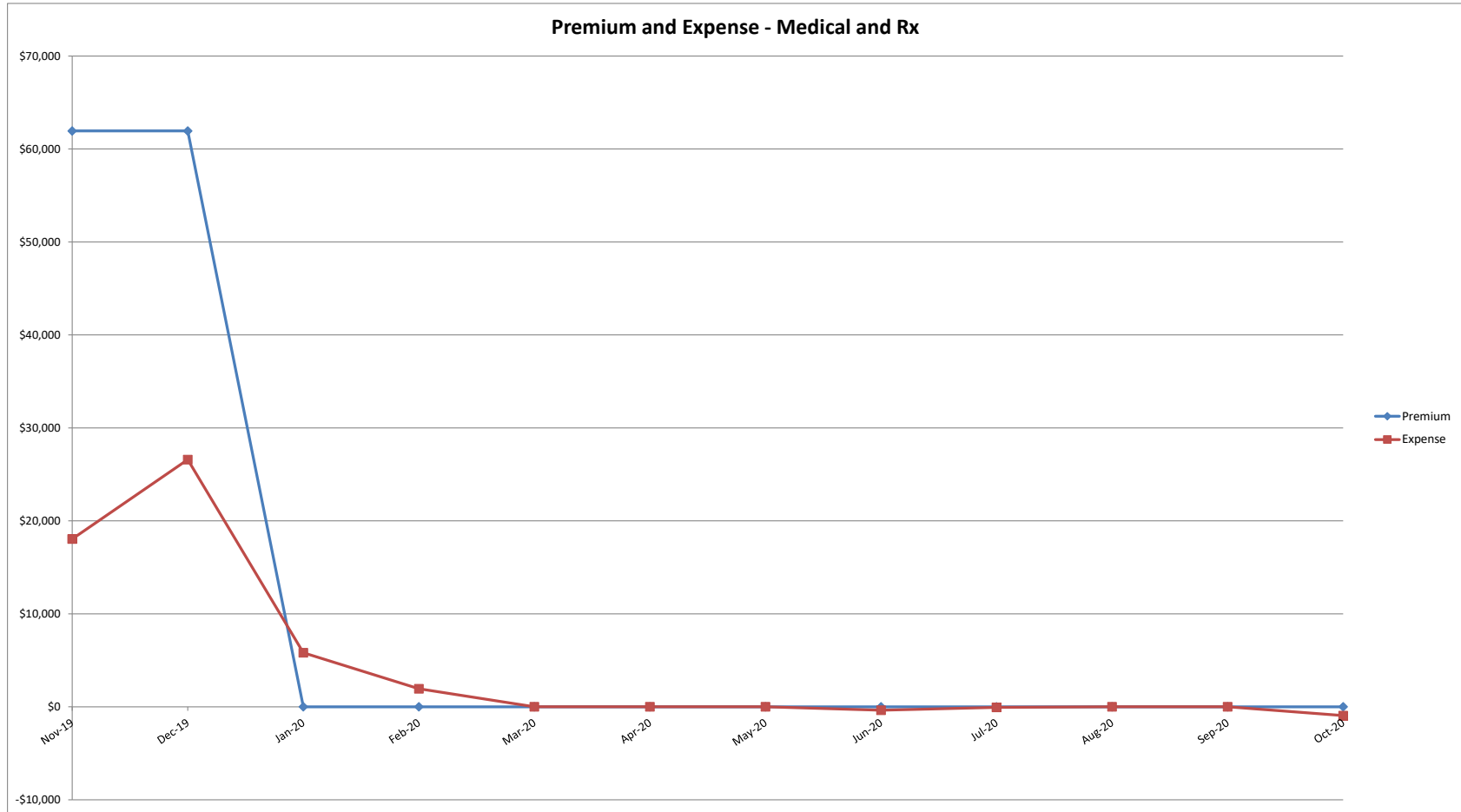
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Notes:

1. Fixed Cost Schedule: Appendix
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of October 2020
All Others - PPO



Appendix

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

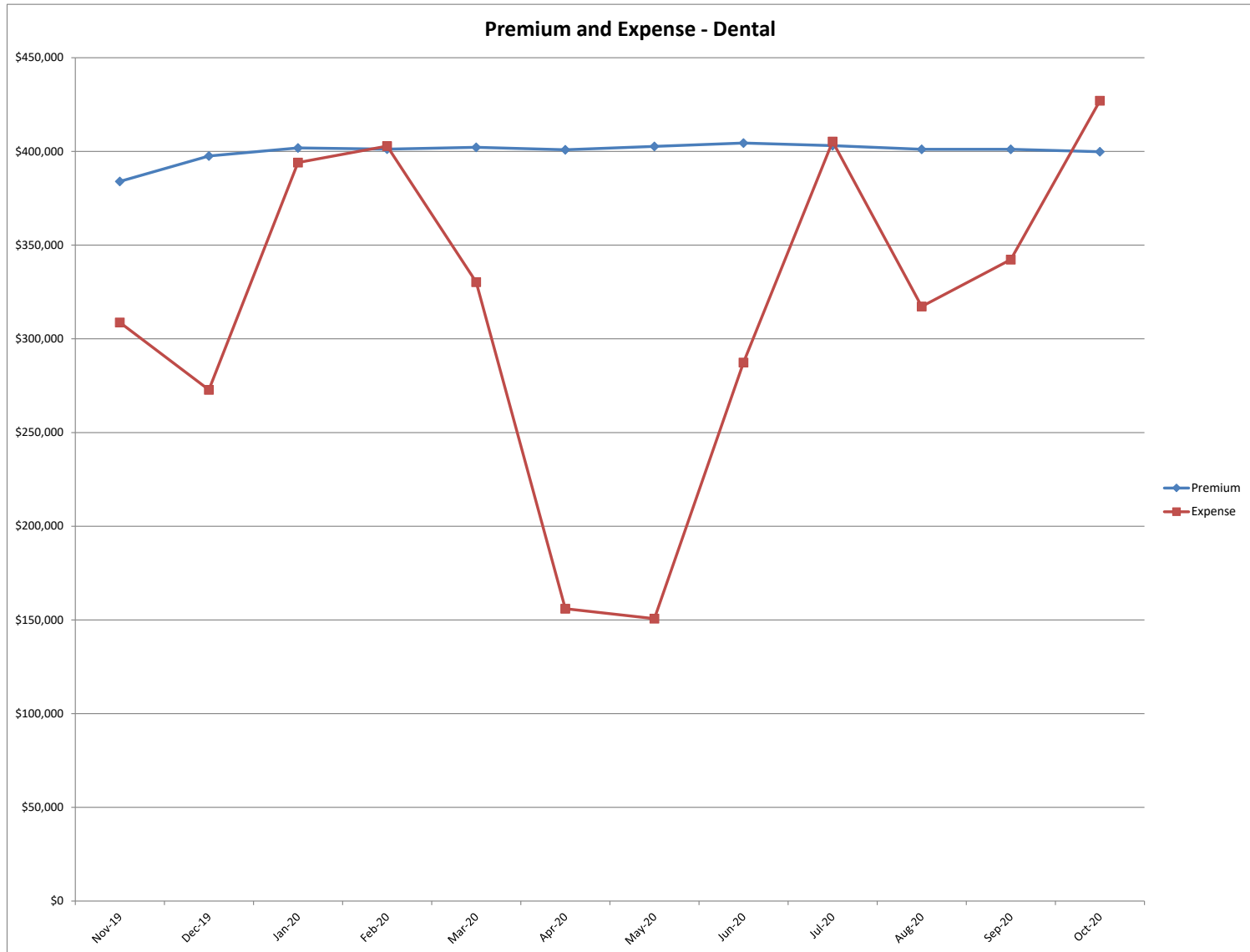
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-18	6,772	\$362,752	\$358,669	\$33,042	\$391,712	-\$28,960	107.98%
Feb-18	6,769	\$359,841	\$319,592	\$32,861	\$352,453	\$7,388	97.95%
Mar-18	6,764	\$356,513	\$353,356	\$32,478	\$385,834	-\$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%
Jul-20	7,328	\$403,096	\$376,903	\$28,359	\$405,262	-\$2,167	100.54%
Aug-20	7,293	\$401,160	\$289,047	\$28,224	\$317,271	\$83,889	79.09%
Sep-20	7,282	\$401,156	\$314,123	\$28,181	\$342,304	\$58,852	85.33%
Oct-20	7,256	\$399,834	\$398,963	\$28,081	\$427,044	-\$27,210	106.81%
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	7,300	\$4,018,598	\$2,930,576	\$282,522	\$3,213,098	\$805,500	79.96%
Current 12 Months	7,262	\$4,800,138	\$3,457,431	\$337,236	\$3,794,667	\$1,005,471	79.05%

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 Oct. 2020: -\$1,488.

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





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

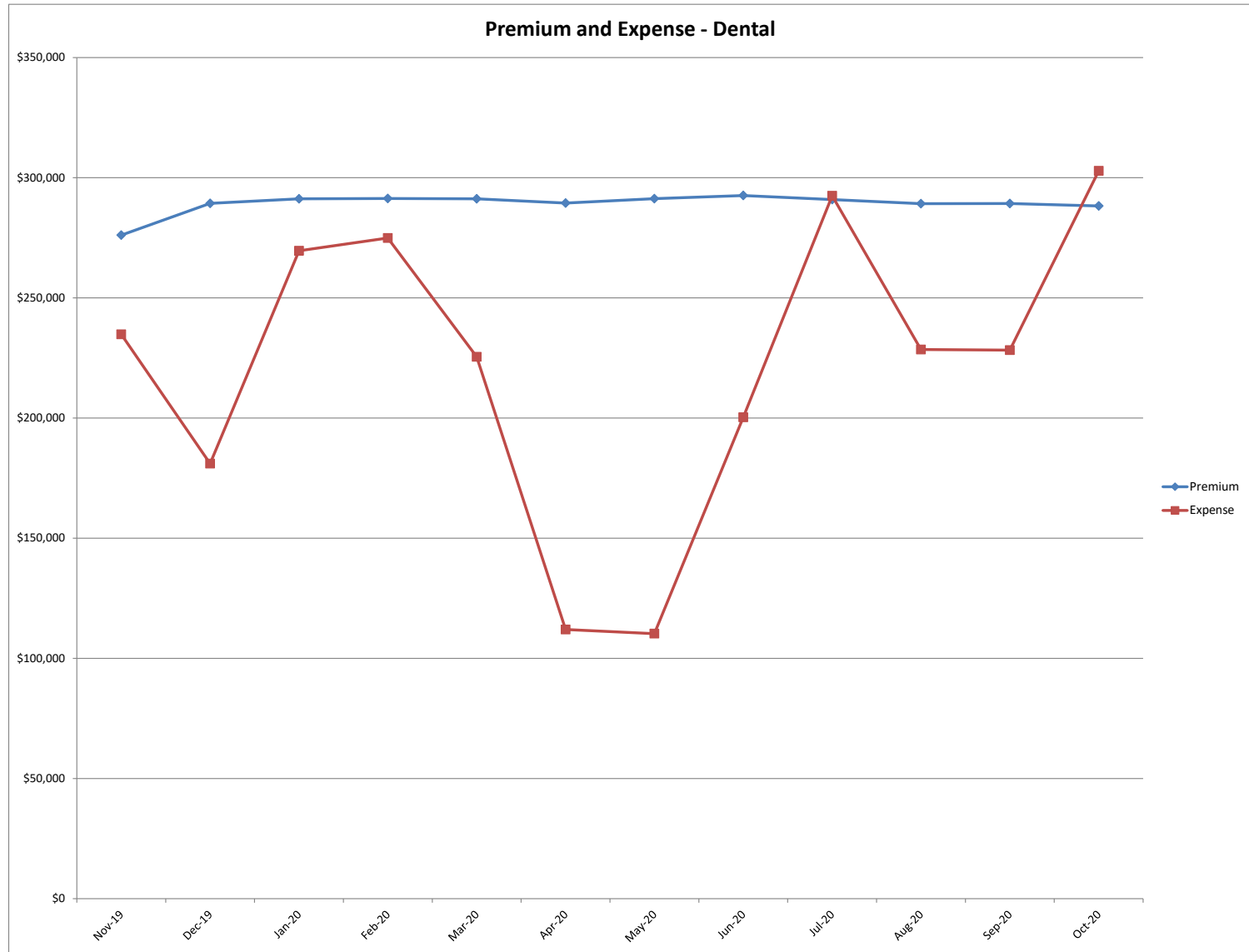
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-18	4,261	\$258,318	\$234,694	\$23,536	\$258,230	\$88	99.97%
Feb-18	4,249	\$256,569	\$225,524	\$23,442	\$248,966	\$7,603	97.04%
Mar-18	4,249	\$253,280	\$252,469	\$23,074	\$275,543	-\$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%
Jul-20	4,710	\$290,903	\$274,253	\$18,228	\$292,481	-\$1,578	100.54%
Aug-20	4,682	\$289,183	\$210,375	\$18,119	\$228,494	\$60,689	79.01%
Sep-20	4,679	\$289,285	\$210,179	\$18,108	\$228,286	\$60,999	78.91%
Oct-20	4,660	\$288,246	\$284,800	\$18,034	\$302,834	-\$14,589	105.06%
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	4,698	\$2,904,770	\$2,062,859	\$181,809	\$2,244,668	\$660,102	77.28%
Current 12 Months	4,665	\$3,470,216	\$2,443,842	\$216,650	\$2,660,492	\$809,724	76.67%

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 October 2020
County of Fresno**





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

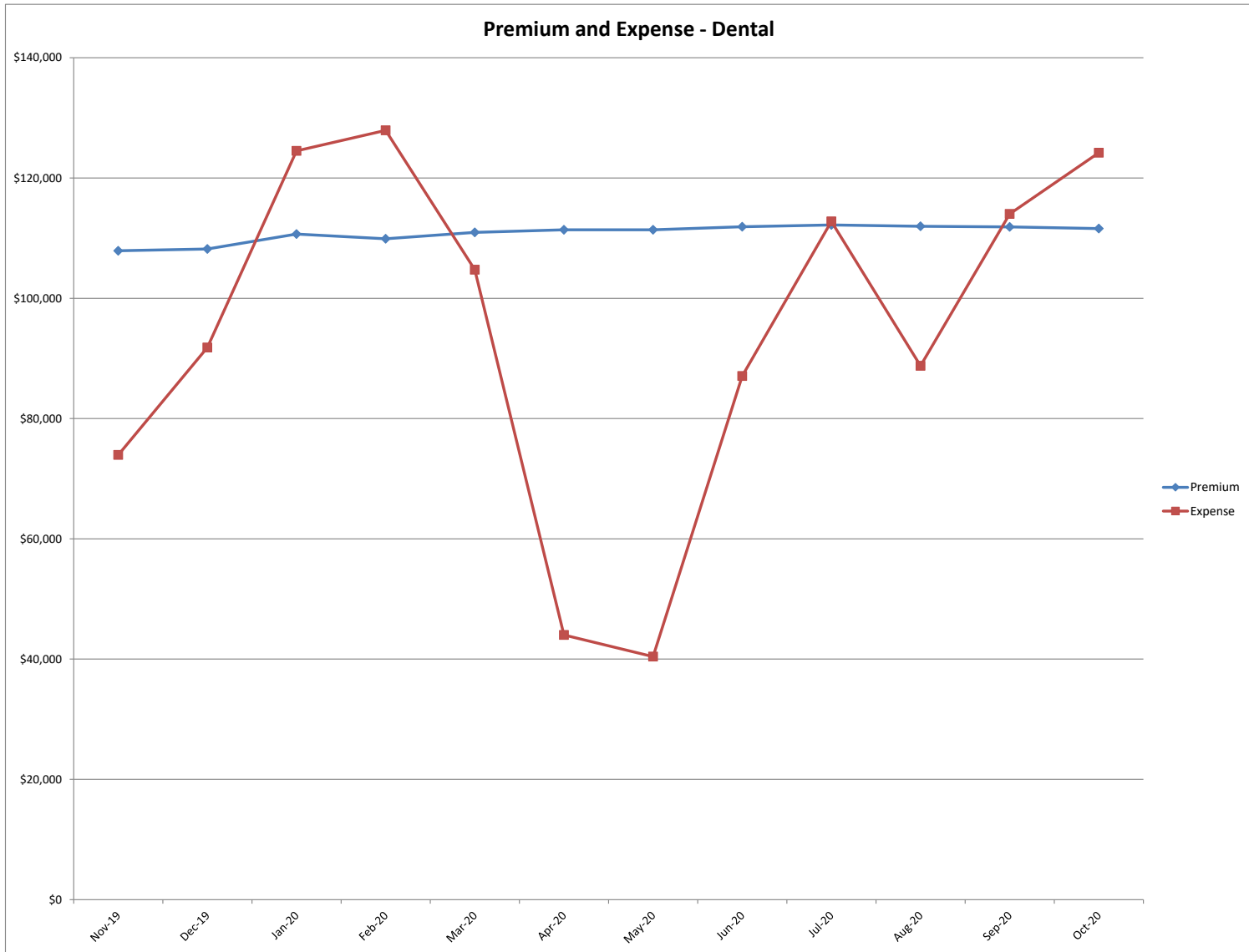
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-18	2,511	\$104,434	\$123,975	\$9,507	\$133,482	-\$29,048	127.81%
Feb-18	2,520	\$103,272	\$94,068	\$9,418	\$103,487	-\$214	100.21%
Mar-18	2,515	\$103,233	\$100,887	\$9,405	\$110,291	-\$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%
Jul-20	2,618	\$112,192	\$102,649	\$10,132	\$112,781	-\$589	100.52%
Aug-20	2,611	\$111,977	\$78,672	\$10,105	\$88,776	\$23,200	79.28%
Sep-20	2,603	\$111,871	\$103,944	\$10,074	\$114,018	-\$2,147	101.92%
Oct-20	2,596	\$111,588	\$114,163	\$10,047	\$124,209	-\$12,621	111.31%
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	2,602	\$1,113,828	\$867,718	\$100,713	\$968,430	\$145,397	86.95%
Current 12 Months	2,597	\$1,329,921	\$1,013,589	\$120,585	\$1,134,175	\$195,747	85.28%

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 October 2020
County of Tulare





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of October 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%
Jul-20	7,240	\$62,280	\$41,240	\$8,096	\$49,336	\$12,944	79.22%
Aug-20	7,221	\$62,129	\$52,474	\$8,077	\$60,551	\$1,578	97.46%
Sep-20	7,180	\$61,880	\$49,560	\$8,044	\$57,604	\$4,276	93.09%
Oct-20	7,163	\$61,721	\$49,898	\$8,024	\$57,922	\$3,799	93.84%
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	7,218	\$621,857	\$442,236	\$80,841	\$523,077	\$98,780	84.12%
Current 12 Months	7,202	\$742,862	\$530,186	\$96,572	\$626,758	\$116,104	84.37%

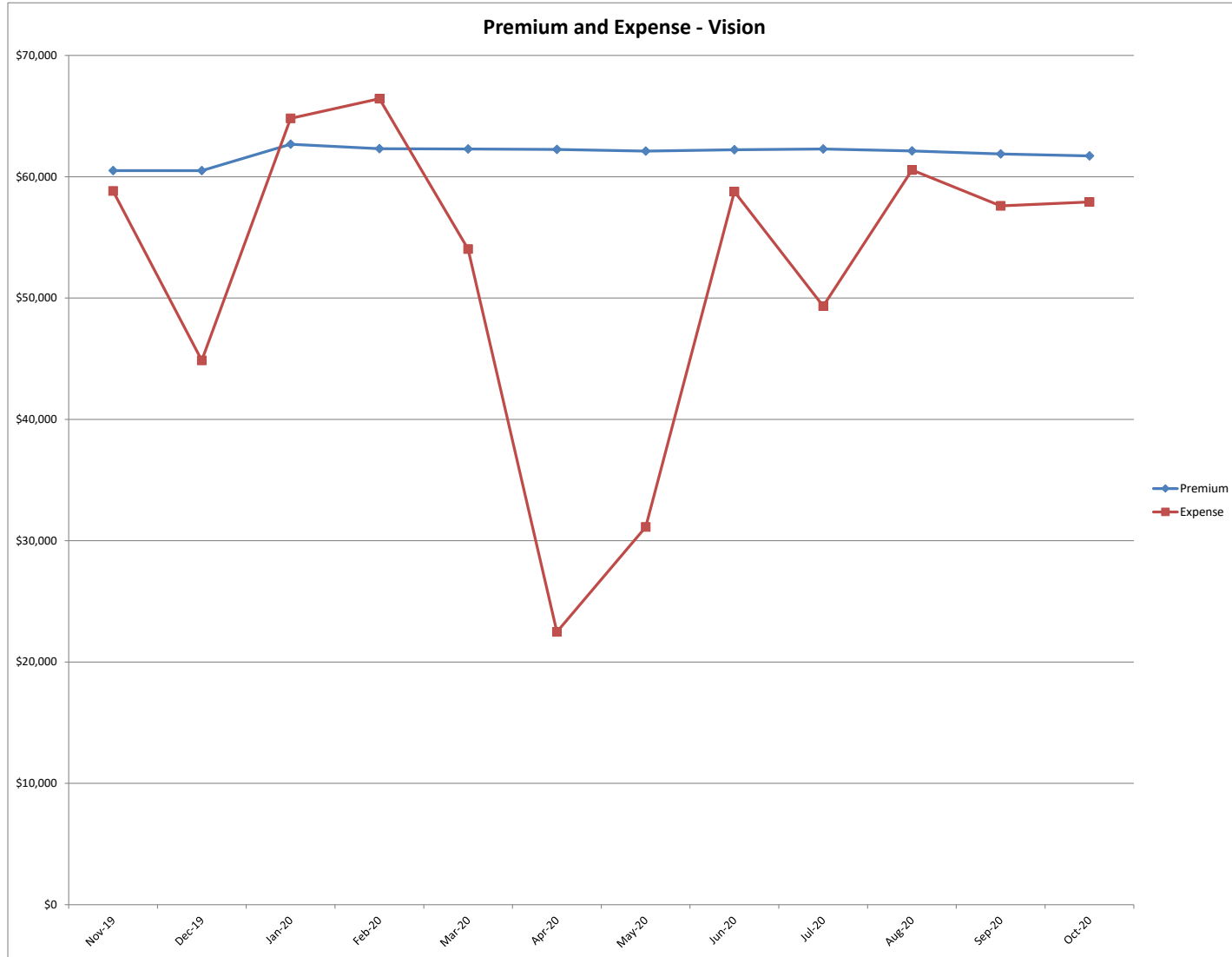
Data Source: VSP SJVIA Utilization Reports

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 October 2020
County of Fresno and County of Tulare





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of October 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%
Jul-20	4,339	\$45,410	\$30,161	\$5,903	\$36,064	\$9,346	79.42%
Aug-20	4,326	\$45,272	\$33,357	\$5,885	\$39,242	\$6,030	86.68%
Sep-20	4,292	\$45,045	\$32,197	\$5,856	\$38,053	\$6,992	84.48%
Oct-20	4,276	\$44,867	\$31,460	\$5,833	\$37,293	\$7,574	83.12%
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	4,324	\$453,593	\$299,017	\$58,967	\$357,984	\$95,609	78.92%
Current 12 Months	4,311	\$541,496	\$357,711	\$70,394	\$428,105	\$113,391	79.06%

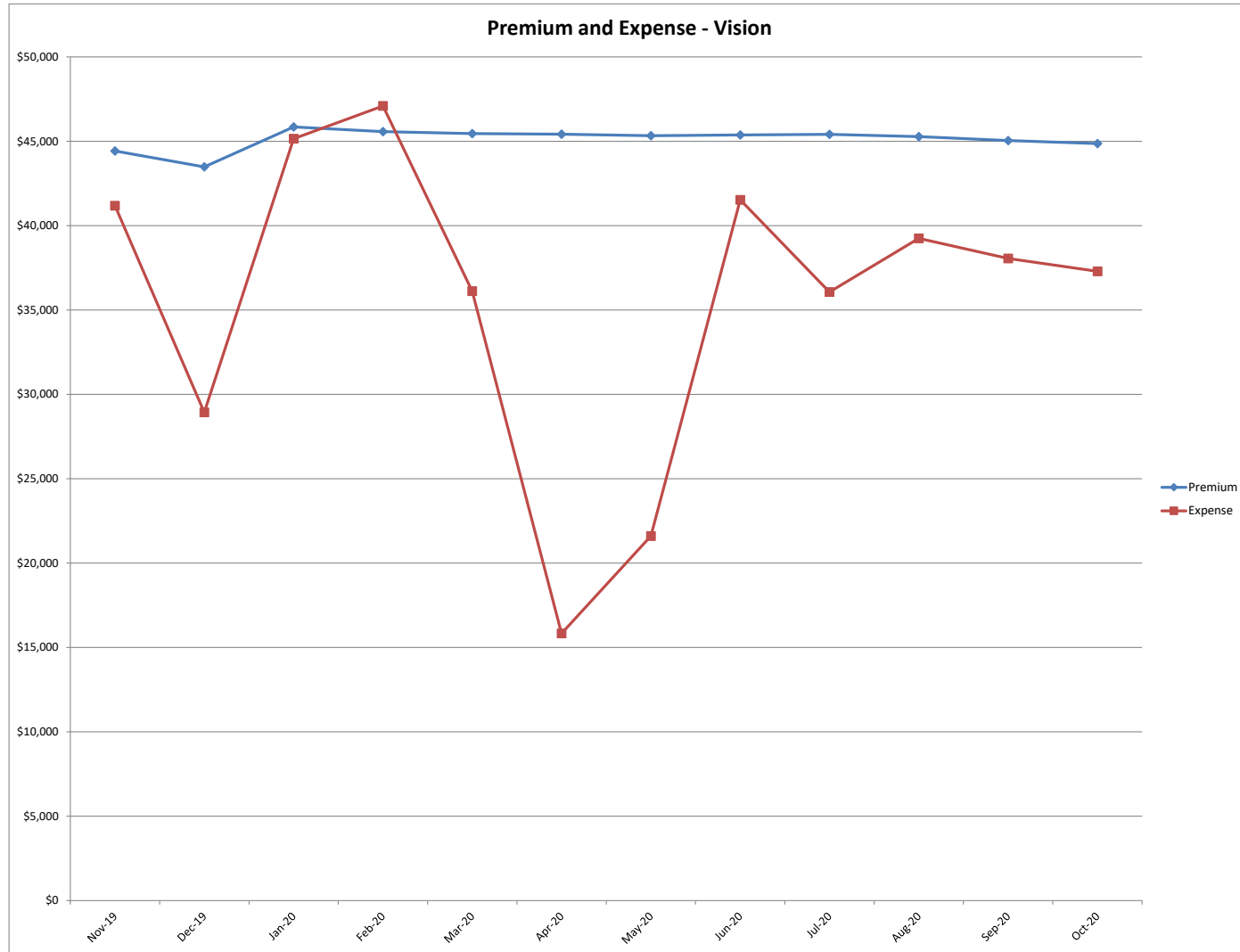
Data Source: VSP SJVIA Utilization Reports

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 October 2020
County of Fresno





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of October 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%
Jul-20	2,901	\$16,870	\$11,079	\$2,193	\$13,272	\$3,598	78.67%
Aug-20	2,895	\$16,857	\$19,117	\$2,191	\$21,308	-\$4,451	126.41%
Sep-20	2,888	\$16,835	\$17,363	\$2,189	\$19,552	-\$2,717	116.14%
Oct-20	2,887	\$16,854	\$18,438	\$2,191	\$20,629	-\$3,775	122.40%
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	2,894	\$168,264	\$143,219	\$21,874	\$165,093	\$3,171	98.12%
Current 12 Months	2,891	\$201,366	\$172,475	\$26,178	\$198,653	\$2,713	98.65%

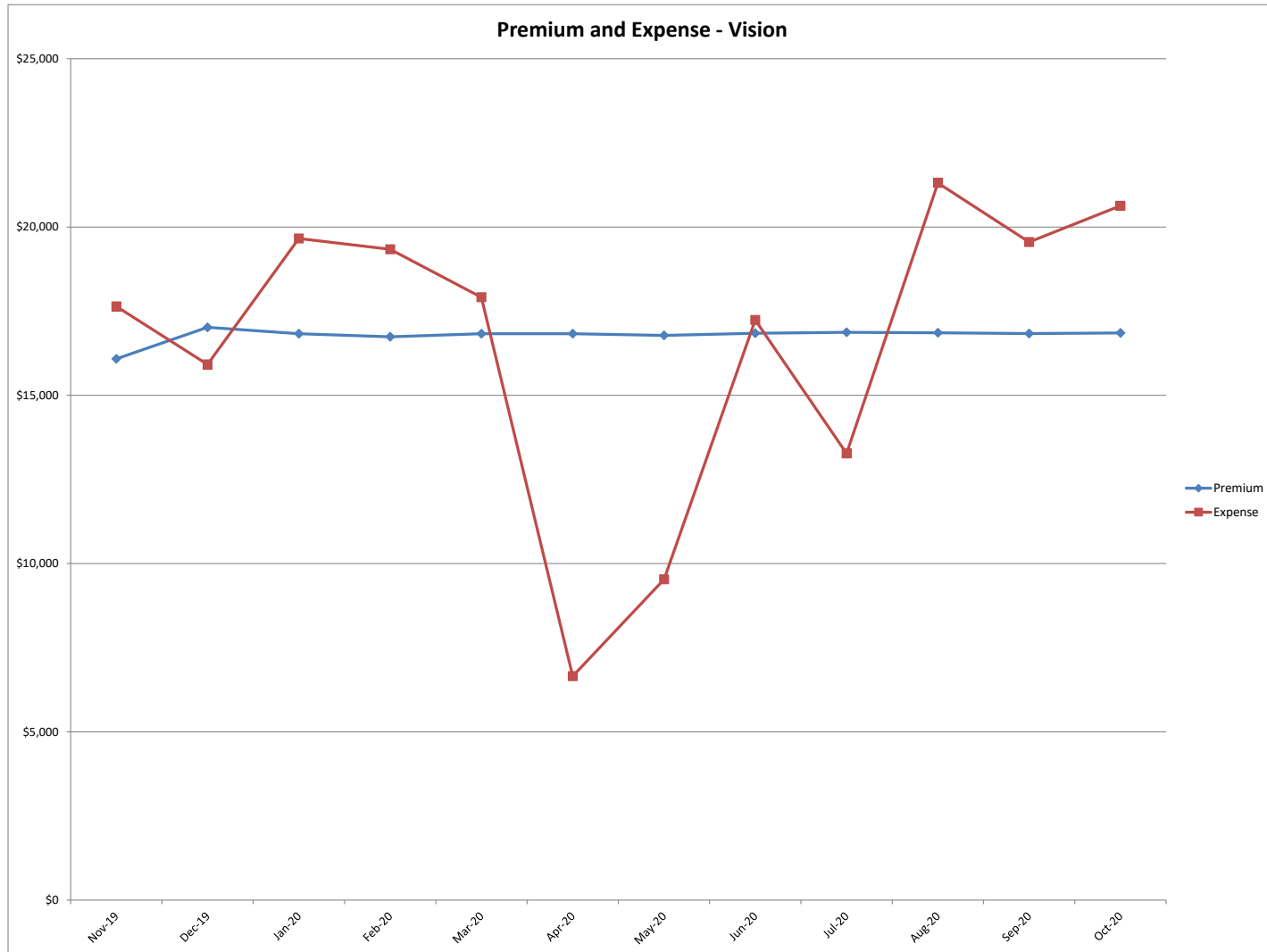
Data Source: VSP SJVIA Utilization Reports

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 October 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: December 11, 2020

ITEM NUMBER: Item 11

SUBJECT: Receive Consultant's Report on Plan Year 2021 Stop Loss/Reinsurance Renewal and Marketing Results and Authorize President to Execute Agreement Subject to Approval of SJVIA Counsel and Staff (A)

REQUEST(S): That the Board approve the recommended vendor and authorize the President to execute agreement subject to approval of SJVIA Counsel and Staff.

DESCRIPTION:

As part of the Plan Year 2021 SJVIA self-funded medical and prescription renewal, Keenan conducted a reinsurance marketing to secure the most competitive stop loss/reinsurance rates. It is recommended that the SJVIA:

- Move from VOYA to PartnerRe as the reinsurance carrier for the 2021 Plan Year
- Renew at the current \$450,000 reinsurance level
- Accept the rate decrease of -17.0% for a savings of \$322,064 over current rates
- Reject the 2021 VOYA renewal with a 4.8% rate increase and forgo the 2020 VOYA premium refund estimated to be \$218,398 (based on claim data through October 31,2020)

FISCAL IMPACT/FINANCING:

The reinsurance rate used in the development of the 2021 Plan Year rates was 10% over the 2020 reinsurance rates. Given the reinsurance proposal

AGENDA: San Joaquin Valley Insurance Authority

DATE: December 11, 2020

from PartnerRe, the SJVIA will realize reinsurance costs for 2021 that are \$511,595 lower than were included in the development of the 2021 rates.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager

SAN JOAQUIN VALLEY INSURANCE AUTHORITY (SJVIA)

2021 Stop Loss Renewal/Marketing Presentation

Presented by:



SAN JOAQUIN VALLEY INSURANCE AUTHORITY (SJVIA)

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SAN JOAQUIN VALLEY INSURANCE AUTHORITY (SJVIA)

EXECUTIVE SUMMARY

FINAL RESULTS

Effective Date: January 1, 2021

I. Stop Loss Marketing and Renewal Results:

- Stop loss RFP marketed to fourteen (14) stop loss carriers. Six (6) carriers quoted the others declined.
- Requested to match current Voya coverage and conditions

II. Voya Renewal:

- **Initial** - Renewal offer is an approximate **9.1% increase**, or an additional \$172,868, in annual premium when compared to current
- **Final** - Renewal offer at the current Specific Deductible of \$450,000 is an approximate **4.8% increase**, or an additional \$90,287, in annual premium and a savings of \$82,580 in annual premium when compared to the initial renewal offer.
- The overall rate action after projected Experience Refund Credit of \$218,398, resulted in a **-6.8% decrease** to current or a reduction of \$128,111, in annual premium.
- **Projected Experience Credit Refund of \$218,398 (Based on claims paid October 1, 2020) subject to renewal with Voya**

Alternate Renewal Deductible Option:

- Renewal Option: **-2.5% decrease** at a **\$475,000** specific deductible or a reductions of \$47,453, in annual premium.
Renewal Option: After Experience Refund, results in a **-14.0% decrease** to current or a reduction of \$265,851, in annual premium.

Proposal Contingencies:

- Includes - Experience Credit Advantage with a maximum premium refund (25% of net profit)
- No New Lasers at Renewal and a 50% Rate Cap
- Includes Mirroring Endorsement
- Individual Gapless Renewal
- Medicare is primary for retirees age 65 and over
- No Re-Disclosure required

III. PartnerRe:

- Proposed Option 1: Proposed offer at the current Specific Deductible of \$450,000, is an approximate **-17.0% decrease**, or a reduction of \$322,064, in annual premium when compared to current.

Alternate Renewal Deductible Option:

- Proposed Option 2: **-19.9% decrease** at a **\$475,000** specific deductible or a reduction of \$377,977, in annual premium.

Proposal Contingencies:

- Includes - Experience Credit Advantage with a maximum premium refund (25% of net profit)
- No New Lasers at Renewal and a 50% Rate Cap
- Includes Mirroring Endorsement
- Medicare is primary for retirees age 65 and over
- Disclosure required

SAN JOAQUIN VALLEY INSURANCE AUTHORITY (SJVIA)
Stop Loss RFP Analysis
Carrier Responses

Carrier	Financial Rating	Status	Notes
Voya Financial (Incumbent)	A (Excellent)	Quoted	Finalist
PartnerRe	A+ (Superior)	Quoted	Finalist
Anthem	A (Excellent)	Declined	Uncompetitive with current rates
Berkshire Hathaway	A++ (Superior)	Quoted	7.3% above current rates
Crum & Foster	A (Excellent)	Declined	Uncompetitive with current rates
Gerber Life/Vista UW	A+ (Superior)	Quoted	Uncompetitive with contract terms
Liberty	A+ (Superior)	Declined	Uncompetitive with current rates
Optum	A (Excellent)	Quoted	23% above current rates
Pan American/Evolution Risk	A (Excellent)	Declined	Uncompetitive with current rates
QBE	A (Excellent)	Declined	Uncompetitive with current rates
Reliance Standard	A+ (Superior)	Declined	Uncompetitive with current rates
Sun Life	A+ (Superior)	Declined	Uncompetitive with current rates
Symetra	A (Excellent)	Declined	Uncompetitive with current rates
TM HCC	A++ (Superior)	Quoted	Uncompetitive with contract terms

**SAN JOAQUIN VALLEY INSURANCE AUTHORITY (SJVIA)
FINANCIAL SUMMARY**

Effective Date: January 1, 2021

QUOTED DEDUCTIBLE OPTIONS	\$450,000	\$450,000	\$450,000	\$475,000
	Current Annual Premium	Initial Renewal	Final Renewal	Annual Premium
Voya	\$1,895,312	\$2,068,180	\$1,985,599	\$1,847,859
% Increase/Decrease over Current		9.1%	4.8%	-2.5%
\$ Increase/Decrease over Current		\$172,868	\$90,287	(\$47,453)
PartnerRe			\$1,573,248	\$1,517,335
% Increase/Decrease over Current			-17.0%	-19.9%
\$ Increase/Decrease over Current			(\$322,064)	(\$377,977)

Voya Assumptions/Contingencies

- No fully insured lives are covered.
- Plan must have medical case management and utilization review.
- All claims are reported/paid in U.S. dollars.
- Any costs charged by the claim administrator for reports required to substantiate claims will be paid by the employer.
- The proposal is based on the data submitted. Any changes to this data may allow us to modify the proposal.
- We reserve the right to (i) recalculate Individual Excess Risk Monthly Premium Rates as shown on the Excess Risk Schedule and continue this Policy, or (ii) terminate this Policy in accordance with the Policy Termination provision of this Policy if an increase or decrease in the number of Covered Persons and Covered Dependents that exceeds 15% of the current number covered under the Employee Benefit Plan.
- Plan designs and contribution levels are assumed as submitted to underwriting. Any changes may require an adjustment to the individual excess risk rates and/or monthly aggregate corridor.
- Renewal Rate Cap Endorsement guarantees your subsequent year's renewal will be capped at 50% and no new individual adjusted deductible will apply (laser free renewal).
- Medicare is primary for retirees age 65 and over.
- This proposal includes a Dividend Eligible Agreement.

PartnerRe Assumptions/Contingencies

- Quote is firm with receipt and approval of pended, unpaid and/or denied reports, identification of all individuals receiving a Specialty Rx; all individuals who are being evaluated for or currently included on a transplant list; all individuals on pre-certification list; all individuals diagnosed with SMA (Spinal Muscular Atrophy) under the age of two; all individuals with inpatient/hospital confinements 30 days or longer; all individuals with a trigger diagnosis and executed/signed disclosure by 12/15/20.
- For Plan Mirroring - Current copies of the Plan Document, all Amendments and Restatements of the Plan Document and proposed changes are required to be submitted and approved by PartnerRe prior to binding coverage
- Quotation based on Retirees over 65 are Medicare Primary.
- The Company will pay the Policyholder 25% of the NET profit for this Policy after both parties have agreed to commute the Policy for the specific policy period. Net profit means 60% of gross premium, minus 100% of the total amount reimbursed by Company and any deficit carry-forward from prior policy year(s). Experience refund is payable only if the gross premium is not less than \$1,000,000, the results of the refund calculation are a positive balance, and the Policyholder renews coverage with the Company for a subsequent Policy Period beginning 1/1/22.
- Upon renewal, We guarantee no new lasers for the options shown above in which No New Lasers at Next Renewal is Guaranteed. Please note that this guarantee will not apply to gene and cell therapy. If a participant is diagnosed with a condition potentially enquiring this therapy during the contract period, its possible there will be a laser placed or the rate increase could be higher than 50% at renewal time.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY (SJVIA)
STOP LOSS MARKETING ANALYSIS - SPECIFIC DEDUCTIBLE LEVELS OF \$450,000 and \$475,000
 Effective Date: January 1, 2020

	Current	Initial Renewal	Final Renewal	Proposed Option 1	Renewal Option	Proposed Option 2
Carrier Name	Voya			PartnerRe	Voya	PartnerRe
Rate Guarantee / Cap	1 Year				1 Year	
Specific Stop Loss (SSL)						
Specific Deductible		\$450,000		\$450,000	\$475,000	
Annual Maximum Reimbursement		Unlimited		Unlimited	Unlimited	Unlimited
Contract Basis		12/18		12/18	12/18	12/18
Covered Expense		Medical, Rx		Medical, Rx	Medical, Rx	Medical, Rx
Specific Premium	Voya			PartnerRe	Voya	PartnerRe
Single (4,748)	\$16.06	\$17.56	\$16.86	\$13.33	\$15.69	\$12.86
Family (2,093)	\$39.03	\$42.51	\$40.81	\$32.40	\$37.98	\$31.24
Composite (6,841)	\$23.09	\$25.19	\$24.19	\$19.16	\$22.51	\$18.48
Specific Monthly Premium	\$157,943	\$172,348	\$165,467	\$131,104	\$153,988	\$126,445
Specific Annual Premium	\$1,895,312	\$2,068,180	\$1,985,599	\$1,573,248	\$1,847,859	\$1,517,335
% Increase/Decrease over Current		9.1%	4.8%	-17.0%	-2.5%	-19.9%
\$ Increase/Decrease over Current		\$172,868	\$90,287	(\$322,064)	(\$47,453)	(\$377,977)

2020 Projected Experience Credit Refund (Claims as of 10/31/20) *	\$218,398	\$218,398
Projected Annual Cost Summary	\$1,985,599	\$1,847,859
Experience Credit Refund	(\$218,398)	(\$218,398)
Projected Annual Premium (after Experience Credit)	\$1,767,201	\$1,629,461
% Increase/Decrease over Current	-6.8%	-14.0%
\$ Increase/Decrease over Current	(\$128,111)	(\$265,851)

*Voya paid claims as of 10.31.2020. Claims payments could change by policy end, resulting in a different refund amount.

*Per dividend agreement, refund is capped at 15% of premium.

*The above numbers are projections. Final accounting will be based off of updated claims and terms of the 2020 agreement.

*Contract period does not end until 6/30/2021. Groups are not reviewed for a premium refund until 6 months after the contract period.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY (SJVIA)
ESTIMATED LOSS RATIO

Contract Year	Carrier	Spec. Deductible	Basis	Covg.	Monthly Premium	Claims Over Sepec. Ded.	Stop Loss Recovery
YTD 10/2020	Voya	\$450,000	12/18	MED/RX	\$1,852,320	\$432,679	23.4%
CY 2019	Voya	\$450,000	12/18	MED/RX	\$1,534,403	\$39,266	2.6%
CY 2018	Voya	\$450,000	12/18	MED/RX	\$1,748,131	\$543,555	31.1%
					\$5,134,854	\$1,015,500	19.8%

SAN JOAQUIN VALLEY INSURANCE AUTHORITY (SJVIA)
REFUNDING ELIGIBLE EXAMPLE

Voya -	
Refunding Agreement:	<u>Expected (based on claims through October 31, 2020)</u>
Net Premium (provided by Voya)	\$2,009,653
Loss Threshold	65%
Threshold Dollar Amount	\$1,306,274
Actual Incurred Claims (Anthem reporting)	\$432,679
End of Year Loss Ratio	21.5%
Total Excess	\$873,595
<u>Refund Percentage</u>	<u>25% of the Excess</u>
Lesser of Estimated Eligible Refund or Max. Refund	\$218,399
% of Premium Returned (capped refund @15% of premium)	11%

Additional Assumptions and Definitions:

Loss Threshold: This represents the amount of premium that is available to share with the client.

Loss Ratio: Must be below 65% of gross premium to achieve a refund.

Total Excess: Equals the threshold dollar amount minus actual incurred claims.

Refund Percentage: The group will receive 25% of the excess premium below the 65% loss threshold, to a max of 15% of total premium.

Eligible Refunds: Will be calculated 6 months after the benefit period and is subject to renewal with Voya.



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: December 11, 2020

ITEM NUMBER: Item 12

SUBJECT: Approve \$36,660 for 2021 Annual Fee Reimbursement to the County of Tulare for a Direct Pay Contract with 98point6 and Effective January 1, 2022, Approve the County of Tulare's Participation Under the SJVIA 98point6 Contract and Rate (A)

REQUEST(S): That the Board approve reimbursement of the 2021 annual fee of \$36,660 paid by the County of Tulare to 98point6 and approve the County of Tulare's participation under the SJVIA agreement effective January 1, 2022.

DESCRIPTION:

At the October 16, 2020 Board meeting, the SJVIA approved to contract with 98point6, a text-based app that offers primary care. The County of Tulare currently has a two-year direct contract arrangement with 98point6 as part of its benefits program effective January 1, 2020. Since the SJVIA approved to contract with 98point6 effective January 1, 2021, the County of Tulare seeks reimbursement for its 2021 annual fee, estimated at \$36,660. The two-year subscription fee was \$73,320 which was to be paid annually. The first payment was submitted electronically on January 8, 2020 and the second payment of \$36,660 is due on or about January 1, 2021 with a 60-day grace period. The contracted fee was based on the number of employees authorized to use the service (3,055 employees). Upon payment to 98point6, the County of Tulare will request reimbursement for the \$36,660 fee for 2021 by submitting an invoice to the SJVIA with supporting documentation. In the event that the authorized number of employees increases by more than 10%, 98point6 will invoice the County of Tulare an additional fee at a rate of \$1.00 per employee per month for each employee that exceeds authorized number of employees for the number of months remaining in the term. To date, the

AGENDA: San Joaquin Valley Insurance Authority

DATE: December 11, 2020

number of authorized employees has not increased by more than 10%. If this occurs, the County of Tulare will submit an invoice to the SJVIA requesting reimbursement for the additional fees as described above, and SJVIA staff will return to the Board for approval of the reimbursement.

Although the SJVIA has contracted with 98point6 effective January 1, 2021, that agreement does not cover the County of Tulare. At expiration of the County of Tulare's direct contract with 98point6, ending December 31, 2021, the County of Tulare will join in under the SJVIA contract effective January 1, 2022.

FISCAL IMPACT/FINANCING:

The County of Tulare is currently paying 98point6 and will continue to pay for these services directly at its own rate through December 31, 2021. Beginning January 1, 2022, the County of Tulare will join in under the rate provided for the SJVIA. For the 2021 plan year, the County of Tulare will seek reimbursement of \$36,660 for the 2021 Annual Fee for 98point6 services, and potentially additional fees depending upon the number of authorized employees covered under the agreement as described above.

When the County of Tulare joins the SJVIA effective January 1, 2022 the standard fee is expected to be \$1.25 per member per month, or \$67,500 annually.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager



BOARD OF DIRECTORS

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

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

AGENDA DATE: December 11, 2020

ITEM NUMBER: Item 13

SUBJECT: Approve Amendment to Agreement with Administrative Solutions – Fresno, LLC to Provide COBRA and FMLA Billing Services for the First Optional One-Year Extension, and Delete References to City of Marysville and Fresno County Retirees, and Authorize President to Execute Amended Agreement (A)

REQUEST(S): That the Board approve and authorize the President to execute amendment to the agreement with Administrative Services – Fresno, LLC.

DESCRIPTION:

The SJVIA entered into an agreement with Administrative Services on January 1, 2018 to provide COBRA and FMLA Billing services through December 31, 2020. The agreement provided that the term of the agreement may be extended for no more than two additional one-year terms.

Staff recommends extending the agreement with Administrative Services for a one-year term to provide COBRA and FMLA services through December 31, 2021.

In addition to extending the term, the amendment addresses the following:

- Removal of any reference to the City of Marysville, who terminated their participation in the SJVIA effective January 1, 2020, and
- Removal of reference to County of Fresno retiree billing as this service is contracted directly between the County and Administration Solutions.

AGENDA: San Joaquin Valley Insurance Authority

DATE: December 11, 2020

Note, the County of Tulare contracts directly with Administrative Services.

FISCAL IMPACT/FINANCING:

Compensation as shown in Exhibit B of the agreement with Administrative Solutions is as follows:


Group	Service Type	Per Employee Per Month Fee	Per Employee Per Pay Period Fee
Fresno County	COBRA/FMLA	\$2.00	\$0.92
Fresno County Special Districts	COBRA/FMLA	\$2.00	\$0.92

Average annualized fees are approximately \$143,000, based on COBRA or FMLA participation.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager

AMENDMENT NO. 1 TO AGREEMENT

This Amendment No. 1 to Agreement (“Amendment 1”) is dated January 1, 2021, and is between ADMINISTRATIVE SOLUTIONS – FRESNO, LLC, a California limited liability corporation (“**Contractor**”), and the SAN JOAQUIN VALLEY INSURANCE AUTHORITY, a California joint powers agency (“**SJVIA**”).

Recitals

On January 1, 2018, the SJVIA entered into an agreement with Administrative Solutions, Inc. for COBRA, FMLA, and Retiree billing services from January 1, 2018 through December 31, 2020 (“Agreement”). In 2020, Administrative Solutions, Inc. became Administrative Solutions – Fresno LLC.

Section 4.1 of the Agreement provides that the Agreement terminates on December 31, 2020, but that term may be extended for no more than two additional one-year terms by modification as provided in section 11.1 of the Agreement. The SJVIA and Contractor now desire to extend the Agreement for the first optional additional one-year term, as provided in this Amendment 1.

Section 1.1 of the Agreement provides that the Contractor shall provide the services described in Exhibit A to the Agreement. Effective January 1, 2020, the City of Marysville no longer participates in the SJVIA. Additionally, services for Fresno County Retirees are contracted directly with the County of Fresno and not through the SJVIA. The SJVIA and the Contractor therefore desire to amend Exhibit A (Scope of Work) to reflect to those changes as provided in this Amendment 1.

Section 3.1 of the Agreement provides that the SJVIA agrees to pay and the Contractor agrees to receive compensation as described in Exhibit B to the Agreement. The SJVIA and Contractor desire to amend Exhibit B (Compensation) to add the per employee per pay period fee as provided in this Amendment 1.

Section 6.1, of the Agreement needs to be updated with Contractor’s correct name and address.

The Contractor represents and warrants to the SJVIA that it is ready, willing, and able to continue providing services to the SJVIA subject to the terms of the Agreement and this Amendment 1, and in cooperation with and under the direction of the SJVIA Board of Directors and SJVIA management.

The parties therefore agree as follows:

1. All references in the Agreement to Administrative Solutions, Inc. are deemed references to Administrative Solutions – Fresno, LLC.

2. The term of the Agreement is hereby extended to December 31, 2021, which is the first optional additional one-year term provided in section 4.1 of the Agreement.

3. Exhibit A (Scope of Work) is hereby replaced with Exhibit A-1 (Scope of Work) attached to this Amendment 1.

4. Exhibit B (Compensation) is hereby modified to read in its entirety as follows:

Group	Service Type	Per Employee Per Month Fee	Per Employee Per Pay Period Fee
Fresno County	COBRA/FMLA	\$2.00	\$0.92
Fresno County Special Districts	COBRA/FMLA	\$2.00	\$0.92

5. Section 6.1 of the Agreement is modified to provide the following contact information for the Contractor:

For the Contractor:
Barry Maas
President
Administrative Solutions – Fresno, LLC
5260 N. Palm Ave., Suite. 300
Fresno, CA 93704
(559) 256-1321 (Fax)

6. When both parties have signed this Amendment 1, the Agreement and this Amendment 1 together constitute the Agreement.

7. The Agreement as amended by this Amendment 1 is ratified and continued. All terms of the Agreement not amended by this Amendment 1 remain in full force and effect.

[SIGNATURE PAGE FOLLOWS]

The parties are signing this agreement on the date stated in the introductory clause.

Administrative Solutions – Fresno, LLC



Barry Maas
President

SAN JOAQUIN VALLEY INSURANCE
AUTHORITY

Kuyler Crocker
President, Board of Directors

Reviewed and recommended for approval.

SJVIA Manager

Exhibit A-1 Scope of Work

The Contractor shall deliver the following services for **Fresno County Actives:**

Federal COBRA/FMLA administrative services:

- Administration of mandatory notices required under COBRA provided Contractor timely receives all necessary information
- COBRA/FMLA tracking
- Client and participant on-line COBRA account access
- COBRA letters regarding early termination of COBRA coverage
- Process enrollment/change/termination forms to facilitate administration
- COBRA training and support
- Provide COBRA updates to clients
- Receive Premiums
- Interaction with carriers upon request of the client and carrier approval
- Contractor will track the deadline for issuing mandatory notices once complete information is received from employer

COBRA Initial notices are sent at the time the client informs Contractor of the new enrollee. We do not send annually or at the change of any plans unless specifically requested to do so by the employer. Additional fees may apply for these requests.

The Contractor shall deliver the following services for **Fresno County Special Districts:**

Federal COBRA administrative services:

- Administration of mandatory notices required under COBRA provided Contractor timely receives all necessary information
- COBRA tracking
- Client and participant on-line COBRA account access
- COBRA letters regarding early termination of COBRA coverage
- Process enrollment/change/termination forms to facilitate administration
- COBRA training and support
- Provide COBRA updates to clients
- Receive Premiums
- Customer service for COBRA participants and client
- Interaction with carriers upon request of the client and carrier approval
- Contractor will track the deadline for issuing mandatory notices once complete information is received from employer

COBRA Initial notices are sent at the time the client informs Contractor of the new enrollee. We do not send annually or at the change of any plans unless specifically requested to do so by the employer. Additional fees may apply for these requests.

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

AGENDA DATE: December 11, 2020

ITEM NUMBER: Item 14

SUBJECT: Approve Amendment to Agreement with MyWorkplace, Inc. to Provide Benefits Management and Enrollment SaaS System Services for the First Optional One-Year Extension, Increase Compensation to the Vendor, and Delete References to City of Marysville, and Authorize President to Execute Amended Agreement (A)

REQUEST(S): That the Board approve and authorize the President to execute amendment to the agreement with MyWorkplace, Inc.

DESCRIPTION:

The SJVIA entered into an agreement with MyWorkplace on January 1, 2018 to provide Benefits Management and Enrollment SaaS System services through December 31, 2020. The agreement provided that the term of the agreement may be extended for no more than two additional one-year terms.

Staff recommends extending the agreement with MyWorkplace, Inc. for a one-year term through December 31, 2021.

In addition to extending the term, the amendment addresses the following:

- Removal of any reference to the City of Marysville, who terminated their participation in the SJVIA effective January 1, 2020, and
- Exhibit B, Compensation, is modified to show a \$0.10 increase in the Per Employee Per Month (PEPM) fee, and a \$0.05 increase in the corresponding biweekly Per Employee Per Cycle (PEPC) fee, effective January 1, 2021.

AGENDA: San Joaquin Valley Insurance Authority

DATE: December 11, 2020

FISCAL IMPACT/FINANCING:

Effective January 1, 2021, compensation is as follows:

- Monthly PEPM Fee: \$2.75
- Bi-Weekly PEPC Fee: \$1.27

Estimated annual cost for Plan Year 2021 is \$318,852.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager

AMENDMENT NO. 1 TO AGREEMENT

This Amendment No. 1 to Agreement (“Amendment 1”) is dated January 1, 2021, and is between MyWorkplace, Inc., a Texas corporation, registered to do business in the State of California and operating at 400 N Loop 1604 E, Suite 110, San Antonio, Texas (“**Contractor**”), and the SAN JOAQUIN VALLEY INSURANCE AUTHORITY, a California joint powers agency (“**SJVIA**”).

Recitals

On January 1, 2018, the SJVIA entered into an agreement with Hourglass Systems, Inc., a California corporation (“Hourglass”) for a benefits management and enrollment software as a service (“SaaS”) system from January 1, 2018 through December 31, 2020 (“Agreement”). On December 17, 2019, the SJVIA, Hourglass, and the Contractor entered into an Assignment of Agreement by which Hourglass transferred and assigns all of its rights and interest in, and delegated all of its obligations and responsibilities under, the Agreement, effective January 1, 2020, to the Contractor.

Section 4.1 of the Agreement provides that the Agreement terminates on December 31, 2020, but that term may be extended for no more than two additional one-year terms by modification as provided in section 11.1 of the Agreement. The SJVIA and the Contractor now desire to enter into this Amendment 1 extending the Agreement for the first optional additional one-year term, as provided in this Amendment 1.

Section 1.1 of the Agreement provides that the Contractor shall provide the services described in Exhibit A to the agreement. Effective January 1, 2020, the City of Marysville no longer participates in the SJVIA. The SJVIA and the Contractor therefore desire to amend Exhibit A (Scope of Work) as provided in this Amendment 1.

Section 3.1 of the Agreement provides that the SJVIA agrees to pay and the Contractor agrees to receive compensation as described in Exhibit B to the agreement. The SJVIA and the Contractor have agreed to increase compensation to the Contractor. The SJVIA and the Contractor therefore desire to amend Exhibit B (Compensation) as provided in this Amendment 1.

The Contractor represents and warrants to the SJVIA that it is ready, willing, and able to continue providing services to the SJVIA subject to the terms of the Agreement and this Amendment 1, and in cooperation with and under the direction of the SJVIA Board of Directors and SJVIA management.

The parties therefore agree as follows:

1. The term of the Agreement is hereby extended to December 31, 2021, which is the first optional additional one-year term provided in section 4.1 of the Agreement.
2. Exhibit A (Scope of Work) is hereby modified to delete the section on pages A-2 and A-3 titled “City of Marysville.”

3. Exhibit B (Compensation) is hereby modified to read in its entirety as follows:

“Fees paid to Contractor will be on a Per Employee Per Month (PEPM) or Per Employee Per Cycle (PEPC) structure and paid per the compiled monthly (PEPM) and biweekly (PEPC) disbursement transmittals prepared for SJVIA funding disbursement. The fee breakdown is as follows:

- Monthly PEPM Fee: \$2.75
- Bi-Weekly PEPC Fee: \$1.27

4. When both parties have signed this Amendment 1, the Agreement and this Amendment 1 together constitute the Agreement.

5. The Agreement as amended by this Amendment 1 is ratified and continued. All terms of the Agreement not amended by this Amendment 1 remain in full force and effect.

[SIGNATURE PAGE FOLLOWS]

The parties are signing this agreement on the date stated in the introductory clause.

MyWorkplace, Inc.

Gregory P Kinder

Gregory P. Kinder
President

SAN JOAQUIN VALLEY INSURANCE
AUTHORITY

Kuyler Crocker
President, Board of Directors

Reviewed and recommended for approval.

SJVIA Manager



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: December 11, 2020

ITEM NUMBER: Item 15

SUBJECT: Approve Recommendation to Suspend the Anthem Disease Management Program for the 2021 Plan Year (A)

REQUEST(S): That the Board approve suspending the Anthem Disease Management Program for the 2021 plan year.

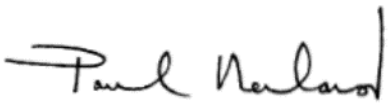
DESCRIPTION:

The 2021 Anthem renewal identified its disease management program as a wellness fee. Keenan prepared the 2021 renewal absent the wellness fee after confirming with SJVIA staff that SJVIA does not pay a wellness fee to Anthem. SJVIA staff recommends excluding the fee for 2021, citing lack of participation and success of the program. Keenan and staff will review disease management options during the 2021 year and provide disease management program options for the SJVIA Board to consider for 2022.

FISCAL IMPACT/FINANCING:

\$1.11 per employee per month for an annual total of \$92,214.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager



BOARD OF DIRECTORS

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

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

AGENDA DATE: December 11, 2020

ITEM NUMBER: Item 16

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

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

DESCRIPTION:

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

At the July 17, 2020 meeting, your board appointed Paul Nerland as Manager and Lupe Garza as Interim Assistant Manager. Paul Nerland has accepted a new position within the County of Fresno effective December 28, 2020 and will no longer serve as their Director of Human Resources. As a result, today's recommendation is to appoint Hollis Magill as SJVIA Manager, and Lupe Garza will continue to serve as Interim Assistant Manager to the SJVIA until the County of Tulare fills their vacant Human Resources Director position. Ms. Magill is currently the Employee Benefits Human Resources Manager at the County of Fresno, and she and Ms. Garza will share the administrative responsibility required to oversee the SJVIA.

FISCAL IMPACT/FINANCING:

None.

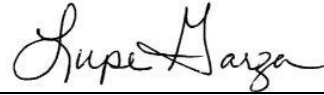
AGENDA: San Joaquin Valley Insurance Authority

DATE: December 11, 2020

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager