

AGENDA

BOARD OF DIRECTORS

STEVE BRANDAU
NATHAN MAGSIG
BUDDY MENDES
LARRY MICARI
BRIAN PACHECO
AMY SHUKLIAN
PETE VANDER POEL

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
February 19, 2021 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](#)
 - Click the link above or go to www.webex.com and click “Join”
 - Webex Meeting Event Number: 187 901 1060
 - Event password: SJVIA1234
- **Remote Public Comment:** If you choose not to attend the SJVIA meeting in person but wish to comment on a specific agenda item, you will have the opportunity to do so via the [Webex live audio stream](#) by clicking the link or using the Meeting Event Number and password above.
- **In Attendance:** If you attend the SJVIA meeting in person, all attendees will be requested to engage in social distancing measures by maintaining a 6-foot distance from other attendees. Exposed surfaces will be sanitized prior to the meeting and attendees are encouraged to avoid contact with surfaces such as microphones and door handles. Large groups wishing to comment on a common item are encouraged to submit comments in writing or to send one spokesperson to speak on behalf of the group.

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1. Call to Order
2. Pledge of Allegiance
3. Roll Call
4. Approval of Agenda (A)
5. Appoint Director Vander Poel to Complete Director Crocker's Term as Board President and Serve through the First Meeting of the SJVIA Board in 2022 (A)
6. Appoint SJVIA Manager and Assistant Manager to Serve a Two-Year Term (A)
7. 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.

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8. 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.
9. Approval of Minutes – Board Meeting of December 11, 2020 (A)
10. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
11. Receive Update from Auditor-Treasurer on SJVIA Financials as of December 31, 2020 (I)
12. Receive the 2020 Audited Financial Statements (I)
13. Receive Update on Request for Quote for Securing an Auditing Company to Provide Annual Financial Services to the SJVIA (I)
14. Receive Preliminary Budget for Fiscal Year 2021-2022 (I)
15. Receive Consultant's Medical, Dental, and Vision Experience Reports through December 2020 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)
16. Receive Consultant's SJVIA Actuarially Certified Incurred But Not Reported (IBNR) Reserve Report as of December 31, 2020 and Maintain the Fully-Funded Status of the IBNR Reserve (A)
17. Receive Consultant's Report on Pharmacy Utilization as of December 31, 2020 (I)
18. Receive Consultant's Report on Workforce Aging Analysis (I)

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

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AGENDA DATE: February 19, 2021

ITEM NUMBER: Item 5

SUBJECT: Appoint Director Vander Poel to Complete Director Crocker’s Term as Board President and Serve through the First Meeting of the SJVIA Board in 2022 (A)

REQUEST(S): That the Board appoint Director Vander Poel to complete Director Crocker’s term through the first meeting of the SJVIA Board in 2022.

DESCRIPTION:

Since the formation of the SJVIA in 2009 by the County of Fresno (COF) and the County of Tulare (COT), the Board of Directors has been composed of seven directors; four appointed from the COF Board of Supervisors and three appointed from the COT Board of Supervisors.

Pursuant to Article 9 of the “Amended & Restated Joint Exercise of Powers Agreement Creating the San Joaquin Valley Insurance Authority,” the Board of Directors shall elect from its membership a President and Vice President of the Board of Directors to serve a two-year term. Election of officers shall occur at the first meeting in every second calendar year.

At the February 21, 2020 meeting, the Board elected Director Crocker (COT) to serve a two-year term; however, effective January 1, 2021, Director Crocker is no longer on the COT Board of Supervisors and is unable to finish his term as SJVIA Board President.

It is recommended that the Board appoint Director Vander Poel (COT) to complete Director Crocker’s term and Director Brandau (COF) to continue as the SJVIA Vice President through the first meeting of the Board in 2022.


AGENDA: San Joaquin Valley Insurance Authority

DATE: February 19, 2021

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager



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

AGENDA DATE: February 19, 2021

ITEM NUMBER: Item 6

SUBJECT: Appoint SJVIA Manager and Assistant Manager to Serve a Two-Year Term (A)

REQUEST(S): That the Board appoint the Manager and Assistant Manager to Serve a two-year term.

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 December 11, 2020 meeting, the board appointed Hollis Magill as the SJVIA Manager to replace Paul Nerland, who accepted a new position within the County of Fresno. Today’s recommendation is to appoint Hollis Magill as SJVIA Manager for a two-year term and Lupe Garza will continue to serve as Interim SJVIA Assistant Manager until the County of Tulare fills their vacant Human Resources Director position. Ms. Magill is currently the Interim Director of Human Resources at the County of Fresno and she and Ms. Garza will share the administrative responsibility required to oversee the SJVIA.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager

MINUTES

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**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
December 11, 2020 9:00 AM**

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- **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.

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

All Directors present except for Director Brandau; Note, Director Pacheco joined the meeting via Zoom

4. Approval of Agenda (A)

Motion to approve by Director Shuklian; 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

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No public comments were made

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No public comments were made

7. Approval of Minutes – Board Meeting of October 16, 2020 (A)

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

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

Presented by Justin Pratt, County of Fresno

9. Receive Update from Auditor-Treasurer on SJVIA Financials as of September 30, 2020 (I)

Presented by Justin Pratt, County of Fresno

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

Presented by Bordan Darm, Keenan & Associates

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)

Presented by Bordan Darm, Keenan & Associates

Motion to:

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- 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; and
- 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)

Motion made by Director Magsig; Seconded by Director Vander Poel; Motion approved unanimously

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)

Presented by Lupe Garza, County of Tulare

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

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)

Presented by Hollis Magill, County of Fresno

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

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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)

Presented by Larry Gomez, County of Fresno

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

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

Presented by Bordan Darm, Keenan & Associates

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

16. Receive Update on SJVIA Staffing and Appoint SJVIA Manager (A)

Presented by Paul Nerland, County of Fresno

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

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

18. Adjournment

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AGENDA DATE: February 19, 2021
ITEM NUMBER: Item 10
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:

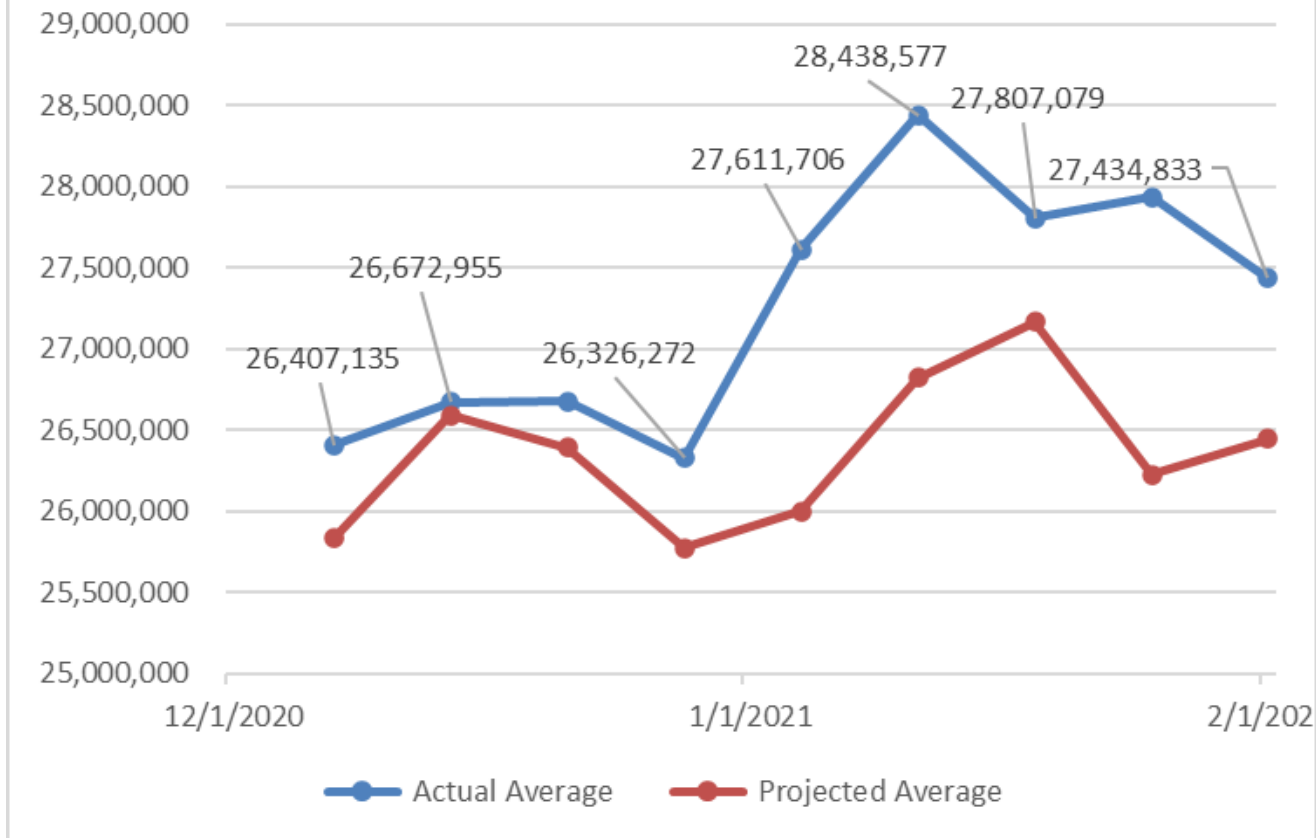


Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

SJVIA Cash Flow Projections

Justin Pratt
February 19, 2021

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



Lowest (Actual)

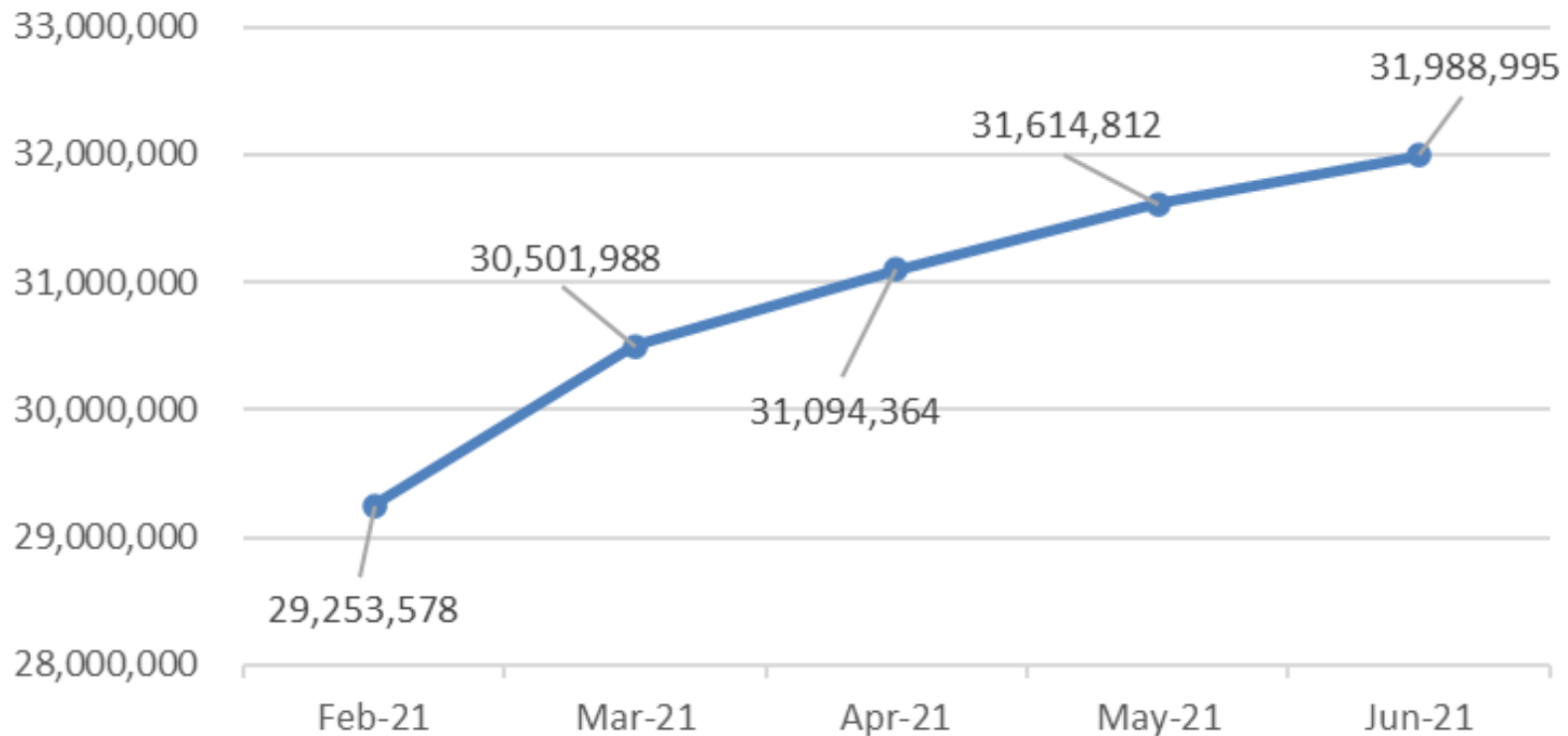
- 7/7/20 - \$22,415,735

Highest (Actual)

- 1/9/21 - \$28,940,105

- Actual cash flow patterns remain consistent with fiscal year 2021 projections (save for Actives receipt delay)
- Average Daily PPO/EPO claims for December = \$154k
Average Daily PPO/EPO claims for January = \$134k
(19% below projections for January)
(1.2% above projections for the year)
- Cash position currently \$991k above projected totals

Projected Average For the Fiscal Year Ending June 30, 2021



- Overall cash position continues to improve
- Cash position boosted substantially by recent Pharmacy rebates, stop-loss reimbursements, and the returned \$977,819 deposit from Anthem.
- Projected end-of-year difference between forecasted average & actual average: \$3.3 million (an improvement of \$2.3M since last reported).
- Ongoing pandemic may continue to be a factor continue forward.

SJVIA Debt Obligations & Cash Positions As of 12/31/2020	IBNR Reserves	2-Month Stablization Reserve	COF & COT Loans & Int. Payable	Total
Current Debt Obligations	\$ 7,099,300	\$12,120,904	\$ 9,672,800	\$ 28,893,004
		Debt Obligations Met?		
Current Cash Position	YES	YES	NO	\$ 26,396,891
		Debt Obligations Met?		
Cash Projection, 6/30/2021	YES	YES	YES	\$ 31,248,847

- All debt obligations based on FY2021 end of 2nd quarter reports, arranged in order of priority.
- Current cash position total taken on 2/8/2021.
- Though we cannot meet *all* of our debt obligations now (\$2.5M short), we should be able to by the end of this fiscal year.
- If we were to establish a “buffer” of \$3M in our investment pool account, all other factors remaining constant, the Authority could safely fulfill *all* of its debt obligations by late July/early August 2021.
- All loans & interest payable due on 12/30/2021.



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Fresno, CA 93721**

AGENDA DATE: February 19, 2021

ITEM NUMBER: Item 11

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

REQUEST(S): That the Board receives the financial update through December 31, 2020

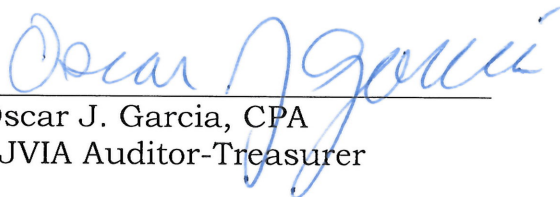
DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

San Joaquin Valley Insurance Authority
Estimated Statement of Net Position
As of December 31, 2020
(UNAUDITED)

ASSETS

Current assets:

Cash and cash equivalents	28,445,350
Due from other governmental units	151,312
Interest Receivable	94,557
Other receivables	977,819
Total current assets	<u>29,669,038</u>

Total assets \$ 29,669,038

LIABILITIES

Current liabilities:

Accounts payable	5,313,207
Interest payable	672,800
Loans payable	9,000,000
Unearned member contributions	4,143,277
Unpaid claims and claims adjustment expenses	7,099,300
Total current liabilities	<u>26,228,584</u>

Noncurrent liabilities:

Due to other governmental units	884,432
Total noncurrent liabilities	<u>884,432</u>

Total liabilities \$ 27,113,016

NET POSITION

Unrestricted	2,556,022
Total net position	<u><u>\$ 2,556,022</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 DECEMBER 31, 2020
(UNAUDITED)

	Current Quarter				Year-To-Date			
	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE
RECEIPTS								
TOTAL RECEIPTS	\$29,668,713	\$ 30,256,387	\$ 587,674	2%	\$121,966,604	\$57,659,483	(\$64,307,121)	(53%)
DISBURSEMENTS: Fixed								
1 Specific Stop Loss Insurance (EPO/PPO/HDHP)	481,602	503,970	(22,368)	(5%)	2,022,726	1,017,944	1,004,782	50%
2 Claims Administration & Network Fees	852,213	882,047	(29,834)	(4%)	3,477,031	1,781,782	1,695,249	49%
3 Consulting Services	131,960	116,443	15,517	12%	527,837	233,184	294,653	56%
4 MyWorkplace (Hourglass) & ASI Admin	130,307	117,411	12,896	10%	521,228	237,416	283,812	54%
5 SJVIA Administration	56,046	87,821	(31,775)	(57%)	224,184	208,402	15,782	7%
6 Wellness	70,058	21,997	48,061	69%	280,230	21,997	258,233	92%
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	1,729,689	14,024	1%	7,138,309	3,500,725	3,637,584	51%
DISBURSEMENTS: Claims								
9 Projected Paid Claims (EPO/PPO/HDHP & RX)	17,886,623	18,428,970	(542,347)	(3%)	72,643,009	37,804,444	34,838,565	48%
10 Projected Paid Claims: Dental	1,110,222	972,781	137,441	12%	4,485,357	2,034,523	2,450,834	55%
TOTAL CLAIMS DISBURSEMENTS	18,996,845	19,401,751	(404,906)	(2%)	77,128,366	39,838,967	37,289,399	48%
DISBURSEMENTS: Premiums								
11 Delta Dental DHMO	288,333	361,107	(72,774)	(25%)	1,153,330	730,865	422,465	37%
12 Vision Service Plan	187,017	186,373	644	0%	748,067	376,737	371,330	50%
13 Kaiser Permanente	6,827,360	6,509,996	317,364	5%	28,646,489	13,194,280	15,452,209	54%
TOTAL PREMIUM DISBURSEMENTS	7,302,710	7,057,476	245,234	3%	30,547,886	14,301,882	16,246,004	53%
TOTAL DISBURSEMENTS	28,043,265	28,188,916	(145,651)	(1%)	114,814,561	57,641,574	57,172,987	50%
14 Change in Reserve	1,625,448	2,067,471	442,023	27%	7,152,043	17,909	(7,134,134)	(100%)
COMBINED DISBURSEMENTS & CHANGES IN RESERVES	29,668,713	30,256,387	\$587,674	2%	121,966,604	\$57,659,483	(\$64,307,121)	(53%)

*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 DECEMBER 31, 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*	53,417			96,109		
Disbursements:						
Auditor-Treasurer Services	\$ 7,394			\$ 24,748		
Legal Services (CoF & CoT)	5,204			10,536		
Litigation	4,137			18,669		
Human Resource Services	19,674			50,401		
Insurance (Liability, Bond, Etc)	30,977			76,051		
Audit Fees	13,940			14,820		
Bank Service Fees	6,495			13,177		
Wellness		21,997			21,997	
Communications			-			-
Total Disbursements**	\$ 87,821	\$ 21,997	\$ -	\$ 208,402	\$ 21,997	\$ -
Change in Administration, Wellness & Communications Reserve	\$ (34,404)	\$ (21,997)	\$ -	\$ (112,293)	\$ (21,997)	\$ -

*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 December 31, 2020
(UNAUDITED)

	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	TOTAL
BEGINNING CASH BALANCES:							
Claims Funding Account (294)	\$ 215,284	\$ 470,282	\$ 703,900	\$ 395,448	\$ 588,016	\$ 707,339	\$ 215,284
Claims Main Account (819)	3,676,862	3,577,148	2,180,524	1,219,597	3,352,560	109,899	3,676,862
Investment Pool	<u>18,670,979</u>	<u>19,339,868</u>	<u>23,036,371</u>	<u>23,859,878</u>	<u>21,452,590</u>	<u>28,094,758</u>	<u>18,670,979</u>
Total Beginning Balances	22,563,125	23,387,298	25,920,795	25,474,923	25,393,166	28,911,996	22,563,125
RECEIPTS:							
Claims Funding Account (294)	4,889,535	5,428,768	4,203,545	5,709,586	5,164,546	4,377,015	29,772,995
Claims Main Account (819)	9,220,825	8,746,112	8,737,102	12,267,093	6,164,028	11,825,438	56,960,599
Investment Pool	<u>6,668,889</u>	<u>9,696,503</u>	<u>6,823,507</u>	<u>6,592,712</u>	<u>9,642,168</u>	<u>6,637,969</u>	<u>46,061,749</u>
	20,779,249	23,871,383	19,764,154	24,569,391	20,970,742	22,840,422	132,795,343
DISBURSEMENTS:							
Claims Funding Account (294)	4,634,537	5,195,150	4,511,997	5,517,018	5,045,223	4,759,707	29,663,633
Claims Main Account (819)	9,320,539	10,142,736	9,698,029	10,134,130	9,406,689	8,684,824	57,386,948
Investment Pool	<u>6,000,000</u>	<u>6,000,000</u>	<u>6,000,000</u>	<u>9,000,000</u>	<u>3,000,000</u>	<u>9,000,000</u>	<u>39,000,000</u>
TOTAL DISBURSEMENTS	19,955,076	21,337,886	20,210,026	24,651,148	17,451,912	22,444,531	126,050,581
ENDING CASH BALANCES:							
Claims Funding Account (294)	470,282	703,900	395,448	588,016	707,339	324,647	324,646
Claims Main Account (819)	3,577,148	2,180,524	1,219,597	3,352,560	109,899	3,250,513	3,250,513
Investment Pool	<u>19,339,868</u>	<u>23,036,371</u>	<u>23,859,878</u>	<u>21,452,590</u>	<u>28,094,758</u>	<u>25,732,727</u>	<u>25,732,728</u>
Total Ending Balances	<u>\$ 23,387,298</u>	<u>\$ 25,920,795</u>	<u>\$ 25,474,923</u>	<u>\$ 25,393,166</u>	<u>\$ 28,911,996</u>	<u>\$ 29,307,887</u>	<u>\$ 29,307,887</u>
Less Outstanding Checks							(862,537)
Cash per Estimated Statement of Net Position							<u>\$ 28,445,350</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 2020, may be reinstated in the future.

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

Projected self-insured paid claims for medical and prescription drugs

15 **Projected Paid Claims Dental**

Projected self-insured paid claims for dental

12 **Delta Dental**

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

13 **VSP**

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

14 **Kaiser Permanente**

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

15 **Kaiser Permanente - Senior Advantage**

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



BOARD OF DIRECTORS

STEVE BRANDAU
NATHAN MAGSIG
BUDDY MENDES
LARRY MICARI
BRIAN PACHECO
AMY SHUKLIAN
PETE VANDER POEL

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

AGENDA DATE: February 19, 2021

ITEM NUMBER: Item 12

SUBJECT: Receive the 2020 Audited Financial Statements (I)

REQUEST(S): That the Board receives the 2019-2020 Audited Financial Statements.

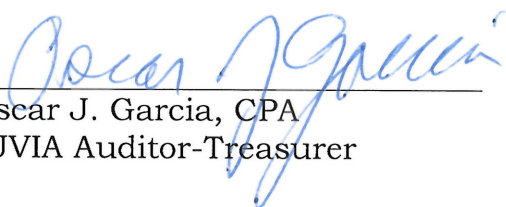
DESCRIPTION:

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
FRESNO, CALIFORNIA

**FINANCIAL STATEMENTS WITH
INDEPENDENT AUDITOR'S REPORT**

**FOR THE YEAR ENDED
JUNE 30, 2020**

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

JUNE 30, 2020

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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
San Joaquin Valley Insurance Authority
Fresno, California

Report on the Financial Statements

We have audited the accompanying financial statements of San Joaquin Valley Insurance Authority (the Authority), a component unit of the County of Fresno, California, as of and for the year ended June 30, 2020, and the related notes to the financial statements, which collectively comprise the Authority's basic financial statements as listed in the table of contents.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express opinions on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Authority's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Authority's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

570 N. Magnolia Avenue, Suite 100
Clovis, CA 93611

tel 559.299.9540
fax 559.299.2344

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the San Joaquin Valley Insurance Authority, as of June 30, 2020, and the respective changes in financial position, and cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matters

Required Supplementary Information

Management has omitted the management's discussion and analysis that accounting principles generally accepted in the United States of America require to be presented to supplement the basic financial statements. Such missing information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. Our opinion on the basic financial statements is not affected by this missing information.

Accounting principles generally accepted in the United States of America require that the Claims Development Information on pages 18-19 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated January 21, 2021, on our consideration of the Authority's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Authority's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Authority's internal control over financial reporting and compliance.

Price Pange & Company

Clovis, California
January 21, 2021

BASIC FINANCIAL STATEMENTS

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

STATEMENT OF NET POSITION
JUNE 30, 2020

ASSETS

Current Assets:

Cash and cash equivalents	\$ 3,289,738
Intergovernmental receivables	4,016,764
Other receivables	473,428
Deposits receivable	977,819
Investment income receivable	90,741
Prepaid expenses	<u>7,669</u>

Total current assets 8,856,159

Noncurrent Assets:

Investments 18,670,979

Total noncurrent assets 18,670,979

Total assets 27,527,138

LIABILITIES

Current Liabilities:

Accounts payable	2,102,866
Intergovernmental payables	28,598
Unearned member contributions	4,925,154
Unpaid claims and claims adjustment expenses	<u>7,081,313</u>

Total current liabilities 14,137,931

Noncurrent Liabilities:

Intergovernmental interest payable	594,895
Intergovernmental loan payable	9,000,000
Intergovernmental payables	<u>884,432</u>

Total noncurrent liabilities 10,479,327

Total liabilities 24,617,258

NET POSITION

Unrestricted 2,909,880

Total net position \$ 2,909,880

The notes are an integral part of these basic financial statements.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET POSITION
FOR THE YEAR ENDED JUNE 30, 2020

Operating revenues:	
Member contributions	<u>\$ 89,689,450</u>
Total operating revenues	<u>89,689,450</u>
Operating expenses:	
Claims and claims adjustment expenses	72,398,701
Administrative expenses	<u>7,349,777</u>
Total operating expenses	<u>79,748,478</u>
Operating income (loss)	<u>9,940,972</u>
Nonoperating revenues (expenses):	
Interest expense	<u>(202,742)</u>
Total nonoperating revenues (expenses)	<u>(202,742)</u>
Change in net position	9,738,230
Net position, beginning of year	<u>(6,828,350)</u>
Net position, end of year	<u><u>\$ 2,909,880</u></u>

The notes are an integral part of these basic financial statements.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED JUNE 30, 2020

Cash flows from operating activities:	
Cash received from members	\$ 118,459,454
Cash received from reinsurance and refunds	2,425,306
Cash paid to vendors	(6,551,222)
Cash paid for claims	<u>(104,771,731)</u>
Net cash provided by (used in) operating activities	<u>9,561,807</u>
Cash flows from investing activities:	
Purchase of investments	<u>(8,960,475)</u>
Net cash provided by (used in) investing activities	<u>(8,960,475)</u>
Net increase (decrease) in cash and cash equivalents	601,332
Cash and cash equivalents - beginning	<u>2,688,406</u>
Cash and cash equivalents - ending	<u>\$ 3,289,738</u>
Supplemental disclosure of cash flow information	
Cash paid for interest	<u>\$ 202,742</u>
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:	
Operating income (loss)	\$ 9,940,972
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:	
(Increase) decrease in due from other governmental units	(805,445)
(Increase) decrease in other receivables	(528,831)
(Increase) decrease in prepaid expenses	(78)
Increase (decrease) in accounts payable	769,957
Increase (decrease) in due to other governmental units	28,598
Increase (decrease) in unpaid claims and claims adjustment expenses	<u>156,634</u>
Total adjustments	<u>(379,165)</u>
Net cash provided by (used in) operating activities	<u>\$ 9,561,807</u>

The notes are an integral part of these basic financial statements.

NOTES TO THE BASIC FINANCIAL STATEMENTS

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2020

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accompanying financial statements are presented in conformity with accounting principles generally accepted in the United States of America for governmental units as prescribed by the Governmental Accounting Standards Board (GASB) and other authoritative sources.

In November 1989, GASB issued Statement No. 10, *Accounting and Financial Reporting for Risk Financing and Related Insurance Issues*. GASB Statement No. 10 establishes accounting and financial reporting standards for risk financing and insurance-related activities for state and local governmental entities, including public entity risk pools. These financial statements have been prepared in accordance with GASB Statement No. 10, as amended by GASB Statement No. 30, *Risk Financing Omnibus*.

A. Reporting Entity

On October 6, 2009, the County of Fresno and the County of Tulare entered into an agreement creating the San Joaquin Valley Insurance Authority (the Authority) to negotiate, purchase or otherwise fund health, vision, dental, and life insurance for the employees of the County of Fresno and certain employees of the County of Tulare, in all instances subject to obtaining a financial commitment by the County of Fresno and the County of Tulare to pay for their respective costs. Both counties desire to secure such coverage for the purpose of obtaining other coverage and/or insurance policies at more favorable rates, and for the purpose of administering such insurance programs with greater efficiency, than they could obtain by their individual efforts.

The Authority is governed by the Board of Directors which is composed of seven directors. Four of the directors are appointed by the County of Fresno Board of Supervisors and three of the directors are appointed by the County of Tulare Board of Supervisors. The Board of Directors, President and Vice President serve two-year terms. The County of Fresno or the County of Tulare may withdraw from the Authority by giving 120 days written notice to the Board of Directors. Upon the dissolution, all assets of the Authority will be distributed among the County of Fresno and the County of Tulare in proportion to their cash contributions.

The Authority's Board of Directors voted to keep health insurance costs neutral and moved from a claims-servicing pool to a risk-sharing pool and insurance-purchasing pool effective January 1, 2012. The result is that the claims experience of all member entities is pooled and risk is shared among all members, or the risk is transferred to commercial insurers by purchasing insurance. The County of Fresno and the County of Tulare have transferred their reserve funding for incurred but not reported (IBNR) claims to the Authority.

The Authority is legally separate from the County of Fresno (the County). However, the Authority is a component unit of the County due to the fact that the County appoints a voting majority of the Authority's board and, accordingly, can significantly influence the activities and level of services performed by the Authority.

The Authority itself does not employ any personnel. The County of Fresno and the County of Tulare staff provide the necessary services such as maintenance and accounting to the Authority on a reimbursement basis.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2020

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

A. Reporting Entity (Continued)

The Authority's Board of Directors has elected to open membership consideration to other public agencies to increase membership, further reduce imbedded overhead cost and leverage additional growth to improve the Authority's negotiating capabilities with plan vendors in California.

During this fiscal period, there were no new membership applications, and the City of Marysville has elected to terminate its partnership with the Authority. As of June 30, 2020, membership in the Authority consists of the County of Fresno and the County of Tulare, its founding entities.

B. Basis of Accounting

The Authority complies with Generally Accepted Accounting Principles (GAAP). The Authority's reporting entity applies all relevant Governmental Accounting Standards Board (GASB) pronouncements.

The Authority is a proprietary entity; it uses an enterprise fund format to report its activities for financial statement purposes. Proprietary Fund Financial Statements include a Statement of Net Position, a Statement of Revenues, Expenses and Changes in Net Position, and a Statement of Cash Flows.

Proprietary funds are accounted for using the "economic resources" measurement focus and the accrual basis of accounting. Accordingly, all assets and liabilities (whether current or noncurrent) are included on the Statement of Net Position. The Statement of Revenues, Expenses and Changes in Fund Net Position presents increases (revenues) and decreases (expenses) in total net position. Under the accrual basis of accounting, revenues are recognized in the period in which they are earned while expenses are recognized in the period in which the liability is incurred.

Operating revenues in the enterprise fund are those revenues that are generated from the primary operations of the Authority. These revenues include premiums for insurance coverage. All other revenues are reported as nonoperating revenues. Operating expenses are those expenses that are essential to the primary operations of the Authority. All other expenses are reported as nonoperating expenses.

When both restricted and unrestricted resources are available for use, it is the Authority's policy to use restricted resources first, then unrestricted resources as they are needed.

C. Basis of Presentation

The San Joaquin Valley Insurance Authority is a risk-sharing pool, acting as an insurer. As an insurer, operating statements should report member contributions as well as claims and administrative expenses.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2020

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

D. Assets, Liabilities and Net Position

1. Cash

For purposes of the Statement of Cash Flows, the Authority considered all cash in banks to be cash. This includes two active bank accounts with JPMorgan Chase Bank, one used for claims funding and the other for reserves.

2. Investments

Investments are recorded at fair value. Investment income is recorded as earned.

3. Intergovernmental Receivables

Certain revenues are earned by the Authority during the current reporting period but are not received until after the beginning of the next fiscal year. These revenues are reported as intergovernmental receivables on the financial statements.

4. Deposits Receivable

The Authority has made the required minimum claims deposit to Anthem Blue Cross. The full deposit amount of \$977,819 will be returned to the Authority by Anthem Blue Cross during the fiscal year ending June 30, 2021.

5. Member Contributions

Each member is assessed a premium which is intended to cover the Authority's claims, operating costs, claim expenses and any premiums for any risk transferred to commercial insurers by purchasing insurance for the insurance programs. Premiums are based upon the approved rates by the Authority's Board of Directors. All premiums are recognized as revenue when earned, based upon the period covered by the premiums. In determining if a premium deficiency exists, the pool does not consider anticipated investment income.

6. Accounts Payable

Certain costs are incurred by the Authority during the current reporting period but are not paid until after the beginning of the next fiscal year. These costs are reported as payables on the financial statements. The Authority's current accounts payable balance of \$2,102,866 as of June 30, 2020, is related to certain contract services and payments for eligibility administration and consulting fees as well as amounts collected or due from pool participants and remitted to the insurance carriers. Adjustments to estimates are charged or credited to expense in the periods in which they are made.

7. Intergovernmental Payables

The County of Fresno has made a required minimum claims deposit of \$884,432 to Anthem Blue Cross on behalf of the Authority. The Authority will repay the County of Fresno after receiving refunds from Anthem Blue Cross. The full deposit amount of \$884,432 is recognized as a noncurrent intergovernmental payable as of June 30, 2020.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2020

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

D. Assets, Liabilities and Net Position (Continued)

8. Unpaid Claims and Claims Adjustment Expenses

The Authority establishes claims liabilities based on estimates of the ultimate cost of claims (including future claim adjustment expenses) that have been reported but not settled, and of claims that have been incurred but not reported (IBNR). Because actual claims costs depend on such complex factors as inflation, changes in doctrines of legal liability, and damage awards, the process used in computing claims liabilities does not necessarily result in an exact amount. Claims liabilities are recomputed periodically using a variety of actuarial and statistical techniques to produce current estimates that reflect recent settlements, claim frequency, and other economic and social factors. Adjustments to claims liabilities are charged or credited to expense in the periods in which they are made.

9. Reinsurance

In the ordinary course of business, the Authority reinsures certain risks with commercial insurers through contractual agreements, commonly referred to as reinsurance ceded. These agreements serve to limit the Authority's potential losses for large aggregate and individual losses. Reinsurance permits recovery of a portion of losses from reinsurers, although it does not discharge the primary liability of the Authority as direct insurer of the risks reinsured. A contingent liability exists with respect to reinsurance ceded to the extent that any reinsurer is unable to meet its obligation assumed under the reinsurance agreements.

The Authority does not report reinsured risk as liabilities unless it is probable that those risks will not be covered by reinsurers. Premiums ceded to reinsurers during fiscal year 2020 was \$1,970,531, and the amounts recovered from reinsurers during fiscal year 2020 was \$454,775.

10. Intergovernmental Loans and Interest Payable

As of June 30, 2020, the Authority has obtained operating loans totaling \$5,000,000 from the County of Fresno and \$4,000,000 from the County of Tulare, each accruing interest at their County's respective treasury pool interest rates. The Authority's interest payable balance for these loans as of June 30, 2020 totals \$594,895. Both loans with interest are expected to be repaid by December 30, 2021 or earlier if sufficient funds are available.

11. Net Position

Net position is reported in three categories as follows:

Net Investment in capital assets – This amount consists of capital assets net of accumulated depreciation and reduced by outstanding debt that attributed to the acquisition.

Restricted – This amount is restricted by external creditors, grantors, contributors, or laws or regulations of other governments.

Unrestricted – This amount represents all resources that do not meet the definition of "net investment in capital assets" or "restricted net position."

12. Use of Estimates

The preparation of financial statements in conformity with Generally Accepted Accounting Principles (GAAP) requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2020

NOTE 2 – CASH AND CASH EQUIVALENTS

A. Summary of Deposits

Cash and cash equivalents as of June 30, 2020 are classified in the accompanying financial statements as follows:

Statement of net position:

Cash and cash equivalents	<u>\$ 3,289,738</u>
Total cash and cash equivalents	<u>\$ 3,289,738</u>

Cash and cash equivalents as of June 30, 2020 consist of the following:

Deposits with financial institutions	<u>\$ 3,289,738</u>
Total cash and cash equivalents	<u>\$ 3,289,738</u>

B. Custodial Credit Risk

Custodial credit risk for deposits is the risk that, in the event of the failure of a depository financial institution, a government will not be able to recover its deposits or will not be able to recover collateral securities that are in the possession of an outside party. The California Government Code and the Authority's investment policy do not contain legal or policy requirements that would limit the exposure to custodial credit risk for deposits, other than the following provision for deposits: The California Government Code requires that a financial institution secure deposits made by state or local governmental units by pledging securities in an undivided collateral pool held by a depository regulated under state law (unless so waived by the governmental unit). The market value of the pledged securities in the collateral pool must equal at least 110% of the total amount deposited by the public agencies.

As of June 30, 2020, the Authority's deposits with financial institutions in excess of federal depository insurance limits were held in fully collateralized accounts, as permitted by the California Government Code.

NOTE 3 – INTERGOVERNMENTAL RECEIVABLES

The Authority's current intergovernmental receivables balance of \$4,016,764 as of June 30, 2020 is related to insurance premiums, claims reserve, eligibility administration service fees, consulting fees and other administrative fees due from the County of Fresno. As of June 30, 2020, all of the intergovernmental receivables are considered by management to be collectible. Therefore, no allowance for doubtful accounts has been recognized.

NOTE 4 – INVESTMENTS

Investments authorized by the Authority's Investment Policy at June 30, 2020 consist of the following:

External Investment pool – Fresno County Treasury Investment Pool	<u>\$18,670,979</u>
Total investments	<u>\$18,670,979</u>

Information about the Fresno County Treasury Investment Pool can be found in the County's annual comprehensive financial report which is available on the County's website.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2020

NOTE 5 – RECONCILIATION OF CLAIMS LIABILITIES

Liabilities for claims are based on undiscounted estimates of the ultimate net cost of settling all claims, which are incurred but unpaid at year-end, including claims incurred but not reported. The following represents changes in liabilities for the Authority during the fiscal years ended June 30:

	2020	2019
Unpaid claims and claim adjustment expenses at beginning of year	\$ 6,924,679	\$ 5,801,621
Incurred claims and claim adjustment expenses:		
Provision for insured events of current year	72,398,701	69,869,697
Total incurred claims and claim adjustment expense	72,398,701	69,869,697
Payments:		
Claims and claim adjustment expenses attributable to insured events of current year	65,317,249	61,794,404
Claims and claim adjustment expenses attributable to insured events of prior years	6,924,818	6,952,235
Total payment	72,242,067	68,746,639
Total unpaid claims and claim adjustment expenses at end of the year	\$ 7,081,313	\$ 6,924,679

NOTE 6 – LONG-TERM LIABILITIES

Long-term liability activity for the year ended June 30, 2020 were as follows:

	Beginning Balance	Additions	Reductions	Ending Balance
Interest Payable	\$ 392,153	\$ 202,742	\$ -	\$ 594,895
Loans Payable	9,000,000	-	-	9,000,000
Intergovernmental Payables	884,432	-	-	884,432
Total	\$ 10,276,585	\$ 202,742	\$ -	\$ 10,479,327

As of June 30, 2020, the Authority has obtained operating loans totaling \$5,000,000 from the County of Fresno and \$4,000,000 from the County of Tulare. The loans are expected to be repaid by December 30, 2021 (fiscal year 2022) or earlier if sufficient funds are available, each accruing interest at their County's respective treasury pool interest rates. As of June 30, 2020, the interest rates were 1.987% for the County of Fresno and 2.89% for the County of Tulare. These rates vary quarterly since the Counties invest public funds in a manner, which will provide a market average rate of return consistent with the objectives of the Authority's Investment Policy while meeting the daily cash flow demands of the County's Treasuries and conform to all state laws governing the investment of public funds.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2020

NOTE 6 – LONG-TERM LIABILITIES (Continued)

Since the Authority will begin to repay the full loan principal amount with accrued interest in fiscal year 2022, estimated annual debt service requirements for the loan are demonstrated in the table below. Note that calculated total interest equals the current amount of accrued interest and projected interest expense accruals based on current treasury rates up to the loan repayment date.

Annual debt service requirements for the loan are as follows:

Year Ending June 30	County of Fresno Principal	County of Tulare Principal	Interest
2022	\$ 5,000,000	\$ 4,000,000	\$ 917,320
Total	\$ 5,000,000	\$ 4,000,000	\$ 917,320

NOTE 7 – COMMITMENTS AND CONTINGENCIES

Commitments and contingencies, undeterminable in amount, include normal recurring pending claims and litigation. In the opinion of management, based upon discussion with legal counsel, there is no pending litigation, which is likely to have a material adverse effect on the financial position of the Authority.

On March 11, 2020 the World Health Organization declared the outbreak of a coronavirus (COVID-19) pandemic. In response, the State of California has issued Stay at Home Orders which include the temporary closure of all businesses deemed to be nonessential. The most recent Regional Stay At Home Order, effective December 7, 2020 for Fresno County, requires individuals living in the San Joaquin Valley Region to stay at home, except as allowed, to maintain continuity of the federal critical infrastructure sectors. Accordingly, some functions of the San Joaquin Valley Insurance Authority's operations have been limited to protect the health and safety. The financial impact that occur as a result of the pandemic is unknown at this time.

NOTE 8 – RISK MANAGEMENT

The Authority is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; and errors and omission. During the year ended June 30, 2020, the Authority carried insurance through various commercial carriers for all risks of losses. No settlements have exceeded coverage levels in place during the fiscal year ended June 30, 2020.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2020

NOTE 8 – RISK MANAGEMENT (Continued)

The Authority participated in the following insurance coverage programs with various commercial carriers:

<u>Coverage Type</u>	<u>Description</u>	<u>Limit</u>	<u>Deductible</u>
Master Crime Policy	Coverage is provided for incidents such as public employee dishonesty, forgery or alteration, theft, computer fraud and embezzlement.	\$15 Million	\$ 25,000
Trustees Errors & Omissions	Fiduciary liability insurance is a popular vehicle for the financial protection of fiduciaries of employee benefit plans against legal liability arising out of their role as fiduciaries, including the cost of defending those claims that seek to establish such liability. Coverage is provided for incidents such as miscalculation, a class action lawsuit, and enrollment errors.	\$10 Million	\$ 25,000
Special Liability	This program provides coverage for claims from third parties alleging damages due to negligence arising out of personal injury and property damage.	\$10 Million	\$ 1,000
Fiduciary Liability	Pays the legal liability arising from claims for alleged failure to act prudently. Protects the assets of a plan fiduciary due to allegations of breach of fiduciary duties. ERISA explicitly allows for the purchase of fiduciary insurance. It could be a breach of fiduciary duty if a claim arises and no insurance is in place that was readily available.	\$5 Million	\$ 25,000

NOTE 9 – SUBSEQUENT EVENTS

Management has evaluated and concluded that there are no other subsequent events that have occurred from June 30, 2020 through the date the financials were available to be issued at January 21, 2021, that would require disclosure or adjustment.

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REQUIRED SUPPLEMENTARY INFORMATION

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

CLAIMS DEVELOPMENT INFORMATION
JUNE 30, 2020

The following table illustrates how the Authority's earned revenue (net of reinsurance) and investment income compare to related costs of loss (net of loss assumed by reinsurers) and other expenses assumed by the Authority as of the end of the previous four fiscal years. Note that only six months of activity is shown for the fiscal year 2012 since the period for which the Authority used a risk-sharing pool was only six months from January 1, 2012 through June 30, 2012. The rows of the table are defined as follows:

- (1) This line shows the total of each fiscal year's gross earned contribution revenue and investment revenue, contribution revenue ceded to reinsurers, and net earned contribution revenue and reported investment revenue.
- (2) This line shows each fiscal year's other operating costs of the Authority including overhead and claims expenses.
- (3) This line shows the Authority's gross incurred claims and allocated claim adjustment expenses, claims assumed by reinsurers, and net incurred claims and allocated adjustment expense (both paid and accrued) as originally reported at the end of the year in which the event that triggered coverage occurred (called fiscal year).
- (4) This section of one row shows the cumulative net amounts paid as of the end of successive years for each fiscal year.
- (5) This line shows the latest re-estimated amount of claims assumed by reinsurers as of the end of current year for each fiscal year.
- (6) This section of one row shows how each fiscal year's net incurred losses increased or decreased as of the end of successive years. (This annual re-estimation results from new information received on known claims, reevaluation of existing information on known claims, and emergence of new claims not previously known.)
- (7) This line compares the latest re-estimated net incurred claims amount to the amount originally established (line 3) and shows whether this latest estimate of losses is greater or less than originally thought. As data for individual fiscal years mature, the correlation between original estimates and re-estimated amounts is commonly used to evaluate the accuracy of net incurred claims currently recognized in less mature fiscal years. The columns of the table show data for successive fiscal years.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

CLAIMS DEVELOPMENT INFORMATION
JUNE 30, 2020

	2012	2013	2014	2015	2016	2017	2018	2019	2020
(1) Required contribution and investment revenue:									
Earned	\$ 37,177,277	\$ 71,106,229	\$ 83,391,236	\$ 89,887,953	\$ 110,381,036	\$ 101,397,579	\$ 80,398,094	\$ 82,018,812	\$ 91,839,197
Ceded	953,519	1,911,418	1,940,663	2,244,758	2,761,514	2,235,292	1,881,130	1,263,754	1,970,531
Net earned	36,223,758	69,194,811	81,450,573	87,643,195	107,619,522	99,162,287	78,516,964	80,755,058	89,868,666
(2) Unallocated expenses	2,385,290	5,000,268	6,159,114	6,917,501	7,622,465	6,308,763	5,709,359	6,362,834	7,349,777
(3) Estimated claims and expenses, end of fiscal year:									
Incurred	30,233,575	67,195,841	75,886,191	86,497,444	111,419,173	98,934,822	68,802,180	70,424,244	72,853,476
Ceded	249,031	1,555,632	1,362,659	1,302,386	198,626	323,314	99,361	554,547	454,775
Net incurred	29,984,544	65,640,209	74,523,532	85,195,058	111,220,547	98,611,508	68,702,819	69,869,697	72,398,701
(4) Net paid (cumulative) as of:									
End of fiscal year	23,901,668	57,532,430	67,720,407	77,594,079	100,151,412	92,775,406	65,559,526	72,139,822	71,812,035
One year later	28,318,935	63,725,119	77,893,672	81,850,351	100,151,412	92,775,406	65,559,526	72,139,822	-
Two years later	27,175,135	63,726,540	77,893,672	81,850,351	100,151,412	92,775,406	65,559,526	-	-
Three years later	27,175,135	63,726,540	77,893,672	81,850,351	100,151,412	92,775,406	-	-	-
Four years later	27,175,135	63,726,540	77,893,672	81,850,351	100,151,412	-	-	-	-
Five years later	27,157,135	63,726,540	77,893,672	81,850,351	-	-	-	-	-
Six years later	27,157,135	63,726,540	77,893,672	-	-	-	-	-	-
Seven years later	27,157,135	63,726,540	-	-	-	-	-	-	-
Eight years later	27,157,135	-	-	-	-	-	-	-	-
(5) Reestimated ceded claims and expenses	249,031	1,555,632	1,362,659	1,302,386	198,626	323,314	99,361	554,547	454,775
(6) Reestimated net incurred claims and expenses:									
End of fiscal year	29,984,544	65,640,209	74,523,532	85,195,058	111,220,547	98,611,508	68,702,819	69,869,697	72,398,701
One year later	28,324,433	63,726,540	74,523,532	85,195,058	111,220,547	98,611,508	68,702,819	69,869,697	-
Two years later	27,175,135	63,726,540	74,523,532	85,195,058	111,220,547	98,611,508	68,702,819	-	-
Three years later	27,175,135	63,726,540	74,523,532	85,195,058	111,220,547	98,611,508	-	-	-
Four years later	27,175,135	63,726,540	74,523,532	85,195,058	111,220,547	-	-	-	-
Five years later	27,175,135	63,726,540	74,523,532	85,195,058	-	-	-	-	-
Six years later	27,175,135	63,726,540	74,523,532	-	-	-	-	-	-
Seven years later	27,175,135	63,726,540	-	-	-	-	-	-	-
Eight years later	27,175,135	-	-	-	-	-	-	-	-
(7) Increase (decrease) in estimated net incurred losses and expenses from end of fiscal year	\$ (2,809,409)	\$ (1,913,669)	\$ (2,809,409)	\$ (1,913,669)	\$ -	\$ -	\$ -	\$ -	\$ -

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OTHER INDEPENDENT AUDITOR'S REPORT

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INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER
FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS
BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN
ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS

To the Board of Directors
San Joaquin Valley Insurance Authority
Fresno, California

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the San Joaquin Valley Insurance Authority (the Authority), a component unit of the County of Fresno, California, as of and for the year ended June 30, 2020, and the related notes to the financial statements, which collectively comprise the Authority's basic financial statements, and have issued our report thereon dated January 21, 2021.

Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered the Authority's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Authority's internal control. Accordingly, we do not express an opinion on the effectiveness of the Authority's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the Authority's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

570 N. Magnolia Avenue, Suite 100
Clovis, CA 93611
tel 559.299.9540
fax 559.299.2344

Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Authority's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Authority's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Authority's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Price Pange & Company

Clovis, California
January 21, 2021

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

SCHEDULE OF FINDINGS AND RESPONSES
FOR THE YEAR ENDED JUNE 30, 2020

SECTION I – SUMMARY OF AUDITOR'S RESULTS

Financial Statements

Type of auditor's report issued	<u>Unmodified</u>	
Internal control over financial reporting: Material weaknesses identified?	<u> </u> yes	<u> X </u> no
Significant deficiencies identified that are not considered to be material weaknesses?	<u> </u> yes	<u> X </u> none reported
Noncompliance material to financial statement noted?	<u> </u> yes	<u> X </u> no

SECTION II – FINANCIAL STATEMENT FINDINGS

None reported.



BOARD OF DIRECTORS

STEVE BRANDAU
NATHAN MAGSIG
BUDDY MENDES
LARRY MICARI
BRIAN PACHECO
AMY SHUKLIAN
PETE VANDER POEL

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

AGENDA DATE: February 19, 2021

ITEM NUMBER: Item 13

SUBJECT: Receive Update on Request for Quote for Securing an Auditing Company to Provide Annual Financial Services to the SJVIA (I)

REQUEST(S): That the Board receive the update on the Request for Quote for securing an auditing company to provide annual financial statement auditing services to the SJVIA.

DESCRIPTION:

The SJVIA Auditor-Treasurer will prepare a Request for Quote (RFQ) to secure services of a qualified firm to provide audit services to comply with California Government Code 6505. The County of Fresno Auditor-Controller is responsible for contracting for audit services under California Government Code 6505.5 as part of the duties of the SJVIA Auditor-Treasurer.

The contract for audit services with Price Paige & Company expired with the completion and presentation of the Fiscal Year 2020 audited financial statements.

The SJVIA Auditor-Treasurer will be releasing an RFQ to qualified auditing companies and will come back to the Board with their recommendation at the May 7, 2021 Board meeting.

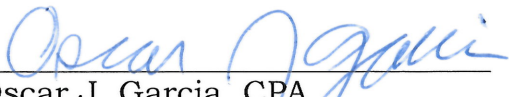
AGENDA: San Joaquin Valley Insurance Authority

DATE: February 19, 2021

FISCAL IMPACT/FINANCING:

To be determined.

ADMINISTRATIVE SIGN-OFF:



Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer



BOARD OF DIRECTORS

- STEVE BRANDAU
- NATHAN MAGSIG
- BUDDY MENDES
- LARRY MICARI
- BRIAN PACHECO
- AMY SHUKLIAN
- PETE VANDER POEL

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

AGENDA DATE: February 19, 2021

ITEM NUMBER: Item 14

SUBJECT: Receive Preliminary Budget for Fiscal Year 2021-2022 (I)

REQUEST(S): That the Board receive the preliminary 2021-2022 Fiscal Year Budget.

DESCRIPTION:

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

The preliminary budget includes fixed costs established as of January 1, 2021, forecasted enrollment, projected paid claims, and projected fixed costs for the July 1, 2021-June 30, 2022 budget period.

Staff will come back at the July 2021 SJVIA Board Meeting for final Board approval of the Fiscal Year 2021-2022 Budget.

FISCAL IMPACT/FINANCING:

This budget proposes the revenue and expense projections at \$122,692,113 and \$118,469,019 respectively, for a \$4,223,094 surplus position for the 2021-2022 fiscal year.

ADMINISTRATIVE SIGN-OFF:

Hollis Magill
SJVIA Manager

Lupe Garza
SJVIA Assistant Manager

SAN JOAQUIN VALLEY INSURANCE AUTHORITY

2021/2022 FISCAL YEAR PRELIMINARY BUDGET - 02.19.21

	July 1, 2021 - Dec 31,2021	Jan 1, 2022 - June 30, 2022	July 1, 2021 - June 30, 2022
RECEIPTS			
SJVIA Health Plan Revenue	\$ 60,439,464	\$ 62,252,648	\$ 122,692,113
DISBURSEMENTS: Fixed			
1 Specific Stop Loss Insurance (EPO/PPO/HDHP)	\$ 787,985	\$ 906,183	\$ 1,694,168
2 Anthem Claims Administration & Network Fees (EPO/PPO/HDHP)	\$ 1,766,452	\$ 1,819,445	\$ 3,585,897
3 EmpiRx Administration Fee (EPO/PPO)	\$ 195,561	\$ 195,561	\$ 391,121
4 Keenan Pharmacy Services Fee (EPO/PPO)	\$ 80,002	\$ 80,002	\$ 160,004
5 Myworkplace (Hourglass) Administration	\$ 152,077	\$ 152,077	\$ 304,153
6 ASI Administration	\$ 73,956	\$ 73,956	\$ 147,912
7 Keenan Consulting	\$ 173,575	\$ 173,575	\$ 347,150
8 SJVIA Administration	\$ 111,984	\$ 111,984	\$ 223,968
9 Wellness	\$ 139,980	\$ 139,980	\$ 279,960
10 Communications	\$ 27,996	\$ 27,996	\$ 55,992
11 Delta Dental Claims Administration	\$ 175,576	\$ 180,843	\$ 356,419
12 ACA Reinsurance/PCORI (EPO/PPO/HDHP)	\$ 14,022	\$ 14,233	\$ 28,255
TOTAL FIXED DISBURSEMENTS	\$ 3,699,166	\$ 3,875,835	\$ 7,575,000
DISBURSEMENTS: Claims			
13 Projected Paid Claims EPO/PPO/HDHP & RX	\$ 37,234,530	\$ 39,096,257	\$ 76,330,787
14 Projected Paid Claims Dental	\$ 1,829,866	\$ 1,884,762	\$ 3,714,628
TOTAL CLAIMS DISBURSEMENTS	\$ 39,064,396	\$ 40,981,019	\$ 80,045,415
DISBURSEMENTS: Premium			
15 Delta Dental DHMO	\$ 529,763	\$ 545,656	\$ 1,075,419
16 VSP	\$ 372,583	\$ 383,761	\$ 756,344
17 Kaiser Permanente	\$ 14,133,931	\$ 14,840,627	\$ 28,974,558
18 Kaiser Permanente - Senior Advantage	\$ 20,625	\$ 21,656	\$ 42,281
TOTAL PREMIUM DISBURSEMENTS	\$ 15,056,902	\$ 15,791,701	\$ 30,848,603
TOTAL DISBURSEMENTS	\$ 57,820,464	\$ 60,648,554	\$ 118,469,019
Balance	\$ 2,619,000	\$ 1,604,094	\$ 4,223,094

Glossary of Terms:

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

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

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

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

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

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

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

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

5 **Myworkplace (Hourglass) Administration**

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

6 **ASI Administration**

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

7 **Keenan Consulting**

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

8 **SJVIA Association Fee**

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

SJVIA Non-Founding Member Fee

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

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

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

10 **Communications**

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

11 **Delta Dental Claims Administration**

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

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

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

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

Projected self-insured paid claims for medical and prescription drugs

15 **Projected Paid Claims Dental**

Projected self-insured paid claims for dental

12 **Delta Dental**

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

13 **VSP**

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

14 **Kaiser Permanente**

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

15 **Kaiser Permanente - Senior Advantage**

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



BOARD OF DIRECTORS

STEVE BRANDAU

NATHAN MAGSIG

BUDDY MENDES

LARRY MICARI

BRIAN PACHECO

AMY SHUKLIAN

PETE VANDER POEL

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

AGENDA DATE: February 19, 2021

ITEM NUMBER: Item 15

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

DESCRIPTION:

The Consultant's report shows that on a total cost basis from January through December 2020, the self-insured medical premium of \$81,862,351 exceeded total cost of \$76,210,045 for an accumulation of \$5,652,305, or a 93.1% loss ratio. It is important to note that plan experience during the COVID-19 pandemic is unprecedented as well as how the experience will be after the pandemic.

The report shows that on a total cost basis, the self-insured dental premium of \$4,818,580 exceeded total cost of \$3,897,225 for an accumulation of \$921,357, or an 80.9% loss ratio.

The vision plan remains fully-insured and has an accumulation of \$104,355. 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, \$13,659,539 or 208.4% of the annual total was realized for the 2020 plan year.

AGENDA: San Joaquin Valley Insurance Authority

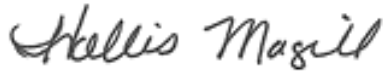
DATE: February 19, 2021

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 December developed a \$5,652,305 medical accumulation and a \$921,357 dental accumulation for a total of \$6,573,662. 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 \$2,508,819, Kaiser reserve of \$820,340, and Kaiser EPO parity reserve of \$3,644,938, and Voya 2018 year-end accounting on reinsurance of \$111,779, brings the collective total reserve accumulation up to \$13,659,539 (based on Consultant's report; the Auditor will provide the unaudited reserve accumulation based on actual revenue received and actual expenses paid).

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager



P. O. Box 1538
 Rancho Cordova, CA 95741

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 License No. 0451271

February 19, 2021

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

The following pages provide a summary of the plan experience from January 1 through December 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 \$6,573,662 for the 2020 plan year. An increase of \$1,259,112 from what was reported for October 2020.

Accumula	COF	COT	COM	Total
Medical	\$ 2,278,339	\$ 3,387,262	\$ (13,296)	\$ 5,652,305
Dental	\$ 745,908	\$ 175,449	\$ -	\$ 921,357
Total	\$ 3,024,247	\$ 3,562,711	\$ (13,296)	\$ 6,573,662
Loss Ratio				
Medical	95.6%	88.5%	n/a	93.1%
Dental	78.6%	86.7%	n/a	80.9%
Vision	80.4%	101.0%	n/a	86.0%

The Anthem self-funded medical plan shows an accumulated position of \$5,652,305 for a 93.1% total cost loss ratio through December 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, the dental program shows an accumulated position of \$921,357, which is an 80.9% total cost loss ratio.

The vision plan remains fully-insured and shows an accumulated position of \$104,355 through December 31, 2020. Under the fully-insured arrangement all deficit or accumulated positions stay with the carrier.

For 2020, the County of Fresno elected a parity strategy which set the EPO and Kaiser rates the same. This strategy provided margin on the Kaiser rates which funded a parity reserve to offset deficits on the EPO plan. Keenan estimated that the cumulative Kaiser parity reserve would be \$2,019,689. Through December 2020, the Kaiser parity reserve accumulated \$3,644,938 and over the same time period the EPO plan showed an accumulated deficit position of -\$283,903.

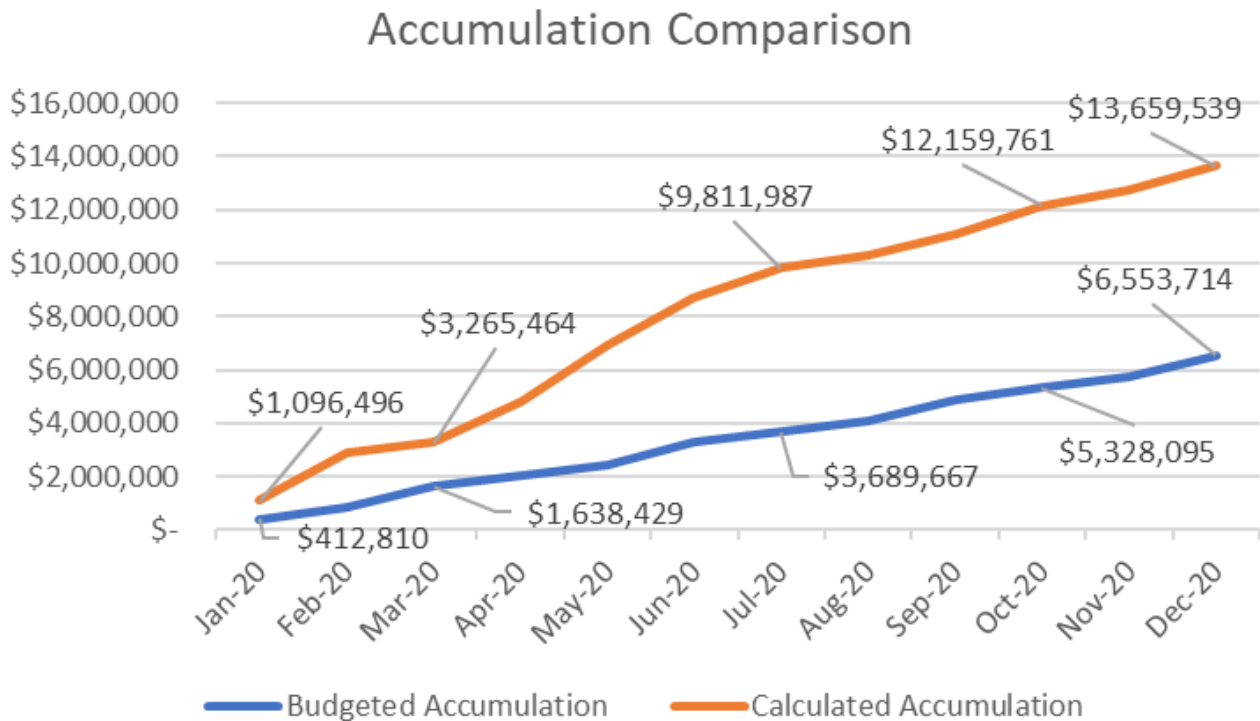
Additional resources for accumulation include:

- 2018 VOYA Reinsurance Year End Accounting - 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 - July 2020: The SJVIA received the EmpiRx 2019 4th quarter prescription drug rebate of \$473,497.
- Anthem HMO 2017 Final Year-end Accounting: This amount was removed from the chart for the February 19, 2021 report. In July 2020, Anthem provided the December 31, 2017 year-end accounting for the HMO plan outlining a return of \$977,819 to the SJVIA. It was thought that Anthem returned the sum to the SJVIA; however, recently, the Auditor's office confirmed the funds were not received. Anthem is processing the request for transfer and the amount will be shown as received in 2021.
- EmpiRx 2020 1st Quarter Rebate – August 2020: The SJVIA received the EmpiRx 2020 1st quarter prescription drug rebate of \$546,922.

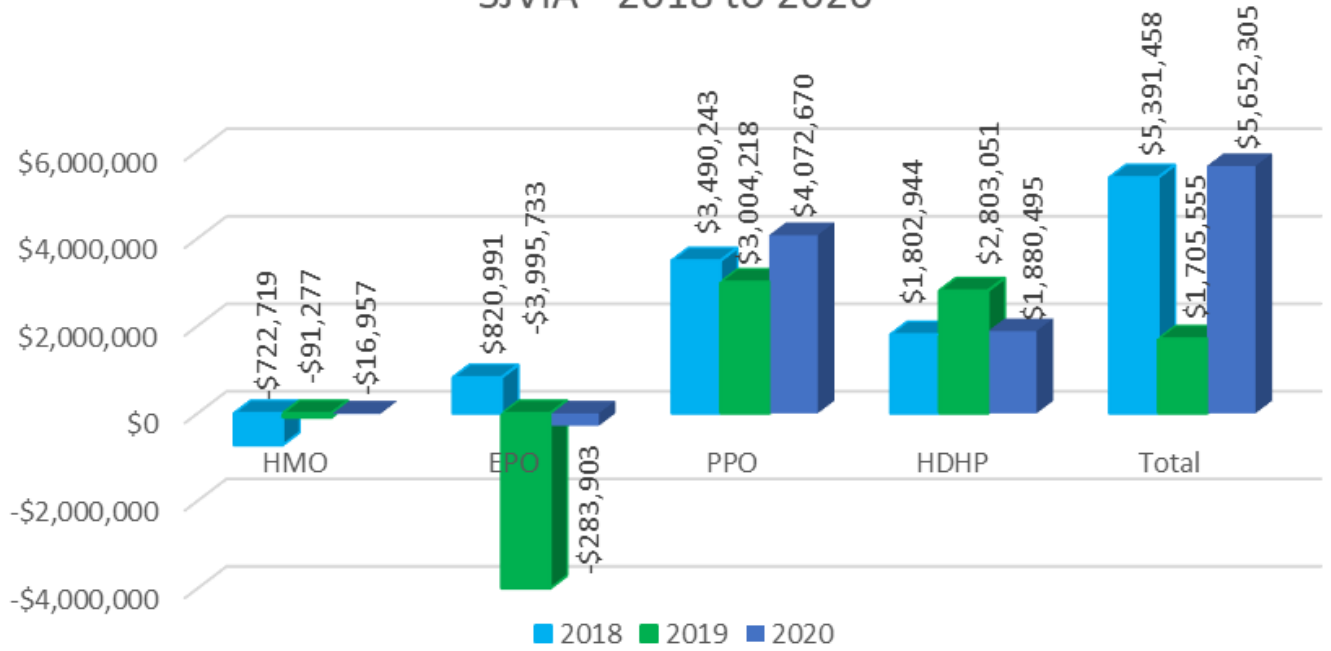
The SJVIA has an annual accumulative position through December 2020 of \$13,659,539 or 208.4% of the budgeted accumulative position of \$6,553,714 for the entire year.

Over the first seven months of the year, SJVIA accumulated \$6,122,320 over the budgeted accumulation. For August through December, the five-month accumulation was \$983,504 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 five months.

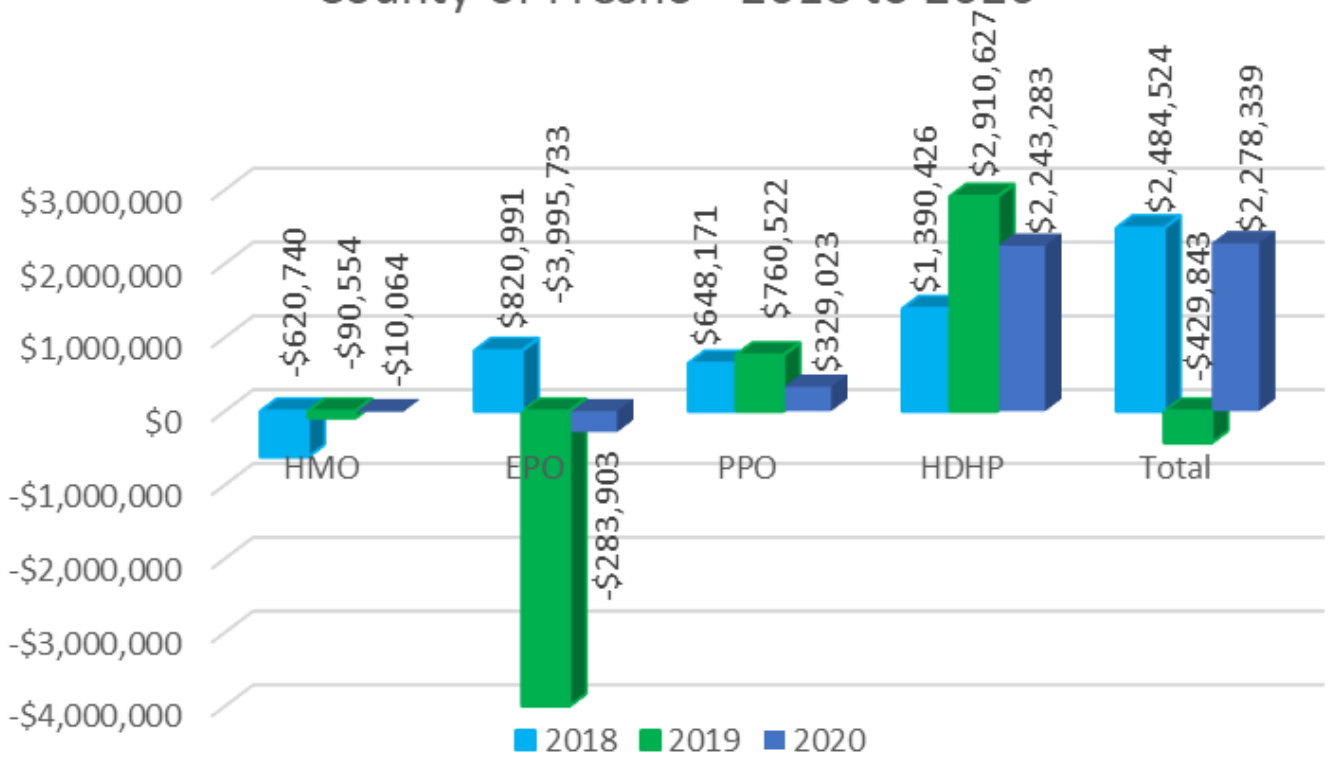


Please note that this is the consultant's report and prior to allocating funds for IBNR, the stabilization reserve, and to provide loan repayment, the SJVIA Auditor will provide the unaudited cash position based on actual revenue received and actual expenses paid.

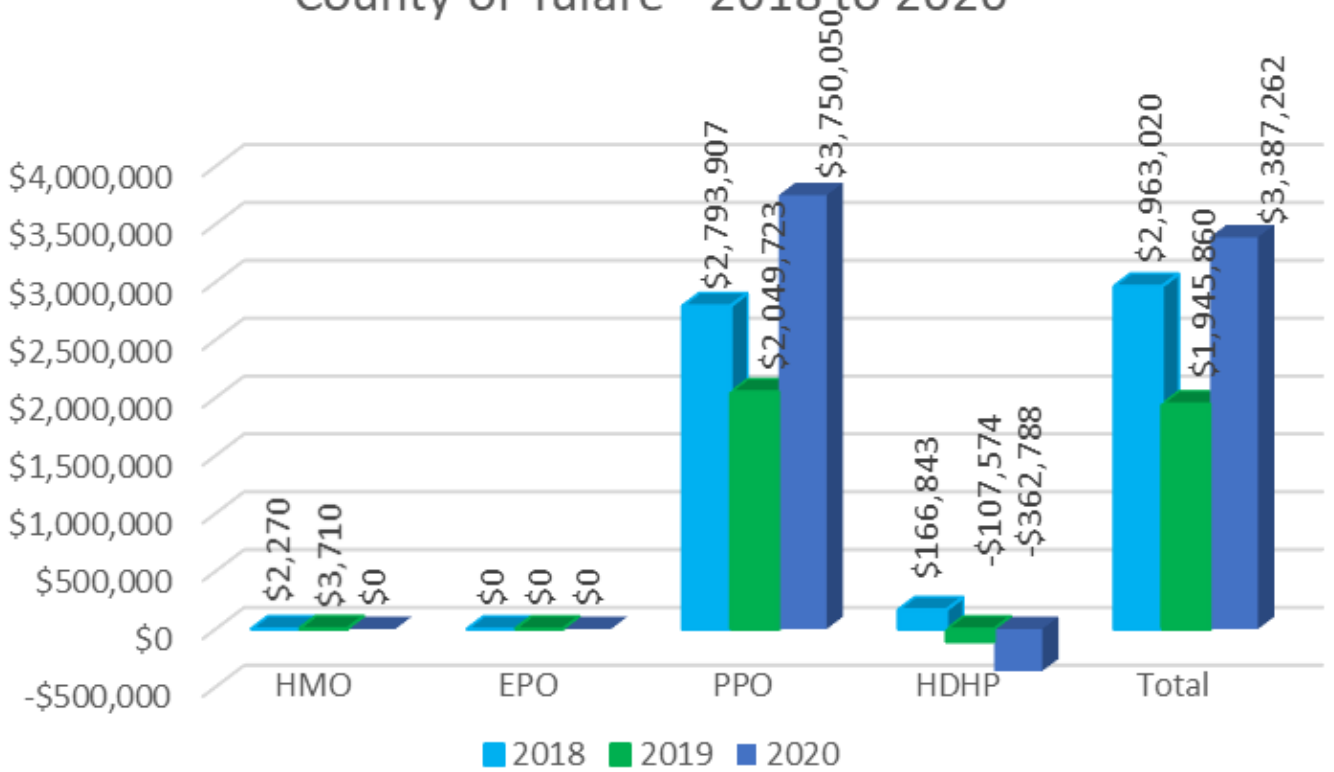
SJVIA - 2018 to 2020



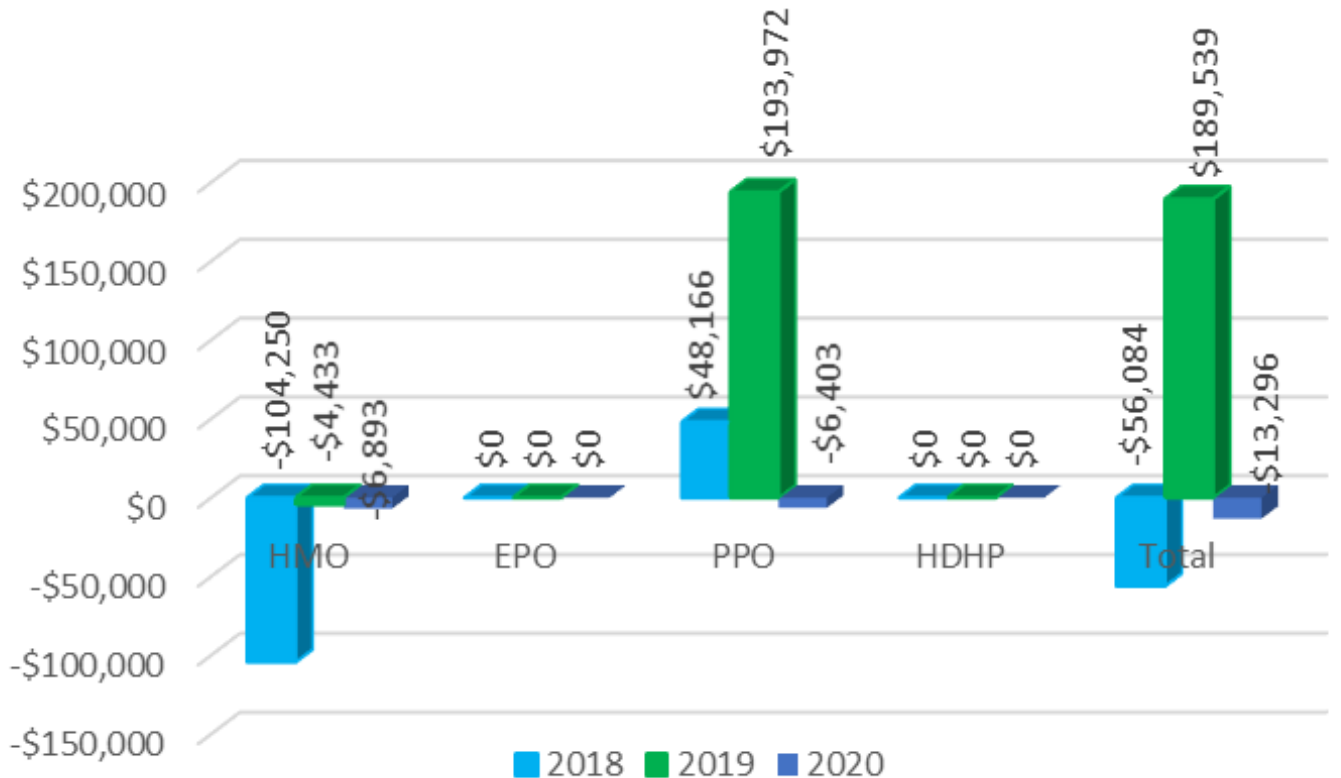
County of Fresno - 2018 to 2020



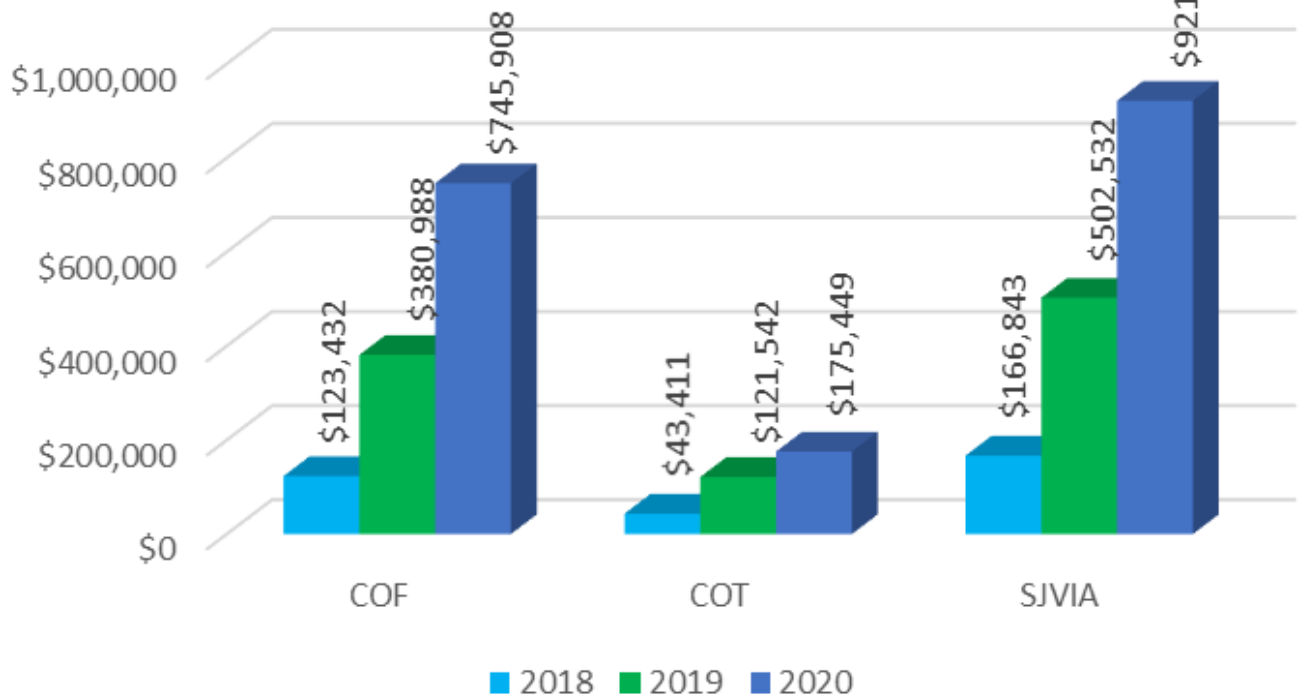
County of Tulare - 2018 to 2020



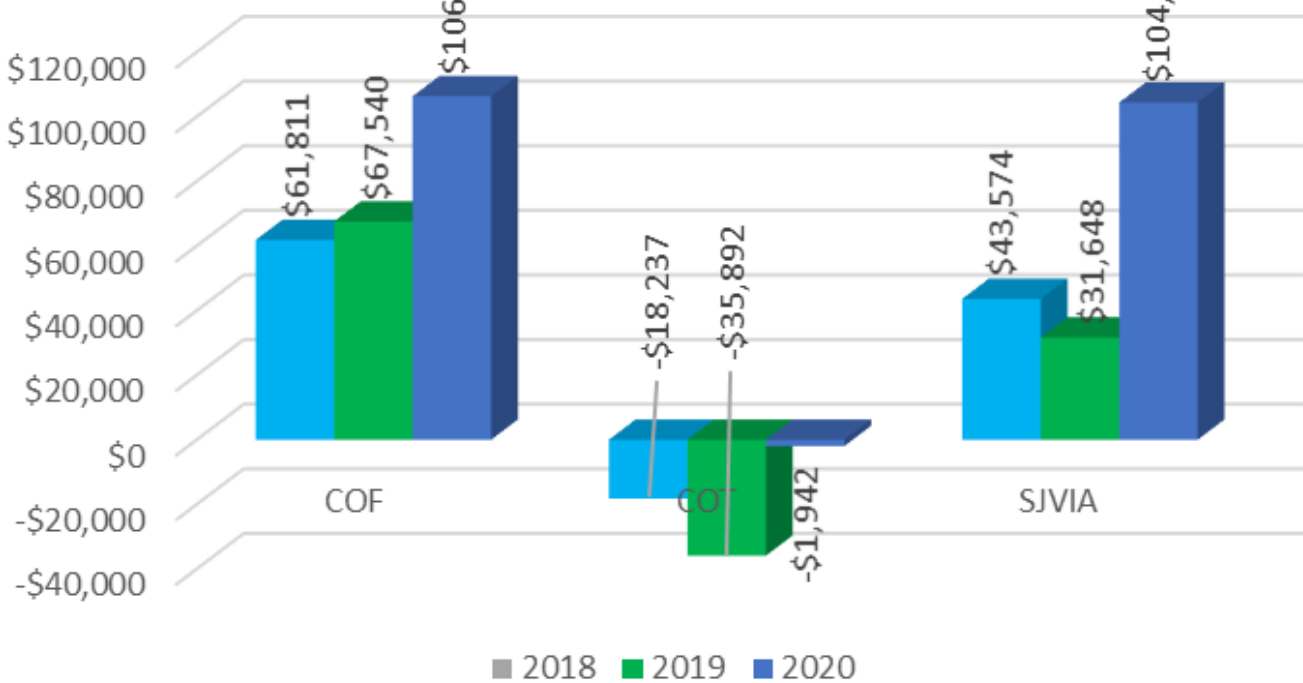
All Other - 2018 to 2020



Dental - 2018 to 2020



Vision - 2018 to 2020



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	\$ 169,133	\$ 469,831	\$ 5,652,305
Plan Experience (Dental)	\$ 7,830	\$ (1,602)	\$ 71,933	\$ 244,874	\$ 251,996	\$ 117,106	\$ (2,167)	\$ 83,889	\$ 58,852	\$ (27,210)	\$ 70,676	\$ 45,180	\$ 921,357
Kaiser Accumulation	\$ 67,723	\$ 67,721	\$ 67,742	\$ 67,653	\$ 68,624	\$ 69,209	\$ 68,940	\$ 68,709	\$ 68,821	\$ 68,339	\$ 68,317	\$ 68,542	\$ 820,340
Kaiser EPO Parity Accumulation	\$ 300,988	\$ 301,602	\$ 301,286	\$ 300,610	\$ 305,046	\$ 307,708	\$ 305,644	\$ 304,548	\$ 305,603	\$ 303,806	\$ 303,745	\$ 304,353	\$ 3,644,938
Prescription Drug Rebates	\$ -	\$ 444,726	\$ -	\$ -	\$ 465,054	\$ -	\$ 473,497	\$ 546,922	\$ -	\$ 578,620	\$ -	\$ -	\$ 2,508,819
<u>Other</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 111,779</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 111,779</u>
2020 Calculated Accumulation	\$ 1,096,496	\$ 1,835,290	\$ 333,678	\$ 1,574,919	\$ 2,104,091	\$ 1,792,562	\$ 1,074,950	\$ 518,293	\$ 758,436	\$ 1,071,045	\$ 611,871	\$ 887,906	\$ 13,659,539

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 December 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%
Nov-20	6,906	\$6,780,776	\$4,568,373	\$0	\$1,596,575	\$582,784	-\$136,088	\$6,611,644	\$169,132	\$872.99	97.5%
Dec-20	6,949	\$6,937,529	\$4,146,495	\$0	\$1,790,422	\$586,732	-\$55,952	\$6,467,697	\$469,832	\$846.30	93.2%
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	6,952	\$81,862,351	\$49,842,873	\$0	\$20,229,700	\$7,042,998	-\$905,527	\$76,210,045	\$5,652,307	\$829.11	93.1%
Current 12 Months	6,952	\$81,862,351	\$49,842,873	\$0	\$20,229,700	\$7,042,998	-\$905,527	\$76,210,045	\$5,652,307	\$829.11	93.1%

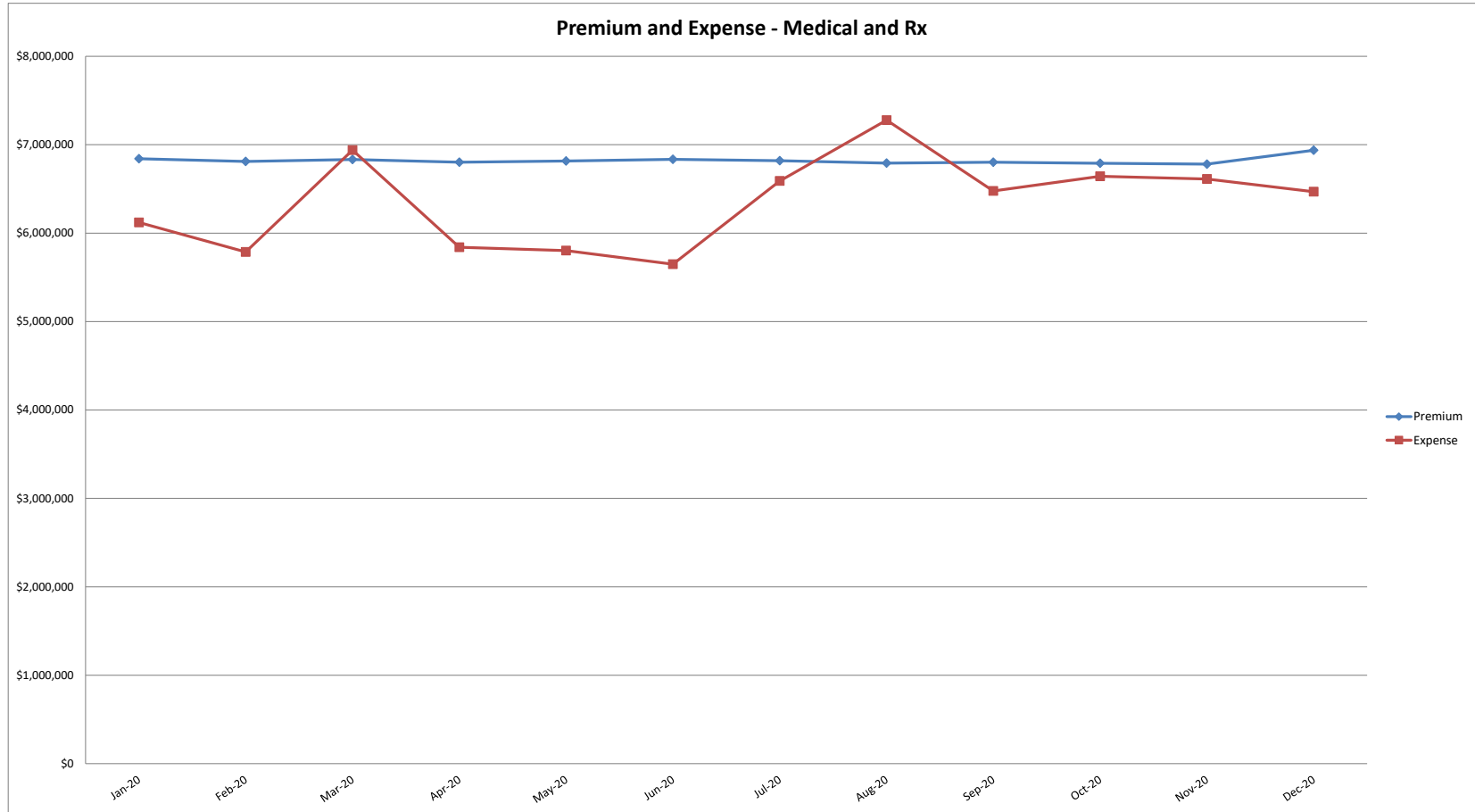
Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 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%
Nov-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-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	\$16,957	\$0	\$0	\$0	\$0	\$16,957	-\$16,957	N/A	0.0%

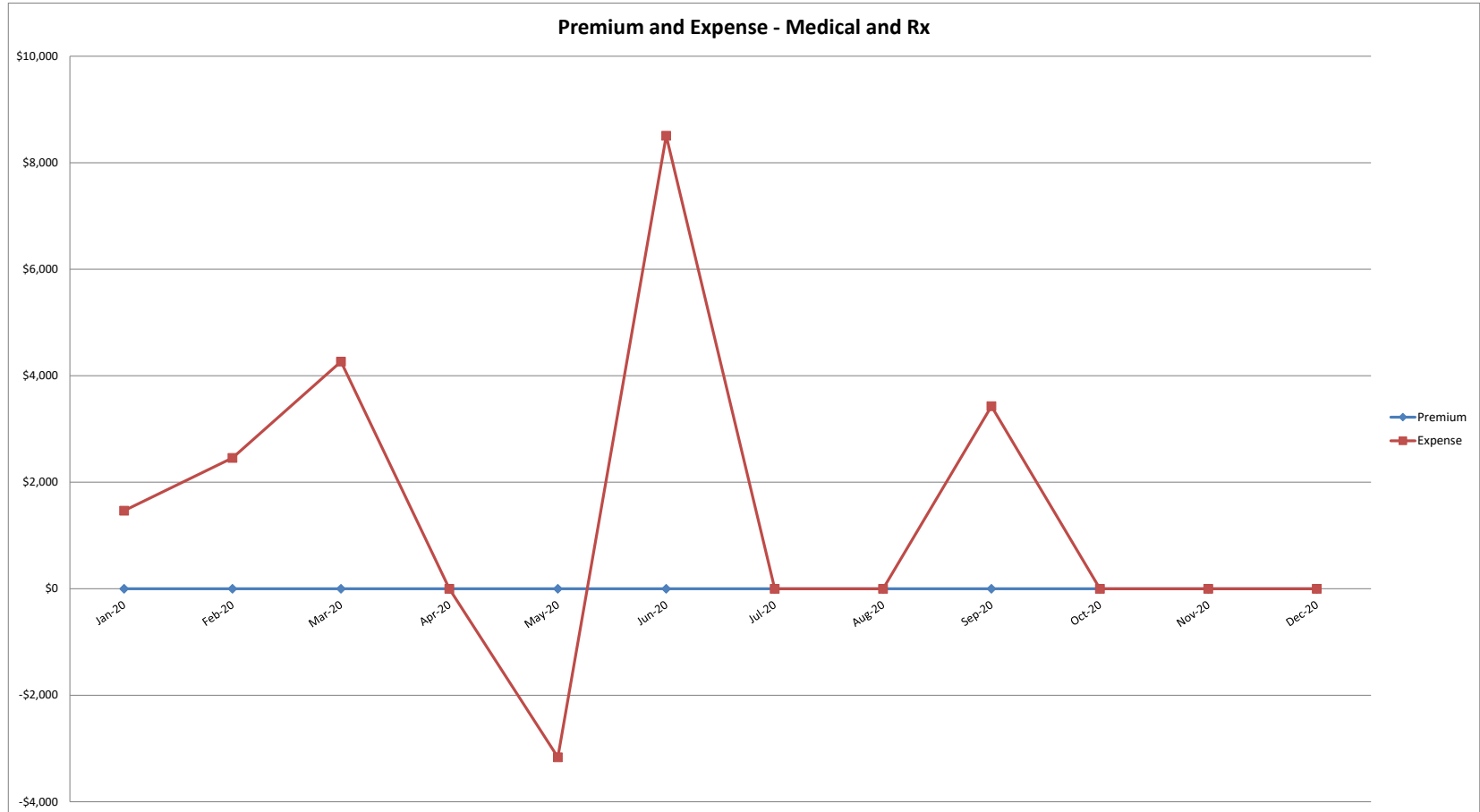
Data Sources:

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Notes:

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

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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 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%
Nov-20	3,043	\$3,617,395	\$2,769,050	\$845,938	\$291,367	-\$136,088	\$3,770,267	-\$152,871	\$1,143.25	104.2%
Dec-20	3,074	\$3,743,398	\$2,535,971	\$936,403	\$294,336	-\$55,952	\$3,710,757	\$32,641	\$1,111.39	99.1%
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	3,078	\$43,778,298	\$30,389,324	\$11,042,260	\$3,536,143	-\$905,527	\$44,062,200	-\$283,903	\$1,097.35	100.6%
Current 12 Months	3,078	\$43,778,298	\$30,389,324	\$11,042,260	\$3,536,143	-\$905,527	\$44,062,200	-\$283,903	\$1,097.35	100.6%

Data Sources:

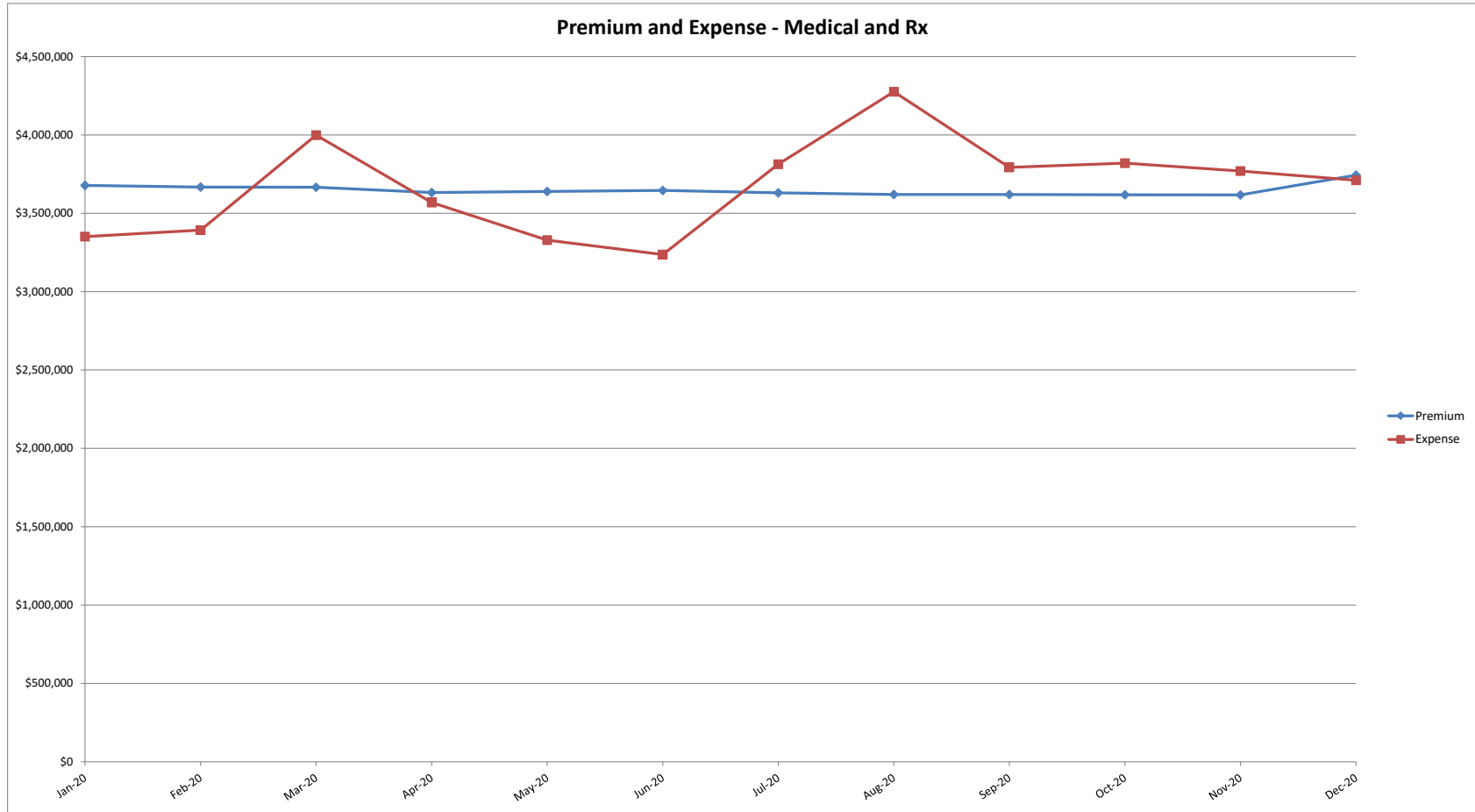
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2020
All Districts Combined - EPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 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	\$692,407	\$204,362	\$0	\$2,079,549	\$395,715	\$606.86	84.0%
Jul-18	3,076	\$2,461,369	\$1,210,462	\$733,450	\$203,432	\$0	\$2,147,344	\$314,025	\$631.96	87.2%
Aug-18	3,092	\$2,475,036	\$1,345,548	\$773,067	\$204,493	\$0	\$2,323,108	\$151,928	\$685.19	93.9%
Sep-18	3,074	\$2,457,481	\$1,053,032	\$745,201	\$203,295	\$0	\$2,001,527	\$455,953	\$584.98	81.4%
Oct-18	3,096	\$2,472,113	\$1,647,435	\$681,425	\$204,752	\$0	\$2,533,612	-\$61,499	\$752.22	102.5%
Nov-18	3,115	\$2,480,850	\$1,624,319	\$620,240	\$206,001	-\$161,954	\$2,288,606	\$192,244	\$668.57	92.3%
Dec-18	3,104	\$2,465,080	\$1,151,196	\$637,381	\$205,242	-\$7,972	\$1,985,847	\$479,233	\$573.65	80.6%
Jan-19	3,122	\$2,533,962	\$1,486,339	\$662,076	\$232,066	\$0	\$2,380,480	\$153,482	\$688.15	93.9%
Feb-19	3,116	\$2,530,587	\$1,213,587	\$666,114	\$231,637	\$0	\$2,111,337	\$419,250	\$603.24	83.4%
Mar-19	3,135	\$2,543,443	\$1,512,907	\$684,802	\$233,009	\$0	\$2,430,717	\$112,726	\$701.02	95.6%
Apr-19	3,139	\$2,544,467	\$1,588,960	\$741,058	\$233,290	\$0	\$2,563,309	-\$18,842	\$742.28	100.7%
May-19	3,144	\$2,547,741	\$1,423,089	\$706,316	\$233,626	\$0	\$2,363,032	\$184,709	\$677.29	92.8%
Jun-19	3,125	\$2,533,098	\$1,292,592	\$603,070	\$232,223	\$0	\$2,127,884	\$405,214	\$606.61	84.0%
Jul-19	3,128	\$2,529,360	\$1,313,309	\$802,451	\$232,428	\$0	\$2,348,187	\$181,172	\$676.39	92.8%
Aug-19	3,141	\$2,540,736	\$1,533,515	\$656,565	\$233,371	\$0	\$2,423,451	\$117,285	\$697.26	95.4%
Sep-19	3,118	\$2,518,191	\$1,513,921	\$614,616	\$231,656	\$0	\$2,360,193	\$157,998	\$682.66	93.7%
Oct-19	3,134	\$2,532,778	\$1,184,280	\$648,690	\$232,854	\$0	\$2,065,824	\$466,954	\$584.87	81.6%
Nov-19	3,131	\$2,532,071	\$1,486,209	\$629,158	\$232,625	\$0	\$2,347,993	\$184,078	\$675.62	92.7%
Dec-19	3,127	\$2,522,918	\$968,531	\$681,901	\$232,294	\$0	\$1,882,726	\$640,192	\$527.80	74.6%
Jan-20	3,105	\$2,577,095	\$1,378,958	\$690,492	\$230,147	\$0	\$2,299,597	\$277,498	\$666.49	89.2%
Feb-20	3,079	\$2,553,570	\$1,124,695	\$585,207	\$228,169	\$0	\$1,938,071	\$615,500	\$555.34	75.9%
Mar-20	3,101	\$2,573,254	\$1,252,820	\$781,173	\$229,808	\$0	\$2,263,301	\$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%
Nov-20	3,094	\$2,583,263	\$1,470,375	\$659,322	\$229,341	\$0	\$2,359,039	\$224,224	\$688.33	91.3%
Dec-20	3,101	\$2,595,954	\$1,379,137	\$727,520	\$229,916	\$0	\$2,336,573	\$259,381	\$679.35	90.0%
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	3,106	\$31,016,026	\$16,035,548	\$8,145,606	\$2,762,203	\$0	\$26,943,356	\$4,072,670	\$648.88	86.9%
Current 12 Months	3,106	\$31,016,026	\$16,035,548	\$8,145,606	\$2,762,203	\$0	\$26,943,356	\$4,072,670	\$648.88	86.9%

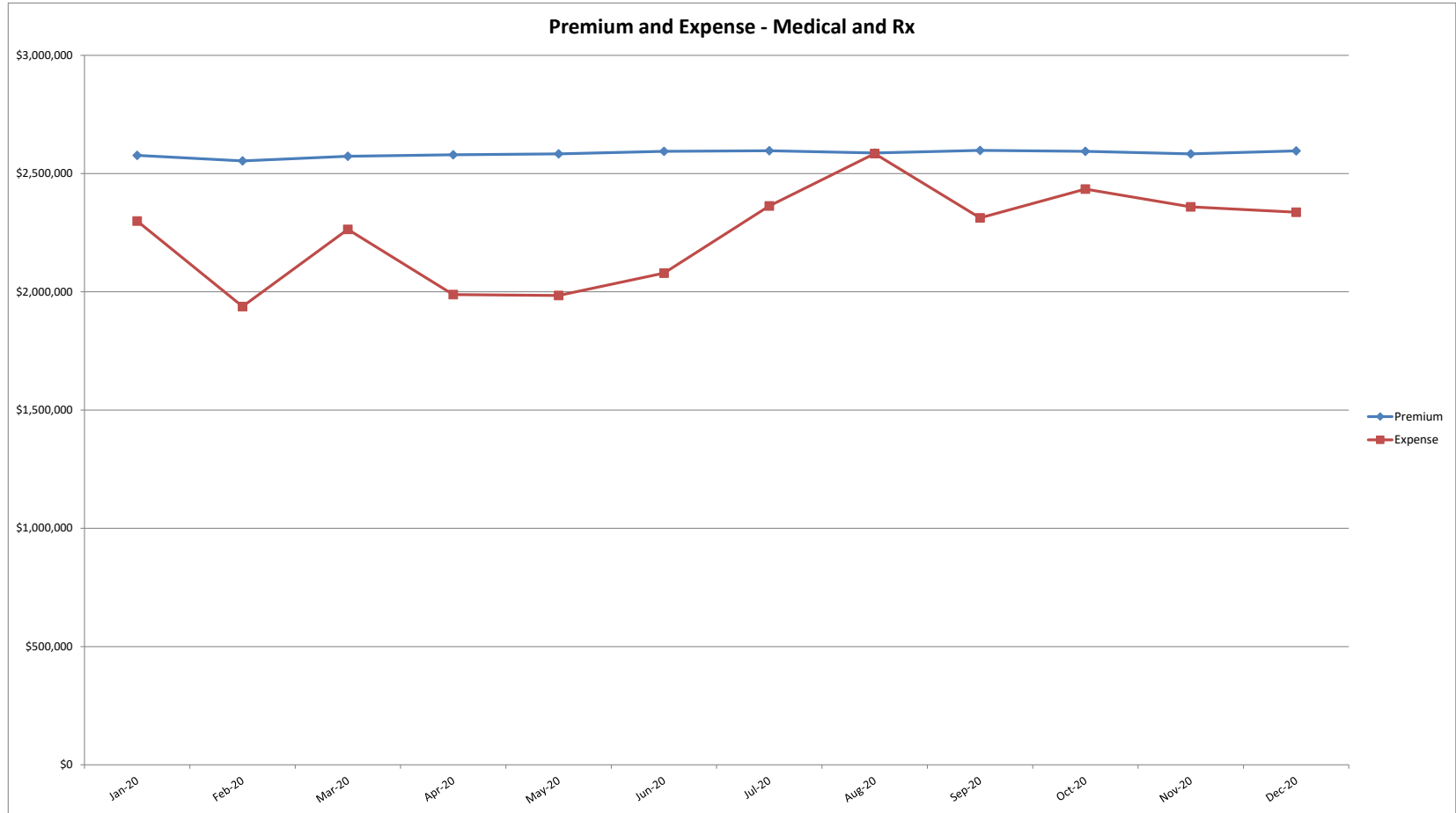
Data Sources:

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

Notes:

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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 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%
Nov-20	769	\$580,118	\$328,948	\$91,315	\$62,076	\$0	\$482,339	\$97,779	\$546.51	83.1%
Dec-20	774	\$598,176	\$231,387	\$126,500	\$62,481	\$0	\$420,367	\$177,809	\$462.39	70.3%
2015	618	\$4,586,543	\$2,454,268	\$942,919	\$521,272	\$0	\$3,918,459	\$668,084	\$458.27	85.4%
2016	689	\$5,212,607	\$3,540,731	\$1,193,210	\$534,116	\$0	\$5,268,057	-\$55,451	\$572.22	101.1%
2017	803	\$6,725,823	\$3,684,425	\$1,471,612	\$637,538	\$0	\$5,793,575	\$932,249	\$535.25	86.1%
2018	804	\$7,196,204	\$3,200,278	\$1,361,480	\$655,380	\$0	\$5,217,138	\$1,979,065	\$472.77	72.5%
2019	791	\$7,216,380	\$2,532,379	\$1,115,170	\$765,780	\$0	\$4,413,329	\$2,803,051	\$384.52	61.2%
2020 YTD	769	\$7,068,027	\$3,401,044	\$1,041,835	\$744,652	\$0	\$5,187,531	\$1,880,496	\$481.56	73.4%
Current 12 Months	769	\$7,068,027	\$3,401,044	\$1,041,835	\$744,652	\$0	\$5,187,531	\$1,880,496	\$481.56	73.4%

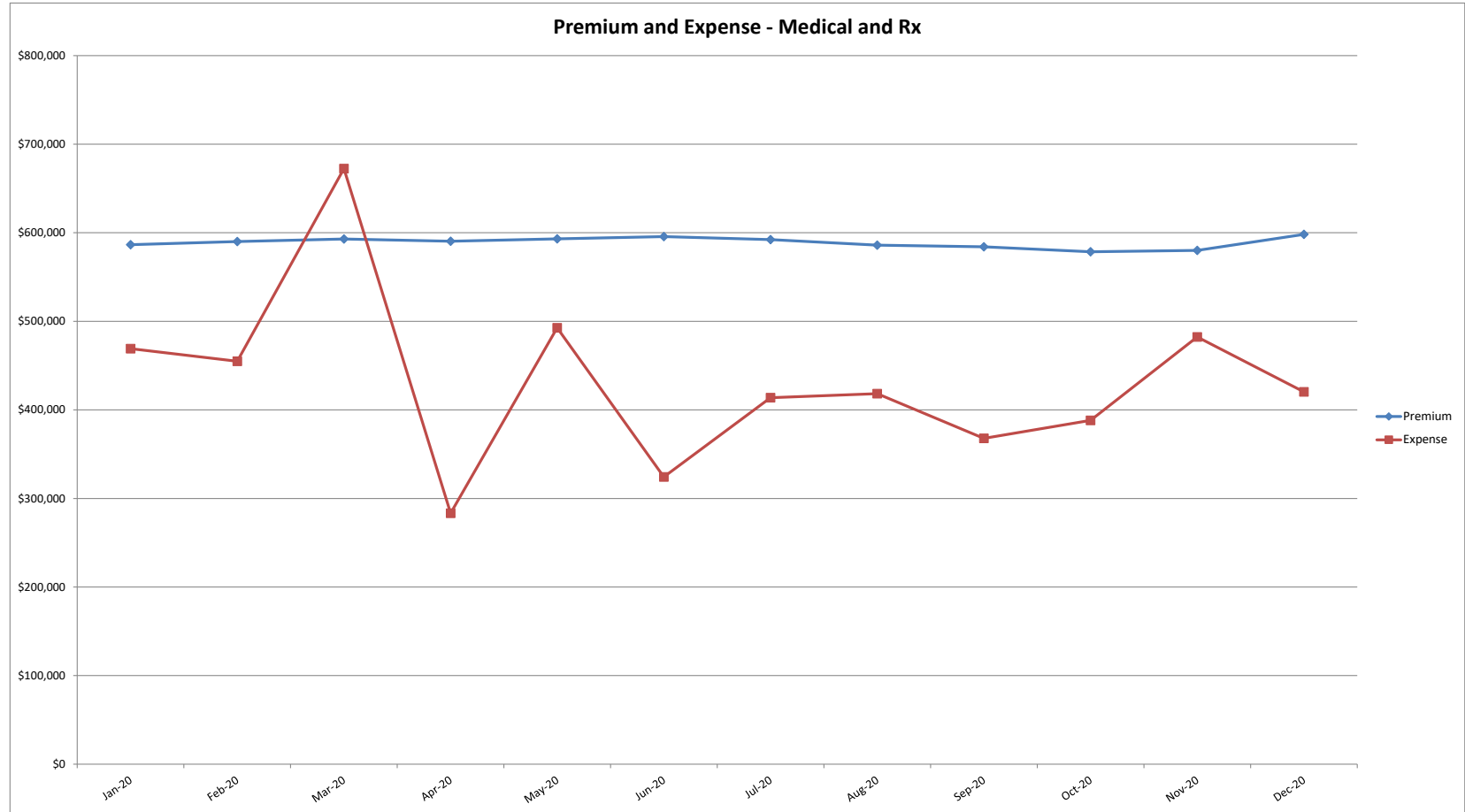
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2020
All Districts Combined - HDHP





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

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	4,014	\$4,216,453	\$1,343,582	\$1,303	\$981,088	\$317,466	\$0	\$2,643,439	\$1,573,014	\$579.47	62.7%
Feb-18	4,013	\$4,214,950	\$2,067,824	\$392	\$885,589	\$317,413	\$0	\$3,271,218	\$943,732	\$736.06	77.6%
Mar-18	4,008	\$4,206,695	\$3,917,235	\$0	\$1,081,214	\$316,930	\$0	\$5,315,379	-\$1,108,685	\$1,247.12	126.4%
Apr-18	3,982	\$4,176,812	\$2,742,323	\$0	\$946,806	\$314,806	\$0	\$4,003,935	\$172,877	\$926.45	95.9%
May-18	3,977	\$4,165,557	\$3,014,792	\$0	\$1,049,876	\$314,280	\$0	\$4,378,948	-\$213,391	\$1,022.04	105.1%
Jun-18	4,006	\$4,186,011	\$2,584,783	\$0	\$948,297	\$316,595	\$0	\$3,849,675	\$336,336	\$881.95	92.0%
Jul-18	4,027	\$4,193,847	\$2,719,596	\$0	\$1,087,767	\$318,066	-\$29,545	\$4,095,884	\$97,964	\$938.12	97.7%
Aug-18	4,006	\$4,170,389	\$2,976,059	\$0	\$1,121,455	\$316,338	-\$64,707	\$4,349,145	-\$178,756	\$1,006.69	104.3%
Sep-18	3,999	\$4,165,585	\$2,367,426	\$0	\$948,073	\$315,919	-\$277,620	\$3,353,798	\$811,787	\$759.66	80.5%
Oct-18	4,009	\$4,165,691	\$2,602,109	\$0	\$1,021,112	\$316,542	-\$8,976	\$3,930,786	\$234,905	\$901.53	94.4%
Nov-18	3,981	\$4,130,176	\$2,664,886	\$0	\$996,076	\$314,225	-\$754	\$3,974,433	\$155,744	\$919.42	96.2%
Dec-18	3,950	\$4,301,726	\$2,717,105	\$0	\$897,987	\$312,473	\$224	\$3,927,789	\$373,938	\$915.27	91.3%
Jan-19	3,957	\$4,308,878	\$2,814,712	\$0	\$970,474	\$365,879	\$0	\$4,151,065	\$157,813	\$956.58	96.3%
Feb-19	3,958	\$4,308,818	\$2,842,550	\$0	\$879,636	\$365,960	\$0	\$4,088,147	\$220,671	\$940.42	94.9%
Mar-19	3,939	\$4,286,097	\$3,538,700	\$0	\$947,995	\$364,259	\$0	\$4,850,954	-\$564,857	\$1,139.04	113.2%
Apr-19	3,929	\$4,268,294	\$2,949,169	\$0	\$1,012,854	\$363,257	\$0	\$4,325,281	-\$56,986	\$1,008.41	101.3%
May-19	3,937	\$4,275,658	\$2,488,352	\$0	\$929,847	\$364,052	\$0	\$3,782,252	\$493,406	\$868.22	88.5%
Jun-19	3,946	\$4,282,374	\$2,816,979	\$0	\$892,778	\$364,796	\$0	\$4,074,554	\$207,820	\$940.13	95.1%
Jul-19	3,929	\$4,265,355	\$3,879,523	\$0	\$950,531	\$363,331	\$0	\$5,193,385	-\$928,030	\$1,229.33	121.8%
Aug-19	3,911	\$4,250,316	\$2,986,201	\$0	\$914,827	\$361,798	\$0	\$4,262,825	-\$12,510	\$997.45	100.3%
Sep-19	3,905	\$4,233,021	\$3,054,615	\$0	\$821,510	\$361,268	\$0	\$4,237,393	-\$4,371	\$992.61	100.1%
Oct-19	3,920	\$4,236,425	\$3,302,420	\$0	\$1,049,606	\$362,586	\$0	\$4,714,612	-\$478,187	\$1,110.21	111.3%
Nov-19	3,911	\$4,224,192	\$2,771,071	\$0	\$893,619	\$361,681	-\$24,644	\$4,001,727	\$222,465	\$930.72	94.7%
Dec-19	3,951	\$4,271,027	\$2,735,025	\$0	\$871,576	\$366,084	-\$14,621	\$3,958,064	\$312,963	\$909.13	92.7%
Jan-20	3,950	\$4,389,610	\$2,508,228	\$0	\$1,025,374	\$365,827	\$0	\$3,899,428	\$490,181	\$894.58	88.8%
Feb-20	3,943	\$4,371,028	\$2,749,213	\$0	\$858,742	\$365,186	-\$173,505	\$3,799,636	\$571,392	\$871.02	86.9%
Mar-20	3,948	\$4,374,673	\$3,055,634	\$0	\$1,163,600	\$365,620	\$50,701	\$4,635,556	-\$260,883	\$1,081.54	106.0%
Apr-20	3,913	\$4,334,567	\$2,691,200	\$0	\$1,058,690	\$362,343	\$0	\$4,112,233	\$222,334	\$958.32	94.9%
May-20	3,925	\$4,351,224	\$2,394,607	\$0	\$981,209	\$363,330	\$0	\$3,739,147	\$612,077	\$860.08	85.9%
Jun-20	3,949	\$4,363,382	\$2,254,527	\$0	\$1,008,820	\$365,525	\$0	\$3,628,872	\$734,510	\$826.37	83.2%
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	\$1,137.78	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%
Nov-20	3,892	\$4,324,343	\$3,154,140	\$0	\$950,876	\$360,170	-\$136,088	\$4,329,098	-\$4,755	\$1,019.77	100.1%
Dec-20	3,936	\$4,478,663	\$2,815,366	\$0	\$1,092,751	\$364,192	-\$55,952	\$4,216,357	\$262,306	\$978.70	94.1%
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	3,924	\$52,314,281	\$34,241,766	\$0	\$12,340,110	\$4,359,591	-\$905,527	\$50,035,940	\$2,278,341	\$969.94	95.6%
Current 12 Months	3,924	\$52,314,281	\$34,241,766	\$0	\$12,340,110	\$4,359,591	-\$905,527	\$50,035,940	\$2,278,341	\$969.94	95.6%

Data Sources:

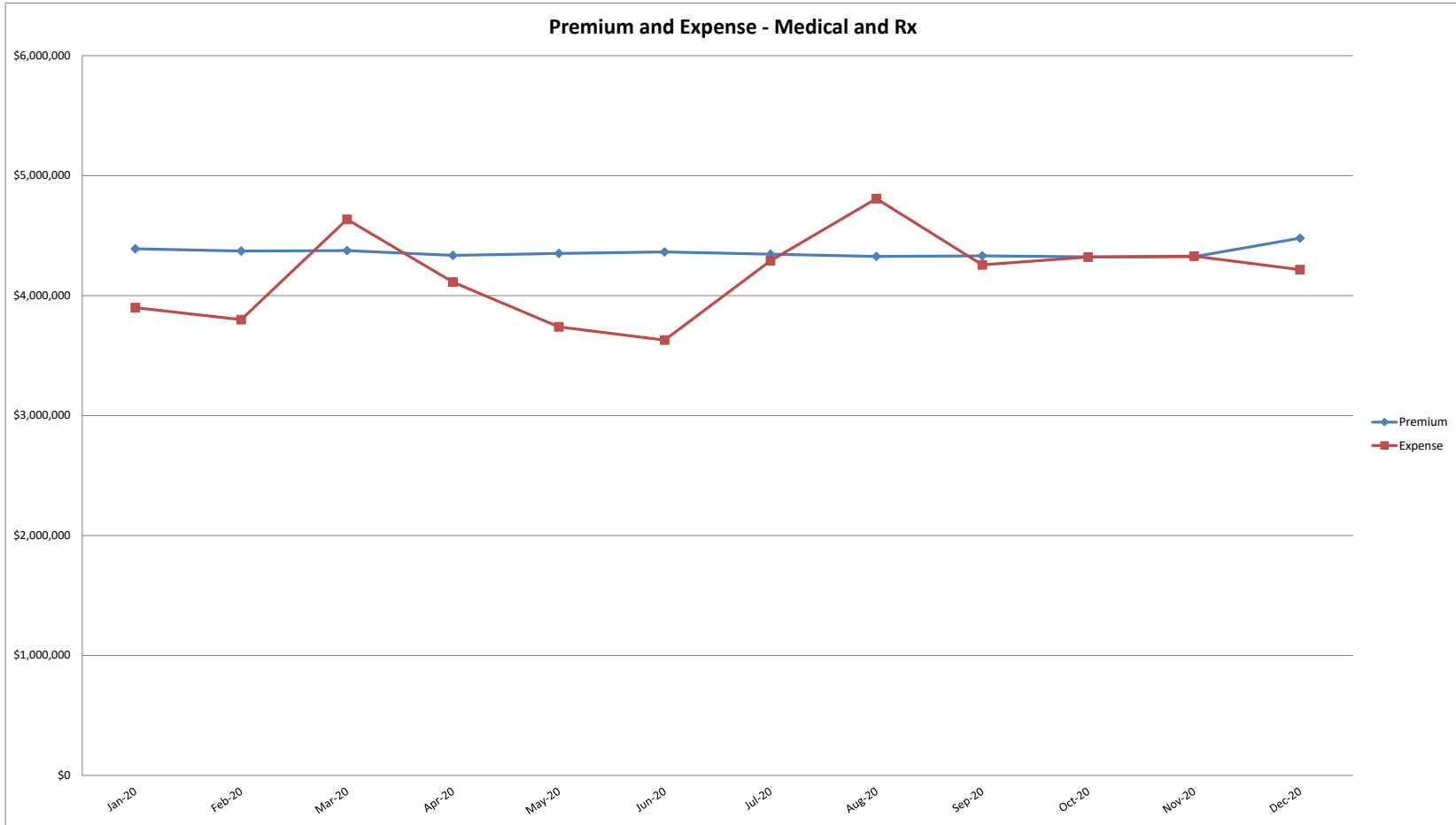
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Anthem Blue Cross Premium and Claims Report as of December 2020
County of Fresno - All Medical





San Joaquin Valley Insurance Authority (SJVIA)
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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%
Nov-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-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	\$10,064	\$0	\$0	\$0	\$0	\$10,064	-\$10,064	N/A	0.0%

Data Sources:

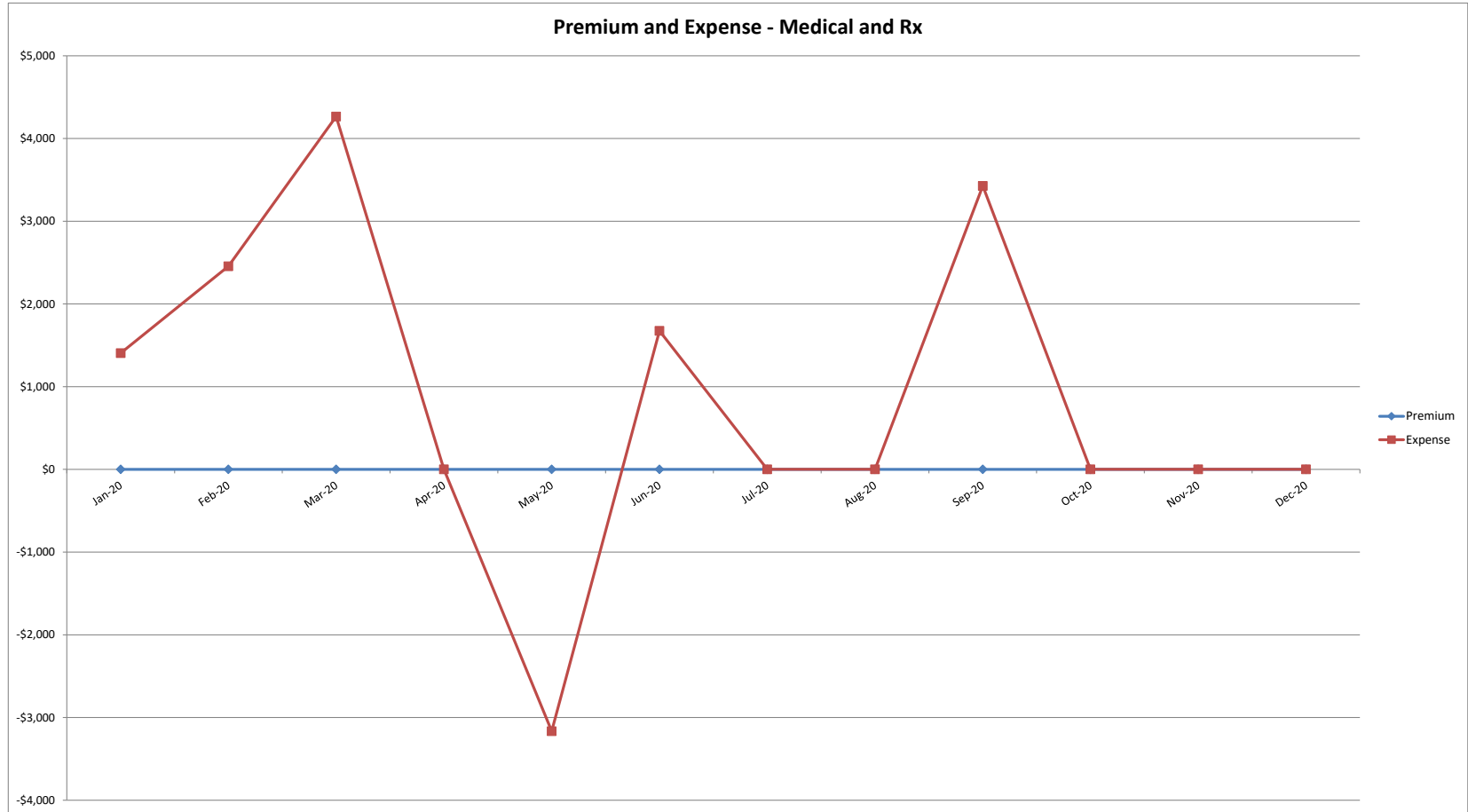
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

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



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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 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	\$792,977	\$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%
Nov-20	3,043	\$3,617,395	\$2,769,050	\$845,938	\$291,367	-\$136,088	\$3,770,267	-\$152,871	\$1,143.25	104.2%
Dec-20	3,074	\$3,743,398	\$2,535,971	\$936,403	\$294,336	-\$55,952	\$3,710,757	\$32,641	\$1,111.39	99.1%
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	3,078	\$43,778,298	\$30,389,324	\$11,042,260	\$3,536,143	-\$905,527	\$44,062,200	-\$283,903	\$1,097.35	100.6%
Current 12 Months	3,078	\$43,778,298	\$30,389,324	\$11,042,260	\$3,536,143	-\$905,527	\$44,062,200	-\$283,903	\$1,097.35	100.6%

Data Sources:

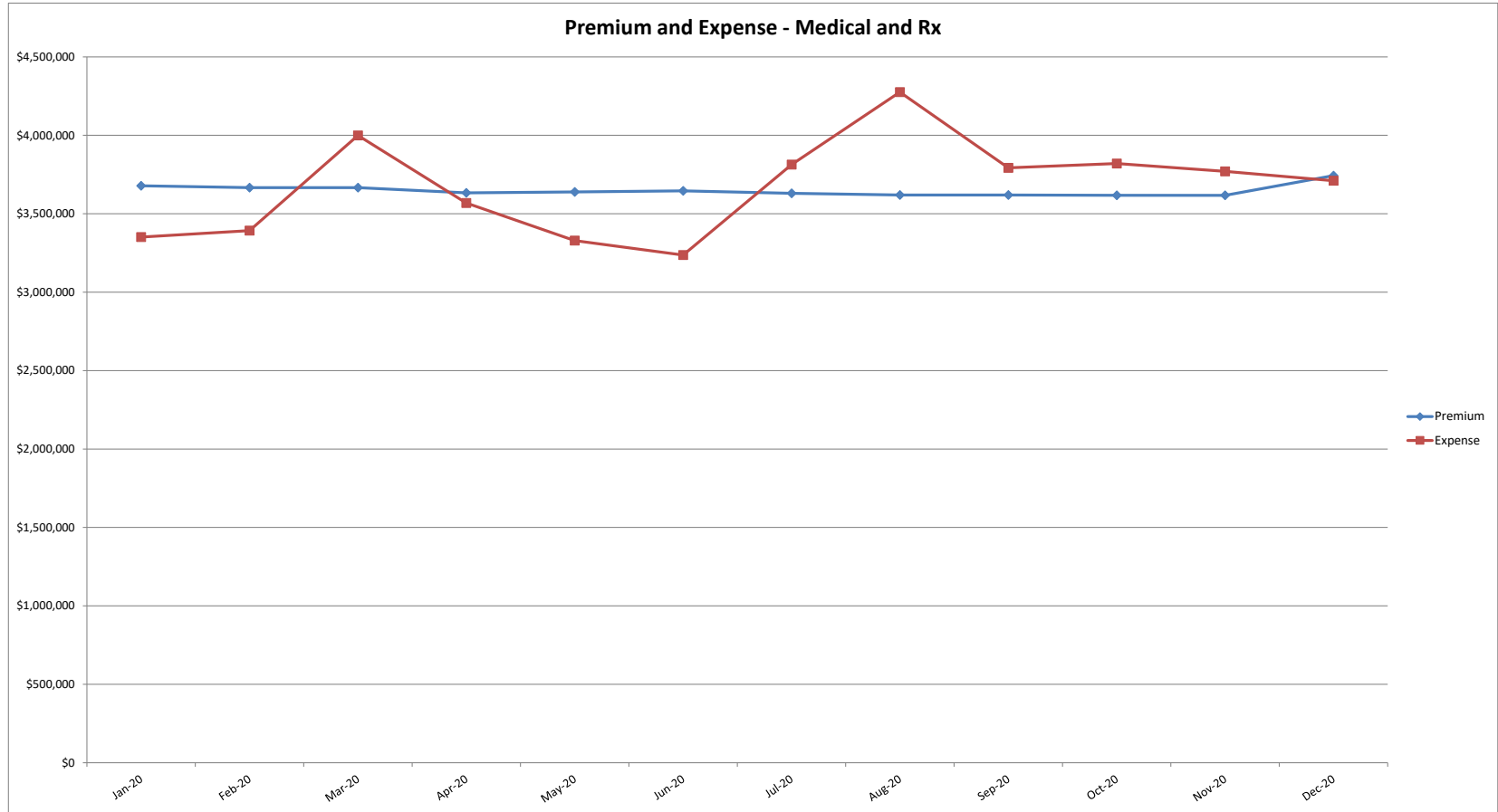
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CIL, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

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



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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 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	\$32,999	\$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%
Nov-20	114	\$153,082	\$60,431	\$25,725	\$9,239	\$0	\$95,394	\$57,688	\$755.75	62.3%
Dec-20	122	\$163,341	\$61,762	\$30,209	\$9,887	\$0	\$101,857	\$61,484	\$753.86	62.4%
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	113	\$1,789,697	\$1,000,007	\$350,776	\$109,890	\$0	\$1,460,673	\$329,023	\$996.15	81.6%
Current 12 Months	113	\$1,789,697	\$1,000,007	\$350,776	\$109,890	\$0	\$1,460,673	\$329,023	\$996.15	81.6%

Data Sources:

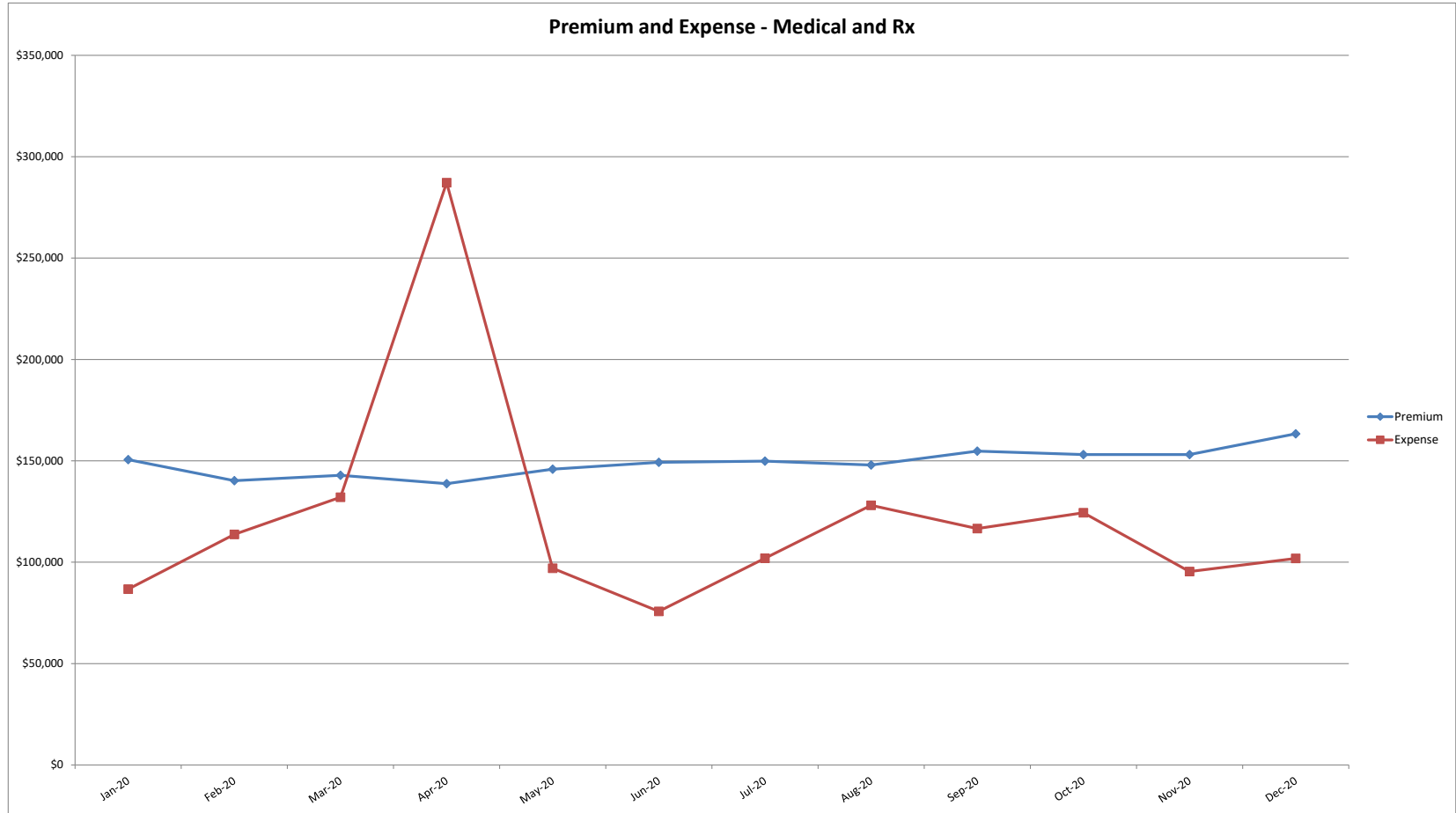
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County of Fresno - PPO





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County of Fresno - HDHP

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE				SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-18	743	\$560,552	\$115,112	\$70,628	\$50,531	\$0	\$236,271	\$324,281	\$249.99	42.1%
Feb-18	747	\$565,458	\$230,485	\$67,174	\$50,803	\$0	\$348,462	\$216,995	\$398.47	61.6%
Mar-18	751	\$567,983	\$466,698	\$113,171	\$51,076	\$0	\$630,945	-\$62,962	\$772.13	111.1%
Apr-18	754	\$570,419	\$226,826	\$95,884	\$51,280	\$0	\$373,990	\$196,430	\$428.00	65.6%
May-18	761	\$573,653	\$297,446	\$117,765	\$51,756	\$0	\$466,967	\$106,686	\$545.61	81.4%
Jun-18	768	\$576,408	\$149,209	\$143,545	\$52,232	\$0	\$344,986	\$231,423	\$381.19	59.9%
Jul-18	789	\$588,444	\$282,745	\$120,962	\$53,660	\$0	\$457,367	\$131,077	\$511.67	77.7%
Aug-18	788	\$585,742	\$211,205	\$131,894	\$53,592	\$0	\$396,691	\$189,051	\$435.40	67.7%
Sep-18	779	\$577,583	\$184,857	\$107,623	\$52,980	\$0	\$345,460	\$232,123	\$375.46	59.8%
Oct-18	792	\$585,988	\$325,055	\$121,128	\$53,864	\$0	\$500,046	\$85,941	\$563.36	85.3%
Nov-18	797	\$588,330	\$245,674	\$129,729	\$54,204	\$0	\$429,607	\$158,724	\$471.02	73.0%
Dec-18	756	\$581,569	\$398,684	\$134,661	\$51,416	\$0	\$584,760	-\$3,191	\$705.48	100.5%
Jan-19	767	\$592,215	\$140,668	\$53,249	\$62,158	\$0	\$256,075	\$336,140	\$252.83	43.2%
Feb-19	766	\$588,029	\$75,431	\$68,192	\$62,077	\$0	\$205,699	\$382,330	\$187.50	35.0%
Mar-19	760	\$583,989	\$121,883	\$93,115	\$61,590	\$0	\$276,589	\$307,401	\$282.89	47.4%
Apr-19	765	\$584,542	\$239,910	\$80,465	\$61,996	\$0	\$382,371	\$202,171	\$418.79	65.4%
May-19	763	\$580,411	\$200,544	\$105,095	\$61,834	\$0	\$367,473	\$212,938	\$400.58	63.3%
Jun-19	771	\$583,516	\$100,526	\$77,505	\$62,482	\$0	\$240,513	\$343,003	\$230.91	41.2%
Jul-19	760	\$577,873	\$372,282	\$97,999	\$61,590	\$0	\$531,871	\$46,002	\$618.79	92.0%
Aug-19	747	\$566,470	\$172,867	\$91,334	\$60,537	\$0	\$324,738	\$241,732	\$353.68	57.3%
Sep-19	744	\$564,224	\$98,947	\$67,031	\$60,294	\$0	\$226,271	\$337,953	\$223.09	40.1%
Oct-19	752	\$571,416	\$233,416	\$110,905	\$60,942	\$0	\$405,263	\$166,152	\$457.87	70.9%
Nov-19	756	\$571,398	\$188,056	\$77,824	\$61,266	\$0	\$327,146	\$244,252	\$351.69	57.3%
Dec-19	722	\$554,562	\$297,249	\$108,250	\$58,511	\$0	\$464,009	\$90,553	\$561.63	83.7%
Jan-20	729	\$560,817	\$368,949	\$31,705	\$59,078	\$0	\$459,732	\$101,085	\$549.59	82.0%
Feb-20	735	\$563,831	\$187,347	\$44,230	\$59,564	\$0	\$291,141	\$272,690	\$315.07	51.6%
Mar-20	736	\$565,554	\$390,531	\$49,684	\$59,645	\$0	\$499,861	\$65,693	\$598.12	88.4%
Apr-20	733	\$562,890	\$135,614	\$60,893	\$59,402	\$0	\$255,909	\$306,981	\$268.09	45.5%
May-20	736	\$565,677	\$167,319	\$89,310	\$59,645	\$0	\$316,274	\$249,403	\$348.68	55.9%
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%
Nov-20	735	\$553,866	\$324,660	\$79,213	\$59,564	\$0	\$463,437	\$90,428	\$549.49	83.7%
Dec-20	740	\$571,924	\$217,634	\$126,139	\$59,970	\$0	\$403,743	\$168,181	\$464.56	70.6%
2015	583	\$4,355,365	\$2,279,638	\$934,209	\$492,240	\$0	\$3,706,087	\$649,277	\$459.06	85.1%
2016	653	\$4,963,904	\$3,412,175	\$1,178,839	\$513,858	\$0	\$5,104,872	-\$133,182	\$585.59	102.8%
2017	760	\$6,368,952	\$3,611,753	\$1,459,833	\$603,669	\$0	\$5,675,255	\$693,697	\$555.91	89.1%
2018	769	\$6,922,130	\$3,133,995	\$1,354,164	\$627,392	\$0	\$5,115,551	\$1,806,579	\$486.52	73.9%
2019	756	\$6,918,645	\$2,241,780	\$1,030,964	\$735,276	\$0	\$4,008,020	\$2,910,625	\$360.71	57.9%
2020 YTD	734	\$6,746,287	\$2,842,371	\$947,074	\$713,557	\$0	\$4,503,003	\$2,243,284	\$430.37	66.7%
Current 12 Months	734	\$6,746,287	\$2,842,371	\$947,074	\$713,557	\$0	\$4,503,003	\$2,243,284	\$430.37	66.7%

Data Sources:

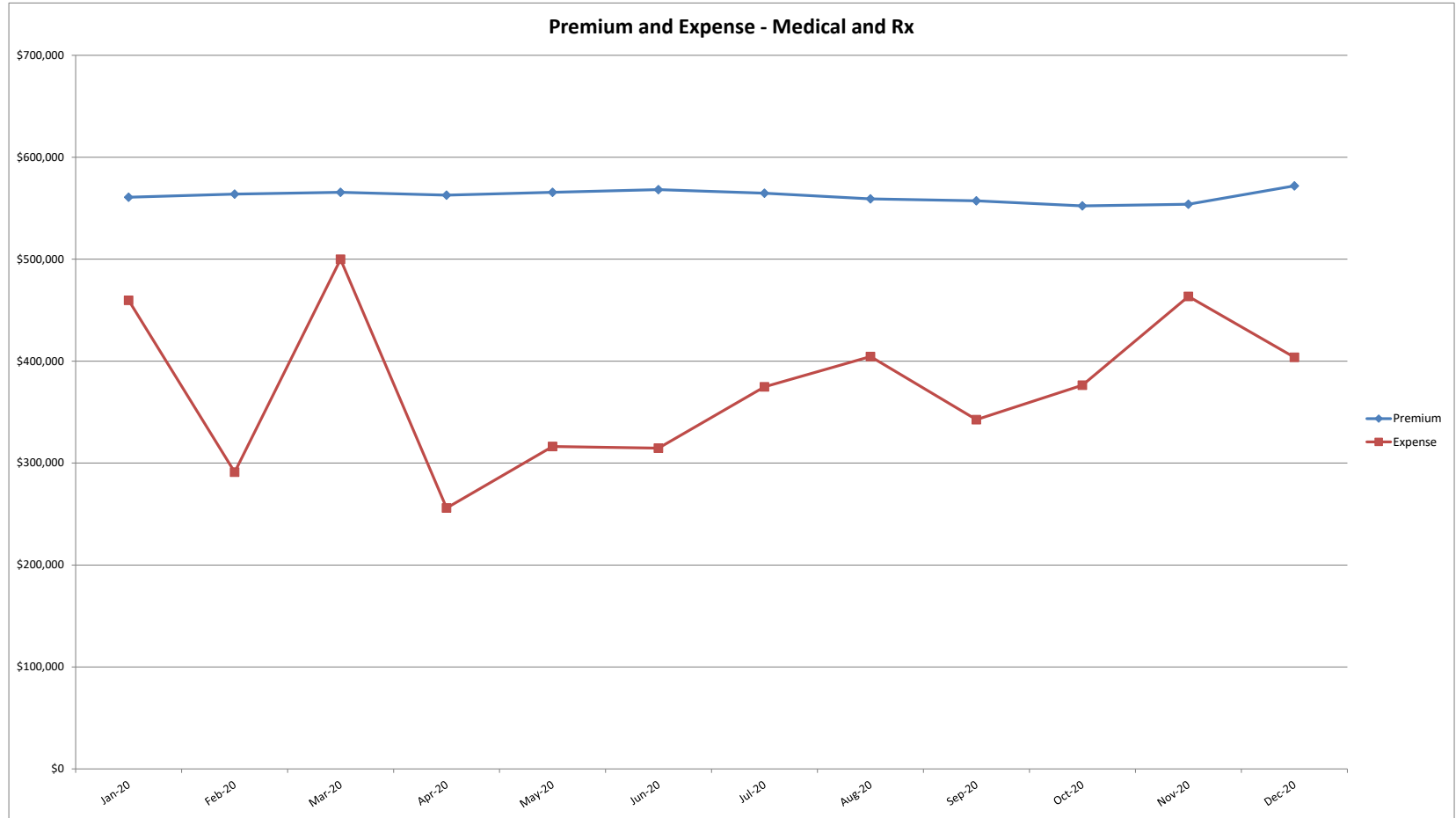
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

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



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





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

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	2,906	\$2,233,054	\$1,310,194	\$0	\$606,636	\$191,839	\$0	\$2,108,670	\$124,385	\$659.61	94.4%
Feb-18	2,902	\$2,231,530	\$819,668	\$0	\$626,710	\$191,575	\$0	\$1,637,953	\$593,577	\$498.41	73.4%
Mar-18	2,905	\$2,232,260	\$1,146,872	\$0	\$645,723	\$191,773	\$0	\$1,984,368	\$247,891	\$617.07	88.9%
Apr-18	2,914	\$2,235,436	\$1,016,951	\$0	\$635,692	\$192,367	\$0	\$1,845,010	\$390,426	\$567.14	82.5%
May-18	2,949	\$2,253,600	\$1,079,799	\$0	\$656,547	\$194,678	\$0	\$1,931,024	\$322,576	\$588.79	85.7%
Jun-18	2,949	\$2,250,990	\$992,192	\$0	\$648,064	\$194,678	\$0	\$1,834,933	\$416,056	\$556.21	81.5%
Jul-18	2,938	\$2,241,803	\$1,160,748	\$0	\$672,851	\$193,937	\$0	\$2,027,537	\$214,266	\$624.10	90.4%
Aug-18	2,951	\$2,251,754	\$1,124,526	\$0	\$693,695	\$194,796	\$0	\$2,013,017	\$238,738	\$616.14	89.4%
Sep-18	2,936	\$2,239,926	\$959,752	\$0	\$681,913	\$193,805	\$0	\$1,835,470	\$404,456	\$559.15	81.9%
Oct-18	2,957	\$2,253,323	\$1,585,019	\$0	\$626,084	\$195,192	\$0	\$2,406,295	-\$152,972	\$747.75	106.8%
Nov-18	2,980	\$2,264,462	\$1,540,176	\$0	\$571,677	\$196,710	-\$161,954	\$2,146,609	\$117,853	\$654.33	94.8%
Dec-18	2,985	\$2,264,868	\$1,094,397	\$0	\$596,673	\$197,040	-\$7,972	\$1,880,138	\$384,730	\$563.85	83.0%
Jan-19	3,003	\$2,333,355	\$1,415,408	\$0	\$629,123	\$221,802	\$0	\$2,266,333	\$67,022	\$680.83	97.1%
Feb-19	2,994	\$2,326,510	\$1,152,990	\$0	\$640,750	\$221,137	\$0	\$2,014,876	\$311,634	\$599.11	86.6%
Mar-19	3,016	\$2,342,718	\$1,454,749	\$0	\$653,340	\$222,762	\$0	\$2,330,850	\$11,868	\$698.97	99.5%
Apr-19	3,023	\$2,350,999	\$1,504,938	\$0	\$714,212	\$223,279	\$0	\$2,442,429	-\$91,430	\$734.09	103.9%
May-19	3,030	\$2,356,830	\$1,415,816	\$0	\$673,608	\$223,796	\$0	\$2,313,220	\$43,610	\$689.58	98.1%
Jun-19	3,009	\$2,341,334	\$1,197,137	\$0	\$579,623	\$222,245	\$0	\$1,999,004	\$342,330	\$590.48	85.4%
Jul-19	3,013	\$2,339,129	\$1,236,970	\$0	\$778,789	\$222,540	\$0	\$2,238,299	\$100,830	\$669.02	95.7%
Aug-19	3,027	\$2,349,930	\$1,478,411	\$0	\$637,468	\$223,574	\$0	\$2,339,453	\$10,477	\$699.00	99.6%
Sep-19	3,004	\$2,328,412	\$1,326,398	\$0	\$589,285	\$221,875	\$0	\$2,137,559	\$190,852	\$637.71	91.8%
Oct-19	3,019	\$2,341,316	\$1,088,816	\$0	\$628,788	\$222,983	\$0	\$1,940,587	\$400,728	\$568.93	82.9%
Nov-19	3,017	\$2,341,817	\$1,379,577	\$0	\$602,241	\$222,836	\$0	\$2,204,653	\$137,164	\$656.88	94.1%
Dec-19	3,019	\$2,340,050	\$1,050,349	\$0	\$645,943	\$222,983	\$0	\$1,919,275	\$420,775	\$561.87	82.0%
Jan-20	3,026	\$2,452,127	\$1,338,185	\$0	\$654,787	\$223,500	\$0	\$2,216,472	\$235,655	\$658.62	90.4%
Feb-20	3,009	\$2,439,588	\$1,201,892	\$0	\$562,051	\$222,245	\$0	\$1,986,187	\$453,401	\$586.22	81.4%
Mar-20	3,030	\$2,457,900	\$1,310,352	\$0	\$770,151	\$223,796	\$0	\$2,304,299	\$153,601	\$686.63	93.8%
Apr-20	3,038	\$2,468,121	\$821,895	\$0	\$682,392	\$224,387	\$0	\$1,728,673	\$739,448	\$495.16	70.0%
May-20	3,033	\$2,465,203	\$1,217,315	\$0	\$622,577	\$224,017	\$0	\$2,063,909	\$401,294	\$606.62	83.7%
Jun-20	3,042	\$2,472,097	\$1,125,674	\$0	\$663,022	\$224,682	\$0	\$2,013,378	\$458,719	\$588.00	81.4%
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%
Nov-20	3,014	\$2,456,433	\$1,414,232	\$0	\$645,700	\$222,614	\$0	\$2,282,546	\$173,887	\$683.45	92.9%
Dec-20	3,013	\$2,458,866	\$1,331,128	\$0	\$697,672	\$222,540	\$0	\$2,251,340	\$207,525	\$673.35	91.6%
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	3,028	\$29,548,070	\$15,590,368	\$0	\$7,887,033	\$2,683,408	\$0	\$26,160,808	\$3,387,262	\$646.21	88.5%
Current 12 Months	3,028	\$29,548,070	\$15,590,368	\$0	\$7,887,033	\$2,683,408	\$0	\$26,160,808	\$3,387,262	\$646.21	88.5%

Data Sources:

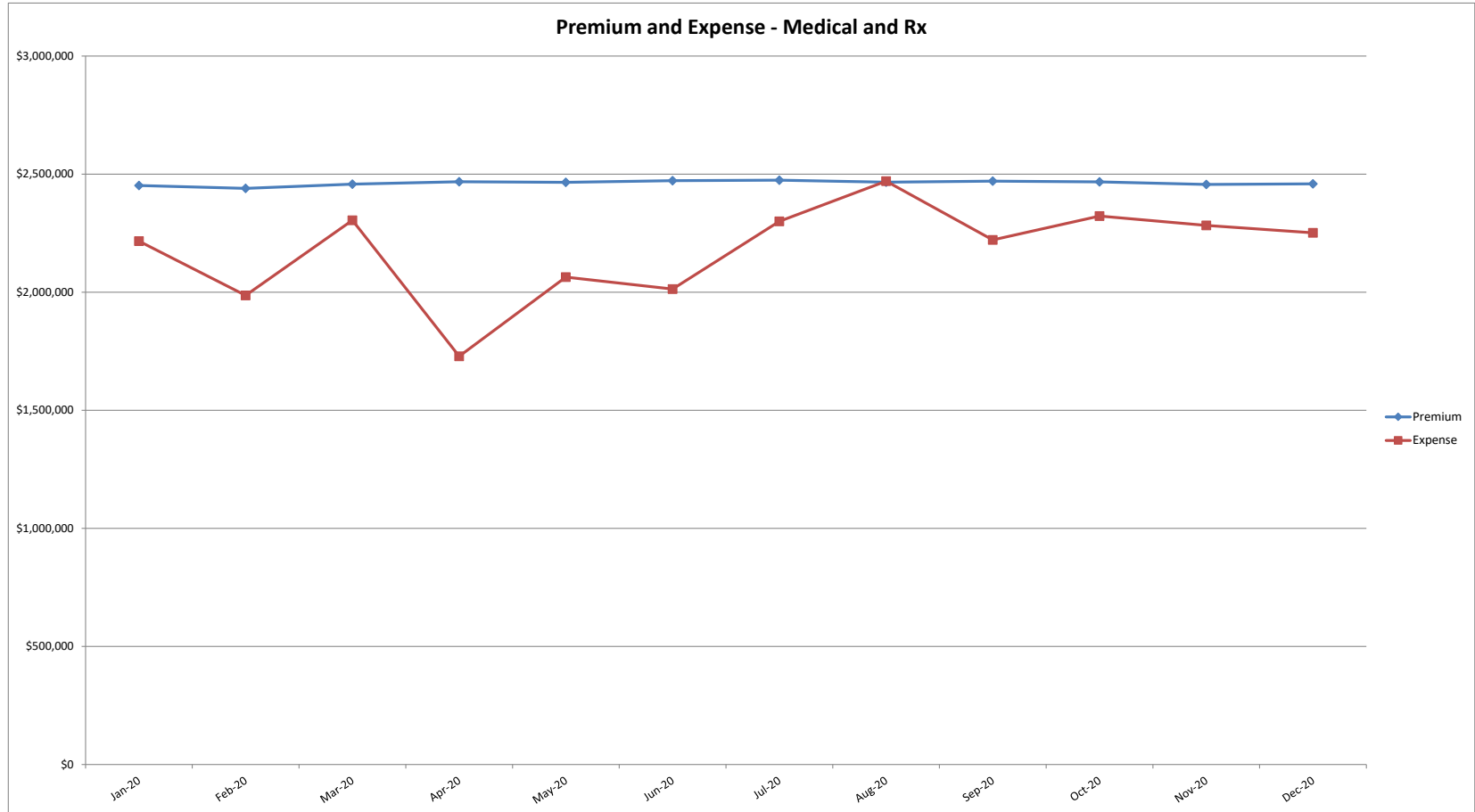
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolv, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

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



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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 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%
Nov-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-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	\$0	\$0	\$0	\$0	\$0	\$0	\$0	N/A	0.0%

Data Sources:

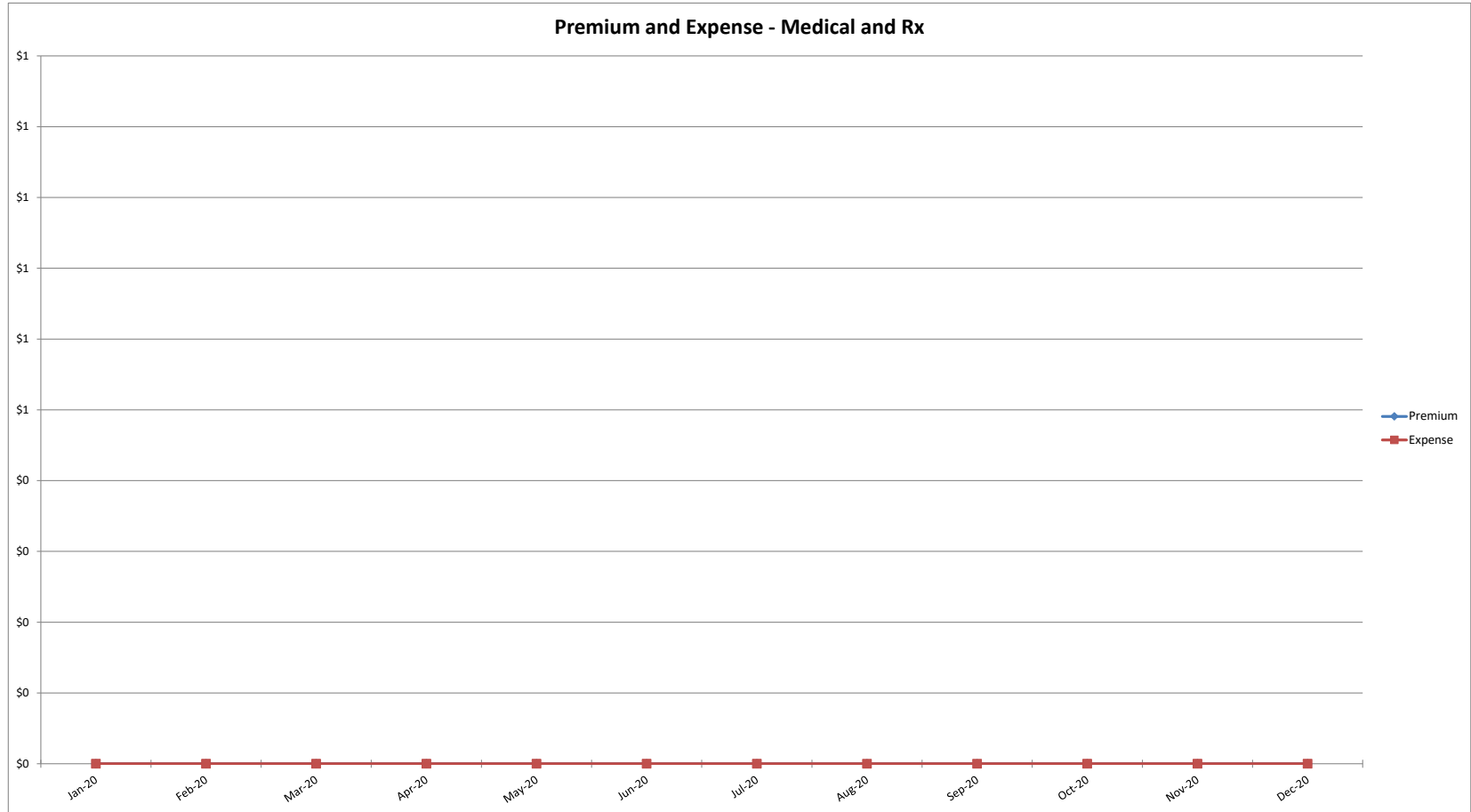
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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 December 2020
County of Tulare - HMO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 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	\$194,333	\$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	\$1,410,266	\$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%
Nov-20	2,980	\$2,430,181	\$1,409,944	\$633,597	\$220,103	\$0	\$2,263,644	\$166,537	\$685.75	93.1%
Dec-20	2,979	\$2,432,613	\$1,317,375	\$697,311	\$220,029	\$0	\$2,234,716	\$197,897	\$676.30	91.9%
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	2,993	\$29,226,330	\$15,031,695	\$7,792,272	\$2,652,313	\$0	\$25,476,280	\$3,750,050	\$635.59	87.2%
Current 12 Months	2,993	\$29,226,330	\$15,031,695	\$7,792,272	\$2,652,313	\$0	\$25,476,280	\$3,750,050	\$635.59	87.2%

Data Sources:

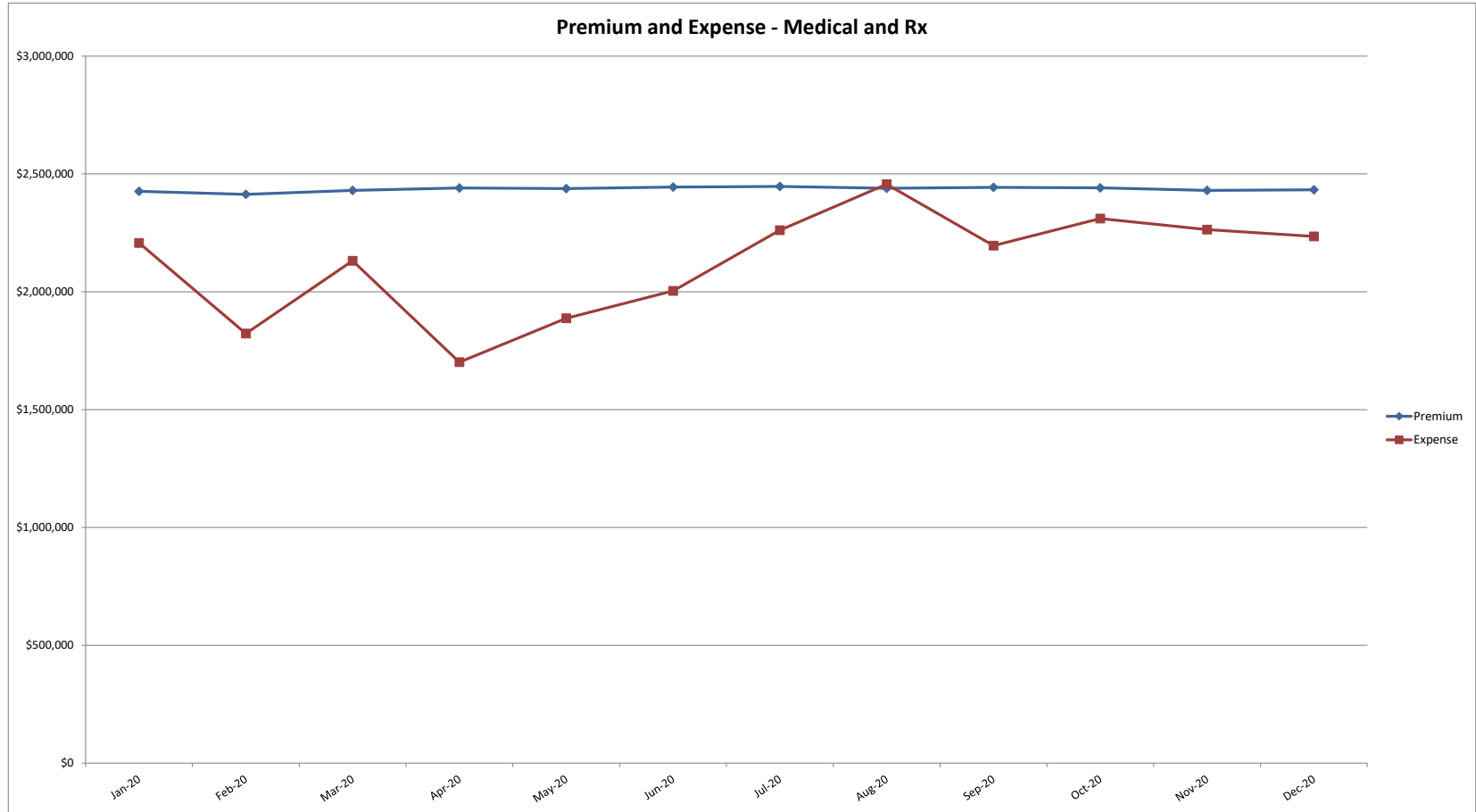
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

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



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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 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%
Nov-20	34	\$26,252	\$4,288	\$12,102	\$2,511	\$0	\$18,902	\$7,351	\$482.07	72.0%
Dec-20	34	\$26,252	\$13,753	\$360	\$2,511	\$0	\$16,624	\$9,628	\$415.10	63.3%
2015	32	\$215,364	\$174,555	\$8,710	\$26,718	\$0	\$209,983	\$5,381	\$482.28	97.5%
2016	32	\$216,382	\$126,874	\$6,269	\$24,916	\$0	\$158,059	\$58,323	\$344.93	73.0%
2017	37	\$293,539	\$69,926	\$2,767	\$29,710	\$0	\$102,403	\$191,136	\$161.90	34.9%
2018	35	\$274,074	\$66,283	\$7,316	\$27,988	\$0	\$101,587	\$172,487	\$173.58	37.1%
2019	34	\$297,735	\$290,599	\$84,207	\$30,504	\$0	\$405,309	-\$107,574	\$907.52	136.1%
2020 YTD	35	\$321,740	\$558,672	\$94,761	\$31,095	\$0	\$684,528	-\$362,788	\$1,552.10	212.8%
Current 12 Months	35	\$321,740	\$558,672	\$94,761	\$31,095	\$0	\$684,528	-\$362,788	\$1,552.10	212.8%

Data Sources:

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

Notes:

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



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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 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%	
Nov-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
Dec-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%	
2015	123	\$1,660,403	\$2,594,309	\$428,402	\$355,693	\$129,738	-\$50,695	\$3,457,448	-\$1,797,044	\$2,251.49	208.2%	
2016	149	\$2,173,860	\$2,132,611	\$434,864	\$387,689	\$142,746	-\$19,394	\$3,078,516	-\$904,656	\$1,644.69	141.6%	
2017	182	\$3,411,417	\$2,305,296	\$627,083	\$439,781	\$181,196	\$0	\$3,553,356	-\$141,938	\$1,546.15	104.2%	
2018	38	\$828,936	\$706,671	\$0	\$147,019	\$31,331	\$0	\$885,021	-\$56,085	\$1,880.38	106.8%	
2019	35	\$768,640	\$486,746	\$0	\$54,499	\$37,854	\$0	\$579,100	\$189,540	\$1,294.85	75.3%	
2020 YTD	0	\$0	\$10,739	\$0	\$2,557	\$0	\$0	\$13,296	-\$13,296	N/A	0.0%	
Current 12 Months	0	\$0	\$10,739	\$0	\$2,557	\$0	\$0	\$13,296	-\$13,296	N/A	0.0%	

Data Sources:

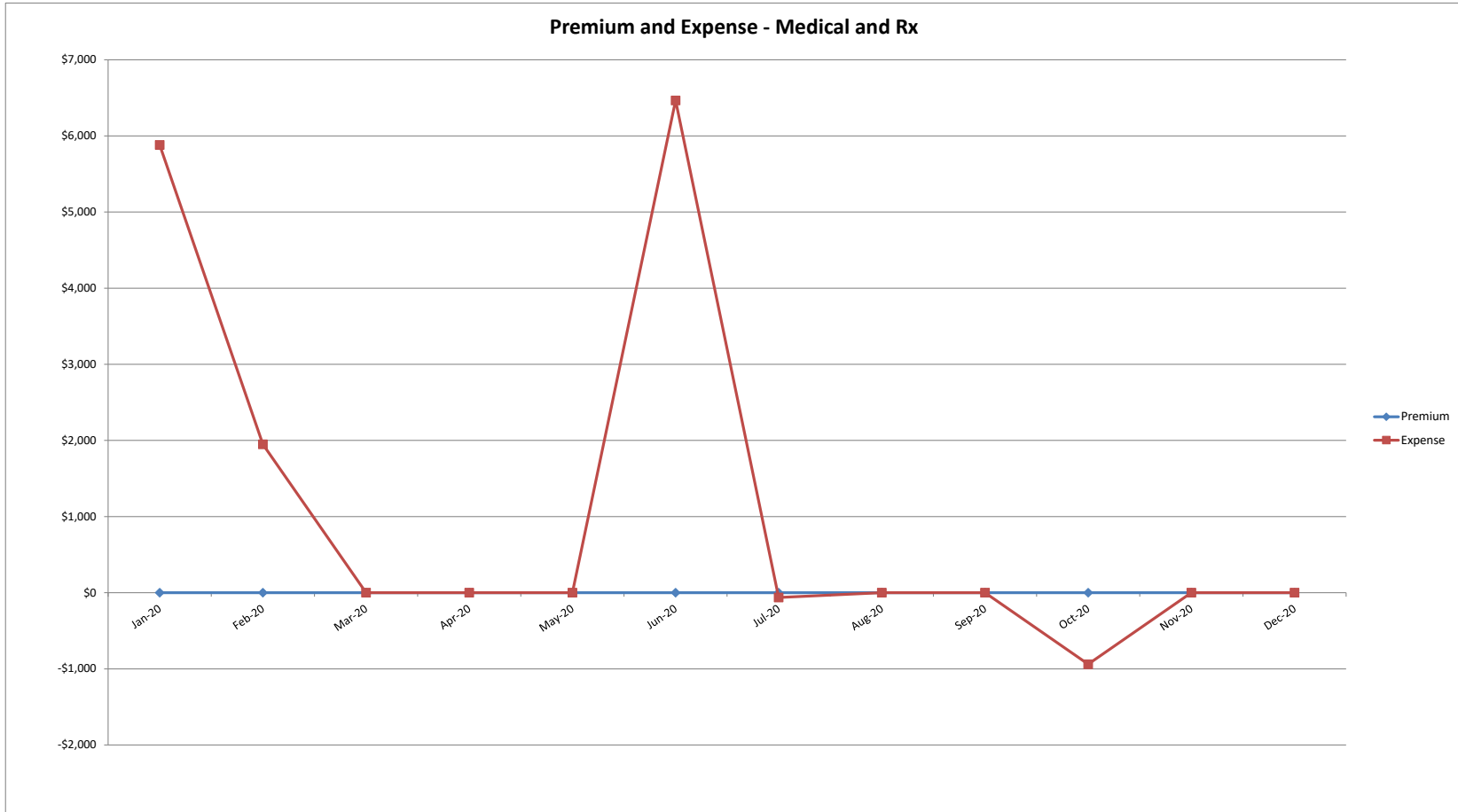
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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 runoff for Ceres and Waterford



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





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

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-18	0	\$0	\$44,390	\$0	\$0	\$0	\$0	\$44,390	-\$44,390	\$0.00	0.0%
Feb-18	0	\$0	\$19,476	\$0	\$0	\$0	\$0	\$19,476	-\$19,476	\$0.00	0.0%
Mar-18	0	\$0	\$13,943	\$0	\$0	\$0	\$0	\$13,943	-\$13,943	\$0.00	0.0%
Apr-18	0	\$0	\$224	\$0	\$0	\$0	\$0	\$224	-\$224	\$0.00	0.0%
May-18	0	\$0	\$1,885	\$0	\$0	\$0	\$0	\$1,885	-\$1,885	\$0.00	0.0%
Jun-18	0	\$0	-\$4,411	\$0	\$0	\$0	\$0	-\$4,411	\$4,411	\$0.00	0.0%
Jul-18	0	\$0	-\$8,439	\$0	\$0	\$0	\$0	-\$8,439	\$8,439	\$0.00	0.0%
Aug-18	0	\$0	\$24,961	\$0	\$0	\$0	\$0	\$24,961	-\$24,961	\$0.00	0.0%
Sep-18	0	\$0	-\$10	\$0	\$0	\$0	\$0	-\$10	\$10	\$0.00	0.0%
Oct-18	0	\$0	\$5,516	\$0	\$0	\$0	\$0	\$5,516	-\$5,516	\$0.00	0.0%
Nov-18	0	\$0	\$5,399	\$0	\$0	\$0	\$0	\$5,399	-\$5,399	\$0.00	0.0%
Dec-18	0	\$0	\$1,316	\$0	\$0	\$0	\$0	\$1,316	-\$1,316	\$0.00	0.0%
Jan-19	0	\$0	\$4,763	\$0	\$0	\$0	\$0	\$4,763	-\$4,763	\$0.00	0.0%
Feb-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-19	0	\$0	\$12	\$0	\$0	\$0	\$0	\$12	-\$12	\$0.00	0.0%
May-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-19	0	\$0	\$279	\$0	\$0	\$0	\$0	\$279	-\$279	\$0.00	0.0%
Jul-19	0	\$0	\$49	\$0	\$0	\$0	\$0	\$49	-\$49	\$0.00	0.0%
Aug-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-19	0	\$0	-\$274	\$0	\$0	\$0	\$0	-\$274	\$274	\$0.00	0.0%
Nov-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-19	0	\$0	-\$396	\$0	\$0	\$0	\$0	-\$396	\$396	\$0.00	0.0%
Jan-20	0	\$0	\$61	\$0	\$0	\$0	\$0	\$61	-\$61	\$0.00	0.0%
Feb-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-20	0	\$0	\$6,832	\$0	\$0	\$0	\$0	\$6,832	-\$6,832	\$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%
Nov-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2015	94	\$1,211,794	\$2,250,892	\$428,402	\$257,607	\$104,791	-\$50,695	\$2,990,998	-\$1,779,204	\$2,547.40	246.8%
2016	94	\$1,280,238	\$1,072,716	\$434,864	\$217,831	\$99,223	\$0	\$1,824,634	-\$544,396	\$1,525.56	142.5%
2017	128	\$2,327,432	\$1,651,278	\$627,083	\$284,809	\$137,226	\$0	\$2,700,397	-\$372,964	\$1,668.73	116.0%
2018	0	\$0	\$104,250	\$0	\$0	\$0	\$0	\$104,250	-\$104,250	\$0.00	0.0%
2019	0	\$0	\$4,433	\$0	\$0	\$0	\$0	\$4,433	-\$4,433	N/A	0.0%
2020 YTD	0	\$0	\$6,893	\$0	\$0	\$0	\$0	\$6,893	-\$6,893	N/A	0.0%
Current 12 Months	0	\$0	\$6,893	\$0	\$0	\$0	\$0	\$6,893	-\$6,893	N/A	0.0%

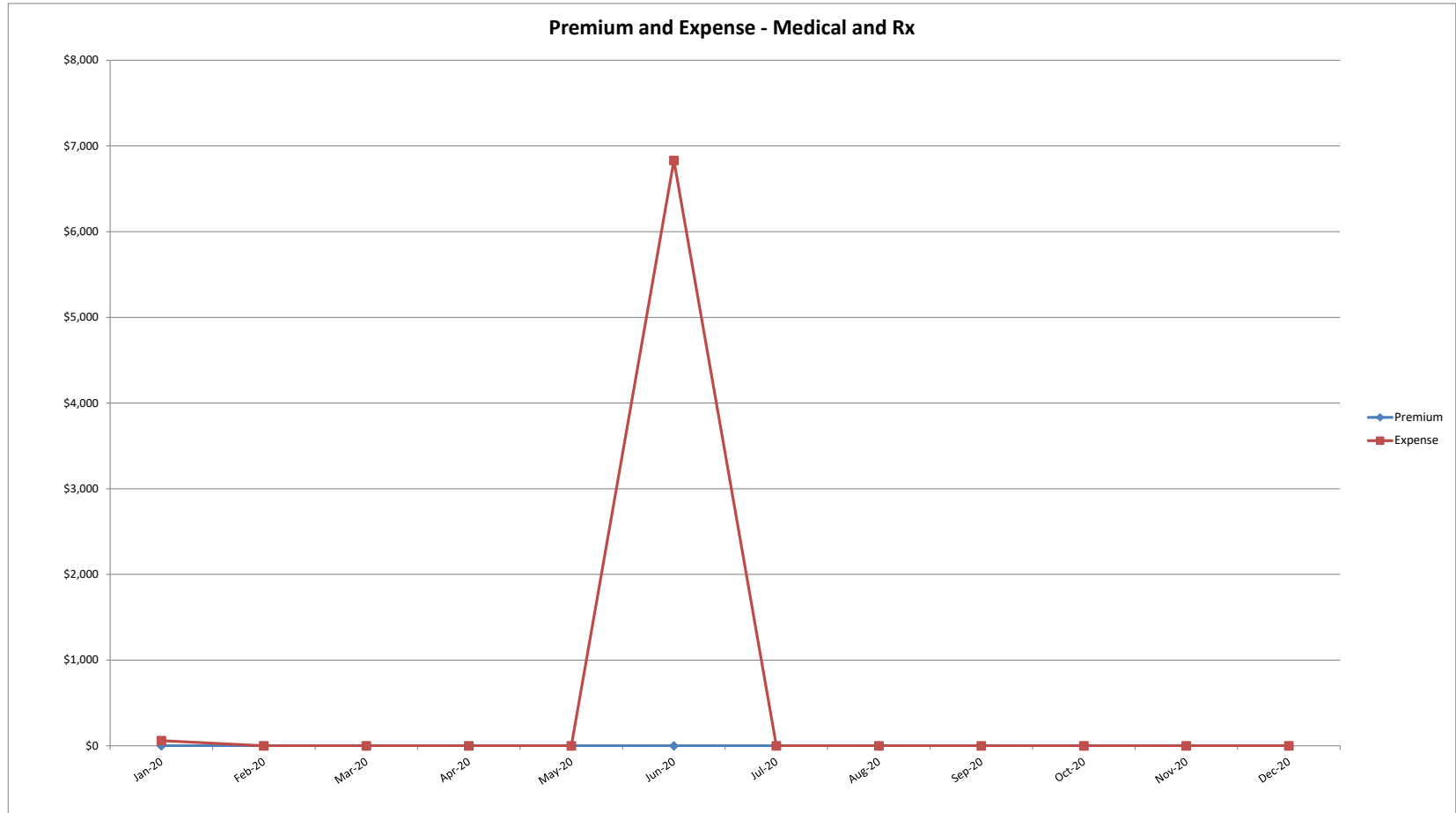
Data Sources:

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 runoff for Ceres and Waterford

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





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

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE				SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	Rx	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-18	38	\$71,512	\$69,146	\$5,036	\$2,622	\$0	\$76,804	-\$5,293	\$1,952.16	107.4%
Feb-18	40	\$73,337	\$67,195	\$7,680	\$2,760	\$0	\$77,635	-\$4,298	\$1,871.86	105.9%
Mar-18	40	\$73,337	\$63,660	\$9,021	\$2,760	\$0	\$75,441	-\$2,104	\$1,817.01	102.9%
Apr-18	39	\$71,690	\$33,073	\$6,186	\$2,691	\$0	\$41,951	\$29,740	\$1,006.65	58.5%
May-18	37	\$68,404	\$45,274	\$7,047	\$2,553	\$0	\$54,874	\$13,530	\$1,414.08	80.2%
Jun-18	37	\$68,412	\$123,341	\$7,983	\$2,553	\$0	\$133,878	-\$65,465	\$3,549.30	195.7%
Jul-18	37	\$66,952	\$9,926	\$6,422	\$2,553	\$0	\$18,902	\$48,050	\$441.84	28.2%
Aug-18	38	\$68,960	\$31,179	\$37,091	\$2,622	\$0	\$70,893	-\$1,933	\$1,796.59	102.8%
Sep-18	36	\$64,940	\$58,042	\$38,273	\$2,484	\$0	\$98,800	-\$33,859	\$2,675.42	152.1%
Oct-18	37	\$67,313	\$28,274	\$6,439	\$2,553	\$0	\$37,266	\$30,047	\$938.18	55.4%
Nov-18	38	\$68,226	\$48,170	\$7,576	\$2,622	\$0	\$58,368	\$9,858	\$1,467.00	85.6%
Dec-18	37	\$65,853	\$25,141	\$8,265	\$2,553	\$0	\$35,960	\$29,893	\$902.87	54.6%
Jan-19	38	\$68,843	\$15,314	\$3,619	\$3,441	\$0	\$22,374	\$46,469	\$498.24	32.5%
Feb-19	38	\$68,843	\$20,058	\$6,204	\$3,441	\$0	\$29,704	\$39,139	\$691.12	43.1%
Mar-19	37	\$67,885	\$31,506	\$6,524	\$3,351	\$0	\$41,380	\$26,505	\$1,027.83	61.0%
Apr-19	37	\$66,596	\$26,411	\$5,317	\$3,351	\$0	\$35,079	\$31,517	\$857.52	52.7%
May-19	35	\$63,149	\$34,997	\$5,092	\$3,170	\$0	\$43,259	\$19,890	\$1,145.41	68.5%
Jun-19	35	\$63,149	\$47,566	\$6,568	\$3,170	\$0	\$57,304	\$5,845	\$1,546.70	90.7%
Jul-19	34	\$61,617	\$35,991	\$2,600	\$3,079	\$0	\$41,670	\$19,947	\$1,135.02	67.6%
Aug-19	33	\$62,192	\$44,424	\$3,324	\$2,988	\$0	\$50,736	\$11,455	\$1,446.90	81.6%
Sep-19	32	\$60,277	\$143,186	\$3,349	\$2,898	\$0	\$149,433	-\$89,156	\$4,579.21	247.9%
Oct-19	33	\$62,192	\$52,926	\$3,164	\$2,988	\$0	\$59,078	\$3,113	\$1,699.69	95.0%
Nov-19	33	\$61,948	\$10,387	\$4,681	\$2,988	\$0	\$18,056	\$43,892	\$456.59	29.1%
Dec-19	33	\$61,948	\$19,547	\$4,057	\$2,988	\$0	\$26,593	\$35,356	\$715.28	42.9%
Jan-20	0	\$0	\$3,227	\$2,593	\$0	\$0	\$5,820	-\$5,820	\$0.00	0.0%
Feb-20	0	\$0	\$1,985	(\$36)	\$0	\$0	\$1,949	-\$1,949	\$0.00	0.0%
Mar-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
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%
Nov-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-20	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2015	52	\$432,796	\$343,342	\$98,086	\$22,633	\$0	\$464,061	-\$31,265	\$1,410.31	107.2%
2016	51	\$861,303	\$1,058,213	\$161,756	\$40,396	-\$19,394	\$1,240,971	-\$379,668	\$1,977.88	144.1%
2017	49	\$1,020,653	\$651,272	\$145,959	\$39,811	\$0	\$837,042	\$183,611	\$1,365.12	82.0%
2018	38	\$828,936	\$602,421	\$147,019	\$31,331	\$0	\$780,771	\$48,165	\$1,650.75	94.2%
2019	35	\$768,640	\$482,313	\$54,499	\$37,854	\$0	\$574,667	\$193,973	\$1,284.24	74.8%
2020 YTD	0	\$0	\$3,846	\$2,557	\$0	\$0	\$6,403	-\$6,403	N/A	0.0%
Current 12 Months	0	\$0	\$3,846	\$2,557	\$0	\$0	\$6,403	-\$6,403	N/A	0.0%

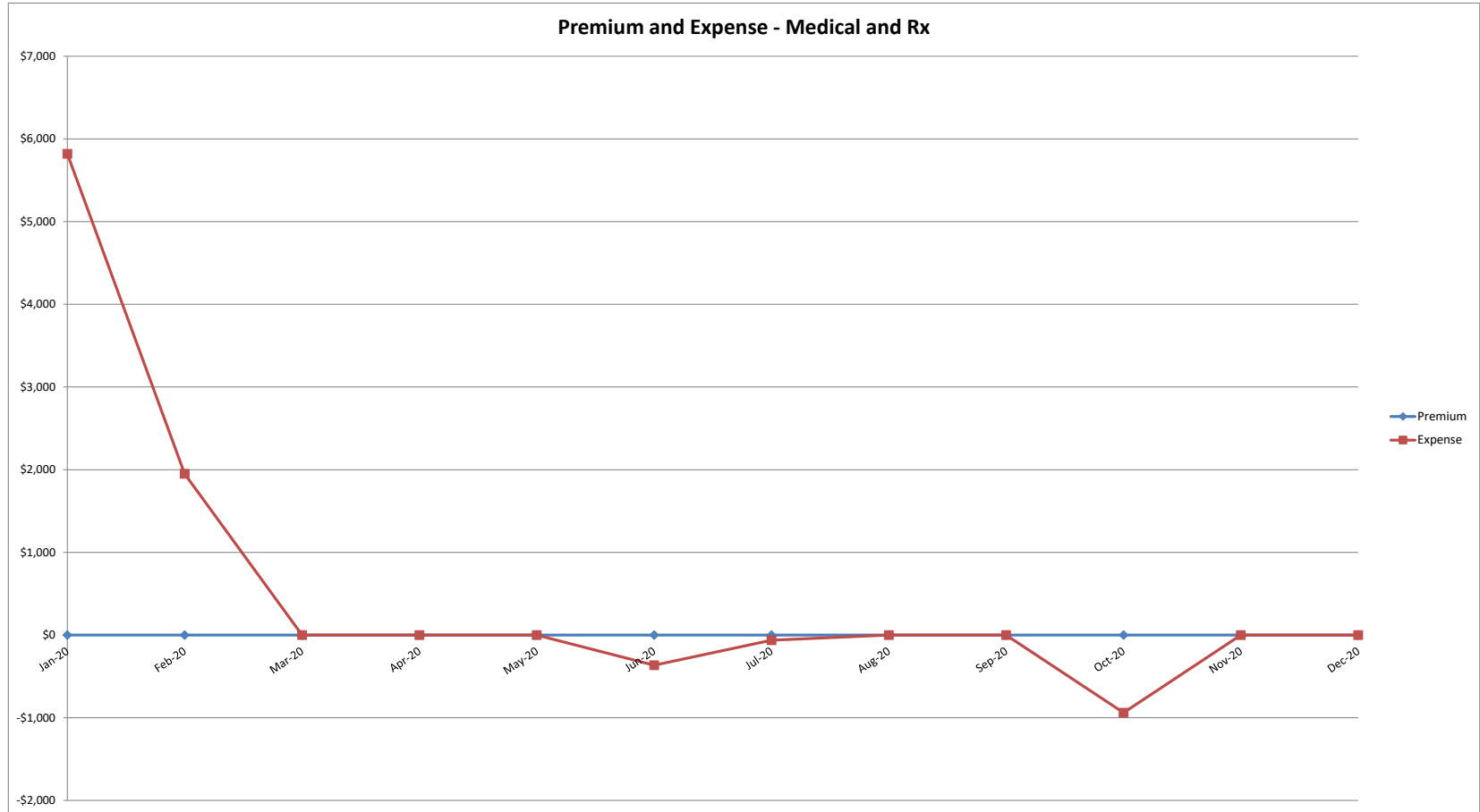
Data Sources:

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 December 2020
All Others - PPO



Appendix

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

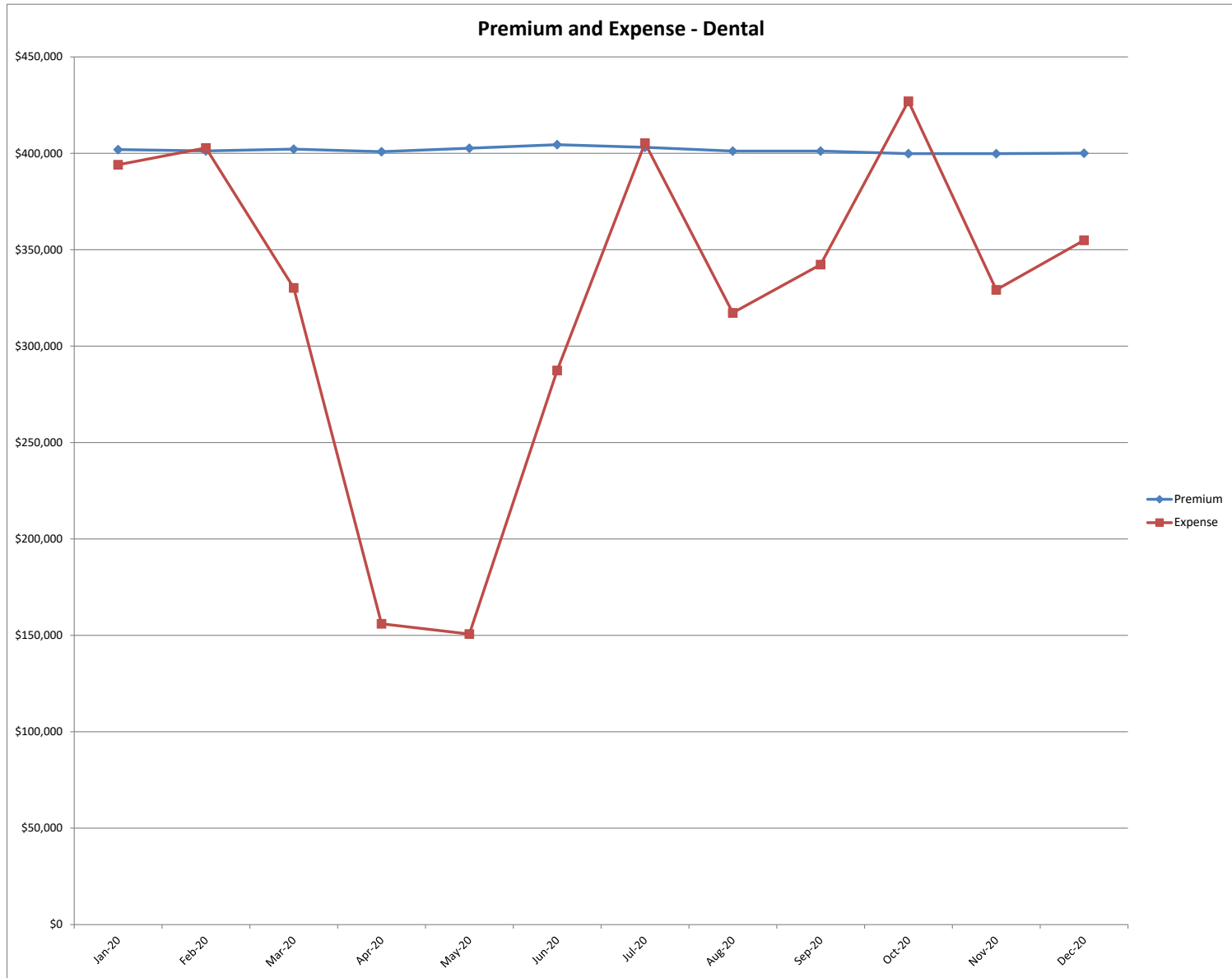
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-18	6,772	\$362,752	\$358,669	\$33,042	\$391,712	-\$28,960	107.98%
Feb-18	6,769	\$359,841	\$319,592	\$32,861	\$352,453	\$7,388	97.95%
Mar-18	6,764	\$356,513	\$353,356	\$32,478	\$385,834	-\$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%
Nov-20	7,244	\$399,874	\$301,164	\$28,034	\$329,199	\$70,675	82.33%
Dec-20	7,310	\$400,109	\$326,639	\$28,290	\$354,929	\$45,180	88.71%
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	7,296	\$4,818,580	\$3,558,380	\$338,846	\$3,897,225	\$921,355	80.88%
Current 12 Months	7,296	\$4,818,580	\$3,558,380	\$338,846	\$3,897,225	\$921,355	80.88%

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, DPPD contracts changed to self-funded; DHMO remained fully insured (not included in this report).

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





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

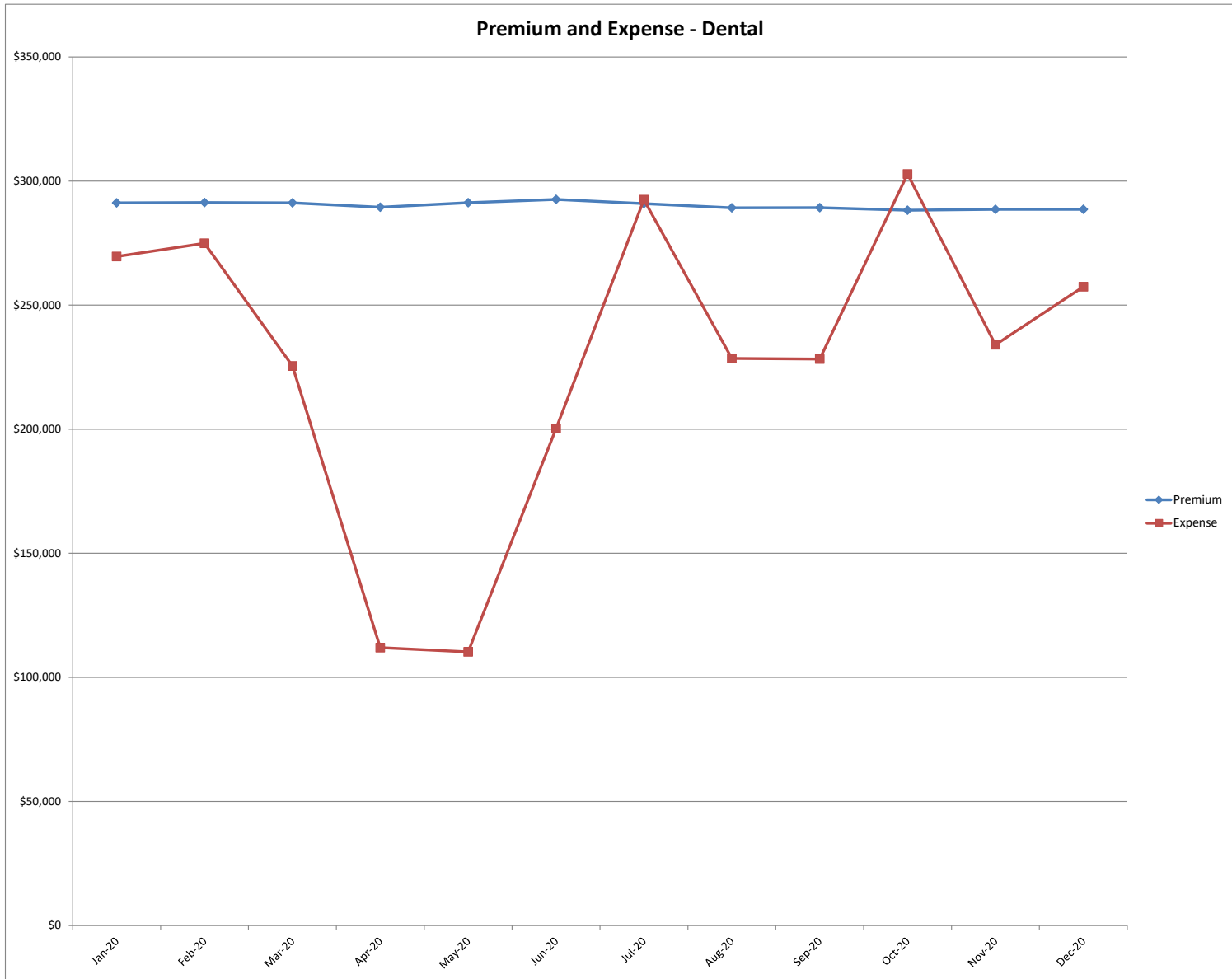
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-18	4,261	\$258,318	\$234,694	\$23,536	\$258,230	\$88	99.97%
Feb-18	4,249	\$256,569	\$225,524	\$23,442	\$248,966	\$7,603	97.04%
Mar-18	4,249	\$253,280	\$252,469	\$23,074	\$275,543	-\$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%
Nov-20	4,655	\$288,620	\$216,020	\$18,015	\$234,035	\$54,585	81.09%
Dec-20	4,721	\$288,608	\$239,119	\$18,270	\$257,389	\$31,219	89.18%
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	4,696	\$3,481,998	\$2,517,998	\$218,094	\$2,736,092	\$745,906	78.58%
Current 12 Months	4,696	\$3,481,998	\$2,517,998	\$218,094	\$2,736,092	\$745,906	78.58%

Data Sources: Delta Dental Financial Report Package, Hourglass

Note:

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

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





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

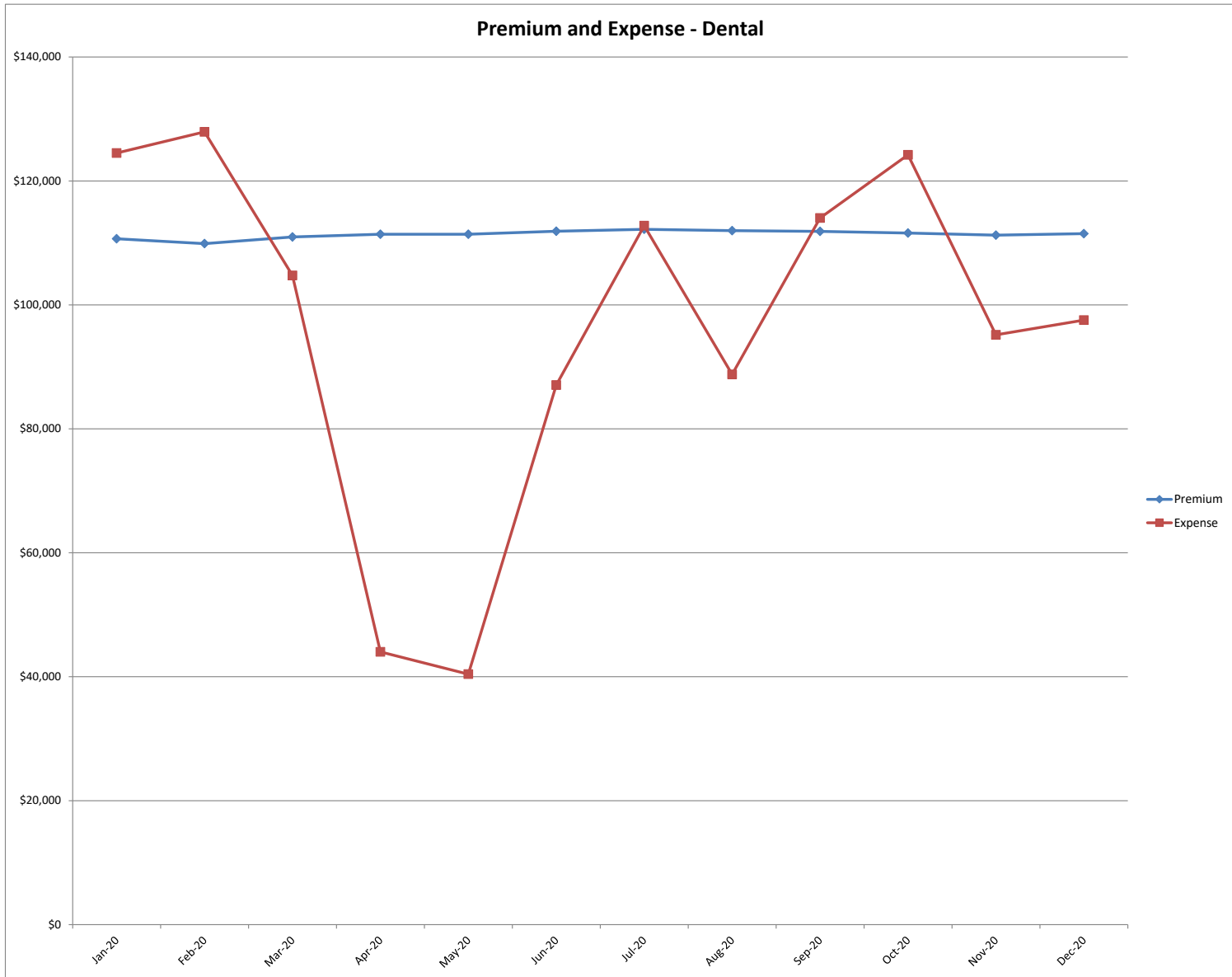
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-18	2,511	\$104,434	\$123,975	\$9,507	\$133,482	-\$29,048	127.81%
Feb-18	2,520	\$103,272	\$94,068	\$9,418	\$103,487	-\$214	100.21%
Mar-18	2,515	\$103,233	\$100,887	\$9,405	\$110,291	-\$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%
Nov-20	2,589	\$111,254	\$85,144	\$10,019	\$95,163	\$16,091	85.54%
Dec-20	2,589	\$111,500	\$87,521	\$10,019	\$97,540	\$13,961	87.48%
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	2,600	\$1,336,582	\$1,040,382	\$120,752	\$1,161,134	\$175,448	86.87%
Current 12 Months	2,600	\$1,336,582	\$1,040,382	\$120,752	\$1,161,134	\$175,448	86.87%

Data Sources: Delta Dental Financial Report Package, Hourglass

Note:

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

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





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of December 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%
Nov-20	7,179	\$61,789	\$53,639	\$8,033	\$61,672	\$117	99.81%
Dec-20	7,147	\$61,489	\$48,039	\$7,994	\$56,032	\$5,456	91.13%
2015	8,115	\$899,664	\$773,471	\$107,960	\$881,431	\$18,233	97.97%
2016	7,669	\$809,032	\$681,007	\$105,174	\$786,181	\$22,851	97.18%
2017	7,472	\$772,296	\$664,815	\$100,398	\$765,213	\$7,083	99.08%
2018	7,208	\$740,679	\$602,303	\$96,288	\$698,591	\$42,088	94.32%
2019	7,174	\$731,459	\$604,721	\$95,090	\$699,810	\$31,648	95.67%
2020 YTD	7,209	\$745,135	\$543,914	\$96,868	\$640,781	\$104,354	86.00%
Current 12 Months	7,209	\$745,135	\$543,914	\$96,868	\$640,781	\$104,354	86.00%

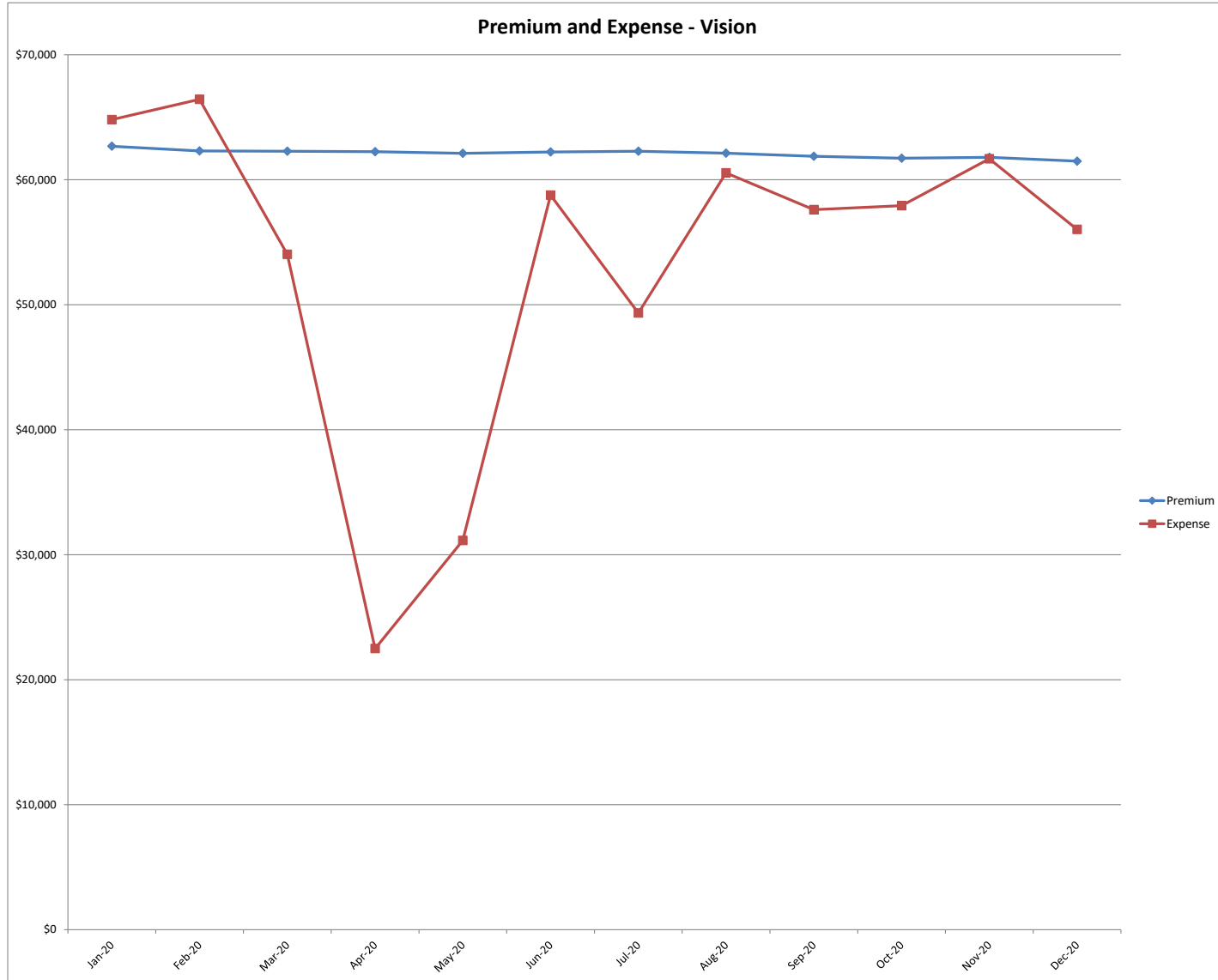
Data Source: VSP SJVIA Utilization Reports

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 December 2020
County of Fresno and County of Tulare





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of December 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%
Nov-20	4,294	\$44,970	\$36,305	\$5,846	\$42,151	\$2,819	93.73%
Dec-20	4,277	\$44,739	\$31,055	\$5,816	\$36,871	\$7,868	82.41%
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	4,317	\$543,302	\$366,377	\$70,629	\$437,006	\$106,296	80.44%
Current 12 Months	4,317	\$543,302	\$366,377	\$70,629	\$437,006	\$106,296	80.44%

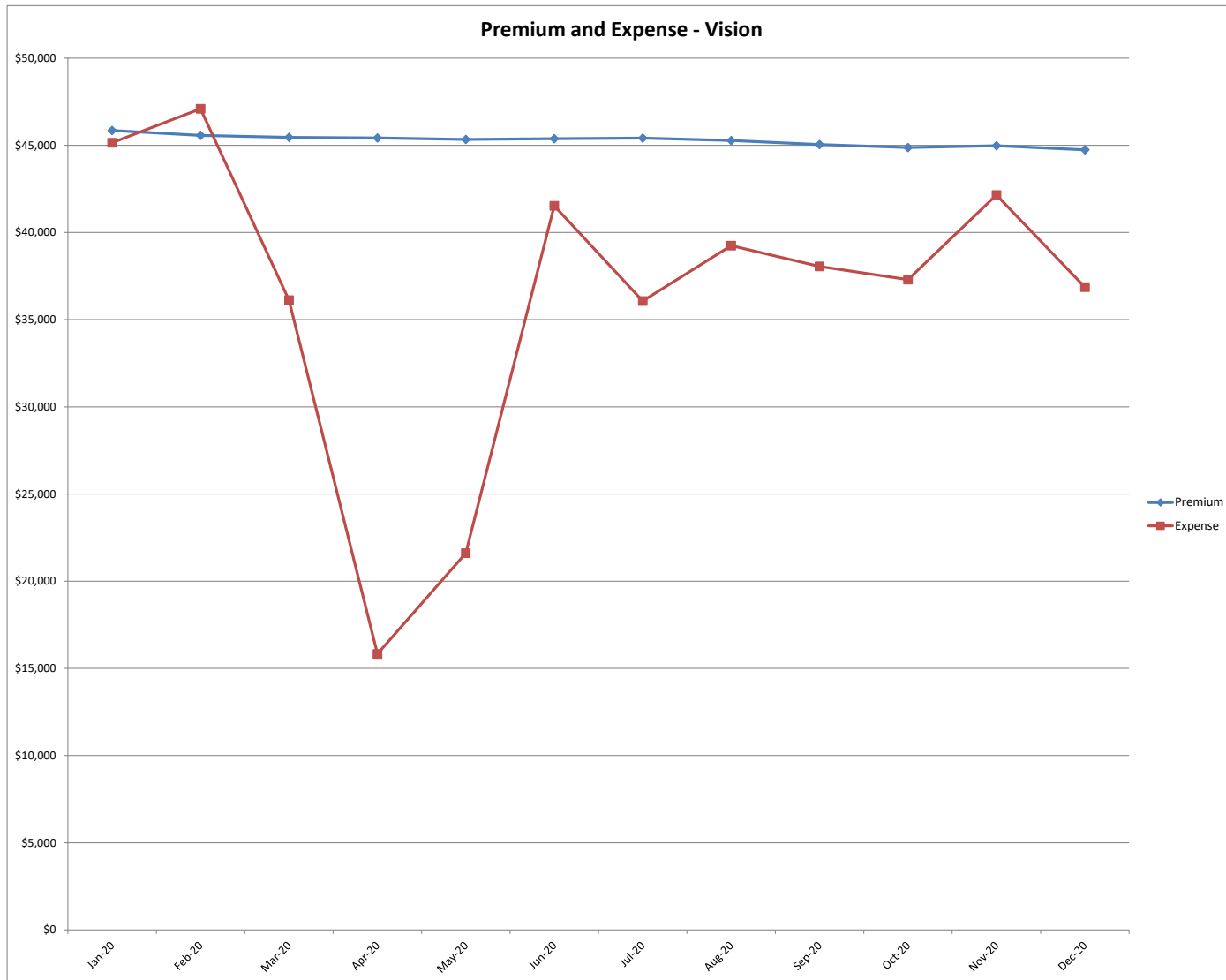
Data Source: VSP SJVIA Utilization Reports

Note:

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



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





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of December 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%
Nov-20	2,885	\$16,819	\$17,334	\$2,186	\$19,520	-\$2,701	116.06%
Dec-20	2,870	\$16,749	\$16,984	\$2,177	\$19,161	-\$2,412	114.40%
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	2,892	\$201,832	\$177,537	\$26,238	\$203,775	-\$1,943	100.96%
Current 12 Months	2,892	\$201,832	\$177,537	\$26,238	\$203,775	-\$1,943	100.96%

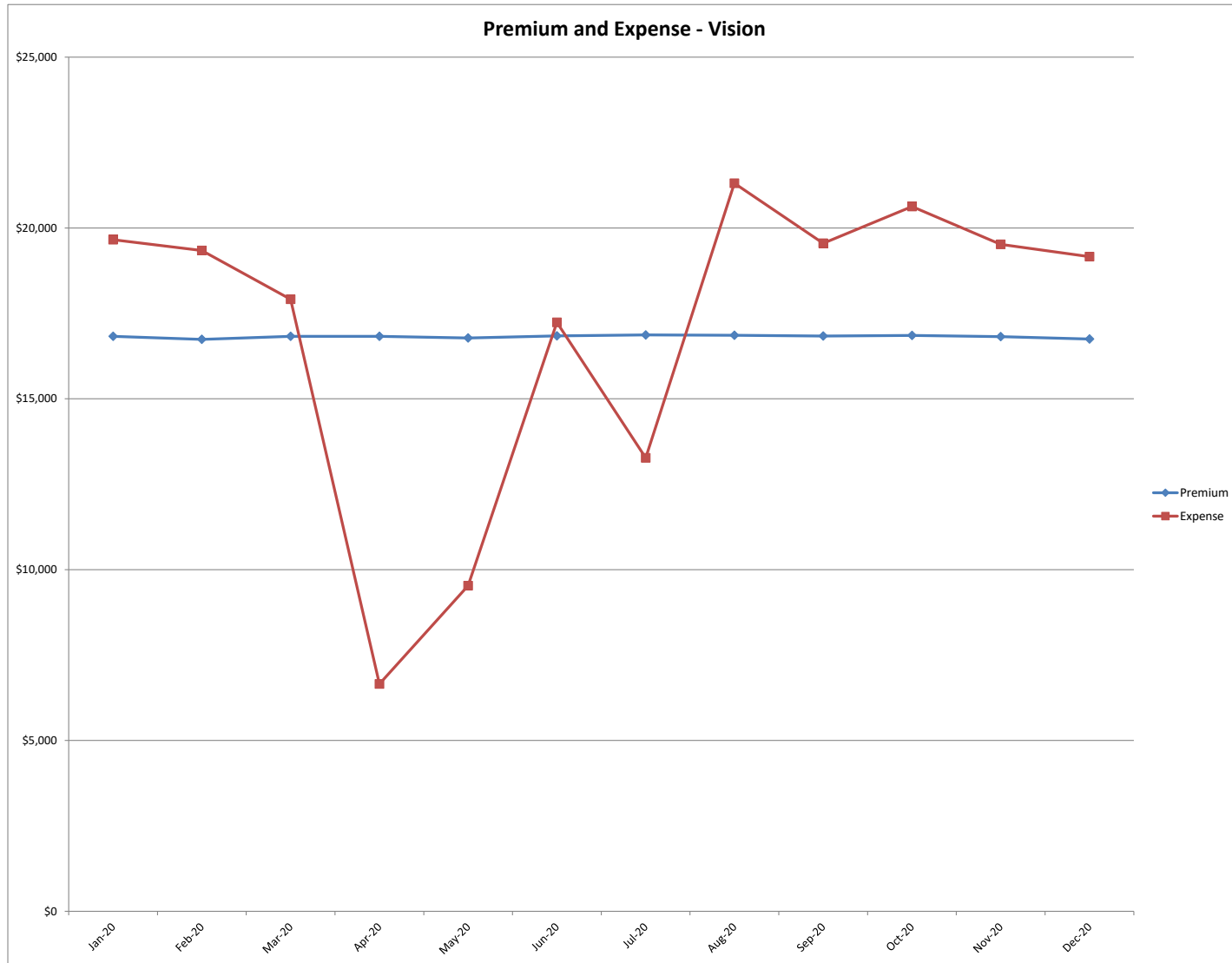
Data Source: VSP SJVIA Utilization Reports

Note:

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



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





BOARD OF DIRECTORS

STEVE BRANDAU

NATHAN MAGSIG

BUDDY MENDES

LARRY MICARI

BRIAN PACHECO

AMY SHUKLIAN

PETE VANDER POEL

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

AGENDA DATE: February 19, 2021

ITEM NUMBER: Item 16

SUBJECT: Receive Consultant's SJVIA Actuarially Certified Incurred But Not Reported (IBNR) Reserve Report as of December 31, 2020 and Maintain the Fully-Funded Status of the IBNR Reserve (A)

REQUEST(S): That the Board receive the Consultant's actuarially certified IBNR report as of December 31, 2020 and approve \$17,990 be added to the IBNR reserve to maintain the fully-funded reserve status at \$7,099,300.

DESCRIPTION:

IBNR reserve is calculated to cover the outstanding liability for claims that have been incurred but have not yet been paid. The SJVIA has, as one of its goals, to maintain a fully-funded status for this liability. The IBNR is calculated for each participating entity, the County of Fresno and the County of Tulare, based on actuarial models.

The City of Marysville, which terminated from the SJVIA December 31, 2019, is too small to run through the actuarial model. Keenan's actuary estimated an IBNR reserve of \$89,400 as of January 1, 2020. Realized run-out claims in calendar year 2020 were \$13,296.

The total IBNR reserve liability is \$7,099,300 for medical, prescription drugs, and dental coverage. This is an increase of \$17,990 from the June 30, 2020 actuarially certified IBNR reserve of \$7,081,310.

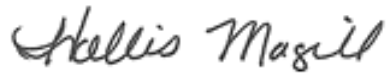
AGENDA: San Joaquin Valley Insurance Authority

DATE: February 19, 2021

FISCAL IMPACT/FINANCING:

The IBNR reserve liability for the self-funded medical, prescription drug, and dental PPO coverage program increased by \$17,990 from \$7,081,310 on the June 30, 2020 valuation date to \$7,099,300 on the December 31, 2020 valuation date. The December 31, 2020 valuation amount includes a 15% margin.

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager



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February 8, 2021

Mr. Mario Cabrera
 Financial Reporting & Audits Division Chief
 Auditor-Controller/Treasurer-Tax Collector
 Financial Reporting & Audits
 2281 Tulare St., Room 105
 Fresno, CA 93721

**SJVIA – COUNTY OF FRESNO
 INCURRED BUT NOT REPORTED (IBNR) RESERVES AS OF DECEMBER 31, 2020**

Dear Mario:

We have estimated the “Incurred But Not Reported” (IBNR) claims reserves for the self-funded medical, prescription drug and dental plans for County of Fresno as of December 31, 2020.

CLAIM EXPERIENCE – JANUARY 1, 2020 TO DECEMBER 31, 2020

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

Coverage	Paid Claims	Average Monthly Employees	Per Employee Per Month (PEPM)
Medical	\$34,241,766	3924	\$727.19
Prescription Drug	\$12,340,110	3924	\$262.06
Dental	\$2,517,998	4696	\$44.68
Total	\$49,099,874	N/A	\$1,033.93

KEENAN’S IBNR ACTUARIAL RESERVE METHODOLOGY

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

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

Coverage	Number of Employees in December 2020	Reserves on 12/31/2020
Medical	3936	\$3,325,389
Prescription Drug	3936	\$740,407
Dental	4721	\$132,558
Total	N/A	\$4,198,354

ESTIMATED IBNR RESERVES AS OF DECEMBER 31, 2020

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

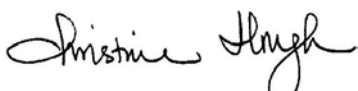
Coverage	Reserves on 12/31/2020	Adjustment Factor	IBNR on 12/31/2020
Medical	\$3,325,389	1.15	\$3,824,200
Prescription Drug	\$740,407	1.15	\$851,470
Dental	\$132,558	1.15	\$152,440
Total	\$4,198,354	1.15	\$4,828,110

CERTIFICATION

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

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

Sincerely,



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



Arthur Ternersesian
Underwriting Director



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February 8, 2021

Mr. Mario Cabrera
 Financial Reporting & Audits Division Chief
 Auditor-Controller/Treasurer-Tax Collector
 Financial Reporting & Audits
 2281 Tulare St., Room 105
 Fresno, CA 93721

**SJVIA – COUNTY OF TULARE
 INCURRED BUT NOT REPORTED (IBNR) RESERVES AS OF DECEMBER 31, 2020**

Dear Mario:

We have estimated the “Incurred But Not Reported” (IBNR) claims reserves for the self-funded medical, prescription drug and dental plans for County of Tulare as of December 31, 2020.

CLAIM EXPERIENCE – JANUARY 1, 2020 TO DECEMBER 31, 2020

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

Coverage	Paid Claims	Average Monthly Employees	Per Employee Per Month (PEPM)
Medical	\$15,590,368	3027	\$429.20
Prescription Drug	\$7,887,033	3027	\$217.13
Dental	\$1,040,382	2600	\$33.35
Total	\$24,517,782	N/A	\$679.68

KEENAN’S IBNR ACTUARIAL RESERVE METHODOLOGY

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

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

Coverage	Number of Employees in December 2020	Reserves on 12/31/2020
Medical	3013	\$1,446,034
Prescription Drug	3013	\$473,222
Dental	2589	\$55,685
Total	N/A	\$1,974,942

ESTIMATED IBNR RESERVES AS OF DECEMBER 31, 2020

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

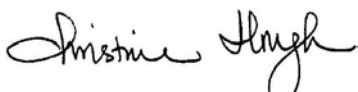
Coverage	Reserves on 12/31/2020	Adjustment Factor	IBNR on 12/31/2020
Medical	\$1,446,034	1.15	\$1,662,940
Prescription Drug	\$473,222	1.15	\$544,210
Dental	\$55,685	1.15	\$64,040
Total	\$1,974,942	1.15	\$2,271,190

CERTIFICATION

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

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

Sincerely,



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



Arthur Ternersesian
Underwriting Director



BOARD OF DIRECTORS

STEVE BRANDAU
NATHAN MAGSIG
BUDDY MENDES
LARRY MICARI
BRIAN PACHECO
AMY SHUKLIAN
PETE VANDER POEL

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

AGENDA DATE: February 19, 2021

ITEM NUMBER: Item 17

SUBJECT: Receive Consultant's Report on Pharmacy Utilization as of December 31, 2020 (I)

REQUEST(S): That the Board receive the Consultant's pharmacy utilization report for Plan Year 2020 developed by Keenan Pharmacy Services and provide any direction regarding the SJVIA's PBM and the prescription drug program.

DESCRIPTION:

Keenan Pharmacy Services has completed the 2020 year-over-year and fourth quarter utilization reports and provided the Consultant's Report as a summary of the two reports.

FISCAL IMPACT/FINANCING:

This is an informational item only.

ADMINISTRATIVE SIGN-OFF:

Hollis Magill
SJVIA Manager

Lupe Garza
SJVIA Assistant Manager

SJVIA Board Meeting: Consultant's Report - EmpiRx 2020 Utilization and Year-Over-Year Report, Keenan Pharmacy Audit (KPS), and Renewal Review

SJVIA- EmpiRx 2020 Plan Overview:

- 2020 PMPM plan spend was **\$154.37**, which is an increase from 2019
 - 2019 PMPM Plan spend \$144.58
 - 2018 PMPM Plan spend \$146.13
 - The County of Tulare's PMPM decreased in 2020 and County of Fresno's increased; this was due to new specialty utilization
 - The overall increased PMPM plan spend of the about 5.6% over the last two years is low compared to the industry year-over-year trend of about 10-12%
- The overall 2020 Plan spend was **\$19,187,865**
 - Specialty plan spend: \$6,127,050 (31.93%)
- Specialty spend is continuing to grow with new utilization; the specialty plan cost increased by \$394,409 (6.88%) in 2020 compared to 2019
 - There was a 7.92 % increase from 2018 to 2019
 - 2,013 specialty claims in 2020 compared to 1,867 specialty claims in 2019 (7.82% volume increase)

2020 Top Therapeutic Categories:

- Antidiabetics contributed to the largest percentage of plan spend. Antidiabetic medications account for 8 of the top 25 top drugs by spend
 - SJVIA has the appropriate quantity limits and step therapy programs in place for this indication. Additionally, the EmpiRx Population Health Management program does investigate gaps of care and adherence, which mitigates complications and expenses overall
 - Across the EmpiRx book of business, Antidiabetics are typically the top drug group by plan spend
- Analgesics/Anti-Inflammatory medications account for 4 of the top 25 top drugs by spend

2020 Clinical Cost Drivers:

- The top five drugs by ingredient cost:
 - HUMIRA PEN (ANALGESICS - ANTI-INFLAMMATORY)
 - 2020 (Q1-Q4) ingredient costs: \$928,313.24
 - TRULICITY (ANTIDIABETICS)
 - 2020 (Q1-Q4) ingredient costs: \$721,785.44
 - JANUVIA (ANTIDIABETICS)
 - 2020 (Q1-Q4) ingredient costs: \$414,040.47
 - JARDIANCE (ANTIDIABETICS)
 - 2020 (Q1-Q4) ingredient costs: \$368,209.49
 - OZEMPIC (ANTIDIABETICS)
 - 2020 (Q1-Q4) ingredient costs: \$360,334.00

Rebates:

- Total 2020 Q1-Q3 net rebate estimate: **\$1,877,304**
 - Q1 net rebate amount is \$546,922 total
 - Q2 net rebate amount is \$578,620
 - Q3 estimated net rebate amount is \$751,762
 - Q4 estimate is pending
- Prior Net Rebate Amounts:
 - 2019- Total rebate amount earned in 2019 is **\$1,783,661**
 - 2018- Total rebate amount earned in 2018 is **\$1,561,796**

*Beginning with the fourth quarter of 2020, Rebates will be paid within 120 days at the end of the applicable quarter.

KPS Audit

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

*Final reconciliation is completed by EmpiRx clinicians 120 days post contract year

2021 EmpiRx Renewal

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

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

- Rebates will now be paid 120 days after the end of each applicable quarter (was previously 180 days)
 - The change of term and termination to reflect no auto-renewal and 120 days’ notice of intent not to renew (was previously an auto-renewal and 90 days’ notice of intent not to renew)

- Increased Rebate Guarantees that will reflect a larger rebate payment to the SJVIA:

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

- Discount and Dispensing Fee Guarantees:

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



Keenan Pharmacy Services
San Joaquin Valley Insurance Authority
Quarterly Key Pharmacy Benefit Metrics
Data Reviewed Through: 4th Quarter

Presented by Alexandria Van Brunt
Sr. Account Manager, KPS

Quarterly Key Pharmacy Benefit Metrics

Executive Summary

- Q4 2020 Highlights:
 - SJVIA's total plan cost increased slightly from \$4,761,468 in Q3 to \$4,769,527 in Q4.
 - Tulare: \$1,954,639 in Plan Cost
 - Fresno: \$2,814,888 in Plan Cost
 - Majority of the SJVIA members continue to fill scripts at retail.
 - Retail scripts account for 98.66% of plan spend.
 - Q4 specialty spend Increased about 2%
 - Specialty Plan Costs in Q4: \$1,559,440 (32.7% of plan spend)
 - Specialty claims volume increased in Q4.
 - SJVIA specialty plan costs continue to trend slightly below the national average range.
 - Top Five Clinical Cost Drivers (Q1-Q4 2020):
 - HUMIRA PEN (ANALGESICS - ANTI-INFLAMMATORY)
 - 2020 (Q1-Q4) ingredient costs: \$928,313.24
 - TRULICITY (ANTIDIABETICS)
 - 2020 (Q1-Q4) ingredient costs: \$721,785.44
 - JANUVIA (ANTIDIABETICS)
 - 2020 (Q1-Q4) ingredient costs: \$414,040.47
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 - 2020 (Q1-Q4) ingredient costs: \$368,209.49
 - OZEMPIC (ANTIDIABETICS)
 - 2020 (Q1-Q4) ingredient costs: \$360,334.00

Quarterly Key Pharmacy Benefit Metrics

Cost Trend by Quarter

Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Gross Cost	\$4,900,708	\$4,904,091	\$4,794,964	\$4,844,157	\$5,320,273	\$5,153,562	\$5,145,875	\$5,150,035
Plan Cost	\$4,499,486	\$4,530,265	\$4,428,298	\$4,472,131	\$4,893,192	\$4,763,678	\$4,761,468	\$4,769,527
Member Cost	\$401,222	\$373,825	\$366,666	\$372,026	\$427,081	\$389,883	\$384,407	\$380,507

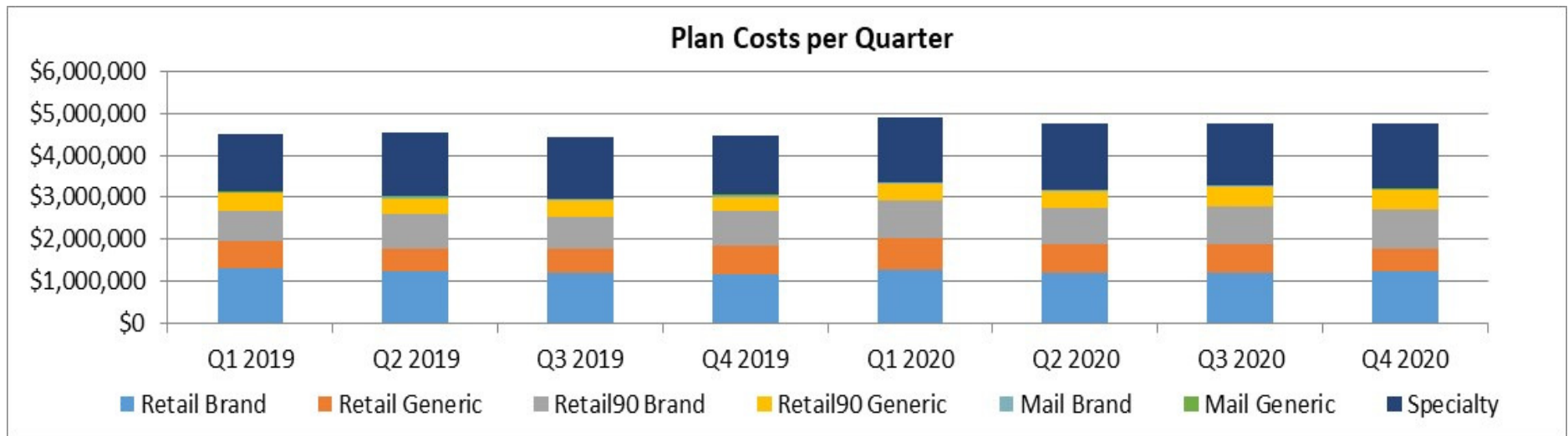


- This report details the total member and plan costs, by quarter, for the most recent 8 quarter period
- Gross cost = plan cost + member cost

Quarterly Key Pharmacy Benefit Metrics

Plan Cost by Channel

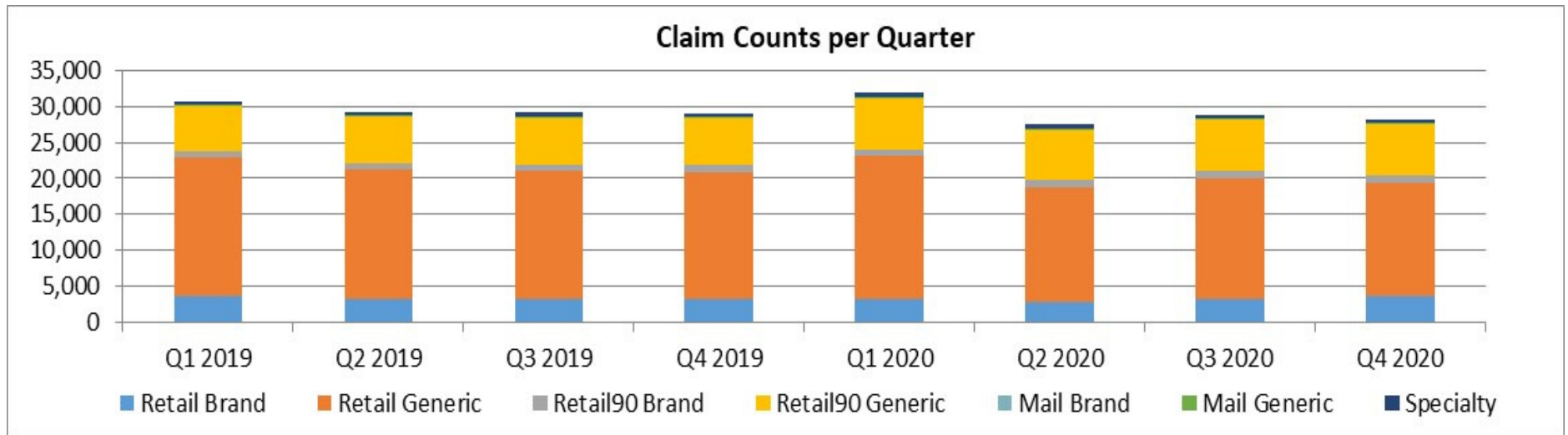
Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Retail Brand	\$1,310,834	\$1,214,908	\$1,202,807	\$1,162,594	\$1,252,574	\$1,186,673	\$1,204,674	\$1,213,904
Retail Generic	\$621,808	\$554,337	\$550,879	\$671,424	\$767,794	\$675,196	\$661,165	\$568,630
Retail90 Brand	\$748,829	\$818,939	\$784,114	\$819,714	\$901,044	\$886,199	\$915,081	\$928,860
Retail90 Generic	\$408,135	\$374,568	\$378,526	\$356,074	\$397,208	\$405,162	\$458,566	\$455,767
Mail Brand	\$28,004	\$39,999	\$40,973	\$35,685	\$35,378	\$22,627	\$32,105	\$22,821
Mail Generic	\$21,682	\$20,150	\$16,982	\$15,576	\$14,795	\$15,814	\$18,672	\$20,104
Specialty	\$1,360,194	\$1,507,365	\$1,454,017	\$1,411,065	\$1,524,399	\$1,572,007	\$1,471,204	\$1,559,440



Quarterly Key Pharmacy Benefit Metrics

Total Claims Volume by Channel

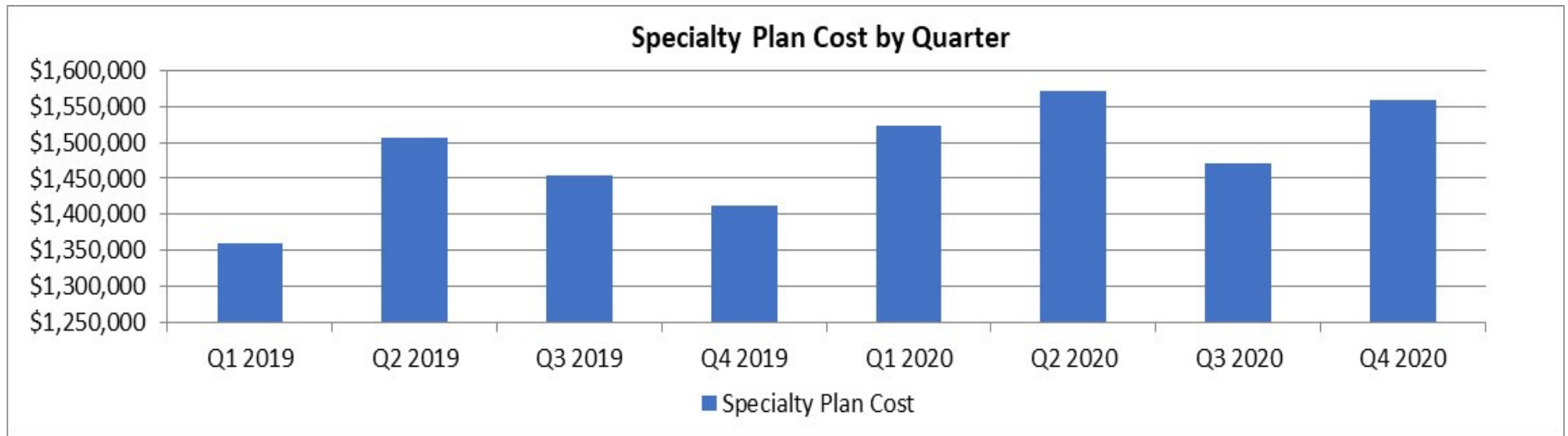
Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Retail Brand	3,564	3,125	3,189	3,287	3,088	2,719	3,241	3,534
Retail Generic	19,394	18,115	17,751	17,630	19,950	16,006	16,724	15,856
Retail90 Brand	883	916	914	917	951	948	967	942
Retail90 Generic	6,260	6,416	6,594	6,565	7,190	7,025	7,196	7,191
Mail Brand	29	36	40	38	42	30	38	35
Mail Generic	185	196	161	184	175	204	184	178
Specialty	420	476	486	485	495	520	491	507



Quarterly Key Pharmacy Benefit Metrics

Specialty Plan Cost

Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Specialty Plan Cost	\$1,360,194	\$1,507,365	\$1,454,017	\$1,411,065	\$1,524,399	\$1,572,007	\$1,471,204	\$1,559,440
Total Plan Cost	\$4,499,486	\$4,530,265	\$4,428,298	\$4,472,131	\$4,893,192	\$4,763,678	\$4,761,468	\$4,769,527
Specialty Plan Cost %	30.23%	33.27%	32.83%	31.55%	31.15%	33.00%	30.90%	32.70%

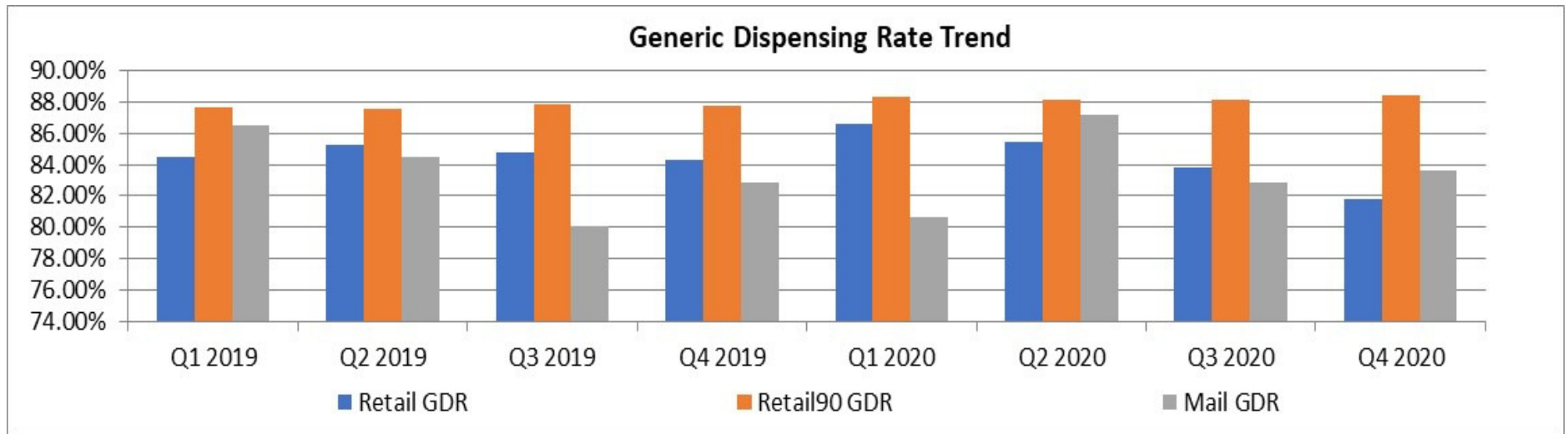


- Specialty plan cost represents 32.70% of the SJVIA plan cost in Q4 2020
- Specialty claims volume increased in Q4 vs Q3 of 2020.
- SJVIA's specialty plan cost in Q4 was roughly 2-5% lower than the national average range (35% - 38%)

Quarterly Key Pharmacy Benefit Metrics

Generic Dispensing Rate

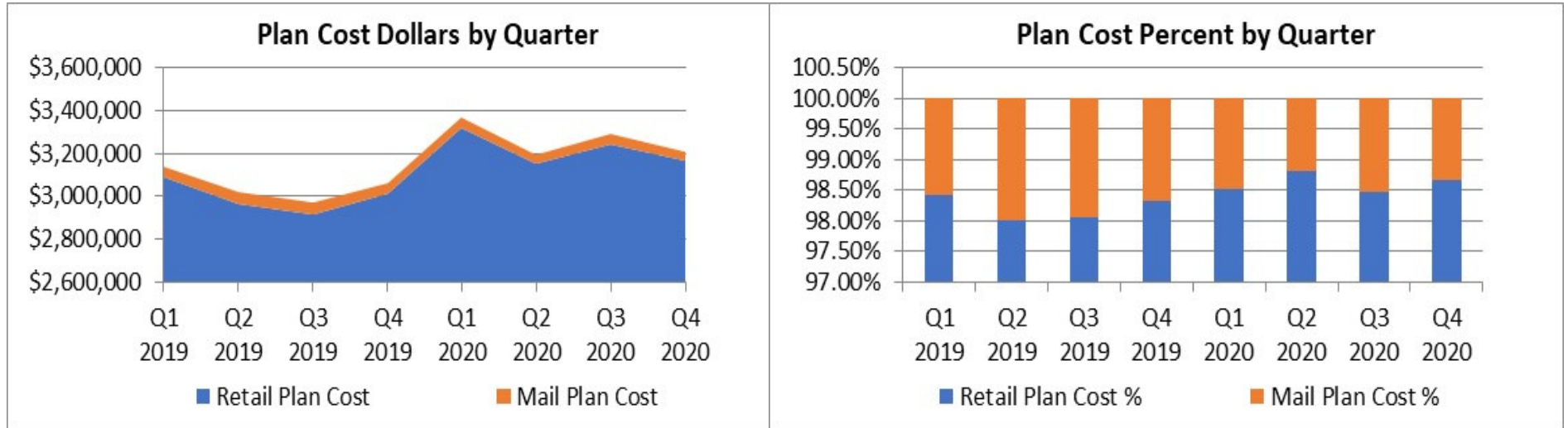
Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Retail GDR	84.48%	85.29%	84.77%	84.29%	86.60%	85.48%	83.77%	81.77%
Retail90 GDR	87.64%	87.51%	87.83%	87.74%	88.32%	88.11%	88.15%	88.42%
Mail GDR	86.45%	84.48%	80.10%	82.88%	80.65%	87.18%	82.88%	83.57%



Quarterly Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend

Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Retail Plan Cost	\$3,089,606	\$2,962,752	\$2,916,326	\$3,009,806	\$3,318,620	\$3,153,231	\$3,239,486	\$3,167,162
Mail Plan Cost	\$49,686	\$60,149	\$57,955	\$51,260	\$50,172	\$38,441	\$50,778	\$42,925
Retail Plan Cost %	98.42%	98.01%	98.05%	98.33%	98.51%	98.80%	98.46%	98.66%
Mail Plan Cost %	1.58%	1.99%	1.95%	1.67%	1.49%	1.20%	1.54%	1.34%



Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Cost: SJVIA

Top Drugs By Ingredient Cost

Based on Paid Date: 01/01/2020-12/31/2020

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
HUMIRA PEN	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	133	17	\$928,313.24	3,724	\$6,979.80	\$249.28
TRULICITY	ANTIDIABETICS	B	2	N	605	108	\$721,785.44	25,718	\$1,193.03	\$28.07
JANUVIA	ANTIDIABETICS	B	2	N	443	107	\$414,040.47	26,894	\$934.63	\$15.40
JARDIANCE	ANTIDIABETICS	B	2	N	369	89	\$368,209.49	21,660	\$997.86	\$17.00
OZEMPIC	ANTIDIABETICS	B	2	N	295	61	\$360,334.00	12,800	\$1,221.47	\$28.15
SPRYCEL	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	24	2	\$346,799.28	720	\$14,449.97	\$481.67
ENBREL SURECLICK	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	59	7	\$346,123.69	1,652	\$5,866.50	\$209.52
TRIKAFTA	RESPIRATORY AGENTS - MISC.	B	2	Y	13	1	\$324,318.28	364	\$24,947.56	\$890.98
COSENTYX SENSOREADY PEN	DERMATOLOGICALS	B	2	Y	47	8	\$312,404.01	1,316	\$6,646.89	\$237.39
FARXIGA	ANTIDIABETICS	B	2	N	315	75	\$297,634.02	17,819	\$944.87	\$16.70
DUPIXENT	DERMATOLOGICALS	B	2	Y	92	13	\$285,820.48	2,506	\$3,106.74	\$114.05
LATUDA	ANTIPSYCHOTICS/ANTIMANIC AGENTS	B	2	N	164	30	\$281,146.55	6,022	\$1,714.31	\$46.69
XELJANZ XR	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	52	8	\$243,657.37	1,560	\$4,685.72	\$156.19
TREMFYA	DERMATOLOGICALS	B	2	Y	20	4	\$226,936.82	1,092	\$11,346.84	\$207.82
ELIQUIS	ANTICOAGULANTS	B	2	N	312	71	\$221,004.34	14,493	\$708.35	\$15.25
HUMALOG	ANTIDIABETICS	B	2	N	155	39	\$209,776.17	7,382	\$1,353.39	\$28.42
LANTUS SOLOSTAR	ANTIDIABETICS	B	2	N	340	86	\$204,035.24	16,471	\$600.10	\$12.39
WIXELA INHUB	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	379	148	\$197,738.85	17,070	\$521.74	\$11.58
STELARA	DERMATOLOGICALS	B	2	Y	8	2	\$185,032.06	616	\$23,129.01	\$300.38
HUMALOG KWIKPEN	ANTIDIABETICS	B	2	N	189	55	\$179,313.06	8,423	\$948.75	\$21.29
TRINTELLIX	ANTIDEPRESSANTS	B	3	N	304	64	\$174,791.19	12,764	\$574.97	\$13.69
HUMATROPE	ENDOCRINE AND METABOLIC AGENTS - MISC.	B	2	Y	49	4	\$172,867.12	1,440	\$3,527.90	\$120.05
CREON	DIGESTIVE AIDS	B	2	N	47	13	\$170,210.26	1,461	\$3,621.49	\$116.50
VASCEPA	ANTIHYPERTENSIVES	B	2	N	253	90	\$166,024.88	16,218	\$656.22	\$10.24
OTEZLA	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	45	5	\$160,786.49	1,350	\$3,573.03	\$119.10

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Claim Count: SJVIA

Top Drugs By Claim Count

Based on Paid Date: 01/01/2020-12/31/2020

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
ATORVASTATIN CALCIUM	ANTIHYPERTENSIVES	G	1	N	3,023	875	\$99,576.86	213,483	\$32.94	\$0.47
LISINAPRIL	ANTIHYPERTENSIVES	G	1	N	2,695	719	\$29,653.10	180,941	\$11.00	\$0.16
LEVOTHYROXINE SODIUM	THYROID AGENTS	G	1	N	2,606	608	\$67,822.12	176,586	\$26.03	\$0.38
ALBUTEROL SULFATE HFA	ANTI-ASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	2,440	1355	\$127,903.54	58,145	\$52.42	\$2.20
METFORMIN HYDROCHLORIDE	ANTIDIABETICS	G	1	N	1,999	574	\$40,085.57	127,754	\$20.05	\$0.31
HYDROCODONE/ACETAMINOPHEN	ANALGESICS - OPIOID	G	1	N	1,922	737	\$89,349.61	37,590	\$46.49	\$2.38
OMEPRAZOLE	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	1,756	605	\$39,787.03	104,544	\$22.66	\$0.38
AMLODIPINE BESYLATE	CALCIUM CHANNEL BLOCKERS	G	1	N	1,636	435	\$21,152.48	105,013	\$12.93	\$0.20
IBUPROFEN	ANALGESICS - ANTI-INFLAMMATORY	G	1	N	1,570	1123	\$37,367.27	30,735	\$23.80	\$1.22
BUPROPION HYDROCHLORIDE E	ANTIDEPRESSANTS	G	1	N	1,535	330	\$116,371.27	74,278	\$75.81	\$1.57
GABAPENTIN	ANTICONVULSANTS	G	1	N	1,455	437	\$57,393.98	61,220	\$39.45	\$0.94
LOSARTAN POTASSIUM	ANTIHYPERTENSIVES	G	1	N	1,422	395	\$49,183.07	94,822	\$34.59	\$0.52
METOPROLOL SUCCINATE ER	BETA BLOCKERS	G	1	N	1,323	329	\$68,379.94	89,095	\$51.69	\$0.77
MONTELUKAST SODIUM	ANTI-ASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	1,215	444	\$31,198.51	65,947	\$25.68	\$0.47
HYDROCHLOROTHIAZIDE	DIURETICS	G	1	N	1,211	345	\$12,151.56	79,352	\$10.03	\$0.15
AZITHROMYCIN	MACROLIDES	G	1	N	1,206	1010	\$25,512.70	7,627	\$21.15	\$3.35
ALPRAZOLAM	ANTI-ANXIETY AGENTS	G	1	N	1,148	326	\$11,749.85	30,100	\$10.24	\$0.39
AMOXICILLIN	PENICILLINS	G	1	N	1,136	960	\$9,777.75	9,795	\$8.61	\$1.00
FLUTICASONE PROPIONATE	NASAL AGENTS - SYSTEMIC AND TOPICAL	G	1	N	1,114	645	\$39,100.00	46,019	\$35.10	\$0.85
ESCITALOPRAM OXALATE	ANTIDEPRESSANTS	G	1	N	1,055	297	\$20,213.54	55,403	\$19.16	\$0.36
PREDNISONE	CORTICOSTEROIDS	G	1	N	1,021	693	\$8,071.72	15,289	\$7.91	\$0.53
ROSUVASTATIN CALCIUM	ANTIHYPERTENSIVES	G	1	N	1,002	280	\$37,235.54	67,604	\$37.16	\$0.55
VITAMIN D	VITAMINS	G	1	N	937	388	\$6,807.98	52,689	\$7.27	\$0.13
PANTOPRAZOLE SODIUM	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	901	295	\$21,742.73	55,898	\$24.13	\$0.39
AMOXICILLIN/CLAVULANATE P	PENICILLINS	G	1	N	868	738	\$33,295.19	8,506	\$38.36	\$3.91

Quarterly Key Pharmacy Benefit Metrics

Specialty Drug Oversight

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

Quarterly Key Pharmacy Benefit Metrics

Rebates & Clinical Management Savings

- Rebates:
 - Q1 net rebate amount is \$546,922 total
 - Q2 net rebate amount is \$578,620
 - Q3 **estimated** net rebate amount is \$751,762

*Beginning with the fourth quarter of 2020, Rebates will be paid within 120 days at the end of the applicable quarter.

- Clinical Management-
 - Clinical Guarantee (Q1-Q2)- \$370,00
 - Clinical Savings Performance (Q1-Q2)- \$2,102,574

*Keenan performs a clinical savings financial audit and presents the final report to the SJVIA upon completion of the end of the plan year.

Appendix

Quarterly Key Pharmacy Benefit Metrics

SJVIA Cost Trend by Quarter (Tulare)

Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Gross Cost	\$2,073,104	\$2,107,473	\$2,152,107	\$2,020,551	\$2,150,586	\$2,111,798	\$2,103,411	\$2,126,190
Plan Cost	\$1,899,589	\$1,940,873	\$1,988,521	\$1,859,979	\$1,968,537	\$1,939,264	\$1,929,831	\$1,954,639
Member Cost	\$173,515	\$166,600	\$163,586	\$160,572	\$182,049	\$172,533	\$173,579	\$171,551

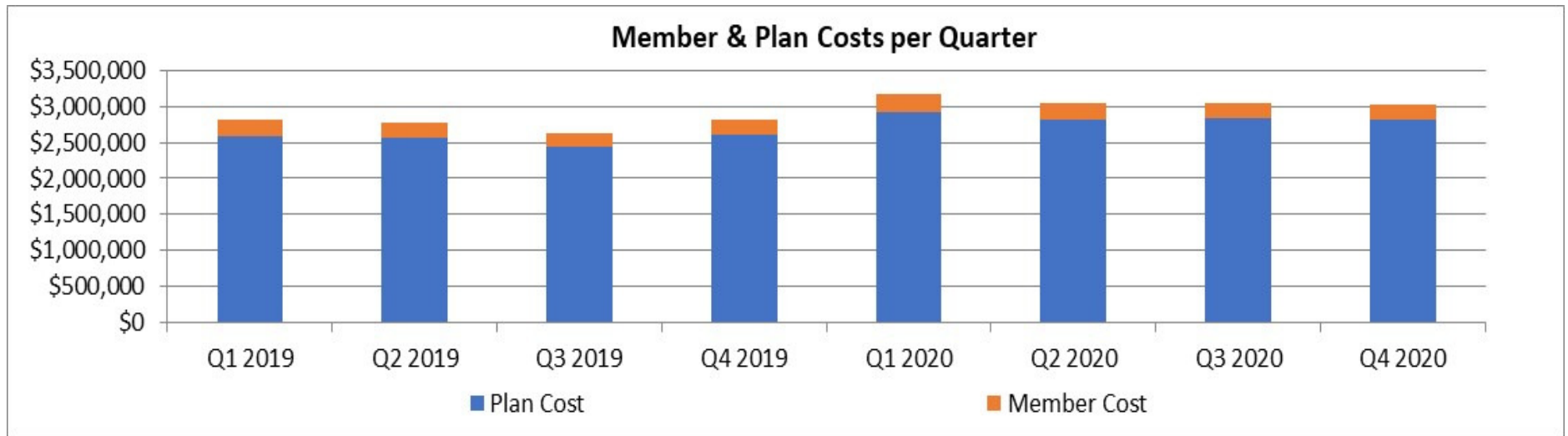


This report details the total member and plan costs, by quarter, for the most recent 8 quarter period
 These represent total dollars spent for all products, including specialty drugs

Quarterly Key Pharmacy Benefit Metrics

SJVIA Cost Trend by Quarter (Fresno)

Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Gross Cost	\$2,808,470	\$2,776,980	\$2,631,512	\$2,809,426	\$3,166,647	\$3,041,764	\$3,042,464	\$3,023,845
Plan Cost	\$2,583,550	\$2,572,415	\$2,430,504	\$2,600,251	\$2,922,097	\$2,824,414	\$2,831,636	\$2,814,888
Member Cost	\$224,920	\$204,566	\$201,008	\$209,175	\$244,550	\$217,350	\$210,828	\$208,956

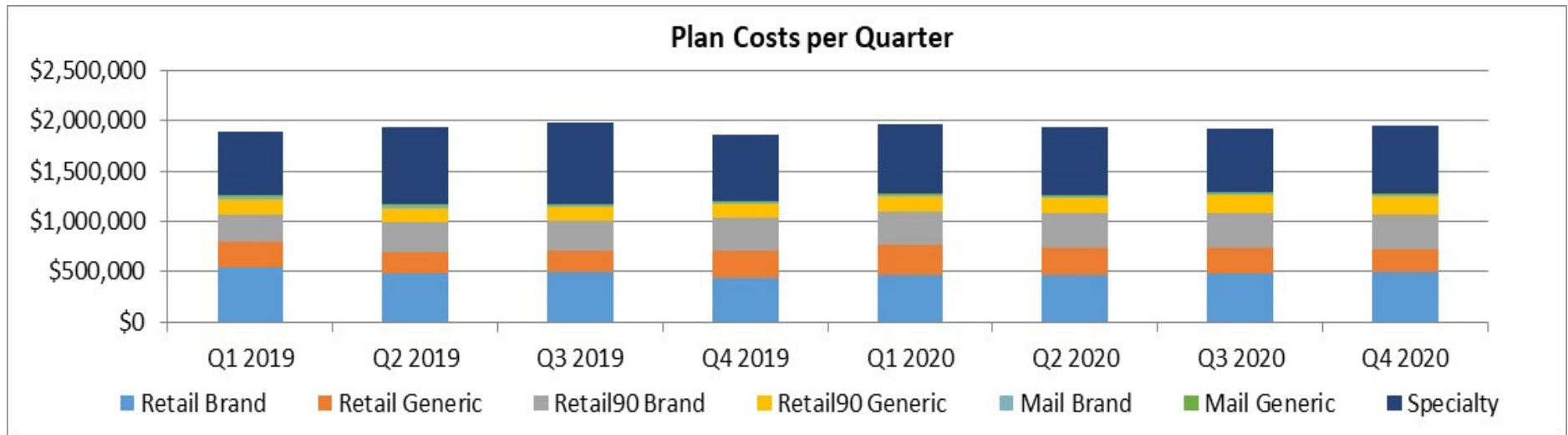


This report details the total member and plan costs, by quarter, for the most recent 8 quarter period
 These represent total dollars spent for all products, including specialty drugs

Quarterly Key Pharmacy Benefit Metrics

Plan Cost by Channel (Tulare)

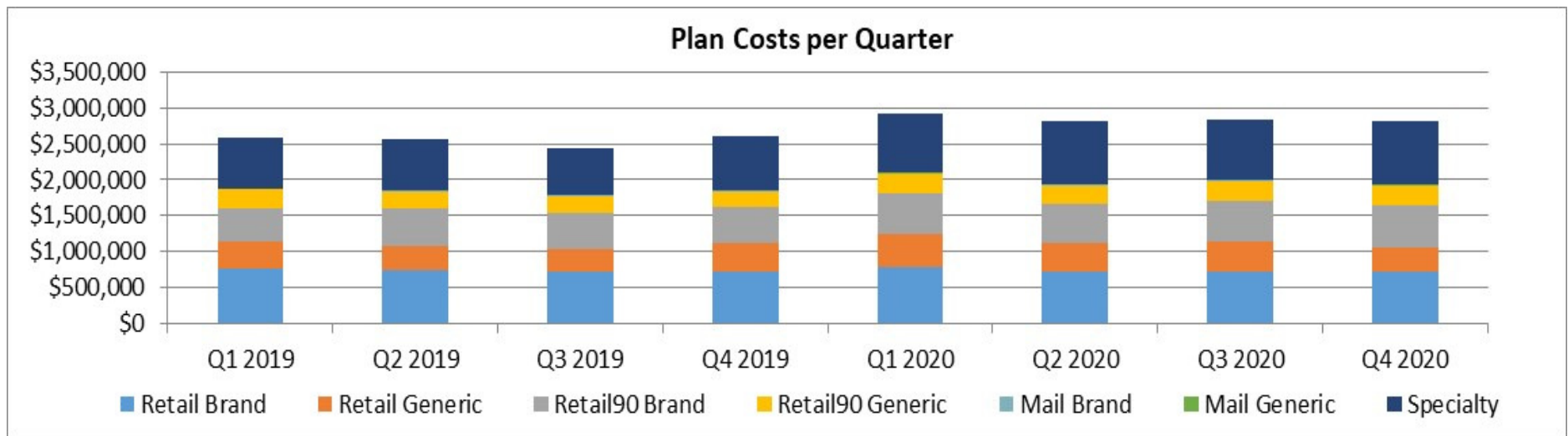
Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Retail Brand	\$540,200	\$481,867	\$490,293	\$444,835	\$473,482	\$471,239	\$485,916	\$500,819
Retail Generic	\$257,950	\$209,942	\$221,043	\$264,207	\$292,110	\$264,094	\$250,354	\$225,339
Retail90 Brand	\$267,773	\$294,975	\$293,744	\$321,262	\$335,014	\$343,733	\$343,469	\$347,451
Retail90 Generic	\$153,688	\$140,148	\$131,689	\$135,880	\$141,460	\$154,534	\$178,844	\$174,057
Mail Brand	\$21,701	\$27,366	\$19,654	\$19,733	\$21,121	\$16,314	\$20,701	\$19,965
Mail Generic	\$14,646	\$13,117	\$12,358	\$11,265	\$9,610	\$8,881	\$13,234	\$13,230
Specialty	\$643,631	\$773,458	\$819,740	\$662,797	\$695,741	\$680,470	\$637,313	\$673,779



Quarterly Key Pharmacy Benefit Metrics

Plan Cost by Channel (Fresno)

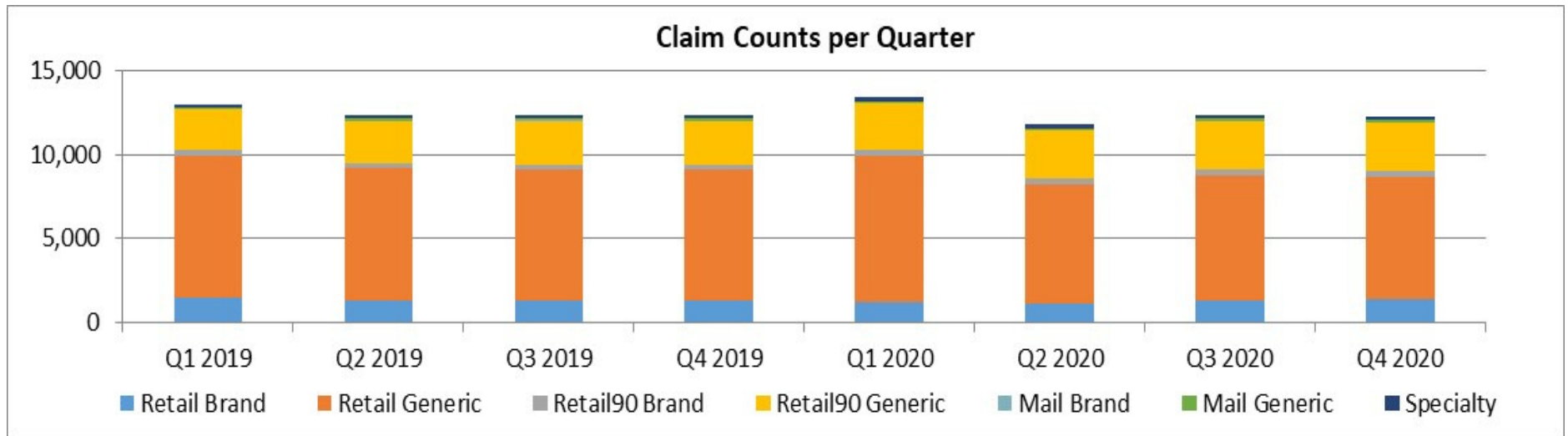
Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Retail Brand	\$768,422	\$731,735	\$710,910	\$717,177	\$777,547	\$715,434	\$718,758	\$713,086
Retail Generic	\$360,811	\$341,658	\$327,897	\$404,658	\$474,932	\$411,102	\$410,811	\$343,292
Retail90 Brand	\$479,922	\$522,761	\$488,671	\$495,475	\$566,030	\$542,467	\$571,612	\$581,409
Retail90 Generic	\$253,036	\$233,246	\$245,248	\$218,620	\$255,489	\$250,628	\$279,722	\$281,710
Mail Brand	\$6,303	\$12,634	\$21,319	\$15,952	\$14,257	\$6,313	\$11,404	\$2,857
Mail Generic	\$6,996	\$6,912	\$4,592	\$4,192	\$5,185	\$6,933	\$5,438	\$6,874
Specialty	\$708,060	\$723,469	\$631,867	\$744,176	\$828,659	\$891,537	\$833,891	\$885,661



Quarterly Key Pharmacy Benefit Metrics

Total Claims Volume by Channel (Tulare)

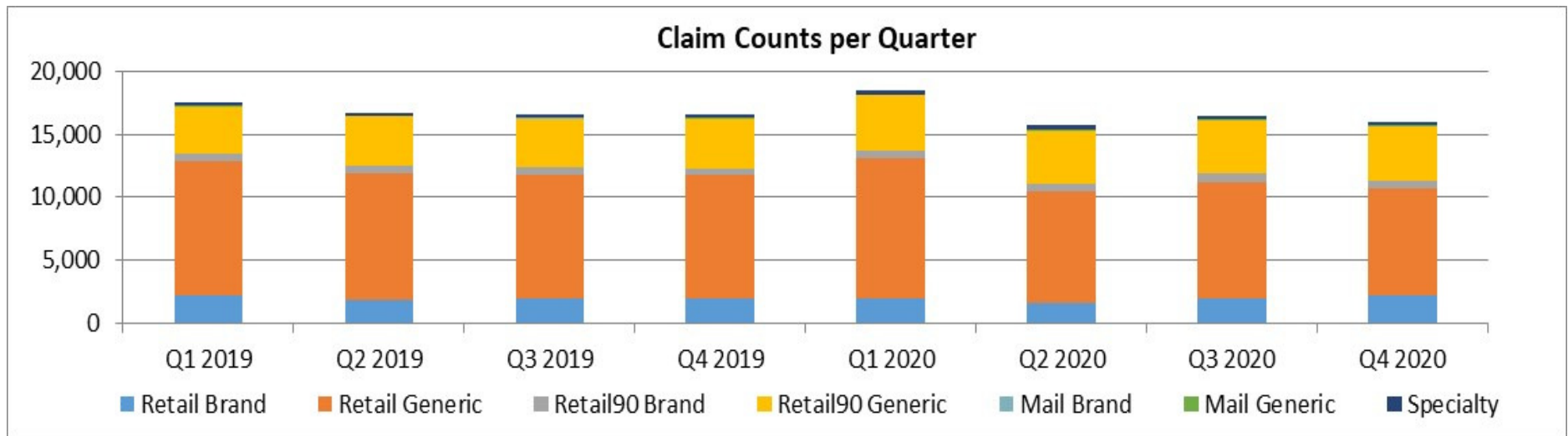
Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Retail Brand	1,421	1,239	1,257	1,284	1,207	1,111	1,290	1,367
Retail Generic	8,497	7,915	7,823	7,788	8,740	7,108	7,440	7,312
Retail90 Brand	319	326	336	346	343	358	358	343
Retail90 Generic	2,441	2,507	2,614	2,570	2,753	2,854	2,905	2,876
Mail Brand	21	22	21	23	22	18	22	26
Mail Generic	130	132	110	128	120	121	130	124
Specialty	185	211	203	198	198	200	188	197



Quarterly Key Pharmacy Benefit Metrics

Total Claims Volume by Channel (Fresno)

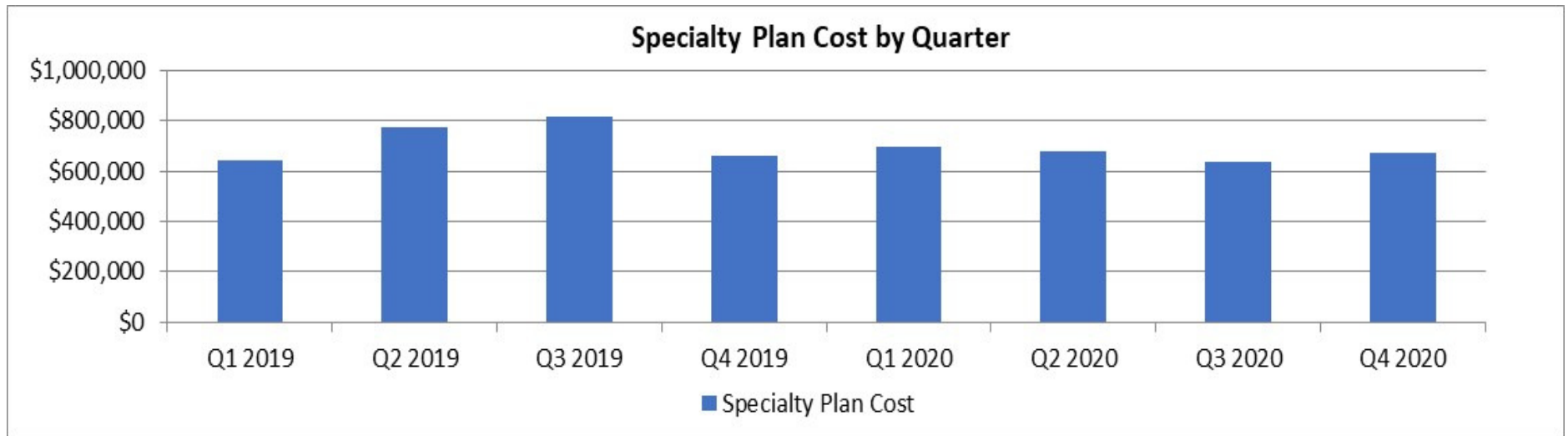
Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Retail Brand	2,133	1,877	1,924	1,995	1,879	1,608	1,951	2,167
Retail Generic	10,750	10,070	9,832	9,738	11,178	8,898	9,284	8,544
Retail90 Brand	560	586	574	565	607	590	609	599
Retail90 Generic	3,783	3,871	3,939	3,955	4,425	4,171	4,291	4,315
Mail Brand	8	14	19	15	20	12	16	9
Mail Generic	53	61	49	53	55	83	54	54
Specialty	226	258	276	281	297	320	303	310



Quarterly Key Pharmacy Benefit Metrics

Specialty Plan Cost (Tulare)

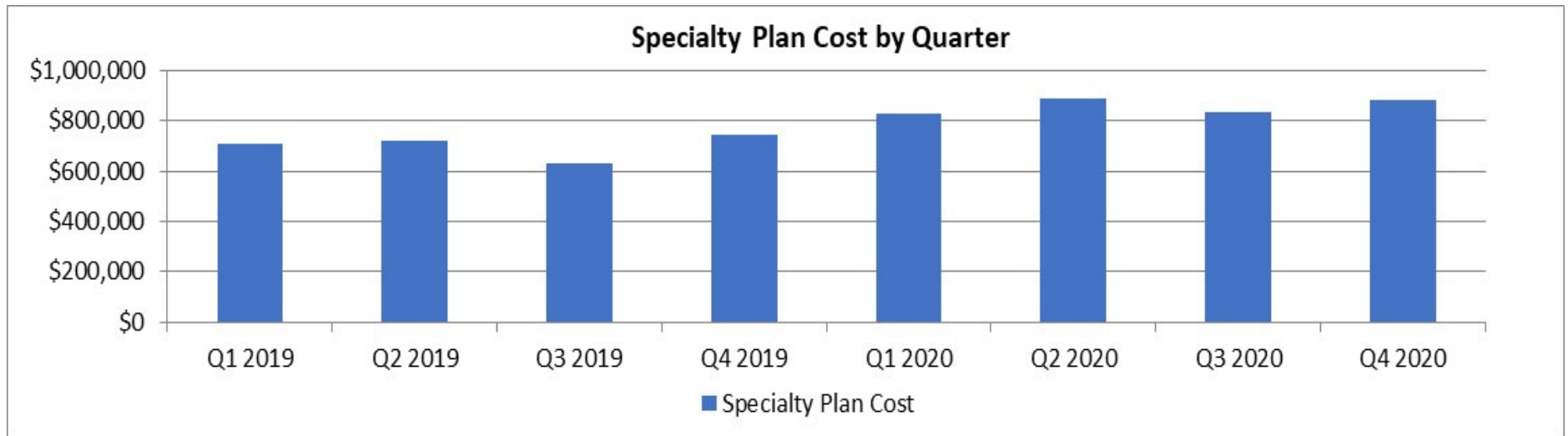
Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Specialty Plan Cost	\$643,631	\$773,458	\$819,740	\$662,797	\$695,741	\$680,470	\$637,313	\$673,779
Total Plan Cost	\$1,899,589	\$1,940,873	\$1,988,521	\$1,859,979	\$1,968,537	\$1,939,264	\$1,929,831	\$1,954,639
Specialty Plan Cost %	33.88%	39.85%	41.22%	35.63%	35.34%	35.09%	33.02%	34.47%



Quarterly Key Pharmacy Benefit Metrics

Specialty Plan Cost (Fresno)

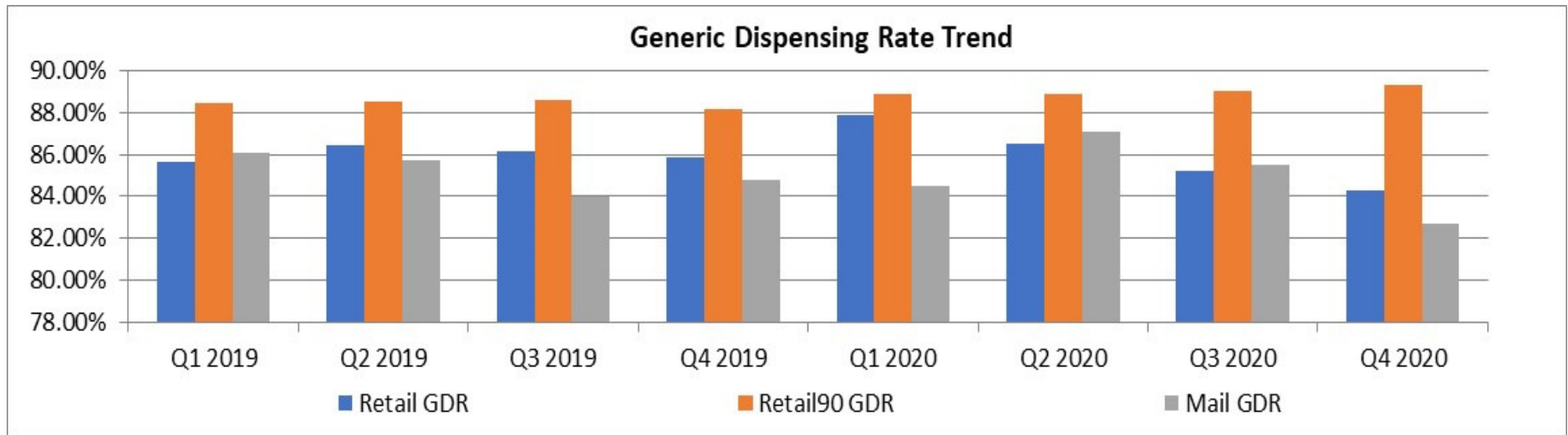
Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Specialty Plan Cost	\$708,060	\$723,469	\$631,867	\$744,176	\$828,659	\$891,537	\$833,891	\$885,661
Total Plan Cost	\$2,583,550	\$2,572,415	\$2,430,504	\$2,600,251	\$2,922,097	\$2,824,414	\$2,831,636	\$2,814,888
Specialty Plan Cost %	27.41%	28.12%	26.00%	28.62%	28.36%	31.57%	29.45%	31.46%



Quarterly Key Pharmacy Benefit Metrics

Generic Dispensing Rate (Tulare)

Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Retail GDR	85.67%	86.46%	86.16%	85.85%	87.87%	86.48%	85.22%	84.25%
Retail90 GDR	88.44%	88.49%	88.61%	88.13%	88.92%	88.85%	89.03%	89.34%
Mail GDR	86.09%	85.71%	83.97%	84.77%	84.51%	87.05%	85.53%	82.67%

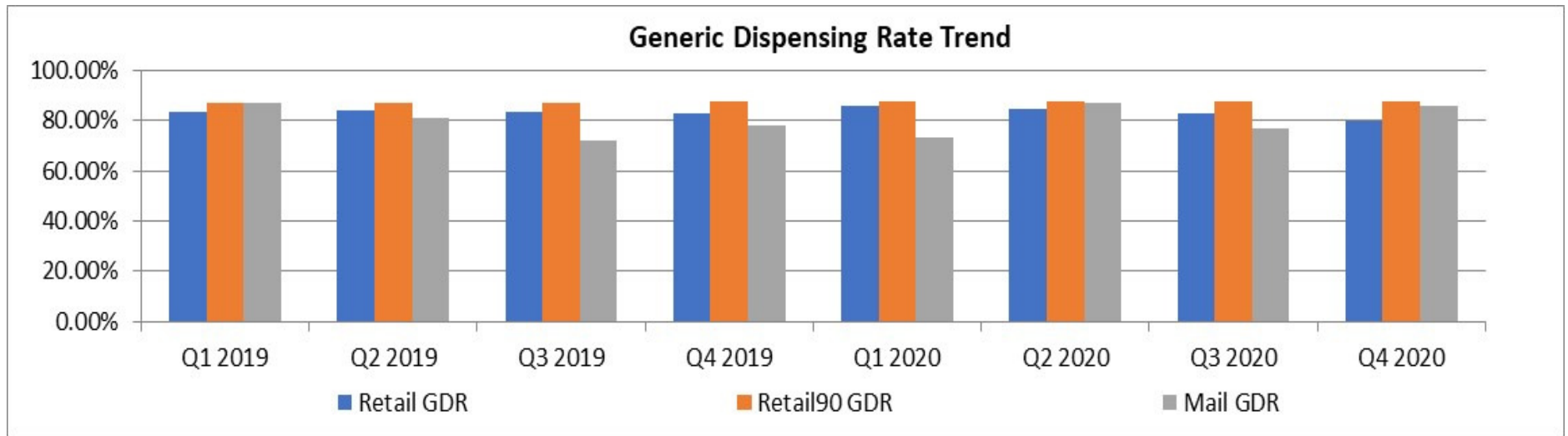


Excludes Specialty

Quarterly Key Pharmacy Benefit Metrics

Generic Dispensing Rate (Fresno)

Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Retail GDR	83.44%	84.29%	83.63%	83.00%	85.61%	84.69%	82.63%	79.77%
Retail90 GDR	87.11%	86.85%	87.28%	87.50%	87.94%	87.61%	87.57%	87.81%
Mail GDR	86.89%	81.33%	72.06%	77.94%	73.33%	87.37%	77.14%	85.71%

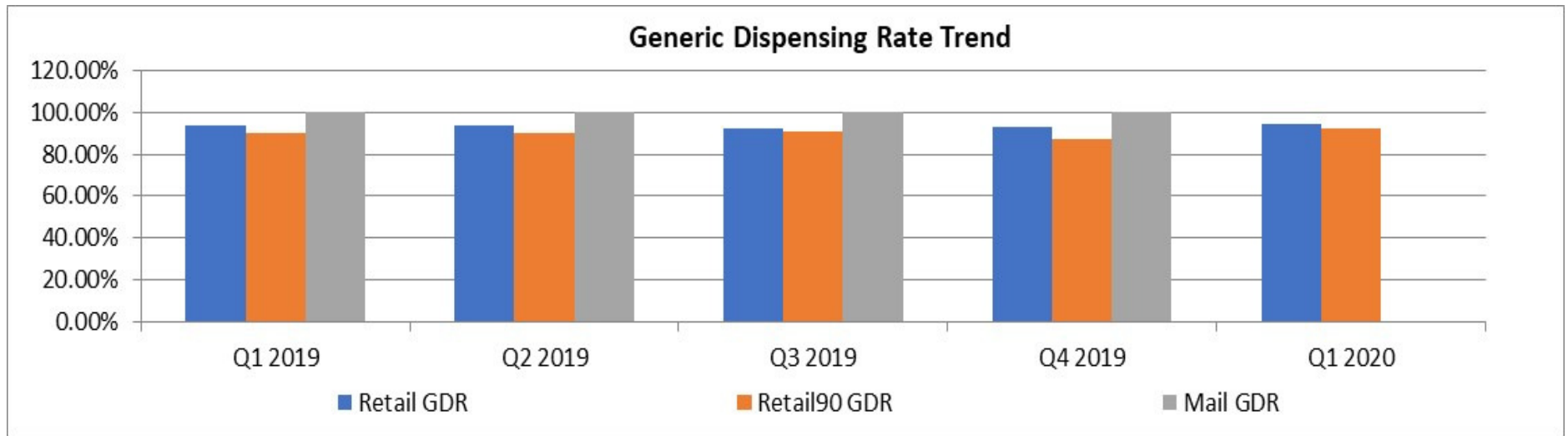


Excludes Specialty

Quarterly Key Pharmacy Benefit Metrics

Generic Dispensing Rate (Marysville)

Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
Retail GDR	93.63%	93.53%	92.31%	92.86%	94.12%
Retail90 GDR	90.00%	90.48%	91.11%	86.96%	92.31%
Mail GDR	100.00%	100.00%	100.00%	100.00%	0.00%

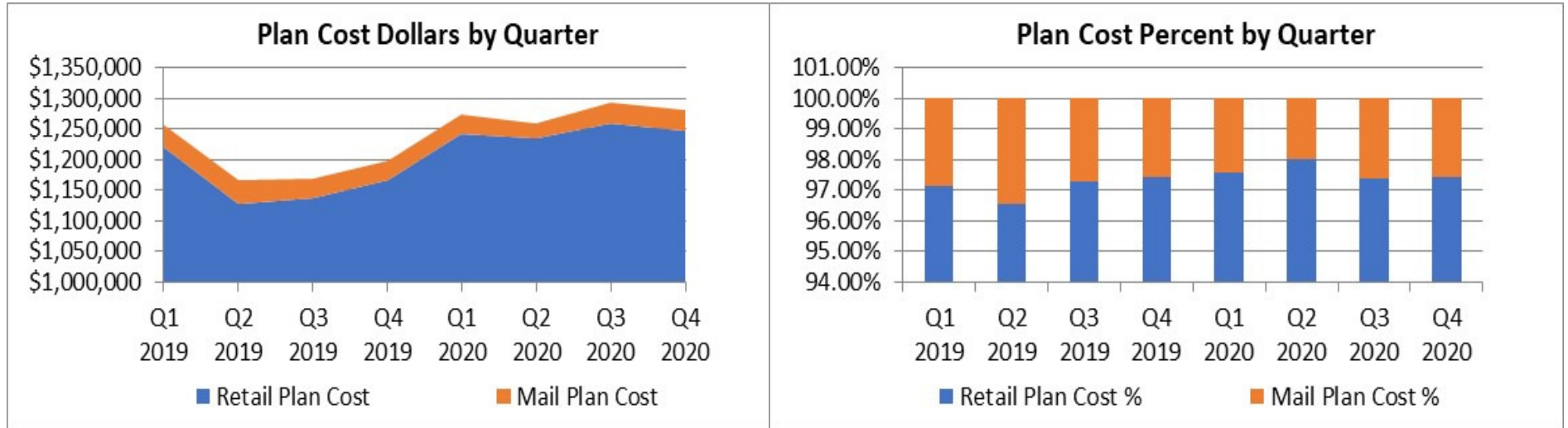


Excludes Specialty

Quarterly Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend (Tulare)

Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Retail Plan Cost	\$1,219,611	\$1,126,932	\$1,136,770	\$1,166,184	\$1,242,066	\$1,233,600	\$1,258,583	\$1,247,666
Mail Plan Cost	\$36,347	\$40,482	\$32,011	\$30,998	\$30,731	\$25,195	\$33,935	\$33,194
Retail Plan Cost %	97.11%	96.53%	97.26%	97.41%	97.59%	98.00%	97.37%	97.41%
Mail Plan Cost %	2.89%	3.47%	2.74%	2.59%	2.41%	2.00%	2.63%	2.59%

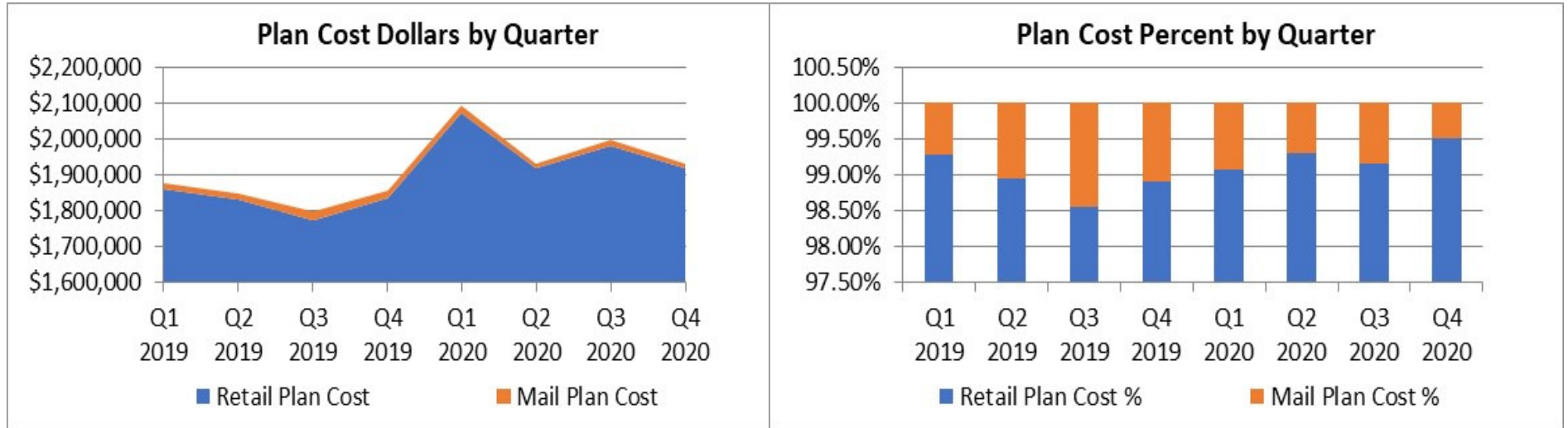


Excludes Specialty

Quarterly Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend (Fresno)

Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020
Retail Plan Cost	\$1,862,191	\$1,829,400	\$1,772,727	\$1,835,931	\$2,073,997	\$1,919,630	\$1,980,903	\$1,919,496
Mail Plan Cost	\$13,299	\$19,546	\$25,911	\$20,144	\$19,442	\$13,246	\$16,842	\$9,731
Retail Plan Cost %	99.29%	98.94%	98.56%	98.91%	99.07%	99.31%	99.16%	99.50%
Mail Plan Cost %	0.71%	1.06%	1.44%	1.09%	0.93%	0.69%	0.84%	0.50%

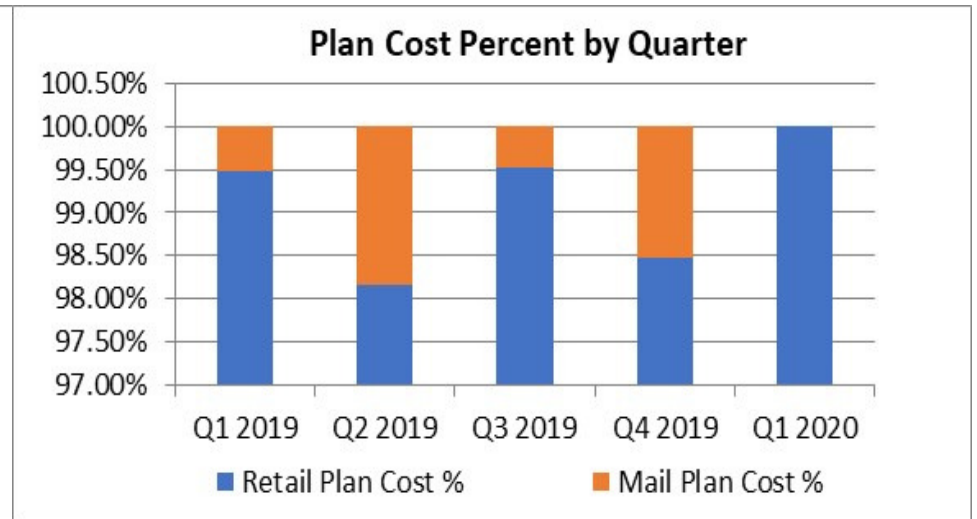
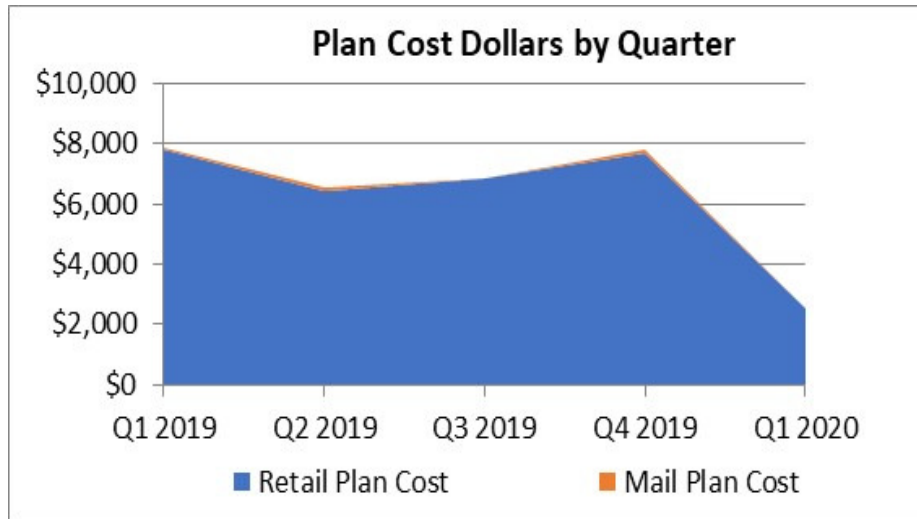


Excludes Specialty

Quarterly Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend (Marysville)

Category	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
Retail Plan Cost	\$7,804	\$6,420	\$6,830	\$7,691	\$2,557
Mail Plan Cost	\$40	\$121	\$33	\$119	\$0
Retail Plan Cost %	99.49%	98.15%	99.52%	98.48%	100.00%
Mail Plan Cost %	0.51%	1.85%	0.48%	1.52%	0.00%



Excludes Specialty

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Cost: Tulare

Top Drugs By Ingredient Cost: Tulare
Based on Paid Date: 01/01/2020-12/31/2020

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
HUMIRA PEN	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	67	10	\$451,029.45	1,876	\$6,731.78	\$240.42
TRIKAFTA	RESPIRATORY AGENTS - MISC.	B	2	Y	13	1	\$324,318.28	364	\$24,947.56	\$890.98
TRULICITY	ANTIDIABETICS	B	2	N	200	40	\$256,634.37	9,168	\$1,283.17	\$27.99
XELJANZ XR	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	44	7	\$206,206.33	1,320	\$4,686.51	\$156.22
OZEMPIC	ANTIDIABETICS	B	2	N	158	25	\$182,125.69	6,415	\$1,152.69	\$28.39
SPRYCEL	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	12	1	\$173,399.64	360	\$14,449.97	\$481.67
JANUVIA	ANTIDIABETICS	B	2	N	204	43	\$172,038.48	11,144	\$843.33	\$15.44
JARDIANCE	ANTIDIABETICS	B	2	N	178	36	\$157,602.04	9,210	\$885.40	\$17.11
ELIQUIS	ANTICOAGULANTS	B	2	N	202	41	\$146,596.75	9,737	\$725.73	\$15.06
FARXIGA	ANTIDIABETICS	B	2	N	163	31	\$129,951.84	7,710	\$797.25	\$16.85
CREON	DIGESTIVE AIDS	B	2	N	25	5	\$125,792.54	709	\$5,031.70	\$177.42
TRINTELLIX	ANTIDEPRESSANTS	B	3	N	204	41	\$113,365.52	8,324	\$555.71	\$13.62
TECFIDERA	PSYCHOTHERAPEUTIC AND NEUROLOGICAL AGENTS - MISC.	B	2	Y	13	3	\$112,320.39	390	\$8,640.03	\$288.00
XTANDI	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	9	1	\$111,597.22	270	\$12,399.69	\$413.32
XARELTO	ANTICOAGULANTS	B	2	N	132	29	\$109,612.59	7,000	\$830.40	\$15.66
ZYTIGA	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	9	1	\$102,294.45	270	\$11,366.05	\$378.87
ABIRATERONE ACETATE	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	G	1	Y	20	3	\$95,857.80	600	\$4,792.89	\$159.76
STELARA	DERMATOLOGICALS	B	2	Y	4	1	\$91,962.04	336	\$22,990.51	\$273.70
LANTUS SOLOSTAR	ANTIDIABETICS	B	2	N	158	34	\$84,409.88	7,246	\$534.24	\$11.65
ARIKAYCE	AMINOGLYCOSIDES	B	2	N	7	1	\$83,009.57	196	\$11,858.51	\$423.52
PREVYMIS	ANTIVIRALS	B	2	Y	13	1	\$77,939.68	364	\$5,995.36	\$214.12
ENBREL SURECLICK	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	14	2	\$77,371.33	392	\$5,526.52	\$197.38
HUMALOG	ANTIDIABETICS	B	2	N	71	18	\$76,815.78	3,135	\$1,081.91	\$24.50
LYNPARZA	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	5	1	\$73,944.35	150	\$14,788.87	\$492.96
NUTROPIN AQ NUSPIN 10	ENDOCRINE AND METABOLIC AGENTS - MISC.	B	3	Y	12	1	\$69,571.69	348	\$5,797.64	\$199.92

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Claim Count: Tulare

Top Drugs By Claim Count: Tulare

Based on Paid Date: 01/01/2020-12/31/2020

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
ATORVASTATIN CALCIUM	ANTHYPERLIPIDEMICS	G	1	N	1,230	324	\$38,254.38	80,026	\$31.10	\$0.48
LEVOTHYROXINE SODIUM	THYROID AGENTS	G	1	N	1,199	259	\$28,732.84	72,799	\$23.96	\$0.39
LISINAPRIL	ANTHYPERTENSIVES	G	1	N	1,160	295	\$12,102.41	73,139	\$10.43	\$0.17
ALBUTEROL SULFATE HFA	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	794	450	\$41,554.70	18,081	\$52.34	\$2.30
OMEPRAZOLE	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	776	240	\$16,820.21	43,451	\$21.68	\$0.39
HYDROCODONE/ACETAMINOPHEN	ANALGESICS - OPIOID	G	1	N	762	292	\$37,484.61	15,637	\$49.19	\$2.40
AMLODIPINE BESYLATE	CALCIUM CHANNEL BLOCKERS	G	1	N	726	185	\$9,127.39	43,786	\$12.57	\$0.21
METFORMIN HYDROCHLORIDE	ANTIDIABETICS	G	1	N	719	217	\$14,335.17	45,658	\$19.94	\$0.31
LOSARTAN POTASSIUM	ANTHYPERTENSIVES	G	1	N	694	180	\$22,986.26	42,591	\$33.12	\$0.54
BUPROPION HYDROCHLORIDE E	ANTIDEPRESSANTS	G	1	N	686	143	\$45,392.59	31,603	\$66.17	\$1.44
MONTELUKAST SODIUM	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	655	233	\$16,378.37	34,363	\$25.01	\$0.48
GABAPENTIN	ANTICONVULSANTS	G	1	N	641	175	\$23,637.35	26,369	\$36.88	\$0.90
ALPRAZOLAM	ANTIAXIETY AGENTS	G	1	N	612	186	\$6,294.75	16,379	\$10.29	\$0.38
HYDROCHLOROTHIAZIDE	DIURETICS	G	1	N	611	159	\$6,462.18	37,368	\$10.58	\$0.17
METOPROLOL SUCCINATE ER	BETA BLOCKERS	G	1	N	606	137	\$29,565.79	39,108	\$48.79	\$0.76
IBUPROFEN	ANALGESICS - ANTI-INFLAMMATORY	G	1	N	576	437	\$12,793.58	10,306	\$22.21	\$1.24
ESCITALOPRAM OXALATE	ANTIDEPRESSANTS	G	1	N	514	138	\$9,318.95	24,772	\$18.13	\$0.38
AZITHROMYCIN	MACROLIDES	G	1	N	494	400	\$11,687.78	3,487	\$23.66	\$3.35
ROSUVASTATIN CALCIUM	ANTHYPERLIPIDEMICS	G	1	N	480	119	\$16,258.94	29,570	\$33.87	\$0.55
PANTOPRAZOLE SODIUM	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	465	141	\$10,473.60	27,122	\$22.52	\$0.39
AMOXICILLIN	PENICILLINS	G	1	N	457	388	\$3,802.72	3,719	\$8.32	\$1.02
PREDNISONE	CORTICOSTEROIDS	G	1	N	453	291	\$4,440.29	8,179	\$9.80	\$0.54
SERTRALINE HCL	ANTIDEPRESSANTS	G	1	N	409	117	\$5,939.81	19,391	\$14.52	\$0.31
FLUTICASONE PROPIONATE	NASAL AGENTS - SYSTEMIC AND TOPICAL	G	1	N	392	229	\$14,117.09	16,349	\$36.01	\$0.86
VITAMIN D	VITAMINS	G	1	N	389	155	\$2,834.96	19,072	\$7.29	\$0.15

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Cost: Fresno

Top Drugs By Ingredient Cost: Fresno

Based on Paid Date: 01/01/2020-12/31/2020

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
HUMIRA PEN	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	66	7	\$477,283.79	1,848	\$7,231.57	\$258.27
TRULICITY	ANTIDIABETICS	B	2	N	405	68	\$465,151.07	16,550	\$1,148.52	\$28.11
COSENTYX SENSOREADY PEN	DERMATOLOGICALS	B	2	Y	41	6	\$271,907.20	1,148	\$6,631.88	\$236.85
ENBREL SURECLICK	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	45	5	\$268,752.36	1,260	\$5,972.27	\$213.30
DUPIXENT	DERMATOLOGICALS	B	2	Y	82	11	\$254,694.69	2,240	\$3,106.03	\$113.70
LATUDA	ANTIPSYCHOTICS/ANTIMANIC AGENTS	B	2	N	141	23	\$251,037.94	5,332	\$1,780.41	\$47.08
JANUVIA	ANTIDIABETICS	B	2	N	239	64	\$242,001.99	15,750	\$1,012.56	\$15.37
JARDIANCE	ANTIDIABETICS	B	2	N	191	53	\$210,607.45	12,450	\$1,102.66	\$16.92
OZEMPIC	ANTIDIABETICS	B	2	N	137	36	\$178,208.31	6,385	\$1,300.79	\$27.91
SPRYCEL	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	12	1	\$173,399.64	360	\$14,449.97	\$481.67
TREMFYA	DERMATOLOGICALS	B	2	Y	15	3	\$170,736.80	812	\$11,382.45	\$210.27
FARXIGA	ANTIDIABETICS	B	2	N	152	44	\$167,682.18	10,109	\$1,103.17	\$16.59
HUMATROPE	ENDOCRINE AND METABOLIC AGENTS - MISC.	B	2	Y	38	3	\$164,097.88	1,110	\$4,318.37	\$147.84
BIKTARVY	ANTIVIRALS	B	2	Y	45	4	\$148,094.37	1,350	\$3,290.99	\$109.70
CIMZIA	GASTROINTESTINAL AGENTS - MISC.	B	3	Y	27	3	\$148,023.07	756	\$5,482.34	\$195.80
WIXELA INHUB	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	268	96	\$142,220.13	12,300	\$530.67	\$11.56
VASCEPA	ANTHYPERLIPIDEMICS	B	2	N	199	73	\$139,458.48	13,640	\$700.80	\$10.22
HUMALOG	ANTIDIABETICS	B	2	N	84	21	\$132,960.39	4,247	\$1,582.86	\$31.31
LANTUS SOLOSTAR	ANTIDIABETICS	B	2	N	182	52	\$119,625.36	9,225	\$657.28	\$12.97
GENOTROPIN	ENDOCRINE AND METABOLIC AGENTS - MISC.	B	2	Y	24	2	\$119,247.76	672	\$4,968.66	\$177.45
HUMALOG KWIKPEN	ANTIDIABETICS	B	2	N	114	36	\$117,067.56	5,542	\$1,026.91	\$21.12
OTEZLA	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	30	3	\$107,126.69	900	\$3,570.89	\$119.03
INVOKANA	ANTIDIABETICS	B	2	N	110	24	\$100,181.95	5,934	\$910.75	\$16.88
REXULTI	ANTIPSYCHOTICS/ANTIMANIC AGENTS	B	3	N	65	13	\$96,732.65	2,490	\$1,488.19	\$38.85
BUDESONIDE/FORMOTEROL FUM	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	271	114	\$93,530.42	9,837	\$345.13	\$9.51

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Claim Count: Fresno

Top Drugs By Claim Count: Fresno

Based on Paid Date: 01/01/2020-12/31/2020

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
ATORVASTATIN CALCIUM	ANTIHYPERTENSIVES	G	1	N	1,793	550	\$61,322.48	133,457	\$34.20	\$0.46
ALBUTEROL SULFATE HFA	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	1,646	905	\$86,348.84	40,064	\$52.46	\$2.16
LISINAPRIL	ANTIHYPERTENSIVES	G	1	N	1,535	424	\$17,550.69	107,802	\$11.43	\$0.16
LEVOTHYROXINE SODIUM	THYROID AGENTS	G	1	N	1,406	348	\$39,062.39	103,697	\$27.78	\$0.38
METFORMIN HYDROCHLORIDE	ANTIDIABETICS	G	1	N	1,280	357	\$25,750.40	82,096	\$20.12	\$0.31
HYDROCODONE/ACETAMINOPHEN	ANALGESICS - OPIOID	G	1	N	1,160	445	\$51,865.00	21,953	\$44.71	\$2.36
IBUPROFEN	ANALGESICS - ANTI-INFLAMMATORY	G	1	N	991	682	\$24,544.13	20,387	\$24.77	\$1.20
OMEPRAZOLE	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	978	363	\$22,914.24	60,913	\$23.43	\$0.38
AMLODIPINE BESYLATE	CALCIUM CHANNEL BLOCKERS	G	1	N	909	249	\$12,000.07	61,137	\$13.20	\$0.20
BUPROPION HYDROCHLORIDE E	ANTIDEPRESSANTS	G	1	N	849	187	\$70,978.68	42,675	\$83.60	\$1.66
GABAPENTIN	ANTICONVULSANTS	G	1	N	814	262	\$33,756.63	34,851	\$41.47	\$0.97
LOSARTAN POTASSIUM	ANTIHYPERTENSIVES	G	1	N	728	215	\$26,196.81	52,231	\$35.98	\$0.50
FLUTICASONE PROPIONATE	NASAL AGENTS - SYSTEMIC AND TOPICAL	G	1	N	722	415	\$24,982.91	29,670	\$34.60	\$0.84
METOPROLOL SUCCINATE ER	BETA BLOCKERS	G	1	N	717	192	\$38,814.15	49,987	\$54.13	\$0.78
AZITHROMYCIN	MACROLIDES	G	1	N	711	608	\$13,818.30	4,139	\$19.44	\$3.34
AMOXICILLIN	PENICILLINS	G	1	N	676	569	\$5,957.76	6,049	\$8.81	\$0.98
HYDROCHLOROTHIAZIDE	DIURETICS	G	1	N	600	186	\$5,689.38	41,984	\$9.48	\$0.14
PREDNISONE	CORTICOSTEROIDS	G	1	N	567	401	\$3,629.38	7,105	\$6.40	\$0.51
MONTELUKAST SODIUM	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	559	210	\$14,807.96	31,554	\$26.49	\$0.47
VITAMIN D	VITAMINS	G	1	N	548	233	\$3,973.02	33,617	\$7.25	\$0.12
ESCITALOPRAM OXALATE	ANTIDEPRESSANTS	G	1	N	541	159	\$10,894.59	30,631	\$20.14	\$0.36
ALPRAZOLAM	ANTI-ANXIETY AGENTS	G	1	N	535	139	\$5,451.56	13,691	\$10.19	\$0.40
ROSUVASTATIN CALCIUM	ANTIHYPERTENSIVES	G	1	N	522	161	\$20,976.60	38,034	\$40.19	\$0.55
AMOXICILLIN/CLAVULANATE P	PENICILLINS	G	1	N	487	427	\$19,240.90	4,894	\$39.51	\$3.93
PANTOPRAZOLE SODIUM	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	436	154	\$11,269.13	28,776	\$25.85	\$0.39

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Cost: Marysville

Top Drugs By Ingredient Cost: Marysville
Based on Paid Date: 01/01/2020-12/31/2020

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
JUBLIA	DERMATOLOGICALS	B	3	N	1	1	\$1,238.67	30	1238.67	41.289
IVERMECTIN	DERMATOLOGICALS	G	1	N	1	1	\$523.76	20	523.76	26.188
BICILLIN L-A	PENICILLINS	B	2	N	1	1	\$359.84	4	359.84	89.96
LEVETIRACETAM ER	ANTICONVULSANTS	G	1	N	1	1	\$167.99	90	167.99	1.866555556
NORLYDA	CONTRACEPTIVES	G	1	N	1	1	\$72.74	84	72.74	0.865952381
TRI-LO-SPRINTEC	CONTRACEPTIVES	G	1	N	2	1	\$57.54	56	28.77	1.0275
OMEPRAZOLE	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	2	2	\$52.58	180	26.29	0.292111111
DROSPIRENONE/ETHINYL ESTR	CONTRACEPTIVES	G	1	N	1	1	\$48.06	28	48.06	1.716428571
OFLOXACIN	OPHTHALMIC AGENTS	G	1	N	1	1	\$37.04	17	37.04	2.178823529
AMOXICILLIN/CLAVULANATE P	PENICILLINS	G	1	N	1	1	\$34.51	10	34.51	3.451
OXYBUTYNIN CHLORIDE ER	URINARY ANTISPASMODICS	G	1	N	0	1	\$33.15	0	#DIV/0!	#DIV/0!
GUANFACINE HYDROCHLORIDE	ADHD/ANTI-NARCOLEPSY/ANTI-OBESITY/ANOREXIANTS	G	1	N	1	1	\$32.60	30	32.6	1.086666667
IBUPROFEN	ANALGESICS - ANTI-INFLAMMATORY	G	1	N	3	4	\$29.56	42	9.853333333	0.703809524
LEVOTHYROXINE SODIUM	THYROID AGENTS	G	1	N	1	1	\$26.89	90	26.89	0.298777778
SERTRALINE HCL	ANTIDEPRESSANTS	G	1	N	3	2	\$26.20	150	8.733333333	0.174666667
ALLOPURINOL	GOUT AGENTS	G	1	N	1	1	\$25.99	90	25.99	0.288777778
AMLODIPINE BESYLATE	CALCIUM CHANNEL BLOCKERS	G	1	N	1	1	\$25.02	90	25.02	0.278
FUROSEMIDE	DIURETICS	G	1	N	1	1	\$24.69	90	24.69	0.274333333
VALACYCLOVIR HCL	ANTIVIRALS	G	1	N	1	1	\$23.32	5	23.32	4.664
TRAZODONE HYDROCHLORIDE	ANTIDEPRESSANTS	G	1	N	3	1	\$22.47	90	7.49	0.249666667
SPIRONOLACTONE	DIURETICS	G	1	N	1	1	\$20.34	90	20.34	0.226
VENLAFAXINE HCL ER	ANTIDEPRESSANTS	G	1	N	2	2	\$19.91	60	9.955	0.331833333
BENAZEPRIL HCL	ANTIHYPERTENSIVES	G	1	N	1	1	\$18.80	90	18.8	0.208888889
AMOXICILLIN	PENICILLINS	G	1	N	3	3	\$17.27	27	5.756666667	0.63962963
ACYCLOVIR	ANTIVIRALS	G	1	N	1	1	\$12.54	30	12.54	0.418

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Claim Count: Marysville

Top Drugs By Claim Count: Marysville
Based on Paid Date: 01/01/2020-12/31/2020

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
AMOXICILLIN	PENICILLINS	G	1	N	3	3	\$17.27	27	\$5.76	\$0.64
IBUPROFEN	ANALGESICS - ANTI-INFLAMMATORY	G	1	N	3	4	\$29.56	42	\$9.85	\$0.70
SERTRALINE HCL	ANTIDEPRESSANTS	G	1	N	3	2	\$26.20	150	\$8.73	\$0.17
TRAZODONE HYDROCHLORIDE	ANTIDEPRESSANTS	G	1	N	3	1	\$22.47	90	\$7.49	\$0.25
OMEPRAZOLE	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	2	2	\$52.58	180	\$26.29	\$0.29
TRI-LO-SPRINTEC	CONTRACEPTIVES	G	1	N	2	1	\$57.54	56	\$28.77	\$1.03
VENLAFAXINE HCL ER	ANTIDEPRESSANTS	G	1	N	2	2	\$19.91	60	\$9.96	\$0.33
GUANFACINE HYDROCHLORIDE	ADHD/ANTI-NARCOLEPSY/ANTI-OBESITY/ANOREXIANTS	G	1	N	1	1	\$32.60	30	\$32.60	\$1.09
FUROSEMIDE	DIURETICS	G	1	N	1	1	\$24.69	90	\$24.69	\$0.27
DROSPIRENONE/ETHINYL ESTR	CONTRACEPTIVES	G	1	N	1	1	\$48.06	28	\$48.06	\$1.72
CLONIDINE HCL	ANTIHYPERTENSIVES	G	1	N	1	1	\$6.00	30	\$6.00	\$0.20
AMLODIPINE BESYLATE	CALCIUM CHANNEL BLOCKERS	G	1	N	1	1	\$25.02	90	\$25.02	\$0.28
ALPRAZOLAM	ANTI-ANXIETY AGENTS	G	1	N	1	1	\$3.54	30	\$3.54	\$0.12
ALLOPURINOL	GOUT AGENTS	G	1	N	1	1	\$25.99	90	\$25.99	\$0.29
ACYCLOVIR	ANTIVIRALS	G	1	N	1	1	\$12.54	30	\$12.54	\$0.42
BENAZEPRIL HCL	ANTIHYPERTENSIVES	G	1	N	1	1	\$18.80	90	\$18.80	\$0.21
BD 1ML TUBERCULIN SYRINGE	MEDICAL DEVICES AND SUPPLIES	B	2	N	1	1	\$1.68	84	\$1.68	\$0.02
AZITHROMYCIN	MACROLIDES	G	1	N	1	2	\$6.62	1	\$6.62	\$6.62
LEVOTHYROXINE SODIUM	THYROID AGENTS	G	1	N	1	1	\$26.89	90	\$26.89	\$0.30
LEVETIRACETAM ER	ANTICONVULSANTS	G	1	N	1	1	\$167.99	90	\$167.99	\$1.87
JUBLIA	DERMATOLOGICALS	B	3	N	1	1	\$1,238.67	30	\$1,238.67	\$41.29
IVERMECTIN	DERMATOLOGICALS	G	1	N	1	1	\$523.76	20	\$523.76	\$26.19
AMOXICILLIN/CLAVULANATE P	PENICILLINS	G	1	N	1	1	\$34.51	10	\$34.51	\$3.45
BICILLIN L-A	PENICILLINS	B	2	N	1	1	\$359.84	4	\$359.84	\$89.96
LISINOPRIL/HYDROCHLOROTH	ANTIHYPERTENSIVES	G	1	N	1	1	\$8.71	90	\$8.71	\$0.10



**Keenan Pharmacy Services
San Joaquin Valley Insurance Authority
Annual Key Pharmacy Benefit Metrics
Annual Review: 2019 vs 2020**

**Presented by Alexandria Van Brunt
Sr. Account Manager, KPS**

Annual Key Pharmacy Benefit Metrics

Executive Summary

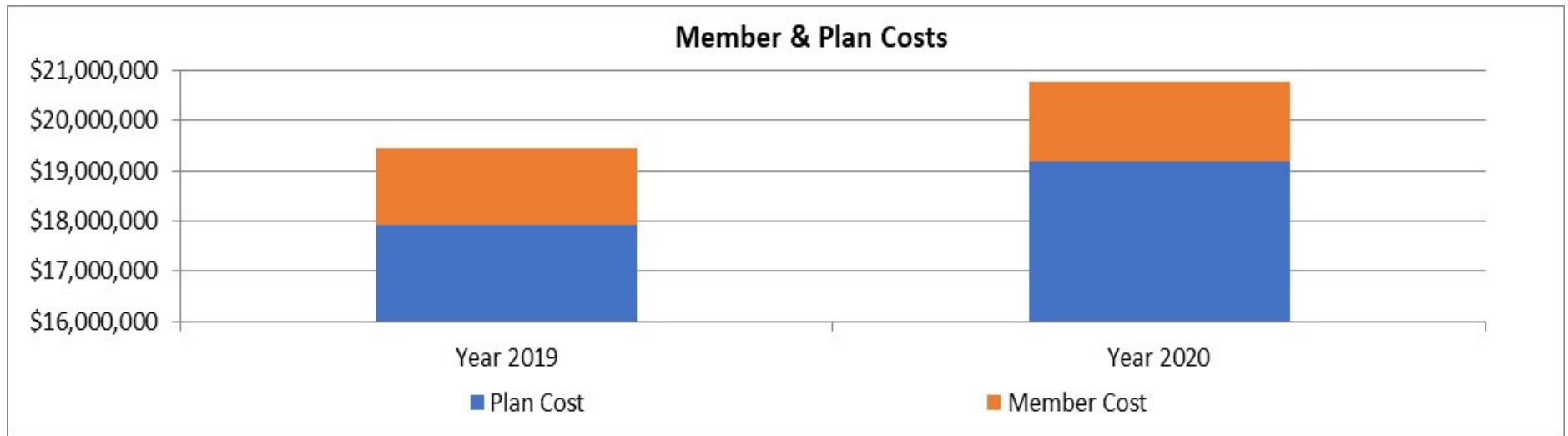
2019 vs 2020 Cost Analysis:

- **SJVIA had an \$1,257,684 (7.01%) increase in plan cost for 2020 compared to 2019.**
 - 2020 Plan cost - \$19,187,865
 - **Member cost share slightly increased by \$68,139 (4.05%) in 2020**
 - 2020 Member cost share- \$1,581,879
 - **Antidiabetics contributed to the largest percentage of plan spend.**
 - SJVIA has the appropriate quantity limits and step therapy programs in place for this indication. Additionally, The EmpiRx Pop Health Model does investigate gaps of care and adherence, which mitigates complications and expenses overall.
 - Across the BOB, Antidiabetics are typically the top drug group by plan spend.
 - **The increase in plan cost is also partially attributed to increased specialty utilization.**
 - 2,013 Specialty scripts filled in 2020 vs. 1,867 in 2019
 - Specialty plan cost in 2020 was \$6,127,050, which was an increase of \$394,409 from 2019.
 - Specialty plan cost percent has remained consistent. In 2020, Specialty claims made up about 31.93% of plan costs. SJVIA still remains 3-5% below the national average range (35%-38%).
- **Majority of the SJVIA members continue to fill scripts at retail vs mail.**
 - Retail scripts account for 98.60% of plan spend.
 - Additionally, there was an increase of scripts being filled as retail 90 for 2020.
- **The generic dispensing rate remained consistent from 2019 to 2020.**
- **Top Five Clinical Cost Drivers in 2020:**
 - HUMIRA PEN (ANALGESICS - ANTI-INFLAMMATORY)
 - 2020 (Q1-Q4) ingredient costs: \$928,313.24
 - TRULICITY (ANTIDIABETICS)
 - 2020 (Q1-Q4) ingredient costs: \$721,785.44
 - JANUVIA (ANTIDIABETICS)
 - 2020 (Q1-Q4) ingredient costs: \$414,040.47
 - JARDIANCE (ANTIDIABETICS)
 - 2020 (Q1-Q4) ingredient costs: \$368,209.49
 - OZEMPIC (ANTIDIABETICS)
 - 2020 (Q1-Q4) ingredient costs: \$360,334.00

Annual Key Pharmacy Benefit Metrics

Cost Trend

Category	Year 2019	Year 2020
Gross Cost	\$19,443,921	\$20,769,744
Plan Cost	\$17,930,181	\$19,187,865
Member Cost	\$1,513,740	\$1,581,879

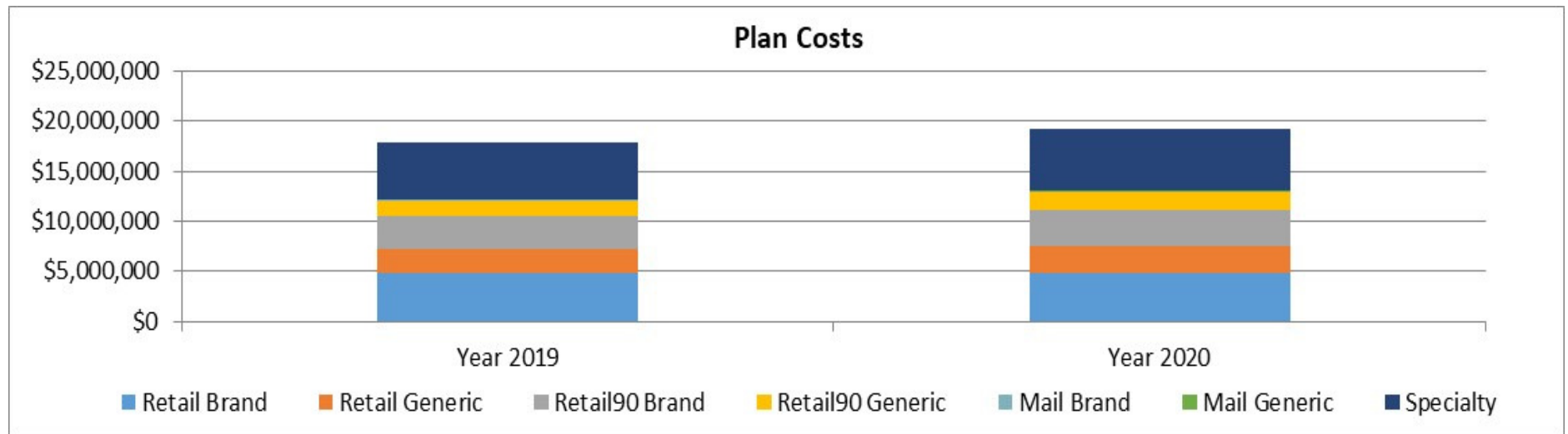


- Gross cost = plan cost + member cost

Annual Key Pharmacy Benefit Metrics

Plan Cost by Channel

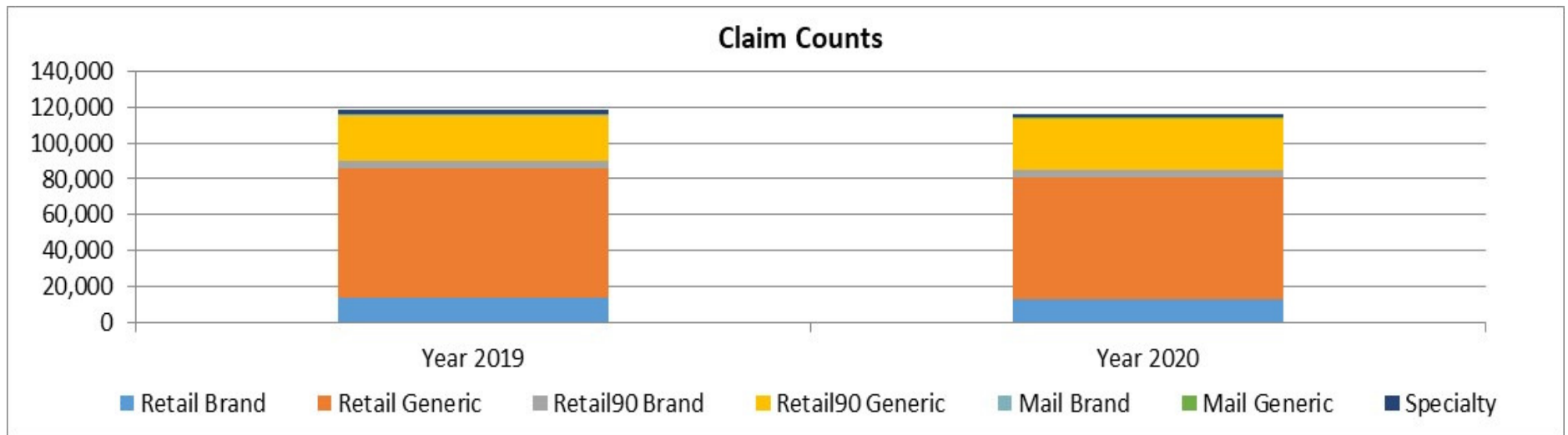
Category	Year 2019	Year 2020
Retail Brand	\$4,891,144	\$4,857,825
Retail Generic	\$2,398,448	\$2,672,785
Retail90 Brand	\$3,171,596	\$3,631,185
Retail90 Generic	\$1,517,302	\$1,716,704
Mail Brand	\$144,660	\$112,931
Mail Generic	\$74,390	\$69,385
Specialty	\$5,732,641	\$6,127,050



Annual Key Pharmacy Benefit Metrics

Total Claims Volume by Channel

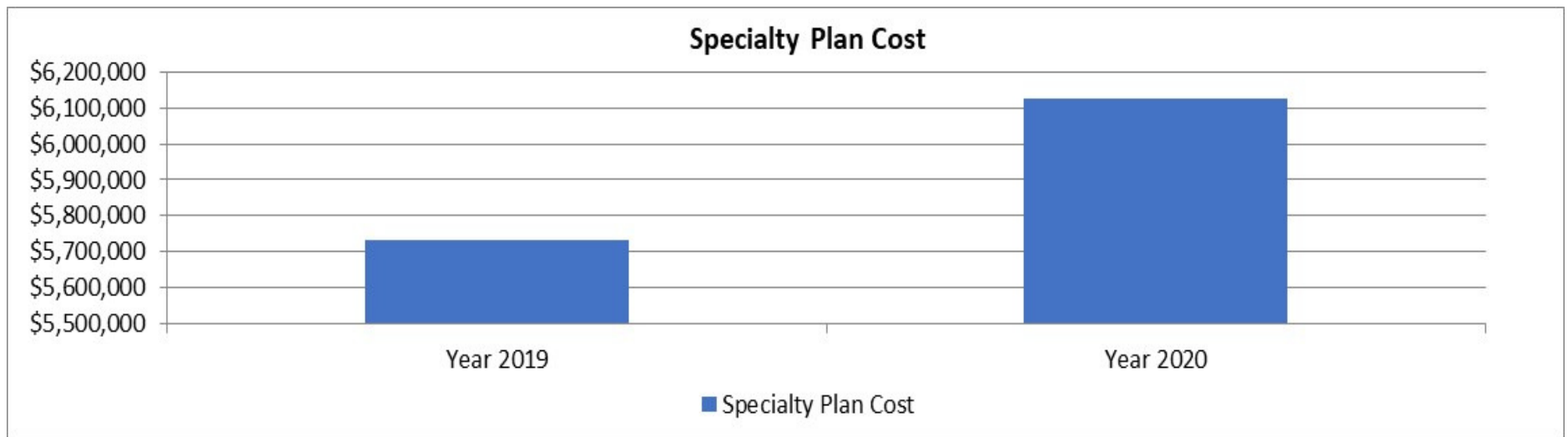
Category	Year 2019	Year 2020
Retail Brand	13,165	12,582
Retail Generic	72,890	68,536
Retail90 Brand	3,630	3,808
Retail90 Generic	25,835	28,602
Mail Brand	143	145
Mail Generic	726	741
Specialty	1,867	2,013



Annual Key Pharmacy Benefit Metrics

Specialty Plan Cost

Category	Year 2019	Year 2020
Specialty Plan Cost	\$5,732,641	\$6,127,050
Total Plan Cost	\$17,930,181	\$19,187,865
Specialty Plan Cost %	31.97%	31.93%

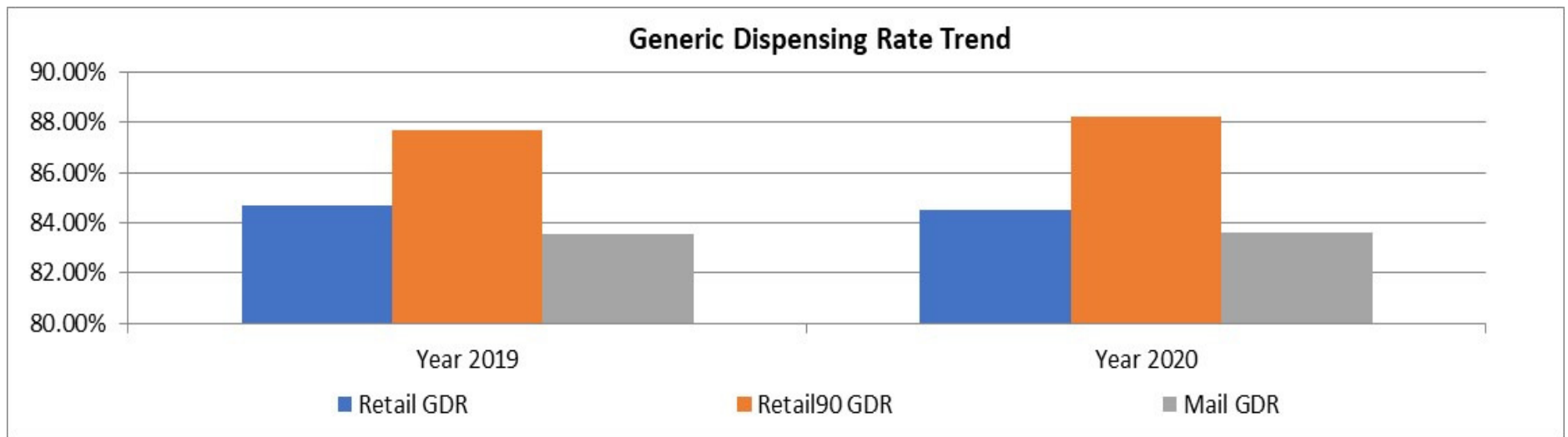


- Specialty plan cost represents 31.93% of the SJVIA plan cost in 2020
- Specialty claims volume increased in 2020.
- SJVIA's specialty plan cost in 2020 was roughly 3-6% lower than the national average range (35% - 38%)

Annual Key Pharmacy Benefit Metrics

Generic Dispensing Rate

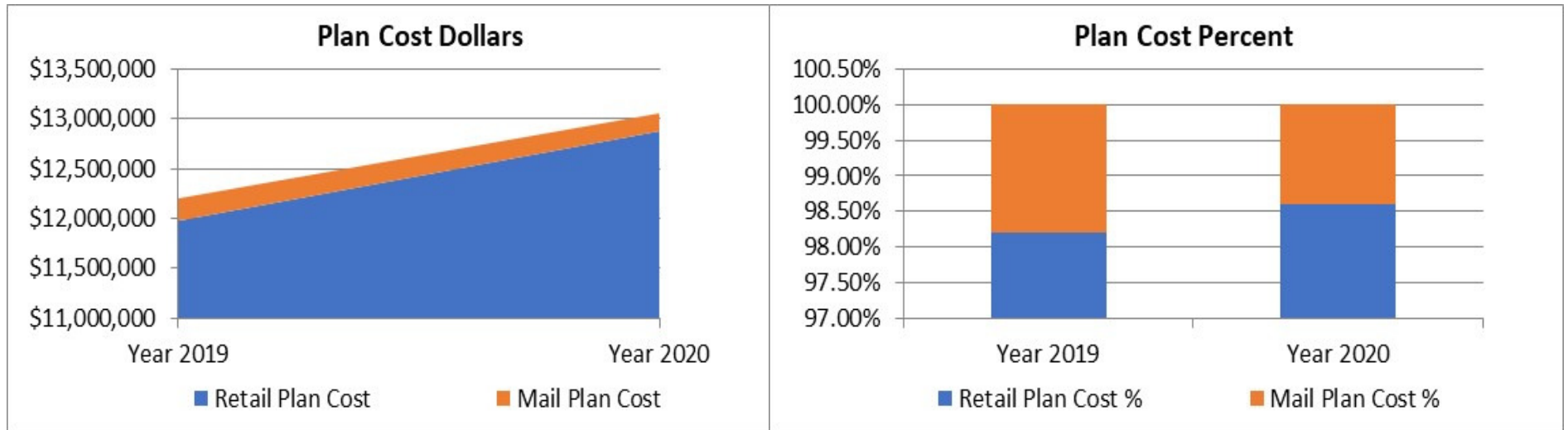
Category	Year 2019	Year 2020
Retail GDR	84.70%	84.49%
Retail90 GDR	87.68%	88.25%
Mail GDR	83.54%	83.63%



Annual Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend

Category	Year 2019	Year 2020
Retail Plan Cost	\$11,978,490	\$12,878,499
Mail Plan Cost	\$219,050	\$182,316
Retail Plan Cost %	98.20%	98.60%
Mail Plan Cost %	1.80%	1.40%



2020 Key Pharmacy Benefit Metrics

Top Drugs By Cost: SJVIA

Top Drugs By Ingredient Cost

Based on Paid Date: 01/01/2020-12/31/2020

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
HUMIRA PEN	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	133	17	\$928,313.24	3,724	\$6,979.80	\$249.28
TRULICITY	ANTIDIABETICS	B	2	N	605	108	\$721,785.44	25,718	\$1,193.03	\$28.07
JANUVIA	ANTIDIABETICS	B	2	N	443	107	\$414,040.47	26,894	\$934.63	\$15.40
JARDIANCE	ANTIDIABETICS	B	2	N	369	89	\$368,209.49	21,660	\$997.86	\$17.00
OZEMPIC	ANTIDIABETICS	B	2	N	295	61	\$360,334.00	12,800	\$1,221.47	\$28.15
SPRYCEL	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	24	2	\$346,799.28	720	\$14,449.97	\$481.67
ENBREL SURECLICK	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	59	7	\$346,123.69	1,652	\$5,866.50	\$209.52
TRIKAFTA	RESPIRATORY AGENTS - MISC.	B	2	Y	13	1	\$324,318.28	364	\$24,947.56	\$890.98
COSENTYX SENSOREADY PEN	DERMATOLOGICALS	B	2	Y	47	8	\$312,404.01	1,316	\$6,646.89	\$237.39
FARXIGA	ANTIDIABETICS	B	2	N	315	75	\$297,634.02	17,819	\$944.87	\$16.70
DUPIXENT	DERMATOLOGICALS	B	2	Y	92	13	\$285,820.48	2,506	\$3,106.74	\$114.05
LATUDA	ANTIPSYCHOTICS/ANTIMANIC AGENTS	B	2	N	164	30	\$281,146.55	6,022	\$1,714.31	\$46.69
XELJANZ XR	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	52	8	\$243,657.37	1,560	\$4,685.72	\$156.19
TREMFYA	DERMATOLOGICALS	B	2	Y	20	4	\$226,936.82	1,092	\$11,346.84	\$207.82
ELIQUIS	ANTICOAGULANTS	B	2	N	312	71	\$221,004.34	14,493	\$708.35	\$15.25
HUMALOG	ANTIDIABETICS	B	2	N	155	39	\$209,776.17	7,382	\$1,353.39	\$28.42
LANTUS SOLOSTAR	ANTIDIABETICS	B	2	N	340	86	\$204,035.24	16,471	\$600.10	\$12.39
WIXELA INHUB	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	379	148	\$197,738.85	17,070	\$521.74	\$11.58
STELARA	DERMATOLOGICALS	B	2	Y	8	2	\$185,032.06	616	\$23,129.01	\$300.38
HUMALOG KWIKPEN	ANTIDIABETICS	B	2	N	189	55	\$179,313.06	8,423	\$948.75	\$21.29
TRINTELLIX	ANTIDEPRESSANTS	B	3	N	304	64	\$174,791.19	12,764	\$574.97	\$13.69
HUMATROPE	ENDOCRINE AND METABOLIC AGENTS - MISC.	B	2	Y	49	4	\$172,867.12	1,440	\$3,527.90	\$120.05
CREON	DIGESTIVE AIDS	B	2	N	47	13	\$170,210.26	1,461	\$3,621.49	\$116.50
VASCEPA	ANTIHYPERTENSIVES	B	2	N	253	90	\$166,024.88	16,218	\$656.22	\$10.24
OTEZLA	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	45	5	\$160,786.49	1,350	\$3,573.03	\$119.10

2020 Key Pharmacy Benefit Metrics

Top Drugs By Claim Count: SJVIA

Top Drugs By Claim Count

Based on Paid Date: 01/01/2020-12/31/2020

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
ATORVASTATIN CALCIUM	ANTIHYPERTENSIVES	G	1	N	3,023	875	\$99,576.86	213,483	\$32.94	\$0.47
LISINAPRIL	ANTIHYPERTENSIVES	G	1	N	2,695	719	\$29,653.10	180,941	\$11.00	\$0.16
LEVOTHYROXINE SODIUM	THYROID AGENTS	G	1	N	2,606	608	\$67,822.12	176,586	\$26.03	\$0.38
ALBUTEROL SULFATE HFA	ASTHMA AND BRONCHODILATOR AGENTS	G	1	N	2,440	1355	\$127,903.54	58,145	\$52.42	\$2.20
METFORMIN HYDROCHLORIDE	ANTIDIABETICS	G	1	N	1,999	574	\$40,085.57	127,754	\$20.05	\$0.31
HYDROCODONE/ACETAMINOPHEN	ANALGESICS - OPIOID	G	1	N	1,922	737	\$89,349.61	37,590	\$46.49	\$2.38
OMEPRAZOLE	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	1,756	605	\$39,787.03	104,544	\$22.66	\$0.38
AMLODIPINE BESYLATE	CALCIUM CHANNEL BLOCKERS	G	1	N	1,636	435	\$21,152.48	105,013	\$12.93	\$0.20
IBUPROFEN	ANALGESICS - ANTI-INFLAMMATORY	G	1	N	1,570	1123	\$37,367.27	30,735	\$23.80	\$1.22
BUPROPION HYDROCHLORIDE E	ANTIDEPRESSANTS	G	1	N	1,535	330	\$116,371.27	74,278	\$75.81	\$1.57
GABAPENTIN	ANTICONVULSANTS	G	1	N	1,455	437	\$57,393.98	61,220	\$39.45	\$0.94
LOSARTAN POTASSIUM	ANTIHYPERTENSIVES	G	1	N	1,422	395	\$49,183.07	94,822	\$34.59	\$0.52
METOPROLOL SUCCINATE ER	BETA BLOCKERS	G	1	N	1,323	329	\$68,379.94	89,095	\$51.69	\$0.77
MONTELUKAST SODIUM	ASTHMA AND BRONCHODILATOR AGENTS	G	1	N	1,215	444	\$31,198.51	65,947	\$25.68	\$0.47
HYDROCHLOROTHIAZIDE	DIURETICS	G	1	N	1,211	345	\$12,151.56	79,352	\$10.03	\$0.15
AZITHROMYCIN	MACROLIDES	G	1	N	1,206	1010	\$25,512.70	7,627	\$21.15	\$3.35
ALPRAZOLAM	ANTI-ANXIETY AGENTS	G	1	N	1,148	326	\$11,749.85	30,100	\$10.24	\$0.39
AMOXICILLIN	PENICILLINS	G	1	N	1,136	960	\$9,777.75	9,795	\$8.61	\$1.00
FLUTICASONE PROPIONATE	NASAL AGENTS - SYSTEMIC AND TOPICAL	G	1	N	1,114	645	\$39,100.00	46,019	\$35.10	\$0.85
ESCITALOPRAM OXALATE	ANTIDEPRESSANTS	G	1	N	1,055	297	\$20,213.54	55,403	\$19.16	\$0.36
PREDNISONE	CORTICOSTEROIDS	G	1	N	1,021	693	\$8,071.72	15,289	\$7.91	\$0.53
ROSUVASTATIN CALCIUM	ANTIHYPERTENSIVES	G	1	N	1,002	280	\$37,235.54	67,604	\$37.16	\$0.55
VITAMIN D	VITAMINS	G	1	N	937	388	\$6,807.98	52,689	\$7.27	\$0.13
PANTOPRAZOLE SODIUM	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	901	295	\$21,742.73	55,898	\$24.13	\$0.39
AMOXICILLIN/CLAVULANATE P	PENICILLINS	G	1	N	868	738	\$33,295.19	8,506	\$38.36	\$3.91

Annual Key Pharmacy Benefit Metrics

Specialty Drug Oversight

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

2020 Key Pharmacy Benefit Metrics

KPS/EmpiRx Recommendations – Starter Dose Programs

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

Annual Key Pharmacy Benefit Metrics

Rebates & Clinical Management Savings

- Rebates:
 - Q1 net rebate amount is \$546,922 total
 - Q2 net rebate amount is \$578,620
 - Q3 **estimated** net rebate amount is \$751,762

*Beginning with the fourth quarter of 2020, Rebates will be paid within 120 days at the end of the applicable quarter.

- Clinical Management-
 - Clinical Guarantee (Q1-Q2)- \$370,00
 - Clinical Savings Performance (Q1-Q2)- \$2,102,574

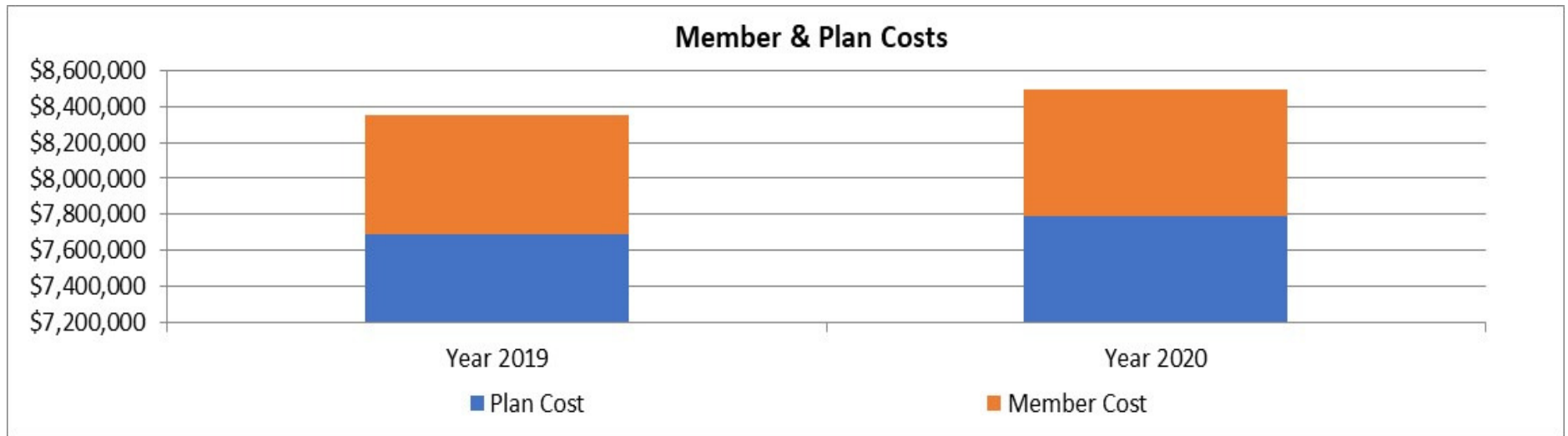
*Keenan performs a clinical savings financial audit and presents the final report to the SJVIA upon completion of the end of the plan year.

Appendix

Annual Key Pharmacy Benefit Metrics

SJVIA Cost Trend (Tulare)

Category	Year 2019	Year 2020
Gross Cost	\$8,353,235	\$8,491,985
Plan Cost	\$7,688,962	\$7,792,272
Member Cost	\$664,273	\$699,713

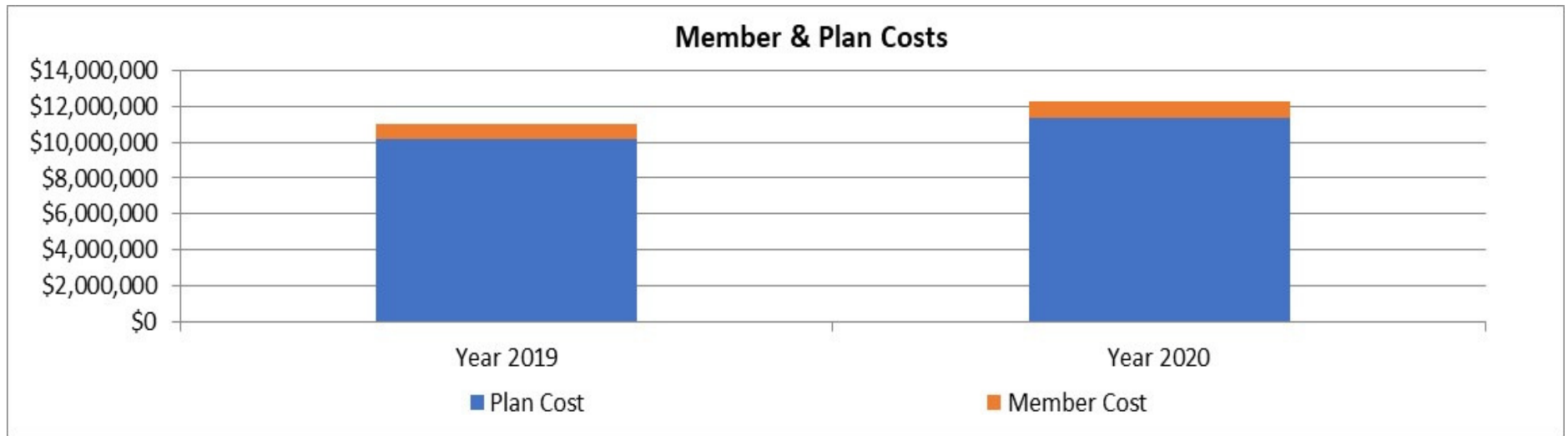


These represent total dollars spent for all products, including specialty drugs

Annual Key Pharmacy Benefit Metrics

SJVIA Cost Trend (Fresno)

Category	Year 2019	Year 2020
Gross Cost	\$11,026,388	\$12,274,720
Plan Cost	\$10,186,719	\$11,393,036
Member Cost	\$839,668	\$881,684

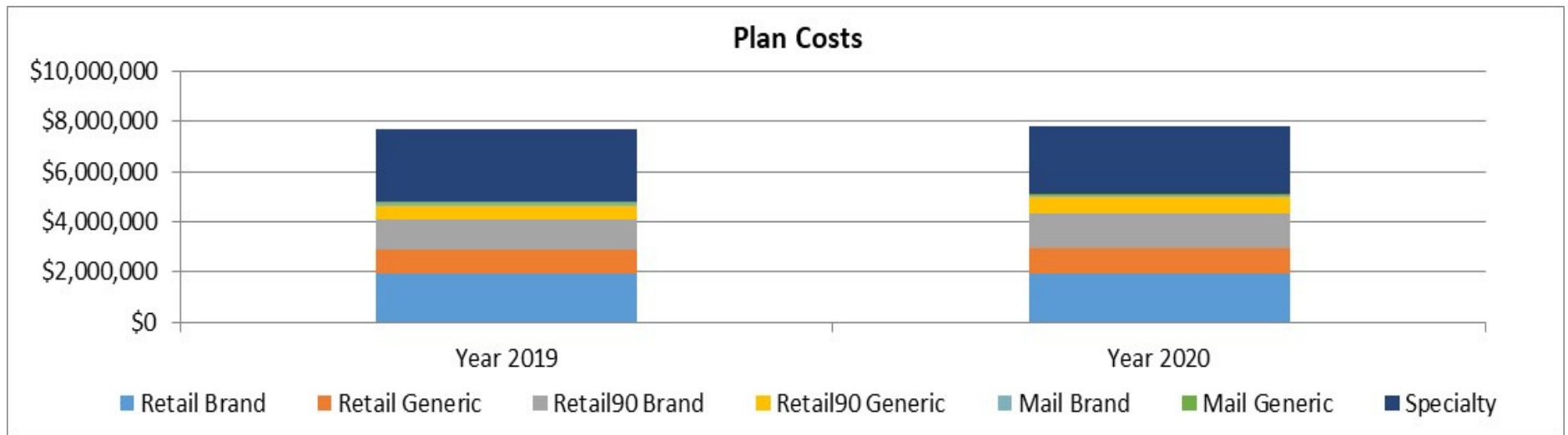


These represent total dollars spent for all products, including specialty drugs

Annual Key Pharmacy Benefit Metrics

Plan Cost by Channel (Tulare)

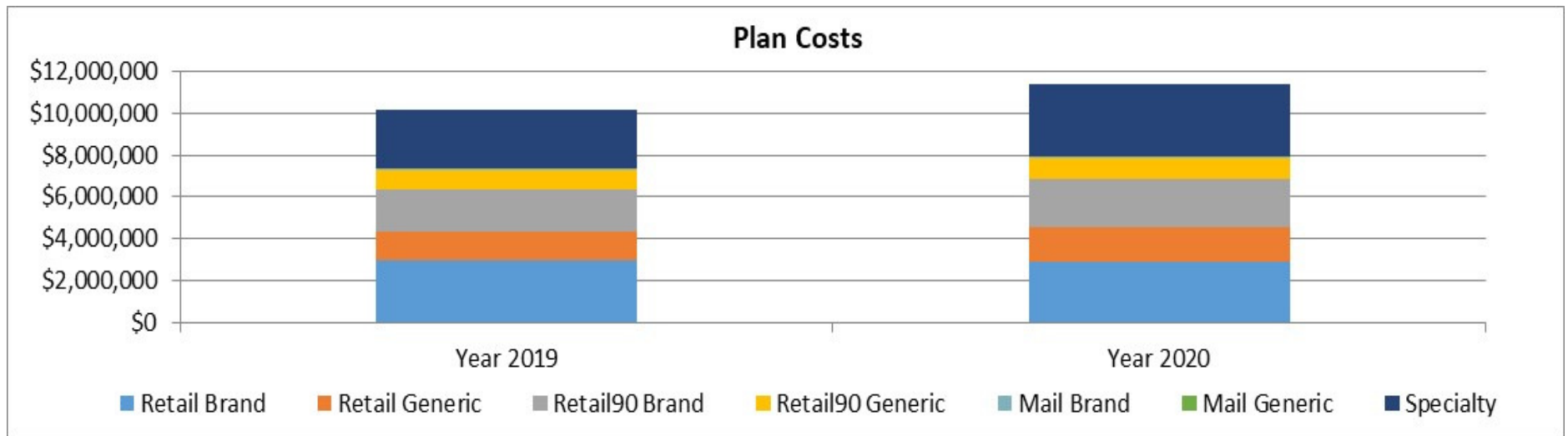
Category	Year 2019	Year 2020
Retail Brand	\$1,957,196	\$1,931,456
Retail Generic	\$953,141	\$1,031,896
Retail90 Brand	\$1,177,755	\$1,369,667
Retail90 Generic	\$561,404	\$648,896
Mail Brand	\$88,453	\$78,101
Mail Generic	\$51,386	\$44,954
Specialty	\$2,899,627	\$2,687,302



Annual Key Pharmacy Benefit Metrics

Plan Cost by Channel (Fresno)

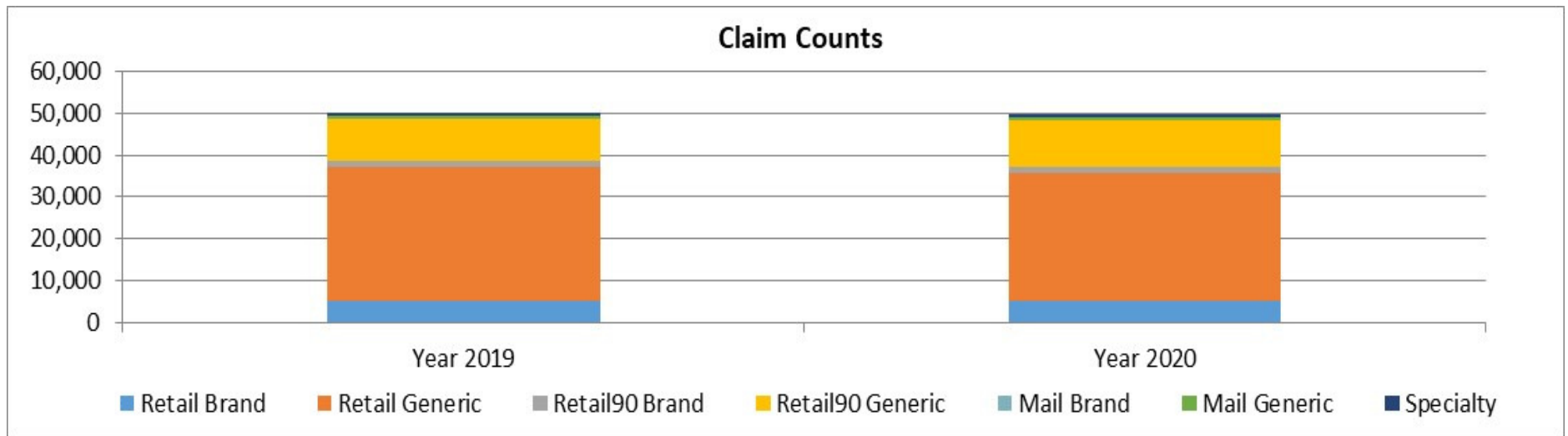
Category	Year 2019	Year 2020
Retail Brand	\$2,928,244	\$2,924,824
Retail Generic	\$1,435,025	\$1,640,137
Retail90 Brand	\$1,986,830	\$2,261,518
Retail90 Generic	\$950,151	\$1,067,549
Mail Brand	\$56,207	\$34,831
Mail Generic	\$22,692	\$24,431
Specialty	\$2,807,571	\$3,439,748



Annual Key Pharmacy Benefit Metrics

Total Claims Volume by Channel (Tulare)

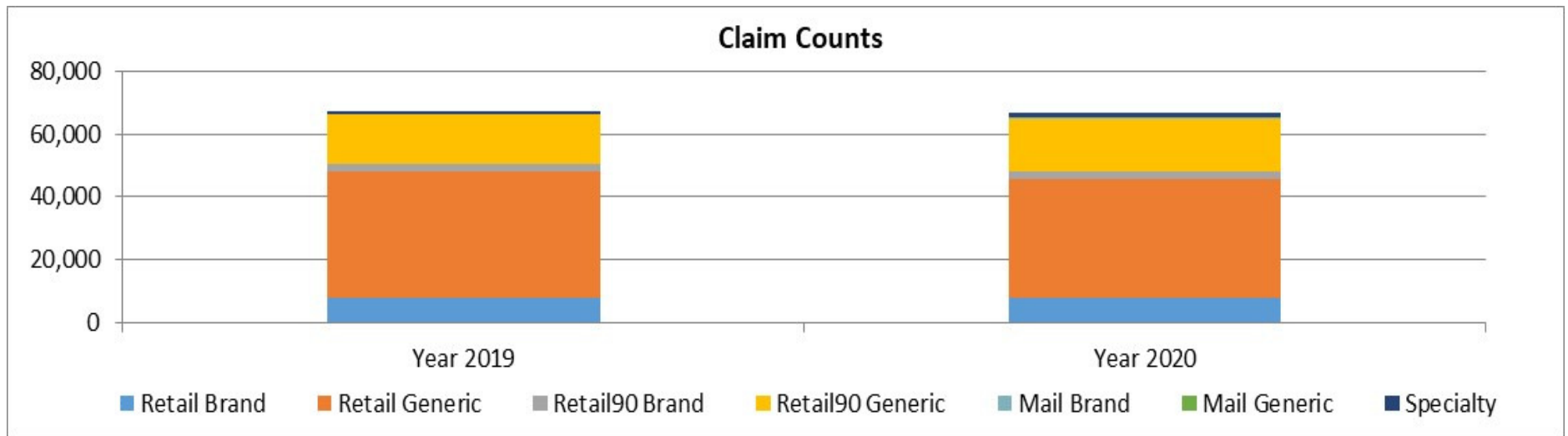
Category	Year 2019	Year 2020
Retail Brand	5,201	4,975
Retail Generic	32,023	30,600
Retail90 Brand	1,327	1,402
Retail90 Generic	10,132	11,388
Mail Brand	87	88
Mail Generic	500	495
Specialty	797	783



Annual Key Pharmacy Benefit Metrics

Total Claims Volume by Channel (Fresno)

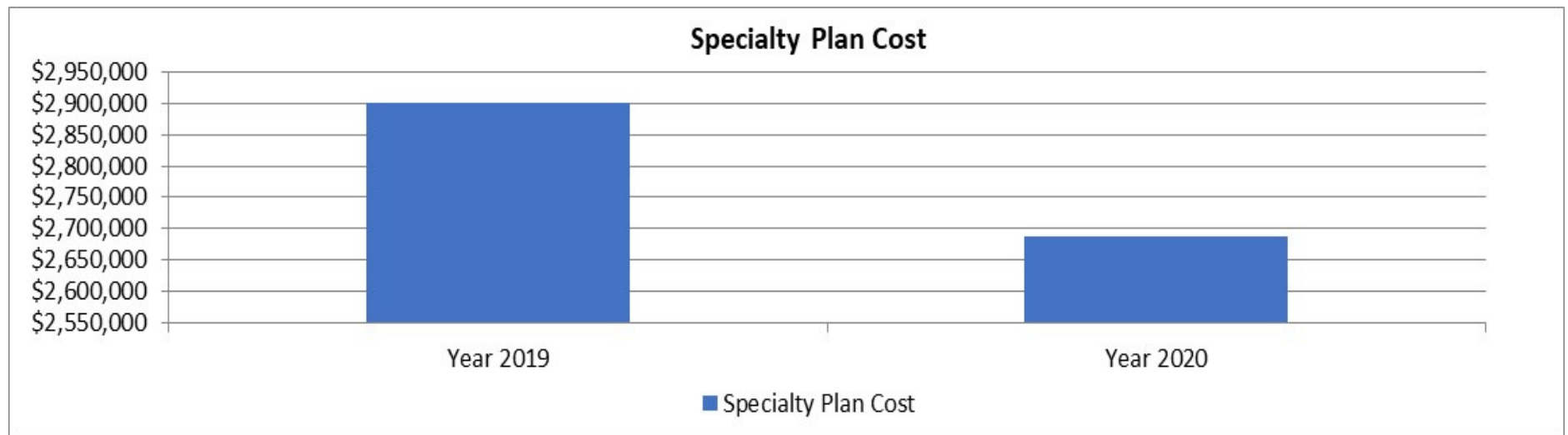
Category	Year 2019	Year 2020
Retail Brand	7,929	7,605
Retail Generic	40,390	37,904
Retail90 Brand	2,285	2,405
Retail90 Generic	15,548	17,202
Mail Brand	56	57
Mail Generic	216	246
Specialty	1,041	1,230



Annual Key Pharmacy Benefit Metrics

Specialty Plan Cost (Tulare)

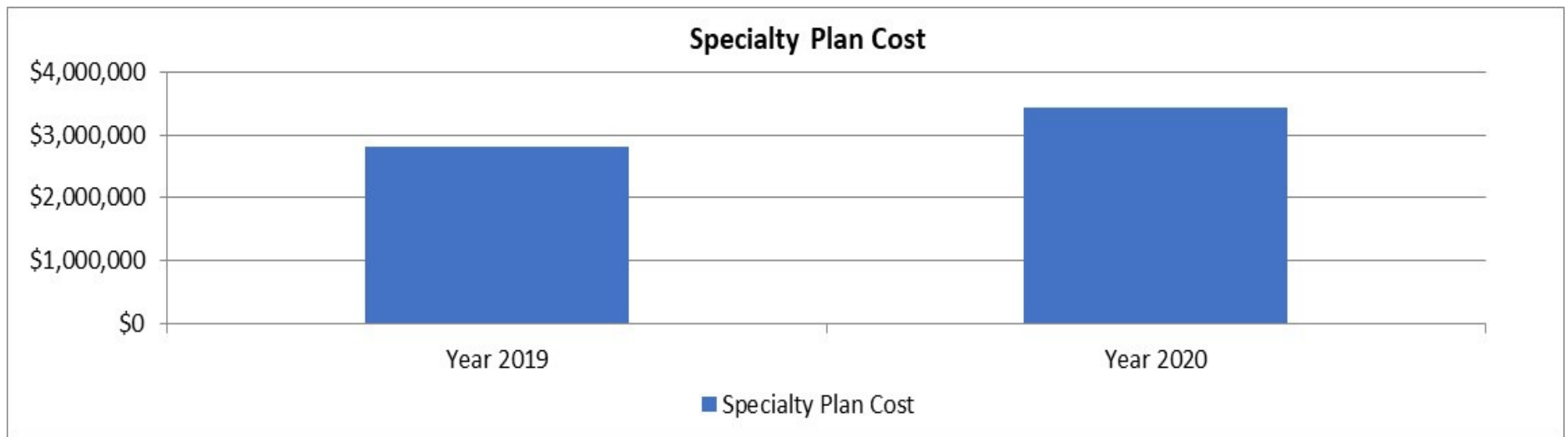
Category	Year 2019	Year 2020
Specialty Plan Cost	\$2,899,627	\$2,687,302
Total Plan Cost	\$7,688,962	\$7,792,272
Specialty Plan Cost %	37.71%	34.49%



Annual Key Pharmacy Benefit Metrics

Specialty Plan Cost (Fresno)

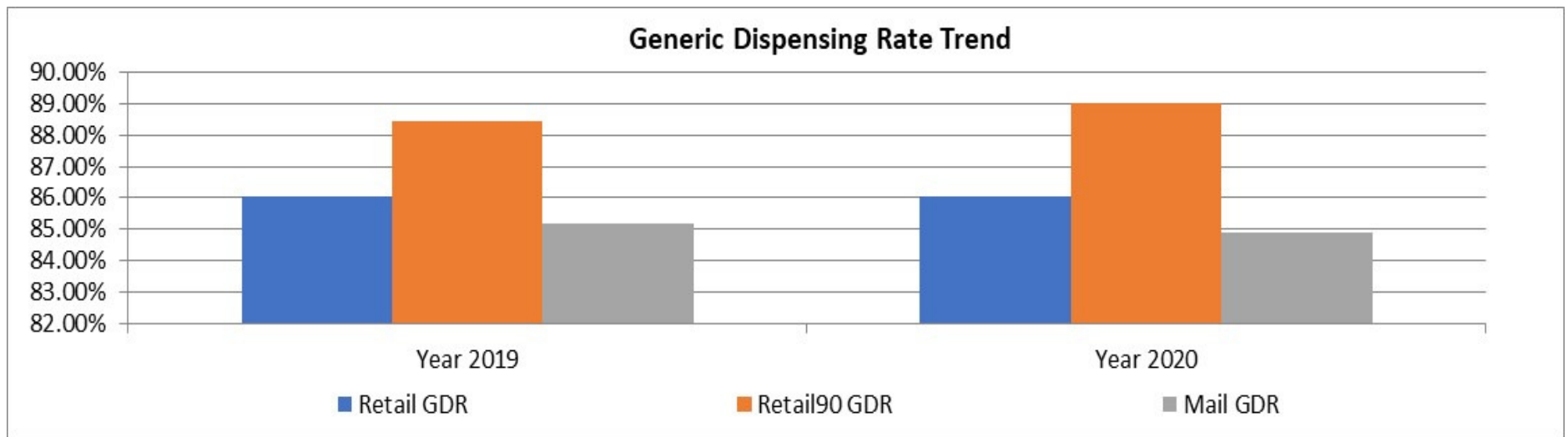
Category	Year 2019	Year 2020
Specialty Plan Cost	\$2,807,571	\$3,439,748
Total Plan Cost	\$10,186,719	\$11,393,036
Specialty Plan Cost %	27.56%	30.19%



Annual Key Pharmacy Benefit Metrics

Generic Dispensing Rate (Tulare)

Category	Year 2019	Year 2020
Retail GDR	86.03%	86.02%
Retail90 GDR	88.42%	89.04%
Mail GDR	85.18%	84.91%

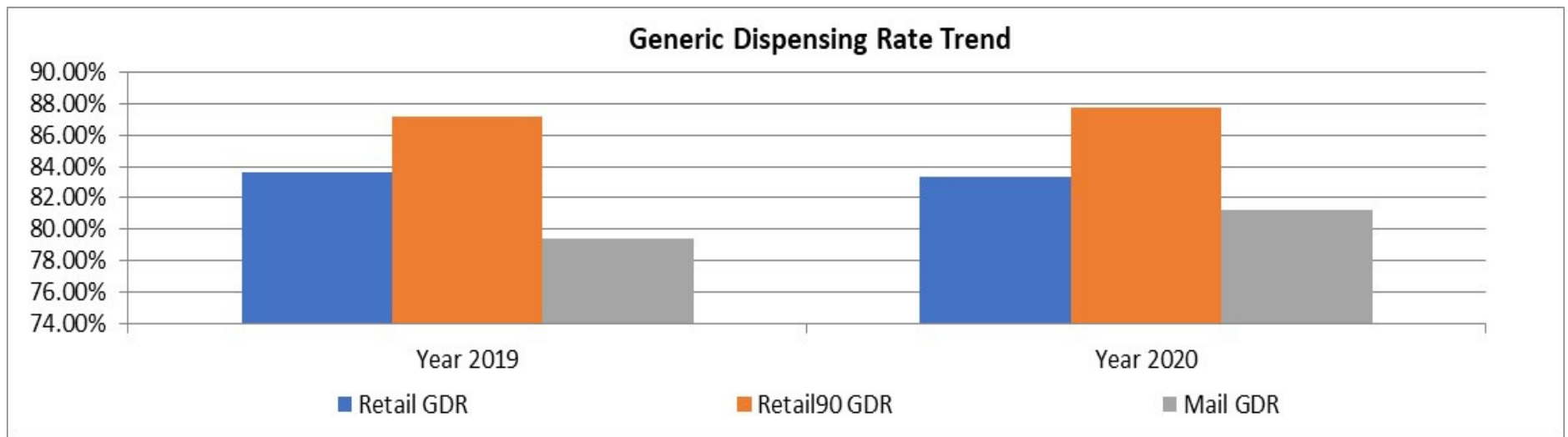


Excludes Specialty

Annual Key Pharmacy Benefit Metrics

Generic Dispensing Rate (Fresno)

Category	Year 2019	Year 2020
Retail GDR	83.59%	83.29%
Retail90 GDR	87.19%	87.73%
Mail GDR	79.41%	81.19%

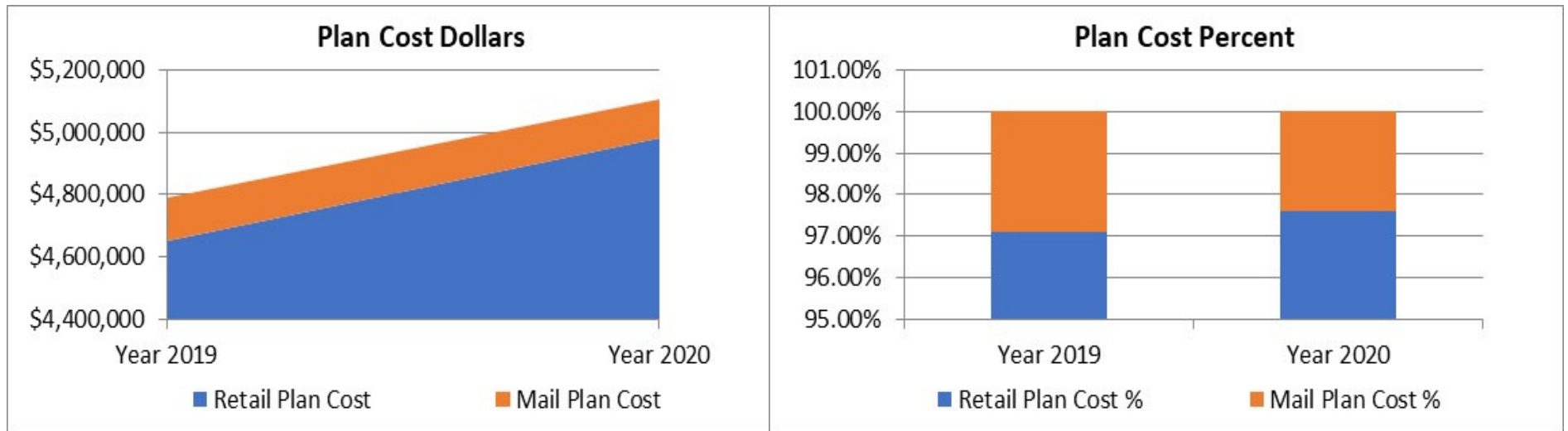


Excludes Specialty

Annual Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend (Tulare)

Category	Year 2019	Year 2020
Retail Plan Cost	\$4,649,496	\$4,981,915
Mail Plan Cost	\$139,839	\$123,055
Retail Plan Cost %	97.08%	97.59%
Mail Plan Cost %	2.92%	2.41%

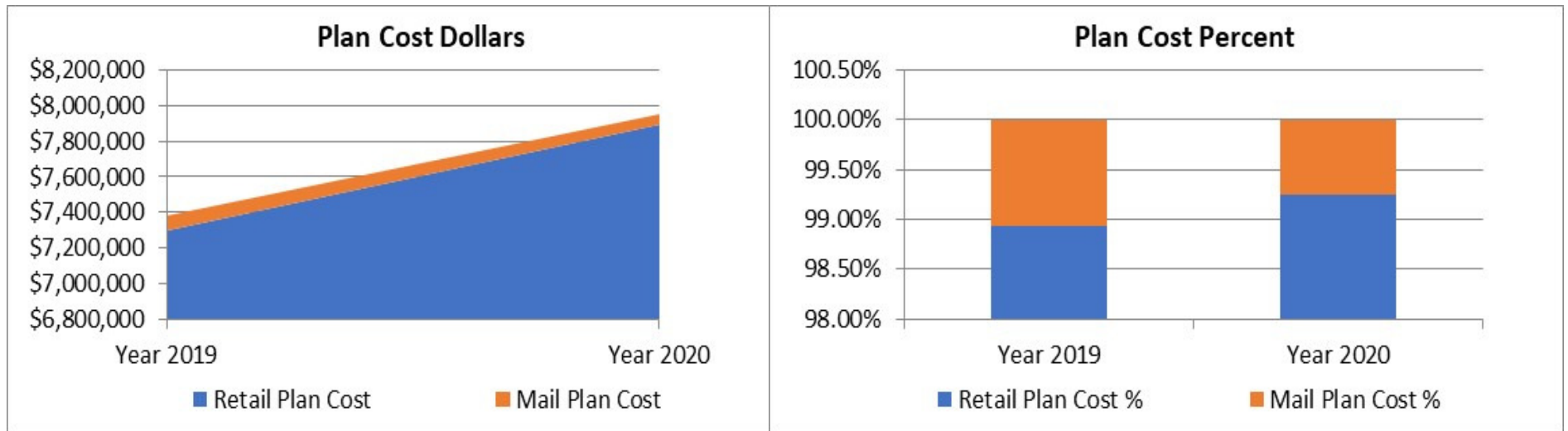


Excludes Specialty

Annual Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend (Fresno)

Category	Year 2019	Year 2020
Retail Plan Cost	\$7,300,249	\$7,894,027
Mail Plan Cost	\$78,899	\$59,261
Retail Plan Cost %	98.93%	99.25%
Mail Plan Cost %	1.07%	0.75%



Excludes Specialty



BOARD OF DIRECTORS

STEVE BRANDAU
NATHAN MAGSIG
BUDDY MENDES
LARRY MICARI
BRIAN PACHECO
AMY SHUKLIAN
PETE VANDER POEL

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

AGENDA DATE: February 19, 2021

ITEM NUMBER: Item 18

SUBJECT: Receive Consultant's Report on Workforce Aging Analysis (I)

REQUEST(S): That the Board receive the Consultant's Report on the SJVIA workforce aging analysis.

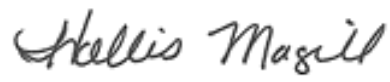
DESCRIPTION:

At the May 3, 2019 SJVIA Board meeting, the Board received a workforce health risk assessment since the JPA inception to determine if the general health had improved or worsened. Keenan conducted an analysis based on demographic data from 2010 to 2019 and determined, from a demographic perspective, that the health has improved. The report presented today is updated to include demographic data from 2020 and 2021.

FISCAL IMPACT/FINANCING:

None

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager

February 19, 2021

SJVIA Board Meeting: Consultant's Report on Workforce Analysis

The SJVIA Board requested an update for the Workforce Analysis report presented at the May 3, 2019 Board Meeting to include 2020 and 2021. The workforce analysis helps determine whether the SJVIA's risk profile has worsened, improved, or stayed the same over the years. Keenan built upon the 2010-2019 workforce analysis report to include 2020 and 2021 and the key features reviewed by Keenan are:

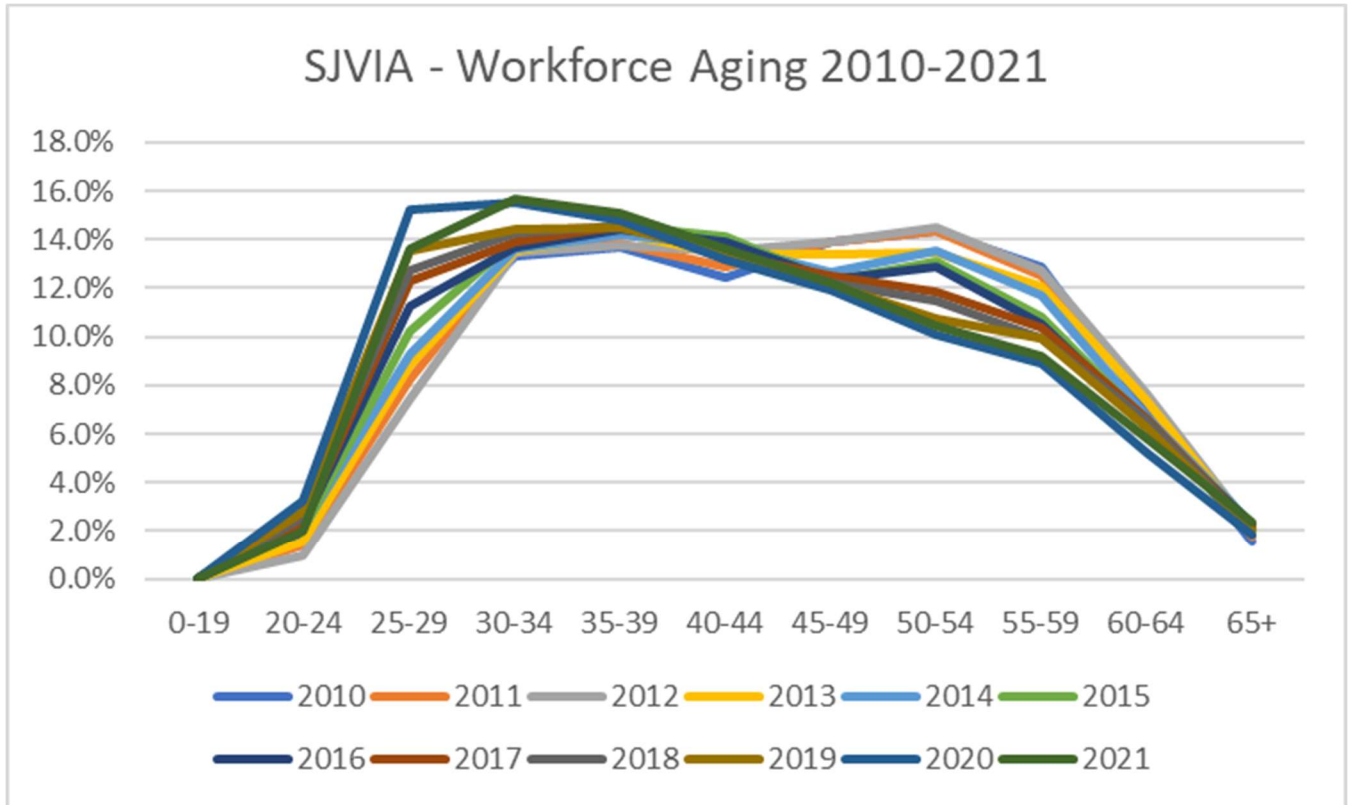
- Distribution of the population in 5-year age-bands,
- Average age of the group,
- Average male/female mix of the group, and
- Change in risk profile for male and female

The results of our analysis show favorable trends for the SJVIA through 2020, with indications of aging for 2021:

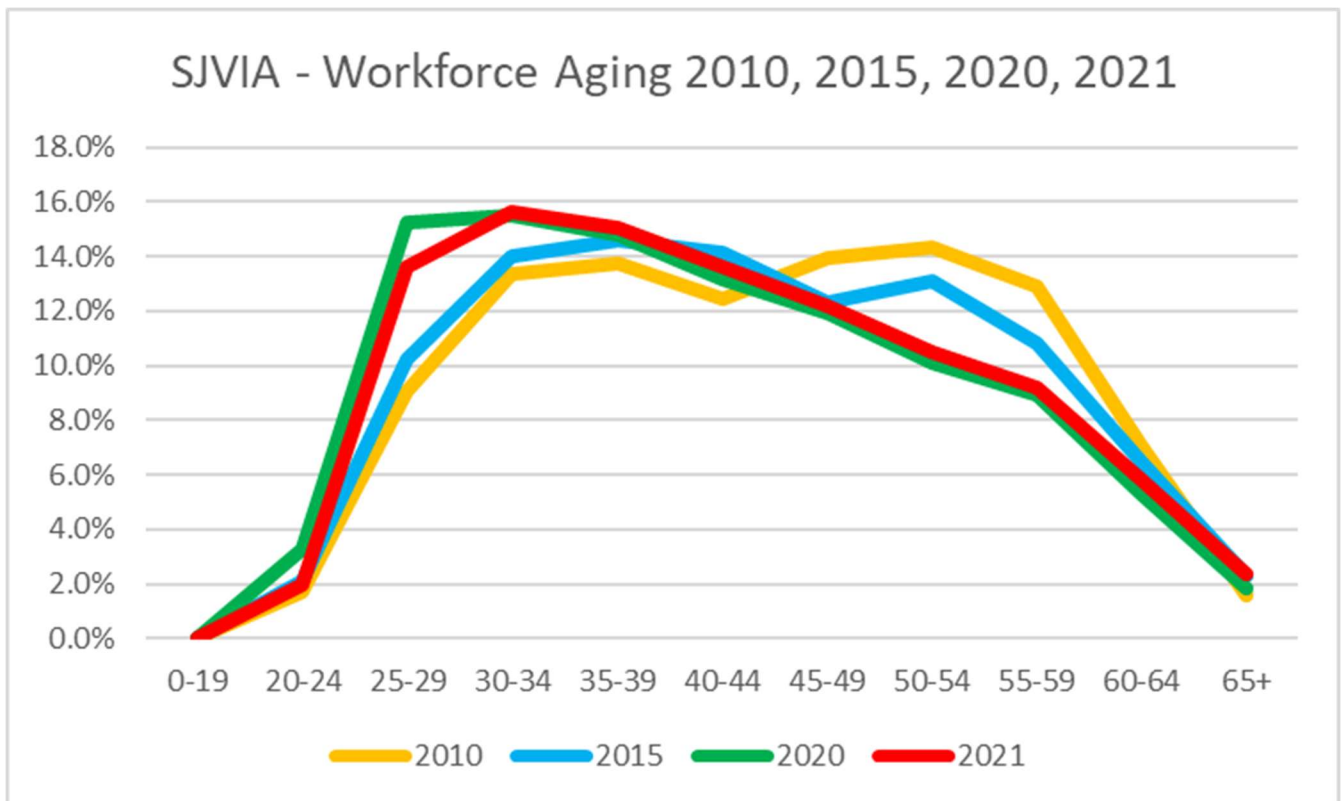
- The distribution of the population in 5-year age-bands shows, that over time, the SJVIA workforce has gotten younger through 2020
- The average age of the SJVIA dropped from 44.2 in 2010 to 42.1 in 2020
- The average male/female mix of the SJVIA had a minor change from 63.3% female in 2010 to 62.4% female in 2021
- In general, the two most expensive populations for claim costs are:
 - Females under the age of 40 (predominantly due to the costs of maternity), and
 - Males over the age of 50 (predominantly due to a lack of adherence to age appropriate screenings and annual exams)
 - The under-40 female population increased from 23.9% of the population in 2010 to 30.3% in 2020; 2021 showed a reduction to 28.8%
 - The over-50 male population decreased from 15.2% of the population in 2010 to 9.7% in 2020; 2021 showed an increase to 10.3%

Please note that change in dependent ratios were not evaluated as part of this study. The study was done combining the County of Tulare and the County of Fresno. The data was collected from MyWorkplace, Inc., the SJVIA's contracted benefits management and enrollment vendor, with a January 1 value date for each year.

When we look at the 12 years of data collectively it is difficult to determine the trends.



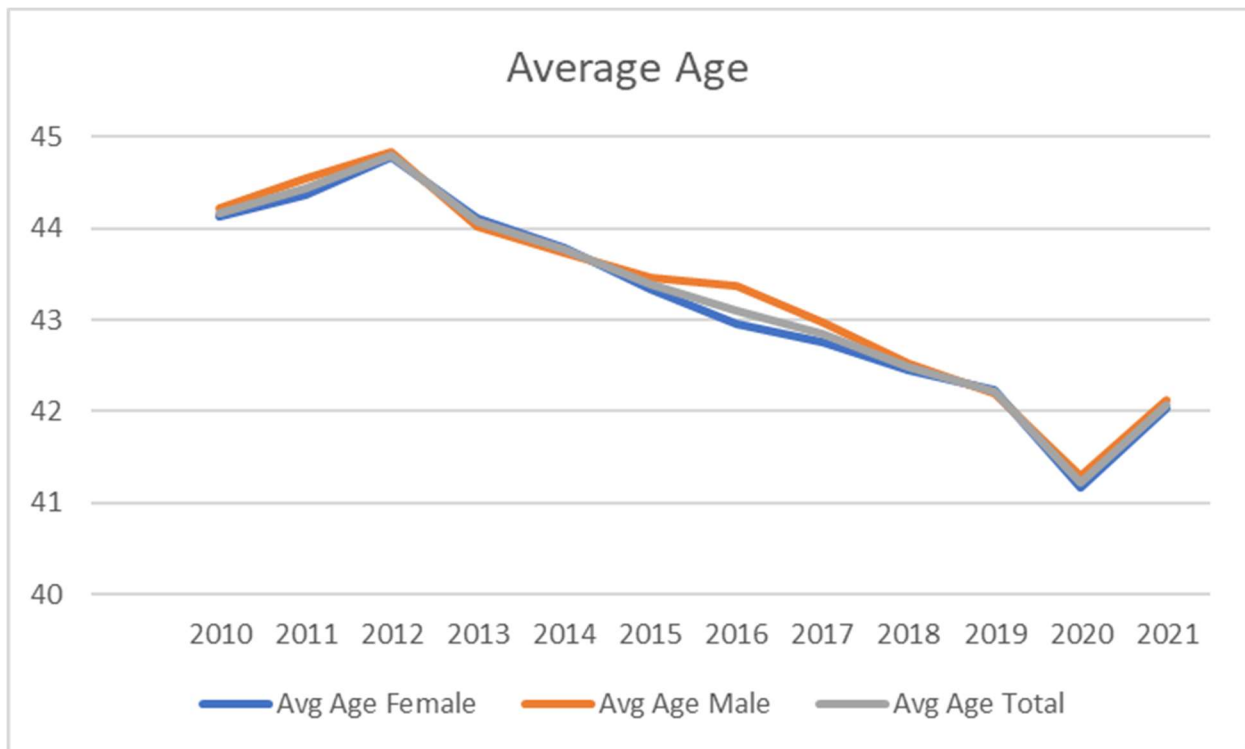
However, when we look at only 2010, 2015, 2020, and 2021 the trends become clearer.



Trends:

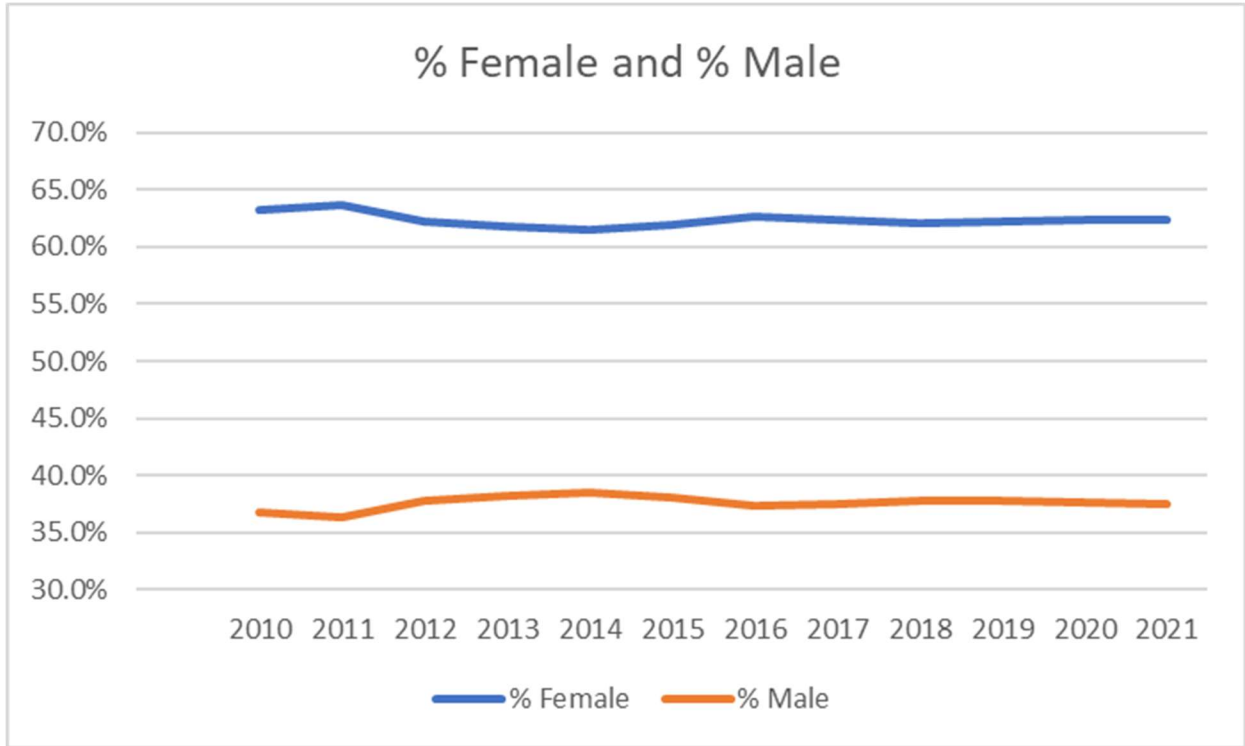
- Age 0-29: Not much change from 2010 to 2015; substantial increase from 2015 to 2020, with a pullback for 2021; this may be the results of COVID-19 on employment or a sign that the workforce is aging
- Age 30-44: We see a crossover of the 2021 line with the 2020 line supporting an aging workforce
- Age 45+: A significant decrease in members from 2010 to 2020 with 2021 supporting an aging workforce

The average age peaked in 2012 at 44.8. The age continued to decrease through 2020 and then increased 0.9 years to 42.1 for 2021. There is little variation between the male and female population.



	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Avg Age Female	44.1	44.4	44.8	44.1	43.8	43.3	42.9	42.8	42.5	42.2	41.2	42.0
Avg Age Male	44.2	44.5	44.8	44.0	43.7	43.5	43.4	43.0	42.5	42.2	41.3	42.1
Avg Age Total	44.2	44.4	44.8	44.1	43.8	43.4	43.1	42.8	42.5	42.2	41.2	42.1

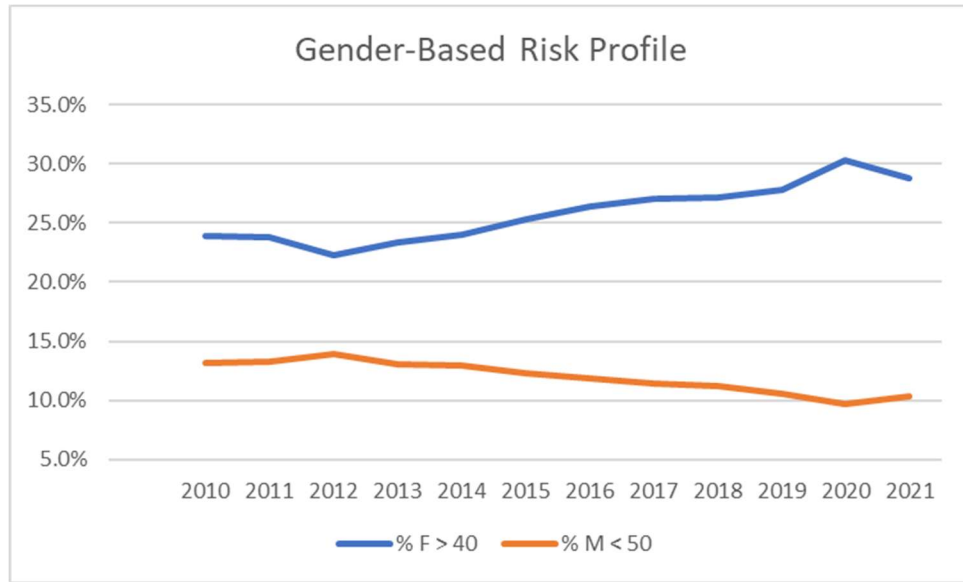
The average mix between male and female has changed little over the 12-year period. The 2021 percentage female is 62.4% and the percentage male is 37.6%.



	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
% Female	63.3%	63.6%	62.2%	61.8%	61.5%	62.0%	62.6%	62.4%	62.1%	62.2%	62.3%	62.4%
% Male	36.7%	36.4%	37.8%	38.2%	38.5%	38.0%	37.4%	37.6%	37.9%	37.8%	37.7%	37.6%

As mentioned earlier, the two populations subject to higher claim costs are under-40 female population and over-50 male population. The following chart shows:

- A peak in 2020 for women under the age of 40 as making up 30.3% of the population
- A steady decline for men, obtaining a low in 2020 of 9.7%
- In 2021, we see the under-40 population for women decrease to 28.8%, while the male population over-50 increased to 10.3%



	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
% F > 40	23.9%	23.7%	22.3%	23.4%	24.0%	25.3%	26.4%	27.0%	27.1%	27.8%	30.3%	28.8%
% M < 50	13.2%	13.3%	13.9%	13.0%	12.9%	12.2%	11.8%	11.5%	11.2%	10.6%	9.7%	10.3%