

AGENDA

BOARD OF DIRECTORS

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

**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
May 7, 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 at:
<https://tularecounty.primegov.com/public/portal?fromiframe=1&committee=145>
Or on YouTube at:
<https://www.youtube.com/channel/UCtio73xNL9t2b8Aq-R84abg>
- **Remote Public Comment:** If you choose not to attend the SJVIA meeting but wish to comment on a specific agenda item we have the following option available: To participate during the meeting, please call **(559) 636-5045**. Each caller will be connected to the Board room to address the Board in the same manner as if the caller were there in person.

In Attendance: If you attend the SJVIA meeting in person, all attendees will be requested to engage in social distancing measures by maintaining a 6-foot distance from other attendees. Exposed surfaces will be sanitized prior to the meeting and attendees are encouraged to avoid contact with surfaces such as microphones and door handles. Large groups wishing to comment on a common item are encouraged to submit comments in writing or to send one spokesperson to speak on behalf of the group.

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-600-1810 or the Assistant SJVIA Manager at 559-636-4900. Notification 48 hours prior to the meeting will enable staff to make reasonable arrangements to ensure accessibility. Documents related to the items on this Agenda submitted to the Board after distribution of the Agenda packet are available for public inspection at the County of Fresno plaza Building, 2220 Tulare St, 14th Floor, Fresno, CA during normal business hours. All documents are also posted online to www.sjvia.org.

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

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

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

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6. Public Comment: At this time, members of the public may comment on any item, within the jurisdiction of the SJVIA, not appearing on the agenda. In order for everyone to be heard, please limit your comments to 3 minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.
7. Approval of Minutes – Board Meeting of February 19, 2021 (A)
8. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
9. Receive Update from Auditor-Treasurer on SJVIA Financials as of March 31, 2021 (I)
10. Receive Auditor-Treasurer Report and Recommendation for Securing an Auditing Company to Provide Annual Financial Services to the SJVIA and Authorize President to Execute Agreement Subject to Approval of SJVIA Auditor-Treasurer and Counsel (A)
11. Receive Consultant's Medical, Dental, and Vision Experience Reports through March 2021 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)
12. Receive Consultant's Report on Pharmacy Utilization for First Quarter 2021 (I)
13. Receive Report on Community Care Health Offering as a Replacement to the Anthem EPO Plan (A)
14. Receive Consultant's Report on Plan Year 2022 Renewal Timeline (I)
15. Receive Consultant's Updated Report on Workforce Aging Analysis to Include Diabetes Demographic Data (I)
16. Receive Consultant's Update on Disease Management Marketing (I)

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17. Receive Report on 2019 and 2020 Self-Funded Medical and Dental Claims Audit Marketing (I)
18. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
19. Adjournment

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**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.

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- **Listen Remotely:** [Listen to the live audio stream of the SJVIA meeting](#)
 - Click the link above or go to www.webex.com and click "Join"
 - Webex Meeting Event Number: 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.
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1. Call to Order
2. Pledge of Allegiance
3. Roll Call

All Directors present; Note, Director Shuklian joined the meeting via Zoom

4. Approval of Agenda (A)

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

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)

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

Introduction of new Board Member, Larry Micari, County of Tulare

6. Appoint SJVIA Manager and Assistant Manager to Serve a Two-Year Term (A)

Presented by Lupe Garza, County of Tulare

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

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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.

Counsel advised that closed session was not required; therefore, meeting proceeded to next agenda item

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.

No public comments were made

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9. Approval of Minutes – Board Meeting of December 11, 2020 (A)
Motion to approve by Director Magsig; Seconded by Director Mendes; Motion approved unanimously
10. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
Presented by Justin Pratt, County of Fresno
11. Receive Update from Auditor-Treasurer on SJVIA Financials as of December 31, 2020 (I)
Presented by Justin Pratt, County of Fresno
12. Receive the 2020 Audited Financial Statements (I)
Presented by Fausto Hinojosa, Price Paige & Company
13. Receive Update on Request for Quote for Securing an Auditing Company to Provide Annual Financial Services to the SJVIA (I)
Presented by Justin Pratt, County of Fresno
14. Receive Preliminary Budget for Fiscal Year 2021-2022 (I)
Presented by Bordan Darm, Keenan & Associates
15. Receive Consultant's Medical, Dental, and Vision Experience Reports through December 2020 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)
Presented by Bordan Darm, Keenan & Associates

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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)

Presented by Christine Hough, Keenan & Associates

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

Presented by Alexandria Van Brunt, Keenan & Associates

18. Receive Consultant's Report on Workforce Aging Analysis (I)

Presented by Bordan Darm, Keenan & Associates

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

No questions, announcements, or activity reports were made

20. Adjournment

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**Meeting Location:
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AGENDA DATE: May 7, 2021

ITEM NUMBER: Item 8

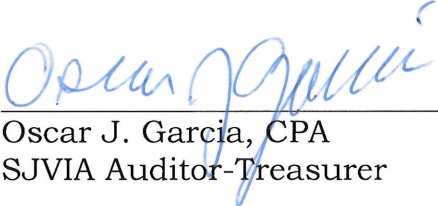
SUBJECT: Receive Update from Auditor-Treasurer on Cash Flow Projections (I)

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

DESCRIPTION:
Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:
None.

ADMINISTRATIVE SIGN-OFF:

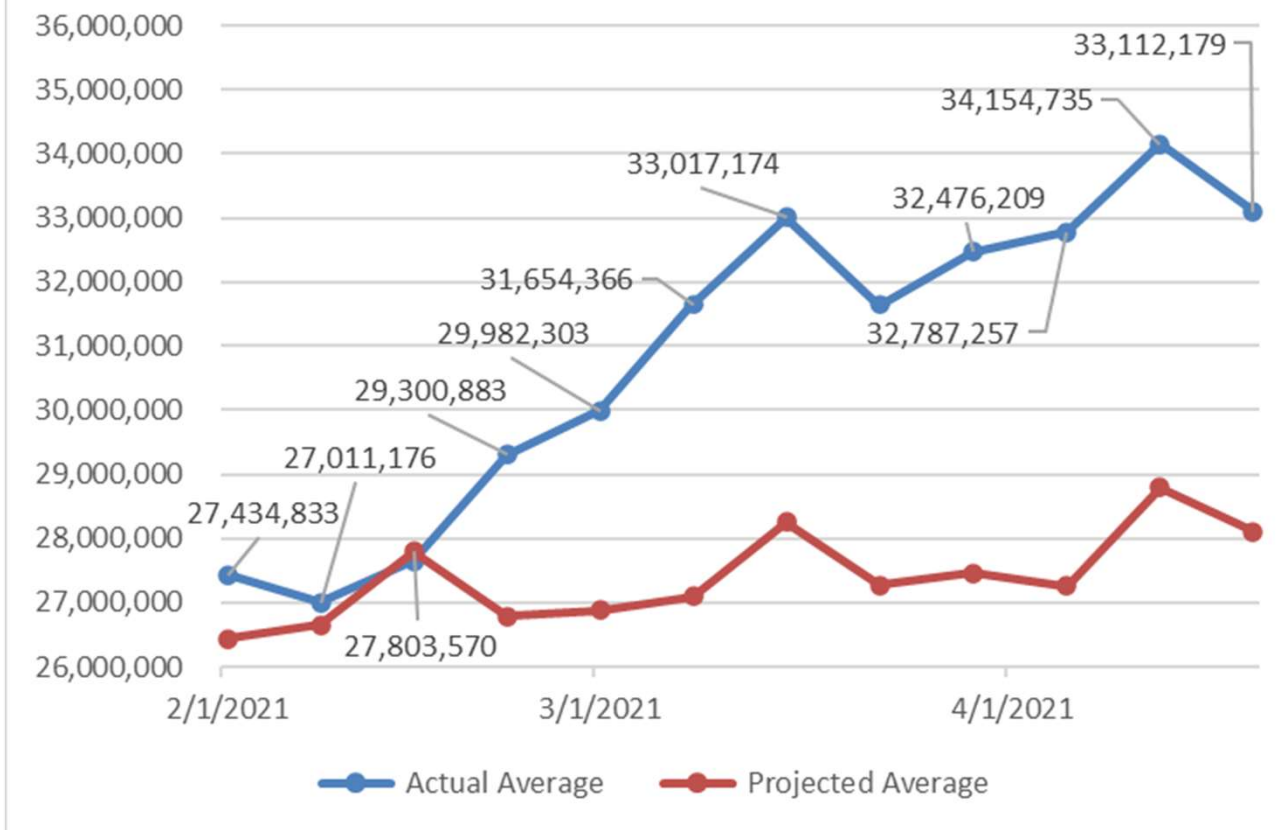


Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

SJVIA Cash Flow Projections

Justin Pratt
May 7, 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)

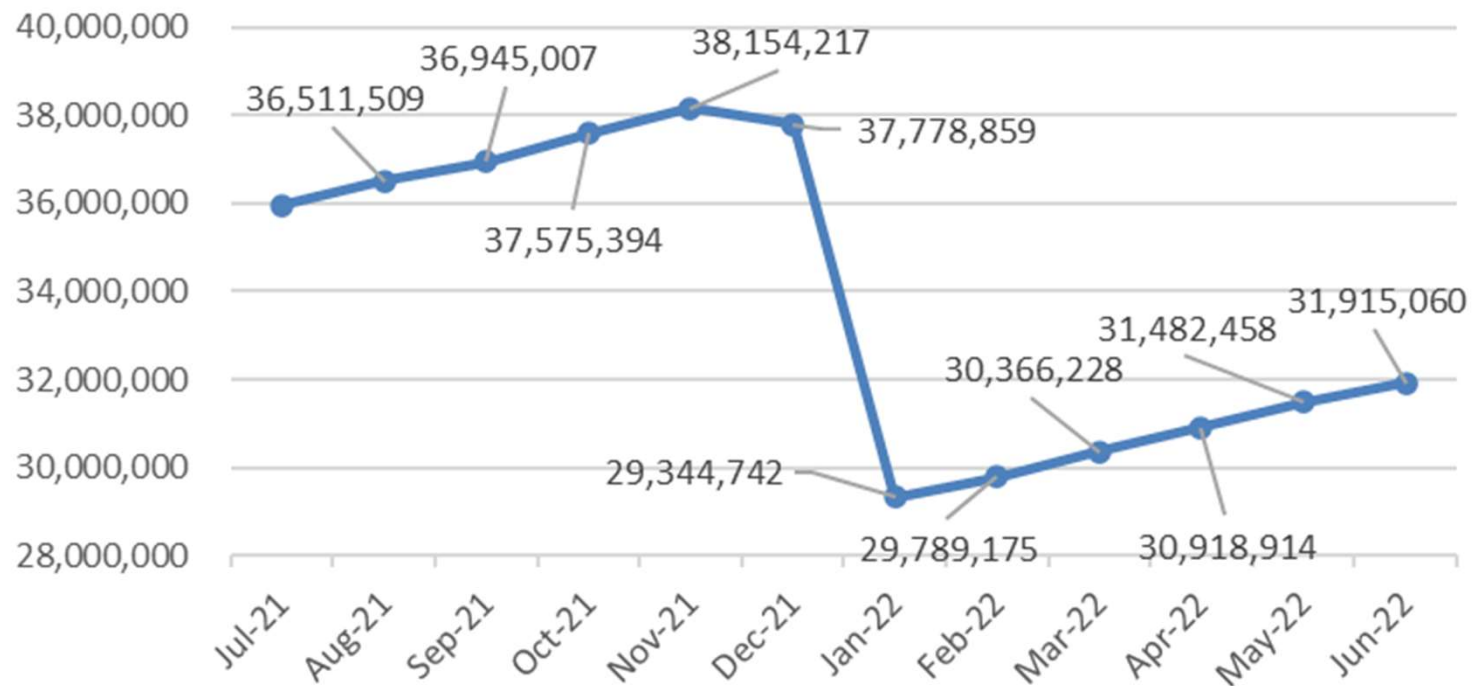
- 4/10/21 - \$35,062,371

- Receipt delays in primary transmittals briefly closed the gap between beginning projections & actuals.
- Average Daily PPO/EPO claims for February = \$147k
Average Daily PPO/EPO claims for March = \$157k
Average Daily PPO/EPO claims for April = \$173k
FY2021 Daily Average matching projections.
- Cash position currently \$5M above projected totals

SJVIA Debt Obligations & Cash Positions 5/7/2021	IBNR Reserves	2-Month Stablization Reserve	COF & COT Loans & Int. Payable	Total
Current Debt Obligations	\$ 7,099,300	\$12,120,904	\$ 9,706,581	\$28,926,785
Debt Obligations Met?				
Current Cash Position	YES	YES	YES	\$34,886,951
Debt Obligations Met?				
Cash Projection, 6/30/2021	YES	YES	YES	\$34,614,993

- IBNR & Stabilization amounts based on FY2021 end of 2nd quarter reports, Loan & Int Payable as of 3/31/2021.
- Current cash position total taken on 4/26/2021.
- We are currently capable of meeting *all* debt obligations and can maintain that capability through the remainder of the fiscal year.
- All loans & interest payable due on 12/30/2021.

Projected Average For the Fiscal Year Ending June 30, 2022



- Receipts expected to exceed disbursement throughout all of FY2022.
- Without factoring in the effects of the loan payment, cash position for FY2022 is expected to improve by approximately \$4.6M.
- These projections assume full loan repayment will occur on its 12/30/2021 due date.



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AGENDA DATE: May 7, 2021

ITEM NUMBER: Item 9

SUBJECT: Receive Update from Auditor-Treasurer on SJVIA Financials as of March 31, 2021 (I)

REQUEST(S): That the Board receives the financial update through March 31, 2021.

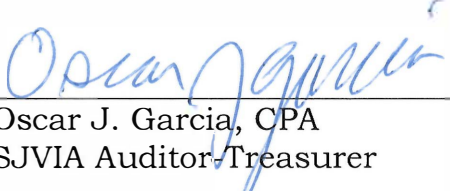
DESCRIPTION:

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 - RESTATED
As of December 31, 2020
(UNAUDITED)

ASSETS

Current assets:

Cash and cash equivalents	28,445,350
Due from other governmental units	2,815,886
Interest Receivable	94,557
Other receivables	977,819
Total current assets	<u>32,333,612</u>

Total assets	<u><u>\$ 32,333,612</u></u>
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LIABILITIES

Current liabilities:

Accounts payable	5,313,207
Interest payable	672,800
Loans payable	9,000,000
Unearned member contributions	3,135,781
Unpaid claims and claims adjustment expenses	7,099,300
Total current liabilities	<u>25,221,088</u>

Noncurrent liabilities:

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

Total liabilities	<u><u>\$ 26,105,520</u></u>
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NET POSITION

Unrestricted	6,228,092
Total net position	<u><u>\$ 6,228,092</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
Estimated Statement of Net Position
As of March 31, 2021
(UNAUDITED)

ASSETS

Current assets:

Cash and cash equivalents	19,686,084
Restricted cash	12,120,904
Due from other governmental units	1,305,843
Interest receivable	98,031
Total current assets	<u>33,210,862</u>

Total assets \$ 33,210,862

LIABILITIES

Current liabilities:

Accounts payable	4,764,815
Interest payable	706,581
Loans payable	9,000,000
Unpaid claims and claims adjustment expenses	7,099,300
Total current liabilities	<u>21,570,696</u>

Noncurrent liabilities:

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

Total liabilities \$ 22,455,128

NET POSITION

Unrestricted	(1,365,170)
Restricted - stabilization reserve	12,120,904
Total net position	<u><u>\$ 10,755,734</u></u>

Note:

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SAN JOAQUIN VALLEY INSURANCE AUTHORITY
ACTUALS VS. BUDGETED RECEIPTS & DISBURSEMENTS
AS OF MARCH 31, 2021
(UNAUDITED)

	Current Quarter				Year-To-Date			
	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE
RECEIPTS								
TOTAL RECEIPTS	\$29,668,713	\$ 30,942,385	\$ 1,273,672	4%	\$121,966,604	\$92,273,937	(\$29,692,667)	(24%)
DISBURSEMENTS: Fixed								
1 Specific Stop Loss Insurance (EPO/PPO/HDHP)	481,602	434,278	47,324	10%	2,022,726	1,452,222	570,504	28%
2 Claims Administration & Network Fees	852,213	875,570	(23,357)	(3%)	3,477,031	2,657,352	819,679	24%
3 Consulting Services	131,960	64,464	67,496	51%	527,837	297,648	230,189	44%
4 MyWorkplace (Hourglass) & ASI Admin	130,307	119,247	11,060	8%	521,228	356,663	164,565	32%
5 SJVIA Administration	56,046	87,887	(31,841)	(57%)	224,184	296,289	(72,105)	(32%)
6 Wellness	70,058	1,760	68,298	97%	280,230	23,757	256,473	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	1,583,206	160,507	9%	7,138,309	5,083,931	2,054,378	29%
DISBURSEMENTS: Claims								
9 Projected Paid Claims (EPO/PPO/HDHP & RX)	17,886,623	16,096,924	1,789,699	10%	72,643,009	53,901,368	18,741,641	26%
10 Projected Paid Claims: Dental	1,110,222	1,078,605	31,617	3%	4,485,357	3,113,128	1,372,229	31%
TOTAL CLAIMS DISBURSEMENTS	18,996,845	17,175,529	1,821,316	10%	77,128,366	57,014,496	20,113,870	26%
DISBURSEMENTS: Premiums								
11 Delta Dental DHMO	288,333	347,457	(59,124)	(21%)	1,153,330	1,078,322	75,008	7%
12 Vision Service Plan	187,017	184,533	2,484	1%	748,067	561,270	186,797	25%
13 Kaiser Permanente	6,827,360	7,090,235	(262,875)	(4%)	28,646,489	20,284,516	8,361,973	29%
TOTAL PREMIUM DISBURSEMENTS	7,302,710	7,622,225	(319,515)	(4%)	30,547,886	21,924,108	8,623,778	28%
TOTAL DISBURSEMENTS	28,043,265	26,380,960	1,662,305	6%	114,814,561	84,022,535	30,792,026	27%
14 Change in Reserve	1,625,448	4,561,425	2,935,977	181%	7,152,043	8,251,402	1,099,359	15%
COMBINED DISBURSEMENTS & CHANGES IN RESERVES	29,668,713	30,942,385	\$1,273,672	4%	121,966,604	\$92,273,937	(\$29,692,667)	(24%)

*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 MARCH 31, 2021
(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*	55,763			169,911		
Disbursements:						
Auditor-Treasurer Services	\$ 19,910			\$ 44,658		
Legal Services (CoF & CoT)	6,310			16,846		
Litigation	6,858			25,527		
Human Resource Services	42,646			93,047		
Insurance (Liability, Bond, Etc)	-			76,051		
Audit Fees	5,880			20,700		
Bank Service Fees	6,283			19,460		
Wellness		1,760			23,757	
Communications			-			-
Total Disbursements**	\$ 87,887	\$ 1,760	\$ -	\$ 296,289	\$ 23,757	\$ -
Change in Administration, Wellness & Communications Reserve	\$ (32,124)	\$ (1,760)	\$ -	\$ (126,378)	\$ (23,757)	\$ -

*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 March 31, 2021
(UNAUDITED)

	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	TOTAL
BEGINNING CASH BALANCES:										
Claims Funding Account (294)	\$ 215,284	\$ 470,282	\$ 703,900	\$ 395,448	\$ 588,016	\$ 707,340	\$ 325,607	\$ 463,572	\$ 547,689	\$ 215,284
Claims Main Account (819)	3,676,862	3,577,148	2,180,524	1,219,597	3,352,560	109,899	3,250,513	4,476,998	5,952,379	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>25,732,727</u>	<u>23,063,002</u>	<u>23,756,875</u>	<u>18,670,979</u>
Total Beginning Balances	22,563,125	23,387,298	25,920,795	25,474,923	25,393,166	28,911,997	29,308,847	28,003,572	30,256,943	22,563,125
RECEIPTS:										
Claims Funding Account (294)	4,889,535	5,428,768	4,203,545	5,709,586	5,164,547	4,377,974	4,175,801	4,923,470	4,474,209	43,347,435
Claims Main Account (819)	9,220,825	8,746,112	8,737,102	12,267,093	6,164,028	11,825,438	9,377,783	9,767,364	5,813,259	81,919,004
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>3,330,275</u>	<u>6,693,873</u>	<u>10,307,427</u>	<u>66,393,323</u>
	20,779,249	23,871,383	19,764,154	24,569,391	20,970,743	22,841,381	16,883,859	21,384,707	20,594,895	191,659,762
DISBURSEMENTS:										
Claims Funding Account (294)	4,634,537	5,195,150	4,511,997	5,517,018	5,045,223	4,759,707	4,037,836	4,839,353	4,709,558	43,250,379
Claims Main Account (819)	9,320,539	10,142,736	9,698,029	10,134,130	9,406,689	8,684,824	8,151,298	8,291,983	10,469,410	84,299,638
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>6,000,000</u>	<u>6,000,000</u>	<u>3,000,000</u>	<u>54,000,000</u>
TOTAL DISBURSEMENTS	19,955,076	21,337,886	20,210,026	24,651,148	17,451,912	22,444,531	18,189,134	19,131,336	18,178,968	181,550,017
ENDING CASH BALANCES:										
Claims Funding Account (294)	470,282	703,900	395,448	588,016	707,340	325,607	463,572	547,689	312,340	312,340
Claims Main Account (819)	3,577,148	2,180,524	1,219,597	3,352,560	109,899	3,250,513	4,476,998	5,952,379	1,296,228	1,296,228
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>23,063,002</u>	<u>23,756,875</u>	<u>31,064,302</u>	<u>31,064,302</u>
Total Ending Balances	\$ 23,387,298	\$ 25,920,795	\$ 25,474,923	\$ 25,393,166	\$ 28,911,997	\$ 29,308,847	\$ 28,003,572	\$ 30,256,943	\$ 32,672,870	\$ 32,672,870
Less Outstanding Checks										(865,882)
TOTAL CASH										\$ 31,806,988

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

AGENDA DATE: May 7, 2021

ITEM NUMBER: Item 10

SUBJECT: Receive Auditor-Treasurer Report and Recommendation for Securing an Auditing Company to Provide Annual Financial Services to the SJVIA and Authorize President to Executive Agreement Subject to Approval of SJVIA Auditor-Treasurer and Counsel (A)

REQUEST(S): That the Board Approve the Proposal from Price Paige & Company to Audit the Financial Statements for Fiscal Years Ending June 30, 2021, 2022, and 2023 (With Subsequent Extension Options for 2024 & 2025 Years)

DESCRIPTION:

The SJVIA Auditor-Treasurer prepared an RFQ to secure the services of a qualified firm to provide audit services in compliance with California Government Code 6505. The County of Fresno Auditor-Treasurer is responsible for contracting for audit services under California Government Code 6505.5 as part of the duties of the SJVIA Auditor-Treasurer.

The SJVIA's last contract for audit services was with Price Paige & Company. Their agreement began with the full audit of the fiscal year ending June 30, 2016 SJVIA Financial Statements and ended upon completion of the fiscal year ending June 30, 2020 Financial Statements. The SJVIA released a Request for Quotation (RFQ) on February 26, 2021, closing the bids on March 26, 2021. Out of the fourteen firms solicited, only Price Paige & Company provided a response to the RFQ. Their proposal was evaluated using the cost and technical criteria provided in the RFQ, and based on their high assessment rating and history with the SJVIA, received the recommendation of the SJVIA Auditor-Treasurer to continue providing audit services.

AGENDA: San Joaquin Valley Insurance Authority

DATE: May 7, 2021

Approval of the recommended action will authorize the SJVIA Auditor-Treasurer and Counsel to negotiate and finalize an agreement with Price Paige & Company, subject to the approval of the SJVIA President, and for the firm to begin performing services for the upcoming fiscal year ending June 30, 2021 audit upon scheduling.

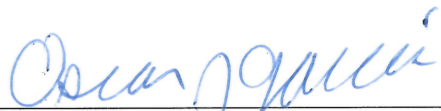
ALTERNATIVE ACTION:

Should your Board not approve the recommended action, the SJVIA Auditor-Treasurer would need to issue another RFQ for audit services which would delay the audit of the 2021 Financial Statements without any certainty of a more competitive or cost-effective bid.

FISCAL IMPACT/FINANCING:

Your Board's approval of the recommended action would result in a maximum fixed cost expense of up to \$61,104. This includes audit services completed in the first fiscal year ending June 30, 2021 for \$20,100; followed by two subsequent years at a maximum of \$20,100 and \$20,904 respectively.

ADMINISTRATIVE SIGN-OFF:



Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

**San Joaquin Valley Insurance Authority
Audit RFQ Mailing List**

<u>Name</u>	<u>Address</u>	<u>City, State, Zip</u>	<u>Contact/E-Mail Address</u>	<u>Status</u>	<u>NOTES</u>
Adair & Evans Accountancy Corp.	111 East Kern Avenue	Tulare, CA 93274	eric@tularecpa.com	Mailed & E-Mailed	No response
Artis Hare & Company, Inc. CPAs	222 N. Garden Suite 300	Visalia, CA 93291		RFQ Mailed	No response
Borchardt, Corona, Faeth & Zakarian CPAs	1180 E. Shaw, Suite 110	Fresno, CA 93710		RFQ Mailed	No response
Crowe LLP	400 Capitol Mall, Suite 1400	Sacramento, CA 95814-4498	Craig E. Yoder	RFQ Mailed	No response
Dekekian, George, Small & Markarian Accountancy Corp.	8080 N. Palm, Suite 201	Fresno CA 93711	small@cpaplus.com	Mailed & E-Mailed	No response; No response;
Gallina LLP	925 Highland Pointe Dr. Suite 450	Roseville, CA 95678-5418	solutions@galina.com	Mailed & E-Mailed	Undeliverable e-mail
Hills, Renaut, Homen & Hughes Accountancy Corp.	7040 N. Marks Suite 111	Frenso, CA 93711	info@hillsrenaut.com	Mailed & E-Mailed	No response
Hudson, Henderson & Company Inc.	7473 N. Ingram, Suite 102	Fresno, CA 93711	info@hhccpas.com	Mailed & E-Mailed	No response
M. Green & Company, LLP	3900 W. Caldwell Ave.	Visalia, CA 93278-3330	visalia@mgreencpas.com	Mailed & E-Mailed	No response
Macias, Gini & O'Connell, LLP	500 Capitol Mall, Suite 2200	Sacramento, CA 95814		RFQ Mailed	No response
Moore Grider & Company	325 E. Sierra Ave.	Frenso, CA 93710	plozano@mooregrider.com	Mailed & E-Mailed	No response
Noell, Agnew & Morse LLP	1001 N. Demaree Road	Visalia, CA 93291		RFQ Mailed	No response
Price, Paige & Company Accountancy Corp.	570 N. Magnolia Ave, Suite 100	Clovis, CA 93611	fausto@ppcpas.com	Received	3/25/2021, SELECTED
Sampson, Sampson & Patterson, LLP	3148 Willow Avenue, Suite 102	Clovis, CA 93612-4773	dansampson@sampsoncpa.com	Mailed & E-Mailed	No response

SJVIA Audit Proposal Price Service Comparison

May 7, 2021

PRICE PAIGE & COMPANY	Fiscal Years 2016-2020	Fiscal Years 2021-2025
Audit RFQ #	16-004	21-003
SJVIA Board Date	6/29/2017	5/7/2021
Contact	Fausto Hinojosa, CPA, CFE	Henry Oum, CPA
Service Address	677 Scott Avenue Clovis, CA 93612 (559)299-9540	570 N. Magnolia Avenue Ste. 100 Clovis, CA 93611 (559)299-9540
COST PROPOSED		
Services for First Contracted Year	\$19,500	\$20,100
Services for Second Contracted Year	\$19,500	\$20,100
Services for Third Contracted Year	\$20,100	\$20,904
Services for Fourth Contracted Year	\$20,100	\$20,904
Services for Fifth Contracted Year	\$20,700	\$21,740
HOURLY RATES		
Partner	\$260	\$250
Senior Managers/Managers	\$150	\$180
Seniors	\$135	\$150
Consultants & Staff	\$110	\$100
Clerical	\$70	\$70
SERVICES INCLUDED		
Audit of financials	Yes	Yes
Presentation of audit results	Yes	Yes
Communicate internal controls	Yes	Yes
Management letter	Yes	Yes
Transition meetings	n/a	n/a
Review of predecessor work	n/a	n/a
Consulting	Yes	Yes
Client training	Yes	Yes



BOARD OF DIRECTORS

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BRIAN PACHECO
AMY SHUKLIAN
PETE VANDER POEL

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

AGENDA DATE: May 7, 2021

ITEM NUMBER: Item 11

SUBJECT: Receive Consultant's Medical, Dental, and Vision Experience Reports through March 2021 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 March 2021 and update on projected plan experience accumulation.

DESCRIPTION:

The consultant's report shows that on a total cost basis from January through March 2021, the self-insured medical premium of \$20,762,300 exceeded total cost of \$17,403,499 for an accumulation of \$3,358,801, or an 83.8% 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 \$1,198,782 exceeded total cost of \$1,109,570 for an accumulation of \$89,213, or a 92.6% loss ratio.

The vision plan remains fully-insured and has an accumulation of \$9,144. Under the fully-insured arrangement all deficit or surplus positions stay with the carrier.

Keenan projected an \$8,821,449 accumulation for the 2021 plan year. The accumulation is built from premium exceeding plan costs, built-in margin on the Kaiser plan, prescription drug rebates, and other sources. As of March 31, 2021, \$4,270,574 or 48.4% of the annual total has been realized for the 2021 plan year.

AGENDA: San Joaquin Valley Insurance Authority

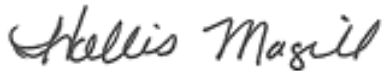
DATE: May 7, 2021

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.

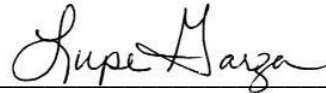
FISCAL IMPACT/FINANCING:

The 2021 plan year experience through March developed a \$3,358,801 medical accumulation and a \$89,213 dental accumulation for a total of \$3,448,014. The addition of the Kaiser reserve of \$199,015, and Kaiser EPO parity reserve of \$623,545, brings the collective total reserve accumulation up to \$4,270,574 (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



May 7, 2021

SJVIA Board Meeting: Consultant’s Report 2021 Plan Experience (Medical, Dental, and Vision) Through March 2021

The following pages provide a summary of the plan experience from January 1 through March 31, 2021 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). Please note that for the last two years the SJVIA has been made up of the County of Fresno and the County of Tulare, therefore the “Other” groups (cities) have been dropped from reporting.

The SJVIA self-funded plans show a surplus position of \$3,448,014 through March 2021.

Accumulation	COF	COT	Total
Medical	\$ 1,913,668	\$ 1,445,133	\$ 3,358,801
Dental	\$ 124,874	\$ (35,662)	\$ 89,213
Total	\$ 2,038,543	\$ 1,409,471	\$ 3,448,014
Loss Ratio			
Medical	85.7%	80.4%	83.8%
Dental	85.5%	110.5%	92.6%
Vision	91.4%	105.0%	95.7%

The Anthem self-funded medical plan shows an accumulated position of \$3,358,801 for an 83.8% total cost loss ratio through March 31, 2021.

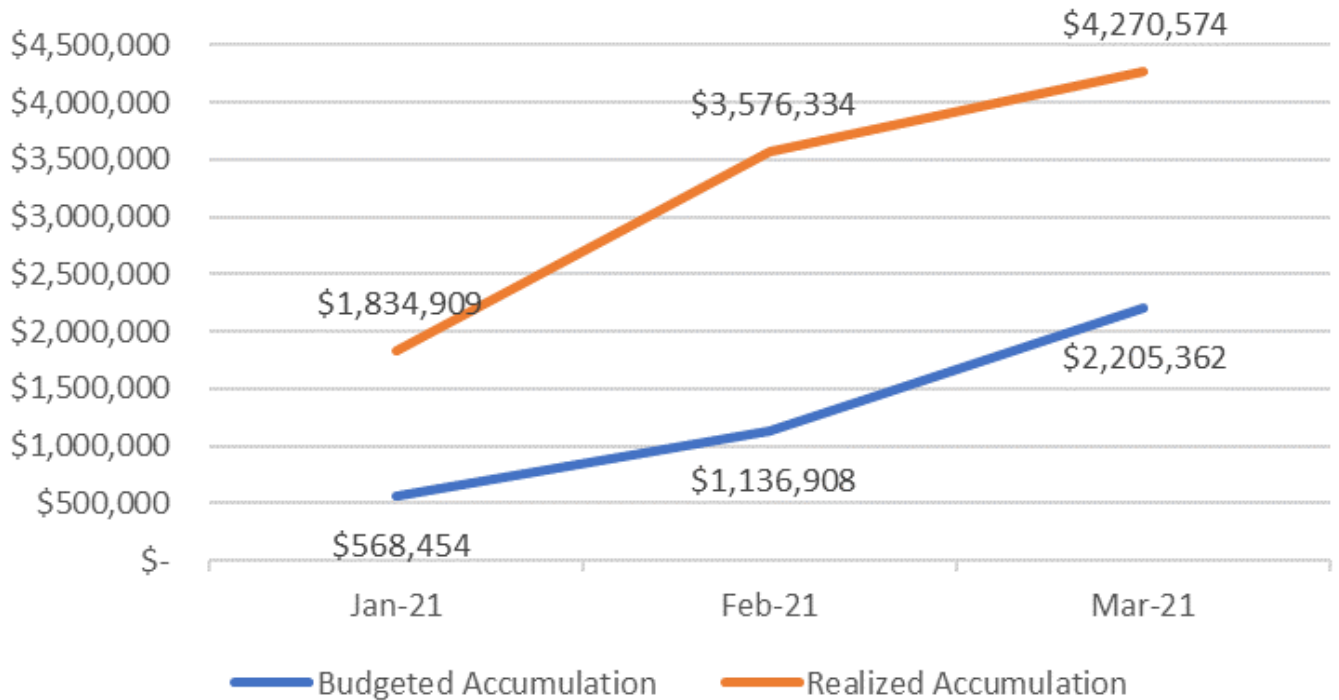
The Delta Dental self-funded dental plan shows an accumulation of \$89,213 for an 92.6% total cost loss ratio through March 31, 2021.

The vision plan remains fully-insured and shows an accumulated position of \$9,144 through March 31, 2021. Under the fully-insured arrangement all deficit or accumulated positions stay with the carrier.

For 2021, the County of Fresno is continuing with its EPO/Kaiser parity strategy which sets the EPO and Kaiser rates the same. This strategy provides margin on the Kaiser rates which funds a parity reserve to offset deficits on the EPO plan. Keenan estimates that the cumulative Kaiser parity reserve will be \$3,175,390. Through March 2021, the Kaiser parity reserve accumulated \$623,545 and over the same time the EPO plan shows an accumulated surplus position of \$739,109.

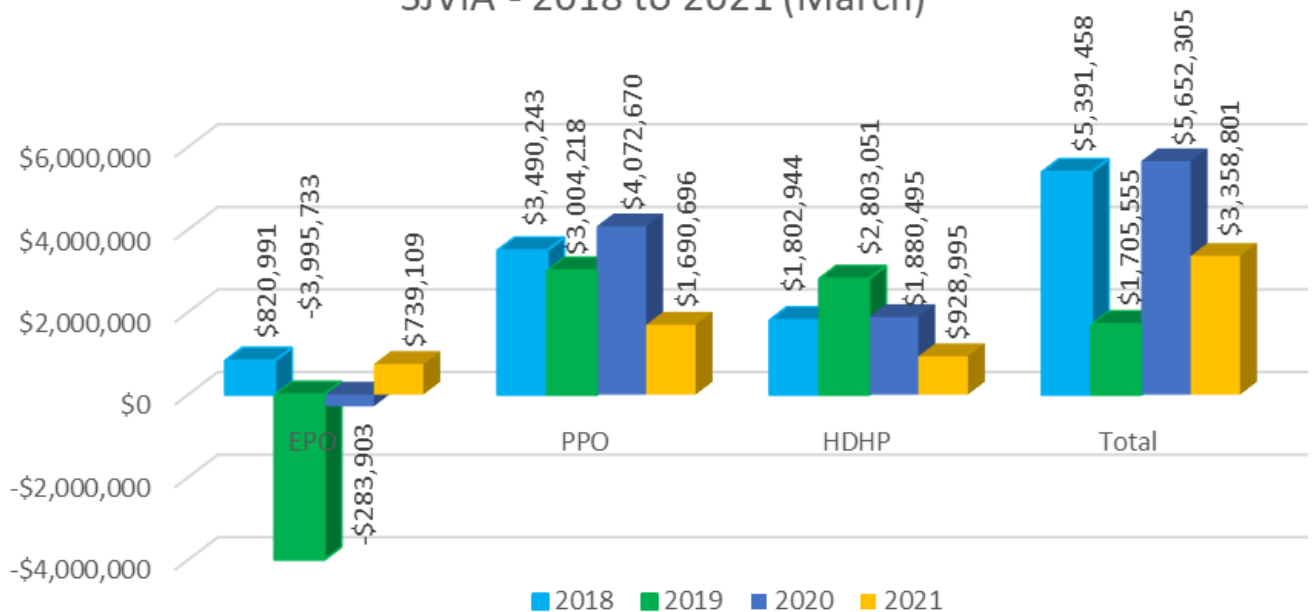
The SJVIA has an annual accumulative position through March 2021 of \$4,270,574 or 48.4% of the budgeted accumulative position of \$8,821,449 for the 2021 plan year.

Accumulation Comparison

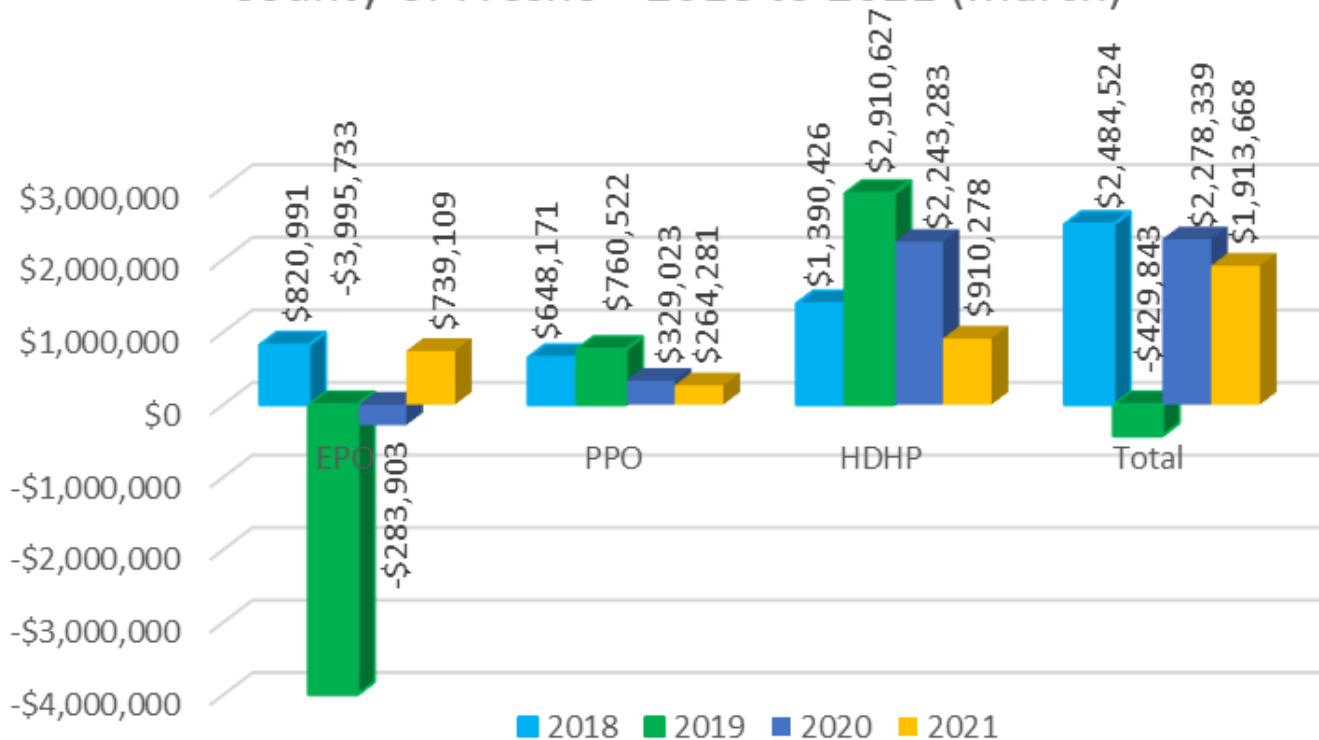


Please note that this is the consultant's report and prior to allocating funds for IBNR, the stabilization reserve, and to provide loan repayment, the SJVIA Auditor will provide the unaudited cash position based on actual revenue received and actual expenses paid.

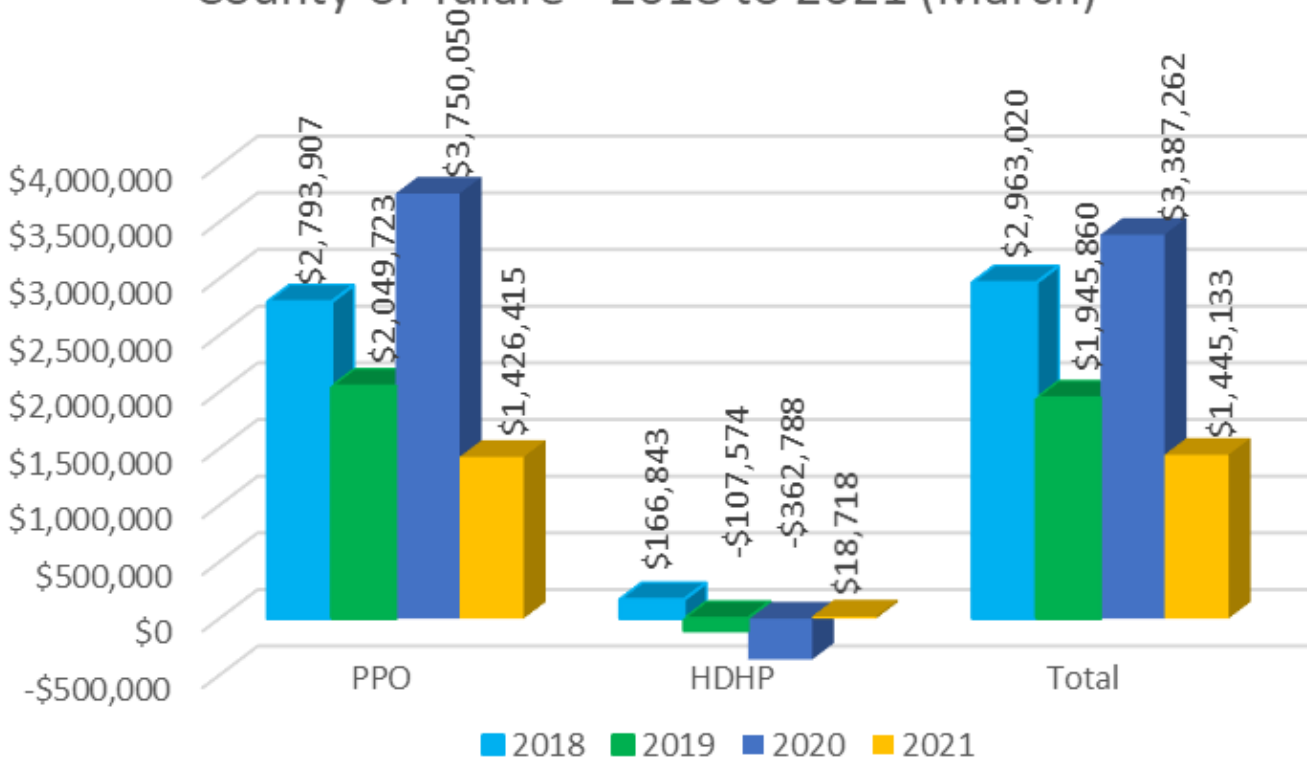
SJVIA - 2018 to 2021 (March)



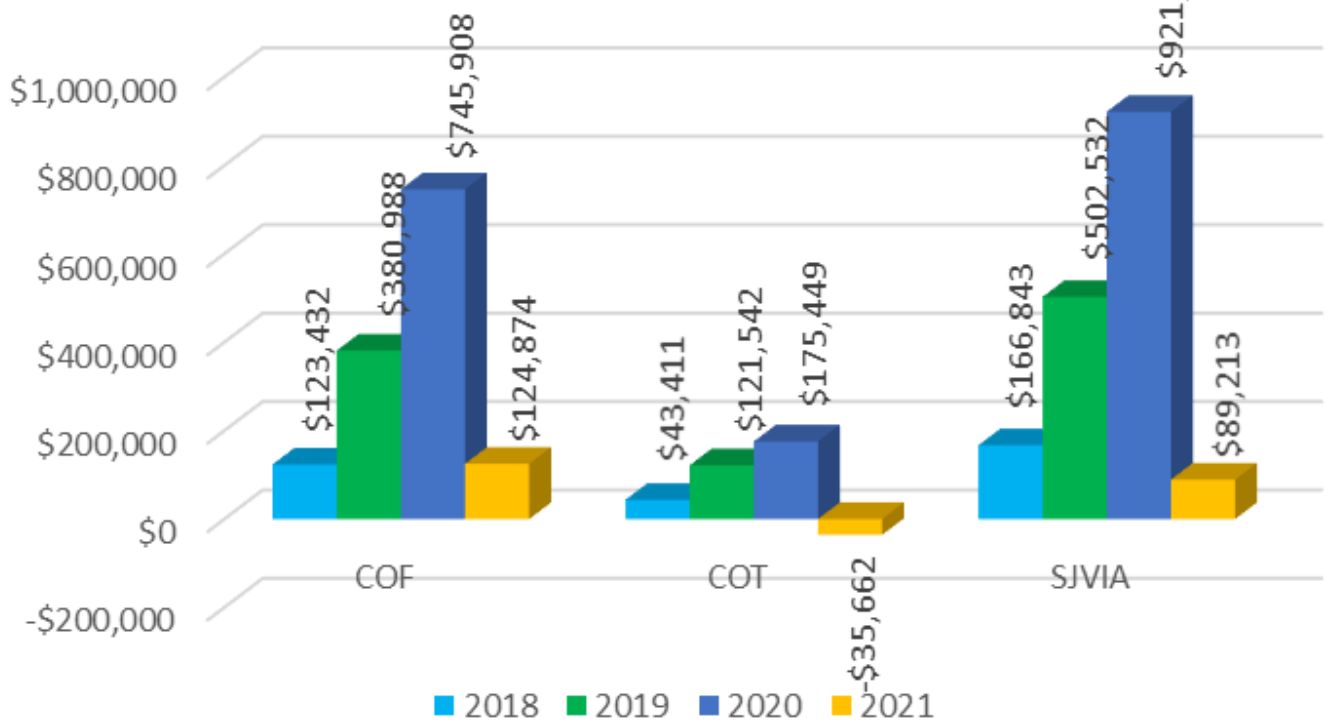
County of Fresno - 2018 to 2021 (March)



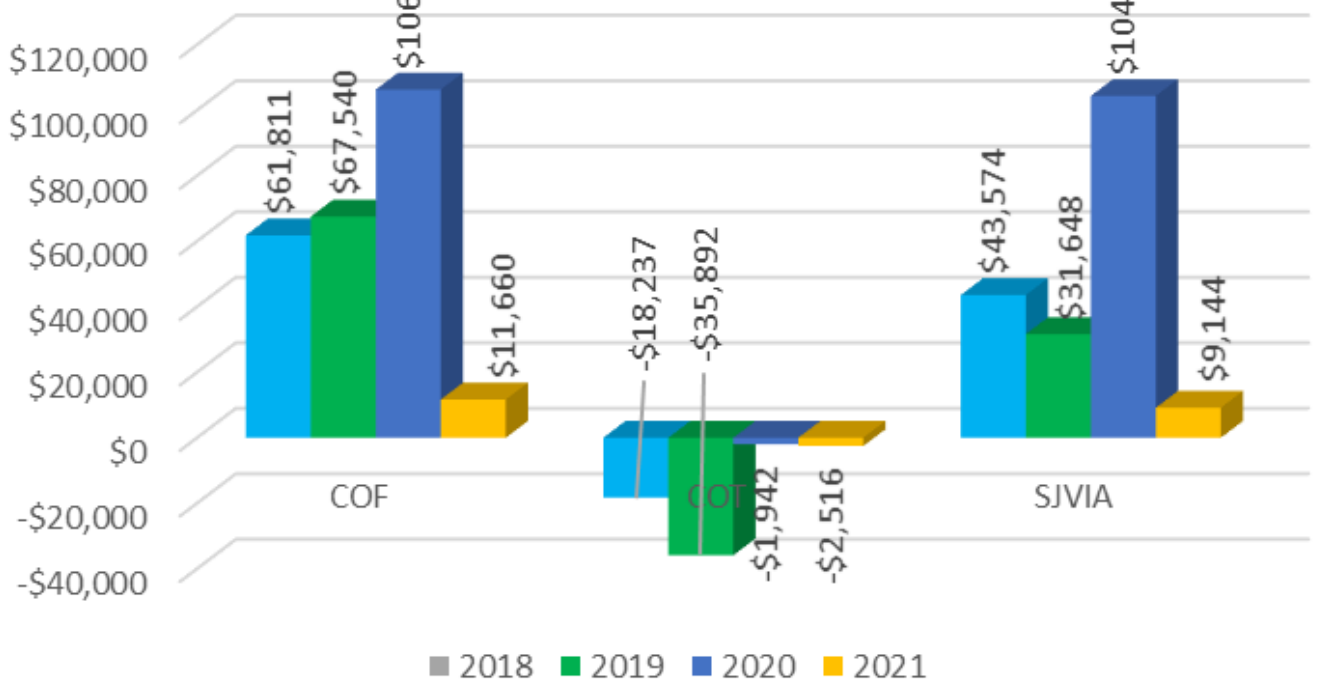
County of Tulare - 2018 to 2021 (March)



Dental - 2018 to 2021 (March)



Vision - 2018 to 2021 (March)



Budget vs. Calculated Accumulation													
2019	January	February	March	April	May	June	July	August	September	October	November	December	Total
Budget													
Plan Experience	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 3,283,410
Kaiser Rate Surcharge	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 719,171
<u>Delta Dental PSR Transfer</u>	<u>\$ 398,199</u>	<u>\$ 265,466</u>	<u>\$ 132,733</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 796,398</u>
2019 Budgeted Accumulation	\$ 731,747	\$ 599,014	\$ 466,281	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 4,798,979
Calculated													
Plan Experience (Medical)	\$ 266,540	\$ 571,444	\$ (526,484)	\$ (116,911)	\$ 556,905	\$ 555,716	\$ (807,303)	\$ 9,423	\$ 97,325	\$ (74,071)	\$ 403,481	\$ 769,490	\$ 1,705,555
Plan Experience (Dental)	\$ 69,763	\$ 25,643	\$ 41,648	\$ 27,807	\$ (4,548)	\$ 56,692	\$ 72,159	\$ (21,223)	\$ 65,340	\$ (30,719)	\$ 75,246	\$ 124,724	\$ 502,532
Prescription Drug Rebates*	\$ 382,100	\$ -	\$ 303,186	\$ 343,529	\$ -	\$ -	\$ 309,695	\$ -	\$ -	\$ 400,385	\$ -	\$ -	\$ 1,738,894
Kaiser Rate Surcharge	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 719,171
<u>Delta Dental PSR Transfer</u>	<u>\$ 379,822</u>	<u>\$ 379,190</u>	<u>\$ 189,652</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 948,664</u>
2019 Calculated Accumulation	\$ 1,158,156	\$ 1,036,208	\$ 67,932	\$ 314,356	\$ 612,288	\$ 672,339	\$ (365,518)	\$ 48,131	\$ 222,596	\$ 355,526	\$ 538,658	\$ 954,145	\$ 5,614,816
2020	January	February	March	April	May	June	July	August	September	October	November	December	Total
Budget													
Plan Experience (Medical)	\$ 168,530	\$ 168,530	\$ 168,530	\$ 168,530	\$ 168,530	\$ 168,530	\$ 168,530	\$ 168,530	\$ 168,530	\$ 168,530	\$ 168,530	\$ 168,530	\$ 2,022,355
Plan Experience (Dental)	\$ 6,991	\$ 6,991	\$ 6,991	\$ 6,991	\$ 6,991	\$ 6,991	\$ 6,991	\$ 6,991	\$ 6,991	\$ 6,991	\$ 6,991	\$ 6,991	\$ 83,897
Kaiser Accumulation	\$ 68,981	\$ 68,981	\$ 68,981	\$ 68,981	\$ 68,981	\$ 68,981	\$ 68,981	\$ 68,981	\$ 68,981	\$ 68,981	\$ 68,981	\$ 68,981	\$ 827,773
Kaiser EPO Parity Accumulation	\$ 168,307	\$ 168,307	\$ 168,307	\$ 168,307	\$ 168,307	\$ 168,307	\$ 168,307	\$ 168,307	\$ 168,307	\$ 168,307	\$ 168,307	\$ 168,307	\$ 2,019,689
<u>Prescription Drug Rebates</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 400,000</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 400,000</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 400,000</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 400,000</u>	<u>\$ 1,600,000</u>
2020 Budgeted Accumulation	\$ 412,810	\$ 412,810	\$ 812,810	\$ 412,810	\$ 412,810	\$ 812,810	\$ 412,810	\$ 412,810	\$ 812,810	\$ 412,810	\$ 412,810	\$ 812,810	\$ 6,553,714
Calculated													
Plan Experience (Medical)	\$ 719,955	\$ 1,022,844	\$ (107,282)	\$ 961,782	\$ 1,013,371	\$ 1,186,760	\$ 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
2021	January	February	March	April	May	June	July	August	September	October	November	December	Total
Budget													
Plan Experience (Medical)	\$ 230,104	\$ 230,104	\$ 230,104	\$ 230,104	\$ 230,104	\$ 230,104	\$ 230,104	\$ 230,104	\$ 230,104	\$ 230,104	\$ 230,104	\$ 230,104	\$ 2,761,249
Plan Experience (Dental)	\$ 6,076	\$ 6,076	\$ 6,076	\$ 6,076	\$ 6,076	\$ 6,076	\$ 6,076	\$ 6,076	\$ 6,076	\$ 6,076	\$ 6,076	\$ 6,076	\$ 72,913
Kaiser Accumulation	\$ 67,658	\$ 67,658	\$ 67,658	\$ 67,658	\$ 67,658	\$ 67,658	\$ 67,658	\$ 67,658	\$ 67,658	\$ 67,658	\$ 67,658	\$ 67,658	\$ 811,898
Kaiser EPO Parity Accumulation	\$ 264,616	\$ 264,616	\$ 264,616	\$ 264,616	\$ 264,616	\$ 264,616	\$ 264,616	\$ 264,616	\$ 264,616	\$ 264,616	\$ 264,616	\$ 264,616	\$ 3,175,390
<u>Prescription Drug Rebates</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 500,000</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 500,000</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 500,000</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 500,000</u>	<u>\$ 2,000,000</u>
2021 Budgeted Accumulation	\$ 568,454	\$ 568,454	\$ 1,068,454	\$ 568,454	\$ 568,454	\$ 1,068,454	\$ 568,454	\$ 568,454	\$ 1,068,454	\$ 568,454	\$ 568,454	\$ 1,068,454	\$ 8,821,449
Calculated													
Plan Experience (Medical)	\$ 1,496,168	\$ 1,440,644	\$ 421,990	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,358,801
Plan Experience (Dental)	\$ 64,691	\$ 26,113	\$ (1,592)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 89,213
Kaiser Accumulation	\$ 66,307	\$ 66,453	\$ 66,255	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 199,015
Kaiser EPO Parity Accumulation	\$ 207,743	\$ 208,215	\$ 207,587	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 623,545
Prescription Drug Rebates	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<u>Other</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
2021 Calculated Accumulation	\$ 1,834,909	\$ 1,741,424	\$ 694,240	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,270,574

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 March 2021
All Districts Combined - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Apr-19	6,952	\$6,619,293	\$4,445,896	\$1,727,066	\$586,536	\$0	\$6,759,498	-\$140,204	\$887.94	102.1%
May-19	6,967	\$6,632,487	\$3,904,050	\$1,603,455	\$587,848	\$0	\$6,095,353	\$537,134	\$790.51	91.9%
Jun-19	6,955	\$6,623,708	\$4,004,128	\$1,472,401	\$587,041	\$0	\$6,063,570	\$560,138	\$787.42	91.5%
Jul-19	6,942	\$6,604,484	\$5,065,081	\$1,729,320	\$585,871	\$0	\$7,380,271	-\$775,788	\$978.74	111.7%
Aug-19	6,938	\$6,600,246	\$4,464,611	\$1,552,295	\$585,372	\$0	\$6,602,278	-\$2,032	\$867.24	100.0%
Sep-19	6,909	\$6,561,433	\$4,381,013	\$1,410,795	\$583,143	\$0	\$6,374,952	\$186,481	\$838.30	97.2%
Oct-19	6,939	\$6,577,741	\$4,391,429	\$1,678,394	\$585,570	\$0	\$6,655,393	-\$77,653	\$874.74	101.2%
Nov-19	6,928	\$6,566,009	\$4,152,642	\$1,495,860	\$584,516	-\$24,644	\$6,208,375	\$357,634	\$811.76	94.6%
Dec-19	6,970	\$6,611,077	\$3,769,550	\$1,517,519	\$589,068	-\$14,621	\$5,861,515	\$749,562	\$756.45	88.7%
Jan-20	6,976	\$6,841,737	\$3,845,008	\$1,680,161	\$589,327	\$0	\$6,114,496	\$727,241	\$792.03	89.4%
Feb-20	6,952	\$6,810,616	\$3,948,649	\$1,420,793	\$587,431	-\$173,505	\$5,783,367	\$1,027,249	\$747.40	84.9%
Mar-20	6,978	\$6,832,573	\$4,361,721	\$1,933,751	\$589,416	\$50,701	\$6,935,589	-\$103,016	\$909.45	101.5%
Apr-20	6,951	\$6,802,688	\$3,513,095	\$1,741,082	\$586,729	\$0	\$5,840,906	\$961,782	\$755.89	85.9%
May-20	6,958	\$6,816,427	\$3,615,087	\$1,603,786	\$587,347	\$0	\$5,806,221	\$1,010,206	\$750.05	85.2%
Jun-20	6,991	\$6,835,479	\$3,378,527	\$1,671,842	\$590,207	\$0	\$5,640,576	\$1,194,904	\$722.41	82.5%
Jul-20	6,968	\$6,819,610	\$4,475,289	\$1,685,279	\$588,071	-\$158,003	\$6,590,636	\$228,974	\$861.45	96.6%
Aug-20	6,938	\$6,792,540	\$5,008,363	\$1,684,425	\$585,527	\$0	\$7,278,315	-\$485,775	\$964.66	107.2%
Sep-20	6,933	\$6,801,882	\$4,574,477	\$1,739,350	\$585,085	-\$425,617	\$6,473,295	\$328,587	\$849.30	95.2%
Oct-20	6,923	\$6,790,493	\$4,386,987	\$1,679,677	\$584,341	-\$7,062	\$6,643,942	\$146,551	\$875.29	97.8%
Nov-20	6,906	\$6,780,776	\$4,568,373	\$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	\$1,790,422	\$586,732	-\$55,952	\$6,467,697	\$469,832	\$846.30	93.2%
Jan-21	6,939	\$6,937,174	\$3,445,192	\$1,445,101	\$564,856	-\$14,142	\$5,441,006	\$1,496,168	\$702.72	78.4%
Feb-21	6,914	\$6,906,818	\$3,486,476	\$1,465,588	\$562,855	-\$48,745	\$5,466,174	\$1,440,644	\$709.19	79.1%
Mar-21	6,920	\$6,918,308	\$4,064,322	\$1,728,420	\$563,408	\$140,168	\$6,496,319	\$421,990	\$857.36	93.9%
2018	6,937	\$77,237,343	\$44,923,047	\$19,626,803	\$6,118,960	-\$551,304	\$70,117,506	\$7,119,837	\$768.86	90.8%
2019	6,947	\$79,302,855	\$51,794,033	\$18,908,423	\$7,036,763	-\$39,265	\$77,699,954	\$1,602,901	\$847.62	98.0%
2020	6,952	\$81,862,351	\$49,822,070	\$20,227,143	\$7,042,998	-\$905,527	\$76,186,685	\$5,675,667	\$828.83	93.1%
2021 YTD	6,924	\$20,762,300	\$10,995,990	\$4,639,109	\$1,691,118	\$77,281	\$17,403,499	\$3,358,801	\$756.38	83.8%
Current 12 Months	6,941	\$82,139,725	\$48,662,682	\$19,831,548	\$6,967,943	-\$705,441	\$74,756,731	\$7,382,994	\$813.89	91.0%

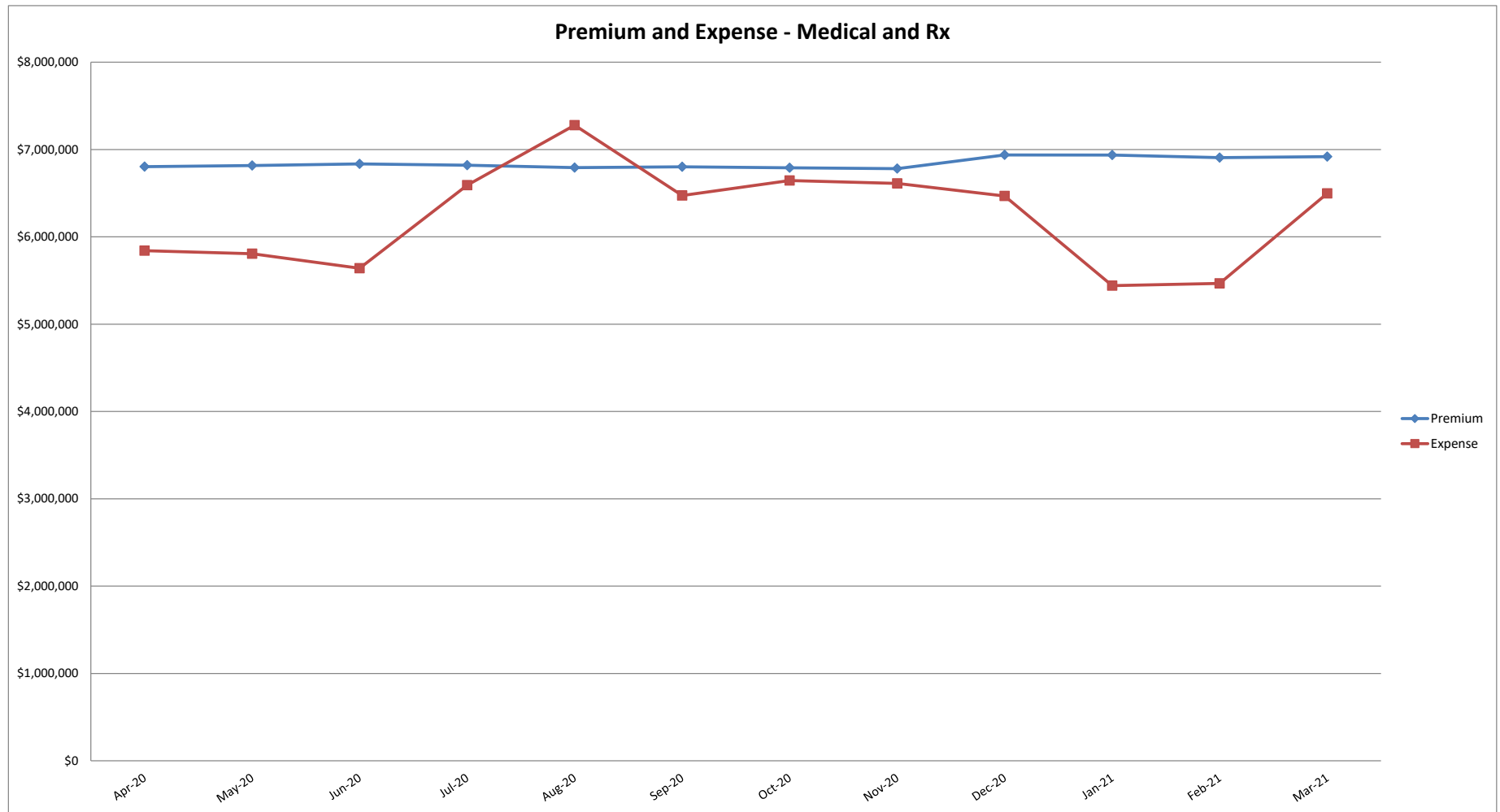
Data Sources:

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

Notes:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2021
All Districts Combined - All Medical**





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2021
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			
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%
Jan-21	3,067	\$3,737,985	\$2,203,064	\$791,611	\$276,919	-\$14,142	\$3,257,452	\$480,534	\$971.81	87.1%
Feb-21	3,058	\$3,722,132	\$2,375,395	\$820,685	\$276,107	-\$48,745	\$3,423,443	\$298,689	\$1,029.21	92.0%
Mar-21	3,072	\$3,733,137	\$2,399,018	\$956,694	\$277,371	\$140,168	\$3,773,251	-\$40,114	\$1,137.98	101.1%
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	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%
2021 YTD	3,066	\$11,193,254	\$6,977,477	\$2,568,990	\$830,397	\$77,281	\$10,454,145	\$739,109	\$1,046.40	93.4%
Current 12 Months	3,068	\$43,960,116	\$30,229,032	\$10,774,930	\$3,474,533	-\$705,441	\$43,773,054	\$187,062	\$1,094.71	99.6%

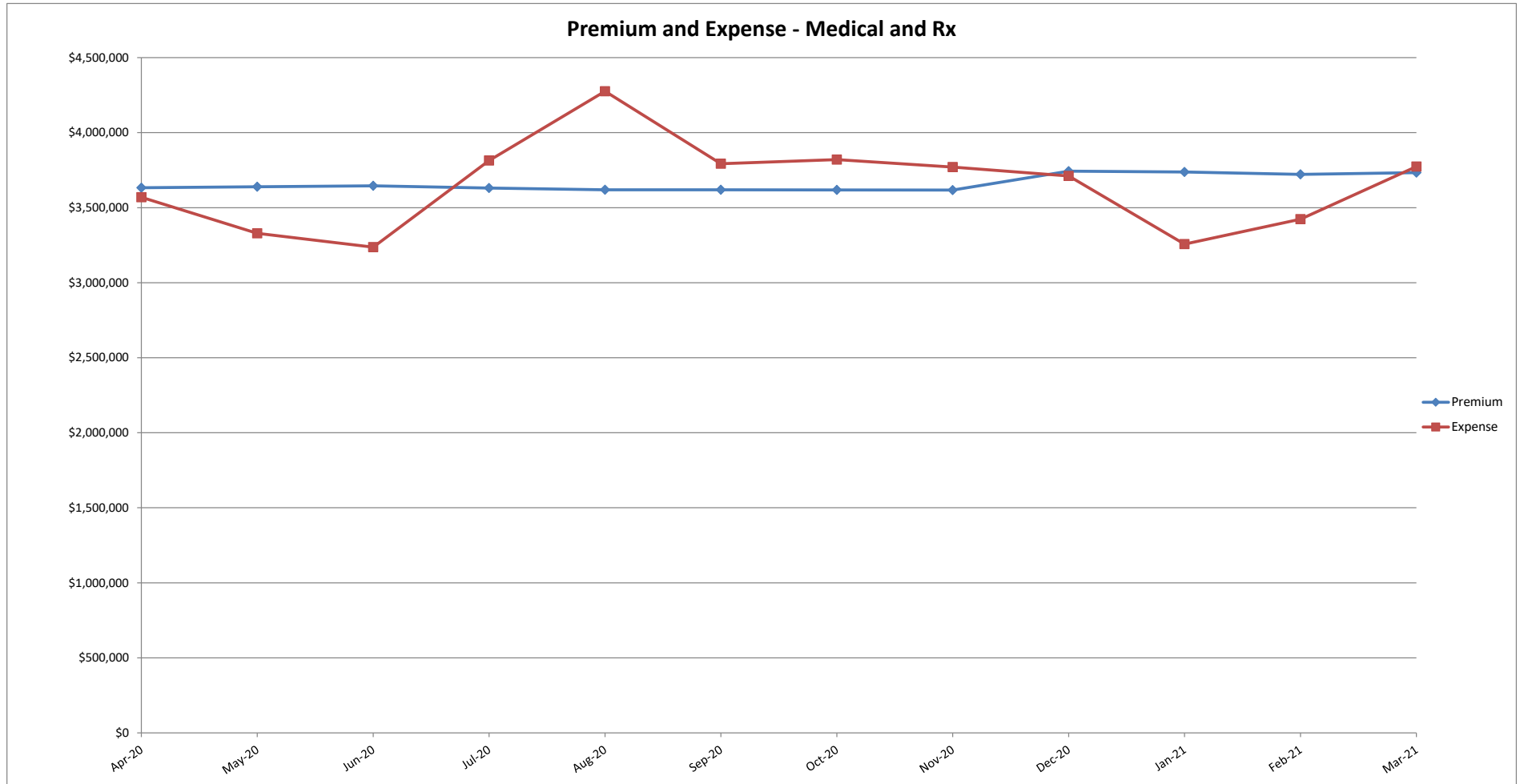
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**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2021
All Districts Combined - EPO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2021
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			
Apr-19	3,102	\$2,477,870	\$1,562,549	\$735,741	\$229,939	\$0	\$2,528,230	-\$50,359	\$740.91	102.0%
May-19	3,109	\$2,484,592	\$1,388,092	\$701,224	\$230,456	\$0	\$2,319,773	\$164,819	\$672.02	93.4%
Jun-19	3,090	\$2,469,949	\$1,245,026	\$596,501	\$229,053	\$0	\$2,070,580	\$399,369	\$595.96	83.8%
Jul-19	3,094	\$2,467,743	\$1,277,318	\$799,851	\$229,349	\$0	\$2,306,517	\$161,225	\$671.35	93.5%
Aug-19	3,108	\$2,478,545	\$1,489,091	\$653,241	\$230,383	\$0	\$2,372,715	\$105,830	\$689.30	95.7%
Sep-19	3,086	\$2,457,914	\$1,370,735	\$611,268	\$228,758	\$0	\$2,210,760	\$247,154	\$642.26	89.9%
Oct-19	3,101	\$2,470,587	\$1,131,354	\$645,526	\$229,866	\$0	\$2,006,746	\$463,841	\$573.00	81.2%
Nov-19	3,098	\$2,470,122	\$1,475,822	\$624,477	\$229,637	\$0	\$2,329,936	\$140,186	\$677.95	94.3%
Dec-19	3,094	\$2,460,970	\$948,984	\$677,844	\$229,305	\$0	\$1,856,133	\$604,837	\$525.80	75.4%
Jan-20	3,105	\$2,577,095	\$1,375,731	\$687,899	\$230,147	\$0	\$2,293,777	\$283,318	\$664.62	89.0%
Feb-20	3,079	\$2,553,570	\$1,122,710	\$585,243	\$228,169	\$0	\$1,936,122	\$617,449	\$554.71	75.8%
Mar-20	3,101	\$2,573,254	\$1,252,820	\$781,173	\$229,808	\$0	\$2,263,801	\$309,453	\$655.92	88.0%
Apr-20	3,107	\$2,579,385	\$1,051,406	\$706,805	\$230,237	\$0	\$1,988,448	\$590,937	\$565.89	77.1%
May-20	3,110	\$2,583,582	\$1,126,316	\$627,606	\$230,516	\$0	\$1,984,438	\$599,144	\$563.96	76.8%
Jun-20	3,121	\$2,593,909	\$1,159,286	\$688,886	\$231,343	\$0	\$2,079,515	\$514,395	\$592.17	80.2%
Jul-20	3,121	\$2,596,813	\$1,500,404	\$631,333	\$231,350	\$0	\$2,363,086	\$233,727	\$683.03	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	\$1,545,213	\$659,880	\$230,228	\$0	\$2,435,321	\$158,986	\$709.95	93.9%
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%
Jan-21	3,104	\$2,604,846	\$1,157,039	\$593,016	\$229,621	\$0	\$1,979,676	\$625,170	\$563.81	76.0%
Feb-21	3,093	\$2,596,239	\$931,312	\$589,641	\$228,812	\$0	\$1,749,765	\$846,473	\$491.74	67.4%
Mar-21	3,085	\$2,594,983	\$1,455,976	\$691,731	\$228,223	\$0	\$2,375,930	\$219,053	\$696.18	91.6%
2018	3,042	\$28,815,253	\$14,613,408	\$8,152,875	\$2,412,885	-\$169,926	\$25,009,242	\$3,806,011	\$619.03	86.8%
2019	3,095	\$29,640,712	\$16,034,925	\$8,042,317	\$2,753,224	\$0	\$26,830,466	\$2,810,246	\$648.25	90.5%
2020	3,106	\$31,016,026	\$16,031,702	\$8,143,049	\$2,762,203	\$0	\$26,936,953	\$4,079,073	\$648.71	86.8%
2021 YTD	3,094	\$7,796,067	\$3,544,328	\$1,874,388	\$686,655	\$0	\$6,105,371	\$1,690,696	\$583.79	78.3%
Current 12 Months	3,105	\$31,108,175	\$15,824,769	\$7,963,122	\$2,760,734	\$0	\$26,548,625	\$4,559,550	\$638.38	85.3%

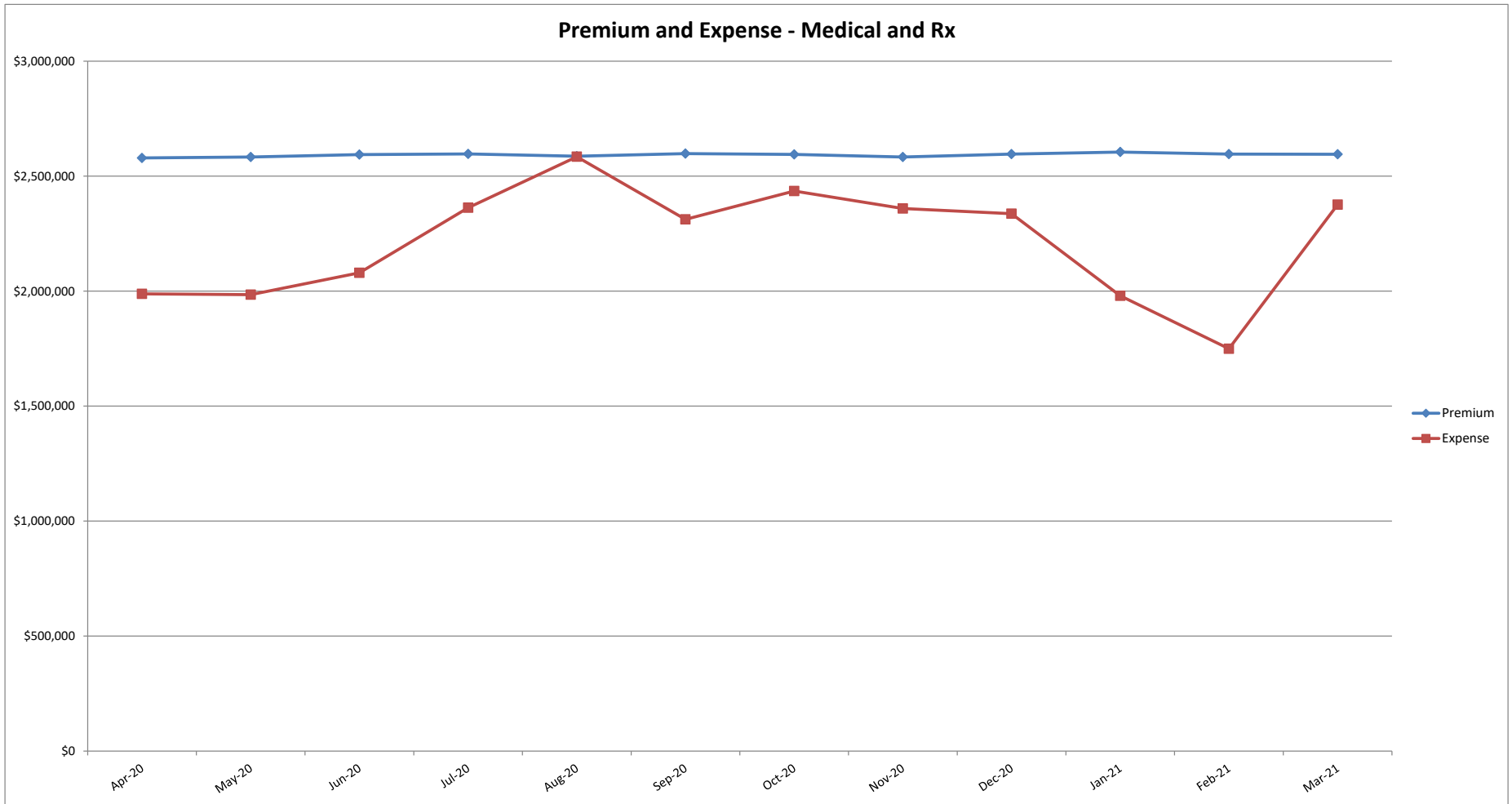
Data Sources:

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

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**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2021
All Districts Combined - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2021
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			
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%
Jan-21	768	\$594,342	\$85,089	\$60,474	\$58,315	\$0	\$203,879	\$390,464	\$189.54	34.3%
Feb-21	763	\$588,447	\$179,768	\$55,262	\$57,936	\$0	\$292,966	\$295,481	\$308.03	49.8%
Mar-21	763	\$590,189	\$209,328	\$79,996	\$57,815	\$0	\$347,138	\$243,051	\$379.19	58.8%
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	769	\$7,068,027	\$3,401,044	\$1,041,835	\$744,652	\$0	\$5,187,531	\$1,880,496	\$481.56	73.4%
2021 YTD	765	\$1,772,978	\$474,186	\$195,731	\$174,066	\$0	\$843,983	\$928,995	\$292.03	47.6%
Current 12 Months	768	\$7,071,434	\$2,608,881	\$1,093,496	\$732,675	\$0	\$4,435,053	\$2,636,382	\$401.78	62.7%

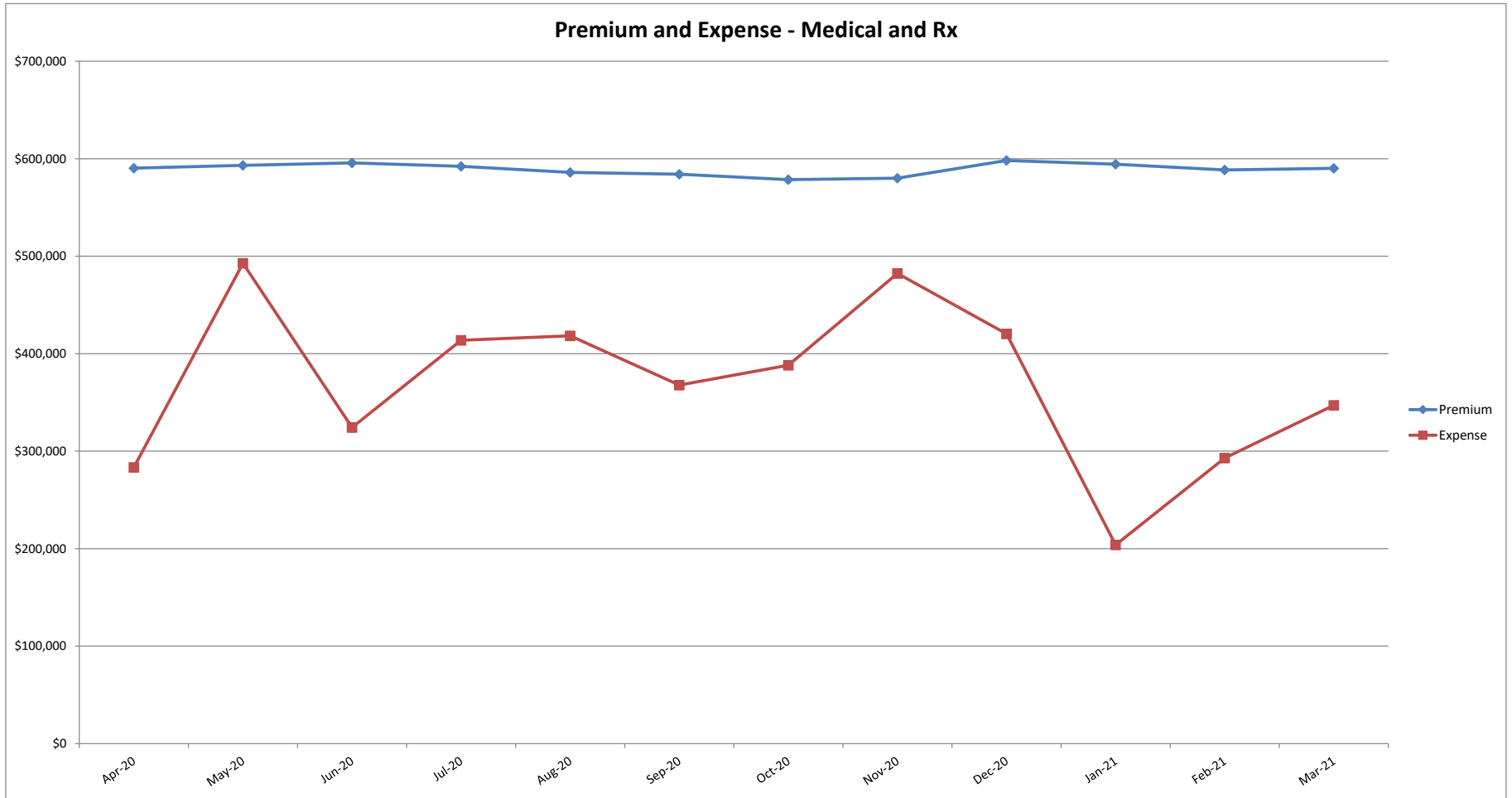
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**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2021
All Districts Combined - HDHP**





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2021
County of Fresno - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Apr-19	3,929	\$4,268,294	\$2,940,957	\$1,012,854	\$363,257	\$0	\$4,317,069	-\$48,774	\$1,006.31	101.1%
May-19	3,937	\$4,275,658	\$2,488,233	\$929,847	\$364,052	\$0	\$3,782,133	\$493,525	\$868.19	88.5%
Jun-19	3,946	\$4,282,374	\$2,806,991	\$892,778	\$364,796	\$0	\$4,064,566	\$217,808	\$937.60	94.9%
Jul-19	3,929	\$4,265,355	\$3,828,110	\$950,531	\$363,331	\$0	\$5,141,972	-\$876,617	\$1,216.25	120.6%
Aug-19	3,911	\$4,250,316	\$2,986,201	\$914,827	\$361,798	\$0	\$4,262,825	-\$12,510	\$997.45	100.3%
Sep-19	3,905	\$4,233,021	\$3,054,615	\$821,510	\$361,268	\$0	\$4,237,393	-\$4,371	\$992.61	100.1%
Oct-19	3,920	\$4,236,425	\$3,302,614	\$1,049,606	\$362,586	\$0	\$4,714,806	-\$478,381	\$1,110.26	111.3%
Nov-19	3,911	\$4,224,192	\$2,769,749	\$893,619	\$361,681	-\$24,644	\$4,000,405	\$223,787	\$930.38	94.7%
Dec-19	3,951	\$4,271,027	\$2,719,201	\$871,576	\$366,084	-\$14,621	\$3,942,240	\$328,787	\$905.13	92.3%
Jan-20	3,950	\$4,389,610	\$2,506,823	\$1,025,374	\$365,827	\$0	\$3,898,023	\$491,586	\$894.23	88.8%
Feb-20	3,943	\$4,371,028	\$2,746,757	\$858,742	\$365,186	-\$173,505	\$3,797,180	\$573,848	\$870.40	86.9%
Mar-20	3,948	\$4,374,673	\$3,051,368	\$1,163,600	\$365,620	\$50,701	\$4,631,290	-\$256,617	\$1,080.46	105.9%
Apr-20	3,913	\$4,334,567	\$2,691,200	\$1,058,690	\$362,343	\$0	\$4,112,233	\$222,334	\$958.32	94.9%
May-20	3,925	\$4,351,224	\$2,397,772	\$981,209	\$363,330	\$0	\$3,742,312	\$608,912	\$860.89	86.0%
Jun-20	3,949	\$4,363,382	\$2,252,852	\$1,008,820	\$365,525	\$0	\$3,627,197	\$736,185	\$825.95	83.1%
Jul-20	3,927	\$4,345,200	\$3,009,522	\$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	\$1,021,221	\$361,732	\$0	\$4,808,186	-\$481,393	\$1,137.78	111.1%
Sep-20	3,904	\$4,331,783	\$3,268,592	\$1,047,897	\$361,363	-\$425,617	\$4,252,235	\$79,548	\$996.64	98.2%
Oct-20	3,897	\$4,323,016	\$2,912,075	\$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	\$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	\$1,092,751	\$364,192	-\$55,952	\$4,216,357	\$262,306	\$978.70	94.1%
Jan-21	3,920	\$4,465,232	\$2,293,143	\$869,715	\$341,628	-\$14,142	\$3,490,344	\$974,888	\$803.24	78.2%
Feb-21	3,908	\$4,447,817	\$2,590,421	\$906,160	\$340,588	-\$48,745	\$3,788,424	\$659,392	\$882.25	85.2%
Mar-21	3,924	\$4,462,554	\$2,651,012	\$1,049,983	\$342,004	\$140,168	\$4,183,167	\$279,387	\$978.89	93.7%
2018	3,998	\$50,293,893	\$31,099,478	\$11,964,537	\$3,791,051	-\$381,378	\$46,473,688	\$3,820,205	\$889.74	92.4%
2019	3,933	\$51,210,455	\$36,088,764	\$11,135,254	\$4,364,951	-\$39,265	\$51,549,705	-\$339,249	\$999.83	100.7%
2020	3,924	\$52,314,281	\$34,231,702	\$12,340,110	\$4,359,591	-\$905,527	\$50,025,876	\$2,288,405	\$969.72	95.6%
2021 YTD	3,917	\$13,375,603	\$7,534,576	\$2,825,858	\$1,024,219	\$77,281	\$11,461,935	\$1,913,668	\$888.17	85.7%
Current 12 Months	3,917	\$52,554,574	\$33,461,330	\$12,118,252	\$4,287,177	-\$705,441	\$49,161,318	\$3,393,256	\$954.71	93.5%

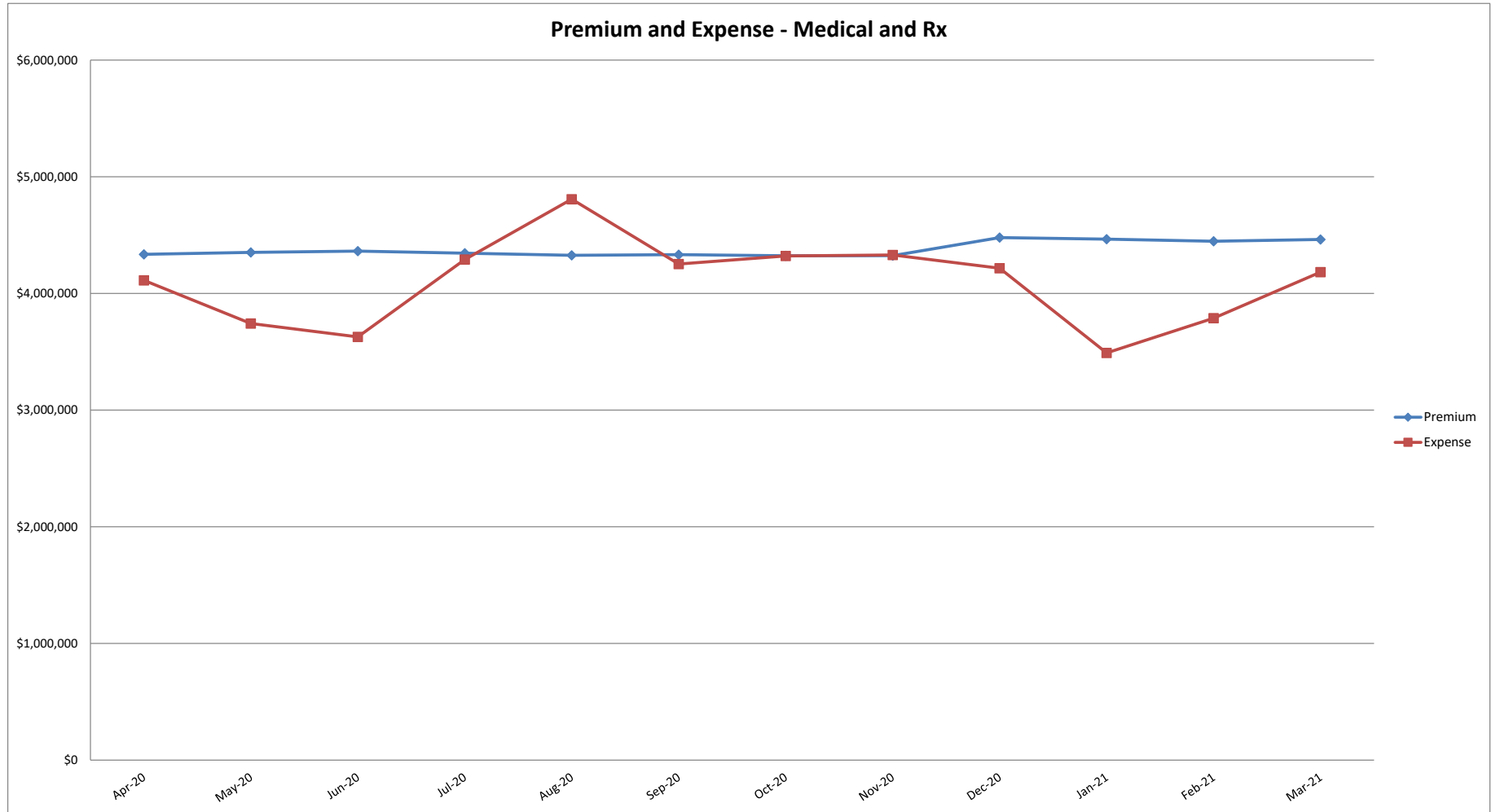
Data Sources:

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**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2021
County of Fresno - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2021
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			
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%
Jan-21	3,067	\$3,737,985	\$2,203,064	\$791,611	\$276,919	-\$14,142	\$3,257,452	\$480,534	\$971.81	87.1%
Feb-21	3,058	\$3,722,132	\$2,375,395	\$820,685	\$276,107	-\$48,745	\$3,423,443	\$298,689	\$1,029.21	92.0%
Mar-21	3,072	\$3,733,137	\$2,399,018	\$956,694	\$277,371	\$140,168	\$3,773,251	-\$40,114	\$1,137.98	101.1%
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	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%
2021 YTD	3,066	\$11,193,254	\$6,977,477	\$2,568,990	\$830,397	\$77,281	\$10,454,145	\$739,109	\$1,046.40	93.4%
Current 12 Months	3,068	\$43,960,116	\$30,229,032	\$10,774,930	\$3,474,533	-\$705,441	\$43,773,054	\$187,062	\$1,094.71	99.6%

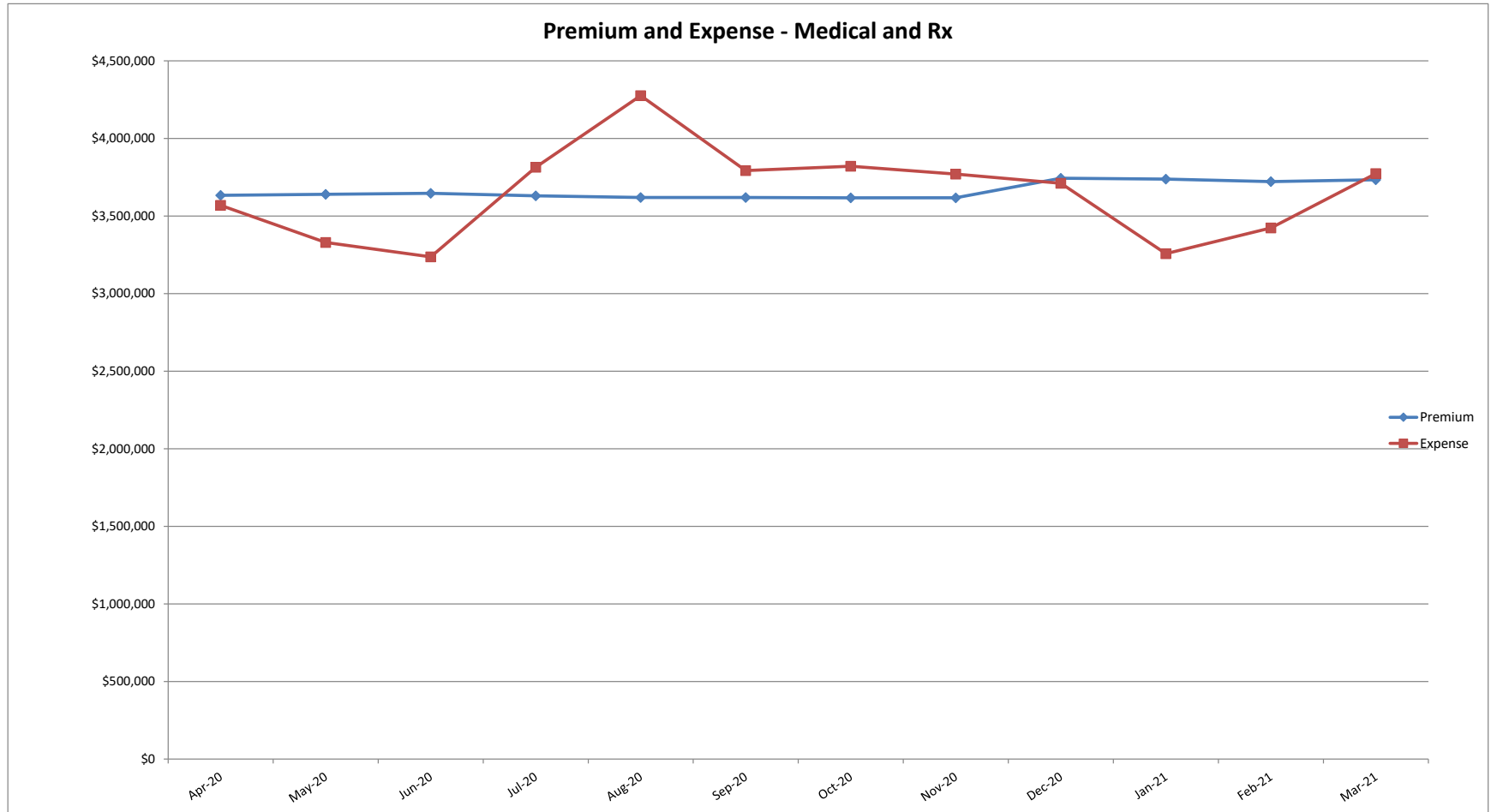
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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Apr-19	115	\$153,009	\$70,633	\$30,418	\$9,320	\$0	\$110,371	\$42,638	\$878.71	72.1%
May-19	115	\$153,900	-\$7,775	\$36,459	\$9,320	\$0	\$38,003	\$115,897	\$249.42	24.7%
Jun-19	115	\$153,102	\$55,699	\$25,717	\$9,320	\$0	\$90,736	\$62,366	\$707.97	59.3%
Jul-19	115	\$153,102	\$63,868	\$29,255	\$9,320	\$0	\$102,442	\$50,660	\$809.76	66.9%
Aug-19	115	\$153,102	\$57,549	\$23,960	\$9,320	\$0	\$90,829	\$62,273	\$708.77	59.3%
Sep-19	115	\$153,408	\$47,280	\$22,624	\$9,320	\$0	\$79,223	\$74,185	\$607.86	51.6%
Oct-19	115	\$153,176	\$49,400	\$32,187	\$9,320	\$0	\$90,906	\$62,270	\$709.45	59.3%
Nov-19	114	\$152,211	\$97,362	\$22,999	\$9,239	\$0	\$129,599	\$22,612	\$1,055.79	85.1%
Dec-19	109	\$145,407	\$45,828	\$32,683	\$8,833	\$0	\$87,345	\$58,063	\$720.29	60.1%
Jan-20	113	\$150,611	\$44,461	\$33,080	\$9,158	\$0	\$86,699	\$63,913	\$686.20	57.6%
Feb-20	105	\$140,235	\$81,179	\$24,013	\$8,509	\$0	\$113,700	\$26,535	\$1,001.82	81.1%
Mar-20	107	\$142,826	\$94,713	\$28,685	\$8,671	\$0	\$132,069	\$10,757	\$1,153.25	92.5%
Apr-20	105	\$138,736	\$245,999	\$32,705	\$8,509	\$0	\$287,213	-\$148,477	\$2,654.32	207.0%
May-20	113	\$145,851	\$62,705	\$25,127	\$9,158	\$0	\$96,990	\$48,861	\$777.28	66.5%
Jun-20	115	\$149,285	\$40,224	\$26,202	\$9,320	\$0	\$75,745	\$73,539	\$577.61	50.7%
Jul-20	116	\$149,875	\$55,488	\$37,071	\$9,401	\$0	\$101,960	\$47,915	\$797.93	68.0%
Aug-20	115	\$147,953	\$83,102	\$35,624	\$9,320	\$0	\$128,046	\$19,908	\$1,032.40	86.5%
Sep-20	117	\$154,818	\$90,934	\$16,187	\$9,482	\$0	\$116,603	\$38,215	\$915.56	75.3%
Oct-20	114	\$153,082	\$79,009	\$36,150	\$9,239	\$0	\$124,397	\$28,685	\$1,010.16	81.3%
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%
Jan-21	120	\$159,998	\$11,046	\$26,955	\$9,103	\$0	\$47,104	\$112,894	\$316.67	29.4%
Feb-21	122	\$164,331	\$38,591	\$30,417	\$9,255	\$0	\$78,263	\$86,068	\$565.64	47.6%
Mar-21	123	\$165,713	\$65,374	\$25,689	\$9,331	\$0	\$100,393	\$65,319	\$740.35	60.6%
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	113	\$1,789,697	\$1,000,007	\$350,776	\$109,890	\$0	\$1,460,673	\$329,023	\$996.15	81.6%
2021 YTD	122	\$490,041	\$115,011	\$83,060	\$27,689	\$0	\$225,760	\$264,281	\$542.66	46.1%
Current 12 Months	116	\$1,846,065	\$894,665	\$348,059	\$111,241	\$0	\$1,353,965	\$492,100	\$890.20	73.3%

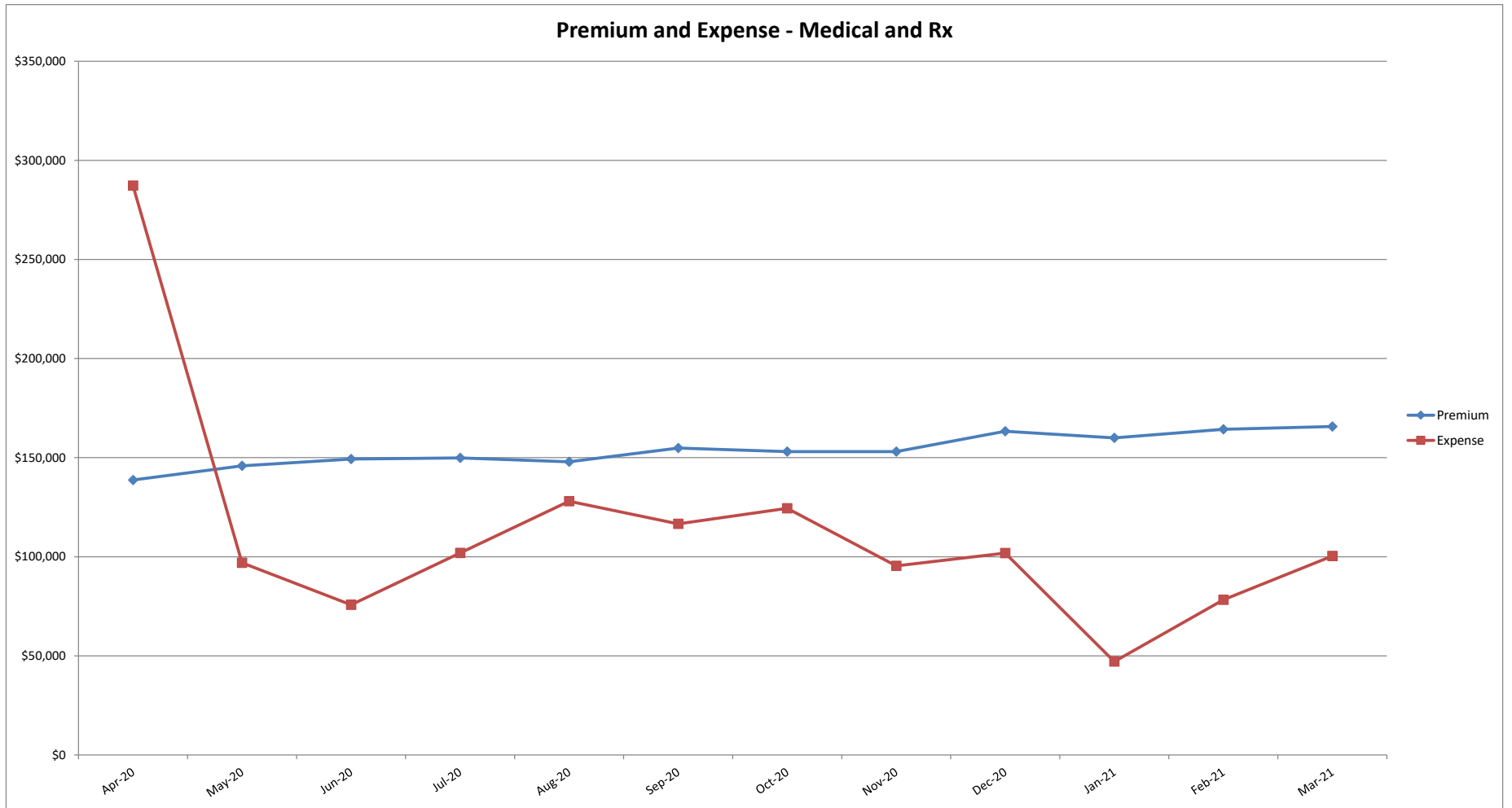
Data Sources:

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**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2021
County of Fresno - PPO**





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2021
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
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%
Jan-21	733	\$567,249	\$79,033	\$51,150	\$55,605	\$0	\$185,788	\$381,461	\$177.60	32.8%
Feb-21	728	\$561,353	\$176,435	\$55,057	\$55,226	\$0	\$286,718	\$274,635	\$317.98	51.1%
Mar-21	729	\$563,705	\$186,620	\$67,601	\$55,302	\$0	\$309,523	\$254,182	\$348.73	54.9%
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	734	\$6,746,287	\$2,842,371	\$947,074	\$713,557	\$0	\$4,503,003	\$2,243,284	\$430.37	66.7%
2021 YTD	730	\$1,692,308	\$442,089	\$173,808	\$166,133	\$0	\$782,030	\$910,278	\$281.23	46.2%
Current 12 Months	733	\$6,748,393	\$2,337,633	\$995,263	\$701,403	\$0	\$4,034,299	\$2,714,094	\$378.95	59.8%

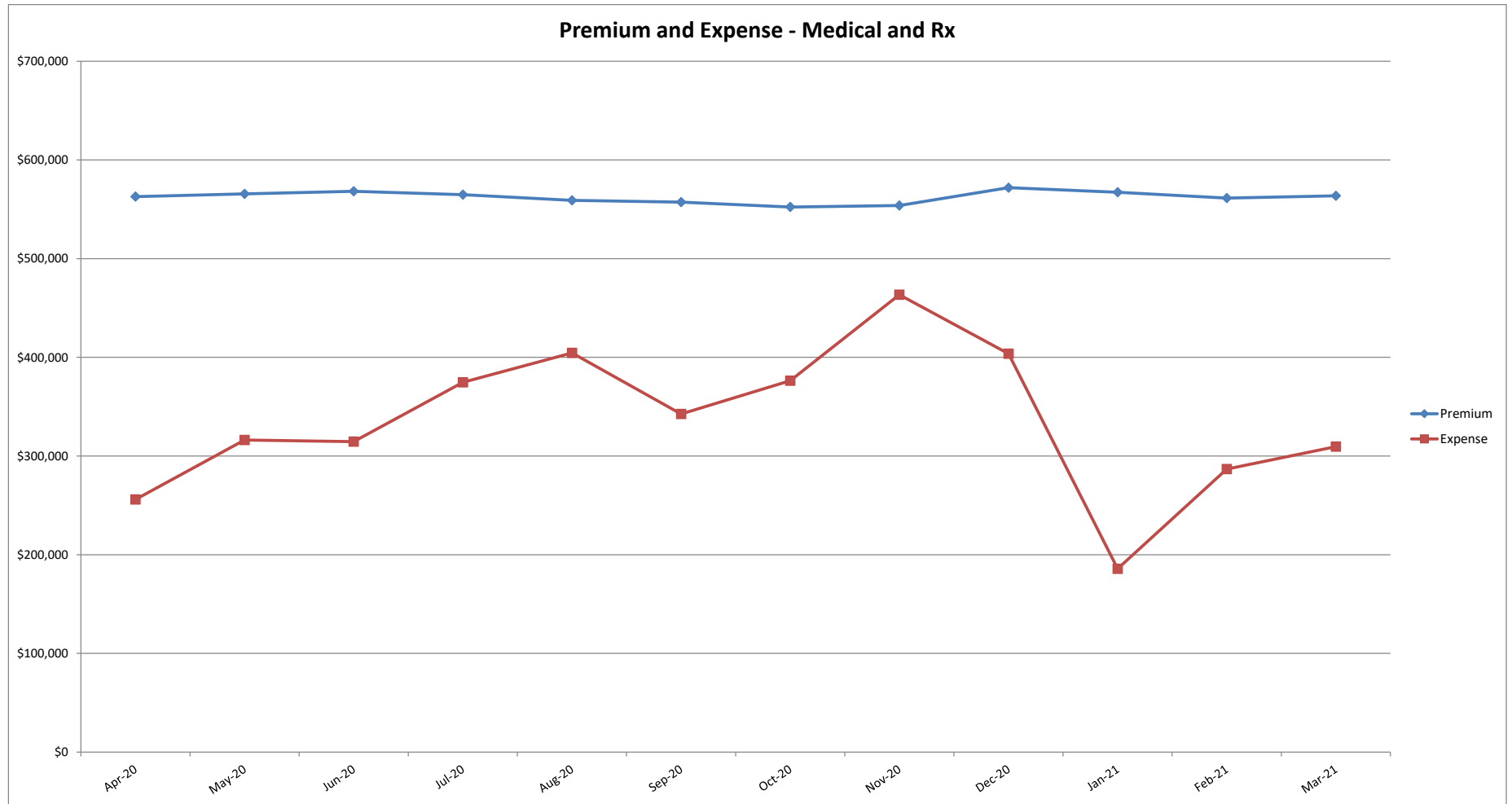
Data Sources:

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**San Joaquin Valley Insurance Authority (SJVIA)
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County of Fresno - HDHP**





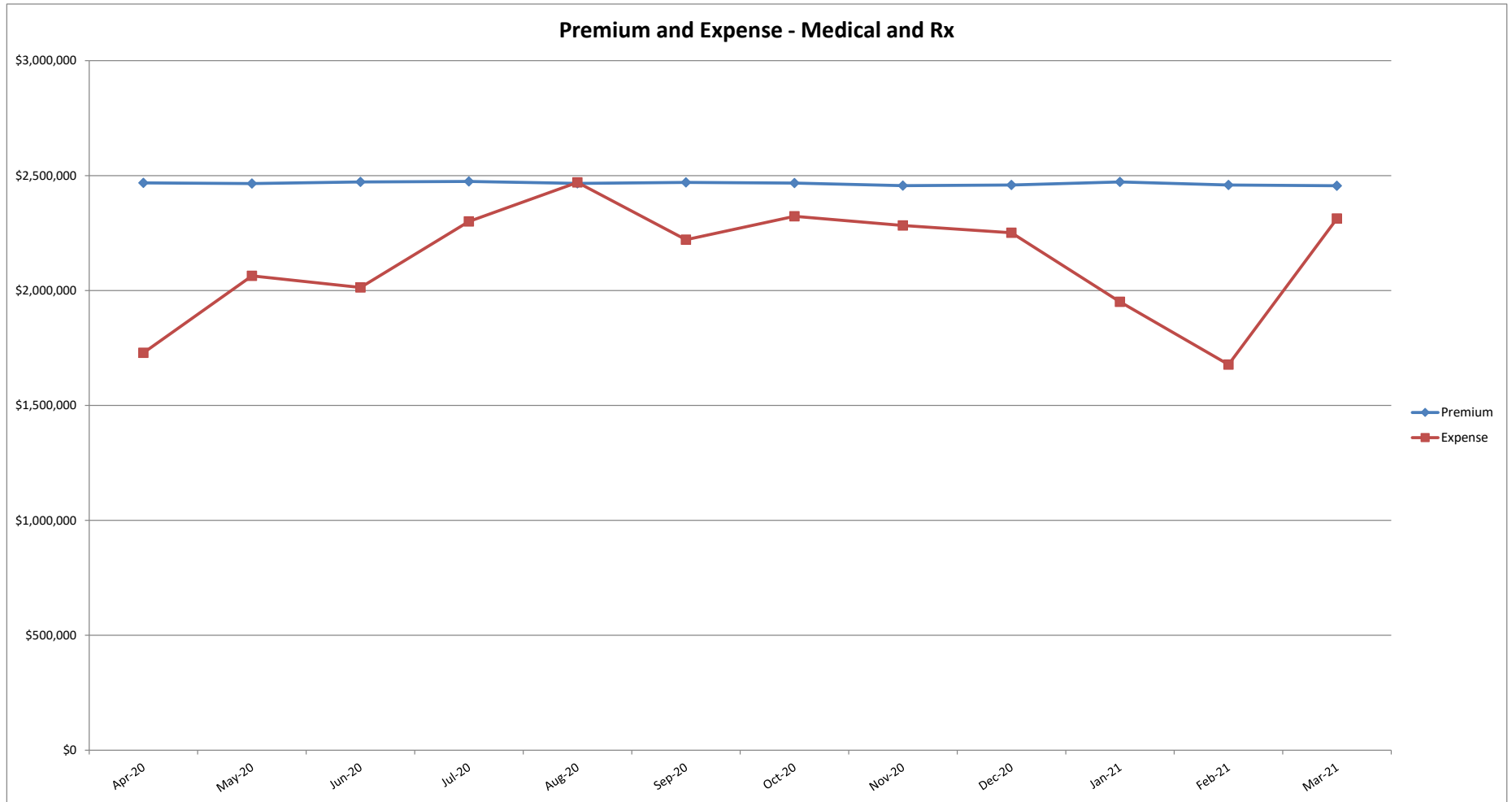
**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2021
County of Tulare - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Apr-19	3,023	\$2,350,999	\$1,504,938	\$714,212	\$223,279	\$0	\$2,442,429	-\$91,430	\$0.00	103.9%
May-19	3,030	\$2,356,830	\$1,415,816	\$673,608	\$223,796	\$0	\$2,313,220	\$43,610	\$0.00	98.1%
Jun-19	3,009	\$2,341,334	\$1,197,137	\$579,623	\$222,245	\$0	\$1,999,004	\$342,330	\$0.00	85.4%
Jul-19	3,013	\$2,339,129	\$1,236,970	\$778,789	\$222,540	\$0	\$2,238,299	\$100,830	\$0.00	95.7%
Aug-19	3,027	\$2,349,930	\$1,478,411	\$637,468	\$223,574	\$0	\$2,339,453	\$10,477	\$0.00	99.6%
Sep-19	3,004	\$2,328,412	\$1,326,398	\$589,285	\$221,875	\$0	\$2,137,559	\$190,852	\$0.00	91.8%
Oct-19	3,019	\$2,341,316	\$1,088,816	\$628,788	\$222,983	\$0	\$1,940,587	\$400,728	\$0.00	82.9%
Nov-19	3,017	\$2,341,817	\$1,382,894	\$602,241	\$222,836	\$0	\$2,207,970	\$133,847	\$0.00	94.3%
Dec-19	3,019	\$2,340,050	\$1,050,349	\$645,943	\$222,983	\$0	\$1,919,275	\$420,775	\$0.00	82.0%
Jan-20	3,026	\$2,452,127	\$1,338,185	\$654,787	\$223,500	\$0	\$2,216,472	\$235,655	\$0.00	90.4%
Feb-20	3,009	\$2,439,588	\$1,201,892	\$562,051	\$222,245	\$0	\$1,986,187	\$453,401	\$0.00	81.4%
Mar-20	3,030	\$2,457,900	\$1,310,352	\$770,151	\$223,796	\$0	\$2,304,299	\$153,601	\$0.00	93.8%
Apr-20	3,038	\$2,468,121	\$821,895	\$682,392	\$224,387	\$0	\$1,728,673	\$739,448	\$0.00	70.0%
May-20	3,033	\$2,465,203	\$1,217,315	\$622,577	\$224,017	\$0	\$2,063,909	\$401,294	\$0.00	83.7%
Jun-20	3,042	\$2,472,097	\$1,125,674	\$663,022	\$224,682	\$0	\$2,013,378	\$458,719	\$0.00	81.4%
Jul-20	3,041	\$2,474,410	\$1,465,767	\$609,757	\$224,608	\$0	\$2,300,132	\$174,278	\$0.00	93.0%
Aug-20	3,030	\$2,465,747	\$1,583,129	\$663,204	\$223,796	\$0	\$2,470,129	-\$4,382	\$0.00	100.2%
Sep-20	3,029	\$2,470,099	\$1,305,885	\$691,453	\$223,722	\$0	\$2,221,060	\$249,040	\$0.00	89.9%
Oct-20	3,026	\$2,467,478	\$1,474,912	\$624,269	\$223,500	\$0	\$2,322,682	\$144,796	\$0.00	94.1%
Nov-20	3,014	\$2,456,433	\$1,414,232	\$645,700	\$222,614	\$0	\$2,282,546	\$173,887	\$0.00	92.9%
Dec-20	3,013	\$2,458,866	\$1,331,128	\$697,672	\$222,540	\$0	\$2,251,340	\$207,525	\$0.00	91.6%
Jan-21	3,019	\$2,471,942	\$1,152,049	\$575,386	\$223,228	\$0	\$1,950,663	\$521,279	\$0.00	78.9%
Feb-21	3,006	\$2,459,001	\$896,055	\$559,428	\$222,267	\$0	\$1,677,750	\$781,251	\$0.00	68.2%
Mar-21	2,996	\$2,455,754	\$1,413,310	\$678,437	\$221,404	\$0	\$2,313,152	\$142,602	\$0.00	94.2%
2018	2,939	\$26,943,450	\$13,823,569	\$7,662,266	\$2,327,909	-\$169,926	\$23,643,818	\$3,299,632	\$604.43	87.8%
2019	3,015	\$28,092,399	\$15,705,269	\$7,773,168	\$2,671,812	\$0	\$26,150,249	\$1,942,150	\$649.04	93.1%
2020	3,028	\$29,548,070	\$15,590,368	\$7,887,033	\$2,683,408	\$0	\$26,160,808	\$3,387,262	\$646.21	88.5%
2021 YTD	3,007	\$7,386,697	\$3,461,414	\$1,813,251	\$666,899	\$0	\$5,941,564	\$1,445,133	\$584.71	80.4%
Current 12 Months	3,024	\$29,585,152	\$15,201,352	\$7,713,296	\$2,680,766	\$0	\$25,595,414	\$3,989,738	\$631.48	86.5%

Data Sources:
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**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2021
County of Tulare - All Medical**





San Joaquin Valley Insurance Authority (SJVIA)
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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			
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%
Jan-21	2,984	\$2,444,848	\$1,145,993	\$566,062	\$220,518	\$0	\$1,932,572	\$512,276	\$573.74	79.0%
Feb-21	2,971	\$2,431,908	\$892,721	\$559,224	\$219,557	\$0	\$1,671,502	\$760,405	\$488.71	68.7%
Mar-21	2,962	\$2,429,270	\$1,390,603	\$666,042	\$218,892	\$0	\$2,275,537	\$153,733	\$694.34	93.7%
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	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%
2021 YTD	2,972	\$7,306,026	\$3,429,317	\$1,791,328	\$658,966	\$0	\$5,879,611	\$1,426,415	\$585.47	80.5%
Current 12 Months	2,989	\$29,262,110	\$14,930,104	\$7,615,063	\$2,649,493	\$0	\$25,194,660	\$4,067,450	\$628.58	86.1%

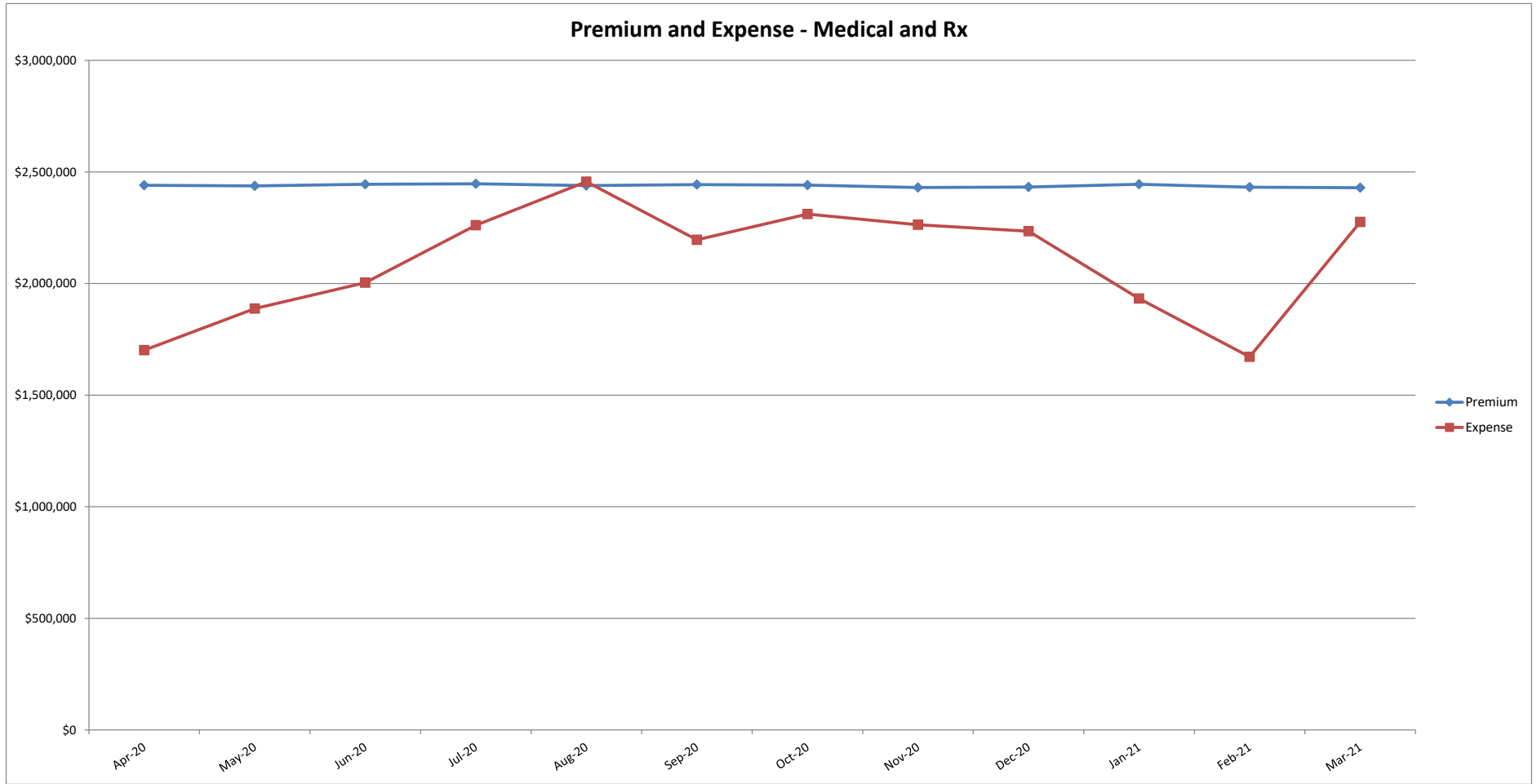
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County of Tulare - PPO**





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

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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Jan-21	35	\$27,094	\$6,056	\$9,324	\$2,710	\$0	\$18,091	\$9,003	\$439.44	66.8%
Feb-21	35	\$27,094	\$3,333	\$204	\$2,710	\$0	\$6,247	\$20,846	\$101.07	23.1%
Mar-21	34	\$26,484	\$22,708	\$12,395	\$2,513	\$0	\$37,615	-\$11,131	\$1,032.42	142.0%
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	35	\$321,740	\$558,672	\$94,761	\$31,095	\$0	\$684,528	-\$362,788	\$1,552.10	212.8%
2021 YTD	35	\$80,671	\$32,097	\$21,923	\$7,933	\$0	\$61,953	\$18,718	\$519.43	76.8%
Current 12 Months	35	\$323,042	\$271,248	\$98,233	\$31,272	\$0	\$400,754	-\$77,712	\$879.72	124.1%

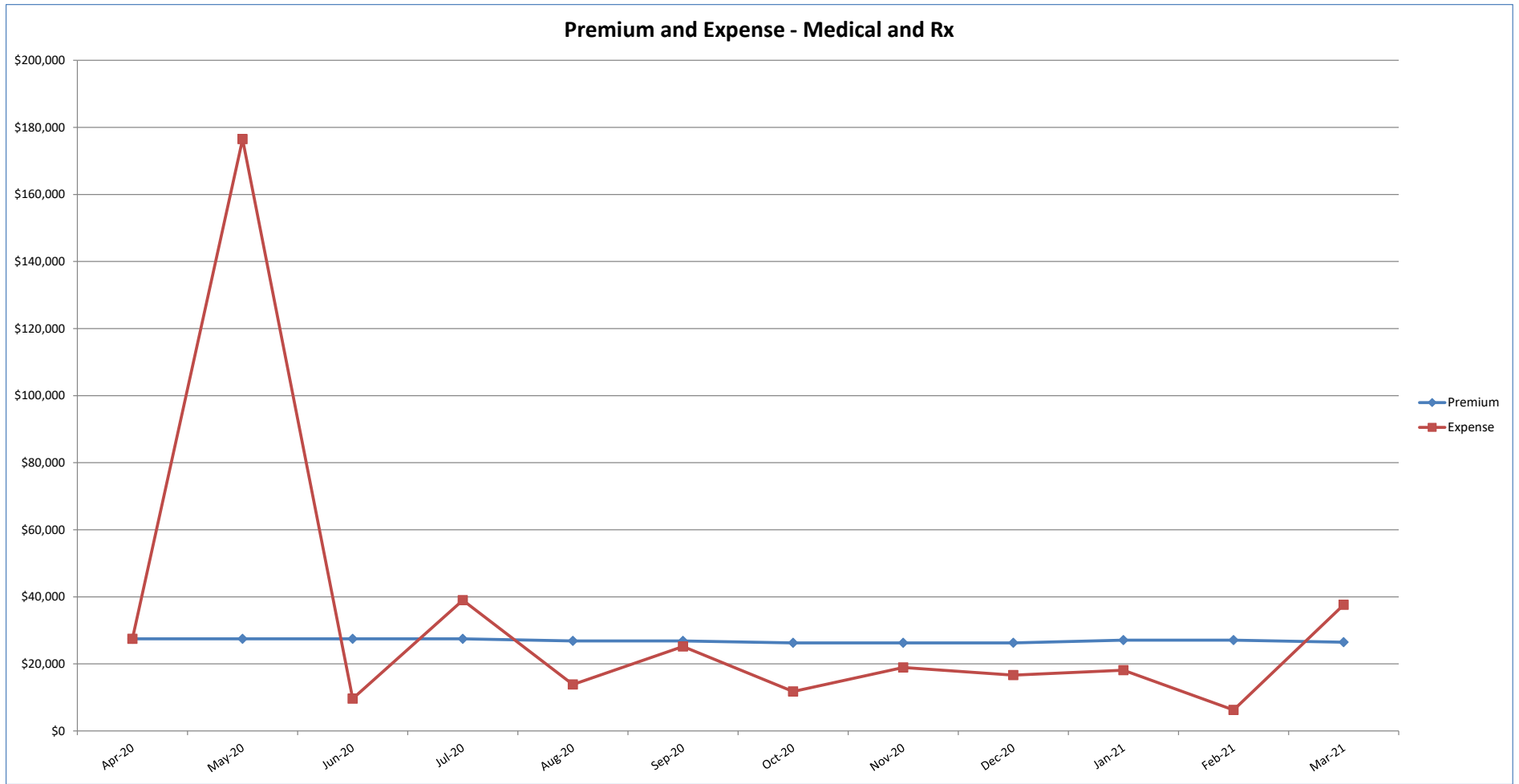
Data Sources:

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

Notes:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2021
County of Tulare - HDHP**



Appendix

Fixed Cost Schedule			
SJVIA	Anthem Blue Cross Premium and Claims Report as of March 2021		
Total Fixed Costs Self-Funded Medical	EPO	PPO/HDHP	
	Fresno	Fresno	Tulare
Specific Stop-Loss Premium PEPM	\$19.17	\$19.17	\$19.17
Aggregate Stop-Loss Premium PEPM	\$0.00	\$0.00	\$0.00
Anthem Network & Admin. Fees	\$50.41	\$36.16	\$36.16
EmpiRX Admin Fee	\$5.28	\$5.28	\$5.28
Pooled Risk Charge	\$0.00	\$0.00	\$0.00
Wellness	\$2.50	\$2.50	\$2.50
Claims Mgmt/Communication	\$0.50	\$0.50	\$0.50
Keenan Consulting Fee	\$3.10	\$3.10	\$3.10
KPS Fee	\$2.16	\$2.16	\$2.16
SJVIA Fee	\$2.00	\$2.00	\$2.00
SJVIA Non-Founding Member Fee	\$0.00	\$0.00	\$0.00
Hourglass - Benefit Administration	\$2.75	\$2.75	\$2.75
ASI - Benefit Administration	\$2.00	\$2.00	\$0.00
PCORI Fees	\$0.42	\$0.24	\$0.28
Total Fixed Cost	\$90.29	\$75.86	\$73.90



San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of March 2021
County of Fresno and County of Tulare

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jan-21	7,327	\$400,148	\$307,101	\$28,355	\$335,457	\$64,691	83.83%
Feb-21	7,308	\$399,007	\$344,612	\$28,282	\$372,894	\$26,113	93.46%
Mar-21	7,316	\$399,627	\$372,906	\$28,313	\$401,219	-\$1,592	100.40%
2018	6,765	\$4,317,219	\$3,757,002	\$393,374	\$4,150,375	\$166,843	96.14%
2019	7,057	\$4,609,557	\$3,779,921	\$327,104	\$4,107,025	\$502,533	89.10%
2020	7,296	\$4,818,580	\$3,558,380	\$338,846	\$3,897,225	\$921,355	80.88%
2021 YTD	7,317	\$1,198,782	\$1,024,619	\$84,950	\$1,109,570	\$89,213	92.56%
Current 12 Months	7,301	\$4,812,055	\$3,540,573	\$339,074	\$3,879,647	\$932,407	80.62%

Data Sources: Delta Dental Financial Report Package, Hourglass

Note:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of March 2021
County of Fresno and County of Tulare**





**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of March 2021
County of Fresno**

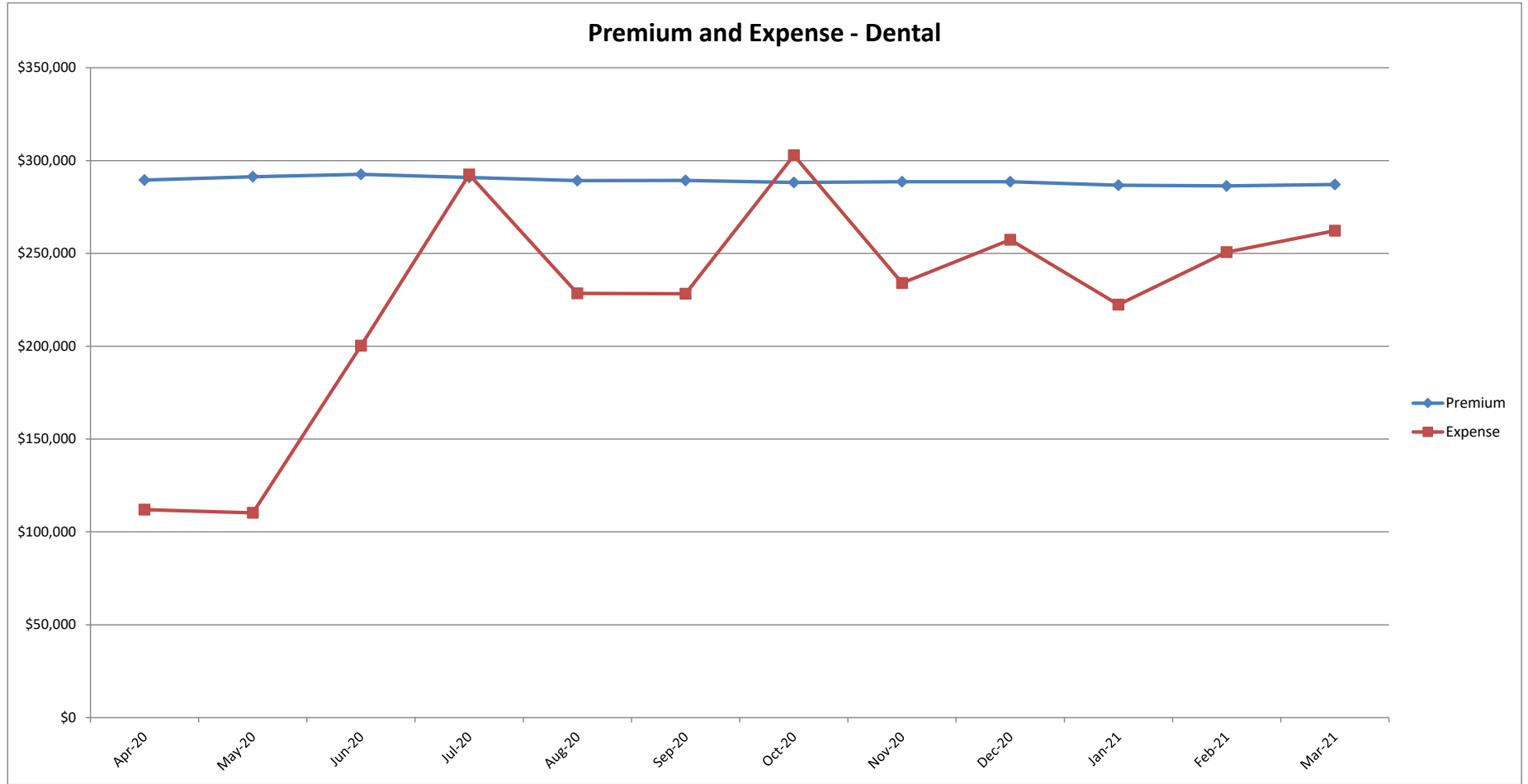
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Apr-19	4,428	\$272,491	\$223,239	\$17,136	\$240,375	\$32,116	88.21%
May-19	4,450	\$273,787	\$254,802	\$17,222	\$272,023	\$1,763	99.36%
Jun-19	4,472	\$275,187	\$218,628	\$17,307	\$235,934	\$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%
Jan-21	4,702	\$286,757	\$204,198	\$18,197	\$222,395	\$64,362	77.56%
Feb-21	4,697	\$286,360	\$232,482	\$18,177	\$250,660	\$35,700	87.53%
Mar-21	4,711	\$287,083	\$244,039	\$18,232	\$262,270	\$24,812	91.36%
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	4,696	\$3,481,998	\$2,517,998	\$218,094	\$2,736,092	\$745,906	78.58%
2021 YTD	4,703	\$860,199	\$680,719	\$54,606	\$735,325	\$124,874	85.48%
Current 12 Months	4,695	\$3,468,409	\$2,483,391	\$218,047	\$2,701,438	\$766,971	77.89%

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 March 2021
County of Fresno**





San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of March 2021
County of Tulare

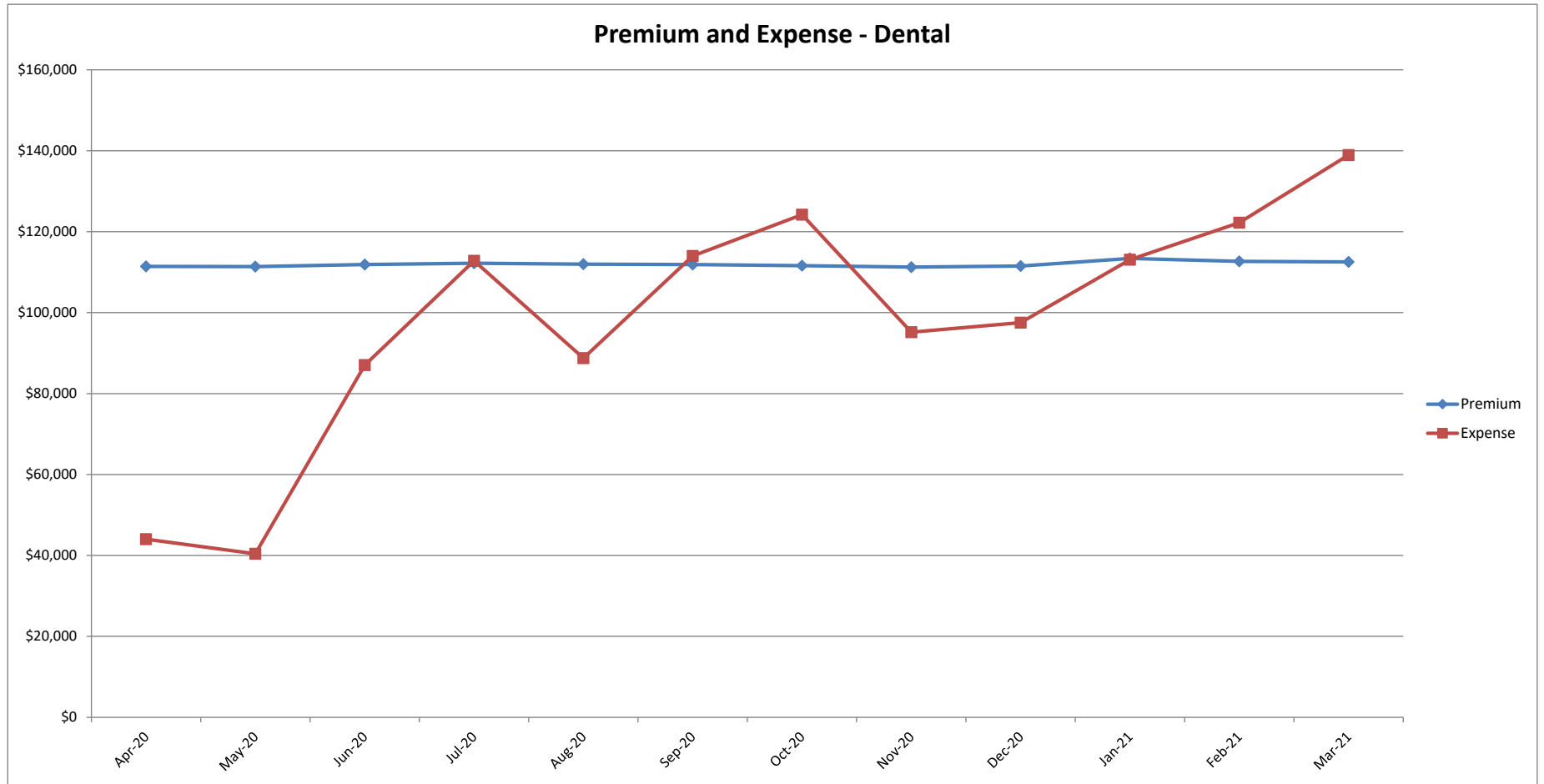
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Apr-19	2,591	\$109,222	\$103,504	\$10,027	\$113,531	-\$4,309	103.94%
May-19	2,597	\$109,495	\$105,756	\$10,050	\$115,806	-\$6,311	105.76%
Jun-19	2,580	\$108,586	\$81,162	\$9,985	\$91,147	\$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%
Jan-21	2,625	\$113,391	\$102,903	\$10,159	\$113,062	\$329	99.71%
Feb-21	2,611	\$112,647	\$112,130	\$10,105	\$122,234	-\$9,587	108.51%
Mar-21	2,605	\$112,545	\$128,867	\$10,081	\$138,949	-\$26,404	123.46%
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	2,600	\$1,336,582	\$1,040,382	\$120,752	\$1,161,134	\$175,448	86.87%
2021 YTD	2,614	\$338,583	\$343,900	\$30,345	\$374,245	-\$35,662	110.53%
Current 12 Months	2,606	\$1,343,646	\$1,057,183	\$121,027	\$1,178,209	\$165,436	87.69%

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 March 2021
County of Tulare**





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of March 2021
County of Fresno and County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jan-21	7,183	\$61,942	\$49,034	\$8,052	\$57,086	\$4,856	92.16%
Feb-21	7,191	\$61,905	\$49,514	\$8,048	\$57,561	\$4,344	92.98%
Mar-21	7,164	\$61,746	\$53,775	\$8,027	\$61,802	-\$56	100.09%
2018	7,208	\$740,679	\$602,303	\$96,288	\$698,591	\$42,088	94.32%
2019	7,166	\$731,459	\$604,721	\$95,090	\$699,810	\$31,648	95.67%
2020	7,209	\$745,135	\$543,914	\$96,868	\$640,781	\$104,354	86.00%
2021 YTD	1,795	\$185,593	\$152,322	\$24,127	\$176,449	\$9,144	95.07%
Current 12 Months	7,194	\$743,458	\$535,308	\$96,650	\$631,958	\$111,500	85.00%

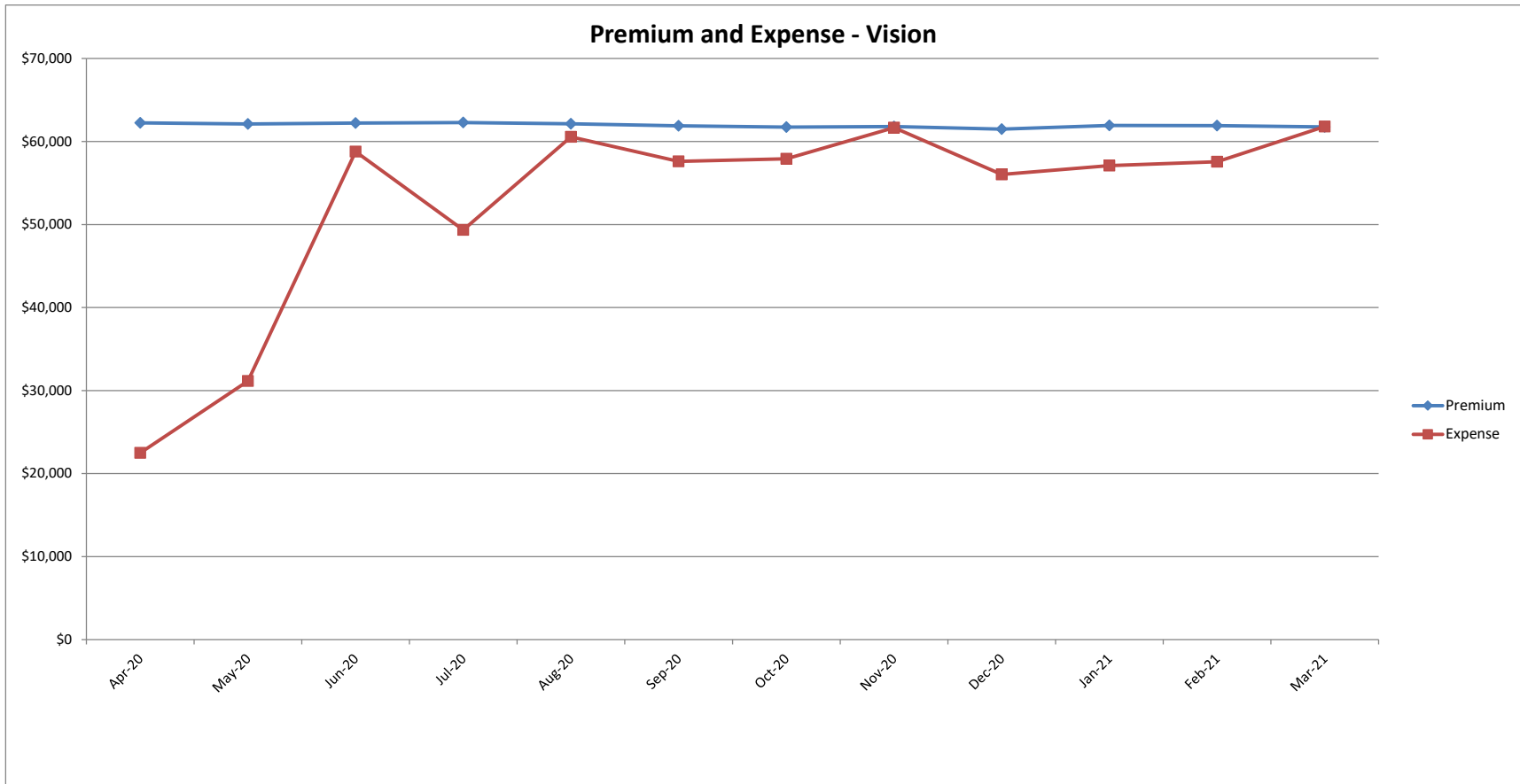
Data Source: VSP SJVIA Utilization Reports

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 March 2021
County of Fresno and County of Tulare





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of March 2021
County of Fresno

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jan-21	4,304	\$45,030	\$32,791	\$5,854	\$38,645	\$6,385	85.82%
Feb-21	4,314	\$45,023	\$35,868	\$5,853	\$41,721	\$3,303	92.66%
Mar-21	4,303	\$44,943	\$37,128	\$5,843	\$42,971	\$1,972	95.61%
2018	4,414	\$552,709	\$419,046	\$71,852	\$490,898	\$61,811	88.82%
2019	4,297	\$537,705	\$400,263	\$69,902	\$470,165	\$67,540	87.44%
2020	4,317	\$543,302	\$366,377	\$70,629	\$437,006	\$106,296	80.44%
2021 YTD	1,077	\$134,996	\$105,787	\$17,550	\$123,337	\$11,660	91.36%
Current 12 Months	4,309	\$541,427	\$361,596	\$70,385	\$431,982	\$109,445	79.79%

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 March 2021
County of Fresno





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of March 2021
County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jan-21	2,879	\$16,912	\$16,243	\$2,199	\$18,441	-\$1,529	109.04%
Feb-21	2,877	\$16,882	\$13,646	\$2,195	\$15,840	\$1,041	93.83%
Mar-21	2,861	\$16,803	\$16,647	\$2,184	\$18,831	-\$2,028	112.07%
2018	2,795	\$187,970	\$181,771	\$24,436	\$206,207	-\$18,237	109.70%
2019	2,869	\$193,754	\$204,457	\$25,188	\$229,645	-\$35,892	118.52%
2020	2,892	\$201,832	\$177,537	\$26,238	\$203,775	-\$1,943	100.96%
2021 YTD	718	\$50,597	\$46,535	\$6,578	\$53,113	-\$2,516	104.97%
Current 12 Months	2,885	\$202,031	\$173,712	\$26,264	\$199,976	\$2,055	98.98%

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 March 2021
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 Tulare
 Board of Supervisors Chambers
 2800 W. Burrel Avenue
 Visalia, CA 93291**

AGENDA DATE: May 7, 2021

ITEM NUMBER: Item 12

SUBJECT: Receive Consultant’s Report on Pharmacy Utilization for First Quarter 2021 (I)

REQUEST(S): That the Board receive the consultant’s report on pharmacy utilization for the first quarter of 2021.

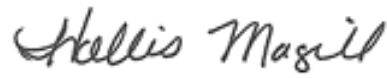
DESCRIPTION:

Keenan Pharmacy Services has completed the first quarter 2021 analysis and review of the EmpiRx utilization reports and has provided the consultant’s Report as a summary of this data.


FISCAL IMPACT/FINANCING:

Informational only; no financial impact.

ADMINISTRATIVE SIGN-OFF:



 Hollis Magill
 SJVIA Manager



 Lupe Garza
 SJVIA Assistant Manager

SJVIA Board Meeting: Consultant's Report - EmpiRx First Quarter 2021 Utilization

Q1 2021 Highlights:

- SJVIA's total plan cost decreased from \$4,769,527 in Q4 2020 to \$4,443,378 in Q1 2021.
 - Tulare: \$1,791,328 in Plan Cost
 - Fresno: \$2,652,050 in Plan Cost
 - There was a decrease in plan cost when comparing Q1 2020 (\$4,893,192) to Q1 2021 (\$4,443,378).
- Overall, the claims volume in Q1 2021 decreased in all channels apart from Mail Generic.
- Majority of the SJVIA members continue to fill scripts at retail.
 - Retail scripts account for 98.69% of plan spend.
- The Generic Dispensing Rate increased at both Retail and Mail.
 - The Mail Generic dispensing rate increased the most in Q1 of 2021
 - 88.94% in Q1 2021 vs. 83.57% in Q4 2020
 - Q1 2021 GDR at mail is the highest percentage to date
- Q1 2021 specialty plan spend decreased compared to prior quarters
 - Specialty Plan Costs in Q1: \$1,392,121 (31.33% of plan spend)
 - Specialty Plan cost in Q4: \$1,559,440
 - There was a decrease in specialty plan cost when comparing Q1 2020 (\$1,524,399) to Q1 2021 (\$1,392,121).
- Specialty claims volume decreased slightly in Q1 2021.
 - 477 Scripts filled in Q1 2021.
 - 507 Scripts filled in Q4 2020.
- SJVIA specialty plan costs continue to trend slightly below the national average range.

Rebates:

- Total 2020 Q3-Q4 net rebate estimate:
 - Q3 estimated net rebate amount is \$751,762
 - Q4 estimate is pending

Plan Recommendations for Consideration

- **Contraceptives Starter Dose Program** requires members to fill one 28-day supply before they can get an 84-day supply. This helps control costs associated with a patient not responding well to the first brand of contraceptive and needing to switch to another.

- **EmpiRx Population Health Management-** A program that focuses on clinical risk, predicted cost and gaps in care.
 - The availability of medical claim data will allow for greater precision in population risk profiling and associated predicted modeling.
 - The EmpiRx program is at no cost to the SJVIA.



Keenan Pharmacy Services
San Joaquin Valley Insurance Authority
Quarterly Key Pharmacy Benefit Metrics
Data Reviewed Through: 1st Quarter 2021

Presented by Alexandria Van Brunt
Sr. Account Manager, KPS
May 7, 2021

Quarterly Key Pharmacy Benefit Metrics

Executive Summary

- Q1 2021 Highlights:
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Quarterly Key Pharmacy Benefit Metrics

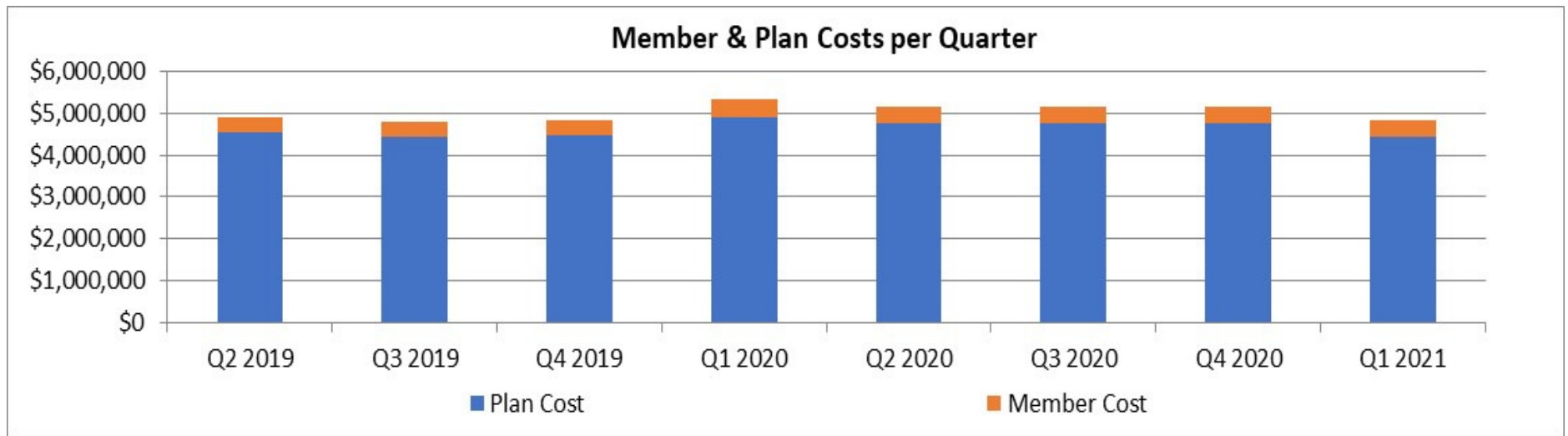
Executive Summary Continued

- Q1 2021 Highlights:
 - Top Six Clinical Cost Drivers (Q1 2021):
 - HUMIRA PEN (ANALGESICS - ANTI-INFLAMMATORY)
 - 2021 (Q1) ingredient costs: \$226,365.02
 - 13 Utilizers
 - TRULICITY (ANTIDIABETICS)
 - 2021 (Q1) ingredient costs: \$200,214.74
 - 89 Utilizers
 - JARDIANCE (ANTIDIABETICS)
 - 2021 (Q1) ingredient costs: \$106,630.08
 - 74 Utilizers
 - JANUVIA (ANTIDIABETICS)
 - 2021 (Q1) ingredient costs: \$96,714.34
 - Utilizers 75
 - OZEMPIC (ANTIDIABETICS)
 - 2021 (Q1) ingredient costs: \$96,595.67
 - Utilizers 52
 - COSENTYX (DERMATOLOGICALS)
 - 2021 (Q1) ingredient costs: \$92,853.30
 - Utilizers 5
 - Q1 2020 Top Six Clinical Cost Drivers:
 - HUMIRA PEN (ANALGESICS - ANTI-INFLAMMATORY)
 - TRULICITY (ANTIDIABETICS)
 - JANUVIA (ANTIDIABETICS)
 - TRIKAFTA (RESPIRATORY AGENTS - MISC.)
 - SPRYCEL (ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES)
 - OZEMPIC (ANTIDIABETICS)

Quarterly Key Pharmacy Benefit Metrics

Cost Trend by Quarter

Category	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Gross Cost	\$4,904,091	\$4,794,964	\$4,844,157	\$5,320,273	\$5,153,562	\$5,145,875	\$5,150,035	\$4,829,456
Plan Cost	\$4,530,265	\$4,428,298	\$4,472,131	\$4,893,192	\$4,763,678	\$4,761,468	\$4,769,527	\$4,443,378
Member Cost	\$373,825	\$366,666	\$372,026	\$427,081	\$389,883	\$384,407	\$380,507	\$386,078

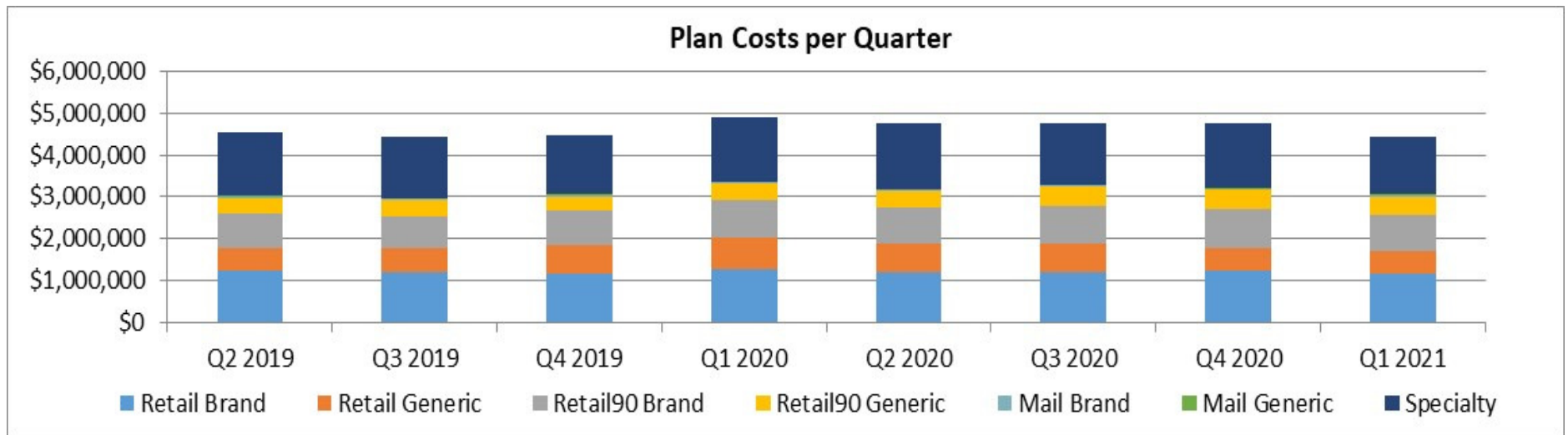


- This report details the total member and plan costs, by quarter, for the most recent 8 quarter period
- Gross cost = plan cost + member cost

Quarterly Key Pharmacy Benefit Metrics

Plan Cost by Channel

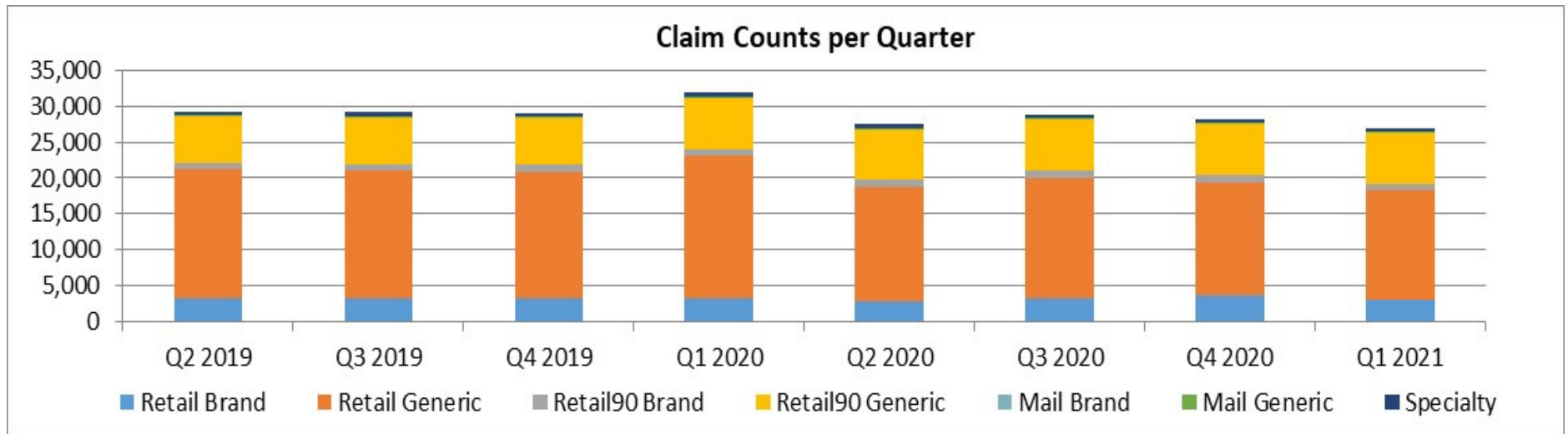
Category	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Retail Brand	\$1,214,908	\$1,202,807	\$1,162,594	\$1,252,574	\$1,186,673	\$1,204,674	\$1,213,904	\$1,148,357
Retail Generic	\$554,337	\$550,879	\$671,424	\$767,794	\$675,196	\$661,165	\$568,630	\$535,374
Retail90 Brand	\$818,939	\$784,114	\$819,714	\$901,044	\$886,199	\$915,081	\$928,860	\$885,454
Retail90 Generic	\$374,568	\$378,526	\$356,074	\$397,208	\$405,162	\$458,566	\$455,767	\$442,117
Mail Brand	\$39,999	\$40,973	\$35,685	\$35,378	\$22,627	\$32,105	\$22,821	\$22,095
Mail Generic	\$20,150	\$16,982	\$15,576	\$14,795	\$15,814	\$18,672	\$20,104	\$17,860
Specialty	\$1,507,365	\$1,454,017	\$1,411,065	\$1,524,399	\$1,572,007	\$1,471,204	\$1,559,440	\$1,392,121



Quarterly Key Pharmacy Benefit Metrics

Total Claims Volume by Channel

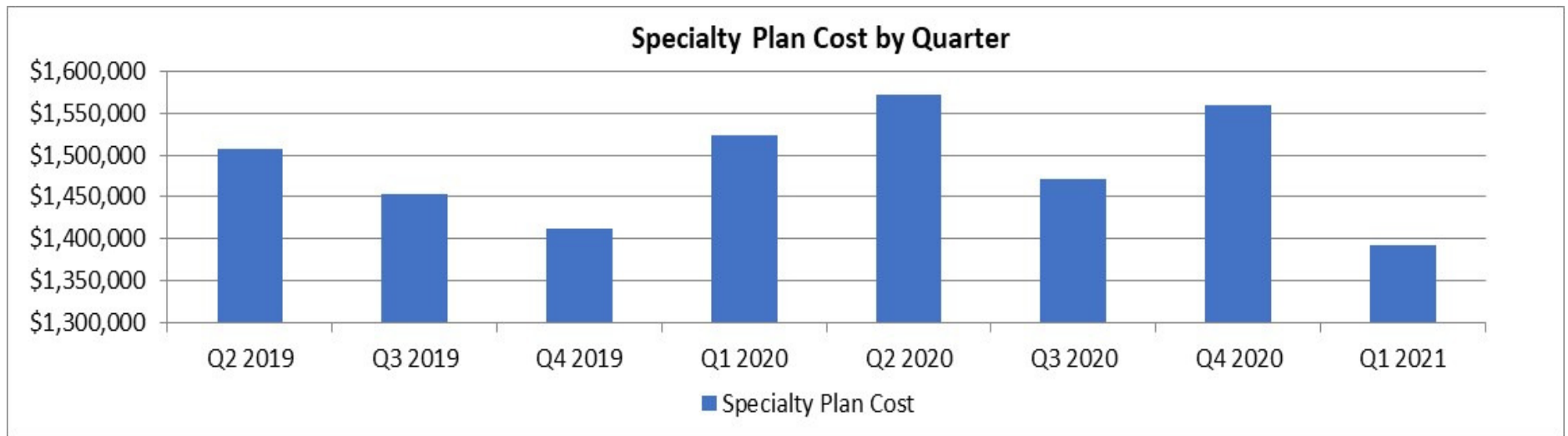
Category	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Retail Brand	3,125	3,189	3,287	3,088	2,719	3,241	3,534	2,919
Retail Generic	18,115	17,751	17,630	19,950	16,006	16,724	15,856	15,364
Retail90 Brand	916	914	917	951	948	967	942	906
Retail90 Generic	6,416	6,594	6,565	7,190	7,025	7,196	7,191	7,123
Mail Brand	36	40	38	42	30	38	35	23
Mail Generic	196	161	184	175	204	184	178	185
Specialty	476	486	485	495	520	491	507	477



Quarterly Key Pharmacy Benefit Metrics

Specialty Plan Cost

Category	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Specialty Plan Cost	\$1,507,365	\$1,454,017	\$1,411,065	\$1,524,399	\$1,572,007	\$1,471,204	\$1,559,440	\$1,392,121
Total Plan Cost	\$4,530,265	\$4,428,298	\$4,472,131	\$4,893,192	\$4,763,678	\$4,761,468	\$4,769,527	\$4,443,378
Specialty Plan Cost %	33.27%	32.83%	31.55%	31.15%	33.00%	30.90%	32.70%	31.33%

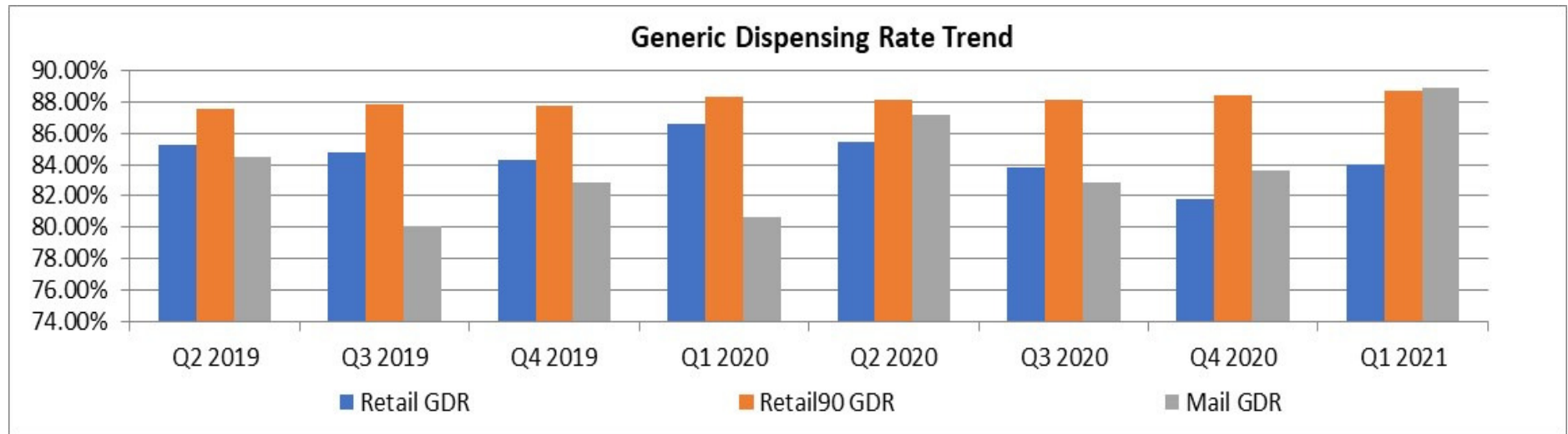


- Specialty plan cost represents 31.33% of the SJVIA plan cost in Q1 2021, down from 32.70% in Q4 2020
- Specialty claims volume decreased in Q1 2021 vs Q4 of 2020
- SJVIA's specialty plan cost is roughly 3-7% lower than the national average range (35% - 38%)

Quarterly Key Pharmacy Benefit Metrics

Generic Dispensing Rate

Category	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Retail GDR	85.29%	84.77%	84.29%	86.60%	85.48%	83.77%	81.77%	84.03%
Retail90 GDR	87.51%	87.83%	87.74%	88.32%	88.11%	88.15%	88.42%	88.72%
Mail GDR	84.48%	80.10%	82.88%	80.65%	87.18%	82.88%	83.57%	88.94%



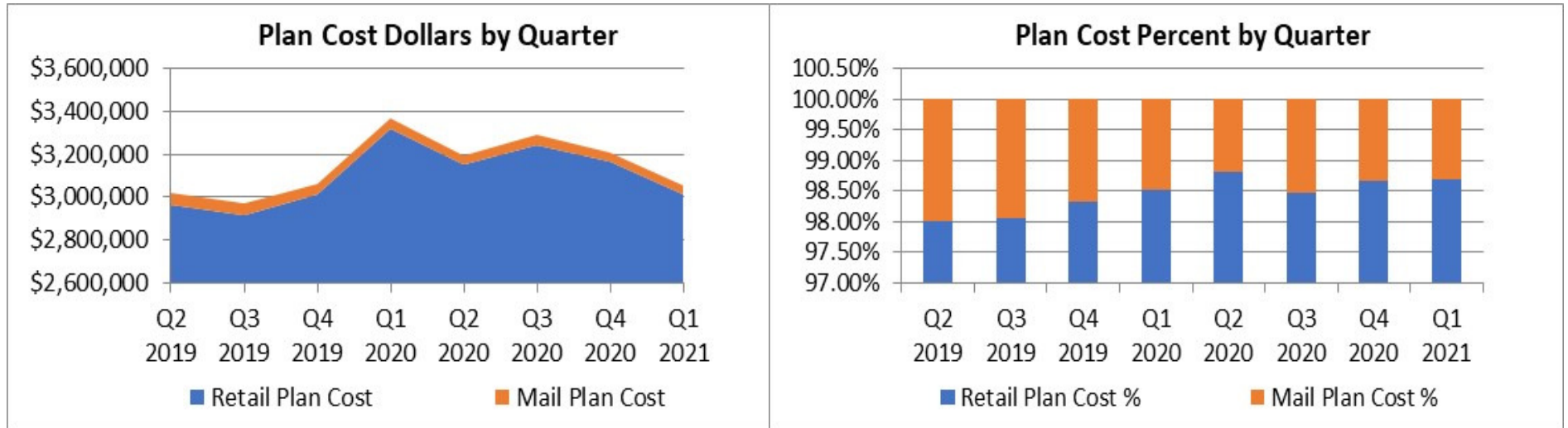
- Overall, the generic dispensing rate has improved at all channels
- Highest percentages of generic dispensing rate at mail to date

*Excludes specialty

Quarterly Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend

Category	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Retail Plan Cost	\$2,962,752	\$2,916,326	\$3,009,806	\$3,318,620	\$3,153,231	\$3,239,486	\$3,167,162	\$3,011,302
Mail Plan Cost	\$60,149	\$57,955	\$51,260	\$50,172	\$38,441	\$50,778	\$42,925	\$39,955
Retail Plan Cost %	98.01%	98.05%	98.33%	98.51%	98.80%	98.46%	98.66%	98.69%
Mail Plan Cost %	1.99%	1.95%	1.67%	1.49%	1.20%	1.54%	1.34%	1.31%



- Mail plan cost has continued to stay below the 2% range in 2021, while retail plan cost has consistently stayed above 98% of plan costs.
- The mail channel accounts for just 1.31% of the plan spend in Q1 of 2021.

*Excludes specialty

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Cost: SJVIA

Top Drugs By Ingredient Cost

Based on Paid Date: 01/01/2021-12/31/2021

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Specialty Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
HUMIRA PEN	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	31	13	\$226,365.02	868	\$7,302.10	\$260.79
TRULICITY	ANTIDIABETICS	B	2	N	164	89	\$200,214.74	6,770	\$1,220.82	\$29.57
JARDIANCE	ANTIDIABETICS	B	2	N	102	74	\$106,630.08	5,970	\$1,045.39	\$17.86
JANUVIA	ANTIDIABETICS	B	2	N	101	75	\$96,714.34	6,004	\$957.57	\$16.11
OZEMPIC	ANTIDIABETICS	B	2	N	81	52	\$96,595.67	3,456	\$1,192.54	\$27.95
COSENTYX SENSOREADY PEN	DERMATOLOGICALS	B	3	Y	15	5	\$92,853.30	420	\$6,190.22	\$221.08
FARXIGA	ANTIDIABETICS	B	2	N	89	62	\$87,208.96	5,010	\$979.88	\$17.41
SPRYCEL	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	5	2	\$77,320.40	150	\$15,464.08	\$515.47
TRIKAFTA	RESPIRATORY AGENTS - MISC.	B	2	Y	3	1	\$74,842.68	84	\$24,947.56	\$890.98
LATUDA	ANTIPSYCHOTICS/ANTIMANIC AGENTS	B	2	N	38	20	\$65,884.44	1,320	\$1,733.80	\$49.91
DUPIXENT	DERMATOLOGICALS	B	2	Y	20	10	\$65,523.48	560	\$3,276.17	\$117.01
ELIQUIS	ANTICOAGULANTS	B	2	N	77	47	\$59,250.73	3,646	\$769.49	\$16.25
LANTUS SOLOSTAR	ANTIDIABETICS	B	2	N	95	68	\$54,654.88	4,715	\$575.31	\$11.59
TREMFYA	DERMATOLOGICALS	B	2	Y	4	6	\$48,995.04	196	\$12,248.76	\$249.97
ENBREL SURECLICK	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	8	4	\$48,710.44	224	\$6,088.81	\$217.46
WIXELA INHUB	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	94	77	\$46,163.24	3,960	\$491.10	\$11.66
HUMALOG	ANTIDIABETICS	B	2	N	34	26	\$44,781.58	1,502	\$1,317.11	\$29.81
GENOTROPIN	ENDOCRINE AND METABOLIC AGENTS - MISC.	B	2	Y	7	2	\$44,686.62	208	\$6,383.80	\$214.84
OTEZLA	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	11	4	\$42,738.73	330	\$3,885.34	\$129.51
BUDESONIDE/FORMOTEROL FUM	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	118	82	\$39,024.01	4,379	\$330.71	\$8.91
TRINTELLIX	ANTIDEPRESSANTS	B	3	N	60	40	\$38,767.76	2,640	\$646.13	\$14.68
VASCEPA	ANTIHYPERTENSIVES	B	2	N	57	56	\$38,331.37	3,510	\$672.48	\$10.92
XELJANZ XR	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	7	4	\$35,899.14	210	\$5,128.45	\$170.95
INVOKANA	ANTIDIABETICS	B	2	N	36	24	\$34,917.94	1,980	\$969.94	\$17.64
XARELTO	ANTICOAGULANTS	B	2	N	36	27	\$33,589.07	2,040	\$933.03	\$16.47

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Claim Count: SJVIA

Top Drugs By Claim Count

Based on Paid Date: 01/01/2021-12/31/2021

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	761	655	\$26,560.92	54,754	\$34.90	\$0.49
LISINAPRIL	ANTHYPERTENSIVES	G	1	N	583	514	\$11,608.19	40,364	\$19.91	\$0.29
LEVOTHYROXINE SODIUM	THYROID AGENTS	G	1	N	559	462	\$15,349.13	40,330	\$27.46	\$0.38
ALBUTEROL SULFATE HFA	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	496	417	\$26,960.95	13,660	\$54.36	\$1.97
METFORMIN HYDROCHLORIDE	ANTIDIABETICS	G	1	N	447	380	\$9,715.11	29,583	\$21.73	\$0.33
HYDROCODONE/ACETAMINOPHEN	ANALGESICS - OPIOID	G	1	N	436	253	\$17,627.73	8,227	\$40.43	\$2.14
OMEPRAZOLE	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	432	344	\$10,229.32	25,476	\$23.68	\$0.40
AMLODIPINE BESYLATE	CALCIUM CHANNEL BLOCKERS	G	1	N	386	318	\$7,056.20	26,439	\$18.28	\$0.27
IBUPROFEN	ANALGESICS - ANTI-INFLAMMATORY	G	1	N	370	361	\$8,483.39	7,154	\$22.93	\$1.19
LOSARTAN POTASSIUM	ANTHYPERTENSIVES	G	1	N	341	286	\$14,116.02	23,872	\$41.40	\$0.59
BUPROPION HYDROCHLORIDE E	ANTIDEPRESSANTS	G	1	N	338	220	\$25,744.96	17,758	\$76.17	\$1.45
GABAPENTIN	ANTICONVULSANTS	G	1	N	336	238	\$12,611.73	13,955	\$37.53	\$0.90
METOPROLOL SUCCINATE ER	BETA BLOCKERS	G	1	N	302	250	\$16,886.29	21,681	\$55.91	\$0.78
MONTELUKAST SODIUM	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	294	240	\$7,743.04	16,904	\$26.34	\$0.46
VITAMIN D	VITAMINS	G	1	N	267	220	\$2,381.49	14,906	\$8.92	\$0.16
ROSUVASTATIN CALCIUM	ANTHYPERLIPIDEMICS	G	1	N	256	216	\$10,113.97	17,894	\$39.51	\$0.57
HYDROCHLOROTHIAZIDE	DIURETICS	G	1	N	254	223	\$3,122.76	17,740	\$12.29	\$0.18
FLUTICASONE PROPIONATE	NASAL AGENTS - SYSTEMIC AND TOPICAL	G	1	N	253	248	\$8,770.06	11,250	\$34.66	\$0.78
PANTOPRAZOLE SODIUM	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	252	210	\$6,717.00	15,240	\$26.65	\$0.44
ALPRAZOLAM	ANTIANSXIETY AGENTS	G	1	N	241	146	\$3,755.61	6,414	\$15.58	\$0.59
AMOXICILLIN	PENICILLINS	G	1	N	240	231	\$1,980.12	1,949	\$8.25	\$1.02
ESCITALOPRAM OXALATE	ANTIDEPRESSANTS	G	1	N	234	175	\$5,541.07	12,557	\$23.68	\$0.44
PREDNISONE	CORTICOSTEROIDS	G	1	N	223	197	\$1,741.88	3,653	\$7.81	\$0.48
CYCLOBENZAPRINE HYDROCHLO	MUSCULOSKELETAL THERAPY AGENTS	G	1	N	213	178	\$3,787.35	5,210	\$17.78	\$0.73
AZITHROMYCIN	MACROLIDES	G	1	N	203	198	\$5,136.76	1,319	\$25.30	\$3.89

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 2020 net rebate amount is \$546,922 total
 - Q2 2020 net rebate amount is \$578,620
 - Q3 2020 **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.

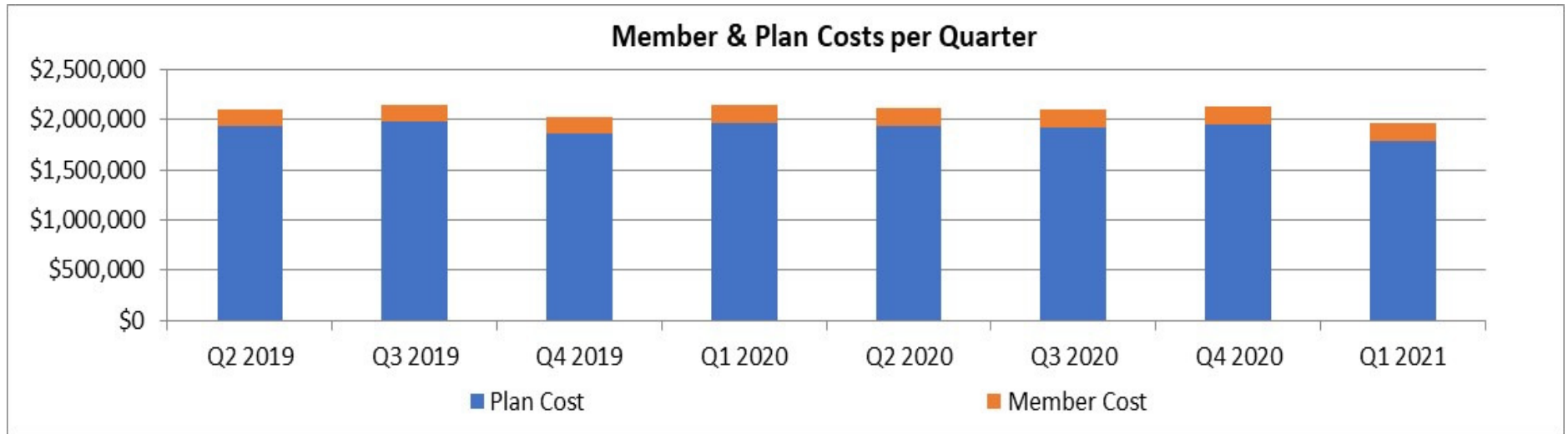
*Keenan performs a clinical savings financial audit and presents the final report to the SJVIA upon completion of the end of the plan year.

Appendix

Quarterly Key Pharmacy Benefit Metrics

SJVIA Cost Trend by Quarter (Tulare)

Category	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Gross Cost	\$2,107,473	\$2,152,107	\$2,020,551	\$2,150,586	\$2,111,798	\$2,103,411	\$2,126,190	\$1,964,808
Plan Cost	\$1,940,873	\$1,988,521	\$1,859,979	\$1,968,537	\$1,939,264	\$1,929,831	\$1,954,639	\$1,791,328
Member Cost	\$166,600	\$163,586	\$160,572	\$182,049	\$172,533	\$173,579	\$171,551	\$173,480

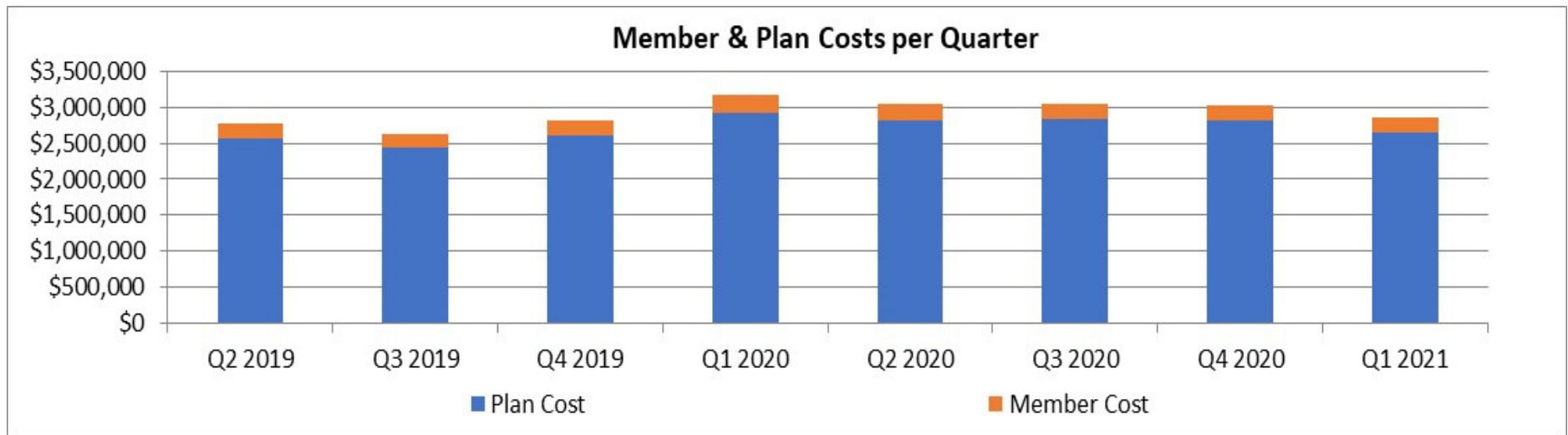


This report details the total member and plan costs, by quarter, for the most recent 8 quarter period
 These represent total dollars spent for all products, including specialty drugs

Quarterly Key Pharmacy Benefit Metrics

SJVIA Cost Trend by Quarter (Fresno)

Category	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Gross Cost	\$2,776,980	\$2,631,512	\$2,809,426	\$3,166,647	\$3,041,764	\$3,042,464	\$3,023,845	\$2,864,648
Plan Cost	\$2,572,415	\$2,430,504	\$2,600,251	\$2,922,097	\$2,824,414	\$2,831,636	\$2,814,888	\$2,652,050
Member Cost	\$204,566	\$201,008	\$209,175	\$244,550	\$217,350	\$210,828	\$208,956	\$212,598

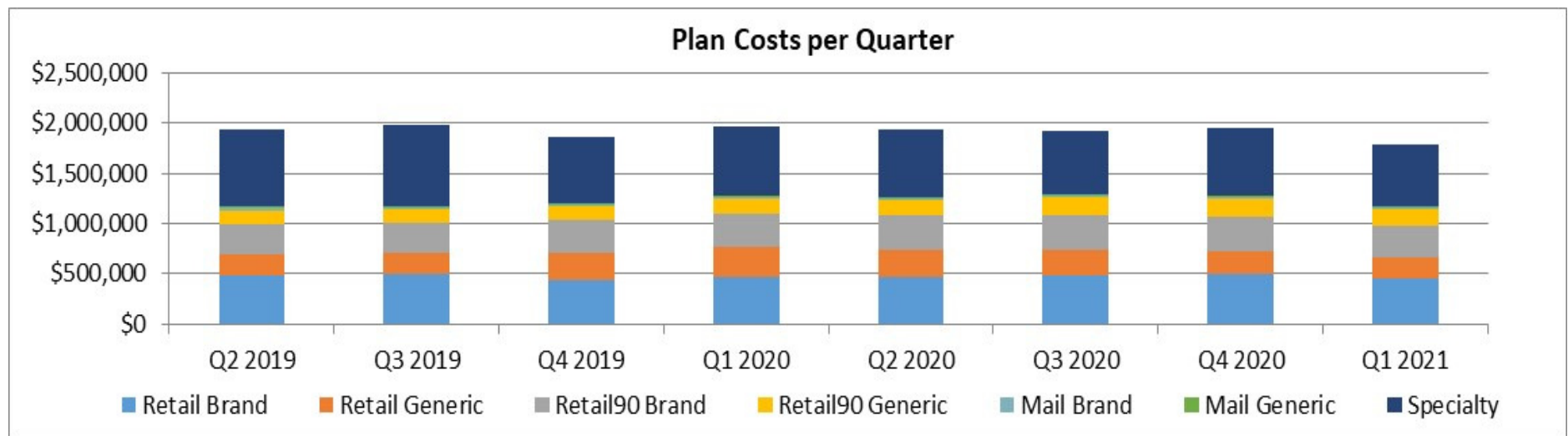


This report details the total member and plan costs, by quarter, for the most recent 8 quarter period
 These represent total dollars spent for all products, including specialty drugs

Quarterly Key Pharmacy Benefit Metrics

Plan Cost by Channel (Tulare)

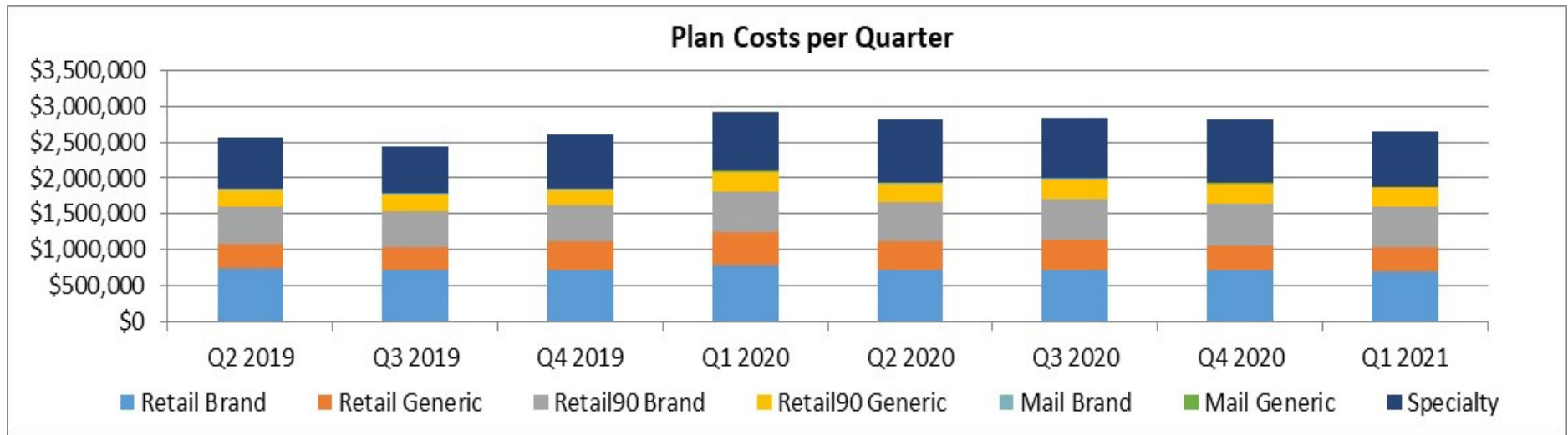
Category	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Retail Brand	\$481,867	\$490,293	\$444,835	\$473,482	\$471,239	\$485,916	\$500,819	\$449,914
Retail Generic	\$209,942	\$221,043	\$264,207	\$292,110	\$264,094	\$250,354	\$225,339	\$209,849
Retail90 Brand	\$294,975	\$293,744	\$321,262	\$335,014	\$343,733	\$343,469	\$347,451	\$317,449
Retail90 Generic	\$140,148	\$131,689	\$135,880	\$141,460	\$154,534	\$178,844	\$174,057	\$166,146
Mail Brand	\$27,366	\$19,654	\$19,733	\$21,121	\$16,314	\$20,701	\$19,965	\$16,684
Mail Generic	\$13,117	\$12,358	\$11,265	\$9,610	\$8,881	\$13,234	\$13,230	\$10,747
Specialty	\$773,458	\$819,740	\$662,797	\$695,741	\$680,470	\$637,313	\$673,779	\$620,539



Quarterly Key Pharmacy Benefit Metrics

Plan Cost by Channel (Fresno)

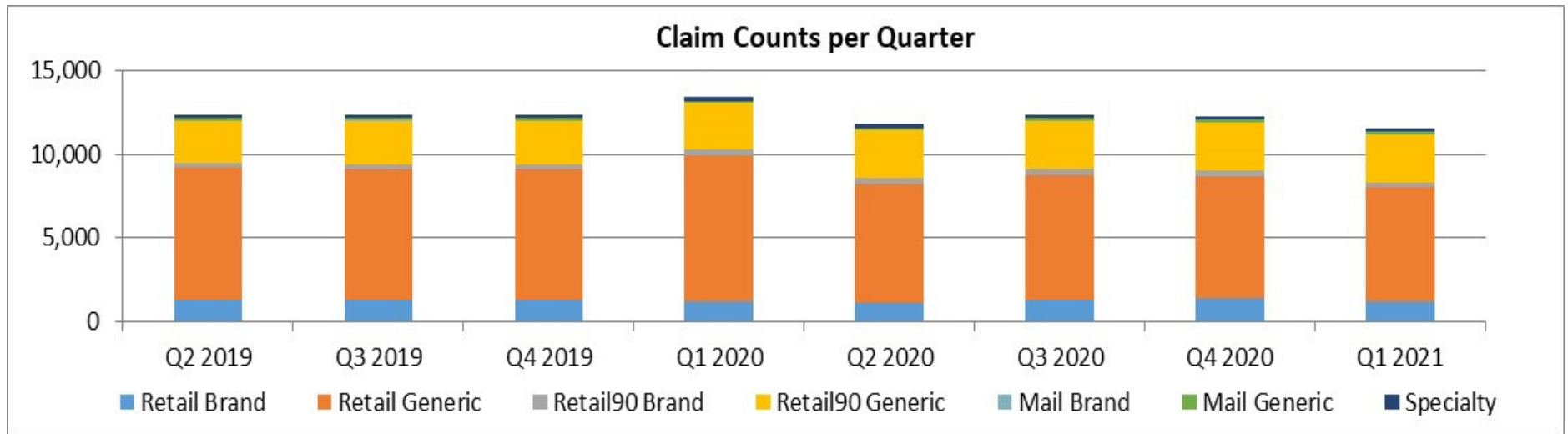
Category	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Retail Brand	\$731,735	\$710,910	\$717,177	\$777,547	\$715,434	\$718,758	\$713,086	\$698,442
Retail Generic	\$341,658	\$327,897	\$404,658	\$474,932	\$411,102	\$410,811	\$343,292	\$325,526
Retail90 Brand	\$522,761	\$488,671	\$495,475	\$566,030	\$542,467	\$571,612	\$581,409	\$568,006
Retail90 Generic	\$233,246	\$245,248	\$218,620	\$255,489	\$250,628	\$279,722	\$281,710	\$275,972
Mail Brand	\$12,634	\$21,319	\$15,952	\$14,257	\$6,313	\$11,404	\$2,857	\$5,411
Mail Generic	\$6,912	\$4,592	\$4,192	\$5,185	\$6,933	\$5,438	\$6,874	\$7,113
Specialty	\$723,469	\$631,867	\$744,176	\$828,659	\$891,537	\$833,891	\$885,661	\$771,582



Quarterly Key Pharmacy Benefit Metrics

Total Claims Volume by Channel (Tulare)

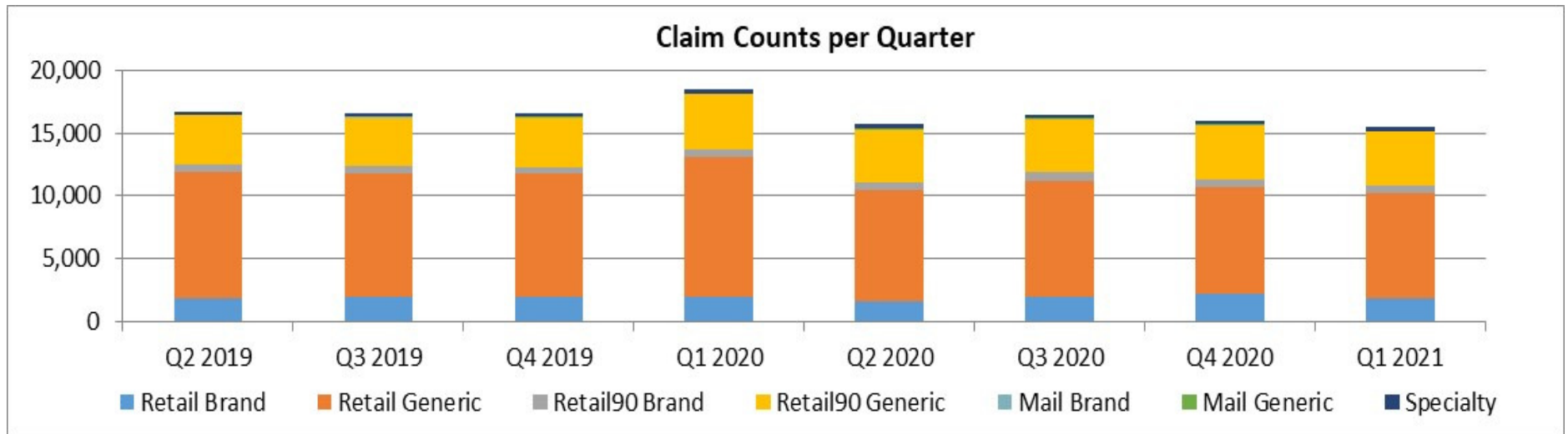
Category	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Retail Brand	1,239	1,257	1,284	1,207	1,111	1,290	1,367	1,148
Retail Generic	7,915	7,823	7,788	8,740	7,108	7,440	7,312	6,864
Retail90 Brand	326	336	346	343	358	358	343	307
Retail90 Generic	2,507	2,614	2,570	2,753	2,854	2,905	2,876	2,870
Mail Brand	22	21	23	22	18	22	26	15
Mail Generic	132	110	128	120	121	130	124	118
Specialty	211	203	198	198	200	188	197	190



Quarterly Key Pharmacy Benefit Metrics

Total Claims Volume by Channel (Fresno)

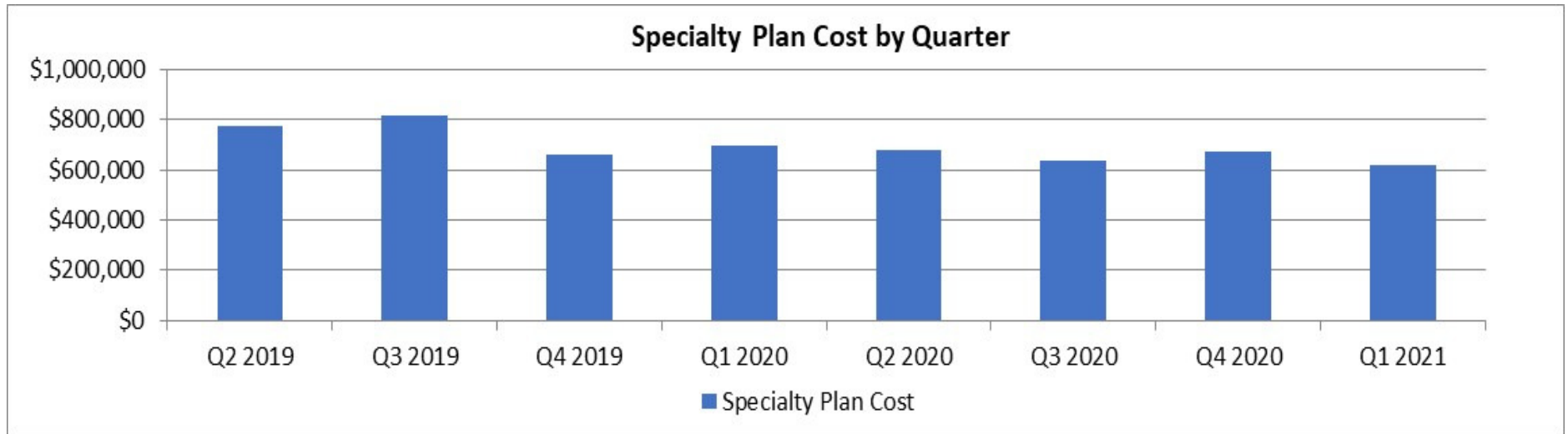
Category	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Retail Brand	1,877	1,924	1,995	1,879	1,608	1,951	2,167	1,771
Retail Generic	10,070	9,832	9,738	11,178	8,898	9,284	8,544	8,500
Retail90 Brand	586	574	565	607	590	609	599	599
Retail90 Generic	3,871	3,939	3,955	4,425	4,171	4,291	4,315	4,253
Mail Brand	14	19	15	20	12	16	9	8
Mail Generic	61	49	53	55	83	54	54	67
Specialty	258	276	281	297	320	303	310	287



Quarterly Key Pharmacy Benefit Metrics

Specialty Plan Cost (Tulare)

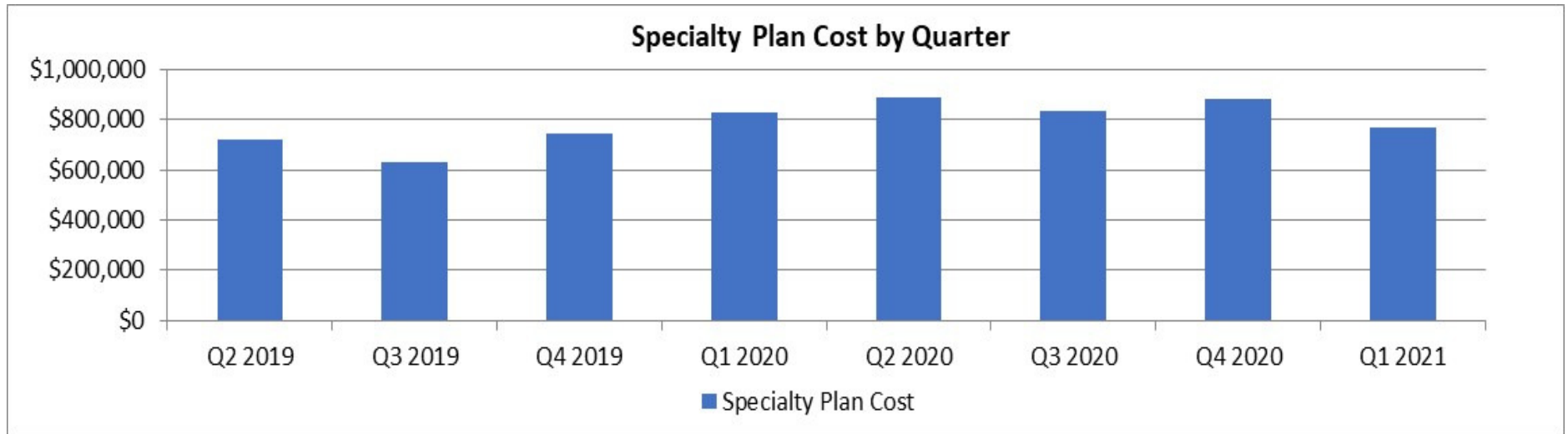
Category	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Specialty Plan Cost	\$773,458	\$819,740	\$662,797	\$695,741	\$680,470	\$637,313	\$673,779	\$620,539
Total Plan Cost	\$1,940,873	\$1,988,521	\$1,859,979	\$1,968,537	\$1,939,264	\$1,929,831	\$1,954,639	\$1,791,328
Specialty Plan Cost %	39.85%	41.22%	35.63%	35.34%	35.09%	33.02%	34.47%	34.64%



Quarterly Key Pharmacy Benefit Metrics

Specialty Plan Cost (Fresno)

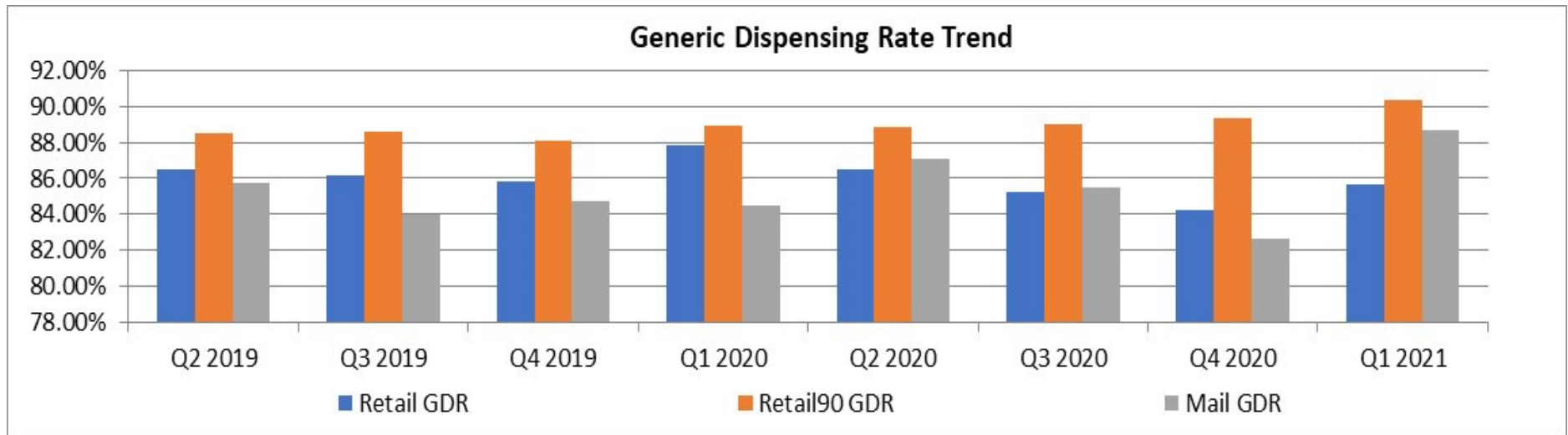
Category	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Specialty Plan Cost	\$723,469	\$631,867	\$744,176	\$828,659	\$891,537	\$833,891	\$885,661	\$771,582
Total Plan Cost	\$2,572,415	\$2,430,504	\$2,600,251	\$2,922,097	\$2,824,414	\$2,831,636	\$2,814,888	\$2,652,050
Specialty Plan Cost %	28.12%	26.00%	28.62%	28.36%	31.57%	29.45%	31.46%	29.09%



Quarterly Key Pharmacy Benefit Metrics

Generic Dispensing Rate (Tulare)

Category	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Retail GDR	86.46%	86.16%	85.85%	87.87%	86.48%	85.22%	84.25%	85.67%
Retail90 GDR	88.49%	88.61%	88.13%	88.92%	88.85%	89.03%	89.34%	90.34%
Mail GDR	85.71%	83.97%	84.77%	84.51%	87.05%	85.53%	82.67%	88.72%

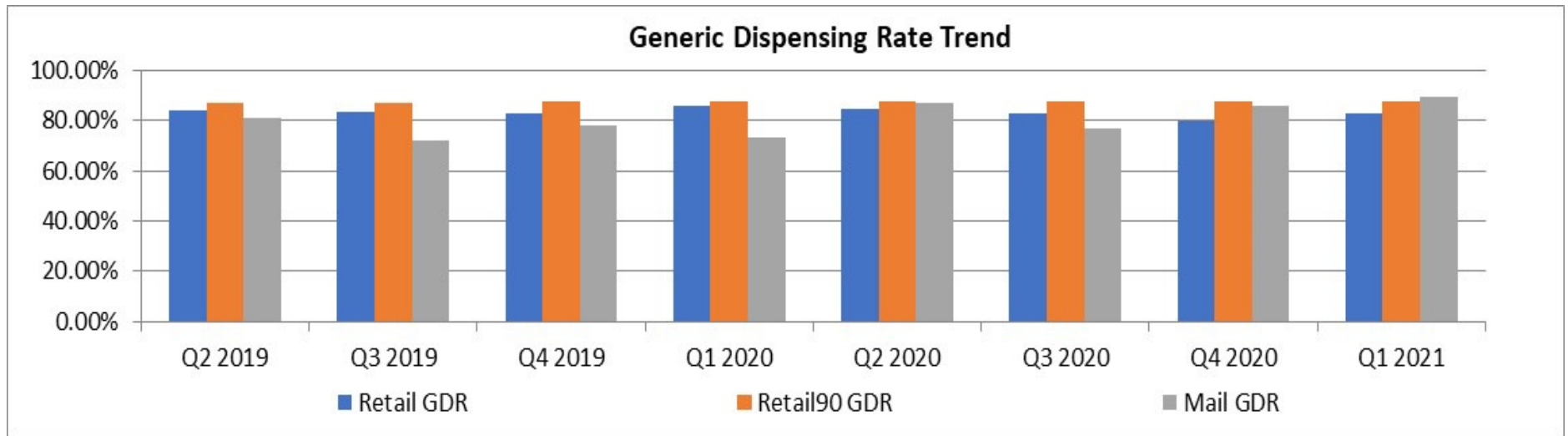


Excludes Specialty

Quarterly Key Pharmacy Benefit Metrics

Generic Dispensing Rate (Fresno)

Category	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Retail GDR	84.29%	83.63%	83.00%	85.61%	84.69%	82.63%	79.77%	82.76%
Retail90 GDR	86.85%	87.28%	87.50%	87.94%	87.61%	87.57%	87.81%	87.65%
Mail GDR	81.33%	72.06%	77.94%	73.33%	87.37%	77.14%	85.71%	89.33%

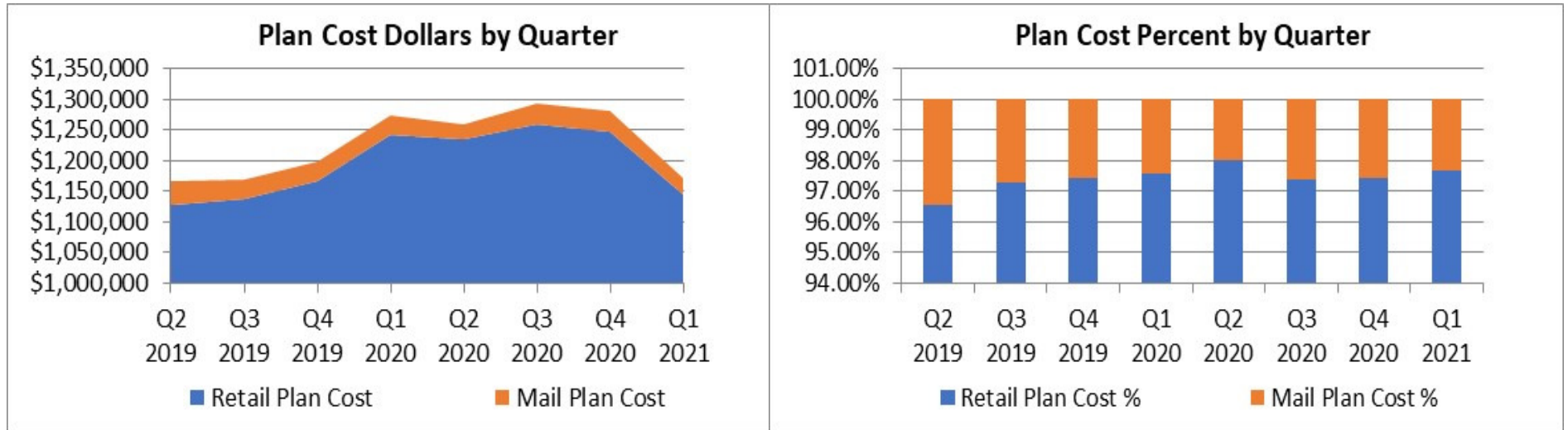


Excludes Specialty

Quarterly Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend (Tulare)

Category	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Retail Plan Cost	\$1,126,932	\$1,136,770	\$1,166,184	\$1,242,066	\$1,233,600	\$1,258,583	\$1,247,666	\$1,143,357
Mail Plan Cost	\$40,482	\$32,011	\$30,998	\$30,731	\$25,195	\$33,935	\$33,194	\$27,432
Retail Plan Cost %	96.53%	97.26%	97.41%	97.59%	98.00%	97.37%	97.41%	97.66%
Mail Plan Cost %	3.47%	2.74%	2.59%	2.41%	2.00%	2.63%	2.59%	2.34%

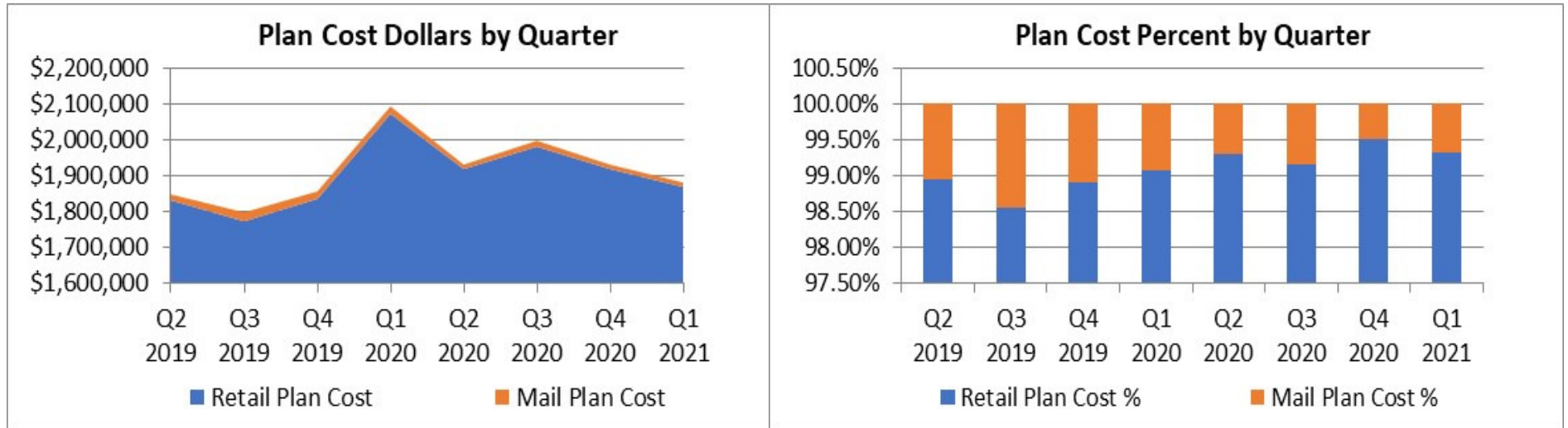


Excludes Specialty

Quarterly Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend (Fresno)

Category	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021
Retail Plan Cost	\$1,829,400	\$1,772,727	\$1,835,931	\$2,073,997	\$1,919,630	\$1,980,903	\$1,919,496	\$1,867,945
Mail Plan Cost	\$19,546	\$25,911	\$20,144	\$19,442	\$13,246	\$16,842	\$9,731	\$12,523
Retail Plan Cost %	98.94%	98.56%	98.91%	99.07%	99.31%	99.16%	99.50%	99.33%
Mail Plan Cost %	1.06%	1.44%	1.09%	0.93%	0.69%	0.84%	0.50%	0.67%



Excludes Specialty

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Cost: Tulare

Top Drugs By Ingredient Cost: Tulare

Based on Paid Date: 01/01/2021-12/31/2021

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	16	8	\$110,701.61	448	\$6,918.85	\$247.10
TRIKAFTA	RESPIRATORY AGENTS - MISC.	B	2	Y	3	1	\$74,842.68	84	\$24,947.56	\$890.98
TRULICITY	ANTIDIABETICS	B	2	N	51	29	\$64,340.25	2,202	\$1,261.57	\$29.22
JANUVIA	ANTIDIABETICS	B	2	N	52	33	\$43,748.59	2,700	\$841.32	\$16.20
JARDIANCE	ANTIDIABETICS	B	2	N	49	31	\$42,286.19	2,340	\$862.98	\$18.07
OZEMPIC	ANTIDIABETICS	B	2	N	38	23	\$41,193.04	1,386	\$1,084.03	\$29.72
ELIQUIS	ANTICOAGULANTS	B	2	N	49	30	\$38,652.22	2,402	\$788.82	\$16.09
FARXIGA	ANTIDIABETICS	B	2	N	42	26	\$36,299.25	2,070	\$864.27	\$17.54
SPRYCEL	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	2	1	\$30,928.16	60	\$15,464.08	\$515.47
XELJANZ XR	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	5	3	\$25,840.94	150	\$5,168.19	\$172.27
XTANDI	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	2	1	\$25,631.66	60	\$12,815.83	\$427.19
STELARA	DERMATOLOGICALS	B	2	Y	1	1	\$24,674.63	84	\$24,674.63	\$293.75
TREMFYA	DERMATOLOGICALS	B	2	Y	2	2	\$24,640.78	84	\$12,320.39	\$293.34
XARELTO	ANTICOAGULANTS	B	2	N	24	18	\$23,919.70	1,440	\$996.65	\$16.61
ZYTIGA	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	2	1	\$22,732.10	60	\$11,366.05	\$378.87
VUMERITY	PSYCHOTHERAPEUTIC AND NEUROLOGICAL AGENTS - MISC.	B	2	Y	3	1	\$22,643.31	90	\$7,547.77	\$251.59
LANTUS SOLOSTAR	ANTIDIABETICS	B	2	N	36	28	\$20,470.92	1,564	\$568.64	\$13.09
TRINTELLIX	ANTIDEPRESSANTS	B	3	N	32	24	\$20,158.57	1,440	\$629.96	\$14.00
HUMALOG	ANTIDIABETICS	B	2	N	17	12	\$19,745.42	737	\$1,161.50	\$26.79
DUPIXENT	DERMATOLOGICALS	B	2	Y	6	2	\$19,702.16	168	\$3,283.69	\$117.27
PREVYMIS	ANTIVIRALS	B	2	Y	3	1	\$19,340.55	84	\$6,446.85	\$230.24
COSENTYX SENSOREADY PEN	DERMATOLOGICALS	B	3	Y	3	1	\$18,570.66	84	\$6,190.22	\$221.08
ICLUSIG	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	1	1	\$17,981.86	30	\$17,981.86	\$599.40
SYM TUZA	ANTIVIRALS	B	2	Y	2	1	\$16,584.39	120	\$8,292.20	\$138.20
NUTROPIN AQ NUSPIN 10	ENDOCRINE AND METABOLIC AGENTS - MISC.	B	3	Y	4	1	\$15,752.08	92	\$3,938.02	\$171.22

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Claim Count: Tulare

Top Drugs By Claim Count: Tulare

Based on Paid Date: 01/01/2021-12/31/2021

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	321	255	\$10,013.77	20,789	\$31.20	\$0.48
LISINAPRIL	ANTHYPERTENSIVES	G	1	N	255	211	\$4,704.61	16,544	\$18.45	\$0.28
LEVOTHYROXINE SODIUM	THYROID AGENTS	G	1	N	252	194	\$6,605.22	16,786	\$26.21	\$0.39
HYDROCODONE/ACETAMINOPHEN	ANALGESICS - OPIOID	G	1	N	207	117	\$8,162.47	3,656	\$39.43	\$2.23
OMEPRAZOLE	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	180	139	\$4,175.83	10,372	\$23.20	\$0.40
AMLODIPINE BESYLATE	CALCIUM CHANNEL BLOCKERS	G	1	N	179	138	\$2,992.35	11,064	\$16.72	\$0.27
LOSARTAN POTASSIUM	ANTHYPERTENSIVES	G	1	N	170	131	\$6,740.06	11,017	\$39.65	\$0.61
MONTELUKAST SODIUM	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	170	134	\$4,230.41	9,210	\$24.88	\$0.46
METFORMIN HYDROCHLORIDE	ANTIDIABETICS	G	1	N	163	139	\$3,214.49	10,740	\$19.72	\$0.30
ALBUTEROL SULFATE HFA	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	157	131	\$8,974.34	4,649	\$57.16	\$1.93
BUPROPION HYDROCHLORIDE E	ANTIDEPRESSANTS	G	1	N	157	97	\$9,874.15	7,846	\$62.89	\$1.26
GABAPENTIN	ANTICONVULSANTS	G	1	N	134	93	\$4,632.77	5,600	\$34.57	\$0.83
METOPROLOL SUCCINATE ER	BETA BLOCKERS	G	1	N	133	102	\$7,025.45	9,111	\$52.82	\$0.77
IBUPROFEN	ANALGESICS - ANTI-INFLAMMATORY	G	1	N	128	128	\$2,508.43	2,110	\$19.60	\$1.19
HYDROCHLOROTHIAZIDE	DIURETICS	G	1	N	126	104	\$1,503.63	8,010	\$11.93	\$0.19
VITAMIN D	VITAMINS	G	1	N	124	96	\$1,214.49	6,535	\$9.79	\$0.19
PANTOPRAZOLE SODIUM	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	118	91	\$2,717.99	6,270	\$23.03	\$0.43
ALPRAZOLAM	ANTIANSXIETY AGENTS	G	1	N	112	75	\$1,854.51	3,106	\$16.56	\$0.60
PREDNISONE	CORTICOSTEROIDS	G	1	N	107	89	\$980.26	2,009	\$9.16	\$0.49
ESCITALOPRAM OXALATE	ANTIDEPRESSANTS	G	1	N	103	75	\$2,353.35	5,220	\$22.85	\$0.45
ROSUVASTATIN CALCIUM	ANTHYPERLIPIDEMICS	G	1	N	101	84	\$3,900.00	6,944	\$38.61	\$0.56
FLUTICASONE PROPIONATE	NASAL AGENTS - SYSTEMIC AND TOPICAL	G	1	N	94	93	\$3,524.95	4,530	\$37.50	\$0.78
AMOXICILLIN	PENICILLINS	G	1	N	93	88	\$751.85	733	\$8.08	\$1.03
CYCLOBENZAPRINE HYDROCHLO	MUSCULOSKELETAL THERAPY AGENTS	G	1	N	93	76	\$1,979.64	2,376	\$21.29	\$0.83
SERTRALINE HCL	ANTIDEPRESSANTS	G	1	N	92	63	\$1,786.30	4,305	\$19.42	\$0.41

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Cost: Fresno

Top Drugs By Ingredient Cost: Fresno
Based on Paid Date: 01/01/2021-12/31/2021

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
TRULICITY	ANTIDIABETICS	B	2	N	113	60	\$135,874.49	4,568	\$1,202.43	\$29.74
HUMIRA PEN	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	15	5	\$115,663.41	420	\$7,710.89	\$275.39
COSENTYX SENSOREADY PEN	DERMATOLOGICALS	B	3	Y	12	4	\$74,282.64	336	\$6,190.22	\$221.08
JARDIANCE	ANTIDIABETICS	B	2	N	53	43	\$64,343.89	3,630	\$1,214.04	\$17.73
LATUDA	ANTIPSYCHOTICS/ANTIMANIC AGENTS	B	2	N	34	18	\$60,391.12	1,200	\$1,776.21	\$50.33
OZEMPIC	ANTIDIABETICS	B	2	N	43	29	\$55,402.63	2,070	\$1,288.43	\$26.76
JANUVIA	ANTIDIABETICS	B	2	N	49	42	\$52,965.75	3,304	\$1,080.93	\$16.03
FARXIGA	ANTIDIABETICS	B	2	N	47	36	\$50,909.71	2,940	\$1,083.19	\$17.32
SPRYCEL	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	3	1	\$46,392.24	90	\$15,464.08	\$515.47
DUPIXENT	DERMATOLOGICALS	B	2	Y	14	8	\$45,821.32	392	\$3,272.95	\$116.89
GENOTROPIN	ENDOCRINE AND METABOLIC AGENTS - MISC.	B	2	Y	7	2	\$44,686.62	208	\$6,383.80	\$214.84
ENBREL SURECLICK	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	6	3	\$36,954.84	168	\$6,159.14	\$219.97
LANTUS SOLOSTAR	ANTIDIABETICS	B	2	N	59	40	\$34,183.96	3,151	\$579.39	\$10.85
WIXELA INHUB	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	70	50	\$33,734.35	2,910	\$481.92	\$11.59
VASCEPA	ANTIHYPERTENSIVES	B	2	N	44	45	\$31,637.08	2,880	\$719.02	\$10.99
OTEZLA	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	8	3	\$31,205.94	240	\$3,900.74	\$130.02
BIKTARVY	ANTIVIRALS	B	2	Y	8	4	\$28,018.84	240	\$3,502.36	\$116.75
INVOKANA	ANTIDIABETICS	B	2	N	26	19	\$27,378.76	1,560	\$1,053.03	\$17.55
BUDESONIDE/FORMOTEROL FUM	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	76	59	\$26,809.18	2,940	\$352.75	\$9.12
REXULTI	ANTIPSYCHOTICS/ANTIMANIC AGENTS	B	3	N	15	9	\$25,942.34	630	\$1,729.49	\$41.18
HUMALOG	ANTIDIABETICS	B	2	N	17	14	\$25,036.16	765	\$1,472.72	\$32.73
TREMFYA	DERMATOLOGICALS	B	2	Y	2	4	\$24,354.26	112	\$12,177.13	\$217.45
ELIQUIS	ANTICOAGULANTS	B	2	N	28	17	\$20,598.51	1,244	\$735.66	\$16.56
NUCYNTA ER	ANALGESICS - OPIOID	B	3	N	12	4	\$19,561.80	360	\$1,630.15	\$54.34
VYVANSE	ADHD/ANTI-NARCOLEPSY/ANTI-OBESITY/ANOREXIANTS	B	2	N	49	26	\$19,294.89	1,710	\$393.77	\$11.28

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Claim Count: Fresno

Top Drugs By Claim Count: Fresno
Based on Paid Date: 01/01/2021-12/31/2021

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	440	400	\$16,547.15	33,965	\$37.61	\$0.49
ALBUTEROL SULFATE HFA	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	339	286	\$17,986.61	9,011	\$53.06	\$2.00
LISINAPRIL	ANTIHYPERTENSIVES	G	1	N	328	303	\$6,903.58	23,820	\$21.05	\$0.29
LEVOTHYROXINE SODIUM	THYROID AGENTS	G	1	N	307	268	\$8,743.91	23,544	\$28.48	\$0.37
METFORMIN HYDROCHLORIDE	ANTIDIABETICS	G	1	N	284	241	\$6,500.62	18,843	\$22.89	\$0.34
OMEPRAZOLE	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	252	205	\$6,053.49	15,104	\$24.02	\$0.40
IBUPROFEN	ANALGESICS - ANTI-INFLAMMATORY	G	1	N	242	233	\$5,974.96	5,044	\$24.69	\$1.18
HYDROCODONE/ACETAMINOPHEN	ANALGESICS - OPIOID	G	1	N	229	136	\$9,465.26	4,571	\$41.33	\$2.07
AMLODIPINE BESYLATE	CALCIUM CHANNEL BLOCKERS	G	1	N	207	180	\$4,063.85	15,375	\$19.63	\$0.26
GABAPENTIN	ANTICONVULSANTS	G	1	N	202	145	\$7,978.96	8,355	\$39.50	\$0.95
BUPROPION HYDROCHLORIDE E	ANTIDEPRESSANTS	G	1	N	181	123	\$15,870.81	9,912	\$87.68	\$1.60
LOSARTAN POTASSIUM	ANTIHYPERTENSIVES	G	1	N	171	155	\$7,375.96	12,855	\$43.13	\$0.57
METOPROLOL SUCCINATE ER	BETA BLOCKERS	G	1	N	169	148	\$9,860.84	12,570	\$58.35	\$0.78
FLUTICASONE PROPIONATE	NASAL AGENTS - SYSTEMIC AND TOPICAL	G	1	N	159	155	\$5,245.11	6,720	\$32.99	\$0.78
ROSUVASTATIN CALCIUM	ANTIHYPERTENSIVES	G	1	N	155	132	\$6,213.97	10,950	\$40.09	\$0.57
AMOXICILLIN	PENICILLINS	G	1	N	147	143	\$1,228.27	1,216	\$8.36	\$1.01
VITAMIN D	VITAMINS	G	1	N	143	124	\$1,167.00	8,371	\$8.16	\$0.14
PANTOPRAZOLE SODIUM	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	134	119	\$3,999.01	8,970	\$29.84	\$0.45
ESCITALOPRAM OXALATE	ANTIDEPRESSANTS	G	1	N	131	100	\$3,187.72	7,337	\$24.33	\$0.43
ALPRAZOLAM	ANTIANSIETY AGENTS	G	1	N	129	71	\$1,901.10	3,308	\$14.74	\$0.57
HYDROCHLOROTHIAZIDE	DIURETICS	G	1	N	128	119	\$1,619.13	9,730	\$12.65	\$0.17
PFIZER-BIONTECH COVID-19	VACCINES	B	2	N	127	111	\$0.00	127	\$0.00	\$0.00
MONTELUKAST SODIUM	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	124	106	\$3,512.63	7,694	\$28.33	\$0.46
CYCLOBENZAPRINE HYDROCHLO	MUSCULOSKELETAL THERAPY AGENTS	G	1	N	120	102	\$1,807.71	2,834	\$15.06	\$0.64
AZITHROMYCIN	MACROLIDES	G	1	N	117	114	\$2,795.94	649	\$23.90	\$4.31



BOARD OF DIRECTORS

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

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

AGENDA DATE: May 7, 2021

ITEM NUMBER: Item 13

SUBJECT: Receive Report on Community Care Health Offering as a Replacement to the Anthem EPO Plan (A)

REQUEST(S): Receive report on Community Care Health.

DESCRIPTION:

Community Care Health (CCH) is a Fresno-based HMO health plan. CCH serves members based in Fresno and neighboring counties, providing access to a network of primary care providers, specialists, and urgent care locations.


CCH previously made a presentation of their plan to the County of Fresno in 2019. The Health Benefits Advisory Committee (HBAC) along with SJVIA management did not feel it was a good fit due to the HMO model and the SJVIA was still funding stabilization and loan repayments. When CCH approached the County again in 2021, they requested another opportunity to present their plan, which would be a replacement to the EPO for the 2022 renewal.

Both SJVIA management and the County of Fresno’s HBAC had the opportunity to review CCH’s presentation and plan offering, and it is not being recommended at this time.

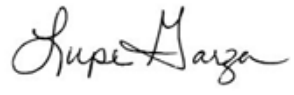
FISCAL IMPACT/FINANCING:

To be determined.

ADMINISTRATIVE SIGN-OFF:



 Hollis Magill
 SJVIA Manager



 Lupe Garza
 SJVIA Assistant Manager

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

AGENDA DATE: May 7, 2021

ITEM NUMBER: Item 14

SUBJECT: Receive Consultant's Report on Plan Year 2022
Renewal Timeline (I)

REQUEST(S): That the Board receive the consultant’s report on
plan year 2022 renewal timeline.

DESCRIPTION:

As the SJVIA enters the 2022 renewal season, SJVIA staff would like to inform the Board of the process.

<u>2021</u>	<u>Task</u>
• May 3	Send out renewal request letters to carriers
• May 3-July 6	Work with Counties to finalize 2022 Plan Designs
• June 4	Preliminary renewals due back to Keenan
• June 4-June 18	Preliminary renewal analysis, carrier negotiations, and renewal strategy development
• June 21-July 2	Prepare the 2022 preliminary renewal report
• July 6	Preliminary renewal report presented to the SJVIA Staff
• July 23	2022 preliminary renewal presented to the SJVIA Board; direction received from the SJVIA Board
• July 23-30	Final carrier negotiations and renewal strategies developed
• August 2-9	Prepare the 2022 final renewal report
• August 10	2022 final renewal report presented to the SJVIA Staff
• August 27	2022 final renewal report presented to the SJVIA Board


FISCAL IMPACT/FINANCING:

To be determined.

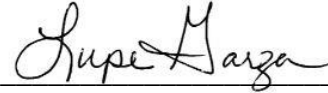
AGENDA: San Joaquin Valley Insurance Authority

DATE: May 7, 2021

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager



BOARD OF DIRECTORS

- STEVE BRANDAU
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- PETE VANDER POEL

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

AGENDA DATE: May 7, 2021

ITEM NUMBER: Item 15

SUBJECT: Receive Consultant’s Updated Report on Workforce Aging Analysis to Include Diabetes Demographic Data (I)

REQUEST(S): That the Board receive the consultant’s report on the SJVIA workforce aging analysis updated with diabetes demographic data.

DESCRIPTION:

At the February 19, 2021 SJVIA Board meeting, the Board received a Workforce Aging Analysis since the inception of the JPA to determine the health risk associated with aging. The SJVIA Board requested further information relative to the prevalence of diabetes. For 2020, 981 covered members with an average age of 52 incurred \$4,219,676 in diabetic medication.

FISCAL IMPACT/FINANCING:

None

ADMINISTRATIVE SIGN-OFF:

Hollis Magill
SJVIA Manager

Lupe Garza
SJVIA Assistant Manager



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May 7, 2021

SJVIA Board Meeting: Consultant’s Follow-up Report on Workforce Aging Analysis highlighting Diabetes

The SJVIA Board received the Workforce Aging report at the February 19, 2021 meeting. A request from the Board was made to provide more information specifically on diabetes. Keenan Pharmacy Services provided the following profile for diabetes and medication costs.

SJVIA	# of Member	Average Age	2020 Annual Cost	Avg Monthly Cost
Male	428	53	\$2,077,643	\$404.53
Female	553	52	\$2,142,033	\$322.79
Total	981	52	\$4,219,676	\$358.45
County of Tulare				
Male	149	55	\$752,526	\$420.88
Female	237	52	\$849,702	\$298.77
Total	386	53	\$1,602,227	\$345.90
County of Fresno				
Male	279	52	\$1,325,117	\$395.79
Female	316	51	\$1,292,332	\$340.80
Total	595	52	\$2,617,449	\$366.59

The following tables show the diabetes-related prescription drug utilization for SJVIA, County of Tulare and County of Fresno.

SJIVIA Drug Name	Claims	Unique Members	Average Age	Paid Claims	Cost / Script	Cost / Member
1 TRULICITY	608	101	54	\$ 710,606	\$1,168.76	\$7,035.70
2 JANUVIA	443	104	57	\$ 400,916	\$905.00	\$3,854.96
3 JARDIANCE	369	87	53	\$ 357,569	\$969.02	\$4,109.99
4 OZEMPIC	295	59	55	\$ 352,933	\$1,196.38	\$5,981.91
5 FARXIGA	313	74	58	\$ 285,879	\$913.35	\$3,863.23
6 HUMALOG	154	35	47	\$ 204,770	\$1,329.68	\$5,850.57
7 LANTUS SOLOSTAR	341	83	55	\$ 195,187	\$572.40	\$2,351.65
8 HUMALOG KWIKPEN	188	50	54	\$ 172,726	\$918.75	\$3,454.51
9 VICTOZA	83	18	56	\$ 127,396	\$1,534.89	\$7,077.55
10 INVOKANA	151	29	55	\$ 124,630	\$825.36	\$4,297.57
11 TRESIBA FLEXTOUCH	110	37	55	\$ 108,105	\$982.77	\$2,921.75
12 LEVEMIR FLEXTOUCH	92	21	55	\$ 78,275	\$850.82	\$3,727.39
13 TRAJENTA	117	23	56	\$ 77,030	\$658.37	\$3,349.12
14 TOUJEO SOLOSTAR	122	23	61	\$ 76,483	\$626.91	\$3,325.35
15 NOVOLOG FLEXPEN	73	19	58	\$ 72,939	\$999.16	\$3,838.90
16 BYDUREON BCISE	79	14	51	\$ 71,919	\$910.37	\$5,137.10
17 JANUMET	84	20	53	\$ 63,231	\$752.75	\$3,161.55
18 NOVOLOG	56	12	48	\$ 62,608	\$1,117.99	\$5,217.30
19 RYBELSUS	62	17	47	\$ 59,441	\$958.72	\$3,496.51
20 JANUMET XR	57	15	50	\$ 47,772	\$838.11	\$3,184.82
21 XIGDUO XR	74	16	55	\$ 47,181	\$637.59	\$2,948.84
22 BYDUREON PEN	56	8	58	\$ 43,138	\$770.32	\$5,392.25
23 XULTOPHY 100/3.6	26	4	56	\$ 42,694	\$1,642.09	\$10,673.61
24 LANTUS	69	19	52	\$ 38,632	\$559.88	\$2,033.25
25 METFORMIN HYDROCHLORIDE E	702	198	52	\$ 33,522	\$47.75	\$169.30
26 HUMALOG MIX 75/25 KWIKPEN	23	5	44	\$ 32,464	\$1,411.49	\$6,492.83
27 SOLIQUA 100/33	24	6	53	\$ 21,630	\$901.27	\$3,605.08
28 SYNJARDY XR	13	4	61	\$ 18,460	\$1,419.97	\$4,614.89
29 INSULIN LISPRO	19	10	56	\$ 17,707	\$931.96	\$1,770.72
30 INVOKAMET	25	4	52	\$ 17,468	\$698.71	\$4,366.93
31 ONGLYZA	29	4	55	\$ 16,687	\$575.40	\$4,171.65
32 NOVOLOG MIX 70/30 PREFILL	8	2	61	\$ 16,124	\$2,015.46	\$8,061.84
33 BASAGLAR KWIKPEN	59	15	46	\$ 16,052	\$272.07	\$1,070.15
34 FIASP	14	1	41	\$ 15,672	\$1,119.42	\$15,671.84
35 AFREZZA	14	1	45	\$ 13,964	\$997.41	\$13,963.73
36 METFORMIN HYDROCHLORIDE	1999	552	53	\$ 13,763	\$6.89	\$24.93
37 JENTADUETO	23	4	40	\$ 13,532	\$588.33	\$3,382.89
38 LEVEMIR	18	4	56	\$ 12,256	\$680.86	\$3,063.88
39 TOUJEO MAX SOLOSTAR	17	5	59	\$ 11,248	\$661.63	\$2,249.53
40 INSULIN LISPRO KWIKPEN	23	10	43	\$ 11,202	\$487.04	\$1,120.19

SJZIA Drug Name	Claims	Unique Members	Average Age	Paid Claims	Cost / Script	Cost / Member
41 HUMALOG JUNIOR KWIKPEN	14	3	22	\$ 10,514	\$751.01	\$3,504.73
42 HUMULIN R U-500 KWIKPEN	11	2	40	\$ 9,455	\$859.53	\$4,727.40
43 HUMULIN N	10	3	54	\$ 9,419	\$941.92	\$3,139.75
44 STEGLATRO	16	4	38	\$ 8,742	\$546.39	\$2,185.56
45 GLYXAMBI	6	2	44	\$ 7,117	\$1,186.12	\$3,558.35
46 INSULIN ASPART FLEXPEN	6	4	64	\$ 6,986	\$1,164.31	\$1,746.46
47 INVOKAMET XR	5	1	39	\$ 5,382	\$1,076.30	\$5,381.52
48 GLIMEPIRIDE	312	80	57	\$ 5,331	\$17.09	\$66.64
49 KOMBIGLYZE XR	4	1	66	\$ 4,801	\$1,200.32	\$4,801.28
50 INSULIN ASPART PROTAMINE/ 51 PIOGLITAZONE HYDROCHLORID	2	1	54	\$ 4,689	\$2,344.59	\$4,689.18
52 NOVOLOG PENFILL	278	82	56	\$ 4,497	\$16.18	\$54.84
53 BAQSIMI ONE PACK	4	1	78	\$ 4,310	\$1,077.43	\$4,309.72
54 APIDRA SOLOSTAR	7	4	40	\$ 3,877	\$553.83	\$969.20
55 ALOGLIPTIN	10	1	29	\$ 3,017	\$301.69	\$3,016.90
56 PIOGLITAZONE HCL/METFORMI	14	2	73	\$ 2,818	\$201.30	\$1,409.10
57 HUMULIN N KWIKPEN	6	2	54	\$ 2,774	\$462.29	\$1,386.87
58 GLUCAGON EMERGENCY KIT	7	4	32	\$ 2,699	\$385.54	\$674.69
59 GLIPIZIDE	9	6	42	\$ 2,407	\$267.42	\$401.13
60 BYETTA	203	52	54	\$ 2,112	\$10.40	\$40.61
61 PIOGLITAZONE HCL	1	1	66	\$ 2,062	\$2,061.84	\$2,061.84
62 GLIPIZIDE ER	69	21	58	\$ 1,787	\$25.90	\$85.09
63 GLYBURIDE	81	25	57	\$ 1,779	\$21.97	\$71.18
64 INSULIN LISPRO PROTAMINE/ 65 REPAGLINIDE	36	10	52	\$ 1,600	\$44.44	\$159.98
66 ALOGLIPTIN/PIOGLITAZONE	1	1	46	\$ 1,554	\$1,554.02	\$1,554.02
67 NATEGLINIDE	15	5	50	\$ 956	\$63.74	\$191.21
68 GLIPIZIDE/METFORMIN HYDRO	3	1	41	\$ 899	\$299.50	\$898.50
69 SYNJARDY	3	2	56	\$ 749	\$249.76	\$374.65
70 BAQSIMI TWO PACK	10	2	49	\$ 718	\$71.78	\$358.88
71 LYUMJEV KWIKPEN	1	1	46	\$ 713	\$712.78	\$712.78
72 ACARBOSE	1	1	65	\$ 554	\$553.83	\$553.83
73 GLUCAGEN HYPOKIT	6	2	59	\$ 382	\$63.73	\$191.18
74 GLYBURIDE/METFORMIN HYDRO	1	1	68	\$ 280	\$279.91	\$279.91
75 GLIPIZIDE XL	16	3	46	\$ 247	\$15.42	\$82.23
Grand Total	3	3	41	\$ 121	\$40.42	\$40.42
Grand Total	8204	981	54	\$4,219,676	\$514.34	\$4,301.40

County of Tulare Drug Name	Claims	Unique Members	Average Age	Paid Claims	Cost / Script	Cost / Member
1 TRULICITY	201	37	57	\$ 252,328	\$1,255.36	\$6,819.67
2 OZEMPIC	158	25	57	\$ 178,437	\$1,129.35	\$7,137.47
3 JANUVIA	204	43	60	\$ 166,450	\$815.93	\$3,870.93
4 JARDIANCE	178	35	54	\$ 152,858	\$858.75	\$4,367.37
5 FARXIGA	162	31	59	\$ 124,441	\$768.15	\$4,014.22
6 LANTUS SOLOSTAR	158	34	57	\$ 81,013	\$512.74	\$2,382.73
7 HUMALOG	69	16	55	\$ 73,936	\$1,071.53	\$4,620.97
8 HUMALOG KWIKPEN	75	17	62	\$ 60,359	\$804.79	\$3,550.53
9 VICTOZA	35	7	51	\$ 48,467	\$1,384.78	\$6,923.89
10 TRESIBA FLEXTOUCH	55	18	54	\$ 47,683	\$866.97	\$2,649.06
11 TOUJEO SOLOSTAR	56	10	66	\$ 30,276	\$540.64	\$3,027.59
12 JANUMET XR	38	8	49	\$ 30,223	\$795.34	\$3,777.85
13 LEVEMIR FLEXTOUCH	39	8	57	\$ 26,554	\$680.86	\$3,319.19
14 INVOKANA	39	6	57	\$ 26,469	\$678.70	\$4,411.54
15 LANTUS	37	9	56	\$ 19,120	\$516.76	\$2,124.44
16 XIGDUO XR	27	5	58	\$ 18,476	\$684.30	\$3,695.22
17 TRADJENTA	33	7	65	\$ 18,293	\$554.34	\$2,613.32
18 RYBELSUS	21	6	43	\$ 18,205	\$866.92	\$3,034.20
19 BYDUREON BCISE	23	4	53	\$ 16,693	\$725.77	\$4,173.18
20 JANUMET	22	5	51	\$ 14,994	\$681.54	\$2,998.77
21 BYDUREON PEN	19	2	65	\$ 13,696	\$720.82	\$6,847.78
22 INVOKAMET	22	3	50	\$ 13,106	\$595.73	\$4,368.67
23 NOVOLOG FLEXPEN	19	7	68	\$ 11,855	\$623.96	\$1,693.61
24 SYNJARDY XR	8	3	64	\$ 11,768	\$1,471.00	\$3,922.66
25 NOVOLOG MIX 70/30 PREFILL	5	1	66	\$ 11,071	\$2,214.12	\$11,070.58
26 HUMALOG JUNIOR KWIKPEN	14	3	22	\$ 10,514	\$751.01	\$3,504.73
27 NOVOLOG	12	3	55	\$ 9,589	\$799.10	\$3,196.41
28 LEVEMIR	7	3	54	\$ 9,007	\$1,286.74	\$3,002.40
29 JENTADUETO	19	3	39	\$ 8,363	\$440.18	\$2,787.80
30 HUMULIN R U-500 KWIKPEN	9	1	35	\$ 8,321	\$924.60	\$8,321.44
31 ONGLYZA	6	2	63	\$ 7,202	\$1,200.32	\$3,600.96
32 METFORMIN HYDROCHLORIDE E	306	77	53	\$ 6,850	\$22.39	\$88.97
33 INSULIN LISPRO KWIKPEN	13	5	40	\$ 6,348	\$488.33	\$1,269.66
34 INSULIN LISPRO	10	5	63	\$ 6,187	\$618.66	\$1,237.31
35 GLYXAMBI	4	1	44	\$ 6,055	\$1,513.64	\$6,054.56
36 XULTOPHY 100/3.6	5	1	51	\$ 5,307	\$1,061.50	\$5,307.49
37 METFORMIN HYDROCHLORIDE	718	206	53	\$ 5,026	\$7.00	\$24.40
38 KOMBIGLYZE XR	4	1	66	\$ 4,801	\$1,200.32	\$4,801.28
39 NOVOLOG PENFILL	4	1	78	\$ 4,310	\$1,077.43	\$4,309.72
40 SOLIQUA 100/33	6	1	65	\$ 4,269	\$711.47	\$4,268.82

SJVIA Drug Name	Claims	Unique Members	Average Age	Paid Claims	Cost / Script	Cost / Member
41 HUMALOG JUNIOR KWIKPEN	14	3	22	\$ 10,514	\$751.01	\$3,504.73
42 HUMULIN R U-500 KWIKPEN	11	2	40	\$ 9,455	\$859.53	\$4,727.40
43 HUMULIN N	10	3	54	\$ 9,419	\$941.92	\$3,139.75
44 STEGLATRO	16	4	38	\$ 8,742	\$546.39	\$2,185.56
45 GLYXAMBI	6	2	44	\$ 7,117	\$1,186.12	\$3,558.35
46 INSULIN ASPART FLEXPEN	6	4	64	\$ 6,986	\$1,164.31	\$1,746.46
47 INVOKAMET XR	5	1	39	\$ 5,382	\$1,076.30	\$5,381.52
48 GLIMEPIRIDE	312	80	57	\$ 5,331	\$17.09	\$66.64
49 KOMBIGLYZE XR	4	1	66	\$ 4,801	\$1,200.32	\$4,801.28
50 INSULIN ASPART PROTAMINE/ 51 PIOGLITAZONE HYDROCHLORID	2	1	54	\$ 4,689	\$2,344.59	\$4,689.18
52 NOVOLOG PENFILL	278	82	56	\$ 4,497	\$16.18	\$54.84
53 BAQSIMI ONE PACK	4	1	78	\$ 4,310	\$1,077.43	\$4,309.72
54 APIDRA SOLOSTAR	7	4	40	\$ 3,877	\$553.83	\$969.20
55 ALOGLIPTIN	10	1	29	\$ 3,017	\$301.69	\$3,016.90
56 PIOGLITAZONE HCL/METFORMI	14	2	73	\$ 2,818	\$201.30	\$1,409.10
57 HUMULIN N KWIKPEN	6	2	54	\$ 2,774	\$462.29	\$1,386.87
58 GLUCAGON EMERGENCY KIT	7	4	32	\$ 2,699	\$385.54	\$674.69
59 GLIPIZIDE	9	6	42	\$ 2,407	\$267.42	\$401.13
60 BYETTA	203	52	54	\$ 2,112	\$10.40	\$40.61
61 PIOGLITAZONE HCL	1	1	66	\$ 2,062	\$2,061.84	\$2,061.84
62 GLIPIZIDE ER	69	21	58	\$ 1,787	\$25.90	\$85.09
63 GLYBURIDE	81	25	57	\$ 1,779	\$21.97	\$71.18
64 INSULIN LISPRO PROTAMINE/ 65 REPAGLINIDE	36	10	52	\$ 1,600	\$44.44	\$159.98
66 ALOGLIPTIN/PIOGLITAZONE	1	1	46	\$ 1,554	\$1,554.02	\$1,554.02
67 NATEGLINIDE	15	5	50	\$ 956	\$63.74	\$191.21
68 GLIPIZIDE/METFORMIN HYDRO	3	1	41	\$ 899	\$299.50	\$898.50
69 SYNJARDY	3	2	56	\$ 749	\$249.76	\$374.65
70 BAQSIMI TWO PACK	10	2	49	\$ 718	\$71.78	\$358.88
71 LYUMJEV KWIKPEN	1	1	46	\$ 713	\$712.78	\$712.78
72 ACARBOSE	1	1	65	\$ 554	\$553.83	\$553.83
73 GLUCAGEN HYPOKIT	1	1	45	\$ 522	\$522.01	\$522.01
74 GLYBURIDE/METFORMIN HYDRO	6	2	59	\$ 382	\$63.73	\$191.18
75 GLIPIZIDE XL	1	1	68	\$ 280	\$279.91	\$279.91
Grand Total	8204	981	54	\$4,219,676	\$514.34	\$4,301.40

County of Fresno Drug Name	Claims	Unique Members	Average Age	Paid Claims	Cost / Script	Cost / Member
1 TRULICITY	407	64	52	\$458,278	\$1,125.99	\$7,160.60
2 JANUVIA	239	61	55	\$234,466	\$981.03	\$3,843.70
3 JARDIANCE	191	52	51	\$204,711	\$1,071.79	\$3,936.75
4 OZEMPIC	137	34	53	\$174,496	\$1,273.69	\$5,132.23
5 FARXIGA	151	43	57	\$161,438	\$1,069.12	\$3,754.37
6 HUMALOG	85	19	39	\$130,835	\$1,539.23	\$6,886.03
7 LANTUS SOLOSTAR	183	49	54	\$114,174	\$623.90	\$2,330.09
8 HUMALOG KWIKPEN	113	33	49	\$112,367	\$994.40	\$3,405.05
9 INVOKANA	112	23	54	\$98,160	\$876.43	\$4,267.84
10 VICTOZA	48	11	60	\$78,929	\$1,644.35	\$7,175.33
11 NOVOLOG FLEXPEN	54	12	55	\$61,084	\$1,131.18	\$5,090.32
12 TRESIBA FLEXTOUCH	55	19	56	\$60,421	\$1,098.57	\$3,180.08
13 TRADJENTA	84	16	52	\$58,737	\$699.25	\$3,671.04
14 BYDUREON BCISE	56	10	50	\$55,227	\$986.19	\$5,522.67
15 NOVOLOG	44	9	46	\$53,018	\$1,204.96	\$5,890.93
16 LEVEMIR FLEXTOUCH	53	13	53	\$51,722	\$975.88	\$3,978.59
17 JANUMET	62	15	53	\$48,237	\$778.02	\$3,215.81
18 TOUJEO SOLOSTAR	66	13	56	\$46,207	\$700.11	\$3,554.39
19 RYBELSUS	41	11	50	\$41,235	\$1,005.74	\$3,748.67
20 XULTOPHY 100/3.6	21	3	57	\$37,387	\$1,780.33	\$12,462.31
21 HUMALOG MIX 75/25 KWIKPEN	23	5	44	\$32,464	\$1,411.49	\$6,492.83
22 BYDUREON PEN	37	6	55	\$29,442	\$795.74	\$4,907.07
23 XIGDUO XR	47	11	54	\$28,705	\$610.75	\$2,609.58
24 METFORMIN HYDROCHLORIDE E	396	121	51	\$26,672	\$67.35	\$220.43
25 LANTUS	32	10	47	\$19,512	\$609.74	\$1,951.17
26 JANUMET XR	19	7	53	\$17,549	\$923.65	\$2,507.06
27 SOLIQUA 100/33	18	5	49	\$17,362	\$964.54	\$3,472.33
28 FIASP	14	1	41	\$15,672	\$1,119.42	\$15,671.84
29 AFREZZA	14	1	45	\$13,964	\$997.41	\$13,963.73
30 BASAGLAR KWIKPEN	41	12	46	\$12,749	\$310.96	\$1,062.44
31 INSULIN LISPRO	9	5	49	\$11,521	\$1,280.07	\$2,304.13
32 ONGLYZA	23	2	52	\$9,485	\$412.38	\$4,742.34
33 TOUJEO MAX SOLOSTAR	13	4	59	\$9,209	\$708.38	\$2,302.25
34 METFORMIN HYDROCHLORIDE	1281	346	52	\$8,737	\$6.82	\$25.25
35 HUMULIN N	3	1	71	\$8,018	\$2,672.79	\$8,018.37
36 SYNJARDY XR	5	1	55	\$6,692	\$1,338.32	\$6,691.59
37 INSULIN ASPART FLEXPEN	5	3	62	\$6,200	\$1,240.03	\$2,066.71
38 STEGLATRO	12	3	41	\$5,500	\$458.29	\$1,833.17
39 INVOKAMET XR	5	1	39	\$5,382	\$1,076.30	\$5,381.52

SJIVA Drug Name	Claims	Unique Members	Average Age	Paid Claims	Cost / Script	Cost / Member
40 JENTADUETO	4	1	48	\$5,168	\$1,292.04	\$5,168.16
41 NOVOLOG MIX 70/30 PREFILL	3	1	54	\$5,053	\$1,684.36	\$5,053.09
42 INSULIN LISPRO KWIKPEN	10	5	47	\$4,854	\$485.36	\$970.72
43 INSULIN ASPART PROTAMINE/	2	1	54	\$4,689	\$2,344.59	\$4,689.18
44 INVOKAMET	3	1	68	\$4,362	\$1,453.90	\$4,361.70
45 GLIMEPIRIDE	189	51	56	\$3,335	\$17.65	\$65.40
46 LEVEMIR	11	1	57	\$3,248	\$295.30	\$3,248.30
47 PIOGLITAZONE HYDROCHLORID	183	52	55	\$3,033	\$16.58	\$58.33
48 ALOGLIPTIN	14	2	73	\$2,818	\$201.30	\$1,409.10
49 INSULIN LISPRO PROTAMINE/	1	1	46	\$1,554	\$1,554.02	\$1,554.02
50 PIOGLITAZONE HCL	59	18	57	\$1,551	\$26.28	\$86.15
51 PIOGLITAZONE HCL/METFORMI	3	1	50	\$1,387	\$462.29	\$1,386.87
52 GLIPIZIDE	111	29	55	\$1,289	\$11.62	\$44.46
53 HUMULIN R U-500 KWIKPEN	2	1	61	\$1,133	\$566.68	\$1,133.36
54 GLUCAGON EMERGENCY KIT	4	3	28	\$1,070	\$267.42	\$356.56
55 GLYXAMBI	2	1	42	\$1,062	\$531.07	\$1,062.14
56 ALOGLIPTIN/PIOGLITAZONE	3	1	41	\$899	\$299.50	\$898.50
57 GLYBURIDE	15	5	56	\$804	\$53.59	\$160.76
58 SYNJARDY	1	1	46	\$713	\$712.78	\$712.78
59 GLIPIZIDE ER	37	11	56	\$699	\$18.90	\$63.59
60 BAQSIMI ONE PACK	1	1	45	\$554	\$553.83	\$553.83
61 LYUMJEV KWIKPEN	1	1	45	\$522	\$522.01	\$522.01
62 HUMULIN N KWIKPEN	1	1	32	\$442	\$441.73	\$441.73
63 NATEGLINIDE	1	1	66	\$351	\$351.34	\$351.34
64 GLUCAGEN HYPOKIT	1	1	68	\$280	\$279.91	\$279.91
65 GLIPIZIDE/METFORMIN HYDRO	2	1	51	\$241	\$120.57	\$241.14
66 ACARBOSE	3	1	61	\$167	\$55.76	\$167.28
67 GLIPIZIDE XL	3	3	41	\$121	\$40.42	\$40.42
68 GLYBURIDE/METFORMIN HYDRO	4	1	51	\$87	\$21.71	\$86.82
Grand Total	4873	595	53	\$2,617,449	\$537.13	\$4,399.07

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

AGENDA DATE: May 7, 2021

ITEM NUMBER: Item 16

SUBJECT: Receive Consultant's Update on Disease Management Marketing (I)

REQUEST(S): That the Board receive an update on disease management marketing.

DESCRIPTION:

Disease management is a system of coordinated health care interventions and communications for defined patient populations with conditions where self-care efforts can be implemented to manage their disease and prevent complications.

At the direction of SJVIA staff, Keenan is conducting a Request for Proposal (RFP) marketing for a disease management vendor to coordinate a disease management program for the SJVIA. Proposals will be requested from the following vendors:

- Anthem Disease Management Program
- Halcyon Behavioral
- Livongo
- Medicine At Work
- Omada
- ShareCare
- TrestleTree
- Virtu

Marketing Timeline:

2021

- May 3
- May 21
- June 7

Task

RFP released to vendors

Deadline for vendors to submit information and pricing proposals

Proposals and comparative review analysis provided to SJVIA staff for review and selection of finalists

AGENDA: San Joaquin Valley Insurance Authority

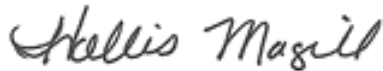
DATE: May 7, 2021

- Week of June 28 Finalist presentations, if required under direction of SJVIA staff
- July 23 Marketing report and recommendation presented to SJVIA Board

FISCAL IMPACT/FINANCING:

To be determined.

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager



BOARD OF DIRECTORS

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

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

AGENDA DATE: May 7, 2021

ITEM NUMBER: Item 17

SUBJECT: Receive Report on 2019 and 2020 Self-Funded Medical and Dental Claims Audit Marketing (I)

REQUEST(S): That the Board receive report on 2019 and 2020 self-funded medical and dental claims audit marketing.

DESCRIPTION:

As part of the fiduciary responsibility of the SJVIA, it is recommended that an audit of claims under the self-funded plans (medical and dental) be conducted to ensure claims have been adjudicated correctly by the SJVIA vendor partners, Anthem and Delta Dental.

Proposals have been requested from the following vendors:

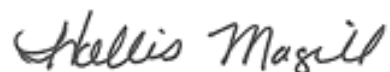
- TFG Partners, LLC
- Moss Adams
- J. Graham Inc.

We will come back at the July 23, 2021 Board Meeting with a recommendation for approval.

FISCAL IMPACT/FINANCING:

To be determined.

ADMINISTRATIVE SIGN-OFF:



 Hollis Magill
 SJVIA Manager



 Lupe Garza
 SJVIA Assistant Manager