

AGENDA

BOARD OF DIRECTORS

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

**Meeting Location:
County of Tulare
Human Resources & Development Dept.
Innovation Conference Room
2500 W. Burrel Avenue
Visalia, CA 93291
May 6, 2022 9:00 AM**

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 help enable staff to make reasonable arrangements to ensure meaningful access.

1. Call to Order
2. Pledge of Allegiance
3. Roll Call
4. Approval of Agenda (A)
5. 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.
6. Approval of Consent Agenda – Items 14-15 (A)
These matters are routine in nature and are usually approved by a single vote. Prior to action by the Board, the Board Members and the public will be given the opportunity to remove any item from the Consent Calendar. Items removed from the Consent Calendar may be heard immediately following approval of this Consent Calendar or set aside until later in the meeting.
7. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
8. Receive Update from Auditor-Treasurer on SJVIA Financials as of February 28, 2022 (I)

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9. Receive Consultant's Medical, Dental, and Vision Experience Reports through February 2022 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)
10. Receive Consultant's Preliminary Report on the Request for Proposal (RFP) for a Plan Administrator for the Self-Funded Medical Plans and a Pharmacy Benefits Manager (PBM) for the Self-Funded Prescription Drug Plans for Plan Year 2023 (I)
11. Receive Consultant's Report on EmpiRx 2021 Pharmacy Utilization (I)
12. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
13. Adjournment

Consent Agenda

14. Approval of Minutes – Board Meeting of February 18, 2022 (A)
15. Approve Amendment to Agreement with TFG Partners for Medical and Dental Claims Audit to Cover the 2021 and 2022 Plan Years (A)

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**Meeting Location: County of Tulare
Human Resources & Development Dept.
Innovation Conference Room
2500 W. Burrel Avenue
Visalia, CA 93291
May 6, 2022 9:00 AM**

AGENDA DATE: May 6, 2022
ITEM NUMBER: Item #7
SUBJECT: Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
REQUEST(S): That the Board receives this update on Cash Flow Projections.

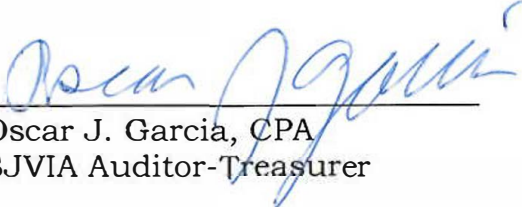
DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

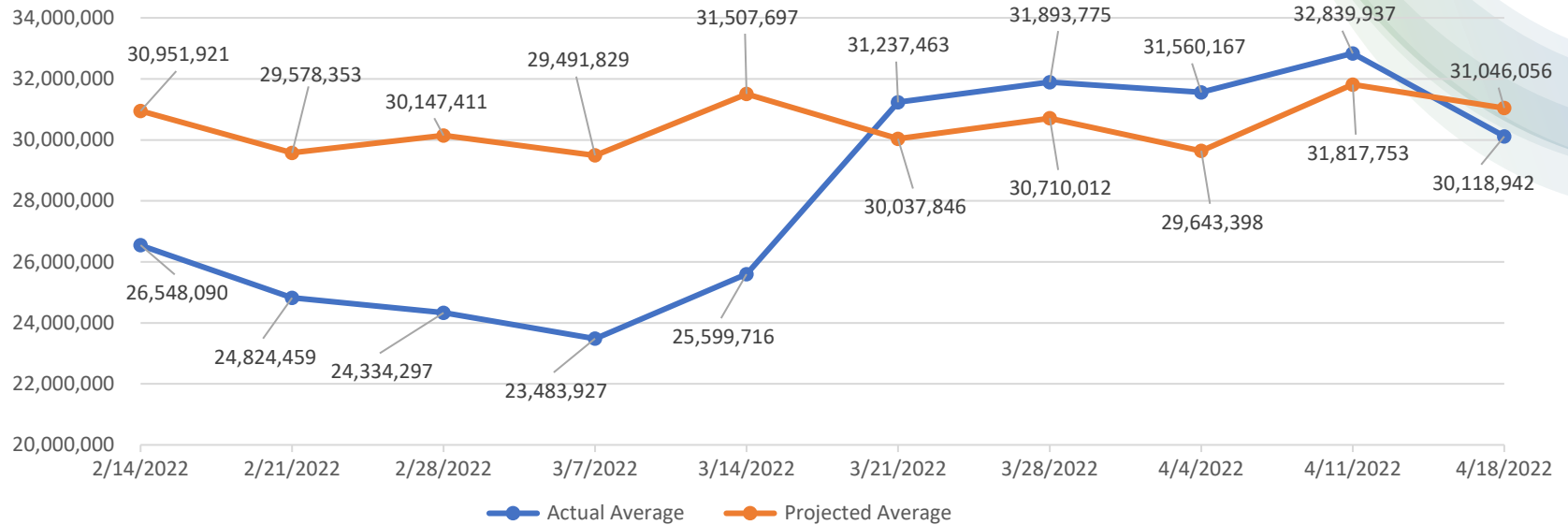
A close-up photograph of a wooden pencil with a sharpened lead tip, resting diagonally across a document. The document features a line graph with a grid. The y-axis has numerical labels '50' and '100'. The x-axis has year labels '93' and '98'. The pencil is positioned over the graph, and the background is softly blurred.

SJVIA Cash Flow Projections

RICKY SANTELLANA

May 6, 2022

Projected vs. Actual Cash Flows
For the Fiscal Year Ending June 30, 2022
Weekly Averages



Lowest (Actual)

- 3/7/22 - \$23,483,927

Highest (Actual)

- 4/11/22 - \$32,839,937

- Increase in actual average cash flows caused by \$7 million Gallagher Settlement
- Average weekly PPO/EPO claims for this period = \$1.28M (claims changed from daily to weekly as of 1/1/2022)

| SJVIA Debt Obligations & Cash Positions 4/26/2022 | IBNR Reserves | 3-Month Stablization Reserve | Total |
|--|--------------------------|---|---------------|
| Current Debt Obligations | \$ 8,450,550 | \$ 18,344,990 | \$ 26,795,540 |
| | Debt Obligations Met? | | |
| Current Cash Position | YES | YES | \$ 28,451,511 |
| | Debt Obligations Met? | | |
| Cash Projection, 6/30/2022 | YES | YES | \$ 29,499,489 |

- Current cash position total taken on 4/26/2022
- All loans and interest payable were *paid* as of 2/1/2022



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Human Resources & Development Dept.
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May 6, 2022 9:00 AM**

AGENDA DATE: May 6, 2022
ITEM NUMBER: Item #8
SUBJECT: Receive Update from Auditor-Treasurer on SJVIA Financials as of February 28, 2022 (I)
REQUEST(S): That the Board receives this financial update through February 28, 2022.

DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/ FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:

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

Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

San Joaquin Valley Insurance Authority
Estimated Statement of Net Position
As of February 28, 2022
(UNAUDITED)

ASSETS

Current assets:

| | |
|-----------------------------------|-------------------|
| Cash and cash equivalents | 7,798,531 |
| Restricted cash | 18,453,252 |
| Due from other governmental units | 192,552 |
| Interest receivable | 56,371 |
| Total current assets | <u>26,500,706</u> |

Total assets \$ 26,500,706

LIABILITIES

Current liabilities:

| | |
|--|-------------------|
| Accounts payable | 7,697,076 |
| Interest payable | 4,340 |
| Unearned member contributions | 422,136 |
| Unpaid claims and claims adjustment expenses | 8,450,550 |
| Total current liabilities | <u>16,574,102</u> |

Noncurrent liabilities:

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

Total liabilities \$ 17,458,534

NET POSITION

| | |
|------------------------------------|----------------------------|
| Unrestricted | (9,302,818) |
| Restricted - stabilization reserve | 18,344,990 |
| Total net position | <u><u>\$ 9,042,172</u></u> |

Note:

This statement of net position is presented on an accrual basis. Certain related adjustments presented in this report are estimates.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
ACTUALS VS. BUDGETED RECEIPTS & DISBURSEMENTS
AS OF February 28, 2022
(UNAUDITED)

| | Current Quarter | | | | Year-To-Date | | | |
|---|---------------------|----------------------|-----------------------------|---------------|----------------------|---------------------|-----------------------------|---------------|
| | BUDGET* | ACTUALS | FAVORABLE/ (UNFAVORABLE) | % VARIANCE | BUDGET* | ACTUALS | FAVORABLE/ (UNFAVORABLE) | % VARIANCE |
| RECEIPTS | | | | | | | | |
| TOTAL RECEIPTS | \$60,706,057 | \$ 49,208,603 | \$ (11,497,454) | (19%) | \$123,416,972 | \$76,112,429 | (\$47,304,543) | (38%) |
| DISBURSEMENTS: Fixed | | | | | | | | |
| 1 Specific Stop Loss Insurance (EPO/PPO/HDHP) | 791,283 | 572,759 | 218,524 | 28% | 1,701,182 | 971,831 | 729,351 | 43% |
| 2 Claims Administration & Network Fees | 1,708,166 | 1,449,155 | 259,011 | 15% | 3,467,643 | 2,332,295 | 1,135,348 | 33% |
| 3 Consulting Services | 252,753 | 176,769 | 75,984 | 30% | 488,792 | 294,237 | 194,555 | 40% |
| 4 MyWorkplace (Hourglass) & ASI Admin | 227,840 | 190,129 | 37,711 | 17% | 455,680 | 310,991 | 144,689 | 32% |
| 5 SJVIA Administration | 111,828 | 184,646 | (72,818) | (65%) | 285,720 | 285,121 | 599 | 0% |
| 6 Wellness | 139,785 | - | 139,785 | 100% | 279,570 | - | 279,570 | 100% |
| 7 Communications | 27,957 | - | 27,957 | 100% | 55,914 | - | 55,914 | 100% |
| 8 ACA Reinsurance/PCORI Fees | 13,900 | 11,998 | 1,902 | 14% | 29,187 | 26,131 | 3,056 | 10% |
| 9 98Point6 | 78,347 | - | 78,347 | 100% | 156,694 | - | 156,694 | 100% |
| 10 Conference Allowance | 7,269 | - | 7,269 | 100% | 14,538 | - | 14,538 | 100% |
| TOTAL FIXED DISBURSEMENTS | 3,359,128 | 2,585,456 | 773,672 | 23% | 6,934,920 | 4,220,606 | 2,714,314 | 39% |
| DISBURSEMENTS: Claims | | | | | | | | |
| 9 Projected Paid Claims (EPO/PPO/HDHP & RX) | 35,801,670 | 31,361,459 | 4,440,211 | 12% | 74,491,897 | 50,619,885 | 23,872,012 | 32% |
| 10 Projected Paid Claims: Dental | 2,131,130 | 1,462,728 | 668,402 | 31% | 4,368,146 | 2,420,699 | 1,947,447 | 45% |
| TOTAL CLAIMS DISBURSEMENTS | 37,932,800 | 32,824,187 | 5,108,613 | 13% | 78,860,043 | 53,040,584 | 25,819,459 | 33% |
| DISBURSEMENTS: Premiums | | | | | | | | |
| 11 Delta Dental DHMO | 504,405 | 547,263 | (42,858) | (8%) | 1,008,809 | 898,704 | 110,105 | 11% |
| 12 Vision Service Plan | 346,728 | 294,336 | 52,392 | 15% | 697,809 | 480,713 | 217,096 | 31% |
| 13 Kaiser Permanente | 15,156,832 | 11,789,710 | 3,367,122 | 22% | 31,805,772 | 18,988,733 | 12,817,039 | 40% |
| TOTAL PREMIUM DISBURSEMENTS | 16,007,965 | 12,631,309 | 3,376,656 | 21% | 33,512,390 | 20,368,150 | 13,144,240 | 39% |
| TOTAL DISBURSEMENTS | 57,299,893 | 48,040,952 | 9,258,941 | 16% | 119,307,353 | 77,629,340 | 41,678,013 | 35% |
| 14 Change in Reserve | 3,406,164 | 1,167,651 | (2,238,513) | (66%) | 4,109,619 | (1,516,911) | (5,626,530) | (137%) |
| COMBINED DISBURSEMENTS & CHANGES IN RESERVES | 60,706,057 | 49,208,603 | (\$11,497,454) | (19%) | 123,416,972 | 76,112,429 | (\$47,304,543) | (38%) |

*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 7/17/2021 Board Meeting.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
ANALYSIS OF ADMINISTRATION, WELLNESS & COMMUNICATIONS (FEES) - RECEIPTS & DISBURSEMENTS
AS OF February 28, 2022
(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 21-22 | | | | | | |
| Receipts* | 81,747 | | | 122,070 | | |
| Disbursements: | | | | | | |
| Auditor-Treasurer Services | 46,762 | | | \$ 71,232 | | |
| Legal Services (CoF & CoT) | 8,769 | | | 12,224 | | |
| Litigation | 49,916 | | | 67,778 | | |
| Human Resource Services | - | | | 20,052 | | |
| Insurance (Liability, Bond, Etc) | 34,023 | | | 79,639 | | |
| Audit Fees | 18,250 | | | 20,100 | | |
| Bank Service Fees | 6,873 | | | 14,095 | | |
| Wellness | | - | | | - | |
| Communications | | | - | | | - |
| Total Disbursements** | \$ 164,593 | \$ - | \$ - | \$ 285,120 | \$ - | \$ - |
| Change in Administration, Wellness & Communications Reserve | \$ (82,846) | | \$ - | \$ (163,050) | \$ - | \$ - |

*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 February 28, 2022
(UNAUDITED)

| | JANUARY | FEBRUARY | TOTAL |
|---------------------------------|----------------------|----------------------|----------------------|
| BEGINNING CASH BALANCES: | | | |
| Claims Funding Account (294) | \$ 956,599 | \$ 718,011 | \$ 956,599 |
| Claims Main Account (819) | 2,101,139 | 3,513,204 | 2,101,139 |
| Investment Pool | <u>21,834,401</u> | <u>22,660,647</u> | <u>21,834,401</u> |
| Total Beginning Balances | <u>\$ 24,892,139</u> | <u>\$ 26,891,862</u> | <u>\$ 24,892,139</u> |
| RECEIPTS: | | | |
| Claims Funding Account (294) | \$ 4,224,100 | \$ 4,733,374 | \$ 8,957,473 |
| Claims Main Account (819) | 8,593,926 | 8,593,926 | 17,187,852 |
| Investment Pool | <u>6,834,196</u> | <u>6,778,703</u> | <u>13,612,899</u> |
| | <u>\$ 19,652,222</u> | <u>\$ 20,106,003</u> | <u>\$ 39,758,224</u> |
| DISBURSEMENTS: | | | |
| Claims Funding Account (294) | \$ 4,462,688 | \$ 5,106,212 | \$ 9,568,900 |
| Claims Main Account (819) | 7,181,861 | 9,669,858 | 16,851,719 |
| Investment Pool | <u>6,007,950</u> | <u>6,015,618</u> | <u>12,023,567</u> |
| TOTAL DISBURSEMENTS | <u>\$ 17,652,499</u> | <u>\$ 20,791,688</u> | <u>\$ 38,444,186</u> |
| ENDING CASH BALANCES: | | | |
| Claims Funding Account (294) | \$ 718,011 | \$ 345,173 | \$ 345,173 |
| Claims Main Account (819) | 3,513,204 | 2,437,272 | 2,437,272 |
| Investment Pool | <u>22,660,647</u> | <u>23,423,732</u> | <u>23,423,732</u> |
| Total Ending Balances | <u>\$ 26,891,862</u> | <u>\$ 26,206,177</u> | <u>\$ 26,206,177</u> |
| Less Outstanding Checks | | | (145,307) |
| TOTAL CASH | | | <u>\$ 26,060,870</u> |

Glossary of Terms:

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

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

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

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

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

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

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

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

5 **Myworkplace (Hourglass) Administration**

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

6 **ASI Administration**

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

7 **Keenan Consulting**

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

8 **SJVIA Association Fee**

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

SJVIA Non-Founding Member Fee

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

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

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

10 **Communications**

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

11 **Delta Dental Claims Administration**

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

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

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

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

Projected self-insured paid claims for medical and prescription drugs

15 **Projected Paid Claims Dental**

Projected self-insured paid claims for dental

12 **Delta Dental**

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

13 **VSP**

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

14 **Kaiser Permanente**

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

15 **Kaiser Permanente - Senior Advantage**

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



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**Meeting Location:
County of Tulare
Human Resources & Development Dept.
Innovation Conference Room
2500 W. Burrel Avenue
Visalia, CA 93291**

AGENDA DATE: May 6, 2022

ITEM NUMBER: Item 9

SUBJECT: Receive Consultant's Medical, Dental, and Vision Experience Reports through February 2022 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)

REQUEST(S): That the Board receive the Consultant's medical, dental, and vision experience reports through February 2022 and update on projected plan experience accumulation.

DESCRIPTION:

The Consultant's report shows that on a total cost basis from January through February 2022, the self-insured medical premium of \$13,537,909 was less than the total cost of \$13,829,019 for a deficit accumulation of -\$291,108, or a 102.2% loss ratio.

For the self-insured dental, the report shows that on a total cost basis, the dental premium of \$800,314 exceeded total cost of \$619,993 for an accumulation of \$180,320 or a 77.5% loss ratio.

The vision plan remains fully insured and has an accumulation of \$16,130. Under the fully insured arrangement all deficit or surplus positions stay with the carrier.

Keenan projected a \$4,135,672 accumulation for the 2022 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 February 28, 2022, \$25,730 of the annual total has been realized for the 2022 plan year.

Please note this is the consultant's report. Prior to allocating funds for IBNR and stabilization reserves, the SJVIA Auditor will provide the unaudited

AGENDA: San Joaquin Valley Insurance Authority

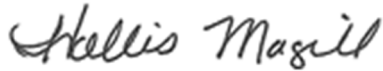
DATE: May 6, 2022

reserve accumulation based on actual revenue received and actual expenses paid.

FISCAL IMPACT/FINANCING:

The 2022 plan year experience through February developed a -\$291,108 medical deficit accumulation and a \$180,320 dental accumulation for a total of -\$110,788. The addition of the Kaiser reserve of \$67,979, and the Kaiser EPO parity reserve of \$68,538, brings the collective total reserve accumulation up to \$25,730 (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 6, 2022

SJVIA Board Meeting: Consultant’s Report 2022 Plan Experience (Medical, Dental, and Vision) Through February 2022

The following pages provide a summary of the plan experience from January 1 through February 28, 2022 for the self-funded medical and dental plans, as well as the fully insured vision plan (Kaiser and Delta Dental DHMO experience is not available). The SJVIA self-funded plans show a deficit position of -\$110,788 through February 2022.

| Accumulation | COF | COT | Total |
|------------------|--------------|--------------|--------------|
| Medical | \$ (152,468) | \$ (138,640) | \$ (291,108) |
| Dental | \$ 151,725 | \$ 28,595 | \$ 180,320 |
| Total | \$ (743) | \$ (110,045) | \$ (110,788) |
| Vision (Insured) | \$ 15,620 | \$ 510 | \$ 16,130 |
| Loss Ratio | | | |
| Medical | 101.7% | 103.0% | 102.2% |
| Dental | 73.0% | 88.0% | 77.5% |
| Vision | 82.6% | 98.5% | 87.0% |

The February position is a -\$110,788 deficit position over the first two months of 2022. Both counties have a medical loss ratio above 100%. Please note that the County of Tulare includes 0.0% margin in its rates while the County of Fresno reduced its margin requirement to 1.5% from 3.0% for 2022 in an effort to curb reserve accumulation.

The Anthem self-funded medical plans show an accumulated deficit position of -\$291,108 for a 102.2% total cost loss ratio.

The Delta Dental self-funded dental plan shows an accumulated surplus position of \$180,320 for a 77.5% total cost loss ratio.

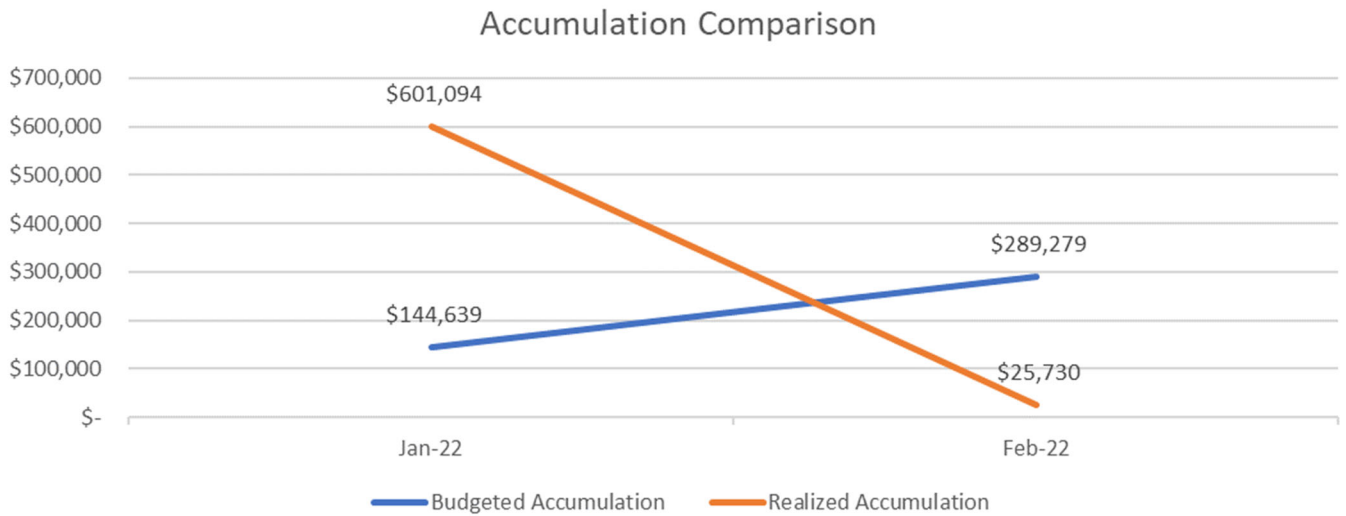
The vision plan remains fully insured and shows an accumulated position of \$16,130 for an 87.0% total cost loss ratio. Under the fully insured arrangement all deficit or surplus positions remain with the carrier.

For 2022, the County of Fresno discontinued two PPO plans with marginal enrollment and added two EPO plans containing greater cost share features with covered members. The result over the first two months has been a modest reserve buildup of \$13,397.

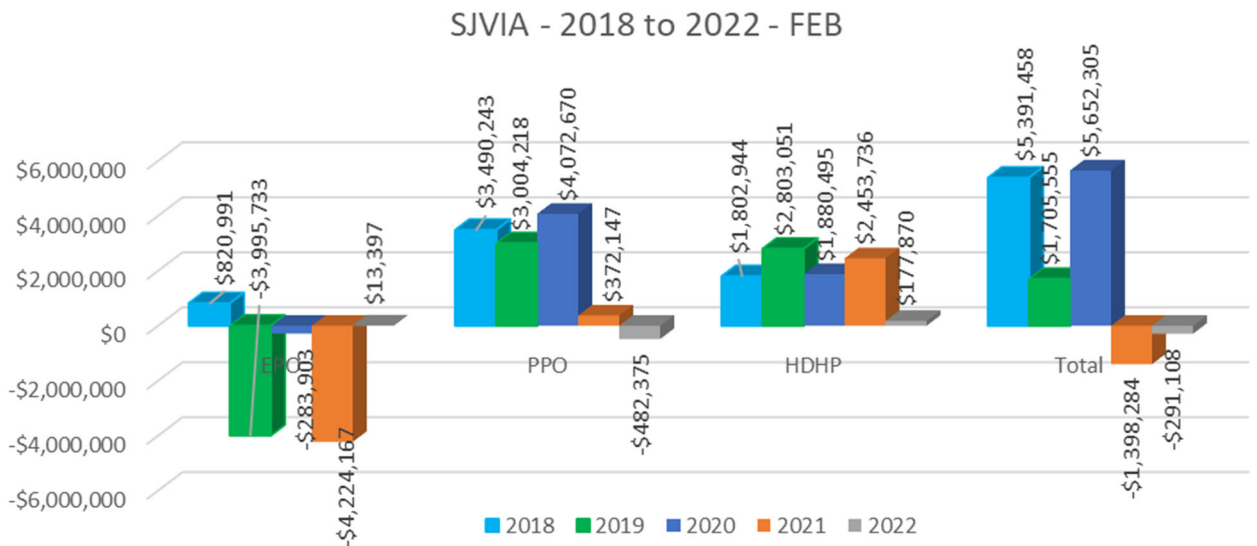
The County continues its cross-subsidy strategy between the EPO, PPO and High Deductible Health Plans (HDHP) and the EPO/Kaiser parity strategy setting the EPO and Kaiser rates equivalent.

Based on the 2022 renewals implemented, Keenan projects a reserve accumulation of \$4,135,672 including \$2,400,000 in prescription drug rebates.

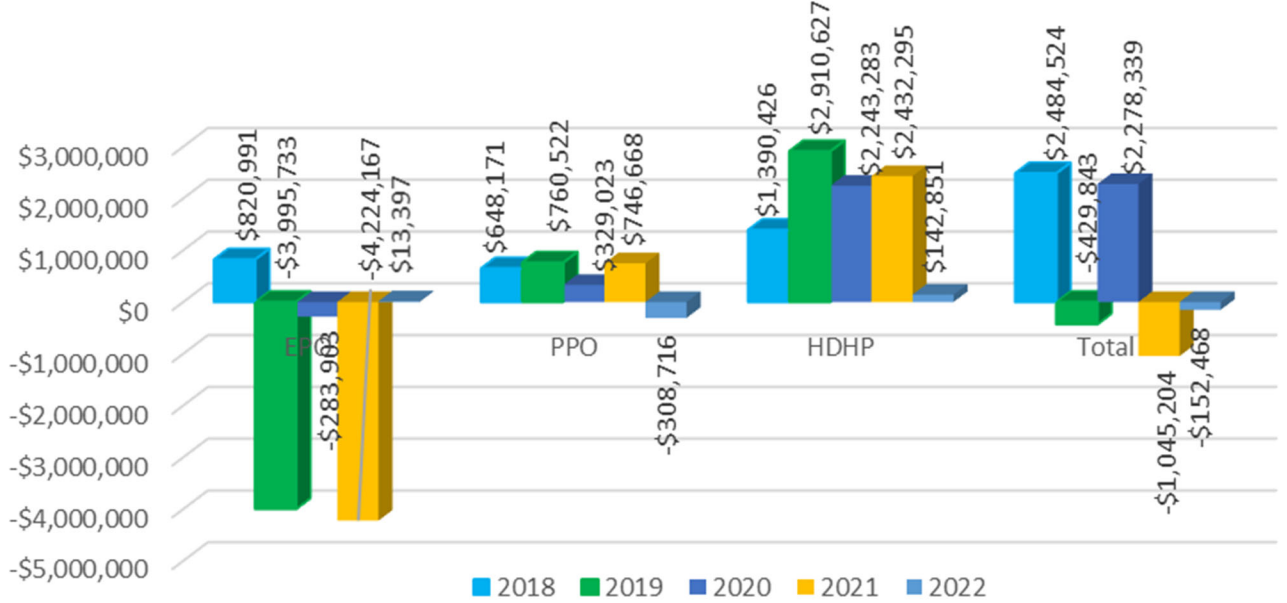
Over the first two months of the year a budgeted accumulation of \$289,279 was projected (7.0% of budget), while \$25,730 was realized (0.6% of the budget).



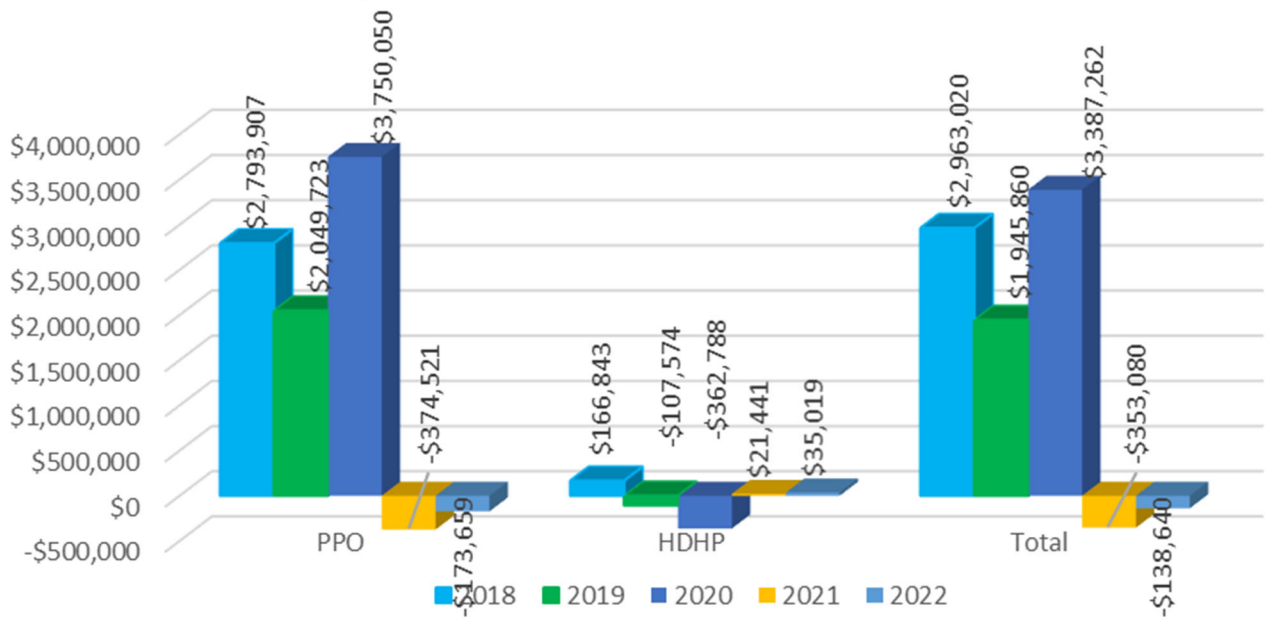
Please note that this is the consultant’s report and prior to allocating funds for IBNR, the stabilization reserve, and to provide loan repayment, the SJVIA Auditor will provide the unaudited cash position based on actual revenue received and actual expenses paid.



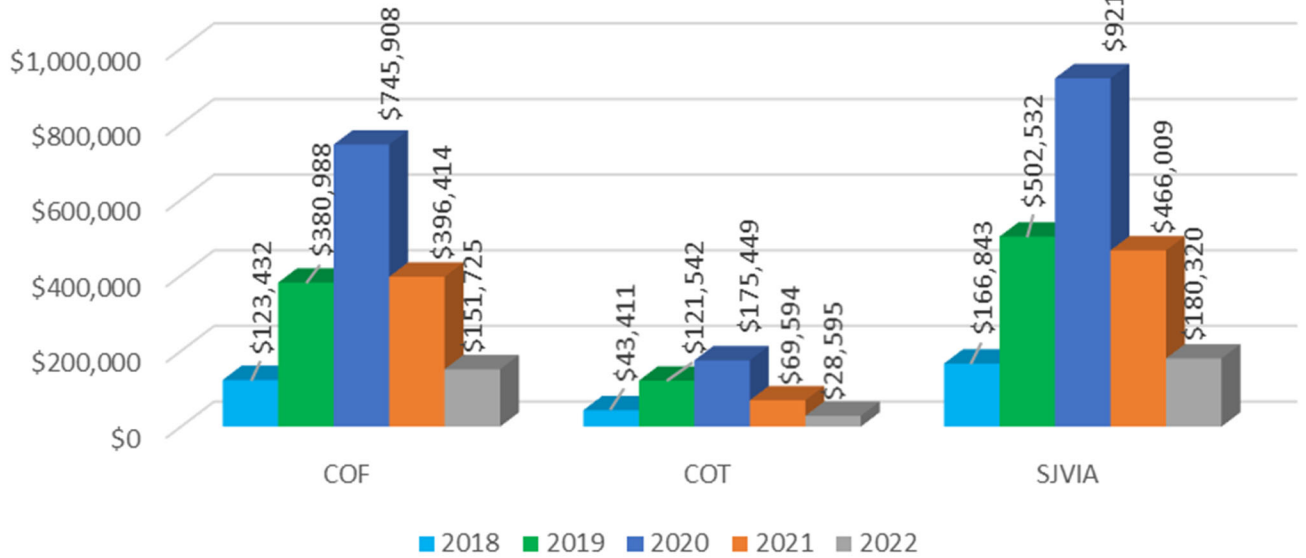
County of Fresno - 2018 to 2022 - FEB



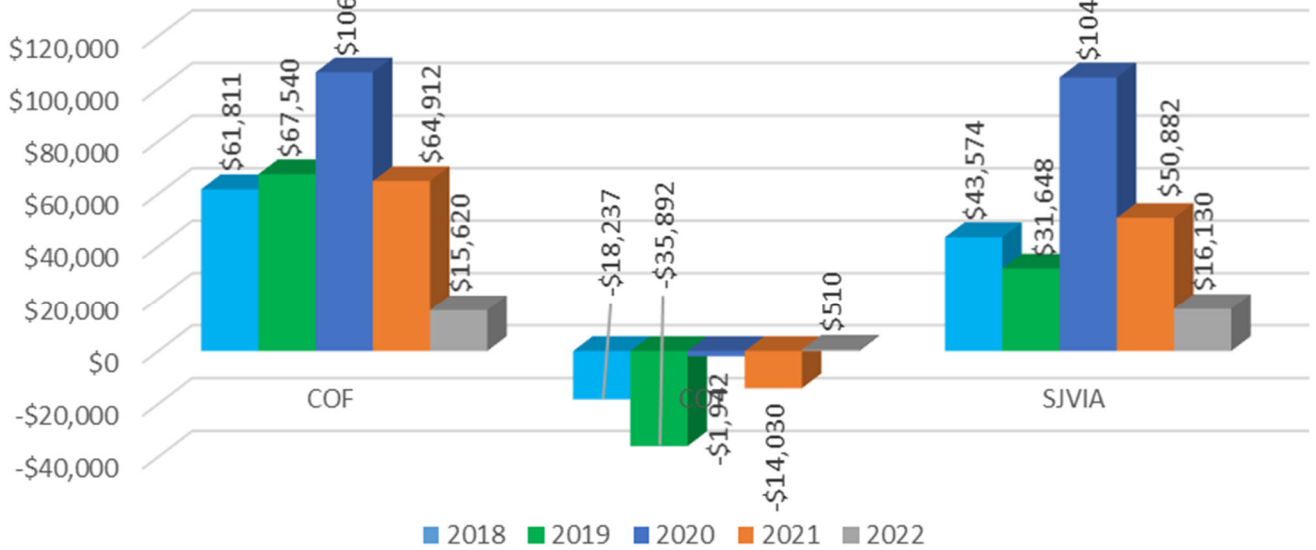
County of Tulare - 2018 to 2022 - FEB



Dental - 2018 to 2022 - FEB



Vision - 2018 to 2022 - FEB



| Budget vs. Calculated Accumulation | | | | | | | | | | | | | |
|---|----------------|-----------------|--------------|--------------|--------------|--------------|--------------|---------------|------------------|----------------|-----------------|-----------------|----------------|
| 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 |
| Prescription Drug Rebates | \$ - | \$ - | \$ 400,000 | \$ - | \$ - | \$ 400,000 | \$ - | \$ - | \$ 400,000 | \$ - | \$ - | \$ 400,000 | \$ 1,600,000 |
| 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 |
| Other | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 111,779 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 111,779 |
| 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 |
| Prescription Drug Rebates | \$ - | \$ - | \$ 500,000 | \$ - | \$ - | \$ 500,000 | \$ - | \$ - | \$ 500,000 | \$ - | \$ - | \$ 500,000 | \$ 2,000,000 |
| 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) | \$ 1,353,029 | \$ 1,298,026 | \$ 279,275 | \$ (485,754) | \$ (331,137) | \$ (461,172) | \$ (1,373) | \$ (322,615) | \$ (306,160) | \$ (1,214,629) | \$ 223,704 | \$ (1,429,478) | \$ (1,398,284) |
| Plan Experience (Dental) | \$ 64,691 | \$ 26,113 | \$ (1,592) | \$ (35,574) | \$ 37,376 | \$ 94,161 | \$ (1,159) | \$ 66,369 | \$ 9,334 | \$ 77,344 | \$ 83,324 | \$ 45,621 | \$ 466,009 |
| Kaiser Accumulation | \$ 66,307 | \$ 66,453 | \$ 66,255 | \$ 66,166 | \$ 65,959 | \$ 66,167 | \$ 65,943 | \$ 65,952 | \$ 65,688 | \$ 65,449 | \$ 64,245 | \$ 64,081 | \$ 788,665 |
| Kaiser EPO Parity Accumulation | \$ 207,743 | \$ 208,215 | \$ 207,587 | \$ 207,287 | \$ 206,687 | \$ 207,226 | \$ 206,410 | \$ 206,384 | \$ 205,598 | \$ 204,873 | \$ 201,003 | \$ 200,492 | \$ 2,469,507 |
| Prescription Drug Rebates | \$ - | \$ - | \$ - | \$ - | \$ 751,762 | \$ 645,084 | \$ - | \$ - | \$ 663,828 | \$ - | \$ - | \$ 694,892 | \$ 2,755,566 |
| Other | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| 2021 Calculated Accumulation | \$ 1,691,771 | \$ 1,598,807 | \$ 551,526 | \$ (247,875) | \$ 730,647 | \$ 551,466 | \$ 269,821 | \$ 16,090 | \$ 638,289 | \$ (866,963) | \$ 572,276 | \$ (424,392) | \$ 5,081,462 |
| 2022 | January | February | March | April | May | June | July | August | September | October | November | December | Total |
| Budget | | | | | | | | | | | | | |
| Plan Experience (Medical) | \$ 62,242 | \$ 62,242 | \$ 62,242 | \$ 62,242 | \$ 62,242 | \$ 62,242 | \$ 62,242 | \$ 62,242 | \$ 62,242 | \$ 62,242 | \$ 62,242 | \$ 62,242 | \$ 746,903 |
| Plan Experience (Dental) | \$ 5,584 | \$ 5,584 | \$ 5,584 | \$ 5,584 | \$ 5,584 | \$ 5,584 | \$ 5,584 | \$ 5,584 | \$ 5,584 | \$ 5,584 | \$ 5,584 | \$ 5,584 | \$ 67,005 |
| Kaiser Accumulation | \$ 38,565 | \$ 38,565 | \$ 38,565 | \$ 38,565 | \$ 38,565 | \$ 38,565 | \$ 38,565 | \$ 38,565 | \$ 38,565 | \$ 38,565 | \$ 38,565 | \$ 38,565 | \$ 462,781 |
| Kaiser EPO Parity Accumulation | \$ 38,249 | \$ 38,249 | \$ 38,249 | \$ 38,249 | \$ 38,249 | \$ 38,249 | \$ 38,249 | \$ 38,249 | \$ 38,249 | \$ 38,249 | \$ 38,249 | \$ 38,249 | \$ 458,983 |
| Prescription Drug Rebates | \$ - | \$ - | \$ 600,000 | \$ - | \$ - | \$ 600,000 | \$ - | \$ - | \$ 600,000 | \$ - | \$ - | \$ 600,000 | \$ 2,400,000 |
| 2022 Budgeted Accumulation | \$ 144,639 | \$ 144,639 | \$ 744,639 | \$ 144,639 | \$ 144,639 | \$ 744,639 | \$ 144,639 | \$ 144,639 | \$ 744,639 | \$ 144,639 | \$ 144,639 | \$ 744,639 | \$ 4,135,672 |
| Calculated | | | | | | | | | | | | | |
| Plan Experience (Medical) | \$ 416,646 | \$ (707,754) | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ (291,108) |
| Plan Experience (Dental) | \$ 115,834 | \$ 64,486 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 180,320 |
| Kaiser Accumulation | \$ 34,185 | \$ 33,794 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 67,979 |
| Kaiser EPO Parity Accumulation | \$ 34,429 | \$ 34,110 | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 68,538 |
| Prescription Drug Rebates | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Other | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| 2022 Calculated Accumulation | \$ 601,094 | \$ (575,364) | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 25,730 |

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 February 2022
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 | | | |
| 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 | \$6,835,812 | \$3,445,192 | \$1,445,101 | \$606,632 | -\$14,142 | \$5,482,782 | \$1,353,030 | \$702.72 | 80.2% |
| Feb-21 | 6,914 | \$6,805,840 | \$3,486,476 | \$1,465,588 | \$604,493 | -\$48,745 | \$5,507,813 | \$1,298,027 | \$709.19 | 80.9% |
| Mar-21 | 6,920 | \$6,817,463 | \$4,064,322 | \$1,728,420 | \$605,278 | \$140,168 | \$6,538,189 | \$279,274 | \$857.36 | 95.9% |
| Apr-21 | 6,909 | \$6,797,992 | \$4,791,356 | \$1,888,118 | \$604,271 | \$0 | \$7,283,745 | -\$485,753 | \$966.78 | 107.1% |
| May-21 | 6,886 | \$6,772,350 | \$4,870,315 | \$1,642,795 | \$601,963 | -\$11,586 | \$7,103,487 | -\$331,138 | \$944.17 | 104.9% |
| Jun-21 | 6,879 | \$6,752,667 | \$4,920,296 | \$1,764,044 | \$601,071 | -\$71,571 | \$7,213,839 | -\$461,172 | \$961.30 | 106.8% |
| Jul-21 | 6,871 | \$6,746,271 | \$4,392,129 | \$1,764,690 | \$600,295 | -\$9,470 | \$6,747,644 | -\$1,373 | \$894.68 | 100.0% |
| Aug-21 | 6,855 | \$6,725,330 | \$4,513,782 | \$1,957,189 | \$599,020 | -\$22,046 | \$7,047,945 | -\$322,615 | \$940.76 | 104.8% |
| Sep-21 | 6,842 | \$6,712,781 | \$4,671,941 | \$1,787,845 | \$598,067 | -\$38,912 | \$7,018,941 | -\$306,160 | \$938.45 | 104.6% |
| Oct-21 | 6,840 | \$6,714,383 | \$5,343,266 | \$2,014,316 | \$597,769 | -\$26,337 | \$7,929,013 | -\$1,214,629 | \$1,071.82 | 118.1% |
| Nov-21 | 6,835 | \$6,699,474 | \$3,946,356 | \$2,080,285 | \$597,563 | -\$148,433 | \$6,475,770 | \$223,704 | \$860.02 | 96.7% |
| Dec-21 | 6,908 | \$6,866,997 | \$5,886,847 | \$1,881,238 | \$605,962 | -\$77,573 | \$8,296,474 | -\$1,429,478 | \$1,113.28 | 120.8% |
| Jan-22 | 6,908 | \$6,849,292 | \$3,972,472 | \$1,872,019 | \$605,806 | -\$17,651 | \$6,432,646 | \$416,645 | \$843.49 | 93.9% |
| Feb-22 | 6,767 | \$6,688,617 | \$5,169,746 | \$1,804,436 | \$594,784 | -\$172,594 | \$7,396,372 | -\$707,755 | \$1,005.11 | 110.6% |
| 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 | 6,883 | \$81,247,360 | \$54,332,276 | \$21,419,630 | \$7,222,384 | -\$328,648 | \$82,645,642 | -\$1,398,283 | \$913.14 | 101.7% |
| 2022 YTD | 6,838 | \$13,537,909 | \$9,142,219 | \$3,676,455 | \$1,200,591 | -\$190,245 | \$13,829,019 | -\$291,110 | \$923.47 | 102.2% |
| Current 12 Months | 6,868 | \$81,143,617 | \$56,542,827 | \$22,185,395 | \$7,211,849 | -\$456,006 | \$85,484,066 | -\$4,340,449 | \$949.68 | 105.3% |

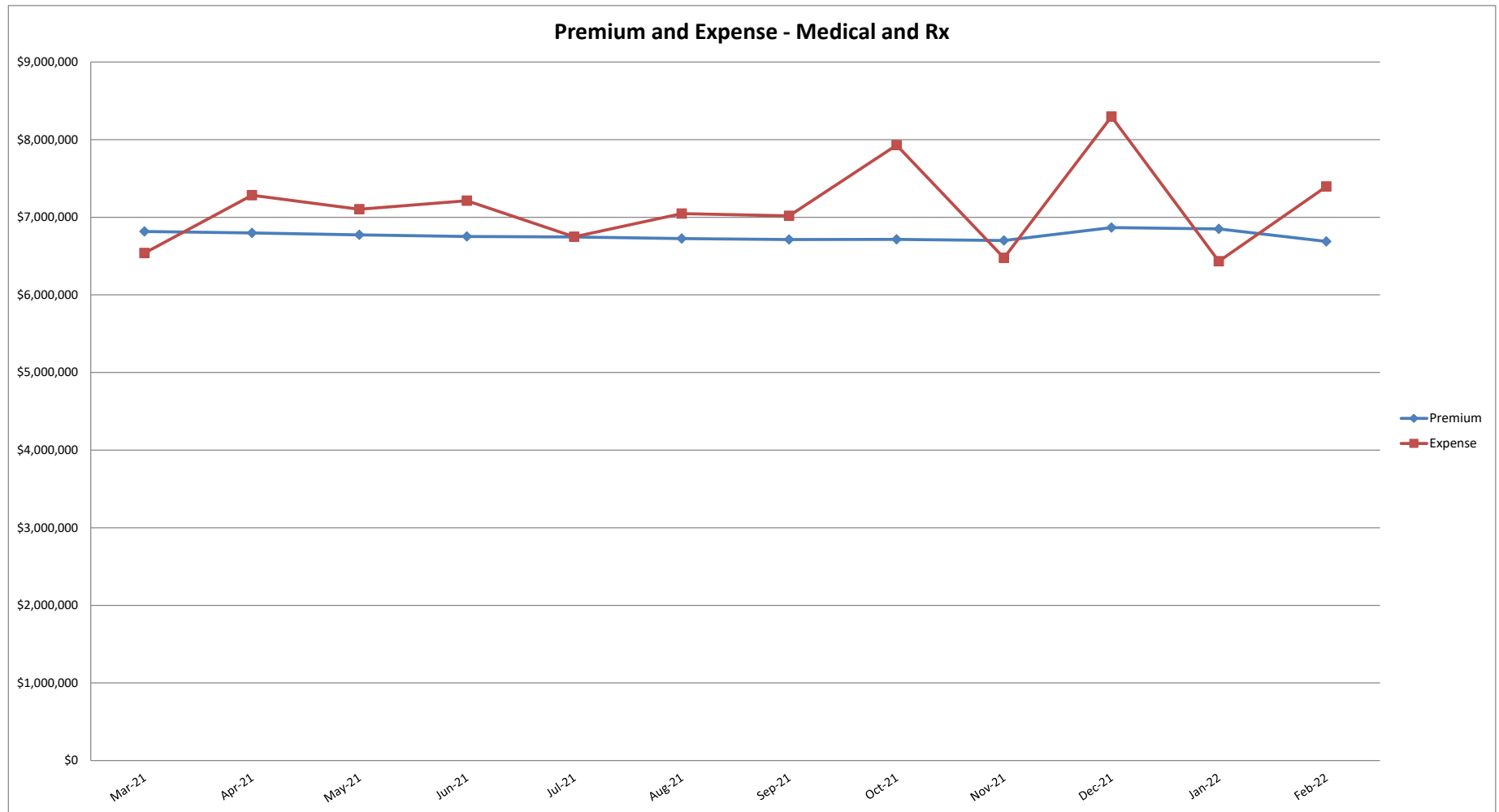
Data Sources:

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

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 February 2022
All Districts Combined - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2022
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 | | | |
| 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 | \$307,896 | -\$14,142 | \$3,288,428 | \$449,557 | \$971.81 | 88.0% |
| Feb-21 | 3,058 | \$3,722,132 | \$2,375,395 | \$820,685 | \$306,993 | -\$48,745 | \$3,454,329 | \$267,804 | \$1,029.21 | 92.8% |
| Mar-21 | 3,072 | \$3,733,137 | \$2,399,018 | \$956,694 | \$308,398 | \$140,168 | \$3,804,278 | -\$71,141 | \$1,137.98 | 101.9% |
| Apr-21 | 3,065 | \$3,717,390 | \$3,044,265 | \$1,060,084 | \$307,695 | \$0 | \$4,412,044 | -\$694,654 | \$1,339.10 | 118.7% |
| May-21 | 3,042 | \$3,691,769 | \$3,502,522 | \$919,189 | \$305,386 | -\$11,586 | \$4,715,512 | -\$1,023,744 | \$1,449.75 | 127.7% |
| Jun-21 | 3,027 | \$3,671,906 | \$2,929,075 | \$944,767 | \$303,881 | -\$71,571 | \$4,106,151 | -\$434,245 | \$1,256.12 | 111.8% |
| Jul-21 | 3,020 | \$3,662,187 | \$2,825,914 | \$945,999 | \$303,178 | -\$9,470 | \$4,065,620 | -\$403,433 | \$1,245.84 | 111.0% |
| Aug-21 | 3,018 | \$3,652,449 | \$3,077,988 | \$1,082,497 | \$302,977 | -\$22,046 | \$4,441,416 | -\$788,967 | \$1,371.25 | 121.6% |
| Sep-21 | 3,020 | \$3,649,373 | \$2,559,309 | \$1,004,805 | \$303,178 | -\$38,912 | \$3,828,380 | -\$179,007 | \$1,167.29 | 104.9% |
| Oct-21 | 3,014 | \$3,645,539 | \$3,245,752 | \$1,037,188 | \$302,575 | -\$26,337 | \$4,559,179 | -\$913,639 | \$1,412.28 | 125.1% |
| Nov-21 | 3,022 | \$3,637,651 | \$2,185,951 | \$1,204,195 | \$303,379 | -\$46,784 | \$3,646,741 | -\$9,090 | \$1,106.34 | 100.2% |
| Dec-21 | 3,139 | \$3,854,725 | \$3,057,366 | \$946,150 | \$315,124 | -\$40,307 | \$4,278,333 | -\$423,608 | \$1,262.57 | 111.0% |
| Jan-22 | 3,132 | \$3,843,069 | \$2,244,009 | \$1,034,255 | \$314,421 | -\$17,651 | \$3,575,034 | \$268,035 | \$1,041.06 | 93.0% |
| Feb-22 | 3,127 | \$3,837,525 | \$2,999,183 | \$951,654 | \$313,920 | -\$172,594 | \$4,092,163 | -\$254,638 | \$1,208.26 | 106.6% |
| 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 | 3,047 | \$44,376,243 | \$33,405,619 | \$11,713,863 | \$3,670,660 | -\$189,731 | \$48,600,411 | -\$4,224,167 | \$1,228.80 | 109.5% |
| 2022 YTD | 3,130 | \$7,680,594 | \$5,243,192 | \$1,985,909 | \$628,341 | -\$190,245 | \$7,667,197 | \$13,397 | \$1,124.60 | 99.8% |
| Current 12 Months | 3,058 | \$44,596,720 | \$34,070,352 | \$12,087,476 | \$3,684,112 | -\$317,090 | \$49,524,851 | -\$4,928,131 | \$1,249.13 | 111.1% |

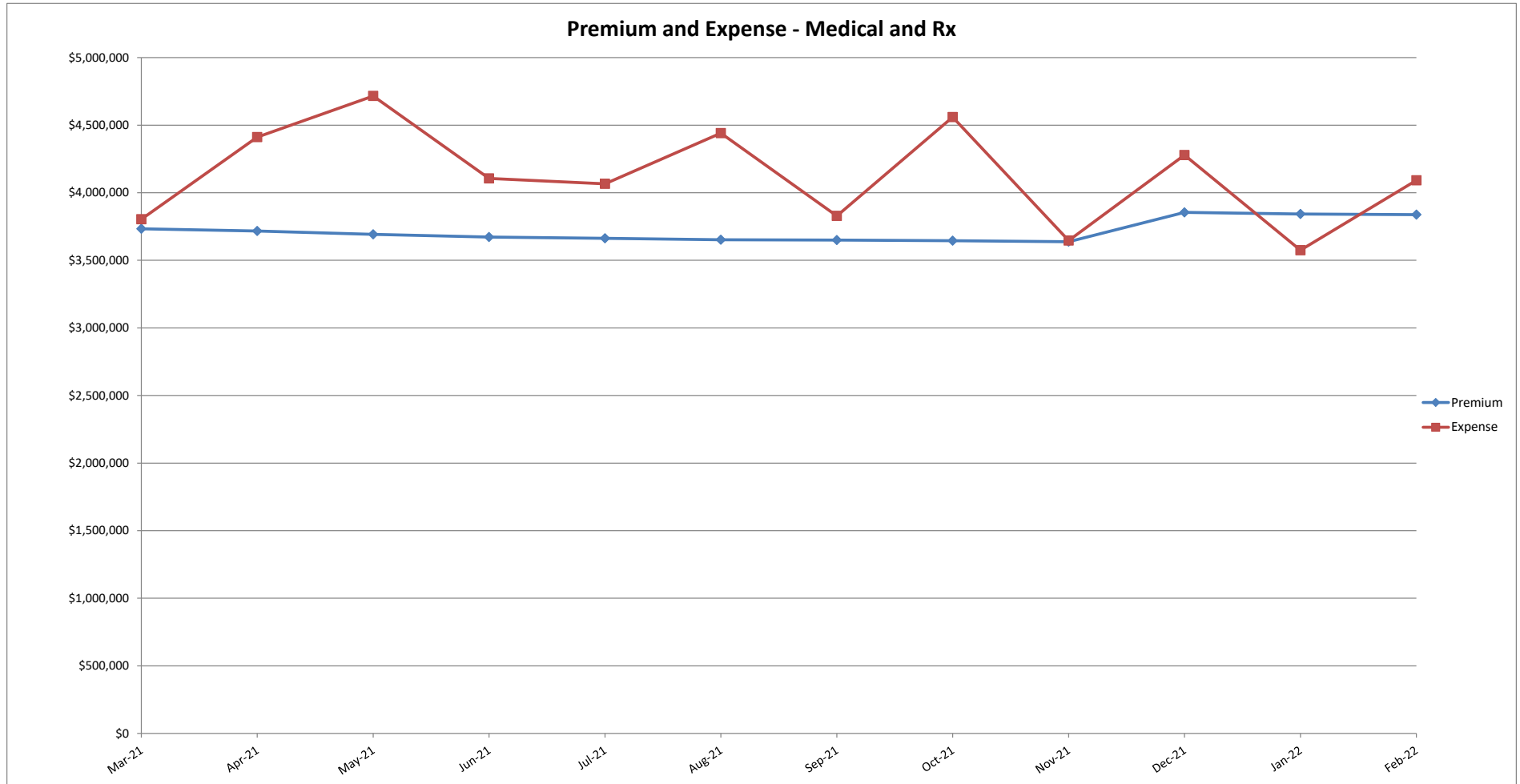
Data Sources:

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

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
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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 February 2022
All Districts Combined - EPO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2022
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 | | | |
| 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 | \$2,504,597 | \$1,157,039 | \$593,016 | \$239,961 | \$0 | \$1,990,016 | \$514,580 | \$563.81 | 79.5% |
| Feb-21 | 3,093 | \$2,496,373 | \$931,312 | \$589,641 | \$239,109 | \$0 | \$1,760,063 | \$736,311 | \$491.74 | 70.5% |
| Mar-21 | 3,085 | \$2,495,225 | \$1,455,976 | \$691,731 | \$238,489 | \$0 | \$2,386,197 | \$109,029 | \$696.18 | 95.6% |
| Apr-21 | 3,083 | \$2,492,058 | \$1,544,764 | \$776,655 | \$238,338 | \$0 | \$2,559,757 | -\$67,699 | \$752.97 | 102.7% |
| May-21 | 3,086 | \$2,495,031 | \$1,145,567 | \$624,326 | \$238,569 | \$0 | \$2,008,462 | \$486,569 | \$573.52 | 80.5% |
| Jun-21 | 3,087 | \$2,488,226 | \$1,694,193 | \$747,521 | \$238,648 | \$0 | \$2,680,362 | -\$192,136 | \$790.97 | 107.7% |
| Jul-21 | 3,090 | \$2,494,207 | \$1,427,272 | \$753,534 | \$238,882 | \$0 | \$2,419,688 | \$74,519 | \$705.76 | 97.0% |
| Aug-21 | 3,087 | \$2,491,876 | \$1,222,457 | \$776,159 | \$238,649 | \$0 | \$2,237,265 | \$254,611 | \$647.43 | 89.8% |
| Sep-21 | 3,077 | \$2,487,175 | \$1,830,806 | \$721,418 | \$237,878 | \$0 | \$2,790,102 | -\$302,927 | \$829.45 | 112.2% |
| Oct-21 | 3,072 | \$2,488,535 | \$1,677,725 | \$846,328 | \$237,493 | \$0 | \$2,761,547 | -\$273,012 | \$821.63 | 111.0% |
| Nov-21 | 3,053 | \$2,478,069 | \$1,536,450 | \$793,988 | \$236,025 | -\$101,650 | \$2,464,813 | \$13,255 | \$730.03 | 99.5% |
| Dec-21 | 3,053 | \$2,471,781 | \$2,409,174 | \$844,781 | \$236,044 | -\$37,267 | \$3,452,733 | -\$980,952 | \$1,053.62 | 139.7% |
| Jan-22 | 3,061 | \$2,469,279 | \$1,248,318 | \$791,296 | \$236,665 | \$0 | \$2,276,279 | \$193,000 | \$666.32 | 92.2% |
| Feb-22 | 2,923 | \$2,315,333 | \$1,947,940 | \$816,778 | \$225,990 | \$0 | \$2,990,708 | -\$675,376 | \$945.85 | 129.2% |
| 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 | 3,081 | \$29,883,153 | \$18,032,736 | \$8,759,099 | \$2,858,087 | -\$138,916 | \$29,511,005 | \$372,148 | \$720.93 | 98.8% |
| 2022 YTD | 2,992 | \$4,784,611 | \$3,196,258 | \$1,608,074 | \$462,655 | \$0 | \$5,266,987 | -\$482,376 | \$802.86 | 110.1% |
| Current 12 Months | 3,063 | \$29,666,794 | \$19,140,643 | \$9,184,515 | \$2,841,671 | -\$138,916 | \$31,027,914 | -\$1,361,120 | \$766.83 | 104.6% |

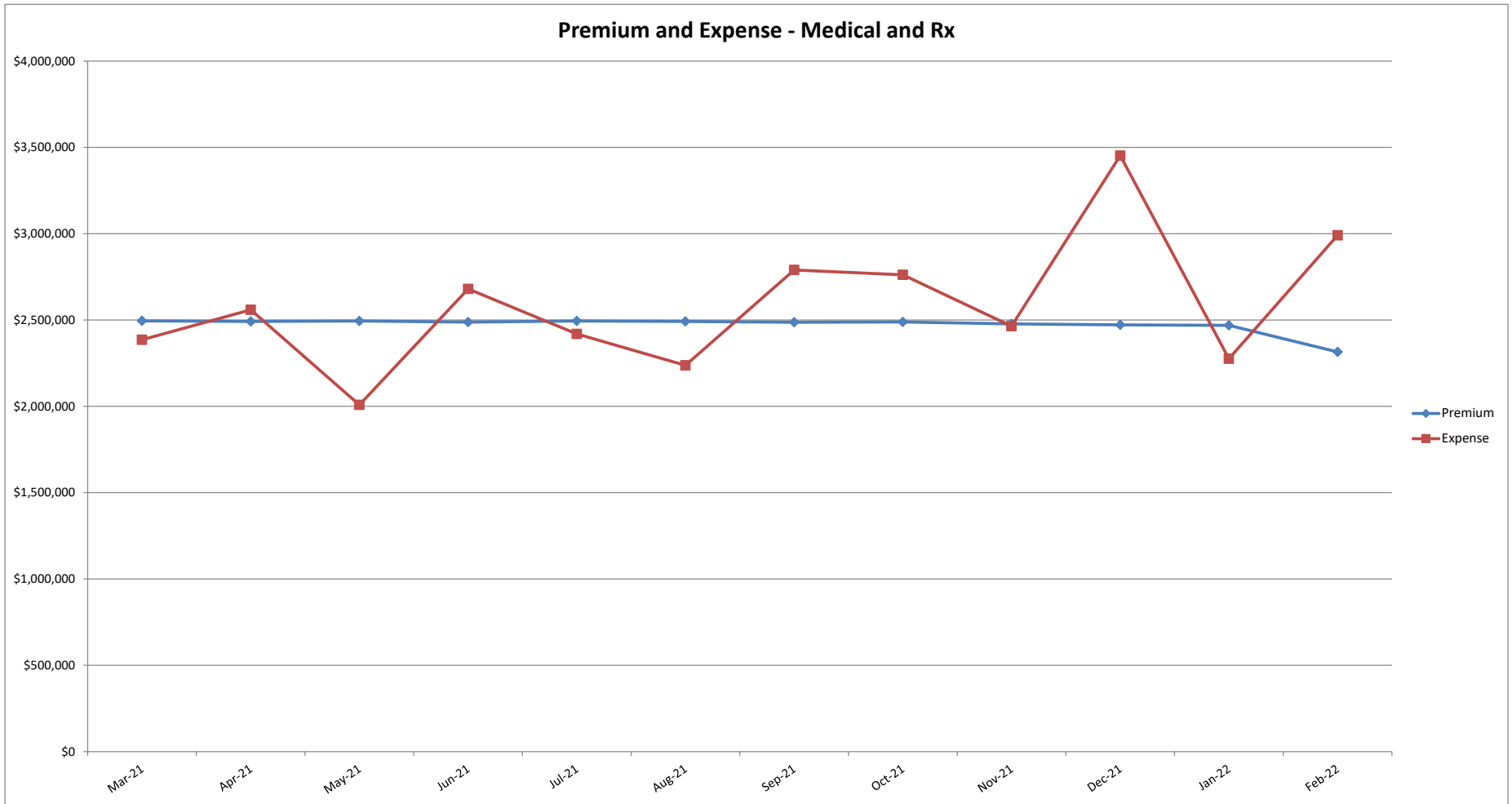
Data Sources:

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

Notes:

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 February 2022
All Districts Combined - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2022
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 | | | |
| 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 | \$593,230 | \$85,089 | \$60,474 | \$58,774 | \$0 | \$204,338 | \$388,892 | \$189.54 | 34.4% |
| Feb-21 | 763 | \$587,334 | \$179,768 | \$55,262 | \$58,392 | \$0 | \$293,421 | \$293,913 | \$308.03 | 50.0% |
| Mar-21 | 763 | \$589,101 | \$209,328 | \$79,996 | \$58,391 | \$0 | \$347,714 | \$241,387 | \$379.19 | 59.0% |
| Apr-21 | 761 | \$588,545 | \$202,327 | \$51,380 | \$58,238 | \$0 | \$311,945 | \$276,600 | \$333.39 | 53.0% |
| May-21 | 758 | \$585,550 | \$222,225 | \$99,280 | \$58,007 | \$0 | \$379,512 | \$206,037 | \$424.15 | 64.8% |
| Jun-21 | 765 | \$592,535 | \$297,028 | \$71,756 | \$58,542 | \$0 | \$427,326 | \$165,209 | \$482.07 | 72.1% |
| Jul-21 | 761 | \$589,877 | \$138,944 | \$65,157 | \$58,235 | \$0 | \$262,336 | \$327,541 | \$268.20 | 44.5% |
| Aug-21 | 750 | \$581,006 | \$213,337 | \$98,534 | \$57,394 | \$0 | \$369,265 | \$211,741 | \$415.83 | 63.6% |
| Sep-21 | 745 | \$576,233 | \$281,826 | \$61,622 | \$57,011 | \$0 | \$400,459 | \$175,774 | \$461.00 | 69.5% |
| Oct-21 | 754 | \$580,309 | \$419,788 | \$130,799 | \$57,700 | \$0 | \$608,287 | -\$27,978 | \$730.22 | 104.8% |
| Nov-21 | 760 | \$583,754 | \$223,954 | \$82,102 | \$58,160 | \$0 | \$364,216 | \$219,538 | \$402.71 | 62.4% |
| Dec-21 | 716 | \$540,491 | \$420,307 | \$90,307 | \$54,794 | \$0 | \$565,408 | -\$24,917 | \$713.15 | 104.6% |
| Jan-22 | 715 | \$536,944 | \$480,145 | \$46,468 | \$54,720 | \$0 | \$581,333 | -\$44,389 | \$736.52 | 108.3% |
| Feb-22 | 717 | \$535,760 | \$222,623 | \$36,003 | \$54,875 | \$0 | \$313,501 | \$222,259 | \$360.71 | 58.5% |
| 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 | 755 | \$6,987,963 | \$2,893,921 | \$946,668 | \$693,637 | \$0 | \$4,534,226 | \$2,453,737 | \$423.72 | 64.9% |
| 2022 YTD | 716 | \$1,072,704 | \$702,769 | \$82,471 | \$109,595 | \$0 | \$894,835 | \$177,869 | \$548.35 | 83.4% |
| Current 12 Months | 747 | \$6,880,104 | \$3,331,832 | \$913,404 | \$686,066 | \$0 | \$4,931,302 | \$1,948,802 | \$473.53 | 71.7% |

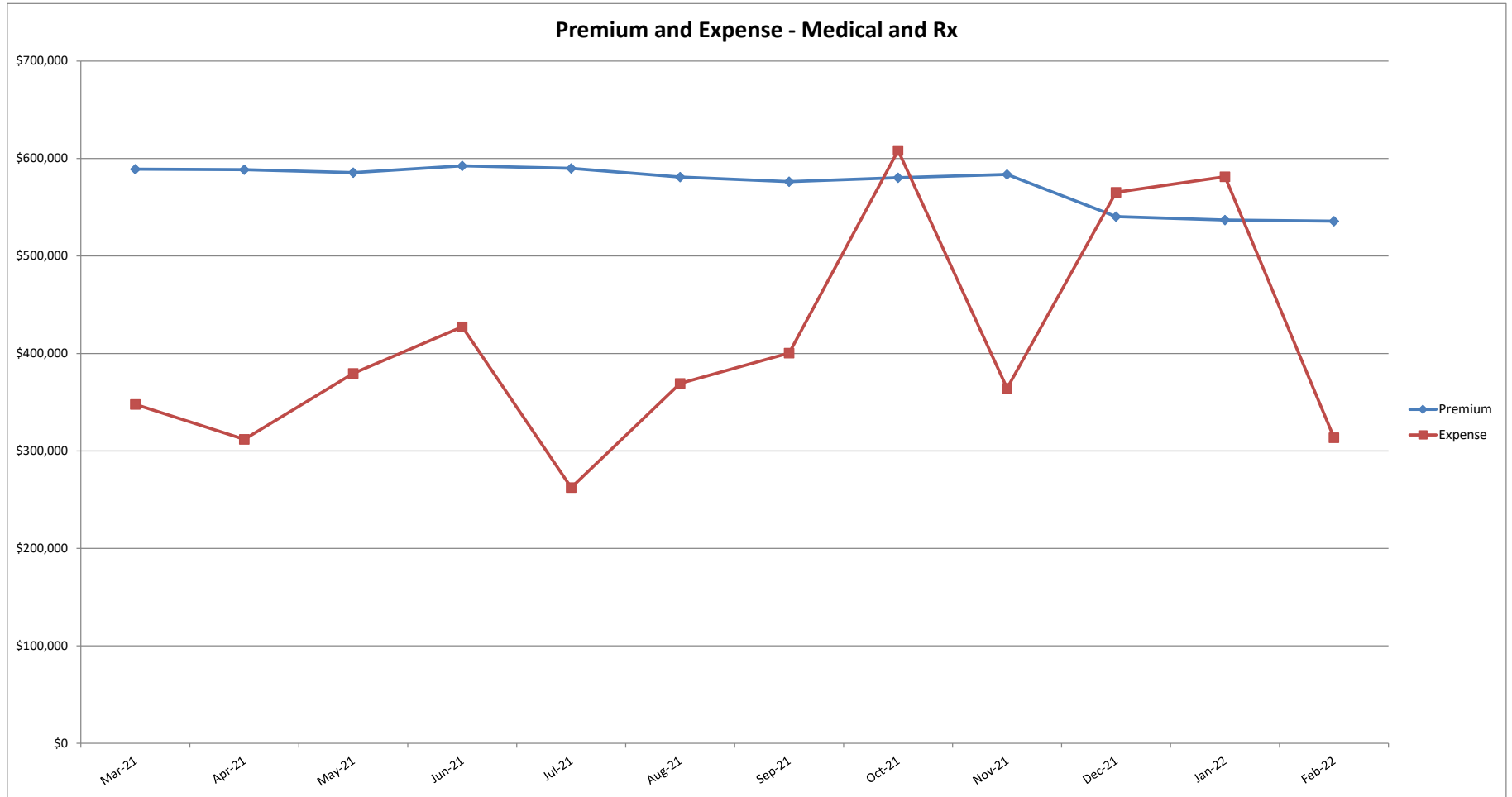
Data Sources:

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

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
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**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2022
All Districts Combined - HDHP**





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2022
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 | | | |
| 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 | \$373,142 | -\$14,142 | \$3,521,858 | \$943,374 | \$803.24 | 78.9% |
| Feb-21 | 3,908 | \$4,447,817 | \$2,590,421 | \$906,160 | \$372,009 | -\$48,745 | \$3,819,846 | \$627,971 | \$882.25 | 85.9% |
| Mar-21 | 3,924 | \$4,462,554 | \$2,651,012 | \$1,049,983 | \$373,568 | \$140,168 | \$4,214,731 | \$247,823 | \$978.89 | 94.4% |
| Apr-21 | 3,911 | \$4,441,632 | \$3,290,878 | \$1,140,629 | \$372,406 | \$0 | \$4,803,913 | -\$362,281 | \$1,133.09 | 108.2% |
| May-21 | 3,887 | \$4,415,607 | \$3,777,819 | \$1,025,040 | \$370,020 | -\$11,586 | \$5,161,294 | -\$745,687 | \$1,232.64 | 116.9% |
| Jun-21 | 3,878 | \$4,399,695 | \$3,276,454 | \$1,055,994 | \$368,974 | -\$71,571 | \$4,629,850 | -\$230,155 | \$1,098.73 | 105.2% |
| Jul-21 | 3,866 | \$4,385,135 | \$3,066,332 | \$1,028,681 | \$367,888 | -\$9,470 | \$4,453,431 | -\$68,295 | \$1,056.79 | 101.6% |
| Aug-21 | 3,854 | \$4,366,162 | \$3,282,232 | \$1,211,160 | \$366,923 | -\$22,046 | \$4,838,268 | -\$472,106 | \$1,160.18 | 110.8% |
| Sep-21 | 3,849 | \$4,356,215 | \$2,877,090 | \$1,095,114 | \$366,588 | -\$38,912 | \$4,299,880 | \$56,336 | \$1,021.90 | 98.7% |
| Oct-21 | 3,849 | \$4,354,084 | \$3,703,729 | \$1,185,040 | \$366,445 | -\$26,337 | \$5,228,877 | -\$874,793 | \$1,263.30 | 120.1% |
| Nov-21 | 3,861 | \$4,347,856 | \$2,441,215 | \$1,324,454 | \$367,554 | -\$46,784 | \$4,086,439 | \$261,416 | \$963.19 | 94.0% |
| Dec-21 | 3,911 | \$4,500,466 | \$3,544,531 | \$1,050,875 | \$374,174 | -\$40,307 | \$4,929,273 | -\$428,808 | \$1,164.69 | 109.5% |
| Jan-22 | 3,898 | \$4,479,015 | \$2,780,562 | \$1,106,544 | \$373,013 | -\$17,651 | \$4,242,468 | \$236,547 | \$992.68 | 94.7% |
| Feb-22 | 3,895 | \$4,471,686 | \$3,652,956 | \$1,007,677 | \$372,664 | -\$172,594 | \$4,860,702 | -\$389,016 | \$1,152.26 | 108.7% |
| 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 | 3,920 | \$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 | 3,885 | \$52,942,454 | \$36,794,855 | \$12,942,844 | \$4,439,690 | -\$189,731 | \$53,987,658 | -\$1,045,204 | \$1,062.85 | 102.0% |
| 2022 YTD | 3,897 | \$8,950,701 | \$6,433,518 | \$2,114,221 | \$745,677 | -\$190,245 | \$9,103,170 | -\$152,469 | 1072.43593 | 101.7% |
| Current 12 Months | 3,882 | \$52,980,106 | \$38,344,808 | \$13,281,190 | \$4,440,216 | -\$317,090 | \$55,749,124 | -\$2,769,018 | \$1,101.45 | 105.2% |

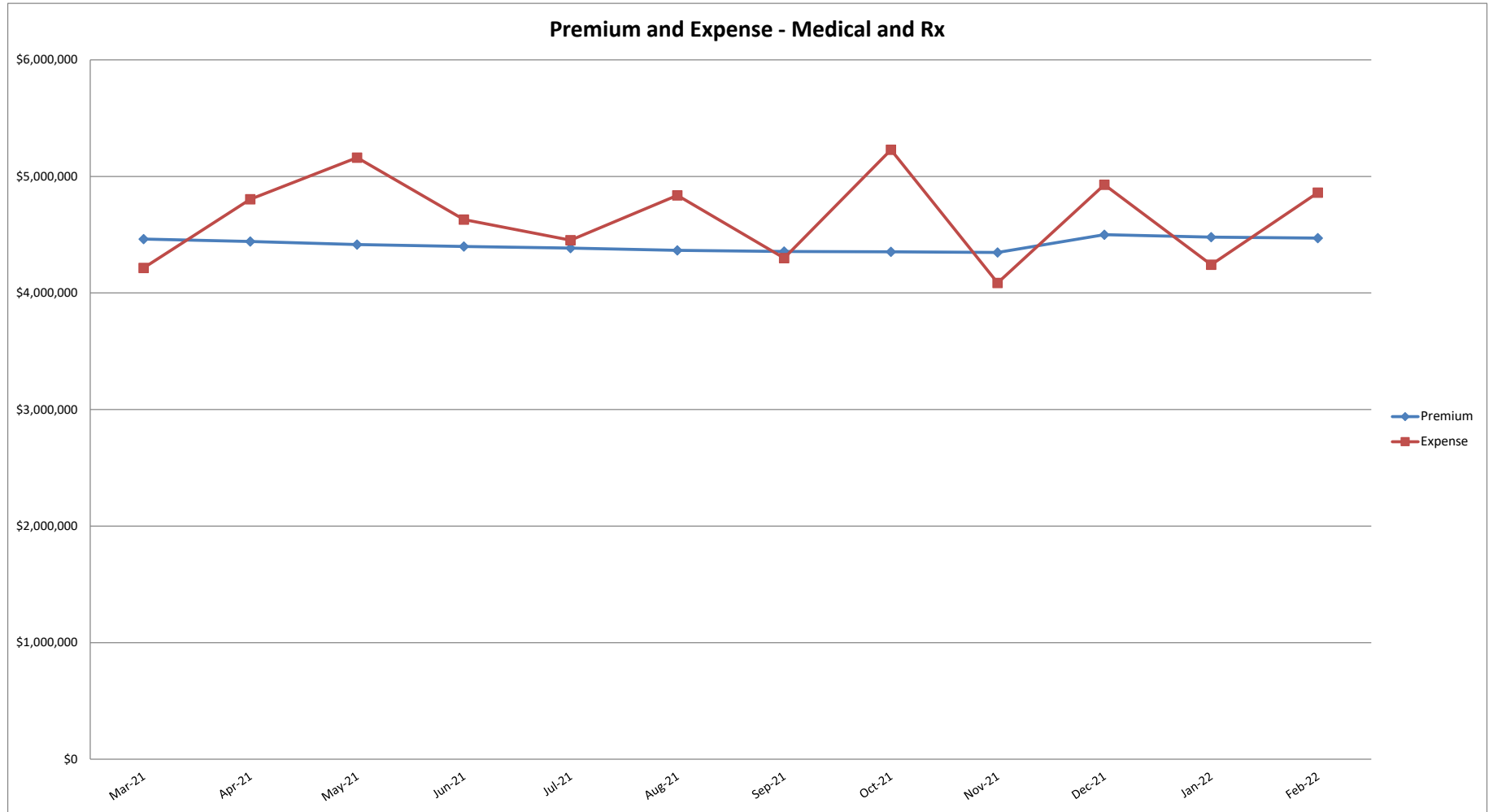
Data Sources:

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

Notes:

1. Fixed Cost Schedule: Appendix
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3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
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Anthem Blue Cross Premium and Claims Report as of February 2022
County of Fresno - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2022
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 | | | |
| 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 | \$307,896 | -\$14,142 | \$3,288,428 | \$449,557 | \$971.81 | 88.0% |
| Feb-21 | 3,058 | \$3,722,132 | \$2,375,395 | \$820,685 | \$306,993 | -\$48,745 | \$3,454,329 | \$267,804 | \$1,029.21 | 92.8% |
| Mar-21 | 3,072 | \$3,733,137 | \$2,399,018 | \$956,694 | \$308,398 | \$140,168 | \$3,804,278 | -\$71,141 | \$1,137.98 | 101.9% |
| Apr-21 | 3,065 | \$3,717,390 | \$3,044,265 | \$1,060,084 | \$307,695 | \$0 | \$4,412,044 | -\$694,654 | \$1,339.10 | 118.7% |
| May-21 | 3,042 | \$3,691,769 | \$3,502,522 | \$919,189 | \$305,386 | -\$11,586 | \$4,715,512 | -\$1,023,744 | \$1,449.75 | 127.7% |
| Jun-21 | 3,027 | \$3,671,906 | \$2,929,075 | \$944,767 | \$303,881 | -\$71,571 | \$4,106,151 | -\$434,245 | \$1,256.12 | 111.8% |
| Jul-21 | 3,020 | \$3,662,187 | \$2,825,914 | \$945,999 | \$303,178 | -\$9,470 | \$4,065,620 | -\$403,433 | \$1,245.84 | 111.0% |
| Aug-21 | 3,018 | \$3,652,449 | \$3,077,988 | \$1,082,497 | \$302,977 | -\$22,046 | \$4,441,416 | -\$788,967 | \$1,371.25 | 121.6% |
| Sep-21 | 3,020 | \$3,649,373 | \$2,559,309 | \$1,004,805 | \$303,178 | -\$38,912 | \$3,828,380 | -\$179,007 | \$1,167.29 | 104.9% |
| Oct-21 | 3,014 | \$3,645,539 | \$3,245,752 | \$1,037,188 | \$302,575 | -\$26,337 | \$4,559,179 | -\$913,639 | \$1,412.28 | 125.1% |
| Nov-21 | 3,022 | \$3,637,651 | \$2,185,951 | \$1,204,195 | \$303,379 | -\$46,784 | \$3,646,741 | -\$9,090 | \$1,106.34 | 100.2% |
| Dec-21 | 3,139 | \$3,854,725 | \$3,057,366 | \$946,150 | \$315,124 | -\$40,307 | \$4,278,333 | -\$423,608 | \$1,262.57 | 111.0% |
| Jan-22 | 3,132 | \$3,843,069 | \$2,244,009 | \$1,034,255 | \$314,421 | -\$17,651 | \$3,575,034 | \$268,035 | \$1,041.06 | 93.0% |
| Feb-22 | 3,127 | \$3,837,525 | \$2,999,183 | \$951,654 | \$313,920 | -\$172,594 | \$4,092,163 | -\$254,638 | \$1,208.26 | 106.6% |
| 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 | 3,047 | \$44,376,243 | \$33,405,619 | \$11,713,863 | \$3,670,660 | -\$189,731 | \$48,600,411 | -\$4,224,167 | \$1,228.80 | 109.5% |
| 2022 YTD | 3,130 | \$7,680,594 | \$5,243,192 | \$1,985,909 | \$628,341 | -\$190,245 | \$7,667,197 | \$13,397 | \$1,124.60 | 99.8% |
| Current 12 Months | 3,058 | \$44,596,720 | \$34,070,352 | \$12,087,476 | \$3,684,112 | -\$317,090 | \$49,524,851 | -\$4,928,131 | \$1,249.13 | 111.1% |

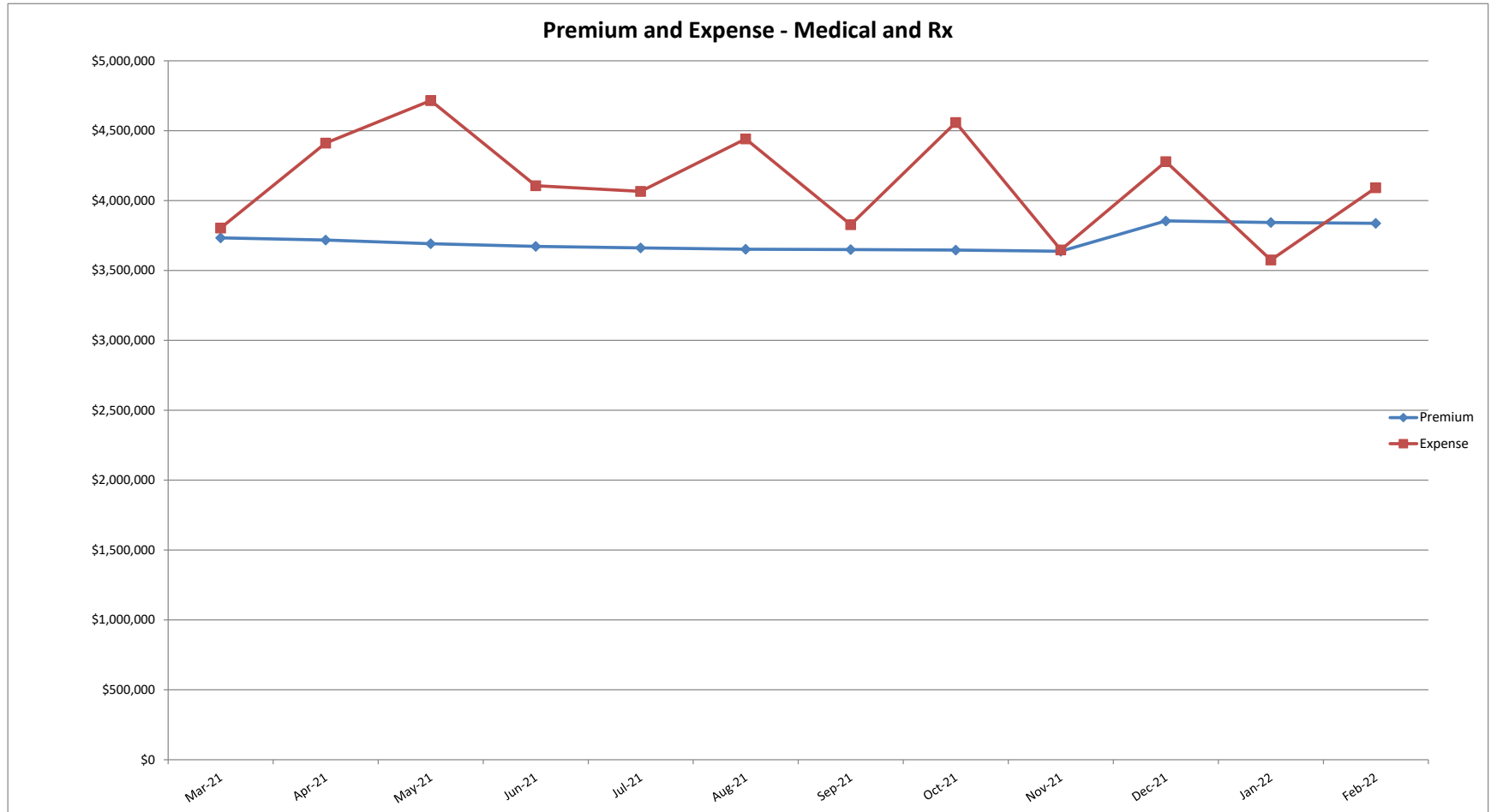
Data Sources:

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

Notes:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2022
County of Fresno - EPO**





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2022
County of Fresno - PPO

| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|------------|--------------------|--------------------|------------------|------------------|---------------|--------------------|---------------------|-------------------------|--------------------------|
| | | | MEDICAL | RX | FIXED | POOLED CLAIMS | TOTAL EXPENSE | | | |
| 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 | \$9,179 | \$0 | \$47,179 | \$112,818 | \$316.67 | 29.5% |
| Feb-21 | 122 | \$164,331 | \$38,591 | \$30,417 | \$9,332 | \$0 | \$78,340 | \$85,991 | \$565.64 | 47.7% |
| Mar-21 | 123 | \$165,713 | \$65,374 | \$25,689 | \$9,408 | \$0 | \$100,471 | \$65,242 | \$740.35 | 60.6% |
| Apr-21 | 119 | \$161,093 | \$52,817 | \$30,611 | \$9,102 | \$0 | \$92,531 | \$68,562 | \$701.08 | 57.4% |
| May-21 | 120 | \$162,516 | \$55,450 | \$20,459 | \$9,179 | \$0 | \$85,088 | \$77,428 | \$632.57 | 52.4% |
| Jun-21 | 118 | \$158,897 | \$53,313 | \$39,780 | \$9,026 | \$0 | \$102,118 | \$56,779 | \$788.92 | 64.3% |
| Jul-21 | 116 | \$155,641 | \$119,445 | \$30,593 | \$8,873 | \$0 | \$158,911 | -\$3,270 | \$1,293.43 | 102.1% |
| Aug-21 | 117 | \$155,277 | \$27,765 | \$30,302 | \$8,949 | \$0 | \$67,017 | \$88,260 | \$496.31 | 43.2% |
| Sep-21 | 114 | \$152,594 | \$56,689 | \$29,220 | \$8,720 | \$0 | \$94,629 | \$57,966 | \$753.59 | 62.0% |
| Oct-21 | 112 | \$150,806 | \$48,498 | \$29,709 | \$8,567 | \$0 | \$86,774 | \$64,032 | \$698.27 | 57.5% |
| Nov-21 | 111 | \$149,605 | \$52,321 | \$39,427 | \$8,490 | \$0 | \$100,238 | \$49,368 | \$826.55 | 67.0% |
| Dec-21 | 88 | \$128,404 | \$69,540 | \$28,641 | \$6,731 | \$0 | \$104,912 | \$23,492 | \$1,115.70 | 81.7% |
| Jan-22 | 86 | \$123,053 | \$63,564 | \$25,475 | \$6,578 | \$0 | \$95,617 | \$27,436 | \$1,035.33 | 77.7% |
| Feb-22 | 88 | \$124,188 | \$433,483 | \$20,126 | \$6,731 | \$0 | \$460,340 | -\$336,152 | \$5,154.65 | 370.7% |
| 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 | 115 | \$1,864,875 | \$650,849 | \$361,802 | \$105,556 | \$0 | \$1,118,207 | \$746,668 | \$733.80 | 60.0% |
| 2022 YTD | 87 | \$247,241 | \$497,047 | \$45,601 | \$13,309 | \$0 | \$555,957 | -\$308,717 | \$3,118.67 | 224.9% |
| Current 12 Months | 109 | \$1,787,787 | \$1,098,259 | \$350,031 | \$100,355 | \$0 | \$1,548,645 | \$239,142 | \$1,103.88 | 86.6% |

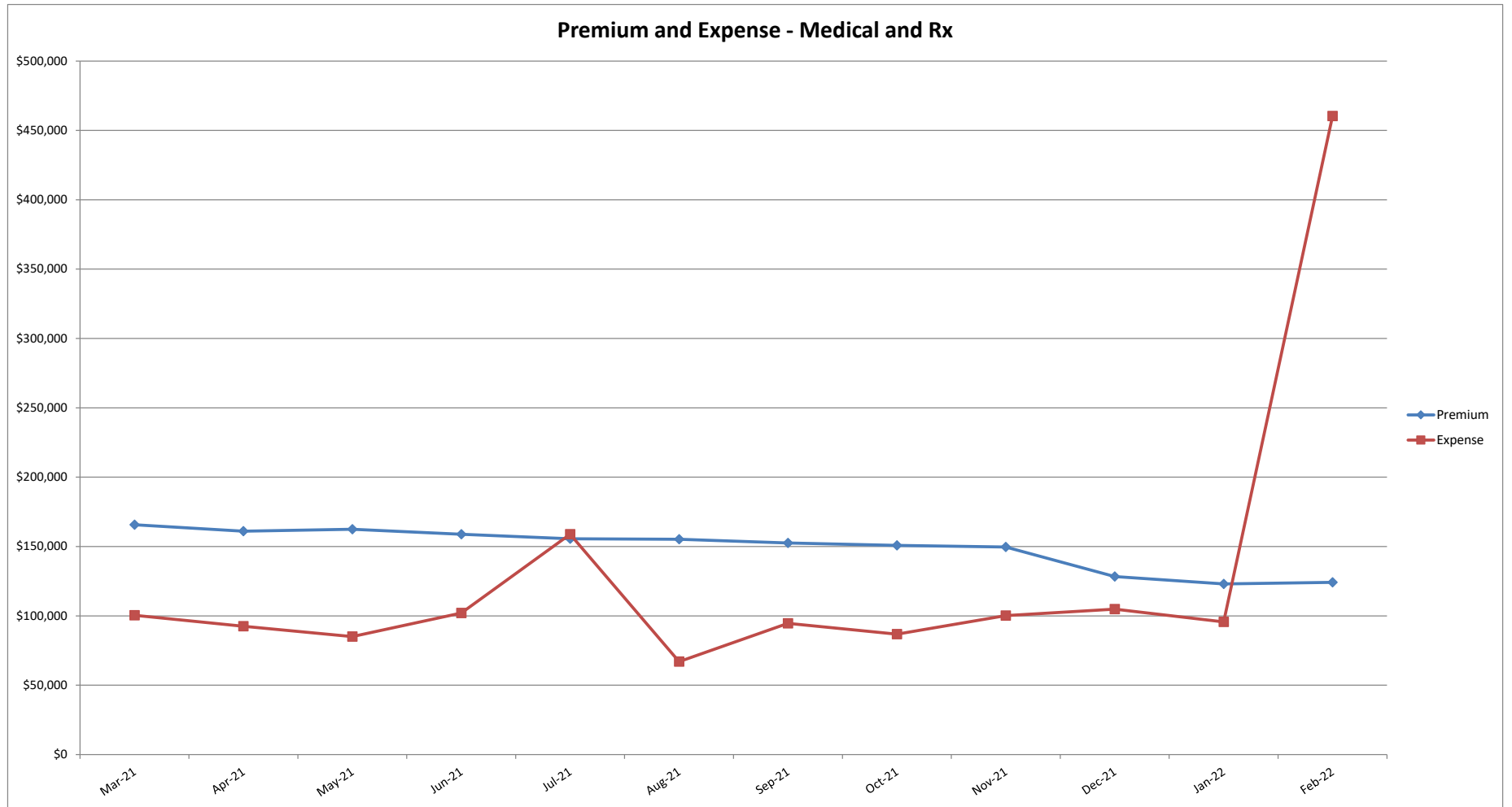
Data Sources:

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

Notes:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2022
County of Fresno - PPO**





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2022
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 | | | |
| 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 | \$56,067 | \$0 | \$186,250 | \$380,999 | \$177.60 | 32.8% |
| Feb-21 | 728 | \$561,353 | \$176,435 | \$55,057 | \$55,685 | \$0 | \$287,177 | \$274,176 | \$317.98 | 51.2% |
| Mar-21 | 729 | \$563,705 | \$186,620 | \$67,601 | \$55,761 | \$0 | \$309,982 | \$253,723 | \$348.73 | 55.0% |
| Apr-21 | 727 | \$563,149 | \$193,796 | \$49,934 | \$55,608 | \$0 | \$299,338 | \$335,811 | \$335.25 | 53.2% |
| May-21 | 725 | \$561,323 | \$219,847 | \$85,392 | \$55,455 | \$0 | \$360,694 | \$200,629 | \$421.02 | 64.3% |
| Jun-21 | 733 | \$568,892 | \$294,067 | \$71,447 | \$56,067 | \$0 | \$421,580 | \$147,312 | \$498.65 | 74.1% |
| Jul-21 | 730 | \$567,307 | \$120,972 | \$52,089 | \$55,838 | \$0 | \$228,899 | \$338,407 | \$237.07 | 40.3% |
| Aug-21 | 719 | \$558,436 | \$176,478 | \$98,361 | \$54,996 | \$0 | \$329,835 | \$228,601 | \$382.25 | 59.1% |
| Sep-21 | 715 | \$554,248 | \$261,091 | \$61,089 | \$54,690 | \$0 | \$376,871 | \$177,377 | \$450.60 | 68.0% |
| Oct-21 | 723 | \$557,739 | \$409,479 | \$118,143 | \$55,302 | \$0 | \$582,924 | -\$25,186 | \$729.77 | 104.5% |
| Nov-21 | 728 | \$560,599 | \$202,943 | \$80,833 | \$55,685 | \$0 | \$339,461 | \$221,138 | \$389.80 | 60.6% |
| Dec-21 | 684 | \$517,336 | \$417,625 | \$76,084 | \$52,319 | \$0 | \$546,028 | -\$28,692 | \$721.80 | 105.5% |
| Jan-22 | 680 | \$512,893 | \$472,990 | \$46,814 | \$52,013 | \$0 | \$571,817 | -\$58,924 | \$764.42 | 111.5% |
| Feb-22 | 680 | \$509,973 | \$220,289 | \$35,896 | \$52,013 | \$0 | \$308,199 | \$201,775 | \$376.74 | 60.4% |
| 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 | 723 | \$6,701,335 | \$2,738,386 | \$867,179 | \$663,474 | \$0 | \$4,269,040 | \$2,432,295 | \$415.68 | 63.7% |
| 2022 YTD | 680 | \$1,022,866 | \$693,279 | \$82,710 | \$104,026 | \$0 | \$880,016 | \$142,851 | \$570.58 | 86.0% |
| Current 12 Months | 714 | \$6,595,599 | \$3,176,198 | \$843,682 | \$655,749 | \$0 | \$4,675,628 | \$1,919,971 | \$468.90 | 70.9% |

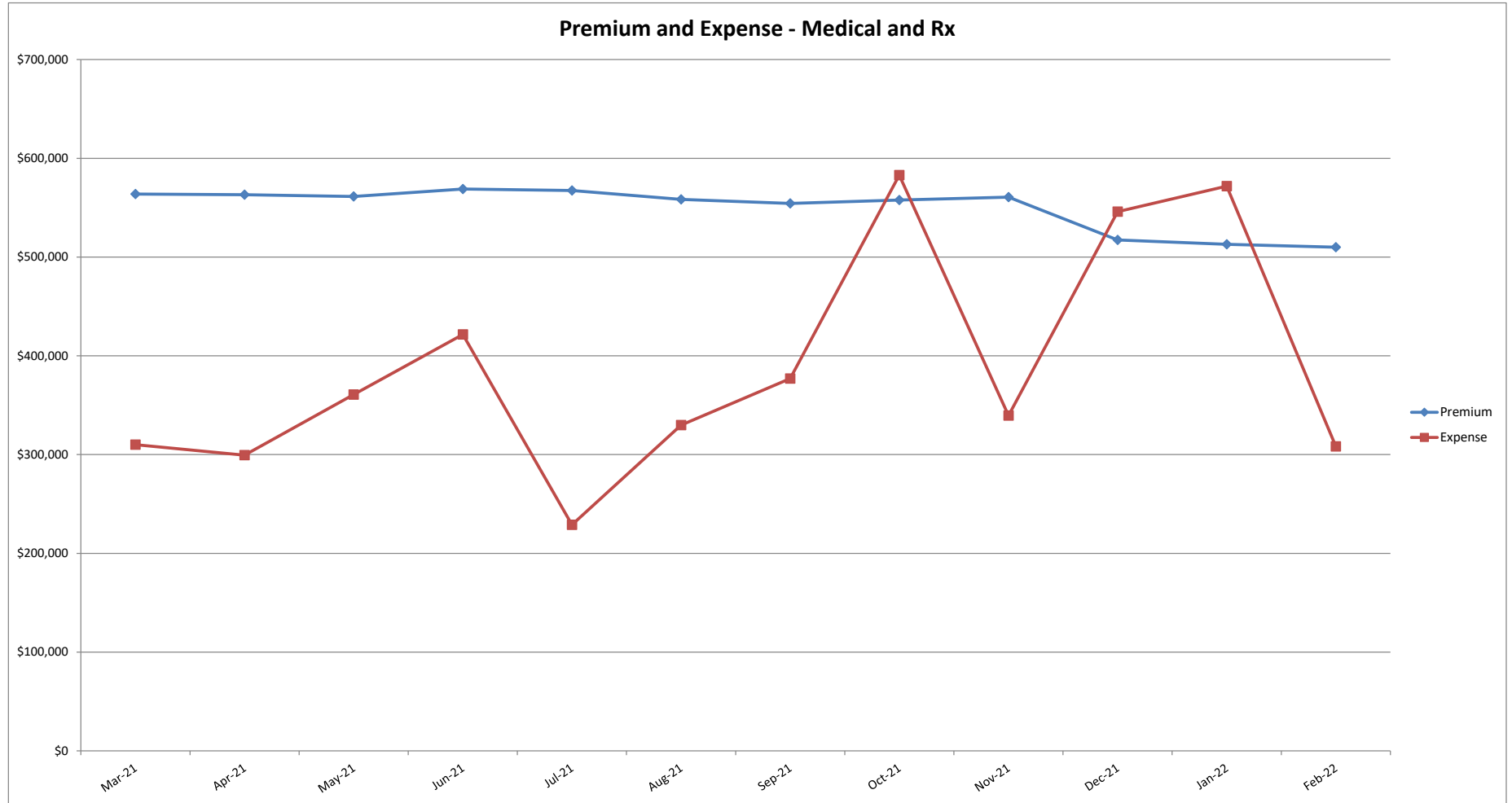
Data Sources:

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

Notes:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2022
County of Fresno - HDHP**





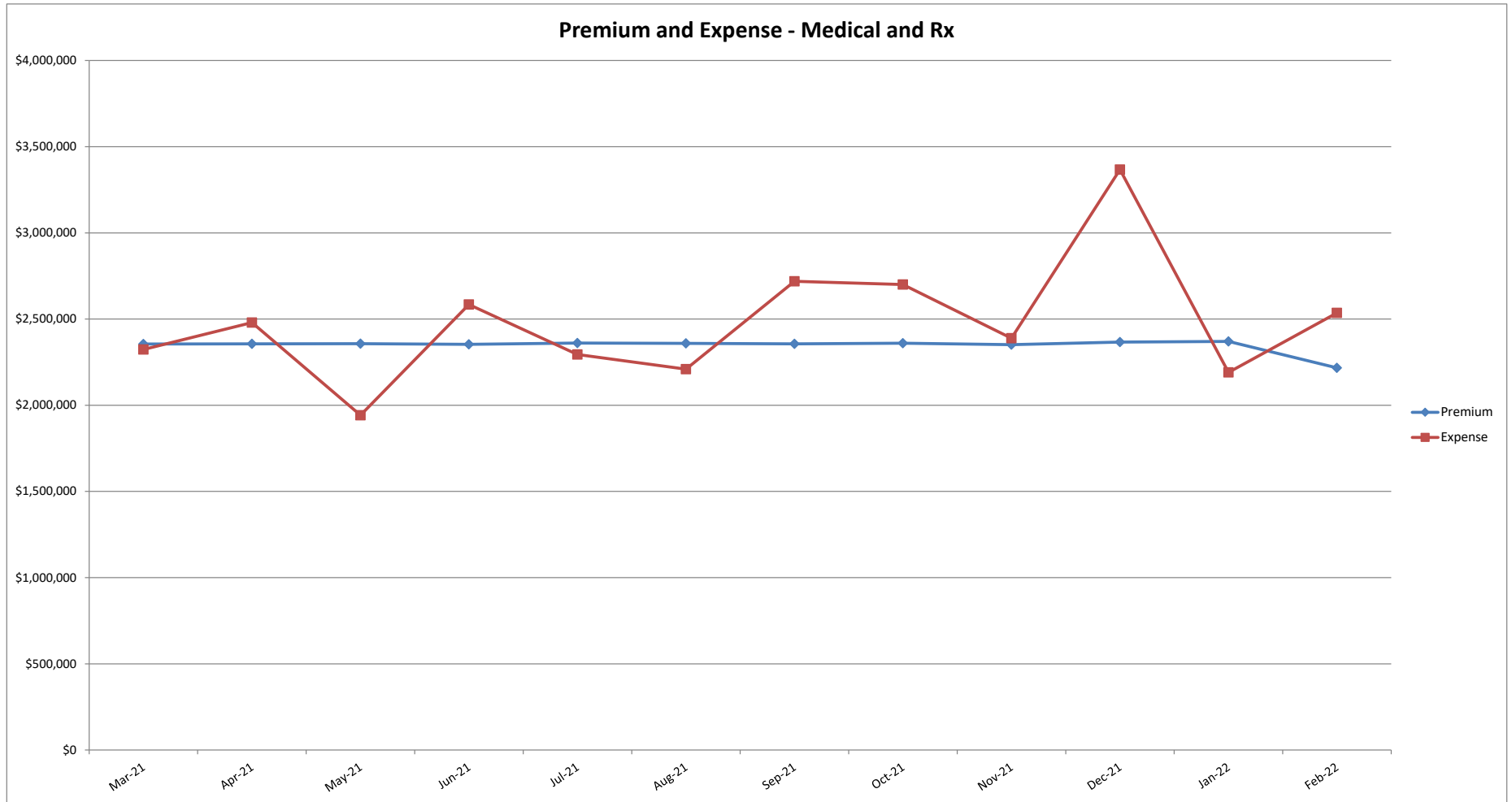
San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2022
County of Tulare - All Medical

| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|--------------|---------------------|---------------------|--------------------|--------------------|-------------------|---------------------|---------------------|-------------------------|--------------------------|
| | | | MEDICAL | RX | FIXED | POOLED CLAIMS | TOTAL EXPENSE | | | |
| Mar-20 | 3,030 | \$2,457,900 | \$1,310,352 | \$770,151 | \$223,796 | \$0 | \$2,304,299 | \$153,601 | \$686.63 | 93.8% |
| Apr-20 | 3,038 | \$2,468,121 | \$821,895 | \$682,392 | \$224,387 | \$0 | \$1,728,673 | \$739,448 | \$495.16 | 70.0% |
| May-20 | 3,033 | \$2,465,203 | \$1,217,315 | \$622,577 | \$224,017 | \$0 | \$2,063,909 | \$401,294 | \$606.62 | 83.7% |
| Jun-20 | 3,042 | \$2,472,097 | \$1,125,674 | \$663,022 | \$224,682 | \$0 | \$2,013,378 | \$458,719 | \$588.00 | 81.4% |
| Jul-20 | 3,041 | \$2,474,410 | \$1,465,767 | \$609,757 | \$224,608 | \$0 | \$2,300,132 | \$174,278 | \$682.51 | 93.0% |
| Aug-20 | 3,030 | \$2,465,747 | \$1,583,129 | \$663,204 | \$223,796 | \$0 | \$2,470,129 | -\$4,382 | \$741.36 | 100.2% |
| Sep-20 | 3,029 | \$2,470,099 | \$1,305,885 | \$691,453 | \$223,722 | \$0 | \$2,221,060 | \$249,040 | \$659.40 | 89.9% |
| Oct-20 | 3,026 | \$2,467,478 | \$1,474,912 | \$624,269 | \$223,500 | \$0 | \$2,322,682 | \$144,796 | \$693.71 | 94.1% |
| Nov-20 | 3,014 | \$2,456,433 | \$1,414,232 | \$645,700 | \$222,614 | \$0 | \$2,282,546 | \$173,887 | \$683.45 | 92.9% |
| Dec-20 | 3,013 | \$2,458,866 | \$1,331,128 | \$697,672 | \$222,540 | \$0 | \$2,251,340 | \$207,525 | \$673 | 91.6% |
| Jan-21 | 3,019 | \$2,370,580 | \$1,152,049 | \$575,386 | \$233,489 | \$0 | \$1,960,924 | \$409,656 | \$572 | 82.7% |
| Feb-21 | 3,006 | \$2,358,023 | \$896,055 | \$559,428 | \$232,484 | \$0 | \$1,687,967 | \$670,056 | \$484.19 | 71.6% |
| Mar-21 | 2,996 | \$2,354,909 | \$1,413,310 | \$678,437 | \$231,711 | \$0 | \$2,323,458 | \$31,451 | \$698.18 | 98.7% |
| Apr-21 | 2,998 | \$2,356,361 | \$1,500,478 | \$747,490 | \$231,865 | \$0 | \$2,479,833 | -\$123,472 | \$749.82 | 105.2% |
| May-21 | 2,999 | \$2,356,743 | \$1,092,495 | \$617,755 | \$231,943 | \$0 | \$1,942,194 | \$414,549 | \$570.27 | 82.4% |
| Jun-21 | 3,001 | \$2,352,971 | \$1,643,842 | \$708,050 | \$232,097 | \$0 | \$2,583,989 | -\$231,018 | \$783.70 | 109.8% |
| Jul-21 | 3,005 | \$2,361,136 | \$1,325,798 | \$736,009 | \$232,407 | \$0 | \$2,294,213 | \$66,923 | \$686.13 | 97.2% |
| Aug-21 | 3,001 | \$2,359,169 | \$1,231,550 | \$746,030 | \$232,097 | \$0 | \$2,209,678 | \$149,491 | \$658.97 | 93.7% |
| Sep-21 | 2,993 | \$2,356,566 | \$1,794,851 | \$692,731 | \$231,479 | \$0 | \$2,719,061 | -\$362,496 | \$831.13 | 115.4% |
| Oct-21 | 2,991 | \$2,360,299 | \$1,639,536 | \$829,276 | \$231,324 | \$0 | \$2,700,136 | -\$339,837 | \$825.41 | 114.4% |
| Nov-21 | 2,974 | \$2,351,618 | \$1,505,141 | \$755,830 | \$230,009 | -\$101,650 | \$2,389,331 | -\$37,712 | \$726.07 | 101.6% |
| Dec-21 | 2,997 | \$2,366,531 | \$2,342,316 | \$830,364 | \$231,788 | -\$37,267 | \$3,367,201 | -\$1,000,670 | \$1,046 | 142.3% |
| Jan-22 | 3,010 | \$2,370,277 | \$1,191,910 | \$765,475 | \$232,793 | \$0 | \$2,190,178 | \$180,099 | \$650 | 92.4% |
| Feb-22 | 2,872 | \$2,216,931 | \$1,516,791 | \$796,759 | \$222,120 | \$0 | \$2,535,671 | -\$318,739 | \$805.55 | 114.4% |
| 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 | 2,998 | \$28,304,906 | \$17,537,421 | \$8,476,786 | \$2,782,693 | -\$138,916 | \$28,657,985 | -\$353,079 | \$719.16 | 101.2% |
| 2022 YTD | 2,941 | \$4,587,208 | \$2,708,701 | \$1,562,234 | \$454,914 | \$0 | \$4,725,849 | -\$138,641 | \$726.10 | 103.0% |
| Current 12 Months | 2,986 | \$28,163,511 | \$18,198,019 | \$8,904,206 | \$2,771,634 | -\$138,916 | \$29,734,942 | -\$1,571,431 | \$752.39 | 105.6% |

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

- Notes:**
1. Fixed Cost Schedule: Appendix
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**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2022
County of Tulare - All Medical**





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2022
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 | | | |
| 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 | \$2,344,599 | \$1,145,993 | \$566,062 | \$230,783 | \$0 | \$1,942,837 | \$401,762 | \$573.74 | 82.9% |
| Feb-21 | 2,971 | \$2,332,042 | \$892,721 | \$559,224 | \$229,777 | \$0 | \$1,681,723 | \$650,319 | \$488.71 | 72.1% |
| Mar-21 | 2,962 | \$2,329,513 | \$1,390,603 | \$666,042 | \$229,081 | \$0 | \$2,285,726 | \$43,787 | \$694.34 | 98.1% |
| Apr-21 | 2,964 | \$2,330,965 | \$1,491,947 | \$746,044 | \$229,236 | \$0 | \$2,467,226 | -\$136,262 | \$755.06 | 105.8% |
| May-21 | 2,966 | \$2,332,516 | \$1,090,117 | \$603,867 | \$229,390 | \$0 | \$1,923,375 | \$409,141 | \$571.13 | 82.5% |
| Jun-21 | 2,969 | \$2,329,329 | \$1,640,880 | \$707,741 | \$229,622 | \$0 | \$2,578,244 | -\$248,915 | \$791.05 | 110.7% |
| Jul-21 | 2,974 | \$2,338,566 | \$1,307,826 | \$722,941 | \$230,009 | \$0 | \$2,260,777 | \$77,789 | \$682.84 | 96.7% |
| Aug-21 | 2,970 | \$2,336,599 | \$1,194,691 | \$745,857 | \$229,700 | \$0 | \$2,170,248 | \$166,351 | \$653.38 | 92.9% |
| Sep-21 | 2,963 | \$2,334,580 | \$1,774,117 | \$692,198 | \$229,158 | \$0 | \$2,695,473 | -\$360,893 | \$832.37 | 115.5% |
| Oct-21 | 2,960 | \$2,337,729 | \$1,629,228 | \$816,620 | \$228,926 | \$0 | \$2,674,774 | -\$337,044 | \$826.30 | 114.4% |
| Nov-21 | 2,942 | \$2,328,464 | \$1,484,130 | \$754,561 | \$227,534 | -\$101,650 | \$2,364,576 | -\$36,112 | \$726.39 | 101.6% |
| Dec-21 | 2,965 | \$2,343,376 | \$2,339,634 | \$816,140 | \$229,313 | -\$37,267 | \$3,347,821 | -\$1,004,444 | \$1,051.77 | 142.9% |
| Jan-22 | 2,975 | \$2,346,226 | \$1,184,755 | \$765,821 | \$230,087 | \$0 | \$2,180,662 | \$165,564 | \$655.66 | 92.9% |
| Feb-22 | 2,835 | \$2,191,145 | \$1,514,457 | \$796,652 | \$219,259 | \$0 | \$2,530,368 | -\$339,223 | \$815.21 | 115.5% |
| 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 | 2,966 | \$28,018,278 | \$17,381,887 | \$8,397,297 | \$2,752,531 | -\$138,916 | \$28,392,798 | -\$374,521 | \$720.43 | 101.3% |
| 2022 YTD | 2,905 | \$4,537,371 | \$2,699,211 | \$1,562,473 | \$449,345 | \$0 | \$4,711,030 | -\$173,659 | \$733.51 | 103.8% |
| Current 12 Months | 2,954 | \$27,879,007 | \$18,042,384 | \$8,834,484 | \$2,741,316 | -\$138,916 | \$29,479,269 | -\$1,600,262 | \$754.35 | 105.7% |

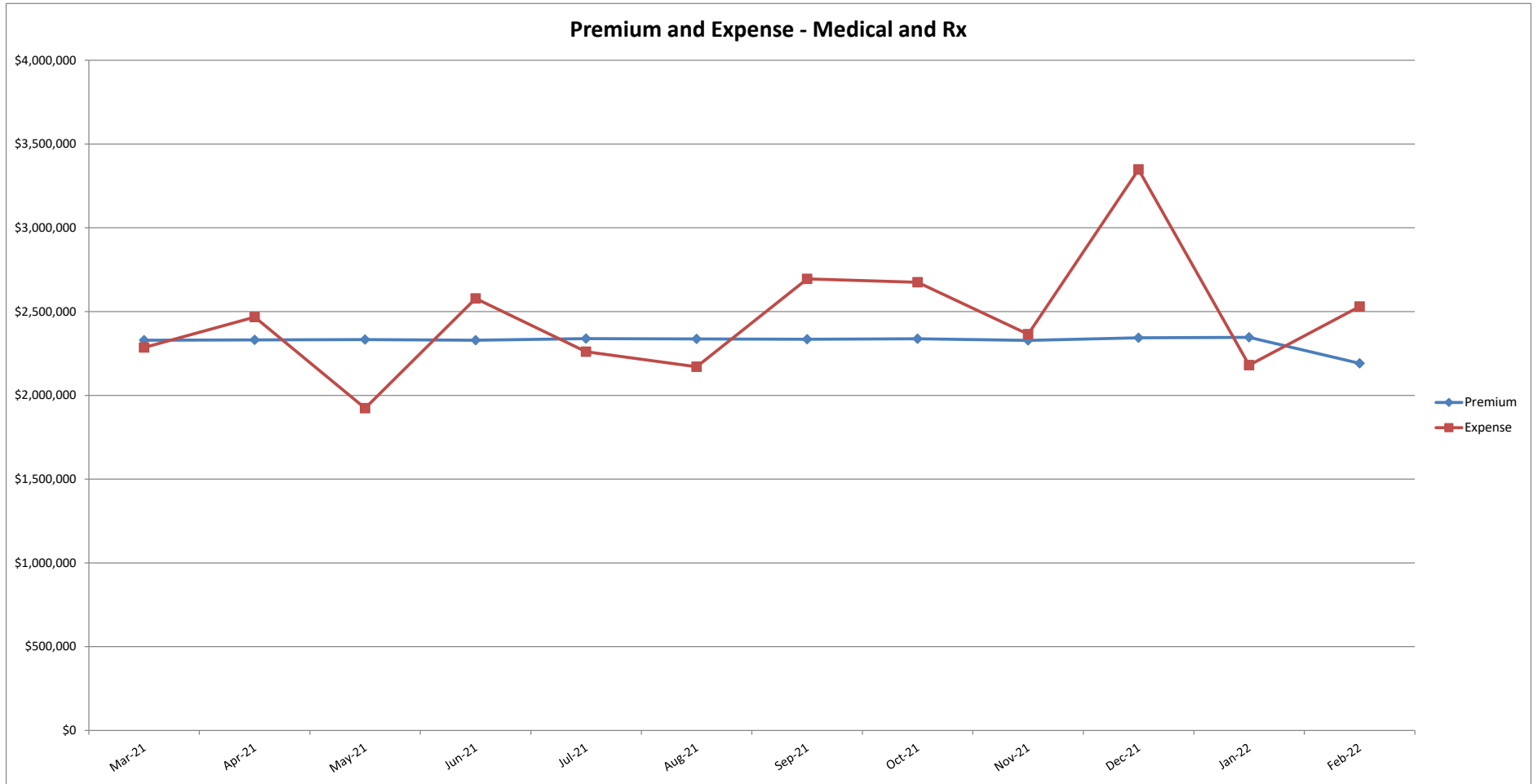
Data Sources:

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

Notes:

1. Fixed Cost Schedule: Appendix
2. 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 February 2022
County of Tulare - PPO**





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2022
County of Tulare - HDHP

| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|-----------|-------------------|------------------|-----------------|-----------------|---------------|------------------|---------------------|-------------------------|--------------------------|
| | | | MEDICAL | RX | FIXED | POOLED CLAIMS | TOTAL EXPENSE | | | |
| 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 | \$25,981 | \$6,056 | \$9,324 | \$2,707 | \$0 | \$18,087 | \$7,893 | \$439.44 | 69.6% |
| Feb-21 | 35 | \$25,981 | \$3,333 | \$204 | \$2,707 | \$0 | \$6,244 | \$19,736 | \$101.07 | 24.0% |
| Mar-21 | 34 | \$25,396 | \$22,708 | \$12,395 | \$2,630 | \$0 | \$37,732 | -\$12,336 | \$1,032.42 | 148.6% |
| Apr-21 | 34 | \$25,396 | \$8,531 | \$1,446 | \$2,630 | \$0 | \$12,606 | \$12,789 | \$293.44 | 49.6% |
| May-21 | 33 | \$24,227 | \$2,378 | \$13,888 | \$2,552 | \$0 | \$18,819 | \$5,409 | \$492.92 | 77.7% |
| Jun-21 | 32 | \$23,642 | \$2,962 | \$309 | \$2,475 | \$0 | \$5,746 | \$17,897 | \$102.21 | 24.3% |
| Jul-21 | 31 | \$22,570 | \$17,971 | \$13,067 | \$2,398 | \$0 | \$33,436 | -\$10,866 | \$1,001.26 | 148.1% |
| Aug-21 | 31 | \$22,570 | \$36,859 | \$173 | \$2,398 | \$0 | \$39,430 | -\$16,860 | \$1,194.58 | 174.7% |
| Sep-21 | 30 | \$21,985 | \$20,735 | \$533 | \$2,320 | \$0 | \$23,588 | -\$1,603 | \$708.93 | 107.3% |
| Oct-21 | 31 | \$22,570 | \$10,309 | \$12,656 | \$2,398 | \$0 | \$25,362 | -\$2,792 | \$740.80 | 112.4% |
| Nov-21 | 32 | \$23,155 | \$21,011 | \$1,269 | \$2,475 | \$0 | \$24,755 | -\$1,600 | \$696.26 | 106.9% |
| Dec-21 | 32 | \$23,155 | \$2,682 | \$14,224 | \$2,475 | \$0 | \$19,380 | \$3,774 | \$528.30 | 83.7% |
| Jan-22 | 35 | \$24,051 | \$7,156 | -\$346 | \$2,707 | \$0 | \$9,516 | \$14,535 | \$194.55 | 39.6% |
| Feb-22 | 37 | \$25,787 | \$2,334 | \$107 | \$2,862 | \$0 | \$5,303 | \$20,484 | \$65.98 | 20.6% |
| 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 | 33 | \$286,628 | \$155,535 | \$79,489 | \$30,163 | \$0 | \$265,186 | \$21,442 | \$602.62 | 92.5% |
| 2022 YTD | 36 | \$49,838 | \$9,490 | -\$239 | \$5,568 | \$0 | \$14,819 | \$35,019 | \$128.48 | 29.7% |
| Current 12 Months | 33 | \$284,504 | \$155,635 | \$69,721 | \$30,317 | \$0 | \$255,673 | \$28,831 | \$574.89 | 89.9% |

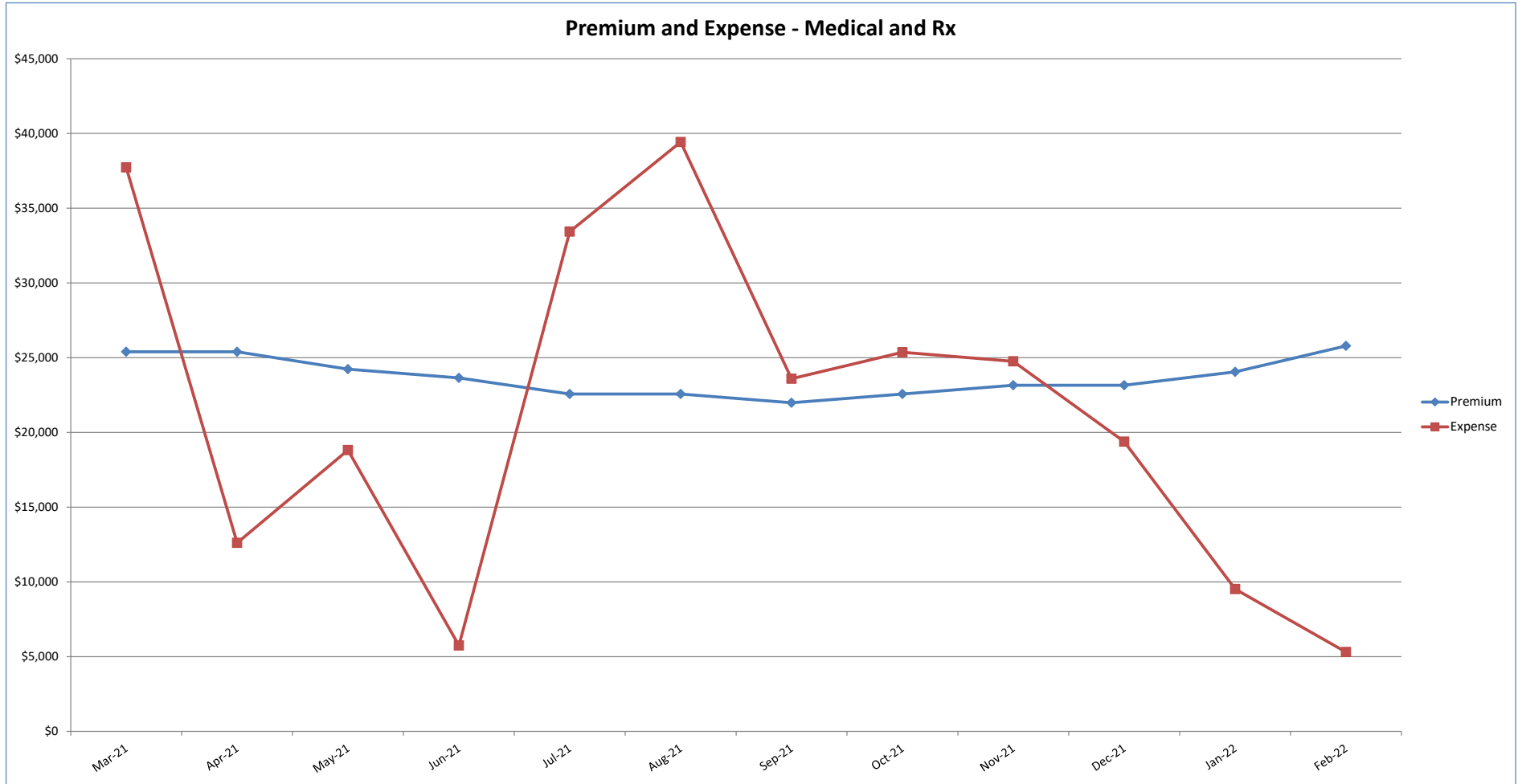
Data Sources:

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 February 2022
County of Tulare - HDHP**



Appendix

| Fixed Cost Schedule | | | | |
|--|--|-----------------|-----------------|--|
| SJVIA | Anthem Blue Cross Premium and Claims Report as of February 2022 | | | |
| Total Fixed Costs Self-Funded Medical | EPO | PPO/HDHP | | |
| | Fresno | Fresno | Tulare | |
| Specific Stop-Loss Premium PEPM | \$29.37 | \$19.91 | \$22.71 | |
| 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 | \$2.65 | \$2.65 | \$2.65 | |
| ASI - Benefit Administration | \$2.00 | \$2.00 | \$0.00 | |
| PCORI Fees | \$0.42 | \$0.23 | \$0.28 | |
| Total Fixed Cost | \$ 100.39 | \$ 76.49 | \$ 77.34 | |



San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of February 2022
County of Fresno and County of Tulare

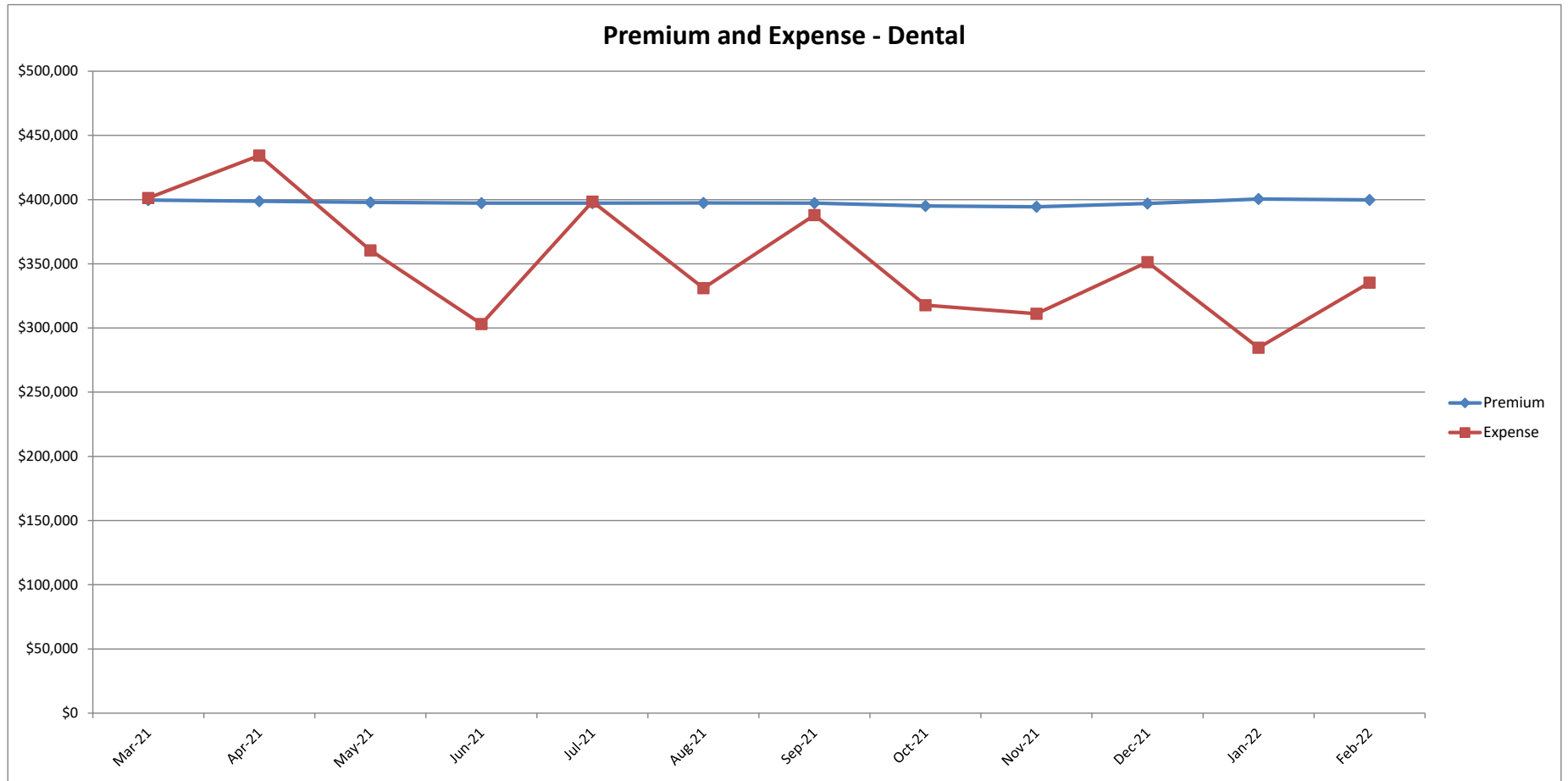
| MONTH-YEAR | ENROLLED | FUNDING/ PREMIUM | PAID CLAIMS | DELTA ADMIN | TOTAL EXPENSE | SURPLUS / (DEFICIT) | TOTAL EXPENSE LOSS RATIO |
|------------------------------|--------------|---------------------|--------------------|------------------|--------------------|---------------------|-----------------------------|
| 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% |
| Apr-21 | 7,308 | \$398,731 | \$406,024 | \$28,282 | \$434,306 | -\$35,574 | 108.92% |
| May-21 | 7,300 | \$397,910 | \$332,284 | \$28,251 | \$360,535 | \$37,376 | 90.61% |
| Jun-21 | 7,293 | \$397,242 | \$274,857 | \$28,224 | \$303,081 | \$94,161 | 76.30% |
| Jul-21 | 7,294 | \$397,249 | \$370,180 | \$28,228 | \$398,408 | -\$1,159 | 100.29% |
| Aug-21 | 7,297 | \$397,422 | \$302,814 | \$28,239 | \$331,053 | \$66,369 | 83.30% |
| Sep-21 | 7,293 | \$397,263 | \$359,705 | \$28,224 | \$387,929 | \$9,335 | 97.65% |
| Oct-21 | 7,248 | \$395,106 | \$289,713 | \$28,050 | \$317,763 | \$77,343 | 80.42% |
| Nov-21 | 7,246 | \$394,404 | \$283,037 | \$28,042 | \$311,079 | \$83,325 | 78.87% |
| Dec-21 | 7,310 | \$396,926 | \$323,016 | \$28,290 | \$351,305 | \$45,621 | 88.51% |
| Jan-22 | 7,306 | \$400,454 | \$256,345 | \$28,274 | \$284,620 | \$115,834 | 71.07% |
| Feb-22 | 7,291 | \$399,860 | \$307,158 | \$28,216 | \$335,374 | \$64,486 | 83.87% |
| 2019 | 7,079 | \$4,609,557 | \$3,779,921 | \$327,104 | \$4,107,025 | \$502,533 | 89.10% |
| 2020 | 7,297 | \$4,818,580 | \$3,558,380 | \$338,846 | \$3,897,225 | \$921,355 | 80.88% |
| 2021 | 7,295 | \$4,771,036 | \$3,966,248 | \$338,780 | \$4,305,028 | \$466,008 | 90.23% |
| 2022 YTD | 7,299 | \$800,314 | \$563,503 | \$56,490 | \$619,993 | \$180,320 | 77.47% |
| Current 12 Months | 7,292 | \$4,772,195 | \$3,878,038 | \$338,633 | \$4,216,671 | \$555,524 | 88.36% |

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 February 2022
County of Fresno and County of Tulare**





San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of February 2022
County of Fresno

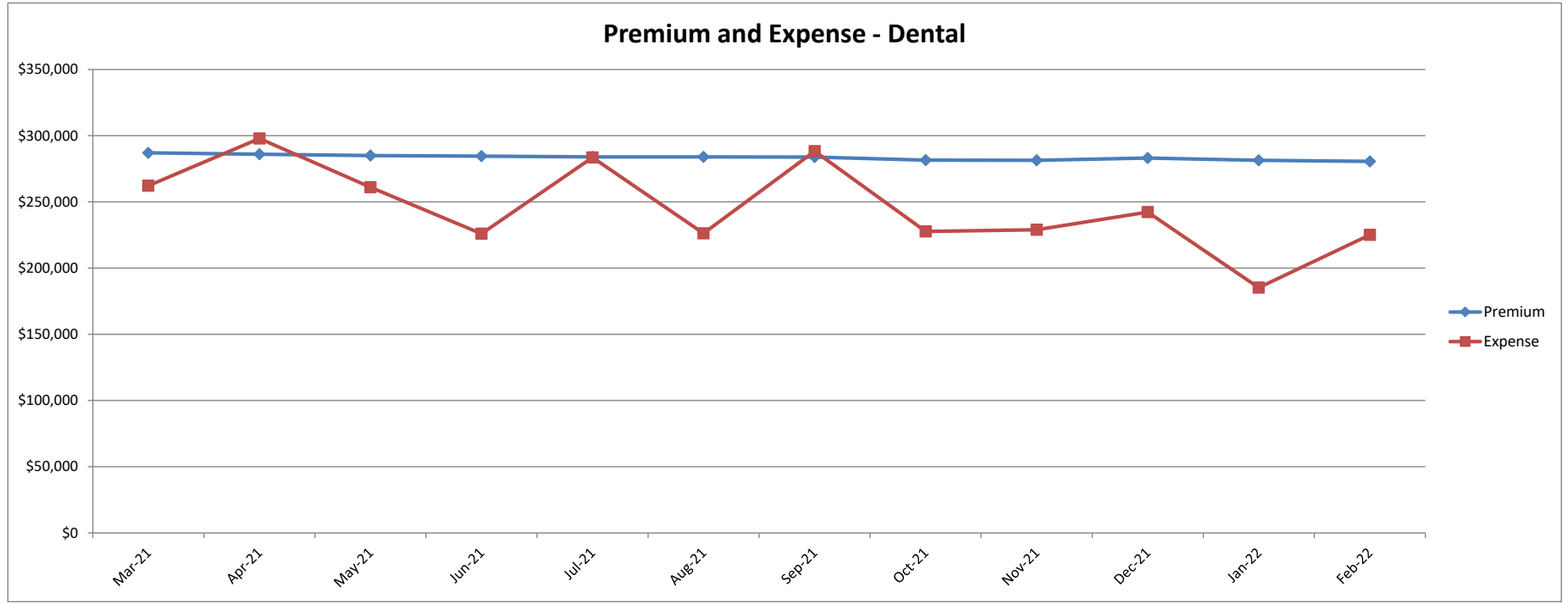
| MONTH-YEAR | ENROLLED | FUNDING/ PREMIUM | PAID CLAIMS | DELTA ADMIN | TOTAL EXPENSE | SURPLUS / (DEFICIT) | TOTAL EXPENSE LOSS RATIO |
|------------------------------|--------------|---------------------|--------------------|------------------|--------------------|---------------------|-----------------------------|
| 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% |
| Apr-21 | 4,699 | \$285,969 | \$279,693 | \$18,185 | \$297,879 | -\$11,910 | 104.16% |
| May-21 | 4,686 | \$284,989 | \$242,930 | \$18,135 | \$261,065 | \$23,924 | 91.61% |
| Jun-21 | 4,681 | \$284,648 | \$207,906 | \$18,115 | \$226,022 | \$58,626 | 79.40% |
| Jul-21 | 4,672 | \$283,978 | \$265,448 | \$18,081 | \$283,529 | \$449 | 99.84% |
| Aug-21 | 4,675 | \$284,026 | \$208,203 | \$18,092 | \$226,296 | \$57,730 | 79.67% |
| Sep-21 | 4,674 | \$283,811 | \$270,164 | \$18,088 | \$288,252 | -\$4,442 | 101.56% |
| Oct-21 | 4,630 | \$281,551 | \$209,769 | \$17,918 | \$227,687 | \$53,864 | 80.87% |
| Nov-21 | 4,645 | \$281,493 | \$210,962 | \$17,976 | \$228,938 | \$52,554 | 81.33% |
| Dec-21 | 4,684 | \$283,093 | \$224,221 | \$18,127 | \$242,348 | \$40,745 | 85.61% |
| Jan-22 | 4,661 | \$281,483 | \$167,223 | \$18,038 | \$185,261 | \$96,222 | 65.82% |
| Feb-22 | 4,643 | \$280,631 | \$207,159 | \$17,968 | \$225,128 | \$55,503 | 80.22% |
| 2019 | 4,468 | \$3,309,176 | \$2,720,697 | \$207,490 | \$2,928,187 | \$380,989 | 88.49% |
| 2020 | 4,694 | \$3,481,998 | \$2,517,998 | \$218,094 | \$2,736,092 | \$745,906 | 78.58% |
| 2021 | 4,680 | \$3,413,756 | \$2,800,017 | \$217,324 | \$3,017,340 | \$396,416 | 88.39% |
| 2022 YTD | 4,652 | \$562,114 | \$374,383 | \$36,006 | \$410,389 | \$151,725 | 73.01% |
| Current 12 Months | 4,672 | \$3,402,753 | \$2,737,719 | \$216,956 | \$2,954,675 | \$448,078 | 86.83% |

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 February 2022
County of Fresno**





**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of February 2022
County of Tulare**

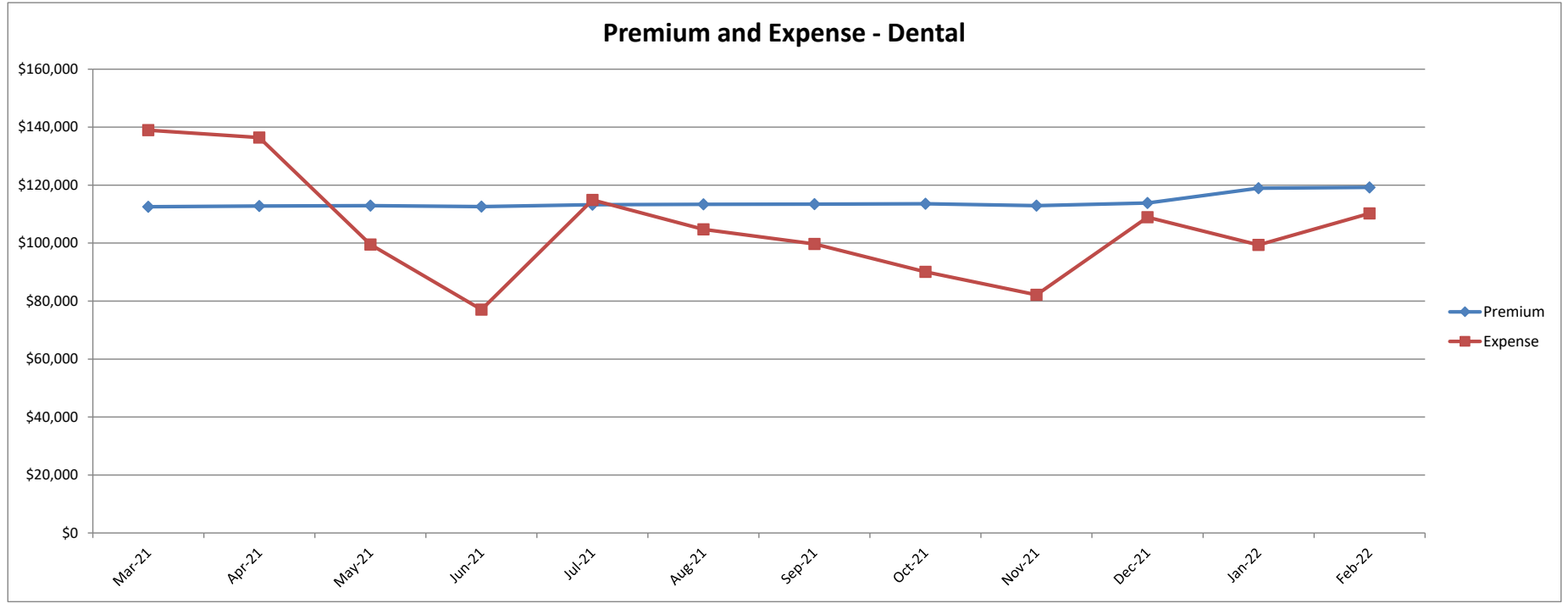
| MONTH-YEAR | ENROLLED | FUNDING/ PREMIUM | PAID CLAIMS | DELTA ADMIN | TOTAL EXPENSE | SURPLUS / (DEFICIT) | TOTAL EXPENSE LOSS RATIO |
|------------------------------|--------------|---------------------|--------------------|------------------|--------------------|---------------------|-----------------------------|
| 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% |
| Apr-21 | 2,609 | \$112,763 | \$126,330 | \$10,097 | \$136,427 | -\$23,664 | 120.99% |
| May-21 | 2,614 | \$112,921 | \$89,354 | \$10,116 | \$99,470 | \$13,452 | 88.09% |
| Jun-21 | 2,612 | \$112,594 | \$66,950 | \$10,108 | \$77,059 | \$35,535 | 68.44% |
| Jul-21 | 2,622 | \$113,271 | \$104,732 | \$10,147 | \$114,879 | -\$1,608 | 101.42% |
| Aug-21 | 2,622 | \$113,396 | \$94,610 | \$10,147 | \$104,758 | \$8,639 | 92.38% |
| Sep-21 | 2,619 | \$113,453 | \$89,541 | \$10,136 | \$99,676 | \$13,776 | 87.86% |
| Oct-21 | 2,618 | \$113,556 | \$79,944 | \$10,132 | \$90,076 | \$23,480 | 79.32% |
| Nov-21 | 2,601 | \$112,911 | \$72,075 | \$10,066 | \$82,141 | \$30,770 | 72.75% |
| Dec-21 | 2,626 | \$113,833 | \$98,795 | \$10,163 | \$108,957 | \$4,876 | 95.72% |
| Jan-22 | 2,645 | \$118,970 | \$89,122 | \$10,236 | \$99,358 | \$19,612 | 83.52% |
| Feb-22 | 2,648 | \$119,229 | \$99,998 | \$10,248 | \$110,246 | \$8,983 | 92.47% |
| 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 | 2,615 | \$1,357,280 | \$1,166,232 | \$121,456 | \$1,287,688 | \$69,593 | 94.87% |
| 2022 YTD | 2,647 | \$238,200 | \$189,120 | \$20,484 | \$209,604 | \$28,595 | 88.00% |
| Current 12 Months | 2,620 | \$1,369,442 | \$1,140,319 | \$121,677 | \$1,261,996 | \$107,446 | 92.15% |

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 February 2022
County of Tulare





**San Joaquin Valley Insurance Authority (SJVIA) VSP
Premium and Claims Report as of February 2022
County of Fresno and County of Tulare**

| MONTH-YEAR | ENROLLED | FUNDING/ PREMIUM | PAID CLAIMS | VSP ADMIN | TOTAL EXPENSE | SURPLUS / (DEFICIT) | TOTAL EXPENSE LOSS RATIO |
|------------------------------|--------------|---------------------|------------------|-----------------|------------------|------------------------|-----------------------------|
| 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% |
| Apr-21 | 7,099 | \$61,284 | \$51,583 | \$7,967 | \$59,550 | \$1,734 | 97.17% |
| May-21 | 7,164 | \$61,660 | \$49,898 | \$8,016 | \$57,913 | \$3,746 | 93.92% |
| Jun-21 | 7,140 | \$61,325 | \$47,233 | \$7,972 | \$55,205 | \$6,120 | 90.02% |
| Jul-21 | 7,147 | \$61,390 | \$39,676 | \$7,981 | \$47,656 | \$13,733 | 77.63% |
| Aug-21 | 7,120 | \$61,142 | \$54,222 | \$7,948 | \$62,170 | -\$1,028 | 101.68% |
| Sep-21 | 7,102 | \$60,932 | \$49,572 | \$7,921 | \$57,493 | \$3,439 | 94.36% |
| Oct-21 | 7,107 | \$60,819 | \$42,675 | \$7,906 | \$50,581 | \$10,238 | 83.17% |
| Nov-21 | 7,117 | \$60,936 | \$50,203 | \$7,922 | \$58,124 | \$2,812 | 95.39% |
| Dec-21 | 7,136 | \$61,190 | \$52,289 | \$7,955 | \$60,244 | \$946 | 98.45% |
| Jan-22 | 7,184 | \$62,230 | \$49,541 | \$8,090 | \$57,631 | \$4,598 | 92.61% |
| Feb-22 | 7,174 | \$62,040 | \$42,443 | \$8,065 | \$50,509 | \$11,532 | 81.41% |
| 2019 | 7,076 | \$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 | 7,139 | \$736,270 | \$589,671 | \$95,715 | \$685,386 | \$50,883 | 93.09% |
| 2022 YTD | 7,179 | \$124,270 | \$91,985 | \$16,155 | \$108,140 | \$16,130 | 87.02% |
| Current 12 Months | 7,138 | \$736,693 | \$583,109 | \$95,770 | \$678,879 | \$57,814 | 92.15% |

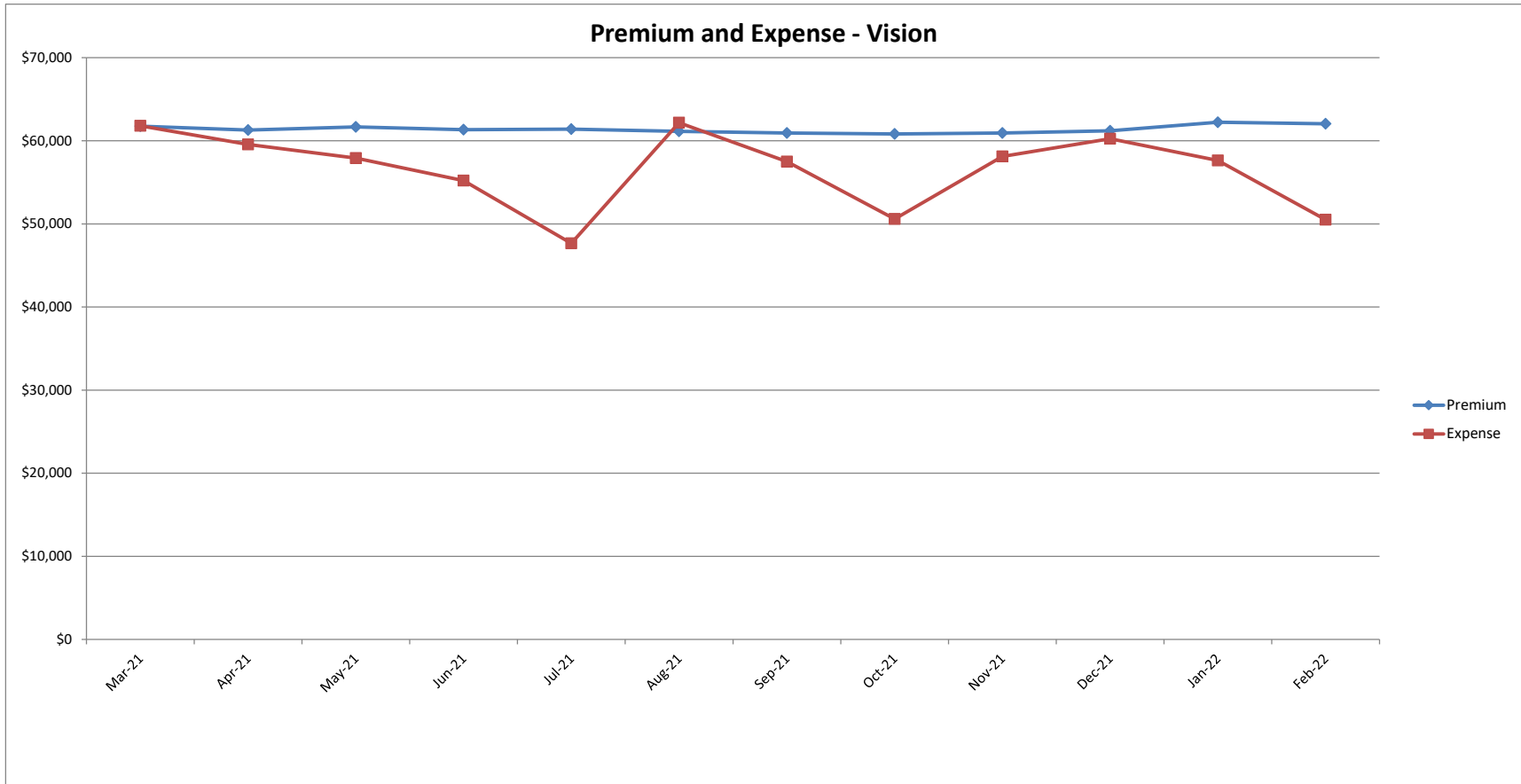
Data Source: VSP SJVIA Utilization Reports

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 February 2022
County of Fresno and County of Tulare





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of February 2022
County of Fresno**

| MONTH-YEAR | ENROLLED | FUNDING/ PREMIUM | PAID CLAIMS | VSP ADMIN | TOTAL EXPENSE | SURPLUS / (DEFICIT) | TOTAL EXPENSE LOSS RATIO |
|----------------------|--------------|---------------------|------------------|-----------------|------------------|------------------------|-----------------------------|
| 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% |
| Apr-21 | 4,305 | \$44,862 | \$36,858 | \$5,832 | \$42,690 | \$2,171 | 95.16% |
| May-21 | 4,296 | \$44,804 | \$32,369 | \$5,825 | \$38,193 | \$6,611 | 85.24% |
| Jun-21 | 4,266 | \$44,462 | \$30,797 | \$5,780 | \$36,577 | \$7,885 | 82.27% |
| Jul-21 | 4,268 | \$44,465 | \$27,885 | \$5,780 | \$33,665 | \$10,800 | 75.71% |
| Aug-21 | 4,249 | \$44,252 | \$38,733 | \$5,753 | \$44,486 | -\$234 | 100.53% |
| Sep-21 | 4,241 | \$44,091 | \$30,979 | \$5,732 | \$36,711 | \$7,380 | 83.26% |
| Oct-21 | 4,223 | \$43,841 | \$27,055 | \$5,699 | \$32,754 | \$11,087 | 74.71% |
| Nov-21 | 4,240 | \$43,944 | \$33,102 | \$5,713 | \$38,815 | \$5,129 | 88.33% |
| Dec-21 | 4,284 | \$44,354 | \$36,162 | \$5,766 | \$41,928 | \$2,426 | 94.53% |
| Jan-22 | 4,319 | \$45,027 | \$34,945 | \$5,854 | \$40,798 | \$4,229 | 90.61% |
| Feb-22 | 4,291 | \$44,738 | \$27,532 | \$5,816 | \$33,348 | \$11,391 | 74.54% |
| 2019 | 4,199 | \$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 | 4,274 | \$534,071 | \$399,728 | \$69,429 | \$469,158 | \$64,913 | 87.85% |
| 2022 YTD | 4,305 | \$89,766 | \$62,476 | \$11,670 | \$74,146 | \$15,620 | 82.60% |
| Current 12 Months | 4,274 | \$533,783 | \$393,546 | \$69,392 | \$462,938 | \$70,845 | 86.73% |

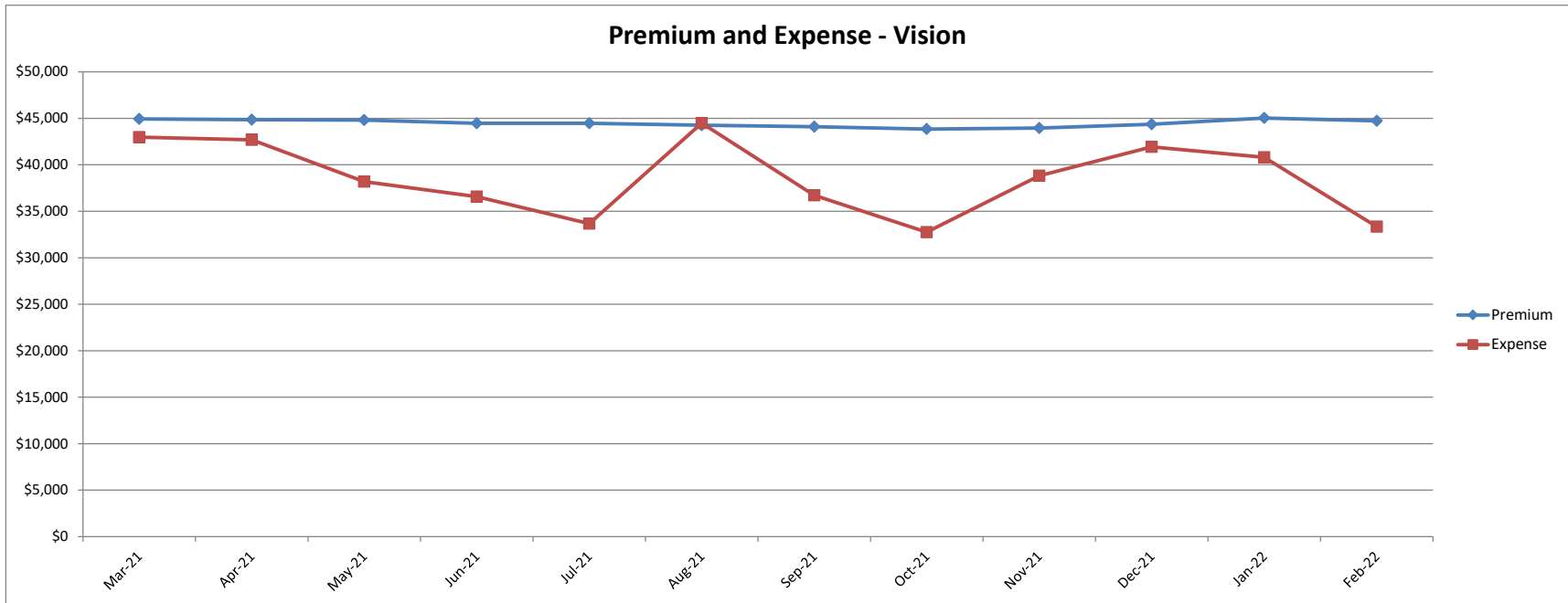
Data Source: VSP SJVIA Utilization Reports

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 February 2022
County of Fresno





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of February 2022
County of Tulare**

| MONTH-YEAR | ENROLLED | FUNDING/ PREMIUM | PAID CLAIMS | VSP ADMIN | TOTAL EXPENSE | SURPLUS / (DEFICIT) | TOTAL EXPENSE LOSS RATIO |
|----------------------|--------------|---------------------|------------------|-----------------|------------------|------------------------|-----------------------------|
| 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% |
| Apr-21 | 2,794 | \$16,423 | \$14,725 | \$2,135 | \$16,860 | -\$437 | 102.66% |
| May-21 | 2,868 | \$16,855 | \$17,529 | \$2,191 | \$19,720 | -\$2,865 | 116.99% |
| Jun-21 | 2,874 | \$16,863 | \$16,436 | \$2,192 | \$18,628 | -\$1,765 | 110.47% |
| Jul-21 | 2,879 | \$16,925 | \$11,791 | \$2,200 | \$13,991 | \$2,934 | 82.67% |
| Aug-21 | 2,871 | \$16,890 | \$15,489 | \$2,196 | \$17,684 | -\$794 | 104.70% |
| Sep-21 | 2,861 | \$16,841 | \$18,592 | \$2,189 | \$20,782 | -\$3,941 | 123.40% |
| Oct-21 | 2,884 | \$16,977 | \$15,620 | \$2,207 | \$17,827 | -\$849 | 105.00% |
| Nov-21 | 2,877 | \$16,992 | \$17,100 | \$2,209 | \$19,309 | -\$2,317 | 113.64% |
| Dec-21 | 2,852 | \$16,836 | \$16,127 | \$2,189 | \$18,315 | -\$1,480 | 108.79% |
| Jan-22 | 2,865 | \$17,202 | \$14,597 | \$2,236 | \$16,833 | \$369 | 97.85% |
| Feb-22 | 2,883 | \$17,302 | \$14,912 | \$2,249 | \$17,161 | \$141 | 99.18% |
| 2019 | 2,877 | \$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 | 2,865 | \$202,199 | \$189,943 | \$26,286 | \$216,229 | -\$14,030 | 106.94% |
| 2022 YTD | 2,874 | \$34,504 | \$29,508 | \$4,486 | \$33,994 | \$511 | 98.52% |
| Current 12 Months | 2,864 | \$202,909 | \$189,563 | \$26,378 | \$215,941 | -\$13,031 | 106.42% |

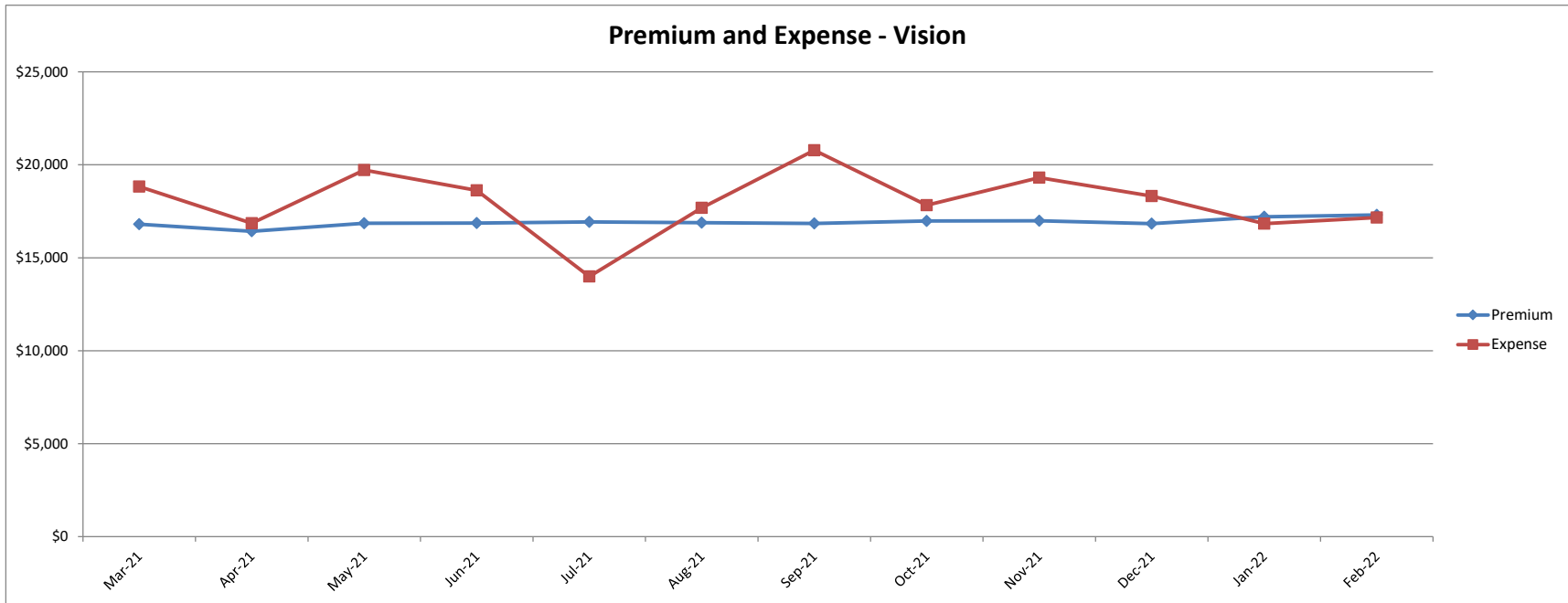
Data Source: VSP SJVIA Utilization Reports

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 February 2022
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
Human Resources & Development Dept.
Innovation Conference Room
2500 W. Burrel Avenue
Visalia, CA 93291**

AGENDA DATE: May 6, 2022

ITEM NUMBER: Item 10

SUBJECT: Receive Consultant's Preliminary Report on the Request for Proposal (RFP) for a Plan Administrator for the Self-Funded Medical Plans and a Pharmacy Benefits Manager (PBM) for the Self-Funded Prescription Drug Plans for Plan Year 2023 (I)

REQUEST(S): That the Board receive the Consultant's preliminary report on the RFPs and allow the process to continue with all of the vendors with the exception of Delta Health System's PBM Drexia.

DESCRIPTION:

At the February 18, 2022 SJVIA board meeting, your board approved the vendor list and timeline for RFPs to be conducted for a plan administrator for the self-funded medical plans and a PBM for the self-funded prescription drug plan.

On behalf of the SJVIA Board, Keenan has reviewed the qualifications of each vendor, reviewed their responses to the questionnaire, and conducted technical evaluations on the PPO networks being offered and PBMs being offered. Having satisfied the preliminary evaluation and requirements, Keenan recommends the vendors continue into the finalist phase. In the finalist phase each vendor's terms and conditions will be verified, references will be contacted, the cost analysis will be done, interviews will be conducted, and SJVIA staff and Keenan will make recommendations to your Board.


FISCAL IMPACT/FINANCING:

To be determined.

AGENDA: San Joaquin Valley Insurance Authority

DATE: May 6, 2022

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager



May 6, 2022

Preliminary Report – SJVIA Marketing of Self-funded Medical and Prescription Drug Program

Under the direction of the SJVIA Board, Keenan prepared an RFP to secure the following services:

Services Requested for the SJVIA’s Self-Funded Medical and Prescription Drug Program:

- Medical: Administrative Services Contract Only (ASC or ASO) or Third-Party Administration (TPA)
- Medical: Preferred Provider Organization (PPO) network
- Prescription Drug (Rx): Pharmacy Benefits Manager (PBM)

Contract term:

- Medical: An initial period of three (3) years, followed by annual renewals
- Prescription Drug: An initial period of three (3) years, followed by another three (3) year optional renewal
- Note: The SJVIA reserves the right to end the contract period for cause at any point in time, or without cause based on mutual agreement between the SJVIA and the Vendor

Effective Date of Coverage:

- SJVIA County of Tulare: January 1, 2023
- SJVIA County of Fresno: January 1, 2023 for some covered members, and December 12, 2022 for the balance of Fresno County

Keenan invited the following vendors to submit proposals:

Medical ASO/ASC/TPA Vendors

Aetna
 Anthem
 Blue Shield of CA
 Compass Health Administrators
 Delta Health Systems
 HealthComp
 Pinnacle
 United HealthCare

Prescription Drug PBM Vendors

Aetna (CVS)
 Blue Shield of CA
 EmpiRx
 ExpressScripts
 IngenioRx (Anthem)
 IPM
 MedImpact
 Optum Rx
 United HealthCare

All vendors submitted proposals with the exception of MedImpact. OptumRx submitted a proposal through HealthComp.

Keenan followed the following timeline:

| <u>2022</u> | <u>Task</u> |
|-------------|--|
| Feb 25 | RFP released to vendors |
| Mar 2 | Bidders conference call (Zoom) |
| Mar 3 | RFP clarifications and questions due from vendors |
| Mar 7 | Question responses provided to vendors from Keenan |
| Mar 9 | Confirmation of intent to bid due from vendors Release of Census and Medical/RX 2021 data |

| | |
|---------------|--|
| Mar 23 | RFP responses due from vendors by 5pm (Pricing, GeoAccess, Disruption Analysis, and Discount Analysis will be due March 30, 5pm) |
| Mar 24-Apr 21 | Evaluation of RFP; Preliminary Marketing Report development |
| Mar 30 | Pricing, GeoAccess, Disruption Analysis, and Discount Analysis due by 5pm |
| Apr 27 | Preliminary Marketing Report presented to SJVIA Staff |
| May 6 | Preliminary Report presented to SJVIA Board; finalists selected |
| May 9-Jun 17 | Finalist evaluations (may include interviews, reference checks, site visits, etc.) |
| Jun 20-Jun 29 | Final Marketing Report developed |
| Jun 30 | Final Marketing Report presented to SJVIA Staff |
| Jul 7 | Review of Final Marketing Report with Co-Managers |
| Jul 22 | Final Marketing Report presented to SJVIA Board; vendor(s) selected |
| Jul 25 | Vendors notified; Implementation schedule developed |

Keenan has completed review of the responses of the vendors to an extensive questionnaire containing 125 questions. The questionnaire was designed to measure minimum qualifications, general qualifications, and their ability to provide the services required of the SJVIA.

The following chart illustrates the rating of each vendor in each subcategory and in total.

| SJVA Questionnaire Evaluation Summary | | Aetna | UMR | Anthem | Blue Shield | Compass | HealthComp | Pinnacle | DHS | Express Scripts | EmpRx | IPM |
|--|---|--------------|--------------|---------------|--------------------|----------------|-------------------|-----------------|--------------|------------------------|--------------|--------------|
| Question # | GENERAL INFORMATION (1-12 NOT RATED) | | | | | | | | | | | |
| 1-5a | General Information | | | | | | | | | | | |
| 5b-12 | Required Documentation & Disclosure | | | | | | | | | | | |
| ORGANIZATIONAL STRENGTH AND PLAN SPONSOR SERVICES (10%) | | 1.98 | 2.00 | 2.03 | 2.03 | 2.00 | 1.95 | 1.98 | 1.98 | 2.03 | 1.95 | 1.98 |
| 13-18 | Background | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 1.80 | 2.00 | 2.00 | 2.00 | 1.90 | 1.90 |
| 19-21 | Contractual Issues | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| 22-27 | Firm Experience | 1.90 | 2.00 | 2.10 | 2.10 | 2.00 | 2.00 | 1.90 | 1.90 | 2.10 | 1.90 | 2.00 |
| 28-33 | Regulatory and Compliance | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| ADMINISTRATION SUPPORT AND ACCOUNT MANAGEMENT (15%) | | 2.02 | 2.00 | 2.02 | 2.07 | 2.00 | 1.98 | 2.00 | 2.02 | 1.97 | 2.02 | 2.00 |
| 34-36 | Implementation | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| 37-40 | Claims Processing | 2.10 | 2.00 | 2.20 | 2.30 | 2.00 | 2.00 | 1.90 | 2.00 | 2.00 | 2.00 | 2.00 |
| 41-51 | Billing | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 1.90 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| 52-57 | Plan Sponsor Services | 2.00 | 2.00 | 2.00 | 2.00 | 1.90 | 1.90 | 2.00 | 2.00 | 1.90 | 2.00 | 1.90 |
| 58-59 | Call Center Administration | 2.00 | 2.00 | 2.00 | 2.10 | 2.10 | 2.10 | 2.10 | 2.10 | 1.90 | 2.10 | 2.10 |
| 60-67 | Systems and Cybersecurity | 2.00 | 2.00 | 1.90 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| MEMBER QUALITY OF CARE, RESOURCES, AND SERVICES (15%) | | 1.98 | 2.00 | 1.96 | 2.00 | 2.00 | 2.01 | 2.02 | 2.02 | 1.88 | 2.03 | 2.02 |
| 68-69 | Enrollment | 2.00 | 2.00 | 2.00 | 2.00 | 2.10 | 2.10 | 2.10 | 2.10 | 2.20 | 2.20 | 2.20 |
| 70-74 | Call Center Member Services | 1.80 | 2.00 | 1.80 | 2.00 | 2.10 | 2.10 | 2.10 | 2.10 | 2.10 | 2.10 | 2.10 |
| 75-78 | Customer Service and Quality Control | 2.00 | 2.00 | 1.90 | 2.00 | 1.90 | 1.90 | 2.00 | 2.00 | 1.00 | 2.00 | 1.90 |
| 79-83 | Grievances and Appeals | 2.00 | 2.00 | 1.90 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 1.50 | 2.00 | 2.00 |
| 84-85 | Member Advocacy and Support Services | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| 89-92 | Quality Measurement Standards | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| 93-95 | Online Resources | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| 96-101 | Wellness Resources | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| 102-104 | Condition Management Resources | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| 105-106 | Miscellaneous Services | 2.00 | 2.00 | 2.00 | 2.00 | 1.90 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| ACCESS TO CARE/NETWORK (30%) | | 2.00 | 1.95 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| 107-108 | Provider Groups, Networks, and Geographic Access | 2.00 | 1.90 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| 109-110 | Emergency and Urgent Care Access & Extended Hours | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| COST PROPOSAL AND PLAN DESIGN (30%) | | 2.05 | 1.98 | 2.00 | 2.03 | 2.03 | 2.00 | 2.00 | 2.03 | 2.00 | 1.98 | 2.00 |
| 111-112 | Premium Costs and Fee Commitments | 2.00 | 1.90 | 2.00 | 2.00 | 2.00 | 1.90 | 2.00 | 2.00 | 2.00 | 1.90 | 2.00 |
| 113-117 | Provider Reimbursements and Discounts | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| 118-120 | Hospital and Outpatient Facility Charges | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| 121-122 | Fee Guarantees and/or Fee Caps | 2.20 | 2.00 | 2.00 | 2.10 | 2.10 | 2.10 | 2.00 | 2.10 | 2.00 | 2.00 | 2.00 |
| Total Summary (100%) | | 2.012 | 1.978 | 1.999 | 2.020 | 2.008 | 1.994 | 2.001 | 2.011 | 1.980 | 1.995 | 2.001 |
| 13-125 | Total All Rated Questions | 52.00 | 51.80 | 51.80 | 52.60 | 52.10 | 51.80 | 52.10 | 52.30 | 50.70 | 52.10 | 52.10 |

Based on the results of the questionnaire, all vendors responded favorably.

Keenan requested the vendors to complete various exercises designed to measure network strength, disruption to the SJVIA membership, and claim cost discounts. All carriers scored well in these categories as well.

GeoAccess - Four PPO networks are being considered for the SJVIA.

- Anthem Blue Cross PPO network
- Aetna PPO network
- Blue Shield of CA PPO network
- UHC (UMR) PPO network

We asked the carriers to show the number of providers and facilities available by each zip code in each County and outside of the two Counties based on where members live. The following Chart summarizes the number of providers and facilities in each County.

| Aetna CPII | Employees | Primary Care Physicians | Internist | OB/GYN | Pediatrician | MH/SA Providers | Other Specialist | Urgent Care Facilities | Outpatient Facility | MH/SA Facility | Hospitals |
|-------------|-----------|-------------------------|-----------|--------|--------------|-----------------|------------------|------------------------|---------------------|----------------|-----------|
| Fresno | 6,193 | 948 | 528 | 157 | 355 | 273 | 5,382 | 23 | 2 | 5 | 18 |
| Tulare | 3,374 | 467 | 231 | 65 | 137 | 126 | 1,800 | 8 | 1 | 4 | 9 |
| All Other | 516 | 4,236 | 2,376 | 1,009 | 1,619 | 2,176 | 28,014 | 280 | 14 | 14 | 93 |
| Total | 10,083 | 5,651 | 3,135 | 1,231 | 2,111 | 2,575 | 35,196 | 311 | 17 | 23 | 120 |
| Aetna OAAS | Employees | Primary Care Physicians | Internist | OB/GYN | Pediatrician | MH/SA Providers | Other Specialist | Urgent Care Facilities | Outpatient Facility | MH/SA Facility | Hospitals |
| Fresno | 6,193 | 951 | 529 | 155 | 351 | 270 | 5,349 | 24 | 2 | 5 | 18 |
| Tulare | 3,374 | 467 | 230 | 66 | 136 | 126 | 1,791 | 8 | 1 | 4 | 9 |
| All Other | 516 | 4,240 | 2,370 | 1,011 | 1,621 | 2,166 | 28,065 | 276 | 14 | 14 | 94 |
| Total | 10,083 | 5,658 | 3,129 | 1,232 | 2,108 | 2,562 | 35,205 | 308 | 17 | 23 | 121 |
| UHC | Employees | Primary Care Physicians | Internist | OB/GYN | Pediatrician | MH/SA Providers | Other Specialist | Urgent Care Facilities | Outpatient Facility | MH/SA Facility | Hospitals |
| Fresno | 6,193 | 709 | 1,643 | 270 | 454 | 866 | 2,739 | 19 | 42 | 10 | 7 |
| Tulare | 3,374 | 380 | 401 | 108 | 206 | 720 | 892 | 10 | 17 | 3 | 4 |
| All Other | 516 | 2,828 | 4,560 | 1,158 | 1,686 | 4,019 | 11,528 | 116 | 199 | 48 | 55 |
| Total | 10,083 | 3,917 | 6,604 | 1,536 | 2,346 | 5,605 | 15,159 | 145 | 258 | 61 | 66 |
| Blue Shield | Employees | Primary Care Physicians | Internist | OB/GYN | Pediatrician | MH/SA Providers | Other Specialist | Urgent Care Facilities | Outpatient Facility | MH/SA Facility | Hospitals |
| Fresno | 6,193 | 276 | 630 | 117 | 190 | 285 | 2,110 | 18 | 33 | 10 | 11 |
| Tulare | 3,374 | 136 | 225 | 44 | 71 | 74 | 759 | 9 | 14 | 2 | 4 |
| All Other | 516 | 498 | 472 | 461 | 464 | 487 | 492 | 128 | 485 | 117 | 124 |
| Total | 10,083 | 910 | 1,327 | 622 | 725 | 846 | 3,361 | 155 | 532 | 129 | 139 |
| Anthem | Employees | Primary Care Physicians | Internist | OB/GYN | Pediatrician | MH/SA Providers | Other Specialist | Urgent Care Facilities | Outpatient Facility | MH/SA Facility | Hospitals |
| Fresno | 6,193 | 616 | 977 | 188 | 386 | 381 | 4,106 | 21 | 3 | 6 | 11 |
| Tulare | 3,374 | 288 | 301 | 77 | 155 | 172 | 1,083 | 6 | 1 | 1 | 4 |
| All Other | 516 | | | | | | | | | | |
| Total | 10,083 | 904 | 1,278 | 265 | 541 | 553 | 5,189 | 27 | 4 | 7 | 15 |

Please note: 1) Aetna’s proposal provided two network options. 2) Anthem did not complete the analysis for all other areas.

Based on the GeoAccess report, all four carriers provide adequate coverage to cover the required SJVIA areas.

Keenan had each carrier reprice and determine whether the provider was in-network or out of network for all 2021 medical charges. This included 385,235 claims valued at \$161,629,455 in medical charges. The following chart illustrates the results.

| Disruption Summary | Charges | | Provider Encounters | |
|--------------------|----------------|---------------|---------------------|-------------|
| | In-Network | Out-Network | In-Network | Out-Network |
| Anthem | 93.3% | 6.7% | 85.1% | 14.9% |
| Aetna CPIX | 94.8% | 5.2% | 89.2% | 10.8% |
| Blue Shield | 97.4% | 2.6% | 95.2% | 4.8% |
| UMR | 95.2% | 4.8% | 95.0% | 5.0% |
| Aetna OAAS | 92.8% | 7.2% | 85.2% | 14.8% |
| Disruption Summary | Charges | | Provider Encounters | |
| | In-Network | Out-Network | In-Network | Out-Network |
| Anthem | \$ 150,801,196 | \$ 10,828,259 | 327,965 | 57,270 |
| Aetna CPIX | \$ 153,176,298 | \$ 8,453,157 | 343,587 | 41,648 |
| Blue Shield | \$ 157,384,399 | \$ 4,245,056 | 366,664 | 18,571 |
| UMR | \$ 153,805,826 | \$ 7,823,629 | 365,960 | 19,275 |
| Aetna OAAS | \$ 149,956,554 | \$ 11,672,901 | 328,344 | 56,891 |

All four carriers provide strong in-network coverage. Ironically, the incumbent, Anthem has the highest out of network encounters. Having in network coverage in the 93% to 97% range is acceptable given that the incumbent is at 93.3%.

We also looked at the discount provided off the eligible charges. Based on the repricing exercise, the following chart illustrates each carrier's discount.

| SJVIA EPO/PPO Network Discount Analysis - Summary | | | | |
|--|---------------|--------------|--------------------|--------------|
| PPO | Anthem | Aetna | Blue Shield | UMR |
| In-Network | | | | |
| IP Facility | 62.3% | 63.0% | 58.4% | 55.7% |
| OP Facility | 70.8% | 64.4% | 65.6% | 67.9% |
| Professional | 63.5% | 57.7% | 60.7% | 57.2% |
| Total | 66.3% | 61.8% | 62.3% | 61.3% |
| Out-Network | | | | |
| IP Facility | 38.6% | 62.2% | 63.9% | 46.3% |
| OP Facility | 36.4% | 60.8% | 77.7% | 57.5% |
| Professional | 19.4% | 59.2% | 54.4% | 60.2% |
| Total | 22.3% | 59.9% | 58.6% | 58.7% |
| Unable to Process | | | | |
| IP Facility | 0.0% | 0.0% | 0.0% | 0.0% |
| OP Facility | 0.0% | 0.0% | 0.0% | 0.0% |
| Professional | 0.0% | 0.0% | 0.0% | 0.0% |
| Total | 0.0% | 0.0% | 0.0% | 0.0% |
| \$ Amount | \$ 10,272 | \$ 4,732,576 | \$ 10,664,266 | \$ 1,240,054 |
| Total All Charges | | | | |
| IP Facility | 62.1% | 62.5% | 57.6% | 55.6% |
| OP Facility | 70.1% | 64.0% | 61.0% | 67.6% |
| Professional | 57.8% | 53.9% | 54.3% | 56.3% |
| Total | 63.8% | 59.9% | 57.8% | 60.8% |
| Total In-Network/Out-Network Charges | | | | |
| IP Facility | 62.1% | 63.0% | 58.6% | 55.6% |
| OP Facility | 70.1% | 64.3% | 66.1% | 67.7% |
| Professional | 57.8% | 57.9% | 59.2% | 57.4% |
| Total | 63.8% | 61.7% | 61.9% | 61.3% |

All carriers had in network discounts above 60%. Anthem slightly outperformed the others with a 63.8% in network discount.

On the prescription drug side, Keenan took the same approach.

SJVIA Prescription Drug Disruption Analysis

| EPO/PPO # of Drugs | Aetna | UMR | Blue Shield | Anthem IngenioRx | EmpiRx | ESI | IPM | Pinnacle | HealthCo mp IngenioRx | Delta Health Systems Drex |
|-------------------------------|--------|--------|-------------|------------------|--------|--------|--------|----------|-----------------------|---------------------------|
| No Change | 36,666 | 35,012 | 31,793 | 35,338 | 38,639 | 36,852 | 1,126 | 35,338 | 35,338 | |
| Positive Change | 325 | 139 | 1,488 | 159 | 0 | 79 | 8 | 159 | 159 | |
| Negative Change | 1,648 | 1,606 | 3,728 | 1,466 | 0 | 461 | 53 | 1,466 | 1,466 | |
| Excluded | 0 | 1,882 | 1,630 | 1,676 | 38,639 | 1,247 | 37,452 | 1,676 | 1,676 | 38,639 |
| Total | 38,639 | 38,639 | 38,639 | 38,639 | 38,639 | 38,639 | 38,639 | 38,639 | 38,639 | 38,639 |
| HDHP # of Drugs | | | | | | | | | | |
| No Change | 7,306 | 6,758 | 6,079 | 4,901 | 6,654 | 6,487 | 404 | 4,901 | 4,901 | |
| Positive Change | 102 | 260 | 735 | 460 | 769 | 563 | 63 | 460 | 460 | |
| Negative Change | 133 | 160 | 551 | 525 | 180 | 195 | 23 | 525 | 525 | |
| Excluded | 59 | 422 | 235 | 1,714 | -3 | 355 | 7,110 | 1,714 | 1,714 | 7,600 |
| Total | 7,600 | 7,600 | 7,600 | 7,600 | 7,600 | 7,600 | 7,600 | 7,600 | 7,600 | 7,600 |
| EPO/PPO # of Utilizers | | | | | | | | | | |
| No Change | | 48,604 | 45,093 | 49,348 | 55,622 | | 54,361 | 49,348 | 49,348 | |
| Positive Change | | 143 | 4,158 | 165 | 0 | | 38 | 165 | 165 | |
| Negative Change | | 4,297 | 4,290 | 3,609 | 0 | | 1,223 | 3,609 | 3,609 | |
| Excluded | 55,622 | 2,578 | 2,081 | 2,500 | 55,622 | 55,622 | 0 | 2,500 | 2,500 | 55,622 |
| Total | 55,622 | 55,622 | 55,622 | 55,622 | 55,622 | 55,622 | 55,622 | 55,622 | 55,622 | 55,622 |

Keenan had the PBMs evaluate over 46,000 different drugs / dosages and determine whether their formulary list would administer the drug with the same copayment, a cost advantaged copayment, or cost disadvantaged copayment based on the current SJVIA plan designs. Disadvantaged changes were minimal with each PBM. Delta Health System did not complete the exercise for their PBM Drex. We recommend they be eliminated from consideration.

Aetna and ESI did not complete the exercise based on number of utilizers. Since they completed the exercise based on the number of drugs, we recommend they continue being considered for the PBM position.

Keenan further looked at the discount from the average wholesale price offered by each PBM. From a pricing perspective all were offering similar discounts. Delta Health System did not complete the exercise for Drexix.

| SJVIA Prescription Drug Discount from AWP Summary Coverage EPO/PPO/HDHP Discount from AWP | | | | | | | | | | |
|---|--------|--|-------------|------------------|--------|--|--|----------|----------------------|-----------------------------|
| Retail | Aetna | UMR | Blue Shield | Anthem IngenioRx | EmpiRx | ESI | IPM | Pinnacle | HealthComp IngenioRx | Delta Health Systems Drexix |
| 1 Generic | 85.0% | Year 1: (-) 84.50% Year 2: (-) 84.75% Year 3: (-) 85.00% | 85.25% | 85.00% | 85.0% | Year 1: 84.70%; Year 2: 84.80%; Year 3: 84.90% | AWP - 82.75% | 85.00% | 85.00% | |
| 2 Preferred Brand | 19.9% | Year 1: (-) 19.25% Year 2: (-) 19.40% Year 3: (-) 19.50% | 19.10% | 19.50% | 19.0% | 19.0% | AWP - 19.00% | 19.50% | 19.50% | |
| 3 Non-Preferred / Specialty | 19.9% | Year 1: (-) 19.25% Year 2: (-) 19.40% Year 3: (-) 19.50% | N/A | 22.00% | 19.0% | NonSpecialty Brand: 19.0% | AWP - 19.00% | 22.00% | 22.00% | |
| 4 Specialty | 19.9% | Year 1: (-) 19.25% Year 2: (-) 19.40% Year 3: (-) 19.50% | N/A | 22.00% | 19.0% | Overall Specialty: 20% | AWP - 17.00% (brands and generics combined) | 22.00% | 22.00% | |
| Mail Order | | | | | | | | | | |
| 1 Generic | 89.25% | Year 1: (-) 87.00% Year 2: (-) 87.00% Year 3: (-) 87.00% | 86.75% | 87.00% | 90.0% | Year 1: 86.75%; Year 2: 86.80%; Year 3: 86.85% | AWP - 84.15% | 87.00% | 87.00% | |
| 2 Preferred Brand | 24.75% | Year 1: (-) 25.50% Year 2: (-) 25.50% Year 3: (-) 25.50% | 26.25% | 25.00% | 25.5% | 23.5% | AWP - 23.15% | 25.00% | 25.00% | |
| 3 Non-Preferred / Specialty | 24.75% | Year 1: (-) 25.50% Year 2: (-) 25.50% Year 3: (-) 25.50% | N/A | 22.00% | 23.0% | NonSpecialty Brand: 23.5% | AWP - 23.15% | 22.00% | 22.00% | |
| 4 Specialty | 20.0% | Year 1: (-) 21.50% Year 2: (-) 21.50% Year 3: (-) 21.50% | 20.00% | 22.00% | 23.0% | Overall Specialty: 20% | AWP - 17.00% (brands and generics combined) | 22.00% | 22.00% | |
| Retail 90 | | | | | | | | | | |
| 1 Generic | 85.0% | Year 1: (-) 85.50% Year 2: (-) 85.75% Year 3: (-) 86.00% | 85.75% | 85.00% | 86.0% | Year 1: 84.70%; Year 2: 84.80%; Year 3: 84.90% | AWP - 84.25% | 85.00% | 85.00% | |
| 2 Preferred Brand | 21.4% | Year 1: (-) 22.50% Year 2: (-) 22.60% Year 3: (-) 22.70% | 22.00% | 21.50% | 23.0% | 23.0% | AWP - 23.50% | 21.50% | 21.50% | |
| 3 Non-Preferred / Specialty | 21.4% | Year 1: (-) 22.50% Year 2: (-) 22.60% Year 3: (-) 22.70% | N/A | 22.00% | 19.0% | NonSpecialty Brand: 23.0% | AWP - 23.50% | 22.00% | 22.00% | |
| 4 Specialty | 21.4% | Year 1: (-) 22.50% Year 2: (-) 22.60% Year 3: (-) 22.70% | N/A | 22.00% | 19.0% | Overall Specialty: 20% | Specialty not allowed at 90-day supply | 22.00% | 22.00% | |

Based on the technical evaluation of these PBMs, Keenan recommends only Drexix be eliminated at this phase. Based on the analysis done to this point, we recommend all vendors continue as finalist (with the exception of Drexix). During the finalist phase, terms and conditions will be verified, references will be contacted, the cost analysis will be done, and interviews will be conducted.

We will come back to the Board with a final recommendation for the July Board meeting.



BOARD OF DIRECTORS

STEVE BRANDAU

NATHAN MAGSIG

BUDDY MENDES

LARRY MICARI

BRIAN PACHECO

AMY SHUKLIAN

PETE VANDER POEL

**Meeting Location:
County of Tulare
Human Resources & Development Dept.
Innovation Conference Room
2500 W. Burrel Avenue
Visalia, CA 93291**

AGENDA DATE: May 6, 2022

ITEM NUMBER: Item 11

SUBJECT: Receive Consultant’s Report on EmpiRx 2021 Pharmacy Utilization (I)

REQUEST(S): Receive Consultant’s Report on EmpiRx 2021 Pharmacy Utilization (I)

DESCRIPTION:

Keenan Pharmacy Services has completed the 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 2021 Utilization

2021 Overall Plan Spend

- SJVIA's total plan cost increased in 2021 by 6.7% from 2020 to \$20,472,962
 - Tulare: \$8,397,297 in Plan Cost
 - Fresno: \$12,075,665 in Plan Cost
- The increase in plan spend can be attributed to utilization increasing, as well as inflation.

2021 Channel Summary

- Majority of the SJVIA members continue to fill scripts at retail.
 - Retail scripts account for 98.61% of plan spend.
 - Majority of scripts are being filled in the retail generic or retail90 generic channel.

2021 Generic Dispensing

- The Generic Dispensing Rate Continues to trend well for SJVIA in all channels.
 - Although the GDR trends well, it did decrease slightly for Retail GDR in 2021.
 - 2021 Retail GDR: 81.42%
 - 2020: 84.49%
 - 2021 Retail90 GDR: 88.93%
 - 2020: 88.25%
 - 2021 Mail GDR: 87.12%
 - 2020: 83.63%

2021 Specialty Plan Spend

- 2021 specialty plan spend increased compared to 2020.
 - The spend shift can be mostly attributed to the specialty channel seeing a significant increase in utilization in 2021.
 - Specialty Plan Costs in 2021: \$8,044,018 (39.29% of plan spend)
 - Specialty Plan cost in 2020: \$6,127,050
 - Specialty claims volume increased with new utilization in 2021.
 - 2,166 Scripts filed in 2021.
 - 153 additional scripts compared to scripts filled in 2020
 - 2,013 Scripts filled in 2020
 - SJVIA specialty plan costs trends above the EmpiRx BOB national average range (30%-35%).

Top Clinical Cost Drivers by Therapeutic Class

- ANALGESICS - ANTI-INFLAMMATORY
- ANTIDIABETICS
- DERMATOLOGICALS
- ANTINEOPLATICS AND ADJUNCTIVE THERAPIES
- RESPIRATORY AGENTS- MISC.
- ANTICOAGULANTS
- ANTIPSYCHOTICS/ANTIMANIC AGENTS

Top Clinical Cost Drivers by Drug (2021):

- HUMIRA PEN (ANALGESICS - ANTI-INFLAMMATORY)
 - 2021 ingredient costs: \$973,486.29
 - 18 Utilizers (1 additional utilizers than 2020)
- TRULICITY (ANTIDIABETICS)
 - 2021 ingredient costs: \$899,243.92
 - 122 Utilizers (14 additional utilizers than 2020)
- OZEMPIC (ANTIDIABETICS)
 - 2021 ingredient costs: \$537,444.47
 - 109 Utilizers (48 additional utilizers than 2020)
- TREMFYA (DERMATOLOGICALS)
 - 2021 ingredient costs: \$476,054.15
 - 9 Utilizers (5 additional utilizers than 2020)
- JARDIANCE (ANTIDIABETICS)
 - 2021 ingredient costs: \$441,810.58
 - 101 Utilizers (12 additional utilizers than 2020)
- DUPIXENT (DERMATOLOGICALS)
 - 2021 ingredient costs: \$428,595.94
 - 17 Utilizers (4 additional utilizers than 2020)
- JANUVIA (ANTIDIABETICS)
 - 2021 ingredient costs: \$419,085.88
 - 118 Utilizers (11 additional utilizers than 2020)
- SPRYCEL (ANALGESICS - ANTI-INFLAMMATORY)
 - 2021 ingredient costs: \$371,137.92
 - 2 Utilizers (no change in utilization from 2020)

*Specialty medications require a prior authorization before they can be filled.

2020 Rebates:

- Q1 2021 net rebate amount is \$663, 828.00
- Q2 2021 net rebate amount is \$694, 892.00
- Q3 2021 net rebate amount is \$751,762

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

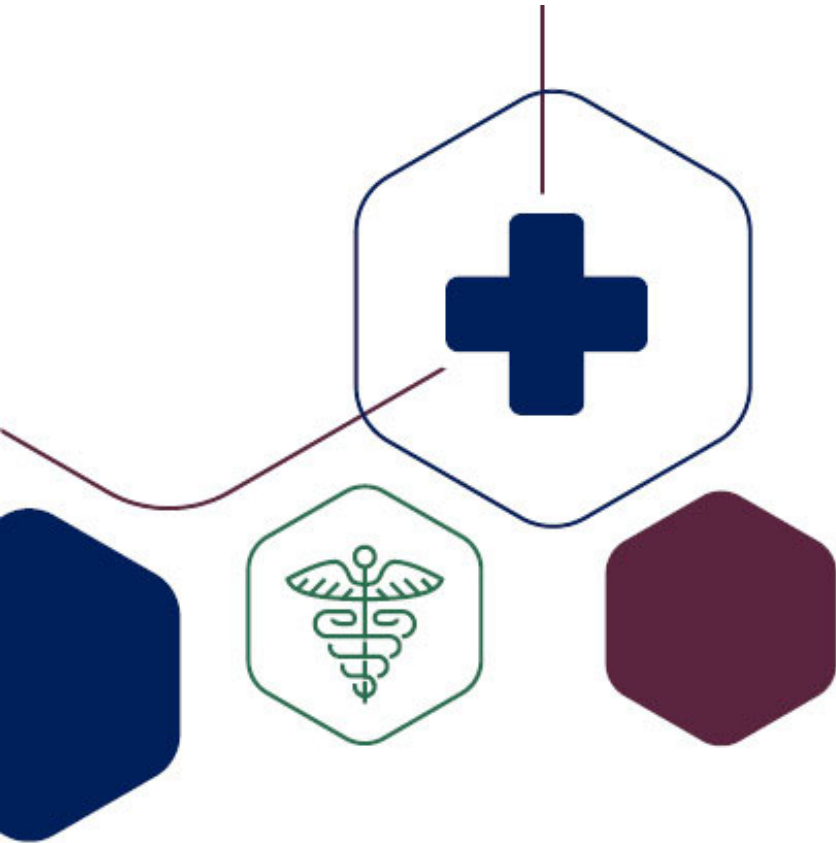
Clinical Management-

- Clinical Guarantee (18 months)- \$1,500,000
- Prorated Clinical Guarantee (Q3 2020-Q3 2021)- \$1,250,000
- Clinical Savings Performance (Q3 2020-Q3 2021)- \$5,349,933
- Clinical Overperformance- \$4,099,933

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

KPS Audit

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



San Joaquin Valley Insurance Authority (SJVIA)
2021 Annual Key Pharmacy Benefit Metrics
Presented by KPS

Annual Key Pharmacy Benefit Metrics

Executive Summary

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Annual Key Pharmacy Benefit Metrics

Executive Summary

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Annual Key Pharmacy Benefit Metrics

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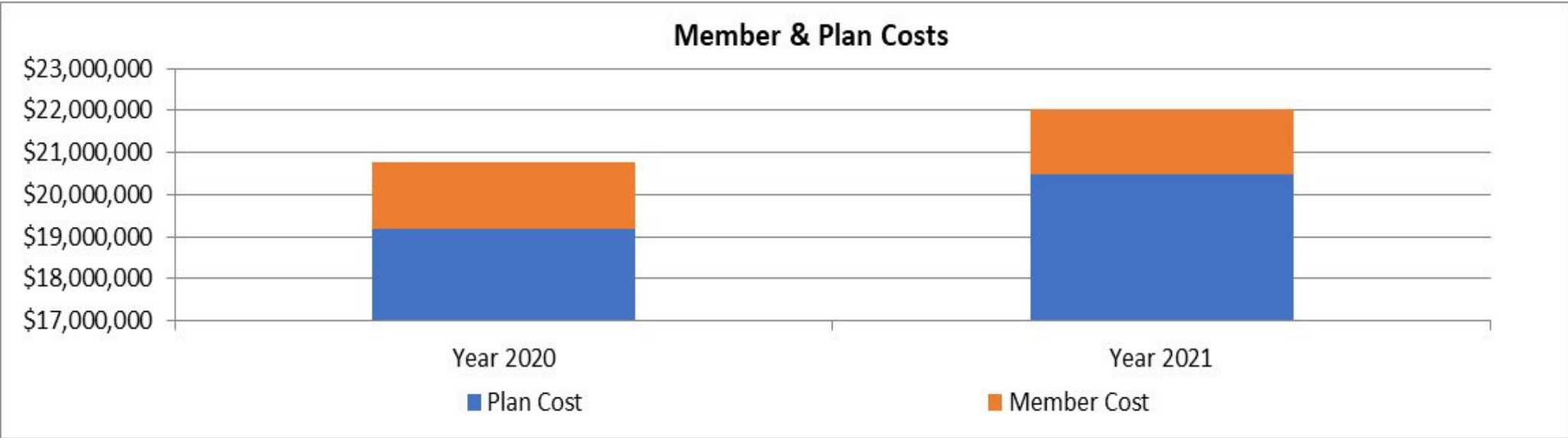
***Specialty medications require a prior authorization before they can be filled.**



Annual Key Pharmacy Benefit Metrics

Cost Trend

| Category | Year 2020 | Year 2021 |
|-------------|--------------|--------------|
| Gross Cost | \$20,769,744 | \$22,027,910 |
| Plan Cost | \$19,187,865 | \$20,472,962 |
| Member Cost | \$1,581,879 | \$1,554,948 |



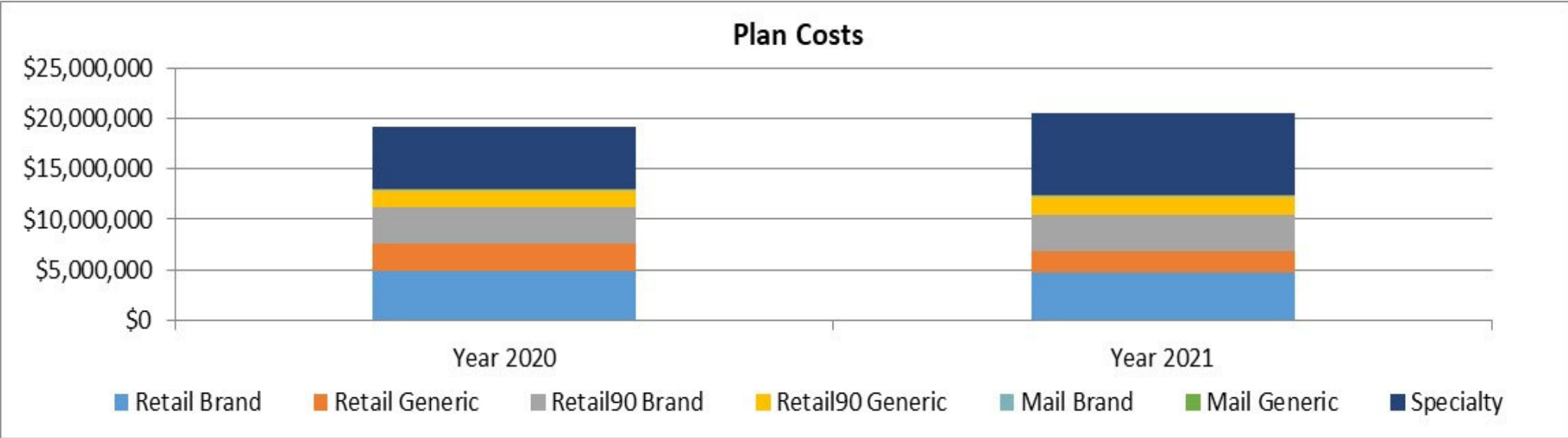
- Gross cost = plan cost + member cost



Annual Key Pharmacy Benefit Metrics

Plan Cost By Channel

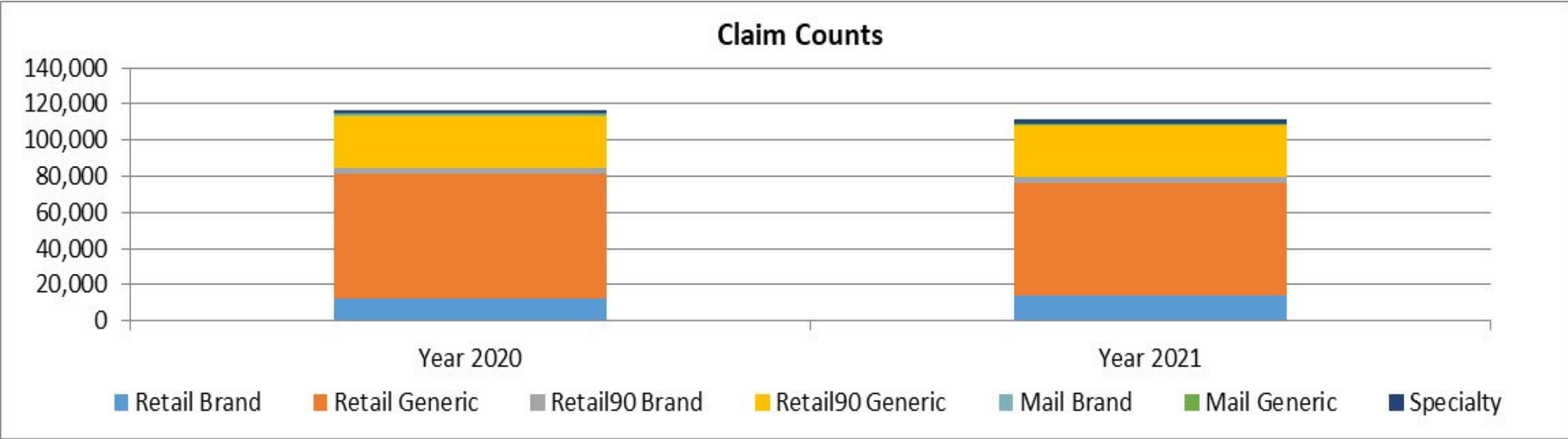
| Category | Year 2020 | Year 2021 |
|-------------------------|-------------|-------------|
| Retail Brand | \$4,857,825 | \$4,687,019 |
| Retail Generic | \$2,672,785 | \$2,094,166 |
| Retail90 Brand | \$3,631,185 | \$3,735,518 |
| Retail90 Generic | \$1,716,704 | \$1,739,796 |
| Mail Brand | \$112,931 | \$96,554 |
| Mail Generic | \$69,385 | \$75,890 |
| Specialty | \$6,127,050 | \$8,044,018 |



Annual Key Pharmacy Benefit Metrics

Total Claims Volume By Channel

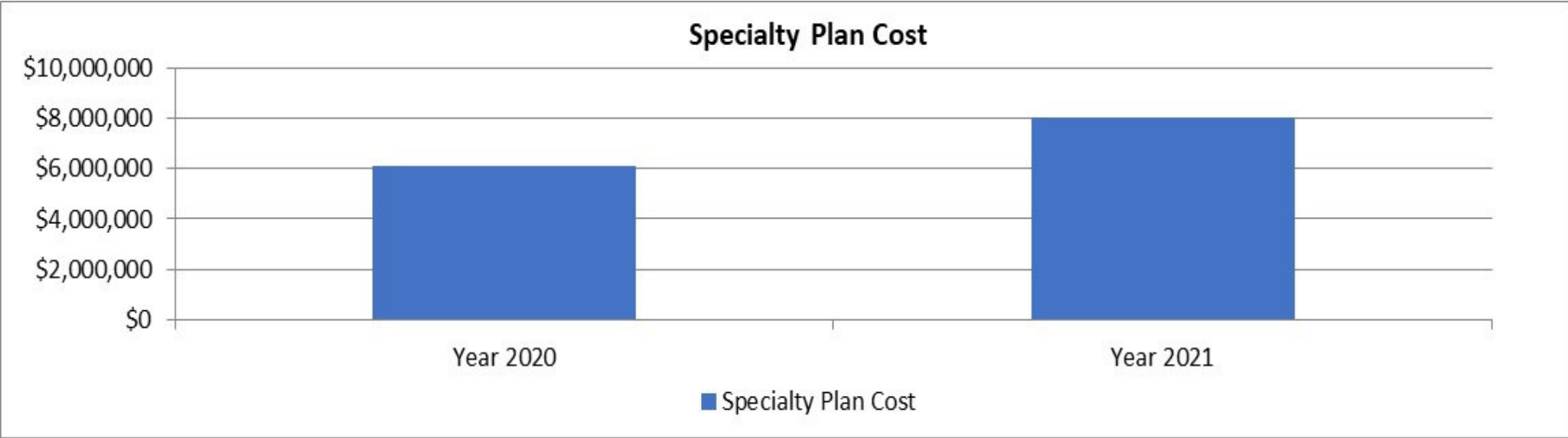
| Category | Year 2020 | Year 2021 |
|-------------------------|-----------|-----------|
| Retail Brand | 12,582 | 14,075 |
| Retail Generic | 68,536 | 61,676 |
| Retail90 Brand | 3,808 | 3,591 |
| Retail90 Generic | 28,602 | 28,839 |
| Mail Brand | 145 | 110 |
| Mail Generic | 741 | 744 |
| Specialty | 2,013 | 2,166 |



Annual Key Pharmacy Benefit Metrics

Specialty Plan Cost

| Category | Year 2020 | Year 2021 |
|------------------------------|--------------|--------------|
| Specialty Plan Cost | \$6,127,050 | \$8,044,018 |
| Total Plan Cost | \$19,187,865 | \$20,472,962 |
| Specialty Plan Cost % | 31.93% | 39.29% |



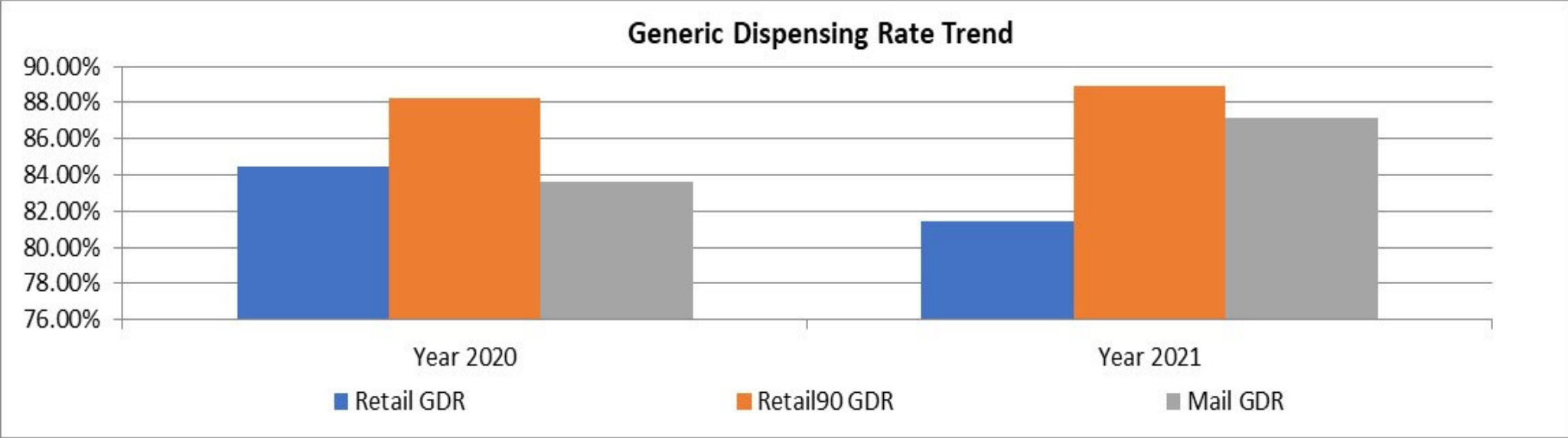
- Specialty plan cost represents 39.29% of the SJVIA plan cost in 2021
- Specialty claims volume increased in 2021.
- SJVIA’s specialty plan cost in 2021 was roughly 5-9% lower than the national average range (30% - 35%)



Annual Key Pharmacy Benefit Metrics

Generic Dispensing Rate

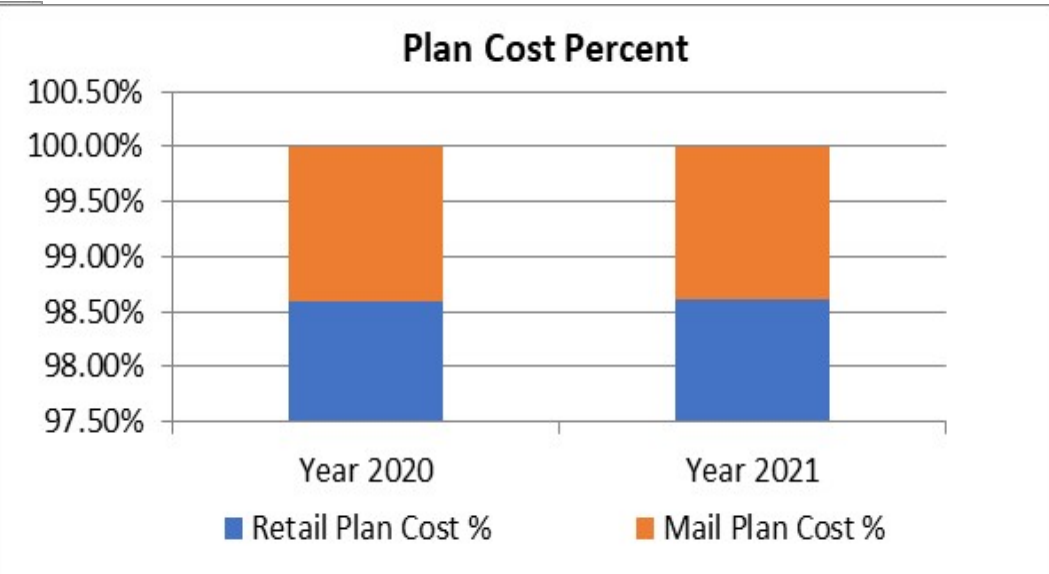
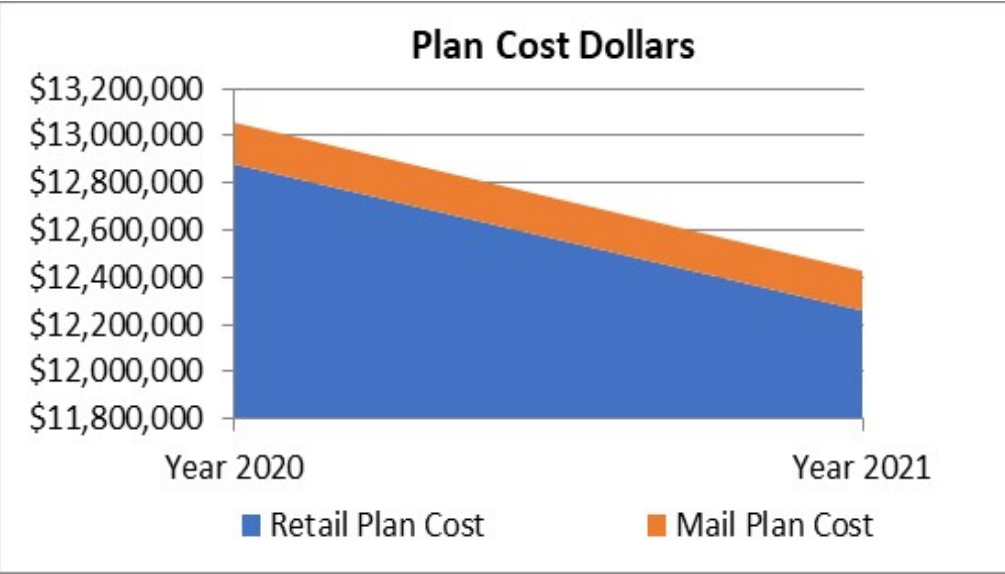
| Category | Year 2020 | Year 2021 |
|---------------------|-----------|-----------|
| Retail GDR | 84.49% | 81.42% |
| Retail90 GDR | 88.25% | 88.93% |
| Mail GDR | 83.63% | 87.12% |



Annual Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend

| Category | Year 2020 | Year 2021 |
|---------------------------|--------------|--------------|
| Retail Plan Cost | \$12,878,499 | \$12,256,499 |
| Mail Plan Cost | \$182,316 | \$172,444 |
| Retail Plan Cost % | 98.60% | 98.61% |
| Mail Plan Cost % | 1.40% | 1.39% |



Annual 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 | Speciality Indicator | Claim Count | Utilizers | Ingredient Cost | Days Supply | ICST per Rx | ICST per Day |
|-------------------------|--|-------------------------|----------------|----------------------|-------------|-----------|-----------------|-------------|-------------|--------------|
| HUMIRA PEN | ANALGESICS - ANTI-INFLAMMATORY | B | 2 | Y | 128 | 18 | \$973,486.29 | 3,584 | \$7,605.36 | \$271.62 |
| TRULICITY | ANTIDIABETICS | B | 2 | N | 748 | 122 | \$899,243.92 | 30,250 | \$1,202.20 | \$29.73 |
| OZEMPIC | ANTIDIABETICS | B | 2 | N | 452 | 109 | \$537,444.47 | 19,383 | \$1,189.04 | \$27.73 |
| TREMFYA | DERMATOLOGICALS | B | 2 | Y | 39 | 9 | \$476,054.15 | 2,072 | \$12,206.52 | \$229.76 |
| JARDIANCE | ANTIDIABETICS | B | 2 | N | 400 | 101 | \$441,810.58 | 24,810 | \$1,104.53 | \$17.81 |
| DUPIXENT | DERMATOLOGICALS | B | 2 | Y | 131 | 17 | \$428,595.94 | 3,612 | \$3,271.72 | \$118.66 |
| JANUVIA | ANTIDIABETICS | B | 2 | N | 435 | 118 | \$419,085.88 | 25,968 | \$963.42 | \$16.14 |
| SPRYCEL | ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES | B | 2 | Y | 24 | 2 | \$371,137.92 | 720 | \$15,464.08 | \$515.47 |
| FARXIGA | ANTIDIABETICS | B | 2 | N | 341 | 87 | \$361,447.26 | 20,878 | \$1,059.96 | \$17.31 |
| TRIKAFTA | RESPIRATORY AGENTS - MISC. | B | 2 | Y | 13 | 1 | \$324,318.28 | 364 | \$24,947.56 | \$890.98 |
| STELARA | DERMATOLOGICALS | B | 2 | Y | 15 | 4 | \$308,723.19 | 1,120 | \$20,581.55 | \$275.65 |
| ENBREL SURECLICK | ANALGESICS - ANTI-INFLAMMATORY | B | 2 | Y | 48 | 7 | \$305,961.92 | 1,344 | \$6,374.21 | \$227.65 |
| ELIQUIS | ANTICOAGULANTS | B | 2 | N | 371 | 87 | \$294,778.37 | 18,274 | \$794.55 | \$16.13 |
| COSENTYX SENSOREADY PEN | DERMATOLOGICALS | B | 3 | Y | 45 | 5 | \$278,559.90 | 1,260 | \$6,190.22 | \$221.08 |
| LATUDA | ANTIPSYCHOTICS/ANTIMANIC AGENTS | B | 2 | N | 146 | 29 | \$256,432.88 | 5,105 | \$1,756.39 | \$50.23 |
| LANTUS SOLOSTAR | ANTIDIABETICS | B | 2 | N | 360 | 96 | \$212,440.44 | 18,298 | \$590.11 | \$11.61 |
| ICLUSIG | ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES | B | 2 | Y | 11 | 1 | \$202,835.63 | 330 | \$18,439.60 | \$614.65 |
| OTEZLA | ANALGESICS - ANTI-INFLAMMATORY | B | 2 | Y | 49 | 7 | \$194,615.79 | 1,470 | \$3,971.75 | \$132.39 |
| XELJANZ XR | ANALGESICS - ANTI-INFLAMMATORY | B | 2 | Y | 37 | 5 | \$186,890.47 | 1,110 | \$5,051.09 | \$168.37 |
| GENOTROPIN | ENDOCRINE AND METABOLIC AGENTS - MISC. | B | 2 | Y | 26 | 2 | \$185,366.72 | 737 | \$7,129.49 | \$251.52 |
| SUTENT | ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES | B | 2 | Y | 14 | 1 | \$184,239.08 | 434 | \$13,159.93 | \$424.51 |
| RYBELSUS | ANTIDIABETICS | B | 2 | N | 134 | 49 | \$175,022.99 | 6,330 | \$1,306.14 | \$27.65 |
| IMBRUVICA | ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES | B | 2 | Y | 12 | 2 | \$174,459.84 | 336 | \$14,538.32 | \$519.23 |
| XARELTO | ANTICOAGULANTS | B | 2 | N | 167 | 49 | \$160,772.38 | 9,823 | \$962.71 | \$16.37 |
| BIKTARVY | ANTIVIRALS | B | 2 | Y | 44 | 6 | \$153,370.57 | 1,320 | \$3,485.69 | \$116.19 |



Annual 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 | ANTIHYPERTENSIVES | G | 1 | N | 3,014 | 913 | \$105,520.17 | 217,385 | \$35.01 | \$0.49 |
| LISINAPRIL | ANTIHYPERTENSIVES | G | 1 | N | 2,348 | 697 | \$48,816.01 | 167,178 | \$20.79 | \$0.29 |
| ALBUTEROL SULFATE HFA | ANTIASTHMATIC AND BRONCHODILATOR AGENTS | G | 1 | N | 2,224 | 1257 | \$113,493.03 | 61,057 | \$51.03 | \$1.86 |
| LEVOTHYROXINE SODIUM | THYROID AGENTS | G | 1 | N | 2,213 | 588 | \$61,560.45 | 157,696 | \$27.82 | \$0.39 |
| PFIZER-BIONTECH COVID-19 | VACCINES | B | 2 | N | 2,069 | 1394 | \$0.00 | 2,069 | \$0.00 | \$0.00 |
| METFORMIN HYDROCHLORIDE | ANTIDIABETICS | G | 1 | N | 1,774 | 555 | \$39,928.67 | 119,809 | \$22.51 | \$0.33 |
| OMEPRAZOLE | ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS | G | 1 | N | 1,642 | 586 | \$40,718.54 | 101,571 | \$24.80 | \$0.40 |
| AMLODIPINE BESYLATE | CALCIUM CHANNEL BLOCKERS | G | 1 | N | 1,529 | 450 | \$29,120.55 | 105,234 | \$19.05 | \$0.28 |
| IBUPROFEN | ANALGESICS - ANTI-INFLAMMATORY | G | 1 | N | 1,524 | 1080 | \$35,044.95 | 29,788 | \$23.00 | \$1.18 |
| BUPROPION HYDROCHLORIDE E | ANTIDEPRESSANTS | G | 1 | N | 1,406 | 345 | \$99,549.65 | 73,468 | \$70.80 | \$1.36 |
| LOSARTAN POTASSIUM | ANTIHYPERTENSIVES | G | 1 | N | 1,328 | 398 | \$57,588.03 | 95,921 | \$43.36 | \$0.60 |
| GABAPENTIN | ANTICONVULSANTS | G | 1 | N | 1,298 | 440 | \$47,661.95 | 55,397 | \$36.72 | \$0.86 |
| METOPROLOL SUCCINATE ER | BETA BLOCKERS | G | 1 | N | 1,169 | 329 | \$61,724.59 | 85,012 | \$52.80 | \$0.73 |
| MONTELUKAST SODIUM | ANTIASTHMATIC AND BRONCHODILATOR AGENTS | G | 1 | N | 1,158 | 424 | \$29,798.88 | 64,715 | \$25.73 | \$0.46 |
| HYDROCODONE BITARTRATE/AC | ANALGESICS - OPIOID | G | 1 | N | 1,076 | 480 | \$44,194.70 | 19,729 | \$41.07 | \$2.24 |
| AZITHROMYCIN | MACROLIDES | G | 1 | N | 1,076 | 899 | \$24,671.36 | 5,968 | \$22.93 | \$4.13 |
| ESCITALOPRAM OXALATE | ANTIDEPRESSANTS | G | 1 | N | 1,072 | 307 | \$25,647.01 | 58,178 | \$23.92 | \$0.44 |
| HYDROCODONE/ACETAMINOPHEN | ANALGESICS - OPIOID | G | 1 | N | 1,071 | 498 | \$42,710.55 | 19,939 | \$39.88 | \$2.14 |
| HYDROCHLOROTHIAZIDE | DIURETICS | G | 1 | N | 1,065 | 317 | \$12,969.40 | 73,161 | \$12.18 | \$0.18 |
| AMOXICILLIN | PENICILLINS | G | 1 | N | 1,064 | 927 | \$9,220.75 | 9,075 | \$8.67 | \$1.02 |
| ROSUVASTATIN CALCIUM | ANTIHYPERTENSIVES | G | 1 | N | 1,044 | 320 | \$42,731.31 | 76,017 | \$40.93 | \$0.56 |
| VITAMIN D | VITAMINS | G | 1 | N | 1,027 | 449 | \$9,914.99 | 61,207 | \$9.65 | \$0.16 |
| PREDNISONE | CORTICOSTEROIDS | G | 1 | N | 983 | 690 | \$8,804.77 | 14,925 | \$8.96 | \$0.59 |
| FLUTICASONE PROPIONATE | NASAL AGENTS - SYSTEMIC AND TOPICAL | G | 1 | N | 946 | 598 | \$32,589.57 | 41,869 | \$34.45 | \$0.78 |
| MODERNA COVID-19 VACCINE | VACCINES | B | 2 | N | 936 | 729 | \$0.00 | 936 | \$0.00 | \$0.00 |

Annual Key Pharmacy Benefit Metrics

Specialty Drug Oversight

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

Annual Key Pharmacy Benefit Metrics

Rebates & Clinical Management Savings

- Rebates:

- Q1 2021 net rebate amount is \$663, 828.00
- Q2 2021 net rebate amount is \$694, 892.00
- Q3 2021 net rebate amount is \$751,762

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

- Clinical Management-

- Clinical Guarantee (18 months)- \$1,500,000
- Prorated Clinical Guarantee (Q3 2020-Q3 2021)- \$1,250,000
- Clinical Savings Performance (Q3 2020-Q3 2021)- \$5,349,933
- Clinical Overperformance- \$4,099,933

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

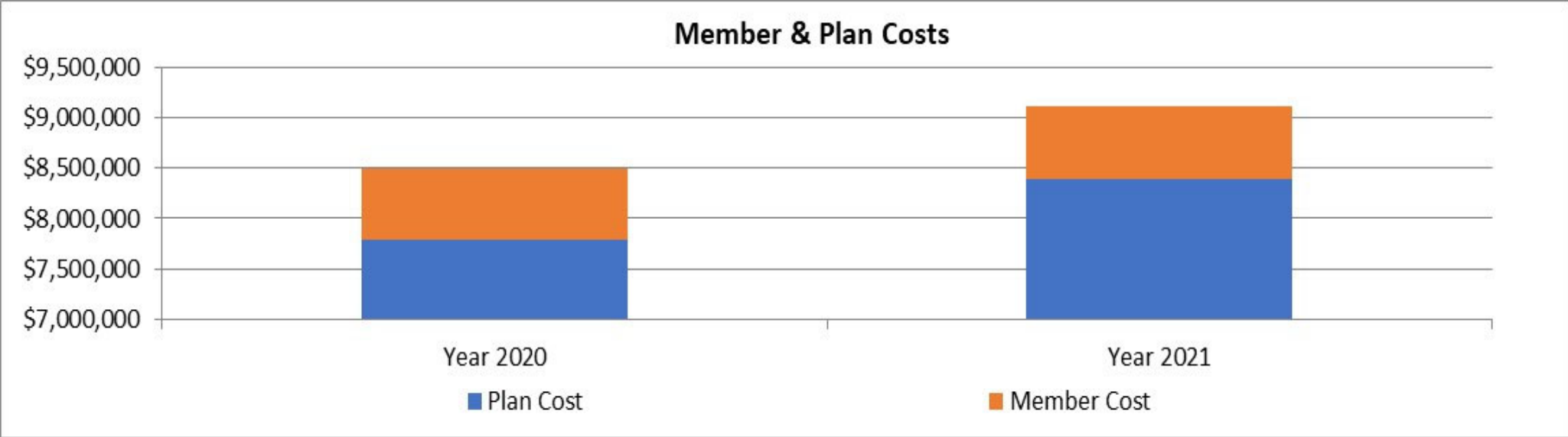


Appendix

Annual Key Pharmacy Benefit Metrics

SJVIA Cost Trend (Tulare)

| Category | Year 2020 | Year 2021 |
|--------------------|-------------|-------------|
| Gross Cost | \$8,491,985 | \$9,102,709 |
| Plan Cost | \$7,792,272 | \$8,397,297 |
| Member Cost | \$699,713 | \$705,412 |



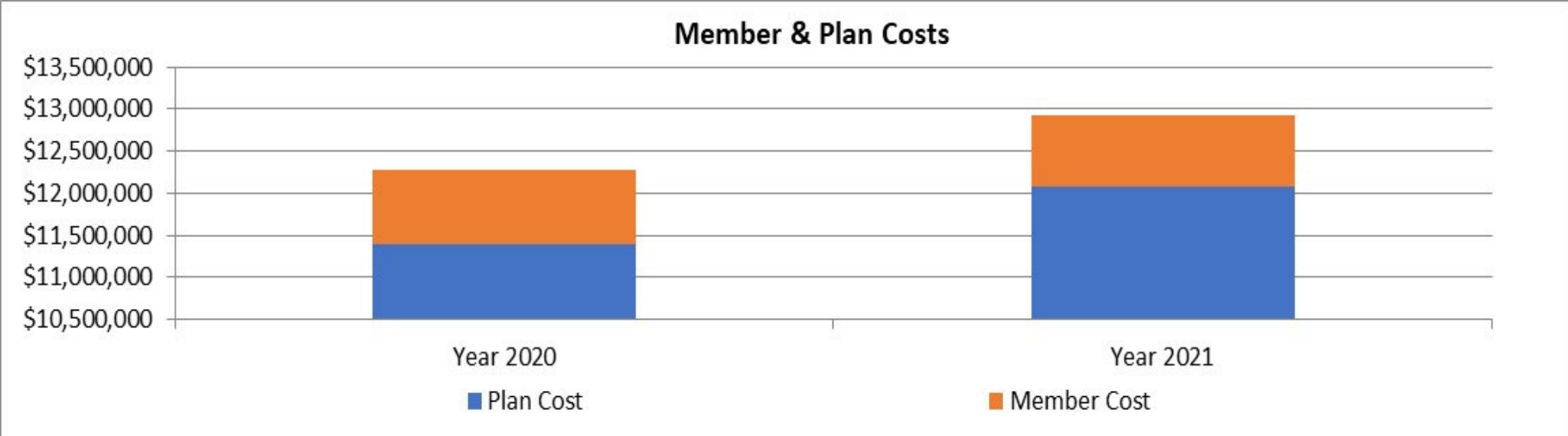
These represent total dollars spent for all products, including specialty drugs



Annual Key Pharmacy Benefit Metrics

SJVIA Cost Trend (Fresno)

| Category | Year 2020 | Year 2021 |
|-------------|--------------|--------------|
| Gross Cost | \$12,274,720 | \$12,925,201 |
| Plan Cost | \$11,393,036 | \$12,075,665 |
| Member Cost | \$881,684 | \$849,536 |



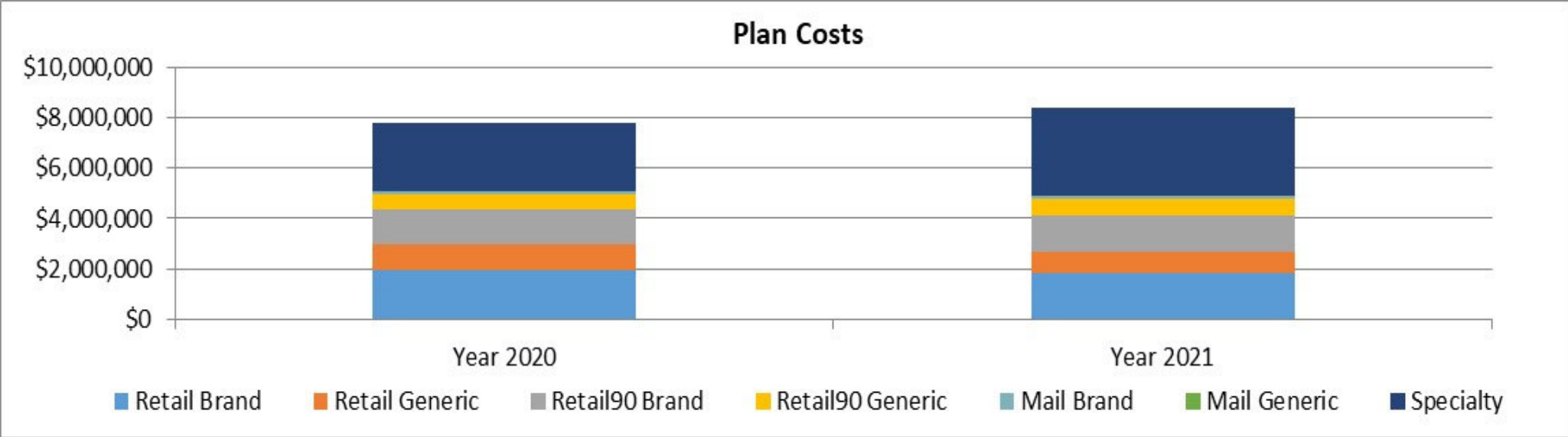
These represent total dollars spent for all products, including specialty drugs



Annual Key Pharmacy Benefit Metrics

Plan Cost by Channel (Tulare)

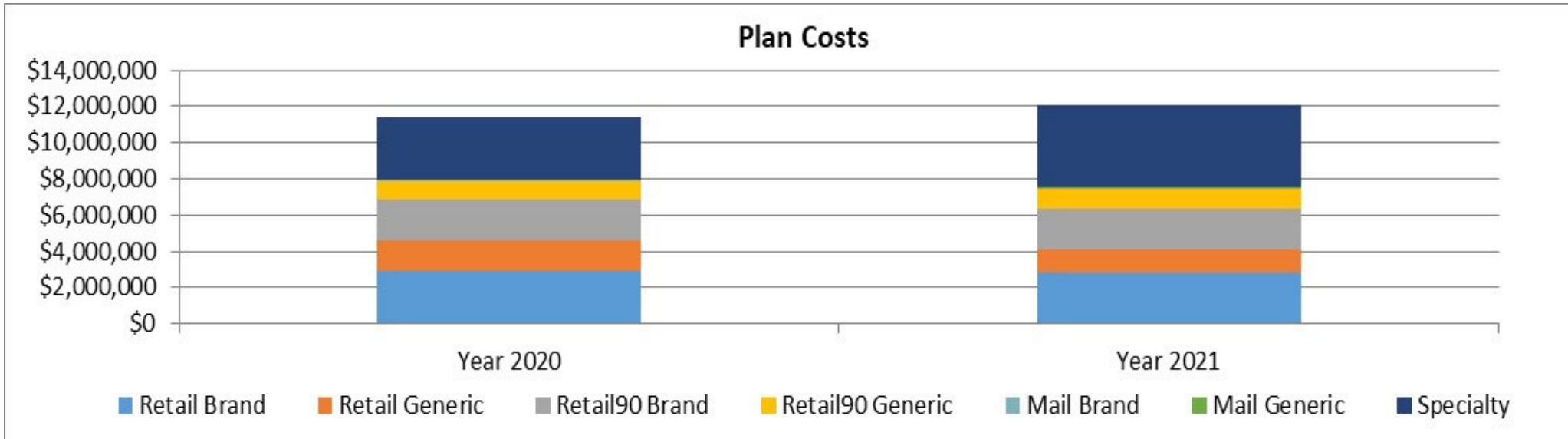
| Category | Year 2020 | Year 2021 |
|-------------------------|-------------|-------------|
| Retail Brand | \$1,931,456 | \$1,866,972 |
| Retail Generic | \$1,031,896 | \$842,252 |
| Retail90 Brand | \$1,369,667 | \$1,417,067 |
| Retail90 Generic | \$648,896 | \$676,835 |
| Mail Brand | \$78,101 | \$76,659 |
| Mail Generic | \$44,954 | \$47,950 |
| Specialty | \$2,687,302 | \$3,469,562 |



Annual Key Pharmacy Benefit Metrics

Plan Cost by Channel (Fresno)

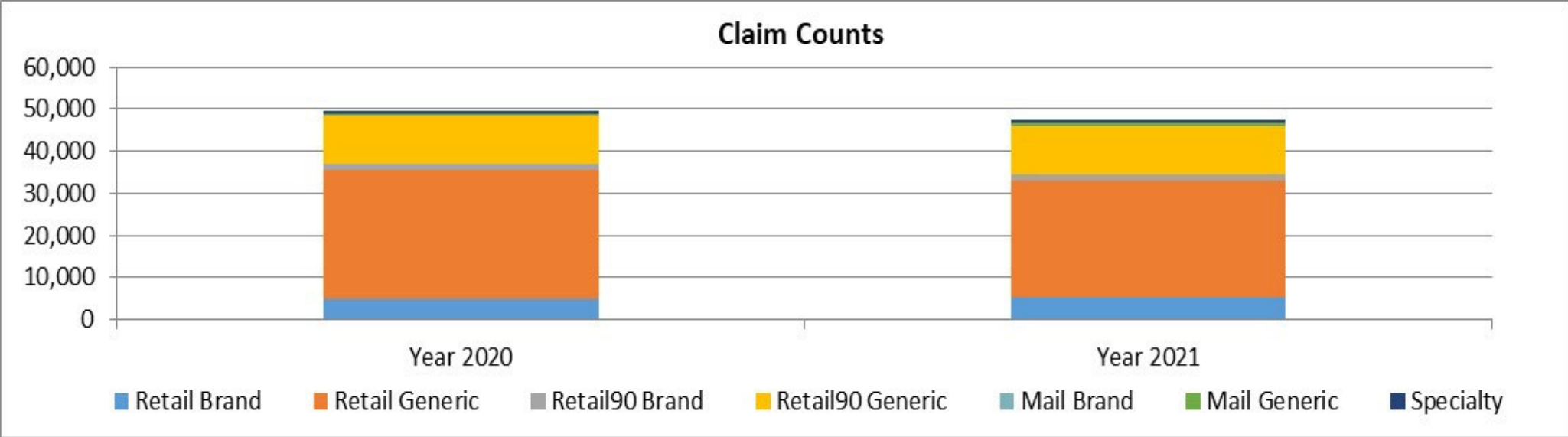
| Category | Year 2020 | Year 2021 |
|-------------------------|-------------|-------------|
| Retail Brand | \$2,924,824 | \$2,820,047 |
| Retail Generic | \$1,640,137 | \$1,251,914 |
| Retail90 Brand | \$2,261,518 | \$2,318,451 |
| Retail90 Generic | \$1,067,549 | \$1,062,961 |
| Mail Brand | \$34,831 | \$19,896 |
| Mail Generic | \$24,431 | \$27,940 |
| Specialty | \$3,439,748 | \$4,574,456 |



Annual Key Pharmacy Benefit Metrics

Total Claims Volume by Channel (Tulare)

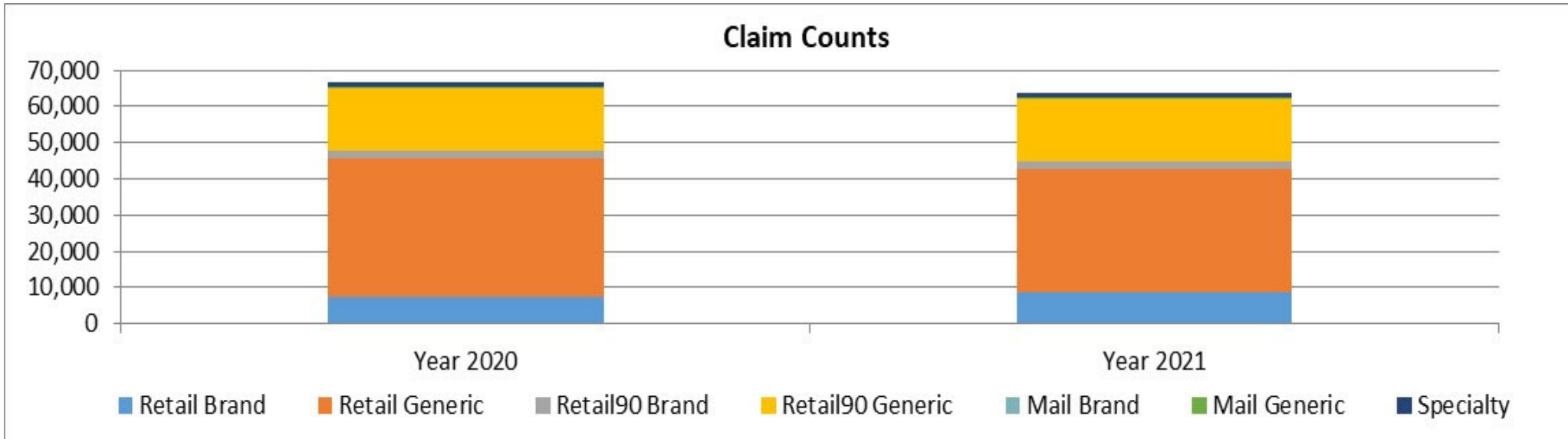
| Category | Year 2020 | Year 2021 |
|-------------------------|-----------|-----------|
| Retail Brand | 4,975 | 5,382 |
| Retail Generic | 30,600 | 27,768 |
| Retail90 Brand | 1,402 | 1,318 |
| Retail90 Generic | 11,388 | 11,595 |
| Mail Brand | 88 | 71 |
| Mail Generic | 495 | 477 |
| Specialty | 783 | 840 |



Annual Key Pharmacy Benefit Metrics

Total Claims Volume by Channel (Fresno)

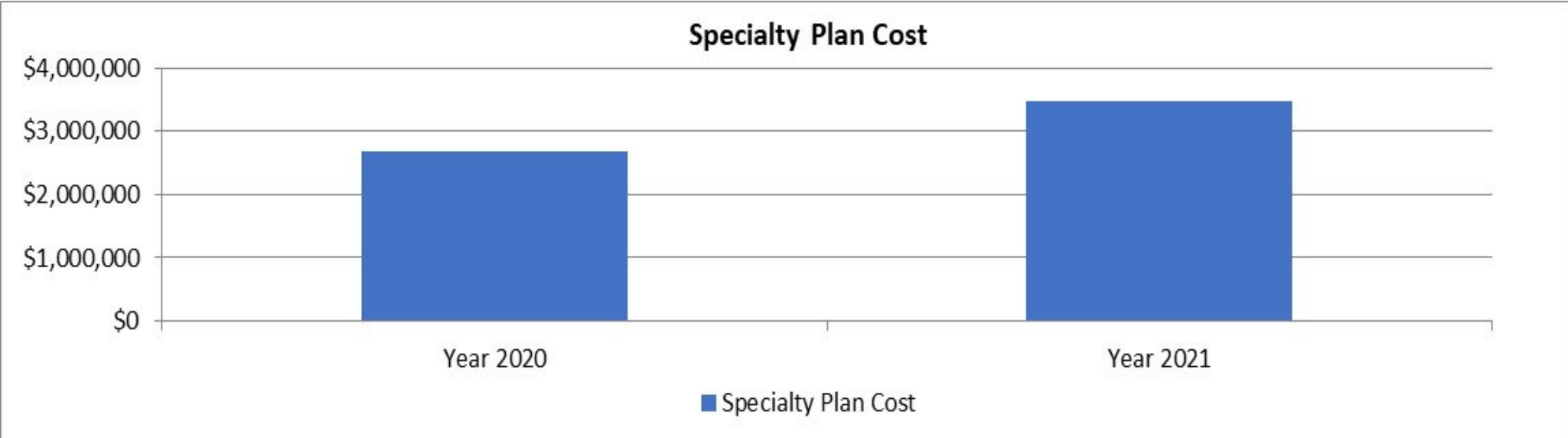
| Category | Year 2020 | Year 2021 |
|-------------------------|-----------|-----------|
| Retail Brand | 7,605 | 8,693 |
| Retail Generic | 37,904 | 33,908 |
| Retail90 Brand | 2,405 | 2,273 |
| Retail90 Generic | 17,202 | 17,244 |
| Mail Brand | 57 | 39 |
| Mail Generic | 246 | 267 |
| Specialty | 1,230 | 1,326 |



Annual Key Pharmacy Benefit Metrics

Specialty Plan Cost (Tulare)

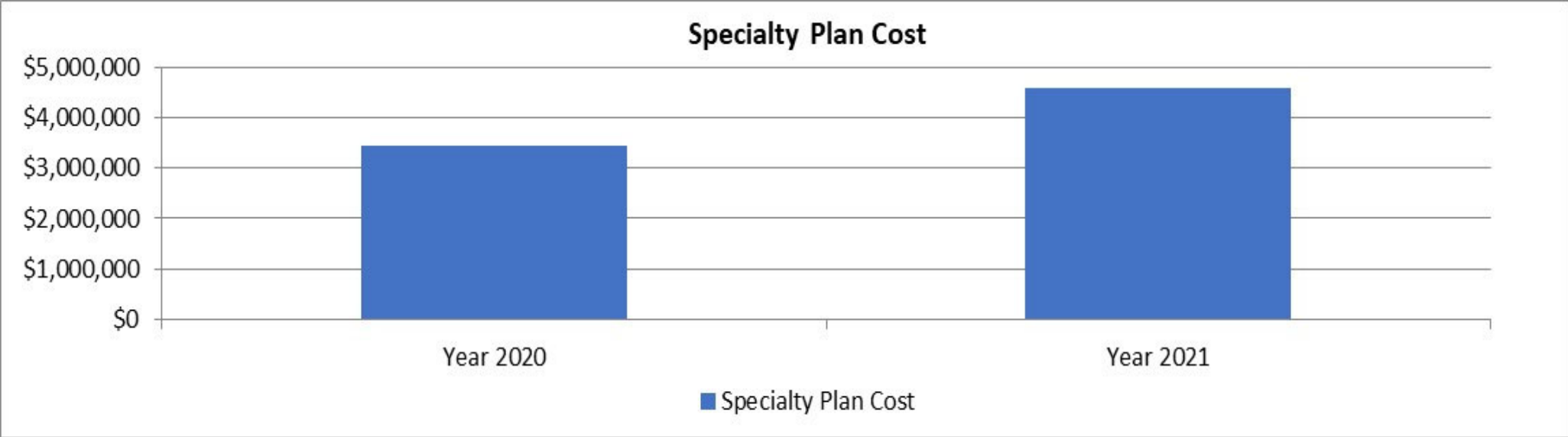
| Category | Year 2020 | Year 2021 |
|------------------------------|-------------|-------------|
| Specialty Plan Cost | \$2,687,302 | \$3,469,562 |
| Total Plan Cost | \$7,792,272 | \$8,397,297 |
| Specialty Plan Cost % | 34.49% | 41.32% |



Annual Key Pharmacy Benefit Metrics

Specialty Plan Cost (Fresno)

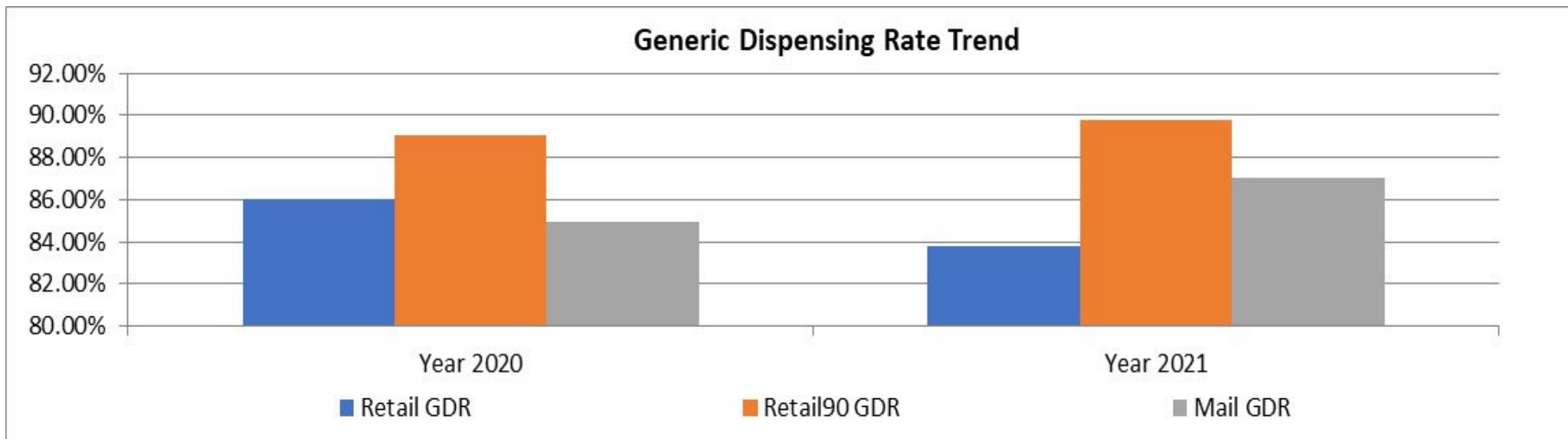
| Category | Year 2020 | Year 2021 |
|------------------------------|--------------|--------------|
| Specialty Plan Cost | \$3,439,748 | \$4,574,456 |
| Total Plan Cost | \$11,393,036 | \$12,075,665 |
| Specialty Plan Cost % | 30.19% | 37.88% |



Annual Key Pharmacy Benefit Metrics

Generic Dispensing Rate (Tulare)

| Category | Year 2020 | Year 2021 |
|---------------------|-----------|-----------|
| Retail GDR | 86.02% | 83.76% |
| Retail90 GDR | 89.04% | 89.79% |
| Mail GDR | 84.91% | 87.04% |

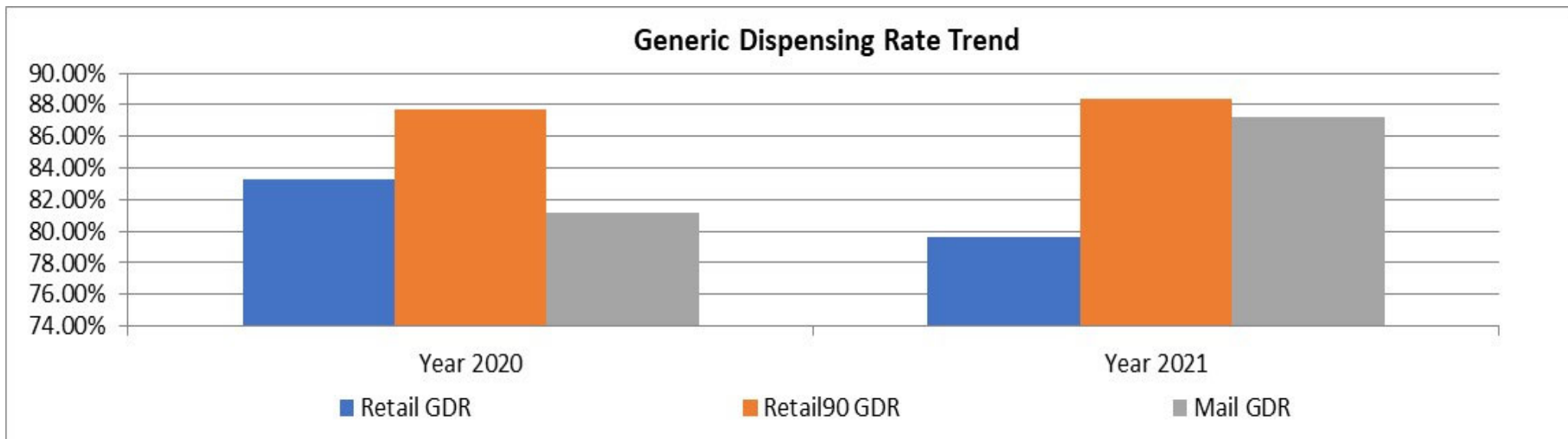


Excludes Specialty

Annual Key Pharmacy Benefit Metrics

Generic Dispensing Rate (Fresno)

| Category | Year 2020 | Year 2021 |
|---------------------|-----------|-----------|
| Retail GDR | 83.29% | 79.59% |
| Retail90 GDR | 87.73% | 88.35% |
| Mail GDR | 81.19% | 87.25% |

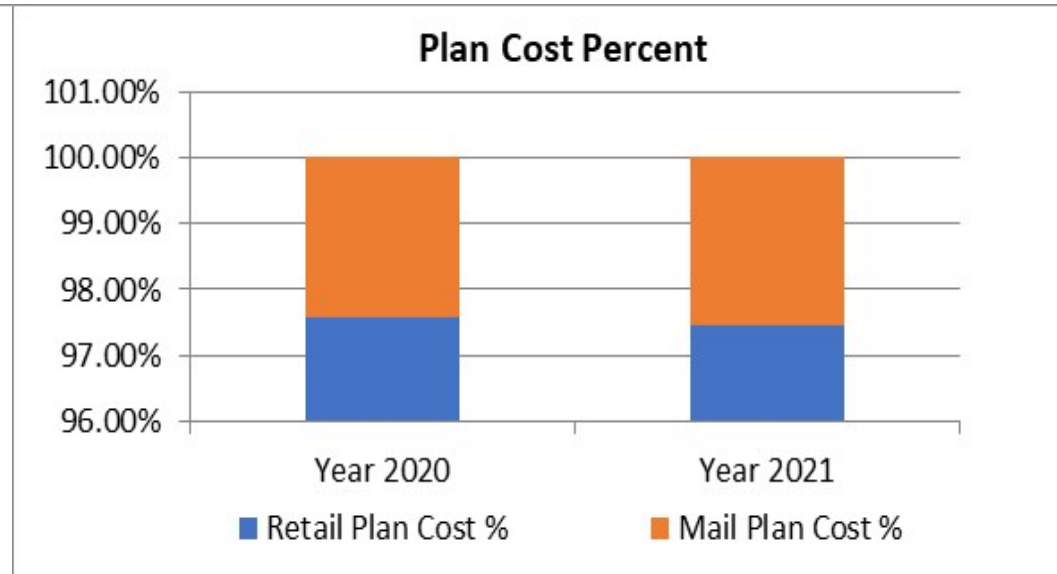
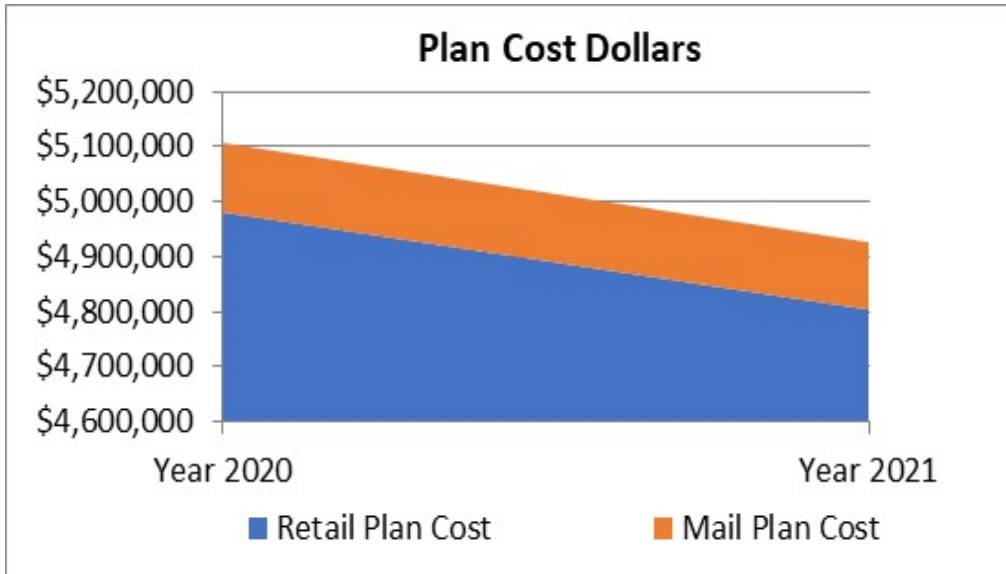


Excludes Specialty

Annual Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend (Tulare)

| Category | Year 2020 | Year 2021 |
|---------------------------|-------------|-------------|
| Retail Plan Cost | \$4,981,915 | \$4,803,126 |
| Mail Plan Cost | \$123,055 | \$124,609 |
| Retail Plan Cost % | 97.59% | 97.47% |
| Mail Plan Cost % | 2.41% | 2.53% |

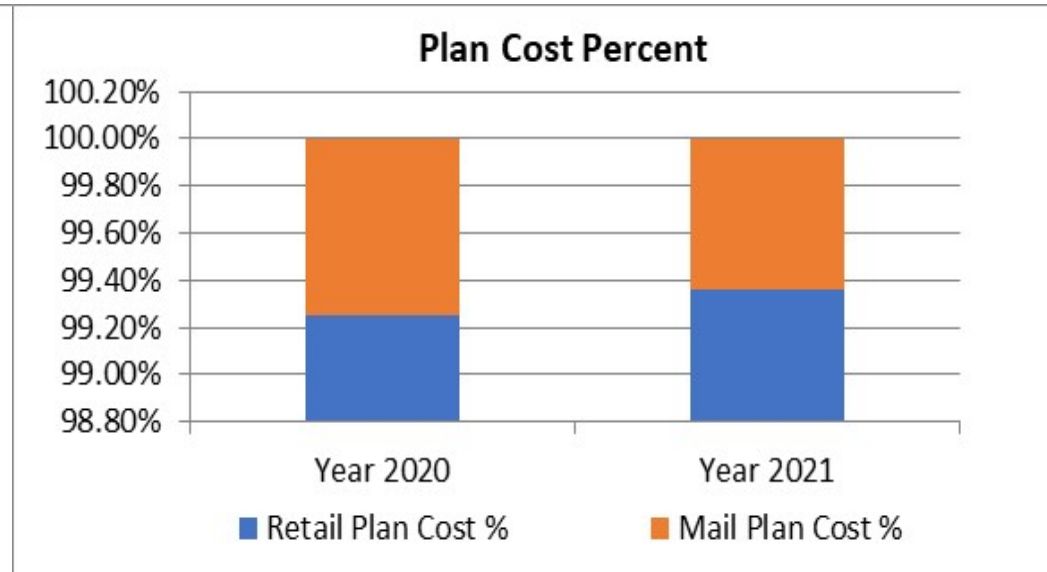
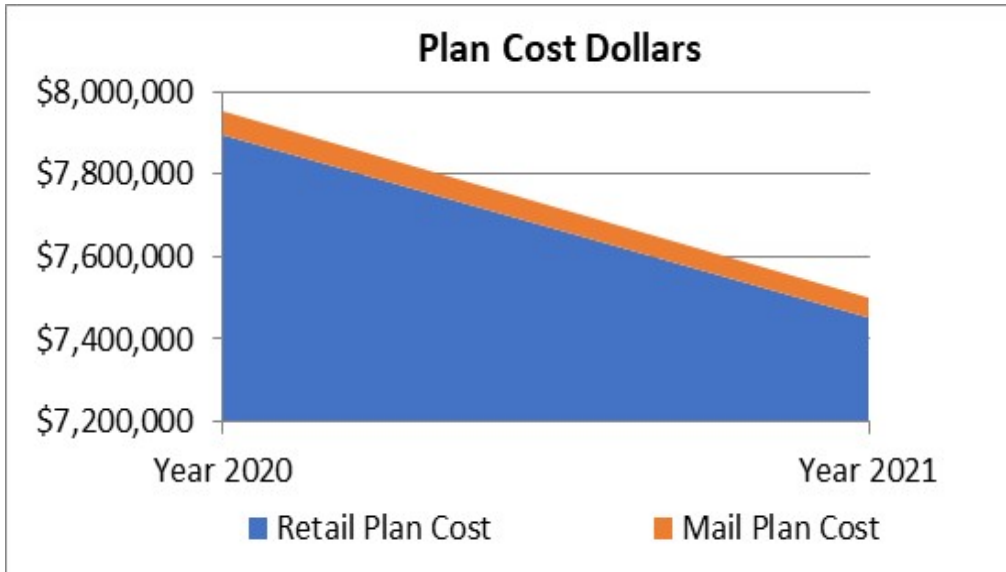


Excludes Specialty

Annual Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend (Fresno)

| Category | Year 2020 | Year 2021 |
|---------------------------|-------------|-------------|
| Retail Plan Cost | \$7,894,027 | \$7,453,373 |
| Mail Plan Cost | \$59,261 | \$47,835 |
| Retail Plan Cost % | 99.25% | 99.36% |
| Mail Plan Cost % | 0.75% | 0.64% |



Excludes Specialty



MINUTES

BOARD OF DIRECTORS

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

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
February 18, 2022 9:00 AM**

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 help enable staff to make reasonable arrangements to ensure meaningful access.

1. Call to Order
2. Pledge of Allegiance
3. Roll Call and Election of President and Vice President of the SJVIA Board of Directors to Serve through the First Meeting of the SJVIA Board in 2024 (A)

All Directors Present with the exception of Director Pacheco; Director Magsig arrived during Item 9

Motion to Approve Director Brandau as President and Director Shuklian as Vice President of the SJVIA Board of Directors by Director Shuklian; Second by Director Mendes; Motion approved unanimously

4. Approval of Agenda (A)

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

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

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

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.

MINUTES

BOARD OF DIRECTORS

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

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
February 18, 2022 9:00 AM**

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

It was determined that closed session was not required; no public comments were brought forth

6. Public Comment: At this time, members of the public may comment on any item, within the jurisdiction of the SJVIA, not appearing on the agenda. In order for everyone to be heard, please limit your comments to 3 minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.

No public comments were brought forth

7. Approval of Consent Agenda – Item Numbers 19-23 (A)

These matters are routine in nature and are usually approved by a single vote. Prior to action by the Board, the Board Members and the public will be given the opportunity to remove any item from the Consent Calendar. Items removed from the Consent Calendar may be heard immediately following approval of this Consent Calendar or set aside until later in the meeting.

Motion to approve by Director Shuklian; Second by Director Micari; Motion approved unanimously

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

Presented by Mario Cabrera, County of Fresno

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.

MINUTES

BOARD OF DIRECTORS

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BUDDY MENDES
LARRY MICARI
BRIAN PACHECO
AMY SHUKLIAN
PETE VANDER POEL

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
February 18, 2022 9:00 AM**

9. Receive Update from Auditor-Treasurer on SJVIA Financials as of December 31, 2021 (I)

Presented by Mario Cabrera, County of Fresno

10. Receive the 2021 Audited Financial Statements (I)

Presented remotely by Henry Oum, CPA, Price Paige & Company

11. Receive Preliminary Budget for Fiscal Year 2022-2023 (I)

Presented by Bordan Darm, Keenan & Associates

12. Receive Consultant's Medical, Dental, and Vision Experience Reports through December 2021 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)

Presented by Bordan Darm, Keenan & Associates

Item 13 presentation was moved after Item 14 due to technical difficulties

14. Receive and Approve the Vendor List and Timeline for the Request for Proposal (RFP) for a Plan Administrator for the Self-Funded Medical Plans and a Pharmacy Benefits Manager (PBM) for the Self-Funded Prescription Drug Plans for Plan Year 2023 (A)

Presented by Bordan Darm, Keenan & Associates

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

13. Receive and Accept Consultant's SJVIA Actuarially Certified Incurred But Not Reported (IBNR) Reserve Report as of December 31, 2021 and Maintain the Fully-Funded Status of the IBNR Reserve (A)

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

MINUTES

BOARD OF DIRECTORS

STEVE BRANDAU
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Presented remotely by Arthur Ternersesian, Keenan & Associates

Board directed Consultant to come back at May meeting with updated reserve funding for Stabilization and IBNR to take into account repercussions from COVID-19

Motion to approve the fully-funded status of the IBNR by Director Vander Poel; Second by Director Mendes; Motion approved unanimously

15. Receive Consultant's Report on the Health Claims Data (I)

Presented by Bordan Darm, Keenan & Associates

16. Receive Consultant's Report on SJVIA JPA Administration Alternatives and Direct SJVIA Staff to Conduct an RFP for Outsourcing JPA Administration Including JPA Management, JPA Administration, Financial/Auditing Services, and Legal Counsel (A)

Presented by Bordan Darm, Keenan & Associates

Board wishes to maintain current JPA administration and management of the SJVIA and not pursue any outsourcing alternatives at this time

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

Director Shuklian shared a positive report utilizing the 98point6 mobile application for healthcare related services

18. Adjournment

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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Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
February 18, 2022 9:00 AM**

Consent Agenda

19. Approve and Authorize President to Sign Settlement Agreement and General Release with Gallagher Settlement Benefit Services, Inc., to Receive Payment of \$7,000,000 in Exchange for a Release of all Claims to Settle 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 Cans No. 1:17-cv-00861-LIO-EPG (A)
20. Approval of Minutes – Board Meeting of December 10, 2021 (A)
21. Receive Update on Plan Year 2022 Anthem High Deductible PPO Pharmacy Discounts Through IngenioRx (A)
22. Receive Update on the Self-Funded Medical and Dental Claims Audit Through TFG Partners (A)
23. Approve Revised 2022 Board Meeting Calendar (A)

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



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**Meeting Location:
County of Tulare
Human Resources & Development Dept.
Innovation Conference Room
2500 W. Burrel Avenue
Visalia, CA 93291**

AGENDA DATE: May 6, 2022

ITEM NUMBER: Item 15

SUBJECT: Approve Amendment to Agreement with TFG Partners for Medical and Dental Claims Audit to Cover the 2021 and 2022 Plan Years (A)

REQUEST(S): That the Board approve and authorize the President to execute amendment to the agreement with TFG Partners.

DESCRIPTION:

The SJVIA entered into an agreement with TFG Partners on February 18, 2022 for a claims audit of self-insured medical and dental claims for the 2020 and 2021 plan years. While Anthem would allow an audit of the 2020 plan year, the Anthem contract with its providers does not allow for recoveries (provider reimbursements) prior to the immediate plan year (2022) and the immediate past plan year (2021).

Rather than conduct an audit on a plan year where no dollars can be recovered (2020), SJVIA staff and Keenan recommend that the agreement be amended to change the audit period where recoveries are possible.

The amendment to the TFG Partners agreement changes the timeframe of the audit from plan years 2020 and 2021, to plan years 2021 and 2022.

FISCAL IMPACT/FINANCING:

Allows for financial recovery for errors found in the audit periods.

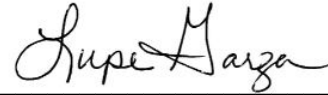
AGENDA: San Joaquin Valley Insurance Authority

DATE: May 6, 2022

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager

AMENDMENT NO. 1 TO SERVICE AGREEMENT

This Amendment No. 1 to Service Agreement (“Amendment 1”) is dated May 6, 2022, and is between TFG Partners, LLC, a Pennsylvania limited liability company (“**Contractor**”), and the San Joaquin Valley Insurance Authority, a California joint powers agency (“**SJVIA**”).

Recitals

On February 18, 2022, the SJVIA entered into a Service Agreement with the Contractor for a claims audit of self-insured medical and dental claims for the 2020 and 2021 plan years (“Service Agreement”).

The parties now desire to enter into this Amendment 1 to amend the Service Agreement to provide that the claims audit of self-insured medical and dental claims under the Service Agreement will cover the 2021 plan year and the 2022 plan year.

The parties therefore agree as follows:

1. Capitalized terms in this Amendment 1 have the same meaning as such terms have in the Service Agreement, unless specified otherwise.
2. Recital paragraph B of the Service Agreement is amended to read as follows: “The SJVIA desires to conduct a claims audit of the Plan Year 2021 and of the Plan Year 2022 self-insured Medical and Dental claims.”
3. The first paragraph, under “Scope of Services,” of Exhibit A is amended to read as follows: “TFG Partners will review 100 percent of SJVIA’s medical claims administered by Anthem Blue Cross (“Anthem”) and Delta Dental (“Delta”) (each an “Administrator” and together, “Administrators”) under SJVIA’s eight benefit plan designs (“100% Claims Audit”), as provided in this Exhibit A. This review will cover the period the 2021 plan year and the 2022 plan year up to the maximum allowable period under SJVIA’s Administrative Service Agreements with Anthem and Delta.”
4. All provisions of the Service Agreement that are not modified by this Amendment 1 remain in full force and effect.

The parties are signing this Amendment 1 on the date stated in the introductory clause.

TFG Partners, LLC

SAN JOAQUIN VALLEY INSURANCE
AUTHORITY

Auke van Scheltinga, Partner

Steve Brandau
President, Board of Directors

Reviewed and recommended for approval.

SJVIA Manager