

AGENDA

BOARD OF DIRECTORS

ANDREAS BORGES
KUYLER CROCKER
NATHAN MAGSIG
BUDDY MENDES
BRIAN PACHECO
PETE VANDER POEL
J. STEVEN WORTHLEY

**Meeting Location:
Fresno County
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
October 27, 2017 9:00 AM**

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

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

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

6. Public Comment: At this time, members of the public may comment on any item, within the jurisdiction of the SJVIA, not appearing on the agenda. In order for everyone to be heard, please limit your comments to 3 minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.
7. Approval of Minutes – Board Meeting of August 25, 2017 (A)
8. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
9. Approve Proposed 2018 Board Meeting Calendar (A)
10. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)

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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11. Receive and File Auditor-Treasurer's First Quarter 2017-2018 Financial Report (I)
12. Receive and File 2014/2015 Audited Financial Statements (I)
13. Receive and File Notification of Member Entities' Intent to Terminate Participation in the SJVIA Effective January 1, 2018 (I)
14. Receive and File Consultant's Report on SJVIA Wellness Activities (I)
15. Receive and Approve Consultant's Report and Recommendation for Vendor to Perform Audit on 2016 and 2017 PBM Claims Through Envolve (A)
16. Receive Update on the County of Tulare's Kaiser Senior Advantage Rates (A)
17. Receive Update on the County of Fresno's EPO Anthem Admin Fee (A)
18. Receive and Approve Recommendation to Implement Pricing Code Changes for Non-Participating Professional Services on the County of Fresno's Anthem PPO 250, HDPPPO 1500, HDPPPO 3000 Plans, and City of Marysville's Anthem PPO 250 Plan, Effective with the 2018 Plan Year (A)
19. Receive and File Consultant's Medical, Dental, and Vision Experience Reports Through August 2017 (I)
20. Receive Update on the Reinsurance Program and Risk Share Arrangement Plan Renewal for Plan Year 2018 (I)
21. Receive and File Consultant's Report on Loan Repayment (I)
22. Receive Consultant's Update on Upcoming SJVIA Strategy Meeting (A)
23. Approve and Authorize the President to Sign a Resolution Establishing a Policy of the SJVIA for Sharing Information With its Members. (A)
24. Adjournment

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**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
August 25, 2017 9:00 AM**

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

All Directors present.

4. Approval of Agenda (A)

Motion to approve by Director Magsig; Seconded by Director Worthley;
Motion approved unanimously.

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.

Public comments were made by Sandra Brock, Bobby Bloyed, Jonathan Ramos, and Laura Hernandez.

Agenda Item 16, Closed Session, moved to this point in the Board Meeting.

16. 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.

No comments.

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2800 W. Burrel Avenue
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August 25, 2017 9:00 AM**

6. Approval of Minutes—Board Meeting of July 14, 2017 (A)

Motion to approve by Director Crocker; Seconded by Director Mendes;
Motion approved unanimously.

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

Director Vander Poel commented that we must be mindful of getting the SJVIA into a better financial position. The SJVIA has loans from respective counties and the loans are going to be repaid, but how? What will be the formal policy for repayment of loans? Once the SJVIA gets into a position of having reserves in excess of the Incurred But Not Reported (IBNR) levels, that would be considered surplus and that could be used to repay the loans. We need to have a policy adopted by the Board and direct Staff to bring something back in the future.

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

Presented by Lawrence Seymour, County of Fresno

Director Vander Poel requested, for future presentations, that specific dollar amounts for bank account balances be included to support cash flow projections.

Director Magsig commented that once the Anthem bank account is sufficiently funded to pay claims, amounts above the INBR reserve could be included in an investment pool and earn some interest.

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**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
August 25, 2017 9:00 AM**

9. Request the Board Approve an Extension of Notification by SJVIA Member Entities of Their Intent to Terminate from 120 Days as Provided in Section 9 of the SJVIA Participation Agreement to 90 Days (A)

Presented by Paul Nerland, County of Fresno

Motion to approve by Director Worthley; Seconded by Director Crocker; Motion approved unanimously.

10. Receive Consultant's Report on the SJVIA Mobile Mammography Vendor RFP, Approve SJVIA Staff Recommendation, and Authorize President to Execute Agreements Subject to Approval of SJVIA Counsel and Staff (A)

Presented by Matthew Szenderski, Keenan & Associates

Motion to approve by Director Worthley; Seconded by Director Magsig; Motion approved unanimously.

11. Receive and File Consultant's Report Update on the SJVIA Wellness Vendor RFP (I)

Presented by Matthew Szenderski, Keenan & Associates

Public comments made by Riley Talford, Sandra Brock, and Santiago Ocegüera.

Director Vander Poel commented that this was an Information item and asked Counsel if the Board needs to take action to extend the item to allow time to conduct finalist interviews.

Motion to hold over the Item for recommendation until the next Board meeting made by Director Magsig; Seconded by Director Worthley; Motion approved unanimously.

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**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
August 25, 2017 9:00 AM**

12. Direct Staff to Give Thirty (30) Days Written Notice to Chimienti & Associates Insurance Services of the Intent to Terminate Agreement as Provided in Section 4, Item C of that Agreement (A)

Presented by Paul Nerland, County of Fresno

Motion to approve by Director Mendes; Seconded by Director Crocker;
Motion approved unanimously.

13. Direct Staff to Give Ninety (90) Days Written Notice to US Script, Inc. (DBA Envolve Pharmacy Solutions) of the Intent to Terminate Agreement as Provided in Section 4.2 of that Agreement (A)

Presented by Rhonda Sjostrom, County of Tulare

Motion to approve by Director Worthley; Seconded by Director Magsig;
Motion approved unanimously.

14. Receive and File Consultant's Report on SJVIA Plan Experience Through June, 2017 (I)

Presented by Bordan Darm, Keenan & Associates

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**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
August 25, 2017 9:00 AM**

15. Receive Consultant's 2018 Underwriting Renewal Report, Finalize and Approve 2018 Rates and Fees, Authorize Consultant and SJVIA Staff to Negotiate Agreements, and President to Execute Agreements Subject to Approval of SJVIA Counsel and Staff (A)

Presented by Bordan Darm, Keenan & Associates

Director Vander Poel made comments that he would hope that any assumptions made in the renewal, such as PBM disruption and HMO migration to EPO, would be conservative and actuarially sound.

Public comments made by Jennifer Jenton, Santiago Ocegueda, Bobby Bloyed, John Adams, and Sandra Brock.

Motion to approve by Director Worthley to:

- Accept Anthem Self-Funded Medical rates and fees as outlined in Consultant's Renewal report
- Kaiser - Maintain 2017 Rates
- Delta Dental – Accept Renewal with a two year rate guarantee as follows:
 - DHMO – accept renewal with increase of 5.36%
 - PPO – accept renewal with 2% subsidized rates, along with a Premium Holiday for January 2018
- VSP Option 3 – Accept 2% increase to rates and two year rate guarantee

Seconded by Director Crocker; Motion approved unanimously.

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During the Board Meeting, Item 16, Closed Session, was moved to after Item 5, Public Comment.

16. 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
17. Adjournment

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County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
October 27, 2017 9:00 AM**

AGENDA DATE: October 27, 2017
ITEM NUMBER: Item 9
SUBJECT: Approve Proposed 2018 Board Meeting Calendar (A)
REQUEST(S): That the Board of Directors approve the proposed 2018 Board Meeting Calendar

DESCRIPTION:

The proposed schedule recommends six meetings of your Board in 2018 and maintains the tradition of alternating meeting locations between the County of Fresno and the County of Tulare with meeting times scheduled from 9:00am to 12:00pm. Your Board may elect to adopt other dates and times or add meetings based on SJVIA business and your availability. Adopting dates today will allow staff to reserve locations and publish the final 2018 SJVIA Board Calendar.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:

Paul Nerland
SJVIA Manager

Rhonda Sjostrom
SJVIA Assistant Manager



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Board of Directors Meetings—2018

SCHEDULE

<u>Date</u>	<u>Time</u>	<u>City</u>	<u>Location</u>
February 16, 2018 (Friday)	9:00am - 12:00pm	Fresno	FCERA Board Chambers
April 27, 2018 (Friday)	9:00am - 12:00pm	Visalia	Tulare County BOS Chambers
July 20, 2018 (Friday)	9:00am - 12:00pm	Fresno	FCERA Board Chambers
August 24, 2018 (Friday)	9:00am - 12:00pm	Visalia	Tulare County BOS Chambers
October 26, 2018 (Friday)	9:00am - 12:00pm	Fresno	FCERA Board Chambers
December 7, 2018 (Friday)	9:00am - 12:00pm	Visalia	Tulare County BOS Chambers

LOCATIONS:

FCERA - Fresno County Employee Retirement Association

7772 N Palm Avenue
 Fresno, CA 93711

Tulare County Board of Supervisors Chambers

2800 W. Burrel Avenue
 Visalia, CA 93291

TCERA - Tulare County Employee Retirement Association*

136 N. Akers Street
 Visalia, CA 93291

*Alternate location should Tulare County Board of Supervisors Chambers not be available



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Fresno County Board of Supervisors
Board Chambers
2281 Tulare Street, Room 301
Fresno, CA 93721
October 27, 2017 9:00 AM

AGENDA DATE: October 27, 2017

ITEM NUMBER: Item 10

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:

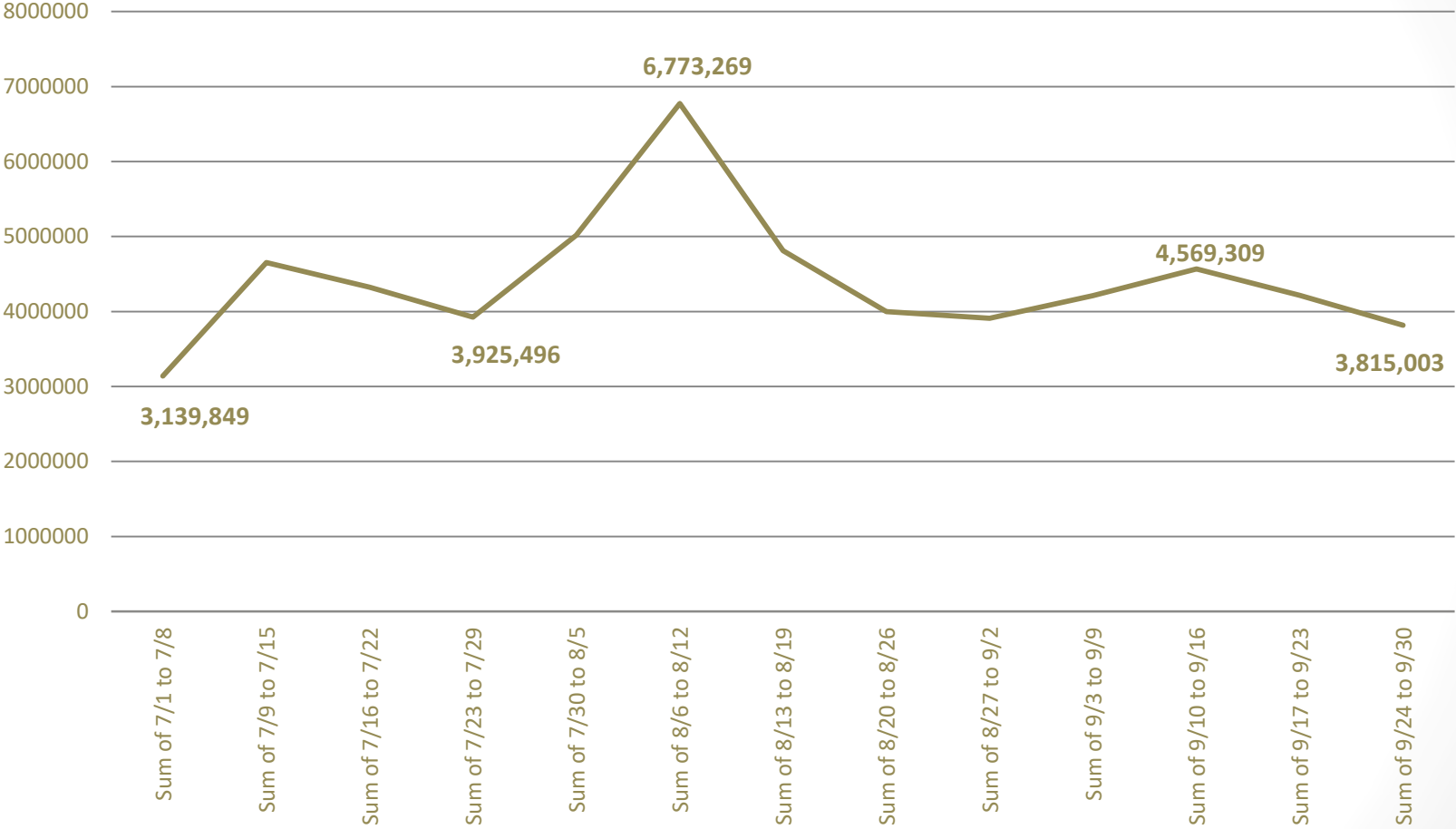


Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

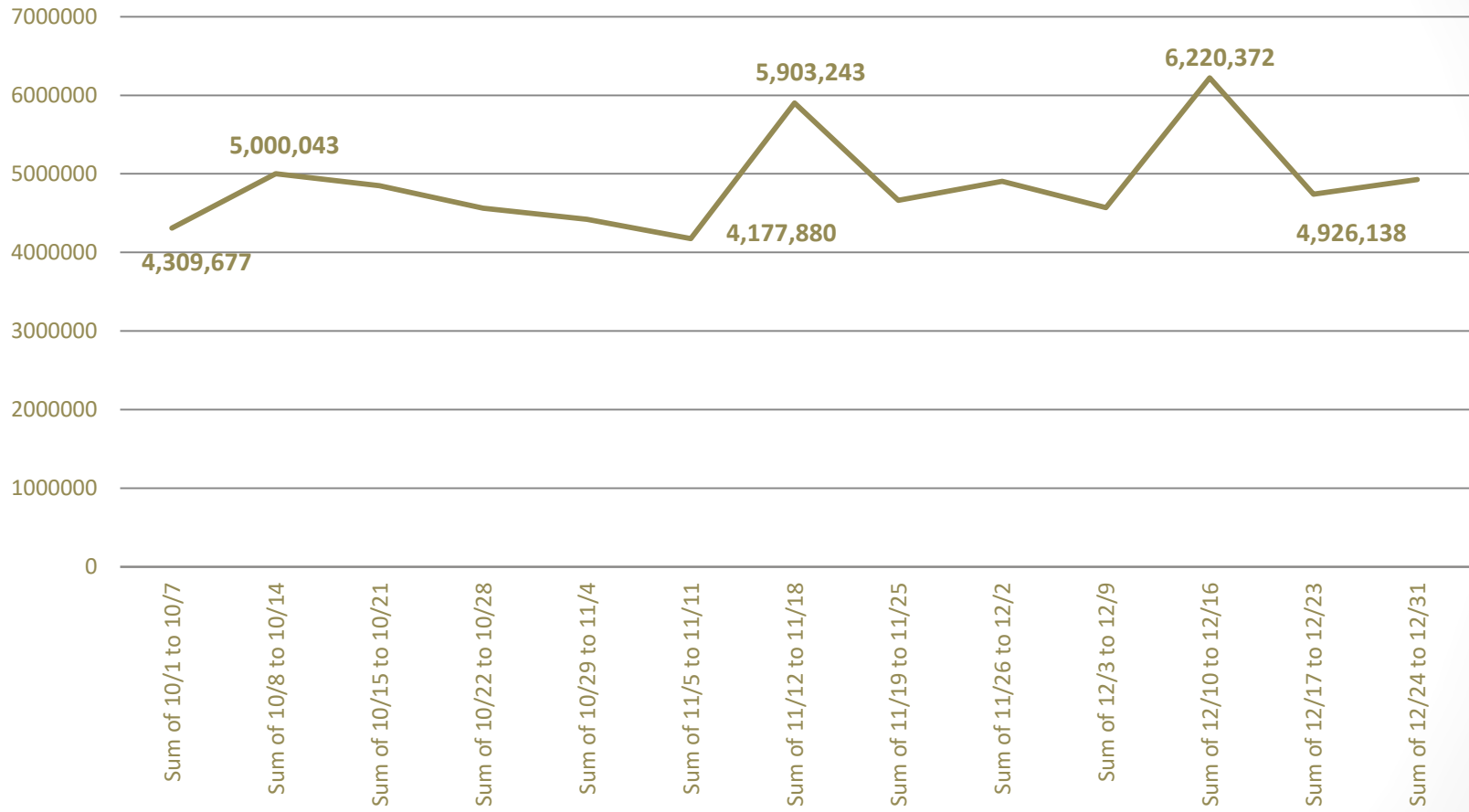
SJVIA Cash Flow Projections

October 27, 2017

FIRST QUARTER WEEKLY AVERAGE



SECOND QUARTER WEEKLY AVERAGE



Runout For Departing Cities

- 19 entities - Expected claims run-out of **\$2,408,633** dollars
 - 68%, or \$1,637,870 in January 2017
 - 14%, or \$337,209 in February 2017
 - Remaining 18%, or \$433,554 March 2017 through August 2017
- Actual PPO Claims from 9/1/17 to 10/15/17 ~ **\$18K**
 - 12 months for medical claims
 - 13 months for Rx claims

Sutter Runout through 10/16/17

- Sutter County 4/30/17 departure-expected claims run-out of **\$1,621,750** dollars~72% of IBNR has been realized

	IBNR Estimates		IBNR Actuals	
May-17	1,102,790.00	68%	645,656.00	40%
Jun-17	227,045.00	14%	324,661.00	20%
Jul-17	113,523.00	7%	98,427.00	6%
Aug-17	64,870.00	4%	51,758.00	3%
Sep-17	48,653.00	3%	7,084.00	0.44%
Oct-17	32,435.00	2%	45,961.00	2.83%
Nov-17	16,218.00	1%		
Dec-17	16,216.00	1%		
	1,621,750.00	100%	1,173,547.00	72.27%

- Just under 28%, or \$448,203 runout estimated through December 2017.



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Meeting Location:
Fresno County Board of Supervisors
Board Chambers
2281 Tulare Street, Room 301
Fresno, CA 93721
October 27, 2017 9:00 AM

AGENDA DATE: October 27, 2017
ITEM NUMBER: 11
SUBJECT: Receive and File Auditor-Treasurer's First Quarter 2017-2018 Financial Report (I)
REQUEST(S): That the Board Receives and Files First Quarter 2017-2018 Financial Report


DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

San Joaquin Valley Insurance Authority
Estimated Statement of Net Position
As of September 30, 2017
(UNAUDITED)

ASSETS

Current assets:

Cash and cash equivalents	\$3,750,861
Due from other governmental units	200,000
Total current assets	3,950,861

Noncurrent assets:

Other receivables	1,250,618
Total noncurrent assets	1,250,618
Total assets	5,201,479

LIABILITIES

Current liabilities:

Accounts payable	2,895,845
Unearned member contributions	3,060,525
Unpaid claims and claims adjustment expenses	1,284,000
Total current liabilities	7,240,370

Noncurrent liabilities:

Due to other governmental units	9,887,669
Total noncurrent liabilities	9,887,669
Total liabilities	17,128,039

NET POSITION

Unrestricted	(11,926,560)
Total net deficit	\$ (11,926,560)

Note:

This statement of net position is presented on an accrual basis. Certain related adjustments presented in this report are estimates. Additionally, this statement of net position does not include an IBNR accrual. Of the nine million currently loaned to SJVIA, five million is payable to the County of Fresno and four million is payable to the County of Tulare.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
ACTUALS VS. BUDGETED RECEIPTS & DISBURSEMENTS
FOR THE THREE MONTHS ENDED SEPTEMBER 30, 2017
(UNAUDITED)

	Year-To-Date			
	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE
RECEIPTS				
TOTAL RECEIPTS	34,305,638	\$29,043,401	(\$5,262,237)	(15%)
DISBURSEMENTS: Fixed				
1 Specific & Aggregate Stop Loss Insurance (PPO)	274,104	235,362	38,742	14%
2 Anthem ASO Administration & Network Fees (PPO)	447,730	411,897	35,833	8%
3 Chimenti Associates/Hourglass Administration(PPO & Anthem HMO)	176,376	149,609	26,767	15%
4 Benefit Consulting	127,195	196,800	(69,605)	(55%)
5 SJVIA Administration	82,290	333,034	(250,744)	(305%)
6 Wellness	84,796	0	84,796	100%
7 Communications	16,957	0	16,957	100%
8 Anthem HMO Pooling	314,887	295,968	18,919	6%
9 Anthem HMO Administration/Retention	509,377	484,705	24,672	5%
10 ACA Reinsurance (PPO & HMO)	70,659	43,555	27,104	38%
TOTAL FIXED DISBURSEMENTS	2,104,371	2,150,930	(46,559)	(2%)
DISBURSEMENTS: Claims				
11 Projected Paid Medical & Rx Claims-PPO and Non-Cap HMO	20,721,490	14,770,121	5,951,369	29%
12 Anthem MMP HMO Capitation	3,567,195	3,239,349	327,846	9%
TOTAL CLAIMS DISBURSEMENTS	24,288,685	18,009,470	6,279,215	26%
DISBURSEMENTS: Premiums				
13 Delta Dental	1,773,311	1,442,253	331,058	19%
14 Vision Service Plan	273,890	206,491	67,399	25%
15 Kaiser Permanente	6,411,108	5,864,249	546,859	9%
TOTAL PREMIUM DISBURSEMENTS	8,458,309	7,512,993	945,316	11%
TOTAL DISBURSEMENTS	34,851,365	27,673,393	7,177,972	21%
16 Change in Reserve	(545,727)	1,370,008	1,915,735	351%
COMBINED DISBURSEMENTS & CHANGES IN RESERVES	\$34,305,638	\$29,043,401	(\$5,262,237)	(15%)

*The approved budget contains assumptions that may differ throughout the fiscal year. The budget amounts presented in this report are estimates, and are presented irrespective of the timing of those assumptions.

Note: These schedules are on the cash basis.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
ANALYSIS OF ADMINISTRATION, WELLNESS & COMMUNICATIONS (FEES) - RECEIPTS & DISBURSEMENTS
FOR THE THREE MONTHS ENDED SEPTEMBER 30, 2017
(UNAUDITED)

		Year-To-Date		
		SJVIA FEES		
		Administration (Line 5)	Wellness (Line 6)	Communications (Line 7)
<u>FY 17-18</u>				
Receipts*		59,494	72,215	14,833
Disbursements:				
Auditor-Treasurer Services		57,935		
Legal Services		137,662		
Personnel Services		104,247		
Insurance (Liability, Bond, Etc)		19,036		
Audit Fees		10,880		
Bank Service Fees		3,274		
Wellness				
Communications				
Total Disbursements**		333,034		
Change in Administration, Wellness & Communications Reserve		(\$273,540)	\$72,215	\$14,833

*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.

Note: These schedules are on the cash basis.

San Joaquin Valley Insurance Authority
Schedule of Cash Flow by Month
For the Three Months Ended September 2017
(UNAUDITED)

	JULY	AUGUST	SEPTEMBER	TOTAL
BEGINNING CASH BALANCES:				
Claims Funding Account (294)	\$ 1,022,409	\$ 798,242	\$ 653,950	\$ 1,022,409
Claims Main Account (819)	1,974,075	2,190,435	3,855,604	1,974,075
Investment Pool	-	-	-	-
Total Beginning Balances	2,996,484	2,988,677	4,509,554	2,996,484
RECEIPTS:				
Claims Funding Account (294)	3,107,397	3,849,768	2,890,848	9,848,013
Claims Main Account (819)	8,498,699	11,625,886	8,922,632	29,047,217
Investment Pool	-	-	-	-
	11,606,096	15,475,654	11,813,480	38,895,230
DISBURSEMENTS:				
Claims Funding Account (294)	3,331,564	3,994,060	2,814,262	10,139,886
Claims Main Account (819)	8,282,339	9,960,717	9,252,899	27,495,955
Investment Pool	-	-	-	-
TOTAL DISBURSEMENTS	11,613,903	13,954,777	12,067,161	37,635,841
ENDING CASH BALANCES:				
Claims Funding Account (294)	798,242	653,950	730,536	730,536
Claims Main Account (819)	2,190,435	3,855,604	3,525,337	3,525,337
Investment Pool	-	-	-	-
Total Ending Balances	\$ 2,988,677	\$ 4,509,554	\$ 4,255,873	4,255,873
Less Outstanding Checks				(505,012)
Cash per Estimated Statement of Net Position			<u>\$ 4,255,873</u>	<u>3,750,861</u>

Note: These schedules are on the cash basis.

Glossary of Terms:

Actuals vs. Budgeted Receipts & Disbursements

1 Specific & Aggregate Stop Loss Insurance (PPO)

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

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

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

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

3 Chimienti Associates/Hourglass Administration (Anthem & Kaiser)

Chimienti & Associates is an independent vendor providing consolidated billing, eligibility, automated enrollment and Section 125 administrative services. Hourglass and ASI are subcontractors to Chimienti Associates that assist in these administrative processes. This line is for health plans excluding HealthNow/Blue Shield.

4 Benefit Consulting

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

5 SJVIA Administration

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

6 Wellness

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

7 Communications

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

8 Anthem HMO Pooling

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

9 Anthem HMO Administration/Retention

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

10 ACA Reinsurance/PCORI (PPO & HMO)

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

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

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

12 Anthem MPP HMO Capitation

Glossary of Terms:

Actuals vs. Budgeted Receipts & Disbursements

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

13 Delta Dental

Premium for entities covered under the SJVIA Delta Dental program.

14 Vision Service Plan

Premium for entities covered under the SJVIA VSP Vision program.

15 Kaiser Permanente

Premium for entities covered under the SJVIA Kaiser HMO program.

16 Change in Reserve

Excess receipts over claims, premiums and fixed costs.

Estimated Statement of Net Position

17 Due from other governmental units

These represent premiums due to SJVIA from various participants.

18 Other receivables

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

19 Accounts payable

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

20 Unearned member contributions

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

21 Unpaid claims and claims adjustment expenses

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

22 Due to other governmental units

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

23 Unrestricted Net Position

This represents the assets less any liabilities.



BOARD OF DIRECTORS

ANDREAS BORGEAS

KUYLER CROCKER

NATHAN MAGSIG

BUDDY MENDES

BRIAN PACHECO

PETE VANDER POEL

J. STEVEN WORTHLEY

Meeting Location:
Fresno County Board of Supervisors
Board Chambers
2281 Tulare Street, Room 301
Fresno, CA 93721
October 27, 2017 9:00 AM

AGENDA DATE: October 27, 2017

ITEM NUMBER: 12

SUBJECT: Receive and File 2014-2015 Audited Financial Statements (I)

REQUEST(S): That the Board Receives and Files the 2014-2015 Audited Financial Statements

DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:

A handwritten signature in blue ink that reads "Oscar J. Garcia".

Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

**SAN JOAQUIN VALLEY INSURANCE
AUTHORITY**

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

**FOR THE YEAR ENDED
JUNE 30, 2015**

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

JUNE 30, 2015

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INDEPENDENT AUDITOR'S REPORT

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

Report on the Financial Statements

We have audited the accompanying financial statements of San Joaquin Valley Insurance Authority (the Authority), a component unit of the County of Fresno, California, as of and for the year ended June 30, 2015, and the related notes to the financial statements, which collectively comprise the Authority's basic financial statements as listed in the table of contents.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

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

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

677 Scott Avenue
Clovis, CA 93612

tel 559.299.9540

fax 559.299.2344

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the San Joaquin Valley Insurance Authority, as of June 30, 2015, and the respective changes in financial position, and cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matters

Required Supplementary Information

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

Accounting principles generally accepted in the United States of America require that the Claims Development Information on pages 20-21 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated October 16, 2017, on our consideration of the Authority's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Authority's internal control over financial reporting and compliance.

Price Pange & Company

Clovis, California
October 16, 2017

BASIC FINANCIAL STATEMENTS

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

STATEMENT OF NET POSITION
JUNE 30, 2015

Current Assets:	
Cash and cash equivalents	\$ 1,605,607
Due from other governmental units	6,566,743
Other receivable	853,460
Investment income receivable	14,662
Prepaid expenses	<u>56,345</u>
Total current assets	<u>9,096,817</u>
Noncurrent Assets:	
Deposits receivable	1,071,670
Investments	<u>3,130,204</u>
Total noncurrent assets	<u>4,201,874</u>
Total assets	<u>13,298,691</u>
LIABILITIES	
Current Liabilities:	
Accounts payable	2,509,667
Due to other governmental units	466,808
Unearned member contributions	651,196
Unpaid claims and claims adjustment expenses	<u>7,109,678</u>
Total current liabilities	<u>10,737,349</u>
Noncurrent Liabilities:	
Due to other governmental units	<u>954,162</u>
Total noncurrent liabilities	<u>954,162</u>
Total liabilities	<u>11,691,511</u>
NET POSITION	
Unrestricted	<u>1,607,180</u>
Total net position	<u>\$ 1,607,180</u>

The notes to the financial statements are an integral part of this statement.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET POSITION
FOR THE YEAR ENDED JUNE 30, 2015

Operating Revenues:	
Member contributions	<u>\$ 87,599,167</u>
Total operating revenues	<u>87,599,167</u>
Operating Expenses:	
Claims and claims adjustment expenses	85,195,060
Administrative expenses	<u>6,917,501</u>
Total operating expenses	<u>92,112,561</u>
Operating income (loss)	<u>(4,513,394)</u>
Nonoperating Revenues:	
Investment income	<u>44,029</u>
Total nonoperating revenues	<u>44,029</u>
Change in net position	(4,469,365)
Net position, beginning of year	<u>6,076,545</u>
Net position, end of year	<u><u>\$ 1,607,180</u></u>

The notes to the financial statements are an integral part of this statement.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED JUNE 30, 2015

Cash flows from operating activities:	
Cash received from members	\$ 110,253,032
Cash received from reinsurance & refunds	4,107,701
Cash paid to vendors	(28,000,915)
Cash paid for claims	<u>(88,381,559)</u>
Net cash provided by (used in) operating activities	<u>(2,021,741)</u>
Cash flows from investing activities:	
Liquidation of investments	<u>2,008,267</u>
Net cash provided by (used in) investing activities	<u>2,008,267</u>
Net increase (decrease) in cash and cash equivalents	(13,474)
Cash and cash equivalents - beginning	<u>1,619,081</u>
Cash and cash equivalents - ending	<u>\$ 1,605,607</u>

**Reconciliation of Operating Income (Loss) to Net Cash
Provided by (Used in) Operating Activities:**

Operating income (loss)	\$ (4,513,394)
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:	
(Increase) decrease in due from other governmental units	795,796
(Increase) decrease in other receivables	2,000,586
(Increase) decrease in deposits receivable	531,692
(Increase) decrease in prepaid expenses	(13,516)
Increase (decrease) in accounts payable	409,490
Increase (decrease) in unearned member contributions	407,551
Increase (decrease) in due to other governmental units	(28,870)
Increase (decrease) in unpaid claims and claims adjustment expenses	<u>(1,611,076)</u>
Total adjustments	<u>2,491,653</u>
Net cash provided by (used in) operating activities	<u>\$ (2,021,741)</u>

Noncash Investing Activities

Changes in unrealized gain (loss) on investments	\$ (11,992)
Accrued investment income	<u>56,021</u>
Total noncash investing activities	<u>\$ 44,029</u>

The notes to the financial statements are an integral part of this statement.

NOTES TO THE BASIC FINANCIAL STATEMENTS

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2015

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

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

A. Reporting Entity

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

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

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

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

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

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2015

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

A. Reporting Entity (Continued)

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

- City of Oakdale, City of Hanford, City of Modesto, City of Hughson, and Kings County Superior Courts, City of Clovis (effective January 1, 2015)
- San Joaquin Valley Air Pollution Control District (effective February 1, 2015)
- City of Escalon (effective March 1, 2015)

B. Basis of Accounting

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

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

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

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

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

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2015

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

C. Basis of Presentation

Since San Joaquin Valley Insurance Authority is both an insurance-purchasing pool and a risk-sharing pool, the Authority's activities include both acting as an insurance purchaser and as an insurer. For the activities for which the Authority was acting as an insurance purchaser, GASB Statement No. 10 states that public entity risk pools that do not accept, transfer or pool risk among participants but instead transfer that risk to commercial insurers by purchasing insurance are acting as insurance purchasers and not insurers. Accordingly, operating statements of these pools should report insurance purchasing service revenue (if any) and administrative costs. Amounts collected or due from pool participants and remitted to the insurance carriers should be reported as a net liability. For the activities for which the Authority was acting as an insurer, operating statements should report member contributions as well as claims and administrative expenses.

D. Assets, Liabilities and Net Position

1. Cash

For purposes of the Statement of Cash Flows, the Authority considered all cash in banks to be cash. Cash includes three bank accounts with the JPMorgan Chase Bank.

2. Investments

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

3. Due from Other Governmental Units

Certain revenues are earned by the Authority during the current reporting period but are not received until after the beginning of the next fiscal year. These revenues are reported as due from other governmental units in the financial statements.

4. Deposits Receivable

The Authority has made the required minimum claims deposit to Anthem Blue Cross, and the deposit will be returned to the Authority when the Authority discontinues the agreement with Anthem Blue Cross. The minimum claims deposit held by Anthem Blue Cross as of June 30, 2015 is \$1,071,670.

5. Member Contributions

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

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2015

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

D. Assets, Liabilities and Net Position (Continued)

6. Accounts Payable

Certain costs are incurred by the Authority during the current reporting period but are not paid until after the beginning of the next fiscal year. These costs are reported as payables in the financial statements. The Authority's current accounts payable balance of \$2,509,667 as of June 30, 2015, is related to certain contract services and payments for eligibility administration and consulting fees as well as amounts collected or due from pool participants and remitted to the insurance carriers. Adjustments to estimates are charged or credited to expense in the periods in which they are made.

7. Due to Other Governmental Units

The County of Fresno has made a required minimum claims deposit of \$884,432 to Anthem Blue Cross on behalf of the Authority. The Authority will repay the County of Fresno after receiving refunds from Anthem Blue Cross. Additionally, \$536,538 of excise taxes is due to the federal government. The current and noncurrent due to other governmental units as of June 30, 2015 are \$466,808 and \$954,162, respectively.

8. Unpaid Claims and Claims Adjustment Expenses

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

9. Reinsurance

In the ordinary course of business, the Authority reinsures certain risks with commercial insurers through contractual agreements, commonly referred to as reinsurance ceded. These agreements serve to limit the Authority's potential losses for large aggregate and individual losses. Reinsurance permits recovery of a portion of losses from reinsurers, although it does not discharge the primary liability of the Authority as direct insurer of the risks reinsured. A contingent liability exists with respect to reinsurance ceded to the extent that any reinsurer is unable to meet its obligation assumed under the reinsurance agreements. The Authority does not report reinsured risk as liabilities unless it is probable that those risks will not be covered by reinsurers. Premiums ceded to reinsurers during fiscal year 2015 were \$2,244,758, and the amounts recovered from reinsurers during fiscal year 2015 were \$1,302,386.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2015

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

D. Assets, Liabilities and Net Position (Continued)

10. Net Position

Net position is reported in three categories as follows:

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

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

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

11. Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

NOTE 2 – CASH AND CASH EQUIVALENTS

Summary of Deposits

Cash and cash equivalents as of June 30, 2015 are classified in the accompanying financial statements as follows:

Statement of net position:

Cash and cash equivalents	<u>\$ 1,605,607</u>
Total cash and cash equivalents	<u>\$ 1,605,507</u>

Cash and cash equivalents as of June 30, 2015 consist of the following:

Deposits with financial institutions	<u>\$ 1,605,607</u>
Total cash and cash equivalents	<u>\$ 1,605,607</u>

Custodial Credit Risk

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

As of June 30, 2015, the Authority’s deposits with financial institutions in excess of federal depository insurance limits were held in fully collateralized accounts, as permitted by the California Government Code.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2015

NOTE 3 – DUE FROM OTHER GOVERNMENTAL UNITS

The Authority's current due from other governmental units balance of \$6,566,743 is related to insurance premiums, claims reserve, eligibility administration service fees, consulting fees and other administrative fees due from County of Fresno. As of June 30, 2015, all of the "due from other governmental units" are considered by management to be collectible. Therefore, no allowance for doubtful accounts has been recognized.

NOTE 4 – INVESTMENTS

The Authority maintained an external position in the County of Tulare Investment Pool from July 2014 to January 2015. This pool has significant regulatory oversight as delineated in both the County of Tulare's Investment Policy and the California Government Code. For example, the County of Tulare's Investment Policy directs that all investments should be made in accordance with the County Treasurer's Investment Policy and California Government Code §27000 et. seq., and §53600 et. seq. The Policy also directs that the administration of idle funds should be performed in accordance with the prudent investor standard as stated in California Government Code §§27000.3 and 53600.3. The Policy lists the Treasurer's primary goals for the investment of the portfolio as (in order of priority as per California Government Code §§27000.5 and 53600.5): safety, liquidity and yield. The Policy also directs the County of Tulare Treasury Oversight Committee to annually review and monitor the Investment Policy and cause an annual audit to determine the Treasurer's compliance with the Investment Policy.

In January 2015, the Authority withdrew its external position in the County of Tulare Investment Pool and reinvested the funds in the County of Fresno Investment Pool. This pool has significant regulatory oversight as delineated in both the County of Fresno Treasury Investment Pool Investment Policy and the California Government Code. For example, the County of Fresno Treasury Investment Pool Investment Policy directs that all investments should be made in accordance with the County of Fresno Treasury Investment Pool Investment Policy and the procedures established by the Auditor-Controller/Treasurer-Tax Collector. The Policy also directs that the administration of the portfolio should be performed in accordance with the prudent investor standard. The Policy lists the Treasurer's primary goals for the investment of the portfolio as legality, safety, liquidity, return on investment & local community reinvestment. The Policy also directs the County of Fresno Treasury Oversight Committee to annually review and monitor the Investment Policy and cause an annual audit to determine the Treasurer's compliance with the Investment Policy.

The Authority's investment is recognized at fair value. It is expressed as a percentage of the Authority's position (.119019569%) in the total estimated fair value of the County of Fresno's investment pool at June 30, 2015 (\$2,629,991,201). The Authority's investment is \$3,130,204 as of June 30, 2015.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2015

NOTE 4 – INVESTMENTS (Continued)

Investments Authorized by the Authority’s Investment Policy

The SJVIA Investment Policy was revised in November 2014 due to modifications made in the County of Fresno and County of Tulare investment policies that would prevent SJVIA from investing in their pools. The following securities are now authorized investments for the San Joaquin Valley Insurance Authority Investment Pool:

Permitted Investments/Deposits	Government Code Limits %	Investment Policy Limits %	Investment Policy Term Limit	Rating
U.S. Government Securities	No Limit	100%	5 years	N/A
Securities issued by United States Government Sponsored Enterprises	No Limit	100%	5 years	N/A
Bankers Acceptances (1)	40%	40%	180 days	N/A
Commercial Paper	40%	40%	270 days	P-1, A-1
Negotiable Certificates of Deposit (2)	40%	30%	13 months	P-1, A-1 or 4 Star
Non-negotiable Certificates of Deposit (2)	No Limit	50%	13 months	P-1, A-1 or 4 Star
Account Registry Service Deposits	30%	15%	Overnight/Weekend	N/A
Repurchase Agreements	No Limit	15%	Overnight/Weekend	N/A
Medium Term Notes	30%	30%	5 years	A
LAIF (3)	No Limit	\$50,000,000	5 years	N/A
Mutual Funds (4)	20%	20%	5 years	AAA, AAa
Asset of Mortgage Backed Securities	20%	20%	5 years	AA
Bonds, notes or warrants of the State of California and any local agency within California	No Limit	No limit	No limit	N/A
Fresno County and Tulare County treasury pool	No Limit	No limit	No limit	N/A

(1) The SJVIA investment policy limits any investment in bankers acceptances to the top 150 world banks as determined by their total assets and limited to those institutions in this group whose short term debt is of prime quality and of the highest ranking as provided for by Moody’s or Standard and Poor’s (P-1, A-1+).

(2) Banks, savings associations or federal associations having a "4 Star" or higher rating as provided by Bauer Financial, Inc. or a comparable rating service. For negotiable certificates of deposit, no more than 5 percent of the money shall be invested in any one institution. Negotiable certificates of deposit and account registry service deposits combined shall not exceed 30% of the portfolio. For nonnegotiable certificates of deposit, no more than 15 percent of the money shall be invested in any one institution.

(3) State Treasury policy limits the investment in LAIF, excluding bond and note proceeds. Government Code does not place a percentage limit on the amount of money that may be invested in LAIF.

(4) Diversified management companies investing in the securities and obligations as authorized by California Government Code, Sections 53601, et seq., shall either (1) attain the highest ranking or the highest letter and numerical rating provided by two of the largest nationally recognized rating services, or (2) have an investment adviser registered with the SEC with at least five years of experience investing in the securities authorized by code sections noted in the SJVIA investment policy and with assets under management in excess of \$500,000,000. Diversified management companies issuing shares of beneficial interest that are money market funds registered with the Securities and Exchange Commission (SEC) under the Investment Act of 1940 shall either (1) attain the highest ranking or the highest letter and numerical rating provided by not less than two nationally recognized statistical rating organizations, or (2) retain an investment adviser registered or exempt from registration with the SEC with not less than five years’ experience managing money market mutual funds with assets under management in excess of \$500,000,000. Only 10 percent of the money may be invested in any one mutual fund.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2015

NOTE 4 – INVESTMENTS (Continued)

Disclosures Relating to Interest Rate Risk

Interest rate risk is the risk that changes in market interest rates will adversely affect the fair value of an investment. Generally, the sensitivity of an investment's fair value to changes in market interest rates is proportional to the length of the maturity of an investment. The Authority monitors the interest rate risk inherent in its portfolio by measuring the weighted average maturity of its portfolio. The Authority's interest rate risk policies are reflected in the "Investments Authorized by the Authority's Investment Policy" section by virtue of the disclosure of its policy to only invest in certain authorized investments with authorized percentage limits, terms and ratings. The weighted average maturity of the County of Fresno investment pool as of June 30, 2015 is 2.2 years.

Investments with Fair Values Highly Sensitive to Interest Rate Fluctuations

As of June 30, 2015 and during the 2014-2015 fiscal year, the Authority did not hold or purchase investments that were highly sensitive to interest rate fluctuations.

Disclosures Relating to Credit Risk

Generally, credit risk is the risk that an issuer of an investment will not fulfill its obligation to the holder of the investment. This is measured by the assignment of a rating by a nationally recognized statistical rating organization. The County of Fresno Investment Pool is not rated. The Authority's credit risk policies are reflected in the "Investments Authorized by the Authority's Investment Policy" section by virtue of the disclosure of its policy to only invest in certain authorized investments with authorized percentage limits, terms and ratings.

NOTE 5 – RECONCILIATION OF CLAIMS LIABILITIES

Liabilities for claims are based on undiscounted estimates of the ultimate net cost of settling all claims which are incurred but unpaid at year-end, including claims incurred but not reported. The following represents changes in liabilities for the Authority during the fiscal year ended June 30, 2015:

Changes in the balance of claims liabilities during the fiscal year is as follows:

	<u>2015</u>	<u>2014</u>
Unpaid claims and claim adjustment expenses at beginning of year	\$ 8,720,755	\$ 8,113,277
Incurred claims and claim adjustment expenses:		
Provision for insured events of current year	85,195,058	74,523,532
Decrease in provision for insured events of prior years	<u>-</u>	<u>-</u>
Total incurred claims and claim adjustment expense	<u>85,195,058</u>	<u>74,523,532</u>
Payments:		
Claims and claim adjustment expenses attributable to insured events of current year	77,594,079	67,720,407
Claims and claim adjustment expenses attributable to insured events of prior years	<u>9,212,056</u>	<u>6,195,647</u>
Total payment	<u>86,806,135</u>	<u>73,916,054</u>
Total unpaid claims and claim adjustment expenses at end of the year	<u>\$ 7,109,678</u>	<u>\$ 8,720,755</u>

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2015

NOTE 6 – COMMITMENTS AND CONTINGENCIES

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

NOTE 7 – RISK MANAGEMENT

The Authority is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; and errors and omission. During the year ended June 30, 2015, the Authority carried insurance through various commercial carriers all risks of losses. No settlements have exceeded coverage levels in place during fiscal year 2014-2015.

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

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

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2015

NOTE 8 – SUBSEQUENT EVENTS

The Authority's Board of Directors has elected to open membership consideration to other public agencies. The goal is to increase membership, further reduce imbedded overhead cost and leverage additional growth to improve the Authority's negotiating capabilities with plan vendors in California. The following public agencies joined the Authority after June 30, 2015:

- County of Sutter, Sutter County Superior Courts, and City of Marysville (effective July 1, 2015)

As of October 16, 2017, twenty-two public agencies have elected to leave the Authority on or before January 1, 2018, with three public agencies expected to remain for the 2018 calendar year.

As of October 1, 2017, the Authority has obtained operating loans totaling five-million dollars from the County of Fresno and four-million dollars from the County of Tulare. The County of Fresno loan is expected to be repaid by December 30, 2021, or earlier if sufficient funds are available. The County of Tulare loan is expected to be repaid by June 30, 2018, or earlier if sufficient funds are available. Each loan is accruing interest at its respective county's treasury pool interest rate.

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REQUIRED SUPPLEMENTARY INFORMATION

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

CLAIMS DEVELOPMENT INFORMATION
JUNE 30, 2015

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

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

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

CLAIMS DEVELOPMENT INFORMATION
JUNE 30, 2015

	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
(1) Required contribution and investment revenue				
Earned	\$ 37,177,277	\$ 71,106,229	\$ 83,391,236	\$ 89,887,953
Ceded	<u>953,519</u>	<u>1,911,418</u>	<u>1,940,663</u>	<u>2,244,758</u>
Net earned	36,223,758	69,194,811	81,450,573	87,643,195
(2) Unallocated expenses	2,385,290	5,000,268	6,159,114	6,917,501
(3) Estimated claims and expenses, end of fiscal year				
Incurred	30,233,575	67,195,841	75,886,191	86,497,444
Ceded	<u>249,031</u>	<u>1,555,632</u>	<u>1,362,659</u>	<u>1,302,386</u>
Net incurred	29,984,544	65,640,209	74,523,532	85,195,058
(4) Net paid (cumulative) as of:				
End of fiscal year	23,901,668	57,532,430	67,720,407	77,594,079
One year later	28,318,935	63,725,119	77,893,672	-
Two years later	27,175,135	63,726,540	-	-
Three years later	27,175,135	-	-	-
(5) Reestimated ceded claims and expenses	249,031	1,555,632	1,362,659	1,302,386
(6) Reestimated net incurred claims and expenses:				
End of fiscal year	29,984,544	65,640,209	74,523,532	85,195,058
One year later	28,324,433	63,726,540	74,523,532	-
Two years later	27,175,135	63,726,540	-	-
Three years later	27,175,135	-	-	-
(7) Increase (decrease) in estimated net incurred losses and expenses from end of fiscal year	(2,809,409)	(1,913,669)	-	-

Note that the current year net paid (cumulative) amounts for 2012 and 2013 are adjusted to the vendor's actual claims lag reports and basic claims information not appearing on the vendor's actual claims lag reports. Consequently, the current year and prior year differences may represent adjustments of the former actuary's calculations to the actual claims lag reports, not necessarily only additional payments as would normally be the case. Additionally, payments for the 2014 year reflect an amount that exceeds the net claims incurred. This is primarily due to claims related refunds and stop-loss proceeds, which results in lower net claims expense on the financial statements than claims ultimately paid.

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OTHER INDEPENDENT AUDITOR'S REPORT

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

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

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the San Joaquin Valley Insurance Authority (the Authority), Fresno, California, as of and for the year ended June 30, 2015, and the related notes to the financial statements, which collectively comprise of the Authority's basic financial statements, and have issued our report thereon dated October 16, 2017.

Internal Control Over Financial Reporting

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

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

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

677 Scott Avenue
Clovis, CA 93612

tel 559.299.9540

fax 559.299.2344

Compliance and Other Matters

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

Purpose of this Report

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

Price Pange & Company

Clovis, California
October 16, 2017

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

SCHEDULE OF FINDINGS AND RESPONSES
FOR THE YEAR ENDED JUNE 30, 2015

SECTION I – SUMMARY OF AUDITOR'S RESULTS

Financial Statements

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

SECTION II – FINANCIAL STATEMENT FINDINGS

None reported.



BOARD OF DIRECTORS

- ANDREAS BORGEAS
- KUYLER CROCKER
- NATHAN MAGSIG
- BUDDY MENDES
- BRIAN PACHECO
- PETE VANDER POEL
- J. STEVEN WORTHLEY

Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
October 27, 2017 9:00 AM

AGENDA DATE: October 27, 2017

ITEM NUMBER: Item 13

SUBJECT: Receive and File Notification of Member Entities’ Intent to Terminate Participation in the SJVIA Effective January 1, 2018 (I)

REQUEST(S): That the Board receive the Notification of the City of Ceres and the City of Waterford’s Intent to Terminate Participation in the SJVA Effective January 1, 2018.

DESCRIPTION:

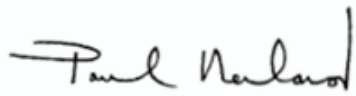
At the August 25, 2018 meeting, the Board approved a motion to extend the notification by SJVIA Member Entities of their intent to terminate from 120 days as provided in Section 9 of the SJVIA Participation Agreement to 90 days.

The SJVIA has received official notification of termination, effective January 1, 2018, from the City of Ceres and the City of Waterford.

FISCAL IMPACT/FINANCING:

Estimated impact of run out claims for the entities leaving the SJVIA is approximately \$625,565. This includes a 15% margin.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager



OFFICE OF THE CITY MANAGER
CITY OF CERES
2720 SECOND STREET
CERES, CA 95307
209-538-5751
209-538-5650 FAX
toby.wells@ci.ceres.ca.us

CITY COUNCIL

Chris Vierra, Mayor
Bret Durossette Mike Kline
Ken Lane Linda Ryno

September 26, 2017

Rhonda Sjostrom
SJVIA Manager
2900 West Burrell Avenue
Visalia, CA 93291

Paul Nerland
SJVIA Manager
2220 Tulare Street, 14th Floor
Fresno, CA 93721

Sent via email:
sjvia-admin@co.fresno.ca.us

Subject: Notice of Termination

Dear Ms. Sjostrom and Mr. Nerland:

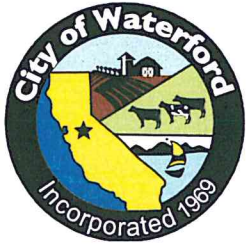
The City of Ceres joined the San Joaquin Valley Insurance Authority (SJVIA) in 2013 for the purpose of stabilizing medical premiums and providing consistent carrier options for the City and its employees. The SJVIA, as described in its New Member Underwriting Methodology, provided a "single risk pool" where "risk is shared among all members."

Beginning with the 2017 rate renewal, the SJVIA Board of Directors took actions that separated the two founding members, Counties of Fresno and Tulare, from the other member agencies, resulting in 20 of 23 non-founding members terminating their agreements with the SJVIA. During this year's 2018 rate renewal discussions the Board took further action to eliminate risk sharing except for the founding members, approving a 36.8% premium increase for approximately 4% of the HMO employee participants.

It is clear that the SJVIA is no longer a shared-risk pool and does not serve the best interests of the City of Ceres. Pursuant to Section 9(a) of the Participation Agreement, as amended at the August 25, 2017 SJVIA Board Meeting (Agenda Item 9), this letter shall serve as notice of the City's intent to terminate its agreement with the SJVIA, effective at the end of the 2017 plan year, December 31, 2017.

Sincerely,

Toby Wells
City Manager



Phone 209.874.2328

101 "E" Street
P.O. Box 199
Waterford, CA 95386

www.cityofwaterford.org

Michael Van Winkle
Mayor

Jose Aldaco
Vice-Mayor

Ken Krause
Council Member

Josh Whitfield
Council Member

Tom Powell
Council Member



September 8, 2017

San Joaquin Valley Insurance Authority
Paul Nerland, SJVIA Manager
2220 Tulare Street
Fresno, CA 93721

Re: Notice of Termination of Participation in SJVIA

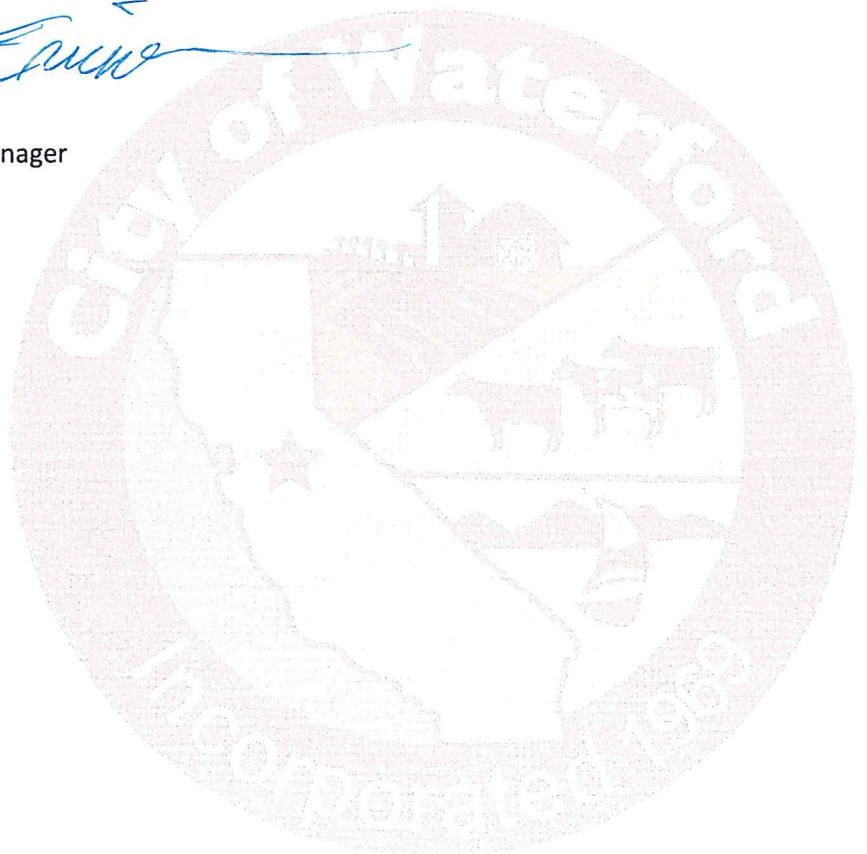
Dear Mr. Nerland,

This letter serves as a Notice of Termination of Participation on behalf of the City of Waterford ("City"), with the effective termination date of December 31, 2017. Although Section 9 of the Agreement requires 120 days advance written notice, the San Joaquin Valley Insurance Authority ("SJVIA") Board has authorized SJVIA members to terminate their participation effective December 31, 2017 with 90 days' notice.

Please accept this letter as the City's Notice of Termination, terminating participation in SJVIA as of December 31, 2017.

Sincerely,

Matt Erickson
Interim City Manager





BOARD OF DIRECTORS

ANDREAS BERGEAS
KUYLER CROCKER
NATHAN MAGSIG
BUDDY MENDES
BRIAN PACHECO
PETE VANDER POEL
J. STEVEN WORTHLEY

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
October 27, 2017 9:00 AM**

AGENDA DATE: October 27, 2017

ITEM NUMBER: Item 14

SUBJECT: Receive Consultant's Report on SJVIA Wellness Activities (I)

REQUEST(S): That the Board of Directors Receive the Consultant's Report on SJVIA Wellness Activities

DESCRIPTION:

Please see attached reports.

FISCAL IMPACT/FINANCING:

None at this time.

ADMINISTRATIVE SIGN-OFF:

Handwritten signature of Paul Nerland in black ink.

Paul Nerland
SJVIA Manager

Handwritten signature of Rhonda Sjostrom in black ink.

Rhonda Sjostrom
SJVIA Assistant Manager

**San Joaquin Valley Insurance Authority
Health Management Vendor Selection Update**

October 27, 2017

Background

- A request for proposal (RFP) to identify a third-party vendor for provision of comprehensive integrated employee health management program services to SJVIA was developed by the KeenanWell team and approved by the SJVIA Wellness Subcommittee on 7/31/17.
- The RFP was distributed by Keenan on 8/1/17 on behalf of SJVIA to eight vendors identified as prospective providers of the requested services.
- Of the eight vendors invited to submit a response to the RFP, seven vendors responded with a proposal by the 8/9/17 deadline; one vendor declined to submit a proposal due to the short submission timeframe.
- The seven proposals were reviewed by three members of the KeenanWell team assigned as health management consultants to the SVJIA, using a proposal evaluation matrix for scoring and commenting on the attributes of the services described in each proposal.
- The proposals were scored based on the six overall criteria and 40 specific program feature criteria, using a 5-point scale for each item.
- Based on the average of the total scores given by the KeenanWell team members for the overall criteria and the program feature criteria, the seven proposals were then ranked.
- The KeenanWell team then reported the results of the proposal evaluations and made recommendations based on the scores and evaluator comments.
- After discussion of the scores, rankings, and comments, the Wellness Subcommittee recommended the selection of five of the vendors for further consideration and for presentations of their proposed services.
- An extension of the timeline will be required to complete this selection process, which will result in delaying the launch of the program until late in the first quarter or early in the second quarter of 2018.

Selection Process Update

- Presentations by the five vendor finalists were provided onsite at the County of Tulare offices on 9/11/17 and 9/15/17 to the vendor evaluation team (composed of four members of the SJVIA Wellness Subcommittee and two members of the KeenanWell team).
- The finalists were asked to conduct their presentations using the Vendor Finalist Presentation Guidelines provided to them (see Appendix).
- From the information the vendor finalists presented, they were scored by the evaluation team based on the five criteria listed in the Vendor Finalist Presentation Scoring Matrix, using a 5-point scale for each criterion (see Appendix).
- Based on the average of the total scores given by the evaluation team, the two vendors with the top total scores were identified for further consideration, pending exploration of a) the potential for utilizing both of those two vendors to provide a comprehensive health management program that offers broad-based onsite program services (e.g., health coaching, classes, health fairs, program promotion, etc.) through a collaborative effort and b) cost considerations relative to the funding available for the 2018 and 2019 plan years.
- A final decision on the SJVIA Wellness Committee's recommendation for selection of the health management vendor is anticipated for the December SJVIA board meeting.

APPENDIX

SJVIA Health Management Vendor Finalist Presentation Guidelines

All SJVIA health management program vendor finalists were asked to adhere to the following presentation guidelines:

- 1) Arrive a few minutes prior to the time of the their presentation, which must cover the following:
 - a) 20 minutes: Provide an overview of the health management services identified in their response to the RFP, including
 - i) Their company's overall capabilities and primary service components for providing a comprehensive integrated health management program to address the needs of individuals at various risk levels
 - ii) Their company's experience in providing these program services to a population such as the employees served by SJVIA
 - iii) The unique features offered by their company for SJVIA's health management program that distinguish it as better than their competitors
 - b) 20 minutes: Provide a demo of the web-based health management platform that would be used for SJVIA's program
 - c) 5 minutes: Present the pricing for the health management services they would offer to SJVIA (standard costs, any additional costs)
 - d) 30 minutes: This last part of the session is devoted to addressing any questions from the SJVIA and Keenan staff.
- 2) They must be able to cover all of the items listed within the time frames allotted; no time extensions will be given.
- 3) They have been asked to bring **12 hard copies** of their presentation for distribution at the meeting.

SJVIA Health Management Vendor Finalist Presentation Scoring Matrix

Instructions: Please score the finalist vendor based on their company’s strengths for each of the key features listed below, using scale of 1 to 5, with 1 being “very weak” and 5 being “very strong.”

Vendor:			
Key Features	Details	Score (1-5)	Comments
Overall Capabilities	Overall capabilities and primary service components for providing a comprehensive integrated health management program to address the needs of individuals at various risk levels		
Experience	Experience in providing these program services to a population such as the employees served by SJVIA		
Competitive Edge	Unique features offered by the vendor that distinguish that company as better than its competitors		
Health Management Platform	Level of sophistication and comprehensiveness; user-friendliness and attractiveness of appearance		
Pricing	Standard costs vs. extra costs (e.g., for customization)		
TOTAL SCORE			

Overall Comments:

**San Joaquin Valley Insurance Authority
Wellness Program Activities Update**

October 27, 2017

Walking Works “Tie Breaker” Challenge

- County of Tulare challenged County of Fresno to a one-day Walking Works “Tie Breaker” challenge on September 28, 2017.
- Challenge was determined by the percentage of registered employees for each group who logged steps.
 - County of Fresno: 1,228 registered participants who logged steps
 - County of Tulare: 670 registered participants who logged steps
- County of Fresno was declared winner of the challenge.

Health Fair Events

- County of Tulare held their Health Fair on September 28, 2017. Keenan was in attendance and provided Walking Works registration support and promoted the upcoming Health Trails Challenge.
- County of Fresno will be holding their Health Fair on October 25, 2017. Keenan will be attending the event providing Health Trails registration support.

Mobile Mammography

- SJVIA launched Mobile Mammography screenings through a new vendor, LifeSaving Images, at the County of Tulare Health Fair on Thursday, September 28, 2017.
- County of Fresno hosted Mobile Mammography screening events between October 2-5, 2017.
- The County of Tulare will host their remaining 6 events in November, wrapping up the campaign on November 14, 2017.
- Registration numbers for the Mobile Mammography screenings have been solid, and feedback from participants has been very positive.

Health Trails

- SJVIA launched the online challenge, Health Trails, on October 16, 2017.
- Health Trails is a 6-week challenge where participants will have the opportunity to track exercise in minutes, water and produce consumption.
- All SJVIA members who successfully log 300 virtual miles during the challenge will earn a \$25 gift card.

Wellness Program Logo and Tag Line

- SJVIA is finalizing their wellness program logo and tag line. Over 1,000 SJVIA members provided a sample tag line on the interest survey. The Wellness Subcommittee is still working through the options. Once a logo is finalized it will be submitted to the board for approval.



BOARD OF DIRECTORS

- ANDREAS BORGEAS
- KUYLER CROCKER
- NATHAN MAGSIG
- BUDDY MENDES
- BRIAN PACHECO
- PETE VANDER POEL
- J. STEVEN WORTHLEY

Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
October 27, 2017 9:00 AM

AGENDA DATE: October 27, 2017

ITEM NUMBER: Item 15

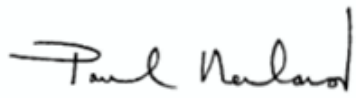
SUBJECT: Receive and Approve Consultant’s Report and Recommendation for Vendor to Perform Audit on 2016 and 2017 PBM Claims Through Envolve and Authorize President to Execute Agreement Subject to Approval of SJVIA Counsel and Staff (A)

REQUEST(S): That the Board approve recommended vendor to perform the audit of 2016 and 2017 PMB claims.

DESCRIPTION:
An independent auditor will inspect and audit the pharmacy benefit managers’ business records that directly relate to billings made to SJVIA for claims in accordance with reasonable audit practices.

FISCAL IMPACT/FINANCING:
Envolve will reimburse SJVIA \$25,000 for each annual audit. SJVIA would be responsible for any costs incurred, if charged by Envolve, for providing data or files needed to conduct the audit. The Vendor will request reimbursement for the auditor’s travel and out-of-pocket expenses.

ADMINISTRATIVE SIGN-OFF:



 Paul Nerland
 SJVIA Manager



 Rhonda Sjostrom
 SJVIA Assistant Manager



P.O. Box 1538
Rancho Cordova, CA 95741
License # 0451271

916.859.4900
916.859.7167 fax GS
www.keenan.com

Date: October 4, 2017

To: SJVIA Staff

From: Keenan & Associates

RE: PBM Audit Report Revised with Recommendation

Keenan & Associates contacted four organizations that conduct pharmacy benefit audits to request quotes to audit the SJVIA 2016 pharmacy benefit plan year:

- Aon Hewitt
- Mercer
- RSC
- TFG Partners.

Each was advised of the pharmacy plan and administrator that would be audited and the budget available. Responses were received from all four. An audit of a group's pharmacy benefit plan administrator may include the following minimum objectives:

- Review general contract provisions
 - Each type of drug is identified clearly (i.e. generic, brand, and specialty)
 - Plan Design and Provisions are applied accurately (i.e. Average Wholesale Price, Dispensing fee, Maximum Allowable Cost and Usual and Customary)
 - PBM Performance is clearly stated and criteria has been met
 - Formularies are reviewed and updated when necessary
 - Time and manner of claims processing
- Process for when new specialty products are released or reclassification of a drug and proper notification to members
- Confirm rebate contracts are reviewed
- Generic guarantees are included
- Audit claims processed

Recommendation of Vendor for PBM Audit for SJVIA

We are recommending SJVIA utilize the PBM audit services of TFG Partners. TFG Partners has proposed the most comprehensive and detailed audit for SJVIA considering the total budget available.

Summary of Quotes and Responses Received

- **Aon Hewitt \$40,000** - Perform a comprehensive financial and benefit audit. Please see Attachment A.
The quote is over the budget available.

- **Mercer \$25,000*** - Conduct an electronic claims audit of 100% of the retail and mail order pharmacy claims. Each claim will be reviewed from a financial and benefits perspective. Each claim will be independently re-priced, the plan design and benefit parameters reviewed for accurate administration, confirm if non-covered drugs were appropriately denied or payments properly documented and if specific days supply limits were correctly applied. Please see Attachment B.

*Mercer will bill for associated travel and expense, if needed.

A PBM Audit is one of the many services that Mercer offers. Mercer may not assign primary resources to a group that is not a current client utilizing their core suite of services.

- **Risk Stratification Consulting (RSC) \$25,000** - Provide a pharmacy benefit audit and data analysis service. A standard reconciliation of financial performance guarantees for AWP discounts and dispensing fees based upon the contract. 100% of paid claims will be tested by reviewing the contract, data files, client invoices, and running validation checks of key indicator fields. Please see Attachment C. *RSC is offering a suite of PBM audit services based upon the budget available and states that it should be completed within 30-60 days. In comparison, this proposal may not be as comprehensive as other vendors are offering.*

- **TFG Partners \$25,000*** - Conduct a 100% adjudication accuracy claims audit.

Provide an accurate and detailed audit data and insights into the administrative performance of the PBM with a variety of electronic audits, manual reviews and claim sample selection. A review of plan benefit compliance and exclusions, duplicate and erroneous claims, administrative technical correct coding, and discount pricing compliance. Please see Attachment D.

*TFG will request reimbursement for travel and out-of-pocket expenses.

TFG Partners is proposing the most comprehensive audit over a period of 5-6 months and assigning a dedicated team to complete the audit. They request a 100% claims review and subsequent on-site audit. Keenan & Associates pharmacy services team refers TFG Partners to their clients for independent auditing services.

Please Note: All four responses indicate that SJVIA will be responsible for any costs incurred from Envolve, the pharmacy benefit manager that will be audited, for providing data or files needed to conduct the audit.

Please contact Bordan or myself with any questions. Thank you.

Sincerely,



Dawn Almanzor
Sr. Account Manager
dalmanzor@keenan.com
916.859.7160 ext 4174



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Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
October 27, 2017 9:00 AM

AGENDA DATE: October 27, 2017

ITEM NUMBER: Item 16


SUBJECT: Receive Update on the County of Tulare’s Kaiser Senior Advantage Rates (A)

REQUEST(S): That the Board be apprised that two of the Senior Advantage combination rates required a rate increase and approve the recommendation that the difference be funded from the Kaiser reserve element that will be building in 2018.

DESCRIPTION:
 The SJVIA renewal for the County of Tulare’s Senior Advantage plan showed an overall rate decrease of 2.9%; however, the rates for the Subscriber with Medicare and Subscriber/Spouse with Medicare increased from 2017. At the August 25th SJVIA Board meeting, the Board adopted a 0% increase for all Kaiser coverage. The two rates showing increases will require partial funding from the 1,000,000+ Kaiser 2018 reserve build up. There are 11 subscribers in these two tiers.

FISCAL IMPACT/FINANCING:
 Approximately \$3,000

ADMINISTRATIVE SIGN-OFF:



 Paul Nerland
 SJVIA Manager



 Rhonda Sjostrom
 SJVIA Assistant Manager



San Joaquin Valley Insurance Authority (SJVIA)

Rate Exhibit - Clarifying Kaiser Renewal Rates

Effective Date: January 1, 2018

RENEWAL 2018

"Current" rates shown in the Board Renewal package for the 8/25 Board Mtg. These rates were taken from the 2017 Hourglass rate sheet.

ACTUAL Kaiser 2017 Sr. Advantage Rates

ACTUAL Kaiser 2018 Sr. Advantage Renewal rates

County of Tulare - Senior Advantage

Carrier Name Effective Date Plan Name Eligible Class Rating Structure	Current Kaiser 1/1/2017 Senior Advantage Retirees		Current Kaiser 1/1/2017 Senior Advantage Retirees		Renewal Kaiser 1/1/2018 Senior Advantage Retirees		\$\$ Difference	Annual Impact
	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers		
	Sub w/ Medicare	\$303.25	9	\$279.30	9	\$298.08		
Sub w/ Medicare + Sp Non-Medicare	\$1,084.48	0	\$1,060.53	0	\$1,035.81	0	(\$24.72)	
Sub Non-Medicare + Sp w/ Medicare	\$1,084.49	0	\$1,060.54	0	\$1,035.82	0	(\$24.72)	
Sub w/ Medicare + Sp w/ Medicare	\$582.54	2	\$558.59	2	\$596.15	2	\$37.56	\$901.44
Sub w/ Medicare + Child Non-Medicare	\$936.03	0	\$912.08	0	\$895.63	0	(\$16.45)	
Sub w/ Medicare + Children Non-Medicare	\$936.03	0	\$912.08	0	\$895.63	0	(\$16.45)	
Sub w/ Medicare + Sp w/ Medicare + Child Non-Medicare	\$1,363.79	0	\$1,339.84	0	\$1,333.91	0	(\$5.93)	
Sub w/ Medicare + Sp Non-Medicare + Child Non-Medicare	\$1,865.73	0	\$1,841.78	0	\$1,773.57	0	(\$68.21)	
Sub Non-Medicare + Sp w/ Medicare + Child Non-Medicare	\$1,865.74	0	\$1,841.79	0	\$1,773.58	0	(\$68.21)	
Sub w/ Medicare + Sp w/ Medicare + Children Non-Medicare	\$1,363.79	0	\$1,339.84	0	\$1,333.91	0	(\$5.93)	
Sub w/ Medicare + Sp Non-Medicare + Children Non-Medicare	\$1,865.73	0	\$1,841.78	0	\$1,773.57	0	(\$68.21)	
Sub Non-Medicare + Sp w/ Medicare + Children Non-Medicare	\$1,865.74	0	\$1,841.79	0	\$1,773.58	0	(\$68.21)	
Total:								\$2,930

CONFIDENTIAL: The information contained in this chart is intended for the exclusive use of the recipient in connection with the recipient's review of this proposal. It is not intended for any other purpose. The rates outlined are intended as a sample rate comparison only. Final rates may differ and are based upon actual enrollment, plan design(s) selected, and underwriting approval.



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Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
October 27, 2017 9:00 AM

AGENDA DATE: October 27, 2017

ITEM NUMBER: Item 17


SUBJECT: Receive Update on the County of Fresno’s Anthem EPO Fee (A)

REQUEST(S): That the Board be apprised of the increase in the County of Fresno’s EPO fee for Anthem and that the difference will be made up from the Anthem reserve element that will be building in 2018.

DESCRIPTION:
 After the August 25, 2017 SJVIA Board meeting, Keenan advised SJVIA Staff that the Anthem EPO administration fee was incorrect. The renewal utilized a fee of \$45.34, while the correct fee is \$48.08. The difference amounts to \$2.74 per employee per month. Keenan researched how this error occurred and determined that the HMO administration fee was used in the revised Anthem renewal instead of the EPO administration fee.

FISCAL IMPACT/FINANCING:
 The impact of this error is approximately \$105,000 for 2018. It is recommended this be funded from the County of Fresno’s 2018 Anthem EPO rates, which included \$1,135,000 in margin (3.00%). It should be noted that the 2018 renewal rates shall remain unchanged.

ADMINISTRATIVE SIGN-OFF:



 Paul Nerland
 SJVIA Manager



 Rhonda Sjostrom
 SJVIA Assistant Manager

T - Total Fixed Costs PEPM

With the final projected paid claims set, fixed costs need to be added to arrive at the total cost PEPM. Fixed costs are outlined in items U through AC. Most of these values will come from the SJVIA's vendor partners. The risk share pool charge is calculated based on the risk share exposure (D)/(J) total enrollment * trend factor (N) * (1+R) margin. The following table illustrates the fixed costs associated with each entity:

SJVIA Total Fixed Costs	2017 Current	2018 Renewal	
		PPO	EPO
Specific Stop-Loss Premium PEPM (Estimated)			
COF COF	\$18.64	\$23.38*	\$23.38*
COT COT	\$18.64	\$18.05*	\$18.05*
All Other @ \$75,000	\$18.64	\$385.30*	\$385.30*
Aggregate Stop-Loss Premium PEPM (Estimated)	\$1.19	\$1.03*	\$1.03*
Anthem Network & Admin. Fees			
ASO Admin Fee	\$30.75	\$32.34	\$43.85 \$46.59
Health & Wellness Services	\$1.78	\$1.49	\$1.49
Total ASO Admin Fee	\$32.53	\$33.83	\$45.34 \$48.08
Pooled Risk Charge			
COF	N/A	\$18.48	\$18.48
COT	N/A	\$12.06	\$12.06
Wellness	\$2.50	\$2.50	\$2.50
Claims Mgmt/Communication	\$0.50	\$0.50	\$0.50
Consulting Fee	\$3.35	\$3.35	\$3.35
SJVIA Fee	\$2.00	\$2.00	\$2.00
SJVIA Non-Founding Member Fee	\$2.00	\$2.00	\$2.00
Hourglass and ASI (Ben Admin System)			
COF	\$5.20	\$4.65	\$4.65
COT	\$5.20	\$3.90	\$3.90
Ceres	\$5.20	\$4.65	\$4.65
Marysville	\$5.20	\$3.65	\$3.65
Waterford	\$5.20	\$3.65	\$3.65
PCORI/Transitional Reinsurance	\$0.36	\$0.36	\$0.36

*Estimated

San Joaquin Valley Insurance Authority
Medical and Prescription Drug Renewal Projection
Effective January 1, 2018 through December 31, 2018
Underwriting Using Internal Pooling Point
EPO

Line	EPO Line Item/Description	Original Fresno			Revised Fresno		
		Medical	Rx	Total	Medical	Rx	Total
1	Non-Cap Paid Claims (July 2016 through June 2017)	\$19,923,198	\$9,869,500	\$29,792,698	\$19,923,198	\$9,869,500	\$29,792,698
2	Capitation Claims (July 2016 through June 2017)	\$11,787,032	\$0	\$11,787,032	\$11,787,032	\$0	\$11,787,032
3	Savings from HMO to EPO conversion	(\$1,944,860)	\$0	(\$1,944,860)	(\$1,944,860)	\$0	(\$1,944,860)
4	Savings from Change of PBM	\$0	(\$1,508,729)	(\$1,508,729)	\$0	(\$1,508,729)	(\$1,508,729)
5	Large Claim Adjustment (Pooling Level: \$450,000)	(\$681,808)	\$0	(\$681,808)	(\$681,808)	\$0	(\$681,808)
6	Adjusted Paid Claims	\$29,083,562	\$8,360,771	\$37,444,333	\$29,083,562	\$8,360,771	\$37,444,333
7	Pooled Claim Risk Adjustment (Fresno: \$250,000)	(\$716,348)	\$0	(\$716,348)	(\$716,348)	\$0	(\$716,348)
8	Adjusted Paid Claims	\$28,367,214	\$8,360,771	\$36,727,985	\$28,367,214	\$8,360,771	\$36,727,985
9	Beginning Reserves @ 6/30/2016	(\$2,098,837)	(\$616,921)	(\$2,715,758)	(\$2,098,837)	(\$616,921)	(\$2,715,758)
10	Ending Reserves @ 6/30/2017	\$1,960,467	\$592,170	\$2,552,637	\$1,960,467	\$592,170	\$2,552,637
11	Incurred Claims (July 2016 through June 2017)	\$28,228,844	\$8,336,020	\$36,564,864	\$28,228,844	\$8,336,020	\$36,564,864
12	Total Covered Employees (May 2016 through Apr 2017)	41,745	41,745	41,745	41,745	41,745	41,745
13	Claims Cost PEPM	\$676.22	\$199.69	\$875.91	\$676.22	\$199.69	\$875.91
14	Trend Factor	1.1224	1.1537	1.1295	1.1224	1.1537	1.1295
15	Projected Claims Cost Per Employee	\$758.99	\$230.38	\$989.37	\$758.99	\$230.38	\$989.37
16	Recommended Funding Margin	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
17	Adjusted Projected Claims	\$781.76	\$237.29	\$1,019.05	\$781.76	\$237.29	\$1,019.05
	Fixed Costs PEPM						
18	Specific Stop-Loss Premium PEPM (Estimate)			\$23.38			\$23.38
19	Aggregate Stop-Loss Premium PEPM (Estimate)			\$1.03			\$1.03
20	Risk Share Pool Charge			\$19.96			\$19.96
21	Anthem Network & Administrative Fees			\$45.34			\$48.08
22	All Other Program Fees			\$13.36			\$13.36
23	Total Fixed Costs			\$103.07			\$105.81
24	Required Premium PEPM			\$1,122.13			\$1,124.87
25	Current Premium PEPM			\$1,121.88			\$1,121.88
26	Required Increase			0.02%			0.27%
27	Current Subscribers (June 2017)	3,189	3,189		3,189	3,189	
28	Base Trend	8.00%	10.00%		8.00%	10.00%	
29	Months Trended	18	18		18	18	
30	Internal Pooling Point	\$250,000	N/A		\$250,000	N/A	
	Margin included in Rates			\$1,135,838			\$1,135,838
	Additional Cost for revised Anthem Admin fee			\$0			\$104,854
	Revised Margin included in Rates			\$1,135,838			\$1,030,984
	Margin included in Rates			3.00%			2.72%

Notes:

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

Assumes 10% stop loss renewal increase for 2018. For all other 2018 fixed cost fees, we assumed known changes from 2017.

Large claim credits above are obtained only from Anthem medical reports. Envolv Rx large claims have not been reconciled in the underwriting projections.



BOARD OF DIRECTORS

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J. STEVEN WORTHLEY

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
October 27, 2017 9:00 AM**

AGENDA DATE: October 27, 2017

ITEM NUMBER: Item 18

SUBJECT: Receive and Approve Recommendation to Implement Pricing Code Changes for Non-Participating Professional Services on the County of Fresno's Anthem PPO 250, HDPPPO 1500, HDPPPO 3000 Plans, and City of Marysville's Anthem PPO 250 Plan, Effective with the 2018 Plan Year (A)

REQUEST(S): That the Board adopts the implementation of Anthem's modified pricing mixer in order to reduce reimbursement to non-participating providers when unidentified procedure codes are submitted for claims reimbursement.

DESCRIPTION:

Claims that are submitted from non-participating providers without an identifiable ICD-10 code are currently being processed at the full billed amount as opposed to utilizing a reduced percentile of the billed amount based on average cost within a specified geographical area. This results in higher claim reimbursements going to non-participating providers.

The utilization of the mixed pricing modifier provides a larger data base of procedure codes that correlate to the unidentified ICD-10 codes. Additionally, this will provide more accurate geographical costs for certain procedures thereby reducing out of network claims reimbursement by discounting the full billed amount prior to processing. Note: This change would not impact the County of Tulare's PPO/HDPPPO plans because Tulare's non-par schedule is different than what was initially installed for Fresno and Marysville.

FISCAL IMPACT/FINANCING:

To get a better understanding of the savings to the SJVIA, Anthem requested a sampling of County of Fresno claims for 2016 non-par DXL and Lab charges. Anthem ran the information through the modified pricing mixer,

AGENDA: San Joaquin Valley Insurance Authority

DATE: October 27, 2017

which never allows for more to be paid than the negotiated fee. Here is the summary of the savings for this scenario:

Billed Amount	Allowed Amount	Repriced Using Different Mixer	Savings
\$951,869	\$708,933	\$326,616	\$382,317

Just using the non-participating x-ray and lab codes as an example, the total billed was \$951,869. Had the new pricing mixer been in place the SJVIA would have saved \$382,317 in one year.

Members utilizing non-network providers may experience higher out of pocket costs once the modifier is in place therefore encouraging increased utilization of network providers.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager



BOARD OF DIRECTORS

ANDREAS BORGEAS
KUYLER CROCKER
NATHAN MAGSIG
BUDDY MENDES
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PETE VANDER POEL
J. STEVEN WORTHLEY

Meeting Location:
Fresno County
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
October 27, 2017 9:00 AM

AGENDA DATE: October 27, 2017

ITEM NUMBER: Item 19

SUBJECT: Receive and File Consultant’s Medical, Dental, and Vision Experience Reports Through August 2017 (I)

REQUEST(S): That the Board receive and file the consultant’s report on the SJVIA plan performance through August 2017

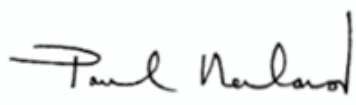
DESCRIPTION:

The report shows that on a total cost basis through August 2017, the medical premium of \$53,736,188 exceeded total cost of \$52,080,431 for a surplus position of \$1,655,657 or a 96.9% loss ratio. The Dental and Vision coverages are fully insured. The Dental coverage has a slight surplus position; however, the Vision coverage is in a minor deficit position.

FISCAL IMPACT/FINANCING:

The 2017 plan experience over the first eight months has developed a \$1,655,657 Medical surplus, a \$37,108 Dental surplus, and a -\$6,655 Vision deficit. This does not include loan repayment or reserve build up requirements.

ADMINISTRATIVE SIGN-OFF:

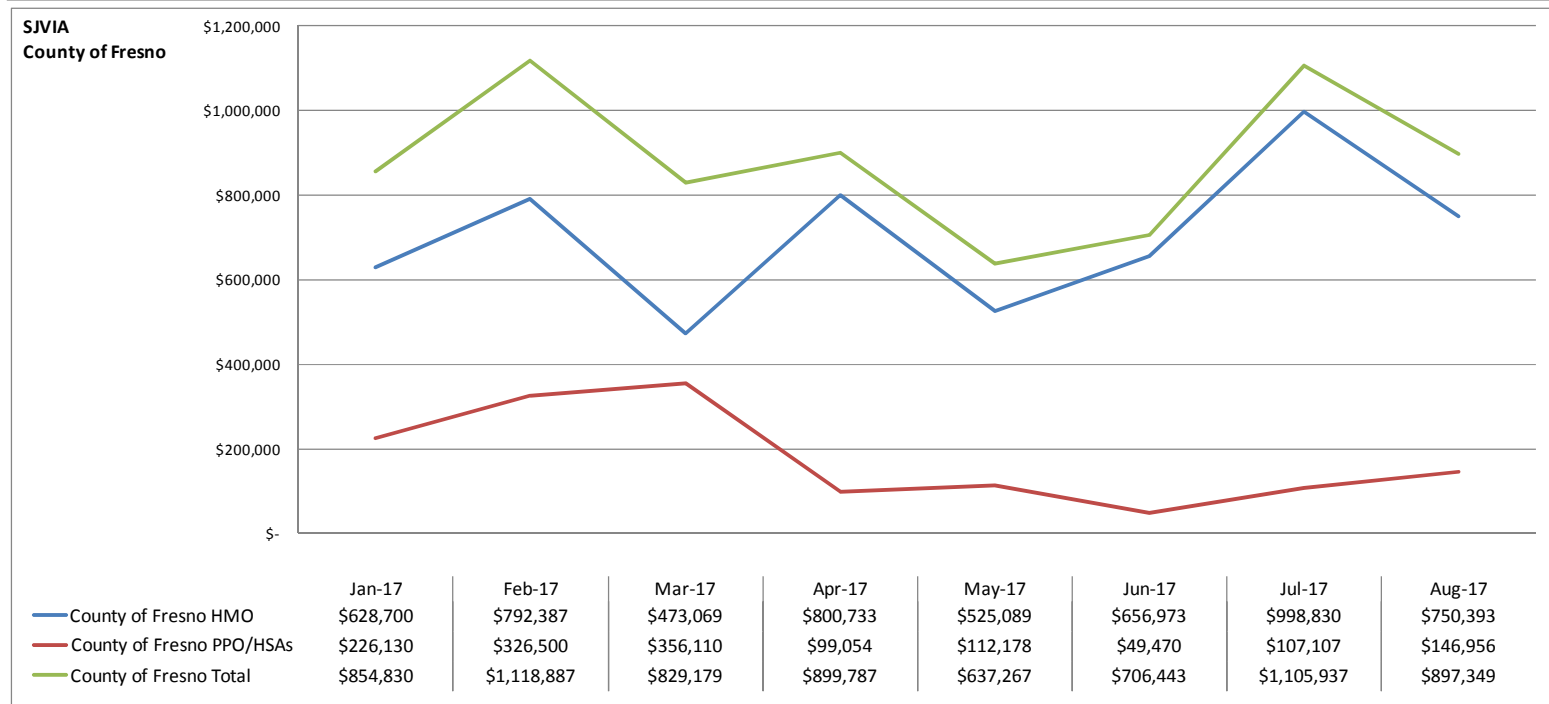
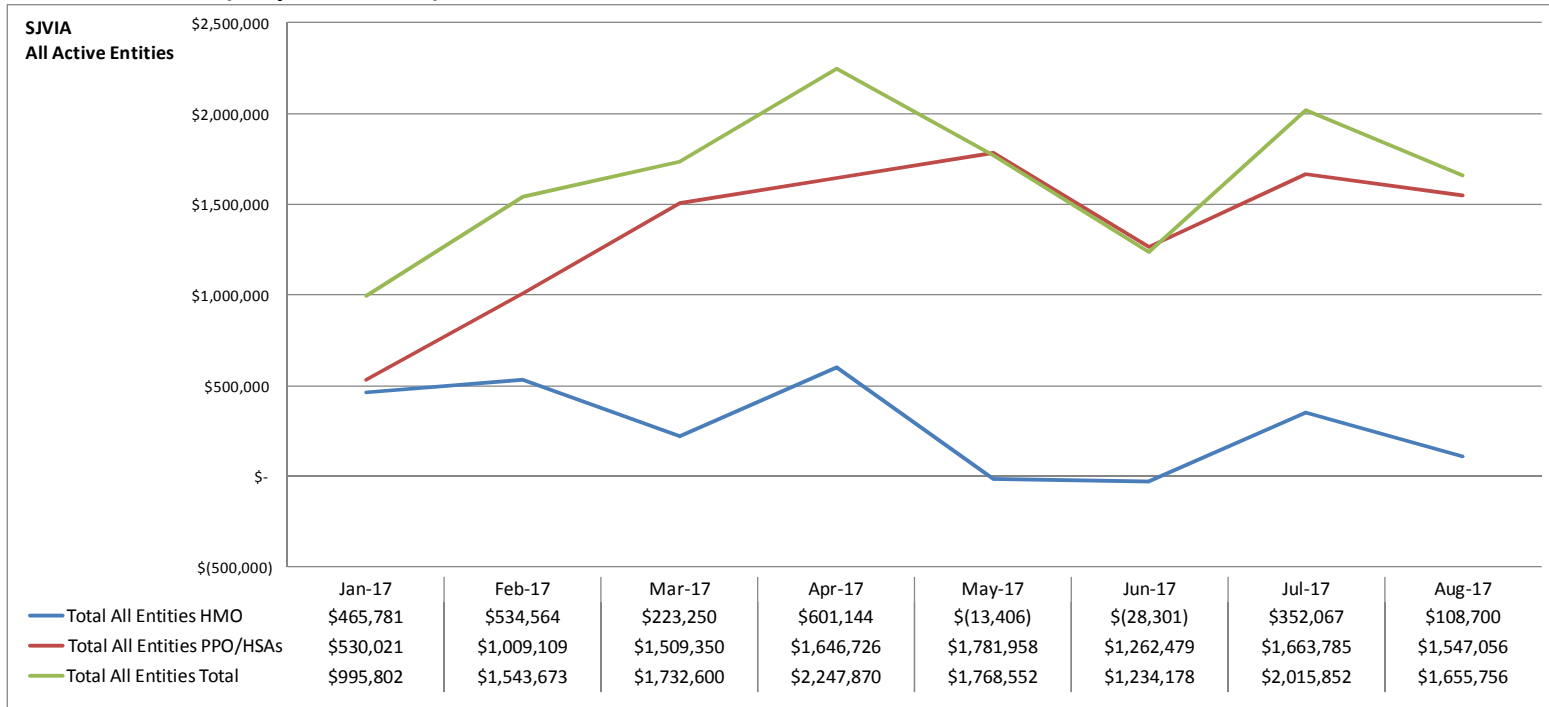


Paul Nerland
SJVIA Manager

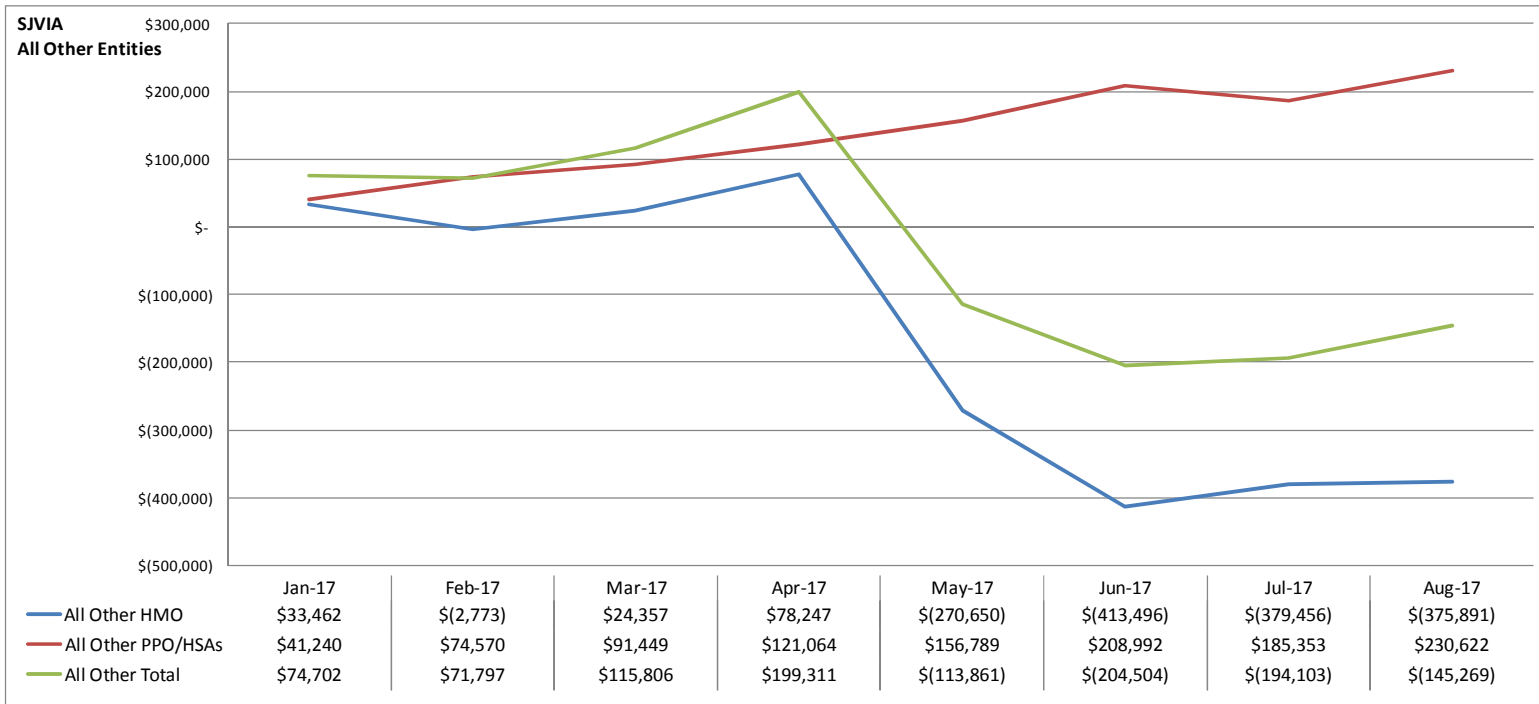
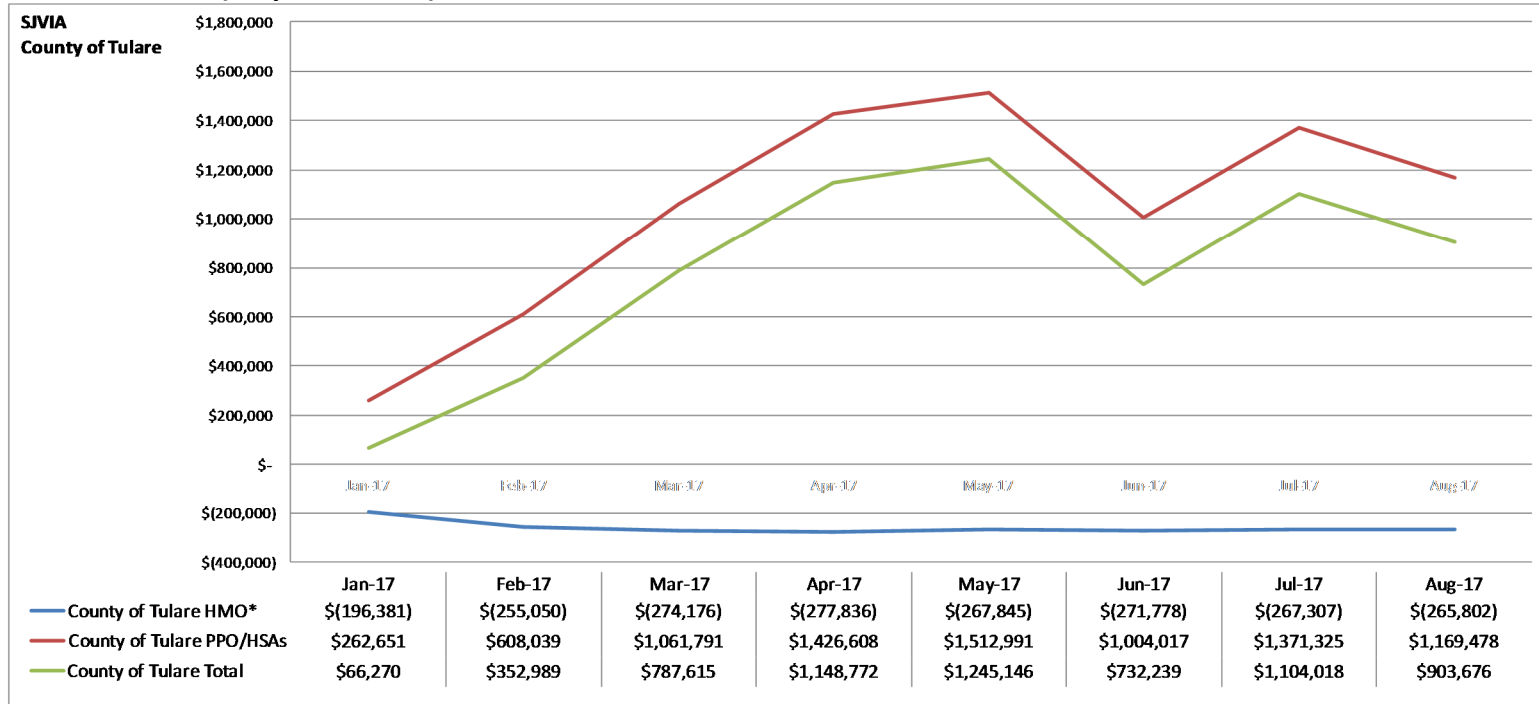


Rhonda Sjostrom
SJVIA Assistant Manager

SJVIA – Accumulated Position (Surplus/Deficit)



SJVIA – Accumulated Position (Surplus/Deficit)





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
All Districts Combined - All Medical**

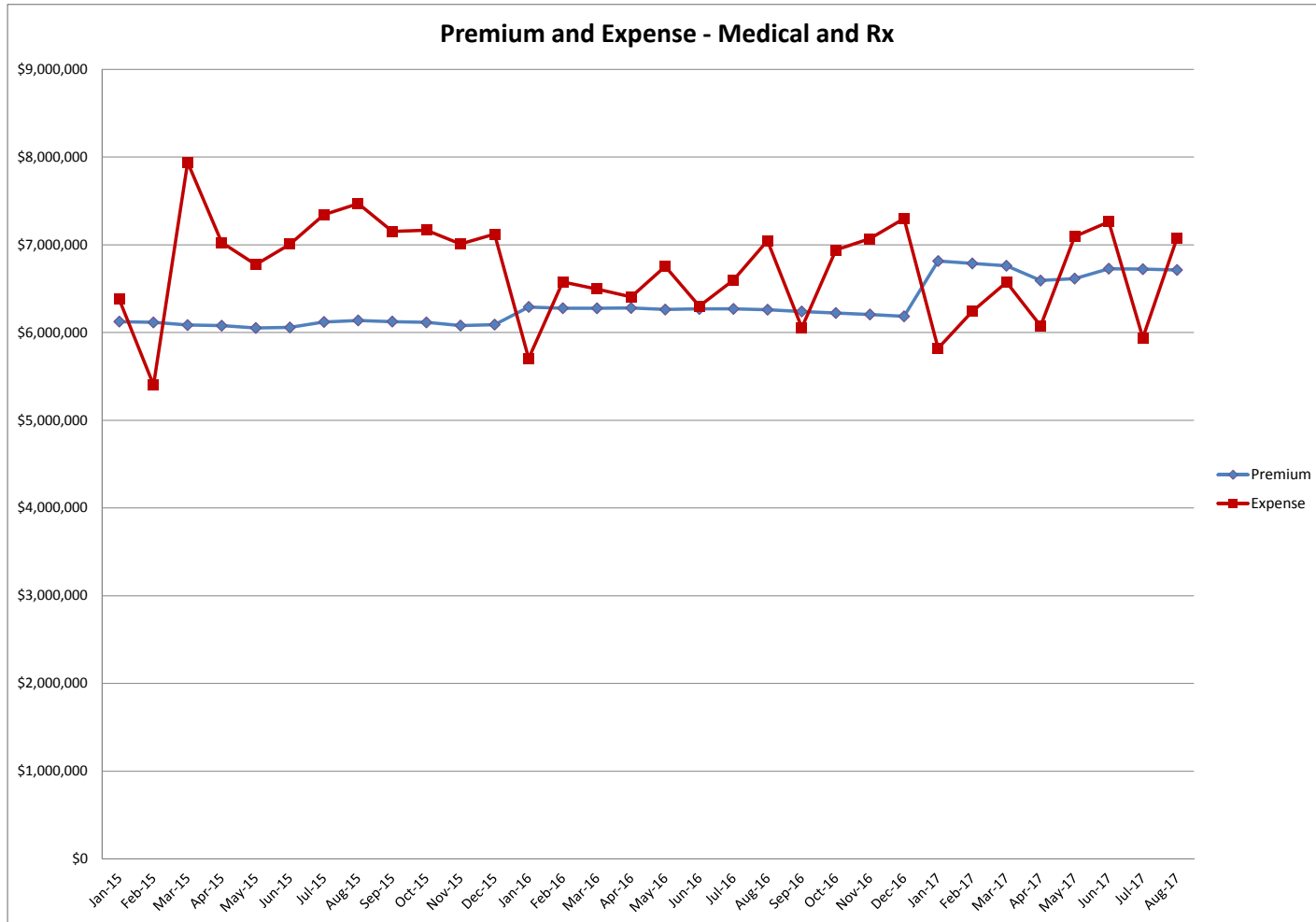
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	7,898	\$6,125,010	\$3,120,587	\$1,282,361	\$1,326,505	\$649,513	\$0	\$6,378,966	-\$253,955	\$725.43	104.1%
Feb-15	7,883	\$6,115,200	\$2,309,228	\$1,274,385	\$1,170,771	\$648,071	\$0	\$5,402,454	\$712,746	\$603.12	88.3%
Mar-15	7,864	\$6,084,857	\$4,559,190	\$1,276,298	\$1,456,955	\$646,487	\$0	\$7,938,930	-\$1,854,073	\$927.32	130.5%
Apr-15	7,841	\$6,078,057	\$3,736,596	\$1,275,212	\$1,583,701	\$644,323	\$213,266	\$7,026,566	-\$948,509	\$813.96	115.6%
May-15	7,801	\$6,051,950	\$3,467,722	\$1,262,196	\$1,403,555	\$641,367	\$0	\$6,774,841	-\$722,891	\$786.24	111.9%
Jun-15	7,828	\$6,057,943	\$3,628,382	\$1,254,217	\$1,511,625	\$643,340	\$31,288	\$7,006,275	-\$948,332	\$812.84	115.7%
Jul-15	7,863	\$6,120,994	\$3,829,330	\$1,251,555	\$1,635,301	\$645,792	\$19,565	\$7,342,413	-\$1,221,419	\$851.66	120.0%
Aug-15	7,898	\$6,138,236	\$3,946,747	\$1,260,031	\$1,618,549	\$648,531	\$2,662	\$7,471,196	-\$1,332,960	\$863.85	121.7%
Sep-15	7,874	\$6,125,180	\$3,615,467	\$1,257,208	\$1,633,789	\$646,949	\$215	\$7,153,198	-\$1,028,017	\$826.30	116.8%
Oct-15	7,864	\$6,115,499	\$3,622,504	\$1,252,787	\$1,687,414	\$646,127	\$41,152	\$7,167,680	-\$1,052,181	\$829.29	117.2%
Nov-15	7,821	\$6,079,754	\$3,680,399	\$1,253,177	\$1,434,846	\$642,393	\$2,558	\$7,008,257	-\$928,503	\$813.95	115.3%
Dec-15	7,851	\$6,090,622	\$3,764,188	\$1,158,468	\$1,579,734	\$644,561	\$24,862	\$7,122,088	-\$1,031,466	\$825.06	116.9%
Jan-16	7,415	\$6,292,296	\$2,587,064	\$1,131,645	\$1,422,769	\$564,686	\$0	\$5,706,164	\$586,132	\$693.39	90.7%
Feb-16	7,420	\$6,277,578	\$3,336,635	\$1,127,940	\$1,548,636	\$564,920	\$0	\$6,578,131	-\$300,553	\$810.41	104.8%
Mar-16	7,425	\$6,276,715	\$3,146,223	\$1,123,252	\$1,661,305	\$565,222	\$0	\$6,496,600	-\$219,287	\$798.76	103.5%
Apr-16	7,449	\$6,279,991	\$3,245,888	\$1,121,050	\$1,473,038	\$566,444	\$0	\$6,406,420	-\$126,429	\$783.99	102.0%
May-16	7,426	\$6,262,001	\$3,537,933	\$1,120,362	\$1,531,196	\$564,703	\$0	\$6,754,195	-\$492,194	\$833.49	107.9%
Jun-16	7,445	\$6,268,571	\$3,073,560	\$1,126,152	\$1,533,858	\$566,205	\$0	\$6,299,775	-\$31,205	\$770.12	100.5%
Jul-16	7,458	\$6,269,622	\$3,330,433	\$1,156,189	\$1,543,742	\$567,027	\$0	\$6,597,392	-\$327,769	\$808.58	105.2%
Aug-16	7,450	\$6,260,578	\$3,767,851	\$1,149,168	\$1,639,401	\$566,216	\$75,525	\$7,047,112	-\$786,534	\$869.92	112.6%
Sep-16	7,434	\$6,240,249	\$2,836,114	\$1,149,991	\$1,504,675	\$565,162	\$0	\$6,055,943	\$184,306	\$738.60	97.0%
Oct-16	7,412	\$6,222,734	\$3,681,077	\$1,146,283	\$1,549,736	\$563,513	\$0	\$6,940,609	-\$717,875	\$860.37	111.5%
Nov-16	7,394	\$6,205,893	\$3,879,920	\$1,142,122	\$1,531,147	\$561,716	\$45,491	\$7,069,413	-\$863,520	\$880.13	113.9%
Dec-16	7,377	\$6,184,827	\$4,806,350	\$1,103,713	\$1,576,951	\$560,212	\$746,471	\$7,300,755	-\$1,115,928	\$913.72	118.0%
Jan-17	7,224	\$6,815,134	\$2,700,833	\$995,935	\$1,572,397	\$550,166	\$0	\$5,819,332	\$995,802	\$729.40	85.4%
Feb-17	7,200	\$6,787,681	\$3,258,550	\$991,948	\$1,441,160	\$548,152	\$0	\$6,239,810	\$547,871	\$790.51	91.9%
Mar-17	7,179	\$6,761,387	\$3,322,923	\$987,343	\$1,715,926	\$546,268	\$0	\$6,572,459	\$188,928	\$839.42	97.2%
Apr-17	7,013	\$6,592,653	\$3,063,951	\$977,033	\$1,503,577	\$532,822	\$0	\$6,077,383	\$515,271	\$790.61	92.2%
May-17	7,053	\$6,615,501	\$3,931,378	\$977,081	\$1,650,758	\$535,601	\$0	\$7,094,819	-\$479,318	\$929.99	107.2%
Jun-17	7,172	\$6,728,288	\$3,913,208	\$972,474	\$1,831,804	\$545,175	\$0	\$7,262,662	-\$534,374	\$936.63	107.9%
Jul-17	7,194	\$6,722,354	\$2,828,275	\$991,172	\$1,575,088	\$546,146	\$0	\$5,940,681	\$781,673	\$749.87	88.4%
Aug-17	7,188	\$6,713,191	\$3,675,231	\$988,909	\$1,863,477	\$545,668	\$0	\$7,073,286	-\$360,095	\$908.13	105.4%
2015	7,857	\$73,183,304	\$43,280,340	\$15,057,894	\$18,042,745	\$7,747,452	\$335,568	\$83,792,863	-\$10,609,560	\$806.54	114.5%
2016	7,425	\$75,041,054	\$41,229,048	\$13,597,868	\$18,516,456	\$6,776,025	\$867,487	\$79,251,910	-\$4,210,855	\$813.38	105.6%
2017 YTD	7,153	\$53,736,188	\$26,694,349	\$7,881,896	\$13,154,189	\$4,349,998	\$0	\$52,080,431	\$1,655,757	\$834.11	96.9%
Current 12 Months	7,237	\$78,589,891	\$41,897,810	\$12,424,004	\$19,316,698	\$6,600,601	\$791,962	\$79,447,151	-\$857,260	\$838.86	101.1%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR (HMO) and MDP (PPO and HSA), and Rx claims: Envolv (HMO and PPO) and Anthem MDP (HSA).

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDHP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
All Districts Combined - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
All Districts Combined - HMO**

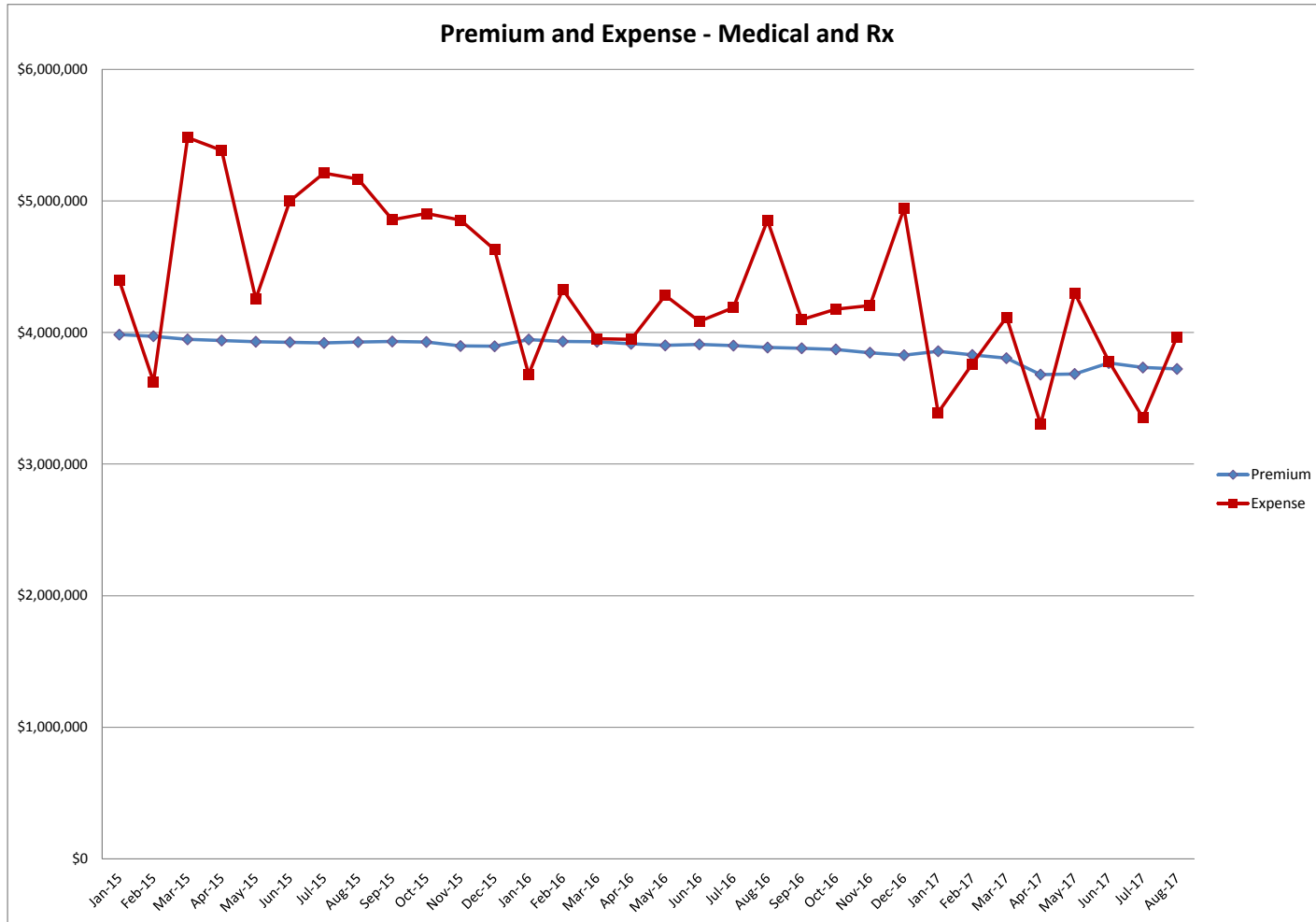
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	4,658	\$3,983,842	\$1,905,194	\$1,282,361	\$788,573	\$421,702	\$0	\$4,397,830	-\$413,988	\$853.61	110.4%
Feb-15	4,639	\$3,972,076	\$1,202,036	\$1,274,385	\$728,834	\$419,977	\$0	\$3,625,232	\$346,844	\$690.94	91.3%
Mar-15	4,627	\$3,947,965	\$2,871,574	\$1,276,298	\$914,764	\$418,887	\$0	\$5,481,523	-\$1,533,558	\$1,094.15	138.8%
Apr-15	4,600	\$3,939,314	\$2,855,974	\$1,275,212	\$1,049,188	\$416,442	\$213,266	\$5,383,550	-\$1,444,236	\$1,079.81	136.7%
May-15	4,593	\$3,930,142	\$1,719,986	\$1,262,196	\$856,669	\$415,809	\$0	\$4,254,660	-\$324,518	\$835.80	108.3%
Jun-15	4,597	\$3,926,211	\$2,458,804	\$1,254,217	\$902,719	\$416,165	\$31,288	\$5,000,616	-\$1,074,405	\$997.27	127.4%
Jul-15	4,591	\$3,920,572	\$2,594,570	\$1,251,555	\$969,654	\$415,626	\$19,565	\$5,211,839	-\$1,291,267	\$1,044.70	132.9%
Aug-15	4,605	\$3,927,611	\$2,537,725	\$1,260,031	\$953,210	\$416,890	\$2,662	\$5,165,194	-\$1,237,584	\$1,031.12	131.5%
Sep-15	4,610	\$3,931,855	\$2,138,137	\$1,257,208	\$1,045,559	\$417,347	\$215	\$4,858,036	-\$926,181	\$963.27	123.6%
Oct-15	4,604	\$3,928,455	\$2,307,415	\$1,252,787	\$968,234	\$416,806	\$41,152	\$4,904,089	-\$975,634	\$974.65	124.8%
Nov-15	4,569	\$3,897,484	\$2,345,182	\$1,253,177	\$845,814	\$413,637	\$2,558	\$4,855,252	-\$957,768	\$972.12	124.6%
Dec-15	4,572	\$3,895,284	\$2,149,769	\$1,158,468	\$932,932	\$413,908	\$24,862	\$4,630,215	-\$734,931	\$922.20	118.9%
Jan-16	4,049	\$3,947,168	\$1,334,608	\$1,131,645	\$870,159	\$347,301	\$0	\$3,683,712	\$263,456	\$824.01	93.3%
Feb-16	4,045	\$3,931,981	\$1,959,178	\$1,127,940	\$894,530	\$346,958	\$0	\$4,328,606	-\$396,624	\$984.34	110.1%
Mar-16	4,044	\$3,930,093	\$1,481,310	\$1,123,252	\$1,001,187	\$346,872	\$0	\$3,952,621	-\$22,528	\$891.63	100.6%
Apr-16	4,028	\$3,914,357	\$1,612,225	\$1,121,050	\$870,482	\$345,512	\$0	\$3,949,269	-\$34,912	\$894.68	100.9%
May-16	4,016	\$3,902,235	\$1,957,496	\$1,120,362	\$859,069	\$344,482	\$0	\$4,281,409	-\$379,174	\$980.31	109.7%
Jun-16	4,029	\$3,909,977	\$1,709,598	\$1,126,152	\$902,316	\$345,598	\$0	\$4,083,664	-\$173,688	\$927.79	104.4%
Jul-16	4,028	\$3,900,668	\$1,782,613	\$1,156,189	\$904,071	\$345,512	\$0	\$4,188,386	-\$287,717	\$954.04	107.4%
Aug-16	4,014	\$3,886,089	\$2,517,765	\$1,149,168	\$917,188	\$344,312	\$75,525	\$4,852,908	-\$966,819	\$1,123.22	124.9%
Sep-16	4,013	\$3,880,493	\$1,748,178	\$1,149,991	\$855,942	\$344,224	\$0	\$4,098,336	-\$217,843	\$935.49	105.6%
Oct-16	4,002	\$3,871,427	\$1,790,098	\$1,146,283	\$898,703	\$343,283	\$0	\$4,178,367	-\$306,941	\$958.29	107.9%
Nov-16	3,972	\$3,846,975	\$1,857,465	\$1,142,122	\$911,360	\$340,712	\$45,491	\$4,206,167	-\$359,193	\$973.18	109.3%
Dec-16	3,953	\$3,827,552	\$3,334,337	\$1,103,713	\$892,519	\$339,081	\$727,077	\$4,942,573	-\$1,115,021	\$1,164.56	129.1%
Jan-17	3,391	\$3,857,853	\$1,231,705	\$995,935	\$868,003	\$296,428	\$0	\$3,392,072	\$465,781	\$912.90	87.9%
Feb-17	3,371	\$3,829,484	\$1,695,358	\$991,948	\$778,716	\$294,679	\$0	\$3,760,701	\$68,783	\$1,028.19	98.2%
Mar-17	3,348	\$3,805,170	\$1,892,093	\$987,343	\$944,379	\$292,668	\$0	\$4,116,483	-\$311,314	\$1,142.12	108.2%
Apr-17	3,232	\$3,680,296	\$1,204,293	\$977,033	\$838,545	\$282,531	\$0	\$3,302,402	\$377,894	\$934.37	89.7%
May-17	3,238	\$3,685,382	\$2,117,425	\$977,081	\$922,366	\$283,059	\$0	\$4,299,931	-\$614,550	\$1,240.54	116.7%
Jun-17	3,318	\$3,768,088	\$1,533,203	\$972,474	\$987,256	\$290,050	\$0	\$3,782,983	-\$14,895	\$1,052.72	100.4%
Jul-17	3,295	\$3,733,939	\$1,257,109	\$991,172	\$817,251	\$288,039	\$0	\$3,353,572	\$380,367	\$930.36	89.8%
Aug-17	3,291	\$3,723,250	\$1,765,938	\$988,909	\$924,076	\$287,694	\$0	\$3,966,617	-\$243,367	\$1,117.87	106.5%
2015	4,605	\$47,200,812	\$27,086,366	\$15,057,894	\$10,956,150	\$5,003,196	\$335,568	\$57,768,037	-\$10,567,225	\$954.76	122.4%
2016	4,016	\$46,749,016	\$23,084,871	\$13,597,868	\$10,777,527	\$4,133,848	\$848,093	\$50,746,021	-\$3,997,005	\$967.20	108.5%
2017 YTD	3,311	\$30,083,461	\$12,697,124	\$7,881,896	\$7,080,593	\$2,315,149	\$0	\$29,974,761	\$108,700	\$1,044.39	99.6%
Current 12 Months	3,535	\$45,509,908	\$21,427,202	\$12,424,004	\$10,639,118	\$3,682,449	\$772,568	\$47,400,205	-\$1,890,297	\$1,030.50	104.2%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR (HMO) and MDP (PPO and HSA), and Rx claims: Envolv.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDHP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
All Districts Combined - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
All Districts Combined - PPO**

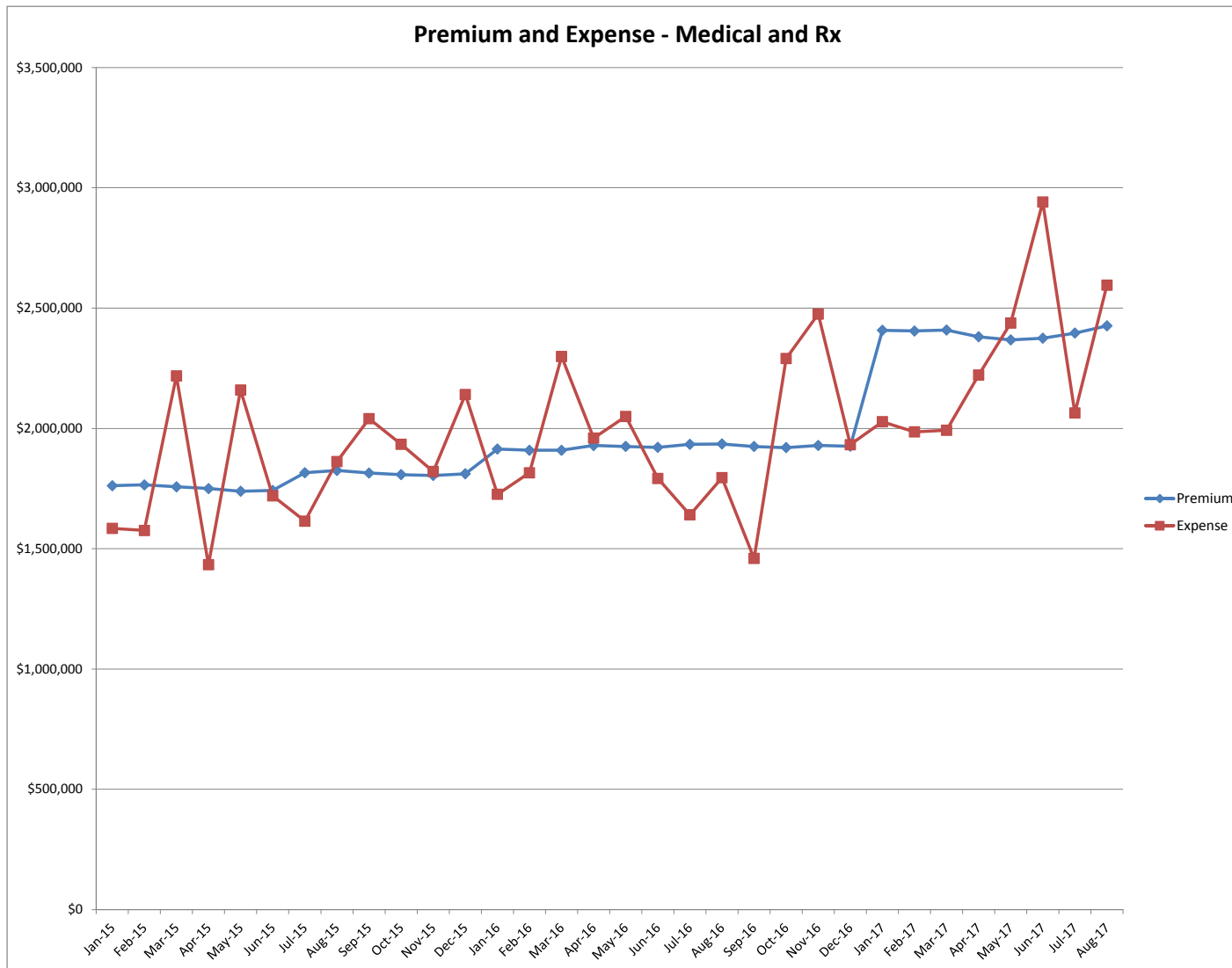
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	2,632	\$1,761,848	\$915,463	\$484,120	\$185,056	\$0	\$1,584,639	\$177,209	\$531.76	89.9%
Feb-15	2,638	\$1,765,295	\$977,825	\$412,627	\$185,478	\$0	\$1,575,930	\$189,365	\$527.09	89.3%
Mar-15	2,626	\$1,757,245	\$1,538,733	\$494,935	\$184,634	\$0	\$2,218,303	-\$461,057	\$774.44	126.2%
Apr-15	2,616	\$1,750,007	\$774,435	\$475,515	\$183,931	\$0	\$1,433,881	\$316,126	\$477.81	81.9%
May-15	2,592	\$1,738,857	\$1,515,323	\$462,129	\$182,244	\$0	\$2,159,696	-\$420,839	\$762.91	124.2%
Jun-15	2,599	\$1,742,166	\$999,569	\$537,511	\$182,736	\$0	\$1,719,816	\$22,350	\$591.41	98.7%
Jul-15	2,649	\$1,815,949	\$869,938	\$558,325	\$186,359	\$0	\$1,614,622	\$201,327	\$539.17	88.9%
Aug-15	2,670	\$1,825,390	\$1,093,203	\$581,350	\$187,834	\$0	\$1,862,386	-\$36,996	\$627.17	102.0%
Sep-15	2,651	\$1,814,659	\$1,362,749	\$491,379	\$186,498	\$0	\$2,040,625	-\$225,966	\$699.41	112.5%
Oct-15	2,643	\$1,808,204	\$1,141,364	\$606,968	\$185,933	\$0	\$1,934,265	-\$126,061	\$661.50	107.0%
Nov-15	2,638	\$1,804,678	\$1,142,079	\$493,556	\$185,580	\$0	\$1,821,214	-\$16,536	\$620.03	100.9%
Dec-15	2,654	\$1,811,652	\$1,409,025	\$545,262	\$186,703	\$0	\$2,140,990	-\$329,338	\$736.36	118.2%
Jan-16	2,690	\$1,914,485	\$1,062,073	\$490,627	\$173,742	\$0	\$1,726,442	\$188,043	\$577.21	90.2%
Feb-16	2,692	\$1,909,087	\$1,028,097	\$613,643	\$173,869	\$0	\$1,815,609	\$93,478	\$609.86	95.1%
Mar-16	2,693	\$1,909,124	\$1,529,475	\$595,644	\$173,931	\$0	\$2,299,050	-\$389,926	\$789.13	120.4%
Apr-16	2,730	\$1,928,979	\$1,278,956	\$504,600	\$176,320	\$0	\$1,959,875	-\$30,896	\$653.32	101.6%
May-16	2,720	\$1,925,282	\$1,293,399	\$580,692	\$175,674	\$0	\$2,049,765	-\$124,482	\$689.00	106.5%
Jun-16	2,720	\$1,921,491	\$1,096,943	\$519,503	\$175,672	\$0	\$1,792,118	\$129,373	\$594.28	93.3%
Jul-16	2,735	\$1,934,082	\$957,986	\$506,558	\$176,644	\$0	\$1,641,188	\$292,893	\$535.48	84.9%
Aug-16	2,735	\$1,935,714	\$981,781	\$637,094	\$176,646	\$0	\$1,795,522	\$140,192	\$591.91	92.8%
Sep-16	2,728	\$1,925,079	\$782,238	\$501,415	\$176,196	\$0	\$1,459,850	\$465,229	\$470.55	75.8%
Oct-16	2,721	\$1,920,538	\$1,571,744	\$543,160	\$175,747	\$0	\$2,290,650	-\$370,112	\$777.25	119.3%
Nov-16	2,738	\$1,929,212	\$1,781,402	\$517,132	\$176,844	\$0	\$2,475,378	-\$546,165	\$839.49	128.3%
Dec-16	2,737	\$1,926,358	\$1,239,352	\$535,650	\$176,777	\$19,394	\$1,932,386	-\$6,027	\$641.44	100.3%
Jan-17	3,049	\$2,408,045	\$1,167,779	\$658,355	\$201,852	\$0	\$2,027,986	\$380,059	\$598.93	84.2%
Feb-17	3,040	\$2,404,910	\$1,173,087	\$611,471	\$201,257	\$0	\$1,985,815	\$419,096	\$587.03	82.6%
Mar-17	3,051	\$2,409,004	\$1,139,347	\$651,192	\$201,977	\$0	\$1,992,516	\$416,488	\$586.87	82.7%
Apr-17	3,024	\$2,381,103	\$1,441,495	\$580,274	\$200,190	\$0	\$2,221,959	\$159,144	\$668.57	93.3%
May-17	3,011	\$2,368,076	\$1,628,318	\$610,381	\$199,332	\$0	\$2,438,031	-\$69,955	\$743.51	103.0%
Jun-17	3,016	\$2,375,163	\$2,038,616	\$702,737	\$199,665	\$0	\$2,941,018	-\$565,855	\$908.94	123.8%
Jul-17	3,046	\$2,396,547	\$1,234,139	\$628,628	\$201,654	\$0	\$2,064,421	\$332,126	\$611.55	86.1%
Aug-17	3,083	\$2,426,551	\$1,596,397	\$794,992	\$204,102	\$0	\$2,595,491	-\$168,940	\$775.67	107.0%
2015	2,634	\$21,395,949	\$13,739,706	\$6,143,677	\$2,222,984	\$0	\$22,106,367	-\$710,418	\$629.06	103.3%
2016	2,720	\$23,079,432	\$14,603,446	\$6,545,718	\$2,108,061	\$19,394	\$23,237,832	-\$158,400	\$647.38	100.7%
2017 YTD	3,040	\$19,169,400	\$11,419,178	\$5,238,030	\$1,610,028	\$0	\$18,267,237	\$902,163	\$684.92	95.3%
Current 12 Months	2,937	\$26,870,587	\$16,793,914	\$7,335,388	\$2,315,593	\$19,394	\$26,425,500	\$445,087	\$684.09	98.3%

Data Sources: Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem MDP, and Rx claims: Enolve.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDEHP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
All Districts Combined - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
All Districts Combined - HSA**

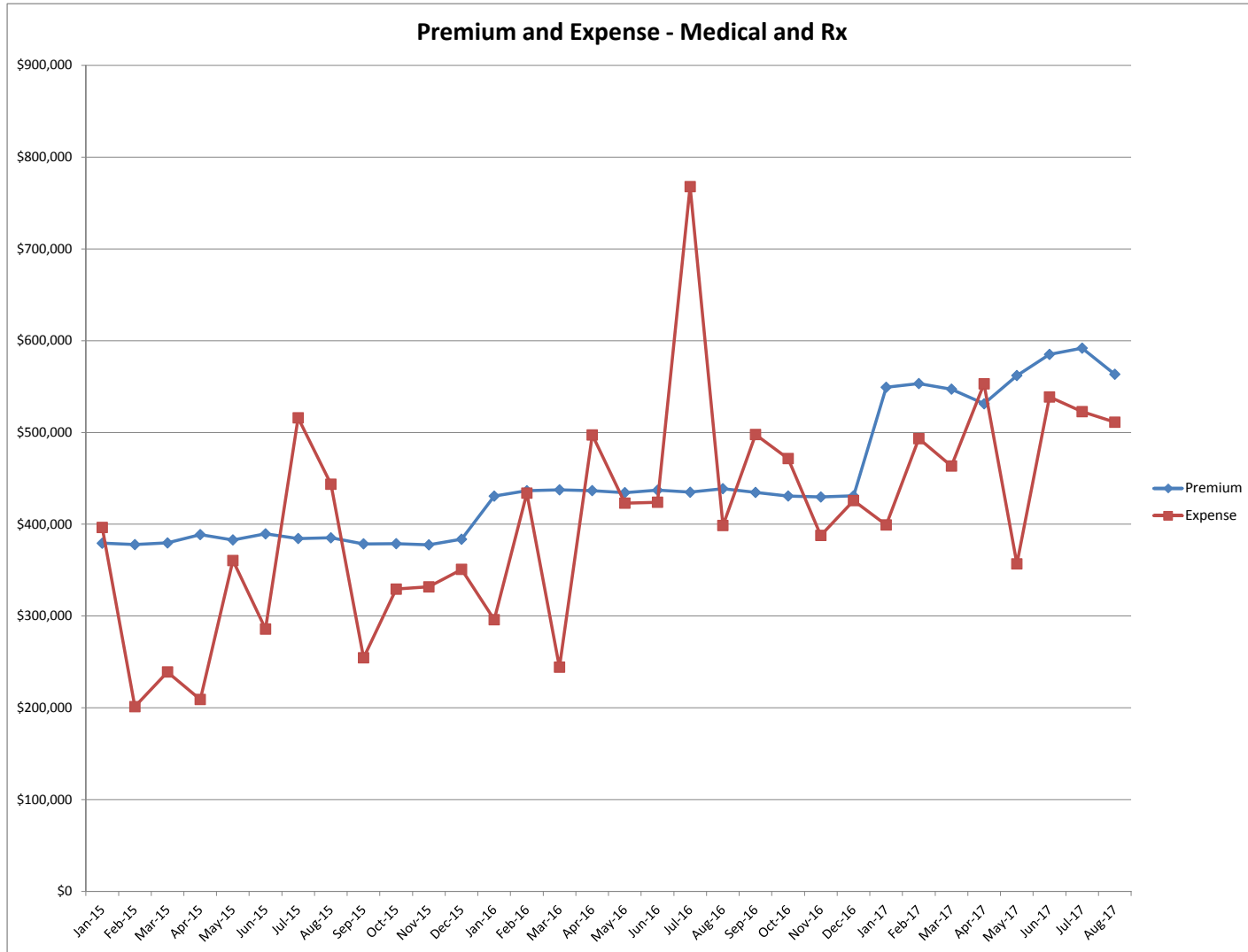
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	608	\$379,321	\$299,930	\$53,812	\$42,754	\$0	\$396,496	-\$17,176	\$581.81	104.5%
Feb-15	606	\$377,830	\$129,367	\$29,310	\$42,616	\$0	\$201,293	\$176,537	\$261.84	53.3%
Mar-15	611	\$379,647	\$148,883	\$47,256	\$42,965	\$0	\$239,104	\$140,543	\$321.01	63.0%
Apr-15	625	\$388,736	\$106,187	\$58,999	\$43,950	\$0	\$209,136	\$179,601	\$264.30	53.8%
May-15	616	\$382,951	\$232,413	\$84,757	\$43,315	\$0	\$360,485	\$22,466	\$514.89	94.1%
Jun-15	632	\$389,567	\$170,009	\$71,395	\$44,440	\$0	\$285,844	\$103,723	\$381.97	73.4%
Jul-15	623	\$384,473	\$364,822	\$107,322	\$43,807	\$0	\$515,951	-\$131,478	\$757.86	134.2%
Aug-15	623	\$385,235	\$315,819	\$83,989	\$43,807	\$0	\$443,615	-\$58,380	\$641.75	115.2%
Sep-15	613	\$378,666	\$114,581	\$96,851	\$43,104	\$0	\$254,536	\$124,130	\$344.91	67.2%
Oct-15	617	\$378,839	\$173,725	\$112,213	\$43,387	\$0	\$329,325	\$49,514	\$463.43	86.9%
Nov-15	614	\$377,592	\$193,138	\$95,476	\$43,176	\$0	\$331,790	\$45,801	\$470.06	87.9%
Dec-15	625	\$383,686	\$205,394	\$101,539	\$43,950	\$0	\$350,883	\$32,803	\$491.09	91.5%
Jan-16	676	\$430,642	\$190,383	\$61,983	\$43,644	\$0	\$296,010	\$134,632	\$373.32	68.7%
Feb-16	683	\$436,510	\$349,360	\$40,463	\$44,094	\$0	\$433,917	\$2,594	\$570.75	99.4%
Mar-16	688	\$437,498	\$135,438	\$64,474	\$44,418	\$0	\$244,330	\$193,167	\$290.57	55.8%
Apr-16	691	\$436,654	\$354,707	\$97,956	\$44,612	\$0	\$497,275	-\$60,621	\$655.08	113.9%
May-16	690	\$434,484	\$287,038	\$91,436	\$44,548	\$0	\$423,022	\$11,463	\$548.51	97.4%
Jun-16	696	\$437,103	\$267,019	\$112,039	\$44,935	\$0	\$423,993	\$13,110	\$544.62	97.0%
Jul-16	695	\$434,872	\$589,834	\$133,113	\$44,870	\$0	\$767,817	-\$332,945	\$1,040.21	176.6%
Aug-16	701	\$438,774	\$268,305	\$85,119	\$45,258	\$0	\$398,682	\$40,093	\$504.17	90.9%
Sep-16	693	\$434,676	\$305,698	\$147,318	\$44,741	\$0	\$497,757	-\$63,081	\$653.70	114.5%
Oct-16	689	\$430,769	\$319,235	\$107,873	\$44,483	\$0	\$471,591	-\$40,821	\$619.90	109.5%
Nov-16	684	\$429,706	\$241,053	\$102,655	\$44,160	\$0	\$387,868	\$41,838	\$502.50	90.3%
Dec-16	687	\$430,916	\$232,661	\$148,781	\$44,354	\$0	\$425,796	\$5,120	\$555.23	98.8%
Jan-17	784	\$549,235	\$301,349	\$46,039	\$51,885	\$0	\$399,273	\$149,962	\$443.10	72.7%
Feb-17	789	\$553,287	\$390,105	\$50,974	\$52,216	\$0	\$493,295	\$59,992	\$559.04	89.2%
Mar-17	780	\$547,213	\$291,483	\$120,354	\$51,623	\$0	\$463,460	\$83,754	\$528.00	84.7%
Apr-17	757	\$531,254	\$418,163	\$84,758	\$50,101	\$0	\$553,022	-\$21,768	\$664.36	104.1%
May-17	804	\$562,043	\$185,635	\$118,011	\$53,211	\$0	\$356,857	\$205,187	\$377.67	63.5%
Jun-17	838	\$585,036	\$341,389	\$141,811	\$55,460	\$0	\$538,660	\$46,376	\$576.61	92.1%
Jul-17	853	\$591,868	\$337,027	\$129,208	\$56,453	\$0	\$522,688	\$69,180	\$546.58	88.3%
Aug-17	814	\$563,390	\$312,896	\$144,410	\$53,872	\$0	\$511,178	\$52,212	\$561.80	90.7%
2015	618	\$4,586,543	\$2,454,268	\$942,919	\$521,272	\$0	\$3,918,459	\$668,084	\$458.27	85.4%
2016	689	\$5,212,607	\$3,540,731	\$1,193,210	\$534,116	\$0	\$5,268,057	-\$55,451	\$572.22	101.1%
2017 YTD	802	\$4,483,327	\$2,578,047	\$835,565	\$424,821	\$0	\$3,838,433	\$644,894	\$531.80	85.6%
Current 12 Months	764	\$6,209,395	\$3,676,694	\$1,342,192	\$602,559	\$0	\$5,621,445	\$587,950	\$547.20	90.5%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem MDP, and Rx claims: Anthem MDP.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HIDIP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
All Districts Combined - HSA**





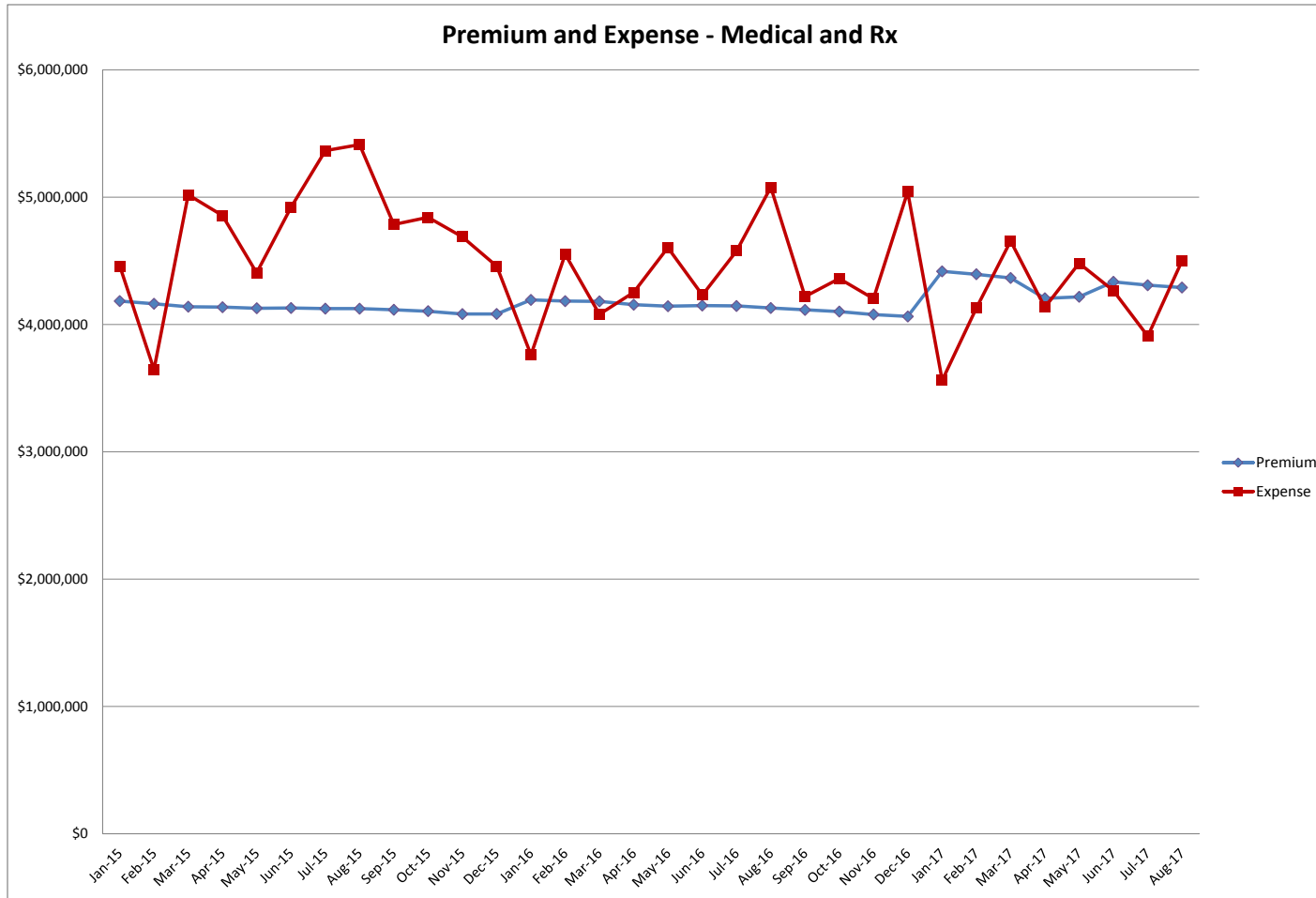
**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
County of Fresno - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	5,012	\$4,184,793	\$2,007,569	\$1,169,476	\$844,873	\$438,139	\$0	\$4,460,057	-\$275,263	\$802.46	106.6%
Feb-15	4,981	\$4,163,779	\$1,316,160	\$1,162,249	\$733,346	\$435,434	\$0	\$3,647,189	\$516,590	\$644.80	87.6%
Mar-15	4,975	\$4,140,661	\$2,474,812	\$1,157,575	\$951,471	\$434,770	\$0	\$5,018,629	-\$877,968	\$921.38	121.2%
Apr-15	4,960	\$4,136,581	\$2,176,560	\$1,156,466	\$1,091,891	\$433,211	\$0	\$4,858,129	-\$721,548	\$892.12	117.4%
May-15	4,952	\$4,128,643	\$1,910,153	\$1,146,367	\$917,720	\$432,548	\$0	\$4,406,788	-\$278,146	\$802.55	106.7%
Jun-15	4,969	\$4,130,429	\$2,368,126	\$1,143,603	\$976,575	\$433,783	\$0	\$4,922,087	-\$791,658	\$903.26	119.2%
Jul-15	4,958	\$4,125,419	\$2,715,083	\$1,143,603	\$1,074,416	\$432,889	\$0	\$5,365,991	-\$1,240,572	\$994.98	130.1%
Aug-15	4,967	\$4,125,066	\$2,792,516	\$1,143,547	\$1,044,204	\$433,602	\$0	\$5,413,869	-\$1,288,804	\$1,002.67	131.2%
Sep-15	4,954	\$4,116,648	\$2,081,201	\$1,140,044	\$1,132,773	\$432,729	\$0	\$4,786,747	-\$670,099	\$878.89	116.3%
Oct-15	4,944	\$4,105,797	\$2,234,050	\$1,135,306	\$1,082,728	\$431,824	\$40,851	\$4,843,057	-\$737,260	\$892.24	118.0%
Nov-15	4,919	\$4,082,872	\$2,190,324	\$1,137,968	\$933,806	\$429,541	\$2,558	\$4,689,081	-\$606,209	\$865.94	114.8%
Dec-15	4,933	\$4,083,684	\$1,975,445	\$1,045,364	\$1,028,424	\$430,566	\$21,796	\$4,458,003	-\$374,319	\$816.43	109.2%
Jan-16	4,504	\$4,194,043	\$1,446,667	\$1,021,945	\$926,517	\$368,464	\$0	\$3,763,592	\$430,451	\$753.80	89.7%
Feb-16	4,508	\$4,184,176	\$2,221,051	\$1,017,540	\$944,596	\$368,637	\$0	\$4,551,824	-\$367,648	\$927.95	108.8%
Mar-16	4,512	\$4,182,489	\$1,648,255	\$1,015,312	\$1,049,494	\$368,874	\$0	\$4,081,935	\$100,553	\$822.93	97.6%
Apr-16	4,483	\$4,156,205	\$1,917,726	\$1,010,602	\$958,515	\$366,494	\$0	\$4,253,338	-\$97,133	\$867.02	102.3%
May-16	4,472	\$4,144,419	\$2,268,740	\$1,009,640	\$960,052	\$365,615	\$0	\$4,604,047	-\$459,628	\$947.77	111.1%
Jun-16	4,485	\$4,149,744	\$1,849,109	\$1,018,022	\$998,545	\$366,687	\$0	\$4,232,363	-\$82,619	\$861.91	102.0%
Jul-16	4,491	\$4,146,170	\$2,142,910	\$1,045,525	\$1,024,403	\$367,010	\$0	\$4,579,848	-\$433,678	\$938.06	110.5%
Aug-16	4,477	\$4,130,508	\$2,731,921	\$1,044,181	\$1,011,610	\$365,725	\$75,525	\$5,077,914	-\$947,405	\$1,052.53	122.9%
Sep-16	4,463	\$4,115,418	\$1,911,978	\$1,039,134	\$905,528	\$364,779	\$0	\$4,221,419	-\$106,001	\$864.14	102.6%
Oct-16	4,447	\$4,102,476	\$2,053,161	\$1,037,260	\$907,234	\$363,429	\$0	\$4,361,085	-\$258,609	\$898.96	106.3%
Nov-16	4,416	\$4,079,856	\$1,919,180	\$1,034,489	\$935,145	\$360,898	\$45,491	\$4,204,221	-\$124,365	\$870.32	103.0%
Dec-16	4,403	\$4,063,662	\$3,472,761	\$995,672	\$941,679	\$359,742	\$727,077	\$5,042,776	-\$979,114	\$1,063.60	124.1%
Jan-17	4,217	\$4,418,172	\$1,323,742	\$943,781	\$947,744	\$348,074	\$0	\$3,563,341	\$854,830	\$762.45	80.7%
Feb-17	4,204	\$4,395,734	\$1,975,135	\$939,983	\$869,746	\$346,812	\$0	\$4,131,676	\$264,057	\$900.30	94.0%
Mar-17	4,176	\$4,366,453	\$2,266,845	\$935,255	\$1,109,568	\$344,493	\$0	\$4,656,161	-\$289,708	\$1,032.49	106.6%
Apr-17	4,022	\$4,207,039	\$1,938,565	\$926,167	\$939,788	\$331,911	\$0	\$4,136,430	\$70,609	\$945.93	98.3%
May-17	4,046	\$4,218,545	\$2,134,703	\$925,137	\$1,087,642	\$333,584	\$0	\$4,481,065	-\$262,520	\$1,025.08	106.2%
Jun-17	4,169	\$4,336,268	\$1,841,158	\$920,448	\$1,162,113	\$343,374	\$0	\$4,267,092	\$69,175	\$941.17	98.4%
Jul-17	4,161	\$4,309,129	\$1,657,201	\$939,122	\$970,934	\$342,379	\$0	\$3,909,635	\$399,493	\$857.31	90.7%
Aug-17	4,151	\$4,291,222	\$2,100,627	\$936,084	\$1,121,508	\$341,590	\$0	\$4,499,809	-\$208,587	\$1,001.74	104.9%
2015	4,960	\$49,524,371	\$26,241,999	\$13,681,568	\$11,812,227	\$5,199,036	\$65,205	\$56,869,626	-\$7,345,255	\$868.06	114.8%
2016	4,472	\$49,649,165	\$25,583,459	\$12,289,322	\$11,563,318	\$4,386,355	\$848,093	\$52,974,360	-\$3,325,196	\$905.46	106.7%
2017 YTD	4,143	\$34,542,561	\$15,237,975	\$7,465,977	\$8,209,042	\$2,732,217	\$0	\$33,645,211	\$897,350	\$932.63	97.4%
Current 12 Months	4,240	\$50,903,972	\$24,595,055	\$11,572,532	\$11,898,628	\$4,181,065	\$772,568	\$51,474,712	-\$570,739	\$929.60	101.1%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR (HMO) and MDP (PPO and HSA), and Rx claims: Envolve (HMO and PPO) and Anthem MDP (HSA).

Notes:
 1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017: \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
 2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
 3. Pooling Points: HMO = \$400,000 and PPO/HDHP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
County of Fresno - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
County of Fresno - HMO**

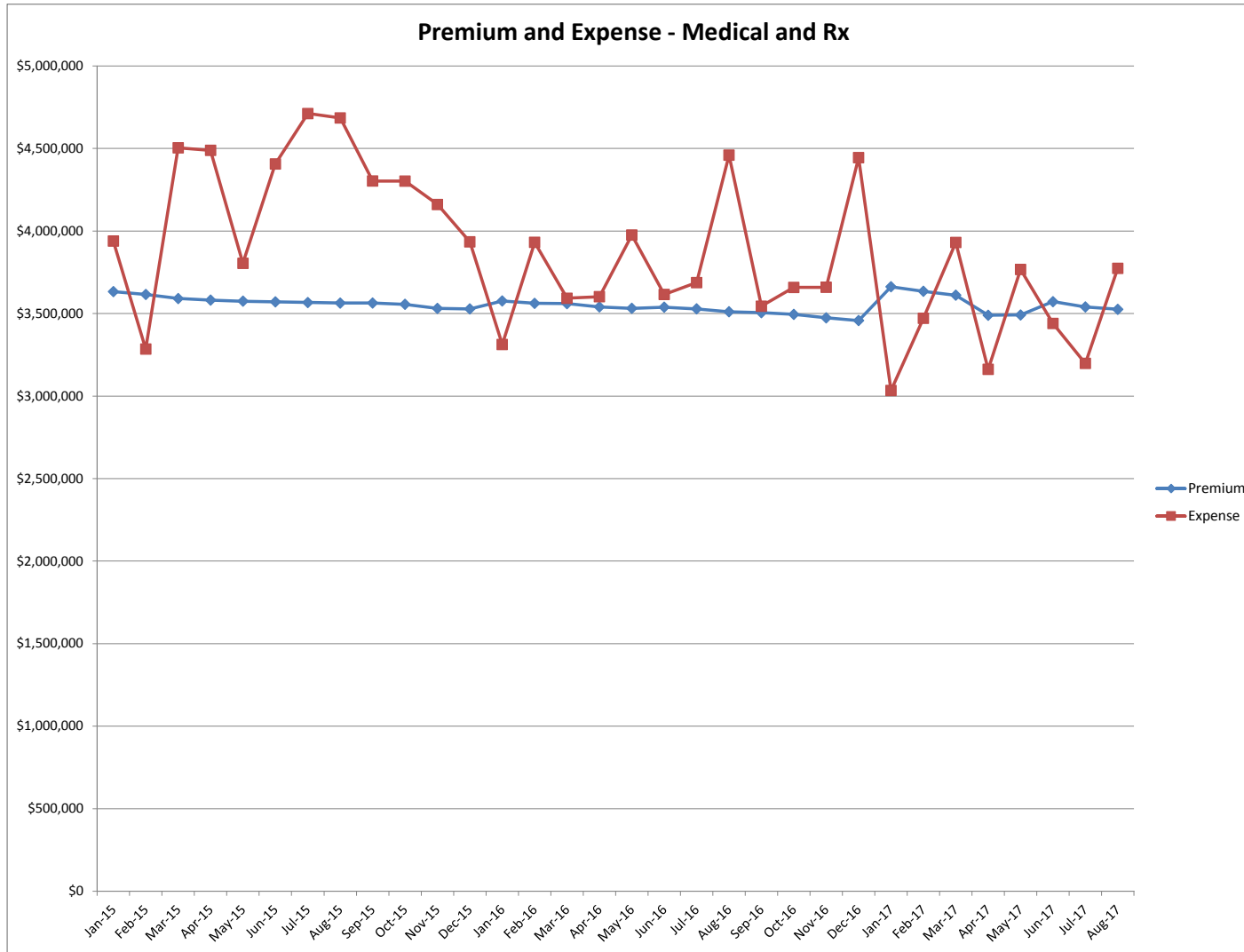
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	4,249	\$3,632,901	\$1,655,019	\$1,169,476	\$730,274	\$384,492	\$0	\$3,939,261	-\$306,360	\$836.61	108.4%
Feb-15	4,223	\$3,615,615	\$1,084,188	\$1,162,249	\$656,329	\$382,139	\$0	\$3,284,906	\$330,709	\$687.37	90.9%
Mar-15	4,211	\$3,590,753	\$2,130,678	\$1,157,575	\$834,721	\$381,053	\$0	\$4,504,027	-\$913,274	\$979.10	125.4%
Apr-15	4,186	\$3,581,448	\$1,963,156	\$1,156,466	\$990,368	\$378,791	\$0	\$4,488,781	-\$907,333	\$981.84	125.3%
May-15	4,181	\$3,575,071	\$1,498,334	\$1,146,367	\$781,199	\$378,339	\$0	\$3,804,239	-\$229,168	\$819.40	106.4%
Jun-15	4,183	\$3,570,802	\$2,059,216	\$1,143,603	\$824,856	\$378,520	\$0	\$4,406,194	-\$835,392	\$962.87	123.4%
Jul-15	4,177	\$3,566,656	\$2,286,983	\$1,143,603	\$902,914	\$377,977	\$0	\$4,711,476	-\$1,144,820	\$1,037.47	132.1%
Aug-15	4,181	\$3,563,266	\$2,283,087	\$1,143,547	\$879,970	\$378,339	\$0	\$4,684,943	-\$1,121,677	\$1,030.04	131.5%
Sep-15	4,183	\$3,563,699	\$1,817,249	\$1,140,044	\$967,217	\$378,520	\$0	\$4,303,031	-\$739,332	\$938.20	120.7%
Oct-15	4,173	\$3,555,987	\$1,933,518	\$1,135,306	\$896,694	\$377,615	\$40,851	\$4,302,282	-\$746,295	\$940.49	121.0%
Nov-15	4,147	\$3,531,150	\$1,879,346	\$1,137,968	\$770,524	\$375,262	\$2,558	\$4,160,542	-\$629,391	\$912.78	117.8%
Dec-15	4,149	\$3,528,221	\$1,668,108	\$1,045,364	\$867,367	\$375,443	\$21,796	\$3,934,485	-\$406,264	\$857.81	111.5%
Jan-16	3,670	\$3,576,244	\$1,162,022	\$1,021,945	\$813,948	\$314,629	\$0	\$3,312,544	\$263,700	\$816.87	92.6%
Feb-16	3,666	\$3,561,693	\$1,769,284	\$1,017,540	\$830,366	\$314,286	\$0	\$3,931,476	-\$369,784	\$986.69	110.4%
Mar-16	3,665	\$3,559,805	\$1,336,202	\$1,015,312	\$926,710	\$314,200	\$0	\$3,592,424	-\$32,620	\$894.47	100.9%
Apr-16	3,641	\$3,540,178	\$1,479,458	\$1,010,602	\$799,967	\$312,143	\$0	\$3,602,170	-\$61,993	\$903.61	101.8%
May-16	3,633	\$3,531,764	\$1,853,559	\$1,009,640	\$800,884	\$311,457	\$0	\$3,975,540	-\$443,776	\$1,008.56	112.6%
Jun-16	3,644	\$3,538,657	\$1,459,858	\$1,018,022	\$825,450	\$312,400	\$0	\$3,615,730	-\$77,073	\$906.51	102.2%
Jul-16	3,641	\$3,528,478	\$1,493,340	\$1,045,525	\$836,246	\$312,143	\$0	\$3,687,254	-\$158,776	\$926.97	104.5%
Aug-16	3,623	\$3,510,818	\$2,327,662	\$1,044,181	\$852,765	\$310,600	\$75,525	\$4,459,684	-\$948,866	\$1,145.21	127.0%
Sep-16	3,621	\$3,505,311	\$1,485,167	\$1,039,134	\$709,564	\$310,428	\$0	\$3,544,294	-\$38,982	\$893.09	101.1%
Oct-16	3,606	\$3,494,850	\$1,557,642	\$1,037,260	\$753,983	\$309,142	\$0	\$3,658,027	-\$163,178	\$928.70	104.7%
Nov-16	3,581	\$3,473,820	\$1,595,231	\$1,034,489	\$767,925	\$306,999	\$45,491	\$3,659,153	-\$185,333	\$936.09	105.3%
Dec-16	3,566	\$3,457,726	\$3,122,906	\$995,672	\$747,347	\$305,713	\$727,077	\$4,444,560	-\$986,834	\$1,160.64	128.5%
Jan-17	3,261	\$3,662,440	\$953,124	\$943,781	\$852,019	\$284,816	\$0	\$3,033,740	\$628,700	\$842.97	82.8%
Feb-17	3,242	\$3,634,968	\$1,495,166	\$939,983	\$752,976	\$283,156	\$0	\$3,471,281	\$163,687	\$983.38	95.5%
Mar-17	3,220	\$3,611,288	\$1,793,588	\$935,255	\$920,529	\$281,235	\$0	\$3,930,607	-\$319,318	\$1,133.35	108.8%
Apr-17	3,107	\$3,489,598	\$1,152,900	\$926,167	\$811,501	\$271,365	\$0	\$3,161,933	\$327,664	\$930.34	90.6%
May-17	3,111	\$3,491,293	\$1,670,467	\$925,137	\$899,619	\$271,715	\$0	\$3,766,937	-\$275,644	\$1,123.50	107.9%
Jun-17	3,189	\$3,571,890	\$1,276,006	\$920,448	\$965,026	\$278,527	\$0	\$3,440,007	\$131,884	\$991.37	96.3%
Jul-17	3,167	\$3,539,921	\$1,188,689	\$939,122	\$793,647	\$276,606	\$0	\$3,198,064	\$341,857	\$922.47	90.3%
Aug-17	3,161	\$3,525,402	\$1,659,111	\$936,084	\$902,562	\$276,082	\$0	\$3,773,839	-\$248,437	\$1,106.54	107.0%
2015	4,187	\$42,875,569	\$22,258,882	\$13,681,568	\$10,102,432	\$4,546,489	\$65,205	\$50,524,166	-\$7,648,597	\$915.11	117.8%
2016	3,630	\$42,279,343	\$20,642,331	\$12,289,322	\$9,665,156	\$3,734,142	\$848,093	\$45,482,858	-\$3,203,514	\$958.48	107.6%
2017 YTD	3,182	\$28,526,800	\$11,189,050	\$7,465,977	\$6,897,879	\$2,223,502	\$0	\$27,776,407	\$750,393	\$1,003.73	97.4%
Current 12 Months	3,319	\$42,458,508	\$18,949,996	\$11,572,532	\$9,876,698	\$3,455,785	\$772,568	\$43,082,442	-\$623,935	\$994.84	101.5%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR, and Rx claims: Envolve.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$83.73; 2017: \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDHP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
County of Fresno - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
County of Fresno - PPO**

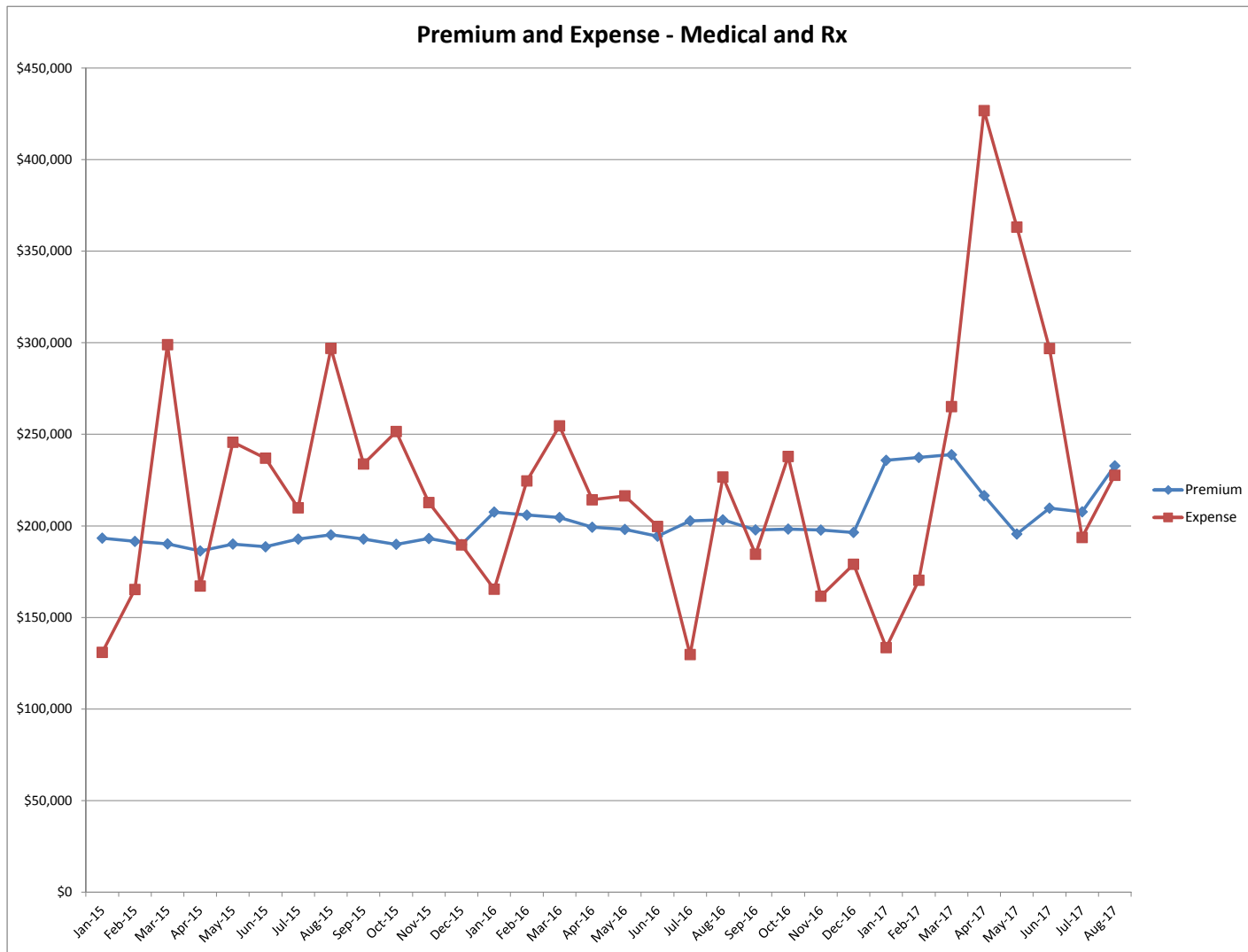
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	191	\$193,307	\$56,401	\$61,100	\$13,429	\$0	\$130,930	\$62,377	\$615.19	67.7%
Feb-15	189	\$191,513	\$104,258	\$47,706	\$13,289	\$0	\$165,253	\$26,260	\$804.04	86.3%
Mar-15	189	\$190,160	\$216,160	\$69,495	\$13,289	\$0	\$298,943	-\$108,784	\$1,511.40	157.2%
Apr-15	185	\$186,296	\$111,003	\$43,147	\$13,007	\$0	\$167,157	\$19,139	\$833.24	89.7%
May-15	190	\$190,078	\$179,929	\$52,386	\$13,359	\$0	\$245,674	-\$55,596	\$1,222.71	129.2%
Jun-15	187	\$188,578	\$141,924	\$81,908	\$13,148	\$0	\$236,980	-\$48,402	\$1,196.96	125.7%
Jul-15	191	\$192,808	\$132,101	\$64,334	\$13,429	\$0	\$209,865	-\$17,057	\$1,028.46	108.8%
Aug-15	196	\$195,082	\$201,043	\$82,078	\$13,781	\$0	\$296,902	-\$101,820	\$1,444.49	152.2%
Sep-15	191	\$192,801	\$151,656	\$68,704	\$13,429	\$0	\$233,789	-\$40,989	\$1,153.72	121.3%
Oct-15	188	\$189,930	\$161,689	\$76,619	\$13,218	\$0	\$251,526	-\$61,596	\$1,267.60	132.4%
Nov-15	192	\$193,090	\$130,673	\$68,560	\$13,500	\$0	\$212,733	-\$19,643	\$1,037.67	110.2%
Dec-15	191	\$189,796	\$116,642	\$59,549	\$13,429	\$0	\$189,620	\$176	\$922.46	99.9%
Jan-16	194	\$207,541	\$101,618	\$51,295	\$12,523	\$0	\$165,436	\$42,105	\$788.21	79.7%
Feb-16	194	\$205,894	\$138,259	\$73,767	\$12,523	\$0	\$224,548	-\$18,654	\$1,092.92	109.1%
Mar-16	193	\$204,586	\$183,848	\$58,310	\$12,458	\$0	\$254,616	-\$50,031	\$1,254.70	124.5%
Apr-16	186	\$199,265	\$140,415	\$61,828	\$12,006	\$0	\$214,250	-\$14,984	\$1,087.33	107.5%
May-16	184	\$198,062	\$135,367	\$69,140	\$11,877	\$0	\$216,384	-\$18,322	\$1,111.45	109.3%
Jun-16	181	\$194,369	\$126,150	\$61,863	\$11,684	\$0	\$199,696	-\$5,328	\$1,038.74	102.7%
Jul-16	190	\$202,712	\$60,724	\$56,757	\$12,265	\$0	\$129,746	\$72,966	\$618.32	64.0%
Aug-16	191	\$203,294	\$139,063	\$75,277	\$12,329	\$0	\$226,669	-\$23,375	\$1,122.20	111.5%
Sep-16	187	\$197,808	\$122,052	\$50,396	\$12,071	\$0	\$184,519	\$13,289	\$922.18	93.3%
Oct-16	189	\$198,250	\$178,663	\$47,042	\$12,200	\$0	\$237,904	-\$39,654	\$1,194.20	120.0%
Nov-16	188	\$197,723	\$83,197	\$66,277	\$12,135	\$0	\$161,609	\$36,114	\$795.07	81.7%
Dec-16	187	\$196,414	\$119,597	\$47,371	\$12,071	\$0	\$179,038	\$17,375	\$892.87	91.2%
Jan-17	214	\$235,804	\$69,640	\$49,735	\$14,160	\$0	\$133,535	\$102,268	\$557.83	56.6%
Feb-17	216	\$237,336	\$90,222	\$65,802	\$14,293	\$0	\$170,316	\$67,019	\$722.33	71.8%
Mar-17	220	\$238,848	\$181,844	\$68,720	\$14,557	\$0	\$265,121	-\$26,274	\$1,138.93	111.0%
Apr-17	201	\$216,533	\$368,860	\$44,582	\$13,300	\$0	\$426,742	-\$210,210	\$2,056.93	197.1%
May-17	174	\$195,554	\$280,427	\$71,203	\$11,514	\$0	\$363,144	-\$167,590	\$2,020.86	185.7%
Jun-17	185	\$209,687	\$228,069	\$56,514	\$12,241	\$0	\$296,825	-\$87,138	\$1,538.29	141.6%
Jul-17	184	\$207,686	\$132,895	\$48,594	\$12,175	\$0	\$193,664	\$14,022	\$986.35	93.2%
Aug-17	219	\$232,775	\$137,094	\$76,042	\$14,491	\$0	\$227,627	\$5,148	\$973.22	97.8%
2015	190	\$2,293,437	\$1,703,479	\$775,586	\$160,307	\$0	\$2,639,372	-\$345,935	\$1,087.31	115.1%
2016	189	\$2,405,918	\$1,528,953	\$719,323	\$146,141	\$0	\$2,394,417	\$11,501	\$993.05	99.5%
2017 YTD	202	\$1,774,222	\$1,489,051	\$481,191	\$106,732	\$0	\$2,076,975	-\$302,753	\$1,221.48	117.1%
Current 12 Months	197	\$2,564,417	\$1,992,560	\$692,276	\$155,209	\$0	\$2,840,045	-\$275,629	\$1,135.72	110.7%

Data Sources: Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem MDP, and Rx claims: Envolv.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDEHP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
County of Fresno - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
County of Fresno - HSA**

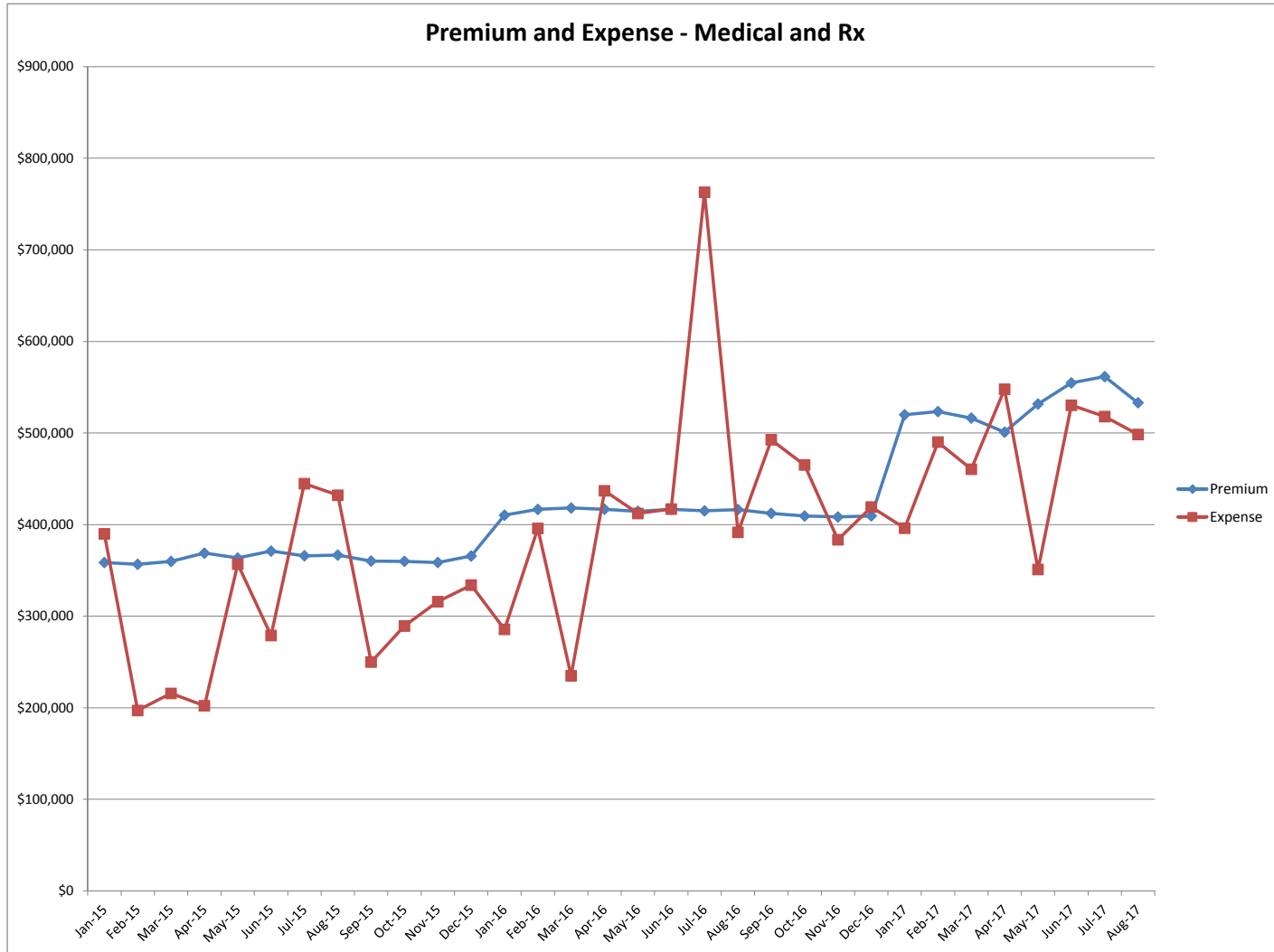
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	572	\$358,585	\$296,149	\$53,499	\$40,217	\$0	\$389,865	-\$31,280	\$611.27	108.7%
Feb-15	569	\$356,652	\$127,714	\$29,310	\$40,006	\$0	\$197,030	\$159,622	\$275.96	55.2%
Mar-15	575	\$359,748	\$127,974	\$47,256	\$40,428	\$0	\$215,658	\$144,090	\$304.75	59.9%
Apr-15	589	\$368,838	\$102,401	\$58,377	\$41,413	\$0	\$202,191	\$166,647	\$272.97	54.8%
May-15	581	\$363,494	\$231,890	\$84,135	\$40,850	\$0	\$356,875	\$6,619	\$543.93	98.2%
Jun-15	599	\$371,049	\$166,986	\$69,811	\$42,116	\$0	\$278,913	\$92,136	\$395.32	75.2%
Jul-15	590	\$365,955	\$295,999	\$107,168	\$41,483	\$0	\$444,650	-\$78,695	\$683.33	121.5%
Aug-15	590	\$366,718	\$308,386	\$82,156	\$41,483	\$0	\$432,025	-\$65,307	\$661.94	117.8%
Sep-15	580	\$360,149	\$112,296	\$96,851	\$40,780	\$0	\$249,927	\$110,222	\$360.60	69.4%
Oct-15	583	\$359,880	\$138,843	\$109,415	\$40,991	\$0	\$289,249	\$70,631	\$425.83	80.4%
Nov-15	580	\$358,632	\$180,305	\$94,722	\$40,780	\$0	\$315,807	\$42,825	\$474.18	88.1%
Dec-15	593	\$365,666	\$190,695	\$101,509	\$41,694	\$0	\$333,898	\$31,768	\$492.76	91.3%
Jan-16	640	\$410,258	\$183,027	\$61,273	\$41,312	\$0	\$285,612	\$124,646	\$381.72	69.6%
Feb-16	648	\$416,589	\$313,508	\$40,463	\$41,828	\$0	\$395,799	\$20,790	\$546.25	95.0%
Mar-16	654	\$418,099	\$128,205	\$64,474	\$42,216	\$0	\$234,895	\$183,204	\$294.62	56.2%
Apr-16	656	\$416,762	\$297,853	\$96,720	\$42,345	\$0	\$436,918	-\$20,155	\$601.48	104.8%
May-16	655	\$414,592	\$279,814	\$90,028	\$42,280	\$0	\$412,122	\$2,470	\$564.64	99.4%
Jun-16	660	\$416,718	\$263,101	\$111,232	\$42,603	\$0	\$416,936	-\$218	\$567.17	100.1%
Jul-16	660	\$414,980	\$588,846	\$131,399	\$42,603	\$0	\$762,848	-\$347,868	\$1,091.28	183.8%
Aug-16	663	\$416,396	\$265,196	\$83,568	\$42,797	\$0	\$391,561	\$24,836	\$526.04	94.0%
Sep-16	655	\$412,298	\$304,759	\$145,567	\$42,280	\$0	\$492,606	-\$80,308	\$687.52	119.5%
Oct-16	652	\$409,376	\$316,856	\$106,210	\$42,087	\$0	\$465,153	-\$55,777	\$648.87	113.6%
Nov-16	647	\$408,313	\$240,752	\$100,943	\$41,764	\$0	\$383,459	\$24,854	\$528.12	93.9%
Dec-16	650	\$409,523	\$230,258	\$146,962	\$41,958	\$0	\$419,178	-\$9,655	\$580.34	102.4%
Jan-17	742	\$519,928	\$300,978	\$45,990	\$49,098	\$0	\$396,066	\$123,862	\$467.61	76.2%
Feb-17	746	\$523,429	\$389,747	\$50,969	\$49,363	\$0	\$490,079	\$33,351	\$590.77	93.6%
Mar-17	736	\$516,317	\$291,413	\$120,319	\$48,701	\$0	\$460,433	\$55,884	\$559.42	89.2%
Apr-17	714	\$500,909	\$416,805	\$83,704	\$47,245	\$0	\$547,754	-\$46,846	\$700.99	109.4%
May-17	761	\$531,698	\$183,809	\$116,820	\$50,355	\$0	\$350,984	\$180,714	\$395.04	66.0%
Jun-17	795	\$554,691	\$337,083	\$140,573	\$52,605	\$0	\$530,261	\$24,430	\$600.83	95.6%
Jul-17	810	\$561,522	\$335,617	\$128,693	\$53,598	\$0	\$517,908	\$43,615	\$573.22	92.2%
Aug-17	771	\$533,044	\$304,422	\$142,904	\$51,017	\$0	\$498,343	\$34,701	\$580.19	93.5%
2015	583	\$4,355,365	\$2,279,638	\$934,209	\$492,240	\$0	\$3,706,087	\$649,277	\$459.06	85.1%
2016	653	\$4,963,904	\$3,412,175	\$1,178,839	\$506,072	\$0	\$5,097,086	-\$133,182	\$585.59	102.7%
2017 YTD	759	\$4,241,539	\$2,559,874	\$829,972	\$401,983	\$0	\$3,791,829	\$449,710	\$558.00	89.4%
Current 12 Months	723	\$5,881,048	\$3,652,499	\$1,329,654	\$570,071	\$0	\$5,552,224	\$328,824	\$574.05	94.4%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem MDP, and Rx claims: Anthem MDP.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HIDIP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
County of Fresno - HSA**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
County of Tulare - All Medical**

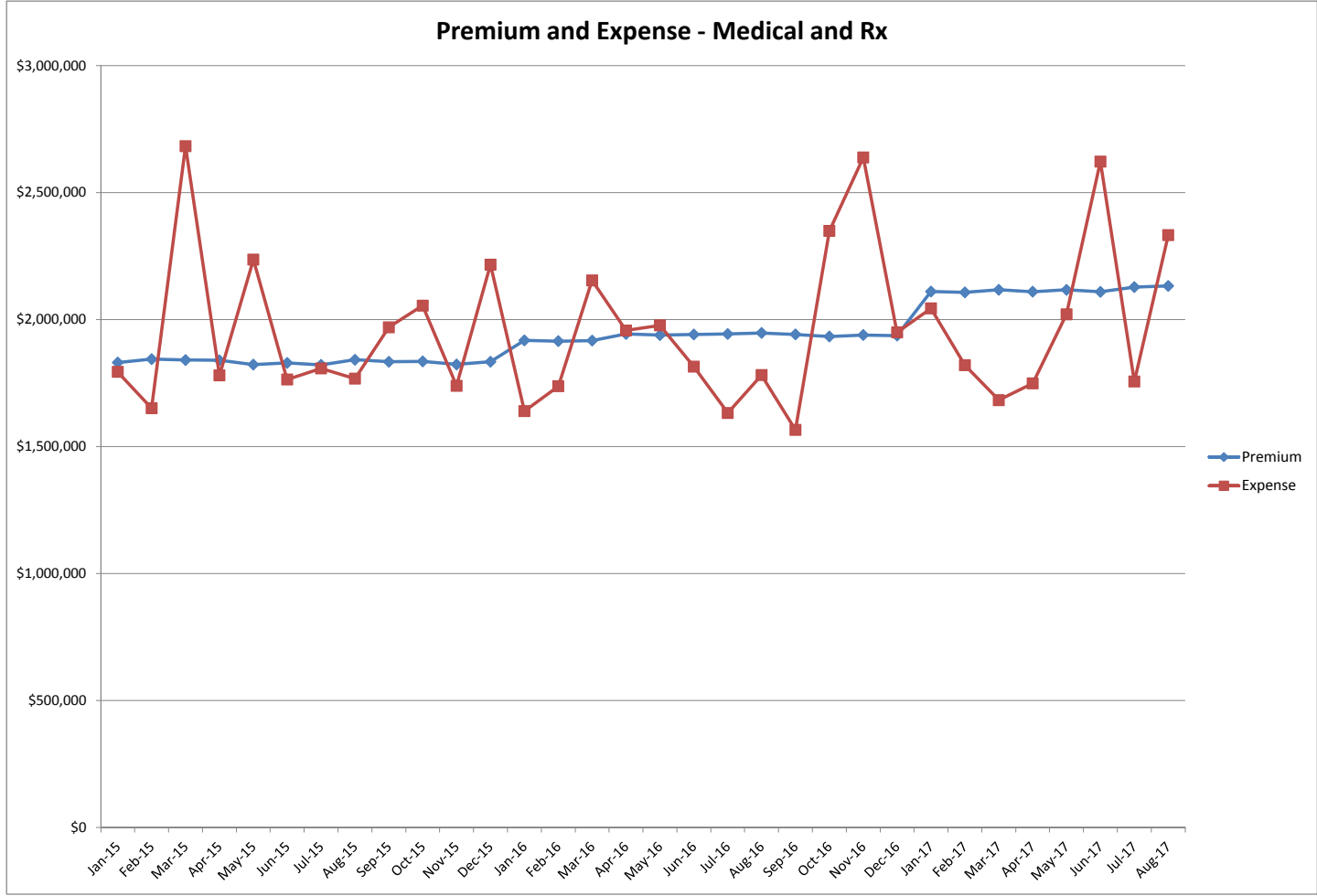
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	2,783	\$1,830,985	\$1,053,190	\$75,592	\$463,728	\$201,908	\$0	\$1,794,418	\$36,567	\$572.23	98.0%
Feb-15	2,801	\$1,844,223	\$954,397	\$75,645	\$417,833	\$203,376	\$0	\$1,651,251	\$192,972	\$516.91	89.5%
Mar-15	2,791	\$1,840,807	\$1,915,351	\$82,133	\$482,878	\$202,713	\$0	\$2,683,075	-\$842,268	\$888.70	145.8%
Apr-15	2,784	\$1,839,576	\$1,239,199	\$83,086	\$469,286	\$202,201	\$213,266	\$1,780,505	\$59,071	\$566.92	96.8%
May-15	2,753	\$1,822,846	\$1,490,943	\$81,056	\$464,445	\$199,981	\$0	\$2,236,425	-\$413,580	\$739.72	122.7%
Jun-15	2,766	\$1,829,528	\$976,568	\$76,182	\$510,492	\$200,996	\$0	\$1,764,238	\$65,290	\$565.16	96.4%
Jul-15	2,756	\$1,821,866	\$1,002,601	\$73,265	\$533,092	\$200,252	\$1,250	\$1,807,960	\$13,906	\$583.35	99.2%
Aug-15	2,784	\$1,841,754	\$947,858	\$82,045	\$537,763	\$202,443	\$2,472	\$1,767,637	\$74,117	\$562.21	96.0%
Sep-15	2,771	\$1,834,036	\$1,217,629	\$81,398	\$469,104	\$201,549	\$25	\$1,969,655	-\$135,619	\$638.08	107.4%
Oct-15	2,770	\$1,835,421	\$1,208,318	\$81,271	\$563,835	\$201,539	\$0	\$2,054,963	-\$219,542	\$669.11	112.0%
Nov-15	2,754	\$1,823,370	\$999,577	\$79,234	\$460,161	\$200,253	\$0	\$1,739,225	\$84,145	\$558.81	95.4%
Dec-15	2,771	\$1,834,119	\$1,438,401	\$77,015	\$502,209	\$201,468	\$2,655	\$2,216,438	-\$382,319	\$727.16	120.8%
Jan-16	2,766	\$1,918,242	\$920,343	\$74,569	\$460,100	\$184,666	\$0	\$1,639,678	\$278,565	\$526.03	85.5%
Feb-16	2,769	\$1,915,349	\$909,422	\$75,036	\$568,546	\$184,860	\$0	\$1,737,864	\$177,485	\$560.85	90.7%
Mar-16	2,770	\$1,917,509	\$1,323,065	\$72,539	\$573,783	\$184,925	\$0	\$2,154,311	-\$236,802	\$710.97	112.3%
Apr-16	2,817	\$1,943,502	\$1,210,456	\$74,400	\$484,179	\$188,001	\$0	\$1,957,036	-\$13,534	\$627.99	100.7%
May-16	2,806	\$1,938,954	\$1,175,116	\$74,867	\$540,390	\$187,227	\$0	\$1,977,600	-\$38,646	\$638.05	102.0%
Jun-16	2,812	\$1,941,450	\$1,052,925	\$71,450	\$502,785	\$187,636	\$0	\$1,814,795	\$126,654	\$578.65	93.5%
Jul-16	2,817	\$1,943,391	\$884,484	\$74,195	\$485,586	\$188,001	\$0	\$1,632,266	\$311,125	\$512.70	84.0%
Aug-16	2,822	\$1,947,517	\$925,254	\$68,299	\$599,698	\$188,408	\$0	\$1,781,659	\$165,858	\$564.58	91.5%
Sep-16	2,820	\$1,941,858	\$738,393	\$74,239	\$564,819	\$188,393	\$0	\$1,565,772	\$376,086	\$488.46	80.6%
Oct-16	2,812	\$1,933,637	\$1,478,516	\$72,068	\$611,072	\$187,869	\$0	\$2,349,525	-\$415,888	\$768.73	121.5%
Nov-16	2,825	\$1,939,416	\$1,811,697	\$70,350	\$567,997	\$188,602	\$0	\$2,638,646	-\$699,229	\$867.27	136.1%
Dec-16	2,823	\$1,937,203	\$1,083,307	\$71,670	\$606,495	\$188,409	\$0	\$1,949,882	-\$12,679	\$623.97	100.7%
Jan-17	2,824	\$2,110,561	\$1,261,565	\$0	\$595,840	\$186,885	\$0	\$2,044,291	\$66,271	\$657.72	96.9%
Feb-17	2,814	\$2,107,318	\$1,097,844	\$0	\$536,533	\$186,224	\$0	\$1,820,600	\$286,718	\$580.80	86.4%
Mar-17	2,825	\$2,117,411	\$924,126	\$0	\$571,707	\$186,951	\$0	\$1,682,784	\$434,626	\$529.50	79.5%
Apr-17	2,816	\$2,110,125	\$1,032,065	\$0	\$530,547	\$186,356	\$0	\$1,748,968	\$361,157	\$554.90	82.9%
May-17	2,829	\$2,117,202	\$1,311,089	\$0	\$522,523	\$187,216	\$0	\$2,020,829	\$96,374	\$648.15	95.4%
Jun-17	2,822	\$2,109,284	\$1,799,781	\$0	\$635,657	\$186,753	\$0	\$2,622,191	-\$512,907	\$863.02	124.3%
Jul-17	2,851	\$2,128,126	\$1,001,046	\$0	\$566,630	\$188,672	\$0	\$1,756,347	\$371,779	\$549.87	82.5%
Aug-17	2,853	\$2,132,516	\$1,440,700	\$0	\$703,354	\$188,804	\$0	\$2,332,858	-\$200,342	\$751.51	109.4%
2015	2,774	\$21,998,530	\$14,444,032	\$947,923	\$5,874,825	\$2,418,678	\$219,668	\$23,465,790	-\$1,467,260	\$632.35	106.7%
2016	2,805	\$23,218,029	\$13,512,978	\$873,682	\$6,565,449	\$2,246,924	\$0	\$23,199,033	\$18,996	\$622.48	99.9%
2017 YTD	2,829	\$16,932,543	\$9,868,217	\$0	\$4,662,790	\$1,497,861	\$0	\$16,028,868	\$903,676	\$642.00	94.7%
Current 12 Months	2,826	\$24,684,658	\$14,980,130	\$288,328	\$7,013,173	\$2,251,062	\$0	\$24,532,693	\$151,966	\$657.00	99.4%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR (HMO) and MDP (PPO and HSA), and Rx claims: Envolve (HMO and PPO) and Anthem MDP (HSA).

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDHP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
County of Tulare - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
County of Tulare - HMO**

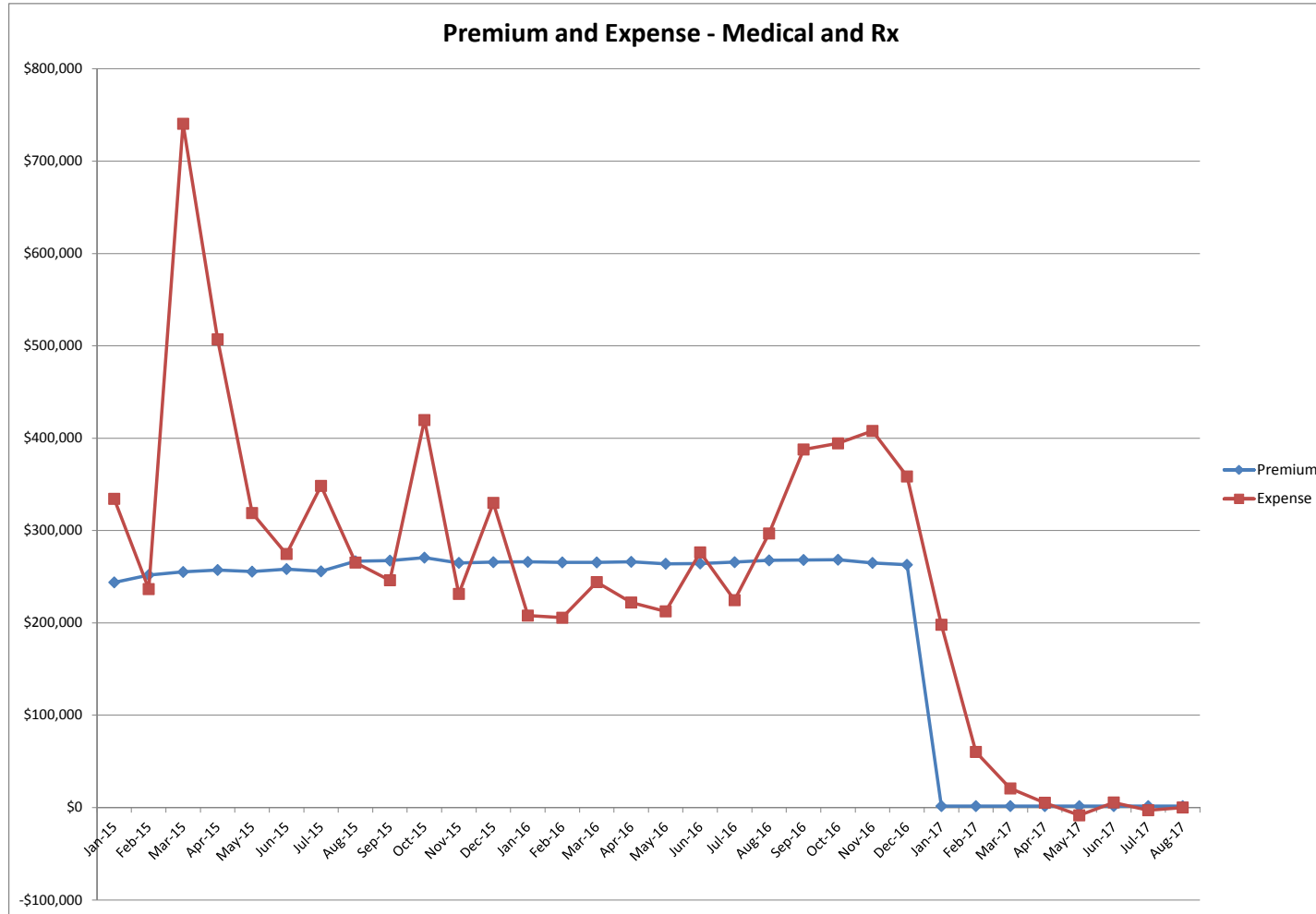
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	309	\$243,872	\$190,399	\$75,592	\$40,395	\$27,961	\$0	\$334,347	-\$90,476	\$991.54	137.1%
Feb-15	319	\$251,868	\$79,177	\$75,645	\$52,913	\$28,866	\$0	\$236,601	\$15,267	\$651.21	93.9%
Mar-15	321	\$255,148	\$571,869	\$82,133	\$57,437	\$29,047	\$0	\$740,487	-\$485,339	\$2,216.32	290.2%
Apr-15	320	\$257,292	\$571,981	\$83,086	\$36,296	\$28,957	\$213,266	\$507,053	-\$249,762	\$1,494.05	197.1%
May-15	318	\$255,493	\$155,026	\$81,056	\$54,080	\$28,776	\$0	\$318,938	-\$63,446	\$912.46	124.8%
Jun-15	323	\$258,306	\$115,923	\$76,182	\$53,305	\$29,228	\$0	\$274,639	-\$16,332	\$759.78	106.3%
Jul-15	321	\$255,830	\$201,531	\$73,265	\$45,750	\$29,047	\$1,250	\$348,344	-\$92,513	\$994.69	136.2%
Aug-15	332	\$266,751	\$102,263	\$82,045	\$53,468	\$30,043	\$2,472	\$265,348	\$1,404	\$708.75	99.5%
Sep-15	333	\$267,483	\$79,468	\$81,398	\$55,199	\$30,133	\$25	\$246,174	\$21,310	\$648.77	92.0%
Oct-15	336	\$270,653	\$257,415	\$81,271	\$50,542	\$30,405	\$0	\$419,632	-\$148,979	\$1,158.41	155.0%
Nov-15	328	\$265,012	\$71,337	\$79,234	\$51,114	\$29,681	\$0	\$231,366	\$33,646	\$614.89	87.3%
Dec-15	329	\$265,741	\$180,203	\$77,015	\$45,611	\$29,771	\$2,655	\$329,945	-\$64,204	\$912.38	124.2%
Jan-16	289	\$266,033	\$68,339	\$74,569	\$40,188	\$24,776	\$0	\$207,872	\$58,161	\$633.55	78.1%
Feb-16	289	\$265,507	\$59,035	\$75,036	\$46,727	\$24,776	\$0	\$205,574	\$59,933	\$625.60	77.4%
Mar-16	289	\$265,507	\$90,215	\$72,539	\$56,647	\$24,776	\$0	\$244,176	\$21,330	\$759.17	92.0%
Apr-16	291	\$266,108	\$71,342	\$74,400	\$51,369	\$24,947	\$0	\$222,059	\$44,049	\$677.36	83.4%
May-16	288	\$264,055	\$72,036	\$74,867	\$40,911	\$24,690	\$0	\$212,505	\$51,550	\$652.13	80.5%
Jun-16	289	\$264,355	\$124,170	\$71,450	\$55,944	\$24,776	\$0	\$276,339	-\$11,984	\$870.46	104.5%
Jul-16	291	\$265,726	\$77,567	\$74,195	\$47,881	\$24,947	\$0	\$224,590	\$41,135	\$686.06	84.5%
Aug-16	295	\$267,698	\$153,032	\$68,299	\$50,196	\$25,290	\$0	\$296,817	-\$29,119	\$920.43	110.9%
Sep-16	297	\$268,158	\$163,002	\$74,239	\$125,064	\$25,462	\$0	\$387,766	-\$119,609	\$1,219.88	144.6%
Oct-16	300	\$268,395	\$171,644	\$72,068	\$124,997	\$25,719	\$0	\$394,429	-\$126,033	\$1,229.03	147.0%
Nov-16	295	\$264,973	\$185,862	\$70,350	\$126,345	\$25,290	\$0	\$407,848	-\$142,874	\$1,296.81	153.9%
Dec-16	292	\$262,920	\$133,580	\$71,670	\$128,271	\$25,033	\$0	\$358,555	-\$95,635	\$1,142.20	136.4%
Jan-17	1	\$1,593	\$197,867	\$0	\$19	\$87	\$0	\$197,973	-\$196,381	\$197,885.93	12429.6%
Feb-17	1	\$1,593	\$60,175	\$0	\$0	\$87	\$0	\$60,262	-\$58,669	\$60,174.67	3783.5%
Mar-17	1	\$1,593	\$20,631	\$0	\$0	\$87	\$0	\$20,719	-\$19,126	\$20,631.20	1300.8%
Apr-17	1	\$1,593	\$5,165	\$0	\$0	\$87	\$0	\$5,252	-\$3,660	\$5,165.00	329.8%
May-17	1	\$1,593	-\$8,486	\$0	\$0	\$87	\$0	-\$8,398	\$9,991	-\$8,485.61	-527.3%
Jun-17	1	\$1,593	\$5,438	\$0	\$0	\$87	\$0	\$5,526	-\$3,933	\$5,438.37	346.9%
Jul-17	1	\$1,593	-\$2,965	\$0	\$0	\$87	\$0	-\$2,878	\$4,471	-\$2,965.34	-180.7%
Aug-17	1	\$1,593	\$0	\$0	\$0	\$87	\$0	\$87	\$1,505	\$0.00	5.5%
2015	324	\$3,113,449	\$2,576,592	\$947,923	\$596,111	\$351,916	\$219,668	\$4,252,873	-\$1,139,424	\$1,003.07	136.6%
2016	292	\$3,189,435	\$1,369,824	\$873,682	\$894,540	\$300,484	\$0	\$3,438,530	-\$249,094	\$895.31	107.8%
2017 YTD	1	\$12,742	\$277,826	\$0	\$19	\$699	\$0	\$278,543	-\$265,801	\$34,730.53	2186.0%
Current 12 Months	99	\$1,077,189	\$931,914	\$288,328	\$504,696	\$102,203	\$0	\$1,827,141	-\$749,952	\$1,447.10	169.6%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR, and Rx claims: Envolv.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDHP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
County of Tulare - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
County of Tulare - PPO**

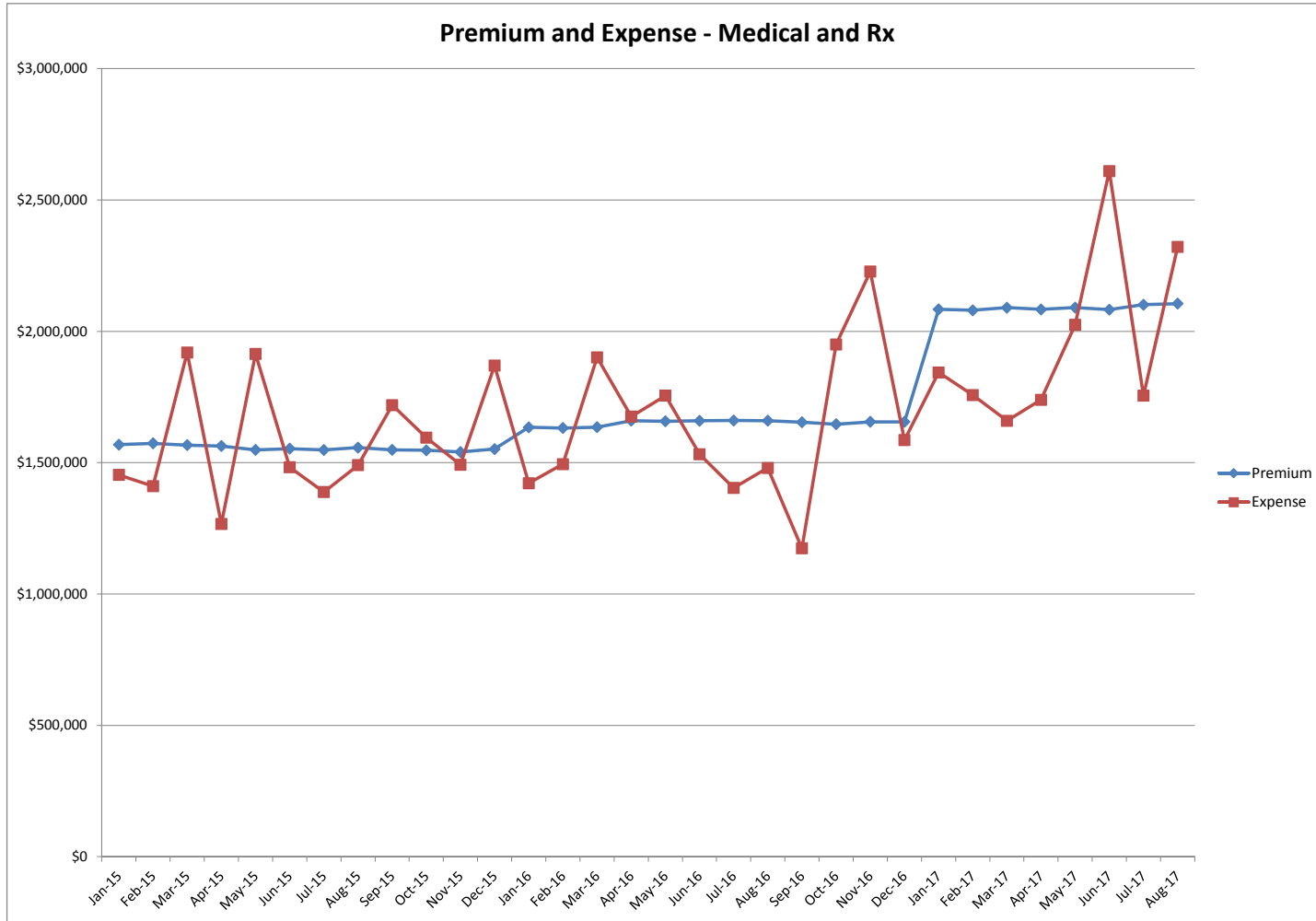
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	2,441	\$1,568,540	\$859,062	\$423,020	\$171,627	\$0	\$1,453,709	\$114,831	\$525	92.7%
Feb-15	2,449	\$1,573,782	\$873,567	\$364,921	\$172,189	\$0	\$1,410,677	\$163,105	\$505.71	89.6%
Mar-15	2,437	\$1,567,085	\$1,322,573	\$425,441	\$171,345	\$0	\$1,919,359	-\$352,274	\$717.28	122.5%
Apr-15	2,431	\$1,563,711	\$663,432	\$432,368	\$170,924	\$0	\$1,266,724	\$296,987	\$450.76	81.0%
May-15	2,402	\$1,548,779	\$1,335,394	\$409,743	\$168,885	\$0	\$1,914,022	-\$365,242	\$726.53	123.6%
Jun-15	2,412	\$1,553,588	\$857,645	\$455,603	\$169,588	\$0	\$1,482,836	\$70,752	\$544.46	95.4%
Jul-15	2,404	\$1,548,402	\$732,247	\$487,188	\$169,025	\$0	\$1,388,460	\$159,942	\$507.25	89.7%
Aug-15	2,421	\$1,557,369	\$838,162	\$482,461	\$170,221	\$0	\$1,490,844	\$66,525	\$545.49	95.7%
Sep-15	2,407	\$1,548,919	\$1,135,876	\$413,905	\$169,236	\$0	\$1,719,017	-\$170,098	\$643.86	111.0%
Oct-15	2,403	\$1,547,133	\$916,021	\$510,495	\$168,955	\$0	\$1,595,471	-\$48,338	\$593.64	103.1%
Nov-15	2,395	\$1,540,725	\$915,407	\$408,293	\$168,392	\$0	\$1,492,093	\$48,632	\$552.69	96.8%
Dec-15	2,413	\$1,551,683	\$1,243,499	\$456,567	\$169,658	\$0	\$1,869,724	-\$318,041	\$704.54	120.5%
Jan-16	2,445	\$1,634,557	\$844,648	\$419,202	\$157,825	\$0	\$1,421,675	\$212,882	\$516.91	87.0%
Feb-16	2,448	\$1,632,189	\$814,535	\$521,819	\$158,018	\$0	\$1,494,373	\$137,817	\$545.90	91.6%
Mar-16	2,451	\$1,635,335	\$1,225,617	\$517,136	\$158,212	\$0	\$1,900,965	-\$265,630	\$711.04	116.2%
Apr-16	2,495	\$1,660,234	\$1,082,260	\$432,397	\$161,052	\$0	\$1,675,709	-\$15,475	\$607.08	100.9%
May-16	2,487	\$1,657,740	\$1,095,985	\$499,089	\$160,536	\$0	\$1,755,610	-\$97,870	\$641.36	105.9%
Jun-16	2,491	\$1,659,442	\$925,363	\$446,034	\$160,794	\$0	\$1,532,191	\$127,250	\$550.54	92.3%
Jul-16	2,495	\$1,660,506	\$805,929	\$437,009	\$161,052	\$0	\$1,403,991	\$256,515	\$498.17	84.6%
Aug-16	2,493	\$1,660,172	\$769,888	\$549,001	\$160,923	\$0	\$1,479,812	\$180,360	\$529.04	89.1%
Sep-16	2,489	\$1,654,054	\$574,578	\$439,054	\$160,665	\$0	\$1,174,297	\$479,758	\$407.24	71.0%
Oct-16	2,479	\$1,646,580	\$1,304,493	\$485,461	\$160,019	\$0	\$1,949,973	-\$303,393	\$722.05	118.4%
Nov-16	2,497	\$1,655,781	\$1,625,534	\$440,989	\$161,181	\$0	\$2,227,704	-\$571,923	\$827.60	134.5%
Dec-16	2,498	\$1,655,621	\$947,450	\$477,450	\$161,246	\$0	\$1,586,146	\$69,475	\$570.42	95.8%
Jan-17	2,785	\$2,083,764	\$1,063,327	\$595,773	\$184,283	\$0	\$1,843,383	\$240,381	\$595.73	88.5%
Feb-17	2,774	\$2,079,970	\$1,037,311	\$536,528	\$183,556	\$0	\$1,757,394	\$322,576	\$567.35	84.5%
Mar-17	2,785	\$2,090,062	\$903,425	\$571,682	\$184,283	\$0	\$1,659,390	\$430,672	\$529.66	79.4%
Apr-17	2,777	\$2,083,327	\$1,025,542	\$529,915	\$183,754	\$0	\$1,739,211	\$344,117	\$560.12	83.5%
May-17	2,790	\$2,090,405	\$1,317,845	\$522,476	\$184,614	\$0	\$2,024,935	\$65,470	\$659.61	96.9%
Jun-17	2,783	\$2,082,487	\$1,790,162	\$635,565	\$184,151	\$0	\$2,609,878	-\$527,391	\$871.62	125.3%
Jul-17	2,812	\$2,101,329	\$1,002,601	\$566,607	\$186,070	\$0	\$1,755,278	\$346,051	\$558.04	83.5%
Aug-17	2,814	\$2,105,719	\$1,432,300	\$702,997	\$186,202	\$0	\$2,321,499	-\$215,780	\$758.81	110.2%
2015	2,418	\$18,669,716	\$11,692,885	\$5,270,004	\$2,040,045	\$0	\$19,002,934	-\$333,218	\$584.62	101.8%
2016	2,481	\$19,812,211	\$12,016,280	\$5,664,640	\$1,921,524	\$0	\$19,602,444	\$209,767	\$593.96	98.9%
2017 YTD	2,790	\$16,717,064	\$9,572,513	\$4,661,541	\$1,476,914	\$0	\$15,710,969	\$1,006,095	\$637.73	94.0%
Current 12 Months	2,690	\$23,329,101	\$14,024,568	\$6,504,495	\$2,120,026	\$0	\$22,649,089	\$680,012	\$635.91	97.1%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem MDP, and Rx claims: Enolve.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDHP = \$450,000.

San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
County of Tulare - PPO





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
County of Tulare - HSA**

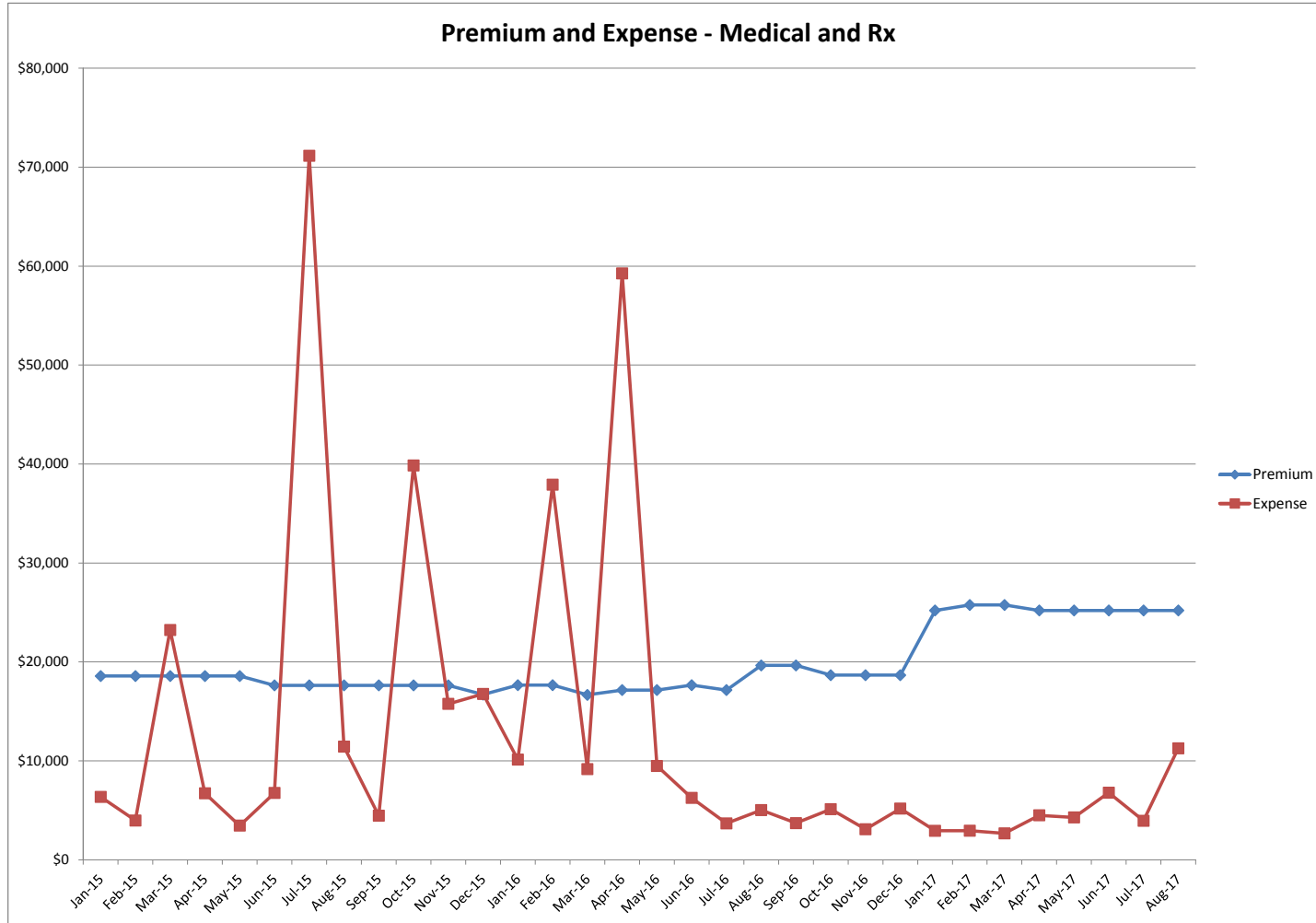
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	33	\$18,573	\$3,729	\$313	\$2,320	\$0	\$6,362	\$12,211	\$122.48	34.3%
Feb-15	33	\$18,573	\$1,653	\$0	\$2,320	\$0	\$3,973	\$14,600	\$50.09	21.4%
Mar-15	33	\$18,573	\$20,909	\$0	\$2,320	\$0	\$23,229	-\$4,656	\$633.61	125.1%
Apr-15	33	\$18,573	\$3,786	\$622	\$2,320	\$0	\$6,728	\$11,845	\$133.58	36.2%
May-15	33	\$18,573	\$523	\$622	\$2,320	\$0	\$3,465	\$15,108	\$34.70	18.7%
Jun-15	31	\$17,634	\$3,000	\$1,584	\$2,180	\$0	\$6,764	\$10,870	\$147.87	38.4%
Jul-15	31	\$17,634	\$68,823	\$154	\$2,180	\$0	\$71,157	-\$53,523	\$2,225.06	403.5%
Aug-15	31	\$17,634	\$7,433	\$1,833	\$2,180	\$0	\$11,446	\$6,188	\$298.90	64.9%
Sep-15	31	\$17,634	\$2,285	\$0	\$2,180	\$0	\$4,465	\$13,169	\$73.71	25.3%
Oct-15	31	\$17,634	\$34,882	\$2,798	\$2,180	\$0	\$39,860	-\$22,226	\$1,215.48	226.0%
Nov-15	31	\$17,634	\$12,833	\$754	\$2,180	\$0	\$15,767	\$1,867	\$438.29	89.4%
Dec-15	29	\$16,695	\$14,699	\$30	\$2,039	\$0	\$16,768	-\$73	\$507.90	100.4%
Jan-16	32	\$17,653	\$7,356	\$710	\$2,066	\$0	\$10,132	\$7,521	\$252.06	57.4%
Feb-16	32	\$17,653	\$35,852	\$0	\$2,066	\$0	\$37,918	-\$20,265	\$1,120.38	214.8%
Mar-16	30	\$16,667	\$7,233	\$0	\$1,937	\$0	\$9,170	\$7,498	\$241.10	55.0%
Apr-16	31	\$17,160	\$56,854	\$413	\$2,001	\$0	\$59,268	-\$42,108	\$1,847.32	345.4%
May-16	31	\$17,160	\$7,095	\$390	\$2,001	\$0	\$9,486	\$7,674	\$241.45	55.3%
Jun-16	32	\$17,653	\$3,392	\$807	\$2,066	\$0	\$6,265	\$11,388	\$131.22	35.5%
Jul-16	31	\$17,160	\$988	\$696	\$2,001	\$0	\$3,685	\$13,475	\$54.32	21.5%
Aug-16	34	\$19,646	\$2,334	\$501	\$2,195	\$0	\$5,030	\$14,617	\$83.38	25.6%
Sep-16	34	\$19,646	\$813	\$701	\$2,195	\$0	\$3,709	\$15,938	\$44.53	18.9%
Oct-16	33	\$18,662	\$2,379	\$614	\$2,130	\$0	\$5,123	\$13,539	\$90.70	27.5%
Nov-16	33	\$18,662	\$301	\$663	\$2,130	\$0	\$3,094	\$15,568	\$29.21	16.6%
Dec-16	33	\$18,662	\$2,277	\$774	\$2,130	\$0	\$5,181	\$13,481	\$92.45	27.8%
Jan-17	38	\$25,205	\$371	\$49	\$2,514	\$0	\$2,934	\$22,270	\$11.05	11.6%
Feb-17	39	\$25,755	\$358	\$5	\$2,581	\$0	\$2,944	\$22,812	\$9.31	11.4%
Mar-17	39	\$25,755	\$70	\$25	\$2,581	\$0	\$2,676	\$23,080	\$2.44	10.4%
Apr-17	38	\$25,205	\$1,358	\$632	\$2,514	\$0	\$4,504	\$20,700	\$52.37	17.9%
May-17	38	\$25,205	\$1,730	\$47	\$2,514	\$0	\$4,291	\$20,913	\$46.76	17.0%
Jun-17	38	\$25,205	\$4,181	\$92	\$2,514	\$0	\$6,787	\$18,417	\$112.45	26.9%
Jul-17	38	\$25,205	\$1,410	\$23	\$2,514	\$0	\$3,947	\$21,257	\$37.71	15.7%
Aug-17	38	\$25,205	\$8,400	\$357	\$2,514	\$0	\$11,271	\$13,933	\$230.45	44.7%
2015	32	\$215,364	\$174,555	\$8,710	\$26,718	\$0	\$209,983	\$5,381	\$482.28	97.5%
2016	32	\$216,382	\$126,874	\$6,269	\$24,916	\$0	\$158,059	\$58,323	\$344.93	73.0%
2017 YTD	38	\$202,738	\$17,878	\$1,230	\$20,248	\$0	\$39,356	\$163,382	\$62.44	19.4%
Current 12 Months	37	\$278,369	\$23,648	\$3,982	\$28,833	\$0	\$56,463	\$221,906	\$62.94	20.3%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem MDP, and Rx claims: Anthem MDP.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDRIP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
County of Tulare - HSA**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
All Others - All Medical**

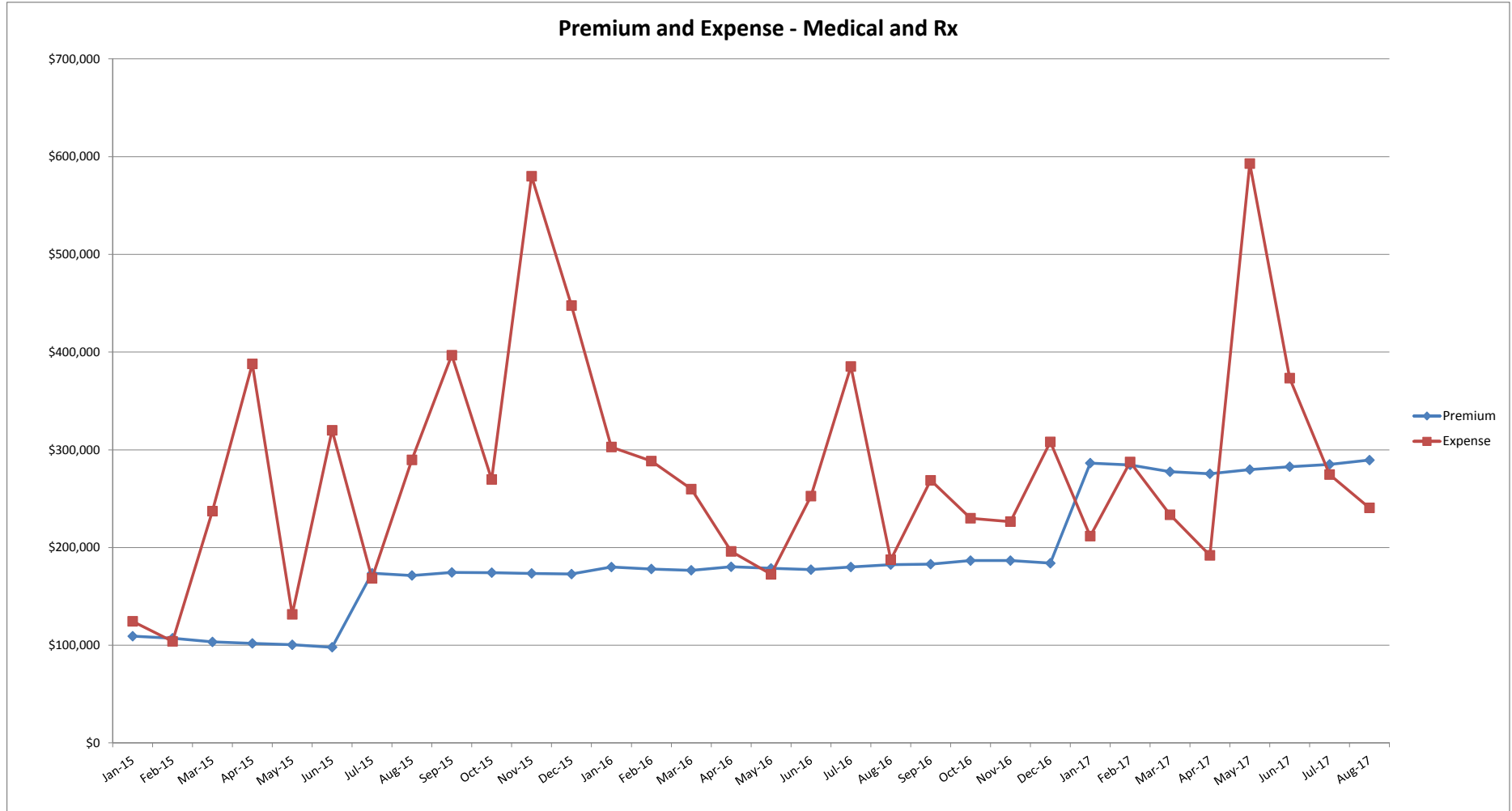
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	103	\$109,232	\$59,828	\$37,293	\$17,904	\$9,466	\$0	\$124,490	-\$15,259	\$1,116.74	114.0%
Feb-15	101	\$107,198	\$38,671	\$36,491	\$19,592	\$9,261	\$0	\$104,014	\$3,184	\$938.16	97.0%
Mar-15	98	\$103,389	\$169,027	\$36,590	\$22,606	\$9,003	\$0	\$237,226	-\$133,837	\$2,328.81	229.4%
Apr-15	97	\$101,900	\$320,837	\$35,660	\$22,524	\$8,911	\$0	\$387,932	-\$286,032	\$3,907.43	380.7%
May-15	96	\$100,462	\$66,626	\$34,772	\$21,390	\$8,839	\$0	\$131,627	-\$31,165	\$1,279.04	131.0%
Jun-15	93	\$97,986	\$283,688	\$34,432	\$24,557	\$8,561	\$31,288	\$319,950	-\$221,964	\$3,348.27	326.5%
Jul-15	149	\$173,709	\$111,646	\$34,687	\$27,794	\$12,651	\$18,315	\$168,462	\$5,247	\$1,045.71	97.0%
Aug-15	147	\$171,417	\$206,373	\$34,438	\$36,583	\$12,486	\$190	\$289,690	-\$118,273	\$1,885.74	169.0%
Sep-15	149	\$174,497	\$316,637	\$35,765	\$31,912	\$12,671	\$190	\$396,796	-\$222,299	\$2,578.02	227.4%
Oct-15	150	\$174,281	\$180,136	\$36,210	\$40,852	\$12,764	\$301	\$269,661	-\$95,379	\$1,712.65	154.7%
Nov-15	148	\$173,512	\$490,498	\$35,975	\$40,879	\$12,599	\$0	\$579,951	-\$406,439	\$3,833.46	334.2%
Dec-15	147	\$172,820	\$350,342	\$36,090	\$49,101	\$12,526	\$411	\$447,648	-\$274,828	\$2,960.01	259.0%
Jan-16	145	\$180,011	\$220,054	\$35,132	\$36,153	\$11,556	\$0	\$302,894	-\$122,883	\$2,009.23	168.3%
Feb-16	143	\$178,054	\$206,162	\$35,364	\$35,494	\$11,423	\$0	\$288,443	-\$110,390	\$1,937.21	162.0%
Mar-16	143	\$176,718	\$174,903	\$35,402	\$38,029	\$11,423	\$0	\$259,756	-\$83,038	\$1,736.60	147.0%
Apr-16	149	\$180,284	\$117,706	\$36,047	\$30,344	\$11,949	\$0	\$196,046	-\$15,763	\$1,235.55	108.7%
May-16	148	\$178,628	\$94,077	\$35,855	\$30,754	\$11,862	\$0	\$172,548	\$6,080	\$1,085.72	96.6%
Jun-16	148	\$177,377	\$171,526	\$36,680	\$32,529	\$11,883	\$0	\$252,617	-\$75,240	\$1,626.59	142.4%
Jul-16	150	\$180,061	\$303,039	\$36,470	\$33,753	\$12,016	\$0	\$385,278	-\$205,217	\$2,488.41	214.0%
Aug-16	151	\$182,553	\$110,676	\$36,688	\$28,093	\$12,082	\$0	\$187,539	-\$4,987	\$1,161.97	102.7%
Sep-16	151	\$182,973	\$185,744	\$36,618	\$34,329	\$12,061	\$0	\$268,752	-\$85,779	\$1,699.94	146.9%
Oct-16	153	\$186,621	\$149,400	\$36,954	\$31,430	\$12,215	\$0	\$229,999	-\$43,378	\$1,423.42	123.2%
Nov-16	153	\$186,621	\$149,042	\$37,283	\$28,006	\$12,215	\$0	\$226,546	-\$39,926	\$1,400.86	121.4%
Dec-16	151	\$183,961	\$250,282	\$36,371	\$28,776	\$12,061	\$19,394	\$308,097	-\$124,135	\$1,960.50	167.5%
Jan-17	183	\$286,401	\$115,526	\$52,154	\$28,813	\$15,206	\$0	\$211,699	\$74,701	\$1,073.73	73.9%
Feb-17	182	\$284,629	\$185,571	\$51,965	\$34,881	\$15,117	\$0	\$287,534	-\$2,905	\$1,496.80	101.0%
Mar-17	178	\$277,523	\$131,952	\$52,088	\$34,651	\$14,823	\$0	\$233,514	\$44,009	\$1,228.60	84.1%
Apr-17	175	\$275,490	\$93,321	\$50,866	\$33,243	\$14,555	\$0	\$191,985	\$83,505	\$1,013.89	69.7%
May-17	178	\$279,753	\$485,586	\$51,944	\$40,593	\$14,802	\$0	\$592,925	-\$313,172	\$3,247.88	211.9%
Jun-17	181	\$282,736	\$272,269	\$52,026	\$34,035	\$15,049	\$0	\$373,378	-\$90,642	\$1,979.72	132.1%
Jul-17	182	\$285,099	\$170,028	\$52,051	\$37,524	\$15,096	\$0	\$274,698	\$10,401	\$1,426.39	96.4%
Aug-17	184	\$289,453	\$133,904	\$52,825	\$38,615	\$15,274	\$0	\$240,619	\$48,835	\$1,224.70	83.1%
2015	123	\$1,660,403	\$2,594,309	\$428,402	\$355,693	\$129,738	\$50,695	\$3,457,448	-\$1,797,044	\$2,251.49	208.2%
2016	149	\$2,173,860	\$2,132,611	\$434,864	\$387,689	\$142,746	\$19,394	\$3,078,516	-\$904,656	\$1,644.69	141.6%
2017YTD	180	\$2,261,084	\$1,588,157	\$415,919	\$282,356	\$119,920	\$0	\$2,406,353	-\$145,269	\$1,584.50	106.4%
Current 12 Months	171	\$3,001,260	\$2,322,625	\$563,145	\$404,897	\$168,474	\$19,394	\$3,439,747	-\$438,487	\$1,594.96	114.6%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR (HMO) and MDP (PPO and HSA), and Rx claims: Envolve (HMO and PPO) and Anthem MDP (HSA).

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDFIP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
All Others - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
All Others - HMO**

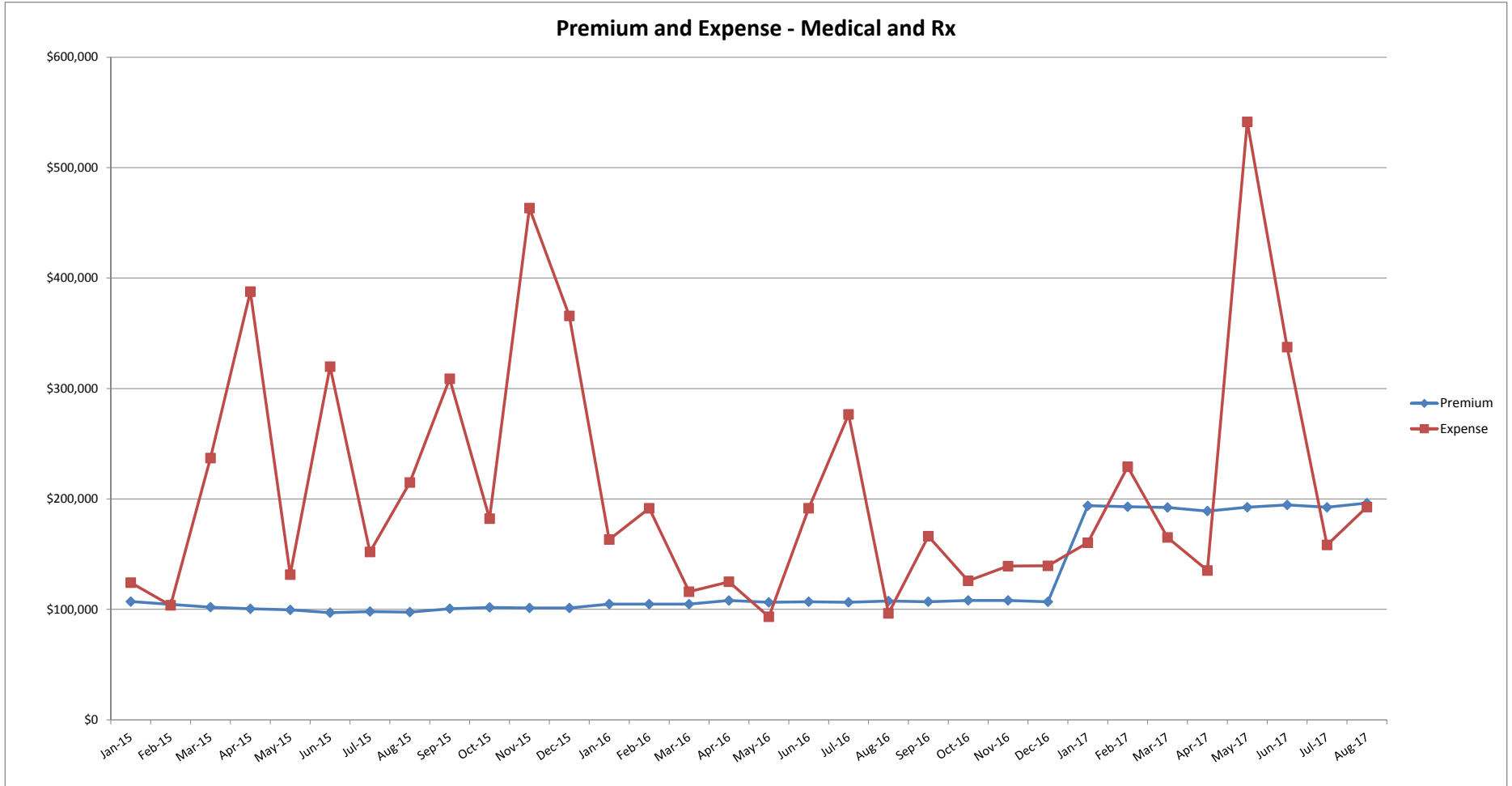
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	100	\$107,069	\$59,776	\$37,293	\$17,904	\$9,249	\$0	\$124,222	-\$17,152	\$1,149.73	116.0%
Feb-15	97	\$104,594	\$38,671	\$36,491	\$19,592	\$8,972	\$0	\$103,725	\$868	\$976.84	99.2%
Mar-15	95	\$102,064	\$169,027	\$36,590	\$22,606	\$8,787	\$0	\$237,009	-\$134,946	\$2,402.35	232.2%
Apr-15	94	\$100,574	\$320,837	\$35,660	\$22,524	\$8,694	\$0	\$387,715	-\$287,141	\$4,032.14	385.5%
May-15	94	\$99,578	\$66,626	\$34,772	\$21,390	\$8,694	\$0	\$131,482	-\$31,904	\$1,306.26	132.0%
Jun-15	91	\$97,102	\$283,665	\$34,432	\$24,557	\$8,417	\$31,288	\$319,783	-\$222,680	\$3,421.61	329.3%
Jul-15	93	\$98,086	\$106,056	\$34,687	\$20,991	\$8,602	\$18,315	\$152,020	-\$53,933	\$1,542.13	155.0%
Aug-15	92	\$97,593	\$152,375	\$34,438	\$19,772	\$8,509	\$190	\$214,904	-\$117,311	\$2,243.42	220.2%
Sep-15	94	\$100,673	\$241,420	\$35,765	\$23,143	\$8,694	\$190	\$308,832	-\$208,159	\$3,192.96	306.8%
Oct-15	95	\$101,815	\$116,482	\$36,210	\$20,998	\$8,787	\$301	\$182,176	-\$80,361	\$1,825.15	178.9%
Nov-15	94	\$101,322	\$394,499	\$35,975	\$24,177	\$8,694	\$0	\$463,345	-\$362,023	\$4,836.71	457.3%
Dec-15	94	\$101,322	\$301,458	\$36,090	\$19,954	\$8,694	\$411	\$365,785	-\$264,463	\$3,798.84	361.0%
Jan-16	90	\$104,892	\$104,247	\$35,132	\$16,023	\$7,896	\$0	\$163,297	-\$58,405	\$1,726.68	155.7%
Feb-16	90	\$104,782	\$130,859	\$35,364	\$17,437	\$7,896	\$0	\$191,556	-\$86,774	\$2,040.67	182.8%
Mar-16	90	\$104,782	\$54,893	\$35,402	\$17,830	\$7,896	\$0	\$116,021	-\$11,239	\$1,201.39	110.7%
Apr-16	96	\$108,072	\$61,425	\$36,047	\$19,146	\$8,422	\$0	\$125,041	-\$16,969	\$1,214.78	115.7%
May-16	95	\$106,416	\$31,901	\$35,855	\$17,273	\$8,334	\$0	\$93,364	\$13,052	\$895.05	87.7%
Jun-16	96	\$106,964	\$125,570	\$36,680	\$20,923	\$8,422	\$0	\$191,595	-\$84,631	\$1,908.05	179.1%
Jul-16	96	\$106,465	\$211,706	\$36,470	\$19,944	\$8,422	\$0	\$276,542	-\$170,077	\$2,792.91	259.7%
Aug-16	96	\$107,573	\$37,071	\$36,688	\$14,226	\$8,422	\$0	\$96,407	\$11,166	\$916.51	89.6%
Sep-16	95	\$107,024	\$100,010	\$36,618	\$21,314	\$8,334	\$0	\$166,276	-\$59,252	\$1,662.55	155.4%
Oct-16	96	\$108,181	\$60,812	\$36,954	\$19,723	\$8,422	\$0	\$125,911	-\$17,730	\$1,223.85	116.4%
Nov-16	96	\$108,181	\$76,371	\$37,283	\$17,090	\$8,422	\$0	\$139,166	-\$30,985	\$1,361.92	128.6%
Dec-16	95	\$106,906	\$77,851	\$36,371	\$16,901	\$8,334	\$0	\$139,458	-\$32,552	\$1,380.24	130.4%
Jan-17	129	\$193,821	\$80,714	\$52,154	\$15,966	\$11,525	\$0	\$160,359	\$33,462	\$1,153.75	82.7%
Feb-17	128	\$192,923	\$140,017	\$51,965	\$25,740	\$11,436	\$0	\$229,157	-\$36,235	\$1,700.95	118.8%
Mar-17	127	\$192,288	\$77,874	\$52,088	\$23,850	\$11,346	\$0	\$165,158	\$27,130	\$1,211.12	85.9%
Apr-17	124	\$189,106	\$46,228	\$50,866	\$27,044	\$11,078	\$0	\$135,216	\$53,890	\$1,001.11	71.5%
May-17	126	\$192,496	\$455,444	\$51,944	\$22,748	\$11,257	\$0	\$541,393	-\$348,897	\$4,207.43	281.2%
Jun-17	128	\$194,605	\$251,759	\$52,026	\$22,230	\$11,436	\$0	\$337,451	-\$142,846	\$2,546.99	173.4%
Jul-17	127	\$192,426	\$71,385	\$52,051	\$23,604	\$11,346	\$0	\$158,386	\$34,040	\$1,157.79	82.3%
Aug-17	129	\$196,256	\$106,827	\$52,825	\$21,514	\$11,525	\$0	\$192,691	\$3,565	\$1,404.39	98.2%
2015	94	\$1,211,794	\$2,250,892	\$428,402	\$257,607	\$104,791	\$50,695	\$2,990,998	-\$1,779,204	\$2,547.40	246.8%
2016	94	\$1,280,238	\$1,072,716	\$434,864	\$217,831	\$99,223	\$0	\$1,824,634	-\$544,396	\$1,525.56	142.5%
2017YTD	127	\$1,543,919	\$1,230,248	\$415,919	\$182,696	\$90,948	\$0	\$1,919,811	-\$375,892	\$1,796.53	124.3%
Current 12 Months	117	\$1,974,212	\$1,545,292	\$563,145	\$257,724	\$124,461	\$0	\$2,490,622	-\$516,411	\$1,690.12	126.2%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR, and Rx claims: Envelope.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDFIP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
All Others - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
All Others - PPO**

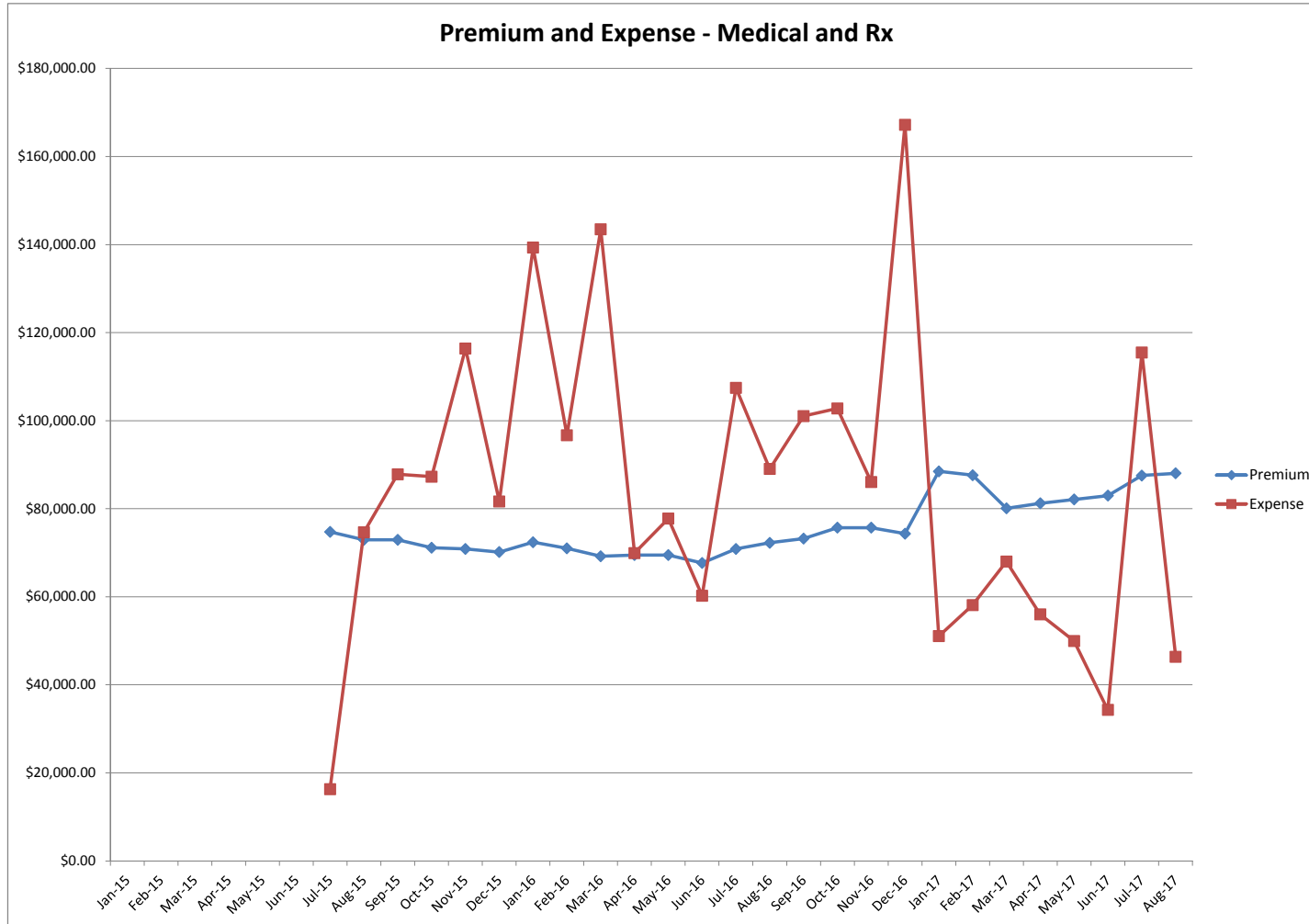
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	Rx	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15										
Feb-15										
Mar-15										
Apr-15										
May-15										
Jun-15										
Jul-15	54	\$74,739	\$5,590	\$6,803	\$3,905	\$0	\$16,298	\$58,441	\$229.50	21.8%
Aug-15	53	\$72,940	\$53,998	\$16,810	\$3,832	\$0	\$74,641	-\$1,701	\$1,336.01	102.3%
Sep-15	53	\$72,940	\$75,217	\$8,770	\$3,832	\$0	\$87,819	-\$14,879	\$1,584.65	120.4%
Oct-15	52	\$71,140	\$63,654	\$19,854	\$3,760	\$0	\$87,268	-\$16,127	\$1,605.92	122.7%
Nov-15	51	\$70,864	\$95,999	\$16,702	\$3,688	\$0	\$116,389	-\$45,525	\$2,209.83	164.2%
Dec-15	50	\$70,172	\$48,884	\$29,146	\$3,616	\$0	\$81,646	-\$11,474	\$1,560.61	116.4%
Jan-16	51	\$72,387	\$115,807	\$20,130	\$3,394	\$0	\$139,331	-\$66,944	\$2,665.43	192.5%
Feb-16	50	\$71,003	\$75,303	\$18,057	\$3,328	\$0	\$96,688	-\$25,684	\$1,867.20	136.2%
Mar-16	49	\$69,204	\$120,010	\$20,198	\$3,261	\$0	\$143,469	-\$74,265	\$2,861.39	207.3%
Apr-16	49	\$69,480	\$56,281	\$10,375	\$3,261	\$0	\$69,917	-\$436	\$1,360.32	100.6%
May-16	49	\$69,480	\$62,047	\$12,463	\$3,261	\$0	\$77,770	-\$8,290	\$1,520.60	111.9%
Jun-16	48	\$67,681	\$45,430	\$11,606	\$3,194	\$0	\$60,230	\$7,450	\$1,188.25	89.0%
Jul-16	50	\$70,864	\$91,333	\$12,791	\$3,328	\$0	\$107,452	-\$36,588	\$2,082.49	151.6%
Aug-16	51	\$72,248	\$72,830	\$12,817	\$3,394	\$0	\$89,041	-\$16,793	\$1,679.35	123.2%
Sep-16	52	\$73,216	\$85,608	\$11,965	\$3,461	\$0	\$101,034	-\$27,817	\$1,876.40	138.0%
Oct-16	53	\$75,708	\$88,588	\$10,657	\$3,527	\$0	\$102,772	-\$27,065	\$1,872.55	135.7%
Nov-16	53	\$75,708	\$72,671	\$9,867	\$3,527	\$0	\$86,065	-\$10,357	\$1,557.32	113.7%
Dec-16	52	\$74,324	\$172,305	\$10,830	\$3,461	\$19,394	\$167,202	-\$92,878	\$3,148.87	225.0%
Jan-17	50	\$88,478	\$34,812	\$12,847	\$3,409	\$0	\$51,068	\$37,410	\$953.19	57.7%
Feb-17	50	\$87,604	\$45,554	\$9,141	\$3,409	\$0	\$58,104	\$29,500	\$1,093.91	66.3%
Mar-17	46	\$80,093	\$54,078	\$10,791	\$3,136	\$0	\$68,004	\$12,089	\$1,410.19	84.9%
Apr-17	46	\$81,243	\$47,093	\$5,778	\$3,136	\$0	\$56,006	\$25,237	\$1,149.36	68.9%
May-17	47	\$82,117	\$30,046	\$16,702	\$3,204	\$0	\$49,952	\$32,165	\$994.63	60.8%
Jun-17	48	\$82,990	\$20,385	\$10,659	\$3,272	\$0	\$34,316	\$48,674	\$646.74	41.3%
Jul-17	50	\$87,532	\$98,643	\$13,428	\$3,409	\$0	\$115,479	-\$27,947	\$2,241.42	131.9%
Aug-17	50	\$88,057	\$27,003	\$15,953	\$3,409	\$0	\$46,364	\$41,692	\$859.11	52.7%
2015	52	\$432,796	\$343,342	\$98,086	\$22,633	\$0	\$464,061	-\$31,265	\$1,410.31	107.2%
2016	51	\$861,303	\$1,058,213	\$161,756	\$40,396	\$19,394	\$1,240,971	-\$379,668	\$1,977.88	144.1%
2017 YTD	48	\$678,114	\$357,614	\$95,298	\$26,382	\$0	\$479,293	\$198,821	\$1,170.31	70.7%
Current 12 Months	50	\$977,070	\$776,786	\$138,617	\$40,357	\$19,394	\$936,366	\$40,704	\$1,500.85	95.8%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem MDP, and Rx claims: Envolve.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDHIP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
All Others - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
All Others - HSA**

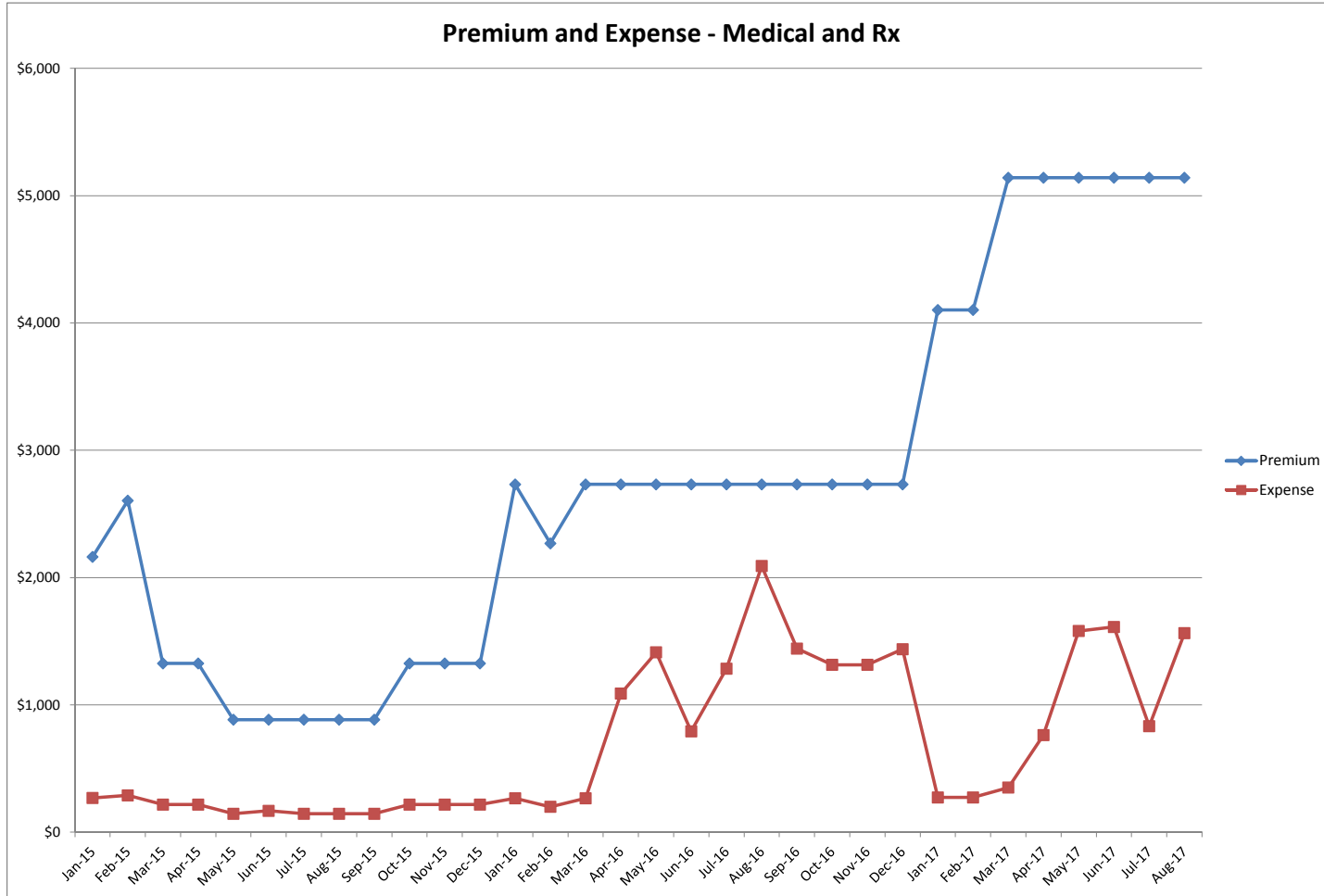
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	3	\$2,163	\$52	\$0	\$217	\$0	\$269	\$1,894	\$17.33	12.4%
Feb-15	4	\$2,604	\$0	\$0	\$289	\$0	\$289	\$2,315	\$0.00	11.1%
Mar-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Apr-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
May-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Jun-15	2	\$884	\$23	\$0	\$145	\$0	\$168	\$716	\$11.50	19.0%
Jul-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Aug-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Sep-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Oct-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Nov-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Dec-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Jan-16	4	\$2,732	\$0	\$0	\$266	\$0	\$266	\$2,466	\$0.00	9.7%
Feb-16	3	\$2,268	\$0	\$0	\$200	\$0	\$200	\$2,069	\$0.00	8.8%
Mar-16	4	\$2,732	\$0	\$0	\$266	\$0	\$266	\$2,466	\$0.00	9.7%
Apr-16	4	\$2,732	\$0	\$823	\$266	\$0	\$1,089	\$1,643	\$205.75	39.9%
May-16	4	\$2,732	\$129	\$1,018	\$266	\$0	\$1,413	\$1,319	\$286.75	51.7%
Jun-16	4	\$2,732	\$526	\$0	\$266	\$0	\$792	\$1,940	\$131.50	29.0%
Jul-16	4	\$2,732	\$0	\$1,018	\$266	\$0	\$1,284	\$1,448	\$254.50	47.0%
Aug-16	4	\$2,732	\$775	\$1,050	\$266	\$0	\$2,091	\$641	\$456.25	76.5%
Sep-16	4	\$2,732	\$126	\$1,050	\$266	\$0	\$1,442	\$1,290	\$294.00	52.8%
Oct-16	4	\$2,732	\$0	\$1,049	\$266	\$0	\$1,315	\$1,417	\$262.25	48.1%
Nov-16	4	\$2,732	\$0	\$1,049	\$266	\$0	\$1,315	\$1,417	\$262.25	48.1%
Dec-16	4	\$2,732	\$126	\$1,045	\$266	\$0	\$1,437	\$1,295	\$292.75	52.6%
Jan-17	4	\$4,102	\$0	\$0	\$273	\$0	\$273	\$3,830	\$0.00	6.6%
Feb-17	4	\$4,102	\$0	\$0	\$273	\$0	\$273	\$3,830	\$0.00	6.6%
Mar-17	5	\$5,141	\$0	\$10	\$341	\$0	\$351	\$4,790	\$2.00	6.8%
Apr-17	5	\$5,141	\$0	\$422	\$341	\$0	\$763	\$4,378	\$84.40	14.8%
May-17	5	\$5,141	\$96	\$1,144	\$341	\$0	\$1,581	\$3,560	\$248.00	30.7%
Jun-17	5	\$5,141	\$125	\$1,146	\$341	\$0	\$1,612	\$3,529	\$254.20	31.4%
Jul-17	5	\$5,141	\$0	\$492	\$341	\$0	\$833	\$4,308	\$98.40	16.2%
Aug-17	5	\$5,141	\$74	\$1,149	\$341	\$0	\$1,564	\$3,577	\$244.60	30.4%
2015	3	\$15,814	\$75	\$0	\$2,314	\$0	\$2,389	\$13,425	\$2.34	15.1%
2016	4	\$32,320	\$1,682	\$8,102	\$3,128	\$0	\$12,912	\$19,409	\$208.17	39.9%
2017 YTD	5	\$39,051	\$295	\$4,363	\$2,590	\$0	\$7,248	\$31,802	\$122.58	18.6%
Current 12 Months	5	\$49,979	\$547	\$8,556	\$3,655	\$0	\$12,758	\$37,220	\$168.57	25.5%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem MDP, and Rx claims: Anthem MDP.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDHP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2017
All Others - HSA**





**San Joaquin Valley Insurance Authority (SJVIA)
Delta Premium and Claims Report - Dental PPO
County of Fresno and County of Tulare**

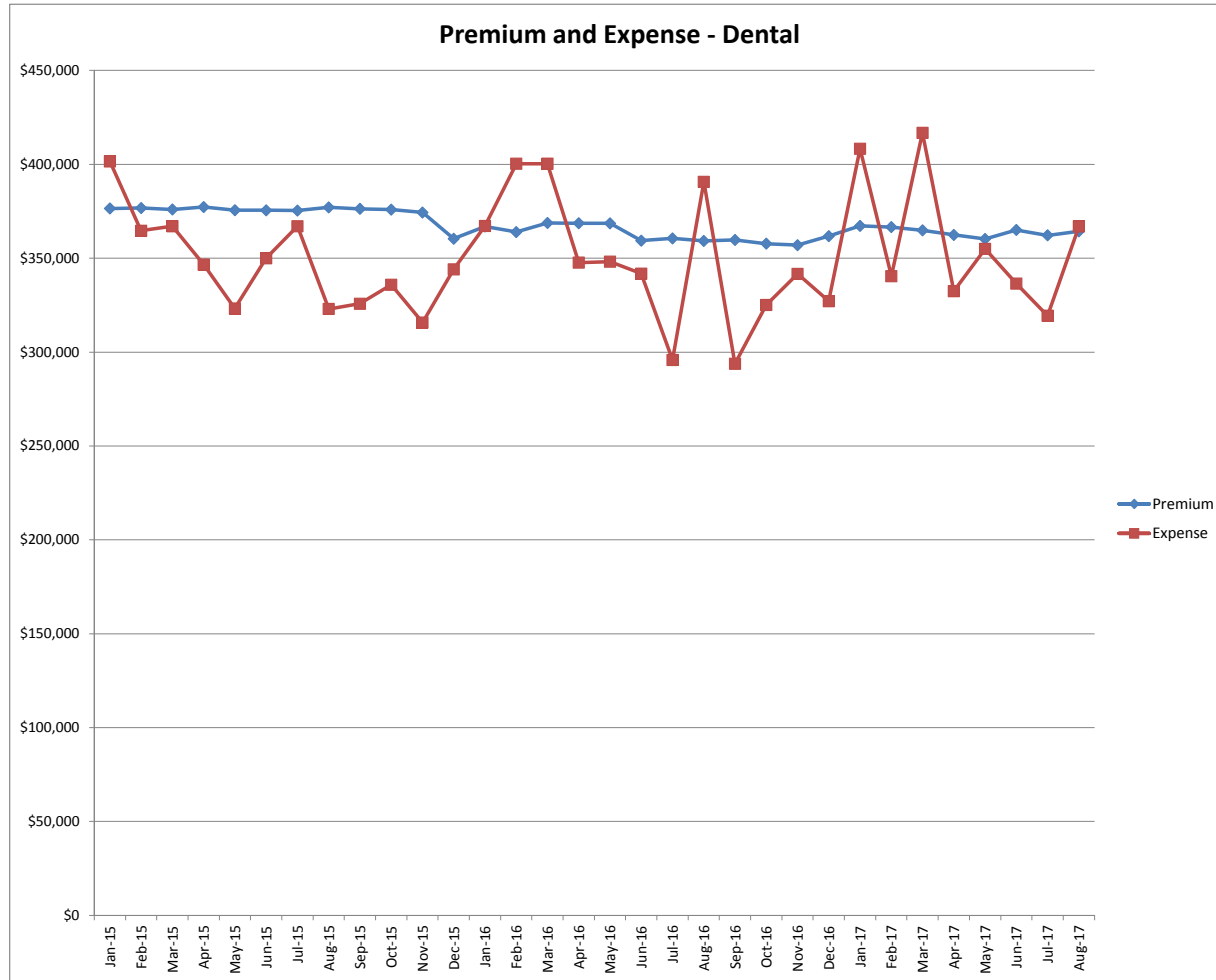
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	6,479	\$376,507	\$368,015	\$33,534	\$401,549	97.74%	\$56.80	106.65%
Feb-15	6,488	\$376,725	\$331,065	\$33,553	\$364,618	87.88%	\$51.03	96.79%
Mar-15	6,458	\$375,970	\$333,534	\$33,484	\$367,019	88.71%	\$51.65	97.62%
Apr-15	6,466	\$377,250	\$313,030	\$33,599	\$346,629	82.98%	\$48.41	91.88%
May-15	6,433	\$375,569	\$289,775	\$33,449	\$323,224	77.16%	\$45.05	86.06%
Jun-15	6,448	\$375,505	\$316,528	\$33,443	\$349,972	84.29%	\$49.09	93.20%
Jul-15	6,438	\$375,379	\$333,586	\$33,432	\$367,018	88.87%	\$51.82	97.77%
Aug-15	6,459	\$377,071	\$289,410	\$33,583	\$322,993	76.75%	\$44.81	85.66%
Sep-15	6,453	\$376,322	\$292,232	\$33,516	\$325,747	77.65%	\$45.29	86.56%
Oct-15	6,434	\$375,873	\$302,392	\$33,476	\$335,868	80.45%	\$47.00	89.36%
Nov-15	6,411	\$374,333	\$282,386	\$33,339	\$315,725	75.44%	\$44.05	84.34%
Dec-15	6,517	\$360,361	\$311,453	\$32,605	\$344,058	86.43%	\$47.79	95.48%
Jan-16	6,518	\$366,916	\$333,544	\$33,632	\$367,175	90.90%	\$51.17	100.07%
Feb-16	6,524	\$363,921	\$366,987	\$33,356	\$400,343	100.84%	\$56.25	110.01%
Mar-16	6,499	\$368,767	\$366,558	\$33,800	\$400,358	99.40%	\$56.40	108.57%
Apr-16	6,523	\$368,638	\$313,882	\$33,788	\$347,671	85.15%	\$48.12	94.31%
May-16	6,495	\$368,577	\$314,389	\$33,783	\$348,172	85.30%	\$48.40	94.46%
Jun-16	6,512	\$359,340	\$308,837	\$32,936	\$341,773	85.95%	\$47.43	95.11%
Jul-16	6,528	\$360,546	\$262,755	\$33,047	\$295,802	72.88%	\$40.25	82.04%
Aug-16	6,533	\$359,193	\$357,755	\$32,923	\$390,678	99.60%	\$54.76	108.77%
Sep-16	6,527	\$359,733	\$260,824	\$32,972	\$293,796	72.50%	\$39.96	81.67%
Oct-16	6,493	\$357,772	\$292,316	\$32,793	\$325,109	81.70%	\$45.02	90.87%
Nov-16	6,495	\$356,937	\$308,931	\$32,716	\$341,647	86.55%	\$47.56	95.72%
Dec-16	6,507	\$361,750	\$293,952	\$33,157	\$327,110	81.26%	\$45.17	90.42%
Jan-17	6,685	\$367,216	\$374,642	\$33,659	\$408,301	102.02%	\$56.04	111.19%
Feb-17	6,664	\$366,591	\$306,823	\$33,602	\$340,425	83.70%	\$46.04	92.86%
Mar-17	6,643	\$364,855	\$383,335	\$33,442	\$416,778	105.07%	\$57.71	114.23%
Apr-17	6,615	\$362,387	\$299,234	\$33,216	\$332,450	82.57%	\$45.24	91.74%
May-17	6,628	\$360,253	\$321,971	\$33,020	\$354,991	89.37%	\$48.58	98.54%
Jun-17	6,625	\$365,067	\$303,028	\$33,462	\$336,490	83.01%	\$45.74	92.17%
Jul-17	6,643	\$362,204	\$286,211	\$33,199	\$319,410	79.02%	\$43.08	88.19%
Aug-17	6,676	\$364,312	\$333,538	\$33,393	\$366,931	91.55%	\$49.96	100.72%
2015	6,457	\$4,496,865	\$3,763,409	\$401,012	\$4,164,420	83.69%	\$48.57	92.61%
2016	6,513	\$4,352,089	\$3,780,731	\$398,905	\$4,179,636	86.87%	\$48.38	96.04%
2017	6,647	\$2,912,884	\$2,608,783	\$266,993	\$2,875,776	89.56%	\$49.06	98.73%
Current 12 Months	6,600	\$4,349,075	\$3,764,807	\$398,632	\$4,163,439	86.57%	\$47.53	95.73%

Data Source: Delta Dental Risk Report Package 9/1/2015 - 8/31/2017

Note:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Delta Premium and Claims Report - Dental PPO
County of Fresno and County of Tulare**



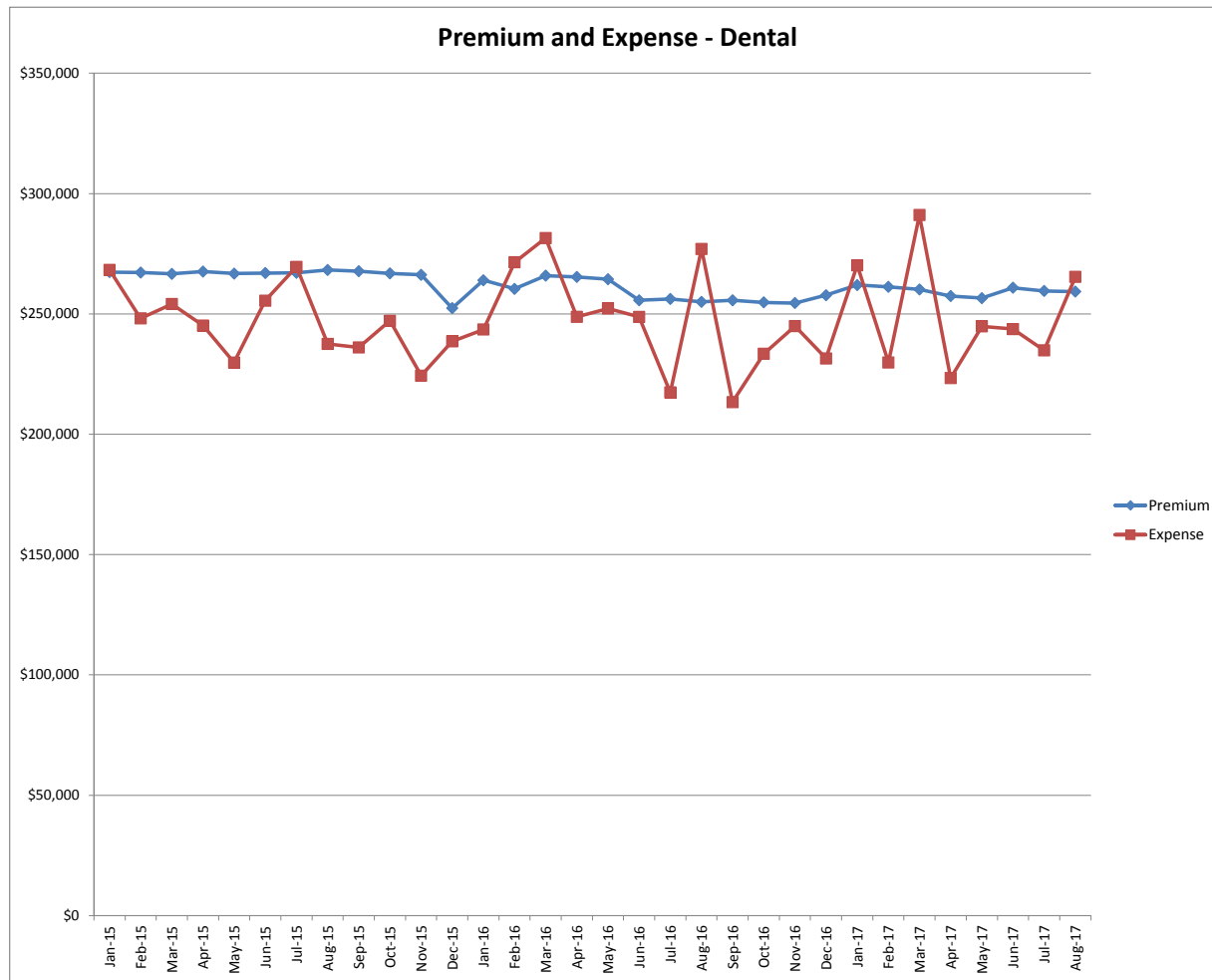


**San Joaquin Valley Insurance Authority (SJVIA)
Delta Premium and Claims Report - Dental PPO
County of Fresno**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	4,028	\$267,397	\$244,478	\$23,818	\$268,296	91.43%	\$60.69	100.34%
Feb-15	4,021	\$267,180	\$224,353	\$23,795	\$248,148	83.97%	\$55.80	92.88%
Mar-15	4,005	\$266,629	\$230,377	\$23,745	\$254,122	86.40%	\$57.52	95.31%
Apr-15	4,015	\$267,594	\$221,323	\$23,831	\$245,154	82.71%	\$55.12	91.61%
May-15	4,014	\$266,745	\$206,014	\$23,756	\$229,770	77.23%	\$51.32	86.14%
Jun-15	4,022	\$266,999	\$231,721	\$23,778	\$255,500	86.79%	\$57.61	95.69%
Jul-15	4,018	\$267,076	\$245,750	\$23,785	\$269,535	92.02%	\$61.16	100.92%
Aug-15	4,027	\$268,254	\$213,645	\$23,890	\$237,536	79.64%	\$53.05	88.55%
Sep-15	4,030	\$267,753	\$212,231	\$23,846	\$236,076	79.26%	\$52.66	88.17%
Oct-15	4,019	\$266,848	\$223,380	\$23,765	\$247,145	83.71%	\$55.58	92.62%
Nov-15	4,008	\$266,229	\$200,617	\$23,710	\$224,327	75.35%	\$50.05	84.26%
Dec-15	4,105	\$252,415	\$215,620	\$22,990	\$238,610	85.42%	\$52.53	94.53%
Jan-16	4,093	\$263,973	\$219,349	\$24,192	\$243,541	83.10%	\$53.59	92.26%
Feb-16	4,102	\$260,397	\$247,618	\$23,863	\$271,482	95.09%	\$60.37	104.26%
Mar-16	4,082	\$265,914	\$257,151	\$24,369	\$281,519	96.70%	\$63.00	105.87%
Apr-16	4,068	\$265,372	\$224,483	\$24,319	\$248,802	84.59%	\$55.18	93.76%
May-16	4,052	\$264,418	\$228,030	\$24,232	\$252,262	86.24%	\$56.28	95.40%
Jun-16	4,068	\$255,662	\$225,332	\$23,429	\$248,761	88.14%	\$55.39	97.30%
Jul-16	4,079	\$256,217	\$193,913	\$23,480	\$217,393	75.68%	\$47.54	84.85%
Aug-16	4,083	\$255,006	\$253,622	\$23,369	\$276,991	99.46%	\$62.12	108.62%
Sep-16	4,079	\$255,657	\$189,916	\$23,429	\$213,345	74.29%	\$46.56	83.45%
Oct-16	4,059	\$254,810	\$210,098	\$23,351	\$233,450	82.45%	\$51.76	91.62%
Nov-16	4,049	\$254,546	\$221,613	\$23,327	\$244,940	87.06%	\$54.73	96.23%
Dec-16	4,062	\$257,759	\$207,871	\$23,621	\$231,492	80.65%	\$51.17	89.81%
Jan-17	4,180	\$261,977	\$246,185	\$24,008	\$270,193	93.97%	\$58.90	103.14%
Feb-17	4,173	\$261,255	\$205,885	\$23,942	\$229,827	78.81%	\$49.34	87.97%
Mar-17	4,150	\$260,156	\$267,270	\$23,841	\$291,112	102.73%	\$64.40	111.90%
Apr-17	4,137	\$257,428	\$199,752	\$23,591	\$223,344	77.60%	\$48.28	86.76%
May-17	4,153	\$256,555	\$221,333	\$23,511	\$244,844	86.27%	\$53.29	95.44%
Jun-17	4,160	\$260,899	\$219,783	\$23,909	\$243,693	84.24%	\$52.83	93.40%
Jul-17	4,157	\$259,555	\$211,078	\$23,786	\$234,864	81.32%	\$50.78	90.49%
Aug-17	4,175	\$259,293	\$241,650	\$23,762	\$265,412	93.20%	\$57.88	102.36%
2015	4,026	\$3,191,118	\$2,669,510	\$284,709	\$2,954,219	83.65%	\$55.26	92.58%
2016	4,073	\$3,109,731	\$2,678,996	\$284,981	\$2,963,977	86.15%	\$54.81	95.31%
2017	4,161	\$2,077,118	\$1,812,936	\$190,352	\$2,003,288	87.28%	\$54.47	96.45%
Current 12 Months	4,128	\$3,099,892	\$2,642,433	\$284,081	\$2,926,514	85.24%	\$53.35	94.41%

Data Source: Delta Dental Risk Report Package 9/1/2015 - 8/31/2017

**San Joaquin Valley Insurance Authority (SJVIA)
Delta Premium and Claims Report - Dental PPO
County of Fresno**



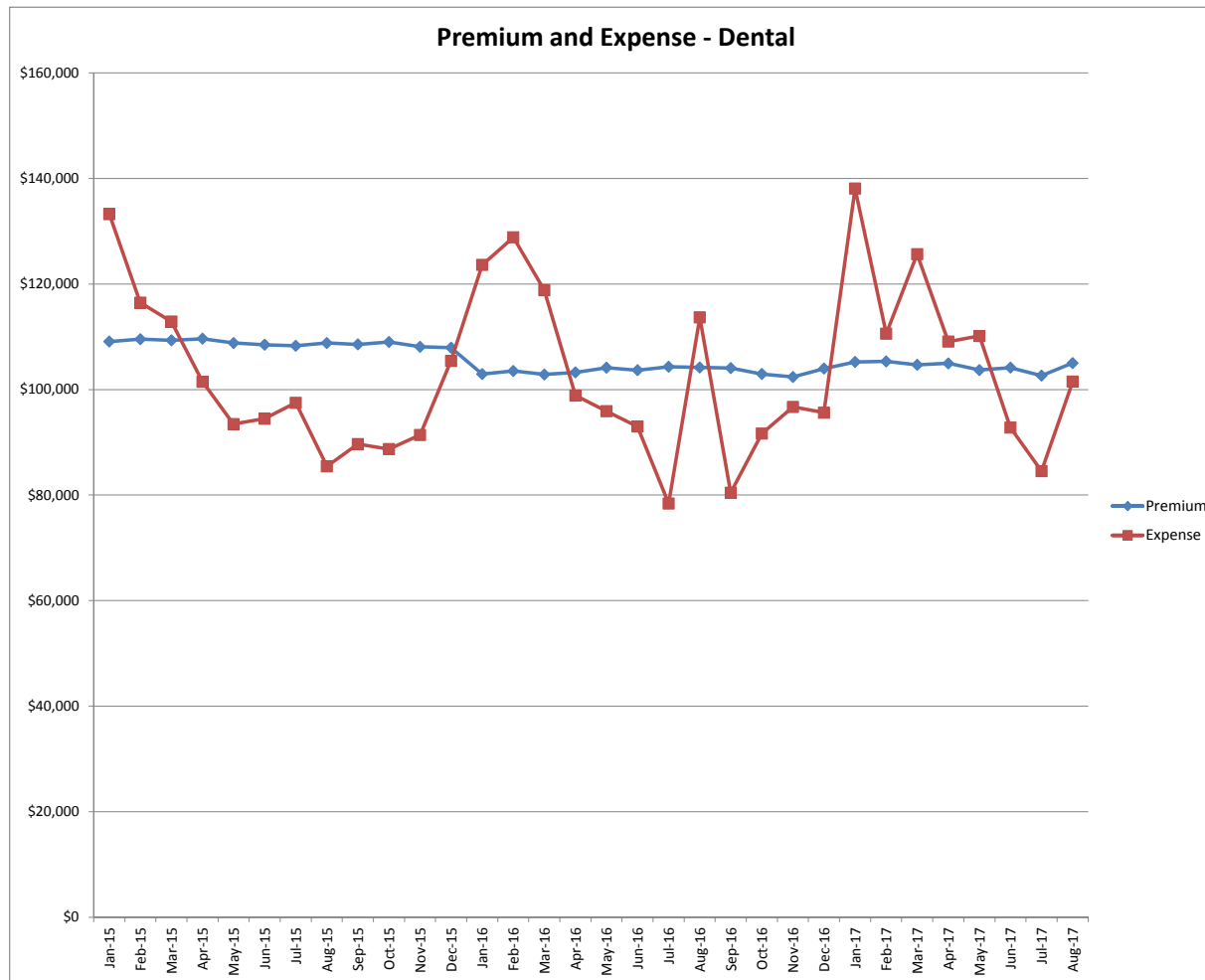


**San Joaquin Valley Insurance Authority (SJVIA)
Delta Premium and Claims Report - Dental PPO
County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	2,451	\$109,110	\$123,537	\$9,716	\$133,252	113.22%	\$50.40	122.13%
Feb-15	2,467	\$109,545	\$106,712	\$9,758	\$116,470	97.41%	\$43.26	106.32%
Mar-15	2,453	\$109,341	\$103,157	\$9,740	\$112,897	94.34%	\$42.05	103.25%
Apr-15	2,451	\$109,656	\$91,707	\$9,767	\$101,474	83.63%	\$37.42	92.54%
May-15	2,419	\$108,824	\$83,761	\$9,693	\$93,454	76.97%	\$34.63	85.88%
Jun-15	2,426	\$108,506	\$84,807	\$9,665	\$94,472	78.16%	\$34.96	87.07%
Jul-15	2,420	\$108,303	\$87,836	\$9,647	\$97,483	81.10%	\$36.30	90.01%
Aug-15	2,432	\$108,818	\$75,765	\$9,692	\$85,457	69.63%	\$31.15	78.53%
Sep-15	2,423	\$108,568	\$80,001	\$9,670	\$89,671	73.69%	\$33.02	82.59%
Oct-15	2,415	\$109,025	\$79,013	\$9,711	\$88,724	72.47%	\$32.72	81.38%
Nov-15	2,403	\$108,104	\$81,770	\$9,629	\$91,399	75.64%	\$34.03	84.55%
Dec-15	2,412	\$107,947	\$95,833	\$9,615	\$105,448	88.78%	\$39.73	97.69%
Jan-16	2,425	\$102,944	\$114,195	\$9,440	\$123,634	110.93%	\$47.09	120.10%
Feb-16	2,422	\$103,524	\$119,369	\$9,493	\$128,862	115.31%	\$49.29	124.48%
Mar-16	2,417	\$102,853	\$109,408	\$9,432	\$118,839	106.37%	\$45.27	115.54%
Apr-16	2,455	\$103,266	\$89,399	\$9,469	\$98,868	86.57%	\$36.42	95.74%
May-16	2,443	\$104,159	\$86,359	\$9,551	\$95,911	82.91%	\$35.35	92.08%
Jun-16	2,444	\$103,679	\$83,504	\$9,507	\$93,012	80.54%	\$34.17	89.71%
Jul-16	2,449	\$104,328	\$68,842	\$9,567	\$78,409	65.99%	\$28.11	75.16%
Aug-16	2,450	\$104,188	\$104,133	\$9,554	\$113,687	99.95%	\$42.50	109.12%
Sep-16	2,448	\$104,075	\$70,908	\$9,544	\$80,452	68.13%	\$28.97	77.30%
Oct-16	2,434	\$102,961	\$82,218	\$9,442	\$91,660	79.85%	\$33.78	89.02%
Nov-16	2,446	\$102,392	\$87,319	\$9,389	\$96,708	85.28%	\$35.70	94.45%
Dec-16	2,445	\$103,990	\$86,082	\$9,536	\$95,618	82.78%	\$35.21	91.95%
Jan-17	2,505	\$105,238	\$128,457	\$9,651	\$138,108	122.06%	\$51.28	131.23%
Feb-17	2,491	\$105,336	\$100,939	\$9,660	\$110,598	95.83%	\$40.52	105.00%
Mar-17	2,493	\$104,698	\$116,065	\$9,601	\$125,666	110.86%	\$46.56	120.03%
Apr-17	2,478	\$104,958	\$99,482	\$9,625	\$109,107	94.78%	\$40.15	103.95%
May-17	2,475	\$103,698	\$100,639	\$9,509	\$110,148	97.05%	\$40.66	106.22%
Jun-17	2,465	\$104,168	\$83,245	\$9,552	\$92,797	79.91%	\$33.77	89.08%
Jul-17	2,486	\$102,649	\$75,133	\$9,413	\$84,546	73.19%	\$30.22	82.36%
Aug-17	2,501	\$105,019	\$91,888	\$9,630	\$101,519	87.50%	\$36.74	96.67%
2015	2,431	\$1,305,746	\$1,093,899	\$116,302	\$1,210,201	83.78%	\$37.50	92.68%
2016	2,440	\$1,242,358	\$1,101,735	\$113,923	\$1,215,658	88.68%	\$37.63	97.85%
2017	2,487	\$835,765	\$795,847	\$76,641	\$872,488	95.22%	\$40.00	104.39%
Current 12 Months	2,472	\$1,249,184	\$1,122,374	\$114,551	\$1,236,925	89.85%	\$37.83	99.02%

Data Source: Delta Dental Risk Report Package 9/1/2015 - 8/31/2017

**San Joaquin Valley Insurance Authority (SJVIA)
Delta Premium and Claims Report - Dental PPO
County of Tulare**





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report - Vision
County of Fresno, County of Tulare, and City of Ceres**

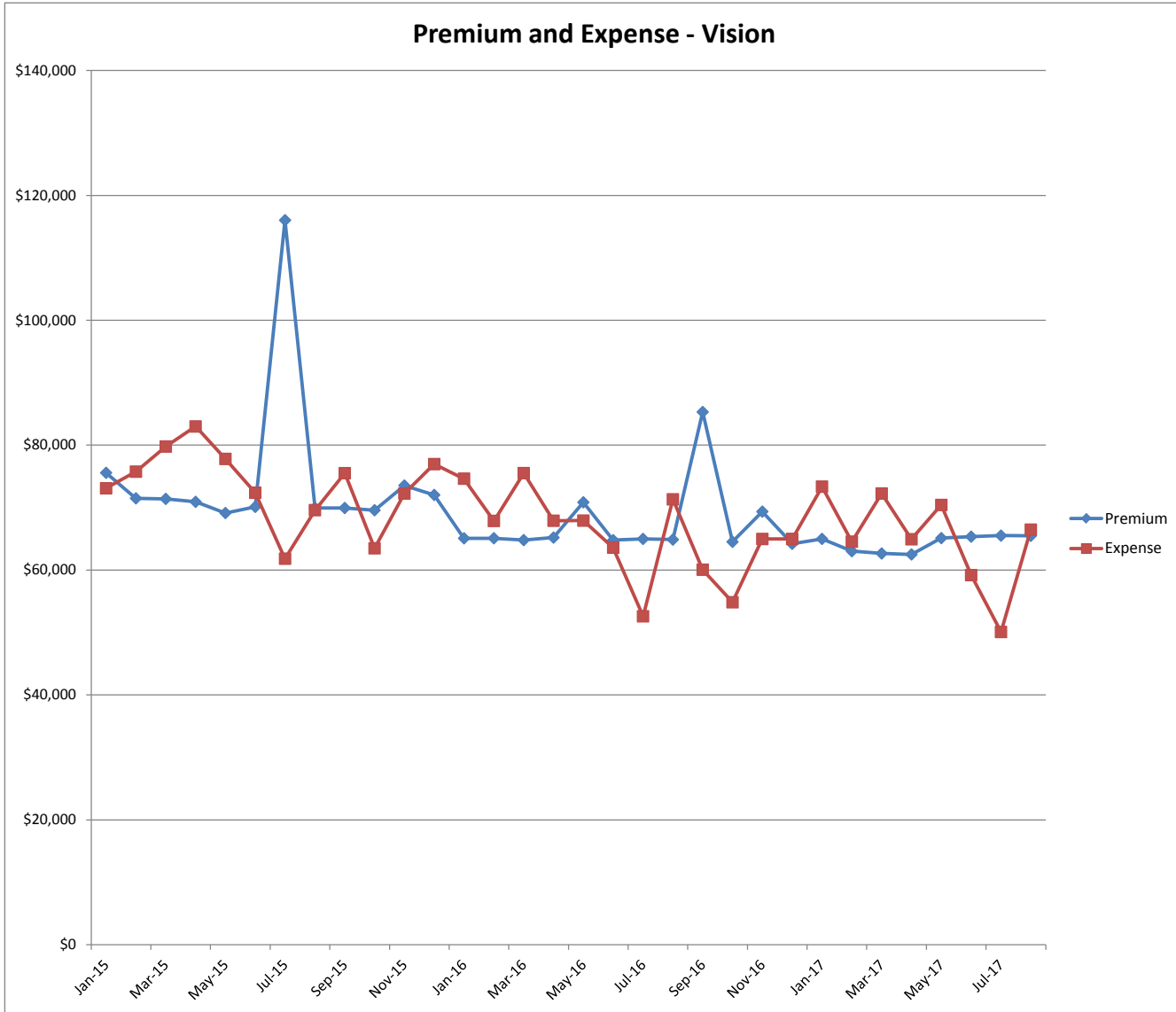
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	8,159	\$75,570	\$64,024	\$9,068	\$73,092	84.72%	\$7.85	96.72%
Feb-15	8,111	\$71,482	\$67,178	\$8,578	\$75,756	93.98%	\$8.28	105.98%
Mar-15	8,144	\$71,395	\$71,213	\$8,567	\$79,780	99.75%	\$8.74	111.75%
Apr-15	8,113	\$70,923	\$74,483	\$8,511	\$82,994	105.02%	\$9.18	117.02%
May-15	8,106	\$69,134	\$69,501	\$8,296	\$77,797	100.53%	\$8.57	112.53%
Jun-15	8,117	\$70,117	\$63,975	\$8,414	\$72,389	91.24%	\$7.88	103.24%
Jul-15	8,129	\$116,024	\$47,895	\$13,923	\$61,818	41.28%	\$5.89	53.28%
Aug-15	8,129	\$69,947	\$61,198	\$8,394	\$69,592	87.49%	\$7.53	99.49%
Sep-15	8,107	\$69,937	\$67,118	\$8,392	\$75,510	95.97%	\$8.28	107.97%
Oct-15	8,059	\$69,576	\$55,134	\$8,349	\$63,483	79.24%	\$6.84	91.24%
Nov-15	8,081	\$73,536	\$63,430	\$8,824	\$72,254	86.26%	\$7.85	98.26%
Dec-15	8,124	\$72,023	\$68,322	\$8,643	\$76,965	94.86%	\$8.41	106.86%
Jan-16	7,686	\$65,081	\$66,172	\$8,461	\$74,633	101.68%	\$8.61	114.68%
Feb-16	7,667	\$65,094	\$59,406	\$8,462	\$67,868	91.26%	\$7.75	104.26%
Mar-16	7,652	\$64,795	\$67,098	\$8,423	\$75,521	103.55%	\$8.77	116.55%
Apr-16	7,695	\$65,198	\$59,419	\$8,476	\$67,895	91.14%	\$7.72	104.14%
May-16	7,656	\$70,847	\$58,707	\$9,210	\$67,917	82.86%	\$7.67	95.86%
Jun-16	7,665	\$64,783	\$55,161	\$8,422	\$63,583	85.15%	\$7.20	98.15%
Jul-16	7,683	\$64,982	\$44,144	\$8,448	\$52,592	67.93%	\$5.75	80.93%
Aug-16	7,697	\$64,872	\$62,888	\$8,433	\$71,321	96.94%	\$8.17	109.94%
Sep-16	7,678	\$85,309	\$48,963	\$11,090	\$60,053	57.39%	\$6.38	70.39%
Oct-16	7,651	\$64,516	\$46,456	\$8,387	\$54,843	72.01%	\$6.07	85.01%
Nov-16	7,654	\$69,356	\$55,955	\$9,016	\$64,971	80.68%	\$7.31	93.68%
Dec-16	7,644	\$64,199	\$56,638	\$8,346	\$64,984	88.22%	\$7.41	101.22%
Jan-17	7,556	\$64,987	\$64,907	\$8,448	\$73,355	99.88%	\$8.59	112.88%
Feb-17	7,494	\$63,014	\$56,355	\$8,192	\$64,547	89.43%	\$7.52	102.43%
Mar-17	7,475	\$62,650	\$64,115	\$8,145	\$72,260	102.34%	\$8.58	115.34%
Apr-17	7,437	\$62,499	\$56,804	\$8,125	\$64,929	90.89%	\$7.64	103.89%
May-17	7,425	\$65,113	\$61,958	\$8,465	\$70,423	95.15%	\$8.34	108.15%
Jun-17	7,439	\$65,343	\$50,692	\$8,495	\$59,187	77.58%	\$6.81	90.58%
Jul-17	7,481	\$65,509	\$41,567	\$8,516	\$50,083	63.45%	\$5.56	76.45%
Aug-17	7,491	\$65,482	\$57,956	\$8,513	\$66,469	88.51%	\$7.74	101.51%
2015	8,115	\$899,664	\$773,471	\$107,960	\$881,431	85.97%	\$7.94	97.97%
2016	7,669	\$809,032	\$681,007	\$105,174	\$786,181	84.18%	\$7.40	97.18%
2017	7,475	\$514,597	\$454,354	\$66,898	\$521,252	88.29%	\$7.60	101.29%
Current 12 Months	7,535	\$797,977	\$662,366	\$103,737	\$766,103	83.01%	\$7.33	96.01%

Data Source: VSP SJVIA Utilization Reports August 2017

Note:

1. The above figures include all the divisions under the County of Fresno, County of Tulare, and City of Ceres.
2. VSP Admin is the retention fee.

**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report - Vision
County of Fresno, County of Tulare, and City of Ceres**





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report - Vision
County of Fresno**

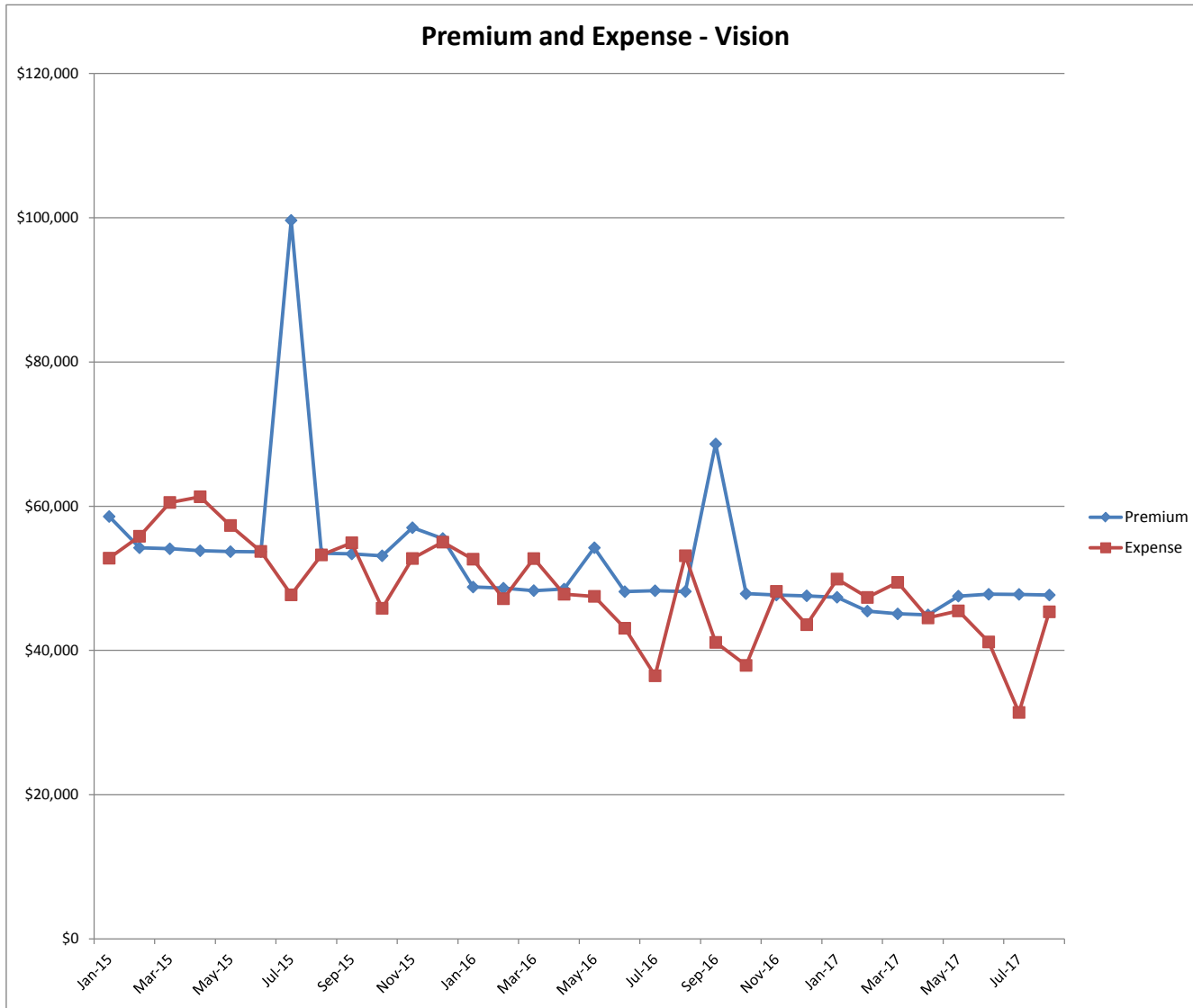
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	5,455	\$58,569	\$45,761	\$7,028	\$52,789	78.13%	\$8.39	90.13%
Feb-15	5,387	\$54,234	\$49,324	\$6,508	\$55,832	90.95%	\$9.16	102.95%
Mar-15	5,383	\$54,094	\$54,028	\$6,491	\$60,519	99.88%	\$10.04	111.88%
Apr-15	5,361	\$53,822	\$54,853	\$6,459	\$61,312	101.92%	\$10.23	113.92%
May-15	5,378	\$53,695	\$50,882	\$6,443	\$57,325	94.76%	\$9.46	106.76%
Jun-15	5,372	\$53,689	\$47,288	\$6,443	\$53,731	88.08%	\$8.80	100.08%
Jul-15	5,395	\$99,636	\$35,755	\$11,956	\$47,711	35.89%	\$6.63	47.89%
Aug-15	5,369	\$53,471	\$46,829	\$6,417	\$53,246	87.58%	\$8.72	99.58%
Sep-15	5,360	\$53,386	\$48,524	\$6,406	\$54,930	90.89%	\$9.05	102.89%
Oct-15	5,326	\$53,123	\$39,470	\$6,375	\$45,845	74.30%	\$7.41	86.30%
Nov-15	5,339	\$57,020	\$45,905	\$6,842	\$52,747	80.51%	\$8.60	92.51%
Dec-15	5,372	\$55,522	\$48,356	\$6,663	\$55,019	87.09%	\$9.00	99.09%
Jan-16	4,948	\$48,789	\$46,309	\$6,343	\$52,652	94.92%	\$9.36	107.92%
Feb-16	4,923	\$48,629	\$40,851	\$6,322	\$47,173	84.01%	\$8.30	97.01%
Mar-16	4,902	\$48,296	\$46,458	\$6,278	\$52,736	96.19%	\$9.48	109.19%
Apr-16	4,900	\$48,503	\$41,487	\$6,305	\$47,792	85.53%	\$8.47	98.53%
May-16	4,874	\$54,240	\$40,446	\$7,051	\$47,497	74.57%	\$8.30	87.57%
Jun-16	4,873	\$48,149	\$36,814	\$6,259	\$43,073	76.46%	\$7.55	89.46%
Jul-16	4,885	\$48,279	\$30,212	\$6,276	\$36,488	62.58%	\$6.18	75.58%
Aug-16	4,896	\$48,173	\$46,867	\$6,262	\$53,129	97.29%	\$9.57	110.29%
Sep-16	4,881	\$68,629	\$32,194	\$8,922	\$41,116	46.91%	\$6.60	59.91%
Oct-16	4,860	\$47,867	\$31,703	\$6,223	\$37,926	66.23%	\$6.52	79.23%
Nov-16	4,843	\$47,679	\$41,988	\$6,198	\$48,186	88.06%	\$8.67	101.06%
Dec-16	4,841	\$47,574	\$37,386	\$6,185	\$43,571	78.58%	\$7.72	91.58%
Jan-17	4,703	\$47,373	\$43,737	\$6,158	\$49,895	92.32%	\$9.30	105.32%
Feb-17	4,648	\$45,450	\$41,439	\$5,909	\$47,348	91.17%	\$8.92	104.17%
Mar-17	4,627	\$45,068	\$43,578	\$5,859	\$49,437	96.69%	\$9.42	109.69%
Apr-17	4,597	\$44,929	\$38,667	\$5,841	\$44,508	86.06%	\$8.41	99.06%
May-17	4,570	\$47,528	\$39,306	\$6,179	\$45,485	82.70%	\$8.60	95.70%
Jun-17	4,590	\$47,788	\$34,962	\$6,212	\$41,174	73.16%	\$7.62	86.16%
Jul-17	4,599	\$47,773	\$25,191	\$6,210	\$31,401	52.73%	\$5.48	65.73%
Aug-17	4,601	\$47,681	\$39,158	\$6,199	\$45,357	82.12%	\$8.51	95.12%
2015	5,375	\$700,261	\$566,975	\$84,031	\$651,006	80.97%	\$8.79	92.97%
2016	4,886	\$604,807	\$472,715	\$78,625	\$551,340	78.16%	\$8.06	91.16%
2017	4,617	\$373,590	\$306,038	\$48,567	\$354,605	81.92%	\$8.29	94.92%
Current 12 Months	4,697	\$585,339	\$449,309	\$76,094	\$525,403	76.76%	\$7.97	89.76%

Data Source: VSP SJVIA Utilization Reports August 2017

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 - Vision
County of Fresno**





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report - Vision
County of Tulare**

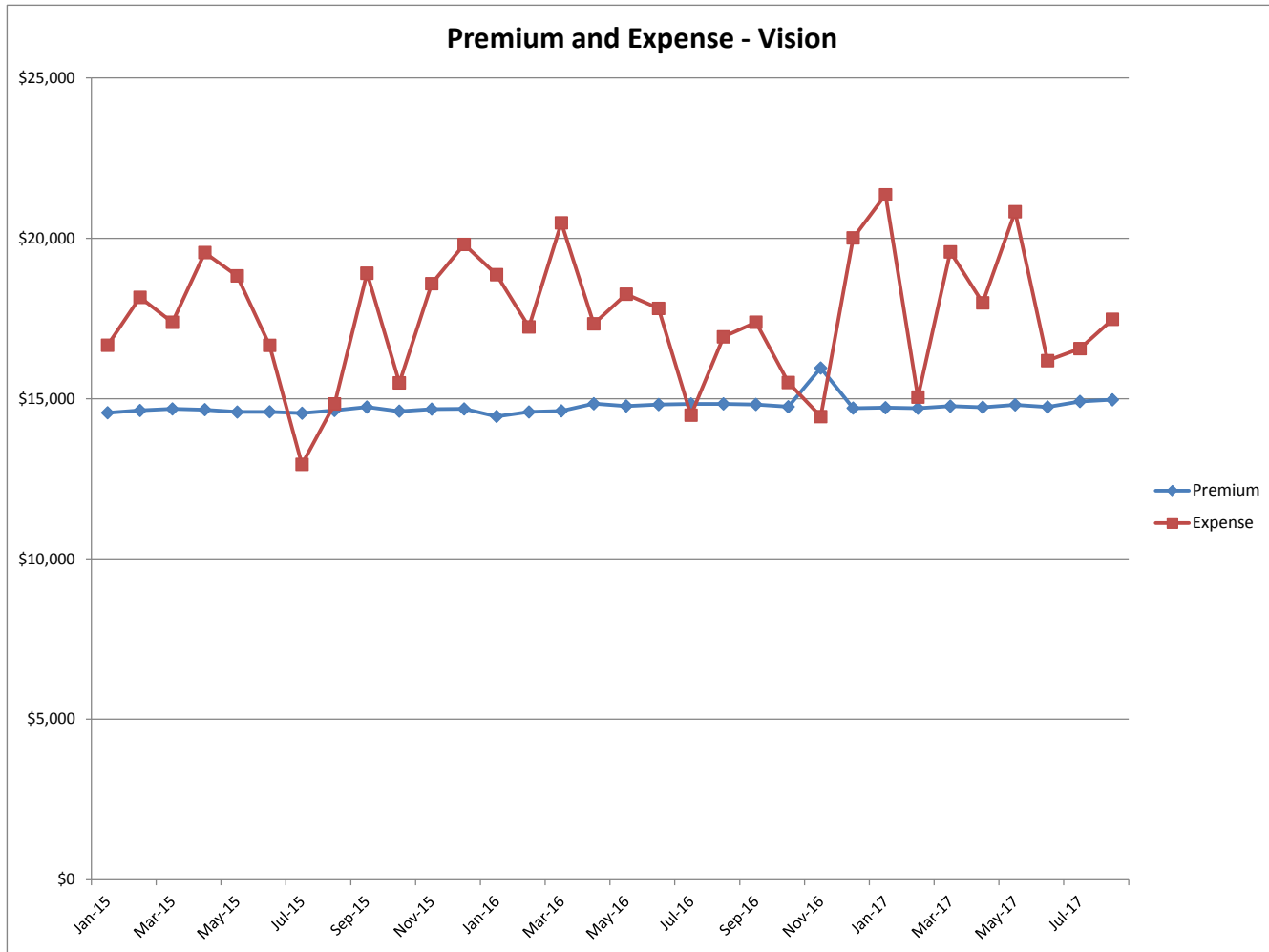
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	2,618	\$14,561	\$14,918	\$1,747	\$16,665	102.45%	\$5.70	114.45%
Feb-15	2,638	\$14,631	\$16,403	\$1,756	\$18,159	112.11%	\$6.22	124.11%
Mar-15	2,625	\$14,679	\$15,621	\$1,761	\$17,382	106.42%	\$5.95	118.42%
Apr-15	2,617	\$14,657	\$17,797	\$1,759	\$19,556	121.42%	\$6.80	133.42%
May-15	2,593	\$14,583	\$17,079	\$1,750	\$18,829	117.12%	\$6.59	129.12%
Jun-15	2,611	\$14,591	\$14,911	\$1,751	\$16,662	102.19%	\$5.71	114.19%
Jul-15	2,599	\$14,546	\$11,204	\$1,746	\$12,950	77.02%	\$4.31	89.02%
Aug-15	2,624	\$14,631	\$13,080	\$1,756	\$14,836	89.40%	\$4.98	101.40%
Sep-15	2,612	\$14,738	\$17,143	\$1,769	\$18,912	116.32%	\$6.56	128.32%
Oct-15	2,596	\$14,610	\$13,739	\$1,753	\$15,492	94.04%	\$5.29	106.04%
Nov-15	2,605	\$14,673	\$16,825	\$1,761	\$18,586	114.67%	\$6.46	126.67%
Dec-15	2,616	\$14,679	\$18,048	\$1,761	\$19,809	122.95%	\$6.90	134.95%
Jan-16	2,607	\$14,447	\$16,988	\$1,878	\$18,866	117.59%	\$6.52	130.59%
Feb-16	2,610	\$14,585	\$15,340	\$1,896	\$17,236	105.18%	\$5.88	118.18%
Mar-16	2,616	\$14,619	\$18,583	\$1,900	\$20,483	127.12%	\$7.10	140.12%
Apr-16	2,663	\$14,842	\$15,404	\$1,929	\$17,333	103.79%	\$5.78	116.79%
May-16	2,648	\$14,772	\$16,337	\$1,920	\$18,257	110.59%	\$6.17	123.59%
Jun-16	2,659	\$14,815	\$15,889	\$1,926	\$17,815	107.25%	\$5.98	120.25%
Jul-16	2,662	\$14,835	\$12,557	\$1,929	\$14,486	84.64%	\$4.72	97.64%
Aug-16	2,665	\$14,838	\$14,999	\$1,929	\$16,928	101.09%	\$5.63	114.09%
Sep-16	2,662	\$14,819	\$15,457	\$1,926	\$17,383	104.31%	\$5.81	117.31%
Oct-16	2,654	\$14,747	\$13,586	\$1,917	\$15,503	92.13%	\$5.12	105.13%
Nov-16	2,673	\$15,955	\$12,366	\$2,074	\$14,440	77.51%	\$4.63	90.51%
Dec-16	2,665	\$14,705	\$18,101	\$1,912	\$20,013	123.09%	\$6.79	136.09%
Jan-17	2,671	\$14,716	\$19,445	\$1,913	\$21,358	132.14%	\$7.28	145.14%
Feb-17	2,665	\$14,701	\$13,138	\$1,911	\$15,049	89.37%	\$4.93	102.37%
Mar-17	2,670	\$14,765	\$17,657	\$1,919	\$19,576	119.59%	\$6.61	132.59%
Apr-17	2,664	\$14,732	\$16,072	\$1,915	\$17,987	109.10%	\$6.03	122.10%
May-17	2,681	\$14,807	\$18,906	\$1,925	\$20,831	127.68%	\$7.05	140.68%
Jun-17	2,674	\$14,741	\$14,269	\$1,916	\$16,185	96.80%	\$5.34	109.80%
Jul-17	2,704	\$14,913	\$14,622	\$1,939	\$16,561	98.05%	\$5.41	111.05%
Aug-17	2,711	\$14,964	\$15,530	\$1,945	\$17,475	103.78%	\$5.73	116.78%
2015	2,613	\$175,579	\$186,768	\$21,069	\$207,837	106.37%	\$5.96	106.37%
2016	2,649	\$177,979	\$185,607	\$23,137	\$208,744	104.29%	\$5.84	104.29%
2017	2,680	\$118,339	\$129,639	\$15,384	\$145,023	109.55%	\$6.05	122.55%
Current 12 Months	2,675	\$178,565	\$189,149	\$23,213	\$212,362	105.93%	\$5.89	118.93%

Data Source: VSP SJVIA Utilization Reports August 2017

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 - Vision
County of Tulare**





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report - Vision
City of Ceres**

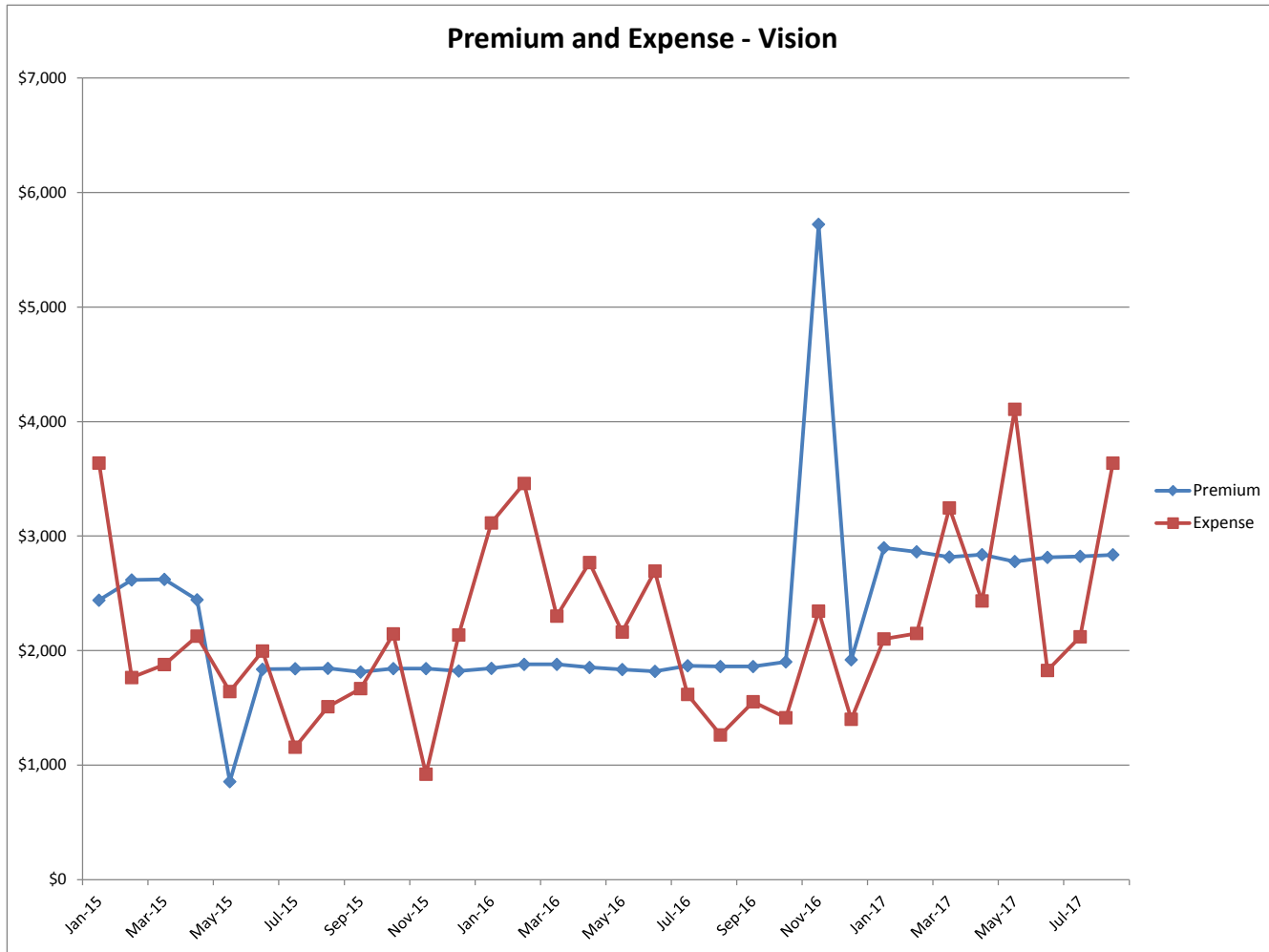
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	86	\$2,440	\$3,345	\$293	\$3,638	137.09%	\$38.90	149.09%
Feb-15	86	\$2,617	\$1,451	\$314	\$1,765	55.45%	\$16.87	67.45%
Mar-15	136	\$2,622	\$1,564	\$315	\$1,879	59.65%	\$11.50	71.65%
Apr-15	135	\$2,444	\$1,833	\$293	\$2,126	75.00%	\$13.58	87.00%
May-15	135	\$856	\$1,540	\$103	\$1,643	179.91%	\$11.41	191.91%
Jun-15	134	\$1,837	\$1,776	\$220	\$1,996	96.68%	\$13.25	108.68%
Jul-15	135	\$1,842	\$936	\$221	\$1,157	50.81%	\$6.93	62.81%
Aug-15	136	\$1,845	\$1,289	\$221	\$1,510	69.86%	\$9.48	81.86%
Sep-15	135	\$1,813	\$1,451	\$218	\$1,669	80.03%	\$10.75	92.03%
Oct-15	137	\$1,843	\$1,925	\$221	\$2,146	104.45%	\$14.05	116.45%
Nov-15	137	\$1,843	\$700	\$221	\$921	37.98%	\$5.11	49.98%
Dec-15	136	\$1,822	\$1,918	\$219	\$2,137	105.27%	\$14.10	117.27%
Jan-16	131	\$1,845	\$2,875	\$240	\$3,115	155.83%	\$21.95	168.83%
Feb-16	134	\$1,880	\$3,215	\$244	\$3,459	171.01%	\$23.99	184.01%
Mar-16	134	\$1,880	\$2,057	\$244	\$2,301	109.41%	\$15.35	122.41%
Apr-16	132	\$1,853	\$2,528	\$241	\$2,769	136.43%	\$19.15	149.43%
May-16	134	\$1,835	\$1,924	\$239	\$2,163	104.85%	\$14.36	117.85%
Jun-16	133	\$1,819	\$2,458	\$236	\$2,694	135.13%	\$18.48	148.13%
Jul-16	136	\$1,868	\$1,375	\$243	\$1,618	73.61%	\$10.11	86.61%
Aug-16	136	\$1,861	\$1,022	\$242	\$1,264	54.92%	\$7.51	67.92%
Sep-16	135	\$1,861	\$1,312	\$242	\$1,554	70.50%	\$9.72	83.50%
Oct-16	137	\$1,902	\$1,167	\$247	\$1,414	61.36%	\$8.52	74.36%
Nov-16	138	\$5,722	\$1,601	\$744	\$2,345	27.98%	\$11.60	40.98%
Dec-16	138	\$1,920	\$1,151	\$250	\$1,401	59.95%	\$8.34	72.95%
Jan-17	182	\$2,898	\$1,725	\$377	\$2,102	59.52%	\$9.48	72.52%
Feb-17	181	\$2,863	\$1,778	\$372	\$2,150	62.10%	\$9.82	75.10%
Mar-17	178	\$2,817	\$2,880	\$366	\$3,246	102.24%	\$16.18	115.24%
Apr-17	176	\$2,838	\$2,065	\$369	\$2,434	72.76%	\$11.73	85.76%
May-17	174	\$2,778	\$3,746	\$361	\$4,107	134.85%	\$21.53	147.85%
Jun-17	175	\$2,814	\$1,461	\$366	\$1,827	51.92%	\$8.35	64.92%
Jul-17	178	\$2,823	\$1,754	\$367	\$2,121	62.13%	\$9.85	75.13%
Aug-17	179	\$2,837	\$3,268	\$369	\$3,637	115.19%	\$18.26	128.19%
2015	127	\$23,824	\$19,728	\$2,859	\$22,587	82.81%	\$12.91	94.81%
2016	135	\$26,246	\$22,685	\$3,412	\$26,097	86.43%	\$14.02	99.43%
2017	178	\$22,668	\$18,677	\$2,947	\$21,624	82.39%	\$13.13	95.39%
Current 12 Months	164	\$34,073	\$23,908	\$4,429	\$28,337	70.17%	\$12.13	83.17%

Data Source: VSP SJVIA Utilization Reports August 2017

Note:

1. The above figures include the following divisions: 0026 and 0027.

**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report - Vision
City of Ceres**





BOARD OF DIRECTORS

- ANDREAS BORGEAS
- KUYLER CROCKER
- NATHAN MAGSIG
- BUDDY MENDES
- BRIAN PACHECO
- PETE VANDER POEL
- J. STEVEN WORTHLEY

Meeting Location:
Fresno County
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
October 27, 2017 9:00 AM

AGENDA DATE: October 27, 2017

ITEM NUMBER: Item 20

SUBJECT: Receive Update on the Reinsurance Program and Risk Share Arrangement Plan Renewal for Plan Year 2018 (I)

REQUEST(S): That the Board receive and file the consultant’s update on securing reinsurance for the 2018 plan year and the potential risk share arrangement.

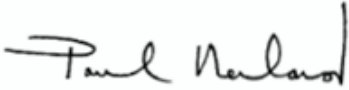
DESCRIPTION:

Keenan is working on securing the reinsurance for 2018. Most of the reinsurers requested claims data through September 30, 2017. This data was not available until the month of September closed. The recommendation for reinsurer, reinsurance levels, and any risk share arrangement will be provided at the December 7th SJVIA Board meeting.

FISCAL IMPACT/FINANCING:

To be determined based on the results of the reinsurance marketing results. A 10% increase in reinsurance costs was utilized in the 2018 renewal.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager



BOARD OF DIRECTORS

- ANDREAS BORGEAS
- KUYLER CROCKER
- NATHAN MAGSIG
- BUDDY MENDES
- BRIAN PACHECO
- PETE VANDER POEL
- J. STEVEN WORTHLEY

Meeting Location:
Fresno County
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
October 27, 2017 9:00 AM

AGENDA DATE: October 27, 2017

ITEM NUMBER: Item 21

SUBJECT: Receive and File Consultant’s Report on Loan Repayment (I)

REQUEST(S): That the Board review and provide direction for how the SJVIA Board would like to have the loans from the County of Tulare and the County of Fresno be repaid.

DESCRIPTION:

In order to maintain financial solvency for the SJVIA, the County of Tulare and the County of Fresno provided loans to the SJVIA of \$4,000,000 and \$5,000,000 respectively. The SJVIA Board requested that staff work with Keenan to consider and recommend a loan repayment plan. Keenan developed three loan repayment options that provide a point of reference when considering the per employee per month impact of the three loan repayment options. Based on your Board’s direction, staff and Keenan will return to your Board with additional options.

FISCAL IMPACT/FINANCING:

\$9,000,000 over one or multiple years, depending on the option selected.

ADMINISTRATIVE SIGN-OFF:

Paul Nerland
 SJVIA Manager

Rhonda Sjostrom
 SJVIA Assistant Manager



P. O. Box 1538
 Rancho Cordova, CA 95741
 916 859-4900
 916 859-7167 fax GS
 www.keenan.com
 License No. 0451271

October 27, 2017

SJVIA Board Meeting: Consultants Report on Loan Repayment

To maintain financial viability, the County of Tulare and the County of Fresno provided loans to the SJVIA in the amount of \$9,000,000. This includes two \$2,000,000 loans from the County of Tulare and \$5,000,000 from the County of Fresno. The County of Tulare has the \$4,000,000 loan repayment due June 30, 2018. The \$5,000,000 loan repayment to the County of Fresno is due June 30, 2021. The SJVIA rates for plan year 2017 and 2018 do not include a provision for loan repayment.

While loan repayment is important, it needs to be balanced with IBNR reserve accumulation and a stabilization reserve build up so that the SJVIA can avoid future adverse financial impact.

While the SJVIA will build reserves in 2018 via the Kaiser coverage of approximately \$1 million, reserve accumulation in the self-funded medical program is not designed for loan repayment. Keenan has prepared three, loan repayment schedule options starting January 1, 2019 through June 30, 2021.

SJVIA	Number of Months	PEPM	County of Fresno	County of Tulare	City of Marysville	Total SJVIA
Enrollment			5,850	3,009	43	8,902
Repayment Date						
December 31, 2019	12	\$ 84.26	\$ 5,915,052	\$ 3,042,460	\$ 43,478	\$ 9,000,990
December 31, 2020	24	\$ 42.13	\$ 5,915,052	\$ 3,042,460	\$ 43,478	\$ 9,000,990
June 30, 2021	30	\$ 33.71	\$ 5,916,105	\$ 3,043,002	\$ 43,486	\$ 9,002,593

The chart above assumes a constant repayment equal on a per employee per month (PEPM) basis. Other factors the board may want to consider are:

- Adjusting the PEPM for dependent tiers
- Financial position of each SJVIA entity
- The potential participation of entities over the duration of the loan repayment period.

Keenan looks forward to receiving direction from the Board to further develop the loan repayment policy.

Update of SJVIA Deficit Position

Keenan reported at the April 28, 2017 SJVIA Board meeting the SJVIA plan experience by entity back to inception. The following chart illustrates deficit accumulation by each group since inception through December 31, 2016:

SJVIA	County of Fresno	County of Tulare	All Other Group	County of Sutter *	Termed Groups **	Total
12/31/16 Total Liability						
2010-2016 Position	\$ (12,243,716)	\$ (434,912)		\$150,217		\$ (12,528,411)
12/31/16 IBNR	\$ (4,392,000)	\$ (2,409,800)		(\$3,647,089)		\$ (10,448,889)
12/31/16 Total	\$ (16,635,716)	\$ (2,844,712)		(\$3,496,872)		\$ (22,977,300)

The overall position as of December 31, 2016 was -\$22,977,300. The updated position through August 31, 2017 includes realized IBNR claims for termed groups (* County of Sutter and ** termed groups as of 12/31/16). The following chart illustrates the updated position as of August 31, 2017.

SJVIA	County of Fresno	County of Tulare	All Other Group	County of Sutter *	Termed Groups **	Total
2017 Plan Experience (1/1/17 - 08/31/17)						
Premium Paid	\$ 34,542,561	\$ 16,932,543	\$ 2,261,084	\$ 4,457,524	\$ -	\$ 58,193,712
Expenses Realized	\$ (33,645,211)	\$ (16,028,868)	\$ (2,406,353)	\$ (4,652,616)	\$ -	\$ (56,733,048)
\$ Difference	\$ 897,350	\$ 903,675	\$ (145,269)	\$ (195,092)	\$ -	\$ 1,460,664
2017 IBNR Claims Realized (1/1/17 - 08/31/17)						
Medical	\$ -	\$ -	\$ -	\$ (912,414)	\$ (1,100,171)	\$ (2,012,585)
Prescription Drugs	\$ -	\$ -	\$ -	\$ (9,618)	\$ (21,515)	\$ (31,133)
Realized IBNR	\$ -	\$ -	\$ -	\$ (922,032)	\$ (1,121,686)	\$ (2,043,718)
2017 Plan Experience w/IBNR (1/1/17 - 08/31/17)						
Premium Paid	\$ 34,542,561	\$ 16,932,543	\$ 2,261,084	\$ 4,457,524	\$ -	\$ 58,193,712
Expenses Realized	\$ (33,645,211)	\$ (16,028,868)	\$ (2,406,353)	\$ (5,574,648)	\$ (1,121,686)	\$ (58,776,766)
\$ Difference	\$ 897,350	\$ 903,675	\$ (145,269)	\$ (1,117,124)	\$ (1,121,686)	\$ (583,054)

During the last eight months, the SJVIA: 1) realized a significant portion (\$2,043,718) of the run-out claims for the groups that terminated December 31, 2016 and the County of Sutter which terminated April 30, 2017, and 2) had premiums in excess of expenses by \$1,460,664. This resulted in an overall shortfall of premium to expenses of \$583,054 over the eight-month period.

The SJVIA's IBNR reserve decreased \$4,587,915 over the eight-month period for two reasons: 1) \$2,043,718 was realized in paid claims for the terminated groups, 2) The 2018 renewal utilized updated claims data to determine IBNR reserve for the active groups, and 3) the terminated groups realized less than expected IBNR reserves. The following chart illustrates the change in IBNR reserve.

SJVIA	County of Fresno	County of Tulare	All Other Group	County of Sutter *	Termed Groups **	Total
Change in IBNR						
12/31/16 IBNR	\$ (4,392,000)	\$ (2,409,800)		(\$3,647,089)		\$(10,448,889)
08/31/17 IBNR	\$ (3,228,380)	\$ (2,007,762)		(\$624,832)		\$ (5,860,974)
Difference	\$ (1,163,620)	\$ (402,038)		(\$3,022,257)		\$ (4,587,915)

Please note that the updated IBNR reserve estimate is not actuarially certified. The next actuarially certified IBNR reserve will be based on data through December 31, 2017. The updated estimated overall SJVIA position through August 31, 2017 is \$16,928,721.

SJVIA	County of Fresno	County of Tulare	All Other Group	County of Sutter *	Termed Groups **	Total
08/31/17 Total Position						
2010-2017 Position	\$(11,346,366)	\$ 468,763		(\$190,144)		\$(11,067,747)
08/31/17 IBNR	\$ (3,228,380)	\$ (2,007,762)		(\$624,832)		\$ (5,860,974)
08/31/17 Total	\$(14,574,746)	\$ (1,538,999)		(\$814,976)		\$(16,928,721)

When we compare the updated position to the December 31, 2016 position, we note that the overall SJVIA position improved from a deficit of \$22,977,300 to \$16,928,721 (\$6,048,579).

SJVIA	County of Fresno	County of Tulare	All Other Group	County of Sutter *	Termed Groups **	Total
Change in Position						
12/31/16 Position	\$(16,635,716)	\$ (2,844,712)		(\$3,496,872)		\$(22,977,300)
08/31/17 Position	\$(14,574,746)	\$ (1,538,999)		(\$814,976)		\$(16,928,721)
Difference	\$ 2,060,970	\$ 1,305,713		\$2,681,896		\$ 6,048,579



BOARD OF DIRECTORS

ANDREAS BORGEAS
KUYLER CROCKER
NATHAN MAGSIG
BUDDY MENDES
BRIAN PACHECO
PETE VANDER POEL
J. STEVEN WORTHLEY

Meeting Location:
Fresno County
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
October 27, 2017 9:00 AM

AGENDA DATE: October 27, 2017

ITEM NUMBER: Item 22

SUBJECT: Receive Consultant's Update on Upcoming SJVIA Strategy Meeting (I)

REQUEST(S): That the Board review and provide input for the upcoming SJVIA Strategic Planning meeting.

DESCRIPTION:

The SJVIA staff and Keenan will be having a strategic planning meeting in January 2018 (date to be determined) to determine priorities, services, and projects to be worked on in 2018. Keenan seeks the SJVIA Board's input on areas of importance to be on the agenda.

FISCAL IMPACT/FINANCING:

None

ADMINISTRATIVE SIGN-OFF:

A handwritten signature in black ink that reads "Paul Nerland".

Paul Nerland
SJVIA Manager

A handwritten signature in black ink that reads "Rhonda Sjostrom".

Rhonda Sjostrom
SJVIA Assistant Manager



BOARD OF DIRECTORS

ANDREAS BORGEAS

KUYLER CROCKER

NATHAN MAGSIG

BUDDY MENDES

BRIAN PACHECO

PETE VANDER POEL

J. STEVEN WORTHLEY

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, Room 301
Fresno, CA 93721
October 27, 2017 9:00 AM**

AGENDA DATE: October 27, 2017

ITEM NUMBER: Item 23

SUBJECT: Approve and Authorize President to Sign a Resolution Establishing a Policy for Sharing Information with its Members (A)

REQUEST(S): Adopt Resolution

DESCRIPTION: Information Sharing with Members (Counties of Tulare and Fresno)

The purpose of the recommended resolution is to formalize the desire of the SJVIA Board of Directors and management to foster collaboration and cooperation between the SJVIA and its members, the Counties of Tulare and Fresno. To that end, the recommended resolution establishes a policy for disclosure and sharing of information between the members.

The policy directs that the SJVIA will cooperate with each of the members in all audits, inquiries, and investigations concerning the financial condition and operation of the authority, and requires that all information disclosed to one member must be disclosed to the other. The policy also directs the SJVIA consultant to address its communications to both the Manager and the Assistant Manager. Finally, the policy establishes the limited circumstances, as provided by law, in which certain information obtained in a closed session of the SJVIA Board may be disclosed in closed sessions of the members' boards of supervisors.

The policy specifically excludes protected health information under the Health Insurance Portability and Accountability Act of 1996 (HIPAA). The policy does not apply to participating entities who are not also members of the joint powers agency. The policy does not require either member to disclose its own confidential information to the other, or to the SJVIA.

AGENDA: San Joaquin Valley Insurance Authority

DATE: February 3, 2017

FISCAL IMPACT/FINANCING:

The recommended action has no fiscal impact.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager

**A Resolution of the Board of Directors of
the San Joaquin Valley Insurance Authority
Establishing a Policy for Sharing Information
with its Members**

The San Joaquin Valley Insurance Authority (“Authority”) is a joint exercise of powers authority formed by the County of Fresno and the County of Tulare (each of which is a “Member”; collectively, “Members”).

The Authority is governed by a Board of Directors (“Board”). The Board is comprised of seven directors (“Directors”), four of whom are appointed by and from the Board of Supervisors of the County of Fresno and three of whom are appointed by and from the Board of Supervisors of the County of Tulare.

Staff to the Authority include a Manager and an Assistant Manager, each of which is a Human Resources Director for one of the Members, and the staff in their respective departments who they may designate, as well as an Auditor-Treasurer, which is the County of Fresno’s Auditor-Controller/Treasurer-Tax Collector, and the staff in his or her department as he or she may designate. Legal advisors to the Authority are deputy attorneys designated by each Member’s County Counsel.

The Authority also retains a consultant for health benefits consultation and administration services (“Consultant”).

Meetings of the Board, and meetings of the Members’ boards of supervisors, are called, noticed, held, and conducted in accordance with the provisions of the Ralph M. Brown Act, which is codified in Title 5, Division 2, Part 1, Chapter 9 (beginning with section 54950) of the Government Code (“Brown Act”).

The Authority is a public entity separate from the Members. On most matters within the jurisdiction of the Authority, however, including those that may be discussed in a closed session of the Board, the interests of the Members and the interests of the Authority are aligned.

For that reason, the Board wishes to foster collaboration and cooperation between the Authority and the Members by establishing the policy set forth in this resolution.

The Board therefore resolves as follows:

1. General Disclosure. The Authority shall cooperate with each of the Members in all audits, inquiries, and investigations concerning the financial condition and operation of the Authority. That cooperation includes, but is not necessarily limited to, the Authority’s disclosure to each Member of communications and information that may otherwise be confidential. The Manager and the Assistant Manager may share such communications internally within their respective Member organizations as the Manager and Assistant Manager deem necessary.

2. Cross Disclosure. All information that the Authority discloses to one Member shall be disclosed to the other Member.

3. Communications from Consultant. All written communications from the Consultant, in its capacity as consultant to the Authority, shall be addressed to both the Manager and the Assistant Manager of the Authority, even if a communication is made in response to a request from only one of them. If the Consultant, for whatever reason, fails to address a written communication to both the Manager and the Assistant Manager, the one who received the communication shall promptly disclose it to the other. The Manager and the Assistant Manager may share such communications internally within their respective Member organizations, and with a Member's own consultants, as the Manager and Assistant Manager deem necessary.

4. Closed Session. All information received in closed sessions by the boards of supervisors of Members related to information presented to the Board in closed session is confidential and shall not be disclosed; provided, however, that:

a. Directors may disclose information obtained in a closed session of the Board that has direct financial or liability implications for their respective Member to the following individuals:

i. Legal counsel of that Member for purposes of obtaining advice on whether the matter has direct financial or liability implications for that Member

ii. Other members of the board of supervisors of that Member who are present in a closed session of that board under Government Code section 54956.96, subdivision (b), and described on the applicable meeting agenda as provided in Government Code section 54954.5, subdivision (j).

b. Any designated alternate Director who is also a member of the board of supervisors of one the Members and who is attending a properly noticed meeting of the Board in lieu of the regularly appointed Director may attend closed sessions of the Authority.

c. This section 4 of this resolution is intended to be a policy as provided in Government Code section 54956.96, subdivision (a).

5. Protected Health Information. Disclosures authorized or required by this resolution do not include protected health information as that term is defined in the Health Insurance Portability and Accountability Act of 1996, as amended.

6. Participating Entities. Notwithstanding anything else in this resolution, nothing in this resolution authorizes or requires any disclosure to any "Participating Entity," as that term is defined in the Amended and Restated Joint Exercise of Powers Agreement Creating the San Joaquin Valley Insurance Authority, dated January 1, 2016, except insofar as each Member is also a Participating Entity.

7. Confidential Information of Members. Notwithstanding anything else in this resolution, nothing in this resolution authorizes or requires either Member to disclose its own confidential information to the other, or to the Authority.

8. Effective Date. The policy established by this resolution is effective as of January 1, 2017.

The Board of Directors of the San Joaquin Valley Insurance Authority approved the resolution above, "Establishing a Policy for Information Sharing with its Members," on October 27, 2017, by the following vote:

Aye:

No:

Absent:

Pete Vander Poel, President

Attest:

Marie Edmondson, Acting Clerk