

AGENDA

BOARD OF DIRECTORS

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

**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
June 29, 2017 9:00 AM**

1. Call to Order
2. Pledge of Allegiance
3. Roll Call
4. Approval of Agenda (A)
5. Public Comment: At this time, members of the public may comment on any item, within the jurisdiction of the SJVIA, not appearing on the agenda. In order for everyone to be heard, please limit your comments to 3 minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.
6. Approval of Minutes—Board Meeting of April 28, 2017 (A)
7. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
8. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
9. Approve Staff Recommendation to Enter Into Agreement with Price Paige & Company to Audit Financial Statements for Fiscal Years Ending June 30, 2016, 2017 and 2018, and Authorize President to Execute Agreement Subject to Approval of SJVIA Counsel and Staff (A)
10. Receive and File Consultant's Report on SJVIA Plan Experience Through April, 2017 (I)
11. Receive Consultant's Report on the Proposed SJVIA Renewal Underwriting Guidelines (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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12. Receive Consultant's Report on Converting the SJVIA's Anthem HMO Plan to an Anthem EPO Plan and Approve Eliminating the Anthem HMO Plan and Implementing the Anthem EPO Plan Effective January 1, 2018 (A)
13. Receive and File Consultant's Report on the Pharmacy Benefit Manager (PBM) Marketing Results (I)
14. Receive Consultant's Report on Contracting Directly With Chimienti & Associate's Subcontractors, Hourglass Systems, Inc. and Administrative Solutions, Inc. (ASI), and Authorize Staff to Negotiate New Agreements With These Vendors to Provide Administrative Services (A)
15. Receive Consultant's Report on a Three-Phase Health Management Program Model for Wellness and Authorize Implementing the New Model Effective July 1, 2017 (A)
16. Adjournment

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Minutes

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**Meeting Location:
Fresno County Employees' Retirement
Association Board Chambers
1111 H Street
Fresno, CA 93721
April 28, 2017 10:00 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 Crocker; Seconded by Director Mendes;
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.

No public comments were made.

6. Approval of Minutes – Board Meeting of February 3, 2017 (A)

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

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

None.

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

Presented by Jeff Blanks, Accounting & Financial Manager.

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April 28, 2017 10:00 AM**

9. Receive and File Third Quarter 2016-2017 Financial Report (I)

Presented by Jeff Blanks, Accounting & Financial Manager.

10. Receive and File 2013-2014 Audited Financial Statements (I)

Presented by Fausto Hinojosa, Price, Paige & Company.

11. Receive and File Consultant's SJVIA Premium & Claims (P&C) Report for 2016 and First Quarter 2017 (I)

Presented by Bordan Darm, Keenan & Associates.

Chairman Vander Poel directed staff to look back at meeting minutes on record from when the County of Sutter joined the SJVIA to confirm whether or not this entity was in a good financial position and if they were really going to benefit the SJVIA as a whole. The prior consultant made recommendations that all of the entities were going to be positive additions to the SJVIA system. However, Keenan singled out Sutter County specifically showing that they have been a major drain since joining the SJVIA. Staff was advised to look back and document that and see if the SJVIA relied upon good advice from the prior broker. Director Worthley indicated that the SJVIA Board was advised in every instance that the entities, before coming on board, were being rated based on their history and were therefore setting appropriate premiums. Specific to Sutter County, the Board wanted to know if there was an appropriate analysis of their history done by the prior consultant. He stated that it is an interesting anomaly that Sutter County was constantly in the negative since joining the SJVIA.

12. Receive and File Consultant's SJVIA December 31, 2016 Incurred But Not Reported (IBNR) Reserve Report for the County of Fresno, the County of Tulare, and the County of Sutter (I)

Presented by Bordan Darm, Keenan & Associates.

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13. Receive and File Consultant's Report on the SJVIA's Plan Experience From Inception Through December 31, 2016 by County of Fresno, County of Tulare, and All Other Entities (1)

Presented by Bordan Darm, Keenan & Associates.

Director Borgeas asked Bordan if procedures for the industry standards related to the calculation of IBNR in the renewals are memorialized in any document that the Board can refer to. Bordan responded that they are in pretty much every standard health industry book and stated he would come back to the Board to provide the standards.

14. Receive and File Consultant's Report on Plan Savings Initiatives Including: Conversion of the Anthem HMO to an EPO; Changing Pharmacy Benefits Managers (PBM); and Reinsurance/Pooling Level Analysis and Provide Direction to Staff (A)

Presented by Bordan Darm, Keenan & Associates; Additional comments made by Howard Mazzafro, Keenan & Associates.

Bordan indicated that his compliance department will come back with input regarding whether it would be a material change to move from an HMO to EPO model.

Public comment by Sandra Brock, Fresno County retiree.

Board consensus given to provide direction to Staff to move forward with plan savings initiatives.

15. Receive and File Consultant's Report on IBNR and Stabilization Reserve Level (I)

Presented by Bordan Darm, Keenan & Associates.

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16. Authorize President to Execute Amendments to the SJVIA Participation Agreements, as needed, Effective July 1, 2017 (A)

Presented by Paul Nerland, SJVIA Manager.

Motion made by Director Worthley to extend the current participation agreements through the end of the Plan Year; Motion seconded by Director Crocker; Motion approved unanimously.

17. Receive and File Notice from the Central San Joaquin Valley Risk Management Authority of its intent to Withdraw from the SJVIA Effective January 1, 2018 (I)

Presented by Paul Nerland, SJVIA Manager.

18. Receive Update on Wellness Activities (I)

Presented by Stacey Comerchero, Keenan & Associates.

19. Closed Session CONFERENCE WITH LEGAL COUNSEL – INITIATION OF LITIGATION (Gov. Code, § 54956.9, subd. (d)(4)). No. of potential cases: 1

Motion made by Director Magsig to Authorize Counsel to take legal action against Arthur J. Gallagher & Co.; Motion seconded by Director Borgeas; Motion approved unanimously.

20. Adjournment

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Board of Supervisors Chambers
2800 W. Burrel Ave.
Visalia, CA 93291
June 29, 2017 9:00 AM**

AGENDA DATE: June 29, 2017

ITEM NUMBER: Item 8

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

REQUEST(S): That the Board Receives This Update on Cash Flow Projections

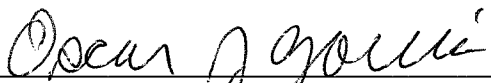
DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

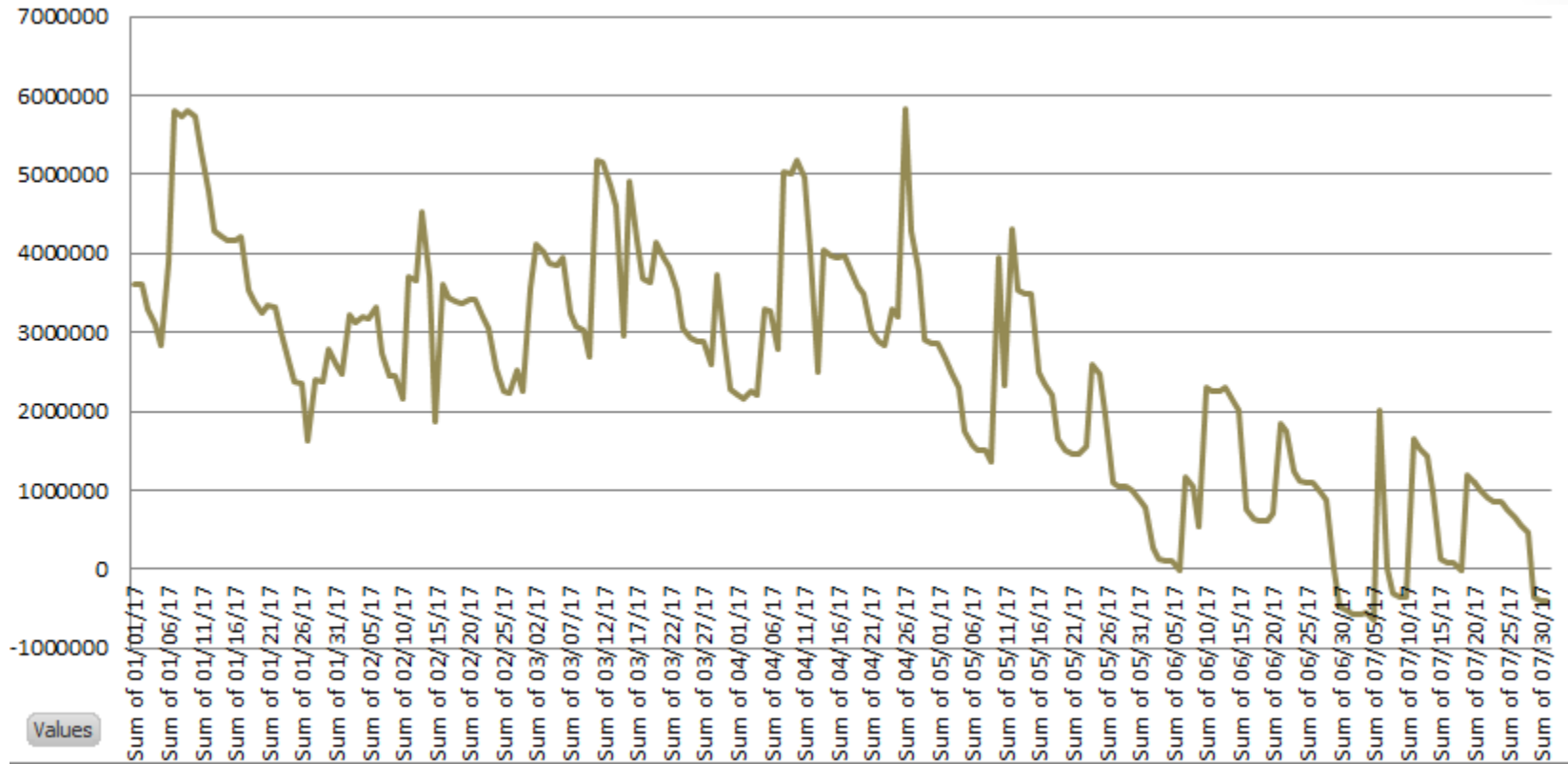
SJVIA Cash Flow Projections

Ronda Kade
June 29, 2017

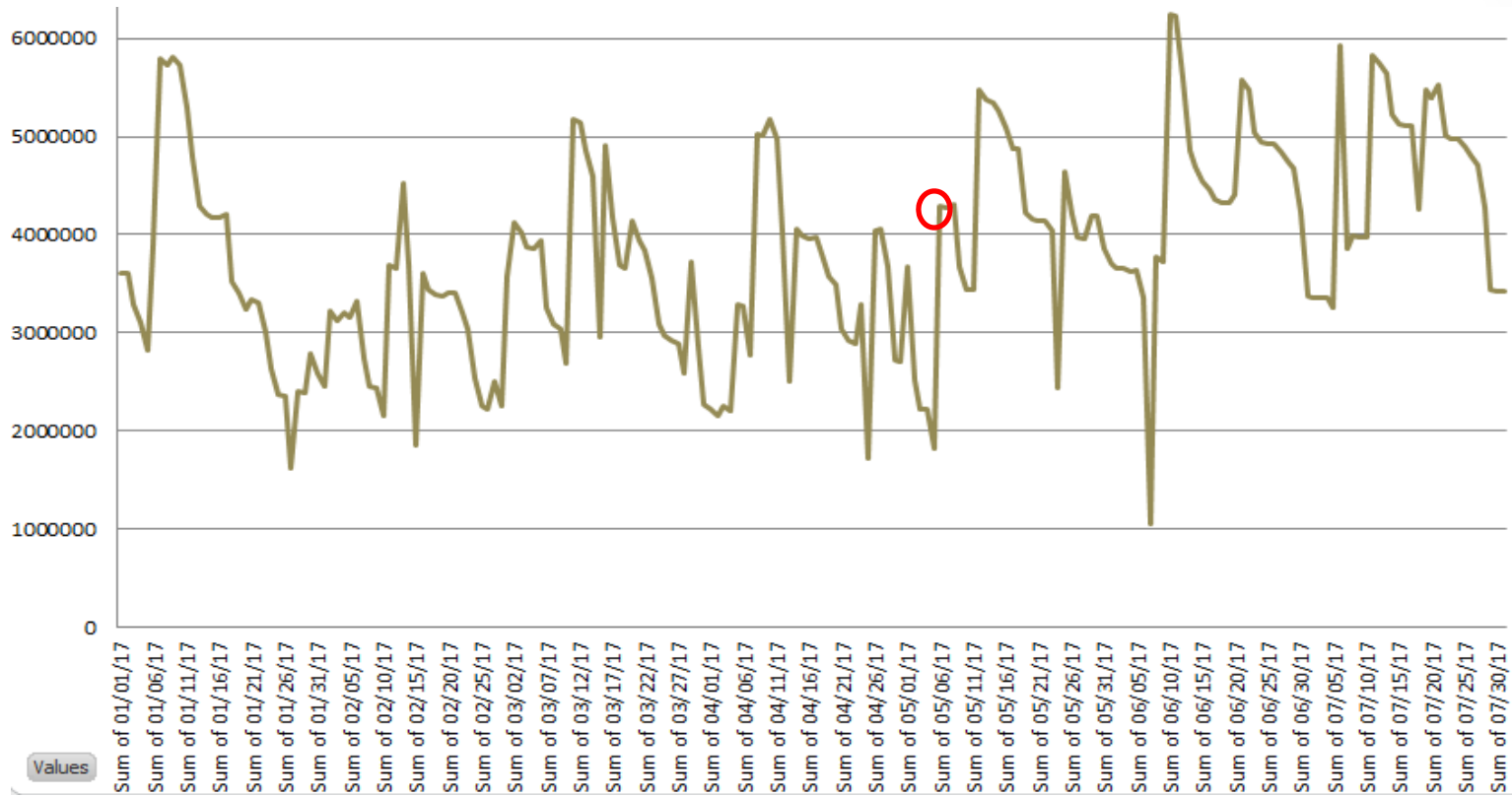
Daily Cash Flow Data & Assumptions

- Used actual transactions through June 20, 2017
- Used estimates for the months of July 2017 through December 2017
 - Used most recent entity payments and supporting documentation to project premium receipts
 - Used data received from Gallagher to project claims run-out for entities that left on 12/31/16
 - Sutter IBNR calculation performed by Keenan personnel
 - Estimated claims run-out of \$1,621,350
- To date \$ 9 million has been provided to SJVIA by the founding Counties (\$2M Tulare Co on 5/11/17)

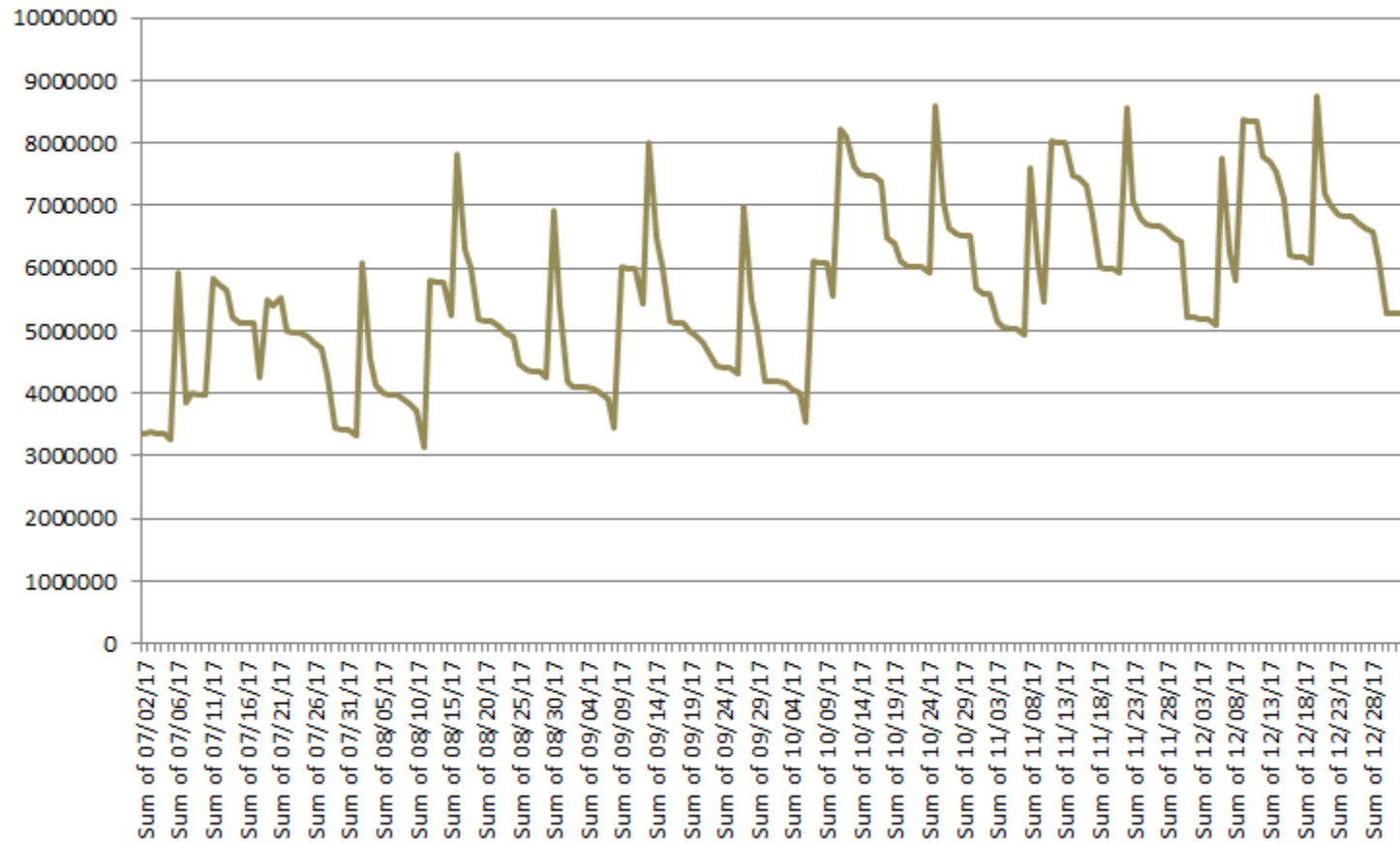
Daily Cash Flow Through 7/31/17



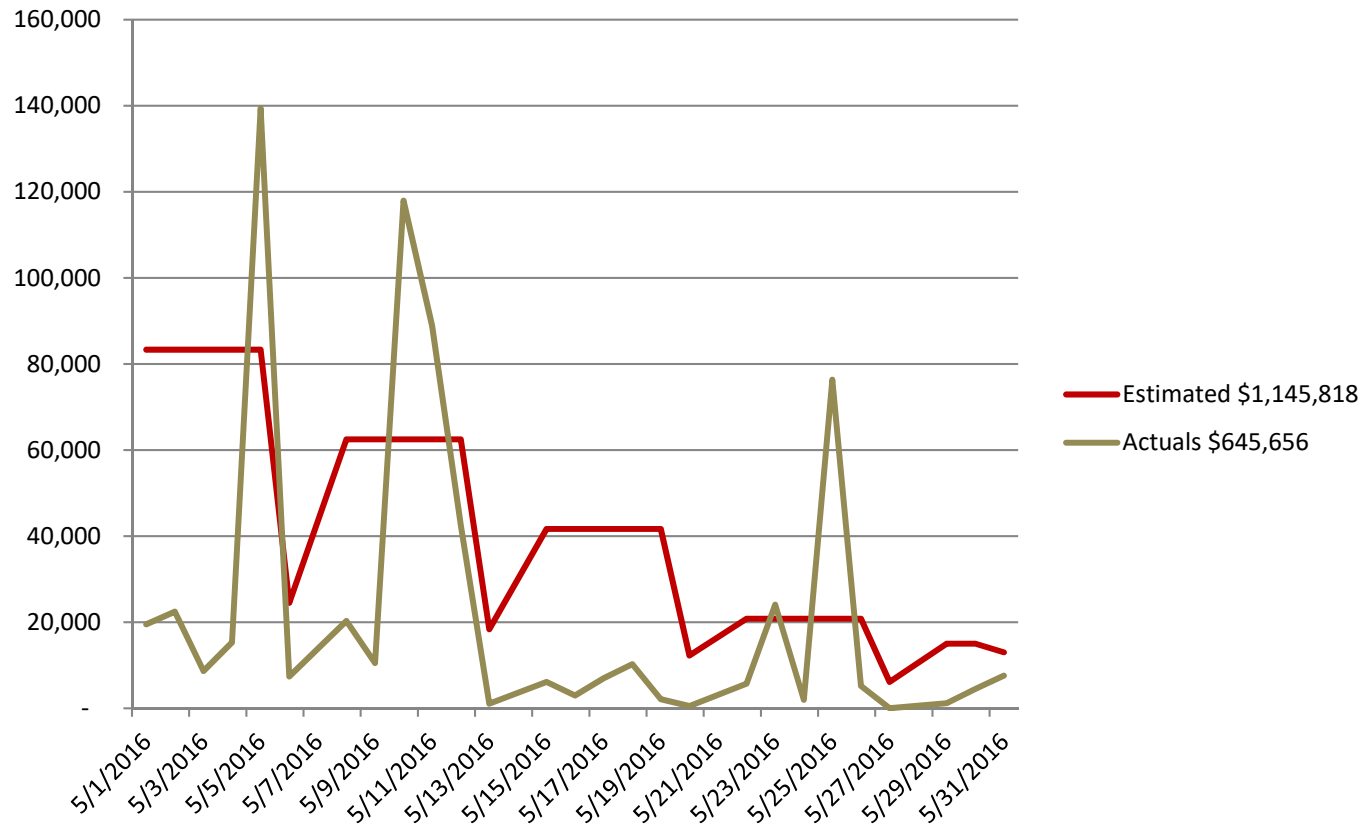
Daily Cash Flow Through 7/31/17 with CoT's Advance



Daily Cash Flow Through 12/31/17



Sutter Claims Runout for May



Claims Runout

- 19 entities leaving (not including Sutter), 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
- Sutter County departing 4/30/17-expected claims run-out of \$1,621,750 dollars
 - 68%, or \$1,102,790 in May 2017-Actual \$645,656 or 40%
 - 14%, or \$227,045 in June 2017-As of 6/20 \$191,059
 - Remaining 46%, or \$749,049 July 2017 through December 2017

Base	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
1,621,750	\$ 645,656	\$ 227,045	\$ 194,610	\$ 149,002	\$ 129,740	\$ 113,523	\$ 81,088	\$ 81,088	1,621,750
%/month	40%	14%	12%	9%	8%	7%	5%	5%	100%

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AGENDA DATE: June 29, 2017

ITEM NUMBER: Item 9

SUBJECT: Approve Staff Recommendation to Enter Into Agreement with Price Paige & Company to Audit Financial Statements for Fiscal Years Ending June 30, 2016, 2017 and 2018, and Authorize President to Execute Agreement Subject to Approval of SJVIA Counsel and Staff (A)

REQUEST(S): That the Board Approve the Proposal from Price Paige & Company to Audit the Financial Statements for Fiscal Years Ending June 30, 2016, 2017, and 2018

DESCRIPTION:

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

The SJVIA's last contract for audit service was with Price Paige & Company. Their agreement went into effect June 30, 2011 and expired on June 30, 2016. The SJVIA released a Request for Quotation (RFQ) on January 13, 2017, closing the bids on February 17, 2017. Out of the eleven firms solicited two firms responded: Moss Adams, LLC and Price Paige & Company. Utilizing cost and technical evaluation provided in the RFQ, Price Paige & Company received the highest assessment.

Approval of the recommended action will authorize SJVIA Auditor-Treasurer to negotiate and finalize an agreement with Price Paige & Company, the Board Manager to execute an agreement with the selected

AGENDA: San Joaquin Valley Insurance Authority

DATE: February 3, 2017

firm, subject to the approval of SJVIA Board, and for the selected firm to begin performing services as soon as possible.

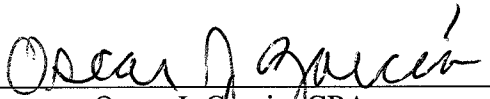
ALTERNATIVE ACTION:

Your Board has the option to decline the request and select Moss Adams, LLC. Approval of this alternative selection could result in a maximum fixed cost expense of up to \$73,500. This fee includes audit services completed in the first fiscal year ending June 30, 2016; followed by two subsequent years at a maximum of \$24,500 respectively for all three years.

FISCAL IMPACT/FINANCING:

Your Board's approval of the recommended action to approve proposal from Price Paige & Company could result in a maximum fixed cost expense of up to \$59,100. This includes audit services completed in the first fiscal year ending June 30, 2016 for \$19,500; followed by two subsequent years at a maximum of \$19,500 and \$20,100 respectively.

ADMINISTRATIVE SIGN-OFF:



Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

SJ VIA AUDIT PROPOSAL PRICE & SERVICE COMPARISON

June 29, 2017

CATEGORY	MOSS ADAMS, LLC	PRICE PAIGE & CO
Contact	Chris Pritchard, Partner	Fausto Hinojosa, CPA, CFE
Service address	101 Second Street, Ste. 900 San Francisco, CA 94105 (415)677-8262	677 Scott Avenue Clovis, CA 93612 (559)299-9540
COST PROPOSED		
Year ending 6/30/16	\$24,500	\$19,500
Year ending 6/30/17	\$24,500	\$19,500
Year ending 6/30/18	\$24,500	\$20,100
Year ending 6/30/19	n/a	\$20,100
Year ending 6/30/20	n/a	\$20,700
HOURLY RATES		
Partners	\$480-\$500	\$260
Senior Managers/Managers	\$260-\$450	\$150
Seniors and Staff	\$150-\$250	\$135
Consultants	\$120-\$515	\$110
Clerical	n/a	\$70
SERVICES INCLUDED IN PRICE		
Audit of financials	Yes	Yes
Presentation of audit results	Yes	Yes
Communicate internal controls	Yes	Yes
Management letter	Yes	Yes
Transition meetings	Yes	n/a
Review of predecessor work	Yes	n/a
Consulting	No	Yes
Client training	No	Yes



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June 29, 2017 9:00 AM**

AGENDA DATE: June 29, 2017
ITEM NUMBER: Item 10
SUBJECT: Receive and File Consultant’s Report on SJVIA Plan Experience through April, 2017 (I)
REQUEST(S): That the Board receive and file the consultant’s report on the SJVIA plan performance through April 2017


DESCRIPTION:

The report shows that, on a total cost basis through April 2017, the premium of \$26,956,854 exceeded total cost of \$24,718,001 for a surplus position of \$2,238,854 or a 91.7% loss ratio over the first four months of 2017.


FISCAL IMPACT/FINANCING:

2017 plan experience has developed a surplus of \$2,238,854 over the first four months for claims versus premiums only. This does not include fixed costs, loan repayment, or IBNR reserves.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager



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

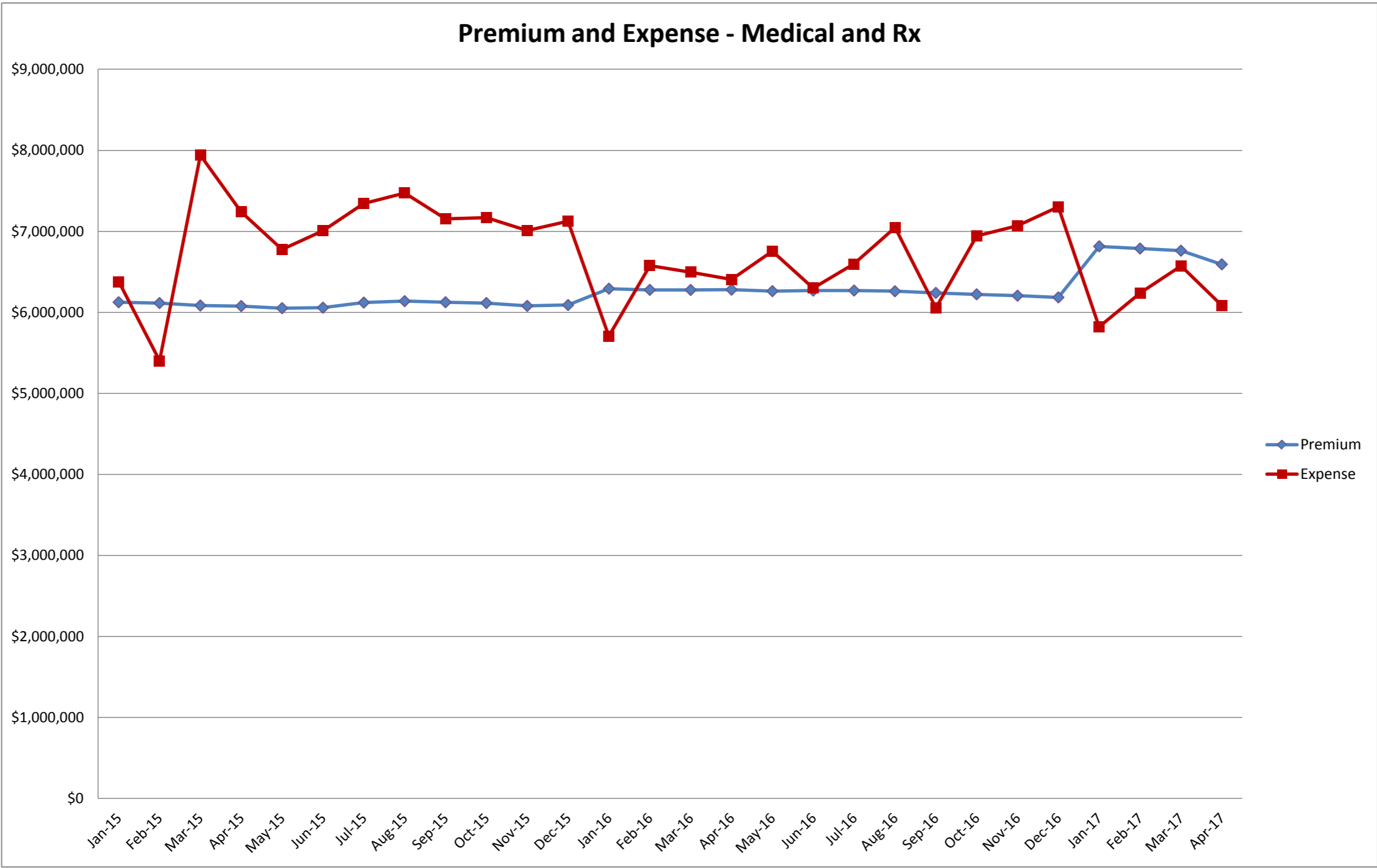
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-15	7,898	\$6,125,010	\$3,120,587	\$1,282,361	\$1,326,505	\$649,513	\$0	\$6,378,966	-\$253,955	\$725.43	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	\$0	\$7,239,832	-\$1,161,775	\$841.16	119.1%
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	\$18,315	\$7,343,663	-\$1,222,669	\$851.82	120.0%
Aug-15	7,898	\$6,138,236	\$3,946,747	\$1,260,031	\$1,618,549	\$648,531	\$190	\$7,473,668	-\$1,335,432	\$864.16	121.8%
Sep-15	7,874	\$6,125,180	\$3,615,467	\$1,257,208	\$1,633,789	\$646,949	\$190	\$7,153,223	-\$1,028,042	\$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	\$22,207	\$7,124,743	-\$1,034,121	\$825.40	117.0%
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	\$6,496,002	-\$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	\$3,073,513	\$1,125,908	\$1,533,858	\$566,205	\$0	\$6,299,484	-\$30,913	\$770.08	100.5%
Jul-16	7,458	\$6,269,622	\$3,330,434	\$1,155,946	\$1,543,742	\$567,027	\$0	\$6,597,149	-\$327,527	\$808.54	105.2%
Aug-16	7,450	\$6,260,578	\$3,767,853	\$1,149,182	\$1,639,401	\$566,216	\$75,525	\$7,047,127	-\$786,549	\$869.92	112.6%
Sep-16	7,434	\$6,240,249	\$2,836,116	\$1,150,360	\$1,504,675	\$565,162	\$0	\$6,056,313	\$183,935	\$738.65	97.1%
Oct-16	7,412	\$6,222,734	\$3,681,076	\$1,147,352	\$1,549,736	\$563,513	\$0	\$6,941,677	-\$718,943	\$860.52	111.6%
Nov-16	7,394	\$6,205,893	\$3,879,919	\$1,142,029	\$1,531,147	\$561,716	\$45,491	\$7,069,320	-\$863,427	\$880.12	113.9%
Dec-16	7,377	\$6,184,827	\$4,806,350	\$1,103,856	\$1,576,951	\$560,212	\$746,471	\$7,300,898	-\$1,116,071	\$913.74	118.0%
Jan-17	7,224	\$6,815,134	\$2,700,832	\$996,890	\$1,572,397	\$550,166	\$0	\$5,820,285	\$994,848	\$729.53	85.4%
Feb-17	7,200	\$6,787,681	\$3,258,550	\$992,007	\$1,441,160	\$548,152	\$0	\$6,239,869	\$547,812	\$790.52	91.9%
Mar-17	7,179	\$6,761,387	\$3,322,923	\$987,935	\$1,715,926	\$546,268	\$0	\$6,573,051	\$188,336	\$839.50	97.2%
Apr-17	7,013	\$6,592,653	\$3,069,880	\$978,857	\$1,503,577	\$532,481	\$0	\$6,084,795	\$507,858	\$791.72	92.3%
2015	7,857	\$73,183,304	\$43,280,340	\$15,057,894	\$18,042,745	\$7,747,452	\$115,900	\$84,012,531	-\$10,829,228	\$808.87	114.8%
2016	7,425	\$75,041,054	\$41,229,004	\$13,598,882	\$18,516,456	\$6,776,025	\$867,487	\$79,252,880	-\$4,211,826	\$813.39	105.6%
2017 YTD	7,154	\$26,956,854	\$12,352,185	\$3,955,689	\$6,233,061	\$2,177,066	\$0	\$24,718,001	\$2,238,854	\$787.70	91.7%
Current 12 Months	7,334	\$76,871,329	\$41,265,379	\$13,050,684	\$18,643,768	\$6,691,820	\$867,487	\$78,784,164	-\$1,912,836	\$819.12	102.5%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR (HMO) and MDP (PPO and HSA), 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/HDHP = \$450,000.

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





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

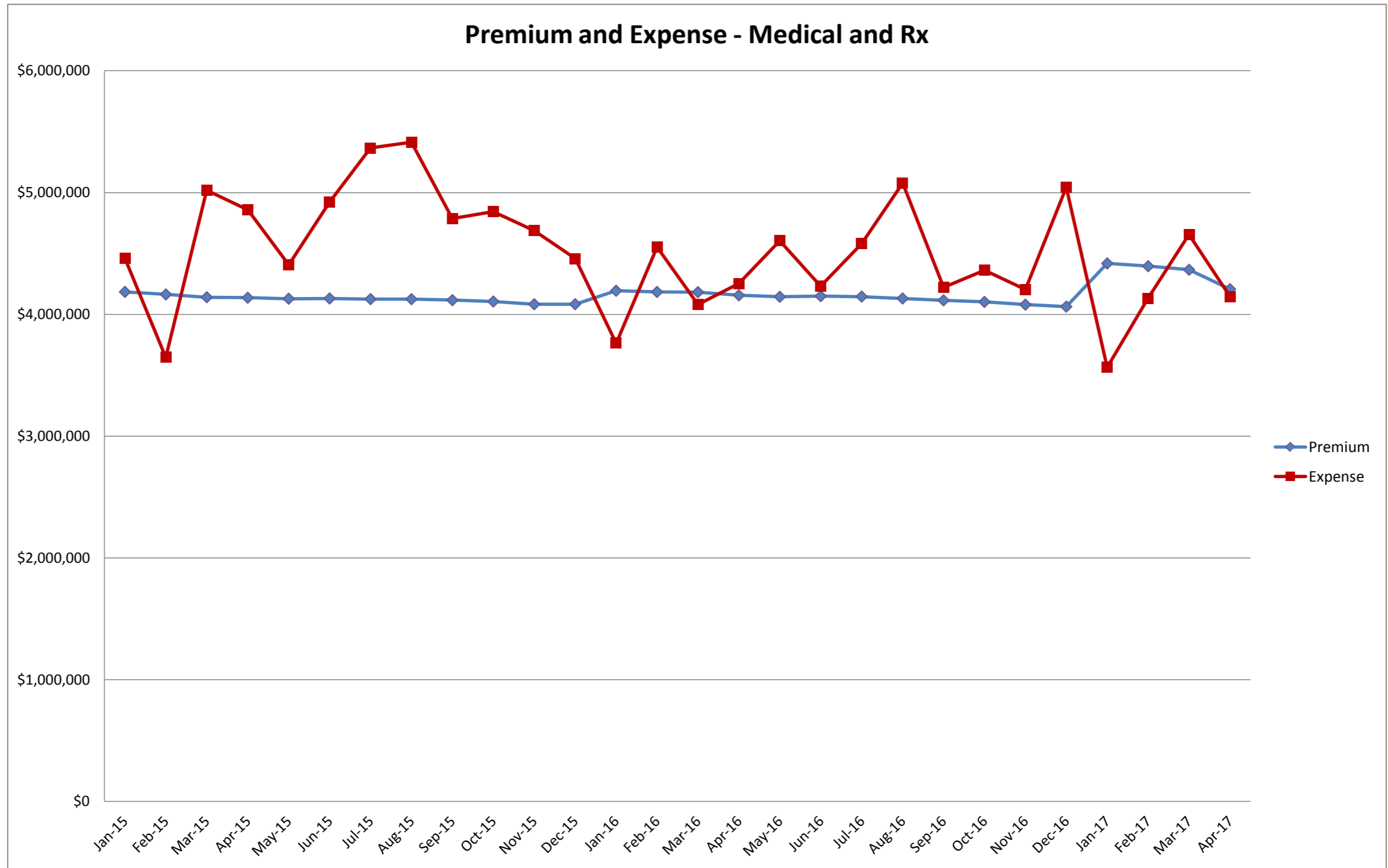
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-15	5,012	\$4,184,793	\$2,007,569	\$1,169,476	\$844,873	\$438,139	\$0	\$4,460,057	-\$275,263	\$802.46	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	\$1,044,439	\$1,011,610	\$365,725	\$75,525	\$5,078,171	-\$947,663	\$1,052.59	122.9%
Sep-16	4,463	\$4,115,418	\$1,911,978	\$1,039,747	\$905,528	\$364,779	\$0	\$4,222,032	-\$106,614	\$864.27	102.6%
Oct-16	4,447	\$4,102,476	\$2,053,161	\$1,038,575	\$907,234	\$363,429	\$0	\$4,362,399	-\$259,923	\$899.25	106.3%
Nov-16	4,416	\$4,079,856	\$1,919,180	\$1,034,642	\$935,145	\$360,898	\$45,491	\$4,204,374	-\$124,518	\$870.35	103.1%
Dec-16	4,403	\$4,063,662	\$3,472,761	\$996,057	\$941,679	\$359,742	\$727,077	\$5,043,162	-\$979,499	\$1,063.69	124.1%
Jan-17	4,217	\$4,418,172	\$1,323,742	\$944,978	\$947,744	\$348,074	\$0	\$3,564,538	\$853,634	\$762.74	80.7%
Feb-17	4,204	\$4,395,734	\$1,975,135	\$940,277	\$869,746	\$346,812	\$0	\$4,131,970	\$263,764	\$900.37	94.0%
Mar-17	4,176	\$4,366,453	\$2,266,845	\$936,153	\$1,109,568	\$344,493	\$0	\$4,657,060	-\$290,607	\$1,032.70	106.7%
Apr-17	4,022	\$4,207,039	\$1,944,499	\$928,211	\$939,788	\$331,911	\$0	\$4,144,408	\$62,630	\$947.91	98.5%
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	\$12,292,045	\$11,563,318	\$4,386,355	\$848,093	\$52,977,084	-\$3,327,919	\$905.51	106.7%
2017 YTD	4,155	\$17,387,397	\$7,510,221	\$3,749,619	\$3,866,846	\$1,371,290	\$0	\$16,497,976	\$889,421	\$910.20	94.9%
Current 12 Months	4,356	\$50,319,649	\$25,859,981	\$11,976,266	\$11,551,041	\$4,285,176	\$848,093	\$52,824,371	-\$2,504,722	\$928.57	105.0%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR (HMO) and MDP (PPO and HSA), 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/HDHP = \$450,000.

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





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

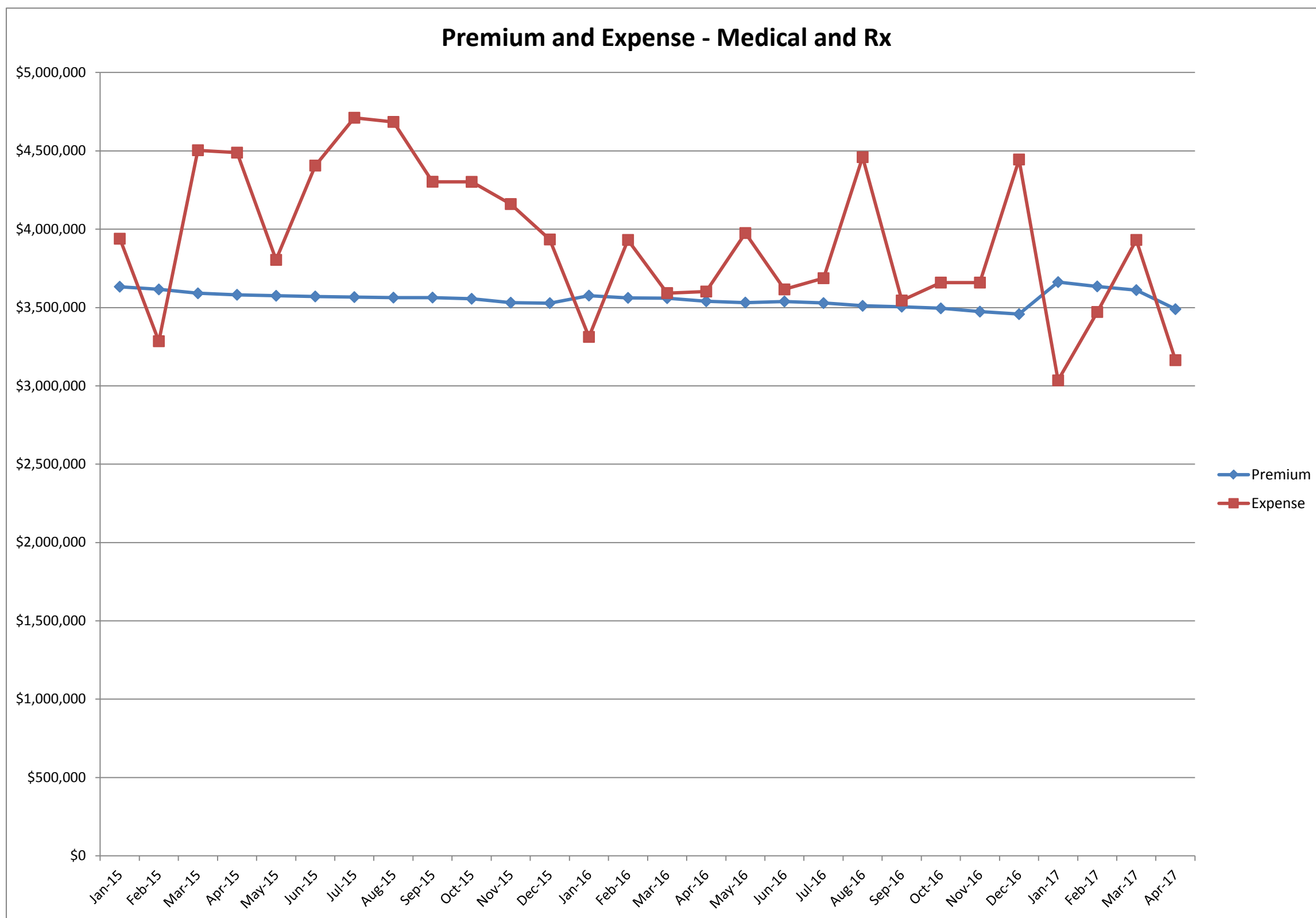
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-15	4,249	\$3,632,901	\$1,655,019	\$1,169,476	\$730,274	\$384,492	\$0	\$3,939,261	-\$306,360	\$836.61	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	\$1,044,439	\$852,765	\$310,600	\$75,525	\$4,459,941	-\$949,123	\$1,145.28	127.0%
Sep-16	3,621	\$3,505,311	\$1,485,167	\$1,039,747	\$709,564	\$310,428	\$0	\$3,544,907	-\$39,595	\$893.26	101.1%
Oct-16	3,606	\$3,494,850	\$1,557,642	\$1,038,575	\$753,983	\$309,142	\$0	\$3,659,342	-\$164,492	\$929.06	104.7%
Nov-16	3,581	\$3,473,820	\$1,595,231	\$1,034,642	\$767,925	\$306,999	\$45,491	\$3,659,306	-\$185,486	\$936.14	105.3%
Dec-16	3,566	\$3,457,726	\$3,122,906	\$996,057	\$747,347	\$305,713	\$727,077	\$4,444,946	-\$987,220	\$1,160.75	128.6%
Jan-17	3,261	\$3,662,440	\$953,124	\$944,978	\$852,019	\$284,816	\$0	\$3,034,937	\$627,503	\$843.34	82.9%
Feb-17	3,242	\$3,634,968	\$1,495,166	\$940,277	\$752,976	\$283,156	\$0	\$3,471,575	\$163,393	\$983.47	95.5%
Mar-17	3,220	\$3,611,288	\$1,793,588	\$936,153	\$920,529	\$281,235	\$0	\$3,931,505	-\$320,217	\$1,133.62	108.9%
Apr-17	3,107	\$3,489,598	\$1,152,900	\$928,211	\$811,501	\$271,365	\$0	\$3,163,978	\$325,620	\$931.00	90.7%
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	\$12,292,045	\$9,665,156	\$3,734,142	\$848,093	\$45,485,581	-\$3,206,238	\$958.55	107.6%
2017 YTD	3,208	\$14,398,294	\$5,394,778	\$3,749,619	\$3,337,025	\$1,120,572	\$0	\$13,601,994	\$796,300	\$972.83	94.5%
Current 12 Months	3,479	\$42,439,719	\$20,290,143	\$11,976,266	\$9,631,190	\$3,599,455	\$848,093	\$44,648,961	-\$2,209,242	\$983.34	105.2%

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: \$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 April 2017
County of Fresno - HMO**





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

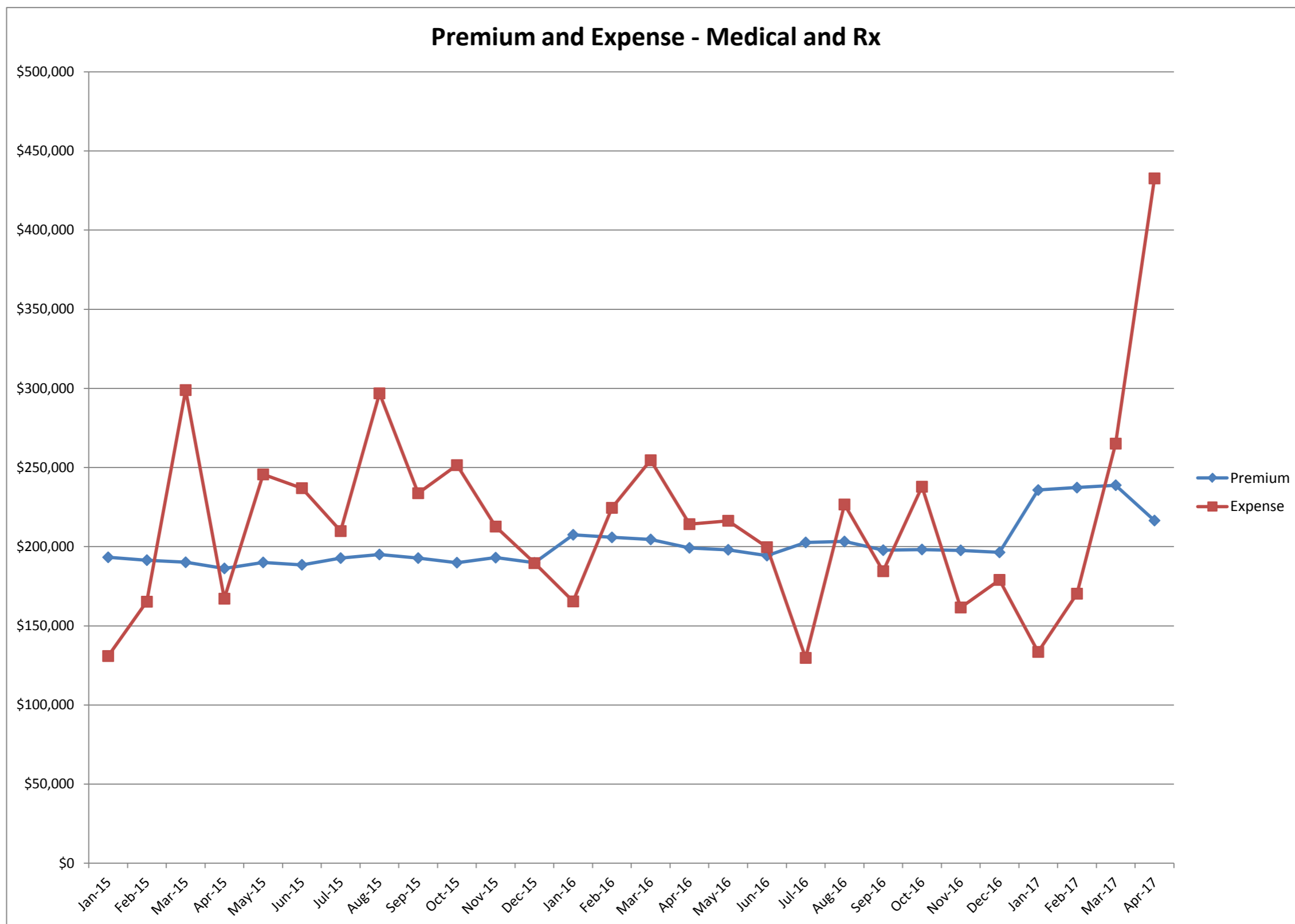
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	191	\$193,307	\$56,401	\$61,100	\$13,429	\$0	\$130,930	\$62,377	\$615.19	67.7%
Feb-15	189	\$191,513	\$104,258	\$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	\$374,794	\$44,582	\$13,300	\$0	\$432,676	-\$216,144	\$2,086.45	199.8%
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	213	\$928,520	\$716,500	\$228,839	\$56,311	\$0	\$1,001,649	-\$73,130	\$1,110.86	107.9%
Current 12 Months	196	\$2,517,152	\$1,681,313	\$702,961	\$152,942	\$0	\$2,537,216	-\$20,064	\$1,015.45	100.8%

Data Sources: 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/HDHP = \$450,000.

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





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

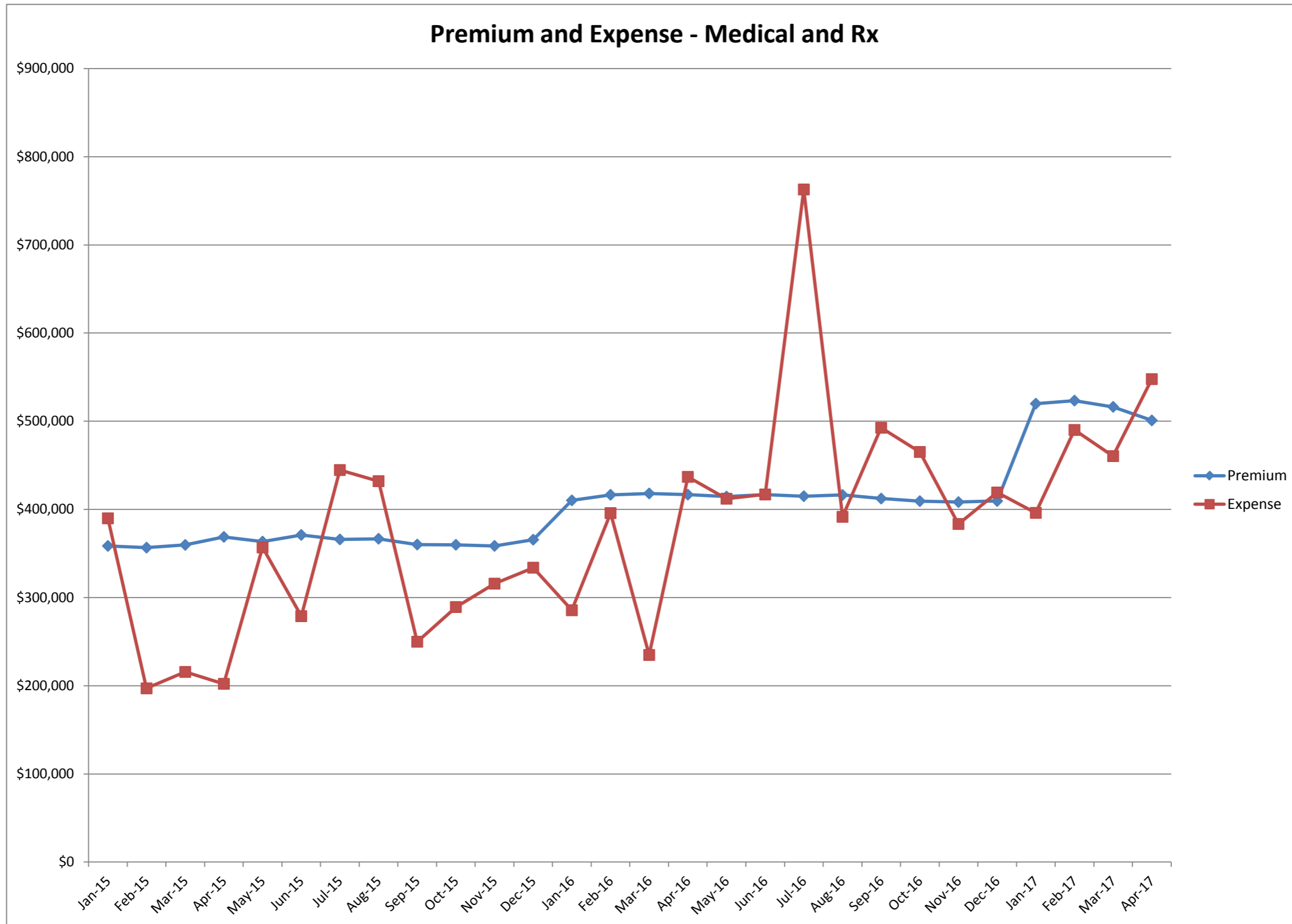
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	572	\$358,585	\$296,149	\$53,499	\$40,217	\$0	\$389,865	-\$31,280	\$611.27	108.7%
Feb-15	569	\$356,652	\$127,714	\$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%
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	735	\$2,060,583	\$1,398,943	\$300,982	\$194,407	\$0	\$1,894,332	\$166,251	\$578.60	91.9%
Current 12 Months	682	\$5,362,779	\$3,888,525	\$1,216,891	\$532,779	\$0	\$5,638,195	-\$275,415	\$624.13	105.1%

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
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County of Fresno - HSA**





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Anthem Blue Cross Premium and Claims Report as of April 2017
County of Tulare - All Medical**

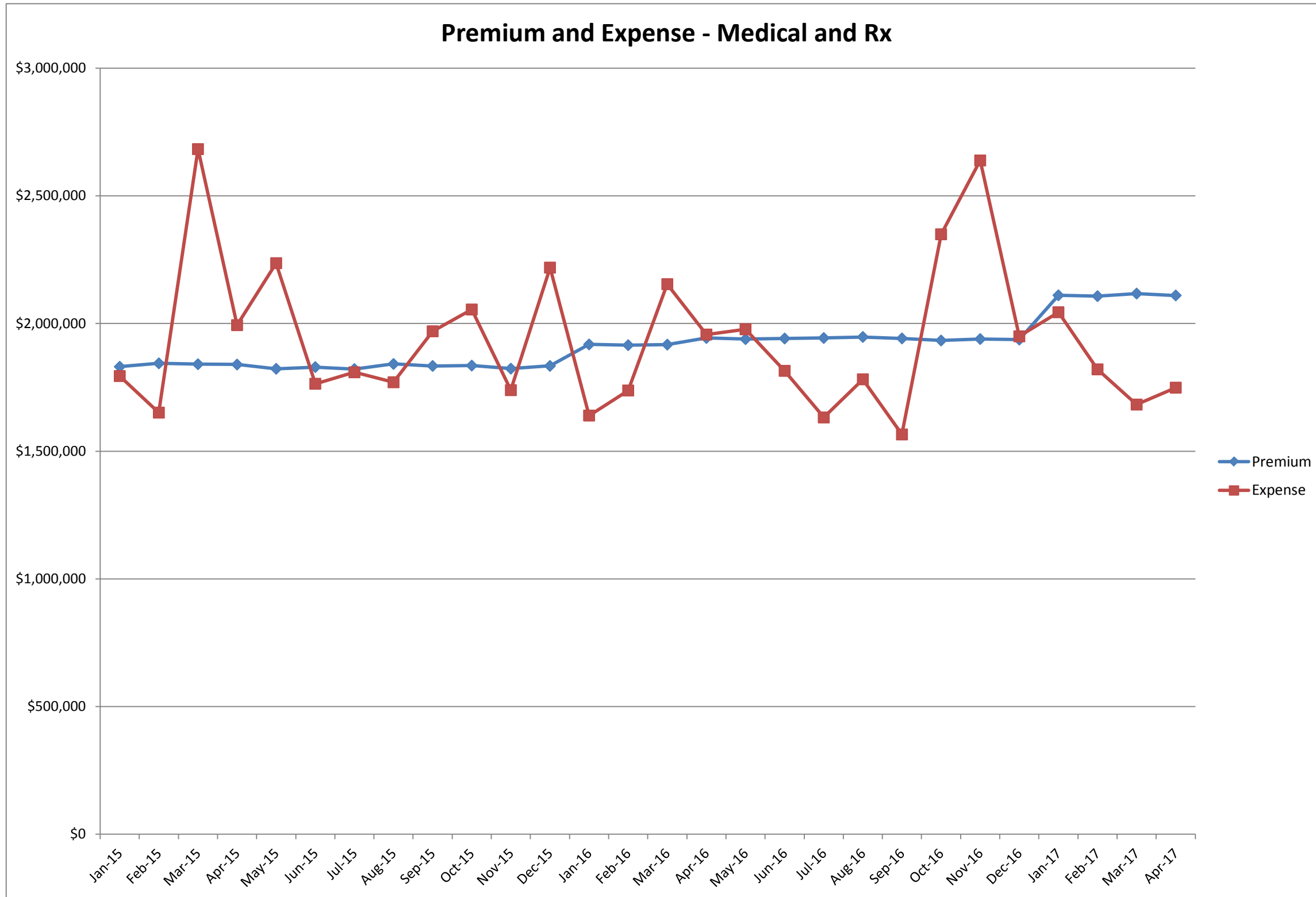
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-15	2,783	\$1,830,985	\$1,053,190	\$75,592	\$463,728	\$201,908	\$0	\$1,794,418	\$36,567	\$572.23	98.0%
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	\$0	\$1,993,771	-\$154,195	\$643.52	108.4%
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	\$0	\$1,809,210	\$12,656	\$583.80	99.3%
Aug-15	2,784	\$1,841,754	\$947,858	\$82,045	\$537,763	\$202,443	\$0	\$1,770,109	\$71,645	\$563.10	96.1%
Sep-15	2,771	\$1,834,036	\$1,217,629	\$81,398	\$469,104	\$201,549	\$0	\$1,969,680	-\$135,644	\$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	\$0	\$2,219,093	-\$384,974	\$728.12	121.0%
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	\$188,321	\$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	-\$415,887	\$768.73	121.5%
Nov-16	2,825	\$1,939,416	\$1,811,697	\$70,350	\$567,997	\$188,602	\$0	\$2,638,645	-\$699,229	\$867.27	136.1%
Dec-16	2,823	\$1,937,203	\$1,083,307	\$71,670	\$606,495	\$188,409	\$0	\$1,949,881	-\$12,678	\$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%
2015	2,774	\$21,998,530	\$14,444,032	\$947,923	\$5,874,825	\$2,418,678	\$0	\$23,685,458	-\$1,686,928	\$638.95	107.7%
2016	2,805	\$23,218,029	\$13,512,978	\$873,681	\$6,565,449	\$2,246,924	\$0	\$23,199,033	\$18,996	\$622.48	99.9%
2017 YTD	2,820	\$8,445,415	\$4,315,600	\$0	\$2,234,626	\$746,416	\$0	\$7,296,643	\$1,148,772	\$580.75	86.4%
Current 12 Months	2,818	\$23,968,842	\$13,465,292	\$577,138	\$6,713,469	\$2,250,889	\$0	\$23,006,787	\$962,055	\$613.79	96.0%

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

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County of Tulare - All Medical**





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County of Tulare - HMO**

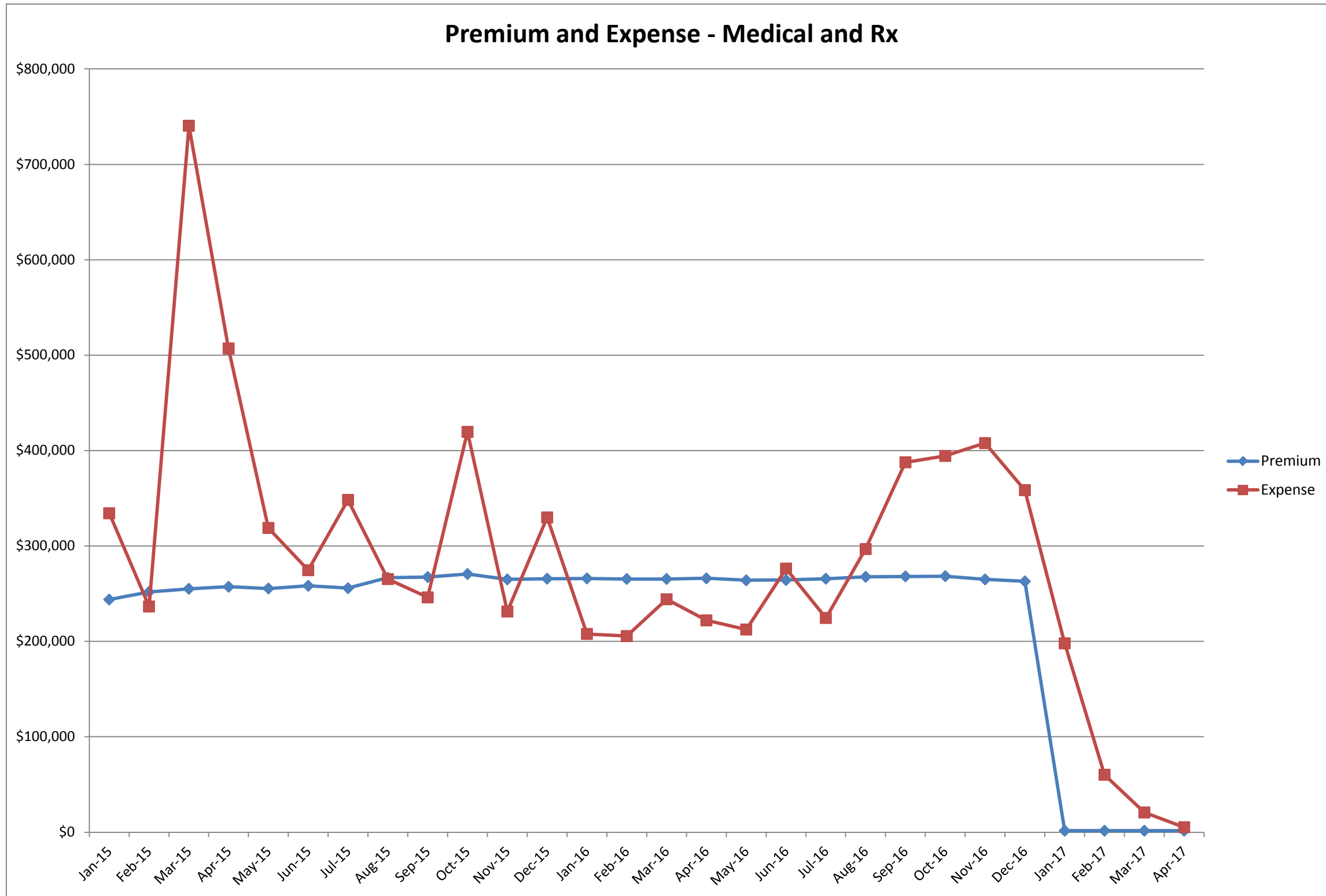
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-15	309	\$243,872	\$190,399	\$75,592	\$40,395	\$27,961	\$0	\$334,347	-\$90,476	\$991.54	137.1%
Feb-15	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	\$296,818	-\$29,119	\$920.43	110.9%
Sep-16	297	\$268,158	\$163,002	\$74,239	\$125,064	\$25,462	\$0	\$387,767	-\$119,609	\$1,219.88	144.6%
Oct-16	300	\$268,395	\$171,644	\$72,068	\$124,997	\$25,719	\$0	\$394,428	-\$126,033	\$1,229.03	147.0%
Nov-16	295	\$264,973	\$185,862	\$70,350	\$126,345	\$25,290	\$0	\$407,847	-\$142,874	\$1,296.80	153.9%
Dec-16	292	\$262,920	\$133,580	\$71,670	\$128,271	\$25,033	\$0	\$358,555	-\$95,634	\$1,142.20	136.4%
Jan-17	1	\$1,593	\$197,867	\$0	\$19	\$87	\$0	\$197,973	-\$196,380	\$197,885.68	12429.6%
Feb-17	1	\$1,593	\$60,175	\$0	\$0	\$87	\$0	\$60,262	-\$58,670	\$60,175.00	3783.5%
Mar-17	1	\$1,593	\$20,631	\$0	\$0	\$87	\$0	\$20,718	-\$19,126	\$20,631.00	1300.8%
Apr-17	1	\$1,593	\$5,165	\$0	\$0	\$87	\$0	\$5,252	-\$3,660	\$5,165.00	329.8%
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	\$873,681	\$894,540	\$300,484	\$0	\$3,438,530	-\$249,094	\$895.31	107.8%
2017 YTD	1	\$6,371	\$283,838	\$0	\$19	\$349	\$0	\$284,206	-\$277,835	\$70,964.17	4460.9%
Current 12 Months	196	\$2,132,652	\$1,364,731	\$577,138	\$699,629	\$201,558	\$0	\$2,843,055	-\$710,404	\$1,123.56	133.3%

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

Notes:

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County of Tulare - HMO**





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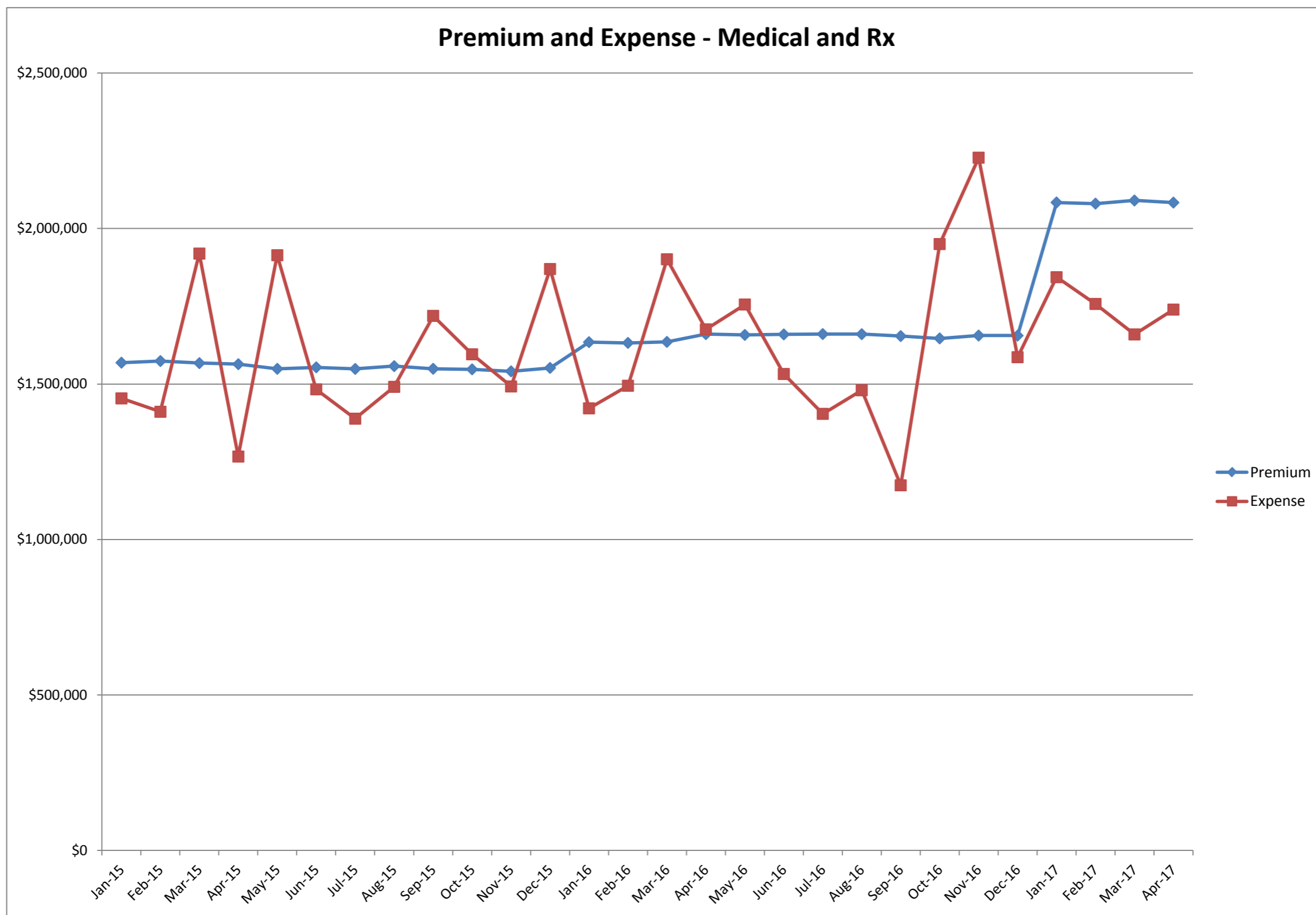
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	2,441	\$1,568,540	\$859,062	\$423,020	\$171,627	\$0	\$1,453,709	\$114,831	\$525	92.7%
Feb-15	2,449	\$1,573,782	\$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%
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	2,780	\$8,337,124	\$4,029,605	\$2,233,897	\$735,877	\$0	\$6,999,378	\$1,337,746	\$563.21	84.0%
Current 12 Months	2,588	\$21,587,020	\$12,078,825	\$6,007,983	\$2,022,294	\$0	\$20,109,101	\$1,477,919	\$582.51	93.2%

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/HDHP = \$450,000.

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





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

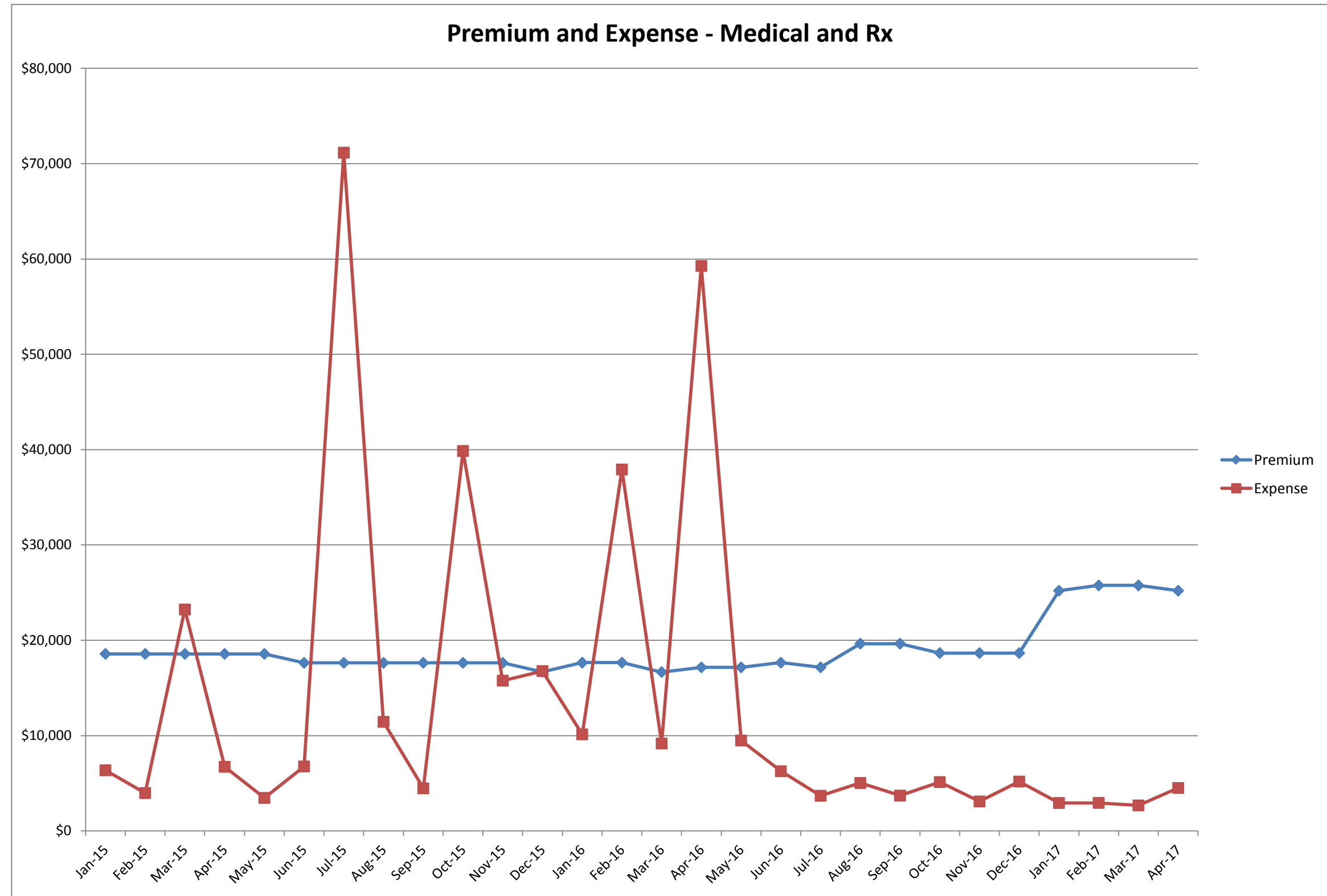
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	33	\$18,573	\$3,729	\$313	\$2,320	\$0	\$6,362	\$12,211	\$122.48	34.3%
Feb-15	33	\$18,573	\$1,653	\$0	\$2,320	\$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%
2015	32	\$215,364	\$174,555	\$8,710	\$26,718		\$209,983	\$5,381	\$482.28	97.5%
2016	32	\$216,382	\$126,874	\$6,269	\$24,916		\$158,059	\$58,323	\$344.93	73.0%
2017 YTD	39	\$101,920	\$2,157	\$711	\$10,190	\$0	\$13,058	\$88,861	\$18.62	12.8%
Current 12 Months	35	\$249,170	\$21,736	\$5,857	\$27,038	\$0	\$54,631	\$194,539	\$66.49	21.9%

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/HDHP = \$450,000.

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





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

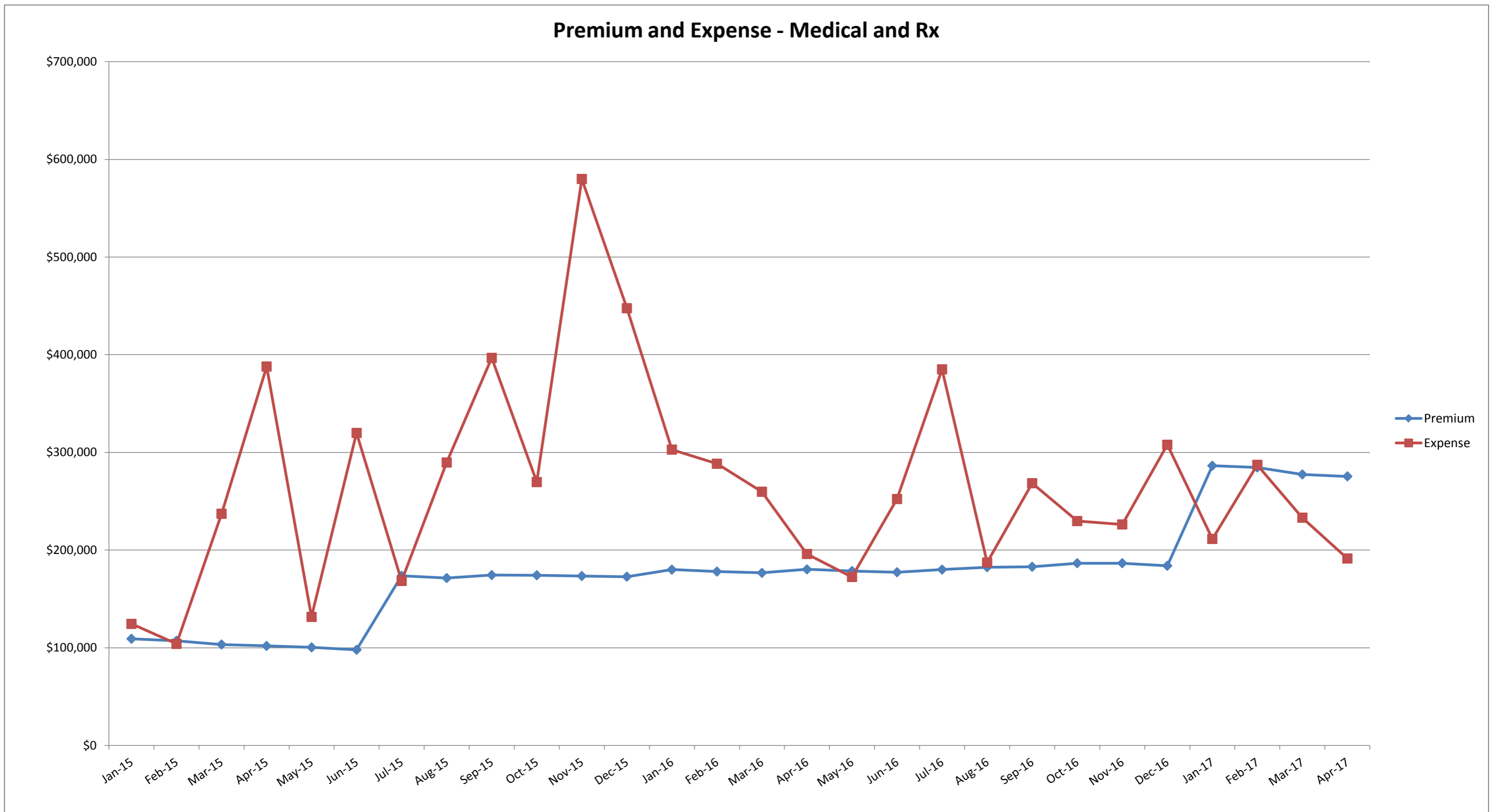
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-15	103	\$109,232	\$59,828	\$37,293	\$17,904	\$9,466	\$0	\$124,490	-\$15,259	\$1,116.74	114.0%
Feb-15	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	\$171,479	\$36,436	\$32,529	\$11,883	\$0	\$252,326	-\$74,949	\$1,624.62	142.3%
Jul-16	150	\$180,061	\$303,040	\$36,226	\$33,753	\$12,016	\$0	\$385,035	-\$204,974	\$2,486.80	213.8%
Aug-16	151	\$182,553	\$110,678	\$36,444	\$28,093	\$12,082	\$0	\$187,297	-\$4,744	\$1,160.36	102.6%
Sep-16	151	\$182,973	\$185,745	\$36,374	\$34,329	\$12,061	\$0	\$268,509	-\$85,536	\$1,698.33	146.7%
Oct-16	153	\$186,621	\$149,399	\$36,709	\$31,430	\$12,215	\$0	\$229,753	-\$43,132	\$1,421.81	123.1%
Nov-16	153	\$186,621	\$149,042	\$37,037	\$28,006	\$12,215	\$0	\$226,301	-\$39,680	\$1,399.25	121.3%
Dec-16	151	\$183,961	\$250,282	\$36,129	\$28,776	\$12,061	\$19,394	\$307,855	-\$123,894	\$1,958.90	167.3%
Jan-17	183	\$286,401	\$115,525	\$51,912	\$28,813	\$15,206	\$0	\$211,457	\$74,944	\$1,072.41	73.8%
Feb-17	182	\$284,629	\$185,571	\$51,730	\$34,881	\$15,117	\$0	\$287,299	-\$2,670	\$1,495.51	100.9%
Mar-17	178	\$277,523	\$131,952	\$51,782	\$34,651	\$14,823	\$0	\$233,207	\$44,316	\$1,226.88	84.0%
Apr-17	175	\$275,490	\$93,316	\$50,646	\$33,243	\$14,214	\$0	\$191,420	\$84,070	\$1,012.60	69.5%
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	\$2,132,567	\$433,155	\$387,689	\$142,746	\$19,394	\$3,076,763	-\$902,903	\$1,643.71	141.5%
2017YTD	180	\$1,124,043	\$526,364	\$206,070	\$131,589	\$59,360	\$0	\$923,382	\$200,660	\$1,203.37	82.1%
Current 12 Months	160	\$2,582,837	\$1,940,106	\$497,280	\$379,258	\$155,755	\$19,394	\$2,953,006	-\$370,168	\$1,454.63	114.3%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR (HMO) and MDP (PPO and HSA), 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/HDFIP = \$450,000.

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





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

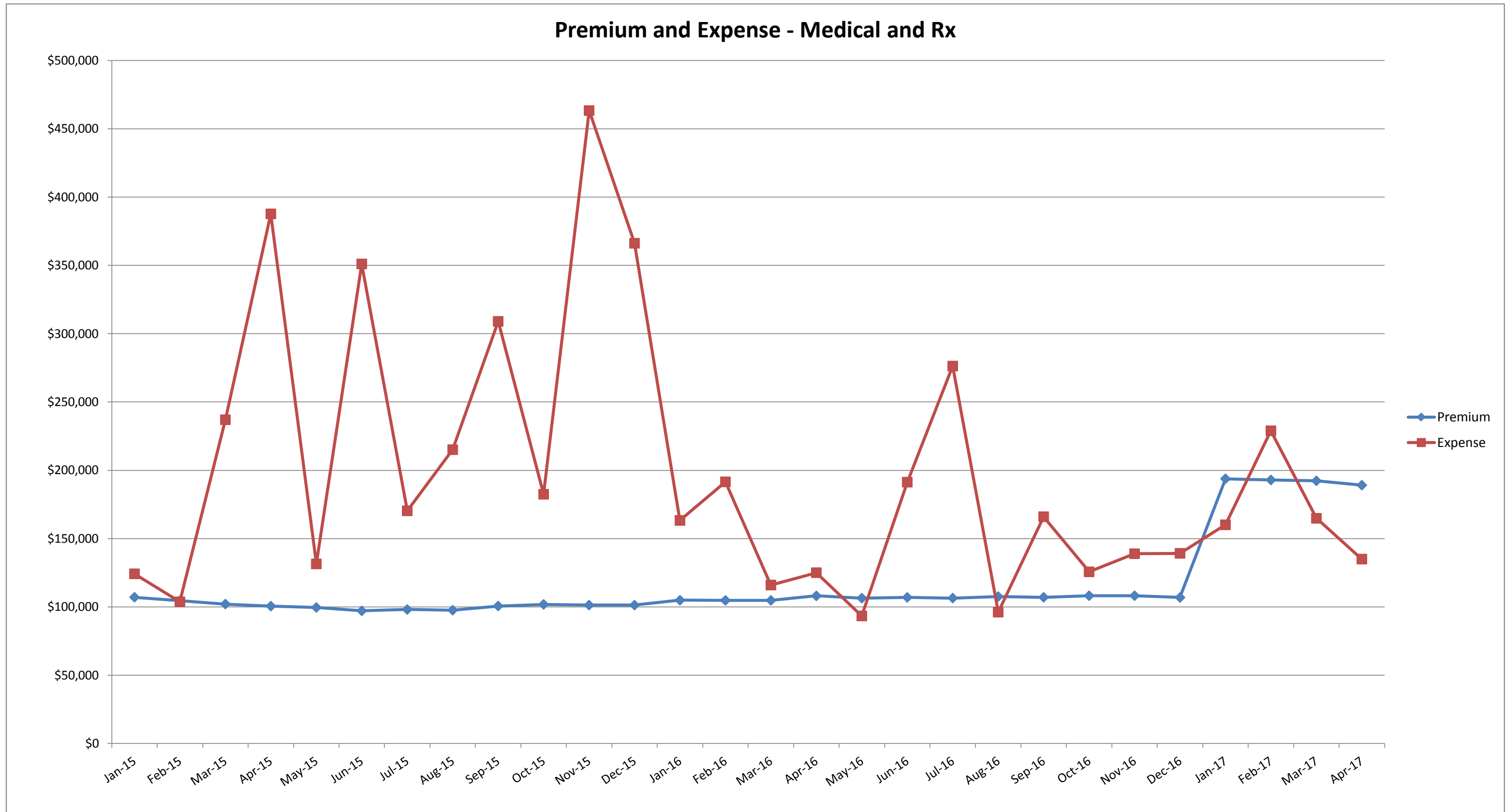
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-15	100	\$107,069	\$59,776	\$37,293	\$17,904	\$9,249	\$0	\$124,222	-\$17,152	\$1,149.73	116.0%
Feb-15	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	\$351,071	-\$253,968	\$3,421.61	361.5%
Jul-15	93	\$98,086	\$106,056	\$34,687	\$20,991	\$8,602	\$18,315	\$170,335	-\$72,248	\$1,542.13	173.7%
Aug-15	92	\$97,593	\$152,375	\$34,438	\$19,772	\$8,509	\$190	\$215,094	-\$117,501	\$2,243.42	220.4%
Sep-15	94	\$100,673	\$241,420	\$35,765	\$23,143	\$8,694	\$190	\$309,022	-\$208,349	\$3,192.96	307.0%
Oct-15	95	\$101,815	\$116,482	\$36,210	\$20,998	\$8,787	\$301	\$182,477	-\$80,662	\$1,825.15	179.2%
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	\$366,196	-\$264,874	\$3,798.84	361.4%
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	\$125,523	\$36,436	\$20,923	\$8,422	\$0	\$191,303	-\$84,339	\$1,905.01	178.8%
Jul-16	96	\$106,465	\$211,707	\$36,226	\$19,944	\$8,422	\$0	\$276,299	-\$169,834	\$2,790.39	259.5%
Aug-16	96	\$107,573	\$37,073	\$36,444	\$14,226	\$8,422	\$0	\$96,165	\$11,408	\$913.99	89.4%
Sep-16	95	\$107,024	\$100,011	\$36,374	\$21,314	\$8,334	\$0	\$166,033	-\$59,009	\$1,659.99	155.1%
Oct-16	96	\$108,181	\$60,811	\$36,709	\$19,723	\$8,422	\$0	\$125,665	-\$17,484	\$1,221.28	116.2%
Nov-16	96	\$108,181	\$76,371	\$37,037	\$17,090	\$8,422	\$0	\$138,921	-\$30,739	\$1,359.36	128.4%
Dec-16	95	\$106,906	\$77,851	\$36,129	\$16,901	\$8,334	\$0	\$139,216	-\$32,310	\$1,377.70	130.2%
Jan-17	129	\$193,821	\$80,713	\$51,912	\$15,966	\$11,525	\$0	\$160,116	\$33,705	\$1,151.87	82.6%
Feb-17	128	\$192,923	\$140,017	\$51,730	\$25,740	\$11,436	\$0	\$228,922	-\$36,000	\$1,699.12	118.7%
Mar-17	127	\$192,288	\$77,874	\$51,782	\$23,850	\$11,346	\$0	\$164,852	\$27,437	\$1,208.71	85.7%
Apr-17	124	\$189,106	\$46,223	\$50,646	\$27,044	\$11,078	\$0	\$134,991	\$54,114	\$999.30	71.4%
2015	94	\$1,211,794	\$2,250,892	\$428,402	\$257,607	\$104,791	\$50,695	\$3,041,693	-\$1,829,899	\$2,547.40	251.0%
2016	94	\$1,280,238	\$1,072,672	\$433,155	\$217,831	\$99,223	\$0	\$1,822,881	-\$542,643	\$1,524.01	142.4%
2017YTD	127	\$768,137	\$344,827	\$206,070	\$92,600	\$45,385	\$0	\$688,881	\$79,256	\$1,266.73	89.7%
Current 12 Months	106	\$1,625,848	\$1,066,075	\$497,280	\$239,994	\$112,498	\$0	\$1,915,848	-\$290,000	\$1,416.61	117.8%

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: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
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**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of April 2017
All Others - HMO**





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

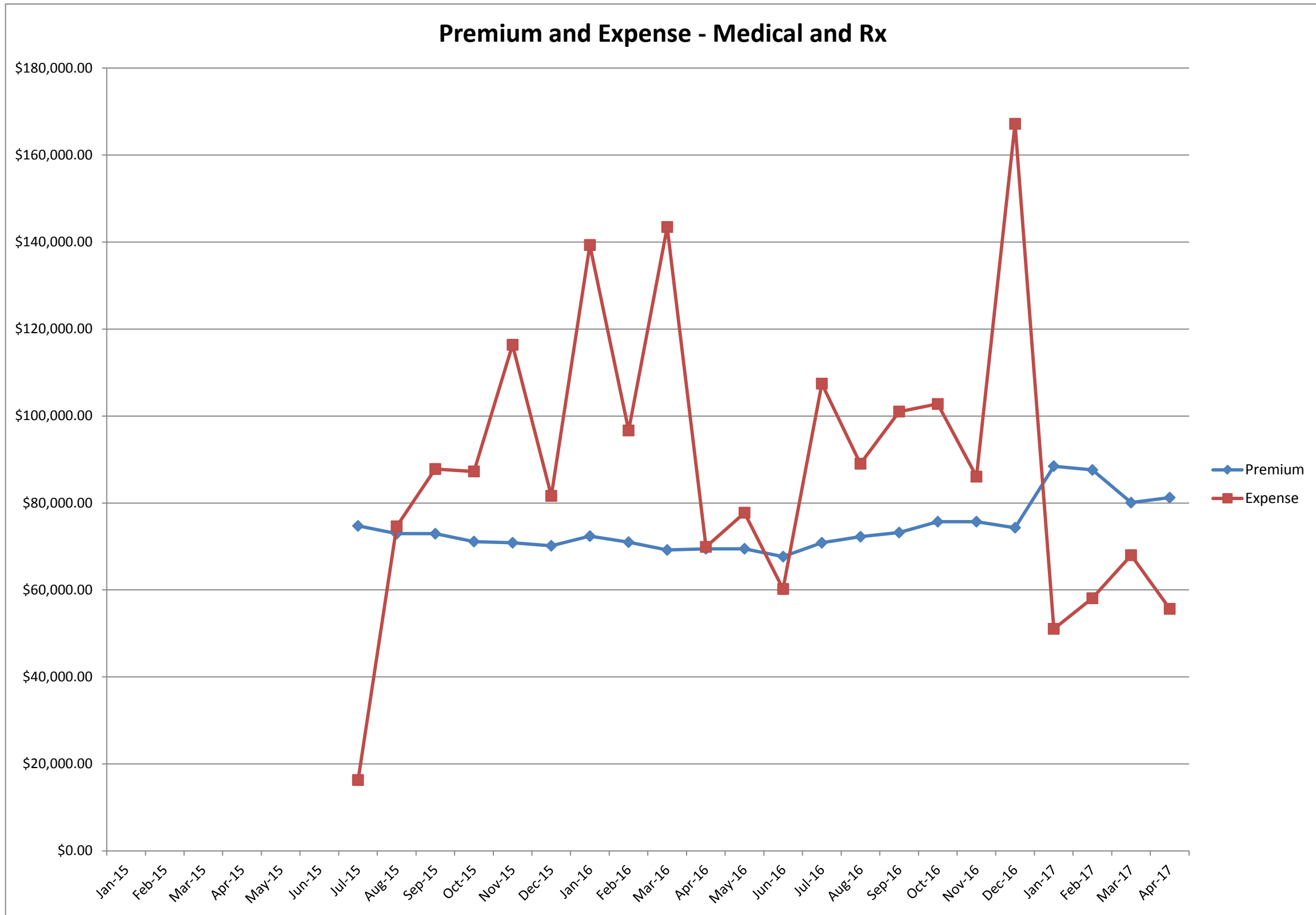
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	Rx	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15										
Feb-15										
Mar-15										
Apr-15										
May-15										
Jun-15										
Jul-15	54	\$74,739	\$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	\$2,795	\$0	\$55,666	\$25,578	\$1,149.36	68.5%
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	\$337,419	\$181,537	\$38,557	\$12,748	\$0	\$232,842	\$104,577	\$1,146.32	69.0%
Current 12 Months	50	\$916,647	\$872,349	\$131,553	\$39,900	\$19,394	\$1,024,408	-\$107,761	\$1,640.85	111.8%

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/HIDHP = \$450,000.

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





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

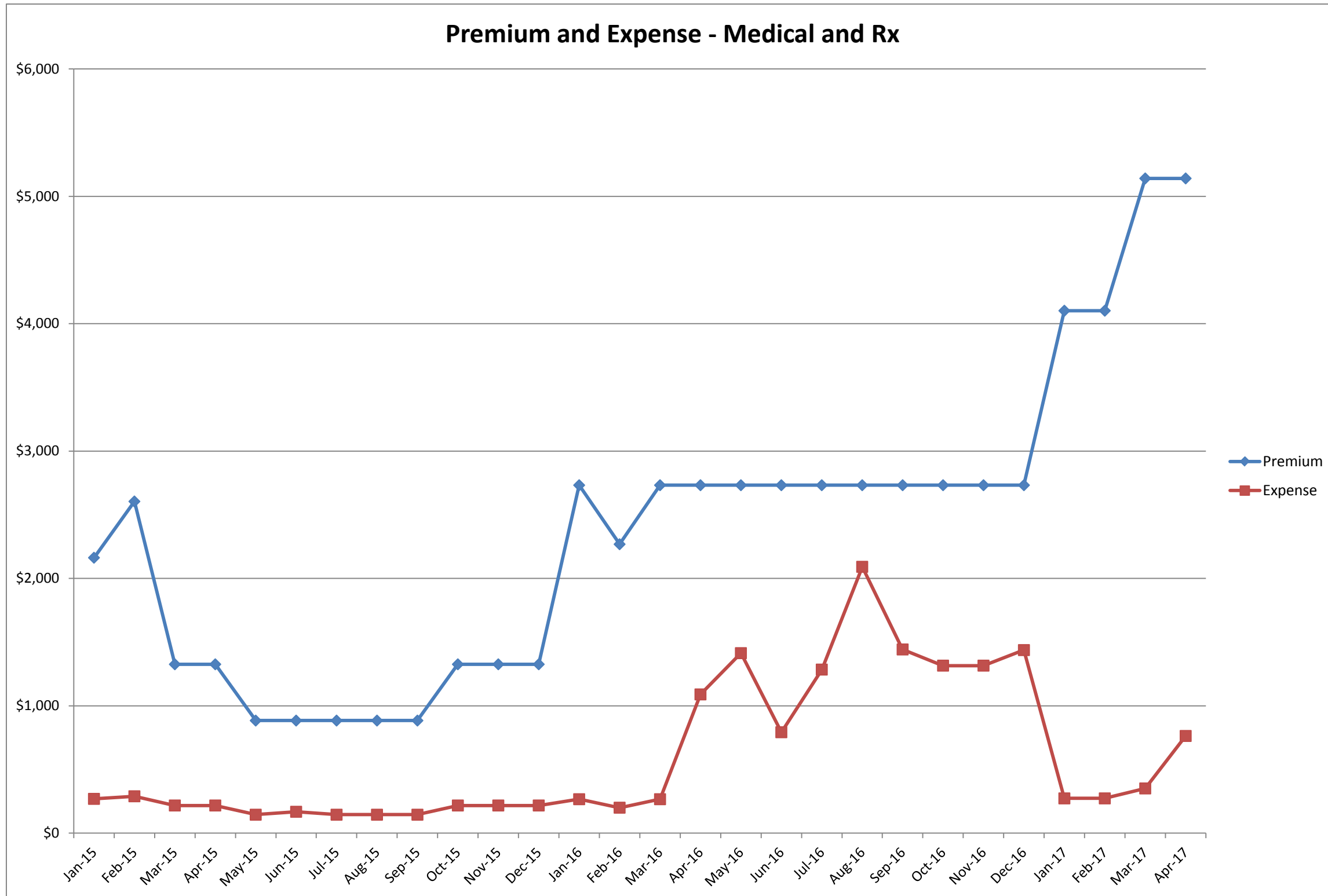
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE				SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-15	3	\$2,163	\$52	\$0	\$217	\$0	\$269	\$1,894	\$17.33	12.4%
Feb-15	4	\$2,604	\$0	\$0	\$289	\$0	\$289	\$2,315	\$0.00	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%
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	\$18,486	\$0	\$432	\$1,227	\$0	\$1,659	\$16,827	\$24.00	9.0%
Current 12 Months	4	\$40,342	\$1,682	\$7,711	\$3,357	\$0	\$12,750	\$27,593	\$187.86	31.60%

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/HDHP = \$450,000.

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





BOARD OF DIRECTORS

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

Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
June 29, 2017 9:00 AM

AGENDA DATE: June 29, 2017

ITEM NUMBER: Item 11

SUBJECT: Receive Consultant’s Report on the Proposed SJVIA Renewal Underwriting Guidelines (I)

REQUEST(S): That the Board receive the consultant’s report on the SJVIA renewal underwriting guidelines


DESCRIPTION:

The Consultant’s Report outlines the methodology for renewal underwriting to be implemented for the 2018 renewal. It includes direction on the assignment of the experience credibility for each participating group, how the risk share model will work, methodology of determining trend, margin, IBNR adjustment, and other factors to determine a fair and equitable renewal and rate distribution. Staff will return with the consultant’s final recommended underwriting guidelines at the next Board meeting

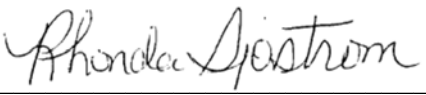
FISCAL IMPACT/FINANCING:

To be determined based on actual renewal calculations.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager

Introduction

This report outlines the proposed underwriting guidelines and risk share model to be utilized by the SJVIA for the 2018 self-funded renewals. It is the intent that this methodology be utilized going forward for annual renewals. It is also noted that some underwriting components will require annual review and updates. While the SJVIA may want to consider adding other renewal factors as the wellness program develops and implements incentives for wellness participation and surcharges for non-participation in the wellness program or tobacco usage.

Preliminary Renewal and Final Renewal Development

It is proposed that the preliminary renewal be developed based on plan experience (premiums, paid claims and enrollment) through May of the current year and include the previous twelve month period. The preliminary renewal will be presented to the SJVIA board as an information item no later than July 15. The intent of the preliminary renewal will be to give the SJVIA Board an indication as to the renewal impact and receive direction from the Board as the renewal is finalized.

The final renewal will be presented no later than August 31 and be updated with plan experience through June or July (if available by August 15th).

Underwriting Methodology

The Overall Renewal Requirement

Keenan will first develop the overall renewal requirement for Total Medical, the HMO (or proposed EPO), the PPO, and the High Deductible Health Plan (HDHP) PPO. Using the overall renewal requirements as a basis, separate renewal action and rates will be determined for each participating entity based on the credibility of each entities plan experience.

Credibility

Credibility is based on the size of a group and is used to determine what percentage of the group's plan experience should be used to determine its rates. The percentage credibility of the experience is then blended with the pooled experience or manual rate to determine the proposed renewal rate.

For the five entities that make up the SJVIA, Keenan recommends the following credibility factors:

- County of Fresno 100% credibility
- County of Tulare 100% credibility
- City of Ceres 0% credibility (100% pooled rate)
- City of Marysville 0% credibility (100% pooled rate)
- City of Waterford 0% credibility (100% pooled rate)

This means that the plan experience for the two Counties will be considered 100% credible, while the plan experience for the three Cities (All Other) will be considered not credible and will renew as part of the overall renewal.

Underwriting Methodology

The following chart illustrates the underwriting methodology which will be used for the HMO (or EPO), PPO, HDHP PPO and Total Medical/RX.

Type of Coverage		HMO(or EPO), PPO, HDHP PPO, or Total Medical		
Line of Coverage	Calculation	Medical	RX	Total
A	Paid Claims			
B	Large Claim Adj.			
C	Adj. Paid Claims	A-B		
D	Pooled Claim Risk Adj.			
E	Adj. Paid Claims	C-D		
F	Beginning IBNR			
G	Ending IBNR			
H	Change in IBNR	G-F		
I	Incurred Claims	E+H		
J	Total Covered Employees			
K	Incurred Claims PEPM	I/J		
L	Months of Trend			
M	Trend			
N	Trend Factor	$(1+M)^{(L/12)}$		
O	Projected Claims	$K*N$		
P	Plan Design Adjustment			
Q	Selection Adjustment			
R	Margin			
S	Adj. Projected Claims	$O*P*Q*(1+R)$		
T	Credibility			
U	Pooled (Manual) Claim Basis			
V	Final Projected Claims	$(S*T)+(U*(1-T))$		
W	Fixed Cost PEPM			
X	Specific Stop Loss			
Y	Aggregate Stop Loss			
Z	Risk Share Pool Charge	$(D/J)*N*(1+R)$		
AA	Anthem Network/Admin.			
AB	JPA Admin			
AC	Benefits Admin. System			
AD	COBRA/Retiree Admin.			
AE	Consulting (Keenan)			
AF	Other Program Fees			
AG	Total Fixed Cost	Sum(X:AF)		
AH	Required Premium PEPM	V+AG		
AI	Current Premium PEPM			
AJ	Percentage Rate Adjustment	A/AI-1		
AK	Current/Projected Enrollment			
AL	Annual Dollar Difference	$(AH-AI)*AK*12$		

Notes:

PEPM - per employee per month

Other Program Fees include: Wellness, SJVIA Non-Founding Member Fee, PCORI/Transitional Reinsurance and Capitation fee (for HMO only).

A - Paid Claims

The most recent 12 months of paid claims (known as the experience period) will be used for the preliminary renewal and final renewal. It is anticipated that the preliminary renewal will be based on data through May, while the final renewal will be based on data through June or possibly July (if available in time for the final renewal board meeting).

B - Large Claim Adjustment

All paid claims by claimants in excess of the projected specific reinsurance level (current level \$450,000) will be accumulated and deducted from the paid claim total. This accounts for the value in C Adj. Paid Claims.

D – Pooled Claim Risk Adjustment

A pooled claim risk adjustment will be implemented for all groups with credibility above 0%. For 2018 this means the County of Tulare and the County of Fresno will have a risk share adjustment. All others will not. The risk share level is determined by enrollment. The proposed levels are as follows:

- County of Tulare, risk share level \$200,000 to the proposed reinsurance level (currently \$450,000)
- County of Fresno, risk share level \$250,000 to the proposed reinsurance level (currently \$450,000)

The risk share levels assume that the Anthem HMO is eliminated and replaced by the Anthem EPO. All paid claims by claimants in excess of the proposed risk share level and up to the projected specific reinsurance level (current level \$450,000) will be accumulated and deducted from the paid claim total. This accounts for the value in E Adj. Paid Claims. This risk share model is new to the SJVIA and introduces a layer of risk share that will normalize renewals and outlines specifically how risk is shared among its members going forward.

H – Change in IBNR

IBNR (Incurred but not reported) claim reserve represents the dollar amount needed to pay run out claims. While the SJVIA had a fully funded IBNR reserve at one point, as claim experience exceeded premium collected, the IBNR reserve was depleted to pay ongoing claims. IBNR claims are realized as an entity terminates coverage from the SJVIA, or has a substantial migration from self-funded coverage to fully insured coverage (moving coverage to Kaiser as an example).

F-Beginning IBNR represents the IBNR reserve total as last recorded on December 31, of the previous year. G-Ending IBNR represents an IBNR adjustment for the end of the experience period. Typically the ending reserve is not actuarially certified (like the beginning reserve), but is typically adjusted for a change in headcount. The difference (G-F=H) is added to the adjusted paid claims (E) and the result is the incurred claim (I) amount over the experience period.

K - Incurred Claims per employee per month (PEPM)

By taking the incurred claim total (I) and dividing it by the total enrollment over the experience period the result is (K) Incurred claims pepm. Once claims have been placed into an incurred claim pepm, the process of projecting claims into the renewal period can begin.

O – Projected Claims

Projected claims are forecasted based on applying a trend factor (N). In order to apply a trend factor, the number of months of trend (L) needs to be calculated, and a trend (M) assumption must be made.

The number of months of trend is calculated by counting the number of months from the midpoint of the experience period to the midpoint of the projected period. For the preliminary renewal the experience period is June 1, 2016 through May 31, 2017. The midpoint is December 1, 2016. The projected period is January 1, 2018 through December 31, 2018. The midpoint is July 1, 2018. The number of months from December 1, 2016 to July 1, 2018 is 19 months. This means that 19 months of trend will be utilized to determine the trend factor.

Trend is the annual rate of inflation and utilization. Trend will be determined by reviewing two main data points:

- Keenan's most recent quarterly trend survey
- SJVIA's internal trend calculation. Keenan will look at the past 24 to 36 months of claim experience and develop cumulative annual paid claims on a pepm basis and run a regression analysis at the 90th percentile. The result will give us specifically the internal trend of the SJVIA by coverage.

These two data points will be reviewed and may be blended to determine the trend used for the trend factor.

The trend factor is driven by the following formula:

$$(1+\text{trend})^{\text{raised to the (number of months of trend/12)}}$$

The result is the trend factor which should be used to project claims from the experience period to the renewal period. The trend factor (N) is multiplied by the incurred claim pepm (K) to arrive at the projected paid claim pepm (O).

S – Adjusted Projected Paid Claims PEPM

The projected claim amount in (O) assumes no changes in the plan design (P), selection (Q), or margin (R). The projected paid claims pepm need to be adjusted for any changes in plan designs. For 2018 the valuation of moving from the HMO to the EPO would be valued here as well as the adjustment for changing PBM. If no plan changes were anticipated the plan design factor would be 1.000.

Additionally an adjustment for selection should be made if it is anticipated that there may be a migration from one plan to another. For example, there may be a migration from the PPO 250 to the EPO. This migration could adversely impact the plan. A selection load is therefore applied to account for the migration. If no migration were anticipated a factor of 1.000 would be applied.

When the regression analysis is done to determine internal trend, a margin calculation is also produced. Margin is applied to ensure a high level of confidence exists that the projected claims will not be exceeded by realized claim cost. Margin is expressed a percentage. The margin factor is 1.000 plus the percentage margin required.

Adjusted projected paid claims pepm is calculated as follows: $(O)*(P)*(Q)*(R)$.

V – Final Projected Claims PEPM

Final projected claims pepm are realized when the credibility factor (T) is applied to the projected paid claims (S) and the pooled claim cost is applied to one minus the credibility factor. For 2018, (S) will equal (V), for both the County of Tulare and the County of Fresno since the credibility is 100%.

AG - 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 X through AF. 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.

Keenan will also confirm with the SJVIA to ensure that the JPA fee reflects the appropriate amount to fund the JPA for the renewal year.

AJ – Percentage Rate Adjustment

The percentage rate adjustment is calculated based on total cost (AH) required premium, $((V) + (AG)) /$ divided by current premium (AI). Current Premium is calculated by taking the current monthly premium and dividing it by current monthly enrollment.

AL – Annual Dollar Difference

The annual dollar difference is calculated by taking the dollar difference in pepm between required premium (AH) and current premium (AI) times current enrollment (AK) times 12.

Overall Renewal Requirement versus Individual Entity Renewal Requirement

The methodology will be followed for both the overall renewal requirements and the individual entity requirements. Individual entity renewals will utilize the factors described in the renewal process. Keenan will ensure that the collective renewal totals of the individual entities will add up to the overall renewal requirement or make a final adjustment to equally adjust all entities.

Keenan recognizes that significant rate action was taken in the previous year. Keenan intends to show individual renewal rate action in comparison to present rates. Recommendations may be made to ensure greater parity between entities.

Keenan intends to be transparent in describing the renewal process, renewal rate requirement, and any potential projected reserve build ups. This will enable the SJVIA staff and the SJVIA Board to make informed decisions on rate setting and reserves.

Future Renewals

Keenan anticipates as the SJVIA develops its wellness and condition care program in the coming years that the renewal methodology will be expanded to adjust for incentives and surcharges as implemented.



BOARD OF DIRECTORS

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

Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
June 29, 2017 9:00 AM

AGENDA DATE: June 29, 2017

ITEM NUMBER: Item 12


SUBJECT: Receive Consultant’s Report on Converting the SJVIA’s Anthem HMO Plan to an Anthem EPO Plan and Approve Eliminating the Anthem HMO Plan and Implementing the Anthem EPO Plan Effective January 1, 2018 (A)

REQUEST(S): That the Board receive the consultant’s report and eliminate the Anthem HMO and implement the Anthem EPO effective January 1, 2018

DESCRIPTION:
The Report outlines the process the Consultant went through to evaluate and determine the cost differential between the current Anthem HMO plan and the proposed Anthem EPO plan. The EPO plan design would duplicate the current HMO plan design. The change to the EPO plan would eliminate the need to have a primary care provider (PCP) assigned to each member and allow the membership to self-refer for care. There would be a change in the provider network from the HMO network to the EPO/PPO network (the EPO and PPO network are the same network). No disruption in provider access or loss of a provider is anticipated.

FISCAL IMPACT/FINANCING:
Elimination of the Anthem HMO and implementation of the Anthem EPO is estimated to save the SJVIA \$2.8 million annually.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager

Introduction

Keenan conducted an analysis of cost of the Anthem HMO to the proposed Anthem EPO. The comparison was done strictly based on cost. Plan Design was not changed. Changes from the HMO to the EPO are limited to the elimination of signing up for a primary care physician. An analysis of moving from the HMO network to the EPO/PPO network showed close to a 100% crossover meaning all HMO providers are also in the EPO/PPO network.

HMO vs. EPO Analysis

Inherent within the Anthem HMO rate is a capitation fee of \$301.01 per employee per month. The capitation fee is paid to providers in lieu of fee for service claims to primary care provider, specialist providers and lab work. Keenan tested to determine whether the capitation fee or fee for service claims would produce a savings. In order to do this analysis we would compare the SJVIA HMO data to the PPO data.

While Keenan looked at claims utilization data from 2011 through 2016 for the SJVIA, Keenan utilized 2016 data for this analysis. 2016 produced the most conservative results.

Keenan compared the capitated service in the HMO to the PPO (excluding PPO HDHP claim data) on a per member per month (pmpm) basis. The following Chart shows the comparison.

PMPM Professional/Other	2016		
	HMO	PPO	\$ Difference
Other Professional Visits	\$ 0.90	\$ 7.62	\$ 6.72
All Other	\$ 6.80	\$ 29.35	\$ 22.55
Physician Visits	\$ 19.55	\$ 43.90	\$ 24.35
X-ray/Lab	\$ 1.56	\$ 25.84	\$ 24.28
Capitation Sub-total	\$ 28.80	\$ 106.70	\$ 77.90

The HMO values represent services not covered under capitation, while the PPO values cover all fee for service claims. The difference between the two is \$77.90 pmpm. Keenan recognizes that there are demographic differences between the HMO and PPO population. Keenan adjusted the difference based on these differences.

PMPM Professional/Other	2016		
	HMO	PPO	\$ Difference
Demographic and Experience Adjustment			
Dependent Load	2.22	1.75	1.27
Age Adjustment			
Subscriber	44.0	46.0	
Spouse	47.0	49.0	
Other	13.0	13.0	
Gender Adj. (% Male)	54.4%	55.7%	0.97
Gatekeeper Adj.			1.03
Network Discount Adj.			1.00
Total Adjustment Factor			1.26
Adj. Capitation Total	\$ 28.80	134.93	\$ 106.13

In addition to demographic adjustments, Keenan also adjusted for the loss of the Gatekeeper under the HMO model network differences. Adjusting for these factors increased the PPO value from \$106.70 to \$134.93 for a total difference of \$106.13 pmpm (from \$77.90 pmpm).

Given 3,333 subscribers and 7,386 members, Keenan calculated the annual cost of Capitation on the HMO as \$12.0m, and the cost of covered services under capitation converted to a fee for service EPO model at \$9.4m for a difference of \$2.6m. In addition to the claim cost savings, Keenan looked for savings in administration and pool charges as it is anticipated that the EPO would adopt the PPO administrative fees and reinsurance costs. Administrative savings were not realized when the quote was received however reinsurance savings were.

Annual Cost Comparison	HMO	PPO	\$ Difference
Enrollment Subscribers	3,333		
Capitation Cost (PEPM)	\$ 301.01	-	\$ 12,039,196
FFS Claim Increase (PMPM)	\$ 106.13	-	\$ 9,406,514
Capitation Savings			\$ 2,632,682
Reinsurance Cost			
Specific Stop Loss (PEPM)	\$ 27.69	\$ 18.30	\$ 375,562
Aggregate Stop Loss (PEPM)	\$ -	\$ 1.03	\$ (41,196)
Large Claim Exposure	\$ -	\$ (3.75)	\$ (150,000)
Reinsurance Savings			\$ 184,367
Administration Cost (PEPM)	\$ 45.34	\$ 45.34	\$ -
Total EPO Savings			\$ 2,817,048

The following chart illustrates the total savings associated with this strategy.

SJVIA HMO Versus EPO Analysis		
	Conservative Savings	Projected Savings
Capitation Savings	\$ 1,316,341	\$ 2,632,682
Reinsurance Savings	\$ 92,183	\$ 184,367
Administration Cost	\$ -	\$ -
Total EPO Savings	\$ 1,408,524	\$ 2,817,048
% Savings	6.3%	12.6%
HMO Annual Cost		\$ 22,390,630
HMO Enrollment		3,333

Keenan requests the Board implement the EPO for a January 1, 2018 effective date.



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- J. STEVEN WORTHLEY

Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
June 29, 2017 9:00 AM

AGENDA DATE: June 29, 2017

ITEM NUMBER: Item 13

SUBJECT: Receive and File Consultant’s Report on the Pharmacy Benefit Manager (PBM) Marketing Results (I)

REQUEST(S): That the Board receive the consultant’s report and be up to date on the PBM marketing results. Finalist interviews are being setup and will accompany a final recommendation at the July 14, 2017 Board meeting.

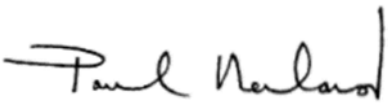
DESCRIPTION:

The Report outlines the process the Consultant went through to review and evaluate the various vendors who submitted bids. The incumbent and two most competitive bids (which provided savings over the incumbent by \$3.9 and \$2.9 million respectively) were given further analysis. Finalist interviews are being scheduled to determine the recommendation.

FISCAL IMPACT/FINANCING:

Implementation of the new PBM is projected to save the plan \$2.9 to \$3.9 million on an annualized basis.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager

Introduction

On behalf of San Joaquin Valley Insurance Authority (SJVIA), Keenan & Associates conducted a Pharmacy Benefit Manager (PBM) Request For Information (RFI) repricing and a full Request for Proposal (RFP) marketing, in order to obtain competitive Prescription Drug Plan (PBM) proposals that would provide the best service and net value for SJVIA's Prescription Drug Plan. The following vendors were invited to participate:

- Envolve Pharmacy Solutions – *Incumbent (formerly known as US Scripts)*
- EmpiRx
- OptumRx
- EnvisionRx
- CitizensRx
- CVS / Caremark- *Declined to participate*
- ESI-KPPC - *Declined to participate*
- Alliant - *Declined to participate*
- WelldyneRx – *Did not comply with the requirements of the RFP*
- Anthem - *Did not comply with the requirements of the RFP*

The goal was to find a vendor that will maximize purchasing economies, minimize employee transition issues, and provide for the most cost effective and seamless administration of the plan.

The RFI and the RFP process has been completed. We will now be having finalist interviews to determine the recommendations to the Board. We anticipate the recommendation will be given at the July 14, Board meeting. Any change in PBM would have a January 1, 2018 effective date.



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**Meeting Location:
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Visalia, CA 93291
June 29, 2017 9:00 AM**

AGENDA DATE: June 29, 2017

ITEM NUMBER: Item 14

SUBJECT: Receive Consultant's Report on Contracting Directly With Chimienti & Associate's Subcontractors, Hourglass Systems, Inc. and Administrative Solutions, Inc. (ASI), and Authorize Staff to Negotiate New Agreements With These Vendors to Provide Administrative Services (A)

REQUEST(S): That the Board receive the consultant's report on contracting directly with Hourglass and ASI rather than subcontracting with them through the current Chimienti & Associates agreement, and authorize staff to negotiate new agreements

DESCRIPTION:

The SJVIA currently receives its benefits administration system services and COBRA, FMLA and retiree administration services through Chimienti & Associates, Inc. (Chimienti), who in turn subcontracts these services to Hourglass Systems, Inc. (benefits administration/eligibility system) and ASI (FMLA/COBRA/retiree administration). In reviewing contracting terms and services provided by the SJVIA's vendor partners, it was determined that by contracting directly with the subcontractors, it could provide additional savings to the SJVIA without impacting services provided.

Upon approval from your Board, staff would negotiate new agreements with Hourglass and ASI to continue providing these services to the SJVIA resulting in lower costs to the SJVIA. Staff would return to your Board at a future meeting to request authorization for the Board President to execute the agreements and direct staff to give thirty (30) days written notification to Chimienti of intent to terminate that agreement.

AGENDA: San Joaquin Valley Insurance Authority

DATE: June 29, 2017

FISCAL IMPACT/FINANCING:

The estimated annual cost saving of contracting directly with ASI and Hourglass is \$90,000.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager

Introduction

The SJVIA currently receives its benefits administration system services and COBRA/retiree administration services through Chimienti & Associates, Inc. Chimienti & Associates in turn, subcontracts these services to Hourglass and ASi. In reviewing contracting terms and services provided by the SJVIA's vendor partners, it was determined that by contracting direct with the subcontractors savings of \$92,465 to the SJVIA could be realized without impacting services provided.

SJVIA	Enrollment	Chimienti		Hourglass & ASi			Annual Total
				Hourglass	ASi	Total	
County of Fresno	6,550	\$ 5.20	\$ 408,720	\$ 2.65	\$ 2.00	\$ 4.65	\$ 365,490
County of Tulare	3,018	\$ 5.20	\$ 188,323	\$ 2.65	\$ 1.25	\$ 3.90	\$ 141,242
City of Ceres	163	\$ 5.20	\$ 10,171	\$ 2.65	\$ 2.00	\$ 4.65	\$ 9,095
City of Marysville	45	\$ 5.20	\$ 2,808	\$ 2.65	\$ 1.00	\$ 3.65	\$ 1,971
City of Waterford	13	\$ 5.20	\$ 811	\$ 2.65	\$ 1.00	\$ 3.65	\$ 569
Total	9,789	\$ 5.20	\$ 610,834			\$ 4.41	\$ 518,368
\$ Difference							\$ (92,465)
% Difference							-15.1%

Services	County of Fresno	County of Tulare	City of Ceres	City of Marysville	City of Waterford
Chimienti & Associates					
Rate - PEPM	\$0.90	\$1.05	\$1.05	\$2.05	\$2.05
• ACH fee deposits for Active, Retiree, COBRA, Special Districts, FMLA, Survivors	X	X	X	X	X
Receive and reconcile individual categories of premium to AdminDirect report for accuracy	X	X	X	X	X
Issue compensation payments to subcontractors for Benefit Eligibility System (Hourglass) and Flex Administration (ASI)	X	X	X	X	X
• Open Enrollment Services	X	X	X	X	X
AdminDirect (Hourglass)					
Rate - PEPM	\$2.15	\$2.15	\$2.15	\$2.15	\$2.15
• AdminDirect Benefits Management/Enrollment System Access - Self Service	X	X	X	X	X
• Technical Support for end users	X	X	X	X	X
• Produce Eligibility Electronic Data Interface (EDI) files to carriers (weekly)	X	X	X	X	X
• COBRA data fee to ASI (weekly)	X	X	X	X	X
• EDI monitoring/discrepancy resolution with carriers	X	X	X	X	X
• Eligibility/billing scheme management/closings	X	X	X	X	X
• Active/Retiree payroll deduction imports and premium applications	X				
• Transmittal worksheets/accounting breakouts for Actives (bi-weekly/monthly)	X	X	X	X	X
Transmittal worksheets/accounting breakouts for Retirees, Special District, COBRA, FMLA (bi-weekly/monthly)	X				
• Reconciliation of member accounts/benefits from accounting discrepancy reports with end user	X	X	X	X	X
• Manual PGP Encryption and SFTP of all files uploaded/downloaded	X				
• Manual import of payroll eligibility data file for Actives from PeopleSoft (bi-weekly)	X				
• Manual import of on-cycle/off-cycle deduction files for Actives - data validation prior to application deposits	X				
• Ad-hoc requests as needed	X	X	X	X	X
• Import Retiree payroll deductions into SQL tables - compare to eligibility - process for bank deduction processing	X				
• AdminDirect annual/renewal benefit setup/modification for plan year changes	X	X	X	X	X
• Complete EE/Dep data migrations necessary to meet plan year changes	X	X	X	X	X
• Review Renewal rates provided by broker, adjust for completing bi-weekly and monthly accounting transmittals	X	X	X	X	X
• Input new plan year rates into AdminDirect rate tables	X	X	X	X	X
• Coordinate/complete programming required to support new carrier and/or benefit changes for EDI transmittals	X		X	X	X
Administrative Services (ASI)					
Rate - PEPM	\$2.15	\$2.00	\$2.00	\$1.00	\$1.00
• Federal COBRA Administration	X		X	X	X
• California COBRA Administration	X		X	X	X
• Family Medical leave Act Billing/Collection Services	X				
• Retiree Billing/Collection Services	X				
• Monthly Account Reconciliation Services	X				
• Customer Service - walk-in consulting with qualified beneficiaries	X		X	X	X
• Daily Communication/Customer Service as required	X	X			
• Monthly audits for discrepancies from SJVIA entity to AdminDirect to ASI	X				
• COBRA Consulting as requested	X				
• Quarterly Meetings as requested	X				
• Section 125 plan administration		X	X		
• Consolidated billing for Kaiser		X			
• Notice generation based on AdminDirect and manual notices sent by SJVIA entity as required			X	X	X
• COBRA premium payment to group (monthly)			X	X	X
• COBRA appeals committee to review appeals received			X	X	X
TOTAL RATE PEPM REMITTED TO CHIMIENI & ASSOCIATES	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20



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2800 W. Burrel Avenue
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June 29, 2017 9:00 AM

AGENDA DATE: June 29, 2017

ITEM NUMBER: Item 15

SUBJECT: Receive Consultant’s Report on a Three-Phase Health Management Program Model for Wellness and Authorize Implementing the New Model Effective July 1, 2017 (A)

REQUEST(S): That the Board receive the consultant’s report and implement the Three-Phase Wellness Program model for a July 1, 2017 effective date


DESCRIPTION:

The Report outlines the Three-Phase approach to introduce wellness to the participants of the SJVIA over the next three years. Phase I introduces the wellness concept and incentives. Phase II launches the full wellness program and expands upon incentives. Phase III integrates the full wellness program with condition (disease) management and continues with incentives, but also introduces surcharges for unwanted behavior such as tobacco usage and non-wellness compliance.


FISCAL IMPACT/FINANCING:

- Phase 1: \$63,000 to \$82,000 in cost (Kaiser has committed \$25,000 to wellness for 2017)
- Phase 2: \$500,000 to \$700,000 in cost (carrier commitment to be determined)
- Phase 3: \$750,000 to \$950,000 in cost (carrier commitment to be determined), offset by \$2.1 to \$3 million in surcharge revenue

ADMINISTRATIVE SIGN-OFF:



 Paul Nerland
 SJVIA Manager



 Rhonda Sjostrom
 SJVIA Assistant Manager

SJVIA 3-Phase Health Management Program Model (Draft 6/20/17)

	Phase I – 2017	Phase 2 – 2018	Phase 3 – 2019
Features	<ul style="list-style-type: none"> • Soft launch of a limited-scope wellness program • Wellness program interest survey • Conduct wellness program audit • Establish a wellness committee and wellness coordinator at each entity • Determine wellness program providers • Focus on program branding and “what’s coming” • Promoting participation in the initial program components (see below) 	<ul style="list-style-type: none"> • Full wellness program launch • Collection of Yr 1 health risk data (baseline) • Focus on building awareness of the extensive program offerings 	<ul style="list-style-type: none"> • Addition of condition management (CM) to the wellness component for total pop. health mgmt • Collection of Yr 2 health risk data • Intensive communications campaign to highlight the premium-based incentive design • Participation in 2019 = lower premium in 2020 • Tobacco use surcharge
Components	<ul style="list-style-type: none"> • Walking Works Wellness Challenge • Tulare/Fresno One-Day Physical Activity Challenge • HealthTrails Wellness Challenge • Mammography Screening 	<ul style="list-style-type: none"> • Biometric Screening (3rd-party vendor) • Wellness Services (3rd-party vendor) <ul style="list-style-type: none"> ◦ Online wellness platform ◦ Health assessment (HA) ◦ Outreach to high-risk individuals based on HA results and biometrics ◦ Lifestyle management coaching ◦ 3 wellness challenges 	<ul style="list-style-type: none"> • Biometric Screening (3rd-party vendor) • Wellness Services (3rd-party vendor) <ul style="list-style-type: none"> ◦ Online wellness platform ◦ Health assessment (HA) ◦ Outreach to high-risk individuals based on HA results, biometrics, and claims analytics ◦ Lifestyle & condition management coaching ◦ 3 wellness challenges
Incentives	<p>Incentives Focused on Participation:</p> <ul style="list-style-type: none"> • Receive a \$25 gift card for completing the HealthTrails Wellness Challenge 	<p>Incentives Focused on Participation and Risk Reduction</p> <ul style="list-style-type: none"> • Receive a \$100 gift card for: <ol style="list-style-type: none"> 1) Completing an onsite biometric screening 2) Completing an online health assessment 3) Earning 100 Wellness Points (partic.- focused) 	<p>Incentives Focused on Participation, Risk Reduction, CM, & Tobacco Cessation:</p> <ul style="list-style-type: none"> • Receive a \$50/mo lower Wellness medical premium rate in 2020 for meeting wellness program requirements during 2019 for: <ol style="list-style-type: none"> 1) Completing an onsite biometric screening 2) Completing an online health assessment 3) Earning 100 Wellness Points (risk-focused) • \$50/mo Tobacco Use Surcharge³
Estimated Cost¹	<ul style="list-style-type: none"> • HealthTrails Wellness Challenge: \$18,000-22,000² • Incentives: \$45,000-\$60,000 • Mammography Screening 	<ul style="list-style-type: none"> • Biometric screenings: \$200,000-\$350,000 • Wellness services: \$300,000-\$350,000² 	<ul style="list-style-type: none"> • Biometric screenings: \$250,000-\$400,000 • Wellness/CM services: \$500,000-\$550,000²
Estimated Revenue¹			<ul style="list-style-type: none"> • Tobacco Surcharge: \$325,000-\$500,000³ • Non-Wellness Medical Premium: \$1,800,000-\$2,500,000⁴

¹ Based on 9,126 Ees enrolled in the SJVIA medical plans and the projected participation rates

² Includes implementation fees ³ Waived if tobacco user completes a tobacco cessation program ⁴ Assuming a premium cost increase of \$50/mo for Ees not meeting the wellness requirements