

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
August 25, 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 July 14, 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. Request the Board Approve an Extension of Notification by SJVIA Member Entities of Their Intent to Terminate from 120 Days as Provided in Section 9 of the SJVIA Participation Agreement to 90 Days (A)
10. Receive Consultant's Report on the SJVIA Mobile Mammography Vendor RFP, Approve SJVIA Staff Recommendation, and Authorize President to Execute Agreements Subject to Approval of SJVIA Counsel and Staff (A)
11. Receive and File Consultant's Update on the SJVIA Wellness Vendor RFP (I)
12. Direct Staff to Give Thirty (30) Days Written Notice to Chimienti & Associates Insurance Services of the Intent to Terminate Agreement as Provided in Section 4, Item C of that Agreement (A)

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.

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
August 25, 2017 9:00 AM**

13. Direct Staff to Give Ninety (90) Days Written Notice to US Script, Inc. (DBA Envolve Pharmacy Solutions) of the Intent to Terminate Agreement as Provided in Section 4.2 of that Agreement (A)
14. Receive and File Consultant's Report on SJVIA Plan Experience Through June 2017 (I)
15. Receive Consultant's 2018 Underwriting Renewal Report, Finalize and Approve 2018 Rates and Fees, Authorize Consultant and SJVIA Staff to Negotiate Agreements, and President to Execute Agreements Subject to Approval of SJVIA Counsel and Staff (A)
16. Closed Session CONFERENCE WITH LEGAL COUNSEL – EXISTING LITIGATION (Gov. Code, § 54956.9, subd. (d)(1)) — San Joaquin Valley Insurance Authority v. Gallagher Benefit Services, Inc., Fresno County Superior Court Case No. 17CECG01632, United States District Court for the Eastern District of California Case No. 1:17-cv-00861-LJO-EPG

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

17. Adjournment

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

MINUTES

BOARD OF DIRECTORS

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

**Meeting Location:
Fresno County Employees' Retirement
Association Board Chambers
1111 H Street
Fresno, CA 93721
July 14, 2017 1:30 PM**

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

All Directors Present with the exception of Director Worthley and Director Borgeas; Director Amy Shuklian was present as an alternate.

4. Approval of Agenda (A)

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

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

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

The remainder of the agenda will be heard at 2:00 p.m. following the Closed Session item.

No comments.

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

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

MINUTES

BOARD OF DIRECTORS

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

**Meeting Location:
Fresno County Employees' Retirement
Association Board Chambers
1111 H Street
Fresno, CA 93721
July 14, 2017 1:30 PM**

Public comments were made by Sandra Brock, Kathleen Wilmas, and Nicolas Crew.

7. Approval of Minutes – Board Meeting of June 29, 2017 (A)

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

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

No Director comments or announcements were made.

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

Presented by Ronda Kade, County of Fresno.

Ronda Kade presented updates to the report that was presented at the June 29, 2017 Board Meeting, two weeks previously.

10. Receive and File Fourth Quarter 2016-2017 Financial Report (I)

Presented by Ronda Kade, County of Fresno.

11. Receive Request From the City of Ceres for the City's Most Recent 12 Month's Claim Experience, Including a Report of High Dollar Medical/Rx Claims, and Give Appropriate Direction to Staff (A)

Paul Nerland introduced the item followed by additional information by Bordan Darm, Keenan & Associates.

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

MINUTES

BOARD OF DIRECTORS

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

**Meeting Location:
Fresno County Employees' Retirement
Association Board Chambers
1111 H Street
Fresno, CA 93721
July 14, 2017 1:30 PM**

Paul Nerland, SJVIA Manager commented that the Board had approved a similar request for the County of Sutter.

Bordan commented that due to the size of the City they are not creditable therefore not experience rated. It is not standard practice to release experience to individual entities participating in a JPA and could be setting a precedent for the future.

Public Comment made by Toby Wells, City Manager for the City of Ceres.

Motion was made by Director Shuklian to provide direction to Staff and Consultant to release claims experience for the City of Ceres; Seconded by Director Crocker; Motion approved unanimously.

12. Receive and File Consultant's Pharmacy Benefit Manager (PBM) Finalist Marketing Report and Approve SJVIA Staff Recommendation (A)

Presented by Bordan Darm, Keenan & Associates.

Paul Nerland, SJVIA Manager introduced the item followed by Bordan Darm who reviewed the process of marketing the PBM with a goal of securing a vendor that best meets the needs of SJVIA while providing program savings.

All vendors were vetted with the final two being the focus of the comparison between the incumbent and the two proposed vendors. The differences in formulary vs. non-formulary, administration fees, savings guarantees, and contract terms were discussed in detail.

References were contacted by Keenan and the SJVIA Management team.

Director Vander Poel asked if the decision could wait until the August Board meeting to which Bordan explained the timeline to properly implement could not afford a delay of six weeks.

Director Shuklian requested a formulary list for vendor #5369.

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

MINUTES

BOARD OF DIRECTORS

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

**Meeting Location:
Fresno County Employees' Retirement
Association Board Chambers
1111 H Street
Fresno, CA 93721
July 14, 2017 1:30 PM**

Rhonda Sjostrom, SJVIA Assistant Manager recommended vendor #5623 due to concerns about the length of time vendor #5369 has been in business.

Paul Nerland recommended vendor #5369 which has an open formulary, guaranteed savings, and the flexibility of a one year agreement.

Public Comments were made by Bobby Bloyed, Sandra Brock, and Santiago Ocegüera.

Motion to approve PBM vendor #5369 effective January 1, 2018 by Director Crocker; Seconded by Director Medes; Motion approved unanimously.

13. Receive and File Consultant's Medical, Dental, and Vision Experience Reports Through May, 2017 (I)

Presented by Bordan Darm, Keenan & Associates.

14. Receive and File Consultant's 2018 Medical, Dental, and Vision Preliminary Renewal Report (I)

Presented by Bordan Darm, Keenan & Associates.

For the upcoming renewal, the Board directed the County of Fresno, the County of Tulare, and the All Other group be each experience rated. No pooled rates are to be provided. Fixed costs are to be pooled. The risk share arrangement between the County of Fresno and the County of Tulare are to remain. A marketing for a lower reinsurance level will be pursued for the All Other group.

Public Comment was made by Bobby Bloyed.

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

MINUTES

BOARD OF DIRECTORS

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

**Meeting Location:
Fresno County Employees' Retirement
Association Board Chambers
1111 H Street
Fresno, CA 93721
July 14, 2017 1:30 PM**

15. Receive, File, And Provide Approval of Consultant's Renewal Underwriting Guidelines (A)

Presented by Bordan Darm, Keenan & Associates.

Bordan Darm requested this item to be deferred to the next meeting based on the proposed underwriting guidelines no longer applicable due to direction provided on Item #14.

No action was taken; item deferred.

16. Adjournment

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



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 Ave.
Visalia, CA 93291
August 25, 2017 9:00 AM**

AGENDA DATE: August 25, 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

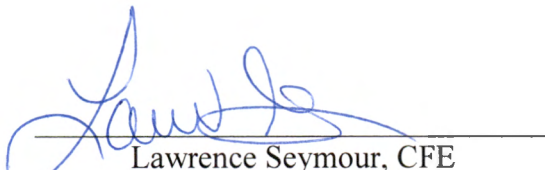
DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

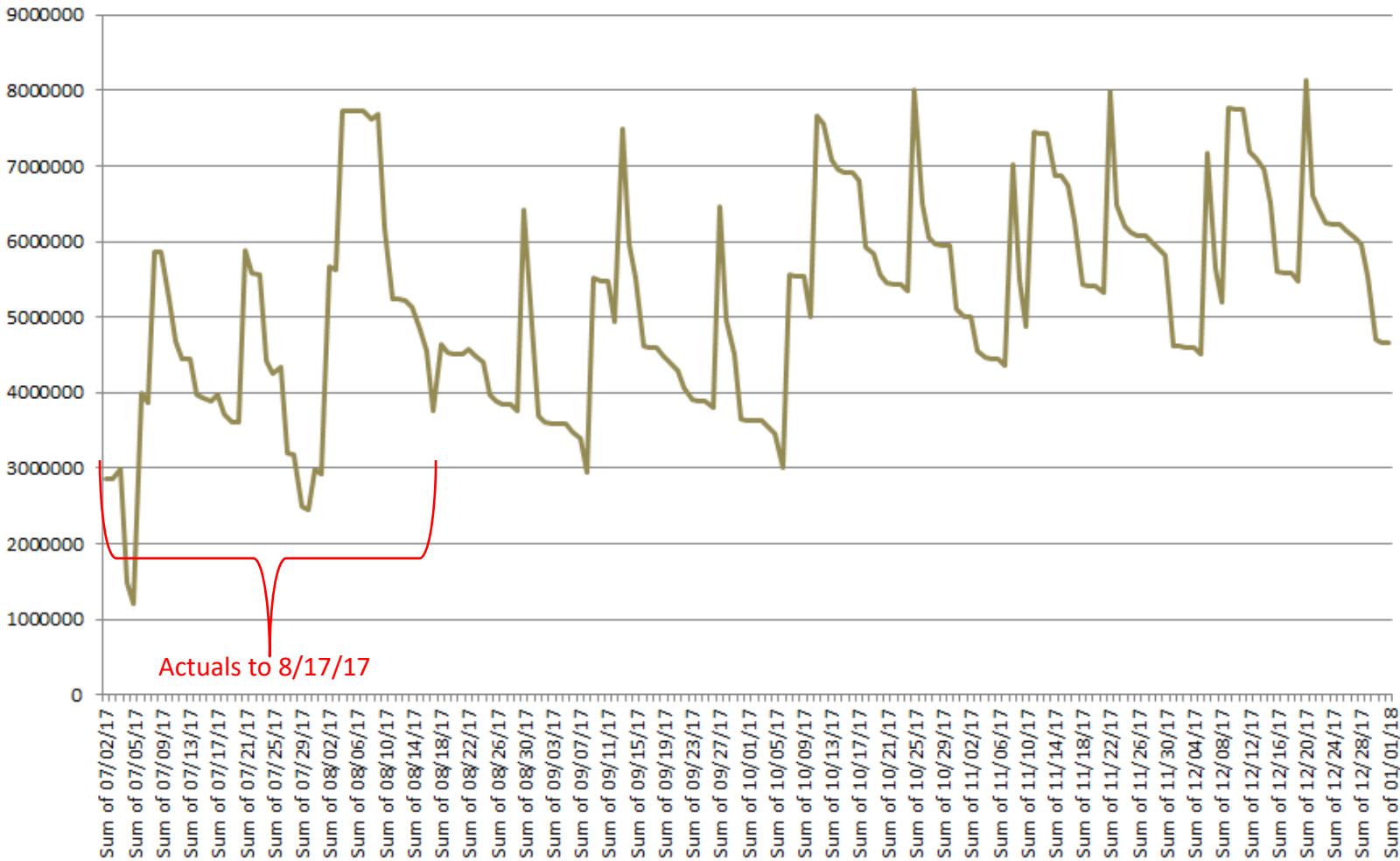
ADMINISTRATIVE SIGN-OFF:


Lawrence Seymour, CFE
For SJVIA Auditor-Treasurer

SJVIA Cash Flow Projections

Lawrence Seymour
August 25, 2017

Cash Flow Projection 7/1/17 through 12/31/17



Runout For Departing Cities

- 19 entities - Expected claims run-out of **\$2,408,633** dollars
 - 68%, or \$1,637,870 in January 2017
 - 14%, or \$337,209 in February 2017
 - Remaining 18%, or \$433,554 March 2017 through August 2017
- As of 6/20/17 ~ **\$2.9M**
- From 6/20/17 to 8/16/17 ~ **additional \$17,109**
 - 12 months for medical claims
 - 13 months for Rx claims

Sutter Runout through 8/16/17

- Sutter County 4/30/17 departure-expected claims run-out of **\$1,621,750** dollars-68% of IBNR has been realized
 - 68%, or \$1,102,790 in May 2017-Actual \$645,656, or 40%
 - 14%, or \$227,045 in June 2017-Actual \$324,661, or 20%
 - 12%, or \$194,610 in July 2017-Actual \$98,427, or 6%
 - 09%, or \$149,002 in Aug 2017-To date: \$28,774, or 4%
- Approximately 32%, or \$524,232 runout estimated through December 2017



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
August 25, 2017 9:00 AM**

AGENDA DATE: August 25, 2017

ITEM NUMBER: Item 9

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

REQUEST(S): That the Board approve an extension of notification by SJVIA member entities of their intent to terminate from 120 days to 90 days.

DESCRIPTION:

The SJVIA bylaws require a 120-day notice of termination. Given the proposed significant renewal action for some SJVIA member entities, it is requested that the SJVIA reduce the notice of termination to 90 days for the 2018 renewal to allow SJVIA member entities the month of September 2017 to review the rate action and consider alternatives.

FISCAL IMPACT/FINANCING:

None

ADMINISTRATIVE SIGN-OFF:

Paul Nerland
SJVIA Manager

Rhonda Sjostrom
SJVIA Assistant Manager



BOARD OF DIRECTORS

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

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

AGENDA DATE: August 25, 2017

ITEM NUMBER: Item 10

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

REQUEST(S): That the Board approve SJVIA Staff recommendation and authorize President to execute agreements subject to approval of SJVIA Counsel and Staff.


DESCRIPTION:

Three mobile mammography screening companies were compared to recommend a vendor for providing onsite mammography screenings for SJVIA members enrolled in Anthem Blue Cross plans. It is recommended that Lifesaving Images be selected as the mobile mammography vendor.

FISCAL IMPACT/FINANCING:

Mammography screenings are covered at 100% under the medical plan under preventive care. The mobile mammography screening is offered as a convenience and encouragement to SJVIA members to obtain their mammography screenings. The cost of the mobile mammography screening agreement is estimated at \$60,000, with the fees billed through the medical plan as direct claims.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager

SJVIA Mobile Mammography Vendor Comparison

Three mobile mammography screening companies were compared to recommend a vendor for providing onsite mammography screenings for SJVIA members.

It is recommended that Lifesaving Images be selected as the mobile mammography vendor for the following reasons:

- State-of-Art Technology and Mobile Screening Busses (Digital vs. Analog)
- No deposit
- No travel fees
- No minimum participant requirements
- Capability to bill through insurance carrier directly
- Price competitive with other vendors and screenings conducted in traditional clinic settings
- Local company with a presence in Fresno County
- Endorsed by Susan G. Komen Foundation

Vendor Comparison Details

	Pacific Coast	Alinea	Lifesaving Images
Deposit	50% deposit due 30 days prior to first event	\$500 due 21 days prior to first event	None
Cost Per Participant	\$95 per exam, billed to SJVIA	\$150 per exam, billed through insurance	\$150 per exam billed through insurance
Minimum Participants Per Event	30 exams per event	25 exams per event, \$125 charged for each no-show below the 25 exam minimum	None
Travel Fees	None disclosed	Passed through at 100%, \$300 a day, including travel days, for 1 tech/1 assistant	None
Digital or Analog	Analog	Digital	Digital

Estimated Costs Based on 400 Screenings*

	Pacific Coast	Alinea	Lifesaving Images
Estimated Costs	\$38,000 screening fees	\$60,000 screening fees \$2,700 est. travel fees Additional fees may be charged for not meeting participant minimums.	\$60,000 screenings fees
Billing Method	Invoice sent directly to SJVIA	Screening fees billed through insurance as direct claims. Travel fees billed to SJVIA.	Screening fees billed through insurance as direct claims.

*In 2016, 347 mammogram screenings were performed onsite at SJVIA member facilities.

Digital vs. Analog Screening Mammography

Introduction

Mammograms are X-ray images of the breast. The images can be captured on film or stored directly onto a computer (digital). Most centers now use digital mammography.

Digital Mammography Pros:

- The Digital Detector provides a crisp image with no limitations on breast size. This makes it superior to film mammography.
- It detects cancer cells earlier than analog mammography.
- It works beautifully with Computer-Aided Detection (CAD) devices.
- Images can be transferred electronically to a central location for diagnosis.

Digital Mammography Cons:

- Digital Mammography is significantly more expensive.

Analog Mammography with CR Pros:

- It's much less expensive than Digital Mammography and still provides a digital image.

Analog Mammography Cons:

- The image is far inferior to digital mammography.
- Since Analog Mammography still uses film, the film must be removed and inserted into a CR reader. As a result, it takes longer to receive the image.
- Because there are two systems working together, if something breaks on either system, the entire process will be “down.” You won't be able to convert the analog image to digital.
- Picture archiving and communications system (PACS) capabilities are more difficult.

Recommendation

Based on the increased accuracy and image manipulation capabilities, Keenan recommends the use of digital mammography, and feels that the benefits to the patients outweigh the higher cost.

Sources:

Atlantis Worldwide, [Analog or Digital Mammography Equipment: Which is Right for You](#)

Susan G. Komen, [Digital vs. Film Screening Mammography](#)



BOARD OF DIRECTORS

- ANDREAS BERGEAS
- 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
August 25, 2017 9:00 AM

AGENDA DATE: August 25, 2017

ITEM NUMBER: Item 11

SUBJECT: Receive and File Consultant’s Update on the SJVIA Wellness Vendor RFP (I)

REQUEST(S): That the Board receive Consultant’s update on the SJVIA Wellness Vendor RFP.

DESCRIPTION:

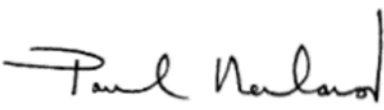
Under your Board’s direction, Keenan has conducted a Wellness vendor RFP. The proposals have been evaluated. Keenan in conjunction with the SJVIA staff will determine finalists, conduct finalist interviews and review the finalist wellness program including online capabilities and ease of use.

Staff will provide a recommendation at the October SJVIA Board meeting.


FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager

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

August 25, 2017

BACKGROUND

- A request for proposal (RFP) to identify a third-party vendor for provision of comprehensive integrated employee health management program services to the San Joaquin Valley Insurance Authority (SJVIA) was developed by the KeenanWell team and approved by the SJVIA Wellness Subcommittee on 7/31/17.
- The RFP was distributed by Keenan on 8/1/17 on behalf of SJVIA to eight vendors identified as prospective providers of the requested services.
- Of the eight vendors invited to submit a response to the RFP, seven vendors responded with a proposal by the 8/9/17 deadline; one vendor declined to submit a proposal due to the short submission timeframe.

SELECTION PROCESS UPDATE

- The seven proposals were reviewed by the three members of the KeenanWell team assigned as health management consultants to the SVJIA, using a proposal evaluation matrix for scoring and commenting on the attributes of the services described in each proposal.
- The proposals were scored based on the six overall criteria and 40 specific program feature criteria, using a 5-point scale for each item (see Appendix).
- Based on the average of the total scores given by the KeenanWell team members for the overall criteria and the program feature criteria, the seven proposals were then ranked.
- The KeenanWell team then reported the results of the proposal evaluations and made recommendations based on the scores and evaluator comments.
- After discussion of the scores, rankings, and comments, the SJVIA Wellness Subcommittee recommended the selection of five of the vendors for further consideration and for webinar presentations of their proposed services.
- The KeenanWell team will also contact the references provided by those five vendors.
- An extension of the timeline will be required to complete this selection process, which will result in delaying the launch of the program until late in the first quarter or early in the second quarter of 2018.

APPENDIX

Overall Criteria	Details
Program Comprehensiveness	Overall capabilities for providing a comprehensive integrated wellness and condition management program to address the needs of individuals at low, moderate, and high risk, or who have a chronic condition
Vendor Experience	Years of experience in providing the program; number of clients; size of clients; type of clients
Data Management/Reporting System	Overall capabilities for providing a comprehensive data management system with data integration and reporting
Competitive Edge	Unique features offered by the vendor that distinguish that company as better than its competitors
Documented Effectiveness of the Program	Evidence of effectiveness of the program (participation, outcomes, ROI)
Pricing	PEPM pricing; standard costs vs. extra costs (e.g., for customization)

Program Feature Criteria	Details
Program Components	
Participant portal (platform)	Features and level of sophistication
Wellness challenges	Features and level of sophistication
Telephonic health coaching	Features and level of sophistication
Onsite health coaching	Features and level of sophistication
Mobile technology/apps	Features and level of sophistication
Other (list):	Features and level of sophistication
Instruments	
Health risk assessment	Features and level of sophistication
Chronic condition assessment	Features and level of sophistication
Other (list):	Features and level of sophistication
Biometric Screening	
Screening components	Comprehensiveness of screening components provided
Support	Level of support provided to the client for planning and implementation
Pricing	Per-participant cost of the screening; other costs
Risk Stratification & Outreach	
Risk stratification process	Features and level of sophistication
Risk-stratified outreach protocol	Features and level of sophistication
Effectiveness of outreach	Evidence of effectiveness of the outreach
Health Coaching	
Health coaching program	Features; level of sophistication; accommodation of participants' unique needs and motivation levels
Health coaching staff	Dedicated coaching staff for the clients vs pool of coaches; level of training; qualifications; contracted or vendor ee's

Incentives Design & Administration	
Design flexibility	Customization capabilities
Fulfillment	Options for fulfilling rewards
Program Support & Coordination	
Support to clients	Customer support provided to clients
Support to Keenan	Customer support provided to clients
Coordination with other programs	Experience and capabilities for coordinating the program and health management data with other related services (EAPS, health plans, etc.)
Transitioning	Experience and capabilities for transitioning clients from their current program to the new program
Data Management & Reporting	
Types of data	Array of data elements that vendor is capable of managing
Data tracking	Features and level of sophistication
Data warehousing	Features and level of sophistication
Data sharing and integration	Features and level of sophistication
Reports for program participants	Features and level of sophistication
Reports for clients	Features and level of sophistication
Reports for Keenan	Features and level of sophistication
ROI calculation	Features and level of sophistication
Technology	
Client interface	State-of-the-art technology used in the program's interface with the client
Participant interface	State-of-the-art technology used in the program's interface with the participant
Registration System	Ease of registration process for participant; eligibility process; admin access
Employee Engagement	
Incentives design and administration	Incentive design and administration features and capabilities
Engagement activities	Engagement activities (challenges, competitions, etc.) provided through the program to stimulate participation
Communications	Communications support to promote the program to employees; quality of the communications resources (based on the samples provided)
Engagement rate	Vendor's BoB rates for employee participation in the program and the incentives
Miscellaneous	
Performance	Quality standards for the program; performance guarantees
Other (list):	



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
August 25, 2017 9:00 AM

AGENDA DATE: August 25, 2017

ITEM NUMBER: Item 12

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

REQUEST(S): That the Board direct staff to give thirty (30) days written notice to Chimienti & Associates of the intent to terminate agreement as provided in Section 4, Item C of that agreement.


DESCRIPTION:

At the June 29, 2017 SJVIA Board Meeting, the Board approved a motion to contract directly with Hourglass Systems, Inc. and Administrative Solutions, Inc. (ASI) rather than subcontracting with these vendors through Chimienti & Associates Insurance Services. This item authorizes staff to proceed with notifying Chimienti & Associates of the SJVIA’s intent to terminate the current agreement.

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



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
August 25, 2017 9:00 AM**

AGENDA DATE: August 25, 2017

ITEM NUMBER: Item 13

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

REQUEST(S): That the Board direct Staff to give ninety (90) days written notice to US Script, Inc. (DBA Envolve Pharmacy Solutions) of the intent to terminate agreement as provided in Section 4.2 of that agreement.

DESCRIPTION:

At the July 14, 2017 SJVIA Board Meeting, the Board approved a motion to contract with EmpiRx Health, LLC (Vendor 5369) effective January 1, 2018 as their new PBM provider. This action requires the SJVIA to terminate the agreement with their current PBM provider, Envolve Pharmacy Solutions.

FISCAL IMPACT/FINANCING:

Implementation of EmpiRx Health, LLC is projected to save the SJVIA \$3.5 million on an annualized basis if the SJVIA engages in all clinical management programs.

ADMINISTRATIVE SIGN-OFF:

Paul Nerland
SJVIA Manager

Rhonda Sjostrom
SJVIA Assistant Manager



BOARD OF DIRECTORS

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

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

AGENDA DATE: August 25, 2017
ITEM NUMBER: Item 14
SUBJECT: Receive and File Consultant’s Report on SJVIA Plan Experience through June 2017 (I)
REQUEST(S): That the Board receive and file the consultant’s report on the SJVIA plan performance through June 2017.


DESCRIPTION:

The report shows that, on a total cost basis through June 2017, the medical premium of \$40,300,643 exceeded total cost of \$39,066,464 for a surplus position of \$1,234,179 or a 96.9% loss ratio. The dental and vision coverages are fully insured but are both in minor deficit positions.


FISCAL IMPACT/FINANCING:

2017 plan experience over the first six months has developed a \$1,234,179 medical surplus, a \$23,596 dental deficit, and a \$21,094 vision deficit. This does not include loan repayment or reserve build up requirements.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager

Change in Surplus from May to June, 2017

Jan - May, 2017	County of Fresno	County of Tulare	All Other	Total
HMO	\$ 523,008	\$ (267,844)	\$ (270,650)	\$ (15,486)
PPO	\$ (234,785)	\$ 1,663,813	\$ 136,401	\$ 1,565,429
PPO HDHP	\$ 346,964	\$ 111,386	\$ 20,388	\$ 478,738
Total	\$ 635,187	\$ 1,507,355	\$ (113,861)	\$ 2,028,681
Jan - June, 2017	County of Fresno	County of Tulare	All Other	Total
HMO	\$ 656,973	\$ (271,777)	\$ (668,039)	\$ (282,843)
PPO	\$ (321,923)	\$ 1,136,422	\$ 185,076	\$ 999,575
PPO HDHP	\$ 371,394	\$ 129,804	\$ 23,917	\$ 525,115
Total	\$ 706,444	\$ 994,449	\$ (459,046)	\$ 1,241,847
Δ in Surplus/(Deficit)	County of Fresno	County of Tulare	All Other	Total
HMO	\$ 133,965	\$ (3,933)	\$ (397,389)	\$ (267,357)
PPO	\$ (87,138)	\$ (527,391)	\$ 48,675	\$ (565,854)
PPO HDHP	\$ 24,430	\$ 18,418	\$ 3,529	\$ 46,377
Total	\$ 71,257	\$ (512,906)	\$ (345,185)	\$ (786,834)

Note County of Tulare HMO represents the runout claims from 2016.



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

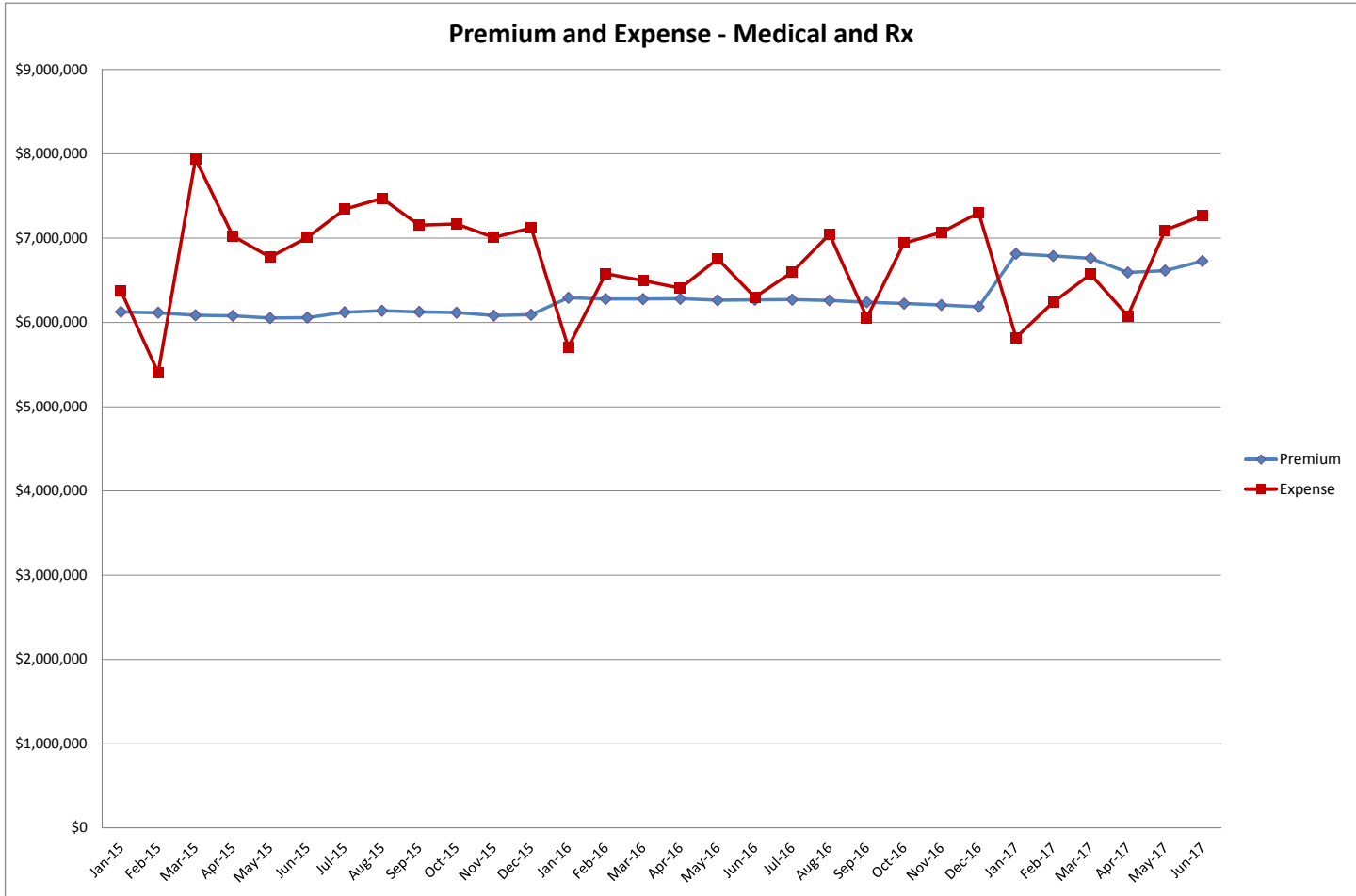
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	7,898	\$6,125,010	\$3,120,587	\$1,282,361	\$1,326,505	\$649,513	\$0	\$6,378,966	-\$253,955	\$725.43	104.1%
Feb-15	7,883	\$6,115,200	\$2,309,228	\$1,274,385	\$1,170,771	\$648,071	\$0	\$5,402,454	\$712,746	\$603.12	88.3%
Mar-15	7,864	\$6,084,857	\$4,559,190	\$1,276,298	\$1,456,955	\$646,487	\$0	\$7,938,930	-\$1,854,073	\$927.32	130.5%
Apr-15	7,841	\$6,078,057	\$3,736,596	\$1,275,212	\$1,583,701	\$644,323	\$213,266	\$7,026,566	-\$948,509	\$813.96	115.6%
May-15	7,801	\$6,051,950	\$3,467,722	\$1,262,196	\$1,403,555	\$641,367	\$0	\$6,774,841	-\$722,891	\$786.24	111.9%
Jun-15	7,828	\$6,057,943	\$3,628,382	\$1,254,217	\$1,511,625	\$643,340	\$31,288	\$7,006,275	-\$948,332	\$812.84	115.7%
Jul-15	7,863	\$6,120,994	\$3,829,330	\$1,251,555	\$1,635,301	\$645,792	\$19,565	\$7,342,413	-\$1,221,419	\$851.66	120.0%
Aug-15	7,898	\$6,138,236	\$3,946,747	\$1,260,031	\$1,618,549	\$648,531	\$2,662	\$7,471,196	-\$1,332,960	\$863.85	121.7%
Sep-15	7,874	\$6,125,180	\$3,615,467	\$1,257,208	\$1,633,789	\$646,949	\$215	\$7,153,198	-\$1,028,017	\$826.30	116.8%
Oct-15	7,864	\$6,115,499	\$3,622,504	\$1,252,787	\$1,687,414	\$646,127	\$41,152	\$7,167,680	-\$1,052,181	\$829.29	117.2%
Nov-15	7,821	\$6,079,754	\$3,680,399	\$1,253,177	\$1,434,846	\$642,393	\$2,558	\$7,008,257	-\$928,503	\$813.95	115.3%
Dec-15	7,851	\$6,090,622	\$3,764,188	\$1,158,468	\$1,579,734	\$644,561	\$24,862	\$7,122,088	-\$1,031,466	\$825.06	116.9%
Jan-16	7,415	\$6,292,296	\$2,587,064	\$1,131,645	\$1,422,769	\$564,686	\$0	\$5,706,164	\$586,132	\$693.39	90.7%
Feb-16	7,420	\$6,277,578	\$3,336,635	\$1,127,940	\$1,548,636	\$564,920	\$0	\$6,578,131	-\$300,553	\$810.41	104.8%
Mar-16	7,425	\$6,276,715	\$3,146,223	\$1,123,252	\$1,661,305	\$565,222	\$0	\$6,496,002	-\$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	\$3,073,560	\$1,126,152	\$1,533,858	\$566,205	\$0	\$6,299,775	-\$31,205	\$770.12	100.5%
Jul-16	7,458	\$6,269,622	\$3,330,433	\$1,156,189	\$1,543,742	\$567,027	\$0	\$6,597,392	-\$327,769	\$808.58	105.2%
Aug-16	7,450	\$6,260,578	\$3,767,851	\$1,149,168	\$1,639,401	\$566,216	\$75,525	\$7,047,112	-\$786,534	\$869.92	112.6%
Sep-16	7,434	\$6,240,249	\$2,836,114	\$1,149,991	\$1,504,675	\$565,162	\$0	\$6,055,943	\$184,306	\$738.60	97.0%
Oct-16	7,412	\$6,222,734	\$3,681,077	\$1,146,283	\$1,549,736	\$563,513	\$0	\$6,940,609	-\$717,875	\$860.37	111.5%
Nov-16	7,394	\$6,205,893	\$3,879,920	\$1,142,122	\$1,531,147	\$561,716	\$45,491	\$7,069,413	-\$863,520	\$880.13	113.9%
Dec-16	7,377	\$6,184,827	\$4,806,350	\$1,103,713	\$1,576,951	\$560,212	\$746,471	\$7,300,755	-\$1,115,928	\$913.72	118.0%
Jan-17	7,224	\$6,815,134	\$2,700,833	\$995,935	\$1,572,397	\$550,166	\$0	\$5,819,332	\$995,802	\$729.40	85.4%
Feb-17	7,200	\$6,787,681	\$3,258,550	\$991,948	\$1,441,160	\$548,152	\$0	\$6,239,810	\$547,871	\$790.51	91.9%
Mar-17	7,179	\$6,761,387	\$3,322,923	\$987,343	\$1,715,926	\$546,268	\$0	\$6,572,459	\$188,928	\$839.42	97.2%
Apr-17	7,013	\$6,592,653	\$3,063,951	\$977,033	\$1,503,577	\$532,822	\$0	\$6,077,383	\$515,271	\$790.61	92.2%
May-17	7,053	\$6,615,501	\$3,931,378	\$977,081	\$1,650,758	\$535,601	\$0	\$7,094,819	-\$479,318	\$929.99	107.2%
Jun-17	7,172	\$6,728,288	\$3,913,208	\$972,474	\$1,831,804	\$545,175	\$0	\$7,262,662	-\$534,374	\$936.63	107.9%
2015	7,857	\$73,183,304	\$43,280,340	\$15,057,894	\$18,042,745	\$7,747,452	\$335,568	\$83,792,863	-\$10,609,560	\$806.54	114.5%
2016	7,425	\$75,041,054	\$41,229,048	\$13,597,868	\$18,516,456	\$6,776,025	\$867,487	\$79,251,910	-\$4,210,855	\$813.38	105.6%
2017 YTD	7,140	\$40,300,643	\$20,190,843	\$5,901,814	\$9,715,624	\$3,258,184	\$0	\$39,066,464	\$1,234,179	\$835.84	96.9%
Current 12 Months	7,281	\$77,684,545	\$42,492,588	\$12,749,281	\$19,061,276	\$6,642,029	\$867,487	\$80,077,687	-\$2,393,142	\$840.55	103.1%

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

Notes:

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

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





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

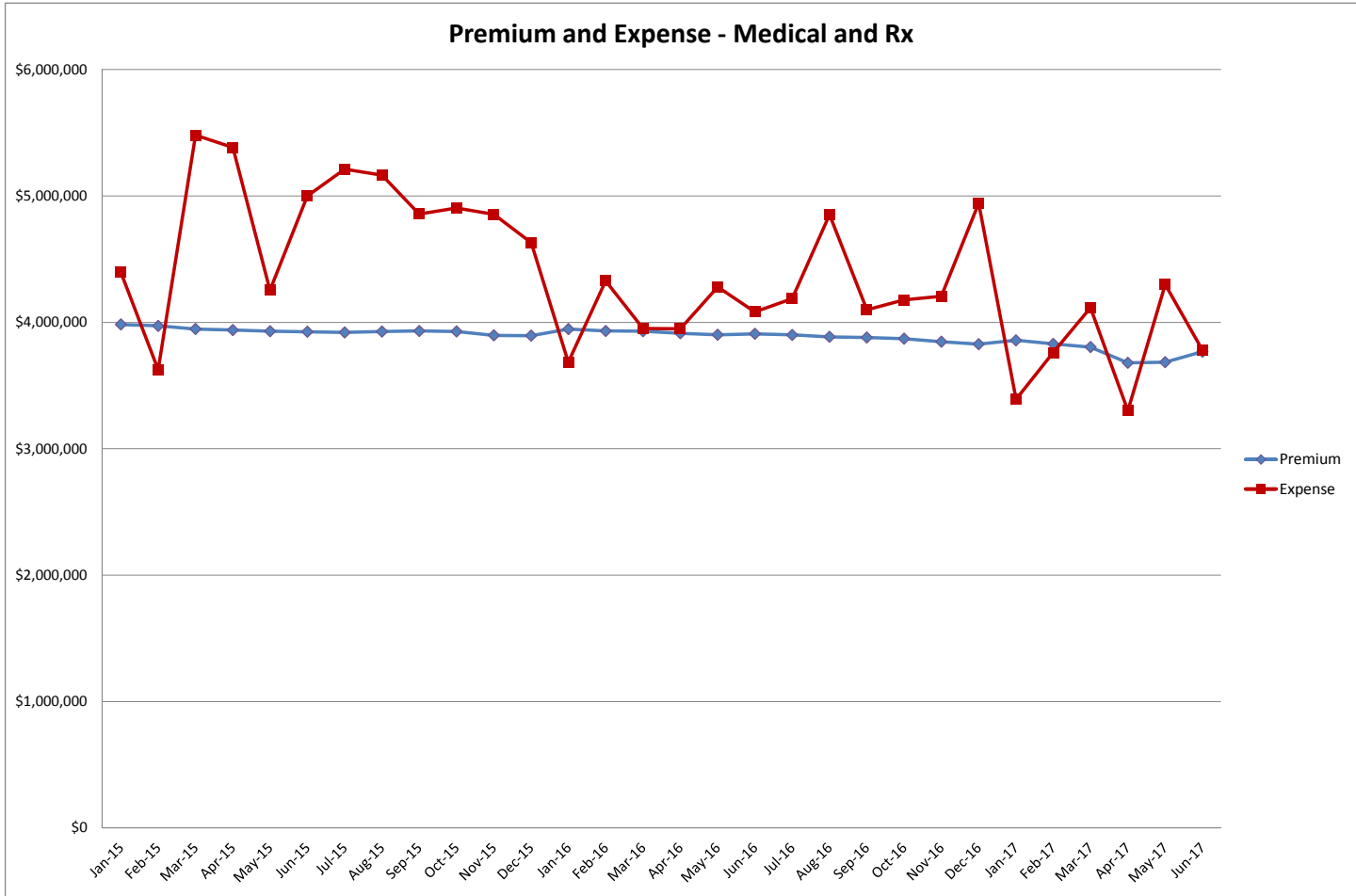
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	4,658	\$3,983,842	\$1,905,194	\$1,282,361	\$788,573	\$421,702	\$0	\$4,397,830	-\$413,988	\$853.61	110.4%
Feb-15	4,639	\$3,972,076	\$1,202,036	\$1,274,385	\$728,834	\$419,977	\$0	\$3,625,232	\$346,844	\$690.94	91.3%
Mar-15	4,627	\$3,947,965	\$2,871,574	\$1,276,298	\$914,764	\$418,887	\$0	\$5,481,523	-\$1,533,558	\$1,094.15	138.8%
Apr-15	4,600	\$3,939,314	\$2,855,974	\$1,275,212	\$1,049,188	\$416,442	\$213,266	\$5,383,550	-\$1,444,236	\$1,079.81	136.7%
May-15	4,593	\$3,930,142	\$1,719,986	\$1,262,196	\$856,669	\$415,809	\$0	\$4,254,660	-\$324,518	\$835.80	108.3%
Jun-15	4,597	\$3,926,211	\$2,458,804	\$1,254,217	\$902,719	\$416,165	\$31,288	\$5,000,616	-\$1,074,405	\$997.27	127.4%
Jul-15	4,591	\$3,920,572	\$2,594,570	\$1,251,555	\$969,654	\$415,626	\$19,565	\$5,211,839	-\$1,291,267	\$1,044.70	132.9%
Aug-15	4,605	\$3,927,611	\$2,537,725	\$1,260,031	\$953,210	\$416,890	\$2,662	\$5,165,194	-\$1,237,584	\$1,031.12	131.5%
Sep-15	4,610	\$3,931,855	\$2,138,137	\$1,257,208	\$1,045,559	\$417,347	\$215	\$4,858,036	-\$926,181	\$963.27	123.6%
Oct-15	4,604	\$3,928,455	\$2,307,415	\$1,252,787	\$968,234	\$416,806	\$41,152	\$4,904,089	-\$975,634	\$974.65	124.8%
Nov-15	4,569	\$3,897,484	\$2,345,182	\$1,253,177	\$845,814	\$413,637	\$2,558	\$4,855,252	-\$957,768	\$972.12	124.6%
Dec-15	4,572	\$3,895,284	\$2,149,769	\$1,158,468	\$932,932	\$413,908	\$24,862	\$4,630,215	-\$734,931	\$922.20	118.9%
Jan-16	4,049	\$3,947,168	\$1,334,608	\$1,131,645	\$870,159	\$347,301	\$0	\$3,683,712	\$263,456	\$824.01	93.3%
Feb-16	4,045	\$3,931,981	\$1,959,178	\$1,127,940	\$894,530	\$346,958	\$0	\$4,328,606	-\$396,624	\$984.34	110.1%
Mar-16	4,044	\$3,930,093	\$1,481,310	\$1,123,252	\$1,001,187	\$346,872	\$0	\$3,952,621	-\$22,528	\$891.63	100.6%
Apr-16	4,028	\$3,914,357	\$1,612,225	\$1,121,050	\$870,482	\$345,512	\$0	\$3,949,269	-\$34,912	\$894.68	100.9%
May-16	4,016	\$3,902,235	\$1,957,496	\$1,120,362	\$859,069	\$344,482	\$0	\$4,281,409	-\$379,174	\$980.31	109.7%
Jun-16	4,029	\$3,909,977	\$1,709,598	\$1,126,152	\$902,316	\$345,598	\$0	\$4,083,664	-\$173,688	\$927.79	104.4%
Jul-16	4,028	\$3,900,668	\$1,782,613	\$1,156,189	\$904,071	\$345,512	\$0	\$4,188,386	-\$287,717	\$954.04	107.4%
Aug-16	4,014	\$3,886,089	\$2,517,765	\$1,149,168	\$917,188	\$344,312	\$75,525	\$4,852,908	-\$966,819	\$1,123.22	124.9%
Sep-16	4,013	\$3,880,493	\$1,748,178	\$1,149,991	\$855,942	\$344,224	\$0	\$4,098,336	-\$217,843	\$935.49	105.6%
Oct-16	4,002	\$3,871,427	\$1,790,098	\$1,146,283	\$898,703	\$343,283	\$0	\$4,178,367	-\$306,941	\$958.29	107.9%
Nov-16	3,972	\$3,846,975	\$1,857,465	\$1,142,122	\$911,360	\$340,712	\$45,491	\$4,206,167	-\$359,193	\$973.18	109.3%
Dec-16	3,953	\$3,827,552	\$3,334,337	\$1,103,713	\$892,519	\$339,081	\$727,077	\$4,942,573	-\$1,115,021	\$1,164.56	129.1%
Jan-17	3,391	\$3,857,853	\$1,231,705	\$995,935	\$868,003	\$296,428	\$0	\$3,392,072	\$465,781	\$912.90	87.9%
Feb-17	3,371	\$3,829,484	\$1,695,358	\$991,948	\$778,716	\$294,679	\$0	\$3,760,701	\$68,783	\$1,028.19	98.2%
Mar-17	3,348	\$3,805,170	\$1,892,093	\$987,343	\$944,379	\$292,668	\$0	\$4,116,483	-\$311,314	\$1,142.12	108.2%
Apr-17	3,232	\$3,680,296	\$1,204,293	\$977,033	\$838,545	\$282,531	\$0	\$3,302,402	\$377,894	\$934.37	89.7%
May-17	3,238	\$3,685,382	\$2,117,425	\$977,081	\$922,366	\$283,059	\$0	\$4,299,931	-\$614,550	\$1,240.54	116.7%
Jun-17	3,318	\$3,768,088	\$1,533,203	\$972,474	\$987,256	\$290,050	\$0	\$3,782,983	-\$14,895	\$1,052.72	100.4%
2015	4,605	\$47,200,812	\$27,086,366	\$15,057,894	\$10,956,150	\$5,003,196	\$335,568	\$57,768,037	-\$10,567,225	\$954.76	122.4%
2016	4,016	\$46,749,016	\$23,084,871	\$13,597,868	\$10,777,527	\$4,133,848	\$848,093	\$50,746,021	-\$3,997,005	\$967.20	108.5%
2017 YTD	3,316	\$22,626,272	\$9,674,077	\$5,901,814	\$5,339,266	\$1,739,415	\$0	\$22,654,572	-\$28,300	\$1,051.12	100.1%
Current 12 Months	3,657	\$45,839,476	\$22,704,533	\$12,749,281	\$10,719,050	\$3,796,540	\$848,093	\$49,121,311	-\$3,281,834	\$1,032.93	107.2%

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

Notes:

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

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





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

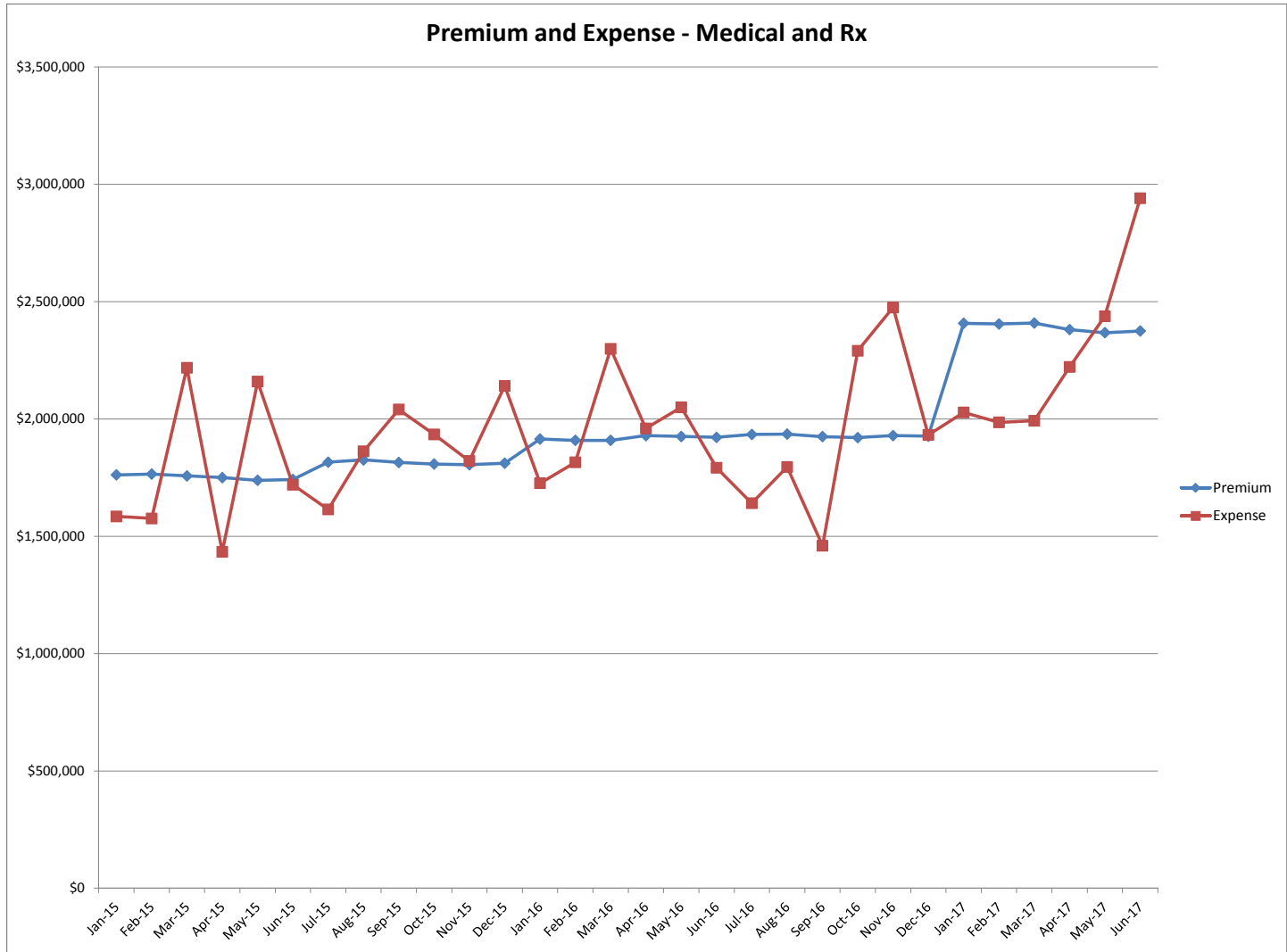
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	2,632	\$1,761,848	\$915,463	\$484,120	\$185,056	\$0	\$1,584,639	\$177,209	\$531.76	89.9%
Feb-15	2,638	\$1,765,295	\$977,825	\$412,627	\$185,478	\$0	\$1,575,930	\$189,365	\$527.09	89.3%
Mar-15	2,626	\$1,757,245	\$1,538,733	\$494,935	\$184,634	\$0	\$2,218,303	-\$461,057	\$774.44	126.2%
Apr-15	2,616	\$1,750,007	\$774,435	\$475,515	\$183,931	\$0	\$1,433,881	\$316,126	\$477.81	81.9%
May-15	2,592	\$1,738,857	\$1,515,323	\$462,129	\$182,244	\$0	\$2,159,696	-\$420,839	\$762.91	124.2%
Jun-15	2,599	\$1,742,166	\$999,569	\$537,511	\$182,736	\$0	\$1,719,816	\$22,350	\$591.41	98.7%
Jul-15	2,649	\$1,815,949	\$869,938	\$558,325	\$186,359	\$0	\$1,614,622	\$201,327	\$539.17	88.9%
Aug-15	2,670	\$1,825,390	\$1,093,203	\$581,350	\$187,834	\$0	\$1,862,386	-\$36,996	\$627.17	102.0%
Sep-15	2,651	\$1,814,659	\$1,362,749	\$491,379	\$186,498	\$0	\$2,040,625	-\$225,966	\$699.41	112.5%
Oct-15	2,643	\$1,808,204	\$1,141,364	\$606,968	\$185,933	\$0	\$1,934,265	-\$126,061	\$661.50	107.0%
Nov-15	2,638	\$1,804,678	\$1,142,079	\$493,556	\$185,580	\$0	\$1,821,214	-\$16,536	\$620.03	100.9%
Dec-15	2,654	\$1,811,652	\$1,409,025	\$545,262	\$186,703	\$0	\$2,140,990	-\$329,338	\$736.36	118.2%
Jan-16	2,690	\$1,914,485	\$1,062,073	\$490,627	\$173,742	\$0	\$1,726,442	\$188,043	\$577.21	90.2%
Feb-16	2,692	\$1,909,087	\$1,028,097	\$613,643	\$173,869	\$0	\$1,815,609	\$93,478	\$609.86	95.1%
Mar-16	2,693	\$1,909,124	\$1,529,475	\$595,644	\$173,931	\$0	\$2,299,050	-\$389,926	\$789.13	120.4%
Apr-16	2,730	\$1,928,979	\$1,278,956	\$504,600	\$176,320	\$0	\$1,959,875	-\$30,896	\$653.32	101.6%
May-16	2,720	\$1,925,282	\$1,293,399	\$580,692	\$175,674	\$0	\$2,049,765	-\$124,482	\$689.00	106.5%
Jun-16	2,720	\$1,921,491	\$1,096,943	\$519,503	\$175,672	\$0	\$1,792,118	\$129,373	\$594.28	93.3%
Jul-16	2,735	\$1,934,082	\$957,986	\$506,558	\$176,644	\$0	\$1,641,188	\$292,893	\$535.48	84.9%
Aug-16	2,735	\$1,935,714	\$981,781	\$637,094	\$176,646	\$0	\$1,795,522	\$140,192	\$591.91	92.8%
Sep-16	2,728	\$1,925,079	\$782,238	\$501,415	\$176,196	\$0	\$1,459,850	\$465,229	\$470.55	75.8%
Oct-16	2,721	\$1,920,538	\$1,571,744	\$543,160	\$175,747	\$0	\$2,290,650	-\$370,112	\$777.25	119.3%
Nov-16	2,738	\$1,929,212	\$1,781,402	\$517,132	\$176,844	\$0	\$2,475,378	-\$546,165	\$839.49	128.3%
Dec-16	2,737	\$1,926,358	\$1,239,352	\$535,650	\$176,777	\$19,394	\$1,932,386	-\$6,027	\$641.44	100.3%
Jan-17	3,049	\$2,408,045	\$1,167,779	\$658,355	\$201,852	\$0	\$2,027,986	\$380,059	\$598.93	84.2%
Feb-17	3,040	\$2,404,910	\$1,173,087	\$611,471	\$201,257	\$0	\$1,985,815	\$419,096	\$587.03	82.6%
Mar-17	3,051	\$2,409,004	\$1,139,347	\$651,192	\$201,977	\$0	\$1,992,516	\$416,488	\$586.87	82.7%
Apr-17	3,024	\$2,381,103	\$1,441,495	\$580,274	\$200,190	\$0	\$2,221,959	\$159,144	\$668.57	93.3%
May-17	3,011	\$2,368,076	\$1,628,318	\$610,381	\$199,332	\$0	\$2,438,031	-\$69,955	\$743.51	103.0%
Jun-17	3,016	\$2,375,163	\$2,038,616	\$702,737	\$199,665	\$0	\$2,941,018	-\$565,855	\$908.94	123.8%
2015	2,634	\$21,395,949	\$13,739,706	\$6,143,677	\$2,222,984	\$0	\$22,106,367	-\$710,418	\$629.06	103.3%
2016	2,720	\$23,079,432	\$14,603,446	\$6,545,718	\$2,108,061	\$19,394	\$23,237,832	-\$158,400	\$647.38	100.7%
2017 YTD	3,032	\$14,346,302	\$8,588,642	\$3,814,411	\$1,204,272	\$0	\$13,607,325	\$738,977	\$681.82	94.8%
Current 12 Months	2,882	\$25,917,285	\$15,903,145	\$7,055,420	\$2,263,127	\$19,394	\$25,202,298	\$714,987	\$663.27	97.2%

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

Notes:

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

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





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

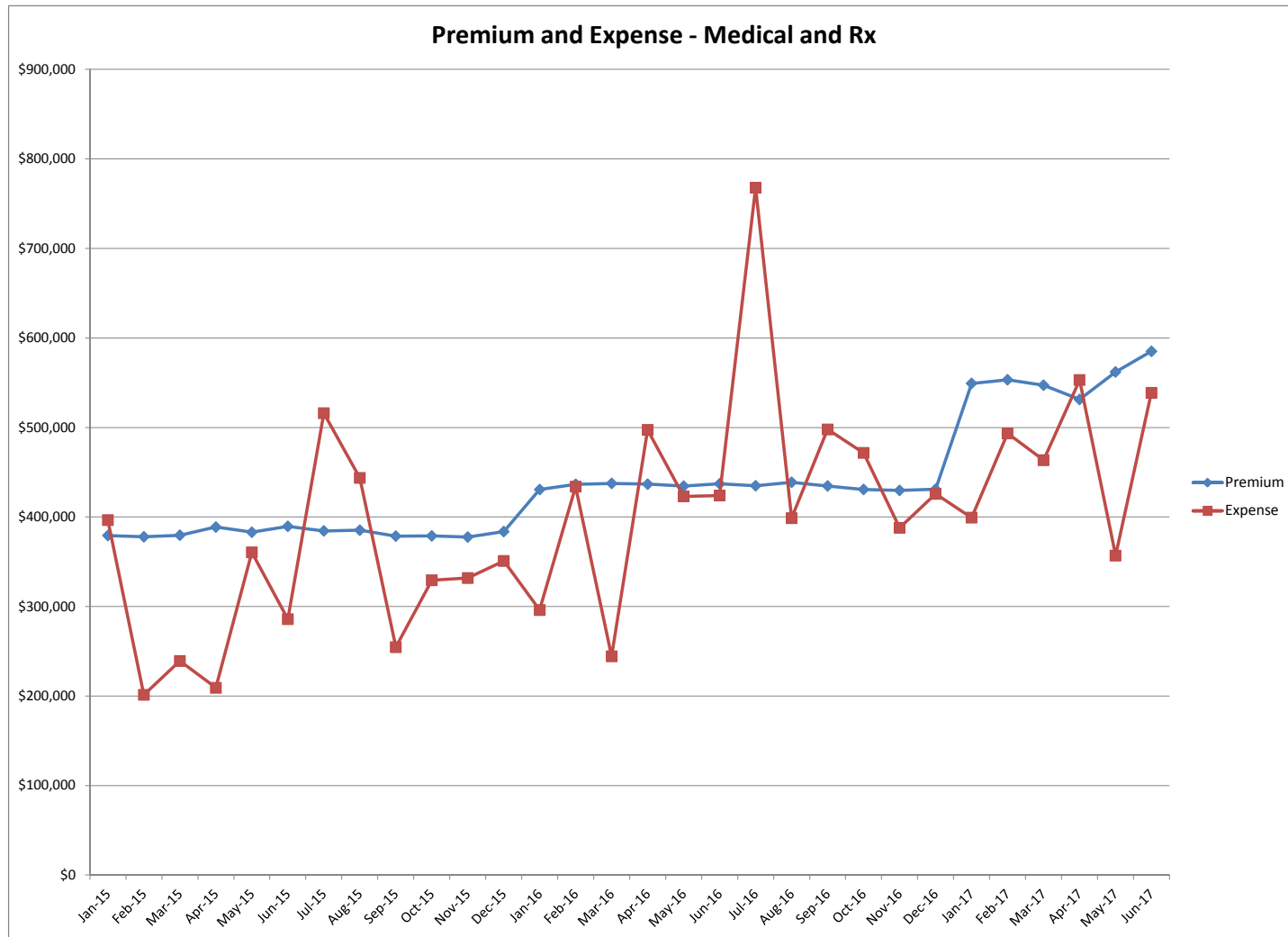
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	608	\$379,321	\$299,930	\$53,812	\$42,754	\$0	\$396,496	-\$17,176	\$581.81	104.5%
Feb-15	606	\$377,830	\$129,367	\$29,310	\$42,616	\$0	\$201,293	\$176,537	\$261.84	53.3%
Mar-15	611	\$379,647	\$148,883	\$47,256	\$42,965	\$0	\$239,104	\$140,543	\$321.01	63.0%
Apr-15	625	\$388,736	\$106,187	\$58,999	\$43,950	\$0	\$209,136	\$179,601	\$264.30	53.8%
May-15	616	\$382,951	\$232,413	\$84,757	\$43,315	\$0	\$360,485	\$22,466	\$514.89	94.1%
Jun-15	632	\$389,567	\$170,009	\$71,395	\$44,440	\$0	\$285,844	\$103,723	\$381.97	73.4%
Jul-15	623	\$384,473	\$364,822	\$107,322	\$43,807	\$0	\$515,951	-\$131,478	\$757.86	134.2%
Aug-15	623	\$385,235	\$315,819	\$83,989	\$43,807	\$0	\$443,615	-\$58,380	\$641.75	115.2%
Sep-15	613	\$378,666	\$114,581	\$96,851	\$43,104	\$0	\$254,536	\$124,130	\$344.91	67.2%
Oct-15	617	\$378,839	\$173,725	\$112,213	\$43,387	\$0	\$329,325	\$49,514	\$463.43	86.9%
Nov-15	614	\$377,592	\$193,138	\$95,476	\$43,176	\$0	\$331,790	\$45,801	\$470.06	87.9%
Dec-15	625	\$383,686	\$205,394	\$101,539	\$43,950	\$0	\$350,883	\$32,803	\$491.09	91.5%
Jan-16	676	\$430,642	\$190,383	\$61,983	\$43,644	\$0	\$296,010	\$134,632	\$373.32	68.7%
Feb-16	683	\$436,510	\$349,360	\$40,463	\$44,094	\$0	\$433,917	\$2,594	\$570.75	99.4%
Mar-16	688	\$437,498	\$135,438	\$64,474	\$44,418	\$0	\$244,330	\$193,167	\$290.57	55.8%
Apr-16	691	\$436,654	\$354,707	\$97,956	\$44,612	\$0	\$497,275	-\$60,621	\$655.08	113.9%
May-16	690	\$434,484	\$287,038	\$91,436	\$44,548	\$0	\$423,022	\$11,463	\$548.51	97.4%
Jun-16	696	\$437,103	\$267,019	\$112,039	\$44,935	\$0	\$423,993	\$13,110	\$544.62	97.0%
Jul-16	695	\$434,872	\$589,834	\$133,113	\$44,870	\$0	\$767,817	-\$332,945	\$1,040.21	176.6%
Aug-16	701	\$438,774	\$268,305	\$85,119	\$45,258	\$0	\$398,682	\$40,093	\$504.17	90.9%
Sep-16	693	\$434,676	\$305,698	\$147,318	\$44,741	\$0	\$497,757	-\$63,081	\$653.70	114.5%
Oct-16	689	\$430,769	\$319,235	\$107,873	\$44,483	\$0	\$471,591	-\$40,821	\$619.90	109.5%
Nov-16	684	\$429,706	\$241,053	\$102,655	\$44,160	\$0	\$387,868	\$41,838	\$502.50	90.3%
Dec-16	687	\$430,916	\$232,661	\$148,781	\$44,354	\$0	\$425,796	\$5,120	\$555.23	98.8%
Jan-17	784	\$549,235	\$301,349	\$46,039	\$51,885	\$0	\$399,273	\$149,962	\$443.10	72.7%
Feb-17	789	\$553,287	\$390,105	\$50,974	\$52,216	\$0	\$493,295	\$59,992	\$559.04	89.2%
Mar-17	780	\$547,213	\$291,483	\$120,354	\$51,623	\$0	\$463,460	\$83,754	\$528.00	84.7%
Apr-17	757	\$531,254	\$418,163	\$84,758	\$50,101	\$0	\$553,022	-\$21,768	\$664.36	104.1%
May-17	804	\$562,043	\$185,635	\$118,011	\$53,211	\$0	\$356,857	\$205,187	\$377.67	63.5%
Jun-17	838	\$585,036	\$341,389	\$141,811	\$55,460	\$0	\$538,660	\$46,376	\$576.61	92.1%
2015	618	\$4,586,543	\$2,454,268	\$942,919	\$521,272	\$0	\$3,918,459	\$668,084	\$458.27	85.4%
2016	689	\$5,212,607	\$3,540,731	\$1,193,210	\$534,116	\$0	\$5,268,057	-\$55,451	\$572.22	101.1%
2017 YTD	792	\$3,328,069	\$1,928,124	\$561,947	\$314,496	\$0	\$2,804,567	\$523,502	\$524.00	84.3%
Current 12 Months	742	\$5,927,784	\$3,884,910	\$1,286,806	\$582,362	\$0	\$5,754,078	\$173,706	\$581.03	97.1%

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

Notes:

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

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





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

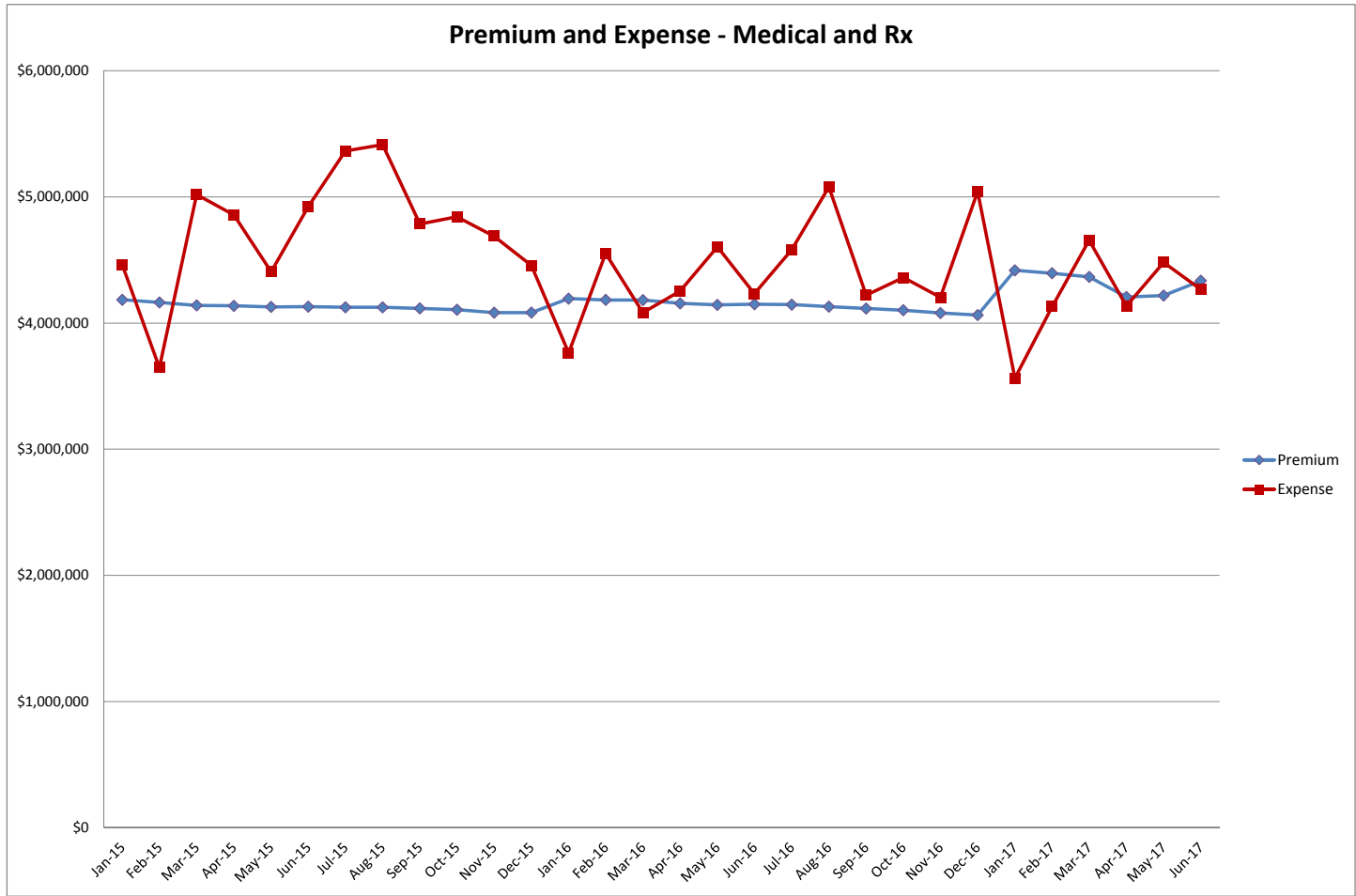
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	5,012	\$4,184,793	\$2,007,569	\$1,169,476	\$844,873	\$438,139	\$0	\$4,460,057	-\$275,263	\$802.46	106.6%
Feb-15	4,981	\$4,163,779	\$1,316,160	\$1,162,249	\$733,346	\$435,434	\$0	\$3,647,189	\$516,590	\$644.80	87.6%
Mar-15	4,975	\$4,140,661	\$2,474,812	\$1,157,575	\$951,471	\$434,770	\$0	\$5,018,629	-\$877,968	\$921.38	121.2%
Apr-15	4,960	\$4,136,581	\$2,176,560	\$1,156,466	\$1,091,891	\$433,211	\$0	\$4,858,129	-\$721,548	\$892.12	117.4%
May-15	4,952	\$4,128,643	\$1,910,153	\$1,146,367	\$917,720	\$432,548	\$0	\$4,406,788	-\$278,146	\$802.55	106.7%
Jun-15	4,969	\$4,130,429	\$2,368,126	\$1,143,603	\$976,575	\$433,783	\$0	\$4,922,087	-\$791,658	\$903.26	119.2%
Jul-15	4,958	\$4,125,419	\$2,715,083	\$1,143,603	\$1,074,416	\$432,889	\$0	\$5,365,991	-\$1,240,572	\$994.98	130.1%
Aug-15	4,967	\$4,125,066	\$2,792,516	\$1,143,547	\$1,044,204	\$433,602	\$0	\$5,413,869	-\$1,288,804	\$1,002.67	131.2%
Sep-15	4,954	\$4,116,648	\$2,081,201	\$1,140,044	\$1,132,773	\$432,729	\$0	\$4,786,747	-\$670,099	\$878.89	116.3%
Oct-15	4,944	\$4,105,797	\$2,234,050	\$1,135,306	\$1,082,728	\$431,824	\$40,851	\$4,843,057	-\$737,260	\$892.24	118.0%
Nov-15	4,919	\$4,082,872	\$2,190,324	\$1,137,968	\$933,806	\$429,541	\$2,558	\$4,689,081	-\$606,209	\$865.94	114.8%
Dec-15	4,933	\$4,083,684	\$1,975,445	\$1,045,364	\$1,028,424	\$430,566	\$21,796	\$4,458,003	-\$374,319	\$816.43	109.2%
Jan-16	4,504	\$4,194,043	\$1,446,667	\$1,021,945	\$926,517	\$368,464	\$0	\$3,763,592	\$430,451	\$753.80	89.7%
Feb-16	4,508	\$4,184,176	\$2,221,051	\$1,017,540	\$944,596	\$368,637	\$0	\$4,551,824	-\$367,648	\$927.95	108.8%
Mar-16	4,512	\$4,182,489	\$1,648,255	\$1,015,312	\$1,049,494	\$368,874	\$0	\$4,081,935	\$100,553	\$822.93	97.6%
Apr-16	4,483	\$4,156,205	\$1,917,726	\$1,010,602	\$958,515	\$366,494	\$0	\$4,253,338	-\$97,133	\$867.02	102.3%
May-16	4,472	\$4,144,419	\$2,268,740	\$1,009,640	\$960,052	\$365,615	\$0	\$4,604,047	-\$459,628	\$947.77	111.1%
Jun-16	4,485	\$4,149,744	\$1,849,109	\$1,018,022	\$998,545	\$366,687	\$0	\$4,232,363	-\$82,619	\$861.91	102.0%
Jul-16	4,491	\$4,146,170	\$2,142,910	\$1,045,525	\$1,024,403	\$367,010	\$0	\$4,579,848	-\$433,678	\$938.06	110.5%
Aug-16	4,477	\$4,130,508	\$2,731,921	\$1,044,181	\$1,011,610	\$365,725	\$75,525	\$5,077,914	-\$947,405	\$1,052.53	122.9%
Sep-16	4,463	\$4,115,418	\$1,911,978	\$1,039,134	\$905,528	\$364,779	\$0	\$4,221,419	-\$106,001	\$864.14	102.6%
Oct-16	4,447	\$4,102,476	\$2,053,161	\$1,037,260	\$907,234	\$363,429	\$0	\$4,361,085	-\$258,609	\$898.96	106.3%
Nov-16	4,416	\$4,079,856	\$1,919,180	\$1,034,489	\$935,145	\$360,898	\$45,491	\$4,204,221	-\$124,365	\$870.32	103.0%
Dec-16	4,403	\$4,063,662	\$3,472,761	\$995,672	\$941,679	\$359,742	\$727,077	\$5,042,776	-\$979,114	\$1,063.60	124.1%
Jan-17	4,217	\$4,418,172	\$1,323,742	\$943,781	\$947,744	\$348,074	\$0	\$3,563,341	\$854,830	\$762.45	80.7%
Feb-17	4,204	\$4,395,734	\$1,975,135	\$939,983	\$869,746	\$346,812	\$0	\$4,131,676	\$264,057	\$900.30	94.0%
Mar-17	4,176	\$4,366,453	\$2,266,845	\$935,255	\$1,109,568	\$344,493	\$0	\$4,656,161	-\$289,708	\$1,032.49	106.6%
Apr-17	4,022	\$4,207,039	\$1,938,565	\$926,167	\$939,788	\$331,911	\$0	\$4,136,430	\$70,609	\$945.93	98.3%
May-17	4,046	\$4,218,545	\$2,134,703	\$925,137	\$1,087,642	\$333,584	\$0	\$4,481,065	-\$262,520	\$1,025.08	106.2%
Jun-17	4,169	\$4,336,268	\$1,841,158	\$920,448	\$1,162,113	\$343,374	\$0	\$4,267,092	\$69,175	\$941.17	98.4%
2015	4,960	\$49,524,371	\$26,241,999	\$13,681,568	\$11,812,227	\$5,199,036	\$65,205	\$56,869,626	-\$7,345,255	\$868.06	114.8%
2016	4,472	\$49,649,165	\$25,583,459	\$12,289,322	\$11,563,318	\$4,386,355	\$848,093	\$52,974,360	-\$3,325,196	\$905.46	106.7%
2017 YTD	4,139	\$25,942,210	\$11,480,147	\$5,590,771	\$6,116,601	\$2,048,248	\$0	\$25,235,766	\$706,444	\$933.70	97.3%
Current 12 Months	4,294	\$50,580,300	\$25,712,058	\$11,787,032	\$11,842,199	\$4,229,832	\$848,093	\$52,723,028	-\$2,142,729	\$941.05	104.2%

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

Notes:

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

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





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

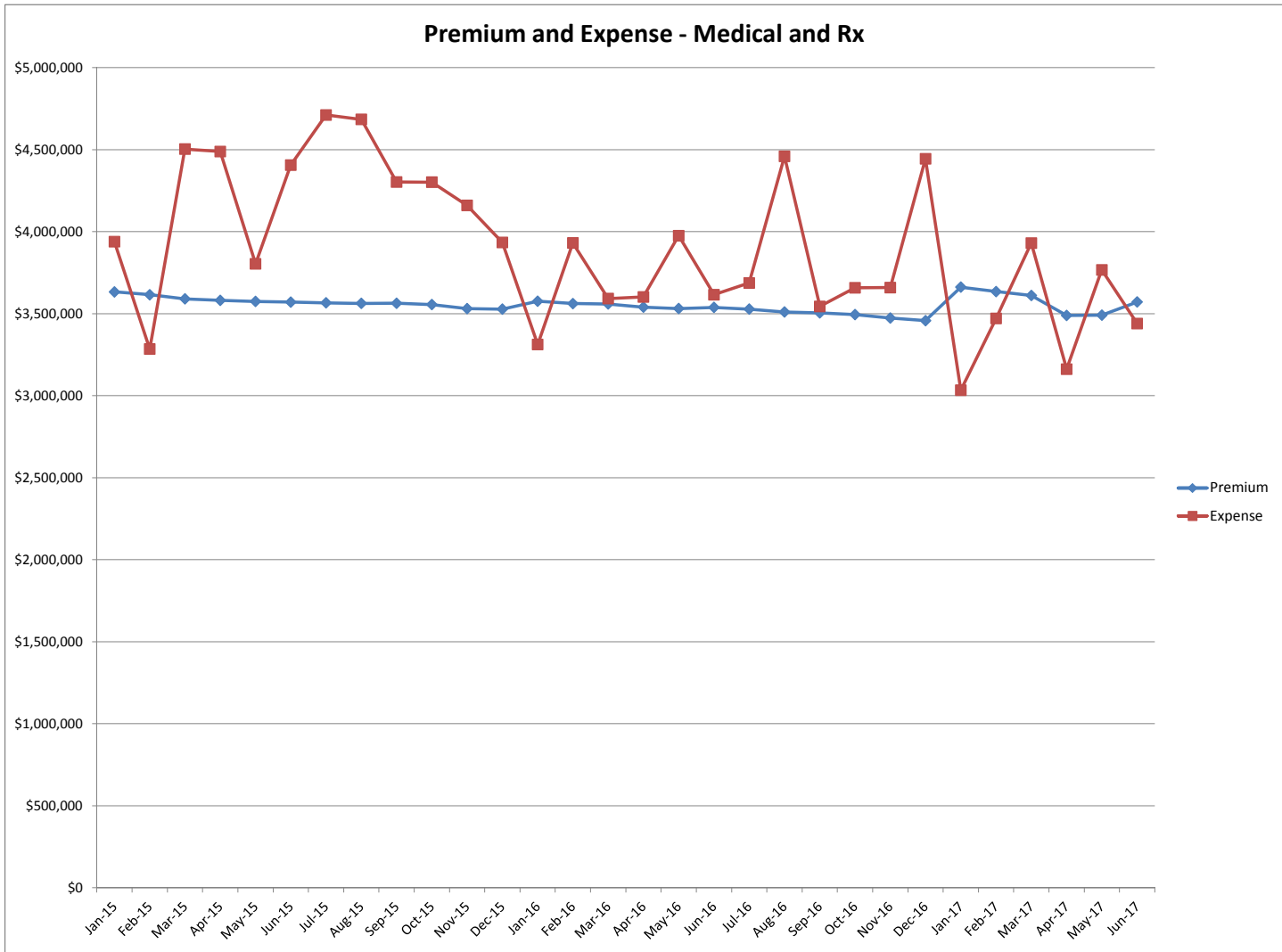
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	4,249	\$3,632,901	\$1,655,019	\$1,169,476	\$730,274	\$384,492	\$0	\$3,939,261	-\$306,360	\$836.61	108.4%
Feb-15	4,223	\$3,615,615	\$1,084,188	\$1,162,249	\$656,329	\$382,139	\$0	\$3,284,906	\$330,709	\$687.37	90.9%
Mar-15	4,211	\$3,590,753	\$2,130,678	\$1,157,575	\$834,721	\$381,053	\$0	\$4,504,027	-\$913,274	\$979.10	125.4%
Apr-15	4,186	\$3,581,448	\$1,963,156	\$1,156,466	\$990,368	\$378,791	\$0	\$4,488,781	-\$907,333	\$981.84	125.3%
May-15	4,181	\$3,575,071	\$1,498,334	\$1,146,367	\$781,199	\$378,339	\$0	\$3,804,239	-\$229,168	\$819.40	106.4%
Jun-15	4,183	\$3,570,802	\$2,059,216	\$1,143,603	\$824,856	\$378,520	\$0	\$4,406,194	-\$835,392	\$962.87	123.4%
Jul-15	4,177	\$3,566,656	\$2,286,983	\$1,143,603	\$902,914	\$377,977	\$0	\$4,711,476	-\$1,144,820	\$1,037.47	132.1%
Aug-15	4,181	\$3,563,266	\$2,283,087	\$1,143,547	\$879,970	\$378,339	\$0	\$4,684,943	-\$1,121,677	\$1,030.04	131.5%
Sep-15	4,183	\$3,563,699	\$1,817,249	\$1,140,044	\$967,217	\$378,520	\$0	\$4,303,031	-\$739,332	\$938.20	120.7%
Oct-15	4,173	\$3,555,987	\$1,933,518	\$1,135,306	\$896,694	\$377,615	\$40,851	\$4,302,282	-\$746,295	\$940.49	121.0%
Nov-15	4,147	\$3,531,150	\$1,879,346	\$1,137,968	\$770,524	\$375,262	\$2,558	\$4,160,542	-\$629,391	\$912.78	117.8%
Dec-15	4,149	\$3,528,221	\$1,668,108	\$1,045,364	\$867,367	\$375,443	\$21,796	\$3,934,485	-\$406,264	\$857.81	111.5%
Jan-16	3,670	\$3,576,244	\$1,162,022	\$1,021,945	\$813,948	\$314,629	\$0	\$3,312,544	\$263,700	\$816.87	92.6%
Feb-16	3,666	\$3,561,693	\$1,769,284	\$1,017,540	\$830,366	\$314,286	\$0	\$3,931,476	-\$369,784	\$986.69	110.4%
Mar-16	3,665	\$3,559,805	\$1,336,202	\$1,015,312	\$926,710	\$314,200	\$0	\$3,592,424	-\$32,620	\$894.47	100.9%
Apr-16	3,641	\$3,540,178	\$1,479,458	\$1,010,602	\$799,967	\$312,143	\$0	\$3,602,170	-\$61,993	\$903.61	101.8%
May-16	3,633	\$3,531,764	\$1,853,559	\$1,009,640	\$800,884	\$311,457	\$0	\$3,975,540	-\$443,776	\$1,008.56	112.6%
Jun-16	3,644	\$3,538,657	\$1,459,858	\$1,018,022	\$825,450	\$312,400	\$0	\$3,615,730	-\$77,073	\$906.51	102.2%
Jul-16	3,641	\$3,528,478	\$1,493,340	\$1,045,525	\$836,246	\$312,143	\$0	\$3,687,254	-\$158,776	\$926.97	104.5%
Aug-16	3,623	\$3,510,818	\$2,327,662	\$1,044,181	\$852,765	\$310,600	\$75,525	\$4,459,684	-\$948,866	\$1,145.21	127.0%
Sep-16	3,621	\$3,505,311	\$1,485,167	\$1,039,134	\$709,564	\$310,428	\$0	\$3,544,294	-\$38,982	\$893.09	101.1%
Oct-16	3,606	\$3,494,850	\$1,557,642	\$1,037,260	\$753,983	\$309,142	\$0	\$3,658,027	-\$163,178	\$928.70	104.7%
Nov-16	3,581	\$3,473,820	\$1,595,231	\$1,034,489	\$767,925	\$306,999	\$45,491	\$3,659,153	-\$185,333	\$936.09	105.3%
Dec-16	3,566	\$3,457,726	\$3,122,906	\$995,672	\$747,347	\$305,713	\$727,077	\$4,444,560	-\$986,834	\$1,160.64	128.5%
Jan-17	3,261	\$3,662,440	\$953,124	\$943,781	\$852,019	\$284,816	\$0	\$3,033,740	\$628,700	\$842.97	82.8%
Feb-17	3,242	\$3,634,968	\$1,495,166	\$939,983	\$752,976	\$283,156	\$0	\$3,471,281	\$163,687	\$983.38	95.5%
Mar-17	3,220	\$3,611,288	\$1,793,588	\$935,255	\$920,529	\$281,235	\$0	\$3,930,607	-\$319,318	\$1,133.35	108.8%
Apr-17	3,107	\$3,489,598	\$1,152,900	\$926,167	\$811,501	\$271,365	\$0	\$3,161,933	\$327,664	\$930.34	90.6%
May-17	3,111	\$3,491,293	\$1,670,467	\$925,137	\$899,619	\$271,715	\$0	\$3,766,937	-\$275,644	\$1,123.50	107.9%
Jun-17	3,189	\$3,571,890	\$1,276,006	\$920,448	\$965,026	\$278,527	\$0	\$3,440,007	\$131,884	\$991.37	96.3%
2015	4,187	\$42,875,569	\$22,258,882	\$13,681,568	\$10,102,432	\$4,546,489	\$65,205	\$50,524,166	-\$7,648,597	\$915.11	117.8%
2016	3,630	\$42,279,343	\$20,642,331	\$12,289,322	\$9,665,156	\$3,734,142	\$848,093	\$45,482,858	-\$3,203,514	\$958.48	107.6%
2017 YTD	3,188	\$21,461,478	\$8,341,250	\$5,590,771	\$5,201,670	\$1,670,814	\$0	\$20,804,505	\$656,973	\$1,000.19	96.9%
Current 12 Months	3,397	\$42,432,481	\$19,923,198	\$11,787,032	\$9,869,500	\$3,525,840	\$848,093	\$44,257,477	-\$1,824,996	\$999.11	104.3%

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

Notes:

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

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





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

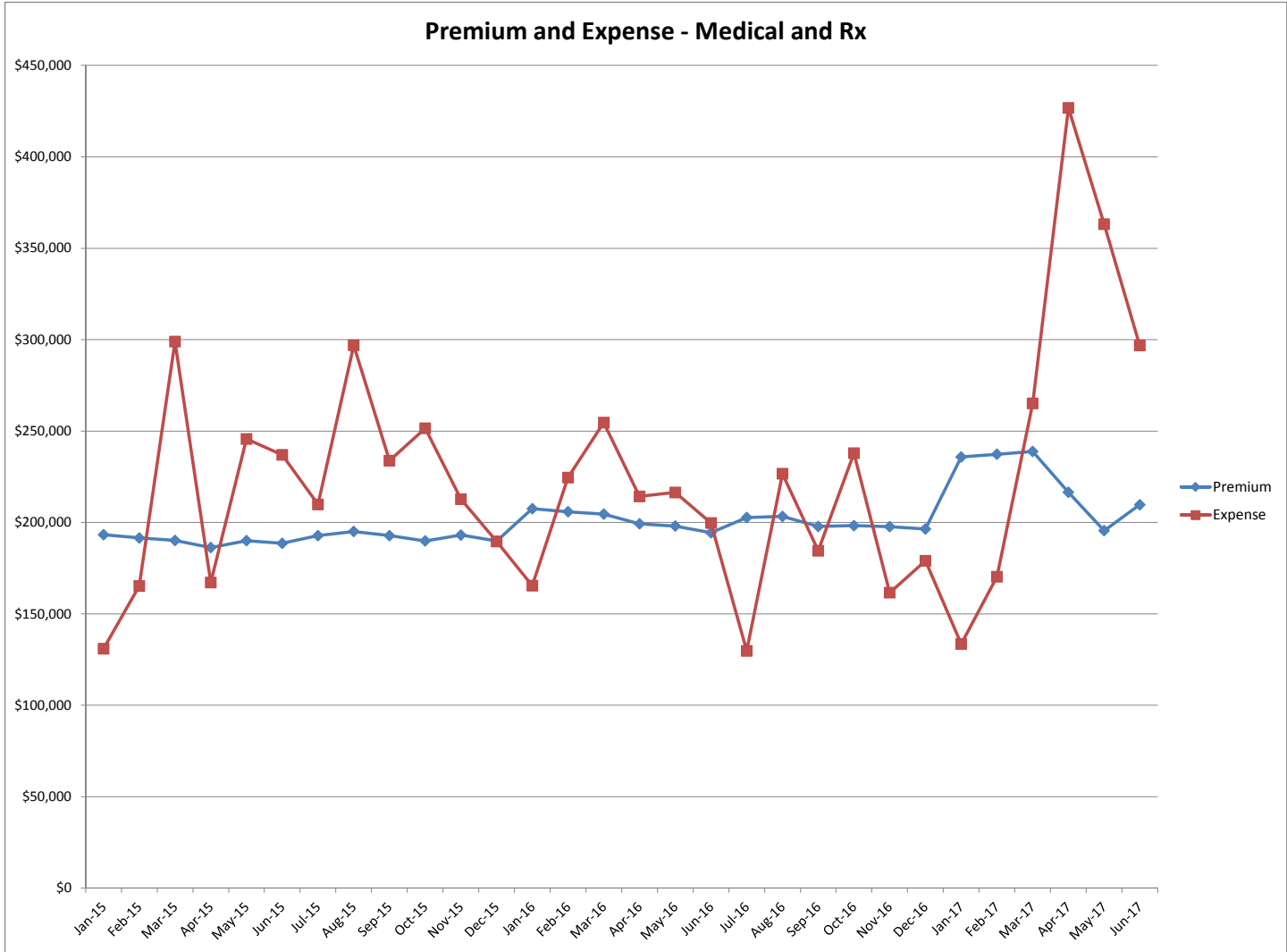
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	191	\$193,307	\$56,401	\$61,100	\$13,429	\$0	\$130,930	\$62,377	\$615.19	67.7%
Feb-15	189	\$191,513	\$104,258	\$47,706	\$13,289	\$0	\$165,253	\$26,260	\$804.04	86.3%
Mar-15	189	\$190,160	\$216,160	\$69,495	\$13,289	\$0	\$298,943	-\$108,784	\$1,511.40	157.2%
Apr-15	185	\$186,296	\$111,003	\$43,147	\$13,007	\$0	\$167,157	\$19,139	\$833.24	89.7%
May-15	190	\$190,078	\$179,929	\$52,386	\$13,359	\$0	\$245,674	-\$55,596	\$1,222.71	129.2%
Jun-15	187	\$188,578	\$141,924	\$81,908	\$13,148	\$0	\$236,980	-\$48,402	\$1,196.96	125.7%
Jul-15	191	\$192,808	\$132,101	\$64,334	\$13,429	\$0	\$209,865	-\$17,057	\$1,028.46	108.8%
Aug-15	196	\$195,082	\$201,043	\$82,078	\$13,781	\$0	\$296,902	-\$101,820	\$1,444.49	152.2%
Sep-15	191	\$192,801	\$151,656	\$68,704	\$13,429	\$0	\$233,789	-\$40,989	\$1,153.72	121.3%
Oct-15	188	\$189,930	\$161,689	\$76,619	\$13,218	\$0	\$251,526	-\$61,596	\$1,267.60	132.4%
Nov-15	192	\$193,090	\$130,673	\$68,560	\$13,500	\$0	\$212,733	-\$19,643	\$1,037.67	110.2%
Dec-15	191	\$189,796	\$116,642	\$59,549	\$13,429	\$0	\$189,620	\$176	\$922.46	99.9%
Jan-16	194	\$207,541	\$101,618	\$51,295	\$12,523	\$0	\$165,436	\$42,105	\$788.21	79.7%
Feb-16	194	\$205,894	\$138,259	\$73,767	\$12,523	\$0	\$224,548	-\$18,654	\$1,092.92	109.1%
Mar-16	193	\$204,586	\$183,848	\$58,310	\$12,458	\$0	\$254,616	-\$50,031	\$1,254.70	124.5%
Apr-16	186	\$199,265	\$140,415	\$61,828	\$12,006	\$0	\$214,250	-\$14,984	\$1,087.33	107.5%
May-16	184	\$198,062	\$135,367	\$69,140	\$11,877	\$0	\$216,384	-\$18,322	\$1,111.45	109.3%
Jun-16	181	\$194,369	\$126,150	\$61,863	\$11,684	\$0	\$199,696	-\$5,328	\$1,038.74	102.7%
Jul-16	190	\$202,712	\$60,724	\$56,757	\$12,265	\$0	\$129,746	\$72,966	\$618.32	64.0%
Aug-16	191	\$203,294	\$139,063	\$75,277	\$12,329	\$0	\$226,669	-\$23,375	\$1,122.20	111.5%
Sep-16	187	\$197,808	\$122,052	\$50,396	\$12,071	\$0	\$184,519	\$13,289	\$922.18	93.3%
Oct-16	189	\$198,250	\$178,663	\$47,042	\$12,200	\$0	\$237,904	-\$39,654	\$1,194.20	120.0%
Nov-16	188	\$197,723	\$83,197	\$66,277	\$12,135	\$0	\$161,609	\$36,114	\$795.07	81.7%
Dec-16	187	\$196,414	\$119,597	\$47,371	\$12,071	\$0	\$179,038	\$17,375	\$892.87	91.2%
Jan-17	214	\$235,804	\$69,640	\$49,735	\$14,160	\$0	\$133,535	\$102,268	\$557.83	56.6%
Feb-17	216	\$237,336	\$90,222	\$65,802	\$14,293	\$0	\$170,316	\$67,019	\$722.33	71.8%
Mar-17	220	\$238,848	\$181,844	\$68,720	\$14,557	\$0	\$265,121	-\$26,274	\$1,138.93	111.0%
Apr-17	201	\$216,533	\$368,860	\$44,582	\$13,300	\$0	\$426,742	-\$210,210	\$2,056.93	197.1%
May-17	174	\$195,554	\$280,427	\$71,203	\$11,514	\$0	\$363,144	-\$167,590	\$2,020.86	185.7%
Jun-17	185	\$209,687	\$228,069	\$56,514	\$12,241	\$0	\$296,825	-\$87,138	\$1,538.29	141.6%
2015	190	\$2,293,437	\$1,703,479	\$775,586	\$160,307	\$0	\$2,639,372	-\$345,935	\$1,087.31	115.1%
2016	189	\$2,405,918	\$1,528,953	\$719,323	\$146,141	\$0	\$2,394,417	\$11,501	\$993.05	99.5%
2017 YTD	202	\$1,333,760	\$1,219,062	\$356,556	\$80,066	\$0	\$1,655,684	-\$321,923	\$1,302.16	124.1%
Current 12 Months	195	\$2,529,962	\$1,922,358	\$699,675	\$153,136	\$0	\$2,775,170	-\$245,208	\$1,119.57	109.7%

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/HIDHP = \$450,000.

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





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

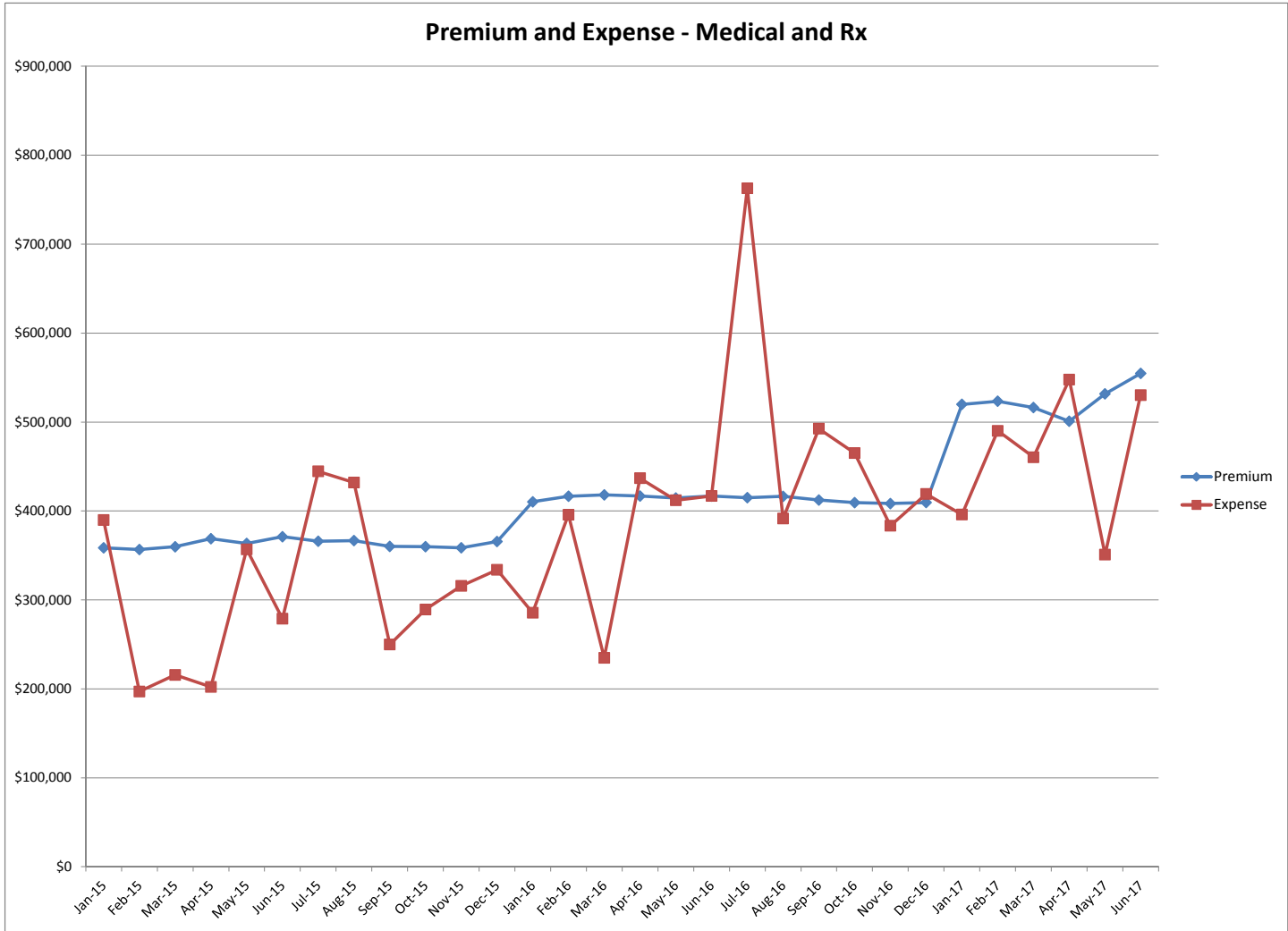
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	572	\$358,585	\$296,149	\$53,499	\$40,217	\$0	\$389,865	-\$31,280	\$611.27	108.7%
Feb-15	569	\$356,652	\$127,714	\$29,310	\$40,006	\$0	\$197,030	\$159,622	\$275.96	55.2%
Mar-15	575	\$359,748	\$127,974	\$47,256	\$40,428	\$0	\$215,658	\$144,090	\$304.75	59.9%
Apr-15	589	\$368,838	\$102,401	\$58,377	\$41,413	\$0	\$202,191	\$166,647	\$272.97	54.8%
May-15	581	\$363,494	\$231,890	\$84,135	\$40,850	\$0	\$356,875	\$6,619	\$543.93	98.2%
Jun-15	599	\$371,049	\$166,986	\$69,811	\$42,116	\$0	\$278,913	\$92,136	\$395.32	75.2%
Jul-15	590	\$365,955	\$295,999	\$107,168	\$41,483	\$0	\$444,650	-\$78,695	\$683.33	121.5%
Aug-15	590	\$366,718	\$308,386	\$82,156	\$41,483	\$0	\$432,025	-\$65,307	\$661.94	117.8%
Sep-15	580	\$360,149	\$112,296	\$96,851	\$40,780	\$0	\$249,927	\$110,222	\$360.60	69.4%
Oct-15	583	\$359,880	\$138,843	\$109,415	\$40,991	\$0	\$289,249	\$70,631	\$425.83	80.4%
Nov-15	580	\$358,632	\$180,305	\$94,722	\$40,780	\$0	\$315,807	\$42,825	\$474.18	88.1%
Dec-15	593	\$365,666	\$190,695	\$101,509	\$41,694	\$0	\$333,898	\$31,768	\$492.76	91.3%
Jan-16	640	\$410,258	\$183,027	\$61,273	\$41,312	\$0	\$285,612	\$124,646	\$381.72	69.6%
Feb-16	648	\$416,589	\$313,508	\$40,463	\$41,828	\$0	\$395,799	\$20,790	\$546.25	95.0%
Mar-16	654	\$418,099	\$128,205	\$64,474	\$42,216	\$0	\$234,895	\$183,204	\$294.62	56.2%
Apr-16	656	\$416,762	\$297,853	\$96,720	\$42,345	\$0	\$436,918	-\$20,155	\$601.48	104.8%
May-16	655	\$414,592	\$279,814	\$90,028	\$42,280	\$0	\$412,122	\$2,470	\$564.64	99.4%
Jun-16	660	\$416,718	\$263,101	\$111,232	\$42,603	\$0	\$416,936	-\$218	\$567.17	100.1%
Jul-16	660	\$414,980	\$588,846	\$131,399	\$42,603	\$0	\$762,848	-\$347,868	\$1,091.28	183.8%
Aug-16	663	\$416,396	\$265,196	\$83,568	\$42,797	\$0	\$391,561	\$24,836	\$526.04	94.0%
Sep-16	655	\$412,298	\$304,759	\$145,567	\$42,280	\$0	\$492,606	-\$80,308	\$687.52	119.5%
Oct-16	652	\$409,376	\$316,856	\$106,210	\$42,087	\$0	\$465,153	-\$55,777	\$648.87	113.6%
Nov-16	647	\$408,313	\$240,752	\$100,943	\$41,764	\$0	\$383,459	\$24,854	\$528.12	93.9%
Dec-16	650	\$409,523	\$230,258	\$146,962	\$41,958	\$0	\$419,178	-\$9,655	\$580.34	102.4%
Jan-17	742	\$519,928	\$300,978	\$45,990	\$49,098	\$0	\$396,066	\$123,862	\$467.61	76.2%
Feb-17	746	\$523,429	\$389,747	\$50,969	\$49,363	\$0	\$490,079	\$33,351	\$590.77	93.6%
Mar-17	736	\$516,317	\$291,413	\$120,319	\$48,701	\$0	\$460,433	\$55,884	\$559.42	89.2%
Apr-17	714	\$500,909	\$416,805	\$83,704	\$47,245	\$0	\$547,754	-\$46,846	\$700.99	109.4%
May-17	761	\$531,698	\$183,809	\$116,820	\$50,355	\$0	\$350,984	\$180,714	\$395.04	66.0%
Jun-17	795	\$554,691	\$337,083	\$140,573	\$52,605	\$0	\$530,261	\$24,430	\$600.83	95.6%
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	749	\$3,146,972	\$1,919,835	\$558,375	\$297,368	\$0	\$2,775,578	\$371,394	\$551.45	88.2%
Current 12 Months	702	\$5,617,857	\$3,866,502	\$1,273,024	\$550,856	\$0	\$5,690,382	-\$72,524	\$610.32	101.3%

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

Notes:

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

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





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

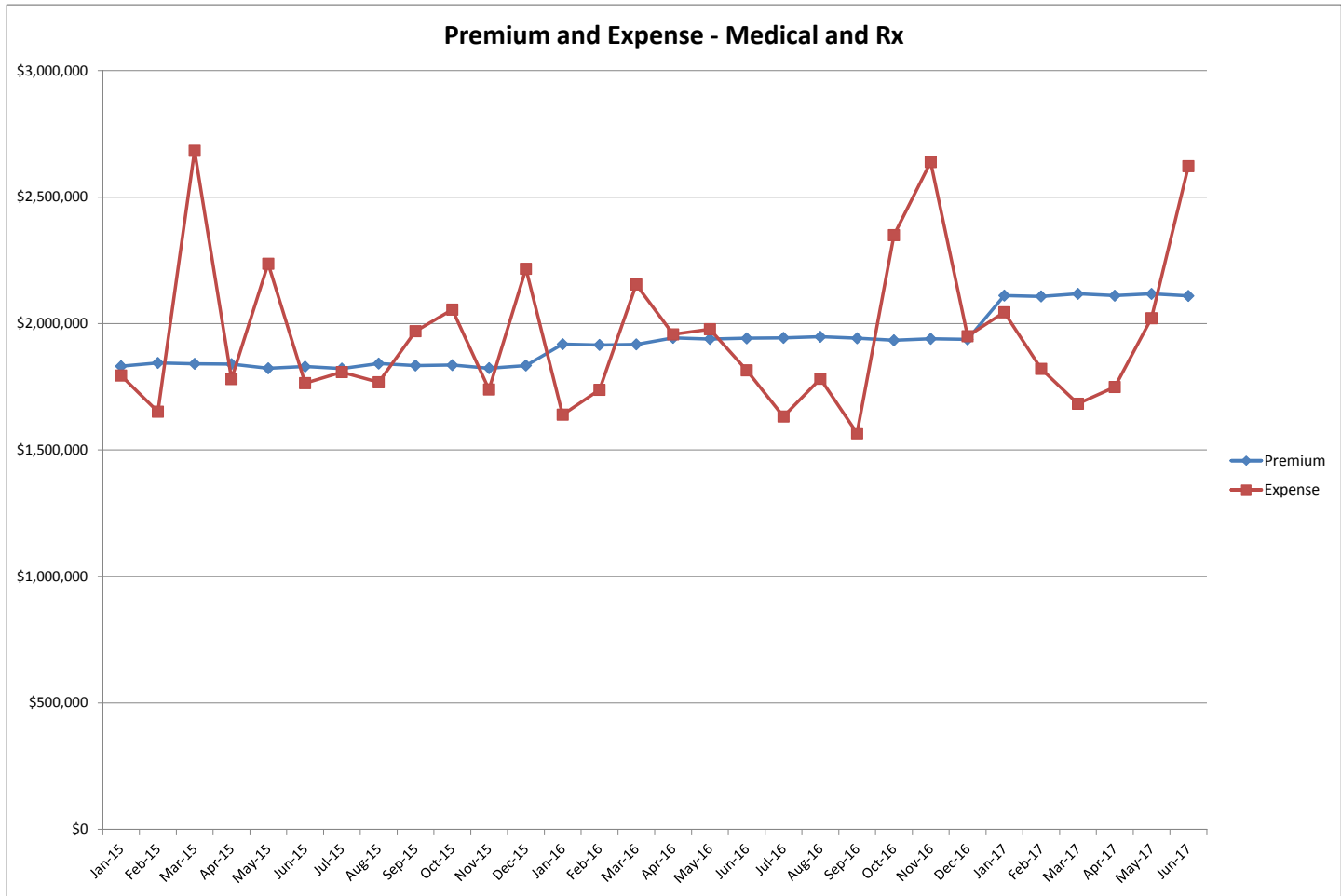
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	2,783	\$1,830,985	\$1,053,190	\$75,592	\$463,728	\$201,908	\$0	\$1,794,418	\$36,567	\$572.23	98.0%
Feb-15	2,801	\$1,844,223	\$954,397	\$75,645	\$417,833	\$203,376	\$0	\$1,651,251	\$192,972	\$516.91	89.5%
Mar-15	2,791	\$1,840,807	\$1,915,351	\$82,133	\$482,878	\$202,713	\$0	\$2,683,075	-\$842,268	\$888.70	145.8%
Apr-15	2,784	\$1,839,576	\$1,239,199	\$83,086	\$469,286	\$202,201	\$213,266	\$1,780,505	\$59,071	\$566.92	96.8%
May-15	2,753	\$1,822,846	\$1,490,943	\$81,056	\$464,445	\$199,981	\$0	\$2,236,425	-\$413,580	\$739.72	122.7%
Jun-15	2,766	\$1,829,528	\$976,568	\$76,182	\$510,492	\$200,996	\$0	\$1,764,238	\$65,290	\$565.16	96.4%
Jul-15	2,756	\$1,821,866	\$1,002,601	\$73,265	\$533,092	\$200,252	\$1,250	\$1,807,960	\$13,906	\$583.35	99.2%
Aug-15	2,784	\$1,841,754	\$947,858	\$82,045	\$537,763	\$202,443	\$2,472	\$1,767,637	\$74,117	\$562.21	96.0%
Sep-15	2,771	\$1,834,036	\$1,217,629	\$81,398	\$469,104	\$201,549	\$25	\$1,969,655	-\$135,619	\$638.08	107.4%
Oct-15	2,770	\$1,835,421	\$1,208,318	\$81,271	\$563,835	\$201,539	\$0	\$2,054,963	-\$219,542	\$669.11	112.0%
Nov-15	2,754	\$1,823,370	\$999,577	\$79,234	\$460,161	\$200,257	\$0	\$1,739,225	\$84,145	\$558.81	95.4%
Dec-15	2,771	\$1,834,119	\$1,438,401	\$77,015	\$502,209	\$201,468	\$2,655	\$2,216,438	-\$382,319	\$727.16	120.8%
Jan-16	2,766	\$1,918,242	\$920,343	\$74,569	\$460,100	\$184,666	\$0	\$1,639,678	\$278,565	\$526.03	85.5%
Feb-16	2,769	\$1,915,349	\$909,422	\$75,036	\$568,546	\$184,860	\$0	\$1,737,864	\$177,485	\$560.85	90.7%
Mar-16	2,770	\$1,917,509	\$1,323,065	\$72,539	\$573,783	\$184,925	\$0	\$2,154,311	-\$236,802	\$710.97	112.3%
Apr-16	2,817	\$1,943,502	\$1,210,456	\$74,400	\$484,179	\$188,001	\$0	\$1,957,036	-\$13,534	\$627.99	100.7%
May-16	2,806	\$1,938,954	\$1,175,116	\$74,867	\$540,390	\$187,227	\$0	\$1,977,600	-\$38,646	\$638.05	102.0%
Jun-16	2,812	\$1,941,450	\$1,052,925	\$71,450	\$502,785	\$187,636	\$0	\$1,814,795	\$126,654	\$578.65	93.5%
Jul-16	2,817	\$1,943,391	\$884,484	\$74,195	\$485,586	\$188,001	\$0	\$1,632,266	\$311,125	\$512.70	84.0%
Aug-16	2,822	\$1,947,517	\$925,254	\$68,299	\$599,698	\$188,408	\$0	\$1,781,659	\$165,858	\$564.58	91.5%
Sep-16	2,820	\$1,941,858	\$738,393	\$74,239	\$564,819	\$188,321	\$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	-\$415,888	\$768.73	121.5%
Nov-16	2,825	\$1,939,416	\$1,811,697	\$70,350	\$567,997	\$188,602	\$0	\$2,638,646	-\$699,229	\$867.27	136.1%
Dec-16	2,823	\$1,937,203	\$1,083,307	\$71,670	\$606,495	\$188,409	\$0	\$1,949,882	-\$12,679	\$623.97	100.7%
Jan-17	2,824	\$2,110,561	\$1,261,565	\$0	\$595,840	\$186,885	\$0	\$2,044,291	\$66,271	\$657.72	96.9%
Feb-17	2,814	\$2,107,318	\$1,097,844	\$0	\$536,533	\$186,224	\$0	\$1,820,600	\$286,718	\$580.80	86.4%
Mar-17	2,825	\$2,117,411	\$924,126	\$0	\$571,707	\$186,951	\$0	\$1,682,784	\$434,626	\$529.50	79.5%
Apr-17	2,816	\$2,110,125	\$1,032,065	\$0	\$530,547	\$186,356	\$0	\$1,748,968	\$361,157	\$554.90	82.9%
May-17	2,829	\$2,117,202	\$1,311,089	\$0	\$522,523	\$187,216	\$0	\$2,020,829	\$96,374	\$648.15	95.4%
Jun-17	2,822	\$2,109,284	\$1,799,781	\$0	\$635,657	\$186,753	\$0	\$2,622,191	-\$512,907	\$863.02	124.3%
2015	2,774	\$21,998,530	\$14,444,032	\$947,923	\$5,874,825	\$2,418,678	\$219,668	\$23,465,790	-\$1,467,260	\$632.35	106.7%
2016	2,805	\$23,218,029	\$13,512,978	\$873,682	\$6,565,449	\$2,246,924	\$0	\$23,199,033	\$18,996	\$622.48	99.9%
2017 YTD	2,822	\$12,671,901	\$7,426,471	\$0	\$3,392,806	\$1,120,385	\$0	\$11,939,662	\$732,239	\$639.06	94.2%
Current 12 Months	2,821	\$24,314,924	\$14,348,122	\$430,821	\$6,828,473	\$2,249,995	\$0	\$23,857,412	\$457,512	\$638.35	98.1%

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

Notes:

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

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





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

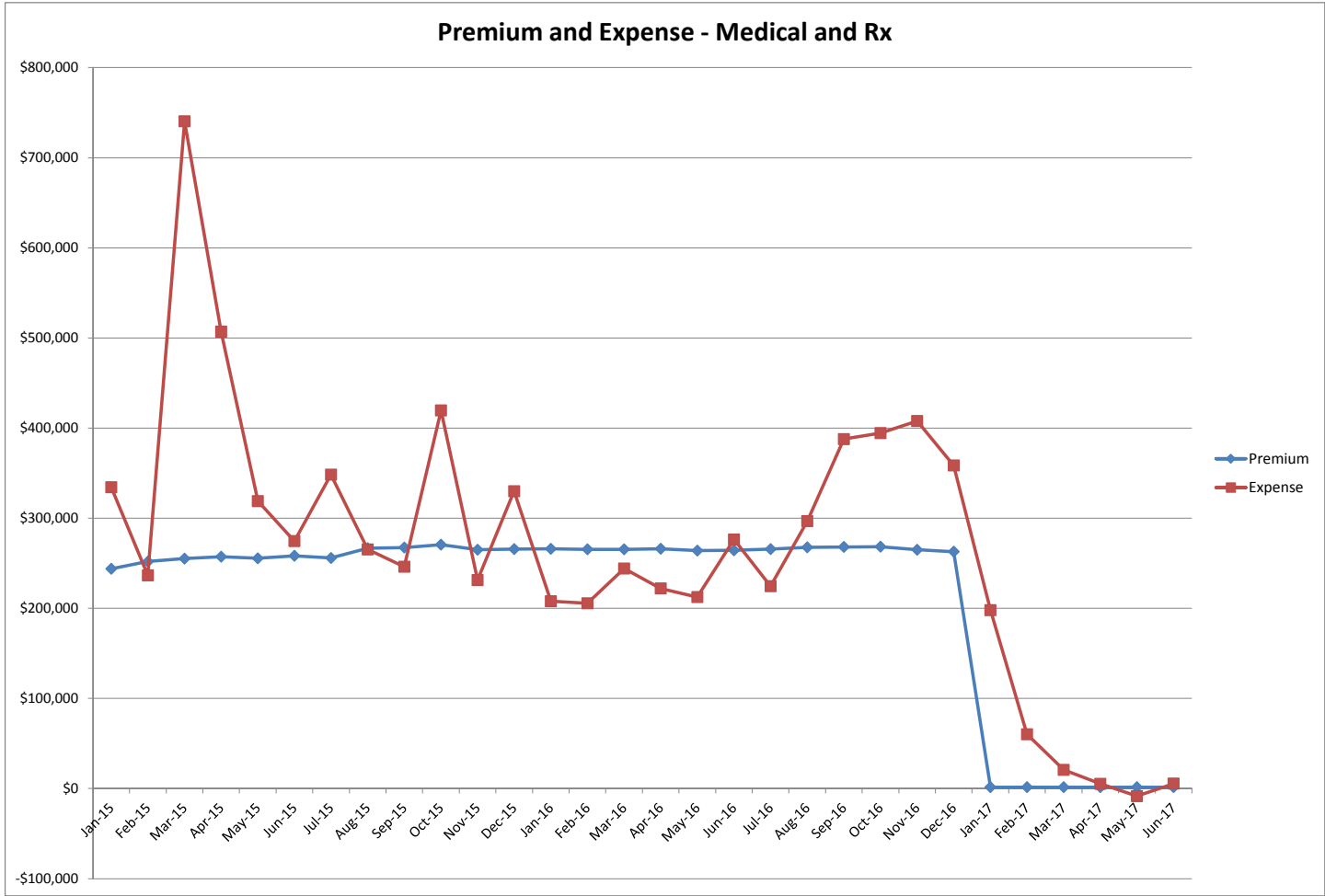
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	309	\$243,872	\$190,399	\$75,592	\$40,395	\$27,961	\$0	\$334,347	-\$90,476	\$991.54	137.1%
Feb-15	319	\$251,868	\$79,177	\$75,645	\$52,913	\$28,866	\$0	\$236,601	\$15,267	\$651.21	93.9%
Mar-15	321	\$255,148	\$571,869	\$82,133	\$57,437	\$29,047	\$0	\$740,487	-\$485,339	\$2,216.32	290.2%
Apr-15	320	\$257,292	\$571,981	\$83,086	\$36,296	\$28,957	\$213,266	\$507,053	-\$249,762	\$1,494.05	197.1%
May-15	318	\$255,493	\$155,026	\$81,056	\$54,080	\$28,776	\$0	\$318,938	-\$63,446	\$912.46	124.8%
Jun-15	323	\$258,306	\$115,923	\$76,182	\$53,305	\$29,228	\$0	\$274,639	-\$16,332	\$759.78	106.3%
Jul-15	321	\$255,830	\$201,531	\$73,265	\$45,750	\$29,047	\$1,250	\$348,344	-\$92,513	\$994.69	136.2%
Aug-15	332	\$266,751	\$102,263	\$82,045	\$53,468	\$30,043	\$2,472	\$265,348	\$1,404	\$708.75	99.5%
Sep-15	333	\$267,483	\$79,468	\$81,398	\$55,199	\$30,133	\$25	\$246,174	\$21,310	\$648.77	92.0%
Oct-15	336	\$270,653	\$257,415	\$81,271	\$50,542	\$30,405	\$0	\$419,632	-\$148,979	\$1,158.41	155.0%
Nov-15	328	\$265,012	\$71,337	\$79,234	\$51,114	\$29,681	\$0	\$231,366	\$33,646	\$614.89	87.3%
Dec-15	329	\$265,741	\$180,203	\$77,015	\$45,611	\$29,771	\$2,655	\$329,945	-\$64,204	\$912.38	124.2%
Jan-16	289	\$266,033	\$68,339	\$74,569	\$40,188	\$24,776	\$0	\$207,872	\$58,161	\$633.55	78.1%
Feb-16	289	\$265,507	\$59,035	\$75,036	\$46,727	\$24,776	\$0	\$205,574	\$59,933	\$625.60	77.4%
Mar-16	289	\$265,507	\$90,215	\$72,539	\$56,647	\$24,776	\$0	\$244,176	\$21,330	\$759.17	92.0%
Apr-16	291	\$266,108	\$71,342	\$74,400	\$51,369	\$24,947	\$0	\$222,059	\$44,049	\$677.36	83.4%
May-16	288	\$264,055	\$72,036	\$74,867	\$40,911	\$24,690	\$0	\$212,505	\$51,550	\$652.13	80.5%
Jun-16	289	\$264,355	\$124,170	\$71,450	\$55,944	\$24,776	\$0	\$276,339	-\$11,984	\$870.46	104.5%
Jul-16	291	\$265,726	\$77,567	\$74,195	\$47,881	\$24,947	\$0	\$224,590	\$41,135	\$686.06	84.5%
Aug-16	295	\$267,698	\$153,032	\$68,299	\$50,196	\$25,290	\$0	\$296,817	-\$29,119	\$920.43	110.9%
Sep-16	297	\$268,158	\$163,002	\$74,239	\$125,064	\$25,462	\$0	\$387,766	-\$119,609	\$1,219.88	144.6%
Oct-16	300	\$268,395	\$171,644	\$72,068	\$124,997	\$25,719	\$0	\$394,429	-\$126,033	\$1,229.03	147.0%
Nov-16	295	\$264,973	\$185,862	\$70,350	\$126,345	\$25,290	\$0	\$407,848	-\$142,874	\$1,296.81	153.9%
Dec-16	292	\$262,920	\$133,580	\$71,670	\$128,271	\$25,033	\$0	\$358,555	-\$95,635	\$1,142.20	136.4%
Jan-17	1	\$1,593	\$197,867	\$0	\$19	\$87	\$0	\$197,973	-\$196,381	\$197,885.93	12429.6%
Feb-17	1	\$1,593	\$60,175	\$0	\$0	\$87	\$0	\$60,262	-\$58,669	\$60,174.67	3783.5%
Mar-17	1	\$1,593	\$20,631	\$0	\$0	\$87	\$0	\$20,719	-\$19,126	\$20,631.20	1300.8%
Apr-17	1	\$1,593	\$5,165	\$0	\$0	\$87	\$0	\$5,252	-\$3,660	\$5,165.00	329.8%
May-17	1	\$1,593	-\$8,486	\$0	\$0	\$87	\$0	-\$8,398	\$9,991	-\$8,485.61	-527.3%
Jun-17	1	\$1,593	\$5,438	\$0	\$0	\$87	\$0	\$5,526	-\$3,933	\$5,438.37	346.9%
2015	324	\$3,113,449	\$2,576,592	\$947,923	\$596,111	\$351,916	\$219,668	\$4,252,873	-\$1,139,424	\$1,003.07	136.6%
2016	292	\$3,189,435	\$1,369,824	\$873,682	\$894,540	\$300,484	\$0	\$3,438,530	-\$249,094	\$895.31	107.8%
2017 YTD	1	\$9,557	\$280,791	\$0	\$19	\$524	\$0	\$281,334	-\$271,777	\$46,801.59	2943.9%
Current 12 Months	148	\$1,607,427	\$1,165,478	\$430,821	\$602,774	\$152,266	\$0	\$2,351,339	-\$743,912	\$1,238.22	146.3%

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

Notes:

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

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





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

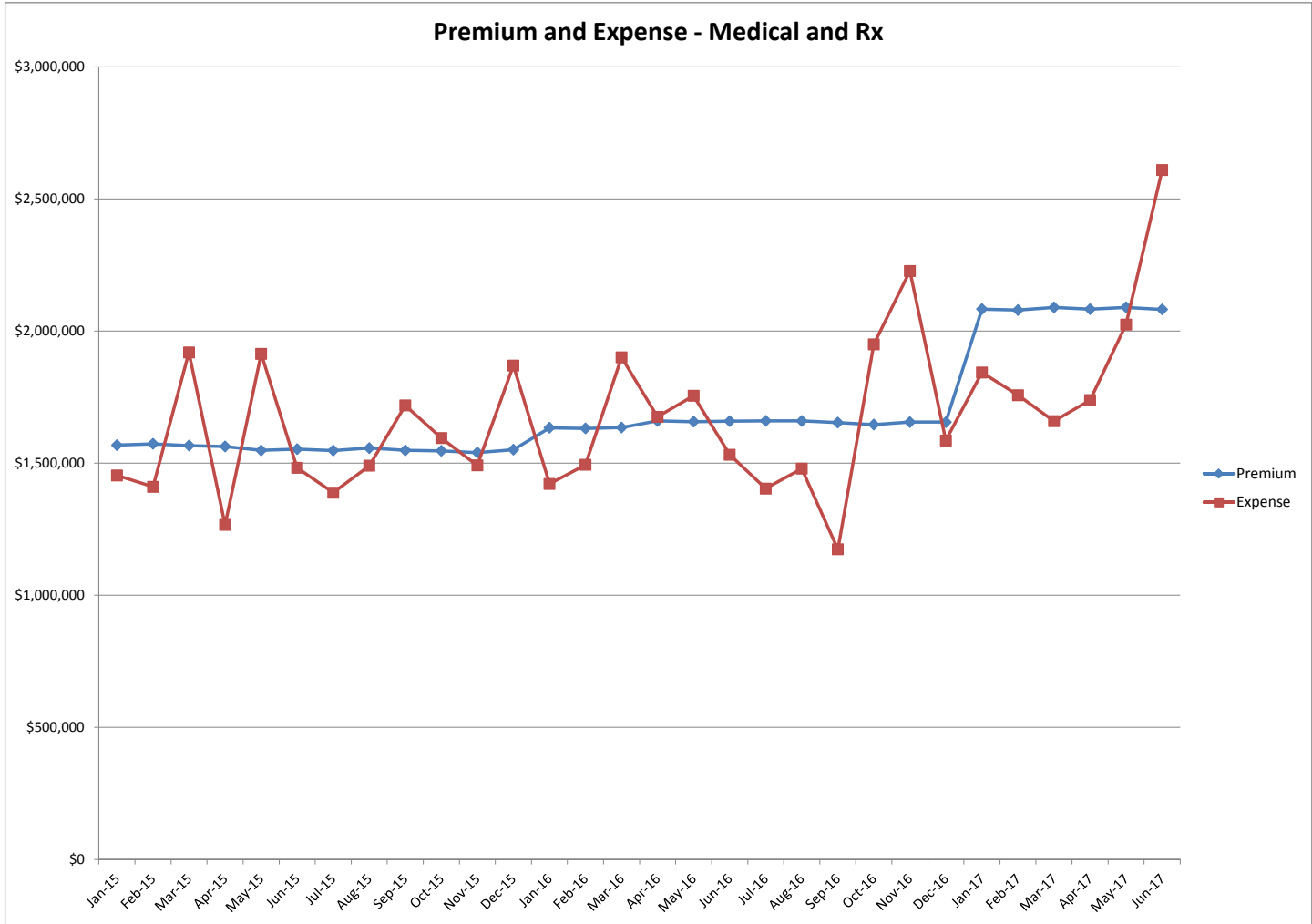
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	2,441	\$1,568,540	\$859,062	\$423,020	\$171,627	\$0	\$1,453,709	\$114,831	\$525	92.7%
Feb-15	2,449	\$1,573,782	\$873,567	\$364,921	\$172,189	\$0	\$1,410,677	\$163,105	\$505.71	89.6%
Mar-15	2,437	\$1,567,085	\$1,322,573	\$425,441	\$171,345	\$0	\$1,919,359	-\$352,274	\$717.28	122.5%
Apr-15	2,431	\$1,563,711	\$663,432	\$432,368	\$170,924	\$0	\$1,266,724	\$296,987	\$450.76	81.0%
May-15	2,402	\$1,548,779	\$1,335,394	\$409,743	\$168,885	\$0	\$1,914,022	-\$365,242	\$726.53	123.6%
Jun-15	2,412	\$1,553,588	\$857,645	\$455,603	\$169,588	\$0	\$1,482,836	\$70,752	\$544.46	95.4%
Jul-15	2,404	\$1,548,402	\$732,247	\$487,188	\$169,025	\$0	\$1,388,460	\$159,942	\$507.25	89.7%
Aug-15	2,421	\$1,557,369	\$838,162	\$482,461	\$170,221	\$0	\$1,490,844	\$66,525	\$545.49	95.7%
Sep-15	2,407	\$1,548,919	\$1,135,876	\$413,905	\$169,236	\$0	\$1,719,017	-\$170,098	\$643.86	111.0%
Oct-15	2,403	\$1,547,133	\$916,021	\$510,495	\$168,955	\$0	\$1,595,471	-\$48,338	\$593.64	103.1%
Nov-15	2,395	\$1,540,725	\$915,407	\$408,293	\$168,392	\$0	\$1,492,093	\$48,632	\$552.69	96.8%
Dec-15	2,413	\$1,551,683	\$1,243,499	\$456,567	\$169,658	\$0	\$1,869,724	-\$318,041	\$704.54	120.5%
Jan-16	2,445	\$1,634,557	\$844,648	\$419,202	\$157,825	\$0	\$1,421,675	\$212,882	\$516.91	87.0%
Feb-16	2,448	\$1,632,189	\$814,535	\$521,819	\$158,018	\$0	\$1,494,373	\$137,817	\$545.90	91.6%
Mar-16	2,451	\$1,635,335	\$1,225,617	\$517,136	\$158,212	\$0	\$1,900,965	-\$265,630	\$711.04	116.2%
Apr-16	2,495	\$1,660,234	\$1,082,260	\$432,397	\$161,052	\$0	\$1,675,709	-\$15,475	\$607.08	100.9%
May-16	2,487	\$1,657,740	\$1,095,985	\$499,089	\$160,536	\$0	\$1,755,610	-\$97,870	\$641.36	105.9%
Jun-16	2,491	\$1,659,442	\$925,363	\$446,034	\$160,794	\$0	\$1,532,191	\$127,250	\$550.54	92.3%
Jul-16	2,495	\$1,660,506	\$805,929	\$437,009	\$161,052	\$0	\$1,403,991	\$256,515	\$498.17	84.6%
Aug-16	2,493	\$1,660,172	\$769,888	\$549,001	\$160,923	\$0	\$1,479,812	\$180,360	\$529.04	89.1%
Sep-16	2,489	\$1,654,054	\$574,578	\$439,054	\$160,665	\$0	\$1,174,297	\$479,758	\$407.24	71.0%
Oct-16	2,479	\$1,646,580	\$1,304,493	\$485,461	\$160,019	\$0	\$1,949,973	-\$303,393	\$722.05	118.4%
Nov-16	2,497	\$1,655,781	\$1,625,534	\$440,989	\$161,181	\$0	\$2,227,704	-\$571,923	\$827.60	134.5%
Dec-16	2,498	\$1,655,621	\$947,450	\$477,450	\$161,246	\$0	\$1,586,146	\$69,475	\$570.42	95.8%
Jan-17	2,785	\$2,083,764	\$1,063,327	\$595,773	\$184,283	\$0	\$1,843,383	\$240,381	\$595.73	88.5%
Feb-17	2,774	\$2,079,970	\$1,037,311	\$536,528	\$183,556	\$0	\$1,757,394	\$322,576	\$567.35	84.5%
Mar-17	2,785	\$2,090,062	\$903,425	\$571,682	\$184,283	\$0	\$1,659,390	\$430,672	\$529.66	79.4%
Apr-17	2,777	\$2,083,327	\$1,025,542	\$529,915	\$183,754	\$0	\$1,739,211	\$344,117	\$560.12	83.5%
May-17	2,790	\$2,090,405	\$1,317,845	\$522,476	\$184,614	\$0	\$2,024,935	\$65,470	\$659.61	96.9%
Jun-17	2,783	\$2,082,487	\$1,790,162	\$635,565	\$184,151	\$0	\$2,609,878	-\$527,391	\$871.62	125.3%
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	2,782	\$12,510,016	\$7,137,612	\$3,391,937	\$1,104,642	\$0	\$11,634,191	\$875,824	\$630.74	93.0%
Current 12 Months	2,637	\$22,442,730	\$13,165,484	\$6,220,901	\$2,069,729	\$0	\$21,456,114	\$986,617	\$612.62	95.6%

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 June 2017
County of Tulare - PPO**





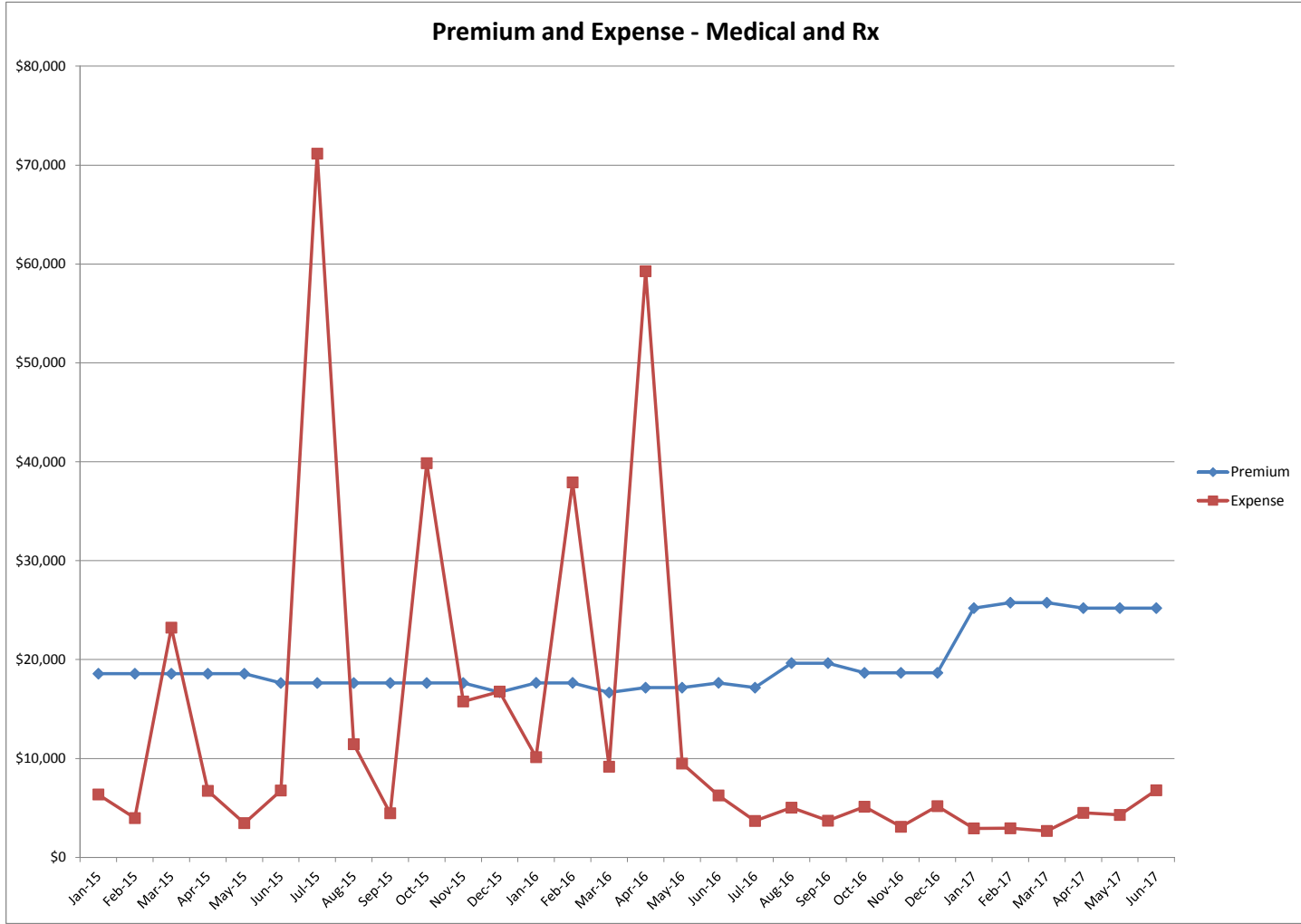
San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2017
County of Tulare - HSA

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	33	\$18,573	\$3,729	\$313	\$2,320	\$0	\$6,362	\$12,211	\$122.48	34.3%
Feb-15	33	\$18,573	\$1,653	\$0	\$2,320	\$0	\$3,973	\$14,600	\$50.09	21.4%
Mar-15	33	\$18,573	\$20,909	\$0	\$2,320	\$0	\$23,229	-\$4,656	\$633.61	125.1%
Apr-15	33	\$18,573	\$3,786	\$622	\$2,320	\$0	\$6,728	\$11,845	\$133.58	36.2%
May-15	33	\$18,573	\$523	\$622	\$2,320	\$0	\$3,465	\$15,108	\$34.70	18.7%
Jun-15	31	\$17,634	\$3,000	\$1,584	\$2,180	\$0	\$6,764	\$10,870	\$147.87	38.4%
Jul-15	31	\$17,634	\$68,823	\$154	\$2,180	\$0	\$71,157	-\$53,523	\$2,225.06	403.5%
Aug-15	31	\$17,634	\$7,433	\$1,833	\$2,180	\$0	\$11,446	\$6,188	\$298.90	64.9%
Sep-15	31	\$17,634	\$2,285	\$0	\$2,180	\$0	\$4,465	\$13,169	\$73.71	25.3%
Oct-15	31	\$17,634	\$34,882	\$2,798	\$2,180	\$0	\$39,860	-\$22,226	\$1,215.48	226.0%
Nov-15	31	\$17,634	\$12,833	\$754	\$2,180	\$0	\$15,767	\$1,867	\$438.29	89.4%
Dec-15	29	\$16,695	\$14,699	\$30	\$2,039	\$0	\$16,768	-\$73	\$507.90	100.4%
Jan-16	32	\$17,653	\$7,356	\$710	\$2,066	\$0	\$10,132	\$7,521	\$252.06	57.4%
Feb-16	32	\$17,653	\$35,852	\$0	\$2,066	\$0	\$37,918	-\$20,265	\$1,120.38	214.8%
Mar-16	30	\$16,667	\$7,233	\$0	\$1,937	\$0	\$9,170	\$7,498	\$241.10	55.0%
Apr-16	31	\$17,160	\$56,854	\$413	\$2,001	\$0	\$59,268	-\$42,108	\$1,847.32	345.4%
May-16	31	\$17,160	\$7,095	\$390	\$2,001	\$0	\$9,486	\$7,674	\$241.45	55.3%
Jun-16	32	\$17,653	\$3,392	\$807	\$2,066	\$0	\$6,265	\$11,388	\$131.22	35.5%
Jul-16	31	\$17,160	\$988	\$696	\$2,001	\$0	\$3,685	\$13,475	\$54.32	21.5%
Aug-16	34	\$19,646	\$2,334	\$501	\$2,195	\$0	\$5,030	\$14,617	\$83.38	25.6%
Sep-16	34	\$19,646	\$813	\$701	\$2,195	\$0	\$3,709	\$15,938	\$44.53	18.9%
Oct-16	33	\$18,662	\$2,379	\$614	\$2,130	\$0	\$5,123	\$13,539	\$90.70	27.5%
Nov-16	33	\$18,662	\$301	\$663	\$2,130	\$0	\$3,094	\$15,568	\$29.21	16.6%
Dec-16	33	\$18,662	\$2,277	\$774	\$2,130	\$0	\$5,181	\$13,481	\$92.45	27.8%
Jan-17	38	\$25,205	\$371	\$49	\$2,514	\$0	\$2,934	\$22,270	\$11.05	11.6%
Feb-17	39	\$25,755	\$358	\$5	\$2,581	\$0	\$2,944	\$22,812	\$9.31	11.4%
Mar-17	39	\$25,755	\$70	\$25	\$2,581	\$0	\$2,676	\$23,080	\$2.44	10.4%
Apr-17	38	\$25,205	\$1,358	\$632	\$2,514	\$0	\$4,504	\$20,700	\$52.37	17.9%
May-17	38	\$25,205	\$1,730	\$47	\$2,514	\$0	\$4,291	\$20,913	\$46.76	17.0%
Jun-17	38	\$25,205	\$4,181	\$92	\$2,514	\$0	\$6,787	\$18,417	\$112.45	26.9%
2015	32	\$215,364	\$174,555	\$8,710	\$26,718	\$0	\$209,983	\$5,381	\$482.28	97.5%
2016	32	\$216,382	\$126,874	\$6,269	\$24,916	\$0	\$158,059	\$58,323	\$344.93	73.0%
2017 YTD	38	\$152,329	\$8,068	\$850	\$15,219	\$0	\$24,137	\$128,192	\$38.77	15.8%
Current 12 Months	36	\$264,766	\$17,160	\$4,799	\$28,000	\$0	\$49,959	\$214,807	\$51.31	18.9%

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

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

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





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

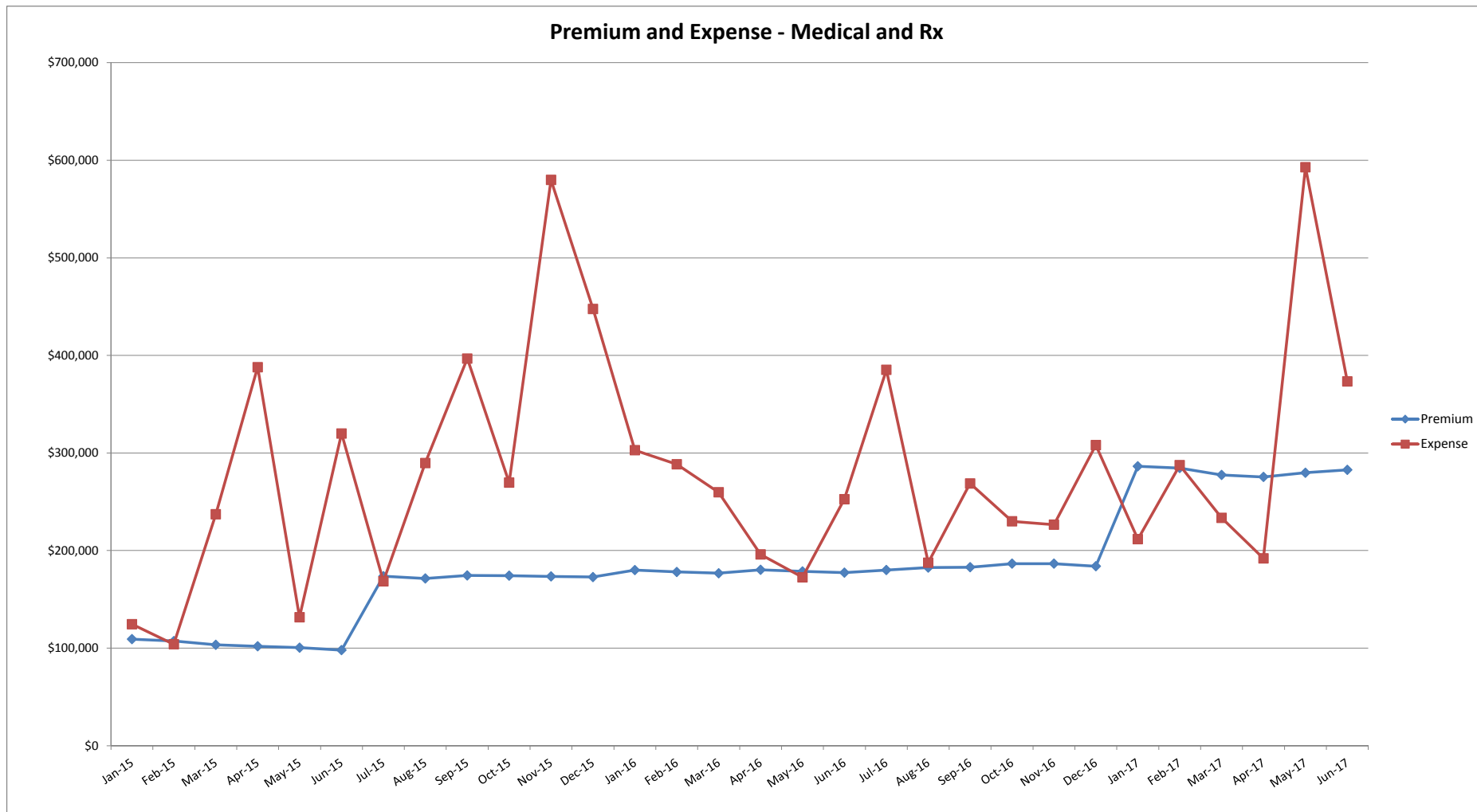
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	103	\$109,232	\$59,828	\$37,293	\$17,904	\$9,466	\$0	\$124,490	-\$15,259	\$1,116.74	114.0%
Feb-15	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	\$12,598	\$0	\$579,951	-\$406,439	\$3,833.46	334.2%
Dec-15	147	\$172,820	\$350,342	\$36,090	\$49,101	\$12,526	\$411	\$447,648	-\$274,828	\$2,960.01	259.0%
Jan-16	145	\$180,011	\$220,054	\$35,132	\$36,153	\$11,556	\$0	\$302,894	-\$122,883	\$2,009.23	168.3%
Feb-16	143	\$178,054	\$206,162	\$35,364	\$35,494	\$11,423	\$0	\$288,443	-\$110,390	\$1,937.21	162.0%
Mar-16	143	\$176,718	\$174,903	\$35,402	\$38,029	\$11,423	\$0	\$259,756	-\$83,038	\$1,736.60	147.0%
Apr-16	149	\$180,284	\$117,706	\$36,047	\$30,344	\$11,949	\$0	\$196,046	-\$15,763	\$1,235.55	108.7%
May-16	148	\$178,628	\$94,077	\$35,855	\$30,754	\$11,862	\$0	\$172,548	\$6,080	\$1,085.72	96.6%
Jun-16	148	\$177,377	\$171,526	\$36,680	\$32,529	\$11,883	\$0	\$252,617	-\$75,240	\$1,626.59	142.4%
Jul-16	150	\$180,061	\$303,039	\$36,470	\$33,753	\$12,016	\$0	\$385,278	-\$205,217	\$2,488.41	214.0%
Aug-16	151	\$182,553	\$110,676	\$36,688	\$28,093	\$12,082	\$0	\$187,539	-\$4,987	\$1,161.97	102.7%
Sep-16	151	\$182,973	\$185,744	\$36,618	\$34,329	\$12,061	\$0	\$268,752	-\$85,779	\$1,699.94	146.9%
Oct-16	153	\$186,621	\$149,400	\$36,954	\$31,430	\$12,215	\$0	\$229,999	-\$43,378	\$1,423.42	123.2%
Nov-16	153	\$186,621	\$149,042	\$37,283	\$28,006	\$12,215	\$0	\$226,546	-\$39,926	\$1,400.86	121.4%
Dec-16	151	\$183,961	\$250,282	\$36,371	\$28,776	\$12,061	\$19,394	\$308,097	-\$124,135	\$1,960.50	167.5%
Jan-17	183	\$286,401	\$115,526	\$52,154	\$28,813	\$15,206	\$0	\$211,699	\$74,701	\$1,073.73	73.9%
Feb-17	182	\$284,629	\$185,571	\$51,965	\$34,881	\$15,117	\$0	\$287,534	-\$2,905	\$1,496.80	101.0%
Mar-17	178	\$277,523	\$131,952	\$52,088	\$34,651	\$14,823	\$0	\$233,514	\$44,009	\$1,228.60	84.1%
Apr-17	175	\$275,490	\$93,321	\$50,866	\$33,243	\$14,555	\$0	\$191,985	\$83,505	\$1,013.89	69.7%
May-17	178	\$279,753	\$485,586	\$51,944	\$40,593	\$14,802	\$0	\$592,925	-\$313,172	\$3,247.88	211.9%
Jun-17	181	\$282,736	\$272,269	\$52,026	\$34,035	\$15,049	\$0	\$373,378	-\$90,642	\$1,979.72	132.1%
2015	123	\$1,660,403	\$2,594,309	\$428,402	\$355,693	\$129,738	\$50,695	\$3,457,448	-\$1,797,044	\$2,251.49	208.2%
2016	149	\$2,173,860	\$2,132,611	\$434,864	\$387,689	\$142,746	\$19,394	\$3,078,516	-\$904,656	\$1,644.69	141.6%
2017YTD	180	\$1,686,532	\$1,284,225	\$311,043	\$206,217	\$89,551	\$0	\$1,891,036	-\$204,504	\$1,672.69	112.1%
Current 12 Months	166	\$2,789,322	\$2,432,408	\$531,427	\$390,604	\$162,202	\$19,394	\$3,497,247	-\$707,925	\$1,679.28	125.4%

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

Notes:

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

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





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

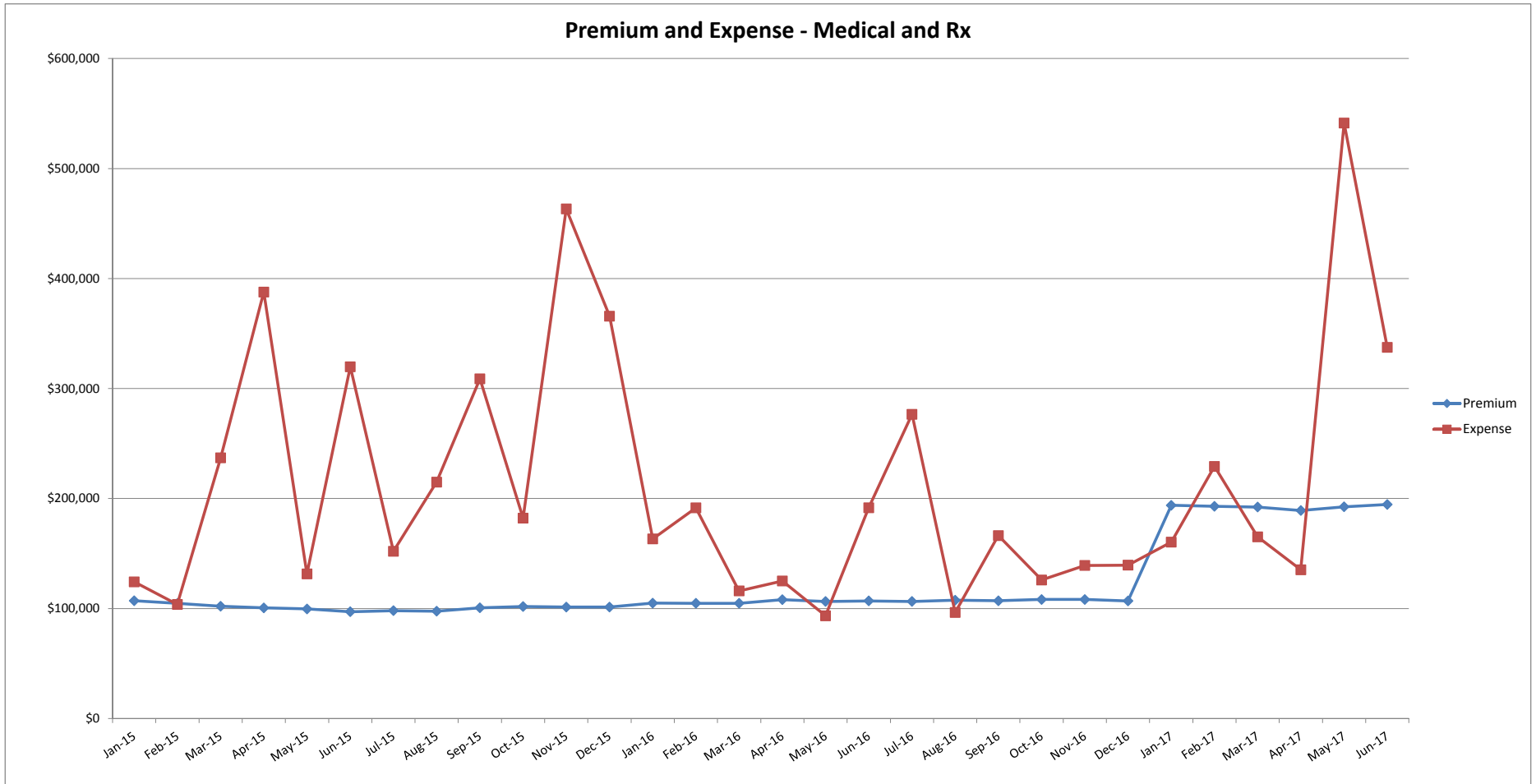
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	100	\$107,069	\$59,776	\$37,293	\$17,904	\$9,249	\$0	\$124,222	-\$17,152	\$1,149.73	116.0%
Feb-15	97	\$104,594	\$38,671	\$36,491	\$19,592	\$8,972	\$0	\$103,725	\$868	\$976.84	99.2%
Mar-15	95	\$102,064	\$169,027	\$36,590	\$22,606	\$8,787	\$0	\$237,009	-\$134,946	\$2,402.35	232.2%
Apr-15	94	\$100,574	\$320,837	\$35,660	\$22,524	\$8,694	\$0	\$387,715	-\$287,141	\$4,032.14	385.5%
May-15	94	\$99,578	\$66,626	\$34,772	\$21,390	\$8,694	\$0	\$131,482	-\$31,904	\$1,306.26	132.0%
Jun-15	91	\$97,102	\$283,665	\$34,432	\$24,557	\$8,417	\$31,288	\$319,783	-\$222,680	\$3,421.61	329.3%
Jul-15	93	\$98,086	\$106,056	\$34,687	\$20,991	\$8,602	\$18,315	\$152,020	-\$53,933	\$1,542.13	155.0%
Aug-15	92	\$97,593	\$152,375	\$34,438	\$19,772	\$8,509	\$190	\$214,904	-\$117,311	\$2,243.42	220.2%
Sep-15	94	\$100,673	\$241,420	\$35,765	\$23,143	\$8,694	\$190	\$308,832	-\$208,159	\$3,192.96	306.8%
Oct-15	95	\$101,815	\$116,482	\$36,210	\$20,998	\$8,787	\$301	\$182,176	-\$80,361	\$1,825.15	178.9%
Nov-15	94	\$101,322	\$394,499	\$35,975	\$24,177	\$8,694	\$0	\$463,345	-\$362,023	\$4,836.71	457.3%
Dec-15	94	\$101,322	\$301,458	\$36,090	\$19,954	\$8,694	\$411	\$365,785	-\$264,463	\$3,798.84	361.0%
Jan-16	90	\$104,892	\$104,247	\$35,132	\$16,023	\$7,896	\$0	\$163,297	-\$58,405	\$1,726.68	155.7%
Feb-16	90	\$104,782	\$130,859	\$35,364	\$17,437	\$7,896	\$0	\$191,556	-\$86,774	\$2,040.67	182.8%
Mar-16	90	\$104,782	\$54,893	\$35,402	\$17,830	\$7,896	\$0	\$116,021	-\$11,239	\$1,201.39	110.7%
Apr-16	96	\$108,072	\$61,425	\$36,047	\$19,146	\$8,422	\$0	\$125,041	-\$16,969	\$1,214.78	115.7%
May-16	95	\$106,416	\$31,901	\$35,855	\$17,273	\$8,334	\$0	\$93,364	\$13,052	\$895.05	87.7%
Jun-16	96	\$106,964	\$125,570	\$36,680	\$20,923	\$8,422	\$0	\$191,595	-\$84,631	\$1,908.05	179.1%
Jul-16	96	\$106,465	\$211,706	\$36,470	\$19,944	\$8,422	\$0	\$276,542	-\$170,077	\$2,792.91	259.7%
Aug-16	96	\$107,573	\$37,071	\$36,688	\$14,226	\$8,422	\$0	\$96,407	\$11,166	\$916.51	89.6%
Sep-16	95	\$107,024	\$100,010	\$36,618	\$21,314	\$8,334	\$0	\$166,276	-\$59,252	\$1,662.55	155.4%
Oct-16	96	\$108,181	\$60,812	\$36,954	\$19,723	\$8,422	\$0	\$125,911	-\$17,730	\$1,223.85	116.4%
Nov-16	96	\$108,181	\$76,371	\$37,283	\$17,090	\$8,422	\$0	\$139,166	-\$30,985	\$1,361.92	128.6%
Dec-16	95	\$106,906	\$77,851	\$36,371	\$16,901	\$8,334	\$0	\$139,458	-\$32,552	\$1,380.24	130.4%
Jan-17	129	\$193,821	\$80,714	\$52,154	\$15,966	\$11,525	\$0	\$160,359	\$33,462	\$1,153.75	82.7%
Feb-17	128	\$192,923	\$140,017	\$51,965	\$25,740	\$11,436	\$0	\$229,157	-\$36,235	\$1,700.95	118.8%
Mar-17	127	\$192,288	\$77,874	\$52,088	\$23,850	\$11,346	\$0	\$165,158	\$27,130	\$1,211.12	85.9%
Apr-17	124	\$189,106	\$46,228	\$50,866	\$27,044	\$11,078	\$0	\$135,216	\$53,890	\$1,001.11	71.5%
May-17	126	\$192,496	\$455,444	\$51,944	\$22,748	\$11,257	\$0	\$541,393	-\$348,897	\$4,207.43	281.2%
Jun-17	128	\$194,605	\$251,759	\$52,026	\$22,230	\$11,436	\$0	\$337,451	-\$142,846	\$2,546.99	173.4%
2015	94	\$1,211,794	\$2,250,892	\$428,402	\$257,607	\$104,791	\$50,695	\$2,990,998	-\$1,779,204	\$2,547.40	246.8%
2016	94	\$1,280,238	\$1,072,716	\$434,864	\$217,831	\$99,223	\$0	\$1,824,634	-\$544,396	\$1,525.56	142.5%
2017YTD	127	\$1,155,238	\$1,052,036	\$311,043	\$137,578	\$68,077	\$0	\$1,568,734	-\$413,496	\$1,969.37	135.8%
Current 12 Months	111	\$1,799,568	\$1,615,857	\$531,427	\$246,776	\$118,434	\$0	\$2,512,495	-\$712,927	\$1,791.96	139.6%

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

Notes:

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

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





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

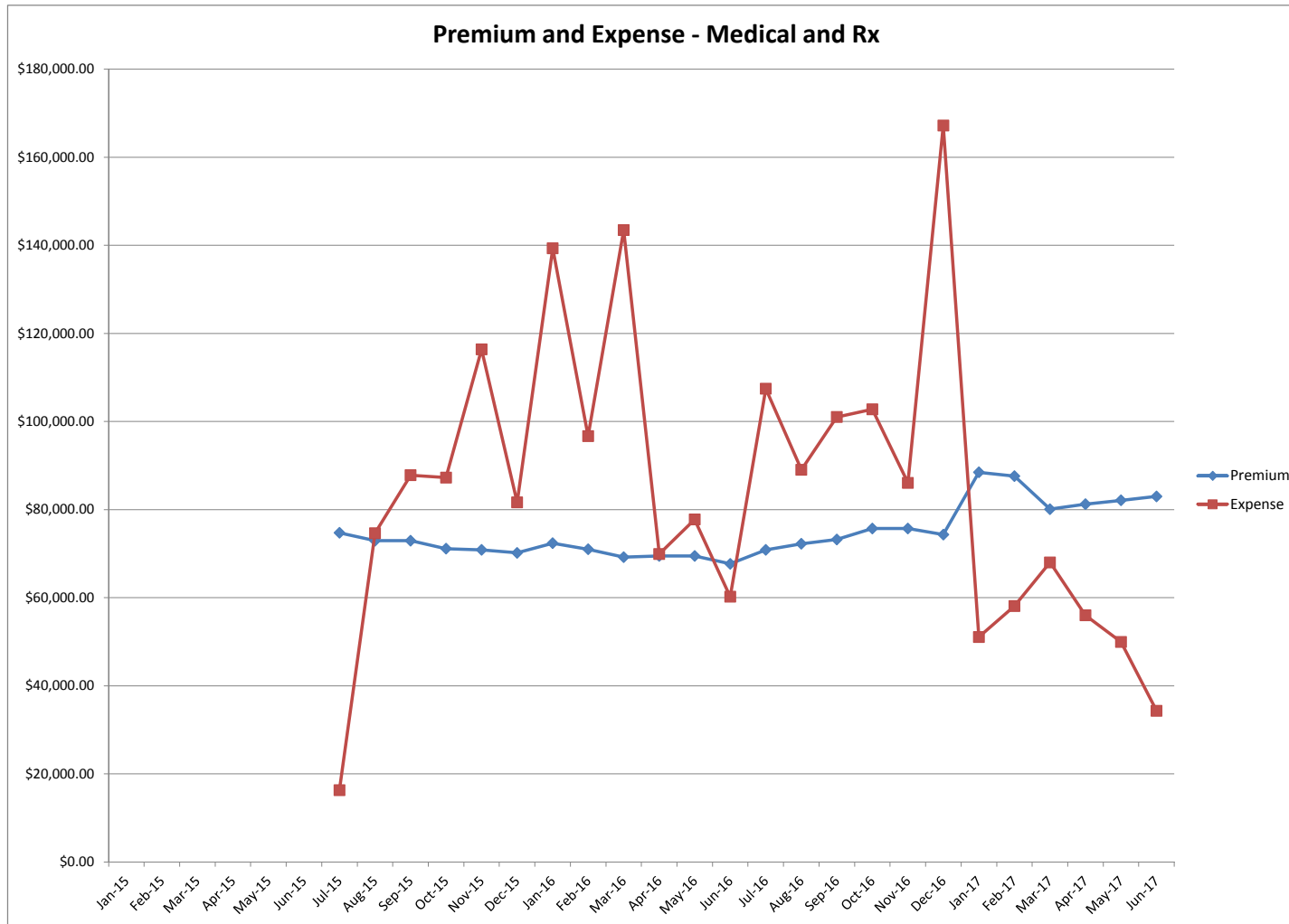
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	Rx	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15										
Feb-15										
Mar-15										
Apr-15										
May-15										
Jun-15										
Jul-15	54	\$74,739	\$5,590	\$6,803	\$3,905	\$0	\$16,298	\$58,441	\$229.50	21.8%
Aug-15	53	\$72,940	\$53,998	\$16,810	\$3,832	\$0	\$74,641	-\$1,701	\$1,336.01	102.3%
Sep-15	53	\$72,940	\$75,217	\$8,770	\$3,832	\$0	\$87,819	-\$14,879	\$1,584.65	120.4%
Oct-15	52	\$71,140	\$63,654	\$19,854	\$3,760	\$0	\$87,268	-\$16,127	\$1,605.92	122.7%
Nov-15	51	\$70,864	\$95,999	\$16,702	\$3,688	\$0	\$116,389	-\$45,525	\$2,209.83	164.2%
Dec-15	50	\$70,172	\$48,884	\$29,146	\$3,616	\$0	\$81,646	-\$11,474	\$1,560.61	116.4%
Jan-16	51	\$72,387	\$115,807	\$20,130	\$3,394	\$0	\$139,331	-\$66,944	\$2,665.43	192.5%
Feb-16	50	\$71,003	\$75,303	\$18,057	\$3,328	\$0	\$96,688	-\$25,684	\$1,867.20	136.2%
Mar-16	49	\$69,204	\$120,010	\$20,198	\$3,261	\$0	\$143,469	-\$74,265	\$2,861.39	207.3%
Apr-16	49	\$69,480	\$56,281	\$10,375	\$3,261	\$0	\$69,917	-\$436	\$1,360.32	100.6%
May-16	49	\$69,480	\$62,047	\$12,463	\$3,261	\$0	\$77,770	-\$8,290	\$1,520.60	111.9%
Jun-16	48	\$67,681	\$45,430	\$11,606	\$3,194	\$0	\$60,230	\$7,450	\$1,188.25	89.0%
Jul-16	50	\$70,864	\$91,333	\$12,791	\$3,328	\$0	\$107,452	-\$36,588	\$2,082.49	151.6%
Aug-16	51	\$72,248	\$72,830	\$12,817	\$3,394	\$0	\$89,041	-\$16,793	\$1,679.35	123.2%
Sep-16	52	\$73,216	\$85,608	\$11,965	\$3,461	\$0	\$101,034	-\$27,817	\$1,876.40	138.0%
Oct-16	53	\$75,708	\$88,588	\$10,657	\$3,527	\$0	\$102,772	-\$27,065	\$1,872.55	135.7%
Nov-16	53	\$75,708	\$72,671	\$9,867	\$3,527	\$0	\$86,065	-\$10,357	\$1,557.32	113.7%
Dec-16	52	\$74,324	\$172,305	\$10,830	\$3,461	\$19,394	\$167,202	-\$92,878	\$3,148.87	225.0%
Jan-17	50	\$88,478	\$34,812	\$12,847	\$3,409	\$0	\$51,068	\$37,410	\$953.19	57.7%
Feb-17	50	\$87,604	\$45,554	\$9,141	\$3,409	\$0	\$58,104	\$29,500	\$1,093.91	66.3%
Mar-17	46	\$80,093	\$54,078	\$10,791	\$3,136	\$0	\$68,004	\$12,089	\$1,410.19	84.9%
Apr-17	46	\$81,243	\$47,093	\$5,778	\$3,136	\$0	\$56,006	\$25,237	\$1,149.36	68.9%
May-17	47	\$82,117	\$30,046	\$16,702	\$3,204	\$0	\$49,952	\$32,165	\$994.63	60.8%
Jun-17	48	\$82,990	\$20,385	\$10,659	\$3,272	\$0	\$34,316	\$48,674	\$646.74	41.3%
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	\$502,526	\$231,968	\$65,917	\$19,565	\$0	\$317,450	\$185,076	\$1,037.93	63.2%
Current 12 Months	50	\$944,593	\$815,303	\$134,845	\$40,262	\$19,394	\$971,015	-\$26,422	\$1,556.44	102.8%

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 June 2017
All Others - PPO**





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

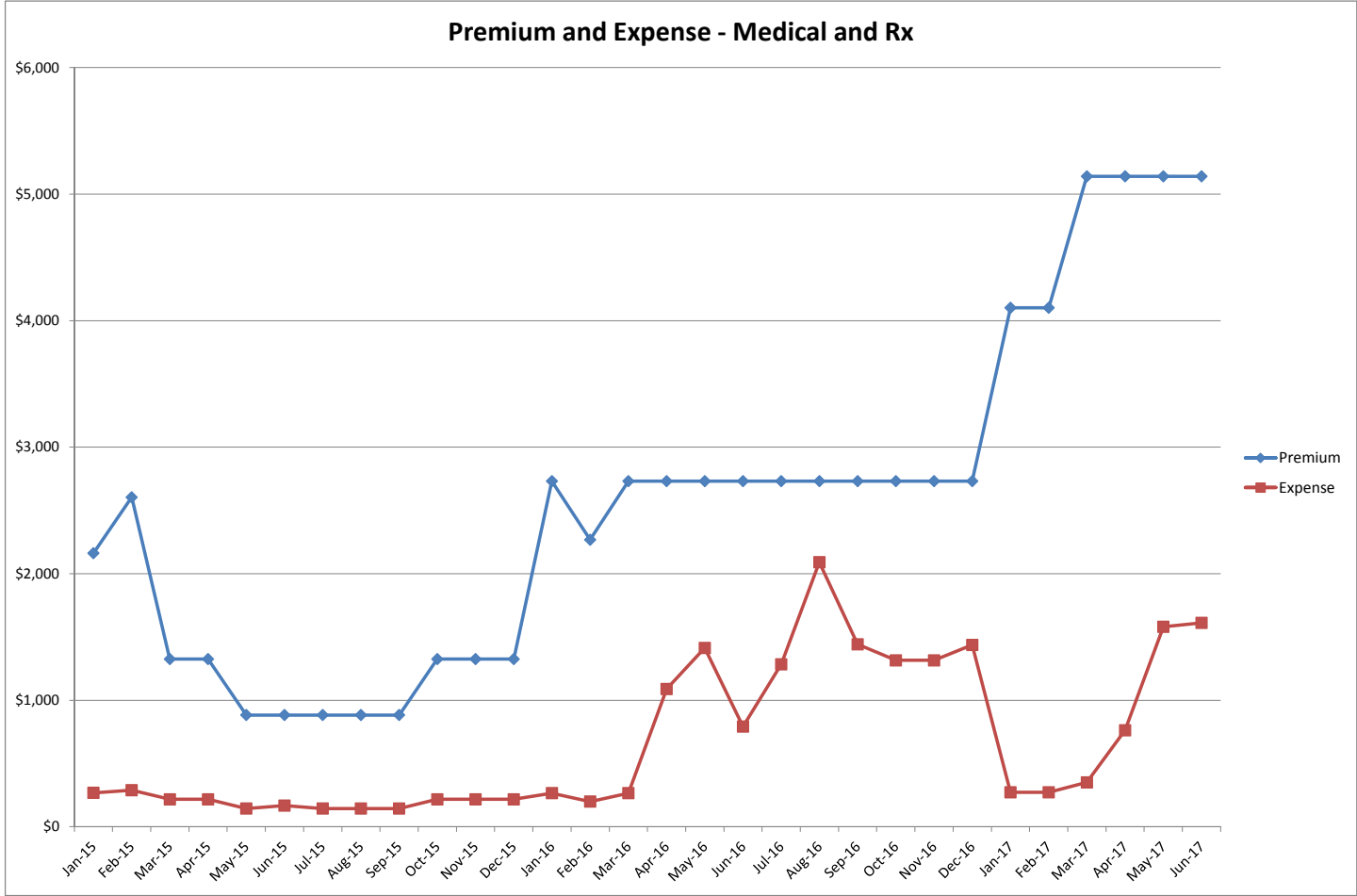
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	3	\$2,163	\$52	\$0	\$217	\$0	\$269	\$1,894	\$17.33	12.4%
Feb-15	4	\$2,604	\$0	\$0	\$289	\$0	\$289	\$2,315	\$0.00	11.1%
Mar-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Apr-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
May-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Jun-15	2	\$884	\$23	\$0	\$145	\$0	\$168	\$716	\$11.50	19.0%
Jul-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Aug-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Sep-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Oct-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Nov-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Dec-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Jan-16	4	\$2,732	\$0	\$0	\$266	\$0	\$266	\$2,466	\$0.00	9.7%
Feb-16	3	\$2,268	\$0	\$0	\$200	\$0	\$200	\$2,069	\$0.00	8.8%
Mar-16	4	\$2,732	\$0	\$0	\$266	\$0	\$266	\$2,466	\$0.00	9.7%
Apr-16	4	\$2,732	\$0	\$823	\$266	\$0	\$1,089	\$1,643	\$205.75	39.9%
May-16	4	\$2,732	\$129	\$1,018	\$266	\$0	\$1,413	\$1,319	\$286.75	51.7%
Jun-16	4	\$2,732	\$526	\$0	\$266	\$0	\$792	\$1,940	\$131.50	29.0%
Jul-16	4	\$2,732	\$0	\$1,018	\$266	\$0	\$1,284	\$1,448	\$254.50	47.0%
Aug-16	4	\$2,732	\$775	\$1,050	\$266	\$0	\$2,091	\$641	\$456.25	76.5%
Sep-16	4	\$2,732	\$126	\$1,050	\$266	\$0	\$1,442	\$1,290	\$294.00	52.8%
Oct-16	4	\$2,732	\$0	\$1,049	\$266	\$0	\$1,315	\$1,417	\$262.25	48.1%
Nov-16	4	\$2,732	\$0	\$1,049	\$266	\$0	\$1,315	\$1,417	\$262.25	48.1%
Dec-16	4	\$2,732	\$126	\$1,045	\$266	\$0	\$1,437	\$1,295	\$292.75	52.6%
Jan-17	4	\$4,102	\$0	\$0	\$273	\$0	\$273	\$3,830	\$0.00	6.6%
Feb-17	4	\$4,102	\$0	\$0	\$273	\$0	\$273	\$3,830	\$0.00	6.6%
Mar-17	5	\$5,141	\$0	\$10	\$341	\$0	\$351	\$4,790	\$2.00	6.8%
Apr-17	5	\$5,141	\$0	\$422	\$341	\$0	\$763	\$4,378	\$84.40	14.8%
May-17	5	\$5,141	\$96	\$1,144	\$341	\$0	\$1,581	\$3,560	\$248.00	30.7%
Jun-17	5	\$5,141	\$125	\$1,146	\$341	\$0	\$1,612	\$3,529	\$254.20	31.4%
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	\$28,769	\$221	\$2,722	\$1,909	\$0	\$4,852	\$23,917	\$105.11	16.9%
Current 12 Months	4	\$45,160	\$1,248	\$8,983	\$3,506	\$0	\$13,737	\$31,423	\$196.75	30.42%

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

Notes:

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

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





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

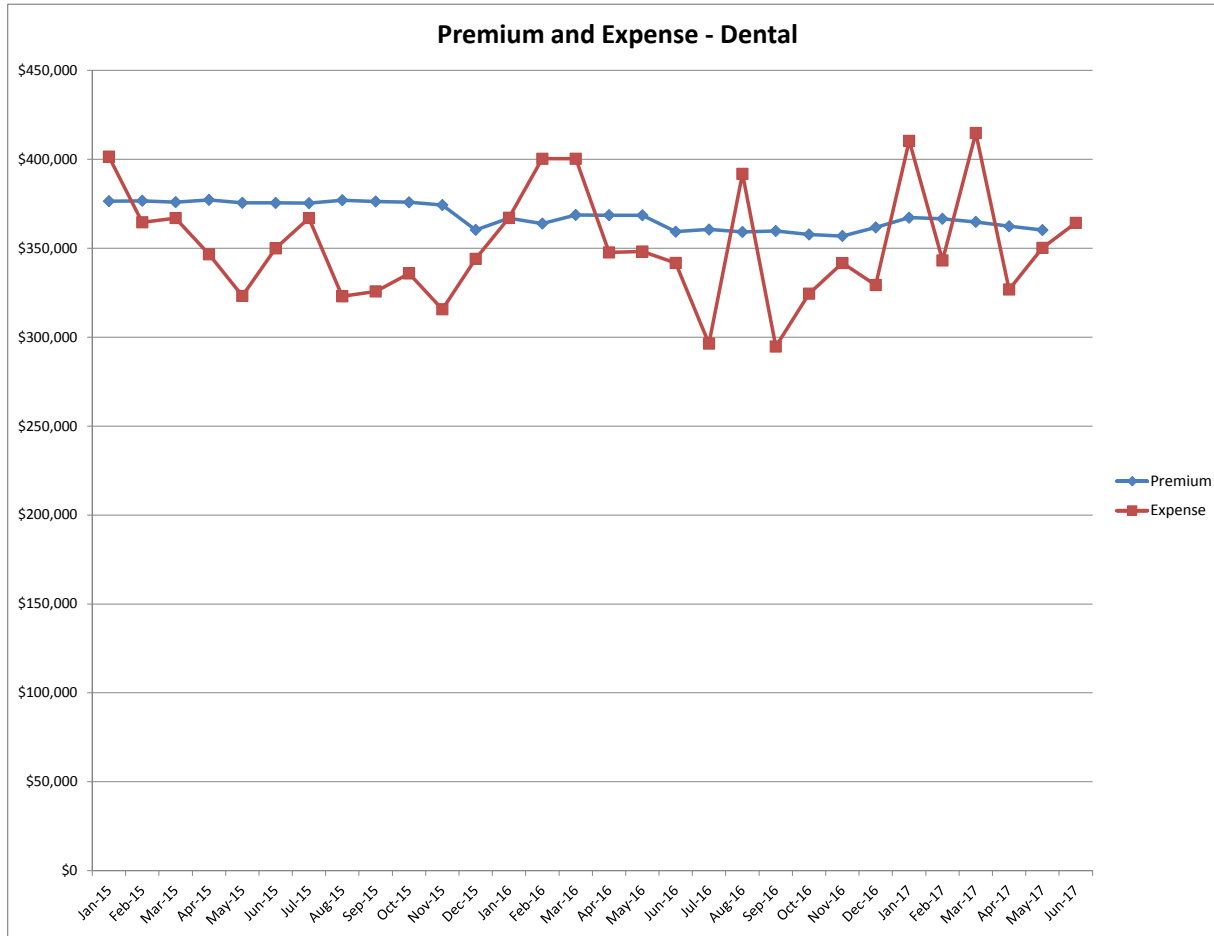
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	6,479	\$376,507	\$368,015	\$33,534	\$401,549	97.74%	\$56.80	106.65%
Feb-15	6,488	\$376,725	\$331,065	\$33,553	\$364,618	87.88%	\$51.03	96.79%
Mar-15	6,458	\$375,970	\$333,534	\$33,484	\$367,019	88.71%	\$51.65	97.62%
Apr-15	6,466	\$377,250	\$313,030	\$33,599	\$346,629	82.98%	\$48.41	91.88%
May-15	6,433	\$375,569	\$289,775	\$33,449	\$323,224	77.16%	\$45.05	86.06%
Jun-15	6,448	\$375,505	\$316,528	\$33,443	\$349,972	84.29%	\$49.09	93.20%
Jul-15	6,438	\$375,379	\$333,586	\$33,432	\$367,018	88.87%	\$51.82	97.77%
Aug-15	6,459	\$377,071	\$289,410	\$33,583	\$322,993	76.75%	\$44.81	85.66%
Sep-15	6,453	\$376,322	\$292,232	\$33,516	\$325,747	77.65%	\$45.29	86.56%
Oct-15	6,434	\$375,873	\$302,392	\$33,476	\$335,868	80.45%	\$47.00	89.36%
Nov-15	6,411	\$374,333	\$282,386	\$33,339	\$315,725	75.44%	\$44.05	84.34%
Dec-15	6,517	\$360,361	\$311,453	\$32,605	\$344,058	86.43%	\$47.79	95.48%
Jan-16	6,518	\$366,916	\$333,544	\$33,632	\$367,175	90.90%	\$51.17	100.07%
Feb-16	6,524	\$363,921	\$366,987	\$33,356	\$400,343	100.84%	\$56.25	110.01%
Mar-16	6,499	\$368,767	\$366,558	\$33,800	\$400,358	99.40%	\$56.40	108.57%
Apr-16	6,523	\$368,638	\$313,882	\$33,788	\$347,671	85.15%	\$48.12	94.31%
May-16	6,495	\$368,577	\$314,389	\$33,783	\$348,172	85.30%	\$48.40	94.46%
Jun-16	6,512	\$359,340	\$308,837	\$32,936	\$341,773	85.95%	\$47.43	95.11%
Jul-16	6,528	\$360,546	\$263,375	\$33,047	\$296,422	73.05%	\$40.35	82.21%
Aug-16	6,533	\$359,193	\$358,945	\$32,923	\$391,868	99.93%	\$54.94	109.10%
Sep-16	6,527	\$359,733	\$261,793	\$32,972	\$294,765	72.77%	\$40.11	81.94%
Oct-16	6,493	\$357,772	\$291,703	\$32,793	\$324,496	81.53%	\$44.93	90.70%
Nov-16	6,495	\$356,937	\$308,991	\$32,716	\$341,707	86.57%	\$47.57	95.73%
Dec-16	6,507	\$361,750	\$296,195	\$33,157	\$329,353	81.88%	\$45.52	91.04%
Jan-17	6,686	\$367,216	\$376,747	\$33,659	\$410,405	102.60%	\$56.35	111.76%
Feb-17	6,664	\$366,591	\$309,566	\$33,602	\$343,168	84.44%	\$46.45	93.61%
Mar-17	6,643	\$364,855	\$381,395	\$33,442	\$414,838	104.53%	\$57.41	113.70%
Apr-17	6,617	\$362,387	\$293,628	\$33,216	\$326,845	81.03%	\$44.37	90.19%
May-17	6,628	\$360,253	\$317,224	\$33,020	\$350,244	88.06%	\$47.86	97.22%
Jun-17	6,626	\$364,905	\$330,856	\$33,447	\$364,303	90.67%	\$49.93	99.83%
2015	6,457	\$4,496,865	\$3,763,409	\$401,012	\$4,164,420	83.69%	\$48.57	92.61%
2016	6,513	\$4,352,089	\$3,785,199	\$398,905	\$4,184,104	86.97%	\$48.43	96.14%
2017	6,644	\$2,186,206	\$2,009,416	\$200,386	\$2,209,802	91.91%	\$50.41	101.08%
Current 12 Months	6,579	\$4,342,137	\$3,790,417	\$397,995	\$4,188,412	87.29%	\$48.01	96.46%

Data Source: Delta Dental Risk Report Package 7/1/2015 - 6/30/2017

Note:

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

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



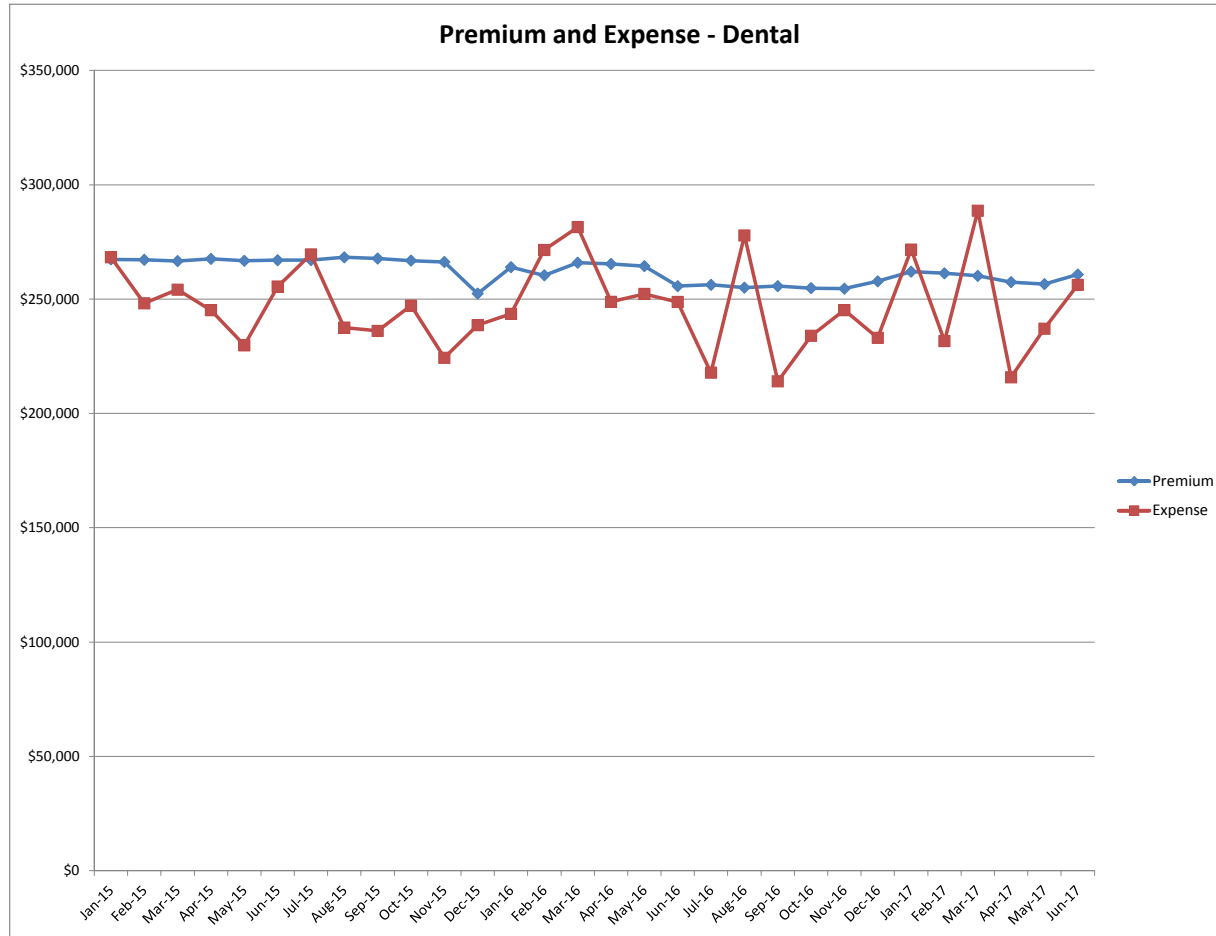


**San Joaquin Valley Insurance Authority (SJVIA)
Delta Premium and Claims Report - Dental PPO
County of Fresno**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	4,028	\$267,397	\$244,478	\$23,818	\$268,296	91.43%	\$60.69	100.34%
Feb-15	4,021	\$267,180	\$224,353	\$23,795	\$248,148	83.97%	\$55.80	92.88%
Mar-15	4,005	\$266,629	\$230,377	\$23,745	\$254,122	86.40%	\$57.52	95.31%
Apr-15	4,015	\$267,594	\$221,323	\$23,831	\$245,154	82.71%	\$55.12	91.61%
May-15	4,014	\$266,745	\$206,014	\$23,756	\$229,770	77.23%	\$51.32	86.14%
Jun-15	4,022	\$266,999	\$231,721	\$23,778	\$255,500	86.79%	\$57.61	95.69%
Jul-15	4,018	\$267,076	\$245,750	\$23,785	\$269,535	92.02%	\$61.16	100.92%
Aug-15	4,027	\$268,254	\$213,645	\$23,890	\$237,536	79.64%	\$53.05	88.55%
Sep-15	4,030	\$267,753	\$212,231	\$23,846	\$236,076	79.26%	\$52.66	88.17%
Oct-15	4,019	\$266,848	\$223,380	\$23,765	\$247,145	83.71%	\$55.58	92.62%
Nov-15	4,008	\$266,229	\$200,617	\$23,710	\$224,327	75.35%	\$50.05	84.26%
Dec-15	4,105	\$252,415	\$215,620	\$22,990	\$238,610	85.42%	\$52.53	94.53%
Jan-16	4,093	\$263,973	\$219,349	\$24,192	\$243,541	83.10%	\$53.59	92.26%
Feb-16	4,102	\$260,397	\$247,618	\$23,863	\$271,482	95.09%	\$60.37	104.26%
Mar-16	4,082	\$265,914	\$257,151	\$24,369	\$281,519	96.70%	\$63.00	105.87%
Apr-16	4,068	\$265,372	\$224,483	\$24,319	\$248,802	84.59%	\$55.18	93.76%
May-16	4,052	\$264,418	\$228,030	\$24,232	\$252,262	86.24%	\$56.28	95.40%
Jun-16	4,068	\$255,662	\$225,332	\$23,429	\$248,761	88.14%	\$55.39	97.30%
Jul-16	4,079	\$256,217	\$194,353	\$23,480	\$217,833	75.85%	\$47.65	85.02%
Aug-16	4,083	\$255,006	\$254,452	\$23,369	\$277,821	99.78%	\$62.32	108.95%
Sep-16	4,079	\$255,657	\$190,605	\$23,429	\$214,034	74.55%	\$46.73	83.72%
Oct-16	4,059	\$254,810	\$210,605	\$23,351	\$233,957	82.65%	\$51.89	91.82%
Nov-16	4,049	\$254,546	\$221,842	\$23,327	\$245,169	87.15%	\$54.79	96.32%
Dec-16	4,062	\$257,759	\$209,443	\$23,621	\$233,065	81.26%	\$51.56	90.42%
Jan-17	4,181	\$261,977	\$247,634	\$24,008	\$271,642	94.53%	\$59.23	103.69%
Feb-17	4,173	\$261,255	\$207,711	\$23,942	\$231,653	79.51%	\$49.77	88.67%
Mar-17	4,150	\$260,156	\$264,810	\$23,841	\$288,651	101.79%	\$63.81	110.95%
Apr-17	4,139	\$257,428	\$192,196	\$23,591	\$215,788	74.66%	\$46.44	83.82%
May-17	4,152	\$256,555	\$213,540	\$23,511	\$237,051	83.23%	\$51.43	92.40%
Jun-17	4,160	\$260,737	\$232,308	\$23,895	\$256,203	89.10%	\$55.84	98.26%
2015	4,026	\$3,191,118	\$2,669,510	\$284,709	\$2,954,219	83.65%	\$55.26	92.58%
2016	4,073	\$3,109,731	\$2,683,264	\$284,981	\$2,968,246	86.29%	\$54.90	95.45%
2017	4,159	\$1,558,109	\$1,358,198	\$142,789	\$1,500,987	87.17%	\$54.43	96.33%
Current 12 Months	4,114	\$3,092,105	\$2,639,499	\$283,366	\$2,922,865	85.36%	\$53.47	94.53%

Data Source: Delta Dental Risk Report Package 7/1/2015 - 6/30/2017

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



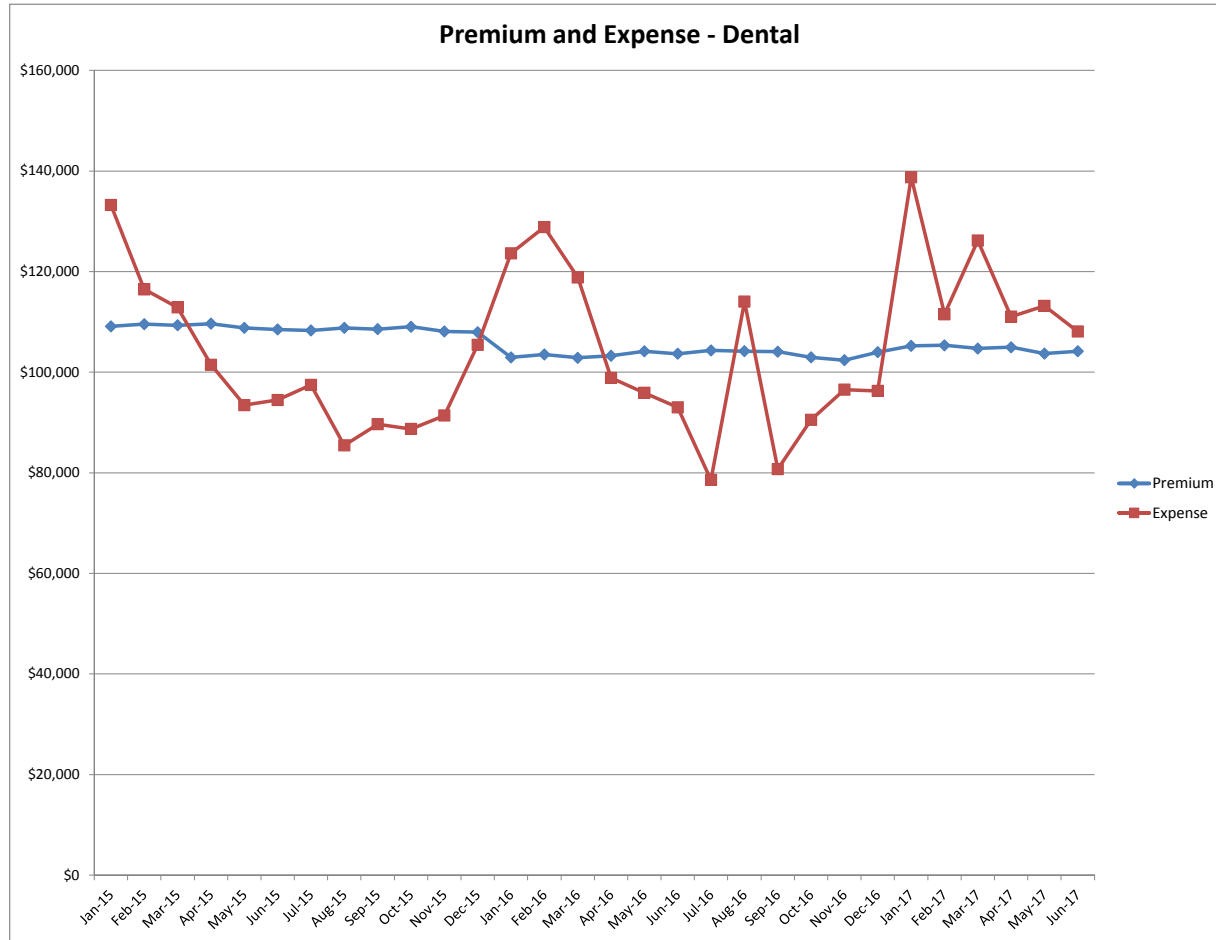


**San Joaquin Valley Insurance Authority (SJVIA)
Delta Premium and Claims Report - Dental PPO
County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	2,451	\$109,110	\$123,537	\$9,716	\$133,252	113.22%	\$50.40	122.13%
Feb-15	2,467	\$109,545	\$106,712	\$9,758	\$116,470	97.41%	\$43.26	106.32%
Mar-15	2,453	\$109,341	\$103,157	\$9,740	\$112,897	94.34%	\$42.05	103.25%
Apr-15	2,451	\$109,656	\$91,707	\$9,767	\$101,474	83.63%	\$37.42	92.54%
May-15	2,419	\$108,824	\$83,761	\$9,693	\$93,454	76.97%	\$34.63	85.88%
Jun-15	2,426	\$108,506	\$84,807	\$9,665	\$94,472	78.16%	\$34.96	87.07%
Jul-15	2,420	\$108,303	\$87,836	\$9,647	\$97,483	81.10%	\$36.30	90.01%
Aug-15	2,432	\$108,818	\$75,765	\$9,692	\$85,457	69.63%	\$31.15	78.53%
Sep-15	2,423	\$108,568	\$80,001	\$9,670	\$89,671	73.69%	\$33.02	82.59%
Oct-15	2,415	\$109,025	\$79,013	\$9,711	\$88,724	72.47%	\$32.72	81.38%
Nov-15	2,403	\$108,104	\$81,770	\$9,629	\$91,399	75.64%	\$34.03	84.55%
Dec-15	2,412	\$107,947	\$95,833	\$9,615	\$105,448	88.78%	\$39.73	97.69%
Jan-16	2,425	\$102,944	\$114,195	\$9,440	\$123,634	110.93%	\$47.09	120.10%
Feb-16	2,422	\$103,524	\$119,369	\$9,493	\$128,862	115.31%	\$49.29	124.48%
Mar-16	2,417	\$102,853	\$109,408	\$9,432	\$118,839	106.37%	\$45.27	115.54%
Apr-16	2,455	\$103,266	\$89,399	\$9,469	\$98,868	86.57%	\$36.42	95.74%
May-16	2,443	\$104,159	\$86,359	\$9,551	\$95,911	82.91%	\$35.35	92.08%
Jun-16	2,444	\$103,679	\$83,504	\$9,507	\$93,012	80.54%	\$34.17	89.71%
Jul-16	2,449	\$104,328	\$69,022	\$9,567	\$78,589	66.16%	\$28.18	75.53%
Aug-16	2,450	\$104,188	\$104,493	\$9,554	\$114,047	100.29%	\$42.65	109.46%
Sep-16	2,448	\$104,075	\$71,188	\$9,544	\$80,732	68.40%	\$29.08	77.57%
Oct-16	2,434	\$102,961	\$81,097	\$9,442	\$90,539	78.76%	\$33.32	87.93%
Nov-16	2,446	\$102,392	\$87,149	\$9,389	\$96,538	85.11%	\$35.63	94.28%
Dec-16	2,445	\$103,990	\$86,752	\$9,536	\$96,288	83.42%	\$35.48	92.59%
Jan-17	2,505	\$105,238	\$129,113	\$9,651	\$138,763	122.69%	\$51.54	131.86%
Feb-17	2,491	\$105,336	\$101,856	\$9,660	\$111,515	96.70%	\$40.89	105.87%
Mar-17	2,493	\$104,698	\$116,586	\$9,601	\$126,186	111.35%	\$46.77	120.52%
Apr-17	2,478	\$104,958	\$101,432	\$9,625	\$111,057	96.64%	\$40.93	105.81%
May-17	2,476	\$103,698	\$103,684	\$9,509	\$113,193	99.99%	\$41.88	109.16%
Jun-17	2,466	\$104,168	\$98,548	\$9,552	\$108,100	94.60%	\$39.96	103.77%
2015	2,431	\$1,305,746	\$1,093,899	\$116,302	\$1,210,201	83.78%	\$37.50	92.68%
2016	2,440	\$1,242,358	\$1,101,935	\$113,923	\$1,215,858	88.70%	\$37.64	97.87%
2017	2,485	\$628,097	\$651,218	\$57,597	\$708,815	103.68%	\$43.68	112.85%
Current 12 Months	2,465	\$1,250,031	\$1,150,918	\$114,628	\$1,265,547	92.07%	\$38.91	101.24%

Data Source: Delta Dental Risk Report Package 7/1/2015 - 6/30/2017

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





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

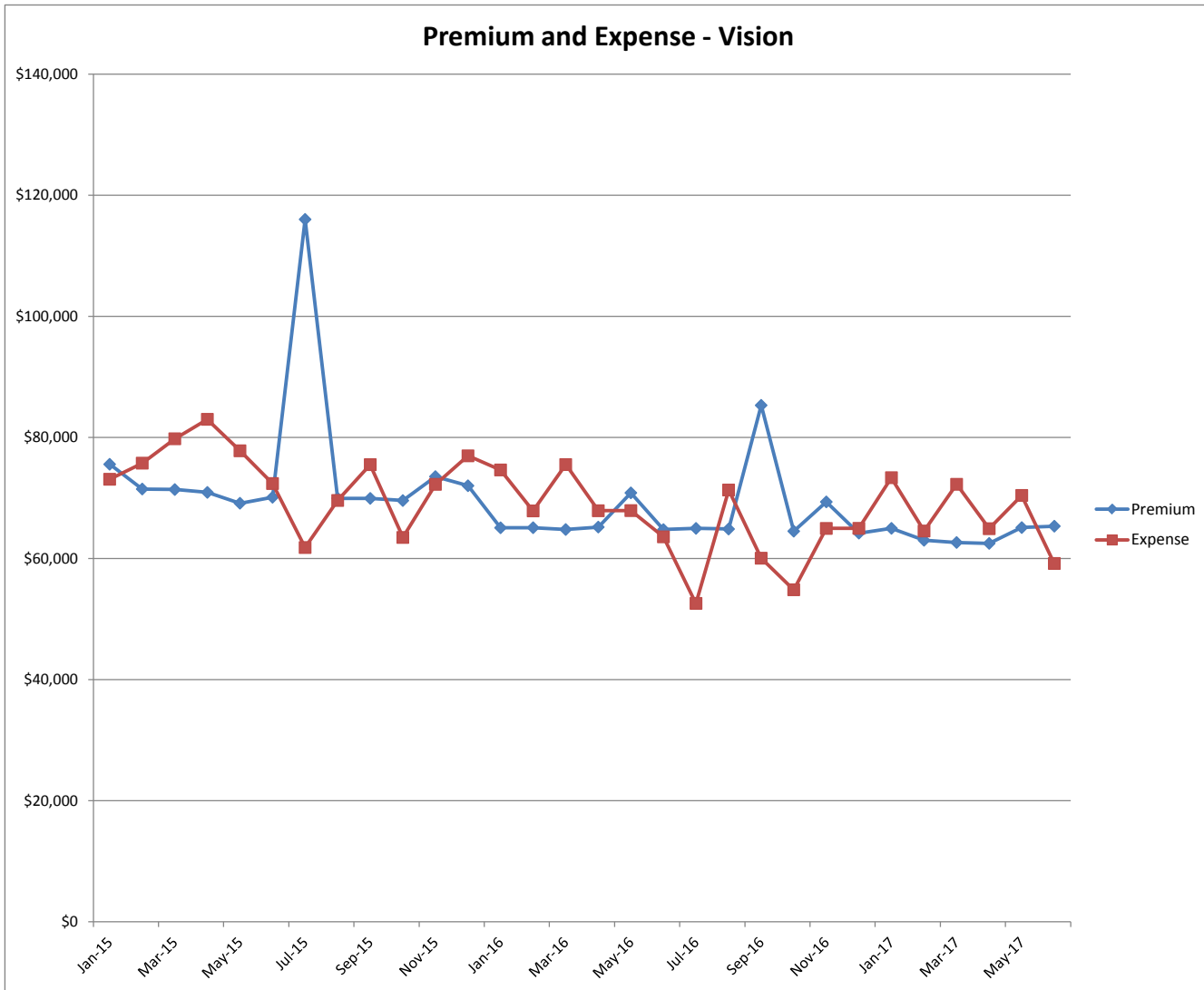
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	8,159	\$75,570	\$64,024	\$9,068	\$73,092	84.72%	\$7.85	96.72%
Feb-15	8,111	\$71,482	\$67,178	\$8,578	\$75,756	93.98%	\$8.28	105.98%
Mar-15	8,144	\$71,395	\$71,213	\$8,567	\$79,780	99.75%	\$8.74	111.75%
Apr-15	8,113	\$70,923	\$74,483	\$8,511	\$82,994	105.02%	\$9.18	117.02%
May-15	8,106	\$69,134	\$69,501	\$8,296	\$77,797	100.53%	\$8.57	112.53%
Jun-15	8,117	\$70,117	\$63,975	\$8,414	\$72,389	91.24%	\$7.88	103.24%
Jul-15	8,129	\$116,024	\$47,895	\$13,923	\$61,818	41.28%	\$5.89	53.28%
Aug-15	8,129	\$69,947	\$61,198	\$8,394	\$69,592	87.49%	\$7.53	99.49%
Sep-15	8,107	\$69,937	\$67,118	\$8,392	\$75,510	95.97%	\$8.28	107.97%
Oct-15	8,059	\$69,576	\$55,134	\$8,349	\$63,483	79.24%	\$6.84	91.24%
Nov-15	8,081	\$73,536	\$63,430	\$8,824	\$72,254	86.26%	\$7.85	98.26%
Dec-15	8,124	\$72,023	\$68,322	\$8,643	\$76,965	94.86%	\$8.41	106.86%
Jan-16	7,686	\$65,081	\$66,172	\$8,461	\$74,633	101.68%	\$8.61	114.68%
Feb-16	7,667	\$65,094	\$59,406	\$8,462	\$67,868	91.26%	\$7.75	104.26%
Mar-16	7,652	\$64,795	\$67,098	\$8,423	\$75,521	103.55%	\$8.77	116.55%
Apr-16	7,695	\$65,198	\$59,419	\$8,476	\$67,895	91.14%	\$7.72	104.14%
May-16	7,656	\$70,847	\$58,707	\$9,210	\$67,917	82.86%	\$7.67	95.86%
Jun-16	7,665	\$64,783	\$55,161	\$8,422	\$63,583	85.15%	\$7.20	98.15%
Jul-16	7,683	\$64,982	\$44,144	\$8,448	\$52,592	67.93%	\$5.75	80.93%
Aug-16	7,697	\$64,872	\$62,888	\$8,433	\$71,321	96.94%	\$8.17	109.94%
Sep-16	7,678	\$85,309	\$48,963	\$11,090	\$60,053	57.39%	\$6.38	70.39%
Oct-16	7,651	\$64,516	\$46,456	\$8,387	\$54,843	72.01%	\$6.07	85.01%
Nov-16	7,654	\$69,356	\$55,955	\$9,016	\$64,971	80.68%	\$7.31	93.68%
Dec-16	7,644	\$64,199	\$56,638	\$8,346	\$64,984	88.22%	\$7.41	101.22%
Jan-17	7,556	\$64,987	\$64,907	\$8,448	\$73,355	99.88%	\$8.59	112.88%
Feb-17	7,494	\$63,014	\$56,355	\$8,192	\$64,547	89.43%	\$7.52	102.43%
Mar-17	7,475	\$62,650	\$64,115	\$8,145	\$72,260	102.34%	\$8.58	115.34%
Apr-17	7,437	\$62,499	\$56,804	\$8,125	\$64,929	90.89%	\$7.64	103.89%
May-17	7,425	\$65,113	\$61,958	\$8,465	\$70,423	95.15%	\$8.34	108.15%
Jun-17	7,439	\$65,343	\$50,692	\$8,495	\$59,187	77.58%	\$6.81	90.58%
2015	8,115	\$899,664	\$773,471	\$107,960	\$881,431	85.97%	\$7.94	97.97%
2016	7,669	\$809,032	\$681,007	\$105,174	\$786,181	84.18%	\$7.40	97.18%
2017	7,471	\$383,606	\$354,831	\$49,869	\$404,700	92.50%	\$7.92	105.50%
Current 12 Months	7,569	\$796,840	\$669,875	\$103,589	\$773,464	84.07%	\$7.37	97.07%

Data Source: VSP SJVIA Utilization Reports June 2017

Notes:

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

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





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

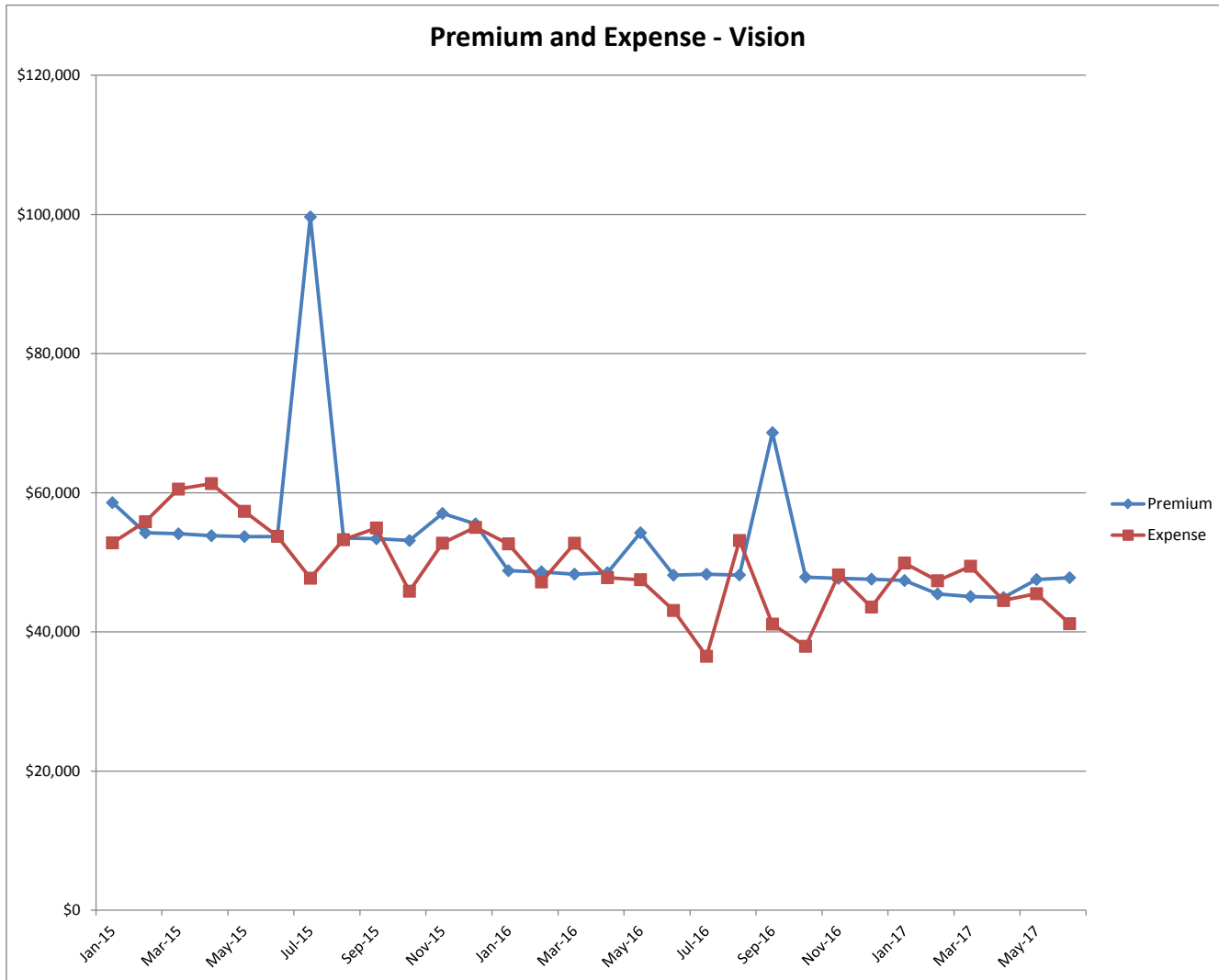
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	5,455	\$58,569	\$45,761	\$7,028	\$52,789	78.13%	\$8.39	90.13%
Feb-15	5,387	\$54,234	\$49,324	\$6,508	\$55,832	90.95%	\$9.16	102.95%
Mar-15	5,383	\$54,094	\$54,028	\$6,491	\$60,519	99.88%	\$10.04	111.88%
Apr-15	5,361	\$53,822	\$54,853	\$6,459	\$61,312	101.92%	\$10.23	113.92%
May-15	5,378	\$53,695	\$50,882	\$6,443	\$57,325	94.76%	\$9.46	106.76%
Jun-15	5,372	\$53,689	\$47,288	\$6,443	\$53,731	88.08%	\$8.80	100.08%
Jul-15	5,395	\$99,636	\$35,755	\$11,956	\$47,711	35.89%	\$6.63	47.89%
Aug-15	5,369	\$53,471	\$46,829	\$6,417	\$53,246	87.58%	\$8.72	99.58%
Sep-15	5,360	\$53,386	\$48,524	\$6,406	\$54,930	90.89%	\$9.05	102.89%
Oct-15	5,326	\$53,123	\$39,470	\$6,375	\$45,845	74.30%	\$7.41	86.30%
Nov-15	5,339	\$57,020	\$45,905	\$6,842	\$52,747	80.51%	\$8.60	92.51%
Dec-15	5,372	\$55,522	\$48,356	\$6,663	\$55,019	87.09%	\$9.00	99.09%
Jan-16	4,948	\$48,789	\$46,309	\$6,343	\$52,652	94.92%	\$9.36	107.92%
Feb-16	4,923	\$48,629	\$40,851	\$6,322	\$47,173	84.01%	\$8.30	97.01%
Mar-16	4,902	\$48,296	\$46,458	\$6,278	\$52,736	96.19%	\$9.48	109.19%
Apr-16	4,900	\$48,503	\$41,487	\$6,305	\$47,792	85.53%	\$8.47	98.53%
May-16	4,874	\$54,240	\$40,446	\$7,051	\$47,497	74.57%	\$8.30	87.57%
Jun-16	4,873	\$48,149	\$36,814	\$6,259	\$43,073	76.46%	\$7.55	89.46%
Jul-16	4,885	\$48,279	\$30,212	\$6,276	\$36,488	62.58%	\$6.18	75.58%
Aug-16	4,896	\$48,173	\$46,867	\$6,262	\$53,129	97.29%	\$9.57	110.29%
Sep-16	4,881	\$68,629	\$32,194	\$8,922	\$41,116	46.91%	\$6.60	59.91%
Oct-16	4,860	\$47,867	\$31,703	\$6,223	\$37,926	66.23%	\$6.52	79.23%
Nov-16	4,843	\$47,679	\$41,988	\$6,198	\$48,186	88.06%	\$8.67	101.06%
Dec-16	4,841	\$47,574	\$37,386	\$6,185	\$43,571	78.58%	\$7.72	91.58%
Jan-17	4,703	\$47,373	\$43,737	\$6,158	\$49,895	92.32%	\$9.30	105.32%
Feb-17	4,648	\$45,450	\$41,439	\$5,909	\$47,348	91.17%	\$8.92	104.17%
Mar-17	4,627	\$45,068	\$43,578	\$5,859	\$49,437	96.69%	\$9.42	109.69%
Apr-17	4,597	\$44,929	\$38,667	\$5,841	\$44,508	86.06%	\$8.41	99.06%
May-17	4,570	\$47,528	\$39,306	\$6,179	\$45,485	82.70%	\$8.60	95.70%
Jun-17	4,590	\$47,788	\$34,962	\$6,212	\$41,174	73.16%	\$7.62	86.16%
2015	5,375	\$700,261	\$566,975	\$84,031	\$651,006	80.97%	\$8.79	92.97%
2016	4,886	\$604,807	\$472,715	\$78,625	\$551,340	78.16%	\$8.06	91.16%
2017	4,623	\$278,136	\$241,689	\$36,158	\$277,847	86.90%	\$8.71	99.90%
Current 12 Months	4,745	\$586,337	\$462,039	\$76,224	\$538,263	78.80%	\$8.11	91.80%

Data Source: VSP SJVIA Utilization Reports June 2017

Note:

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

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





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

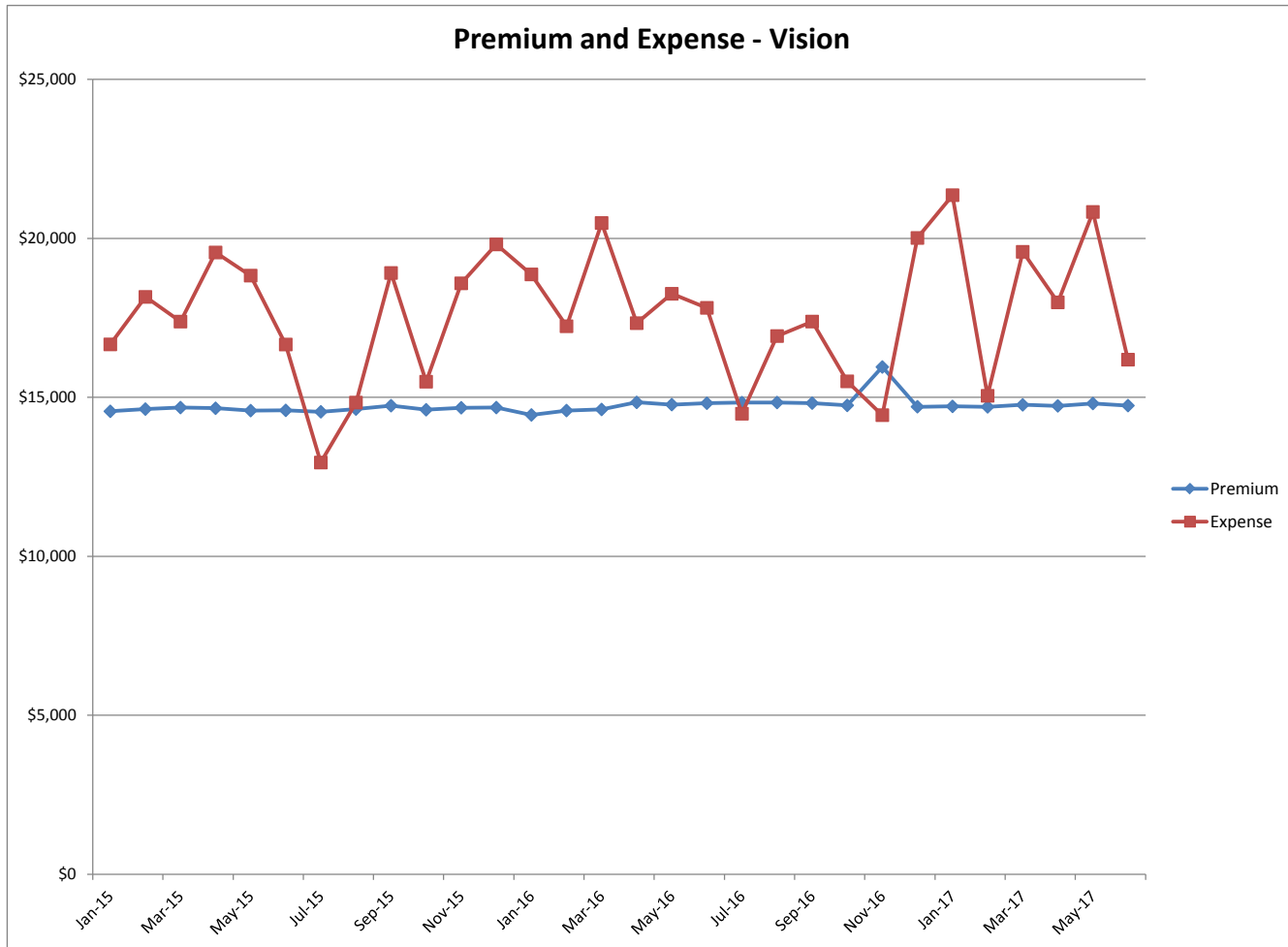
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	2,618	\$14,561	\$14,918	\$1,747	\$16,665	102.45%	\$5.70	114.45%
Feb-15	2,638	\$14,631	\$16,403	\$1,756	\$18,159	112.11%	\$6.22	124.11%
Mar-15	2,625	\$14,679	\$15,621	\$1,761	\$17,382	106.42%	\$5.95	118.42%
Apr-15	2,617	\$14,657	\$17,797	\$1,759	\$19,556	121.42%	\$6.80	133.42%
May-15	2,593	\$14,583	\$17,079	\$1,750	\$18,829	117.12%	\$6.59	129.12%
Jun-15	2,611	\$14,591	\$14,911	\$1,751	\$16,662	102.19%	\$5.71	114.19%
Jul-15	2,599	\$14,546	\$11,204	\$1,746	\$12,950	77.02%	\$4.31	89.02%
Aug-15	2,624	\$14,631	\$13,080	\$1,756	\$14,836	89.40%	\$4.98	101.40%
Sep-15	2,612	\$14,738	\$17,143	\$1,769	\$18,912	116.32%	\$6.56	128.32%
Oct-15	2,596	\$14,610	\$13,739	\$1,753	\$15,492	94.04%	\$5.29	106.04%
Nov-15	2,605	\$14,673	\$16,825	\$1,761	\$18,586	114.67%	\$6.46	126.67%
Dec-15	2,616	\$14,679	\$18,048	\$1,761	\$19,809	122.95%	\$6.90	134.95%
Jan-16	2,607	\$14,447	\$16,988	\$1,878	\$18,866	117.59%	\$6.52	130.59%
Feb-16	2,610	\$14,585	\$15,340	\$1,896	\$17,236	105.18%	\$5.88	118.18%
Mar-16	2,616	\$14,619	\$18,583	\$1,900	\$20,483	127.12%	\$7.10	140.12%
Apr-16	2,663	\$14,842	\$15,404	\$1,929	\$17,333	103.79%	\$5.78	116.79%
May-16	2,648	\$14,772	\$16,337	\$1,920	\$18,257	110.59%	\$6.17	123.59%
Jun-16	2,659	\$14,815	\$15,889	\$1,926	\$17,815	107.25%	\$5.98	120.25%
Jul-16	2,662	\$14,835	\$12,557	\$1,929	\$14,486	84.64%	\$4.72	97.64%
Aug-16	2,665	\$14,838	\$14,999	\$1,929	\$16,928	101.09%	\$5.63	114.09%
Sep-16	2,662	\$14,819	\$15,457	\$1,926	\$17,383	104.31%	\$5.81	117.31%
Oct-16	2,654	\$14,747	\$13,586	\$1,917	\$15,503	92.13%	\$5.12	105.13%
Nov-16	2,673	\$15,955	\$12,366	\$2,074	\$14,440	77.51%	\$4.63	90.51%
Dec-16	2,665	\$14,705	\$18,101	\$1,912	\$20,013	123.09%	\$6.79	136.09%
Jan-17	2,671	\$14,716	\$19,445	\$1,913	\$21,358	132.14%	\$7.28	145.14%
Feb-17	2,665	\$14,701	\$13,138	\$1,911	\$15,049	89.37%	\$4.93	102.37%
Mar-17	2,670	\$14,765	\$17,657	\$1,919	\$19,576	119.59%	\$6.61	132.59%
Apr-17	2,664	\$14,732	\$16,072	\$1,915	\$17,987	109.10%	\$6.03	122.10%
May-17	2,681	\$14,807	\$18,906	\$1,925	\$20,831	127.68%	\$7.05	140.68%
Jun-17	2,674	\$14,741	\$14,269	\$1,916	\$16,185	96.80%	\$5.34	109.80%
2015	2,613	\$175,579	\$186,768	\$21,069	\$207,837	106.37%	\$5.96	106.37%
2016	2,649	\$177,979	\$185,607	\$23,137	\$208,744	104.29%	\$5.84	104.29%
2017	2,671	\$88,462	\$99,487	\$11,500	\$110,987	112.46%	\$6.21	125.46%
Current 12 Months	2,667	\$178,361	\$186,553	\$23,187	\$209,740	104.59%	\$5.83	117.59%

Data Source: VSP SJVIA Utilization Reports June 2017

Note:

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

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





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

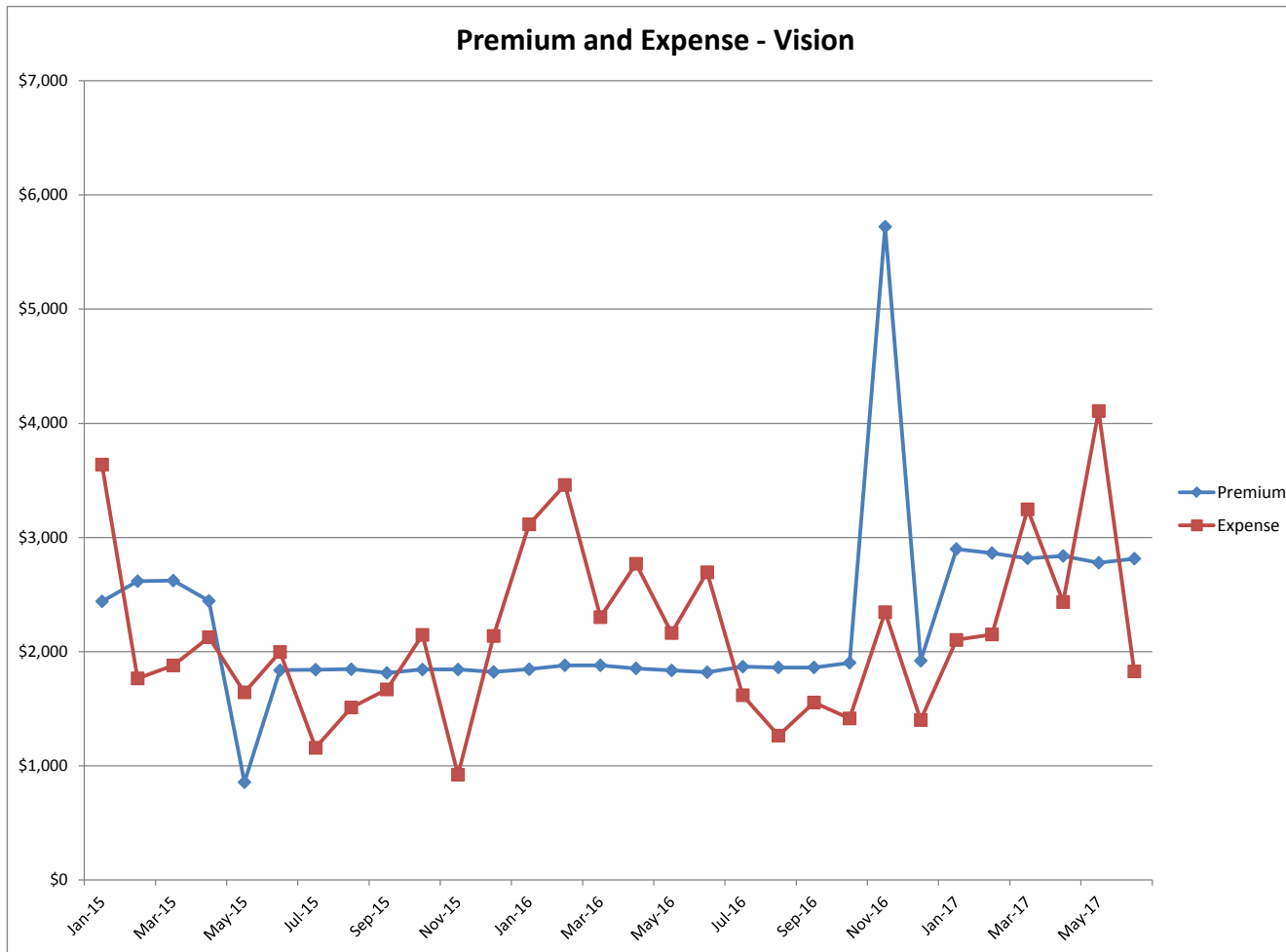
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	86	\$2,440	\$3,345	\$293	\$3,638	137.09%	\$38.90	149.09%
Feb-15	86	\$2,617	\$1,451	\$314	\$1,765	55.45%	\$16.87	67.45%
Mar-15	136	\$2,622	\$1,564	\$315	\$1,879	59.65%	\$11.50	71.65%
Apr-15	135	\$2,444	\$1,833	\$293	\$2,126	75.00%	\$13.58	87.00%
May-15	135	\$856	\$1,540	\$103	\$1,643	179.91%	\$11.41	191.91%
Jun-15	134	\$1,837	\$1,776	\$220	\$1,996	96.68%	\$13.25	108.68%
Jul-15	135	\$1,842	\$936	\$221	\$1,157	50.81%	\$6.93	62.81%
Aug-15	136	\$1,845	\$1,289	\$221	\$1,510	69.86%	\$9.48	81.86%
Sep-15	135	\$1,813	\$1,451	\$218	\$1,669	80.03%	\$10.75	92.03%
Oct-15	137	\$1,843	\$1,925	\$221	\$2,146	104.45%	\$14.05	116.45%
Nov-15	137	\$1,843	\$700	\$221	\$921	37.98%	\$5.11	49.98%
Dec-15	136	\$1,822	\$1,918	\$219	\$2,137	105.27%	\$14.10	117.27%
Jan-16	131	\$1,845	\$2,875	\$240	\$3,115	155.83%	\$21.95	168.83%
Feb-16	134	\$1,880	\$3,215	\$244	\$3,459	171.01%	\$23.99	184.01%
Mar-16	134	\$1,880	\$2,057	\$244	\$2,301	109.41%	\$15.35	122.41%
Apr-16	132	\$1,853	\$2,528	\$241	\$2,769	136.43%	\$19.15	149.43%
May-16	134	\$1,835	\$1,924	\$239	\$2,163	104.85%	\$14.36	117.85%
Jun-16	133	\$1,819	\$2,458	\$236	\$2,694	135.13%	\$18.48	148.13%
Jul-16	136	\$1,868	\$1,375	\$243	\$1,618	73.61%	\$10.11	86.61%
Aug-16	136	\$1,861	\$1,022	\$242	\$1,264	54.92%	\$7.51	67.92%
Sep-16	135	\$1,861	\$1,312	\$242	\$1,554	70.50%	\$9.72	83.50%
Oct-16	137	\$1,902	\$1,167	\$247	\$1,414	61.36%	\$8.52	74.36%
Nov-16	138	\$5,722	\$1,601	\$744	\$2,345	27.98%	\$11.60	40.98%
Dec-16	138	\$1,920	\$1,151	\$250	\$1,401	59.95%	\$8.34	72.95%
Jan-17	182	\$2,898	\$1,725	\$377	\$2,102	59.52%	\$9.48	72.52%
Feb-17	181	\$2,863	\$1,778	\$372	\$2,150	62.10%	\$9.82	75.10%
Mar-17	178	\$2,817	\$2,880	\$366	\$3,246	102.24%	\$16.18	115.24%
Apr-17	176	\$2,838	\$2,065	\$369	\$2,434	72.76%	\$11.73	85.76%
May-17	174	\$2,778	\$3,746	\$361	\$4,107	134.85%	\$21.53	147.85%
Jun-17	175	\$2,814	\$1,461	\$366	\$1,827	51.92%	\$8.35	64.92%
2015	127	\$23,824	\$19,728	\$2,859	\$22,587	82.81%	\$12.91	94.81%
2016	135	\$26,246	\$22,685	\$3,412	\$26,097	86.43%	\$14.02	99.43%
2017	178	\$17,008	\$13,655	\$2,211	\$15,866	80.29%	\$12.81	93.29%
Current 12 Months	157	\$32,142	\$21,283	\$4,178	\$25,461	66.22%	\$11.28	79.22%

Data Source: VSP SJVIA Utilization Reports June 2017

Note:

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

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





BOARD OF DIRECTORS

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

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

AGENDA DATE: August 25, 2017

ITEM NUMBER: Item 15

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

REQUEST(S): That the Board finalize and approve 2018 rates and fees, authorize consultant and SJVIA staff to negotiate agreements, and President to execute agreements subject to approval of SJVIA counsel and staff.

DESCRIPTION:

Medical self-funded

The final renewal report updates the plan experience by one month utilizing 12 months of data through June 2017. By changing from the Anthem HMO to an EPO and changing PBMs, the final renewal proposed would be 3.2% with a reserve build up of \$2.9M, or 3.4% of premium. Should your Board choose to implement a rate pass (0.0%) for the County of Tulare and the County of Fresno, the reserve build up would be \$893,132 (1.1% of premium). Anthem Blue Cross is offering \$50,000 for 2018 as a contribution towards wellness.

Medical Kaiser

Kaiser's renewal is a decrease of 4.8% for the County of Fresno and the All Other Group, and 5.4% decrease for the County of Tulare. Kaiser is offering \$50,000 for 2018 as a contribution towards wellness.

Dental

Delta Dental's renewal request is 0.0% for the Delta Dental PPO with a premium holiday for January 2018 valued at \$384,320, and a 2% rate subsidy from the SJVIA premium stabilization reserve (PSR). The DeltaCare HMO renewal request is a 5.37% increase.

AGENDA: San Joaquin Valley Insurance Authority

DATE: August 25, 2017

Vision

VSP preliminary renewal offers three renewal options ranging from a 2.0% to 7.5% increase.

FISCAL IMPACT/FINANCING:

The annual financial impact for the 2018 renewal is \$0 to \$3M depending on renewal options selected.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager

Introduction

The 2018 preliminary renewal for the SJVIA self-funded medical program was presented at the July 14, 2017 SJVIA Board meeting. At the Board meeting direction was given by the Board to come back at the August 25, 2017 Board meeting with final renewal recommendations. The direction given included the following:

- Update the renewal for the most recent plan experience (move from the preliminary renewal plan experience of June 1, 2016 through May 31, 2017 and update to July 1, 2016 through June 30, 2017).
- Eliminate all cross subsidies (specifically for the All Other Group). Each group is to stand on its own for claims experience and share fixed costs.
- As a result of the action taken by the Board, have each group stand alone on its experience. Keenan requested and the Board gave direction for the All Other group to have a separate reinsurance level, since on their own, the All Other group would be too small to have a \$450,000 pooling level. Keenan has sought reinsurance quotes for the All Other Group at \$100,000, \$75,000, and \$50,000.
- The Board also took action to elect a new PBM. The preliminary renewal applied the savings proposal of the PBM with the lesser savings. Since the Board elected the PBM with greater savings, the PBM savings were revised in the final renewal to reflect the PBM selected.
- At the Board meeting it was determined to keep the risk share model between County of Fresno and County of Tulare. Subsequent communications directed the removal of the risk charge. Since the initial risk share model is neutral in cost to the two Counties, Keenan has prepared both scenarios so that the SJVIA Board can discuss the merits and concerns of entering into a risk share arrangement.
- Subsequent communications also requested a separate pooling level for the County of Tulare. Since this communication did not happen until August 4th, the request did not allow sufficient time to secure alternate reinsurance quotes for the next SJVIA Board meeting. The request will be addressed as part of our due diligence of securing the reinsurance for the SJVIA. Specifically, Keenan will request quotes for 2018 at the following levels: \$500,000, \$450,000, \$400,000, \$350,000, \$300,000 and \$250,000. The quotes are to be provided for the SJVIA on an overall basis. And for the County of Fresno and the County of Tulare separately.
- In reviewing the reinsurance program, it was recognized that a significant difference in the dependent ratio existed (County of Fresno has 43.3% of employees covering dependents, while the County of Tulare has 19.0% of employees covering dependents). In order to provide greater equity in the reinsurance cost, Keenan will be allocating the reinsurance cost with consideration for the dependent ratio.
- County of Tulare requested the EPO as a new line of coverage. Keenan has prepared an option for the County of Tulare assuming a 10% migration from its' other PPO plans to the EPO plan.

Built into both scenarios are calculations for the change in IBNR and a margin. This means there is a recommended IBNR Reserve and Stabilization Reserve build up inherent within the preliminary renewal rates. Later in the report we will provide the allocation amounts, should the Board have an interest in adjusting the margin and reserve level.

Executive Summary

Keenan is pleased to present the 2018 SJVIA final renewal. The following table illustrates the 2018 renewal adjustments.

Executive Summary	Final Renewal			Comments on Renewal Options
	COF	COT	All Other	
Self-Funded Medical				The Renewal includes an overall IBNR reserve build up and Margin of 2.1% COF and 5.6% COT. The Board could consider maintaining 2017 rates for the COF and the COT and passing on the required increases to all other. This would reduce the reserve
EPO	0.0%	N/A	36.8%	
PPO/HDHP	12.4%	3.3%	4.5%	
Total	1.9%	3.3%	25.1%	
Kaiser HMO	-4.8%	-5.4%	-4.8%	To maintain parity between the EPO and Kaiser, the Board may want to consider maintaining the 2017 rates for Kaiser for 2018 for all groups that offer the EPO plan. Kaiser will allow the SJVIA to hold funds in 2018, as opposed to 2017 where all funds (except \$10 ppm) were held by Kaiser.
Delta Dental				Delta Dental is offering a rate pass for 2018, with a premium holiday for January 2018, and a decreased billed rate of -2.0%. The premium holiday and rate subsidy would reduce the premium stabilization reserve.
PPO	0.0%	0.0%		
DHMO	5.4%	5.4%		
VSP				VSP provided three options, all provide two year rate guarantees. The 7.5% increase is merited based on the plan experience. The rate options decrease the reserve from 5% to 2% to 0% respectively. Only City of Ceres has the vision from the All Other Group.
Option 1	7.5%	7.5%	7.5%	
Option 2	4.2%	4.2%	4.2%	
Option 3	2.0%	2.0%	2.0%	

The self-funded program was updated for plan experience through June 30, 2017. This adversely impacted the plan by \$1.3 million, of which \$1,054,404 impacted the County of Tulare.

The SJVIA has given consideration to a risk share model between the two counties. Keenan provided two renewal options (with and without risk share arrangement). The renewal cost is neutral and is more philosophical between the two counties. Since the reinsurance is set at \$450,000, do the two counties want to assist each other by smoothing the cost impact of claims between \$200K and \$450K for County of Tulare, \$250k and \$450k for the County of Fresno? Given last month's claim experience, the County of Tulare would have moved \$109,237 in the shared risk pool, while the County of Fresno would have moved \$21,064. Had the risk share model been currently in place it would have had a more positive outcome for the County of Tulare.

All fees associated with the self-funded program and running the SJVIA, have been finalized with the exception of the reinsurance program. Keenan will look to provide the reinsurance quotes and receive board approval in the fourth quarter.

Preliminary Renewal Review

Had the SJVIA simply renewed the current benefit offering the renewal requirement for the self-funded plans would have been 9.0%. The preliminary renewal provided an overall renewal adjustment of 3.0% as the following table illustrates:

Proposed Scenario	County of Fresno	County of Tulare	All Other	Total
EPO	2.9%	N/A	5.1%	3.0%
PPO and HDHP	11.8%	-0.2%	3.6%	2.9%
Total	4.2%	-0.2%	4.6%	3.0%

The 2018 preliminary renewal was reduced by \$5.6M for the EPO and new PBM implementation. The \$5.6M represents 75% of the projected EPO and PBM savings. The renewal includes 4.2% (\$3.7M) for the buildup of IBNR and Stabilization Reserve. Should the SJVIA board elect a pass on rates for all groups (0.0%), the margin and stabilization reserve accumulation would be \$1.26M or 1.4% of premium.

Changes from the Preliminary to Final Renewal

The plan experience was updated to include the month of June, 2017 and drop the oldest month of the plan experience May, 2016. The net impact of the updated plan experience resulted in an increase in claim cost of \$1,312,266. Of this amount only an additional \$1,128 would be reimbursed by the reinsurer.

Paid Claims	County of Fresno	County of Tulare	All Other	Total
6/1/16-5/30/17	\$ 37,398,641	\$ 18,353,940	\$ 2,720,763	\$ 58,473,344
7/1/16-6/30/17	\$ 37,554,257	\$ 19,408,344	\$ 2,823,009	\$ 59,785,610
Difference	\$ 155,616	\$ 1,054,404	\$ 102,246	\$ 1,312,266
Large Claims Pooling	County of Fresno	County of Tulare	All Other	Total
6/1/16-5/30/17	\$ 680,680	\$ -	\$ -	\$ 680,680
7/1/16-6/30/17	\$ 681,808	\$ -	\$ -	\$ 681,808
Difference	\$ 1,128	\$ -	\$ -	\$ 1,128
Pooled Risk	County of Fresno	County of Tulare	All Other	Total
6/1/16-5/30/17	\$ 812,212	\$ 216,476	\$ -	\$ 1,028,688
7/1/16-6/30/17	\$ 833,276	\$ 325,713	\$ -	\$ 1,158,989
Difference	\$ 21,064	\$ 109,237	\$ -	\$ 130,301

Of the additional \$1.3 million in claim cost, \$1,054,404 was incurred by the County of Tulare, \$155,616 by the County of Fresno and \$102,246 by the All Other Group.

The risk share model would have had an additional \$109,237 applied to the pool from the County of Tulare and \$21,064 from the County of Fresno.

Unfortunately, the updated plan experience adversely impacted the final renewal.

Final Renewal Development

Based on the updated plan experience, the direction given from the Board and the SJVIA, the removal of one month of trend, and updated change in PBM savings, the final renewal adjusted from the plan experience was updated to include the month of June, 2017 and drop the month June, 2016.

Final Renewal	COF	COT	All Other	Total
EPO	0.0%	N/A	36.8%	1.5%
PPO and HDHP	12.4%	3.3%	4.5%	5.6%
Total	1.9%	3.3%	25.1%	3.2%

Inherent within the renewal is Keenan's recommended reserve accumulation for the change in Incurred But Not Reported (IBNR) reserve requirement and margin requirement.

The change in IBNR reserve is used to change the claim basis from a paid basis to an incurred basis. It is based on each groups claim lag experience. Please note that the change in IBNR is negative for the County of Fresno, due to the plan changes implemented and improved plan experience for the EPO. The increase in IBNR in the County of Tulare is due to the adverse claim activity the County recently experienced and its impact on the claim lag.

The margin is added to provide claim stabilization. The following table illustrates the reserving elements included in the final renewal.

Change in IBNR	COF	COT	All Other	Total
EPO	-\$168,899	N/A	\$202,317	\$33,418
PPO and HDHP	-\$132,879	\$786,031	\$2,466	\$655,618
Total	-\$301,778	\$786,031	\$204,783	\$689,035
Margin / Stabilization	COF	COT	All Other	Total
EPO	\$1,135,838	N/A	\$72,775	\$1,208,614
PPO and HDHP	\$273,601	\$685,607	\$24,602	\$983,811
Total	\$1,409,439	\$685,607	\$97,378	\$2,192,424
Total IBNR / Margin Built into the Renewal	COF	COT	All Other	Total
EPO	\$966,939	N/A	\$275,092	\$1,242,031
PPO and HDHP	\$140,722	\$1,471,638	\$27,069	\$1,639,428
Total	\$1,107,661	\$1,471,638	\$302,161	\$2,881,460
IBNR / Margin as a % of Renewal Cost	COF	COT	All Other	Total
EPO	2.3%	N/A	8.6%	2.7%
PPO and HDHP	1.4%	5.6%	2.4%	4.4%
Total	2.1%	5.6%	7.0%	3.4%

Rate Action

Based on the renewal, Keenan developed the following rate action:

SJVIA		Enrollment		2017 Monthly Rates				Proposed 2018 Monthly Rates			
County of Fresno	Total	EE	ES	EC	EF	Rate Δ	EE	ES	EC	EF	
Anthem \$250	146	\$ 1,002	\$ 2,102	\$ 1,905	\$ 2,904	12.4%	\$ 1,126	\$ 2,363	\$ 2,141	\$ 3,264	
Anthem \$1000	28	\$ 744	\$ 1,561	\$ 1,414	\$ 2,156	12.4%	\$ 836	\$ 1,755	\$ 1,589	\$ 2,423	
Anthem \$1500 Active	29	\$ 674	\$ 1,415	\$ 1,282	\$ 1,955	12.4%	\$ 758	\$ 1,590	\$ 1,441	\$ 2,197	
Anthem \$1500 Retiree	147	\$ 771	\$ 1,365	\$ 1,204	\$ 1,797	12.4%	\$ 867	\$ 1,534	\$ 1,353	\$ 2,020	
Anthem \$3000	562	\$ 551	\$ 1,167	\$ 1,046	\$ 1,594	12.4%	\$ 619	\$ 1,312	\$ 1,176	\$ 1,792	
Anthem EPO	3,111	\$ 792	\$ 1,400	\$ 1,235	\$ 1,842	0.0%	\$ 792	\$ 1,400	\$ 1,235	\$ 1,842	
Total, %, \$ Diff.	4,023		\$49,815,684			2.1%	\$50,851,128		\$1,035,444		
County of Tulare	Total	EE	ES	EC	EF	Rate Δ	EE	ES	EC	EF	
Anthem \$0	273	\$ 878.65	\$ 1,756.37	\$ 1,603.29	\$ 2,662.81	3.3%	\$ 907.71	\$ 1,814.46	\$ 1,656.32	\$ 2,750.89	
Anthem \$500	772	\$ 661.64	\$ 1,323.94	\$ 1,212.57	\$ 2,088.17	3.3%	\$ 683.52	\$ 1,367.73	\$ 1,252.68	\$ 2,157.24	
Anthem \$1000	2,095	\$ 581.20	\$ 1,161.58	\$ 1,065.82	\$ 1,770.73	3.3%	\$ 600.42	\$ 1,200.00	\$ 1,101.07	\$ 1,829.30	
Anthem \$2500	39	\$ 550.83	\$ 1,100.79	\$ 1,010.06	\$ 1,678.12	3.3%	\$ 569.05	\$ 1,137.20	\$ 1,043.47	\$ 1,733.63	
Total, %, \$ Diff.	3,179		\$28,812,539			3.3%	\$29,765,423		\$952,884		
City of Ceres	Total	EE	EE + 1	EF	Rate Δ	EE	EE + 1	EF			
Anthem \$3000	5	\$ 585.02	\$ 1,239.19	\$ 1,692.98	4.5%	\$ 611.41	\$ 1,295.09	\$ 1,769.35			
Anthem EPO	115	\$ 634.06	\$ 1,337.86	\$ 1,914.85	36.8%	\$ 867.26	\$ 1,829.91	\$ 2,619.11			
Total, %, \$ Diff.	120		\$2,202,927		35.9%	\$2,993,232		\$790,305			
City of Marysville	Total	EE	EE + 1	EF	Rate Δ	EE	EE + 1	EF			
Anthem \$250	40	\$ 873.30	\$ 1,746.61	\$ 2,271.06	4.5%	\$ 912.69	\$ 1,825.40	\$ 2,373.50			
Anthem \$500	2	\$ 787.98	\$ 1,575.97	\$ 2,049.18	4.5%	\$ 823.52	\$ 1,647.06	\$ 2,141.62			
Total, %, \$ Diff.	42		\$912,810		4.5%	\$953,985		\$41,175			
City of Waterford	Total	EE	ES	EC	EF	Rate Δ	EE	ES	EC	EF	
Anthem EPO	11	\$ 634.05	\$ 1,121.08	\$ 989.49	\$ 1,475.22	36.8%	\$ 867.25	\$ 1,533.40	\$ 1,353.41	\$ 2,017.79	
Anthem PPO 250	5	\$ 634.05	\$ 1,121.08	\$ 989.49	\$ 1,475.22	4.5%	\$ 662.65	\$ 1,171.65	\$ 1,034.12	\$ 1,541.77	
Total, %, \$ Diff.	16		\$241,303			27.1%	\$306,628		\$65,325		

Kaiser 2018 Renewal

Kaiser's renewal is providing a -4.8% decrease for 2018 including a contribution to wellness.

To maintain parity between the Anthem EPO and Kaiser HMO plans, Kaiser is agreeable that the SJVIA may modify the rate to the SJVIA members. One option for the SJVIA would be to hold the present 2017 rates. Keenan estimates that this would return to the SJVIA \$1,055,354 in reserves.

Kaiser - Rate Decrease over 2017		
County of Fresno	\$	912,534
County of Tulare	\$	103,486
City of Ceres	\$	34,718
City of Marysville	\$	4,616
Total	\$	1,055,354

Delta Dental Renewal

Delta Dental is requesting the following renewal action

- Delta Dental PPO – 0.00%, and a premium holiday for January, 2018 valued at \$384,320.
- DeltaCare – 5.37%

Delta Dental has accrued a Premium Stabilization Reserve (PSR) \$867,127 as of May 31, 2017. Keenan negotiated with Delta Dental to reduce the rates paid Delta Dental to further reduce the PSR. Delta Agreed to reduce the rates by 2.0%. This will save the SJVIA an additional \$87,356.16.

Vision Service Plan (VSP) Renewal

VSP has offered the following renewal scenarios.

- Option 1- **7.5%** increase for a period of 24 months.
- Option 2- Reduce VSP's requested reserve from 5% to 2% for a period of 24 months, offering an increase of **4.2%** for a period of 24 months or a 5% increase for a period of 36 months.
- Option 3- Reduce VSP's requested reserve from 5% to 0% for a period of 24 months offering an increase of **2.0%** for a period of 24 months or a 3% increase for a period of 36 months.

The renewal increase is mainly due to a 97.1% loss ratio over the past 12 months (July 2016-June 2017) and a 105.5% loss ratio for year-to-date 2017.

Appendix A – Self-funded Medical Underwriting

The Overall Renewal Requirement

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

Credibility - Based on the SJVIA Board instruction the County of Fresno, the County of Tulare and the All Other Group are to each stand on their own experience. Meaning each of the three groups receives 100% credibility.

Underwriting Methodology - The following chart illustrates the underwriting methodology which was used for the EPO, PPO, HDHP PPO, and Total Medical/Rx.

Type of Coverage		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	Fixed Cost PEPM			
U	Specific Stop Loss			
V	Aggregate Stop Loss			
W	Risk Share Pool Charge	$(D/J)*N*(1+R)$		
X	Anthem Network/Admin.			
Y	JPA Admin			
Z	Benefits Admin. System			
AA	COBRA/Retiree Admin.			
AB	Consulting (Keenan)			
AC	Other Program Fees			
AD	Total Fixed Cost	Sum(U:AC)		
AE	Required Premium PEPM	S+AD		
AF	Current Premium PEPM			
AG	Percentage Rate Adjustment	AE/AF-1		
AH	Current/Projected Enrollment			
AI	Annual Dollar Difference	$(AE-AF)*AH*12$		

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 (July 1, 2016 through June 30, 2017) of paid claims (known as the experience period) was used for the renewal.

B - Large Claim Adjustment

All paid claims by claimants in excess of the projected specific reinsurance level (current level \$450,000) were 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 is being shown for the County of Tulare and the County of Fresno. The risk share level is determined by enrollment. The risk share levels utilized 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)

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. The following table illustrates the pooled amounts by both Counties and the associated risk charge.

Pooled Risk	COF	COT	Total
Pooled Amount	\$833,276	\$325,713	\$1,158,989
PEPM Risk Charge	\$18.48	\$12.06	\$15.70

The risk share model is neutral to the projected 2018 cost for each County in the first year. Should the Counties prefer not to risk share, the pooled claims would revert to the paid claims and the risk charge would be eliminated, which offsets each other. Appendix B illustrates the self-funded renewal with the risk share model. Appendix C illustrates the self-funded renewal without the risk share model. Minor cost differentials exist in the exhibits which are due to rounding. The differences do not have a significant impact on cost.

H – Change in IBNR

IBNR (Incurred But Not Reported) claim reserve represents the dollar amount needed to pay run out claims. F-Beginning IBNR represents the IBNR reserve total estimated for the beginning of the experience period. G-Ending IBNR represents an IBNR adjustment for the end of the experience period. 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.

The proposed 2018 rates include the follow dollar amounts to build up the IBNR reserve.

Change in IBNR	COF	COT	All Other	Total
EPO	-\$168,899	N/A	\$202,317	\$33,418
PPO and HDHP	-\$132,879	\$786,031	\$2,466	\$655,618
Total	-\$301,778	\$786,031	\$204,783	\$689,035

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 were placed into an incurred claim PEPM, Keenan projected the 2018 claims.

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.

Keenan utilized 18 months of trend. Trend was determined by calculating the internal trend of the SJVIA coverage and market-based trend. The following trend was utilized:

Trend	COF	COT	All Other	Total
EPO - Medical	8.0%	8.0%	8.0%	8.0%
EPO - Rx	10.0%	10.0%	10.0%	10.0%
PPO/HDHP - Medical	5.3%	8.0%	8.0%	7.2%
PPO/HDHP - RX	10.0%	10.0%	10.0%	10.0%

The number of months of trend and annual trend percentages were applied to the following formula to arrive at the trend factor:

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

The result is the trend factor which was 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 was valued as well as the adjustment for changing PBM.

R - Margin / Stabilization Reserve

A 3.0% margin was applied to the projected incurred claims to account for claims fluctuation. Margin accounts for a reserve buildup in the 2018 rates of \$2,192,424. The margin accumulation will accrue as follows:

Margin / Stabilization	COF	COT	All Other	Total
EPO	\$1,135,838	N/A	\$72,775	\$1,208,614
PPO and HDHP	\$273,601	\$685,607	\$24,602	\$983,811
Total	\$1,409,439	\$685,607	\$97,378	\$2,192,424

T - Total Fixed Costs PEPM

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

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

*Estimated

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.

Final Renewal	COF	COT	All Other	Total
EPO	0.0%	N/A	36.8%	1.5%
PPO and HDHP	12.4%	3.3%	4.5%	5.6%
Total	1.9%	3.3%	25.1%	3.2%

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) multiplied by current enrollment (AK) multiplied by 12. The following table illustrates the dollar impact of the 2018 renewal action on each group.

Total Renewal Cost	COF	COT	All Other	Total
EPO	\$42,941,542	N/A	\$3,185,122	\$46,126,664
PPO and HDHP	\$10,383,499	\$26,165,482	\$1,121,098	\$37,670,079
Total	\$53,325,041	\$26,165,482	\$4,306,220	\$83,796,743
Total Current Cost	COF	COT	All Other	Total
EPO	\$42,932,104	N/A	\$2,328,668	\$45,260,772
PPO and HDHP	\$9,237,950	\$25,327,728	\$1,072,709	\$35,638,388
Total	\$52,170,054	\$25,327,728	\$3,401,378	\$80,899,160
Δ in Annual Cost	COF	COT	All Other	Total
EPO	\$9,438	N/A	\$856,454	\$865,892
PPO and HDHP	\$1,145,549	\$837,754	\$48,388	\$2,031,691
Total	\$1,154,987	\$837,754	\$904,842	\$2,897,583

Appendix B – Self-funded Medical Underwriting with Risk Share

Line	EPO Line Item/Description	Fresno			Tulare			All Others			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Non-Cap Paid Claims (July 2016 through June 2017)	\$19,923,198	\$9,869,500	\$29,792,698				\$1,615,854	\$246,776	\$1,862,630	\$21,539,052	\$10,116,276	\$31,655,328
2	Capitation Claims (July 2016 through June 2017)	\$11,787,032	\$0	\$11,787,032				\$531,427	\$0	\$531,427	\$12,318,459	\$0	\$12,318,459
3	Savings from HMO to EPO conversion	(\$1,944,860)	\$0	(\$1,944,860)				(\$87,685)	\$0	(\$87,685)	(\$2,032,545)	\$0	(\$2,032,545)
4	Savings from Change of PBM	\$0	(\$1,508,729)	(\$1,508,729)				\$0	(\$37,724)	(\$37,724)	\$0	(\$1,546,453)	(\$1,546,453)
5	Large Claim Adjustment (Pooling Level: \$450,000)	(\$681,808)	\$0	(\$681,808)				(\$632,155)	\$0	(\$632,155)	(\$1,313,964)	\$0	(\$1,313,964)
6	Adjusted Paid Claims	\$29,083,562	\$8,360,771	\$37,444,333		No		\$1,427,441	\$209,052	\$1,636,492	\$30,511,002	\$8,569,823	\$39,080,825
7	Pooled Claim Risk Adjustment (Fresno: \$250,000)	(\$716,348)	\$0	(\$716,348)		Subscribers		\$0	\$0	\$0	(\$716,348)	\$0	(\$716,348)
8	Adjusted Paid Claims	\$28,367,214	\$8,360,771	\$36,727,985				\$1,427,441	\$209,052	\$1,636,492	\$29,794,654	\$8,569,823	\$38,364,477
9	Beginning Reserves @ 6/30/2016	(\$2,098,837)	(\$616,921)	(\$2,715,758)				(\$260,887)	(\$14,260)	(\$275,147)	(\$2,359,724)	(\$631,181)	(\$2,990,905)
10	Ending Reserves @ 6/30/2017	\$1,960,467	\$592,170	\$2,552,637				\$409,239	\$14,807	\$424,046	\$2,369,706	\$606,977	\$2,976,683
11	Incurred Claims (July 2016 through June 2017)	\$28,228,844	\$8,336,020	\$36,564,864				\$1,575,793	\$209,599	\$1,785,391	\$29,804,636	\$8,545,619	\$38,350,256
12	Total Covered Employees (May 2016 through Apr 2017)	41,745	41,745	41,745				1,273	1,273	1,273	43,018	43,018	43,018
13	Claims Cost PEPM	\$676.22	\$199.69	\$875.91				\$1,237.86	\$164.65	\$1,402.51	\$692.84	\$198.65	\$891.49
14	Trend Factor	1.1224	1.1537	1.1295				1.1224	1.1537	1.1261	1.1224	1.1537	1.1294
15	Projected Claims Cost Per Employee	\$758.99	\$230.38	\$989.37				\$1,389.37	\$189.96	\$1,579.33	\$777.64	\$229.19	\$1,006.83
16	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>				<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>
17	Adjusted Projected Claims	\$781.76	\$237.29	\$1,019.05				\$1,431.05	\$195.65	\$1,626.71	\$800.97	\$236.06	\$1,037.03
Fixed Costs PEPM													
18	Specific Stop-Loss Premium PEPM (Estimate)			\$23.38						\$385.30			\$34.09
19	Aggregate Stop-Loss Premium PEPM (Estimate)			\$1.03						\$1.03			\$1.03
20	Risk Share Pool Charge			\$19.96						\$0.00			\$19.37
21	Anthem Network & Administrative Fees			\$45.34						\$45.34			\$45.34
22	<u>All Other Program Fees</u>			<u>\$13.36</u>						<u>\$15.27</u>			<u>\$13.42</u>
23	Total Fixed Costs			\$103.07						\$446.94			\$113.25
24	Required Premium PEPM			\$1,122.13						\$2,073.65			\$1,150.28
25	Current Premium PEPM			\$1,121.88						\$1,516.06			\$1,133.54
26	Required Increase			0.02%						36.78%			1.48%
27	Current Subscribers (June 2017)	3,189	3,189					128	128		3,317	3,317	
28	Base Trend	8.00%	10.00%					8.00%	10.00%		8.00%	10.00%	
29	Months Trended	18	18					18	18		18	18	
30	Internal Pooling Point	\$250,000	N/A					\$75,000	N/A				

Notes:

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

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

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

Line	PPO/HDHP Line Item/Description	Fresno			Tulare			All Others			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Non-Cap Paid Claims (July 2016 through June 2017)	\$5,788,860	\$1,972,699	\$7,761,559	\$13,182,644	\$6,225,700	\$19,408,344	\$816,551	\$143,828	\$960,379	\$19,788,055	\$8,342,227	\$28,130,282
2	Capitation Claims (July 2016 through June 2017)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	Savings from HMO to EPO conversion	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Savings from Change of PBM	\$0	(\$106,958)	(\$106,958)	\$0	(\$950,976)	(\$950,976)	\$0	(\$20,613)	(\$20,613)	\$0	(\$1,078,547)	(\$1,078,547)
5	Large Claim Adjustment (Pooling Level: \$450,000)	\$0	\$0	\$0	\$0	\$0	\$0	(\$198,620)	\$0	(\$198,620)	(\$198,620)	\$0	(\$198,620)
6	Adjusted Paid Claims	\$5,788,860	\$1,865,741	\$7,654,601	\$13,182,644	\$5,274,724	\$18,457,368	\$617,931	\$123,215	\$741,146	\$19,589,435	\$7,263,680	\$26,853,115
7	Pooled Claim Risk Adjustment (Fresno: \$250K, Tulare: \$200K)	(\$116,928)	\$0	(\$116,928)	(\$325,713)	\$0	(\$325,713)	\$0	\$0	\$0	(\$442,641)	\$0	(\$442,641)
8	Adjusted Paid Claims	\$5,671,932	\$1,865,741	\$7,537,673	\$12,856,931	\$5,274,724	\$18,131,656	\$617,931	\$123,215	\$741,146	\$19,146,794	\$7,263,680	\$26,410,474
9	Beginning Reserves @ 6/30/2016	(\$585,477)	(\$111,123)	(\$696,600)	(\$744,433)	(\$336,149)	(\$1,080,582)	(\$55,770)	(\$11,565)	(\$67,335)	(\$1,385,680)	(\$458,837)	(\$1,844,517)
10	Ending Reserves @ 6/30/2017	\$469,996	\$118,362	\$588,358	\$1,352,850	\$373,542	\$1,726,392	\$60,941	\$8,630	\$69,571	\$1,883,787	\$500,534	\$2,384,321
11	Incurred Claims (July 2016 through June 2017)	\$5,556,451	\$1,872,980	\$7,429,430	\$13,465,348	\$5,312,118	\$18,777,466	\$623,102	\$120,279	\$743,381	\$19,644,901	\$7,305,376	\$26,950,277
12	Total Covered Employees (May 2016 through Apr 2017)	10,528	10,528	10,528	31,465	31,465	31,465	650	650	650	42,643	42,643	42,643
13	Claims Cost PEPM	\$527.78	\$177.90	\$705.68	\$427.95	\$168.83	\$596.77	\$958.62	\$185.04	\$1,143.66	\$460.68	\$171.31	\$632.00
14	Trend Factor	1.0805	1.1537	1.0990	1.1224	1.1537	1.1313	1.1224	1.1537	1.1275	1.1105	1.1537	1.1222
15	Projected Claims Cost Per Employee	\$570.26	\$205.25	\$775.51	\$480.33	\$194.77	\$675.10	\$1,075.95	\$213.49	\$1,289.44	\$511.61	\$197.65	\$709.26
16	Recommended Funding Margin	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
17	Adjusted Projected Claims	\$587.37	\$211.41	\$798.78	\$494.74	\$200.62	\$695.36	\$1,108.23	\$219.89	\$1,328.12	\$526.96	\$203.58	\$730.53
Fixed Costs PEPM													
18	Specific Stop-Loss Premium PEPM (Estimate)			\$23.38			\$18.05			\$385.30			\$24.96
19	Aggregate Stop-Loss Premium PEPM (Estimate)			\$1.03			\$1.03			\$1.03			\$1.03
20	Risk Share Pool Charge			\$12.57			\$12.06			\$0.00			\$12.00
21	Anthem Network & Administrative Fees			\$33.83			\$33.83			\$33.83			\$33.83
22	All Other Program Fees			\$13.36			\$12.61			\$14.45			\$12.82
23	Total Fixed Costs			\$84.17			\$77.58			\$434.61			\$84.65
24	Required Premium PEPM			\$882.95			\$772.94			\$1,762.73			\$815.19
25	Current Premium PEPM			\$785.54			\$748.19			\$1,686.65			\$771.72
26	Required Increase			12.40%			3.31%			4.51%			5.63%
27	Current Subscribers (June 2017)	980	980		2,821	2,821		53	53		3,854	3,854	
28	Base Trend	5.30%	10.00%		8.00%	10.00%		8.00%	10.00%		7.24%	10.00%	
29	Months Trended	18	18		18	18		18	18		18	18	
30	Internal Pooling Point	\$250,000	N/A		\$200,000	N/A		\$75,000	N/A				

Notes:

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

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

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

Line	EPO and PPO/HDHP Line Item/Description	Fresno			Tulare			All Others			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Non-Cap Paid Claims (July 2016 through June 2017)	\$25,712,058	\$11,842,199	\$37,554,257	\$13,182,644	\$6,225,700	\$19,408,344	\$2,432,405	\$390,604	\$2,823,009	\$41,327,107	\$18,458,503	\$59,785,610
2	Capitation Claims (July 2016 through June 2017)	\$11,787,032	\$0	\$11,787,032	\$0	\$0	\$0	\$531,427	\$0	\$531,427	\$12,318,459	\$0	\$12,318,459
3	Savings from HMO to EPO conversion	(\$1,944,860)	\$0	(\$1,944,860)	\$0	\$0	\$0	(\$87,685)	\$0	(\$87,685)	(\$2,032,545)	\$0	(\$2,032,545)
4	Savings from Change of PBM	\$0	(\$1,615,687)	(\$1,615,687)	\$0	(\$950,976)	(\$950,976)	\$0	(\$58,338)	(\$58,338)	\$0	(\$2,625,000)	(\$2,625,000)
5	Large Claim Adjustment (Pooling Level: \$450,000)	(\$681,808)	\$0	(\$681,808)	\$0	\$0	\$0	(\$830,775)	\$0	(\$830,775)	(\$1,512,584)	\$0	(\$1,512,584)
6	Adjusted Paid Claims	\$34,872,422	\$10,226,512	\$45,098,934	\$13,182,644	\$5,274,724	\$18,457,368	\$2,045,372	\$332,266	\$2,377,638	\$50,100,437	\$15,833,503	\$65,933,940
7	Pool Claim Risk Adjustment (Fresno: \$250K, Tulare: \$200K)	(\$833,276)	\$0	(\$833,276)	(\$325,713)	\$0	(\$325,713)	\$0	\$0	\$0	(\$1,158,989)	\$0	(\$1,158,989)
8	Adjusted Paid Claims	\$34,039,146	\$10,226,512	\$44,265,658	\$12,856,931	\$5,274,724	\$18,131,656	\$2,045,372	\$332,266	\$2,377,638	\$48,941,448	\$15,833,503	\$64,774,951
9	Beginning Reserves @ 6/30/2016	(\$2,684,314)	(\$728,044)	(\$3,412,358)	(\$744,433)	(\$336,149)	(\$1,080,582)	(\$316,657)	(\$25,825)	(\$342,482)	(\$3,745,404)	(\$1,090,018)	(\$4,835,422)
10	Ending Reserves @ 6/30/2017	\$2,430,463	\$710,532	\$3,140,995	\$1,352,850	\$373,542	\$1,726,392	\$470,180	\$23,437	\$493,617	\$4,253,493	\$1,107,511	\$5,361,004
11	Incurred Claims (July 2016 through June 2017)	\$33,785,295	\$10,209,000	\$43,994,295	\$13,465,348	\$5,312,118	\$18,777,466	\$2,198,895	\$329,878	\$2,528,772	\$49,449,537	\$15,850,996	\$65,300,533
12	Total Covered Employees (May 2016 through Apr 2017)	52,273	52,273	52,273	31,465	31,465	31,465	1,923	1,923	1,923	85,661	85,661	85,661
13	Claims Cost PEPM	\$646.32	\$195.30	\$841.63	\$427.95	\$168.83	\$596.77	\$1,143.47	\$171.54	\$1,315.01	\$577.27	\$185.04	\$762.31
14	Trend Factor	1.1155	1.1537	1.1244	1.1224	1.1537	1.1313	1.1224	1.1537	1.1265	1.1177	1.1537	1.1264
15	Projected Claims Cost Per Employee	\$720.98	\$225.32	\$946.30	\$480.33	\$194.77	\$675.10	\$1,283.43	\$197.91	\$1,481.34	\$645.21	\$213.48	\$858.69
16	<u>Recommended Funding Margin</u>	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
17	Adjusted Projected Claims	\$742.61	\$232.08	\$974.69	\$494.74	\$200.62	\$695.36	\$1,321.93	\$203.85	\$1,525.78	\$664.57	\$219.89	\$884.46
Fixed Costs PEPM													
18	Specific Stop-Loss Premium PEPM (Estimate)			\$23.38			\$18.05			\$385.30			\$29.55
19	Aggregate Stop-Loss Premium PEPM (Estimate)			\$1.03			\$1.03			\$1.03			\$1.03
20	Risk Share Pool Charge			\$18.48			\$12.06			\$0.00			\$15.70
21	Anthem Network & Administrative Fees			\$43.02			\$33.83			\$41.45			\$39.61
22	<u>All Other Program Fees</u>			\$13.36			\$12.61			\$14.99			\$13.12
23	Total Fixed Costs			\$99.27			\$77.58			\$442.77			\$99.01
24	Required Premium PEPM			\$1,073.96			\$772.94			\$1,968.55			\$983.47
25	Current Premium PEPM			\$1,054.14			\$748.19			\$1,573.72			\$953.42
26	Required Increase			1.88%			3.31%			25.09%			3.15%
27	Current Subscribers (May 2017)	4,169	4,169		2,821	2,821		181	181		7,171	7,171	
28	Base Trend	7.56%	10.00%		8.00%	10.00%		8.00%	10.00%		7.70%	10.00%	
29	Months Trended	18	18		18	18		18	18		18	18	
30	Internal Pooling Point	\$250,000	N/A		\$200,000	N/A		\$75,000	N/A				

Notes:

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

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

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

Appendix C – Self-funded Medical Underwriting without Risk Share

Line	EPO Line Item/Description	Fresno			Tulare			All Others			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Non-Cap Paid Claims (July 2016 through June 2017)	\$19,923,198	\$9,869,500	\$29,792,698				\$1,615,854	\$246,776	\$1,862,630	\$21,539,052	\$10,116,276	\$31,655,328
2	Capitation Claims (July 2016 through June 2017)	\$11,787,032	\$0	\$11,787,032				\$531,427	\$0	\$531,427	\$12,318,459	\$0	\$12,318,459
3	Savings from HMO to EPO conversion	(\$1,944,860)	\$0	(\$1,944,860)				(\$87,685)	\$0	(\$87,685)	(\$2,032,545)	\$0	(\$2,032,545)
4	Savings from Change of PBM	\$0	(\$1,508,729)	(\$1,508,729)				\$0	(\$37,724)		\$0	(\$1,546,453)	(\$1,546,453)
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$681,808)</u>	<u>\$0</u>	<u>(\$681,808)</u>				<u>(\$632,155)</u>	<u>\$0</u>	<u>(\$632,155)</u>	<u>(\$1,313,964)</u>	<u>\$0</u>	<u>(\$1,313,964)</u>
6	Adjusted Paid Claims	\$29,083,562	\$8,360,771	\$37,444,333				\$1,427,441	\$209,052	\$1,636,492	\$30,511,002	\$8,569,823	\$39,080,825
7	Pooled Claim Risk Adjustment (Fresno: \$250,000)	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>				\$0	<u>\$0</u>	\$0	\$0	<u>\$0</u>	\$0
8	Adjusted Paid Claims	\$29,083,562	\$8,360,771	\$37,444,333				\$1,427,441	\$209,052	\$1,636,492	\$30,511,002	\$8,569,823	\$39,080,825
9	Beginning Reserves @ 6/30/2016	(\$2,098,837)	(\$616,921)	(\$2,715,758)				(\$260,887)	(\$14,260)	(\$275,147)	(\$2,359,724)	(\$631,181)	(\$2,990,905)
10	Ending Reserves @ 6/30/2017	<u>\$1,960,467</u>	<u>\$592,170</u>	<u>\$2,552,637</u>				<u>\$409,239</u>	<u>\$14,807</u>	<u>\$424,046</u>	<u>\$2,369,706</u>	<u>\$606,977</u>	<u>\$2,976,683</u>
11	Incurred Claims (July 2016 through June 2017)	\$28,945,192	\$8,336,020	\$37,281,212				\$1,575,793	\$209,599	\$1,785,391	\$30,520,984	\$8,545,619	\$39,066,604
12	Total Covered Employees (May 2016 through Apr 2017)	<u>41,745</u>	<u>41,745</u>	<u>41,745</u>				<u>1,273</u>	<u>1,273</u>	<u>1,273</u>	<u>43,018</u>	<u>43,018</u>	<u>43,018</u>
13	Claims Cost PEPM	\$693.38	\$199.69	\$893.07				\$1,237.86	\$164.65	\$1,402.51	\$709.49	\$198.65	\$908.15
14	Trend Factor	<u>1.1224</u>	<u>1.1537</u>	<u>1.1294</u>				<u>1.1224</u>	<u>1.1537</u>	<u>1.1261</u>	<u>1.1224</u>	<u>1.1537</u>	<u>1.1292</u>
15	Projected Claims Cost Per Employee	\$778.25	\$230.38	\$1,008.63				\$1,389.37	\$189.96	\$1,579.33	\$796.34	\$229.19	\$1,025.52
16	Recommended Funding Margin	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>				<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>
17	Adjusted Projected Claims	\$801.60	\$237.29	\$1,038.89				\$1,431.05	\$195.65	\$1,626.71	\$820.23	\$236.06	\$1,056.29
Fixed Costs PEPM													
18	Specific Stop-Loss Premium PEPM (Estimate)			\$23.38						\$385.30			\$34.09
19	Aggregate Stop-Loss Premium PEPM (Estimate)			\$1.03						\$1.03			\$1.03
20	Risk Share Pool Charge			\$0.00						\$0.00			\$0.00
21	Anthem Network & Administrative Fees			\$45.34						\$45.34			\$45.34
22	All Other Program Fees			<u>\$13.36</u>						<u>\$15.27</u>			<u>\$13.42</u>
23	Total Fixed Costs			\$83.11						\$446.94			\$93.88
24	Required Premium PEPM			\$1,122.00						\$2,073.65			\$1,150.16
25	Current Premium PEPM			\$1,121.88						\$1,516.06			\$1,133.54
26	Required Increase			0.01%						36.78%			1.47%
27	Current Subscribers (June 2017)	3,189	3,189					128	128		3,317	3,317	
28	Base Trend	8.00%	10.00%					8.00%	10.00%		8.00%	10.00%	
29	Months Trended	18	18					18	18		18	18	
30	Internal Pooling Point	\$250,000	N/A					\$75,000	N/A				

Notes:

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

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

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

Line	PPO/HDHP Line Item/Description	Fresno			Tulare			All Others			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Non-Cap Paid Claims (July 2016 through June 2017)	\$5,788,860	\$1,972,699	\$7,761,559	\$13,182,644	\$6,225,700	\$19,408,344	\$816,551	\$143,828	\$960,379	\$19,788,055	\$8,342,227	\$28,130,282
2	Capitation Claims (July 2016 through June 2017)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	Savings from HMO to EPO conversion	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Savings from Change of PBM	\$0	(\$106,958)	(\$106,958)	\$0	(\$950,976)	(\$950,976)	\$0	(\$20,613)	(\$20,613)	\$0	(\$1,078,547)	(\$1,078,547)
5	Large Claim Adjustment (Pooling Level: \$450,000)	\$0	\$0	\$0	\$0	\$0	\$0	(\$198,620)	\$0	(\$198,620)	(\$198,620)	\$0	(\$198,620)
6	Adjusted Paid Claims	\$5,788,860	\$1,865,741	\$7,654,601	\$13,182,644	\$5,274,724	\$18,457,368	\$617,931	\$123,215	\$741,146	\$19,589,435	\$7,263,680	\$26,853,115
7	Poolled Claim Risk Adjustment (Fresno: \$250K, Tulare: \$200K)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
8	Adjusted Paid Claims	\$5,788,860	\$1,865,741	\$7,654,601	\$13,182,644	\$5,274,724	\$18,457,368	\$617,931	\$123,215	\$741,146	\$19,589,435	\$7,263,680	\$26,853,115
9	Beginning Reserves @ 6/30/2016	(\$585,477)	(\$111,123)	(\$696,600)	(\$744,433)	(\$336,149)	(\$1,080,582)	(\$55,770)	(\$11,565)	(\$67,335)	(\$1,385,680)	(\$458,837)	(\$1,844,517)
10	Ending Reserves @ 6/30/2017	\$469,996	\$118,362	\$588,358	\$1,352,850	\$373,542	\$1,726,392	\$60,941	\$8,630	\$69,571	\$1,883,787	\$500,534	\$2,384,321
11	Incurred Claims (July 2016 through June 2017)	\$5,673,379	\$1,872,980	\$7,546,359	\$13,791,061	\$5,312,118	\$19,103,179	\$623,102	\$120,279	\$743,381	\$20,087,542	\$7,305,376	\$27,392,918
12	Total Covered Employees (May 2016 through Apr 2017)	10,528	10,528	10,528	31,465	31,465	31,465	650	650	650	42,643	42,643	42,643
13	Claims Cost PEPM	\$538.88	\$177.90	\$716.79	\$438.30	\$168.83	\$607.12	\$958.62	\$185.04	\$1,143.66	\$471.06	\$171.31	\$642.38
14	Trend Factor	1.0805	1.1537	1.0987	1.1224	1.1537	1.1311	1.1224	1.1537	1.1275	1.1106	1.1537	1.1221
15	Projected Claims Cost Per Employee	\$582.27	\$205.25	\$787.51	\$491.95	\$194.77	\$686.72	\$1,075.95	\$213.49	\$1,289.44	\$523.15	\$197.65	\$720.79
16	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>
17	Adjusted Projected Claims	\$599.73	\$211.41	\$811.14	\$506.70	\$200.62	\$707.32	\$1,108.23	\$219.89	\$1,328.12	\$538.84	\$203.58	\$742.42
Fixed Costs PEPM													
18	Specific Stop-Loss Premium PEPM (Estimate)			\$23.38			\$18.05			\$385.30			\$24.96
19	Aggregate Stop-Loss Premium PEPM (Estimate)			\$1.03			\$1.03			\$1.03			\$1.03
20	Risk Share Pool Charge			\$0.00			\$0.00			\$0.00			\$0.00
21	Anthem Network & Administrative Fees			\$33.83			\$33.83			\$33.83			\$33.83
22	<u>All Other Program Fees</u>			<u>\$13.36</u>			<u>\$12.61</u>			<u>\$14.45</u>			<u>\$12.82</u>
23	Total Fixed Costs			\$71.60			\$65.52			\$434.61			\$72.65
24	Required Premium PEPM			\$882.74			\$772.84			\$1,762.73			\$815.06
25	Current Premium PEPM			\$785.54			\$748.19			\$1,686.65			\$771.72
26	Required Increase			12.37%			3.29%			4.51%			5.62%
27	Current Subscribers (June 2017)	980	980		2,821	2,821		53	53		3,854	3,854	
28	Base Trend	5.30%	10.00%		8.00%	10.00%		8.00%	10.00%		7.24%	10.00%	
29	Months Trended	18	18		18	18		18	18		18	18	
30	Internal Pooling Point	\$250,000	N/A		\$200,000	N/A		\$75,000	N/A				

Notes:

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

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

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

Line	EPO and PPO/HDHP Line Item/Description	Fresno			Tulare			All Others			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Non-Cap Paid Claims (July 2016 through June 2017)	\$25,712,058	\$11,842,199	\$37,554,257	\$13,182,644	\$6,225,700	\$19,408,344	\$2,432,405	\$390,604	\$2,823,009	\$41,327,107	\$18,458,503	\$59,785,610
2	Capitation Claims (July 2016 through June 2017)	\$11,787,032	\$0	\$11,787,032	\$0	\$0	\$0	\$531,427	\$0	\$531,427	\$12,318,459	\$0	\$12,318,459
3	Savings from HMO to EPO conversion	(\$1,944,860)	\$0	(\$1,944,860)	\$0	\$0	\$0	(\$87,685)	\$0	(\$87,685)	(\$2,032,545)	\$0	(\$2,032,545)
4	Savings from Change of PBM	\$0	(\$1,615,687)	(\$1,615,687)	\$0	(\$950,976)	(\$950,976)	\$0	(\$58,338)	(\$58,338)	\$0	(\$2,625,000)	(\$2,625,000)
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$681,808)</u>	<u>\$0</u>	<u>(\$681,808)</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>(\$830,775)</u>	<u>\$0</u>	<u>(\$830,775)</u>	<u>(\$1,512,584)</u>	<u>\$0</u>	<u>(\$1,512,584)</u>
6	Adjusted Paid Claims	\$34,872,422	\$10,226,512	\$45,098,934	\$13,182,644	\$5,274,724	\$18,457,368	\$2,045,372	\$332,266	\$2,377,638	\$50,100,437	\$15,833,503	\$65,933,940
7	Poolled Claim Risk Adjustment (Fresno: \$250K, Tulare: \$200K)	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
8	Adjusted Paid Claims	\$34,872,422	\$10,226,512	\$45,098,934	\$13,182,644	\$5,274,724	\$18,457,368	\$2,045,372	\$332,266	\$2,377,638	\$50,100,437	\$15,833,503	\$65,933,940
9	Beginning Reserves @ 6/30/2016	(\$2,684,314)	(\$728,044)	(\$3,412,358)	(\$744,433)	(\$336,149)	(\$1,080,582)	(\$316,657)	(\$25,825)	(\$342,482)	(\$3,745,404)	(\$1,090,018)	(\$4,835,422)
10	Ending Reserves @ 6/30/2017	<u>\$2,430,463</u>	<u>\$710,532</u>	<u>\$3,140,995</u>	<u>\$1,352,850</u>	<u>\$373,542</u>	<u>\$1,726,392</u>	<u>\$470,180</u>	<u>\$23,437</u>	<u>\$493,617</u>	<u>\$4,253,493</u>	<u>\$1,107,511</u>	<u>\$5,361,004</u>
11	Incurred Claims (July 2016 through June 2017)	\$34,618,571	\$10,209,000	\$44,827,571	\$13,791,061	\$5,312,118	\$19,103,179	\$2,198,895	\$329,878	\$2,528,772	\$50,608,526	\$15,850,996	\$66,459,522
12	Total Covered Employees (May 2016 through Apr 2017)	<u>52,273</u>	<u>52,273</u>	<u>52,273</u>	<u>31,465</u>	<u>31,465</u>	<u>31,465</u>	<u>1,923</u>	<u>1,923</u>	<u>1,923</u>	<u>85,661</u>	<u>85,661</u>	<u>85,661</u>
13	Claims Cost PEPM	\$662.26	\$195.30	\$857.57	\$438.30	\$168.83	\$607.12	\$1,143.47	\$171.54	\$1,315.01	\$590.80	\$185.04	\$775.84
14	Trend Factor	<u>1.1155</u>	<u>1.1537</u>	<u>1.1242</u>	<u>1.1224</u>	<u>1.1537</u>	<u>1.1311</u>	<u>1.1224</u>	<u>1.1537</u>	<u>1.1265</u>	<u>1.1177</u>	<u>1.1537</u>	<u>1.1263</u>
15	Projected Claims Cost Per Employee	\$738.78	\$225.32	\$964.10	\$491.95	\$194.77	\$686.72	\$1,283.43	\$197.91	\$1,481.34	\$660.34	\$213.48	\$873.82
16	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>
17	Adjusted Projected Claims	\$760.94	\$232.08	\$993.02	\$506.70	\$200.62	\$707.32	\$1,321.93	\$203.85	\$1,525.78	\$680.15	\$219.89	\$900.04
	Fixed Costs PEPM												
18	Specific Stop-Loss Premium PEPM (Estimate)			\$23.38			\$18.05			\$385.30			\$29.55
19	Aggregate Stop-Loss Premium PEPM (Estimate)			\$1.03			\$1.03			\$1.03			\$1.03
20	Risk Share Pool Charge			\$0.00			\$0.00			\$0.00			\$0.00
21	Anthem Network & Administrative Fees			\$43.02			\$33.83			\$41.45			\$39.61
22	<u>All Other Program Fees</u>			<u>\$13.36</u>			<u>\$12.61</u>			<u>\$14.99</u>			<u>\$13.12</u>
23	Total Fixed Costs			\$80.79			\$65.52			\$442.77			\$83.31
24	Required Premium PEPM			\$1,073.81			\$772.84			\$1,968.55			\$983.35
25	Current Premium PEPM			\$1,054.14			\$748.19			\$1,573.72			\$953.42
26	Required Increase			1.87%			3.29%			25.09%			3.14%
27	Current Subscribers (May 2017)	4,169	4,169		2,821	2,821		181	181		7,171	7,171	
28	Base Trend	7.56%	10.00%		8.00%	10.00%		8.00%	10.00%		7.70%	10.00%	
29	Months Trended	18	18		18	18		18	18		18	18	
30	Internal Pooling Point	\$250,000	N/A		\$200,000	N/A		\$75,000	N/A				

Notes:

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

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

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

Appendix D – Kaiser Rates



San Joaquin Valley Insurance Authority (SJVIA)

Rate Comparison

Effective Date: January 1, 2018



County of Fresno

	Current		Renewal		Current		Renewal	
Carrier Name	Kaiser		Kaiser		Kaiser		Kaiser	
Effective Date	1/1/2017		1/1/2018		1/1/2017		1/1/2018	
Plan Name	HMO		HMO		HMO		HMO	
Eligible Class	Active Employees		Active Employees		COBRA		COBRA	
Rating Structure	Bi-Weekly Rate	Subscribers	Bi-Weekly Rate	Subscribers	Monthly Rate	Subscribers	Monthly Rate	Subscribers
Employee Only	\$342.39	1,048	\$326.10	1,048	\$741.84	12	\$706.33	12
Employee + Spouse	\$614.50	107	\$585.26	107	\$1,331.38	3	\$1,267.67	3
Employee + Child(ren)	\$541.65	398	\$515.89	398	\$1,173.53	1	\$1,117.32	1
Family	\$813.09	111	\$774.40	111	\$1,761.66	1	\$1,677.28	1
Total Monthly Premium	\$730,405.91		\$695,658.24		\$15,831.41		\$15,073.57	
Total Annual Premium	\$8,764,870.92		\$8,347,898.88		\$189,976.92		\$180,882.84	
% Change over Current Monthly Premium			-4.8%				-4.8%	
\$ Change over Current Annual Premium			(\$416,972.04)				(\$9,094.08)	

Note: Rates for 65+ Retirees are under separate contract directly between the County of Fresno and Kaiser

San Joaquin Valley Insurance Authority (SJVIA)

Rate Comparison

Effective Date: January 1, 2018

County of Tulare

Carrier Name

Effective Date

Plan Name

Eligible Class

Rating Structure	Current		Renewal		Current		Renewal	
	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers
Employee Only	\$781.25	92	\$739.11	92	\$601.61	62	\$568.15	62
Employee + Spouse	\$1,562.48	9	\$1,478.21	9	\$1,203.21	5	\$1,136.30	5
Employee + Child(ren)	\$1,414.03	10	\$1,337.77	10	\$1,088.91	6	\$1,028.35	6
Family	\$2,343.72	2	\$2,217.33	2	\$1,804.82	2	\$1,704.45	2
Total Monthly Premium	\$104,765.06		\$99,114.37		\$53,458.97		\$50,485.80	
Total Annual Premium	\$1,257,180.72		\$1,189,372.44		\$641,507.64		\$605,829.60	
% Change over Current Monthly Premium			-5.4%				-5.6%	
\$ Change over Current Annual Premium			(\$67,808.28)				(\$35,678.04)	

San Joaquin Valley Insurance Authority (SJVIA)

Rate Comparison

Effective Date: January 1, 2018

County of Tulare

Carrier Name

Effective Date

Plan Name

Eligible Class

Current

Renewal

Rating Structure	Kaiser 1/1/2017 Senior Advantage Retirees		Kaiser 1/1/2018 Senior Advantage Retirees	
	Rate	Subscribers	Rate	Subscribers
Sub w/ Medicare	\$303.25	9	\$298.08	9
Sub w/ Medicare + Sp Non-Medicare	\$1,084.48	0	\$1,035.81	0
Sub Non-Medicare + Sp w/ Medicare	\$1,084.49	2	\$1,035.82	2
Sub w/ Medicare + Sp w/ Medicare	\$582.54	0	\$596.15	0
Sub w/ Medicare + Child Non-Medicare	\$936.03	0	\$895.63	0
Sub w/ Medicare + Children Non-Medicare	\$936.03	0	\$895.63	0
Sub w/ Medicare + Sp w/ Medicare + Child Non-Medicare	\$1,363.79	0	\$1,333.91	0
Sub w/ Medicare + Sp Non-Medicare + Child Non-Medicare	\$1,865.73	0	\$1,773.57	0
Sub Non-Medicare + Sp w/ Medicare + Child Non-Medicare	\$1,865.74	0	\$1,773.58	0
Sub w/ Medicare + Sp w/ Medicare + Children Non-Medicare	\$1,363.79	0	\$1,333.91	0
Sub w/ Medicare + Sp Non-Medicare + Children Non-Medicare	\$1,865.73	0	\$1,773.57	0
Sub Non-Medicare + Sp w/ Medicare + Children Non-Medicare	\$1,865.74	0	\$1,773.58	0
Total Monthly Premium	\$4,898.23		\$4,754.36	
Total Annual Premium	\$58,778.76		\$57,052.32	
% Change over Current Monthly Premium			-2.9%	
\$ Change over Current Annual Premium			(\$1,726.44)	

San Joaquin Valley Insurance Authority (SJVIA)

Rate Comparison

Effective Date: January 1, 2018

City of Ceres

Carrier Name

Effective Date

Plan Name

Eligible Class

Rating Structure

Employee Only

Employee + Spouse

Family

Total Monthly Premium

Total Annual Premium

% Change over Current Monthly Premium

\$ Change over Current Annual Premium

Current

Renewal

	Kaiser		Kaiser	
	1/1/2017		1/1/2018	
	HMO		HMO	
	Active Employees		Active Employees	
	Rate	Subscribers	Rate	Subscribers
Employee Only	\$602.98	8	\$574.76	8
Employee + Spouse	\$1,272.06	9	\$1,212.43	9
Family	\$1,820.97	25	\$1,735.74	25
Total Monthly Premium	\$61,796.63		\$58,903.45	
Total Annual Premium	\$741,559.56		\$706,841.40	
% Change over Current Monthly Premium			-4.7%	
\$ Change over Current Annual Premium			(\$34,718.16)	

San Joaquin Valley Insurance Authority (SJVIA)

Rate Comparison

Effective Date: January 1, 2018

City of Marysville

	Current		Renewal	
Carrier Name	Kaiser		Kaiser	
Effective Date	1/1/2017		1/1/2018	
Plan Name	HMO		HMO	
Eligible Class	Active Employees		Active Employees	
Rating Structure	Rate	Subscribers	Rate	Subscribers
Employee Only	\$678.19	2	\$645.19	2
Employee + Spouse	\$1,356.38	2	\$1,290.40	2
Family	\$1,919.28	2	\$1,825.91	2
Total Monthly Premium	\$7,907.70		\$7,523.00	
Total Annual Premium	\$94,892.40		\$90,276.00	
% Change over Current Monthly Premium			-4.9%	
\$ Change over Current Annual Premium			(\$4,616.40)	

Appendix E – Delta Dental Rates



San Joaquin Valley Insurance Authority (SJVIA)

Rate Comparison

Effective Date: January 1, 2018

County of Fresno

	Current		Renewal		Current		Renewal	
Carrier Name	Delta Dental		Delta Dental		Delta Dental		Delta Dental	
Effective Date	1/1/2017		1/1/2018		1/1/2017		1/1/2018	
Plan Name	PPO		PPO		DHMO		DHMO	
Eligible Class	Active Employees		Active Employees		Active Employees		Active Employees	
Rate Guarantee	--		2 Years		--		2 Years	
Rating Structure	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers
Employee Only	\$50.29	2,430	\$50.29	2,430	\$25.04	1,610	\$26.38	1,610
Employee + Spouse	\$80.19	505	\$80.19	505	\$42.96	242	\$45.27	242
Employee + Child(ren)	\$69.88	877	\$69.88	877	\$43.26	494	\$45.58	494
Family	\$102.58	348	\$102.58	348	\$62.35	153	\$65.70	153
Total Monthly Premium	\$259,683.25		\$259,683.25		\$81,620.71		\$85,995.76	
Total Annual Premium	\$3,116,199.00		\$3,116,199.00		\$979,448.52		\$1,031,949.12	
% Change over Current Monthly Premium			0%				5.36%	
\$ Change over Current Annual Premium			\$0.00				\$52,500.60	

	Current		Subsidized Rate	
Carrier Name	Delta Dental		Delta Dental	
Effective Date	1/1/2017		1/1/2018	
Plan Name	PPO		PPO	
Eligible Class	Active Employees		Active Employees	
Rate Guarantee	--		2 Years	
Rating Structure	Rate	Subscribers	Rate	Subscribers
Employee Only	\$50.29	2,430	\$49.28	2,430
Employee + Spouse	\$80.19	505	\$78.59	505
Employee + Child(ren)	\$69.88	877	\$68.48	877
Family	\$102.58	348	\$100.53	348
Total Monthly Premium	\$259,683.25		\$254,479.75	
Total Annual Premium	\$3,116,199.00		\$3,053,757.00	
% Change over Current Monthly Premium			-2%	
\$ Change over Current Annual Premium			(\$62,442.00)	

San Joaquin Valley Insurance Authority (SJVIA)

Rate Comparison

Effective Date: January 1, 2018

County of Tulare

	Current		Renewal		Current		Renewal	
Carrier Name	Delta Dental		Delta Dental		Delta Dental		Delta Dental	
Effective Date	1/1/2017		1/1/2018		1/1/2017		1/1/2018	
Plan Name	PPO		PPO		DHMO		DHMO	
Eligible Class	Active Employees		Active Employees		Active Employees		Active Employees	
Rate Guarantee	--		2 Years		--		2 Years	
Rating Structure	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers
Employee Only	\$35.43	2,024	\$35.43	2,024	\$25.04	317	\$26.38	317
Employee + Spouse	\$61.42	198	\$61.42	198	\$42.96	22	\$45.27	22
Employee + Child(ren)	\$69.60	161	\$69.60	161	\$43.26	34	\$45.58	34
Family	\$103.32	83	\$103.32	83	\$62.35	12	\$65.70	12
Total Monthly Premium	\$103,652.64		\$103,652.64		\$11,101.84		\$11,696.52	
Total Annual Premium	\$1,243,831.68		\$1,243,831.68		\$133,222.08		\$140,358.24	
% Change over Current Monthly Premium			0%				5.36%	
\$ Change over Current Annual Premium			\$0.00				\$7,136.16	

County of Tulare

	Current		Subsidized Rate	
Carrier Name	Delta Dental		Delta Dental	
Effective Date	1/1/2017		1/1/2018	
Plan Name	PPO		PPO	
Eligible Class	Active Employees		Active Employees	
Rate Guarantee	--		2 Years	
Rating Structure	Rate	Subscribers	Rate	Subscribers
Employee Only	\$35.43	2,024	\$34.72	2,024
Employee + Spouse	\$61.42	198	\$60.19	198
Employee + Child(ren)	\$69.60	161	\$68.21	161
Family	\$103.32	83	\$101.25	83
Total Monthly Premium	\$103,652.64		\$101,576.46	
Total Annual Premium	\$1,243,831.68		\$1,218,917.52	
% Change over Current Monthly Premium			-2%	
\$ Change over Current Annual Premium			(\$24,914.16)	

Appendix F – VSP Rates



San Joaquin Valley Insurance Authority (SJVIA)

Rate Comparison

Effective Date: January 1, 2018

RENEWAL **2018**

County of Fresno

	Current		Renewal - Option 1 7.5%		Renewal - Option 2 4.2%		Renewal - Option 3 2.0%	
Carrier Name	VSP		VSP		VSP		VSP	
Effective Date	1/1/2016		1/1/2018		1/1/2018		1/1/2018	
Plan Name	Vision		Vision		Vision		Vision	
Rate Guarantee	--		24 Months		24 Months		24 Months	
Rating Structure	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers
Employee Only	\$7.49	2,699	\$8.06	2,699	\$7.81	2,699	\$7.64	2,699
Employee + Spouse	\$13.46	536	\$14.47	536	\$14.03	536	\$13.73	536
Employee + Child(ren)	\$13.19	972	\$14.18	972	\$13.75	972	\$13.46	972
Family	\$19.32	387	\$20.77	387	\$20.13	387	\$19.71	387
Total Monthly Premium	\$47,727.59		\$51,330.81		\$49,754.58		\$48,690.53	
Total Annual Premium	\$572,731.08		\$615,969.72		\$597,054.96		\$584,286.36	
% Change over Current Monthly Premium			7.5%		4.2%		2.0%	
\$ Change over Current Annual Premium			\$43,238.64		\$24,323.88		\$11,555.28	

Option 1: 7.5% increase for a period of 24 months

Option 2: Reduce VSP's requested reserve from 5% to 2% for a period of 24 months, offering an increase of 4.2% for a period of 24 months

Option 3: Reduce VSP's requested reserve from 5% to 0% for a period of 24 months offering an increase of 2.0% for a period of 24 months

San Joaquin Valley Insurance Authority (SJVIA)

Rate Comparison

Effective Date: January 1, 2018

County of Tulare

	Current		Renewal - Option 1 7.5%		Renewal - Option 2 4.2%		Renewal - Option 3 2.0%	
Carrier Name	VSP		VSP		VSP		VSP	
Effective Date	1/1/2016		1/1/2018		1/1/2018		1/1/2018	
Plan Name	Vision		Vision		Vision		Vision	
Rate Guarantee	--		24 Months		24 Months		24 Months	
Rating Structure	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers
Employee Only	\$4.76	2,208	\$5.12	2,208	\$4.96	2,208	\$4.86	2,208
Employee + Spouse	\$8.04	197	\$8.64	197	\$8.38	197	\$8.20	197
Employee + Child(ren)	\$8.51	181	\$9.15	181	\$8.87	181	\$8.68	181
Family	\$12.68	87	\$13.63	87	\$13.21	87	\$12.93	87
Total Monthly Premium	\$14,737.43		\$15,849.00		\$15,357.28		\$15,042.27	
Total Annual Premium	\$176,849.16		\$190,188.00		\$184,287.36		\$180,507.24	
% Change over Current Monthly Premium			7.5%		4.2%		2.0%	
\$ Change over Current Annual Premium			\$13,338.84		\$7,438.20		\$3,658.08	

Option 1: 7.5% increase for a period of 24 months

Option 2: Reduce VSP's requested reserve from 5% to 2% for a period of 24 months, offering an increase of 4.2% for a period of 24 months

Option 3: Reduce VSP's requested reserve from 5% to 0% for a period of 24 months offering an increase of 2.0% for a period of 24 months

San Joaquin Valley Insurance Authority (SJVIA)

Rate Comparison

Effective Date: January 1, 2018

City of Ceres

	Current		Renewal - Option 1 7.5%		Renewal - Option 2 4.2%		Renewal - Option 3 2.0%	
Carrier Name	VSP		VSP		VSP		VSP	
Effective Date	1/1/2016		1/1/2018		1/1/2018		1/1/2018	
Plan Name	Vision		Vision		Vision		Vision	
Rate Guarantee	--		24 Months		24 Months		24 Months	
Rating Structure	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers
Employee Only	\$6.06	26	\$6.51	26	\$6.32	26	\$6.18	26
Employee + Spouse	\$12.12	36	\$13.03	36	\$12.63	36	\$12.36	36
Employee + Child(ren)	\$12.98	16	\$13.95	16	\$13.53	16	\$13.24	16
Family	\$20.74	97	\$22.30	97	\$21.61	97	\$21.15	97
Total Monthly Premium	\$2,813.34		\$3,024.64		\$2,931.65		\$2,869.03	
Total Annual Premium	\$33,760.08		\$36,295.68		\$35,179.80		\$34,428.36	
% Change over Current Monthly Premium			7.5%		4.2%		2.0%	
\$ Change over Current Annual Premium			\$2,535.60		\$1,419.72		\$668.28	

Option 1: 7.5% increase for a period of 24 months

Option 2: Reduce VSP's requested reserve from 5% to 2% for a period of 24 months, offering an increase of 4.2% for a period of 24 months

Option 3: Reduce VSP's requested reserve from 5% to 0% for a period of 24 months offering an increase of 2.0% for a period of 24 months

Appendix G – County of Tulare EPO Proposal

The County of Tulare requested an EPO quote from the SJVIA. The EPO plan value is approximately 2.5% richer than the County of Tulare’s PPO 0 plan. This makes the EPO the richest plan the County would offer. Since the EPO is not replacing any coverage, but is being added as a new coverage, the actual enrollment in the plan is less predictable. Keenan has assumed a migration of 10% from the County’s other plans.

Final Renewal rates without the EPO

The final renewal without the EPO for the County of Tulare was shown as a 3.3% rate increase:

SJVIA County of Tulare Current Plans	Enrollment					Current Coverage					Proposed 2018 Monthly Rates			
	EE	ES	EC	EF	Total	EE	ES	EC	EF	Rate Δ	EE	ES	EC	EF
Anthem \$0	233	23	9	8	273	\$ 878.65	\$1,756.37	\$1,603.29	\$2,662.81	3.3%	\$ 907.71	\$1,814.46	\$1,656.32	\$2,750.89
Anthem \$500	649	70	44	9	772	\$ 661.64	\$1,323.94	\$1,212.57	\$2,088.17	3.3%	\$ 683.52	\$1,367.73	\$1,252.68	\$2,157.24
Anthem \$1000	1,661	235	130	69	2,095	\$ 581.20	\$1,161.58	\$1,065.82	\$1,770.73	3.3%	\$ 600.42	\$1,200.00	\$1,101.07	\$1,829.30
Anthem \$2500	32	2	2	3	39	\$ 550.83	\$1,100.79	\$1,010.06	\$1,678.12	3.3%	\$ 569.05	\$1,137.20	\$1,043.47	\$1,733.63
Total, %, \$ Diff.	2,575	330	185	89	3,179		\$28,812,539			3.3%	\$29,765,423		\$952,884	

Final Renewal rates with the EPO

The final renewal with the EPO for the County of Tulare assuming a 10% migration from the other plans shows a 0.86% rate adjustment to all other plans and estimates the overall annual premium to the County of Tulare to increase by 5.23% or \$1,506,040.

SJVIA County of Tulare With EPO	Enrollment					Current Coverage					Proposed 2018 Monthly Rates			
	EE	ES	EC	EF	Total	EE	ES	EC	EF	Rate Δ	EE	ES	EC	EF
Anthem EPO	257	32	18	9	316						\$ 908.36	\$1,800.28	\$1,643.37	\$2,729.38
Anthem \$0	210	21	8	7	246	\$ 878.65	\$1,756.37	\$1,603.29	\$2,662.81	0.86%	\$ 886.21	\$1,771.47	\$1,617.08	\$2,685.71
Anthem \$500	584	63	40	8	695	\$ 661.64	\$1,323.94	\$1,212.57	\$2,088.17	0.86%	\$ 667.33	\$1,335.33	\$1,223.00	\$2,106.13
Anthem \$1000	1,495	212	117	62	1,886	\$ 581.20	\$1,161.58	\$1,065.82	\$1,770.73	0.86%	\$ 586.20	\$1,171.57	\$1,074.99	\$1,785.96
Anthem \$2500	29	2	2	3	36	\$ 550.83	\$1,100.79	\$1,010.06	\$1,678.12	0.86%	\$ 555.57	\$1,110.26	\$1,018.75	\$1,692.55
Total, %, \$ Diff.	2,575	330	185	89	3,179		\$28,812,539			5.23%	\$30,318,579		\$1,506,040	

SJVIA

Plan Summary—County of Tulare EPO Plan

	County of Tulare
Carrier Name	Anthem Blue Cross
Plan Name	EPO 15
High Level Benefit Summary	
Deductible (Individual/ Family)	None
Coinsurance In/ Out of Network	N/A
Out of Pocket Maximum (includes deductible)	Copay maximum: \$1,000 ind / \$2,000 fam
Office Visit/Specialist Visit Copay	\$15/visit
Hospital Inpatient	100% covered
Outpatient Surgery	100% covered
Emergency Room	\$100/visit (waived if admitted)
Prescription Drugs (Through involve Pharmacy Solutions)	
Retail 30 Day Supply Copay	
Generic	\$10
Preferred Brand	\$20
Non-Preferred Brand	\$35
Retail 90 Day Supply Copay	
Generic	\$20
Preferred Brand	\$40
Non-Preferred Brand	\$60
Mail Order 90 Day Supply Copay	
Generic	\$20
Preferred Brand	\$40
Non-Preferred Brand	\$60
Specialty Medication Copay	
30 Day Supply Only	30% (\$100 Max)
Annual Out-of-Pocket Maximum	
Individual	\$2,000
Family	\$4,000