

# AGENDA

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

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

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

6. Public Comment: At this time, members of the public may comment on any item, within the jurisdiction of the SJVIA, not appearing on the agenda. In order for everyone to be heard, please limit your comments to 3 minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.
7. Approval of Minutes – Board Meeting of June 29, 2017 (A)
8. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
9. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
10. Receive and File Fourth Quarter 2016-2017 Financial Report (I)

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

# AGENDA

## BOARD OF DIRECTORS

ANDREAS BORGES  
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**

11. Receive Request From the City of Ceres for the City's Most Recent 12 Month's Claims Experience, Including a Report of High Dollar Medical/Rx Claims, and Give Appropriate Direction to Staff (A)
12. Receive and File Consultant's Pharmacy Benefit Manager (PBM) Finalist Marketing Report and Authorize President to Execute Agreement with Recommended Vendor Subject to Approval of SJVIA Counsel and Staff (A)
13. Receive and File Consultant's Medical, Dental, and Vision Experience Reports Through May, 2017 (I)
14. Receive and File Consultant's 2018 Medical, Dental, and Vision Preliminary Renewal Report (I)
15. Receive and Approve Consultant's Final Recommended Renewal Underwriting Guidelines (A)
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, 14<sup>th</sup> Floor, Fresno, CA during normal business hours. All documents are also posted online to [www.sjvia.org](http://www.sjvia.org).*

# Minutes

**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  
June 29, 2017 9:00 AM**

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

All Directors present.

4. Approval of Agenda (A)

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

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

Laura Hernandez, Mia Dougherty, and Ed Dunn all made public comment.

6. Approval of Minutes – Board Meeting of April 28, 2017 (A)

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

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

No Director comments or announcements were made.

*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, 14<sup>th</sup> Floor, Fresno, CA during normal business hours. All documents are also posted online to [www.sjvia.org](http://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:  
County of Tulare  
Board of Supervisors Chambers  
2800 W. Burrel Avenue  
Visalia, CA 93291  
June 29, 2017 9:00 AM**

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

Presented by Ronda Kade, County of Fresno.

Comments made by Director Worthley as to whether Stop Loss claims are taken into account for projections and Director Crocker wanted to confirm additional resources, provided by COF, are not reflected in projections.

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

Presented by Ronda Kade, County of Fresno.

Motion to Approve by Director Borgeas; Seconded by Director Mendes. Motion approved unanimously.

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

Presented by Bordan Darm, Keenan & Associates.

Directors Vander Poel and Worthley commented that rates need to be equitable solutions for both counties and set accordingly by county.

11. Receive Consultant's Report on the Proposed SJVIA Renewal Underwriting Guidelines (I)

Presented by Bordan Darm, Keenan & Associates.

Director Worthley questioned plans to reimburse costs for contributions made by both counties to the SJVIA. Director Vander Poel requested renewal options that would include sharing fixed costs without pooling claims.

*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, 14<sup>th</sup> Floor, Fresno, CA during normal business hours. All documents are also posted online to [www.sjvia.org](http://www.sjvia.org).*

# Minutes

**BOARD OF DIRECTORS**

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

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

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

Presented by Bordan Darm, Keenan & Associates.

Susan Dean, Finance Director with the City of Ceres, requested an EPO network comparison for the County of Stanislaus. Bobby Bloyed and Sandra Brock each made public comment.

Motion to approve Consultant to calculate the rates for an EPO, including an option for the County of Tulare, by Director Magsig; Seconded by Director Mendes. Motion approved unanimously.

13. Receive and File Consultant's Report on the Pharmacy Benefit Manager (PBM) Marketing Results (I)

Presented by Bordan Darm, Keenan & Associates.

Bordan provided an update on how the process worked with an RFI followed by an RFP which has lead to two finalists. The initial list of PBMs to include in the process was provided to, and expanded by, SJVIA staff. Due to an earlier public comment the question of whether or not it was too late to add another vendor was raised by Director Vander Poel. Based on the amount of information that has been released by other PBMs, this would give an unfair advantage to a new PBM and the timing would be prohibitive when it comes to implementation.

Paul Nerland commented that there was no knowledge of a local PBM when this process started. Any future PBM requests for a proposal will include the local vendor.

*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, 14<sup>th</sup> Floor, Fresno, CA during normal business hours. All documents are also posted online to [www.sjvia.org](http://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:  
County of Tulare  
Board of Supervisors Chambers  
2800 W. Burrel Avenue  
Visalia, CA 93291  
June 29, 2017 9:00 AM**

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

Presented by Bordan Darm, Keenan & Associates.

Paul Nerland supported the recommendation to continue the contracts with ASI and Hourglass. Rhonda Sjostrom also confirmed that the County of Tulare's contract with Chimienti for other services will not be impacted.

Motion to Approve by Director Magsig; Seconded by Director Borgeas. Motion approved unanimously.

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

Presented by Matthew Szenderski, Keenan & Associates.

Bobby Bloyed, Sandra Brock, and Laura Hernandez all made public comment.

Motion to Approve by Director Worthley; Seconded by Director Mendes. Motion approved unanimously.

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, 14<sup>th</sup> Floor, Fresno, CA during normal business hours. All documents are also posted online to [www.sjvia.org](http://www.sjvia.org).*





# SJVIA

San Joaquin Valley  
Insurance Authority

**BOARD OF DIRECTORS**

ANDREAS BORGES

KUYLER CROCKER

NATHAN MAGSIG

BUDDY MENDES

BRIAN PACHECO

PETE VANDER POEL

J. STEVEN WORTHLEY

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

**AGENDA DATE:** July 14, 2017

**ITEM NUMBER:** Item 9

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

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

**DESCRIPTION:**

Informational item. Please see attached report.

**FISCAL IMPACT/FINANCING:**

None.

**ADMINISTRATIVE SIGN-OFF:**

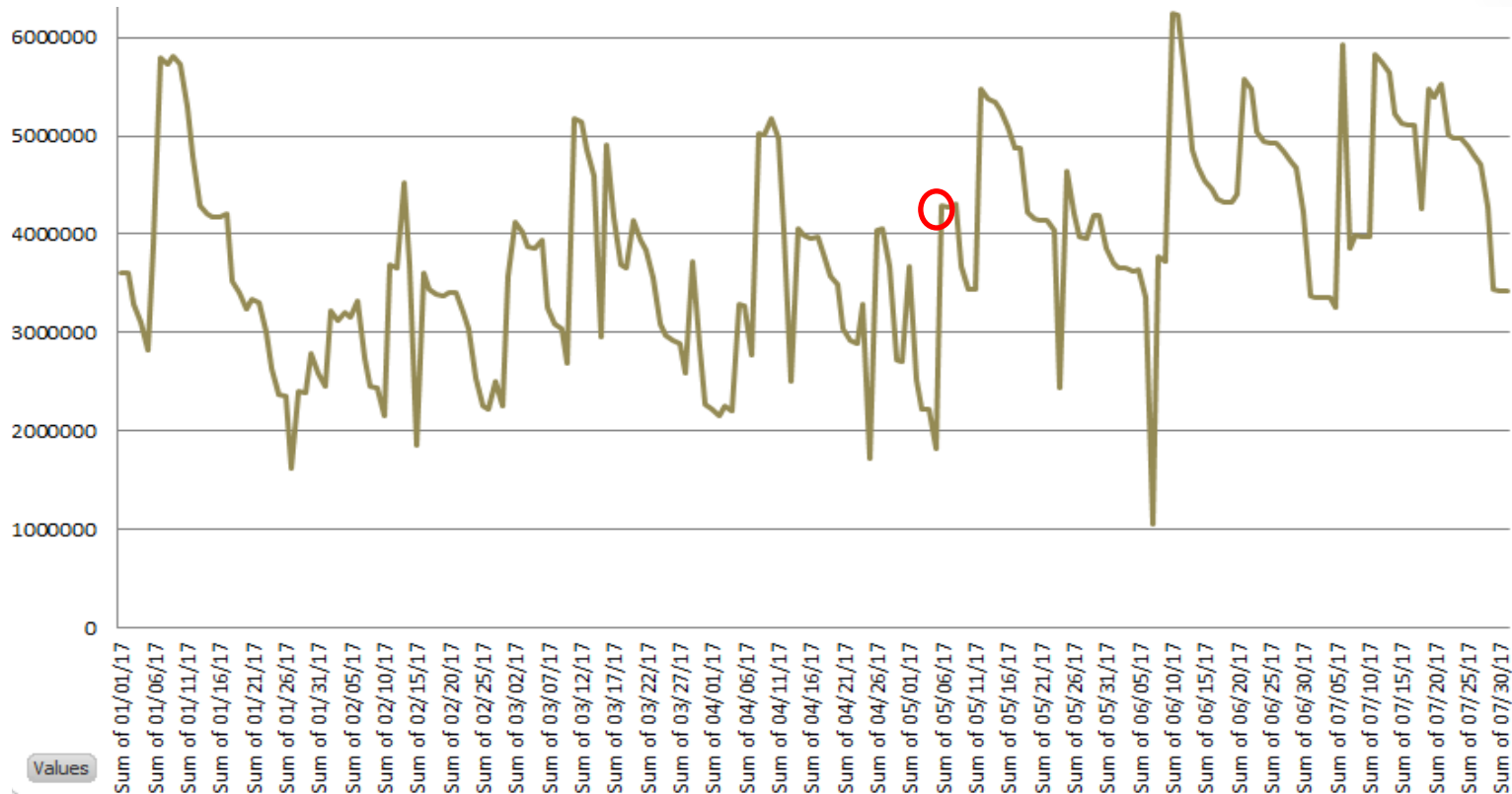
Oscar J. Garcia, CPA  
SJVIA Auditor-Treasurer

# SJVIA Cash Flow Projections

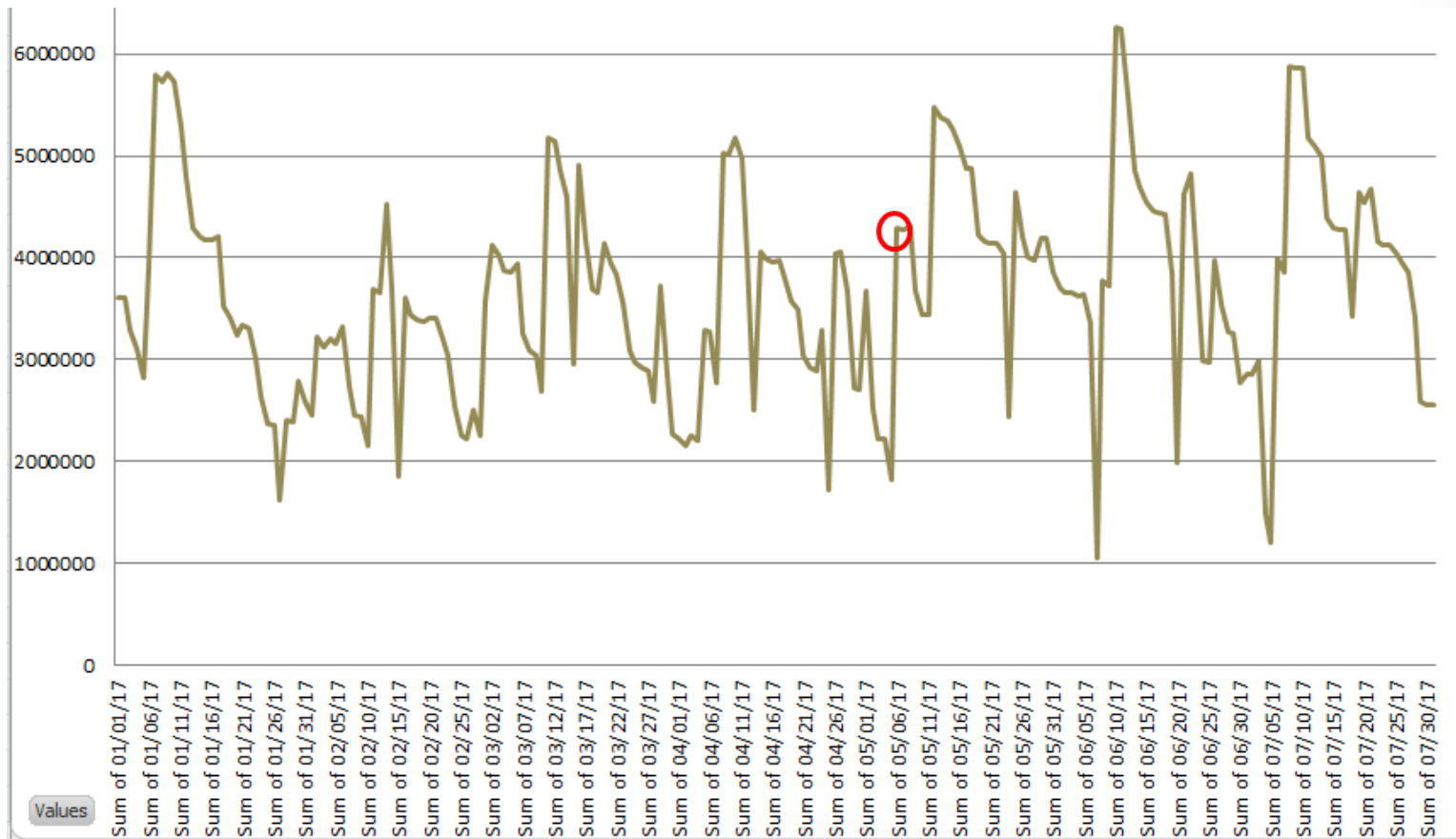
Ronda Kade  
July 14, 2017



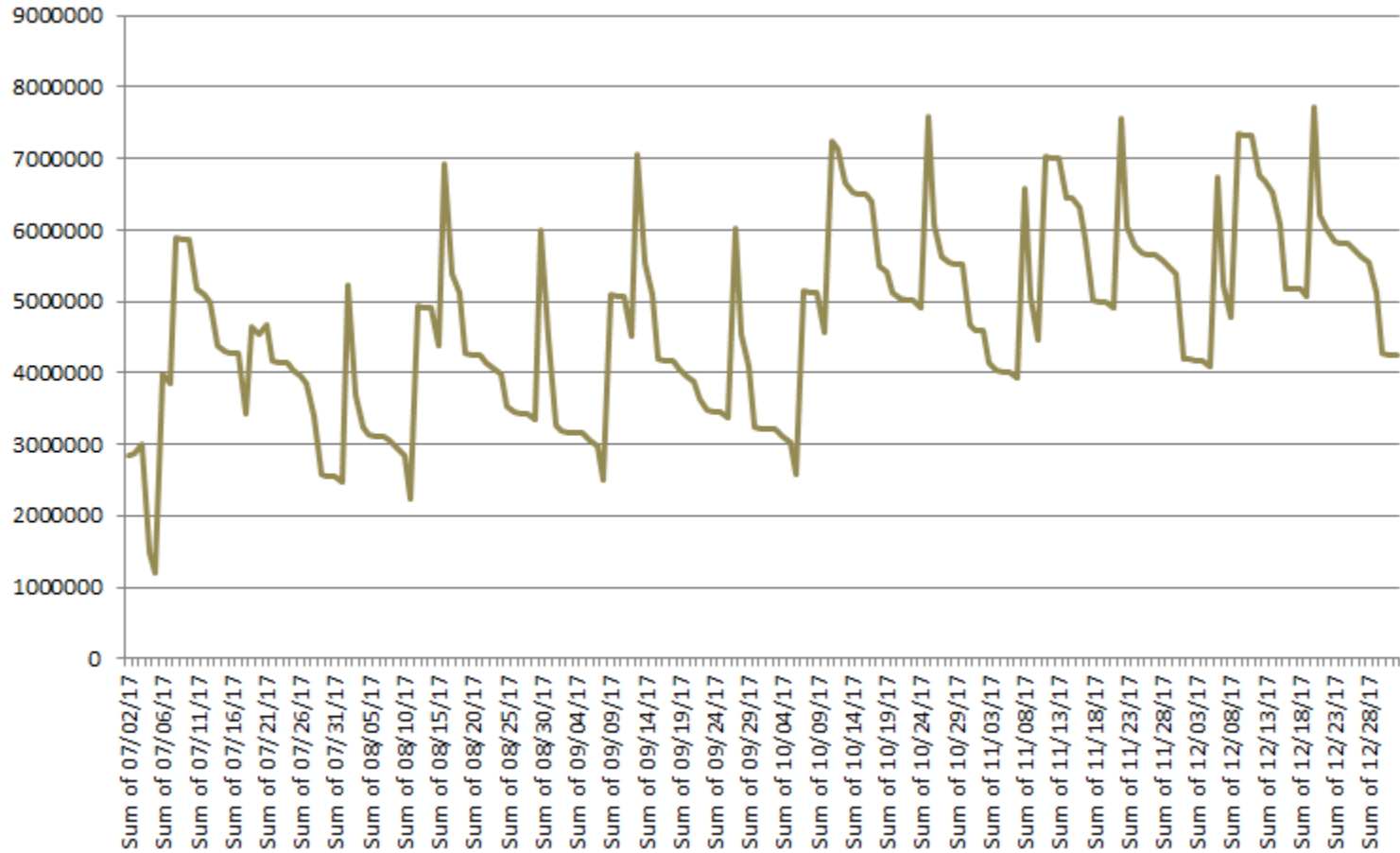
# Cash Flow Projection Presented on 6/29/17



# Update Through 7/31/17



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



# Sutter Runout for May

- Sutter County 4/30/17 departure-expected claims run-out of **\$1,621,750** dollars
  - 68%, or \$1,102,790 in May 2017-Actual **\$645,656** or 40%
  - 14%, or \$227,045 in June 2017-Actual **\$324,661** or 20%
  - Approximately 40%, or \$657,840 July 2017 through December 2017



# SJVIA

San Joaquin Valley  
Insurance Authority

**BOARD OF DIRECTORS**

ANDREAS BORGEAS

KUYLER CROCKER

NATHAN MAGSIG

BUDDY MENDES

BRIAN PACHECO

PETE VANDER POEL

J. STEVEN WORTHLEY

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

**AGENDA DATE:** July 14, 2017

**ITEM NUMBER:** Item 10

**SUBJECT:** Receive Update From Auditor-Treasurer on SJVIA  
Quarterly Financials (I)

**REQUEST(S):** That the Board Receives the Financial Update Through  
4th Quarter, 2016-17

**DESCRIPTION:**

Informational item. Please see attached report.

**FISCAL IMPACT/FINANCING:**

None.

**ADMINISTRATIVE SIGN-OFF:**

Oscar J. Garcia, CPA  
SJVIA Auditor-Treasurer

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

**ASSETS**

Current assets:

Cash and cash equivalents	\$2,193,275
Due from other governmental units	300,000
Total current assets	<u>2,493,275</u>

Noncurrent assets:

Other receivables	1,250,618
Total noncurrent assets	<u>1,250,618</u>
Total assets	<u>3,743,893</u>

**LIABILITIES**

Current liabilities:

Accounts payable	2,757,000
Unearned member contributions	5,114,440
Unpaid claims and claims adjustment expenses	1,177,000
Total current liabilities	<u>9,048,440</u>

Noncurrent liabilities:

Due to other governmental units	9,887,669
Total noncurrent liabilities	<u>9,887,669</u>
Total liabilities	<u>18,936,109</u>

**NET POSITION**

Unrestricted	(15,192,216)
Total net deficit	<u>\$ (15,192,216)</u>

Note:

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

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

	Current Quarter				Year-To-Date			
	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE
<b>RECEIPTS</b>								
<b>TOTAL RECEIPTS</b>	<b>\$35,673,199</b>	<b>\$27,313,058</b>	<b>(\$8,360,141)</b>	<b>(23%)</b>	<b>142,692,795</b>	<b>\$129,146,226</b>	<b>(\$13,546,569)</b>	<b>(9%)</b>
<b>DISBURSEMENTS: Fixed</b>								
1 Specific & Aggregate Stop Loss Insurance (PPO)	281,269	240,160	41,109	15%	1,125,075	1,043,205	81,870	7%
2 Anthem ASO Administration & Network Fees (PPO)	467,971	393,969	74,002	16%	1,871,883	1,873,579	(1,696)	(0%)
3 Chimenti Associates/Hourglass Administration(PPO & Anthem HMO)	197,215	139,199	58,016	29%	788,861	678,518	110,343	14%
4 Benefit Consulting	139,814	5,781	134,033	96%	559,256	388,597	170,659	31%
5 SJVIA Administration	99,525	83,296	16,229	16%	398,100	555,857	(157,757)	(40%)
6 Wellness	94,815	0	94,815	100%	379,260	0	379,260	100%
7 Communications	18,963	0	18,963	100%	75,852	0	75,852	100%
8 Anthem HMO Pooling	378,255	256,643	121,612	32%	1,513,019	1,192,087	320,932	21%
9 Anthem HMO Administration/Retention	561,572	420,302	141,270	25%	2,246,287	1,950,080	296,207	13%
10 ACA Reinsurance (PPO & HMO)	174,568	0	174,568	100%	698,271	561,805	136,466	20%
<b>TOTAL FIXED DISBURSEMENTS</b>	<b>2,413,967</b>	<b>1,539,350</b>	<b>874,617</b>	<b>36%</b>	<b>9,655,864</b>	<b>8,243,728</b>	<b>1,412,136</b>	<b>15%</b>
<b>DISBURSEMENTS: Claims</b>								
11 Projected Paid Medical & Rx Claims-PPO and Non-Cap HMO	20,595,751	17,796,355	2,799,396	14%	82,383,003	88,348,995	(5,965,992)	(7%)
12 Anthem MMP HMO Capitation	4,131,451	2,789,964	1,341,487	32%	16,525,803	13,742,066	2,783,737	17%
<b>TOTAL CLAIMS DISBURSEMENTS</b>	<b>24,727,202</b>	<b>20,586,319</b>	<b>4,140,883</b>	<b>17%</b>	<b>98,908,806</b>	<b>102,091,061</b>	<b>(3,182,255)</b>	<b>(3%)</b>
<b>DISBURSEMENTS: Premiums</b>								
13 Delta Dental	1,550,647	1,368,469	182,178	12%	6,202,588	6,105,824	96,764	2%
14 Vision Service Plan	281,180	196,968	84,212	30%	1,124,719	888,846	235,873	21%
15 Kaiser Permanente	6,451,208	5,143,787	1,307,421	20%	25,804,831	22,679,435	3,125,396	12%
<b>TOTAL PREMIUM DISBURSEMENTS</b>	<b>8,283,035</b>	<b>6,709,224</b>	<b>1,573,811</b>	<b>19%</b>	<b>33,132,138</b>	<b>29,674,105</b>	<b>3,458,033</b>	<b>10%</b>
<b>TOTAL DISBURSEMENTS</b>	<b>35,424,204</b>	<b>28,834,893</b>	<b>6,589,311</b>	<b>19%</b>	<b>141,696,808</b>	<b>140,008,894</b>	<b>1,687,914</b>	<b>1%</b>
16 Change in Reserve	248,995	(1,521,835)	(1,770,830)	711%	995,987	(10,862,668)	(11,858,655)	1191%
<b>COMBINED DISBURSEMENTS &amp; CHANGES IN RESERVES</b>	<b>\$35,673,199</b>	<b>\$27,313,058</b>	<b>(\$8,360,141)</b>	<b>(23%)</b>	<b>\$142,692,795</b>	<b>\$129,146,226</b>	<b>(\$13,546,569)</b>	<b>(9%)</b>

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

Note: These schedules are on the cash basis.



**ANALYSIS OF ADMINISTRATION, WELLNESS & COMMUNICATIONS (FEES) - RECEIPTS & DISBURSEMENTS  
FOR THE THREE AND TWELVE MONTHS ENDED JUNE 30, 2017  
(UNAUDITED)**

Year-To-Date		
SJVIA FEES		
Administration (*Line 5)	Wellness (*Line 6)	Communications (*Line 7)
325,519	336,001	68,643
131,908		
89,258		
209,467		
86,756		
21,095		
17,373		
555,857		
(\$230,338)	\$336,001	\$68,643

\*\*Receipts consist of fees collected from relevant enrollees at the following rates per employee per month: Various rates for administration(\$2.00 for SJVIA administration fees & various rates for non-founding member fees depending upon a participant's enrollment), \$2.50 for wellness & \$.50 for communications fees.

Note: These schedules are on the cash basis.

**San Joaquin Valley Insurance Authority**  
**Schedule of Cash Flow by Month**  
**For the Twelve Months Ended June 2017**  
**(UNAUDITED)**

	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	TOTAL
<b>BEGINNING CASH BALANCES:</b>													
Claims Funding Account (294)	\$ 261,690	\$ 559,023	\$ 546,480	\$ 548,110	\$ 1,040,622	\$ 892,756	\$ 1,713,194	\$ 1,238,613	\$ 1,363,033	\$ 784,437	\$ 877,744	\$ 852,242	\$ 261,690
Claims Main Account (819)	849,465	3,586,175	4,429,532	3,563,549	3,188,047	1,723,852	1,573,720	1,224,658	2,206,553	1,470,553	2,789,150	2,850,314	849,465
Investment Pool	400	461	461	-	-	-	-	-	-	-	-	-	400
Total Beginning Balances	1,111,555	4,145,659	4,976,473	4,111,659	4,228,669	2,616,608	3,286,914	2,463,271	3,569,586	2,254,990	3,666,894	3,702,556	1,111,555
<b>RECEIPTS:</b>													
Claims Funding Account (294)	6,327,038	5,836,353	5,701,978	5,828,593	6,734,035	7,956,457	4,470,285	3,724,463	4,268,785	3,890,024	4,518,067	4,833,951	64,090,029
Claims Main Account (819)	15,989,861	15,659,273	12,051,686	11,647,476	13,651,447	15,106,878	9,294,397	11,743,669	9,929,872	9,985,412	10,616,290	9,357,053	145,033,314
Investment Pool	61		330										391
	22,316,960	21,495,626	17,753,994	17,476,069	20,385,482	23,063,335	13,764,682	15,468,132	14,198,657	13,875,436	15,134,357	14,191,004	209,123,734
<b>DISBURSEMENTS:</b>													
Claims Funding Account (294)	6,029,705	5,848,896	5,700,348	5,336,081	6,881,901	7,136,019	4,944,866	3,600,043	4,847,381	3,796,717	4,543,569	4,663,785	63,329,311
Claims Main Account (819)	13,253,151	14,815,916	12,917,669	12,022,978	15,115,642	15,257,010	9,643,459	10,761,774	10,665,872	8,666,815	10,555,126	10,233,292	143,908,704
Investment Pool			791										791
TOTAL DISBURSEMENTS	19,282,856	20,664,812	18,618,808	17,359,059	21,997,543	22,393,029	14,588,325	14,361,817	15,513,253	12,463,532	15,098,695	14,897,077	207,238,806
<b>ENDING CASH BALANCES:</b>													
Claims Funding Account (294)	559,023	546,480	548,110	1,040,622	892,756	1,713,194	1,238,613	1,363,033	784,437	877,744	852,242	1,022,408	1,022,408
Claims Main Account (819)	3,586,175	4,429,532	3,563,549	3,188,047	1,723,852	1,573,720	1,224,658	2,206,553	1,470,553	2,789,150	2,850,314	1,974,075	1,974,075
Investment Pool	461	461	-	-	-	-	-	-	-	-	-	-	-
Total Ending Balances	\$ 4,145,659	\$ 4,976,473	\$ 4,111,659	\$ 4,228,669	\$ 2,616,608	\$ 3,286,914	\$ 2,463,271	\$ 3,569,586	\$ 2,254,990	\$ 3,666,894	\$ 3,702,556	\$ 2,996,483	2,996,483
Less Outstanding Checks													(803,208)
Cash per Estimated Statement of Net Position													\$ 2,193,275

Note: These schedules are on the cash basis.

## **Glossary of Terms:**

### **Actuals vs. Budgeted Receipts & Disbursements**

#### **1 Specific & Aggregate Stop Loss Insurance (PPO)**

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

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

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

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

#### **3 Chimienti Associates/Hourglass Administration (Anthem & Kaiser)**

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

#### **4 Benefit Consulting**

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

#### **5 SJVIA Administration**

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

#### **6 Wellness**

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

#### **7 Communications**

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

#### **8 Anthem HMO Pooling**

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

#### **9 Anthem HMO Administration/Retention**

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

#### **10 ACA Reinsurance/PCORI (PPO & HMO)**

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

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

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

#### **12 Anthem MPP HMO Capitation**

## **Glossary of Terms:**

### **Actuals vs. Budgeted Receipts & Disbursements**

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

**13 Delta Dental**

Premium for entities covered under the SJVIA Delta Dental program.

**14 Vision Service Plan**

Premium for entities covered under the SJVIA VSP Vision program.

**15 Kaiser Permanente**

Premium for entities covered under the SJVIA Kaiser HMO program.

**16 Change in Reserve**

Excess receipts over claims, premiums and fixed costs.

### **Estimated Statement of Net Position**

**17 Due from other governmental units**

These represent premiums due to SJVIA from various participants.

**18 Other receivables**

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

**19 Accounts payable**

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

**20 Unearned member contributions**

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

**21 Unpaid claims and claims adjustment expenses**

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

**22 Due to other governmental units**

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

**23 Unrestricted Net Position**

This represents the assets less any liabilities.

**BOARD OF DIRECTORS**

ANDREAS BERGEAS

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**

**AGENDA DATE:** July 14, 2017

**ITEM NUMBER:** Item 11

**SUBJECT:** 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)

**REQUEST(S):** That the Board receive the request from City of Ceres for claims experience and provide direction to staff

**DESCRIPTION:**

On July 3, 2017, the SJVIA received an email from the City of Ceres requesting its medical and prescription drug plan experience for the most recent 12 months. The plan experience is to include its high cost claimant information if any exists. SJVIA staff responded that the request would be considered by your Board.

Based on the proposed SJVIA renewal underwriting guidelines that will be discussed as a separate item on today's agenda, the City of Ceres' rates are 100% pooled. Its plan experience is utilized to develop the SJVIA overall rates, but not the City's individual rates. Based on the underwriting guidelines, it is recommended that the request for claims experience be denied.

**FISCAL IMPACT/FINANCING:**

None

**ADMINISTRATIVE SIGN-OFF:**

A handwritten signature in black ink, appearing to read "Paul Nerland", written over a horizontal line.

Paul Nerland  
SJVIA Manager

A handwritten signature in black ink, appearing to read "Rhonda Sjostrom", written over a horizontal line.

Rhonda Sjostrom  
SJVIA Assistant Manager

### Introduction

The SJVIA has received a request from the City of Ceres to receive the City of Ceres Plan Experience including any large claim exposure.

Based on the proposed SJVIA renewal underwriting guidelines, the City of Cere' rates are 100% pooled. It's plan experience is utilized to develop the SJVIA overall rates, but not the City's individual rates.

We recommend the request be declined based on the underwriting guidelines.

**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**

**AGENDA DATE:** July 14, 2017

**ITEM NUMBER:** Item 12

**SUBJECT:** Receive and File Consultant's Pharmacy Benefit Manager (PBM) Finalist Marketing Report and Authorize President to Execute Agreement with Recommended Vendor Subject to Approval of SJVIA Counsel and Staff (A)

**REQUEST(S):** That the Board receive and file the SJVIA consultant's PBM report and authorize the President to execute an agreement with the selected vendor.

**DESCRIPTION:**

Both PBM finalists offer the SJVIA substantial savings and improved clinical outcomes. SJVIA staff is completing its final due diligence and will provide the Staff recommendation at the Board meeting.

**FISCAL IMPACT/FINANCING:**

Implementation of the new PBM is projected to save the SJVIA \$2.9 to \$3.9 million on an annualized basis, and services would begin with the start of the 2018 plan year. There is no immediate impact or disruption to members.

**ADMINISTRATIVE SIGN-OFF:**

A handwritten signature in black ink, appearing to read "Paul Nerland".

Paul Nerland  
SJVIA Manager

A handwritten signature in black ink, appearing to read "Rhonda Sjostrom".

Rhonda Sjostrom  
SJVIA Assistant Manager



# SJVIA PHARMACY BENEFIT MANAGER (PBM)

## RFI/RFP REPORT

### The RFP Process:

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

- CitizensRx
- EmpiRx
- EnvisionRx
- Envolve Pharmacy Solutions
- OptumRx
- Anthem - *Did not comply with the requirements of the RFP*
- WelldyneRx – *Did not comply with the requirements of the RFP*
- Alliant - *Declined to participate*
- CVS / Caremark- *Declined to participate*
- ESI-KPPC - *Declined to participate*

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

To preserve confidentiality vendors will be referred to by code names. The key will be made available to the SJVIA Board members.

## RFI - Prescription Drug Repricing Analysis Process:

The PBM repricing exercise was based on the PBM vendors repricing of the 2016 prescription drug claims for the five continuing entities in the SJVIA. This included repricing over 136,000 claims and the rebates that would be earned. Vendor 5369 and Vendor 5623 showed the greatest face value savings at \$3.94m and \$2.92m respectively. Face value savings are based on what the vendor reports in its proposal and has not been validated to its contract language. Savings are produced by a combination of prescription drug pricing strategies and clinical program management to encourage appropriate drug utilization, and specialty drug cost control.

WelldyneRx and Anthem did not comply with the requirements of the RFP. Both did not provide an executable contract that would support their responses and pricing. Without the executable contract, we would be placed in the position of taking savings and terms and conditions based on the PBM's face value. Keenan therefore eliminated them from the RFP process.

The following chart provides the proposed Annual Cost Summary for each PBM validated to the terms and conditions of the executable contracts provided.

SJVIA - RFP Pricing Comparison	Vendor 5537	Vendor 5929	Vendor 5424	Vendor 5623	Vendor 5369
Final Cost	\$16,613,017	\$16,061,408	\$15,392,665	\$13,692,680	\$12,932,813
Savings from Incumbent New Offer	\$0	\$551,609	\$1,220,352	\$2,920,337	\$3,948,460
% Savings from Incumbent New Offer	0.00%	3.32%	7.35%	17.58%	23.77%

This report focuses its comparison between Vendor 5369, Vendor 5623 and Vendor 5537 against the incumbent.

## RFP - Questionnaire and Contract Review Process:

Keenan reviewed the RFP questionnaire responses, binding contracts, and formulary disruption analysis from Vendor 5369, Vendor 5623, and Vendor 5537, to evaluate the services and solutions they could offer SJVIA.

The initial RFI repricings were updated to include any missing administrative fees or rebates. Vendor 5369 and Vendor 5623 still showed the greatest savings for SJVIA, at \$3.94m and \$2.92m after the contractual review and updating the missing information. Any proposed allowances or operational guarantees were also included in the assessment and review process. Below are some of the terms and conditions specific to each vendor's contract:

**Vendor 5537:**

- The agreement is for a three year term with evergreen language. SJVIA has the right to terminate the contract after 1 year with 90 days advance notice. This is a benefit for SJVIA, as they are not locked in after the initial year.
- Pricing based on the use of Vendor 5537's exclusive Specialty Pharmacy.
- Rebate guarantees are reconciled in the aggregate. This is a disadvantage to SJVIA, as any surplus achieved in one rebate channel can be used to offset a deficit in another.

**Vendor 5369:**

- Three year term with evergreen language. SJVIA has the right to terminate the contract after 1 year with 90 days advance notice to Vendor 5369. This is a benefit for SJVIA, as they are not locked in after the initial year.
- Pricing based on the use of Vendor 5369's exclusive Specialty Pharmacy.
- Vendor 5369's Health Clinical maximum savings guarantee of \$2.25m is contingent upon full adoption of all current and future clinical programs for the duration of the guarantee without any deviation.
- Vendor 5369's Health clinical minimum savings guarantee is \$1.85m and requires no additional clinical programs be implemented.
- Enhanced evidence-based guidelines for all clinical programs (PA, Step and QL's) ensures safe patient management, best clinical outcomes and are fully aligned to payer lowest net costs, not distribution profits. Well designed predictive modeling helps prevent unnecessary cost increases for the client and member claims data is reviewed real-time on a daily basis to monitor the utilization.
- Rebates provided are based on a formulary with **no** drug exclusions. This is a benefit for SJVIA, as members will not be impacted for drugs that are not covered.
- Rebate guarantees are reconciled in the aggregate. This is a disadvantage to SJVIA, as any surplus achieved in one rebate channel can be used to offset a deficit in another.

**Vendor 5623:**

- Two year term with evergreen language. This is a disadvantage for SJVIA, as they are locked in for two year term.
- Pricing based on the use of Vendor 5623's exclusive Specialty Pharmacy.
- Rebates provided are contingent upon proposed formulary with drug exclusions. This is a disadvantage for SJVIA, as members will be disrupted for drugs that are no longer covered.
- Rebate guarantees are reconciled in the aggregate. This is a disadvantage to SJVIA, as any surplus achieved in one rebate channel can be used to offset a deficit in another.

Keenan evaluated the formulary disruption on maintenance medications, in order to determine the SJVIA member disruption for transitioning to the potential new vendor.

- Vendor 5623's formulary, there would be 505 or 8% of members that would have to switch to a covered alternative drug. Below is summary of the formulary member impact analysis.
- Vendor 5369 and Vendor 5537 pricing and rebates are based on a formulary without drug exclusions.

	Vendor 5537		Vendor 5623		Vendor 5369	
	Proposed (Open Formulary w/out Drug Exclusions)		Proposed (Formulary with Drug Exclusions)		Proposed (Open Formulary w/out Drug Exclusions)	
Type of Change	# of Members	% of Members	# of Members	% of Members	# of Members	% of Members
No Change	All	100%	4,901	74%	4,371	80%
3Tier to 2Tier (Decrease in copays)	0	0%	521	8%	295	5%
2Tier to 3Tier (Increase in copays)	0	0%	712	11%	801	15%
Excluded - Must switch to alternative	0	0%	505	8%	0	0%

Below are some additional differentiators of the three vendors:

Vendor 5369 is offering more operational guarantees and allowances with \$810k available to SJVIA and an additional \$2.25m in a clinical care management guarantee. The clinical savings guarantee is auditable and measured at the drug/member level. See exhibit below.

SJVIA - Allowances and Guarantees	Vendor 5537	Vendor 5623	Vendor 5369
Implementation Allowance	N/A	\$33,501 (\$3.00 per member)	\$35,000
Implementation Satisfaction Guarantee	N/A	\$30,000	\$500,000
Audit Allowance/Pharmacy Management Fund	\$25,000	\$33,501 or (\$3.00 per member)	\$25,000
Max Operational Performance Guarantee	\$25,000	\$70,000	\$250,000
Care Management Savings Guarantee	N/A	N/A	\$1,850,000 minimum \$2,250,000 maximum

## Financial Summary:

SJVIA - RFP Pricing Comparison	Vendor 5537	Vendor 5929	Vendor 5424	Vendor 5623	Vendor 5369
<b>Rx Count</b>					
Rx Count	136,523	136,502	135,910	136,522	136,517
Excluded Rx Count	0	21	613	1	6
Rx Count (w/out Exclusions)	136,523	136,523	136,523	136,523	136,523
<b>Cost</b>					
Ingredient Cost	\$17,771,189	\$17,685,751	\$17,928,282	\$17,862,892	\$17,230,673
Dispensing Fee	\$95,910	\$116,967	\$104,893	\$109,872	\$121,955
Admin Fee	\$134,004	\$234,507	\$197,958	\$0	\$477,831
Keenan Pharmacy Management Fee	\$201,006	\$201,006	\$201,006	\$201,006	\$201,006
<b>Gross Cost before Rebates</b>	<b>\$18,202,110</b>	<b>\$18,238,231</b>	<b>\$18,432,139</b>	<b>\$18,173,770</b>	<b>\$18,031,465</b>
Rebates	(\$1,589,093)	(\$2,176,823)	(\$3,039,475)	(\$4,481,090)	(\$3,116,908)
Clinical Care Management Program Savings Guarantee	\$0	\$0	\$0	\$0	(\$2,250,000)
<b>Final Cost</b>	<b>\$16,613,017</b>	<b>\$16,061,408</b>	<b>\$15,392,665</b>	<b>\$13,692,680</b>	<b>\$12,664,557</b>
<b>Savings from Incumbent New Offer</b>	<b>\$0</b>	<b>\$551,609</b>	<b>\$1,220,352</b>	<b>\$2,920,337</b>	<b>\$3,948,460</b>
<b>% Savings from Incumbent New Offer</b>	<b>0.00%</b>	<b>3.32%</b>	<b>7.35%</b>	<b>17.58%</b>	<b>23.77%</b>

**Utilizing the Keenan Pharmacy Services Division – We will play an integral role in assuring that savings are achieved and program features are adhered to.** Our success in managing our own pharmacy coalition and developing innovative proprietary programs for our clients makes us uniquely positioned to provide the level of pharmacy benefit consulting services SJVIA needs – strategic planning, contract negotiation, oversight, trend management, clinical stewardship, and comprehensive auditing. The fee for these services is \$1.50 per member per month and is included in the proposal.

Keenan Pharmacy Services Division consists of 12 pharmacy experts, who design, build, operate and manage pharmacy programs every day, and can provide SJVIA with the guidance and oversight needed to effectively manage your pharmacy benefit program.

**Below are the services that will be provided to SJVIA:**

**New PBM Implementation Services**

- Facilitate implementation of the new PBM services including transition of benefit design, formulary, eligibility and pre-existing prior authorization approvals to new PBM

**Evaluate PBM Services**

- Conduct annual reviews of PBM services, contract compliance, and performance guarantees.
- Assist in developing a plan to rectify any deficiencies.
- Perform follow-up activities as necessary to ensure contract compliance, efficient program management and responsive account management.
- Quarterly PBM Performance Reports provided.
- Update pharmacy rates and effect contract addenda as needed.
- Recommend whether a given PBM contract should be renewed, modified or terminated.

**Pharmacy Benefit Consulting Services**

- Review pharmacy benefit packages options and assist SJVIA in selecting best option for their business needs.
- Evaluate and recommend options for managing specialty pharmacy products.
- Analyze the performance of the retail, mail order, and specialty pharmacy benefit option and make recommendations to improve the management of the drug cost trends.
- Select clinical and other optional programs on behalf of SJVIA, or assist SJVIA in making selections on their own behalf.
- Assist SJVIA in securing and interpreting utilization and other key reports.
- Meet with SJVIA semi-annually to review drug plan performance and identify recommended changes going forward.

**Account Management Services**

- Manage the ongoing relationship and communications with the PBM including SJVIA specific eligibility and benefit updates.
- Represent and advocate for the SJVIA's needs to the PBM.
- Participate in all PBM and client meetings related to pharmacy benefit and mail order services.
- Assist in the resolution of problems and issues as they arise.

**Pros and Cons of finalists:**

Vendor 5369:	PROS	CONS
	<ul style="list-style-type: none"> <li>• Lowest net cost</li> <li>• Three year term with evergreen language. No penalty to terminate after year one</li> <li>• Maximum Clinical Savings guarantee of \$2.25M</li> <li>• Minimum Clinical Savings guarantee of \$1.85M</li> <li>• Evidence based clinical management approach</li> <li>• Formulary with no excluded drugs</li> <li>• Concierge service model</li> <li>• Greater operational guarantees and allowances</li> <li>• Transparency</li> </ul>	<ul style="list-style-type: none"> <li>• Clinical Savings guarantee of \$2.2M will be reduced if fewer clinical programs are implemented, however still significant</li> <li>• Rebate guarantee reconciled in aggregate</li> <li>• New PBM to market, Established in 2015</li> </ul>
Vendor 5623:	PROS	CONS
	<ul style="list-style-type: none"> <li>• Large established PBM, founded 1989</li> <li>• Higher rebates</li> <li>• No PBM admin fee</li> </ul>	<ul style="list-style-type: none"> <li>• Rebate guarantee reconciled in aggregate</li> <li>• Higher net cost</li> <li>• Formulary with excluded drugs</li> <li>• Income made on ingredient cost</li> <li>• Multiple platform concerns</li> </ul>

**Recommendation:**

The PBM selection recommendation will be presented at the Board meeting



**BOARD OF DIRECTORS**

ANDREAS BORGES

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**

**AGENDA DATE:** July 14, 2017

**ITEM NUMBER:** Item 13

**SUBJECT:** Receive and File Consultant's Medical, Dental, and Vision Experience Reports through May, 2017 (I)

**REQUEST(S):** That the Board receive and file consultant's medical, dental, and vision experience reports through May, 2017

**DESCRIPTION:**

**Medical** – The report shows, on a total cost basis through May 2017, that premium of \$33,857,791 exceeded total cost of \$31,829,109 for a surplus position of \$2,028,682. This represents a drop of \$210,165 in the surplus position and an increase in the loss ratio from 91.7% to 94.0%. This is predominantly due to two large claims impacting the entities that make up the "All Other" group.

**Dental** – The report shows, on a total cost basis through May 2017, that premium of \$1,824,619 was exceeded by total cost of \$1,840,860 for a minor deficit position of \$16,241 and a loss ratio of 100.9%.

**Vision** – The report shows, on a total cost basis through May 2017, that premium of \$318,263 was exceeded by total cost of \$345,513 for a minor deficit position of \$27,250 and a loss ratio of 100.9%.

**FISCAL IMPACT/FINANCING:**

2017 plan experience has developed a surplus of \$2,028,682 over the first five months.

**ADMINISTRATIVE SIGN-OFF:**

A handwritten signature in black ink, appearing to read "Paul Nerland", written over a horizontal line.

Paul Nerland  
SJVIA Manager

A handwritten signature in black ink, appearing to read "Rhonda Sjostrom", written over a horizontal line.

Rhonda Sjostrom  
SJVIA Assistant Manager



**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of May 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	\$1,156,190	\$1,543,742	\$567,027	\$0	\$6,597,392	-\$327,770	\$808.58	105.2%
Aug-16	7,450	\$6,260,578	\$3,767,851	\$1,149,404	\$1,639,401	\$566,216	\$75,525	\$7,047,347	-\$786,770	\$869.95	112.6%
Sep-16	7,434	\$6,240,249	\$2,836,115	\$1,150,604	\$1,504,675	\$565,162	\$0	\$6,056,556	\$183,692	\$738.69	97.1%
Oct-16	7,412	\$6,222,734	\$3,681,077	\$1,147,466	\$1,549,736	\$563,513	\$0	\$6,941,792	-\$719,058	\$860.53	111.6%
Nov-16	7,394	\$6,205,893	\$3,879,919	\$1,142,275	\$1,531,147	\$561,716	\$45,491	\$7,069,566	-\$863,673	\$880.15	113.9%
Dec-16	7,377	\$6,184,827	\$4,806,350	\$1,104,098	\$1,576,951	\$560,212	\$746,471	\$7,301,139	-\$1,116,313	\$913.78	118.0%
Jan-17	7,224	\$6,815,134	\$2,700,833	\$996,307	\$1,572,397	\$550,166	\$0	\$5,819,703	\$995,431	\$729.45	85.4%
Feb-17	7,200	\$6,787,681	\$3,258,550	\$991,940	\$1,441,160	\$548,152	\$0	\$6,239,802	\$547,879	\$790.51	91.9%
Mar-17	7,179	\$6,761,387	\$3,322,923	\$987,334	\$1,715,926	\$546,268	\$0	\$6,572,450	\$188,936	\$839.42	97.2%
Apr-17	7,013	\$6,592,653	\$3,063,951	\$976,950	\$1,503,577	\$532,822	\$0	\$6,077,300	\$515,353	\$790.60	92.2%
May-17	7,404	\$6,900,936	\$3,931,378	\$978,890	\$1,650,758	\$558,827	\$0	\$7,119,853	-\$218,917	\$886.15	103.2%
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	\$13,600,438	\$18,516,456	\$6,776,025	\$867,487	\$79,254,480	-\$4,213,426	\$813.41	105.6%
2017 YTD	7,204	\$33,857,791	\$16,277,635	\$4,931,421	\$7,883,819	\$2,736,234	\$0	\$31,829,109	\$2,028,681	\$807.69	94.0%
Current 12 Months	7,333	\$77,510,264	\$41,652,940	\$12,907,610	\$18,763,330	\$6,686,284	\$867,487	\$79,142,677	-\$1,632,414	\$823.46	102.1%

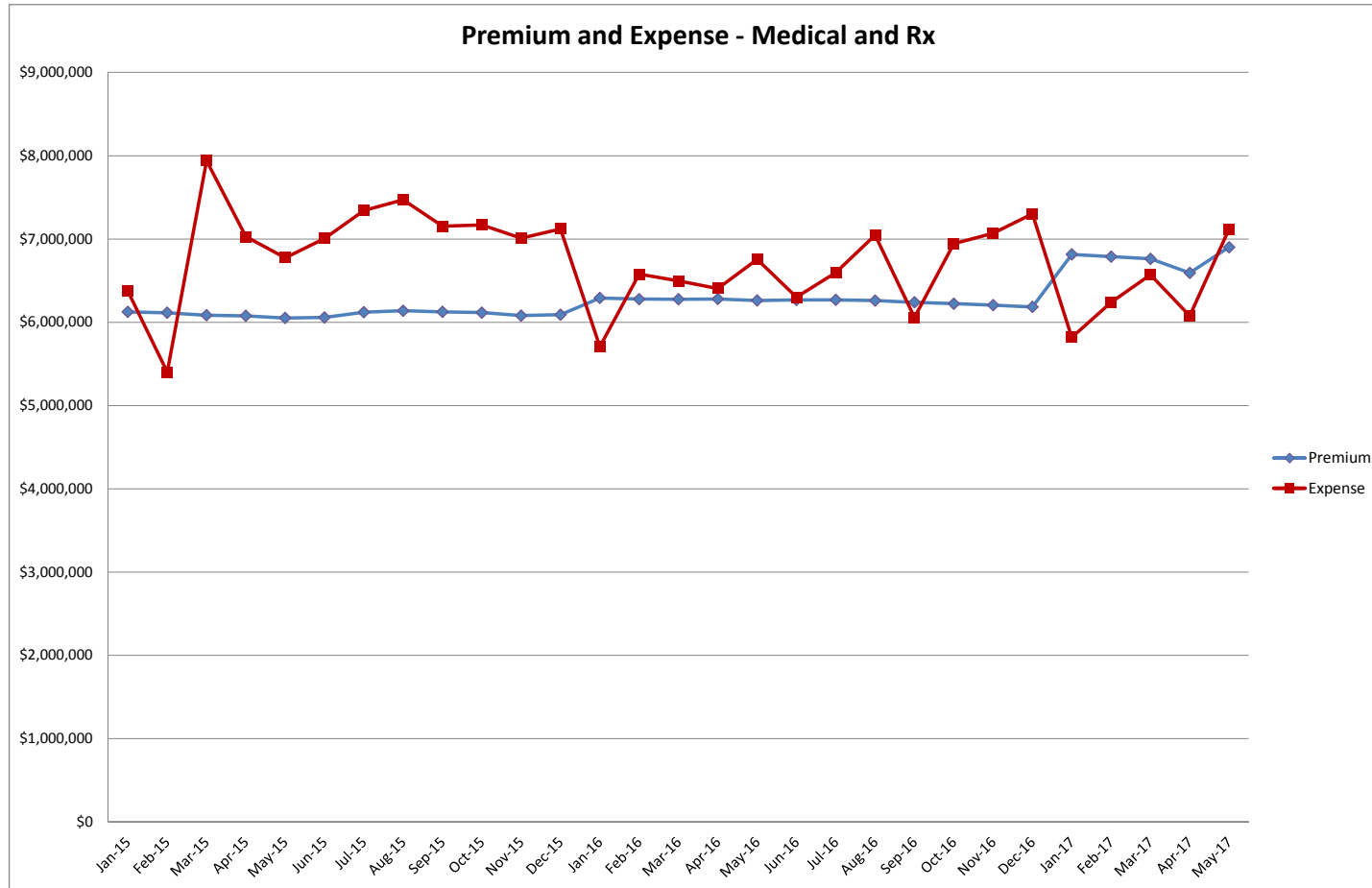
Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR (HMO) and MDP (PPO and HSA), and Rx claims: Envolv.

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/HIDHP = \$450,000.



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





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of May 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	\$1,044,417	\$1,011,610	\$365,725	\$75,525	\$5,078,149	-\$947,641	\$1,052.59	122.9%
Sep-16	4,463	\$4,115,418	\$1,911,978	\$1,039,747	\$905,528	\$364,779	\$0	\$4,222,032	-\$106,614	\$864.27	102.6%
Oct-16	4,447	\$4,102,476	\$2,053,161	\$1,038,444	\$907,234	\$363,429	\$0	\$4,362,268	-\$259,792	\$899.22	106.3%
Nov-16	4,416	\$4,079,856	\$1,919,180	\$1,034,642	\$935,145	\$360,898	\$45,491	\$4,204,374	-\$124,518	\$870.35	103.1%
Dec-16	4,403	\$4,063,662	\$3,472,761	\$996,057	\$941,679	\$359,742	\$727,077	\$5,043,162	-\$979,499	\$1,063.69	124.1%
Jan-17	4,217	\$4,418,172	\$1,323,742	\$944,153	\$947,744	\$348,074	\$0	\$3,563,713	\$854,459	\$762.54	80.7%
Feb-17	4,204	\$4,395,734	\$1,975,135	\$939,975	\$869,746	\$346,812	\$0	\$4,131,668	\$264,066	\$900.30	94.0%
Mar-17	4,176	\$4,366,453	\$2,266,845	\$935,246	\$1,109,568	\$344,493	\$0	\$4,656,153	-\$289,700	\$1,032.49	106.6%
Apr-17	4,022	\$4,207,039	\$1,938,565	\$926,084	\$939,788	\$331,911	\$0	\$4,136,347	\$70,691	\$945.91	98.3%
May-17	4,046	\$4,218,545	\$2,134,703	\$926,946	\$1,087,642	\$333,584	\$0	\$4,482,874	-\$264,329	\$1,025.53	106.3%
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	\$12,291,892	\$11,563,318	\$4,386,355	\$848,093	\$52,976,931	-\$3,327,766	\$905.51	106.7%
2017 YTD	4,133	\$21,605,942	\$9,638,990	\$4,672,404	\$4,954,487	\$1,704,874	\$0	\$20,970,755	\$635,187	\$932.30	97.1%
Current 12 Months	4,321	\$50,393,776	\$25,720,010	\$11,889,258	\$11,678,631	\$4,253,145	\$848,093	\$52,692,951	-\$2,299,175	\$934.28	104.6%

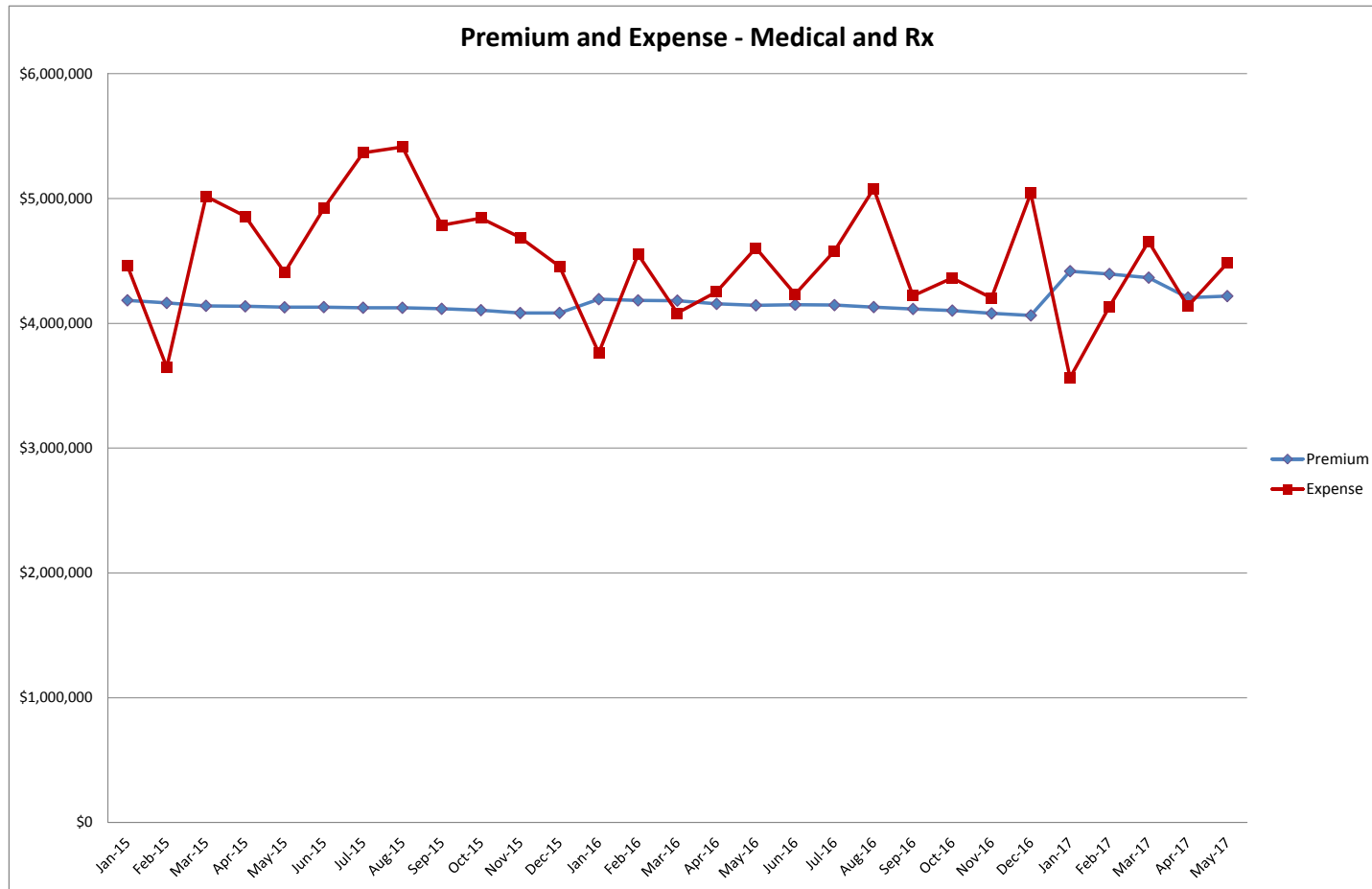
Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR (HMO) and MDP (PPO and HSA), and Rx claims: Envolv.

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/HDFP = \$450,000.



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





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

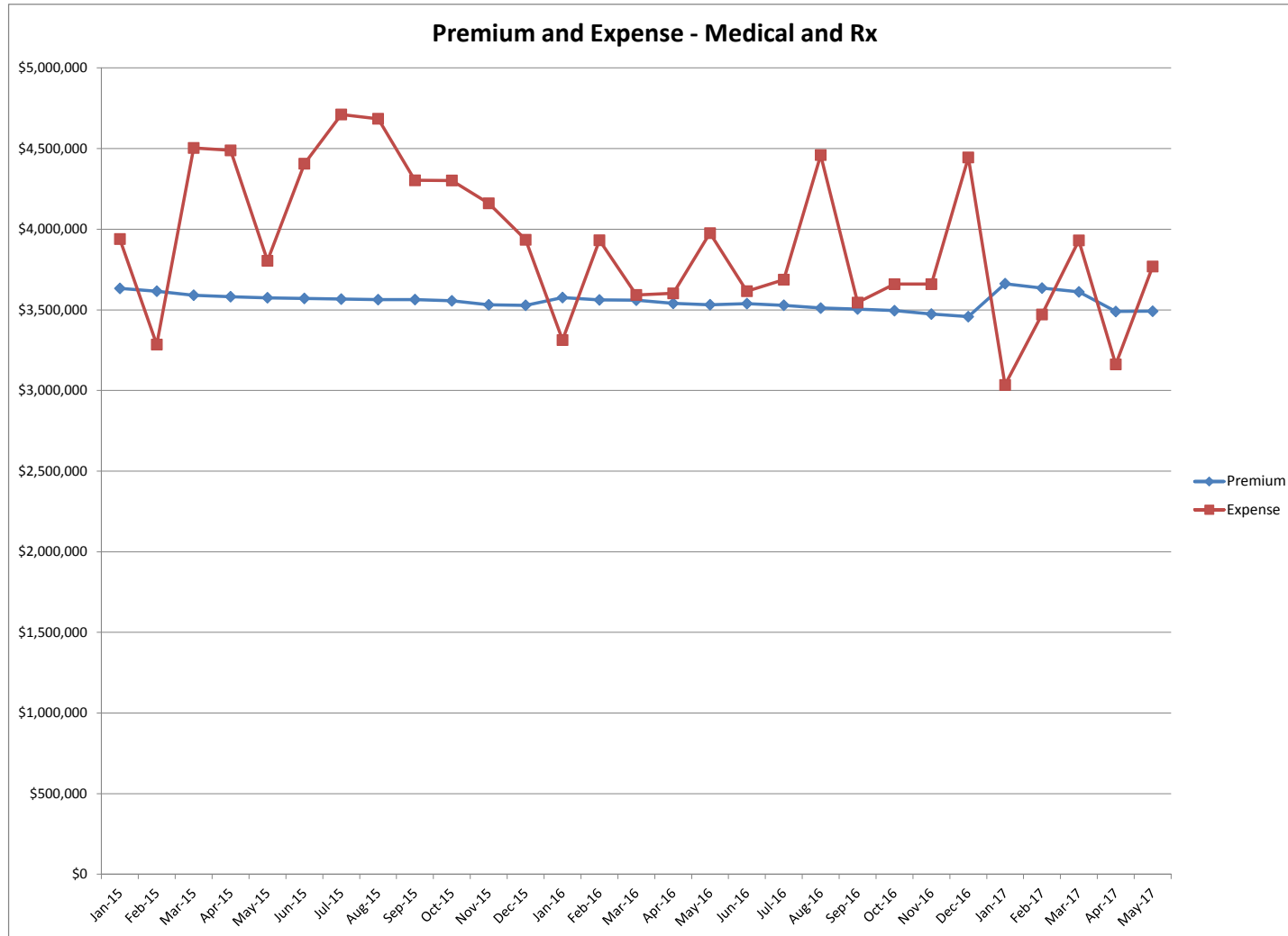
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	4,249	\$3,632,901	\$1,655,019	\$1,169,476	\$730,274	\$384,492	\$0	\$3,939,261	-\$306,360	\$836.61	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	\$1,044,417	\$852,765	\$310,600	\$75,525	\$4,459,919	-\$949,101	\$1,145.27	127.0%
Sep-16	3,621	\$3,505,311	\$1,485,167	\$1,039,747	\$709,564	\$310,428	\$0	\$3,544,907	-\$39,595	\$893.26	101.1%
Oct-16	3,606	\$3,494,850	\$1,557,642	\$1,038,444	\$753,983	\$309,142	\$0	\$3,659,211	-\$164,361	\$929.03	104.7%
Nov-16	3,581	\$3,473,820	\$1,595,231	\$1,034,642	\$767,925	\$306,999	\$45,491	\$3,659,306	-\$185,486	\$936.14	105.3%
Dec-16	3,566	\$3,457,726	\$3,122,906	\$996,057	\$747,347	\$305,713	\$727,077	\$4,444,946	-\$987,220	\$1,160.75	128.6%
Jan-17	3,261	\$3,662,440	\$953,124	\$944,153	\$852,019	\$284,816	\$0	\$3,034,112	\$628,328	\$843.08	82.8%
Feb-17	3,242	\$3,634,968	\$1,495,166	\$939,975	\$752,976	\$283,156	\$0	\$3,471,273	\$163,695	\$983.38	95.5%
Mar-17	3,220	\$3,611,288	\$1,793,588	\$935,246	\$920,529	\$281,235	\$0	\$3,930,598	-\$319,310	\$1,133.34	108.8%
Apr-17	3,107	\$3,489,598	\$1,152,900	\$926,084	\$811,501	\$271,365	\$0	\$3,161,851	\$327,747	\$930.31	90.6%
May-17	3,111	\$3,491,293	\$1,670,467	\$926,946	\$899,619	\$271,715	\$0	\$3,768,746	-\$277,453	\$1,124.09	107.9%
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	\$12,291,892	\$9,665,156	\$3,734,142	\$848,093	\$45,485,428	-\$3,206,085	\$958.54	107.6%
2017 YTD	3,188	\$17,889,587	\$7,065,245	\$4,672,404	\$4,236,644	\$1,392,287	\$0	\$17,366,580	\$523,008	\$1,002.09	97.1%
Current 12 Months	3,435	\$42,399,248	\$20,107,051	\$11,889,258	\$9,729,924	\$3,559,713	\$848,093	\$44,437,853	-\$2,038,605	\$991.63	104.8%

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

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
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/HDFP = \$450,000.

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





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of May 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%
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	205	\$1,124,074	\$990,993	\$300,042	\$67,824	\$0	\$1,358,859	-\$234,785	\$1,259.55	120.9%
Current 12 Months	195	\$2,514,643	\$1,820,439	\$705,024	\$152,578	\$0	\$2,678,041	-\$163,398	\$1,080.18	106.5%

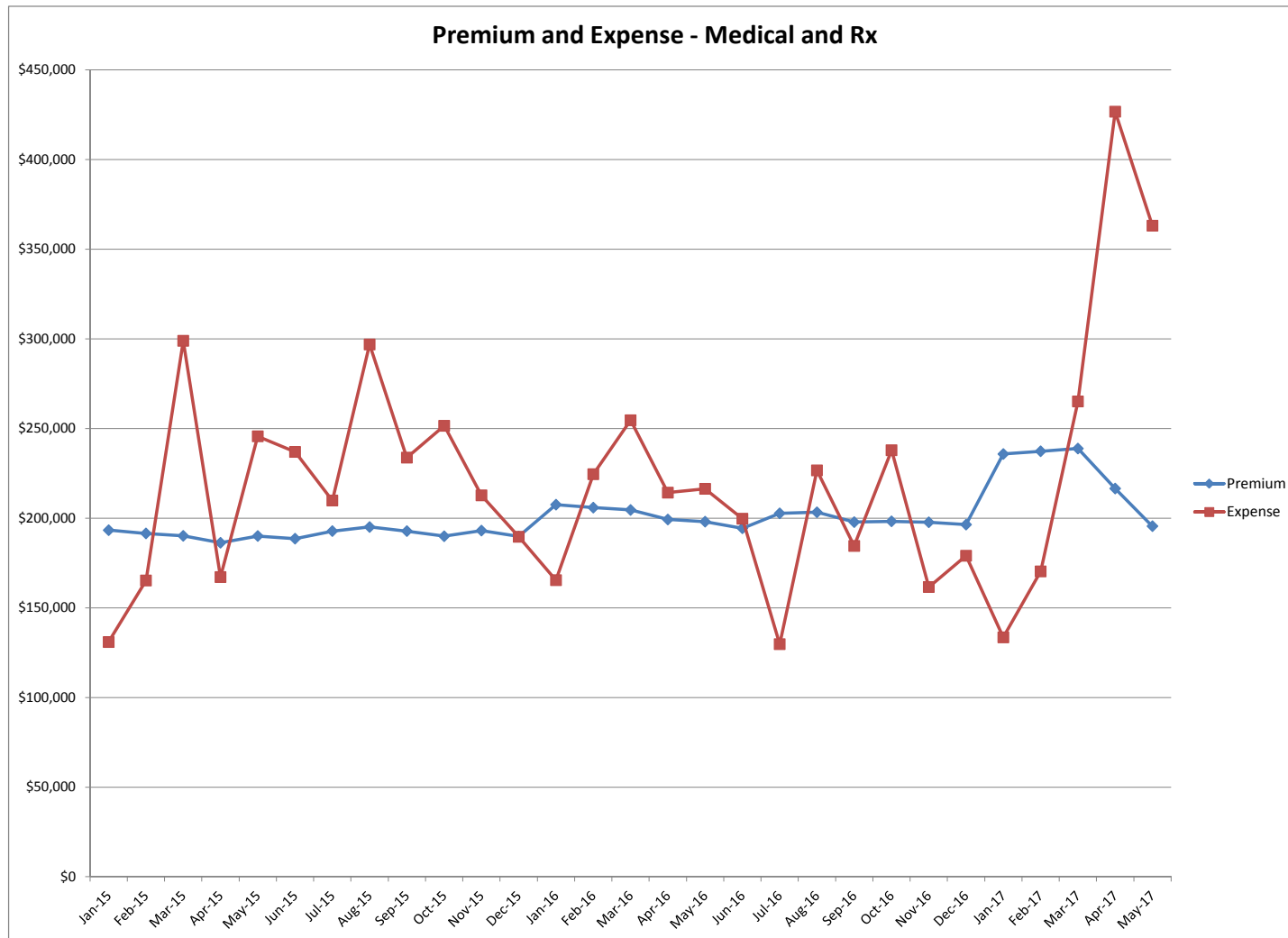
Data Sources: Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem MDP, and Rx claims: Envolv.

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/HIDHP = \$450,000.



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





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

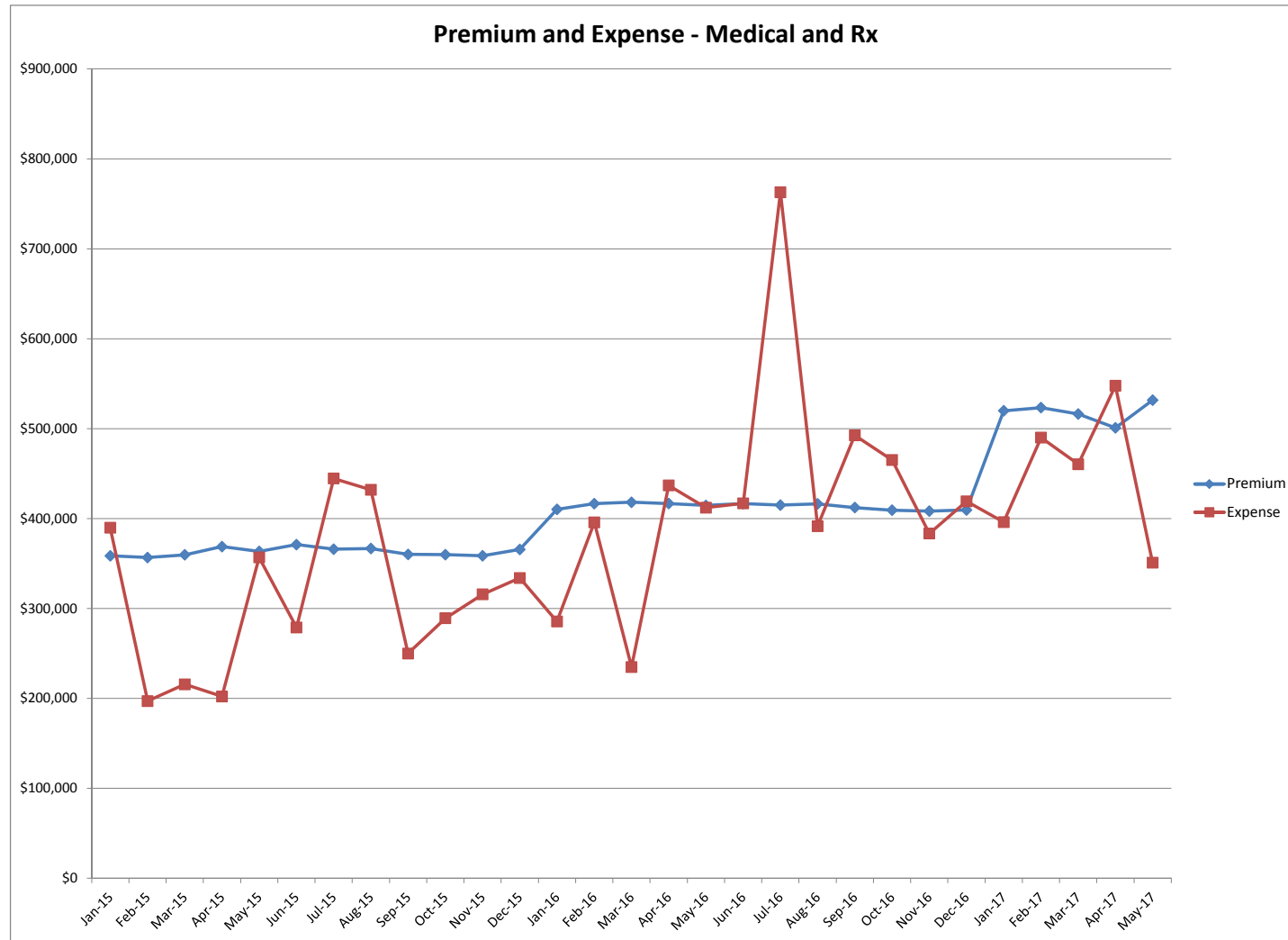
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	572	\$358,585	\$296,149	\$53,499	\$40,217	\$0	\$389,865	-\$31,280	\$611.27	108.7%
Feb-15	569	\$356,652	\$127,714	\$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%
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	740	\$2,592,281	\$1,582,752	\$417,802	\$244,763	\$0	\$2,245,317	\$346,964	\$540.84	86.6%
Current 12 Months	691	\$5,479,885	\$3,792,520	\$1,243,683	\$540,854	\$0	\$5,577,057	-\$97,172	\$607.80	101.8%

Data Source(s): 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/HDFIP = \$450,000.

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





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

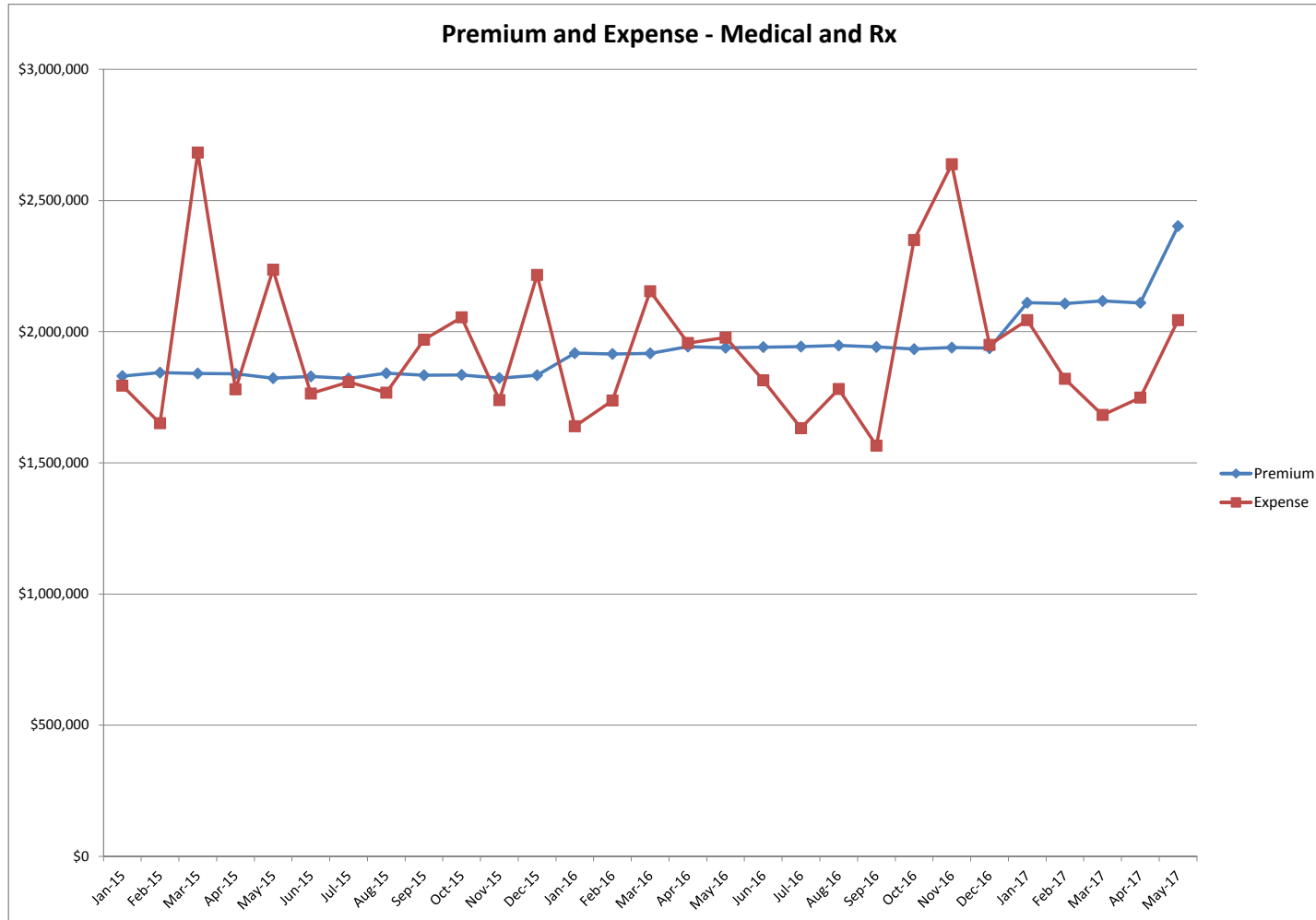
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	2,783	\$1,830,985	\$1,053,190	\$75,592	\$463,728	\$201,908	\$0	\$1,794,418	\$36,567	\$572.23	98.0%
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	<b>-\$842,268</b>	\$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	<b>-\$413,580</b>	\$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	<b>-\$135,619</b>	\$638.08	107.4%
Oct-15	2,770	\$1,835,421	\$1,208,318	\$81,271	\$563,835	\$201,539	\$0	\$2,054,963	<b>-\$219,542</b>	\$669.11	112.0%
Nov-15	2,754	\$1,823,370	\$999,577	\$79,234	\$460,161	\$200,253	\$0	\$1,739,225	\$84,145	\$558.81	95.4%
Dec-15	2,771	\$1,834,119	\$1,438,401	\$77,015	\$502,209	\$201,468	\$2,655	\$2,216,438	<b>-\$382,319</b>	\$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	<b>-\$236,802</b>	\$710.97	112.3%
Apr-16	2,817	\$1,943,502	\$1,210,456	\$74,400	\$484,179	\$188,001	\$0	\$1,957,036	<b>-\$13,534</b>	\$627.99	100.7%
May-16	2,806	\$1,938,954	\$1,175,116	\$74,867	\$540,390	\$187,227	\$0	\$1,977,600	<b>-\$38,646</b>	\$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	<b>-\$415,887</b>	\$768.73	121.5%
Nov-16	2,825	\$1,939,416	\$1,811,697	\$70,350	\$567,997	\$188,602	\$0	\$2,638,645	<b>-\$699,229</b>	\$867.27	136.1%
Dec-16	2,823	\$1,937,203	\$1,083,307	\$71,670	\$606,495	\$188,409	\$0	\$1,949,881	<b>-\$12,678</b>	\$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	3,180	\$2,402,638	\$1,311,089	\$0	\$522,523	\$210,442	\$0	\$2,044,054	\$358,584	\$576.61	85.1%
2015	2,774	\$21,998,530	\$14,444,032	\$947,923	\$5,874,825	\$2,418,678	\$219,668	\$23,465,790	<b>-\$1,467,260</b>	\$632.35	106.7%
2016	2,805	\$23,218,029	\$13,512,978	\$873,681	\$6,565,449	\$2,246,924	\$0	\$23,199,033	\$18,996	\$622.48	99.9%
2017 YTD	2,892	\$10,848,053	\$5,626,689	\$0	\$2,757,149	\$956,858	\$0	\$9,340,696	\$1,507,356	\$579.84	86.1%
Current 12 Months	2,849	\$24,432,525	\$13,601,265	\$502,271	\$6,695,601	\$2,274,104	\$0	\$23,073,241	\$1,359,284	\$608.34	94.4%

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

Notes:

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

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





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

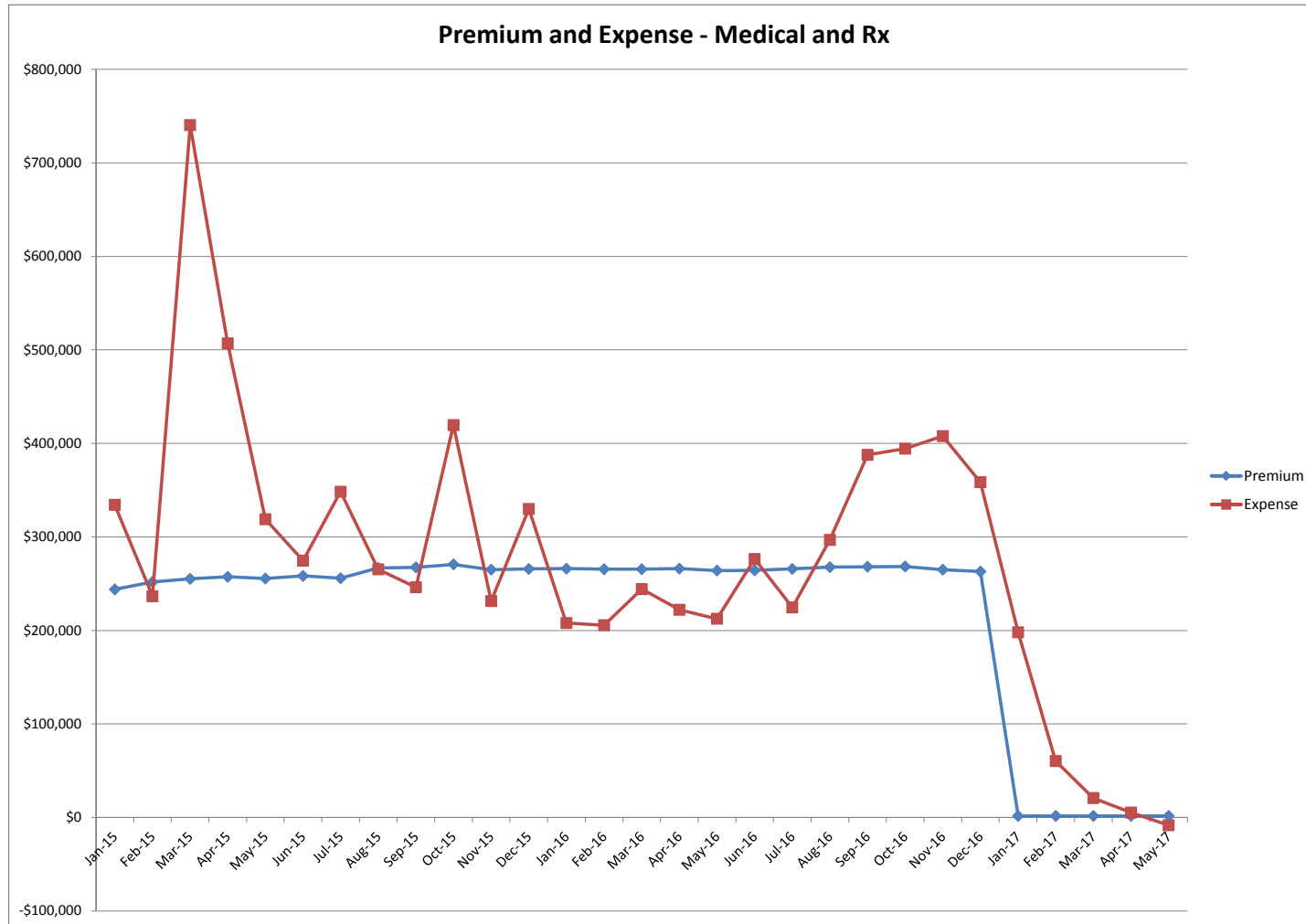
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	309	\$243,872	\$190,399	\$75,592	\$40,395	\$27,961	\$0	\$334,347	-\$90,476	\$991.54	137.1%
Feb-15	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	\$296,818	-\$29,119	\$920.43	110.9%
Sep-16	297	\$268,158	\$163,002	\$74,239	\$125,064	\$25,462	\$0	\$387,767	-\$119,609	\$1,219.88	144.6%
Oct-16	300	\$268,395	\$171,644	\$72,068	\$124,997	\$25,719	\$0	\$394,428	-\$126,033	\$1,229.03	147.0%
Nov-16	295	\$264,973	\$185,862	\$70,350	\$126,345	\$25,290	\$0	\$407,847	-\$142,874	\$1,296.80	153.9%
Dec-16	292	\$262,920	\$133,580	\$71,670	\$128,271	\$25,033	\$0	\$358,555	-\$95,634	\$1,142.20	136.4%
Jan-17	1	\$1,593	\$197,867	\$0	\$19	\$87	\$0	\$197,973	-\$196,380	\$197,885.68	12429.6%
Feb-17	1	\$1,593	\$60,175	\$0	\$0	\$87	\$0	\$60,262	-\$58,670	\$60,175.00	3783.5%
Mar-17	1	\$1,593	\$20,631	\$0	\$0	\$87	\$0	\$20,718	-\$19,126	\$20,631.00	1300.8%
Apr-17	1	\$1,593	\$5,165	\$0	\$0	\$87	\$0	\$5,252	-\$3,660	\$5,165.00	329.8%
May-17	1	\$1,593	-\$8,486	\$0	\$0	\$87	\$0	-\$8,399	\$9,991	-\$8,486.00	-527.3%
2015	324	\$3,113,449	\$2,576,592	\$947,923	\$596,111	\$351,916	\$219,668	\$4,252,873	-\$1,139,424	\$1,003.07	136.6%
2016	292	\$3,189,435	\$1,369,824	\$873,681	\$894,540	\$300,484	\$0	\$3,438,530	-\$249,094	\$895.31	107.8%
2017 YTD	1	\$7,964	\$275,352	\$0	\$19	\$437	\$0	\$275,807	-\$267,844	\$55,074.14	3463.3%
Current 12 Months	172	\$1,870,190	\$1,284,209	\$502,271	\$658,717	\$176,955	\$0	\$2,622,152	-\$751,962	\$1,184.69	140.2%

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 May 2017  
County of Tulare - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of May 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	<b>-\$352,274</b>	\$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	<b>-\$365,242</b>	\$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	<b>-\$170,098</b>	\$643.86	111.0%
Oct-15	2,403	\$1,547,133	\$916,021	\$510,495	\$168,955	\$0	\$1,595,471	<b>-\$48,338</b>	\$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	<b>-\$318,041</b>	\$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	<b>-\$265,630</b>	\$711.04	116.2%
Apr-16	2,495	\$1,660,234	\$1,082,260	\$432,397	\$161,052	\$0	\$1,675,709	<b>-\$15,475</b>	\$607.08	100.9%
May-16	2,487	\$1,657,740	\$1,095,985	\$499,089	\$160,536	\$0	\$1,755,610	<b>-\$97,870</b>	\$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	<b>-\$303,393</b>	\$722.05	118.4%
Nov-16	2,497	\$1,655,781	\$1,625,534	\$440,989	\$161,181	\$0	\$2,227,704	<b>-\$571,923</b>	\$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	3,140	\$2,374,162	\$1,317,845	\$522,476	\$207,774	\$0	\$2,048,095	\$326,067	\$586.09	86.3%
2015	2,418	\$18,669,716	\$11,692,885	\$5,270,004	\$2,040,045	\$0	\$19,002,934	<b>-\$333,218</b>	\$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	2,852	\$10,711,286	\$5,347,450	\$2,756,373	\$943,650	\$0	\$9,047,473	\$1,663,813	\$568.25	84.5%
Current 12 Months	2,642	\$22,303,443	\$12,300,685	\$6,031,370	\$2,069,531	\$0	\$20,401,587	\$1,901,856	\$578.24	91.5%

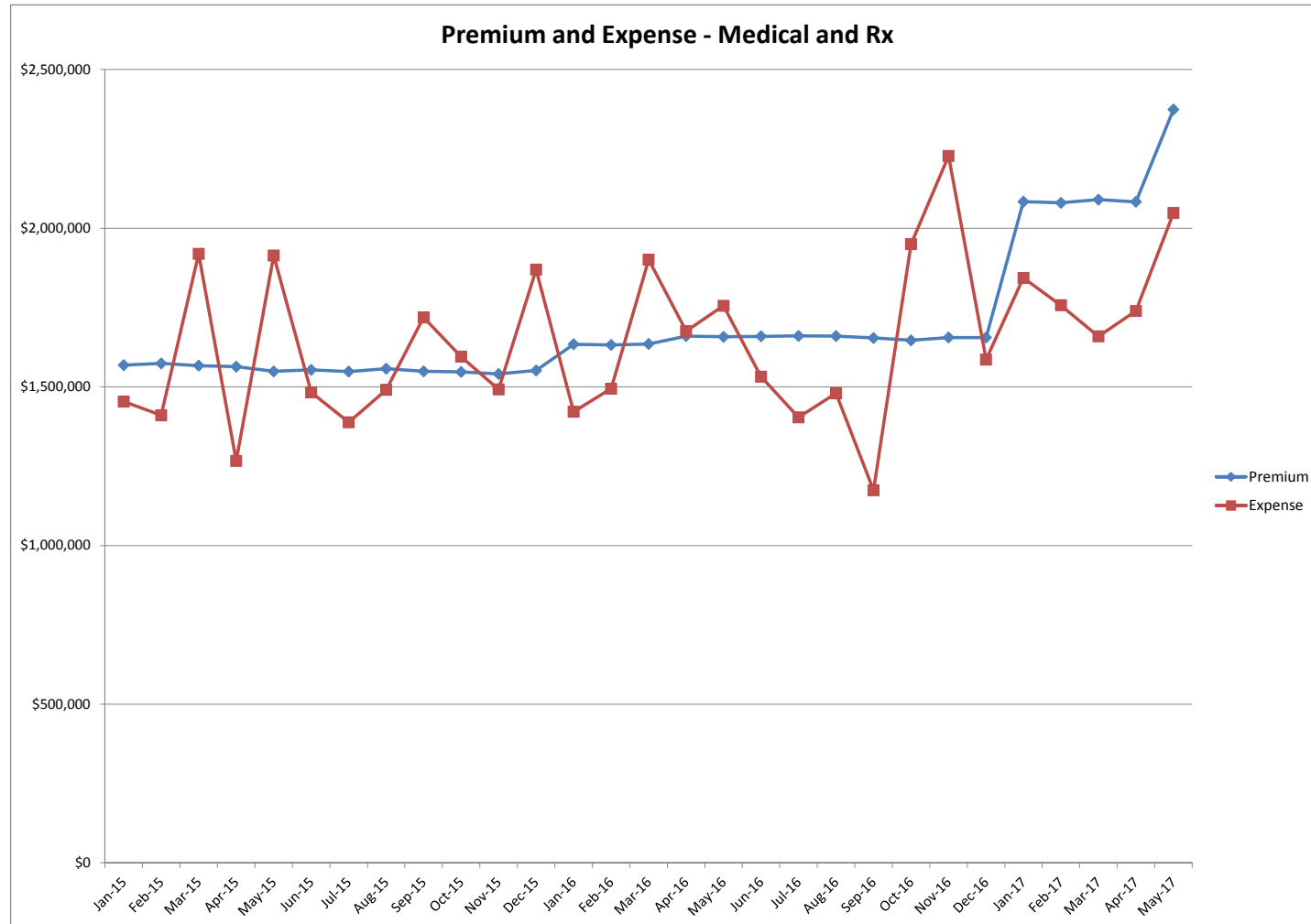
Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem MDP, and Rx claims: Envelope.

Notes:

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



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





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

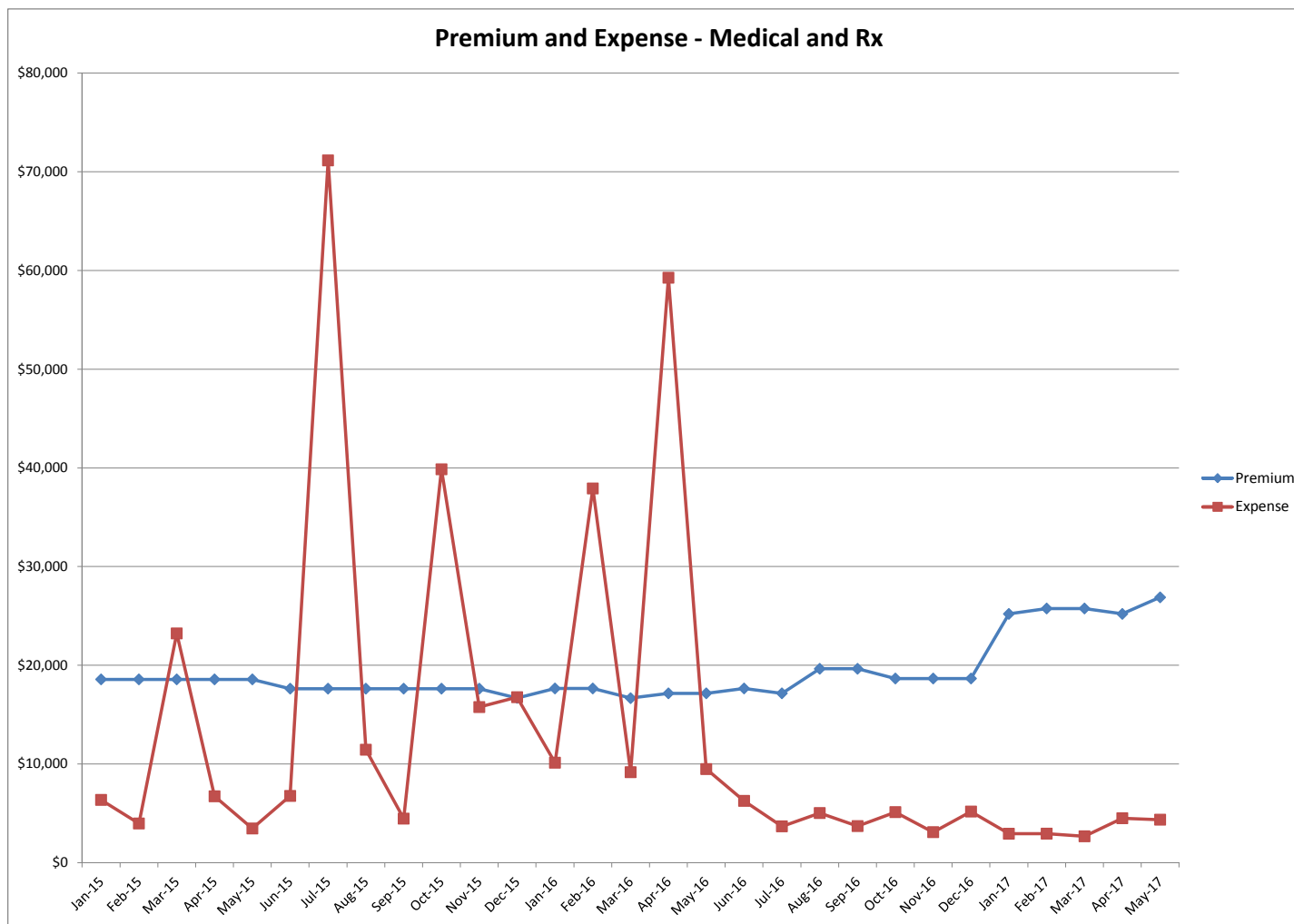
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	33	\$18,573	\$3,729	\$313	\$2,320	\$0	\$6,362	\$12,211	\$122.48	34.3%
Feb-15	33	\$18,573	\$1,653	\$0	\$2,320	\$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	39	\$26,883	\$1,730	\$47	\$2,581	\$0	\$4,358	\$22,525	\$45.56	16.2%
2015	32	\$215,364	\$174,555	\$8,710	\$26,718		\$209,983	\$5,381	\$482.28	97.5%
2016	32	\$216,382	\$126,874	\$6,269	\$24,916		\$158,059	\$58,323	\$344.93	73.0%
2017 YTD	39	\$128,802	\$3,887	\$758	\$12,771	\$0	\$17,416	\$111,386	\$24.07	13.5%
Current 12 Months	35	\$258,892	\$16,371	\$5,514	\$27,617	\$0	\$49,502	\$209,390	\$51.74	19.1%

Data Source(s): 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/HIDHP = \$450,000.

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





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

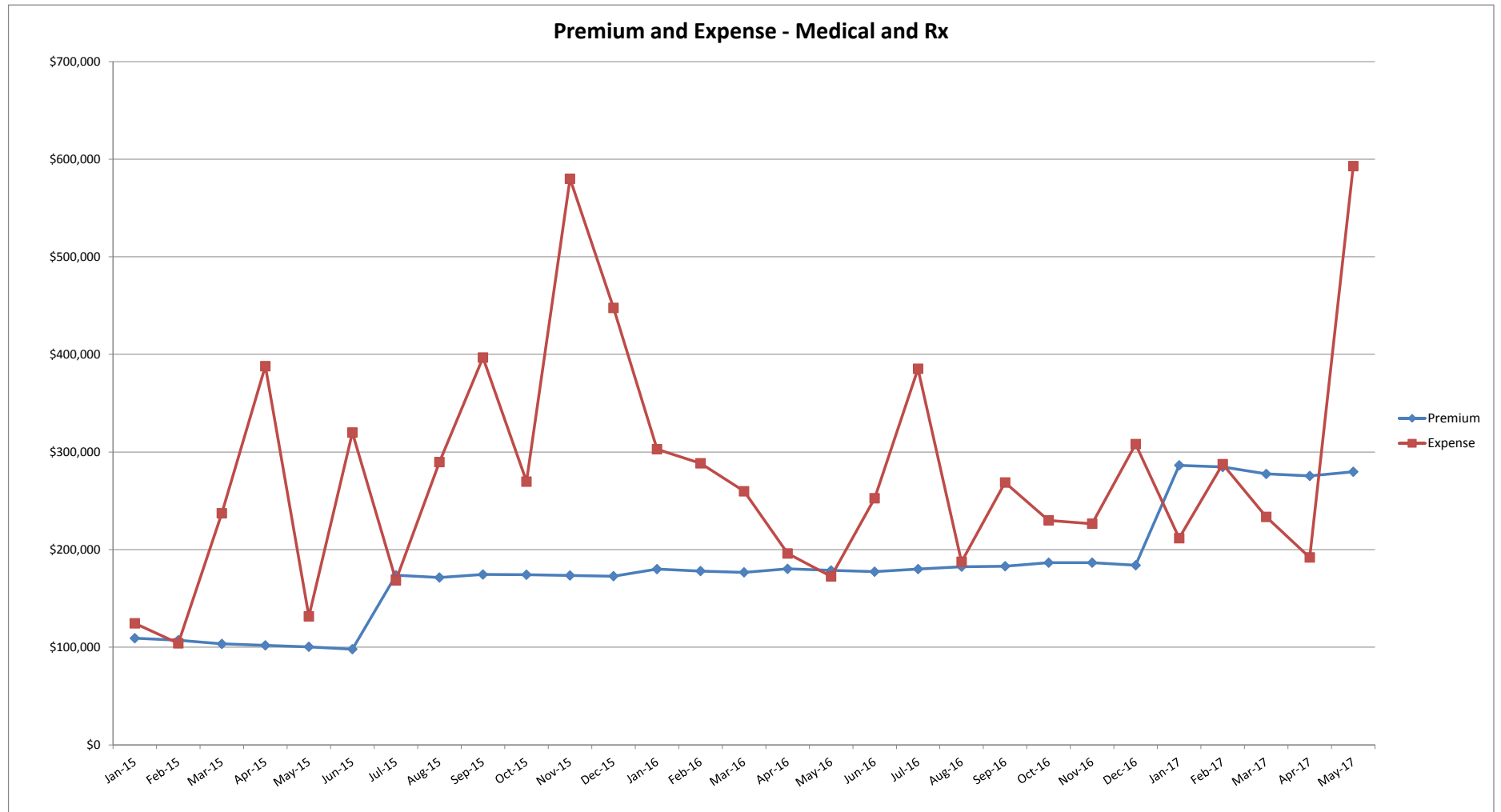
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	103	\$109,232	\$59,828	\$37,293	\$17,904	\$9,466	\$0	\$124,490	-\$15,259	\$1,116.74	114.0%
Feb-15	101	\$107,198	\$38,671	\$36,491	\$19,592	\$9,261	\$0	\$104,014	\$3,184	\$938.16	97.0%
Mar-15	98	\$103,389	\$169,027	\$36,590	\$22,606	\$9,003	\$0	\$237,226	-\$133,837	\$2,328.81	229.4%
Apr-15	97	\$101,900	\$320,837	\$35,660	\$22,524	\$8,911	\$0	\$387,932	-\$286,032	\$3,907.43	380.7%
May-15	96	\$100,462	\$66,626	\$34,772	\$21,390	\$8,839	\$0	\$131,627	-\$31,165	\$1,279.04	131.0%
Jun-15	93	\$97,986	\$283,688	\$34,432	\$24,557	\$8,561	\$31,288	\$319,950	-\$221,964	\$3,348.27	326.5%
Jul-15	149	\$173,709	\$111,646	\$34,687	\$27,794	\$12,651	\$18,315	\$168,462	\$5,247	\$1,045.71	97.0%
Aug-15	147	\$171,417	\$206,373	\$34,438	\$36,583	\$12,486	\$190	\$289,690	-\$118,273	\$1,885.74	169.0%
Sep-15	149	\$174,497	\$316,637	\$35,765	\$31,912	\$12,671	\$190	\$396,796	-\$222,299	\$2,578.02	227.4%
Oct-15	150	\$174,281	\$180,136	\$36,210	\$40,852	\$12,764	\$301	\$269,661	-\$95,379	\$1,712.65	154.7%
Nov-15	148	\$173,512	\$490,498	\$35,975	\$40,879	\$12,599	\$0	\$579,951	-\$406,439	\$3,833.46	334.2%
Dec-15	147	\$172,820	\$350,342	\$36,090	\$49,101	\$12,526	\$411	\$447,648	-\$274,828	\$2,960.01	259.0%
Jan-16	145	\$180,011	\$220,054	\$35,132	\$36,153	\$11,556	\$0	\$302,894	-\$122,883	\$2,009.23	168.3%
Feb-16	143	\$178,054	\$206,162	\$35,364	\$35,494	\$11,423	\$0	\$288,443	-\$110,390	\$1,937.21	162.0%
Mar-16	143	\$176,718	\$174,903	\$35,402	\$38,029	\$11,423	\$0	\$259,756	-\$83,038	\$1,736.60	147.0%
Apr-16	149	\$180,284	\$117,706	\$36,047	\$30,344	\$11,949	\$0	\$196,046	-\$15,763	\$1,235.55	108.7%
May-16	148	\$178,628	\$94,077	\$35,855	\$30,754	\$11,862	\$0	\$172,548	\$6,080	\$1,085.72	96.6%
Jun-16	148	\$177,377	\$171,526	\$36,680	\$32,529	\$11,883	\$0	\$252,617	-\$75,240	\$1,626.59	142.4%
Jul-16	150	\$180,061	\$303,039	\$36,470	\$33,753	\$12,016	\$0	\$385,278	-\$205,217	\$2,488.41	214.0%
Aug-16	151	\$182,553	\$110,676	\$36,688	\$28,093	\$12,082	\$0	\$187,539	-\$4,987	\$1,161.97	102.7%
Sep-16	151	\$182,973	\$185,744	\$36,618	\$34,329	\$12,061	\$0	\$268,752	-\$85,779	\$1,699.94	146.9%
Oct-16	153	\$186,621	\$149,400	\$36,954	\$31,430	\$12,215	\$0	\$229,999	-\$43,378	\$1,423.42	123.2%
Nov-16	153	\$186,621	\$149,042	\$37,283	\$28,006	\$12,215	\$0	\$226,546	-\$39,926	\$1,400.86	121.4%
Dec-16	151	\$183,961	\$250,282	\$36,371	\$28,776	\$12,061	\$19,394	\$308,097	-\$124,135	\$1,960.50	167.5%
Jan-17	183	\$286,401	\$115,526	\$52,154	\$28,813	\$15,206	\$0	\$211,699	\$74,701	\$1,073.73	73.9%
Feb-17	182	\$284,629	\$185,571	\$51,965	\$34,881	\$15,117	\$0	\$287,534	-\$2,905	\$1,496.80	101.0%
Mar-17	178	\$277,523	\$131,952	\$52,088	\$34,651	\$14,823	\$0	\$233,514	\$44,009	\$1,228.60	84.1%
Apr-17	175	\$275,490	\$93,321	\$50,866	\$33,243	\$14,555	\$0	\$191,985	\$83,505	\$1,013.89	69.7%
May-17	178	\$279,753	\$485,586	\$51,944	\$40,593	\$14,802	\$0	\$592,925	-\$313,172	\$3,247.88	211.9%
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	179	\$1,403,796	\$1,011,956	\$259,017	\$172,182	\$74,502	\$0	\$1,517,657	-\$113,862	\$1,610.66	108.1%
Current 12 Months	163	\$2,683,962	\$2,331,665	\$516,081	\$389,098	\$159,036	\$19,394	\$3,376,486	-\$692,523	\$1,647.44	125.8%

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/HIDHP = \$450,000.

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





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

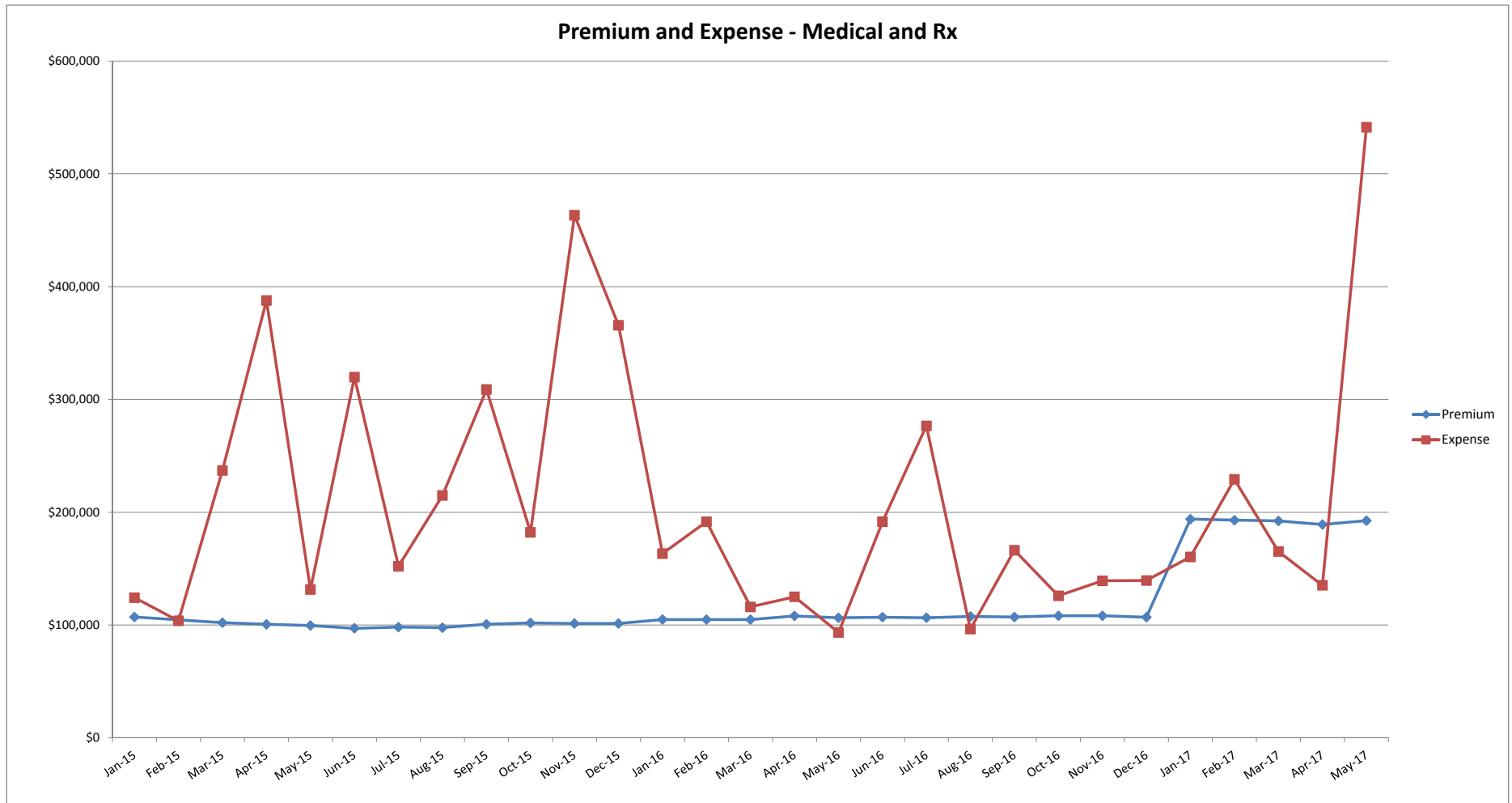
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	100	\$107,069	\$59,776	\$37,293	\$17,904	\$9,249	\$0	\$124,222	-\$17,152	\$1,149.73	116.0%
Feb-15	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%
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	\$960,633	\$800,277	\$259,017	\$115,348	\$56,642	\$0	\$1,231,283	-\$270,650	\$1,852.75	128.2%
Current 12 Months	109	\$1,711,927	\$1,489,668	\$516,081	\$245,469	\$115,421	\$0	\$2,366,638	-\$654,711	\$1,726.39	138.2%

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

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 May 2017**  
**All Others - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of May 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%
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	\$419,536	\$211,583	\$55,259	\$16,293	\$0	\$283,134	\$136,401	\$1,116.49	67.5%
Current 12 Months	50	\$929,284	\$840,348	\$135,792	\$40,184	\$19,394	\$996,930	-\$67,646	\$1,599.91	107.3%

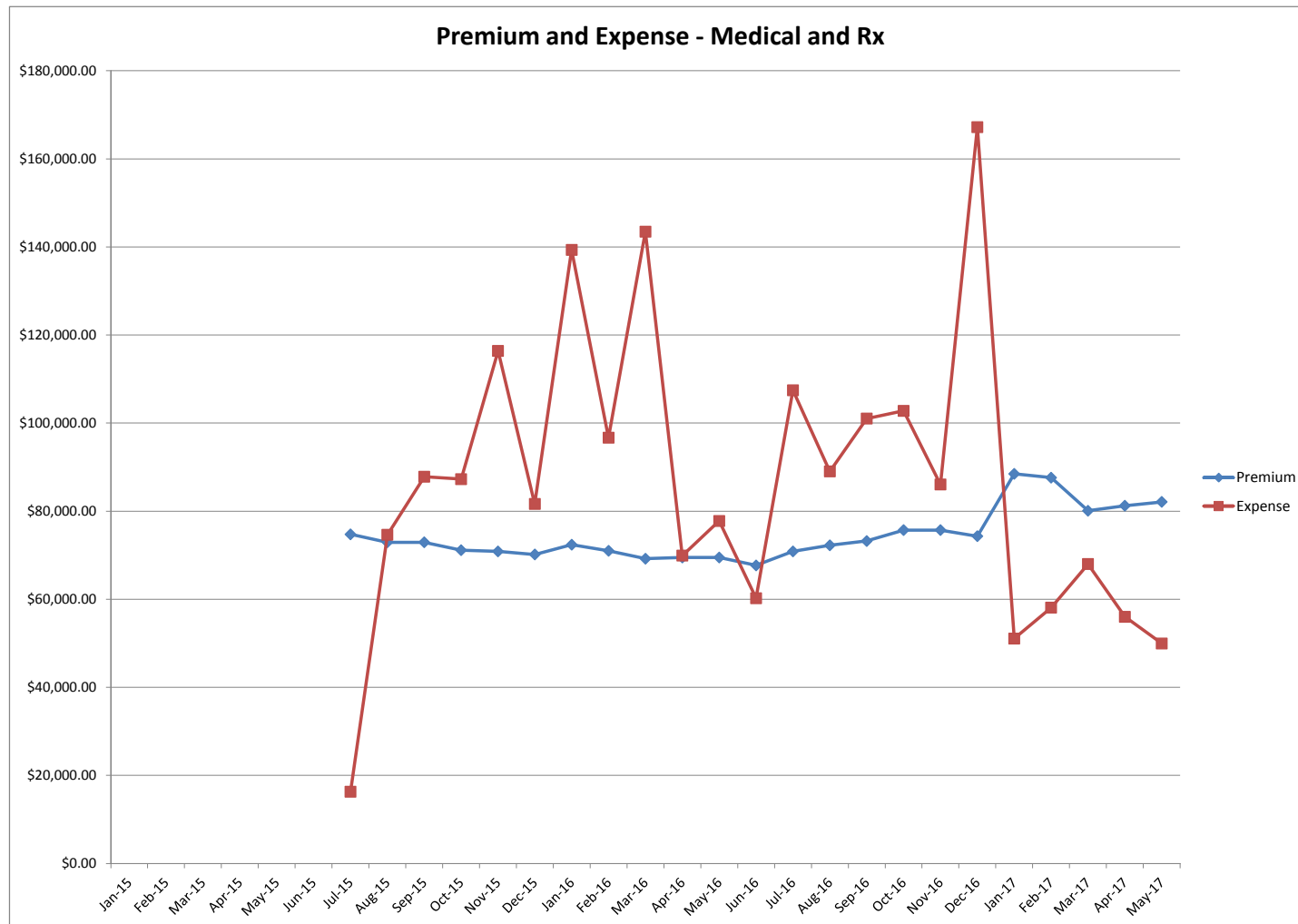
Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem MDP, and Rx claims: Envolv.

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/HIDHP = \$450,000.



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





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

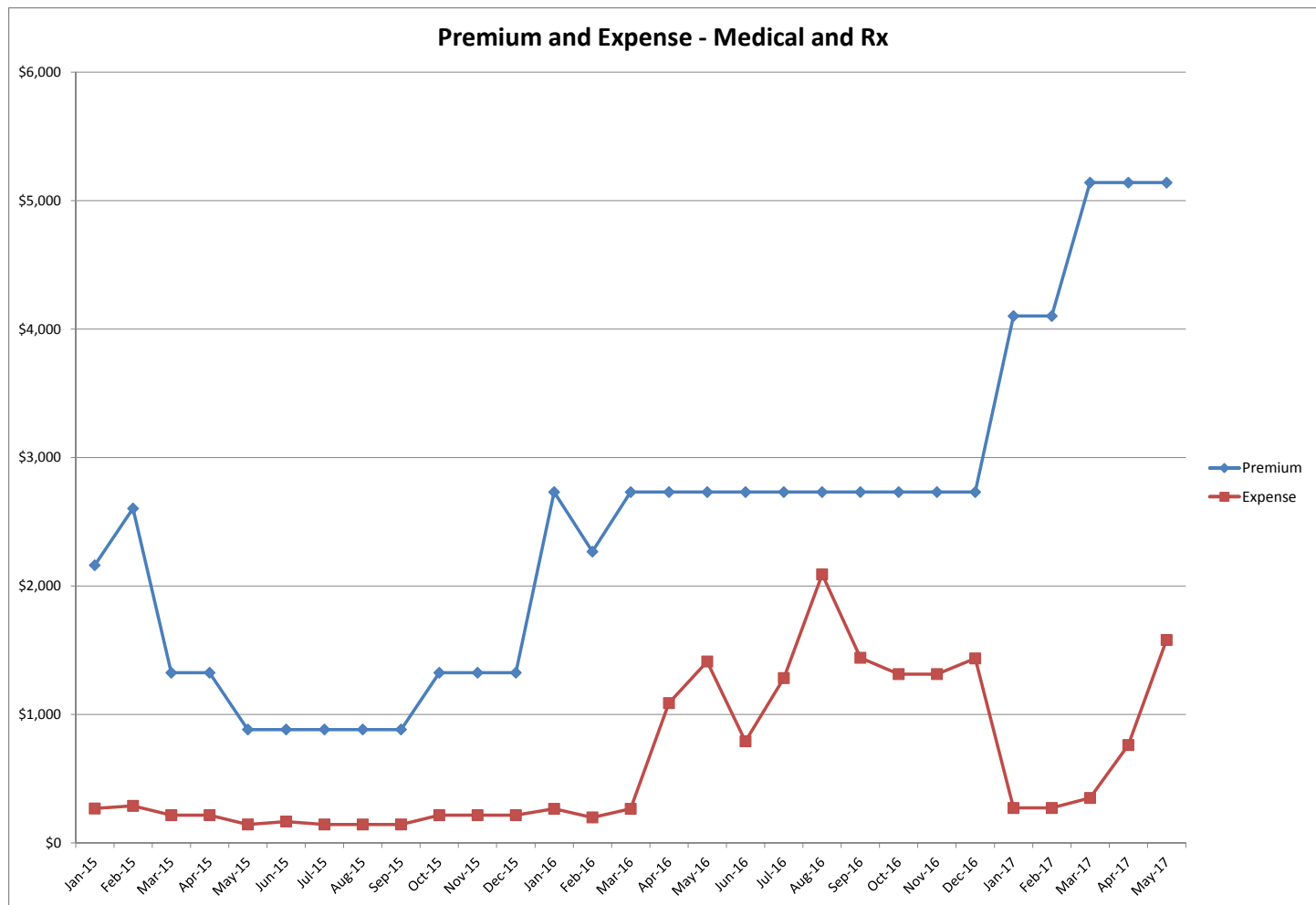
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	3	\$2,163	\$52	\$0	\$217	\$0	\$269	\$1,894	\$17.33	12.4%
Feb-15	4	\$2,604	\$0	\$0	\$289	\$0	\$289	\$2,315	\$0.00	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%
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	\$23,627	\$96	\$1,576	\$1,568	\$0	\$3,240	\$20,388	\$72.70	13.7%
Current 12 Months	4	\$42,751	\$1,649	\$7,837	\$3,431	\$0	\$12,917	\$29,834	\$186.00	30.21%

Data Source(s): 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/HIDHP = \$450,000.

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





**San Joaquin Valley Insurance Authority (SJVIA)  
Delta Dental Premium and Claims Report - 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	\$333,287	\$33,632	\$366,919	90.83%	\$51.13	100.00%
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	\$313,611	\$33,788	\$347,399	85.07%	\$48.08	94.24%
May-16	6,495	\$368,577	\$314,389	\$33,783	\$348,172	85.30%	\$48.40	94.46%
Jun-16	6,512	\$359,340	\$309,557	\$32,936	\$342,493	86.15%	\$47.54	95.31%
Jul-16	6,528	\$360,546	\$263,898	\$33,047	\$296,945	73.19%	\$40.43	82.36%
Aug-16	6,533	\$359,193	\$359,406	\$32,923	\$392,329	100.06%	\$55.01	109.22%
Sep-16	6,527	\$359,733	\$262,453	\$32,972	\$295,425	72.96%	\$40.21	82.12%
Oct-16	6,493	\$357,772	\$292,506	\$32,793	\$325,299	81.76%	\$45.05	90.92%
Nov-16	6,495	\$356,937	\$309,886	\$32,716	\$342,602	86.82%	\$47.71	95.98%
Dec-16	6,507	\$358,208	\$297,652	\$32,833	\$330,485	83.09%	\$45.74	92.26%
Jan-17	6,686	\$368,568	\$379,201	\$33,783	\$412,984	102.89%	\$56.72	112.05%
Feb-17	6,664	\$368,331	\$307,216	\$33,761	\$340,977	83.41%	\$46.10	92.57%
Mar-17	6,643	\$363,569	\$372,455	\$33,325	\$405,780	102.44%	\$56.07	111.61%
Apr-17	6,616	\$363,058	\$294,075	\$33,278	\$327,353	81.00%	\$44.45	90.17%
May-17	6,639	\$361,092	\$320,669	\$33,097	\$353,766	88.81%	\$48.30	97.97%
2015	6,457	\$4,496,865	\$3,763,409	\$401,012	\$4,164,420	83.69%	\$48.57	92.61%
2016	6,513	\$4,348,547	\$3,790,190	\$398,580	\$4,188,770	87.16%	\$48.50	96.33%
2017	6,650	\$1,824,619	\$1,673,616	\$167,243	\$1,840,860	91.72%	\$50.34	100.89%
Current 12 Months	6,570	\$4,336,348	\$3,768,973	\$397,464	\$4,166,437	86.92%	\$47.80	96.08%

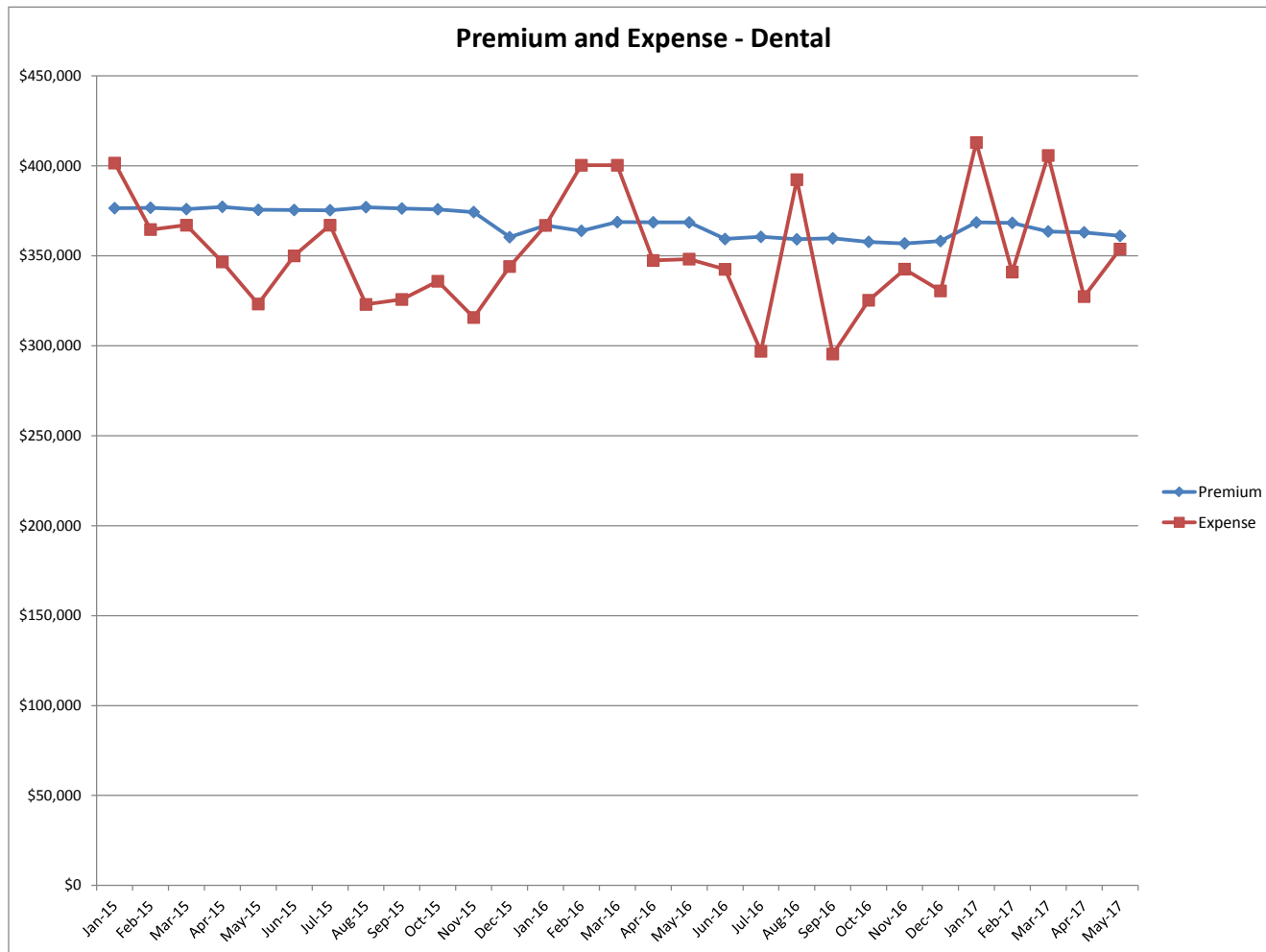
Data Source: Delta Dental Risk Report Package 04-2015 and 05-2017.

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 Dental Premium and Claims Report - PPO  
County of Fresno and County of Tulare**



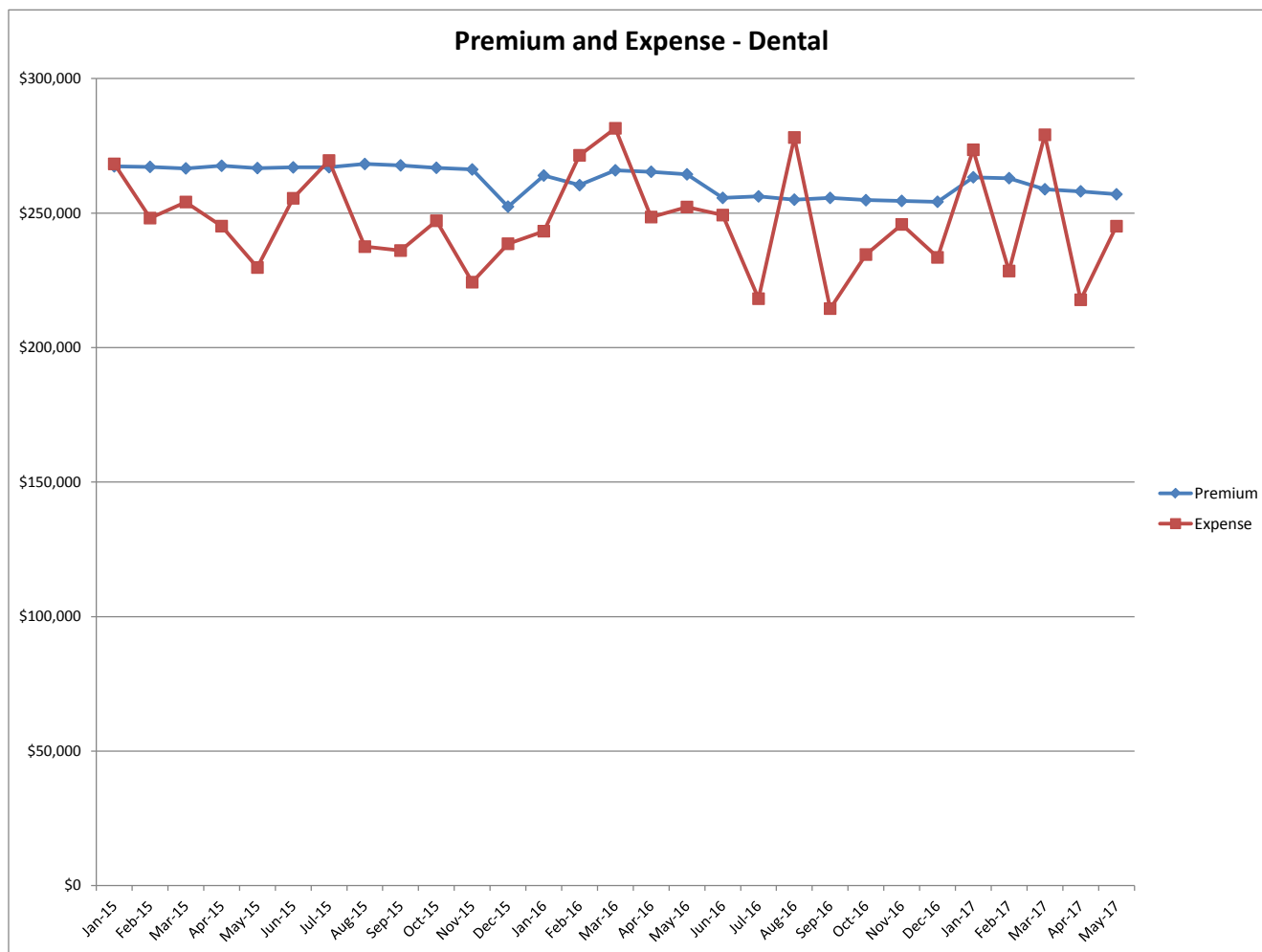


**San Joaquin Valley Insurance Authority (SJVIA)  
Delta Dental Premium and Claims Report - PPO  
County of Fresno**

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	\$219,092	\$24,192	\$243,284	83.00%	\$53.53	92.16%
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	\$224,212	\$24,319	\$248,531	84.49%	\$55.12	93.65%
May-16	4,052	\$264,418	\$228,030	\$24,232	\$252,262	86.24%	\$56.28	95.40%
Jun-16	4,068	\$255,662	\$225,832	\$23,429	\$249,261	88.33%	\$55.51	97.50%
Jul-16	4,079	\$256,217	\$194,706	\$23,480	\$218,187	75.99%	\$47.73	85.16%
Aug-16	4,083	\$255,006	\$254,733	\$23,369	\$278,102	99.89%	\$62.39	109.06%
Sep-16	4,079	\$255,657	\$191,075	\$23,429	\$214,504	74.74%	\$46.84	83.90%
Oct-16	4,059	\$254,810	\$211,243	\$23,351	\$234,594	82.90%	\$52.04	92.07%
Nov-16	4,049	\$254,546	\$222,472	\$23,327	\$245,799	87.40%	\$54.94	96.56%
Dec-16	4,062	\$254,218	\$210,240	\$23,297	\$233,537	82.70%	\$51.76	91.87%
Jan-17	4,181	\$263,330	\$249,408	\$24,132	\$273,540	94.71%	\$59.65	103.88%
Feb-17	4,173	\$262,994	\$204,369	\$24,101	\$228,470	77.71%	\$48.97	86.87%
Mar-17	4,150	\$258,871	\$255,385	\$23,724	\$279,108	98.65%	\$61.54	107.82%
Apr-17	4,138	\$258,100	\$194,143	\$23,653	\$217,796	75.22%	\$46.92	84.38%
May-17	4,158	\$256,997	\$221,585	\$23,552	\$245,137	86.22%	\$53.29	95.39%
2015	4,026	\$3,191,118	\$2,669,510	\$284,709	\$2,954,219	83.65%	\$55.26	92.58%
2016	4,073	\$3,106,190	\$2,686,405	\$284,657	\$2,971,061	86.49%	\$54.96	95.65%
2017	4,160	\$1,300,292	\$1,124,889	\$119,162	\$1,244,051	86.51%	\$54.08	95.67%
Current 12 Months	4,107	\$3,086,408	\$2,635,190	\$282,844	\$2,918,034	85.38%	\$53.47	94.54%

Data Source: Delta Dental Risk Report Package 04-2015 and 05-2017.

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





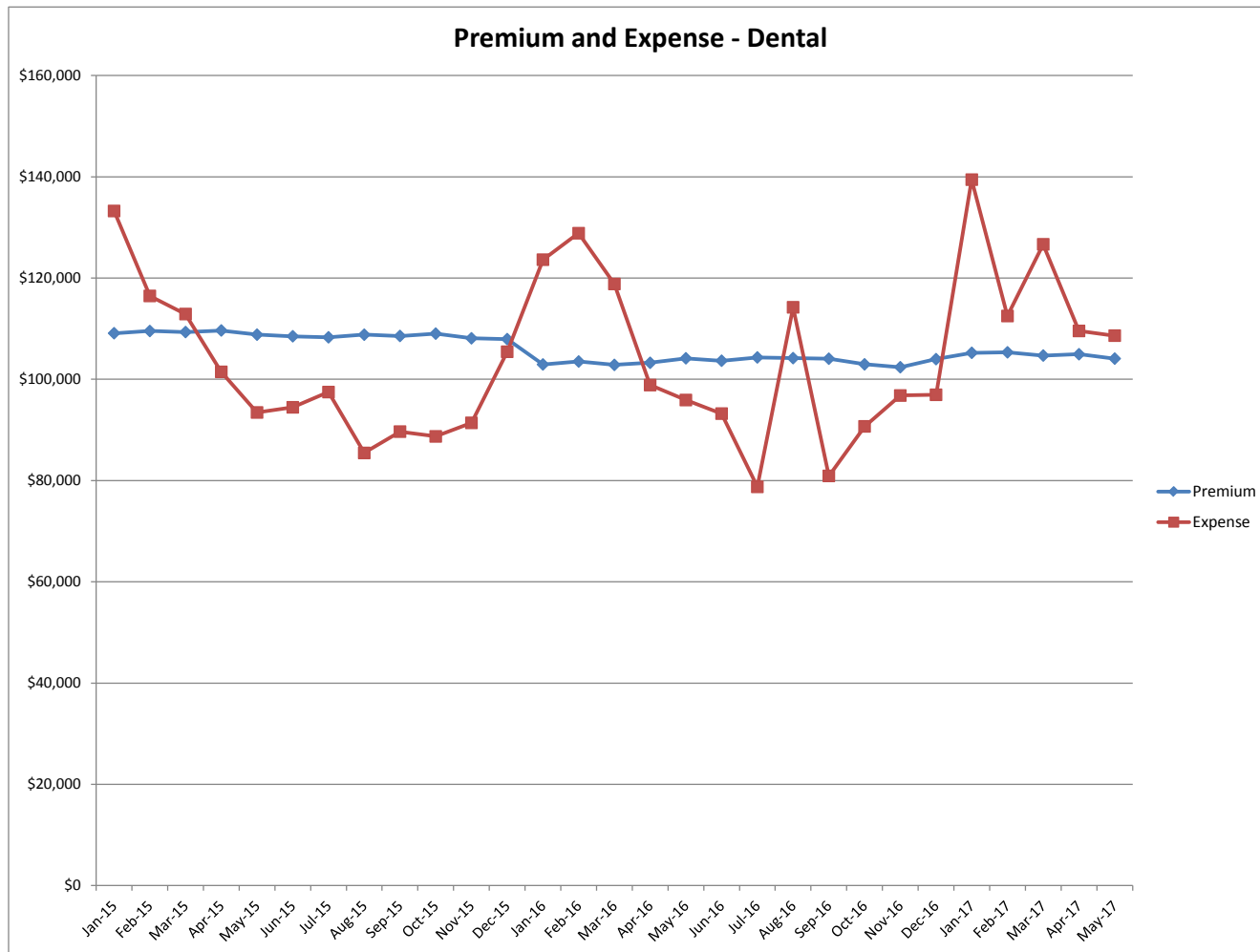
**San Joaquin Valley Insurance Authority (SJVIA)**  
**Delta Dental Premium and Claims Report - PPO**  
**County of Tulare**

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	\$83,724	\$9,507	\$93,232	80.75%	\$34.26	89.92%
Jul-16	2,449	\$104,328	\$69,192	\$9,567	\$78,759	66.32%	\$28.25	75.49%
Aug-16	2,450	\$104,188	\$104,673	\$9,554	\$114,227	100.47%	\$42.72	109.64%
Sep-16	2,448	\$104,075	\$71,378	\$9,544	\$80,922	68.58%	\$29.16	77.75%
Oct-16	2,434	\$102,961	\$81,263	\$9,442	\$90,705	78.93%	\$33.39	88.10%
Nov-16	2,446	\$102,392	\$87,414	\$9,389	\$96,803	85.37%	\$35.74	94.54%
Dec-16	2,445	\$103,990	\$87,412	\$9,536	\$96,948	84.06%	\$35.75	93.23%
Jan-17	2,505	\$105,238	\$129,794	\$9,651	\$139,444	123.33%	\$51.81	132.50%
Feb-17	2,491	\$105,336	\$102,848	\$9,660	\$112,507	97.64%	\$41.29	106.81%
Mar-17	2,493	\$104,698	\$117,070	\$9,601	\$126,671	111.82%	\$46.96	120.99%
Apr-17	2,478	\$104,958	\$99,932	\$9,625	\$109,557	95.21%	\$40.33	104.38%
May-17	2,481	\$104,096	\$99,084	\$9,546	\$108,629	95.19%	\$39.94	104.36%
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	\$1,103,785	\$113,923	\$1,217,709	88.85%	\$37.70	98.02%
2017	2,490	\$524,327	\$548,727	\$48,081	\$596,809	104.65%	\$44.08	113.82%
Current 12 Months	2,464	\$1,249,940	\$1,133,783	\$114,620	\$1,248,403	90.71%	\$38.35	99.88%

Data Source: Delta Dental Risk Report Package 04-2015 and 05-2017.



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

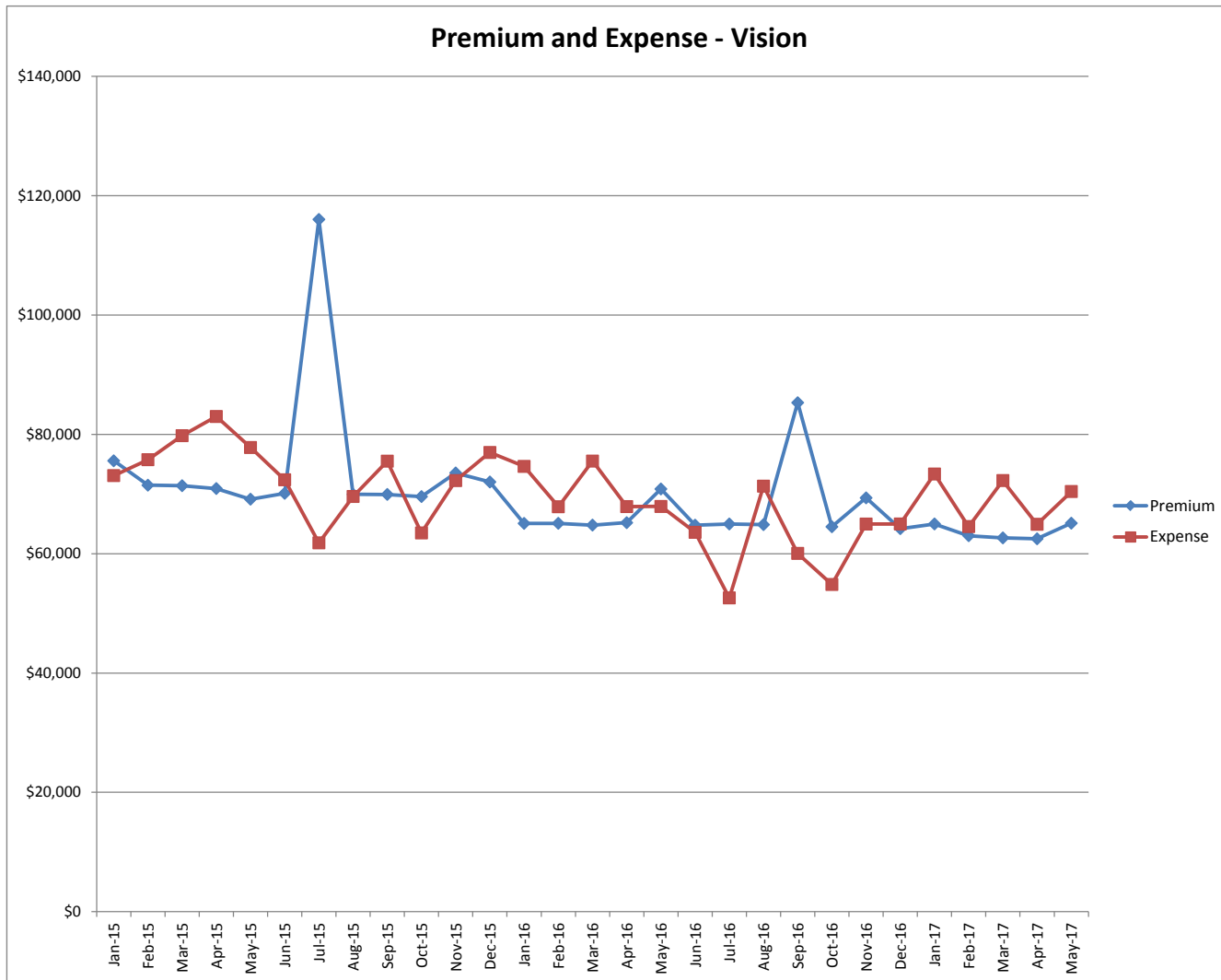
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	8,159	\$75,570	\$64,024	\$9,068	\$73,092	84.72%	\$7.85	96.72%
Feb-15	8,111	\$71,482	\$67,178	\$8,578	\$75,756	93.98%	\$8.28	105.98%
Mar-15	8,144	\$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	\$64,200	\$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%
2015	8,115	\$899,664	\$773,471	\$107,960	\$881,431	85.97%	\$7.94	97.97%
2016	7,669	\$809,033	\$681,007	\$105,174	\$786,181	84.18%	\$7.40	97.18%
2017	7,477	\$318,263	\$304,139	\$41,374	\$345,513	95.56%	\$8.13	108.56%
Current 12 Months	7,588	\$796,281	\$674,344	\$103,517	\$777,861	84.69%	\$7.41	97.69%

Data Source(s): VSP SJVIA Utilization Reports 2015, 2016 and 05-2017

Note:

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

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





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

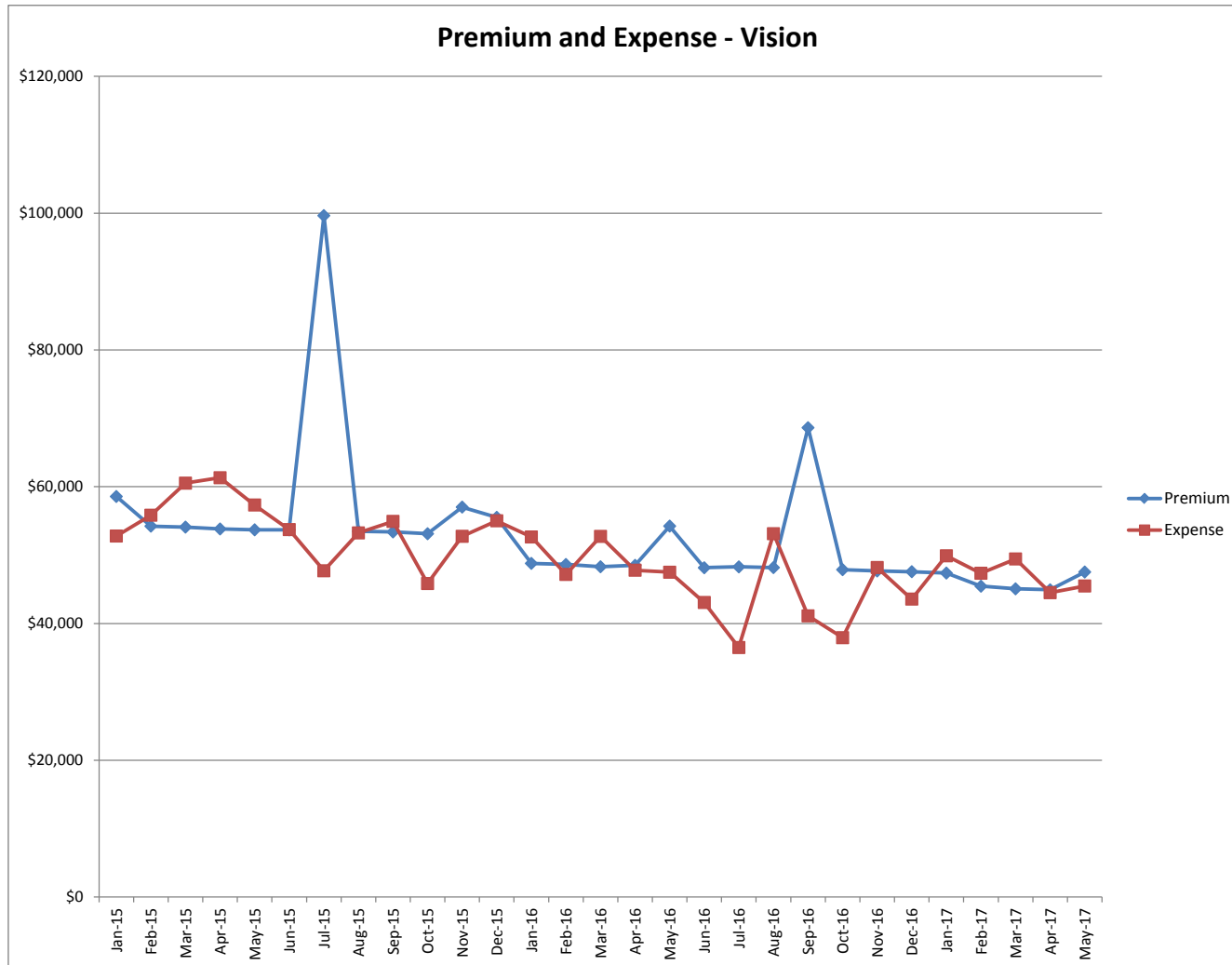
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	5,455	\$58,569	\$45,761	\$7,028	\$52,789	78.13%	\$8.39	90.13%
Feb-15	5,387	\$54,234	\$49,324	\$6,508	\$55,832	90.95%	\$9.16	102.95%
Mar-15	5,383	\$54,094	\$54,028	\$6,491	\$60,519	99.88%	\$10.04	111.88%
Apr-15	5,361	\$53,822	\$54,853	\$6,459	\$61,312	101.92%	\$10.23	113.92%
May-15	5,378	\$53,695	\$50,882	\$6,443	\$57,325	94.76%	\$9.46	106.76%
Jun-15	5,372	\$53,689	\$47,288	\$6,443	\$53,731	88.08%	\$8.80	100.08%
Jul-15	5,395	\$99,636	\$35,755	\$11,956	\$47,711	35.89%	\$6.63	47.89%
Aug-15	5,369	\$53,471	\$46,829	\$6,417	\$53,246	87.58%	\$8.72	99.58%
Sep-15	5,360	\$53,386	\$48,524	\$6,406	\$54,930	90.89%	\$9.05	102.89%
Oct-15	5,326	\$53,123	\$39,470	\$6,375	\$45,845	74.30%	\$7.41	86.30%
Nov-15	5,339	\$57,020	\$45,905	\$6,842	\$52,747	80.51%	\$8.60	92.51%
Dec-15	5,372	\$55,522	\$48,356	\$6,663	\$55,019	87.09%	\$9.00	99.09%
Jan-16	4,948	\$48,789	\$46,309	\$6,343	\$52,652	94.92%	\$9.36	107.92%
Feb-16	4,923	\$48,629	\$40,851	\$6,322	\$47,173	84.01%	\$8.30	97.01%
Mar-16	4,902	\$48,296	\$46,458	\$6,278	\$52,736	96.19%	\$9.48	109.19%
Apr-16	4,900	\$48,503	\$41,487	\$6,305	\$47,792	85.53%	\$8.47	98.53%
May-16	4,874	\$54,240	\$40,446	\$7,051	\$47,497	74.57%	\$8.30	87.57%
Jun-16	4,873	\$48,149	\$36,814	\$6,259	\$43,073	76.46%	\$7.55	89.46%
Jul-16	4,885	\$48,279	\$30,212	\$6,276	\$36,488	62.58%	\$6.18	75.58%
Aug-16	4,896	\$48,173	\$46,867	\$6,262	\$53,129	97.29%	\$9.57	110.29%
Sep-16	4,881	\$68,629	\$32,194	\$8,922	\$41,116	46.91%	\$6.60	59.91%
Oct-16	4,860	\$47,867	\$31,703	\$6,223	\$37,926	66.23%	\$6.52	79.23%
Nov-16	4,843	\$47,679	\$41,988	\$6,198	\$48,186	88.06%	\$8.67	101.06%
Dec-16	4,841	\$47,575	\$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%
<b>2015</b>	<b>5,375</b>	<b>\$700,261</b>	<b>\$566,975</b>	<b>\$84,031</b>	<b>\$651,006</b>	<b>80.97%</b>	<b>\$8.79</b>	<b>92.97%</b>
<b>2016</b>	<b>4,886</b>	<b>\$604,808</b>	<b>\$472,715</b>	<b>\$78,625</b>	<b>\$551,340</b>	<b>78.16%</b>	<b>\$8.06</b>	<b>91.16%</b>
<b>2017</b>	<b>4,629</b>	<b>\$230,348</b>	<b>\$206,727</b>	<b>\$29,945</b>	<b>\$236,672</b>	<b>89.75%</b>	<b>\$8.93</b>	<b>102.75%</b>
<b>Current 12 Months</b>	<b>4,769</b>	<b>\$586,699</b>	<b>\$463,891</b>	<b>\$76,271</b>	<b>\$540,162</b>	<b>79.07%</b>	<b>\$8.11</b>	<b>92.07%</b>

Data Source(s): VSP SJVIA Utilization Reports 2015, 2016 and 05-2017

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**

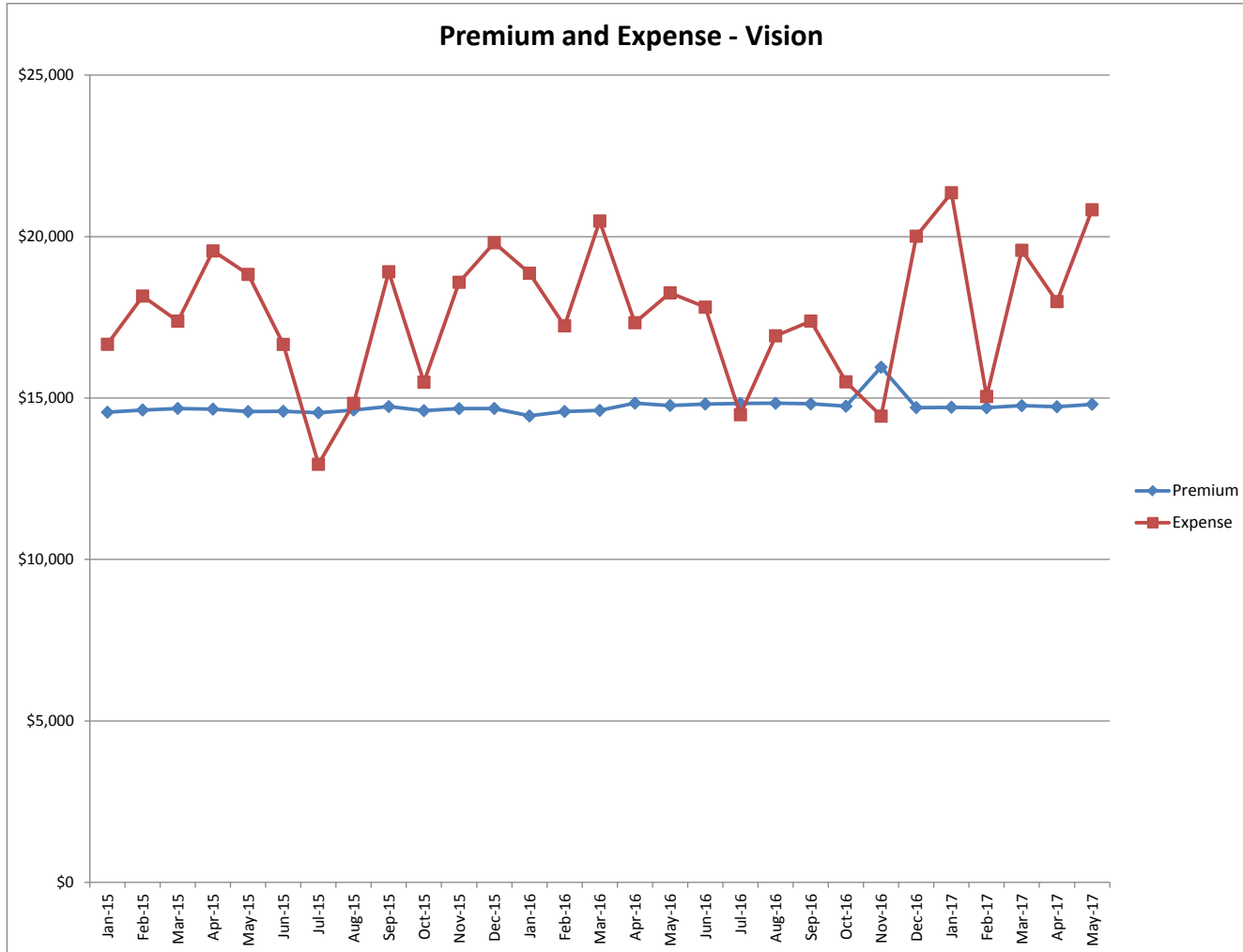
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	2,618	\$14,561	\$14,918	\$1,747	\$16,665	102.45%	\$5.70	114.45%
Feb-15	2,638	\$14,631	\$16,403	\$1,756	\$18,159	112.11%	\$6.22	124.11%
Mar-15	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%
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	2,670	\$73,721	\$85,218	\$9,584	\$94,802	115.60%	\$6.38	128.60%
Current 12 Months	2,666	\$178,435	\$188,173	\$23,197	\$211,370	105.46%	\$5.88	118.46%

Data Source(s): VSP SJVIA Utilization Reports 2015, 2016 and 05-2017

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%
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	\$14,194	\$12,194	\$1,845	\$14,039	85.91%	\$13.69	98.91%
Current 12 Months	154	\$31,147	\$22,280	\$4,049	\$26,329	71.53%	\$12.08	84.53%

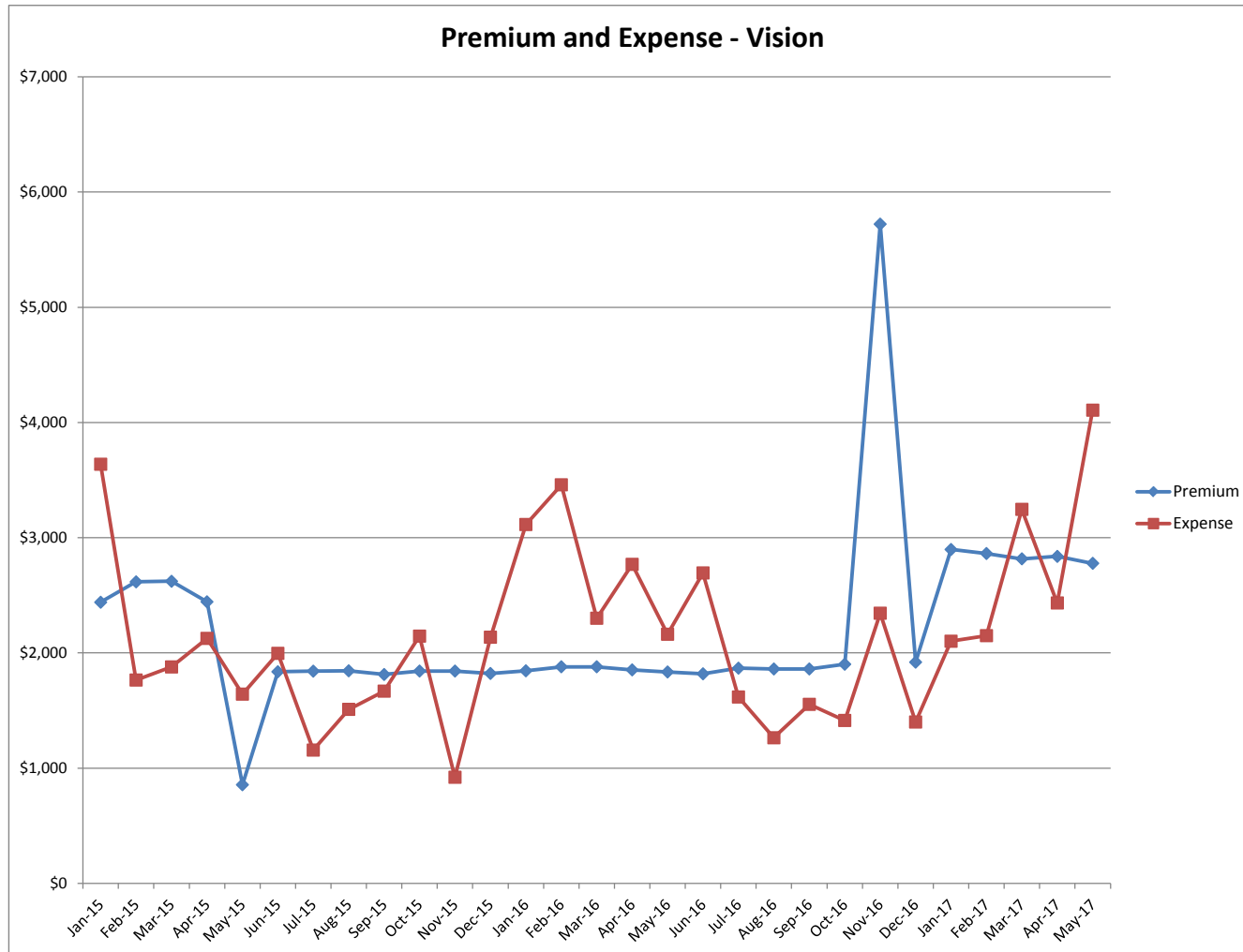
Data Source(s): VSP SJVIA Utilization Reports 2015, 2016 and 05-2017

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 BERGEAS

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**

**AGENDA DATE:** July 14, 2017

**ITEM NUMBER:** Item 14

**SUBJECT:** Receive and File Consultant's 2018 Medical, Dental, and Vision Preliminary Renewal Report (I)

**REQUEST(S):** That the Board receive and file consultant's 2018 preliminary renewal report

**DESCRIPTION:**

**Medical Self-funded** - The Preliminary Renewal Report shows that if the SJVIA were to renew all current medical plans, an overall rate increase of 9.0% would be required. By changing the Anthem HMO to an EPO and changing PBMs, the preliminary renewal would be 3.0% with a reserve build up of \$3.7M or 4.2% of premium. Should the Board choose to implement a rate pass (0.0%), the reserve build up would be \$1.26M.

**Medical Kaiser** - Kaiser's renewal is estimated to be a -4.5% decrease for 2018 including a contribution to wellness.

**Dental** - Delta Dental preliminary renewal request is 0.0% for the Delta Dental PPO with a premium holiday for January 2018 valued at \$384,320, and a DeltaCare renewal request at 5.37%.

**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 preliminary renewal is \$0 to \$3M depending on renewal options selected.

**ADMINISTRATIVE SIGN-OFF:**

Paul Nerland  
SJVIA Manager

Rhonda Sjostrom  
SJVIA Assistant Manager

## Introduction

This report outlines the 2018 preliminary renewal for the SJVIA self-funded medical program. It is based on the experience period from June 1, 2016 through May 31, 2017 and projected for the plan year 2018. The renewal underwriting methodology is based upon the Keenan proposed renewal underwriting guidelines and risk share model. As a result, preliminary renewal action has been individualized based on the credibility and risk sharing assignments to each group.

Keenan prepared two preliminary renewal scenarios. The first scenario “Status Quo”, assumes a continuation of the existing programs including the Anthem HMO and the current PBM. The second scenario “Proposed Scenario” assumes a change from the Anthem HMO to the Anthem EPO and a change in PBM.

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.

## Executive Summary

The Status Quo Scenario produced a 9.0% overall increase. The renewal includes 4.1% for the buildup of IBNR and Stabilization Reserve. The Proposed Scenario produced a 3.0% overall increase. The projected 2018 costs were 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.

The proposed Keenan renewal underwriting guidelines outline providing rates by coverage by County of Fresno, County of Tulare and All Other. The following table outlines the proposed rate adjustments by these guidelines:

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%

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.

Keenan is looking for direction from the SJVIA Board to finalize the 2018 renewal at the next Board meeting scheduled for August 25, 2017. The final renewal will be based on experience data from July 1, 2016 through June 30, 2017.

## Rate Action

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

SJVIA	Enrollment					2017 Monthly Rates					Proposed 2018 Monthly Rates			
County of Fresno	EE	ES	EC	EF	Total	EE	ES	EC	EF	Rate Δ	EE	ES	EC	EF
Anthem \$250	127	12	5	2	146	\$ 1,002	\$ 2,102	\$ 1,905	\$ 2,904	11.8%	\$ 1,120	\$ 2,350	\$ 2,130	\$ 3,247
Anthem \$1000	21	3	4	0	28	\$ 744	\$ 1,561	\$ 1,414	\$ 2,156	11.8%	\$ 832	\$ 1,745	\$ 1,581	\$ 2,410
Anthem \$1500 Active	28	0	0	1	29	\$ 674	\$ 1,415	\$ 1,282	\$ 1,955	11.8%	\$ 754	\$ 1,582	\$ 1,433	\$ 2,186
Anthem \$1500 Retiree	108	29	6	4	147	\$ 771	\$ 1,365	\$ 1,204	\$ 1,797	11.8%	\$ 862	\$ 1,526	\$ 1,346	\$ 2,009
Anthem \$3000	512	16	18	16	562	\$ 551	\$ 1,167	\$ 1,046	\$ 1,594	11.8%	\$ 616	\$ 1,305	\$ 1,169	\$ 1,782
Anthem HMO / EPO	1,484	343	933	351	3,111	\$ 792	\$ 1,400	\$ 1,235	\$ 1,842	2.9%	\$ 815	\$ 1,441	\$ 1,271	\$ 1,895
Total, %, \$ Diff.	2,280	403	966	374	4,023	\$49,815,684				4.4%	\$52,006,944		\$2,191,260	
County of Tulare	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	-0.2%	\$ 876.89	\$1,752.86	\$1,600.08	\$2,657.48
Anthem \$500	649	70	44	9	772	\$ 661.64	\$1,323.94	\$1,212.57	\$2,088.17	-0.2%	\$ 660.32	\$1,321.29	\$1,210.14	\$2,083.99
Anthem \$1000	1,661	235	130	69	2,095	\$ 581.20	\$1,161.58	\$1,065.82	\$1,770.73	-0.2%	\$ 580.04	\$1,159.26	\$1,063.69	\$1,767.19
Anthem \$2500	32	2	2	3	39	\$ 550.83	\$1,100.79	\$1,010.06	\$1,678.12	-0.2%	\$ 549.73	\$1,098.59	\$1,008.04	\$1,674.76
Total, %, \$ Diff.	2,575	330	185	89	3,179	\$28,812,540				-0.2%	\$28,754,976		(\$57,564)	
City of Ceres	EE	EE + 1	EF	Total		EE	EE + 1	EF		Rate Δ	EE	EE + 1	EF	
Anthem \$3000	3	0	2	5		\$ 585.02	\$1,239.19	\$1,692.98		3.6%	\$ 606.08	\$1,283.80	\$1,753.93	
Anthem HMO / EPO	20	28	67	115		\$ 634.06	\$1,337.86	\$1,914.85		5.1%	\$ 666.40	\$1,406.09	\$2,012.51	
Total, %, \$ Diff.	23	28	69	120		\$2,202,924				5.1%	\$2,314,356		\$111,432	
City of Marysville	EE	EE + 1	EF	Total		EE	EE + 1	EF		Rate Δ	EE	EE + 1	EF	
Anthem \$250	9	12	19	40		\$ 873.30	\$1,746.61	\$2,271.06		3.6%	\$ 904.74	\$1,809.49	\$2,352.82	
Anthem \$500	0	0	2	2		\$ 787.98	\$1,575.97	\$2,049.18		5.1%	\$ 828.17	\$1,656.34	\$2,153.69	
Total, %, \$ Diff.	9	12	21	42		\$912,804				3.7%	\$946,416		\$33,612	
City of Waterford	EE	ES	EC	EF	Total	EE	ES	EC	EF	Rate Δ	EE	ES	EC	EF
Anthem HMO / EPO	2	0	1	8	11	\$ 634.05	\$1,121.08	\$ 989.49	\$1,475.22	5.1%	\$ 666.39	\$1,178.26	\$1,039.95	\$1,550.46
Anthem PPO 250	1	0	1	3	5	\$ 634.05	\$1,121.08	\$ 989.49	\$1,475.22	3.6%	\$ 656.88	\$1,161.44	\$1,025.11	\$1,528.33
Total, %, \$ Diff.	3	0	2	11	16	\$241,296				4.7%	\$252,528		\$11,232	

## Underwriting

### The Overall Renewal Requirement

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

### Credibility

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

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

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

- City of Waterford 0% credibility (100% pooled rate)

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

#### Underwriting Methodology

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

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

Notes:

PEPM - Per Employee Per Month

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

#### A - Paid Claims

The most recent 12 months (June 1, 2016 through May 31, 2017) of paid claims (known as the experience period) was used for the preliminary 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 was implemented for all groups with credibility above 0%. For 2018 this means the County of Tulare and the County of Fresno will have a risk share adjustment. All others will not. The risk share level is determined by enrollment. The 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)

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

<b>Pooled Risk</b>	<b>COF</b>	<b>COT</b>	<b>Total</b>
Pooled Amount	\$812,212	\$216,476	\$1,028,688
PEPM Risk Charge	\$17.96	\$8.15	\$14.00

#### 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.

<b>Change in IBNR</b>	<b>COF</b>	<b>COT</b>	<b>All Other</b>	<b>Total</b>
EPO	\$131,109	N/A	\$486,332	\$617,441
PPO and HDHP	\$112,744	\$586,204	\$49,852	\$748,800
Total	\$243,853	\$586,204	\$536,184	\$1,366,241

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

<b>Trend</b>	<b>COF</b>	<b>COT</b>	<b>All Other</b>	<b>Total</b>
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.

### **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 \$2,311,490. The margin accumulation will accrue as follows:

<b>Margin / Stabilization</b>	<b>COF</b>	<b>COT</b>	<b>All Other</b>	<b>Total</b>
EPO	\$1,122,809	N/A	\$102,653	\$1,225,462
PPO and HDHP	\$264,485	\$743,687	\$77,856	\$1,086,028
Total	\$1,387,294	\$743,687	\$180,509	\$2,311,490

### V – Final Projected Claims PEPM

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

#### AG - Total Fixed Costs PEPM

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

<b>SJVIA Total Fixed Costs</b>	<b>EPO 2018 Estimated Fees</b>	<b>PPO/HDHP 2018 Estimated Fees</b>
Specific Stop-Loss Premium PEPM (Estimated)	\$20.13	\$20.13
Aggregate Stop-Loss Premium PEPM (Estimated)	\$1.03	\$1.03
Anthem Network & Admin. Fees	\$45.34	\$32.53
Pooled Risk Charge		
COF	\$18.92	\$14.06
COT	\$8.15	\$8.15
Wellness	\$2.50	\$2.50
Claims Mgmt/Communication	\$0.50	\$0.50
Consulting Fee	\$3.35	\$3.35
SJVIA Fee	\$2.00	\$2.00
SJVIA Non-Founding Member Fee	\$2.00	\$2.00
Hourglass and ASI (Ben Admin System)		
COF	\$4.65	\$4.65
COT	\$3.90	\$3.90
Ceres	\$4.65	\$4.65
Marysville	\$3.65	\$3.65
Waterford	\$3.65	\$3.65
<u>PCORI/Transitional Reinsurance</u>	<u>\$0.36</u>	<u>\$0.36</u>
<b>Total Fixed Cost</b>		
COF	<b>\$98.78</b>	<b>\$81.11</b>
COT	<b>\$87.26</b>	<b>\$74.45</b>
City of Ceres	<b>\$81.86</b>	<b>\$69.05</b>
City of Marysville	<b>\$80.86</b>	<b>\$68.05</b>
City of Waterford	<b>\$80.86</b>	<b>\$68.05</b>

#### 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.

<b>Proposed Scenario</b>	<b>County of Fresno</b>	<b>County of Tulare</b>	<b>All Other</b>	<b>Total</b>
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%



### 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 preliminary renewal action on each group.

<b>Proposed Renewal Adjustments</b>	<b>COF</b>	<b>COT</b>	<b>All Other</b>	<b>Total</b>
EPO	\$1,221,702	\$0	\$117,985	\$1,339,687
PPO and HDHP	\$1,040,007	-\$56,989	\$93,196	\$1,076,213
Total	\$2,261,709	-\$56,989	\$211,181	\$2,415,900

### **Overall Renewal Requirement versus Individual Entity Renewal Requirement**

Since the All Other group is fully pooled. Their experience is used in building the overall renewal, but does not reflect their individual rates. Their rates are fully pooled. The following table illustrates the cross subsidies applied in the proposed 2018 renewal:

<b>Experience Based Renewal</b>	<b>COF</b>	<b>COT</b>	<b>All Other</b>	<b>Total</b>
EPO	0.8%	N/A	59.2%	3.0%
PPO and HDHP	13.1%	-0.9%	8.6%	2.9%
Total	2.6%	-0.9%	40.5%	3.0%
<b>Cross Subsidy Application</b>	<b>COF</b>	<b>COT</b>	<b>All Other</b>	<b>Total</b>
EPO	2.1%	N/A	-54.0%	0.0%
PPO and HDHP	-1.3%	0.7%	-4.9%	0.0%
Total	1.6%	0.7%	-35.9%	0.0%
<b>Proposed 2018 Preliminary Renewal</b>	<b>COF</b>	<b>COT</b>	<b>All Other</b>	<b>Total</b>
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%

### **Kaiser 2018 Renewal**

Kaiser's renewal is estimated to be a -4.5% decrease for 2018 including a contribution to wellness. Keenan has requested Kaiser to allow the SJVIA to hold any premium differential between the Kaiser billed rates and the rate the SJVIA charges its participating members. This is a change from 2017 where additional funds were remitted to Kaiser. Keenan recommends the SJVIA Kaiser rate be set at either the same relative increase as the EPO or at a minimum at a rate pass for 2018. This will allow the SJVIA to build required reserves.

### **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 is still negotiating the renewal with Delta Dental. Specifically we are looking for ways to transfer the PSR balance from Delta Dental to the SJVIA.

### **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 97.7% loss ratio over the past 12 months and a 108.6% loss ratio for 2017. Keenan is working with VSP to finalize the 2018 renewal.

## Appendix A – Self-funded Medical Underwriting

Line	EPO	Fresno			Tulare			All Others			Total		
	Line Item/Description	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Non-Cap Paid Claims (June 2016 through May 2017)	\$20,107,051	\$9,729,924	\$29,836,975	No Subscribers			\$1,489,668	\$245,469	\$1,735,137	\$21,596,719	\$9,975,393	\$31,572,112
2	Capitation Claims (June 2016 through May 2017)	\$11,889,258	\$0	\$11,889,258				\$516,081	\$0	\$516,081	\$12,405,339	\$0	\$12,405,339
3	Savings from HMO to EPO conversion	(\$1,961,728)	\$0	(\$1,961,728)				(\$85,153)	\$0	(\$85,153)	(\$2,046,881)	\$0	(\$2,046,881)
4	Savings from Change of PBM	\$0	(\$1,256,120)	(\$1,256,120)				\$0	(\$31,690)		\$0	(\$1,287,810)	(\$1,287,810)
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$680,680)</u>	<u>\$0</u>	<u>(\$680,680)</u>				<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>(\$680,680)</u>	<u>\$0</u>	<u>(\$680,680)</u>
6	Adjusted Paid Claims	\$29,353,901	\$8,473,804	\$37,827,705				\$1,920,596	\$213,779	\$2,134,375	\$31,274,497	\$8,687,583	\$39,962,080
7	Pooled Claim Risk Adjustment (Fresno: \$250,000)	<u>(\$683,048)</u>	<u>\$0</u>	<u>(\$683,048)</u>				\$0	<u>\$0</u>	\$0	(\$683,048)	<u>\$0</u>	(\$683,048)
8	Adjusted Paid Claims	\$28,670,853	\$8,473,804	\$37,144,657				\$1,920,596	\$213,779	\$2,134,375	\$30,591,449	\$8,687,583	\$39,279,032
9	Beginning Reserves @ 5/31/2016	(\$1,960,170)	(\$616,890)	(\$2,577,060)				(\$99,520)	(\$14,500)	(\$114,020)	(\$2,059,690)	(\$631,390)	(\$2,691,080)
10	Ending Reserves @ 5/31/2017	<u>\$2,143,300</u>	<u>\$564,340</u>	<u>\$2,707,640</u>				<u>\$453,360</u>	<u>\$14,260</u>	<u>\$467,620</u>	<u>\$2,596,660</u>	<u>\$578,600</u>	<u>\$3,175,260</u>
11	Incurred Claims (June 2016 through May 2017)	\$28,853,983	\$8,421,254	\$37,275,237				\$2,274,436	\$213,539	\$2,487,975	\$31,128,419	\$8,634,793	\$39,763,212
12	Total Covered Employees (Apr 2016 through Mar 2017)	<u>42,279</u>	<u>42,279</u>	<u>42,279</u>				<u>1,245</u>	<u>1,245</u>	<u>1,245</u>	<u>43,524</u>	<u>43,524</u>	<u>43,524</u>
13	Claims Cost PEPM	\$682.47	\$199.18	\$881.65				\$1,826.86	\$171.52	\$1,998.37	\$715.20	\$198.39	\$913.59
14	Trend Factor	<u>1.1296</u>	<u>1.1629</u>	<u>1.1371</u>				<u>1.1296</u>	<u>1.1629</u>	<u>1.1325</u>	<u>1.1296</u>	<u>1.1629</u>	<u>1.1368</u>
15	Projected Claims Cost Per Employee	\$770.91	\$231.63	\$1,002.54				\$2,063.62	\$199.46	\$2,263.07	\$807.89	\$230.71	\$1,038.60
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	\$794.04	\$238.58	\$1,032.62				\$2,125.53	\$205.44	\$2,330.97	\$832.13	\$237.63	\$1,069.76
	<b>Fixed Costs PEPM</b>												
18	Specific Stop-Loss Premium PEPM (Estimate)			\$20.13						\$20.13			\$20.13
19	Aggregate Stop-Loss Premium PEPM (Estimate)			\$1.03						\$1.03			\$1.03
20	Risk Share Pool Charge			\$18.92						\$0.00			\$18.38
21	Anthem Network & Administrative Fees			\$45.34						\$45.34			\$45.34
22	All Other Program Fees			<u>\$12.81</u>						<u>\$14.55</u>			<u>\$12.86</u>
23	Total Fixed Costs			\$98.23						\$81.05			\$97.74
24	Required Premium PEPM			\$1,130.85						\$2,412.02			\$1,167.50
25	Current Premium PEPM			\$1,122.24						\$1,515.19			\$1,133.48
26	Required Increase			0.77%						59.19%			3.00%
	<b>Credibility Adjustment</b>												
27	Total Covered Employees (Apr 2016 through Mar 2017)			42,279						1,245			43,524
28	Individual Group Credibility			100%						0%			
29	Manual Credibility			0%						100%			
30	Required Premium with Credibility Adjustment			\$1,130.85						\$1,560.67			\$1,143.15
31	Required Increase with Credibility Adjustment			0.77%						3.00%			0.85%
32	Adjustment to Equal Overall Renewal			<u>2.15%</u>						<u>2.15%</u>			<u>2.15%</u>
33	Required Increase after Adjustment			2.92%						5.15%			3.00%
34	Required Premium after Adjustment			\$1,154.96						\$1,593.22			\$1,167.50

Line	PPO/HDHP	Fresno			Tulare			All Others			Total		
	Line Item/Description	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Non-Cap Paid Claims (June 2016 through May 2017)	\$5,612,959	\$1,948,707	\$7,561,666	\$12,317,056	\$6,036,884	\$18,353,940	\$841,997	\$143,629	\$985,626	\$18,772,012	\$8,129,220	\$26,901,232
2	Capitation Claims (June 2016 through May 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	(\$91,018)	(\$91,018)	\$0	(\$778,642)	(\$778,642)	\$0	(\$17,531)	(\$17,531)	\$0	(\$887,190)	(\$887,190)
5	Large Claim Adjustment (Pooling Level: \$450,000)	<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>
6	Adjusted Paid Claims	\$5,612,959	\$1,857,689	\$7,470,648	\$12,317,056	\$5,258,242	\$17,575,298	\$841,997	\$126,098	\$968,095	\$18,772,012	\$7,242,030	\$26,014,042
7	Pooled Claim Risk Adjustment (Fresno: \$250K, Tulare: \$200K)	<u>(\$129,164)</u>	<u>\$0</u>	<u>(\$129,164)</u>	<u>(\$216,476)</u>	<u>\$0</u>	<u>(\$216,476)</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>(\$345,640)</u>	<u>\$0</u>	<u>(\$345,640)</u>
8	Adjusted Paid Claims	\$5,483,795	\$1,857,689	\$7,341,484	\$12,100,580	\$5,258,242	\$17,358,822	\$841,997	\$126,098	\$968,095	\$18,426,372	\$7,242,030	\$25,668,402
9	Beginning Reserves @ 5/31/2016	(\$528,900)	(\$109,840)	(\$638,740)	(\$707,210)	(\$336,770)	(\$1,043,980)	(\$40,790)	(\$10,760)	(\$51,550)	(\$1,276,900)	(\$457,370)	(\$1,734,270)
10	Ending Reserves @ 5/31/2017	<u>\$616,920</u>	<u>\$116,920</u>	<u>\$733,840</u>	<u>\$1,114,260</u>	<u>\$350,140</u>	<u>\$1,464,400</u>	<u>\$62,160</u>	<u>\$8,350</u>	<u>\$70,510</u>	<u>\$1,793,340</u>	<u>\$475,410</u>	<u>\$2,268,750</u>
11	<b>Incurred Claims (June 2016 through May 2017)</b>	<b>\$5,571,815</b>	<b>\$1,864,769</b>	<b>\$7,436,584</b>	<b>\$12,507,630</b>	<b>\$5,271,612</b>	<b>\$17,779,242</b>	<b>\$863,367</b>	<b>\$123,688</b>	<b>\$987,055</b>	<b>\$18,942,812</b>	<b>\$7,260,070</b>	<b>\$26,202,882</b>
12	Total Covered Employees (Apr 2016 through Mar 2017)	<u>10,455</u>	<u>10,455</u>	<u>10,455</u>	<u>31,176</u>	<u>31,176</u>	<u>31,176</u>	<u>652</u>	<u>652</u>	<u>652</u>	<u>42,283</u>	<u>42,283</u>	<u>42,283</u>
13	Claims Cost PEPM	\$532.93	\$178.36	\$711.29	\$401.19	\$169.09	\$570.29	\$1,324.18	\$189.71	\$1,513.89	\$448.00	\$171.70	\$619.70
14	Trend Factor	<u>1.0852</u>	<u>1.1629</u>	<u>1.1047</u>	<u>1.1296</u>	<u>1.1629</u>	<u>1.1395</u>	<u>1.1296</u>	<u>1.1629</u>	<u>1.1338</u>	<u>1.1165</u>	<u>1.1629</u>	<u>1.1294</u>
15	<b>Projected Claims Cost Per Employee</b>	<b>\$578.34</b>	<b>\$207.42</b>	<b>\$785.76</b>	<b>\$453.19</b>	<b>\$196.64</b>	<b>\$649.83</b>	<b>\$1,495.80</b>	<b>\$220.61</b>	<b>\$1,716.41</b>	<b>\$500.21</b>	<b>\$199.67</b>	<b>\$699.88</b>
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>0</u>	<u>0</u>	<u>0</u>
17	<b>Adjusted Projected Claims</b>	<b>\$595.69</b>	<b>\$213.64</b>	<b>\$809.33</b>	<b>\$466.78</b>	<b>\$202.54</b>	<b>\$669.32</b>	<b>\$1,540.67</b>	<b>\$227.23</b>	<b>\$1,767.90</b>	<b>\$515.22</b>	<b>\$205.66</b>	<b>\$720.88</b>
	<b>Fixed Costs PEPM</b>												
18	Specific Stop-Loss Premium PEPM (Estimate)			\$20.13			\$20.13			\$20.13			\$20.13
19	Aggregate Stop-Loss Premium PEPM (Estimate)			\$1.03			\$1.03			\$1.03			\$1.03
20	Risk Share Pool Charge			\$14.06			\$8.15			\$0.00			\$9.48
21	Anthem Network & Administrative Fees			\$32.53			\$32.53			\$32.53			\$32.53
22	<u>All Other Program Fees</u>			<u>\$12.81</u>			<u>\$12.06</u>			<u>\$14.55</u>			<u>\$12.28</u>
23	<b>Total Fixed Costs</b>			<b>\$80.56</b>			<b>\$73.90</b>			<b>\$68.24</b>			<b>\$75.46</b>
24	<b>Required Premium PEPM</b>			<b>\$889.89</b>			<b>\$743.22</b>			<b>\$1,836.14</b>			<b>\$796.34</b>
25	<b>Current Premium PEPM</b>			<b>\$786.70</b>			<b>\$749.97</b>			<b>\$1,691.46</b>			<b>\$773.57</b>
26	<b>Required Increase</b>			<b>13.12%</b>			<b>-0.90%</b>			<b>8.55%</b>			<b>2.94%</b>
	<b>Credibility Adjustment</b>												
27	Total Covered Employees (Apr 2016 through Mar 2017)			10,455			31,176			652			42,283
28	Individual Group Credibility			80%			100%			0%			
29	Manual Credibility			20%			0%			100%			
30	Required Premium with Credibility Adjustment			\$873.88			\$743.22			\$1,741.24			\$790.92
31	<b>Required Increase with Credibility Adjustment</b>			<b>11.08%</b>			<b>-0.90%</b>			<b>2.94%</b>			<b>2.24%</b>
32	<u>Adjustment to Equal Overall Renewal</u>			<u>0.70%</u>			<u>0.70%</u>			<u>0.70%</u>			<u>0.70%</u>
33	<b>Required Increase after Adjustment</b>			<b>11.78%</b>			<b>-0.20%</b>			<b>3.64%</b>			<b>2.94%</b>
34	<b>Required Premium after Adjustment</b>			<b>\$879.39</b>			<b>\$748.48</b>			<b>\$1,753.10</b>			<b>\$796.34</b>

Line	EPO and PPO/HDHP	Fresno			Tulare			All Others			Total		
	Line Item/Description	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (June 2016 through May 2017)	\$25,720,010	\$11,678,631	\$37,398,641	\$12,317,056	\$6,036,884	\$18,353,940	\$2,331,665	\$389,098	\$2,720,763	\$40,368,731	\$18,104,613	\$58,473,344
2	Capitation Claims (June 2016 through May 2017)	\$11,889,258	\$0	\$11,889,258	\$0	\$0	\$0	\$516,081	\$0	\$516,081	\$12,405,339	\$0	\$12,405,339
3	Savings from HMO to EPO conversion	(\$1,961,728)	\$0	(\$1,961,728)	\$0	\$0	\$0	(\$85,153)	\$0	(\$85,153)	(\$2,046,881)	\$0	(\$2,046,881)
4	Savings from Change of PBM	\$0	(\$1,347,138)	(\$1,347,138)	\$0	(\$778,642)	(\$778,642)	\$0	(\$49,220)	(\$49,220)	\$0	(\$2,175,000)	(\$2,175,000)
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$680,680)</u>	<u>\$0</u>	<u>(\$680,680)</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>(\$680,680)</u>	<u>\$0</u>	<u>(\$680,680)</u>
6	Adjusted Paid Claims	\$34,966,860	\$10,331,493	\$45,298,353	\$12,317,056	\$5,258,242	\$17,575,298	\$2,762,593	\$339,877	\$3,102,470	\$50,046,509	\$15,929,613	\$65,976,122
7	Pooled Claim Risk Adjustment (Fresno: \$250K, Tulare: \$200K)	<u>(\$812,212)</u>	<u>\$0</u>	<u>(\$812,212)</u>	<u>(\$216,476)</u>	<u>\$0</u>	<u>(\$216,476)</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>(\$1,028,688)</u>	<u>\$0</u>	<u>(\$1,028,688)</u>
8	Adjusted Paid Claims	\$34,154,648	\$10,331,493	\$44,486,141	\$12,100,580	\$5,258,242	\$17,358,822	\$2,762,593	\$339,877	\$3,102,470	\$49,017,821	\$15,929,613	\$64,947,434
9	Beginning Reserves @ 5/31/2016	(\$2,489,070)	(\$726,730)	(\$3,215,800)	(\$707,210)	(\$336,770)	(\$1,043,980)	(\$140,310)	(\$25,260)	(\$165,570)	(\$3,336,590)	(\$1,088,760)	(\$4,425,350)
10	Ending Reserves @ 5/31/2017	<u>\$2,760,220</u>	<u>\$681,260</u>	<u>\$3,441,480</u>	<u>\$1,114,260</u>	<u>\$350,140</u>	<u>\$1,464,400</u>	<u>\$515,520</u>	<u>\$22,610</u>	<u>\$538,130</u>	<u>\$4,390,000</u>	<u>\$1,054,010</u>	<u>\$5,444,010</u>
11	<b>Incurred Claims (June 2016 through May 2017)</b>	<b>\$34,425,798</b>	<b>\$10,286,023</b>	<b>\$44,711,821</b>	<b>\$12,507,630</b>	<b>\$5,271,612</b>	<b>\$17,779,242</b>	<b>\$3,137,803</b>	<b>\$337,227</b>	<b>\$3,475,030</b>	<b>\$50,071,231</b>	<b>\$15,894,863</b>	<b>\$65,966,094</b>
12	Total Covered Employees (Apr 2016 through Mar 2017)	<u>52,734</u>	<u>52,734</u>	<u>52,734</u>	<u>31,176</u>	<u>31,176</u>	<u>31,176</u>	<u>1,897</u>	<u>1,897</u>	<u>1,897</u>	<u>85,807</u>	<u>85,807</u>	<u>85,807</u>
13	Claims Cost PEPM	\$652.82	\$195.05	\$847.87	\$401.19	\$169.09	\$570.29	\$1,654.09	\$177.77	\$1,831.86	\$583.53	\$185.24	\$768.77
14	Trend Factor	<u>1.1224</u>	<u>1.1629</u>	<u>1.1317</u>	<u>1.1296</u>	<u>1.1629</u>	<u>1.1395</u>	<u>1.1296</u>	<u>1.1629</u>	<u>1.1328</u>	<u>1.1247</u>	<u>1.1629</u>	<u>1.1339</u>
15	<b>Projected Claims Cost Per Employee</b>	<b>\$732.73</b>	<b>\$226.83</b>	<b>\$959.56</b>	<b>\$453.19</b>	<b>\$196.64</b>	<b>\$649.83</b>	<b>\$1,868.46</b>	<b>\$206.73</b>	<b>\$2,075.18</b>	<b>\$656.28</b>	<b>\$215.42</b>	<b>\$871.69</b>
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	<b>Adjusted Projected Claims</b>	<b>\$754.72</b>	<b>\$233.63</b>	<b>\$988.35</b>	<b>\$466.78</b>	<b>\$202.54</b>	<b>\$669.32</b>	<b>\$1,924.51</b>	<b>\$212.93</b>	<b>\$2,137.44</b>	<b>\$675.96</b>	<b>\$221.88</b>	<b>\$897.84</b>
	<b>Fixed Costs PEPM</b>												
18	Specific Stop-Loss Premium PEPM (Estimate)			\$20.13			\$20.13			\$20.13			\$20.13
19	Aggregate Stop-Loss Premium PEPM (Estimate)			\$1.03			\$1.03			\$1.03			\$1.03
20	Risk Share Pool Charge			\$17.96			\$8.15			\$0.00			\$14.00
21	Anthem Network & Administrative Fees			\$42.80			\$32.53			\$40.94			\$39.03
22	<u>All Other Program Fees</u>			<u>\$12.81</u>			<u>\$12.06</u>			<u>\$14.55</u>			<u>\$12.58</u>
23	<b>Total Fixed Costs</b>			<b>\$94.73</b>			<b>\$73.90</b>			<b>\$76.65</b>			<b>\$86.76</b>
24	<b>Required Premium PEPM</b>			<b>\$1,083.08</b>			<b>\$743.22</b>			<b>\$2,214.09</b>			<b>\$984.60</b>
25	<b>Current Premium PEPM</b>			<b>\$1,055.71</b>			<b>\$749.97</b>			<b>\$1,575.77</b>			<b>\$956.13</b>
26	<b>Required Increase</b>			<b>2.59%</b>			<b>-0.90%</b>			<b>40.51%</b>			<b>2.98%</b>
	<b>Credibility Adjustment</b>												
27	Total Covered Employees (Apr 2016 through Mar 2017)			52,734			31,176			1,897			85,807
28	Individual Group Credibility												
29	Manual Credibility												
30	Required Premium with Credibility Adjustment												
31	<b>Required Increase with Credibility Adjustment</b>												
32	<u>Adjustment to Equal Overall Renewal</u>												
33	<b>Required Increase after Adjustment</b>			<b>4.23%</b>			<b>-0.20%</b>			<b>4.59%</b>			<b>2.98%</b>
34	<b>Required Premium after Adjustment</b>			<b>\$1,100.33</b>			<b>\$748.48</b>			<b>\$1,648.17</b>			<b>\$984.60</b>

**BOARD OF DIRECTORS**

ANDREAS BERGEAS

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**

**AGENDA DATE:** July 14, 2017

**ITEM NUMBER:** Item 15

**SUBJECT:** Receive and Approve Consultant's Final  
Recommended Renewal Underwriting Guidelines  
(A)

**REQUEST(S):** That the Board receive the consultant's report  
on the SJVIA renewal underwriting guidelines  
and approve the guidelines for the 2018 renewal

**DESCRIPTION:**

The Consultant's report outlines the methodology for renewal underwriting to be implemented for the 2018 renewal. It includes direction on the assignment of the experience credibility for each participating group, how the risk share model will work, methodology of determining trend, margin, Incurred But Not Reported (IBNR) adjustment, and other factors to determine a fair and equitable renewal and rate distribution.

**FISCAL IMPACT/FINANCING:**

To be determined based on actual renewal calculations.

**ADMINISTRATIVE SIGN-OFF:**

A handwritten signature in black ink, appearing to read "Paul Nerland".

Paul Nerland  
SJVIA Manager

A handwritten signature in black ink, appearing to read "Rhonda Sjostrom".

Rhonda Sjostrom  
SJVIA Assistant Manager

## Introduction

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

### Preliminary Renewal and Final Renewal Development

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

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

### Underwriting Methodology

#### The Overall Renewal Requirement

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

#### Credibility

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

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

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

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



## Underwriting Methodology

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

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

Notes:

PEPM - per employee per month

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

## A - Paid Claims

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

## B - Large Claim Adjustment

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

## D – Pooled Claim Risk Adjustment

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

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

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

## H – Change in IBNR

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

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

## K - Incurred Claims per employee per month (PEPM)

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

## O – Projected Claims

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

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

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

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

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

The trend factor is driven by the following formula:

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

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

#### S – Adjusted Projected Paid Claims PEPM

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

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

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

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

#### V – Final Projected Claims PEPM

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

#### AG - Total Fixed Costs PEPM

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

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

#### AJ – Percentage Rate Adjustment

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

#### AL – Annual Dollar Difference

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

### **Overall Renewal Requirement versus Individual Entity Renewal Requirement**

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

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

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

### **Future Renewals**

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