

# AGENDA

## BOARD OF DIRECTORS

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

**Meeting Location:  
County of Fresno  
Board of Supervisors Chambers  
2281 Tulare Street, #301  
Fresno, CA 93721  
February 23, 2018 9:00 AM**

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

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

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

6. Public Comment: At this time, members of the public may comment on any item, within the jurisdiction of the SJVIA, not appearing on the agenda. In order for everyone to be heard, please limit your comments to 3 minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.
7. Approval of Minutes – Board Meeting of December 15, 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)

*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).*

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February 23, 2018 9:00 AM**

10. Receive and File Auditor-Treasurer's Second Quarter 2017-2018 Financial Report (I)
11. Adopt Budget for Fiscal Year 2017-2018 (A)
12. Receive and File Consultant's Medical, Dental, and Vision Experience Reports Through December 2017 (I)
13. Receive and File Consultant's Update on New Pharmacy Benefits Manager, EmpiRx, Effective January 1, 2018 (I)
14. Receive and File Consultant's Report on SJVIA Strategic Planning Meeting (I)
15. Receive and File Consultant's Update on Loan Repayment and Reserve Funding Options (I)
16. Adjournment

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# 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  
December 15, 2017 9:00 AM**

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

All Directors present except for Director Borgeas and Director Crocker;  
Director Shuklian sat in as alternate for Director Crocker.

4. Approval of Agenda (A)

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

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

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

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

Counsel advised that there was no need for a closed session.

No public comments.

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# MINUTES

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

No public comments.

7. Approval of Minutes—Board Meeting of October 27, 2017 (A)

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

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

No Director announcements were made.

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

Presented by Ronda Kade, County of Fresno

10. Receive and Approve Amendment No. 1 to the Rael & Letson Actuarial Agreement (A)

Presented by Ronda Kade, County of Fresno

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

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# MINUTES

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Visalia, CA 93291  
December 15, 2017 9:00 AM**

11. Receive and File Consultant's Update on SJVIA Wellness Activities (I)

Presented by Rhonda Sjostrom, County of Tulare.

12. Receive Update on the County of Tulare's ASi Fee Schedule (A)

Presented by Bordan Darm, Keenan & Associates

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

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

Presented by Bordan Darm, Keenan & Associates

14. Receive and Approve Consultant's Report on Reinsurance Renewal and Marketing Results and Authorize the President to Execute Agreement Subject to Approval of SJVIA Counsel and Staff (A)

Presented by Bordan Darm, Keenan & Associates

Motion to:

- Select Voya Financial as the reinsurer for the SJVIA
- Renew at the \$450,000 reinsurance level
- Remove the aggregate stop loss coverage
- Change the contract basis from a 12/15 to a 12/18 incurred/paid claims
- Confirm no risk share arrangement between County of Fresno and County of Tulare

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

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# MINUTES

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15. Receive and File Consultant's Report Update on Loan Repayment and Reserve Funding Options (I)

Presented by Bordan Darm, Keenan & Associates

Paul Nerland clarified that this is a request from direction based on the priority of the Board with regard to IBNR reserve funding, stabilization, and loan repayment.

Bordan Darm agreed to update the chart shown in the Consultant's Report to reflect the size of the City of Marysville based on the suggestion from Director Magsig. Bordan will also update the chart every six months on an ongoing basis.

16. Receive Consultant's Update on Upcoming SJVIA Strategy Meeting (I)

Presented by Paul Nerland, County of Fresno

17. Approve Revised 2018 SJVIA Board Meeting Calendar (A)

Presented by Paul Nerland, County of Fresno

Rhonda Sjostrom commented that the December 7<sup>th</sup> meeting may need to change due to a scheduled conference.

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

18. Adjournment

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# SJVIA

San Joaquin Valley  
Insurance Authority

## BOARD OF DIRECTORS

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Meeting Location:  
County of Fresno  
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2281 Tulare Street, #301  
Fresno, CA 93721  
February 23, 9:00 AM

**AGENDA DATE:** February 23, 2018

**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

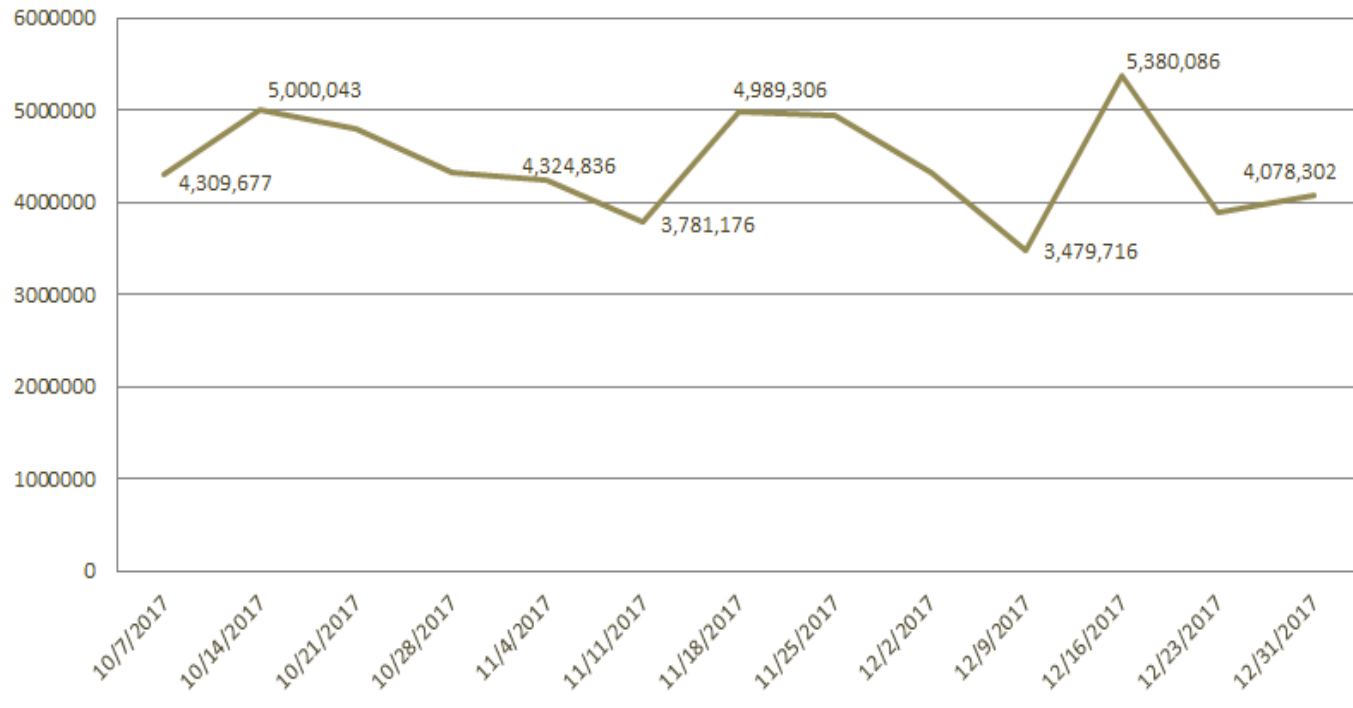
# SJVIA Cash Flow Projections

February 23, 2018

Ronda Kade



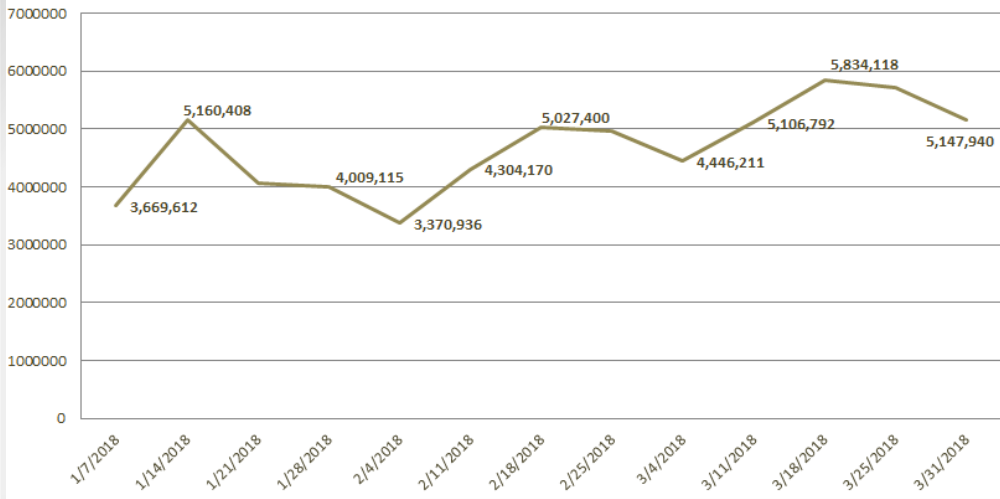
### Second Quarter Actuals through 12/2/2017



- 2<sup>nd</sup> Qtr final actual weekly average ends at \$4,454,990

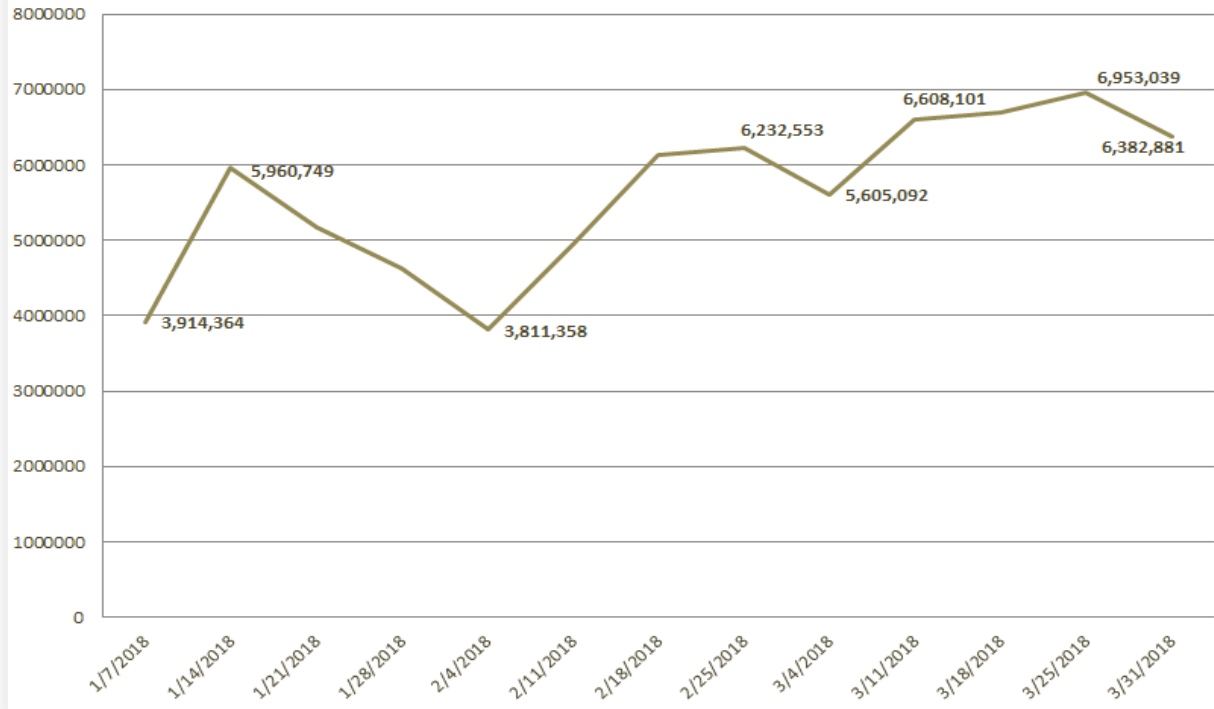
All charts reflect weekly averages

**Third Quarter Estimated Weekly Cash Balance - 2018**



■ Projection from 12/15/17 Board Meeting

**2018 3rd Qtr Projections-Actuals through 2/11/18**



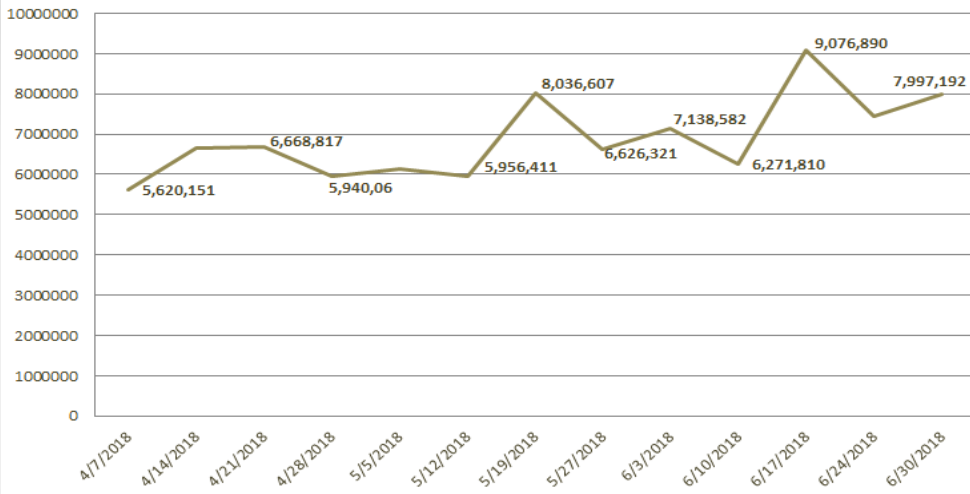
**Lowest (Actual)**

■ 2/7 - \$2,996,179

**Highest (Estimate)**

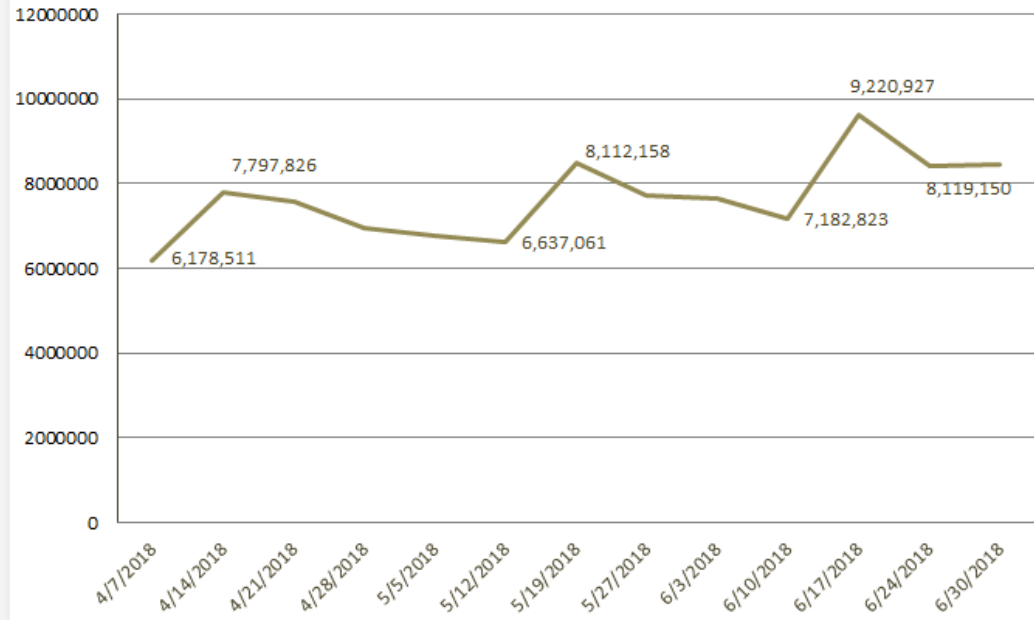
■ 3/30 - \$7,736,589

**Fourth Quarter Estimated Weekly Cash Balance - 2018**



- Projection from 12/15/17 Board Meeting

**2018 4th Qtr Estimated Weekly Balance as of 2/14/18**



**Lowest (Estimate)**

- 4/02 - \$4,293,639

**Highest (Estimate)**

- 6/14 - \$9,775,888



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Fresno, CA 93721  
February 23, 2018 9:00 AM

**AGENDA DATE:** February 23, 2018

**ITEM NUMBER:** Item 10

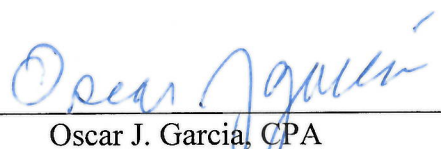
**SUBJECT:** Received Update From Auditor-Treasurer on SJVIA Quarterly Financials (I)

**REQUEST(S):** That the Board Receives the Financial Update Through Second Quarter, 2017-18

**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 December 31, 2017**  
**(UNAUDITED)**

**ASSETS**

Current assets:

Cash and cash equivalents	\$2,836,200
Due from other governmental units	324,000
Total current assets	3,160,200

Noncurrent assets:

Other receivables	977,819
Total noncurrent assets	977,819
Total assets	4,138,019

**LIABILITIES**

Current liabilities:

Due to other governmental units	4,000,000
Accounts payable	2,884,000
Unearned member contributions	2,115,195
Unpaid claims and claims adjustment expenses	1,084,758
Total current liabilities	6,083,953

Noncurrent liabilities:

Due to other governmental units	5,887,669
Total noncurrent liabilities	5,887,669
Total liabilities	11,971,622

**NET POSITION**

Unrestricted	(11,833,601)
Total net deficit	\$ (11,833,601)

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, due June 30, 2021, and four million is payable to the County of Tulare, due June 30, 2018.

**SAN JOAQUIN VALLEY INSURANCE AUTHORITY**  
**ACTUALS VS. BUDGETED RECEIPTS & DISBURSEMENTS**  
**FOR THE THREE AND SIX MONTHS ENDED DECEMBER 31, 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>\$34,305,638</b>	<b>\$25,398,866</b>	<b>(\$8,906,772)</b>	<b>(26%)</b>	<b>68,611,276</b>	<b>\$54,442,267</b>	<b>(\$14,169,009)</b>	<b>(21%)</b>
<b>DISBURSEMENTS: Fixed</b>								
1 Specific & Aggregate Stop Loss Insurance (PPO)	274,104	228,125	45,979	17%	548,208	463,487	84,721	15%
2 Anthem ASO Administration & Network Fees (PPO)	447,730	374,227	73,503	16%	895,460	786,124	109,336	12%
3 Chimenti Associates/Hourglass Administration(PPO & Anthem HMO)	176,376	135,056	41,320	23%	352,752	284,665	68,087	19%
4 Benefit Consulting-Keenan	127,195	49,200	77,995	61%	254,390	246,000	8,390	3%
5 SJVIA Administration	82,290	227,757	(145,467)	(177%)	164,580	560,790	(396,210)	(241%)
6 Wellness	84,796	0	84,796	100%	169,592	0	169,592	100%
7 Communications	16,957	0	16,957	100%	33,914	0	33,914	100%
8 Anthem HMO Pooling	314,887	250,405	64,482	20%	629,774	546,373	83,401	13%
9 Anthem HMO Administration/Retention	509,377	410,401	98,976	19%	1,018,754	895,107	123,647	12%
10 ACA Reinsurance (PPO & HMO)	70,659	88,358	(17,699)	(25%)	141,318	131,913	9,405	7%
<b>TOTAL FIXED DISBURSEMENTS</b>	<b>2,104,371</b>	<b>1,763,529</b>	<b>340,842</b>	<b>16%</b>	<b>4,208,742</b>	<b>3,914,459</b>	<b>294,283</b>	<b>7%</b>
<b>DISBURSEMENTS: Claims</b>								
11 Projected Paid Medical & Rx Claims-PPO and Non-Cap HMO	20,721,490	16,167,520	4,553,970	22%	41,442,980	30,938,105	10,504,875	25%
12 Anthem MMP HMO Capitation	3,567,195	2,272,752	1,294,443	36%	7,134,390	5,512,102	1,622,288	23%
<b>TOTAL CLAIMS DISBURSEMENTS</b>	<b>24,288,685</b>	<b>18,440,272</b>	<b>5,848,413</b>	<b>24%</b>	<b>48,577,370</b>	<b>36,450,207</b>	<b>12,127,163</b>	<b>25%</b>
<b>DISBURSEMENTS: Premiums</b>								
13 Delta Dental	1,773,311	1,296,618	476,693	27%	3,546,622	2,738,871	807,751	23%
14 Vision Service Plan	273,890	184,762	89,128	33%	547,780	391,253	156,527	29%
15 Kaiser Permanente	6,411,108	5,148,504	1,262,604	20%	12,822,216	11,012,753	1,809,463	14%
<b>TOTAL PREMIUM DISBURSEMENTS</b>	<b>8,458,309</b>	<b>6,629,884</b>	<b>1,828,425</b>	<b>22%</b>	<b>16,916,618</b>	<b>14,142,877</b>	<b>2,773,741</b>	<b>16%</b>
<b>TOTAL DISBURSEMENTS</b>	<b>34,851,365</b>	<b>26,833,685</b>	<b>8,017,680</b>	<b>23%</b>	<b>69,702,730</b>	<b>54,507,543</b>	<b>15,195,187</b>	<b>22%</b>
16 Change in Reserve	(545,727)	(1,434,819)	(889,092)	(163%)	(1,091,454)	(65,276)	1,026,178	94%
<b>COMBINED DISBURSEMENTS &amp; CHANGES IN RESERVES</b>	<b>\$34,305,638</b>	<b>\$25,398,866</b>	<b>(\$8,906,772)</b>	<b>(26%)</b>	<b>\$68,611,276</b>	<b>\$54,442,267</b>	<b>(\$14,169,009)</b>	<b>(21%)</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.

**SAN JOAQUIN VALLEY INSURANCE AUTHORITY**  
**ANALYSIS OF ADMINISTRATION, WELLNESS & COMMUNICATIONS (FEES) - RECEIPTS & DISBURSEMENTS**  
**FOR THE THREE MONTHS ENDED DECEMBER 31, 2017**  
**(UNAUDITED)**

	Current Quarter			Year-To-Date		
	SJVIA FEES			SJVIA FEES		
	Administration (*Line 5)	Wellness (*Line 6)	Communications (*Line 7)	Administration (Line 5)	Wellness (Line 6)	Communications (Line 7)
<b>FY 17-18</b>						
<b>Receipts*</b>	\$52,500	\$64,365	\$13,206	111,994	136,580	28,039
<b>Disbursements:</b>						
Auditor-Treasurer Services	25,189			83,124		
Legal Services	160,728			298,390		
Personnel Services	21,756			126,002		
Insurance (Liability, Bond, Etc)	4,445			23,481		
Audit Fees	12,620			23,500		
Bank Service Fees	3,019			6,293		
Wellness						
Communications						
<b>Total Disbursements**</b>	<b>227,757</b>			<b>560,790</b>		
<b>Change in Administration, Wellness &amp; Communications Reserve</b>	<b>(\$175,257)</b>	<b>\$64,365</b>	<b>\$13,206</b>	<b>(\$448,796)</b>	<b>\$136,580</b>	<b>\$28,039</b>

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

\*\*Total disbursements for each column correspond to the line number shown on the "ACTUALS VS. BUDGETED RECEIPTS & DISBURSEMENTS" report.

Note: These schedules are on the cash basis.

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

	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	TOTAL
<b>BEGINNING CASH BALANCES:</b>							
Claims Funding Account (294)	\$ 1,022,409	\$ 798,242	\$ 653,950	\$ 730,536	\$ 669,250	\$ 689,275	\$ 1,022,409
Claims Main Account (819)	1,974,075	2,190,435	3,855,604	3,525,337	3,336,721	2,329,587	1,974,075
Investment Pool	-	-	-	-	-	-	-
<b>Total Beginning Balances</b>	<b>2,996,484</b>	<b>2,988,677</b>	<b>4,509,554</b>	<b>4,255,873</b>	<b>4,005,971</b>	<b>3,018,862</b>	<b>2,996,484</b>
<b>RECEIPTS:</b>							
Claims Funding Account (294)	3,107,397	3,849,768	2,890,848	3,663,027	4,176,340	2,957,464	20,644,844
Claims Main Account (819)	8,498,699	11,625,886	8,922,632	8,593,566	8,744,756	8,757,204	55,142,743
Investment Pool	-	-	-	-	-	-	-
	11,606,096	15,475,654	11,813,480	12,256,593	12,921,096	11,714,668	75,787,587
<b>DISBURSEMENTS:</b>							
Claims Funding Account (294)	3,331,564	3,994,060	2,814,262	3,724,312	4,156,315	2,936,767	20,957,280
Claims Main Account (819)	8,282,339	9,960,717	9,252,899	8,782,182	9,751,889	8,398,460	54,428,486
Investment Pool	-	-	-	-	-	-	-
<b>TOTAL DISBURSEMENTS</b>	<b>11,613,903</b>	<b>13,954,777</b>	<b>12,067,161</b>	<b>12,506,494</b>	<b>13,908,204</b>	<b>11,335,227</b>	<b>75,385,766</b>
<b>ENDING CASH BALANCES:</b>							
Claims Funding Account (294)	798,242	653,950	730,536	669,250	689,275	709,972	709,973
Claims Main Account (819)	2,190,435	3,855,604	3,525,337	3,336,721	2,329,587	2,688,331	2,688,332
Investment Pool	-	-	-	-	-	-	-
<b>Total Ending Balances</b>	<b>\$ 2,988,677</b>	<b>\$ 4,509,554</b>	<b>\$ 4,255,873</b>	<b>\$ 4,005,971</b>	<b>\$ 3,018,862</b>	<b>\$ 3,398,303</b>	<b>3,398,305</b>
Less Outstanding Checks							(562,105)
Cash per Estimated Statement of Net Position							<u>\$ 2,836,200</u>

Note: These schedules are on the cash basis.



## Glossary of Terms:

### Actuals vs. Budgeted Receipts & Disbursements

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

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

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

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

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

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

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

#### **4 Benefit Consulting**

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

#### **5 SJVIA Administration**

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

#### **6 Wellness**

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

#### **7 Communications**

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

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

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

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

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

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

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

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

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

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

## **Glossary of Terms:**

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

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

**13 Delta Dental**

Premium for entities covered under the SJVIA Delta Dental program.

**14 Vision Service Plan**

Premium for entities covered under the SJVIA VSP Vision program.

**15 Kaiser Permanente**

Premium for entities covered under the SJVIA Kaiser HMO program.

**16 Change in Reserve**

Excess receipts over claims, premiums and fixed costs.

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

**17 Due from other governmental units**

These represent premiums due to SJVIA from various participants.

**18 Other receivables**

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

**19 Accounts payable**

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

**20 Unearned member contributions**

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

**21 Unpaid claims and claims adjustment expenses**

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

**22 Due to other governmental units**

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

**23 Unrestricted Net Position**

This represents the assets less any liabilities.



**BOARD OF DIRECTORS**

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

**Meeting Location:  
County of Fresno  
Fresno County Board of Supervisors  
Chambers  
2281 Tulare Street, #301  
Fresno, CA 93721**

**AGENDA DATE:** February 23, 2018

**ITEM NUMBER:** Item 11

**SUBJECT:** Adopt Budget for Fiscal Year 2017-2018 (A)

**REQUEST(S):** That the Board adopt the 2017-2018 Fiscal Year Budget.

**DESCRIPTION:**

The SJVIA has traditionally adopted a July 1<sup>st</sup> to June 30<sup>th</sup> fiscal year budget. Projected revenue and expenditures for all plans are included for all entities currently participating in the SJVIA. Practically speaking, this has required mid-year revisions to the Budget to account for plan migration at Open Enrollment (January of each year), the addition or departure of participating entities and/or significant changes to the fixed costs and adopted rates. Recently, the SJVIA has experienced significant changes in participating entities, plan migration and significant differences in the rates.

The budget includes fixed costs, enrollment and claims assumptions based on enrollment from July 1 to December 31, 2017 and the updated fixed costs, enrollment and claims assumptions effective January 1 to June 30, 2018. It should be noted that this accounts for the departure of the City of Ceres and the City of Waterford effective January 1, 2018. The proposed budget accounts for enrollment migration that was realized during Open Enrollment to the Kaiser plan. Additionally, the revised budget takes into account the discontinuance of the Anthem Blue Cross HMO and the commencement of the Anthem Blue Cross EPO.

**FISCAL IMPACT/FINANCING:**

This budget revises the revenue and expense projections to \$127,374,132 and \$127,258,450, respectively, for the 2017-18 fiscal year. This represents an operating surplus of \$115,682.

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** February 23, 2018

**ADMINISTRATIVE SIGN-OFF:**



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Paul Nerland  
SJVIA Manager



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Rhonda Sjostrom  
SJVIA Assistant Manager

**SAN JOAQUIN VALLEY INSURANCE AUTHORITY**  
**REVISED BUDGET - 02.23.18**

	July 1, 2017 - Dec 31,2017	Jan 1, 2018 - June 30, 2018	July 1, 2017 - June 30, 2018
<b>RECEIPTS</b>			
SJVIA Health Plan Revenue	\$ 68,611,276	\$ 58,762,856	\$ 127,374,132
<b>DISBURSEMENTS: Fixed</b>			
1 Specific & Aggregate Stop Loss Insurance (PPO)	\$ 548,208	\$ 560,372	\$ 1,108,580
2 Administration & Network Fees (Anthem PPO)	\$ 895,460	\$ 849,823	\$ 1,745,283
3 Chimienti Associates/Hourglass Administration (Anthem & Kaiser)	\$ 352,752	\$ 315,442	\$ 668,194
4 Keenan Consulting	\$ 254,390	\$ 227,255	\$ 481,645
5 SJVIA Administration	\$ 164,580	\$ 164,580	\$ 329,160
6 Wellness	\$ 169,592	\$ 169,592	\$ 339,184
7 Communications	\$ 33,914	\$ 33,914	\$ 67,828
8 Anthem HMO Pooling / EPO Stop Loss	\$ 629,774	\$ 450,715	\$ 1,080,489
9 Anthem HMO/EPO Administration/Retention	\$ 1,018,754	\$ 1,028,280	\$ 2,047,034
10 ACA Reinsurance/PCORI (PPO and HMO/EPO)	\$ 141,318	\$ 134,293	\$ 275,611
<b>TOTAL FIXED DISBURSEMENTS</b>	<b>\$ 4,208,742</b>	<b>\$ 3,934,265</b>	<b>\$ 8,143,007</b>
<b>DISBURSEMENTS: Claims</b>			
11 Projected Paid Claims PPO, HMO/EPO & RX	\$ 41,442,980	\$ 35,791,644	\$ 77,234,624
12 Anthem MMP HMO Capitation (Fixed Claims Cost)	\$ 7,134,390	\$ -	\$ 7,134,390
<b>TOTAL CLAIMS DISBURSEMENTS</b>	<b>\$ 48,577,370</b>	<b>\$ 35,791,644</b>	<b>\$ 84,369,014</b>
<b>DISBURSEMENTS: Premium</b>			
13 Delta Dental	\$ 3,546,622	\$ 2,955,518	\$ 6,502,140
14 VSP	\$ 547,780	\$ 558,736	\$ 1,106,516
15 Kaiser Permanente	\$ 12,822,216	\$ 14,315,557	\$ 27,137,773
<b>TOTAL PREMIUM DISBURSEMENTS</b>	<b>\$ 16,916,618</b>	<b>\$ 17,829,811</b>	<b>\$ 34,746,429</b>
<b>TOTAL DISBURSEMENTS</b>	<b>\$ 69,702,730</b>	<b>\$ 57,555,720</b>	<b>\$ 127,258,450</b>
17 Change in Reserve	\$ (1,091,454)	\$ 1,207,136	\$ 115,682

## Glossary of Terms:

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

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

**Aggregate:** Insurance coverage for eligible claims under the specific deductible on the aggregated amount for all member claims. Discontinued in 2018.

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

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

### 3 Chimienti Associates/Hourglass Administration (Anthem and 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 Keenan Consulting

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

### 5 SJVIA Association Fee

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

### 6 SJVIA Non-Founding Member Fee

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

### 7 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). The HMO was discontinued for 2018.

### 9 Anthem HMO Administration/Retention

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

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

The Affordable Care Act (ACA) includes the Patient Centered Outcomes Research Institute (PCORI) fee

### 11 Projected Paid Claims PPO

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

### 12 Projected Non-Cap HMO Claims

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

### 13 Anthem MMP HMO Capitation

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

### 14 Delta Dental

Premium for entities covered under the SJVIA Delta Dental program

### 15 VSP

Premium for entities covered under the SJVIA VSP Vision program

### 16 Kaiser Permanente

Premium for entities covered under the SJVIA Kaiser HMO program less fixed costs including items 6,7

### 17 Discretionary Unallocated Claims Expense

Net of premium less expenses to be added to reserve if not expended.



**BOARD OF DIRECTORS**

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

**Meeting Location:**  
**County of Fresno**  
**Fresno County Board of Supervisors**  
**Chambers**  
**2281 Tulare Street, #301**  
**Fresno, CA 93721**

**AGENDA DATE:** February 23, 2018

**ITEM NUMBER:** Item 12

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

**REQUEST(S):** That the Board receive and file the Consultant’s report on the SJVIA plan performance through December 2017.


**DESCRIPTION:**

The report shows that on a total cost basis from January 1, 2017 through December 2017, the medical premium of \$80,455,233 exceeded total cost of \$77,849,528 for a surplus position of \$2,605,706 or a 96.8% loss ratio. The Dental and Vision coverages are fully insured. The Dental and Vision coverage both ended the year with a surplus position.

**FISCAL IMPACT/FINANCING:**

The 2017 plan year experience developed a \$2,605,706 Medical surplus, a \$115,936 Dental surplus, and a \$7,083 Vision surplus. This does not include loan repayment or reserve build up requirements. It does include the realization of IBNR as paid claims for groups and coverage that have terminated.

**ADMINISTRATIVE SIGN-OFF:**

  
\_\_\_\_\_  
Paul Nerland  
SJVIA Manager

  
\_\_\_\_\_  
Rhonda Sjostrom  
SJVIA Assistant Manager



P. O. Box 1538  
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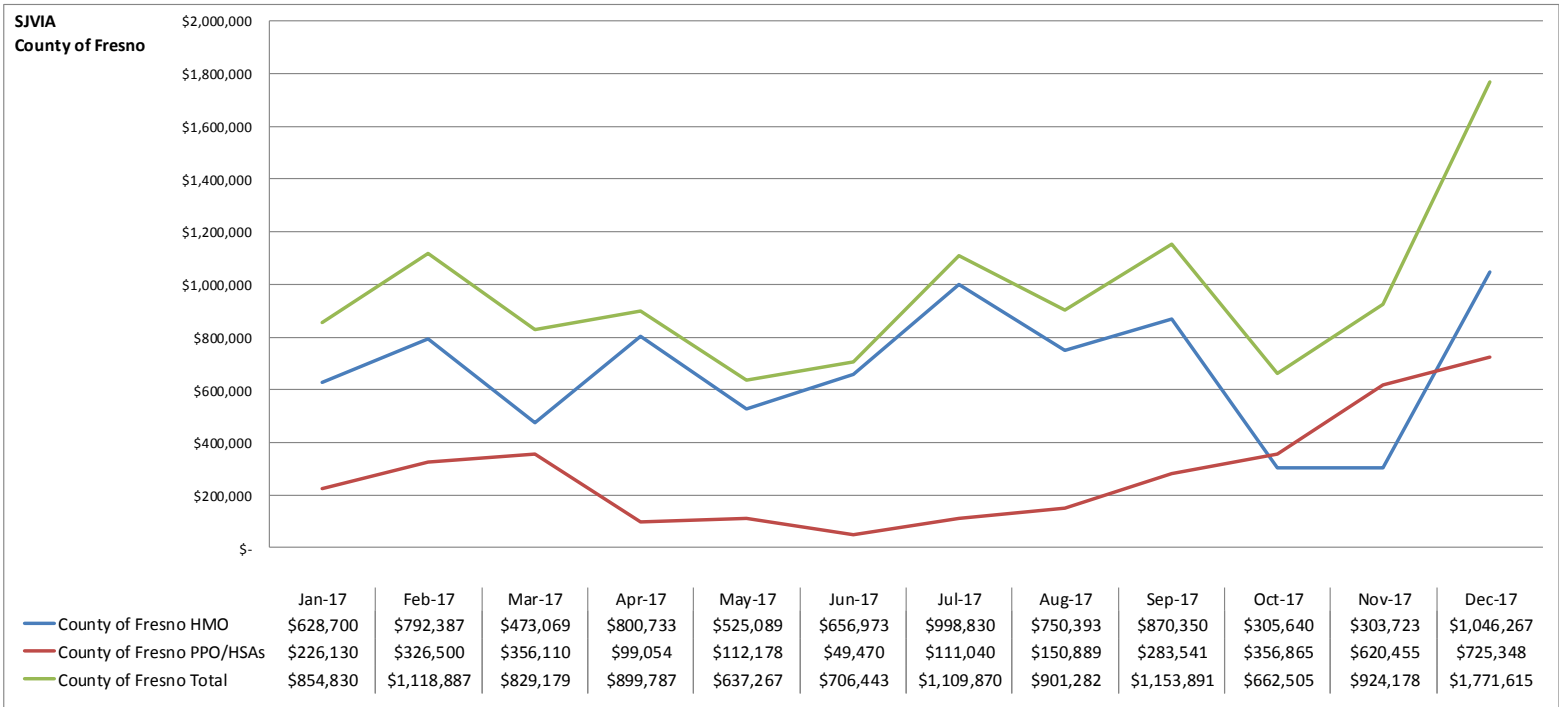
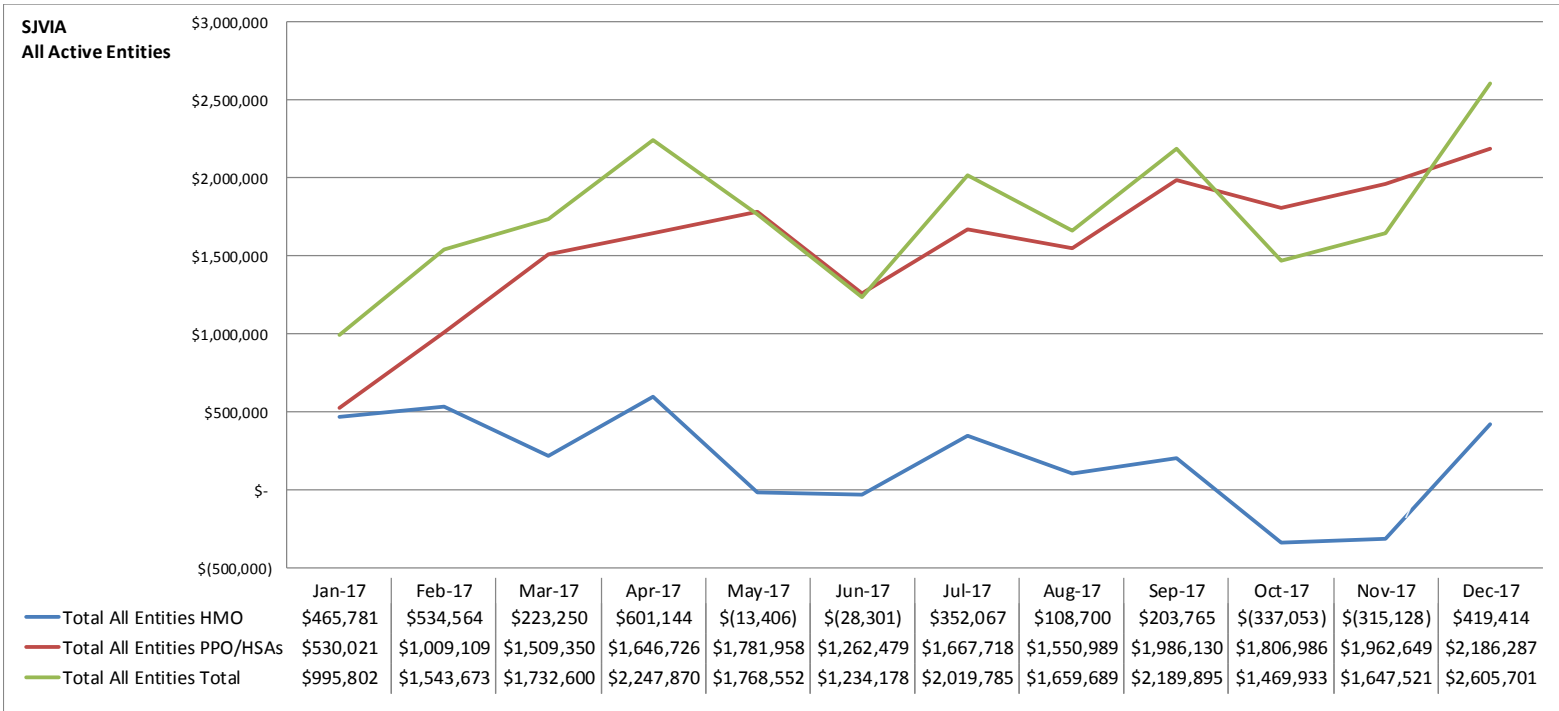
February 23, 2018

**SJVIA Board Meeting: Consultant's Report on Medical, Dental, and Vision Experience  
Through December 2017**

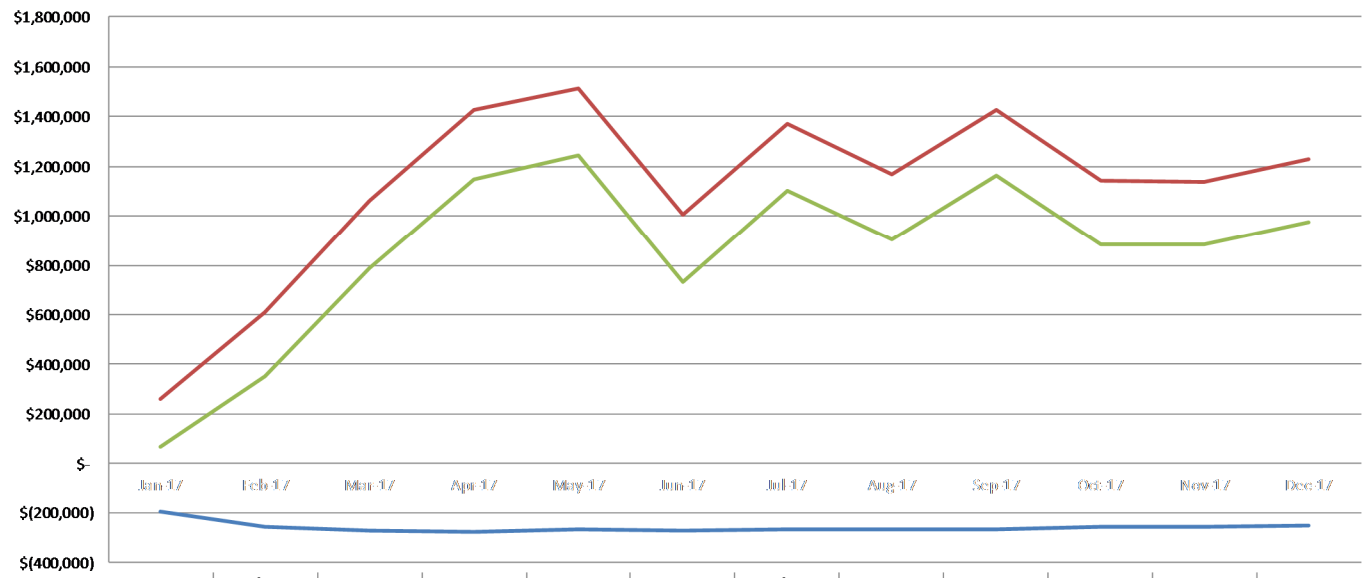
The following pages provide a summary of the plan experience through December 2017. Keenan's last report to the SJVIA Board was based on claim experience through October 2017. The Anthem self-funded medical plan showed a surplus of \$1,469,937 which increased to \$1,647,521 for November and to \$2,605,706 through December. The EPO Plan starting December 18, 2017 for the County of Fresno contributed to the increase in the surplus position. While December premium for the EPO is shown, no paid claims against the premium was realized.

Please note minor differences may exist in the totals due to rounding.



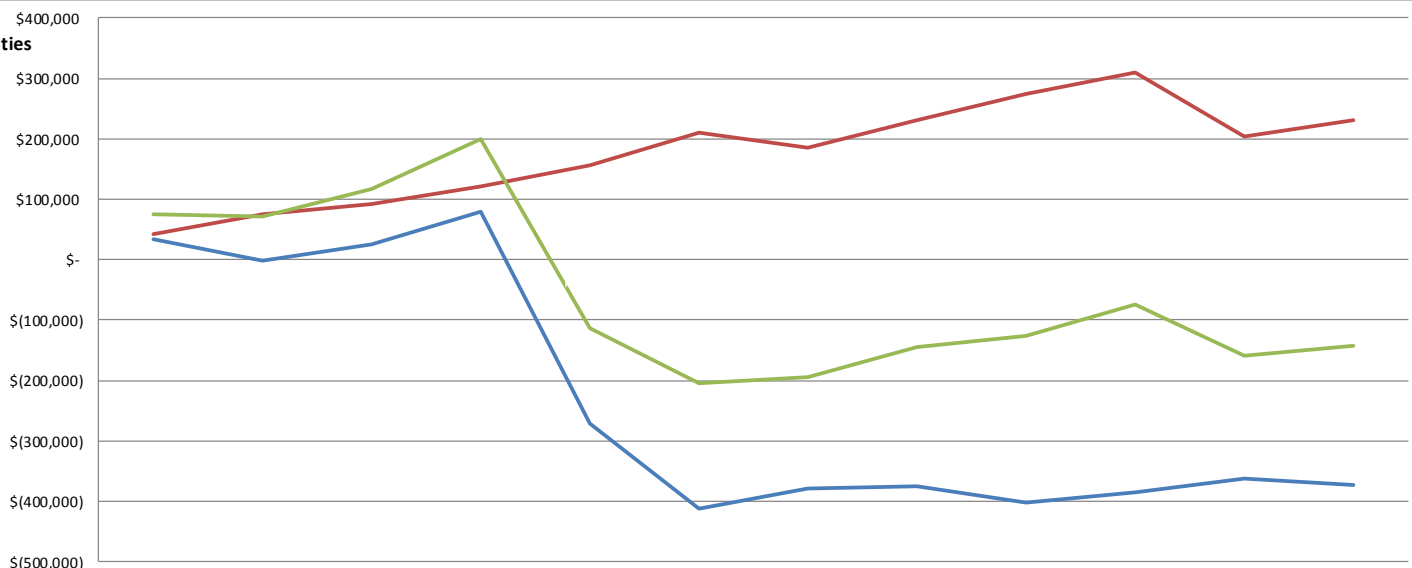


**SJIA  
County of Tulare**



	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
County of Tulare HMO*	\$(196,381)	\$(255,050)	\$(274,176)	\$(277,836)	\$(267,845)	\$(271,778)	\$(267,307)	\$(265,802)	\$(264,993)	\$(257,613)	\$(256,147)	\$(253,888)
County of Tulare PPO/HSAs	\$262,651	\$608,039	\$1,061,791	\$1,426,608	\$1,512,991	\$1,004,017	\$1,371,325	\$1,169,478	\$1,427,927	\$1,140,171	\$1,138,651	\$1,229,914
County of Tulare Total	\$66,270	\$352,989	\$787,615	\$1,148,772	\$1,245,146	\$732,239	\$1,104,018	\$903,676	\$1,162,934	\$882,558	\$882,504	\$976,026

**SJIA  
All Other Entities**



	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
All Other HMO	\$33,462	\$(2,773)	\$24,357	\$78,247	\$(270,650)	\$(413,496)	\$(379,456)	\$(375,891)	\$(401,592)	\$(385,080)	\$(362,704)	\$(372,965)
All Other PPO/HSAs	\$41,240	\$74,570	\$91,449	\$121,064	\$156,789	\$208,992	\$185,353	\$230,622	\$274,662	\$309,950	\$203,543	\$231,025
All Other Total	\$74,702	\$71,797	\$115,806	\$199,311	\$(113,861)	\$(204,504)	\$(194,103)	\$(145,269)	\$(126,930)	\$(75,130)	\$(159,161)	\$(141,940)



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

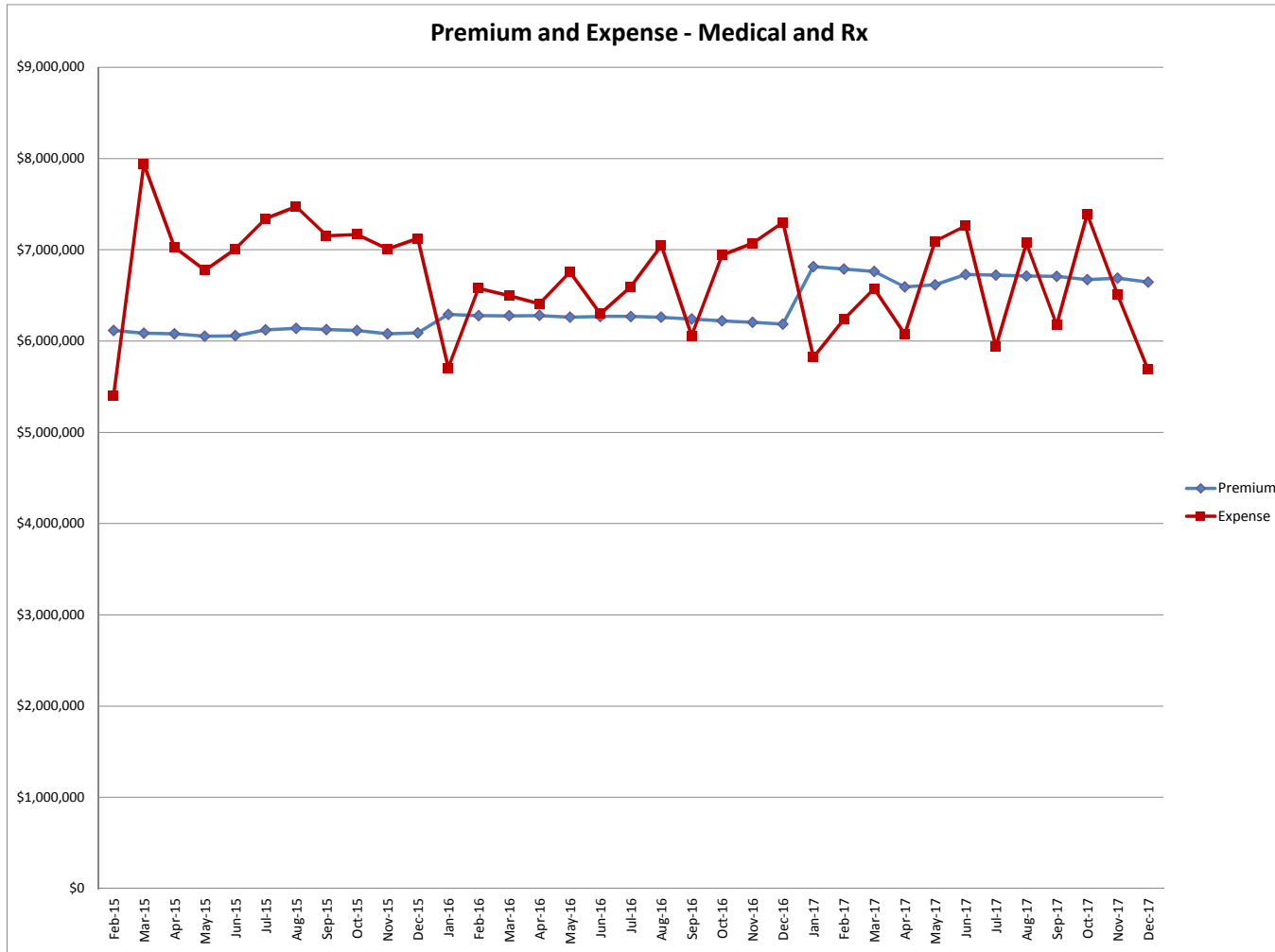
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Feb-15	7,883	\$6,115,200	\$2,309,228	\$1,274,385	\$1,170,771	\$648,071	\$0	\$5,402,454	\$712,746	\$603.12	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	-\$1,031,466.26	\$825.06	116.9%
Jan-16	7,415	\$6,292,296	\$2,587,064	\$1,131,645	\$1,422,769	\$564,686	\$0	\$5,706,164	\$586,132	\$693.39	90.7%
Feb-16	7,420	\$6,277,578	\$3,336,635	\$1,127,940	\$1,548,636	\$564,920	\$0	\$6,578,131	-\$300,553	\$810.41	104.8%
Mar-16	7,425	\$6,276,715	\$3,146,223	\$1,123,252	\$1,661,305	\$565,222	\$0	\$6,496,002	-\$219,287	\$798.76	103.5%
Apr-16	7,449	\$6,279,991	\$3,245,888	\$1,121,050	\$1,473,038	\$566,444	\$0	\$6,406,420	-\$126,429	\$783.99	102.0%
May-16	7,426	\$6,262,001	\$3,537,933	\$1,120,362	\$1,531,196	\$564,703	\$0	\$6,754,195	-\$492,194	\$833.49	107.9%
Jun-16	7,445	\$6,268,571	\$3,073,560	\$1,126,152	\$1,533,858	\$566,205	\$0	\$6,299,775	-\$31,205	\$770.12	100.5%
Jul-16	7,458	\$6,269,622	\$3,330,433	\$1,156,189	\$1,543,742	\$567,027	\$0	\$6,597,392	-\$327,769	\$808.58	105.2%
Aug-16	7,450	\$6,260,578	\$3,767,851	\$1,149,168	\$1,639,401	\$566,216	\$75,525	\$7,047,112	-\$786,534	\$869.92	112.6%
Sep-16	7,434	\$6,240,249	\$2,836,114	\$1,149,991	\$1,504,675	\$565,162	\$0	\$6,055,943	\$184,306	\$738.60	97.0%
Oct-16	7,412	\$6,222,734	\$3,681,077	\$1,146,283	\$1,549,736	\$563,513	\$0	\$6,940,609	-\$717,875	\$860.37	111.5%
Nov-16	7,394	\$6,205,893	\$3,879,920	\$1,142,122	\$1,531,147	\$561,716	\$45,491	\$7,069,413	-\$863,520	\$880.13	113.9%
Dec-16	7,377	\$6,184,827	\$4,806,350	\$1,103,713	\$1,576,951	\$560,212	\$746,471	\$7,300,755	-\$1,115,927.96	\$913.72	118.0%
Jan-17	7,224	\$6,815,134	\$2,700,833	\$995,935	\$1,572,397	\$550,166	\$0	\$5,819,332	\$995,802	\$729.40	85.4%
Feb-17	7,200	\$6,787,681	\$3,258,550	\$991,948	\$1,441,160	\$548,152	\$0	\$6,239,810	\$547,871	\$790.51	91.9%
Mar-17	7,179	\$6,761,387	\$3,322,923	\$987,343	\$1,715,926	\$546,268	\$0	\$6,572,459	\$188,928	\$839.42	97.2%
Apr-17	7,013	\$6,592,653	\$3,063,951	\$977,033	\$1,503,577	\$532,822	\$0	\$6,077,383	\$515,271	\$790.61	92.2%
May-17	7,053	\$6,615,501	\$3,931,378	\$977,081	\$1,650,758	\$535,601	\$0	\$7,094,819	-\$479,318	\$929.99	107.2%
Jun-17	7,172	\$6,728,288	\$3,913,208	\$972,474	\$1,831,804	\$545,175	\$0	\$7,262,662	-\$534,374	\$936.63	107.9%
Jul-17	7,194	\$6,722,354	\$2,824,342	\$991,172	\$1,575,088	\$546,146	\$0	\$5,936,748	\$785,606	\$749.32	88.3%
Aug-17	7,188	\$6,713,191	\$3,675,231	\$988,909	\$1,863,477	\$545,668	\$0	\$7,073,286	-\$360,095	\$908.13	105.4%
Sep-17	7,198	\$6,710,435	\$2,831,320	\$985,584	\$1,817,162	\$546,161	\$0	\$6,180,227	\$530,207	\$782.73	92.1%
Oct-17	7,160	\$6,672,823	\$4,135,718	\$979,410	\$1,810,284	\$543,054	\$75,682	\$7,392,783	-\$719,961	\$956.67	110.8%
Nov-17	7,193	\$6,689,463	\$3,301,206	\$974,921	\$1,691,816	\$545,451	\$1,520	\$6,511,874	\$177,590	\$829.48	97.3%
Dec-17	7,112	\$6,646,325	\$2,782,080	\$976,822	\$1,388,835	\$540,409	\$0	\$5,688,145	\$958,180	\$723.81	85.6%
<b>2015</b>	<b>7,817</b>	<b>\$73,350,589</b>	<b>\$42,746,817</b>	<b>\$14,907,178</b>	<b>\$18,139,009</b>	<b>\$7,662,626</b>	<b>\$335,568</b>	<b>\$83,120,062</b>	<b>-\$9,769,473</b>	<b>\$804.42</b>	<b>113.3%</b>
<b>2016</b>	<b>7,410</b>	<b>\$75,563,892</b>	<b>\$41,342,817</b>	<b>\$13,462,158</b>	<b>\$18,666,084</b>	<b>\$6,761,505</b>	<b>\$867,487</b>	<b>\$79,365,077</b>	<b>-\$3,801,185</b>	<b>\$816.56</b>	<b>105.0%</b>
<b>2017</b>	<b>7,157</b>	<b>\$80,455,233</b>	<b>\$39,740,740</b>	<b>\$11,798,633</b>	<b>\$19,862,285</b>	<b>\$6,525,072</b>	<b>\$77,202</b>	<b>\$77,849,528</b>	<b>\$2,605,706</b>	<b>\$830.45</b>	<b>96.8%</b>
<b>Current 12 Months</b>	<b>7,157</b>	<b>\$80,455,233</b>	<b>\$39,740,740</b>	<b>\$11,798,633</b>	<b>\$19,862,285</b>	<b>\$6,525,072</b>	<b>\$77,202</b>	<b>\$77,849,528</b>	<b>\$2,605,706</b>	<b>\$830.45</b>	<b>96.8%</b>

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

Notes:

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

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





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

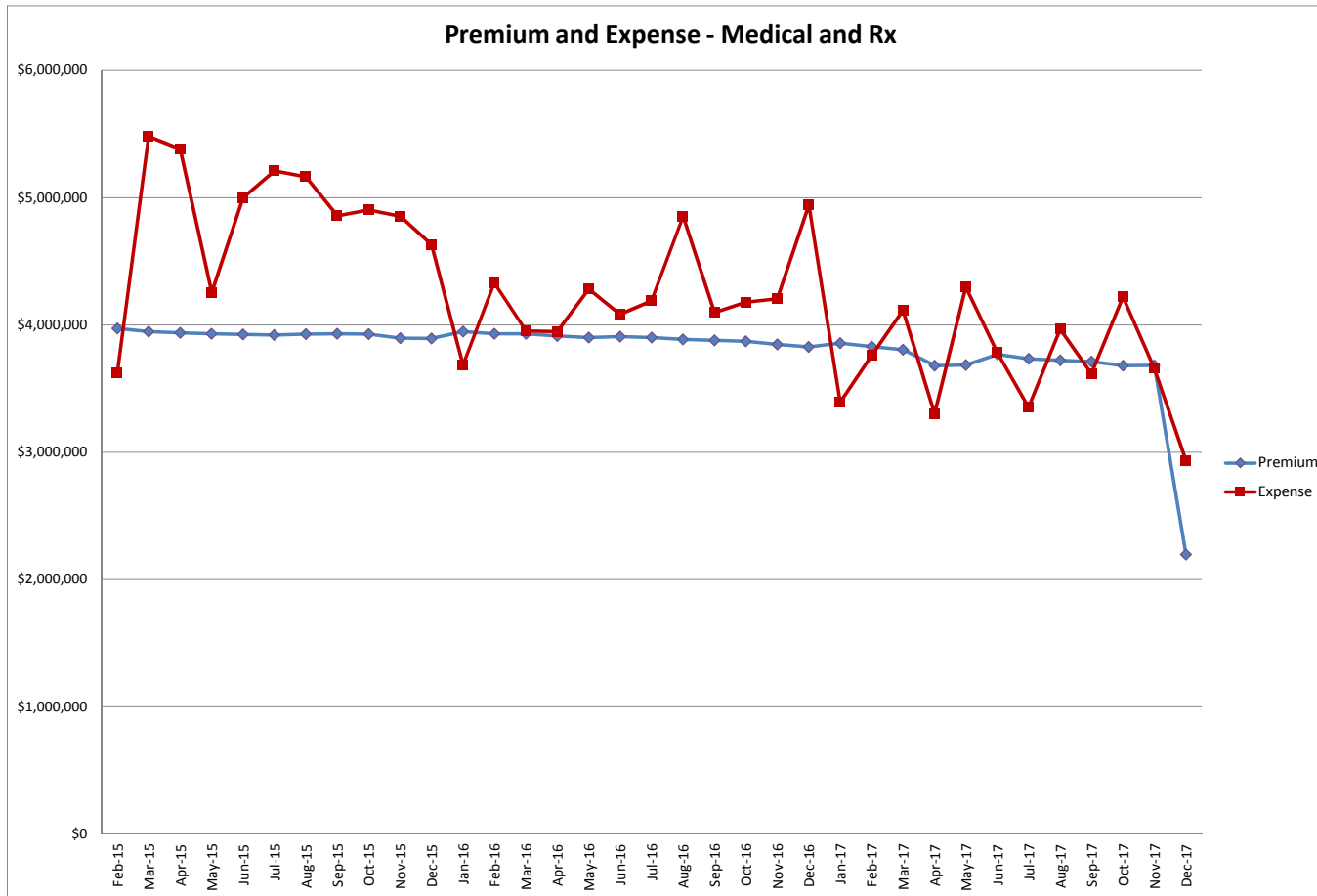
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Feb-15	4,639	\$3,972,076	\$1,202,036	\$1,274,385	\$728,834	\$419,977	\$0	\$3,625,232	\$346,844	\$690.94	91.3%
Mar-15	4,627	\$3,947,965	\$2,871,574	\$1,276,298	\$914,764	\$418,887	\$0	\$5,481,523	-\$1,533,558	\$1,094.15	138.8%
Apr-15	4,600	\$3,939,314	\$2,855,974	\$1,275,212	\$1,049,188	\$416,442	\$213,266	\$5,383,550	-\$1,444,236	\$1,079.81	136.7%
May-15	4,593	\$3,930,142	\$1,719,986	\$1,262,196	\$856,669	\$415,809	\$0	\$4,254,660	-\$324,518	\$835.80	108.3%
Jun-15	4,597	\$3,926,211	\$2,458,804	\$1,254,217	\$902,719	\$416,165	\$31,288	\$5,000,616	-\$1,074,405	\$997.27	127.4%
Jul-15	4,591	\$3,920,572	\$2,594,570	\$1,251,555	\$969,654	\$415,626	\$19,565	\$5,211,839	-\$1,291,267	\$1,044.70	132.9%
Aug-15	4,605	\$3,927,611	\$2,537,725	\$1,260,031	\$953,210	\$416,890	\$2,662	\$5,165,194	-\$1,237,584	\$1,031.12	131.5%
Sep-15	4,610	\$3,931,855	\$2,138,137	\$1,257,208	\$1,045,559	\$417,347	\$215	\$4,858,036	-\$926,181	\$963.27	123.6%
Oct-15	4,604	\$3,928,455	\$2,307,415	\$1,252,787	\$968,234	\$416,806	\$41,152	\$4,904,089	-\$975,634	\$974.65	124.8%
Nov-15	4,569	\$3,897,484	\$2,345,182	\$1,253,177	\$845,814	\$413,637	\$2,558	\$4,855,252	-\$957,768	\$972.12	124.6%
Dec-15	4,572	\$3,895,284	\$2,149,769	\$1,158,468	\$932,932	\$413,908	\$24,862	\$4,630,215	-\$734,931.20	\$922.20	118.9%
Jan-16	4,049	\$3,947,168	\$1,334,608	\$1,131,645	\$870,159	\$347,301	\$0	\$3,683,712	\$263,456	\$824.01	93.3%
Feb-16	4,045	\$3,931,981	\$1,959,178	\$1,127,940	\$894,530	\$346,958	\$0	\$4,328,606	-\$396,624	\$984.34	110.1%
Mar-16	4,044	\$3,930,093	\$1,481,310	\$1,123,252	\$1,001,187	\$346,872	\$0	\$3,952,621	-\$22,528	\$891.63	100.6%
Apr-16	4,028	\$3,914,357	\$1,612,225	\$1,121,050	\$870,482	\$345,512	\$0	\$3,949,269	-\$34,912	\$894.68	100.9%
May-16	4,016	\$3,902,235	\$1,957,496	\$1,120,362	\$859,069	\$344,482	\$0	\$4,281,409	-\$379,174	\$980.31	109.7%
Jun-16	4,029	\$3,909,977	\$1,709,598	\$1,126,152	\$902,316	\$345,598	\$0	\$4,083,664	-\$173,688	\$927.79	104.4%
Jul-16	4,028	\$3,900,668	\$1,782,613	\$1,156,189	\$904,071	\$345,512	\$0	\$4,188,386	-\$287,717	\$954.04	107.4%
Aug-16	4,014	\$3,886,089	\$2,517,765	\$1,149,168	\$917,188	\$344,312	\$75,525	\$4,852,908	-\$966,819	\$1,123.22	124.9%
Sep-16	4,013	\$3,880,493	\$1,748,178	\$1,149,991	\$855,942	\$344,224	\$0	\$4,098,336	-\$217,843	\$935.49	105.6%
Oct-16	4,002	\$3,871,427	\$1,790,098	\$1,146,283	\$898,703	\$343,283	\$0	\$4,178,367	-\$306,941	\$958.29	107.9%
Nov-16	3,972	\$3,846,975	\$1,857,465	\$1,142,122	\$911,360	\$340,712	\$45,491	\$4,206,167	-\$359,193	\$973.18	109.3%
Dec-16	3,953	\$3,827,552	\$3,334,337	\$1,103,713	\$892,519	\$339,081	\$727,077	\$4,942,573	-\$1,115,021.17	\$1,164.56	129.1%
Jan-17	3,391	\$3,857,853	\$1,231,705	\$995,935	\$868,003	\$296,428	\$0	\$3,392,072	\$465,781	\$912.90	87.9%
Feb-17	3,371	\$3,829,484	\$1,695,358	\$991,948	\$778,716	\$294,679	\$0	\$3,760,701	\$68,783	\$1,028.19	98.2%
Mar-17	3,348	\$3,805,170	\$1,892,093	\$987,343	\$944,379	\$292,668	\$0	\$4,116,483	-\$311,314	\$1,142.12	108.2%
Apr-17	3,232	\$3,680,296	\$1,204,293	\$977,033	\$838,545	\$282,531	\$0	\$3,302,402	\$377,894	\$934.37	89.7%
May-17	3,238	\$3,685,382	\$2,117,425	\$977,081	\$922,366	\$283,059	\$0	\$4,299,931	-\$614,550	\$1,240.54	116.7%
Jun-17	3,318	\$3,768,088	\$1,533,203	\$972,474	\$987,256	\$290,050	\$0	\$3,782,983	-\$14,895	\$1,052.72	100.4%
Jul-17	3,295	\$3,733,939	\$1,257,109	\$991,172	\$817,251	\$288,039	\$0	\$3,353,572	\$380,367	\$930.36	89.8%
Aug-17	3,291	\$3,723,250	\$1,765,938	\$988,909	\$924,076	\$287,694	\$0	\$3,966,617	-\$243,367	\$1,117.87	106.5%
Sep-17	3,283	\$3,712,476	\$1,490,702	\$985,584	\$854,131	\$286,993	\$0	\$3,617,411	\$95,065	\$1,014.44	97.4%
Oct-17	3,255	\$3,681,354	\$2,128,613	\$979,410	\$905,280	\$284,550	\$75,682	\$4,222,171	-\$540,818	\$1,209.71	114.7%
Nov-17	3,265	\$3,684,062	\$1,509,653	\$974,921	\$893,657	\$285,425	\$1,520	\$3,662,136	\$21,926	\$1,034.21	99.4%
Dec-17	3,280	\$2,197,812	\$1,203,354	\$976,822	\$468,244	\$286,737	\$0	\$2,935,157	-\$737,345	\$807.45	133.5%
<b>2015</b>	<b>4,555</b>	<b>\$47,164,138</b>	<b>\$26,515,780</b>	<b>\$14,907,178</b>	<b>\$11,037,735</b>	<b>\$4,928,794</b>	<b>\$335,568</b>	<b>\$57,053,919</b>	<b>-\$9,889,781</b>	<b>\$953.69</b>	<b>121.0%</b>
<b>2016</b>	<b>3,961</b>	<b>\$46,659,701</b>	<b>\$22,981,968</b>	<b>\$13,462,158</b>	<b>\$10,775,372</b>	<b>\$4,082,975</b>	<b>\$848,093</b>	<b>\$50,454,380</b>	<b>-\$3,794,680</b>	<b>\$975.52</b>	<b>108.1%</b>
<b>2017</b>	<b>3,297</b>	<b>\$43,359,166</b>	<b>\$19,029,446</b>	<b>\$11,798,633</b>	<b>\$10,201,906</b>	<b>\$3,458,854</b>	<b>\$77,202</b>	<b>\$44,411,636</b>	<b>-\$1,052,471</b>	<b>\$1,035.02</b>	<b>102.4%</b>
<b>Current 12 Months</b>	<b>3,297</b>	<b>\$43,359,166</b>	<b>\$19,029,446</b>	<b>\$11,798,633</b>	<b>\$10,201,906</b>	<b>\$3,458,854</b>	<b>\$77,202</b>	<b>\$44,411,636</b>	<b>-\$1,052,471</b>	<b>\$1,035.02</b>	<b>102.4%</b>

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

Notes:

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

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





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

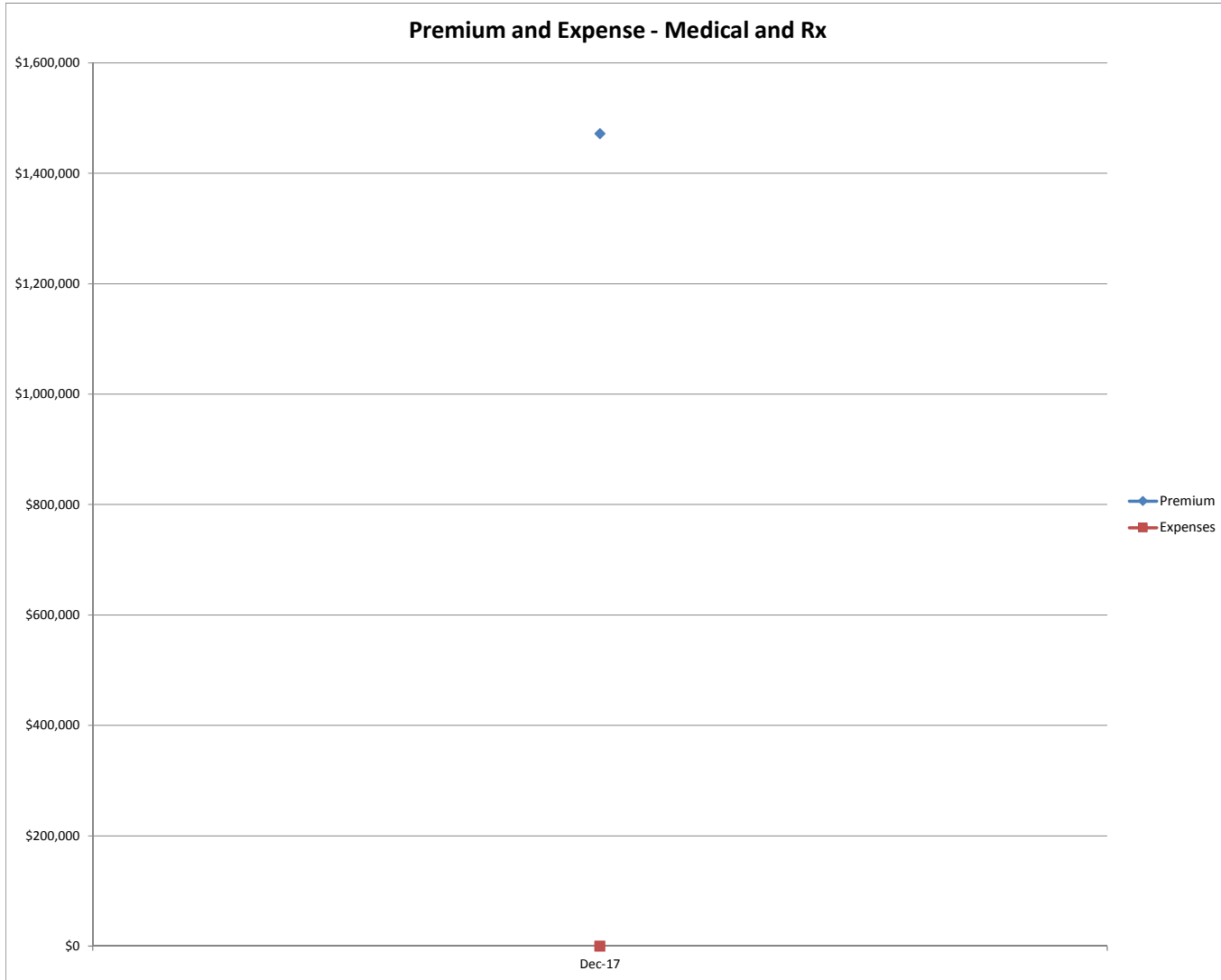
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Feb-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jan-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Feb-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jan-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Feb-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-17	3,048	\$1,471,887	\$0	\$0	\$0	\$0	\$0	\$1,471,887	\$0.00	0.0%
<b>2015</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0.00</b>	<b>0.0%</b>
<b>2016</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0.00</b>	<b>0.0%</b>
<b>2017</b>	<b>3,048</b>	<b>\$1,471,887</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,471,887</b>	<b>\$0.00</b>	<b>0.0%</b>
<b>Current 12 Months</b>	<b>3,048</b>	<b>\$1,471,887</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,471,887</b>	<b>\$0.00</b>	<b>0.0%</b>

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

Notes:

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

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







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

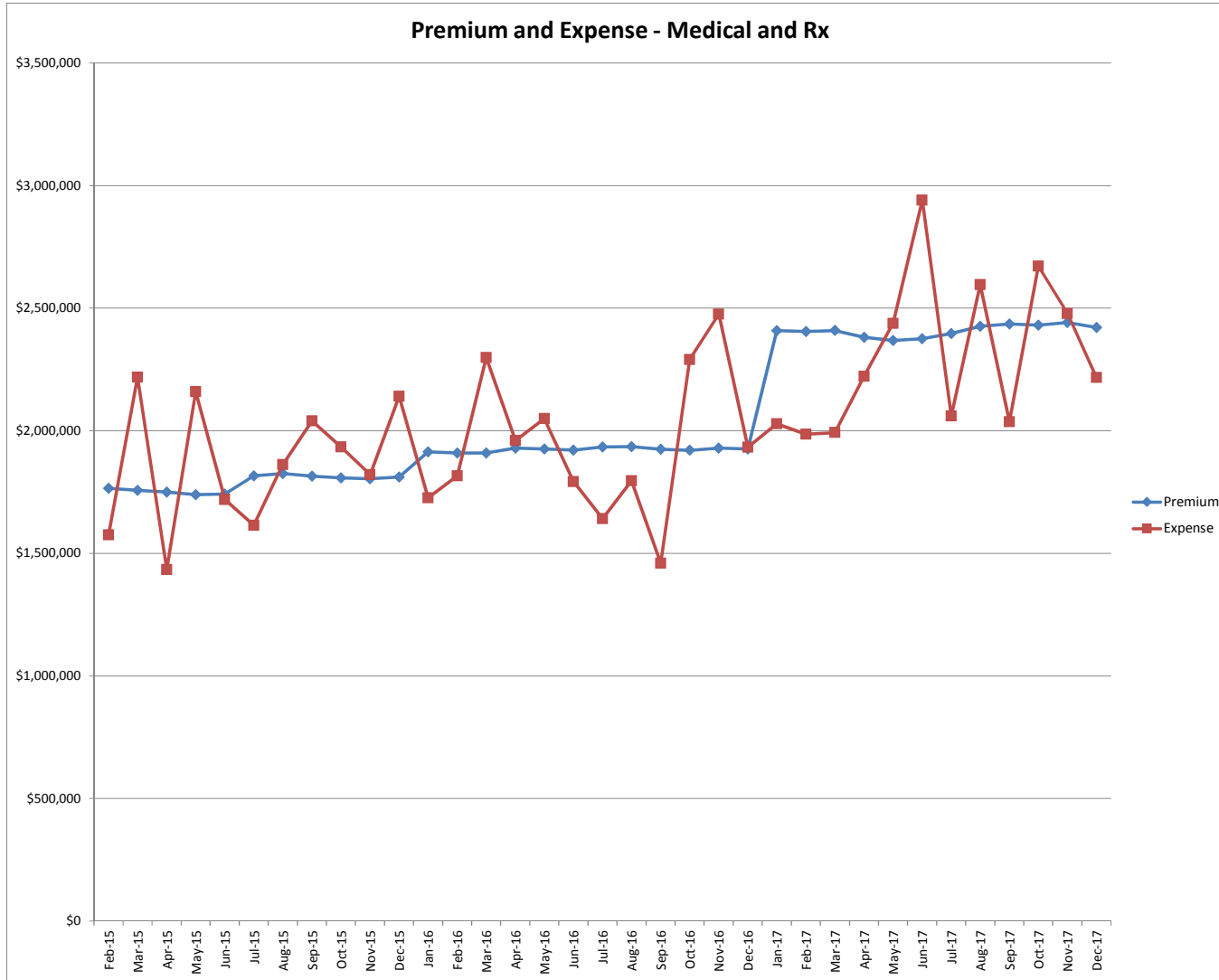
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Feb-15	2,638	\$1,765,295	\$977,825	\$412,627	\$185,478	\$0	\$1,575,930	\$189,365	\$527.09	89.3%
Mar-15	2,626	\$1,757,245	\$1,538,733	\$494,935	\$184,634	\$0	\$2,218,303	-\$461,057	\$774.44	126.2%
Apr-15	2,616	\$1,750,007	\$774,435	\$475,515	\$183,931	\$0	\$1,433,881	\$316,126	\$477.81	81.9%
May-15	2,592	\$1,738,857	\$1,515,323	\$462,129	\$182,244	\$0	\$2,159,696	-\$420,839	\$762.91	124.2%
Jun-15	2,599	\$1,742,166	\$999,569	\$557,511	\$182,736	\$0	\$1,719,816	\$22,350	\$591.41	98.7%
Jul-15	2,649	\$1,815,949	\$869,938	\$558,325	\$186,359	\$0	\$1,614,622	\$201,327	\$539.17	88.9%
Aug-15	2,670	\$1,825,390	\$1,093,203	\$581,350	\$187,834	\$0	\$1,862,386	-\$36,996	\$627.17	102.0%
Sep-15	2,651	\$1,814,659	\$1,362,749	\$491,379	\$186,498	\$0	\$2,040,625	-\$225,966	\$699.41	112.5%
Oct-15	2,643	\$1,808,204	\$1,141,364	\$606,968	\$185,933	\$0	\$1,934,265	-\$126,061	\$661.50	107.0%
Nov-15	2,638	\$1,804,678	\$1,142,079	\$493,556	\$185,580	\$0	\$1,821,214	-\$16,536	\$620.03	100.9%
Dec-15	2,654	\$1,811,652	\$1,409,025	\$545,262	\$186,703	\$0	\$2,140,990	-\$329,338	\$736.36	118.2%
Jan-16	2,690	\$1,914,485	\$1,062,073	\$490,627	\$173,742	\$0	\$1,726,442	\$188,043	\$577.21	90.2%
Feb-16	2,692	\$1,909,087	\$1,028,097	\$613,643	\$173,869	\$0	\$1,815,609	\$93,478	\$609.86	95.1%
Mar-16	2,693	\$1,909,124	\$1,529,475	\$595,644	\$173,931	\$0	\$2,299,050	-\$389,926	\$789.13	120.4%
Apr-16	2,730	\$1,928,979	\$1,278,956	\$504,600	\$176,320	\$0	\$1,959,875	-\$30,896	\$653.32	101.6%
May-16	2,720	\$1,925,282	\$1,293,399	\$580,692	\$175,674	\$0	\$2,049,765	-\$124,482	\$689.00	106.5%
Jun-16	2,720	\$1,921,491	\$1,096,943	\$519,503	\$175,672	\$0	\$1,792,118	\$129,373	\$594.28	93.3%
Jul-16	2,735	\$1,934,082	\$957,986	\$506,558	\$176,644	\$0	\$1,641,188	\$292,893	\$535.48	84.9%
Aug-16	2,735	\$1,935,714	\$981,781	\$637,094	\$176,646	\$0	\$1,795,522	\$140,192	\$591.91	92.8%
Sep-16	2,728	\$1,925,079	\$782,238	\$501,415	\$176,196	\$0	\$1,459,850	\$465,229	\$470.55	75.8%
Oct-16	2,721	\$1,920,538	\$1,571,744	\$543,160	\$175,747	\$0	\$2,290,650	-\$370,112	\$777.25	119.3%
Nov-16	2,738	\$1,929,212	\$1,781,402	\$517,132	\$176,844	\$0	\$2,475,378	-\$546,165	\$839.49	128.3%
Dec-16	2,737	\$1,926,358	\$1,239,352	\$535,650	\$176,777	\$19,394	\$1,932,386	-\$6,027	\$641.44	100.3%
Jan-17	3,049	\$2,408,045	\$1,167,779	\$658,355	\$201,852	\$0	\$2,027,986	\$380,059	\$598.93	84.2%
Feb-17	3,040	\$2,404,910	\$1,173,087	\$611,471	\$201,257	\$0	\$1,985,815	\$419,096	\$587.03	82.6%
Mar-17	3,051	\$2,409,004	\$1,139,347	\$651,192	\$201,977	\$0	\$1,992,516	\$416,488	\$586.87	82.7%
Apr-17	3,024	\$2,381,103	\$1,441,495	\$580,274	\$200,190	\$0	\$2,221,959	\$159,144	\$668.57	93.3%
May-17	3,011	\$2,368,076	\$1,628,318	\$610,381	\$199,332	\$0	\$2,438,031	-\$69,955	\$743.51	103.0%
Jun-17	3,016	\$2,375,163	\$2,038,616	\$702,737	\$199,665	\$0	\$2,941,018	-\$565,855	\$908.94	123.8%
Jul-17	3,046	\$2,396,547	\$1,230,206	\$628,628	\$201,654	\$0	\$2,060,488	\$336,059	\$610.25	86.0%
Aug-17	3,083	\$2,426,551	\$1,596,397	\$794,992	\$204,102	\$0	\$2,595,491	-\$168,940	\$775.67	107.0%
Sep-17	3,099	\$2,435,486	\$1,049,152	\$781,883	\$205,163	\$0	\$2,036,198	\$399,288	\$590.85	83.6%
Oct-17	3,092	\$2,430,771	\$1,715,373	\$751,177	\$204,696	\$0	\$2,671,246	-\$240,475	\$797.72	109.9%
Nov-17	3,105	\$2,441,299	\$1,617,686	\$655,311	\$205,556	\$0	\$2,478,553	-\$37,254	\$732.04	101.5%
Dec-17	3,070	\$2,421,402	\$1,249,063	\$765,172	\$203,238	\$0	\$2,217,473	\$203,928	\$656.10	91.6%
<b>2015</b>	<b>2,639</b>	<b>\$21,548,587</b>	<b>\$13,886,316</b>	<b>\$6,150,184</b>	<b>\$2,211,670</b>	<b>\$0</b>	<b>\$22,248,170</b>	<b>-\$699,583</b>	<b>\$632.74</b>	<b>103.2%</b>
<b>2016</b>	<b>2,750</b>	<b>\$23,572,992</b>	<b>\$14,709,152</b>	<b>\$6,713,446</b>	<b>\$2,136,172</b>	<b>\$19,394</b>	<b>\$23,539,376</b>	<b>\$33,616</b>	<b>\$648.62</b>	<b>99.9%</b>
<b>2017</b>	<b>3,057</b>	<b>\$28,898,357</b>	<b>\$17,046,519</b>	<b>\$8,191,574</b>	<b>\$2,428,681</b>	<b>\$0</b>	<b>\$27,666,774</b>	<b>\$1,231,583</b>	<b>\$687.95</b>	<b>95.7%</b>
<b>Current 12 Months</b>	<b>3,057</b>	<b>\$28,898,357</b>	<b>\$17,046,519</b>	<b>\$8,191,574</b>	<b>\$2,428,681</b>	<b>\$0</b>	<b>\$27,666,774</b>	<b>\$1,231,583</b>	<b>\$687.95</b>	<b>95.7%</b>

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

Notes:

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

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





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

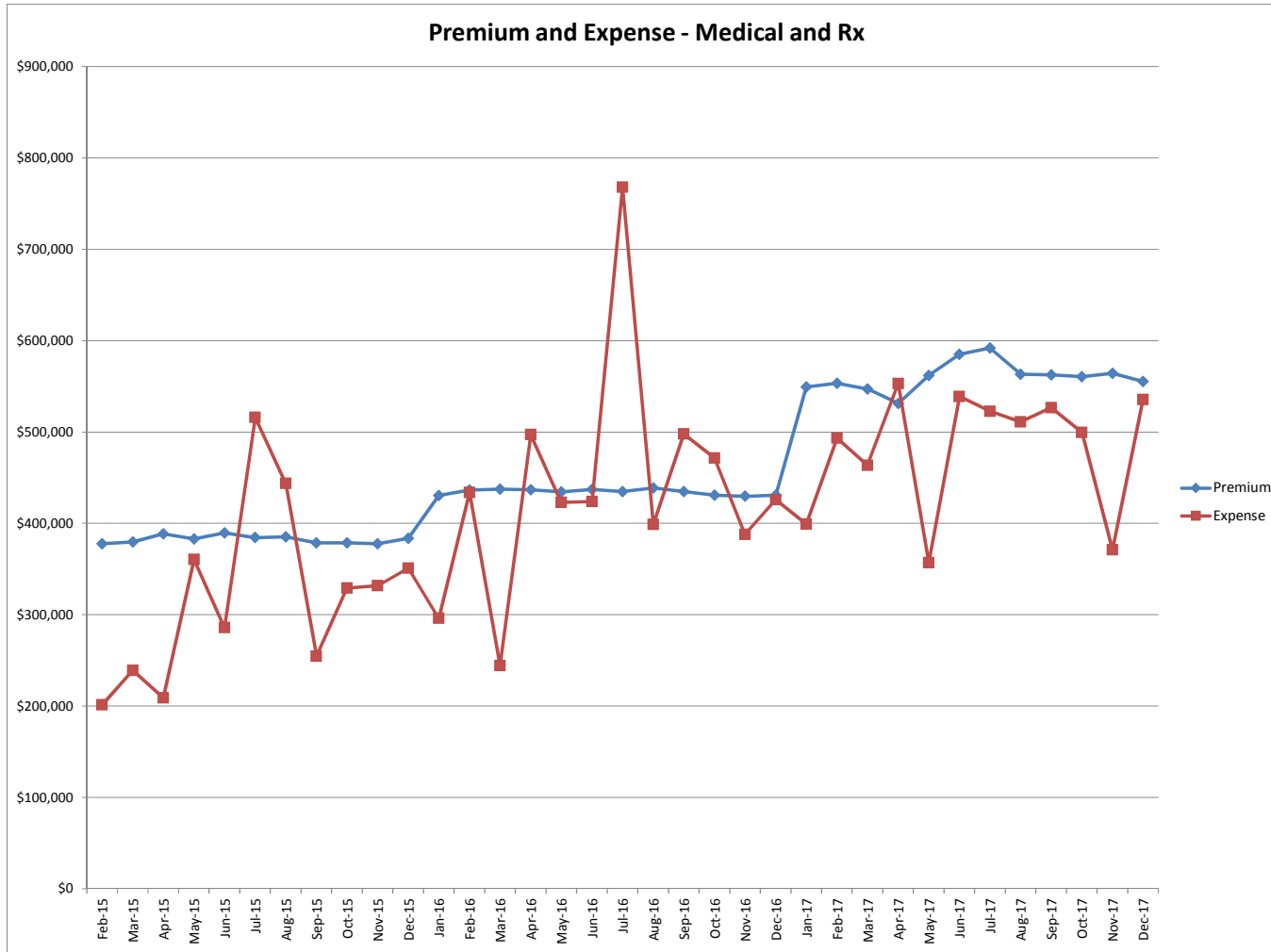
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Feb-15	606	\$377,830	\$129,367	\$29,310	\$42,616	\$0	\$201,293	\$176,537	\$261.84	53.3%
Mar-15	611	\$379,647	\$148,883	\$47,256	\$42,965	\$0	\$239,104	\$140,543	\$321.01	63.0%
Apr-15	625	\$388,736	\$106,187	\$58,999	\$43,950	\$0	\$209,136	\$179,601	\$264.30	53.8%
May-15	616	\$382,951	\$232,413	\$84,757	\$43,315	\$0	\$360,485	\$22,466	\$514.89	94.1%
Jun-15	632	\$389,567	\$170,009	\$71,395	\$44,440	\$0	\$285,844	\$103,723	\$381.97	73.4%
Jul-15	623	\$384,473	\$364,822	\$107,322	\$43,807	\$0	\$515,951	-\$131,478	\$757.86	134.2%
Aug-15	623	\$385,235	\$315,819	\$83,989	\$43,807	\$0	\$443,615	-\$58,380	\$641.75	115.2%
Sep-15	613	\$378,666	\$114,581	\$96,851	\$43,104	\$0	\$254,536	\$124,130	\$344.91	67.2%
Oct-15	617	\$378,839	\$173,725	\$112,213	\$43,387	\$0	\$329,325	\$49,514	\$463.43	86.9%
Nov-15	614	\$377,592	\$193,138	\$95,476	\$43,176	\$0	\$331,790	\$45,801	\$470.06	87.9%
Dec-15	625	\$383,686	\$205,394	\$101,539	\$43,950	\$0	\$350,883	\$32,803	\$491.09	91.5%
Jan-16	676	\$430,642	\$190,383	\$61,983	\$43,644	\$0	\$296,010	\$134,632	\$373.32	68.7%
Feb-16	683	\$436,510	\$349,360	\$40,463	\$44,094	\$0	\$433,917	\$2,594	\$570.75	99.4%
Mar-16	688	\$437,498	\$135,438	\$64,474	\$44,418	\$0	\$244,330	\$193,167	\$290.57	55.8%
Apr-16	691	\$436,654	\$354,707	\$97,956	\$44,612	\$0	\$497,275	-\$60,621	\$655.08	113.9%
May-16	690	\$434,484	\$287,038	\$91,436	\$44,548	\$0	\$423,022	\$11,463	\$548.51	97.4%
Jun-16	696	\$437,103	\$267,019	\$112,039	\$44,935	\$0	\$423,993	\$13,110	\$544.62	97.0%
Jul-16	695	\$434,872	\$589,834	\$133,113	\$44,870	\$0	\$767,817	-\$332,945	\$1,040.21	176.6%
Aug-16	701	\$438,774	\$268,305	\$85,119	\$45,258	\$0	\$398,682	\$40,093	\$504.17	90.9%
Sep-16	693	\$434,676	\$305,698	\$147,318	\$44,741	\$0	\$497,757	-\$63,081	\$653.70	114.5%
Oct-16	689	\$430,769	\$319,235	\$107,873	\$44,483	\$0	\$471,591	-\$40,821	\$619.90	109.5%
Nov-16	684	\$429,706	\$241,053	\$102,655	\$44,160	\$0	\$387,868	\$41,838	\$502.50	90.3%
Dec-16	687	\$430,916	\$232,661	\$148,781	\$44,354	\$0	\$425,796	\$5,120	\$555.23	98.8%
Jan-17	784	\$549,235	\$301,349	\$46,039	\$51,885	\$0	\$399,273	\$149,962	\$443.10	72.7%
Feb-17	789	\$553,287	\$390,105	\$50,974	\$52,216	\$0	\$493,295	\$59,992	\$559.04	89.2%
Mar-17	780	\$547,213	\$291,483	\$120,354	\$51,623	\$0	\$463,460	\$83,754	\$528.00	84.7%
Apr-17	757	\$531,254	\$418,163	\$84,758	\$50,101	\$0	\$553,022	-\$21,768	\$664.36	104.1%
May-17	804	\$562,043	\$185,635	\$118,011	\$53,211	\$0	\$356,857	\$205,187	\$377.67	63.5%
Jun-17	838	\$585,036	\$341,389	\$141,811	\$55,460	\$0	\$538,660	\$46,376	\$576.61	92.1%
Jul-17	853	\$591,868	\$337,027	\$129,208	\$56,453	\$0	\$522,688	\$69,180	\$546.58	88.3%
Aug-17	814	\$563,390	\$312,896	\$144,410	\$53,872	\$0	\$511,178	\$52,212	\$561.80	90.7%
Sep-17	816	\$562,473	\$291,466	\$181,148	\$54,005	\$0	\$526,619	\$35,854	\$579.18	93.6%
Oct-17	813	\$560,698	\$291,732	\$153,826	\$53,808	\$0	\$499,366	\$61,331	\$548.04	89.1%
Nov-17	823	\$564,103	\$173,867	\$142,848	\$54,470	\$0	\$371,185	\$192,918	\$384.83	65.8%
Dec-17	762	\$555,223	\$329,663	\$155,418	\$50,434	\$0	\$535,515	\$19,709	\$636.59	96.5%
<b>2015</b>	<b>623</b>	<b>\$4,637,864</b>	<b>\$2,344,721</b>	<b>\$951,090</b>	<b>\$522,161</b>	<b>\$0</b>	<b>\$3,817,972</b>	<b>\$819,892</b>	<b>\$440.56</b>	<b>82.3%</b>
<b>2016</b>	<b>698</b>	<b>\$5,331,200</b>	<b>\$3,651,697</b>	<b>\$1,177,266</b>	<b>\$542,358</b>	<b>\$0</b>	<b>\$5,371,321</b>	<b>-\$40,121</b>	<b>\$576.18</b>	<b>100.8%</b>
<b>2017</b>	<b>803</b>	<b>\$6,725,823</b>	<b>\$3,664,775</b>	<b>\$1,468,805</b>	<b>\$637,538</b>	<b>\$0</b>	<b>\$5,771,118</b>	<b>\$954,706</b>	<b>\$532.92</b>	<b>85.8%</b>
<b>Current 12 Months</b>	<b>803</b>	<b>\$6,725,823</b>	<b>\$3,664,775</b>	<b>\$1,468,805</b>	<b>\$637,538</b>	<b>\$0</b>	<b>\$5,771,118</b>	<b>\$954,706</b>	<b>\$532.92</b>	<b>85.8%</b>

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

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017: \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
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Anthem Blue Cross Premium and Claims Report as of December 2017  
All Districts Combined - HSA**





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

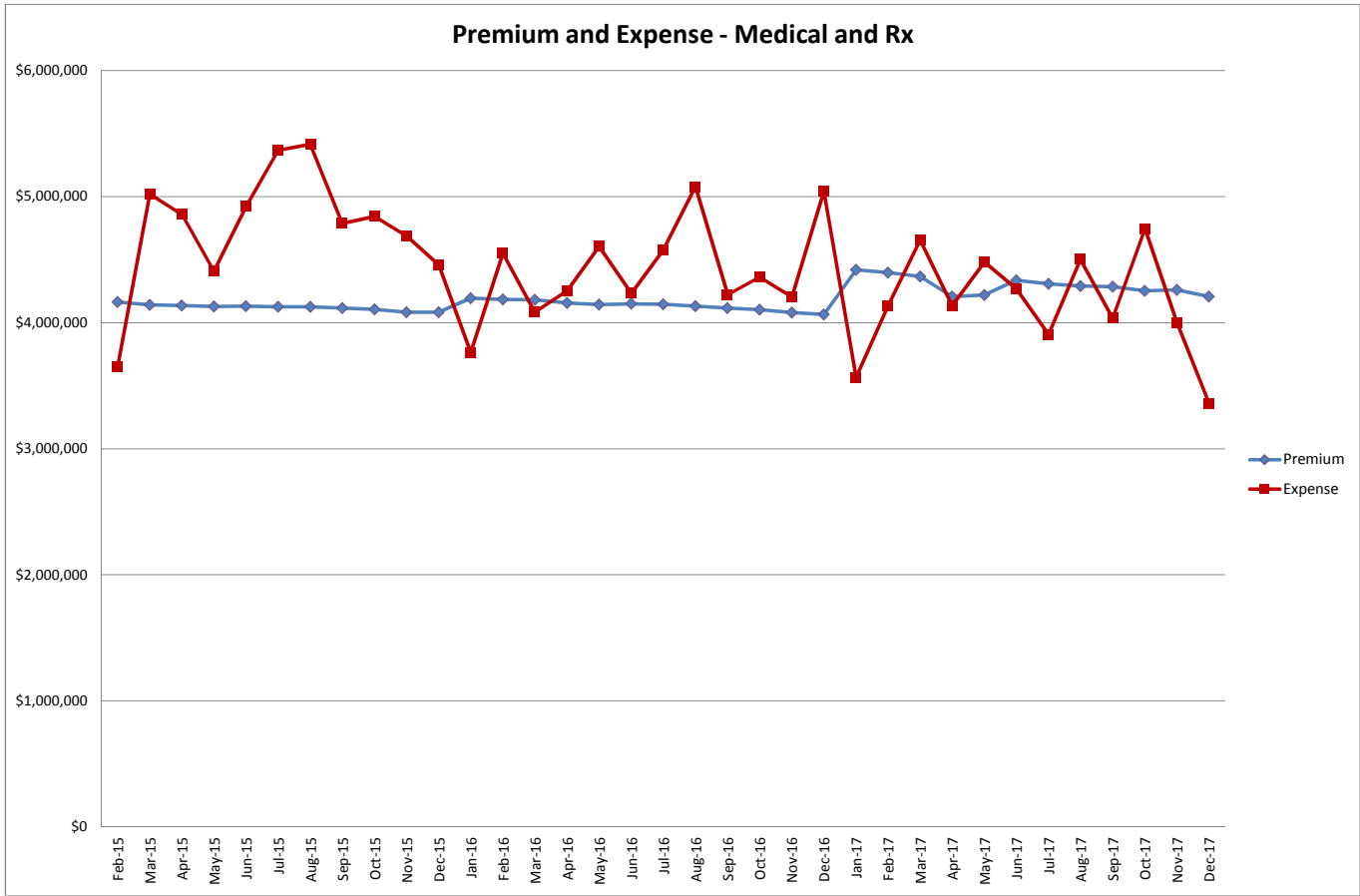
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Feb-15	4,981	\$4,163,779	\$1,316,160	\$1,162,249	\$733,346	\$435,434	\$0	\$3,647,189	\$516,590	\$644.80	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	-\$737,200	\$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	109.2%
Jan-16	4,504	\$4,194,043	\$1,446,667	\$1,021,945	\$926,517	\$368,464	\$0	\$3,763,592	\$430,451	\$753.80	89.7%
Feb-16	4,508	\$4,184,176	\$2,221,051	\$1,017,540	\$944,596	\$368,637	\$0	\$4,551,824	-\$367,648	\$927.95	108.8%
Mar-16	4,512	\$4,182,489	\$1,648,255	\$1,015,312	\$1,049,494	\$368,874	\$0	\$4,081,935	\$100,553	\$822.93	97.6%
Apr-16	4,483	\$4,156,205	\$1,917,726	\$1,010,602	\$958,515	\$366,494	\$0	\$4,253,338	-\$97,133	\$867.02	102.3%
May-16	4,472	\$4,144,419	\$2,268,740	\$1,009,640	\$960,052	\$365,615	\$0	\$4,604,047	-\$459,628	\$947.77	111.1%
Jun-16	4,485	\$4,149,744	\$1,849,109	\$1,018,022	\$998,545	\$366,687	\$0	\$4,232,363	-\$82,619	\$861.91	102.0%
Jul-16	4,491	\$4,146,170	\$2,142,910	\$1,045,525	\$1,024,403	\$367,010	\$0	\$4,579,848	-\$433,678	\$938.06	110.5%
Aug-16	4,477	\$4,130,508	\$2,731,921	\$1,044,181	\$1,011,610	\$365,725	\$75,525	\$5,077,914	-\$947,405	\$1,052.53	122.9%
Sep-16	4,463	\$4,115,418	\$1,911,978	\$1,039,134	\$905,528	\$364,779	\$0	\$4,221,419	-\$106,001	\$864.14	102.6%
Oct-16	4,447	\$4,102,476	\$2,053,161	\$1,037,260	\$907,234	\$363,429	\$0	\$4,361,085	-\$258,609	\$898.96	106.3%
Nov-16	4,416	\$4,079,856	\$1,919,180	\$1,034,489	\$935,145	\$360,898	\$45,491	\$4,204,221	-\$124,365	\$870.32	103.0%
Dec-16	4,403	\$4,063,662	\$3,472,761	\$995,672	\$941,679	\$359,742	\$727,077	\$5,042,776	-\$979,114	\$1,064	124.1%
Jan-17	4,217	\$4,418,172	\$1,323,742	\$943,781	\$947,744	\$348,074	\$0	\$3,563,341	\$854,830	\$762.45	80.7%
Feb-17	4,204	\$4,395,734	\$1,975,135	\$939,983	\$869,746	\$346,812	\$0	\$4,131,676	\$264,057	\$900.30	94.0%
Mar-17	4,176	\$4,366,453	\$2,266,845	\$935,255	\$1,109,568	\$344,493	\$0	\$4,656,161	-\$289,708	\$1,032.49	106.6%
Apr-17	4,022	\$4,207,039	\$1,938,565	\$926,167	\$939,788	\$331,911	\$0	\$4,136,430	\$70,609	\$945.93	98.3%
May-17	4,046	\$4,218,545	\$2,134,703	\$925,137	\$1,087,642	\$333,584	\$0	\$4,481,065	-\$262,520	\$1,025.08	106.2%
Jun-17	4,169	\$4,336,268	\$1,841,158	\$920,448	\$1,162,113	\$343,374	\$0	\$4,267,092	\$69,175	\$941.17	98.4%
Jul-17	4,161	\$4,309,129	\$1,653,268	\$939,122	\$970,934	\$342,379	\$0	\$3,905,702	\$403,426	\$856.36	90.6%
Aug-17	4,151	\$4,291,222	\$2,100,627	\$936,084	\$1,121,508	\$341,590	\$0	\$4,499,809	-\$208,587	\$1,001.74	104.9%
Sep-17	4,148	\$4,286,191	\$1,701,193	\$932,821	\$1,058,324	\$341,243	\$0	\$4,033,581	\$252,610	\$890.15	94.1%
Oct-17	4,115	\$4,252,762	\$2,448,349	\$927,014	\$1,106,021	\$338,446	\$75,682	\$4,744,148	-\$491,386	\$1,070.64	111.6%
Nov-17	4,134	\$4,260,644	\$1,659,146	\$922,220	\$1,079,232	\$339,894	\$1,520	\$3,998,972	\$261,673	\$885.12	93.9%
Dec-17	4,037	\$4,205,988	\$1,444,579	\$923,518	\$656,683	\$333,771	\$0	\$3,358,551	\$847,437	\$749.26	79.9%
<b>2015</b>	<b>4,918</b>	<b>\$49,533,620</b>	<b>\$25,681,097</b>	<b>\$13,534,037</b>	<b>\$11,893,870</b>	<b>\$5,129,361</b>	<b>\$65,205</b>	<b>\$56,173,161</b>	<b>-\$6,639,541</b>	<b>\$864.91</b>	<b>113.4%</b>
<b>2016</b>	<b>4,448</b>	<b>\$49,873,294</b>	<b>\$25,460,534</b>	<b>\$12,211,159</b>	<b>\$11,584,545</b>	<b>\$4,365,965</b>	<b>\$848,093</b>	<b>\$52,774,110</b>	<b>-\$2,900,816</b>	<b>\$906.96</b>	<b>105.8%</b>
<b>2017</b>	<b>4,132</b>	<b>\$51,548,146</b>	<b>\$22,487,309</b>	<b>\$11,171,550</b>	<b>\$12,109,303</b>	<b>\$4,085,571</b>	<b>\$77,202</b>	<b>\$49,776,530</b>	<b>\$1,771,616</b>	<b>\$921.56</b>	<b>96.6%</b>
<b>Current 12 Months</b>	<b>4,132</b>	<b>\$51,548,146</b>	<b>\$22,487,309</b>	<b>\$11,171,550</b>	<b>\$12,109,303</b>	<b>\$4,085,571</b>	<b>\$77,202</b>	<b>\$49,776,530</b>	<b>\$1,771,616</b>	<b>\$921.56</b>	<b>96.6%</b>

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

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.53; 2017: \$66.17
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County of Fresno - All Medical**





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

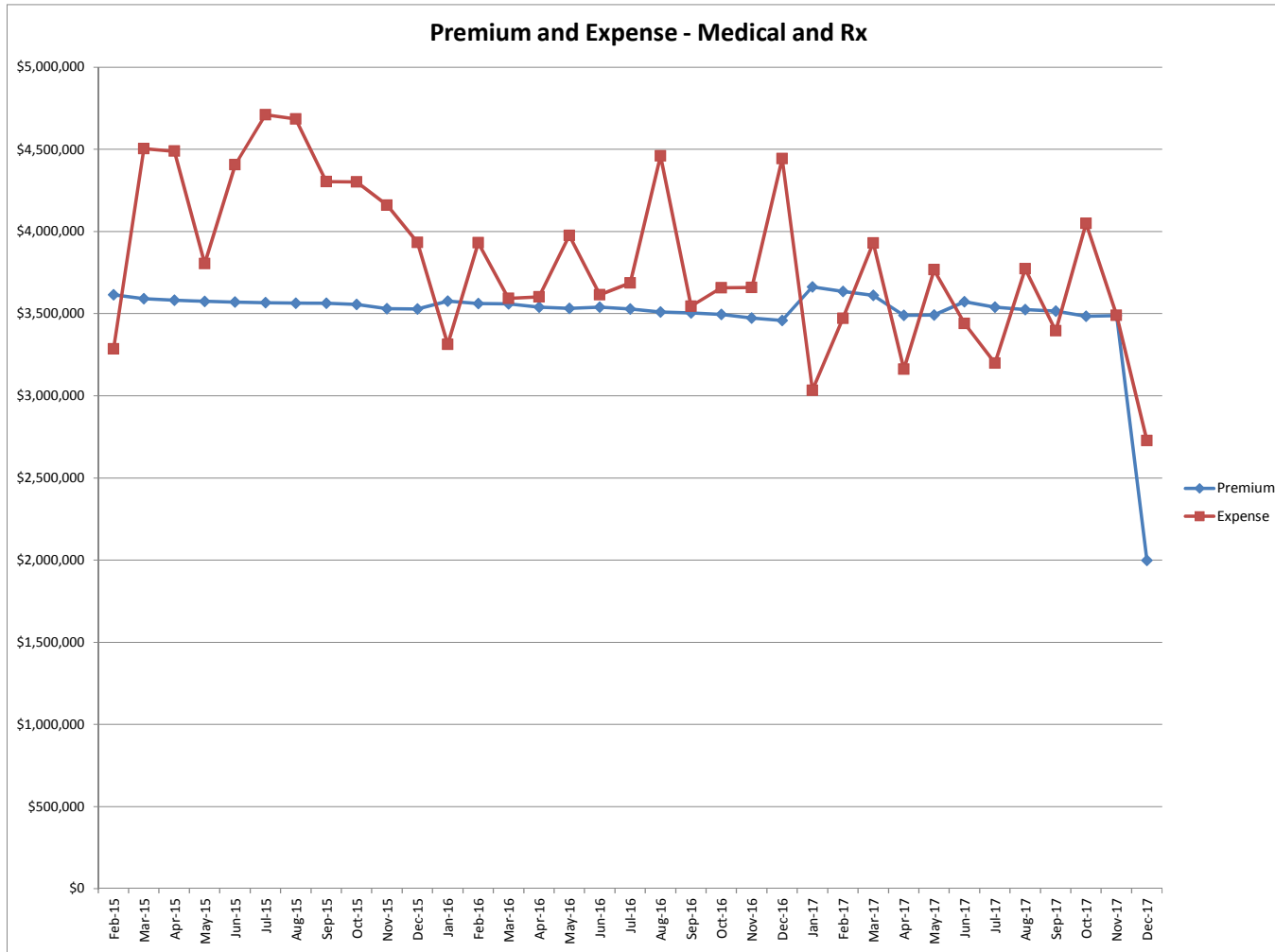
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Feb-15	4,223	\$3,615,615	\$1,084,188	\$1,162,249	\$656,329	\$382,139	\$0	\$3,284,906	\$330,709	\$687.37	90.9%
Mar-15	4,211	\$3,590,753	\$2,130,678	\$1,157,575	\$834,721	\$381,053	\$0	\$4,504,027	-\$913,274	\$979.10	125.4%
Apr-15	4,186	\$3,581,448	\$1,963,156	\$1,156,466	\$990,368	\$378,791	\$0	\$4,488,781	-\$907,333	\$981.84	125.3%
May-15	4,181	\$3,575,071	\$1,498,334	\$1,146,367	\$781,199	\$378,339	\$0	\$3,804,239	-\$229,168	\$819.40	106.4%
Jun-15	4,183	\$3,570,802	\$2,059,216	\$1,143,603	\$824,856	\$378,520	\$0	\$4,406,194	-\$835,392	\$962.87	123.4%
Jul-15	4,177	\$3,566,656	\$2,286,983	\$1,143,603	\$902,914	\$377,977	\$0	\$4,711,476	-\$1,144,820	\$1,037.47	132.1%
Aug-15	4,181	\$3,563,266	\$2,283,087	\$1,143,547	\$879,970	\$378,339	\$0	\$4,684,943	-\$1,121,677	\$1,030.04	131.5%
Sep-15	4,183	\$3,563,699	\$1,817,249	\$1,140,044	\$967,217	\$378,520	\$0	\$4,303,031	-\$739,332	\$938.20	120.7%
Oct-15	4,173	\$3,555,987	\$1,933,518	\$1,135,306	\$896,694	\$377,615	\$40,851	\$4,302,282	-\$746,295	\$940.49	121.0%
Nov-15	4,147	\$3,531,150	\$1,879,346	\$1,137,968	\$770,524	\$375,262	\$2,558	\$4,160,542	-\$629,391	\$912.78	117.8%
Dec-15	4,149	\$3,528,221	\$1,668,108	\$1,045,364	\$867,367	\$375,443	\$21,796	\$3,934,485	-\$406,264	\$857.81	111.5%
Jan-16	3,670	\$3,576,244	\$1,162,022	\$1,021,945	\$813,948	\$314,629	\$0	\$3,312,544	\$263,700	\$816.87	92.6%
Feb-16	3,666	\$3,561,693	\$1,769,284	\$1,017,540	\$830,366	\$314,286	\$0	\$3,931,476	-\$369,784	\$986.69	110.4%
Mar-16	3,665	\$3,559,805	\$1,336,202	\$1,015,312	\$926,710	\$314,200	\$0	\$3,592,424	-\$32,620	\$894.47	100.9%
Apr-16	3,641	\$3,540,178	\$1,479,458	\$1,010,602	\$799,967	\$312,143	\$0	\$3,602,170	-\$61,993	\$903.61	101.8%
May-16	3,633	\$3,531,764	\$1,853,559	\$1,009,640	\$800,884	\$311,457	\$0	\$3,975,540	-\$443,776	\$1,008.56	112.6%
Jun-16	3,644	\$3,538,657	\$1,459,858	\$1,018,022	\$825,450	\$312,400	\$0	\$3,615,730	-\$77,073	\$906.51	102.2%
Jul-16	3,641	\$3,528,478	\$1,493,340	\$1,045,525	\$836,246	\$312,143	\$0	\$3,687,254	-\$158,776	\$926.97	104.5%
Aug-16	3,623	\$3,510,818	\$2,327,662	\$1,044,181	\$852,765	\$310,600	\$75,525	\$4,459,684	-\$948,866	\$1,145.21	127.0%
Sep-16	3,621	\$3,505,311	\$1,485,167	\$1,039,134	\$709,564	\$310,428	\$0	\$3,544,294	-\$38,982	\$893.09	101.1%
Oct-16	3,606	\$3,494,850	\$1,557,642	\$1,037,260	\$753,983	\$309,142	\$0	\$3,658,027	-\$163,178	\$928.70	104.7%
Nov-16	3,581	\$3,473,820	\$1,595,231	\$1,034,489	\$767,925	\$306,999	\$45,491	\$3,659,153	-\$185,333	\$936.09	105.3%
Dec-16	3,566	\$3,457,726	\$3,122,906	\$995,672	\$747,347	\$305,713	\$727,077	\$4,444,560	-\$986,834	\$1,160.64	128.5%
Jan-17	3,261	\$3,662,440	\$953,124	\$943,781	\$852,019	\$284,816	\$0	\$3,033,740	\$628,700	\$842.97	82.8%
Feb-17	3,242	\$3,634,968	\$1,495,166	\$939,983	\$752,976	\$283,156	\$0	\$3,471,281	\$163,687	\$983.38	95.5%
Mar-17	3,220	\$3,611,288	\$1,793,588	\$935,255	\$920,529	\$281,235	\$0	\$3,930,607	-\$319,318	\$1,133.35	108.8%
Apr-17	3,107	\$3,489,598	\$1,152,900	\$926,167	\$811,501	\$271,365	\$0	\$3,161,933	\$327,664	\$930.34	90.6%
May-17	3,111	\$3,491,293	\$1,670,467	\$925,137	\$899,619	\$271,715	\$0	\$3,766,937	-\$275,644	\$1,123.50	107.9%
Jun-17	3,189	\$3,571,890	\$1,276,006	\$920,448	\$965,026	\$278,527	\$0	\$3,440,007	\$131,884	\$991.37	96.3%
Jul-17	3,167	\$3,539,921	\$1,188,689	\$939,122	\$793,647	\$276,606	\$0	\$3,198,064	\$341,857	\$922.47	90.3%
Aug-17	3,161	\$3,525,402	\$1,659,111	\$936,084	\$902,562	\$276,082	\$0	\$3,773,839	-\$248,437	\$1,106.54	107.0%
Sep-17	3,154	\$3,516,103	\$1,359,765	\$932,821	\$828,090	\$275,470	\$0	\$3,396,146	\$119,957	\$989.43	96.6%
Oct-17	3,125	\$3,485,050	\$2,043,211	\$927,014	\$882,280	\$272,938	\$75,682	\$4,049,761	-\$564,710	\$1,208.58	116.2%
Nov-17	3,134	\$3,487,125	\$1,426,707	\$922,220	\$867,911	\$273,724	\$1,520	\$3,489,042	-\$1,917	\$1,025.95	100.1%
Dec-17	3,148	\$1,997,542	\$1,087,503	\$923,518	\$440,918	\$274,946	\$0	\$2,726,885	-\$729,343	\$778.89	136.5%
<b>2015</b>	<b>4,139</b>	<b>\$42,818,912</b>	<b>\$21,765,885</b>	<b>\$13,534,037</b>	<b>\$10,186,105</b>	<b>\$4,476,626</b>	<b>\$65,205</b>	<b>\$49,897,449</b>	<b>-\$7,078,537</b>	<b>\$914.56</b>	<b>116.5%</b>
<b>2016</b>	<b>3,596</b>	<b>\$42,365,539</b>	<b>\$20,433,433</b>	<b>\$12,211,159</b>	<b>\$9,703,227</b>	<b>\$3,704,328</b>	<b>\$848,093</b>	<b>\$45,204,054</b>	<b>-\$2,838,515</b>	<b>\$961.80</b>	<b>106.7%</b>
<b>2017</b>	<b>3,168</b>	<b>\$41,012,620</b>	<b>\$17,106,236</b>	<b>\$11,171,550</b>	<b>\$9,917,078</b>	<b>\$3,320,579</b>	<b>\$77,202</b>	<b>\$41,438,241</b>	<b>-\$425,621</b>	<b>\$1,002.60</b>	<b>101.0%</b>
<b>Current 12 Months</b>	<b>3,168</b>	<b>\$41,012,620</b>	<b>\$17,106,236</b>	<b>\$11,171,550</b>	<b>\$9,917,078</b>	<b>\$3,320,579</b>	<b>\$77,202</b>	<b>\$41,438,241</b>	<b>-\$425,621</b>	<b>\$1,002.60</b>	<b>101.0%</b>

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: \$64.53; 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.

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Anthem Blue Cross Premium and Claims Report as of December 2017  
County of Fresno - HMO**







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

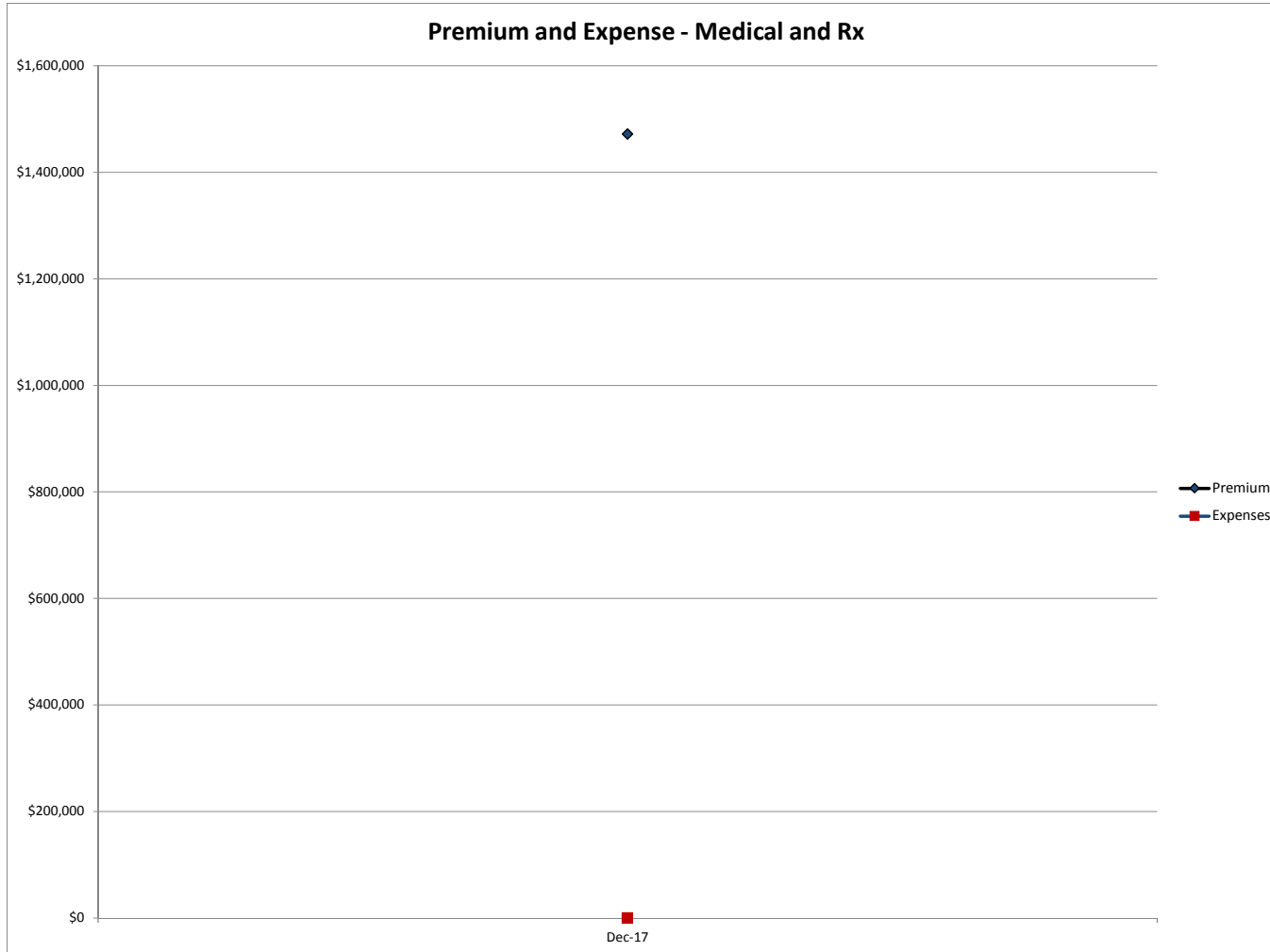
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Feb-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-15	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jan-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Feb-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jan-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Feb-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-17	3,048	\$1,471,887	\$0	\$0	\$0	\$0	\$0	\$1,471,887	\$0.00	0.0%
<b>2015</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0.00</b>	<b>0.0%</b>
<b>2016</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0.00</b>	<b>0.0%</b>
<b>2017</b>	<b>3,048</b>	<b>\$1,471,887</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,471,887</b>	<b>\$0.00</b>	<b>0.0%</b>
<b>Current 12 Months</b>	<b>3,048</b>	<b>\$1,471,887</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,471,887</b>	<b>\$0.00</b>	<b>0.0%</b>

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

Notes:

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

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





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

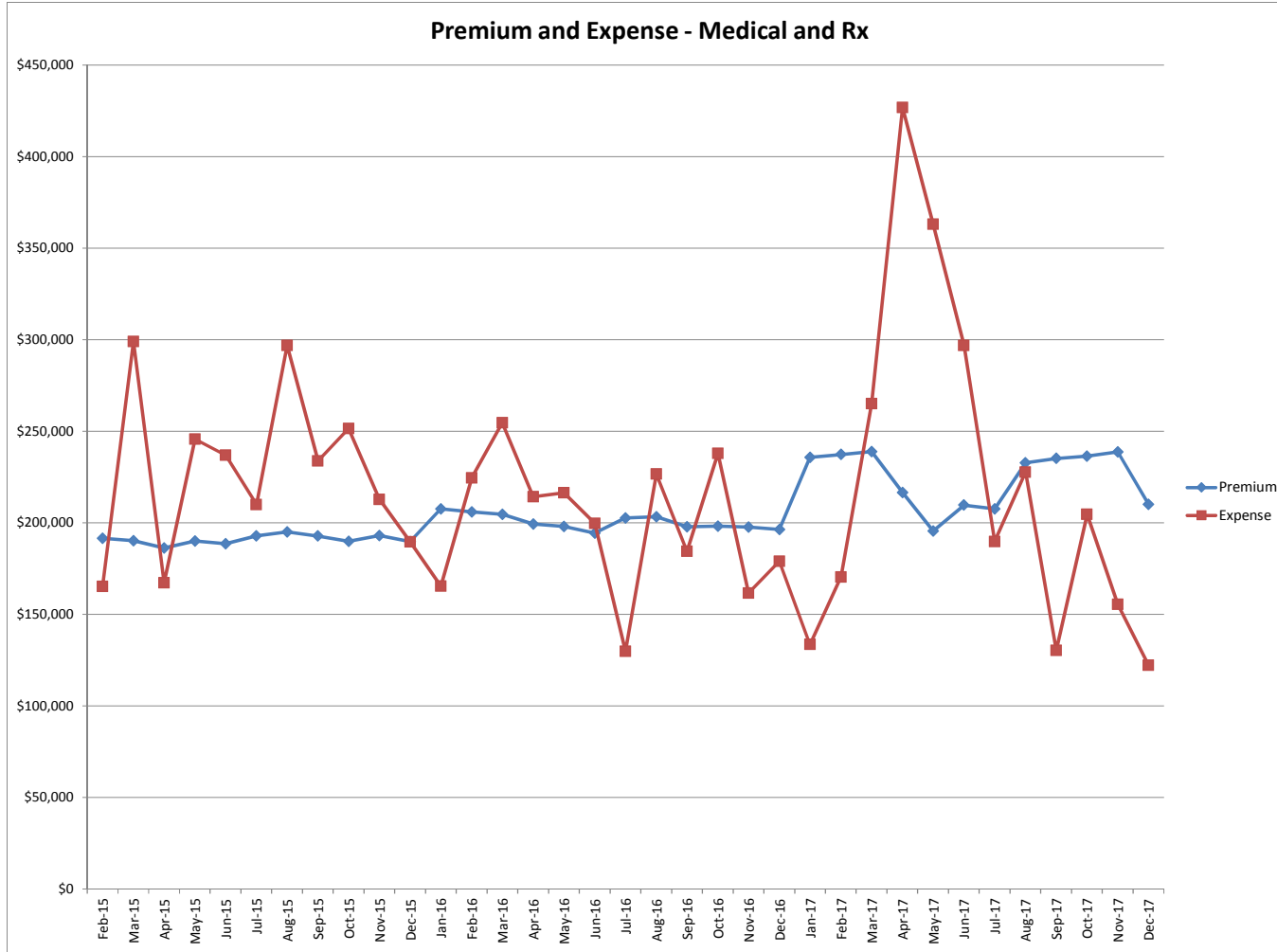
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Feb-15	189	\$191,513	\$104,258	\$47,706	\$13,289	\$0	\$165,253	\$26,260	\$804.04	86.3%
Mar-15	189	\$190,160	\$216,160	\$69,495	\$13,289	\$0	\$298,943	-\$108,784	\$1,511.40	157.2%
Apr-15	185	\$186,296	\$111,003	\$43,147	\$13,007	\$0	\$167,157	\$19,139	\$833.24	89.7%
May-15	190	\$190,078	\$179,929	\$52,386	\$13,359	\$0	\$245,674	-\$55,596	\$1,222.71	129.2%
Jun-15	187	\$188,578	\$141,924	\$81,908	\$13,148	\$0	\$236,980	-\$48,402	\$1,196.96	125.7%
Jul-15	191	\$192,808	\$132,101	\$64,334	\$13,429	\$0	\$209,865	-\$17,057	\$1,028.46	108.8%
Aug-15	196	\$195,082	\$201,043	\$82,078	\$13,781	\$0	\$296,902	-\$101,820	\$1,444.49	152.2%
Sep-15	191	\$192,801	\$151,656	\$68,704	\$13,429	\$0	\$233,789	-\$40,989	\$1,153.72	121.3%
Oct-15	188	\$189,930	\$161,689	\$76,619	\$13,218	\$0	\$251,526	-\$61,596	\$1,267.60	132.4%
Nov-15	192	\$193,090	\$130,673	\$68,560	\$13,500	\$0	\$212,733	-\$19,643	\$1,037.67	110.2%
Dec-15	191	\$189,796	\$116,642	\$59,549	\$13,429	\$0	\$189,620	\$176	\$922.46	99.9%
Jan-16	194	\$207,541	\$101,618	\$51,295	\$12,523	\$0	\$165,436	\$42,105	\$788.21	79.7%
Feb-16	194	\$205,894	\$138,259	\$73,767	\$12,523	\$0	\$224,548	-\$18,654	\$1,092.92	109.1%
Mar-16	193	\$204,586	\$183,848	\$58,310	\$12,458	\$0	\$254,616	-\$50,031	\$1,254.70	124.5%
Apr-16	186	\$199,265	\$140,415	\$61,828	\$12,006	\$0	\$214,250	-\$14,984	\$1,087.33	107.5%
May-16	184	\$198,062	\$135,367	\$69,140	\$11,877	\$0	\$216,384	-\$18,322	\$1,111.45	109.3%
Jun-16	181	\$194,369	\$126,150	\$61,863	\$11,684	\$0	\$199,696	-\$5,328	\$1,038.74	102.7%
Jul-16	190	\$202,712	\$60,724	\$56,757	\$12,265	\$0	\$129,746	\$72,966	\$618.32	64.0%
Aug-16	191	\$203,294	\$139,063	\$75,277	\$12,329	\$0	\$226,669	-\$23,375	\$1,122.20	111.5%
Sep-16	187	\$197,808	\$122,052	\$50,396	\$12,071	\$0	\$184,519	\$13,289	\$922.18	93.3%
Oct-16	189	\$198,250	\$178,663	\$47,042	\$12,200	\$0	\$237,904	-\$39,654	\$1,194.20	120.0%
Nov-16	188	\$197,723	\$83,197	\$66,277	\$12,135	\$0	\$161,609	\$36,114	\$795.07	81.7%
Dec-16	187	\$196,414	\$119,597	\$47,371	\$12,071	\$0	\$179,038	\$17,375	\$892.87	91.2%
Jan-17	214	\$235,804	\$69,640	\$49,735	\$14,160	\$0	\$133,535	\$102,268	\$557.83	56.6%
Feb-17	216	\$237,336	\$90,222	\$65,802	\$14,293	\$0	\$170,316	\$67,019	\$722.33	71.8%
Mar-17	220	\$238,848	\$181,844	\$68,720	\$14,557	\$0	\$265,121	-\$26,274	\$1,138.93	111.0%
Apr-17	201	\$216,533	\$368,860	\$44,582	\$13,300	\$0	\$426,742	-\$210,210	\$2,056.93	197.1%
May-17	174	\$195,554	\$280,427	\$71,203	\$11,514	\$0	\$363,144	-\$167,590	\$2,020.86	185.7%
Jun-17	185	\$209,687	\$228,069	\$56,514	\$12,241	\$0	\$296,825	-\$87,138	\$1,538.29	141.6%
Jul-17	184	\$207,686	\$128,962	\$48,594	\$12,175	\$0	\$189,731	\$17,955	\$964.98	91.4%
Aug-17	219	\$232,775	\$137,094	\$76,042	\$14,491	\$0	\$227,627	\$5,148	\$973.22	97.8%
Sep-17	219	\$235,182	\$65,554	\$50,263	\$14,491	\$0	\$130,309	\$104,873	\$528.85	55.4%
Oct-17	219	\$236,370	\$118,638	\$71,444	\$14,491	\$0	\$204,573	\$31,796	\$867.95	86.5%
Nov-17	219	\$238,773	\$70,677	\$70,234	\$14,491	\$0	\$155,402	\$83,371	\$643.43	65.1%
Dec-17	168	\$210,141	\$48,983	\$62,066	\$11,117	\$0	\$122,166	\$87,975	\$661.01	58.1%
<b>2015</b>	<b>190</b>	<b>\$2,307,671</b>	<b>\$1,748,696</b>	<b>\$765,782</b>	<b>\$159,400</b>	<b>\$0</b>	<b>\$2,673,878</b>	<b>-\$366,207</b>	<b>\$1,101.39</b>	<b>115.9%</b>
<b>2016</b>	<b>190</b>	<b>\$2,434,180</b>	<b>\$1,496,975</b>	<b>\$717,762</b>	<b>\$147,779</b>	<b>\$0</b>	<b>\$2,362,516</b>	<b>\$71,664</b>	<b>\$969.67</b>	<b>97.1%</b>
<b>2017</b>	<b>203</b>	<b>\$2,694,687</b>	<b>\$1,788,970</b>	<b>\$735,199</b>	<b>\$161,322</b>	<b>\$0</b>	<b>\$2,685,491</b>	<b>\$9,195</b>	<b>\$1,035.34</b>	<b>99.7%</b>
<b>Current 12 Months</b>	<b>203</b>	<b>\$2,694,687</b>	<b>\$1,788,970</b>	<b>\$735,199</b>	<b>\$161,322</b>	<b>\$0</b>	<b>\$2,685,491</b>	<b>\$9,195</b>	<b>\$1,035.34</b>	<b>99.7%</b>

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

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Anthem Blue Cross Premium and Claims Report as of December 2017  
County of Fresno - PPO**





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

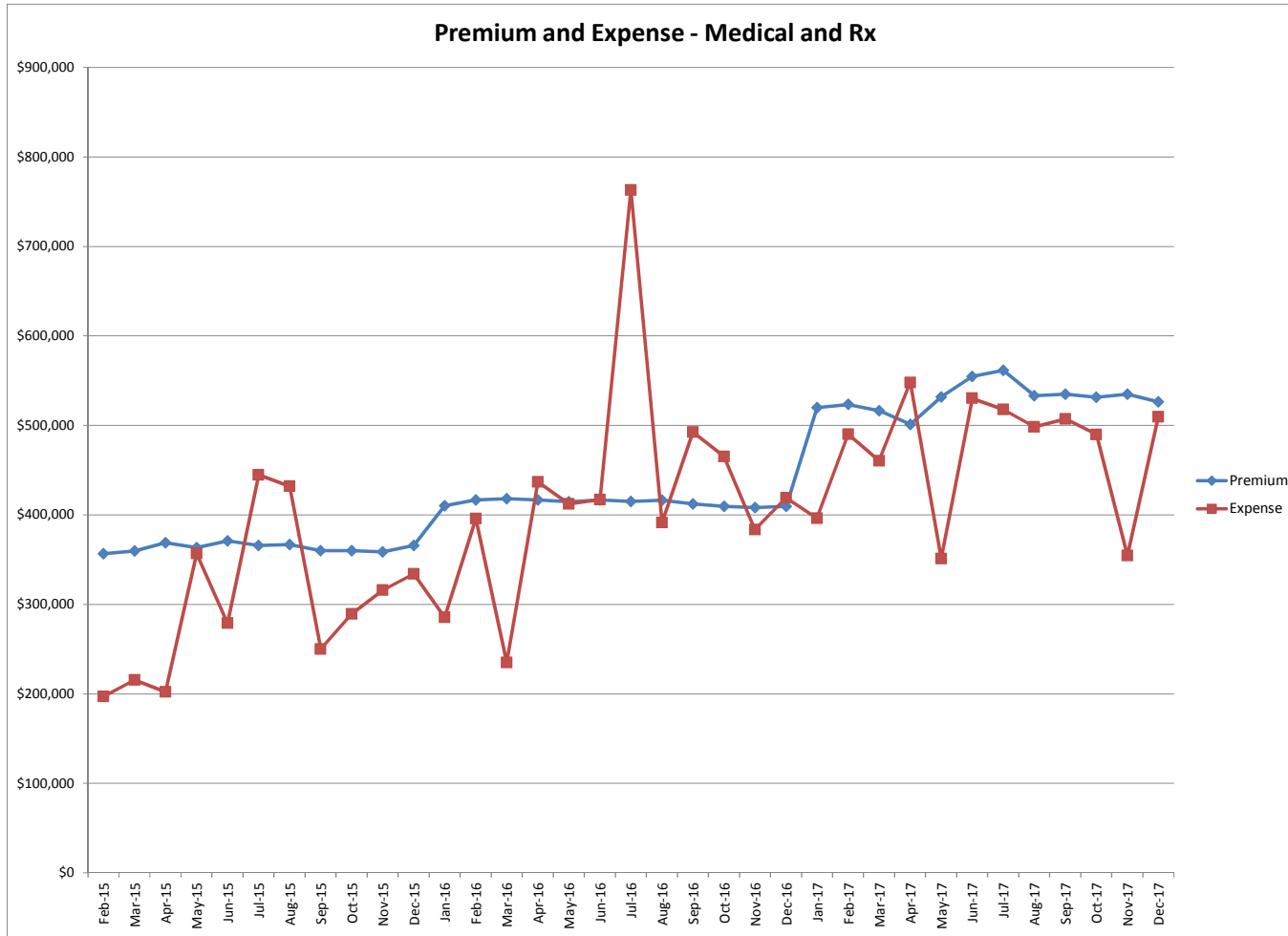
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Feb-15	569	\$356,652	\$127,714	\$29,310	\$40,006	\$0	\$197,030	\$159,622	\$275.96	55.2%
Mar-15	575	\$359,748	\$127,974	\$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	59.9%
Mar-16	654	\$418,099	\$128,205	\$64,474	\$42,216	\$0	\$234,895	\$183,204	\$294.62	56.2%
Apr-16	656	\$416,762	\$297,853	\$96,720	\$42,345	\$0	\$436,918	-\$20,155	\$601.48	104.8%
May-16	655	\$414,592	\$279,814	\$90,028	\$42,280	\$0	\$412,122	\$2,470	\$564.64	99.4%
Jun-16	660	\$416,718	\$263,101	\$111,232	\$42,603	\$0	\$416,936	-\$218	\$567.17	100.1%
Jul-16	660	\$414,980	\$588,846	\$131,399	\$42,603	\$0	\$762,848	-\$347,868	\$1,091.28	183.8%
Aug-16	663	\$416,396	\$265,196	\$83,568	\$42,797	\$0	\$391,561	\$24,836	\$526.04	94.0%
Sep-16	655	\$412,298	\$304,759	\$145,567	\$42,280	\$0	\$492,606	-\$80,308	\$687.52	119.5%
Oct-16	652	\$409,376	\$316,856	\$106,210	\$42,087	\$0	\$465,153	-\$55,777	\$648.87	113.6%
Nov-16	647	\$408,313	\$240,752	\$100,943	\$41,764	\$0	\$383,459	\$24,854	\$528.12	93.9%
Dec-16	650	\$409,523	\$230,258	\$146,962	\$41,958	\$0	\$419,178	-\$9,655	\$580.34	102.4%
Jan-17	742	\$519,928	\$300,978	\$45,990	\$49,098	\$0	\$396,066	\$123,862	\$467.61	76.2%
Feb-17	746	\$523,429	\$389,747	\$50,969	\$49,363	\$0	\$490,079	\$33,351	\$590.77	93.6%
Mar-17	736	\$516,317	\$291,413	\$120,319	\$48,701	\$0	\$460,433	\$55,884	\$559.42	89.2%
Apr-17	714	\$500,909	\$416,805	\$83,704	\$47,245	\$0	\$547,754	-\$46,846	\$700.99	109.4%
May-17	761	\$531,698	\$183,809	\$116,820	\$50,355	\$0	\$350,984	\$180,714	\$395.04	66.0%
Jun-17	795	\$554,691	\$337,083	\$140,573	\$52,605	\$0	\$530,261	\$24,430	\$600.83	95.6%
Jul-17	810	\$561,522	\$335,617	\$128,693	\$53,598	\$0	\$517,908	\$43,615	\$573.22	92.2%
Aug-17	771	\$533,044	\$304,422	\$142,904	\$51,017	\$0	\$498,343	\$34,701	\$580.19	93.5%
Sep-17	775	\$534,906	\$275,874	\$179,971	\$51,282	\$0	\$507,127	\$27,779	\$588.19	94.8%
Oct-17	771	\$531,342	\$286,500	\$152,297	\$51,017	\$0	\$489,814	\$41,528	\$569.13	92.2%
Nov-17	781	\$534,747	\$161,762	\$141,087	\$51,679	\$0	\$354,528	\$180,219	\$387.77	66.3%
Dec-17	721	\$526,419	\$308,093	\$153,699	\$47,709	\$0	\$509,501	\$16,918	\$640.49	96.8%
<b>2015</b>	<b>589</b>	<b>\$4,407,037</b>	<b>\$2,166,516</b>	<b>\$941,983</b>	<b>\$493,335</b>	<b>\$0</b>	<b>\$3,601,834</b>	<b>\$805,203</b>	<b>\$439.74</b>	<b>81.7%</b>
<b>2016</b>	<b>662</b>	<b>\$5,073,575</b>	<b>\$3,530,126</b>	<b>\$1,163,556</b>	<b>\$513,858</b>	<b>\$0</b>	<b>\$5,207,540</b>	<b>-\$133,965</b>	<b>\$590.99</b>	<b>102.6%</b>
<b>2017</b>	<b>760</b>	<b>\$6,368,952</b>	<b>\$3,592,103</b>	<b>\$1,457,026</b>	<b>\$603,669</b>	<b>\$0</b>	<b>\$5,652,798</b>	<b>\$716,154</b>	<b>\$553.45</b>	<b>88.8%</b>
<b>Current 12 Months</b>	<b>760</b>	<b>\$6,368,952</b>	<b>\$3,592,103</b>	<b>\$1,457,026</b>	<b>\$603,669</b>	<b>\$0</b>	<b>\$5,652,798</b>	<b>\$716,154</b>	<b>\$553.45</b>	<b>88.8%</b>

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

Notes:

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

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County of Fresno - HSA**





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

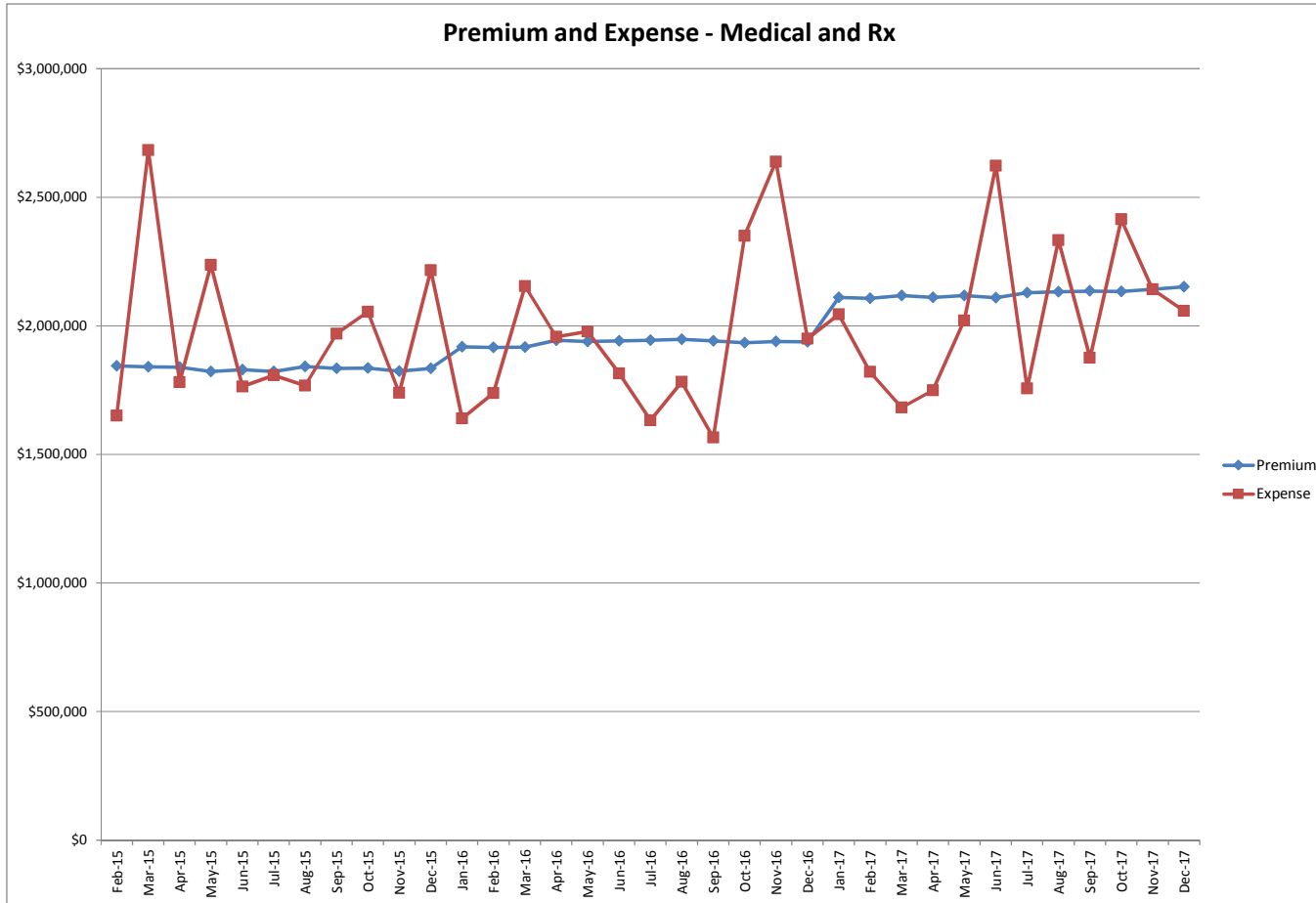
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Feb-15	2,801	\$1,844,223	\$954,397	\$75,645	\$417,833	\$203,376	\$0	\$1,651,251	\$192,972	\$516.91	89.5%
Mar-15	2,791	\$1,840,807	\$1,915,351	\$82,133	\$482,878	\$202,713	\$0	\$2,683,075	-\$842,268	\$888.70	145.8%
Apr-15	2,784	\$1,839,576	\$1,239,199	\$83,086	\$469,286	\$202,201	\$213,266	\$1,780,505	\$59,071	\$566.92	96.8%
May-15	2,753	\$1,822,846	\$1,490,943	\$81,056	\$464,445	\$199,981	\$0	\$2,236,425	-\$413,580	\$739.72	122.7%
Jun-15	2,766	\$1,829,528	\$976,568	\$76,182	\$510,492	\$200,996	\$0	\$1,764,238	\$65,290	\$565.16	96.4%
Jul-15	2,756	\$1,821,866	\$1,002,601	\$73,265	\$533,092	\$200,252	\$1,250	\$1,807,960	\$13,906	\$583.35	99.2%
Aug-15	2,784	\$1,841,754	\$947,858	\$82,045	\$537,763	\$202,443	\$2,472	\$1,767,637	\$74,117	\$562.21	96.0%
Sep-15	2,771	\$1,834,036	\$1,217,629	\$81,398	\$469,104	\$201,549	\$25	\$1,969,655	-\$135,619	\$638.08	107.4%
Oct-15	2,770	\$1,835,421	\$1,208,318	\$81,271	\$563,835	\$201,539	\$0	\$2,054,963	-\$219,542	\$669.11	112.0%
Nov-15	2,754	\$1,823,370	\$999,577	\$79,234	\$460,161	\$200,253	\$0	\$1,739,225	\$84,145	\$558.81	95.4%
Dec-15	2,771	\$1,834,119	\$1,438,401	\$77,015	\$502,209	\$201,468	\$2,655	\$2,216,438	-\$382,319	\$727.16	120.8%
Jan-16	2,766	\$1,918,242	\$920,343	\$74,569	\$460,100	\$184,666	\$0	\$1,639,678	\$278,565	\$526.03	85.5%
Feb-16	2,769	\$1,915,349	\$909,422	\$75,036	\$568,546	\$184,860	\$0	\$1,737,864	\$177,485	\$560.85	90.7%
Mar-16	2,770	\$1,917,509	\$1,323,065	\$72,539	\$573,783	\$184,925	\$0	\$2,154,311	-\$236,802	\$710.97	112.3%
Apr-16	2,817	\$1,943,502	\$1,210,456	\$74,400	\$484,179	\$188,001	\$0	\$1,957,036	-\$13,534	\$627.99	100.7%
May-16	2,806	\$1,938,954	\$1,175,116	\$74,867	\$540,390	\$187,227	\$0	\$1,977,600	-\$38,646	\$638.05	102.0%
Jun-16	2,812	\$1,941,450	\$1,052,925	\$71,450	\$485,586	\$187,636	\$0	\$1,814,795	\$126,654	\$578.65	93.5%
Jul-16	2,817	\$1,943,391	\$884,484	\$74,195	\$485,586	\$188,001	\$0	\$1,632,266	\$311,125	\$512.70	84.0%
Aug-16	2,822	\$1,947,517	\$925,254	\$68,299	\$599,698	\$188,408	\$0	\$1,781,659	\$165,858	\$564.58	91.5%
Sep-16	2,820	\$1,941,858	\$738,393	\$74,239	\$564,819	\$188,321	\$0	\$1,565,772	\$376,086	\$488.46	80.6%
Oct-16	2,812	\$1,933,637	\$1,478,516	\$72,068	\$611,072	\$187,869	\$0	\$2,349,525	-\$415,888	\$768.73	121.5%
Nov-16	2,825	\$1,939,416	\$1,811,697	\$70,350	\$567,997	\$188,602	\$0	\$2,638,646	-\$699,229	\$867.27	136.1%
Dec-16	2,823	\$1,937,203	\$1,083,307	\$71,670	\$606,495	\$188,409	\$0	\$1,949,882	-\$12,679	\$623.97	100.7%
Jan-17	2,824	\$2,110,561	\$1,261,565	\$0	\$595,840	\$186,885	\$0	\$2,044,291	\$66,271	\$657.72	96.9%
Feb-17	2,814	\$2,107,318	\$1,097,844	\$0	\$536,533	\$186,224	\$0	\$1,820,600	\$286,718	\$580.80	86.4%
Mar-17	2,825	\$2,117,411	\$924,126	\$0	\$571,707	\$186,951	\$0	\$1,682,784	\$434,626	\$529.50	79.5%
Apr-17	2,816	\$2,110,125	\$1,032,065	\$0	\$530,547	\$186,356	\$0	\$1,748,968	\$361,157	\$554.90	82.9%
May-17	2,829	\$2,117,202	\$1,311,089	\$0	\$522,523	\$187,216	\$0	\$2,020,829	\$96,374	\$648.15	95.4%
Jun-17	2,822	\$2,109,284	\$1,799,781	\$0	\$635,657	\$186,753	\$0	\$2,622,191	-\$512,907	\$863.02	124.3%
Jul-17	2,851	\$2,128,126	\$1,001,046	\$0	\$566,630	\$188,672	\$0	\$1,756,347	\$371,779	\$549.87	82.5%
Aug-17	2,853	\$2,132,516	\$1,440,700	\$0	\$703,354	\$188,804	\$0	\$2,332,858	-\$200,342	\$751.51	109.4%
Sep-17	2,866	\$2,135,392	\$967,631	\$0	\$718,838	\$189,664	\$0	\$1,876,134	\$259,259	\$588.44	87.9%
Oct-17	2,861	\$2,133,836	\$1,558,013	\$0	\$666,865	\$189,334	\$0	\$2,414,211	-\$280,375	\$777.66	113.1%
Nov-17	2,874	\$2,142,485	\$1,378,838	\$0	\$573,506	\$190,194	\$0	\$2,142,538	-\$53	\$679.31	100.0%
Dec-17	2,890	\$2,151,414	\$1,175,436	\$0	\$691,203	\$191,252	\$0	\$2,057,892	\$93,522	\$645.90	95.7%
<b>2015</b>	<b>2,772</b>	<b>\$22,085,787</b>	<b>\$14,311,185</b>	<b>\$946,900</b>	<b>\$5,871,197</b>	<b>\$2,401,436</b>	<b>\$219,668</b>	<b>\$23,311,050</b>	<b>-\$1,225,263</b>	<b>\$628.54</b>	<b>105.5%</b>
<b>2016</b>	<b>2,810</b>	<b>\$23,410,348</b>	<b>\$13,854,200</b>	<b>\$799,113</b>	<b>\$6,701,190</b>	<b>\$2,249,143</b>	<b>\$0</b>	<b>\$23,603,646</b>	<b>-\$193,298</b>	<b>\$633.35</b>	<b>100.8%</b>
<b>2017</b>	<b>2,844</b>	<b>\$25,495,670</b>	<b>\$14,948,135</b>	<b>\$0</b>	<b>\$7,313,202</b>	<b>\$2,258,305</b>	<b>\$0</b>	<b>\$24,519,642</b>	<b>\$976,028</b>	<b>\$652.35</b>	<b>96.2%</b>
<b>Current 12 Months</b>	<b>2,844</b>	<b>\$25,495,670</b>	<b>\$14,948,135</b>	<b>\$0</b>	<b>\$7,313,202</b>	<b>\$2,258,305</b>	<b>\$0</b>	<b>\$24,519,642</b>	<b>\$976,028</b>	<b>\$652.35</b>	<b>96.2%</b>

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

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
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County of Tulare - All Medical**







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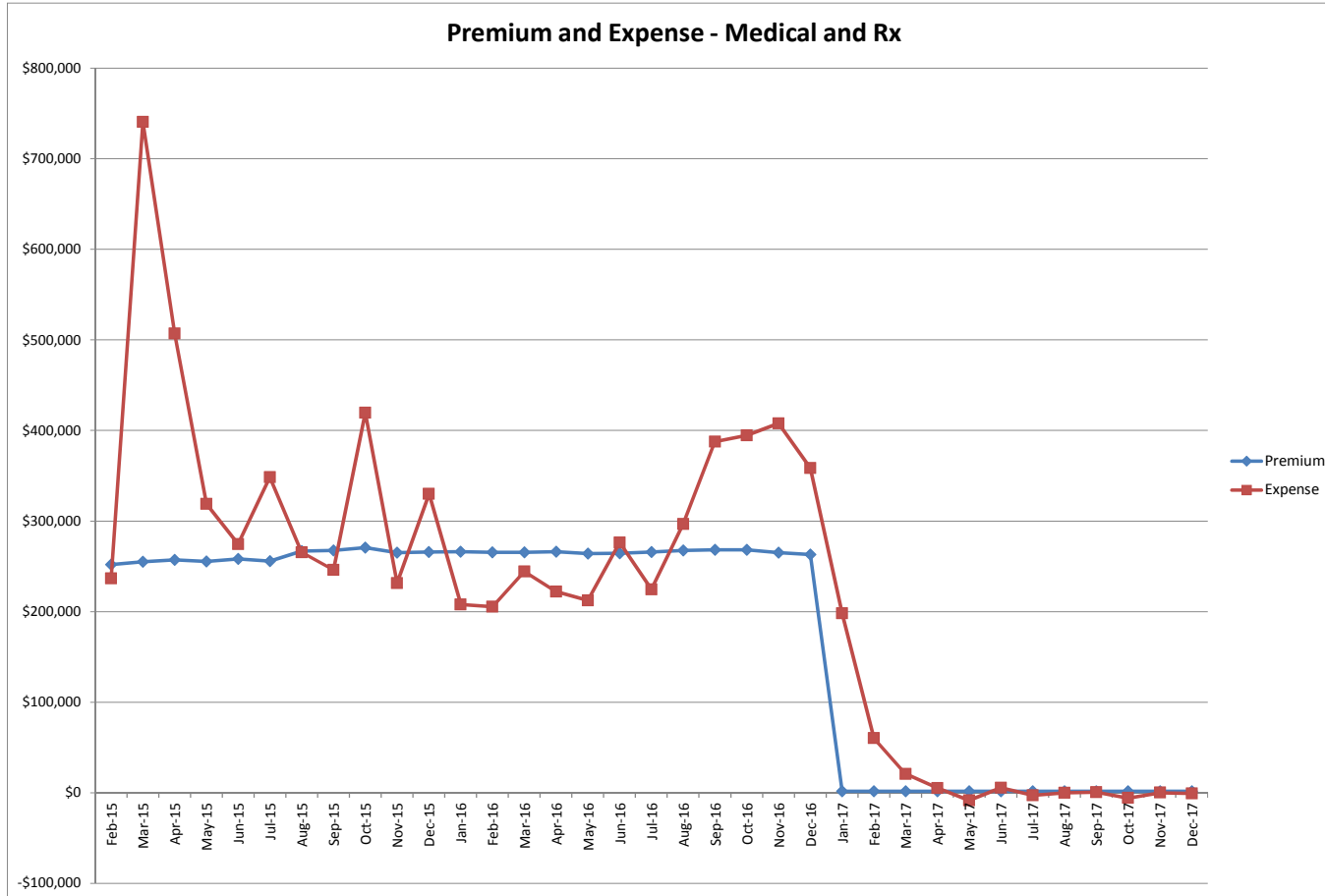
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Feb-15	319	\$251,868	\$79,177	\$75,645	\$52,913	\$28,866	\$0	\$236,601	\$15,267	\$651.21	93.9%
Mar-15	321	\$255,148	\$571,869	\$82,133	\$57,437	\$29,047	\$0	\$740,487	-\$485,339	\$2,216.32	290.2%
Apr-15	320	\$257,292	\$571,981	\$83,086	\$36,296	\$28,957	\$213,266	\$507,053	-\$249,762	\$1,494.05	197.1%
May-15	318	\$255,493	\$155,026	\$81,056	\$54,080	\$28,776	\$0	\$318,938	-\$63,446	\$912.46	124.8%
Jun-15	323	\$258,306	\$115,923	\$76,182	\$53,305	\$29,228	\$0	\$274,639	-\$16,332	\$759.78	106.3%
Jul-15	321	\$255,830	\$201,531	\$73,265	\$45,750	\$29,047	\$1,250	\$348,344	-\$92,513	\$994.69	136.2%
Aug-15	332	\$266,751	\$102,263	\$82,045	\$53,468	\$30,043	\$2,472	\$265,348	\$1,404	\$708.75	99.5%
Sep-15	333	\$267,483	\$79,468	\$81,398	\$55,199	\$30,133	\$25	\$246,174	\$21,310	\$648.77	92.0%
Oct-15	336	\$270,653	\$257,415	\$81,271	\$50,542	\$30,405	\$0	\$419,632	-\$148,979	\$1,158.41	155.0%
Nov-15	328	\$265,012	\$71,337	\$79,234	\$51,114	\$29,681	\$0	\$231,366	\$33,646	\$614.89	87.3%
Dec-15	329	\$265,741	\$180,203	\$77,015	\$45,611	\$29,771	\$2,655	\$329,945	-\$64,204	\$912.38	124.2%
Jan-16	289	\$266,033	\$68,339	\$74,569	\$40,188	\$24,776	\$0	\$207,872	\$58,161	\$633.55	78.1%
Feb-16	289	\$265,507	\$59,035	\$75,036	\$46,727	\$24,776	\$0	\$205,574	\$59,933	\$625.60	77.4%
Mar-16	289	\$265,507	\$90,215	\$72,539	\$56,647	\$24,776	\$0	\$244,176	\$21,330	\$759.17	92.0%
Apr-16	291	\$266,108	\$71,342	\$74,400	\$51,369	\$24,947	\$0	\$222,059	\$44,049	\$677.36	83.4%
May-16	288	\$264,055	\$72,036	\$74,867	\$40,911	\$24,690	\$0	\$212,505	\$51,550	\$652.13	80.5%
Jun-16	289	\$264,355	\$124,170	\$71,450	\$55,944	\$24,776	\$0	\$276,339	-\$11,984	\$870.46	104.5%
Jul-16	291	\$265,726	\$77,567	\$74,195	\$47,881	\$24,947	\$0	\$224,590	\$41,135	\$686.06	84.5%
Aug-16	295	\$267,698	\$153,032	\$68,299	\$50,196	\$25,290	\$0	\$296,817	-\$29,119	\$920.43	110.9%
Sep-16	297	\$268,158	\$163,002	\$74,239	\$125,064	\$25,462	\$0	\$387,766	-\$119,609	\$1,219.88	144.6%
Oct-16	300	\$268,395	\$171,644	\$72,068	\$124,997	\$25,719	\$0	\$394,429	-\$126,033	\$1,229.03	147.0%
Nov-16	295	\$264,973	\$185,862	\$70,350	\$126,345	\$25,290	\$0	\$407,848	-\$142,874	\$1,296.81	153.9%
Dec-16	292	\$262,920	\$133,580	\$71,670	\$128,271	\$25,033	\$0	\$358,555	-\$95,635	\$1,142.20	136.4%
Jan-17	1	\$1,593	\$197,867	\$0	\$19	\$87	\$0	\$197,973	-\$196,381	\$197,885.93	12429.6%
Feb-17	1	\$1,593	\$60,175	\$0	\$0	\$87	\$0	\$60,262	-\$58,669	\$60,174.67	3783.5%
Mar-17	1	\$1,593	\$20,631	\$0	\$0	\$87	\$0	\$20,719	-\$19,126	\$20,631.20	1300.8%
Apr-17	1	\$1,593	\$5,165	\$0	\$0	\$87	\$0	\$5,252	-\$3,660	\$5,165.00	329.8%
May-17	1	\$1,593	-\$8,486	\$0	\$0	\$87	\$0	-\$8,398	\$9,991	-\$8,485.61	-527.3%
Jun-17	1	\$1,593	\$5,438	\$0	\$0	\$87	\$0	\$5,526	-\$3,933	\$5,438.37	346.9%
Jul-17	1	\$1,593	-\$2,965	\$0	\$0	\$87	\$0	-\$2,878	\$4,471	-\$2,965.34	-180.7%
Aug-17	1	\$1,593	\$0	\$0	\$0	\$87	\$0	\$87	\$1,505	\$0.00	5.5%
Sep-17	1	\$1,593	\$696	\$0	\$0	\$87	\$0	\$783	\$809	\$696.00	49.2%
Oct-17	1	\$1,593	-\$5,875	\$0	\$0	\$87	\$0	-\$5,788	\$7,380	-\$5,875.00	-363.4%
Nov-17	1	\$1,593	\$39	\$0	\$0	\$87	\$0	\$126	\$1,466	\$39.00	7.9%
Dec-17	1	\$1,593	-\$754	\$0	\$0	\$87	\$0	-\$667	\$2,259	-\$754.00	-41.9%
<b>2015</b>	<b>322</b>	<b>\$3,135,611</b>	<b>\$2,454,532</b>	<b>\$946,900</b>	<b>\$595,904</b>	<b>\$348,730</b>	<b>\$219,668</b>	<b>\$4,126,397</b>	<b>-\$990,787</b>	<b>\$976.39</b>	<b>131.6%</b>
<b>2016</b>	<b>268</b>	<b>\$2,924,995</b>	<b>\$1,499,352</b>	<b>\$799,113</b>	<b>\$854,371</b>	<b>\$275,795</b>	<b>\$0</b>	<b>\$3,428,631</b>	<b>-\$503,636</b>	<b>\$980.05</b>	<b>117.2%</b>
<b>2017</b>	<b>1</b>	<b>\$19,113</b>	<b>\$271,932</b>	<b>\$0</b>	<b>\$19</b>	<b>\$1,048</b>	<b>\$0</b>	<b>\$272,998</b>	<b>-\$253,885</b>	<b>\$22,662.52</b>	<b>1428.3%</b>
<b>Current 12 Months</b>	<b>1</b>	<b>\$19,113</b>	<b>\$271,932</b>	<b>\$0</b>	<b>\$19</b>	<b>\$1,048</b>	<b>\$0</b>	<b>\$272,998</b>	<b>-\$253,885</b>	<b>\$22,662.52</b>	<b>1428.3%</b>

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/HIDHP = \$450,000.

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





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

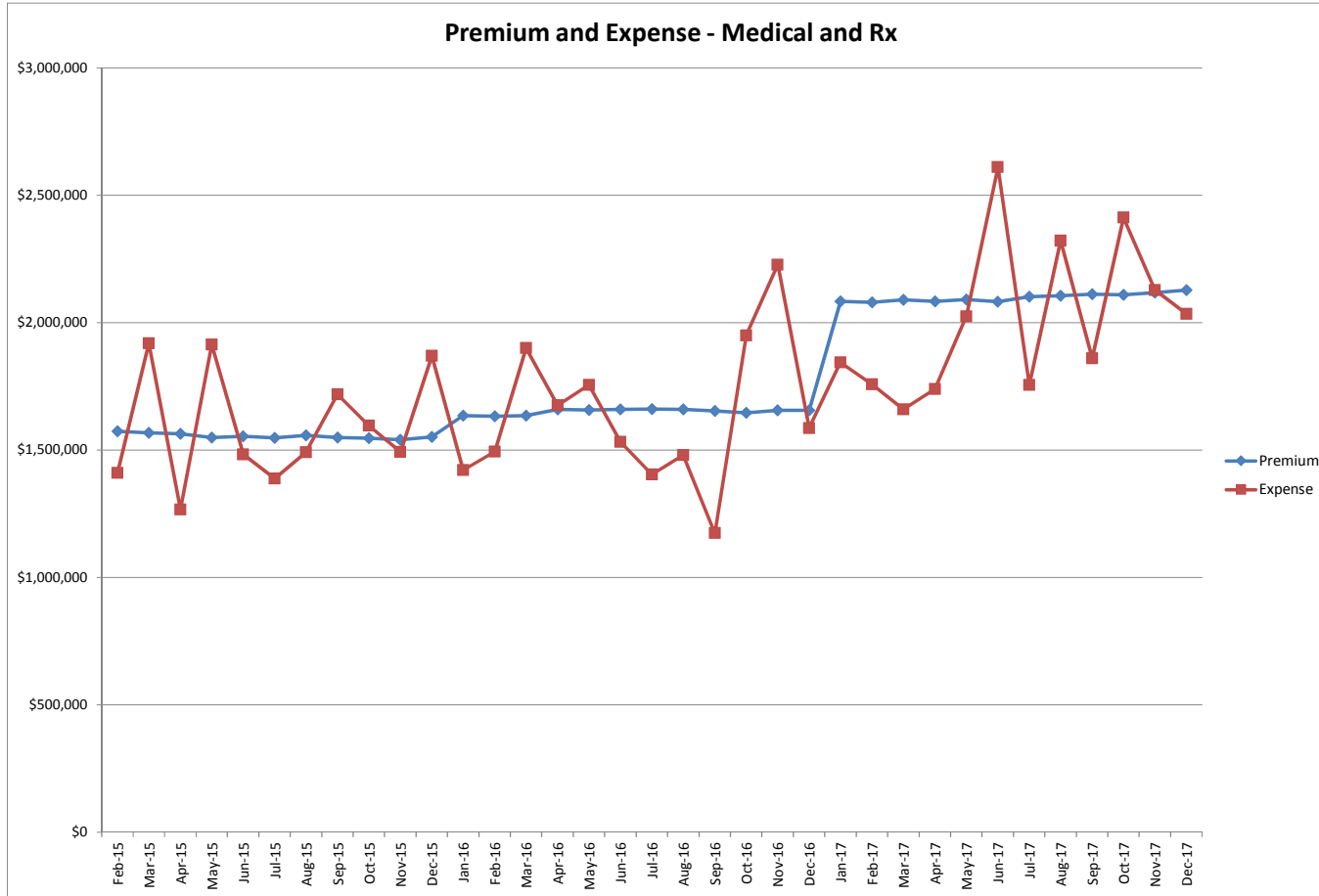
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Feb-15	2,449	\$1,573,782	\$873,567	\$364,921	\$172,189	\$0	\$1,410,677	\$163,105	\$505.71	89.6%
Mar-15	2,437	\$1,567,085	\$1,322,573	\$425,441	\$171,345	\$0	\$1,919,359	-\$352,274	\$717.28	122.5%
Apr-15	2,431	\$1,563,711	\$663,432	\$432,368	\$170,924	\$0	\$1,266,724	\$296,987	\$450.76	81.0%
May-15	2,402	\$1,548,779	\$1,335,394	\$409,743	\$168,885	\$0	\$1,914,022	-\$365,242	\$726.53	123.6%
Jun-15	2,412	\$1,553,588	\$857,645	\$455,603	\$169,588	\$0	\$1,482,836	\$70,752	\$544.46	95.4%
Jul-15	2,404	\$1,548,402	\$732,247	\$487,188	\$169,025	\$0	\$1,388,460	\$159,942	\$507.25	89.7%
Aug-15	2,421	\$1,557,369	\$838,162	\$482,461	\$170,221	\$0	\$1,490,844	\$66,525	\$545.49	95.7%
Sep-15	2,407	\$1,548,919	\$1,135,876	\$413,905	\$169,236	\$0	\$1,719,017	-\$170,098	\$643.86	111.0%
Oct-15	2,403	\$1,547,133	\$916,021	\$510,495	\$168,955	\$0	\$1,595,471	-\$48,338	\$593.64	103.1%
Nov-15	2,395	\$1,540,725	\$915,407	\$408,293	\$168,392	\$0	\$1,492,093	\$48,632	\$552.69	96.8%
Dec-15	2,413	\$1,551,683	\$1,243,499	\$456,567	\$169,658	\$0	\$1,869,724	-\$318,041	\$704.54	120.5%
Jan-16	2,445	\$1,634,557	\$844,648	\$419,202	\$157,825	\$0	\$1,421,675	\$212,882	\$516.91	87.0%
Feb-16	2,448	\$1,632,189	\$814,535	\$521,819	\$158,018	\$0	\$1,494,373	\$137,817	\$545.90	91.6%
Mar-16	2,451	\$1,635,335	\$1,225,617	\$517,136	\$158,212	\$0	\$1,900,965	-\$265,630	\$711.04	116.2%
Apr-16	2,495	\$1,660,234	\$1,082,260	\$432,397	\$161,052	\$0	\$1,675,709	-\$15,475	\$607.08	100.9%
May-16	2,487	\$1,657,740	\$1,095,985	\$499,089	\$160,536	\$0	\$1,755,610	-\$97,870	\$641.36	105.9%
Jun-16	2,491	\$1,659,442	\$925,363	\$446,034	\$160,794	\$0	\$1,532,191	\$127,250	\$550.54	92.3%
Jul-16	2,495	\$1,660,506	\$805,929	\$437,009	\$161,052	\$0	\$1,403,991	\$256,515	\$498.17	84.6%
Aug-16	2,493	\$1,660,172	\$769,888	\$549,001	\$160,923	\$0	\$1,479,812	\$180,360	\$529.04	89.1%
Sep-16	2,489	\$1,654,054	\$574,578	\$439,054	\$160,665	\$0	\$1,174,297	\$479,758	\$407.24	71.0%
Oct-16	2,479	\$1,646,580	\$1,304,493	\$485,461	\$160,019	\$0	\$1,949,973	-\$303,393	\$722.05	118.4%
Nov-16	2,497	\$1,655,781	\$1,625,534	\$440,989	\$161,181	\$0	\$2,227,704	-\$571,923	\$827.60	134.5%
Dec-16	2,498	\$1,655,621	\$947,450	\$477,450	\$161,246	\$0	\$1,586,146	\$69,475	\$570.42	95.8%
Jan-17	2,785	\$2,083,764	\$1,063,327	\$595,773	\$184,283	\$0	\$1,843,383	\$240,381	\$595.73	88.5%
Feb-17	2,774	\$2,079,970	\$1,037,311	\$536,528	\$183,556	\$0	\$1,757,394	\$322,576	\$567.35	84.5%
Mar-17	2,785	\$2,090,062	\$903,425	\$571,682	\$184,283	\$0	\$1,659,390	\$430,672	\$529.66	79.4%
Apr-17	2,777	\$2,083,327	\$1,025,542	\$529,915	\$183,754	\$0	\$1,739,211	\$344,117	\$560.12	83.5%
May-17	2,790	\$2,090,405	\$1,317,845	\$522,476	\$184,614	\$0	\$2,024,935	\$65,470	\$659.61	96.9%
Jun-17	2,783	\$2,082,487	\$1,790,162	\$635,565	\$184,151	\$0	\$2,609,878	-\$527,391	\$871.62	125.3%
Jul-17	2,812	\$2,101,329	\$1,002,601	\$566,607	\$186,070	\$0	\$1,755,278	\$346,051	\$558.04	83.5%
Aug-17	2,814	\$2,105,719	\$1,432,300	\$702,997	\$186,202	\$0	\$2,321,499	-\$215,780	\$758.81	110.2%
Sep-17	2,829	\$2,111,374	\$953,510	\$718,810	\$187,195	\$0	\$1,859,515	\$251,859	\$591.13	88.1%
Oct-17	2,824	\$2,109,268	\$1,558,844	\$666,488	\$186,864	\$0	\$2,412,196	-\$302,928	\$788.01	114.4%
Nov-17	2,837	\$2,117,916	\$1,366,694	\$572,930	\$187,724	\$0	\$2,127,348	-\$9,432	\$683.69	100.4%
Dec-17	2,854	\$2,127,396	\$1,154,716	\$690,647	\$188,849	\$0	\$2,034,212	\$93,184	\$646.59	95.6%
<b>2015</b>	<b>2,418</b>	<b>\$18,735,733</b>	<b>\$11,678,471</b>	<b>\$5,266,186</b>	<b>\$2,026,243</b>	<b>\$0</b>	<b>\$18,970,900</b>	<b>-\$235,167</b>	<b>\$583.92</b>	<b>101.3%</b>
<b>2016</b>	<b>2,509</b>	<b>\$20,261,419</b>	<b>\$12,234,959</b>	<b>\$5,841,211</b>	<b>\$1,947,983</b>	<b>\$0</b>	<b>\$20,024,153</b>	<b>\$237,266</b>	<b>\$600.38</b>	<b>98.8%</b>
<b>2017</b>	<b>2,805</b>	<b>\$25,183,018</b>	<b>\$14,606,277</b>	<b>\$7,310,416</b>	<b>\$2,227,547</b>	<b>\$0</b>	<b>\$24,144,240</b>	<b>\$1,038,777</b>	<b>\$651.04</b>	<b>95.9%</b>
<b>Current 12 Months</b>	<b>2,805</b>	<b>\$25,183,018</b>	<b>\$14,606,277</b>	<b>\$7,310,416</b>	<b>\$2,227,547</b>	<b>\$0</b>	<b>\$24,144,240</b>	<b>\$1,038,777</b>	<b>\$651.04</b>	<b>95.9%</b>

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

Notes:

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

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





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

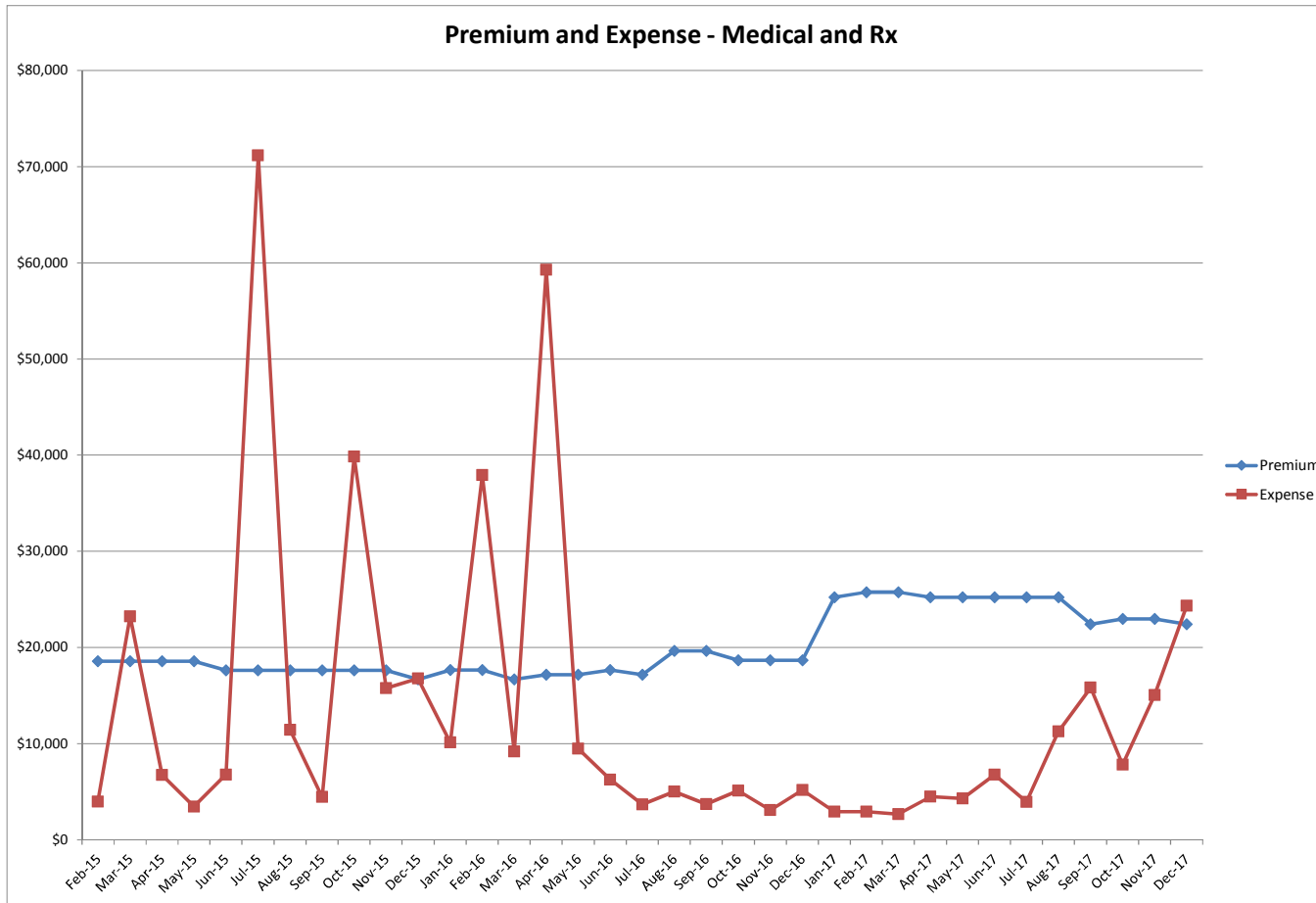
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Feb-15	33	\$18,573	\$1,653	\$0	\$2,320	\$0	\$3,973	\$14,600	\$50.09	21.4%
Mar-15	33	\$18,573	\$20,909	\$0	\$2,320	\$0	\$23,229	-\$4,656	\$633.61	125.1%
Apr-15	33	\$18,573	\$3,786	\$622	\$2,320	\$0	\$6,728	\$11,845	\$133.58	36.2%
May-15	33	\$18,573	\$523	\$622	\$2,320	\$0	\$3,465	\$15,108	\$34.70	18.7%
Jun-15	31	\$17,634	\$3,000	\$1,584	\$2,180	\$0	\$6,764	\$10,870	\$147.87	38.4%
Jul-15	31	\$17,634	\$68,823	\$154	\$2,180	\$0	\$71,157	-\$53,523	\$2,225.06	403.5%
Aug-15	31	\$17,634	\$7,433	\$1,833	\$2,180	\$0	\$11,446	\$6,188	\$298.90	64.9%
Sep-15	31	\$17,634	\$2,285	\$0	\$2,180	\$0	\$4,465	\$13,169	\$73.71	25.3%
Oct-15	31	\$17,634	\$34,882	\$2,798	\$2,180	\$0	\$39,860	-\$22,226	\$1,215.48	226.0%
Nov-15	31	\$17,634	\$12,833	\$754	\$2,180	\$0	\$15,767	\$1,867	\$438.29	89.4%
Dec-15	29	\$16,695	\$14,699	\$30	\$2,039	\$0	\$16,768	-\$73	\$507.90	100.4%
Jan-16	32	\$17,653	\$7,356	\$710	\$2,066	\$0	\$10,132	\$7,521	\$252.06	57.4%
Feb-16	32	\$17,653	\$35,852	\$0	\$2,066	\$0	\$37,918	-\$20,265	\$1,120.38	214.8%
Mar-16	30	\$16,667	\$7,233	\$0	\$1,937	\$0	\$9,170	\$7,498	\$241.10	55.0%
Apr-16	31	\$17,160	\$56,854	\$413	\$2,001	\$0	\$59,268	-\$42,108	\$1,847.32	345.4%
May-16	31	\$17,160	\$7,095	\$390	\$2,001	\$0	\$9,486	\$7,674	\$241.45	55.3%
Jun-16	32	\$17,653	\$3,392	\$807	\$2,066	\$0	\$6,265	\$11,388	\$131.22	35.5%
Jul-16	31	\$17,160	\$988	\$696	\$2,001	\$0	\$3,685	\$13,475	\$54.32	21.5%
Aug-16	34	\$19,646	\$2,334	\$501	\$2,195	\$0	\$5,030	\$14,617	\$83.38	25.6%
Sep-16	34	\$19,646	\$813	\$701	\$2,195	\$0	\$3,709	\$15,938	\$44.53	18.9%
Oct-16	33	\$18,662	\$2,379	\$614	\$2,130	\$0	\$5,123	\$13,539	\$90.70	27.5%
Nov-16	33	\$18,662	\$301	\$663	\$2,130	\$0	\$3,094	\$15,568	\$29.21	16.6%
Dec-16	33	\$18,662	\$2,277	\$774	\$2,130	\$0	\$5,181	\$13,481	\$92.45	27.8%
Jan-17	38	\$25,205	\$371	\$49	\$2,514	\$0	\$2,934	\$22,270	\$11.05	11.6%
Feb-17	39	\$25,755	\$358	\$5	\$2,581	\$0	\$2,944	\$22,812	\$9.31	11.4%
Mar-17	39	\$25,755	\$70	\$25	\$2,581	\$0	\$2,676	\$23,080	\$2.44	10.4%
Apr-17	38	\$25,205	\$1,358	\$632	\$2,514	\$0	\$4,504	\$20,700	\$52.37	17.9%
May-17	38	\$25,205	\$1,730	\$47	\$2,514	\$0	\$4,291	\$20,913	\$46.76	17.0%
Jun-17	38	\$25,205	\$4,181	\$92	\$2,514	\$0	\$6,787	\$18,417	\$112.45	26.9%
Jul-17	38	\$25,205	\$1,410	\$23	\$2,514	\$0	\$3,947	\$21,257	\$37.71	15.7%
Aug-17	38	\$25,205	\$8,400	\$357	\$2,514	\$0	\$11,271	\$13,933	\$230.45	44.7%
Sep-17	36	\$22,426	\$13,425	\$28	\$2,382	\$0	\$15,835	\$6,590	\$373.69	70.6%
Oct-17	36	\$22,976	\$5,044	\$377	\$2,382	\$0	\$7,803	\$15,172	\$150.58	34.0%
Nov-17	36	\$22,976	\$12,105	\$576	\$2,382	\$0	\$15,063	\$7,912	\$352.25	65.6%
Dec-17	35	\$22,425	\$21,474	\$556	\$2,316	\$0	\$24,346	-\$1,921	\$629.43	108.6%
2015	32	\$214,443	\$178,182	\$9,107	\$26,463	\$0	\$213,752	\$691	\$494.17	99.7%
2016	33	\$223,934	\$119,889	\$5,608	\$25,365	\$0	\$150,862	\$73,072	\$320.15	67.4%
2017	37	\$293,539	\$69,926	\$2,767	\$29,710	\$0	\$102,403	\$191,136	\$161.90	34.9%
Current 12 Months	37	\$293,539	\$69,926	\$2,767	\$29,710	\$0	\$102,403	\$191,136	\$161.90	34.9%

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

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
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**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of December 2017  
County of Tulare - HSA**





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

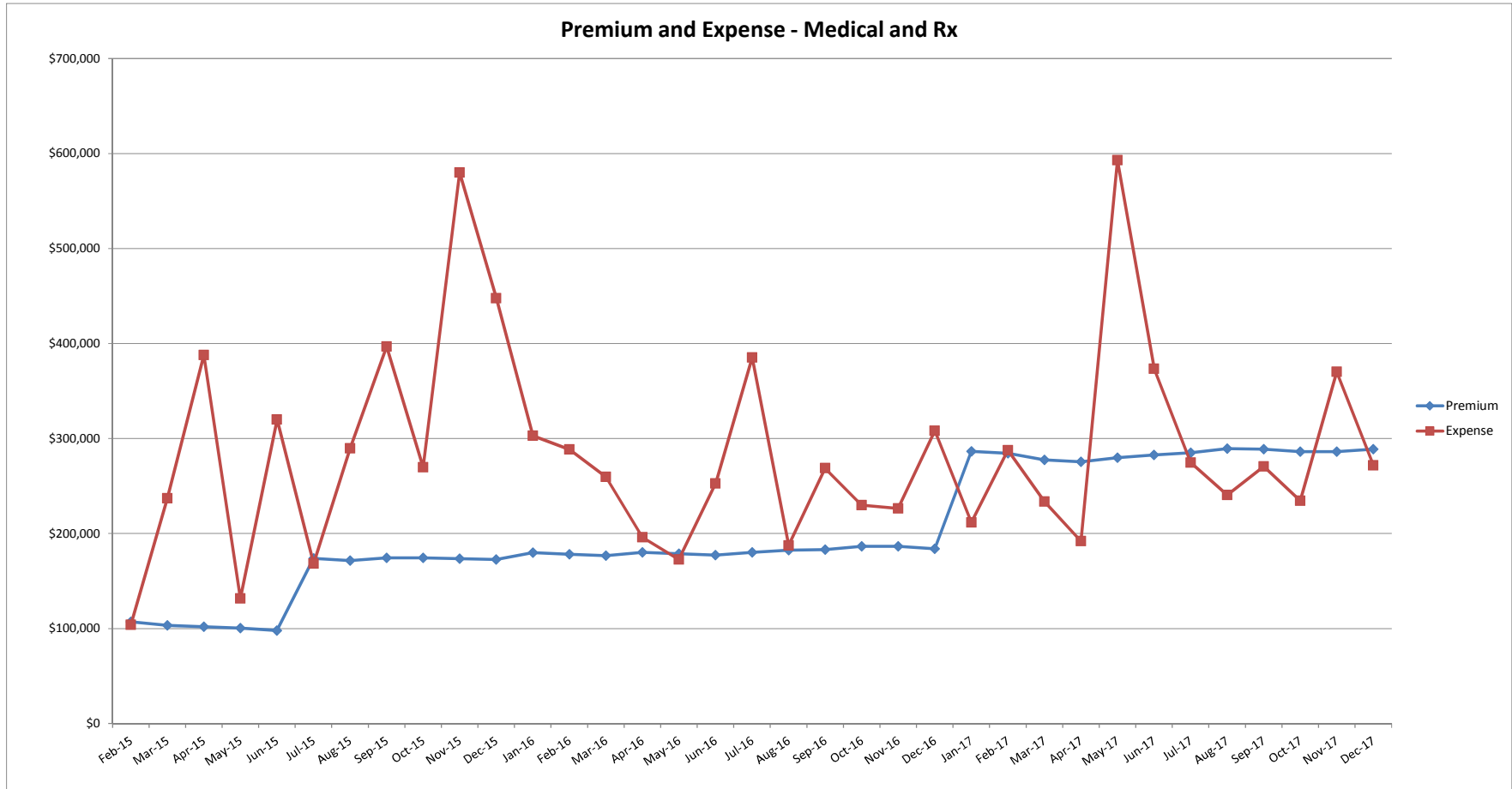
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Feb-15	101	\$107,198	\$38,671	\$36,491	\$19,592	\$9,261	\$0	\$104,014	\$3,184	\$938.16	97.0%
Mar-15	98	\$103,389	\$169,027	\$36,590	\$22,606	\$9,003	\$0	\$237,226	-\$133,837	\$2,328.81	229.4%
Apr-15	97	\$101,900	\$320,837	\$35,660	\$22,524	\$8,911	\$0	\$387,932	-\$286,032	\$3,907.43	380.7%
May-15	96	\$100,462	\$66,626	\$34,772	\$21,390	\$8,839	\$0	\$131,627	-\$31,165	\$1,279.04	131.0%
Jun-15	93	\$97,986	\$283,688	\$34,432	\$24,557	\$8,561	\$31,288	\$319,950	-\$221,964	\$3,348.27	326.5%
Jul-15	149	\$173,709	\$111,646	\$34,687	\$27,794	\$12,651	\$18,315	\$168,462	\$5,247	\$1,045.71	97.0%
Aug-15	147	\$171,417	\$206,373	\$34,438	\$36,583	\$12,486	\$190	\$289,690	-\$118,273	\$1,885.74	169.0%
Sep-15	149	\$174,497	\$316,637	\$35,765	\$31,912	\$12,671	\$190	\$396,796	-\$222,299	\$2,578.02	227.4%
Oct-15	150	\$174,281	\$180,136	\$36,210	\$40,852	\$12,764	\$301	\$269,661	-\$95,379	\$1,712.65	154.7%
Nov-15	148	\$173,512	\$490,498	\$35,975	\$40,879	\$12,599	\$0	\$579,951	-\$406,439	\$3,833.46	334.2%
Dec-15	147	\$172,820	\$350,342	\$36,090	\$49,101	\$12,526	\$411	\$447,648	-\$274,828	\$2,960.01	259.0%
Jan-16	145	\$180,011	\$220,054	\$35,132	\$36,153	\$11,556	\$0	\$302,894	-\$122,883	\$2,009.23	168.3%
Feb-16	143	\$178,054	\$206,162	\$35,364	\$35,494	\$11,423	\$0	\$288,443	-\$110,390	\$1,937.21	162.0%
Mar-16	143	\$176,718	\$174,903	\$35,402	\$38,029	\$11,423	\$0	\$259,756	-\$83,038	\$1,736.60	147.0%
Apr-16	149	\$180,284	\$117,706	\$36,047	\$30,344	\$11,949	\$0	\$196,046	-\$15,763	\$1,235.55	108.7%
May-16	148	\$178,628	\$94,077	\$35,855	\$30,754	\$11,862	\$0	\$172,548	\$6,080	\$1,085.72	96.6%
Jun-16	148	\$177,377	\$171,526	\$36,680	\$32,529	\$11,883	\$0	\$252,617	-\$75,240	\$1,626.59	142.4%
Jul-16	150	\$180,061	\$303,039	\$36,470	\$33,753	\$12,016	\$0	\$385,278	-\$205,217	\$2,488.41	214.0%
Aug-16	151	\$182,553	\$110,676	\$36,688	\$28,093	\$12,082	\$0	\$187,539	-\$4,987	\$1,161.97	102.7%
Sep-16	151	\$182,973	\$185,744	\$36,618	\$34,329	\$12,061	\$0	\$268,752	-\$85,779	\$1,699.94	146.9%
Oct-16	153	\$186,621	\$149,400	\$36,954	\$31,430	\$12,215	\$0	\$229,999	-\$43,378	\$1,423.42	123.2%
Nov-16	153	\$186,621	\$149,042	\$37,283	\$28,006	\$12,215	\$0	\$226,546	-\$39,926	\$1,400.86	121.4%
Dec-16	151	\$183,961	\$250,282	\$36,371	\$28,776	\$12,061	\$19,394	\$308,097	-\$124,135	\$1,960.50	167.5%
Jan-17	183	\$286,401	\$115,526	\$52,154	\$28,813	\$15,206	\$0	\$211,699	\$74,701	\$1,073.73	73.9%
Feb-17	182	\$284,629	\$185,571	\$51,965	\$34,881	\$15,117	\$0	\$287,534	-\$2,905	\$1,496.80	101.0%
Mar-17	178	\$277,523	\$131,952	\$52,088	\$34,651	\$14,823	\$0	\$233,514	\$44,009	\$1,228.60	84.1%
Apr-17	175	\$275,490	\$93,321	\$50,866	\$33,243	\$14,555	\$0	\$191,985	\$83,505	\$1,013.89	69.7%
May-17	178	\$279,753	\$485,586	\$51,944	\$40,593	\$14,802	\$0	\$592,925	-\$313,172	\$3,247.88	211.9%
Jun-17	181	\$282,736	\$272,269	\$52,026	\$34,035	\$15,049	\$0	\$373,378	-\$90,642	\$1,979.72	132.1%
Jul-17	182	\$285,099	\$170,028	\$52,051	\$37,524	\$15,096	\$0	\$274,698	\$10,401	\$1,426.39	96.4%
Aug-17	184	\$289,453	\$133,904	\$52,825	\$38,615	\$15,274	\$0	\$240,619	\$48,835	\$1,224.70	83.1%
Sep-17	184	\$288,851	\$162,496	\$52,763	\$40,000	\$15,253	\$0	\$270,512	\$18,339	\$1,387.28	93.7%
Oct-17	184	\$286,225	\$129,356	\$52,396	\$37,398	\$15,274	\$0	\$234,424	\$51,801	\$1,191.03	81.9%
Nov-17	185	\$286,335	\$263,222	\$52,701	\$39,078	\$15,364	\$0	\$370,365	-\$84,030	\$1,918.92	129.3%
Dec-17	185	\$288,923	\$162,065	\$53,304	\$40,948	\$15,385	\$0	\$271,702	\$17,221	\$1,385.50	94.0%
2015	127	\$1,731,182	\$2,754,535	\$426,241	\$373,942	\$131,828	\$50,695	\$3,635,851	-\$1,904,669	\$2,305.28	210.0%
2016	152	\$2,280,250	\$2,028,083	\$451,886	\$380,350	\$146,396	\$19,394	\$2,987,321	-\$707,071	\$1,558.38	131.0%
2017	182	\$3,411,417	\$2,305,296	\$627,083	\$439,781	\$181,196	\$0	\$3,553,356	-\$141,938	\$1,546.15	104.2%
Current 12 Months	182	\$3,411,417	\$2,305,296	\$627,083	\$439,781	\$181,196	\$0	\$3,553,356	-\$141,938	\$1,546.15	104.2%

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

Notes:

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

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







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

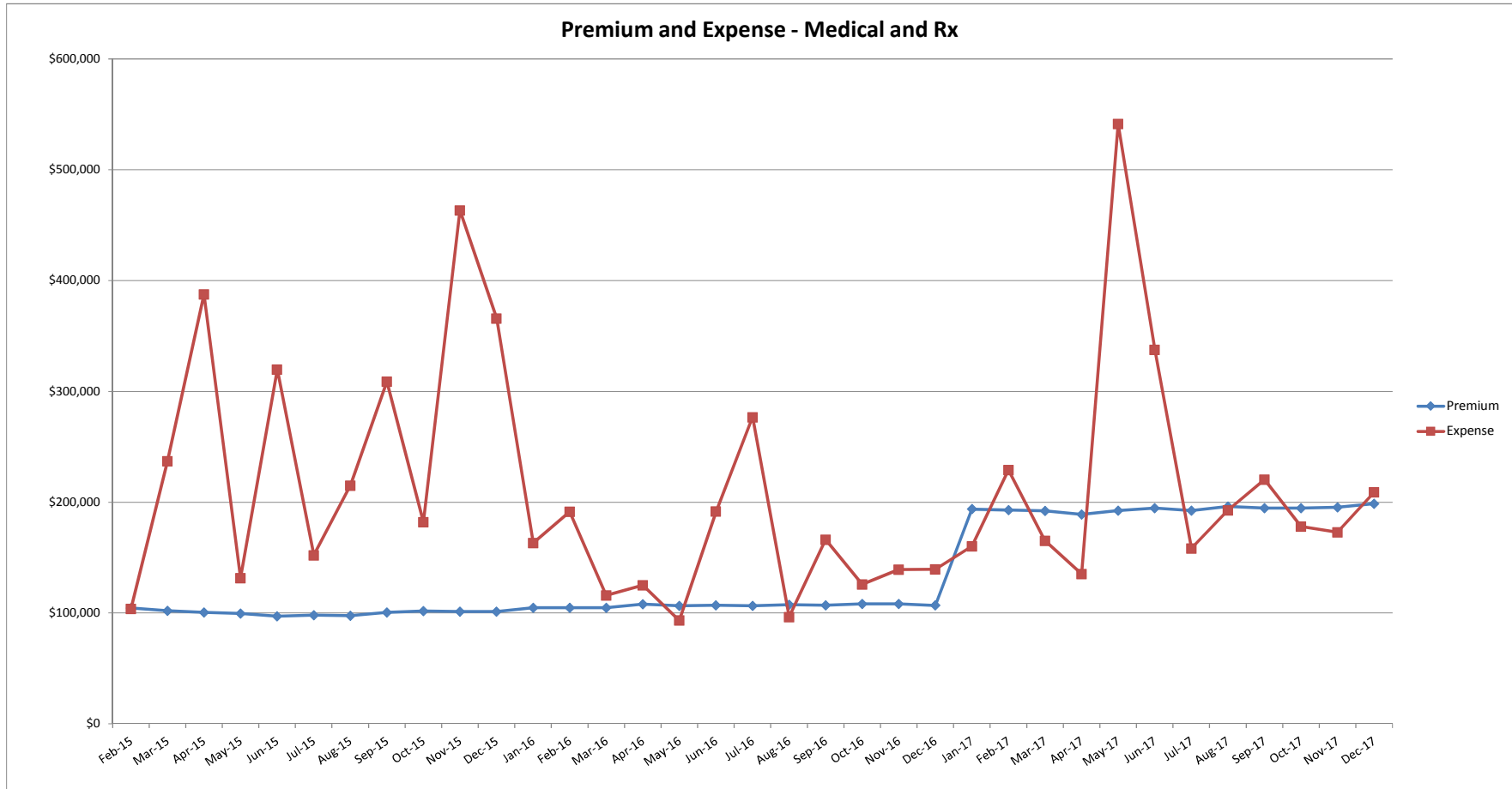
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Feb-15	97	\$104,594	\$38,671	\$36,491	\$19,592	\$8,972	\$0	\$103,725	\$868	\$976.84	99.2%
Mar-15	95	\$102,064	\$169,027	\$36,590	\$22,606	\$8,787	\$0	\$237,009	-\$134,946	\$2,402.35	232.2%
Apr-15	94	\$100,574	\$320,837	\$35,660	\$22,524	\$8,694	\$0	\$387,715	-\$287,141	\$4,032.14	385.5%
May-15	94	\$99,578	\$66,626	\$34,772	\$21,390	\$8,694	\$0	\$131,482	-\$31,904	\$1,306.26	132.0%
Jun-15	91	\$97,102	\$283,665	\$34,432	\$24,557	\$8,417	\$31,288	\$319,783	-\$222,680	\$3,421.61	329.3%
Jul-15	93	\$98,086	\$106,056	\$34,687	\$20,991	\$8,602	\$18,315	\$152,020	-\$53,933	\$1,542.13	155.0%
Aug-15	92	\$97,593	\$152,375	\$34,438	\$19,772	\$8,509	\$190	\$214,904	-\$117,311	\$2,243.42	220.2%
Sep-15	94	\$100,673	\$241,420	\$35,765	\$23,143	\$8,694	\$190	\$308,832	-\$208,159	\$3,192.96	306.8%
Oct-15	95	\$101,815	\$116,482	\$36,210	\$20,998	\$8,787	\$301	\$182,176	-\$80,361	\$1,825.15	178.9%
Nov-15	94	\$101,322	\$394,499	\$35,975	\$24,177	\$8,694	\$0	\$463,345	-\$362,023	\$4,836.71	457.3%
Dec-15	94	\$101,322	\$301,458	\$36,090	\$19,954	\$8,694	\$411	\$365,785	-\$264,463	\$3,798.84	361.0%
Jan-16	90	\$104,892	\$104,247	\$35,132	\$16,023	\$7,896	\$0	\$163,297	-\$58,405	\$1,726.68	155.7%
Feb-16	90	\$104,782	\$130,859	\$35,364	\$17,437	\$7,896	\$0	\$191,556	-\$86,774	\$2,040.67	182.8%
Mar-16	90	\$104,782	\$54,893	\$35,402	\$17,830	\$7,896	\$0	\$116,021	-\$11,239	\$1,201.39	110.7%
Apr-16	96	\$108,072	\$61,425	\$36,047	\$19,146	\$8,422	\$0	\$125,041	-\$16,969	\$1,214.78	115.7%
May-16	95	\$106,416	\$31,901	\$35,855	\$17,273	\$8,334	\$0	\$93,364	\$13,052	\$895.05	87.7%
Jun-16	96	\$106,964	\$125,570	\$36,680	\$20,923	\$8,422	\$0	\$191,595	-\$84,631	\$1,908.05	179.1%
Jul-16	96	\$106,465	\$211,706	\$36,470	\$19,944	\$8,422	\$0	\$276,542	-\$170,077	\$2,792.91	259.7%
Aug-16	96	\$107,573	\$37,071	\$36,688	\$14,226	\$8,422	\$0	\$96,407	\$11,166	\$916.51	89.6%
Sep-16	95	\$107,024	\$100,010	\$36,618	\$21,314	\$8,334	\$0	\$166,276	-\$59,252	\$1,662.55	155.4%
Oct-16	96	\$108,181	\$60,812	\$36,954	\$19,723	\$8,422	\$0	\$125,911	-\$17,730	\$1,223.85	116.4%
Nov-16	96	\$108,181	\$76,371	\$37,283	\$17,090	\$8,422	\$0	\$139,166	-\$30,985	\$1,361.92	128.6%
Dec-16	95	\$106,906	\$77,851	\$36,371	\$16,901	\$8,334	\$0	\$139,458	-\$32,552	\$1,380.24	130.4%
Jan-17	129	\$193,821	\$80,714	\$52,154	\$15,966	\$11,525	\$0	\$160,359	\$33,462	\$1,153.75	82.7%
Feb-17	128	\$192,923	\$140,017	\$51,965	\$25,740	\$11,436	\$0	\$229,157	-\$36,235	\$1,700.95	118.8%
Mar-17	127	\$192,288	\$77,874	\$52,088	\$23,850	\$11,346	\$0	\$165,158	\$27,130	\$1,211.12	85.9%
Apr-17	124	\$189,106	\$46,228	\$50,866	\$27,044	\$11,078	\$0	\$135,216	\$53,890	\$1,001.11	71.5%
May-17	126	\$192,496	\$455,444	\$51,944	\$22,748	\$11,257	\$0	\$541,393	-\$348,897	\$4,207.43	281.2%
Jun-17	128	\$194,605	\$251,759	\$52,026	\$22,230	\$11,436	\$0	\$337,451	-\$142,846	\$2,546.99	173.4%
Jul-17	127	\$192,426	\$71,385	\$52,051	\$23,604	\$11,346	\$0	\$158,386	\$34,040	\$1,157.79	82.3%
Aug-17	129	\$196,256	\$106,827	\$52,825	\$21,514	\$11,525	\$0	\$192,691	\$3,565	\$1,404.39	98.2%
Sep-17	128	\$194,780	\$130,241	\$52,763	\$26,042	\$11,436	\$0	\$220,481	-\$25,701	\$1,633.17	113.2%
Oct-17	129	\$194,711	\$91,277	\$52,396	\$23,000	\$11,525	\$0	\$178,198	\$16,512	\$1,292.04	91.5%
Nov-17	130	\$195,345	\$82,907	\$52,701	\$25,746	\$11,614	\$0	\$172,968	\$22,376	\$1,241.18	88.5%
Dec-17	131	\$198,678	\$116,605	\$53,304	\$27,326	\$11,704	\$0	\$208,939	-\$10,261	\$1,505.61	105.2%
2015	94	\$1,209,616	\$2,295,363	\$426,241	\$255,726	\$103,438	\$50,695	\$3,030,073	-\$1,820,457	\$2,606.09	250.5%
2016	98	\$1,369,167	\$1,049,183	\$451,886	\$217,774	\$102,852	\$0	\$1,821,695	-\$452,529	\$1,469.10	133.1%
2017	128	\$2,327,432	\$1,651,278	\$627,083	\$284,809	\$137,226	\$0	\$2,700,397	-\$372,964	\$1,668.73	116.0%
Current 12 Months	128	\$2,327,432	\$1,651,278	\$627,083	\$284,809	\$137,226	\$0	\$2,700,397	-\$372,964	\$1,668.73	116.0%

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/HIDHP = \$450,000.

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





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

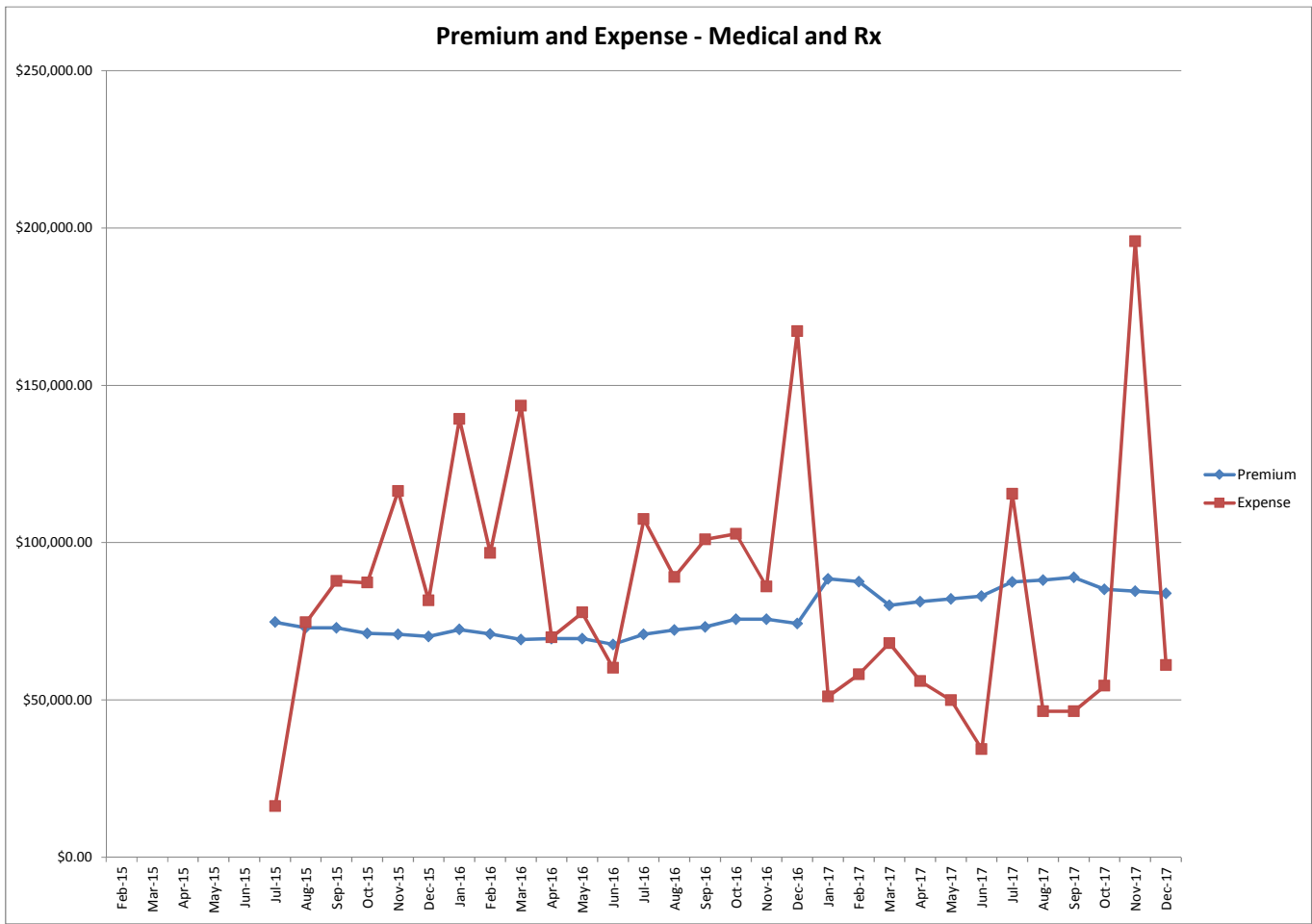
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	Rx	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Feb-15										
Mar-15										
Apr-15										
May-15										
Jun-15										
Jul-15	54	\$74,739	\$5,590	\$6,803	\$3,905	\$0	\$16,298	\$58,441	\$229.50	21.8%
Aug-15	53	\$72,940	\$53,998	\$16,810	\$3,832	\$0	\$74,641	-\$1,701	\$1,336.01	102.3%
Sep-15	53	\$72,940	\$75,217	\$8,770	\$3,832	\$0	\$87,819	-\$14,879	\$1,584.65	120.4%
Oct-15	52	\$71,140	\$63,654	\$19,854	\$3,760	\$0	\$87,268	-\$16,127	\$1,605.92	122.7%
Nov-15	51	\$70,864	\$95,999	\$16,702	\$3,688	\$0	\$116,389	-\$45,525	\$2,209.83	164.2%
Dec-15	50	\$70,172	\$48,884	\$29,146	\$3,616	\$0	\$81,646	-\$11,474	\$1,560.61	116.4%
Jan-16	51	\$72,387	\$115,807	\$20,130	\$3,394	\$0	\$139,331	-\$66,944	\$2,665.43	192.5%
Feb-16	50	\$71,003	\$75,303	\$18,057	\$3,328	\$0	\$96,688	-\$25,684	\$1,867.20	136.2%
Mar-16	49	\$69,204	\$120,010	\$20,198	\$3,261	\$0	\$143,469	-\$74,265	\$2,861.39	207.3%
Apr-16	49	\$69,480	\$56,281	\$10,375	\$3,261	\$0	\$69,917	-\$436	\$1,360.32	100.6%
May-16	49	\$69,480	\$62,047	\$12,463	\$3,261	\$0	\$77,770	-\$8,290	\$1,520.60	111.9%
Jun-16	48	\$67,681	\$45,430	\$11,606	\$3,194	\$0	\$60,230	\$7,450	\$1,188.25	89.0%
Jul-16	50	\$70,864	\$91,333	\$12,791	\$3,328	\$0	\$107,452	-\$36,588	\$2,082.49	151.6%
Aug-16	51	\$72,248	\$72,830	\$12,817	\$3,394	\$0	\$89,041	-\$16,793	\$1,679.35	123.2%
Sep-16	52	\$73,216	\$85,608	\$11,965	\$3,461	\$0	\$101,034	-\$27,817	\$1,876.40	138.0%
Oct-16	53	\$75,708	\$88,588	\$10,657	\$3,527	\$0	\$102,772	-\$27,065	\$1,872.55	135.7%
Nov-16	53	\$75,708	\$72,671	\$9,867	\$3,527	\$0	\$86,065	-\$10,357	\$1,557.32	113.7%
Dec-16	52	\$74,324	\$172,305	\$10,830	\$3,461	\$19,394	\$167,202	-\$92,878	\$3,148.87	225.0%
Jan-17	50	\$88,478	\$34,812	\$12,847	\$3,409	\$0	\$51,068	\$37,410	\$953.19	57.7%
Feb-17	50	\$87,604	\$45,554	\$9,141	\$3,409	\$0	\$58,104	\$29,500	\$1,093.91	66.3%
Mar-17	46	\$80,093	\$54,078	\$10,791	\$3,136	\$0	\$68,004	\$12,089	\$1,410.19	84.9%
Apr-17	46	\$81,243	\$47,093	\$5,778	\$3,136	\$0	\$56,006	\$25,237	\$1,149.36	68.9%
May-17	47	\$82,117	\$30,046	\$16,702	\$3,204	\$0	\$49,952	\$32,165	\$994.63	60.8%
Jun-17	48	\$82,990	\$20,385	\$10,659	\$3,272	\$0	\$34,316	\$48,674	\$646.74	41.3%
Jul-17	50	\$87,532	\$98,643	\$13,428	\$3,409	\$0	\$115,479	-\$27,947	\$2,241.42	131.9%
Aug-17	50	\$88,057	\$27,003	\$15,953	\$3,409	\$0	\$46,364	\$41,692	\$859.11	52.7%
Sep-17	51	\$88,930	\$30,088	\$12,809	\$3,477	\$0	\$46,374	\$42,556	\$841.13	52.1%
Oct-17	49	\$85,134	\$37,891	\$13,246	\$3,340	\$0	\$54,477	\$30,657	\$1,043.61	64.0%
Nov-17	49	\$84,610	\$180,315	\$12,147	\$3,340	\$0	\$195,802	-\$111,193	\$3,927.80	231.4%
Dec-17	48	\$83,865	\$45,364	\$12,459	\$3,272	\$0	\$61,095	\$22,770	\$1,204.65	72.8%
<b>2015</b>	<b>52</b>	<b>\$505,183</b>	<b>\$459,149</b>	<b>\$118,216</b>	<b>\$26,027</b>	<b>\$0</b>	<b>\$603,392</b>	<b>-\$98,209</b>	<b>\$1,586.17</b>	<b>119.4%</b>
<b>2016</b>	<b>51</b>	<b>\$877,393</b>	<b>\$977,218</b>	<b>\$154,473</b>	<b>\$40,410</b>	<b>\$19,394</b>	<b>\$1,152,708</b>	<b>-\$275,314</b>	<b>\$1,835.47</b>	<b>131.4%</b>
<b>2017</b>	<b>49</b>	<b>\$1,020,653</b>	<b>\$651,272</b>	<b>\$145,959</b>	<b>\$39,811</b>	<b>\$0</b>	<b>\$837,042</b>	<b>\$183,611</b>	<b>\$1,365.12</b>	<b>82.0%</b>
<b>Current 12 Months</b>	<b>49</b>	<b>\$1,020,653</b>	<b>\$651,272</b>	<b>\$145,959</b>	<b>\$39,811</b>	<b>\$0</b>	<b>\$837,042</b>	<b>\$183,611</b>	<b>\$1,365.12</b>	<b>82.0%</b>

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

Notes:

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

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





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

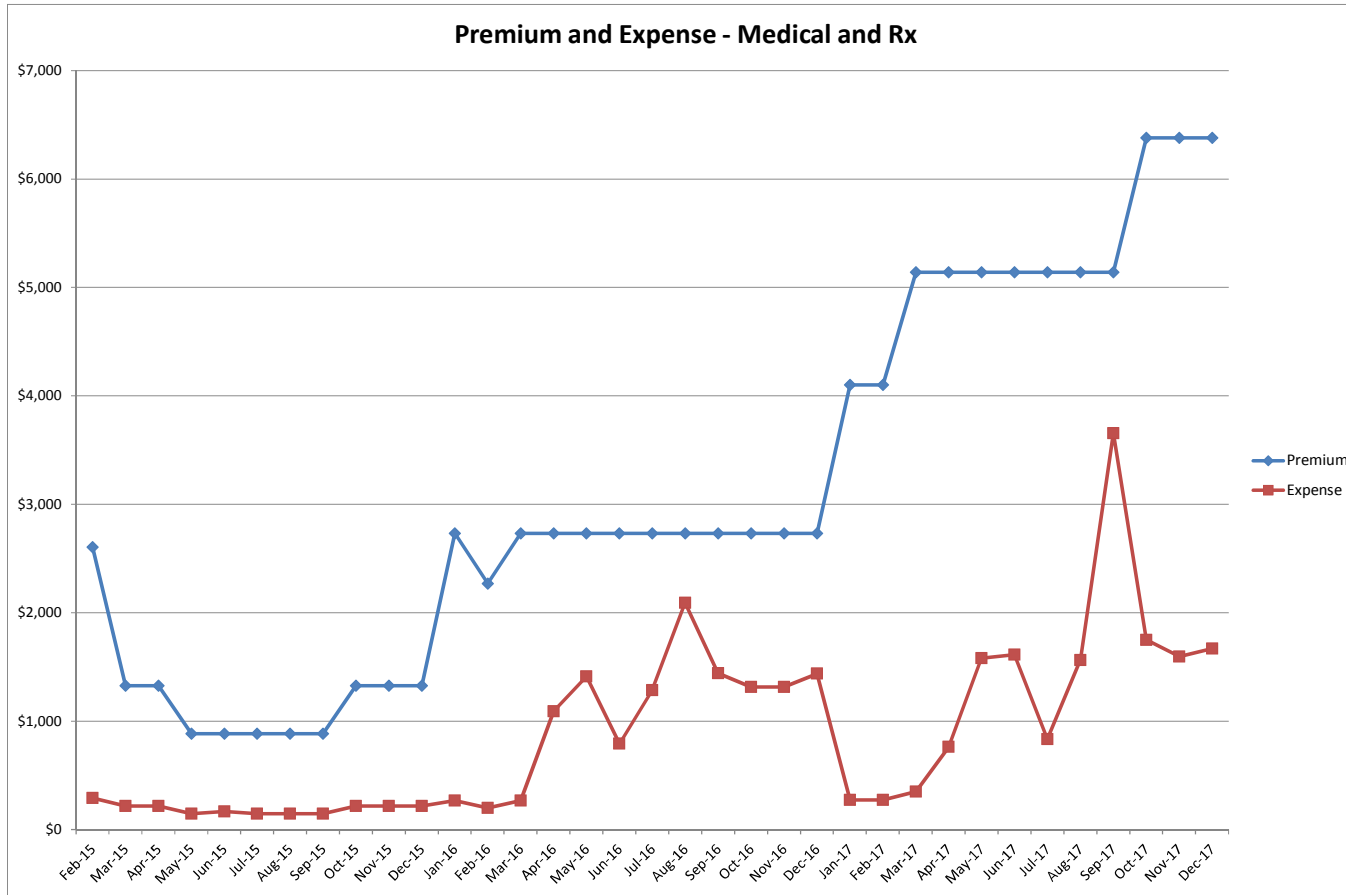
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Feb-15	4	\$2,604	\$0	\$0	\$289	\$0	\$289	\$2,315	\$0.00	11.1%
Mar-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Apr-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
May-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Jun-15	2	\$884	\$23	\$0	\$145	\$0	\$168	\$716	\$11.50	19.0%
Jul-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Aug-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Sep-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Oct-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Nov-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Dec-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Jan-16	4	\$2,732	\$0	\$0	\$266	\$0	\$266	\$2,466	\$0.00	9.7%
Feb-16	3	\$2,268	\$0	\$0	\$200	\$0	\$200	\$2,069	\$0.00	8.8%
Mar-16	4	\$2,732	\$0	\$0	\$266	\$0	\$266	\$2,466	\$0.00	9.7%
Apr-16	4	\$2,732	\$0	\$823	\$266	\$0	\$1,089	\$1,643	\$205.75	39.9%
May-16	4	\$2,732	\$129	\$1,018	\$266	\$0	\$1,413	\$1,319	\$286.75	51.7%
Jun-16	4	\$2,732	\$526	\$0	\$266	\$0	\$792	\$1,940	\$131.50	29.0%
Jul-16	4	\$2,732	\$0	\$1,018	\$266	\$0	\$1,284	\$1,448	\$254.50	47.0%
Aug-16	4	\$2,732	\$775	\$1,050	\$266	\$0	\$2,091	\$641	\$456.25	76.5%
Sep-16	4	\$2,732	\$126	\$1,050	\$266	\$0	\$1,442	\$1,290	\$294.00	52.8%
Oct-16	4	\$2,732	\$0	\$1,049	\$266	\$0	\$1,315	\$1,417	\$262.25	48.1%
Nov-16	4	\$2,732	\$0	\$1,049	\$266	\$0	\$1,315	\$1,417	\$262.25	48.1%
Dec-16	4	\$2,732	\$126	\$1,045	\$266	\$0	\$1,437	\$1,295	\$292.75	52.6%
Jan-17	4	\$4,102	\$0	\$0	\$273	\$0	\$273	\$3,830	\$0.00	6.6%
Feb-17	4	\$4,102	\$0	\$0	\$273	\$0	\$273	\$3,830	\$0.00	6.6%
Mar-17	5	\$5,141	\$0	\$10	\$341	\$0	\$351	\$4,790	\$2.00	6.8%
Apr-17	5	\$5,141	\$0	\$422	\$341	\$0	\$763	\$4,378	\$84.40	14.8%
May-17	5	\$5,141	\$96	\$1,144	\$341	\$0	\$1,581	\$3,560	\$248.00	30.7%
Jun-17	5	\$5,141	\$125	\$1,146	\$341	\$0	\$1,612	\$3,529	\$254.20	31.4%
Jul-17	5	\$5,141	\$0	\$492	\$341	\$0	\$833	\$4,308	\$98.40	16.2%
Aug-17	5	\$5,141	\$74	\$1,149	\$341	\$0	\$1,564	\$3,577	\$244.60	30.4%
Sep-17	5	\$5,141	\$2,167	\$1,149	\$341	\$0	\$3,657	\$1,484	\$663.20	71.1%
Oct-17	6	\$6,380	\$188	\$1,152	\$409	\$0	\$1,749	\$4,631	\$223.33	27.4%
Nov-17	6	\$6,380	\$0	\$1,185	\$409	\$0	\$1,594	\$4,786	\$197.50	25.0%
Dec-17	6	\$6,380	\$96	\$1,163	\$409	\$0	\$1,668	\$4,712	\$209.83	26.1%
<b>2015</b>	<b>3</b>	<b>\$16,383</b>	<b>\$23</b>	<b>\$0</b>	<b>\$2,363</b>	<b>\$0</b>	<b>\$2,386</b>	<b>\$13,997</b>	<b>\$0.70</b>	<b>14.6%</b>
<b>2016</b>	<b>4</b>	<b>\$33,691</b>	<b>\$1,682</b>	<b>\$8,102</b>	<b>\$3,134</b>	<b>\$0</b>	<b>\$12,918</b>	<b>\$20,772</b>	<b>\$208.17</b>	<b>38.3%</b>
<b>2017</b>	<b>5</b>	<b>\$63,332</b>	<b>\$2,746</b>	<b>\$9,012</b>	<b>\$4,158</b>	<b>\$0</b>	<b>\$15,916</b>	<b>\$47,416</b>	<b>\$192.75</b>	<b>25.1%</b>
<b>Current 12 Months</b>	<b>5</b>	<b>\$63,332</b>	<b>\$2,746</b>	<b>\$9,012</b>	<b>\$4,158</b>	<b>\$0</b>	<b>\$15,916</b>	<b>\$47,416</b>	<b>\$192.75</b>	<b>25.1%</b>

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

Notes:

1. Founding Member Fiscal 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 Fiscal 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 December 2017  
All Others - HSA**





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

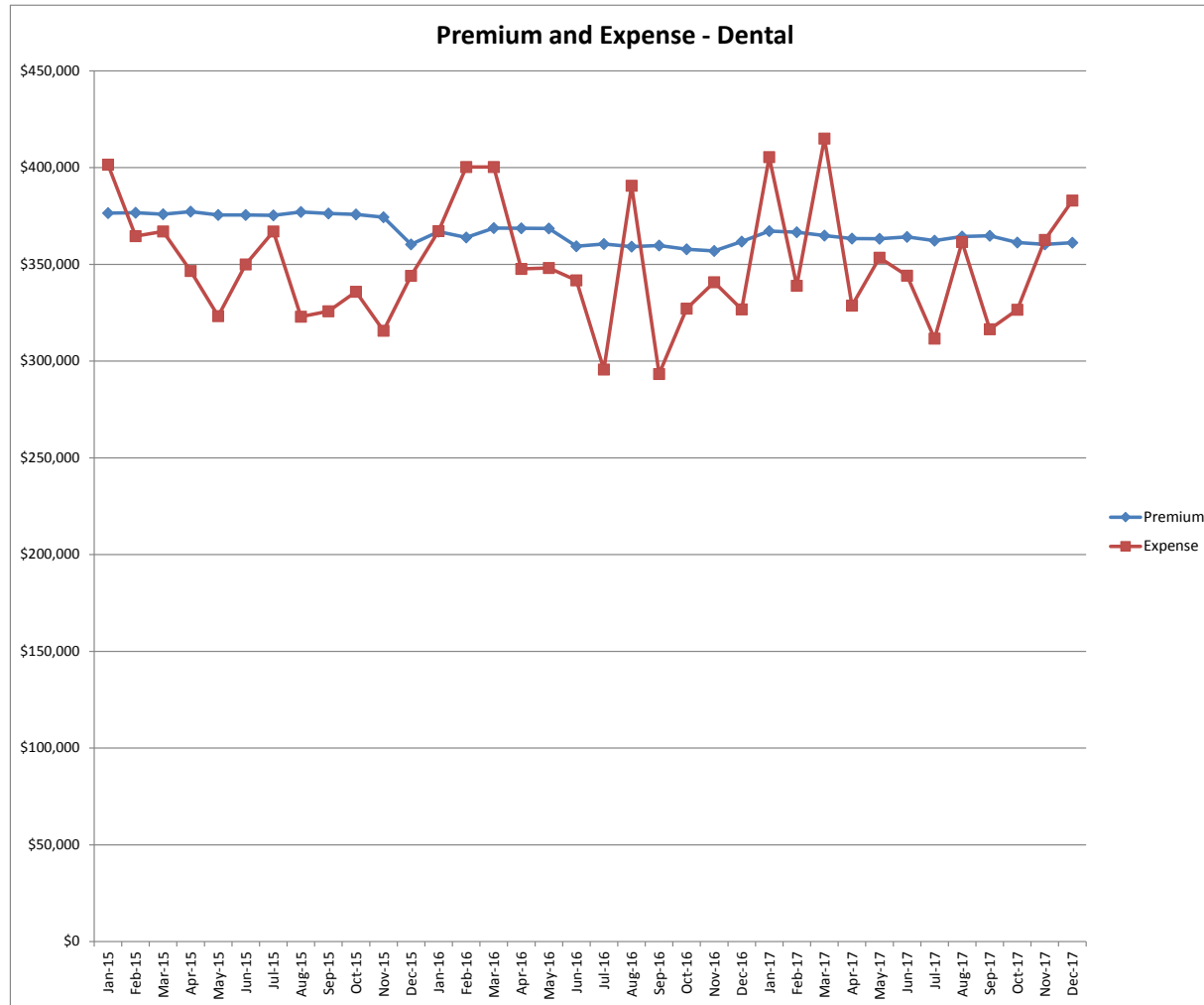
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	6,479	\$376,507	\$368,015	\$33,534	\$401,549	97.74%	\$56.80	106.65%
Feb-15	6,488	\$376,725	\$331,065	\$33,553	\$364,618	87.88%	\$51.03	96.79%
Mar-15	6,458	\$375,970	\$333,534	\$33,484	\$367,019	88.71%	\$51.65	97.62%
Apr-15	6,466	\$377,250	\$313,030	\$33,599	\$346,629	82.98%	\$48.41	91.88%
May-15	6,433	\$375,569	\$289,775	\$33,449	\$323,224	77.16%	\$45.05	86.06%
Jun-15	6,448	\$375,505	\$316,528	\$33,443	\$349,972	84.29%	\$49.09	93.20%
Jul-15	6,438	\$375,379	\$333,586	\$33,432	\$367,018	88.87%	\$51.82	97.77%
Aug-15	6,459	\$377,071	\$289,410	\$33,583	\$322,993	76.75%	\$44.81	85.66%
Sep-15	6,453	\$376,322	\$292,232	\$33,516	\$325,747	77.65%	\$45.29	86.56%
Oct-15	6,434	\$375,873	\$302,392	\$33,476	\$335,868	80.45%	\$47.00	89.36%
Nov-15	6,411	\$374,333	\$282,386	\$33,339	\$315,725	75.44%	\$44.05	84.34%
Dec-15	6,517	\$360,361	\$311,453	\$32,605	\$344,058	86.43%	\$47.79	95.48%
Jan-16	6,518	\$366,916	\$333,544	\$33,632	\$367,175	90.90%	\$51.17	100.07%
Feb-16	6,524	\$363,921	\$366,987	\$33,356	\$400,343	100.84%	\$56.25	110.01%
Mar-16	6,499	\$368,767	\$366,558	\$33,800	\$400,358	99.40%	\$56.40	108.57%
Apr-16	6,523	\$368,638	\$313,882	\$33,788	\$347,671	85.15%	\$48.12	94.31%
May-16	6,495	\$368,577	\$314,389	\$33,783	\$348,172	85.30%	\$48.40	94.46%
Jun-16	6,512	\$359,340	\$308,837	\$32,936	\$341,773	85.95%	\$47.43	95.11%
Jul-16	6,528	\$360,546	\$262,600	\$33,047	\$295,647	72.83%	\$40.23	82.00%
Aug-16	6,533	\$359,193	\$357,755	\$32,923	\$390,678	99.60%	\$54.76	108.77%
Sep-16	6,527	\$359,733	\$260,419	\$32,972	\$293,391	72.39%	\$39.90	81.56%
Oct-16	6,493	\$357,772	\$294,298	\$32,793	\$327,091	82.26%	\$45.33	91.42%
Nov-16	6,495	\$356,937	\$308,088	\$32,716	\$340,804	86.31%	\$47.43	95.48%
Dec-16	6,507	\$361,750	\$293,605	\$33,157	\$326,763	81.16%	\$45.12	90.33%
Jan-17	6,685	\$367,216	\$371,795	\$33,659	\$405,454	101.25%	\$55.62	110.41%
Feb-17	6,664	\$366,591	\$305,332	\$33,602	\$338,933	83.29%	\$45.82	92.46%
Mar-17	6,643	\$364,855	\$381,608	\$33,442	\$415,050	104.59%	\$57.45	113.76%
Apr-17	6,615	\$363,316	\$295,411	\$33,301	\$328,712	81.31%	\$44.66	90.48%
May-17	6,628	\$363,243	\$320,131	\$33,294	\$353,425	88.13%	\$48.30	97.30%
Jun-17	6,624	\$364,211	\$310,814	\$33,383	\$344,197	85.34%	\$46.92	94.50%
Jul-17	6,641	\$362,305	\$278,442	\$33,209	\$311,650	76.85%	\$41.93	86.02%
Aug-17	6,665	\$364,405	\$328,220	\$33,401	\$361,621	90.07%	\$49.25	99.24%
Sep-17	6,652	\$364,789	\$283,072	\$33,436	\$316,509	77.60%	\$42.55	86.76%
Oct-17	6,628	\$361,260	\$293,458	\$33,113	\$326,571	81.23%	\$44.28	90.40%
Nov-17	6,672	\$360,301	\$329,619	\$33,025	\$362,644	91.48%	\$49.40	100.65%
Dec-17	6,705	\$361,181	\$349,996	\$32,971	\$382,968	96.90%	\$52.20	106.03%
<b>2015</b>	<b>6,457</b>	<b>\$4,496,865</b>	<b>\$3,763,409</b>	<b>\$401,012</b>	<b>\$4,164,420</b>	<b>83.69%</b>	<b>\$48.57</b>	<b>92.61%</b>
<b>2016</b>	<b>6,513</b>	<b>\$4,352,089</b>	<b>\$3,780,962</b>	<b>\$398,905</b>	<b>\$4,179,867</b>	<b>86.88%</b>	<b>\$48.38</b>	<b>96.04%</b>
<b>2017</b>	<b>6,652</b>	<b>\$4,363,671</b>	<b>\$3,847,898</b>	<b>\$399,838</b>	<b>\$4,247,735</b>	<b>88.18%</b>	<b>\$48.21</b>	<b>97.34%</b>

Data Source: Delta Dental Risk Report Package through 12/30/2017

Note:

1. The above figures include all the divisions under the County of Fresno and County of Tulare.
2. The number of primary enrollees may change to include retroactive additions and/ or deletions in eligibility.
3. The incurred claims includes estimate for incurred but unreported (IBUR).

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







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

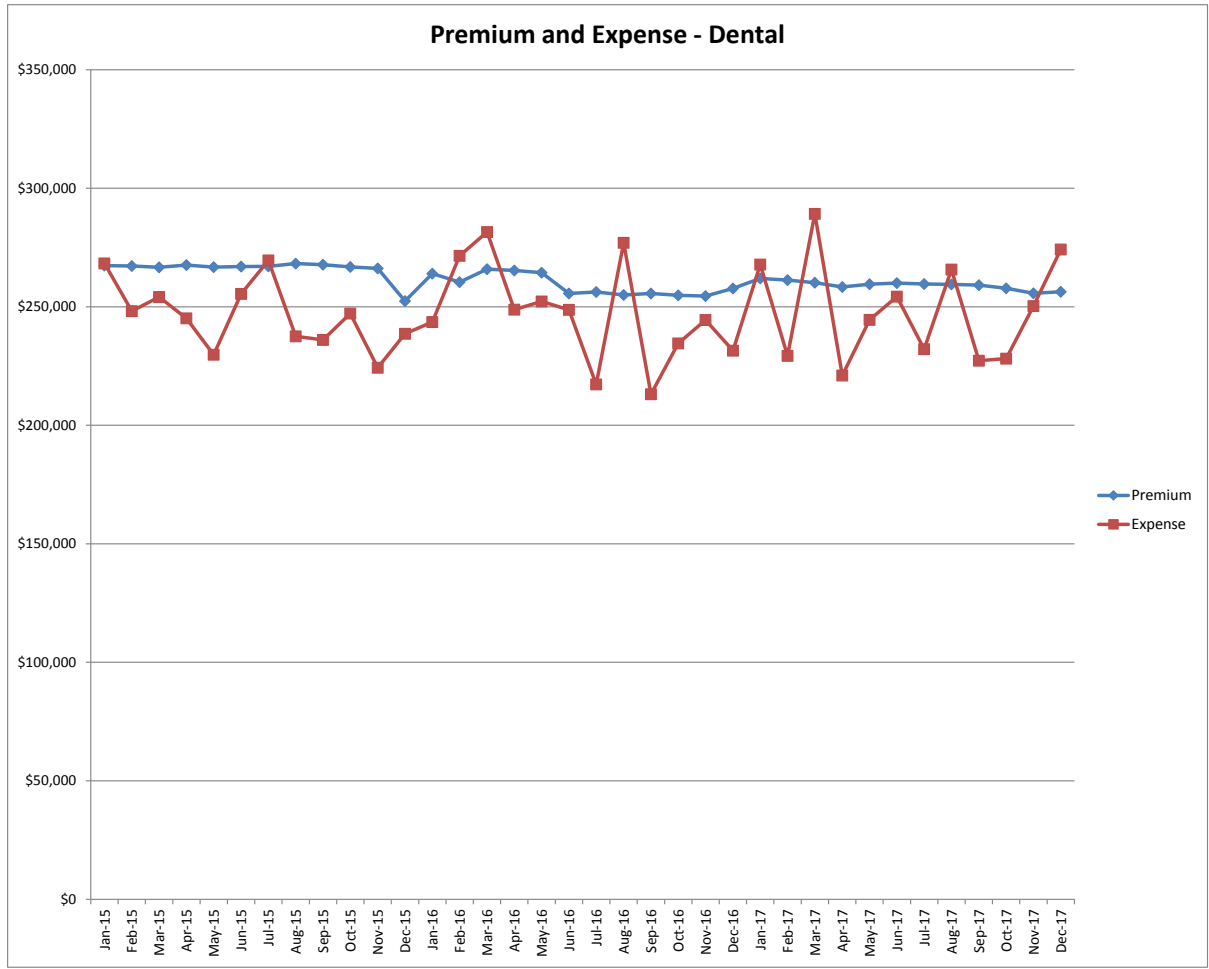
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	4,028	\$267,397	\$244,478	\$23,818	\$268,296	91.43%	\$60.69	100.34%
Feb-15	4,021	\$267,180	\$224,353	\$23,795	\$248,148	83.97%	\$55.80	92.88%
Mar-15	4,005	\$266,629	\$230,377	\$23,745	\$254,122	86.40%	\$57.52	95.31%
Apr-15	4,015	\$267,594	\$221,323	\$23,831	\$245,154	82.71%	\$55.12	91.61%
May-15	4,014	\$266,745	\$206,014	\$23,756	\$229,770	77.23%	\$51.32	86.14%
Jun-15	4,022	\$266,999	\$231,721	\$23,778	\$255,500	86.79%	\$57.61	95.69%
Jul-15	4,018	\$267,076	\$245,750	\$23,785	\$269,535	92.02%	\$61.16	100.92%
Aug-15	4,027	\$268,254	\$213,645	\$23,890	\$237,536	79.64%	\$53.05	88.55%
Sep-15	4,030	\$267,753	\$212,231	\$23,846	\$236,076	79.26%	\$52.66	88.17%
Oct-15	4,019	\$266,848	\$223,380	\$23,765	\$247,145	83.71%	\$55.58	92.62%
Nov-15	4,008	\$266,229	\$200,617	\$23,710	\$224,327	75.35%	\$50.05	84.26%
Dec-15	4,105	\$252,415	\$215,620	\$22,990	\$238,610	85.42%	\$52.53	94.53%
Jan-16	4,093	\$263,973	\$219,349	\$24,192	\$243,541	83.10%	\$53.59	92.26%
Feb-16	4,102	\$260,397	\$247,618	\$23,863	\$271,482	95.09%	\$60.37	104.26%
Mar-16	4,082	\$265,914	\$257,151	\$24,369	\$281,519	96.70%	\$63.00	105.87%
Apr-16	4,068	\$265,372	\$224,483	\$24,319	\$248,802	84.59%	\$55.18	93.76%
May-16	4,052	\$264,418	\$228,030	\$24,232	\$252,262	86.24%	\$56.28	95.40%
Jun-16	4,068	\$255,662	\$225,332	\$23,429	\$248,761	88.14%	\$55.39	97.30%
Jul-16	4,079	\$256,217	\$193,758	\$23,480	\$217,238	75.62%	\$47.50	84.79%
Aug-16	4,083	\$255,006	\$253,622	\$23,369	\$276,991	99.46%	\$62.12	108.62%
Sep-16	4,079	\$255,657	\$189,691	\$23,429	\$213,120	74.20%	\$46.50	83.36%
Oct-16	4,059	\$254,810	\$211,236	\$23,351	\$234,587	82.90%	\$52.04	92.06%
Nov-16	4,049	\$254,546	\$221,110	\$23,327	\$244,437	86.86%	\$54.61	96.03%
Dec-16	4,062	\$257,759	\$207,861	\$23,621	\$231,483	80.64%	\$51.17	89.81%
Jan-17	4,180	\$261,977	\$243,868	\$24,008	\$267,876	93.09%	\$58.34	102.25%
Feb-17	4,173	\$261,255	\$205,343	\$23,942	\$229,285	78.60%	\$49.21	87.76%
Mar-17	4,150	\$260,156	\$265,415	\$23,841	\$289,256	102.02%	\$63.96	111.19%
Apr-17	4,137	\$258,358	\$197,345	\$23,677	\$221,022	76.38%	\$47.70	85.55%
May-17	4,153	\$259,545	\$220,715	\$23,785	\$244,501	85.04%	\$53.15	94.20%
Jun-17	4,160	\$260,044	\$230,461	\$23,831	\$254,292	88.62%	\$55.40	97.79%
Jul-17	4,157	\$259,656	\$208,341	\$23,796	\$232,137	80.24%	\$50.12	89.40%
Aug-17	4,165	\$259,437	\$241,961	\$23,776	\$265,737	93.26%	\$58.09	102.43%
Sep-17	4,160	\$259,119	\$203,497	\$23,746	\$227,244	78.53%	\$48.92	87.70%
Oct-17	4,140	\$257,815	\$204,485	\$23,627	\$228,112	79.31%	\$49.39	88.48%
Nov-17	4,166	\$255,699	\$226,851	\$23,433	\$250,284	88.72%	\$54.45	97.88%
Dec-17	4,196	\$256,343	\$250,856	\$23,358	\$274,214	97.86%	\$59.78	106.97%
<b>2015</b>	<b>4,026</b>	<b>\$3,191,118</b>	<b>\$2,669,510</b>	<b>\$284,709</b>	<b>\$2,954,219</b>	<b>83.65%</b>	<b>\$55.26</b>	<b>92.58%</b>
<b>2016</b>	<b>4,073</b>	<b>\$3,109,731</b>	<b>\$2,679,242</b>	<b>\$284,981</b>	<b>\$2,964,223</b>	<b>86.16%</b>	<b>\$54.82</b>	<b>95.32%</b>
<b>2017</b>	<b>4,161</b>	<b>\$3,109,404</b>	<b>\$2,699,140</b>	<b>\$284,819</b>	<b>\$2,983,959</b>	<b>86.81%</b>	<b>\$59.01</b>	<b>95.97%</b>

Data Source: Delta Dental Risk Report Package through 12-2017

Note:

1. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.

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





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

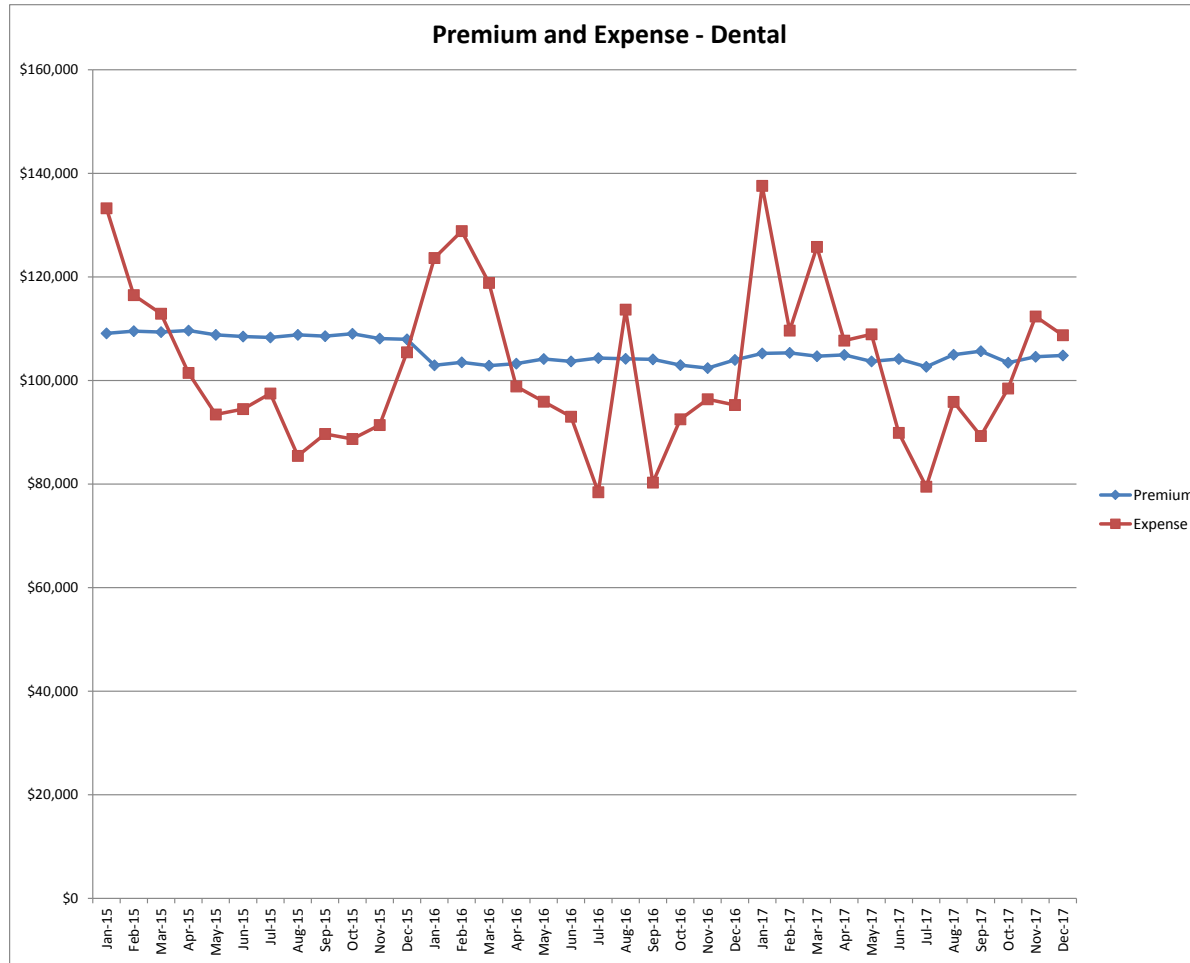
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	2,451	\$109,110	\$123,537	\$9,716	\$133,252	113.22%	\$50.40	122.13%
Feb-15	2,467	\$109,545	\$106,712	\$9,758	\$116,470	97.41%	\$43.26	106.32%
Mar-15	2,453	\$109,341	\$103,157	\$9,740	\$112,897	94.34%	\$42.05	103.25%
Apr-15	2,451	\$109,656	\$91,707	\$9,767	\$101,474	83.63%	\$37.42	92.54%
May-15	2,419	\$108,824	\$83,761	\$9,693	\$93,454	76.97%	\$34.63	85.88%
Jun-15	2,426	\$108,506	\$84,807	\$9,665	\$94,472	78.16%	\$34.96	87.07%
Jul-15	2,420	\$108,303	\$87,836	\$9,647	\$97,483	81.10%	\$36.30	90.01%
Aug-15	2,432	\$108,818	\$75,765	\$9,692	\$85,457	69.63%	\$31.15	78.53%
Sep-15	2,423	\$108,568	\$80,001	\$9,670	\$89,671	73.69%	\$33.02	82.59%
Oct-15	2,415	\$109,025	\$79,013	\$9,711	\$88,724	72.47%	\$32.72	81.38%
Nov-15	2,403	\$108,104	\$81,770	\$9,629	\$91,399	75.64%	\$34.03	84.55%
Dec-15	2,412	\$107,947	\$95,833	\$9,615	\$105,448	88.78%	\$39.73	97.69%
Jan-16	2,425	\$102,944	\$114,195	\$9,440	\$123,634	110.93%	\$47.09	120.10%
Feb-16	2,422	\$103,524	\$119,369	\$9,493	\$128,862	115.31%	\$49.29	124.48%
Mar-16	2,417	\$102,853	\$109,408	\$9,432	\$118,839	106.37%	\$45.27	115.54%
Apr-16	2,455	\$103,266	\$89,399	\$9,469	\$98,868	86.57%	\$36.42	95.74%
May-16	2,443	\$104,159	\$86,359	\$9,551	\$95,911	82.91%	\$35.35	92.08%
Jun-16	2,444	\$103,679	\$83,504	\$9,507	\$93,012	80.54%	\$34.17	89.71%
Jul-16	2,449	\$104,328	\$68,842	\$9,567	\$78,409	65.99%	\$28.11	75.16%
Aug-16	2,450	\$104,188	\$104,133	\$9,554	\$113,687	99.95%	\$42.50	109.12%
Sep-16	2,448	\$104,075	\$70,728	\$9,544	\$80,272	67.96%	\$28.89	77.13%
Oct-16	2,434	\$102,961	\$83,062	\$9,442	\$92,504	80.67%	\$34.13	89.84%
Nov-16	2,446	\$102,392	\$86,978	\$9,389	\$96,367	84.95%	\$35.56	94.12%
Dec-16	2,445	\$103,990	\$85,744	\$9,536	\$95,280	82.45%	\$35.07	91.62%
Jan-17	2,505	\$105,238	\$127,927	\$9,651	\$137,578	121.56%	\$51.07	130.73%
Feb-17	2,491	\$105,336	\$99,989	\$9,660	\$109,648	94.92%	\$40.14	104.09%
Mar-17	2,493	\$104,698	\$116,193	\$9,601	\$125,794	110.98%	\$46.61	120.15%
Apr-17	2,478	\$104,958	\$98,066	\$9,625	\$107,691	93.43%	\$39.57	102.60%
May-17	2,475	\$103,698	\$99,416	\$9,509	\$108,925	95.87%	\$40.17	105.04%
Jun-17	2,464	\$104,168	\$80,353	\$9,552	\$89,905	77.14%	\$32.61	86.31%
Jul-17	2,484	\$102,649	\$70,101	\$9,413	\$79,514	68.29%	\$28.22	77.46%
Aug-17	2,500	\$104,967	\$86,259	\$9,626	\$95,884	82.18%	\$34.50	91.35%
Sep-17	2,492	\$105,670	\$79,575	\$9,690	\$89,265	75.31%	\$31.93	84.48%
Oct-17	2,488	\$103,445	\$88,973	\$9,486	\$98,459	86.01%	\$35.76	95.18%
Nov-17	2,506	\$104,602	\$102,767	\$9,592	\$112,360	98.25%	\$41.01	107.42%
Dec-17	2,509	\$104,838	\$99,140	\$9,614	\$108,754	94.57%	\$39.51	103.74%
<b>2015</b>	<b>2,431</b>	<b>\$1,305,746</b>	<b>\$1,093,899</b>	<b>\$116,302</b>	<b>\$1,210,201</b>	<b>83.78%</b>	<b>\$37.50</b>	<b>92.68%</b>
<b>2016</b>	<b>2,440</b>	<b>\$1,242,358</b>	<b>\$1,101,721</b>	<b>\$113,923</b>	<b>\$1,215,644</b>	<b>88.68%</b>	<b>\$37.63</b>	<b>97.85%</b>
<b>2017</b>	<b>2,490</b>	<b>\$1,254,267</b>	<b>\$1,148,758</b>	<b>\$115,018</b>	<b>\$1,263,776</b>	<b>91.59%</b>	<b>\$41.96</b>	<b>100.76%</b>

Data Source: Delta Dental Risk Report Package through 12-2017

Note:

1. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.

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





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

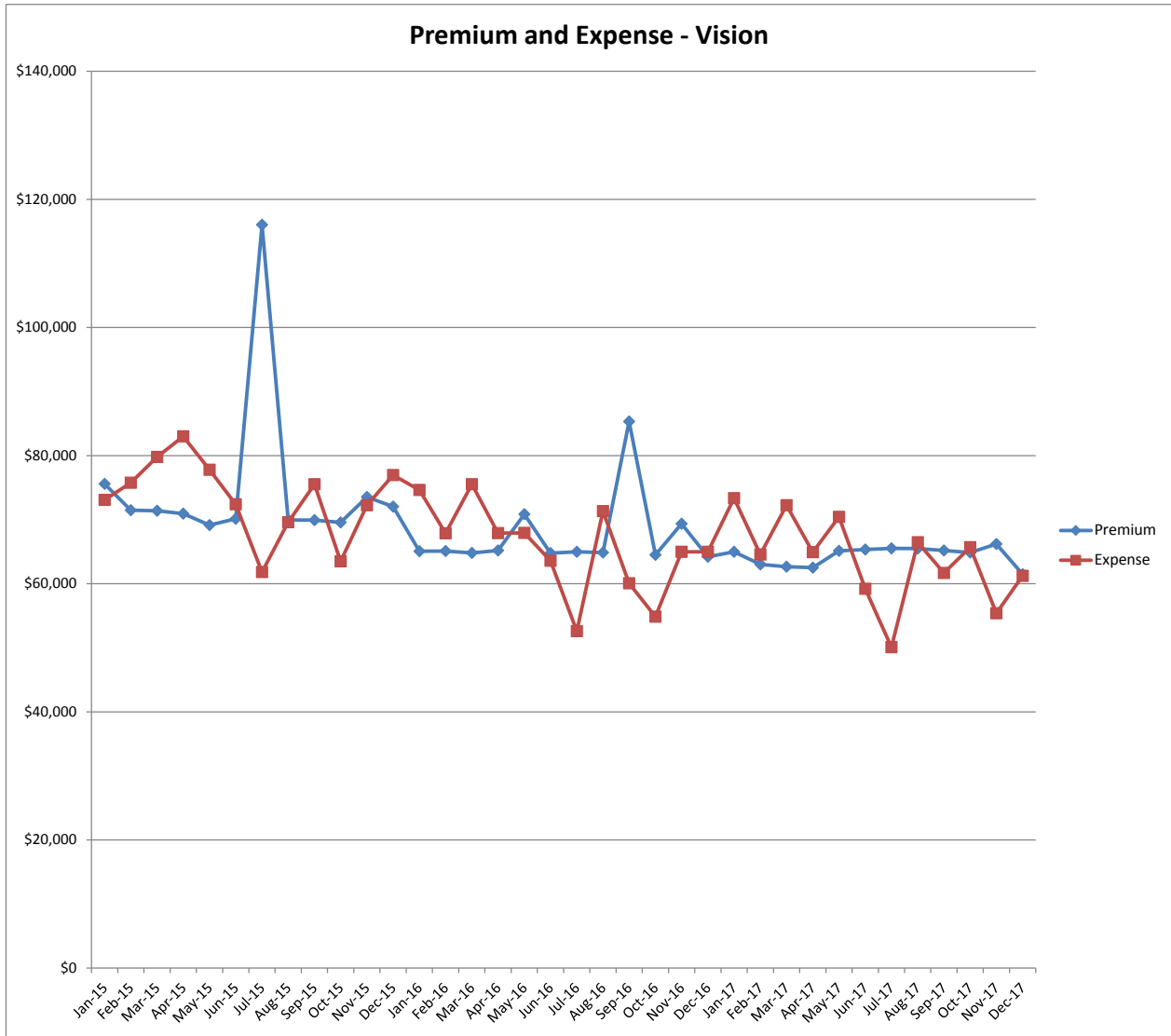
PERIOD MO-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jan-15	8,159	\$75,570	\$64,024	\$9,068	\$73,092	84.72%	\$7.85	96.72%
Feb-15	8,111	\$71,482	\$67,178	\$8,578	\$75,756	93.98%	\$8.28	105.98%
Mar-15	8,144	\$71,395	\$71,213	\$8,567	\$79,780	99.75%	\$8.74	111.75%
Apr-15	8,113	\$70,923	\$74,483	\$8,511	\$82,994	105.02%	\$9.18	117.02%
May-15	8,106	\$69,134	\$69,501	\$8,296	\$77,797	100.53%	\$8.57	112.53%
Jun-15	8,117	\$70,117	\$63,975	\$8,414	\$72,389	91.24%	\$7.88	103.24%
Jul-15	8,129	\$116,024	\$47,895	\$13,923	\$61,818	41.28%	\$5.89	53.28%
Aug-15	8,129	\$69,947	\$61,198	\$8,394	\$69,592	87.49%	\$7.53	99.49%
Sep-15	8,107	\$69,937	\$67,118	\$8,392	\$75,510	95.97%	\$8.28	107.97%
Oct-15	8,059	\$69,576	\$55,134	\$8,349	\$63,483	79.24%	\$6.84	91.24%
Nov-15	8,081	\$73,536	\$63,430	\$8,824	\$72,254	86.26%	\$7.85	98.26%
Dec-15	8,124	\$72,023	\$68,322	\$8,643	\$76,965	94.86%	\$8.41	106.86%
Jan-16	7,686	\$65,081	\$66,172	\$8,461	\$74,633	101.68%	\$8.61	114.68%
Feb-16	7,667	\$65,094	\$59,406	\$8,462	\$67,868	91.26%	\$7.75	104.26%
Mar-16	7,652	\$64,795	\$67,098	\$8,423	\$75,521	103.55%	\$8.77	116.55%
Apr-16	7,695	\$65,198	\$59,419	\$8,476	\$67,895	91.14%	\$7.72	104.14%
May-16	7,656	\$70,847	\$58,707	\$9,210	\$67,917	82.86%	\$7.67	95.86%
Jun-16	7,665	\$64,783	\$55,161	\$8,422	\$63,583	85.15%	\$7.20	98.15%
Jul-16	7,683	\$64,982	\$44,144	\$8,448	\$52,592	67.93%	\$5.75	80.93%
Aug-16	7,697	\$64,872	\$62,888	\$8,433	\$71,321	96.94%	\$8.17	109.94%
Sep-16	7,678	\$85,309	\$48,963	\$11,090	\$60,053	57.39%	\$6.38	70.39%
Oct-16	7,651	\$64,516	\$46,456	\$8,387	\$54,843	72.01%	\$6.07	85.01%
Nov-16	7,654	\$69,356	\$55,955	\$9,016	\$64,971	80.68%	\$7.31	93.68%
Dec-16	7,644	\$64,199	\$56,638	\$8,346	\$64,984	88.22%	\$7.41	101.22%
Jan-17	7,556	\$64,987	\$64,907	\$8,448	\$73,355	99.88%	\$8.59	112.88%
Feb-17	7,494	\$63,014	\$56,355	\$8,192	\$64,547	89.43%	\$7.52	102.43%
Mar-17	7,475	\$62,650	\$64,115	\$8,145	\$72,260	102.34%	\$8.58	115.34%
Apr-17	7,437	\$62,499	\$56,804	\$8,125	\$64,929	90.89%	\$7.64	103.89%
May-17	7,425	\$65,113	\$61,958	\$8,465	\$70,423	95.15%	\$8.34	108.15%
Jun-17	7,439	\$65,343	\$50,692	\$8,495	\$59,187	77.58%	\$6.81	90.58%
Jul-17	7,481	\$65,509	\$41,567	\$8,516	\$50,083	63.45%	\$5.56	76.45%
Aug-17	7,491	\$65,482	\$57,956	\$8,513	\$66,469	88.51%	\$7.74	101.51%
Sep-17	7,480	\$65,178	\$53,186	\$8,473	\$61,659	81.60%	\$7.11	94.60%
Oct-17	7,464	\$64,860	\$57,272	\$8,432	\$65,704	88.30%	\$7.67	101.30%
Nov-17	7,441	\$66,185	\$46,782	\$8,604	\$55,386	70.68%	\$6.29	83.68%
Dec-17	7,484	\$61,476	\$53,221	\$7,992	\$61,213	86.57%	\$7.11	99.57%
<b>2015</b>	<b>8,115</b>	<b>\$899,664</b>	<b>\$773,471</b>	<b>\$107,960</b>	<b>\$881,431</b>	<b>85.97%</b>	<b>\$7.94</b>	<b>97.97%</b>
<b>2016</b>	<b>7,669</b>	<b>\$809,032</b>	<b>\$681,007</b>	<b>\$105,174</b>	<b>\$786,181</b>	<b>84.18%</b>	<b>\$7.40</b>	<b>97.18%</b>
<b>2017</b>	<b>7,472</b>	<b>\$772,296</b>	<b>\$664,815</b>	<b>\$100,398</b>	<b>\$765,213</b>	<b>86.08%</b>	<b>\$7.41</b>	<b>99.08%</b>

Data Source: VSP SJVIA Utilization Reports 12-2017

Note:

- The above figures include all the divisions under the County of Fresno, County of Tulare, and City of Ceres.
- VSP Admin is the retention fee - % of premium (2015: 12%; 2016-2017: 13%).

**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**

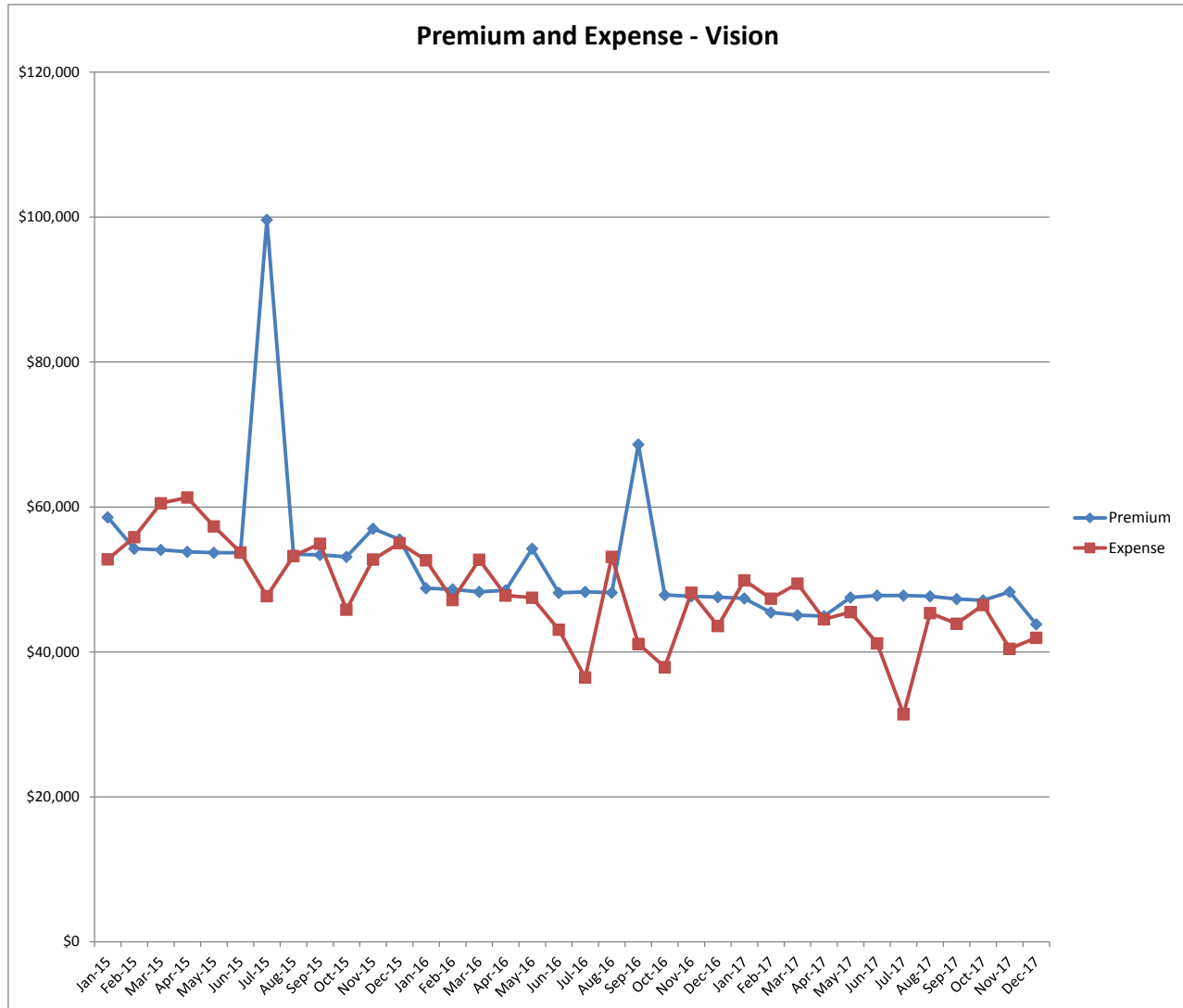
PERIOD MO-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jan-15	5,455	\$58,569	\$45,761	\$7,028	\$52,789	78.13%	\$8.39	90.13%
Feb-15	5,387	\$54,234	\$49,324	\$6,508	\$55,832	90.95%	\$9.16	102.95%
Mar-15	5,383	\$54,094	\$54,028	\$6,491	\$60,519	99.88%	\$10.04	111.88%
Apr-15	5,361	\$53,822	\$54,853	\$6,459	\$61,312	101.92%	\$10.23	113.92%
May-15	5,378	\$53,695	\$50,882	\$6,443	\$57,325	94.76%	\$9.46	106.76%
Jun-15	5,372	\$53,689	\$47,288	\$6,443	\$53,731	88.08%	\$8.80	100.08%
Jul-15	5,395	\$99,636	\$35,755	\$11,956	\$47,711	35.89%	\$6.63	47.89%
Aug-15	5,369	\$53,471	\$46,829	\$6,417	\$53,246	87.58%	\$8.72	99.58%
Sep-15	5,360	\$53,386	\$48,524	\$6,406	\$54,930	90.89%	\$9.05	102.89%
Oct-15	5,326	\$53,123	\$39,470	\$6,375	\$45,845	74.30%	\$7.41	86.30%
Nov-15	5,339	\$57,020	\$45,905	\$6,842	\$52,747	80.51%	\$8.60	92.51%
Dec-15	5,372	\$55,522	\$48,356	\$6,663	\$55,019	87.09%	\$9.00	99.09%
Jan-16	4,948	\$48,789	\$46,309	\$6,343	\$52,652	94.92%	\$9.36	107.92%
Feb-16	4,923	\$48,629	\$40,851	\$6,322	\$47,173	84.01%	\$8.30	97.01%
Mar-16	4,902	\$48,296	\$46,458	\$6,278	\$52,736	96.19%	\$9.48	109.19%
Apr-16	4,900	\$48,503	\$41,487	\$6,305	\$47,792	85.53%	\$8.47	98.53%
May-16	4,874	\$54,240	\$40,446	\$7,051	\$47,497	74.57%	\$8.30	87.57%
Jun-16	4,873	\$48,149	\$36,814	\$6,259	\$43,073	76.46%	\$7.55	89.46%
Jul-16	4,885	\$48,279	\$30,212	\$6,276	\$36,488	62.58%	\$6.18	75.58%
Aug-16	4,896	\$48,173	\$46,867	\$6,262	\$53,129	97.29%	\$9.57	110.29%
Sep-16	4,881	\$68,629	\$32,194	\$8,922	\$41,116	46.91%	\$6.60	59.91%
Oct-16	4,860	\$47,867	\$31,703	\$6,223	\$37,926	66.23%	\$6.52	79.23%
Nov-16	4,843	\$47,679	\$41,988	\$6,198	\$48,186	88.06%	\$8.67	101.06%
Dec-16	4,841	\$47,574	\$37,386	\$6,185	\$43,571	78.58%	\$7.72	91.58%
Jan-17	4,703	\$47,373	\$43,737	\$6,158	\$49,895	92.32%	\$9.30	105.32%
Feb-17	4,648	\$45,450	\$41,439	\$5,909	\$47,348	91.17%	\$8.92	104.17%
Mar-17	4,627	\$45,068	\$43,578	\$5,859	\$49,437	96.69%	\$9.42	109.69%
Apr-17	4,597	\$44,929	\$38,667	\$5,841	\$44,508	86.06%	\$8.41	99.06%
May-17	4,570	\$47,528	\$39,306	\$6,179	\$45,485	82.70%	\$8.60	95.70%
Jun-17	4,590	\$47,788	\$34,962	\$6,212	\$41,174	73.16%	\$7.62	86.16%
Jul-17	4,599	\$47,773	\$25,191	\$6,210	\$31,401	52.73%	\$5.48	65.73%
Aug-17	4,601	\$47,681	\$39,158	\$6,199	\$45,357	82.12%	\$8.51	95.12%
Sep-17	4,579	\$47,308	\$37,755	\$6,150	\$43,905	79.81%	\$8.25	92.81%
Oct-17	4,567	\$47,107	\$40,351	\$6,124	\$46,475	85.66%	\$8.84	98.66%
Nov-17	4,539	\$48,295	\$34,174	\$6,278	\$40,452	70.76%	\$7.53	83.76%
Dec-17	4,564	\$43,819	\$36,257	\$5,696	\$41,953	82.74%	\$7.94	95.74%
<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>\$604,807</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>4,599</b>	<b>\$560,119</b>	<b>\$454,575</b>	<b>\$72,815</b>	<b>\$527,390</b>	<b>81.16%</b>	<b>\$8.24</b>	<b>94.16%</b>

Data Source: VSP SJVIA Utilization Reports 12-2017

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**

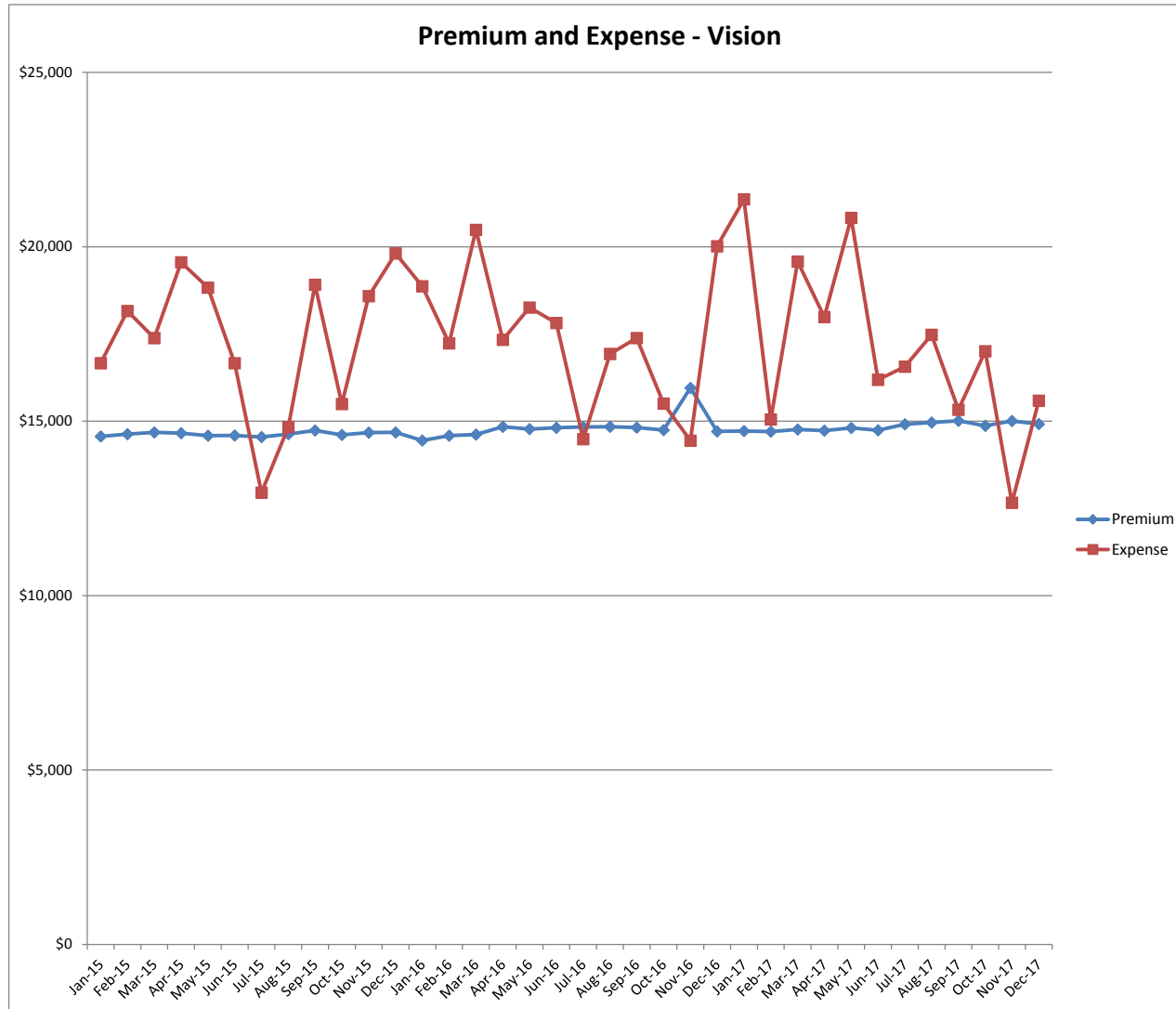
PERIOD MO-YEAR	ENROLLED	FUNDING/PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jan-15	2,618	\$14,561	\$14,918	\$1,747	\$16,665	102.45%	\$5.70	114.45%
Feb-15	2,638	\$14,631	\$16,403	\$1,756	\$18,159	112.11%	\$6.22	124.11%
Mar-15	2,625	\$14,679	\$15,621	\$1,761	\$17,382	106.42%	\$5.95	118.42%
Apr-15	2,617	\$14,657	\$17,797	\$1,759	\$19,556	121.42%	\$6.80	133.42%
May-15	2,593	\$14,583	\$17,079	\$1,750	\$18,829	117.12%	\$6.59	129.12%
Jun-15	2,611	\$14,591	\$14,911	\$1,751	\$16,662	102.19%	\$5.71	114.19%
Jul-15	2,599	\$14,546	\$11,204	\$1,746	\$12,950	77.02%	\$4.31	89.02%
Aug-15	2,624	\$14,631	\$13,080	\$1,756	\$14,836	89.40%	\$4.98	101.40%
Sep-15	2,612	\$14,738	\$17,143	\$1,769	\$18,912	116.32%	\$6.56	128.32%
Oct-15	2,596	\$14,610	\$13,739	\$1,753	\$15,492	94.04%	\$5.29	106.04%
Nov-15	2,605	\$14,673	\$16,825	\$1,761	\$18,586	114.67%	\$6.46	126.67%
Dec-15	2,616	\$14,679	\$18,048	\$1,761	\$19,809	122.95%	\$6.90	134.95%
Jan-16	2,607	\$14,447	\$16,988	\$1,878	\$18,866	117.59%	\$6.52	130.59%
Feb-16	2,610	\$14,585	\$15,340	\$1,896	\$17,236	105.18%	\$5.88	118.18%
Mar-16	2,616	\$14,619	\$18,583	\$1,900	\$20,483	127.12%	\$7.10	140.12%
Apr-16	2,663	\$14,842	\$15,404	\$1,929	\$17,333	103.79%	\$5.78	116.79%
May-16	2,648	\$14,772	\$16,337	\$1,920	\$18,257	110.59%	\$6.17	123.59%
Jun-16	2,659	\$14,815	\$15,889	\$1,926	\$17,815	107.25%	\$5.98	120.25%
Jul-16	2,662	\$14,835	\$12,557	\$1,929	\$14,486	84.64%	\$4.72	97.64%
Aug-16	2,665	\$14,838	\$14,999	\$1,929	\$16,928	101.09%	\$5.63	114.09%
Sep-16	2,662	\$14,819	\$15,457	\$1,926	\$17,383	104.31%	\$5.81	117.31%
Oct-16	2,654	\$14,747	\$13,586	\$1,917	\$15,503	92.13%	\$5.12	105.13%
Nov-16	2,673	\$15,955	\$12,366	\$2,074	\$14,440	77.51%	\$4.63	90.51%
Dec-16	2,665	\$14,705	\$18,101	\$1,912	\$20,013	123.09%	\$6.79	136.09%
Jan-17	2,671	\$14,716	\$19,445	\$1,913	\$21,358	132.14%	\$7.28	145.14%
Feb-17	2,665	\$14,701	\$13,138	\$1,911	\$15,049	89.37%	\$4.93	102.37%
Mar-17	2,670	\$14,765	\$17,657	\$1,919	\$19,576	119.59%	\$6.61	132.59%
Apr-17	2,664	\$14,732	\$16,072	\$1,915	\$17,987	109.10%	\$6.03	122.10%
May-17	2,681	\$14,807	\$18,906	\$1,925	\$20,831	127.68%	\$7.05	140.68%
Jun-17	2,674	\$14,741	\$14,269	\$1,916	\$16,185	96.80%	\$5.34	109.80%
Jul-17	2,704	\$14,913	\$14,622	\$1,939	\$16,561	98.05%	\$5.41	111.05%
Aug-17	2,711	\$14,964	\$15,530	\$1,945	\$17,475	103.78%	\$5.73	116.78%
Sep-17	2,724	\$15,012	\$13,374	\$1,952	\$15,326	89.09%	\$4.91	102.09%
Oct-17	2,716	\$14,868	\$15,071	\$1,933	\$17,004	101.37%	\$5.55	114.37%
Nov-17	2,724	\$15,005	\$10,714	\$1,951	\$12,665	71.40%	\$3.93	84.40%
Dec-17	2,740	\$14,918	\$13,651	\$1,939	\$15,590	91.51%	\$4.98	104.51%
<b>2015</b>	<b>2,613</b>	<b>\$175,579</b>	<b>\$186,768</b>	<b>\$21,069</b>	<b>\$207,837</b>	<b>106.37%</b>	<b>\$5.96</b>	<b>118.37%</b>
<b>2016</b>	<b>2,649</b>	<b>\$177,979</b>	<b>\$185,607</b>	<b>\$23,137</b>	<b>\$208,744</b>	<b>104.29%</b>	<b>\$5.84</b>	<b>117.29%</b>
<b>2017</b>	<b>2,695</b>	<b>\$178,142</b>	<b>\$182,449</b>	<b>\$23,158</b>	<b>\$205,607</b>	<b>102.42%</b>	<b>\$5.64</b>	<b>115.42%</b>

Data Source: VSP SJVIA Utilization Reports 12-2017

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**

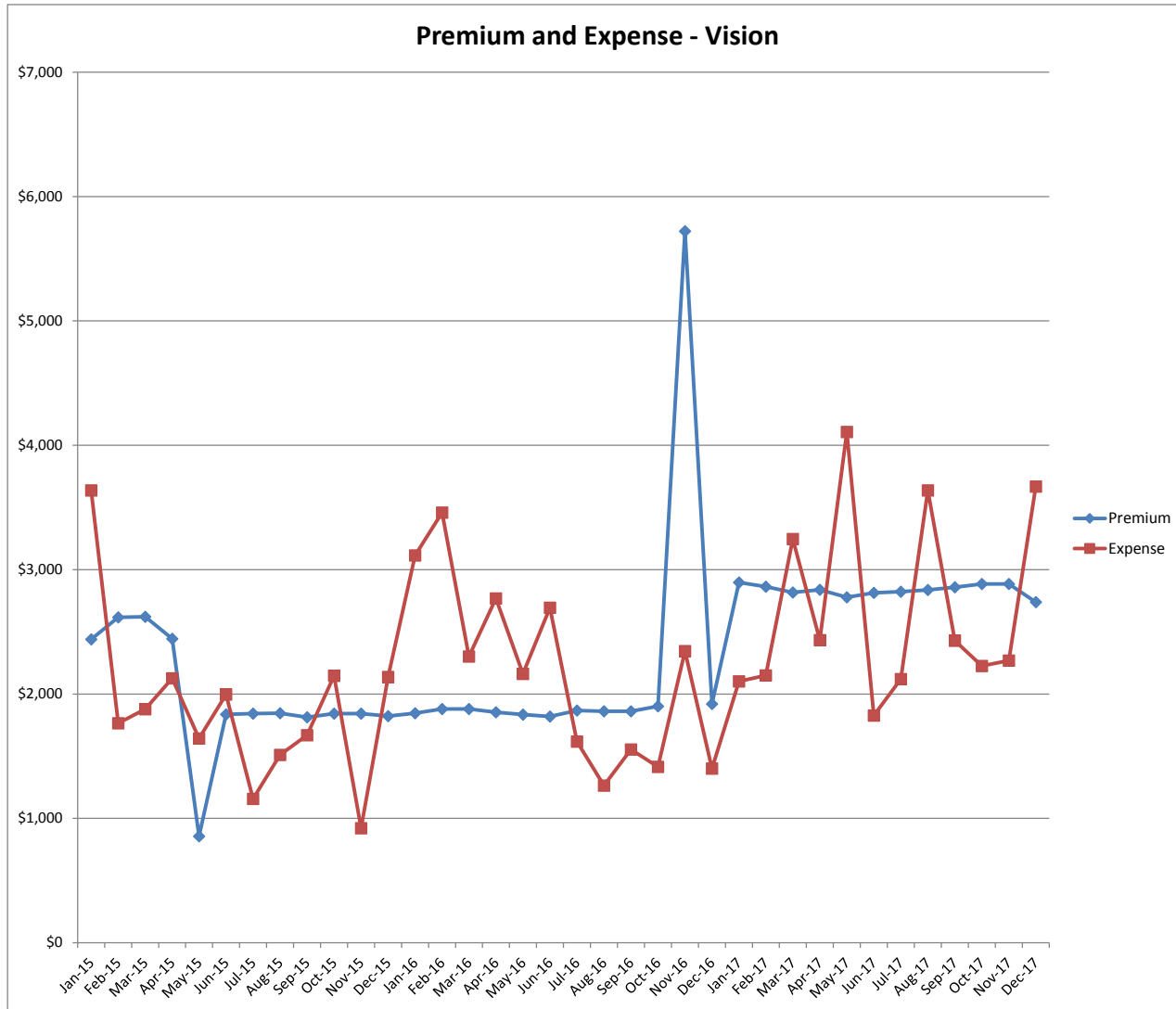
PERIOD MO-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jan-15	86	\$2,440	\$3,345	\$293	\$3,638	137.09%	\$38.90	149.09%
Feb-15	86	\$2,617	\$1,451	\$314	\$1,765	55.45%	\$16.87	67.45%
Mar-15	136	\$2,622	\$1,564	\$315	\$1,879	59.65%	\$11.50	71.65%
Apr-15	135	\$2,444	\$1,833	\$293	\$2,126	75.00%	\$13.58	87.00%
May-15	135	\$856	\$1,540	\$103	\$1,643	179.91%	\$11.41	191.91%
Jun-15	134	\$1,837	\$1,776	\$220	\$1,996	96.68%	\$13.25	108.68%
Jul-15	135	\$1,842	\$936	\$221	\$1,157	50.81%	\$6.93	62.81%
Aug-15	136	\$1,845	\$1,289	\$221	\$1,510	69.86%	\$9.48	81.86%
Sep-15	135	\$1,813	\$1,451	\$218	\$1,669	80.03%	\$10.75	92.03%
Oct-15	137	\$1,843	\$1,925	\$221	\$2,146	104.45%	\$14.05	116.45%
Nov-15	137	\$1,843	\$700	\$221	\$921	37.98%	\$5.11	49.98%
Dec-15	136	\$1,822	\$1,918	\$219	\$2,137	105.27%	\$14.10	117.27%
Jan-16	131	\$1,845	\$2,875	\$240	\$3,115	155.83%	\$21.95	168.83%
Feb-16	134	\$1,880	\$3,215	\$244	\$3,459	171.01%	\$23.99	184.01%
Mar-16	134	\$1,880	\$2,057	\$244	\$2,301	109.41%	\$15.35	122.41%
Apr-16	132	\$1,853	\$2,528	\$241	\$2,769	136.43%	\$19.15	149.43%
May-16	134	\$1,835	\$1,924	\$239	\$2,163	104.85%	\$14.36	117.85%
Jun-16	133	\$1,819	\$2,458	\$236	\$2,694	135.13%	\$18.48	148.13%
Jul-16	136	\$1,868	\$1,375	\$243	\$1,618	73.61%	\$10.11	86.61%
Aug-16	136	\$1,861	\$1,022	\$242	\$1,264	54.92%	\$7.51	67.92%
Sep-16	135	\$1,861	\$1,312	\$242	\$1,554	70.50%	\$9.72	83.50%
Oct-16	137	\$1,902	\$1,167	\$247	\$1,414	61.36%	\$8.52	74.36%
Nov-16	138	\$5,722	\$1,601	\$744	\$2,345	27.98%	\$11.60	40.98%
Dec-16	138	\$1,920	\$1,151	\$250	\$1,401	59.95%	\$8.34	72.95%
Jan-17	182	\$2,898	\$1,725	\$377	\$2,102	59.52%	\$9.48	72.52%
Feb-17	181	\$2,863	\$1,778	\$372	\$2,150	62.10%	\$9.82	75.10%
Mar-17	178	\$2,817	\$2,880	\$366	\$3,246	102.24%	\$16.18	115.24%
Apr-17	176	\$2,838	\$2,065	\$369	\$2,434	72.76%	\$11.73	85.76%
May-17	174	\$2,778	\$3,746	\$361	\$4,107	134.85%	\$21.53	147.85%
Jun-17	175	\$2,814	\$1,461	\$366	\$1,827	51.92%	\$8.35	64.92%
Jul-17	178	\$2,823	\$1,754	\$367	\$2,121	62.13%	\$9.85	75.13%
Aug-17	179	\$2,837	\$3,268	\$369	\$3,637	115.19%	\$18.26	128.19%
Sep-17	177	\$2,858	\$2,057	\$372	\$2,429	71.97%	\$11.62	84.97%
Oct-17	181	\$2,885	\$1,850	\$375	\$2,225	64.12%	\$10.22	77.12%
Nov-17	178	\$2,885	\$1,894	\$375	\$2,269	65.65%	\$10.64	78.65%
Dec-17	180	\$2,739	\$3,313	\$356	\$3,669	120.96%	\$18.41	133.96%
<b>2015</b>	<b>127</b>	<b>\$23,824</b>	<b>\$19,728</b>	<b>\$2,859</b>	<b>\$22,587</b>	<b>82.81%</b>	<b>\$12.91</b>	<b>94.81%</b>
<b>2016</b>	<b>135</b>	<b>\$26,246</b>	<b>\$22,685</b>	<b>\$3,412</b>	<b>\$26,097</b>	<b>86.43%</b>	<b>\$14.02</b>	<b>99.43%</b>
<b>2017</b>	<b>178</b>	<b>\$34,035</b>	<b>\$27,791</b>	<b>\$4,425</b>	<b>\$32,216</b>	<b>81.65%</b>	<b>\$12.99</b>	<b>94.65%</b>

Data Source: VSP SJVIA Utilization Reports 12-2017

Note:

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

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





**BOARD OF DIRECTORS**

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

**Meeting Location:  
County of Fresno  
Fresno County Board of Supervisors  
Chambers  
2281 Tulare Street, #301  
Fresno, CA 93721**

**AGENDA DATE:** February 23, 2018

**ITEM NUMBER:** Item 13

**SUBJECT:** Receive and File Consultant's Update on New Pharmacy Benefits Manager, EmpiRx, Effective January 1, 2018 (I)

**REQUEST(S):** That the Board receive and file the Consultant's update on the pharmacy plan through EmpiRx.

**DESCRIPTION:**

Effective December 18, 2017<sup>1</sup>, EmpiRx Health became the new pharmacy benefit manager for the SJVIA. In the first six weeks of the program over 17,000 claims have been processed. In addition to direct access to the EmpiRx Account Management team for escalated issues and weekly update calls, the Clinical Management of EmpiRx includes direct calls to physicians from the Clinical Pharmacy Team to determine the needs of members. Some of these interactions have resulted in a prescription change that is clinically appropriate while providing significant costs savings for SJVIA. Notifications of four separate prescription changes resulted in an estimated annual savings of \$110,409. Each of these cases will continue to be monitored by the Clinical Pharmacy Team.

Claims by Entity:

- County of Tulare: 6,123
- County of Fresno: 10,888
- City of Marysville: 100

**FISCAL IMPACT/FINANCING:**

To be determined.

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<sup>1</sup> County of Fresno's Plan Year began December 18, 2017 while other entities began on January 1, 2018.

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** February 23, 2018

**ADMINISTRATIVE SIGN-OFF:**



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Paul Nerland  
SJVIA Manager

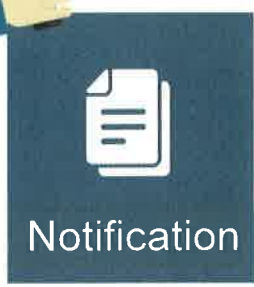


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Rhonda Sjostrom  
SJVIA Assistant Manager



# AlertRx: Proactive Plan News Flash



Date: January 30<sup>th</sup>, 2018

Details: The prescriber requested Metformin ER (Fortamet)



Identified: Metformin ER (Fortamet) was switched to Metformin ER (Glucophage XR). This switch is clinically effective with savings to the client.

Action: The Clinical Pharmacy Team had a discussion with the MD, and it was determined switching the medication is clinically appropriate.



Outcome: By switching to Metformin ER (Glucophage XR), the estimated annual savings is \$17,801.80.

- Metformin ER (Fortamet): 60/30days \$1,498.20 potential year cost (based on 12 fills): \$17,978.40
- Metformin ER (Glucophage XR): 180/90days \$44.15 potential year cost (based on 4 fills): \$176.60

Next Steps: The EmpiRx Clinical Team will follow up to ensure member is adhering to Metformin ER (Glucophage XR), and ensure it continues to be a clinically appropriate treatment.

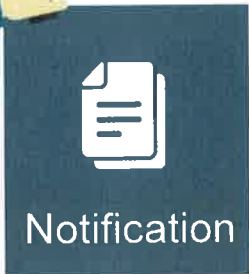


This is informational only.

Proactive oversight provides clients and advisors with critical insight on daily claims data and industry news to ensure maximum plan efficiency.



## AlertRx: Proactive Plan News Flash



Date: January 31, 2018

Details: The prescriber requested Metformin ER (Glucophage XR) 500mg.



Identified: Metformin ER (Glumetza) 1000 mg was switched to Metformin ER (Glucophage XR) 500 mg. This switch is clinically effective with savings to the client.

Action: The Clinical Pharmacy Team had a discussion with the MD, and it was determined switching the medication is clinically appropriate.



Outcome: By switching to Metformin ER (Glucophage XR), the estimated annual savings is \$68,739.24

- Metformin ER (Glumetza) 1000mg: 180/90days \$ 17,292.61  
Potential yearly cost (based on 4 fills): \$ 69,170.44
- Metformin ER (Glucophage XR) 500mg: 360/90days \$ 107.80  
Potential yearly cost (based on 4 fills): \$ 431.20

Next Steps: The EmpiRx Clinical Team will follow up to ensure member is adhering to Metformin ER (Glucophage XR), and ensure it continues to be a clinically appropriate treatment.



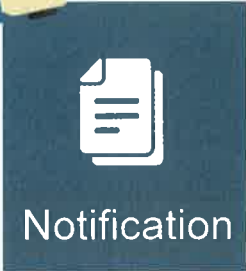
This is informational only.

Proactive oversight provides clients and advisors with critical insight on daily claims data and industry news to ensure maximum plan efficiency.





## AlertRx: Proactive Plan News Flash



Date: February 1, 2018



Details: The prescriber requested Metformin ER 500mg (Glucophage XR).

Identified: Metformin ER 1000mg (Fortamet) was switched to Metformin ER 500mg (Glucophage XR). This switch is clinically effective with cost savings to the client.

Action: The Clinical Pharmacy Team had a discussion with the MD, and it was determined switching the medication is clinically appropriate.



Outcome: By switching to Metformin ER 500mg (Glucophage XR), the estimated annual savings is \$5,913.36.

- Metformin ER (Fortamet) 1000mg: 90/90days \$ 1,541.99; Potential yearly cost (based on 4 fills): \$ 6,167.96
- Metformin ER (Glucophage XR) 500mg: 180/90days \$ 63.65; Potential yearly cost (based on 4 fills): \$ 254.60



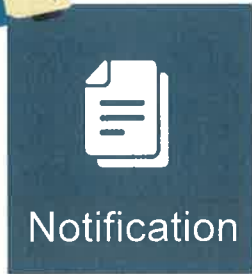
Next Steps: The EmpiRx Clinical Team will follow up to ensure member is adhering to Metformin ER (Glucophage XR), and ensure it continues to be a clinically appropriate treatment.

This is informational only.

Proactive oversight provides clients and advisors with critical insight on daily claims data and industry news to ensure maximum plan efficiency.



# AlertRx: Proactive Plan News Flash



Date: February 6, 2018

Details: The prescriber requested Metformin ER 1000 mg (Fortamet).



Identified: Metformin ER 1000 mg (Fortamet) was switched to Metformin ER 500 mg (Glucophage). This switch is clinically effective with savings to the client.

Action: The Clinical Pharmacy Team had a discussion with the MD, and it was determined switching the medication is clinically appropriate.



Outcome: By switching to Metformin ER 500mg (Glucophage), the estimated annual savings is \$17,956.80

- Metformin ER 1000 mg (Fortamet): 180/90days \$4,521.60:  
Potential Yearly Cost (based on 4 fills): \$18,086.40
- Metformin ER 500 mg (Glucophage): 60/30days \$10.80;  
Potential Yearly Cost (based on 12 fills): \$129.60

Next Steps: The EmpiRx Clinical Team will follow up to ensure member is adhering to Metformin ER 500 mg (Glucophage) and ensure it continues to be a clinically appropriate treatment.



This is informational only.

Proactive oversight provides clients and advisors with critical insight on daily claims data and industry news to ensure maximum plan efficiency.



## Generic Tamiflu Shortage

Date:

January 29<sup>th</sup>, 2018



Notification

The impact of the flu this season has been widespread. This and other factors have led to a shortage from manufacturers of generic Tamiflu. Normally brand Tamiflu is a Step two medication in the EmpiRx Health Step Therapy program and would be subject to ancillary fees (depending on the DAW rules in your plan). Given the severity of this influenza season, our clinical team has decided to temporarily remove brand Tamiflu from the Step Therapy program and bypass any ancillary fees charged to those members receiving the brand medication. This will ensure individuals affected by the flu are able to receive the medication they need without any barriers.



Oversight

We will continue monitor the situation and once the supply issue is rectified, our normal clinical rules will be reinstated.



Results

Please let us know if you have any questions or concerns with the above outlined actions.

The EmpiRx Health Team



**BOARD OF DIRECTORS**

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

**Meeting Location:  
County of Fresno  
Fresno County Board of Supervisors  
Chambers  
2281 Tulare Street, #301  
Fresno, CA 93721**

**AGENDA DATE:** February 23, 2018  
**ITEM NUMBER:** Item 14  
**SUBJECT:** Receive and File Consultant’s Report on SJVIA Strategic Planning Meeting (I)  
**REQUEST(S):** That the Board receive and file the consultant’s report on the SJVIA strategic planning meeting and provide direction to staff and consultant.

**DESCRIPTION:**  
The SJVIA held its annual strategic planning meeting on Friday, January 26, 2018 in Selma, California. In addition to SJVIA staff and Keenan, SJVIA Directors Magsig and Worthley attended. Areas discussed included:


- Development of an SJVIA Vision and Mission Statement;
- Reviewed claim utilization data to identify areas to assist SJVIA members improve health and lower costs;
- Outlined SJVIA Wellness program direction to consider options to improve the health of SJVIA members; and
- Reviewed SJVIA Administration – specifically looked at the time and expense of internally administering the SJVIA by the two Counties versus outsourcing either all, or components of, the administration. SJVIA staff have further reviewed the matter regarding outsourcing Auditor/Financial functions and will report their findings at the meeting.

**FISCAL IMPACT/FINANCING:**

To be determined.

**ADMINISTRATIVE SIGN-OFF:**

  
Paul Nerland  
SJVIA Manager

  
Rhonda Sjostrom  
SJVIA Assistant Manager

## Strategic Planning Meeting Summary

The SJVIA held its annual strategic planning meeting on Friday, January 26, 2018 at Selma, California. In addition to SJVIA staff and Keenan, SJVIA Directors Magsig and Worthley attended.

## SJVIA Vision and Mission Statement

The SJVIA does not have a written vision and mission statement. A sub-committee will be formed to develop both. Suggestions made to be included:

- Highest benefit value at lowest price
- Make SJVIA members the healthiest they can be
- Each participating entity responsible for its own financial performance while receiving economies of scale on administration costs
- Provide transparency

*“Provide the highest level (quality) of insurance benefit with lowest sustainable cost.” —Director Magsig*

## SJVIA Utilization Data

The SJVIA reviewed the claim utilization data from Anthem, Kaiser, Envolv Prescription Solutions, Delta Dental, and Vision Service Plan. Focus was given to the Medical/Rx programs.

- 86% of the SJVIA members are either overweight or obese
- Out of Kaiser’s top ten claimants, four were maternity related; Anthem’s top two of ten claimants were maternity related for a combined total cost of over \$1.7 million
- This lead to the conclusion that by increasing the health of the membership we could lower the cost of maternity
- Additionally, it was agreed upon to look at introducing a healthy mothers/healthy newborn program.
- Look at self-funding the Dental plan.
- Consider potential benefits of Centers of Excellence model to mitigate costs.

## SJVIA Wellness

The SJVIA wellness program will develop over a period of years. Initially, the SJVIA will offer:

- Campaigns for wellness for members to earn incentive gift cards
- Either incentive based plan design or incentive based rate structure to encourage a healthy life style.
  - Initial requirements: complete medical, dental, and vision exam and be current on all screenings.
  - Reward: receive an enhanced benefit design for the same rate as the current plan designs or receive a discount on the cost of the plan.

- Timing of implementation and details of programs to be developed by the Wellness Subcommittee.
- Wellness exams for children.
- Changing the culture of wellness/health in both Counties and the City of Marysville.
- Pharmacy campaign to promote cost awareness.

### **SJVIA Administration**

It was brought to the attention of the group that it might be time to consider outsourcing portions of the SJVIA functions performed by the County of Fresno and the County of Tulare. As an example, Auditing services for this fiscal year have totaled \$70,000 for the County of Fresno alone and are thought to be over \$150,000 on the year. Keenan mentioned that the accounting functions for the SJVIA were included in Keenan's original proposal and valued between \$25,000 and \$35,000. Director Magsig requested that this come before the Board for the February 23, 2018 SJVIA Board meeting.

Additionally, thoughts were expressed around complete JPA administration outsourcing and developing an RFP to request the services with options to outsource portions of service versus all administration.

Board member Magsig requested information about Keenan's financial and auditing services that were included in the RFP and Service Agreement.

## From Keenan's RFP response to the SJVIA

### **Accounting Support - SETECH (Service Enhancement Technologies)**

Service Enhancement Technologies (SETECH) is an independent division of Keenan & Associates. SETECH implements comprehensive financial management information systems for public entities which include Joint Powers Authority (JPA) programs, Employee Benefit Trusts, School District and Municipality programs which have elected to either self-fund or fully-insure their benefit coverage, workers' compensation, and/or property & casualty coverage. The financial information provided by SETECH is the basis for budgeting, forecasting and assessing risk management and fiscal commitments.

The Primary Support Functions provided by SETECH are:

- Comprehensive Financial Management Information Report
- Treasury Function – Cash Flow Management
- Treasurers' Report
- Member Contribution Rebate and Deficit Assessment Calculations
- Bank Reconciliation
- Member Contribution Aged Accounts Receivable
- Monthly Client Safety Credit /Risk Mgmt Balances
- Preliminary and Final Budgets
- Preparation of Management's Discussion and Analysis (MD&A) – GASB Stmt. No. 34
- Coordinate with Independent Auditor
- Coordinate with Actuarial Firm
- Filing of the State Controller's Report
- Filing of Financial Audit Report with the [AgencyName] of Record and the State Controller's Office to satisfy submission requirement of CA Gov Code Sec. 26909
- Filing of Health & Safety Code Section 1349.2
- Filing of Health & Safety Code Section 1349.2 Extensions
- Filing of 1099's/1096's

A sample SETECH Report is included.

# Sample SETECH Report



# SAMPLE

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## TREASURER'S REPORT

### FOR THE QUARTER ENDED SEPTEMBER 30, 2015

As mandated by Section 53646 of the California Government Code, SAMPLE is required to disclose whether it is able to meet its pool's expenditure requirements for the next six months. SAMPLE does not hold six months of cash flow in reserve. However, monthly member contributions are adequate to meet the monthly cash flow requirements.

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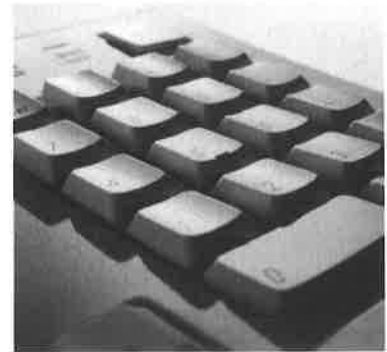
Officer

Prepared by:



**Innovative Solutions. Enduring Principles.**

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(310) 212-3344 / (310) 212-0300 Fax  
License No. 0451271



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For the Board Meeting of TBD

**SAMPLE**

**Table of Contents**

	<b>Page</b>
<b>Distribution and Use of Report</b> .....	I
<b>Treasurer's Report -</b>	
As of And For The Quarter Ended 09/30/2015 .....	1, 2
<b>Member Contributions -</b>	
For The Program Year Ended 09/30/2015 .....	3
<b>Due to Members -</b>	
As of 06/30/2015 and 09/30/2015 .....	4
<b>Monthly Cash Flow Statement -</b>	
As of 09/30/2015 .....	5
<b>Payment Order Number 2015/2016- 01 -</b>	
For The Period from 07/01/2015 through 09/30/2015 .....	6

## **Distribution and Use of Report**

This financial management information report (Report) prepared by Service Enhancement Technologies (SETECH), a Division of Keenan & Associates, is intended solely for internal use by the Authority's Officers, Board Members, Advisory Committee Members, and for internal decision making purposes only in regards to the Authority's insurance program.

SETECH makes no representations or warranties regarding the use of this Report for any other purpose other than for the Authority's insurance program. The official version of the Report is finalized only upon approval by the Authority's Board of Directors and/or Advisory Committee in accordance with the Authority's Agreement and Bylaws following presentation by SETECH or Keenan & Associates. We understand that members may wish to provide a copy of this Report to auditors and regulatory authorities on the conditions that:

- A) The official approved Report is used,
- B) The entire Report be distributed rather than any excerpts,
- C) All recipients be made aware that a SETECH staff member is available to answer any questions regarding the contents of the Report,
- D) The recipients recognize that the furnishing of this Report is not a substitute for their own due diligence, and they place no undue reliance on the Report or the data for purposes other than for which it was created. No creation of any duty or liability of SETECH to the recipient is owed if the Report is used for purposes other than for which it was created.

SETECH may utilize actuarial projections as an integral component of this Report, as provided by the Authority's actuary and in the case of some Benefit Groups, by a staff member of the Keenan & Associates Technical Department. We may also rely upon financial data provided by the Authority's Treasurer, Accountant or County Office of Education. We have not audited this data and are not responsible for its accuracy. With any financial analysis, the accuracy and relevance of the conclusions as well as the reasonableness of the recommendations depend upon the accuracy and relevance of the underlying data. Financial information provided in this Report is subject to an annual independent financial audit.

SETECH strives to maintain the strictest confidentiality of any information for our clients. The pages of this Report indicate that the information contained in the Report is for "Client Confidential Use Only." This indicates that SETECH will only disclose information contained in these Reports to our intended clients, their members or their contracted parties.

**SAMPLE**

**Treasurer's Report**

**Unaudited**

**As of And For The Quarter Ended 09/30/2015**

	Cash Transactions			Balance Year To Date	(1)	
	Current Period Transactions	Prior Balance	Accruals		Final Budget 2015/2016	% of Budget
<b>Beginning Net Position as of 07/01/2015, Audited</b>						
Undesignated:						
Delta Dental				\$ 2,924,016		
Vision Service Plan				154,327		
Medical Eye Service				57,868		
<b>Total Undesignated Net Position</b>				<u>\$ 3,136,211</u>		
<b>Operating Revenues</b>						
Member Contributions						
Delta Dental	\$ 1,476,417	\$ --	\$ --	\$ 1,476,417	\$ 6,090,022	24.24 %
Vision Service Plan	120,720	--	--	120,720	470,932	25.63
Medical Eye Service	36,774	--	--	36,774	182,983	20.10
<b>Total Operating Revenue</b>	<u>1,633,911</u>	<u>--</u>	<u>--</u>	<u>1,633,911</u>	<u>6,743,937</u>	<u>24.23</u>
<b>Operating Expenses</b>						
Administrative						
Audit Expense	--	--	6,600	6,600	6,600	100.00
Insurance	2,714	--	--	2,714	3,500	77.54
Contract Services	5,678	--	17,034	22,712	22,712	100.00
Executive Consulting Fee	98	--	1,102	1,200	1,200	100.00
Administration						
Delta Dental	77,038	--	--	77,038	374,064	20.59
Vision Service Plan	13,135	--	--	13,135	56,512	23.24
Medical Eye Service	5,494	--	--	5,494	22,489	24.43
Administrator	15,736	--	1,540	17,276	71,117	24.29
<b>Total Administrative</b>	<u>119,893</u>	<u>--</u>	<u>26,276</u>	<u>146,169</u>	<u>558,194</u>	<u>26.19</u>
Other:						
Change in ULAE	--	--	(1,010)	(1,010)	--	--
Claims Paid:						
Delta Dental	1,244,010	--	--	1,244,010	5,636,484	22.07
Vision Service Plan	109,461	--	--	109,461	400,444	27.33
Medical Eye Service	31,522	--	7,445	38,967	148,815	26.18
Change in Claim Liabilities	--	--	(15,863)	(15,863)	--	--
<b>Total Other</b>	<u>1,384,993</u>	<u>--</u>	<u>(9,428)</u>	<u>1,375,565</u>	<u>6,185,743</u>	<u>22.24</u>
<b>Total Operating Expense</b>	<u>1,504,886</u>	<u>--</u>	<u>16,848</u>	<u>1,521,734</u>	<u>6,743,937</u>	<u>22.56</u>
<b>Non Operating Revenues</b>						
Late Fees	220	--	--	220	--	--
Net Increase/(Decrease) in Fair Value	--	--	898	898	--	--
Realized Gain/(Loss) Investments	--	--	(1,349)	(1,349)	--	--
Investment Fee	(652)	--	--	(652)	(2,601)	--
Investment Income	518	--	5,216	5,734	13,780	41.61
<b>Total Non Operating Revenue</b>	<u>86</u>	<u>--</u>	<u>4,765</u>	<u>4,851</u>	<u>11,179</u>	<u>43.39 %</u>
<b>Net Increase/(Decrease)</b>	<u>\$ 129,111</u>	<u>\$ --</u>	<u>\$ (12,083)</u>	<u>117,028</u>		
<b>Total Net Position, 09/30/2015</b>				<u>\$ 3,253,239</u>		

(1) Final Budget as approved at the July 28, 2015 Meeting.

**SAMPLE**

**Statement of Net Position**

**As of 06/30/2015 and 09/30/2015**

	<b>Audited Balance 06/30/2015</b>	<b>Activity 07/01/2015 Through 09/30/2015</b>	<b>Balance 09/30/2015</b>
<b>ASSETS:</b>			
<b>Current Assets</b>			
Union Bank Checking	\$ 428	\$ (30)	\$ 398
Local Agency Investment Fund (L.A.I.F.)	2,774,225	(851,155)	1,923,070
Delta Dental Coalition Deposit	823,052	220,876	1,043,928
Vision Coalition Deposit	35,402	(13,552)	21,850
Investments - Money Market	16,152	75,109	91,261
Subtotal Cash and Cash Equivalents	<u>3,649,259</u>	<u>(568,752)</u>	<u>3,080,507</u>
Interest Receivable	6,302	(1,086)	5,216
Member Contribution Receivable	--	--	--
Investments - Prepaid Interest	671	(671)	--
Investments - due less than one year	376,299	(50,433)	325,866
Subtotal Current Assets	<u>383,272</u>	<u>(52,190)</u>	<u>331,082</u>
<b>NonCurrent Assets</b>			
Investments - due more than one year	646,952	(20,216)	626,736
Subtotal NonCurrent Assets	<u>646,952</u>	<u>(20,216)</u>	<u>626,736</u>
<b>Total Assets</b>	<u><b>4,679,483</b></u>	<u><b>(641,158)</b></u>	<u><b>4,038,325</b></u>
<b>LIABILITIES:</b>			
<b>Current Liabilities</b>			
Accounts Payable	10,762	22,960	33,722
Accounts Payable - Due to Members (page 4)	363,549	(792)	362,757
Unearned Revenue - 10thly Contributions	763,481	(763,481)	--
Subtotal	<u>1,137,792</u>	<u>(741,313)</u>	<u>396,479</u>
Unallocated Loss Adjustment Expense	23,445	(1,010)	22,435
Claim Liabilities - Delta	355,036	(13,908)	341,128
Claim Liabilities - VSP	20,742	(1,490)	19,252
Claim Liabilities - MES	6,257	(465)	5,792
Subtotal	<u>405,480</u>	<u>(16,873)</u>	<u>388,607</u>
<b>Total Current Liabilities</b>	<u><b>1,543,272</b></u>	<u><b>(758,186)</b></u>	<u><b>785,086</b></u>
<b>Net Position:</b>			
<b>Total Undesignated Net Position</b>	<u><b>3,136,211</b></u>	<u><b>117,028</b></u>	<u><b>3,253,239</b></u>
Total Liabilities and Net Position	<u>\$ 4,679,483</u>	<u>\$ (641,158)</u>	<u>\$ 4,038,325</u>

**SAMPLE**

**Member Contributions  
For The Program Year 10/01/2014 Through 09/30/2015  
As of 09/30/2015**

	<u>Contributions</u>	<u>Unearned Revenue</u>	<u>Net Contribution</u>	<u>Pro Rata Share Percentage</u>
<b>DELTA DENTAL:</b>				
District #1	\$ 134,742	\$ --	\$ 134,742	2.29
District #2	559,280	--	559,280	9.51
District #3	1,303,500	--	1,303,500	22.16
District #4	762,785	--	762,785	12.97
District #5	2,795,968	--	2,795,968	47.53
District #6	326,585	--	326,585	5.54
Total Delta Dental:	<u>5,882,860</u>	<u>--</u>	<u>5,882,860</u>	<u>100.00 %</u>
<b>VISION SERVICE PLAN:</b>				
District #4	478,710	--	478,710	100.00
Total Vision Service Plan:	<u>478,710</u>	<u>--</u>	<u>478,710</u>	<u>100.00 %</u>
<b>MEDICAL EYE SERVICES:</b>				
District #1	10,806	--	10,806	7.24
District #5	67,361	--	67,361	45.11
District #6	71,154	--	71,154	47.65
Total Medical Eye Services:	<u>149,321</u>	<u>--</u>	<u>149,321</u>	<u>100.00 %</u>
Grand Total:	<u>\$ 6,510,891</u>	<u>\$ --</u>	<u>\$ 6,510,891</u>	

**SAMPLE**

**Due to Members**

**As of 06/30/2015 and 09/30/2015**

	<b>Balance As of 06/30/2015</b>	<b>Return of Net Position</b>	<b>Utilized</b>	<b>Balance As of 09/30/2015</b>
District #1	\$ --	\$ --	\$ --	\$ --
District #2	48,082	--	(792)	47,290
District #3	--	--	--	--
District #4	--	--	--	--
District #5	--	--	--	--
District #6	--	--	--	--
District #7	--	--	--	--
District #8	--	--	--	--
District #9	--	--	--	--
District #10	--	--	--	--
District #11	--	--	--	--
District #12	--	--	--	--
District #13	--	--	--	--
District #14	315,467	--	--	315,467
District #15	--	--	--	--
Total	<u>\$ 363,549</u>	<u>\$ --</u>	<u>\$ (792)</u>	<u>\$ 362,757</u>

**SAMPLE**

**Monthly Cash Flow Statement  
As of 09/30/2015**

	Actual				Estimated									Total	(1) Final Budget
	Jul-15	Aug-15	Sep-15	As of 09/30/2015	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16		
As of 07/01/2015				\$ 3,633,106										\$ 3,633,106	
<b>Beginning Cash Balance</b>	\$ 3,633,106	\$ 3,264,230	\$ 2,899,264		\$ 2,989,246	\$ 2,960,867	\$ 2,930,792	\$ 2,900,716	\$ 2,888,079	\$ 2,873,767	\$ 2,703,458	\$ 2,531,151	\$ 2,516,839		
<b>Deposits and Interest:</b>															
Member Contributions															
Delta Dental	\$ 501,848	\$ 354,757	\$ 619,812	\$ 1,476,417	\$ 512,623	\$ 512,623	\$ 512,623	\$ 512,623	\$ 512,623	\$ 512,623	\$ 512,623	\$ 512,623	\$ 512,621	\$ 6,090,022	\$ 6,090,022
Vision Service Plan	24,408	24,472	71,840	120,720	38,912	38,912	38,912	38,912	38,912	38,912	38,912	38,912	38,916	470,932	470,932
Medical Eye Service	16,322	10,890	9,562	36,774	16,245	16,245	16,245	16,245	16,245	16,245	16,245	16,245	16,249	182,983	182,983
Unearned Revenue - 14/15	(254,493)	(254,494)	(254,494)	(763,481)	--	--	--	--	--	--	--	--	--	(763,481)	--
Unearned Revenue - 15/16	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Interest	23	24	38	85	1,721	25	25	1,700	25	25	1,500	25	24	3,155	3,500
Interest Receivable	1,845	--	--	1,845	--	--	--	--	--	--	--	--	--	1,845	--
Late Fee	--	--	220	220	--	--	--	--	--	--	--	--	--	220	--
Accts Receivable	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
<b>Total Deposits and Credits</b>	<b>289,953</b>	<b>135,649</b>	<b>446,978</b>	<b>872,580</b>	<b>569,501</b>	<b>567,805</b>	<b>567,805</b>	<b>569,480</b>	<b>567,805</b>	<b>567,805</b>	<b>569,280</b>	<b>567,805</b>	<b>567,810</b>	<b>5,987,676</b>	<b>6,747,437</b>
<b>Disbursements/</b>															
<b>Other Payments:</b>															
Dental Claims	(555,627)	(402,564)	(285,819)	(1,244,010)	(488,053)	(488,053)	(488,053)	(488,053)	(488,053)	(488,053)	(488,053)	(488,053)	(488,050)	(5,636,484)	(5,636,484)
VSP Claims	(34,314)	(44,624)	(30,523)	(109,461)	(32,331)	(32,331)	(32,331)	(32,331)	(32,331)	(32,331)	(32,331)	(32,331)	(32,335)	(400,444)	(400,444)
MES Claims	(6,154)	(15,805)	(9,563)	(31,522)	(13,033)	(13,033)	(13,033)	(13,033)	(13,033)	(13,033)	(13,033)	(13,033)	(13,029)	(148,815)	(148,815)
Administrative Expenses	(52,749)	(36,845)	(30,299)	(119,893)	(48,700)	(48,700)	(48,700)	(48,700)	(48,700)	(48,700)	(48,700)	(48,700)	(48,701)	(558,194)	(558,194)
Due to Members	--	--	(792)	(792)	(15,763)	(15,763)	(15,764)	--	--	(155,997)	(159,470)	--	--	(363,549)	--
Accounts Payable	(9,985)	(777)	--	(10,762)	--	--	--	--	--	--	--	--	--	(10,762)	--
<b>Total Disbursements</b>	<b>(658,829)</b>	<b>(500,615)</b>	<b>(356,996)</b>	<b>(1,516,440)</b>	<b>(397,880)</b>	<b>(397,880)</b>	<b>(397,881)</b>	<b>(382,117)</b>	<b>(382,117)</b>	<b>(738,114)</b>	<b>(741,587)</b>	<b>(582,117)</b>	<b>(582,115)</b>	<b>(7,118,248)</b>	<b>(6,743,937)</b>
<b>Wells Fargo Advisors</b>															
Transfer from	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Transfer to	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
<b>Ending Cash Balance</b>	<b>\$ 3,264,230</b>	<b>\$ 2,899,264</b>	<b>\$ 2,989,246</b>	<b>\$ 2,989,246</b>	<b>\$ 2,960,867</b>	<b>\$ 2,930,792</b>	<b>\$ 2,900,716</b>	<b>\$ 2,888,079</b>	<b>\$ 2,873,767</b>	<b>\$ 2,703,458</b>	<b>\$ 2,531,151</b>	<b>\$ 2,516,839</b>	<b>\$ 2,502,534</b>	<b>\$ 2,502,534</b>	

<b>Summary:</b>														
Cash - Union Bank	\$ 65	\$ 15,177	\$ 398		\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --
Delta Dental	747,599	853,999	1,043,928		--	--	--	--	--	--	--	--	--	--
Vision Service Plan	33,496	20,018	21,850		--	--	--	--	--	--	--	--	--	--
Local Agency														
Investment Fund	2,483,070	2,030,070	1,923,070		--	--	--	--	--	--	--	--	--	--
<b>Ending Cash Balance</b>	<b>\$ 3,264,230</b>	<b>\$ 2,899,264</b>	<b>\$ 2,989,246</b>		<b>\$ --</b>	<b>\$ --</b>	<b>\$ --</b>	<b>\$ --</b>	<b>\$ --</b>	<b>\$ --</b>	<b>\$ --</b>	<b>\$ --</b>	<b>\$ --</b>	<b>\$ --</b>

(1) 2015/2016 Final Budget as approved at the July 28, 2015 Meeting.

<b>Deposit Dates</b>			
District #1	08/31/15	Tenthly	Tenthly
District #2	07/22/15	Tenthly	Tenthly
District #3	07/13/15	Tenthly	Tenthly
District #4	07/20/15	08/14/15	09/15/15
District #5	07/09/15	Tenthly	Tenthly
District #6	07/06/15	Tenthly	Tenthly



# **From Keenan's Service Agreement with the SJVIA**

## EXHIBIT A

### SJVIA CONSULTANT SCOPE OF SERVICES

The Consultant agrees to provide the SJVIA with the health benefits consultation and administration services as provided below and subject to the terms and conditions of this agreement.

#### Operational Duties<sup>1</sup>

Consultant shall:

- Monitor and make monthly written reports and recommendations to SJVIA management, the SJVIA Board of Directors, and relevant committees of the SJVIA Board of Directors concerning issues of policy, governance, regulatory compliance, and operational procedures and activities of the SJVIA.
- Monitor, provide oversight, and make monthly written recommendations to SJVIA management regarding the SJVIA's financial processes, including but not limited to budgeting, forecasting, accounting, and cost analysis.
- Assist the SJVIA in planning, developing, recommending, and monitoring compliance with the policies and procedures of the SJVIA.
- Prepare annual financial statements in accordance with *Generally Accepted Accounting Principles* and other written reports, for annual audit as well as monthly and quarterly financial board reports to demonstrate the operational and financial accountability of the JPA.
- Monitor the insurance programs of the SJVIA to assure appropriate coverages and cost effectiveness for participating entities.
- Review and make written recommendations to the SJVIA on all programs and contracts necessary for the efficient administration of the SJVIA, including contracts with third-party vendors for administrative services.
- Coordinate with SJVIA management to perform an annual evaluation of all SJVIA service providers and make recommendations for improvements.
- Assist, as requested by SJVIA management or the SJVIA Board of Directors, in the selection of all professional service providers.

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<sup>1</sup> The headings and section titles in this Exhibit A are for convenience only and are not part of this agreement.

## EXHIBIT A

- Review and make written recommendations concerning the SJVIA's Joint Exercise of Powers Agreement and other governing documents, if any.
- Develop in conjunction with SJVIA management, and review and update no less than annually, a strategic plan for the SJVIA and its programs, and arrange, coordinate and conduct the SJVIA's annual strategic planning meetings.
- Cooperate with, and provide all information requested by, the SJVIA Auditor-Treasurer in connection with the SJVIA's annual financial audit.
- In accordance with Governmental Accounting Standards Board Pronouncements Number 10, and as may be amended in the future, provide actuarial services for an annual actuarial report regarding and certification of reserves for the SJVIA for rate study, financial reporting, and reserve contingency certification.
- If and as requested, act as spokesperson for the SJVIA to members, participating entities, and industry contacts.
- Keep the SJVIA apprised of any new and pending legislation or regulations that affects the SJVIA.
- Confer with the SJVIA Board of Directors and SJVIA management as may be necessary regarding those matters that require the attention of the SJVIA Board.

### Administrative Duties

Consultant shall:

- Confer with SJVIA management and staff prior to all meetings of the SJVIA Board of Directors regarding agenda items for those meetings.
- Coordinate the preparation of agendas for SJVIA Board of Directors meetings, in compliance with the Ralph M. Brown Act (Cal. Gov. Code, § 54950 et seq.) ("Brown Act"), draft agenda items as necessary to ensure that agenda packets are distributed to members of the SJVIA Board of Directors one week prior to SJVIA Board of Directors meeting.
- Coordinate the preparation of minutes of business conducted and decisions made at meetings of the SJVIA Board of Directors and weekly calls with SJVIA management and staff, and ensure that minutes are provided to Board Members no later than one week after approval.
- Maintain financial records for each year of the SJVIA's operation during the term of this agreement, including but not limited to income, expense and loss information, at a level of detail sufficient for the Consultant to perform actuarial, budget, and other projection services under this agreement.

## EXHIBIT A

- Attend all meetings of the SJVIA Board of Directors and other meetings necessary for the operation of the SJVIA.
- Secure and maintain copies of all insurance policies from carriers providing coverage to the SJVIA.
- Prepare and maintain a calendar of events showing all SJVIA-related meetings and annual open enrollments.
- Maintain a general file of all SJVIA correspondence, reports, insurance policies, agendas, minutes and governing documents.
- Maintain a current mailing list of all participating entities.
- Prepare and distribute an annual written report to the SJVIA Board of Directors on the condition of SJVIA.
- Ensure performance and timely completion of studies and audits (such as actuarial studies, claims audits, or financial audits) as provided under this agreement and requested by the SJVIA; and provide prompt written reports to SJVIA management upon completion, and upon request while such studies or audits are in progress.
- Prepare state reports (Form 700s, Secretary of State Form, Self-Insurers Annual report, et al.) to the extent that such reports are not being prepared by another service provider (e.g., SETECH).
- Maintain SJVIA records in accordance with California Association of Joint Powers Authorities standards.
- Upon termination of this agreement, promptly, and in no case later than 30 days after notice of termination, provide a copy of all reports and SJVIA records generated by the Consultant as required by this agreement.

### **Member-Related Duties**

Consultant shall:

- Provide to each participating entity a guide with information regarding the respective responsibilities of the SJVIA, its members, its participating entities, and Consultant. The guide shall include a listing of Consultant personnel involved in the management and day-to-day operations of SJVIA so that participating entities have access to those professionals as necessary. The Consultant shall update and revise the guide annually, or more often as necessary.
- Provide professional personnel as necessary to meet with new participating entities to review the various policies, procedures and documentation that govern the operation of the SJVIA.

## EXHIBIT A

- Provide professional personnel to market the SJVIA to qualified public agencies to become participants in the SJVIA, as and if authorized by the SJVIA Board of Directors. Through the use of presentations and literature, the Consultant shall, as and if authorized by the SJVIA Board of Directors, promote the SJVIA to potential new participating entities. The Consultant shall provide potential new participating entities a comprehensive written proposal for participating in the SJVIA.
- Review new participating entity proposals in order to assess eligibility for participation in the SJVIA and provide the SJVIA with a synopsis of new participating entity proposals together with a recommendation. The Consultant shall also provide such additional information as may be requested by the SJVIA so that the SJVIA can make its decision on admission of new participating entities.
- Provide each participating entity, at the beginning of each fiscal year, a written synopsis of its coverage under the various programs provided by the SJVIA. The Consultant shall distribute to each participating entity a copy of its coverage outline within 90 days after January 1 of each program year.
- Collect, collate and coordinate information from each participating entity as necessary for the Consultant to secure the appropriate benefit coverage. The Consultant shall provide to SJVIA management contemporaneous copies of all such information.
- Annually, and as required during each program year, prepare invoices for each participating entity. Follow-up with the participating entities to facilitate payment on a timely basis and compliance with SJVIA's late payment policy.
- Facilitate the distribution of SJVIA agreements to new participating entities and secure executed copies of same.
- Conduct orientation for new participating entities.

### **Claims Duties**

Consultant shall:

- Consult with SJVIA legal counsel and claims administrator regarding significant claims that may affect the program.
- Oversee and monitor performance of SJVIA's claims administrator, and promptly advise SJVIA management regarding shortcomings and potential shortcomings in that performance.

**SJVIA Strategic Planning Meeting**  
**Friday, January 26, 2018**  
**8:30 am – 12:00 pm**  
**Selma, California**

**Attendees:**

SJVIA Staff

Hollis Magill  
Larry Gomez  
Lupe Garza  
Paul Nerland  
Rhonda Sjostrom

SJVIA Board Members

Nathan Magsig  
Steve Worthley

Keenan

Bordan Darm  
Marie Edmondson  
Stacey Comerchero  
Steve Gedestad



## Agenda Item 1

Agenda

**SJVIA Strategic Planning Meeting**  
**January 26, 2018**  
**Agenda**



Item	Time	Allotment	Agenda Topic	Notes
1	8:30-9:00	30 minutes	Review of Agenda and Material	SJVIA Staff and Keenan: Prioritize items needing SJVIA Board Member input
2	9:00-9:10	10 minutes	SJVIA Vision and Mission Statement	
3	9:10-9:40	30 minutes	Review of Financials	<ul style="list-style-type: none"> <li>● 2017 Plan Performance</li> <li>● Revised Budget</li> <li>● Loan Repayment</li> </ul>
4	9:40-10:00	20 minutes	Plan Designs	<ul style="list-style-type: none"> <li>● Medical/Rx Plans (PPO, EPO, HMO)</li> <li>● Reinsurance Program</li> <li>● Dental Plan</li> <li>● Vision Plan</li> </ul>
5	10:00-10:40	40 minutes	Review of highlights of mid-year claim utilization data	<ul style="list-style-type: none"> <li>● Anthem</li> <li>● Kaiser</li> <li>● Delta Dental</li> <li>● VSP</li> <li>● Pharmacy</li> </ul> Identify key claim items to be worked on during the year
--	10:40-10:45	5 minutes	Break	
6	10:45-11:00	15 minutes	SJVIA Administration	<ul style="list-style-type: none"> <li>● Co-Managers</li> <li>● Management Staff</li> <li>● Auditor/Treasurer</li> <li>● Legal Counsel</li> <li>● Consulting Staff</li> <li>● Benefits Administration</li> <li>● COBRA/Retiree Administration</li> </ul>
7	11:00-11:20	20 minutes	Wellness Program	2018 Funds Available - Total \$433,860 <ul style="list-style-type: none"> <li>● Carriers               <ul style="list-style-type: none"> <li>Anthem \$50,000</li> <li>Kaiser \$50,000</li> </ul> </li> <li>● Gift Cards (carryover from 2017)               <ul style="list-style-type: none"> <li>Anthem \$28,000</li> <li>Kaiser \$10,600</li> </ul> </li> <li>● Membership \$295,260 (\$2.50 PEPM x 9,842)</li> </ul> Identify Wellness Goals and Objectives
8	11:20-11:30	10 minutes	Compliance/ACA Update	
9	11:30-12:00	30 minutes	Recap and Outline 2018 SJVIA Initiatives	



## **Agenda Item 2**

SJVIA Vision/Mission

## Sample Mission Statements

### **CalPERS Vision**

A trusted leader respected by our members and stakeholders for our integrity, innovation, and service

### **CalPERS Mission**

Provide responsible and efficient stewardship of the System to deliver promised retirement and health benefits, while promoting wellness and retirement security for members and beneficiaries

### **CalPERS Core Values**

Quality – Respect – Accountability – Integrity – Openness - Balance

### **CSAC EIA Mission**

The CSAC Excess Insurance Authority is a member-directed risk sharing pool of public agencies committed to providing risk coverage programs and risk management services, which drive member stability, efficiency, and best practices.

### **CSAC EIA Vision**

The CSAC Excess Insurance Authority (EIA) will continue to be internationally recognized as a leading risk sharing pool for its member-directed operating philosophy and commitment to member fiscal sustainability. The EIA will continue to influence and shape the future of the risk management profession.

### **MCSIG Mission**

It is the purpose of the Municipalities, Colleges, Schools Insurance Group to establish, operate and maintain a health benefits program for the mutual benefit of the parties utilizing the principles of collectively pooled underwriting, risk sharing, shared expenses, health management and cost-containment services

**RPEA Mission**

We are active and retired California Public Employees working together to maintain and improve the quality of the lives of our members by protecting and improving retirement, medical and other benefits.

**SISC Mission**

Our Goal is to provide the best coverage and service to our members while keeping costs affordable and stable. Our Philosophy – “Schools Helping Schools”

**TCSIG Mission**

Our Mission is to pool risk and purchasing power of public entities to provide quality programs to our participants in an effective manner while emphasizing customer satisfaction, stability, financial solvency and cost.

## Agenda Item 3

Financials

**San Joaquin Valley Insurance Authority**  
**Estimated Statement of Net Position**  
**As of December 31, 2017**  
**(UNAUDITED)**

**ASSETS**

Current assets:

Cash and cash equivalents	\$2,836,200
Due from other governmental units	303,562
Total current assets	3,139,762

Noncurrent assets:

Other receivables	977,819
Total noncurrent assets	977,819
Total assets	4,117,581

**LIABILITIES**

Current liabilities:

Due to other governmental units	4,000,000
Accounts payable	2,895,845
Unearned member contributions	3,060,525
Unpaid claims and claims adjustment expenses	1,284,000
Total current liabilities	7,240,370

Noncurrent liabilities:

Due to other governmental units	5,887,669
Total noncurrent liabilities	5,887,669
Total liabilities	13,128,039

**NET POSITION**

Unrestricted	(13,010,457)
Total net deficit	\$ (13,010,457)

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 SIX MONTHS ENDED DECEMBER 31, 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>\$34,305,638</b>	<b>\$25,398,866</b>	<b>(\$8,906,772)</b>	<b>(26%)</b>	<b>68,611,276</b>	<b>\$54,442,267</b>	<b>(\$14,169,009)</b>	<b>(21%)</b>
<b>DISBURSEMENTS: Fixed</b>								
1 Specific & Aggregate Stop Loss Insurance (PPO)	274,104	228,125	45,979	17%	548,208	463,487	84,721	15%
2 Anthem ASO Administration & Network Fees (PPO)	447,730	374,227	73,503	16%	895,460	786,124	109,336	12%
3 Chimentti Associates/Hourglass Administration(PPO & Anthem HMO)	176,376	135,056	41,320	23%	352,752	284,665	68,087	19%
4 Benefit Consulting-Keenan	127,195	49,200	77,995	61%	254,390	246,000	8,390	3%
5 SJVIA Administration	82,290	227,757	(145,467)	(177%)	164,580	560,790	(396,210)	(241%)
6 Wellness	84,796	0	84,796	100%	169,592	0	169,592	100%
7 Communications	16,957	0	16,957	100%	33,914	0	33,914	100%
8 Anthem HMO Pooling	314,887	250,405	64,482	20%	629,774	546,373	83,401	13%
9 Anthem HMO Administration/Retention	509,377	410,401	98,976	19%	1,018,754	895,107	123,647	12%
10 ACA Reinsurance (PPO & HMO)	70,659	88,358	(17,699)	(25%)	141,318	131,913	9,405	7%
<b>TOTAL FIXED DISBURSEMENTS</b>	<b>2,104,371</b>	<b>1,763,529</b>	<b>340,842</b>	<b>16%</b>	<b>4,208,742</b>	<b>3,914,459</b>	<b>294,283</b>	<b>7%</b>
<b>DISBURSEMENTS: Claims</b>								
11 Projected Paid Medical & Rx Claims-PPO and Non-Cap HMO	20,721,490	15,740,069	4,981,421	24%	41,442,980	30,510,654	10,932,326	26%
12 Anthem MMP HMO Capitation	3,567,195	2,743,478	823,717	23%	7,134,390	5,982,827	1,151,563	16%
<b>TOTAL CLAIMS DISBURSEMENTS</b>	<b>24,288,685</b>	<b>18,483,547</b>	<b>5,805,138</b>	<b>24%</b>	<b>48,577,370</b>	<b>36,493,481</b>	<b>12,083,889</b>	<b>25%</b>
<b>DISBURSEMENTS: Premiums</b>								
13 Delta Dental	1,773,311	1,296,618	476,693	27%	3,546,622	2,738,871	807,751	23%
14 Vision Service Plan	273,890	184,762	89,128	33%	547,780	391,253	156,527	29%
15 Kaiser Permanente	6,411,108	5,105,229	1,305,879	20%	12,822,216	10,969,478	1,852,738	14%
<b>TOTAL PREMIUM DISBURSEMENTS</b>	<b>8,458,309</b>	<b>6,586,609</b>	<b>1,871,700</b>	<b>22%</b>	<b>16,916,618</b>	<b>14,099,602</b>	<b>2,817,016</b>	<b>17%</b>
<b>TOTAL DISBURSEMENTS</b>	<b>34,851,365</b>	<b>26,833,685</b>	<b>8,017,680</b>	<b>23%</b>	<b>69,702,730</b>	<b>54,507,542</b>	<b>15,195,188</b>	<b>22%</b>
16 Change in Reserve	(545,727)	(1,434,819)	(889,092)	(163%)	(1,091,454)	(65,275)	1,026,179	94%
<b>COMBINED DISBURSEMENTS &amp; CHANGES IN RESERVES</b>	<b>\$34,305,638</b>	<b>\$25,398,866</b>	<b>(\$8,906,772)</b>	<b>(26%)</b>	<b>\$68,611,276</b>	<b>\$54,442,267</b>	<b>(\$14,169,009)</b>	<b>(21%)</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.

**SAN JOAQUIN VALLEY INSURANCE AUTHORITY**  
**ANALYSIS OF ADMINISTRATION, WELLNESS & COMMUNICATIONS (FEES) - RECEIPTS & DISBURSEMENTS**  
**FOR THE THREE MONTHS ENDED DECEMBER 31, 2017**  
**(UNAUDITED)**

Year-To-Date

**FY 17-18**

**Receipts\***

**Disbursements:**

Auditor-Treasurer Services  
 Legal Services  
 Personnel Services  
 Insurance (Liability, Bond, Etc)  
 Audit Fees  
 Bank Service Fees  
 Wellness  
 Communications

**Total Disbursements\*\***

**Change in Administration, Wellness &  
 Communications Reserve**

SJVIA FEES		
Administration (Line 5)	Wellness (Line 6)	Communications (Line 7)
111,994	136,580	28,039
83,124		
298,390		
126,002		
23,481		
23,500		
6,293		
560,790		
(\$448,796)	\$136,580	\$28,039

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

\*\*Total disbursements for each column correspond to the line number shown on the "ACTUALS VS. BUDGETED RECEIPTS & DISBURSEMENTS" report.

Note: These schedules are on the cash basis.

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

	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	TOTAL
<b>BEGINNING CASH BALANCES:</b>							
Claims Funding Account (294)	\$ 1,022,409	\$ 798,242	\$ 653,950	\$ 730,536	\$ 669,250	\$ 689,275	\$ 1,022,409
Claims Main Account (819)	1,974,075	2,190,435	3,855,604	3,525,337	3,336,721	2,329,587	1,974,075
Investment Pool	-	-	-	-	-	-	-
<b>Total Beginning Balances</b>	<b>2,996,484</b>	<b>2,988,677</b>	<b>4,509,554</b>	<b>4,255,873</b>	<b>4,005,971</b>	<b>3,018,862</b>	<b>2,996,484</b>
<b>RECEIPTS:</b>							
Claims Funding Account (294)	3,107,397	3,849,768	2,890,848	3,663,027	4,176,340	2,957,464	20,644,844
Claims Main Account (819)	8,498,699	11,625,886	8,922,632	8,593,566	8,744,756	8,757,204	55,142,743
Investment Pool	-	-	-	-	-	-	-
	11,606,096	15,475,654	11,813,480	12,256,593	12,921,096	11,714,668	75,787,587
<b>DISBURSEMENTS:</b>							
Claims Funding Account (294)	3,331,564	3,994,060	2,814,262	3,724,312	4,156,315	2,936,767	20,957,280
Claims Main Account (819)	8,282,339	9,960,717	9,252,899	8,782,182	9,751,889	8,398,460	54,428,486
Investment Pool	-	-	-	-	-	-	-
<b>TOTAL DISBURSEMENTS</b>	<b>11,613,903</b>	<b>13,954,777</b>	<b>12,067,161</b>	<b>12,506,494</b>	<b>13,908,204</b>	<b>11,335,227</b>	<b>75,385,766</b>
<b>ENDING CASH BALANCES:</b>							
Claims Funding Account (294)	798,242	653,950	730,536	669,250	689,275	709,972	709,973
Claims Main Account (819)	2,190,435	3,855,604	3,525,337	3,336,721	2,329,587	2,688,331	2,688,332
Investment Pool	-	-	-	-	-	-	-
<b>Total Ending Balances</b>	<b>\$ 2,988,677</b>	<b>\$ 4,509,554</b>	<b>\$ 4,255,873</b>	<b>\$ 4,005,971</b>	<b>\$ 3,018,862</b>	<b>\$ 3,398,303</b>	<b>3,398,305</b>
Less Outstanding Checks							(562,105)
Cash per Estimated Statement of Net Position							<u>\$ 2,836,200</u>

Note: These schedules are on the cash basis.



## Agenda Item 4

Plan Designs

**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Medical Plans Comparison**



Summary of Plans Plan Name	County of Fresno City of Marysville		County of Tulare		County of Tulare City of Marysville		County of Fresno County of Tulare	
	PPO 250/20/100/50		PPO 0/500/20/90/70		PPO 500/35/80/60		PPO 1000/45/80/50	
	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
<b>General Plan Information</b>								
Annual Deductible/Individual/Family	\$250/\$500		None	\$500/\$1,000	\$500/\$1,000		\$1,000/\$2,000	
Office/Specialist Visit/Exam	\$20 copay	50%	\$20 copay	70%	\$35 copay	60%	\$45 copay	50%
Annual Out-of-Pocket Limit	\$3,000/\$5,000	\$10,000/\$15,000	\$2,000/\$4,000	\$5,000/\$10,000	\$3,000/\$6,000	\$10,000/\$20,000	\$4,000/\$8,000	\$10,000/\$20,000
<b>Outpatient Services</b>								
Preventive Services	100% covered	50% covered	100% covered	70% covered	100% covered	60% covered	100% covered	70% covered
<b>Maternity Care</b>								
Pregnancy and Maternity Care (Pre-Natal Care)	100% covered	50% covered	90% covered	70% covered	\$250 copay hospital admission + 20%	60% covered	\$1,000/year then 80% covered	50% covered
<b>Inpatient Hospital Services</b>								
Inpatient Hospitalization	100% covered	50% covered + additional \$500 copay	90% covered	70% covered; \$600/day	\$250 copay hospital admission + 20%	60% covered; \$600/day	\$1,000/year then 80% covered	50% covered; \$600/day
<b>Surgical Services</b>								
Outpatient Facility Charge	100% covered	50% covered/ \$350 per day	90% covered	70% covered; \$600/day	\$125/surgery + 20%	60% covered; \$350/day	\$250 copay/surgery then covered at 80%	50% covered; \$350/visit
<b>Emergency/Urgent Care Services</b>								
Emergency Room	\$100 copay	\$100 copay	90% covered	90% covered	\$100 copay + 20%	\$100 copay + 20%	\$100 copay +20%	\$100 copay +20%
<b>Other Services</b>								
Chiropractic Services	100% covered/24 visits	50% covered/24 visits	\$25 copay/12 visits	70% covered/12 visits	\$25 copay/12 visits	60% covered/ 12 visits	\$25 copay; 12 visits	50% covered; 12 visits per cal year
<b>Prescription Drug Benefits</b>	Through EmpiRx		Through EmpiRx		Through EmpiRx		Through EmpiRx	
<b>Retail</b>	30 day supply		30 day supply		30 day supply		30 day supply	
Generic	\$10 copay		\$10 copay		\$10 copay		\$10 copay	
Brand (Formulary/Preferred)	\$20 copay		\$20 copay		\$20 copay		\$20 copay	
Brand (Non-Formulary/Non-preferred)	\$35 copay		\$35 copay		\$35 copay		\$35 copay	
<b>Mail Order</b>	90 day supply		90 day supply		90 day supply		90 day supply	
Generic	\$20 copay		\$20 copay		\$20 copay		\$20 copay	
Brand (Formulary/Preferred)	\$40 copay		\$40 copay		\$40 copay		\$40 copay	
Brand (Non-Formulary/Non-preferred)	\$70 copay*		\$60 copay		\$60 copay		\$70 copay*	

\* Marysville \$60 copay

\* County of Tulare \$60 copay

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**San Joaquin Valley Insurance Authority (SJVIA)**  
**Medical Plans Comparison**

*Keenan*

Summary of Plans Carrier Name Plan Name	County of Fresno		County of Tulare		County of Fresno	
	Anthem Blue Cross HSA 1500/2700/80/60		Anthem Blue Cross HSA 2500/90/50		Anthem Blue Cross HSA 3000/100/50	
	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
<b>General Plan Information</b>						
Annual Deductible/Individual/Family	\$1,500 single/ \$2,700/ \$3,000		\$2,500/\$5,000		\$3,000/\$6,000	
Office/Specialist Visit/Exam	80%	60%	90% covered	50% covered	100% covered	50% covered
Annual Out-of-Pocket Limit	\$3,000/\$6,000	\$10,000/\$15,000	\$5,000/\$10,000		\$3,000/\$6,000	\$5,000/\$10,000
<b>Outpatient Services</b>						
Preventive Services	100% covered	60% covered	No copay	50% covered	No copay	50% covered
<b>Maternity Care</b>						
Pregnancy and Maternity Care (Pre-Natal Care)	80% covered	60% covered	90% covered	50% covered	100% covered	50% covered
<b>Inpatient Hospital Services</b>						
Inpatient Hospitalization	80% covered	60% covered	90% covered	50% covered; \$580/day	100% covered	50% covered
<b>Surgical Services</b>						
Outpatient Facility Charge	80% covered	60% covered	90% covered	50% covered; \$350/day	100% covered	50% covered
<b>Emergency/Urgent Care Services</b>						
Emergency Room	80% covered	80% covered	90% covered	90% covered	100% covered	100% covered
<b>Other Services</b>						
Chiropractic Services	80% covered; 24 visits	60% covered; 24 visits	90% covered; 12 visits	50% covered; 12 visits	100% covered; 24 visits	50% covered; 24 visits
<b>Prescription Drug Benefits</b>						
<b>Retail</b>	30 day supply		30 day supply		30 day supply	
Generic	No copay		\$7 after deductible		100% covered	50% max + excess amount over allowance
Brand (Formulary/Preferred)	20% max	40% max + excess amount over allowance	\$25 after deductible		100% covered	50% max + excess amount over allowance
Brand (Non-Formulary/Non-preferred)	20% max	40% max + excess amount over allowance	\$25 after deductible		100% covered	50% max + excess amount over allowance
<b>Mail Order</b>	90 day supply		90 day supply		90 day supply	
Generic	No copay (deductible waived)	Not applicable	\$15 after deductible		100% covered	Not applicable
Brand (Formulary/Preferred)	20% max	Not applicable	\$50 after deductible		100% covered	Not applicable

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# San Joaquin Valley Insurance Authority (SJVIA)

## Medical Plans Comparison

*Keenan*

Summary of Plans	County of Fresno	County of Fresno	County of Tulare	County of Tulare	City of Marysville
Carrier Name	Anthem	Kaiser	Kaiser	Kaiser	Kaiser
Plan Name	EPO 0/15/0	HMO \$15	HMO \$25	HMO Deductible	HMO \$10
<b>General Plan Information</b>					
Annual Deductible/Individual/Family	None	None	None	\$1,000	None
Office/Specialist Visit/Exam	\$15 copay	\$15 copay	\$25 copay	\$20 copay	\$10 copay
Annual Out-of-Pocket Limit	\$1,000/\$2,000	\$1,500/\$3,000	\$1,500/\$3,000	\$3,000/\$6,000	\$1,500/\$3,000
<b>Outpatient Services</b>					
Preventive Services	No charge	No charge	No charge	No charge	No charge
<b>Maternity Care</b>					
Pregnancy and Maternity Care (Pre-Natal Care)	No charge	No charge	No charge	No charge	No charge
<b>Inpatient Hospital Services</b>					
Inpatient Hospitalization	No charge	No charge	\$250 per admit	20% after deductible	No charge
<b>Surgical Services</b>					
Outpatient Facility Charge	No charge	\$15 copay/procedure	\$25 copay/procedure	20% after deductible	\$10 copay/procedure
<b>Emergency/Urgent Care Services</b>					
Emergency Room	\$100 copay	\$100 copay	\$100 copay	20% after deductible	\$50 copay
<b>Other Services</b>					
Chiropractic Services	\$10 copay; 40 visits	\$10 copay/30 visits	\$10 copay/30 visits	\$10 copay/30 visits	\$10 copay/30 visits
<b>Prescription Drug Benefits</b>					
<b>Retail</b>	30 day supply	30 day supply	30 day supply	30 day supply	100 day supply
Generic	\$10 copay	\$10 copay	\$10 copay	\$10 copay	\$5 copay
Brand (Formulary/Preferred)	\$20 copay	\$20 copay	\$20 copay	\$30 copay	\$15 copay
Brand (Non-Formulary/Non-preferred)	\$35 copay	\$20 copay	\$20 copay	\$30 copay	\$15 copay
<b>Mail Order</b>	90 day supply	100 day supply	100 day supply	100 day supply	100 day supply
Generic	\$20 copay	\$20 copay	\$20 copay	\$20 copay	\$5 copay
Brand (Formularv/Preferred)	\$40 copav	\$40 copav	\$40 copav	\$60 copav	\$15 copav
Brand (Non-Formularv/Non-preferred)	\$70 copav	\$40 copav	\$40 copav	\$60 copav	\$15 copav

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**SJVIA**  
**Delta Dental PPO Plans**

	County of Fresno		County of Tulare	
Benefit Frequency	In Network	Out of Network	In Network	Out of Network
Deductible	\$50/\$150		\$0	\$25/\$75
Waived for D & P	Yes	No	N/A	Yes
Annual Maximum	\$2,500		\$1,000	
Covered Services	In Network	Out of Network	In Network	Out of Network
Diagnostic & Preventive	100%	90%	100%	100%
Basic Services	90%	90%	80%	80%
Endodontics	50%	50%	80%	80%
Periodontics	50%	50%	80%	80%
Oral Surgery	50%	50%	80%	80%
Major Services	50%	50%	50%	50%
Prosthodontics	50%	50%	50%	50%
Orthodontic Benefit	\$1,880 - Adults \$1,660 - Child(ren)	\$1,880 - Adults \$1,660 - Child(ren)	50%	50%
Orthodontic Maximum	24 months of active treatment	24 months of active treatment	\$1,500	\$1,500
Dental Accident Benefit	None	None	100% up to \$1,000 max per cal yr	100% up to \$1,000 max per cal yr

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**SJVA**  
**VSP Vision Plans**

	County of Fresno		County of Tulare	
Exam & Frame Copay	\$10/\$10		\$10/\$25	
<b>Benefit Frequency</b>				
Eye Exam	12 months		12 months	
Lenses	12 months		12 months	
Frames	24 months		24 months	
Contact Lenses (in lieu of lenses & frames)	12 months		12 months	
<b>Covered Services</b>	<b>In Network</b>	<b>Out of Network</b>	<b>In Network</b>	<b>Out of Network</b>
Eye Exam	Covered at 100%	Reimbursed up to \$45	Covered at 100%	Reimbursed up to \$45
Lenses (Single Vision)	Covered at 100%	Reimbursed up to \$30	Covered at 100%	Reimbursed up to \$30
Lenses (Bifocal)	Covered at 100%	Reimbursed up to \$50	Covered at 100%	Reimbursed up to \$50
Lenses (Trifocal)	Covered at 100%	Reimbursed up to \$65	Covered at 100%	Reimbursed up to \$65
Frames	\$150 allowance; \$170 allowance/featured brands; \$70 allowance/Costco; 20% savings on amount over allowance	Reimbursed up to \$70	\$130 allowance; \$150 allowance/featured brands; \$70 allowance/Costco; 20% savings on amount over allowance	Reimbursed up to \$70
Contact Lenses (Medically Necessary)	Covered at 100%	Reimbursed up to \$210	Covered at 100%	Reimbursed up to \$210
Contact Lenses (Elective)	\$150 allowance; up to \$60 copay for fitting and evaluation	Reimbursed up to \$105	\$120 allowance includes fitting and evaluation	Reimbursed up to \$105
<b>Lens Options</b>				
Standard Progressive	\$55 copay	Reimbursed up to \$50	\$55 copay	Reimbursed up to \$50
Premium Progressive	\$95-\$105 copay	Reimbursed up to \$50	\$95-\$105 copay	Reimbursed up to \$50
Custom Progressive	\$150-\$175 copay	Reimbursed up to \$50	\$150-\$175 copay	Reimbursed up to \$50
Basic Polycarbonate	100% covered for children	Reimbursed up to \$75	100% covered for children	Reimbursed up to \$75
Other Lens Enhancements	Average savings 20% - 25%	Not covered	Average savings 20% - 25%	Not covered
<b>Other Services</b>				
Laser Vision	Average savings of 15% off regular price	Not covered	Average savings of 15% off regular price	Not covered
Second Pair of Glasses	20% savings	Not covered	20% savings	Not covered

## Agenda Item 5

Utilization

Utilization Summary - Utilization Data

Utilization Summary	
Medical / RX	Findings
Kaiser	<p>84.0% of the SJVIA population is overweight or obese (Benchmark 68.4%)                      Flu shot and cancer screenings are below the benchmark                      Glucose, cholestrol, and blood pressure testing are in a controlled range.                      Tobacco users are at 8.9% (Benchmark 9.5%)                      Top 3 Claimants totalling \$800,000 and 4 of top 10 Claimants were maternity related.</p>
Anthem	<p>Cancer, Maternity, Low Back pain, Diabetes, and Heart disease top medical conditions.                      Inpatient services are higher in cost and higher in frequency than the benchmark                      Outpatient Services are lower in cost and lower in frequency than the benchmark                      Claimant 2 and Claimant 3 of the top 10 claimants are maternity related and were over \$900k in cost.                      3 of the Top 10 claimants were cancer related totalling over \$1 million</p>
Envolve	<p>81.8% Generic fill rate                      90.0% Formulary fill rate                      Specialty drugs 1.2% of drugs, but 29.0% of cost</p>
Delta Dental	<p>34.9% PPO Discount vs. 12.2% Premier Discount vs. 0.0% Out of Network Discount                      75.7% COF PPO utilization, 49.3% COT PPO utilization, Benchmark 48.8%                      Plan paid 59.8%, members paid 40.2% of cost.                      COF \$2,500 CYM, COT \$1000 CYM.</p>
VSP	<p>Avg Patient cost for lenses \$64.97                      Avg Patient cost for frames \$29.23                      796 people had no cost for frames</p>
Proposed Action Plan	
<p>Campaign:                      Goals:</p>	<p>Engage members with their providers.</p> <p>Have members be current in screenings and exams                      Develop programs to engage members in healthier living (reduce Overweight and Obesity): Nutrition and Exercise                      Develop and Offer healthy Mother and Baby program                      Develop and offer disease management programs                      Review with carriers Centers of Excellence</p>



Kaiser - Utilization Data

Demographics	SJVIA	KP	Adult Weight	SJVIA	KP
Average subscriber age	40.6	41.4	Underweight	0.4%	1.2%
Average member age	<b>31.0</b>	34.1	Normal	15.6%	30.3%
Average family size	1.7	1.8	Overweight	27.5%	33.6%
Gender (% female)	57.4%	50.6%	Obese	<b>56.5%</b>	34.8%
Screenings	SJVIA	KP	Adult Exercise	SJVIA	KP
Flu Shots	<b>18.9%</b>	27.9%	Active	25.7%	32.9%
Breast Cancer	86.3%	87.0%	Some Activity	14.6%	19.6%
Cervical Cancer	<b>88.9%</b>	91.0%	Sedentary	<b>59.7%</b>	47.5%
Colorectal Cancer	<b>72.3%</b>	78.1%			
Glucose Testing	SJVIA	KP	Blood Pressure Testing	SJVIA	KP
Normal	56.9%	58.7%	Desireable / Controlled	<b>93.5%</b>	91.7%
Prediabetic	30.1%	30.2%	Undesireable / Not Controlled	<b>6.5%</b>	8.3%
Diabetic	13.0%	11.1%			
Cholesterol Testing	SJVIA	KP	Tobacco Users	SJVIA	KP
Desireable	<b>72.0%</b>	63.5%	Users	<b>8.9%</b>	9.5%
Borderline	<b>20.7%</b>	26.9%			
High	<b>7.3%</b>	9.6%			
Inpatient	SJVIA	KP	Outpatient	SJVIA	KP
\$PMPM	<b>\$ 98.36</b>	\$ 137.02	\$PMPM	<b>\$ 196.55</b>	\$ 185.92
IP Days / 1,000	<b>108.2</b>	149.1	Visits / 1,000	<b>9,050.9</b>	7,866.8
Pharmacy	SJVIA	KP			
\$PMPM	<b>\$ 39.15</b>	\$ 41.28			
Scripts PMPY	<b>5.8</b>	5.0			

Anthem - Utilization Data

Demographics	COF	COT	Anthem	Preventive Screening	COF	COT	Anthem
Average subscriber age	45.3	45.7	44.8	Well Baby Visits (to 15 months)	63	17	
Average member age	33.8	41.6	34.8	Well Child Visits (3 to 6 years)	253	58	
Average family size	1.6	1.2		Well Adolescent (12 to 17 years)	810	115	
Gender (% female)	55.8%	54.7%		Well Adult Visits Women 18-64	3103	1626	
				Well Adult Visits Men 18-64	2237	910	
				Breast Cancer Screening	1727	966	
				Cervical Cancer Screening	2090	1073	
				Colon Cancer Screening	1736	1022	
Top Health Conditions / 1,000	COF	COT	Anthem	Top Lifestyle Conditions	COF	COT	Anthem
Cancer	23.2	42.1	22.6	Kidney Disease	\$ 7.20	\$ 6.80	\$ 3.05
Maternity	28.1	41.2	21.9	Cancer - Breast	\$ 5.41	\$ 12.47	\$ 4.34
Coronary Heart Disease	15.2	37.7	12.6	Overweight/Obese	\$ 5.13	\$ 6.16	\$ 1.73
Low Back Pain	86.7	98.7	65.1	Low Back Problems	\$ 3.83	\$ 6.28	\$ 5.75
Diabetes	88.4	99.5	45.1	Coronary Artery Disease	\$ 3.79	\$ 9.69	\$ 7.22
				Osteoarthritis (not low back)	\$ 3.36	\$ 7.37	\$ 8.64
				Sleep Apnea	\$ 2.66		\$ 1.48
				Cancer - Colorectal	\$ 2.63	\$ 3.12	\$ 1.64
				Gallbladder Disease	\$ 2.59	\$ 3.02	\$ 2.59
				Diverticular Disease	\$ 2.42		\$ 1.27
				Hypertension		\$ 3.05	\$ 1.44
				Cancer - Gallbladder/Pancreas/ Liver		\$ 4.91	\$ 0.82
Inpatient	COF	COT	Anthem	Outpatient	COF	COT	Anthem
Surgical	\$ 46.45	\$ 52.44	\$ 47.15	Surgery	\$ 30.43	\$ 26.87	\$ 33.00
Medical	\$ 33.89	\$ 28.81	\$ 26.43	Emergency	\$ 15.97	\$ 12.31	\$ 19.61
Maternity	\$ 23.29	\$ 11.84	\$ 12.57	Lab & Pathology	n/a	\$ 9.65	\$ 4.06
MH/SA	\$ 2.75	\$ 0.90	\$ 3.10	Radiology	\$ 3.14	\$ 9.51	\$ 9.03
				Maternity	\$ 2.41	n/a	\$ 1.74
				MH/SA	\$ 1.54	\$ 2.21	\$ 2.73
Paid Amount PMPM	\$ 107.29	\$ 96.03	\$ 91.07	Paid Amount PMPM	\$ 83.01	\$ 93.93	\$ 102.42
Admits per 1,000	\$ 60.10	\$ 85.00	\$ 55.30	Visits per 1,000	1,055	2,080	
Days per 1,000	\$ 251.30	\$ 321.10	\$ 241.90				
Avg LOS	\$ 4.18	\$ 3.78	\$ 4.37	ER Low Intensity	53.8%	56.6%	
\$ / Admission	\$ 21,408	\$ 13,282	\$ 19,579	ER Low Intensity - visits / 1,000	80.8	68.0	95.5
Professional Services	COF*	COT	Anthem				
Therapeutic Injections	\$ 7.67	\$ 7.96	\$ 4.31				
MH/SA	\$ 7.64	\$ 4.81	\$ 5.66				
Medical	\$ 5.21	\$ 18.57	\$ 5.99				
Preventive Services	\$ 3.84	\$ 5.83	\$ 9.54				
OP Surgery	\$ 2.97	\$ 11.53	\$ 14.75				
Radiology	\$ 2.71	\$ 7.93	\$ 6.97				
Office Visits	\$ 2.56	\$ 15.13	\$ 13.98				
Professional Other	\$ 1.49	\$ 7.65	\$ 8.41				
Lab & Pathology	\$ 1.41	\$ 8.20	\$ 5.91				
IP Surgery	\$ 1.36	\$ 4.61	\$ 4.95				
Maternity	\$ 0.78	\$ 3.29	\$ 4.31				
IP Visits	\$ 0.59	\$ 2.16	\$ 2.56				
Other	\$ 13.39	\$ 15.47	\$ 9.18				
Total	\$ 51.62	\$ 113.14	\$ 96.52				

\* Includes Capitation fee for HMO

Envolv - Utilization Data

Cost Summary		Total Cost	Group Cost	Member Cost		
Totals		\$20,505,910	\$18,992,476	\$1,513,434		
% Cost Split		100.0%	92.6%	7.4%		
Utilizers	4,347	\$393.10	\$364.09	\$29.01		
Membership	11,714	\$145.88	\$135.11	\$10.77		
Generic Fill Rate			81.8%			
Formulary Fill Rate			90.0%			
Specialty Summary		All Drugs	Traditional	Specialty		
Membership	11,714	11,714	11,714			
Utilizers	4,347	4,296	278			
Total Plan Cost	\$18,992,476	\$13,484,248	\$5,508,227	29.0%		
Total Rx Count	140,354	138,751	1,603	1.1%		
Plan Cost PMPM	\$135.96	\$95.93	\$39.18			
Plan Cost per Rx	\$135.32	\$97.18	\$3,436.20			
Member Cost Share	7.4%	9.7%	1.2%			
Drug Name		Rx Count	Utilizers	Total Cost	% Total Cost	Cost Per Rx
Humira Pen (Anti-TNF-alpha - Monoclonal		120	24	\$651,265.83	3.4%	\$5,427.22
H.p. Acthar (Corticotropin)		11	3	\$435,967.33	2.3%	\$39,633.39
Harvoni (Hepatitis Agents)		13	5	\$410,350.85	2.2%	\$31,565.45
Enbrel Srclk (Soluble Tumor Necrosis		85	13	\$366,748.38	1.9%	\$4,314.69
Cialis (Impotence Agents)		756	171	\$339,321.60	1.8%	\$448.84
Novolog (Insulin)		338	98	\$337,324.90	1.8%	\$998.00
Latuda Antipsychotics - Misc.)		246	50	\$333,665.58	1.8%	\$1,356.36
Victoza (Incretin Mimetic Agents (GLP-1		365	72	\$314,292.50	1.7%	\$861.08
Lantus (Insulin)		575	153	\$311,115.40	1.6%	\$541.07
Revlimid (Immunomodulators)		22	4	\$306,815.97	1.6%	\$13,946.18
<b>Top 10 Totals</b>		<b>2,531</b>		<b>\$3,806,868.34</b>	<b>20.0%</b>	<b>\$1,504.10</b>
<b>Grand Totals</b>		<b>140,354</b>		<b>\$18,992,475.50</b>		<b>\$135.96</b>
Drug Name		Rx Count	% Total Rx	Utilizers	Total Cost	Cost / Rx
Hydroco/apap (Opioid Combinations)		4,023	2.9%	1,564	\$76,984.58	\$19.14
Levothyroxin (Thyroid Hormones)		3,543	2.5%	796	\$28,037.81	\$7.91
Atorvastatin (HMG CoA Reductase		3,451	2.5%	922	\$942.81	\$0.27
Lisinopril (ACE Inhibitors)		3,441	2.5%	858	\$7,420.31	\$2.16
Metformin (Biguanides)		3,143	2.2%	792	\$186,971.12	\$59.49
Omeprazole (Proton Pump Inhibitors)		2,089	1.5%	703	\$74,466.86	\$35.65
Azithromycin (Azithromycin)		2,078	1.5%	1,769	\$4,117.02	\$1.98
Ibuprofen (Anti-inflammatory Agents)		1,914	1.4%	1,353	\$3,524.38	\$1.84
Amlodipine (Calcium Channel Blockers)		1,876	1.3%	463	\$751.57	\$0.40
Amoxicillin (Aminopenicillins)		1,783	1.3%	1,517	\$139.70	\$0.08
<b>Top 10 Totals</b>		<b>27,341</b>	<b>19.5%</b>		<b>\$383,356.16</b>	<b>\$14.02</b>
<b>Grand Totals</b>		<b>140,354</b>			<b>\$18,992,475.50</b>	<b>\$135.96</b>

Cost Summary	COF	COT	SJVIA
Premium	\$ 3,110,821	\$ 1,253,419	\$ 4,364,240
Incurred Claims	\$ 2,726,187	\$ 1,139,312	\$ 3,865,499
Administration	\$ 285,083	\$ 114,940	\$ 400,023
Total	\$ 3,011,270	\$ 1,254,252	\$ 4,265,522
\$ Surplus(Deficit)	\$ 99,551	\$ (833)	\$ 98,718
Loss Ratio	96.8%	100.1%	97.7%

Dependent Ratio	COF	COT	SJVIA
EE Only	2,477	2,065	4,542
EE + Spouse	490	197	687
EE + 1 Child	n/a	34	34
EE + Children	869	100	969
EE + Family	339	79	418
Total	4,175	2,475	6,650
Dependent Ratio	40.7%	16.6%	31.7%

County of Fresno - \$2,500 CYM			
Banded Range	Utilizers	% Utilizers	Cumm. %
<= \$499.99	4,661	84.0%	84.0%
\$500 to \$999.99	458	8.3%	92.2%
\$1,000 to \$1,499.99	241	4.3%	96.6%
\$1,500 to \$1,999.99	103	1.9%	98.4%
\$2,000 to \$2,499.99	39	0.7%	99.1%
<b>&gt;= \$2,500</b>	<b>48</b>	<b>0.9%</b>	<b>100.0%</b>
Total	5,550	100.0%	

County of Tulare - \$1,000 CYM			
Banded Range	Utilizers	% Utilizers	Cumm. %
<= \$199.99	466	21.1%	21.1%
\$200 to \$399.99	747	33.8%	54.9%
\$400 to \$599.99	342	15.5%	70.4%
\$600 to \$799.99	194	8.8%	79.2%
\$800 to \$999.99	148	6.7%	85.9%
<b>&gt;= \$1,000</b>	<b>312</b>	<b>14.1%</b>	<b>100.0%</b>
Total	2,209	100.0%	

Cost Management	County of Fresno				County of Tulare				SJVIA			
	PPO	Premier	OON	Total	PPO	Premier	OON	Total	PPO	Premier	OON	Total
Submitted Charges	\$5,129,035	\$1,018,013	\$192,821	\$6,339,869	\$1,353,335	\$947,349	\$64,967	\$2,365,651	\$6,482,370	\$1,965,362	\$257,788	\$8,705,520
Ineligible Charges	\$442,862	\$77,358	\$29,117	\$549,336	\$70,191	\$36,854	\$2,898	\$109,943	\$513,053	\$114,212	\$32,015	\$659,280
Eligible Charges	\$4,686,173	\$940,655	\$163,704	\$5,790,533	\$1,283,144	\$910,495	\$62,069	\$2,255,707	\$5,969,317	\$1,851,150	\$225,773	\$8,046,240
\$ Provider Discount	\$1,657,321	\$132,429	\$0	\$1,789,751	\$427,465	\$92,635	\$0	\$520,100	\$2,084,787	\$225,064	\$0	\$2,309,851
% Provider Discount	35.4%	14.1%	0.0%	30.9%	33.3%	10.2%	0.0%	23.1%	34.9%	12.2%	0.0%	28.7%
Total Plan Charges	\$3,028,852	\$808,226	\$163,704	\$4,000,782	\$855,679	\$817,860	\$62,069	\$1,735,608	\$3,884,531	\$1,626,086	\$225,773	\$5,736,390
Plan Payment	\$1,830,694	\$466,134	\$52,583	\$2,349,411	\$515,593	\$543,015	\$24,252	\$1,082,860	\$2,346,288	\$1,009,148	\$76,836	\$3,432,271
Member Liability	\$1,198,158	\$342,092	\$111,121	\$1,651,371	\$340,085	\$274,845	\$37,817	\$652,747	\$1,538,243	\$616,938	\$148,937	\$2,304,118
% Paid by Employer	60.4%	57.7%	32.1%	58.7%	60.3%	66.4%	39.1%	62.4%	60.4%	62.1%	34.0%	59.8%
% Paid by Member	39.6%	42.3%	67.9%	41.3%	39.7%	33.6%	60.9%	37.6%	39.6%	37.9%	66.0%	40.2%
% Paid by Plan	75.7%	20.2%	4.1%	100.0%	49.3%	47.1%	3.6%	100.0%	67.7%	28.3%	3.9%	100.0%
% Benchmark	48.8%	44.3%	6.9%	100.0%	48.8%	44.3%	6.9%	100.0%	48.8%	44.3%	6.9%	100.0%
# of Procedures	35,528	6,967	892	43,387	8,552	6,847	320	15,719	44,080	13,814	1,212	59,106
% of Procedures	81.9%	16.1%	2.1%	100.0%	54.4%	43.6%	2.0%	100.0%	74.6%	23.4%	2.1%	100.0%
% Benchmark	54.1%	41.6%	4.3%	100.0%	54.1%	41.6%	4.3%	100.0%	54.1%	41.6%	4.3%	100.0%

Delta Dental - Utilization Data

Cost by Service	County of Fresno			County of Tulare			SJVIA		
	\$ Amount	% of Total	Benchmark	\$ Amount	% of Total	Benchmark	\$ Amount	% of Total	Benchmark
<b>D&amp;P</b>									
Diagnostic	\$608,597	14.2%	16.8%	\$298,727	16.5%	16.8%	\$907,324	14.9%	16.8%
Preventive	\$605,834	14.1%	15.5%	\$242,593	13.4%	15.5%	\$848,427	13.9%	15.5%
Subtotal	\$1,214,431	28.3%	32.4%	\$541,320	29.9%	32.4%	\$1,755,751	28.8%	32.4%
<b>Basic</b>									
Restorative	\$504,211	11.7%	13.6%	\$231,999	12.8%	13.6%	\$736,210	12.1%	13.6%
Endodontics	\$263,204	6.1%	5.7%	\$141,394	7.8%	5.7%	\$404,598	6.6%	5.7%
Periodontics	\$301,203	7.0%	8.4%	\$153,137	8.5%	8.4%	\$454,340	7.4%	8.4%
Oral Surgery	\$332,609	7.7%	6.3%	\$97,222	5.4%	6.3%	\$429,830	7.0%	6.3%
Miscellaneous	\$138,115	3.2%	3.5%	\$56,073	3.1%	3.5%	\$194,188	3.2%	3.5%
Subtotal	\$1,539,342	35.8%	37.3%	\$679,824	37.6%	37.3%	\$2,219,167	36.4%	37.3%
<b>Major</b>									
Crowns & Inlays/Onlays	\$859,306	20.0%	18.9%	\$431,041	23.8%	18.9%	\$1,290,347	21.1%	18.9%
Removable Prosthodontics	\$112,585	2.6%	1.6%	\$32,263	1.8%	1.6%	\$144,848	2.4%	1.6%
Implant Services	\$369,984	8.6%	6.1%	\$98,787	5.5%	6.1%	\$468,771	7.7%	6.1%
Fixed Prosthodontics	\$199,317	4.6%	3.7%	\$25,497	1.4%	3.7%	\$224,814	3.7%	3.7%
Subtotal	\$1,541,192	35.9%	30.3%	\$587,588	32.5%	30.3%	\$2,128,780	34.9%	30.3%
<b>Total</b>	<b>\$4,294,965</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,808,732</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$6,103,698</b>	<b>100.0%</b>	<b>100.0%</b>
<b># of Procedures</b>	<b>County of Fresno</b>			<b>County of Tulare</b>			<b>SJVIA</b>		
<b>by Service</b>	<b># Services</b>	<b>% of Total</b>	<b>Benchmark</b>	<b># Services</b>	<b>% of Total</b>	<b>Benchmark</b>	<b># Services</b>	<b>% of Total</b>	<b>Benchmark</b>
<b>D&amp;P</b>									
Diagnostic	19,828	45.7%	46.2%	7,259	46.2%	46.2%	27,087	45.8%	46.2%
Preventive	11,403	26.3%	27.2%	3,724	23.7%	27.2%	15,127	25.6%	27.2%
Subtotal	31,231	72.0%	73.5%	10,983	69.9%	73.5%	42,214	71.4%	73.5%
<b>Basic</b>									
Restorative	4,071	9.4%	9.6%	1,521	9.7%	9.6%	5,592	9.5%	9.6%
Endodontics	460	1.1%	0.9%	209	1.3%	0.9%	669	1.1%	0.9%
Periodontics	2,176	5.0%	5.6%	1,145	7.3%	5.6%	3,321	5.6%	5.6%
Oral Surgery	1,423	3.3%	2.6%	431	2.7%	2.6%	1,854	3.1%	2.6%
Miscellaneous	1,299	3.0%	2.7%	472	3.0%	2.7%	1,771	3.0%	2.7%
Subtotal	9,429	21.7%	21.4%	3,778	24.0%	21.4%	13,207	22.3%	21.4%
<b>Major</b>									
Crowns & Inlays/Onlays	1,861	4.3%	3.8%	766	4.9%	3.8%	2,627	4.4%	3.8%
Removable Prosthodontics	238	0.5%	0.3%	58	0.4%	0.3%	296	0.5%	0.3%
Implant Services	355	0.8%	0.6%	95	0.6%	0.6%	450	0.8%	0.6%
Fixed Prosthodontics	273	0.6%	0.5%	39	0.2%	0.5%	312	0.5%	0.5%
Subtotal	2,727	6.3%	5.2%	958	6.1%	5.2%	3,685	6.2%	5.2%
<b>Total</b>	<b>43,387</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15,719</b>	<b>100.0%</b>	<b>100.0%</b>	<b>59,106</b>	<b>100.0%</b>	<b>100.0%</b>



**DELTA DENTAL OF CALIFORNIA  
 FINANCIAL EXPERIENCE REPORT  
 SAN JOAQUIN VALLEY INSURANCE AUTHORITY  
 Group Numbers: 02903, 05879, 16128, 16381, 16452, 16763, 17665, 18230  
 (effective 1/1/2017 only 05879 and 16128 remain in SJVIA)**

**Incurred Period: January 1, 2016 - December 31, 2017**

**Paid Period: January 1, 2016 - December 31, 2017**

SUMMARY OF EXPERIENCE (Risk*)		
Primary Enrollee Months**	177,636	
Average Primary Enrollees	7,402	
Premium	\$10,416,085	100.0%
Administration Charge	\$982,110	7.4%
Incurred Claims***	\$8,998,910	84.3%
Total Plan Costs	\$9,981,020	95.8%
Current Gain/Loss	\$435,064	4.18%
Prior Gain/Loss	\$1,537,408	
Less Premium for Jan and Feb 2016	-\$953,886	
Total Balance	\$1,018,586	

\* Risk = Non Retention, Guaranteed Administration or Retention.

\*\* Primary Enrollee Months = Total monthly primary enrollees during paid period.

\*\*\* Includes an estimate for IBUR.

VSP - Utilization Data

Cost Summary	COF	COT	SJVA
Premium	\$ 560,119	\$ 178,142	\$ 738,261
Paid Claims	\$ 449,239	\$ 174,488	\$ 623,727
Paid Claim Loss Ratio	<b>80.2%</b>	<b>97.9%</b>	84.5%

Cost by Service	County of Fresno			County of Tulare			SJVA		
	# Services	Claim Cost	Cost / Service	# Services	Claim Cost	Cost / Service	# Services	Claim Cost	Cost / Service
Exams	2,938	\$ 207,011	\$ 70.46	1,163	\$ 81,294	\$ 69.90	4,101	\$ 288,305	\$ 70.30
Single Vision Lenses	1,027	\$ 41,840	\$ 40.74	393	\$ 15,119	\$ 38.47	1,420	\$ 56,959	\$ 40.11
Bifocal Lenses	622	\$ 35,348	\$ 56.83	318	\$ 18,196	\$ 57.22	940	\$ 53,544	\$ 56.96
Trifocal Lenses	17	\$ 1,090	\$ 64.10	9	\$ 621	\$ 69.00	26	\$ 1,711	\$ 65.80
Frames	1,634	\$ 98,105	\$ 60.04	706	\$ 37,030	\$ 52.45	2,340	\$ 135,135	\$ 57.75
Contact Lenses	552	\$ 95,528	\$ 173.06	216	\$ 32,048	\$ 148.37	768	\$ 127,576	\$ 166.11
<u>Out-of-Network / Misc.</u>	<u>419</u>	<u>\$ 34,360</u>	<u>\$ 82.01</u>	<u>271</u>	<u>\$ 24,096</u>	<u>\$ 88.91</u>	<u>690</u>	<u>\$ 58,456</u>	<u>\$ 84.72</u>
<b>Total</b>	<b>7,209</b>	<b>\$ 513,283</b>	<b>\$ 71.20</b>	<b>3,076</b>	<b>\$ 208,403</b>	<b>\$ 67.75</b>	<b>10,285</b>	<b>\$ 721,686</b>	<b>\$ 70.17</b>

VSP - Utilization Data

Non-Covered Optical Options	COF		COT		Total	
Service Count	2,169		1,096		3,265	
Total Patient Copayment	\$141,848		\$70,272		\$212,120	
Total Cost w/out VSP	\$234,048		\$115,588		\$349,636	
Patient Savings	\$92,200		\$45,316		\$137,516	
Avg Patient Copay	\$65.40		\$64.12		\$64.97	
Avg Patient Savings	\$42.51		\$41.35		\$42.12	
<b>Top 5 Options</b>	<b>Services</b>	<b>Copay</b>	<b>Services</b>	<b>Copay</b>	<b>Services</b>	<b>Copay</b>
Anti-Reflective Coating	657	\$50,275	289	\$22,648	946	\$72,923
Polycarbonate	408	\$14,215	212	\$7,187	620	\$21,401
Progressive Multifocals	384	\$44,721	191	\$22,850	575	\$67,571
UV Protection	314	\$6,028	171	\$3,332	485	\$9,360
Photochromic	287	\$21,984	150	\$11,491	437	\$33,475
All Other	119	\$4,626	83	\$2,764	202	\$7,390
<b>Total</b>	<b>2,169</b>	<b>\$141,848</b>	<b>1,096</b>	<b>\$70,272</b>	<b>3,265</b>	<b>\$212,120</b>
Frame Copayment Range	COF		COT		Total	
\$ Range	# Frames	EE OOP	Services	EE OOP	Services	EE OOP
< \$100	31	\$0	14	\$0	45	\$0
\$100.01 - \$120.00	31	\$0	16	\$0	47	\$0
\$120.01 - \$140.00	90	\$0	57	\$9	147	\$9
\$140.01 - \$160.00	157	\$185	58	\$398	215	\$583
\$160.01 - \$180.00	164	\$1,222	97	\$2,176	261	\$3,397
\$180.01 - \$200.00	237	\$3,924	104	\$3,549	341	\$7,473
\$200.01 - \$220.00	202	\$6,321	48	\$2,107	250	\$8,428
\$220.01 - \$240.00	98	\$4,605	35	\$1,760	133	\$6,366
\$240.01 - \$260.00	49	\$3,074	10	\$785	59	\$3,859
\$260.01 - \$280.00	30	\$2,427	7	\$778	37	\$3,206
\$280.01 - \$300.00	24	\$2,240	4	\$510	28	\$2,749
<u>\$300.01 +</u>	<u>62</u>	<u>\$8,578</u>	<u>27</u>	<u>\$3,641</u>	<u>89</u>	<u>\$12,219</u>
<b>Total</b>	<b>1,175</b>	<b>\$32,576</b>	<b>477</b>	<b>\$15,713</b>	<b>1,652</b>	<b>\$48,289</b>
Avg OOP		\$27.72		\$32.94		\$29.23
# Frames no OOP	594		202		796	
% Frames no OOP	50.6%		42.3%		48.2%	

VSP



**Agenda Item 6**

SJVIA Administration

SJVIA Administration


Role	Name	Responsibility
<b>SJVIA Management Team</b>		
Manager	Paul Nerland	Administration of the business and activities of SJVIA
Assistant Manager	Rhonda Sjostrom	Assists SJVIA Manager with the administration of the business and activities of SJVIA
Auditor/Treasurer	Ronda Kade	Performs the duties of the Auditor-Treasurer
Legal Counsel	Diana Mendez Peter Wall	
Staff Members	Hollis Magill Larry Gomez Lupe Garza	Assists SJVIA Manager and Assistant Manager with the administration of the business and activities of the SJVIA
<b>SJVIA Consultant Team—Keenan &amp; Associates</b>		
Municipality Practice Leader	Steve Gedestad	Executive Sponsor
Senior Consultant	Bordan Darm	Overall program strategist
Service Manager	Stacey Comerchero	Day-to-day service activities
Service Representative	Marie Edmondson	Day-to-day service activities; acting clerk for SJVIA Board meetings
Service Manager	Dawn Almanzor	Special Projects
<b>SJVIA Technical Team—Keenan &amp; Associates</b>		
Actuary	Christine Hough	Underwriting and actuarial services
Reporting	Dolly Dacumos	Technical reporting
Analysis - Reinsurance	Orlon Ferguson	Reinsurance underwriting analyst
<b>SJVIA Wellness Team—Keenan &amp; Associates</b>		
VP Health Management	Robin Rager	Primary oversight for wellness program consulting services; strategic planning
Health Management Specialist	Matthew Szenderski	Team lead for wellness program consulting services; coordination; reporting
Health Management Specialist	Leanna Lilly	Wellness program consulting services; coordination; reporting
<b>SJVIA Pharmacy Services—Keenan &amp; Associates</b>		
Senior Vice President	Jeff Hall	Executive Sponsor (Pharmacy)
VP Pharmacy Services	Lisa Krajewski	Pharmacy services oversight; reporting, auditing, and analytics development
Account Manager	Ron Alicante	Client Services, reporting support
VP Operations	Robert Dillon	Client Services, reporting support
<b>SJVIA Benefits Administration System (AdminDirect)—Hourglass</b>		
	Greg Kinder	
	Leslie Kinder	
	Bobbie Sculley	
<b>SJVIA COBRA/Retiree Administration—ASi</b>		
COBRA Department Lead	Michelle Martynuik	Oversees COBRA processes for the SJVIA
COBRA Account Representative	Alissia (Ali) Barrientoz	Lead account manager for COBRA processes for the SJVIA
Accounting/Retiree Dept Lead	Jill Castanon	Retiree billing

**Agenda Item 7**

Wellness Program

# WELLNESS CAMPAIGNS AT A GLANCE

CAMPAIGN NAME	THEME	HEALTH BEHAVIORS	PROGRAM LENGTH	MOBILE APP	DEVICE INTEGRATION	INDIVIDUAL	BUDDIES	TEAM	INTERACTIVE MESSAGE BOARD	LOCATION LEADERBOARD
	Steps along virtual trails	Number of daily steps for maximum health benefits	6, 8, or 12 weeks	✓	✓	✓	✓	✓	✓	✓
	Rainbow of produce colors	Healthy eating	6, 8, or 12 weeks	✓	N/A	✓	✓	✓	✓	✓
	Retro game show	Stress/energy management	6 or 12 weeks	✓	N/A	✓	—	✓	—	✓
	Nostalgic roadtrip	Physical activity	6, 8, or 12 weeks	✓	—	✓	—	✓	—	✓
	Whimsical animated holiday scenes	Exercise, nutrition, energy, resilience	4 or 6 weeks	Mobile responsive	✓	✓	✓	✓	✓	✓
	Famous trails around the world	Fully customizable (your choice)	6, 8, or 12 weeks	✓	✓	✓	✓	✓	✓	✓
	Virtual road trip across America	Physical activity (steps or minutes) + 2 customizable behaviors	6, 8, or 12 weeks	✓	✓	✓	✓	✓	✓	✓

CAMPAIGN NAME	THEME	HEALTH BEHAVIORS	PROGRAM LENGTH	MOBILE APP	DEVICE INTEGRATION	INDIVIDUAL	BUDDIES	TEAM	INTERACTIVE MESSAGE BOARD	LOCATION LEADERBOARD
	Hawaiian islands trails	Physical activity	6, 8, or 12 weeks	✓	—	✓	✓	✓	✓	✓
	World travel — up to 104 countries	Fully customizable, 2-3 behaviors (your choice)	6, 8, or 12 weeks	✓	✓	—	✓	✓	✓	✓
	Weight loss progress along famous trails	Healthy weight for life	12 weeks	✓	✓	✓	✓	✓	✓	✓
	Tournament basketball	Physical activity, healthy eating	6, 8, or 12 weeks	✓	—	✓	✓	✓	—	—
	International spring festivals	Physical activity (steps or minutes)	4, 6, or 8 weeks	✓	✓	✓	✓	✓	✓	✓
	Global fall color tour	Physical activity (steps or minutes)	31, 42, or 56 days	✓	✓	✓	✓	✓	✓	✓

## Standard features applicable to all our wellness campaigns

- Client site URL
- Client logo/branding
- Eligibility file (optional)
- Daily reminders/tips, healthy recipes, and informative articles
- Goal and completion criteria flexibility — adjust to fit your organization
- Leaderboard/ranking
- Up-to-the-minute registration, participation, and completion reports
- Participant support through Contact Us tab (response within 1 business day).

### Modify the content in these areas of each campaign:

- FAQs
- Welcome message
- Welcome email
- Welcome page links (Who, How, What, Goal, When, Team tabs)
- Daily email
- Registration start and end dates
- Team formation start and end dates
- Campaign start date
- Team competition dates
- Registration message
- Registration and/or evaluation prompts
- Web resources

**Agenda Item 8**

Compliance/ACA Update

## HEALTH CARE REFORM: CADILLAC TAX AND OTHER ACA TAXES DELAYED UNDER 2018 SPENDING BILL

On January 22, 2018, Congress passed and President Trump signed into law a short-term spending bill to fund the federal government through February 8, 2018. As part of the spending bill, three Affordable Care Act (ACA) taxes have been delayed or suspended. The Cadillac Tax is delayed for two years with the tax now taking effect January 1, 2022. The Medical Device Tax is suspended for two years and the Health Insurance Providers Fee (i.e., the Health Insurance Tax) is suspended one year.

### **CADILLAC TAX**

The Cadillac Tax is a 40 percent excise tax on high-cost employer health plans and it will apply to the aggregate cost of health care benefits over certain dollar thresholds (initially set at \$10,200 for self-only coverage and \$27,500 for family coverage). The tax applies to fully insured and self-funded plans for both active employees and retirees. The aggregate cost of benefits will include the core medical benefits, prescription drugs, and “carve-out” plans such as behavioral health, employee assistance programs, and chiropractic. The cost will be based on employer contributions and employee contributions, including contributions to Health Flexible Spending Accounts, Health Reimbursement Accounts and Health Savings Accounts.

The Cadillac Tax was originally set to take effect starting in 2018 but was delayed until 2020 under the Consolidated Appropriations Act of 2016. The short-term spending bill just signed into law by President Trump delays the effective date of the Cadillac Tax an additional two years to January 1, 2022.

### **HEALTH INSURANCE PROVIDERS FEE**

The ACA imposes a fee on “covered entities” to help fund subsidies available through the Exchanges. In general, “covered entities” include health insurance issuers but exclude employers offering self-insured coverage. The Consolidated Appropriations Act of 2016 suspended the fee for 2017 but it went back into effect on January 1, 2018. Under the short-term spending bill, the fee is suspended for 2019.

### **MEDICAL DEVICE TAX**

The ACA imposes a 2.3 percent excise tax on the sale of certain medical devices that is paid by the manufacturer or importer of the device. The Consolidated Appropriations Act of 2016 suspended the fee for 2016 and 2017. It was set to go back into effect on January 1, 2018 but, under the short-term spending bill, the fee is suspended an additional two years until January 1, 2020.

Please contact your Keenan Account Manager for questions regarding this *Briefing* or if you require any additional information.

Keenan & Associates is not a law firm and no opinion, suggestion, or recommendation of the firm or its employees shall constitute legal advice. Clients are advised to consult with their own attorney for a determination of their legal rights, responsibilities and liabilities, including the interpretation of any statute or regulation, or its application to the clients’ business activities.

## Agenda Item 9

Recap



# Recap & Outline of 2018 SJVIA Initiatives

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## TASK

### SJVIA Vision & Mission Statement

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### Financials

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### Plan Designs

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**TASK**

**Campaigns Based on Utilization Data**

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**SJVIA Administration**

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**SJVIA Wellness**

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- 
- 

**Other**

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- 
-

Appendix

2018 Planning Calendar

# 2018

CALENDAR YEAR

# JANUARY

CALENDAR MONTH

SUNDAY

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
31	01	02	03	04	05	06
07	08	09	10	11	12	13
14	15	16	17	18	19	20
21	22	23 Weekly Call 3 PM	24	25	26 SJVIA Strategic Planning Mtg	27
28 Wellness Subcmte Call 10:30AM	29	30	31	01	02	03
04	05	06	07	08	09	10

# 2018

# FEBRUARY

SUNDAY

CALENDAR YEAR

CALENDAR MONTH

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	31	01 Weekly Call 3 PM	02	03
04	05	06	07	08 Weekly Call 3 PM	09	10
11 Wellness Subcmte Call 10:30AM	12	13	14	15 Weekly Call 3 PM	16	17
18	19	20 Weekly Call 3 PM	21	22	23 SJVIA Bd Mtg-Fresno-9 AM	24
25 Wellness Subcmte Call 10:30AM	26	27	28	01	02	03
04	05	06	07	08	09	10

2018

MARCH

CALENDAR YEAR

CALENDAR MONTH

SUNDAY

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
25	26	27	28	01 Weekly Call 3 PM	02	03
04	05	06	07	08 Weekly Call 3 PM	09	10
11 Wellness Subcmte Call 10:30AM	12	13	14	15 Weekly Call 3 PM	16	17
18	19	20	21	22 Weekly Call 3 PM	23	24
25 Wellness Subcmte Call 10:30AM	26	27	28	29 Weekly Call 3 PM	30	31
01	02	03	04	05	06	07

# 2018

CALENDAR YEAR

# APRIL

CALENDAR MONTH

SUNDAY

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
01	02	03	04	05 Weekly Call 3 PM	06	07
08 Wellness Subcmte Call 10:30AM	09	10	11	12 Weekly Call 3 PM	13	14
15	16	17	18	19 Weekly Call 3 PM	20	21
22 Wellness Subcmte Call 10:30AM	23	24	25	26 Weekly Call 3 PM	27 SJVIA Bd Mtg-Visalia-9 AM	28
29	30	01	02	03	04	05
06	07	08	09	10	11	12

2018

MAY

CALENDAR YEAR

CALENDAR MONTH

SUNDAY

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	01	02	03 Weekly Call 3 PM	04	05
06 Wellness Subcmte Call 10:30AM	07	08	09	10 Weekly Call 3 PM	11	12
13	14	15	16	17 Weekly Call 3 PM	18	19
20 Wellness Subcmte Call 10:30AM	21	22	23	24 Weekly Call 3 PM	25	26
27	28	29	30	31 Weekly Call 3 PM	01	02
03	04	05	06	07	08	09



2018

JUNE

CALENDAR YEAR

CALENDAR MONTH

SUNDAY

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
27	28	29	30	31	01	02
03 Wellness Subcmte Call 10:30AM	04	05	06	07 Weekly Call 3 PM	08	09
10	11	12	13	14 Weekly Call 3 PM	15	16
17 Wellness Subcmte Call 10:30AM	18	19	20	21 Weekly Call 3 PM	22	23
24	25	26	27	28 Weekly Call 3 PM	29	30
01	02	03	04	05	06	07

2018

JULY

CALENDAR YEAR

CALENDAR MONTH

SUNDAY

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
01 Wellness Subcmte Call 10:30AM	02	03	04	05 Weekly Call 3 PM	06	07
08	09	10	11	12 Weekly Call 3 PM	13	14
15 Wellness Subcmte Call 10:30AM	16	17 Weekly Call 3 PM	18	19	20 SJVIA Bd Mtg-Fresno-9 AM	21
22	23	24	25	26 Weekly Call 3 PM	27	28
29 Wellness Subcmte Call 10:30AM	30	31	01	02	03	04
05	06	07	08	09	10	11

2018

AUGUST

CALENDAR YEAR

CALENDAR MONTH

SUNDAY

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	31	01	02 Weekly Call 3 PM	03	04
05	06	07	08	09 Weekly Call 3 PM	10	11
12	13 Wellness Subcmte Call 10:30AM	14	15	16 Weekly Call 3 PM	17	18
19	20	21 Weekly Call 3 PM	22	23	24 SJVIA Bd Mtg-Visalia-9 AM	25
26	27 Wellness Subcmte Call 10:30AM	28	29	30 Weekly Call 3 PM	31	01
02	03	04	05	06	07	08

2018

SEPTEMBER

CALENDAR YEAR

CALENDAR MONTH

SUNDAY

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
26	27	28	29	30	31	01
02	03	04	05	06 Weekly Call 3 PM	07	08
09 Wellness Subcmte Call 10:30AM	10	11	12	13 Weekly Call 3 PM	14	15
16	17	18	19	20 Weekly Call 3 PM	21	22
23 Wellness Subcmte Call 10:30AM	24	25	26	27 Weekly Call 3 PM	28	29
30	01	02	03	04	05	06

# 2018

CALENDAR YEAR

# OCTOBER

CALENDAR MONTH

SUNDAY

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
30	01	02	03	04 Weekly Call 3 PM	05	06
07	08 Wellness Subcmte Call 10:30AM	09	10	11 Weekly Call 3 PM	12	13
14	15	16	17	18 Weekly Call 3 PM	19	20
21	22 Wellness Subcmte Call 10:30AM	23 Weekly Call 3 PM	24	25	26 SJVIA Bd Mtg-Fresno-9 AM	27
28	29	30	31	01	02	03
04	05	06	07	08	09	10

2018

NOVEMBER

CALENDAR YEAR

CALENDAR MONTH

SUNDAY

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	21	01 Weekly Call 3 PM	02	03
04 Wellness Subcmte Call 10:30AM	05	06	07	08 Weekly Call 3 PM	09	10
11	12	13	14	15 Weekly Call 3 PM	16	17
18 Wellness Subcmte Call 10:30AM	19	20	21	22 Weekly Call 3 PM	23	24
25	26	27	28	29 Weekly Call 3 PM	30	01
02	03	04	05	06	07	08

# 2018

CALENDAR YEAR

# DECEMBER

CALENDAR MONTH

SUNDAY

FIRST DAY OF WEEK

SJVA Bd Mtg - TBD

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
25	26	27	28	29	30	01
02	03 Wellness Subcmte Call 10:30AM	04	05	06 Weekly Call 3 PM	07	08
09	10	11	12	13 Weekly Call 3 PM	14	15
16	17 Wellness Subcmte Call 10:30AM	18	19	20 Weekly Call 3 PM	21	22
23	24	25	26	27 Weekly Call 3 PM	28	29
30	31 Wellness Subcmte Call 10:30AM	01	02	03	04	05



**BOARD OF DIRECTORS**

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

**Meeting Location:**  
**County of Fresno**  
**Fresno County Board of Supervisors**  
**Chambers**  
**2281 Tulare Street, #301**  
**Fresno, CA 93721**

**AGENDA DATE:** February 23, 2018

**ITEM NUMBER:** Item 15

**SUBJECT:** Receive and File Consultant's Update on Loan Repayment and Reserve Funding (I)

**REQUEST(S):** That the Board review and provide further direction in developing the SJVIA loan repayment for the County of Fresno and the County of Tulare, IBNR reserve funding, and stabilization reserve funding.

**DESCRIPTION:**

To maintain financial solvency for the SJVIA, the County of Tulare and the County of Fresno provided loans to the SJVIA of \$4,000,000 and \$5,000,000 respectively. The SJVIA Board requested that Keenan develop a loan repayment policy. Additionally, the SJVIA has an unfunded IBNR reserve and no stabilization reserve for adverse claim activity. Keenan developed loan repayment and reserve funding options which provide a basis to develop the loan repayment and reserve policies.

This is an updated report which includes the following adjustments:

- Applying the impact of the SJVIA plan experience through December 31, 2017;
- Reducing the deficit position by the prescription drug rebates, audit returns, and other adjustments; and
- Smoothing the impact of the "All Other Group" over the County of Fresno, County of Tulare, and the City of Marysville.

**FISCAL IMPACT/FINANCING:**

Loan repayment of \$9,000,000, IBNR reserve establishment of \$5,703,223, and a one-month stabilization reserve of \$5,925,130 for a total of \$20,628,353 to be funded over multiple years, depending on the option selected.



**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** February 23, 2018

**ADMINISTRATIVE SIGN-OFF:**



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Paul Nerland  
SJVIA Manager



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Rhonda Sjostrom  
SJVIA Assistant Manager



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License No. 0451271

February 23, 2018

### **SJVIA Board Meeting: Consultant's Report on Loan Repayment**

In accordance with the direction received at the December 15, 2017 SJVIA Board meeting, Keenan has updated the schedule to equally fund, over time, the loan repayment to the County of Tulare (\$4,000,000) and the loan repayment to the County of Fresno (\$5,000,000), the SJVIA required IBNR reserve, and the SJVIA Claims Stabilization Reserve. The updates include:

- Applying the impact of the SJVIA plan experience through December 31, 2017;
- Reducing the deficit position by the prescription drug rebates, audit returns, and other adjustments; and
- Smoothing the impact of the "All Other Group" over the County of Fresno, County of Tulare, and the City of Marysville.

In preparing the loan repayment schedule consideration was given to deficit levels, IBNR requirements, and stabilization reserve projections for each entity.

While the SJVIA will build reserves in 2018 via the Kaiser coverage of approximately \$1 million, reserve accumulation in the self-funded medical program has not been designated for loan repayment. The 2018 rates include reserve accumulation for the change in IBNR claim reserve requirements and a 3.0% margin for claim stability. Please note that in the actuarial certified IBNR report a 15% margin is recommended. This differs from the 2018 renewal which included 3.0% margin.

Keenan recommends that the loan repayment, and reserve accumulations to fund the IBNR and stabilization reserve commence no earlier than January 1, 2019 and be implemented over a three-year period through December 31, 2022. The following table summarizes the total dollars required:

<b>36 Month Repayment Schedule</b>	<b>Loan Repayment</b>	<b>Required IBNR</b>	<b>Required Stabilization</b>	<b>Total</b>
<b>County of Fresno</b>	\$ 8,195,028	3,464,122	\$ 3,945,125	\$ 15,604,275
<b>County of Tulare</b>	\$ 739,782	2,160,198	\$ 1,904,457	\$ 4,804,437
<b>City of Marysville</b>	\$ 65,190	78,903	\$ 75,548	\$ 219,641
<b>Total</b>	\$ 9,000,000	\$ 5,703,223	\$ 5,925,130	\$ 20,628,353
<b>County of Fresno</b>	\$ 54.60	\$ 23.08	\$ 26.29	\$ 103.97
<b>County of Tulare</b>	\$ 7.28	\$ 21.27	\$ 18.75	\$ 47.30
<b>City of Marysville</b>	\$ 35.51	\$ 42.98	\$ 41.15	\$ 119.64
<b>Total PEPM</b>	\$ 35.51	\$ 22.50	\$ 23.38	\$ 81.39
<b>Illustrative Adjustment to the adopted 2018 Rates</b>				
<b>County of Fresno</b>	5.1%	2.1%	2.4%	9.7%
<b>County of Tulare</b>	0.9%	2.8%	2.4%	6.1%
<b>City of Marysville</b>	2.0%	2.4%	2.3%	6.8%

Please note that the IBNR and stabilization reserve will change as plan experience and actual enrollment are realized. Keenan recommends an update to this repayment schedule every six months. Additionally, Keenan recommends the updates occur based off plan experience through June and December. The June update will allow any adjustments to be worked into the renewal. The December update will allow us to measure variance from the projected target.

If the 36 Month Repayment Schedule is utilized, the additional PEPM cost to the adopted 2018 rates would be 9.7% for the County of Fresno, 6.1% for the County of Tulare, and 6.8% for the City of Marysville.

It is observed that the City of Marysville calculation is no longer based on the All Other Group deficit position but rather the average cost to all three entities.

Please note, this repayment schedule does not include the IBNR reserve runout claims that will be realized for the City of Ceres and City of Waterford starting January 1, 2018. The IBNR runout is projected to be \$635,889 (which includes 15% margin).

As an alternative, Keenan has also provided 48 month and 60 month repayment options.

<b>48 and 60 Month Repayment Schedule Options</b>	<b>Loan Repayment</b>	<b>Required IBNR</b>	<b>Required Stabilization</b>	<b>Total</b>
<b>48 month option</b>				
<b>County of Fresno</b>	\$ 40.95	\$ 17.31	\$ 19.71	\$ 77.97
<b>County of Tulare</b>	\$ 5.46	\$ 15.95	\$ 14.06	\$ 35.47
<b>City of Marysville</b>	<u>\$ 26.63</u>	<u>\$ 32.23</u>	<u>\$ 30.86</u>	<u>\$ 89.72</u>
<b>Total PEPM</b>	\$ 26.63	\$ 16.88	\$ 17.53	\$ 61.04
<b>Illustrative Adjustment to the adopted 2018 Rates</b>				
<b>County of Fresno</b>	3.8%	1.6%	1.8%	7.3%
<b>County of Tulare</b>	0.7%	2.1%	1.8%	4.6%
<b>City of Marysville</b>	1.5%	1.8%	1.8%	5.1%
<b>60 month option</b>				
<b>County of Fresno</b>	\$ 32.76	\$ 13.85	\$ 15.77	\$ 62.38
<b>County of Tulare</b>	\$ 4.37	\$ 12.76	\$ 11.25	\$ 28.38
<b>City of Marysville</b>	<u>\$ 21.30</u>	<u>\$ 25.79</u>	<u>\$ 24.69</u>	<u>\$ 71.78</u>
<b>Total PEPM</b>	\$ 21.30	\$ 13.50	\$ 14.03	\$ 48.83
<b>Illustrative Adjustment to the adopted 2018 Rates</b>				
<b>County of Fresno</b>	3.1%	1.3%	1.5%	5.8%
<b>County of Tulare</b>	0.6%	1.7%	1.5%	3.7%
<b>City of Marysville</b>	1.2%	1.5%	1.4%	4.1%

If the 48 Month Repayment Schedule is utilized, the additional PEPM cost to the adopted 2018 rates would be 7.3% for the County of Fresno, 4.6% for the County of Tulare, and 5.1% for the City of Marysville.

If the 60 Month Repayment Schedule is utilized, the additional PEPM cost to the adopted 2018 rates would be 5.8% for the County of Fresno, 3.6% for the County of Tulare, and 4.1% for the City of Marysville.

It is observed that the City of Marysville calculation is no longer based on the All Other Group deficit position but rather the average cost to all three entities.

Please note, this repayment schedule does not include the IBNR reserve runout claims that will be realized for the City of Ceres and City of Waterford starting January 1, 2018. The IBNR runout is projected to be \$635,889 (which includes 15% margin).

## Update of SJVIA Deficit Position

Keenan reported at the December 15, 2017 SJVIA Board meeting an update on the deficit accumulation which is summarized in the table below.

Adjusted Change	County of Fresno	County of Tulare	All Other Group	Total
08/31/17 Position	\$ 14,574,746	\$ 1,538,999	\$ 814,976	\$16,928,721
Allocation of HMO YEA	<u>(\$2,895,972)</u>	<u>(\$68,315)</u>	<u>(\$133,749)</u>	<u>(\$3,098,036)</u>
Adjusted Balance	\$ 11,678,774	\$ 1,470,684	\$ 681,227	\$13,830,685

The position was based on reserve requirement adjustments and premiums received versus expenses realized and was adjusted for the SJVIA annual year end accounting for the Anthem HMO. Please note that the 2017 year-end accounting for the Anthem HMO will occur in 2018 and allow a further adjustment to the deficit position.

Based on data through December 31, 2017, the chart has been updated to:

Adjusted Change for HMO YEA	County of Fresno	County of Tulare	All Other Group	Total
12/31/17 Position	\$ 13,700,480	\$ 1,466,646	\$ 811,646	\$15,978,772
Allocation of HMO YEA	<u>(\$2,895,972)</u>	<u>(\$68,315)</u>	<u>(\$133,749)</u>	<u>(\$3,098,036)</u>
Adjusted Balance	\$ 10,804,508	\$ 1,398,331	\$ 677,897	\$12,880,736

SJVIA Staff requested Keenan include the prescription drug rebates, audit recoveries and other adjustments to the deficit position. The SJVIA staff provided the following recovery report.

Date Rc'd	Vendor	Check #	Amount	Description
7/2/2013	Catamaran	0256053	\$ 495.26	made out to SJVIA for a refund for funds held after the claim runout period is closed.
10/2/2013	Catamaran	000892	\$ 6,201.15	Pay to SJVIA Invoice #P0000137508
10/2/2013	Catamaran	000933	\$ 62,069.75	Pay to SJVIA Invoice #P0000137549
10/25/2013	Catamaran	001361	\$ 87,946.50	Pay to SJVIA Invoice #P0000139891
12/6/2013	Catamaran	0304816	\$ 6,337.82	Made out to SJVIA
12/23/2013	Catamaran	001907	\$ 6,077.60	Pay to SJVIA Invoice #P0000146053
1/13/2014	Catamaran	002315	\$ 177,786.00	Pay to SJVIA Invoice #P0000148390
7/9/2014	Centene (US Script)	312194	\$ 464,961.43	US Script Generic Rx reimbursement check
5/21/2015	Centene (US Script)	341858	\$ 61,649.38	Prescription Reimbursement for performance guarantees and contract pricing for 2014 plan year
5/21/2015	Centene (US Script)	345180	\$ 6,250.00	Prescription Reimbursement for performance guarantees and contract pricing for 2014 plan year
9/28/2015	Centene (US Script)	363544	\$ 61,817.45	Prescription Reimbursement for performance guarantees and contract pricing for 2015 plan year
5/31/2016	Centene (US Script)	115748	\$ 5,000.00	Performance Guarantees for Contract# 9584
08/02/2016	Centene (US Script)	127514	\$ 30,123.20	2016 Q2 Phr Audit Recoveries
10/04/2016	Centene (US Script)	135938	\$ 17,137.71	2016 Q3 Phr Audit Recoveries
06/20/2017	Centene (US Script)	181744	\$ 513,721.35	Rebate payments Collected through 3/31/2017
06/30/2017	Centene (US Script)	185212	\$ 19,501.76	2017 Q2 Phr Audit Recoveries
09/13/2017	Centene (US Script)	196712	\$ 235,806.85	2017 Q3 Phr Audit Recoveries
11/21/2017	Centene (US Script)	208154	\$ 15.00	Refund for pharmacy claims initially processed incorrectly
12/14/2017	Centene (US Script)	211551	\$ 247,346.10	2017 Q4 Phr Audit Recoveries
Total			\$2,010,244.31	Total

These amounts were applied based on the year paid. An allocation to each entity was made based on the percent of paid claims or premium the annual Rx amount represented in a given year. Based on the percentages developed, the annual amounts were distributed by entity as shown in the following table.

<b>% of Premium / Claim Cost</b>	<b>County of Fresno</b>	<b>County of Tulare</b>	<b>All Other Group</b>	<b>Total</b>	<b>Dollars Reported</b>
2010	0.0%	0.0%	0.0%	0.0%	\$0
2011	0.0%	0.0%	0.0%	0.0%	\$0
2012	0.0%	0.0%	0.0%	0.0%	\$0
2013	70.5%	25.3%	4.2%	100.0%	\$ 169,128
2014	65.5%	24.9%	9.6%	100.0%	\$ 642,747
2015	63.7%	34.1%	2.2%	100.0%	\$ 129,717
2016	59.6%	38.3%	2.1%	100.0%	\$ 52,261
<u>2017</u>	<u>57.9%</u>	<u>39.7%</u>	<u>2.3%</u>	<u>100.0%</u>	<u>\$ 1,016,391</u>
Total					\$2,010,244

This resulted in the following distribution by dollars:

<b>RX Rebates, Audits and Adjustments</b>	<b>County of Fresno</b>	<b>County of Tulare</b>	<b>All Other Group</b>	<b>Total</b>	
2010	\$0	\$0	\$0	\$0	
2011	\$0	\$0	\$0	\$0	
2012	\$0	\$0	\$0	\$0	
2013	\$119,192	\$42,856	\$7,080	\$169,128	
2014	\$421,053	\$160,103	\$61,591	\$642,747	
2015	\$82,654	\$44,241	\$2,822	\$129,717	
2016	\$31,140	\$20,008	\$1,112	\$52,261	
<u>2017</u>	<u>\$588,626</u>	<u>\$403,962</u>	<u>\$23,803</u>	<u>\$1,016,391</u>	
Total	\$1,242,665	\$671,170	\$96,410	\$2,010,244	

Applying the allocation above resulted in the following adjustment to the deficit accumulation:

<b>Adjusted Change</b>	<b>County of Fresno</b>	<b>County of Tulare</b>	<b>All Other Group</b>	<b>Total</b>
12/31/17 Adjusted Position	\$10,804,508	\$1,398,331	\$ 677,897	\$12,880,736
<u>Allocation of RX rebates, Audits, Adj.</u>	<u>(\$1,242,665)</u>	<u>(\$671,170)</u>	<u>(\$96,410)</u>	<u>(\$2,010,244)</u>
Adjusted Balance	\$ 9,561,844	\$ 727,161	\$ 581,488	\$10,870,492

## Repayment Methodology

The \$9 million loan repayment schedule was developed based on the adjusted deficit position calculated.

Loan Repayment Allocation Update	Deficit Position	% of Deficit	Loan Repayment	Enrollment	36 Month Repayment
County of Fresno	\$ (9,561,844)	88.0%	\$ 7,916,531	4,169	\$ 52.75
County of Tulare	\$ (727,161)	6.7%	\$ 602,038	2,821	\$ 5.93
City of Marysville	(\$581,488)	5.3%	\$ 481,431	51	\$ 262.22
<b>Total PEPM</b>	<b>\$(10,870,492)</b>	<b>100.0%</b>	<b>\$ 9,000,000</b>	<b>7,041</b>	<b>\$ 35.51</b>

Per SJVIA Board direction, the City of Marysville loan repayment was adjusted to reflect their proportionate share, as opposed to the All Other Group accumulation. See the chart below for the revised loan repayment.

Loan Repayment Allocation All Other Adjustment		Loan Repayment	Enrollment	36 Month Repayment
County of Fresno		\$ 8,195,028	4,169	\$ 54.60
County of Tulare		\$ 739,782	2,821	\$ 7.28
City of Marysville		\$ 65,190	51	\$ 35.51
<b>Total PEPM</b>		<b>\$ 9,000,000</b>	<b>7,041</b>	<b>\$ 35.51</b>

The funding of the IBNR reserve was calculated based on applying the required IBNR reserve to enrollment and funding over 36 months.

Projected IBNR (12/31/18)	Required IBNR	Enrollment	36 Month Repayment
County of Fresno	\$ 3,464,122	4,169	\$ 23.08
County of Tulare	\$ 2,160,198	2,821	\$ 21.27
City of Marysville	\$ 78,903	51	\$ 42.98
<b>Total</b>	<b>\$ 5,703,223</b>	<b>7,041</b>	<b>\$ 22.50</b>

Ideally a 3-month stabilization reserve is accumulated over time and should be a goal for the SJVIA. However, over the 36-month repayment period, Keenan recommends the SJVIA target a one-month stabilization reserve.

<b>Stabilization Reserve</b>	<b>Projected Claims PEPM</b>	<b>Enrollment</b>	<b>1 Month</b>	<b>3 Month</b>	<b>6 Month</b>
<b>County of Fresno</b>	\$ 946.30	4,169	\$ 3,945,125	\$ 11,835,374	\$ 23,670,748
<b>County of Tulare</b>	\$ 675.10	2,821	\$ 1,904,457	\$ 5,713,371	\$ 11,426,743
<b>City of Marysville</b>	\$ 1,481.34	51	\$ 75,548	\$ 226,645	\$ 453,290
<b>Total</b>	\$ 858.69	7,041	\$ 5,925,130	\$ 17,775,390	\$ 35,550,781

The following table illustrates the development of a one-month reserve.

<b>Projected Stabilization</b>	<b>Required Stabilization</b>	<b>Enrollment</b>	<b>36 Month Repayment</b>
<b>County of Fresno</b>	\$ 3,945,125	4,169	\$ 26.29
<b>County of Tulare</b>	\$ 1,904,457	2,821	\$ 18.75
<b>City of Marysville</b>	\$ 75,548	51	\$ 41.15
<b>Total</b>	\$ 5,925,130	7,041	\$ 23.38