

AGENDA

BOARD OF DIRECTORS

ANDREAS BORGESAS
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
May 4, 2018 9:30 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 February 23, 2018 (A)
8. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
9. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
10. Receive Update From Auditor-Treasurer on SJVIA Quarterly Financials (I)

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

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May 4, 2018 9:30 AM**

11. Receive and File Consultant's Medical, Dental, and Vision Experience Reports Through March 2018 (I)
12. Receive and File Consultant's Report on SJVIA Wellness Activities (I)
13. Receive and File the SJVIA 2018 Conceptual Wellness Program and Budget (I)
14. Receive and File Consultant's Report on Upcoming 2019 Renewal (I)
15. Receive Consultant's Report on Loan Repayment and Reserve Funding Schedule and Provide Direction in Regards to the Loan Repayment Amendments (A)
16. Adjournment

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MINUTES

BOARD OF DIRECTORS

ANDREAS BORGEAS
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**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

All Directors present except for Director Borgeas, Director Vander Poel, and Director Worthley; Director Shuklian sat in as alternate for Director Worthley; Director Pacheco chaired the meeting in Director Vander Poel's absence.

4. Approval of Agenda (A)

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

No public comments.

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No public comments.

7. Approval of Minutes—Board Meeting of December 15, 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 File Auditor-Treasurer's Second Quarter 2017-2018 Financial Report (I)

Presented by Ronda Kade, County of Fresno

Director Magsig commented, in regard to current liabilities, that there had been discussion at previous Board meetings about the importance of building up the SJVIA's reserves first. With the County of Tulare's loan payment due on June 30, 2018, he thought the County of Tulare Board was going to push the due date back.

Rhonda Sjostrom, County of Tulare, responded saying that part of this will be addressed in Agenda Item 15 – Loan Repayment Plan in the SJVIA Board Agenda. Once there is direction from the SJVIA Board on a loan

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February 23, 2018 9:00 AM**

repayment plan, Staff will approach the County of Tulare Board and revised the loan participation agreement. The County of Fresno will also need to revise their loan participation agreement based on SJVIA Board direction

11. Adopt Budget for Fiscal Year 2017-2018 (A)

Presented by Paul Nerland, County of Fresno.

Paul Nerland clarified that this is an official adoption of the current FY budget; up to this point the SJVIA has been working under prior budget line items. Going forward the Board may want to discuss when and how the budget is adopted as the Plan renewal is in January with changes in rates and enrollment.

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

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

Presented by Bordan Darm, Keenan & Associates

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February 23, 2018 9:00 AM**

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

Presented by Bordan Darm, Keenan & Associates

Director Crocker asked why there are two price points for the prescription Glucophage as shown on the EmpiRx AlertRx reports. Bordan Darm will request clarification from EmpiRx.

14. Receive and File Consultant's Report on SJVIA Strategic Planning Meeting (I)

Presented by Rhonda Sjostrom, County of Tulare with comments by Paul Nerland, County of Fresno, and Bordan Darm, Keenan & Associates

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

Presented by Bordan Darm, Keenan & Associates

Board Consensus:

- To recommend a five-year (60-month) repayment plan, beginning January 1, 2019;
- Ask joint SJVIA Counsels to work on language for amended loan participation agreements, including a dollar-for-dollar repayment to each County;
- Present to each respective County Boards for consideration; and
- Bring amended loan participation agreements back to the SJVIA Board for consideration.

16. Adjournment

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SJVIA

San Joaquin Valley
Insurance Authority

BOARD OF DIRECTORS

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Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
May 4, 2018 - 9:30 AM

AGENDA DATE: May 4, 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.

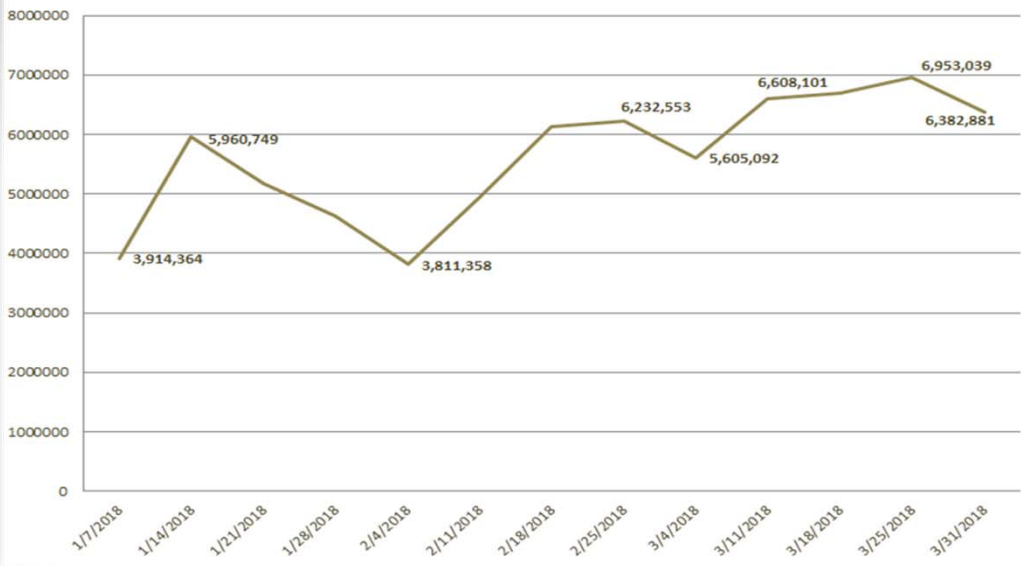
ADMINISTRATIVE SIGN-OFF:

Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

SJVIA Cash Flow Projections

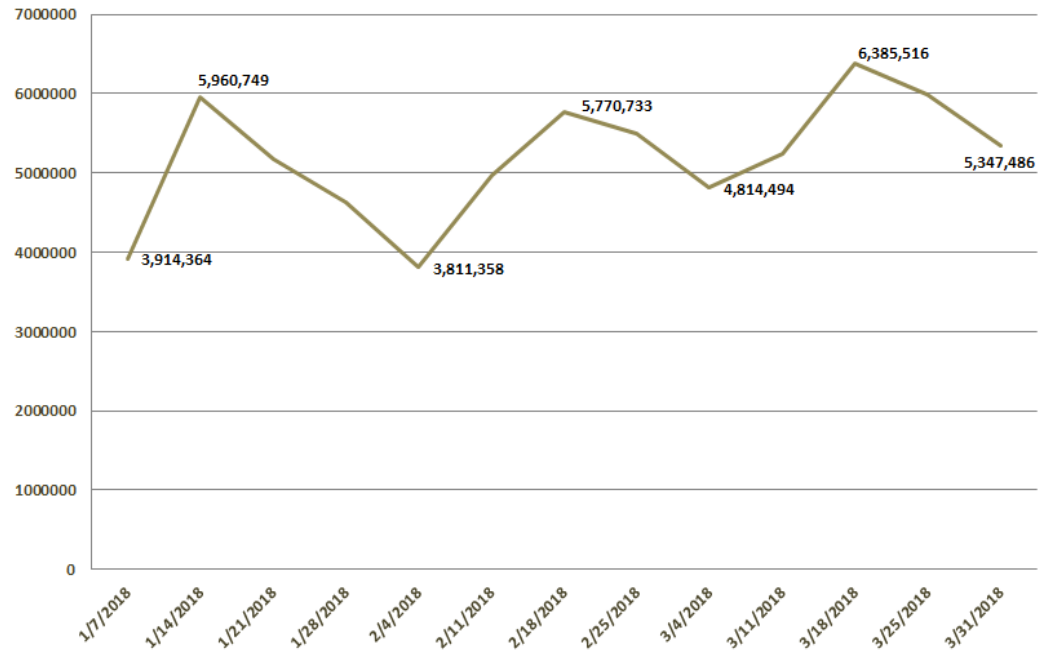
May 4, 2018
Megan Marks

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



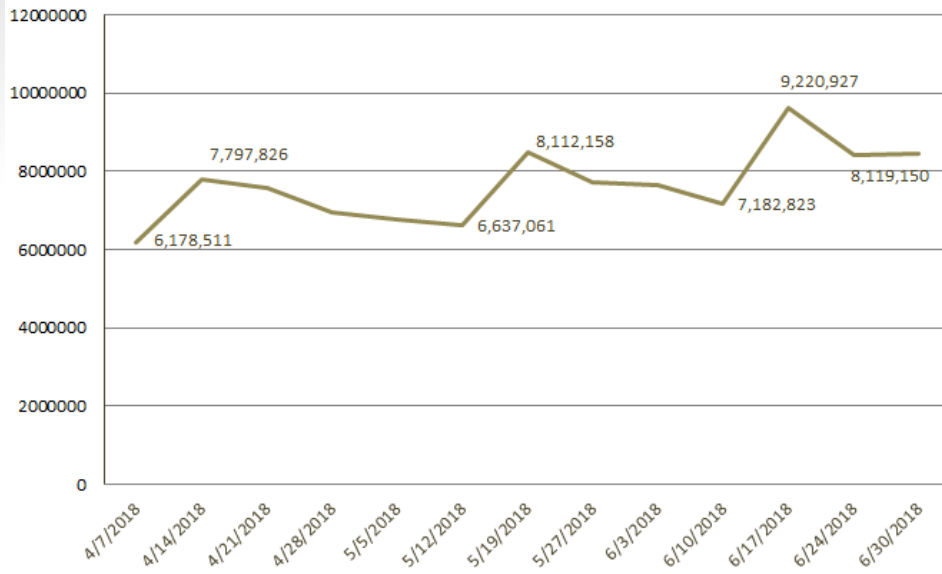
- Projection from 2/23/18 Board meeting

Third Quarter Actuals Weekly Cash Balance - 2018



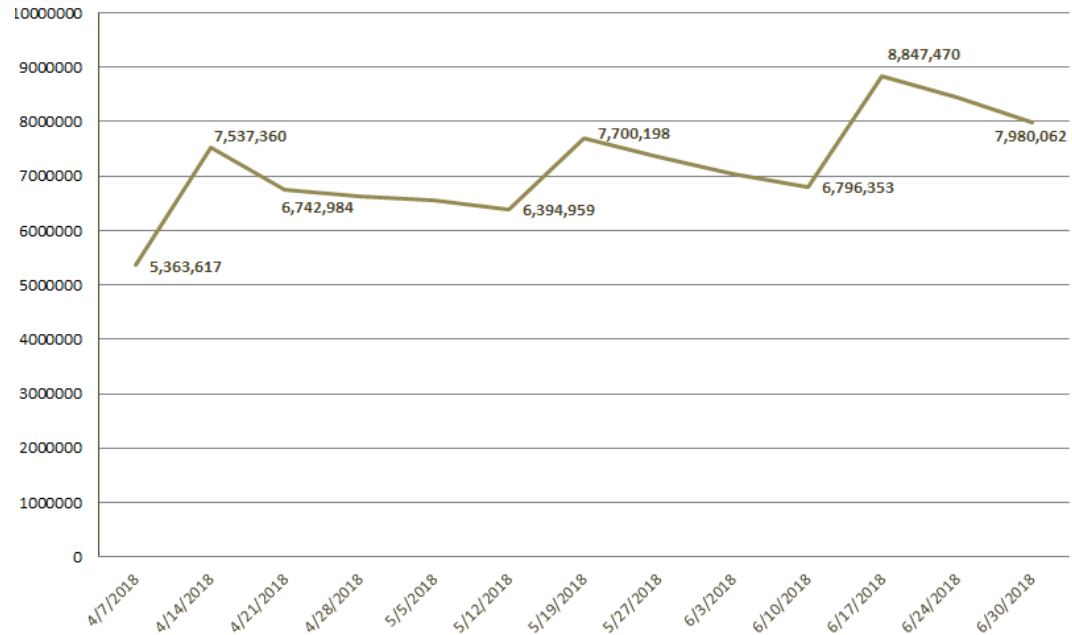
- 3rd quarter final ends at \$4,718,032
- Higher EPO claims

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



- Projection from 2/23/18 Board meeting

2018 4th Qtr Estimated Weekly Balance as of 4/16/18



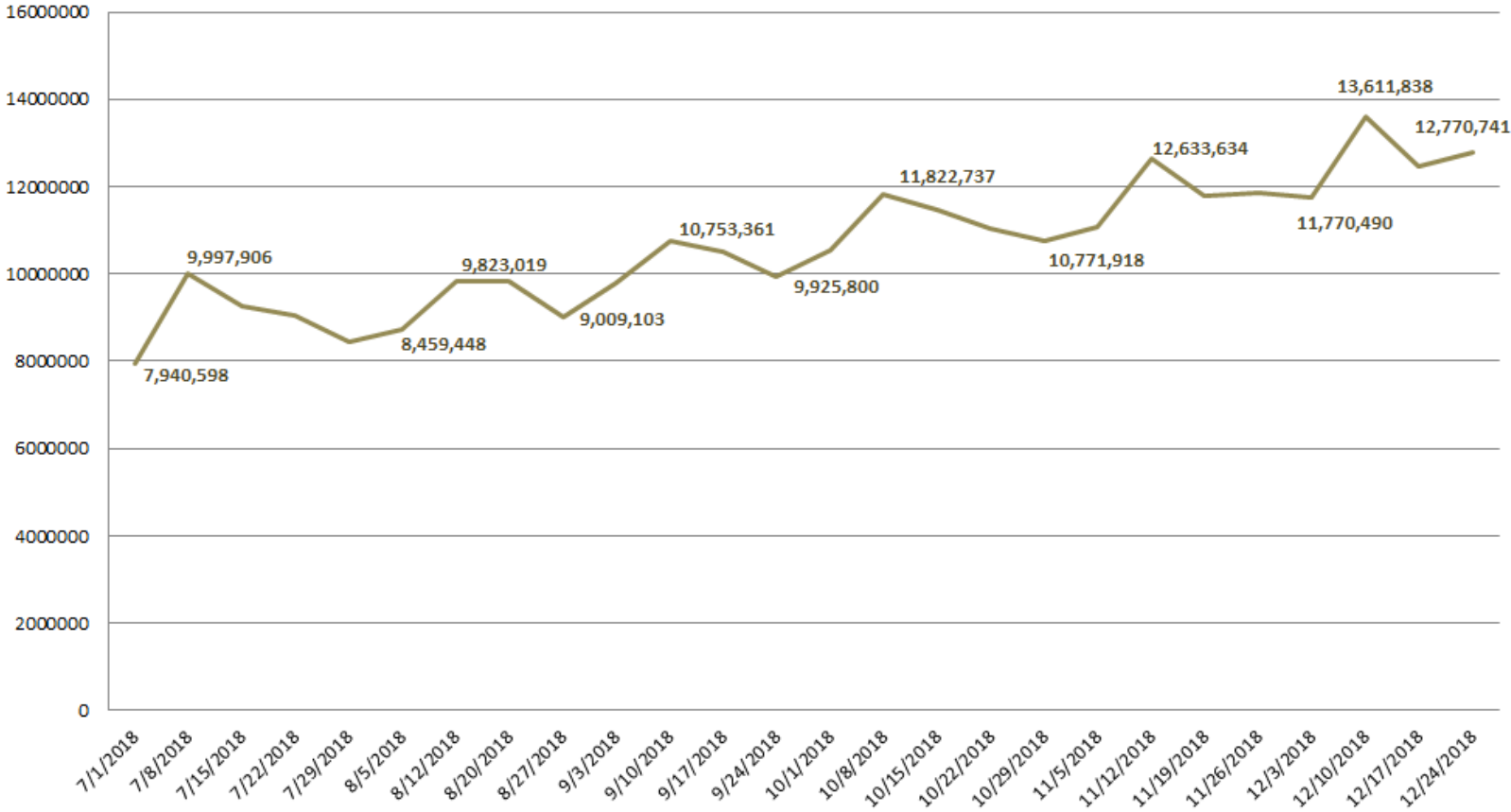
Lowest (Actual)

- 4/05 - \$4,184,586

Highest (Estimate)

- 6/13 - \$9,225,628

July 1 - December 31, 2018 Estimates



▪ Weekly PPO/EPO estimated at \$840K



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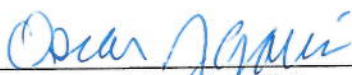
Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
May 4, 2018 - 9:30 AM

AGENDA DATE: May 4, 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 Third 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 March 31, 2018
(UNAUDITED)

ASSETS

Current assets:

Cash and cash equivalents	\$3,661,169
Due from other governmental units	724,500
Total current assets	4,385,669

Noncurrent assets:

Other receivables	977,819
Total noncurrent assets	977,819
Total assets	5,363,488

LIABILITIES

Current liabilities:

Due to other governmental units	4,000,000
Interest payable	57,500
Accounts payable	2,350,452
Unearned member contributions	3,453,977
Unpaid claims and claims adjustment expenses	876,500
Total current liabilities	6,680,929

Noncurrent liabilities:

Due to other governmental units	5,887,669
Interest payable	106,400
Total noncurrent liabilities	5,887,669
Total liabilities	12,568,598

NET POSITION

Unrestricted	(11,147,608)
Total net deficit	\$ (11,147,608)

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 NINE MONTHS ENDED MARCH 31, 2018
(UNAUDITED)

	Current Quarter				Year-To-Date			
	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE
RECEIPTS								
TOTAL RECEIPTS	\$29,381,429	\$25,166,193	(\$4,215,236)	(14%)	97,992,705	\$79,608,460	(\$18,384,245)	(19%)
DISBURSEMENTS: Fixed								
1 Specific & Aggregate Stop Loss Insurance (PPO)	280,186	336,298	(56,112)	(20%)	828,394	799,785	28,609	3%
2 Anthem ASO Administration & Network Fees (PPO)	424,911	648,730	(223,819)	(53%)	1,320,371	1,434,853	(114,482)	(9%)
3 Chimenti Associates/Hourglass Administration(PPO & Anthem HMO)	157,721	110,850	46,871	30%	510,473	395,516	114,957	23%
4 Keenan Consulting	113,627	59,549	54,078	48%	368,017	305,549	62,468	17%
5 SJVIA Administration	82,290	171,620	(89,330)	(109%)	246,870	732,409	(485,539)	(197%)
6 Wellness	84,796	0	84,796	100%	254,388	0	254,388	100%
7 Communications	16,957	0	16,957	100%	50,871	0	50,871	100%
8 Anthem HMO Pooling	225,358	82,795	142,563	63%	855,132	629,168	225,964	26%
9 Anthem HMO Administration/Retention	514,140	135,594	378,546	74%	1,532,894	1,030,700	502,194	33%
10 ACA Reinsurance (PPO & HMO)	67,147	0	67,147	100%	208,465	131,913	76,552	37%
TOTAL FIXED DISBURSEMENTS	1,967,133	1,545,436	421,697	21%	6,175,875	5,459,893	715,982	12%
DISBURSEMENTS: Claims								
11 Projected Paid Medical & Rx Claims-PPO/EPO and Non-Cap HMO	17,895,822	15,717,359	2,178,463	12%	59,338,802	46,655,464	12,683,338	21%
12 Anthem MMP HMO Capitation	0	627,258	(627,258)	(100%)	7,134,390	6,139,360	995,030	14%
TOTAL CLAIMS DISBURSEMENTS	17,895,822	16,344,617	1,551,205	9%	66,473,192	52,794,824	13,678,368	21%
DISBURSEMENTS: Premiums								
13 Delta Dental	1,477,759	886,334	591,425	40%	5,024,381	3,625,205	1,399,176	28%
14 Vision Service Plan	279,368	170,714	108,654	39%	827,148	561,967	265,181	32%
15 Kaiser Permanente	7,157,779	5,121,325	2,036,454	28%	19,979,995	16,134,078	3,845,917	19%
TOTAL PREMIUM DISBURSEMENTS	8,914,906	6,178,373	2,736,533	31%	25,831,524	20,321,250	5,510,274	21%
TOTAL DISBURSEMENTS	28,777,861	24,068,426	4,709,435	16%	98,480,591	78,575,967	19,904,624	20%
16 Change in Reserve	603,568	1,097,767	494,199	(82%)	(487,886)	1,032,493	1,520,379	312%
COMBINED DISBURSEMENTS & CHANGES IN RESERVES	\$29,381,429	\$25,166,193	(\$4,215,236)	(14%)	\$97,992,705	\$79,608,460	(\$18,384,245)	(19%)

*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 AND NINE MONTHS ENDED MARCH 31, 2018
(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)
FY 17-18						
Receipts*	\$51,270	\$63,720	\$12,932	163,264	200,301	40,970
Disbursements:						
Auditor-Treasurer Services	17,894			101,018		
Legal Services (CoF & CoT)	1,464			21,517		
Litigation	119,193			397,531		
Human Resource Services	29,866			155,868		
Insurance (Liability, Bond, Etc)				23,481		
Audit Fees				23,500		
Actuary Fees						
Bank Service Fees	3,202			9,494		
Wellness						
Communications						
Total Disbursements**	171,619			732,409		
Change in Administration, Wellness & Communications Reserve	(\$120,349)	\$63,720	\$12,932	(\$569,145)	\$200,301	\$40,970

*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 Nine Months Ended March 2018
(UNAUDITED)

	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	TOTAL
BEGINNING CASH BALANCES:										
Claims Funding Account (294)	\$ 1,022,409	\$ 798,242	\$ 653,950	\$ 730,536	\$ 669,250	\$ 689,275	\$ 709,972	\$ 843,660	\$ 581,192	\$ 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	2,688,331	2,995,838	4,303,713	1,974,075
Investment Pool	-	-	-	-	-	-	-	-	-	-
Total Beginning Balances	2,996,484	2,988,677	4,509,554	4,255,873	4,005,971	3,018,862	3,398,303	3,839,498	4,884,905	2,996,484
RECEIPTS:										
Claims Funding Account (294)	3,107,397	3,849,768	2,890,848	3,663,027	4,176,340	2,957,464	3,145,746	2,791,702	4,531,410	31,113,702
Claims Main Account (819)	8,498,699	11,625,886	8,922,632	8,593,566	8,744,756	8,757,204	8,112,805	8,306,761	8,724,778	80,287,087
Investment Pool	-	-	-	-	-	-	-	-	-	-
	11,606,096	15,475,654	11,813,480	12,256,593	12,921,096	11,714,668	11,258,551	11,098,463	13,256,188	111,400,789
DISBURSEMENTS:										
Claims Funding Account (294)	3,331,564	3,994,060	2,814,262	3,724,312	4,156,315	2,936,767	3,012,058	3,054,170	4,497,490	31,520,998
Claims Main Account (819)	8,282,339	9,960,717	9,252,899	8,782,182	9,751,889	8,398,460	7,805,298	6,998,886	8,921,217	78,153,887
Investment Pool	-	-	-	-	-	-	-	-	-	-
TOTAL DISBURSEMENTS	11,613,903	13,954,777	12,067,161	12,506,494	13,908,204	11,335,227	10,817,356	10,053,056	13,418,707	109,674,885
ENDING CASH BALANCES:										
Claims Funding Account (294)	798,242	653,950	730,536	669,250	689,275	709,972	843,660	581,192	615,112	615,113
Claims Main Account (819)	2,190,435	3,855,604	3,525,337	3,336,721	2,329,587	2,688,331	2,995,838	4,303,713	4,107,274	4,107,275
Investment Pool	-	-	-	-	-	-	-	-	-	-
Total Ending Balances	\$ 2,988,677	\$ 4,509,554	\$ 4,255,873	\$ 4,005,971	\$ 3,018,862	\$ 3,398,303	\$ 3,839,498	\$ 4,884,905	\$ 4,722,386	4,722,388
Less Outstanding Checks										(1,061,219)
Cash per Estimated Statement of Net Position										<u>\$ 3,661,169</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/Asi 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 Keenan 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. This fee is no longer in effect due to a change in program.

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-Current and Noncurrent

This represents various loans made to the 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. Current amounts reflect due dates within a 12 month period.

23 Interest payable-Current and Noncurrent

This represents accrued interest on various loans made to the SJVIA by the County of Fresno and the County of Tulare.

24 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 Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
May 4, 2018 9:30 AM**

AGENDA DATE: May 4, 2018

ITEM NUMBER: Item 11

SUBJECT: Receive and File Consultant’s Medical, Dental, and Vision Experience Reports Through March 2018 (I)

REQUEST(S): That the Board receive and file the Consultant’s report on the SJVIA plan performance through March 2018.

DESCRIPTION:

The report shows that on a total cost basis, from January through March 2018, the medical premium of \$19,553,128 exceeded total cost of \$16,958,561 for a surplus position of \$2,594,567 or an 86.7% loss ratio. The Dental and Vision coverages are fully insured. The Dental and Vision coverage are in minor deficit positions of \$97,367, which is to be expected at the beginning of the year since calendar year benefits reset on January 1 of each year.

Please note that the medical experience is not shown broken out between EPO, PPO and High Deductible Health Plans (HDHP). This only affects the County of Fresno. This is due to EmpiRx not providing the claim experience broken out between plans. Keenan is working with EmpiRx to have them deliver the experience reports in the required format.

FISCAL IMPACT/FINANCING:

The 2018 plan year experience developed a \$2,594,567 Medical surplus, a \$92,529 Dental deficit, and a \$4,838 Vision deficit. 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
Rancho Cordova, CA 95741

916 859-4900
916 859-7167 fax GS
www.keenan.com
License No. 0451271

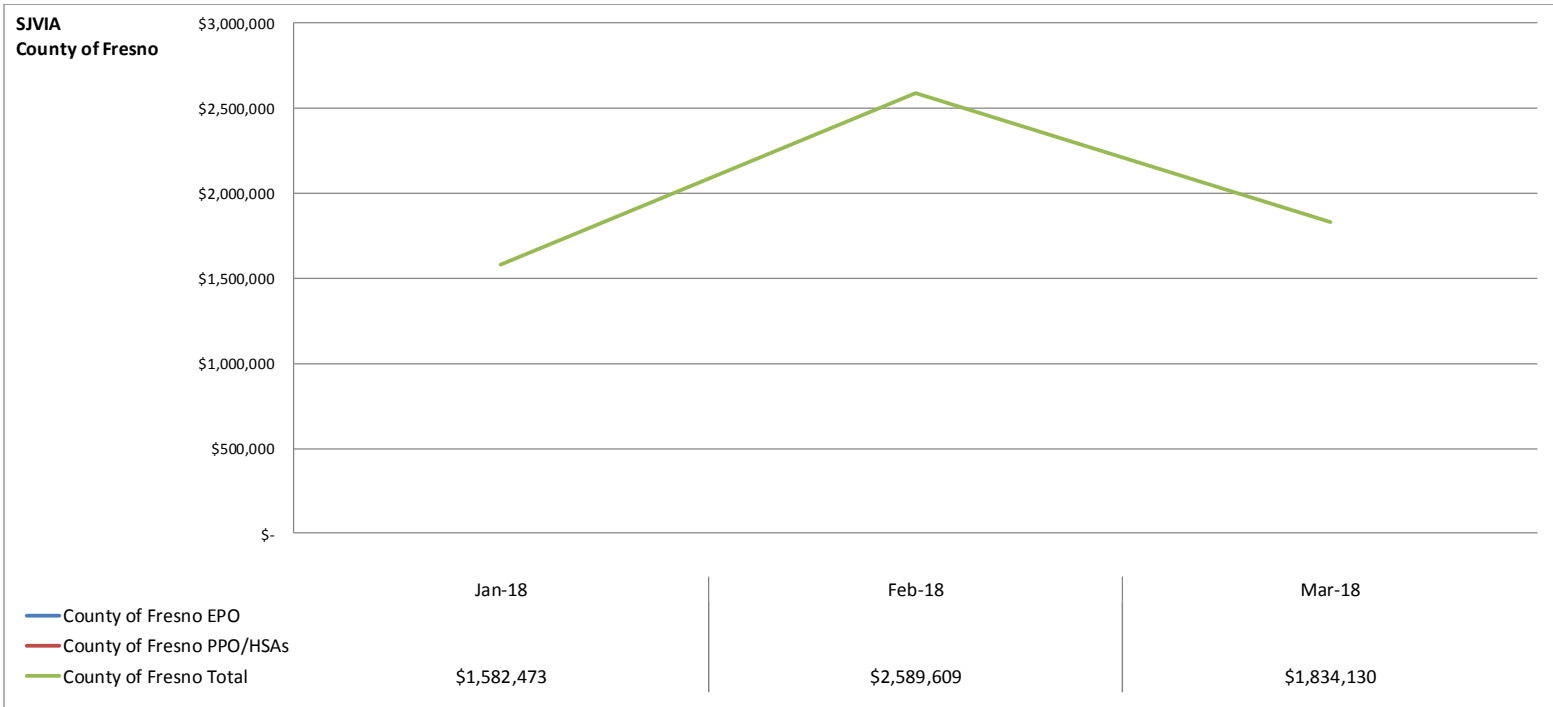
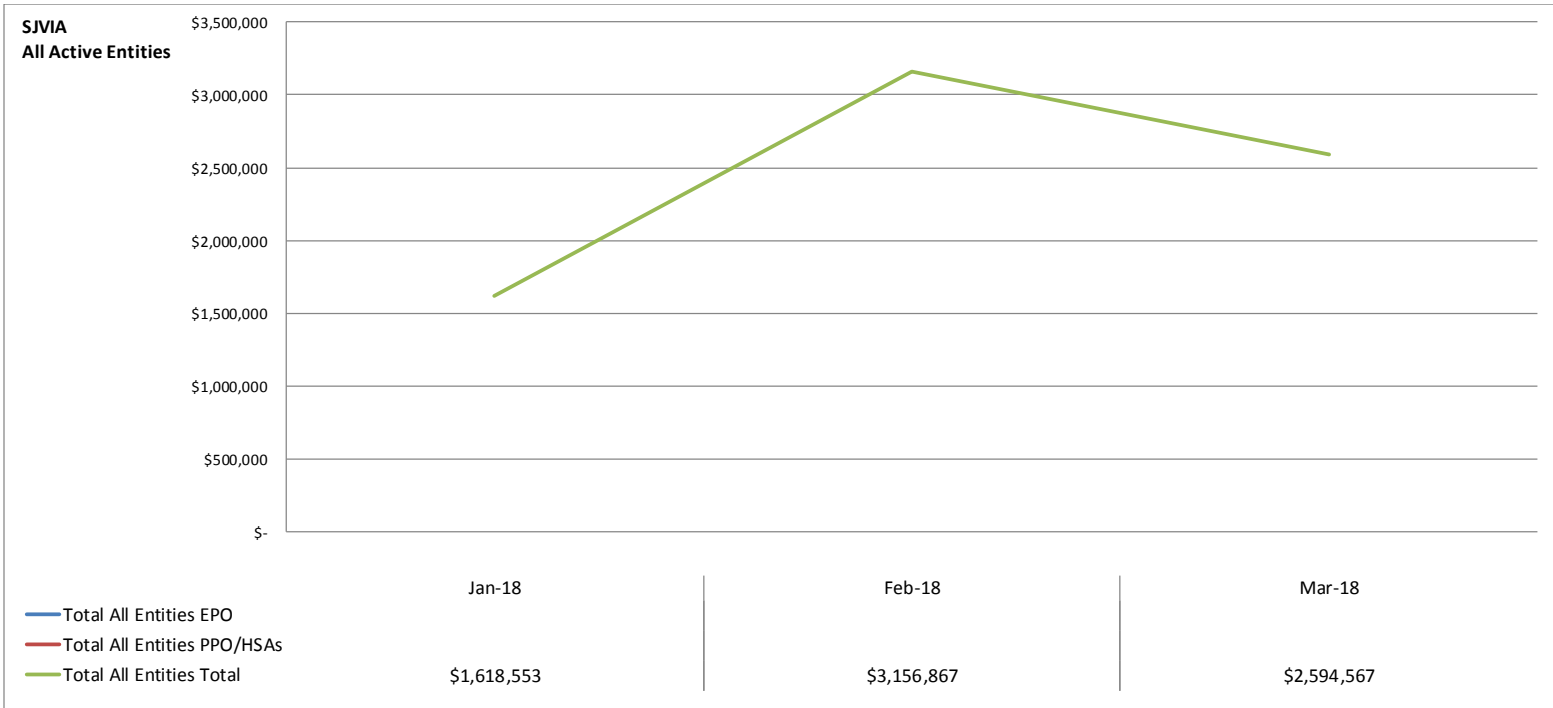
May 4, 2018

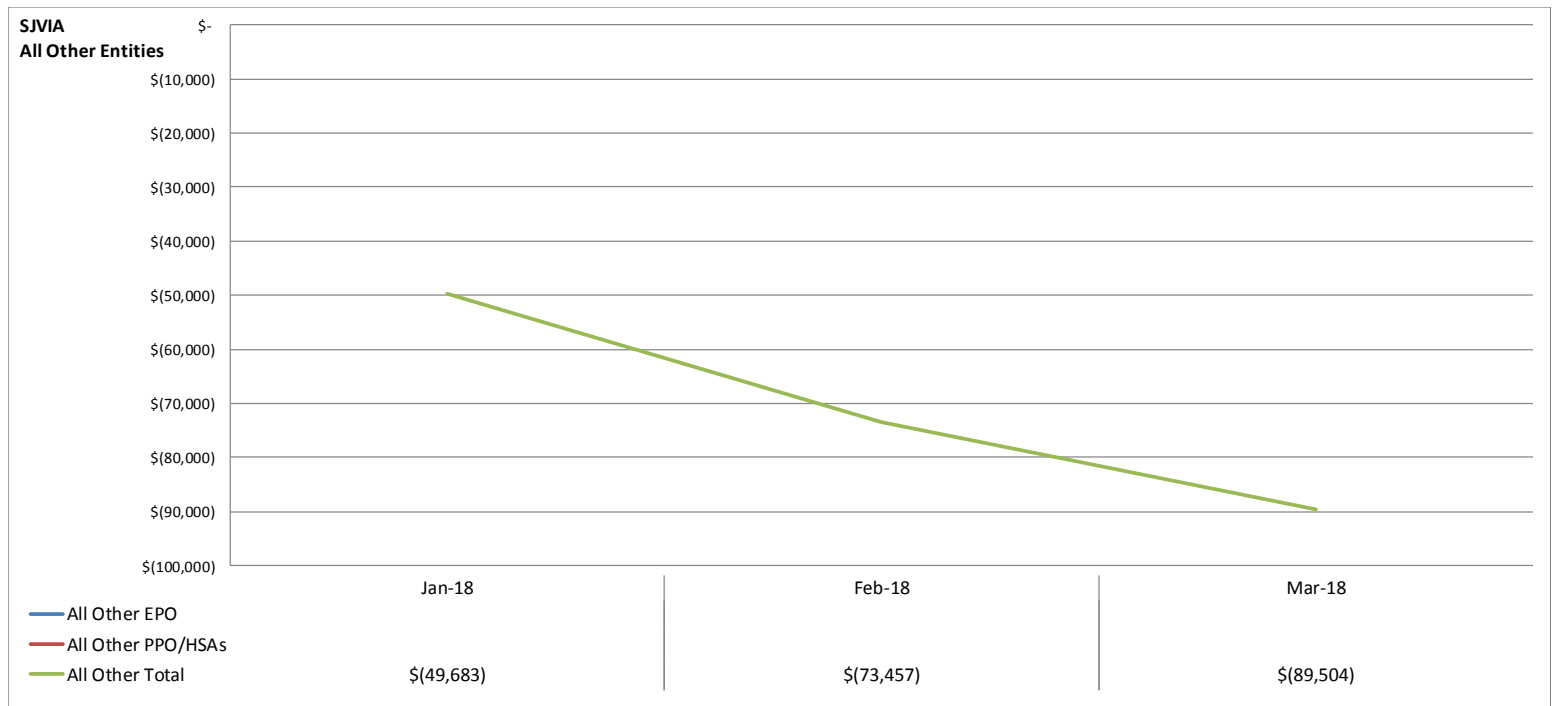
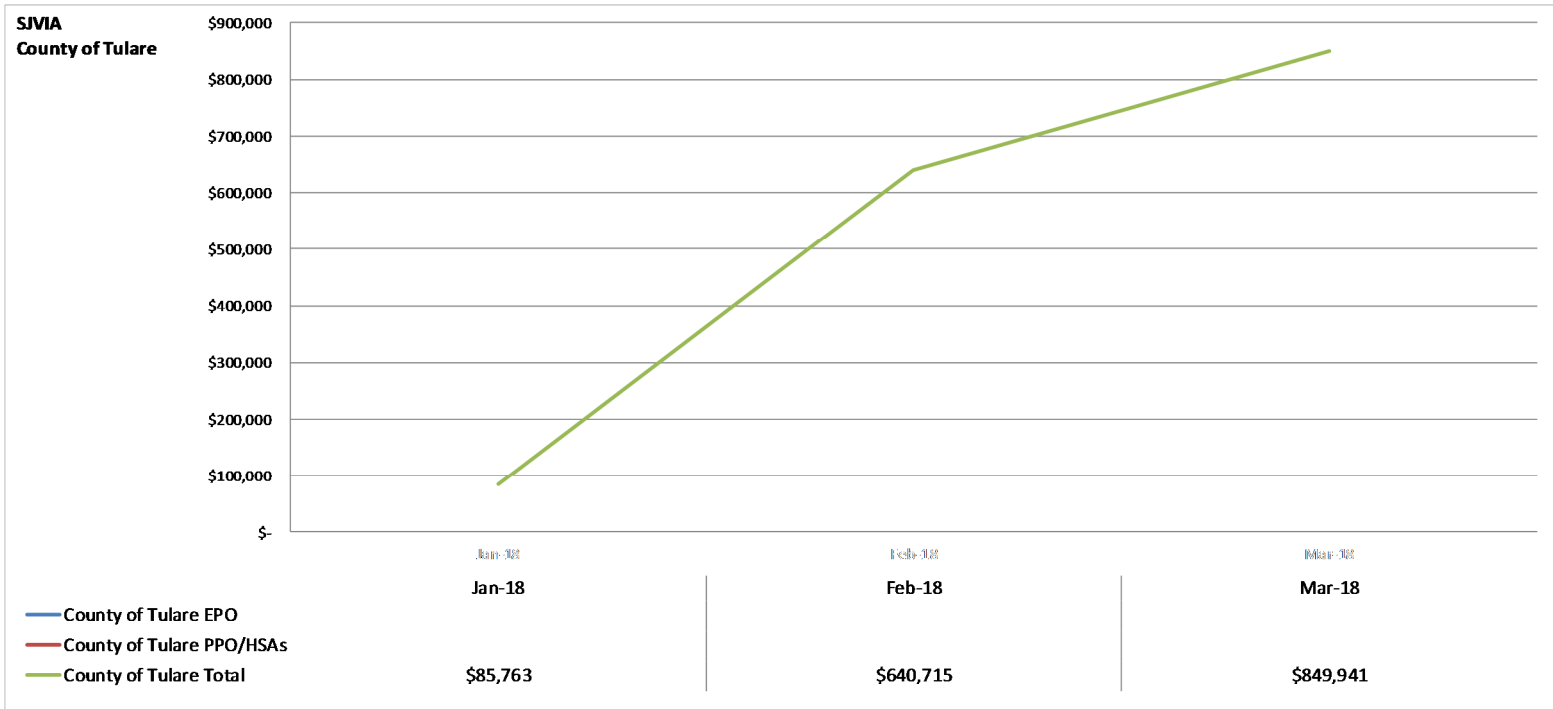
SJVIA Board Meeting: Consultant's Report on Medical, Dental, and Vision Experience Through March 2018

The following pages provide a summary of the plan experience through March 2018. Keenan's last report to the SJVIA Board was based on claim experience through December 2017. The Anthem self-funded medical plan showed a surplus of \$2,594,567 through March. This includes paying the runout claims on the discontinued Anthem HMO and the two cities which terminated effective January 1, 2018.

Please note that the medical experience is not shown broken out between EPO and PPO/High Deductible Health Plans (HDHP). This only impacts the County of Fresno. This is due to EmpiRx not providing the claim experience broken out between plans. We are working with EmpiRx to have them deliver the experience reports in the required format.

Note minor differences may exist in the totals due to rounding.







San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2018
All Districts Combined - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-16	7,415	\$6,292,296	\$2,587,064	\$1,131,645	\$1,422,769	\$564,686	\$0	\$5,706,164	\$586,132	\$693.39	90.7%
Feb-16	7,420	\$6,277,578	\$3,336,635	\$1,127,940	\$1,548,636	\$564,920	\$0	\$6,578,131	-\$300,553	\$810.41	104.8%
Mar-16	7,425	\$6,276,715	\$3,146,223	\$1,123,252	\$1,661,305	\$565,222	\$0	\$6,496,002	-\$219,287	\$798.76	103.5%
Apr-16	7,449	\$6,279,991	\$3,245,888	\$1,121,050	\$1,473,038	\$566,444	\$0	\$6,406,420	-\$126,429	\$783.99	102.0%
May-16	7,426	\$6,262,001	\$3,537,933	\$1,120,362	\$1,531,196	\$564,703	\$0	\$6,754,195	-\$492,194	\$833.49	107.9%
Jun-16	7,445	\$6,268,571	\$3,073,560	\$1,126,152	\$1,533,858	\$566,205	\$0	\$6,299,775	-\$31,205	\$770.12	100.5%
Jul-16	7,458	\$6,269,622	\$3,330,433	\$1,156,189	\$1,543,742	\$567,027	\$0	\$6,597,392	-\$327,769	\$808.58	105.2%
Aug-16	7,450	\$6,260,578	\$3,767,851	\$1,149,168	\$1,639,401	\$566,216	-\$75,525	\$7,047,112	-\$786,534	\$869.92	112.6%
Sep-16	7,434	\$6,240,249	\$2,836,114	\$1,149,991	\$1,504,675	\$565,162	\$0	\$6,055,943	\$184,306	\$738.60	97.0%
Oct-16	7,412	\$6,222,734	\$3,681,077	\$1,146,283	\$1,549,736	\$563,513	\$0	\$6,940,609	-\$717,875	\$860.37	111.5%
Nov-16	7,394	\$6,205,893	\$3,879,920	\$1,142,122	\$1,531,147	\$561,716	-\$45,491	\$7,069,413	-\$863,520	\$880.13	113.9%
Dec-16	7,377	\$6,184,827	\$4,806,350	\$1,103,713	\$1,576,951	\$560,212	-\$746,471	\$7,300,755	-\$1,115,928	\$913.72	118.0%
Jan-17	7,224	\$6,815,134	\$2,700,833	\$995,935	\$1,572,397	\$550,166	\$0	\$5,819,332	\$995,802	\$729.40	85.4%
Feb-17	7,200	\$6,787,681	\$3,258,550	\$991,948	\$1,441,160	\$548,152	\$0	\$6,239,810	\$547,871	\$790.51	91.9%
Mar-17	7,179	\$6,761,387	\$3,322,923	\$987,343	\$1,715,926	\$546,268	\$0	\$6,572,459	\$188,928	\$839.42	97.2%
Apr-17	7,013	\$6,592,653	\$3,063,951	\$977,033	\$1,503,577	\$532,822	\$0	\$6,077,383	\$515,271	\$790.61	92.2%
May-17	7,053	\$6,615,501	\$3,931,378	\$977,081	\$1,650,758	\$535,601	\$0	\$7,094,819	-\$479,318	\$929.99	107.2%
Jun-17	7,172	\$6,728,288	\$3,913,208	\$972,474	\$1,831,804	\$545,175	\$0	\$7,262,662	-\$534,374	\$936.63	107.9%
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	\$2,850,269	\$976,822	\$1,388,835	\$847,464	\$0	\$6,063,390	\$582,935	\$733.40	91.2%
Jan-18	6,958	\$6,521,019	\$2,754,302	\$1,303	\$1,522,076	\$624,786	\$0	\$4,902,466	\$1,618,553	\$614.79	75.2%
Feb-18	6,955	\$6,519,818	\$2,903,773	\$392	\$1,452,805	\$624,534	\$0	\$4,981,504	\$1,538,314	\$626.45	76.4%
Mar-18	6,953	\$6,512,291	\$4,827,607	\$0	\$1,622,787	\$624,197	\$0	\$7,074,591	-\$562,300	\$927.71	108.6%
2015	7,857	\$73,183,304	\$43,280,340	\$15,057,894	\$18,042,745	\$7,747,452	-\$335,568	\$83,792,863	-\$10,609,560	\$806.54	114.5%
2016	7,425	\$75,041,054	\$41,229,048	\$13,597,868	\$18,516,456	\$6,776,025	-\$867,487	\$79,251,910	-\$4,210,855	\$813.38	105.6%
2017	7,157	\$80,455,233	\$39,808,929	\$11,798,633	\$19,862,285	\$6,832,128	-\$77,202	\$78,224,772	\$2,230,461	\$831.25	97.2%
2018 YTD	6,955	\$19,553,128	\$10,485,682	\$1,695	\$4,597,667	\$1,873,517	\$0	\$16,958,561	\$2,594,567	\$1,084.24	86.7%
Current 12 Months	7,096	\$79,644,161	\$41,012,305	\$8,825,101	\$19,730,469	\$7,061,059	-\$77,202	\$76,551,732	\$3,092,428	\$816.11	96.1%

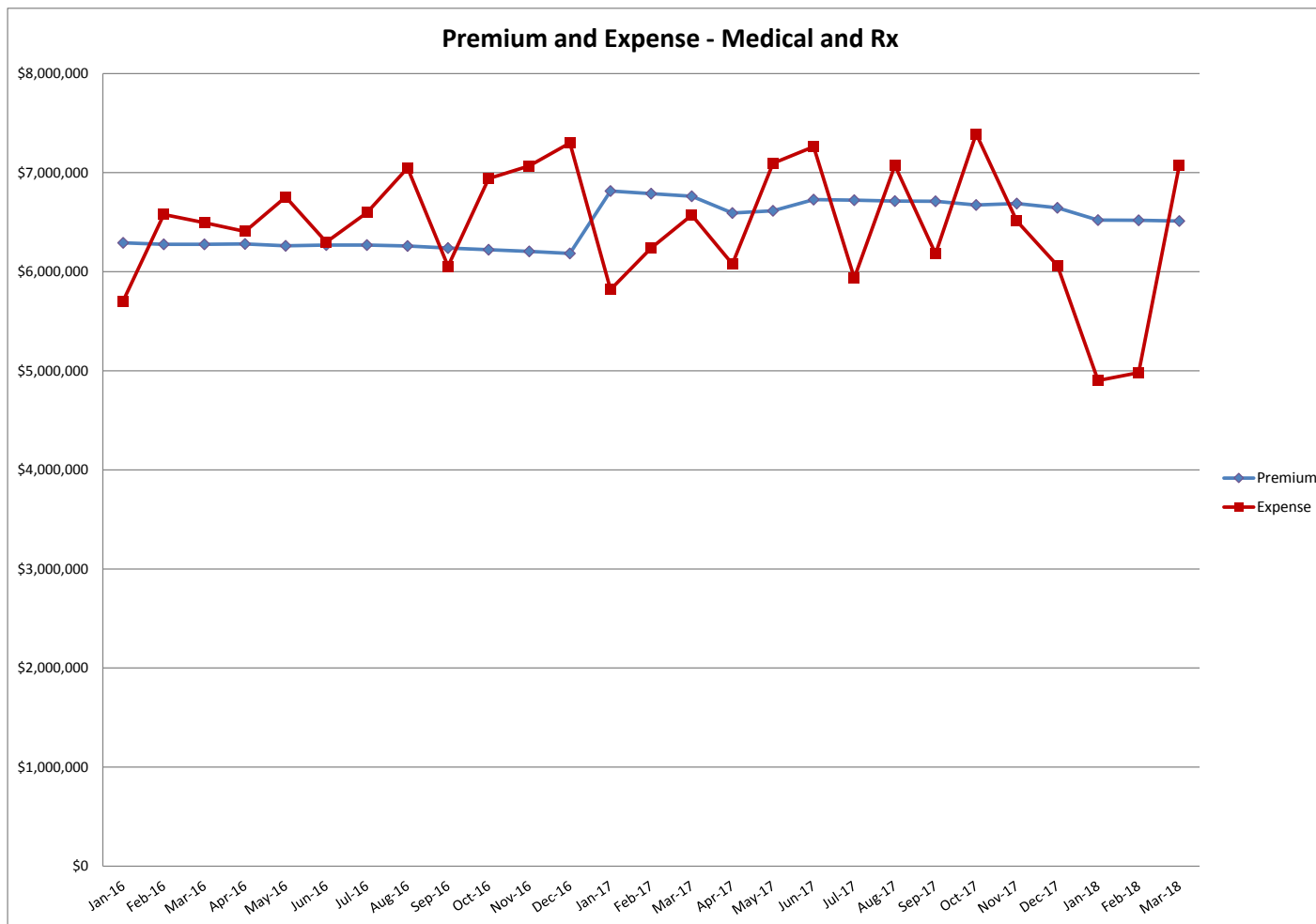
Data Sources:

Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017
5. Waterford and Ceres terminated from SJVIA effective 1/1/2018
6. All Others Claims include runoff for Ceres and Waterford

San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2018
All Districts Combined - All Medical





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2018
County of Fresno - All Medical**

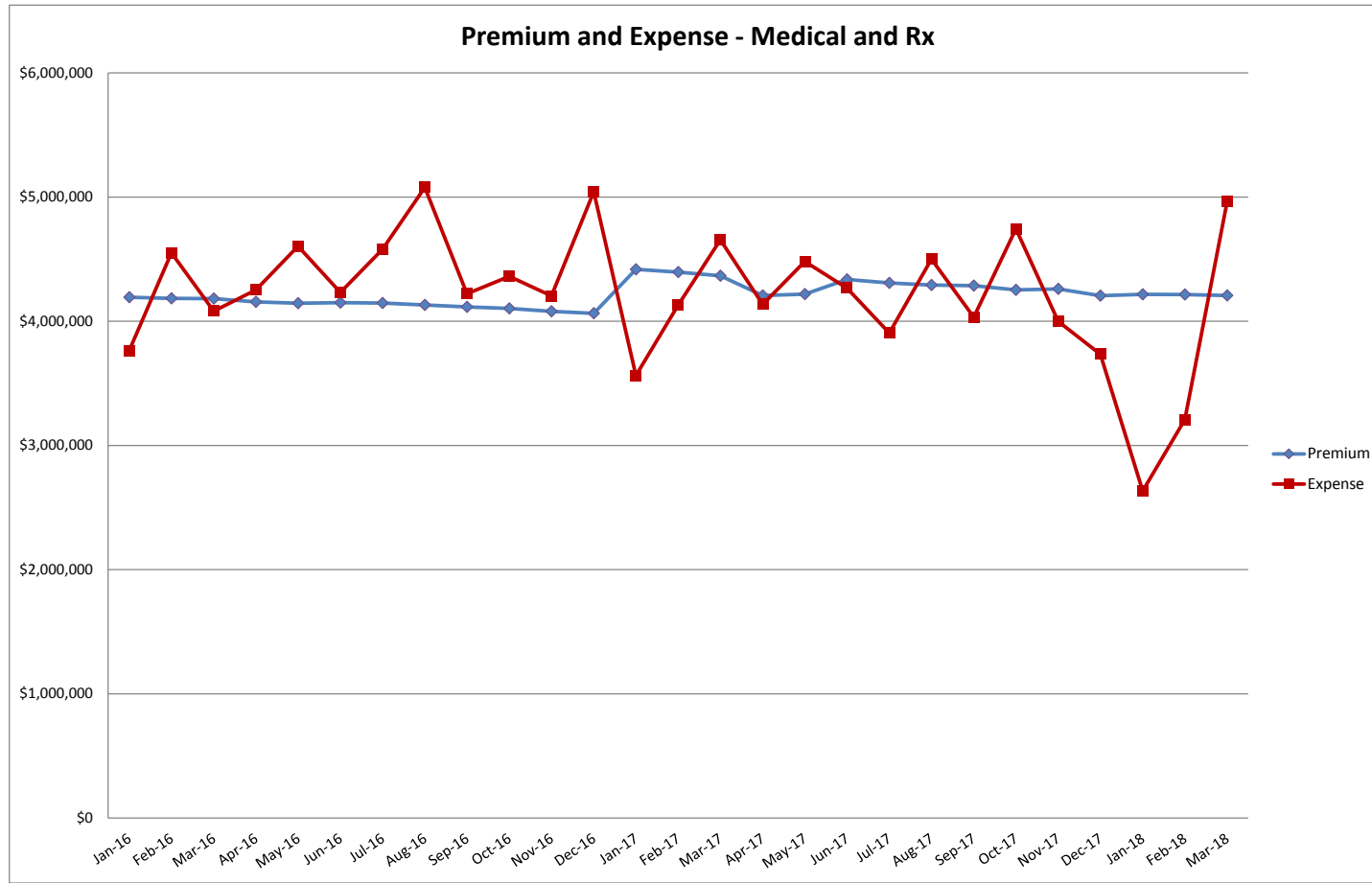
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-16	4,504	\$4,194,043	\$1,446,667	\$1,021,945	\$926,517	\$368,464	\$0	\$3,763,592	\$430,451	\$753.80	89.7%
Feb-16	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	\$3,563,744	\$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	\$1,512,768	\$923,518	\$656,683	\$640,827	\$0	\$3,733,796	\$472,192	\$766.16	88.8%
Jan-18	4,014	\$4,216,453	\$1,330,572	\$1,303	\$910,460	\$391,645	\$0	\$2,633,980	\$1,582,473	\$558.63	62.5%
Feb-18	4,013	\$4,214,950	\$1,997,434	\$392	\$818,415	\$391,573	\$0	\$3,207,814	\$1,007,136	\$701.78	76.1%
Mar-18	4,008	\$4,206,695	\$3,603,132	\$0	\$968,043	\$390,998	\$0	\$4,962,173	-\$755,479	\$1,140.51	118.0%
2015	4,960	\$49,524,371	\$26,241,999	\$13,681,568	\$11,812,227	\$5,199,036	-\$65,205	\$56,869,626	-\$7,345,255	\$868.06	114.8%
2016	4,472	\$49,649,165	\$25,583,459	\$12,289,322	\$11,563,318	\$4,386,355	-\$848,093	\$52,974,360	-\$3,325,196	\$905.46	106.7%
2017	4,132	\$51,548,146	\$22,555,498	\$11,171,550	\$12,109,303	\$4,392,626	-\$77,202	\$50,151,775	\$1,396,371	\$922.94	97.3%
2018 YTD	4,012	\$12,638,098	\$6,931,138	\$1,695	\$2,696,919	\$1,174,216	\$0	\$10,803,968	\$1,834,130	\$1,199.67	85.5%
Current 12 Months	4,085	\$51,005,886	\$23,920,915	\$8,354,225	\$11,879,164	\$4,527,463	-\$77,202	\$48,604,564	\$2,401,322	\$899.20	95.3%

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2018
County of Fresno - All Medical**





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2018
County of Tulare - All Medical

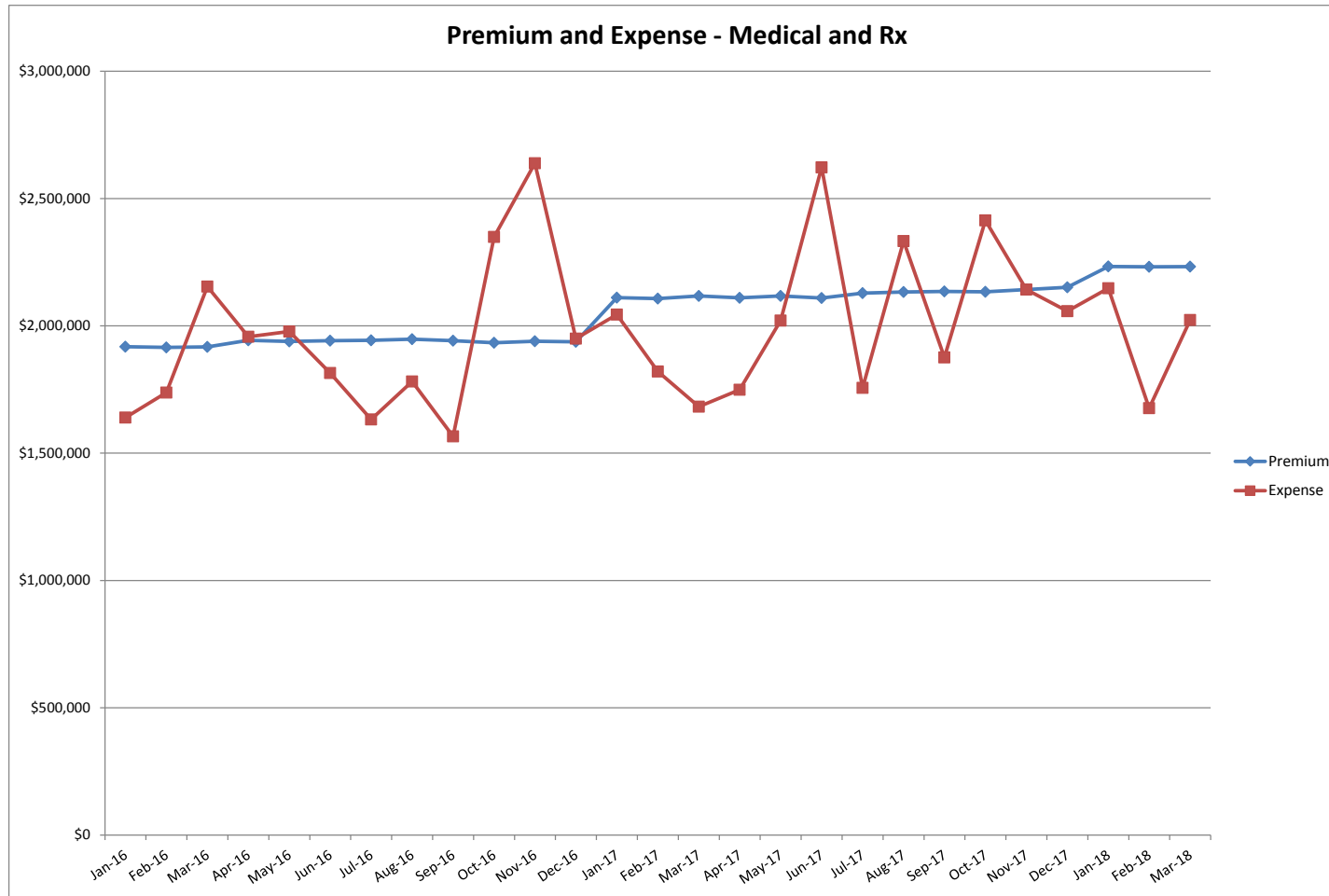
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	2,766	\$1,918,242	\$920,343	\$74,569	\$460,100	\$184,666	\$0	\$1,639,678	\$278,565	\$526.03	85.5%
Feb-16	2,769	\$1,915,349	\$909,422	\$75,036	\$568,546	\$184,860	\$0	\$1,737,864	\$177,485	\$560.85	90.7%
Mar-16	2,770	\$1,917,509	\$1,323,065	\$72,539	\$573,783	\$184,925	\$0	\$2,154,311	-\$236,802	\$710.97	112.3%
Apr-16	2,817	\$1,943,502	\$1,210,456	\$74,400	\$484,179	\$188,001	\$0	\$1,957,036	-\$13,534	\$627.99	100.7%
May-16	2,806	\$1,938,954	\$1,175,116	\$74,867	\$540,390	\$187,227	\$0	\$1,977,600	-\$38,646	\$638.05	102.0%
Jun-16	2,812	\$1,941,450	\$1,052,925	\$71,450	\$502,785	\$187,636	\$0	\$1,814,795	\$126,654	\$578.65	93.5%
Jul-16	2,817	\$1,943,391	\$884,484	\$74,195	\$485,586	\$188,001	\$0	\$1,632,266	\$311,125	\$512.70	84.0%
Aug-16	2,822	\$1,947,517	\$925,254	\$68,299	\$599,698	\$188,408	\$0	\$1,781,659	\$165,858	\$564.58	91.5%
Sep-16	2,820	\$1,941,858	\$738,393	\$74,239	\$564,819	\$188,321	\$0	\$1,565,772	\$376,086	\$488.46	80.6%
Oct-16	2,812	\$1,933,637	\$1,478,516	\$72,068	\$611,072	\$187,869	\$0	\$2,349,525	-\$415,888	\$768.73	121.5%
Nov-16	2,825	\$1,939,416	\$1,811,697	\$70,350	\$567,997	\$188,602	\$0	\$2,638,646	-\$699,229	\$867.27	136.1%
Dec-16	2,823	\$1,937,203	\$1,083,307	\$71,670	\$606,495	\$188,409	\$0	\$1,949,882	-\$12,679	\$623.97	100.7%
Jan-17	2,824	\$2,110,561	\$1,261,565	\$0	\$595,840	\$186,885	\$0	\$2,044,291	\$66,271	\$657.72	96.9%
Feb-17	2,814	\$2,107,318	\$1,097,844	\$0	\$536,533	\$186,224	\$0	\$1,820,600	\$286,718	\$580.80	86.4%
Mar-17	2,825	\$2,117,411	\$924,126	\$0	\$571,707	\$186,951	\$0	\$1,682,784	\$434,626	\$529.50	79.5%
Apr-17	2,816	\$2,110,125	\$1,032,065	\$0	\$530,547	\$186,356	\$0	\$1,748,968	\$361,157	\$554.90	82.9%
May-17	2,829	\$2,117,202	\$1,311,089	\$0	\$522,523	\$187,216	\$0	\$2,020,829	\$96,374	\$648.15	95.4%
Jun-17	2,822	\$2,109,284	\$1,799,781	\$0	\$635,657	\$186,753	\$0	\$2,622,191	-\$512,907	\$863.02	124.3%
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%
Jan-18	2,906	\$2,233,054	\$1,310,194	\$0	\$606,579	\$230,518	\$0	\$2,147,292	\$85,763	\$659.59	96.2%
Feb-18	2,902	\$2,231,530	\$819,668	\$0	\$626,710	\$230,201	\$0	\$1,676,579	\$554,952	\$498.41	75.1%
Mar-18	2,905	\$2,232,260	\$1,146,872	\$0	\$645,723	\$230,439	\$0	\$2,023,034	\$209,226	\$617.07	90.6%
2015	2,774	\$21,998,530	\$14,444,032	\$947,923	\$5,874,825	\$2,418,678	-\$219,668	\$23,465,790	-\$1,467,260	\$632.35	106.7%
2016	2,805	\$23,218,029	\$13,512,978	\$873,682	\$6,565,449	\$2,246,924	\$0	\$23,199,033	\$18,996	\$622.48	99.9%
2017	2,844	\$25,495,670	\$14,948,135	\$0	\$7,313,202	\$2,258,305	\$0	\$24,519,642	\$976,028	\$652.35	96.2%
2018 YTD	2,904	\$6,696,844	\$3,276,734	\$0	\$1,879,012	\$691,158	\$0	\$5,846,904	\$849,940	\$887.70	87.3%
Current 12 Months	2,865	\$25,857,224	\$14,941,333	\$0	\$7,488,135	\$2,389,403	\$0	\$24,818,871	\$1,038,353	\$652.49	96.0%

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2018
County of Tulare - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2018
All Others - All Medical**

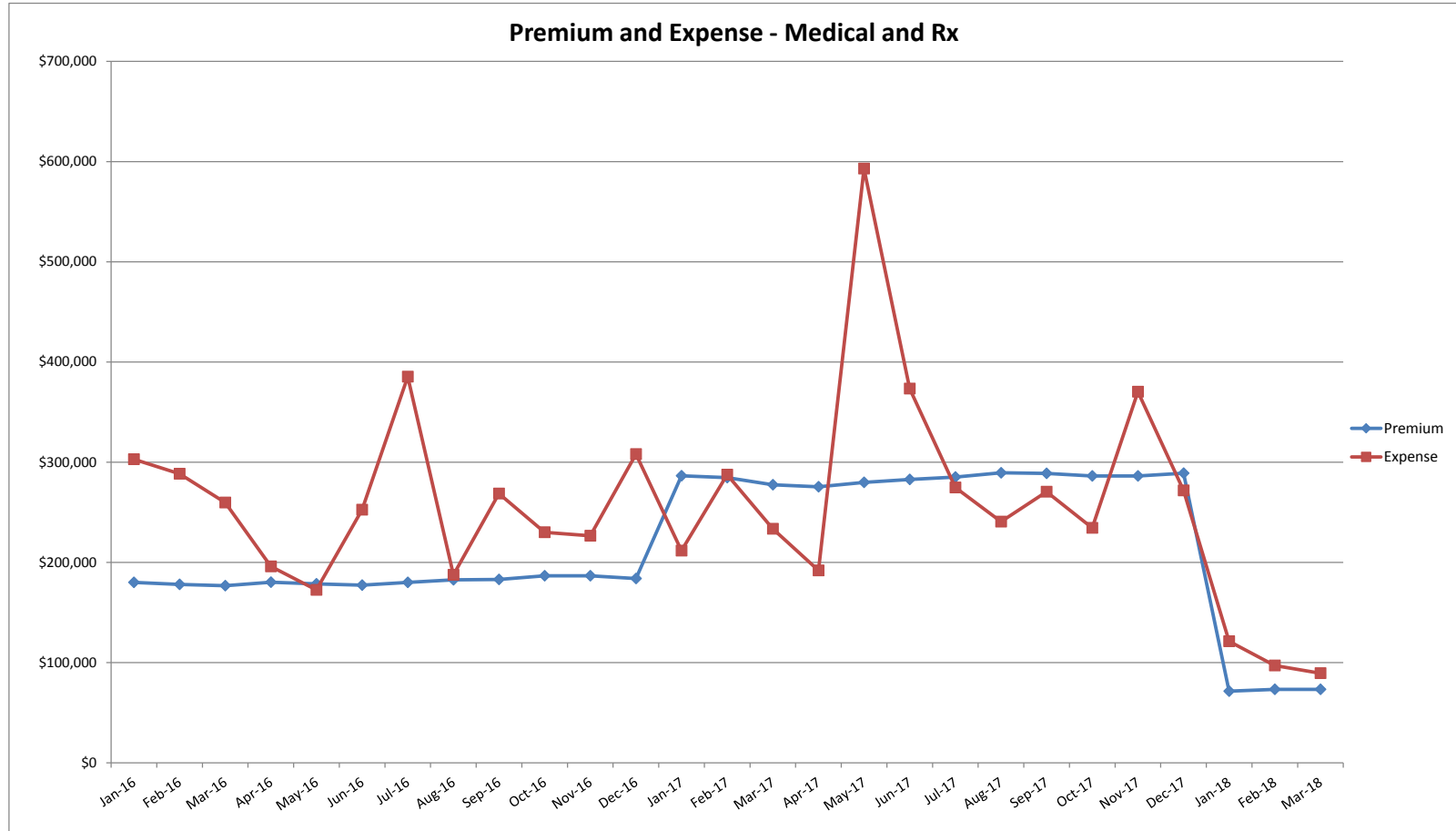
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-16	145	\$180,011	\$220,054	\$35,132	\$36,153	\$11,556	\$0	\$302,894	-\$122,883	\$2,009.23	168.3%
Feb-16	143	\$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%
Jan-18	38	\$71,512	\$113,536	\$0	\$5,036	\$2,622	\$0	\$121,194	-\$49,683	\$3,120.32	169.5%
Feb-18	40	\$73,337	\$86,671	\$0	\$7,680	\$2,760	\$0	\$97,111	-\$23,774	\$2,358.76	132.4%
Mar-18	40	\$73,337	\$77,603	\$0	\$9,021	\$2,760	\$0	\$89,384	-\$16,047	\$2,165.59	121.9%
2015	123	\$1,660,403	\$2,594,309	\$428,402	\$355,693	\$129,738	-\$50,695	\$3,457,448	-\$1,797,044	\$2,251.49	208.2%
2016	149	\$2,173,860	\$2,132,611	\$434,864	\$387,689	\$142,746	-\$19,394	\$3,078,516	-\$904,656	\$1,644.69	141.6%
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%
2018 YTD	39	\$218,186	\$277,810	\$0	\$21,736	\$8,143	\$0	\$307,689	-\$89,503	\$3,840.33	141.0%
Current 12 Months	146	\$2,781,051	\$2,150,057	\$470,876	\$363,171	\$144,193	\$0	\$3,128,298	-\$347,247	\$1,699.38	112.5%

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Waterford and Ceres terminated from SJVIA effective 1/1/2018
5. All Others Claims include runout for Ceres and Waterford

San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2018
All Others - All Medical



Appendix

Fixed Cost Schedule								
SJVIA	2015		2016		2017		2018	
Total Fixed Costs	HMO	PPO/HDHP	HMO	PPO/HDHP	HMO	PPO/HDHP	EPO	PPO/HDHP
Specific Stop-Loss Premium PEPM	\$26.90	\$14.86	\$25.58	\$16.64	\$27.69	\$18.30	\$20.82	\$20.82
Aggregate Stop-Loss Premium PEPM		\$0.91		\$0.94		\$1.03	\$0.00	\$0.00
Anthem Network & Admin. Fees	\$37.30	\$28.39	\$40.96	\$29.41	\$45.34	\$32.53	\$48.08	\$33.83
Pooled Risk Charge								
COF							\$18.48	\$18.48
COT							\$12.06	\$12.06
Wellness	\$4.05	\$6.80	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
Claims Mgmt/Communication	\$3.00	\$3.00	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50
Consulting Fee	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$3.35	\$3.35
SJVIA Fee	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
SJVIA Non-Founding Member Fee	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Hourglass and ASI (Ben Admin System)	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20		
COF							\$4.65	\$4.65
COT							\$3.90	\$3.90
Marysville							\$3.65	\$3.65
PCORI/Transitional Reinsurance	\$8.29	\$5.40	\$5.24	\$3.61	\$0.36	\$0.36	\$0.36	\$0.36
Total Fixed Cost								
COF	\$90.49	\$70.31	\$85.73	\$64.55	\$87.34	\$66.17	\$100.74	\$86.49
COT	\$90.49	\$70.31	\$85.73	\$64.55	\$87.34	\$66.17	\$93.57	\$79.32
All Other	\$92.49	\$72.31	\$87.73	\$66.55	\$89.34	\$68.17	\$83.26	\$69.01



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

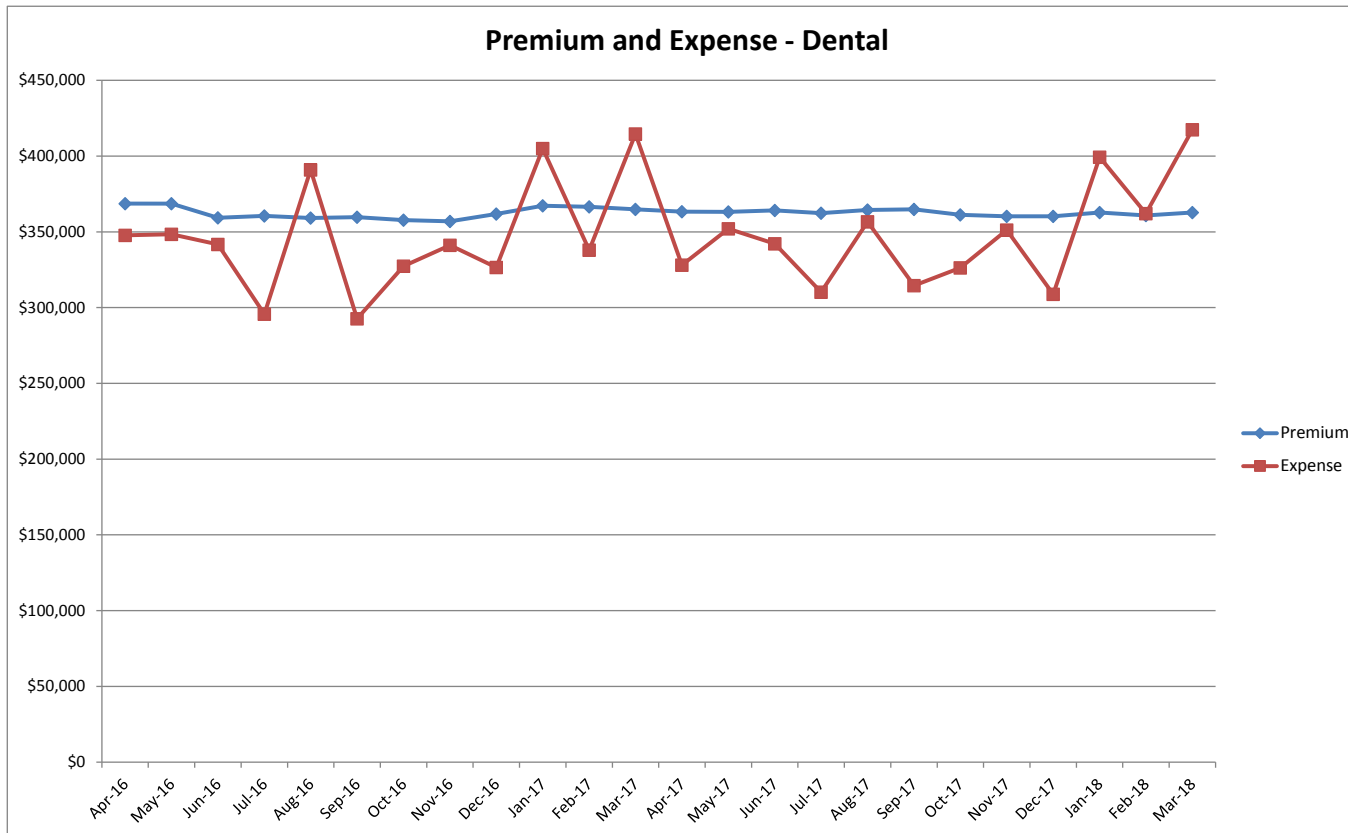
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Apr-16	6,523	\$368,638	\$313,882	\$33,788	\$347,671	85.15%	\$48.12	94.31%
May-16	6,495	\$368,577	\$314,677	\$33,783	\$348,460	85.38%	\$48.45	94.54%
Jun-16	6,512	\$359,341	\$308,836	\$32,936	\$341,773	85.95%	\$47.43	95.11%
Jul-16	6,528	\$360,545	\$262,600	\$33,047	\$295,647	72.83%	\$40.23	82.00%
Aug-16	6,533	\$359,194	\$358,054	\$32,923	\$390,977	99.68%	\$54.81	108.85%
Sep-16	6,527	\$359,732	\$259,677	\$32,972	\$292,649	72.19%	\$39.79	81.35%
Oct-16	6,493	\$357,771	\$294,543	\$32,793	\$327,335	82.33%	\$45.36	91.49%
Nov-16	6,495	\$356,938	\$308,387	\$32,716	\$341,103	86.40%	\$47.48	95.56%
Dec-16	6,507	\$361,749	\$293,375	\$33,157	\$326,533	81.10%	\$45.09	90.26%
Jan-17	6,685	\$367,215	\$371,373	\$33,659	\$405,032	101.13%	\$55.55	110.30%
Feb-17	6,664	\$366,591	\$304,313	\$33,602	\$337,914	83.01%	\$45.67	92.18%
Mar-17	6,643	\$364,854	\$381,131	\$33,442	\$414,573	104.46%	\$57.37	113.63%
Apr-17	6,615	\$363,316	\$294,783	\$33,301	\$328,084	81.14%	\$44.56	90.30%
May-17	6,628	\$363,243	\$318,667	\$33,294	\$351,962	87.73%	\$48.08	96.89%
Jun-17	6,624	\$364,212	\$308,795	\$33,383	\$342,178	84.78%	\$46.62	93.95%
Jul-17	6,642	\$362,305	\$277,011	\$33,209	\$310,219	76.46%	\$41.71	85.62%
Aug-17	6,665	\$364,404	\$323,191	\$33,401	\$356,593	88.69%	\$48.49	97.86%
Sep-17	6,652	\$364,789	\$281,038	\$33,436	\$314,475	77.04%	\$42.25	86.21%
Oct-17	6,629	\$361,260	\$293,150	\$33,113	\$326,263	81.15%	\$44.22	90.31%
Nov-17	6,667	\$360,301	\$318,133	\$33,025	\$351,158	88.30%	\$47.72	97.46%
Dec-17	6,694	\$360,198	\$275,871	\$32,881	\$308,753	76.59%	\$41.21	85.72%
Jan-18	6,773	\$362,752	\$366,248	\$33,042	\$399,290	100.96%	\$54.07	110.07%
Feb-18	6,769	\$360,756	\$329,185	\$32,861	\$362,046	91.25%	\$48.63	100.36%
Mar-18	6,766	\$362,725	\$384,382	\$33,044	\$417,426	105.97%	\$56.81	115.08%
2015	6,457	\$4,496,865	\$3,763,409	\$401,012	\$4,164,420	83.69%	\$48.57	92.61%
2016	6,513	\$4,352,090	\$3,780,749	\$398,905	\$4,179,654	86.87%	\$48.38	96.04%
2017	6,651	\$4,362,688	\$3,747,457	\$399,748	\$4,147,204	85.90%	\$46.96	95.06%
Current 12 Months	6,677	\$4,350,261	\$3,770,454	\$397,993	\$4,168,446	86.67%	\$47.06	95.82%

Data Source: Delta Dental Risk Report Package through 03-2018

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).
4. The Delta Admin fee is an estimate amount using 0.0911 of monthly premium, starting Mar-2018.

**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**

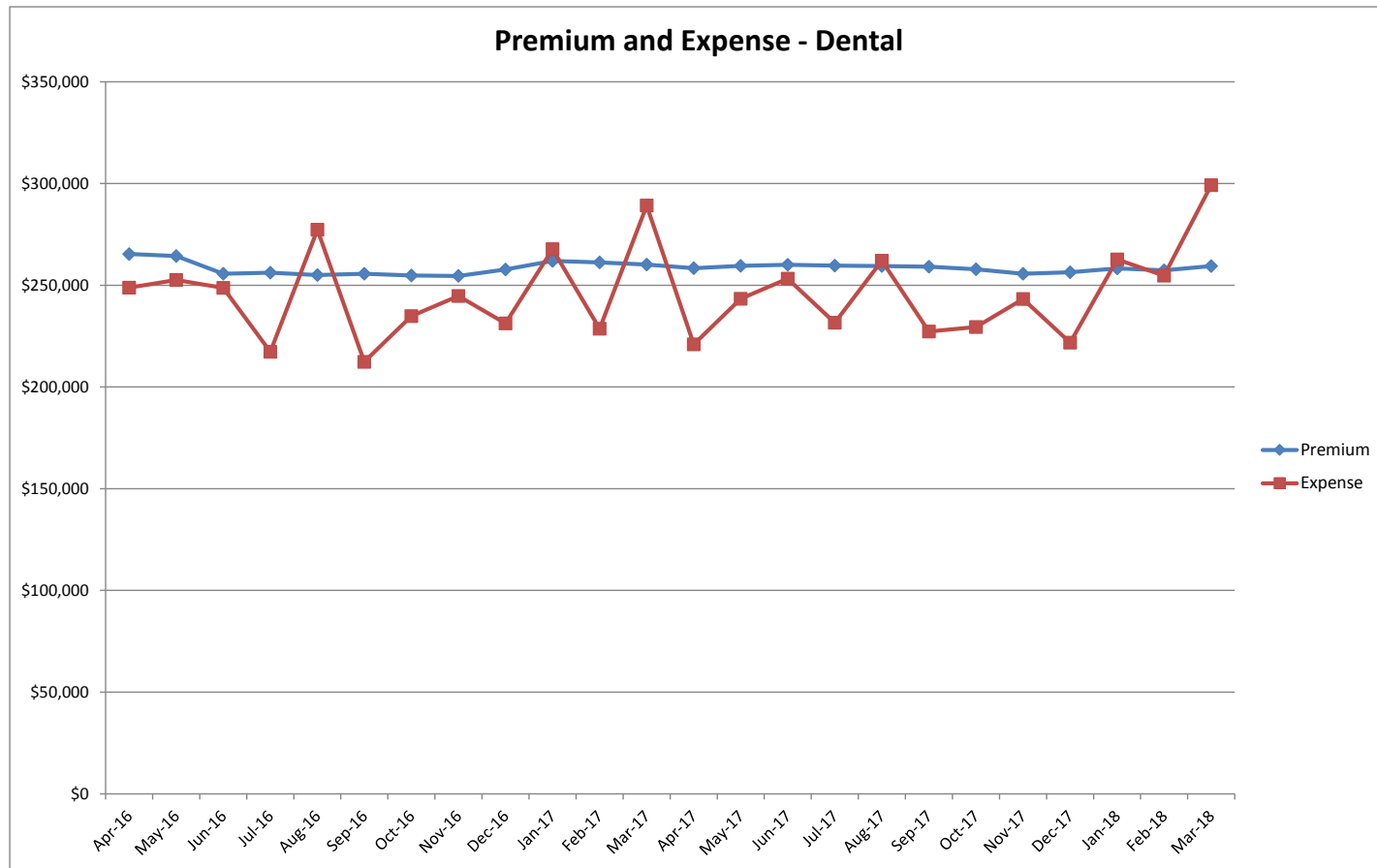
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Apr-16	4,068	\$265,372	\$224,483	\$24,319	\$248,802	84.59%	\$55.18	93.76%
May-16	4,052	\$264,418	\$228,318	\$24,232	\$252,550	86.35%	\$56.35	95.51%
Jun-16	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	\$253,921	\$23,369	\$277,290	99.57%	\$62.19	108.74%
Sep-16	4,079	\$255,657	\$188,949	\$23,429	\$212,378	73.91%	\$46.32	83.07%
Oct-16	4,059	\$254,810	\$211,481	\$23,351	\$234,832	83.00%	\$52.10	92.16%
Nov-16	4,049	\$254,546	\$221,409	\$23,327	\$244,736	86.98%	\$54.68	96.15%
Dec-16	4,062	\$257,759	\$207,631	\$23,621	\$231,253	80.55%	\$51.12	89.72%
Jan-17	4,180	\$261,977	\$243,726	\$24,008	\$267,735	93.03%	\$58.31	102.20%
Feb-17	4,173	\$261,255	\$204,724	\$23,942	\$228,666	78.36%	\$49.06	87.53%
Mar-17	4,150	\$260,156	\$265,391	\$23,841	\$289,232	102.01%	\$63.95	111.18%
Apr-17	4,137	\$258,358	\$197,247	\$23,677	\$220,924	76.35%	\$47.68	85.51%
May-17	4,153	\$259,545	\$219,524	\$23,785	\$243,309	84.58%	\$52.86	93.74%
Jun-17	4,160	\$260,044	\$229,352	\$23,831	\$253,183	88.20%	\$55.13	97.36%
Jul-17	4,157	\$259,656	\$207,751	\$23,796	\$231,546	80.01%	\$49.98	89.17%
Aug-17	4,165	\$259,437	\$238,275	\$23,776	\$262,051	91.84%	\$57.21	101.01%
Sep-17	4,160	\$259,119	\$203,483	\$23,746	\$227,230	78.53%	\$48.91	87.69%
Oct-17	4,140	\$257,815	\$205,869	\$23,627	\$229,496	79.85%	\$49.73	89.02%
Nov-17	4,160	\$255,699	\$219,836	\$23,433	\$243,269	85.97%	\$52.85	95.14%
Dec-17	4,187	\$256,343	\$198,396	\$23,358	\$221,754	77.39%	\$47.38	86.51%
Jan-18	4,262	\$258,318	\$239,142	\$23,536	\$262,678	92.58%	\$56.11	101.69%
Feb-18	4,250	\$257,287	\$231,226	\$23,442	\$254,668	89.87%	\$54.41	98.98%
Mar-18	4,252	\$259,394	\$275,549	\$23,631	\$299,179	106.23%	\$64.80	115.34%
2015	4,026	\$3,191,118	\$2,669,510	\$284,709	\$2,954,219	83.65%	\$55.26	92.58%
2016	4,073	\$3,109,731	\$2,679,029	\$284,981	\$2,964,011	86.15%	\$54.81	95.31%
2017	4,160	\$3,109,404	\$2,633,575	\$284,819	\$2,918,394	84.70%	\$52.75	93.86%
Current 12 Months	4,182	\$3,101,015	\$2,665,650	\$283,637	\$2,949,287	85.96%	\$53.12	95.11%

Data Source: Delta Dental Risk Report Package through 03-2018

Note:

1. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
2. The Delta Admin fee is an estimate amount using 0.0911 of monthly premium, starting Mar-2018.

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**

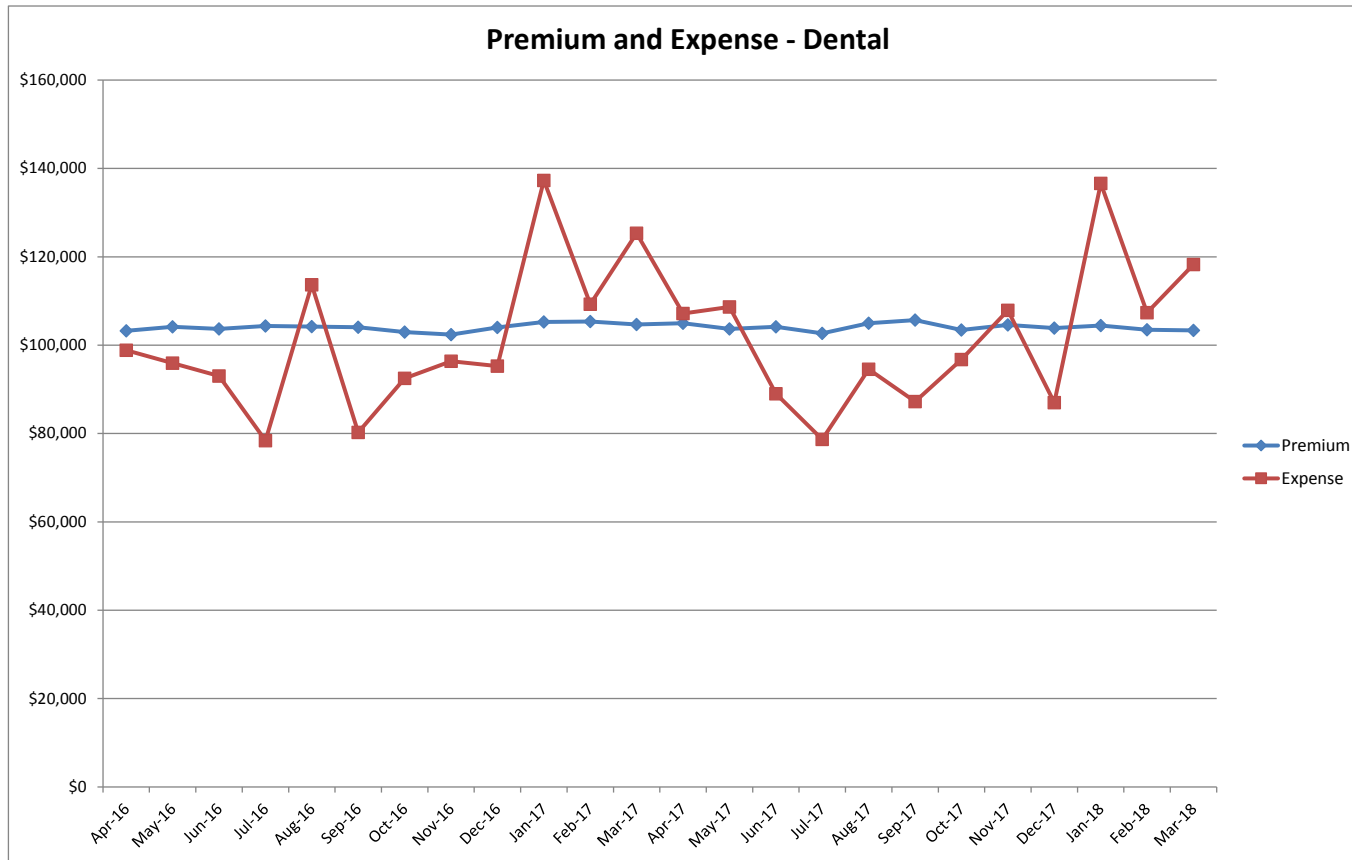
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Apr-16	2,455	\$103,266	\$89,399	\$9,469	\$98,868	86.57%	\$36.42	95.74%
May-16	2,443	\$104,159	\$86,359	\$9,551	\$95,910	82.91%	\$35.35	92.08%
Jun-16	2,444	\$103,679	\$83,504	\$9,507	\$93,011	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	\$127,647	\$9,651	\$137,298	121.29%	\$50.96	130.46%
Feb-17	2,491	\$105,336	\$99,589	\$9,660	\$109,249	94.54%	\$39.98	103.71%
Mar-17	2,493	\$104,698	\$115,740	\$9,601	\$125,341	110.55%	\$46.43	119.72%
Apr-17	2,478	\$104,958	\$97,536	\$9,625	\$107,161	92.93%	\$39.36	102.10%
May-17	2,475	\$103,698	\$99,143	\$9,509	\$108,652	95.61%	\$40.06	104.78%
Jun-17	2,464	\$104,168	\$79,443	\$9,552	\$88,995	76.26%	\$32.24	85.43%
Jul-17	2,485	\$102,649	\$69,260	\$9,413	\$78,673	67.47%	\$27.87	76.64%
Aug-17	2,500	\$104,967	\$84,916	\$9,626	\$94,542	80.90%	\$33.97	90.07%
Sep-17	2,492	\$105,670	\$77,555	\$9,690	\$87,245	73.39%	\$31.12	82.56%
Oct-17	2,489	\$103,445	\$87,281	\$9,486	\$96,767	84.37%	\$35.07	93.54%
Nov-17	2,507	\$104,602	\$98,297	\$9,592	\$107,889	93.97%	\$39.21	103.14%
Dec-17	2,507	\$103,855	\$77,475	\$9,524	\$86,999	74.60%	\$30.90	83.77%
Jan-18	2,511	\$104,434	\$127,106	\$9,507	\$136,613	121.71%	\$50.62	130.81%
Feb-18	2,519	\$103,469	\$97,959	\$9,418	\$107,377	94.67%	\$38.89	103.78%
Mar-18	2,514	\$103,331	\$108,833	\$9,413	\$118,246	105.32%	\$43.29	114.43%
2015	2,431	\$1,305,746	\$1,093,899	\$116,302	\$1,210,201	83.78%	\$37.50	92.68%
2016	2,440	\$1,242,359	\$1,101,720	\$113,923	\$1,215,644	88.68%	\$37.63	97.85%
2017	2,491	\$1,253,284	\$1,113,882	\$114,928	\$1,228,810	88.88%	\$37.27	98.05%
Current 12 Months	2,495	\$1,249,246	\$1,104,804	\$114,355	\$1,219,159	88.44%	\$36.90	97.59%

Data Source: Delta Dental Risk Report Package through 03-2018

Note:

1. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
2. The Delta Admin fee is an estimate amount using 0.0911 of monthly premium, starting Mar-2018.

**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
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%
Jan-18	7,203	\$59,729	\$52,458	\$7,765	\$60,223	87.83%	\$7.28	100.83%
Feb-18	7,192	\$61,901	\$54,857	\$8,047	\$62,904	88.62%	\$7.63	101.62%
Mar-18	7,187	\$61,872	\$57,170	\$8,043	\$65,213	92.40%	\$7.95	105.40%
2015	8,115	\$899,664	\$773,471	\$107,960	\$881,431	85.97%	\$7.94	97.97%
2016	7,669	\$809,032	\$681,007	\$105,174	\$786,181	84.18%	\$7.40	97.18%
2017	7,472	\$772,296	\$664,815	\$100,398	\$765,213	86.08%	\$7.41	99.08%
Current 12 Months	7,394	\$765,147	\$643,923	\$99,469	\$743,392	84.16%	\$7.26	97.16%

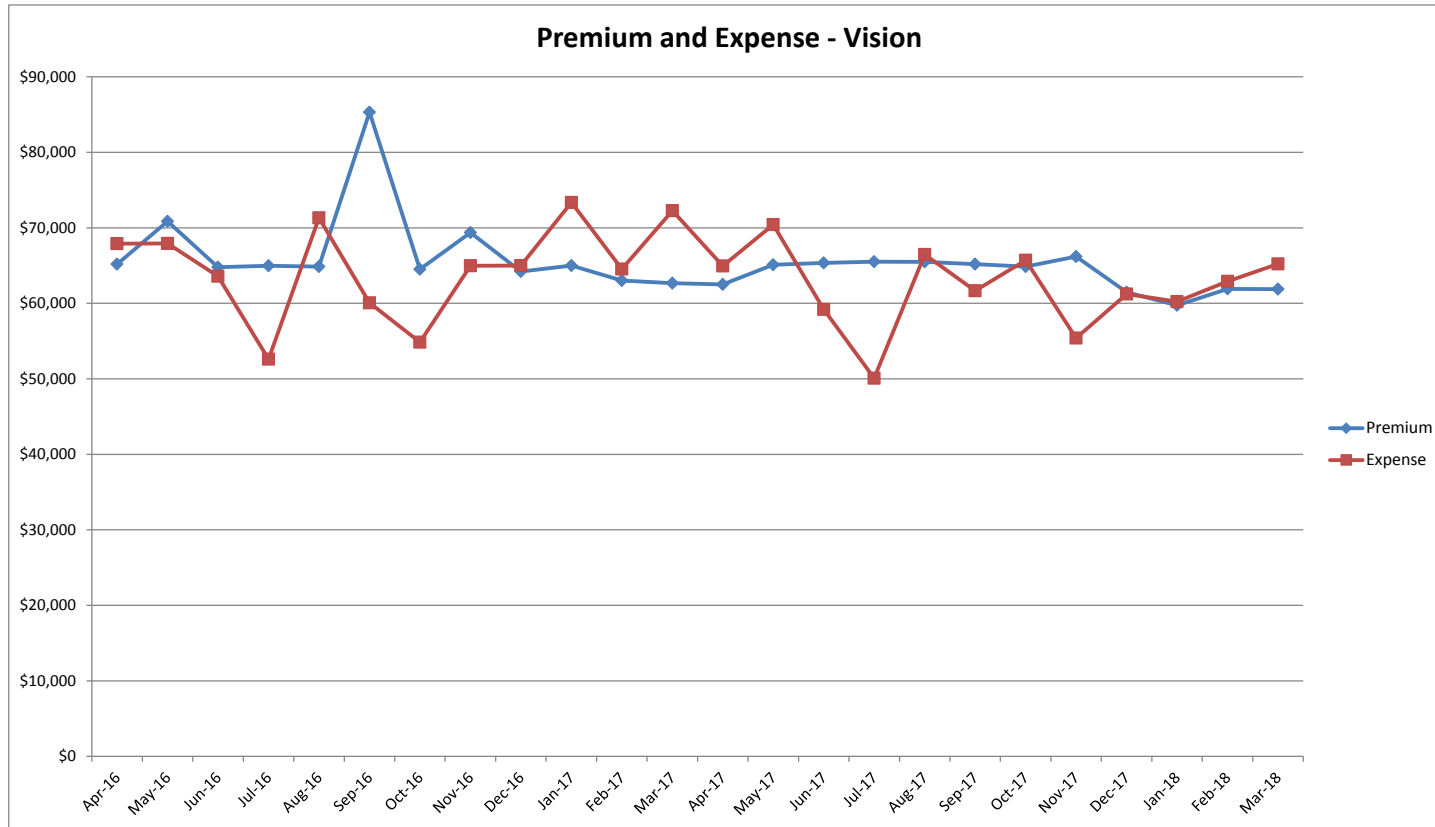
Data Source: VSP SJVIA Utilization Reports 03-2018

Note:

1. The above figures include all the divisions under the County of Fresno, County of Tulare, and City of Ceres.
2. VSP Admin is the retention fee - % of premium (2015: 12%; 2016-2018: 13%).
3. Ceres terminated vision coverage effective 12/31/2017.



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
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%
Jan-18	4,450	\$43,952	\$34,937	\$5,714	\$40,651	79.49%	\$7.85	92.49%
Feb-18	4,437	\$46,456	\$36,204	\$6,039	\$42,243	77.93%	\$8.16	90.93%
Mar-18	4,431	\$46,406	\$42,069	\$6,033	\$48,102	90.65%	\$9.49	103.65%
2015	5,375	\$700,261	\$566,975	\$84,031	\$651,006	80.97%	\$8.79	92.97%
2016	4,886	\$604,807	\$472,715	\$78,625	\$551,340	78.16%	\$8.06	91.16%
2017	4,599	\$560,119	\$454,575	\$72,815	\$527,390	81.16%	\$8.24	94.16%
Current 12 Months	4,544	\$559,042	\$439,031	\$72,675	\$511,706	78.53%	\$8.05	91.53%

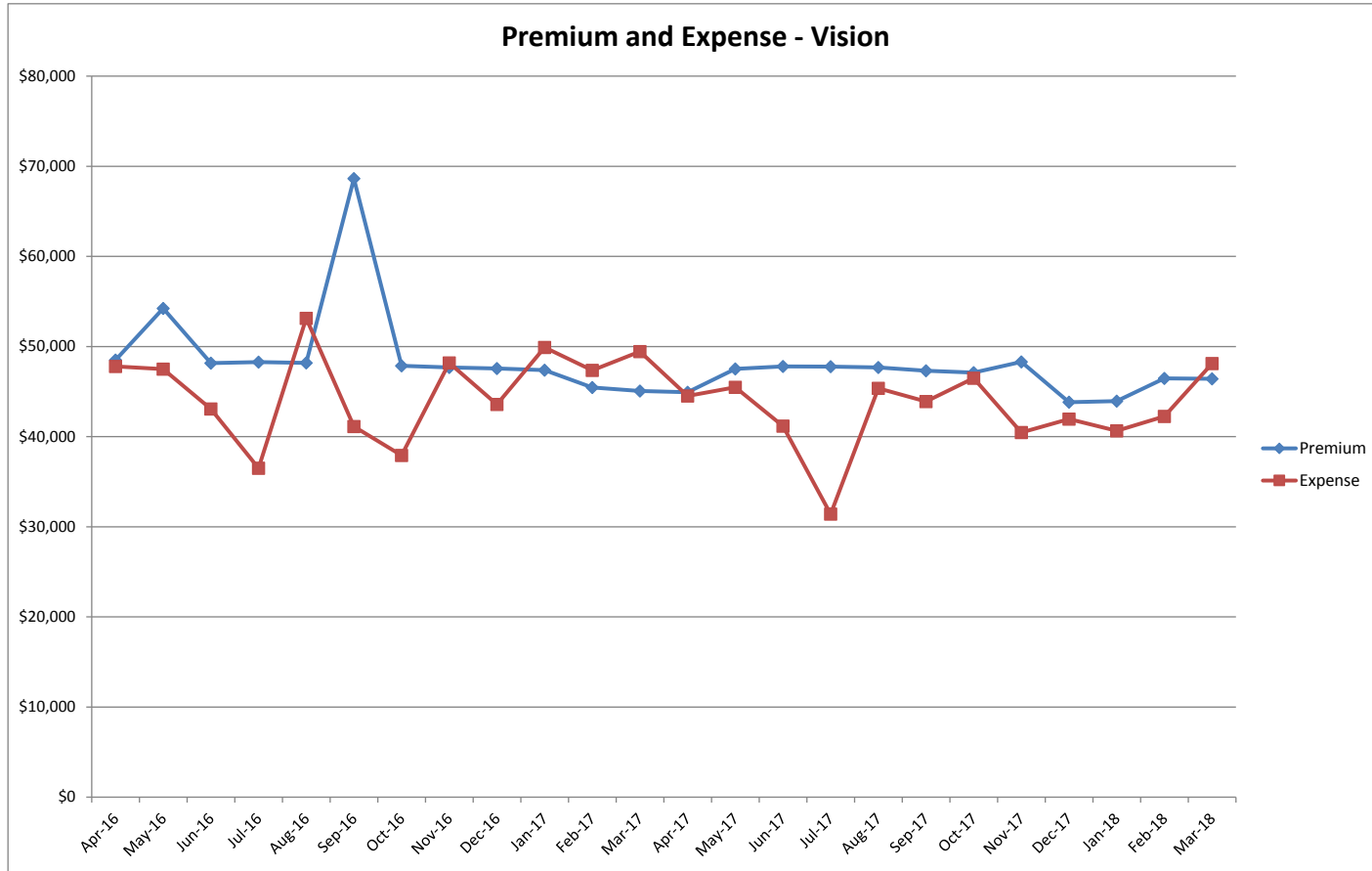
Data Source: VSP SJVIA Utilization Reports 03-2018

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
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%
Jan-18	2,753	\$15,777	\$16,139	\$2,051	\$18,190	102.29%	\$5.86	115.29%
Feb-18	2,755	\$15,445	\$18,549	\$2,008	\$20,557	120.10%	\$6.73	133.10%
Mar-18	2,756	\$15,466	\$15,101	\$2,011	\$17,112	97.64%	\$5.48	110.64%
2015	2,613	\$175,579	\$186,768	\$21,069	\$207,837	106.37%	\$5.96	118.37%
2016	2,649	\$177,979	\$185,607	\$23,137	\$208,744	104.29%	\$5.84	117.29%
2017	2,695	\$178,142	\$182,449	\$23,158	\$205,607	102.42%	\$5.64	115.42%
Current 12 Months	2,717	\$180,648	\$181,998	\$23,484	\$205,482	100.75%	\$5.58	113.75%

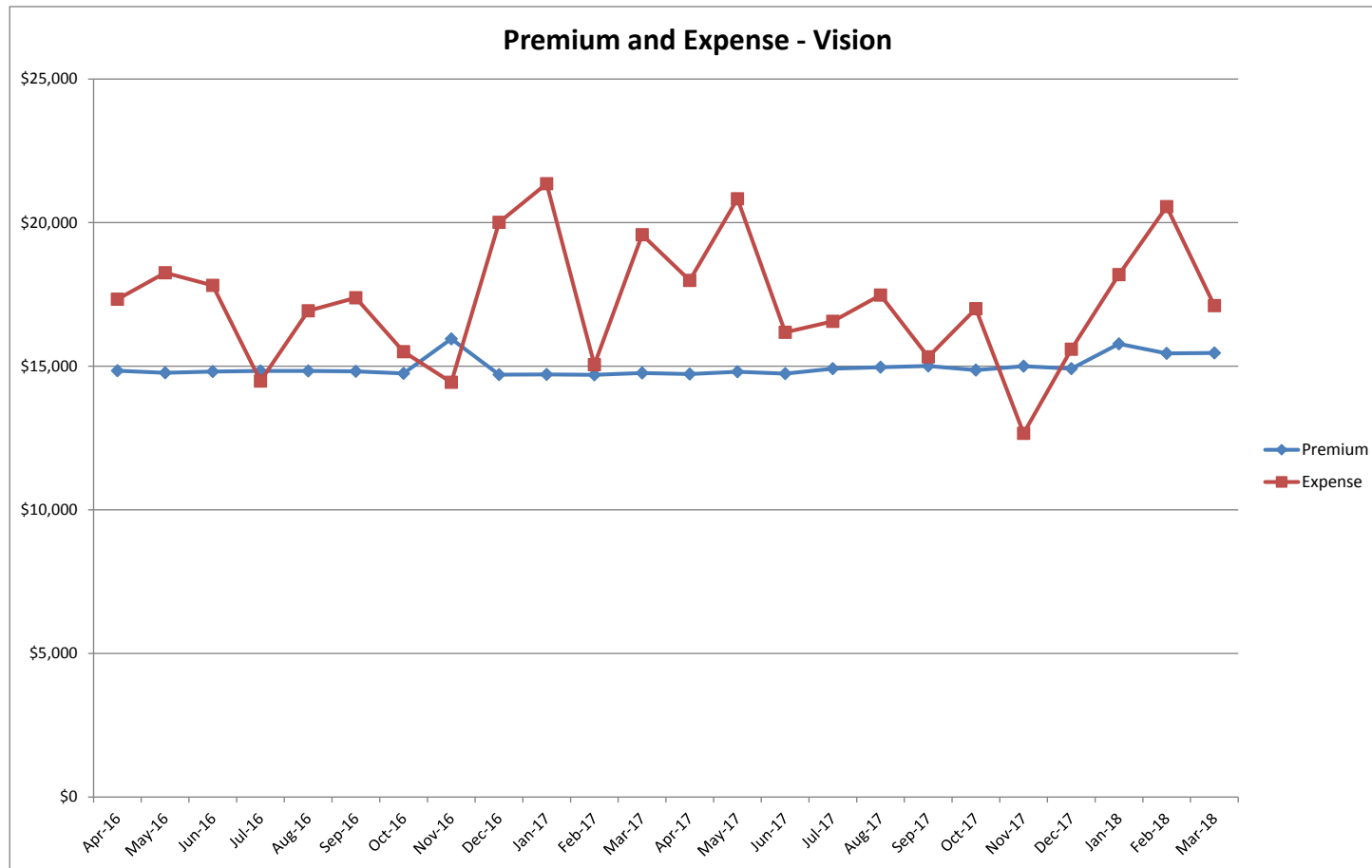
Data Source: VSP SJVIA Utilization Reports 03-2018

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**

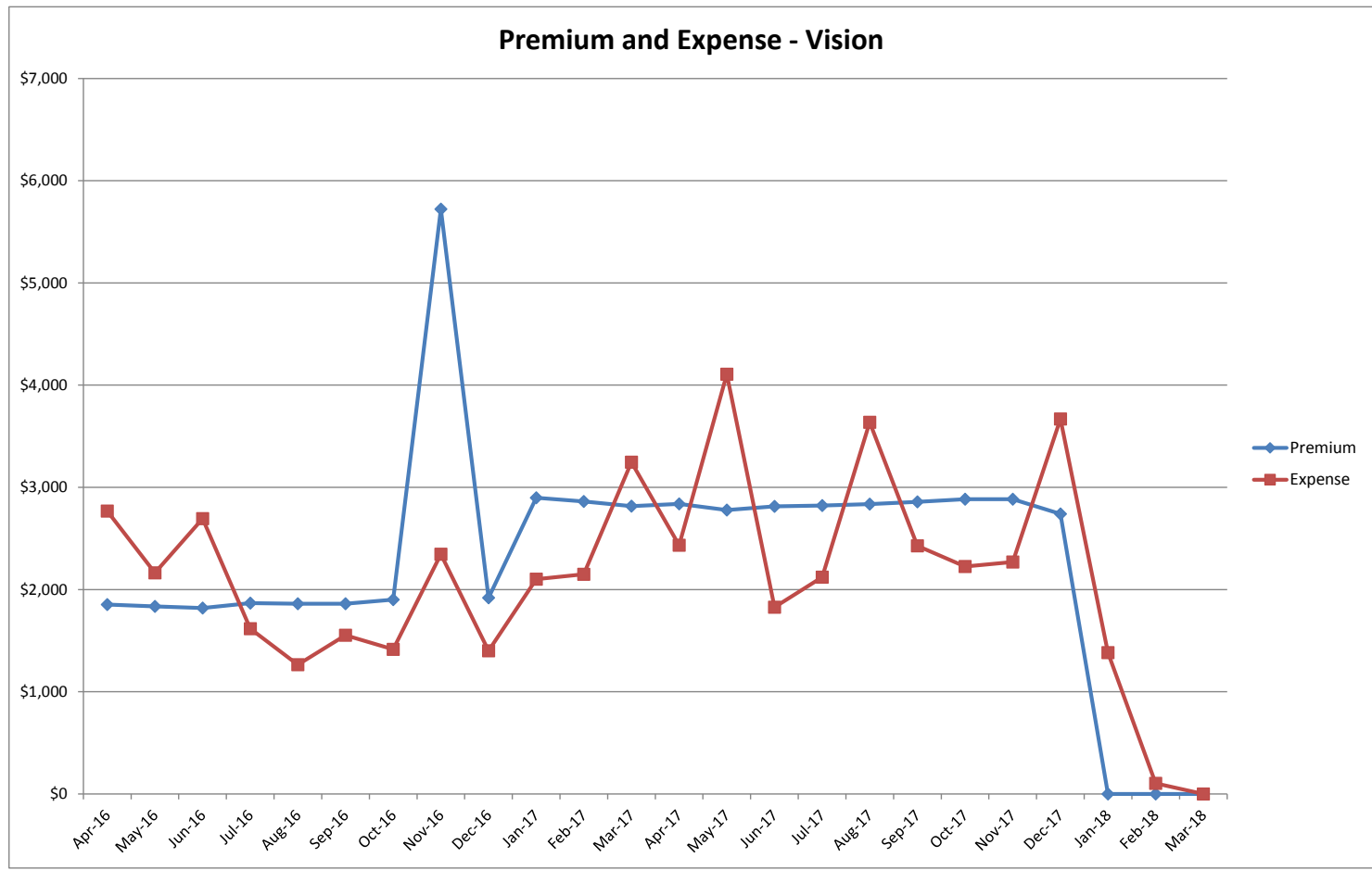
PERIOD MO-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Apr-16	132	\$1,853	\$2,528	\$241	\$2,769	136.43%	\$19.15	149.43%
May-16	134	\$1,835	\$1,924	\$239	\$2,163	104.85%	\$14.36	117.85%
Jun-16	133	\$1,819	\$2,458	\$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%
Jan-18	0	\$0	\$1,382	\$0	\$1,382			
Feb-18	0	\$0	\$104	\$0	\$104			
Mar-18	0	\$0	\$0	\$0	\$0			
2015	127	\$23,824	\$19,728	\$2,859	\$22,587	82.81%	\$12.91	94.81%
2016	135	\$26,246	\$22,685	\$3,412	\$26,097	86.43%	\$14.02	99.43%
2017	178	\$34,035	\$27,791	\$4,425	\$32,216	81.65%	\$12.99	94.65%
Current 12 Months	133	\$25,457	\$22,894	\$3,309	\$26,203	89.93%	\$14.33	102.93%

Data Source: VSP SJVIA Utilization Reports 03-2018

Note:

1. The above figures include the following divisions: 0026 and 0027.
2. Ceres terminated vision coverage effective 12/31/2017.

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





BOARD OF DIRECTORS

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

**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
May 4, 2018 9:30 AM**

AGENDA DATE: May 4, 2018

ITEM NUMBER: Item 12

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

REQUEST(S): That the Board receive and file the Consultant's report on the SJVIA Wellness Activities.


DESCRIPTION:

Please see attached report.


FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager



SJVIA Wellness Activities Update – May 4 Board Meeting

- Health Trails Challenge - The SJVIA launched the on-line challenge, Health Trails, on October 16, 2017. Participants were encouraged to track their minutes of exercise, servings of fruits and vegetables and water consumption for 6 weeks. There were 746 SJVIA members (552 from COF and 194 from COT) who registered for the challenge, with 323 of the registered participants successfully completing the challenge (logging 300 miles). Each SJVIA member who successfully completed the challenge earned a \$25 gift card. In total, SJVIA members logged 188,096 miles of activity during the challenge.
- SJVIA Pre-65 Retiree Wellness Program Interest Survey - The SJVIA administered a wellness program interest survey for the pre-65 population in February. There were 24 respondents to the survey.
- Discount to Gym Memberships (Planet Fitness) - The SJVIA has partnered with Planet Fitness to offer discounts to gym memberships for Fresno and Tulare County employees and early retirees. In total, there are 9 different area Planet Fitness locations SJVIA members have access to. SJVIA members can join Planet Fitness for a \$5 initiation fee, and \$10 per month.
- Mobile Mammography Screenings – Fresno County administered screenings on February 13 & 15, and March 13. A total of 48 Fresno County employees were screened over the three dates. Follow-up aggregate reporting will be provided to the SJVIA. Tulare County has secured screening dates for the fall: September 27, and November 5, 6, 7, 8, 13 & 14.
- Walking Works! Challenge – The SJVIA administered another successful installment of the challenge between April 23 – 27, 2018. SJVIA members were provided pedometers and encouraged to track their steps on-line each day. Participants were entered into raffle drawings for each day they successfully logged steps. Prizes donated by the carriers/vendors included bikes, Fitbits, bluetooth speakers, sunglasses, hydro flasks, gym bags and more (see attached flyers). A press release was issued promoting the Challenge (attached). Statistics for the 2018 challenge will be shared once available, and trophies will be awarded for the highest percentage of registered participants, and the highest average steps.

FRESNO COUNTY EMPLOYEES YOU DECIDE!



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**\$5 DOWN
\$10 A MONTH**

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- Free fitness training*
- A pressure-free, lunk-free atmosphere
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- Use Of Our Locations Nationwide
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- Use Of Massage Chairs
- Use of Total Body Enhancement
- Use Of Hydromassage Beds
- Use of Tanning
- Half-Price Cooler Drinks
- Free Fitness Training*

JOIN NOW

Use promo code PLANET to join

Billed monthly to a checking account. \$5 start up fee. \$21.99 a month. Subject to \$39 annual membership fee. * Included with membership.

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HURRY OFFER ENDS SOON!

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\$10
A MONTH
no commitment

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Home Club only. Billed monthly to a checking account.
Subject to \$39 annual membership fee. * Included with membership.

get all the 
PF Black Card[®] perks for just

\$21.99
A MONTH
no commitment

JOIN NOW

* Use promo code PLANET to join

Billed monthly to a checking account. \$21.99 a month.
Subject to a \$39 annual membership fee. * Included with membership.

9 Fresno Area Locations!





Walking Works!

2018 Walking Works! Challenge Rewards Flyer

April 23 - 27, 2018

- Challenge begins **April 23rd**!
- All employees can participate!
- It's easy and fun!
- Raffle prizes for participants who log steps (Bluetooth Speakers, Fitbits, Gift Cards, Designer Sunglasses, and MORE!!)
- Help your department win!
- Help the County of Fresno win!
- Start walking and report daily!
- Register to receive a FREE Pedometer!
- Contact your department representative to receive your free pedometer and learn more about this exciting event.

Prizes Available

Bikes



Fitbits



Nike Sunglasses



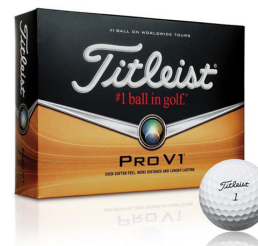
Bose Bluetooth Speakers



Hydroflasks



Dozen Titleist Golf Balls



Cross Pens



Crest Whitening Kits



Help County of Fresno
keep the participation
trophy!





Walking Works!

2018 Walking Works! Challenge Rewards Flyer

April 23 - 27, 2018

Join us for our 7th Annual Walking Works! Challenge

- Challenge begins on **April 23th**!
- All employees are eligible to participate
- It's easy and fun!
- Raffle Prizes for Participants who log steps
- Help your department win!
- Help the County of Tulare win!
- **Register** to receive a FREE pedometer!
- Pedometers will be distributed in your department the week of *April 16th*.

Prizes Available

Bikes



Fitbits



Bose Bluetooth Speakers



Hydroflasks



Nike
Sunglasses



Crest
Whitening Kits



Help County of Tulare
reclaim the
participation trophy!



Sports Duffel Bag





For Immediate Release



PRESS RELEASE

Contact: Rhonda Sjostrom, (559) 636-4900 or Paul Nerland, (559) 600-1810

Email: rsjostro@co.tulare.ca.us or pnerland@co.fresno.ca.us

Public Employees Walk This Way in April

County and city employees throughout the valley will be hitting the pavement next week participating in the seventh annual **Walking Works! Challenge**. A coalition of public agency employees who are part of the San Joaquin Valley Insurance Authority (SJVIA) are competing in the walking wellness event, the week of April 23rd-27th. The SJVIA purchased 2,000 pedometers which have been distributed to the employees who will participate in the Walking Works! Challenge. The pedometers will be used by the participants to quantify steps each day, and the employees are encouraged to track their steps on-line.

Employees are competing within their own county as well as against the other entities in a friendly competition.

SJVIA President and Tulare County Supervisor Pete Vander Poel proclaimed "The SJVIA is excited to present a friendly competition to its member agencies. This is a great opportunity to challenge fellow employees, represent your jurisdiction, and improve your own health. I hope participation continues to increase this year as it has in previous years. Good luck to all!"

The SJVIA Board of Directors approved the Walking Works! Challenge as a way to promote wellness for its members, and do their part to keep overall medical costs down for each entity. Wellness programs can help prevent costly illnesses early by providing screening exams, online tools, information, and activities that encourage healthy behaviors. "One of the goals of the Walking Works Challenge is to encourage exercise and healthy living beyond the one week competition" notes SJVIA Vice President and Fresno County Supervisor Brian Pacheco.

The SJVIA was formed in 2009 for the purpose of achieving greater critical mass for health insurance volume purchasing by public entities and reducing administrative costs. Collaboration in purchasing health insurance and wellness efforts have proven to be a successful model for County of Tulare, County of Fresno and City of Marysville.





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
May 4, 2018 9:30 AM**

AGENDA DATE: May 4, 2018
ITEM NUMBER: Item 13
SUBJECT: Receive and File the SJVIA 2018 Conceptual Wellness Program and Budget (I)
REQUEST(S): That the Board receive the SJVIA 2018 conceptual Wellness Program and Budget.


DESCRIPTION:

Keenan has prepared the attached report outlining Wellness activities for the remainder of 2018. Wellness activities include on-site biometric and mammography screenings, wellness challenges, healthy pregnancy programs, discounts to gym memberships, Live Health Online Kiosks (Anthem Members) and more.


FISCAL IMPACT/FINANCING:

Utilizing wellness funds provided by both Anthem and Kaiser (\$50,000 each) and gift cards purchased with 2017 Wellness dollars from Anthem and Kaiser, the estimated cost will be \$137,510.44.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager



SJVIA

2018 Conceptual Wellness Program and Budget

Presented: May 4, 2018

SJVIA Wellness Program – 2018 (Conceptual)

Program Components	Details	Timeframe	Participation Incentive
Mobile Mammography Screening	<ul style="list-style-type: none"> Mobile Mammography Screenings offered through LSI at select locations in Fresno and Tulare Counties. 	COF: Feb-Mar 2018, Sep-Oct 2018 COT: Sep 27 & Nov 2018	<ul style="list-style-type: none"> No incentive provided.
Walking Challenge	<ul style="list-style-type: none"> Online walking challenge administration through Survey Monkey. 	April 23-27, 2018	<ul style="list-style-type: none"> Participants who successfully log their steps each day during the challenge will qualify for a drawing (prizes donated by vendors and 2017 gift cards).
Biometric Screening	<ul style="list-style-type: none"> Onsite screening for blood pressure, BMI, blood lipids, and blood glucose. 	COT: May 2018 COF: Sept-Oct. 2018	<ul style="list-style-type: none"> All SJVIA Members who complete a biometric screening will receive a \$25 gift card.
Finding Balance Program	<ul style="list-style-type: none"> Kaiser Permanente 8-week stress management email campaign program. 	June-July 2018	<ul style="list-style-type: none"> SJVIA Members who successfully complete the end-of-program survey will qualify for a prize drawing. (Prizes to include Fitbits, gym bags, bikes.)
Health Fairs	<ul style="list-style-type: none"> 2 massage chairs for COT and COF 	COT Sep 27, 2018 COF Oct 2018	<ul style="list-style-type: none"> Anthem would pay for the massage chairs for both Counties out of the wellness fund. \$1,500 per chair/massage therapist x 4 = \$6,000
Wellness Challenge	<ul style="list-style-type: none"> Wellness Challenge focusing on a SJVIA health area of need. Health area options: exercise, healthy eating, stress. 	Sept.-Oct. 2018	<ul style="list-style-type: none"> Participants who successfully complete the challenge will qualify for a drawing. (Prizes to include Fitbits, gym bags, bikes.)
Healthy Pregnancy Program	<ul style="list-style-type: none"> Anthem Future Moms: risk assessment, education and support to reduce the risk of pregnancy complications, particularly pre-term labor. Kaiser Healthy Pregnancy Program website features articles, videos, checklists, and other resources. Healthy pregnancy classes available onsite at Kaiser locations. 	Ongoing	<ul style="list-style-type: none"> SJVIA Members who successfully complete the program will receive a car seat.
LiveHealth Online Kiosks	<ul style="list-style-type: none"> LiveHealth Online uses two-way video to connect SJVIA Anthem members with U.S. Board Certified Doctors. 	Ongoing	<ul style="list-style-type: none"> No incentive provided.

SJVIA Wellness Program Budget – 2018

Eligible Employees: 9,000	Wellness Program Budget: \$138,000
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Estimated Costs for Wellness Program: 1/1/18-12/31/18

Services	Estimated Costs
Mobile Mammography Screenings	\$159 per exam (Paid through claims.)
Walking Challenge (administered through Survey Monkey)	No Cost
Walking Challenge Incentives (Fitbit's, Sunglasses, Bikes, Bluetooth Speakers, and more)	No Cost
Biometric Screenings (total cholesterol, HDL, glucose, blood pressure, height, weight, BMI, and body fat percentage -no fasting required) (\$49PP x 1300 participants – COT: 600, COF 700)	\$63,700
Biometric Screening Incentive (\$25 gift card x 1300 participants – COT: 600, COF 700)	\$32,500
Finding Balance Program	No Cost
Finding Balance Program Incentives (Drawing to include Fitbits, gym bags, bikes)	\$2,000
Health Fair Chair Massages (2 massage chairs for COT and COF: \$1,500 per chair/massage therapist x 4)	\$6,000
Fall Wellness Challenge	\$4,000
Fall Wellness Challenge Incentives (Drawing to include Fitbits, gym bags, bikes)	\$2,000
Anthem's Future Moms Program (.21 PCPM x 9,647 contracts x 12)	\$24,310.44
Healthy Pregnancy Program Incentives (Car Seats)	\$3,000
LHO Kiosks	Purchased with 2017 funds
Total Estimated Cost	\$137,510.44



BOARD OF DIRECTORS

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NATHAN MAGSIG
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PETE VANDER POEL
J. STEVEN WORTHLEY

**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
May 4, 2018 9:30 AM**

AGENDA DATE: May 4, 2018

ITEM NUMBER: Item 14

SUBJECT: Receive and File Consultant's Report on Upcoming 2019 Renewal (I)

REQUEST(S): That the Board receive and file the Consultant's Report on the upcoming 2019 Renewal.

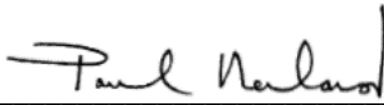
DESCRIPTION:

Keenan has prepared the attached summary and schedule of events in conjunction with the 2019 renewal.

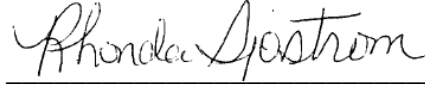
FISCAL IMPACT/FINANCING:

None

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager

May 4, 2018

SJVIA Board Meeting: Consultant's Report on 2019 Renewal

Keenan has developed the 2019 renewal timeline for the SJVIA review and comment:

April 18	Release the request for renewals to carriers and vendor partners <ul style="list-style-type: none">● Anthem Blue Cross● Kaiser Permanente● Delta Dental● Vision Service Plan● ASi● Hourglass● SJVIA Staff (administration, communication, and wellness program)
June 15	Receive renewals from carriers
June 28	First draft of the preliminary renewal to SJVIA Staff (self-funded data through May 2018)
July	Final draft of the preliminary renewal to SJVIA Staff
July 20	Preliminary renewal to SJVIA Board
August 2	First draft of the final renewal to SJVIA Staff (self-funded data through June 2018)
August 9	Draft of the final renewal to SJVIA Staff
August 24	Final renewal to SJVIA Board
August, September	Prepare for Open Enrollment (OE)
September 25	Preliminary marketing for Reinsurance (with data through August)
October 1 – November 15	Open Enrollment
October 7	Review Reinsurance marketing results from carriers
October 20	Provide data through September to reinsurance finalists

November 5	Receive final Reinsurance bids carriers
November 16 – December 15	OE Clean up
December 7	Provide recommendations for Reinsurance to SJVIA Board
December 17, 2018	Effective Date of 2019 Plan Year for the County of Fresno
January 1, 2019	Effective Date of 2019 Plan Year for the County of Tulare and City of Marysville

As part of the renewal package, Keenan will include:

- Loan repayment and reserve funding based upon the direction provided by the SJVIA Board
- Performance guarantees from our carrier partners
- Wellness funding commitment
- Medical network discount summary and market comparison
- Self-funded quote for Delta Dental