

# AGENDA

## BOARD OF DIRECTORS

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

**Meeting Location:  
County of Tulare  
Board of Supervisors Chambers  
2800 W. Burrel Avenue  
Visalia, CA 93291  
December 15, 2017 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 October 27, 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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10. Receive and Approve Amendment No. 1 to the Rael & Letson Actuarial Agreement (A)
11. Receive and File Consultant's Update on SJVIA Wellness Activities (I)
12. Receive Update on the County of Tulare's ASi Fee Schedule and Approve Reallocation of Monies (A)
13. Receive and File Consultant's Medical, Dental, and Vision Experience Reports Through October 2017 (I)
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)
15. Receive Consultant's Report Update on Loan Repayment and Reserve Funding Options and Provide Direction to Staff (A)
16. Receive Consultant's Update on Upcoming SJVIA Strategy Meeting (I)
17. Approve Revised 2018 SJVIA Board Meeting Calendar (A)
18. Adjournment

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# MINUTES

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**Meeting Location:  
Fresno County  
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2281 Tulare Street, #301  
Fresno, CA 93721  
October 27, 2017 9:00 AM**

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

All Directors Present with the exception of Director Worthley.

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, 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

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

No public comments.

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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.

Public comment was made by Sandra Brock.

7. Approval of Minutes – Board Meeting of August 25, 2017 (A)

Paul Nerland, County of Fresno, noted on Page 5, Item 15 of the Minutes that, although there was no mention in the Minutes, there was a correction made to the Agenda Item 15 attachment.

Bordan Darm, Keenan & Associates, went on to explain that the correction to the Board Agenda Item #15 (2018 Final Renewal) attachment occurred on Page 10 under "Specific Stop-Loss Premium PEPM (Estimated)" the identifiers "COT" and "COF" were transposed. This transposition did not impact the underwriting.

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

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

No Director announcements were made.

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9. Approve Proposed 2018 Board Meeting Calendar (A)

Presented by Paul Nerland, County of Fresno.

For meetings held in Fresno County, there was discussion to change the location from the Fresno County Employee Retirement Association to the Fresno County Board of Supervisors Chambers and that parking arrangements would be made for SJVIA Board Directors and Staff. There was also discussion on possibly rescheduling the February 16, 2018 meeting.

No Public comment.

Motion to accept proposed 2018 Board meeting calendar with change to the Fresno County location by Director Borgeas; Seconded by Director Magsig; Motion approved unanimously.

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

Presented by Ronda Kade, County of Fresno.

Paul Nerland, County of Fresno, notified the Board that Anthem has done a review of the HMO capitation surplus. The amount of the surplus is \$427,450 which will be released back to the SJVIA.

11. Receive and File Auditor-Treasurer's First Quarter 2017-2018 Financial Report (I)

Presented by Ronda Kade, County of Fresno.

Director Magsig commented that a non-current liability is considered a liability that will become due in more than 12 months in the future; however, because one of the loans is due to the County of Tulare in June 2018, that amount should be shown as a current liability. Suggest that the

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Board consider extending the due date of that loan. Comment was made that this will be discussed in more detail under Agenda Item 21.

Director Crocker questioned why there was such a variance in Administration costs, budgeted vs. actual. Paul Nerland responded that budgeted costs were based on what was approved back at the first Board meeting of the year (2017). In this budget, assumptions were made on the rates that were approved and the number of participating entities. Due to changes within the SJVIA, utilizing the current budget has been difficult. Ideally, at the first Board meeting in 2018, a revised budget will be proposed that will take into account new rates and updated enrollment. Paul acknowledged that hours are up due to legal services and that a more detailed report of staffing hours will be provided at the next board meeting.

## 12. Receive and File 2014/2015 Audited Financial Statements (I)

Presented by David Dybas, Price, Paige & Company

Director Magsig questioned the timing of the audit being done more than two years after the end of the fiscal year. Paul Nerland, County of Fresno, commented that there were no responses to the original RFP for audit and that resulted in the delay of the 2014/2015 audit. Ronda Kade explained that an additional RFP has been released and a vendor has been secured. The goal is to have the 2015/2016 financials done by the end of 2017 and be on time for next year.

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13. Receive and File Notification of Member Entities' Intent to Terminate Participation in the SJVIA Effective January 1, 2018 (I)

Presented by Paul Nerland, County of Fresno.

The SJVIA has received official notification of termination, effective January 1, 2018, from the City of Ceres and the City of Waterford.

14. Receive and File Consultant's Report on SJVIA Wellness Activities (I)

Introduced by Bordan Darm, Keenan & Associates; Presented by Robin Rager and Matthew Szenderski, Keenan & Associates.

Public comment by Sandra Brock.

15. Receive and Approve Consultant's Report and Recommendation for Vendor to Perform Audit on 2016 and 2017 PBM Claims Through Envolve Prescription Solutions (A)

Presented by Bordan Darm, Keenan & Associates.

Public comment by Sandra Brock.

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

16. Receive Update on the County of Tulare's Kaiser Senior Advantage Rates (A)

Presented by Bordan Darm, Keenan & Associates.

Motion to approve recommendation by Director Magsig; Seconded by Director Borgesas; Motion approved unanimously.

17. Receive Update on the County of Fresno's EPO Anthem Admin Fee (A)

Presented by Bordan Darm, Keenan & Associates.

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Director Magsig commented that despite the small dollar increase in the EPO administration fee, overall the SJVIA will still see significant savings in changing from an HMO to an EPO. Director Magsig went on to say that he appreciates the transparency. Bordan responded that corrective measures have been implemented to avoid errors in the future.

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

18. Receive and Approve Recommendation to Implement Pricing Code Changes for Non-Participating Professional Services on the County of Fresno's Anthem PPO 250, HDPPPO 1500, HDPPPO 3000 Plans, and City of Marysville's Anthem PPO 250 Plan, Effective with the 2018 Plan Year (A)

Presented by Hollis Magill, County of Fresno.

Public comment by Sandra Brock.

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

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

Presented by Bordan Darm, Keenan & Associates.

20. Receive Update on the Reinsurance Program and Risk Share Arrangement Plan Renewal for Plan Year 2018 (I)

Presented by Bordan Darm, Keenan & Associates.

Director Vander Poel asked whether quotes were being received for County of Tulare and County of Fresno separately. Bordan clarified that quotes were being requested for separate levels for each County, but would remain under one contract.

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### 21. Receive and File Consultant's Report on Loan Repayment (I)

Presented by Bordan Darm, Keenan & Associates.

Bordan Darm presented three initial loan repayment options as a starting point to repay loans made by both Tulare and Fresno Counties. There was discussion and agreement amongst the Board that the preference would be to design a loan repayment policy that was reasonable without a surcharge to employees. Director Pacheco suggested utilizing the 2018 plan year to watch projections of reserves in order to factor those into the repayment policy and delay any loan repayments during this time.

Direction to the Staff is to go back to each County Board to push back due dates of loan repayments and revise the Agreements to be consistent with the dollar for dollar repayment to both Counties. Director Vander Poel also requested that the language have some flexibility to account for the possibility of one of the Counties leaving SJVIA.

### 22. Receive Consultant's Update on Upcoming SJVIA Strategy Meeting (A)

Introduced by Paul Nerland, County of Fresno. Presented by Bordan Darm, Keenan & Associates.

Motion to appoint Director Magsig and Director Worthley to participate in the upcoming SJVIA strategic planning meeting by Director Borgeas; Seconded by Director Mendes; Motion approved unanimously.

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23. Approve and Authorize the President to Sign a Resolution Establishing a Policy of the SJVIA for Sharing Information With its Members. (A)

Presented by Peter Wall, County of Fresno.

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

24. Adjournment

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**AGENDA DATE:** December 15, 2017

**ITEM NUMBER:** Item 9

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

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

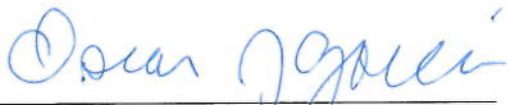
**DESCRIPTION:**

Informational item. Please see attached report.

**FISCAL IMPACT/FINANCING:**

None.

**ADMINISTRATIVE SIGN-OFF:**

  
 \_\_\_\_\_  
 Oscar J. Garcia, CPA  
 SJVIA Auditor-Treasurer



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**AGENDA DATE:** December 15, 2017

**ITEM NUMBER:** Item 10

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

**REQUEST(S):** That the Board receives and approves amendment No.1 to the Rael & Letson actuarial agreement (A)

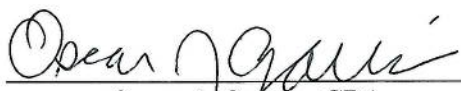
**DESCRIPTION:**

The SJVIA has entered into a contract with Rael & Letson for actuarial services that are necessary to the preparation of the SJVIA’s audited financial statements. The Auditor-Treasurer is requesting that the agreement be amended to change item 8 of the scope of services for that agreement to read, “A statement of Incurred But Not Reported (IBNR) reserve calculations for the SJVIA.” The services under item 8 currently include: “An evaluation of the adequacy of funding levels and reserves to pay self-insured claims, expenses, and change in IBNR reserves for each of the self-insured PPO benefit designs and self-insured aspects of the HMO plan.” The SJVIA did not request those services in the request for quotation (RFQ) that resulted in the agreement with Rael & Letson. The Auditor-Treasurer has determined that, to the extent it needs an evaluation of the adequacy of funding levels and reserves and of the change in IBNR reserves in order to complete the SJVIA’s financial statements, it can rely upon such determinations by Keenan & Associates.

**FISCAL IMPACT/FINANCING:**

None.

**ADMINISTRATIVE SIGN-OFF:**

  
 \_\_\_\_\_  
 Oscar J. Garcia, CPA  
 SJVIA Auditor-Treasurer

**FIRST AMENDMENT TO AGREEMENT FOR ACTUARIAL SERVICES  
FOR THE SAN JOAQUIN VALLEY  
INSURANCE AUTHORITY**

This First Amendment to Agreement for Actuarial Services for the San Joaquin Valley Insurance Authority (“First Amendment”) is made by and entered into this 8<sup>th</sup> day of December, 2017, between the San Joaquin Valley Insurance Authority, a joint powers agency (“SJVIA”) and Rael & Letson, a California corporation doing business at 2800 Campus Drive, Suite 150, San Mateo, CA 94403 (“Contractor”).

**RECITALS**

- A. WHEREAS, on April 28, 2017, the SJVIA and Contractor entered into an agreement for actuarial services (“Agreement”); and
- B. WHEREAS, the Contractor’s original proposal received on October 26, 2016, page 16 titled “SJVIA Quote Response Sheet” services to be performed did not include services described in item 8 of Exhibit A “Contractor Scope of Services,” on page 11 of the Agreement (“Item 8”); and
- C. WHEREAS, the parties agree that Item 8 should be amended as provided in this agreement;

**The parties therefore agree as follows:**

- 1. The paragraph beginning on line 17 on page 11 of the Agreement, in Exhibit A, is amended to add the word “report” after the word “written” on the third line of that paragraph.
- 2. Item 8 is amended to provide in full as follows: “A statement of Incurred But Not Reported (IBNR) reserve calculations for the SJVIA.”
- 3. Except as otherwise provided in this First Amendment, the Agreement remains in full force and effect.

IN WITNESS WHEREOF, the parties hereto have executed this First Amendment as of the day and year first hereinabove written.

RAEL & LETSON

SAN JOAQUIN VALLEY INSURANCE  
AUTHORITY

\_\_\_\_\_  
Wang Li, A.S.A., M.A.A.A  
Actuary Consultant

\_\_\_\_\_  
Pete Vander Poel  
President, Board of Directors

Reviewed and recommended for approval

\_\_\_\_\_  
SJVIA Auditor-Treasurer

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**AGENDA DATE:** December 15, 2017

**ITEM NUMBER:** Item 11

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

**REQUEST(S):** That the Board of Directors receive the Consultant's update on the SJVIA Wellness Program

**DESCRIPTION:**

After thoroughly vetting the wellness vendors who submitted proposals through the RFP process, the SJVIA staff has determined that it would be best to postpone the selection of a wellness vendor at this time so that wellness services options can be further explored. The SJVIA will be looking to implement a wellness program that can meet the unique needs of each of the SJVIA member entities and their employee/retiree members, as well as the SJVIA in total.

The SJVIA will plan to continue with its quarterly wellness challenges during the first quarter of 2018 and will provide the Board with an update in early 2018.

For the fourth quarter of 2017, the SJVIA has provided the following wellness activities:

- Walking Works Tie-Breaker Challenge
- Employee Wellness Program Interest Survey
- County of Tulare and County of Fresno Health Fairs
- Mammography Screenings:
  - 254 screenings performed onsite throughout both counties at 11 separate screening events
    - County of Fresno had 78 employees participate
    - County of Tulare had 176 employees participate

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** December 15, 2017

- Wellness Challenge: Health Trails (October 30 – December 10, 2017)
  - 747 - Registered Participants (Fresno County 553, Tulare County 194)
  - Incentives – Log 300 miles - \$25 gift card

**FISCAL IMPACT/FINANCING:**

None

**ADMINISTRATIVE SIGN-OFF:**



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Paul Nerland  
SJVIA Manager



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Rhonda Sjostrom  
SJVIA Assistant Manager



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**AGENDA DATE:** December 15, 2017

**ITEM NUMBER:** Item 12

**SUBJECT:** Receive Update on the County of Tulare's ASi fee schedule and Approve Reallocation of Monies (A)

**REQUEST(S):** That the Board of Directors approve monies collected by the SJVIA from the County of Tulare 2018 renewal rates for ASi fees for FSA services be reallocated to margin reserves for the County of Tulare within the SJVIA 2018 renewal rates.

**DESCRIPTION:**

The 2018 SJVIA renewal rates proposed for the County of Tulare at the August 25, 2017 SJVIA Board meeting included \$1.25 PEPM for the County's third party administrator, Administrative Solutions, Inc. (ASi) to administer Flexible Spending Account (FSA) services provided to the County of Tulare. Subsequently it was learned that the County of Tulare pays \$1.25 PEPM to ASi for FSA services also through its contract with Chimienti & Associates.

The County of Tulare has opted to pay the ASi fee for FSA administration through its contract with Chimienti & Associates and requests that the \$1.25 PEPM ASi fee for FSA administration services collected in the SJVIA 2018 renewal rates be reallocated to margin reserve within the County of Tulare 2018 SJVIA renewal rates outside of the SJVIA. The monthly fees are equal to approximately \$3,441 based on current enrollment of 2,753 employees.

**FISCAL IMPACT/FINANCING:**


The County of Tulare 2018 SJVIA renewal rates would not change. Based on current enrollment of 2,753 employees, the County of Tulare would realize approximately \$41,295 in margin reserve that would not be paid out in ASi fees for FSA administration in its 2018 renewal rates. (Total reserve would be based on actual monthly enrollment during the 2018 plan year.)



**AGENDA:** San Joaquin Valley Insurance Authority


**DATE:** December 15, 2017

**ADMINISTRATIVE SIGN-OFF:**



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Paul Nerland  
SJVIA Manager



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Rhonda Sjostrom  
SJVIA Assistant Manager



**BOARD OF DIRECTORS**

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

**Meeting Location:  
County of Tulare  
Board of Supervisors Chambers  
2800 W. Burrel Avenue  
Visalia, CA 93291  
December 15, 2017 9:00 AM**

**AGENDA DATE:** December 15, 2017

**ITEM NUMBER:** Item 13

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

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


**DESCRIPTION:**


The report shows that on a total cost basis through October 2017, the medical premium of \$67,119,445 exceeded total cost of \$65,649,509 for a surplus position of \$1,469,937 or a 97.8% loss ratio. The Dental and Vision coverages are fully insured. The Dental coverage has a surplus position; however, the Vision coverage is in a minor deficit position.

**FISCAL IMPACT/FINANCING:**

The 2017 plan experience over the first ten months has developed a \$1,469,937 Medical surplus, a \$127,351 Dental surplus, and a \$3,980 Vision deficit. This does not include loan repayment or reserve build up requirements.

**ADMINISTRATIVE SIGN-OFF:**

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

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



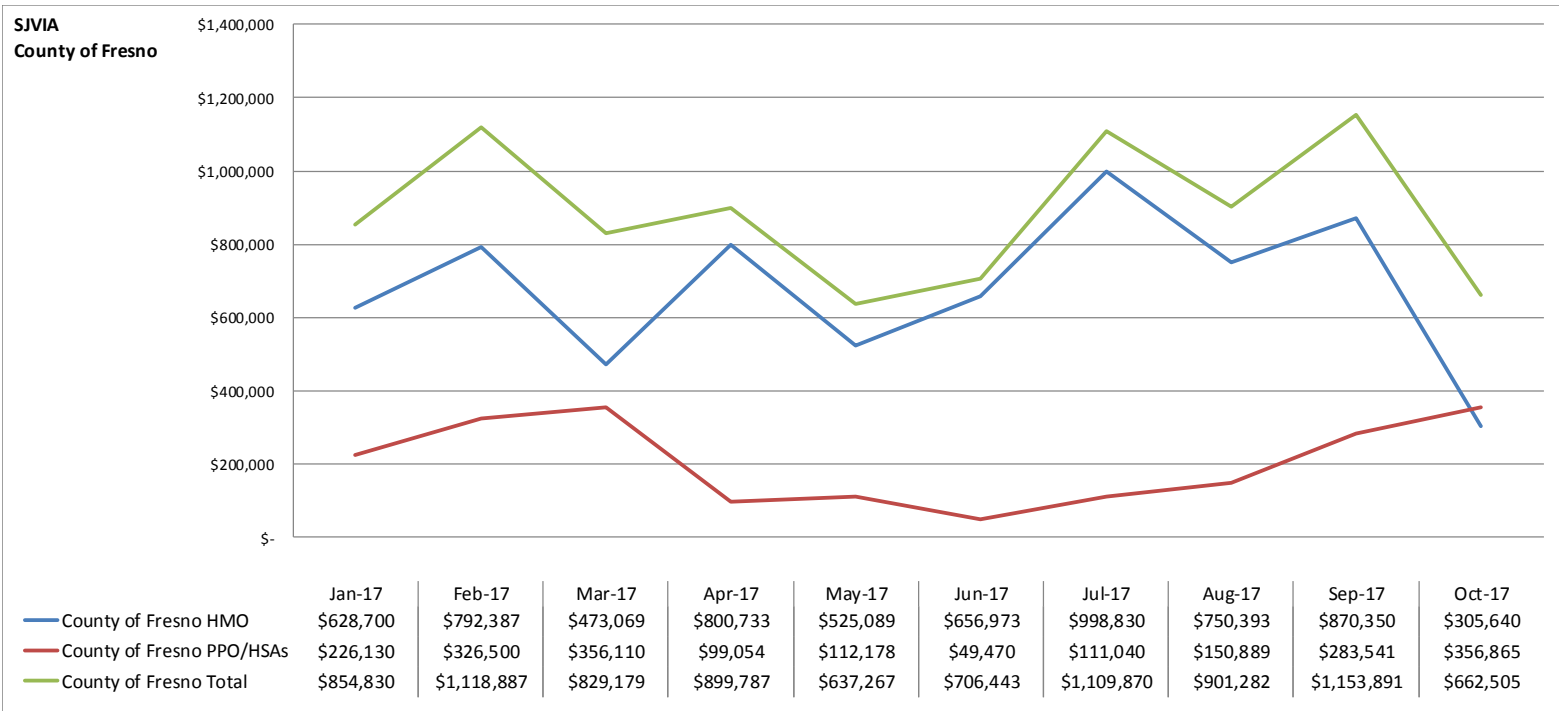
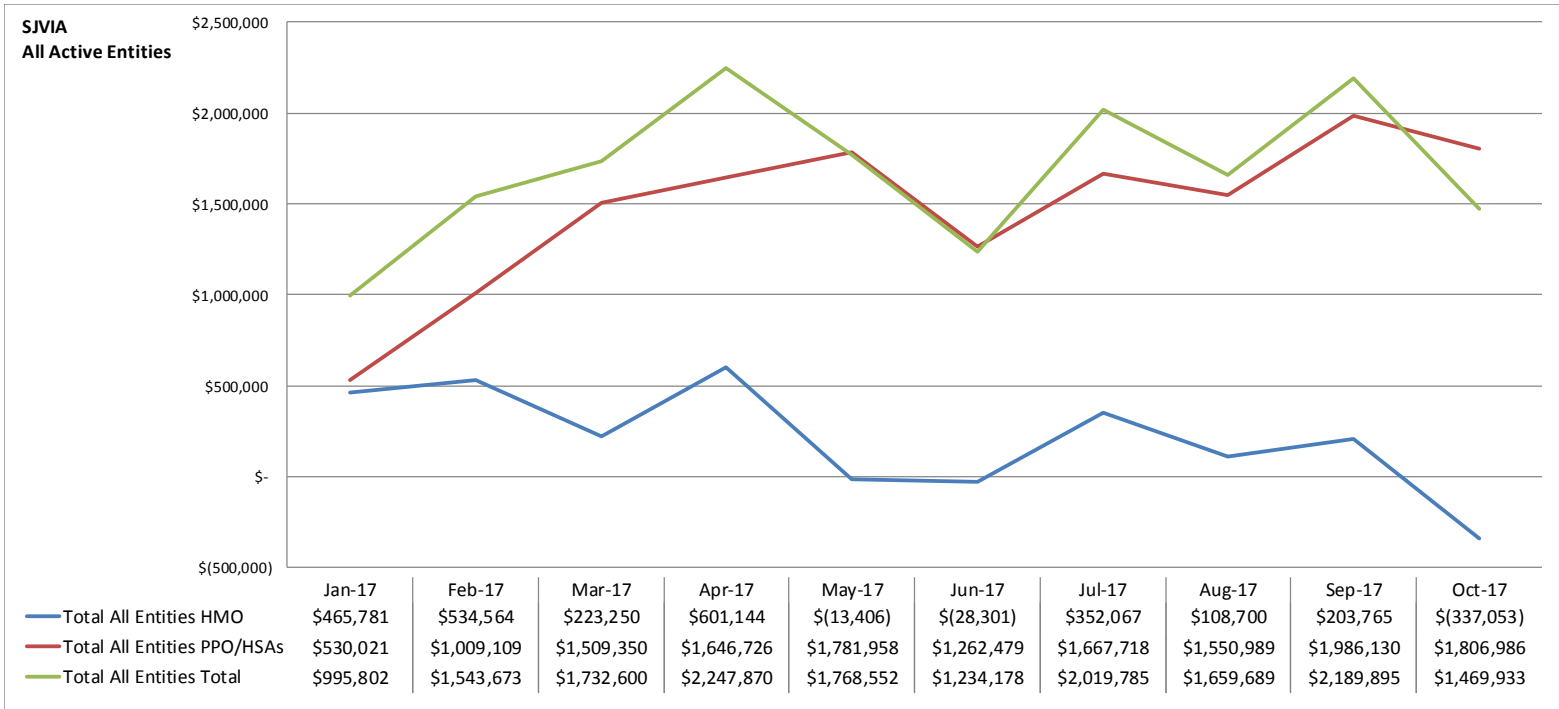
P. O. Box 1538  
Rancho Cordova, CA 95741

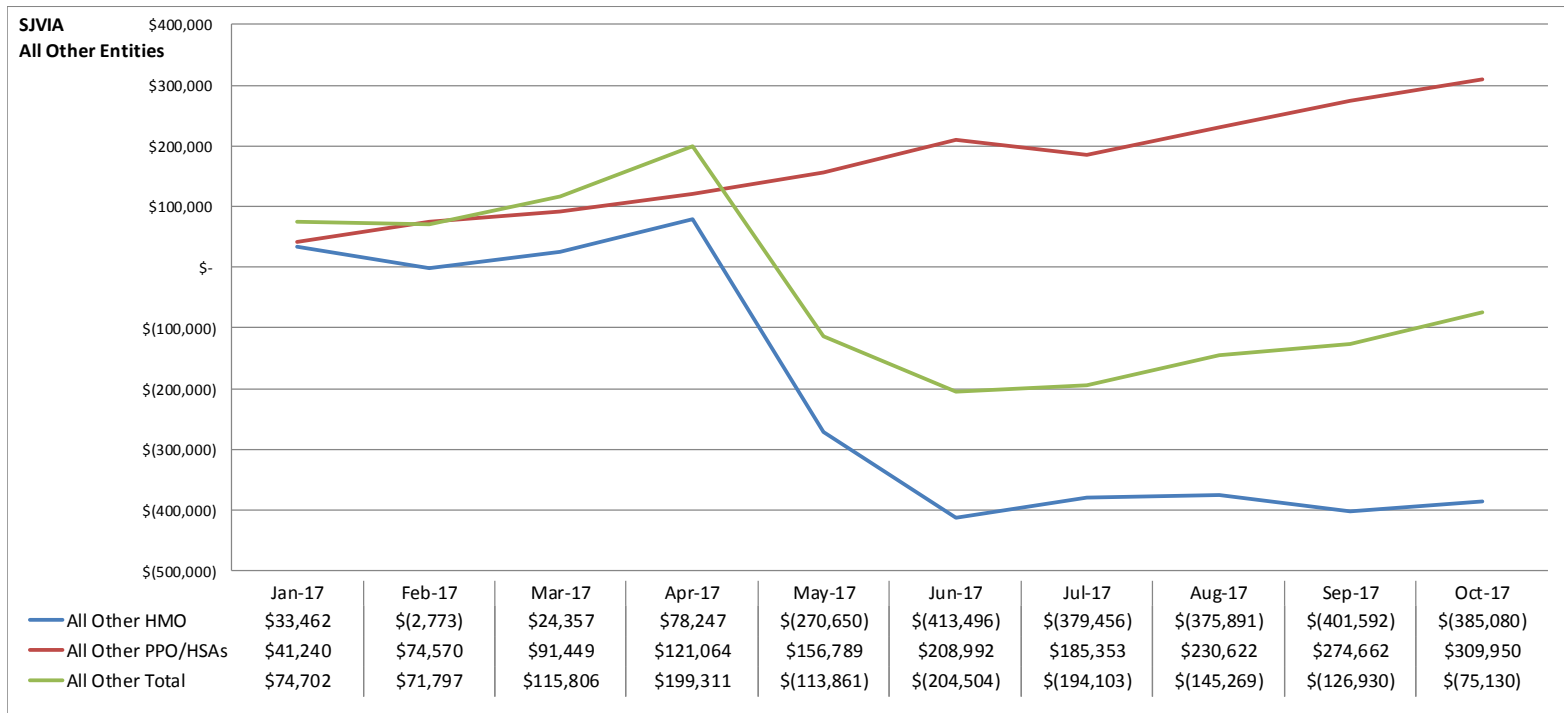
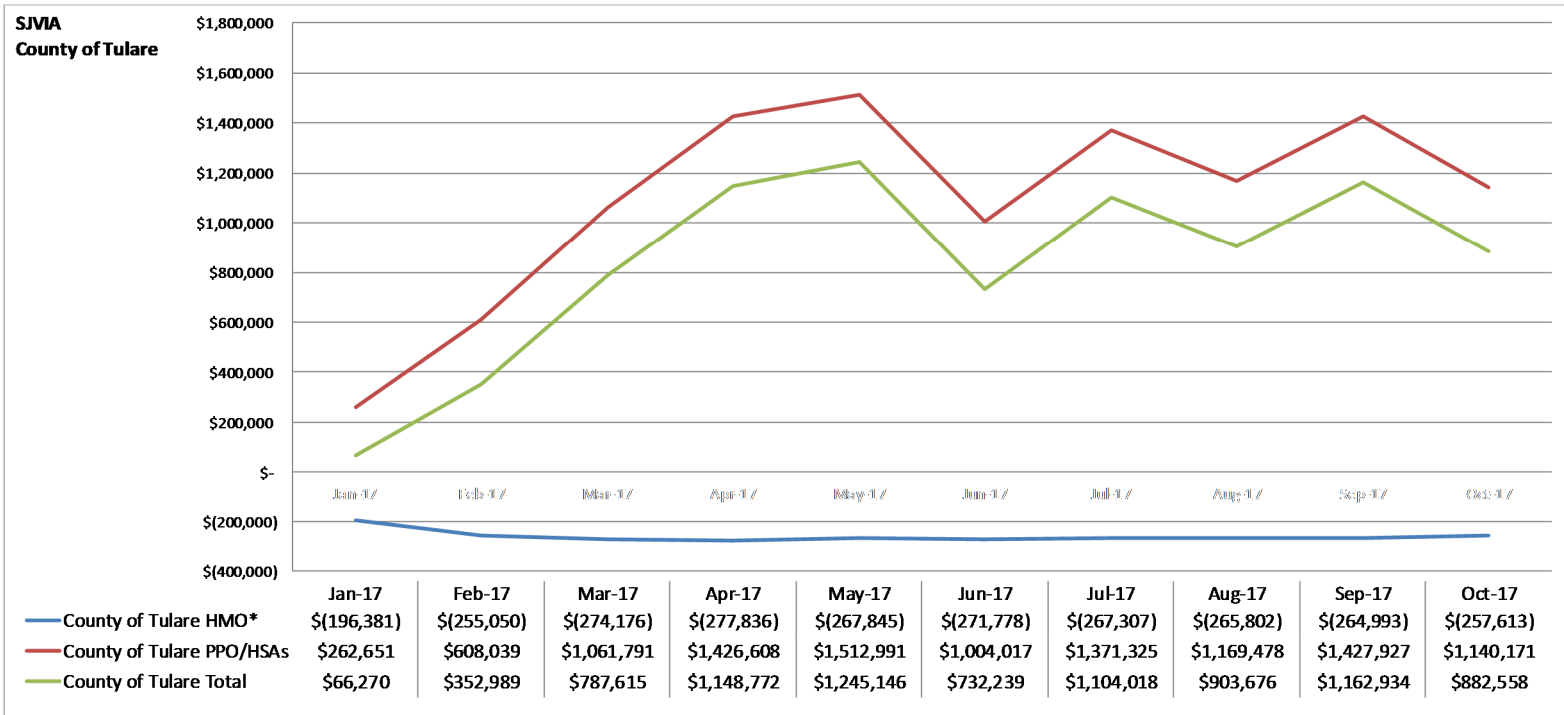
916 859-4900  
916 859-7167 fax GS  
[www.keenan.com](http://www.keenan.com)  
License No. 0451271

December 15, 2017

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

The following pages provide a summary of the plan experience through October 2017. Keenan's last report to the SJVIA Board was based on claim experience through August 2017. The Anthem self-funded medical plan showed a surplus of \$1,659,689 which increased to \$2,189,895 for September but then decreased to \$1,469,937 through October. Large claim activity for the County of Fresno, the County of Tulare, and the All Other Group significantly impacted the surplus position.







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

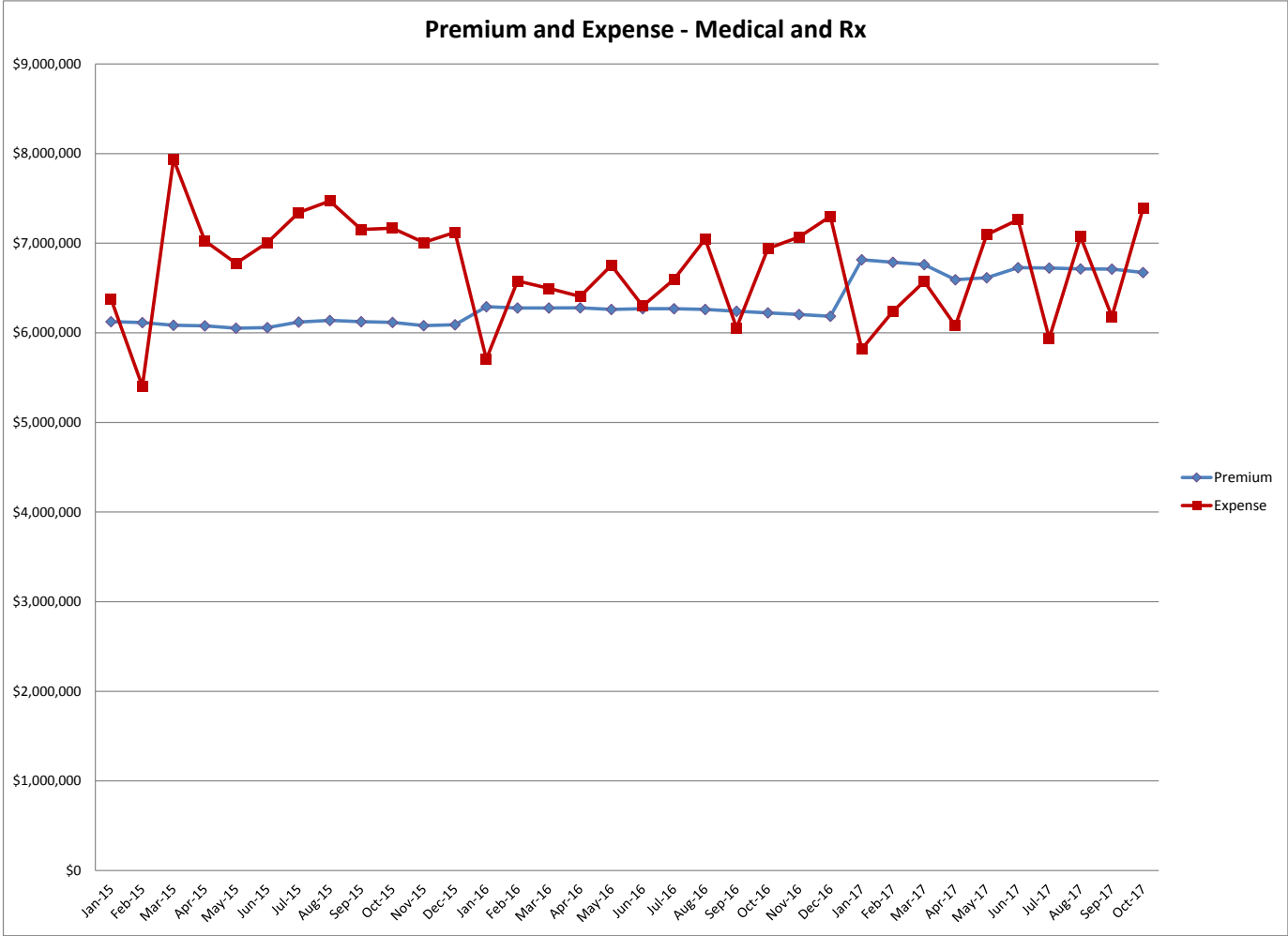
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	7,898	\$6,125,010	\$3,120,587	\$1,282,361	\$1,326,505	\$649,513	\$0	\$6,378,966	-\$253,955	\$725.43	104.1%
Feb-15	7,883	\$6,115,200	\$2,309,228	\$1,274,385	\$1,170,771	\$648,071	\$0	\$5,402,454	\$712,746	\$603.12	88.3%
Mar-15	7,864	\$6,084,857	\$4,559,190	\$1,276,298	\$1,456,955	\$646,487	\$0	\$7,938,930	-\$1,854,073	\$927.32	130.5%
Apr-15	7,841	\$6,078,057	\$3,736,596	\$1,275,212	\$1,583,701	\$644,323	\$213,266	\$7,026,566	-\$948,509	\$813.96	115.6%
May-15	7,801	\$6,051,950	\$3,467,722	\$1,262,196	\$1,403,555	\$641,367	\$0	\$6,774,841	-\$722,891	\$786.24	111.9%
Jun-15	7,828	\$6,057,943	\$3,628,382	\$1,254,217	\$1,511,625	\$643,340	\$31,288	\$7,006,275	-\$948,332	\$812.84	115.7%
Jul-15	7,863	\$6,120,994	\$3,829,330	\$1,251,555	\$1,635,301	\$645,792	\$19,565	\$7,342,413	-\$1,221,419	\$851.66	120.0%
Aug-15	7,898	\$6,138,236	\$3,946,747	\$1,260,031	\$1,618,549	\$648,531	\$2,662	\$7,471,196	-\$1,332,960	\$863.85	121.7%
Sep-15	7,874	\$6,125,180	\$3,615,467	\$1,257,208	\$1,633,789	\$646,949	\$215	\$7,153,198	-\$1,028,017	\$826.30	116.8%
Oct-15	7,864	\$6,115,499	\$3,622,504	\$1,252,787	\$1,687,414	\$646,127	\$41,152	\$7,167,680	-\$1,052,181	\$829.29	117.2%
Nov-15	7,821	\$6,079,754	\$3,680,399	\$1,253,177	\$1,434,846	\$642,393	\$2,558	\$7,008,257	-\$928,503	\$813.95	115.3%
Dec-15	7,851	\$6,090,622	\$3,764,188	\$1,158,468	\$1,579,734	\$644,561	\$24,862	\$7,122,088	-\$1,031,466	\$825.06	116.9%
Jan-16	7,415	\$6,292,296	\$2,587,064	\$1,131,645	\$1,422,769	\$564,686	\$0	\$5,706,164	\$586,132	\$693.39	90.7%
Feb-16	7,420	\$6,277,578	\$3,336,635	\$1,127,940	\$1,548,636	\$564,920	\$0	\$6,578,131	-\$300,553	\$810.41	104.8%
Mar-16	7,425	\$6,276,715	\$3,146,223	\$1,123,252	\$1,661,305	\$565,222	\$0	\$6,496,002	-\$219,287	\$798.76	103.5%
Apr-16	7,449	\$6,279,991	\$3,245,888	\$1,121,050	\$1,473,038	\$566,444	\$0	\$6,406,420	-\$126,429	\$783.99	102.0%
May-16	7,426	\$6,262,001	\$3,537,933	\$1,120,362	\$1,531,196	\$564,703	\$0	\$6,754,195	-\$492,194	\$833.49	107.9%
Jun-16	7,445	\$6,268,571	\$3,073,560	\$1,126,152	\$1,533,858	\$566,205	\$0	\$6,299,775	-\$31,205	\$770.12	100.5%
Jul-16	7,458	\$6,269,622	\$3,330,433	\$1,156,189	\$1,543,742	\$567,027	\$0	\$6,597,392	-\$327,769	\$808.58	105.2%
Aug-16	7,450	\$6,260,578	\$3,767,851	\$1,149,168	\$1,639,401	\$566,216	\$75,525	\$7,047,112	-\$786,534	\$869.92	112.6%
Sep-16	7,434	\$6,240,249	\$2,836,114	\$1,149,991	\$1,504,675	\$565,162	\$0	\$6,055,943	\$184,306	\$738.60	97.0%
Oct-16	7,412	\$6,222,734	\$3,681,077	\$1,146,283	\$1,549,736	\$563,513	\$0	\$6,940,609	-\$717,875	\$860.37	111.5%
Nov-16	7,394	\$6,205,893	\$3,879,920	\$1,142,122	\$1,531,147	\$561,716	\$45,491	\$7,069,413	-\$863,520	\$880.13	113.9%
Dec-16	7,377	\$6,184,827	\$4,806,350	\$1,103,713	\$1,576,951	\$560,212	\$746,471	\$7,300,755	-\$1,115,928	\$913.72	118.0%
Jan-17	7,224	\$6,815,134	\$2,700,833	\$995,935	\$1,572,397	\$550,166	\$0	\$5,819,332	\$995,802	\$729.40	85.4%
Feb-17	7,200	\$6,787,681	\$3,258,550	\$991,948	\$1,441,160	\$548,152	\$0	\$6,239,810	\$547,871	\$790.51	91.9%
Mar-17	7,179	\$6,761,387	\$3,322,923	\$987,343	\$1,715,926	\$546,268	\$0	\$6,572,459	\$188,928	\$839.42	97.2%
Apr-17	7,013	\$6,592,653	\$3,063,951	\$977,033	\$1,503,577	\$532,822	\$0	\$6,077,383	\$515,271	\$790.61	92.2%
May-17	7,053	\$6,615,501	\$3,931,378	\$977,081	\$1,650,758	\$535,601	\$0	\$7,094,819	-\$479,318	\$929.99	107.2%
Jun-17	7,172	\$6,728,288	\$3,913,208	\$972,474	\$1,831,804	\$545,175	\$0	\$7,262,662	-\$534,374	\$936.63	107.9%
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%
<b>2015</b>	<b>7,857</b>	<b>\$73,183,304</b>	<b>\$43,280,340</b>	<b>\$15,057,894</b>	<b>\$18,042,745</b>	<b>\$7,747,452</b>	<b>\$335,568</b>	<b>\$83,792,863</b>	<b>-\$10,609,560</b>	<b>\$806.54</b>	<b>114.5%</b>
<b>2016</b>	<b>7,425</b>	<b>\$75,041,054</b>	<b>\$41,229,048</b>	<b>\$13,597,868</b>	<b>\$18,516,456</b>	<b>\$6,776,025</b>	<b>\$867,487</b>	<b>\$79,251,910</b>	<b>-\$4,210,855</b>	<b>\$813.38</b>	<b>105.6%</b>
<b>2017 YTD</b>	<b>7,158</b>	<b>\$67,119,445</b>	<b>\$33,657,454</b>	<b>\$9,846,890</b>	<b>\$16,781,635</b>	<b>\$5,439,213</b>	<b>\$75,682</b>	<b>\$65,649,509</b>	<b>\$1,469,937</b>	<b>\$841.15</b>	<b>97.8%</b>
<b>Current 12 Months</b>	<b>7,196</b>	<b>\$79,510,165</b>	<b>\$42,343,723</b>	<b>\$12,092,725</b>	<b>\$19,889,733</b>	<b>\$6,561,140</b>	<b>\$867,644</b>	<b>\$80,019,677</b>	<b>-\$509,511</b>	<b>\$850.69</b>	<b>100.6%</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: \$64.55; 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/HDP = \$450,000.

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





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

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	4,658	\$3,983,842	\$1,905,194	\$1,282,361	\$788,573	\$421,702	\$0	\$4,397,830	-\$413,988	\$853.61	110.4%
Feb-15	4,639	\$3,972,076	\$1,202,036	\$1,274,385	\$728,834	\$419,977	\$0	\$3,625,232	\$346,844	\$690.94	91.3%
Mar-15	4,627	\$3,947,965	\$2,871,574	\$1,276,298	\$914,764	\$418,887	\$0	\$5,481,523	-\$1,533,558	\$1,094.15	138.8%
Apr-15	4,600	\$3,939,314	\$2,855,974	\$1,275,212	\$1,049,188	\$416,442	\$213,266	\$5,383,550	-\$1,444,236	\$1,079.81	136.7%
May-15	4,593	\$3,930,142	\$1,719,986	\$1,262,196	\$856,669	\$415,809	\$0	\$4,254,660	-\$324,518	\$835.80	108.3%
Jun-15	4,597	\$3,926,211	\$2,458,804	\$1,254,217	\$902,719	\$416,165	\$31,288	\$5,000,616	-\$1,074,405	\$997.27	127.4%
Jul-15	4,591	\$3,920,572	\$2,594,570	\$1,251,555	\$969,654	\$415,626	\$19,565	\$5,211,839	-\$1,291,267	\$1,044.70	132.9%
Aug-15	4,605	\$3,927,611	\$2,537,725	\$1,260,031	\$953,210	\$416,890	\$2,662	\$5,165,194	-\$1,237,584	\$1,031.12	131.5%
Sep-15	4,610	\$3,931,855	\$2,138,137	\$1,257,208	\$1,045,559	\$417,347	\$215	\$4,858,036	-\$926,181	\$963.27	123.6%
Oct-15	4,604	\$3,928,455	\$2,307,415	\$1,252,787	\$968,234	\$416,806	\$41,152	\$4,904,089	-\$975,634	\$974.65	124.8%
Nov-15	4,569	\$3,897,484	\$2,345,182	\$1,253,177	\$845,814	\$413,637	\$2,558	\$4,855,252	-\$957,768	\$972.12	124.6%
Dec-15	4,572	\$3,895,284	\$2,149,769	\$1,158,468	\$932,932	\$413,908	\$24,862	\$4,630,215	-\$734,931	\$922.20	118.9%
Jan-16	4,049	\$3,947,168	\$1,334,608	\$1,131,645	\$870,159	\$347,301	\$0	\$3,683,712	\$263,456	\$824.01	93.3%
Feb-16	4,045	\$3,931,981	\$1,959,178	\$1,127,940	\$894,530	\$346,958	\$0	\$4,328,606	-\$396,624	\$984.34	110.1%
Mar-16	4,044	\$3,930,093	\$1,481,310	\$1,123,252	\$1,001,187	\$346,872	\$0	\$3,952,621	-\$22,528	\$891.63	100.6%
Apr-16	4,028	\$3,914,357	\$1,612,225	\$1,121,050	\$870,482	\$345,512	\$0	\$3,949,269	-\$34,912	\$894.68	100.9%
May-16	4,016	\$3,902,235	\$1,957,496	\$1,120,362	\$859,069	\$344,482	\$0	\$4,281,409	-\$379,174	\$980.31	109.7%
Jun-16	4,029	\$3,909,977	\$1,709,598	\$1,126,152	\$902,316	\$345,598	\$0	\$4,083,664	-\$173,688	\$927.79	104.4%
Jul-16	4,028	\$3,900,668	\$1,782,613	\$1,156,189	\$904,071	\$345,512	\$0	\$4,188,386	-\$287,717	\$954.04	107.4%
Aug-16	4,014	\$3,886,089	\$2,517,765	\$1,149,168	\$917,188	\$344,312	\$75,525	\$4,852,908	-\$966,819	\$1,123.22	124.9%
Sep-16	4,013	\$3,880,493	\$1,748,178	\$1,149,991	\$855,942	\$344,224	\$0	\$4,098,336	-\$217,843	\$935.49	105.6%
Oct-16	4,002	\$3,871,427	\$1,790,098	\$1,146,283	\$898,703	\$343,283	\$0	\$4,178,367	-\$306,941	\$958.29	107.9%
Nov-16	3,972	\$3,846,975	\$1,857,465	\$1,142,122	\$911,360	\$340,712	\$45,491	\$4,206,167	-\$359,193	\$973.18	109.3%
Dec-16	3,953	\$3,827,552	\$3,334,337	\$1,103,713	\$892,519	\$339,081	\$727,077	\$4,942,573	-\$1,115,021	\$1,164.56	129.1%
Jan-17	3,391	\$3,857,853	\$1,231,705	\$995,935	\$868,003	\$296,428	\$0	\$3,392,072	\$465,781	\$912.90	87.9%
Feb-17	3,371	\$3,829,484	\$1,695,358	\$991,948	\$778,716	\$294,679	\$0	\$3,760,701	\$68,783	\$1,028.19	98.2%
Mar-17	3,348	\$3,805,170	\$1,892,093	\$987,343	\$944,379	\$292,668	\$0	\$4,116,483	-\$311,314	\$1,142.12	108.2%
Apr-17	3,232	\$3,680,296	\$1,204,293	\$977,033	\$838,545	\$282,531	\$0	\$3,302,402	\$377,894	\$934.37	89.7%
May-17	3,238	\$3,685,382	\$2,117,425	\$977,081	\$922,366	\$283,059	\$0	\$4,299,931	-\$614,550	\$1,240.54	116.7%
Jun-17	3,318	\$3,768,088	\$1,533,203	\$972,474	\$987,256	\$290,050	\$0	\$3,782,983	-\$14,895	\$1,052.72	100.4%
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%
<b>2015</b>	<b>4,605</b>	<b>\$47,200,812</b>	<b>\$27,086,366</b>	<b>\$15,057,894</b>	<b>\$10,956,150</b>	<b>\$5,003,196</b>	<b>\$335,568</b>	<b>\$57,768,037</b>	<b>-\$10,567,225</b>	<b>\$954.76</b>	<b>122.4%</b>
<b>2016</b>	<b>4,016</b>	<b>\$46,749,016</b>	<b>\$23,084,871</b>	<b>\$13,597,868</b>	<b>\$10,777,527</b>	<b>\$4,133,848</b>	<b>\$848,093</b>	<b>\$50,746,021</b>	<b>-\$3,997,005</b>	<b>\$967.20</b>	<b>108.5%</b>
<b>2017 YTD</b>	<b>3,302</b>	<b>\$37,477,291</b>	<b>\$16,316,439</b>	<b>\$9,846,890</b>	<b>\$8,840,005</b>	<b>\$2,886,691</b>	<b>\$75,682</b>	<b>\$37,814,343</b>	<b>-\$337,052</b>	<b>\$1,057.71</b>	<b>100.9%</b>
<b>Current 12 Months</b>	<b>3,412</b>	<b>\$45,151,818</b>	<b>\$21,508,240</b>	<b>\$12,092,725</b>	<b>\$10,643,885</b>	<b>\$3,566,484</b>	<b>\$848,250</b>	<b>\$46,963,083</b>	<b>-\$1,811,265</b>	<b>\$1,059.82</b>	<b>104.0%</b>

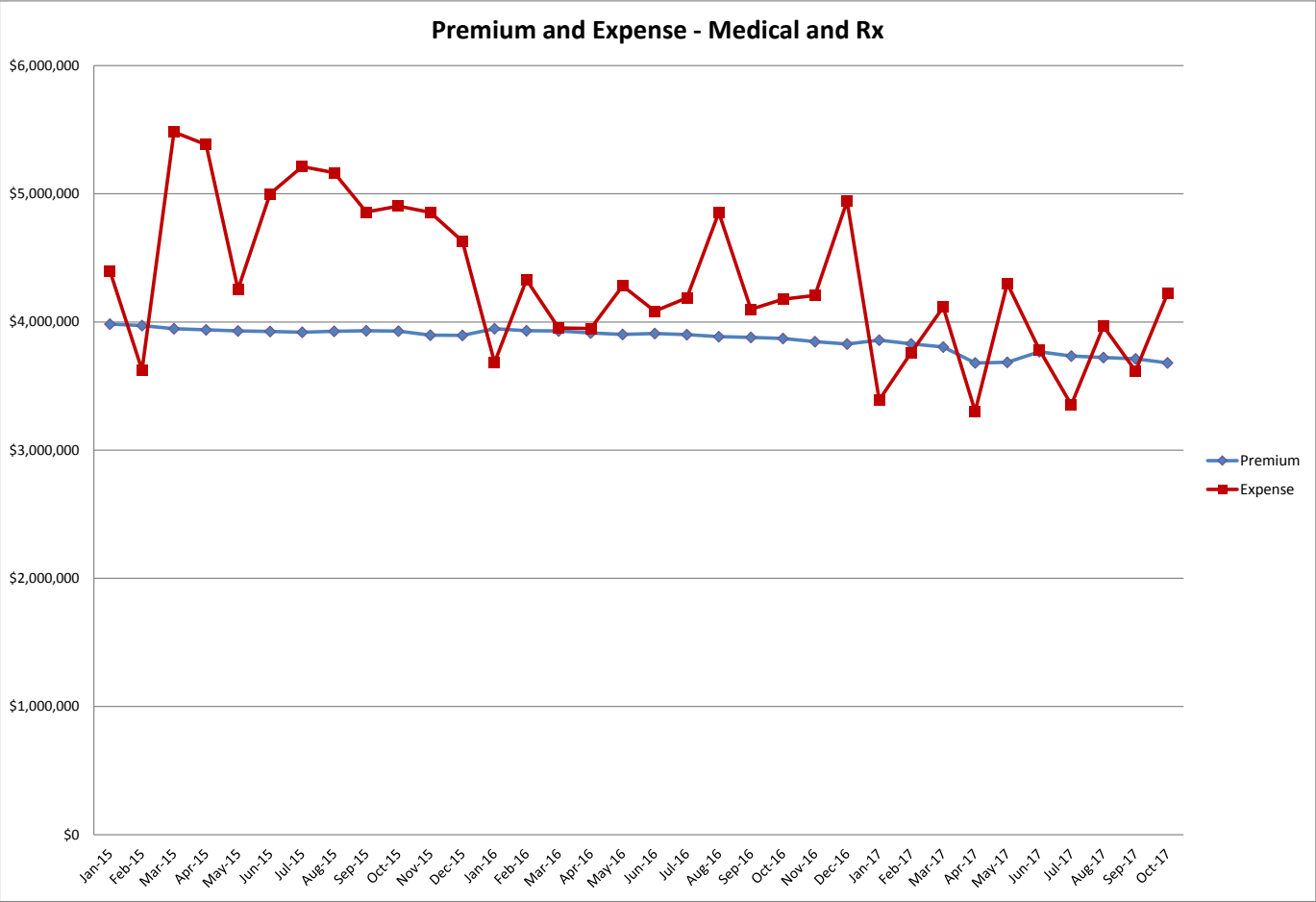
Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR (HMO) and MDP (PPO and HSA), and Rx claims: Envolve.

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/HDP = \$450,000.



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



first



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

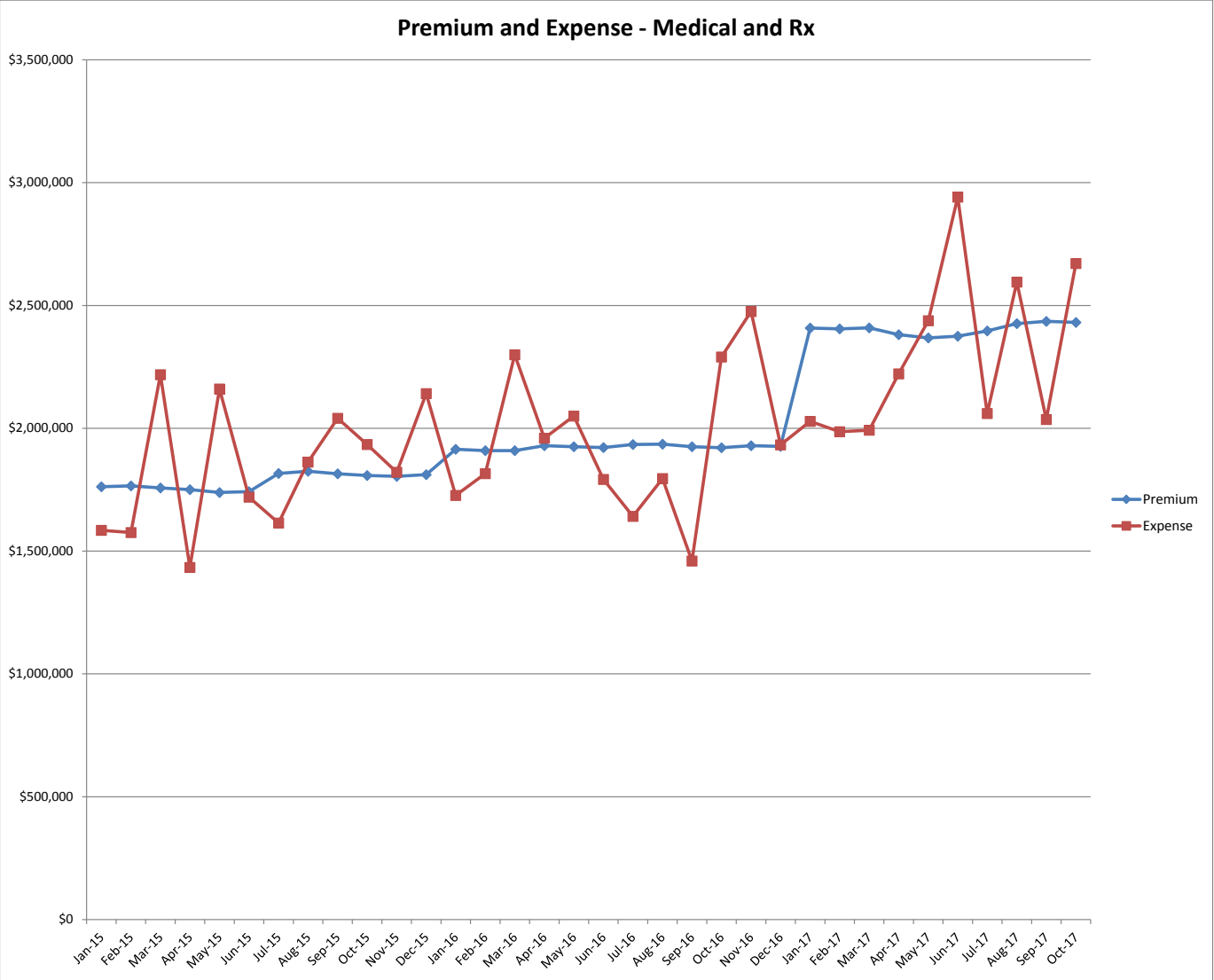
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	2,632	\$1,761,848	\$915,463	\$484,120	\$185,056	\$0	\$1,584,639	\$177,209	\$531.76	89.9%
Feb-15	2,638	\$1,765,295	\$977,825	\$412,627	\$185,478	\$0	\$1,575,930	\$189,365	\$527.09	89.3%
Mar-15	2,626	\$1,757,245	\$1,538,733	\$494,935	\$184,634	\$0	\$2,218,303	-\$461,057	\$774.44	126.2%
Apr-15	2,616	\$1,750,007	\$774,435	\$475,515	\$183,931	\$0	\$1,433,881	\$316,126	\$477.81	81.9%
May-15	2,592	\$1,738,857	\$1,515,323	\$462,129	\$182,244	\$0	\$2,159,696	-\$420,839	\$762.91	124.2%
Jun-15	2,599	\$1,742,166	\$999,569	\$537,511	\$182,736	\$0	\$1,719,816	\$22,350	\$591.41	98.7%
Jul-15	2,649	\$1,815,949	\$869,938	\$558,325	\$186,359	\$0	\$1,614,622	\$201,327	\$539.17	88.9%
Aug-15	2,670	\$1,825,390	\$1,093,203	\$581,350	\$187,834	\$0	\$1,862,386	-\$36,996	\$627.17	102.0%
Sep-15	2,651	\$1,814,659	\$1,362,749	\$491,379	\$186,498	\$0	\$2,040,625	-\$225,966	\$699.41	112.5%
Oct-15	2,643	\$1,808,204	\$1,141,364	\$606,968	\$185,933	\$0	\$1,934,265	-\$126,061	\$661.50	107.0%
Nov-15	2,638	\$1,804,678	\$1,142,079	\$493,556	\$185,580	\$0	\$1,821,214	-\$16,536	\$620.03	100.9%
Dec-15	2,654	\$1,811,652	\$1,409,025	\$545,262	\$186,703	\$0	\$2,140,990	-\$329,338	\$736.36	118.2%
Jan-16	2,690	\$1,914,485	\$1,062,073	\$490,627	\$173,742	\$0	\$1,726,442	\$188,043	\$577.21	90.2%
Feb-16	2,692	\$1,909,087	\$1,028,097	\$613,643	\$173,869	\$0	\$1,815,609	\$93,478	\$609.86	95.1%
Mar-16	2,693	\$1,909,124	\$1,529,475	\$595,644	\$173,931	\$0	\$2,299,050	-\$389,926	\$789.13	120.4%
Apr-16	2,730	\$1,928,979	\$1,278,956	\$504,600	\$176,320	\$0	\$1,959,875	-\$30,896	\$653.32	101.6%
May-16	2,720	\$1,925,282	\$1,293,399	\$580,692	\$175,674	\$0	\$2,049,765	-\$124,482	\$689.00	106.5%
Jun-16	2,720	\$1,921,491	\$1,096,943	\$519,503	\$175,672	\$0	\$1,792,118	\$129,373	\$594.28	93.3%
Jul-16	2,735	\$1,934,082	\$957,986	\$506,558	\$176,644	\$0	\$1,641,188	\$292,893	\$535.48	84.9%
Aug-16	2,735	\$1,935,714	\$981,781	\$637,094	\$176,646	\$0	\$1,795,522	\$140,192	\$591.91	92.8%
Sep-16	2,728	\$1,925,079	\$782,238	\$501,415	\$176,196	\$0	\$1,459,850	\$465,229	\$470.55	75.8%
Oct-16	2,721	\$1,920,538	\$1,571,744	\$543,160	\$175,747	\$0	\$2,290,650	-\$370,112	\$777.25	119.3%
Nov-16	2,738	\$1,929,212	\$1,781,402	\$517,132	\$176,844	\$0	\$2,475,378	-\$546,165	\$839.49	128.3%
Dec-16	2,737	\$1,926,358	\$1,239,352	\$535,650	\$176,777	\$19,394	\$1,932,386	-\$6,027	\$641.44	100.3%
Jan-17	3,049	\$2,408,045	\$1,167,779	\$658,355	\$201,852	\$0	\$2,027,986	\$380,059	\$598.93	84.2%
Feb-17	3,040	\$2,404,910	\$1,173,087	\$611,471	\$201,257	\$0	\$1,985,815	\$419,096	\$587.03	82.6%
Mar-17	3,051	\$2,409,004	\$1,139,347	\$651,192	\$201,977	\$0	\$1,992,516	\$416,488	\$586.87	82.7%
Apr-17	3,024	\$2,381,103	\$1,441,495	\$580,274	\$200,190	\$0	\$2,221,959	\$159,144	\$668.57	93.3%
May-17	3,011	\$2,368,076	\$1,628,318	\$610,381	\$199,332	\$0	\$2,438,031	-\$69,955	\$743.51	103.0%
Jun-17	3,016	\$2,375,163	\$2,038,616	\$702,737	\$199,665	\$0	\$2,941,018	-\$565,855	\$908.94	123.8%
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%
<b>2015</b>	<b>2,634</b>	<b>\$21,395,949</b>	<b>\$13,739,706</b>	<b>\$6,143,677</b>	<b>\$2,222,984</b>	<b>\$0</b>	<b>\$22,106,367</b>	<b>-\$710,418</b>	<b>\$629.06</b>	<b>103.3%</b>
<b>2016</b>	<b>2,720</b>	<b>\$23,079,432</b>	<b>\$14,603,446</b>	<b>\$6,545,718</b>	<b>\$2,108,061</b>	<b>\$19,394</b>	<b>\$23,237,832</b>	<b>-\$158,400</b>	<b>\$647.38</b>	<b>100.7%</b>
<b>2017 YTD</b>	<b>3,051</b>	<b>\$24,035,657</b>	<b>\$14,179,770</b>	<b>\$6,771,091</b>	<b>\$2,019,887</b>	<b>\$0</b>	<b>\$22,970,748</b>	<b>\$1,064,909</b>	<b>\$686.67</b>	<b>95.6%</b>
<b>Current 12 Months</b>	<b>2,999</b>	<b>\$27,891,228</b>	<b>\$17,200,524</b>	<b>\$7,823,873</b>	<b>\$2,373,508</b>	<b>\$19,394</b>	<b>\$27,378,511</b>	<b>\$512,716</b>	<b>\$694.85</b>	<b>98.2%</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
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**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of October 2017  
All Districts Combined - PPO**





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

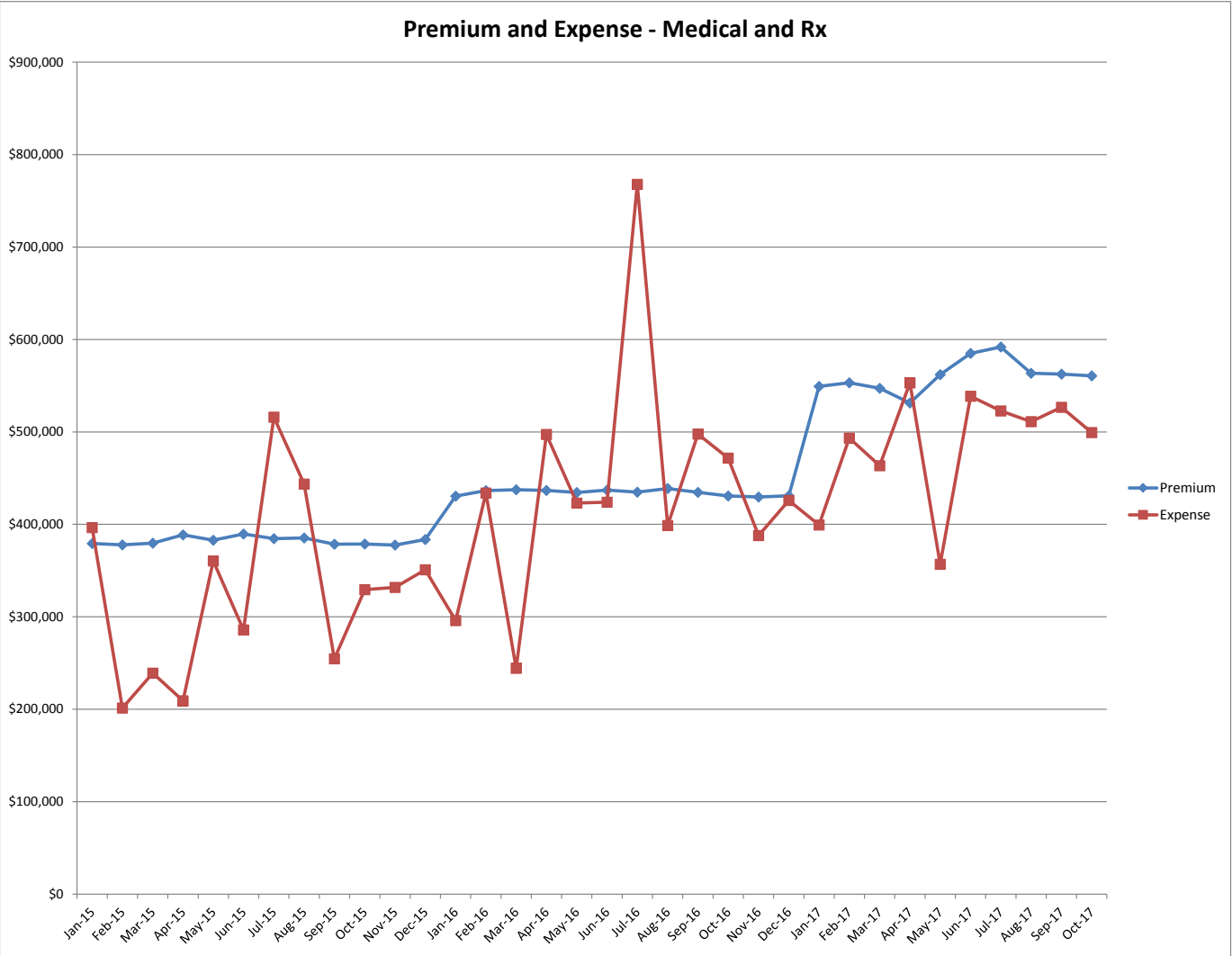
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	608	\$379,321	\$299,930	\$53,812	\$42,754	\$0	\$396,496	-\$17,176	\$581.81	104.5%
Feb-15	606	\$377,830	\$129,367	\$29,310	\$42,616	\$0	\$201,293	\$176,537	\$261.84	53.3%
Mar-15	611	\$379,647	\$148,883	\$47,256	\$42,965	\$0	\$239,104	\$140,543	\$321.01	63.0%
Apr-15	625	\$388,736	\$106,187	\$58,999	\$43,950	\$0	\$209,136	\$179,601	\$264.30	53.8%
May-15	616	\$382,951	\$232,413	\$84,757	\$43,315	\$0	\$360,485	\$22,466	\$514.89	94.1%
Jun-15	632	\$389,567	\$170,009	\$71,395	\$44,440	\$0	\$285,844	\$103,723	\$381.97	73.4%
Jul-15	623	\$384,473	\$364,822	\$107,322	\$43,807	\$0	\$515,951	-\$131,478	\$757.86	134.2%
Aug-15	623	\$385,235	\$315,819	\$83,989	\$43,807	\$0	\$443,615	-\$58,380	\$641.75	115.2%
Sep-15	613	\$378,666	\$114,581	\$96,851	\$43,104	\$0	\$254,536	\$124,130	\$344.91	67.2%
Oct-15	617	\$378,839	\$173,725	\$112,213	\$43,387	\$0	\$329,325	\$49,514	\$463.43	86.9%
Nov-15	614	\$377,592	\$193,138	\$95,476	\$43,176	\$0	\$331,790	\$45,801	\$470.06	87.9%
Dec-15	625	\$383,686	\$205,394	\$101,539	\$43,950	\$0	\$350,883	\$32,803	\$491.09	91.5%
Jan-16	676	\$430,642	\$190,383	\$61,983	\$43,644	\$0	\$296,010	\$134,632	\$373.32	68.7%
Feb-16	683	\$436,510	\$349,360	\$40,463	\$44,094	\$0	\$433,917	\$2,594	\$570.75	99.4%
Mar-16	688	\$437,498	\$135,438	\$64,474	\$44,418	\$0	\$244,330	\$193,167	\$290.57	55.8%
Apr-16	691	\$436,654	\$354,707	\$97,956	\$44,612	\$0	\$497,275	-\$60,621	\$655.08	113.9%
May-16	690	\$434,484	\$287,038	\$91,436	\$44,548	\$0	\$423,022	\$11,463	\$548.51	97.4%
Jun-16	696	\$437,103	\$267,019	\$112,039	\$44,935	\$0	\$423,993	\$13,110	\$544.62	97.0%
Jul-16	695	\$434,872	\$589,834	\$133,113	\$44,870	\$0	\$767,817	-\$332,945	\$1,040.21	176.6%
Aug-16	701	\$438,774	\$268,305	\$85,119	\$45,258	\$0	\$398,682	\$40,093	\$504.17	90.9%
Sep-16	693	\$434,676	\$305,698	\$147,318	\$44,741	\$0	\$497,757	-\$63,081	\$653.70	114.5%
Oct-16	689	\$430,769	\$319,235	\$107,873	\$44,483	\$0	\$471,591	-\$40,821	\$619.90	109.5%
Nov-16	684	\$429,706	\$241,053	\$102,655	\$44,160	\$0	\$387,868	\$41,838	\$502.50	90.3%
Dec-16	687	\$430,916	\$232,661	\$148,781	\$44,354	\$0	\$425,796	\$5,120	\$555.23	98.8%
Jan-17	784	\$549,235	\$301,349	\$46,039	\$51,885	\$0	\$399,273	\$149,962	\$443.10	72.7%
Feb-17	789	\$553,287	\$390,105	\$50,974	\$52,216	\$0	\$493,295	\$59,992	\$559.04	89.2%
Mar-17	780	\$547,213	\$291,483	\$120,354	\$51,623	\$0	\$463,460	\$83,754	\$528.00	84.7%
Apr-17	757	\$531,254	\$418,163	\$84,758	\$50,101	\$0	\$553,022	-\$21,768	\$664.36	104.1%
May-17	804	\$562,043	\$185,635	\$118,011	\$53,211	\$0	\$356,857	\$205,187	\$377.67	63.5%
Jun-17	838	\$585,036	\$341,389	\$141,811	\$55,460	\$0	\$538,660	\$46,376	\$576.61	92.1%
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%
<b>2015</b>	<b>618</b>	<b>\$4,586,543</b>	<b>\$2,454,268</b>	<b>\$942,919</b>	<b>\$521,272</b>	<b>\$0</b>	<b>\$3,918,459</b>	<b>\$668,084</b>	<b>\$458.27</b>	<b>85.4%</b>
<b>2016</b>	<b>689</b>	<b>\$5,212,607</b>	<b>\$3,540,731</b>	<b>\$1,193,210</b>	<b>\$534,116</b>	<b>\$0</b>	<b>\$5,268,057</b>	<b>-\$55,451</b>	<b>\$572.22</b>	<b>101.1%</b>
<b>2017 YTD</b>	<b>805</b>	<b>\$5,606,497</b>	<b>\$3,161,245</b>	<b>\$1,170,539</b>	<b>\$532,634</b>	<b>\$0</b>	<b>\$4,864,418</b>	<b>\$742,079</b>	<b>\$538.24</b>	<b>86.8%</b>
<b>Current 12 Months</b>	<b>785</b>	<b>\$6,467,120</b>	<b>\$3,634,959</b>	<b>\$1,421,975</b>	<b>\$621,148</b>	<b>\$0</b>	<b>\$5,678,082</b>	<b>\$789,038</b>	<b>\$536.89</b>	<b>87.8%</b>

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

Notes:

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All Districts Combined - HSA**





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Anthem Blue Cross Premium and Claims Report as of October 2017  
County of Fresno - All Medical**

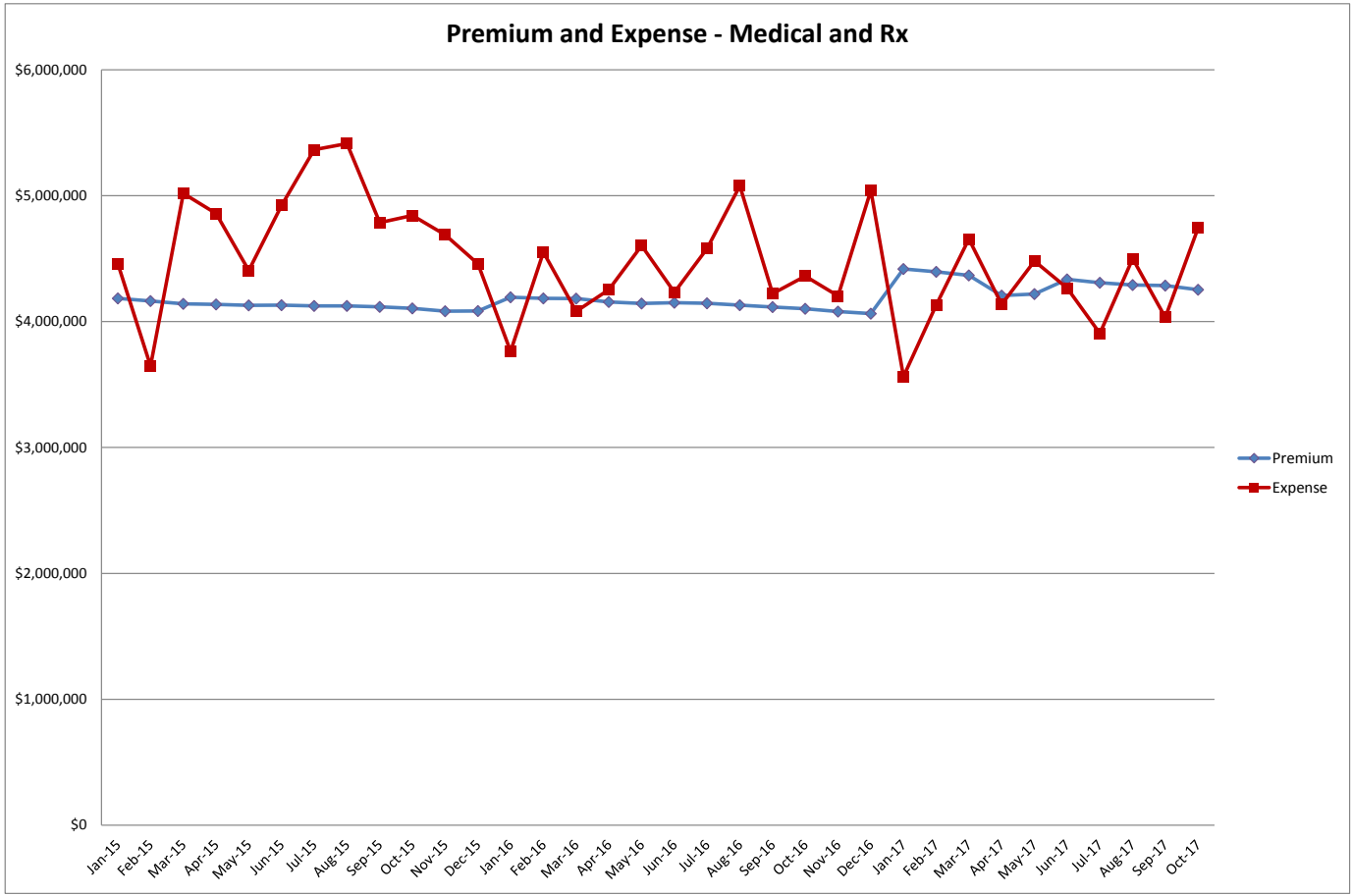
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	5,012	\$4,184,793	\$2,007,569	\$1,169,476	\$844,873	\$438,139	\$0	\$4,460,057	-\$275,263	\$802.46	106.6%
Feb-15	4,981	\$4,163,779	\$1,316,160	\$1,162,249	\$733,346	\$435,434	\$0	\$3,647,189	\$516,590	\$644.80	87.6%
Mar-15	4,975	\$4,140,661	\$2,474,812	\$1,157,575	\$951,471	\$434,770	\$0	\$5,018,629	-\$877,968	\$921.38	121.2%
Apr-15	4,960	\$4,136,581	\$2,176,560	\$1,156,466	\$1,091,891	\$433,211	\$0	\$4,858,129	-\$721,548	\$892.12	117.4%
May-15	4,952	\$4,128,643	\$1,910,153	\$1,146,367	\$917,720	\$432,548	\$0	\$4,406,788	-\$278,146	\$802.55	106.7%
Jun-15	4,969	\$4,130,429	\$2,368,126	\$1,143,603	\$976,575	\$432,783	\$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	-\$670,090	\$878.89	116.3%
Oct-15	4,944	\$4,105,797	\$2,234,050	\$1,135,306	\$1,082,728	\$431,824	\$40,851	\$4,843,057	-\$737,260	\$892.24	118.0%
Nov-15	4,919	\$4,082,872	\$2,190,324	\$1,137,968	\$933,806	\$429,541	\$2,558	\$4,689,081	-\$606,209	\$865.94	114.8%
Dec-15	4,933	\$4,083,684	\$1,975,445	\$1,045,364	\$1,028,424	\$430,566	\$21,796	\$4,458,003	-\$374,319	\$816.43	109.2%
Jan-16	4,504	\$4,194,043	\$1,446,667	\$1,021,945	\$926,517	\$368,464	\$0	\$3,763,592	\$430,451	\$753.80	89.7%
Feb-16	4,508	\$4,184,176	\$2,221,051	\$1,017,540	\$944,596	\$368,637	\$0	\$4,551,824	-\$367,648	\$927.95	108.8%
Mar-16	4,512	\$4,182,489	\$1,648,255	\$1,015,312	\$1,049,494	\$368,874	\$0	\$4,081,935	\$100,553	\$822.93	97.6%
Apr-16	4,483	\$4,156,205	\$1,917,726	\$1,010,602	\$958,515	\$366,494	\$0	\$4,253,338	-\$97,133	\$867.02	102.3%
May-16	4,472	\$4,144,419	\$2,268,740	\$1,009,640	\$960,052	\$365,615	\$0	\$4,604,047	-\$459,628	\$947.77	111.1%
Jun-16	4,485	\$4,149,744	\$1,849,109	\$1,018,022	\$998,545	\$366,687	\$0	\$4,232,363	-\$82,619	\$861.91	102.0%
Jul-16	4,491	\$4,146,170	\$2,142,910	\$1,045,525	\$1,024,403	\$367,010	\$0	\$4,579,848	-\$433,678	\$938.06	110.5%
Aug-16	4,477	\$4,130,508	\$2,731,921	\$1,044,181	\$1,011,610	\$365,725	\$75,525	\$5,077,914	-\$947,405	\$1,052.53	122.9%
Sep-16	4,463	\$4,115,418	\$1,911,978	\$1,039,134	\$905,528	\$364,779	\$0	\$4,221,419	-\$106,001	\$864.14	102.6%
Oct-16	4,447	\$4,102,476	\$2,053,161	\$1,037,260	\$907,234	\$363,429	\$0	\$4,361,085	-\$258,609	\$898.96	106.3%
Nov-16	4,416	\$4,079,856	\$1,919,180	\$1,034,489	\$935,145	\$360,898	\$45,491	\$4,204,221	-\$124,365	\$870.32	103.0%
Dec-16	4,403	\$4,063,662	\$3,472,761	\$995,672	\$941,679	\$359,742	\$727,077	\$5,042,776	-\$979,114	\$1,063.60	124.1%
Jan-17	4,217	\$4,418,172	\$1,323,742	\$943,781	\$947,744	\$348,074	\$0	\$3,563,341	\$854,830	\$762.45	80.7%
Feb-17	4,204	\$4,395,734	\$1,975,135	\$939,983	\$869,746	\$346,812	\$0	\$4,131,676	\$264,057	\$900.30	94.0%
Mar-17	4,176	\$4,366,453	\$2,266,845	\$935,255	\$1,109,568	\$344,493	\$0	\$4,656,161	-\$289,708	\$1,032.49	106.6%
Apr-17	4,022	\$4,207,039	\$1,938,565	\$926,167	\$939,788	\$331,911	\$0	\$4,136,430	\$70,609	\$945.93	98.3%
May-17	4,046	\$4,218,545	\$2,134,703	\$925,137	\$1,087,642	\$333,584	\$0	\$4,481,065	-\$262,520	\$1,025.08	106.2%
Jun-17	4,169	\$4,336,268	\$1,841,158	\$920,448	\$1,162,113	\$343,374	\$0	\$4,267,092	\$69,175	\$941.17	98.4%
Jul-17	4,161	\$4,309,122	\$1,653,268	\$939,122	\$970,934	\$342,379	\$0	\$3,905,702	\$403,426	\$856.36	90.6%
Aug-17	4,151	\$4,291,229	\$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%
<b>2015</b>	<b>4,960</b>	<b>\$49,524,371</b>	<b>\$26,241,999</b>	<b>\$13,681,568</b>	<b>\$11,812,227</b>	<b>\$5,199,036</b>	<b>\$65,205</b>	<b>\$56,869,626</b>	<b>-\$7,345,255</b>	<b>\$868.06</b>	<b>114.8%</b>
<b>2016</b>	<b>4,472</b>	<b>\$49,649,165</b>	<b>\$25,583,459</b>	<b>\$12,289,322</b>	<b>\$11,563,318</b>	<b>\$4,386,355</b>	<b>\$848,093</b>	<b>\$52,974,360</b>	<b>-\$3,325,196</b>	<b>\$905.46</b>	<b>106.7%</b>
<b>2017 YTD</b>	<b>4,141</b>	<b>\$43,081,513</b>	<b>\$19,383,584</b>	<b>\$9,325,812</b>	<b>\$10,373,388</b>	<b>\$3,411,906</b>	<b>\$75,682</b>	<b>\$42,419,007</b>	<b>\$662,506</b>	<b>\$942.00</b>	<b>98.5%</b>
<b>Current 12 Months</b>	<b>4,186</b>	<b>\$51,225,032</b>	<b>\$24,775,525</b>	<b>\$11,355,972</b>	<b>\$12,250,212</b>	<b>\$4,132,546</b>	<b>\$848,250</b>	<b>\$51,666,005</b>	<b>-\$440,973</b>	<b>\$946.35</b>	<b>100.9%</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/HDHP = \$450,000.

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





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

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	4,249	\$3,632,901	\$1,655,019	\$1,169,476	\$730,274	\$384,492	\$0	\$3,939,261	-\$306,360	\$836.61	108.4%
Feb-15	4,223	\$3,615,615	\$1,084,188	\$1,162,249	\$656,329	\$382,139	\$0	\$3,284,906	\$330,709	\$687.37	90.9%
Mar-15	4,211	\$3,590,753	\$2,130,678	\$1,157,575	\$834,721	\$381,053	\$0	\$4,504,027	-\$913,274	\$979.10	125.4%
Apr-15	4,186	\$3,581,448	\$1,963,156	\$1,156,466	\$990,368	\$378,791	\$0	\$4,488,781	-\$907,333	\$981.84	125.3%
May-15	4,181	\$3,575,071	\$1,498,334	\$1,146,367	\$781,199	\$378,339	\$0	\$3,804,239	-\$229,168	\$819.40	106.4%
Jun-15	4,183	\$3,570,802	\$2,059,216	\$1,143,603	\$824,856	\$378,520	\$0	\$4,406,194	-\$835,392	\$962.87	123.4%
Jul-15	4,177	\$3,566,656	\$2,286,983	\$1,143,603	\$902,914	\$377,977	\$0	\$4,711,476	-\$1,144,820	\$1,037.47	132.1%
Aug-15	4,181	\$3,563,266	\$2,283,087	\$1,143,547	\$879,970	\$378,339	\$0	\$4,684,943	-\$1,121,677	\$1,030.04	131.5%
Sep-15	4,183	\$3,563,699	\$1,817,249	\$1,140,044	\$967,217	\$378,520	\$0	\$4,303,031	-\$739,332	\$938.20	120.7%
Oct-15	4,173	\$3,555,987	\$1,933,518	\$1,135,306	\$896,694	\$377,615	\$40,851	\$4,302,282	-\$746,295	\$940.49	121.0%
Nov-15	4,147	\$3,531,150	\$1,879,346	\$1,137,968	\$770,524	\$375,262	\$2,558	\$4,160,542	-\$629,391	\$912.78	117.8%
Dec-15	4,149	\$3,528,221	\$1,668,108	\$1,045,364	\$867,367	\$375,443	\$21,796	\$3,934,485	-\$406,264	\$857.81	111.5%
Jan-16	3,670	\$3,576,244	\$1,162,022	\$1,021,945	\$813,948	\$314,629	\$0	\$3,312,544	\$263,700	\$816.87	92.6%
Feb-16	3,666	\$3,561,693	\$1,769,284	\$1,017,540	\$830,366	\$314,286	\$0	\$3,931,476	-\$369,784	\$986.69	110.4%
Mar-16	3,665	\$3,559,805	\$1,336,202	\$1,015,312	\$926,710	\$314,200	\$0	\$3,592,424	-\$32,620	\$894.47	100.9%
Apr-16	3,641	\$3,540,178	\$1,479,458	\$1,010,602	\$799,967	\$312,143	\$0	\$3,602,170	-\$61,993	\$903.61	101.8%
May-16	3,633	\$3,531,764	\$1,853,559	\$1,009,640	\$800,884	\$311,457	\$0	\$3,975,540	-\$443,776	\$1,008.56	112.6%
Jun-16	3,644	\$3,538,657	\$1,459,858	\$1,018,022	\$825,450	\$312,400	\$0	\$3,615,730	-\$77,073	\$906.51	102.2%
Jul-16	3,641	\$3,528,478	\$1,493,340	\$1,045,525	\$836,246	\$312,143	\$0	\$3,687,254	-\$158,776	\$926.97	104.5%
Aug-16	3,623	\$3,510,818	\$2,327,662	\$1,044,181	\$852,765	\$310,600	\$75,525	\$4,459,684	-\$948,866	\$1,145.21	127.0%
Sep-16	3,621	\$3,505,311	\$1,485,167	\$1,039,134	\$709,564	\$310,428	\$0	\$3,544,294	-\$38,982	\$893.09	101.1%
Oct-16	3,606	\$3,494,850	\$1,557,642	\$1,037,260	\$753,983	\$309,142	\$0	\$3,658,027	-\$163,178	\$928.70	104.7%
Nov-16	3,581	\$3,473,820	\$1,595,231	\$1,034,489	\$767,925	\$306,999	\$45,491	\$3,659,153	-\$185,333	\$936.09	105.3%
Dec-16	3,566	\$3,457,726	\$3,122,906	\$995,672	\$747,347	\$305,713	\$727,077	\$4,444,560	-\$986,834	\$1,160.64	128.5%
Jan-17	3,261	\$3,662,440	\$953,124	\$943,781	\$852,019	\$284,816	\$0	\$3,033,740	\$628,700	\$842.97	82.8%
Feb-17	3,242	\$3,634,968	\$1,495,166	\$939,983	\$752,976	\$283,156	\$0	\$3,471,281	\$163,687	\$983.38	95.5%
Mar-17	3,220	\$3,611,288	\$1,793,588	\$935,255	\$920,529	\$281,235	\$0	\$3,930,607	-\$319,318	\$1,133.35	108.8%
Apr-17	3,107	\$3,489,598	\$1,152,900	\$926,167	\$811,501	\$271,365	\$0	\$3,161,933	\$327,664	\$930.34	90.6%
May-17	3,111	\$3,491,293	\$1,670,467	\$925,137	\$899,619	\$271,715	\$0	\$3,766,937	-\$275,644	\$1,123.50	107.9%
Jun-17	3,189	\$3,571,890	\$1,276,006	\$920,448	\$965,026	\$278,527	\$0	\$3,440,007	\$131,884	\$991.37	96.3%
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%
<b>2015</b>	<b>4,187</b>	<b>\$42,875,569</b>	<b>\$22,258,882</b>	<b>\$13,681,568</b>	<b>\$10,102,432</b>	<b>\$4,546,489</b>	<b>\$65,205</b>	<b>\$50,524,166</b>	<b>-\$7,648,597</b>	<b>\$915.11</b>	<b>117.8%</b>
<b>2016</b>	<b>3,630</b>	<b>\$42,279,343</b>	<b>\$20,642,331</b>	<b>\$12,289,322</b>	<b>\$9,665,156</b>	<b>\$3,734,142</b>	<b>\$848,093</b>	<b>\$45,482,858</b>	<b>-\$3,203,514</b>	<b>\$958.48</b>	<b>107.6%</b>
<b>2017 YTD</b>	<b>3,174</b>	<b>\$35,527,953</b>	<b>\$14,592,026</b>	<b>\$9,325,812</b>	<b>\$8,608,249</b>	<b>\$2,771,910</b>	<b>\$75,682</b>	<b>\$35,222,314</b>	<b>\$305,639</b>	<b>\$1,022.48</b>	<b>99.1%</b>
<b>Current 12 Months</b>	<b>3,240</b>	<b>\$42,459,499</b>	<b>\$19,310,163</b>	<b>\$11,355,972</b>	<b>\$10,123,521</b>	<b>\$3,384,622</b>	<b>\$848,250</b>	<b>\$43,326,028</b>	<b>-\$866,528</b>	<b>\$1,027.19</b>	<b>102.0%</b>

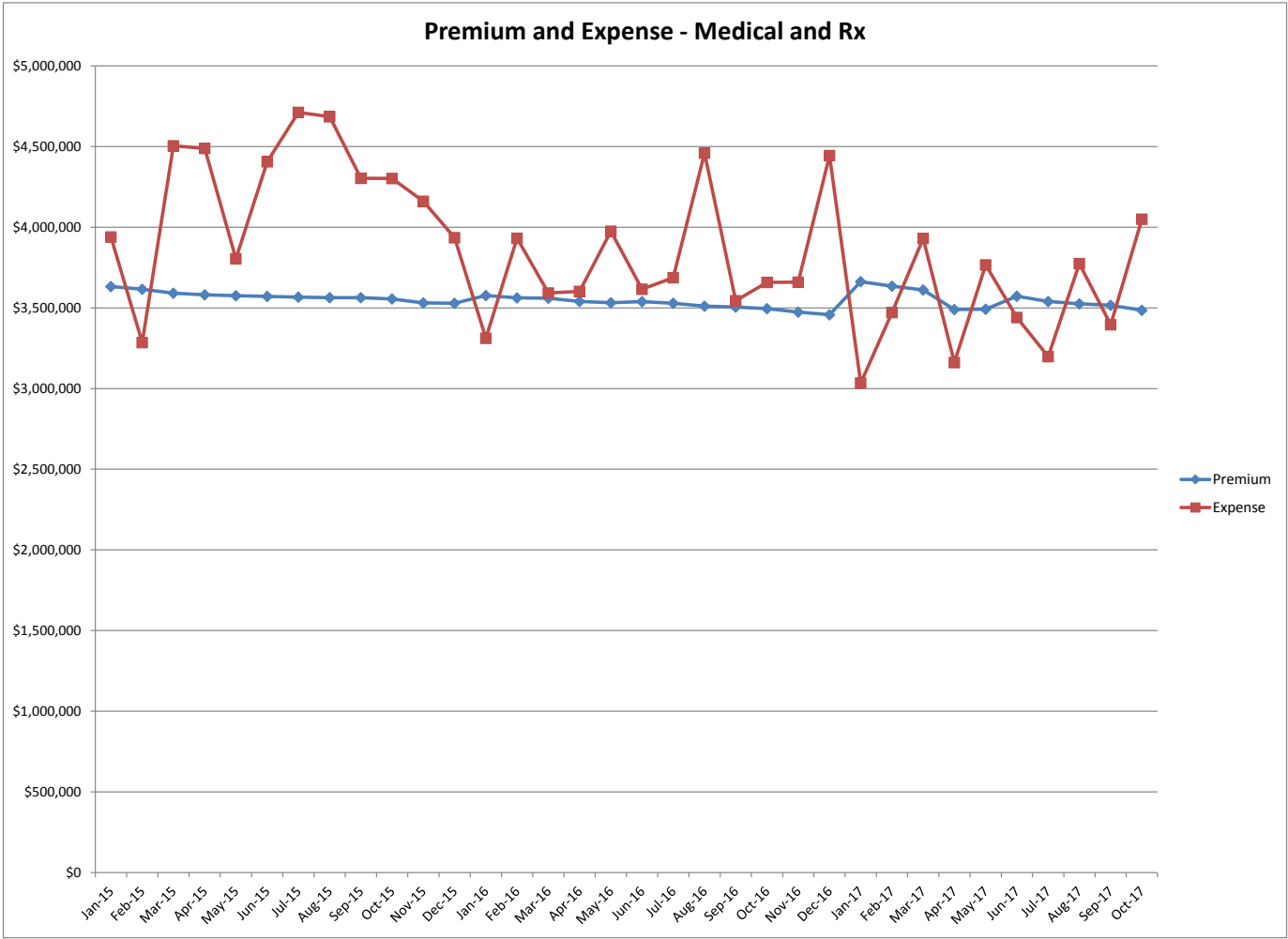
Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR, and Rx claims: Envolv.

Notes:

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



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





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

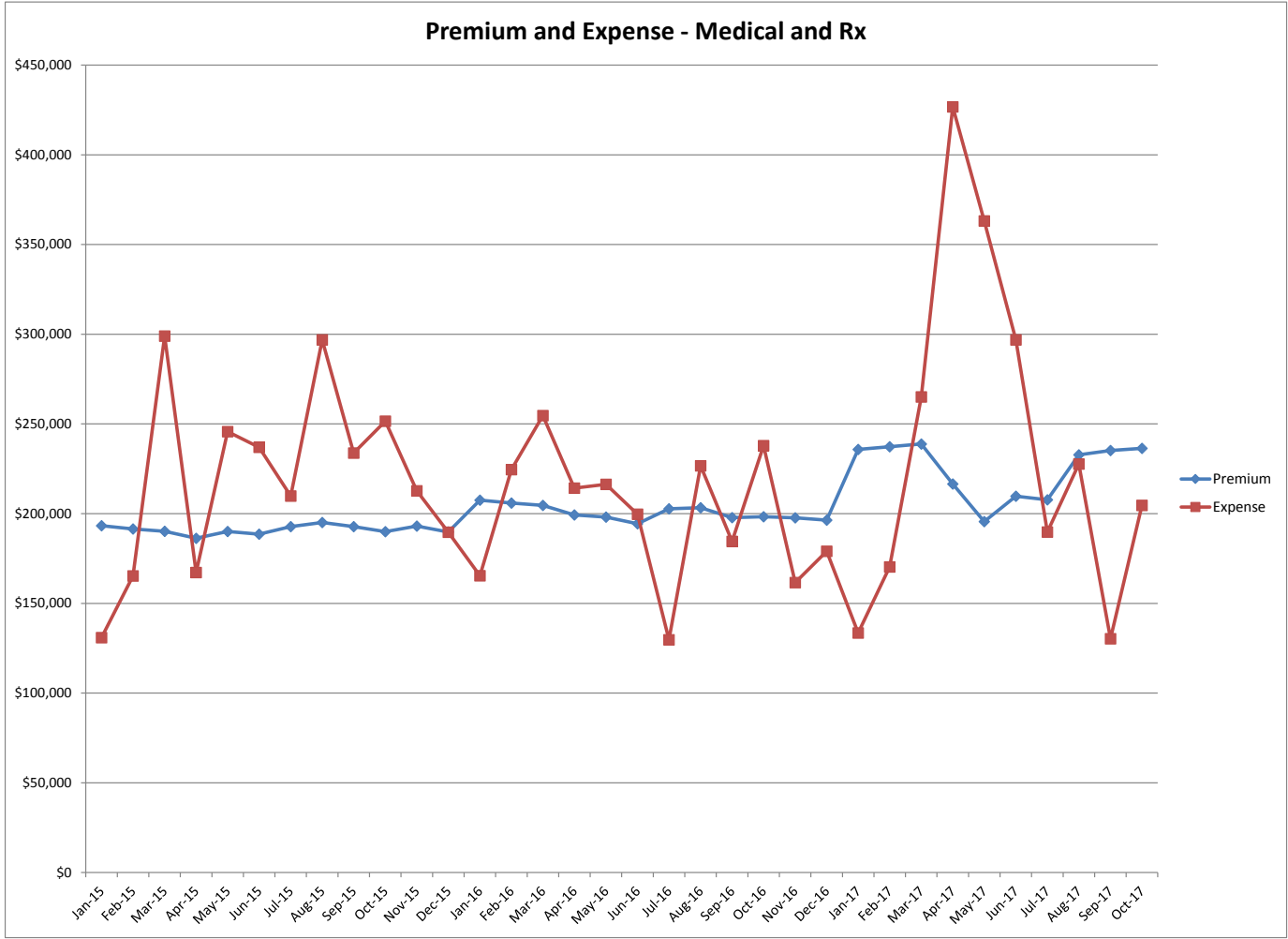
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	191	\$193,307	\$56,401	\$61,100	\$13,429	\$0	\$130,930	\$62,377	\$615.19	67.7%
Feb-15	189	\$191,513	\$104,258	\$47,706	\$13,289	\$0	\$165,253	\$26,260	\$804.04	86.3%
Mar-15	189	\$190,160	\$216,160	\$69,495	\$13,289	\$0	\$298,943	-\$108,784	\$1,511.40	157.2%
Apr-15	185	\$186,296	\$111,003	\$43,147	\$13,007	\$0	\$167,157	\$19,139	\$833.24	89.7%
May-15	190	\$190,078	\$179,929	\$52,386	\$13,359	\$0	\$245,674	-\$55,596	\$1,222.71	129.2%
Jun-15	187	\$188,578	\$141,924	\$81,908	\$13,148	\$0	\$236,980	-\$48,402	\$1,196.96	125.7%
Jul-15	191	\$192,808	\$132,101	\$64,334	\$13,429	\$0	\$209,865	-\$17,057	\$1,028.46	108.8%
Aug-15	196	\$195,082	\$201,043	\$82,078	\$13,781	\$0	\$296,902	-\$101,820	\$1,444.49	152.2%
Sep-15	191	\$192,801	\$151,656	\$68,704	\$13,429	\$0	\$233,789	-\$40,989	\$1,153.72	121.3%
Oct-15	188	\$189,930	\$161,689	\$76,619	\$13,218	\$0	\$251,526	-\$61,596	\$1,267.60	132.4%
Nov-15	192	\$193,090	\$130,673	\$68,560	\$13,500	\$0	\$212,733	-\$19,643	\$1,037.67	110.2%
Dec-15	191	\$189,796	\$116,642	\$59,549	\$13,429	\$0	\$189,620	\$176	\$922.46	99.9%
Jan-16	194	\$207,541	\$101,618	\$51,295	\$12,523	\$0	\$165,436	\$42,105	\$788.21	79.7%
Feb-16	194	\$205,894	\$138,259	\$73,767	\$12,523	\$0	\$224,548	-\$18,654	\$1,092.92	109.1%
Mar-16	193	\$204,586	\$183,848	\$58,310	\$12,458	\$0	\$254,616	-\$50,031	\$1,254.70	124.5%
Apr-16	186	\$199,265	\$140,415	\$61,828	\$12,006	\$0	\$214,250	-\$14,984	\$1,087.33	107.5%
May-16	184	\$198,062	\$135,367	\$69,140	\$11,877	\$0	\$216,384	-\$18,322	\$1,111.45	109.3%
Jun-16	181	\$194,369	\$126,150	\$61,863	\$11,684	\$0	\$199,696	-\$5,328	\$1,038.74	102.7%
Jul-16	190	\$202,712	\$60,724	\$56,757	\$12,265	\$0	\$129,746	\$72,966	\$618.32	64.0%
Aug-16	191	\$203,294	\$139,063	\$75,277	\$12,329	\$0	\$226,669	-\$23,375	\$1,122.20	111.5%
Sep-16	187	\$197,808	\$122,052	\$50,396	\$12,071	\$0	\$184,519	\$13,289	\$922.18	93.3%
Oct-16	189	\$198,250	\$178,663	\$47,042	\$12,200	\$0	\$237,904	-\$39,654	\$1,194.20	120.0%
Nov-16	188	\$197,723	\$83,197	\$66,277	\$12,135	\$0	\$161,609	\$36,114	\$795.07	81.7%
Dec-16	187	\$196,414	\$119,597	\$47,371	\$12,071	\$0	\$179,038	\$17,375	\$892.87	91.2%
Jan-17	214	\$235,804	\$69,640	\$49,735	\$14,160	\$0	\$133,535	\$102,268	\$557.83	56.6%
Feb-17	216	\$237,336	\$90,222	\$65,802	\$14,293	\$0	\$170,316	\$67,019	\$722.33	71.8%
Mar-17	220	\$238,848	\$181,844	\$68,720	\$14,557	\$0	\$265,121	-\$26,274	\$1,138.93	111.0%
Apr-17	201	\$216,533	\$368,860	\$44,582	\$13,300	\$0	\$426,742	-\$210,210	\$2,056.93	197.1%
May-17	174	\$195,554	\$280,427	\$71,203	\$11,514	\$0	\$363,144	-\$167,590	\$2,020.86	185.7%
Jun-17	185	\$209,687	\$228,069	\$56,514	\$12,241	\$0	\$296,825	-\$87,138	\$1,538.29	141.6%
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%
<b>2015</b>	<b>190</b>	<b>\$2,293,437</b>	<b>\$1,703,479</b>	<b>\$775,586</b>	<b>\$160,307</b>	<b>\$0</b>	<b>\$2,639,372</b>	<b>-\$345,935</b>	<b>\$1,087.31</b>	<b>115.1%</b>
<b>2016</b>	<b>189</b>	<b>\$2,405,918</b>	<b>\$1,528,953</b>	<b>\$719,323</b>	<b>\$146,141</b>	<b>\$0</b>	<b>\$2,394,417</b>	<b>\$11,501</b>	<b>\$993.05</b>	<b>99.5%</b>
<b>2017 YTD</b>	<b>205</b>	<b>\$2,245,773</b>	<b>\$1,669,310</b>	<b>\$602,899</b>	<b>\$135,715</b>	<b>\$0</b>	<b>\$2,407,923</b>	<b>-\$162,150</b>	<b>\$1,107.85</b>	<b>107.2%</b>
<b>Current 12 Months</b>	<b>202</b>	<b>\$2,639,910</b>	<b>\$1,872,104</b>	<b>\$716,546</b>	<b>\$159,921</b>	<b>\$0</b>	<b>\$2,748,571</b>	<b>-\$108,660</b>	<b>\$1,067.04</b>	<b>104.1%</b>

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

Notes:

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





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

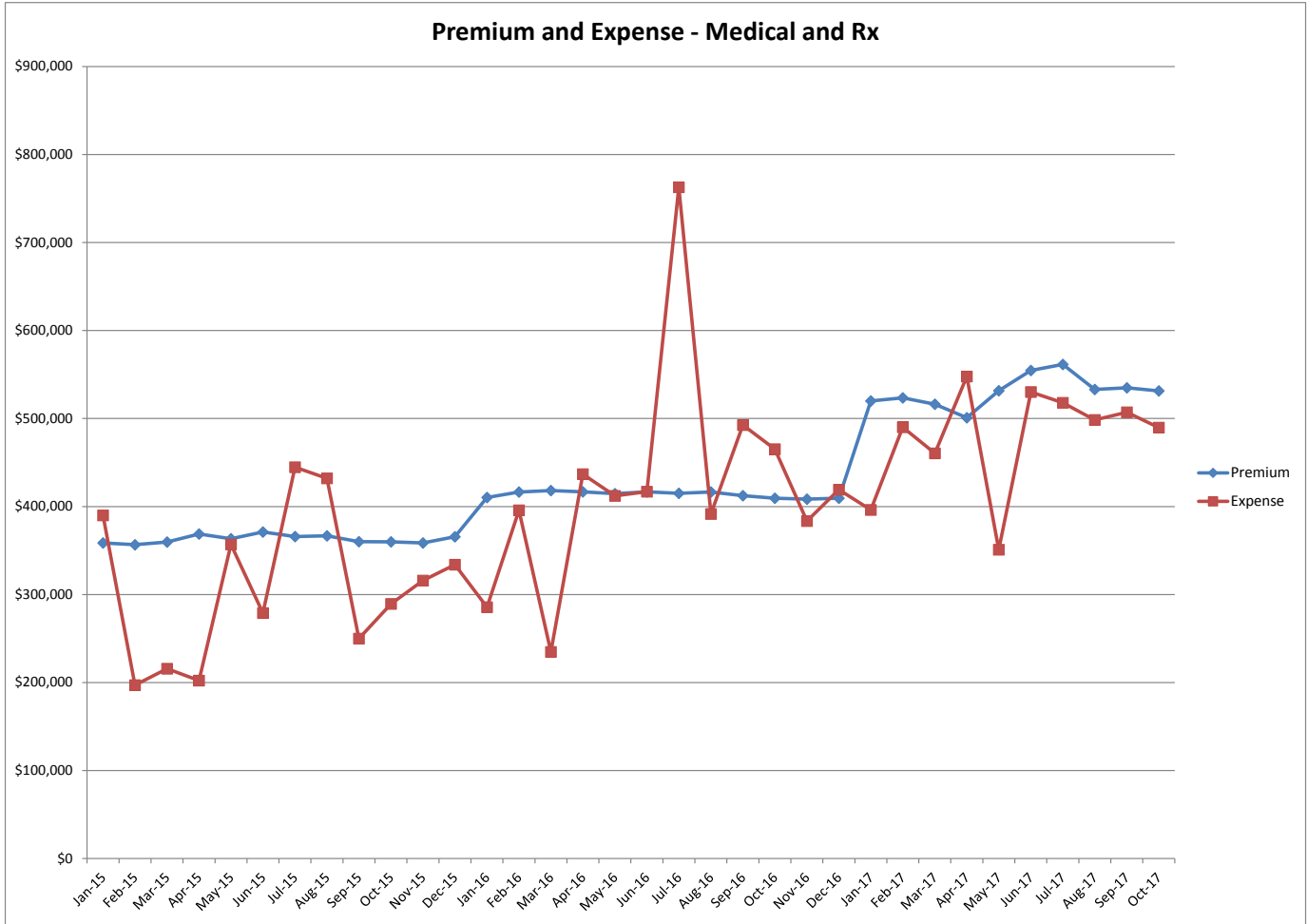
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	572	\$358,585	\$296,149	\$53,499	\$40,217	\$0	\$389,865	-\$31,280	\$611.27	108.7%
Feb-15	569	\$356,652	\$127,714	\$29,310	\$40,006	\$0	\$197,030	\$159,622	\$275.96	55.2%
Mar-15	575	\$359,748	\$127,974	\$47,256	\$40,428	\$0	\$215,658	\$144,090	\$304.75	59.9%
Apr-15	589	\$368,838	\$102,401	\$58,377	\$41,413	\$0	\$202,191	\$166,647	\$272.97	54.8%
May-15	581	\$363,494	\$231,890	\$84,135	\$40,850	\$0	\$356,875	\$6,619	\$543.93	98.2%
Jun-15	599	\$371,049	\$166,986	\$69,811	\$42,116	\$0	\$278,913	\$92,136	\$395.32	75.2%
Jul-15	590	\$365,955	\$295,999	\$107,168	\$41,483	\$0	\$444,650	-\$78,695	\$683.33	121.5%
Aug-15	590	\$366,718	\$308,386	\$82,156	\$41,483	\$0	\$432,025	-\$65,307	\$661.94	117.8%
Sep-15	580	\$360,149	\$112,296	\$96,851	\$40,780	\$0	\$249,927	\$110,222	\$360.60	69.4%
Oct-15	583	\$359,880	\$138,843	\$109,415	\$40,991	\$0	\$289,249	\$70,631	\$425.83	80.4%
Nov-15	580	\$358,632	\$180,305	\$94,722	\$40,780	\$0	\$315,807	\$42,825	\$474.18	88.1%
Dec-15	593	\$365,666	\$190,695	\$101,509	\$41,694	\$0	\$333,898	\$31,768	\$492.76	91.3%
Jan-16	640	\$410,258	\$183,027	\$61,273	\$41,312	\$0	\$285,612	\$124,646	\$381.72	69.6%
Feb-16	648	\$416,589	\$313,508	\$40,463	\$41,828	\$0	\$395,799	\$20,790	\$546.25	95.0%
Mar-16	654	\$418,099	\$128,205	\$64,474	\$42,216	\$0	\$234,895	\$183,204	\$294.62	56.2%
Apr-16	656	\$416,762	\$297,853	\$96,720	\$42,345	\$0	\$436,918	-\$20,155	\$601.48	104.8%
May-16	655	\$414,592	\$279,814	\$90,028	\$42,280	\$0	\$412,122	\$2,470	\$564.64	99.4%
Jun-16	660	\$416,718	\$263,101	\$111,232	\$42,603	\$0	\$416,936	-\$218	\$567.17	100.1%
Jul-16	660	\$414,980	\$588,846	\$131,399	\$42,603	\$0	\$762,848	-\$347,868	\$1,091.28	183.8%
Aug-16	663	\$416,396	\$265,196	\$83,568	\$42,797	\$0	\$391,561	\$24,836	\$526.04	94.0%
Sep-16	655	\$412,298	\$304,759	\$145,567	\$42,280	\$0	\$492,606	-\$80,308	\$687.52	119.5%
Oct-16	652	\$409,376	\$316,856	\$106,210	\$42,087	\$0	\$465,153	-\$55,777	\$648.87	113.6%
Nov-16	647	\$408,313	\$240,752	\$100,943	\$41,764	\$0	\$383,459	\$24,854	\$528.12	93.9%
Dec-16	650	\$409,523	\$230,258	\$146,962	\$41,958	\$0	\$419,178	-\$9,655	\$580.34	102.4%
Jan-17	742	\$519,928	\$300,978	\$45,990	\$49,098	\$0	\$396,066	\$123,862	\$467.61	76.2%
Feb-17	746	\$523,429	\$389,747	\$50,969	\$49,363	\$0	\$490,079	\$33,351	\$590.77	93.6%
Mar-17	736	\$516,317	\$291,413	\$120,319	\$48,701	\$0	\$460,433	\$55,884	\$559.42	89.2%
Apr-17	714	\$500,909	\$416,805	\$83,704	\$47,245	\$0	\$547,754	-\$46,846	\$700.99	109.4%
May-17	761	\$531,698	\$183,809	\$116,820	\$50,355	\$0	\$350,984	\$180,714	\$395.04	66.0%
Jun-17	795	\$554,691	\$337,083	\$140,573	\$52,605	\$0	\$530,261	\$24,430	\$600.83	95.6%
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%
<b>2015</b>	<b>583</b>	<b>\$4,355,365</b>	<b>\$2,279,638</b>	<b>\$934,209</b>	<b>\$492,240</b>	<b>\$0</b>	<b>\$3,706,087</b>	<b>\$649,277</b>	<b>\$459.06</b>	<b>85.1%</b>
<b>2016</b>	<b>653</b>	<b>\$4,963,904</b>	<b>\$3,412,175</b>	<b>\$1,178,839</b>	<b>\$506,072</b>	<b>\$0</b>	<b>\$5,097,086</b>	<b>-\$133,182</b>	<b>\$585.59</b>	<b>102.7%</b>
<b>2017 YTD</b>	<b>762</b>	<b>\$5,307,787</b>	<b>\$3,122,248</b>	<b>\$1,162,240</b>	<b>\$504,282</b>	<b>\$0</b>	<b>\$4,788,770</b>	<b>\$519,017</b>	<b>\$562.19</b>	<b>90.2%</b>
<b>Current 12 Months</b>	<b>743</b>	<b>\$6,125,622</b>	<b>\$3,593,258</b>	<b>\$1,410,145</b>	<b>\$588,003</b>	<b>\$0</b>	<b>\$5,591,406</b>	<b>\$534,216</b>	<b>\$561.05</b>	<b>91.3%</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/HDIHP = \$450,000.

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





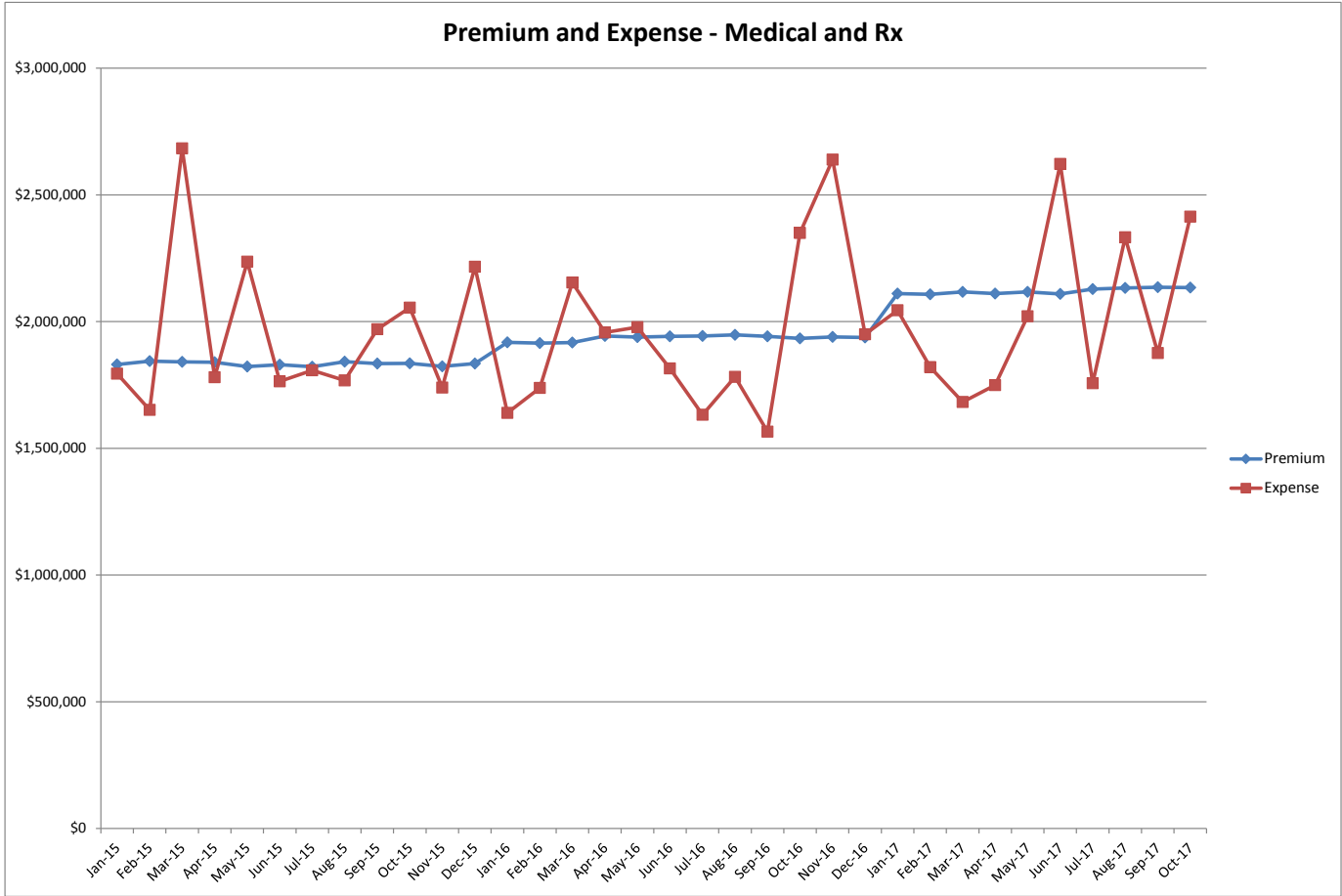
**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of October 2017  
County of Tulare - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	2,783	\$1,830,985	\$1,053,190	\$75,592	\$463,728	\$201,908	\$0	\$1,794,418	\$36,567	\$572.23	98.0%
Feb-15	2,801	\$1,844,223	\$954,397	\$75,645	\$417,833	\$203,376	\$0	\$1,651,251	\$192,972	\$516.91	89.5%
Mar-15	2,791	\$1,840,807	\$1,915,351	\$82,133	\$482,878	\$202,713	\$0	\$2,683,075	-\$842,268	\$888.70	145.8%
Apr-15	2,784	\$1,839,576	\$1,239,199	\$83,086	\$469,286	\$202,201	\$213,266	\$1,780,505	\$59,071	\$566.92	96.8%
May-15	2,753	\$1,822,846	\$1,490,943	\$81,056	\$464,445	\$199,981	\$0	\$2,236,425	-\$413,580	\$739.72	122.7%
Jun-15	2,766	\$1,829,528	\$976,568	\$76,182	\$510,492	\$200,996	\$0	\$1,764,238	\$65,290	\$565.16	96.4%
Jul-15	2,756	\$1,821,866	\$1,002,601	\$73,265	\$533,092	\$200,252	\$1,250	\$1,807,960	\$13,906	\$583.35	99.2%
Aug-15	2,784	\$1,841,754	\$947,858	\$82,045	\$537,763	\$202,443	\$2,472	\$1,767,637	\$74,117	\$562.21	96.0%
Sep-15	2,771	\$1,834,036	\$1,217,629	\$81,398	\$469,104	\$201,549	\$25	\$1,969,655	-\$135,619	\$638.08	107.4%
Oct-15	2,770	\$1,835,421	\$1,208,318	\$81,271	\$563,835	\$201,539	\$0	\$2,054,963	-\$219,542	\$669.11	112.0%
Nov-15	2,754	\$1,823,370	\$999,577	\$79,234	\$460,161	\$200,253	\$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	\$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%
<b>2015</b>	<b>2,774</b>	<b>\$21,998,530</b>	<b>\$14,444,032</b>	<b>\$947,923</b>	<b>\$5,874,825</b>	<b>\$2,418,678</b>	<b>\$219,668</b>	<b>\$23,465,790</b>	<b>-\$1,467,260</b>	<b>\$632.35</b>	<b>106.7%</b>
<b>2016</b>	<b>2,805</b>	<b>\$23,218,029</b>	<b>\$13,512,978</b>	<b>\$873,682</b>	<b>\$6,565,449</b>	<b>\$2,246,924</b>	<b>\$0</b>	<b>\$23,199,033</b>	<b>\$18,996</b>	<b>\$622.48</b>	<b>99.9%</b>
<b>2017 YTD</b>	<b>2,836</b>	<b>\$21,201,772</b>	<b>\$12,393,861</b>	<b>\$0</b>	<b>\$6,048,493</b>	<b>\$1,876,859</b>	<b>\$0</b>	<b>\$20,319,213</b>	<b>\$882,559</b>	<b>\$650.27</b>	<b>95.8%</b>
<b>Current 12 Months</b>	<b>2,834</b>	<b>\$25,078,391</b>	<b>\$15,288,865</b>	<b>\$142,021</b>	<b>\$7,222,985</b>	<b>\$2,253,870</b>	<b>\$0</b>	<b>\$24,907,740</b>	<b>\$170,651</b>	<b>\$666.11</b>	<b>99.3%</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/HDHP = \$450,000.

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





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

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	309	\$243,872	\$190,399	\$75,592	\$40,395	\$27,961	\$0	\$334,347	-\$90,476	\$991.54	137.1%
Feb-15	319	\$251,868	\$79,177	\$75,645	\$52,913	\$28,866	\$0	\$236,601	\$15,267	\$651.21	93.9%
Mar-15	321	\$255,148	\$571,869	\$82,133	\$57,437	\$29,047	\$0	\$740,487	-\$485,339	\$2,216.32	290.2%
Apr-15	320	\$257,292	\$571,981	\$83,086	\$36,296	\$28,957	\$213,266	\$507,053	-\$249,762	\$1,494.05	197.1%
May-15	318	\$255,493	\$155,026	\$81,056	\$54,080	\$28,776	\$0	\$318,938	-\$63,446	\$912.46	124.8%
Jun-15	323	\$258,306	\$115,923	\$76,182	\$53,305	\$29,228	\$0	\$274,639	-\$16,332	\$759.78	106.3%
Jul-15	321	\$255,830	\$201,531	\$73,265	\$45,750	\$29,047	\$1,250	\$348,344	-\$92,513	\$994.69	136.2%
Aug-15	332	\$266,751	\$102,263	\$82,045	\$53,468	\$30,043	\$2,472	\$265,348	\$1,404	\$708.75	99.5%
Sep-15	333	\$267,483	\$79,468	\$81,398	\$55,199	\$30,133	\$25	\$246,174	\$21,310	\$648.77	92.0%
Oct-15	336	\$270,653	\$257,415	\$81,271	\$50,542	\$30,405	\$0	\$419,632	-\$148,979	\$1,158.41	155.0%
Nov-15	328	\$265,012	\$71,337	\$79,234	\$51,114	\$29,681	\$0	\$231,366	\$33,646	\$614.89	87.3%
Dec-15	329	\$265,741	\$180,203	\$77,015	\$45,611	\$29,771	\$2,655	\$329,945	-\$64,204	\$912.38	124.2%
Jan-16	289	\$266,033	\$68,339	\$74,569	\$40,188	\$24,776	\$0	\$207,872	\$58,161	\$633.55	78.1%
Feb-16	289	\$265,507	\$59,035	\$75,036	\$46,727	\$24,776	\$0	\$205,574	\$59,933	\$625.60	77.4%
Mar-16	289	\$265,507	\$90,215	\$72,539	\$56,647	\$24,776	\$0	\$244,176	\$21,330	\$759.17	92.0%
Apr-16	291	\$266,108	\$71,342	\$74,400	\$51,369	\$24,947	\$0	\$222,059	\$44,049	\$677.36	83.4%
May-16	288	\$264,055	\$72,036	\$74,867	\$40,911	\$24,690	\$0	\$212,505	\$51,550	\$652.13	80.5%
Jun-16	289	\$264,355	\$124,170	\$71,450	\$55,944	\$24,776	\$0	\$276,339	-\$11,984	\$870.46	104.5%
Jul-16	291	\$265,726	\$77,567	\$74,195	\$47,881	\$24,947	\$0	\$224,590	\$41,135	\$686.06	84.5%
Aug-16	295	\$267,698	\$153,032	\$68,299	\$50,196	\$25,290	\$0	\$296,817	-\$29,119	\$920.43	110.9%
Sep-16	297	\$268,158	\$163,002	\$74,239	\$125,064	\$25,462	\$0	\$387,766	-\$119,609	\$1,219.88	144.6%
Oct-16	300	\$268,395	\$171,644	\$72,068	\$124,997	\$25,719	\$0	\$394,429	-\$126,033	\$1,229.03	147.0%
Nov-16	295	\$264,973	\$185,862	\$70,350	\$126,345	\$25,290	\$0	\$407,848	-\$142,874	\$1,296.81	153.9%
Dec-16	292	\$262,920	\$133,580	\$71,670	\$128,271	\$25,033	\$0	\$358,555	-\$95,635	\$1,142.20	136.4%
Jan-17	1	\$1,593	\$197,867	\$0	\$19	\$87	\$0	\$197,973	-\$196,381	\$197,885.93	12429.6%
Feb-17	1	\$1,593	\$60,175	\$0	\$0	\$87	\$0	\$60,262	-\$58,669	\$60,174.67	3783.5%
Mar-17	1	\$1,593	\$20,631	\$0	\$0	\$87	\$0	\$20,719	-\$19,126	\$20,631.20	1300.8%
Apr-17	1	\$1,593	\$5,165	\$0	\$0	\$87	\$0	\$5,252	-\$3,660	\$5,165.00	329.8%
May-17	1	\$1,593	-\$8,486	\$0	\$0	\$87	\$0	-\$8,398	\$9,991	-\$8,485.61	-527.3%
Jun-17	1	\$1,593	\$5,438	\$0	\$0	\$87	\$0	\$5,526	-\$3,933	\$5,438.37	346.9%
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%
2015	324	\$3,113,449	\$2,576,592	\$947,923	\$596,111	\$351,916	\$219,668	\$4,252,873	-\$1,139,424	\$1,003.07	136.6%
2016	292	\$3,189,435	\$1,369,824	\$873,682	\$894,540	\$300,484	\$0	\$3,438,530	-\$249,094	\$895.31	107.8%
2017 YTD	1	\$15,928	\$272,647	\$0	\$19	\$873	\$0	\$273,539	-\$257,611	\$27,266.52	1717.4%
Current 12 Months	50	\$543,821	\$592,089	\$142,021	\$254,635	\$51,197	\$0	\$1,039,942	-\$496,120	\$1,656.19	191.2%

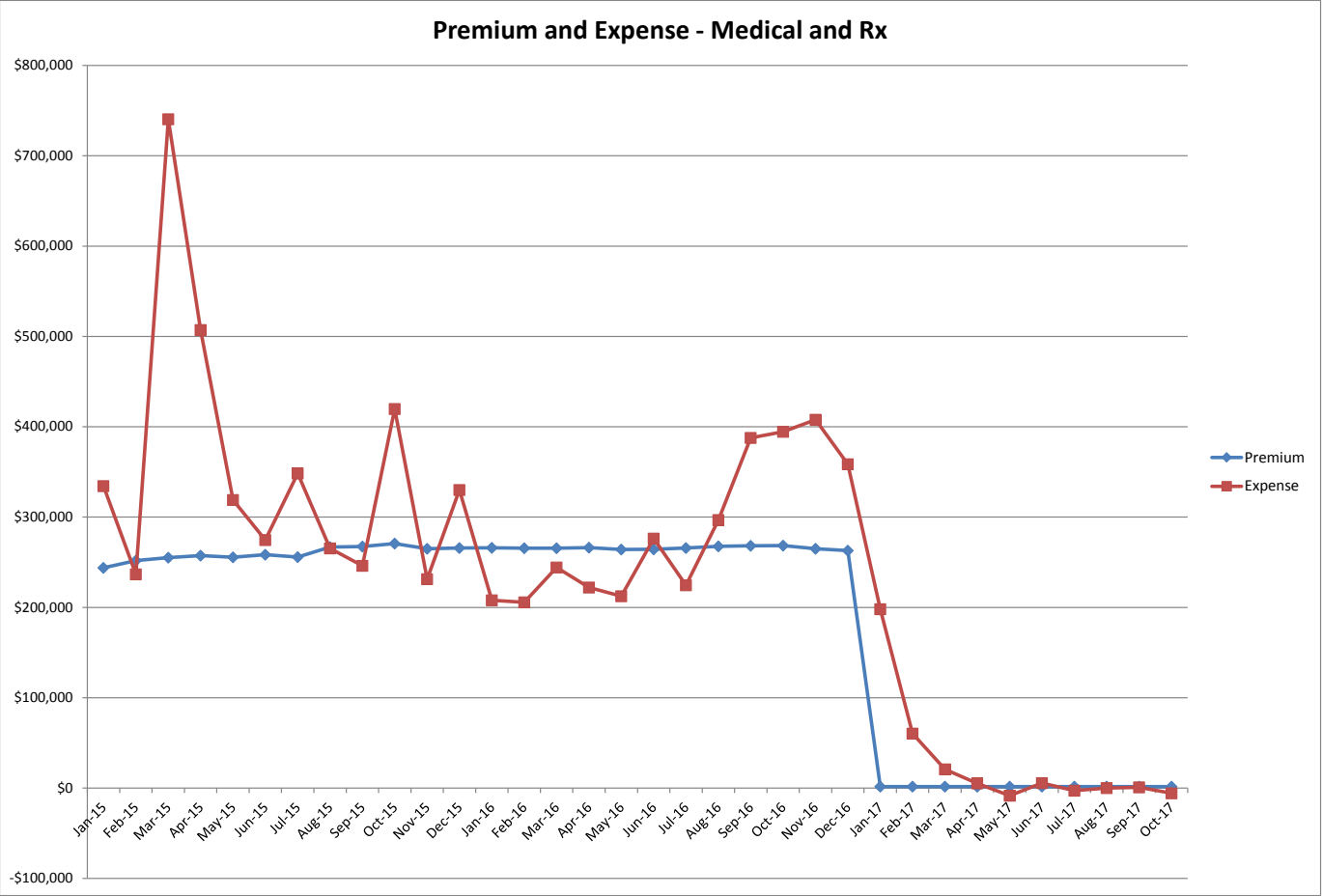
Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR, and Rx claims: Envolv.

Notes:

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





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

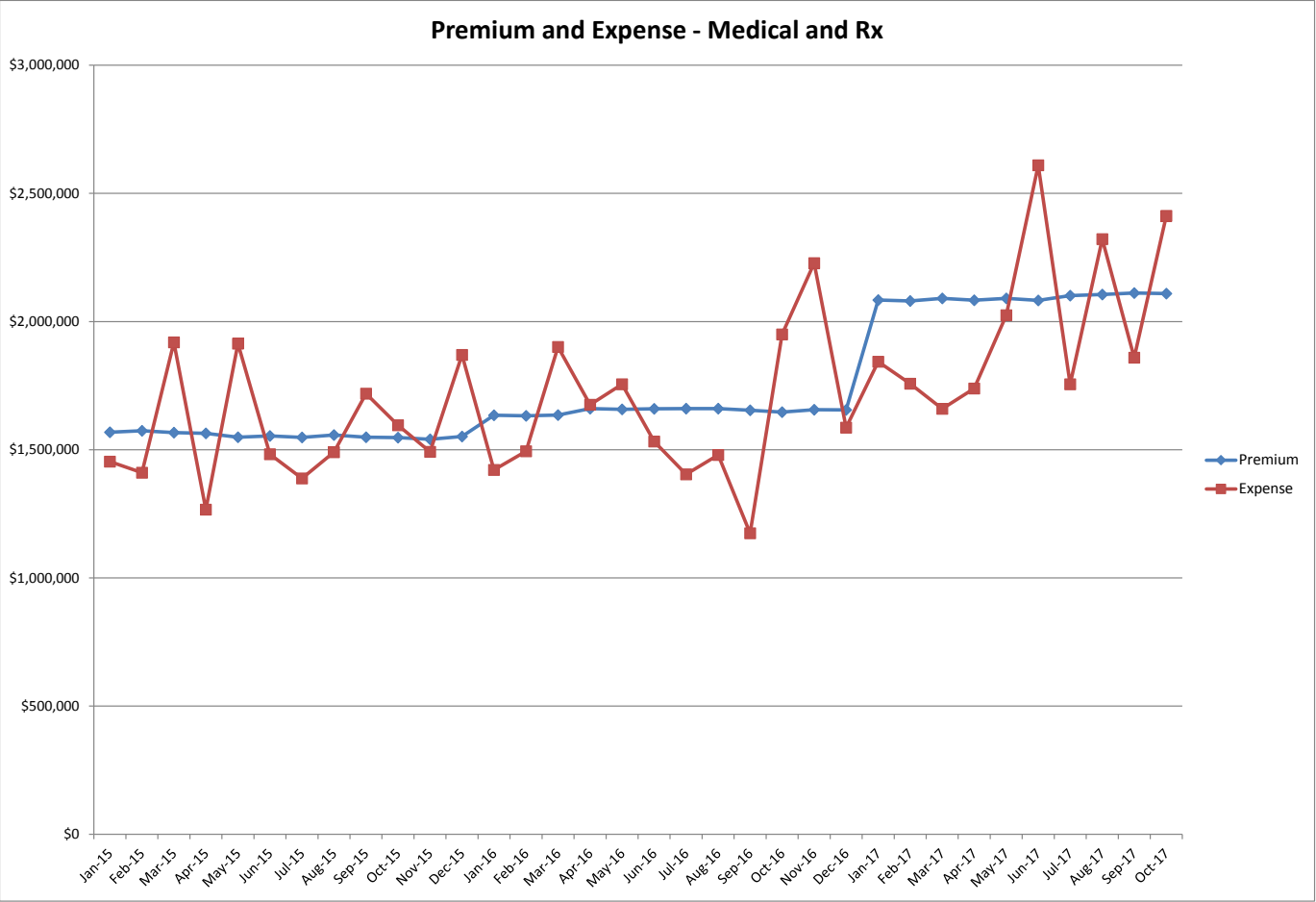
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	2,441	\$1,568,540	\$859,062	\$423,020	\$171,627	\$0	\$1,453,709	\$114,831	\$525	92.7%
Feb-15	2,449	\$1,573,782	\$873,567	\$364,921	\$172,189	\$0	\$1,410,677	\$163,105	\$505.71	89.6%
Mar-15	2,437	\$1,567,085	\$1,322,573	\$425,441	\$171,345	\$0	\$1,919,359	-\$352,274	\$717.28	122.5%
Apr-15	2,431	\$1,563,711	\$663,432	\$432,368	\$170,924	\$0	\$1,266,724	\$296,987	\$450.76	81.0%
May-15	2,402	\$1,548,779	\$1,335,394	\$409,743	\$168,885	\$0	\$1,914,022	-\$365,242	\$726.53	123.6%
Jun-15	2,412	\$1,553,588	\$857,645	\$455,603	\$169,588	\$0	\$1,482,836	\$70,752	\$544.46	95.4%
Jul-15	2,404	\$1,548,402	\$732,247	\$487,188	\$169,025	\$0	\$1,388,460	\$159,942	\$507.25	89.7%
Aug-15	2,421	\$1,557,369	\$838,162	\$482,461	\$170,221	\$0	\$1,490,844	\$66,525	\$545.49	95.7%
Sep-15	2,407	\$1,548,919	\$1,135,876	\$413,905	\$169,236	\$0	\$1,719,017	-\$170,098	\$643.86	111.0%
Oct-15	2,403	\$1,547,133	\$916,021	\$510,495	\$168,955	\$0	\$1,595,471	-\$48,338	\$593.64	103.1%
Nov-15	2,395	\$1,540,725	\$915,407	\$408,293	\$168,392	\$0	\$1,492,093	\$48,632	\$552.69	96.8%
Dec-15	2,413	\$1,551,683	\$1,243,499	\$456,567	\$169,658	\$0	\$1,869,724	-\$318,041	\$704.54	120.5%
Jan-16	2,445	\$1,634,557	\$844,648	\$419,202	\$157,825	\$0	\$1,421,675	\$212,882	\$516.91	87.0%
Feb-16	2,448	\$1,632,189	\$814,535	\$521,819	\$158,018	\$0	\$1,494,373	\$137,817	\$545.90	91.6%
Mar-16	2,451	\$1,635,335	\$1,225,617	\$517,136	\$158,212	\$0	\$1,900,965	-\$265,630	\$711.04	116.2%
Apr-16	2,495	\$1,660,234	\$1,082,260	\$432,397	\$161,052	\$0	\$1,675,709	-\$15,475	\$607.08	100.9%
May-16	2,487	\$1,657,740	\$1,095,985	\$499,089	\$160,536	\$0	\$1,755,610	-\$97,870	\$641.36	105.9%
Jun-16	2,491	\$1,659,442	\$925,363	\$446,034	\$160,794	\$0	\$1,532,191	\$127,250	\$550.54	92.3%
Jul-16	2,495	\$1,660,506	\$805,929	\$437,009	\$161,052	\$0	\$1,403,991	\$256,515	\$498.17	84.6%
Aug-16	2,493	\$1,660,172	\$769,888	\$549,001	\$160,923	\$0	\$1,479,812	\$180,360	\$529.04	89.1%
Sep-16	2,489	\$1,654,054	\$574,578	\$439,054	\$160,665	\$0	\$1,174,297	\$479,758	\$407.24	71.0%
Oct-16	2,479	\$1,646,580	\$1,304,493	\$485,461	\$160,019	\$0	\$1,949,973	-\$303,393	\$722.05	118.4%
Nov-16	2,497	\$1,655,781	\$1,625,534	\$440,989	\$161,181	\$0	\$2,227,704	-\$571,923	\$827.60	134.5%
Dec-16	2,498	\$1,655,621	\$947,450	\$477,450	\$161,246	\$0	\$1,586,146	\$69,475	\$570.42	95.8%
Jan-17	2,785	\$2,083,764	\$1,063,327	\$595,773	\$184,283	\$0	\$1,843,383	\$240,381	\$595.73	88.5%
Feb-17	2,774	\$2,079,970	\$1,037,311	\$536,528	\$183,556	\$0	\$1,757,394	\$322,576	\$567.35	84.5%
Mar-17	2,785	\$2,090,062	\$903,425	\$571,682	\$184,283	\$0	\$1,659,390	\$430,672	\$529.66	79.4%
Apr-17	2,777	\$2,083,327	\$1,025,542	\$529,915	\$183,754	\$0	\$1,739,211	\$344,117	\$560.12	83.5%
May-17	2,790	\$2,090,405	\$1,317,845	\$522,476	\$184,614	\$0	\$2,024,935	\$65,470	\$659.61	96.9%
Jun-17	2,783	\$2,082,487	\$1,790,162	\$635,565	\$184,151	\$0	\$2,609,878	-\$527,391	\$871.62	125.3%
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%
<b>2015</b>	<b>2,418</b>	<b>\$18,669,716</b>	<b>\$11,692,885</b>	<b>\$5,270,004</b>	<b>\$2,040,045</b>	<b>\$0</b>	<b>\$19,002,934</b>	<b>-\$333,218</b>	<b>\$584.62</b>	<b>101.8%</b>
<b>2016</b>	<b>2,481</b>	<b>\$19,812,211</b>	<b>\$12,016,280</b>	<b>\$5,664,640</b>	<b>\$1,921,524</b>	<b>\$0</b>	<b>\$19,602,444</b>	<b>\$209,767</b>	<b>\$593.96</b>	<b>98.9%</b>
<b>2017 YTD</b>	<b>2,797</b>	<b>\$20,937,705</b>	<b>\$12,084,867</b>	<b>\$6,046,839</b>	<b>\$1,850,973</b>	<b>\$0</b>	<b>\$19,982,680</b>	<b>\$955,026</b>	<b>\$648.19</b>	<b>95.4%</b>
<b>Current 12 Months</b>	<b>2,747</b>	<b>\$24,249,108</b>	<b>\$14,657,851</b>	<b>\$6,965,277</b>	<b>\$2,173,401</b>	<b>\$0</b>	<b>\$23,796,529</b>	<b>\$452,578</b>	<b>\$655.88</b>	<b>98.1%</b>

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

Notes:

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

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





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

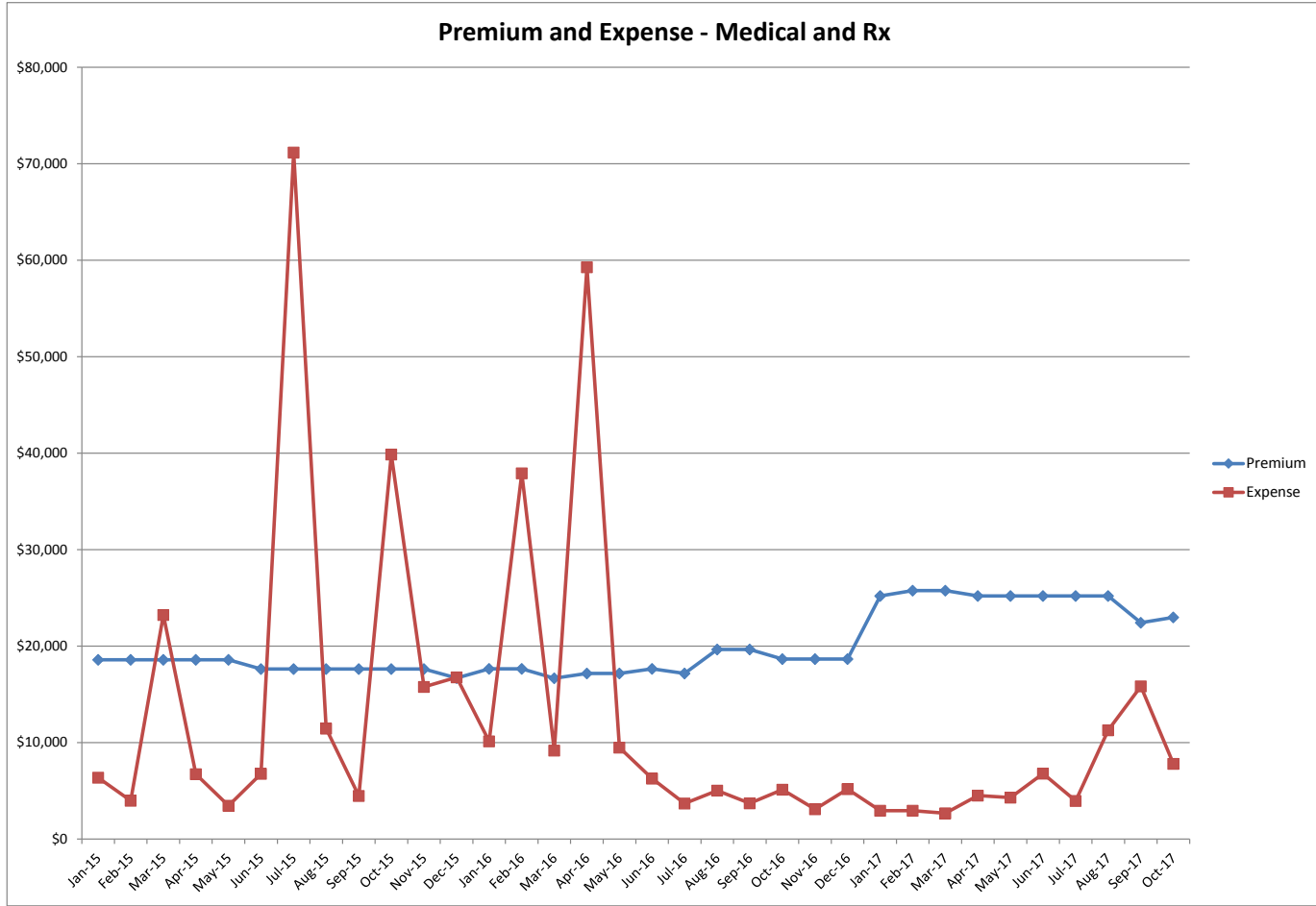
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	33	\$18,573	\$3,729	\$313	\$2,320	\$0	\$6,362	\$12,211	\$122.48	34.3%
Feb-15	33	\$18,573	\$1,653	\$0	\$2,320	\$0	\$3,973	\$14,600	\$50.09	21.4%
Mar-15	33	\$18,573	\$20,909	\$0	\$2,320	\$0	\$23,229	-\$4,656	\$633.61	125.1%
Apr-15	33	\$18,573	\$3,786	\$622	\$2,320	\$0	\$6,728	\$11,845	\$133.58	36.2%
May-15	33	\$18,573	\$523	\$622	\$2,320	\$0	\$3,465	\$15,108	\$34.70	18.7%
Jun-15	31	\$17,634	\$3,000	\$1,584	\$2,180	\$0	\$6,764	\$10,870	\$147.87	38.4%
Jul-15	31	\$17,634	\$68,823	\$154	\$2,180	\$0	\$71,157	-\$53,523	\$2,225.06	403.5%
Aug-15	31	\$17,634	\$7,433	\$1,833	\$2,180	\$0	\$11,446	\$6,188	\$298.90	64.9%
Sep-15	31	\$17,634	\$2,285	\$0	\$2,180	\$0	\$4,465	\$13,169	\$73.71	25.3%
Oct-15	31	\$17,634	\$34,882	\$2,798	\$2,180	\$0	\$39,860	-\$22,226	\$1,215.48	226.0%
Nov-15	31	\$17,634	\$12,833	\$754	\$2,180	\$0	\$15,767	\$1,867	\$438.29	89.4%
Dec-15	29	\$16,695	\$14,699	\$30	\$2,039	\$0	\$16,768	-\$73	\$507.90	100.4%
Jan-16	32	\$17,653	\$7,356	\$710	\$2,066	\$0	\$10,132	\$7,521	\$252.06	57.4%
Feb-16	32	\$17,653	\$35,852	\$0	\$2,066	\$0	\$37,918	-\$20,265	\$1,120.38	214.8%
Mar-16	30	\$16,667	\$7,233	\$0	\$1,937	\$0	\$9,170	\$7,498	\$241.10	55.0%
Apr-16	31	\$17,160	\$56,854	\$413	\$2,001	\$0	\$59,268	-\$42,108	\$1,847.32	345.4%
May-16	31	\$17,160	\$7,095	\$390	\$2,001	\$0	\$9,486	\$7,674	\$241.45	55.3%
Jun-16	32	\$17,653	\$3,392	\$807	\$2,066	\$0	\$6,265	\$11,388	\$131.22	35.5%
Jul-16	31	\$17,160	\$988	\$696	\$2,001	\$0	\$3,685	\$13,475	\$54.32	21.5%
Aug-16	34	\$19,646	\$2,334	\$501	\$2,195	\$0	\$5,030	\$14,617	\$83.38	25.6%
Sep-16	34	\$19,646	\$813	\$701	\$2,195	\$0	\$3,709	\$15,938	\$44.53	18.9%
Oct-16	33	\$18,662	\$2,379	\$614	\$2,130	\$0	\$5,123	\$13,539	\$90.70	27.5%
Nov-16	33	\$18,662	\$301	\$663	\$2,130	\$0	\$3,094	\$15,568	\$29.21	16.6%
Dec-16	33	\$18,662	\$2,277	\$774	\$2,130	\$0	\$5,181	\$13,481	\$92.45	27.8%
Jan-17	38	\$25,205	\$371	\$49	\$2,514	\$0	\$2,934	\$22,270	\$11.05	11.6%
Feb-17	39	\$25,755	\$358	\$5	\$2,581	\$0	\$2,944	\$22,812	\$9.31	11.4%
Mar-17	39	\$25,755	\$70	\$25	\$2,581	\$0	\$2,676	\$23,080	\$2.44	10.4%
Apr-17	38	\$25,205	\$1,358	\$632	\$2,514	\$0	\$4,504	\$20,700	\$52.37	17.9%
May-17	38	\$25,205	\$1,730	\$47	\$2,514	\$0	\$4,291	\$20,913	\$46.76	17.0%
Jun-17	38	\$25,205	\$4,181	\$92	\$2,514	\$0	\$6,787	\$18,417	\$112.45	26.9%
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%
<b>2015</b>	<b>32</b>	<b>\$215,364</b>	<b>\$174,555</b>	<b>\$8,710</b>	<b>\$26,718</b>	<b>\$0</b>	<b>\$209,983</b>	<b>\$5,381</b>	<b>\$482.28</b>	<b>97.5%</b>
<b>2016</b>	<b>32</b>	<b>\$216,382</b>	<b>\$126,874</b>	<b>\$6,269</b>	<b>\$24,916</b>	<b>\$0</b>	<b>\$158,059</b>	<b>\$58,323</b>	<b>\$344.93</b>	<b>73.0%</b>
<b>2017 YTD</b>	<b>38</b>	<b>\$248,139</b>	<b>\$36,347</b>	<b>\$1,635</b>	<b>\$25,012</b>	<b>\$0</b>	<b>\$62,994</b>	<b>\$185,145</b>	<b>\$100.48</b>	<b>25.4%</b>
<b>Current 12 Months</b>	<b>37</b>	<b>\$285,462</b>	<b>\$38,925</b>	<b>\$3,072</b>	<b>\$29,273</b>	<b>\$0</b>	<b>\$71,270</b>	<b>\$214,193</b>	<b>\$94.59</b>	<b>25.0%</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.

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





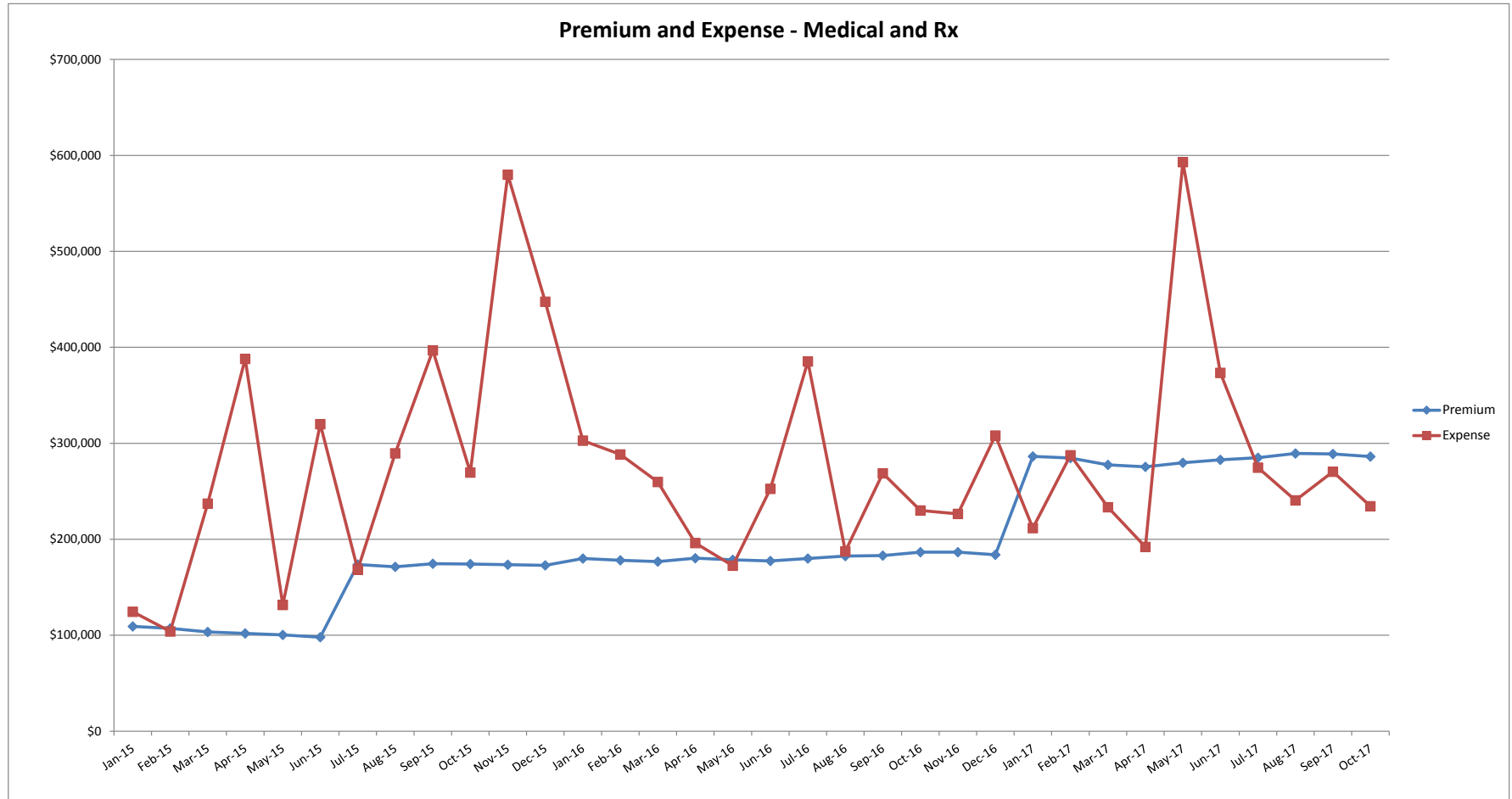
**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of October 2017  
All Others - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	103	\$109,232	\$59,828	\$37,293	\$17,904	\$9,466	\$0	\$124,490	-\$15,259	\$1,116.74	114.0%
Feb-15	101	\$107,198	\$38,671	\$36,491	\$19,592	\$9,261	\$0	\$104,014	\$3,184	\$938.16	97.0%
Mar-15	98	\$103,389	\$169,027	\$36,590	\$22,606	\$9,003	\$0	\$237,226	-\$133,837	\$2,328.81	229.4%
Apr-15	97	\$101,900	\$320,837	\$35,660	\$22,524	\$8,911	\$0	\$387,932	-\$286,032	\$3,907.43	380.7%
May-15	96	\$100,462	\$66,626	\$34,772	\$21,390	\$8,839	\$0	\$131,627	-\$31,165	\$1,279.04	131.0%
Jun-15	93	\$97,986	\$283,688	\$34,432	\$24,557	\$8,561	\$31,288	\$319,950	-\$221,964	\$3,348.27	326.5%
Jul-15	149	\$173,709	\$111,646	\$34,687	\$27,794	\$12,651	\$18,315	\$168,462	\$5,247	\$1,045.71	97.0%
Aug-15	147	\$171,417	\$206,373	\$34,438	\$36,583	\$12,486	\$190	\$289,690	-\$118,273	\$1,885.74	169.0%
Sep-15	149	\$174,497	\$316,637	\$35,765	\$31,912	\$12,671	\$190	\$396,796	-\$222,299	\$2,578.02	227.4%
Oct-15	150	\$174,281	\$180,136	\$36,210	\$40,852	\$12,764	\$301	\$269,661	-\$95,379	\$1,712.65	154.7%
Nov-15	148	\$173,512	\$490,498	\$35,975	\$40,879	\$12,599	\$0	\$579,951	-\$406,439	\$3,833.46	334.2%
Dec-15	147	\$172,820	\$350,342	\$36,090	\$49,101	\$12,526	\$411	\$447,648	-\$274,828	\$2,960.01	259.0%
Jan-16	145	\$180,011	\$220,054	\$35,132	\$36,153	\$11,556	\$0	\$302,894	-\$122,883	\$2,009.23	168.3%
Feb-16	143	\$178,054	\$206,162	\$35,364	\$35,494	\$11,423	\$0	\$288,443	-\$110,390	\$1,937.21	162.0%
Mar-16	143	\$176,718	\$174,903	\$35,402	\$38,029	\$11,423	\$0	\$259,756	-\$83,038	\$1,736.60	147.0%
Apr-16	149	\$180,284	\$117,706	\$36,047	\$30,344	\$11,949	\$0	\$196,046	-\$15,763	\$1,235.55	108.7%
May-16	148	\$178,628	\$94,077	\$35,855	\$30,754	\$11,862	\$0	\$172,548	\$6,080	\$1,085.72	96.6%
Jun-16	148	\$177,377	\$171,526	\$36,680	\$32,529	\$11,883	\$0	\$252,617	-\$75,240	\$1,626.59	142.4%
Jul-16	150	\$180,061	\$303,039	\$36,470	\$33,753	\$12,016	\$0	\$385,278	-\$205,217	\$2,488.41	214.0%
Aug-16	151	\$182,553	\$110,676	\$36,688	\$28,093	\$12,082	\$0	\$187,539	-\$4,987	\$1,161.97	102.7%
Sep-16	151	\$182,973	\$185,744	\$36,618	\$34,329	\$12,061	\$0	\$268,752	-\$85,779	\$1,699.94	146.9%
Oct-16	153	\$186,621	\$149,400	\$36,954	\$31,430	\$12,215	\$0	\$229,999	-\$43,378	\$1,423.42	123.2%
Nov-16	153	\$186,621	\$149,042	\$37,283	\$28,006	\$12,215	\$0	\$226,546	-\$39,926	\$1,400.86	121.4%
Dec-16	151	\$183,961	\$250,282	\$36,371	\$28,776	\$12,061	\$19,394	\$308,097	-\$124,135	\$1,960.50	167.5%
Jan-17	183	\$286,401	\$115,526	\$52,154	\$28,813	\$15,206	\$0	\$211,699	\$74,701	\$1,073.73	73.9%
Feb-17	182	\$284,629	\$185,571	\$51,965	\$34,881	\$15,117	\$0	\$287,534	-\$2,905	\$1,496.80	101.0%
Mar-17	178	\$277,523	\$131,952	\$52,088	\$34,651	\$14,823	\$0	\$233,514	\$44,009	\$1,228.60	84.1%
Apr-17	175	\$275,490	\$93,321	\$50,866	\$33,243	\$14,555	\$0	\$191,985	\$83,505	\$1,013.89	69.7%
May-17	178	\$279,753	\$485,586	\$51,944	\$40,593	\$14,802	\$0	\$592,925	-\$313,172	\$3,247.88	211.9%
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%
<b>2015</b>	<b>123</b>	<b>\$1,660,403</b>	<b>\$2,594,309</b>	<b>\$428,402</b>	<b>\$355,693</b>	<b>\$129,738</b>	<b>\$50,695</b>	<b>\$3,457,448</b>	<b>-\$1,797,044</b>	<b>\$2,251.49</b>	<b>208.2%</b>
<b>2016</b>	<b>149</b>	<b>\$2,173,860</b>	<b>\$2,132,611</b>	<b>\$434,864</b>	<b>\$387,689</b>	<b>\$142,746</b>	<b>\$19,394</b>	<b>\$3,078,516</b>	<b>-\$904,656</b>	<b>\$1,644.69</b>	<b>141.6%</b>
<b>2017YTD</b>	<b>181</b>	<b>\$2,836,160</b>	<b>\$1,880,009</b>	<b>\$521,078</b>	<b>\$359,754</b>	<b>\$150,448</b>	<b>\$0</b>	<b>\$2,911,289</b>	<b>-\$75,129</b>	<b>\$1,524.48</b>	<b>102.6%</b>
<b>Current 12 Months</b>	<b>176</b>	<b>\$3,206,742</b>	<b>\$2,279,333</b>	<b>\$594,732</b>	<b>\$416,537</b>	<b>\$174,724</b>	<b>\$19,394</b>	<b>\$3,445,932</b>	<b>-\$239,190</b>	<b>\$1,546.67</b>	<b>107.5%</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 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/HDHP = \$450,000.

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





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

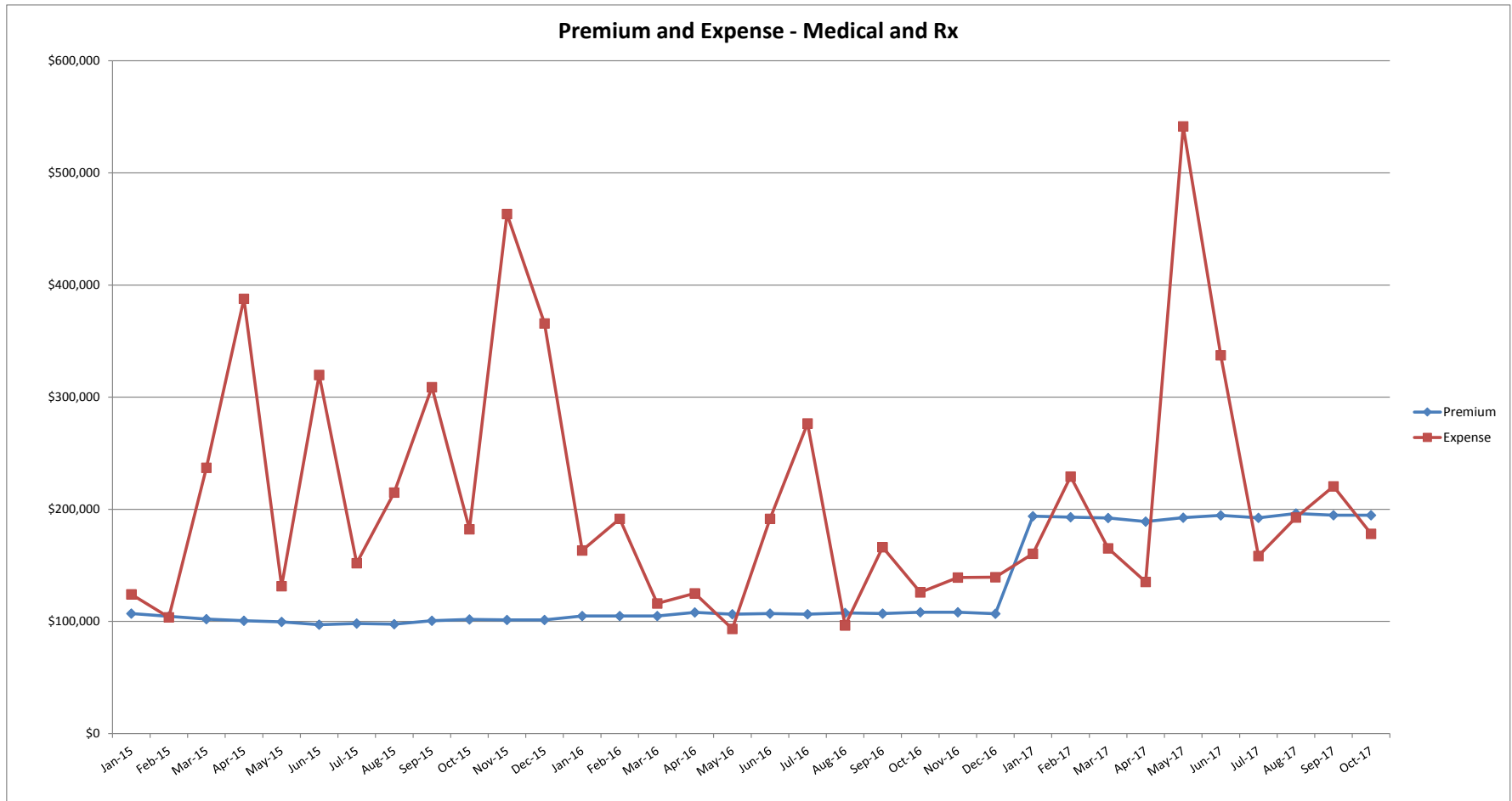
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	100	\$107,069	\$59,776	\$37,293	\$17,904	\$9,249	\$0	\$124,222	-\$17,152	\$1,149.73	116.0%
Feb-15	97	\$104,594	\$38,671	\$36,491	\$19,592	\$8,972	\$0	\$103,725	\$868	\$976.84	99.2%
Mar-15	95	\$102,064	\$169,027	\$36,590	\$22,606	\$8,787	\$0	\$237,009	-\$134,946	\$2,402.35	232.2%
Apr-15	94	\$100,574	\$320,837	\$35,660	\$22,524	\$8,694	\$0	\$387,715	-\$287,141	\$4,032.14	385.5%
May-15	94	\$99,578	\$66,626	\$34,772	\$21,390	\$8,694	\$0	\$131,482	-\$31,904	\$1,306.26	132.0%
Jun-15	91	\$97,102	\$283,665	\$34,432	\$24,557	\$8,417	\$31,288	\$319,783	-\$222,680	\$3,421.61	329.3%
Jul-15	93	\$98,086	\$106,056	\$34,687	\$20,991	\$8,602	\$18,315	\$152,020	-\$53,933	\$1,542.13	155.0%
Aug-15	92	\$97,593	\$152,375	\$34,438	\$19,772	\$8,509	\$190	\$214,904	-\$117,311	\$2,243.42	220.2%
Sep-15	94	\$100,673	\$241,420	\$35,765	\$23,143	\$8,694	\$190	\$308,832	-\$208,159	\$3,192.96	306.8%
Oct-15	95	\$101,815	\$116,482	\$36,210	\$20,998	\$8,787	\$301	\$182,176	-\$80,361	\$1,825.15	178.9%
Nov-15	94	\$101,322	\$394,499	\$35,975	\$24,177	\$8,694	\$0	\$463,345	-\$362,023	\$4,836.71	457.3%
Dec-15	94	\$101,322	\$301,458	\$36,090	\$19,954	\$8,694	\$411	\$365,785	-\$264,463	\$3,798.84	361.0%
Jan-16	90	\$104,892	\$104,247	\$35,132	\$16,023	\$7,896	\$0	\$163,297	-\$58,405	\$1,726.68	155.7%
Feb-16	90	\$104,782	\$130,859	\$35,364	\$17,437	\$7,896	\$0	\$191,556	-\$86,774	\$2,040.67	182.8%
Mar-16	90	\$104,782	\$54,893	\$35,402	\$17,830	\$7,896	\$0	\$116,021	-\$11,239	\$1,201.39	110.7%
Apr-16	96	\$108,072	\$61,425	\$36,047	\$19,146	\$8,422	\$0	\$125,041	-\$16,969	\$1,214.78	115.7%
May-16	95	\$106,416	\$31,901	\$35,855	\$17,273	\$8,334	\$0	\$93,364	\$13,052	\$895.05	87.7%
Jun-16	96	\$106,964	\$125,570	\$36,680	\$20,923	\$8,422	\$0	\$191,595	-\$84,631	\$1,908.05	179.1%
Jul-16	96	\$106,465	\$211,706	\$36,470	\$19,944	\$8,422	\$0	\$276,542	-\$170,077	\$2,792.91	259.7%
Aug-16	96	\$107,573	\$37,071	\$36,688	\$14,226	\$8,422	\$0	\$96,407	\$11,166	\$916.51	89.6%
Sep-16	95	\$107,024	\$100,010	\$36,618	\$21,314	\$8,334	\$0	\$166,276	-\$59,252	\$1,662.55	155.4%
Oct-16	96	\$108,181	\$60,812	\$36,954	\$19,723	\$8,422	\$0	\$125,911	-\$17,730	\$1,223.85	116.4%
Nov-16	96	\$108,181	\$76,371	\$37,283	\$17,090	\$8,422	\$0	\$139,166	-\$30,985	\$1,361.92	128.6%
Dec-16	95	\$106,906	\$77,851	\$36,371	\$16,901	\$8,334	\$0	\$139,458	-\$32,552	\$1,380.24	130.4%
Jan-17	129	\$193,821	\$80,714	\$52,154	\$15,966	\$11,525	\$0	\$160,359	\$33,462	\$1,153.75	82.7%
Feb-17	128	\$192,923	\$140,017	\$51,965	\$25,740	\$11,436	\$0	\$229,157	-\$36,235	\$1,700.95	118.8%
Mar-17	127	\$192,288	\$77,874	\$52,088	\$23,850	\$11,346	\$0	\$165,158	\$27,130	\$1,211.12	85.9%
Apr-17	124	\$189,106	\$46,228	\$50,866	\$27,044	\$11,078	\$0	\$135,216	\$53,890	\$1,001.11	71.5%
May-17	126	\$192,496	\$455,444	\$51,944	\$22,748	\$11,257	\$0	\$541,393	-\$348,897	\$4,207.43	281.2%
Jun-17	128	\$194,605	\$251,759	\$52,026	\$22,230	\$11,436	\$0	\$337,451	-\$142,846	\$2,546.99	173.4%
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%
<b>2015</b>	<b>94</b>	<b>\$1,211,794</b>	<b>\$2,250,892</b>	<b>\$428,402</b>	<b>\$257,607</b>	<b>\$104,791</b>	<b>\$50,695</b>	<b>\$2,990,998</b>	<b>-\$1,779,204</b>	<b>\$2,547.40</b>	<b>246.8%</b>
<b>2016</b>	<b>94</b>	<b>\$1,280,238</b>	<b>\$1,072,716</b>	<b>\$434,864</b>	<b>\$217,831</b>	<b>\$99,223</b>	<b>\$0</b>	<b>\$1,824,634</b>	<b>-\$544,396</b>	<b>\$1,525.56</b>	<b>142.5%</b>
<b>2017YTD</b>	<b>128</b>	<b>\$1,933,410</b>	<b>\$1,451,766</b>	<b>\$521,078</b>	<b>\$231,737</b>	<b>\$113,909</b>	<b>\$0</b>	<b>\$2,318,490</b>	<b>-\$385,080</b>	<b>\$1,729.08</b>	<b>119.9%</b>
<b>Current 12 Months</b>	<b>122</b>	<b>\$2,148,497</b>	<b>\$1,605,988</b>	<b>\$594,732</b>	<b>\$265,729</b>	<b>\$130,665</b>	<b>\$0</b>	<b>\$2,597,114</b>	<b>-\$448,617</b>	<b>\$1,682.43</b>	<b>120.9%</b>

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

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



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





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

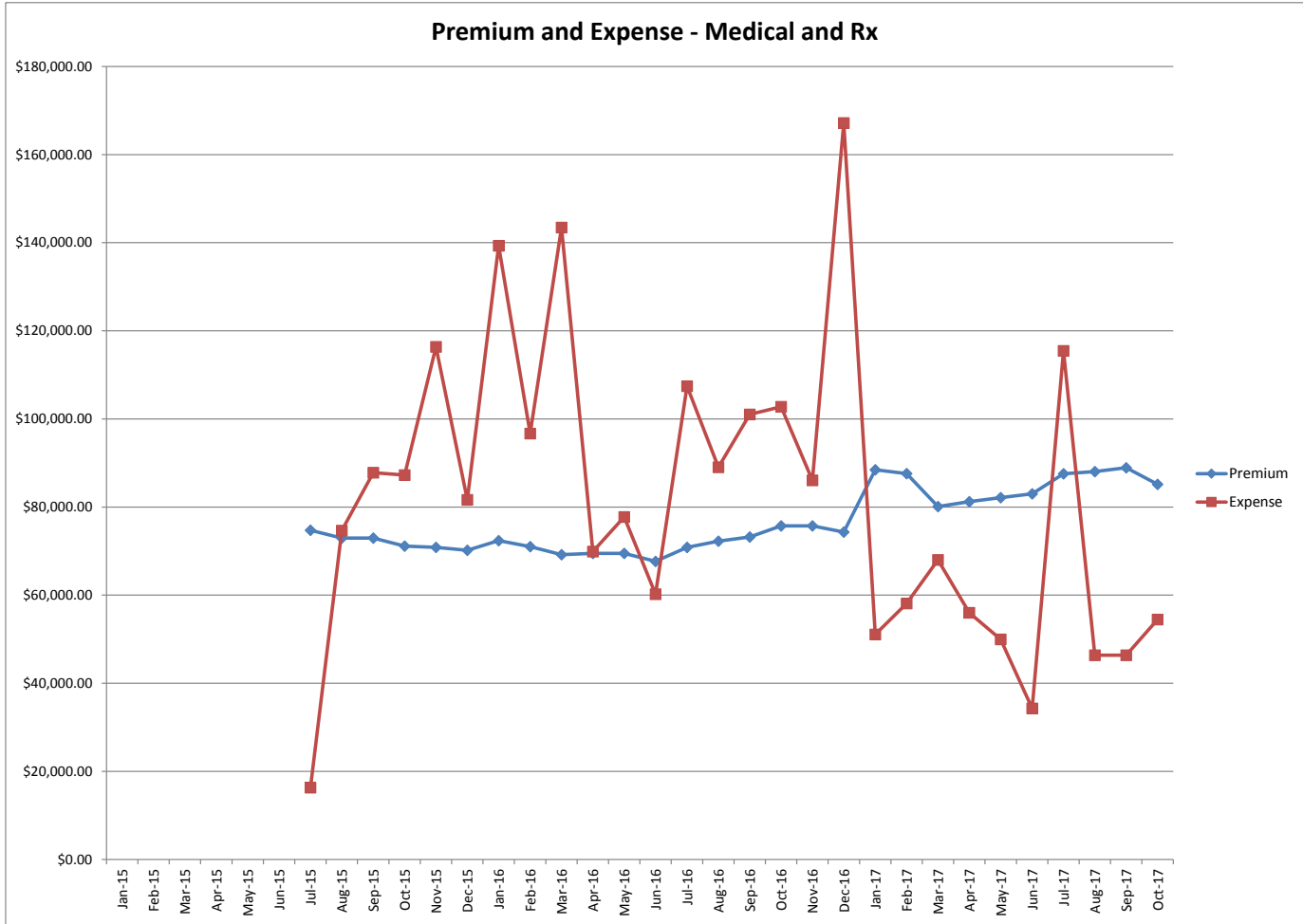
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	Rx	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15										
Feb-15										
Mar-15										
Apr-15										
May-15										
Jun-15										
Jul-15	54	\$74,739	\$5,590	\$6,803	\$3,905	\$0	\$16,298	\$58,441	\$229.50	21.8%
Aug-15	53	\$72,940	\$53,998	\$16,810	\$3,832	\$0	\$74,641	-\$1,701	\$1,336.01	102.3%
Sep-15	53	\$72,940	\$75,217	\$8,770	\$3,832	\$0	\$87,819	-\$14,879	\$1,584.65	120.4%
Oct-15	52	\$71,140	\$63,654	\$19,854	\$3,760	\$0	\$87,268	-\$16,127	\$1,605.92	122.7%
Nov-15	51	\$70,864	\$95,999	\$16,702	\$3,688	\$0	\$116,389	-\$45,525	\$2,209.83	164.2%
Dec-15	50	\$70,172	\$48,884	\$29,146	\$3,616	\$0	\$81,646	-\$11,474	\$1,560.61	116.4%
Jan-16	51	\$72,387	\$115,807	\$20,130	\$3,394	\$0	\$139,331	-\$66,944	\$2,665.43	192.5%
Feb-16	50	\$71,003	\$75,303	\$18,057	\$3,328	\$0	\$96,688	-\$25,684	\$1,867.20	136.2%
Mar-16	49	\$69,204	\$120,010	\$20,198	\$3,261	\$0	\$143,469	-\$74,265	\$2,861.39	207.3%
Apr-16	49	\$69,480	\$56,281	\$10,375	\$3,261	\$0	\$69,917	-\$436	\$1,360.32	100.6%
May-16	49	\$69,480	\$62,047	\$12,463	\$3,261	\$0	\$77,770	-\$8,290	\$1,520.60	111.9%
Jun-16	48	\$67,681	\$45,430	\$11,606	\$3,194	\$0	\$60,230	\$7,450	\$1,188.25	89.0%
Jul-16	50	\$70,864	\$91,333	\$12,791	\$3,328	\$0	\$107,452	-\$36,588	\$2,082.49	151.6%
Aug-16	51	\$72,248	\$72,830	\$12,817	\$3,394	\$0	\$89,041	-\$16,793	\$1,679.35	123.2%
Sep-16	52	\$73,216	\$85,608	\$11,965	\$3,461	\$0	\$101,034	-\$27,817	\$1,876.40	138.0%
Oct-16	53	\$75,708	\$88,588	\$10,657	\$3,527	\$0	\$102,772	-\$27,065	\$1,872.55	135.7%
Nov-16	53	\$75,708	\$72,671	\$9,867	\$3,527	\$0	\$86,065	-\$10,357	\$1,557.32	113.7%
Dec-16	52	\$74,324	\$172,305	\$10,830	\$3,461	\$19,394	\$167,202	-\$92,878	\$3,148.87	225.0%
Jan-17	50	\$88,478	\$34,812	\$12,847	\$3,409	\$0	\$51,068	\$37,410	\$953.19	57.7%
Feb-17	50	\$87,604	\$45,554	\$9,141	\$3,409	\$0	\$58,104	\$29,500	\$1,093.91	66.3%
Mar-17	46	\$80,093	\$54,078	\$10,791	\$3,136	\$0	\$68,004	\$12,089	\$1,410.19	84.9%
Apr-17	46	\$81,243	\$47,093	\$5,778	\$3,136	\$0	\$56,006	\$25,237	\$1,149.36	68.9%
May-17	47	\$82,117	\$30,046	\$16,702	\$3,204	\$0	\$49,952	\$32,165	\$994.63	60.8%
Jun-17	48	\$82,990	\$20,385	\$10,659	\$3,272	\$0	\$34,316	\$48,674	\$646.74	41.3%
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%
<b>2015</b>	<b>52</b>	<b>\$432,796</b>	<b>\$343,342</b>	<b>\$98,086</b>	<b>\$22,633</b>	<b>\$0</b>	<b>\$464,061</b>	<b>-\$31,265</b>	<b>\$1,410.31</b>	<b>107.2%</b>
<b>2016</b>	<b>51</b>	<b>\$861,303</b>	<b>\$1,058,213</b>	<b>\$161,756</b>	<b>\$40,396</b>	<b>\$19,394</b>	<b>\$1,240,971</b>	<b>-\$379,668</b>	<b>\$1,977.88</b>	<b>144.1%</b>
<b>2017 YTD</b>	<b>49</b>	<b>\$852,178</b>	<b>\$425,593</b>	<b>\$121,353</b>	<b>\$33,199</b>	<b>\$0</b>	<b>\$580,145</b>	<b>\$272,034</b>	<b>\$1,123.09</b>	<b>68.1%</b>
<b>Current 12 Months</b>	<b>49</b>	<b>\$1,002,210</b>	<b>\$670,569</b>	<b>\$142,050</b>	<b>\$40,187</b>	<b>\$19,394</b>	<b>\$833,411</b>	<b>\$168,798</b>	<b>\$1,339.91</b>	<b>83.2%</b>

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

Notes:

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

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





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

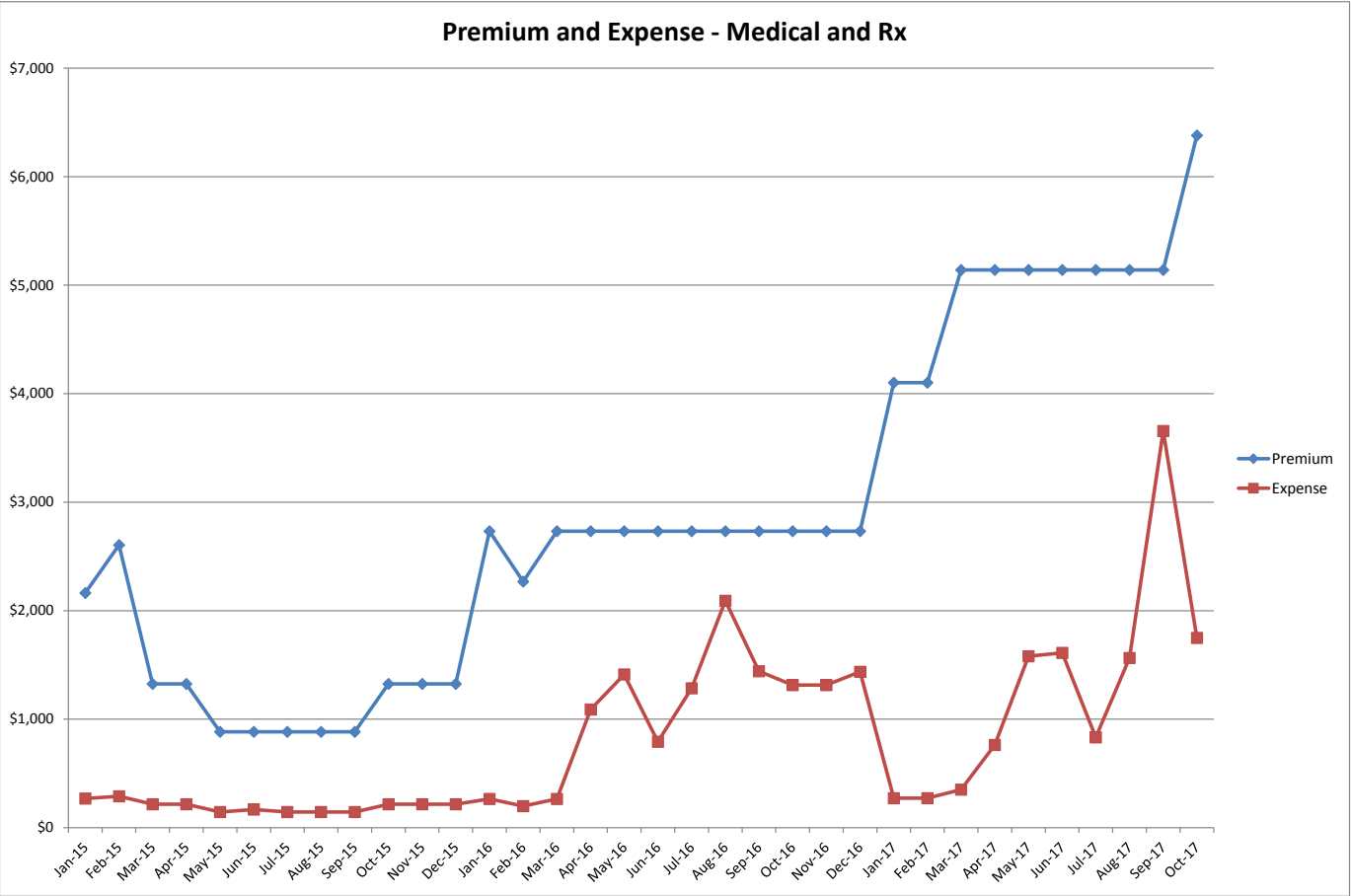
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	3	\$2,163	\$52	\$0	\$217	\$0	\$269	\$1,894	\$17.33	12.4%
Feb-15	4	\$2,604	\$0	\$0	\$289	\$0	\$289	\$2,315	\$0.00	11.1%
Mar-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Apr-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
May-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Jun-15	2	\$884	\$23	\$0	\$145	\$0	\$168	\$716	\$11.50	19.0%
Jul-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Aug-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Sep-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Oct-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Nov-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Dec-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Jan-16	4	\$2,732	\$0	\$0	\$266	\$0	\$266	\$2,466	\$0.00	9.7%
Feb-16	3	\$2,268	\$0	\$0	\$200	\$0	\$200	\$2,069	\$0.00	8.8%
Mar-16	4	\$2,732	\$0	\$0	\$266	\$0	\$266	\$2,466	\$0.00	9.7%
Apr-16	4	\$2,732	\$0	\$823	\$266	\$0	\$1,089	\$1,643	\$205.75	39.9%
May-16	4	\$2,732	\$129	\$1,018	\$266	\$0	\$1,413	\$1,319	\$286.75	51.7%
Jun-16	4	\$2,732	\$526	\$0	\$266	\$0	\$792	\$1,940	\$131.50	29.0%
Jul-16	4	\$2,732	\$0	\$1,018	\$266	\$0	\$1,284	\$1,448	\$254.50	47.0%
Aug-16	4	\$2,732	\$775	\$1,050	\$266	\$0	\$2,091	\$641	\$456.25	76.5%
Sep-16	4	\$2,732	\$126	\$1,050	\$266	\$0	\$1,442	\$1,290	\$294.00	52.8%
Oct-16	4	\$2,732	\$0	\$1,049	\$266	\$0	\$1,315	\$1,417	\$262.25	48.1%
Nov-16	4	\$2,732	\$0	\$1,049	\$266	\$0	\$1,315	\$1,417	\$262.25	48.1%
Dec-16	4	\$2,732	\$126	\$1,045	\$266	\$0	\$1,437	\$1,295	\$292.75	52.6%
Jan-17	4	\$4,102	\$0	\$0	\$273	\$0	\$273	\$3,830	\$0.00	6.6%
Feb-17	4	\$4,102	\$0	\$0	\$273	\$0	\$273	\$3,830	\$0.00	6.6%
Mar-17	5	\$5,141	\$0	\$10	\$341	\$0	\$351	\$4,790	\$2.00	6.8%
Apr-17	5	\$5,141	\$0	\$422	\$341	\$0	\$763	\$4,378	\$84.40	14.8%
May-17	5	\$5,141	\$96	\$1,144	\$341	\$0	\$1,581	\$3,560	\$248.00	30.7%
Jun-17	5	\$5,141	\$125	\$1,146	\$341	\$0	\$1,612	\$3,529	\$254.20	31.4%
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%
<b>2015</b>	<b>3</b>	<b>\$15,814</b>	<b>\$75</b>	<b>\$0</b>	<b>\$2,314</b>	<b>\$0</b>	<b>\$2,389</b>	<b>\$13,425</b>	<b>\$2.34</b>	<b>15.1%</b>
<b>2016</b>	<b>4</b>	<b>\$32,320</b>	<b>\$1,682</b>	<b>\$8,102</b>	<b>\$3,128</b>	<b>\$0</b>	<b>\$12,912</b>	<b>\$19,409</b>	<b>\$208.17</b>	<b>39.9%</b>
<b>2017 YTD</b>	<b>5</b>	<b>\$50,572</b>	<b>\$2,650</b>	<b>\$6,664</b>	<b>\$3,340</b>	<b>\$0</b>	<b>\$12,654</b>	<b>\$37,917</b>	<b>\$190.08</b>	<b>25.0%</b>
<b>Current 12 Months</b>	<b>5</b>	<b>\$56,036</b>	<b>\$2,776</b>	<b>\$8,758</b>	<b>\$3,873</b>	<b>\$0</b>	<b>\$15,407</b>	<b>\$40,629</b>	<b>\$202.35</b>	<b>27.5%</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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**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of October 2017  
All Others - HSA**





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

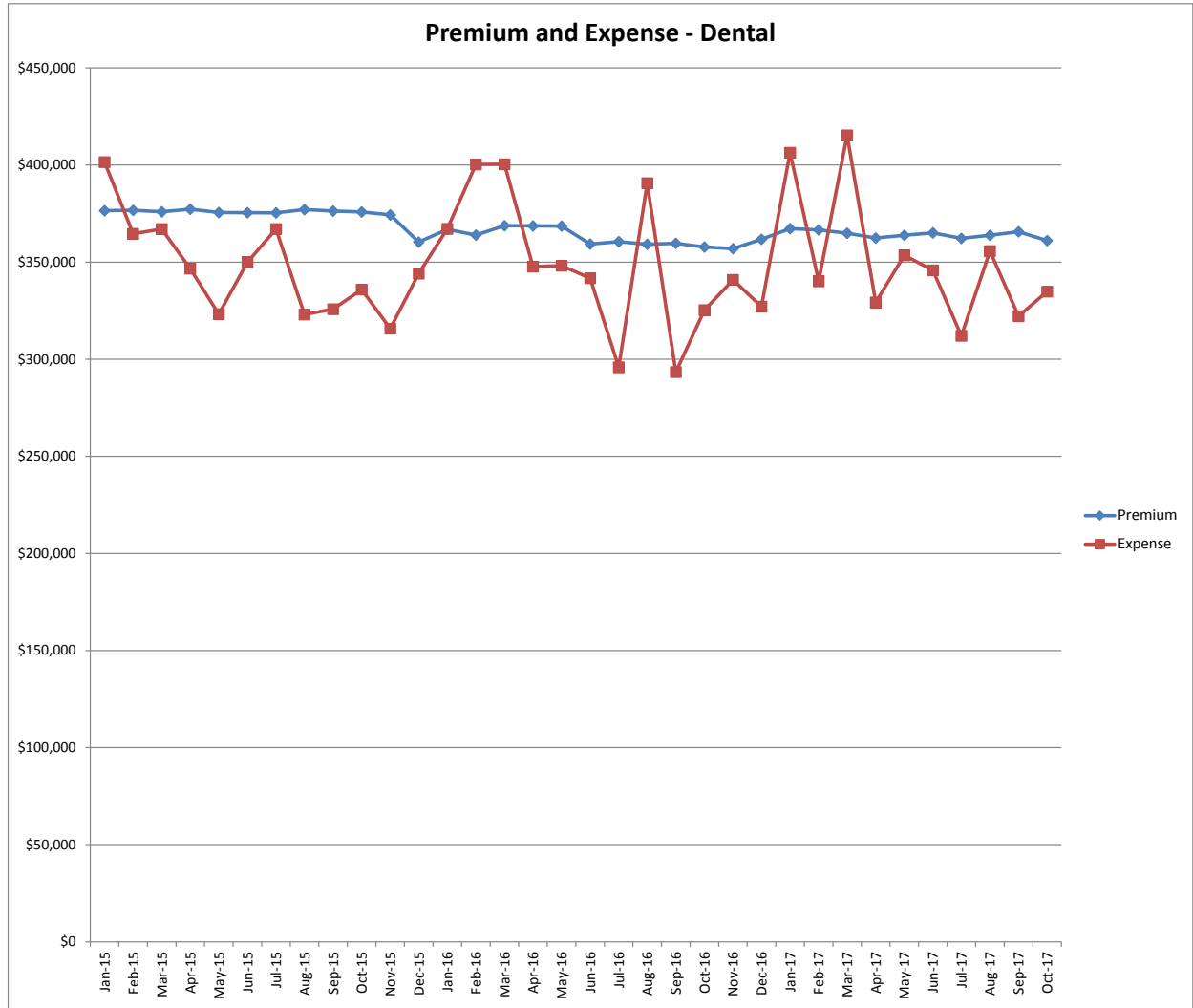
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	6,479	\$376,507	\$368,015	\$33,534	\$401,549	97.74%	\$56.80	106.65%
Feb-15	6,488	\$376,725	\$331,065	\$33,553	\$364,618	87.88%	\$51.03	96.79%
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	\$262,755	\$33,047	\$295,802	72.88%	\$40.25	82.04%
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	\$292,525	\$32,793	\$325,318	81.76%	\$45.05	90.93%
Nov-16	6,495	\$356,937	\$308,176	\$32,716	\$340,893	86.34%	\$47.45	95.50%
Dec-16	6,507	\$361,750	\$293,991	\$33,157	\$327,148	81.27%	\$45.18	90.43%
Jan-17	6,685	\$367,216	\$372,687	\$33,659	\$406,346	101.49%	\$55.75	110.66%
Feb-17	6,664	\$366,591	\$306,557	\$33,602	\$340,158	83.62%	\$46.00	92.79%
Mar-17	6,643	\$364,855	\$381,906	\$33,442	\$415,349	104.67%	\$57.49	113.84%
Apr-17	6,615	\$362,387	\$296,078	\$33,216	\$329,294	81.70%	\$44.76	90.87%
May-17	6,628	\$363,812	\$320,207	\$33,347	\$353,554	88.01%	\$48.31	97.18%
Jun-17	6,624	\$365,067	\$312,349	\$33,462	\$345,810	85.56%	\$47.15	94.73%
Jul-17	6,641	\$362,204	\$278,902	\$33,199	\$312,101	77.00%	\$42.00	86.17%
Aug-17	6,664	\$363,859	\$322,344	\$33,351	\$355,695	88.59%	\$48.37	97.76%
Sep-17	6,653	\$365,677	\$288,718	\$33,518	\$322,236	78.95%	\$43.40	88.12%
Oct-17	6,625	\$361,119	\$301,793	\$33,100	\$334,893	83.57%	\$45.55	92.74%
<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>\$3,779,819</b>	<b>\$398,905</b>	<b>\$4,178,724</b>	<b>86.85%</b>	<b>\$48.36</b>	<b>96.02%</b>
<b>2017</b>	<b>6,644</b>	<b>\$3,642,786</b>	<b>\$3,181,540</b>	<b>\$333,896</b>	<b>\$3,515,435</b>	<b>87.34%</b>	<b>\$47.88</b>	<b>96.50%</b>
<b>Current 12 Months</b>	<b>6,620</b>	<b>\$4,361,473</b>	<b>\$3,783,707</b>	<b>\$399,769</b>	<b>\$4,183,476</b>	<b>86.75%</b>	<b>\$47.63</b>	<b>95.92%</b>

Data Source: Delta Dental Risk Report Package through 10/31/2017

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**





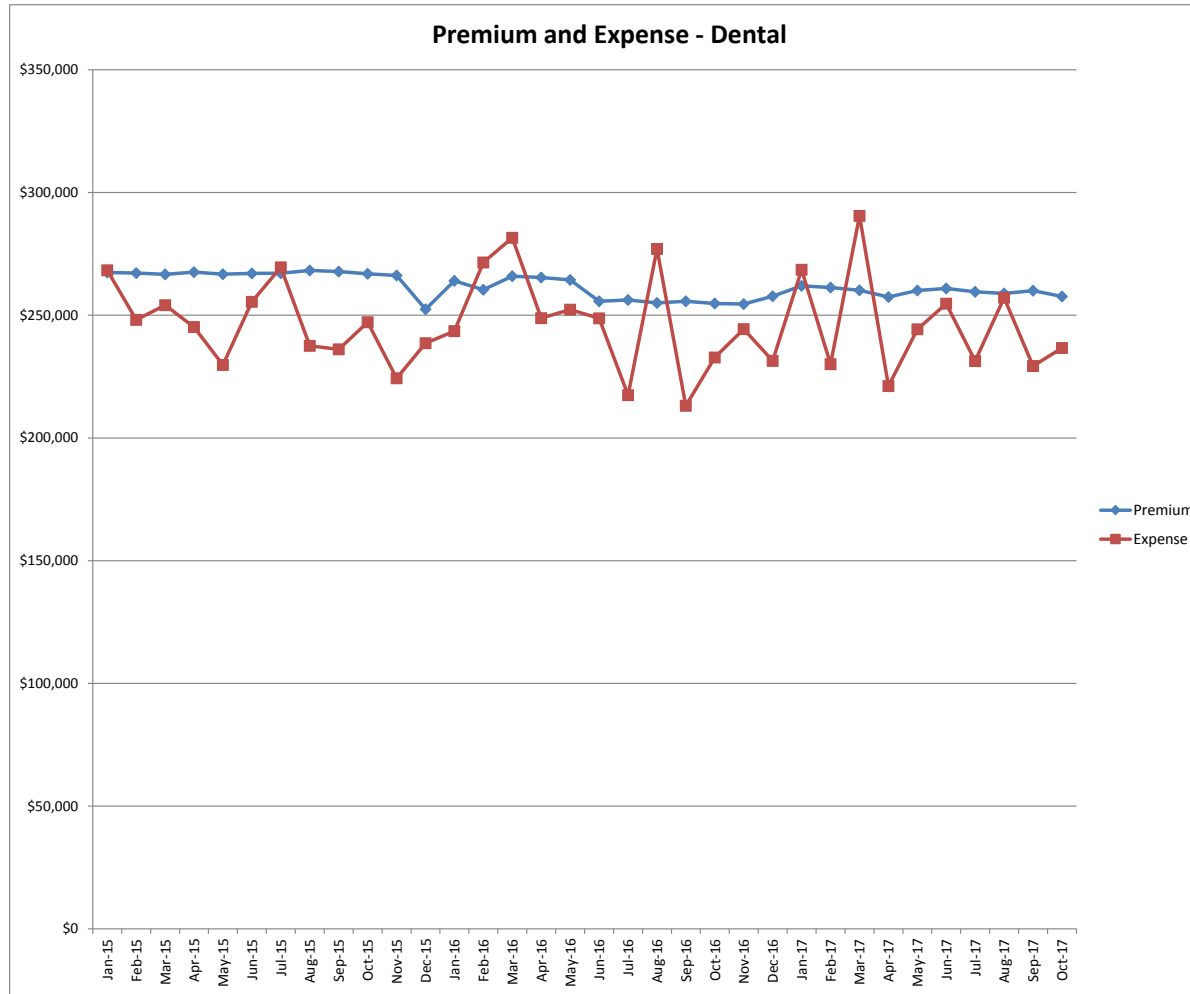
**San Joaquin Valley Insurance Authority (SJVIA)  
Delta Premium and Claims Report - Dental PPO  
County of Fresno**

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	\$193,913	\$23,480	\$217,393	75.68%	\$47.54	84.85%
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	\$209,463	\$23,351	\$232,814	82.20%	\$51.60	91.37%
Nov-16	4,049	\$254,546	\$220,989	\$23,327	\$244,316	86.82%	\$54.58	95.98%
Dec-16	4,062	\$257,759	\$207,767	\$23,621	\$231,388	80.61%	\$51.15	89.77%
Jan-17	4,180	\$261,977	\$244,544	\$24,008	\$268,552	93.35%	\$58.50	102.51%
Feb-17	4,173	\$261,255	\$206,138	\$23,942	\$230,080	78.90%	\$49.40	88.07%
Mar-17	4,150	\$260,156	\$266,623	\$23,841	\$290,465	102.49%	\$64.25	111.65%
Apr-17	4,137	\$257,428	\$197,543	\$23,591	\$221,135	76.74%	\$47.75	85.90%
May-17	4,153	\$260,114	\$220,412	\$23,837	\$244,249	84.74%	\$53.07	93.90%
Jun-17	4,160	\$260,899	\$230,785	\$23,909	\$254,695	88.46%	\$55.48	97.62%
Jul-17	4,157	\$259,555	\$207,555	\$23,786	\$231,341	79.97%	\$49.93	89.13%
Aug-17	4,164	\$258,892	\$233,434	\$23,726	\$257,160	90.17%	\$56.06	99.33%
Sep-17	4,161	\$260,008	\$205,445	\$23,828	\$229,273	79.01%	\$49.37	88.18%
Oct-17	4,138	\$257,674	\$213,045	\$23,614	\$236,659	82.68%	\$51.49	91.84%
<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>\$2,677,408</b>	<b>\$284,981</b>	<b>\$2,962,390</b>	<b>86.10%</b>	<b>\$54.78</b>	<b>95.26%</b>
<b>2017</b>	<b>4,157</b>	<b>\$2,597,959</b>	<b>\$2,225,525</b>	<b>\$238,084</b>	<b>\$2,463,608</b>	<b>85.66%</b>	<b>\$53.53</b>	<b>94.83%</b>
<b>Current 12 Months</b>	<b>4,140</b>	<b>\$3,110,264</b>	<b>\$2,654,280</b>	<b>\$285,032</b>	<b>\$2,939,312</b>	<b>85.34%</b>	<b>\$53.42</b>	<b>94.50%</b>

Data Source: Delta Dental Risk Report Package through 10/31/2017



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



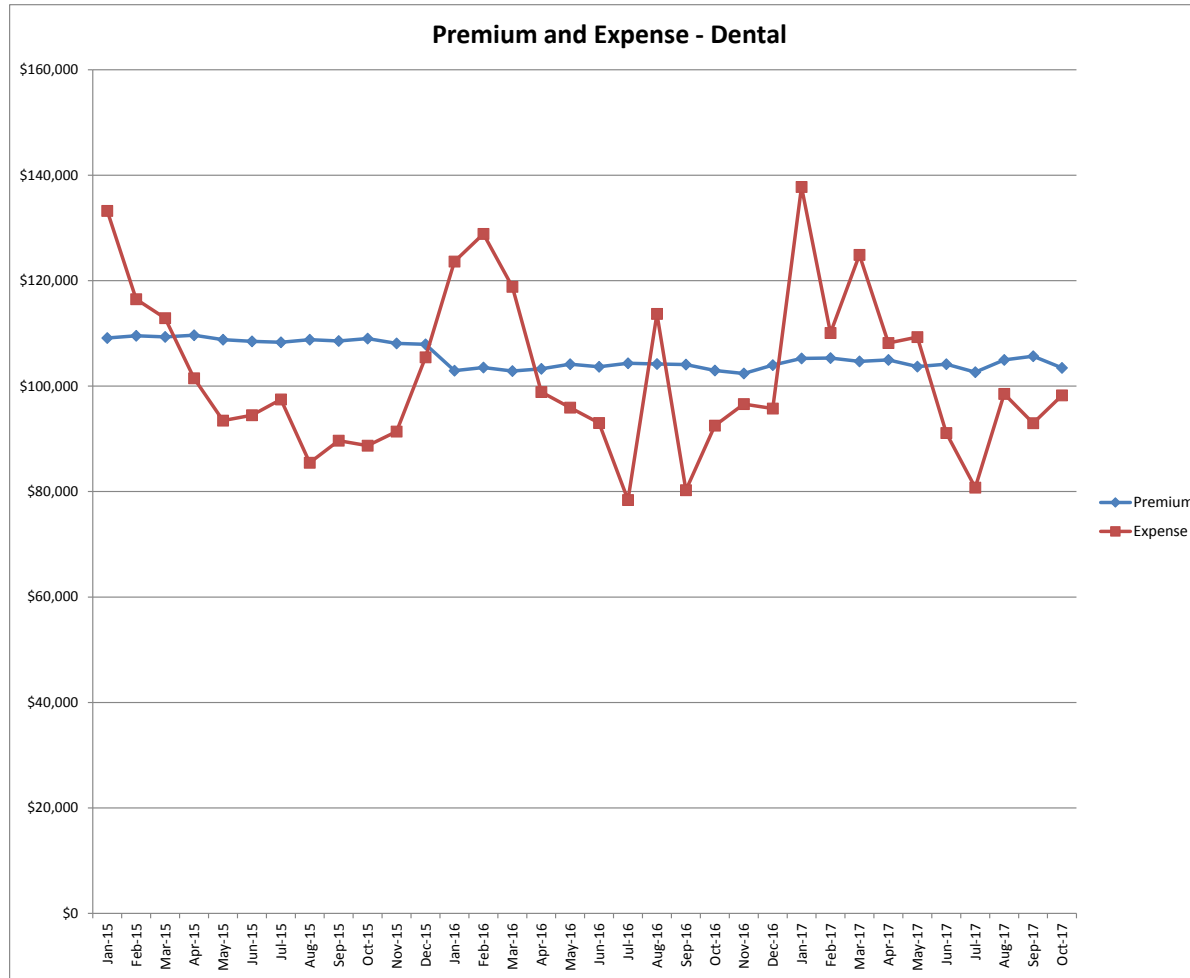


**San Joaquin Valley Insurance Authority (SJVIA)  
Delta Premium and Claims Report - Dental PPO  
County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	2,451	\$109,110	\$123,537	\$9,716	\$133,252	113.22%	\$50.40	122.13%
Feb-15	2,467	\$109,545	\$106,712	\$9,758	\$116,470	97.41%	\$43.26	106.32%
Mar-15	2,453	\$109,341	\$103,157	\$9,740	\$112,897	94.34%	\$42.05	103.25%
Apr-15	2,451	\$109,656	\$91,707	\$9,767	\$101,474	83.63%	\$37.42	92.54%
May-15	2,419	\$108,824	\$83,761	\$9,693	\$93,454	76.97%	\$34.63	85.88%
Jun-15	2,426	\$108,506	\$84,807	\$9,665	\$94,472	78.16%	\$34.96	87.07%
Jul-15	2,420	\$108,303	\$87,836	\$9,647	\$97,483	81.10%	\$36.30	90.01%
Aug-15	2,432	\$108,818	\$75,765	\$9,692	\$85,457	69.63%	\$31.15	78.53%
Sep-15	2,423	\$108,568	\$80,001	\$9,670	\$89,671	73.69%	\$33.02	82.59%
Oct-15	2,415	\$109,025	\$79,013	\$9,711	\$88,724	72.47%	\$32.72	81.38%
Nov-15	2,403	\$108,104	\$81,770	\$9,629	\$91,399	75.64%	\$34.03	84.55%
Dec-15	2,412	\$107,947	\$95,833	\$9,615	\$105,448	88.78%	\$39.73	97.69%
Jan-16	2,425	\$102,944	\$114,195	\$9,440	\$123,634	110.93%	\$47.09	120.10%
Feb-16	2,422	\$103,524	\$119,369	\$9,493	\$128,862	115.31%	\$49.29	124.48%
Mar-16	2,417	\$102,853	\$109,408	\$9,432	\$118,839	106.37%	\$45.27	115.54%
Apr-16	2,455	\$103,266	\$89,399	\$9,469	\$98,868	86.57%	\$36.42	95.74%
May-16	2,443	\$104,159	\$86,359	\$9,551	\$95,911	82.91%	\$35.35	92.08%
Jun-16	2,444	\$103,679	\$83,504	\$9,507	\$93,012	80.54%	\$34.17	89.71%
Jul-16	2,449	\$104,328	\$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	\$87,188	\$9,389	\$96,577	85.15%	\$35.65	94.32%
Dec-16	2,445	\$103,990	\$86,224	\$9,536	\$95,760	82.92%	\$35.27	92.09%
Jan-17	2,505	\$105,238	\$128,143	\$9,651	\$137,794	121.76%	\$51.15	130.93%
Feb-17	2,491	\$105,336	\$100,419	\$9,660	\$110,078	95.33%	\$40.31	104.50%
Mar-17	2,493	\$104,698	\$115,283	\$9,601	\$124,884	110.11%	\$46.24	119.28%
Apr-17	2,478	\$104,958	\$98,535	\$9,625	\$108,160	93.88%	\$39.76	103.05%
May-17	2,475	\$103,698	\$99,795	\$9,509	\$109,305	96.24%	\$40.32	105.41%
Jun-17	2,464	\$104,168	\$81,564	\$9,552	\$91,116	78.30%	\$33.10	87.47%
Jul-17	2,484	\$102,649	\$71,346	\$9,413	\$80,759	69.51%	\$28.72	78.68%
Aug-17	2,500	\$104,967	\$88,910	\$9,626	\$98,535	84.70%	\$35.56	93.87%
Sep-17	2,492	\$105,670	\$83,273	\$9,690	\$92,963	78.80%	\$33.42	87.98%
Oct-17	2,487	\$103,445	\$88,748	\$9,486	\$98,234	85.79%	\$35.68	94.96%
<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>\$1,102,411</b>	<b>\$113,923</b>	<b>\$1,216,334</b>	<b>88.74%</b>	<b>\$37.65</b>	<b>97.91%</b>
<b>2017</b>	<b>2,487</b>	<b>\$1,044,828</b>	<b>\$956,015</b>	<b>\$95,812</b>	<b>\$1,051,827</b>	<b>91.50%</b>	<b>\$38.44</b>	<b>100.67%</b>
<b>Current 12 Months</b>	<b>2,480</b>	<b>\$1,251,209</b>	<b>\$1,129,427</b>	<b>\$114,737</b>	<b>\$1,244,164</b>	<b>90.27%</b>	<b>\$37.95</b>	<b>99.44%</b>

Data Source: Delta Dental Risk Report Package through 10/31/2017

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





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

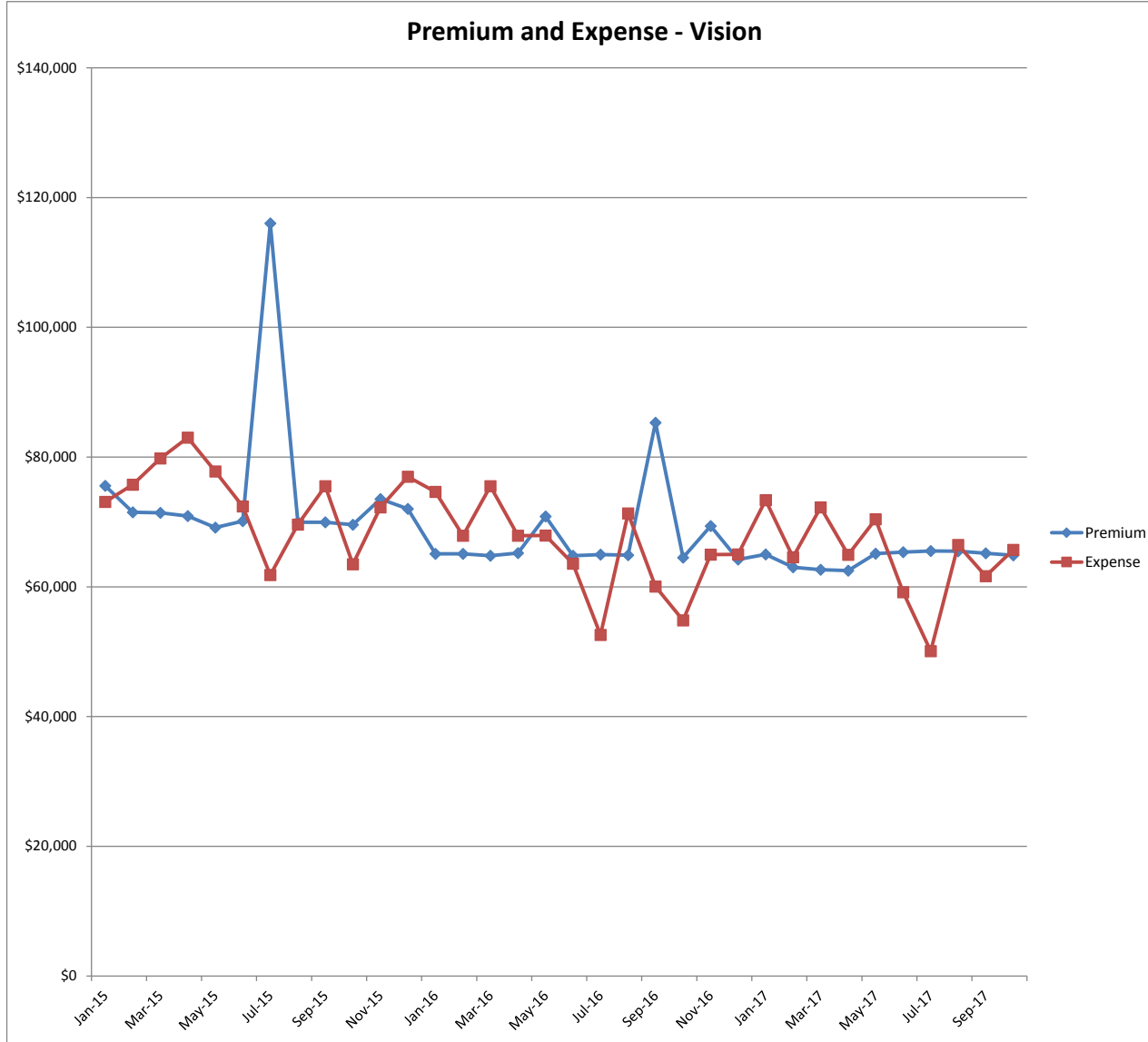
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	8,159	\$75,570	\$64,024	\$9,068	\$73,092	84.72%	\$7.85	96.72%
Feb-15	8,111	\$71,482	\$67,178	\$8,578	\$75,756	93.98%	\$8.28	105.98%
Mar-15	8,144	\$71,395	\$71,213	\$8,567	\$79,780	99.75%	\$8.74	111.75%
Apr-15	8,113	\$70,923	\$74,483	\$8,511	\$82,994	105.02%	\$9.18	117.02%
May-15	8,106	\$69,134	\$69,501	\$8,296	\$77,797	100.53%	\$8.57	112.53%
Jun-15	8,117	\$70,117	\$63,975	\$8,414	\$72,389	91.24%	\$7.88	103.24%
Jul-15	8,129	\$116,024	\$47,895	\$13,923	\$61,818	41.28%	\$5.89	53.28%
Aug-15	8,129	\$69,947	\$61,198	\$8,394	\$69,592	87.49%	\$7.53	99.49%
Sep-15	8,107	\$69,937	\$67,118	\$8,392	\$75,510	95.97%	\$8.28	107.97%
Oct-15	8,059	\$69,576	\$55,134	\$8,349	\$63,483	79.24%	\$6.84	91.24%
Nov-15	8,081	\$73,536	\$63,430	\$8,824	\$72,254	86.26%	\$7.85	98.26%
Dec-15	8,124	\$72,023	\$68,322	\$8,643	\$76,965	94.86%	\$8.41	106.86%
Jan-16	7,686	\$65,081	\$66,172	\$8,461	\$74,633	101.68%	\$8.61	114.68%
Feb-16	7,667	\$65,094	\$59,406	\$8,462	\$67,868	91.26%	\$7.75	104.26%
Mar-16	7,652	\$64,795	\$67,098	\$8,423	\$75,521	103.55%	\$8.77	116.55%
Apr-16	7,695	\$65,198	\$59,419	\$8,476	\$67,895	91.14%	\$7.72	104.14%
May-16	7,656	\$70,847	\$58,707	\$9,210	\$67,917	82.86%	\$7.67	95.86%
Jun-16	7,665	\$64,783	\$55,161	\$8,422	\$63,583	85.15%	\$7.20	98.15%
Jul-16	7,683	\$64,982	\$44,144	\$8,448	\$52,592	67.93%	\$5.75	80.93%
Aug-16	7,697	\$64,872	\$62,888	\$8,433	\$71,321	96.94%	\$8.17	109.94%
Sep-16	7,678	\$85,309	\$48,963	\$11,090	\$60,053	57.39%	\$6.38	70.39%
Oct-16	7,651	\$64,516	\$46,456	\$8,387	\$54,843	72.01%	\$6.07	85.01%
Nov-16	7,654	\$69,356	\$55,955	\$9,016	\$64,971	80.68%	\$7.31	93.68%
Dec-16	7,644	\$64,199	\$56,638	\$8,346	\$64,984	88.22%	\$7.41	101.22%
Jan-17	7,556	\$64,987	\$64,907	\$8,448	\$73,355	99.88%	\$8.59	112.88%
Feb-17	7,494	\$63,014	\$56,355	\$8,192	\$64,547	89.43%	\$7.52	102.43%
Mar-17	7,475	\$62,650	\$64,115	\$8,145	\$72,260	102.34%	\$8.58	115.34%
Apr-17	7,437	\$62,499	\$56,804	\$8,125	\$64,929	90.89%	\$7.64	103.89%
May-17	7,425	\$65,113	\$61,958	\$8,465	\$70,423	95.15%	\$8.34	108.15%
Jun-17	7,439	\$65,343	\$50,692	\$8,495	\$59,187	77.58%	\$6.81	90.58%
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%
<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>7,474</b>	<b>\$644,635</b>	<b>\$564,812</b>	<b>\$83,803</b>	<b>\$648,615</b>	<b>87.62%</b>	<b>\$7.56</b>	<b>100.62%</b>
<b>Current 12 Months</b>	<b>7,503</b>	<b>\$778,190</b>	<b>\$677,405</b>	<b>\$101,165</b>	<b>\$778,570</b>	<b>87.05%</b>	<b>\$7.52</b>	<b>100.05%</b>

Data Source: VSP SJVIA Utilization Reports October 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**

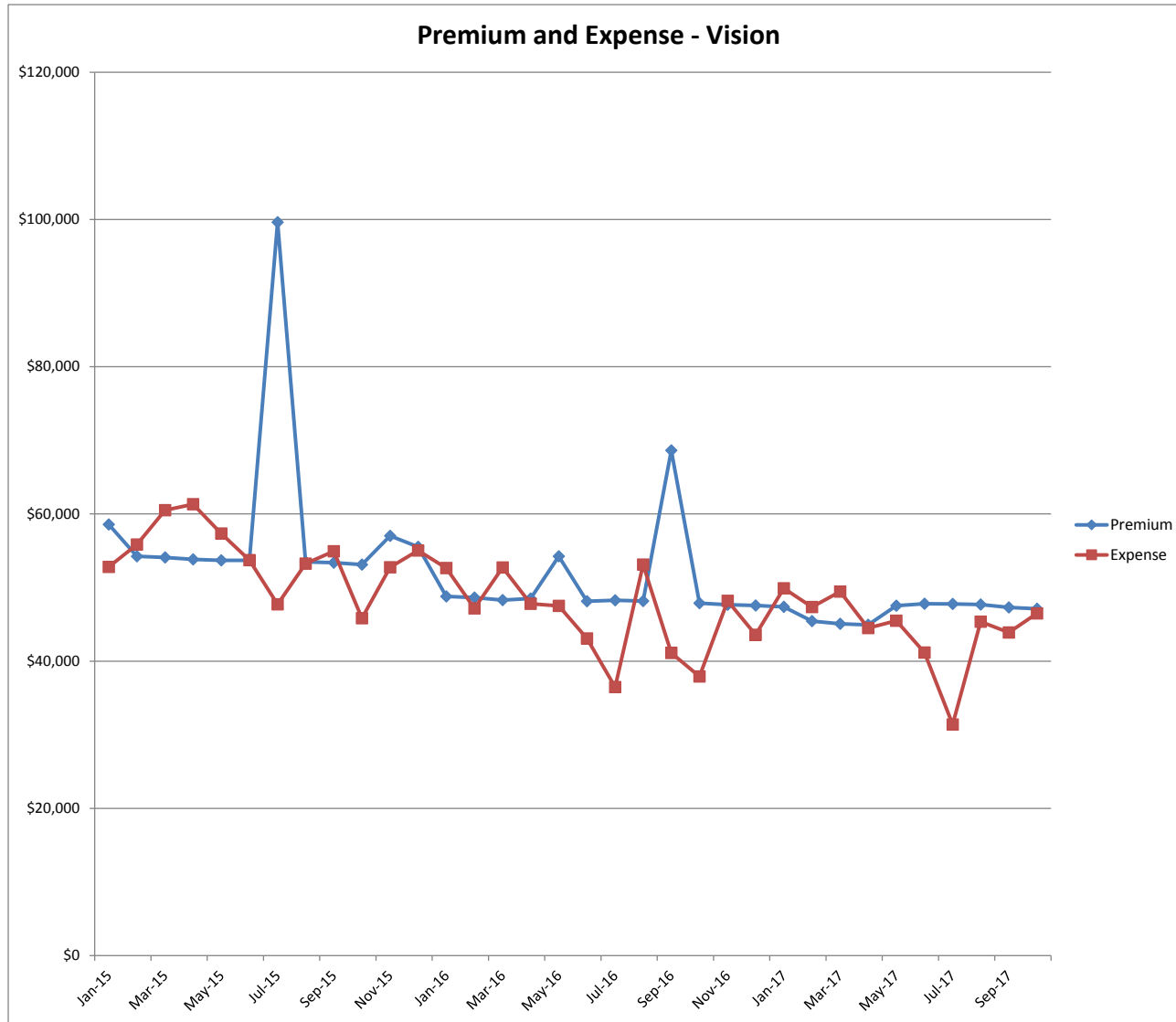
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	5,455	\$58,569	\$45,761	\$7,028	\$52,789	78.13%	\$8.39	90.13%
Feb-15	5,387	\$54,234	\$49,324	\$6,508	\$55,832	90.95%	\$9.16	102.95%
Mar-15	5,383	\$54,094	\$54,028	\$6,491	\$60,519	99.88%	\$10.04	111.88%
Apr-15	5,361	\$53,822	\$54,853	\$6,459	\$61,312	101.92%	\$10.23	113.92%
May-15	5,378	\$53,695	\$50,882	\$6,443	\$57,325	94.76%	\$9.46	106.76%
Jun-15	5,372	\$53,689	\$47,288	\$6,443	\$53,731	88.08%	\$8.80	100.08%
Jul-15	5,395	\$99,636	\$35,755	\$11,956	\$47,711	35.89%	\$6.63	47.89%
Aug-15	5,369	\$53,471	\$46,829	\$6,417	\$53,246	87.58%	\$8.72	99.58%
Sep-15	5,360	\$53,386	\$48,524	\$6,406	\$54,930	90.89%	\$9.05	102.89%
Oct-15	5,326	\$53,123	\$39,470	\$6,375	\$45,845	74.30%	\$7.41	86.30%
Nov-15	5,339	\$57,020	\$45,905	\$6,842	\$52,747	80.51%	\$8.60	92.51%
Dec-15	5,372	\$55,522	\$48,356	\$6,663	\$55,019	87.09%	\$9.00	99.09%
Jan-16	4,948	\$48,789	\$46,309	\$6,343	\$52,652	94.92%	\$9.36	107.92%
Feb-16	4,923	\$48,629	\$40,851	\$6,322	\$47,173	84.01%	\$8.30	97.01%
Mar-16	4,902	\$48,296	\$46,458	\$6,278	\$52,736	96.19%	\$9.48	109.19%
Apr-16	4,900	\$48,503	\$41,487	\$6,305	\$47,792	85.53%	\$8.47	98.53%
May-16	4,874	\$54,240	\$40,446	\$7,051	\$47,497	74.57%	\$8.30	87.57%
Jun-16	4,873	\$48,149	\$36,814	\$6,259	\$43,073	76.46%	\$7.55	89.46%
Jul-16	4,885	\$48,279	\$30,212	\$6,276	\$36,488	62.58%	\$6.18	75.58%
Aug-16	4,896	\$48,173	\$46,867	\$6,262	\$53,129	97.29%	\$9.57	110.29%
Sep-16	4,881	\$68,629	\$32,194	\$8,922	\$41,116	46.91%	\$6.60	59.91%
Oct-16	4,860	\$47,867	\$31,703	\$6,223	\$37,926	66.23%	\$6.52	79.23%
Nov-16	4,843	\$47,679	\$41,988	\$6,198	\$48,186	88.06%	\$8.67	101.06%
Dec-16	4,841	\$47,574	\$37,386	\$6,185	\$43,571	78.58%	\$7.72	91.58%
Jan-17	4,703	\$47,373	\$43,737	\$6,158	\$49,895	92.32%	\$9.30	105.32%
Feb-17	4,648	\$45,450	\$41,439	\$5,909	\$47,348	91.17%	\$8.92	104.17%
Mar-17	4,627	\$45,068	\$43,578	\$5,859	\$49,437	96.69%	\$9.42	109.69%
Apr-17	4,597	\$44,929	\$38,667	\$5,841	\$44,508	86.06%	\$8.41	99.06%
May-17	4,570	\$47,528	\$39,306	\$6,179	\$45,485	82.70%	\$8.60	95.70%
Jun-17	4,590	\$47,788	\$34,962	\$6,212	\$41,174	73.16%	\$7.62	86.16%
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%
<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>4,608</b>	<b>\$468,005</b>	<b>\$384,144</b>	<b>\$60,841</b>	<b>\$444,985</b>	<b>82.08%</b>	<b>\$8.34</b>	<b>95.08%</b>
<b>Current 12 Months</b>	<b>4,647</b>	<b>\$563,258</b>	<b>\$463,518</b>	<b>\$73,224</b>	<b>\$536,742</b>	<b>82.29%</b>	<b>\$8.31</b>	<b>95.29%</b>

Data Source: VSP SJVIA Utilization Reports October 2017

Note:

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

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





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

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	2,618	\$14,561	\$14,918	\$1,747	\$16,665	102.45%	\$5.70	114.45%
Feb-15	2,638	\$14,631	\$16,403	\$1,756	\$18,159	112.11%	\$6.22	124.11%
Mar-15	2,625	\$14,679	\$15,621	\$1,761	\$17,382	106.42%	\$5.95	118.42%
Apr-15	2,617	\$14,657	\$17,797	\$1,759	\$19,556	121.42%	\$6.80	133.42%
May-15	2,593	\$14,583	\$17,079	\$1,750	\$18,829	117.12%	\$6.59	129.12%
Jun-15	2,611	\$14,591	\$14,911	\$1,751	\$16,662	102.19%	\$5.71	114.19%
Jul-15	2,599	\$14,546	\$11,204	\$1,746	\$12,950	77.02%	\$4.31	89.02%
Aug-15	2,624	\$14,631	\$13,080	\$1,756	\$14,836	89.40%	\$4.98	101.40%
Sep-15	2,612	\$14,738	\$17,143	\$1,769	\$18,912	116.32%	\$6.56	128.32%
Oct-15	2,596	\$14,610	\$13,739	\$1,753	\$15,492	94.04%	\$5.29	106.04%
Nov-15	2,605	\$14,673	\$16,825	\$1,761	\$18,586	114.67%	\$6.46	126.67%
Dec-15	2,616	\$14,679	\$18,048	\$1,761	\$19,809	122.95%	\$6.90	134.95%
Jan-16	2,607	\$14,447	\$16,988	\$1,878	\$18,866	117.59%	\$6.52	130.59%
Feb-16	2,610	\$14,585	\$15,340	\$1,896	\$17,236	105.18%	\$5.88	118.18%
Mar-16	2,616	\$14,619	\$18,583	\$1,900	\$20,483	127.12%	\$7.10	140.12%
Apr-16	2,663	\$14,842	\$15,404	\$1,929	\$17,333	103.79%	\$5.78	116.79%
May-16	2,648	\$14,772	\$16,337	\$1,920	\$18,257	110.59%	\$6.17	123.59%
Jun-16	2,659	\$14,815	\$15,889	\$1,926	\$17,815	107.25%	\$5.98	120.25%
Jul-16	2,662	\$14,835	\$12,557	\$1,929	\$14,486	84.64%	\$4.72	97.64%
Aug-16	2,665	\$14,838	\$14,999	\$1,929	\$16,928	101.09%	\$5.63	114.09%
Sep-16	2,662	\$14,819	\$15,457	\$1,926	\$17,383	104.31%	\$5.81	117.31%
Oct-16	2,654	\$14,747	\$13,586	\$1,917	\$15,503	92.13%	\$5.12	105.13%
Nov-16	2,673	\$15,955	\$12,366	\$2,074	\$14,440	77.51%	\$4.63	90.51%
Dec-16	2,665	\$14,705	\$18,101	\$1,912	\$20,013	123.09%	\$6.79	136.09%
Jan-17	2,671	\$14,716	\$19,445	\$1,913	\$21,358	132.14%	\$7.28	145.14%
Feb-17	2,665	\$14,701	\$13,138	\$1,911	\$15,049	89.37%	\$4.93	102.37%
Mar-17	2,670	\$14,765	\$17,657	\$1,919	\$19,576	119.59%	\$6.61	132.59%
Apr-17	2,664	\$14,732	\$16,072	\$1,915	\$17,987	109.10%	\$6.03	122.10%
May-17	2,681	\$14,807	\$18,906	\$1,925	\$20,831	127.68%	\$7.05	140.68%
Jun-17	2,674	\$14,741	\$14,269	\$1,916	\$16,185	96.80%	\$5.34	109.80%
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%
<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>106.37%</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>104.29%</b>
<b>2017</b>	<b>2,688</b>	<b>\$148,219</b>	<b>\$158,084</b>	<b>\$19,268</b>	<b>\$177,352</b>	<b>106.66%</b>	<b>\$5.88</b>	<b>119.66%</b>
<b>Current 12 Months</b>	<b>2,685</b>	<b>\$178,879</b>	<b>\$188,551</b>	<b>\$23,254</b>	<b>\$211,805</b>	<b>105.41%</b>	<b>\$5.85</b>	<b>118.41%</b>

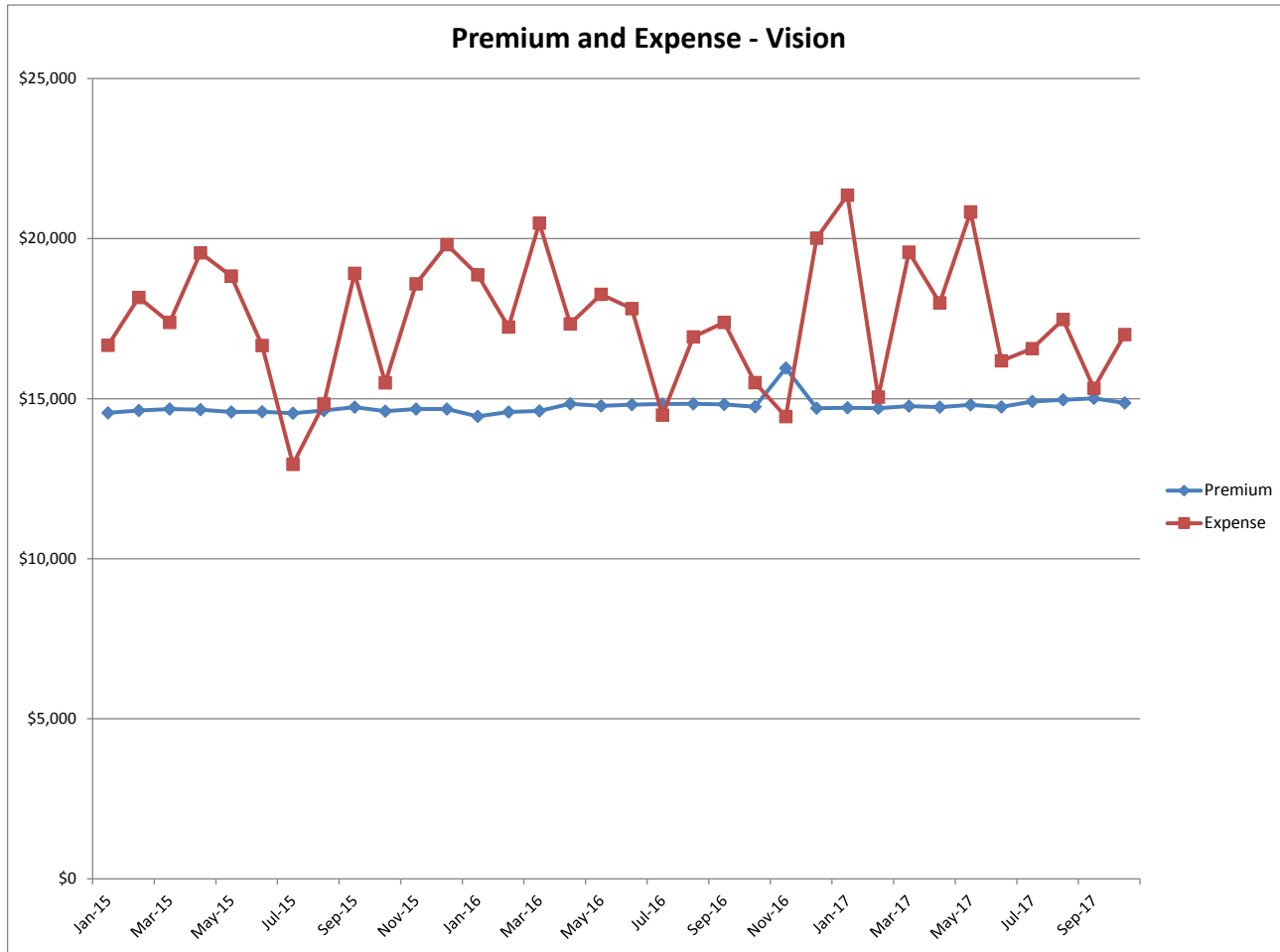
Data Source: VSP SJVIA Utilization Reports October 2017

Note:

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



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





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

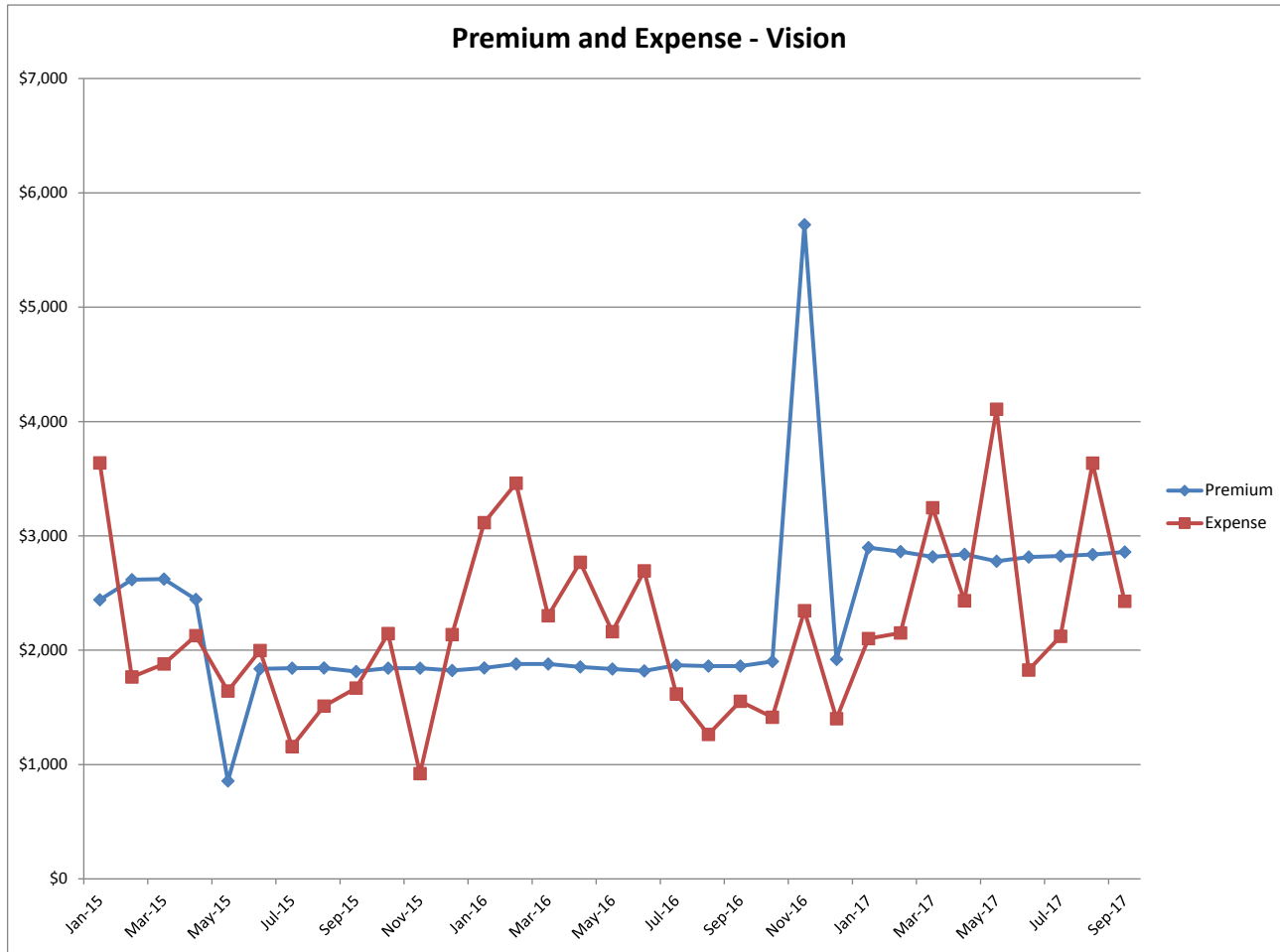
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jan-15	86	\$2,440	\$3,345	\$293	\$3,638	137.09%	\$38.90	149.09%
Feb-15	86	\$2,617	\$1,451	\$314	\$1,765	55.45%	\$16.87	67.45%
Mar-15	136	\$2,622	\$1,564	\$315	\$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%
<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>\$28,411</b>	<b>\$22,584</b>	<b>\$3,693</b>	<b>\$26,277</b>	<b>79.49%</b>	<b>\$12.68</b>	<b>92.49%</b>
<b>Current 12 Months</b>	<b>171</b>	<b>\$36,053</b>	<b>\$25,336</b>	<b>\$4,687</b>	<b>\$30,023</b>	<b>70.27%</b>	<b>\$12.32</b>	<b>83.27%</b>

Data Source: VSP SJVIA Utilization Reports October 2017

Note:

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

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





**BOARD OF DIRECTORS**

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

**Meeting Location:  
County of Tulare  
Board of Supervisors Chambers  
2800 W. Burrel Avenue  
Visalia, CA 93291  
December 15, 2017 9:00 AM**

**AGENDA DATE:** December 15, 2017

**ITEM NUMBER:** Item 14

**SUBJECT:** 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)

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

**DESCRIPTION:**

As part of the 2018 SJVIA self-funded medical/Rx renewal, Keenan requested and received the 2018 reinsurance renewal. Additionally, Keenan conducted a reinsurance marketing to secure the most competitive reinsurance rates. It is recommended that the SJVIA

- Select Voya Financial as the reinsurer;
- Renew at the \$450,000 reinsurance level and differentiate stop loss rates based on the differences in enrollment demographics
- Remove the aggregate stop loss coverage
- Consider a risk share arrangement with the County of Fresno at \$250,000 and the County of Tulare and the All Other Group at \$200,000

**FISCAL IMPACT/FINANCING:**

The cost of the recommended reinsurance action, \$1,837,474 annually, is anticipated in the SJVIA renewal and will have no additional impact to the SJVIA 2018 renewal rates.

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** December 15, 2017

**ADMINISTRATIVE SIGN-OFF:**



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Paul Nerland  
SJVIA Manager



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Rhonda Sjostrom  
SJVIA Assistant Manager



December 15, 2017

**SJVIA Board Meeting: Consultant’s Report on Reinsurance Renewal and Marketing Results**

As part of the 2018 SJVIA self-funded medical/Rx renewal, Keenan requested and received the 2018 reinsurance renewal. Additionally, Keenan conducted a reinsurance marketing to secure the most competitive reinsurance rates. The SJVIA requested that the following reinsurance levels be included in the marketing:

<b>SJVIA Option 1 - Single Contract Common Reinsurance Level</b>						
SJVIA	\$500,000	\$450,000 (current)	\$400,000	\$350,000	\$300,000	\$250,000
<b>SJVIA Option 2 - Single Contract Separate Reinsurance levels</b>						
County of Fresno	\$500,000	\$450,000 (current)	\$400,000	\$350,000	\$300,000	\$250,000
County of Tulare	\$500,000	\$450,000 (current)	\$400,000	\$350,000	\$300,000	\$250,000
All Other	\$500,000	\$450,000 (current)	\$400,000	\$350,000	\$300,000	\$250,000

Keenan requested proposals from the following list of vendors:

<b>Carrier</b>	<b>Financial Rating</b>	<b>Status</b>	<b>Notes</b>
HM Insurance	A+ (Superior)	Quoted	Finalist (Incumbent)
Voya Financial	A (Excellent)	Quoted	Finalist
Optum	A (Excellent)	Quoted	Uncompetitive with contract requirements/options
TM HCC	A+ (Superior)	Quoted	Uncompetitive with contract requirements/options
Partner Re	A+ (Superior)	Declined to Quote	Uncompetitive with contract requirements/options
Swiss Re	A+ (Superior)	Declined to Quote	Uncompetitive with contract requirements/options

A 10% increase in reinsurance cost was included in the 2018 renewal projection.

**Keenan Recommendation**

- Select Voya Financial as the reinsurer
- Renew at the \$450,000 reinsurance level
  - Differentiate stop loss rates based on the differences in enrollment demographics
- Remove the aggregate stop loss coverage
- Consider a risk share arrangement with the County of Fresno at \$250,000 and the County of Tulare and the All Other Group at \$200,000

## EXECUTIVE SUMMARY - FINAL RESULTS

### I. Stop Loss Marketing Results:

- Stop loss RFP marketed to six (6) stop loss carriers. Four (4) carriers quoted and two (2) declined to quote
- Carriers were requested to match current HM Life deductible coverage and conditions

### II. HM Insurance Group:

- Initial - Renewal offer was an approximate 50.6% increase, or an additional \$845,689 in annual premium when compared to current
- Negotiated - Renewal offer was an approximate 46.0% increase, or an additional \$767,544, in annual premium when compared to current and a savings of \$78,145 in annual premium when compared to the initial renewal offer
- Includes - Alternate deductible option of \$500,000
- Includes - Alternate deductible option on a stand-alone basis for the Counties of Fresno and Tulare of \$450,000 or \$500,000
- Includes - Option for change in Contract Basis for a 12/15 to 12/18 for all deductible options
- Includes - Option for change in Contract Basis for a 12/15 to 12/24 for all deductible options
- Includes - Option for change in Contract Basis for a 12/15 to 18/12 for all deductible options
- Includes - Mirroring of Plan Document Endorsement
- Not Included - No New Lasers at Renewal and a 60% Rate Cap (5% increase to include)
- Not Included - Experience Refund Option (5% increase to include)

### III. Voya Financial:

- Offer is the most competitive at an approximate 9.0% (increase to match current) or an additional \$150,010 in annual premium when compared to current
- Includes - Alternate deductible options on a combined basis for all entities of \$500,000, \$400,000 or \$250,000
- Includes - Alternate deductible options on a stand-alone basis for the Counties of Fresno and Tulare of \$500,000, \$400,000, \$300,000 or \$250,000
- Includes - Option for change in Contract Basis for a 12/15 to 12/18 for all deductible options
- Includes - Option for change in Contract Basis for a 12/15 to 12/24 for all deductible options
- Includes - Option for change in Contract Basis for a 12/15 to 18/12 for all deductible options
- Includes - Experience Refund Option
- Includes - Mirroring of Plan Document Endorsement
- Includes - No New Lasers at Renewal and a 50% Rate Cap

The incumbent HM Insurance provided the renewal and limited renewal options. Voya Financial provided more competitive options. The other carriers either provided uncompetitive proposals or

declined to quote citing non-competitiveness. Proposals were received based on plan experience through September 30, 2017.

### **12/15 versus 12/18 Incurred / Paid Claims**

Keenan notes that the current contract is an incurred in 12 months paid in 15 months. This means that for 2017 the reinsurance contract covers all claims incurred from January 1, 2017 through December 31, 2017 and paid from January 1, 2017 through March 31, 2018. The SJVIA would have a reinsurance exposure if a large claim were incurred towards the end of the year and paid after March 31, 2018. Neither the 2017 nor the 2018 contract would apply. Since large claims typically take longer to pay, Keenan recommends the SJVIA consider changing to a 12/18 contract for 2018 to allow for three additional months for large claim payment.

### **All Other Group Reinsurance Level**

Given that there were only three entities with less than a total number of 200 covered lives in the All Other Group, Keenan recommended that the SJVIA obtain proposals for the All Other Group for \$50,000, \$75,000, and \$100,000. Once the City of Ceres and the City of Waterford terminated from the SJVIA, the reinsurance market would not provide a proposal from the All Other Group consisting of less than 50 lives. The All Other Group will need to receive the same reinsurance levels as either County of Fresno, County of Tulare, or the two combined.

### **Aggregate Stop Loss Protection**

The SJVIA currently purchases aggregate stop loss protection as well as specific stop protection. Aggregate stop loss protection provides \$1,000,000 of coverage should claims exceed 125% of projected claims. Claims for the SJVIA are projected to be \$75,808,114 in 2018. The reinsurance market will provide \$1,000,000 after claims reach \$106,379,964 (140% of Keenan's claim projection). Keenan is working with the reinsurer to reduce the attachment point to 125% or \$94,760,143. Whether the attachment point is 125% or 140% Keenan would like the SJVIA to consider whether the \$84,228 premium is worth the \$1 million of coverage even after 125% of projected claims.

### **Risk Share Model**

As the SJVIA reviews the cost to reduce the reinsurance level, it should become apparent that decreasing the reinsurance level increases reinsurance premium significantly. The risk share model, which would introduce risk sharing among the entities below the reinsurance level, would be introduced at a cost neutral rate for each entity. If the SJVIA would like to risk share, Keenan recommends the County of Fresno risk share at \$250,000, the County of Tulare at \$200,000, and the All Other Group at \$200,000.

The following exhibits detail the renewal options provided by the incumbent and Voya Financial.



**SAN JOAQUIN VALLEY INSURANCE AUTHORITY (SJVIA)**

**FINANCIAL SUMMARY (based on SPECIFIC & AGGREGATE COVERAGE)**

COUNTY OF FRESNO, COUNTY OF TULARE AND CITY OF MARYSVILLE (Combined)

QUOTED DEDUCTIBLE OPTIONS	\$450,000	\$450,000	\$500,000	\$400,000	\$250,000
Effective January 1, 2018	Current Annual Premium	Renewal/Proposed	Proposed	Proposed	Proposed
<b>HM Insurance (12/15 Basis)</b>	\$1,670,241	\$2,515,930	\$2,125,769		
% Increase/Decrease over Current		50.6%	27.3%		
<b>HM Insurance (12/18 Basis)</b>		\$2,629,062	\$2,221,933		
% Increase/Decrease over Current		57.4%	33.0%		
<b>HM Insurance (12/24 Basis)</b>		\$2,656,822	\$2,244,812		
% Increase/Decrease over Current		59.1%	34.4%		
<b>HM Insurance (18/12 Basis) **</b>		\$2,515,930	\$2,125,769		
% Increase/Decrease over Current		50.6%	27.3%		

\*\*Will require wording within the policy that excludes any claims from the run-in period that would fall under coverage from the previous 12/15 contract.

<b>Voya (12/15 Basis)</b>	\$1,820,252	\$1,566,120	\$2,135,378	\$4,200,626
% Increase/Decrease over Current	9.0%	-6.2%	27.8%	151.5%
<b>Voya (12/18 Basis)</b>	\$1,837,474	\$1,580,801	\$2,155,429	\$4,241,790
% Increase/Decrease over Current	10.0%	-5.4%	29.0%	154.0%
<b>Voya (12/24 Basis)</b>	\$1,856,657	\$1,597,442	\$2,178,086	\$4,284,639
% Increase/Decrease over Current	11.2%	-4.4%	30.4%	156.5%
<b>Voya (18/12 Basis)</b>	\$1,729,239	\$1,487,814	\$2,028,609	\$3,990,595
% Increase/Decrease over Current	3.5%	-10.9%	21.5%	138.9%

**SAN JOAQUIN VALLEY INSURANCE AUTHORITY (SJVIA)**

**COUNTY OF FRESNO, COUNTY OF TULARE AND CITY OF MARYSVILLE (Combined)**

**STOP LOSS MARKETING ANALYSIS - SPECIFIC DEDUCTIBLE WITH AGGREGATE COVERAGE  
CURRENT DEDUCTIBLE OPTIONS OF \$450,000 AND ALTERNATE OPTIONS OF \$500,000 , \$400,000 OR \$250,000**

	Current		Initial Renewal		Negotiated Renewal		Renewal Option 1	Renewal Option 2	Proposed Option 1	Proposed Option 2	Proposed Option 1	Proposed Option 2	Proposed Option 3	Proposed Option 4	Proposed Option 5	Proposed Option 6	
Carrier Name	HM Insurance 1 Year						Voya 1 Year		HM Insurance 1 Year				Voya 1 Year		Voya 1 Year		
Specific Stop Loss (SSL) Specific Deductible Annual Maximum Reimbursement Contract Basis Covered Expense	12/15	12/15	12/18	12/15	12/18	12/15	12/18	12/15	12/18	12/15	12/18	12/15	12/18	12/15	12/18	12/15	12/18
			\$450,000 Unlimited Medical, Rx			\$450,000 Unlimited Medical, Rx		\$500,000 Unlimited Medical, Rx		\$500,000 Unlimited Medical, Rx		\$500,000 Unlimited Medical, Rx	\$400,000 Unlimited Medical, Rx	\$400,000 Unlimited Medical, Rx	\$250,000 Unlimited Medical, Rx	\$250,000 Unlimited Medical, Rx	
<b>Specific Premium</b>																	
Single (4,637) Family (2,382)	\$18.64 \$18.64	\$16.65 \$52.10	\$17.41 \$54.49	\$16.17 \$50.33	\$16.92 \$52.65	\$13.99 \$33.50	\$14.13 \$33.83	\$13.83 \$43.94	\$14.47 \$45.97	\$11.94 \$28.60	\$12.06 \$28.88	\$16.53 \$39.58	\$16.69 \$39.97	\$34.50 \$76.85	\$34.85 \$77.62		
Composite (7,019)	\$18.64	\$28.68	\$29.99	\$27.76	\$29.05	\$20.61	\$20.82	\$24.05	\$25.16	\$17.59	\$17.77	\$24.35	\$24.59	\$48.87	\$49.36		
Specific Monthly Premium	\$130,834	\$201,308	\$210,525	\$194,866	\$203,870	\$144,669	\$146,104	\$168,795	\$176,598	\$123,491	\$124,714	\$170,929	\$172,600	\$343,033	\$346,464		
Specific Annual Premium	\$1,570,010	\$2,415,699	\$2,526,304	\$2,338,396	\$2,446,444	\$1,736,024	\$1,753,246	\$2,025,537	\$2,119,175	\$1,481,892	\$1,496,573	\$2,051,150	\$2,071,201	\$4,116,398	\$4,157,562		
% Increase/Decrease over Current \$ Increase/Decrease over Current		53.9% \$845,689	60.9% \$956,294	48.9% \$768,386	55.8% \$876,434	10.6% \$166,014	11.7% \$183,237	29.0% \$455,528	35.0% \$549,165	-5.6% -\$88,118	-4.7% -\$73,437	30.6% \$481,140	31.9% \$501,191	162.2% \$2,546,388	164.8% \$2,587,552		
<b>Aggregate Stop Loss</b>																	
Annual Maximum Reimbursement	\$1,000,000						\$1,000,000		\$1,000,000				\$1,000,000		\$1,000,000		
<b>Aggregate Attachment Factors</b>																	
Single (4,637) Family (2,382) Composite (7,019)	\$1,036.04 \$1,036.04 \$1,036.04	\$884.99 \$2,123.97 \$1,305.46	\$910.03 \$2,184.07 \$1,342.39	\$873.16 \$2,095.58 \$1,288.01	\$897.86 \$2,154.86 \$1,324.44	\$1,250.85 \$1,250.85 \$1,250.85	\$1,263.00 \$1,263.00 \$1,263.00	\$875.78 \$2,101.86 \$1,291.87	\$900.55 \$2,161.33 \$1,328.41	\$1,275.88 \$1,275.88 \$1,275.88	\$1,293.75 \$1,293.75 \$1,293.75	\$1,195.88 \$1,195.88 \$1,195.88	\$1,207.49 \$1,207.49 \$1,207.49	\$1,064.63 \$1,064.63 \$1,064.63	\$1,075.28 \$1,075.28 \$1,075.28		
<b>Aggregate Attachment Point</b>	\$87,263,577	\$109,955,942	\$113,067,166	\$108,486,174	\$111,555,040	\$105,356,594	\$106,379,964	\$108,811,469	\$111,889,661	\$107,464,821	\$108,969,975	\$100,726,581	\$101,704,468	\$89,671,656	\$90,568,372		
<b>Aggregate Premium</b>																	
Composite (7,019)	\$1.19	\$1.19	\$1.22	\$1.18	\$1.21	\$1.00	\$1.00	\$1.19	\$1.22	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00		
Aggregate Monthly Premium	\$8,353	\$8,353	\$8,563	\$8,282	\$8,493	\$7,019	\$7,019	\$8,353	\$8,563	\$7,019	\$7,019	\$7,019	\$7,019	\$7,019	\$7,019		
Aggregate Annual Premium	\$100,231	\$100,231	\$102,758	\$99,389	\$101,916	\$84,228	\$84,228	\$100,231	\$102,758	\$84,228	\$84,228	\$84,228	\$84,228	\$84,228	\$84,228		
% Increase/Decrease over Current \$ Increase/Decrease over Current		0.0% \$0	2.5% \$2,527	-0.8% (\$842)	1.7% \$1,685	-16.0% (\$16,003)	-16.0% (\$16,003)	0.0% \$0	2.5% \$2,527	-16.0% (\$16,003)	-16.0% (\$16,003)	-16.0% (\$16,003)	-16.0% (\$16,003)	-16.0% (\$16,003)	-16.0% (\$16,003)		
<b>Total Monthly Premium</b>	\$139,187	\$209,661	\$219,089	\$203,149	\$212,363	\$151,688	\$153,123	\$177,147	\$185,161	\$130,510	\$131,733	\$177,948	\$179,619	\$350,052	\$353,483		
<b>Total Annual Premium</b>	\$1,670,241	\$2,515,930	\$2,629,062	\$2,437,785	\$2,548,360	\$1,820,252	\$1,837,474	\$2,125,769	\$2,221,933	\$1,566,120	\$1,580,801	\$2,135,378	\$2,155,429	\$4,200,626	\$4,241,790		
% Increase/Decrease over Current \$ Increase/Decrease over Current		50.6% \$845,689	57.4% \$958,821	46.0% \$767,544	52.6% \$878,119	9.0% \$150,010	10.0% \$167,233	27.3% \$455,528	33.0% \$551,692	-6.2% -\$104,121	-5.4% -\$89,441	27.8% \$465,137	29.0% \$485,188	151.5% \$2,530,385	154.0% \$2,571,549		

**SAN JOAQUIN VALLEY INSURANCE AUTHORITY (SJVIA)**

**FINANCIAL SUMMARY (based on SPECIFIC & AGGREGATE COVERAGE)**

COUNTY OF FRESNO (Only)

QUOTED DEDUCTIBLE OPTIONS	\$450,000	\$450,000	\$500,000	\$400,000	\$300,000	\$250,000
Effective January 1,2018	Current	Proposed	Proposed	Proposed	Proposed	Proposed
<b>HM Insurance (12/15 Basis)</b>	\$994,673	\$1,777,910	\$1,555,157			
% Increase/Decrease over Current		78.7%	56.3%			
<b>HM Insurance (12/18 Basis)</b>		\$1,858,763	\$1,625,086			
% Increase/Decrease over Current		86.9%	63.4%			
<b>HM Insurance (12/24 Basis)</b>		\$1,877,473	\$1,642,246			
% Increase/Decrease over Current		88.8%	65.1%			
<b>HM Insurance (18/12 Basis) **</b>		\$1,777,910	\$1,555,157			
% Increase/Decrease over Current		78.7%	56.3%			

\*\*Will require wording within the policy that excludes any claims from the run-in period that would fall under coverage from the previous 12/15 contract.

<b>Voya (12/15 Basis)</b>	\$1,003,483	\$1,345,114	\$1,996,982	\$2,497,054
% Increase/Decrease over Current	0.9%	35.2%	100.8%	151.0%
<b>Voya (12/18 Basis)</b>	\$1,013,016	\$1,358,063	\$2,016,451	\$2,521,523
% Increase/Decrease over Current	1.8%	36.5%	102.7%	153.5%
<b>Voya (12/24 Basis)</b>	\$1,023,553	\$1,372,016	\$2,036,922	\$2,546,995
% Increase/Decrease over Current	2.9%	37.9%	104.8%	156.1%
<b>Voya (18/12 Basis)</b>	\$953,309	\$1,277,858	\$1,897,133	\$2,372,201
% Increase/Decrease over Current	-4.2%	28.5%	90.7%	138.5%

**SAN JOAQUIN VALLEY INSURANCE AUTHORITY (SJVIA)**

**COUNTY OF FRESNO (Only)**

**STOP LOSS MARKETING ANALYSIS - SPECIFIC DEDUCTIBLE WITH AGGREGATE COVERAGE  
CURRENT DEDUCTIBLE OPTIONS OF \$450,000 AND ALTERNATE OPTIONS OF \$500,000 , \$400,000 , \$300,000 OR \$250,000**

	Proposed Option 1	Proposed Option 2	Proposed Option 3	Proposed Option 4	Proposed Option 3	Proposed Option 4	Proposed Option 5	Proposed Option 6	Proposed Option 7	Proposed Option 8	Proposed Option 9	Proposed Option 10
<b>Carrier Name</b>	HM Insurance		HM Insurance		Voya		Voya					
	1 Year		1 Year				1 Year					
<b>Specific Stop Loss (SSL)</b>	\$450,000		\$500,000				\$400,000		\$300,000		\$250,000	
<b>Specific Deductible</b>	Unlimited		Unlimited				Unlimited		Unlimited		Unlimited	
<b>Annual Maximum Reimbursement</b>	12/15   12/18		12/15   12/18		12/15   12/18		12/15   12/18		12/15   12/18		12/15   12/18	
<b>Contract Basis</b>	Medical, Rx		Medical, Rx				Medical, Rx					
<b>Covered Expense</b>	Medical, Rx		Medical, Rx				Medical, Rx					
<b>Specific Premium</b>												
Single (2,345)	\$17.65	\$18.47	\$15.09	\$15.79	\$12.21	\$12.33	\$16.58	\$16.75	\$24.94	\$25.19	\$31.38	\$31.69
Family (1,835)	\$54.29	\$56.80	\$47.40	\$49.59	\$27.69	\$27.97	\$37.62	\$38.00	\$56.54	\$57.11	\$71.02	\$71.73
Composite (4,180)	\$33.73	\$35.30	\$29.27	\$30.63	\$19.01	\$19.20	\$25.82	\$26.07	\$38.81	\$39.20	\$48.78	\$49.27
<b>Specific Monthly Premium</b>	<b>\$141,011</b>	<b>\$147,540</b>	<b>\$122,365</b>	<b>\$128,025</b>	<b>\$79,444</b>	<b>\$80,238</b>	<b>\$107,913</b>	<b>\$108,992</b>	<b>\$162,235</b>	<b>\$163,858</b>	<b>\$203,908</b>	<b>\$205,947</b>
<b>Specific Annual Premium</b>	<b>\$1,692,137</b>	<b>\$1,770,482</b>	<b>\$1,468,381</b>	<b>\$1,536,302</b>	<b>\$953,323</b>	<b>\$962,856</b>	<b>\$1,294,954</b>	<b>\$1,307,903</b>	<b>\$1,946,822</b>	<b>\$1,966,291</b>	<b>\$2,446,894</b>	<b>\$2,471,363</b>
<b>Aggregate Stop Loss</b>												
<b>Annual Maximum Reimbursement</b>	\$1,000,000		\$1,000,000				\$1,000,000					
<b>Aggregate Attachment Factors</b>												
Single (2,345)	\$888.43	\$913.58	\$891.10	\$916.32	\$1,251.24	\$1,263.75	\$1,236.53	\$1,248.90	\$1,212.79	\$1,224.92	\$1,194.70	\$1,206.65
Family (1,835)	\$2,132.24	\$2,192.59	\$2,138.64	\$2,199.16	\$1,251.24	\$1,263.75	\$1,236.53	\$1,248.90	\$1,212.79	\$1,224.92	\$1,194.70	\$1,206.65
Composite (4,180)	\$1,434.46	\$1,475.06	\$1,438.76	\$1,479.48	\$1,251.24	\$1,263.75	\$1,236.53	\$1,248.90	\$1,212.79	\$1,224.92	\$1,194.70	\$1,206.65
<b>Aggregate Attachment Point</b>	<b>\$71,952,345</b>	<b>\$73,988,973</b>	<b>\$72,168,407</b>	<b>\$74,210,748</b>	<b>\$62,762,198</b>	<b>\$63,389,820</b>	<b>\$62,024,345</b>	<b>\$62,644,588</b>	<b>\$60,833,546</b>	<b>\$61,441,882</b>	<b>\$59,926,152</b>	<b>\$60,525,414</b>
<b>Aggregate Premium</b>												
Composite (4,180)	\$1.71	\$1.76	\$1.73	\$1.77	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
<b>Aggregate Monthly Premium</b>	<b>\$7,148</b>	<b>\$7,357</b>	<b>\$7,231</b>	<b>\$7,399</b>	<b>\$4,180</b>	<b>\$4,180</b>	<b>\$4,180</b>	<b>\$4,180</b>	<b>\$4,180</b>	<b>\$4,180</b>	<b>\$4,180</b>	<b>\$4,180</b>
<b>Aggregate Annual Premium</b>	<b>\$85,774</b>	<b>\$88,282</b>	<b>\$86,777</b>	<b>\$88,783</b>	<b>\$50,160</b>	<b>\$50,160</b>	<b>\$50,160</b>	<b>\$50,160</b>	<b>\$50,160</b>	<b>\$50,160</b>	<b>\$50,160</b>	<b>\$50,160</b>
<b>Total Monthly Premium</b>	<b>\$148,159</b>	<b>\$154,897</b>	<b>\$129,596</b>	<b>\$135,424</b>	<b>\$83,624</b>	<b>\$84,418</b>	<b>\$112,093</b>	<b>\$113,172</b>	<b>\$166,415</b>	<b>\$168,038</b>	<b>\$208,088</b>	<b>\$210,127</b>
<b>Total Annual Premium</b>	<b>\$1,777,910</b>	<b>\$1,858,763</b>	<b>\$1,555,157</b>	<b>\$1,625,086</b>	<b>\$1,003,483</b>	<b>\$1,013,016</b>	<b>\$1,345,114</b>	<b>\$1,358,063</b>	<b>\$1,996,982</b>	<b>\$2,016,451</b>	<b>\$2,497,054</b>	<b>\$2,521,523</b>

**COUNTY OF TULARE (Only)**

<b>QUOTED DEDUCTIBLE OPTIONS</b>	<b>\$450,000</b>	<b>\$450,000</b>	<b>\$500,000</b>	<b>\$400,000</b>	<b>\$300,000</b>	<b>\$250,000</b>
<b>Effective January 1,2018</b>	<b>Current</b>	<b>Proposed</b>	<b>Proposed</b>	<b>Proposed</b>	<b>Proposed</b>	<b>Proposed</b>
<b>HM Insurance (12/15 Basis)</b>	\$666,288	\$708,840	\$619,260			
% Increase/Decrease over Current		6.4%	-7.1%			
<b>HM Insurance (12/18 Basis)</b>		\$740,445	\$646,851			
% Increase/Decrease over Current		11.1%	-2.9%			
<b>HM Insurance (12/24 Basis)</b>		\$748,535	\$653,939			
% Increase/Decrease over Current		12.3%	-1.9%			
<b>HM Insurance (18/12 Basis) **</b>		\$708,840	\$619,260			
% Increase/Decrease over Current		6.4%	-7.1%			

\*\*Will require wording within the policy that excludes any claims from the run-in period that would fall under coverage from the previous 12/15 contract.

<b>Voya (12/15 Basis)</b>	\$590,083	\$790,017	\$1,165,153	\$1,447,794
% Increase/Decrease over Current	-11.4%	18.6%	74.9%	117.3%
<b>Voya (12/18 Basis)</b>	\$595,648	\$797,581	\$1,176,468	\$1,461,936
% Increase/Decrease over Current	-10.6%	19.7%	76.6%	119.4%
<b>Voya (12/24 Basis)</b>	\$601,884	\$805,817	\$1,188,456	\$1,476,750
% Increase/Decrease over Current	-9.7%	20.9%	78.4%	121.6%
<b>Voya (18/12 Basis)</b>	\$560,579	\$750,516	\$1,106,895	\$1,375,404
% Increase/Decrease over Current	-43.6%	-24.5%	11.3%	38.3%

**SAN JOAQUIN VALLEY INSURANCE AUTHORITY (SJVIA)**

**COUNTY OF TULARE (Only)**

**STOP LOSS MARKETING ANALYSIS - SPECIFIC DEDUCTIBLE WITH AGGREGATE COVERAGE  
CURRENT DEDUCTIBLE OPTIONS OF \$450,000 AND ALTERNATE OPTIONS OF \$500,000 , \$400,000 , \$300,000 OR \$250,000**

	Proposed Option 1	Proposed Option 2	Proposed Option 3	Proposed Option 4	Proposed Option 3	Proposed Option 4	Proposed Option 5	Proposed Option 6	Proposed Option 7	Proposed Option 8	Proposed Option 9	Proposed Option 10
<b>Carrier Name</b>	HM Insurance		HM Insurance		Voya		Voya					
	1 Year		1 Year				1 Year					
<b>Specific Stop Loss (SSL)</b>	\$450,000		\$500,000				\$400,000		\$300,000		\$250,000	
<b>Specific Deductible</b>	Unlimited		Unlimited				Unlimited		Unlimited		Unlimited	
<b>Annual Maximum Reimbursement</b>	12/15   12/18		12/15   12/18		12/15   12/18		12/15   12/18		12/15   12/18		12/15   12/18	
<b>Contract Basis</b>	Medical, Rx		Medical, Rx				Medical, Rx					
<b>Covered Expense</b>	Medical, Rx		Medical, Rx				Medical, Rx					
<b>Specific Premium</b>												
Single (2,284)	\$14.05	\$14.70	\$12.01	\$12.57	\$13.63	\$13.77	\$18.53	\$18.72	\$27.71	\$27.99	\$34.62	\$34.97
Family (516)	\$43.55	\$45.56	\$37.95	\$39.71	\$29.54	\$29.84	\$40.14	\$40.54	\$60.09	\$60.69	\$75.15	\$75.90
Composite (2,800)	\$19.49	\$20.39	\$16.79	\$17.57	\$16.56	\$16.73	\$22.51	\$22.74	\$33.68	\$34.01	\$42.09	\$42.51
<b>Specific Monthly Premium</b>	<b>\$54,562</b>	<b>\$57,084</b>	<b>\$47,013</b>	<b>\$49,200</b>	<b>\$46,374</b>	<b>\$46,837</b>	<b>\$63,035</b>	<b>\$63,665</b>	<b>\$94,296</b>	<b>\$95,239</b>	<b>\$117,849</b>	<b>\$119,028</b>
<b>Specific Annual Premium</b>	<b>\$654,744</b>	<b>\$685,005</b>	<b>\$564,156</b>	<b>\$590,403</b>	<b>\$556,483</b>	<b>\$562,048</b>	<b>\$756,417</b>	<b>\$763,981</b>	<b>\$1,131,553</b>	<b>\$1,142,868</b>	<b>\$1,414,194</b>	<b>\$1,428,336</b>
<b>Aggregate Stop Loss</b>												
Annual Maximum Reimbursement	\$1,000,000		\$1,000,000				\$1,000,000					
<b>Aggregate Attachment Factors</b>												
Single (2,284)	\$825.91	\$849.26	\$828.39	\$851.80	\$875.47	\$884.22	\$865.20	\$873.85	\$848.59	\$857.08	\$835.94	\$844.30
Family (516)	\$1,982.18	\$2,038.22	\$1,988.13	\$2,044.33	\$875.47	\$884.22	\$865.20	\$873.85	\$848.59	\$857.08	\$835.94	\$844.30
Composite (2,800)	\$1,038.99	\$1,068.37	\$1,042.11	\$1,071.57	\$875.47	\$884.22	\$865.20	\$873.85	\$848.59	\$857.08	\$835.94	\$844.30
<b>Aggregate Attachment Point</b>	<b>\$34,910,200</b>	<b>\$35,897,176</b>	<b>\$35,015,014</b>	<b>\$36,004,626</b>	<b>\$29,415,792</b>	<b>\$29,709,950</b>	<b>\$29,070,720</b>	<b>\$29,361,427</b>	<b>\$28,512,624</b>	<b>\$28,797,750</b>	<b>\$28,087,584</b>	<b>\$28,368,460</b>
<b>Aggregate Premium</b>												
Composite (2,800)	\$1.61	\$1.65	\$1.64	\$1.68	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
<b>Aggregate Monthly Premium</b>	<b>\$4,508</b>	<b>\$4,620</b>	<b>\$4,592</b>	<b>\$4,704</b>	<b>\$2,800</b>	<b>\$2,800</b>	<b>\$2,800</b>	<b>\$2,800</b>	<b>\$2,800</b>	<b>\$2,800</b>	<b>\$2,800</b>	<b>\$2,800</b>
<b>Aggregate Annual Premium</b>	<b>\$54,096</b>	<b>\$55,440</b>	<b>\$55,104</b>	<b>\$56,448</b>	<b>\$33,600</b>	<b>\$33,600</b>	<b>\$33,600</b>	<b>\$33,600</b>	<b>\$33,600</b>	<b>\$33,600</b>	<b>\$33,600</b>	<b>\$33,600</b>
<b>Total Monthly Premium</b>	<b>\$59,070</b>	<b>\$61,704</b>	<b>\$51,605</b>	<b>\$53,904</b>	<b>\$49,174</b>	<b>\$49,637</b>	<b>\$65,835</b>	<b>\$66,465</b>	<b>\$97,096</b>	<b>\$98,039</b>	<b>\$120,649</b>	<b>\$121,828</b>
<b>Total Annual Premium</b>	<b>\$708,840</b>	<b>\$740,445</b>	<b>\$619,260</b>	<b>\$646,851</b>	<b>\$590,083</b>	<b>\$595,648</b>	<b>\$790,017</b>	<b>\$797,581</b>	<b>\$1,165,153</b>	<b>\$1,176,468</b>	<b>\$1,447,794</b>	<b>\$1,461,936</b>



**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**

**AGENDA DATE:** December 15, 2017

**ITEM NUMBER:** Item 15

**SUBJECT:** Receive Consultant’s Report Update on Loan Repayment and Reserve Funding Options and Provide Direction to Staff (A)

**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.

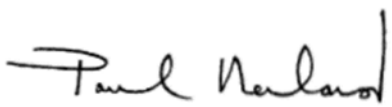
**DESCRIPTION:**

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 provided a basis to develop the loan repayment and reserve establishment policies.

**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.

**ADMINISTRATIVE SIGN-OFF:**

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

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

December 15, 2017

## SJVIA Board Meeting: Consultants Report on Loan Repayment

In accordance with the direction received at the October 27, 2017 SJVIA Board meeting, Keenan has prepared a 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.

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.

Keenan recommends that the loan repayment, and reserve accumulations to fund the IBNR and stabilization reserve commence January 1, 2019 and be implemented over a three-year period through December 31, 2022. The following table summarizes the total dollars required:

36 Month Repayment Schedule	Loan Repayment	Required IBNR	Required Stabilization	Total
County of Fresno	\$ 7,599,693	3,464,122	\$ 3,945,125	\$ 15,008,940
County of Tulare	\$ 957,014	2,160,198	\$ 1,904,457	\$ 5,021,669
<u>City of Marysville</u>	<u>\$ 443,293</u>	<u>78,903</u>	<u>\$ 75,548</u>	<u>\$ 597,744</u>
<b>Total</b>	<b>\$ 9,000,000</b>	<b>\$ 5,703,223</b>	<b>\$ 5,925,130</b>	<b>\$ 20,628,353</b>
County of Fresno	\$ 50.64	\$ 23.08	\$ 26.29	\$ 100.01
County of Tulare	\$ 9.42	\$ 21.27	\$ 18.75	\$ 49.44
<u>City of Marysville</u>	<u>\$ 241.45</u>	<u>\$ 42.98</u>	<u>\$ 41.15</u>	<u>\$ 325.58</u>
<b>Total PEPM</b>	<b>\$ 35.51</b>	<b>\$ 22.50</b>	<b>\$ 23.38</b>	<b>\$ 81.39</b>
<b>Illustrative Adjustment to the adopted 2018 Rates</b>				
County of Fresno	4.7%	2.1%	2.4%	9.3%
County of Tulare	1.2%	2.8%	2.4%	6.4%
City of Marysville	13.7%	2.4%	2.3%	18.5%

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 9.3% for the County of Fresno, 6.4% for the County of Tulare, and 18.5% for the City of Marysville.

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>	\$ 37.98	\$ 17.31	\$ 19.71	\$ 75.00
<b>County of Tulare</b>	\$ 7.07	\$ 15.95	\$ 14.06	\$ 37.08
<b>City of Marysville</b>	\$ 181.08	\$ 32.23	\$ 30.86	\$ 244.17
<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>	3.5%	1.6%	1.8%	7.0%
<b>County of Tulare</b>	0.9%	2.1%	1.8%	4.8%
<b>City of Marysville</b>	10.3%	1.8%	1.8%	13.9%
<b>60 month option</b>				
<b>County of Fresno</b>	\$ 30.38	\$ 13.85	\$ 15.77	\$ 60.00
<b>County of Tulare</b>	\$ 5.65	\$ 12.76	\$ 11.25	\$ 29.66
<b>City of Marysville</b>	\$ 144.87	\$ 25.79	\$ 24.69	\$ 195.35
<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>	2.8%	1.3%	1.5%	5.6%
<b>County of Tulare</b>	0.7%	1.7%	1.5%	3.8%
<b>City of Marysville</b>	8.2%	1.5%	1.4%	11.1%

If the 48 Month Repayment Schedule is utilized, the additional PEPM cost to the adopted 2018 rates would be 7.0% for the County of Fresno, 4.8% for the County of Tulare, and 13.9% for the City of Marysville.

If the 36 Month Repayment Schedule is utilized, the additional PEPM cost to the adopted 2018 rates would be 5.6% for the County of Fresno, 3.8% for the County of Tulare, and 11.1% for the City of Marysville.

It is observed that the City of Marysville calculation is based not only on its experience but also all those entities that have belonged to the SJVIA but have since terminated coverage. The Board may want to consider a more equitable approach for the City of Marysville.

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 October 27, 2017 SJVIA Board meeting an update on the deficit accumulation which is summarized in the table below.

SJVIA	County of Fresno	County of Tulare	All Other Group	County of Sutter *	Termed Groups **	Total
<b>Change in Position</b>						
12/31/16 Position	\$(16,635,716)	\$(2,844,712)		(\$3,496,872)		\$(22,977,300)
08/31/17 Position	\$(14,574,746)	\$(1,538,999)		(\$814,976)		\$(16,928,721)
Difference	\$ 2,060,970	\$ 1,305,713		\$2,681,896		\$ 6,048,579

The updated position was based on reserve requirement adjustments and premiums received versus expenses realized. It did not include any funds returned to the SJVIA such as the annual year end accounting for the Anthem HMO. Keenan has reviewed the Anthem HMO year end accountings and applied the refunds (\$3,098,036) to the deficit accumulation based on HMO premium remitted.

HMO Premium	County of Fresno	County of Tulare	All Other Group	Total	
2010	\$42,181,416	\$0	\$0	\$42,181,416	
2011	\$44,955,847	\$0	\$0	\$44,955,847	
2012	\$42,211,773	\$0	\$0	\$42,211,773	
2013	\$44,965,190	\$2,098,473	\$1,953,493	\$49,017,156	
2014	\$47,770,525	\$2,573,539	\$3,266,436	\$53,610,500	
2015	\$43,026,208	\$3,126,648	\$8,001,879	\$54,154,735	
<u>2016</u>	<u>\$41,546,898</u>	<u>\$3,171,595</u>	<u>\$8,808,223</u>	<u>\$53,526,716</u>	
Total	\$306,657,857	\$10,970,255	\$22,030,031	\$339,658,143	

Based on the percentage of HMO premium received each year from each entity the HMO YEA refund was allocated based on the percentage of premium remitted as illustrated in the following table.

<b>% of Premium</b>	<b>County of Fresno</b>	<b>County of Tulare</b>	<b>All Other Group</b>	<b>Total</b>	<b>Year End Accounting</b>
2010	100.0%	0.0%	0.0%	100.0%	\$738,339
2011	100.0%	0.0%	0.0%	100.0%	\$1,037,516
2012	100.0%	0.0%	0.0%	100.0%	\$6,873
2013	91.7%	4.3%	4.0%	100.0%	\$239,029
2014	89.1%	4.8%	6.1%	100.0%	\$483,563
2015	79.5%	5.8%	14.8%	100.0%	\$165,264
<u>2016</u>	<u>77.6%</u>	<u>5.9%</u>	<u>16.5%</u>	<u>100.0%</u>	<u>\$427,451</u>
Total	90.3%	3.2%	6.5%	100.0%	\$3,098,036

This resulted in the following distribution by dollars:

<b>Allocation of HMO YEA</b>	<b>County of Fresno</b>	<b>County of Tulare</b>	<b>All Other Group</b>	<b>Total</b>	
2010	\$738,339	\$0	\$0	\$738,339	
2011	\$1,037,516	\$0	\$0	\$1,037,516	
2012	\$6,873	\$0	\$0	\$6,873	
2013	\$219,269	\$10,233	\$9,526	\$239,029	
2014	\$430,887	\$23,213	\$29,463	\$483,563	
2015	\$131,303	\$9,542	\$24,419	\$165,264	
<u>2016</u>	<u>\$331,783</u>	<u>\$25,328</u>	<u>\$70,340</u>	<u>\$427,451</u>	
Total	\$2,895,972	\$68,315	\$133,749	\$3,098,036	

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>
08/31/17 Position	\$ 14,574,746	\$ 1,538,999	\$ 814,976	\$16,928,721
<u>Allocation of HMO YEA</u>	<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

### Repayment Methodology

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

Loan Repayment Allocation	Deficit Position	% of Deficit	Loan Repayment	Enrollment	36 Month Repayment
County of Fresno	\$ 11,678,774	84.4%	\$ 7,599,693	4,169	\$ 50.64
County of Tulare	\$ 1,470,684	10.6%	\$ 957,014	2,821	\$ 9.42
City of Marysville	\$ 681,227	4.9%	\$ 443,293	51	\$ 241.45
<b>Total</b>	<b>\$ 13,830,685</b>	<b>100.0%</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.

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

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

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



**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**

**AGENDA DATE:** December 15, 2017

**ITEM NUMBER:** Item 16

**SUBJECT:** Receive Consultant’s Update on Upcoming SJVIA Strategy Meeting (I)

**REQUEST(S):** That the Board review and provide input for the upcoming SJVIA strategic planning meeting to be held January 26, 2018 at 9:00 a.m. (place to be determined).


**DESCRIPTION:**


The SJVIA staff, SJVIA Board representatives, and Keenan & Associates will be reviewing the SJVIA plan performance, and will determine key SJVIA objectives and goals for the 2018 plan year.

**FISCAL IMPACT/FINANCING:**

None

**ADMINISTRATIVE SIGN-OFF:**

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

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



**BOARD OF DIRECTORS**

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

**Meeting Location:  
County of Tulare  
Board of Supervisors Chambers  
2800 W. Burrel Avenue  
Visalia, CA 93291  
December 15, 2017 9:00 AM**

**AGENDA DATE:** December 15, 2017

**ITEM NUMBER:** Item 17

**SUBJECT:** Approve Revised 2018 SJVIA Board Meeting Calendar (A)

**REQUEST(S):** That the Board of Directors approve the revised 2018 Board Meeting Calendar

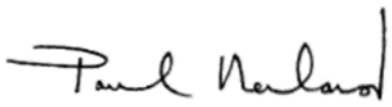
**DESCRIPTION:**

Your Board approved the 2018 SJVIA Board Meeting Calendar at the October 27, 2017 Board meeting. Due to a scheduling conflict, staff recommends moving the February 16 SJVIA Board meeting to February 23. The revised calendar is attached for reference.

**FISCAL IMPACT/FINANCING:**

None.

**ADMINISTRATIVE SIGN-OFF:**

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

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



**BOARD OF DIRECTORS**

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

## **Board of Directors Meetings—2018 SCHEDULE**

<u>Date</u>	<u>Time</u>	<u>City</u>	<u>Location</u>
February 23, 2018 (Friday)	9:00am - 12:00pm	Fresno	FCERA Board Room
April 27, 2018 (Friday)	9:00am - 12:00pm	Visalia	Tulare County BOS Chambers
July 20, 2018 (Friday)	9:00am - 12:00pm	Fresno	Fresno County BOS Chambers
August 24, 2018 (Friday)	9:00am - 12:00pm	Visalia	Tulare County BOS Chambers
October 26, 2018 (Friday)	9:00am - 12:00pm	Fresno	Fresno County BOS Chambers
December 7, 2018 (Friday)	9:00am - 12:00pm	Visalia	Tulare County BOS Chambers

**LOCATIONS:**

**Fresno County Board of Supervisors Chambers**

2281 Tulare Street, #301  
Fresno, CA 93721

**FCERA - Fresno County Employees' Retirement Association\***

7772 N. Palm Avenue  
Fresno, CA 93711

**Tulare County Board of Supervisors Chambers**

2800 W. Burrel Avenue  
Visalia, CA 93291

**TCERA - Tulare County Employee Retirement Association\***

136 N. Akers Street  
Visalia, CA 93291

\*Alternate location should County Board of Supervisors Chambers not be available