

AGENDA

BOARD OF DIRECTORS

KUYLER CROCKER
NATHAN MAGSIG
BUDDY MENDES
BRIAN PACHECO
AMY SHUKLIAN
PETE VANDER POEL

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
February 22, 2019 9:30 AM**

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

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

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

6. Public Comment: At this time, members of the public may comment on any item, within the jurisdiction of the SJVIA, not appearing on the agenda. In order for everyone to be heard, please limit your comments to 3 minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.
7. Approval of Minutes – Board Meeting of November 2, 2018 and Board Meeting of December 7, 2018 (A)
8. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
9. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)

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

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10. Receive Auditor-Treasurer's Second Quarter 2018-2019 Financial Report (I)
11. Adopt Budget for Fiscal Year 2018-2019 (A)
12. Receive Consultant's Medical, Dental, and Vision Experience Reports through December 2018 (I)
13. Receive Consultant's Report on Reserve Accumulation and Approve Allocation of Reserve Funds in Funding Stabilization and IBNR Reserves and Loan Repayment (A)
14. Receive Consultant's Report on Proposed Change to Risk Share Model for Consideration to Adopt in the 2020 Renewal (I)
15. Receive Consultant's Report on the SJVIA 2019 Strategic Planning Meeting and Appoint a Subcommittee to Review the SJVIA Participation Agreement and Make Recommendation for Revision (A)
16. Receive Consultant's Keenan Pharmacy Services Report on SJVIA Pharmacy Utilization through 3rd Quarter 2018 (I)
17. Appoint SJVIA Manager and Assistant Manager to Serve a Two-Year Term Commencing March 1, 2019 (A)
18. Adjournment

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MINUTES

BOARD OF DIRECTORS

ANDREAS BORGES
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J. STEVEN WORTHLEY

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
November 2, 2018 9:00 AM**

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

All Directors present with the exception of Director Crocker.

4. Approval of Agenda (A)

Motion to approve by Director Vander Poel; Seconded by Director Worthley;
Motion approved unanimously.

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

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

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

No public comments.

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

Public comment was made by Harold Chuhlanseff.

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**Meeting Location:
County of Fresno
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2281 Tulare Street, #301
Fresno, CA 93721
November 2, 2018 9:00 AM**

7. Approval of Minutes – Board Meeting of August 24, 2018 (A)
Motion to approve by Director Vander Poel; 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.
9. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
Presented by Sonexay Sopha, County of Fresno
10. Receive Consultant's Report on SJVIA PBM Performance with EmpiRx over the First Six Months of 2018; Compare to Projected Renewal and 2017 Performance; and Provide Plan Recommendations (I)
Presented by Bordan Darm, Keenan & Associates with additional comments made by Tiffany Goldberg, EmpiRx Health

Director Worthley asked about ways to incentivize employees to order prescriptions through the least expensive manner to the Plan. Bordan Darm responded that he will have the Keenan Pharmacy team come back with an evaluation and recommendations at the next Board meeting.

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**Meeting Location:
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November 2, 2018 9:00 AM**

11. Approve Proposed 2019 Board Meeting Calendar (A)

Presented by Rhonda Sjostrom, County of Tulare

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

12. Approve and Authorize President to Execute SJVIA Participation Agreements for the County of Fresno, Effective December 17, 2018 and the County of Tulare, Effective January 1, 2019, and Execute Amendment 4 to the SJVIA Participation Agreement for the City of Marysville, Effective January 1, 2019 (A)

Presented by Paul Nerland, County of Fresno

Motion to authorize President to execute Participation Agreements and Amendment by Director Magsig; Seconded by Director Vander Poel; Motion approved unanimously.

13. Receive and Approve the Proposed SJVIA Mission and Vision Statement (A)

Presented by Rhonda Sjostrom, County of Tulare

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

14. Receive Recommendation for Selecting Elite Corporate Medical Services, Inc. to Perform Biometric Screening Services and Authorize President to Execute Agreement with Elite Corporate Medical Services, Inc. Subject to Approval of SJVIA Counsel and Staff (A)

Presented by Bordan Darm, Keenan & Associates

Motion to approve by Director Vander Poel; Seconded by Director Magsig;
Motion approved unanimously.

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**Meeting Location:
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Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
November 2, 2018 9:00 AM**

15. Receive and File Consultant's Medical, Dental, and Vision Experience Reports through August 2018 (I)

Presented by Bordan Darm, Keenan & Associates

16. Receive and File Consultant's Report on Reserve Buildup and 2018 and 2019 Buildup Projections (I)

Presented by Bordan Darm, Keenan & Associates

17. Receive Update on Reinsurance Program Plan Renewal for Plan Year 2019 (I)

Presented by Bordan Darm, Keenan & Associates

Bordan Darm commented that the SJVIA Board may want to consider a risk share arrangement for Plan Year 2020; Director Magsig replied that it may be considered provided the risk level plan design is set up so each entity pays its fair share.

18. Adjournment

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Meeting Locations:

**County of Fresno CAO Conference
Room 304, Hall of Records
2281 Tulare Street
Fresno, CA 93721**

**County of Tulare Board Chambers
Administrative Building
2800 West Burrel Avenue
Visalia, CA 93291**

December 7, 2018 9:30 AM

1. Call to Order
2. Roll Call

All Directors present with the exception of Director Borgeas.

3. Approval of Agenda (A)

Motion to approve by Director Vander Poel; Seconded by Director Worthley;
Motion approved unanimously.

4. 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 Harold Chuhlanseff.

5. Receive and File 2016 Audited Financial Statements (I)

Presented by Sam Babcock, Price Paige & Company

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December 7, 2018 9:30 AM

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

Presented by Bordan Darm, Keenan & Associates

Motion to:

- Select Voya, the incumbent carrier, as the reinsurer for 2019;
- Renew at the \$450,000 reinsurance level

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

7. Adjournment

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**Meeting Location:
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Fresno, CA 93721
February 22, 2019 9:00 AM**

AGENDA DATE: February 22, 2019

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:

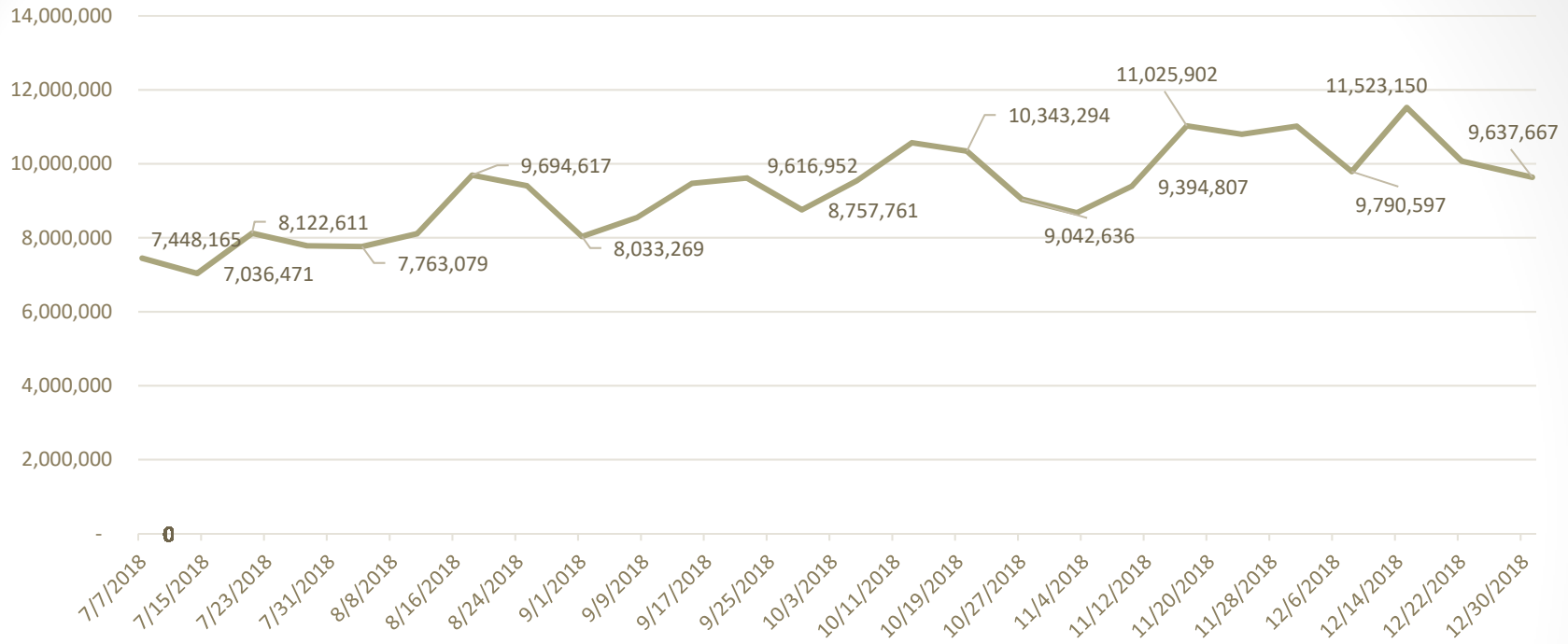
A handwritten signature in black ink, appearing to read "Oscar J. Garcia", is written over a horizontal line.

Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

SJVIA Cash Flow Projections

Megan Marks
February 22, 2019

July 1 - December 31, 2018 Cash Flow Actuals for the period 7/1/18 - 12/31/18



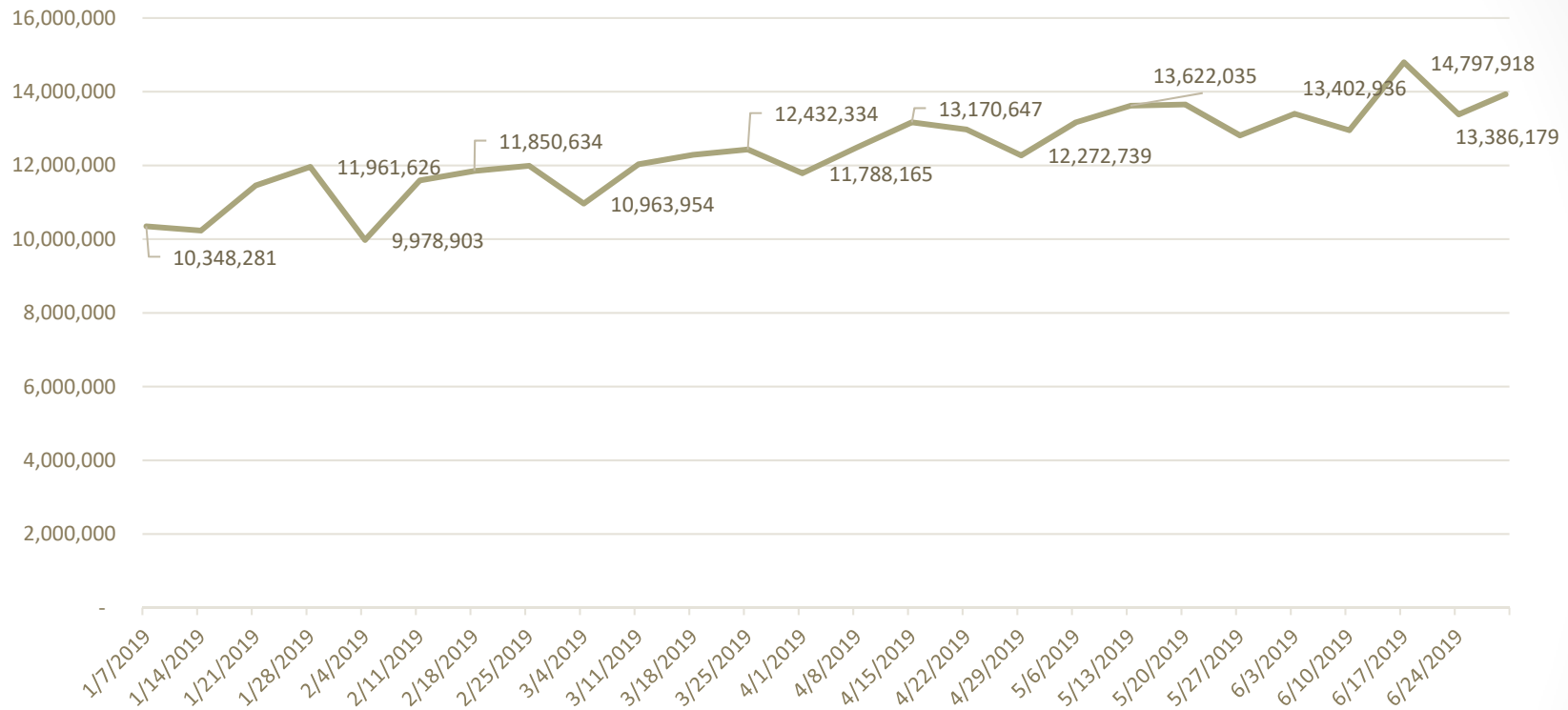
Lowest (Actual)

- 7/11 - \$6,289,386

Highest (Actual)

- 12/11 - \$13,102,139

January 1 - June 30, 2019 Projection



▪ Weekly PPO/EPO estimated at \$840K



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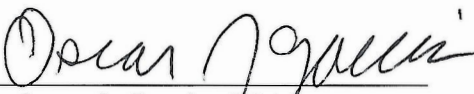
**Meeting Location:
County of Fresno
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2281 Tulare Street, #301
Fresno, CA 93721
February 22, 2019 9:00 AM**

AGENDA DATE: February 22, 2019
ITEM NUMBER: Item 10
SUBJECT: Receive Auditor-Treasurer's Second Quarter 2018-2019 Financial Report (I)
REQUEST(S): That the Board Receives the Financial Update Through December 31, 2018

DESCRIPTION:
Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:
None.

ADMINISTRATIVE SIGN-OFF:



Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

San Joaquin Valley Insurance Authority
Estimated Statement of Net Position
As of December 31, 2018
(UNAUDITED)

ASSETS

Current assets:	
Cash and cash equivalents	9,175,942
Due from other governmental units	<u>332,283</u>
Total current assets	<u>9,508,225</u>
Noncurrent assets:	
Other receivables	<u>977,819</u>
Total noncurrent assets	<u>977,819</u>
Total assets	<u><u>\$ 10,486,044</u></u>

LIABILITIES

Current liabilities:	
Accounts payable	3,330,487
Unearned member contributions	2,342,023
Unpaid claims and claims adjustment expenses	<u>785,276</u>
Total current liabilities	<u>6,457,786</u>
Noncurrent liabilities:	
Due to other governmental units	9,887,669
Interest payable	<u>290,327</u>
Total noncurrent liabilities	<u>10,177,996</u>
Total liabilities	<u><u>\$ 16,635,782</u></u>

NET POSITION

Unrestricted	<u>(6,149,738)</u>
Total net deficit	<u><u>\$ (6,149,738)</u></u>

Note:

This statement of net position is presented on an accrual basis. Certain related adjustments presented in this report are estimates. Additionally, this statement of net position does not include an IBNR accrual. Of the nine million currently loaned to SJVIA, five million is payable to the County of Fresno and four million is payable to the County of Tulare, both due by December 30, 2021.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
ACTUALS VS. BUDGETED RECEIPTS & DISBURSEMENTS
AS OF DECEMBER 31, 2018
(UNAUDITED)

	Current Month				Year-To-Date			
	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE
RECEIPTS								
TOTAL RECEIPTS	\$29,381,429	\$ 59,910,775	\$ 30,529,346	104%	\$97,992,705	\$59,910,775	(\$38,081,930)	(39%)
DISBURSEMENTS: Fixed								
1 Specific & Aggregate Stop Loss Insurance (PPO)	280,186	974,745	(694,559)	(248%)	828,394	974,745	(146,351)	(18%)
2 Anthem ASO Administration & Network Fees (PPO)	424,911	1,895,076	(1,470,165)	(346%)	1,320,371	1,895,076	(574,705)	(44%)
3 ASi/Hourglass Administration (PPO & Anthem HMO)	157,721	256,673	(98,952)	(63%)	510,473	256,673	253,800	50%
4 Keenan Consulting	113,627	219,288	(105,661)	(93%)	368,017	219,288	148,729	40%
5 SJVIA Administration	82,290	546,102	(463,812)	(564%)	246,870	546,102	(299,232)	(121%)
6 Wellness	84,796	-	84,796	100%	254,388	-	254,388	100%
7 Communications	16,957	-	16,957	100%	50,871	-	50,871	100%
8 Anthem HMO Pooling	225,358	-	225,358	100%	855,132	-	855,132	100%
9 Anthem HMO Administration/Retention	514,140	-	514,140	100%	1,532,894	-	1,532,894	100%
10 ACA Reinsurance (PPO & HMO)	67,147	30,379	36,768	55%	208,465	30,379	178,086	85%
TOTAL FIXED DISBURSEMENTS	1,967,133	3,922,263	(1,955,130)	(99%)	6,175,875	3,922,263	2,253,612	36%
DISBURSEMENTS: Claims								
11 Projected Paid Medical & Rx Claims-PPO/EPO and Non-Cap HMO	17,895,822	34,891,452	(16,995,630)	(95%)	59,338,802	34,891,452	24,447,350	41%
12 Anthem MMP HMO Capitation	-	(187,626)	187,626	(100%)	7,134,390	(187,626)	7,322,016	103%
TOTAL CLAIMS DISBURSEMENTS	17,895,822	34,703,826	(16,808,004)	(100%)	66,473,192	34,703,826	31,769,366	48%
DISBURSEMENTS: Premiums								
13 Delta Dental	1,477,759	3,017,201	(1,539,442)	(104%)	5,024,381	3,017,201	2,007,180	40%
14 Vision Service Plan	279,368	425,454	(146,086)	(52%)	827,148	425,454	401,694	49%
15 Kaiser Permanente	7,157,779	13,842,762	(6,684,983)	(93%)	19,979,995	13,842,762	6,137,233	31%
TOTAL PREMIUM DISBURSEMENTS	8,914,906	17,285,417	(8,370,511)	(94%)	25,831,524	17,285,417	8,546,107	33%
TOTAL DISBURSEMENTS	28,777,861	55,911,506	(27,133,645)	(94%)	98,480,591	55,911,506	42,569,085	43%
16 Change in Reserve	603,568	3,999,269	(3,395,701)	(563%)	(487,886)	3,999,269	(4,487,155)	920%
COMBINED DISBURSEMENTS & CHANGES IN RESERVES	\$29,381,429	\$59,910,775	\$30,529,346	104%	97,992,705	\$59,910,775	(\$38,081,930)	(39%)

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

Note: These schedules are on the cash basis.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
ANALYSIS OF ADMINISTRATION, WELLNESS & COMMUNICATIONS (FEES) - RECEIPTS & DISBURSEMENTS
AS OF DECEMBER 31, 2018
(UNAUDITED)

	Current Quarter			Year-To-Date		
	SJVIA FEES			SJVIA FEES		
	Administration (*Line 5)	Wellness (*Line 6)	Communications (*Line 7)	Administration (Line 5)	Wellness (Line 6)	Communications (Line 7)
FY 18-19						
Receipts*	109,771		13,023	109,771		27,549
Disbursements:						
Auditor-Treasurer Services	30,408			\$ 36,690		
Legal Services (CoF & CoT)	10,671			132,265		
Litigation	127,734			214,865		
Human Resource Services	51,101			64,571		
Insurance (Liability, Bond, Etc)	30,362			69,317		
Audit Fees				13,700		
Actuary Fees				8,036		
Bank Service Fees	2,413			6,658		
Wellness						
Communications						
Total Disbursements**	\$ 252,689			\$ 546,102		
Change in Administration, Wellness & Communications Reserve	\$ (142,918)		\$13,023	\$ (436,331)		\$27,549

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

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

Note: These schedules are on the cash basis.

San Joaquin Valley Insurance Authority
Schedule of Cash Flow by Month
As of December 31, 2018
(UNAUDITED)

	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	TOTAL
BEGINNING CASH BALANCES:							
Claims Funding Account (294)	\$ 709,707	\$ 606,848	\$ 446,459	\$ 867,573	\$ 943,176	\$ 939,418	\$ 709,707
Claims Main Account (819)	6,648,884	7,044,230	7,125,203	9,162,580	6,688,313	9,037,777	6,648,884
Investment Pool	-	2	2	2	2	2	-
Total Beginning Balances	7,358,591	7,651,080	7,571,664	10,030,155	7,631,491	9,977,197	7,358,591
RECEIPTS:							
Claims Funding Account (294)	3,895,847	3,933,682	3,727,472	4,713,862	4,005,328	4,095,633	24,371,824
Claims Main Account (819)	8,661,781	8,616,028	11,330,542	5,546,196	11,831,331	8,369,048	54,354,926
Investment Pool	-	-	-	-	-	-	-
	12,557,628	12,549,710	15,058,014	10,260,058	15,836,659	12,464,681	78,726,750
DISBURSEMENTS:							
Claims Funding Account (294)	3,998,706	4,094,071	3,306,358	4,638,259	4,009,086	4,168,544	24,215,024
Claims Main Account (819)	8,266,435	8,535,055	9,293,165	8,020,463	9,481,867	8,219,042	51,816,027
Investment Pool	-	-	-	-	-	-	-
TOTAL DISBURSEMENTS	12,265,141	12,629,126	12,599,523	12,658,722	13,490,953	12,387,586	76,031,051
ENDING CASH BALANCES:							
Claims Funding Account (294)	606,848	446,459	867,573	943,176	939,418	866,507	866,507
Claims Main Account (819)	7,044,230	7,125,203	9,162,580	6,688,313	9,037,777	9,187,783	9,187,783
Investment Pool	2	2	2	2	2	2	2
Total Ending Balances	\$ 7,651,080	\$ 7,571,664	\$ 10,030,155	\$ 7,631,491	\$ 9,977,197	\$ 10,054,292	\$ 10,054,292
Less Outstanding Checks							(878,350)
Cash per Estimated Statement of Net Position							<u>\$ 9,175,942</u>

Note: These schedules are on the cash basis.

Glossary of Terms:

Actuals vs. Budgeted Receipts & Disbursements

1 Specific & Aggregate Stop Loss Insurance (PPO)

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

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

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

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

3 Administrative Solutions Inc. (ASi)/Hourglass Systems Administration (Anthem & Kaiser)

ASi and Hourglass are independent vendors providing COBRA billing, eligibility, automated enrollment and Section 125 administrative services. This line is for health plans excluding HealthNow/Blue Shield.

4 Benefit Consulting

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

5 SJVIA Administration

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

6 Wellness

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

7 Communications

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

8 Anthem HMO Pooling

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

9 Anthem HMO Administration/Retention

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

10 ACA Reinsurance/PCORI (PPO & HMO)

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

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

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

12 Anthem MPP HMO Capitation

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

13 Delta Dental

Premium for entities covered under the SJVIA Delta Dental program.

Glossary of Terms:

Actuals vs. Budgeted Receipts & Disbursements

14 Vision Service Plan

Premium for entities covered under the SJVIA VSP Vision program.

15 Kaiser Permanente

Premium for entities covered under the SJVIA Kaiser HMO program.

16 Change in Reserve

Excess receipts over claims, premiums and fixed costs.

Estimated Statement of Net Position

17 Due from other governmental units

These represent premiums due to SJVIA from various participants.

18 Other receivables

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

19 Accounts payable

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

20 Unearned member contributions

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

21 Unpaid claims and claims adjustment expenses

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

22 Due to other governmental units

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

23 Unrestricted Net Position

This represents the assets less any liabilities.



BOARD OF DIRECTORS

KUYLER CROCKER
NATHAN MAGSIG
BUDDY MENDES
BRIAN PACHECO
AMY SHUKLIAN
PETE VANDER POEL

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

AGENDA DATE: February 22, 2019
ITEM NUMBER: Item 11
SUBJECT: Adopt Budget for Fiscal Year 2018-2019 (A)
REQUEST(S): That the Board adopt the 2018-2019 Fiscal Year Budget

DESCRIPTION:

The SJVIA has traditionally adopted a July 1st to June 30th fiscal year budget. Revenue and expenditures for all plans are included for all entities currently participating in the SJVIA. Practically speaking, this has required mid-year revisions to the Budget to account for plan migration at Open Enrollment (January of each year) and changes to the fixed costs and adopted rates.

The budget includes fixed costs based on enrollment data and claim data for July 1 to December 31, 2018 and the forecasted fixed costs, enrollment and claims assumptions effective January 1 to June 30, 2019 based on the 2019 renewal and open enrollment data.

FISCAL IMPACT/FINANCING:

This budget revises the revenue and expense projections to \$114,125,583 and \$111,825,342, respectively, for the 2018-19 fiscal year. This represents an operating gain of \$2,300,241.

ADMINISTRATIVE SIGN-OFF:

A handwritten signature in black ink that reads "Paul Nerland".

Paul Nerland
SJVIA Manager

A handwritten signature in black ink that reads "Rhonda Sjostrom".

Rhonda Sjostrom
SJVIA Assistant Manager

SAN JOAQUIN VALLEY INSURANCE AUTHORITY

REVISED BUDGET - 02.22.19

	July 1, 2018 - Dec 31,2018	Jan 1, 2019 - June 30, 2019	July 1, 2018 - June 30, 2019
RECEIPTS			
SJVIA Health Plan Revenue	\$ 55,651,367	\$ 58,474,216	\$ 114,125,583
DISBURSEMENTS: Fixed			
1 Specific Stop Loss Insurance (EPO/PPO)	\$ 886,012	\$ 979,150	\$ 1,865,163
2 Anthem Claims Administration & Network Fees (EPO/PPO)	\$ 1,682,124	\$ 1,737,146	\$ 3,419,270
3 Hourglass & ASI Administration (Anthem & Kaiser)	\$ 227,912	\$ 230,014	\$ 457,926
4 Keenan Consulting	\$ 177,472	\$ 178,951	\$ 356,423
5 SJVIA Administration	\$ 115,074	\$ 116,052	\$ 231,126
6 Wellness	\$ 143,123	\$ 144,315	\$ 287,438
7 Communications	\$ 28,625	\$ 28,863	\$ 57,488
8 Delta Dental Claims Administration	\$ -	\$ 222,239	\$ 222,239
9 ACA Reinsurance/PCORI (EPO/PPO)	\$ 15,099	\$ -	\$ 15,099
TOTAL FIXED DISBURSEMENTS	\$ 3,275,440	\$ 3,636,730	\$ 6,912,170
DISBURSEMENTS: Claims			
10 Projected Paid Claims EPO/PPO & RX	\$ 33,760,706	\$ 36,726,172	\$ 70,486,878
11 Projected Paid Claims Dental	\$ -	\$ 2,211,010	\$ 2,211,010
TOTAL CLAIMS DISBURSEMENTS	\$ 33,760,706	\$ 38,937,182	\$ 72,697,888
DISBURSEMENTS: Premium			
12 Delta Dental	\$ 2,790,118	\$ 522,287	\$ 3,312,406
13 VSP	\$ 369,743	\$ 349,114	\$ 718,857
14 Kaiser Permanente	\$ 13,529,185	\$ 14,654,837	\$ 28,184,022
TOTAL PREMIUM DISBURSEMENTS	\$ 16,689,046	\$ 15,526,238	\$ 32,215,285
TOTAL DISBURSEMENTS	\$ 53,725,192	\$ 58,100,150	\$ 111,825,342
Balance	\$ 1,926,175	\$ 374,067	\$ 2,300,241

Glossary of Terms:

1 **Specific Stop Loss Insurance (PPO)**

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

2 **Administration & Network Fees (Anthem EPO/PPO):**

Administrative services for the EPO/PPO plans. This definition includes Anthem Blue Cross administration fees and includes access fees to use the Anthem Blue Cross network of providers.

3 **Hourglass Administration (Anthem and Kaiser)**

Hourglass and ASI is an independent vendor providing consolidated billing, eligibility, automated enrollment and Section 125 administrative services.

4 **Keenan Consulting**

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

5 **SJVIA Association Fee**

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

6 **SJVIA Non-Founding Member Fee**

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

7 **Wellness**

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

7 **Communications**

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

8 **Delta Dental Claims Administration**

Administrative services for the dental plans. This definition includes Delta Dental administration fees and includes access fees to use the Delta Dental network of providers.

9 **ACA Reinsurance/PCORI (EPO/PPO)**

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

10 **Projected Paid Claims EPO/PPO**

Projected self-insured PPO claims for medical and Rx

11 **Projected Paid Claims Dental**

Projected self-insured dental claims

12 **Delta Dental**

Premium for entities covered under the SJVIA Delta Dental program

13 **VSP**

Premium for entities covered under the SJVIA VSP Vision program

14 **Kaiser Permanente**

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



BOARD OF DIRECTORS

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AMY SHUKLIAN
PETE VANDER POEL

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

AGENDA DATE: February 22, 2019
ITEM NUMBER: Item 12
SUBJECT: Receive Consultant's Medical, Dental, and Vision Experience Reports through December 2018 (I)
REQUEST(S): That the Board receive the Consultant's Medical, Dental, and Vision Experience Reports through December 2018.

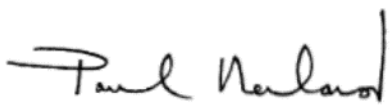
DESCRIPTION:

The report shows that on a total cost basis from January through December 2018, the medical premium of \$78,075,836 exceeded total cost of \$72,986,466 for a surplus position of \$5,089,370 or a 93.5% loss ratio. The dental and vision coverages are fully insured. Dental and Vision are in a surplus position of \$166,844 and \$42,088 respectively.

FISCAL IMPACT/FINANCING:

The 2018 plan year experience developed a \$5,089,370 medical surplus, a \$166,844 dental surplus, and a \$42,088 vision surplus. These numbers include the realization of IBNR as paid claims for groups and coverage that have terminated.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



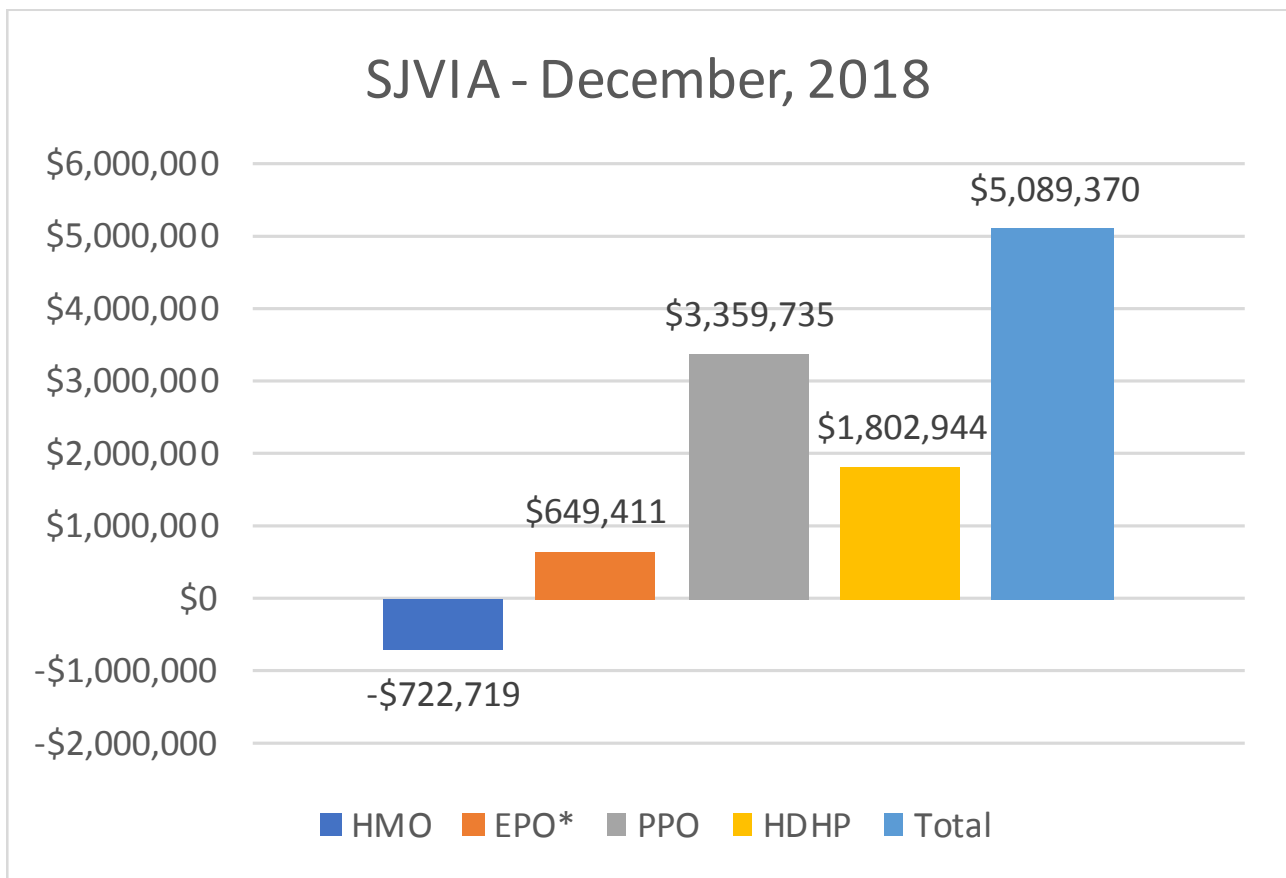
Rhonda Sjostrom
SJVIA Assistant Manager

February 22, 2019

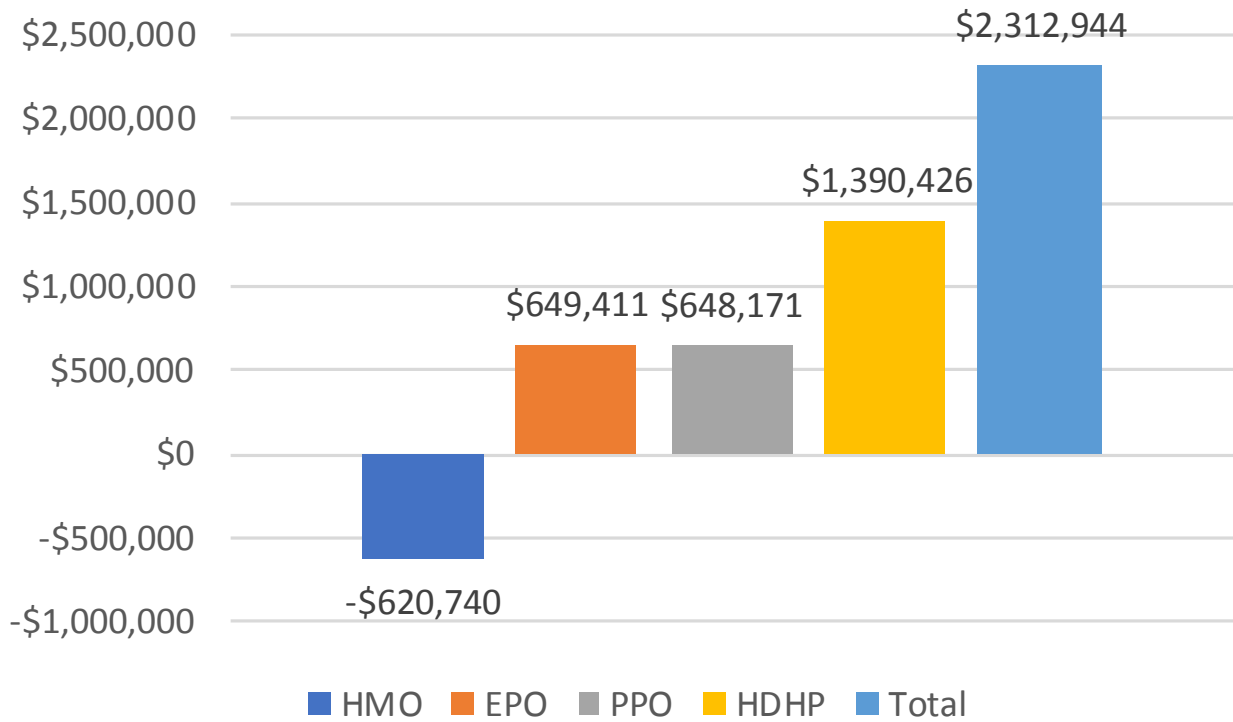
SJVIA Board Meeting: Consultant’s Report on Medical, Dental, and Vision Experience Through December 2018

The following pages provide a summary of the plan experience from January 1 through December 31, 2018. The Anthem self-funded medical plan showed a surplus of \$5,089,370 as of December 31, 2018. This includes paying the runout claims on the discontinued Anthem HMO and the two cities which terminated effective January 1, 2018.

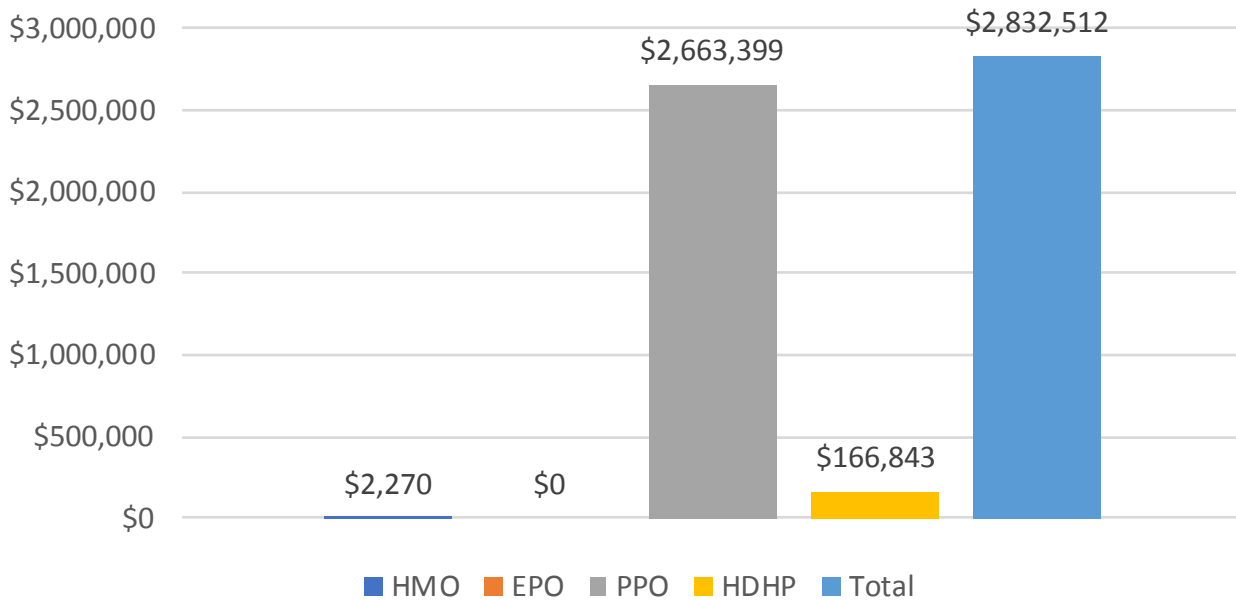
Dental and Vision are in a surplus position of \$166,844 and \$42,088 respectively.



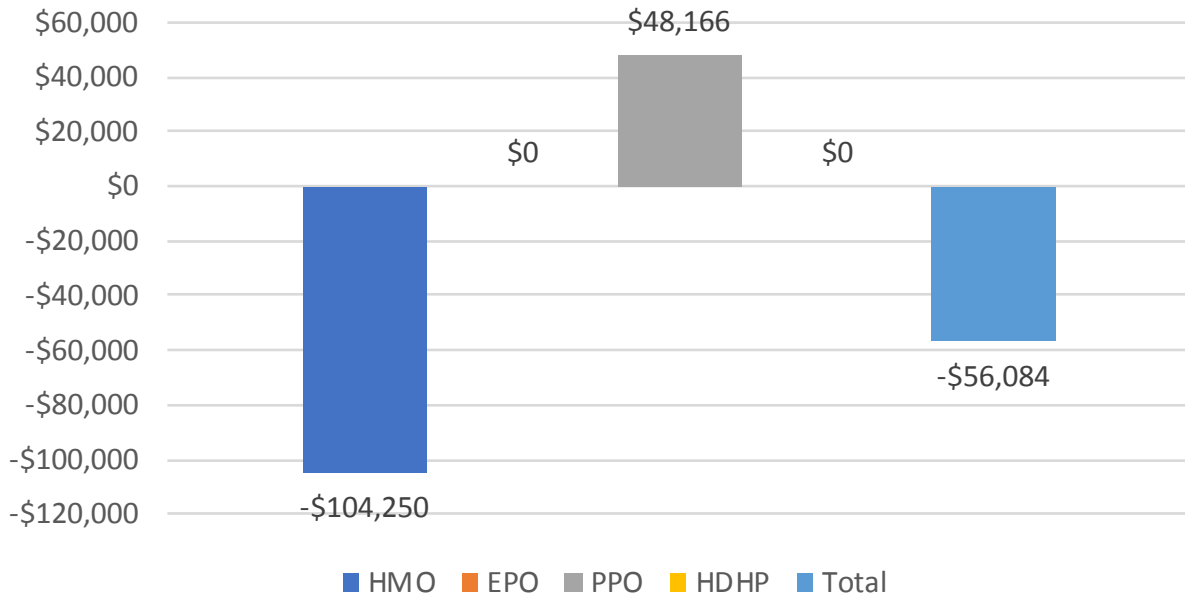
County of Fresno - December, 2018



County of Tulare - December, 2018



City of Marysville - December, 2018



January	February	March	April	May	June	July	August	September	October	November	December	Total
\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 2,881,460
\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 1,155,952
\$ 362,752	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 362,752
\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 88,672
\$ 706,592	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 4,488,836
\$ 1,534,858	\$ 1,400,750	\$ (989,574)	\$ 480,446	\$ 8,084	\$ 578,056	\$ 255,195	\$ (80,220)	\$ 1,069,414	\$ -	\$ -	\$ -	\$ 4,257,009
\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ -	\$ -	\$ -	\$ 866,964
\$ 362,752	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 362,752
\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ -	\$ -	\$ -	\$ 66,504
\$ 2,001,329	\$ 1,504,469	\$ (885,855)	\$ 584,165	\$ 111,803	\$ 681,775	\$ 358,914	\$ 23,499	\$ 1,173,133	\$ -	\$ -	\$ -	\$ 5,553,229
January	February	March	April	May	June	July	August	September	October	November	December	Total
\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 3,283,410
\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 719,171
\$ 398,199	\$ 265,466	\$ 132,733	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 796,398
\$ 731,747	\$ 599,014	\$ 466,281	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 4,798,979
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

The chart above shows budgeted reserve buildup to realized buildup based on plan experience. Should the 2018 actual and 2019 budgeted reserve buildup be realized, the SJVIA would accumulate \$10,352,208 or 48.7% of the required funding (\$21,275,525).

Please note that this is the consultant's report and prior to allocating funds for IBNR, the stabilization reserve, and to provide loan repayment, the SJVIA Auditor should validate reserve accumulation and availability.

Reference Chart - The exhibit below is based on data through 2017 and will be updated at the close of the 2018 plan year.

SJVIA Reconciliation Report		County of Fresno	County of Tulare	All Other	Total
2010-2017	Prem	\$408,293,681	\$167,541,558	\$ 93,184,806	\$669,020,045
	Total Cost	\$418,765,781	\$167,000,442	\$ 95,594,121	\$681,360,343
	\$ Difference	\$ (10,472,100)	\$ 541,116	\$ (2,409,315)	\$ (12,340,298)
	Loss Ratio	102.6%	99.7%	102.6%	101.8%
Adjustments to the Plan Performance					
2010-2017	HMO YEA	\$ 2,895,972	\$ 68,315	\$ 133,749	\$ 3,098,036
	RX Rebates	\$ 1,242,665	\$ 671,170	\$ 96,410	\$ 2,010,245
	SubTotal	\$ 4,138,637	\$ 739,485	\$ 230,159	\$ 5,108,281
	\$ Difference	\$ (6,333,463)	\$ 1,280,601	\$ (2,179,156)	\$ (7,232,017)
	AO Reallocation	\$ (1,268,457)	\$ (858,315)	\$ (52,384)	\$ (2,179,156)
	Total Cost	\$ (7,601,919)	\$ 422,286	\$ (52,384)	\$ (7,232,017)



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

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	7,415	\$6,292,296	\$2,587,064	\$1,131,645	\$1,422,769	\$564,686	\$0	\$5,706,164	\$586,132	\$693.39	90.7%
Feb-16	7,420	\$6,277,578	\$3,336,635	\$1,127,940	\$1,548,636	\$564,920	\$0	\$6,578,131	-\$300,553	\$810.41	104.8%
Mar-16	7,425	\$6,276,715	\$3,146,223	\$1,123,252	\$1,661,305	\$565,222	\$0	\$6,496,002	-\$219,287	\$798.76	103.5%
Apr-16	7,449	\$6,279,991	\$3,245,888	\$1,121,050	\$1,473,038	\$566,444	\$0	\$6,406,420	-\$126,429	\$783.99	102.0%
May-16	7,426	\$6,262,001	\$3,537,933	\$1,120,362	\$1,531,196	\$564,703	\$0	\$6,754,195	-\$492,194	\$833.49	107.9%
Jun-16	7,445	\$6,268,571	\$3,073,560	\$1,126,152	\$1,533,858	\$566,205	\$0	\$6,299,775	-\$31,205	\$770.12	100.5%
Jul-16	7,458	\$6,269,622	\$3,330,433	\$1,156,189	\$1,543,742	\$567,027	\$0	\$6,597,392	-\$327,769	\$808.58	105.2%
Aug-16	7,450	\$6,260,578	\$3,767,851	\$1,149,168	\$1,639,401	\$566,216	-\$75,525	\$7,047,112	-\$786,534	\$869.92	112.6%
Sep-16	7,434	\$6,240,249	\$2,836,114	\$1,149,991	\$1,504,675	\$565,162	\$0	\$6,055,943	\$184,306	\$738.60	97.0%
Oct-16	7,412	\$6,222,734	\$3,681,077	\$1,146,283	\$1,549,736	\$563,513	\$0	\$6,940,609	-\$717,875	\$860.37	111.5%
Nov-16	7,394	\$6,205,893	\$3,879,920	\$1,142,122	\$1,531,147	\$561,716	-\$45,491	\$7,069,413	-\$863,520	\$880.13	113.9%
Dec-16	7,377	\$6,184,827	\$4,806,350	\$1,103,713	\$1,576,951	\$560,212	-\$746,471	\$7,300,755	-\$1,115,928	\$913.72	118.0%
Jan-17	7,224	\$6,815,134	\$2,700,833	\$995,935	\$1,572,397	\$550,166	\$0	\$5,819,332	\$995,802	\$729.40	85.4%
Feb-17	7,200	\$6,787,681	\$3,258,550	\$991,948	\$1,441,160	\$548,152	\$0	\$6,239,810	\$547,871	\$790.51	91.9%
Mar-17	7,179	\$6,761,387	\$3,322,923	\$987,343	\$1,715,926	\$546,268	\$0	\$6,572,459	\$188,928	\$839.42	97.2%
Apr-17	7,013	\$6,592,653	\$3,063,951	\$977,033	\$1,503,577	\$532,822	\$0	\$6,077,383	\$515,271	\$790.61	92.2%
May-17	7,053	\$6,615,501	\$3,931,378	\$977,081	\$1,650,758	\$535,601	\$0	\$7,094,819	-\$479,318	\$929.99	107.2%
Jun-17	7,172	\$6,728,288	\$3,913,208	\$972,474	\$1,831,804	\$545,175	\$0	\$7,262,662	-\$534,374	\$936.63	107.9%
Jul-17	7,194	\$6,722,354	\$2,828,118	\$991,172	\$1,575,369	\$546,146	\$0	\$5,940,805	\$781,549	\$749.88	88.4%
Aug-17	7,188	\$6,713,191	\$3,679,724	\$988,909	\$1,864,173	\$545,668	\$0	\$7,078,475	-\$365,284	\$908.85	105.4%
Sep-17	7,198	\$6,710,435	\$2,832,780	\$985,584	\$1,817,473	\$546,161	\$0	\$6,181,998	\$528,436	\$782.97	92.1%
Oct-17	7,160	\$6,672,823	\$4,137,958	\$979,410	\$1,810,591	\$543,054	-\$75,682	\$7,395,330	-\$722,508	\$957.02	110.8%
Nov-17	7,193	\$6,689,463	\$3,302,717	\$974,921	\$1,692,571	\$545,451	-\$1,520	\$6,514,156	\$175,308	\$829.79	97.4%
Dec-17	7,112	\$6,646,325	\$2,856,439	\$976,822	\$1,642,821	\$847,464	\$0	\$6,323,546	\$322,779	\$769.98	95.1%
Jan-18	6,958	\$6,521,019	\$2,767,312	\$1,303	\$1,592,760	\$624,786	\$0	\$4,986,161	\$1,534,858	\$626.81	76.5%
Feb-18	6,955	\$6,519,818	\$2,974,163	\$392	\$1,519,979	\$624,534	\$0	\$5,119,068	\$1,400,750	\$646.23	78.5%
Mar-18	6,953	\$6,512,291	\$5,141,710	\$0	\$1,735,958	\$624,197	\$0	\$7,501,865	-\$989,574	\$989.17	115.2%
Apr-18	6,935	\$6,483,938	\$3,792,571	\$0	\$1,588,684	\$622,237	\$0	\$6,003,492	\$480,446	\$775.96	92.6%
May-18	6,963	\$6,487,562	\$4,141,750	\$0	\$1,713,470	\$624,258	\$0	\$6,479,478	\$8,084	\$840.90	99.9%
Jun-18	6,992	\$6,505,413	\$3,695,905	\$0	\$1,604,344	\$627,108	\$0	\$5,927,357	\$578,056	\$758.04	91.1%
Jul-18	7,002	\$6,502,601	\$3,881,831	\$0	\$1,767,041	\$628,080	-\$29,545	\$6,247,407	\$255,195	\$802.53	96.1%
Aug-18	6,995	\$6,491,104	\$4,156,725	\$0	\$1,852,242	\$627,065	-\$64,707	\$6,571,324	-\$80,220	\$849.79	101.2%
Sep-18	6,971	\$6,470,451	\$3,385,210	\$0	\$1,668,259	\$625,188	-\$277,620	\$5,401,037	\$1,069,414	\$685.10	83.5%
Oct-18	7,003	\$6,486,328	\$4,220,918	\$0	\$1,653,635	\$627,731	-\$8,976	\$6,493,307	-\$6,979	\$837.58	100.1%
Nov-18	6,999	\$6,462,864	\$4,258,631	\$0	\$1,575,329	\$626,789	-\$162,708	\$6,298,042	\$164,822	\$810.29	97.4%
Dec-18	6,972	\$6,632,447	\$3,837,959	\$0	\$1,502,926	\$624,792	-\$7,748	\$5,957,929	\$674,518	\$764.94	89.8%
2015	7,857	\$73,183,304	\$43,280,340	\$15,057,894	\$18,042,745	\$7,747,452	-\$335,568	\$83,792,863	-\$10,609,560	\$806.54	114.5%
2016	7,425	\$75,041,054	\$41,229,048	\$13,597,868	\$18,516,456	\$6,776,025	-\$867,487	\$79,251,910	-\$4,210,855	\$813.38	105.6%
2017	7,157	\$80,455,233	\$39,828,579	\$11,798,633	\$20,118,638	\$6,832,128	-\$77,202	\$78,500,774	\$1,954,459	\$834.46	97.6%
2018	6,975	\$78,075,836	\$46,254,684	\$1,695	\$19,774,626	\$7,506,765	-\$551,304	\$72,986,466	\$5,089,370	\$782.33	93.5%

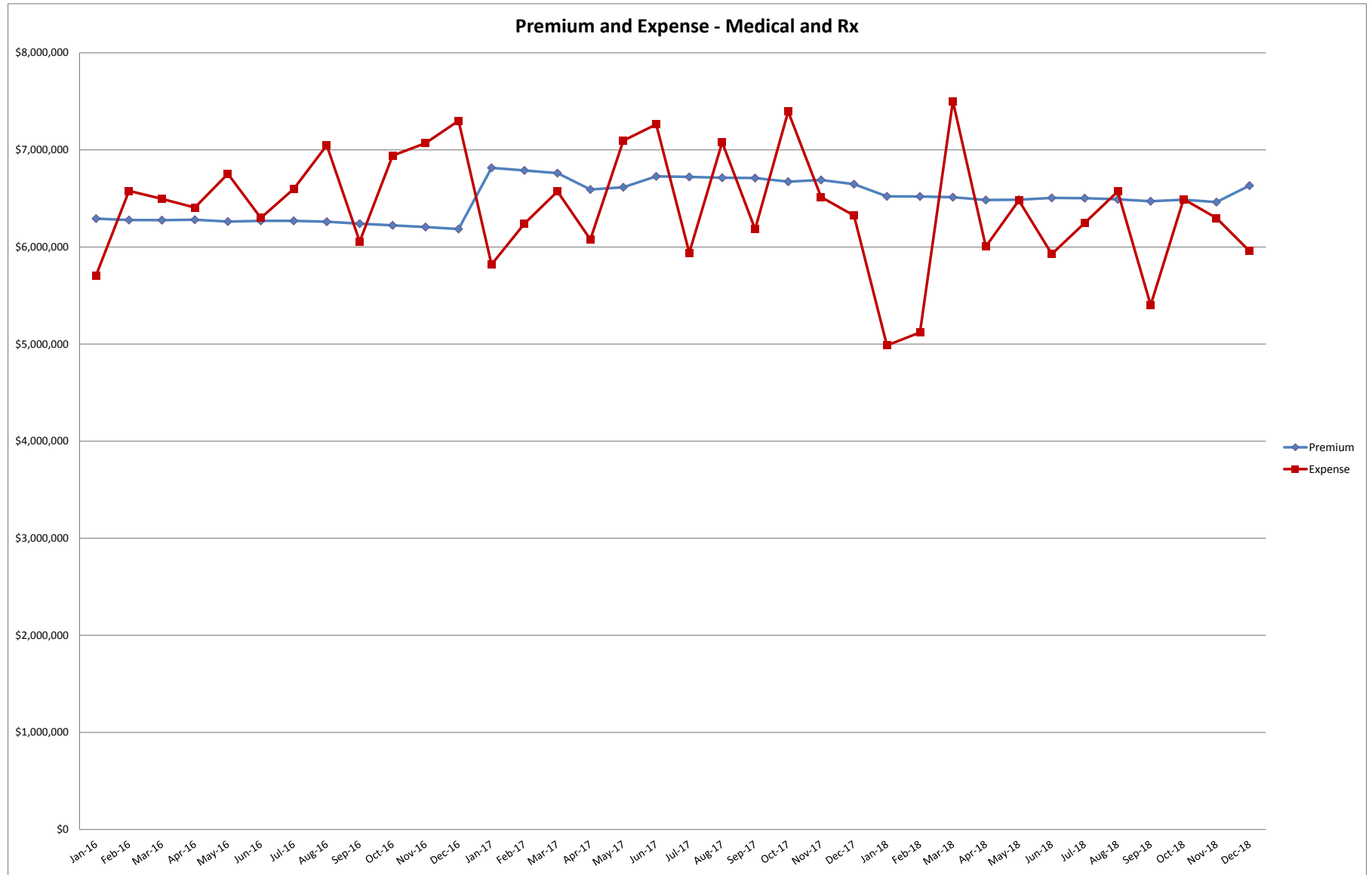
Data Sources:

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

Notes:

- Fixed Cost Schedule: Appendix
- Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
- EmpiRx PBM replaced Envolve PBM effective 1/1/2018
- Fresno converted HMO to EPO plan effective 12/18/2017
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2018
All Districts Combined - All Medical





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

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	4,049	\$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%
Nov-17	3,265	\$3,684,062	\$1,509,653	\$974,921	\$893,652	\$285,425	-\$1,520	\$3,662,136	\$21,926	\$1,034.21	99.4%
Dec-17	3,280	\$2,197,812	\$1,203,354	\$976,822	\$468,244	\$286,737	\$0	\$2,935,157	-\$737,345	\$807.45	133.5%
Jan-18	1	\$1,593	\$484,140	\$1,303	\$804	\$94	\$0	\$486,340	-\$484,747	\$486,246.58	30534.4%
Feb-18	1	\$1,593	\$267,307	\$392	\$0	\$94	\$0	\$267,793	-\$266,200	\$267,699.00	16813.1%
Mar-18	1	\$1,593	\$10,083	\$0	\$0	\$94	\$0	\$10,177	-\$8,584	\$10,083.00	638.9%
Apr-18	1	\$1,593	-\$142,685	\$0	\$0	\$94	\$0	-\$142,591	\$144,184	-\$142,685.00	-8952.5%
May-18	1	\$1,593	-\$9,714	\$0	\$0	\$94	\$0	-\$9,620	\$11,213	-\$9,714.00	-604.0%
Jun-18	1	\$1,593	-\$86	\$0	\$0	\$94	\$0	\$8	\$1,585	-\$86.00	0.5%
Jul-18	0	\$0	-\$29,862	\$0	\$0	\$0	\$0	-\$29,862	\$29,862	\$0.00	0.0%
Aug-18	0	\$0	-\$29,755	\$0	\$0	\$0	\$0	-\$29,755	\$29,755	\$0.00	0.0%
Sep-18	0	\$0	\$17,867	\$0	\$0	\$0	\$0	\$17,867	-\$17,867	\$0.00	0.0%
Oct-18	0	\$0	\$52,930	\$0	\$0	\$0	\$0	\$52,930	-\$52,930	\$0.00	0.0%
Nov-18	0	\$0	\$83,883	\$0	\$0	\$0	\$0	\$83,883	-\$83,883	\$0.00	0.0%
Dec-18	0	\$0	\$25,108	\$0	\$0	\$0	\$0	\$25,108	-\$25,108	\$0.00	0.0%
2015	4,605	\$47,200,812	\$27,086,366	\$15,057,894	\$10,956,150	\$5,003,196	-\$335,568	\$57,768,037	-\$10,567,225	\$954.76	122.4%
2016	4,016	\$46,749,016	\$23,084,871	\$13,597,868	\$10,777,527	\$4,133,848	-\$848,093	\$50,746,021	-\$3,997,005	\$967.20	108.5%
2017	3,297	\$43,359,166	\$19,029,446	\$11,798,633	\$10,201,906	\$3,458,854	-\$77,202	\$44,411,636	-\$1,052,471	\$1,035.02	102.4%
2018	1	\$9,557	\$729,216	\$1,695	\$804	\$561	\$0	\$732,276	-\$722,719	\$121,952.43	7662.5%

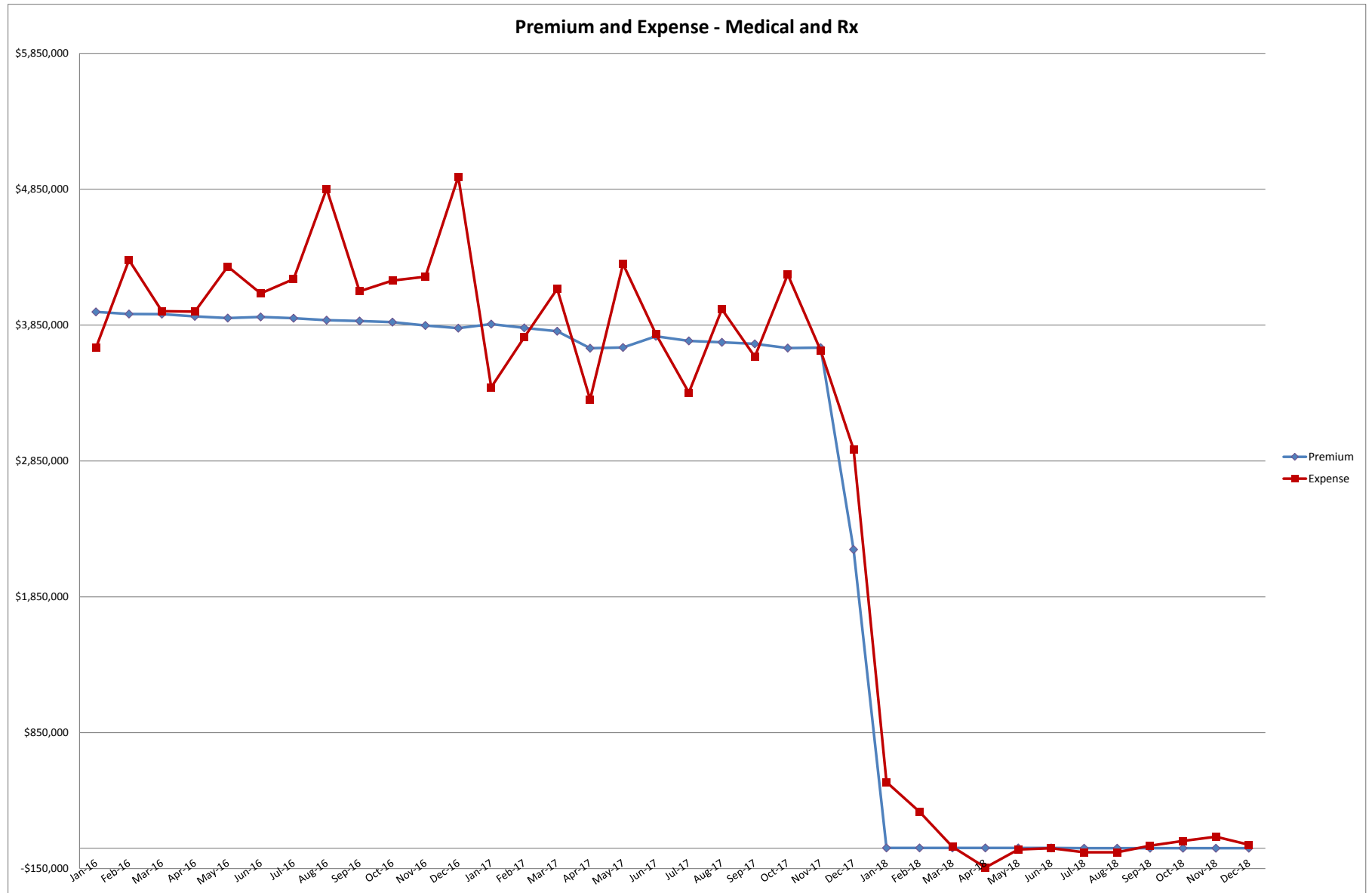
Data Sources:

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

Notes:

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Anthem Blue Cross Premium and Claims Report as of December 2018
All Districts Combined - HMO





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

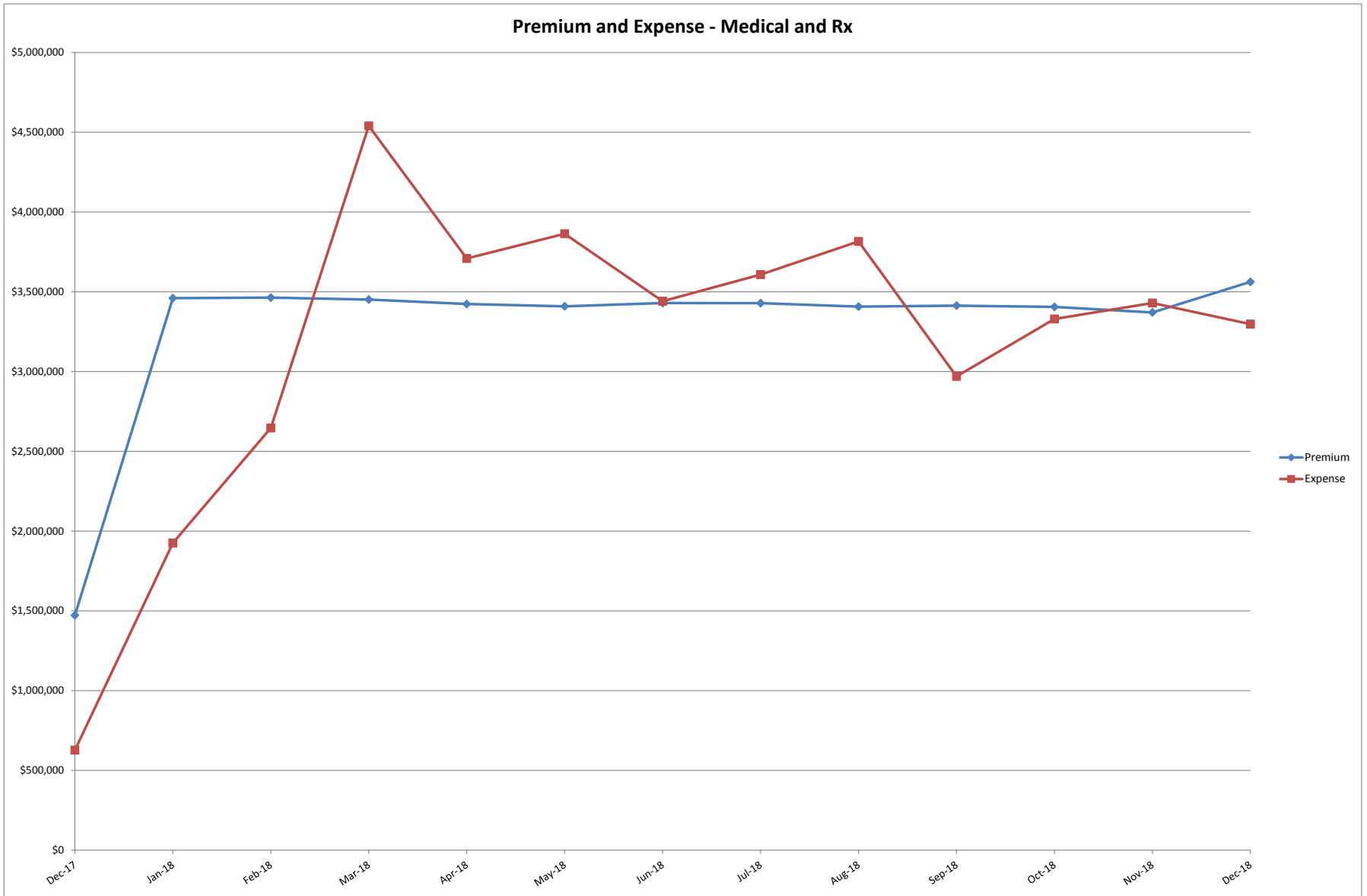
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Feb-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-17	3,048	\$1,471,887	\$68,189	\$251,226	\$307,056	\$0	\$626,470	\$845,417	\$104.79	42.6%
Jan-18	3,121	\$3,460,514	\$743,187	\$867,858	\$314,410	\$0	\$1,925,455	\$1,535,059	\$516.20	55.6%
Feb-18	3,122	\$3,463,479	\$1,542,101	\$789,699	\$314,510	\$0	\$2,646,310	\$817,168	\$746.89	76.4%
Mar-18	3,112	\$3,451,850	\$3,301,710	\$924,970	\$313,503	\$0	\$4,540,183	-\$1,088,333	\$1,358.19	131.5%
Apr-18	3,087	\$3,423,792	\$2,596,335	\$801,696	\$310,984	\$0	\$3,709,015	-\$285,223	\$1,100.76	108.3%
May-18	3,074	\$3,408,456	\$2,670,046	\$883,943	\$309,675	\$0	\$3,863,664	-\$455,207	\$1,156.14	113.4%
Jun-18	3,098	\$3,429,672	\$2,361,578	\$767,589	\$312,093	\$0	\$3,441,259	-\$11,587	\$1,010.06	100.3%
Jul-18	3,101	\$3,429,177	\$2,413,373	\$911,839	\$312,395	-\$29,545	\$3,608,061	-\$178,884	\$1,062.78	105.2%
Aug-18	3,080	\$3,407,283	\$2,623,941	\$946,096	\$310,279	-\$64,707	\$3,815,609	-\$408,326	\$1,138.09	112.0%
Sep-18	3,084	\$3,412,914	\$2,122,966	\$813,696	\$310,682	-\$277,620	\$2,969,724	\$443,189	\$862.21	87.0%
Oct-18	3,080	\$3,405,753	\$2,177,898	\$850,790	\$310,279	-\$8,976	\$3,329,991	\$75,762	\$980.43	97.8%
Nov-18	3,051	\$3,370,639	\$2,299,743	\$823,630	\$307,358	-\$754	\$3,429,977	-\$59,338	\$1,023.47	101.8%
Dec-18	3,076	\$3,562,357	\$2,256,483	\$730,643	\$309,876	\$224	\$3,297,226	\$265,131	\$971.18	92.6%
2017	3,048	\$1,471,887	\$68,189	\$251,226	\$307,056	\$0	\$626,470	\$845,417	\$104.79	42.6%
2018	3,091	\$41,225,886	\$27,109,361	\$10,112,448	\$3,736,044	-\$381,378	\$40,576,475	\$649,411	\$993.38	98.4%

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Notes:

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All Districts Combined - EPO





San Joaquin Valley Insurance Authority (SJVIA)
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All Districts Combined - PPO

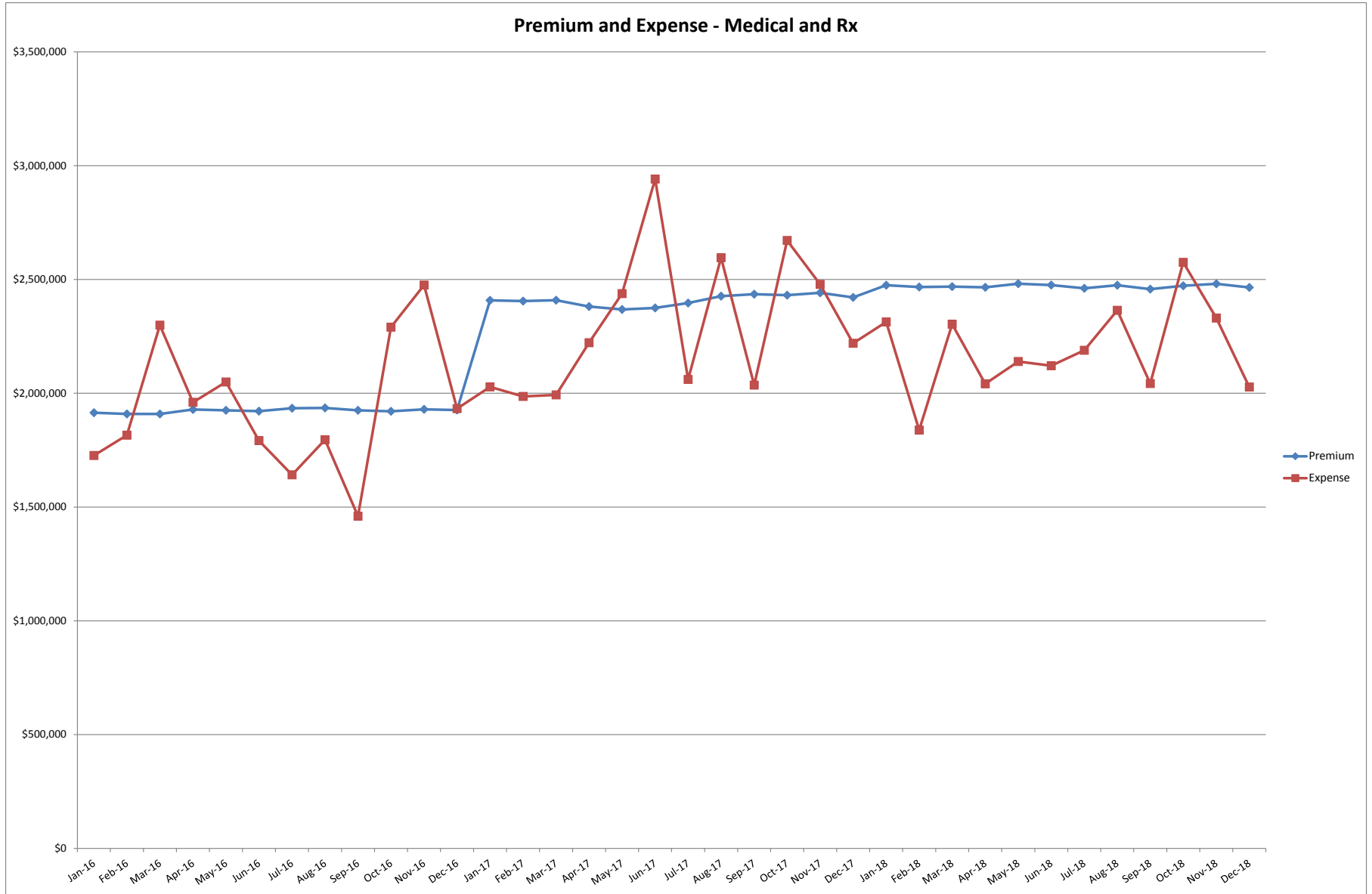
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	2,690	\$1,914,485	\$1,062,073	\$490,627	\$173,742	\$0	\$1,726,442	\$188,043	\$577.21	90.2%
Feb-16	2,692	\$1,909,087	\$1,028,097	\$613,643	\$173,869	\$0	\$1,815,609	\$93,478	\$609.86	95.1%
Mar-16	2,693	\$1,909,124	\$1,529,475	\$595,644	\$173,931	\$0	\$2,299,050	-\$389,926	\$789.13	120.4%
Apr-16	2,730	\$1,928,979	\$1,278,956	\$504,600	\$176,320	\$0	\$1,959,875	-\$30,896	\$653.32	101.6%
May-16	2,720	\$1,925,282	\$1,293,399	\$580,692	\$175,674	\$0	\$2,049,765	-\$124,482	\$689.00	106.5%
Jun-16	2,720	\$1,921,491	\$1,096,943	\$519,503	\$175,672	\$0	\$1,792,118	\$129,373	\$594.28	93.3%
Jul-16	2,735	\$1,934,082	\$957,986	\$506,558	\$176,644	\$0	\$1,641,188	\$292,893	\$535.48	84.9%
Aug-16	2,735	\$1,935,714	\$981,781	\$637,094	\$176,646	\$0	\$1,795,522	\$140,192	\$591.91	92.8%
Sep-16	2,728	\$1,925,079	\$782,238	\$501,415	\$176,196	\$0	\$1,459,850	\$465,229	\$470.55	75.8%
Oct-16	2,721	\$1,920,538	\$1,571,744	\$543,160	\$175,747	\$0	\$2,290,650	-\$370,112	\$777.25	119.3%
Nov-16	2,738	\$1,929,212	\$1,781,402	\$517,132	\$176,844	\$0	\$2,475,378	-\$546,165	\$839.49	128.3%
Dec-16	2,737	\$1,926,358	\$1,239,352	\$535,650	\$176,777	-\$19,394	\$1,932,386	-\$6,027	\$641.44	100.3%
Jan-17	3,049	\$2,408,045	\$1,167,779	\$658,355	\$201,852	\$0	\$2,027,986	\$380,059	\$598.93	84.2%
Feb-17	3,040	\$2,404,910	\$1,173,087	\$611,471	\$201,257	\$0	\$1,985,815	\$419,096	\$587.03	82.6%
Mar-17	3,051	\$2,409,004	\$1,139,347	\$651,192	\$201,977	\$0	\$1,992,516	\$416,488	\$586.87	82.7%
Apr-17	3,024	\$2,381,103	\$1,441,495	\$580,274	\$200,190	\$0	\$2,221,959	\$159,144	\$668.57	93.3%
May-17	3,011	\$2,368,076	\$1,628,318	\$610,381	\$199,332	\$0	\$2,438,031	-\$69,955	\$743.51	103.0%
Jun-17	3,016	\$2,375,163	\$2,038,616	\$702,737	\$199,665	\$0	\$2,941,018	-\$565,855	\$908.94	123.8%
Jul-17	3,046	\$2,396,547	\$1,230,206	\$628,628	\$201,654	\$0	\$2,060,488	\$336,059	\$610.25	86.0%
Aug-17	3,083	\$2,426,551	\$1,596,397	\$794,992	\$204,102	\$0	\$2,595,491	-\$168,940	\$775.67	107.0%
Sep-17	3,099	\$2,435,486	\$1,049,152	\$781,883	\$205,163	\$0	\$2,036,198	\$399,288	\$590.85	83.6%
Oct-17	3,092	\$2,430,771	\$1,715,373	\$751,177	\$204,696	\$0	\$2,671,246	-\$240,475	\$797.72	109.9%
Nov-17	3,105	\$2,441,299	\$1,617,686	\$655,311	\$205,556	\$0	\$2,478,553	-\$37,254	\$732.04	101.5%
Dec-17	3,070	\$2,421,402	\$1,249,063	\$767,492	\$203,238	\$0	\$2,219,793	\$201,609	\$656.86	91.7%
Jan-18	3,056	\$2,474,747	\$1,416,549	\$653,413	\$243,086	\$0	\$2,313,048	\$161,700	\$677.34	93.5%
Feb-18	3,050	\$2,466,814	\$932,401	\$663,106	\$242,546	\$0	\$1,838,053	\$628,761	\$523.12	74.5%
Mar-18	3,054	\$2,468,391	\$1,362,590	\$697,817	\$242,871	\$0	\$2,303,278	\$165,113	\$674.66	93.3%
Apr-18	3,058	\$2,465,659	\$1,106,965	\$691,104	\$243,169	\$0	\$2,041,239	\$424,420	\$587.99	82.8%
May-18	3,092	\$2,481,385	\$1,182,191	\$711,644	\$245,894	\$0	\$2,139,730	\$341,656	\$612.50	86.2%
Jun-18	3,090	\$2,475,265	\$1,183,141	\$692,047	\$245,721	\$0	\$2,120,909	\$354,356	\$606.86	85.7%
Jul-18	3,076	\$2,461,369	\$1,210,462	\$733,450	\$244,589	\$0	\$2,188,501	\$272,868	\$631.96	88.9%
Aug-18	3,092	\$2,475,036	\$1,345,548	\$773,067	\$245,855	\$0	\$2,364,470	\$110,566	\$685.19	95.5%
Sep-18	3,074	\$2,457,481	\$1,053,032	\$745,201	\$244,434	\$0	\$2,042,666	\$414,815	\$584.98	83.1%
Oct-18	3,096	\$2,472,113	\$1,647,435	\$681,425	\$246,176	\$0	\$2,575,036	-\$102,923	\$752.22	104.2%
Nov-18	3,115	\$2,480,850	\$1,624,319	\$620,240	\$247,644	-\$161,954	\$2,330,249	\$150,602	\$668.57	93.9%
Dec-18	3,104	\$2,465,080	\$1,151,196	\$637,381	\$246,674	-\$7,972	\$2,027,279	\$437,801	\$573.65	82.2%
2015	2,634	\$21,395,949	\$13,739,706	\$6,143,677	\$2,222,984	\$0	\$22,106,367	-\$710,418	\$629.06	103.3%
2016	2,720	\$23,079,432	\$14,603,446	\$6,545,718	\$2,108,061	-\$19,394	\$23,237,832	-\$158,400	\$647.38	100.7%
2017	3,057	\$28,898,357	\$17,046,519	\$8,193,894	\$2,428,681	\$0	\$27,669,093	\$1,229,264	\$688.01	95.7%
2018	3,080	\$29,644,190	\$15,215,829	\$8,299,894	\$2,938,658	-\$169,926	\$26,284,455	\$3,359,734	\$631.70	88.7%

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All Districts Combined - PPO





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Anthem Blue Cross Premium and Claims Report as of December 2018
All Districts Combined - HDHP

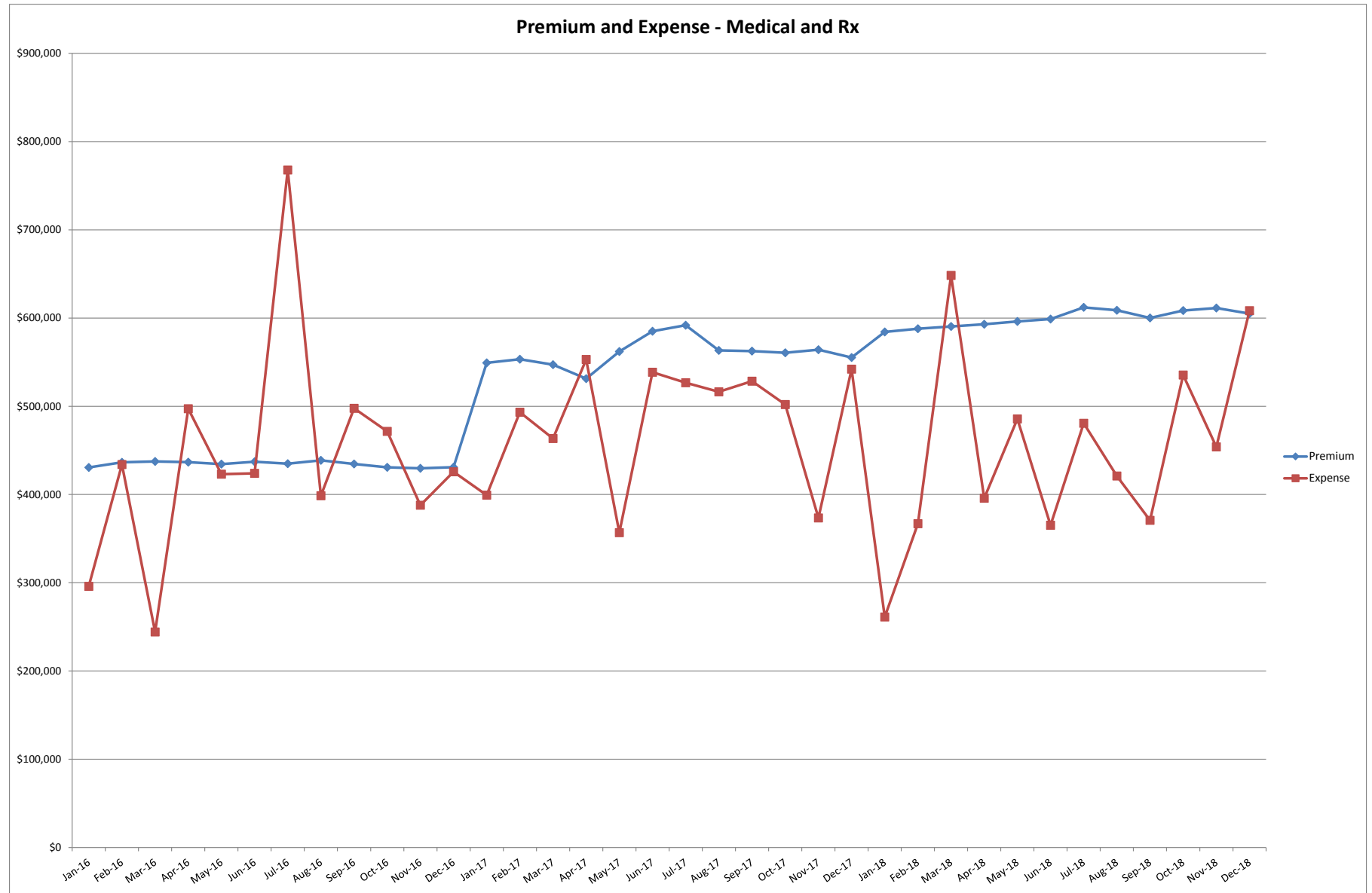
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	676	\$430,642	\$190,383	\$61,983	\$43,644	\$0	\$296,010	\$134,632	\$373.32	68.7%
Feb-16	683	\$436,510	\$349,360	\$40,463	\$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	\$122,039	\$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	\$340,803	\$129,489	\$56,453	\$0	\$526,745	\$65,123	\$551.34	89.0%
Aug-17	814	\$563,390	\$317,389	\$145,106	\$53,872	\$0	\$516,367	\$47,023	\$568.18	91.7%
Sep-17	816	\$562,473	\$292,926	\$181,459	\$54,005	\$0	\$528,390	\$34,083	\$581.35	93.9%
Oct-17	813	\$560,698	\$293,972	\$154,133	\$53,808	\$0	\$501,913	\$58,784	\$551.17	89.5%
Nov-17	823	\$564,103	\$175,378	\$143,619	\$54,470	\$0	\$373,467	\$190,636	\$387.60	66.2%
Dec-17	762	\$555,223	\$335,833	\$155,859	\$50,434	\$0	\$542,126	\$13,098	\$645.27	97.6%
Jan-18	780	\$584,165	\$123,436	\$70,685	\$67,197	\$0	\$261,318	\$322,847	\$248.87	44.7%
Feb-18	782	\$587,933	\$232,354	\$67,174	\$67,384	\$0	\$366,912	\$221,020	\$383.03	62.4%
Mar-18	786	\$590,458	\$467,327	\$113,171	\$67,730	\$0	\$648,228	-\$57,770	\$738.55	109.8%
Apr-18	789	\$592,894	\$231,956	\$95,884	\$67,990	\$0	\$395,830	\$197,064	\$415.51	66.8%
May-18	796	\$596,128	\$299,227	\$117,883	\$68,595	\$0	\$485,705	\$110,422	\$524.01	81.5%
Jun-18	803	\$598,883	\$151,272	\$144,709	\$69,201	\$0	\$365,182	\$233,702	\$368.59	61.0%
Jul-18	825	\$612,055	\$287,858	\$121,752	\$71,096	\$0	\$480,706	\$131,349	\$496.50	78.5%
Aug-18	823	\$608,785	\$216,991	\$133,079	\$70,930	\$0	\$421,000	\$187,785	\$425.36	69.2%
Sep-18	813	\$600,057	\$191,345	\$109,362	\$70,073	\$0	\$370,780	\$229,277	\$369.87	61.8%
Oct-18	827	\$608,462	\$342,655	\$121,420	\$71,276	\$0	\$535,351	\$73,112	\$561.15	88.0%
Nov-18	833	\$611,374	\$250,686	\$131,459	\$71,788	\$0	\$453,933	\$157,441	\$458.76	74.2%
Dec-18	792	\$605,010	\$405,172	\$134,902	\$68,242	\$0	\$608,316	-\$3,306	\$681.91	100.5%
2015	618	\$4,586,543	\$2,454,268	\$942,919	\$521,272	\$0	\$3,918,459	\$668,084	\$458.27	85.4%
2016	689	\$5,212,607	\$3,540,731	\$1,193,210	\$534,116	\$0	\$5,268,057	-\$55,451	\$572.22	101.1%
2017	803	\$6,725,823	\$3,684,425	\$1,471,612	\$637,538	\$0	\$5,793,575	\$932,249	\$535.25	86.1%
2018	804	\$7,196,204	\$3,200,278	\$1,361,480	\$831,502	\$0	\$5,393,260	\$1,802,944	\$472.77	74.9%

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

Notes:

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

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





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

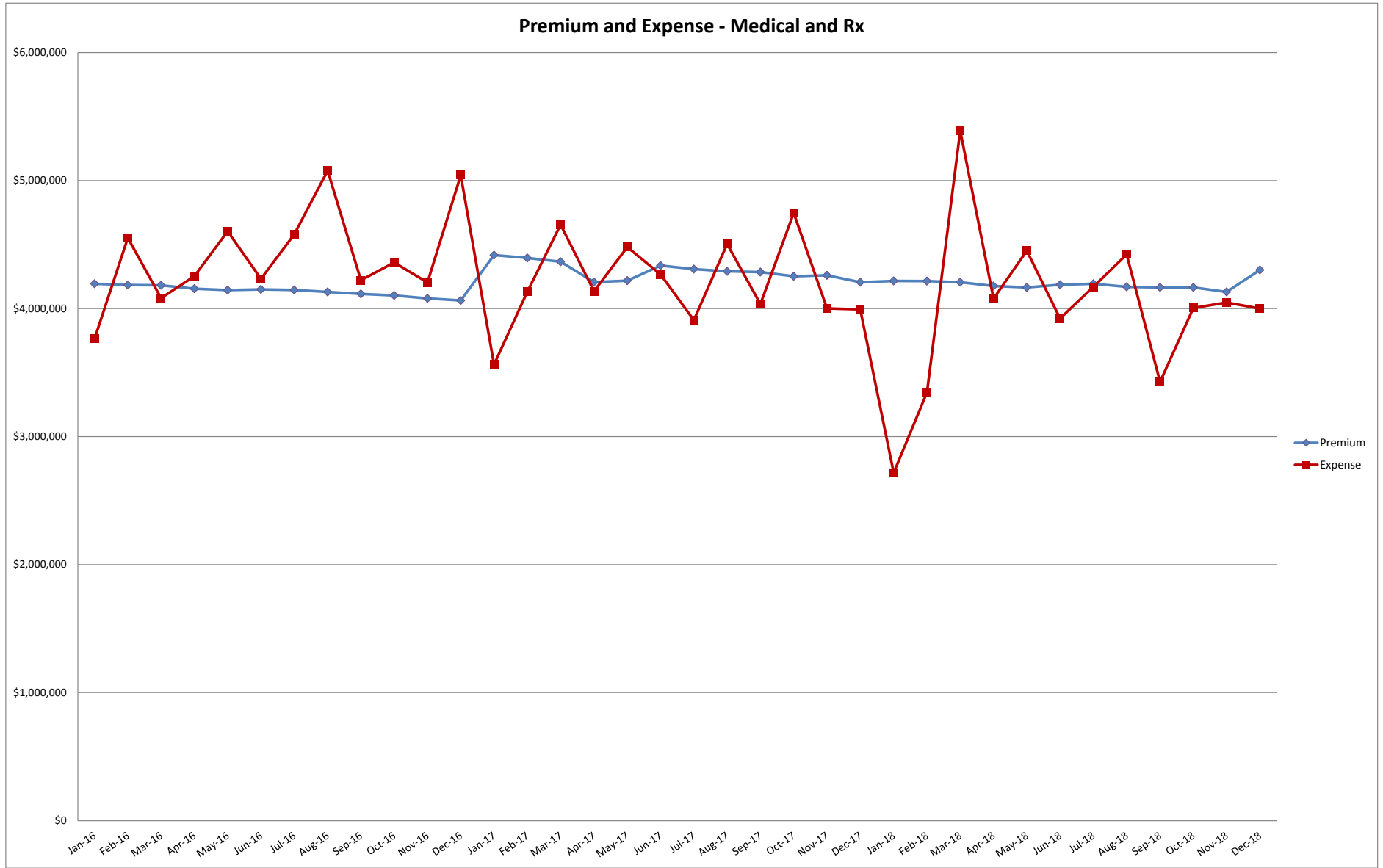
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-16	4,504	\$4,194,043	\$1,446,667	\$1,021,945	\$926,517	\$368,464	\$0	\$3,763,592	\$430,451	\$753.80	89.7%
Feb-16	4,508	\$4,184,176	\$2,221,051	\$1,017,540	\$944,596	\$368,637	\$0	\$4,551,824	-\$367,648	\$927.95	108.8%
Mar-16	4,512	\$4,182,489	\$1,648,255	\$1,015,312	\$1,049,494	\$368,874	\$0	\$4,081,935	\$100,553	\$822.93	97.6%
Apr-16	4,483	\$4,156,205	\$1,917,726	\$1,010,602	\$958,515	\$366,494	\$0	\$4,253,338	-\$97,133	\$867.02	102.3%
May-16	4,472	\$4,144,419	\$2,268,740	\$1,009,640	\$960,052	\$365,615	\$0	\$4,604,047	-\$459,628	\$947.77	111.1%
Jun-16	4,485	\$4,149,744	\$1,849,109	\$1,018,022	\$998,545	\$366,687	\$0	\$4,232,363	-\$82,619	\$861.91	102.0%
Jul-16	4,491	\$4,146,170	\$2,142,910	\$1,045,525	\$1,024,403	\$367,010	\$0	\$4,579,848	-\$433,678	\$938.06	110.5%
Aug-16	4,477	\$4,130,508	\$2,731,921	\$1,044,181	\$1,011,610	\$365,725	-\$75,525	\$5,077,914	-\$947,405	\$1,052.53	122.9%
Sep-16	4,463	\$4,115,418	\$1,911,978	\$1,039,134	\$905,528	\$364,779	\$0	\$4,221,419	-\$106,001	\$864.14	102.6%
Oct-16	4,447	\$4,102,476	\$2,053,161	\$1,037,260	\$907,234	\$363,429	\$0	\$4,361,085	-\$258,609	\$898.96	106.3%
Nov-16	4,416	\$4,079,856	\$1,919,180	\$1,034,489	\$935,145	\$360,898	-\$45,491	\$4,204,221	-\$124,365	\$870.32	103.0%
Dec-16	4,403	\$4,063,662	\$3,472,761	\$995,672	\$941,679	\$359,742	-\$727,077	\$5,042,776	-\$979,114	\$1,064	124.1%
Jan-17	4,217	\$4,418,172	\$1,323,742	\$943,781	\$947,744	\$348,074	\$0	\$3,563,341	\$854,830	\$762.45	80.7%
Feb-17	4,204	\$4,395,734	\$1,975,135	\$939,983	\$869,746	\$346,812	\$0	\$4,131,676	\$264,057	\$900.30	94.0%
Mar-17	4,176	\$4,366,453	\$2,266,845	\$935,255	\$1,109,568	\$344,493	\$0	\$4,656,161	-\$289,708	\$1,032.49	106.6%
Apr-17	4,022	\$4,207,039	\$1,938,565	\$926,167	\$939,788	\$331,911	\$0	\$4,136,430	\$70,609	\$945.93	98.3%
May-17	4,046	\$4,218,545	\$2,134,703	\$925,137	\$1,087,642	\$333,584	\$0	\$4,481,065	-\$262,520	\$1,025.08	106.2%
Jun-17	4,169	\$4,336,268	\$1,841,158	\$920,448	\$1,162,113	\$343,374	\$0	\$4,267,092	\$69,175	\$941.17	98.4%
Jul-17	4,161	\$4,309,129	\$1,657,044	\$939,122	\$971,215	\$342,379	\$0	\$3,909,759	\$399,369	\$857.34	90.7%
Aug-17	4,151	\$4,291,222	\$2,105,120	\$936,084	\$1,122,204	\$341,590	\$0	\$4,504,998	-\$213,776	\$1,002.99	105.0%
Sep-17	4,148	\$4,286,191	\$1,702,653	\$932,821	\$1,058,635	\$341,243	\$0	\$4,035,352	\$250,839	\$890.58	94.1%
Oct-17	4,115	\$4,252,762	\$2,450,589	\$927,014	\$1,106,328	\$338,446	-\$75,682	\$4,746,695	-\$493,933	\$1,071.26	111.6%
Nov-17	4,134	\$4,260,644	\$1,660,657	\$922,220	\$1,080,003	\$339,894	-\$1,520	\$4,001,254	\$259,391	\$885.67	93.9%
Dec-17	4,037	\$4,205,988	\$1,518,938	\$923,518	\$910,669	\$640,827	\$0	\$3,993,952	\$212,036	\$830.60	95.0%
Jan-18	4,014	\$4,216,453	\$1,343,582	\$1,303	\$981,088	\$391,645	\$0	\$2,717,618	\$1,498,835	\$579.47	64.5%
Feb-18	4,013	\$4,214,950	\$2,067,824	\$392	\$885,589	\$391,573	\$0	\$3,345,378	\$869,572	\$736.06	79.4%
Mar-18	4,008	\$4,206,695	\$3,917,235	\$0	\$1,081,214	\$390,998	\$0	\$5,389,447	-\$1,182,753	\$1,247.12	128.1%
Apr-18	3,982	\$4,176,812	\$2,742,323	\$0	\$946,806	\$388,393	\$0	\$4,077,522	\$99,289	\$926.45	97.6%
May-18	3,977	\$4,165,557	\$3,014,792	\$0	\$1,049,876	\$387,775	\$0	\$4,452,443	-\$286,886	\$1,022.04	106.9%
Jun-18	4,006	\$4,186,011	\$2,584,783	\$0	\$948,297	\$390,625	\$0	\$3,923,706	\$262,305	\$881.95	93.7%
Jul-18	4,027	\$4,193,847	\$2,719,596	\$0	\$1,087,767	\$392,484	-\$29,545	\$4,170,303	\$23,545	\$938.12	99.4%
Aug-18	4,006	\$4,170,389	\$2,976,059	\$0	\$1,121,455	\$390,369	-\$64,707	\$4,423,176	-\$252,786	\$1,006.69	106.1%
Sep-18	3,999	\$4,165,585	\$2,367,426	\$0	\$948,073	\$389,821	-\$277,620	\$3,427,699	\$737,886	\$759.66	82.3%
Oct-18	4,009	\$4,165,691	\$2,602,109	\$0	\$1,021,112	\$390,628	-\$8,976	\$4,004,872	\$160,819	\$901.53	96.1%
Nov-18	3,981	\$4,130,176	\$2,664,886	\$0	\$996,076	\$387,793	-\$754	\$4,048,001	\$82,175	\$919.42	98.0%
Dec-18	3,950	\$4,301,726	\$2,717,105	\$0	\$897,987	\$385,469	\$224	\$4,000,785	\$300,942	\$915.27	93.0%
2015	4,960	\$49,524,371	\$26,241,999	\$13,681,568	\$11,812,227	\$5,199,036	-\$65,205	\$56,869,626	-\$7,345,255	\$868.06	114.8%
2016	4,472	\$49,649,165	\$25,583,459	\$12,289,322	\$11,563,318	\$4,386,355	-\$848,093	\$52,974,360	-\$3,325,196	\$905.46	106.7%
2017	4,132	\$51,548,146	\$22,575,148	\$11,171,550	\$12,365,655	\$4,392,626	-\$77,202	\$50,427,777	\$1,120,369	\$928.50	97.8%
2018	3,998	\$50,293,893	\$31,717,719	\$1,695	\$11,965,340	\$4,677,574	-\$381,378	\$47,980,951	\$2,312,943	\$902.68	95.4%

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

Notes:

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

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





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

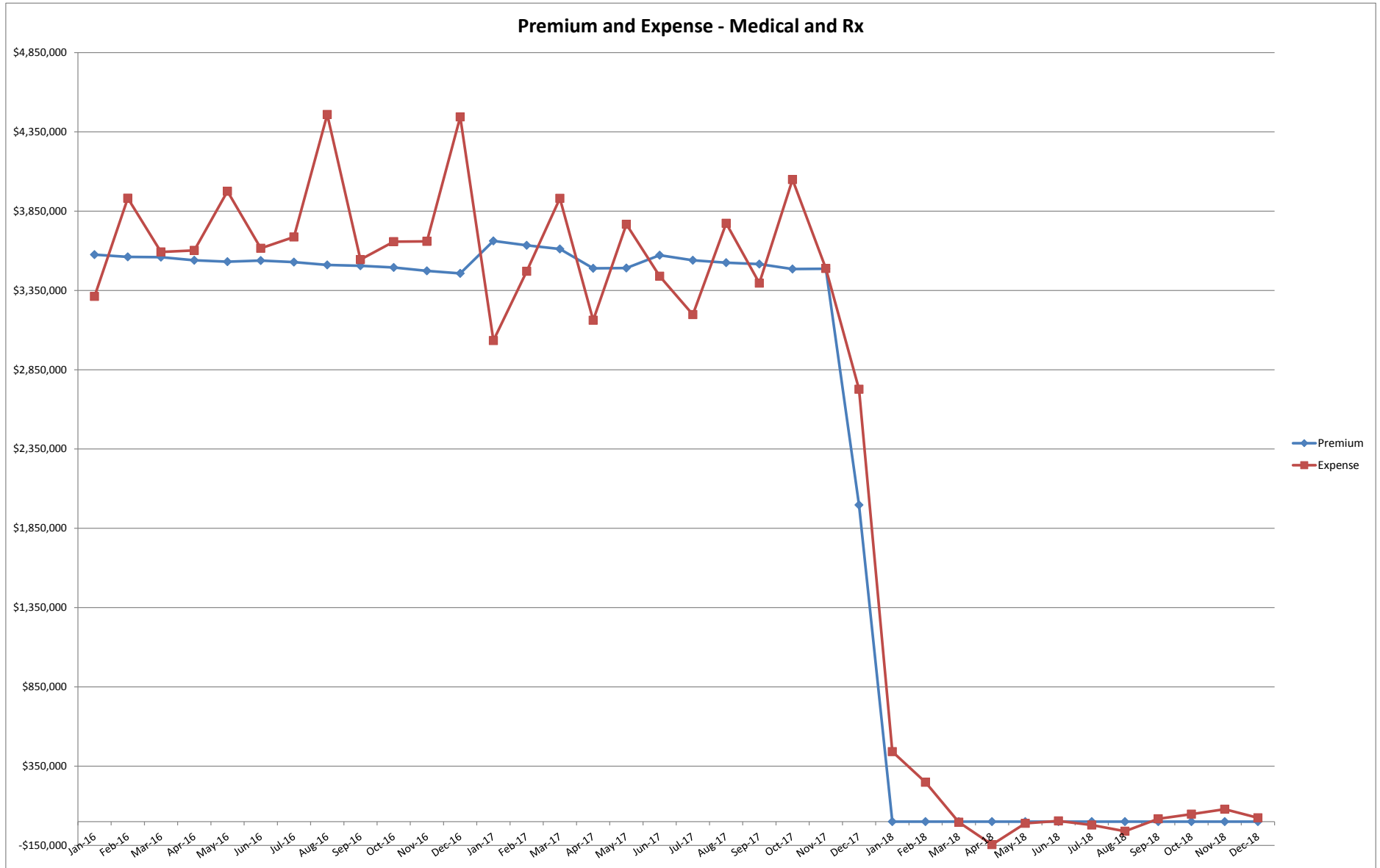
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	3,670	\$3,576,244	\$1,162,022	\$1,021,945	\$813,948	\$314,629	\$0	\$3,312,544	\$263,700	\$816.87	92.6%
Feb-16	3,666	\$3,561,693	\$1,769,284	\$1,017,540	\$830,366	\$314,286	\$0	\$3,931,476	-\$369,784	\$986.69	110.4%
Mar-16	3,665	\$3,559,805	\$1,336,202	\$1,015,312	\$926,710	\$314,200	\$0	\$3,592,424	-\$32,620	\$894.47	100.9%
Apr-16	3,641	\$3,540,178	\$1,479,458	\$1,010,602	\$799,967	\$312,143	\$0	\$3,602,170	-\$61,993	\$903.61	101.8%
May-16	3,633	\$3,531,764	\$1,853,559	\$1,009,640	\$800,884	\$311,457	\$0	\$3,975,540	-\$443,776	\$1,008.56	112.6%
Jun-16	3,644	\$3,538,657	\$1,459,858	\$1,018,022	\$825,450	\$312,400	\$0	\$3,615,730	-\$77,073	\$906.51	102.2%
Jul-16	3,641	\$3,528,478	\$1,493,340	\$1,045,525	\$836,246	\$312,143	\$0	\$3,687,254	-\$158,776	\$926.97	104.5%
Aug-16	3,623	\$3,510,818	\$2,327,662	\$1,044,181	\$852,765	\$310,600	-\$75,525	\$4,459,684	-\$948,866	\$1,145.21	127.0%
Sep-16	3,621	\$3,505,311	\$1,485,167	\$1,039,134	\$709,564	\$310,428	\$0	\$3,544,294	-\$38,982	\$893.09	101.1%
Oct-16	3,606	\$3,494,850	\$1,557,642	\$1,037,260	\$753,983	\$309,142	\$0	\$3,658,027	-\$163,178	\$928.70	104.7%
Nov-16	3,581	\$3,473,820	\$1,595,231	\$1,034,489	\$767,925	\$306,999	-\$45,491	\$3,659,153	-\$185,333	\$936.09	105.3%
Dec-16	3,566	\$3,457,726	\$3,122,906	\$995,672	\$747,347	\$305,713	-\$727,077	\$4,444,560	-\$986,834	\$1,160.64	128.5%
Jan-17	3,261	\$3,662,440	\$953,124	\$943,781	\$852,019	\$284,816	\$0	\$3,033,740	\$628,700	\$842.97	82.8%
Feb-17	3,242	\$3,634,968	\$1,495,166	\$939,983	\$752,976	\$283,156	\$0	\$3,471,281	\$163,687	\$983.38	95.5%
Mar-17	3,220	\$3,611,288	\$1,793,588	\$935,255	\$920,529	\$281,235	\$0	\$3,930,607	-\$319,318	\$1,133.35	108.8%
Apr-17	3,107	\$3,489,598	\$1,152,900	\$926,167	\$811,501	\$271,365	\$0	\$3,161,933	\$327,664	\$930.34	90.6%
May-17	3,111	\$3,491,293	\$1,670,467	\$925,137	\$899,619	\$271,715	\$0	\$3,766,937	-\$275,644	\$1,123.50	107.9%
Jun-17	3,189	\$3,571,890	\$1,276,006	\$920,448	\$965,026	\$278,527	\$0	\$3,440,007	\$131,884	\$991.37	96.3%
Jul-17	3,167	\$3,539,921	\$1,188,689	\$939,122	\$793,647	\$276,606	\$0	\$3,198,064	\$341,857	\$922.47	90.3%
Aug-17	3,161	\$3,525,402	\$1,659,111	\$936,084	\$902,562	\$276,082	\$0	\$3,773,839	-\$248,437	\$1,106.54	107.0%
Sep-17	3,154	\$3,516,103	\$1,359,765	\$932,821	\$828,090	\$275,470	\$0	\$3,396,146	\$119,957	\$989.43	96.6%
Oct-17	3,125	\$3,485,050	\$2,043,211	\$927,014	\$882,280	\$272,938	-\$75,682	\$4,049,761	-\$564,710	\$1,208.58	116.2%
Nov-17	3,134	\$3,487,125	\$1,426,707	\$922,220	\$867,911	\$273,724	-\$1,520	\$3,489,042	-\$1,917	\$1,025.95	100.1%
Dec-17	3,148	\$1,997,542	\$1,087,503	\$923,518	\$440,918	\$274,946	\$0	\$2,726,885	-\$729,343	\$778.89	136.5%
Jan-18	0	\$0	\$439,750	\$1,303	\$804	\$0	\$0	\$441,857	-\$441,857	\$0.00	0.0%
Feb-18	0	\$0	\$247,831	\$392	\$0	\$0	\$0	\$248,223	-\$248,223	\$0.00	0.0%
Mar-18	0	\$0	-\$3,860	\$0	\$0	\$0	\$0	-\$3,860	\$3,860	\$0.00	0.0%
Apr-18	0	\$0	-\$145,069	\$0	\$0	\$0	\$0	-\$145,069	\$145,069	\$0.00	0.0%
May-18	0	\$0	-\$10,273	\$0	\$0	\$0	\$0	-\$10,273	\$10,273	\$0.00	0.0%
Jun-18	0	\$0	\$4,325	\$0	\$0	\$0	\$0	\$4,325	-\$4,325	\$0.00	0.0%
Jul-18	0	\$0	-\$21,403	\$0	\$0	\$0	\$0	-\$21,403	\$21,403	\$0.00	0.0%
Aug-18	0	\$0	-\$60,627	\$0	\$0	\$0	\$0	-\$60,627	\$60,627	\$0.00	0.0%
Sep-18	0	\$0	\$17,877	\$0	\$0	\$0	\$0	\$17,877	-\$17,877	\$0.00	0.0%
Oct-18	0	\$0	\$47,414	\$0	\$0	\$0	\$0	\$47,414	-\$47,414	\$0.00	0.0%
Nov-18	0	\$0	\$78,484	\$0	\$0	\$0	\$0	\$78,484	-\$78,484	\$0.00	0.0%
Dec-18	0	\$0	\$23,792	\$0	\$0	\$0	\$0	\$23,792	-\$23,792	\$0.00	0.0%
2015	4,187	\$42,875,569	\$22,258,882	\$13,681,568	\$10,102,432	\$4,546,489	-\$65,205	\$50,524,166	-\$7,648,597	\$915.11	117.8%
2016	3,630	\$42,279,343	\$20,642,331	\$12,289,322	\$9,665,156	\$3,734,142	-\$848,093	\$45,482,858	-\$3,203,514	\$958.48	107.6%
2017	3,168	\$41,012,620	\$17,106,236	\$11,171,550	\$9,917,078	\$3,320,579	-\$77,202	\$41,438,241	-\$425,621	\$1,002.60	101.0%
2018	0	\$0	\$618,241	\$1,695	\$804	\$0	\$0	\$620,740	-\$620,740	\$0.00	0.0%

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

Notes:

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

San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2018
County of Fresno - HMO





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

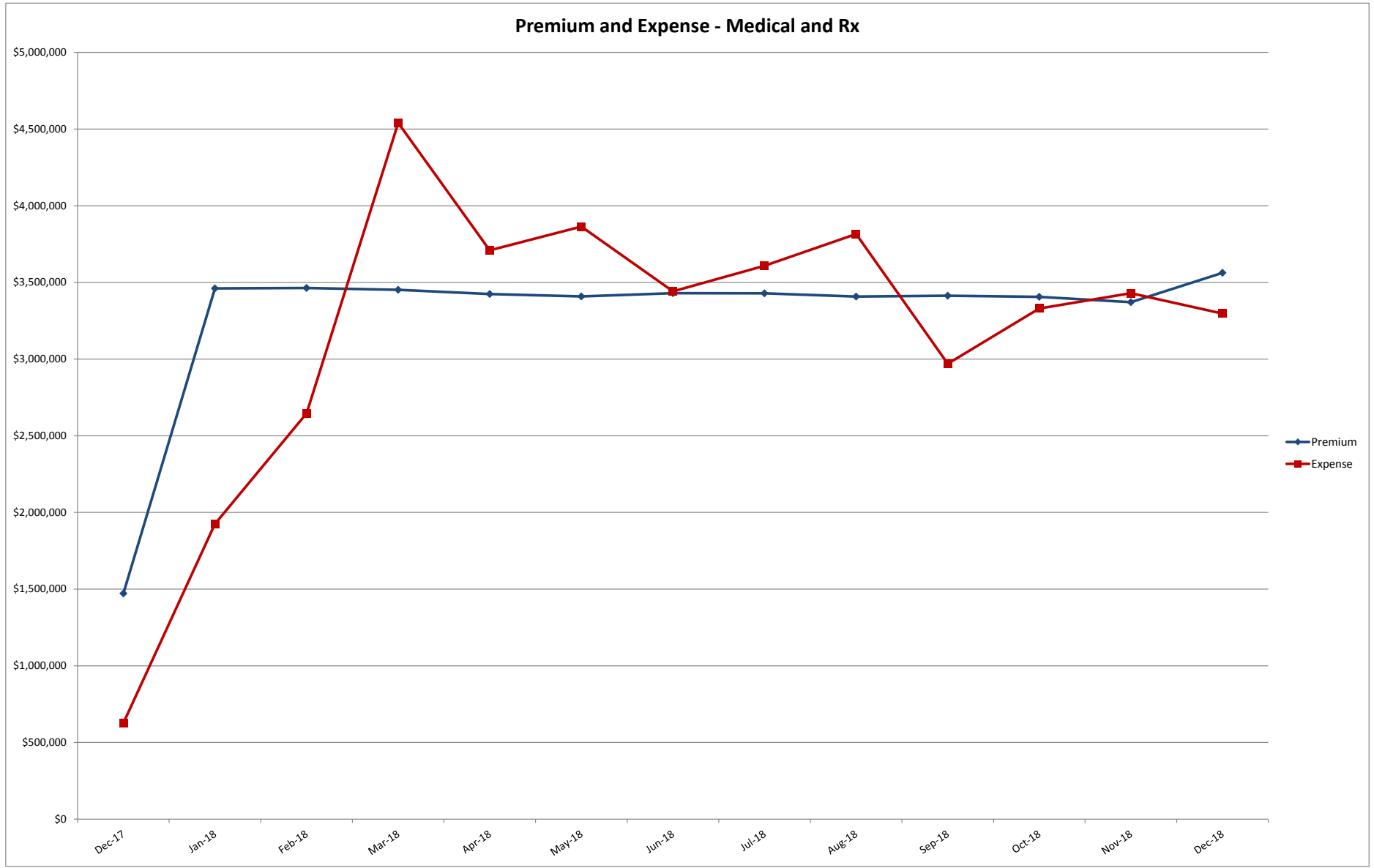
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Feb-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jan-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Feb-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-17	3,048	\$1,471,887	\$68,189	\$251,226	\$307,056	\$0	\$626,470	\$845,417	\$104.79	42.6%
Jan-18	3,121	\$3,460,514	\$743,187	\$867,858	\$314,410	\$0	\$1,925,455	\$1,535,059	\$516.20	55.6%
Feb-18	3,122	\$3,463,479	\$1,542,101	\$789,699	\$314,510	\$0	\$2,646,310	\$817,168	\$746.89	76.4%
Mar-18	3112	\$3,451,850	\$3,301,710	\$924,970	\$313,503	\$0	\$4,540,183	-\$1,088,333	\$1,358.19	131.5%
Apr-18	3087	\$3,423,792	\$2,596,335	\$801,696	\$310,984	\$0	\$3,709,015	-\$285,223	\$1,100.76	108.3%
May-18	3074	\$3,408,456	\$2,670,046	\$883,943	\$309,675	\$0	\$3,863,664	-\$455,207	\$1,156.14	113.4%
Jun-18	3098	\$3,429,672	\$2,361,578	\$767,589	\$312,093	\$0	\$3,441,259	-\$11,587	\$1,010.06	100.3%
Jul-18	3101	\$3,429,177	\$2,413,373	\$911,839	\$312,395	-\$29,545	\$3,608,061	-\$178,884	\$1,062.78	105.2%
Aug-18	3080	\$3,407,283	\$2,623,941	\$946,096	\$310,279	-\$64,707	\$3,815,609	-\$408,326	\$1,138.09	112.0%
Sep-18	3084	\$3,412,914	\$2,122,966	\$813,696	\$310,682	-\$277,620	\$2,969,724	\$443,189	\$862.21	87.0%
Oct-18	3080	\$3,405,753	\$2,177,898	\$850,790	\$310,279	-\$8,976	\$3,329,991	\$75,762	\$980.43	97.8%
Nov-18	3051	\$3,370,639	\$2,299,743	\$823,630	\$307,358	-\$754	\$3,429,977	-\$59,338	\$1,023.47	101.8%
Dec-18	3076	\$3,562,357	\$2,256,483	\$730,643	\$309,876	\$224	\$3,297,226	\$265,131	\$971.18	92.6%
2015	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2016	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2017	3,048	\$1,471,887	\$68,189	\$251,226	\$307,056	\$0	\$626,470	\$845,417	\$104.79	42.6%
2018	3,091	\$41,225,886	\$27,109,361	\$10,112,448	\$3,736,044	-\$381,378	\$40,576,475	\$649,411	\$993.38	98.4%

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

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2018
County of Fresno - EPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2018
County of Fresno - PPO

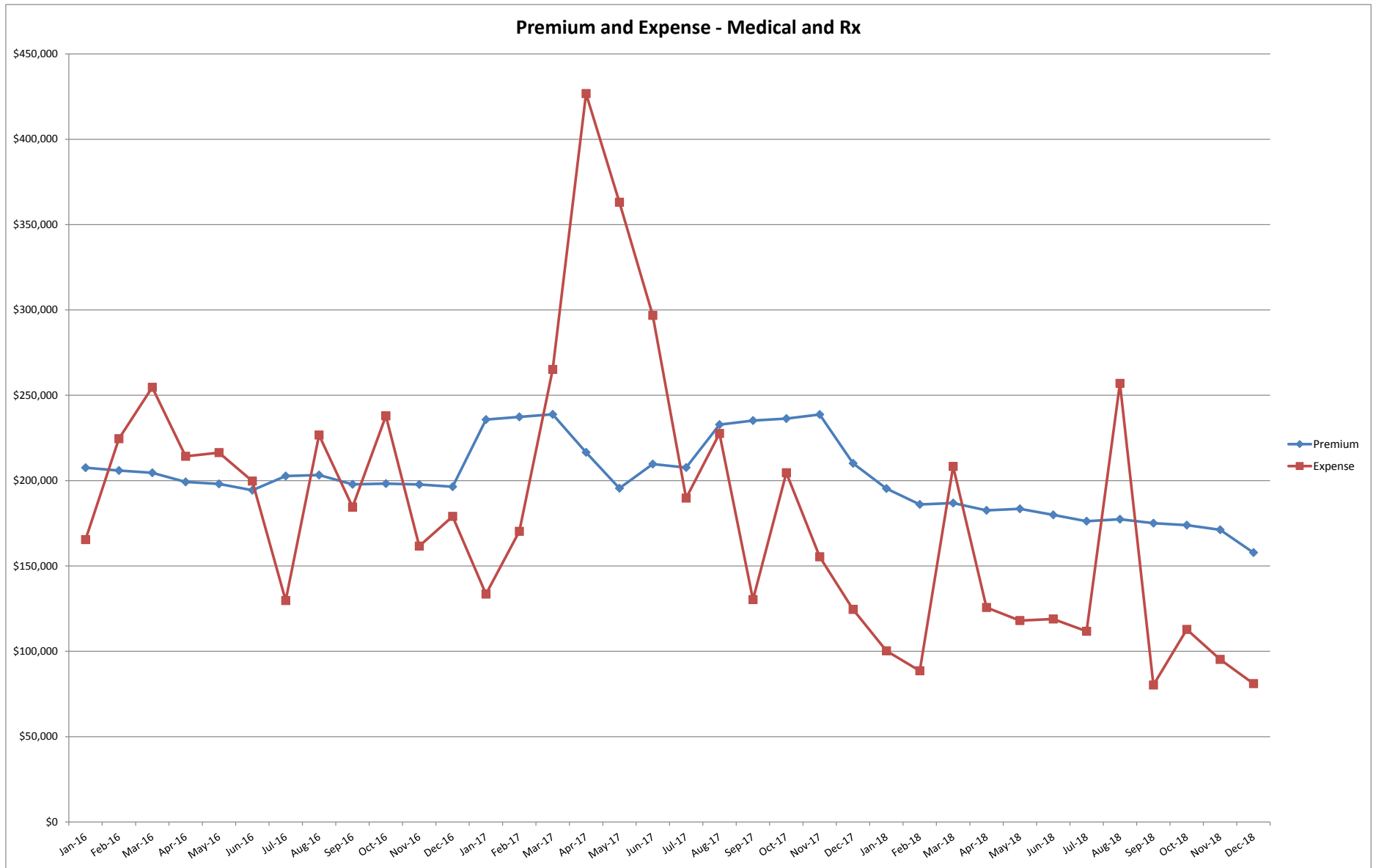
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	194	\$207,541	\$101,618	\$51,295	\$12,523	\$0	\$165,436	\$42,105	\$788.21	79.7%
Feb-16	194	\$205,894	\$138,259	\$73,767	\$12,523	\$0	\$224,548	-\$18,654	\$1,092.92	109.1%
Mar-16	193	\$204,586	\$183,848	\$58,310	\$12,458	\$0	\$254,616	-\$50,031	\$1,254.70	124.5%
Apr-16	186	\$199,265	\$140,415	\$61,828	\$12,006	\$0	\$214,250	-\$14,984	\$1,087.33	107.5%
May-16	184	\$198,062	\$135,367	\$69,140	\$11,877	\$0	\$216,384	-\$18,322	\$1,111.45	109.3%
Jun-16	181	\$194,369	\$126,150	\$61,863	\$11,684	\$0	\$199,696	-\$5,328	\$1,038.74	102.7%
Jul-16	190	\$202,712	\$60,724	\$56,757	\$12,265	\$0	\$129,746	\$72,966	\$618.32	64.0%
Aug-16	191	\$203,294	\$139,063	\$75,277	\$12,329	\$0	\$226,669	-\$23,375	\$1,122.20	111.5%
Sep-16	187	\$197,808	\$122,052	\$50,396	\$12,071	\$0	\$184,519	\$13,289	\$922.18	93.3%
Oct-16	189	\$198,250	\$178,663	\$47,042	\$12,200	\$0	\$237,904	-\$39,654	\$1,194.20	120.0%
Nov-16	188	\$197,723	\$83,197	\$66,277	\$12,135	\$0	\$161,609	\$36,114	\$795.07	81.7%
Dec-16	187	\$196,414	\$119,597	\$47,371	\$12,071	\$0	\$179,038	\$17,375	\$892.87	91.2%
Jan-17	214	\$235,804	\$69,640	\$49,735	\$14,160	\$0	\$133,535	\$102,268	\$557.83	56.6%
Feb-17	216	\$237,336	\$90,222	\$65,802	\$14,293	\$0	\$170,316	\$67,019	\$722.33	71.8%
Mar-17	220	\$238,848	\$181,844	\$68,720	\$14,557	\$0	\$265,121	-\$26,274	\$1,138.93	111.0%
Apr-17	201	\$216,533	\$368,860	\$44,582	\$13,300	\$0	\$426,742	-\$210,210	\$2,056.93	197.1%
May-17	174	\$195,554	\$280,427	\$71,203	\$11,514	\$0	\$363,144	-\$167,590	\$2,020.86	185.7%
Jun-17	185	\$209,687	\$228,069	\$56,514	\$12,241	\$0	\$296,825	-\$87,138	\$1,538.29	141.6%
Jul-17	184	\$207,686	\$128,962	\$48,594	\$12,175	\$0	\$189,731	\$17,955	\$964.98	91.4%
Aug-17	219	\$232,775	\$137,094	\$76,042	\$14,491	\$0	\$227,627	\$5,148	\$973.22	97.8%
Sep-17	219	\$235,182	\$65,554	\$50,263	\$14,491	\$0	\$130,309	\$104,873	\$528.85	55.4%
Oct-17	219	\$236,370	\$118,638	\$71,444	\$14,491	\$0	\$204,573	\$31,796	\$867.95	86.5%
Nov-17	219	\$238,773	\$70,677	\$70,234	\$14,491	\$0	\$155,402	\$83,371	\$643.43	65.1%
Dec-17	168	\$210,141	\$48,983	\$64,385	\$11,117	\$0	\$124,485	\$85,656	\$674.81	59.2%
Jan-18	150	\$195,387	\$45,533	\$41,798	\$12,974	\$0	\$100,304	\$95,082	\$582.20	51.3%
Feb-18	144	\$186,014	\$47,407	\$28,716	\$12,455	\$0	\$88,578	\$97,436	\$528.63	47.6%
Mar-18	145	\$186,862	\$152,687	\$43,074	\$12,541	\$0	\$208,302	-\$21,440	\$1,350.07	111.5%
Apr-18	141	\$182,600	\$64,231	\$49,226	\$12,195	\$0	\$125,653	\$56,947	\$804.66	68.8%
May-18	142	\$183,448	\$57,573	\$48,168	\$12,282	\$0	\$118,023	\$65,425	\$744.66	64.3%
Jun-18	140	\$179,930	\$69,671	\$37,164	\$12,109	\$0	\$118,943	\$60,987	\$763.10	66.1%
Jul-18	137	\$176,227	\$44,881	\$54,967	\$11,849	\$0	\$111,697	\$64,530	\$728.81	63.4%
Aug-18	138	\$177,364	\$201,540	\$43,465	\$11,936	\$0	\$256,941	-\$79,576	\$1,775.40	144.9%
Sep-18	136	\$175,089	\$41,726	\$26,754	\$11,763	\$0	\$80,242	\$94,846	\$503.53	45.8%
Oct-18	137	\$173,951	\$51,742	\$49,194	\$11,849	\$0	\$112,785	\$61,166	\$736.76	64.8%
Nov-18	133	\$171,207	\$40,985	\$42,717	\$11,503	\$0	\$95,205	\$76,002	\$629.34	55.6%
Dec-18	118	\$157,800	\$38,146	\$32,683	\$10,206	\$0	\$81,035	\$76,765	\$600.25	51.4%
2015	190	\$2,293,437	\$1,703,479	\$775,586	\$160,307	\$0	\$2,639,372	-\$345,935	\$1,087.31	115.1%
2016	189	\$2,405,918	\$1,528,953	\$719,323	\$146,141	\$0	\$2,394,417	\$11,501	\$993.05	99.5%
2017	203	\$2,694,687	\$1,788,970	\$737,518	\$161,322	\$0	\$2,687,811	\$6,876	\$1,036.30	99.7%
2018	138	\$2,145,877	\$856,122	\$497,925	\$143,660	\$0	\$1,497,707	\$648,171	\$815.20	69.8%

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

Notes:

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

San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2018
County of Fresno - PPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2018
County of Fresno - HDHP

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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	\$339,393	\$128,974	\$53,598	\$0	\$521,965	\$39,558	\$578.23	93.0%
Aug-17	771	\$533,044	\$308,915	\$143,600	\$51,017	\$0	\$503,532	\$29,512	\$586.92	94.5%
Sep-17	775	\$534,906	\$277,334	\$180,282	\$51,282	\$0	\$508,898	\$26,008	\$590.47	95.1%
Oct-17	771	\$531,342	\$288,740	\$152,604	\$51,017	\$0	\$492,361	\$38,981	\$572.43	92.7%
Nov-17	781	\$534,747	\$163,273	\$141,858	\$51,679	\$0	\$356,810	\$177,937	\$390.69	66.7%
Dec-17	721	\$526,419	\$314,263	\$154,140	\$47,709	\$0	\$516,112	\$10,307	\$649.66	98.0%
Jan-18	743	\$560,552	\$115,112	\$70,628	\$64,262	\$0	\$250,002	\$310,550	\$249.99	44.6%
Feb-18	747	\$565,458	\$230,485	\$67,174	\$64,608	\$0	\$362,267	\$203,191	\$398.47	64.1%
Mar-18	751	\$567,983	\$466,698	\$113,171	\$64,954	\$0	\$644,823	-\$76,840	\$772.13	113.5%
Apr-18	754	\$570,419	\$226,826	\$95,884	\$65,213	\$0	\$387,923	\$182,496	\$428.00	68.0%
May-18	761	\$573,653	\$297,446	\$117,765	\$65,819	\$0	\$481,030	\$92,623	\$545.61	83.9%
Jun-18	768	\$576,408	\$149,209	\$143,545	\$66,424	\$0	\$359,178	\$217,230	\$381.19	62.3%
Jul-18	789	\$588,444	\$282,745	\$120,962	\$68,241	\$0	\$471,948	\$116,496	\$511.67	80.2%
Aug-18	788	\$585,742	\$211,205	\$131,894	\$68,154	\$0	\$411,253	\$174,489	\$435.40	70.2%
Sep-18	779	\$577,583	\$184,857	\$107,623	\$67,376	\$0	\$359,856	\$217,727	\$375.46	62.3%
Oct-18	792	\$585,988	\$325,055	\$121,128	\$68,500	\$0	\$514,682	\$71,305	\$563.36	87.8%
Nov-18	797	\$588,330	\$245,674	\$129,729	\$68,933	\$0	\$444,335	\$143,995	\$471.02	75.5%
Dec-18	756	\$581,569	\$398,684	\$134,661	\$65,386	\$0	\$598,731	-\$17,162	\$705.48	103.0%
2015	583	\$4,355,365	\$2,279,638	\$934,209	\$492,240	\$0	\$3,706,087	\$649,277	\$459.06	85.1%
2016	653	\$4,963,904	\$3,412,175	\$1,178,839	\$513,858	\$0	\$5,104,872	-\$133,182	\$585.59	102.8%
2017	760	\$6,368,952	\$3,611,753	\$1,459,833	\$603,669	\$0	\$5,675,255	\$693,697	\$555.91	89.1%
2018	769	\$6,922,130	\$3,133,995	\$1,354,164	\$797,870	\$0	\$5,286,029	\$1,636,101	\$486.52	76.4%

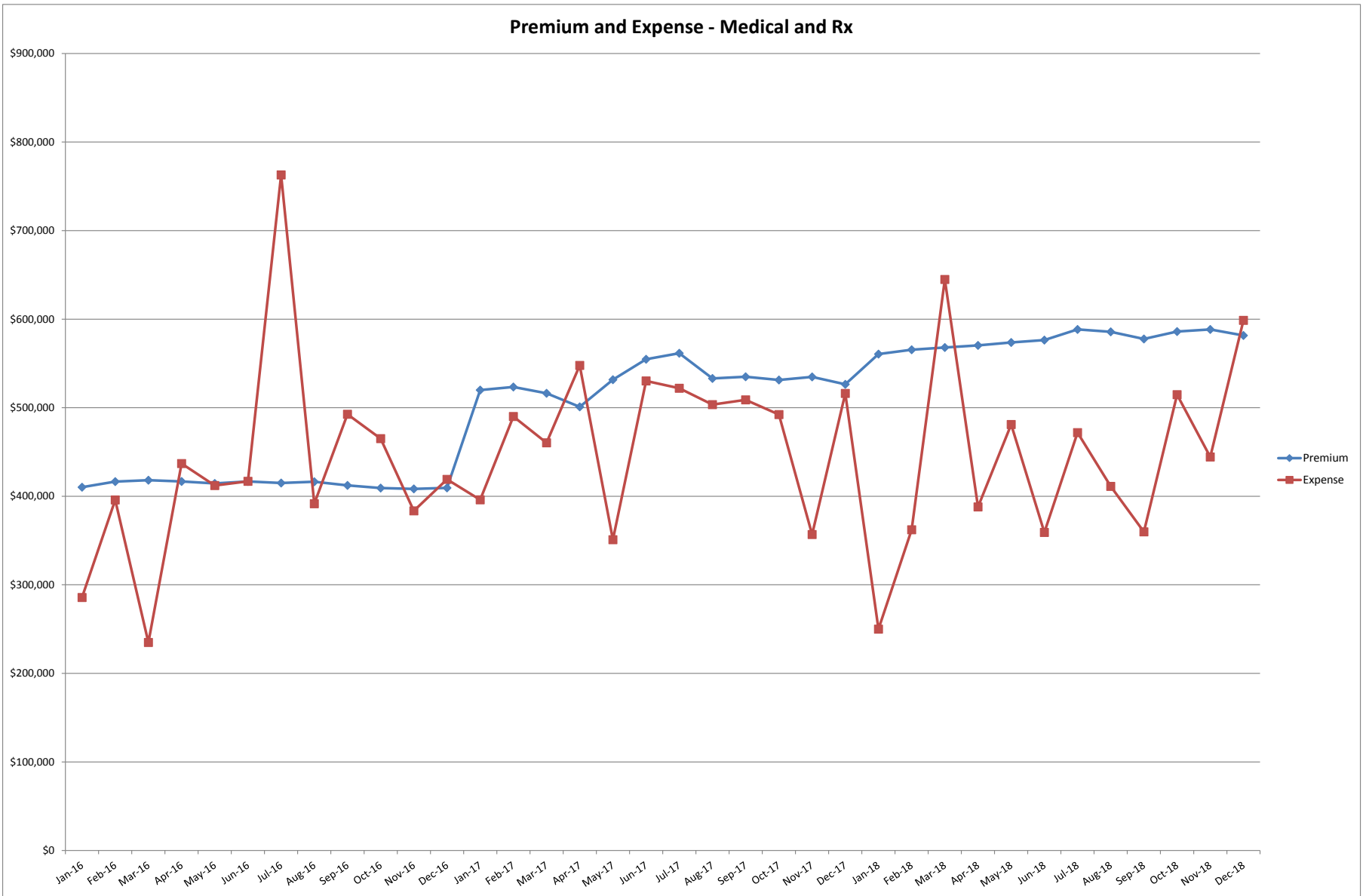
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Notes:

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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2018
County of Fresno - HDHP

Premium and Expense - Medical and Rx





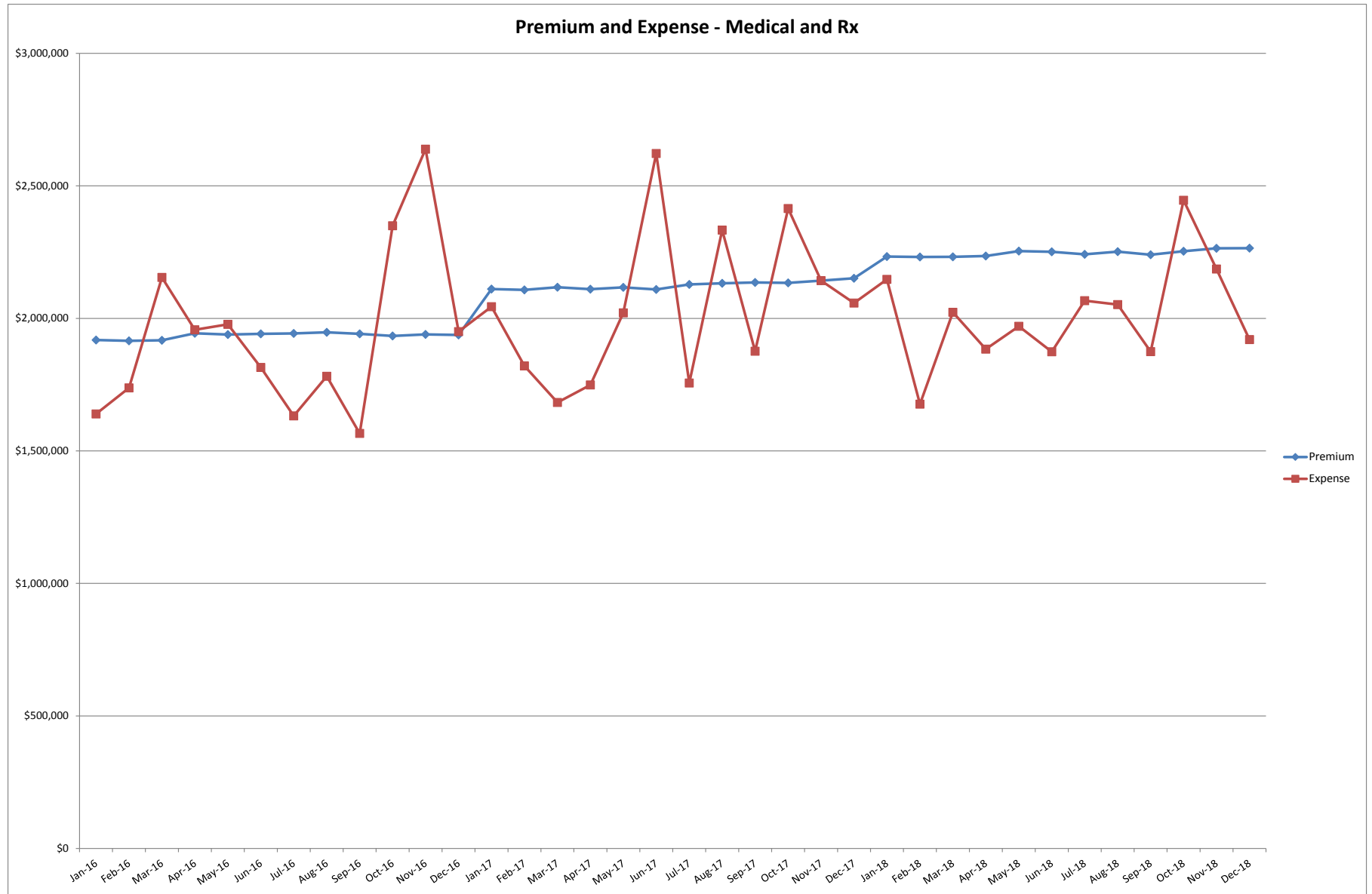
San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2018
County of Tulare - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	2,766	\$1,918,242	\$920,343	\$74,569	\$460,100	\$184,666	\$0	\$1,639,678	\$278,565	\$526.03	85.5%
Feb-16	2,769	\$1,915,349	\$909,422	\$75,036	\$568,546	\$184,860	\$0	\$1,737,864	\$177,485	\$560.85	90.7%
Mar-16	2,770	\$1,917,509	\$1,323,065	\$72,539	\$573,783	\$184,925	\$0	\$2,154,311	-\$236,802	\$710.97	112.3%
Apr-16	2,817	\$1,943,502	\$1,210,456	\$74,400	\$484,179	\$188,001	\$0	\$1,957,036	-\$13,534	\$627.99	100.7%
May-16	2,806	\$1,938,954	\$1,175,116	\$74,867	\$540,390	\$187,227	\$0	\$1,977,600	-\$38,646	\$638.05	102.0%
Jun-16	2,812	\$1,941,450	\$1,052,925	\$71,450	\$502,785	\$187,636	\$0	\$1,814,795	\$126,654	\$578.65	93.5%
Jul-16	2,817	\$1,943,391	\$884,484	\$74,195	\$485,586	\$188,001	\$0	\$1,632,266	\$311,125	\$512.70	84.0%
Aug-16	2,822	\$1,947,517	\$925,254	\$68,299	\$599,698	\$188,408	\$0	\$1,781,659	\$165,858	\$564.58	91.5%
Sep-16	2,820	\$1,941,858	\$738,393	\$74,239	\$564,819	\$188,321	\$0	\$1,565,772	\$376,086	\$488.46	80.6%
Oct-16	2,812	\$1,933,637	\$1,478,516	\$72,068	\$611,072	\$187,869	\$0	\$2,349,525	-\$415,888	\$768.73	121.5%
Nov-16	2,825	\$1,939,416	\$1,811,697	\$70,350	\$567,997	\$188,602	\$0	\$2,638,646	-\$699,229	\$867.27	136.1%
Dec-16	2,823	\$1,937,203	\$1,083,307	\$71,670	\$606,495	\$188,409	\$0	\$1,949,882	-\$12,679	\$623.97	100.7%
Jan-17	2,824	\$2,110,561	\$1,261,565	\$0	\$595,840	\$186,885	\$0	\$2,044,291	\$66,271	\$657.72	96.9%
Feb-17	2,814	\$2,107,318	\$1,097,844	\$0	\$536,533	\$186,224	\$0	\$1,820,600	\$286,718	\$580.80	86.4%
Mar-17	2,825	\$2,117,411	\$924,126	\$0	\$571,707	\$186,951	\$0	\$1,682,784	\$434,626	\$529.50	79.5%
Apr-17	2,816	\$2,110,125	\$1,032,065	\$0	\$530,547	\$186,356	\$0	\$1,748,968	\$361,157	\$554.90	82.9%
May-17	2,829	\$2,117,202	\$1,311,089	\$0	\$522,523	\$187,216	\$0	\$2,020,829	\$96,374	\$648.15	95.4%
Jun-17	2,822	\$2,109,284	\$1,799,781	\$0	\$635,657	\$186,753	\$0	\$2,622,191	-\$512,907	\$863.02	124.3%
Jul-17	2,851	\$2,128,126	\$1,001,046	\$0	\$566,630	\$188,672	\$0	\$1,756,347	\$371,779	\$549.87	82.5%
Aug-17	2,853	\$2,132,516	\$1,440,700	\$0	\$703,354	\$188,804	\$0	\$2,332,858	-\$200,342	\$751.51	109.4%
Sep-17	2,866	\$2,135,392	\$967,631	\$0	\$718,838	\$189,664	\$0	\$1,876,134	\$259,259	\$588.44	87.9%
Oct-17	2,861	\$2,133,836	\$1,558,013	\$0	\$666,865	\$189,334	\$0	\$2,414,211	-\$280,375	\$777.66	113.1%
Nov-17	2,874	\$2,142,485	\$1,378,838	\$0	\$573,506	\$190,194	\$0	\$2,142,538	-\$53	\$679.31	100.0%
Dec-17	2,890	\$2,151,414	\$1,175,436	\$0	\$691,203	\$191,252	\$0	\$2,057,892	\$93,522	\$645.90	95.7%
Jan-18	2,906	\$2,233,054	\$1,310,194	\$0	\$606,636	\$230,518	\$0	\$2,147,349	\$85,706	\$659.61	96.2%
Feb-18	2,902	\$2,231,530	\$819,668	\$0	\$626,710	\$230,201	\$0	\$1,676,579	\$554,951	\$498.41	75.1%
Mar-18	2,905	\$2,232,260	\$1,146,872	\$0	\$645,723	\$230,439	\$0	\$2,023,034	\$209,226	\$617.07	90.6%
Apr-18	2,914	\$2,235,436	\$1,016,951	\$0	\$635,692	\$231,153	\$0	\$1,883,795	\$351,641	\$567.14	84.3%
May-18	2,949	\$2,253,600	\$1,079,799	\$0	\$656,547	\$233,929	\$0	\$1,970,275	\$283,325	\$588.79	87.4%
Jun-18	2,949	\$2,250,990	\$992,192	\$0	\$648,064	\$233,929	\$0	\$1,874,185	\$376,805	\$556.21	83.3%
Jul-18	2,938	\$2,241,803	\$1,160,748	\$0	\$672,851	\$233,042	\$0	\$2,066,641	\$175,161	\$624.10	92.2%
Aug-18	2,951	\$2,251,754	\$1,124,526	\$0	\$693,695	\$234,073	\$0	\$2,052,294	\$199,460	\$616.14	91.1%
Sep-18	2,936	\$2,239,926	\$959,752	\$0	\$681,913	\$232,884	\$0	\$1,874,548	\$365,378	\$559.15	83.7%
Oct-18	2,957	\$2,253,323	\$1,585,019	\$0	\$626,084	\$234,549	\$0	\$2,445,653	-\$192,329	\$747.75	108.5%
Nov-18	2,980	\$2,264,462	\$1,540,176	\$0	\$571,677	\$236,374	-\$161,954	\$2,186,273	\$78,189	\$654.33	96.5%
Dec-18	2,985	\$2,264,868	\$1,094,397	\$0	\$596,673	\$236,770	-\$7,972	\$1,919,869	\$344,999	\$563.85	84.8%
2015	2,774	\$21,998,530	\$14,444,032	\$947,923	\$5,874,825	\$2,418,678	-\$219,668	\$23,465,790	-\$1,467,260	\$632.35	106.7%
2016	2,805	\$23,218,029	\$13,512,978	\$873,682	\$6,565,449	\$2,246,924	\$0	\$23,199,033	\$18,996	\$622.48	99.9%
2017	2,844	\$25,495,670	\$14,948,135	\$0	\$7,313,202	\$2,258,305	\$0	\$24,519,642	\$976,028	\$652.35	96.2%
2018	2,939	\$26,953,007	\$13,830,294	\$0	\$7,662,266	\$2,797,861	-\$169,926	\$24,120,495	\$2,832,512	\$604.52	89.5%

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

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

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





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

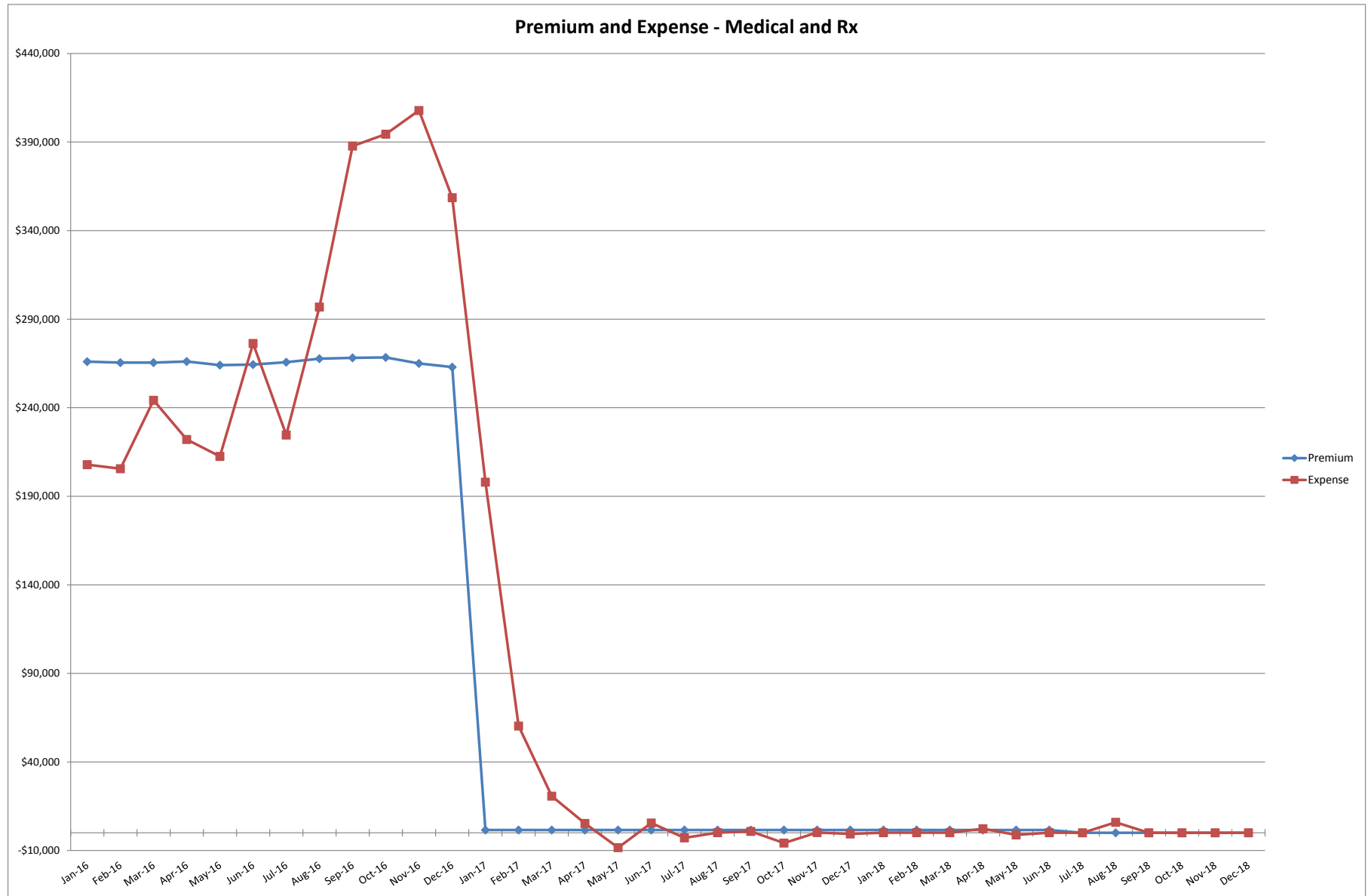
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	289	\$266,033	\$68,339	\$74,569	\$40,188	\$24,776	\$0	\$207,872	\$58,161	\$633.55	78.1%
Feb-16	289	\$265,507	\$59,035	\$75,036	\$46,727	\$24,776	\$0	\$205,574	\$59,933	\$625.60	77.4%
Mar-16	289	\$265,507	\$90,215	\$72,539	\$56,647	\$24,776	\$0	\$244,176	\$21,330	\$759.17	92.0%
Apr-16	291	\$266,108	\$71,342	\$74,400	\$51,369	\$24,947	\$0	\$222,059	\$44,049	\$677.36	83.4%
May-16	288	\$264,055	\$72,036	\$74,867	\$40,911	\$24,690	\$0	\$212,505	\$51,550	\$652.13	80.5%
Jun-16	289	\$264,355	\$124,170	\$71,450	\$55,944	\$24,776	\$0	\$276,339	-\$11,984	\$870.46	104.5%
Jul-16	291	\$265,726	\$77,567	\$74,195	\$47,881	\$24,947	\$0	\$224,590	\$41,135	\$686.06	84.5%
Aug-16	295	\$267,698	\$153,032	\$68,299	\$50,196	\$25,290	\$0	\$296,817	-\$29,119	\$920.43	110.9%
Sep-16	297	\$268,158	\$163,002	\$74,239	\$125,064	\$25,462	\$0	\$387,766	-\$119,609	\$1,219.88	144.6%
Oct-16	300	\$268,395	\$171,644	\$72,068	\$124,997	\$25,719	\$0	\$394,429	-\$126,033	\$1,229.03	147.0%
Nov-16	295	\$264,973	\$185,862	\$70,350	\$126,345	\$25,290	\$0	\$407,848	-\$142,874	\$1,296.81	153.9%
Dec-16	292	\$262,920	\$133,580	\$71,670	\$128,271	\$25,033	\$0	\$358,555	-\$95,635	\$1,142.20	136.4%
Jan-17	1	\$1,593	\$197,867	\$0	\$19	\$87	\$0	\$197,973	-\$196,381	\$197,885.93	12429.6%
Feb-17	1	\$1,593	\$60,175	\$0	\$0	\$87	\$0	\$60,262	-\$58,669	\$60,174.67	3783.5%
Mar-17	1	\$1,593	\$20,631	\$0	\$0	\$87	\$0	\$20,719	-\$19,126	\$20,631.20	1300.8%
Apr-17	1	\$1,593	\$5,165	\$0	\$0	\$87	\$0	\$5,252	-\$3,660	\$5,165.00	329.8%
May-17	1	\$1,593	-\$8,486	\$0	\$0	\$87	\$0	-\$8,398	\$9,991	-\$8,485.61	-527.3%
Jun-17	1	\$1,593	\$5,438	\$0	\$0	\$87	\$0	\$5,526	-\$3,933	\$5,438.37	346.9%
Jul-17	1	\$1,593	-\$2,965	\$0	\$0	\$87	\$0	-\$2,878	\$4,471	-\$2,965.34	-180.7%
Aug-17	1	\$1,593	\$0	\$0	\$0	\$87	\$0	\$87	\$1,505	\$0.00	5.5%
Sep-17	1	\$1,593	\$696	\$0	\$0	\$87	\$0	\$783	\$809	\$696.00	49.2%
Oct-17	1	\$1,593	-\$5,875	\$0	\$0	\$87	\$0	-\$5,788	\$7,380	-\$5,875.00	-363.4%
Nov-17	1	\$1,593	\$39	\$0	\$0	\$87	\$0	\$126	\$1,466	\$39.00	7.9%
Dec-17	1	\$1,593	-\$754	\$0	\$0	\$87	\$0	-\$667	\$2,259	-\$754.00	-41.9%
Jan-18	1	\$1,593	\$0	\$0	\$0	\$94	\$0	\$94	\$1,499	\$0.00	5.9%
Feb-18	1	\$1,593	\$0	\$0	\$0	\$94	\$0	\$94	\$1,499	\$0.00	5.9%
Mar-18	1	\$1,593	\$0	\$0	\$0	\$94	\$0	\$94	\$1,499	\$0.00	5.9%
Apr-18	1	\$1,593	\$2,160	\$0	\$0	\$94	\$0	\$2,254	-\$661	\$2,160.00	141.5%
May-18	1	\$1,593	-\$1,326	\$0	\$0	\$94	\$0	-\$1,232	\$2,825	-\$1,326.00	-77.4%
Jun-18	1	\$1,593	\$0	\$0	\$0	\$94	\$0	\$94	\$1,499	\$0.00	5.9%
Jul-18	0	\$0	-\$20	\$0	\$0	\$0	\$0	-\$20	\$20	\$0.00	0.0%
Aug-18	0	\$0	\$5,911	\$0	\$0	\$0	\$0	\$5,911	-\$5,911	\$0.00	0.0%
Sep-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
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	1	\$19,113	\$271,932	\$0	\$19	\$1,048	\$0	\$272,998	-\$253,885	\$22,662.52	1428.3%
2018	1	\$9,557	\$6,725	\$0	\$0	\$561	\$0	\$7,286	\$2,270	\$1,120.83	76.2%

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

Notes:

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

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





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

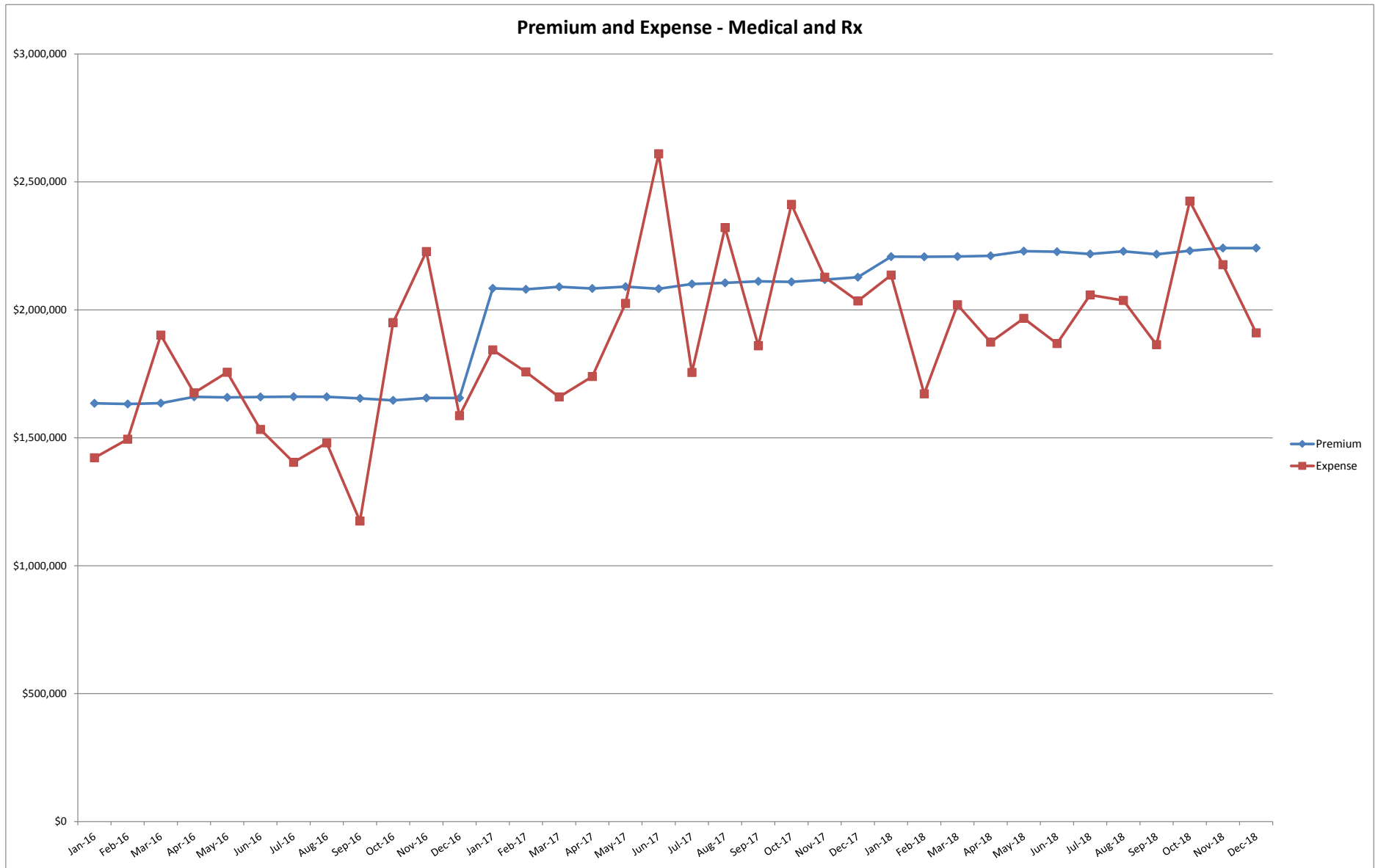
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE				SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-16	2,445	\$1,634,557	\$844,648	\$419,202	\$157,825	\$0	\$1,421,675	\$212,882	\$516.91	87.0%
Feb-16	2,448	\$1,632,189	\$814,535	\$521,819	\$158,018	\$0	\$1,494,373	\$137,817	\$545.90	91.6%
Mar-16	2,451	\$1,635,335	\$1,225,617	\$517,136	\$158,212	\$0	\$1,900,965	-\$265,630	\$711.04	116.2%
Apr-16	2,495	\$1,660,234	\$1,082,260	\$432,397	\$161,052	\$0	\$1,675,709	-\$15,475	\$607.08	100.9%
May-16	2,487	\$1,657,740	\$1,095,985	\$499,089	\$160,536	\$0	\$1,755,610	-\$97,870	\$641.36	105.9%
Jun-16	2,491	\$1,659,442	\$925,363	\$446,034	\$160,794	\$0	\$1,532,191	\$127,250	\$550.54	92.3%
Jul-16	2,495	\$1,660,506	\$805,929	\$437,009	\$161,052	\$0	\$1,403,991	\$256,515	\$498.17	84.6%
Aug-16	2,493	\$1,660,172	\$769,888	\$549,001	\$160,923	\$0	\$1,479,812	\$180,360	\$529.04	89.1%
Sep-16	2,489	\$1,654,054	\$574,578	\$439,054	\$160,665	\$0	\$1,174,297	\$479,758	\$407.24	71.0%
Oct-16	2,479	\$1,646,580	\$1,304,493	\$485,461	\$160,019	\$0	\$1,949,973	-\$303,393	\$722.05	118.4%
Nov-16	2,497	\$1,655,781	\$1,625,534	\$440,989	\$161,181	\$0	\$2,227,704	-\$571,923	\$827.60	134.5%
Dec-16	2,498	\$1,655,621	\$947,450	\$477,450	\$161,246	\$0	\$1,586,146	\$69,475	\$570.42	95.8%
Jan-17	2,785	\$2,083,764	\$1,063,327	\$595,773	\$184,283	\$0	\$1,843,383	\$240,381	\$595.73	88.5%
Feb-17	2,774	\$2,079,970	\$1,037,311	\$536,528	\$183,556	\$0	\$1,757,394	\$322,576	\$567.35	84.5%
Mar-17	2,785	\$2,090,062	\$903,425	\$571,682	\$184,283	\$0	\$1,659,390	\$430,672	\$529.66	79.4%
Apr-17	2,777	\$2,083,327	\$1,025,542	\$529,915	\$183,754	\$0	\$1,739,211	\$344,117	\$560.12	83.5%
May-17	2,790	\$2,090,405	\$1,317,845	\$522,476	\$184,614	\$0	\$2,024,935	\$65,470	\$659.61	96.9%
Jun-17	2,783	\$2,082,487	\$1,790,162	\$635,565	\$184,151	\$0	\$2,609,878	-\$527,391	\$871.62	125.3%
Jul-17	2,812	\$2,101,329	\$1,002,601	\$566,607	\$186,070	\$0	\$1,755,278	\$346,051	\$558.04	83.5%
Aug-17	2,814	\$2,105,719	\$1,432,300	\$702,997	\$186,202	\$0	\$2,321,499	-\$215,780	\$758.81	110.2%
Sep-17	2,829	\$2,111,374	\$953,510	\$718,810	\$187,195	\$0	\$1,859,515	\$251,859	\$591.13	88.1%
Oct-17	2,824	\$2,109,268	\$1,558,844	\$666,488	\$186,864	\$0	\$2,412,196	-\$302,928	\$788.01	114.4%
Nov-17	2,837	\$2,117,916	\$1,366,694	\$572,930	\$187,724	\$0	\$2,127,348	-\$9,432	\$683.69	100.4%
Dec-17	2,854	\$2,127,396	\$1,154,716	\$690,647	\$188,849	\$0	\$2,034,212	\$93,184	\$646.59	95.6%
Jan-18	2,868	\$2,207,849	\$1,301,870	\$606,579	\$227,490	\$0	\$2,135,939	\$71,910	\$665.43	96.7%
Feb-18	2866	\$2,207,463	\$817,799	\$626,710	\$227,331	\$0	\$1,671,840	\$535,623	\$504.02	75.7%
Mar-18	2869	\$2,208,192	\$1,146,243	\$645,723	\$227,569	\$0	\$2,019,535	\$188,657	\$624.60	91.5%
Apr-18	2878	\$2,211,369	\$1,009,661	\$635,692	\$228,283	\$0	\$1,873,636	\$337,733	\$571.70	84.7%
May-18	2913	\$2,229,533	\$1,079,344	\$656,429	\$231,059	\$0	\$1,966,832	\$262,701	\$595.87	88.2%
Jun-18	2913	\$2,226,922	\$990,129	\$646,900	\$231,059	\$0	\$1,868,088	\$358,834	\$561.97	83.9%
Jul-18	2902	\$2,218,191	\$1,155,655	\$672,061	\$230,187	\$0	\$2,057,903	\$160,288	\$629.81	92.8%
Aug-18	2916	\$2,228,711	\$1,112,829	\$692,510	\$231,297	\$0	\$2,036,636	\$192,075	\$619.11	91.4%
Sep-18	2902	\$2,217,452	\$953,264	\$680,174	\$230,187	\$0	\$1,863,625	\$353,828	\$562.87	84.0%
Oct-18	2922	\$2,230,849	\$1,567,419	\$625,792	\$231,773	\$0	\$2,424,984	-\$194,136	\$750.59	108.7%
Nov-18	2944	\$2,241,418	\$1,535,164	\$569,947	\$233,518	-\$161,954	\$2,176,675	\$64,743	\$660.04	97.1%
Dec-18	2949	\$2,241,427	\$1,087,909	\$596,432	\$233,915	-\$7,972	\$1,910,284	\$331,143	\$568.45	85.2%
2015	2,418	\$18,669,716	\$11,692,885	\$5,270,004	\$2,040,045	\$0	\$19,002,934	-\$333,218	\$584.62	101.8%
2016	2,481	\$19,812,211	\$12,016,280	\$5,664,640	\$1,921,524	\$0	\$19,602,444	\$209,767	\$593.96	98.9%
2017	2,805	\$25,183,018	\$14,606,277	\$7,310,416	\$2,227,547	\$0	\$24,144,240	\$1,038,777	\$651.04	95.9%
2018	2,904	\$26,669,376	\$13,757,286	\$7,654,950	\$2,763,667	-\$169,926	\$24,005,978	\$2,663,399	\$609.68	90.0%

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

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3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018

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





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

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	32	\$17,653	\$7,356	\$710	\$2,066	\$0	\$10,132	\$7,521	\$252.06	57.4%
Feb-16	32	\$17,653	\$35,852	\$0	\$2,066	\$0	\$37,918	-\$20,265	\$1,120.38	214.8%
Mar-16	30	\$16,667	\$7,233	\$0	\$1,937	\$0	\$9,170	\$7,498	\$241.10	55.0%
Apr-16	31	\$17,160	\$56,854	\$413	\$2,001	\$0	\$59,268	-\$42,108	\$1,847.32	345.4%
May-16	31	\$17,160	\$7,095	\$390	\$2,001	\$0	\$9,486	\$7,674	\$241.45	55.3%
Jun-16	32	\$17,653	\$3,392	\$807	\$2,066	\$0	\$6,265	\$11,388	\$131.22	35.5%
Jul-16	31	\$17,160	\$988	\$696	\$2,001	\$0	\$3,685	\$13,475	\$54.32	21.5%
Aug-16	34	\$19,646	\$2,334	\$501	\$2,195	\$0	\$5,030	\$14,617	\$83.38	25.6%
Sep-16	34	\$19,646	\$813	\$701	\$2,195	\$0	\$3,709	\$15,938	\$44.53	18.9%
Oct-16	33	\$18,662	\$2,379	\$614	\$2,130	\$0	\$5,123	\$13,539	\$90.70	27.5%
Nov-16	33	\$18,662	\$301	\$663	\$2,130	\$0	\$3,094	\$15,568	\$29.21	16.6%
Dec-16	33	\$18,662	\$2,277	\$774	\$2,130	\$0	\$5,181	\$13,481	\$92.45	27.8%
Jan-17	38	\$25,205	\$371	\$49	\$2,514	\$0	\$2,934	\$22,270	\$11.05	11.6%
Feb-17	39	\$25,755	\$358	\$5	\$2,581	\$0	\$2,944	\$22,812	\$9.31	11.4%
Mar-17	39	\$25,755	\$70	\$25	\$2,581	\$0	\$2,676	\$23,080	\$2.44	10.4%
Apr-17	38	\$25,205	\$1,358	\$632	\$2,514	\$0	\$4,504	\$20,700	\$52.37	17.9%
May-17	38	\$25,205	\$1,730	\$47	\$2,514	\$0	\$4,291	\$20,913	\$46.76	17.0%
Jun-17	38	\$25,205	\$4,181	\$92	\$2,514	\$0	\$6,787	\$18,417	\$112.45	26.9%
Jul-17	38	\$25,205	\$1,410	\$23	\$2,514	\$0	\$3,947	\$21,257	\$37.71	15.7%
Aug-17	38	\$25,205	\$8,400	\$357	\$2,514	\$0	\$11,271	\$13,933	\$230.45	44.7%
Sep-17	36	\$22,426	\$13,425	\$28	\$2,382	\$0	\$15,835	\$6,590	\$373.69	70.6%
Oct-17	36	\$22,976	\$5,044	\$377	\$2,382	\$0	\$7,803	\$15,172	\$150.58	34.0%
Nov-17	36	\$22,976	\$12,105	\$576	\$2,382	\$0	\$15,063	\$7,912	\$352.25	65.6%
Dec-17	35	\$22,425	\$21,474	\$556	\$2,316	\$0	\$24,346	-\$1,921	\$629.43	108.6%
Jan-18	37	\$23,613	\$8,324	\$57	\$2,935	\$0	\$11,316	\$12,297	\$226.51	47.9%
Feb-18	35	\$22,475	\$1,869	\$0	\$2,776	\$0	\$4,645	\$17,830	\$53.40	20.7%
Mar-18	35	\$22,475	\$629	\$0	\$2,776	\$0	\$3,405	\$19,070	\$17.97	15.2%
Apr-18	35	\$22,475	\$5,130	\$0	\$2,776	\$0	\$7,906	\$14,569	\$146.57	35.2%
May-18	35	\$22,475	\$1,781	\$118	\$2,776	\$0	\$4,675	\$17,800	\$54.26	20.8%
Jun-18	35	\$22,475	\$2,063	\$1,164	\$2,776	\$0	\$6,003	\$16,472	\$92.20	26.7%
Jul-18	36	\$23,612	\$5,113	\$790	\$2,856	\$0	\$8,759	\$14,853	\$163.97	37.1%
Aug-18	35	\$23,043	\$5,786	\$1,185	\$2,776	\$0	\$9,747	\$13,296	\$199.17	42.3%
Sep-18	34	\$22,474	\$6,488	\$1,739	\$2,697	\$0	\$10,924	\$11,550	\$241.97	48.6%
Oct-18	35	\$22,475	\$17,600	\$292	\$2,776	\$0	\$20,668	\$1,807	\$511.20	92.0%
Nov-18	36	\$23,044	\$5,012	\$1,730	\$2,856	\$0	\$9,598	\$13,446	\$187.28	41.6%
Dec-18	36	\$23,441	\$6,488	\$241	\$2,856	\$0	\$9,585	\$13,856	\$186.92	40.9%
2015	32	\$215,364	\$174,555	\$8,710	\$26,718	\$0	\$209,983	\$5,381	\$482.28	97.5%
2016	32	\$216,382	\$126,874	\$6,269	\$24,916	\$0	\$158,059	\$58,323	\$344.93	73.0%
2017	37	\$293,539	\$69,926	\$2,767	\$29,710	\$0	\$102,403	\$191,136	\$161.90	34.9%
2018	35	\$274,074	\$66,283	\$7,316	\$33,632	\$0	\$107,231	\$166,843	\$173.58	39.1%

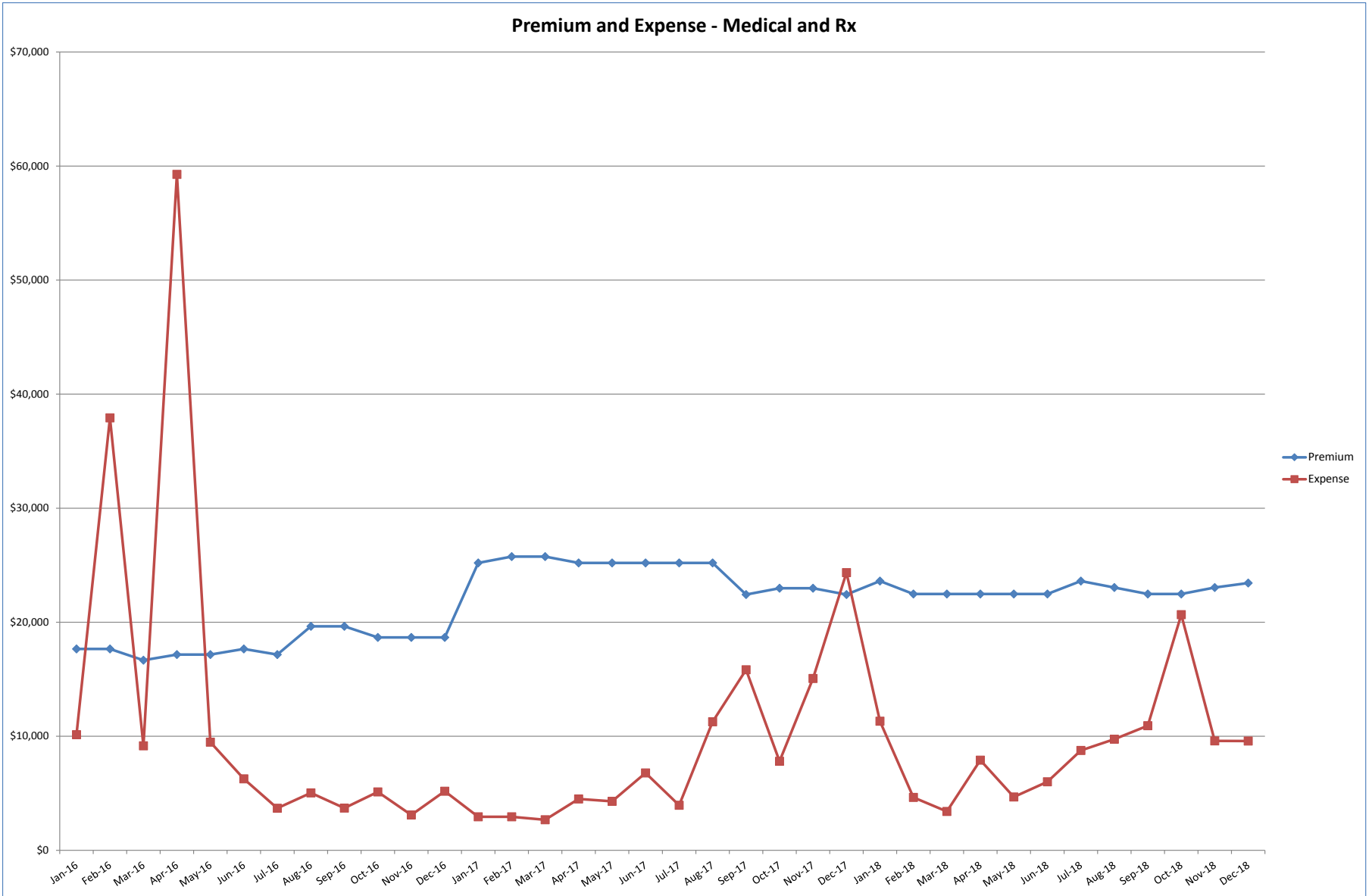
Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

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

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

Premium and Expense - Medical and Rx





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

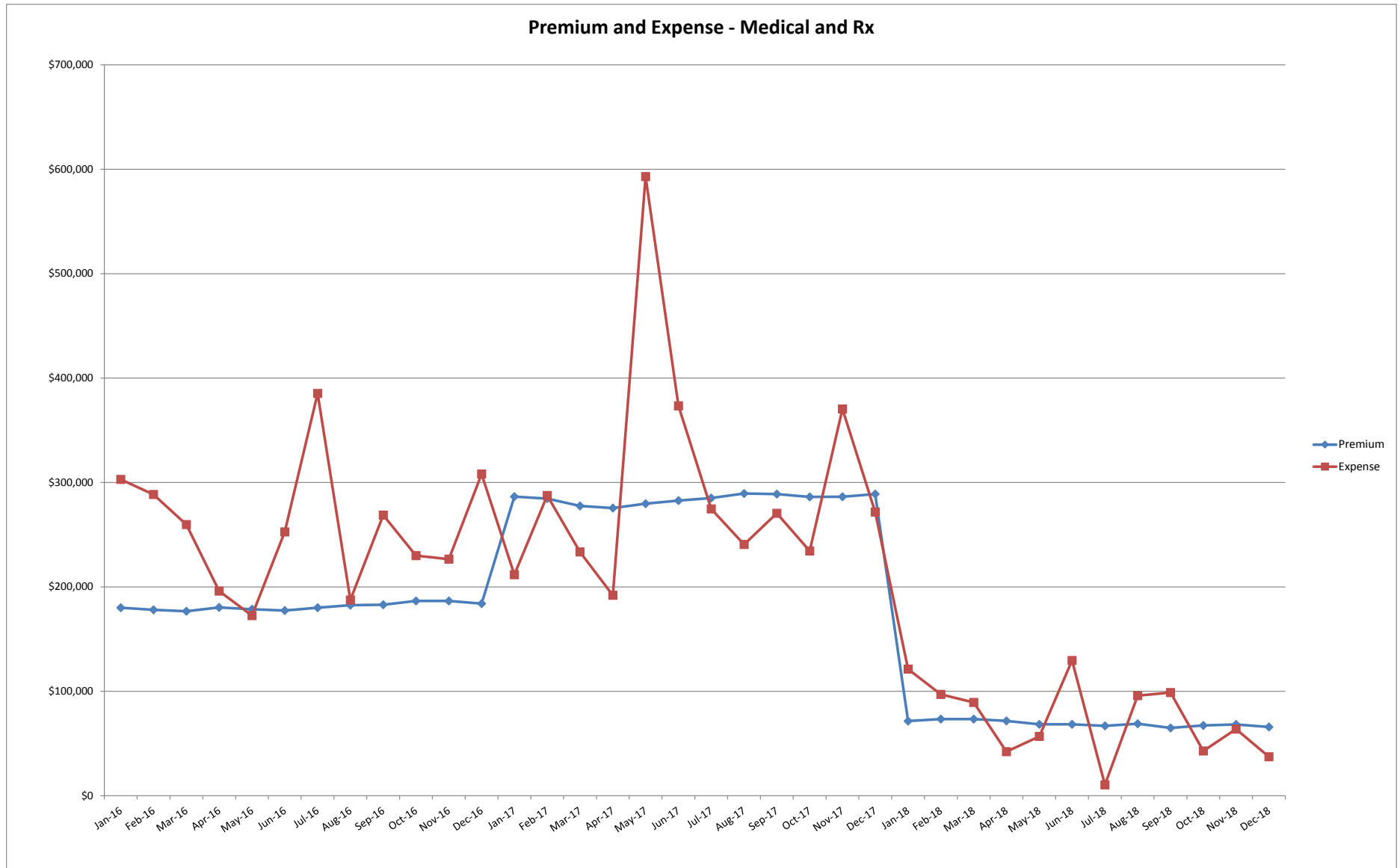
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-16	145	\$180,011	\$220,054	\$35,132	\$36,153	\$11,556	\$0	\$302,894	-\$122,883	\$2,009.23	168.3%
Feb-16	143	\$178,054	\$206,162	\$35,364	\$35,494	\$11,423	\$0	\$288,443	-\$110,390	\$1,937.21	162.0%
Mar-16	143	\$176,718	\$174,903	\$35,402	\$38,029	\$11,423	\$0	\$259,756	-\$83,038	\$1,736.60	147.0%
Apr-16	149	\$180,284	\$117,706	\$36,047	\$30,344	\$11,949	\$0	\$196,046	-\$15,763	\$1,235.55	108.7%
May-16	148	\$178,628	\$94,077	\$35,855	\$30,754	\$11,862	\$0	\$172,548	\$6,080	\$1,085.72	96.6%
Jun-16	148	\$177,377	\$171,526	\$36,680	\$32,529	\$11,883	\$0	\$252,617	-\$75,240	\$1,626.59	142.4%
Jul-16	150	\$180,061	\$303,039	\$36,470	\$33,753	\$12,016	\$0	\$385,278	-\$205,217	\$2,488.41	214.0%
Aug-16	151	\$182,553	\$110,676	\$36,688	\$28,093	\$12,082	\$0	\$187,539	-\$4,987	\$1,161.97	102.7%
Sep-16	151	\$182,973	\$185,744	\$36,618	\$34,329	\$12,061	\$0	\$268,752	-\$85,779	\$1,699.94	146.9%
Oct-16	153	\$186,621	\$149,400	\$36,954	\$31,430	\$12,215	\$0	\$229,999	-\$43,378	\$1,423.42	123.2%
Nov-16	153	\$186,621	\$149,042	\$37,283	\$28,006	\$12,215	\$0	\$226,546	-\$39,926	\$1,400.86	121.4%
Dec-16	151	\$183,961	\$250,282	\$36,371	\$28,776	\$12,061	-\$19,394	\$308,097	-\$124,135	\$1,960.50	167.5%
Jan-17	183	\$286,401	\$115,526	\$52,154	\$28,813	\$15,206	\$0	\$211,699	\$74,701	\$1,073.73	73.9%
Feb-17	182	\$284,629	\$185,571	\$51,965	\$34,881	\$15,117	\$0	\$287,534	-\$2,905	\$1,496.80	101.0%
Mar-17	178	\$277,523	\$131,952	\$52,088	\$34,651	\$14,823	\$0	\$233,514	\$44,009	\$1,228.60	84.1%
Apr-17	175	\$275,490	\$93,321	\$50,866	\$33,243	\$14,555	\$0	\$191,985	\$83,505	\$1,013.89	69.7%
May-17	178	\$279,753	\$485,586	\$51,944	\$40,593	\$14,802	\$0	\$592,925	-\$313,172	\$3,247.88	211.9%
Jun-17	181	\$282,736	\$272,269	\$52,026	\$34,035	\$15,049	\$0	\$373,378	-\$90,642	\$1,979.72	132.1%
Jul-17	182	\$285,099	\$170,028	\$52,051	\$37,524	\$15,096	\$0	\$274,698	\$10,401	\$1,426.39	96.4%
Aug-17	184	\$289,453	\$133,904	\$52,825	\$38,615	\$15,274	\$0	\$240,619	\$48,835	\$1,224.70	83.1%
Sep-17	184	\$288,851	\$162,496	\$52,763	\$40,000	\$15,253	\$0	\$270,512	\$18,339	\$1,387.28	93.7%
Oct-17	184	\$286,225	\$129,356	\$52,396	\$37,398	\$15,274	\$0	\$234,424	\$51,801	\$1,191.03	81.9%
Nov-17	185	\$286,335	\$263,222	\$52,701	\$39,078	\$15,364	\$0	\$370,365	-\$84,030	\$1,918.92	129.3%
Dec-17	185	\$288,923	\$162,065	\$53,304	\$40,948	\$15,385	\$0	\$271,702	\$17,221	\$1,385.50	94.0%
Jan-18	38	\$71,512	\$113,536	\$0	\$5,036	\$2,622	\$0	\$121,194	-\$49,683	\$3,120.32	169.5%
Feb-18	40	\$73,337	\$86,671	\$0	\$7,680	\$2,760	\$0	\$97,111	-\$23,774	\$2,358.76	132.4%
Mar-18	40	\$73,337	\$77,603	\$0	\$9,021	\$2,760	\$0	\$89,384	-\$16,047	\$2,165.59	121.9%
Apr-18	39	\$71,690	\$33,297	\$0	\$6,186	\$2,691	\$0	\$42,175	\$29,516	\$1,012.39	58.8%
May-18	37	\$68,404	\$47,159	\$0	\$7,047	\$2,553	\$0	\$56,759	\$11,645	\$1,465.03	83.0%
Jun-18	37	\$68,412	\$118,930	\$0	\$7,983	\$2,553	\$0	\$129,467	-\$61,054	\$3,430.09	189.2%
Jul-18	37	\$66,952	\$1,487	\$0	\$6,422	\$2,553	\$0	\$10,463	\$56,489	\$213.76	15.6%
Aug-18	38	\$68,960	\$56,140	\$0	\$37,091	\$2,622	\$0	\$95,854	-\$26,894	\$2,453.46	139.0%
Sep-18	36	\$64,940	\$58,032	\$0	\$38,273	\$2,484	\$0	\$98,790	-\$33,849	\$2,675.14	152.1%
Oct-18	37	\$67,313	\$33,790	\$0	\$6,439	\$2,553	\$0	\$42,782	\$24,531	\$1,087.26	63.6%
Nov-18	38	\$68,226	\$53,569	\$0	\$7,576	\$2,622	\$0	\$63,767	\$4,459	\$1,609.08	93.5%
Dec-18	37	\$65,853	\$26,457	\$0	\$8,265	\$2,553	\$0	\$37,276	\$28,577	\$938.44	56.6%
2015	123	\$1,660,403	\$2,594,309	\$428,402	\$355,693	\$129,738	-\$50,695	\$3,457,448	-\$1,797,044	\$2,251.49	208.2%
2016	149	\$2,173,860	\$2,132,611	\$434,864	\$387,689	\$142,746	-\$19,394	\$3,078,516	-\$904,656	\$1,644.69	141.6%
2017	182	\$3,411,417	\$2,305,296	\$627,083	\$439,781	\$181,196	\$0	\$3,553,356	-\$141,938	\$1,546.15	104.2%
2018	38	\$828,936	\$706,671	\$0	\$147,019	\$31,331	\$0	\$885,021	-\$56,085	\$1,880.38	106.8%

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

Notes:

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

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





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

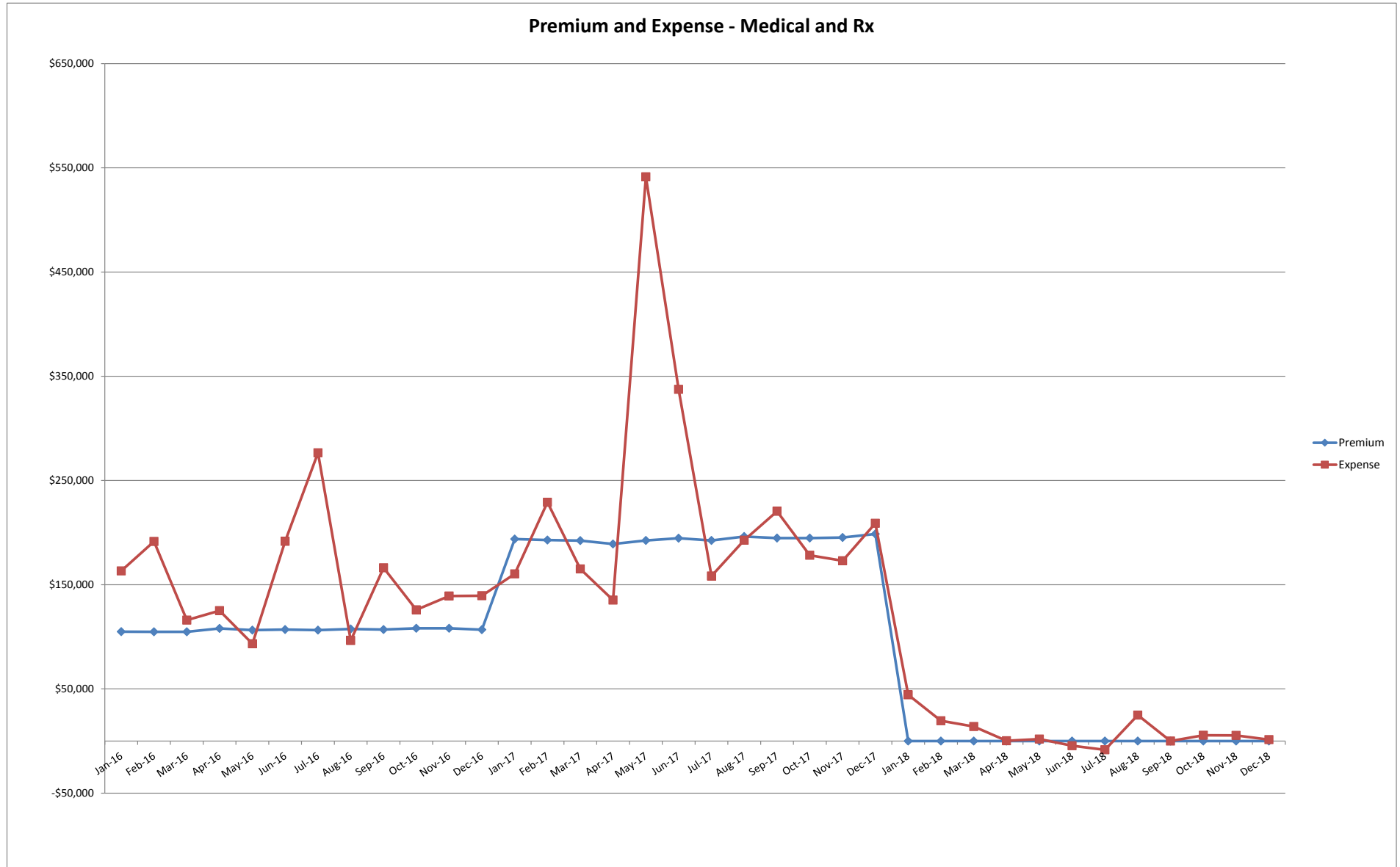
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	90	\$104,892	\$104,247	\$35,132	\$16,023	\$7,896	\$0	\$163,297	-\$58,405	\$1,726.68	155.7%
Feb-16	90	\$104,782	\$130,859	\$35,364	\$17,437	\$7,896	\$0	\$191,556	-\$86,774	\$2,040.67	182.8%
Mar-16	90	\$104,782	\$54,893	\$35,402	\$17,830	\$7,896	\$0	\$116,021	-\$11,239	\$1,201.39	110.7%
Apr-16	96	\$108,072	\$61,425	\$36,047	\$19,146	\$8,422	\$0	\$125,041	-\$16,969	\$1,214.78	115.7%
May-16	95	\$106,416	\$31,901	\$35,855	\$17,273	\$8,334	\$0	\$93,364	\$13,052	\$895.05	87.7%
Jun-16	96	\$106,964	\$125,570	\$36,680	\$20,923	\$8,422	\$0	\$191,595	-\$84,631	\$1,908.05	179.1%
Jul-16	96	\$106,465	\$211,706	\$36,470	\$19,944	\$8,422	\$0	\$276,542	-\$170,077	\$2,792.91	259.7%
Aug-16	96	\$107,573	\$37,071	\$36,688	\$14,226	\$8,422	\$0	\$96,407	\$11,166	\$916.51	89.6%
Sep-16	95	\$107,024	\$100,010	\$36,618	\$21,314	\$8,334	\$0	\$166,276	-\$59,252	\$1,662.55	155.4%
Oct-16	96	\$108,181	\$60,812	\$36,954	\$19,723	\$8,422	\$0	\$125,911	-\$17,730	\$1,223.85	116.4%
Nov-16	96	\$108,181	\$76,371	\$37,283	\$17,090	\$8,422	\$0	\$139,166	-\$30,985	\$1,361.92	128.6%
Dec-16	95	\$106,906	\$77,851	\$36,371	\$16,901	\$8,334	\$0	\$139,458	-\$32,552	\$1,380.24	130.4%
Jan-17	129	\$193,821	\$80,714	\$52,154	\$15,966	\$11,525	\$0	\$160,359	\$33,462	\$1,153.75	82.7%
Feb-17	128	\$192,923	\$140,017	\$51,965	\$25,740	\$11,436	\$0	\$229,157	-\$36,235	\$1,700.95	118.8%
Mar-17	127	\$192,288	\$77,874	\$52,088	\$23,850	\$11,346	\$0	\$165,158	\$27,130	\$1,211.12	85.9%
Apr-17	124	\$189,106	\$46,228	\$50,866	\$27,044	\$11,078	\$0	\$135,216	\$53,890	\$1,001.11	71.5%
May-17	126	\$192,496	\$455,444	\$51,944	\$22,748	\$11,257	\$0	\$541,393	-\$348,897	\$4,207.43	281.2%
Jun-17	128	\$194,605	\$251,759	\$52,026	\$22,230	\$11,436	\$0	\$337,451	-\$142,846	\$2,546.99	173.4%
Jul-17	127	\$192,426	\$71,385	\$52,051	\$23,604	\$11,346	\$0	\$158,386	\$34,040	\$1,157.79	82.3%
Aug-17	129	\$196,256	\$106,827	\$52,825	\$21,514	\$11,525	\$0	\$192,691	\$3,565	\$1,404.39	98.2%
Sep-17	128	\$194,780	\$130,241	\$52,763	\$26,042	\$11,436	\$0	\$220,481	-\$25,701	\$1,633.17	113.2%
Oct-17	129	\$194,711	\$91,277	\$52,396	\$23,000	\$11,525	\$0	\$178,198	\$16,512	\$1,292.04	91.5%
Nov-17	130	\$195,345	\$82,907	\$52,701	\$25,746	\$11,614	\$0	\$172,968	\$22,376	\$1,241.18	88.5%
Dec-17	131	\$198,678	\$116,605	\$53,304	\$27,326	\$11,704	\$0	\$208,939	-\$10,261	\$1,505.61	105.2%
Jan-18	0	\$0	\$44,390	\$0	\$0	\$0	\$0	\$44,390	-\$44,390	\$0.00	0.0%
Feb-18	0	\$0	\$19,476	\$0	\$0	\$0	\$0	\$19,476	-\$19,476	\$0.00	0.0%
Mar-18	0	\$0	\$13,943	\$0	\$0	\$0	\$0	\$13,943	-\$13,943	\$0.00	0.0%
Apr-18	0	\$0	\$224	\$0	\$0	\$0	\$0	\$224	-\$224	\$0.00	0.0%
May-18	0	\$0	\$1,885	\$0	\$0	\$0	\$0	\$1,885	-\$1,885	\$0.00	0.0%
Jun-18	0	\$0	-\$4,411	\$0	\$0	\$0	\$0	-\$4,411	\$4,411	\$0.00	0.0%
Jul-18	0	\$0	-\$8,439	\$0	\$0	\$0	\$0	-\$8,439	\$8,439	\$0.00	0.0%
Aug-18	0	\$0	\$24,961	\$0	\$0	\$0	\$0	\$24,961	-\$24,961	\$0.00	0.0%
Sep-18	0	\$0	-\$10	\$0	\$0	\$0	\$0	-\$10	\$10	\$0.00	0.0%
Oct-18	0	\$0	\$5,516	\$0	\$0	\$0	\$0	\$5,516	-\$5,516	\$0.00	0.0%
Nov-18	0	\$0	\$5,399	\$0	\$0	\$0	\$0	\$5,399	-\$5,399	\$0.00	0.0%
Dec-18	0	\$0	\$1,316	\$0	\$0	\$0	\$0	\$1,316	-\$1,316	\$0.00	0.0%
2015	94	\$1,211,794	\$2,250,892	\$428,402	\$257,607	\$104,791	-\$50,695	\$2,990,998	-\$1,779,204	\$2,547.40	246.8%
2016	94	\$1,280,238	\$1,072,716	\$434,864	\$217,831	\$99,223	\$0	\$1,824,634	-\$544,396	\$1,525.56	142.5%
2017	128	\$2,327,432	\$1,651,278	\$627,083	\$284,809	\$137,226	\$0	\$2,700,397	-\$372,964	\$1,668.73	116.0%
2018	0	\$0	\$104,250	\$0	\$0	\$0	\$0	\$104,250	-\$104,250	\$0.00	0.0%

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

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Waterford and Ceres terminated from SJVIA effective 1/1/2018
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2018
All Others - HMO





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

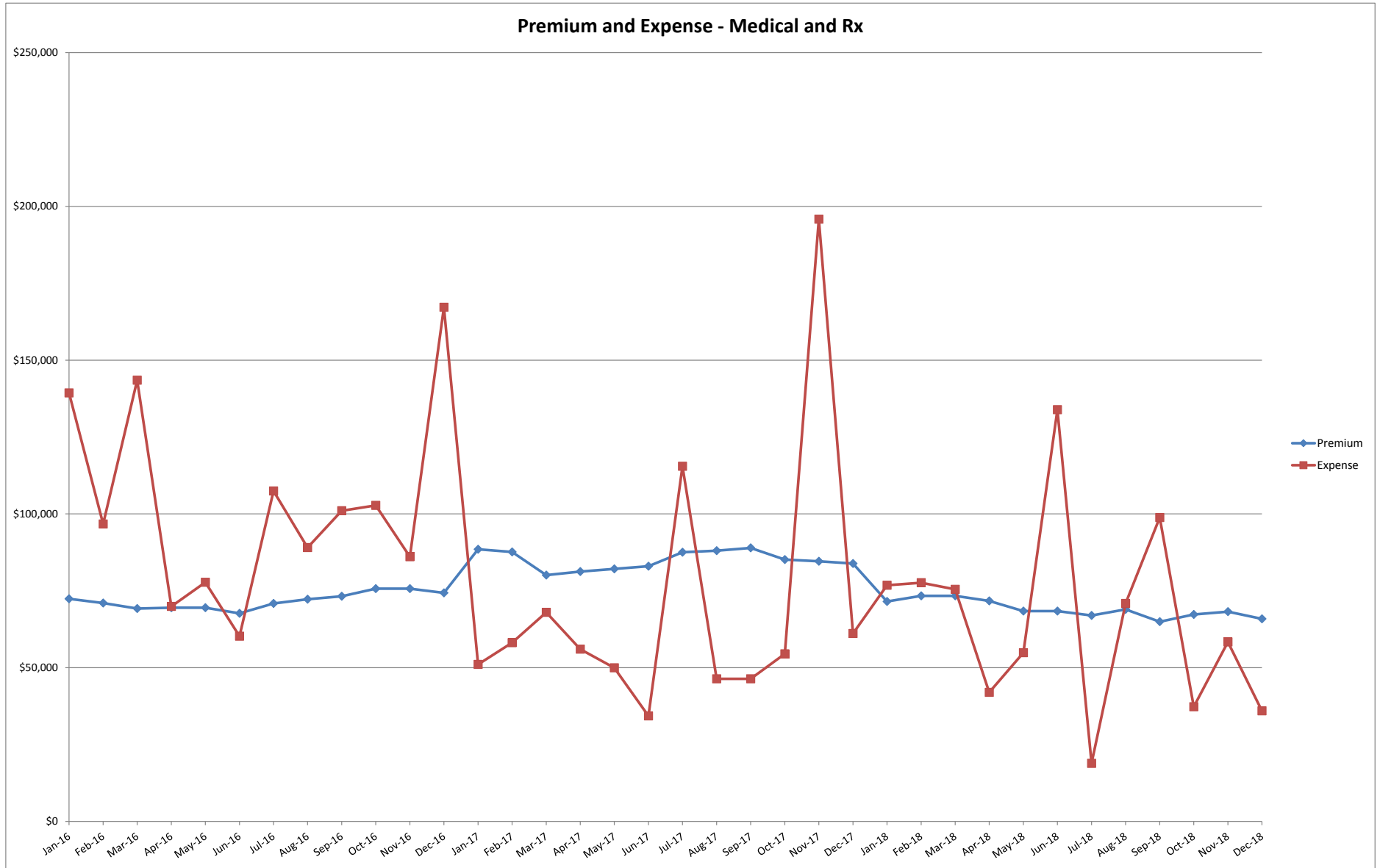
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	Rx	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	51	\$72,387	\$115,807	\$20,130	\$3,394	\$0	\$139,331	-\$66,944	\$2,665.43	192.5%
Feb-16	50	\$71,003	\$75,303	\$18,057	\$3,328	\$0	\$96,688	-\$25,684	\$1,867.20	136.2%
Mar-16	49	\$69,204	\$120,010	\$20,198	\$3,261	\$0	\$143,469	-\$74,265	\$2,861.39	207.3%
Apr-16	49	\$69,480	\$56,281	\$10,375	\$3,261	\$0	\$69,917	-\$436	\$1,360.32	100.6%
May-16	49	\$69,480	\$62,047	\$12,463	\$3,261	\$0	\$77,770	-\$8,290	\$1,520.60	111.9%
Jun-16	48	\$67,681	\$45,430	\$11,606	\$3,194	\$0	\$60,230	\$7,450	\$1,188.25	89.0%
Jul-16	50	\$70,864	\$91,333	\$12,791	\$3,328	\$0	\$107,452	-\$36,588	\$2,082.49	151.6%
Aug-16	51	\$72,248	\$72,830	\$12,817	\$3,394	\$0	\$89,041	-\$16,793	\$1,679.35	123.2%
Sep-16	52	\$73,216	\$85,608	\$11,965	\$3,461	\$0	\$101,034	-\$27,817	\$1,876.40	138.0%
Oct-16	53	\$75,708	\$88,588	\$10,657	\$3,527	\$0	\$102,772	-\$27,065	\$1,872.55	135.7%
Nov-16	53	\$75,708	\$72,671	\$9,867	\$3,527	\$0	\$86,065	-\$10,357	\$1,557.32	113.7%
Dec-16	52	\$74,324	\$172,305	\$10,830	\$3,461	-\$19,394	\$167,202	-\$92,878	\$3,148.87	225.0%
Jan-17	50	\$88,478	\$34,812	\$12,847	\$3,409	\$0	\$51,068	\$37,410	\$953.19	57.7%
Feb-17	50	\$87,604	\$45,554	\$9,141	\$3,409	\$0	\$58,104	\$29,500	\$1,093.91	66.3%
Mar-17	46	\$80,093	\$54,078	\$10,791	\$3,136	\$0	\$68,004	\$12,089	\$1,410.19	84.9%
Apr-17	46	\$81,243	\$47,093	\$5,778	\$3,136	\$0	\$56,006	\$25,237	\$1,149.36	68.9%
May-17	47	\$82,117	\$30,046	\$16,702	\$3,204	\$0	\$49,952	\$32,165	\$994.63	60.8%
Jun-17	48	\$82,990	\$20,385	\$10,659	\$3,272	\$0	\$34,316	\$48,674	\$646.74	41.3%
Jul-17	50	\$87,532	\$98,643	\$13,428	\$3,409	\$0	\$115,479	-\$27,947	\$2,241.42	131.9%
Aug-17	50	\$88,057	\$27,003	\$15,953	\$3,409	\$0	\$46,364	\$41,692	\$859.11	52.7%
Sep-17	51	\$88,930	\$30,088	\$12,809	\$3,477	\$0	\$46,374	\$42,556	\$841.13	52.1%
Oct-17	49	\$85,134	\$37,891	\$13,246	\$3,340	\$0	\$54,477	\$30,657	\$1,043.61	64.0%
Nov-17	49	\$84,610	\$180,315	\$12,147	\$3,340	\$0	\$195,802	-\$111,193	\$3,927.80	231.4%
Dec-17	48	\$83,865	\$45,364	\$12,459	\$3,272	\$0	\$61,095	\$22,770	\$1,204.65	72.8%
Jan-18	38	\$71,512	\$69,146	\$5,036	\$2,622	\$0	\$76,804	-\$5,293	\$1,952.16	107.4%
Feb-18	40	\$73,337	\$67,195	\$7,680	\$2,760	\$0	\$77,635	-\$4,298	\$1,871.86	105.9%
Mar-18	40	\$73,337	\$63,660	\$9,021	\$2,760	\$0	\$75,441	-\$2,104	\$1,817.01	102.9%
Apr-18	39	\$71,690	\$33,073	\$6,186	\$2,691	\$0	\$41,951	\$29,740	\$1,006.65	58.5%
May-18	37	\$68,404	\$45,274	\$7,047	\$2,553	\$0	\$54,874	\$13,530	\$1,414.08	80.2%
Jun-18	37	\$68,412	\$123,341	\$7,983	\$2,553	\$0	\$133,878	-\$65,465	\$3,549.30	195.7%
Jul-18	37	\$66,952	\$9,926	\$6,422	\$2,553	\$0	\$18,902	\$48,050	\$441.84	28.2%
Aug-18	38	\$68,960	\$31,179	\$37,091	\$2,622	\$0	\$70,893	-\$1,933	\$1,796.59	102.8%
Sep-18	36	\$64,940	\$58,042	\$38,273	\$2,484	\$0	\$98,800	-\$33,859	\$2,675.42	152.1%
Oct-18	37	\$67,313	\$28,274	\$6,439	\$2,553	\$0	\$37,266	\$30,047	\$938.18	55.4%
Nov-18	38	\$68,226	\$48,170	\$7,576	\$2,622	\$0	\$58,368	\$9,858	\$1,467.00	85.6%
Dec-18	37	\$65,853	\$25,141	\$8,265	\$2,553	\$0	\$35,960	\$29,893	\$902.87	54.6%
2015	52	\$432,796	\$343,342	\$98,086	\$22,633	\$0	\$464,061	-\$31,265	\$1,410.31	107.2%
2016	51	\$861,303	\$1,058,213	\$161,756	\$40,396	-\$19,394	\$1,240,971	-\$379,668	\$1,977.88	144.1%
2017	49	\$1,020,653	\$651,272	\$145,959	\$39,811	\$0	\$837,042	\$183,611	\$1,365.12	82.0%
2018	38	\$828,936	\$602,421	\$147,019	\$31,331	\$0	\$780,771	\$48,165	\$1,650.75	94.2%

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

Notes:

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

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





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

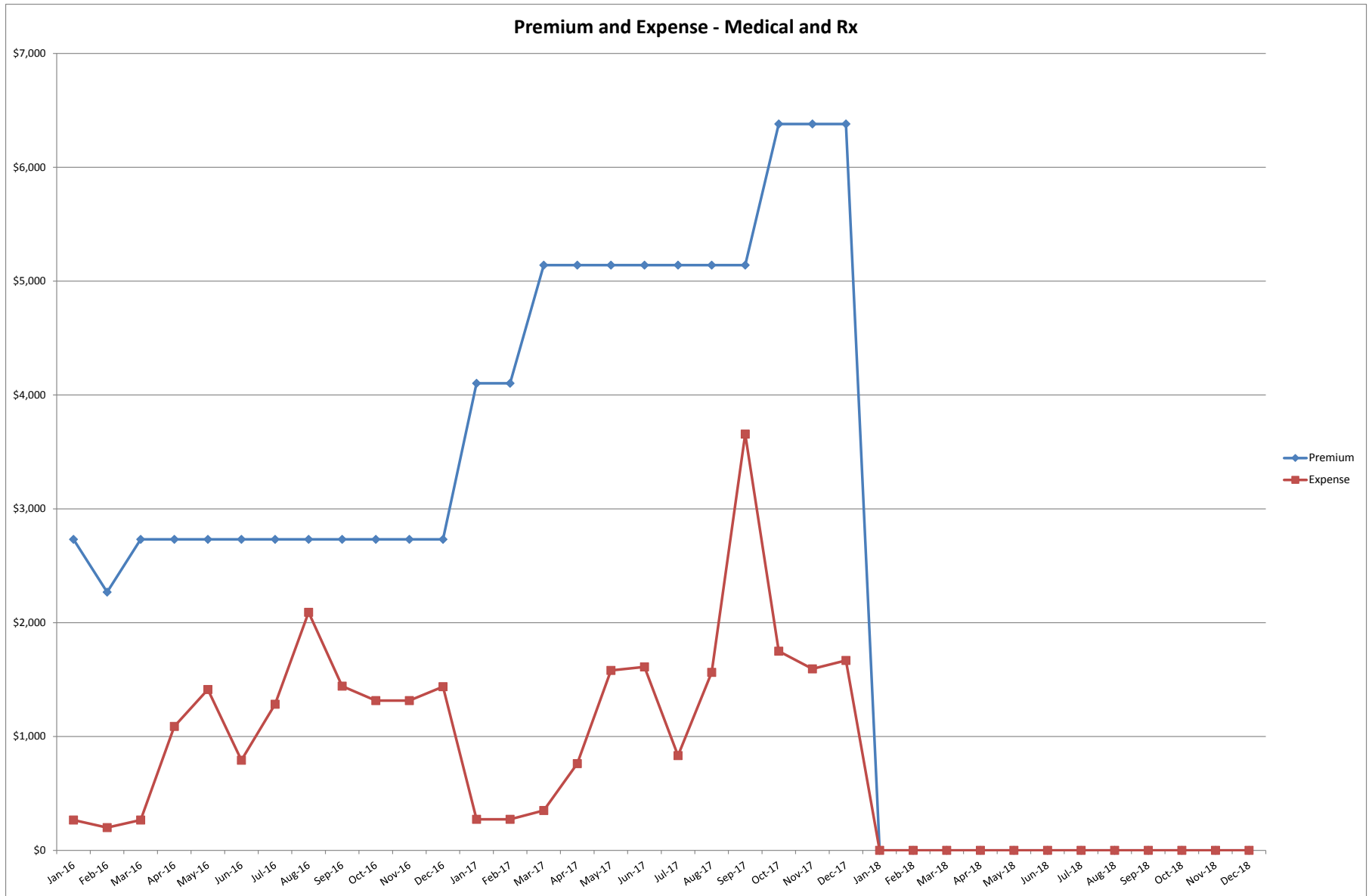
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	4	\$2,732	\$0	\$0	\$266	\$0	\$266	\$2,466	\$0.00	9.7%
Feb-16	3	\$2,268	\$0	\$0	\$200	\$0	\$200	\$2,069	\$0.00	8.8%
Mar-16	4	\$2,732	\$0	\$0	\$266	\$0	\$266	\$2,466	\$0.00	9.7%
Apr-16	4	\$2,732	\$0	\$823	\$266	\$0	\$1,089	\$1,643	\$205.75	39.9%
May-16	4	\$2,732	\$129	\$1,018	\$266	\$0	\$1,413	\$1,319	\$286.75	51.7%
Jun-16	4	\$2,732	\$526	\$0	\$266	\$0	\$792	\$1,940	\$131.50	29.0%
Jul-16	4	\$2,732	\$0	\$1,018	\$266	\$0	\$1,284	\$1,448	\$254.50	47.0%
Aug-16	4	\$2,732	\$775	\$1,050	\$266	\$0	\$2,091	\$641	\$456.25	76.5%
Sep-16	4	\$2,732	\$126	\$1,050	\$266	\$0	\$1,442	\$1,290	\$294.00	52.8%
Oct-16	4	\$2,732	\$0	\$1,049	\$266	\$0	\$1,315	\$1,417	\$262.25	48.1%
Nov-16	4	\$2,732	\$0	\$1,049	\$266	\$0	\$1,315	\$1,417	\$262.25	48.1%
Dec-16	4	\$2,732	\$126	\$1,045	\$266	\$0	\$1,437	\$1,295	\$292.75	52.6%
Jan-17	4	\$4,102	\$0	\$0	\$273	\$0	\$273	\$3,830	\$0.00	6.6%
Feb-17	4	\$4,102	\$0	\$0	\$273	\$0	\$273	\$3,830	\$0.00	6.6%
Mar-17	5	\$5,141	\$0	\$10	\$341	\$0	\$351	\$4,790	\$2.00	6.8%
Apr-17	5	\$5,141	\$0	\$422	\$341	\$0	\$763	\$4,378	\$84.40	14.8%
May-17	5	\$5,141	\$96	\$1,144	\$341	\$0	\$1,581	\$3,560	\$248.00	30.7%
Jun-17	5	\$5,141	\$125	\$1,146	\$341	\$0	\$1,612	\$3,529	\$254.20	31.4%
Jul-17	5	\$5,141	\$0	\$492	\$341	\$0	\$833	\$4,308	\$98.40	16.2%
Aug-17	5	\$5,141	\$74	\$1,149	\$341	\$0	\$1,564	\$3,577	\$244.60	30.4%
Sep-17	5	\$5,141	\$2,167	\$1,149	\$341	\$0	\$3,657	\$1,484	\$663.20	71.1%
Oct-17	6	\$6,380	\$188	\$1,152	\$409	\$0	\$1,749	\$4,631	\$223.33	27.4%
Nov-17	6	\$6,380	\$0	\$1,185	\$409	\$0	\$1,594	\$4,786	\$197.50	25.0%
Dec-17	6	\$6,380	\$96	\$1,163	\$409	\$0	\$1,668	\$4,712	\$209.83	26.1%
Jan-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Feb-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2015	3	\$15,814	\$75	\$0	\$2,314	\$0	\$2,389	\$13,425	\$2.34	15.1%
2016	4	\$32,320	\$1,682	\$8,102	\$3,128	\$0	\$12,912	\$19,409	\$208.17	39.9%
2017	5	\$63,332	\$2,746	\$9,012	\$4,158	\$0	\$15,916	\$47,416	\$192.75	25.1%
2018	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%

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

Notes:

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

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





**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of December 2018
County of Fresno and County of Tulare**

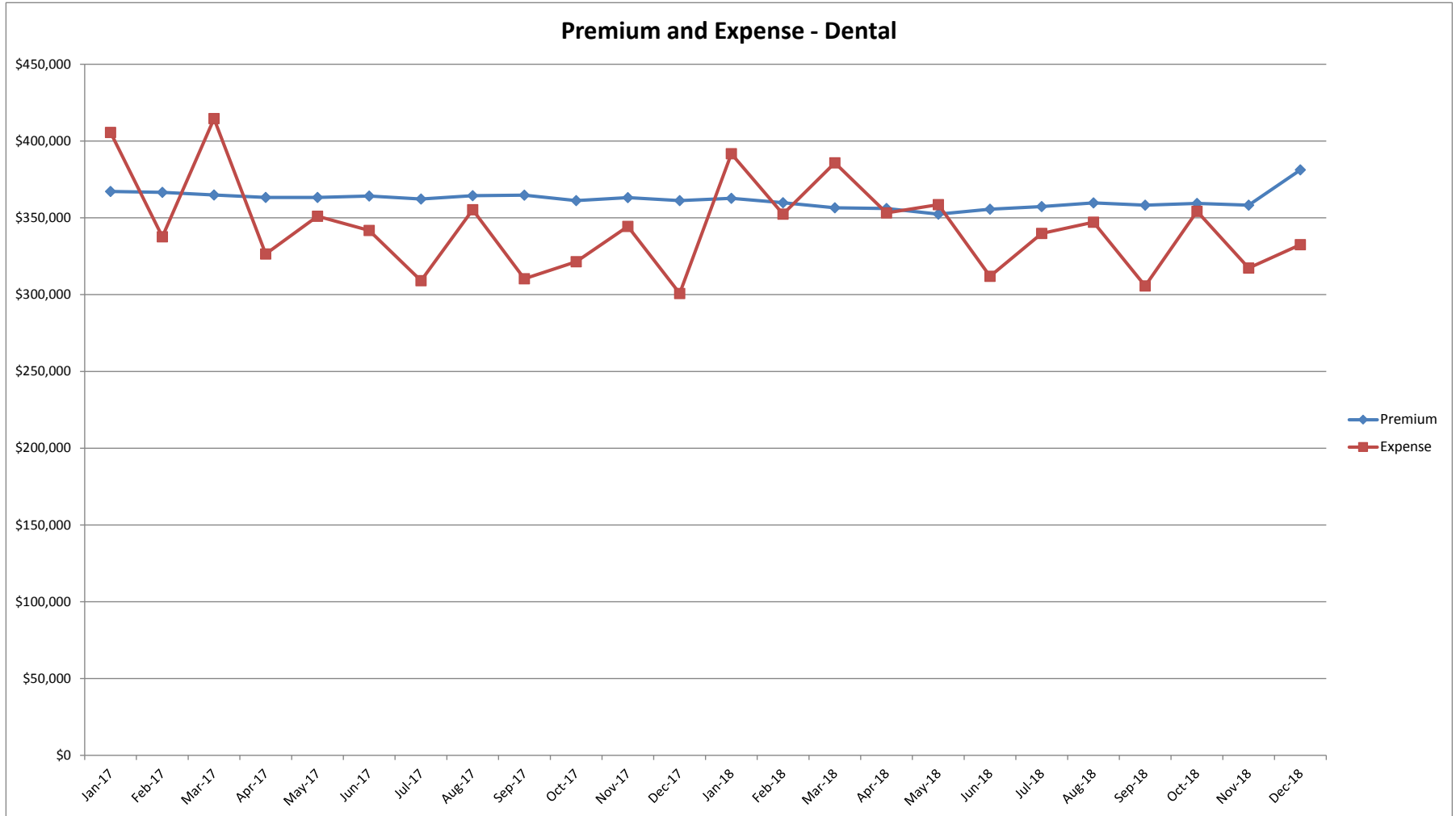
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	INCURRED CLAIMS	DELTA ADMIN	TOTAL EXPENSE	INCURRED CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jan-17	6,685	\$367,216	\$371,915	\$33,659	\$405,573	101.28%	\$55.63	110.45%
Feb-17	6,664	\$366,591	\$304,112	\$33,602	\$337,713	82.96%	\$45.63	92.12%
Mar-17	6,643	\$364,855	\$381,131	\$33,442	\$414,573	104.46%	\$57.37	113.63%
Apr-17	6,615	\$363,316	\$293,138	\$33,301	\$326,439	80.68%	\$44.31	89.85%
May-17	6,628	\$363,243	\$317,709	\$33,294	\$351,004	87.46%	\$47.93	96.63%
Jun-17	6,624	\$364,211	\$308,364	\$33,383	\$341,747	84.67%	\$46.55	93.83%
Jul-17	6,642	\$362,305	\$275,891	\$33,209	\$309,100	76.15%	\$41.54	85.31%
Aug-17	6,665	\$364,405	\$321,905	\$33,401	\$355,306	88.34%	\$48.30	97.50%
Sep-17	6,652	\$364,732	\$276,901	\$33,436	\$310,337	75.92%	\$41.63	85.09%
Oct-17	6,629	\$361,188	\$288,263	\$33,113	\$321,376	79.81%	\$43.49	88.98%
Nov-17	6,668	\$363,185	\$311,348	\$33,025	\$344,374	85.73%	\$46.69	94.82%
Dec-17	6,695	\$361,200	\$267,888	\$32,881	\$300,770	74.17%	\$40.01	83.27%
Jan-18	6,772	\$362,752	\$358,669	\$33,042	\$391,712	98.87%	\$52.96	107.98%
Feb-18	6,769	\$359,841	\$319,592	\$32,861	\$352,453	88.81%	\$47.21	97.95%
Mar-18	6,764	\$356,513	\$353,356	\$32,478	\$385,834	99.11%	\$52.24	108.22%
Apr-18	6,759	\$356,025	\$320,825	\$32,434	\$353,259	90.11%	\$47.47	99.22%
May-18	6,766	\$352,400	\$326,445	\$32,104	\$358,548	92.63%	\$48.25	101.74%
Jun-18	6,761	\$355,588	\$279,559	\$32,394	\$311,953	78.62%	\$41.35	87.73%
Jul-18	6,765	\$357,283	\$307,265	\$32,549	\$339,813	86.00%	\$45.42	95.11%
Aug-18	6,776	\$359,745	\$314,402	\$32,773	\$347,174	87.40%	\$46.40	96.51%
Sep-18	6,760	\$358,276	\$272,951	\$32,639	\$305,590	76.18%	\$40.38	85.29%
Oct-18	6,751	\$359,337	\$321,522	\$32,736	\$354,258	89.48%	\$47.63	98.59%
Nov-18	6,759	\$358,262	\$284,658	\$32,638	\$317,296	79.46%	\$42.12	88.57%
Dec-18	6,776	\$381,194	\$297,758	\$34,727	\$332,484	78.11%	\$43.94	87.22%
2015	6,457	\$4,496,865	\$3,763,409	\$401,012	\$4,164,420	83.69%	\$48.57	92.61%
2016	6,513	\$4,352,090	\$3,781,762	\$398,905	\$4,180,667	86.90%	\$48.39	96.06%
2017	6,651	\$4,366,446	\$3,718,565	\$399,748	\$4,118,313	85.16%	\$46.59	94.32%
2018	6,765	\$4,317,219	\$3,757,002	\$393,374	\$4,150,375	87.02%	\$46.28	96.14%

Data Source: Delta Dental Risk Report Package

Note:

1. The above figures include all the divisions under the County of Fresno and County of Tulare.
2. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
3. The incurred claims includes estimate for incurred but unreported (IBUR).
4. The Delta Admin fee is an estimate amount using 0.0911 of monthly premium, starting Mar-2018.

**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of December 2018
County of Fresno and County of Tulare**





**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of December 2018
County of Fresno**

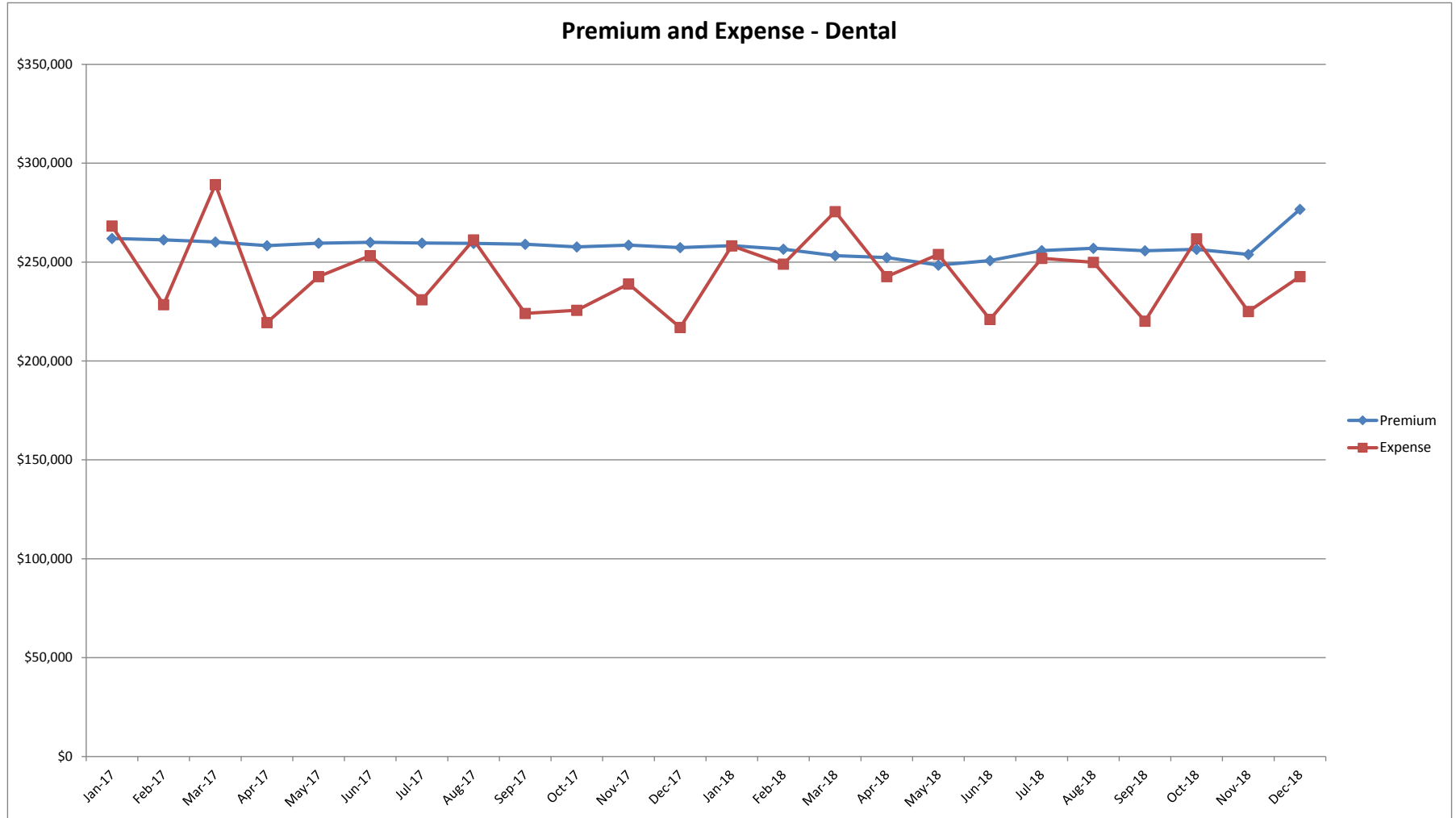
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	INCURRED CLAIMS	DELTA ADMIN	TOTAL EXPENSE	INCURRED CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jan-17	4,180	\$261,977	\$244,267	\$24,008	\$268,275	93.24%	\$58.44	102.40%
Feb-17	4,173	\$261,255	\$204,523	\$23,942	\$228,465	78.28%	\$49.01	87.45%
Mar-17	4,150	\$260,156	\$265,391	\$23,841	\$289,232	102.01%	\$63.95	111.18%
Apr-17	4,137	\$258,358	\$195,802	\$23,677	\$219,479	75.79%	\$47.33	84.95%
May-17	4,153	\$259,545	\$218,926	\$23,785	\$242,711	84.35%	\$52.72	93.51%
Jun-17	4,160	\$260,044	\$229,471	\$23,831	\$253,302	88.24%	\$55.16	97.41%
Jul-17	4,157	\$259,656	\$207,181	\$23,796	\$230,977	79.79%	\$49.84	88.95%
Aug-17	4,165	\$259,437	\$237,435	\$23,776	\$261,211	91.52%	\$57.01	100.68%
Sep-17	4,160	\$259,062	\$200,344	\$23,746	\$224,091	77.33%	\$48.16	86.50%
Oct-17	4,140	\$257,743	\$201,996	\$23,627	\$225,622	78.37%	\$48.79	87.54%
Nov-17	4,160	\$258,583	\$215,530	\$23,433	\$238,963	83.35%	\$51.81	92.41%
Dec-17	4,187	\$257,345	\$193,557	\$23,358	\$216,915	75.21%	\$46.23	84.29%
Jan-18	4,261	\$258,318	\$234,694	\$23,536	\$258,230	90.85%	\$55.08	99.97%
Feb-18	4,249	\$256,569	\$225,524	\$23,442	\$248,966	87.90%	\$53.08	97.04%
Mar-18	4,249	\$253,280	\$252,469	\$23,074	\$275,543	99.68%	\$59.42	108.79%
Apr-18	4,238	\$252,252	\$219,740	\$22,980	\$242,720	87.11%	\$51.85	96.22%
May-18	4,233	\$248,495	\$231,269	\$22,638	\$253,907	93.07%	\$54.63	102.18%
Jun-18	4,233	\$250,769	\$198,181	\$22,845	\$221,026	79.03%	\$46.82	88.14%
Jul-18	4,242	\$255,838	\$228,629	\$23,307	\$251,936	89.36%	\$53.90	98.47%
Aug-18	4,242	\$256,986	\$226,470	\$23,411	\$249,881	88.13%	\$53.39	97.24%
Sep-18	4,242	\$255,734	\$196,886	\$23,297	\$220,183	76.99%	\$46.41	86.10%
Oct-18	4,219	\$256,471	\$238,396	\$23,365	\$261,761	92.95%	\$56.51	102.06%
Nov-18	4,217	\$253,927	\$201,914	\$23,133	\$225,047	79.52%	\$47.88	88.63%
Dec-18	4,231	\$276,683	\$217,484	\$25,206	\$242,690	78.60%	\$51.40	87.71%
2015	4,026	\$3,191,118	\$2,669,510	\$284,709	\$2,954,219	83.65%	\$55.26	92.58%
2016	4,073	\$3,109,731	\$2,680,041	\$284,981	\$2,965,023	86.18%	\$54.83	95.35%
2017	4,160	\$3,113,162	\$2,614,424	\$284,819	\$2,899,244	83.98%	\$52.37	93.13%
2018	4,238	\$3,075,322	\$2,671,656	\$280,234	\$2,951,890	86.87%	\$52.53	95.99%

Data Source: Delta Dental Risk Report Package

Note:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of December 2018
County of Fresno**





**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of December 2018
County of Tulare**

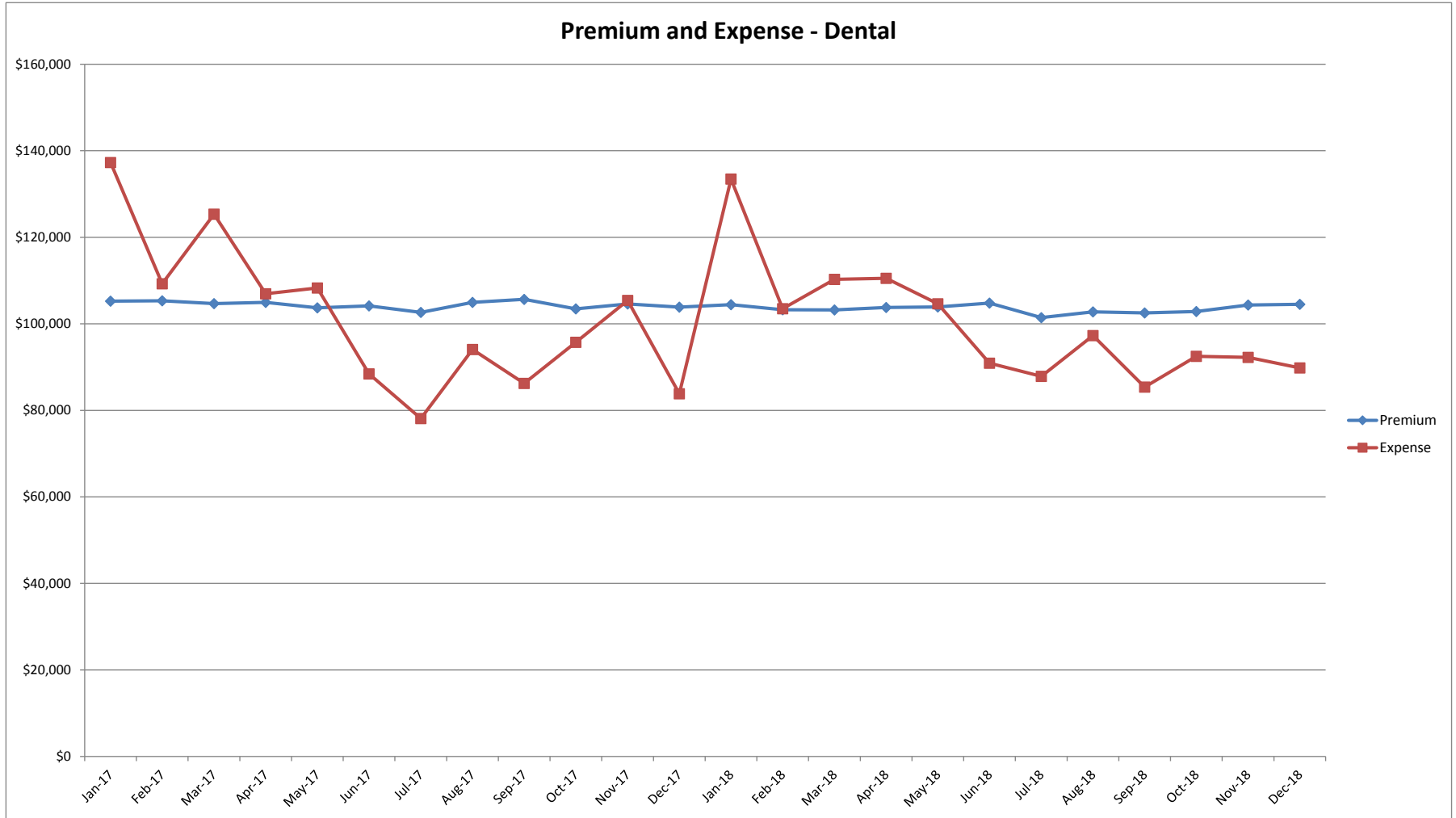
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	INCURRED CLAIMS	DELTA ADMIN	TOTAL EXPENSE	INCURRED CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jan-17	2,505	\$105,238	\$127,647	\$9,651	\$137,298	121.29%	\$50.96	130.46%
Feb-17	2,491	\$105,336	\$99,589	\$9,660	\$109,248	94.54%	\$39.98	103.71%
Mar-17	2,493	\$104,698	\$115,740	\$9,601	\$125,341	110.55%	\$46.43	119.72%
Apr-17	2,478	\$104,958	\$97,336	\$9,625	\$106,961	92.74%	\$39.28	101.91%
May-17	2,475	\$103,698	\$98,783	\$9,509	\$108,292	95.26%	\$39.91	104.43%
Jun-17	2,464	\$104,168	\$78,893	\$9,552	\$88,445	75.74%	\$32.02	84.91%
Jul-17	2,485	\$102,649	\$68,710	\$9,413	\$78,123	66.94%	\$27.65	76.11%
Aug-17	2,500	\$104,967	\$84,469	\$9,626	\$94,095	80.47%	\$33.79	89.64%
Sep-17	2,492	\$105,670	\$76,556	\$9,690	\$86,246	72.45%	\$30.72	81.62%
Oct-17	2,489	\$103,445	\$86,268	\$9,486	\$95,754	83.40%	\$34.66	92.57%
Nov-17	2,508	\$104,602	\$95,818	\$9,592	\$105,410	91.60%	\$38.20	100.77%
Dec-17	2,508	\$103,855	\$74,331	\$9,524	\$83,855	71.57%	\$29.64	80.74%
Jan-18	2,511	\$104,434	\$123,975	\$9,507	\$133,482	118.71%	\$49.37	127.81%
Feb-18	2,520	\$103,272	\$94,068	\$9,418	\$103,487	91.09%	\$37.33	100.21%
Mar-18	2,515	\$103,233	\$100,887	\$9,405	\$110,291	97.73%	\$40.11	106.84%
Apr-18	2,521	\$103,773	\$101,085	\$9,454	\$110,539	97.41%	\$40.10	106.52%
May-18	2,533	\$103,905	\$95,176	\$9,466	\$104,642	91.60%	\$37.57	100.71%
Jun-18	2,528	\$104,819	\$81,378	\$9,549	\$90,927	77.64%	\$32.19	86.75%
Jul-18	2,523	\$101,445	\$78,636	\$9,242	\$87,878	77.52%	\$31.17	86.63%
Aug-18	2,534	\$102,759	\$87,932	\$9,361	\$97,293	85.57%	\$34.70	94.68%
Sep-18	2,518	\$102,542	\$76,065	\$9,342	\$85,406	74.18%	\$30.21	83.29%
Oct-18	2,532	\$102,866	\$83,126	\$9,371	\$92,497	80.81%	\$32.83	89.92%
Nov-18	2,542	\$104,335	\$82,744	\$9,505	\$92,249	79.31%	\$32.55	88.42%
Dec-18	2,545	\$104,511	\$80,274	\$9,521	\$89,795	76.81%	\$31.54	85.92%
2015	2,431	\$1,305,746	\$1,093,899	\$116,302	\$1,210,201	83.78%	\$37.50	92.68%
2016	2,440	\$1,242,358	\$1,101,721	\$113,923	\$1,215,644	88.68%	\$37.63	97.85%
2017	2,491	\$1,253,284	\$1,104,141	\$114,928	\$1,219,069	88.10%	\$36.94	97.27%
2018	2,527	\$1,241,897	\$1,085,346	\$113,140	\$1,198,485	87.39%	\$35.79	96.50%

Data Source: Delta Dental Risk Report Package

Note:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of December 2018
County of Tulare**





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of December 2018
County of Fresno, County of Tulare, and City of Ceres

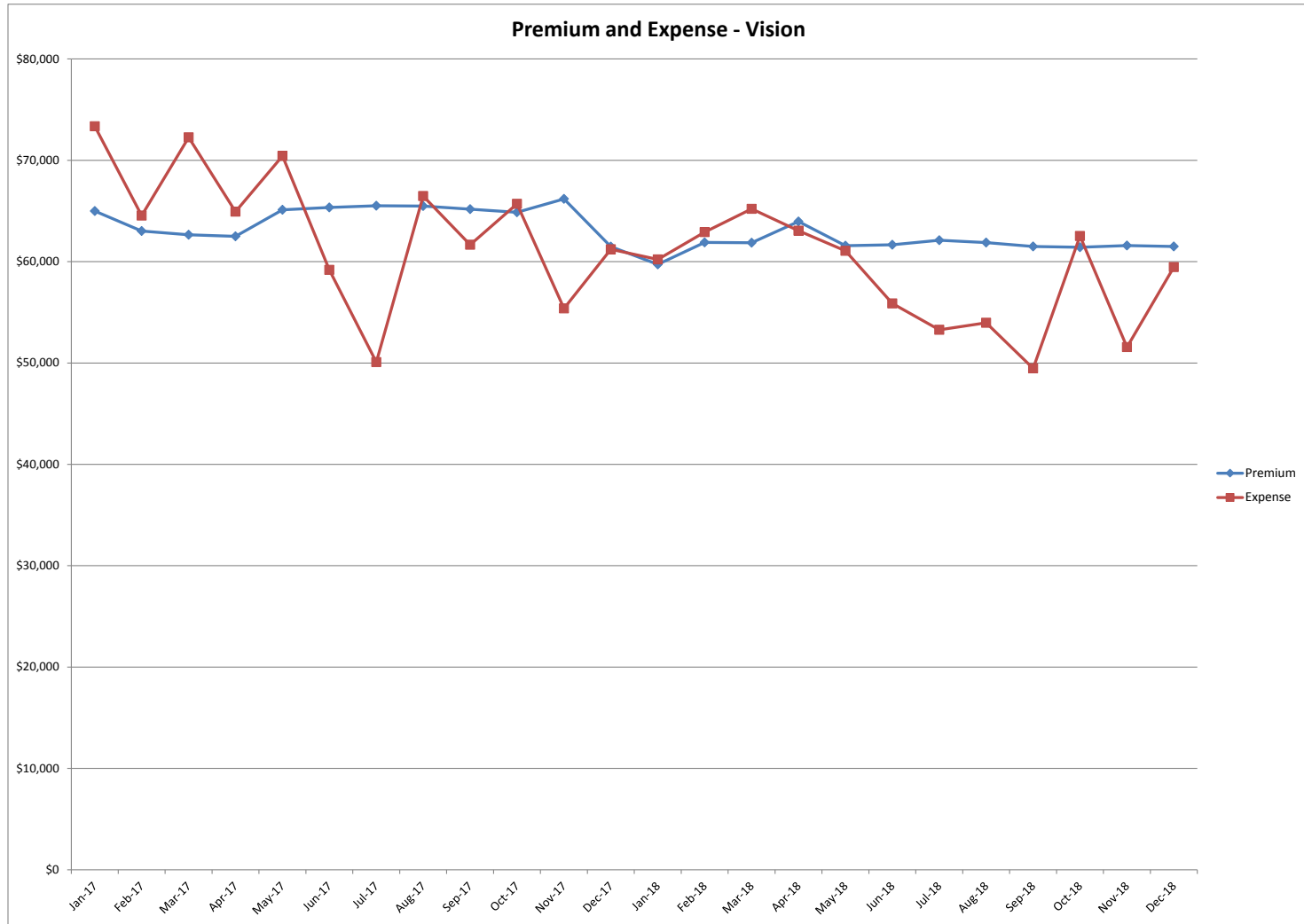
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jan-17	7,556	\$64,987	\$64,907	\$8,448	\$73,355	99.88%	\$8.59	112.88%
Feb-17	7,494	\$63,014	\$56,355	\$8,192	\$64,547	89.43%	\$7.52	102.43%
Mar-17	7,475	\$62,650	\$64,115	\$8,145	\$72,260	102.34%	\$8.58	115.34%
Apr-17	7,437	\$62,499	\$56,804	\$8,125	\$64,929	90.89%	\$7.64	103.89%
May-17	7,425	\$65,113	\$61,958	\$8,465	\$70,423	95.15%	\$8.34	108.15%
Jun-17	7,439	\$65,343	\$50,692	\$8,495	\$59,187	77.58%	\$6.81	90.58%
Jul-17	7,481	\$65,509	\$41,567	\$8,516	\$50,083	63.45%	\$5.56	76.45%
Aug-17	7,491	\$65,482	\$57,956	\$8,513	\$66,469	88.51%	\$7.74	101.51%
Sep-17	7,480	\$65,178	\$53,186	\$8,473	\$61,659	81.60%	\$7.11	94.60%
Oct-17	7,464	\$64,860	\$57,272	\$8,432	\$65,704	88.30%	\$7.67	101.30%
Nov-17	7,441	\$66,185	\$46,782	\$8,604	\$55,386	70.68%	\$6.29	83.68%
Dec-17	7,484	\$61,476	\$53,221	\$7,992	\$61,213	86.57%	\$7.11	99.57%
Jan-18	7,203	\$59,729	\$52,458	\$7,765	\$60,223	87.83%	\$7.28	100.83%
Feb-18	7,192	\$61,901	\$54,857	\$8,047	\$62,904	88.62%	\$7.63	101.62%
Mar-18	7,187	\$61,872	\$57,170	\$8,043	\$65,213	92.40%	\$7.95	105.40%
Apr-18	7,178	\$63,952	\$54,731	\$8,314	\$63,045	85.58%	\$7.62	98.58%
May-18	7,183	\$61,574	\$53,064	\$8,005	\$61,069	86.18%	\$7.39	99.18%
Jun-18	7,196	\$61,662	\$47,857	\$8,016	\$55,873	77.61%	\$6.65	90.61%
Jul-18	7,249	\$62,117	\$45,205	\$8,075	\$53,280	72.77%	\$6.24	85.77%
Aug-18	7,265	\$61,885	\$45,924	\$8,045	\$53,969	74.21%	\$6.32	87.21%
Sep-18	7,201	\$61,491	\$41,472	\$7,994	\$49,466	67.44%	\$5.76	80.44%
Oct-18	7,208	\$61,416	\$54,540	\$7,984	\$62,524	88.80%	\$7.57	101.80%
Nov-18	7,203	\$61,581	\$43,562	\$8,006	\$51,568	70.74%	\$6.05	83.74%
Dec-18	7,235	\$61,499	\$51,463	\$7,995	\$59,458	83.68%	\$7.11	96.68%
2015	8,115	\$899,664	\$773,471	\$107,960	\$881,431	85.97%	\$7.94	97.97%
2016	7,669	\$809,032	\$681,007	\$105,174	\$786,181	84.18%	\$7.40	97.18%
2017	7,472	\$772,296	\$664,815	\$100,398	\$765,213	86.08%	\$7.41	99.08%
2018	7,208	\$740,679	\$602,303	\$96,288	\$698,591	81.32%	\$6.96	94.32%

Data Source: VSP SJVIA Utilization Reports

Note:

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

**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of December 2018
County of Fresno, County of Tulare, and City of Ceres**





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of December 2018
County of Fresno

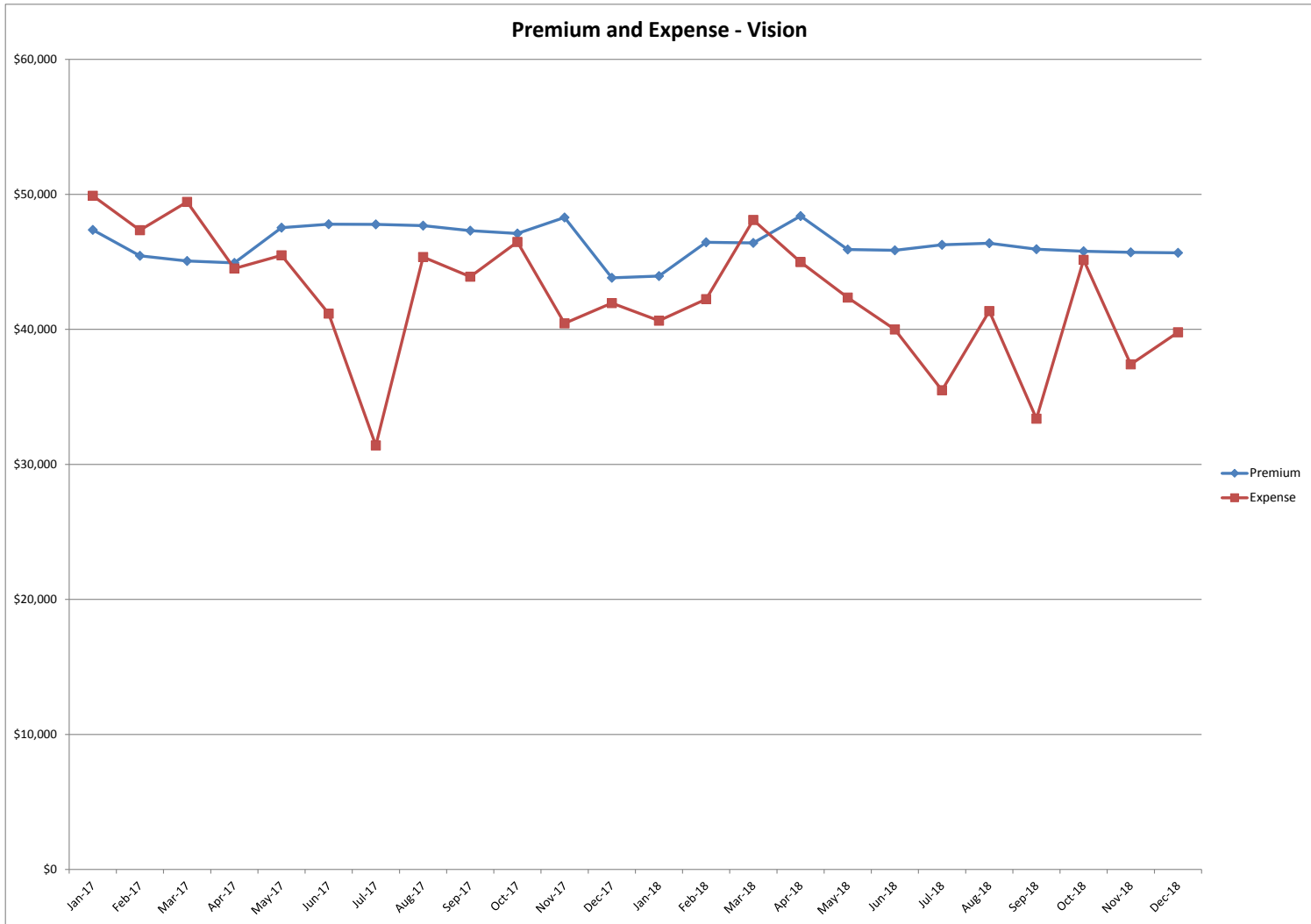
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jan-17	4,703	\$47,373	\$43,737	\$6,158	\$49,895	92.32%	\$9.30	105.32%
Feb-17	4,648	\$45,450	\$41,439	\$5,909	\$47,348	91.17%	\$8.92	104.17%
Mar-17	4,627	\$45,068	\$43,578	\$5,859	\$49,437	96.69%	\$9.42	109.69%
Apr-17	4,597	\$44,929	\$38,667	\$5,841	\$44,508	86.06%	\$8.41	99.06%
May-17	4,570	\$47,528	\$39,306	\$6,179	\$45,485	82.70%	\$8.60	95.70%
Jun-17	4,590	\$47,788	\$34,962	\$6,212	\$41,174	73.16%	\$7.62	86.16%
Jul-17	4,599	\$47,773	\$25,191	\$6,210	\$31,401	52.73%	\$5.48	65.73%
Aug-17	4,601	\$47,681	\$39,158	\$6,199	\$45,357	82.12%	\$8.51	95.12%
Sep-17	4,579	\$47,308	\$37,755	\$6,150	\$43,905	79.81%	\$8.25	92.81%
Oct-17	4,567	\$47,107	\$40,351	\$6,124	\$46,475	85.66%	\$8.84	98.66%
Nov-17	4,539	\$48,295	\$34,174	\$6,278	\$40,452	70.76%	\$7.53	83.76%
Dec-17	4,564	\$43,819	\$36,257	\$5,696	\$41,953	82.74%	\$7.94	95.74%
Jan-18	4,450	\$43,952	\$34,937	\$5,714	\$40,651	79.49%	\$7.85	92.49%
Feb-18	4,437	\$46,456	\$36,204	\$6,039	\$42,243	77.93%	\$8.16	90.93%
Mar-18	4,431	\$46,406	\$42,069	\$6,033	\$48,102	90.65%	\$9.49	103.65%
Apr-18	4,417	\$48,396	\$38,693	\$6,291	\$44,984	79.95%	\$8.76	92.95%
May-18	4,387	\$45,913	\$36,384	\$5,969	\$42,353	79.25%	\$8.29	92.25%
Jun-18	4,379	\$45,853	\$34,035	\$5,961	\$39,996	74.23%	\$7.77	87.23%
Jul-18	4,424	\$46,262	\$29,472	\$6,014	\$35,486	63.71%	\$6.66	76.71%
Aug-18	4,439	\$46,376	\$35,331	\$6,029	\$41,360	76.18%	\$7.96	89.18%
Sep-18	4,412	\$45,936	\$27,407	\$5,972	\$33,379	59.66%	\$6.21	72.66%
Oct-18	4,399	\$45,787	\$39,201	\$5,952	\$45,153	85.62%	\$8.91	98.62%
Nov-18	4,390	\$45,702	\$31,469	\$5,941	\$37,410	68.86%	\$7.17	81.86%
Dec-18	4,397	\$45,670	\$33,844	\$5,937	\$39,781	74.11%	\$7.70	87.11%
2015	5,375	\$700,261	\$566,975	\$84,031	\$651,006	80.97%	\$8.79	92.97%
2016	4,886	\$604,807	\$472,715	\$78,625	\$551,340	78.16%	\$8.06	91.16%
2017	4,599	\$560,119	\$454,575	\$72,815	\$527,390	81.16%	\$8.24	94.16%
2018	4,414	\$552,709	\$419,046	\$71,852	\$490,898	75.82%	\$7.91	88.82%

Data Source: VSP SJVIA Utilization Reports

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 as of December 2018
County of Fresno





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of December 2018
County of Tulare

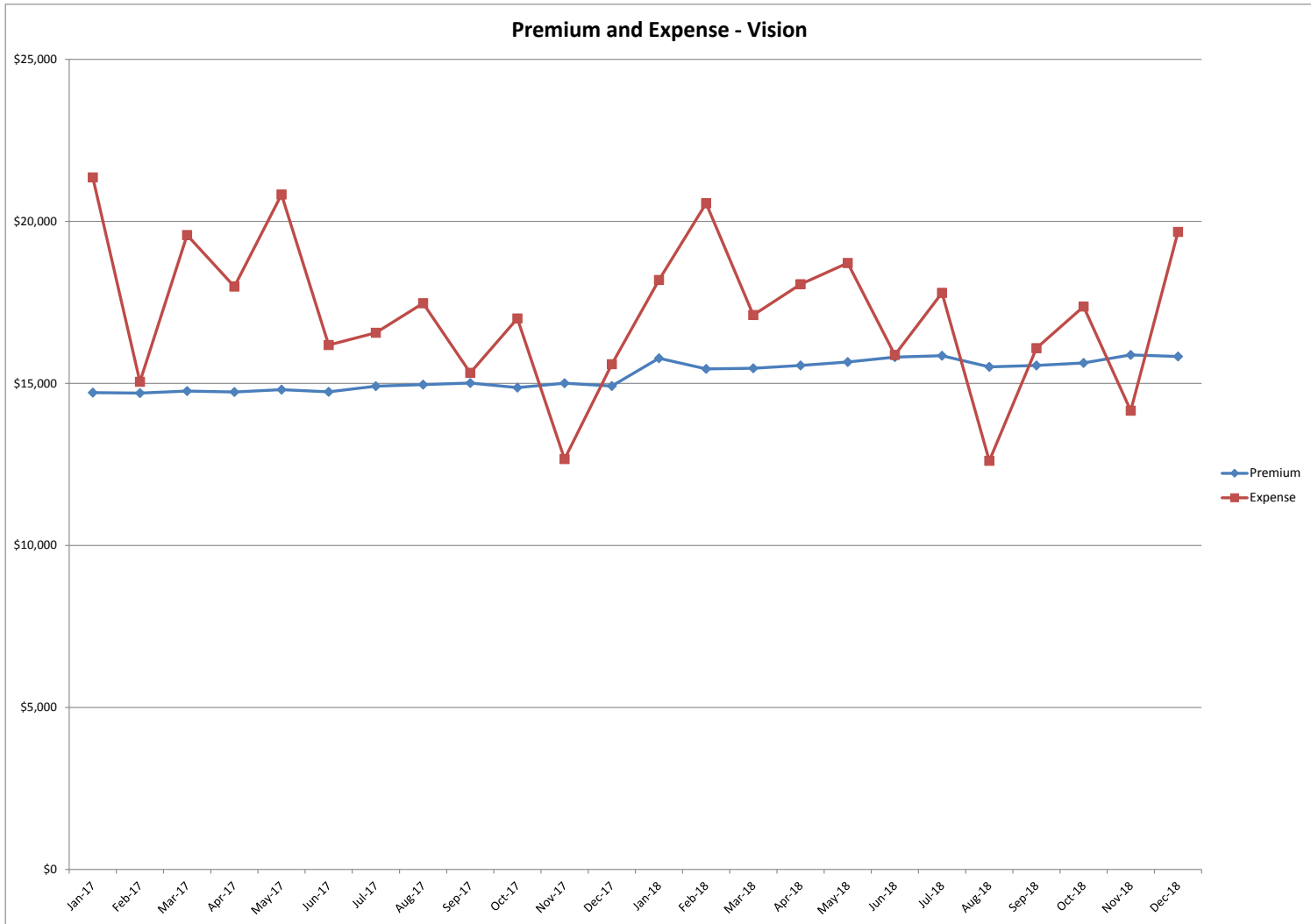
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jan-17	2,671	\$14,716	\$19,445	\$1,913	\$21,358	132.14%	\$7.28	145.14%
Feb-17	2,665	\$14,701	\$13,138	\$1,911	\$15,049	89.37%	\$4.93	102.37%
Mar-17	2,670	\$14,765	\$17,657	\$1,919	\$19,576	119.59%	\$6.61	132.59%
Apr-17	2,664	\$14,732	\$16,072	\$1,915	\$17,987	109.10%	\$6.03	122.10%
May-17	2,681	\$14,807	\$18,906	\$1,925	\$20,831	127.68%	\$7.05	140.68%
Jun-17	2,674	\$14,741	\$14,269	\$1,916	\$16,185	96.80%	\$5.34	109.80%
Jul-17	2,704	\$14,913	\$14,622	\$1,939	\$16,561	98.05%	\$5.41	111.05%
Aug-17	2,711	\$14,964	\$15,530	\$1,945	\$17,475	103.78%	\$5.73	116.78%
Sep-17	2,724	\$15,012	\$13,374	\$1,952	\$15,326	89.09%	\$4.91	102.09%
Oct-17	2,716	\$14,868	\$15,071	\$1,933	\$17,004	101.37%	\$5.55	114.37%
Nov-17	2,724	\$15,005	\$10,714	\$1,951	\$12,665	71.40%	\$3.93	84.40%
Dec-17	2,740	\$14,918	\$13,651	\$1,939	\$15,590	91.51%	\$4.98	104.51%
Jan-18	2,753	\$15,777	\$16,139	\$2,051	\$18,190	102.29%	\$5.86	115.29%
Feb-18	2,755	\$15,445	\$18,549	\$2,008	\$20,557	120.10%	\$6.73	133.10%
Mar-18	2,756	\$15,466	\$15,101	\$2,011	\$17,112	97.64%	\$5.48	110.64%
Apr-18	2,761	\$15,556	\$16,038	\$2,022	\$18,060	103.10%	\$5.81	116.10%
May-18	2,796	\$15,661	\$16,680	\$2,036	\$18,716	106.51%	\$5.97	119.51%
Jun-18	2,817	\$15,809	\$13,822	\$2,055	\$15,877	87.43%	\$4.91	100.43%
Jul-18	2,825	\$15,855	\$15,733	\$2,061	\$17,794	99.23%	\$5.57	112.23%
Aug-18	2,826	\$15,509	\$10,593	\$2,016	\$12,609	68.30%	\$3.75	81.30%
Sep-18	2,789	\$15,555	\$14,065	\$2,022	\$16,087	90.42%	\$5.04	103.42%
Oct-18	2,809	\$15,629	\$15,339	\$2,032	\$17,371	98.14%	\$5.46	111.14%
Nov-18	2,813	\$15,879	\$12,093	\$2,064	\$14,157	76.16%	\$4.30	89.16%
Dec-18	2,838	\$15,829	\$17,619	\$2,058	\$19,677	111.31%	\$6.21	124.31%
2015	2,613	\$175,579	\$186,768	\$21,069	\$207,837	106.37%	\$5.96	118.37%
2016	2,649	\$177,979	\$185,607	\$23,137	\$208,744	104.29%	\$5.84	117.29%
2017	2,695	\$178,142	\$182,449	\$23,158	\$205,607	102.42%	\$5.64	115.42%
2018	2,795	\$187,970	\$181,771	\$24,436	\$206,207	96.70%	\$5.42	109.70%

Data Source: VSP SJVIA Utilization Reports

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 as of December 2018
County of Tulare



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

AGENDA DATE: February 22, 2019

ITEM NUMBER: Item 13

SUBJECT: Receive Consultant's Report on Reserve Accumulation and Approve Allocation of Reserve Funds in Funding Stabilization and IBNR Reserves and Loan Repayment (A)

REQUEST(S): That the Board receive report on reserve accumulation and provide direction and approval for funding stabilization and IBNR reserves and loan repayment.

DESCRIPTION:

The SJVIA has developed a financial model to buildup reserves to fund IBNR reserves, stabilization reserves, and loan repayment. Keenan has prepared a report that updates the reserve accumulation for 2018.

FISCAL IMPACT/FINANCING:

Based on the plan experience for 2018, 2018 Kaiser rate surcharge, and 2018 Delta Dental rate subsidy, the 2018 reserve accumulation totaled \$6,696,746 compared to a 2018 budgeted reserve accumulation of \$4,488,836.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager



P. O. Box 1538
Rancho Cordova, CA 95741

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

February 22, 2019

SJVIA Board Meeting: Consultant's Report on Reserve Accumulation

The SJVIA has accumulated a \$6,696,746 reserve build up for 2018 subject to the Auditor's confirmation. This accumulation was based on the strategic funding model the SJVIA Board put in place for 2018. Please note that the model anticipated a reserve accumulation of \$4,488,836. It was determined that upon the close of each calendar year, and utilizing the auditor's confirmed reserve accumulation, the SJVIA Board would give direction to the auditor as to how to allocate the monies between the IBNR reserve requirement (\$6,652,365), the Stabilization reserve requirement (\$5,652,208) and Loan/interest repayment (\$9,289,859). Additionally, there is the original seed money from the County of Fresno that needs to be returned (\$887,669).

The following chart illustrates from inception the current position of the SJVIA. Please note that based on information provided to Keenan, the SJVIA is \$275,687 away from fully funding IBNR and the Stabilization reserve leaving only the \$9,000,000 loans, interest, and seed money to be funded.

The Auditor's department will provide the confirmation of reserve accumulation for 2018 under separate cover.

Inception to Current	SJVIA	COF	COT	All Other
2010	\$ 7,330,091	\$ 6,132,027	\$ 1,198,064	\$ -
2011	\$ 11,199,876	\$ 8,580,100	\$ 2,619,776	\$ -
2012	\$ 12,003,667	\$ 8,227,629	\$ 3,113,576	\$ 662,462
2013	\$ 13,026,634	\$ 5,538,571	\$ 3,733,168	\$ 3,754,895
2014	\$ 11,667,217	\$ 2,511,611	\$ 3,076,516	\$ 6,079,090
2015	\$ (112,794)	\$ (6,180,903)	\$ 966,206	\$ 5,101,903
2016	\$ (12,528,410)	\$ (12,243,716)	\$ (434,912)	\$ 150,217
2017	\$ (10,573,950)	\$ (11,123,347)	\$ 541,117	\$ 8,279
2018	\$ (5,484,581)	\$ (8,810,405)	\$ 3,373,629	\$ (47,806)
2010-2018 Adjustments				
HMO YEA*	\$ 3,098,036	\$ 2,895,972	\$ 68,315	\$ 133,749
RX Rebates	\$ 3,210,245	\$ 1,969,517	\$ 1,135,205	\$ 105,523
Kaiser Surcharge	\$ 1,155,952	\$ 1,050,119	\$ 98,270	\$ 7,563
Dental Premium Holiday	\$ 362,752	\$ 257,961	\$ 104,791	\$ -
Delta Dental PSR Transfer	\$ 88,672	\$ 63,056	\$ 25,616	\$ -
12/31/2018 Position	\$ 2,431,076	\$ (2,573,780)	\$ 4,805,826	\$ 199,029
2018 IBNR Reserve	\$ (6,652,365)	\$ (4,369,236)	\$ (2,153,129)	\$ (130,000)
2018 Stabilization Reserve	\$ (5,652,208)	\$ (3,636,108)	\$ (1,956,907)	\$ (59,193)
Total Position	\$ (9,873,497)	\$ (10,579,124)	\$ 695,790	\$ 9,836
2010 COF Seed Money	\$ 887,669			
COF and COT Loans	\$ 9,000,000			
Interest	\$ (289,859)			
Total SJVIA Position	\$ (275,687)			
Obligations				
COF and COT Loans	\$ (9,000,000)			
2010 SJVIA Seed Money	\$ (887,669)			
Interest	\$ (289,859)			

HMO YEA* (Coverage ceased 12/31/17 2017 Final Accounting expected in May of 2020)



BOARD OF DIRECTORS

KUYLER CROCKER
NATHAN MAGSIG
BUDDY MENDES
BRIAN PACHECO
AMY SHUKLIAN
PETE VANDER POEL

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

AGENDA DATE: February 22, 2019

ITEM NUMBER: Item 14

SUBJECT: Receive Consultant’s Report on Proposed Change to Risk Share Model for Consideration to Adopt in the 2020 Renewal (I)

REQUEST(S): That the Board receive report on proposed change to risk share model for consideration to adopt in the 2020 renewal.


DESCRIPTION:

Report revisits a risk share pool arrangement for the SJVIA with the County of Fresno at \$250,000, the County of Tulare at \$200,000, and the City of Marysville at \$75,000 to the reinsurance level of \$450,000 to allow greater rate stability for 2020.

FISCAL IMPACT/FINANCING:

Based on the 2018 model, The County of Tulare would have realized a 0.5% rate reduction and the SJVIA would have established a \$582,826 reserve for future risk sharing. Over time it could be possible to build reserves to a level where the SJVIA completely self-funds the risk share model and only recuperates deficits through rate funding. It should be noted that the risk share reserve buildup would have a dollar for dollar impact on the SJVIA’s overall reserve buildup.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager



P. O. Box 1538
 Rancho Cordova, CA 95741

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

February 22,2019

SJVIA Board Meeting: Consultant’s Report on the Risk Share Model

The SJVIA purchases reinsurance at the \$450,000 level to protect the SJVIA from adverse claim activity above the reinsurance level. While this is an appropriate reinsurance level for the overall SJVIA, it would be too high for each entity individually.

The SJVIA Board has implemented a strategy of not having any cost share between the entities under the \$450,000 level. This policy applies the \$450,000 reinsurance level to each entity individually. Large claim activity below the reinsurance level could adversely impact renewal rates.

In the 2019 reinsurance marketing, the marketplace was reluctant to quote lower levels for the SJVIA citing not appropriate for a group the size of the SJVIA. In instances where reinsurance is not available in the marketplace, risk share arrangements can benefit pools by smoothing renewals for all members. For 2018, Keenan modelled a risk share arrangement and the SJVIA Board elected not to implement it. Using the 2018 risk share model and applying it to the 2019 renewal creates insight as to how the model would work.

Risk Share Example	COF	COT	CIM	Total
2018 Esitmated Risk Share Fee	\$18.48	\$12.06	\$385.30	\$18.06
Sharing Level to \$450,000	\$250,000	\$200,000	\$75,000	
Total 12 Month Enrollment	48,978	34,461	508	83,947
Total 2018 Risk Share Fund	\$905,113	\$415,600	\$195,732	\$1,516,446
Total 2018 Pooled Risk	\$374,759	\$558,861	\$0	\$933,619
Ending Balance	\$530,355	(\$143,261)	\$195,732	\$582,826
2019 Projected Premium	\$53,522,403	\$27,750,349	\$820,135	\$82,092,887
Benefit to 2019 Rate	0.00%	-0.52%	0.00%	0.00%
Large Claim Experience	COF	COT	CIM	Total
Claimant 1	\$477,078	\$371,005		
Claimant 2	\$373,713	\$327,110		
Claimant 3	\$251,046	\$307,011		
Claimant 4		\$305,749		
Claimant 5		\$239,032		
Claimant 6		\$208,953		
Total Large Claims	\$1,101,837	\$1,758,861	\$0	\$2,860,697

Based on the 2018 model, The County of Tulare would have realized a 0.5% rate reduction and the SJVIA would have established a \$582,826 reserve for future risk sharing. Over time it could be possible to build reserves to a level where the SJIVA completely self-funds the risk share model and only recuperates deficits through rate funding. It should be noted that the risk share reserve buildup would have a dollar for dollar impact on the SJVIA's overall reserve buildup.

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

AGENDA DATE: February 22, 2019

ITEM NUMBER: Item 15

SUBJECT: Receive Consultant's Report on the SJVIA 2019 Strategic Planning Meeting and Appoint a Subcommittee to Review the SJVIA Participation Agreement and Make Recommendation for Revision (A)

REQUEST(S): That the Board receive the Consultant's report on the SJVIA Strategic Planning Meeting and appoint a subcommittee to review the SJVIA Participation Agreement and make recommendation for revision.

DESCRIPTION:

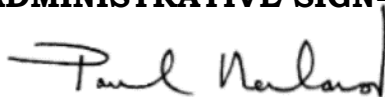
The SJVIA held its annual strategic planning meeting on Wednesday, January 23, 2019 at Selma, California. In addition to SJVIA Staff and Keenan, SJVIA Directors Crocker and Mendes and County Administrative Officers Britt (Tulare) and Rousseau (Fresno) were present at the meeting. Areas addressed included:

- History of the SJVIA
- Current financial position of the SJVIA
- Claim utilization data
- Carrier and vendor performance
- SJVIA wellness program
- Strategies being considered

FISCAL IMPACT/FINANCING:

None

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager

February 22,2019

SJVIA Board Meeting: Consultant's Report on the SJVIA Strategic Planning Meeting

The SJVIA held its annual strategic planning meeting on Wednesday, January 23, 2019 at Selma, California. In addition to SJVIA Staff and Keenan, SJVIA Directors Crocker and Mendes and County Administrative Officers Britt (Tulare) and Rousseau (Fresno) were present at the meeting. Areas addressed included:

- History of the SJVIA
- Current financial position of the SJVIA
- Claim utilization data
- Carrier and vendor performance
- SJVIA Wellness Program
- Strategies being considered

Carrier/Vendor Performance – Strategies Being Considered

- Minimize claim cost
 - Network discounts
 - Explore whether referenced-based pricing would be a good fit for SJVIA
 - Educate Proper ER Usage – Analyze claims for “Avoidable ER Visits”; employee education on Urgent Care/Kiosks for access to immediate care
- Access to Medical Care
 - On-site clinics; consider partnering with other public entities
 - Medicine-at-work
 - Lower copays for LHO Kiosk usage
 - Regional Medical Tourism program
 - Implementing Centers of Excellence – working with local providers/vendors to develop preferred pricing with better outcomes
 - Engage members with their Providers
- Plan Designs
 - Review current plan designs to consider streamlining benefit offerings
- Reserve Accumulation Strategy
 - The 2019 renewal includes a projected \$4.8 million in reserve accumulation through margin included in the renewal, Kaiser surcharge, and moving the dental plan to self-funding.
- EmpiRx
 - ED Medications – rather than changing quantity limits from eight to four per month, consider requiring Generic over Brand
 - Retail Prescriptions Analysis – mom/pop vs. chain pharmacies
 - Mandatory Mail-order
 - Opt out option
 - Streamline process with online apps available; make it easy for end user

- Employee education campaign on mail order process
- Wellness Program
 - County of Fresno is looking to incentivize member participation in wellness by offering a discount from the carrier rates
 - County of Tulare is looking to expand access for care by introducing more Kiosks
 - Consider partnering with the County Health Department of each county for wellness campaigns and communications
 - Implement health coaching based on biometric screening results
 - Flexible Spending Account incentive
 - Integrate Carriers more completely in Wellness Program
 - Screenings/Wellness Exams – All Members current
 - Healthy Mother/Baby Program
 - Program Development
 - Program designed to improve the health of individuals; the SJVIA population is 80%+ obese which can lead to major diseases and/or comorbidity factors, such as Diabetes, Chronic Obstructive Pulmonary Disease (COPD), Heart Disease and Depression

SJVIA JPA Participation Agreement

- Formation of a sub-committee to conduct a thorough review of the SJVIA JPA Participation Agreement in order to make recommendations for revision
 - Consider members of sub-committee: SJVIA Board Members, SJVIA Counsel, SJVIA Administrative Staff, SJVIA Consultant



BOARD OF DIRECTORS

KUYLER CROCKER
NATHAN MAGSIG
BUDDY MENDES
BRIAN PACHECO
AMY SHUKLIAN
PETE VANDER POEL

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

AGENDA DATE: February 22, 2019

ITEM NUMBER: Item 16

SUBJECT: Receive Consultant's Keenan Pharmacy Services Report on SJVIA Pharmacy Utilization through 3rd Quarter 2018 (I)

REQUEST(S): That the Board receive the Consultant's report on EmpiRx plan performance and be informed on potential Rx benefit design changes being considered.

DESCRIPTION:

Keenan Pharmacy Services (KPS) has provided plan design options on the SJVIA pharmacy benefit that could potentially save the SJVIA plan \$1.8 million. SJVIA staff will return at a future Board meeting to provide recommended changes to the prescription drug program. Additionally, KPS has provided the 2018 3rd Quarter Rx utilization report for your review.

FISCAL IMPACT/FINANCING:

Potential annual savings up to \$1.8 million.

ADMINISTRATIVE SIGN-OFF:

A handwritten signature in black ink that reads "Paul Nerland".

Paul Nerland
SJVIA Manager

A handwritten signature in black ink that reads "Rhonda Sjostrom".

Rhonda Sjostrom
SJVIA Assistant Manager

February 22, 2019

SJVIA Board Meeting: Consultant’s Report on Pharmacy Cost Savings and 2018 3rd Quarter Rx Report

When EmpiRx was implemented as the new PBM for 2018, little changes were made from the existing prescription drug program. Keenan Pharmacy Services identified mail order strategies and several clinical management strategies that could result in lower costs as much as \$1.8 million.

Currently most maintenance medication (90-day supply) are filled through the retail channel. Prescription drug rebates are substantially lower through the retail 90-day supply channel than through the mail order channel. The Keenan Pharmacy Division estimates a savings of \$1.2 million should mail order be mandated. Another option would be to incentivize mail order by providing a lower copayment for mail order. Depending on how well the incentive works, a 2% increase in mail order would realize \$34,793 in savings, while a 15% increase in mail order would realize \$257,278 in savings.

KPS Identified Savings Opportunities				
Mandated Design	Mandate Mail Order after Grace Fills			
	1 Grace Fill	2 Grace Fills	3 Grace Fills	
Specialty	\$ 498,303	\$ 419,027	\$ 339,750	
Non-Specialty	\$ 758,033	\$ 637,629	\$ 517,225	
Total Savings	\$ 1,256,336	\$ 1,056,656	\$ 856,975	
Incentive Based Design	Incentive Design Copayment Reduction for Mail Order \$5 Generic and \$10 Brand		Incentive Design Copayment Reduction for Mail Order \$10 Generic and \$10 Brand	
	2% Switch Rate	5% Switch Rate	10% Switch Rate	15% Switch Rate
Total Savings	\$ 34,793	\$ 95,478	\$ 168,398	\$ 257,278

Clinical management recommendations could result in further savings as the following chart details.

Clinical Management Recommendations	
Exclude Drugs with OTC Equivalents	\$ 186,349
Exclude Drug PPI coverage	\$ 79,000
Change Quantity Limits on ED Drugs from 8 to 4 per Month	\$ 129,000
<u>Add Mandatory Generic</u>	<u>\$ 196,218</u>
Total	\$ 590,567

SJVIA staff is reviewing these plan savings opportunities and will come back to the SJVIA Board with recommendation for either a July 1, 2019 implementation date or January 1, 2020 implementation date.

2018 3rd Quarter Rx Report

Keenan has attached the 2018 3rd Quarter Rx Report for your review. Notable items from the report include:

- Specialty drug cost increased 28% from the 2nd quarter to \$1,613,960. For comparative purposes this is 9.5% greater than 3rd quarter 2017.
- Mail order prescriptions amounted to 240 scripts while retail 90 scripts amounted to 6,871. A strong opportunity exists here to lower cost by moving more scripts to mail order.
- Generic dispensing rate continues to improve with 87% of drugs with a generic equivalent being dispensed as a generic. The opportunity to reduce costs lies with the remaining 13% which have a generic equivalent but continue being filled with the brand name drug.



Keenan Pharmacy Services
San Joaquin Valley Insurance Authority
Quarterly Key Pharmacy Benefit Metrics
Data Reviewed Through: 3rd Quarter 2018

Quarterly Key Pharmacy Benefit Metrics

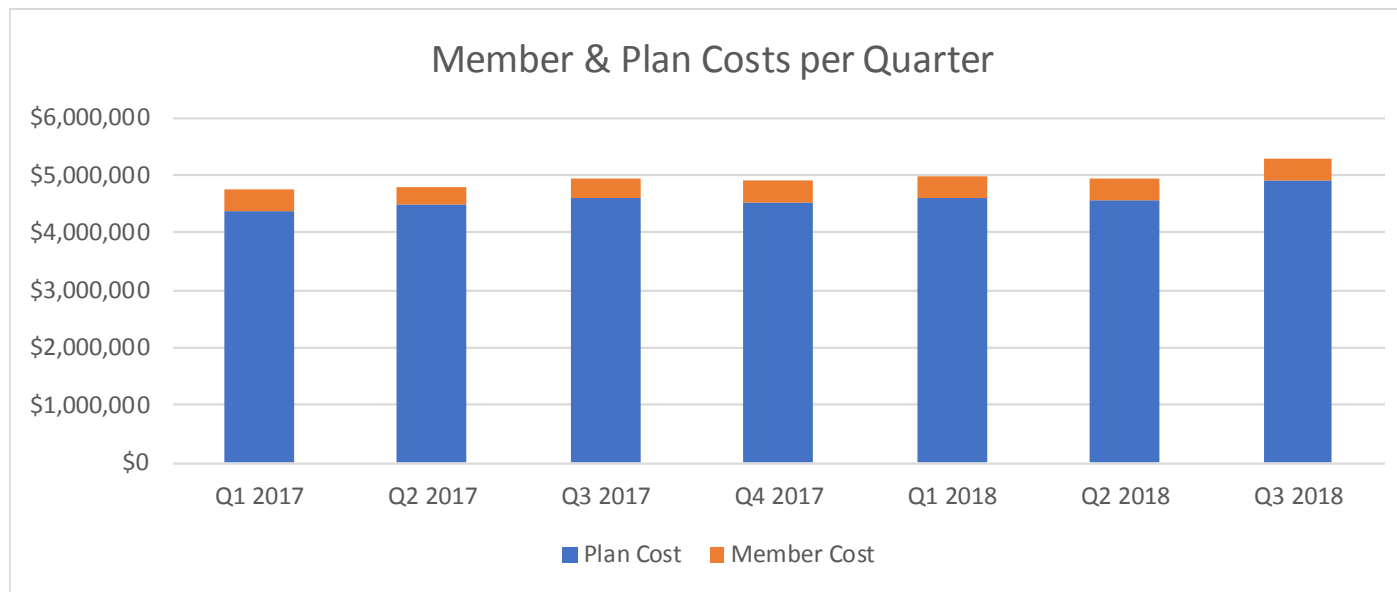
Executive Summary

- 3Q cost analysis:
 - All 3 entities experienced an increase in cost in the month of August, driven by increased specialty claims
 - Overall specialty costs are up 28% in the 3Q compared to the 2Q and 9.45% from 3Q 2017 and we expect this trend to continue
 - Savings could be realized by moving specialty retail to mail (analysis provided)
- Mail service plan cost is less than 2% of overall plan cost and claims utilization remains under 1% (measured by mail service channel specifically)
 - Savings could be recognized by moving retail 90 to mail service (analysis provided)
- Generic dispensing rates continue to increase in all channels
 - This is a positive trend as a result of the SJVIA clinical programs that focus on drugs with lower prices and high value, which helps both the plan and the member save on their pharmacy costs without sacrificing quality or care

Quarterly Key Pharmacy Benefit Metrics

SJVIA Cost Trend by Quarter

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Gross Cost	\$4,737,910	\$4,808,924	\$4,939,413	\$4,899,021	\$4,990,468	\$4,929,823	\$5,298,177
Plan Cost	\$4,376,249	\$4,472,101	\$4,593,429	\$4,523,675	\$4,595,382	\$4,548,023	\$4,923,348
Member Cost	\$361,660	\$336,823	\$345,985	\$375,346	\$395,086	\$381,800	\$374,829

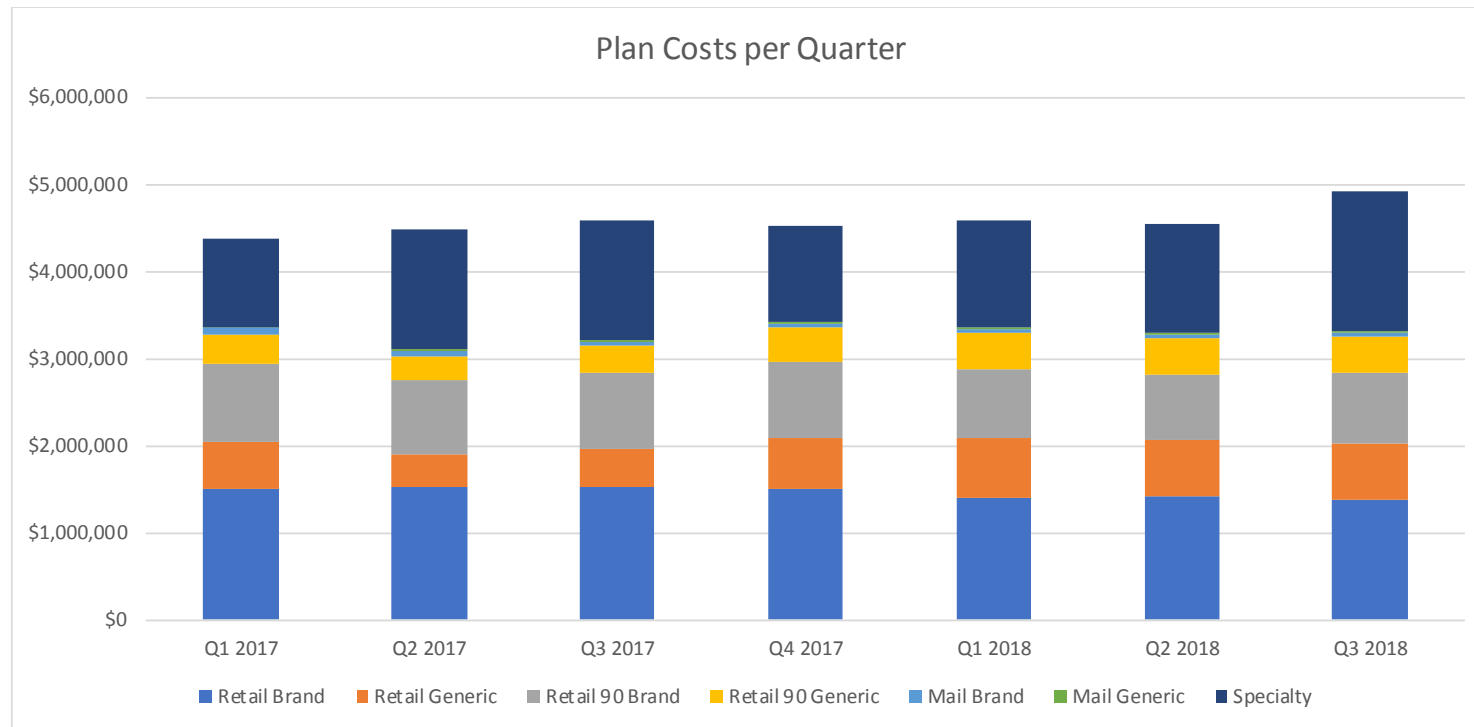


- This report details the total member and plan costs, by quarter, for the most recent 7 quarter period
- Gross cost = plan cost + member cost
- Overall gross cost increased due to higher utilization and an increase in high cost medications (specialty)

Quarterly Key Pharmacy Benefit Metrics

Plan Cost by Channel

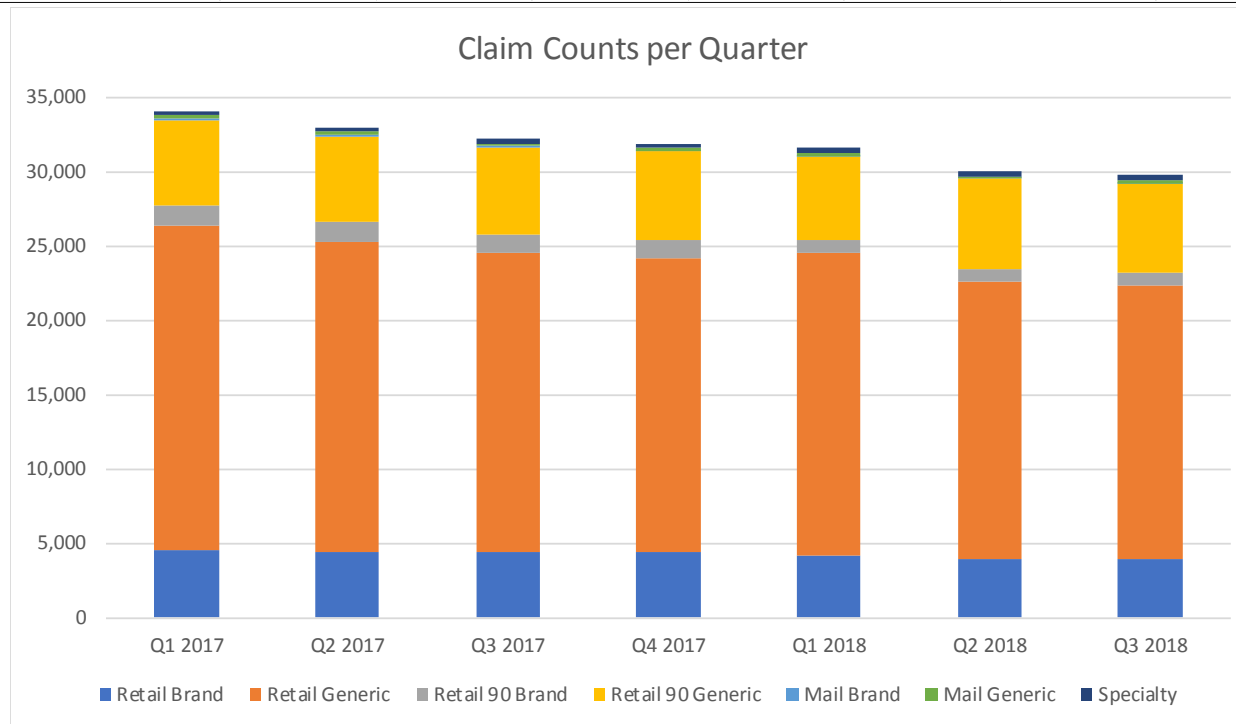
Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Retail Brand	\$1,510,923	\$1,516,602	\$1,534,294	\$1,496,887	\$1,408,220	\$1,416,756	\$1,382,438
Retail Generic	\$538,763	\$385,029	\$435,717	\$580,876	\$688,179	\$644,661	\$648,385
Retail 90 Brand	\$883,446	\$859,373	\$876,606	\$876,290	\$776,583	\$747,114	\$796,002
Retail 90 Generic	\$340,511	\$259,552	\$298,341	\$397,336	\$419,270	\$420,632	\$418,140
Mail Brand	\$79,808	\$75,303	\$53,762	\$52,183	\$50,613	\$50,585	\$47,329
Mail Generic	\$14,089	\$11,700	\$13,595	\$14,806	\$13,835	\$11,804	\$17,093
Specialty	\$1,008,709	\$1,364,541	\$1,381,113	\$1,105,297	\$1,238,682	\$1,256,471	\$1,613,960



Quarterly Key Pharmacy Benefit Metrics

Total Claims Volume by Channel

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Retail Brand	4,590	4,430	4,406	4,425	4,225	3,875	3,951
Retail Generic	21,812	20,827	20,076	19,697	20,330	18,668	18,324
Retail 90 Brand	1,304	1,291	1,281	1,271	869	899	896
Retail 90 Generic	5,781	5,819	5,856	5,954	5,569	6,029	5,975
Mail Brand	64	60	47	47	53	47	47
Mail Generic	190	222	204	183	173	179	193
Specialty	255	290	301	291	361	358	429



Quarterly Key Pharmacy Benefit Metrics

Specialty Plan Cost

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Specialty Plan Cost	\$1,008,709	\$1,364,541	\$1,381,113	\$1,105,297	\$1,238,682	\$1,256,471	\$1,613,960
Total Plan Cost	\$4,376,249	\$4,472,101	\$4,593,429	\$4,523,675	\$4,595,382	\$4,548,023	\$4,923,348
Specialty Plan Cost %	23.05%	30.51%	30.07%	24.43%	26.95%	27.63%	32.78%

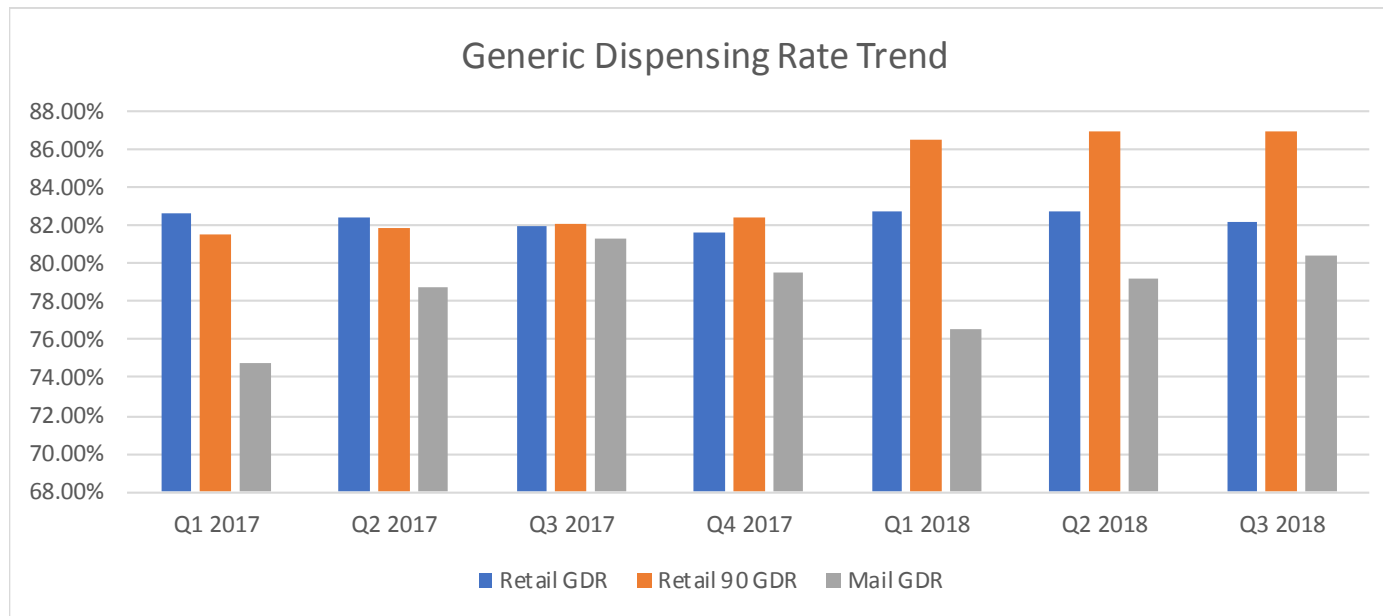


- Specialty plan cost represents almost 33% of the SJVIA plan cost
- This represents a nearly 10% increase from Q1 2017 and steady increase quarter over quarter
- Specialty drugs are expected to account for half of total drug spend by 2020 even though only 1% to 2% of members use specialty drugs
- Specialty drug costs have increased 55% under the medical benefit since 2011 and double-digit annual specialty trend under the pharmacy benefit is the norm, not the exception

Quarterly Key Pharmacy Benefit Metrics

Generic Dispensing Rate

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Retail GDR	82.61%	82.46%	82.00%	81.66%	82.79%	82.81%	82.26%
Retail 90 GDR	81.59%	81.84%	82.05%	82.41%	86.50%	87.02%	86.96%
Mail GDR	74.80%	78.72%	81.27%	79.57%	76.55%	79.20%	80.42%

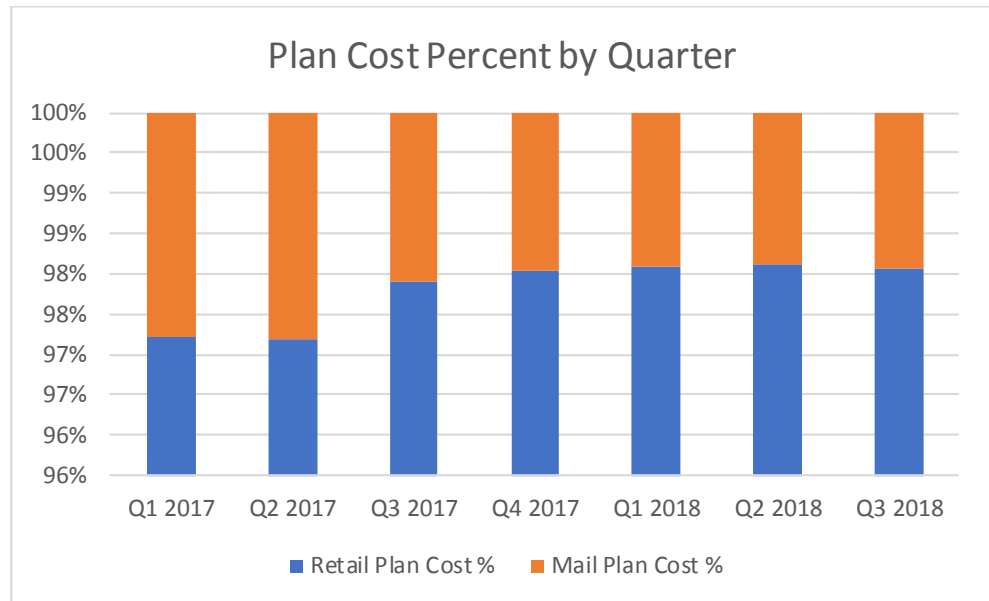
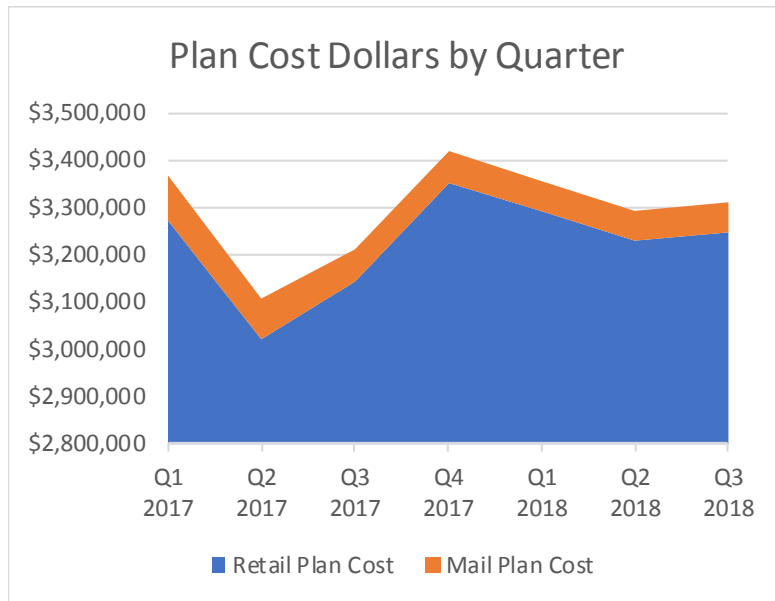


- Overall the generic dispensing rate continues to improve
- Retail 90 GDR has increased to 87%
- Formulary and plan design management have contributed to the improvement
- Excludes specialty

Quarterly Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Retail Plan Cost	\$3,273,644	\$3,020,556	\$3,144,959	\$3,351,389	\$3,292,253	\$3,229,163	\$3,244,966
Mail Plan Cost	\$93,897	\$87,004	\$67,357	\$66,989	\$64,448	\$62,389	\$64,422
Retail Plan Cost %	97.21%	97.20%	97.90%	98.04%	98.08%	98.10%	98.05%
Mail Plan Cost %	2.79%	2.80%	2.10%	1.96%	1.92%	1.90%	1.95%



- Mail service cost as a % of overall cost has steadily decreased
- Mail service claims are just .80% of all claims
- Excludes specialty

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Cost: SJVIA

TOP DRUGS BY INGREDIENT COST

Based on Paid Date: 1/1/2018 - 9/30/2018

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Specialty Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
HUMIRA PEN	*ANALGESICS - ANTI-INFLAMMATORY*	B	2	Y	103	18	\$621,125.92	2,820	\$6,030.35	\$220.26
H.P. ACTHAR	*ENDOCRINE AND METABOLIC AGENTS - MISC.*	B	2	Y	13	1	\$527,842.25	221	\$40,603.25	\$2,388.43
LATUDA	*ANTIPSYCHOTICS/ANTIMANIC AGENTS*	B	2	N	183	41	\$324,202.66	6,630	\$1,771.60	\$48.90
ENBREL SURECLICK	*ANALGESICS - ANTI-INFLAMMATORY*	B	2	Y	59	11	\$302,785.05	1,652	\$5,131.95	\$183.28
TRULICITY	*ANTIDIABETICS*	B	2	N	308	77	\$297,620.93	11,692	\$966.30	\$25.46
VICTOZA	*ANTIDIABETICS*	B	2	N	219	47	\$223,975.43	9,275	\$1,022.72	\$24.15
JANUVIA	*ANTIDIABETICS*	B	2	N	311	86	\$219,537.05	15,600	\$705.91	\$14.07
CIALIS	*CARDIOVASCULAR AGENTS - MISC.*	B	2	N	323	111	\$201,370.53	15,513	\$623.44	\$12.98
ORKAMBI	*RESPIRATORY AGENTS - MISC.*	B	2	Y	9	1	\$196,557.12	252	\$21,839.68	\$779.99
LANTUS SOLOSTAR	*ANTIDIABETICS*	B	2	N	286	84	\$185,847.98	14,240	\$649.82	\$13.05
TECFIDERA	*PSYCHOTHERAPEUTIC AND NEUROLOGICAL AGENTS*	B	2	Y	23	3	\$176,861.49	690	\$7,689.63	\$256.32
LYRICA	*ANTICONVULSANTS*	B	2	N	269	60	\$169,560.57	10,050	\$630.34	\$16.87
FARXIGA	*ANTIDIABETICS*	B	2	N	233	56	\$168,296.82	11,130	\$722.30	\$15.12
HUMALOG KWIKPEN	*ANTIDIABETICS*	B	2	N	142	46	\$163,855.16	6,196	\$1,153.91	\$26.45
HUMALOG	*ANTIDIABETICS*	B	2	N	125	35	\$161,671.86	5,498	\$1,293.37	\$29.41
SPRYCEL	*ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES*	B	2	Y	12	2	\$154,944.82	360	\$12,912.07	\$430.40
REVLIMID	*MISCELLANEOUS THERAPEUTIC CLASSES*	B	2	Y	9	1	\$132,872.46	252	\$14,763.61	\$527.27
INVOKANA	*ANTIDIABETICS*	B	2	N	163	44	\$129,285.27	8,500	\$793.16	\$15.21
ZYTIGA	*ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES*	B	2	Y	12	2	\$126,715.02	360	\$10,559.59	\$351.99
STELARA	*DERMATOLOGICALS*	B	2	Y	6	2	\$125,975.91	522	\$20,995.99	\$241.33
ADVAIR DISKUS	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	B	2	N	227	78	\$125,964.47	9,570	\$554.91	\$13.16
HARVONI	*ANTIVIRALS*	B	2	Y	4	2	\$125,496.00	112	\$31,374.00	\$1,120.50
NOVOLOG FLEXPEN	*ANTIDIABETICS*	B	2	N	117	37	\$118,401.83	5,664	\$1,011.98	\$20.90
NOXAFIL	*ANTIFUNGALS*	B	2	N	16	2	\$113,843.98	480	\$7,115.25	\$237.17
JARDIANCE	*ANTIDIABETICS*	B	2	N	127	52	\$110,289.53	7,290	\$868.42	\$15.13

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Claim Count: SJVIA

TOP DRUGS BY CLAIM COUNT

Based on Paid Date: 1/1/2018 - 9/30/2018

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
HYDROCODONE/ACETAMINOPHEN	*ANALGESICS - OPIOID*	G	1	N	2,212	880	\$84,982.02	42,373	\$38.42	\$2.01
LEVOTHYroxINE SODIUM	*THYROID AGENTS*	G	1	N	2,211	609	\$57,659.64	130,754	\$26.08	\$0.44
ATORVASTATIN CALCIUM	*ANTHYPERLIPIDEMICS*	G	1	N	2,195	730	\$71,572.41	138,471	\$32.61	\$0.52
LISINAPRIL	*ANTHYPERTENSIVES*	G	1	N	2,109	668	\$15,077.44	129,403	\$7.15	\$0.12
METFORMIN HCL	*ANTIDIABETICS*	G	1	N	1,561	508	\$27,669.44	86,413	\$17.73	\$0.32
OMEPRazole	*ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS*	G	1	N	1,249	490	\$25,352.94	68,256	\$20.30	\$0.37
GABAPENTIN	*ANTICONVULSANTS*	G	1	N	1,238	388	\$32,318.99	47,537	\$26.11	\$0.68
AMLODIPINE BESYLATE	*CALCIUM CHANNEL BLOCKERS*	G	1	N	1,237	382	\$7,804.94	73,825	\$6.31	\$0.11
AZITHROMYCIN	*MACROLIDES*	G	1	N	1,122	981	\$19,011.12	6,475	\$16.94	\$2.94
SERTRALINE HCL	*ANTIDEPRESSANTS*	G	1	N	1,085	326	\$13,875.20	52,229	\$12.79	\$0.27
AMOXICILLIN	*PENICILLINS*	G	1	N	1,008	880	\$7,812.35	8,844	\$7.75	\$0.88
ALPRAZOLAM	*ANTIAnXIETY AGENTS*	G	1	N	995	322	\$4,570.62	26,095	\$4.59	\$0.18
FLUTICASONE PROPIONATE	*NASAL AGENTS - SYSTEMIC AND TOPICAL*	G	1	N	976	629	\$21,482.20	38,445	\$22.01	\$0.56
MONTELUKAST SODIUM	*ANTIAnSTHMATIC AND BRONCHODILATOR AGENTS*	G	1	N	926	324	\$24,485.19	42,895	\$26.44	\$0.57
LOSARTAN POTASSIUM	*ANTHYPERTENSIVES*	G	1	N	917	298	\$17,133.72	53,998	\$18.68	\$0.32
AMOXICILLIN/CLAVULANATE P	*PENICILLINS*	G	1	N	890	779	\$38,190.29	9,137	\$42.91	\$4.18
METOPROLOL SUCCINATE ER	*BETA BLOCKERS*	G	1	N	875	271	\$53,310.73	53,300	\$60.93	\$1.00
PREDNISONE	*CORTICOSTEROIDS*	G	1	N	781	548	\$5,173.96	11,922	\$6.62	\$0.43
BUPROPION HCL XL	*ANTIDEPRESSANTS*	G	1	N	773	227	\$72,241.83	36,925	\$93.46	\$1.96
HYDROCHLOROTHIAZIDE	*DIURETICS*	G	1	N	766	263	\$5,726.99	44,433	\$7.48	\$0.13
PROAIR HFA	*ANTIAnSTHMATIC AND BRONCHODILATOR AGENTS*	B	2	N	747	511	\$48,990.87	17,664	\$65.58	\$2.77
PANTOPRAZOLE SODIUM	*ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS*	G	1	N	731	244	\$13,654.52	39,250	\$18.68	\$0.35
IBU	*ANALGESICS - ANTI-INFLAMMATORY*	G	1	N	708	562	\$8,620.99	15,719	\$12.18	\$0.55
VENTOLIN HFA	*ANTIAnSTHMATIC AND BRONCHODILATOR AGENTS*	B	2	N	697	538	\$38,166.87	14,989	\$54.76	\$2.55
ESCITALOPRAM OXALATE	*ANTIDEPRESSANTS*	G	1	N	693	217	\$15,426.74	31,843	\$22.26	\$0.48

Quarterly Key Pharmacy Benefit Metrics

Specialty Drug Oversight

- The management of specialty drugs is complex, as are the conditions that specialty drugs treat. With recent advances in drug therapies, patients with complex conditions now have better options to manage their conditions. While plan sponsors like the SJVIA recognize the value of these medications to their members and want to provide best-in-class drug benefits, the cost management of these drugs requires utilization management and benefit design strategies.
- Strategies implemented for the SJVIA include:
 - Prior authorization/clinical review
 - Specialty pharmacy channel management
 - Ongoing formulary review for the most cost and clinically effective medications
 - Manufacturer assistance when available
- KPS is collaborating with EmpiRx on developing a clinical review report card

Quarterly Key Pharmacy Benefit Metrics

Rebates & Clinical Management Savings

- Rebates for the first two quarters:
 - Prescription drug rebates for the first quarter were \$381,625
 - We conservatively estimate second quarter at \$303,729 to come up with the \$685,354 six-month projection
 - Rebates are reported 180 days after the end of the applicable quarter
- Guaranteed clinical management savings over the first two quarters:
 - Clinical savings guarantee: \$1,850,000 - \$2,250,000 for Year 1
 - Estimated clinical savings as of June 30, 2018: \$2,078,376
- Final reconciliation is completed by EmpiRx clinicians 120 days post contract year
- Keenan performs a clinical savings financial audit and presents the final report to the SJVIA upon completion of the end of the plan year

Appendix

Quarterly Key Pharmacy Benefit Metrics

SJVIA Cost Trend by Quarter (Tulare)

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Gross Cost	\$1,830,622	\$1,805,236	\$2,079,011	\$2,075,510	\$2,045,541	\$2,105,033	\$2,210,456
Plan Cost	\$1,681,806	\$1,664,669	\$1,929,998	\$1,914,890	\$1,877,531	\$1,939,021	\$2,044,745
Member Cost	\$148,817	\$140,566	\$149,013	\$160,619	\$168,010	\$166,012	\$165,710

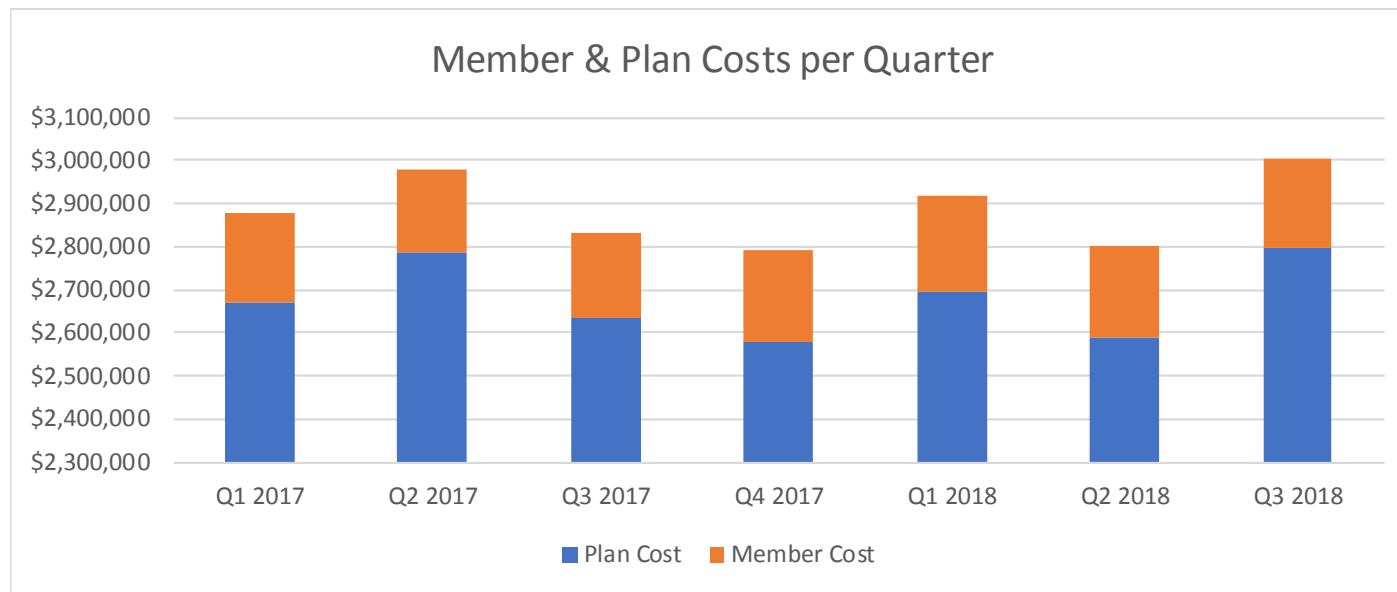


This report details the total member and plan costs, by quarter, for the most recent 7 quarter period
 These represent total dollars spent for all products, including specialty drugs

Quarterly Key Pharmacy Benefit Metrics

SJVIA Cost Trend by Quarter (Fresno)

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Gross Cost	\$2,878,311	\$2,977,913	\$2,830,745	\$2,793,118	\$2,920,361	\$2,800,802	\$3,003,317
Plan Cost	\$2,668,854	\$2,784,721	\$2,636,776	\$2,581,065	\$2,696,115	\$2,587,785	\$2,796,816
Member Cost	\$209,457	\$193,192	\$193,969	\$212,052	\$224,246	\$213,016	\$206,502

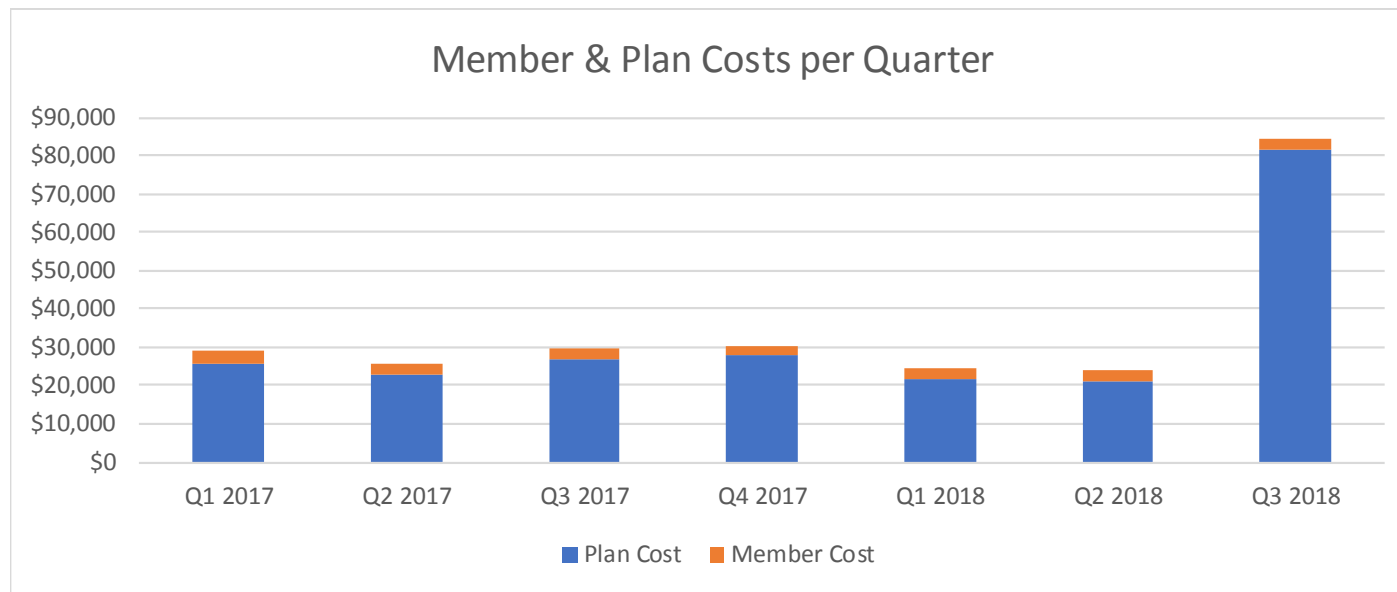


This report details the total member and plan costs, by quarter, for the most recent 7 quarter period
 These represent total dollars spent for all products, including specialty drugs

Quarterly Key Pharmacy Benefit Metrics

SJVIA Cost Trend by Quarter (Marysville)

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Gross Cost	\$28,977	\$25,775	\$29,658	\$30,393	\$24,567	\$23,988	\$84,404
Plan Cost	\$25,590	\$22,711	\$26,655	\$27,719	\$21,736	\$21,216	\$81,787
Member Cost	\$3,387	\$3,064	\$3,003	\$2,674	\$2,831	\$2,771	\$2,618

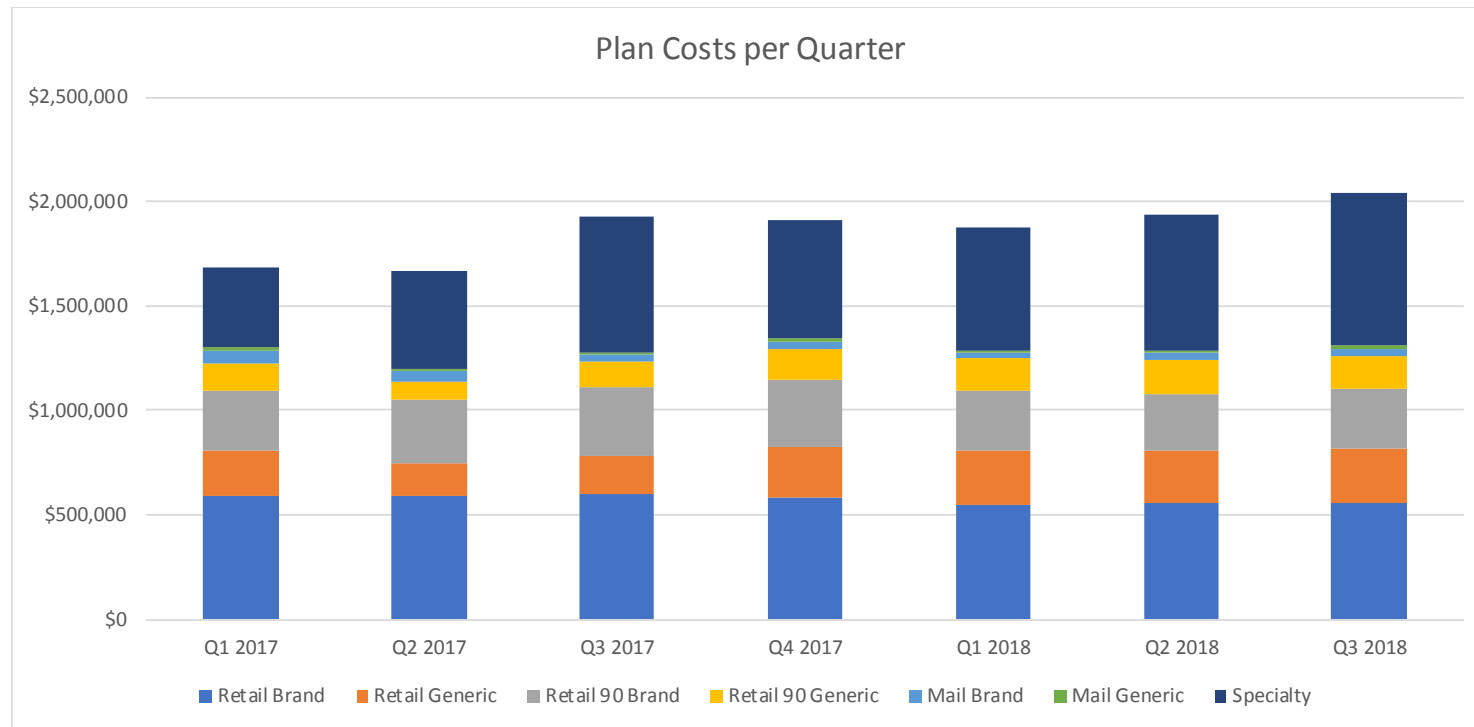


This report details the total member and plan costs, by quarter, for the most recent 7 quarter period
 These represent total dollars spent for all products, including specialty drugs

Quarterly Key Pharmacy Benefit Metrics

Plan Cost by Channel (Tulare)

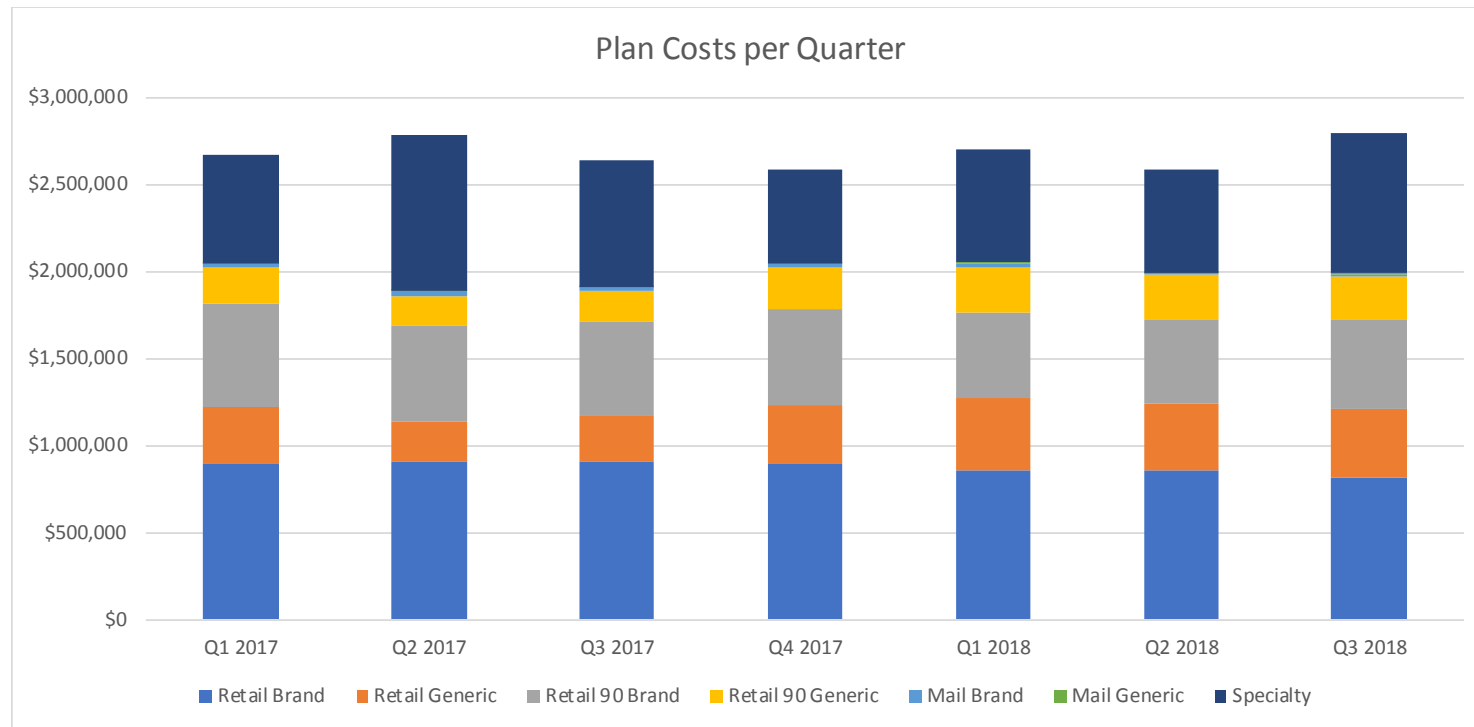
Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Retail Brand	\$594,629	\$591,250	\$603,917	\$585,904	\$544,469	\$558,061	\$560,157
Retail Generic	\$210,160	\$156,428	\$178,656	\$241,682	\$267,274	\$251,292	\$256,840
Retail 90 Brand	\$292,100	\$303,754	\$330,379	\$317,787	\$283,170	\$270,806	\$284,354
Retail 90 Generic	\$126,358	\$91,099	\$117,297	\$152,298	\$157,138	\$161,430	\$159,937
Mail Brand	\$66,377	\$48,190	\$36,595	\$33,811	\$27,587	\$35,568	\$34,599
Mail Generic	\$13,026	\$10,110	\$12,057	\$12,651	\$9,004	\$8,833	\$11,922
Specialty	\$379,156	\$463,839	\$651,097	\$570,758	\$588,889	\$653,031	\$736,936



Quarterly Key Pharmacy Benefit Metrics

Plan Cost by Channel (Fresno)

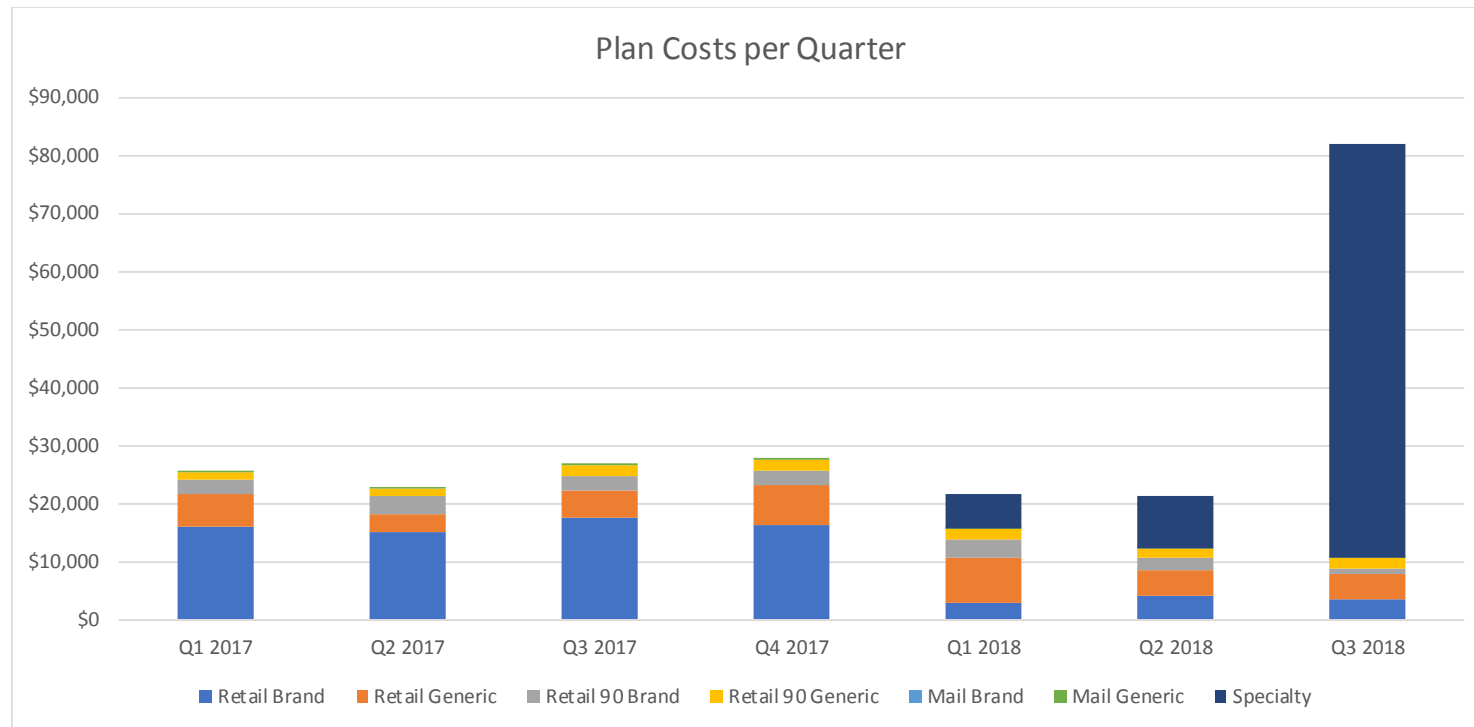
Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Retail Brand	\$900,166	\$910,260	\$912,901	\$894,531	\$860,792	\$854,458	\$818,790
Retail Generic	\$323,043	\$225,604	\$252,432	\$332,568	\$413,186	\$389,136	\$387,045
Retail 90 Brand	\$589,068	\$552,416	\$543,444	\$555,991	\$490,139	\$474,200	\$510,673
Retail 90 Generic	\$212,633	\$167,117	\$179,381	\$242,995	\$260,474	\$257,629	\$256,540
Mail Brand	\$13,431	\$27,114	\$17,167	\$18,372	\$23,026	\$15,017	\$12,730
Mail Generic	\$961	\$1,508	\$1,436	\$2,069	\$4,705	\$2,846	\$5,131
Specialty	\$629,553	\$900,703	\$730,015	\$534,540	\$643,792	\$594,500	\$805,907



Quarterly Key Pharmacy Benefit Metrics

Plan Cost by Channel (Marysville)

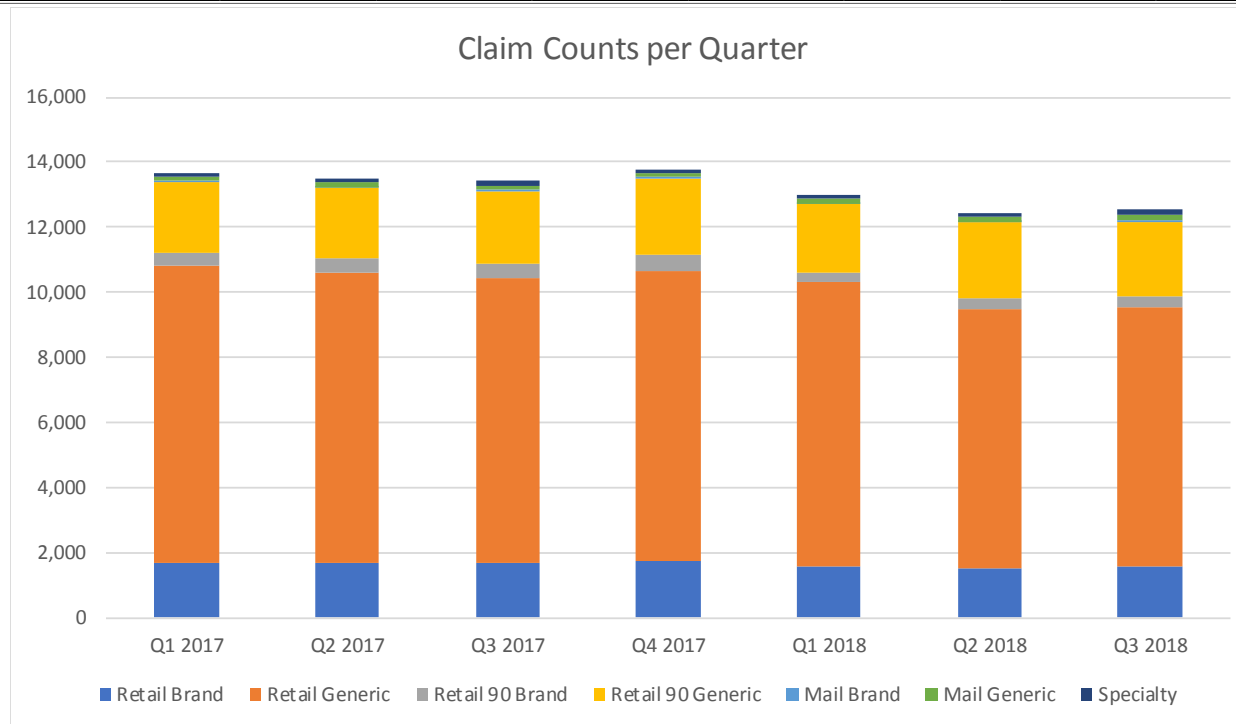
Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Retail Brand	\$16,128	\$15,093	\$17,476	\$16,452	\$2,960	\$4,237	\$3,491
Retail Generic	\$5,560	\$2,997	\$4,630	\$6,627	\$7,719	\$4,233	\$4,500
Retail 90 Brand	\$2,279	\$3,203	\$2,783	\$2,511	\$3,274	\$2,107	\$975
Retail 90 Generic	\$1,521	\$1,336	\$1,663	\$2,043	\$1,658	\$1,574	\$1,663
Mail Brand	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mail Generic	\$102	\$83	\$102	\$86	\$125	\$125	\$40
Specialty	\$0	\$0	\$0	\$0	\$6,000	\$8,940	\$71,117



Quarterly Key Pharmacy Benefit Metrics

Total Claims Volume by Channel (Tulare)

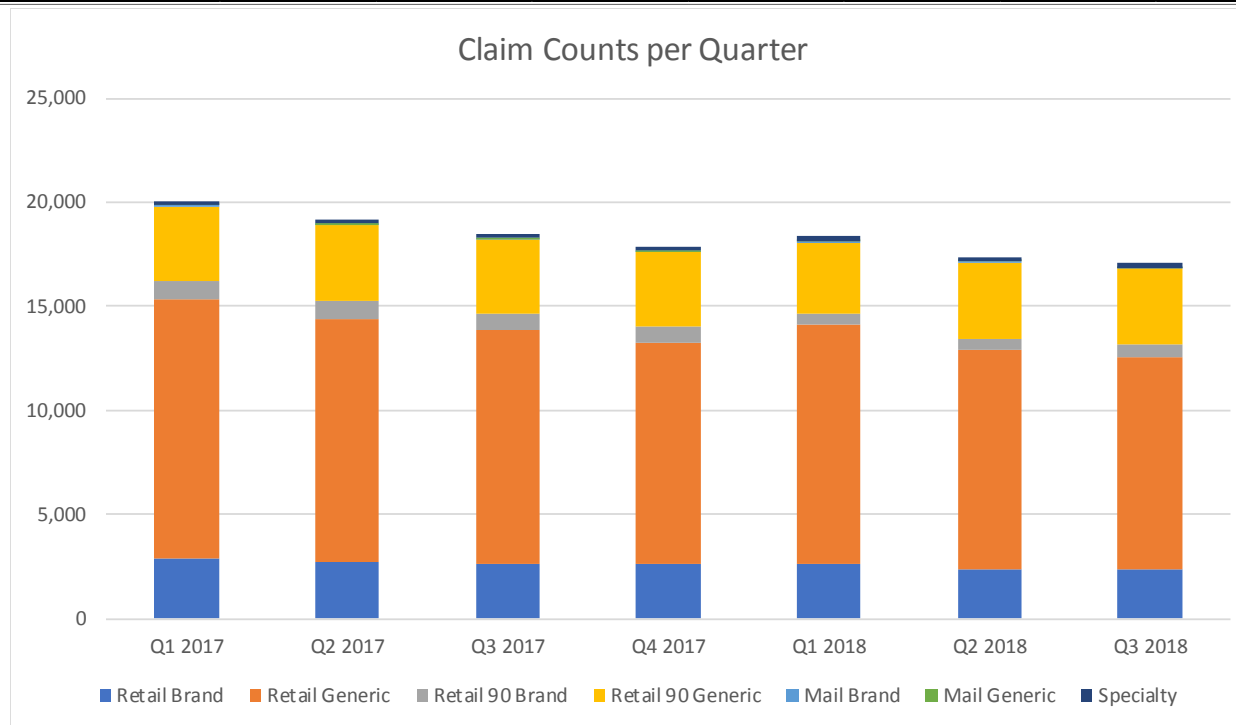
Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Retail Brand	1,693	1,661	1,705	1,755	1,568	1,496	1,562
Retail Generic	9,113	8,961	8,719	8,928	8,726	7,983	7,998
Retail 90 Brand	433	415	452	460	305	327	331
Retail 90 Generic	2,155	2,162	2,243	2,365	2,106	2,339	2,279
Mail Brand	48	41	33	35	30	30	33
Mail Generic	135	156	145	138	126	133	153
Specialty	98	99	120	114	134	149	169



Quarterly Key Pharmacy Benefit Metrics

Total Claims Volume by Channel (Fresno)

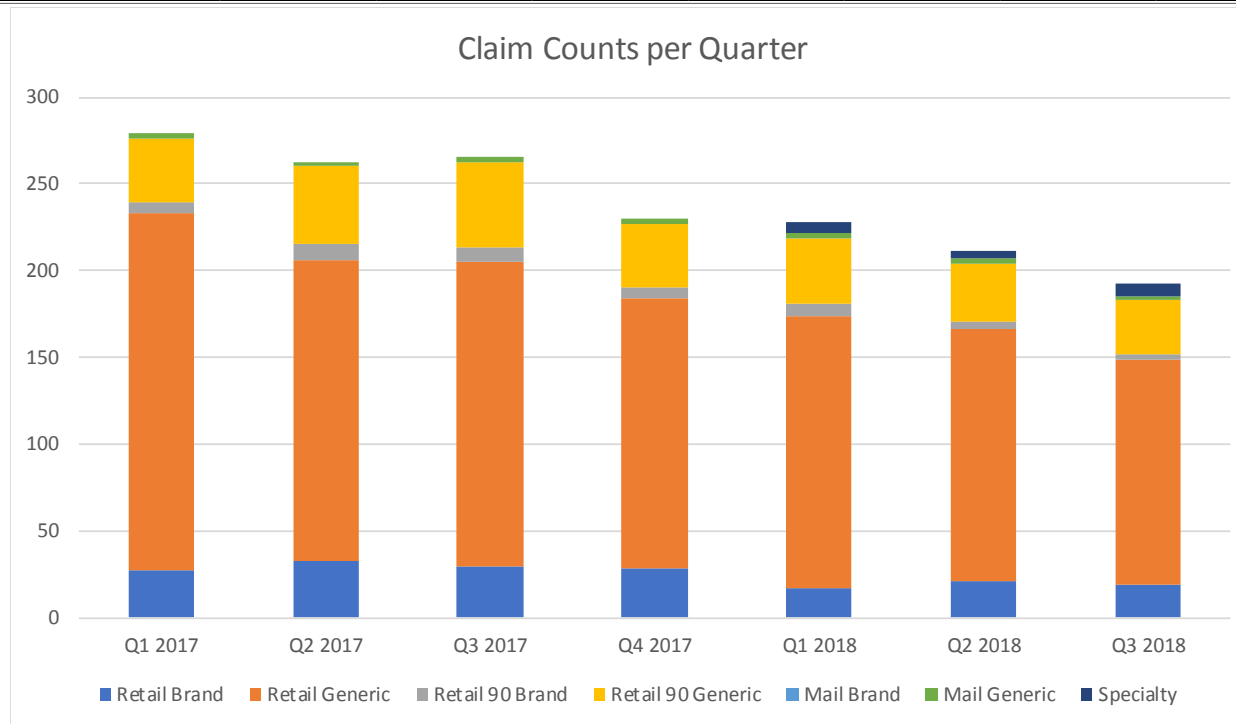
Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Retail Brand	2,870	2,736	2,672	2,642	2,640	2,358	2,370
Retail Generic	12,493	11,693	11,181	10,613	11,447	10,540	10,196
Retail 90 Brand	865	867	821	805	557	567	562
Retail 90 Generic	3,589	3,612	3,563	3,552	3,425	3,657	3,665
Mail Brand	16	19	14	12	23	17	14
Mail Generic	52	63	56	42	44	43	38
Specialty	157	191	181	177	221	205	253



Quarterly Key Pharmacy Benefit Metrics

Total Claims Volume by Channel (Marysville)

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Retail Brand	27	33	29	28	17	21	19
Retail Generic	206	173	176	156	157	145	130
Retail 90 Brand	6	9	8	6	7	5	3
Retail 90 Generic	37	45	50	37	38	33	31
Mail Brand	0	0	0	0	0	0	0
Mail Generic	3	3	3	3	3	3	2
Specialty	0	0	0	0	6	4	7



Quarterly Key Pharmacy Benefit Metrics

Specialty Plan Cost (Tulare)

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Specialty Plan Cost	\$379,156	\$463,839	\$651,097	\$570,758	\$588,889	\$653,031	\$736,936
Total Plan Cost	\$1,681,806	\$1,664,669	\$1,929,998	\$1,914,890	\$1,877,531	\$1,939,021	\$2,044,745
Specialty Plan Cost %	22.54%	27.86%	33.74%	29.81%	31.37%	33.68%	36.04%



Quarterly Key Pharmacy Benefit Metrics

Specialty Plan Cost (Fresno)

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Specialty Plan Cost	\$629,553	\$900,703	\$730,015	\$534,540	\$643,792	\$594,500	\$805,907
Total Plan Cost	\$2,668,854	\$2,784,721	\$2,636,776	\$2,581,065	\$2,696,115	\$2,587,785	\$2,796,816
Specialty Plan Cost %	23.59%	32.34%	27.69%	20.71%	23.88%	22.97%	28.82%



Quarterly Key Pharmacy Benefit Metrics

Specialty Plan Cost (Marysville)

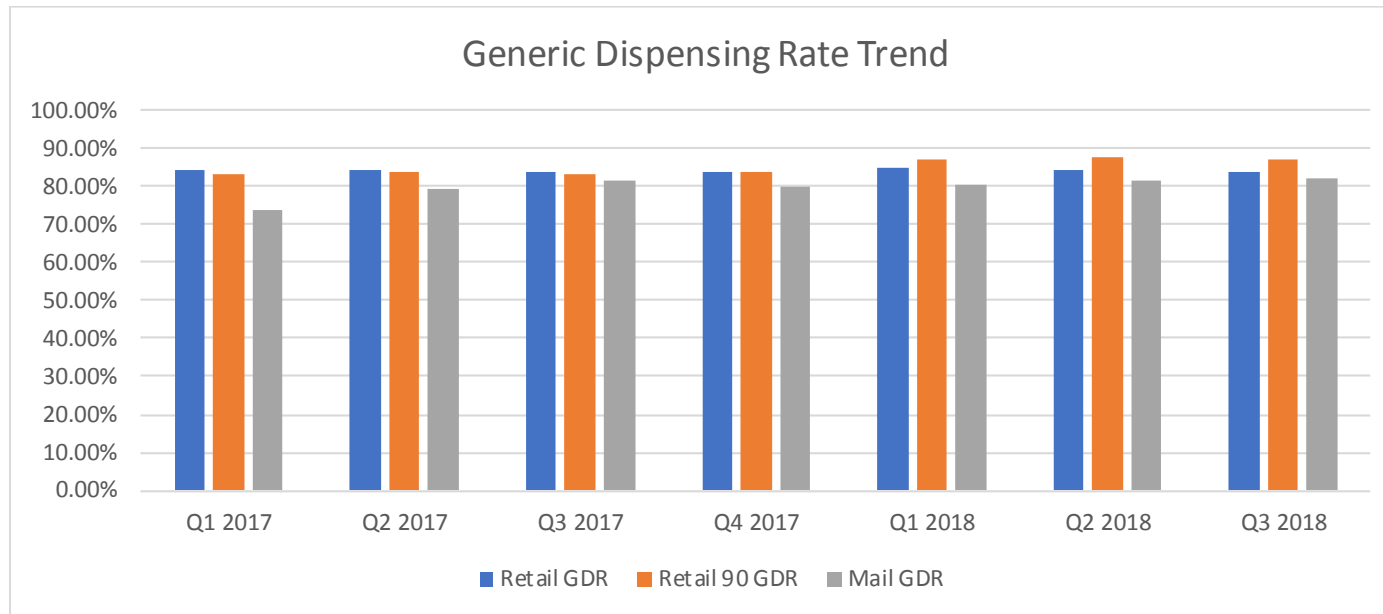
Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Specialty Plan Cost					\$6,000	\$8,940	\$71,117
Total Plan Cost	\$25,590	\$22,711	\$26,655	\$27,719	\$21,736	\$21,216	\$81,787
Specialty Plan Cost %	0.00%	0.00%	0.00%	0.00%	27.61%	42.14%	86.95%



Quarterly Key Pharmacy Benefit Metrics

Generic Dispensing Rate (Tulare)

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Retail GDR	84.33%	84.36%	83.64%	83.57%	84.77%	84.22%	83.66%
Retail 90 GDR	83.27%	83.90%	83.23%	83.72%	87.35%	87.73%	87.32%
Mail GDR	73.77%	79.19%	81.46%	79.77%	80.77%	81.60%	82.26%

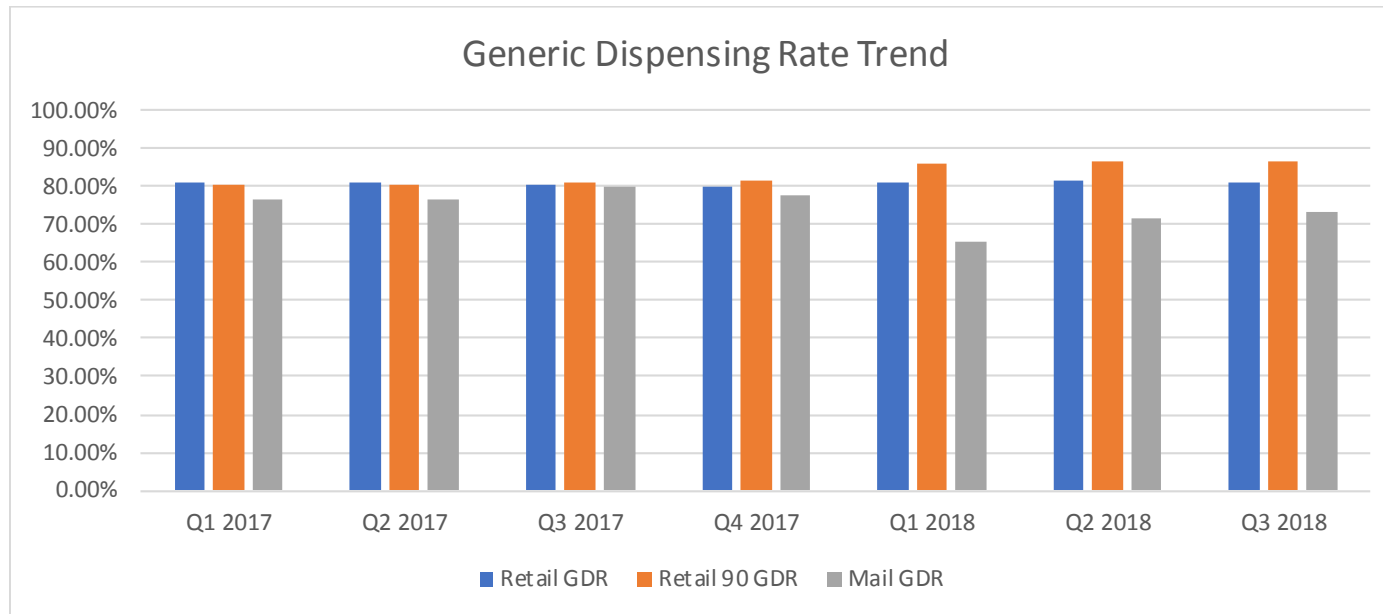


Excludes Specialty

Quarterly Key Pharmacy Benefit Metrics

Generic Dispensing Rate (Fresno)

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Retail GDR	81.32%	81.04%	80.71%	80.07%	81.26%	81.72%	81.14%
Retail 90 GDR	80.58%	80.64%	81.27%	81.52%	86.01%	86.58%	86.70%
Mail GDR	76.47%	76.83%	80.00%	77.78%	65.67%	71.67%	73.08%

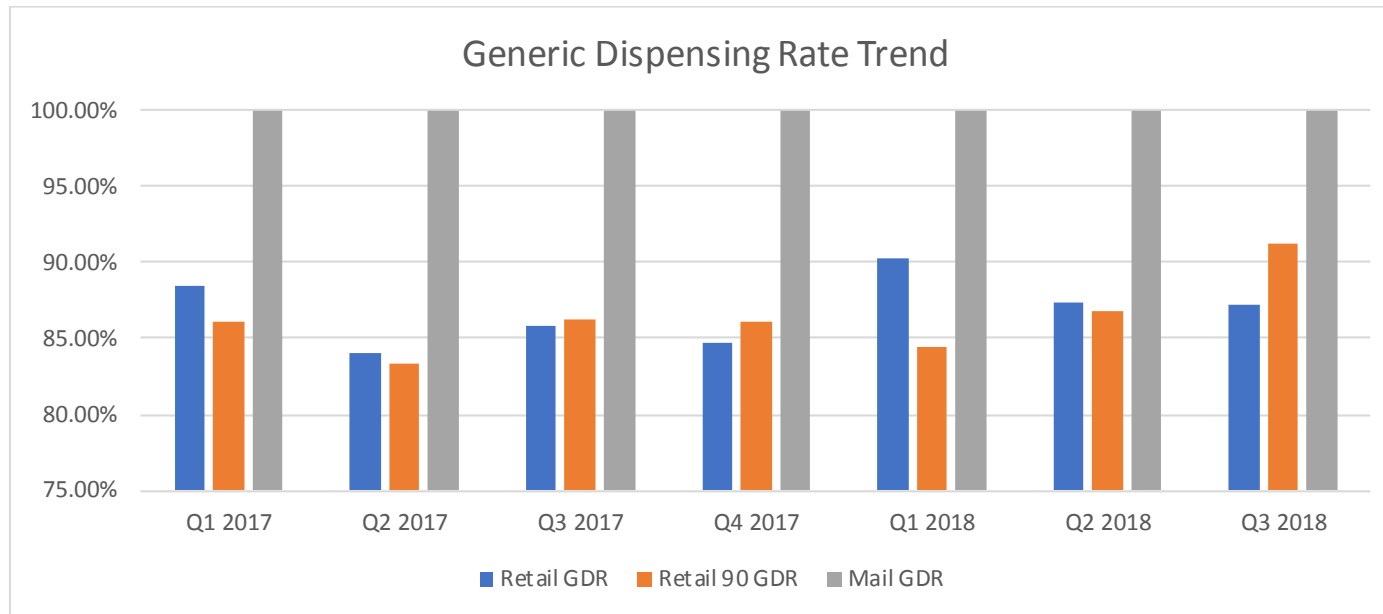


Excludes Specialty

Quarterly Key Pharmacy Benefit Metrics

Generic Dispensing Rate (Marysville)

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Retail GDR	88.41%	83.98%	85.85%	84.78%	90.23%	87.35%	87.25%
Retail 90 GDR	86.05%	83.33%	86.21%	86.05%	84.44%	86.84%	91.18%
Mail GDR	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

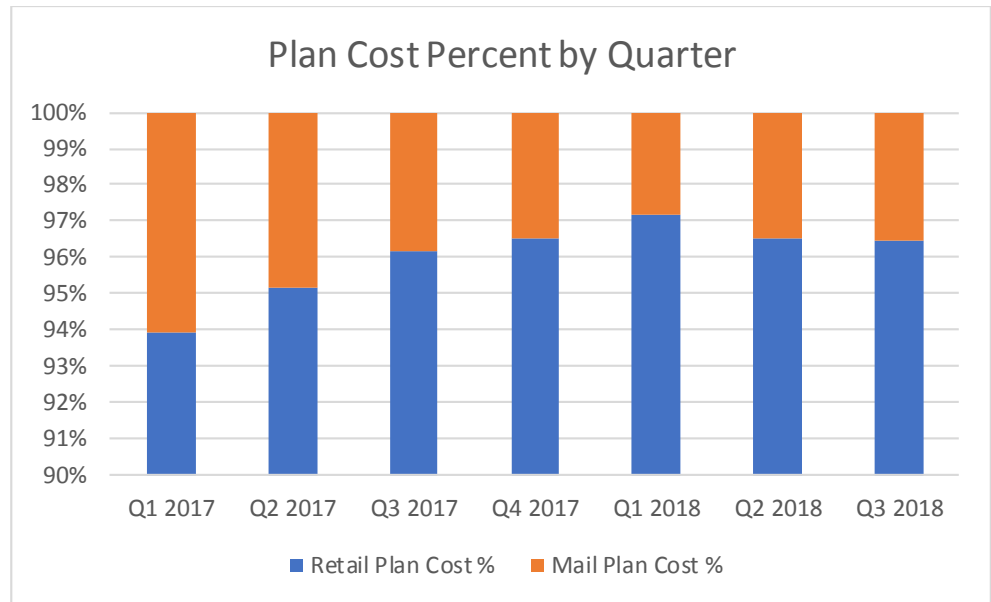
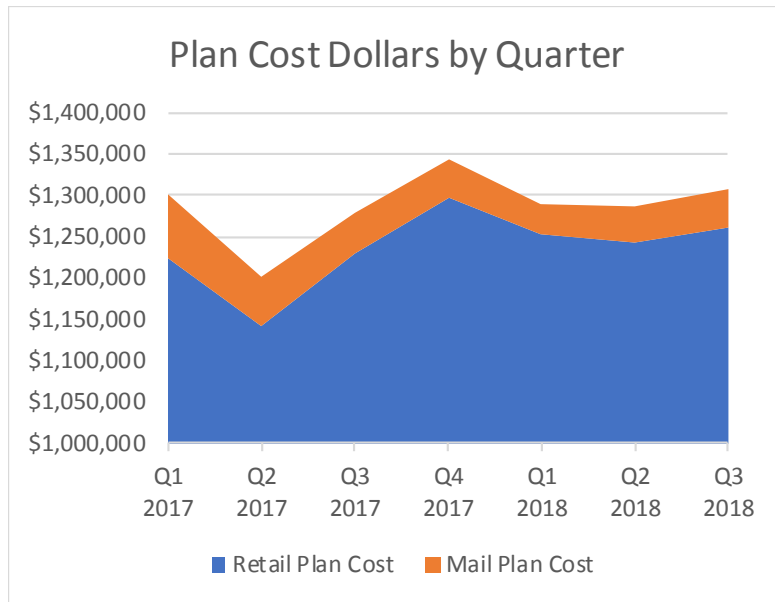


Excludes Specialty

Quarterly Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend (Tulare)

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Retail Plan Cost	\$1,223,247	\$1,142,532	\$1,230,248	\$1,297,671	\$1,252,051	\$1,241,589	\$1,261,289
Mail Plan Cost	\$79,403	\$58,299	\$48,653	\$46,462	\$36,592	\$44,402	\$46,521
Retail Plan Cost %	93.90%	95.15%	96.20%	96.54%	97.16%	96.55%	96.44%
Mail Plan Cost %	6.10%	4.85%	3.80%	3.46%	2.84%	3.45%	3.56%

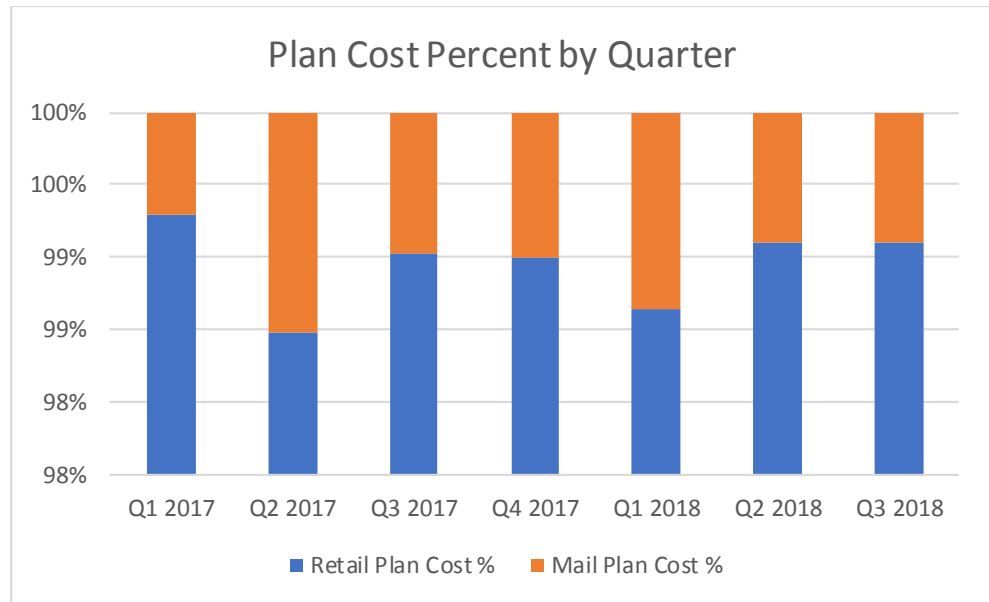
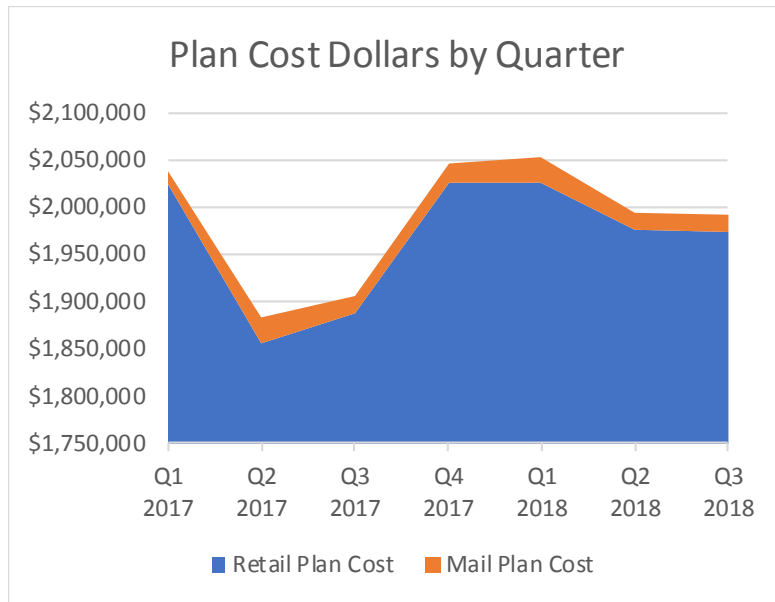


Excludes Specialty

Quarterly Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend (Fresno)

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Retail Plan Cost	\$2,024,909	\$1,855,396	\$1,888,158	\$2,026,085	\$2,024,591	\$1,975,423	\$1,973,047
Mail Plan Cost	\$14,392	\$28,622	\$18,602	\$20,441	\$27,731	\$17,862	\$17,862
Retail Plan Cost %	99.29%	98.48%	99.02%	99.00%	98.65%	99.10%	99.10%
Mail Plan Cost %	0.71%	1.52%	0.98%	1.00%	1.35%	0.90%	0.90%

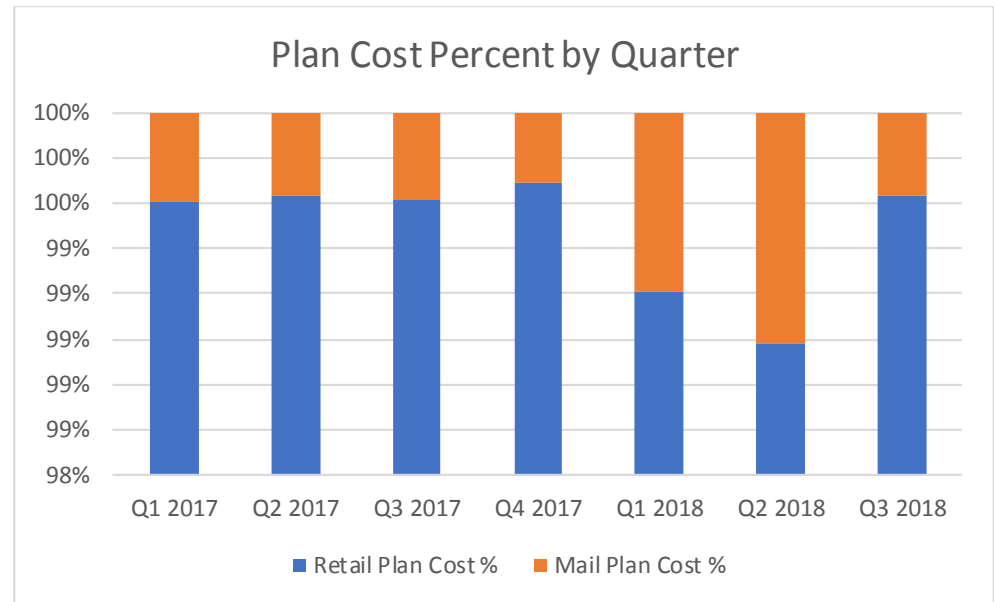
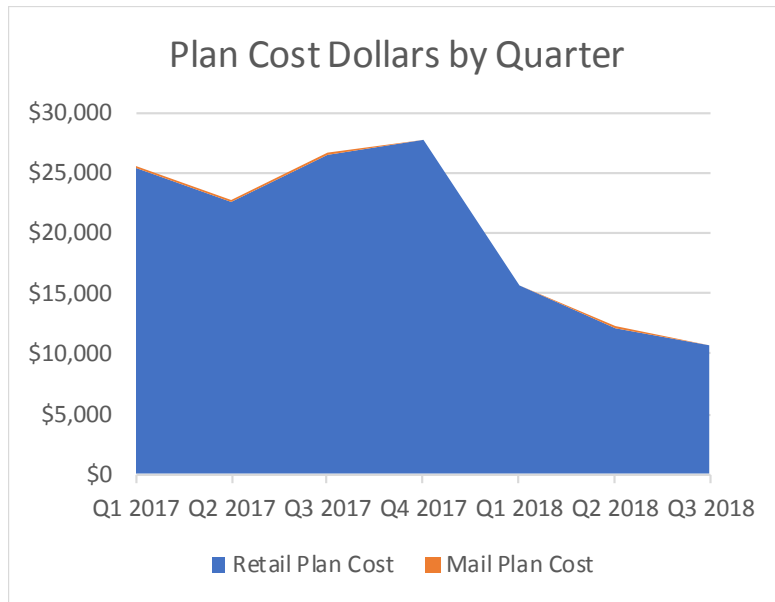


Excludes Specialty

Quarterly Key Pharmacy Benefit Metrics

Retail vs Mail Service Cost Trend (Marysville)

Category	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Retail Plan Cost	\$25,488	\$22,628	\$26,553	\$27,633	\$15,611	\$12,151	\$10,630
Mail Plan Cost	\$102	\$83	\$102	\$86	\$125	\$125	\$40
Retail Plan Cost %	99.60%	99.64%	99.62%	99.69%	99.21%	98.98%	99.63%
Mail Plan Cost %	0.40%	0.36%	0.38%	0.31%	0.79%	1.02%	0.37%



Excludes Specialty

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Cost: Tulare

TOP DRUGS BY INGREDIENT COST

County of Tulare

Based on Paid Date: 1/1/2018 - 9/30/2018

Client ID	Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Specialty Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
19027	H.P. ACTHAR	*ENDOCRINE AND METABOLIC AGENTS - MISC.*	B	2	Y	13	1	\$527,842.25	221	\$40,603.25	\$2,388.43
19027	HUMIRA PEN	*ANALGESICS - ANTI-INFLAMMATORY*	B	2	Y	51	7	\$308,399.70	1,364	\$6,047.05	\$226.10
19027	ORKAMBI	*RESPIRATORY AGENTS - MISC.*	B	2	Y	9	1	\$196,557.12	252	\$21,839.68	\$779.99
19027	TRULICITY	*ANTIDIABETICS*	B	2	N	135	32	\$131,202.88	5,138	\$971.87	\$25.54
19027	ZYTIGA	*ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES*	B	2	Y	12	2	\$126,715.02	360	\$10,559.59	\$351.99
19027	LYRICA	*ANTICONSULSANTS*	B	2	N	156	30	\$101,956.78	6,085	\$653.57	\$16.76
19027	TECFIDERA	*PSYCHOTHERAPEUTIC AND NEUROLOGICAL AGENTS - MISC.*	B	2	Y	13	2	\$99,965.19	390	\$7,689.63	\$256.32
19027	VICTOZA	*ANTIDIABETICS*	B	2	N	99	19	\$97,432.48	3,951	\$984.17	\$24.66
19027	ENBREL SURECLICK	*ANALGESICS - ANTI-INFLAMMATORY*	B	2	Y	19	3	\$95,004.01	532	\$5,000.21	\$178.58
19027	LATUDA	*ANTIPSYCHOTICS/ANTIMANIC AGENTS*	B	2	N	53	9	\$94,237.93	1,650	\$1,778.07	\$57.11
19027	JANUVIA	*ANTIDIABETICS*	B	2	N	126	33	\$84,653.14	6,000	\$671.85	\$14.11
19027	CIALIS	*CARDIOVASCULAR AGENTS - MISC.*	B	2	N	122	39	\$73,243.58	5,656	\$600.36	\$12.95
19027	NOXAFIL	*ANTIFUNGALS*	B	2	N	9	1	\$71,901.45	270	\$7,989.05	\$266.30
19027	FARXIGA	*ANTIDIABETICS*	B	2	N	121	24	\$70,202.33	4,590	\$580.18	\$15.29
19027	LANTUS SOLOSTAR	*ANTIDIABETICS*	B	2	N	126	28	\$68,429.08	5,327	\$543.09	\$12.85
19027	XELJANZ XR	*ANALGESICS - ANTI-INFLAMMATORY*	B	2	Y	16	3	\$67,437.25	480	\$4,214.83	\$140.49
19027	ELIQUIS	*ANTICOAGULANTS*	B	2	N	93	27	\$65,969.23	4,903	\$709.35	\$13.45
19027	STELARA	*DERMATOLOGICALS*	B	2	Y	3	1	\$64,470.03	270	\$21,490.01	\$238.78
19027	CREON	*DIGESTIVE AIDS*	B	2	N	15	6	\$58,690.69	485	\$3,912.71	\$121.01
19027	HUMALOG	*ANTIDIABETICS*	B	2	N	46	14	\$56,467.29	2,098	\$1,227.55	\$26.91
19027	TRINTELLIX	*ANTIDEPRESSANTS*	B	3	N	122	31	\$55,928.88	4,320	\$458.43	\$12.95
19027	XARELTO	*ANTICOAGULANTS*	B	2	N	95	17	\$50,381.36	3,607	\$530.33	\$13.97
19027	INVOKANA	*ANTIDIABETICS*	B	2	N	72	17	\$50,221.15	3,280	\$697.52	\$15.31
19027	ADVAIR DISKUS	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	B	2	N	91	33	\$49,731.89	3,750	\$546.50	\$13.26
19027	JARDIANCE	*ANTIDIABETICS*	B	2	N	60	23	\$44,886.39	2,940	\$748.11	\$15.27

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Claim Count: Tulare

TOP DRUGS BY CLAIM COUNT

County of Tulare

Based on Paid Date: 1/1/2018 - 9/30/2018

Client ID	Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Specialty Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
19027	ATORVASTATIN CALCIUM	*ANTHYPERLIPEMICS*	G	1	N	956	273	\$27,439.84	53,733	\$28.70	\$0.51
19027	LEVOTHYROXINE SODIUM	*THYROID AGENTS*	G	1	N	950	245	\$22,711.58	52,636	\$23.91	\$0.43
19027	HYDROCODONE/ACETAMINOPHEN	*ANALGESICS - OPIOID*	G	1	N	897	336	\$34,115.11	18,289	\$38.03	\$1.87
19027	LISINAPRIL	*ANTHYPERTENSIVES*	G	1	N	876	254	\$5,636.68	49,476	\$6.43	\$0.11
19027	METFORMIN HCL	*ANTIDIABETICS*	G	1	N	605	191	\$9,965.10	31,696	\$16.47	\$0.31
19027	OMEPRAZOLE	*ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS*	G	1	N	593	196	\$11,271.04	30,342	\$19.01	\$0.37
19027	AMLODIPINE BESYLATE	*CALCIUM CHANNEL BLOCKERS*	G	1	N	542	162	\$3,129.19	29,485	\$5.77	\$0.11
19027	SERTRALINE HCL	*ANTIDEPRESSANTS*	G	1	N	510	147	\$5,824.90	23,121	\$11.42	\$0.25
19027	ALPRAZOLAM	*ANTIAXIETY AGENTS*	G	1	N	493	155	\$2,457.24	13,259	\$4.98	\$0.19
19027	AZITHROMYCIN	*MACROLIDES*	G	1	N	475	398	\$7,769.14	2,807	\$16.36	\$2.77
19027	MONTELUKAST SODIUM	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	G	1	N	458	151	\$10,938.96	19,680	\$23.88	\$0.56
19027	GABAPENTIN	*ANTICONVULSANTS*	G	1	N	454	150	\$12,136.12	17,001	\$26.73	\$0.71
19027	LOSARTAN POTASSIUM	*ANTHYPERTENSIVES*	G	1	N	443	124	\$6,836.95	22,978	\$15.43	\$0.30
19027	METOPROLOL SUCCINATE ER	*BETA BLOCKERS*	G	1	N	408	126	\$22,683.41	23,380	\$55.60	\$0.97
19027	AMOXICILLIN	*PENICILLINS*	G	1	N	408	326	\$2,955.28	3,446	\$7.24	\$0.86
19027	HYDROCHLOROTHIAZIDE	*DIURETICS*	G	1	N	385	123	\$3,061.33	20,556	\$7.95	\$0.15
19027	PANTOPRAZOLE SODIUM	*ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS*	G	1	N	374	122	\$6,726.53	19,470	\$17.99	\$0.35
19027	AMOXICILLIN/CLAVULANATE P	*PENICILLINS*	G	1	N	350	298	\$14,858.24	3,570	\$42.45	\$4.16
19027	PREDNISONE	*CORTICOSTEROIDS*	G	1	N	310	208	\$2,387.25	5,723	\$7.70	\$0.42
19027	FLUTICASONE PROPIONATE	*NASAL AGENTS - SYSTEMIC AND TOPICAL*	G	1	N	308	198	\$6,685.60	11,905	\$21.71	\$0.56
19027	TRAMADOL HCL	*ANALGESICS - OPIOID*	G	1	N	296	130	\$1,591.40	5,302	\$5.38	\$0.30
19027	VITAMIN D	*VITAMINS*	G	1	N	292	116	\$1,811.55	13,156	\$6.20	\$0.14
19027	BUPROPION HCL XL	*ANTIDEPRESSANTS*	G	1	N	285	86	\$25,772.33	13,740	\$90.43	\$1.88
19027	ROSUVASTATIN CALCIUM	*ANTHYPERLIPEMICS*	G	1	N	276	78	\$16,062.54	14,956	\$58.20	\$1.07
19027	ESCITALOPRAM OXALATE	*ANTIDEPRESSANTS*	G	1	N	263	86	\$4,664.20	11,850	\$17.73	\$0.39

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Cost: Fresno

TOP DRUGS BY INGREDIENT COST

County of Fresno

Based on Paid Date: 1/1/2018 - 9/30/2018

Client ID	Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
19028	HUMIRA PEN	*ANALGESICS - ANTI-INFLAMMATORY*	B	2	Y	52	11	\$312,726.22	1,456	\$6,013.97	\$214.78
19028	LATUDA	*ANTIpsychotics/ANTIMANIC AGENTS*	B	2	N	130	32	\$229,964.73	4,980	\$1,768.96	\$46.18
19028	ENBREL SURECLICK	*ANALGESICS - ANTI-INFLAMMATORY*	B	2	Y	40	8	\$207,781.04	1,120	\$5,194.53	\$185.52
19028	TRULICITY	*ANTI-diabetics*	B	2	N	173	45	\$166,418.05	6,554	\$961.95	\$25.39
19028	JANUVIA	*ANTI-diabetics*	B	2	N	185	53	\$134,883.91	9,600	\$729.10	\$14.05
19028	REVLIMID	*MISCELLANEOUS THERAPEUTIC CLASSES*	B	2	Y	9	1	\$132,872.46	252	\$14,763.61	\$527.27
19028	CIALIS	*CARDIOVASCULAR AGENTS - MISC.*	B	2	N	201	72	\$128,126.95	9,857	\$637.45	\$13.00
19028	VICTOZA	*ANTI-diabetics*	B	2	N	120	28	\$126,542.95	5,324	\$1,054.52	\$23.77
19028	HUMALOG KWIKPEN	*ANTI-diabetics*	B	2	N	111	32	\$126,271.07	4,844	\$1,137.58	\$26.07
19028	LANTUS SOLOSTAR	*ANTI-diabetics*	B	2	N	160	56	\$117,418.90	8,913	\$733.87	\$13.17
19028	SPRYCEL	*ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES*	B	2	Y	9	1	\$115,743.78	270	\$12,860.42	\$428.68
19028	HUMALOG	*ANTI-diabetics*	B	2	N	79	21	\$105,204.57	3,400	\$1,331.70	\$30.94
19028	FARXIGA	*ANTI-diabetics*	B	2	N	112	32	\$98,094.49	6,540	\$875.84	\$15.00
19028	METFORMIN HCL ER	*ANTI-diabetics*	G	1	N	213	86	\$92,120.20	13,502	\$432.49	\$6.82
19028	NOVOLOG FLEXPEN	*ANTI-diabetics*	B	2	N	81	26	\$86,813.87	3,869	\$1,071.78	\$22.44
19028	ESBRIET	*RESPIRATORY AGENTS - MISC.*	B	2	Y	9	1	\$84,833.25	270	\$9,425.92	\$314.20
19028	VYVANSE	*ADHD/ANTI-NARCOLEPSY/ANTI-OBESITY/ANOREXIANTS*	B	2	N	254	55	\$83,113.45	8,300	\$327.22	\$10.01
19028	SYMBICORT	*ANTI-ASTHMATIC AND BRONCHODILATOR AGENTS*	B	2	N	213	107	\$79,468.81	7,688	\$373.09	\$10.34
19028	INVOKANA	*ANTI-diabetics*	B	2	N	91	27	\$79,064.12	5,220	\$868.84	\$15.15
19028	LETAIRIS	*CARDIOVASCULAR AGENTS - MISC.*	B	2	Y	8	1	\$77,294.48	240	\$9,661.81	\$322.06
19028	TECFIDERA	*PSYCHOTHERAPEUTIC AND NEUROLOGICAL AGENTS - MISC.*	B	2	Y	10	1	\$76,896.30	300	\$7,689.63	\$256.32
19028	ADVAIR DISKUS	*ANTI-ASTHMATIC AND BRONCHODILATOR AGENTS*	B	2	N	136	45	\$76,232.58	5,820	\$560.53	\$13.10
19028	SIMPONI	*ANALGESICS - ANTI-INFLAMMATORY*	B	3	Y	16	2	\$72,026.88	480	\$4,501.68	\$150.06
19028	LYRICA	*ANTI-CONVULSANTS*	B	2	N	104	29	\$65,557.10	3,695	\$630.36	\$17.74
19028	JARDIANCE	*ANTI-diabetics*	B	2	N	67	29	\$65,403.14	4,350	\$976.17	\$15.04

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Claim Count: Fresno

TOP DRUGS BY CLAIM COUNT

County of Fresno

Based on Paid Date: 1/1/2018 - 9/30/2018

Client ID	Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
19028	HYDROCODONE/ACETAMINOPHEN	*ANALGESICS - OPIOID*	G	1	N	1,292	534	\$49,533.16	23,657	\$38.34	\$2.09
19028	LEVOTHYROXINE SODIUM	*THYROID AGENTS*	G	1	N	1,246	359	\$34,401.81	76,948	\$27.61	\$0.45
19028	LISINAPRIL	*ANTIHYPERTENSIVES*	G	1	N	1,233	414	\$9,440.76	79,927	\$7.66	\$0.12
19028	ATORVASTATIN CALCIUM	*ANTHYPERLIPIDEMICS*	G	1	N	1,225	455	\$43,854.88	84,198	\$35.80	\$0.52
19028	METFORMIN HCL	*ANTIDIABETICS*	G	1	N	947	315	\$17,528.68	54,207	\$18.51	\$0.32
19028	GABAPENTIN	*ANTICONVULSANTS*	G	1	N	783	237	\$20,167.91	30,506	\$25.76	\$0.66
19028	AMLODIPINE BESYLATE	*CALCIUM CHANNEL BLOCKERS*	G	1	N	694	219	\$4,666.97	44,250	\$6.72	\$0.11
19028	FLUTICASONE PROPIONATE	*NASAL AGENTS - SYSTEMIC AND TOPICAL*	G	1	N	662	426	\$14,608.36	26,210	\$22.07	\$0.56
19028	OMEPRAZOLE	*ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS*	G	1	N	636	289	\$13,682.58	36,774	\$21.51	\$0.37
19028	AZITHROMYCIN	*MACROLIDES*	G	1	N	635	574	\$11,020.47	3,560	\$17.36	\$3.10
19028	AMOXICILLIN	*PENICILLINS*	G	1	N	588	543	\$4,742.97	5,260	\$8.07	\$0.90
19028	SERTRALINE HCL	*ANTIDEPRESSANTS*	G	1	N	575	179	\$8,050.30	29,108	\$14.00	\$0.28
19028	PROAIR HFA	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	B	2	N	553	371	\$36,512.98	13,212	\$66.03	\$2.76
19028	AMOXICILLIN/CLAVULANATE P	*PENICILLINS*	G	1	N	530	471	\$22,896.12	5,466	\$43.20	\$4.19
19028	IBU	*ANALGESICS - ANTI-INFLAMMATORY*	G	1	N	518	395	\$6,474.39	11,849	\$12.50	\$0.55
19028	ALPRAZOLAM	*ANTIAXIETY AGENTS*	G	1	N	494	165	\$2,101.12	12,756	\$4.25	\$0.16
19028	VENTOLIN HFA	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	B	2	N	487	375	\$26,654.75	10,601	\$54.73	\$2.51
19028	BUPROPION HCL XL	*ANTIDEPRESSANTS*	G	1	N	484	140	\$46,282.06	23,065	\$95.62	\$2.01
19028	LOSARTAN POTASSIUM	*ANTIHYPERTENSIVES*	G	1	N	464	172	\$10,186.41	30,660	\$21.95	\$0.33
19028	PREDNISONE	*CORTICOSTEROIDS*	G	1	N	464	334	\$2,759.35	6,142	\$5.95	\$0.45
19028	METOPROLOL SUCCINATE ER	*BETA BLOCKERS*	G	1	N	461	144	\$30,399.32	29,740	\$65.94	\$1.02
19028	MONTELUKAST SODIUM	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	G	1	N	444	166	\$12,971.37	22,315	\$29.21	\$0.58
19028	ESCITALOPRAM OXALATE	*ANTIDEPRESSANTS*	G	1	N	416	129	\$10,604.72	19,573	\$25.49	\$0.54
19028	CYCLOBENZAPRINE HCL	*MUSCULOSKELETAL THERAPY AGENTS*	G	1	N	413	246	\$2,695.19	10,460	\$6.53	\$0.26
19028	IBUPROFEN	*ANALGESICS - ANTI-INFLAMMATORY*	G	1	N	393	335	\$4,179.03	7,738	\$10.63	\$0.54

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Cost: Marysville

TOP DRUGS BY INGREDIENT COST

County of Marysville

Based on Paid Date: 1/1/2018 - 9/30/2018

Client ID	Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Specialty Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
19029	HARVONI	*ANTIVIRALS*	B	2	Y	2	1	\$62,748.00	56	\$31,374.00	\$1,120.50
19029	GENVOYA	*ANTIVIRALS*	B	2	Y	5	1	\$15,376.30	150	\$3,075.26	\$102.51
19029	BIKTARVY	*ANTIVIRALS*	B	2	Y	2	1	\$6,150.52	60	\$3,075.26	\$102.51
19029	VESICARE	*URINARY ANTISPASMODICS*	B	2	N	9	1	\$3,191.66	270	\$354.63	\$11.82
19029	ROZEREM	*HYPNOTICS/SEDATIVES/SLEEP DISORDER AGENTS*	B	2	N	7	1	\$2,696.75	210	\$385.25	\$12.84
19029	JULUCA	*ANTIVIRALS*	B	3	Y	1	1	\$2,692.48	30	\$2,692.48	\$89.75
19029	SPIRIVA RESPIMAT	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	B	2	N	2	1	\$2,290.52	180	\$1,145.26	\$12.73
19029	AMNESTEEM	*DERMATOLOGICALS*	G	1	N	2	1	\$2,234.30	60	\$1,117.15	\$37.24
19029	LYRICA	*ANTICONVULSANTS*	B	2	N	9	1	\$2,046.69	270	\$227.41	\$7.58
19029	PULMICORT FLEXHALER	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	B	2	N	3	1	\$1,982.88	270	\$660.96	\$7.34
19029	HYDROCODONE/ACETAMINOPHEN	*ANALGESICS - OPIOID*	G	1	N	23	10	\$1,333.75	427	\$57.99	\$3.12
19029	DULERA	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	B	2	N	4	1	\$1,270.32	120	\$317.58	\$10.59
19029	TEGRETOL	*ANTICONVULSANTS*	B	3	N	3	1	\$1,239.18	270	\$413.06	\$4.59
19029	SALSALATE	*ANALGESICS - NonNarcotic*	G	1	N	7	1	\$979.38	330	\$139.91	\$2.97
19029	DAPSONE	*DERMATOLOGICALS*	G	1	N	2	1	\$965.00	60	\$482.50	\$16.08
19029	PREMPRO	*ESTROGENS*	B	2	N	2	1	\$904.99	140	\$452.50	\$6.46
19029	OSELTAMIVIR PHOSPHATE	*ANTIVIRALS*	G	1	N	6	5	\$880.94	38	\$146.82	\$23.18
19029	ESOMEPRAZOLE MAGNESIUM	*ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS*	G	1	N	13	2	\$819.10	390	\$63.01	\$2.10
19029	AMPHETAMINE/DEXTRAMPHETA	*ADHD/ANTI-NARCOLEPSY/ANTI-OBESITY/ANOREXIANTS*	G	1	N	6	2	\$776.94	180	\$129.49	\$4.32
19029	VIIBRYD	*ANTIDEPRESSANTS*	B	2	N	1	1	\$716.02	90	\$716.02	\$7.96
19029	VENTOLIN HFA	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	B	2	N	13	7	\$712.66	296	\$54.82	\$2.41
19029	METHYLPHENIDATE HCL ER	*ADHD/ANTI-NARCOLEPSY/ANTI-OBESITY/ANOREXIANTS*	G	1	N	2	1	\$627.98	60	\$313.99	\$10.47
19029	MONTELUKAST SODIUM	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	G	1	N	24	7	\$574.86	900	\$23.95	\$0.64
19029	LEVOTHYROXINE SODIUM	*THYROID AGENTS*	G	1	N	15	5	\$546.25	1,170	\$36.42	\$0.47
19029	SPIRONOLACTONE/HYDROCHLOR	*DIURETICS*	G	1	N	5	2	\$542.65	450	\$108.53	\$1.21

Quarterly Key Pharmacy Benefit Metrics

Top Drugs By Claim Count: Marysville

TOP DRUGS BY CLAIM COUNT

County of Marysville

Based on Paid Date: 1/1/2018 - 9/30/2018

Client ID	Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
19029	MONTELUKAST SODIUM	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	G	1	N	24	7	\$574.86	900	\$23.95	\$0.64
19029	HYDROCODONE/ACETAMINOPHEN	*ANALGESICS - OPIOID*	G	1	N	23	10	\$1,333.75	427	\$57.99	\$3.12
19029	OMEPRAZOLE	*ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS*	G	1	N	20	5	\$399.32	1,140	\$19.97	\$0.35
19029	SULFAMETHOXAZOLE/TRIMETHO	*ANTI-INFECTIVE AGENTS - MISC.*	G	1	N	17	6	\$200.04	318	\$11.77	\$0.63
19029	LEVOTHYROXINE SODIUM	*THYROID AGENTS*	G	1	N	15	5	\$546.25	1,170	\$36.42	\$0.47
19029	ALLOPURINOL	*GOUT AGENTS*	G	1	N	14	3	\$286.97	510	\$20.50	\$0.56
19029	ATORVASTATIN CALCIUM	*ANTIHYPERTENSIVES*	G	1	N	14	2	\$277.69	540	\$19.84	\$0.51
19029	ESCITALOPRAM OXALATE	*ANTIDEPRESSANTS*	G	1	N	14	2	\$157.82	420	\$11.27	\$0.38
19029	ESOMEPRAZOLE MAGNESIUM	*ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS*	G	1	N	13	2	\$819.10	390	\$63.01	\$2.10
19029	VENTOLIN HFA	*ANTIASTHMATIC AND BRONCHODILATOR AGENTS*	B	2	N	13	7	\$712.66	296	\$54.82	\$2.41
19029	AMOXICILLIN	*PENICILLINS*	G	1	N	12	11	\$114.10	138	\$9.51	\$0.83
19029	AZITHROMYCIN	*MACROLIDES*	G	1	N	12	9	\$221.51	108	\$18.46	\$2.05
19029	AMOXICILLIN/CLAVULANATE P	*PENICILLINS*	G	1	N	10	10	\$435.93	101	\$43.59	\$4.32
19029	ASPIR-LOW	*ANALGESICS - NonNarcotic*	G	1	N	10	2	\$13.99	480	\$1.40	\$0.03
19029	LOSARTAN POTASSIUM	*ANTIHYPERTENSIVES*	G	1	N	10	2	\$110.36	360	\$11.04	\$0.31
19029	DULOXETINE HCL	*ANTIDEPRESSANTS*	G	1	N	9	1	\$329.67	270	\$36.63	\$1.22
19029	LYRICA	*ANTICONVULSANTS*	B	2	N	9	1	\$2,046.69	270	\$227.41	\$7.58
19029	METFORMIN HCL	*ANTIDIABETICS*	G	1	N	9	2	\$175.66	510	\$19.52	\$0.34
19029	VESICARE	*URINARY ANTISPASMODICS*	B	2	N	9	1	\$3,191.66	270	\$354.63	\$11.82
19029	ALPRAZOLAM	*ANTI ANXIETY AGENTS*	G	1	N	8	2	\$12.26	80	\$1.53	\$0.15
19029	TRIAMCINOLONE ACETONIDE	*DERMATOLOGICALS*	G	1	N	8	6	\$83.62	120	\$10.45	\$0.70
19029	VENLAFAXINE HCL ER	*ANTIDEPRESSANTS*	G	1	N	8	1	\$155.89	270	\$19.49	\$0.58
19029	ZOLPIDEM TARTRATE	*HYPNOTICS/SEDATIVES/SLEEP DISORDER AGENTS*	G	1	N	8	1	\$24.80	240	\$3.10	\$0.10
19029	GLIPIZIDE ER	*ANTIDIABETICS*	G	1	N	7	1	\$270.55	210	\$38.65	\$1.29
19029	PREDNISONE	*CORTICOSTEROIDS*	G	1	N	7	6	\$27.36	57	\$3.91	\$0.48



BOARD OF DIRECTORS

KUYLER CROCKER
NATHAN MAGSIG
BUDDY MENDES
BRIAN PACHECO
AMY SHUKLIAN
PETE VANDER POEL

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
February 22, 2019 9:00 AM**

AGENDA DATE: February 22, 2019

ITEM NUMBER: Item 17

SUBJECT: Appoint SJVIA Manager and Assistant Manager to Serve a Two-Year Term Commencing March 1, 2019 (A)

REQUEST(S): That the Board approve the appointment of the SJVIA Manager and Assistant Manager to serve a two-year term commencing March 1, 2019.

DESCRIPTION:

Since the creation of the SJVIA in 2009 by the County of Fresno and the County of Tulare, the oversight and administration of the entity has been handled jointly by staff at both Counties. Pursuant to Article 10 of the “Amended & Restated Joint Exercise of Powers Agreement Creating the San Joaquin Valley Insurance Authority,” the SJVIA Manager and Assistant Manager shall administer the business and activities of the SJVIA. The agreement stipulates that the Manager and Assistant Manager shall be either the Director of Human Resources or Employee Benefits Manager from the County of Fresno (COF) or the Human Resources Director from the County of Tulare (COT). The Manager and Assistant Manager have typically been appointed to serve two years before alternating roles as approved by your Board. Following this schedule and pending your Board’s approval, Rhonda Sjostrom (COT) will serve as SJVIA Manager and Paul Nerland (COF) will serve as SJVIA Assistant Manager. Although the role of Manager and Assistant Manager alternate, the majority of administrative functions are maintained at either the County of Fresno or the County of Tulare regardless of the change in Manager/Assistant Manager. In practice, the Manager and Assistant Manager continue to share the workload and maintain administrative oversight of certain functions at one location (rather than alternating back and forth) contributing to stability and continuity of operations.

AGENDA: San Joaquin Valley Insurance Authority

DATE: February 22, 2019

FISCAL IMPACT/FINANCING:

The SJVIA currently receives \$2.00 per employee per month for administration and an additional \$2.00 per employee per month for non-founding entities. The SJVIA Quarterly Financial Report through September 30, 2018 indicates \$293,414 in costs for the Administration line item.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager