

AGENDA

BOARD OF DIRECTORS

STEVE BRANDAU
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
July 19, 2019 9:00 AM**

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-636-4900 or the Assistant SJVIA Manager at 559-600-1810. Notification 48 hours prior to the meeting will help enable staff to make reasonable arrangements to ensure meaningful access.

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.

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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7. Approval of Minutes – Board Meeting of May 3, 2019 (A)
8. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
9. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
10. Adopt Budget for Fiscal Year 2019-2020 (A)
11. Receive Consultant's Medical, Dental, and Vision Experience Reports through May 2019 with Update on Reserve Accumulation and Projections (I)
12. Receive Consultant's Report on Plan Year 2020 Preliminary Renewal (I)
13. Receive Consultant's Report for Plan Year 2018 EmpiRx Year-End Accounting, and Keenan Pharmacy Services Audit of the Year-End Accounting Report (I)
14. Receive and File Consultant's Pharmacy Division Report and Consider Recommendation on Potential Rx Benefit Plan Design Change (A)
15. Receive Consultant's Report on Centers of Excellence through Anthem and Kaiser (I)
16. Receive Consultant's Report on Newborn and Healthy Mothers Program and Approve Recommendation to Implement the Anthem Future Moms Program for a Two-year Trial Period (A)
17. Receive and Approve Consultant's Report on Guidelines for Accessing SJVIA Wellness Funds by SJVIA Members (A)

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18. Approve Reduction of Notification of Intent to Terminate by the City of Marysville from 120 Days, as Provided in Section 9 of the SJVIA Participation Agreement, to 90 Days (A)
19. Approve Revised 2019 Board Meeting Calendar (A)
20. Receive Report on the 2019 Walking Works! Challenge (I)
21. Adjournment

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MINUTES

BOARD OF DIRECTORS

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**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
May 3, 2019 9:00 AM**

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

All Directors present with the exception of Director Mendes.

4. Approval of Agenda (A)

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

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

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

No public comments.

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

No public comments.

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**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
May 3, 2019 9:00 AM**

7. Approval of Minutes – Board Meeting of February 22, 2019 (A)
Motion to approve by Director Shuklian; Seconded by Director Vander Poel;
Motion approved unanimously.
8. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
No Director comments were made.
9. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
Presented by Megan Marks, County of Fresno.
10. Receive Auditor-Treasurer's Third Quarter 2018-2019 Financial Report (I)
Presented by Megan Marks, County of Fresno.
11. Delegate Investment Authority to the Auditor-Treasurer and Adopt Revisions to the SJVIA Investment Policy (A)
Presented by Megan Marks, County of Fresno.
Motion to approve by Director Magsig; Seconded by Director Shuklian;
Motion approved unanimously.
12. Receive Proposed Budget for Fiscal Year 2019-2020 (I)
Presented by Rhonda Sjostrom, County of Tulare.
13. Receive Consultant's Medical, Dental, and Vision Experience Reports through February 2019 with Update on Reserve Accumulation and Projections (I)
Presented by Bordan Darm, Keenan & Associates.

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May 3, 2019 9:00 AM**

14. Receive Consultant's Report on Delta Dental Premium Stabilization Reserve (I)
Presented by Bordan Darm, Keenan & Associates.
15. Receive Consultant's Update on Prescription Drug Savings Report (I)
Presented by Bordan Darm, Keenan & Associates.
16. Receive Consultant's Report on PPO Discount Analysis and Referenced-Based Pricing (RBP) Analysis Based on the RFI Conducted During the First Quarter 2019 (I)
Presented by Bordan Darm, Keenan & Associates.
17. Receive Consultant's Report on Workforce Aging Analysis (I)
Presented by Bordan Darm, Keenan & Associates.
18. Receive Consultant's Report on Wellness Allocation and Approve the SJVIA's Role in Wellness Budgeting and Sponsorship of Events Going Forward (A)
Presented by Bordan Darm, Keenan & Associates.
- Director Vander Poel wants to ensure the member entities that are receiving the funds are actively pursuing wellness strategies.
- Motion to approve allocation of funds by Director Magsig; Seconded by Director Vander Poel; Motion approved unanimously.

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**Meeting Location:
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May 3, 2019 9:00 AM**

19. Approve Amendment to the Agreement with Elite Corporate Medical Services, Inc. and Authorize President to Execute Amended Agreement (A)

Presented by Paul Nerland, County of Fresno

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

20. Authorize Subcommittee to Review the SJVIA's Joint Exercise of Powers Agreement Creating the SJVIA and make Recommendations for Revision (A)

Presented by Peter Wall, County of Fresno

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

21. Adjournment

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2281 Tulare Street, #301
Fresno, CA 93721
July 19, 2019 9:00 AM**

AGENDA DATE: July 19, 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

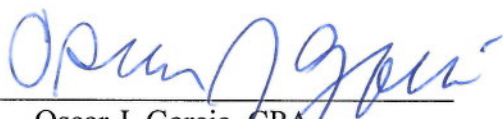
DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:

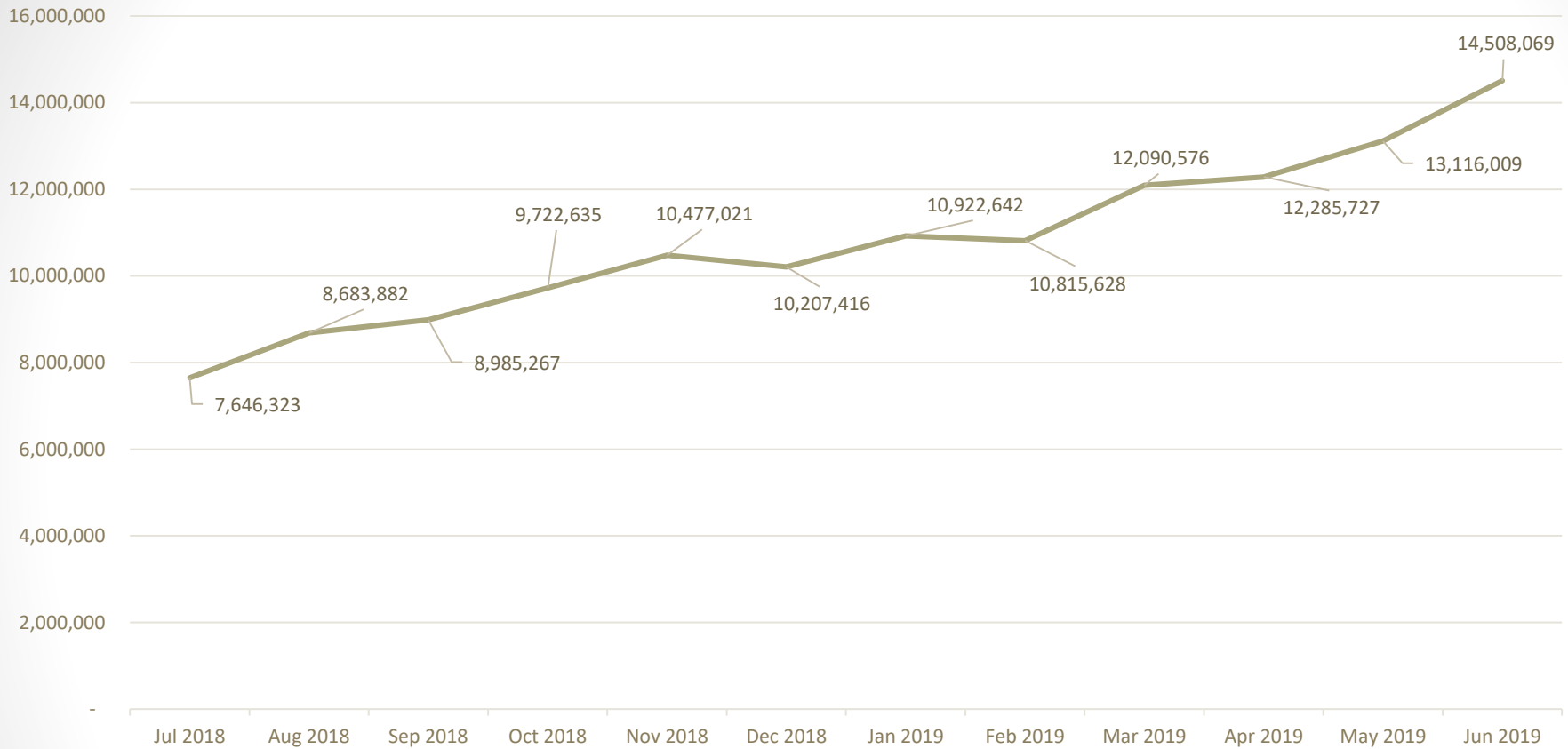


Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

SJVIA Cash Flow Projections

Justin Pratt
July 19, 2019

Cash Flow Actuals (Monthly Average) For the Period July 1, 2018 to June 30, 2019



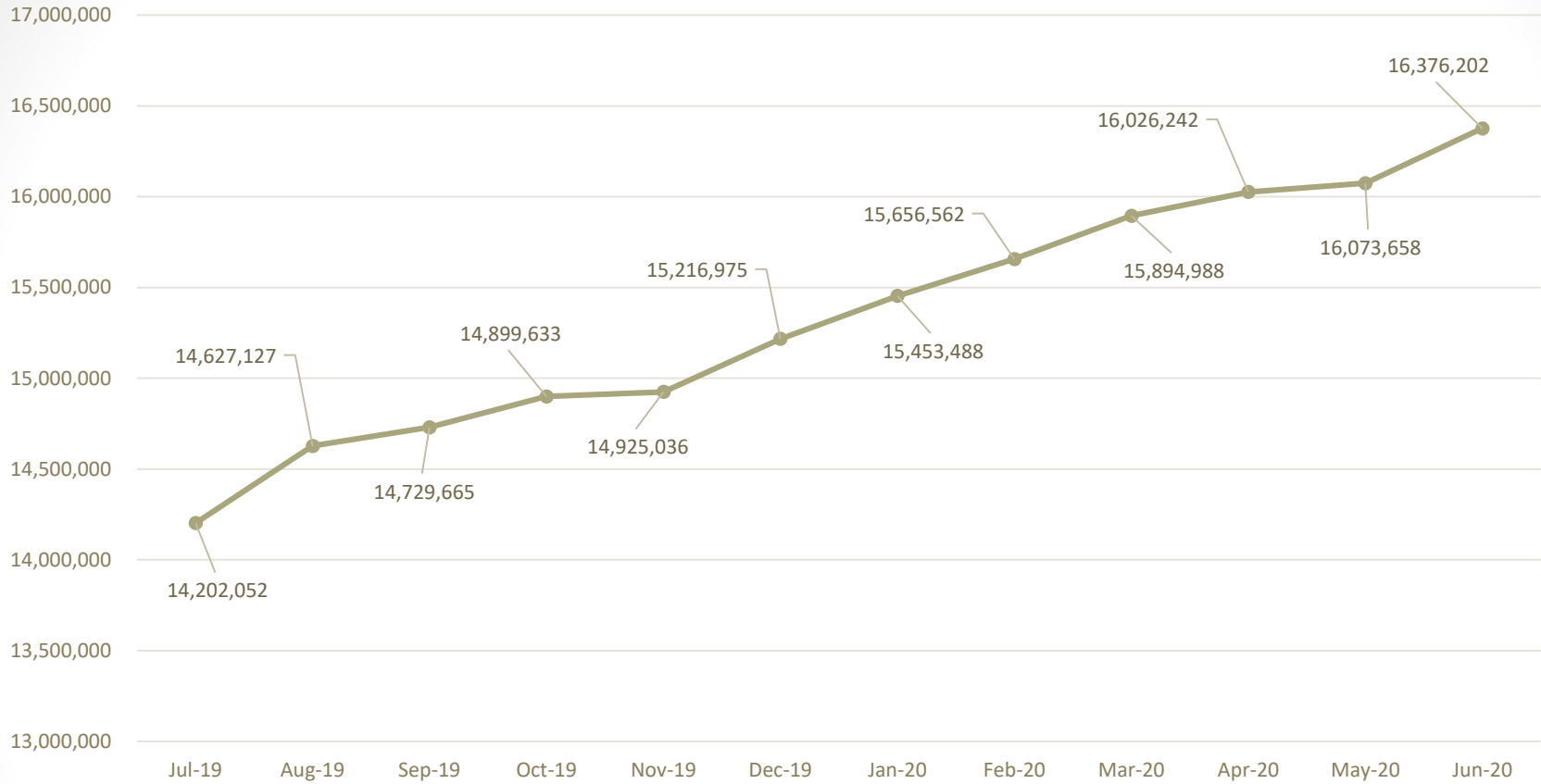
Lowest (Actual)

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

Highest (Actual)

- 6/19 - \$17,111,583

Cash Flow Projections (Monthly Average) For the Period July 1, 2019 to June 30, 2020



- Weekly PPO/EPO estimated at \$978K



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

AGENDA DATE: July 19, 2019

ITEM NUMBER: Item 10

SUBJECT: Adopt Budget for Fiscal Year 2019-2020 (A)

REQUEST(S): That the Board adopt the proposed 2019-2020 Fiscal Year Budget.

DESCRIPTION:

The SJVIA has traditionally adopted a July 1st to June 30th fiscal year budget. Projected revenue and expenditures for all plans are included for all entities currently participating in the SJVIA.

The proposed budget includes fixed costs established as of January 1, 2019, forecasted enrollment, claims assumptions and projected fixed costs based on the carrier proposed 2020 renewals effective January 1, 2020 for the July 1, 2019-June 30, 2020 Budget period.

FISCAL IMPACT/FINANCING:

This budget proposes the revenue and expense projections at \$112,277,056 and \$110,455,624 respectively, for a \$1,821,433 surplus position for the 2019-2020 fiscal year.

ADMINISTRATIVE SIGN-OFF:

Rhonda Sjostrom
SJVIA Manager

Paul Nerland
SJVIA Assistant Manager

SAN JOAQUIN VALLEY INSURANCE AUTHORITY

2019/2020 FISCAL YEAR FINAL BUDGET - 07.19.19

	July 1, 2019 - Dec 31,2019	Jan 1, 2020 - June 30, 2020	July 1, 2019 - June 30, 2020
RECEIPTS			
SJVIA Health Plan Revenue	\$ 55,329,929	\$ 56,947,128	\$ 112,277,056
DISBURSEMENTS: Fixed			
1 Specific Stop Loss Insurance (EPO/PPO)	\$ 978,923	\$ 1,083,252	\$ 2,062,175
2 Anthem Claims Administration & Network Fees (EPO/PPO)	\$ 1,768,316	\$ 1,809,686	\$ 3,578,002
3 Hourglass & ASI Administration (Anthem & Kaiser)	\$ 230,960	\$ 230,960	\$ 461,920
4 Keenan Consulting	\$ 179,713	\$ 179,713	\$ 359,426
5 SJVIA Administration	\$ 116,508	\$ 116,508	\$ 233,016
6 Wellness	\$ 144,930	\$ 144,930	\$ 289,860
7 Communications	\$ 28,986	\$ 28,986	\$ 57,972
8 Delta Dental Claims Administration	\$ 223,260	\$ 230,183	\$ 453,443
9 ACA Reinsurance/PCORI (EPO/PPO)	\$ -	\$ -	\$ -
TOTAL FIXED DISBURSEMENTS	\$ 3,671,596	\$ 3,824,218	\$ 7,495,814
DISBURSEMENTS: Claims			
10 Projected Paid Claims EPO/PPO & RX	\$ 34,073,173	\$ 35,471,449	\$ 69,544,622
11 Projected Paid Claims Dental	\$ 1,902,229	\$ 1,954,094	\$ 3,856,323
TOTAL CLAIMS DISBURSEMENTS	\$ 35,975,403	\$ 37,425,542	\$ 73,400,945
DISBURSEMENTS: Premium			
12 Delta Dental	\$ 517,855	\$ 543,437	\$ 1,061,293
13 VSP	\$ 348,621	\$ 359,079	\$ 707,700
14 Kaiser Permanente	\$ 13,552,482	\$ 13,039,613	\$ 26,592,095
TOTAL PREMIUM DISBURSEMENTS	\$ 14,418,958	\$ 15,139,906	\$ 28,361,088
TOTAL DISBURSEMENTS	\$ 54,065,957	\$ 56,389,667	\$ 110,455,624
Balance	\$ 1,263,971	\$ 557,461	\$ 1,821,433

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

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

AGENDA DATE: July 19, 2019

ITEM NUMBER: Item 11

SUBJECT: Receive Consultant's Medical, Dental, and Vision Experience Reports through May 2019 with Update on Reserve Accumulation and Projections (I)

REQUEST(S): That the Board receive the Consultant's Medical, Dental, and Vision Experience Reports through May 2019 and update on Reserve Accumulation and Projections.

DESCRIPTION:

The report shows that on a total cost basis from January through May 2019, the medical premium of \$33,493,474 exceeded total cost of \$32,466,757 for a surplus position of \$1,026,717 or a 96.9% loss ratio.

The dental PPO plan became self-insured with the 2019 plan year. The report shows that on a total cost basis, the dental premium of \$1,907,703 exceeded total cost of \$1,785,450 for a surplus position of \$122,253 or a 93.6% loss ratio.

The vision plan remains fully insured and is in a deficit position of -\$12,756. Under the fully insured arrangement all deficit or surplus arrangements stay with the carrier.

The SJVIA is projecting a \$4,798,979 surplus position for the 2019 plan year. The surplus is built from plan premium exceeding plan costs, built in margin on the Kaiser plan, and transference of the Delta Dental Premium Stabilization Reserve (PSR). In total \$2,397,290 (50.0%) has been realized through May.

AGENDA: San Joaquin Valley Insurance Authority

DATE: July 19, 2019

FISCAL IMPACT/FINANCING:

The 2019 plan year experience through May developed a \$1,026,717 medical surplus and a \$122,253 dental surplus for a total of \$1,148,970. These numbers include the realization of IBNR as paid claims for groups and coverage that have terminated.

ADMINISTRATIVE SIGN-OFF:



Rhonda Sjostrom
SJVIA Manager



Paul Nerland
SJVIA Assistant Manager



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Rancho Cordova, CA 95741

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License No. 0451271

July 19, 2019

SJVIA Board Meeting: Consultant's Report on Medical, Dental, and Vision Experience Through May 2019

The following pages provide a summary of the plan experience from January 1 through May 31, 2019. The Anthem self-funded medical plan shows a surplus of \$1,026,717 or a 96.9% Total Cost loss ratio. This includes paying the second-year runout claims on the discontinued Anthem HMO and the two cities which terminated effective January 1, 2018.

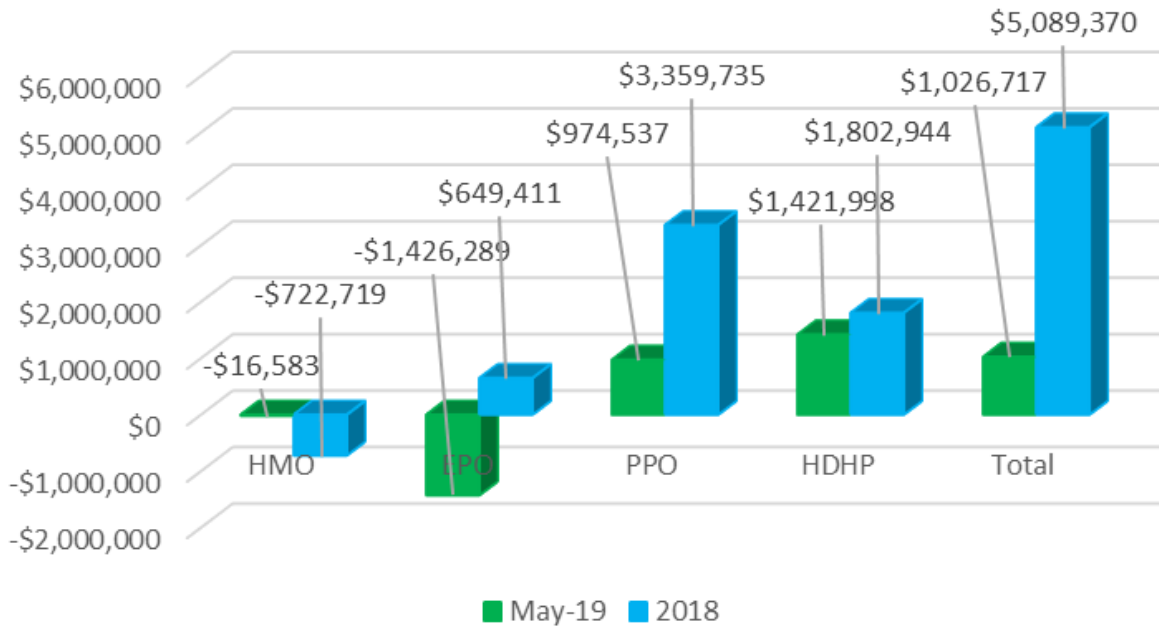
The County of Fresno's EPO is a loss leader with a -\$1,426,288 deficit position. For 2019, the County of Fresno elected to pass on a combined renewal among its EPO, PPO, and HDHP plans. This means that the EPO plan received a common 6.54% increase in lieu of the 11.85% specific EPO renewal. The expectation for 2019 was that the EPO plan would perform at a -\$883,971 (the difference between the combined and individual renewal) deficit position while the other PPO and HDHP plans would make up the deficit difference. Through May, the shortfall is \$542,317 on the EPO plan. It should be noted that the County of Fresno in total has contributed positively to the surplus position with a 98.1% total cost loss ratio and \$405,243 as Fresno's overall loss ratio and surplus position towards reserves. For 2020, the County of Fresno will look at a variety of strategies to minimize the impact of the EPO renewal.

For the 2019 Plan year, the SJVIA changed the dental PPO plan to self-funding. Through May 2019, the dental program has accumulated \$122,254 in surplus or a 93.6% Total Cost loss ratio. Please note that the cumulative report includes IBNR reserve build up and claims for January through May and should be considered mature.

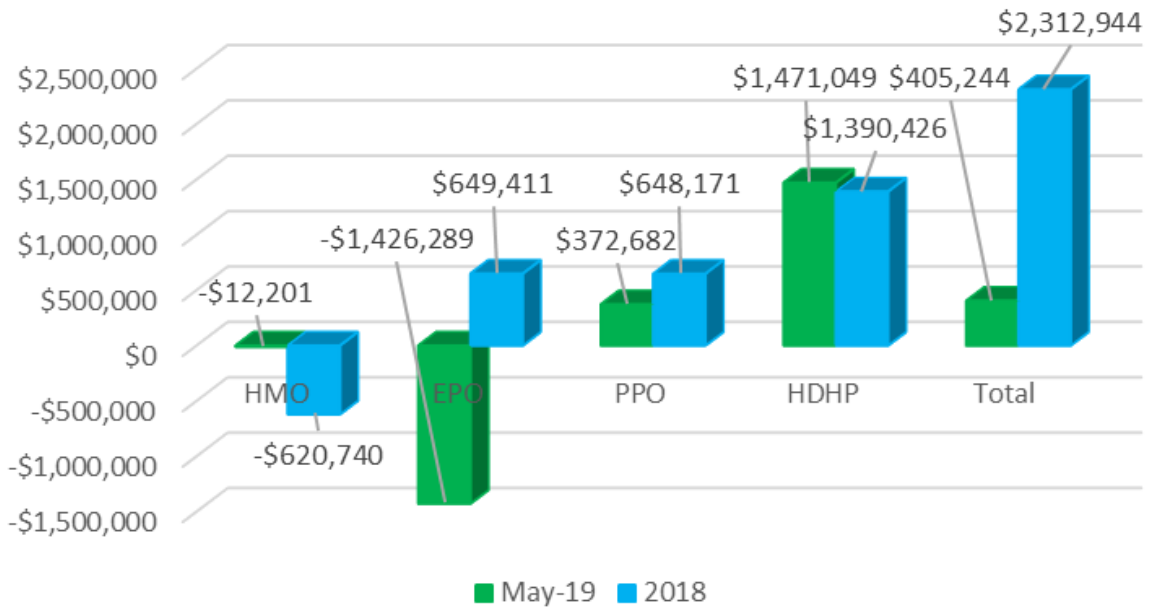
The vision plan remains fully insured and is in a deficit position of -\$12,756. Under the fully insured arrangement all deficit or surplus arrangements stay with the carrier.

The following charts illustrate the year over year reserve accumulation by plan and entity.

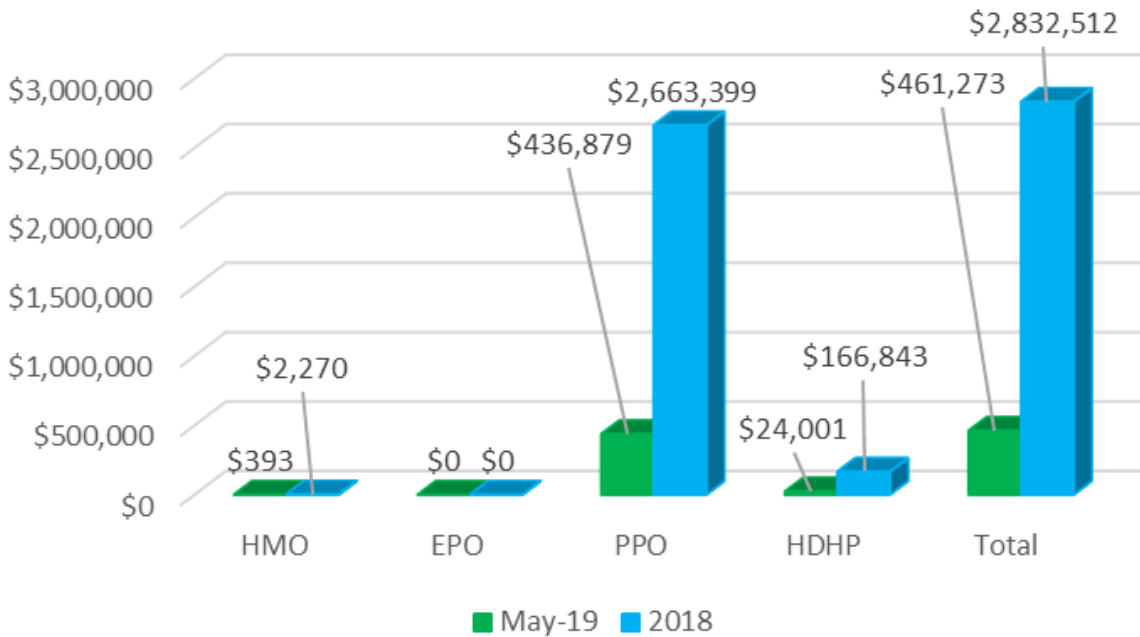
SJVIA - May 2019 vs. 2018



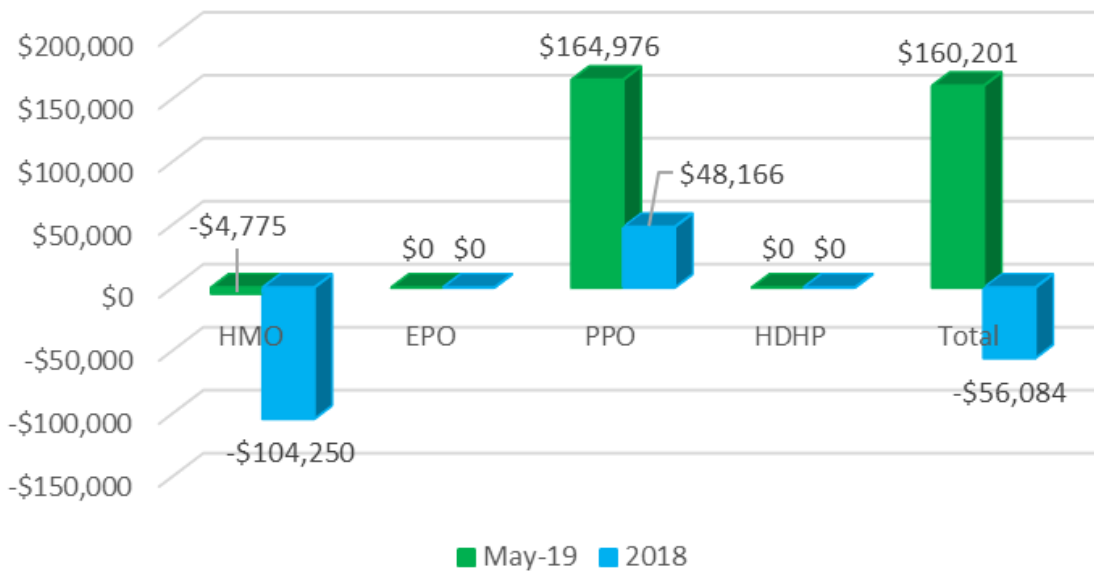
County of Fresno - May 2019 vs. 2018



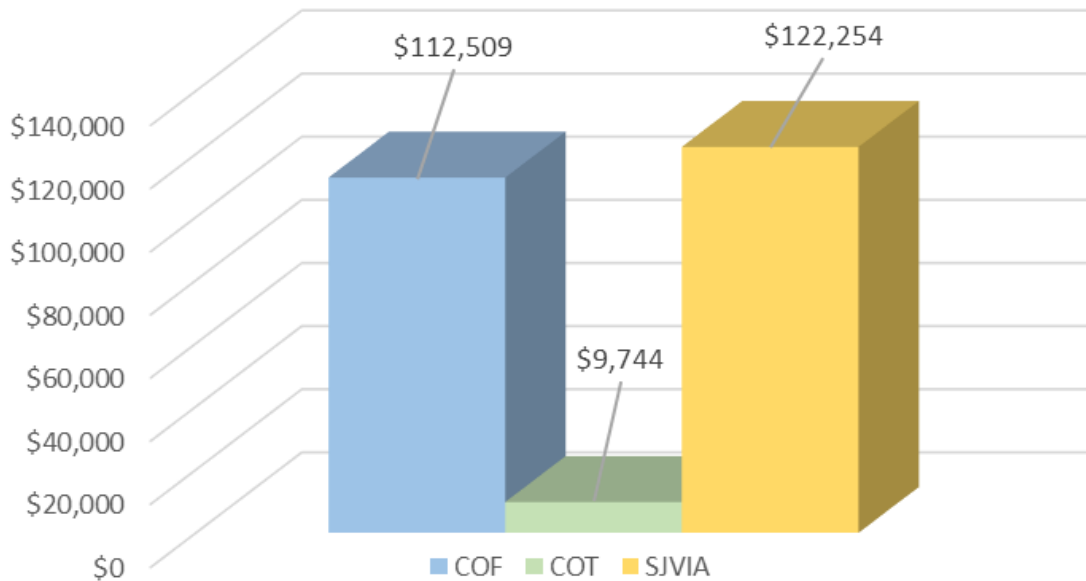
County of Tulare - May 2019 vs. 2018



City of Marysville - May 2019 vs. 2018



SJVIA Dental Experience - May, 2019



Reserve Accumulation /Funding Model													
2018	January	February	March	April	May	June	July	August	September	October	November	December	Total
Budget													
Medical Plan Experience	\$ 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
Kaiser Rate Surcharge	\$ 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
Delta Dental Premium Holiday	\$ 362,752	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 362,752
Delta Dental 2% Rate Subsidy	\$ 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
2018 Budgeted Reserve Buildup	\$ 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
Actual													
Medical Plan Experience	\$ 1,534,858	\$ 1,400,750	\$ (989,574)	\$ 480,446	\$ 8,084	\$ 578,056	\$ 255,195	\$ (80,220)	\$ 1,069,414	\$ (6,979)	\$ 164,822	\$ 674,518	\$ 5,089,370
Kaiser Rate Surcharge	\$ 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
Delta Dental Premium Holiday	\$ 362,752	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 362,752
Delta Dental 2% Rate Subsidy	\$ 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
2018 Actual Reserve Buildup	\$ 2,001,329	\$ 1,504,469	\$ (885,855)	\$ 584,165	\$ 111,803	\$ 681,775	\$ 358,914	\$ 23,499	\$ 1,173,133	\$ 96,740	\$ 268,541	\$ 778,237	\$ 6,696,746
2019	January	February	March	April	May	June	July	August	September	October	November	December	Total
Budget													
Plan Experience	\$ 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
Kaiser Rate Surcharge	\$ 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
Delta Dental PSR Transfer	\$ 398,199	\$ 265,466	\$ 132,733	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 796,398
2019 Budgeted Reserve Buildup	\$ 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
Actual													
Plan Experience (Medical)	\$ 321,615	\$ 626,456	\$ (471,457)	\$ (61,908)	\$ 612,011	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,026,717
Plan Experience (Dental)	\$ 62,170	\$ 18,032	\$ 34,048	\$ 20,197	\$ (12,193)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 122,254
Kaiser Rate Surcharge	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 299,655
Delta Dental PSR Transfer	\$ 379,822	\$ 379,190	\$ 189,652	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 948,664
2019 Actual Reserve Buildup	\$ 823,538	\$ 1,083,609	\$ (187,826)	\$ 18,220	\$ 659,749	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,397,290

The chart above shows budgeted reserve buildup to realized buildup based on plan experience for 2018 and 2019. For 2019, the SJVIA has realized \$2,397,290 of the \$4.8 million projected reserve buildup.

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.



**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
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-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	\$1,692,587	\$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	\$511,928	\$0	\$4,873,303	\$1,647,716	\$626.81	74.7%
Feb-18	6,955	\$6,519,818	\$2,974,163	\$392	\$1,519,979	\$511,748	\$0	\$5,006,282	\$1,513,536	\$646.23	76.8%
Mar-18	6,953	\$6,512,291	\$5,141,710	\$0	\$1,735,958	\$511,464	\$0	\$7,389,132	-\$876,840	\$989.17	113.5%
Apr-18	6,935	\$6,483,938	\$3,792,571	\$0	\$1,588,684	\$509,864	\$0	\$5,891,120	\$592,818	\$775.96	90.9%
May-18	6,963	\$6,487,562	\$4,141,750	\$0	\$1,713,470	\$511,511	\$0	\$6,366,732	\$120,830	\$840.90	98.1%
Jun-18	6,992	\$6,505,413	\$3,695,905	\$0	\$1,604,344	\$513,826	\$0	\$5,814,075	\$691,338	\$758.04	89.4%
Jul-18	7,002	\$6,502,601	\$3,881,831	\$0	\$1,767,041	\$514,556	-\$29,545	\$6,133,883	\$368,718	\$802.53	94.3%
Aug-18	6,995	\$6,491,104	\$4,156,725	\$0	\$1,852,242	\$513,756	-\$64,707	\$6,458,016	\$33,088	\$849.79	99.5%
Sep-18	6,971	\$6,470,451	\$3,385,210	\$0	\$1,668,259	\$512,209	-\$277,620	\$5,288,057	\$1,182,394	\$685.10	81.7%
Oct-18	7,003	\$6,486,328	\$4,220,918	\$0	\$1,653,635	\$514,287	-\$8,976	\$6,379,863	\$106,465	\$837.58	98.4%
Nov-18	6,999	\$6,462,864	\$4,258,631	\$0	\$1,575,329	\$513,557	-\$162,708	\$6,184,809	\$278,055	\$810.29	95.7%
Dec-18	6,972	\$6,632,447	\$3,837,959	\$0	\$1,502,926	\$512,066	-\$7,748	\$5,845,202	\$787,244	\$764.94	88.1%
Jan-19	6,998	\$6,711,076	\$4,250,197	\$0	\$1,603,216	\$536,048	\$0	\$6,389,461	\$321,615	\$836.44	95.2%
Feb-19	6,990	\$6,704,171	\$4,015,598	\$0	\$1,526,591	\$535,527	\$0	\$6,077,716	\$626,456	\$792.87	90.7%
Mar-19	6,992	\$6,696,701	\$5,024,955	\$0	\$1,607,858	\$535,344	\$0	\$7,168,157	-\$471,457	\$948.63	107.0%
Apr-19	6,989	\$6,685,890	\$4,480,531	\$0	\$1,732,384	\$534,883	\$0	\$6,747,798	-\$61,908	\$888.96	100.9%
May-19	7,002	\$6,695,636	\$3,939,166	\$0	\$1,608,548	\$535,912	\$0	\$6,083,625	\$612,011	\$792.30	90.9%
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	\$6,150,772	-\$551,304	\$71,630,473	\$6,445,363	\$782.33	91.7%
2019 YTD	6,994	\$33,493,474	\$21,710,447	\$0	\$8,078,596	\$2,677,714	\$0	\$32,466,757	\$1,026,717	\$851.82	96.9%
Current 12 Months	6,992	\$79,044,682	\$49,147,625	\$0	\$19,702,371	\$6,271,970	-\$551,304	\$74,570,662	\$4,474,020	\$814.00	94.3%

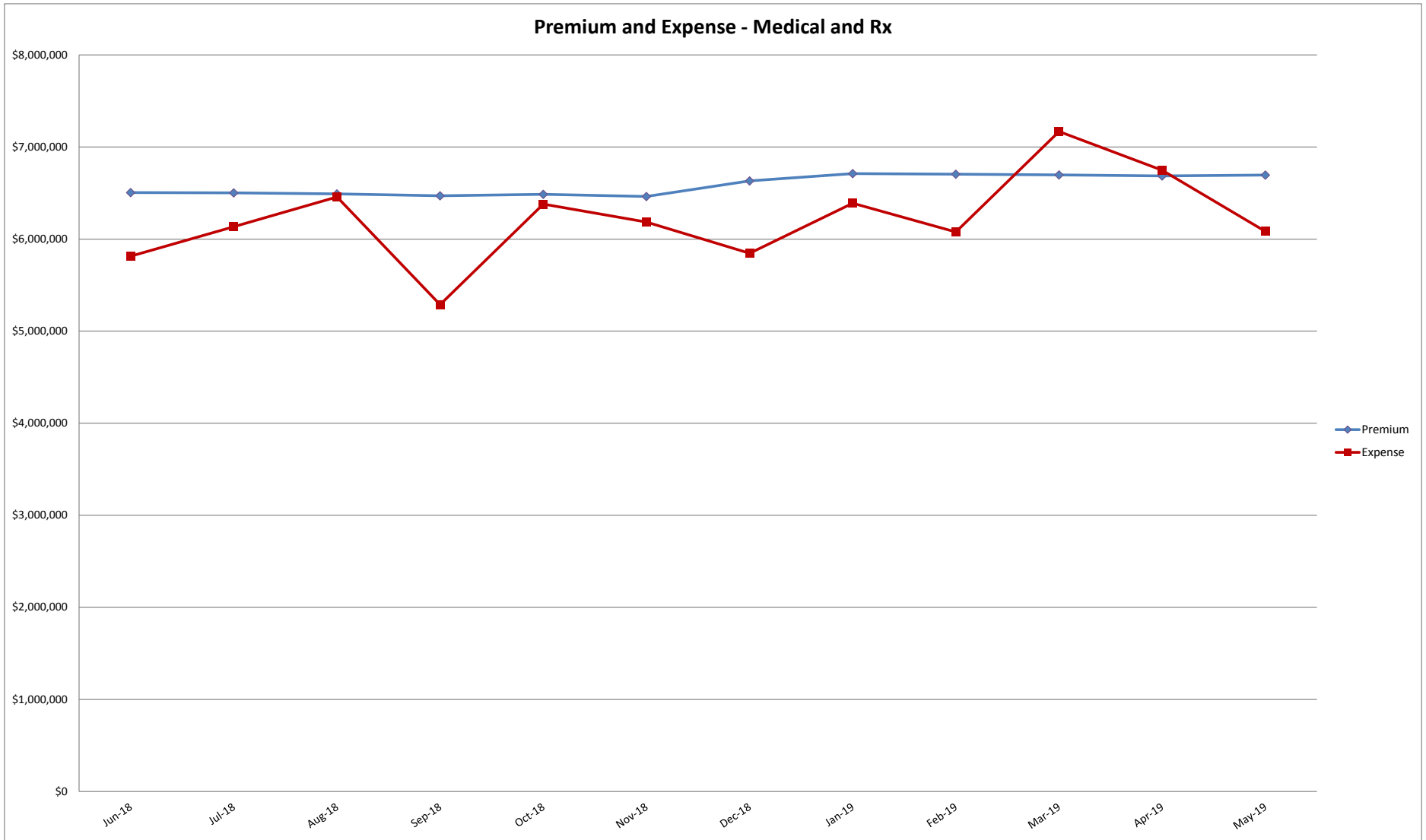
Data Sources:

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

Notes:

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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 runout for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
All Districts Combined - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
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-17	3,391	\$3,857,853	\$1,231,705	\$995,935	\$868,003	\$296,428	\$0	\$3,392,072	\$465,781	\$912.90	87.9%
Feb-17	3,371	\$3,829,484	\$1,695,358	\$991,948	\$778,716	\$294,679	\$0	\$3,760,701	\$68,783	\$1,028.19	98.2%
Mar-17	3,348	\$3,805,170	\$1,892,093	\$987,343	\$944,379	\$292,668	\$0	\$4,116,483	-\$311,314	\$1,142.12	108.2%
Apr-17	3,232	\$3,680,296	\$1,204,293	\$977,033	\$838,545	\$282,531	\$0	\$3,302,402	\$377,894	\$934.37	89.7%
May-17	3,238	\$3,685,382	\$2,117,425	\$977,081	\$922,366	\$283,059	\$0	\$4,299,931	-\$614,550	\$1,240.54	116.7%
Jun-17	3,318	\$3,768,088	\$1,533,203	\$972,474	\$987,256	\$290,050	\$0	\$3,782,983	-\$14,895	\$1,052.72	100.4%
Jul-17	3,295	\$3,733,939	\$1,257,109	\$991,172	\$817,251	\$288,039	\$0	\$3,353,572	\$380,367	\$930.36	89.8%
Aug-17	3,291	\$3,723,250	\$1,765,938	\$988,909	\$924,076	\$287,694	\$0	\$3,966,617	-\$243,367	\$1,117.87	106.5%
Sep-17	3,283	\$3,712,476	\$1,490,702	\$985,584	\$854,131	\$286,993	\$0	\$3,617,411	\$95,065	\$1,014.44	97.4%
Oct-17	3,255	\$3,681,354	\$2,128,613	\$979,410	\$905,280	\$284,550	-\$75,682	\$4,222,171	-\$540,818	\$1,209.71	114.7%
Nov-17	3,265	\$3,684,062	\$1,509,653	\$974,921	\$893,657	\$285,425	-\$1,520	\$3,662,136	\$21,926	\$1,034.21	99.4%
Dec-17	3,280	\$2,197,812	\$1,203,354	\$976,822	\$468,244	\$286,737	\$0	\$2,935,157	-\$737,345	\$807.45	133.5%
Jan-18	1	\$1,593	\$484,140	\$1,303	\$804	\$80	\$0	\$486,327	-\$484,734	\$486,246.58	30533.6%
Feb-18	1	\$1,593	\$267,307	\$392	\$0	\$80	\$0	\$267,779	-\$266,187	\$267,699.00	16812.3%
Mar-18	1	\$1,593	\$10,083	\$0	\$0	\$80	\$0	\$10,163	-\$8,571	\$10,083.00	638.1%
Apr-18	1	\$1,593	-\$142,685	\$0	\$0	\$80	\$0	-\$142,605	\$144,198	-\$142,685.00	-8953.3%
May-18	1	\$1,593	-\$9,714	\$0	\$0	\$80	\$0	-\$9,634	\$11,227	-\$9,714.00	-604.8%
Jun-18	1	\$1,593	-\$86	\$0	\$0	\$80	\$0	-\$6	\$1,599	-\$86.00	-0.4%
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%
Jan-19	0	\$0	\$7,092	\$0	\$0	\$0	\$0	\$7,092	-\$7,092	\$0.00	0.0%
Feb-19	0	\$0	\$290	\$0	\$0	\$0	\$0	\$290	-\$290	\$0.00	0.0%
Mar-19	0	\$0	\$858	\$0	\$0	\$0	\$0	\$858	-\$858	\$0.00	0.0%
Apr-19	0	\$0	\$8,224	\$0	\$0	\$0	\$0	\$8,224	-\$8,224	\$0.00	0.0%
May-19	0	\$0	\$119	\$0	\$0	\$0	\$0	\$119	-\$119	\$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	\$482	\$0	\$732,196	-\$722,640	\$121,952.43	7661.7%
2019 YTD	0	\$0	\$16,583	\$0	\$0	\$0	\$0	\$16,583	-\$16,583	\$0.00	0.0%
Current 12 Months	0	\$1,593	\$136,668	\$0	\$0	\$80	\$0	\$136,748	-\$135,156	\$136,668.00	8585.6%

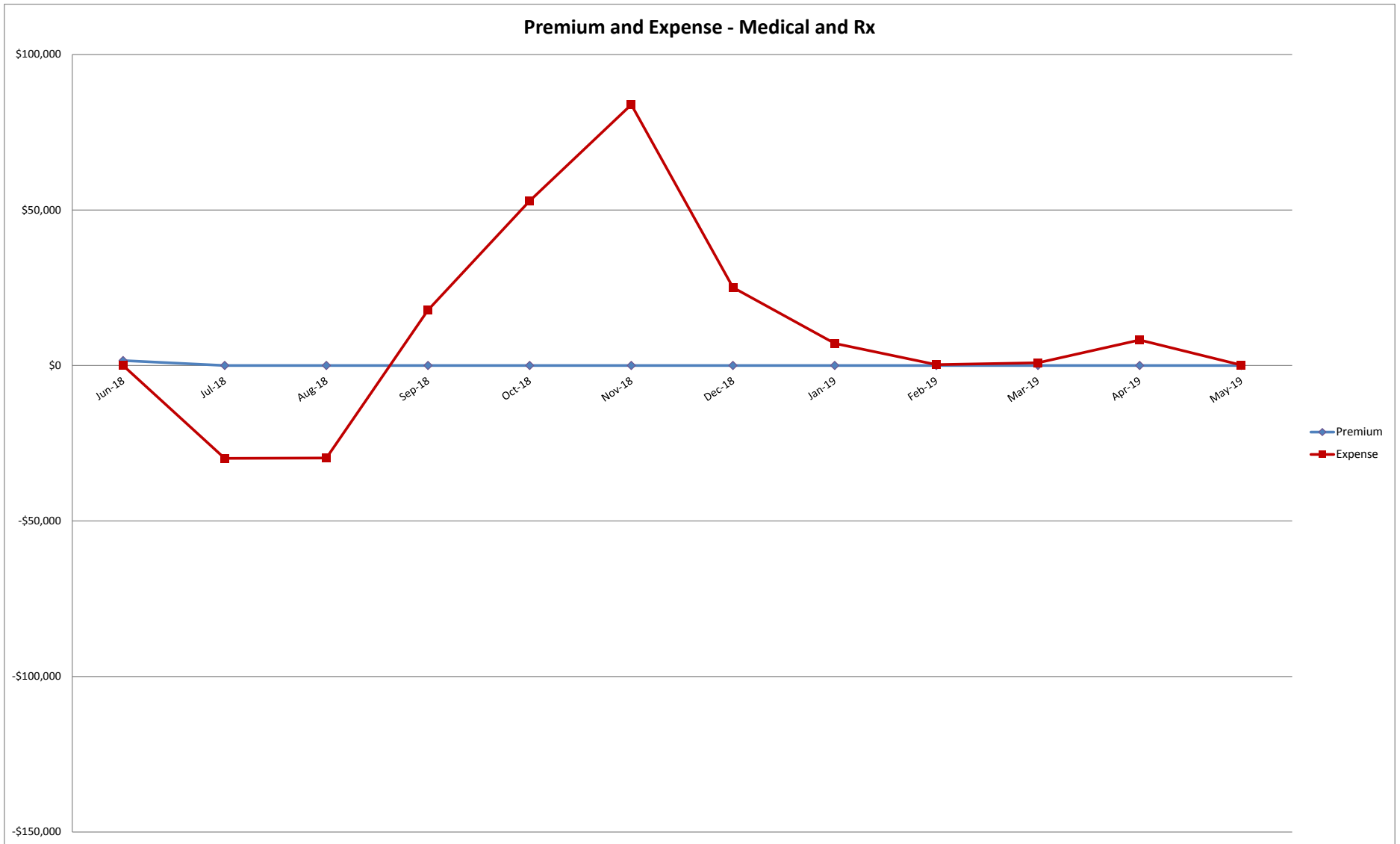
Data Sources:

Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, 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 runout for Ceres and Waterford

San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
All Districts Combined - HMO





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
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	\$256,733	\$0	\$1,867,779	\$1,592,735	\$516.20	54.0%
Feb-18	3,122	\$3,463,479	\$1,542,101	\$789,699	\$256,816	\$0	\$2,588,616	\$874,863	\$746.89	74.7%
Mar-18	3,112	\$3,451,850	\$3,301,710	\$924,970	\$255,993	\$0	\$4,482,673	-\$1,030,823	\$1,358.19	129.9%
Apr-18	3,087	\$3,423,792	\$2,596,335	\$801,696	\$253,937	\$0	\$3,651,967	-\$228,175	\$1,100.76	106.7%
May-18	3,074	\$3,408,456	\$2,670,046	\$883,943	\$252,867	\$0	\$3,806,856	-\$398,400	\$1,156.14	111.7%
Jun-18	3,098	\$3,429,672	\$2,361,578	\$767,589	\$254,841	\$0	\$3,384,008	\$45,664	\$1,010.06	98.7%
Jul-18	3,101	\$3,429,177	\$2,413,373	\$911,839	\$255,088	-\$29,545	\$3,550,755	-\$121,578	\$1,062.78	103.5%
Aug-18	3,080	\$3,407,283	\$2,623,941	\$946,096	\$253,361	-\$64,707	\$3,758,691	-\$351,408	\$1,138.09	110.3%
Sep-18	3,084	\$3,412,914	\$2,122,966	\$813,696	\$253,690	-\$277,620	\$2,912,732	\$500,182	\$862.21	85.3%
Oct-18	3,080	\$3,405,753	\$2,177,898	\$850,790	\$253,361	-\$8,976	\$3,273,073	\$132,681	\$980.43	96.1%
Nov-18	3,051	\$3,370,639	\$2,299,743	\$823,630	\$250,975	-\$754	\$3,373,595	-\$2,956	\$1,023.47	100.1%
Dec-18	3,076	\$3,562,357	\$2,256,483	\$730,643	\$253,032	\$224	\$3,240,382	\$321,975	\$971.18	91.0%
Jan-19	3,073	\$3,559,246	\$2,604,617	\$879,905	\$270,055	\$0	\$3,754,577	-\$195,332	\$1,133.92	105.5%
Feb-19	3,073	\$3,560,485	\$2,724,566	\$785,480	\$270,055	\$0	\$3,780,101	-\$219,616	\$1,142.22	106.2%
Mar-19	3,062	\$3,544,198	\$3,384,517	\$821,110	\$269,089	\$0	\$4,474,715	-\$930,517	\$1,373.49	126.3%
Apr-19	3,049	\$3,530,743	\$2,630,414	\$901,971	\$267,946	\$0	\$3,800,331	-\$269,588	\$1,158.54	107.6%
May-19	3,059	\$3,541,346	\$2,295,464	\$788,293	\$268,825	\$0	\$3,352,582	\$188,764	\$1,008.09	94.7%
2015	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	\$3,050,694	-\$381,378	\$39,891,126	\$1,334,760	\$993.38	96.8%
2019 YTD	3,063	\$17,736,019	\$13,639,577	\$4,176,760	\$1,345,970	\$0	\$19,162,307	-\$1,426,288	\$1,163.25	108.0%
Current 12 Months	3,074	\$41,753,814	\$29,895,559	\$10,021,042	\$3,120,318	-\$381,378	\$42,655,542	-\$901,728	\$1,071.82	102.2%

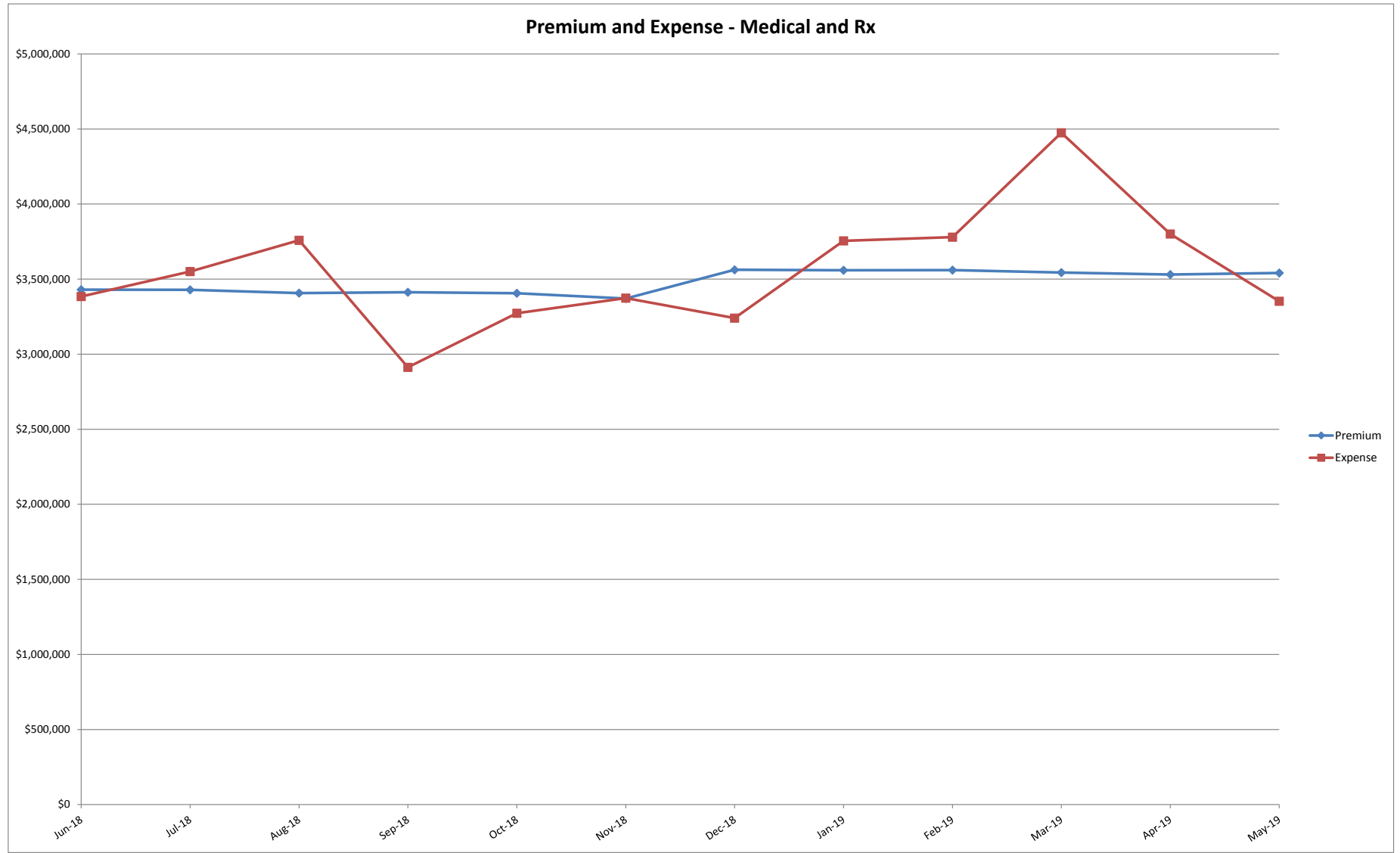
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- All Others Claims include runoff for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
All Districts Combined - EPO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
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-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	\$202,141	\$0	\$2,272,103	\$202,645	\$677.34	91.8%
Feb-18	3,050	\$2,466,814	\$932,401	\$663,106	\$201,739	\$0	\$1,797,245	\$669,569	\$523.12	72.9%
Mar-18	3,054	\$2,468,391	\$1,362,590	\$697,817	\$202,005	\$0	\$2,262,412	\$205,979	\$674.66	91.7%
Apr-18	3,058	\$2,465,659	\$1,106,965	\$691,104	\$202,258	\$0	\$2,000,327	\$465,332	\$587.99	81.1%
May-18	3,092	\$2,481,385	\$1,182,191	\$711,644	\$204,498	\$0	\$2,098,333	\$383,052	\$612.50	84.6%
Jun-18	3,090	\$2,475,265	\$1,183,141	\$692,047	\$204,362	\$0	\$2,079,549	\$395,715	\$606.86	84.0%
Jul-18	3,076	\$2,461,369	\$1,210,462	\$733,450	\$203,432	\$0	\$2,147,344	\$314,025	\$631.96	87.2%
Aug-18	3,092	\$2,475,036	\$1,345,548	\$773,067	\$204,493	\$0	\$2,323,108	\$151,928	\$685.19	93.9%
Sep-18	3,074	\$2,457,481	\$1,053,032	\$745,201	\$203,295	\$0	\$2,001,527	\$455,953	\$584.98	81.4%
Oct-18	3,096	\$2,472,113	\$1,647,435	\$681,425	\$204,752	\$0	\$2,533,612	-\$61,499	\$752.22	102.5%
Nov-18	3,115	\$2,480,850	\$1,624,319	\$620,240	\$206,001	-\$161,954	\$2,288,606	\$192,244	\$668.57	92.3%
Dec-18	3,104	\$2,465,080	\$1,151,196	\$637,381	\$205,242	-\$7,972	\$1,985,847	\$479,233	\$573.65	80.6%
Jan-19	3,122	\$2,533,962	\$1,486,339	\$662,076	\$207,495	\$0	\$2,355,910	\$178,052	\$688.15	93.0%
Feb-19	3,116	\$2,530,587	\$1,213,587	\$666,114	\$207,114	\$0	\$2,086,814	\$443,772	\$603.24	82.5%
Mar-19	3,135	\$2,543,443	\$1,512,907	\$684,802	\$208,337	\$0	\$2,406,045	\$137,398	\$701.02	94.6%
Apr-19	3,139	\$2,544,467	\$1,588,960	\$741,058	\$208,586	\$0	\$2,538,605	\$5,862	\$742.28	99.8%
May-19	3,144	\$2,547,741	\$1,423,089	\$706,316	\$208,883	\$0	\$2,338,289	\$209,453	\$677.29	91.8%
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	\$2,444,216	-\$169,926	\$25,790,013	\$3,854,177	\$631.70	87.0%
2019 YTD	3,131	\$12,700,200	\$7,224,882	\$3,460,365	\$1,040,415	\$0	\$11,725,663	\$974,538	\$682.50	92.3%
Current 12 Months	3,109	\$29,987,394	\$16,440,015	\$8,343,175	\$2,471,991	-\$169,926	\$27,085,256	\$2,902,138	\$659.82	90.3%

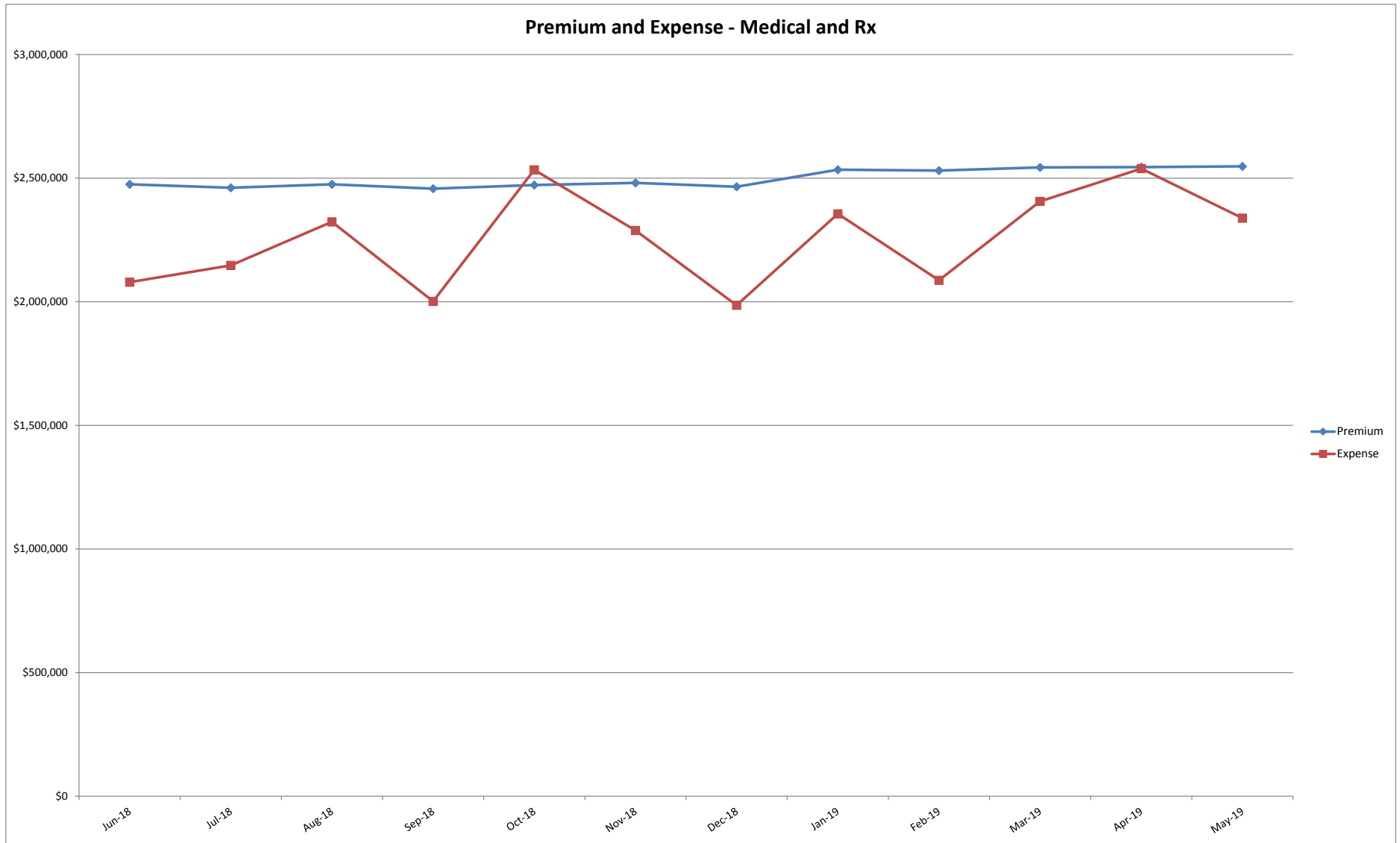
Data Sources:

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

Notes:

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**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
All Districts Combined - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
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-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	\$52,974	\$0	\$247,095	\$337,070	\$248.87	42.3%
Feb-18	782	\$587,933	\$232,354	\$67,174	\$53,114	\$0	\$352,642	\$235,291	\$383.03	60.0%
Mar-18	786	\$590,458	\$467,327	\$113,171	\$53,386	\$0	\$633,884	-\$43,426	\$738.55	107.4%
Apr-18	789	\$592,894	\$231,956	\$95,884	\$53,590	\$0	\$381,430	\$211,464	\$415.51	64.3%
May-18	796	\$596,128	\$299,227	\$117,883	\$54,066	\$0	\$471,176	\$124,952	\$524.01	79.0%
Jun-18	803	\$598,883	\$151,272	\$144,709	\$54,542	\$0	\$350,523	\$248,360	\$368.59	58.5%
Jul-18	825	\$612,055	\$287,858	\$121,752	\$56,036	\$0	\$465,646	\$146,409	\$496.50	76.1%
Aug-18	823	\$608,785	\$216,991	\$133,079	\$55,902	\$0	\$405,972	\$202,813	\$425.36	66.7%
Sep-18	813	\$600,057	\$191,345	\$109,362	\$55,224	\$0	\$355,931	\$244,126	\$369.87	59.3%
Oct-18	827	\$608,462	\$342,655	\$121,420	\$56,174	\$0	\$520,249	\$88,214	\$561.15	85.5%
Nov-18	833	\$611,374	\$250,686	\$131,459	\$56,580	\$0	\$438,725	\$172,649	\$458.76	71.8%
Dec-18	792	\$605,010	\$405,172	\$134,902	\$53,792	\$0	\$593,866	\$11,144	\$681.91	98.2%
Jan-19	803	\$617,868	\$152,149	\$61,235	\$58,497	\$0	\$271,882	\$345,986	\$265.73	44.0%
Feb-19	801	\$613,099	\$77,155	\$74,997	\$58,358	\$0	\$210,510	\$402,589	\$189.95	34.3%
Mar-19	795	\$609,060	\$126,673	\$101,947	\$57,919	\$0	\$286,539	\$322,520	\$287.57	47.0%
Apr-19	801	\$610,680	\$252,933	\$89,354	\$58,351	\$0	\$400,638	\$210,042	\$427.32	65.6%
May-19	799	\$606,549	\$220,493	\$113,938	\$58,204	\$0	\$392,636	\$213,913	\$418.56	64.7%
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	\$655,380	\$0	\$5,217,138	\$1,979,065	\$472.77	72.5%
2019 YTD	800	\$3,057,255	\$829,404	\$441,471	\$291,329	\$0	\$1,562,204	\$1,495,051	\$317.80	51.1%
Current 12 Months	810	\$7,301,881	\$2,675,383	\$1,338,154	\$679,580	\$0	\$4,693,116	\$2,608,765	\$413.13	64.3%

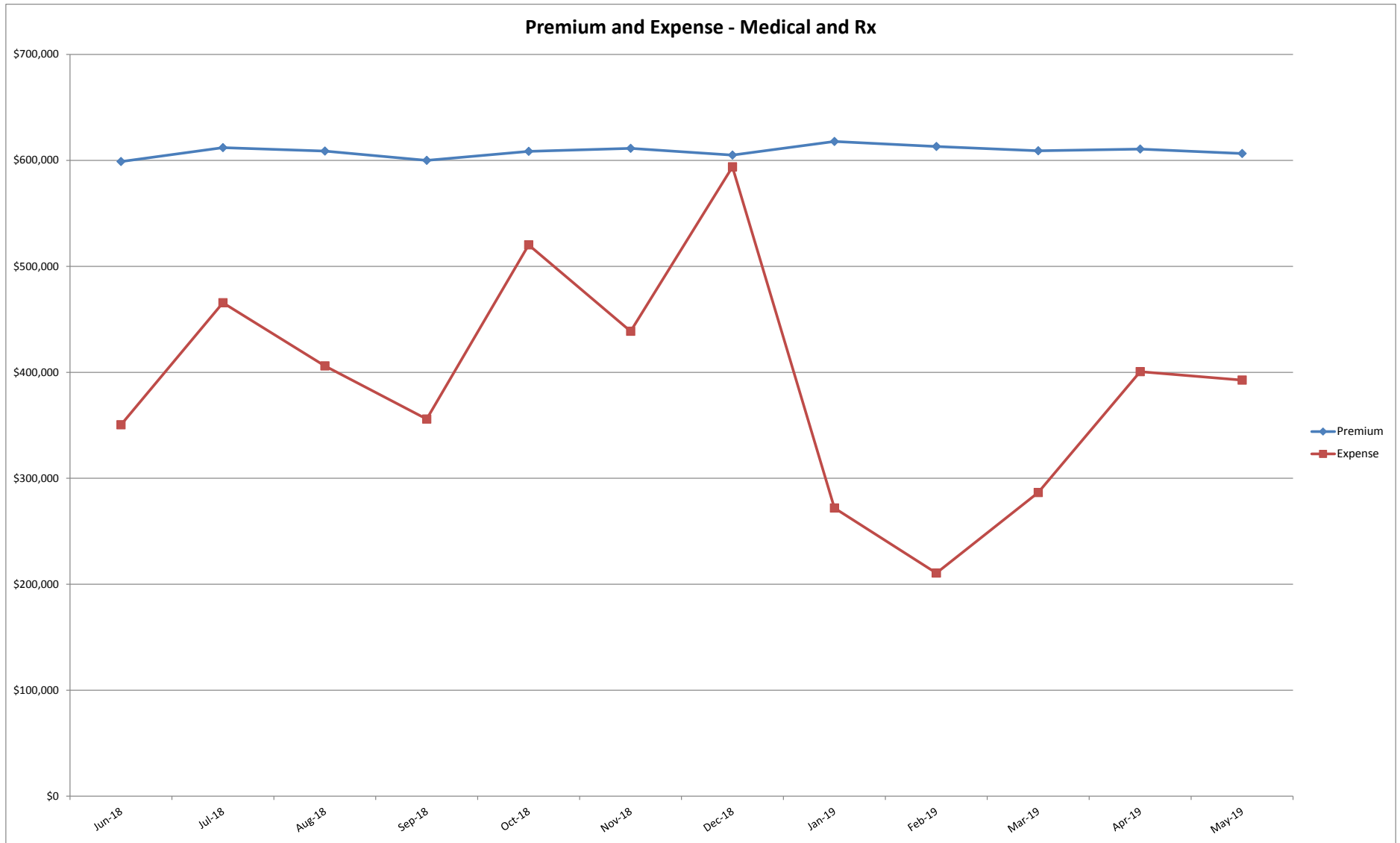
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**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
All Districts Combined - HDHP**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
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-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	\$317,466	\$0	\$2,643,439	\$1,573,014	\$579.47	62.7%
Feb-18	4,013	\$4,214,950	\$2,067,824	\$392	\$885,589	\$317,413	\$0	\$3,271,218	\$943,732	\$736.06	77.6%
Mar-18	4,008	\$4,206,695	\$3,917,235	\$0	\$1,081,214	\$316,930	\$0	\$5,315,379	-\$1,108,685	\$1,247.12	126.4%
Apr-18	3,982	\$4,176,812	\$2,742,323	\$0	\$946,806	\$314,806	\$0	\$4,003,935	\$172,877	\$926.45	95.9%
May-18	3,977	\$4,165,557	\$3,014,792	\$0	\$1,049,876	\$314,280	\$0	\$4,378,948	-\$213,391	\$1,022.04	105.1%
Jun-18	4,006	\$4,186,011	\$2,584,783	\$0	\$948,297	\$316,595	\$0	\$3,849,675	\$336,336	\$881.95	92.0%
Jul-18	4,027	\$4,193,847	\$2,719,596	\$0	\$1,087,767	\$318,066	-\$29,545	\$4,095,884	\$97,964	\$938.12	97.7%
Aug-18	4,006	\$4,170,389	\$2,976,059	\$0	\$1,121,455	\$316,338	-\$64,707	\$4,349,145	-\$178,756	\$1,006.69	104.3%
Sep-18	3,999	\$4,165,585	\$2,367,426	\$0	\$948,073	\$315,919	-\$277,620	\$3,353,798	\$811,787	\$759.66	80.5%
Oct-18	4,009	\$4,165,691	\$2,602,109	\$0	\$1,021,112	\$316,542	-\$8,976	\$3,930,786	\$234,905	\$901.53	94.4%
Nov-18	3,981	\$4,130,176	\$2,664,886	\$0	\$996,076	\$314,225	-\$754	\$3,974,433	\$155,744	\$919.42	96.2%
Dec-18	3,950	\$4,301,726	\$2,717,105	\$0	\$897,987	\$312,473	\$224	\$3,927,789	\$373,938	\$915.27	91.3%
Jan-19	3,957	\$4,308,878	\$2,814,712	\$0	\$970,474	\$334,738	\$0	\$4,119,924	\$188,955	\$956.58	95.6%
Feb-19	3,958	\$4,308,818	\$2,842,550	\$0	\$879,636	\$334,811	\$0	\$4,056,997	\$251,821	\$940.42	94.2%
Mar-19	3,939	\$4,286,097	\$3,538,700	\$0	\$947,995	\$333,259	\$0	\$4,819,954	-\$533,857	\$1,139.04	112.5%
Apr-19	3,929	\$4,268,294	\$2,949,169	\$0	\$1,012,854	\$332,336	\$0	\$4,294,359	-\$26,065	\$1,008.41	100.6%
May-19	3,937	\$4,275,658	\$2,488,352	\$0	\$929,847	\$333,068	\$0	\$3,751,268	\$524,390	\$868.22	87.7%
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	\$3,791,051	-\$381,378	\$47,094,428	\$3,199,465	\$902.68	93.6%
2019 YTD	3,944	\$21,447,746	\$14,633,484	\$0	\$4,740,807	\$1,668,211	\$0	\$21,042,502	\$405,243	\$982.47	98.1%
Current 12 Months	3,975	\$50,761,172	\$33,265,448	\$0	\$11,761,574	\$3,878,367	-\$381,378	\$48,524,011	\$2,237,161	\$936.01	95.6%

Data Sources:

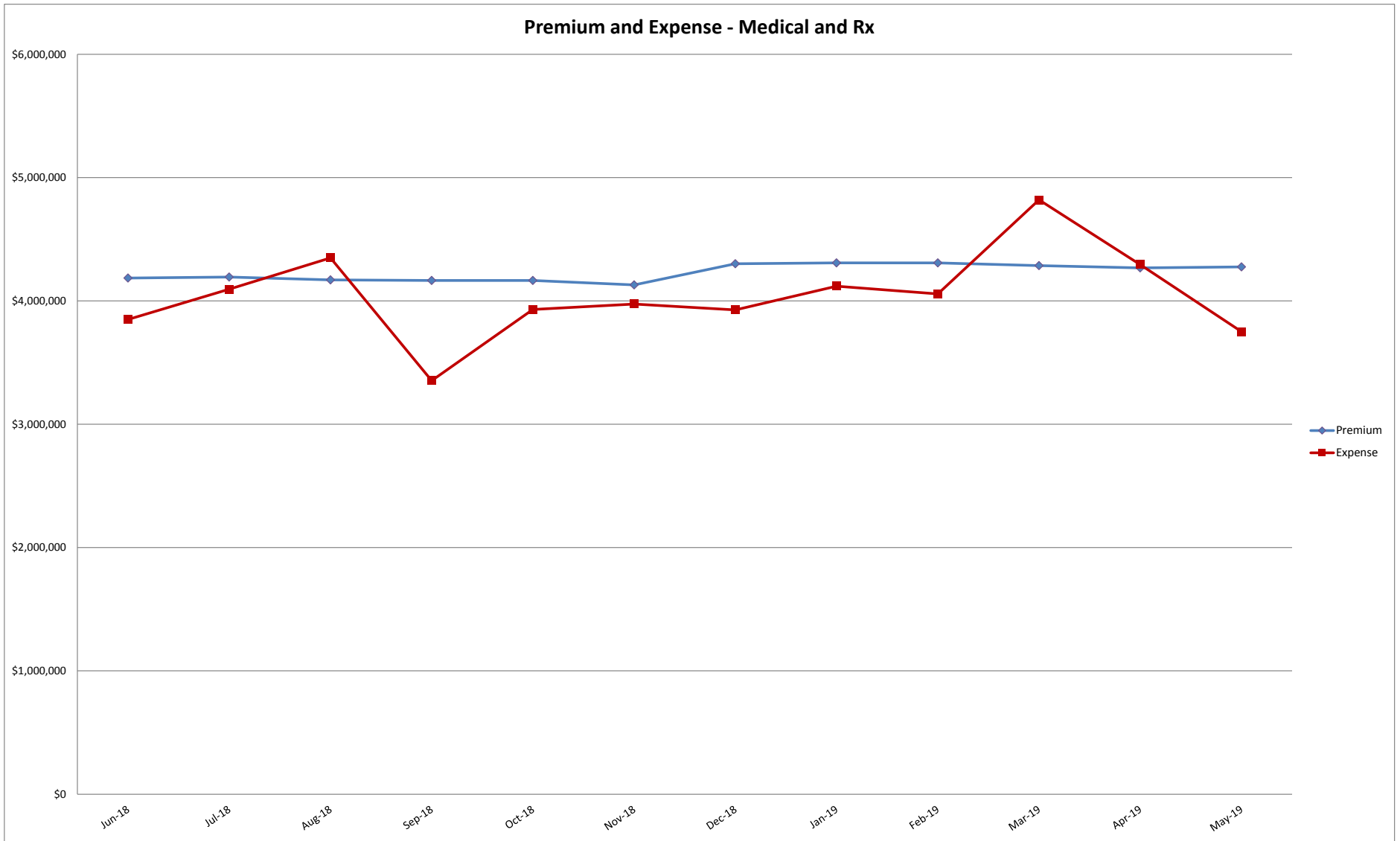
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County of Fresno - All Medical





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
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-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%
Jan-19	0	\$0	\$2,722	\$0	\$0	\$0	\$0	\$2,722	-\$2,722	\$0.00	0.0%
Feb-19	0	\$0	\$290	\$0	\$0	\$0	\$0	\$290	-\$290	\$0.00	0.0%
Mar-19	0	\$0	\$858	\$0	\$0	\$0	\$0	\$858	-\$858	\$0.00	0.0%
Apr-19	0	\$0	\$8,212	\$0	\$0	\$0	\$0	\$8,212	-\$8,212	\$0.00	0.0%
May-19	0	\$0	\$119	\$0	\$0	\$0	\$0	\$119	-\$119	\$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%
2019 YTD	0	\$0	\$12,201	\$0	\$0	\$0	\$0	\$12,201	-\$12,201	\$0.00	0.0%
Current 12 Months	0	\$0	\$102,063	\$0	\$0	\$0	\$0	\$102,063	-\$102,063	\$3.00	300.0%

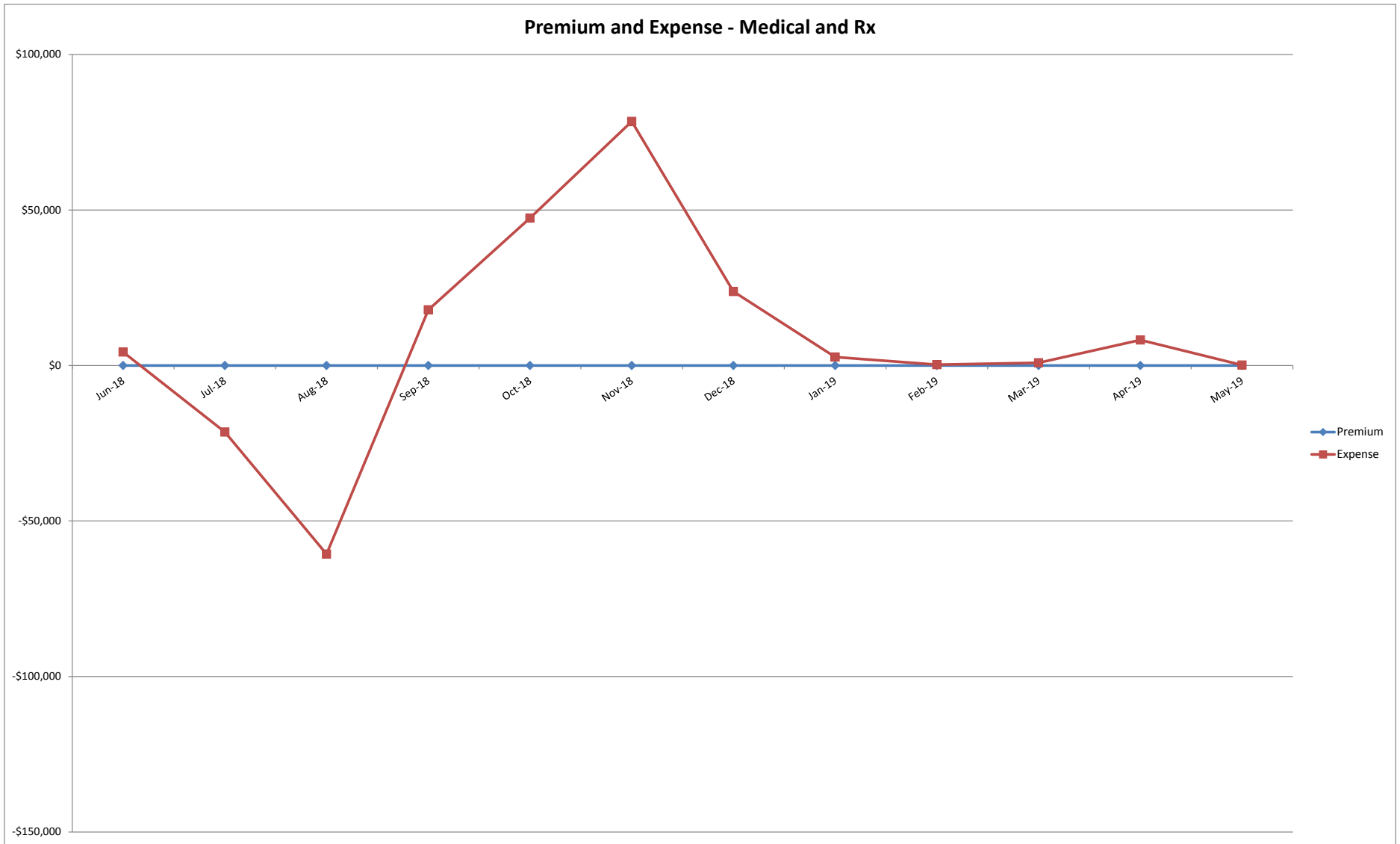
Data Sources:

Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, 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 May 2019
County of Fresno - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
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-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	\$256,733	\$0	\$1,867,779	\$1,592,735	\$516.20	54.0%
Feb-18	3,122	\$3,463,479	\$1,542,101	\$789,699	\$256,816	\$0	\$2,588,616	\$874,863	\$746.89	74.7%
Mar-18	3,112	\$3,451,850	\$3,301,710	\$924,970	\$255,993	\$0	\$4,482,673	-\$1,030,823	\$1,358.19	129.9%
Apr-18	3,087	\$3,423,792	\$2,596,335	\$801,696	\$253,937	\$0	\$3,651,967	-\$228,175	\$1,100.76	106.7%
May-18	3,074	\$3,408,456	\$2,670,046	\$883,943	\$252,867	\$0	\$3,806,856	-\$398,400	\$1,156.14	111.7%
Jun-18	3,098	\$3,429,672	\$2,361,578	\$767,589	\$254,841	\$0	\$3,384,008	\$45,664	\$1,010.06	98.7%
Jul-18	3,101	\$3,429,177	\$2,413,373	\$911,839	\$255,088	-\$29,545	\$3,550,755	-\$121,578	\$1,062.78	103.5%
Aug-18	3,080	\$3,407,283	\$2,623,941	\$946,096	\$253,361	-\$64,707	\$3,758,691	-\$351,408	\$1,138.09	110.3%
Sep-18	3,084	\$3,412,914	\$2,122,966	\$813,696	\$253,690	-\$277,620	\$2,912,732	\$500,182	\$862.21	85.3%
Oct-18	3,080	\$3,405,753	\$2,177,898	\$850,790	\$253,361	-\$8,976	\$3,273,073	\$132,681	\$980.43	96.1%
Nov-18	3,051	\$3,370,639	\$2,299,743	\$823,630	\$250,975	-\$754	\$3,373,595	-\$2,956	\$1,023.47	100.1%
Dec-18	3,076	\$3,562,357	\$2,256,483	\$730,643	\$253,032	\$224	\$3,240,382	\$321,975	\$971.18	91.0%
Jan-19	3,073	\$3,559,246	\$2,604,617	\$879,905	\$270,055	\$0	\$3,754,577	-\$195,332	\$1,133.92	105.5%
Feb-19	3,073	\$3,560,485	\$2,724,566	\$785,480	\$270,055	\$0	\$3,780,101	-\$219,616	\$1,142.22	106.2%
Mar-19	3,062	\$3,544,198	\$3,384,517	\$821,110	\$269,089	\$0	\$4,474,715	-\$930,517	\$1,373.49	126.3%
Apr-19	3,049	\$3,530,743	\$2,630,414	\$901,971	\$267,946	\$0	\$3,800,331	-\$269,588	\$1,158.54	107.6%
May-19	3,059	\$3,541,346	\$2,295,464	\$788,293	\$268,825	\$0	\$3,352,582	\$188,764	\$1,008.09	94.7%
2015	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	\$3,050,694	-\$381,378	\$39,891,126	\$1,334,760	\$993.38	96.8%
2019 YTD	3,063	\$17,736,019	\$13,639,577	\$4,176,760	\$1,345,970	\$0	\$19,162,307	-\$1,426,288	\$1,163.25	108.0%
Current 12 Months	3,074	\$41,753,814	\$29,895,559	\$10,021,042	\$3,120,318	-\$381,378	\$42,655,542	-\$901,728	\$1,071.82	102.2%

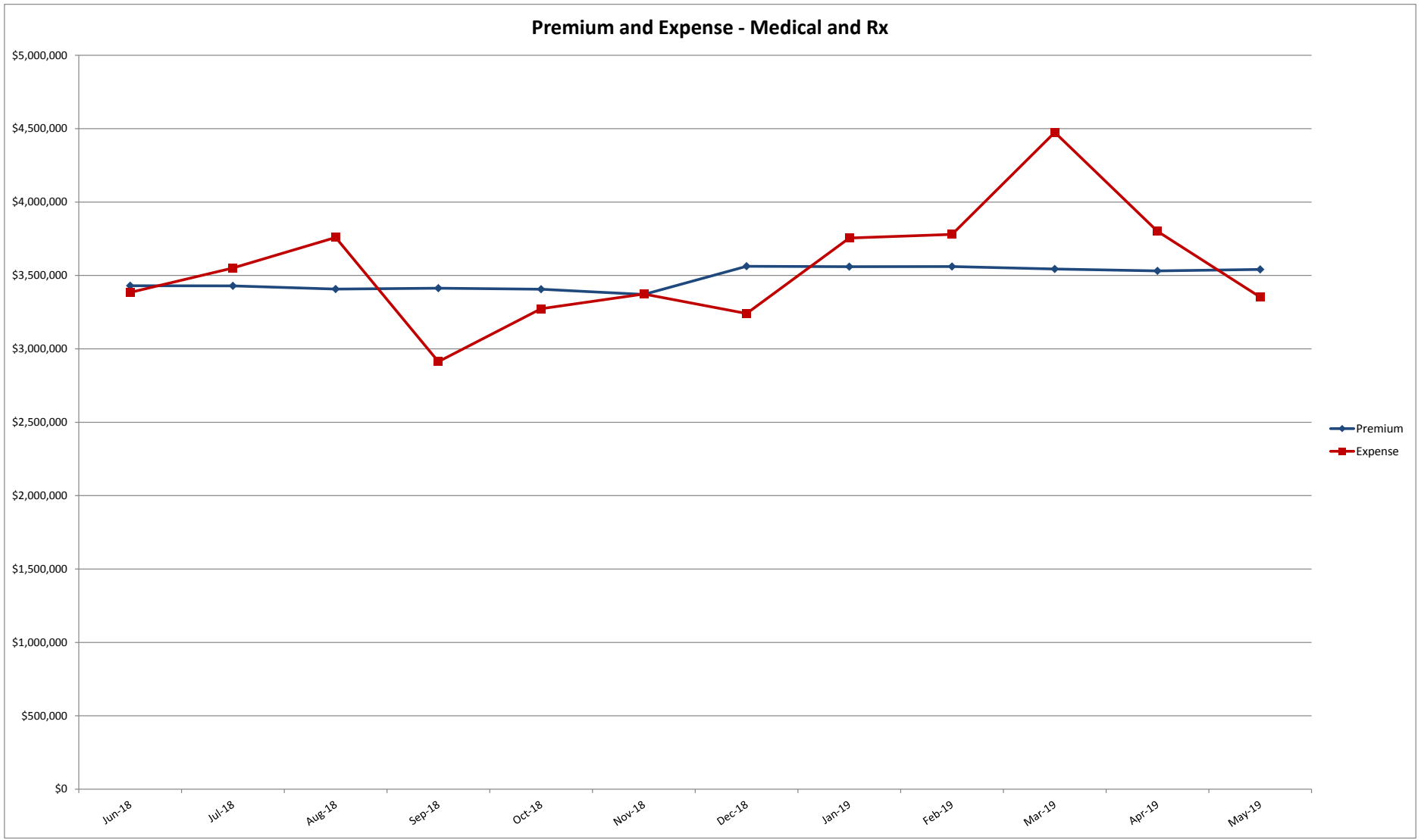
Data Sources:

Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envelope, 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 Envelope PBM effective 1/1/2018
- 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 May 2019
County of Fresno - EPO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
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-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	\$10,202	\$0	\$97,532	\$97,854	\$582.20	49.9%
Feb-18	144	\$186,014	\$47,407	\$28,716	\$9,793	\$0	\$85,917	\$100,097	\$528.63	46.2%
Mar-18	145	\$186,862	\$152,687	\$43,074	\$9,861	\$0	\$205,622	-\$18,760	\$1,350.07	110.0%
Apr-18	141	\$182,600	\$64,231	\$49,226	\$9,589	\$0	\$123,047	\$59,553	\$804.66	67.4%
May-18	142	\$183,448	\$57,573	\$48,168	\$9,657	\$0	\$115,399	\$68,049	\$744.66	62.9%
Jun-18	140	\$179,930	\$69,671	\$37,164	\$9,521	\$0	\$116,356	\$63,574	\$763.10	64.7%
Jul-18	137	\$176,227	\$44,881	\$54,967	\$9,317	\$0	\$109,165	\$67,062	\$728.81	61.9%
Aug-18	138	\$177,364	\$201,540	\$43,465	\$9,385	\$0	\$254,391	-\$77,026	\$1,775.40	143.4%
Sep-18	136	\$175,089	\$41,726	\$26,754	\$9,249	\$0	\$77,729	\$97,360	\$503.53	44.4%
Oct-18	137	\$173,951	\$51,742	\$49,194	\$9,317	\$0	\$110,253	\$63,697	\$736.76	63.4%
Nov-18	133	\$171,207	\$40,985	\$42,717	\$9,045	\$0	\$92,747	\$78,459	\$629.34	54.2%
Dec-18	118	\$157,800	\$38,146	\$32,683	\$8,025	\$0	\$78,854	\$78,946	\$600.25	50.0%
Jan-19	117	\$157,417	\$66,705	\$37,320	\$8,561	\$0	\$112,585	\$44,832	\$889.10	71.5%
Feb-19	119	\$160,304	\$42,263	\$25,965	\$8,707	\$0	\$76,935	\$83,369	\$573.34	48.0%
Mar-19	117	\$157,910	\$31,442	\$33,770	\$8,561	\$0	\$73,773	\$84,136	\$557.37	46.7%
Apr-19	115	\$153,009	\$70,633	\$30,418	\$8,415	\$0	\$109,466	\$43,543	\$878.71	71.5%
May-19	115	\$153,900	-\$7,775	\$36,459	\$8,415	\$0	\$37,098	\$116,802	\$249.42	24.1%
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	\$112,965	\$0	\$1,467,011	\$678,866	\$815.20	68.4%
2019 YTD	117	\$782,540	\$203,269	\$163,931	\$42,658	\$0	\$409,858	\$372,682	\$629.85	52.4%
Current 12 Months	127	\$1,994,107	\$691,960	\$450,874	\$106,520	\$0	\$1,249,353	\$744,754	\$750.88	62.7%

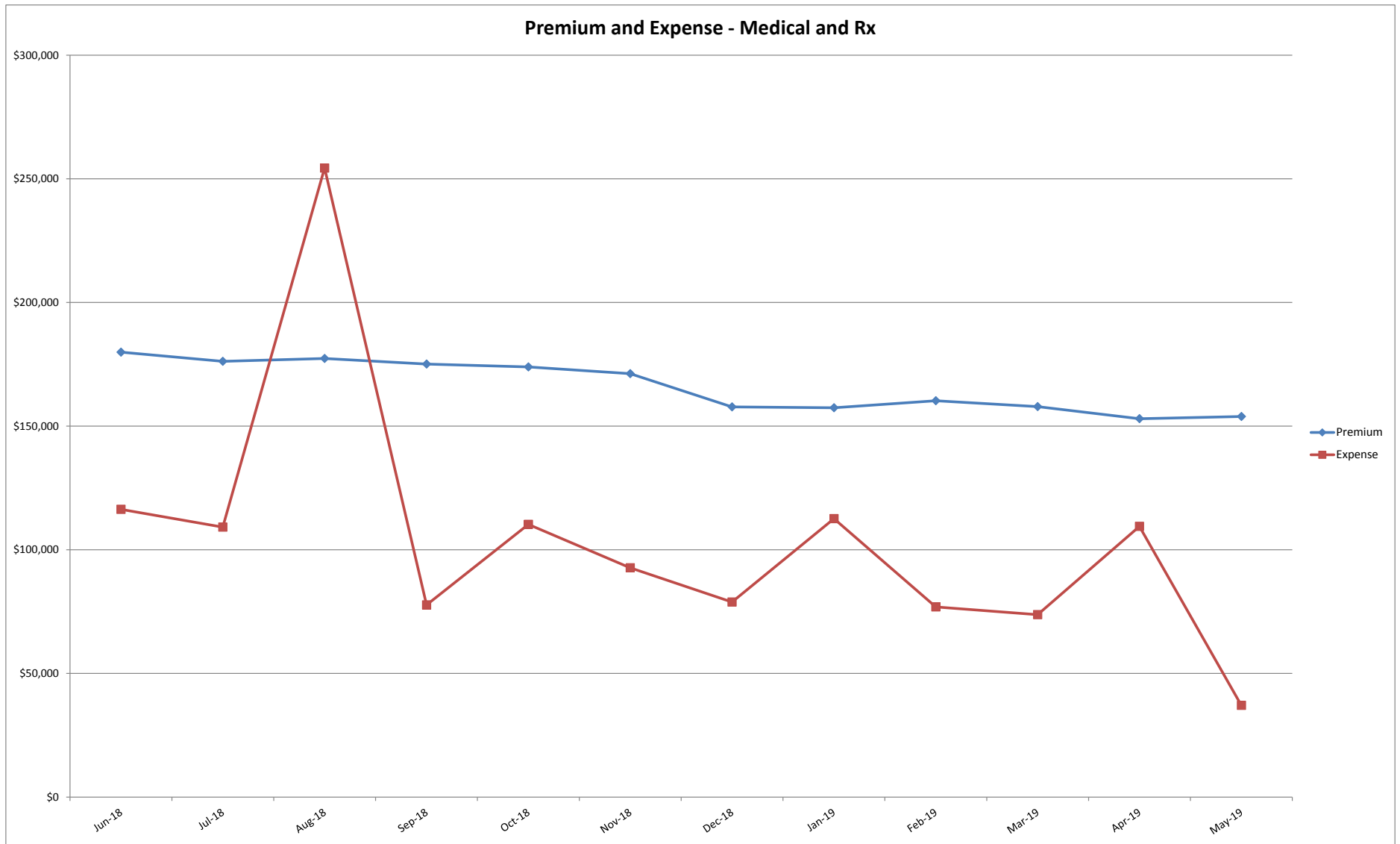
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**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
County of Fresno - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
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-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	\$50,531	\$0	\$236,271	\$324,281	\$249.99	42.1%
Feb-18	747	\$565,458	\$230,485	\$67,174	\$50,803	\$0	\$348,462	\$216,995	\$398.47	61.6%
Mar-18	751	\$567,983	\$466,698	\$113,171	\$51,076	\$0	\$630,945	-\$62,962	\$772.13	111.1%
Apr-18	754	\$570,419	\$226,826	\$95,884	\$51,280	\$0	\$373,990	\$196,430	\$428.00	65.6%
May-18	761	\$573,653	\$297,446	\$117,765	\$51,756	\$0	\$466,967	\$106,686	\$545.61	81.4%
Jun-18	768	\$576,408	\$149,209	\$143,545	\$52,232	\$0	\$344,986	\$231,423	\$381.19	59.9%
Jul-18	789	\$588,444	\$282,745	\$120,962	\$53,660	\$0	\$457,367	\$131,077	\$511.67	77.7%
Aug-18	788	\$585,742	\$211,205	\$131,894	\$53,592	\$0	\$396,691	\$189,051	\$435.40	67.7%
Sep-18	779	\$577,583	\$184,857	\$107,623	\$52,980	\$0	\$345,460	\$232,123	\$375.46	59.8%
Oct-18	792	\$585,988	\$325,055	\$121,128	\$53,864	\$0	\$500,046	\$85,941	\$563.36	85.3%
Nov-18	797	\$588,330	\$245,674	\$129,729	\$54,204	\$0	\$429,607	\$158,724	\$471.02	73.0%
Dec-18	756	\$581,569	\$398,684	\$134,661	\$51,416	\$0	\$584,760	-\$3,191	\$705.48	100.5%
Jan-19	767	\$592,215	\$140,668	\$53,249	\$56,121	\$0	\$250,039	\$342,176	\$252.83	42.2%
Feb-19	766	\$588,029	\$75,431	\$68,192	\$56,048	\$0	\$199,671	\$388,358	\$187.50	34.0%
Mar-19	760	\$583,989	\$121,883	\$93,115	\$55,609	\$0	\$270,607	\$313,382	\$282.89	46.3%
Apr-19	765	\$584,542	\$239,910	\$80,465	\$55,975	\$0	\$376,350	\$208,191	\$418.79	64.4%
May-19	763	\$580,411	\$200,544	\$105,095	\$55,829	\$0	\$361,468	\$218,942	\$400.58	62.3%
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	\$627,392	\$0	\$5,115,551	\$1,806,579	\$486.52	73.9%
2019 YTD	764	\$2,929,186	\$778,437	\$400,116	\$279,583	\$0	\$1,458,136	\$1,471,050	\$308.44	49.8%
Current 12 Months	774	\$7,013,251	\$2,575,866	\$1,289,658	\$651,529	\$0	\$4,517,052	\$2,496,198	\$416.10	64.4%

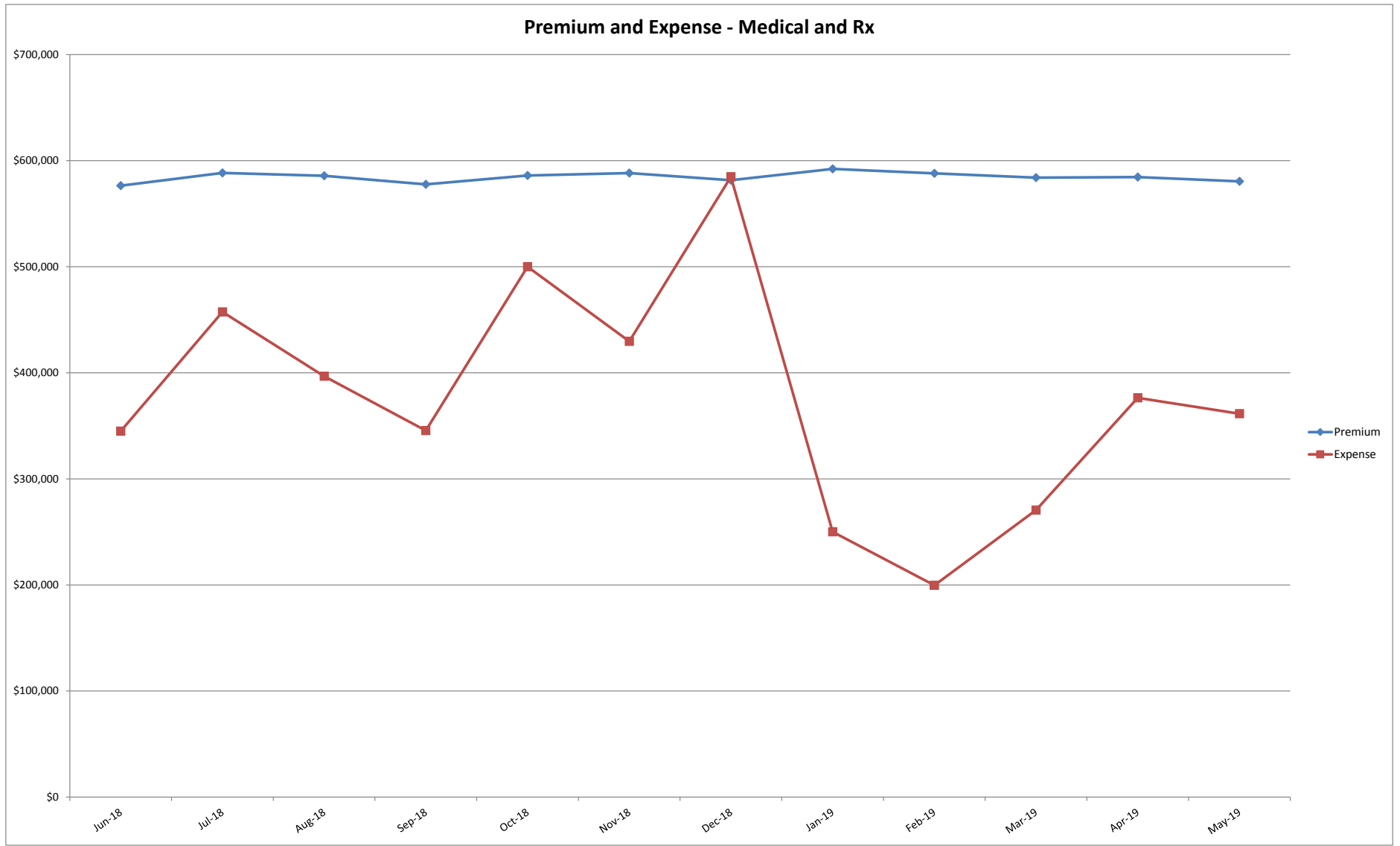
Data Sources:

Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, 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 May 2019
County of Fresno - HDHP**





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
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-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	\$191,839	\$0	\$2,108,670	\$124,385	\$659.61	94.4%
Feb-18	2,902	\$2,231,530	\$819,668	\$0	\$626,710	\$191,575	\$0	\$1,637,953	\$593,577	\$498.41	73.4%
Mar-18	2,905	\$2,232,260	\$1,146,872	\$0	\$645,723	\$191,773	\$0	\$1,984,368	\$247,891	\$617.07	88.9%
Apr-18	2,914	\$2,235,436	\$1,016,951	\$0	\$635,692	\$192,367	\$0	\$1,845,010	\$390,426	\$567.14	82.5%
May-18	2,949	\$2,253,600	\$1,079,799	\$0	\$656,547	\$194,678	\$0	\$1,931,024	\$322,576	\$588.79	85.7%
Jun-18	2,949	\$2,250,990	\$992,192	\$0	\$648,064	\$194,678	\$0	\$1,834,933	\$416,056	\$556.21	81.5%
Jul-18	2,938	\$2,241,803	\$1,160,748	\$0	\$672,851	\$193,937	\$0	\$2,027,537	\$214,266	\$624.10	90.4%
Aug-18	2,951	\$2,251,754	\$1,124,526	\$0	\$693,695	\$194,796	\$0	\$2,013,017	\$238,738	\$616.14	89.4%
Sep-18	2,936	\$2,239,926	\$959,752	\$0	\$681,913	\$193,805	\$0	\$1,835,470	\$404,456	\$559.15	81.9%
Oct-18	2,957	\$2,253,323	\$1,585,019	\$0	\$626,084	\$195,192	\$0	\$2,406,295	-\$152,972	\$747.75	106.8%
Nov-18	2,980	\$2,264,462	\$1,540,176	\$0	\$571,677	\$196,710	-\$161,954	\$2,146,609	\$117,853	\$654.33	94.8%
Dec-18	2,985	\$2,264,868	\$1,094,397	\$0	\$596,673	\$197,040	-\$7,972	\$1,880,138	\$384,730	\$563.85	83.0%
Jan-19	3,003	\$2,333,355	\$1,415,408	\$0	\$629,123	\$198,168	\$0	\$2,242,699	\$90,656	\$680.83	96.1%
Feb-19	2,994	\$2,326,510	\$1,152,990	\$0	\$640,750	\$197,574	\$0	\$1,991,314	\$335,196	\$599.11	85.6%
Mar-19	3,016	\$2,342,718	\$1,454,749	\$0	\$653,340	\$199,026	\$0	\$2,307,114	\$35,604	\$698.97	98.5%
Apr-19	3,023	\$2,350,999	\$1,504,938	\$0	\$714,212	\$199,488	\$0	\$2,418,638	-\$67,639	\$734.09	102.9%
May-19	3,030	\$2,356,830	\$1,415,816	\$0	\$673,608	\$199,950	\$0	\$2,289,374	\$67,456	\$689.58	97.1%
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	\$2,328,390	-\$169,926	\$23,651,024	\$3,301,982	\$604.52	87.7%
2019 YTD	3,013	\$11,710,412	\$6,943,901	\$0	\$3,311,033	\$994,205	\$0	\$11,249,139	\$461,273	\$680.67	96.1%
Current 12 Months	2,980	\$27,477,537	\$15,400,711	\$0	\$7,801,990	\$2,360,363	-\$169,926	\$25,393,138	\$2,084,399	\$644.06	92.4%

Data Sources:

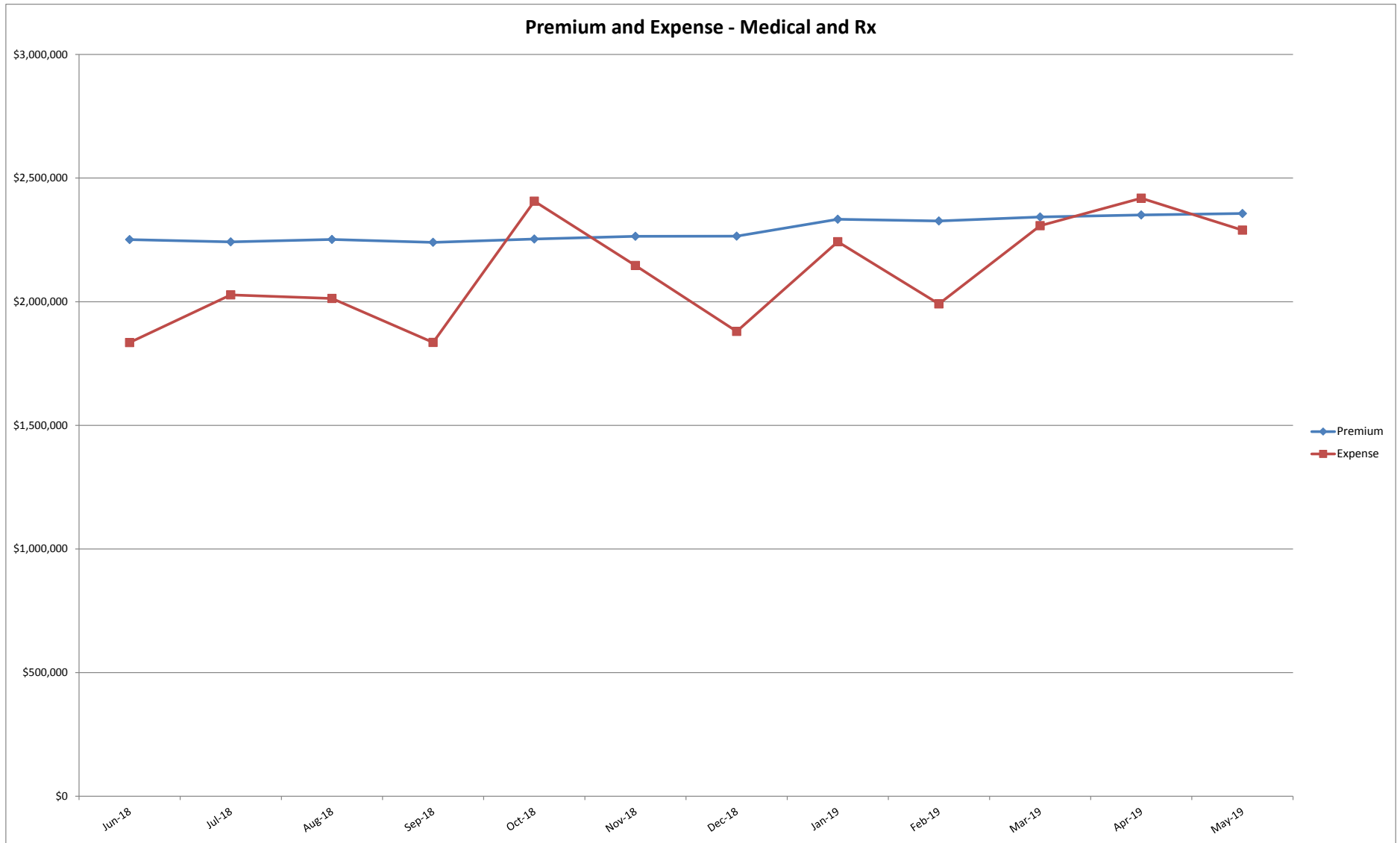
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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 May 2019
County of Tulare - All Medical





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
County of Tulare - HMO

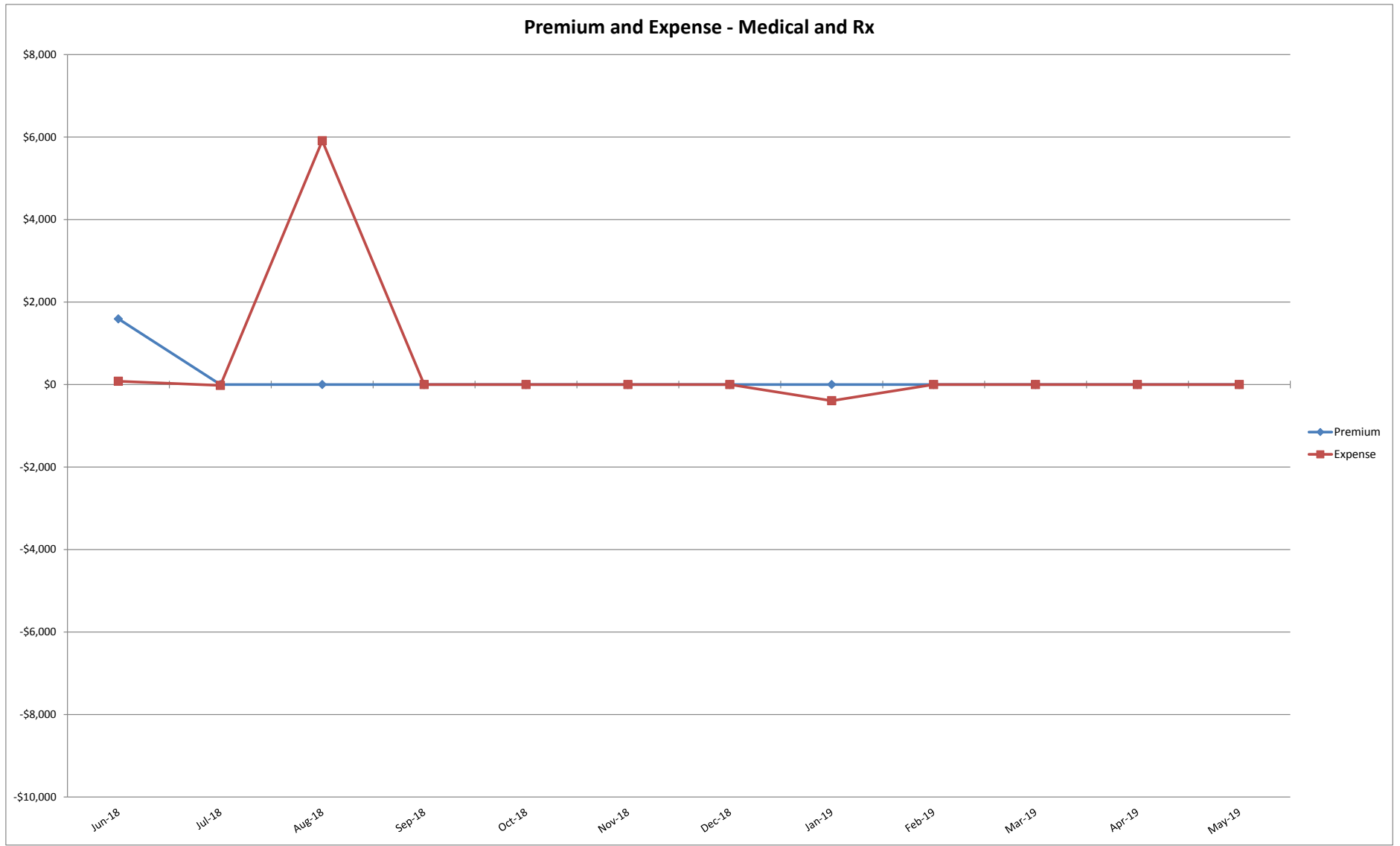
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	1	\$1,593	\$197,867	\$0	\$19	\$87	\$0	\$197,973	-\$196,381	\$197,885.93	12429.6%
Feb-17	1	\$1,593	\$60,175	\$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	\$80	\$0	\$80	\$1,513	\$0.00	5.0%
Feb-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$1,513	\$0.00	5.0%
Mar-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$1,513	\$0.00	5.0%
Apr-18	1	\$1,593	\$2,160	\$0	\$0	\$80	\$0	\$2,240	-\$648	\$2,160.00	140.7%
May-18	1	\$1,593	-\$1,326	\$0	\$0	\$80	\$0	-\$1,246	\$2,839	-\$1,326.00	-78.2%
Jun-18	1	\$1,593	\$0	\$0	\$0	\$80	\$0	\$80	\$1,513	\$0.00	5.0%
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%
Jan-19	0	\$0	-\$393	\$0	\$0	\$0	\$0	-\$393	\$393	\$0.00	0.0%
Feb-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-19	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	\$482	\$0	\$7,207	\$2,350	\$1,120.83	75.4%
2019 YTD	0	\$0	-\$393	\$0	\$0	\$0	\$0	-\$393	\$393	\$0.00	0.0%
Current 12 Months	0	\$1,593	\$5,498	\$0	\$0	\$80	\$0	\$5,578	-\$3,986	\$5,498.00	350.2%

Data Sources:
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, 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 May 2019
County of Tulare - HMO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
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-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	\$189,317	\$0	\$2,097,766	\$110,083	\$665.43	95.0%
Feb-18	2,866	\$2,207,463	\$817,799	\$626,710	\$189,185	\$0	\$1,633,694	\$573,769	\$504.02	74.0%
Mar-18	2,869	\$2,208,192	\$1,146,243	\$645,723	\$189,383	\$0	\$1,981,349	\$226,843	\$624.60	89.7%
Apr-18	2,878	\$2,211,369	\$1,009,661	\$635,692	\$189,977	\$0	\$1,835,330	\$376,039	\$571.70	83.0%
May-18	2,913	\$2,229,533	\$1,079,344	\$656,429	\$192,287	\$0	\$1,928,060	\$301,473	\$595.87	86.5%
Jun-18	2,913	\$2,226,922	\$990,129	\$646,900	\$192,287	\$0	\$1,829,316	\$397,606	\$561.97	82.1%
Jul-18	2,902	\$2,218,191	\$1,155,655	\$672,061	\$191,561	\$0	\$2,019,277	\$198,913	\$629.81	91.0%
Aug-18	2,916	\$2,228,711	\$1,112,829	\$692,510	\$192,485	\$0	\$1,997,824	\$230,887	\$619.11	89.6%
Sep-18	2,902	\$2,217,452	\$953,264	\$680,174	\$191,561	\$0	\$1,824,999	\$392,453	\$562.87	82.3%
Oct-18	2,922	\$2,230,849	\$1,567,419	\$625,792	\$192,881	\$0	\$2,386,093	-\$155,244	\$750.59	107.0%
Nov-18	2,944	\$2,241,418	\$1,535,164	\$569,947	\$194,333	-\$161,954	\$2,137,491	\$103,927	\$660.04	95.4%
Dec-18	2,949	\$2,241,427	\$1,087,909	\$596,432	\$194,663	-\$7,972	\$1,871,033	\$370,395	\$568.45	83.5%
Jan-19	2,967	\$2,307,702	\$1,404,320	\$621,137	\$195,792	\$0	\$2,221,249	\$86,453	\$682.66	96.3%
Feb-19	2,959	\$2,301,440	\$1,151,266	\$633,945	\$195,264	\$0	\$1,980,475	\$320,965	\$603.32	86.1%
Mar-19	2,981	\$2,317,648	\$1,449,959	\$644,508	\$196,716	\$0	\$2,291,182	\$26,466	\$702.61	98.9%
Apr-19	2,987	\$2,324,861	\$1,491,916	\$705,323	\$197,112	\$0	\$2,394,351	-\$69,490	\$735.60	103.0%
May-19	2,994	\$2,330,692	\$1,395,867	\$664,765	\$197,574	\$0	\$2,258,207	\$72,485	\$688.25	96.9%
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	\$2,299,920	-\$169,926	\$23,542,231	\$3,127,146	\$609.68	88.3%
2019 YTD	2,978	\$11,582,343	\$6,893,328	\$3,269,677	\$982,459	\$0	\$11,145,464	\$436,879	\$682.63	96.2%
Current 12 Months	2,945	\$27,187,314	\$15,295,697	\$7,753,494	\$2,332,232	-\$169,926	\$25,211,496	\$1,975,818	\$647.48	92.7%

Data Sources:

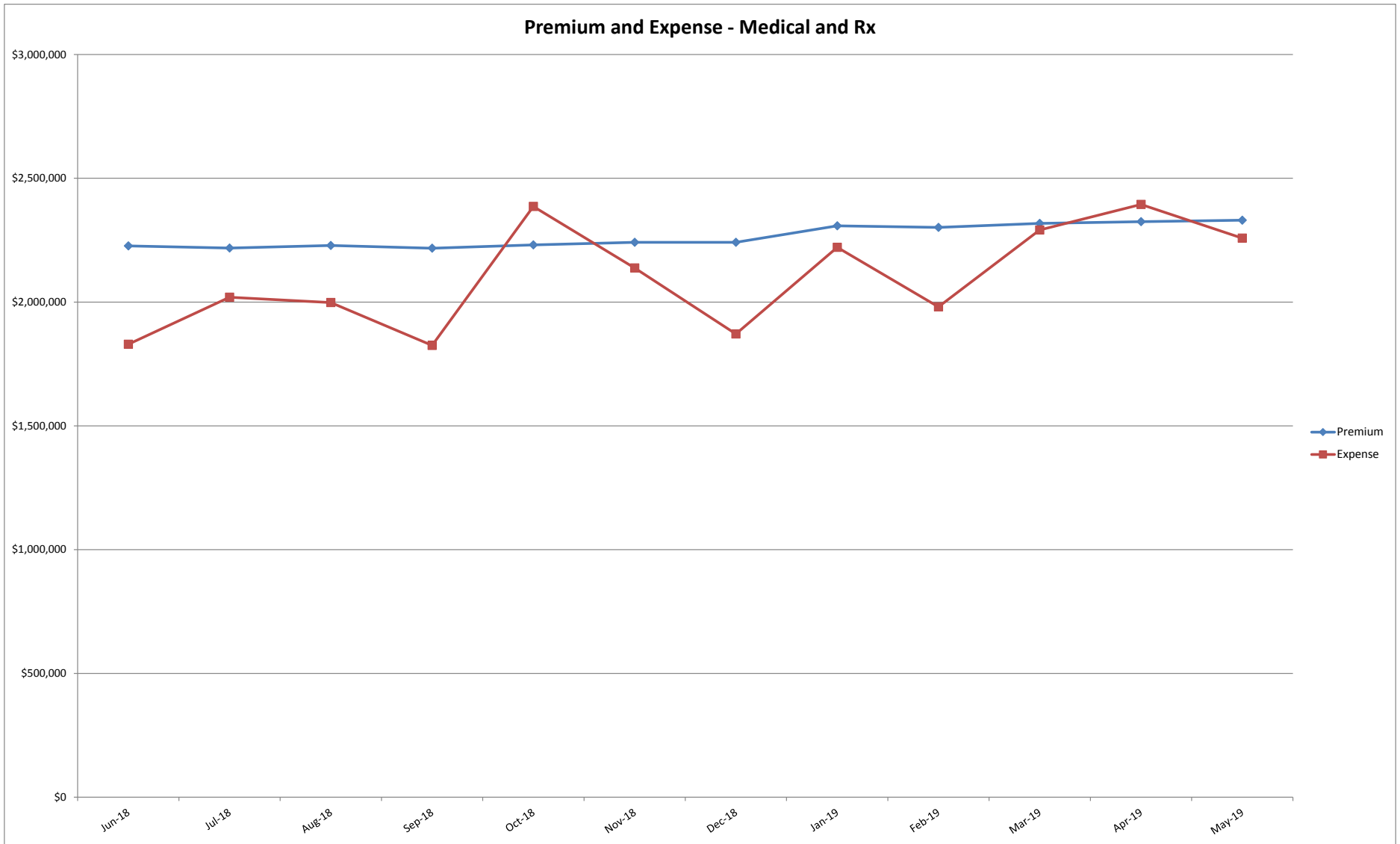
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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 May 2019
County of Tulare - PPO





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
County of Tulare - HDHP**

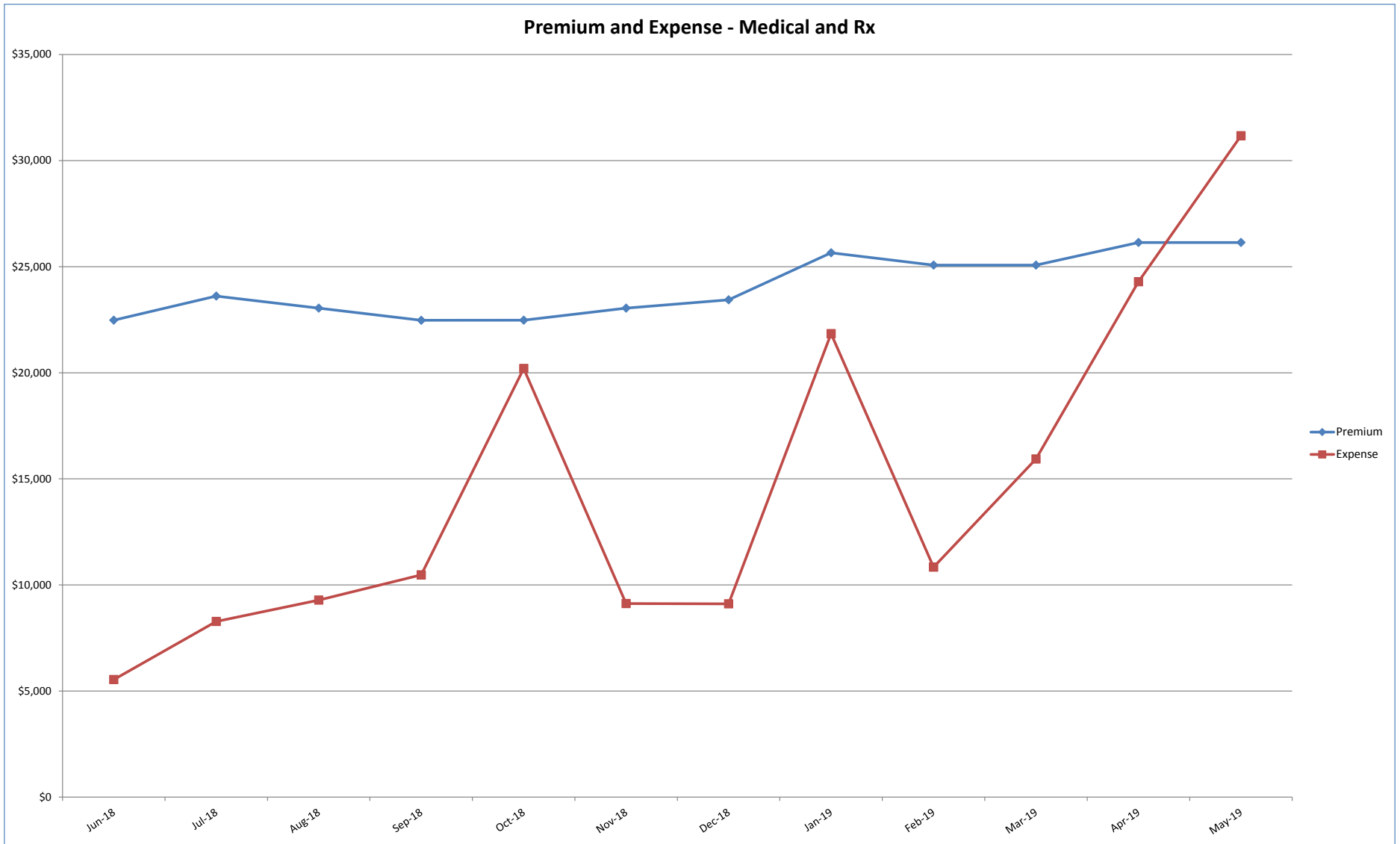
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	38	\$25,205	\$371	\$49	\$2,514	\$0	\$2,934	\$22,270	\$11.05	11.6%
Feb-17	39	\$25,755	\$358	\$5	\$2,581	\$0	\$2,944	\$22,812	\$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	\$2,442	\$0	\$10,823	\$12,789	\$226.51	45.8%
Feb-18	35	\$22,475	\$1,869	\$0	\$2,310	\$0	\$4,179	\$18,295	\$53.40	18.6%
Mar-18	35	\$22,475	\$629	\$0	\$2,310	\$0	\$2,939	\$19,535	\$17.97	13.1%
Apr-18	35	\$22,475	\$5,130	\$0	\$2,310	\$0	\$7,440	\$15,034	\$146.57	33.1%
May-18	35	\$22,475	\$1,781	\$118	\$2,310	\$0	\$4,209	\$18,265	\$54.26	18.7%
Jun-18	35	\$22,475	\$2,063	\$1,164	\$2,310	\$0	\$5,537	\$16,937	\$92.20	24.6%
Jul-18	36	\$23,612	\$5,113	\$790	\$2,376	\$0	\$8,279	\$15,332	\$163.97	35.1%
Aug-18	35	\$23,043	\$5,786	\$1,185	\$2,310	\$0	\$9,281	\$13,761	\$199.17	40.3%
Sep-18	34	\$22,474	\$6,488	\$1,739	\$2,244	\$0	\$10,471	\$12,002	\$241.97	46.6%
Oct-18	35	\$22,475	\$17,600	\$292	\$2,310	\$0	\$20,202	\$2,272	\$511.20	89.9%
Nov-18	36	\$23,044	\$5,012	\$1,730	\$2,376	\$0	\$9,118	\$13,925	\$187.28	39.6%
Dec-18	36	\$23,441	\$6,488	\$241	\$2,376	\$0	\$9,105	\$14,335	\$186.92	38.8%
Jan-19	36	\$25,652	\$11,481	\$7,986	\$2,376	\$0	\$21,843	\$3,810	\$540.76	85.1%
Feb-19	35	\$25,070	\$1,724	\$6,805	\$2,310	\$0	\$10,839	\$14,231	\$243.70	43.2%
Mar-19	35	\$25,070	\$4,790	\$8,832	\$2,310	\$0	\$15,932	\$9,138	\$389.21	63.5%
Apr-19	36	\$26,138	\$13,022	\$8,889	\$2,376	\$0	\$24,287	\$1,851	\$608.66	92.9%
May-19	36	\$26,138	\$19,949	\$8,843	\$2,376	\$0	\$31,167	-\$5,029	\$799.77	119.2%
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	\$27,988	\$0	\$101,587	\$172,487	\$173.58	37.1%
2019 YTD	36	\$128,069	\$50,967	\$41,355	\$11,746	\$0	\$104,068	\$24,000	\$518.66	81.3%
Current 12 Months	35	\$288,631	\$99,517	\$48,496	\$28,051	\$0	\$176,064	\$112,567	\$348.27	61.0%

Data Sources:
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, 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 May 2019
County of Tulare - HDHP





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
All Others - All Medical**

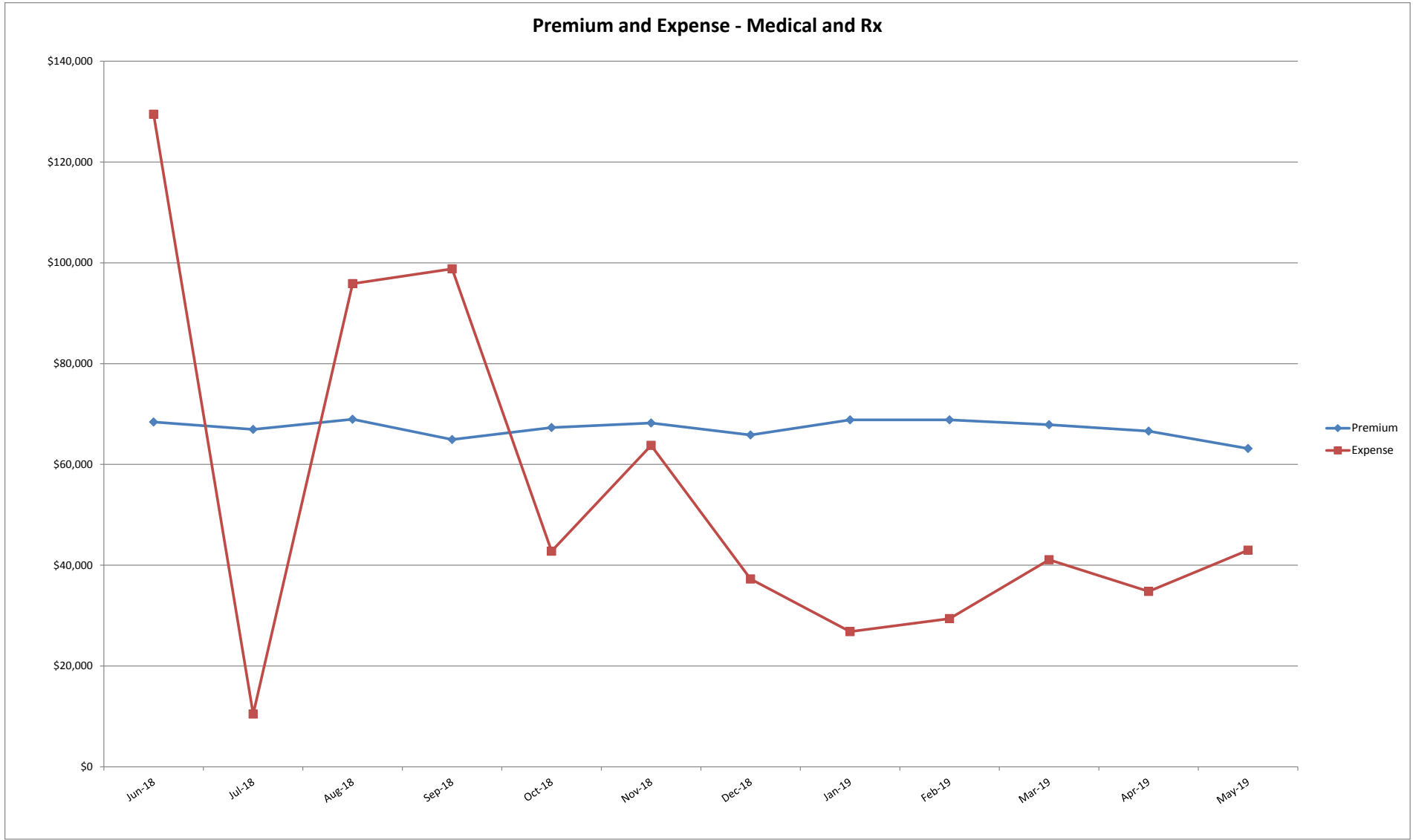
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	183	\$286,401	\$115,526	\$52,154	\$28,813	\$15,206	\$0	\$211,699	\$74,701	\$1,073.73	73.9%
Feb-17	182	\$284,629	\$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	\$95,851	-\$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%
Jan-19	38	\$68,843	\$20,077	\$0	\$3,619	\$3,142	\$0	\$26,838	\$42,005	\$623.58	39.0%
Feb-19	38	\$68,843	\$20,058	\$0	\$6,204	\$3,142	\$0	\$29,405	\$39,438	\$691.12	42.7%
Mar-19	37	\$67,885	\$31,506	\$0	\$6,524	\$3,060	\$0	\$41,089	\$26,796	\$1,027.83	60.5%
Apr-19	37	\$66,596	\$26,423	\$0	\$5,317	\$3,060	\$0	\$34,800	\$31,796	\$857.85	52.3%
May-19	35	\$63,149	\$34,997	\$0	\$5,092	\$2,894	\$0	\$42,983	\$20,166	\$1,145.41	68.1%
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%
2019 YTD	37	\$335,317	\$133,061	\$0	\$26,757	\$15,298	\$0	\$175,115	\$160,201	\$863.88	52.2%
Current 12 Months	37	\$805,973	\$481,466	\$0	\$138,807	\$33,240	\$0	\$653,513	\$152,459	\$1,393.87	81.1%

Data Sources:

Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, 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 May 2019
All Others - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
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-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%
Jan-19	0	\$0	\$4,763	\$0	\$0	\$0	\$0	\$4,763	-\$4,763	\$0.00	0.0%
Feb-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-19	0	\$0	\$12	\$0	\$0	\$0	\$0	\$12	-\$12	\$0.00	0.0%
May-19	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$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%
2019 YTD	0	\$0	\$4,775	\$0	\$0	\$0	\$0	\$4,775	-\$4,775	\$0.00	0.0%
Current 12 Months	0	\$0	\$29,107	\$0	\$0	\$0	\$0	\$29,107	-\$29,107	\$3.00	300.0%

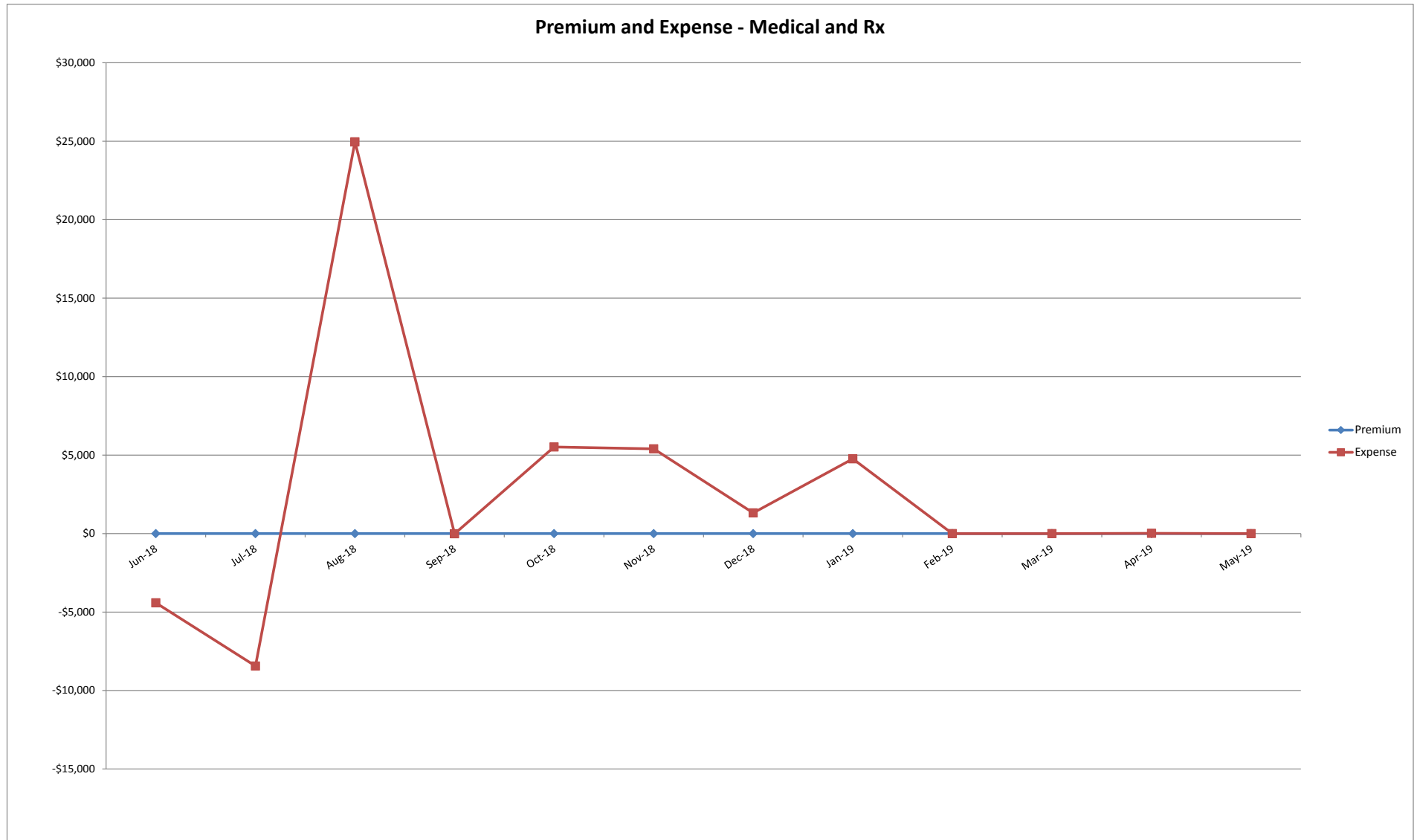
Data Sources:

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

Notes:

1. Fixed Cost Schedule: Appendix
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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 May 2019
All Others - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2019
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-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%
Jan-19	38	\$68,843	\$15,314	\$3,619	\$3,142	\$0	\$22,075	\$46,768	\$498.24	32.1%
Feb-19	38	\$68,843	\$20,058	\$6,204	\$3,142	\$0	\$29,405	\$39,438	\$691.12	42.7%
Mar-19	37	\$67,885	\$31,506	\$6,524	\$3,060	\$0	\$41,089	\$26,796	\$1,027.83	60.5%
Apr-19	37	\$66,596	\$26,411	\$5,317	\$3,060	\$0	\$34,788	\$31,808	\$857.52	52.2%
May-19	35	\$63,149	\$34,997	\$5,092	\$2,894	\$0	\$42,983	\$20,166	\$1,145.41	68.1%
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%
2019 YTD	37	\$335,317	\$128,286	\$26,757	\$15,298	\$0	\$170,340	\$164,976	\$838.07	50.8%
Current 12 Months	37	\$805,973	\$452,359	\$138,807	\$33,240	\$0	\$624,406	\$181,566	\$1,328.46	77.5%

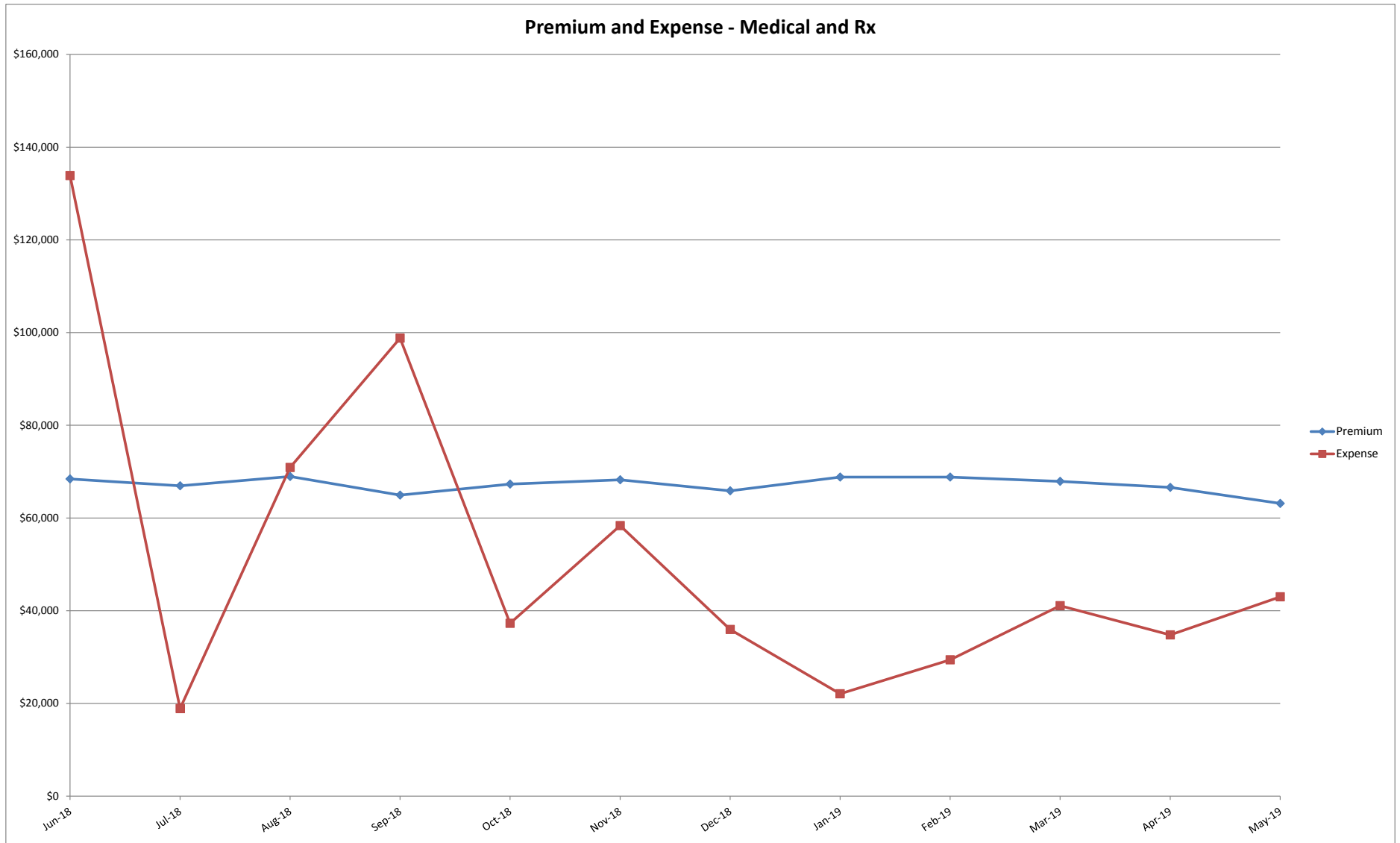
Data Sources:

Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, 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 May 2019
All Others - PPO**



APPENDIX

SJVIA - Total Fixed Cost Self-Funded Medical	2018				2019			
	EPO	PPO/HDHP			EPO	PPO/HDHP		
	COF	COF	COT	Marysville	COF	COF	COT	Marysville
Specific Stop-Loss Premium PEPM (Estimated)	\$20.82	\$20.82	\$20.82	\$20.82	\$25.50	\$25.50	\$20.32	\$34.02
Anthem Network & Admin. Fees	\$48.08	\$33.83	\$33.83	\$33.83	\$49.63	\$34.92	\$34.92	\$34.92
Wellness	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
Claims Mgmt/Communication	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50
Consulting Fee	\$3.35	\$3.35	\$3.35	\$3.35	\$3.10	\$3.10	\$3.10	\$3.10
SJVIA Fee	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
SJVIA Non-Founding Member Fee	\$0.00	\$0.00	\$0.00	\$2.00	\$0.00	\$0.00	\$0.00	\$2.00
Hourglass - Benefits Administration	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65
ASI - Benefits Administration	\$2.00	\$2.00	\$0.00	\$1.00	\$2.00	\$2.00	\$0.00	\$1.00
PCORI/Transitional Reinsurance	\$0.36	\$0.36	\$0.36	\$0.36	\$0.00	\$0.00	\$0.00	\$0.00
Total Fixed Cost - Self-Funded Medical Plans	\$82.26	\$68.01	\$66.01	\$69.01	\$87.88	\$73.17	\$65.99	\$82.69



San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of May 2019
County of Fresno and County of Tulare

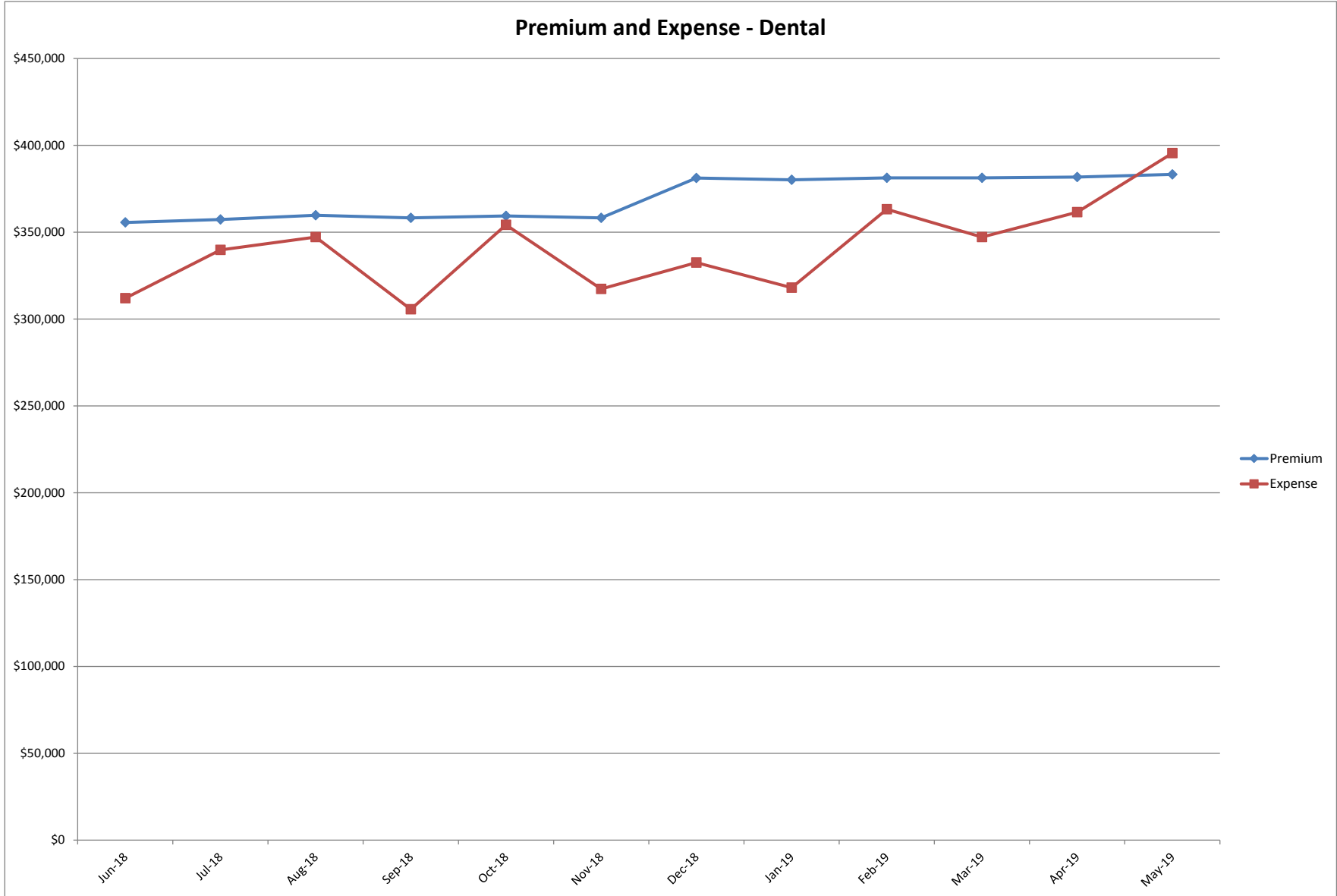
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	INCURRED CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	6,685	\$367,216	\$371,915	\$33,659	\$405,573	-\$38,358	110.45%
Feb-17	6,664	\$366,591	\$304,112	\$33,602	\$337,713	\$28,878	92.12%
Mar-17	6,643	\$364,855	\$381,131	\$33,442	\$414,573	-\$49,719	113.63%
Apr-17	6,615	\$363,316	\$293,138	\$33,301	\$326,439	\$36,877	89.85%
May-17	6,628	\$363,243	\$317,709	\$33,294	\$351,004	\$12,239	96.63%
Jun-17	6,624	\$364,211	\$308,364	\$33,383	\$341,747	\$22,464	93.83%
Jul-17	6,642	\$362,305	\$275,891	\$33,209	\$309,100	\$53,205	85.31%
Aug-17	6,665	\$364,405	\$321,905	\$33,401	\$355,306	\$9,099	97.50%
Sep-17	6,652	\$364,732	\$276,901	\$33,436	\$310,337	\$54,395	85.09%
Oct-17	6,629	\$361,188	\$288,263	\$33,113	\$321,376	\$39,812	88.98%
Nov-17	6,668	\$363,185	\$311,348	\$33,025	\$344,374	\$18,811	94.82%
Dec-17	6,695	\$361,200	\$267,888	\$32,881	\$300,770	\$60,430	83.27%
Jan-18	6,772	\$362,752	\$358,669	\$33,042	\$391,712	-\$28,960	107.98%
Feb-18	6,769	\$359,841	\$319,592	\$32,861	\$352,453	\$7,388	97.95%
Mar-18	6,764	\$356,513	\$353,356	\$32,478	\$385,834	-\$29,321	108.22%
Apr-18	6,759	\$356,025	\$320,825	\$32,434	\$353,259	\$2,766	99.22%
May-18	6,766	\$352,400	\$326,445	\$32,104	\$358,548	-\$6,148	101.74%
Jun-18	6,761	\$355,588	\$279,559	\$32,394	\$311,953	\$43,635	87.73%
Jul-18	6,765	\$357,283	\$307,265	\$32,549	\$339,813	\$17,470	95.11%
Aug-18	6,776	\$359,745	\$314,402	\$32,773	\$347,174	\$12,571	96.51%
Sep-18	6,760	\$358,276	\$272,951	\$32,639	\$305,590	\$52,686	85.29%
Oct-18	6,751	\$359,337	\$321,522	\$32,736	\$354,258	\$5,080	98.59%
Nov-18	6,759	\$358,262	\$284,658	\$32,638	\$317,296	\$40,967	88.57%
Dec-18	6,776	\$381,194	\$297,758	\$34,727	\$332,484	\$48,709	87.22%
Jan-19	6,989	\$380,200	\$283,394	\$34,636	\$318,030	\$62,170	83.65%
Feb-19	7,009	\$381,256	\$328,492	\$34,732	\$363,224	\$18,032	95.27%
Mar-19	7,014	\$381,252	\$312,472	\$34,732	\$347,204	\$34,048	91.07%
Apr-19	7,026	\$381,713	\$326,743	\$34,774	\$361,517	\$20,197	94.71%
May-19	7,050	\$383,281	\$360,557	\$34,917	\$395,474	-\$12,193	103.18%
2015	6,457	\$4,496,865	\$3,763,409	\$401,012	\$4,164,420	\$332,444	92.61%
2016	6,513	\$4,352,090	\$3,781,762	\$398,905	\$4,180,667	\$171,423	96.06%
2017	6,651	\$4,366,446	\$3,718,565	\$399,748	\$4,118,313	\$248,133	94.32%
2018	6,765	\$4,317,219	\$3,757,002	\$393,374	\$4,150,375	\$166,843	96.14%
2019 YTD	7,018	\$1,907,703	\$1,611,658	\$173,792	\$1,785,450	\$122,253	93.59%
Current 12 Months	6,870	\$4,437,389	\$3,689,772	\$404,246	\$4,094,018	\$343,371	92.26%

Data Sources: Delta Dental Financial Report Package, Hourglass

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 Delta Admin fee is an estimate amount using 0.0911 of monthly premium, starting Mar-2018.
4. Effective 12/17/18, DPPO contracts changed to self-funded; DHMO remained fully insured (not included in this report).
5. Fully insured runout claims thru May-2019: \$123,450

**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of May 2019
County of Fresno and County of Tulare**





San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of May 2019
County of Fresno

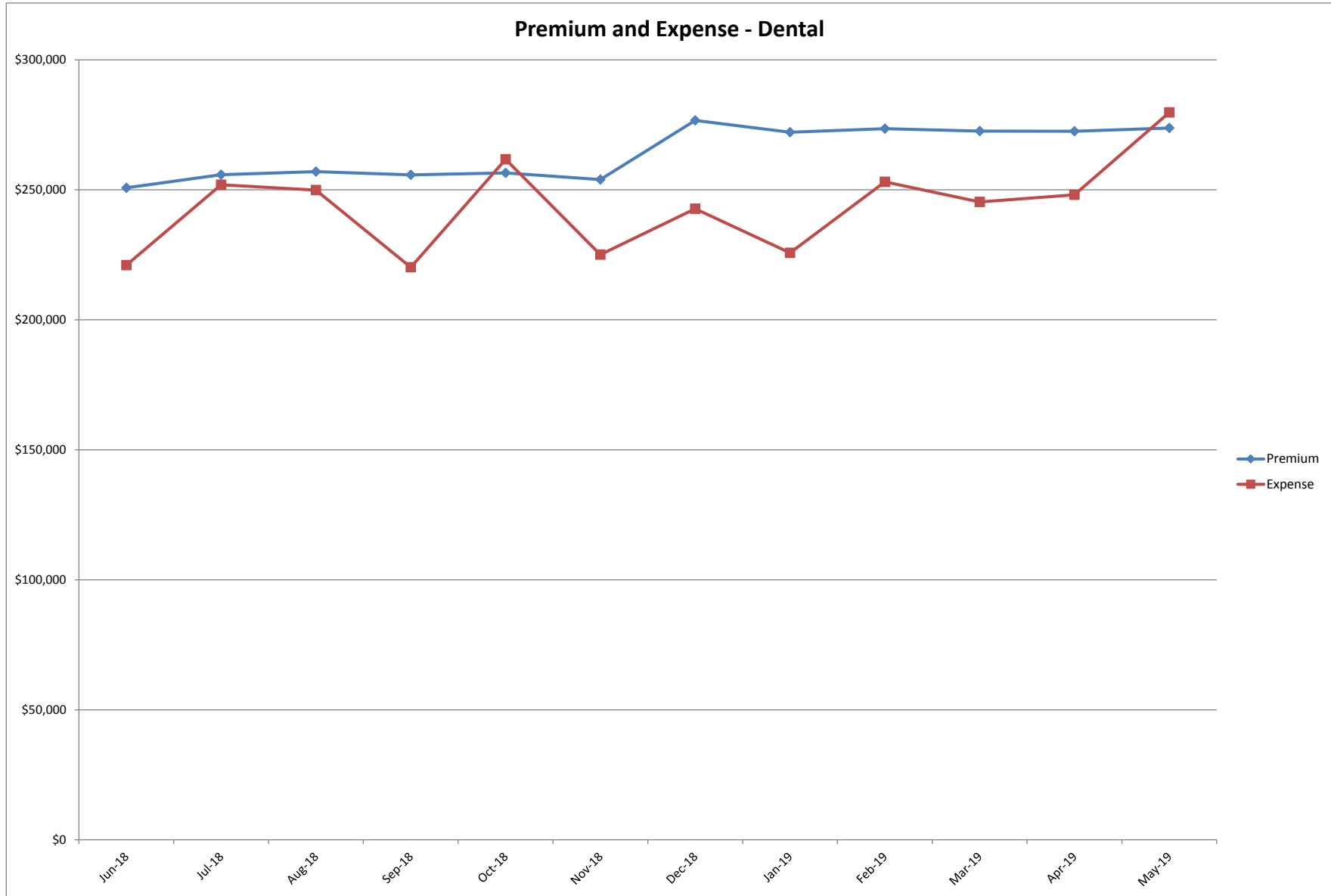
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	INCURRED CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	4,180	\$261,977	\$244,267	\$24,008	\$268,275	-\$6,298	102.40%
Feb-17	4,173	\$261,255	\$204,523	\$23,942	\$228,465	\$32,790	87.45%
Mar-17	4,150	\$260,156	\$265,391	\$23,841	\$289,232	-\$29,076	111.18%
Apr-17	4,137	\$258,358	\$195,802	\$23,677	\$219,479	\$38,879	84.95%
May-17	4,153	\$259,545	\$218,926	\$23,785	\$242,711	\$16,833	93.51%
Jun-17	4,160	\$260,044	\$229,471	\$23,831	\$253,302	\$6,741	97.41%
Jul-17	4,157	\$259,656	\$207,181	\$23,796	\$230,977	\$28,679	88.95%
Aug-17	4,165	\$259,437	\$237,435	\$23,776	\$261,211	-\$1,774	100.68%
Sep-17	4,160	\$259,062	\$200,344	\$23,746	\$224,091	\$34,971	86.50%
Oct-17	4,140	\$257,743	\$201,996	\$23,627	\$225,622	\$32,121	87.54%
Nov-17	4,160	\$258,583	\$215,530	\$23,433	\$238,963	\$19,620	92.41%
Dec-17	4,187	\$257,345	\$193,557	\$23,358	\$216,915	\$40,431	84.29%
Jan-18	4,261	\$258,318	\$234,694	\$23,536	\$258,230	\$88	99.97%
Feb-18	4,249	\$256,569	\$225,524	\$23,442	\$248,966	\$7,603	97.04%
Mar-18	4,249	\$253,280	\$252,469	\$23,074	\$275,543	-\$22,263	108.79%
Apr-18	4,238	\$252,252	\$219,740	\$22,980	\$242,720	\$9,532	96.22%
May-18	4,233	\$248,495	\$231,269	\$22,638	\$253,907	-\$5,412	102.18%
Jun-18	4,233	\$250,769	\$198,181	\$22,845	\$221,026	\$29,743	88.14%
Jul-18	4,242	\$255,838	\$228,629	\$23,307	\$251,936	\$3,902	98.47%
Aug-18	4,242	\$256,986	\$226,470	\$23,411	\$249,881	\$7,105	97.24%
Sep-18	4,242	\$255,734	\$196,886	\$23,297	\$220,183	\$35,551	86.10%
Oct-18	4,219	\$256,471	\$238,396	\$23,365	\$261,761	-\$5,290	102.06%
Nov-18	4,217	\$253,927	\$201,914	\$23,133	\$225,047	\$28,880	88.63%
Dec-18	4,231	\$276,683	\$217,484	\$25,206	\$242,690	\$33,993	87.71%
Jan-19	4,418	\$272,150	\$200,979	\$24,793	\$225,771	\$46,378	82.96%
Feb-19	4,444	\$273,505	\$228,144	\$24,916	\$253,060	\$20,445	92.52%
Mar-19	4,429	\$272,572	\$220,526	\$24,831	\$245,357	\$27,215	90.02%
Apr-19	4,431	\$272,491	\$223,239	\$24,824	\$248,063	\$24,428	91.04%
May-19	4,446	\$273,787	\$254,802	\$24,942	\$279,744	-\$5,957	102.18%
2015	4,026	\$3,191,118	\$2,669,510	\$284,709	\$2,954,219	\$236,900	92.58%
2016	4,073	\$3,109,731	\$2,680,041	\$284,981	\$2,965,023	\$144,709	95.35%
2017	4,160	\$3,113,162	\$2,614,424	\$284,819	\$2,899,244	\$213,918	93.13%
2018	4,238	\$3,075,322	\$2,671,656	\$280,234	\$2,951,890	\$123,432	95.99%
2019 YTD	4,434	\$1,364,505	\$1,127,689	\$124,306	\$1,251,995	\$112,509	91.75%
Current 12 Months	4,316	\$3,170,913	\$2,635,649	\$288,870	\$2,924,519	\$246,394	92.23%

Data Sources: Delta Dental Financial Report Package, Hourglass

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.
3. Effective 12/17/18, DPPO contracts changed to self-funded; DHMO remained fully insured (not included in this report).

San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of May 2019
County of Fresno





San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of May 2019
County of Tulare

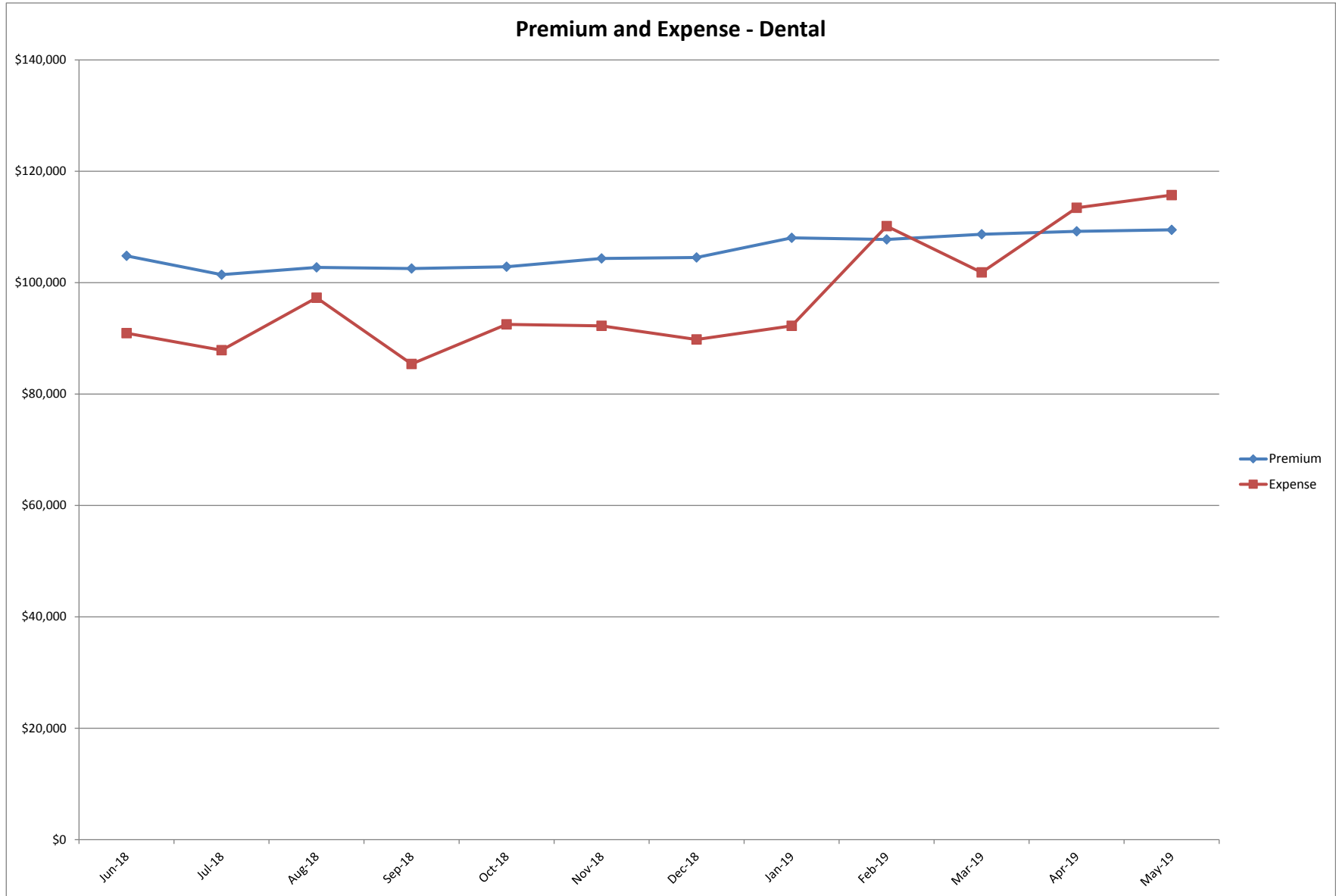
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	INCURRED CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	2,505	\$105,238	\$127,647	\$9,651	\$137,298	-\$32,060	130.46%
Feb-17	2,491	\$105,336	\$99,589	\$9,660	\$109,248	-\$3,912	103.71%
Mar-17	2,493	\$104,698	\$115,740	\$9,601	\$125,341	-\$20,643	119.72%
Apr-17	2,478	\$104,958	\$97,336	\$9,625	\$106,961	-\$2,002	101.91%
May-17	2,475	\$103,698	\$98,783	\$9,509	\$108,292	-\$4,594	104.43%
Jun-17	2,464	\$104,168	\$78,893	\$9,552	\$88,445	\$15,723	84.91%
Jul-17	2,485	\$102,649	\$68,710	\$9,413	\$78,123	\$24,525	76.11%
Aug-17	2,500	\$104,967	\$84,469	\$9,626	\$94,095	\$10,872	89.64%
Sep-17	2,492	\$105,670	\$76,556	\$9,690	\$86,246	\$19,423	81.62%
Oct-17	2,489	\$103,445	\$86,268	\$9,486	\$95,754	\$7,691	92.57%
Nov-17	2,508	\$104,602	\$95,818	\$9,592	\$105,410	-\$809	100.77%
Dec-17	2,508	\$103,855	\$74,331	\$9,524	\$83,855	\$20,000	80.74%
Jan-18	2,511	\$104,434	\$123,975	\$9,507	\$133,482	-\$29,048	127.81%
Feb-18	2,520	\$103,272	\$94,068	\$9,418	\$103,487	-\$214	100.21%
Mar-18	2,515	\$103,233	\$100,887	\$9,405	\$110,291	-\$7,058	106.84%
Apr-18	2,521	\$103,773	\$101,085	\$9,454	\$110,539	-\$6,766	106.52%
May-18	2,533	\$103,905	\$95,176	\$9,466	\$104,642	-\$736	100.71%
Jun-18	2,528	\$104,819	\$81,378	\$9,549	\$90,927	\$13,892	86.75%
Jul-18	2,523	\$101,445	\$78,636	\$9,242	\$87,878	\$13,568	86.63%
Aug-18	2,534	\$102,759	\$87,932	\$9,361	\$97,293	\$5,466	94.68%
Sep-18	2,518	\$102,542	\$76,065	\$9,342	\$85,406	\$17,135	83.29%
Oct-18	2,532	\$102,866	\$83,126	\$9,371	\$92,497	\$10,369	89.92%
Nov-18	2,542	\$104,335	\$82,744	\$9,505	\$92,249	\$12,086	88.42%
Dec-18	2,545	\$104,511	\$80,274	\$9,521	\$89,795	\$14,716	85.92%
Jan-19	2,571	\$108,050	\$82,415	\$9,843	\$92,259	\$15,792	85.38%
Feb-19	2,565	\$107,751	\$100,349	\$9,816	\$110,165	-\$2,413	102.24%
Mar-19	2,585	\$108,680	\$91,946	\$9,901	\$101,847	\$6,833	93.71%
Apr-19	2,595	\$109,222	\$103,504	\$9,950	\$113,454	-\$4,232	103.87%
May-19	2,604	\$109,495	\$105,756	\$9,975	\$115,731	-\$6,236	105.70%
2015	2,431	\$1,305,746	\$1,093,899	\$116,302	\$1,210,201	\$95,545	92.68%
2016	2,440	\$1,242,358	\$1,101,721	\$113,923	\$1,215,644	\$26,714	97.85%
2017	2,491	\$1,253,284	\$1,104,141	\$114,928	\$1,219,069	\$34,215	97.27%
2018	2,527	\$1,241,897	\$1,085,346	\$113,140	\$1,198,485	\$43,411	96.50%
2019 YTD	2,584	\$543,198	\$483,969	\$49,485	\$533,454	\$9,744	98.21%
Current 12 Months	2,554	\$1,266,476	\$1,054,123	\$115,376	\$1,169,499	\$96,977	92.34%

Data Sources: Delta Dental Financial Report Package, Hourglass

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.
3. Effective 12/17/18, DPPO contracts changed to self-funded; DHMO remained fully insured (not included in this report).

San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of May 2019
County of Tulare





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of May 2019
County of Fresno and County of Tulare

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	7,556	\$64,987	\$64,907	\$8,448	\$73,355	-\$8,368	112.88%
Feb-17	7,494	\$63,014	\$56,355	\$8,192	\$64,547	-\$1,533	102.43%
Mar-17	7,475	\$62,650	\$64,115	\$8,145	\$72,260	-\$9,610	115.34%
Apr-17	7,437	\$62,499	\$56,804	\$8,125	\$64,929	-\$2,430	103.89%
May-17	7,425	\$65,113	\$61,958	\$8,465	\$70,423	-\$5,310	108.15%
Jun-17	7,439	\$65,343	\$50,692	\$8,495	\$59,187	\$6,156	90.58%
Jul-17	7,481	\$65,509	\$41,567	\$8,516	\$50,083	\$15,426	76.45%
Aug-17	7,491	\$65,482	\$57,956	\$8,513	\$66,469	-\$987	101.51%
Sep-17	7,480	\$65,178	\$53,186	\$8,473	\$61,659	\$3,519	94.60%
Oct-17	7,464	\$64,860	\$57,272	\$8,432	\$65,704	-\$844	101.30%
Nov-17	7,441	\$66,185	\$46,782	\$8,604	\$55,386	\$10,799	83.68%
Dec-17	7,484	\$61,476	\$53,221	\$7,992	\$61,213	\$263	99.57%
Jan-18	7,203	\$59,729	\$52,458	\$7,765	\$60,223	-\$494	100.83%
Feb-18	7,192	\$61,901	\$54,857	\$8,047	\$62,904	-\$1,003	101.62%
Mar-18	7,187	\$61,872	\$57,170	\$8,043	\$65,213	-\$3,341	105.40%
Apr-18	7,178	\$63,952	\$54,731	\$8,314	\$63,045	\$907	98.58%
May-18	7,183	\$61,574	\$53,064	\$8,005	\$61,069	\$505	99.18%
Jun-18	7,196	\$61,662	\$47,857	\$8,016	\$55,873	\$5,789	90.61%
Jul-18	7,249	\$62,117	\$45,205	\$8,075	\$53,280	\$8,837	85.77%
Aug-18	7,265	\$61,885	\$45,924	\$8,045	\$53,969	\$7,916	87.21%
Sep-18	7,201	\$61,491	\$41,472	\$7,994	\$49,466	\$12,025	80.44%
Oct-18	7,208	\$61,416	\$54,540	\$7,984	\$62,524	-\$1,108	101.80%
Nov-18	7,203	\$61,581	\$43,562	\$8,006	\$51,568	\$10,013	83.74%
Dec-18	7,235	\$61,499	\$51,463	\$7,995	\$59,458	\$2,041	96.68%
Jan-19	7,189	\$61,110	\$51,856	\$7,944	\$59,800	\$1,310	97.86%
Feb-19	7,189	\$61,113	\$50,041	\$7,945	\$57,986	\$3,127	94.88%
Mar-19	7,212	\$62,651	\$61,504	\$8,145	\$69,649	-\$6,998	111.17%
Apr-19	7,182	\$60,829	\$59,582	\$7,908	\$67,490	-\$6,661	110.95%
May-19	7,202	\$60,979	\$56,586	\$7,927	\$64,513	-\$3,534	105.80%
2015	8,115	\$899,664	\$773,471	\$107,960	\$881,431	\$18,233	97.97%
2016	7,669	\$809,032	\$681,007	\$105,174	\$786,181	\$22,851	97.18%
2017	7,472	\$772,296	\$664,815	\$100,398	\$765,213	\$7,083	99.08%
2018	7,208	\$740,679	\$602,303	\$96,288	\$698,591	\$42,088	94.32%
2019	7,195	\$306,682	\$279,569	\$39,869	\$319,438	-\$12,756	104.16%
Current 12 Months	7,211	\$738,333	\$609,592	\$95,983	\$705,575	\$32,758	95.56%

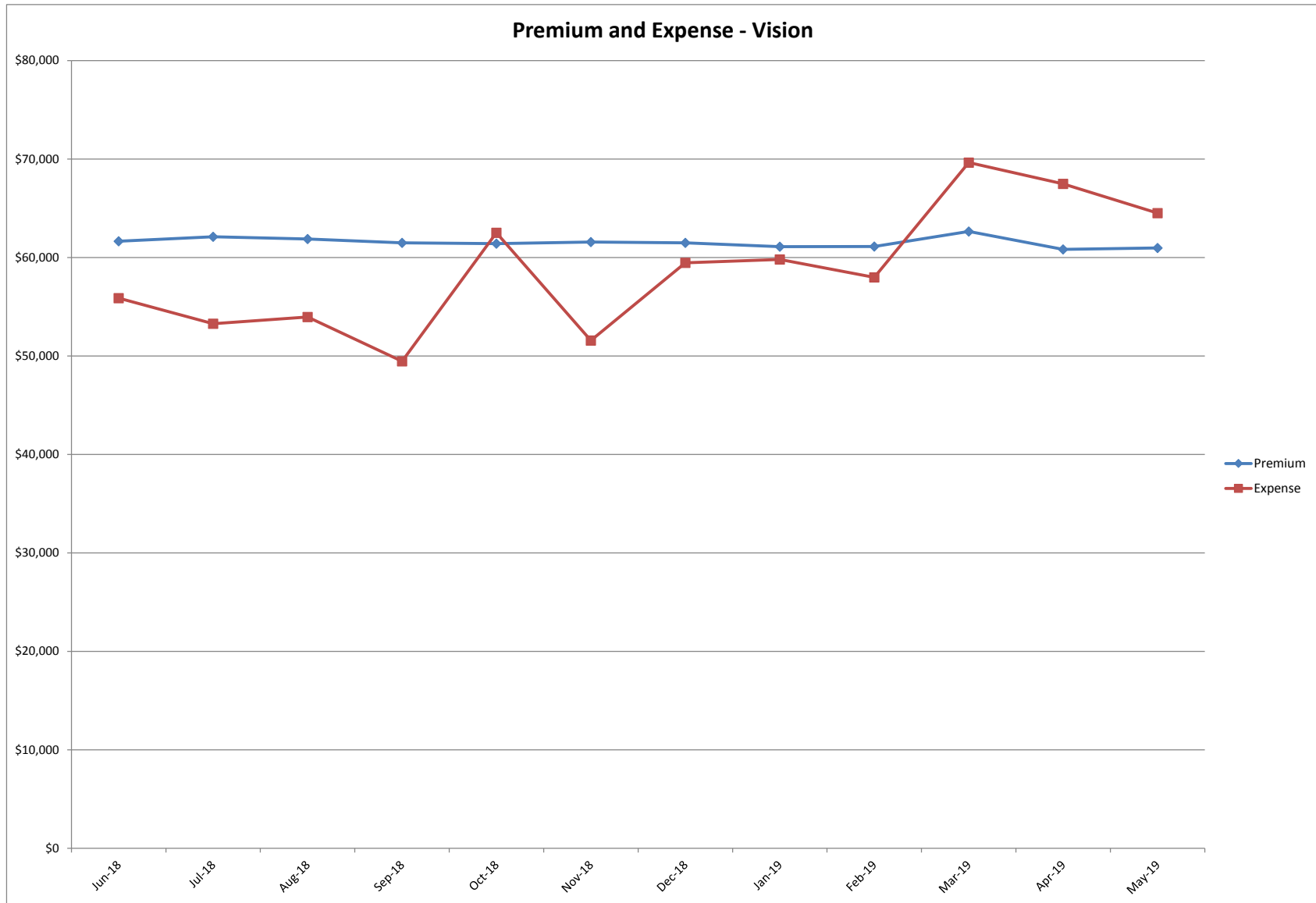
Data Source: VSP SJVIA Utilization Reports

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%; 2016-2019: 13%).
3. City of Ceres is included in the 2017 figures; however, the City terminated their coverage effective 12/31/17.



San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of May 2019
County of Fresno and County of Tulare





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of May 2019
County of Fresno

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	4,703	\$47,373	\$43,737	\$6,158	\$49,895	-\$2,522	105.32%
Feb-17	4,648	\$45,450	\$41,439	\$5,909	\$47,348	-\$1,898	104.17%
Mar-17	4,627	\$45,068	\$43,578	\$5,859	\$49,437	-\$4,369	109.69%
Apr-17	4,597	\$44,929	\$38,667	\$5,841	\$44,508	\$421	99.06%
May-17	4,570	\$47,528	\$39,306	\$6,179	\$45,485	\$2,043	95.70%
Jun-17	4,590	\$47,788	\$34,962	\$6,212	\$41,174	\$6,614	86.16%
Jul-17	4,599	\$47,773	\$25,191	\$6,210	\$31,401	\$16,372	65.73%
Aug-17	4,601	\$47,681	\$39,158	\$6,199	\$45,357	\$2,324	95.12%
Sep-17	4,579	\$47,308	\$37,755	\$6,150	\$43,905	\$3,403	92.81%
Oct-17	4,567	\$47,107	\$40,351	\$6,124	\$46,475	\$632	98.66%
Nov-17	4,539	\$48,295	\$34,174	\$6,278	\$40,452	\$7,843	83.76%
Dec-17	4,564	\$43,819	\$36,257	\$5,696	\$41,953	\$1,866	95.74%
Jan-18	4,450	\$43,952	\$34,937	\$5,714	\$40,651	\$3,301	92.49%
Feb-18	4,437	\$46,456	\$36,204	\$6,039	\$42,243	\$4,213	90.93%
Mar-18	4,431	\$46,406	\$42,069	\$6,033	\$48,102	-\$1,696	103.65%
Apr-18	4,417	\$48,396	\$38,693	\$6,291	\$44,984	\$3,412	92.95%
May-18	4,387	\$45,913	\$36,384	\$5,969	\$42,353	\$3,560	92.25%
Jun-18	4,379	\$45,853	\$34,035	\$5,961	\$39,996	\$5,857	87.23%
Jul-18	4,424	\$46,262	\$29,472	\$6,014	\$35,486	\$10,776	76.71%
Aug-18	4,439	\$46,376	\$35,331	\$6,029	\$41,360	\$5,016	89.18%
Sep-18	4,412	\$45,936	\$27,407	\$5,972	\$33,379	\$12,557	72.66%
Oct-18	4,399	\$45,787	\$39,201	\$5,952	\$45,153	\$634	98.62%
Nov-18	4,390	\$45,702	\$31,469	\$5,941	\$37,410	\$8,292	81.86%
Dec-18	4,397	\$45,670	\$33,844	\$5,937	\$39,781	\$5,889	87.11%
Jan-19	4,336	\$45,176	\$34,419	\$5,873	\$40,292	\$4,884	89.19%
Feb-19	4,342	\$45,097	\$34,368	\$5,863	\$40,231	\$4,866	89.21%
Mar-19	4,345	\$46,567	\$40,471	\$6,054	\$46,525	\$42	99.91%
Apr-19	4,306	\$44,670	\$39,132	\$5,807	\$44,939	-\$269	100.60%
May-19	4,309	\$44,730	\$36,110	\$5,815	\$41,925	\$2,805	93.73%
2015	5,375	\$700,261	\$566,975	\$84,031	\$651,006	\$49,255	92.97%
2016	4,886	\$604,807	\$472,715	\$78,625	\$551,340	\$53,467	91.16%
2017	4,599	\$560,119	\$454,575	\$72,815	\$527,390	\$32,729	94.16%
2018	4,414	\$552,709	\$419,046	\$71,852	\$490,898	\$61,811	88.82%
2019	4,328	\$226,240	\$184,500	\$29,411	\$213,911	\$12,329	94.55%
Current 12 Months	4,373	\$547,826	\$415,259	\$71,217	\$486,476	\$61,350	88.80%

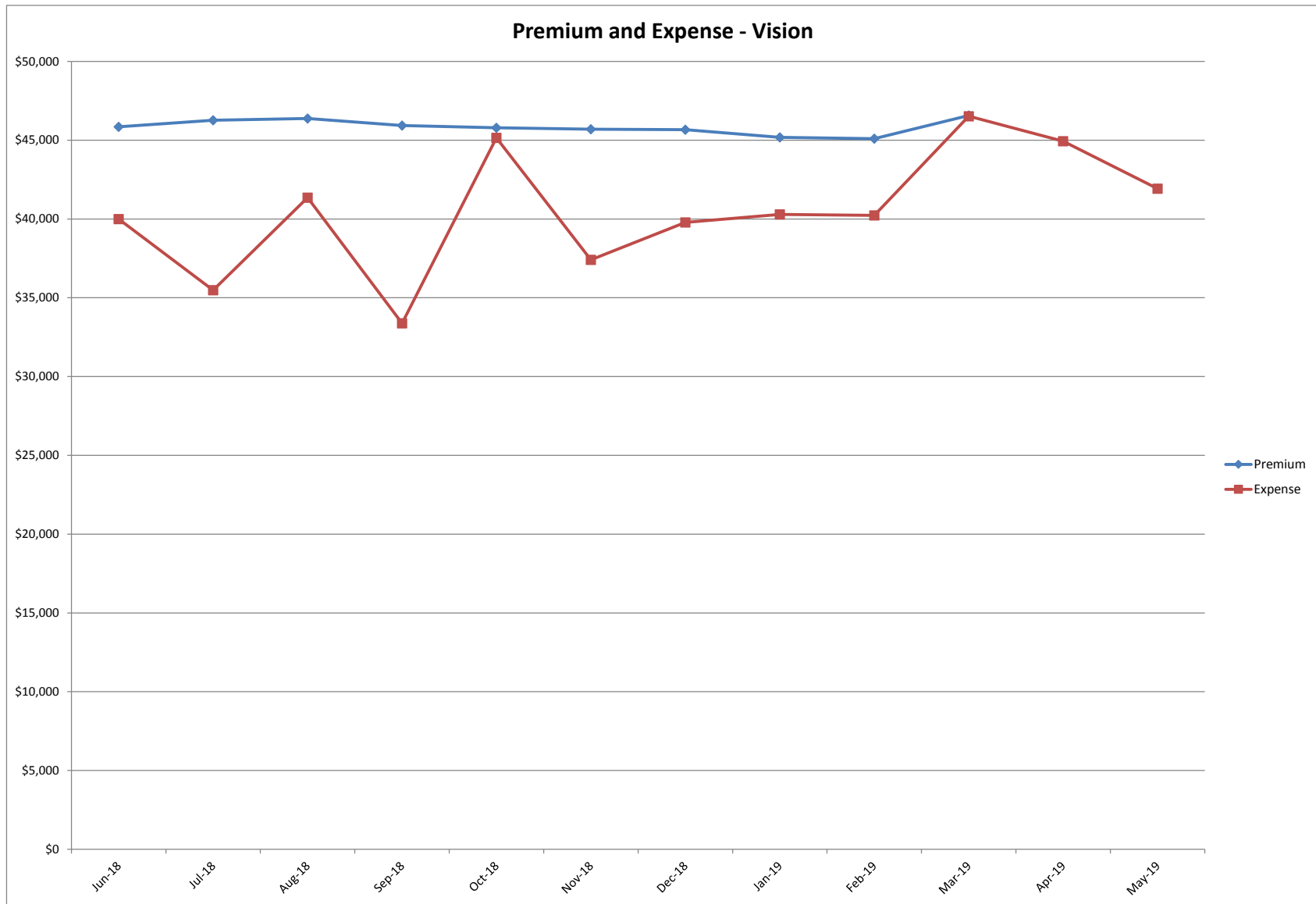
Data Source: VSP SJVIA Utilization Reports

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 May 2019
County of Fresno





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of May 2019
County of Tulare

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	2,671	\$14,716	\$19,445	\$1,913	\$21,358	-\$6,642	145.14%
Feb-17	2,665	\$14,701	\$13,138	\$1,911	\$15,049	-\$348	102.37%
Mar-17	2,670	\$14,765	\$17,657	\$1,919	\$19,576	-\$4,811	132.59%
Apr-17	2,664	\$14,732	\$16,072	\$1,915	\$17,987	-\$3,255	122.10%
May-17	2,681	\$14,807	\$18,906	\$1,925	\$20,831	-\$6,024	140.68%
Jun-17	2,674	\$14,741	\$14,269	\$1,916	\$16,185	-\$1,444	109.80%
Jul-17	2,704	\$14,913	\$14,622	\$1,939	\$16,561	-\$1,648	111.05%
Aug-17	2,711	\$14,964	\$15,530	\$1,945	\$17,475	-\$2,511	116.78%
Sep-17	2,724	\$15,012	\$13,374	\$1,952	\$15,326	-\$314	102.09%
Oct-17	2,716	\$14,868	\$15,071	\$1,933	\$17,004	-\$2,136	114.37%
Nov-17	2,724	\$15,005	\$10,714	\$1,951	\$12,665	\$2,340	84.40%
Dec-17	2,740	\$14,918	\$13,651	\$1,939	\$15,590	-\$672	104.51%
Jan-18	2,753	\$15,777	\$16,139	\$2,051	\$18,190	-\$2,413	115.29%
Feb-18	2,755	\$15,445	\$18,549	\$2,008	\$20,557	-\$5,112	133.10%
Mar-18	2,756	\$15,466	\$15,101	\$2,011	\$17,112	-\$1,646	110.64%
Apr-18	2,761	\$15,556	\$16,038	\$2,022	\$18,060	-\$2,504	116.10%
May-18	2,796	\$15,661	\$16,680	\$2,036	\$18,716	-\$3,055	119.51%
Jun-18	2,817	\$15,809	\$13,822	\$2,055	\$15,877	-\$68	100.43%
Jul-18	2,825	\$15,855	\$15,733	\$2,061	\$17,794	-\$1,939	112.23%
Aug-18	2,826	\$15,509	\$10,593	\$2,016	\$12,609	\$2,900	81.30%
Sep-18	2,789	\$15,555	\$14,065	\$2,022	\$16,087	-\$532	103.42%
Oct-18	2,809	\$15,629	\$15,339	\$2,032	\$17,371	-\$1,742	111.14%
Nov-18	2,813	\$15,879	\$12,093	\$2,064	\$14,157	\$1,722	89.16%
Dec-18	2,838	\$15,829	\$17,619	\$2,058	\$19,677	-\$3,848	124.31%
Jan-19	2,853	\$15,934	\$17,437	\$2,071	\$19,508	-\$3,574	122.43%
Feb-19	2,847	\$16,016	\$15,673	\$2,082	\$17,755	-\$1,739	110.86%
Mar-19	2,867	\$16,084	\$21,033	\$2,091	\$23,124	-\$7,040	143.77%
Apr-19	2,876	\$16,159	\$20,450	\$2,101	\$22,551	-\$6,392	139.55%
May-19	2,893	\$16,249	\$20,476	\$2,112	\$22,588	-\$6,339	139.01%
2015	2,613	\$175,579	\$186,768	\$21,069	\$207,837	-\$32,258	118.37%
2016	2,649	\$177,979	\$185,607	\$23,137	\$208,744	-\$30,765	117.29%
2017	2,695	\$178,142	\$182,449	\$23,158	\$205,607	-\$27,465	115.42%
2018	2,795	\$187,970	\$181,771	\$24,436	\$206,207	-\$18,237	109.70%
2019	2,867	\$80,442	\$95,069	\$10,457	\$105,526	-\$25,084	131.18%
Current 12 Months	2,838	\$190,507	\$194,333	\$24,766	\$219,099	-\$28,592	115.01%

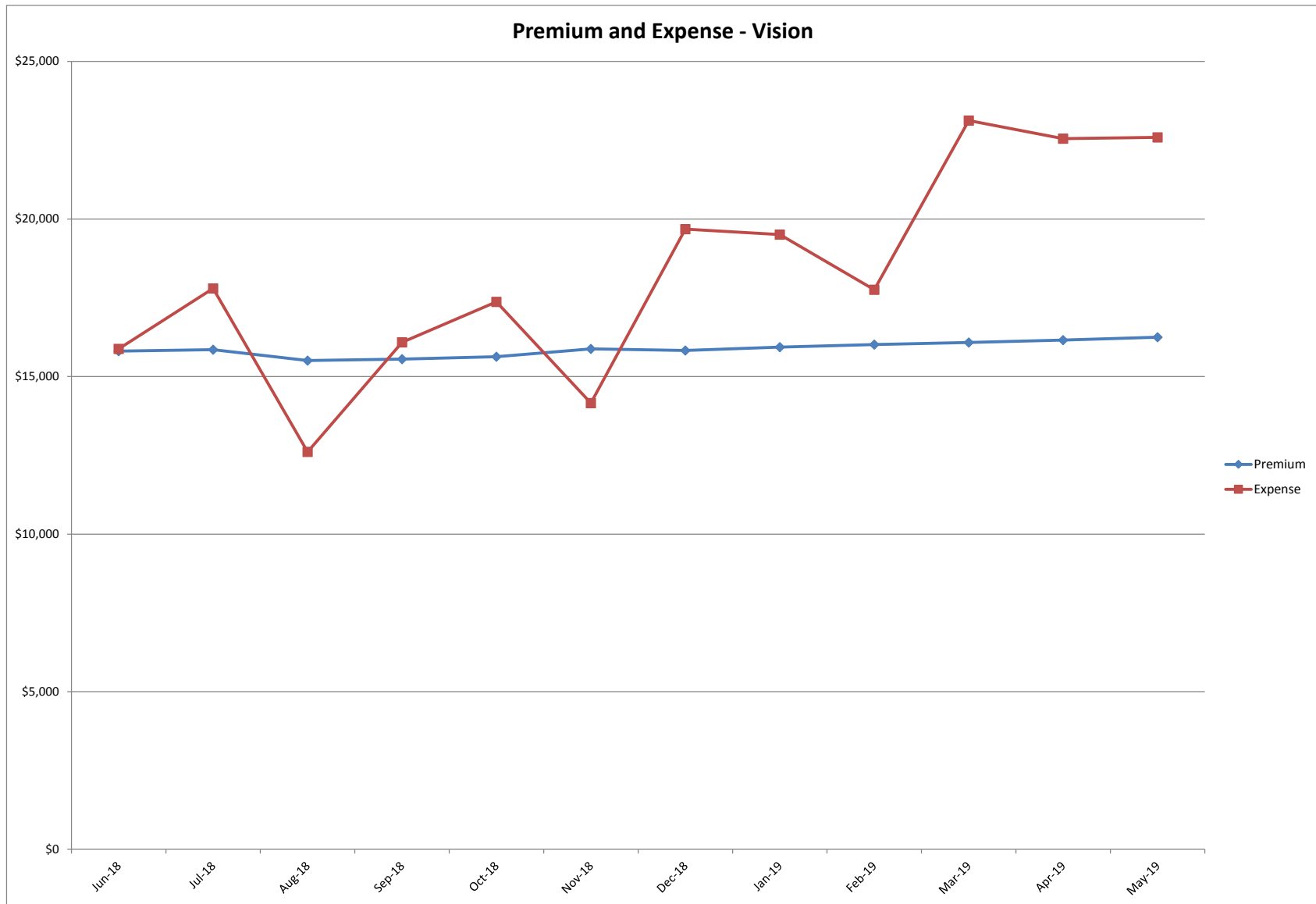
Data Source: VSP SJVIA Utilization Reports

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 May 2019
County of Tulare



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

AGENDA DATE: July 19, 2019

ITEM NUMBER: Item 12

SUBJECT: Receive Consultant's Report on Plan Year 2020 Preliminary Renewal (I)

REQUEST(S): That the Board receive the Consultant's report on the Plan Year 2020 Preliminary Renewal and provide direction to finalize the renewal.

DESCRIPTION:

Self-funded Medical – The 2020 preliminary renewal report shows a 10.1% renewal increase, or \$8,129,925. This includes \$3,677,555 in margin and IBNR reserve accumulation. For the County of Fresno, the underwriting indicated the following:

- 19.3% increase on the EPO plan
- 28.5% decrease for the PPO and HDHP plans
- Overall renewal increase of 11.0%

For the County of Tulare PPO/HDHP, the underwriting indicated a 9.0% increase. For the City of Marysville, the underwriting shows a 9.4% decrease.

Kaiser Medical – For the 2020 plan year, the Kaiser preliminary renewals are between -3.04% and -3.48%.

Delta Dental – The 2020 preliminary renewal for the self-funded dental DPPO for the County of Fresno is -1.1%, and +3.5% for the County of Tulare. The Dental DHMO preliminary renewal is +4.4% and +4.1% respectively. Both are offered with a two-year rate guarantee.

Vision – VSP is offering a two-year rate guarantee at +2.0% and a three-year rate guarantee at +3.0%.

AGENDA: San Joaquin Valley Insurance Authority

DATE: July 19, 2019

FISCAL IMPACT/FINANCING:

Should the SJVIA Board adopt the preliminary 2020 renewal, the increase in cost would be \$7,353,711 or 6.5%. Keenan will work with staff to mitigate the cost increase in the final 2020 renewal.

ADMINISTRATIVE SIGN-OFF:



Rhonda Sjostrom
SJVIA Manager



Paul Nerland
SJVIA Assistant Manager

Introduction

Keenan is pleased to present the 2020 preliminary renewal for the SJVIA self-funded medical program. The preliminary renewal was prepared in accordance with SJVIA Board direction and underwriting guidelines. Anthem Blue Cross/EmpiRx medical/rx coverage and the Delta Dental PPO dental coverage are self-funded coverage. The Delta Dental DHMO and the VSP vision coverage are fully insured coverage. The self-funded coverage was produced with the following factors:

- The self-funded medical plans were underwritten on the most recent plan experience available from June 1, 2018 through May 31, 2019
- The SJVIA EPO was underwritten 100% on its own (No comingling of HMO plan experience)
- The SJVIA RX coverage was underwritten 100% on the EmpiRx PBM plan experience.
- Each participant was underwritten as 100% credible. No plan experience (claim cost) was blended over the groups
- Fixed cost components continue to be blended for all participants to receive overall economies of scale and decreased fixed costs.
- The renewal assumes the continuation of the \$450,000 specific stop-loss deductible. The preliminary renewal, as also the final renewal assumes a 20% increase in reinsurance cost. Please note that this line of coverage will be marketed, and staff will return at the December Board meeting with a complete analysis and recommendation. In addition to the current level, Keenan will request quotes to reduce the SJVIA risk including \$400,000, \$350,000, \$300,000, and \$250,000.
- The preliminary renewal includes components for the funding of IBNR and the stabilization reserve based on generally accepted underwriting practices.

The preliminary renewal is presented to the SJVIA Board to provide a preview of the 2020 final renewal and give direction to staff and Keenan to prepare the final renewal. The final renewal will be based on the plan experience from July 1, 2018 through June 30, 2019 for the self-funded coverage. We will work with Keenan's underwriting team to ensure the medical and RX renewal projections take into consideration the past performance of projected to actuals

Executive Summary

Keenan is pleased to present the 2020 SJVIA preliminary renewal. The following table illustrates the 2020 preliminary rate adjustments based on carrier requested renewals and standard underwriting practices:

Executive Summary	Preliminary Renewal				Comments on Renewal Options
	COF	COT	COM	SJVIA	
Self-Funded Medical EPO PPO / HDHP Total	19.3% -28.5% 11.0%	n/a 9.0% 9.0%	n/a -9.4% -9.4%	19.3% -0.2% 10.1%	The 2020 preliminary renewal rates include \$3,677,555 in margin accumulation and IBNR reserves. A 3.0% of claims margin or \$2,380,830 and \$1,296,725 for increasing the IBNR reserve. The margin is available to cover adverse claim activity. If unused, the margin would be available for reserve buildup.
Kaiser HMO Deductible HMO	-3.48% n/a	-3.04% -3.19%	-3.47% n/a		For 2019, the SJVIA held added a 3.0 margin component to the 2019 rates to participate in the reserve build-up. Should the SJVIA maintain the 2019 rates for 2020, Kaiser margin for reserve build-up would be \$1,648,351.
Medicare Kaiser	n/a	Not received yet	n/a		The 2020 Kaiser Medicare Senior Advantage rate for the County of Tulare are not available yet.
Delta Dental PPO DHMO	-1.1% 4.4%	3.5% 4.1%	n/a n/a	0.1% 4.4%	Delta Dental moved to self-funding for 2019 for the PPO plan. The 2020 preliminary renewal rates include \$168,069 in margin accumulation and IBNR reserves. A 2.0% of claims margin or \$83,636 and \$84,433 for increasing the IBNR reserve. The margin is available to cover adverse claim activity. If unused, the margin would be available for reserve buildup The Delta Dental DHMO rates are guaranteed for two-years (through 2021).
VSP	3.0%	3.0%	n/a		VSP is offering a three --rate guarantee through 2022. (a two-year rate guarantee option was also provided at a 2.0% increase)

Executive Summary

The following chart illustrates the projected cost for 2019 and 2020 and the dollar cost differential and percentage differential based on the recommended renewal action.

County of Fresno	2019	2020	\$ Change	% Change
EPO	\$ 42,508,231	\$ 50,701,278	\$ 8,193,047	19.3%
PPO/HDHP	\$ 8,879,846	\$ 6,353,324	\$ (2,526,522)	-28.5%
Total Anthem	\$ 51,388,077	\$ 57,054,602	\$ 5,666,525	11.0%
Kaiser	\$ 23,755,045	\$ 22,929,249	\$ (825,796)	-3.5%
Total Medical	\$ 75,143,122	\$ 79,983,851	\$ 4,840,729	6.4%
Delta Dental PPO	\$ 3,283,971	\$ 3,247,280	\$ (36,691)	-1.1%
Delta Dental DHMO	\$ 1,595,088	\$ 1,665,859	\$ 70,771	4.4%
Total Dental	\$ 4,879,059	\$ 4,913,139	\$ 34,080	0.7%
Vision	\$ 469,558	\$ 483,614	\$ 14,056	3.0%
Grand Total	\$ 80,491,739	\$ 85,380,604	\$ 4,888,865	6.1%
County of Tulare	2019	2020	\$ Change	% Change
EPO	\$ -	\$ -	\$ -	0.0%
PPO/HDHP	\$ 28,261,537	\$ 30,796,130	\$ 2,534,593	9.0%
Total Anthem	\$ 28,261,537	\$ 30,796,130	\$ 2,534,593	9.0%
Kaiser	\$ 1,561,968	\$ 1,513,621	\$ (48,347)	-3.1%
Total Medical	\$ 29,823,505	\$ 32,309,751	\$ 2,486,246	8.3%
Delta Dental PPO	\$ 1,313,766	\$ 1,359,438	\$ 45,672	3.5%
Delta Dental DHMO	\$ 155,196	\$ 161,506	\$ 6,310	4.1%
Total Dental	\$ 1,468,962	\$ 1,520,944	\$ 51,982	3.5%
Vision	\$ 195,050	\$ 200,746	\$ 5,696	2.9%
Grand Total	\$ 31,487,517	\$ 34,031,441	\$ 2,543,924	8.1%
City of Marysville	2019	2020	\$ Change	% Change
EPO	\$ -	\$ -	\$ -	0.0%
PPO/HDHP	\$ 761,258	\$ 690,065	\$ (71,193)	-9.4%
Total Anthem	\$ 761,258	\$ 690,065	\$ (71,193)	-9.4%
Kaiser	\$ 227,046	\$ 219,160	\$ (7,886)	-3.5%
Total Medical	\$ 988,304	\$ 909,225	\$ (79,079)	-8.0%
Delta Dental PPO	\$ -	\$ -	\$ -	0.0%
Delta Dental DHMO	\$ -	\$ -	\$ -	0.0%
Total Dental	\$ -	\$ -	\$ -	0.0%
Vision	\$ -	\$ -	\$ -	0.0%
Grand Total	\$ 988,304	\$ 909,225	\$ (79,079)	-8.0%
SJVIA	2019	2020	\$ Change	% Change
EPO	\$ 42,508,231	\$ 50,701,278	\$ 8,193,047	19.3%
PPO/HDHP	\$ 37,902,641	\$ 37,839,519	\$ (63,122)	-0.2%
Total Anthem	\$ 80,410,872	\$ 88,540,797	\$ 8,129,925	10.1%
Kaiser	\$ 25,544,059	\$ 24,662,030	\$ (882,029)	-3.5%
Total Medical	\$ 105,954,931	\$ 113,202,827	\$ 7,247,896	6.8%
Delta Dental PPO	\$ 4,597,737	\$ 4,606,718	\$ 8,982	0.2%
Delta Dental DHMO	\$ 1,750,284	\$ 1,827,365	\$ 77,081	4.4%
Total Dental	\$ 6,348,021	\$ 6,434,083	\$ 86,063	1.4%
Vision	\$ 664,608	\$ 684,360	\$ 19,752	3.0%
Grand Total	\$ 112,967,560	\$ 120,321,270	\$ 7,353,711	6.5%

Executive Summary

In the final renewal the self-funded program will have updated plan experience through June 30, 2019.

The EPO is only offered by the County of Fresno and has been the loss leader for the second year straight. There are several variables contributing to this poor performance. Higher utilization by participants, more large claimants, and anti-selection, meaning over the past four years, almost 1,800 lives migrated to the Kaiser plan. The result is that the Kaiser plan has an age-demographic that is 4.8 years younger than the EPO plan. The County of Fresno is exploring options to minimize the renewal cost impact of the EPO including:

- Elimination of the EPO
- Elimination of the PPO 250, PPO 1000, and PPO 1500 (valued at \$148,962 or -0.26% of total cost on the self-funded plans).
- Elimination of the EPO with replacement with the CCH HMO. The County of Fresno has secured a quote from Community Care Health (CCH) for comparable coverage, utilizing the CCH network and at costs competitive with the Kaiser cost.
- Consider plan design changes to the EPO.
- Consider a cross subsidy renewal strategy with or without Kaiser.
- Freeze the Kaiser plan.
- Eliminate the Kaiser plan for the County of Fresno.

The final renewal report will provide the recommendation to the Board with which options the County of Fresno prefers to manage the EPO coverage.

The County of Tulare requested the following plan design changes by priced as options to their BC 1000 DED PPO medical plan:

Plan Design Change - BC \$1000 DED PPO	<u>From</u>	<u>To</u>
Decreased Deductible	\$1,000	\$750
Decreased Out of Pocket Max	\$4,000	\$3,500
Decreased Co-Pay Office Visit (Primary)	\$45	\$25
Decreased Co-Pay Office Visit (Specialist)	\$45	\$35
Decreased Hospital Outpatient	\$1,000	\$750

The value of this plan design change is \$420,795 or a 1.37% increase in total cost.

As Keenan prepares the final 2020 renewal part of the renewal must include the accumulation of \$4.5 million for loan repayment. The SJVIA Board will need to assure that these reserves are built into the renewal strategy for 2020.

Self-funded Medical Underwriting EPO

Line	EPO Line Item/Description	Fresno			Tulare			Marysville			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jun 2018 through May 2019)	\$29,895,559	\$10,021,042	\$39,916,601							\$29,895,559	\$10,021,042	\$39,916,601
2	Claim Adjustments	\$0	\$0	\$0							\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0							\$0	\$0	\$0
4	Rx Change Adjustments	\$0	\$0	\$0							\$0	\$0	\$0
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$47,942)</u>	<u>\$0</u>	<u>(\$47,942)</u>							<u>(\$47,942)</u>	<u>\$0</u>	<u>(\$47,942)</u>
6	Adjusted Paid Claims	\$29,847,617	\$10,021,042	\$39,868,659							\$29,847,617	\$10,021,042	\$39,868,659
7	Beginning Reserves @ 5/31/2018	(\$2,567,293)	(\$596,964)	(\$3,164,257)							(\$2,567,293)	(\$596,964)	(\$3,164,257)
8	Ending Reserves @ 5/31/2019	<u>\$3,285,629</u>	<u>\$601,263</u>	<u>\$3,886,892</u>							<u>\$3,285,629</u>	<u>\$601,263</u>	<u>\$3,886,892</u>
9	Incurred Claims (Jun 2018 through May 2019)	\$30,565,953	\$10,025,340	\$40,591,293							\$30,565,953	\$10,025,340	\$40,591,293
10	Total Covered Employees (Apr 2018 through Mar 2019)	<u>36,939</u>	<u>36,939</u>	<u>36,939</u>							<u>36,939</u>	<u>36,939</u>	<u>36,939</u>
11	Claims Cost PEPM	\$827.47	\$271.40	\$1,098.87							\$827.47	\$271.40	\$1,098.87
12	Trend Factor	<u>1.1296</u>	<u>1.1629</u>	<u>1.1378</u>							<u>1.1296</u>	<u>1.1629</u>	<u>1.1378</u>
13	Projected Claims Cost Per Employee	\$934.71	\$315.61	\$1,250.33							\$934.71	\$315.61	\$1,250.33
14	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>							<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>
15	Adjusted Projected Claims	\$962.75	\$325.08	\$1,287.84							\$962.75	\$325.08	\$1,287.84
	Fixed Costs PEPM												
16	Specific Stop-Loss Premium PEPM (Estimate)			\$30.60									\$30.60
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00									\$0.00
18	Anthem Network & Administrative Fees			\$50.02									\$50.02
19	<u>All Other Program Fees</u>			<u>\$12.75</u>									<u>\$12.75</u>
20	Total Fixed Costs			\$93.37									\$93.37
21	Required Premium PEPM			\$1,381.21									\$1,381.21
22	Current Premium PEPM			\$1,158.01									\$1,158.01
23	Required Increase			19.27%									19.27%
24	Current Subscribers (May 2019)	3,059	3,059								3,059	3,059	
25	Base Trend	8.00%	10.00%								8.00%	10.00%	
26	Months Trended	19	19								19	19	

Notes:
 Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, SJVIA Non-Founding Member Fee, and Hourglass/ASI.
 Large claim credits are obtained from Anthem medical reports.

Self-funded Medical Underwriting PPO/HDHP

Line	PPO/HDHP Line Item/Description	Fresno			Tulare			Marysville			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jun 2018 through May 2019)	\$3,267,825	\$1,740,532	\$5,008,357	\$15,395,213	\$7,801,990	\$23,197,203	\$452,359	\$138,807	\$591,166	\$19,115,397	\$9,681,329	\$28,796,726
2	Claim Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Rx Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5	Large Claim Adjustment (Pooling Level: \$450,000)	\$0	\$0	\$0	(\$169,671)	\$0	(\$169,671)	\$0	\$0	\$0	(\$169,671)	\$0	(\$169,671)
6	Adjusted Paid Claims	\$3,267,825	\$1,740,532	\$5,008,357	\$15,225,542	\$7,801,990	\$23,027,532	\$452,359	\$138,807	\$591,166	\$18,945,726	\$9,681,329	\$28,627,055
7	Beginning Reserves @ 5/31/2018	(\$384,642)	(\$112,027)	(\$496,669)	(\$1,481,278)	(\$463,642)	(\$1,944,920)	(\$66,918)	(\$5,919)	(\$72,837)	(\$1,932,838)	(\$581,588)	(\$2,514,426)
8	Ending Reserves @ 5/31/2019	\$355,407	\$104,432	\$459,839	\$1,927,696	\$468,119	\$2,395,815	\$68,590	\$8,328	\$76,918	\$2,351,693	\$580,880	\$2,932,573
9	Incurred Claims (Jun 2018 through May 2019)	\$3,238,590	\$1,732,937	\$4,971,527	\$15,671,960	\$7,806,468	\$23,478,428	\$454,031	\$141,216	\$595,247	\$19,364,581	\$9,680,620	\$29,045,201
10	Total Covered Employees (Apr 2018 through Mar 2019)	10,852	10,852	10,852	35,569	35,569	35,569	449	449	449	46,870	46,870	46,870
11	Claims Cost PEPM	\$298.43	\$159.69	\$458.12	\$440.61	\$219.47	\$660.08	\$1,011.20	\$314.51	\$1,325.72	\$413.16	\$206.54	\$619.70
12	Trend Factor	1.0803	1.1629	1.1091	1.1296	1.1629	1.1407	1.1296	1.1629	1.1375	1.1214	1.1629	1.1352
13	Projected Claims Cost Per Employee	\$322.40	\$185.70	\$508.10	\$497.71	\$255.23	\$752.94	\$1,142.26	\$365.75	\$1,508.00	\$463.29	\$240.19	\$703.48
14	Recommended Funding Margin	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
15	Adjusted Projected Claims	\$332.07	\$191.27	\$523.34	\$512.64	\$262.88	\$775.52	\$1,176.52	\$376.72	\$1,553.24	\$477.19	\$247.39	\$724.59
Fixed Costs PEPM													
16	Specific Stop-Loss Premium PEPM (Estimate)			\$30.60			\$24.38			\$40.82			\$25.98
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00			\$0.00
18	Anthem Network & Administrative Fees			\$36.32			\$36.32			\$35.19			\$36.31
19	All Other Program Fees			\$12.75			\$10.75			\$13.75			\$11.24
20	Total Fixed Costs			\$79.67			\$71.45			\$89.77			\$73.53
21	Required Premium PEPM			\$603.01			\$846.98			\$1,643.01			\$798.12
22	Current Premium PEPM			\$842.81			\$777.27			\$1,812.52			\$802.36
23	Required Increase			-28.45%			8.97%			-9.35%			-0.53%
24	Current Subscribers (May 2019)	878	878		3,030	3,030		35	35		3,943	3,943	
25	Base Trend	5.00%	10.00%		8.00%	10.00%		8.00%	10.00%		7.50%	10.00%	
26	Months Trended	19	19		19	19		19	19		19	19	

Notes:
 Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, SJVIA Non-Founding Member Fee, and Hourglass/ASI.
 Large claim credits are obtained from Anthem medical reports.

Self-funded Medical Underwriting Total SJVIA

Line	EPO and PPO/HDHP Line Item/Description	Fresno			Tulare			Marysville			Total		
		EPO	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jun 2018 through May 2019)	\$33,163,384	\$11,761,574	\$44,924,958	\$15,395,213	\$7,801,990	\$23,197,203	\$452,359	\$138,807	\$591,166	\$49,010,956	\$19,702,371	\$68,713,327
2	Claim Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Rx Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$47,942)</u>	<u>\$0</u>	<u>(\$47,942)</u>	<u>(\$169,671)</u>	<u>\$0</u>	<u>(\$169,671)</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>(\$217,613)</u>	<u>\$0</u>	<u>(\$217,613)</u>
6	Adjusted Paid Claims	\$33,115,442	\$11,761,574	\$44,877,016	\$15,225,542	\$7,801,990	\$23,027,532	\$452,359	\$138,807	\$591,166	\$48,793,343	\$19,702,371	\$68,495,714
7	Beginning Reserves @ 5/31/2018	(\$2,951,935)	(\$708,992)	(\$3,660,927)	(\$1,481,278)	(\$463,642)	(\$1,944,920)	(\$66,918)	(\$5,919)	(\$72,837)	(\$4,500,131)	(\$1,178,553)	(\$5,678,684)
8	Ending Reserves @ 5/31/2019	<u>\$3,641,036</u>	<u>\$705,694</u>	<u>\$4,346,730</u>	<u>\$1,927,696</u>	<u>\$468,119</u>	<u>\$2,395,815</u>	<u>\$68,590</u>	<u>\$8,328</u>	<u>\$76,918</u>	<u>\$5,637,322</u>	<u>\$1,182,142</u>	<u>\$6,819,464</u>
9	Incurred Claims (Jun 2018 through May 2019)	\$33,804,543	\$11,758,277	\$45,562,820	\$15,671,960	\$7,806,468	\$23,478,428	\$454,031	\$141,216	\$595,247	\$49,930,534	\$19,705,961	\$69,636,494
10	Total Covered Employees (Apr 2018 through Mar 2019)	<u>47,791</u>	<u>47,791</u>	<u>47,791</u>	<u>35,569</u>	<u>35,569</u>	<u>35,569</u>	<u>449</u>	<u>449</u>	<u>449</u>	<u>83,809</u>	<u>83,809</u>	<u>83,809</u>
11	Claims Cost PEPM	\$707.34	\$246.04	\$953.38	\$440.61	\$219.47	\$660.08	\$1,011.20	\$314.51	\$1,325.72	\$595.77	\$235.13	\$830.90
12	Trend Factor	<u>1.1249</u>	<u>1.1629</u>	<u>1.1347</u>	<u>1.1296</u>	<u>1.1629</u>	<u>1.1407</u>	<u>1.1296</u>	<u>1.1629</u>	<u>1.1375</u>	<u>1.1264</u>	<u>1.1629</u>	<u>1.1367</u>
13	Projected Claims Cost Per Employee	\$795.67	\$286.11	\$1,081.79	\$497.71	\$255.23	\$752.94	\$1,142.26	\$365.75	\$1,508.00	\$671.07	\$273.43	\$944.50
14	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>
15	Adjusted Projected Claims	\$819.54	\$294.70	\$1,114.24	\$512.64	\$262.88	\$775.52	\$1,176.52	\$376.72	\$1,553.24	\$691.20	\$281.63	\$972.84
	Fixed Costs PEPM												
16	Specific Stop-Loss Premium PEPM (Estimate)			\$30.60			\$24.38			\$40.82			\$28.02
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00			\$0.00
18	Anthem Network & Administrative Fees			\$46.91			\$36.32			\$35.19			\$42.35
19	<u>All Other Program Fees</u>			<u>\$12.75</u>			<u>\$10.75</u>			<u>\$13.75</u>			<u>\$11.91</u>
20	Total Fixed Costs			\$90.26			\$71.45			\$89.77			\$82.28
21	Required Premium PEPM			\$1,204.50			\$846.98			\$1,643.01			\$1,055.11
22	Current Premium PEPM			\$1,086.44			\$777.27			\$1,812.52			\$959.11
23	Required Increase			10.87%			8.97%			-9.35%			10.01%
24	Current Subscribers (May 2019)	3,937	3,937		3,030	3,030		35	35		7,002	7,002	
25	Base Trend	7.72%	10.00%		8.00%	10.00%		8.00%	10.00%		7.81%	10.00%	
26	Months Trended	19	19		19	19		19	19		19	19	

Notes:
 Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, SJVIA Non-Founding Member Fee, and Hourglass/ASI.
 Large claim credits are obtained from Anthem medical reports.

Self-funded Dental Underwriting Total SJVIA

		County of Fresno	County of Tulare	SJVIA
1	Claims (6/1/2018 - 5/31/2019)	\$2,635,650	\$1,054,125	\$3,689,775
2	Beginning Reserve	(99,664)	(13,518)	(113,182)
3	Ending Reserve	137,170	58,285	195,455
4	Incurred Claims	\$2,673,156	\$1,098,892	\$3,772,048
5	Covered Employees	51,794	30,642	82,436
6	Incurred Claims/EE/Month	\$51.61	\$35.86	\$45.76
7	Trend Factor	5.0%	1.0803	1.0803
8	Expected Incurred Claims (1/1/2020 - 12/31/2020)	\$55.76	\$38.74	\$49.43
9	Administration	3.99	3.99	3.99
10	Calculated Funding Level Without Margin	\$59.75	\$42.73	\$53.42
11	Current Average Funding Level	\$61.55	\$42.04	\$54.37
12	Calculated Funding Action Without Margin = (7)/(8)	-2.93%	1.63%	-1.75%
13	Recommended Margin = Margin % x (5)	2.0%	\$1.12	\$0.77
14	Calculated Funding Level With Margin = (7)+(10)	\$60.87	\$43.50	\$54.41
15	Current Average Funding Level = (8)	\$61.55	\$42.04	\$54.37
16	Calculated Funding Action With Margin = (11)/(12)	-1.12%	3.48%	0.07%

Kaiser – SJVIA

County of Fresno	CID 580-0000, 0005, 8500	4 Tier	2019	2020	% Change
Subscriber Only	1,354	1	\$341.86	\$329.97	-3.48%
Subscriber & Spouse	120	1.79	\$613.55	\$592.16	-3.49%
Subscriber & Child(ren)	484	1.58	\$540.82	\$522.05	-3.47%
Subscriber & Spouse & 1 or more Child(ren)	130	2.37	\$811.83	\$783.61	-3.48%
Total	2,088	1.27	\$23,498,780	\$22,681,882	-3.48%
County of Fresno	CID 580-0201, 0203, 4901, 7002	4 Tier	2019	2020	% Change
Subscriber Only	9	1	\$740.45	\$714.74	-3.47%
Subscriber & Spouse	4	1.79	\$1,328.92	\$1,282.67	-3.48%
Subscriber & Child(ren)	2	1.58	\$1,171.28	\$1,130.72	-3.46%
Subscriber & Spouse & 1 or more Child(ren)	4	2.37	\$1,758.28	\$1,697.29	-3.47%
Total	19	1.52	\$256,265	\$247,367	-3.47%
County of Tulare	CID 39189-0200, 0201, 0202, 7200	4 Tier	2019	2020	% Change
Subscriber Only	76	1	\$774.31	\$750.80	-3.04%
Subscriber & Spouse	6	2	\$1,548.61	\$1,501.60	-3.04%
Subscriber & Child(ren)	5	1.81	\$1,401.49	\$1,358.94	-3.04%
Subscriber & Spouse & 1 or more Child(ren)	2	3	\$2,322.92	\$2,252.40	-3.04%
Total	89	1.16	\$957,510	\$928,439	-3.04%
County of Tulare	CID 39189-0010, 0011, 1003, 1004, 4910, 7100	4 Tier	2019	2020	% Change
Subscriber Only	53	1	\$594.12	\$575.16	-3.19%
Subscriber & Spouse	6	2	\$1,188.24	\$1,150.32	-3.19%
Subscriber & Child(ren)	7	1.81	\$1,075.36	\$1,041.04	-3.19%
Subscriber & Spouse & 1 or more Child(ren)	1	3	\$1,782.36	\$1,725.49	-3.19%
Total	67	1.2	\$575,132	\$556,778	-3.19%
County of Tulare	CID 229275-0000, 0002, 0010, 0011, 7000	4 Tier	2019	2020	% Change
Subscriber Only	1	1	\$774.31	\$750.80	-3.04%
Subscriber & Spouse	0	2	\$1,548.61	\$1,501.60	-3.04%
Subscriber & Child(ren)	0	1.81	\$1,401.49	\$1,358.94	-3.04%
Subscriber & Spouse & 1 or more Child(ren)	0	3	\$2,322.92	\$2,252.40	-3.04%
Total	1	1	\$9,292	\$9,010	-3.03%
County of Tulare	CID 229275-0200, 0201, 0202, 7200	4 Tier	2019	2020	% Change
Subscriber Only	1	1	\$594.12	\$575.16	-3.19%
Subscriber & Spouse	0	2	\$1,188.24	\$1,150.32	-3.19%
Subscriber & Child(ren)	1	1.81	\$1,075.36	\$1,041.04	-3.19%
Subscriber & Spouse & 1 or more Child(ren)	0	3	\$1,782.36	\$1,725.49	-3.19%
Total	2	1.41	\$20,034	\$19,394	-3.19%
City of Marysville	CID 604832-0000, 0001, 7000	3 Tier	2019	2020	% Change
Subscriber only	3	1	\$676.21	\$652.73	-3.47%
Subscriber and 1 Dependent	4	2	\$1,352.44	\$1,305.46	-3.47%
Subscriber and 2 or more Dependents	6	2.83	\$1,913.69	\$1,847.22	-3.47%
Total	13	2.15	\$227,046	\$219,160	-3.47%

Delta Dental - DHMO

County of Fresno	Enrollment	2019	2020 (24 months)	% Change
Employee Only	2210	\$ 26.38	\$ 27.38	3.79%
Employee + Spouse	296	\$ 45.27	\$ 47.51	4.95%
Employee + Children	869	\$ 45.58	\$ 47.83	4.94%
Employee + Family	329	\$ 65.70	\$ 68.95	4.95%
Total	3704	\$ 1,595,088	\$ 1,665,859	4.44%
County of Tulare	Enrollment	2019	2020 (24 months)	% Change
Employee Only	373	\$ 26.38	\$ 27.38	3.79%
Employee + Spouse	16	\$ 45.27	\$ 47.51	4.95%
Employee + Children	39	\$ 45.58	\$ 47.83	4.94%
Employee + Family	9	\$ 65.70	\$ 68.95	4.95%
Total	437	\$ 155,196.0	\$ 161,506	4.07%

2020 DHMO will be in the first year of a two-year rate guarantee.

Vision Service Plan – VSP

County of Fresno	Enrollment	2019	2020 (24 months)	% Change	2020 (36 months)	% Change
Employee Only	2210	\$ 7.64	\$ 7.79	2.0%	\$ 7.87	3.0%
Employee + Spouse	296	\$ 13.73	\$ 14.00	2.0%	\$ 14.14	3.0%
Employee + Children	869	\$ 13.46	\$ 13.73	2.0%	\$ 13.86	3.0%
Employee + Family	329	\$ 19.71	\$ 20.10	2.0%	\$ 20.30	3.0%
Total	3704	\$ 469,558	\$ 478,850	2.0%	\$ 483,614	3.0%
County of Tulare	Enrollment	2019	2020 (24 months)	% Change	2020 (36 months)	% Change
Employee Only	2384	\$ 4.86	\$ 4.96	2.1%	\$ 5.00	2.9%
Employee + Spouse	186	\$ 8.20	\$ 8.36	2.0%	\$ 8.45	3.0%
Employee + Children	228	\$ 8.68	\$ 8.85	2.0%	\$ 8.94	3.0%
Employee + Family	90	\$ 12.93	\$ 13.19	2.0%	\$ 13.32	3.0%
Total	2888	\$ 195,050	\$ 199,014	2.0%	\$ 200,746	2.9%

2020 VSP will be in the first year of a three-year rate guarantee.

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

AGENDA DATE: July 19, 2019

ITEM NUMBER: Item 13

SUBJECT: Receive Consultant's Report for Plan Year 2018 EmpiRx Year-End Accounting, and Keenan Pharmacy Services Audit of the Year-End Accounting Report (I)

REQUEST(S): That the Board receive the consultant's report for the Plan Year 2018 EmpiRx year-end accounting, and Keenan Pharmacy Services Audit of the year-end accounting report and provide any direction regarding the SJVIA's PBM and the prescription drug program.

DESCRIPTION:

Keenan Pharmacy Services has completed the audit of SJVIA plan performance for the 2018 plan year. Per the contractual terms, any clinical savings achieved over and above the clinical guarantee can be used to offset any shortfalls of performance in AWP discounts, dispensing fees, and rebate guarantees. The clinical guarantee overperformed by \$2,397,988, offsetting the total shortfall of \$2,037,412, thus EmpiRx has met their contractual obligations for 2018 and no money is due to the SJVIA at this time.

FISCAL IMPACT/FINANCING:

None

ADMINISTRATIVE SIGN-OFF:



Rhonda Sjostrom
SJVIA Manager



Paul Nerland
SJVIA Assistant Manager

SJVIA

2018 Year-end Accounting Report

Keenan Pharmacy Services (KPS)

Executive Summary

Keenan Pharmacy Services has completed the audit of SJVIA plan performance for the 2018 plan year. Per the contractual terms, any clinical savings achieved over and above the clinical guarantee can be used to offset any shortfalls of performance in AWP discounts, dispensing fees (DF), and rebate guarantees.

The clinical guarantee overperformed by **\$2,397,988**, offsetting the total shortfall of **\$2,037,412**, thus EmpiRx has met their contractual obligations for 2018 and no money is due to the SJVIA at this time.

Retail Performance

Brand Claims

Claims Processed	11,884	
Point of Sale Ingredient Cost	\$5,184,899	15.37%
Guaranteed Ingredient Cost	\$5,100,121	16.75%
Shortfall	(\$84,768)	

Generic Claims

Claims Processed	71,268	
Point of Sale Ingredient Cost	\$2,811,601	66.96%
Guaranteed Ingredient Cost	\$1,702,021	80.00%
Shortfall	(\$1,109,580)	

Total Claims Processed	83,152
Total Shortfall	(\$1,194,348)

Retail-90 Performance

Brand Claims

Claims Processed	3,113	
Point of Sale Ingredient Cost	\$3,001,539	20.52%
Guaranteed Ingredient Cost	\$2,926,667	22.50%
Shortfall	(\$74,871)	

Generic Claims

Claims Processed	23,070	
Point of Sale Ingredient Cost	\$1,983,244	73.61%
Guaranteed Ingredient Cost	\$1,277,345	83.00%
Shortfall	(\$705,899)	

Total Claims Processed	26,183
Total Shortfall	(\$780,770)

Mail Performance

Brand Claims

Claims Processed	148	
Point of Sale Ingredient Cost	\$191,771	19.98%
Guaranteed Ingredient Cost	\$182,131	24.00%
Shortfall	<u><u>(\$9,640)</u></u>	

Generic Claims

Claims Processed	741	
Point of Sale Ingredient Cost	\$70,608	75.70%
Guaranteed Ingredient Cost	\$31,960	89.00%
Shortfall	<u><u>(\$38,648)</u></u>	

Total Claims Processed	889	
Total Shortfall	(\$48,288)	

Specialty – Retail Performance

Brand Claims

Claims Processed	519	
Point of Sale Ingredient Cost	\$1,809,209	13.01%
Guaranteed Ingredient Cost	\$1,731,333	16.75%
Shortfall	<u><u>(\$77,876)</u></u>	

Generic Claims

Claims Processed	254	
Point of Sale Ingredient Cost	\$67,051	65.30%
Guaranteed Ingredient Cost	\$160,849	16.75%
Surplus	<u><u>\$93,798</u></u>	

Total Claims Processed	773	
Total Surplus	\$15,922	

Specialty – Mail Performance

Brand Claims

Claims Processed	445	
Point of Sale Ingredient Cost	\$1,756,808	17.00%
Guaranteed Ingredient Cost	\$1,672,087	21.00%
Shortfall	<u><u>(\$84,721)</u></u>	

Generic Claims

Claims Processed	223	
Point of Sale Ingredient Cost	\$216,804	36.94%
Guaranteed Ingredient Cost	\$271,598	21.00%
Surplus	<u><u>\$54,794</u></u>	

Total Claims Processed	668	
Total Shortfall	(\$29,927)	

Overall Performance

Brand Claims

Claims Processed	16,109	
Point of Sale Ingredient Cost	\$11,944,216	
Guaranteed Ingredient Cost	\$11,612,339	
Shortfall	<u><u>(\$331,877)</u></u>	

Generic Claims

Claims Processed	95,556	
Point of Sale Ingredient Cost	\$5,149,308	
Guaranteed Ingredient Cost	\$3,443,773	
Shortfall	<u><u>(\$1,705,535)</u></u>	


Total Claims Processed	111,665	
Total Shortfall	(\$2,037,412)	

KPS Audit and Reconciliation Adjustment

Annual AWP Discount Guarantee and Reconciliation:

Per the KPS 2018 Financial Audit Report we identified discrepancies in the EmpiRx calculations of the contractual AWP guarantees per channel vs. the actual point of sale results.

In our evaluation of the contractual exclusions against what EmpiRx utilized in their calculations, we found that EmpiRx was incorrectly excluding U&C claims. The discovery of this error added an additional \$355K in the AWP shortfall that was used in the overall annual clinical and financial reconciliation and establishes a more aggressive performance baseline to be used for reconciliation of the 2019 plan year.

 Keenan Pharmacy Services 2018 SJVIA Financial Audit <small>A Keenan Solution</small>				EmpiRx's Initial Calculations	
		KPS Calculated Shortfall	(\$2,037,412.28)	Total Shortfall	(\$1,681,885.79) Not Correct
		KPS Identified Additional Shortfall	(\$355,526.49)		

Retail Performance															Key Performance Metrics and Trend		
Key Performance Measures	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC	Total	Guarantee	(Shortfall)/Overage		
Total Claims	7,584	7,034	7,574	6,981	7,112	6,413	6,608	6,771	6,371	7,186	6,755	6,763	83,152				
AWP	\$1,260,391.41	\$1,188,521.38	\$1,311,331.45	\$1,247,236.45	\$1,288,767.25	\$1,192,654.84	\$1,248,302.55	\$1,242,401.29	\$1,106,534.84	\$1,243,043.00	\$1,148,438.72	\$1,158,753.84	\$14,636,377.02				
Ingredient Cost	\$684,110.71	\$646,345.06	\$723,242.74	\$674,635.24	\$708,061.78	\$658,471.48	\$698,161.76	\$672,840.80	\$603,183.98	\$678,520.81	\$614,070.55	\$634,846.16	\$7,996,491.07				
Brand Discount off AWP	15.43%	15.38%	15.46%	15.58%	15.54%	15.46%	15.29%	15.35%	14.71%	15.49%	15.21%	15.41%	15.37%	16.75%	(\$84,768.36)		
Generic Discount off AWP	65.89%	65.99%	65.91%	67.21%	67.44%	67.03%	67.33%	67.50%	67.50%	67.17%	67.98%	66.80%	66.96%	80.00%	(\$1,109,580.53)		
Dispensing Fee Per Rx	\$0.93	\$0.93	\$0.94	\$0.94	\$0.94	\$0.93	\$0.94	\$0.94	\$0.94	\$0.95	\$0.95	\$0.94	\$0.94	\$1.00	\$0.06		
Generic Dispensing Rate	86.33%	87.11%	86.63%	86.13%	86.11%	85.89%	85.52%	85.45%	83.90%	83.65%	85.76%	85.79%	85.71%				
															(\$1,194,348.88)		

Guaranteed Discount	Surplus/Shortfall	Claims
16.75%	(\$104,626.75)	11,882
80.00%	(\$900,772.50)	66,916
	(\$1,005,399.25)	78,798

Retail-90 Performance															Key Performance Metrics and Trend		
Key Performance Measures	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC	Total	Guarantee	(Shortfall)/Overage		
Total Claims	2,240	1,901	2,059	2,230	2,269	2,121	2,235	2,303	2,111	2,314	2,261	2,139	26,183				
AWP	\$1,043,007.45	\$803,667.58	\$886,311.02	\$999,865.80	\$957,287.07	\$871,657.16	\$982,974.22	\$985,770.87	\$926,563.99	\$1,006,649.26	\$929,547.86	\$896,839.74	\$11,290,142.01				
Ingredient Cost	\$492,476.60	\$351,237.13	\$412,101.86	\$442,061.70	\$415,443.72	\$374,667.54	\$444,091.59	\$438,105.27	\$405,941.94	\$433,629.54	\$387,701.51	\$387,325.47	\$4,984,783.87				
Brand Discount off AWP	20.29%	20.32%	20.33%	20.83%	20.09%	21.27%	20.26%	20.00%	20.42%	22.08%	20.12%	20.23%	20.52%	22.50%	(\$74,871.57)		
Generic Discount off AWP	72.92%	74.14%	70.86%	74.22%	74.12%	73.30%	73.47%	74.44%	74.21%	73.50%	74.38%	73.51%	73.61%	83.00%	(\$705,899.34)		
Dispensing Fee Per Rx	\$0.46	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.44	\$0.45	\$0.44	\$0.45	\$0.45	\$0.45	\$0.45	\$0.00	(\$0.45)		
Generic Dispensing Rate	86.74%	88.53%	88.05%	87.98%	87.75%	88.73%	88.01%	87.84%	88.25%	88.38%	88.81%	88.36%	88.11%				
															(\$780,770.90)		

Guaranteed Discount	Surplus/Shortfall	Claims
22.50%	(\$90,908.59)	3209
83.00%	(\$523,313.03)	20,617
	(\$614,221.62)	23,826

Mail Performance															Key Performance Metrics and Trend		
Key Performance Measures	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC	Total	Guarantee	(Shortfall)/Overage		
Total Claims	79	70	64	81	63	70	63	115	53	76	82	73	889				
AWP	\$45,354.88	\$41,662.33	\$35,816.85	\$47,489.42	\$30,384.30	\$48,893.06	\$41,233.93	\$67,347.36	\$29,491.61	\$49,957.36	\$46,530.57	\$46,038.15	\$530,199.82				
Ingredient Cost	\$23,164.14	\$20,671.64	\$21,045.65	\$21,541.59	\$14,369.29	\$27,695.36	\$18,319.84	\$34,664.64	\$16,157.69	\$26,536.52	\$21,135.23	\$17,078.65	\$262,380.24				
Brand Discount off AWP	20.00%	20.00%	19.74%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	19.98%	24.00%	(\$9,640.41)		
Generic Discount off AWP	78.27%	75.66%	70.43%	77.66%	76.27%	82.10%	70.18%	76.03%	81.16%	75.85%	66.80%	82.87%	75.70%	89.00%	(\$38,647.87)		
Dispensing Fee Per Rx	\$0.01	\$0.00	\$0.02	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)		
Generic Dispensing Rate	78.48%	87.14%	71.88%	87.65%	84.13%	77.14%	92.06%	79.13%	81.13%	85.53%	89.02%	87.67%	83.35%				
															(\$48,288.28)		

Guaranteed Discount	Surplus/Shortfall	Claims
24.00%	(\$9,476.53)	169
89.00%	(\$41,269.61)	742
	(\$50,746.14)	911



2018 SJVIA Financial Audit

EmpiRx's Initial Calculations

Specialty / Retail Performance

Key Performance Metrics and Trend

Key Performance Measures	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC	Total	Guarantee	(Shortfall)/Overage
Total Claims	68	63	75	54	70	55	68	72	60	72	60	56	773		
AWP	\$166,377.01	\$189,479.79	\$237,783.95	\$150,502.50	\$219,009.10	\$160,866.75	\$211,938.98	\$230,800.26	\$186,614.41	\$188,955.37	\$157,153.03	\$173,411.88	\$2,272,893.03		
Ingredient Cost	\$139,720.73	\$157,078.50	\$198,245.01	\$123,801.16	\$182,525.60	\$132,481.82	\$173,875.08	\$192,587.81	\$153,398.40	\$152,386.43	\$126,726.26	\$143,434.24	\$1,876,261.04		
	47	43	51	37	49	37	46	50	38	43	39	39	519		
	\$154,247.62	\$172,649.75	\$220,495.74	\$136,601.91	\$202,732.61	\$147,867.50	\$192,874.17	\$215,729.82	\$170,507.47	\$166,509.10	\$138,906.87	\$160,557.85	\$2,079,680.40		
	\$134,082.48	\$150,205.27	\$191,831.31	\$118,843.65	\$176,377.38	\$128,644.75	\$167,800.54	\$187,684.97	\$148,341.51	\$144,862.94	\$120,849.00	\$139,685.35	\$1,809,209.15	\$1,731,333.93	-\$77,875.22
Brand Discount off AWP	13.07%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.01%	16.75%	(\$77,875.22)
	21	20	24	17	21	18	22	22	22	29	21	17	254		
	\$12,129.39	\$16,830.04	\$17,288.21	\$13,900.59	\$16,276.50	\$12,999.25	\$19,064.82	\$15,070.44	\$16,106.94	\$22,446.27	\$18,246.16	\$12,854.03	\$193,212.64		
	\$5,638.25	\$6,873.23	\$6,413.70	\$4,957.51	\$6,148.22	\$3,837.07	\$6,074.54	\$4,902.84	\$5,056.89	\$7,523.49	\$5,877.26	\$3,748.89	\$67,051.89	\$160,849.52	\$93,797.63
Generic Discount off AWP	53.52%	59.16%	62.90%	64.34%	62.23%	70.48%	68.14%	67.47%	68.60%	66.48%	67.79%	70.83%	65.30%	16.75%	\$93,797.63
	\$68.00	\$63.00	\$75.00	\$54.00	\$70.00	\$55.00	\$68.00	\$72.00	\$60.00	\$72.00	\$60.00	\$56.00	\$773.00		-\$1.00
Dispensing Fee Per Rx	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$0.00	(\$1.00)
Generic Dispensing Rate	30.88%	31.75%	32.00%	31.48%	30.00%	32.73%	32.35%	30.56%	36.67%	40.28%	35.00%	30.36%	32.86%		

\$15,922.41

Specialty / Mail Performance

Key Performance Metrics and Trend

Key Performance Measures	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC	Total	Guarantee	(Shortfall)/Overage
Total Claims	39	35	55	44	53	53	61	67	64	62	74	61	668		
AWP	\$147,082.98	\$117,261.93	\$167,803.12	\$134,058.69	\$209,941.88	\$164,816.89	\$221,883.01	\$331,588.86	\$313,213.74	\$202,868.96	\$266,534.97	\$183,307.17	\$2,460,362.20		
Ingredient Cost	\$117,226.65	\$90,977.16	\$134,718.08	\$105,443.65	\$165,769.25	\$132,654.37	\$178,352.49	\$267,291.30	\$256,048.56	\$163,969.08	\$211,527.60	\$149,634.57	\$1,973,612.76		
	22	17	31	25	33	33	44	49	48	43	54	46	445		
	\$121,462.26	\$85,366.94	\$137,024.04	\$102,672.56	\$175,285.12	\$146,128.75	\$197,210.67	\$296,745.07	\$286,330.78	\$178,807.21	\$237,994.36	\$151,538.61	\$2,116,566.36		
	\$100,813.67	\$70,854.57	\$113,787.64	\$85,218.25	\$145,486.69	\$121,286.89	\$163,684.91	\$246,298.45	\$237,654.59	\$148,410.00	\$197,535.32	\$125,777.06	\$1,756,808.04	\$1,672,087.43	-\$84,720.61
Brand Discount off AWP	17.00%	17.00%	16.96%	17.00%	17.00%	17.00%	17.00%	17.00%	17.00%	17.00%	17.00%	17.00%	17.00%	21.00%	(\$84,720.61)
	17	18	24	19	20	20	17	18	16	19	20	15	223		
	\$25,620.72	\$31,894.99	\$30,779.09	\$31,386.12	\$34,656.76	\$18,688.15	\$24,672.34	\$34,843.79	\$26,882.95	\$24,061.75	\$28,540.61	\$31,768.56	\$343,795.84		
	\$16,412.98	\$20,122.59	\$20,930.44	\$20,225.40	\$20,282.56	\$11,367.48	\$14,667.58	\$20,992.85	\$18,393.97	\$15,559.08	\$13,992.28	\$23,857.51	\$216,804.72	\$271,598.71	\$54,793.99
Generic Discount off AWP	35.94%	36.91%	32.00%	35.56%	41.48%	39.17%	40.55%	39.75%	31.58%	35.34%	50.97%	24.90%		21.00%	\$54,793.99
	\$1.00		\$1.00										\$1.00		0.00
Dispensing Fee Per Rx	\$0.00	\$0.00	\$0.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(0.00)
Generic Dispensing Rate	43.59%	51.43%	43.64%	43.18%	37.74%	37.74%	27.87%	26.87%	25.00%	30.65%	27.03%	24.59%	33.38%		

(\$29,926.62)

BASED ON MEDISPAN GENERIC OR BRANDED

KPS Calculated Shortfall (\$2,037,412.28)
 KPS Identified Additional Shortfall (\$355,526.49)

Total Shortfall (\$1,681,885.79) Not Correct

Total Claims 121,764
 AWP \$34,744,363.52
 Ingredient Cost \$19,792,800.97
 Dispensing Fee \$99,550.00

U&C VALUE		Claim Count	Ing Cost	AWP	
RETAIL	B	122	\$25,947.27	\$43,370.81	40.17%
	G	4,899	\$460,235.70	\$870,650.63	47.14%
RETAIL-90	B	54	\$17,574.33	\$43,739.51	59.82%
	G	2,453	\$349,557.69	\$776,672.89	54.99%
		7,528	\$853,314.99	\$1,734,433.84	

- BASED ON MEDISPAN
- GPI beginning with 97 (MEDICAL DEVICES)
 - GPI beginning with 81 (DIETARY PRODUCTS)
 - RX-OTC Indicator Code = O or P (OTC PRODUCTS)
 - Exceptions: GPI beginning with 27 or 94100030
 - Dosage Form = CREA or AEPB or POWD or LOTN or LIQD or LQCR or LQPK

CONTRACTUAL EXCLUSIONS	
TOTAL	
Total Claims	10,099
AWP	\$3,554,389.43
Ingredient Cost	\$2,699,271.99
Dispensing Fee	\$8,941.00
LDD	
Total Claims	109
AWP	\$1,750,082.97
Ingredient Cost	\$1,522,572.07
Dispensing Fee	\$109.00
U&C	
Total Claims	
AWP	
Ingredient Cost	
Dispensing Fee	
MEDICAID	
Total Claims	927
AWP	\$103,208.44
Ingredient Cost	\$50,063.05
Dispensing Fee	\$882.00
DNC	
Total Claims	767
AWP	\$129,313.88
Ingredient Cost	\$102,234.44
Dispensing Fee	\$657.50
DMR	
Total Claims	17
AWP	\$2,320.24
Ingredient Cost	\$973.38
Dispensing Fee	\$13.00
OTC	
Total Claims	2,705
AWP	\$63,840.95
Ingredient Cost	\$24,930.78
Dispensing Fee	\$2,136.50
DOSAGE FORM	
Total Claims	5,480
AWP	\$1,219,875.19
Ingredient Cost	\$984,018.62
Dispensing Fee	\$4,906.50
COMPOUNDS	
Total Claims	79
AWP	\$279,127.87
Ingredient Cost	\$10,202.00
Dispensing Fee	\$221.50
MFN	
Total Claims	15
AWP	\$6,619.90
Ingredient Cost	\$4,277.65
Dispensing Fee	\$15.00

FIELD: Not in claims file, identified by EmpiRx

- Specialty Drugs with unique pricing, such as new-to-market products, those under patent litigation or those which have a limited distribution channel mandated by the manufacturer or a government authority are not subject to price or performance guarantees effective as of the date the limited distribution methodology commenced.

FIELD: 'BASIS OF COST DETERMINATION' = 7; I don't see this in the claims file

NOT ALLOWED TO BE EXCLUDED

FIELD: 'PRESCRIBER FIRST NAME' contains "Medicaid"

- The following will not be eligible for pricing guarantee reconciliation or rebate payment as defined above (i) appliances, devices, bandages, heat lamps, braces, splints, and artificial appliances, (ii) health and beauty aids, cosmetics and dietary supplements, (iii) other than diabetic supplies, OTC products, (iv) drugs purchased by a pharmacy pursuant to the 340 B program, (v) university pharmacy claims, (vi) government subrogation claims, (vii) secondary claims, and (viii) duplicate claims, (ix) GPO claims and in house pharmacy claims.

FIELD: 'ADDITIONAL MESSAGE' contains "Drug Not Covered"

- The following will not be eligible for pricing guarantee reconciliation or rebate payment as defined above (i) appliances, devices, bandages, heat lamps, braces, splints, and artificial appliances, (ii) health and beauty aids, cosmetics and dietary supplements, (iii) other than diabetic supplies, OTC products, (iv) drugs purchased by a pharmacy pursuant to the 340 B program, (v) university pharmacy claims, (vi) government subrogation claims, (vii) secondary claims, and (viii) duplicate claims, (ix) GPO claims and in house pharmacy claims.

FIELD: 'CLAIM MEDIA TYPE' = 4

- All financial guarantees will be measured on an aggregate basis and shall exclude creams, compounds, DMR claims, inhalers, powders, lotions, devices, and liquids and will include the addition of financial value generated by EmpiRx Health Care Management programs.

FIELD: Not in claims file, identified by EmpiRx

- The following will not be eligible for pricing guarantee reconciliation or rebate payment as defined above (i) appliances, devices, bandages, heat lamps, braces, splints, and artificial appliances, (ii) health and beauty aids, cosmetics and dietary supplements, (iii) other than diabetic supplies, OTC products, (iv) drugs purchased by a pharmacy pursuant to the 340 B program, (v) university pharmacy claims, (vi) government subrogation claims, (vii) secondary claims, and (viii) duplicate claims, (ix) GPO claims and in house pharmacy claims.

FIELD: Not in claims file, identified by EmpiRx

- All financial guarantees will be measured on an aggregate basis and shall exclude creams, compounds, DMR claims, inhalers, powders, lotions, devices, and liquids and will include the addition of financial value generated by EmpiRx Health Care Management programs.

FIELD: COMPOUND FLAG' = Y

- All financial guarantees will be measured on an aggregate basis and shall exclude creams, compounds, DMR claims, inhalers, powders, lotions, devices, and liquids and will include the addition of financial value generated by EmpiRx Health Care Management programs.

Discount and dispensing fee guarantees do not apply to most favored nation drug pricing state.

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

AGENDA DATE: July 19, 2019

ITEM NUMBER: Item 14

SUBJECT: Receive and File Consultant's Pharmacy Division Report and Consider Recommendation on Potential Rx Benefit Plan Design Change (A)

REQUEST(S): That the Board receive the consultant's report on lowering the mail order (90-day supply) copayment by \$10 for formulary and non-formulary prescription drugs, and \$5 for generic drugs, to increase mail order utilization. Retail 90 would remain unchanged.

DESCRIPTION:

Keenan Pharmacy Services has provided a proposed incentive-based plan design change on the SJVIA pharmacy mail order benefit that could potentially save the SJVIA plan \$600,000 (with 50% utilization). The incentive mail order recommendation is proposed to enable the SJVIA to capture lower costs and higher rebates. SJVIA staff recommends the Board approve the benefit change, with implementation with the 2020 health plan. The delayed implementation will allow SJVIA to educate members on the upcoming change and coincide with renewal prescriptions. It is recommended that participation in the mail order (90-day supply) be on an opt-in basis.

FISCAL IMPACT/FINANCING:

Potential annual savings from \$120,000 with 10% utilization, to \$600,000 with 50% utilization.

ADMINISTRATIVE SIGN-OFF:



Rhonda Sjostrom
SJVIA Manager



Paul Nerland
SJVIA Assistant Manager

July 19, 2019

SJVIA Board Meeting: Consultant's Report on Pharmacy Mail Order Cost Savings

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 that could result in lower costs as much as \$1.2 million.

Over 97% of 90-day supply prescriptions are filled through the retail channel (Retail 90). Less than 3% of the 90-day supply are filled through the mail order pharmacy program. The mail order program offers significant lower costs due to better discounting contracts and greater prescription drug rebates. The Keenan Pharmacy Division estimates a savings of \$1.2 million should mail order be mandated. The SJVIA Board requested the SJVIA staff to come back with an incentive-based copayment design to consider in lieu of mandating the mail order program.

Currently the Retail 90 and mail order program require the same copayments.

- Generic \$20 copayment
- Retail formulary brand \$40 copayment
- Retail non-formulary brand \$60 copayment

It is proposed that the mail order program be lowered by \$10 for formulary and non-formulary copayments and \$5 for generic copayments to provide the incentive for covered members to use the mail order program. Since most of the rebates are based on brand drugs, it was determined that the reduction in copayments should be greater for brand drugs than the generic drug.

- Generic \$15 copayment
- Retail formulary brand \$30 copayment
- Retail non-formulary brand \$50 copayment

A 10% increase in mail order usage would result in \$120,000 in annual savings. A 50% increase in mail order usage would result in a \$600,000 savings in drug cost. Keenan will report back to the SJVIA the change in mail order utilization on a quarterly basis as part of the quarterly utilization reporting.

The SJVIA Board has two options to decide from:

1. Mandate Mail Order for eligible prescriptions with an estimated savings of \$1.2 million.
2. Provide a reduced copayment incentive to encourage mail order usage. Savings \$120,000 to \$600,000 based on 10% to 50% utilization.

The SJVIA board expressed concern over the impact to local independent pharmacies by implementing the mail order strategy. In 2018, 34 local independent pharmacies filled 1,190 retail 90 prescriptions for \$213,290.13 in prescription drug costs on a total drug cost for 2018 of \$19.8 million. The following chart identifies the local independent pharmacies utilized with the number of retail 90 prescriptions and the dollar cost.

Independent Pharmacies - Retail 90 fills	Address (St/City)	County	Claims Paid	Claims
SCRIPT LIFE PHARMACY	255 W. Herndon Ave., Suite 101, Clovis	Fresno	\$51,947	274
PILL BOX PHARMACY	2608 E. Ashlan Ave., Fresno	Fresno	\$21,235	193
REEDLEY PRO-SCRIPT PHARMACY	1045 G Street, Reedley	Fresno	\$13,007	40
RANCHO PHARMACY	426 N. Kaweah Ave, Exeter	Tulare	\$12,620	75
EXPRESS PHARMACY #10	365 Campus Drive, Hanford	Kings	\$12,166	29
THREE RIVERS DRUG	40893 Sierra Drive, Ste. G, Three Rivers	Tulare	\$12,021	30
CEDAR PHARMACY AND MEDICAL SUPPLIE	6767 N. Cedar Avenue, Fresno	Fresno	\$11,912	27
DINUBA PHARMACY	172 N. L. Street, Dinuba	Tulare	\$11,224	54
NORTHWEST MEDICAL PHARMACY	7355 N. Palm Avenue, Fresno	Fresno	\$9,801	93
MIXMED PHARMACY	2101 Herndon Avenue #102, Clovis	Fresno	\$8,774	26
WESTSIDE DRUG	1101 O Street, Firebaugh	Fresno	\$8,550	19
BULLARD PHARMACY	2026 W. Bullard Avenue, Fresno	Fresno	\$6,319	43
CARE CENTER PHARMACY	1570 E. Herndon Avenue, Fresno	Fresno	\$5,414	45
MEDICINE SHOPPE	4845 East Butler Avenue, Fresno	Fresno	\$4,861	21
MYMED PHARMCY	7141 N. Cedar Avenue #104, Fresno	Fresno	\$4,586	36
SOUTH COURT PHARMACY	1620 S. Court Street, Visalia	Tulare	\$3,396	17
SCRIPTCARE RX AND MEDICAL SUPPLIES	159 West Shaw Avenue, Clovis	Fresno	\$2,919	26
R AND M DRUG	323 North 11th Avenue Hanford	Kings	\$2,845	7
PORTERVILLE PHARMACY	406 West Putnam Avenue, Porterville	Tulare	\$2,390	31
VILLAGE PHARMACY			\$1,573	11
UNIVERSAL PHARMACY SERVICES	2064 West Paul Avenue, Fresno, CA	Fresno	\$1,488	1
MEDICINE SHOPPE PHARMACY	4845 East Butler Avenue, Fresno	Fresno	\$1,142	17
BARR PHARMACY	1825 Academy Avenue, Sanger	Fresno	\$1,020	7
TOWN CENTER PHARMACY	535 West Acequia, Visalia, CA	Tulare	\$599	7
KAWEAH DELTA PHARMACY	202 West Willow Avenue, Visalia	Tulare	\$484	17
MODEL DRUG INC	1506 Draper Street, Kingsburg	Fresno	\$322	1
PRIMARY CARE PHARMACY	5551 East Kings Canyon Road #101, Fresno	Fresno	\$149	19
FOX DRUG STORE	5689 East Kings Canyon Road, Fresno	Fresno	\$140	1
RIVERDALE DRUG	3462 West Mount Whitney Avenue, Riverdale	Fresno	\$118	4
New Life Pharmacy	483 East Almond Avenue, Madera	Madera	\$95	1
CARUTHERS PHARMACY	2436 West Tahoe Avenue, Caruthers	Fresno	\$75	8
MANOR DRUGS	5795 North First Street, Fresno	Fresno	\$55	7
BK PHARMACY CORP.	6741 N. Willow Avenue, Fresno	Fresno	\$46	1
MADERA MEDICAL PHARMACY	402 South Madera Avenue A, Madera	Madera	\$0	2
Total			\$213,290	1190

SJVIA staff recommends the mail order copayment incentive be introduced in conjunction with the 2020 renewal.



BOARD OF DIRECTORS

STEVE BRANDAU
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: July 19, 2019

ITEM NUMBER: Item 15

SUBJECT: Receive Consultant's Report on Centers of Excellence through Anthem and Kaiser (I)

REQUEST(S): That the Board receive the consultant's report on Centers of Excellence.

DESCRIPTION:

As a result from the Annual Planning meeting for 2019 projects, Keenan is providing information on Centers of Excellence (COE) and our report includes COE locations, specialties, and other available information as provided by Anthem Blue Cross and Kaiser Permanente.

FISCAL IMPACT/FINANCING:

None

ADMINISTRATIVE SIGN-OFF:

Handwritten signature of Rhonda Sjostrom in black ink.

Rhonda Sjostrom
SJVIA Manager

Handwritten signature of Paul Nerland in black ink.

Paul Nerland
SJVIA Assistant Manager

July 19, 2019

SJVIA Board Meeting: Consultant's Report on Centers of Excellence

Keenan was asked to explore both the Anthem Blue Cross and Kaiser Permanente Centers of Excellence (COE) networks. These networks have been identified to promote efficiencies in cost and outcomes and is available to respective members of the SJVIA at no additional cost. It is our recommendation to the SJVIA to conduct an employee awareness campaign to promote these Centers of Excellence for members to be aware of the resources available for specialized medical procedures with improved costs. Keenan will meet with SJVIA staff to develop and implement a Centers of Excellence communication campaign, including a timeline.

Anthem Blue Cross

Anthem Blue Cross' Centers of Excellence include its network comprised of two types of facilities: Blue Distinction Center (BDC) and Blue Distinction Center+ (BDC+). These centers are accessible and available at no cost to the SJVIA. A partial list of the network (from Bakersfield to Sacramento) is on page 3. This list includes the specialties provided in each facility. For the full listing, please refer to Appendix A. A BDC is a facility recognized for its expertise in delivering specialty care. A BDC+ is a facility recognized for both its expertise and efficiency in delivering specialty care. Anthem does not track individual outcomes within this network; however, rigorous metrics must be met and maintained throughout the cycle. Each BDC is subject to an 18-24-month cycle of re-designation. The network changes from time to time and for this reason Anthem should be contacted for the most up-to-date BDC facility list.

Dedicated case management units assist members in identifying centers located near their place of residence. Travel and lodging benefits are standard for transplants, but travel and lodging may be available for other procedures; generally, the center must be 75 miles from the member's home. IRS guidelines are followed to avoid any tax implications for the member.

Primary Care Physicians (PCPs) receive detailed notes in the exchange of information from the BDC. PCPs also receive checklists to encourage and facilitate post care involvement of the member.

Employees can call Anthem member services to obtain information on BDCs. Online, the Find a Doctor Tool assists in identifying centers. In 2019, Anthem will launch a new BDC program focusing on substance use recovery and treatment.

Kaiser

Patients are referred to a COE specialty provider by PCP referral when medically necessary. The specialized physician manages the member's care and the PCP is kept updated. Members are encouraged to learn as much as possible regarding their condition and develop a good relationship with their PCP.

COEs are used for acute medical conditions or needs such as transplants, cardiac care, bariatric surgery, and neonatal intensive care units. For transplants, Kaiser arranges and pays for transportation (within the U.S.) for medically necessary trips, including evaluation, transplants, follow-up for the member and one care-giver if needed. Lodging is also arranged and covered and a per diem living expense for the member (while out of the hospital) and one caregiver is provided.

The full list of Kaiser's COE facilities is shown in Appendix B. Page 4 of this report includes a partial list which includes facilities in Fresno and north to the Sacramento region. Like Anthem, Kaiser does not track the success outcome of each location.

Conclusion

Both Anthem Blue Cross and Kaiser Permanente have identified facilities that provide better outcomes and are more cost efficient, within their applicable networks. It is our recommendation that the SJVIA promote these networks to make members aware of their availability and the positive impact these centers have on improving outcomes and lowering costs. Keenan will meet with SJVIA staff to develop and implement a COE communication campaign, including a timeline.

Anthem Blue Cross

CA Designated Centers as of 4/19/19

Provider Name	Provider Address 1	Provider City	Program Type	Subspecialty	Designation Type
Adventist Health Bakersfield	2615 Chester Ave	Bakersfiel	Bariatric	Comprehensive	BDC
Adventist Health Bakersfield/ San Joaquin Comm	2615 Chester Ave	Bakersfiel	Bariatric	Gastric Stapling	BDC
Clovis Comm Hosp	2755 Herndon	Clovis	Bariatric	Comprehensive	BDC+
Doctors Medical Center of Modesto	1441 Florida Ave	Modesto	Bariatric	Comprehensive	BDC
Drs Hosp of Manteca	1205 E North St	Manteca	Bariatric	Comprehensive	BDC+
Fresno Heart Hospital LLC	15 E Audubon	Fresno	Bariatric	Comprehensive	BDC+
Mercy San Juan Hosp	6501 Coyle Ave	Carmicha	Bariatric	Comprehensive	BDC+
Methodist Hosp of Sacramento	7500 Hospital Dr	Sacramento	Bariatric	Comprehensive	BDC
UC Davis Med Ctr	2315 Stockton	Sacramento	Bariatric	Comprehensive	BDC
UC Davis Med Ctr	2315 Stockton	Sacramento	Bariatric	Gastric Banding	BDC
UC Davis Med Ctr	2315 Stockton	Sacramento	Bariatric	Gastric Stapling	BDC
Community Medical Center Fresno	2823 Fresno St	Fresno	Cardiac Care		BDC
Doctors Medical Center of Modesto	1441 Florida Ave	Modesto	Cardiac Care		BDC
Mercy General Hospital	4001 J St	Sacramento	Cardiac Care		BDC
Mercy San Juan Medical Center	6501 Coyle Ave	Carmicha	Cardiac Care		BDC
UC Davis Med Ctr	2315 Stockton	Sacramento	Cardiac Care		BDC
Adventist Health Bakersfield	2615 Chester Ave	Bakersfiel	Knee and Hip		BDC+
Bakersfield Memorial Hospital	420 34th St	Bakersfiel	Knee and Hip		BDC
Fresno Comm Hosp	2823 Fresno St	Fresno	Knee and Hip		BDC+
Kaweah Delta District Hosp	400 W Mineral	Visalia	Knee and Hip		BDC+
Mercy Hosp Bakersfield	2215 Truxtun	Bakersfiel	Knee and Hip		BDC+
Mercy Med Ctr Mercedcomm	333 Mercy Ave	Merced	Knee and Hip		BDC+
Mercy San Juan Medical Center	6501 Coyle Ave	Carmicha	Knee and Hip		BDC+
Methodist Hosp of Sacramento	7500 Hospital Dr	Sacramento	Knee and Hip		BDC+
St Agnes Med Ctr	1303 E Herndon	Fresno	Knee and Hip		BDC+
UC Davis Med Ctr	2315 Stockton	Sacramento	Knee and Hip		BDC
Bakersfield Memorial Hospital	420 34th St	Bakersfiel	Maternity Care		BDC
Clovis Comm Hosp	2755 Herndon	Clovis	Maternity Care		BDC+
Community Medical Center Fresno	2823 Fresno St	Fresno	Maternity Care		BDC+
Dameron Hosp Assoc	525 W Acacia St	Stockton	Maternity Care		BDC
Doctors Medical Center of Modesto	1441 Florida Ave	Modesto	Maternity Care		BDC
Drs Hosp of Manteca	1205 E North St	Manteca	Maternity Care		BDC+
Fresno Comm Hosp	2823 Fresno St	Fresno	Maternity Care		BDC+
Kaweah Delta District Hosp	400 W Mineral	Visalia	Maternity Care		BDC+
Lodi Memorial Hosp	975 S Fairmont	Lodi	Maternity Care		BDC
Madera Comm Hosp	1250 E Almond	Madera	Maternity Care		BDC+
Mercy General Hospital	4001 J St	Sacramento	Maternity Care		BDC
Mercy Med Ctr Mercedcomm	333 Mercy Ave	Merced	Maternity Care		BDC
Mercy San Juan Medical Center	6501 Coyle Ave	Carmicha	Maternity Care		BDC
Methodist Hosp of Sacramento	7500 Hospital Dr	Sacramento	Maternity Care		BDC
St Agnes Med Ctr	1303 E Herndon	Fresno	Maternity Care		BDC+
St Josephs Med Ctr of	1800 N	Stockton	Maternity Care		BDC
UC Davis Med Ctr	2315 Stockton	Sacramento	Maternity Care		BDC
Adventist Health Bakersfield	2615 Chester Ave	Bakersfiel	Spine Surgery		BDC+
Bakersfield Memorial Hospital	420 34th St	Bakersfiel	Spine Surgery		BDC+
Fresno Comm Hosp	2823 Fresno St	Fresno	Spine Surgery		BDC+
Kaweah Delta District Hosp	400 W Mineral	Visalia	Spine Surgery		BDC+
Mercy Hosp Bakersfield	2215 Truxtun	Bakersfiel	Spine Surgery		BDC+
St Agnes Med Ctr	1303 E Herndon	Fresno	Spine Surgery		BDC+
UC Davis Med Ctr	2315 Stockton	Sacramento	Spine Surgery		BDC

Kaiser Northern California Centers of Excellence:

- **Oncology**
 - Bladder cancer
 - ◆ Oakland, South Sacramento
 - Brain cancer
 - ◆ Adult: Sacramento, Redwood City, Fresno
 - ◆ Pediatric: Oakland, Roseville, Santa Clara
 - Esophageal cancer
 - ◆ Oakland, Santa Clara, South Sacramento, Modesto
 - Gynecologic cancer
 - ◆ Oakland, San Francisco, Walnut Creek, Sacramento, Santa Clara
 - Head and neck cancer
 - ◆ Oakland/Walnut Creek, Sacramento/South Sacramento, Santa Clara
 - Liver cancer
 - ◆ Oakland, Antioch, San Francisco, Sacramento, San Jose
 - Pancreatic cancer
 - ◆ Oakland, Antioch, San Francisco, Sacramento, San Jose
 - Thyroid cancer (medullary or anaplastic)
 - ◆ Oakland, Sacramento, Santa Clara, South Sacramento
 - Inpatient TX for acute leukemia and lymphoma
 - ◆ Santa Clara, Oakland, Roseville
 - Radiation oncology
 - ◆ Oakland, Sacramento, Roseville, Santa Clara, South San Francisco
 - Pediatric oncology
 - ◆ Santa Clara, Oakland, Roseville
 - Oncology clinical trials
 - ◆ Most medical centers
- **Cardiac care**
 - South Sacramento
- **Bariatrics**
 - Richmond, Fresno, Fremont, South Sacramento, South San Francisco
- **Neuroscience/Neurosurgery**
 - Adult: Sacramento, Redwood City
 - Pediatrics: Oakland, Roseville, Santa Clara
- **Total joint replacement**
 - Santa Rosa, South Sacramento, Modesto, Fresno, Antioch (also called Deer Valley), Vacaville, Vallejo, Roseville, Sacramento, San Rafael, San Francisco, San Leandro, South San Francisco, Redwood City, Santa Clara, San Jose
- **Robotic surgery**
 - Walnut Creek, South Sacramento, Santa Clara San Francisco
- **Spine surgery**
 - Oakland, Sacramento, San Jose
- **Maxillofacial**
 - Oakland, South Sacramento, Santa Clara

Anthem Blue Cross—Centers of Excellence

Blue Distinction Center & Blue Distinction Center+

CA Designated Centers as of 4/19/19

Provider Name	Provider Address 1	Provider City	Program Type	Subspecialty	Designation Type
Adventist Health Bakersfield	2615 Chester Ave	Bakersfield	Bariatric Surgery	Comprehensive Center	BDC
Adventist Health Bakersfield/ San Joaquin Comm Hosp	2615 Chester Ave	Bakersfield	Bariatric Surgery	Gastric Stapling	BDC
Cedars Sinai Med Ctr	8700 Beverly Blvd	Los Angeles	Bariatric Surgery	Comprehensive Center	BDC+
Chapman Global Med Ctr Inc	2601 E Chapman Ave	Orange	Bariatric Surgery	Comprehensive Center	BDC+
Clovis Comm Hosp	2755 Herndon Ave	Clovis	Bariatric Surgery	Comprehensive Center	BDC+
Community Hospital of The Monterey Peninsula	23625 Wr Holman Hwy	Monterey	Bariatric Surgery	Comprehensive Center	BDC+
Community Memorial Hospital San Buenaventura	147 N Brent St	Ventura	Bariatric Surgery	Comprehensive Center	BDC
Desert Regional Medical Center	1150 N Indian Canyon Dr	Palm Springs	Bariatric Surgery	Comprehensive Center	BDC+
Doctors Medical Center of Modesto	1441 Florida Ave	Modesto	Bariatric Surgery	Comprehensive Center	BDC
Drs Hosp of Manteca	1205 E North St	Manteca	Bariatric Surgery	Comprehensive Center	BDC+
Eisenhower Med Ctr	39000 Bob Hope Dr	Rancho Mirage	Bariatric Surgery	Comprehensive Center	BDC
El Camino Hosp	2500 Grant Rd	Mountain View	Bariatric Surgery	Comprehensive Center	BDC
Enloe Med Ctr Esplanade	1531 Esplanade	Chico	Bariatric Surgery	Comprehensive Center	BDC
Fountain Valley Regional	17100 Euclid St	Fountain Valley	Bariatric Surgery	Comprehensive Center	BDC+
Fresno Heart Hospital LLC	15 E Audubon Dr	Fresno	Bariatric Surgery	Comprehensive Center	BDC+
Good Samaritan Hosp	2425 Samaritan Dr	San Jose	Bariatric Surgery	Comprehensive Center	BDC+
Huntington Memorial Hosp	100 W California Blvd	Pasadena	Bariatric Surgery	Comprehensive Center	BDC+
Keck Hosp of USC	1500 San Pablo St	Los Angeles	Bariatric Surgery	Comprehensive Center	BDC
Loma Linda University Surgical Hospital	26780 Barton Road	Redlands	Bariatric Surgery	Comprehensive Center	BDC
Marian Regional Med Ctr	1400 E Church St	Santa Maria	Bariatric Surgery	Comprehensive Center	BDC
Marina Del Rey Hosp	4650 Lincoln Blvd	Marina Del Rey	Bariatric Surgery	Comprehensive Center	BDC
Mercy San Juan Hosp	6501 Coyle Ave	Carmichael	Bariatric Surgery	Comprehensive Center	BDC+
Methodist Hosp of Sacramento	7500 Hospital Dr	Sacramento	Bariatric Surgery	Comprehensive Center	BDC
Methodist Hosp of Southern	300 W Huntington Dr	Arcadia	Bariatric Surgery	Comprehensive Center	BDC+
Natividad Med Ctr	1441 Constitution Blvd	Salinas	Bariatric Surgery	Comprehensive Center	BDC+
Orange Coast Mem Medctr	9920 Talbert Ave	Fountain Valley	Bariatric Surgery	Comprehensive Center	BDC+
Palmdale Regional Medical Center	38600 Medical Center Dr	Palmdale	Bariatric Surgery	Comprehensive Center	BDC
Parkview Comm Hosp Med Ctr	3865 Jackson St	Riverside	Bariatric Surgery	Comprehensive Center	BDC+
PIH Health Hospital Whittier	12401 Washington Blvd	Whittier	Bariatric Surgery	Comprehensive Center	BDC
Pomerado Hosp	15615 Pomerado Rd	Poway	Bariatric Surgery	Comprehensive Center	BDC+
Providence Saint Joseph Med	501 S Buena Vista St	Burbank	Bariatric Surgery	Comprehensive Center	BDC+
Riverside Comm Hosp	4445 Magnolia Ave	Riverside	Bariatric Surgery	Comprehensive Center	BDC
Ronald Reagan Ucla Med Ctr	757 Westwood Plz	Los Angeles	Bariatric Surgery	Comprehensive Center	BDC
Santa Barbara Cottage Hospital	400 W Pueblo St	Santa Barbara	Bariatric Surgery	Comprehensive Center	BDC+
Scripps Green Hospital	10666 N Torrey Pines Rd	La Jolla	Bariatric Surgery	Comprehensive Center	BDC
Scripps Memorial Hosp	9888 Genesee Ave	La Jolla	Bariatric Surgery	Comprehensive Center	BDC+
Scripps Mercy Hospital	4077 Fifth Ave	San Diego	Bariatric Surgery	Comprehensive Center	BDC+
Sharp Memorial Hospital	7901 Frost St	San Diego	Bariatric Surgery	Comprehensive Center	BDC
Southern California Hospital at Culver City	3828 Delmas Ter	Culver City	Bariatric Surgery	Comprehensive Center	BDC
Southwest Healthcare System Wildomar	36485 Inland Valley Dr	Wildomar	Bariatric Surgery	Comprehensive Center	BDC
St Bernardine Medical Center	2101 N Waterman Ave	San Bernardino	Bariatric Surgery	Comprehensive Center	BDC+
St Johns Regional Med Ctr	1600 N Rose Ave	Oxnard	Bariatric Surgery	Comprehensive Center	BDC+
St Joseph Hosp Orange	1100 W Stewart Dr	Orange	Bariatric Surgery	Comprehensive Center	BDC+
St Mary Med Ctr Longbeach	1050 Linden Ave	Long Beach	Bariatric Surgery	Comprehensive Center	BDC
Stanford Health Care - Valleycare	5555 W Las Positas Blvd	Pleasanton	Bariatric Surgery	Comprehensive Center	BDC+
Stanford Hlth Care	300 Pasteur Dr	Stanford	Bariatric Surgery	Comprehensive Center	BDC+
UC Davis Med Ctr	2315 Stockton Blvd	Sacramento	Bariatric Surgery	Comprehensive Center	BDC
UC Davis Med Ctr	2315 Stockton Blvd	Sacramento	Bariatric Surgery	Gastric Banding	BDC
UC Davis Med Ctr	2315 Stockton Blvd	Sacramento	Bariatric Surgery	Gastric Stapling	BDC
UC Irvine Medical Center	101 The City Dr S	Orange	Bariatric Surgery	Comprehensive Center	BDC
Ucsd Medical Center	200 W Arbor Dr	San Diego	Bariatric Surgery	Comprehensive Center	BDC
Ventura County Medical Center	3291 Kina vusta Rd	Ventura	Bariatric Surgery	Comprehensive Center	BDC
Community Hospital of The Monterey Peninsula	23625 Wr Holman Hwy	Monterey	Cardiac Care		BDC
Community Medical Center Fresno	2823 Fresno St	Fresno	Cardiac Care		BDC
Doctors Medical Center of Modesto	1441 Florida Ave	Modesto	Cardiac Care		BDC
Dominican Santa Cruz Hospital	1555 Soquel Dr	Santa Cruz	Cardiac Care		BDC
El Camino Hosp	2500 Grant Rd	Mountain View	Cardiac Care		BDC
Enloe Med Ctr Esplanade	1531 Esplanade	Chico	Cardiac Care		BDC
Fountain Valley Regional	17100 Euclid St	Fountain Valley	Cardiac Care		BDC
Glendale Adventist Med Ctr	1509 Wilson Ter	Glendale	Cardiac Care		BDC+
Glendale Memorial Hospital & Health Center	1420 S Central Ave	Glendale	Cardiac Care		BDC
Hoag Memorial Hospital Presbyterian	1 Hoag Dr	Newport Beach	Cardiac Care		BDC+
John Muir Medical Center Concord Campus	2540 East St	Concord	Cardiac Care		BDC
Loma Linda University Medical Center	11234 Anderson St	Loma Linda	Cardiac Care		BDC+
Long Beach Memorial Medical Center	2801 Atlantic Ave	Long Beach	Cardiac Care		BDC+
Los Robles Regional Medical Center	215 W Janss Rd	Thousand Oaks	Cardiac Care		BDC

Anthem Blue Cross—Centers of Excellence

Blue Distinction Center & Blue Distinction Center+

CA Designated Centers as of 4/19/19

Marin General Hospital	250 Bon Air Rd	Greenbrae	Cardiac Care	BDC
Mercy General Hospital	4001 J St	Sacramento	Cardiac Care	BDC
Mercy San Juan Medical Center	6501 Coyle Ave	Carmichael	Cardiac Care	BDC
Methodist Hosp of Southern	300 W Huntington Dr	Arcadia	Cardiac Care	BDC
Mission Hosp Regional Med	27700 Medical Center Rd	Mission Viejo	Cardiac Care	BDC
Northridge Hospital Medical Center	18300 Roscoe Blvd	Northridge	Cardiac Care	BDC+
Providence Saint Johns Health Center	2121 Santa Monica Blvd	Santa Monica	Cardiac Care	BDC
Providence Saint Joseph Med	501 S Buena Vista St	Burbank	Cardiac Care	BDC+
Queen of The Valley Medical Center	1000 Trancas St	Napa	Cardiac Care	BDC
Regional Medical Center of San Jose	225 N Jackson Ave	San Jose	Cardiac Care	BDC+
Santa Barbara Cottage Hospital	400 W Pueblo St	Santa Barbara	Cardiac Care	BDC
Santa Rosa Mem Hosp	1165 Montgomery Dr	Santa Rosa	Cardiac Care	BDC
Sequoia Hospital	170 Alameda De Las Pulgas	Redwood City	Cardiac Care	BDC
Sharp Memorial Hospital	7901 Frost St	San Diego	Cardiac Care	BDC
St Bernardine Medical Center	2101 N Waterman Ave	San Bernardino	Cardiac Care	BDC
St Johns Regional Med Ctr	1600 N Rose Ave	Oxnard	Cardiac Care	BDC
St Joseph Hosp Orange	1100 W Stewart Dr	Orange	Cardiac Care	BDC+
St Jude Med Ctr	101 E Valencia Mesa Dr	Fullerton	Cardiac Care	BDC+
Tri City Medical Center	4002 Vista Way	Oceanside	Cardiac Care	BDC
UC Davis Med Ctr	2315 Stockton Blvd	Sacramento	Cardiac Care	BDC
Ucsf Medical Center	505 Parnassus Ave	San Francisco	Cardiac Care	BDC
West Hills Hospital & Medical Center	7300 Medical Center Dr	West Hills	Cardiac Care	BDC
Adventist Health Bakersfield	2615 Chester Ave	Bakersfield	Knee and Hip Replacement	BDC+
Bakersfield Memorial Hospital	420 34th St	Bakersfield	Knee and Hip Replacement	BDC
Cedars Sinai Med Ctr	8700 Beverly Blvd	Los Angeles	Knee and Hip Replacement	BDC+
Community Hospital of The Monterey Peninsula	23625 Wr Holman Hwy	Monterey	Knee and Hip Replacement	BDC
Dominican Santa Cruz Hospital	1555 Soquel Dr	Santa Cruz	Knee and Hip Replacement	BDC
El Camino Hosp	2500 Grant Rd	Mountain View	Knee and Hip Replacement	BDC+
Enloe Med Ctr Esplanade	1531 Esplanade	Chico	Knee and Hip Replacement	BDC+
Feather River Hosp	5974 Pentz Rd	Paradise	Knee and Hip Replacement	BDC+
Frank R Howard Mem Hosp	1 Marcela Dr	Willits	Knee and Hip Replacement	BDC
French Hosp Med Ctr	1911 Johnson Ave	San Luis Obispo	Knee and Hip Replacement	BDC+
Fresno Comm Hosp	2823 Fresno St	Fresno	Knee and Hip Replacement	BDC+
Good Samaritan Hosp	2425 Samaritan Dr	San Jose	Knee and Hip Replacement	BDC+
Good Samaritan Hosp Los	1225 Wilshire Blvd	Los Angeles	Knee and Hip Replacement	BDC+
Grossmont Hosp	5555 Grossmont Center Dr	La Mesa	Knee and Hip Replacement	BDC
Hoag Orthopedic Ins	16250 Sand Canyon Ave	Irvine	Knee and Hip Replacement	BDC+
Huntington Memorial Hosp	100 W California Blvd	Pasadena	Knee and Hip Replacement	BDC+
John Muir Med Ctr Walnut	1601 Ygnacio Valley Rd	Walnut Creek	Knee and Hip Replacement	BDC
John Muir Medical Center Concord Campus	2540 East St	Concord	Knee and Hip Replacement	BDC
Kaweah Delta District Hosp	400 W Mineral King Ave	Visalia	Knee and Hip Replacement	BDC+
Keck Hosp of USC	1500 San Pablo St	Los Angeles	Knee and Hip Replacement	BDC
Loma Linda University Medical Center	11234 Anderson St	Loma Linda	Knee and Hip Replacement	BDC+
Los Robles Regional Medical Center	215 W Janss Rd	Thousand Oaks	Knee and Hip Replacement	BDC+
Marian Regional Med Ctr	1400 E Church St	Santa Maria	Knee and Hip Replacement	BDC+
Mercy Hosp Bakersfield	2215 Truxtun Ave	Bakersfield	Knee and Hip Replacement	BDC+
Mercy Med Ctr Mercedcomm	333 Mercy Ave	Merced	Knee and Hip Replacement	BDC+
Mercy Medical Center Redding	2175 Rosaline Ave	Redding	Knee and Hip Replacement	BDC+
Mercy San Juan Medical Center	6501 Coyle Ave	Carmichael	Knee and Hip Replacement	BDC+
Methodist Hosp of Sacramento	7500 Hospital Dr	Sacramento	Knee and Hip Replacement	BDC+
Methodist Hosp of Southern	300 W Huntington Dr	Arcadia	Knee and Hip Replacement	BDC+
Northridge Hospital Medical Center	18300 Roscoe Blvd	Northridge	Knee and Hip Replacement	BDC+
Oconnor Hosp	2105 Forest Ave	San Jose	Knee and Hip Replacement	BDC+
Parkview Comm Hosp Med Ctr	3865 Jackson St	Riverside	Knee and Hip Replacement	BDC+
PIH Health Hospital-Whittier	12401 Washington Blvd	Whittier	Knee and Hip Replacement	BDC
Placentia Linda Hosp	1301 N Rose Dr	Placentia	Knee and Hip Replacement	BDC+
Providence Holy Cross Med	15031 Rinaldi St	Mission Hills	Knee and Hip Replacement	BDC+
Queen of The Valley Med Ctr	1000 Trancas St	Napa	Knee and Hip Replacement	BDC+
Riverside Comm Hosp	4445 Magnolia Ave	Riverside	Knee and Hip Replacement	BDC
Saddleback Memorial Medical Center	24451 Health Center Dr	Laguna Hills	Knee and Hip Replacement	BDC+
Santa Barbara Cottage Hospital	400 W Pueblo St	Santa Barbara	Knee and Hip Replacement	BDC
Santa Monica Ucla Med Ctr	1250 16th St	Santa Monica	Knee and Hip Replacement	BDC
Santa Rosa Mem Hosp	1165 Montgomery Dr	Santa Rosa	Knee and Hip Replacement	BDC+
Sequoia Hospital	170 Alameda De Las Pulgas	Redwood City	Knee and Hip Replacement	BDC
Sierra Vista Regional Med	1010 Murray Ave	San Luis Obispo	Knee and Hip Replacement	BDC+
St Agnes Med Ctr	1303 E Herndon Ave	Fresno	Knee and Hip Replacement	BDC+
St Francis Memorial Hosp	900 Hyde St	San Francisco	Knee and Hip Replacement	BDC

Anthem Blue Cross—Centers of Excellence

Blue Distinction Center & Blue Distinction Center+

CA Designated Centers as of 4/19/19

St Helena Hosp	10 Woodland Rd	Saint Helena	Knee and Hip Replacement	BDC
St Joseph Hosp Eureka	2700 Dolbeer St	Eureka	Knee and Hip Replacement	BDC
St Joseph Hosp Orange	1100 W Stewart Dr	Orange	Knee and Hip Replacement	BDC+
St Jude Med Ctr	101 E Valencia Mesa Dr	Fullerton	Knee and Hip Replacement	BDC+
St Marys Med Ctr San	450 Stanyan St	San Francisco	Knee and Hip Replacement	BDC
Stanford Health Care - Valleycare	5555 W Las Positas Blvd	Pleasanton	Knee and Hip Replacement	BDC+
Stanford Hlth Care	300 Pasteur Dr	Stanford	Knee and Hip Replacement	BDC+
Torrance Memorial Med Ctr	3330 Lomita Blvd	Torrance	Knee and Hip Replacement	BDC+
Twin Cities Comm Hosp	1100 Las Tablas Rd	Templeton	Knee and Hip Replacement	BDC+
UC Davis Med Ctr	2315 Stockton Blvd	Sacramento	Knee and Hip Replacement	BDC
Ucsd Medical Center	200 W Arbor Dr	San Diego	Knee and Hip Replacement	BDC+
Ucsf Medical Center	505 Parnassus Ave	San Francisco	Knee and Hip Replacement	BDC
Antelope Valley Hospmed Ctr	1600 W Avenue J	Lancaster	Maternity Care	BDC+
Bakersfield Memorial Hospital	420 34th St	Bakersfield	Maternity Care	BDC
Banner Lassen Med Ctr	1800 Spring Ridge Dr	Susanville	Maternity Care	BDC
Barton Memorial Hosp	2170 South Ave	South Lake Tahoe	Maternity Care	BDC
Cedars Sinai Med Ctr	8700 Beverly Blvd	Los Angeles	Maternity Care	BDC
Clovis Comm Hosp	2755 Herndon Ave	Clovis	Maternity Care	BDC+
Community Hospital of San Bernardino	1805 Medical Center Dr	San Bernardino	Maternity Care	BDC
Community Medical Center Fresno	2823 Fresno St	Fresno	Maternity Care	BDC+
Community Memorial Hospital San Buenaventura	147 N Brent St	Ventura	Maternity Care	BDC+
Corona Regional Med Ctr	800 S Main St	Corona	Maternity Care	BDC+
Dameron Hosp Assoc	525 W Acacia St	Stockton	Maternity Care	BDC
Desert Regional Medical Center	1150 N Indian Canyon Dr	Palm Springs	Maternity Care	BDC+
Doctors Medical Center of Modesto	1441 Florida Ave	Modesto	Maternity Care	BDC
Dominican Santa Cruz Hospital	1555 Soquel Dr	Santa Cruz	Maternity Care	BDC
Drs Hosp of Manteca	1205 E North St	Manteca	Maternity Care	BDC+
El Camino Hosp	2500 Grant Rd	Mountain View	Maternity Care	BDC
El Camino Hosp Los Gatos	815 Pollard Rd	Los Gatos	Maternity Care	BDC
Enloe Med Ctr Esplanade	1531 Esplanade	Chico	Maternity Care	BDC+
Feather River Hosp	5974 Pentz Rd	Paradise	Maternity Care	BDC
Foothill Presbyterian Hospital	250 S Grand Ave	Glendora	Maternity Care	BDC+
French Hosp Med Ctr	1911 Johnson Ave	San Luis Obispo	Maternity Care	BDC
Fresno Comm Hosp	2823 Fresno St	Fresno	Maternity Care	BDC+
Good Samaritan Hosp	2425 Samaritan Dr	San Jose	Maternity Care	BDC+
Grossmont Hosp	5555 Grossmont Center Dr	La Mesa	Maternity Care	BDC
Henry Mayo Newhall Hosp	23845 McBean Pkwy	Valencia	Maternity Care	BDC+
HI Desert Med Ctr	6601 White Feather Rd	Joshua Tree	Maternity Care	BDC
Hoag Memorial Hospital Presbyterian	1 Hoag Dr	Newport Beach	Maternity Care	BDC+
Huntington Memorial Hosp	100 W California Blvd	Pasadena	Maternity Care	BDC+
John Muir Med Ctr Walnut	1601 Ygnacio Valley Rd	Walnut Creek	Maternity Care	BDC
Kaweah Delta District Hosp	400 W Mineral King Ave	Visalia	Maternity Care	BDC+
Lodi Memorial Hosp	975 S Fairmont Ave	Lodi	Maternity Care	BDC
Loma Linda University Medical Center	11234 Anderson St	Loma Linda	Maternity Care	BDC+
Los Robles Regional Medical Center	215 W Janss Rd	Thousand Oaks	Maternity Care	BDC
Lucile Salter Packard	725 Welch Rd	Palo Alto	Maternity Care	BDC
Madera Comm Hosp	1250 E Almond Ave	Madera	Maternity Care	BDC+
Marian Regional Med Ctr	1400 E Church St	Santa Maria	Maternity Care	BDC
Mercy General Hospital	4001 J St	Sacramento	Maternity Care	BDC
Mercy Med Ctr Mercedcomm	333 Mercy Ave	Merced	Maternity Care	BDC
Mercy San Juan Medical Center	6501 Coyle Ave	Carmichael	Maternity Care	BDC
Methodist Hosp of Sacramento	7500 Hospital Dr	Sacramento	Maternity Care	BDC
Miller Childrens Hospital	2801 Atlantic Ave	Long Beach	Maternity Care	BDC
Natividad Med Ctr	1441 Constitution Blvd	Salinas	Maternity Care	BDC
Northridge Hospital Medical Center	18300 Roscoe Blvd	Northridge	Maternity Care	BDC
Orange Coast Mem Medctr	9920 Talbert Ave	Fountain Valley	Maternity Care	BDC+
Palomar Med Ctr	2185 Citracado Pkwy	Escondido	Maternity Care	BDC
Petaluma Valley Hosp	400 N McDowell Blvd	Petaluma	Maternity Care	BDC+
PIH Health Hospital-Whittier	12401 Washington Blvd	Whittier	Maternity Care	BDC
Pomerado Hosp	15615 Pomerado Rd	Poway	Maternity Care	BDC+
Providence Little Coof Mary	1300 W 7th St	San Pedro	Maternity Care	BDC+
Providence Little Coof Mary	4101 Torrance Blvd	Torrance	Maternity Care	BDC+
Providence Saint Johns Health Center	2121 Santa Monica Blvd	Santa Monica	Maternity Care	BDC+
Providence Saint Joseph Med	501 S Buena Vista St	Burbank	Maternity Care	BDC+
Queen of The Valley Med Ctr	1000 Trancas St	Napa	Maternity Care	BDC
Redlands Comm Hosp	350 Terracina Blvd	Redlands	Maternity Care	BDC+
Ronald Reagan Ucla Med Ctr	757 Westwood Plz	Los Angeles	Maternity Care	BDC

Anthem Blue Cross—Centers of Excellence

Blue Distinction Center & Blue Distinction Center+

CA Designated Centers as of 4/19/19

Saddleback Memorial Medical Center	24451 Health Center Dr	Laguna Hills	Maternity Care		BDC
Salinas Valley Memorial Hosp	450 E Romie Ln	Salinas	Maternity Care		BDC
Santa Monica Ucla Med Ctr	1250 16th St	Santa Monica	Maternity Care		BDC
Santa Rosa Mem Hosp	1165 Montgomery Dr	Santa Rosa	Maternity Care		BDC+
Scripps Memorial Hosp	9888 Genesee Ave	La Jolla	Maternity Care		BDC+
Scripps Memorial Hospital Encinitas	354 Santa Fe Dr	Encinitas	Maternity Care		BDC+
Scripps Mercy Hospital	4077 Fifth Ave	San Diego	Maternity Care		BDC+
Sequoia Hospital	170 Alameda De Las Pulgas	Redwood City	Maternity Care		BDC
Sierra Nevada Memorial Hosp	155 Glasson Way	Grass Valley	Maternity Care		BDC
Sierra Vista Regional Med	1010 Murray Ave	San Luis Obispo	Maternity Care		BDC
Southwest Healthcare System Murrieta	25500 Medical Center Dr	Murrieta	Maternity Care		BDC+
St Agnes Med Ctr	1303 E Herndon Ave	Fresno	Maternity Care		BDC+
St Bernadine Medical Center	2101 N Waterman Ave	San Bernardino	Maternity Care		BDC
St Helena Hosp	10 Woodland Rd	Saint Helena	Maternity Care		BDC
St Johns Regional Med Ctr	1600 N Rose Ave	Oxnard	Maternity Care		BDC
St Joseph Hosp Eureka	2700 Dolbeer St	Eureka	Maternity Care		BDC
St Joseph Hosp Orange	1100 W Stewart Dr	Orange	Maternity Care		BDC+
St Josephs Med Ctr of	1800 N California St	Stockton	Maternity Care		BDC
St Jude Med Ctr	101 E Valencia Mesa Dr	Fullerton	Maternity Care		BDC
Stanford Health Care - Valleycare	5555 W Las Positas Blvd	Pleasanton	Maternity Care		BDC
Twin Cities Comm Hosp	1100 Las Tablas Rd	Templeton	Maternity Care		BDC
UC Davis Med Ctr	2315 Stockton Blvd	Sacramento	Maternity Care		BDC
UC Irvine Medical Center	101 The City Dr S	Orange	Maternity Care		BDC
Ucsd Medical Center	200 W Arbor Dr	San Diego	Maternity Care		BDC
Ucsf Medical Center	505 Parnassus Ave	San Francisco	Maternity Care		BDC
Ukiah Valley Med Ctr	275 Hospital Dr	Ukiah	Maternity Care		BDC
Washington Hosp	2000 Mowry Ave	Fremont	Maternity Care		BDC
Woodland Memorial Hosp	1325 Cottonwood St	Woodland	Maternity Care		BDC
Adventist Health Bakersfield	2615 Chester Ave	Bakersfield	Spine Surgery		BDC+
Bakersfield Memorial Hospital	420 34th St	Bakersfield	Spine Surgery		BDC+
Desert Regional Medical Center	1150 N Indian Canyon Dr	Palm Springs	Spine Surgery		BDC
El Camino Hosp Los Gatos	815 Pollard Rd	Los Gatos	Spine Surgery		BDC
Enloe Med Ctr Esplanade	1531 Esplanade	Chico	Spine Surgery		BDC+
Fountain Valley Regional	17100 Euclid St	Fountain Valley	Spine Surgery		BDC+
Fresno Comm Hosp	2823 Fresno St	Fresno	Spine Surgery		BDC+
Huntington Memorial Hosp	100 W California Blvd	Pasadena	Spine Surgery		BDC+
John Muir Med Ctr Walnut	1601 Ygnacio Valley Rd	Walnut Creek	Spine Surgery		BDC
Kaweah Delta District Hosp	400 W Mineral King Ave	Visalia	Spine Surgery		BDC+
Keck Hosp of USC	1500 San Pablo St	Los Angeles	Spine Surgery		BDC
Loma Linda University Medical Center	11234 Anderson St	Loma Linda	Spine Surgery		BDC+
Los Robles Regional Medical Center	215 W Janss Rd	Thousand Oaks	Spine Surgery		BDC+
Mercy Hosp Bakersfield	2215 Truxtun Ave	Bakersfield	Spine Surgery		BDC+
Methodist Hosp of Southern	300 W Huntington Dr	Arcadia	Spine Surgery		BDC+
Mission Hosp Regional Med	27700 Medical Center Rd	Mission Viejo	Spine Surgery		BDC
Providence Saint Joseph Med	501 S Buena Vista St	Burbank	Spine Surgery		BDC+
Queen of The Valley Med Ctr	1000 Trancas St	Napa	Spine Surgery		BDC+
Riverside Comm Hosp	4445 Magnolia Ave	Riverside	Spine Surgery		BDC+
Saddleback Memorial Medical Center	24451 Health Center Dr	Laguna Hills	Spine Surgery		BDC+
Santa Barbara Cottage Hospital	400 W Pueblo St	Santa Barbara	Spine Surgery		BDC
Santa Monica Ucla Med Ctr	1250 16th St	Santa Monica	Spine Surgery		BDC+
Santa Rosa Mem Hosp	1165 Montgomery Dr	Santa Rosa	Spine Surgery		BDC+
Sharp Memorial Hospital	7901 Frost St	San Diego	Spine Surgery		BDC
Sierra Vista Regional Med	1010 Murray Ave	San Luis Obispo	Spine Surgery		BDC+
St Agnes Med Ctr	1303 E Herndon Ave	Fresno	Spine Surgery		BDC+
St Francis Memorial Hosp	900 Hyde St	San Francisco	Spine Surgery		BDC
St Joseph Hosp Orange	1100 W Stewart Dr	Orange	Spine Surgery		BDC+
St Jude Med Ctr	101 E Valencia Mesa Dr	Fullerton	Spine Surgery		BDC+
Stanford Health Care - Valleycare	5555 W Las Positas Blvd	Pleasanton	Spine Surgery		BDC+
Stanford Hlth Care	300 Pasteur Dr	Stanford	Spine Surgery		BDC
Torrance Memorial Med Ctr	3330 Lomita Blvd	Torrance	Spine Surgery		BDC+
UC Davis Med Ctr	2315 Stockton Blvd	Sacramento	Spine Surgery		BDC
Ucsd Medical Center	200 W Arbor Dr	San Diego	Spine Surgery		BDC
Ucsf Medical Center	505 Parnassus Ave	San Francisco	Spine Surgery		BDC
Childrens Hosp of Los	4650 W Sunset Blvd	Los Angeles	Transplants	Pediatric Heart	BDC
Childrens Hosp of Los	4650 W Sunset Blvd	Los Angeles	Transplants	Pediatric Liver	BDC
City of Hope National Medical Center	1500 Duarte Rd	Duarte	Transplants	Adult Bone Marrow/Stem Cell	BDC

Anthem Blue Cross—Centers of Excellence
Blue Distinction Center & Blue Distinction Center+
 CA Designated Centers as of 4/19/19

City of Hope National Medical Center	1500 Duarte Rd	Duarte	Transplants	Pediatric Bone Marrow/Stem Cell	BDC
Keck Hosp of USC	1500 San Pablo St	Los Angeles	Transplants	Adult Heart	BDC+
Keck Hosp of USC	1500 San Pablo St	Los Angeles	Transplants	Adult Liver Deceased Donor	BDC+
Keck Hosp of USC	1500 San Pablo St	Los Angeles	Transplants	Adult Liver Living Donor	BDC+
Loma Linda University Medical Center	11234 Anderson St	Loma Linda	Transplants	Adult Heart	BDC
Loma Linda University Medical Center	11234 Anderson St	Loma Linda	Transplants	Pediatric Heart	BDC
Lucile Salter Packard	725 Welch Rd	Palo Alto	Transplants	Pediatric Bone Marrow/Stem Cell	BDC
Lucile Salter Packard	725 Welch Rd	Palo Alto	Transplants	Pediatric Heart	BDC
Lucile Salter Packard	725 Welch Rd	Palo Alto	Transplants	Pediatric Liver	BDC
Rady Childrens Hosp San	3020 Childrens Way	San Diego	Transplants	Pediatric Bone Marrow/Stem Cell	BDC
Scripps Green Hospital	10666 N Torrey Pines Rd	La Jolla	Transplants	Adult Liver Deceased Donor	BDC
Sharp Memorial Hospital	7901 Frost St	San Diego	Transplants	Adult Heart	BDC+
Stanford Hlth Care	300 Pasteur Dr	Stanford	Transplants	Adult Heart	BDC
Stanford Hlth Care	300 Pasteur Dr	Stanford	Transplants	Adult Bone Marrow/Stem Cell	BDC
Stanford Hlth Care	300 Pasteur Dr	Stanford	Transplants	Adult Liver Deceased Donor	BDC
Ucsd La Jolla John Sally	9300 Campus Point Dr	La Jolla	Transplants	Adult Bone Marrow/Stem Cell	BDC
Ucsd La Jolla John Sally	9300 Campus Point Dr	La Jolla	Transplants	Adult Heart	BDC



Centers of Excellence

Where are your COEs located? and which specialties does that location handle?

California Centers of Excellence:

Northern California:

- **Oncology**
 - Bladder cancer
 - Oakland, South Sacramento
 - Brain cancer
 - Adult: Sacramento, Redwood City, Fresno
 - Pediatric: Oakland, Roseville, Santa Clara
 - Esophageal cancer
 - Oakland, Santa Clara, South Sacramento, Modesto
 - Gynecologic cancer
 - Oakland, San Francisco, Walnut Creek, Sacramento, Santa Clara
 - Head and neck cancer
 - Oakland/Walnut Creek, Sacramento/South Sacramento, Santa Clara
 - Ocular melanoma
 - San Francisco
 - Liver cancer
 - Oakland, Antioch, San Francisco, Sacramento, San Jose
 - Pancreatic cancer
 - Oakland, Antioch, San Francisco, Sacramento, San Jose
 - Thyroid cancer (medullary or anaplastic)
 - Oakland, Sacramento, Santa Clara, South Sacramento
 - Inpatient TX for acute leukemia and lymphoma
 - Santa Clara, Oakland, Roseville
 - Radiation oncology
 - Oakland, Sacramento, Roseville, Santa Clara, South San Francisco
 - Pediatric oncology
 - Santa Clara, Oakland, Roseville
 - Oncology clinical trials
 - Most medical centers
 - Bone marrow transplantation
 - Stanford Medical Center
- **Cardiac care**
 - South Sacramento
- **Bariatrics**
 - Richmond, Fresno, Fremont, South Sacramento, South San Francisco
- **Neuroscience/Neurosurgery**
 - Adult: Sacramento, Redwood City
 - Pediatrics: Oakland, Roseville, Santa Clara



- **Transgender**
 - San Francisco (surgery), Oakland (COE clinic includes services such as hormone starts, mental health care)
- **Total joint replacement**
 - Santa Rosa, South Sacramento, Modesto, Fresno, Antioch (also called Deer Valley), Vacaville, Vallejo, Roseville, Sacramento, San Rafael, San Francisco, San Leandro, South San Francisco, Redwood City, Santa Clara, San Jose
- **Robotic surgery**
 - Walnut Creek, South Sacramento, Santa Clara San Francisco
- **Spine surgery**
 - Oakland, Sacramento, San Jose
- **Maxillofacial**
 - Oakland, South Sacramento, Santa Clara

Southern California:

- **Cardiac Care:**
 - Adult comprehensive cardiac care
 - Los Angeles
 - Cardiac catheterization
 - Fontana, Los Angeles, Orange County-Irvine
 - Interventional cardiology
 - Los Angeles
- **Oncology:**
 - Biochemotherapy
 - Riverside
 - Bone marrow transplants
 - City of Hope (best survival rates in the state)
 - Hematology oncology
 - Los Angeles
 - Interventional neuroradiology
 - Los Angeles
 - Neuro-oncology
 - Los Angeles
 - San Diego
 - Radiation oncology
 - Los Angeles
 - Fontana
 - Orange County
 - San Diego
 - Surgical oncology
 - Los Angeles
 - Urological/Gynecological oncology
 - Los Angeles



- Orange County
- Riverside
- San Diego
- Fontana
- Baldwin Park
- Panorama City
- Ocular Melanoma
 - Jules Stein
- Sarcoma
 - West Los Angeles
 - Baldwin park
- Melanoma and Renal Cell
 - Riverside
- **Obstetric and gynecological**
 - High-risk obstetric care
 - Los Angeles
- **Pediatric**
 - Neonatal intensive care
 - All Kaiser Permanente facilities
 - Pediatric intensive care
 - Los Angeles
 - Ontario
 - Downey
 - Pediatric surgery (non-cardiac)
 - Ontario
 - Downey
 - Pediatric surgery (cardiac and non-cardiac)
 - Los Angeles
 - Pediatric anesthesiology
 - Los Angeles
 - Pediatric oncology
 - Woodland Hills
 - Los Angeles
 - Orange County
 - Fontana
 - San Diego
 - Downey
- **Surgical**
 - Cardiac surgery
 - Los Angeles
 - Head and neck surgery
 - Los Angeles



- Maxillofacial surgery
 - Los Angeles
- Movement disorder surgery
 - Los Angeles
- Neurosurgery
 - Los Angeles
- Plastic surgery
 - Bellflower
 - Fontana
 - San Diego
 - West Los Angeles
 - Woodland Hills
- Robotic surgery (minimally invasive)
 - Los Angeles
 - Woodland Hills
 - Downey
 - Fontana
- Skull base surgery
 - San Diego
- Spinal surgery (complex)
 - Baldwin Park
 - Los Angeles
 - San Diego
- Bariatric surgery
 - South Bay
 - West Los Angeles
- **Other specialties**
 - Chronic pain management (intensive)
 - All Kaiser Permanente facilities
 - Cosmetic skin care
 - Bellflower
 - Cytogenetic laboratories
 - Los Angeles
 - Dermatology/vascular birthmarks
 - Los Angeles
 - Electrophysiology
 - Los Angeles
 - Genetic counseling
 - Los Angeles
 - Inpatient mental health
 - Los Angeles
 - Sleep disorders
 - Los Angeles



- Stroke care
 - Los Angeles

Partners for transplants

When medically appropriate, members are referred to external centers of excellence for organ, tissue, and bone marrow transplants. Here's a list of our partners in California:

- Children's Hospital Los Angeles
- City of Hope
- Stanford Hospital and Clinics
- UCLA Medical Center

We currently don't have the success outcomes of each location. For a record-setting 10th year in a row, Kaiser Permanente Northern and Southern California are the only plans to get perfect scores for clinical quality on the California Office of the Patient Advocate's Health Care Quality Report Card. In the 2017-18 edition of the HMO quality report card, we're also the only plan to earn a perfect 4 stars for cancer screenings and asthma and heart care.

We've been honored by the American Society of Clinical Oncology (ASCO) as one of the major recruiters of cancer patients (particularly those with diverse ethnic backgrounds) to cancer clinical trials. Our Southern California and Northern California regions continually alternate as the number one recruiter in the nation for the Southwest Oncology Group (SWOG).

Additionally, we lead the nation in HEDIS® (Healthcare Effectiveness and Data Information Set) performance on cancer screening/prevention. For Southern California, our five-year survival rate for all stages of the most common cancers: lung, breast, colon, and prostate — all exceed the Surveillance Epidemiology and End Results Program (SEER). In Northern California, we exceed SEER for breast, colon, and prostate cancers. The significant improvement in cancer survival rates is a result of high-quality oncology care, fused with a system that promotes wholly integrated and complete care.

As one of the leading health research organizations in the United States, our Northern California Division of Research is making a difference in a variety of ways, including:

- Producing more than 60 cancer-related studies
- Authoring more than 750 cancer-related studies published in peer-reviewed journals
- Enrolling more than 3,300 patients in our oncology clinical trials, making cutting-edge cancer therapies available to patients

The Northern California Division of Research enters more patients into clinical trials than many academic and university cancer centers, and the program continues to grow.



A BETTER WAY to take care of business

Both the Northern and Southern California regions have considered receiving National Cancer Institute (NCI) accreditation. While we believe we meet the standards in our clinical care, we fall short on the \$10 million annual funding requirement for research. In an era of reduced national funding for research, this would be a challenge. However, both regions and research departments are actively working on increasing funding.

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

AGENDA DATE: July 19, 2019

ITEM NUMBER: Item 16

SUBJECT: Receive Consultant's Report on Newborn and Healthy Mothers Program and Approve Recommendation to Implement the Anthem Future Moms Program for a Two-year Trial Period (A)

REQUEST(S): That the Board receive the consultant's report and approve recommendation to implement the Anthem Future Moms program for a two-year trial period.

DESCRIPTION:

Over the past three years, the SJVIA has paid approximately \$1,131,836 in high-risk maternity and newborn claims. In an effort to ensure healthier futures for mothers and their newborns, the SJVIA consultant was directed to review programs that provide essential maternal and newborn care. The current medical plans offer no-cost resources to promote healthy pregnancies and newborn care, and Anthem Blue Cross offers a low-cost program to improve the health of new mothers and newborns. SJVIA staff and consultant recommend implementing the Anthem Future Moms program for a two-year trial period effective January 1, 2020.

FISCAL IMPACT/FINANCING:

\$0 - \$24,400 (PEPM cost of \$0 to \$0.29)

ADMINISTRATIVE SIGN-OFF:



Rhonda Sjostrom
SJVIA Manager



Paul Nerland
SJVIA Assistant Manager



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July 19, 2019

SJVIA Board Meeting: Consultant’s Report on Newborns and Healthy Mothers Program

Keenan has reviewed the programs and services provided by Kaiser and Anthem Blue Cross for Healthy Moms and Newborns. Keenan recommends the SJVIA promote the Kaiser programs that are offered at no cost and implement the Anthem Blue Cross Future Moms program for a two-year trial period. The cost of the program is \$0.29 per subscriber per month (\$24,360 annually). After the two-year trial period, a review of annual high-risk maternity claims will be conducted to determine the success of the program.

The following pages provide a summary of the plan experience for newborn and maternity claims exceeding \$50,000 for the following Plan Years: 2016, 2017, 2018. The information comes from Anthem Blue Cross and Kaiser Permanente and includes maternity as the primary diagnosis as well as noting applicable complications. Following the experience information, a summary of the current programs available from both carriers is provided.

Anthem Blue Cross

2016 Plan Year: the high-risk maternity claims totaled \$591,065. There were seven claims over \$50,000 and averaged \$84,438 per claim.

Current Period: Jan 2016 - Dec 2016

High Cost Claimant Detail with Paid Amounts > \$50,000

Rank	Relationship	Age Range	Primary Medical Diagnosis	Secondary Medical Diagnosis	Paid Amount
			Contributing to High Cost	Contributing to High Cost	By Setting
					Total
47	Spouse/Partner	Ages 30-34	PRETERM LABOR	CALCULUS OF KIDNEY AND URETER	\$149,417
74	Employee/Self	Ages 40-44	PRETERM LABOR	DM PREGNANCY CHILDBIRTH PUERPERIUM	\$116,338
125	Employee/Self	Ages 25-29	OTH MAT DZ CLS ELSW COMP PG CB PUER	PREMATURE RUPTURE OF MEMBRANES	\$83,906
131	Spouse/Partner	Ages 30-34	PRETERM LABOR	ENCOUNTR FULL-TERM UNCOMPLICATD DEL	\$81,132
202	Spouse/Partner	Ages 30-34	LATE PREGNANCY	ENC SUPERVISION NORMAL PREGNANCY	\$56,533
220	Employee/Self	Ages 25-29	PRETERM LABOR	HEMORRHAGE IN EARLY PREGNANCY	\$52,861
230	Spouse/Partner	Ages 30-34	ABNORMALITIES OF FORCES OF LABOR	ENCOUNTR FULL-TERM UNCOMPLICATD DEL	\$50,878

2017 Plan Year: the high-risk maternity claims totaled \$213,945. There were three claims over \$50,000 and averaged \$71,315.

Current Period: Jan 2017 - Dec 2017

High Cost Claimant Detail with Paid Amounts > \$50,000

Rank	Relationship	Age Range	Primary Medical Diagnosis	Secondary Medical Diagnosis	Paid Amount
			Contributing to High Cost	Contributing to High Cost	By Setting
					Total
97	Employee/Self	Ages 35-39	PREMATURE RUPTURE OF MEMBRANES	MATERNAL CARE ABNORMAL PELVIC ORGANS	\$83,031
106	Employee/Self	Ages 35-39	MATERNAL CARE OTH FETAL PROBLEMS	DM PREGNANCY CHILDBIRTH PUERPERIUM	\$74,910
152	Employee/Self	Ages 30-34	PRETERM LABOR	ENCOUNTR FULL-TERM UNCOMPLICATED DEL	\$56,004

2018 Plan Year: the high-risk maternity claims totaled \$370,382. There were four claims over \$50,000 and averaged \$92,596.

Current Period: Jan 2018 - Dec 2018

High Cost Claimant Detail with Paid Amounts > \$50,000

Rank	Relationship	Age Range	Primary Medical Diagnosis		Secondary Medical Diagnosis		Paid Amount
			Contributing to High Cost		Contributing to High Cost		By Setting
							Total
22	Child/Other Dep	Ages 35-39	OTH MAT DZ CLS ELSW COMP PG CB PUER		PRETERM LABOR		\$160,867
64	Child/Other Dep	Ages 15-19	PRETERM LABOR		PREMATURE RUPTURE OF MEMBRANES		\$91,685
97	Employee/Self	Ages 30-34	GESTATIONAL HTN NO SIG PROTEINURIA		COMPLICATIONS OF THE PUERPERIUMNEC		\$62,894
113	Employee/Self	Ages 35-39	PRE-ECLAMPSIA		OTHER COPD		\$54,936

Anthem Blue Cross has the following flyers available at no cost:

- Healthy Pregnancy – includes signs of premature labor
- Healthy Babies – includes advice on creating a safe sleep environment to reduce the risk of SIDS
- Breastfeeding – provides practical advice for the hospital stay and thereafter

For an additional fee, Anthem Blue Cross offers the Future Moms program, which offers individual support to pregnant women. Its goal is to reduce complications, low birth-weight births, and pregnancy-related medical costs. This is achieved by following the progress of the pregnancy, from first trimester through delivery and newborn care, checking for early risks to mother and baby, offering Obstetrical nursing support, and following-up after the delivery for postpartum depression assessment. An overview of the program is in Appendix A. Based on a 2013 study conducted by Anthem, an employer realized the following outcomes (page 20 of the Future Moms presentation in Appendix A):

- Future Moms participants visited the emergency room 30% less than non-participants
- Babies born to Future Moms participants spent 25% less time in the NICU resulting in 50% reduction in NICU costs
- Participants and their babies were found to cost 15% less than non-participants

The reporting metrics provided for program activity include: registration number, participation rate, participant demographics*, trimester of registration, risk assessment rate, clinical risk factors*, program drop-out rate, goal attainment, program completion, and program satisfaction. Below are the additional fees for the Future Moms program applicable January 1, 2020. The annual fee is calculated using an estimate of 7,000 subscribers.

	Per Subscriber Per Month	Annual Fee
Self-referral:	\$0.16	\$13,440
Self-referral with Live Health Online Lactation:	\$0.19	\$15,960
Automatic referral**:	\$0.19	\$15,960
Automatic referral** with Live Health Online Lactation:	\$0.24	\$20,160
Automatic referral** with Outbound Calls:	\$0.26	\$21,840
Automatic referral** with Outbound Calls w/LHO Lactation:	\$0.29	\$24,360

*reporting information given only at the health plan level

** Anthem Blue Cross identifies and contacts the member via mail or email (the latter if member is registered on its website)

Kaiser

2018 Renewal Period (March 1, 2016-February 28, 2017): the maternity with complications claims totaled \$488,554. There were 17 admissions, averaging \$28,738 per admission.

March 1, 2016 - February 28, 2017

Maternity with Complications

Primary Medical Diagnosis Contributing to High Cost	Estimated	
	# of	Paid Amount
	Admits	Total
Other antepartum diagnoses w/MCC	1	\$12,187
Vaginal Delivery w/Complicating Diagnosis	7	\$124,737
Cesarean Section w CC/MCC	9	\$351,630

2019 Renewal Period (March 1, 2017-February 28, 2018): the maternity with complications claims totaled \$351,863. There were 12 admissions, averaging \$29,322 per admission.

March 1, 2017 - February 28, 2018

Maternity with Complications

Primary Medical Diagnosis Contributing to High Cost	Estimated	
	# of	Paid Amount
	Admits	Total
Cesarean Section w CC/MCC	8	\$281,247
Other antepartum diagnoses w/MCC	1	\$25,974
Vaginal Delivery w/Complicating Diagnosis	3	\$44,642

Periodic Utilization Report (August 1, 2017-July 31, 2018): the maternity with complications claims totaled \$418,143. There were 12 admissions, averaging \$34,845 per admission.

August 1, 2017 - July 31, 2018

Maternity with Complications

Primary Medical Diagnosis Contributing to High Cost	Estimated	
	# of	Paid Amount
	Admits	Total
Unassigned/UN-Groupable	0	\$102,203
Cesarean Section w CC/MCC	8	\$242,998
Other antepartum diagnoses w/MCC	1	\$26,293
Vaginal Delivery w/Complicating Diagnosis	3	\$46,649

Kaiser offers several classes and resources at no additional cost for its members, including:

- Pregnancy classes such as Preparing for Childbirth, Breastfeeding, and Newborn Care
- Infants and Toddlers Health Topics such as Caring for Your New Baby, Normal Growth and Development, Keeping Your Child Safe, Healthy Eating for Toddlers, Immunizations for Babies and Young Children, and Well Child Visits (Birth to 12 years)

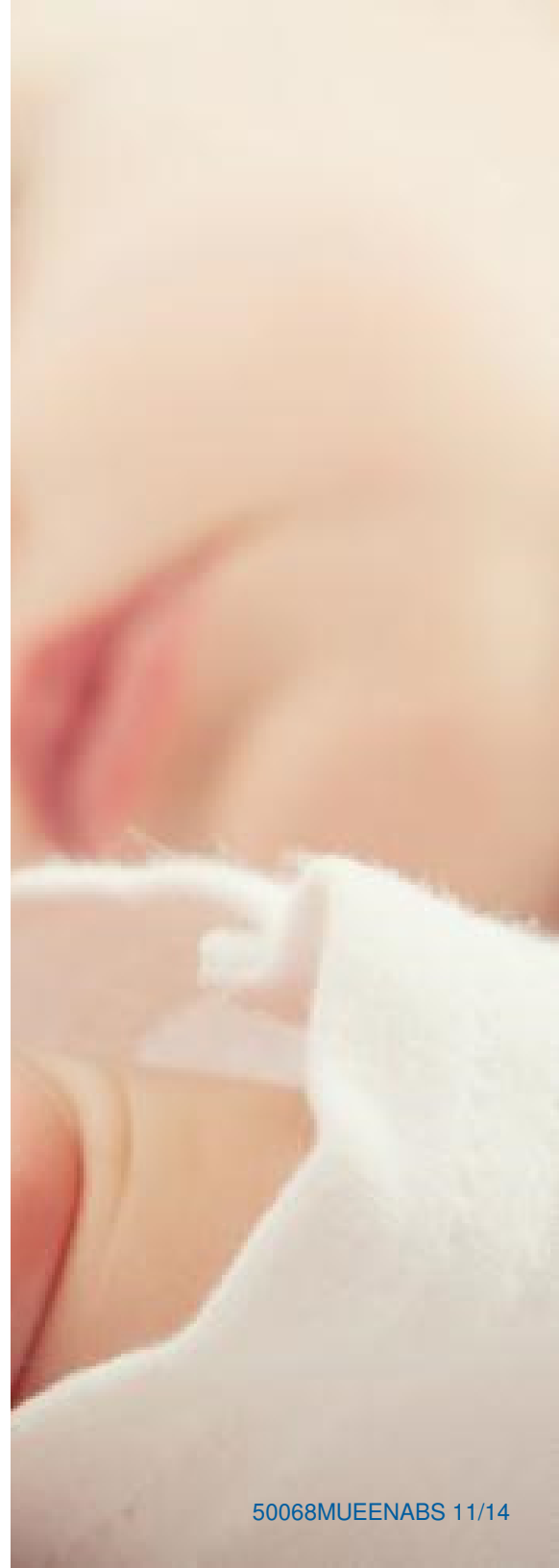
Conclusion

Under Anthem Blue Cross, the last two years show a reduction of high cost maternity claims. The Kaiser claims show that the major complication claimants are averaging less than \$50,000 per admission. There are several no-cost resources available to members that pregnant women should be made aware of and thus it is recommended that each entity include this information on their website for easy access to these resources. Should the Board decide to implement the Anthem Future Moms program (not applicable for Kaiser members), the annual cost would range from \$13,400 to \$24,400. With the encouraging results of the case study and the relatively low cost of the Future Moms program to the SJVIA, it is Keenan's recommendation that the SJVIA consider implementing the Future Moms program for a minimum of two consecutive years. After two years, a review of annual high-risk maternity claims will be conducted to determine the success of the program.



Future Moms

**Personal support for little
bumps to big bumps**



Program overview

Future Moms provides individual support to pregnant women to help them have **healthier pregnancies, healthier deliveries** and **healthier babies**.



Follows progress from first trimester through delivery and newborn care



Checks for early risks to the mother and the baby



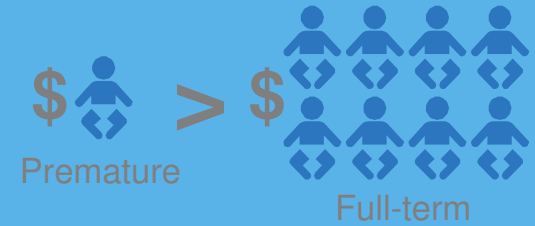
Offers **obstetrical nursing support** for both high-risk and non-high-risk pregnancies



Provides **post-delivery follow-up**, including postpartum depression assessment, education and referral to Behavioral Health and Employee Assistance Program.

Why Future Moms?

High-risk pregnancies, premature births and infant mortality can have a huge impact on health care costs:



With **1 in 9 babies born prematurely**, employers spend more on that one premature baby than on the eight other babies combined.



Employers pay **12 times more** for premature babies than full-term babies.

Direct health care costs to employers for the first year:

 **\$54,149**
 for every **premature** baby

 **\$4,389**
 for every **full-term** baby



When maternal costs are added, employers and employees pay **\$58,917 more** for each premature baby.

Goals

Focus on early **prenatal interventions**, **risk assessments** and **education** to help:



Promote healthier pregnancies and healthier babies



Reduce complications during pregnancy and delivery



Reduce low birth-weight births



Reduce pregnancy-related medical costs

Key features

Comprehensive and personalized management approach for participants



Registered nurse with OB experience



Thorough assessment and risk identification



Lifestyle management and behavioral change counseling



Education on pregnancy care and topics



Case management for high-risk OB members



Depression screening before and after delivery



Pharmacy and nutritional counseling



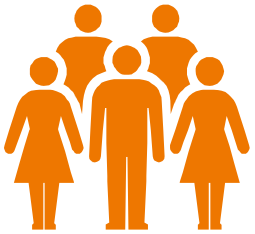
Coordination of services and referrals



24/7 toll-free phone access to nurse coaches

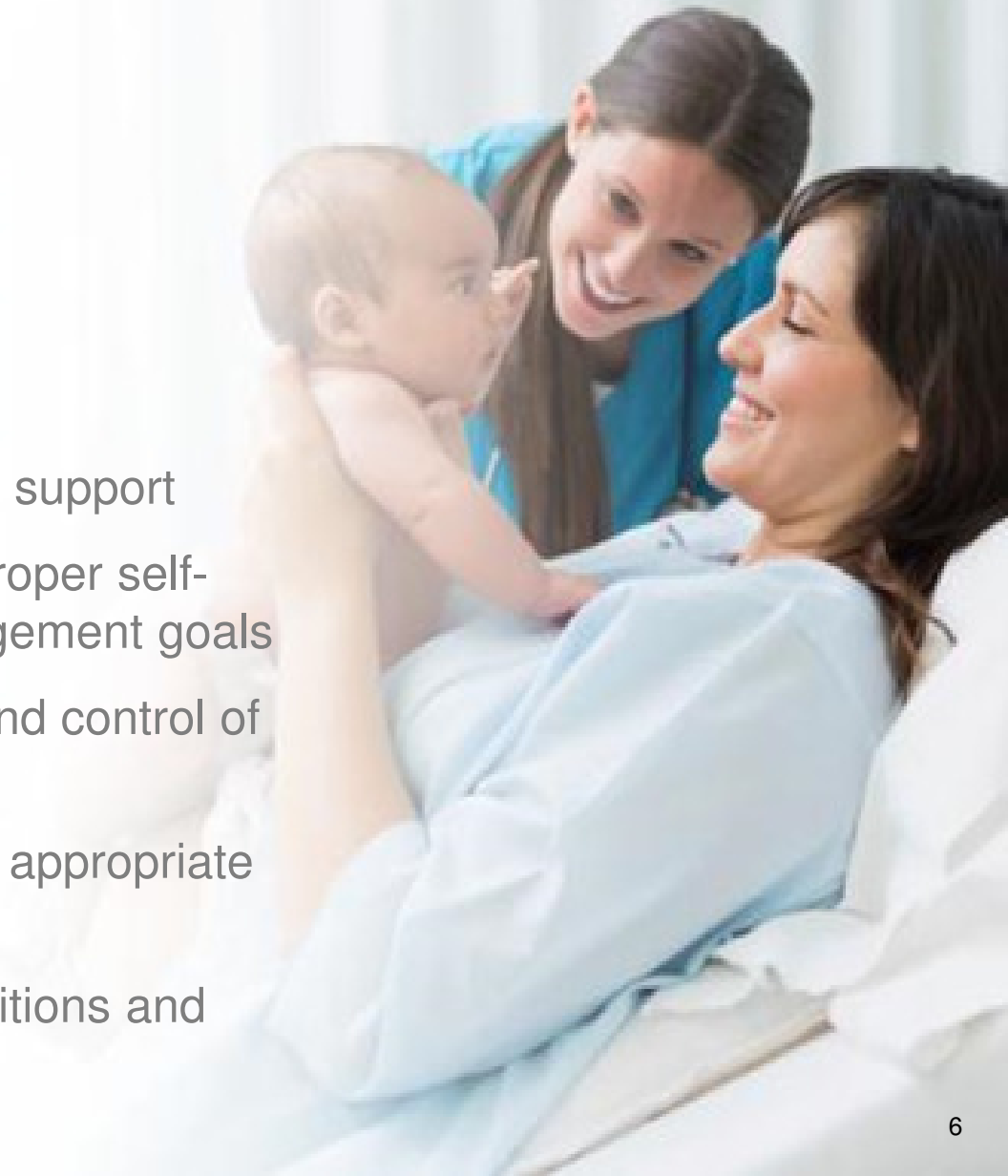


Program benefits



Member benefits

- Healthier behaviors
- Improved birth outcomes
- Interactive intervention and support
- Educational materials on proper self-care and pregnancy management goals
- Increased understanding and control of health risks/conditions
- Improved understanding of appropriate health care utilization
- Reduced preventable conditions and related medical costs



Program benefits



Employer benefits

- Improved employee productivity
- Reduced absenteeism
- Increased employee satisfaction
- Reduced health care costs

Advantages and differentiators



First maternity management program



Lactation consultants



Nurses certified in smoking cessation



24/7 access to our nurses



Experienced nurses in obstetrics and/or perinatology



Comprehensive management of high-risk participants





Personalized approach



Part of our Total Population Health solution and integrates effectively with other health management programs

Integrates with our health and wellness programs

-  Anthem Health Rewards
-  Wellness initiatives
-  Preventive care programs
-  Integrated care and condition management
-  Utilization management & catastrophic case management
-  Behavioral health
-  Pharmacy
-  Dental
-  Employee assistance program (EAP)
-  Anthem Health Guide

Integration leads to increased engagement

Anthem Health Rewards

131%

By incentivizing participation, clients have seen a 131% increase in participation, with an increase of 84% in 1st trimester registrations.



Future Moms engagement

Population mailings

- Women's health newsletter with Future Moms promotion
- Two versions sent based on age range for more relevant content
- Sent twice a year

Claims-based mailings

- Uses pregnancy-based claims as triggers
- Sent monthly with inclusion/exclusion criteria applied



Identification and initial outreach

1 Identification

Self referral

or

doctor referral



Customer
Service inquiry



Case
Management
referral

or

Other health
& wellness
program referral

Promotion –
within benefit
information or
via workplace
campaigns with
or without
incentives

Population and
claims-based
mailings



Identification and initial outreach

2 Assessment or initial outreach

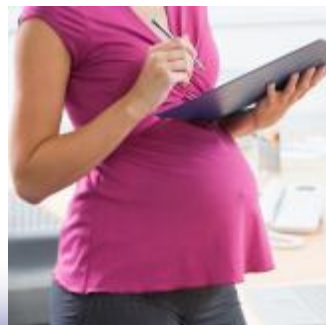
Member enrolls and nurse coach initiates member management



Initial telephone questionnaire – pregnancy and medical status



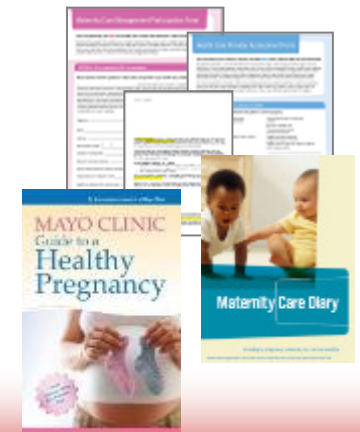
Complete the health information profile in the Maternity Health Chart



Identify participant risk category: low-risk (standard) or high-risk



Welcome kit – mailed to participant's home



Ongoing management

3 Ongoing management



Nurse coaches contact members to provide ongoing assessment, monitoring and education. Frequency is based on risk factor.



High-risk participants contacted at least monthly – as frequently as daily, depending on need



Low-risk participants get outreach at 28-weeks and postpartum



Intensive high-risk participants get case management support for conditions such as acute preterm labor, placenta previa and multiple admissions before delivery



Other contacts (as needed)

- Get in touch with a pharmacist, social worker or dietitian
- Coordinate services and referrals (in-home care, home infusion therapy or durable medical equipment)
- Regularly inform associate case managers of progress; maintain contact with maternity care provider and health services vendor(s)

Members can contact nurse coaches at any time
to ask pregnancy-related questions, no matter the risk level.

Ongoing management

4 Ongoing management

28-week contact

- Telephone contact (All risk levels)



Birth kit

- Birth booklet: *Nurture*
- Congratulations letter



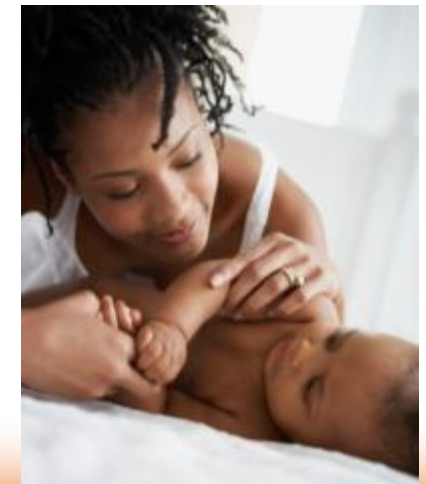
Postpartum follow up

- Telephone contact
- Depression screening



Satisfaction survey

- By mail



Member story

Sarah's pathway to improved health

Enrolled in Future
Moms program

Consulted nurse on
health concerns

Receives
continuous
education and
encouragement

Received regular
calls and
coaching from
nurse coach

Urged to seek
medical care



Medical guidelines

**Future Moms follows Guidelines
for Perinatal Care (7th edition, 2010) by:**

- ✓ American Academy of Pediatrics (AAP)
- ✓ American College of Obstetricians
and Gynecologists (ACOG)

Provider engagement

Our multilevel collaboration with doctors includes:



Self-help resources for members



24/7 access by phone to a nurse



Conservation of valuable office staff time



Multilingual resources to help facilitate communication



Updates to the provider on member performance



Coordination of authorizations and arrangements for home health services

Reporting metrics



Program activity

- Registration numbers
- Participation rate
- Participant demographics
- Risk assessment rate
- Clinical risk factors
- Program completion
- Program satisfaction



Program outcomes

- Participant delivery outcomes
- Low birth weight rate
- Gestational age at birth
- In-patient (IP) facility maternity expense per member
- IP facility maternity expense related to preterm complications
- IP facility infant prematurity expense
- Postpartum assessment
- Customized ad hoc reports available

Future Moms Clinical Outcomes



- Participants visited the **emergency room 30% less** than non-participants.



- Babies born to Future Moms participants spent **25% less time in the NICU** resulting in **50% reduction in NICU costs.**
- Future Moms participants and their babies were found to **cost 15% (\$4,082) less** than non-participants.



Promoting Future Moms

- **Hang posters** or fliers in common areas like the cafeteria, break room, stairwells or elevators.
- **Include information on Future Moms** in your benefits information – near the section on maternity benefits.
- **Provide fliers** at open enrollment meetings, in your HR office or on your company Intranet site.
- Highlight Future Moms in your **employee newsletter**.
- **Use the Future Dads** resources, too!



Q & A

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross and Blue Shield of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWi), which underwrites or administers the PPO and indemnity policies; CompCare Health Services Insurance Corporation (CompCare), which underwrites or administers the HMO policies; and CompCare and BCBSWi collectively, which underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.



BOARD OF DIRECTORS

- STEVE BRANDAU
- 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: July 19, 2019

ITEM NUMBER: Item 17

SUBJECT: Receive and Approve Consultant’s Report on Guidelines for Accessing SJVIA Wellness Funds by SJVIA members (A)

REQUEST(S): That the Board receive and approve the consultant’s report on wellness allocation guidelines.


DESCRIPTION:

The SJVIA has approved its role for funding SJVIA member wellness events. This report outlines the parameters and offers a guideline of how SJVIA members can access SJVIA wellness dollars.


FISCAL IMPACT/FINANCING:

\$392,000 in Plan Year 2019 already budgeted and being funded.

ADMINISTRATIVE SIGN-OFF:



 Rhonda Sjostrom
 SJVIA Manager



 Paul Nerland
 SJVIA Assistant Manager

July 19, 2019

SJVIA Board Meeting: Consultant’s Report on Wellness Allocation Access Guidelines

The SJVIA has an annual wellness budget of approximately \$392,000. The wellness funds come from three sources 1) Kaiser \$50,000, 2) Anthem \$50,000, and 3) the \$2.50 PEPM built into the premium rates for \$292,000.

At the last Board meeting, the SJVIA board approved allocation of the dollars to each entity for their wellness needs.

2019 Wellness Budget Allocation

SJVIA	Wellness Dollar Allocation				Total
	County of Fresno	County of Tulare	City of Marysville		
Anthem \$50,000	\$ 29,918	\$ 19,680	\$ 402	\$ 50,000	
Kaiser \$50,000	\$ 46,496	\$ 3,196	\$ 308	\$ 50,000	
\$2.50 PEPM Allocation	\$ 195,240	\$ 95,280	\$ 1,500	\$ 292,020	
Total Wellness Allocation	\$ 271,654	\$ 118,156	\$ 2,210	\$ 392,020	

The SJVIA will continue to support the SJVIA members in their wellness campaigns and programs by offering the funding available.

For an SJVIA member to access wellness funds, the following guidelines need to be adhered to.

1. A request for funds or items must be made by the member entity. The request should include:
 - a. Request for funds or purchase of items
 - b. Brief purpose for which the funds or purchase will be used
 - c. Documentation supporting the dollar amount requested (i.e., quote from vendor, description of prizes/gift cards, etc.) and whether the entity wants a check from the SJVIA, a carrier, or the SJVIA via the SJVIA Consultant to administer the request, make the purchase and arrange for payment and delivery to the member party
 - d. What funds are utilized for the request (e.g. funds held by Anthem, funds held by Kaiser, and/or funds held by the SJVIA). Kaiser funds may require Kaiser approval for their specific purpose.
 - e. Date by which funds or purchase is to be provided, and where and to whom delivery is to be made.
2. Upon receiving the request, SJVIA management will either approve/deny the request.

3. The SJVIA Consultant will administer the request including the management and timing of deliverables. Please note that short turnaround times requested by SJVIA member entities, may not be able to be completed by the time requested. It is recommended that the request for wellness funds or wellness items be given a minimum of 4-6 weeks to turnaround.
4. Funds not used in the current calendar year, will rollover to the following year. Carrier funds will not rollover. SJVIA member entities should make sure to utilize carrier dollars in the calendar year allocated.
5. Allocation of funds available will be determined and reported by the first SJVIA Board meeting of each calendar year.



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

AGENDA DATE: July 19, 2019

ITEM NUMBER: Item 18

SUBJECT: Approve Reduction of Notification of Intent to Terminate by the City of Marysville from 120 Days, as Provided in Section 9 of the SJVIA Participation Agreement, to 90 Days (A)

REQUEST(S): That the Board approve a reduction of notification of intent to terminate from 120 days to 90 days by the City of Marysville.

DESCRIPTION:

The SJVIA bylaws require a 120-day notice of termination. It is requested that the SJVIA reduce the notice of termination to 90 days for the 2020 renewal to allow the City of Marysville to review the rate action and consider alternatives.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:

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

Rhonda Sjostrom
SJVIA Manager

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

Paul Nerland
SJVIA Assistant Manager



CITY OF MARYSVILLE

526 "C" Street • P.O. Box 150 • Marysville, CA 95901 • (530)749-3901 • Fax (530)749-3992

July 8, 2019

Rhonda Sjostrom
SJVIA Manager
2500 West Burrel Avenue
Visalia, CA 93291

Paul Nerland
SJVIA Assistant Manager
2220 Tulare Street, 14th Floor
Fresno, CA 93721

Sent via email:
sjvia-admin@co.fresno.ca.us

Subject: Request Amendment to Notification of Intent to Terminate

Dear Ms. Sjostrom and Mr. Nerland,

Per the SJVIA bylaws, a 120-day notice of termination is required for those entities wishing to leave the SJVIA. This letter serves as a request to reduce the time required from 120 days to 90 days to allow the City of Marysville time to review the renewal rate action and consider alternatives.

Sincerely,

Jennifer Styczynski
Finance Director
jennifers@marysville.ca.us



BOARD OF DIRECTORS

STEVE BRANDAU
KUYLER CROCKER
NATHAN MAGSIG
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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: July 19, 2019
ITEM NUMBER: Item 19
SUBJECT: Approve Revised 2019 Board Meeting Calendar (A)
REQUEST(S): That the Board approves the revised 2019 Board Meeting Calendar.

DESCRIPTION:

Your Board approved the 2019 SJVIA Board Meeting Calendar at the November 2, 2018 Board meeting. Due to a scheduling conflict, staff recommends rescheduling the October 25, 2019 SJVIA Board meeting to October 18, 2019.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:

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

Rhonda Sjostrom
SJVIA Manager

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

Paul Nerland
SJVIA Assistant Manager



BOARD OF DIRECTORS

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- AMY SHUKLIAN
- PETE VANDER POEL

Board of Directors Meetings—2019 SCHEDULE

<u>Date</u>	<u>Time</u>	<u>City</u>	<u>Location</u>
February 22, 2019 (Friday)	9:00am - 12:00pm	Fresno	Fresno County BOS Chambers
May 3, 2019 (Friday)	9:00am - 12:00pm	Visalia	Tulare County BOS Chambers
July 19, 2019 (Friday)	9:00am - 12:00pm	Fresno	Fresno County BOS Chambers
August 23, 2019 (Friday)	9:00am - 12:00pm	Visalia	Tulare County BOS Chambers
October 18, 2019 (Friday)	9:00am - 12:00pm	Fresno	Fresno County BOS Chambers
December 6, 2019 (Friday)	9:00am - 12:00pm	Visalia	Tulare County BOS Chambers

LOCATIONS:

Fresno County Board of Supervisors Chambers

2281 Tulare Street, #301
Fresno, CA 93721

FCERA - Fresno County Employees' Retirement Association*

7772 N. Palm Avenue
Fresno, CA 93711

Tulare County Board of Supervisors Chambers

2800 W. Burrel Avenue
Visalia, CA 93291

TCERA - Tulare County Employee Retirement Association*

136 N. Akers Street
Visalia, CA 93291

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

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

AGENDA DATE: July 19, 2019

ITEM NUMBER: Item 20

SUBJECT: Receive Report on the 2019 Walking Works!
Challenge (I)

REQUEST(S): That the Board receive the report on the 2019
Walking Works! Challenge.

DESCRIPTION:

The SJVIA administered another successful installment of the Walking Works! Challenge between April 29th through May 3rd. SJVIA members were provided with free pedometers and encouraged to track their steps online each day. Participants were entered into a raffle for each day they successfully logged steps. Prizes donated by the carriers/vendors included NutriBullet blenders, Fitbit activity trackers, bluetooth headphones, Nike sunglasses, Hydro Flasks, gym bags, gift cards, and more.

Statistics for the 2019 challenge are shown below and trophies will be awarded:

- Highest percentage of registered participants: County of Fresno (26.8%)
- Highest average steps per participant: County of Tulare (9,910)

AGENDA: San Joaquin Valley Insurance Authority

DATE: July 19, 2019

Following are the detailed statistics:

County of Fresno

Total # of COF employees: 7,556*
Total number of participants: 2,027 (26.8%)
Total steps: 71,027,050
Average steps per participant: 35,040
Average steps per participant/day: 7,008

County of Tulare

Total # of COT employees: 4,397*
Total number of participants: 1,095 (24.9%)
Total steps: 54,257,839
Average steps per participant: 49,551
Average steps per participant/day: 9,910

* Total includes:

- All active employees (all bargaining units, insured and waived)
- Employees on leave (paid and unpaid)
- Extra help (active)

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Rhonda Sjostrom
SJVIA Manager



Paul Nerland
SJVIA Assistant Manager