

AGENDA

BOARD OF DIRECTORS

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

**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
August 23, 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.

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7. Approval of Minutes – Board Meeting of July 19, 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. Receive Update from Auditor-Treasurer on SJVIA Financials as of June 30, 2019 (I)
11. Receive and File the 2017 Audited Financial Statements (I)
12. Receive Consultant's Medical, Dental, and Vision Experience Reports through June 2019 with Update on Reserve Accumulation and Projections (I)
13. Receive Consultant's SJVIA Actuarially Certified Incurred But Not Reported Reserve Report as of June 30, 2019 and Approve Funding Additional \$273,314 to Maintain the Fully Funded Status of the IBNR Reserve (A)
14. Approve Termination of Agreement with Rael & Letson (A)
15. Receive Consultant's Plan Year 2020 Underwriting Renewal Report, Finalize and Approve 2020 Rates and Fees, Authorize Consultant and SJVIA Staff to Negotiate Agreements, and President to Execute Agreements Subject to Approval of SJVIA Counsel and Staff (A)
16. Approve Agreement with Life Saving Images and Authorize President to Execute Agreement (A)
17. Adjournment

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MINUTES

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**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
July 19, 2019 9:00 AM**

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

All Directors Present with the exception of Directors Brandau and Vander Poel; Director Crocker arrived during closed session and was present for the remainder of the meeting.

4. Approval of Agenda (A)

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

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

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

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

No public comments.

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July 19, 2019 9:00 AM**

*****The next Agenda Items were presented in the following order*****

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

Presented by Bordan Darm, Keenan & Associates

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

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)

Presented by Liesel Collins, Keenan & Associates

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

17. Receive and Approve Consultant's Report on Guidelines for Accessing SJVIA Wellness Funds by SJVIA Members (A)

Presented by Bordan Darm, Keenan & Associates

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

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July 19, 2019 9:00 AM**

18. Approve a 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)

Presented by Paul Nerland, County of Fresno

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

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

No public comments.

7. Approval of Minutes – Board Meeting of May 3, 2019 (A)

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

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

No comments.

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

Presented by Justin Pratt, County of Fresno

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**Meeting Location:
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Fresno, CA 93721
July 19, 2019 9:00 AM**

10. Adopt Budget for Fiscal Year 2019-2020 (A)

Presented by Rhonda Sjostrom, County of Tulare

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

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

Presented by Bordan Darm, Keenan & Associates

12. Receive Consultant's Report on Plan Year 2020 Preliminary Renewal (I)

Presented by Bordan Darm, Keenan & Associates

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

Presented by Ron Alicante, Keenan Pharmacy Services, Keenan & Associates

15. Receive Consultant's Report on Centers of Excellence Through Anthem and Kaiser (I)

Presented by Liesel Collins, Keenan & Associates

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19. Approve Revised 2019 Board Meeting Calendar (A)

Presented by Rhonda Sjostrom, County of Tulare

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

20. Receive Report on the 2019 Walking Works! Challenge (I)

Presented by Paul Nerland, County of Fresno

21. Adjournment

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San Joaquin Valley
Insurance Authority

BOARD OF DIRECTORS

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Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291

AGENDA DATE: August 23, 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

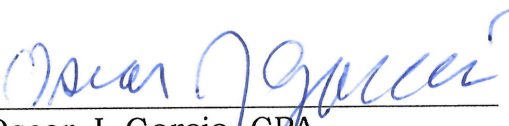
DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



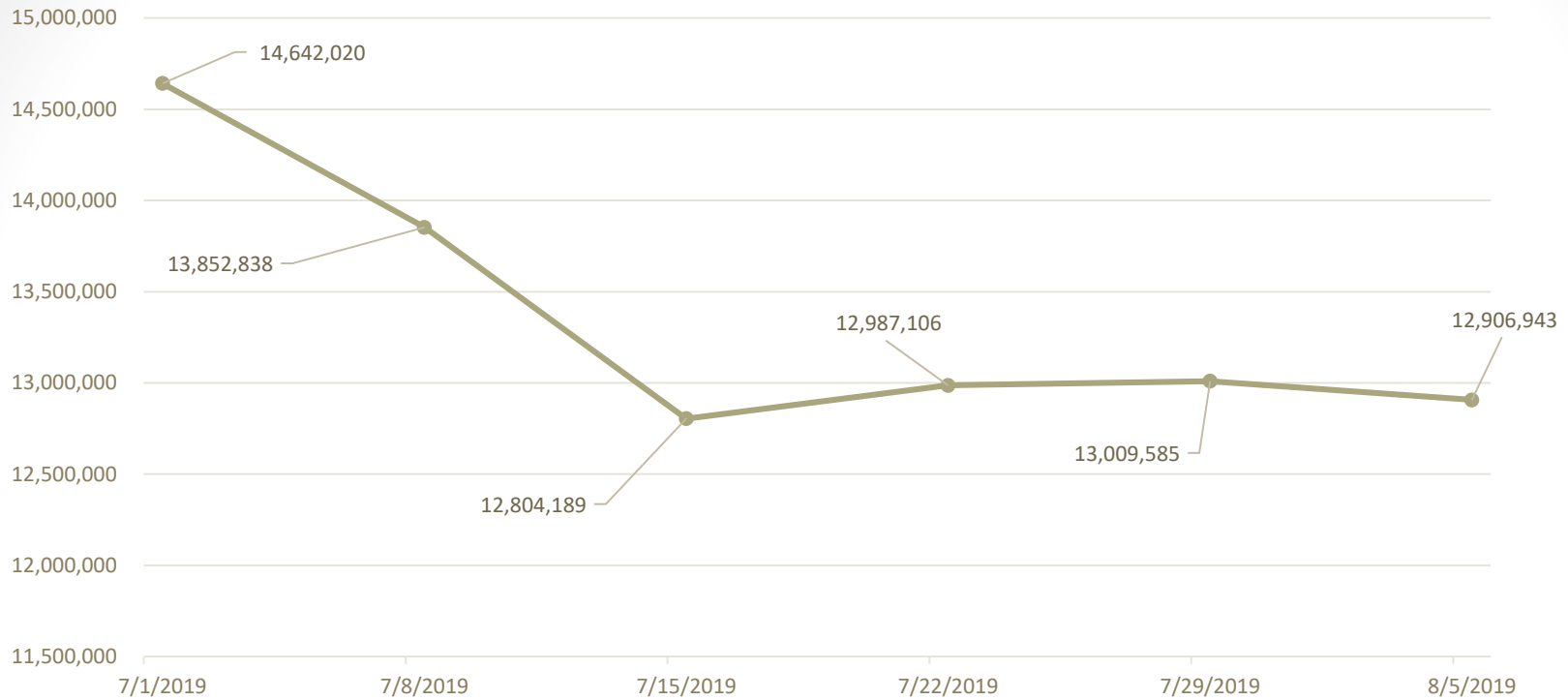
Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

SJVIA Cash Flow Projections

Justin Pratt
August 23, 2019

Current Fiscal Year Cash Flows

For the Period July 1, 2019 to August 11, 2019



Lowest (Actual)

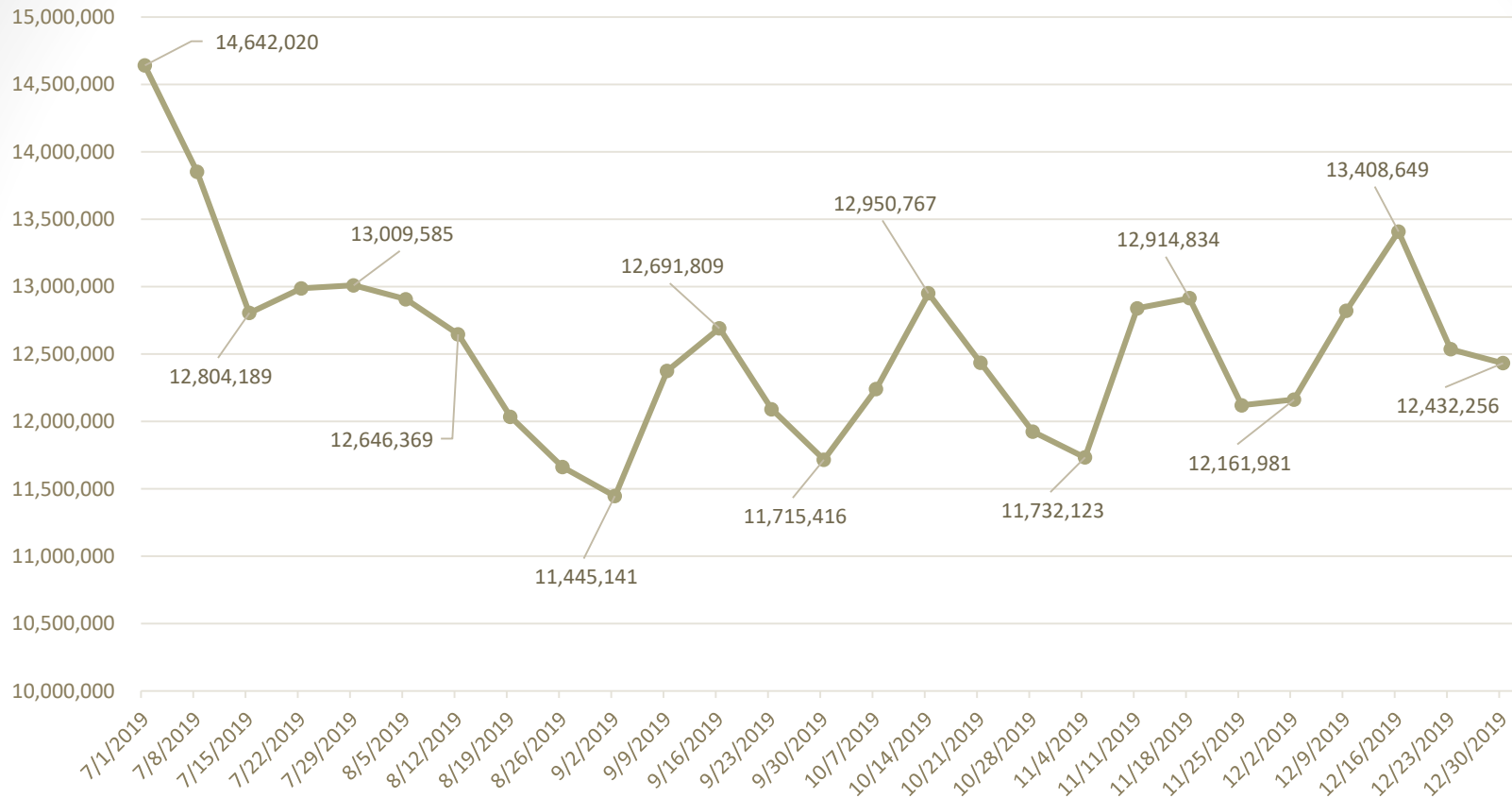
- 7/20 - \$11,792,894

Highest (Actual)

- 7/2 - \$16,041,892

Projected Cash Flows

For Period 7/1/2019 to 12/31/2019



- Weekly PPO/EPO estimated at \$978K



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Meeting Location:
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2800 W. Burrell Avenue
Visalia, CA 93291

AGENDA DATE: August 23, 2019

ITEM NUMBER: Item 10

SUBJECT: Receive Update from Auditor-Treasurer on
SJVIA Financials as of June 30, 2019 (I)

REQUEST(S): That the Board Receives the Financial Update
Through June 30, 2019

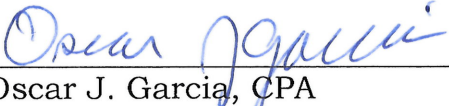
DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

San Joaquin Valley Insurance Authority
Estimated Statement of Net Position
As of June 30, 2019
(UNAUDITED)

ASSETS

Current assets:

Cash and cash equivalents	12,398,910
Due from other governmental units	25,846
Investment income receivable	35,338
Total current assets	<u>12,460,094</u>

Noncurrent assets:

Other receivables	977,819
Total noncurrent assets	<u>977,819</u>

Total assets	<u><u>\$ 13,437,913</u></u>
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LIABILITIES

Current liabilities:

Accounts payable	3,373,909
Unearned member contributions	2,004,838
Unpaid claims and claims adjustment expenses	1,180,004
Total current liabilities	<u>6,558,751</u>

Noncurrent liabilities:

Due to other governmental units	9,887,669
Interest payable	392,153
Total noncurrent liabilities	<u>10,279,822</u>

Total liabilities	<u><u>\$ 16,838,573</u></u>
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NET POSITION

Unrestricted	(3,400,660)
Total net deficit	<u><u>\$ (3,400,660)</u></u>

Note:

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

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
ACTUALS VS. BUDGETED RECEIPTS & DISBURSEMENTS
AS OF JUNE 30, 2019
(UNAUDITED)

	Current Quarter				Year-To-Date			
	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE
RECEIPTS								
TOTAL RECEIPTS	\$29,381,429	\$ 27,903,132	\$ (1,478,297)	(5%)	\$114,125,583	\$116,322,026	\$2,196,443	2%
DISBURSEMENTS: Fixed								
1 Specific Stop Loss Insurance (EPO/PPO)	489,575	483,780	5,795	1%	1,865,163	1,396,721	468,442	25%
2 Anthem Claims Administration & Network Fees (EPO/PPO)	868,573	864,507	4,066	0%	3,419,270	3,647,408	(228,138)	(7%)
3 Hourglass & ASI Administration (Anthem & Kaiser)	115,007	116,024	(1,017)	(1%)	457,926	488,926	(31,000)	(7%)
4 Keenan Consulting	89,476	128,102	(38,626)	(43%)	356,423	394,219	(37,796)	(11%)
5 SJVIA Administration	58,026	479,614	(421,588)	(727%)	231,126	1,346,319	(1,115,193)	(483%)
6 Wellness	72,158	-	72,158	100%	287,438	-	287,438	100%
7 Communications	14,432	-	14,432	100%	57,488	-	57,488	100%
8 Anthem HMO Pooling/Retention	111,120	-	111,120	100%	222,239	34	222,205	100%
9 ACA Reinsurance (PPO & HMO)	-	27,854	(27,854)	0%	15,099	58,233	(43,134)	(286%)
TOTAL FIXED DISBURSEMENTS	1,818,367	2,099,881	(281,514)	(15%)	6,912,172	7,331,860	(419,688)	(6%)
DISBURSEMENTS: Claims								
10 Projected Paid Medical & Rx Claims-PPO/EPO and Non-Cap HMO	18,363,086	17,227,736	1,135,350	6%	70,486,878	69,841,616	645,262	1%
11 Anthem MMP HMO Capitation	1,105,505	-	1,105,505	100%	2,211,010	(187,627)	2,398,637	108%
TOTAL CLAIMS DISBURSEMENTS	19,468,591	17,227,736	2,240,855	12%	72,697,888	69,653,989	3,043,899	4%
DISBURSEMENTS: Premiums								
12 Delta Dental	261,144	1,700,222	(1,439,078)	(551%)	3,312,406	5,073,035	(1,760,629)	(53%)
13 Vision Service Plan	174,557	182,642	(8,085)	(5%)	718,857	792,082	(73,225)	(10%)
14 Kaiser Permanente	7,327,419	6,448,181	879,238	12%	28,184,022	26,620,887	1,563,135	6%
TOTAL PREMIUM DISBURSEMENTS	7,763,120	8,331,045	(567,925)	(7%)	32,215,285	32,486,004	(270,719)	(1%)
TOTAL DISBURSEMENTS	29,050,078	27,658,662	1,391,416	5%	111,825,345	109,471,853	2,353,492	2%
16 Change in Reserve	331,351	244,470	(86,881)	(26%)	2,300,238	6,850,173	4,549,935	198%
COMBINED DISBURSEMENTS & CHANGES IN RESERVES	\$29,381,429	\$27,903,132	(\$1,478,297)	(5%)	114,125,583	\$116,322,026	\$2,196,443	2%

*The approved budget contains assumptions that may differ throughout the fiscal year. The budget amounts presented in this report were revised and approved on the 2/22/2019 Board Meeting.

Note: These schedules are on the cash basis.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
ANALYSIS OF ADMINISTRATION, WELLNESS & COMMUNICATIONS (FEES) - RECEIPTS & DISBURSEMENTS
AS OF JUNE 30, 2019
(UNAUDITED)

	Current Quarter			Year-To-Date		
	SJVIA FEES			SJVIA FEES		
	Administration (*Line 5)	Wellness (*Line 6)	Communications (*Line 7)	Administration (Line 5)	Wellness (Line 6)	Communications (Line 7)
FY 18-19						
Receipts*	53,342		13,548	221,700		55,923
Disbursements:						
Auditor-Treasurer Services	17,315			\$ 54,005		
Legal Services (CoF & CoT)	(29,819)			102,446		
Litigation	641,334			856,199		
Human Resource Services	123,007			187,578		
Insurance (Liability, Bond, Etc)				69,317		
Audit Fees	18,500			32,200		
Actuary Fees	14,001			22,037		
Bank Service Fees	15,879			22,537		
Wellness						
Communications						
Total Disbursements**	\$ 800,217	\$ -	\$ -	\$ 1,346,319	\$ -	\$ -
Change in Administration, Wellness & Communications Reserve	\$ (746,875)		\$13,548	\$ (1,124,619)		\$55,923

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

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

Note: These schedules are on the cash basis.

[illegible]

Glossary of Terms:

Actuals vs. Budgeted Receipts & Disbursements

1 Specific & Aggregate Stop Loss Insurance (PPO)

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

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

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

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

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

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

4 Benefit Consulting

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

5 SJVIA Administration

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

6 Wellness

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

7 Communications

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

8 Anthem HMO Pooling

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

9 Anthem HMO Administration/Retention

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

10 ACA Reinsurance/PCORI (PPO & HMO)

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

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

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

12 Anthem MPP HMO Capitation

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

13 Delta Dental

Premium for entities covered under the SJVIA Delta Dental program.

Glossary of Terms:

Actuals vs. Budgeted Receipts & Disbursements

14 Vision Service Plan

Premium for entities covered under the SJVIA VSP Vision program.

15 Kaiser Permanente

Premium for entities covered under the SJVIA Kaiser HMO program.

16 Change in Reserve

Excess receipts over claims, premiums and fixed costs.

Estimated Statement of Net Position

17 Due from other governmental units

These represent premiums due to SJVIA from various participants.

18 Other receivables

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

19 Accounts payable

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

20 Unearned member contributions

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

21 Unpaid claims and claims adjustment expenses

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

22 Due to other governmental units

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

23 Unrestricted Net Position

This represents the assets less any liabilities.



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Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291

AGENDA DATE: August 23, 2019

ITEM NUMBER: Item 11

SUBJECT: Receive and File 2017 Audited Financial Statements (I)

REQUEST(S): That the Board Received and Files and 2016-2017 Audited Financial Statements

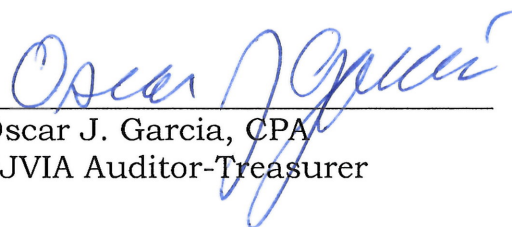
DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

**SAN JOAQUIN VALLEY INSURANCE
AUTHORITY**

**FINANCIAL STATEMENTS WITH
INDEPENDENT AUDITOR'S REPORT**

**FOR THE YEAR ENDED
JUNE 30, 2017**

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

JUNE 30, 2017

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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
San Joaquin Valley Insurance Authority
Fresno, California

Report on the Financial Statements

We have audited the accompanying financial statements of San Joaquin Valley Insurance Authority (the Authority), a component unit of the County of Fresno, California, as of and for the year ended June 30, 2017, and the related notes to the financial statements, which collectively comprise the Authority's basic financial statements as listed in the table of contents.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express opinions on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Authority's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Authority's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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Clovis, CA 93612

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Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the San Joaquin Valley Insurance Authority, as of June 30, 2017, and the respective changes in financial position, and cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matters

Required Supplementary Information

Management has omitted the management's discussion and analysis that accounting principles generally accepted in the United States of America require to be presented to supplement the basic financial statements. Such missing information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. Our opinion on the basic financial statements is not affected by this missing information.

Accounting principles generally accepted in the United States of America require that the Claims Development Information on pages 18-19 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated July 30, 2019, on our consideration of the Authority's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Authority's internal control over financial reporting and compliance.

Price Pange & Company

Clovis, California
July 30, 2019

BASIC FINANCIAL STATEMENTS

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

STATEMENT OF NET POSITION
JUNE 30, 2017

ASSETS

Current Assets:

Cash and cash equivalents	\$ 2,193,514
Intergovernmental receivables	3,112,998
Other receivable	682,760
Prepaid expenses	<u>1,108</u>

Total current assets 5,990,380

Noncurrent Assets:

Deposits receivable	977,819
Investments	<u>2</u>

Total noncurrent assets 977,821

Total assets 6,968,201

LIABILITIES

Current Liabilities:

Accounts payable	2,104,899
Intergovernmental payables	3,237
Unearned member contributions	5,198,806
Unpaid claims and claims adjustment expenses	<u>5,148,096</u>

Total current liabilities 12,455,038

Noncurrent Liabilities:

Intergovernmental interest payable	63,429
Intergovernmental loan payable	9,000,000
Intergovernmental payables	<u>884,432</u>

Total noncurrent liabilities 9,947,861

Total liabilities 22,402,899

NET POSITION

Unrestricted (15,434,698)

Total net position \$ (15,434,698)

The notes to the financial statements are an integral part of this statement.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET POSITION
FOR THE YEAR ENDED JUNE 30, 2017

Operating Revenues:	
Member contributions	<u>\$ 99,112,828</u>
Total operating revenues	<u>99,112,828</u>
Operating Expenses:	
Claims and claims adjustment expenses	98,611,508
Administrative expenses	<u>6,256,279</u>
Total operating expenses	<u>104,867,787</u>
Operating income (loss)	<u>(5,754,959)</u>
Nonoperating Revenues (Expenses):	
Interest expense	<u>(52,484)</u>
Total nonoperating revenues (expenses)	<u>(52,484)</u>
Change in net position	<u>(5,807,443)</u>
Net position, beginning of year	<u>(9,627,255)</u>
Net position, end of year	<u>\$ (15,434,698)</u>

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED JUNE 30, 2017

Cash flows from operating activities:	
Cash received from members	\$ 135,050,049
Cash received from reinsurance and refunds	513,721
Cash paid to vendors	(37,783,980)
Cash paid for claims	<u>(102,800,957)</u>
Net cash provided by (used in) operating activities	<u>(5,021,167)</u>
Cash flows from investing activities:	
Liquidation of investments	<u>789</u>
Net cash provided by (used in) investing activities	<u>789</u>
Cash flows from noncapital financing activities:	
Cash received from loans payable	<u>7,000,000</u>
Net cash provided by (used in) noncapital financing activities	<u>7,000,000</u>
Net increase (decrease) in cash and cash equivalents	1,979,622
Cash and cash equivalents - beginning	<u>213,892</u>
Cash and cash equivalents - ending	<u>\$ 2,193,514</u>
Supplemental disclosure of cash flow information	
Cash paid for interest	<u>\$ 52,484</u>
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:	
Operating income (loss)	\$ (5,754,959)
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:	
(Increase) decrease in due from other governmental units	44,319
(Increase) decrease in other receivables	(652,637)
(Increase) decrease in deposits receivable	438,062
(Increase) decrease in prepaid expenses	6,231
Increase (decrease) in accounts payable	916,533
Increase (decrease) in unearned member contributions	4,636,089
Increase (decrease) in due to other governmental units	(465,356)
Increase (decrease) in unpaid claims and claims adjustment expenses	<u>(4,189,449)</u>
Total adjustments	<u>733,792</u>
Net cash provided by (used in) operating activities	<u>\$ (5,021,167)</u>

NOTES TO THE BASIC FINANCIAL STATEMENTS

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2017

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accompanying financial statements are presented in conformity with accounting principles generally accepted in the United States of America for governmental units as prescribed by the Governmental Accounting Standards Board (GASB) and other authoritative sources.

In November 1989, GASB issued Statement No. 10, *Accounting and Financial Reporting for Risk Financing and Related Insurance Issues*. GASB Statement No. 10 establishes accounting and financial reporting standards for risk financing and insurance-related activities for state and local governmental entities, including public entity risk pools. These financial statements have been prepared in accordance with GASB Statement No. 10, as amended by GASB Statement No. 30, *Risk Financing Omnibus*.

A. Reporting Entity

On October 6, 2009, County of Fresno and County of Tulare entered into an agreement creating the San Joaquin Valley Insurance Authority (the Authority) to negotiate, purchase or otherwise fund health, vision, dental, and life insurance for the employees of County of Fresno and certain employees of County of Tulare, in all instances subject to obtaining a financial commitment by the County of Fresno and County of Tulare to pay for their respective costs. Both counties desire to secure such coverage for the purpose of obtaining other coverage and/or insurance policies at more favorable rates, and for the purpose of administering such insurance programs with greater efficiency, than they could obtain by their individual efforts.

The Authority is governed by the Board of Directors which is composed of seven directors. Four of the directors are appointed by the County of Fresno Board of Supervisors and three of the directors are appointed by the County of Tulare Board of Supervisors. The Board of Directors, President and Vice President serve two-year terms. The County of Fresno or the County of Tulare may withdraw from the Authority by giving 120 days written notice to the Board of Directors. Upon the dissolution, all assets of the Authority will be distributed among the County of Fresno and County of Tulare in proportion to their cash contributions.

The Authority's Board of Directors voted to keep health insurance costs neutral and moved from a claims-servicing pool to a risk-sharing pool and insurance-purchasing pool effective January 1, 2012. The result is that the claims experience of all member entities is pooled and risk is shared among all members, or the risk is transferred to commercial insurers by purchasing insurance. The County of Fresno and the County of Tulare have transferred their reserve funding for incurred but not reported (IBNR) claims to the Authority.

The Authority is legally separate from the County of Fresno (the County). However, the Authority is a component unit of the County due to the fact that the County appoints a voting majority of the Authority's board and, accordingly, can significantly influence the activities and level of services performed by the Authority.

The Authority itself does not employ any personnel. The County of Fresno and the County of Tulare staff provides the necessary services such as maintenance and accounting to the Authority on a reimbursement basis.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2017

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

A. Reporting Entity (Continued)

The Authority's Board of Directors has elected to open membership consideration to other public agencies to increase membership, further reduce imbedded overhead cost and leverage additional growth to improve the Authority's negotiating capabilities with plan vendors in California.

During this fiscal period, there were no new membership applications, and twenty agencies have elected to terminate their partnership with the Authority. As of June 30, 2017, membership in the Authority consists of the County of Fresno, County of Tulare, City of Ceres, City of Marysville, and City of Waterford.

B. Basis of Accounting

The Authority complies with Generally Accepted Accounting Principles (GAAP). The Authority's reporting entity applies all relevant Governmental Accounting Standards Board (GASB) pronouncements.

The Authority is a proprietary entity; it uses an enterprise fund format to report its activities for financial statement purposes. Proprietary Fund Financial Statements include a Statement of Net Position, a Statement of Revenues, Expenses and Changes in Net Position, and a Statement of Cash Flows.

Proprietary funds are accounted for using the "economic resources" measurement focus and the accrual basis of accounting. Accordingly, all assets and liabilities (whether current or noncurrent) are included on the Statement of Net Position. The Statement of Revenues, Expenses and Changes in Fund Net Position presents increases (revenues) and decreases (expenses) in total net position. Under the accrual basis of accounting, revenues are recognized in the period in which they are earned while expenses are recognized in the period in which the liability is incurred.

Operating revenues in the enterprise fund are those revenues that are generated from the primary operations of the Authority. These revenues include premiums for insurance coverage. All other revenues are reported as nonoperating revenues. Operating expenses are those expenses that are essential to the primary operations of the Authority. All other expenses are reported as nonoperating expenses.

When both restricted and unrestricted resources are available for use, it is the Authority's policy to use restricted resources first, then unrestricted resources as they are needed.

C. Basis of Presentation

Since San Joaquin Valley Insurance Authority is both an insurance-purchasing pool and a risk-sharing pool, the Authority's activities include both acting as an insurance purchaser and as an insurer. For the activities for which the Authority was acting as an insurance purchaser, GASB Statement No. 10 states that public entity risk pools that do not accept, transfer or pool risk among participants but instead transfer that risk to commercial insurers by purchasing insurance are acting as insurance purchasers and not insurers. Accordingly, operating statements of these pools should report insurance purchasing service revenue (if any) and administrative costs. Amounts collected or due from pool participants and remitted to the insurance carriers should be reported as a net liability. For the activities for which the Authority was acting as an insurer, operating statements should report member contributions as well as claims and administrative expenses.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2017

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

D. Assets, Liabilities and Net Position

1. Cash

For purposes of the Statement of Cash Flows, the Authority considered all cash in banks to be cash. This includes two active bank accounts with JPMorgan Chase Bank, one used for claims funding and the other for reserves.

2. Investments

Investments are recorded at fair value. Investment income is recorded as earned.

3. Intergovernmental Receivables

Certain revenues are earned by the Authority during the current reporting period but are not received until after the beginning of the next fiscal year. These revenues are reported as intergovernmental receivables in the financial statements.

4. Deposits Receivable

The Authority has made the required minimum claims deposit to Anthem Blue Cross. \$812,555 of the current \$977,819 deposit will be returned to the Authority when the Authority discontinues the agreement with Anthem Blue Cross. \$165,264 will be returned in 2017-2018.

5. Member Contributions

Each member is assessed a premium which is intended to cover the Authority's claims, operating costs, claim expenses and any premiums for any risk transferred to commercial insurers by purchasing insurance for the insurance programs. Premiums are based upon the approved rates by the Authority's Board of Directors. All premiums are recognized as revenue when earned, based upon the period covered by the premiums. In determining if a premium deficiency exists, the pool does not consider anticipated investment income.

6. Accounts Payable

Certain costs are incurred by the Authority during the current reporting period but are not paid until after the beginning of the next fiscal year. These costs are reported as payables in the financial statements. The Authority's current accounts payable balance of \$2,104,899 as of June 30, 2017, is related to certain contract services and payments for eligibility administration and consulting fees as well as amounts collected or due from pool participants and remitted to the insurance carriers. Adjustments to estimates are charged or credited to expense in the periods in which they are made.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2017

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

D. Assets, Liabilities and Net Position (Continued)

7. Intergovernmental Payables

The County of Fresno has made a required minimum claims deposit of \$884,432 to Anthem Blue Cross on behalf of the Authority. The Authority will repay the County of Fresno after receiving refunds from Anthem Blue Cross. The current and noncurrent intergovernmental payables as of June 30, 2017 are \$3,237 and \$884,432, respectively.

8. Unpaid Claims and Claims Adjustment Expenses

The Authority establishes claims liabilities based on estimates of the ultimate cost of claims (including future claim adjustment expenses) that have been reported but not settled, and of claims that have been incurred but not reported (IBNR). Because actual claims costs depend on such complex factors as inflation, changes in doctrines of legal liability, and damage awards, the process used in computing claims liabilities does not necessarily result in an exact amount. Claims liabilities are recomputed periodically using a variety of actuarial and statistical techniques to produce current estimates that reflect recent settlements, claim frequency, and other economic and social factors. Adjustments to claims liabilities are charged or credited to expense in the periods in which they are made.

9. Reinsurance

In the ordinary course of business, the Authority reinsures certain risks with commercial insurers through contractual agreements, commonly referred to as reinsurance ceded. These agreements serve to limit the Authority's potential losses for large aggregate and individual losses. Reinsurance permits recovery of a portion of losses from reinsurers, although it does not discharge the primary liability of the Authority as direct insurer of the risks reinsured. A contingent liability exists with respect to reinsurance ceded to the extent that any reinsurer is unable to meet its obligation assumed under the reinsurance agreements. The Authority does not report reinsured risk as liabilities unless it is probable that those risks will not be covered by reinsurers. Premiums ceded to reinsurers during fiscal year 2017 were \$2,235,292, and the amounts recovered from reinsurers during fiscal year 2017 were \$323,314.

10. Intergovernmental Loans and Interest Payable

As of June 30, 2017, the Authority has obtained operating loans totaling five million dollars from the County of Fresno and four million dollars from the County of Tulare, each accruing interest at their County's respective treasury pool interest rates. The Authority's interest payable balance for these loans as of June 30, 2017 totals \$63,429. Both loans with interest are expected to be repaid by December 30, 2021 or earlier if sufficient funds are available.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2017

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

D. Assets, Liabilities and Net Position (Continued)

11. Net Position

Net position is reported in three categories as follows:

Net Investment in capital assets – This amount consists of capital assets net of accumulated depreciation and reduced by outstanding debt that attributed to the acquisition.

Restricted – This amount is restricted by external creditors, grantors, contributors, or laws or regulations of other governments.

Unrestricted – This amount represents all resources that do not meet the definition of "net investment in capital assets" or "restricted net position."

12. Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

NOTE 2 – CASH AND CASH EQUIVALENTS

Summary of Deposits

Cash and cash equivalents as of June 30, 2017 are classified in the accompanying financial statements as follows:

Statement of net position:

Cash and cash equivalents	<u>\$ 2,193,514</u>
---------------------------	---------------------

Total cash and cash equivalents	<u>\$ 2,193,514</u>
---------------------------------	---------------------

Cash and cash equivalents as of June 30, 2017 consist of the following:

Deposits with financial institutions	<u>\$ 2,193,514</u>
--------------------------------------	---------------------

Total cash and cash equivalents	<u>\$ 2,193,514</u>
---------------------------------	---------------------

Custodial Credit Risk

Custodial credit risk for deposits is the risk that, in the event of the failure of a depository financial institution, a government will not be able to recover its deposits or will not be able to recover collateral securities that are in the possession of an outside party. The California Government Code and the Authority's investment policy do not contain legal or policy requirements that would limit the exposure to custodial credit risk for deposits, other than the following provision for deposits: The California Government Code requires that a financial institution secure deposits made by state or local governmental units by pledging securities in an undivided collateral pool held by a depository regulated under state law (unless so waived by the governmental unit). The market value of the pledged securities in the collateral pool must equal at least 110% of the total amount deposited by the public agencies.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2017

NOTE 2 – CASH AND CASH EQUIVALENTS (Continued)

Custodial Credit Risk (Continued)

As of June 30, 2017, the Authority's deposits with financial institutions in excess of federal depository insurance limits were held in fully collateralized accounts, as permitted by the California Government Code.

NOTE 3 – INTERGOVERNMENTAL RECEIVABLES

The Authority's current intergovernmental receivables balance of \$3,112,998 as of June 30, 2017 is related to insurance premiums, claims reserve, eligibility administration service fees, consulting fees and other administrative fees due from the County of Fresno. As of June 30, 2017, all of the intergovernmental receivables are considered by management to be collectible. Therefore, no allowance for doubtful accounts has been recognized.

NOTE 4 – RECONCILIATION OF CLAIMS LIABILITIES

Liabilities for claims are based on undiscounted estimates of the ultimate net cost of settling all claims, which are incurred but unpaid at year-end, including claims incurred but not reported. The following represents changes in liabilities for the Authority during the fiscal year ended June 30, 2017:

	<u>2017</u>	<u>2016</u>
Unpaid claims and claim adjustment expenses at beginning of year	\$ 9,337,545	\$ 7,109,678
Incurred claims and claim adjustment expenses:		
Provision for insured events of current year	<u>98,611,508</u>	<u>111,220,547</u>
Total incurred claims and claim adjustment expense	<u>98,611,508</u>	<u>111,220,547</u>
Payments:		
Claims and claim adjustment expenses attributable to insured events of current year	92,705,924	100,151,412
Claims and claim adjustment expenses attributable to insured events of prior years	<u>10,095,033</u>	<u>8,841,268</u>
Total payment	<u>102,800,957</u>	<u>108,992,680</u>
Total unpaid claims and claim adjustment expenses at end of the year	<u>\$ 5,148,096</u>	<u>\$ 9,337,545</u>

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2017

NOTE 5 – LONG-TERM LIABILITIES

Long-term liability activity for the year ended June 30, 2017 were as follows:

	<u>Beginning Balance</u>	<u>Additions</u>	<u>Reductions</u>	<u>Ending Balance</u>
Interest Payable	\$ 10,945	\$ 52,484	\$ -	\$ 63,429
Loans Payable	2,000,000	7,000,000	-	9,000,000
Intergovernmental Payables	950,389		(65,957)	884,432
Unpaid Claims and Claims Adjustment Expenses	<u>6,016</u>	<u>-</u>	<u>(6,016)</u>	<u>-</u>
Total	<u>\$ 2,967,350</u>	<u>\$ 7,052,484</u>	<u>\$ (71,973)</u>	<u>\$ 9,947,861</u>

As of June 30, 2017, the Authority has obtained operating loans totaling five million dollars from the County of Fresno and four million dollars from the County of Tulare. The loans are expected to be repaid by December 30, 2021 (fiscal year 2022) or earlier if sufficient funds are available, each accruing interest at their County's respective treasury pool interest rates. As of June 30, 2017, the interest rates were 1.56% for County of Fresno and 1.34% for County of Tulare. These rates vary quarterly since the Counties invest public funds in a manner, which will provide a market average rate of return consistent with the objectives of the Authority's Investment Policy while meeting the daily cash flow demands of the County's Treasuries and conform to all state laws governing the investment of public funds.

Since the Authority will begin to repay the full loan principal amount with accrued interest in fiscal year 2022, estimated annual debt service requirements for the loan are demonstrated in the table below. Note that calculated total interest equals the current amount of accrued interest and projected interest expense accruals based on current treasury rates up to the loan repayment date.

Annual debt service requirements for the year ending June 30:

Year Ending June 30	County of Fresno <u>Principal</u>	County of Tulare <u>Principal</u>	Total <u>Interest</u>
2022	\$ 5,000,000	\$ 4,000,000	\$ 655,629
Total	<u>\$ 5,000,000</u>	<u>\$ 4,000,000</u>	<u>\$ 655,629</u>

NOTE 6 – COMMITMENTS AND CONTINGENCIES

Commitments and contingencies, undeterminable in amount, include normal recurring pending claims and litigation. In the opinion of management, based upon discussion with legal counsel, there is no pending litigation, which is likely to have a material adverse effect on the financial position of the Authority.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

NOTES TO THE BASIC FINANCIAL STATEMENTS
JUNE 30, 2017

NOTE 7 – RISK MANAGEMENT

The Authority is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; and errors and omission. During the year ended June 30, 2017, the Authority carried insurance through various commercial carriers for all risks of losses. No settlements have exceeded coverage levels in place during the fiscal year 2016-2017.

The Authority participated in the following insurance coverage programs with various commercial carriers:

<u>Coverage Type</u>	<u>Description</u>	<u>Limit</u>	<u>Deductible</u>
Master Crime Policy	Coverage is provided for incidents such as public employee dishonesty, forgery or alteration, theft, computer fraud and embezzlement.	\$15 Million	\$ 25,000
Trustees Errors & Omissions	Fiduciary liability insurance is a popular vehicle for the financial protection of fiduciaries of employee benefit plans against legal liability arising out of their role as fiduciaries, including the cost of defending those claims that seek to establish such liability. Coverage is provided for incidents such as miscalculation, a class action lawsuit, and enrollment errors.	\$10 Million	\$ 25,000
Special Liability	This program provides coverage for claims from third parties alleging damages due to negligence arising out of personal injury and property damage.	\$10 Million	\$ 1,000
Fiduciary Liability	Pays the legal liability arising from claims for alleged failure to act prudently. Protects the assets of a plan fiduciary due to allegations of breach of fiduciary duties. ERISA explicitly allows for the purchase of fiduciary insurance. It could be a breach of fiduciary duty if a claim arises and no insurance is in place that was readily available.	\$5 Million	N/A

NOTE 8 – SUBSEQUENT EVENTS

As of July 1, 2019, membership in the Authority consists of three public agencies due to the Cities of Ceres and Waterford electing to leave the Authority at the end of the 2018 calendar year.

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REQUIRED SUPPLEMENTARY INFORMATION

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

CLAIMS DEVELOPMENT INFORMATION
JUNE 30, 2017

The following table illustrates how the Authority's earned revenue (net of reinsurance) and investment income compare to related costs of loss (net of loss assumed by reinsurers) and other expenses assumed by the Authority as of the end of the previous four fiscal years. Note that only six months of activity is shown for the fiscal year 2012 since the period for which the Authority used a risk-sharing pool was only six months from January 1, 2012 through June 30, 2012. The rows of the table are defined as follows:

- (1) This line shows the total of each fiscal year's gross earned contribution revenue and investment revenue, contribution revenue ceded to reinsurers, and net earned contribution revenue and reported investment revenue.
- (2) This line shows each fiscal year's other operating costs of the Authority including overhead and claims expenses.
- (3) This line shows the Authority's gross incurred claims and allocated claim adjustment expenses, claims assumed by reinsurers, and net incurred claims and allocated adjustment expense (both paid and accrued) as originally reported at the end of the year in which the event that triggered coverage occurred (called fiscal year).
- (4) This section of one row shows the cumulative net amounts paid as of the end of successive years for each fiscal year.
- (5) This line shows the latest re-estimated amount of claims assumed by reinsurers as of the end of current year for each fiscal year.
- (6) This section of one row shows how each fiscal year's net incurred losses increased or decreased as of the end of successive years. (This annual re-estimation results from new information received on known claims, reevaluation of existing information on known claims, and emergence of new claims not previously known.)
- (7) This line compares the latest re-estimated net incurred claims amount to the amount originally established (line 3) and shows whether this latest estimate of losses is greater or less than originally thought. As data for individual fiscal years mature, the correlation between original estimates and re-estimated amounts is commonly used to evaluate the accuracy of net incurred claims currently recognized in less mature fiscal years. The columns of the table show data for successive fiscal years.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

CLAIMS DEVELOPMENT INFORMATION
JUNE 30, 2017

	2012	2013	2014	2015	2016	2017
(1) Required contribution and investment revenue:						
Earned	\$ 37,177,277	\$ 71,106,229	\$ 83,391,236	\$ 89,887,953	\$ 110,381,036	\$ 101,397,579
Ceded	<u>953,519</u>	<u>1,911,418</u>	<u>1,940,663</u>	<u>2,244,758</u>	<u>2,761,514</u>	<u>2,235,292</u>
Net earned	36,223,758	69,194,811	81,450,573	87,643,195	107,619,522	99,162,287
(2) Unallocated expenses	2,385,290	5,000,268	6,159,114	6,917,501	7,622,465	6,308,763
(3) Estimated claims and expenses, end of fiscal year:						
Incurred	30,233,575	67,195,841	75,886,191	86,497,444	111,419,173	98,934,822
Ceded	<u>249,031</u>	<u>1,555,632</u>	<u>1,362,659</u>	<u>1,302,386</u>	<u>198,626</u>	<u>323,314</u>
Net incurred	29,984,544	65,640,209	74,523,532	85,195,058	111,220,547	98,611,508
(4) Net paid (cumulative) as of:						
End of fiscal year	23,901,668	57,532,430	67,720,407	77,594,079	100,151,412	92,986,285
One year later	28,318,935	63,725,119	77,893,672	81,850,351	100,151,412	-
Two years later	27,175,135	63,726,540	77,893,672	81,850,351	-	-
Three years later	27,175,135	63,726,540	77,893,672	-	-	-
Four years later	27,175,135	63,726,540	-	-	-	-
Five years later	27,157,135					-
(5) Reestimated ceded claims and expenses	249,031	1,555,632	1,362,659	1,302,386	198,626	323,314
(6) Reestimated net incurred claims and expenses:						
End of fiscal year	29,984,544	65,640,209	74,523,532	85,195,058	111,220,547	98,611,508
One year later	28,324,433	63,726,540	74,523,532	85,195,058	111,220,547	-
Two years later	27,175,135	63,726,540	74,523,532	85,195,058	-	-
Three years later	27,175,135	63,726,540	74,523,532	-	-	-
Four years later	27,175,135	63,726,540				-
Five years later	27,175,135					
(7) Increase (decrease) in estimated net incurred losses and expenses from end of fiscal year	(2,809,409)	(1,913,669)	-	-	-	-

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OTHER INDEPENDENT AUDITOR'S REPORT

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INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER
FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS
BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN
ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS

To the Board of Directors
San Joaquin Valley Insurance Authority
Fresno, California

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the San Joaquin Valley Insurance Authority (the Authority), a component unit of the County of Fresno, California, as of and for the year ended June 30, 2017, and the related notes to the financial statements, which collectively comprise of the Authority's basic financial statements, and have issued our report thereon dated July 30, 2019.

Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered the Authority's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Authority's internal control. Accordingly, we do not express an opinion on the effectiveness of the Authority's internal control.

A *deficiency* in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the Authority's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

677 Scott Avenue
Clovis, CA 93612

tel 559.299.9540

fax 559.299.2344

Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Authority's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Authority's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Authority's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Price Pange & Company

Clovis, California
July 30, 2019

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
FRESNO, CALIFORNIA

**SCHEDULE OF FINDINGS AND RESPONSES
FOR THE YEAR ENDED JUNE 30, 2017**

SECTION I – SUMMARY OF AUDITOR'S RESULTS

Financial Statements

Type of auditor's report issued

Unmodified

Internal control over financial reporting:
Material weaknesses identified?

yes X no

Significant deficiencies identified that are not
considered to be material weaknesses?

yes X none reported

Noncompliance material to financial
statement noted?

yes X no

SECTION II – FINANCIAL STATEMENT FINDINGS

None reported.



BOARD OF DIRECTORS

STEVE BRANDAU

KUYLER CROCKER

NATHAN MAGSIG

BUDDY MENDES

BRIAN PACHECO

AMY SHUKLIAN

PETE VANDER POEL

Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291

.AGENDA DATE: August 23, 2019

ITEM NUMBER: Item 12

SUBJECT: Receive Consultant's Medical, Dental, and Vision Experience Reports through June 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 June 2019 and provide update on reserve accumulation and projections.

DESCRIPTION:

The report shows that on a total cost basis from January through June 2019, the medical premium of \$40,180,331 exceeded total cost of \$38,542,887 for a surplus position of \$1,637,444 or a 95.9% 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 \$2,291,476 exceeded total cost of \$2,074,553 for a surplus position of \$216,923 or a 90.5% loss ratio.

The vision plan remains fully insured and is in a deficit position of -\$10,591. Under the fully insured arrangement all deficit or surplus positions 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 \$3,162,158 (65.9%) has been realized through June.

AGENDA: San Joaquin Valley Insurance Authority

DATE: August 23, 2019

FISCAL IMPACT/FINANCING:

The 2019 plan year experience through June developed a \$1,637,444 medical surplus and a \$216,923 dental surplus for a total of \$1,854.367. 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



P. O. Box 1538
Rancho Cordova, CA 95741

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

August 23, 2019

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

The following pages provide a summary of the plan experience from January 1 through June 30, 2019. The Anthem self-funded medical plan showed a surplus of \$1,637,444 for a 95.9% 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.

Buildup	COF	COT	COM	Total
Medical	\$ 644,119	\$ 827,284	\$ 166,043	\$ 1,637,446
Dental	\$ 190,264	\$ 26,660	\$ -	\$ 216,924
Total	\$ 834,383	\$ 853,944	\$ 166,043	\$ 1,854,370
Loss Ratio				
Medical	97.5%	94.1%	90.7%	95.9%
Dental	88.4%	95.9%	n/a	90.5%

The County of Fresno's EPO is a loss leader with a -\$1,589,767 deficit position. For 2019, the County of Fresno elected to pass on a common renewal among its EPO, PPO and HDHP plans. 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 deficit position (the difference between the combined and individual renewal) while the PPO and HDHP plans would make up the deficit difference. Through June the shortfall is \$705,796 on the EPO plan. The County of Fresno has realized 44 claimants (less than 1% of the population) with claims above \$50,000 making up 30% of the claim cost (in all of 2018 the County only had 66 claimants over \$50,000). It should be noted that the County of Fresno in total has contributed positively to the surplus position with a 97.5% total cost loss ratio and \$644,118 towards reserves.

For 2020, the County of Fresno may elect a renewal strategy which elects to include Kaiser. Over the past four years close to 1,800 members have migrated to the Kaiser plan from the HMO and EPO plan. The Kaiser plan shows a younger age demographic of 4.8 year which allows adverse selection into the EPO plan. This renewal strategy including Kaiser has not been used in previous years.

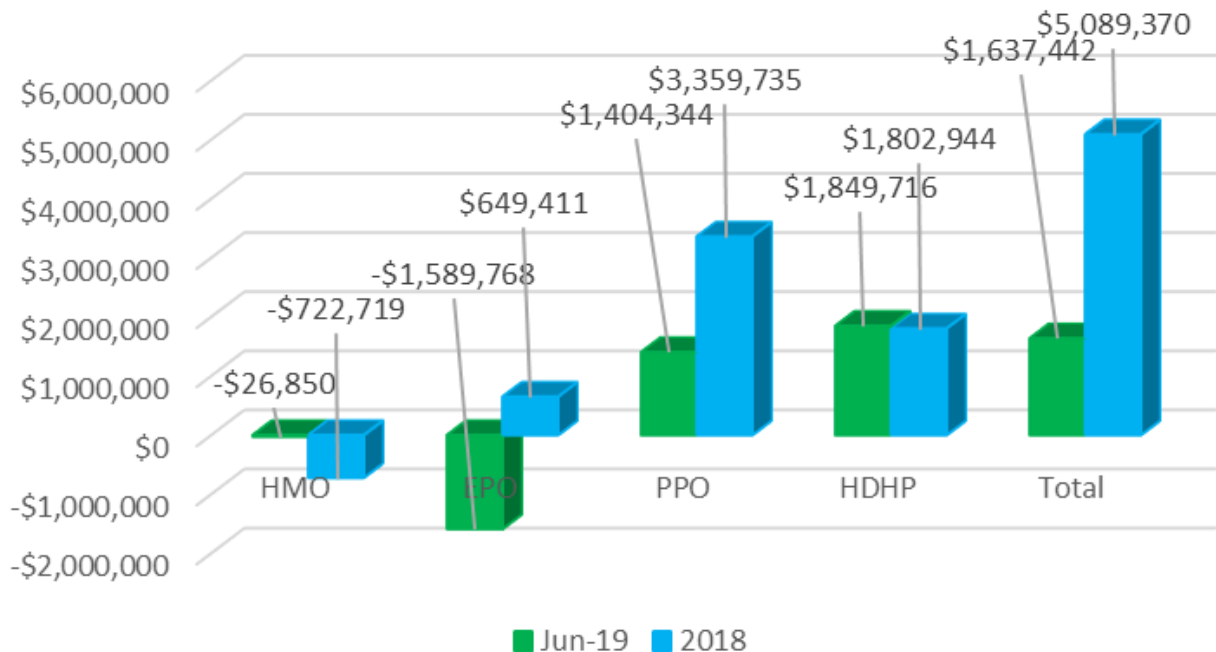
For the 2019 Plan year, the SJVIA changed the dental PPO plan to self-funding. Through June 2019, the dental program has accumulated \$216,923 in surplus or a 90.5% Total Cost loss ratio. Please note that the cumulative report includes IBNR reserve build up and claims for January through June and should be considered mature.

The vision plan remains fully insured and is in a deficit position of -\$10,591. Under the fully insured arrangement all deficit or surplus positions stay with the carrier.

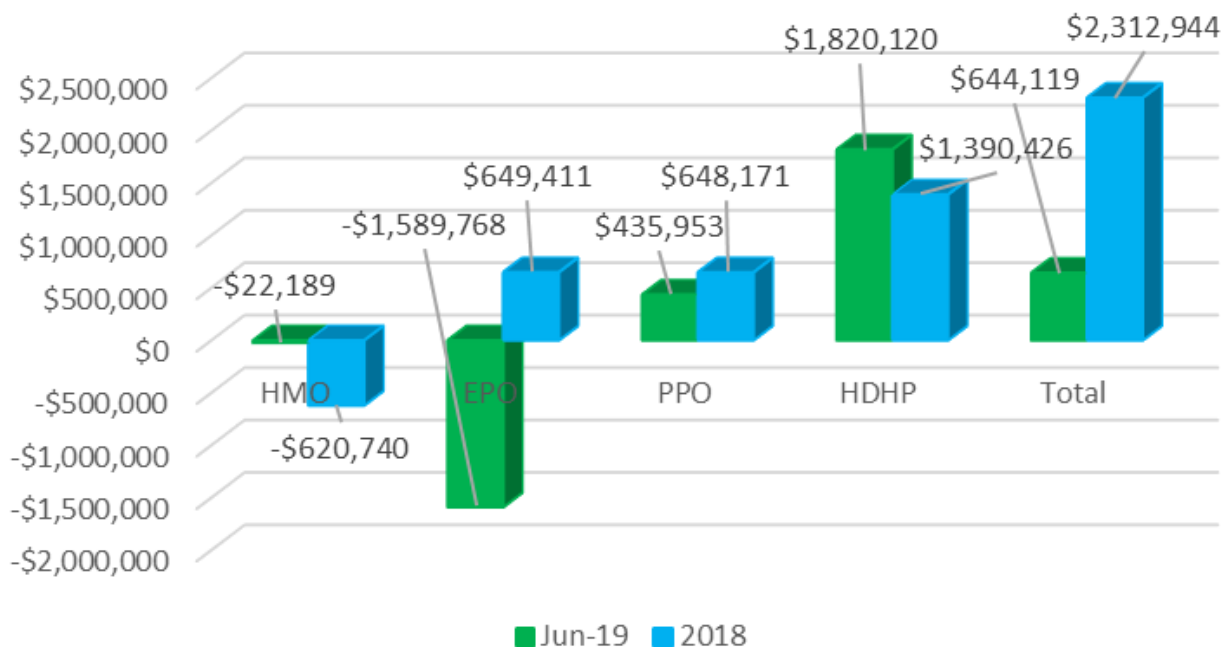
The SJVIA has been able to accumulate a reserve buildup of \$3,162,158 or 65.9% through June 2019, of the \$4.8 million projected reserve buildup for the year.

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

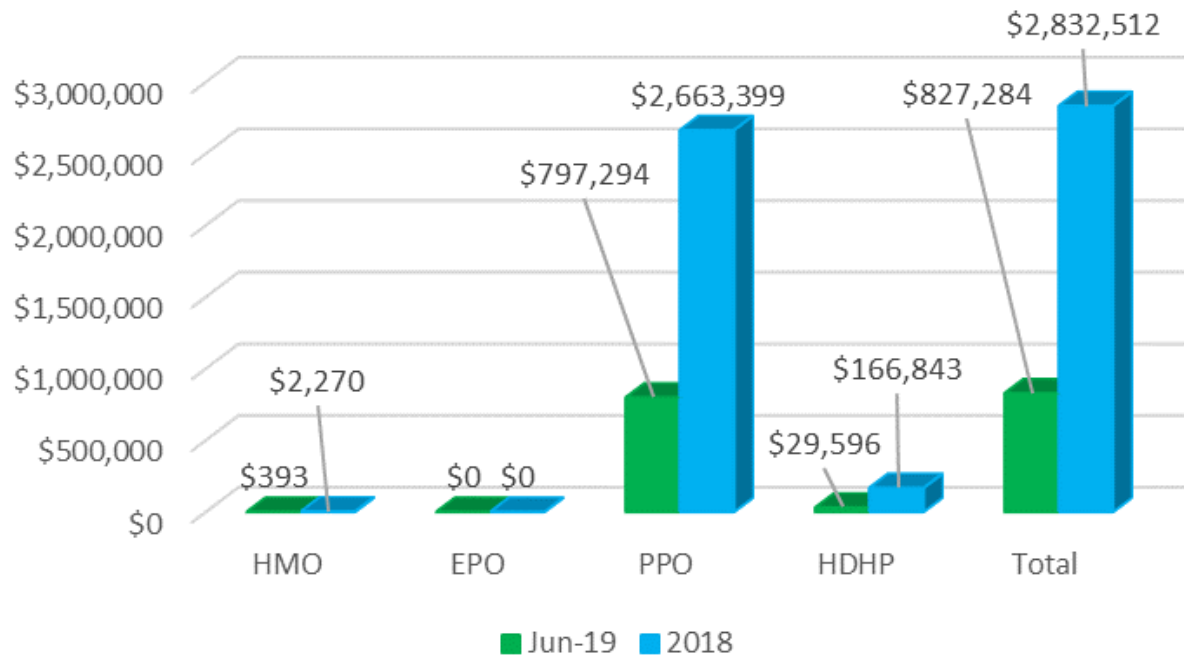
SJVIA - June 2019 vs. 2018



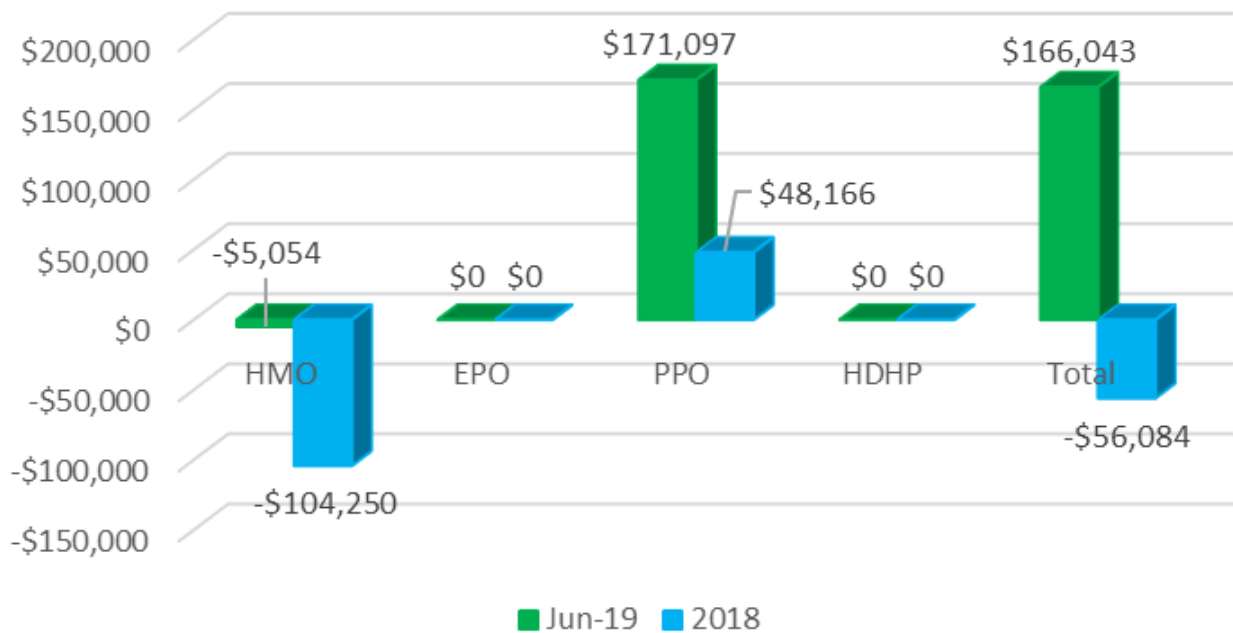
County of Fresno - June 2019 vs. 2018



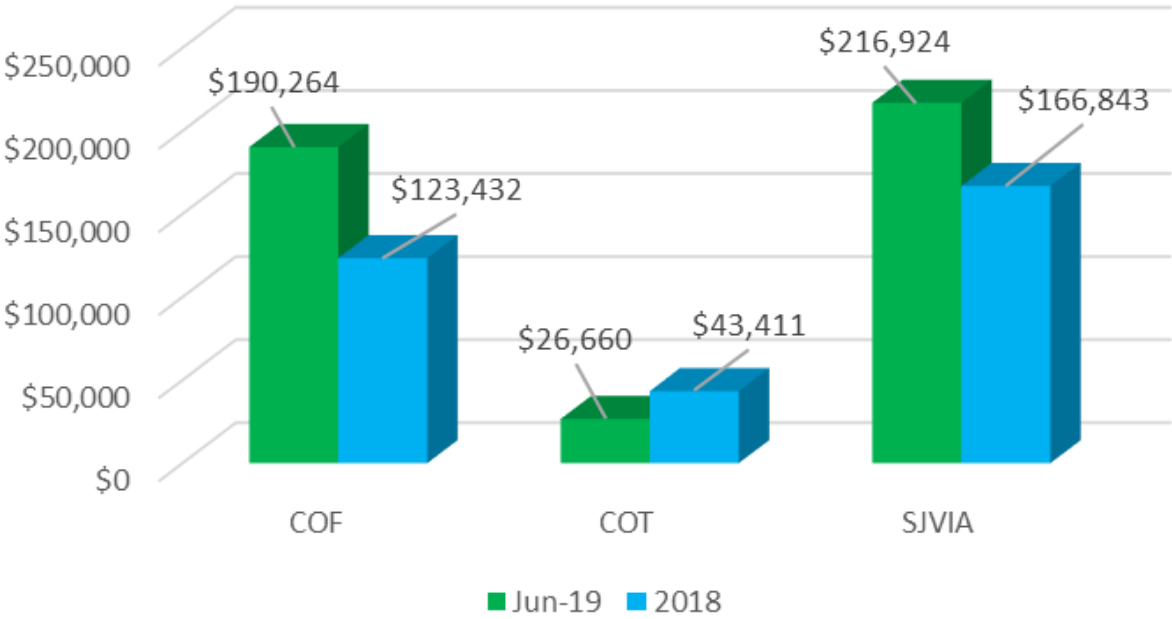
County of Tulare - June 2019 vs. 2018



City of Marysville - June 2019 vs. 2018



Dental - June, 2019 vs. 2018



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
<u>Delta Dental 2% Rate Subsidy</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 88,672</u>
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
<u>Delta Dental 2% Rate Subsidy</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 7,389</u>	<u>\$ 88,672</u>
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
<u>Delta Dental PSR Transfer</u>	<u>\$ 398,199</u>	<u>\$ 265,466</u>	<u>\$ 132,733</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 796,398</u>
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	\$ 610,267	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,636,984
Plan Experience (Dental)	\$ 69,759	\$ 25,639	\$ 41,644	\$ 27,792	\$ (4,571)	\$ 56,661	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 216,924
Kaiser Rate Surcharge	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 359,586
<u>Delta Dental PSR Transfer</u>	<u>\$ 379,822</u>	<u>\$ 379,190</u>	<u>\$ 189,652</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 948,664</u>
2019 Actual Reserve Buildup	\$ 831,127	\$ 1,091,216	\$ (180,230)	\$ 25,815	\$ 667,371	\$ 726,859	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,162,158

The chart above shows budgeted reserve buildup to realized buildup based on plan experience for 2018 and 2019. For 2019, the SJVIA has realized \$3,162,158 or 65.9% 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 June 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%
Jun-19	6,990	\$6,686,857	\$4,061,961	\$0	\$1,478,969	\$535,199	\$0	\$6,076,130	\$610,727	\$792.69	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	\$40,180,331	\$25,772,408	\$0	\$9,557,565	\$3,212,913	\$0	\$38,542,887	\$1,637,444	\$841.97	95.9%
Current 12 Months	6,992	\$79,226,126	\$49,513,682	\$0	\$19,576,996	\$6,293,344	-\$551,304	\$74,832,717	\$4,393,409	\$816.89	94.5%

Data Sources:

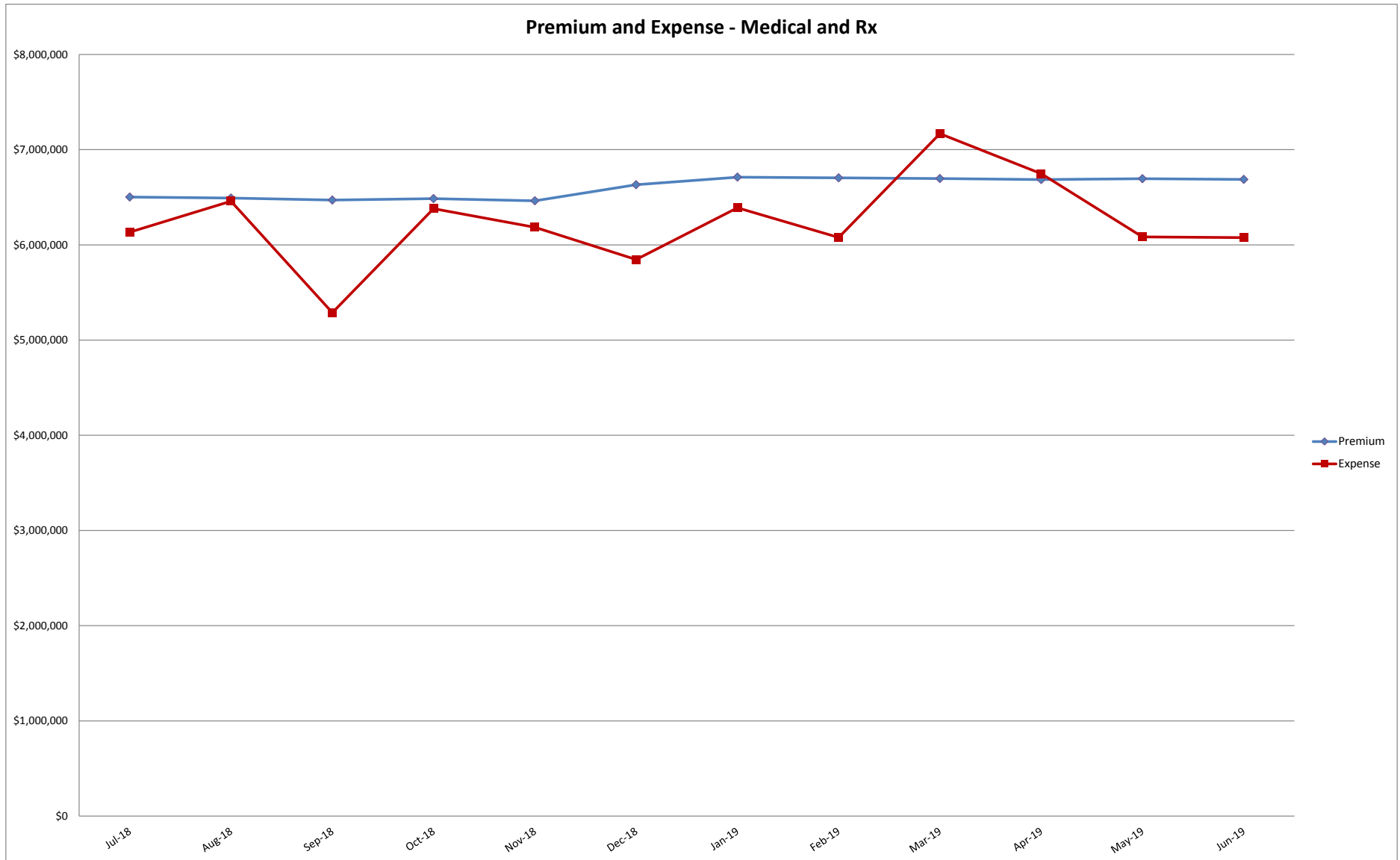
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envelope, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

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

need to update chart 12 months

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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-19	0	\$0	\$10,267	\$0	\$0	\$0	\$0	\$10,267	-\$10,267	\$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	\$26,850	\$0	\$0	\$0	\$0	\$26,850	-\$26,850	\$0.00	0.0%
Current 12 Months	0	\$0	\$147,021	\$0	\$0	\$0	\$0	\$147,021	-\$147,021	\$0.00	0.0%

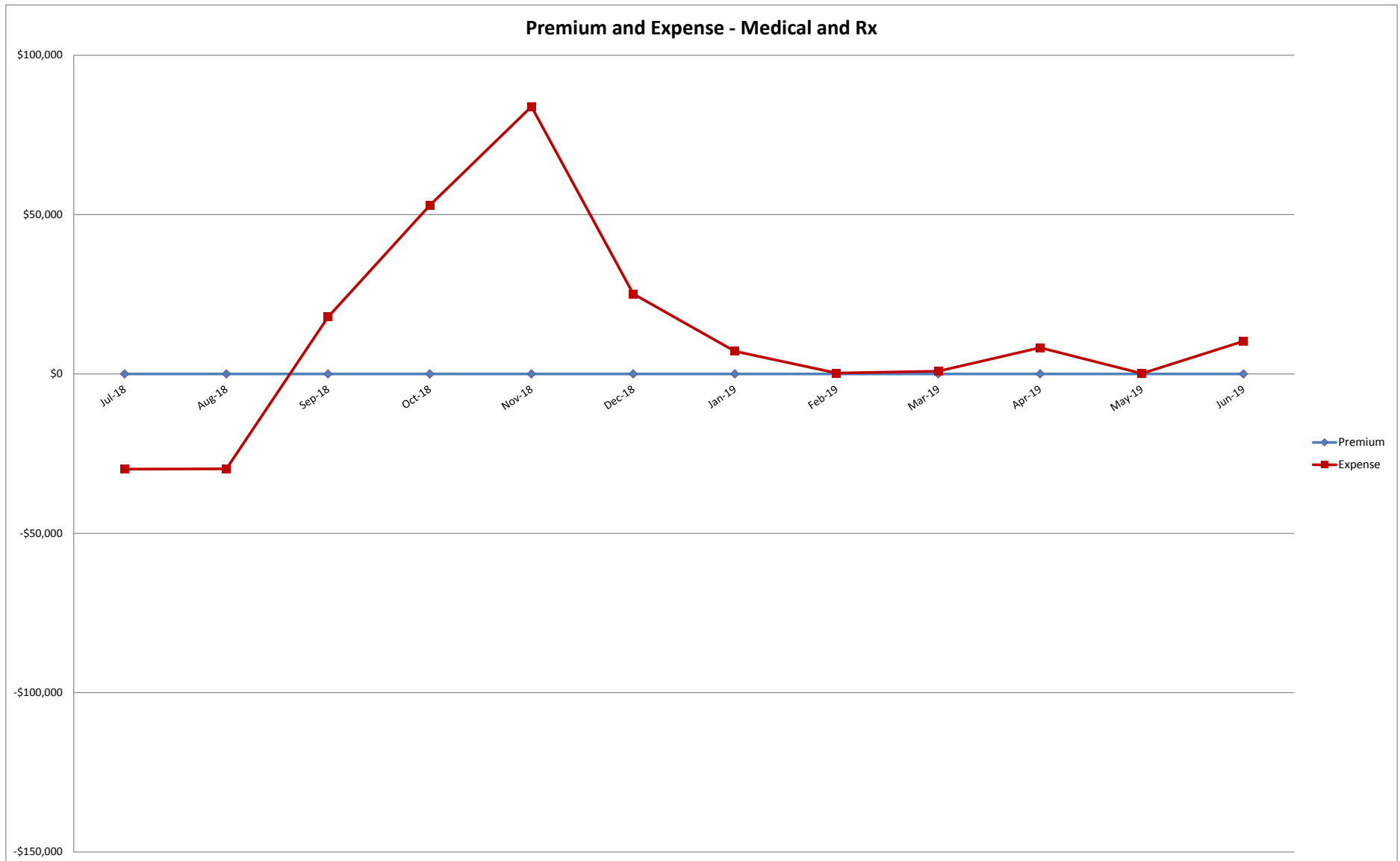
Data Sources:

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

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envelope 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 June 2019
All Districts Combined - HMO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-19	3,060	\$3,545,756	\$2,650,766	\$789,556	\$268,913	\$0	\$3,709,235	-\$163,479	\$1,124.29	104.6%
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	\$21,281,775	\$16,290,343	\$4,966,316	\$1,614,883	\$0	\$22,871,542	-\$1,589,767	\$1,156.76	107.5%
Current 12 Months	3,071	\$41,869,898	\$30,184,747	\$10,043,010	\$3,134,390	-\$381,378	\$42,980,769	-\$1,110,871	\$1,081.37	102.7%

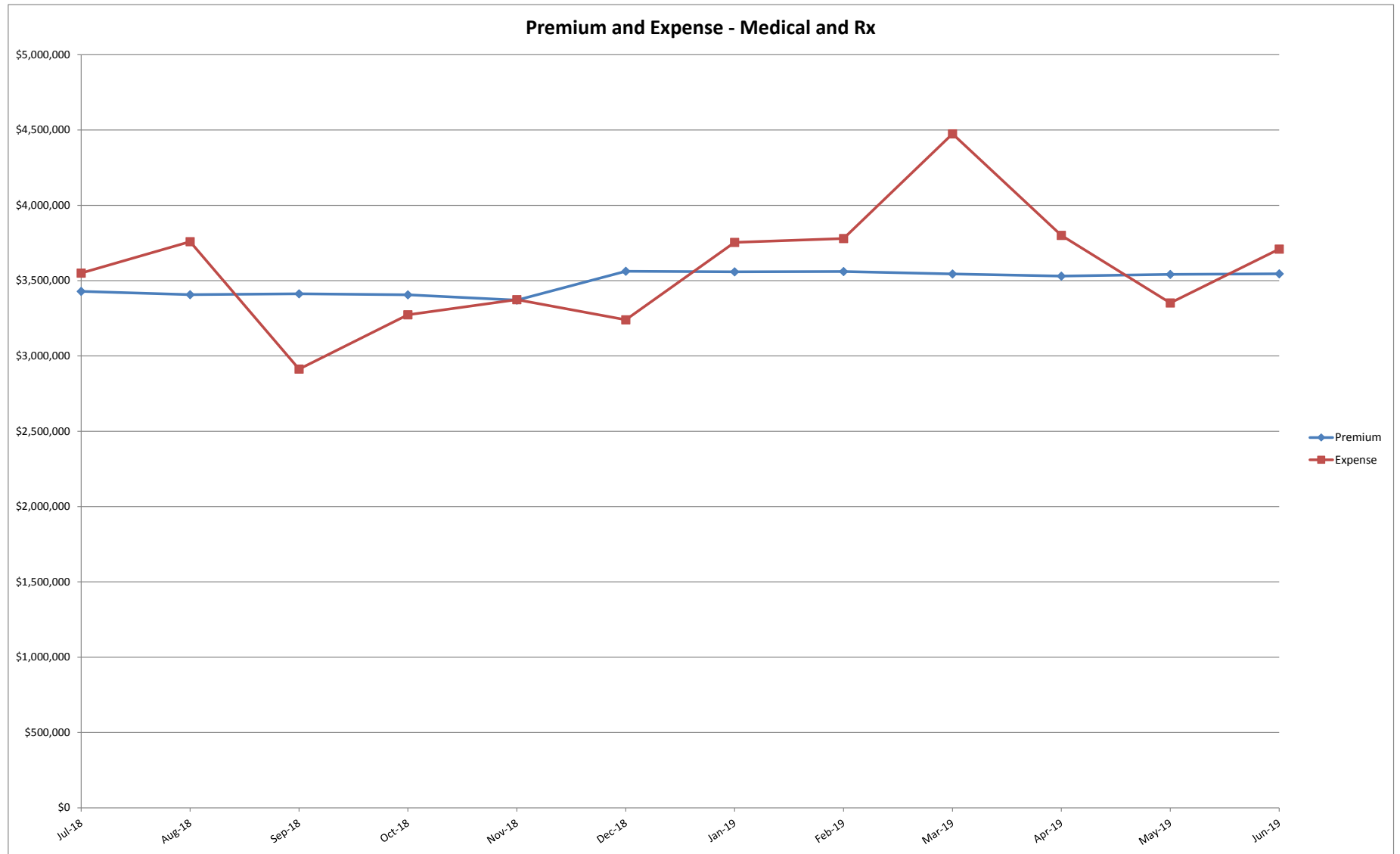
Data Sources:

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

Notes:

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2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
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**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2019
All Districts Combined - EPO**





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-19	3,125	\$2,533,098	\$1,292,592	\$603,070	\$207,629	\$0	\$2,103,290	\$429,807	\$606.61	83.0%
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	3,130	\$15,233,298	\$8,517,474	\$4,063,435	\$1,248,044	\$0	\$13,828,953	\$1,404,345	\$669.87	90.8%
Current 12 Months	3,112	\$30,045,227	\$16,549,466	\$8,254,199	\$2,475,258	-\$169,926	\$27,108,997	\$2,936,230	\$659.75	90.2%

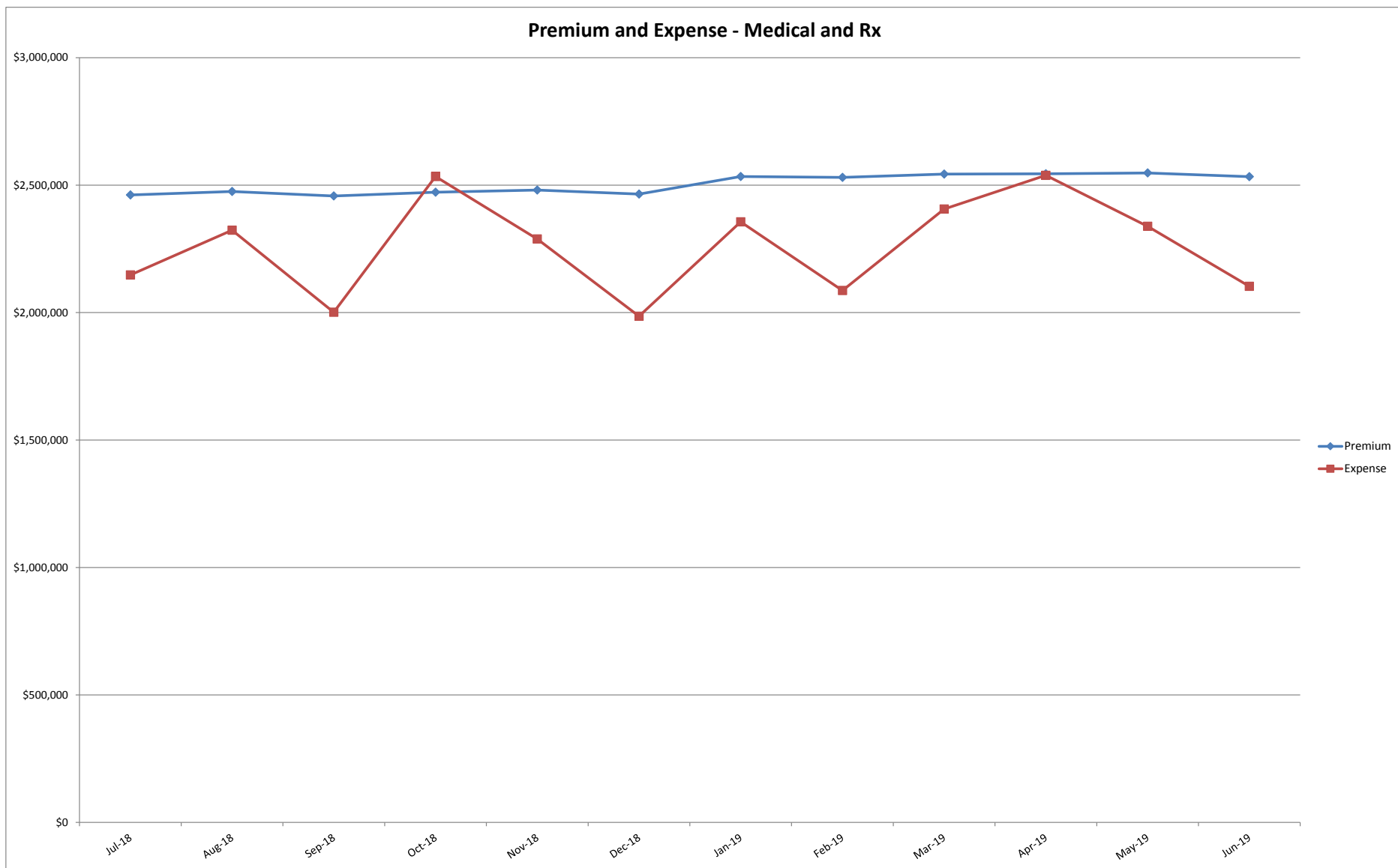
Data Sources:

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Anthem Blue Cross Premium and Claims Report as of June 2019
All Districts Combined - PPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-19	805	\$608,004	\$108,337	\$86,343	\$58,658	\$0	\$253,338	\$354,666	\$241.84	41.7%
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	801	\$3,665,258	\$937,741	\$527,814	\$349,987	\$0	\$1,815,542	\$1,849,717	\$305.07	49.5%
Current 12 Months	810	\$7,311,002	\$2,632,448	\$1,279,788	\$683,696	\$0	\$4,595,931	\$2,715,071	\$402.62	62.9%

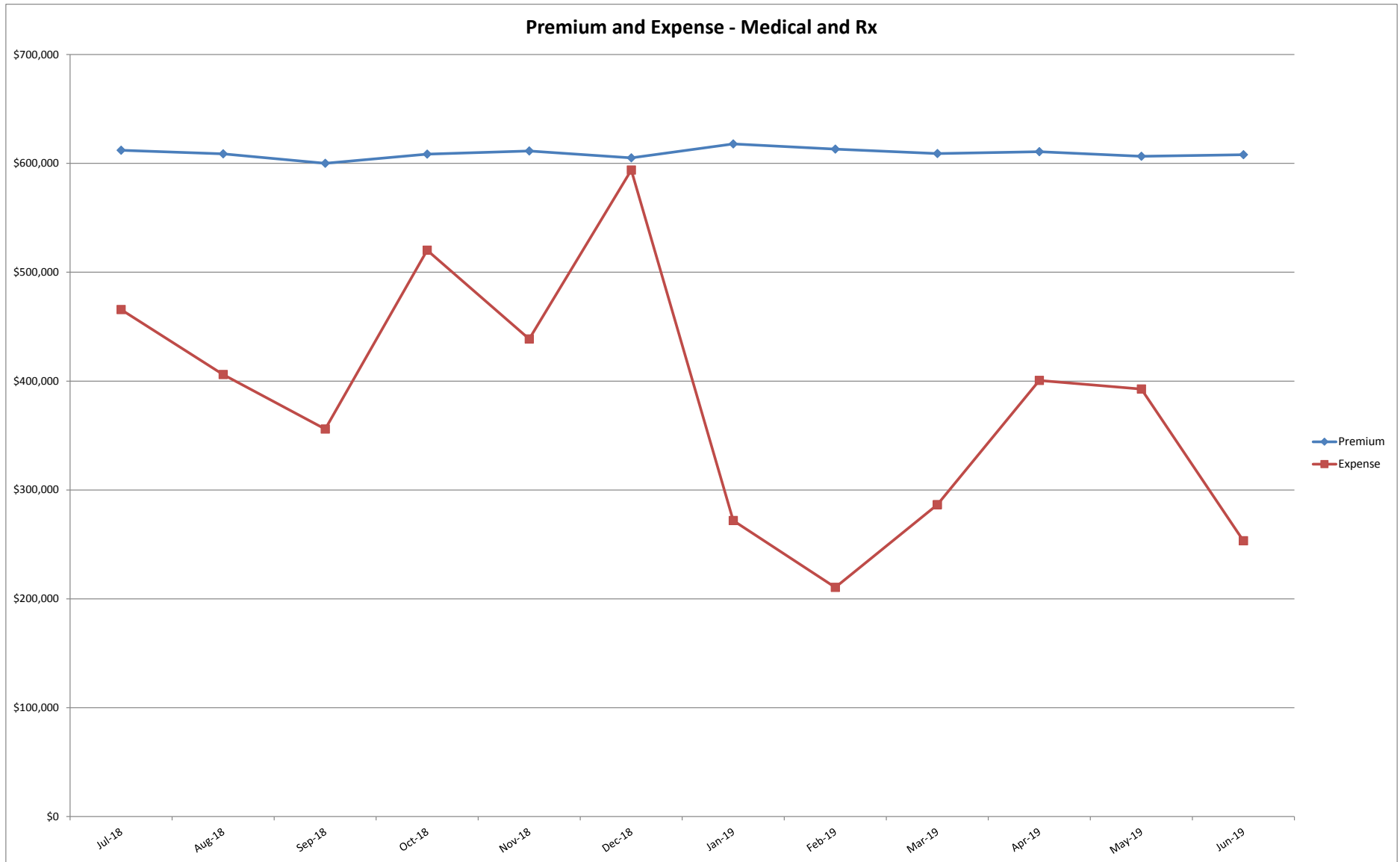
Data Sources:

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

Notes:

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

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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-19	3,946	\$4,282,374	\$2,816,979	\$0	\$892,778	\$333,741	\$0	\$4,043,499	\$238,875	\$940.13	94.4%
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	\$25,730,119	\$17,450,464	\$0	\$5,633,585	\$2,001,952	\$0	\$25,086,001	\$644,118	\$975.41	97.5%
Current 12 Months	3,970	\$50,857,535	\$33,497,644	\$0	\$11,706,055	\$3,895,514	-\$381,378	\$48,717,835	\$2,139,700	\$940.89	95.8%

Data Sources:

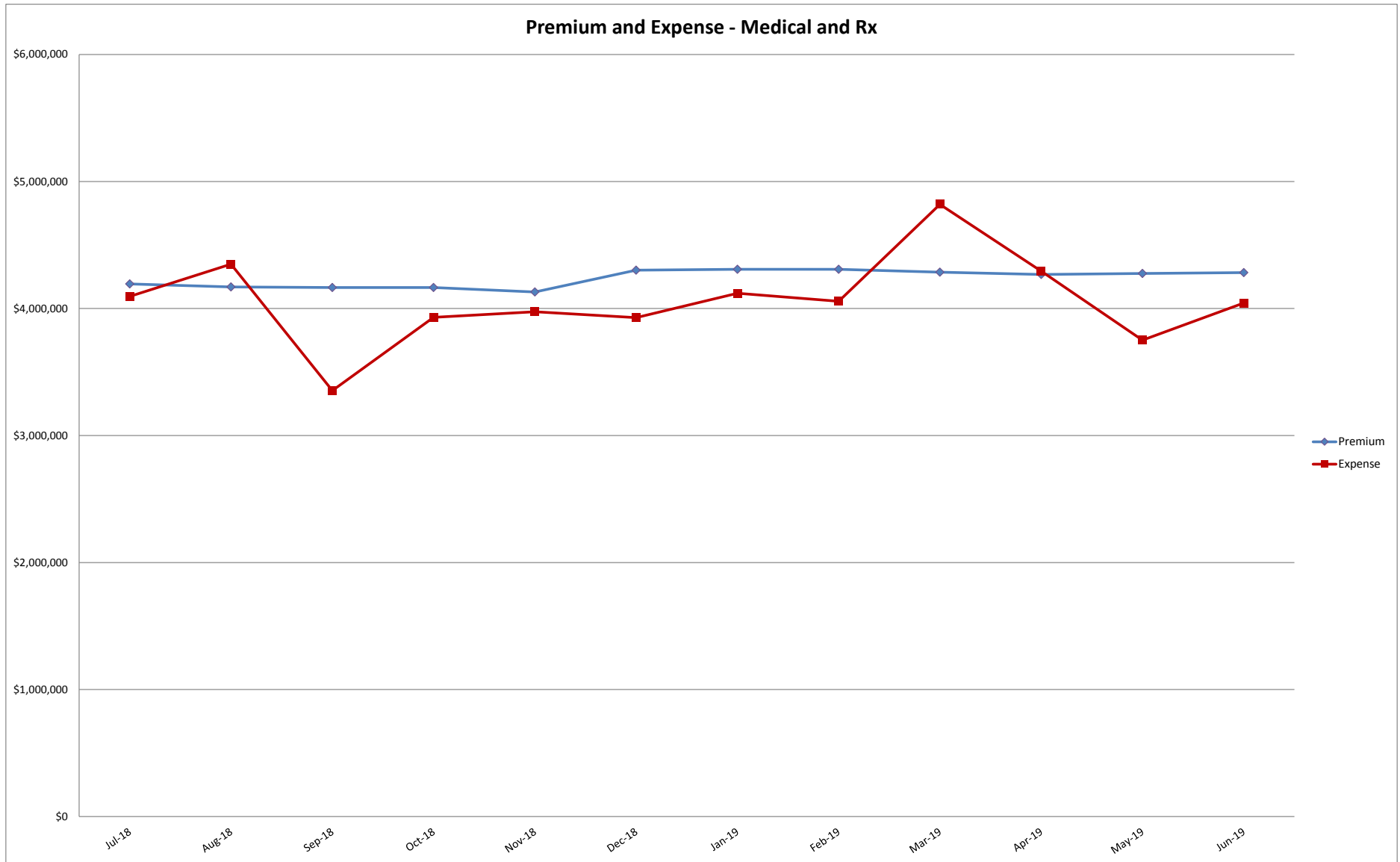
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx BPM replaced Envolve BPM 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 June 2019
County of Fresno - All Medical





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-19	0	\$0	\$9,988	\$0	\$0	\$0	\$0	\$9,988	-\$9,988	\$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	\$22,189	\$0	\$0	\$0	\$0	\$22,189	-\$22,189	\$0.00	0.0%
Current 12 Months	0	\$0	\$107,726	\$0	\$0	\$0	\$0	\$107,726	-\$107,726	\$0.00	0.0%

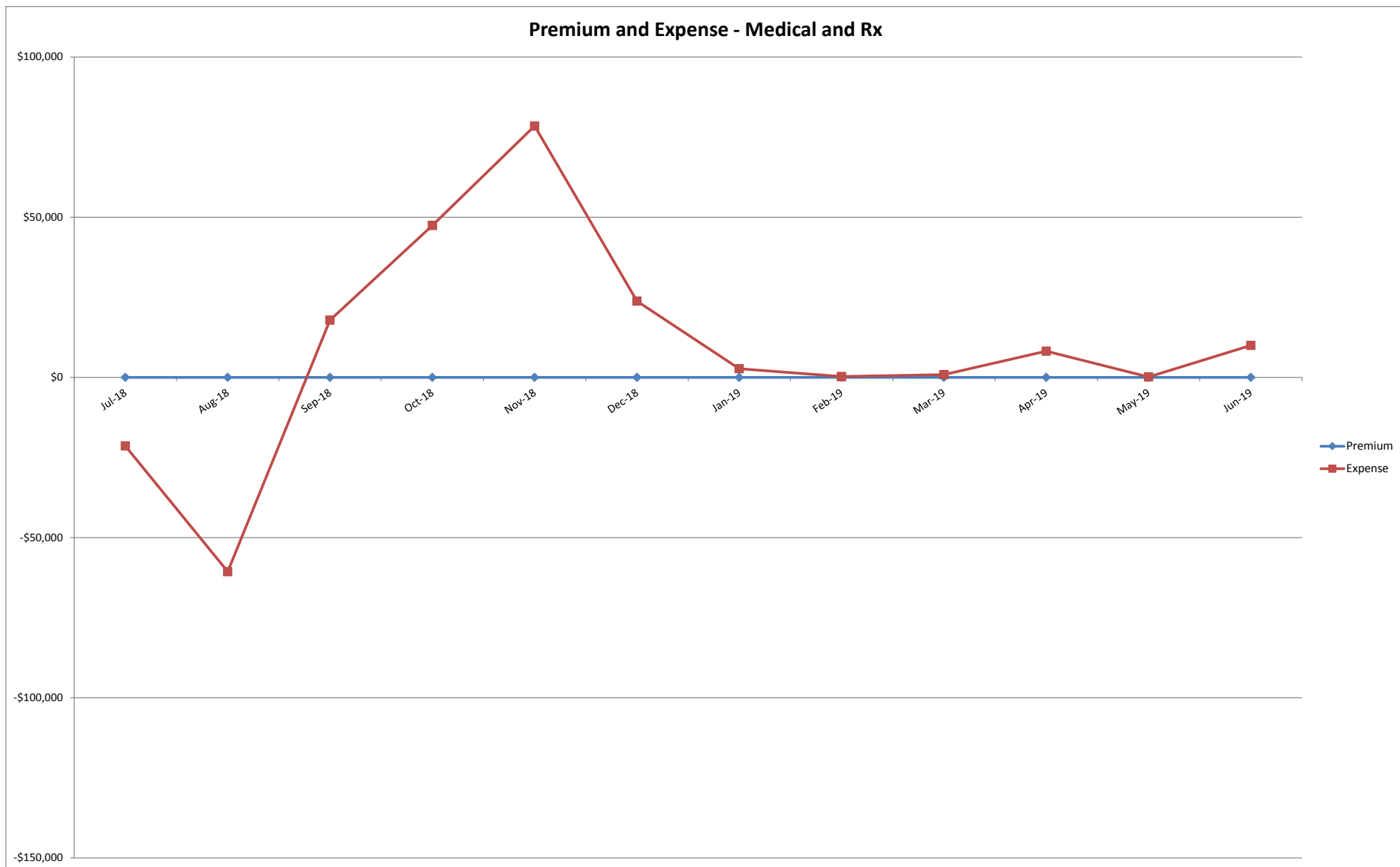
Data Sources:

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 June 2019
County of Fresno - HMO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-19	3,060	\$3,545,756	\$2,650,766	\$789,556	\$268,913	\$0	\$3,709,235	-\$163,479	\$1,124.29	104.6%
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	\$21,281,775	\$16,290,343	\$4,966,316	\$1,614,883	\$0	\$22,871,542	-\$1,589,767	\$1,156.76	107.5%
Current 12 Months	3,071	\$41,869,898	\$30,184,747	\$10,043,010	\$3,134,390	-\$381,378	\$42,980,769	-\$1,110,871	\$1,081.37	102.7%

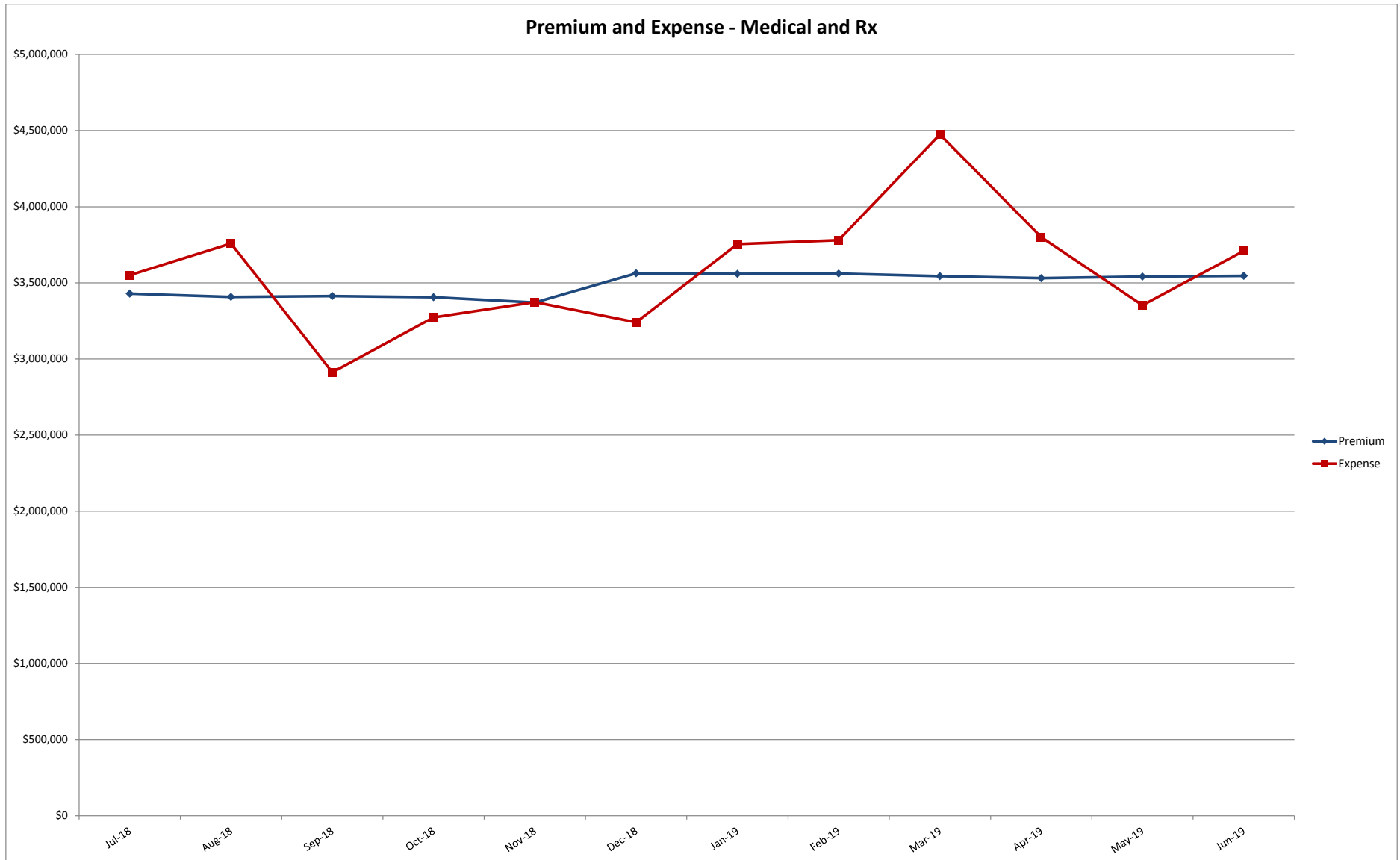
Data Sources:

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

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3. EmpiRx PBM replaced Envelope 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 June 2019
County of Fresno - EPO**





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-19	115	\$153,102	\$55,699	\$25,717	\$8,415	\$0	\$89,831	\$63,271	\$707.97	58.7%
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	116	\$935,642	\$258,968	\$189,648	\$51,073	\$0	\$499,689	\$435,954	\$642.72	53.4%
Current 12 Months	125	\$1,967,279	\$677,988	\$439,427	\$105,413	\$0	\$1,222,828	\$744,451	\$746.44	62.2%

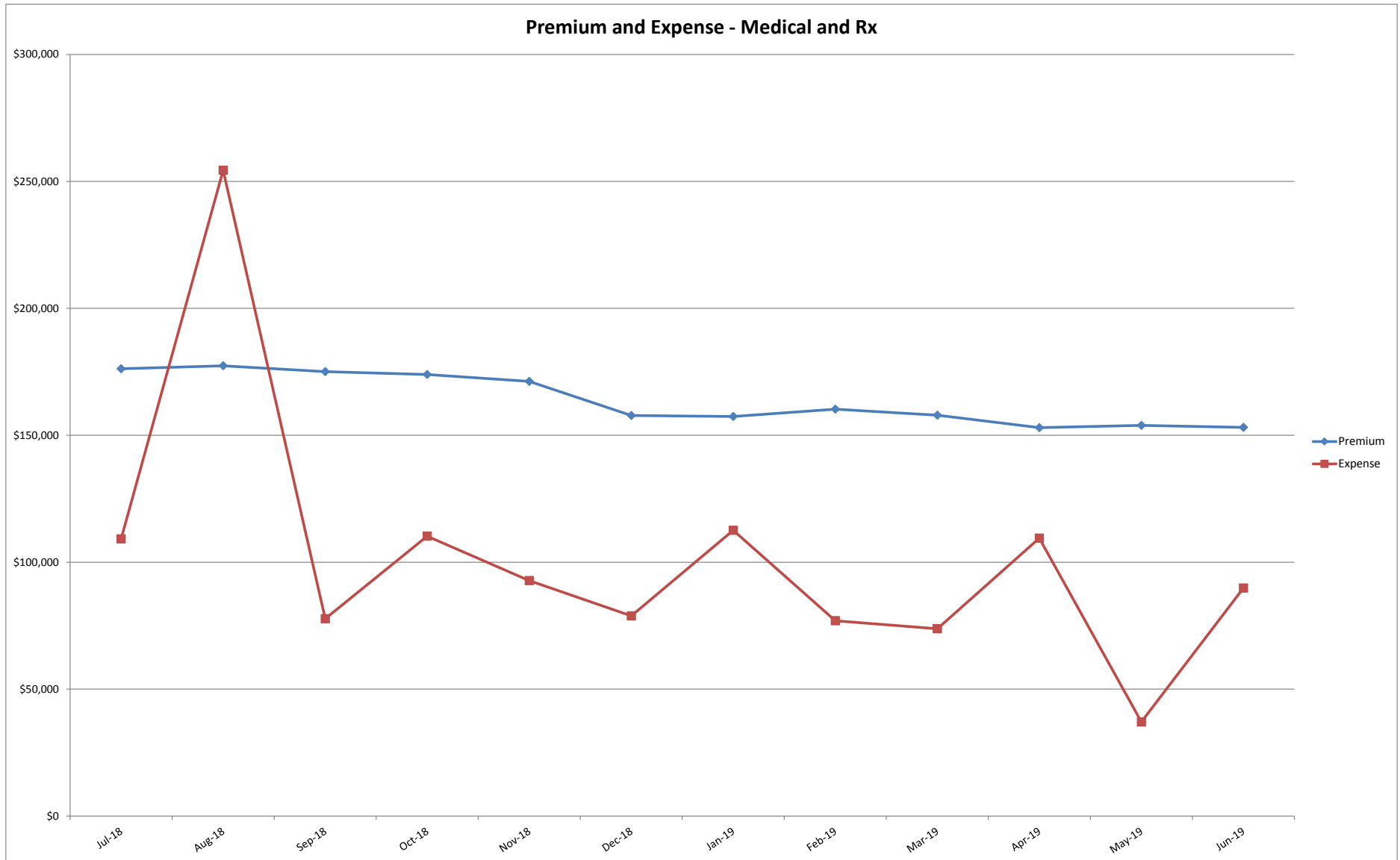
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2019
County of Fresno - PPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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	\$163,679	\$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%
Jun-19	771	\$583,516	\$100,526	\$77,505	\$56,414	\$0	\$234,445	\$349,071	\$230.91	40.2%
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	765	\$3,512,702	\$878,964	\$477,621	\$335,997	\$0	\$1,692,581	\$1,820,121	\$295.42	48.2%
Current 12 Months	774	\$7,020,358	\$2,527,183	\$1,223,618	\$655,712	\$0	\$4,406,512	\$2,613,846	\$403.62	62.8%

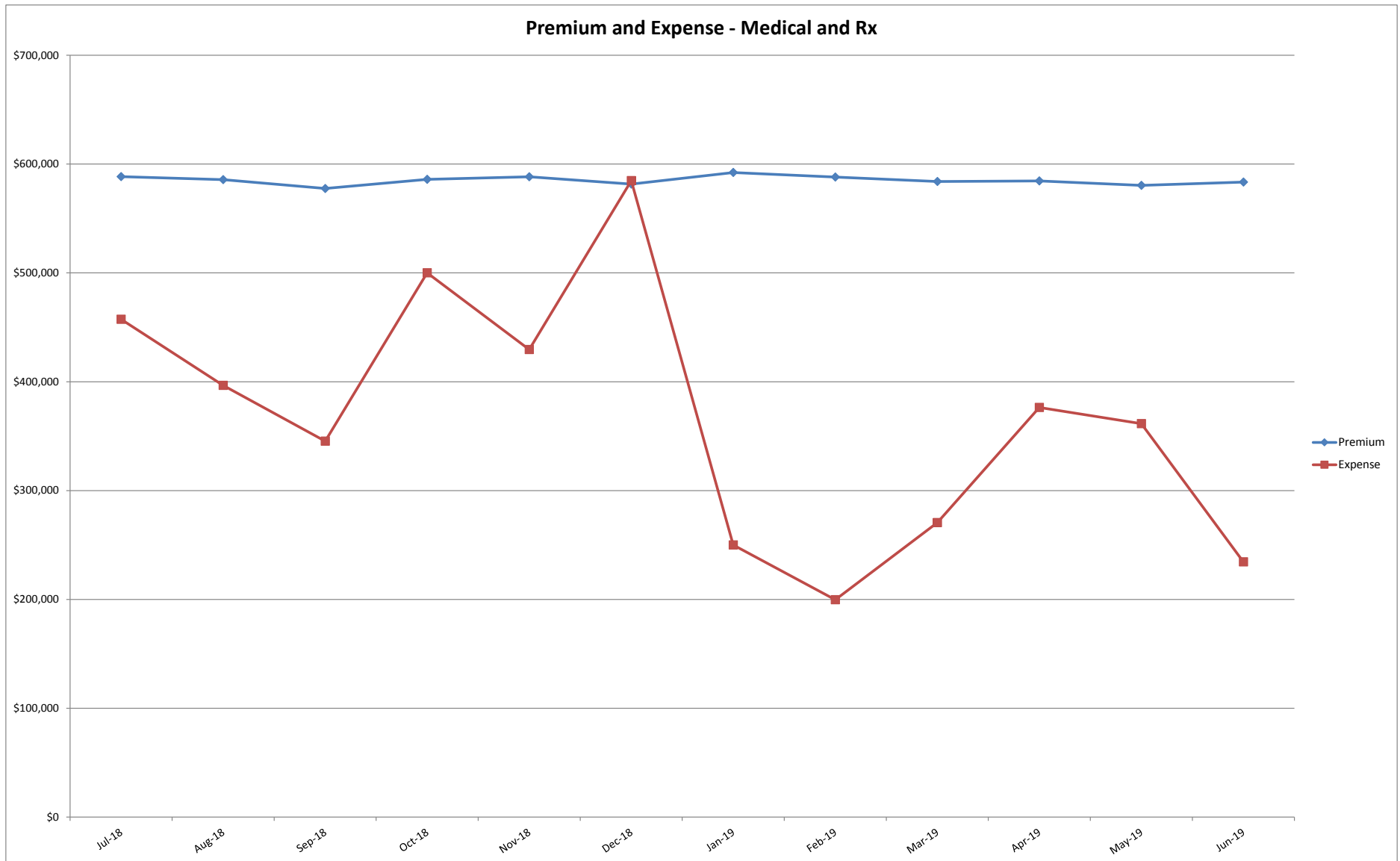
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2019
County of Fresno - HDHP





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-19	3,009	\$2,341,334	\$1,197,137	\$0	\$579,623	\$198,564	\$0	\$1,975,324	\$366,011	\$590.48	84.4%
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	\$14,051,746	\$8,141,038	\$0	\$3,890,655	\$1,192,769	\$0	\$13,224,463	\$827,283	\$665.65	94.1%
Current 12 Months	2,985	\$27,567,882	\$15,605,656	\$0	\$7,733,549	\$2,364,249	-\$169,926	\$25,533,528	\$2,034,354	\$646.79	92.6%

Data Sources:

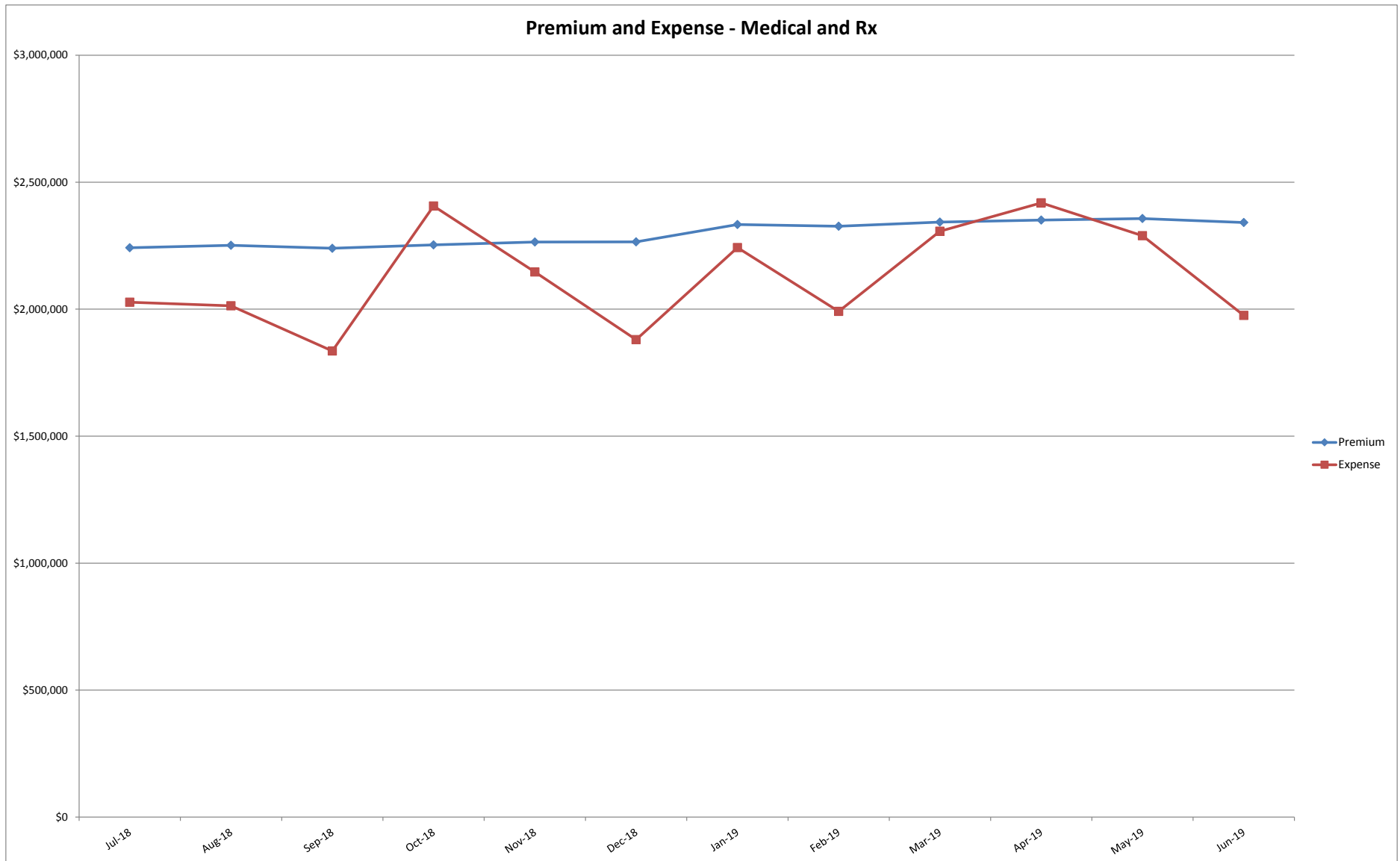
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envelope, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

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



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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-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	\$0	\$5,498	\$0	\$0	\$0	\$0	\$5,498	-\$5,498	\$0.00	0.0%

Data Sources:

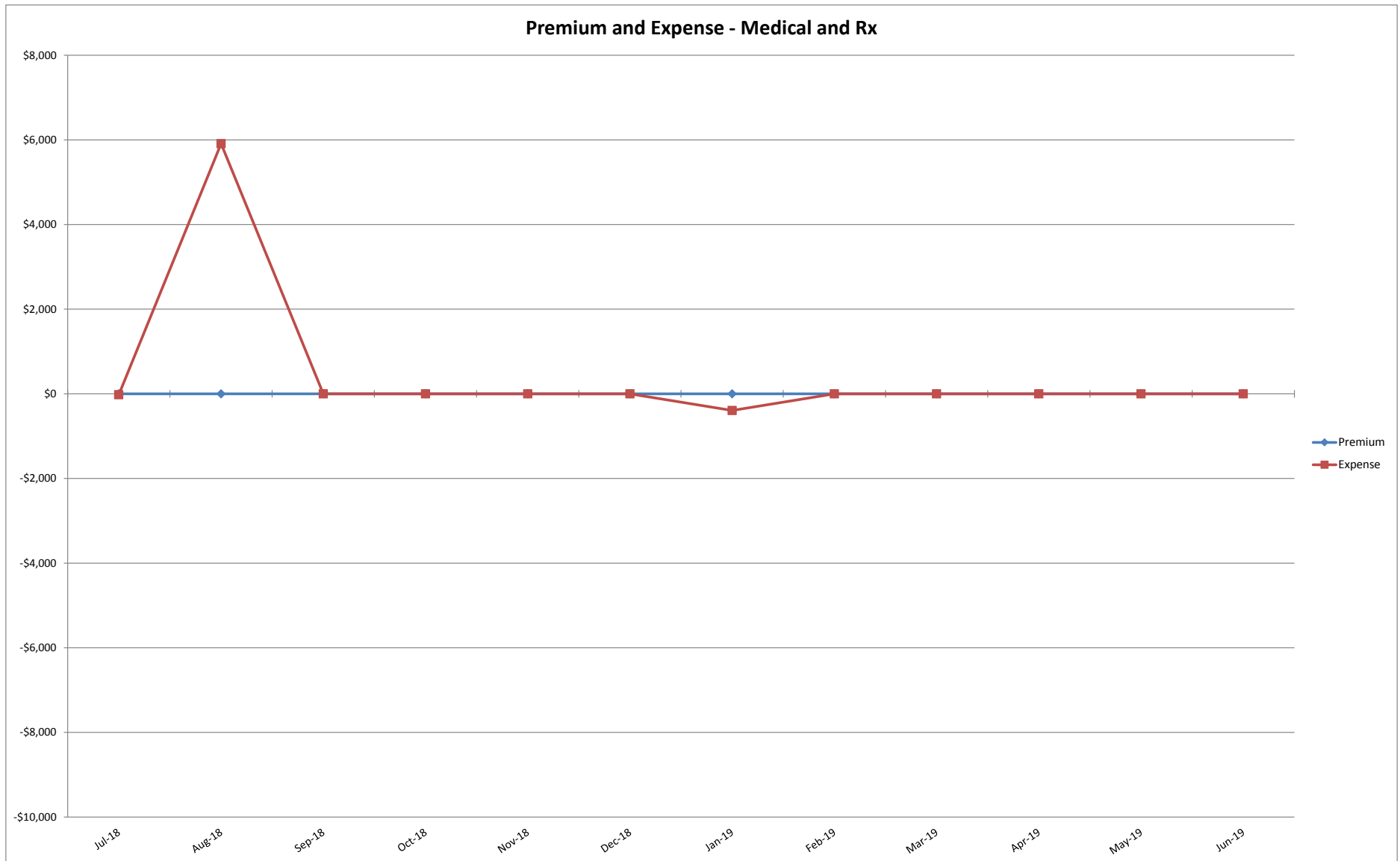
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Notes:

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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-19	2,975	\$2,316,847	\$1,189,326	\$570,785	\$196,320	\$0	\$1,956,431	\$360,415	\$591.63	84.4%
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	2,977	\$13,899,190	\$8,082,654	\$3,840,462	\$1,178,779	\$0	\$13,101,895	\$797,295	\$667.48	94.3%
Current 12 Months	2,950	\$27,277,238	\$15,494,894	\$7,677,379	\$2,336,265	-\$169,926	\$25,338,611	\$1,938,627	\$649.82	92.9%

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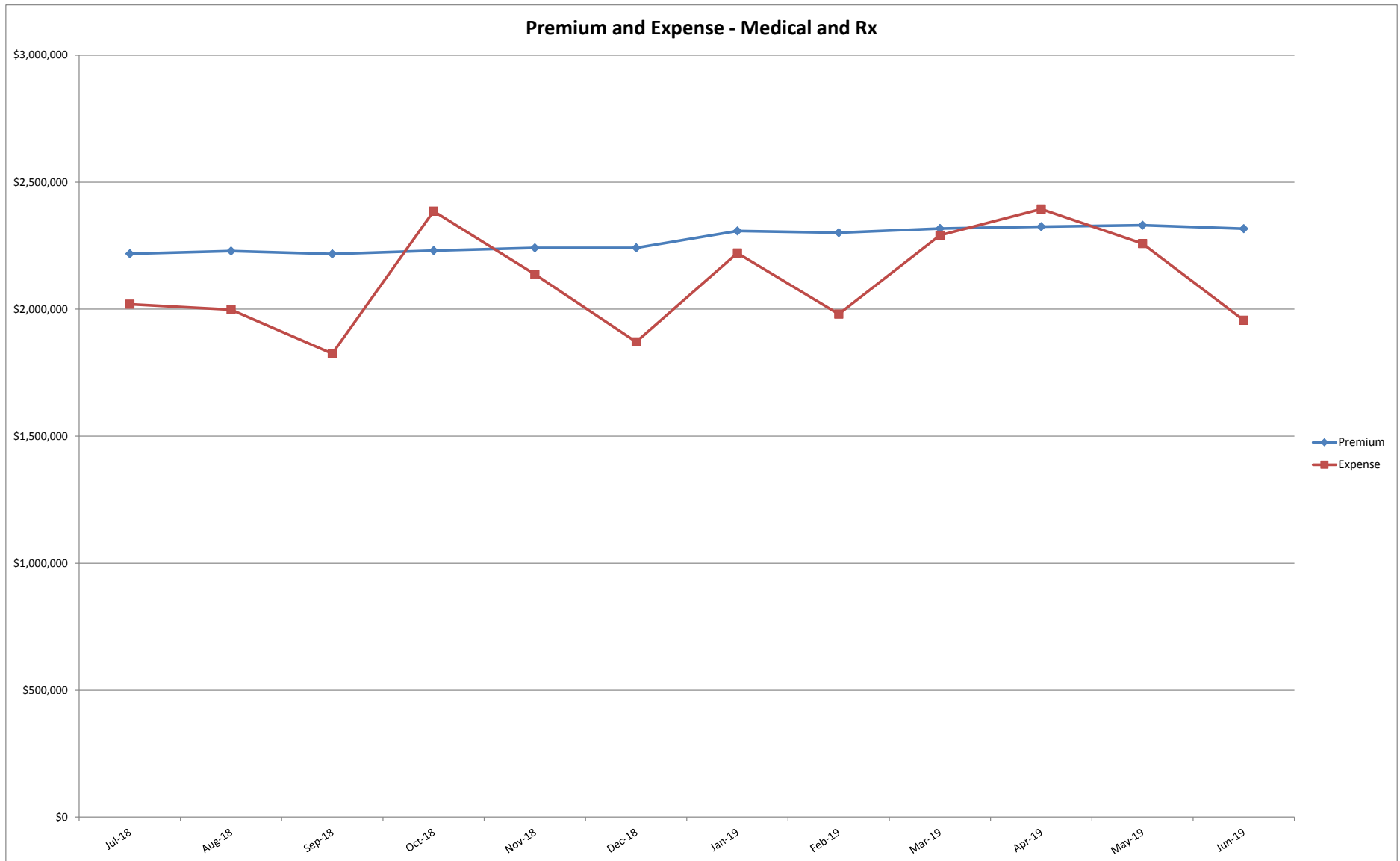
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2019
County of Tulare - PPO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-19	34	\$24,488	\$7,811	\$8,838	\$2,244	\$0	\$18,892	\$5,595	\$489.67	77.2%
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	35	\$152,556	\$58,778	\$50,193	\$13,990	\$0	\$122,961	\$29,596	\$514.01	80.6%
Current 12 Months	35	\$290,644	\$105,265	\$56,170	\$27,984	\$0	\$189,419	\$101,225	\$380.74	65.2%

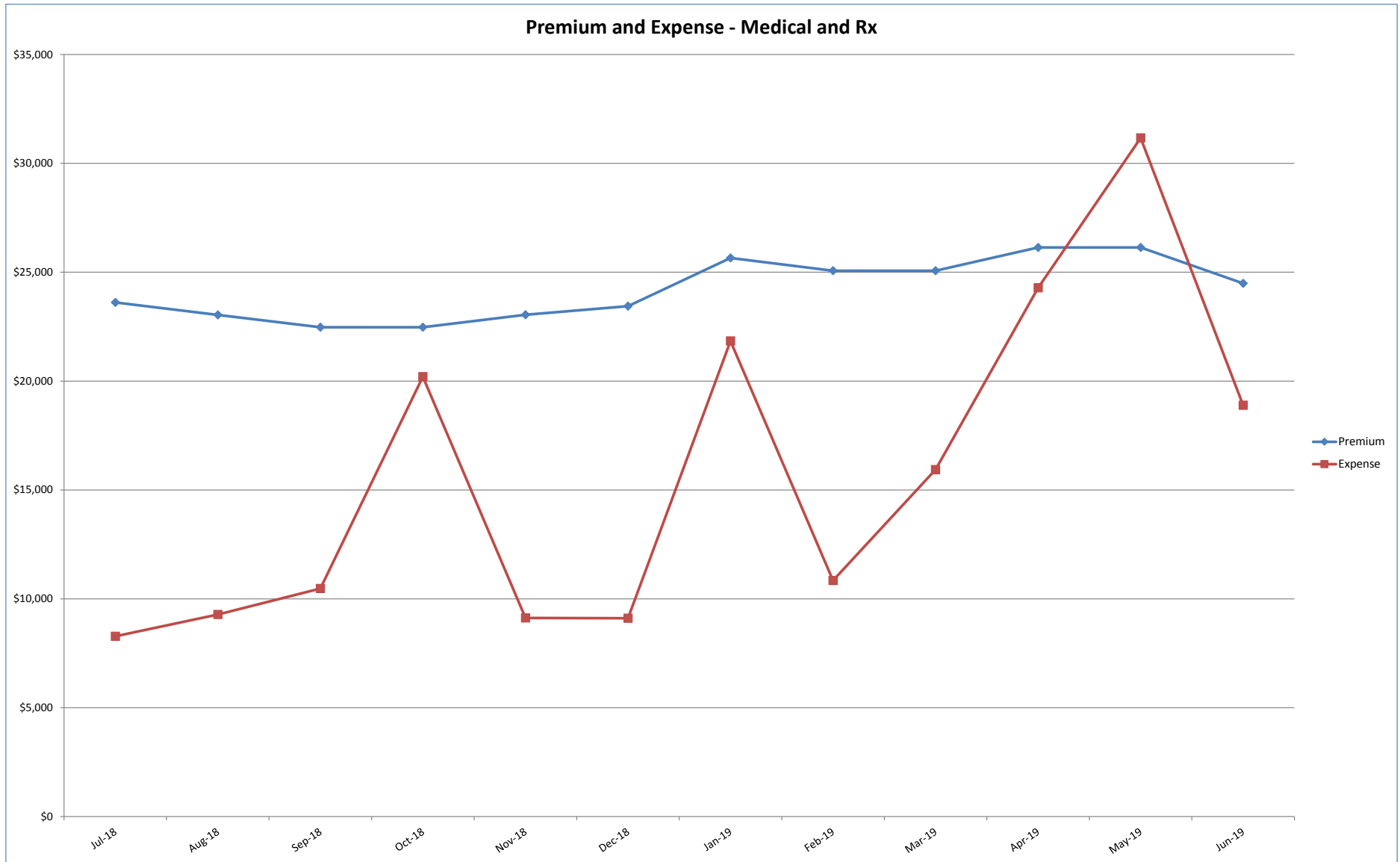
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2019
County of Tulare - HDHP





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

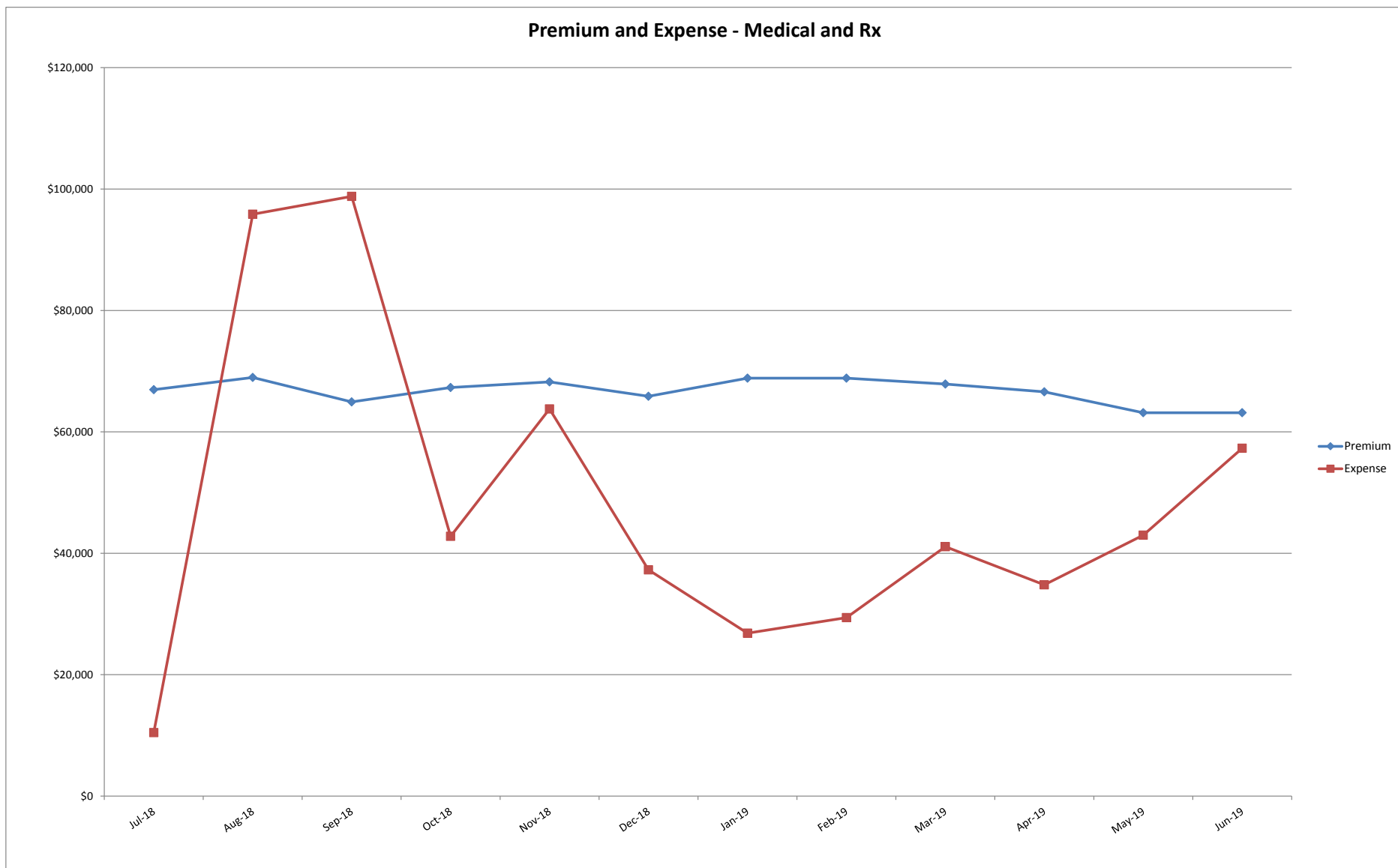
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			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	183	\$286,401	\$115,526	\$52,154	\$28,813	\$15,206	\$0	\$211,699	\$74,701	\$1,073.73	73.9%
Feb-17	182	\$284,629	\$185,571	\$51,965	\$34,881	\$15,117	\$0	\$287,534	-\$2,905	\$1,496.80	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	\$95,854	-\$26,894	\$2,453.46	139.0%
Sep-18	36	\$64,940	\$58,032	\$0	\$38,273	\$2,484	\$0	\$98,790	-\$33,849	\$2,675.14	152.1%
Oct-18	37	\$67,313	\$33,790	\$0	\$6,439	\$2,553	\$0	\$42,782	\$24,531	\$1,087.26	63.6%
Nov-18	38	\$68,226	\$53,569	\$0	\$7,576	\$2,622	\$0	\$63,767	\$4,459	\$1,609.08	93.5%
Dec-18	37	\$65,853	\$26,457	\$0	\$8,265	\$2,553	\$0	\$37,276	\$28,577	\$938.44	56.6%
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%
Jun-19	35	\$63,149	\$47,845	\$0	\$6,568	\$2,894	\$0	\$57,308	\$5,842	\$1,554.67	90.7%
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	\$398,466	\$180,906	\$0	\$33,325	\$18,192	\$0	\$232,423	\$166,043	\$973.78	58.3%
Current 12 Months	37	\$800,710	\$410,381	\$0	\$137,392	\$33,581	\$0	\$581,354	\$219,355	\$1,236.51	72.6%

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:
1. Fixed Cost Schedule: Appendix
 2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
 3. EmpiRx PBM replaced Envelope 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 June 2019
All Others - All Medical





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-19	0	\$0	\$279	\$0	\$0	\$0	\$0	\$279	-\$279	\$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	\$5,054	\$0	\$0	\$0	\$0	\$5,054	-\$5,054	\$0.00	0.0%
Current 12 Months	0	\$0	\$33,797	\$0	\$0	\$0	\$0	\$33,797	-\$33,797	\$0.00	0.0%

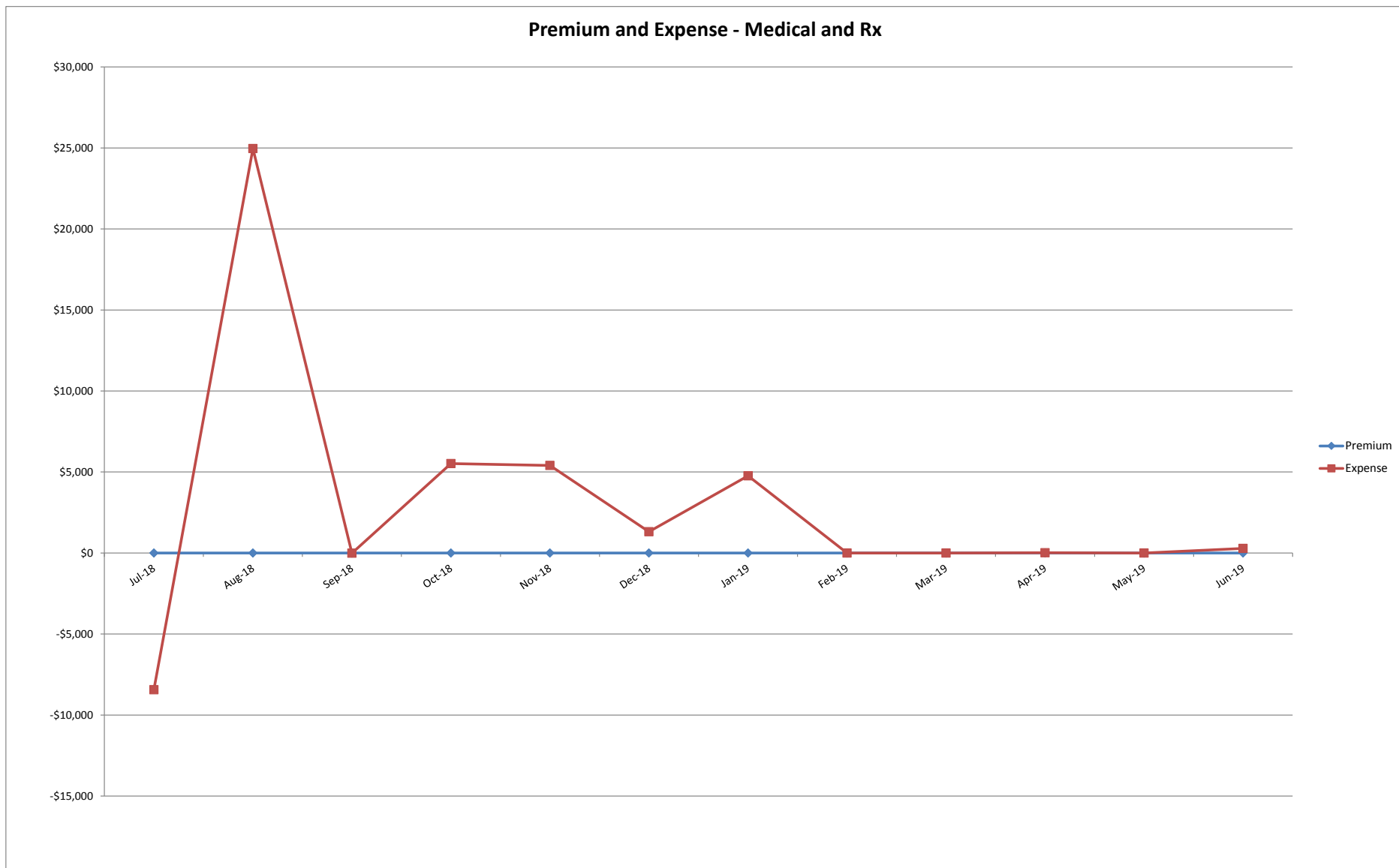
Data Sources:

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

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envelope 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 June 2019
All Others - HMO





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 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%
Jun-19	35	\$63,149	\$47,566	\$6,568	\$2,894	\$0	\$57,029	\$6,121	\$1,546.70	90.3%
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	\$398,466	\$175,852	\$33,325	\$18,192	\$0	\$227,369	\$171,097	\$950.81	57.1%
Current 12 Months	37	\$800,710	\$376,584	\$137,392	\$33,581	\$0	\$547,557	\$253,152	\$1,160.22	68.4%

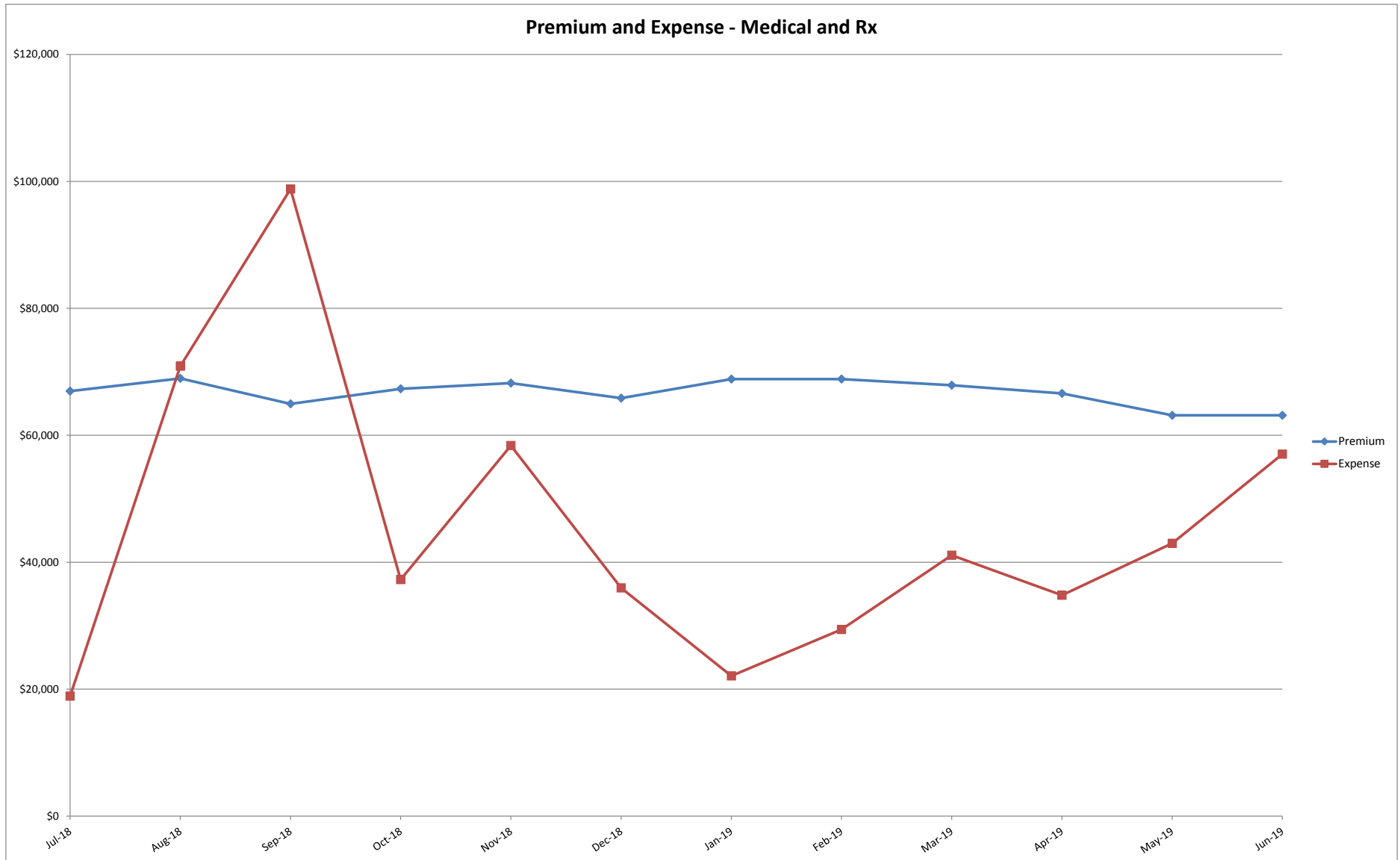
Data Sources:

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

Notes:

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2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of June 2019
All Others - PPO





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

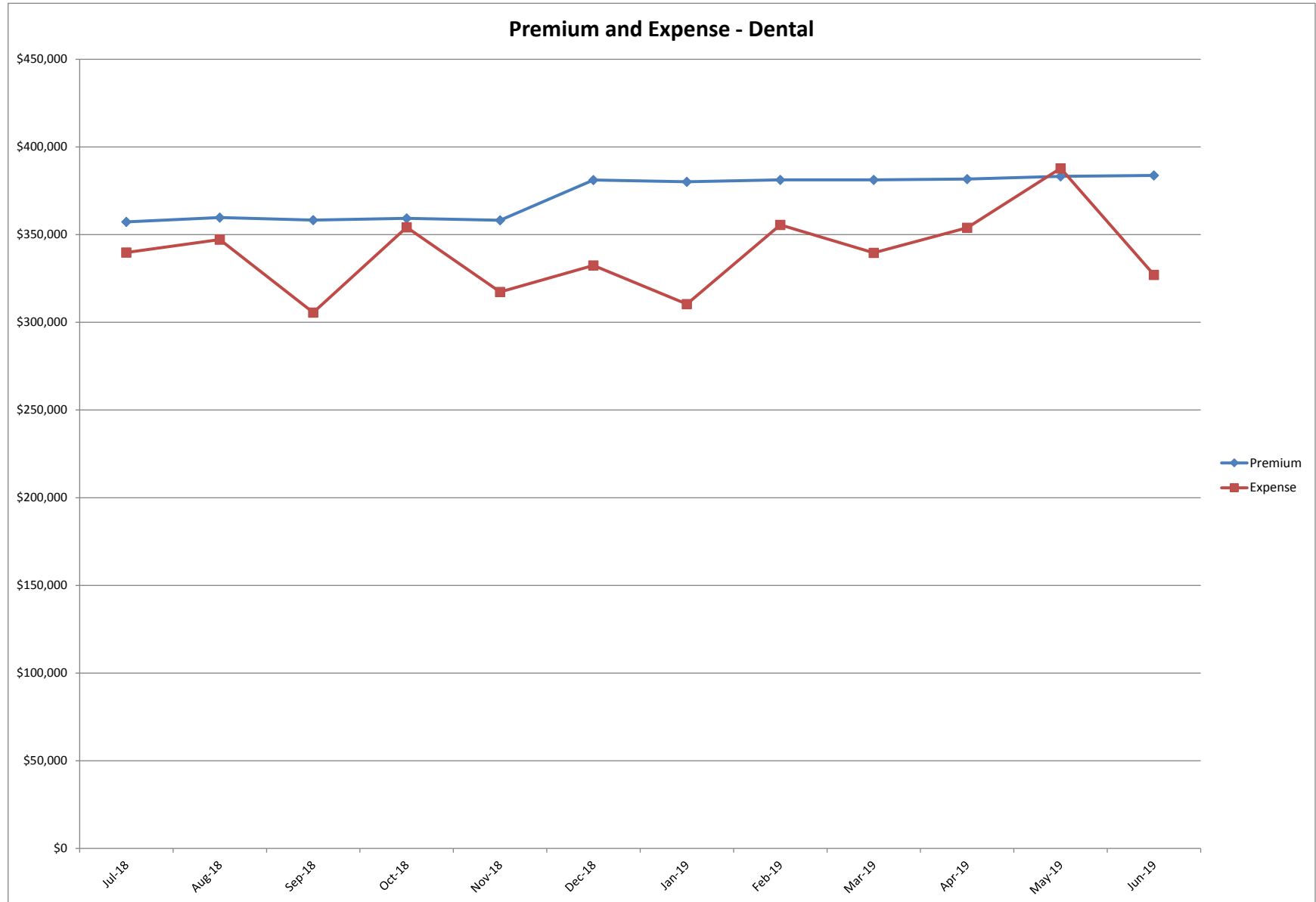
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	6,685	\$367,216	\$371,915	\$33,659	\$405,573	-\$38,358	110.45%
Feb-17	6,664	\$366,591	\$304,112	\$33,602	\$337,713	\$28,878	92.12%
Mar-17	6,643	\$364,855	\$381,131	\$33,442	\$414,573	-\$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	\$27,047	\$310,441	\$69,759	81.65%
Feb-19	7,009	\$381,256	\$328,492	\$27,125	\$355,617	\$25,639	93.28%
Mar-19	7,012	\$381,252	\$312,472	\$27,136	\$339,608	\$41,644	89.08%
Apr-19	7,023	\$381,713	\$326,743	\$27,179	\$353,922	\$27,792	92.72%
May-19	7,053	\$383,281	\$360,557	\$27,295	\$387,852	-\$4,571	101.19%
Jun-19	7,060	\$383,773	\$299,790	\$27,322	\$327,112	\$56,661	85.24%
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	7,024	\$2,291,476	\$1,911,448	\$163,105	\$2,074,553	\$216,923	90.53%
Current 12 Months	6,894	\$4,465,574	\$3,710,003	\$361,165	\$4,071,168	\$394,405	91.17%

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. Delta Admin Fee: \$3.87 PEPM (2019); in Mar-Dec 2018, it was estimated at 9.11% of the monthly premium due to the change in Delta's reporting.
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 June-2019: \$125,368.

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





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

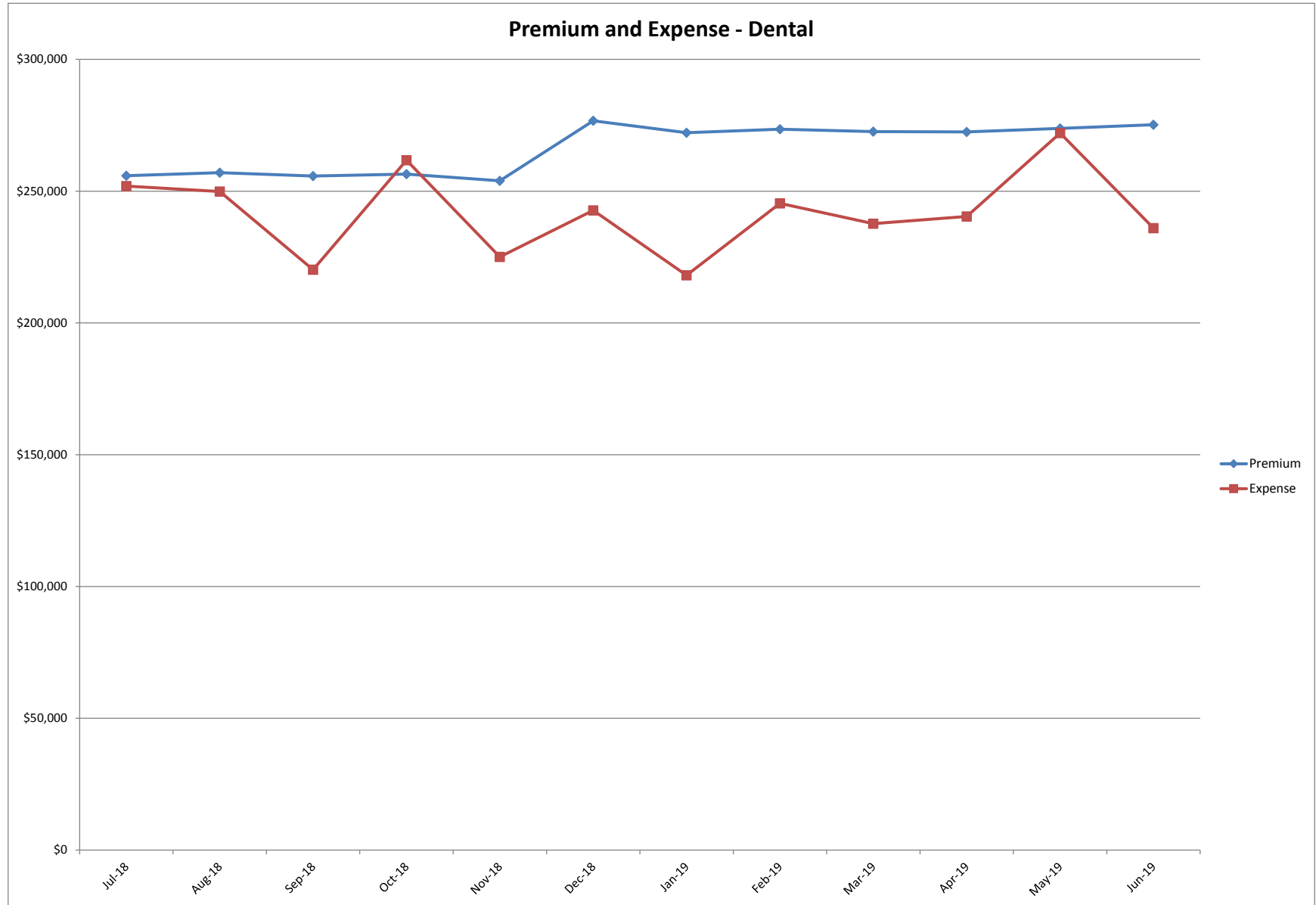
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	4,180	\$261,977	\$244,267	\$24,008	\$268,275	-\$6,298	102.40%
Feb-17	4,173	\$261,255	\$204,523	\$23,942	\$228,465	\$32,790	87.45%
Mar-17	4,150	\$260,156	\$265,391	\$23,841	\$289,232	-\$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	\$17,098	\$218,076	\$54,074	80.13%
Feb-19	4,444	\$273,505	\$228,144	\$17,198	\$245,342	\$28,163	89.70%
Mar-19	4,427	\$272,572	\$220,526	\$17,132	\$237,659	\$34,914	87.19%
Apr-19	4,428	\$272,491	\$223,239	\$17,136	\$240,375	\$32,116	88.21%
May-19	4,451	\$273,787	\$254,802	\$17,225	\$272,027	\$1,760	99.36%
Jun-19	4,476	\$275,187	\$218,628	\$17,322	\$235,950	\$39,237	85.74%
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	4,441	\$1,639,692	\$1,346,317	\$103,112	\$1,449,429	\$190,263	88.40%
Current 12 Months	4,336	\$3,195,331	\$2,656,096	\$244,831	\$2,900,927	\$294,404	90.79%

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. Delta Admin Fee: \$3.87 PEPM (2019); in Mar-Dec 2018, it was estimated at 9.11% of the monthly premium due to the change in Delta's reporting.
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 June 2019
County of Fresno





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

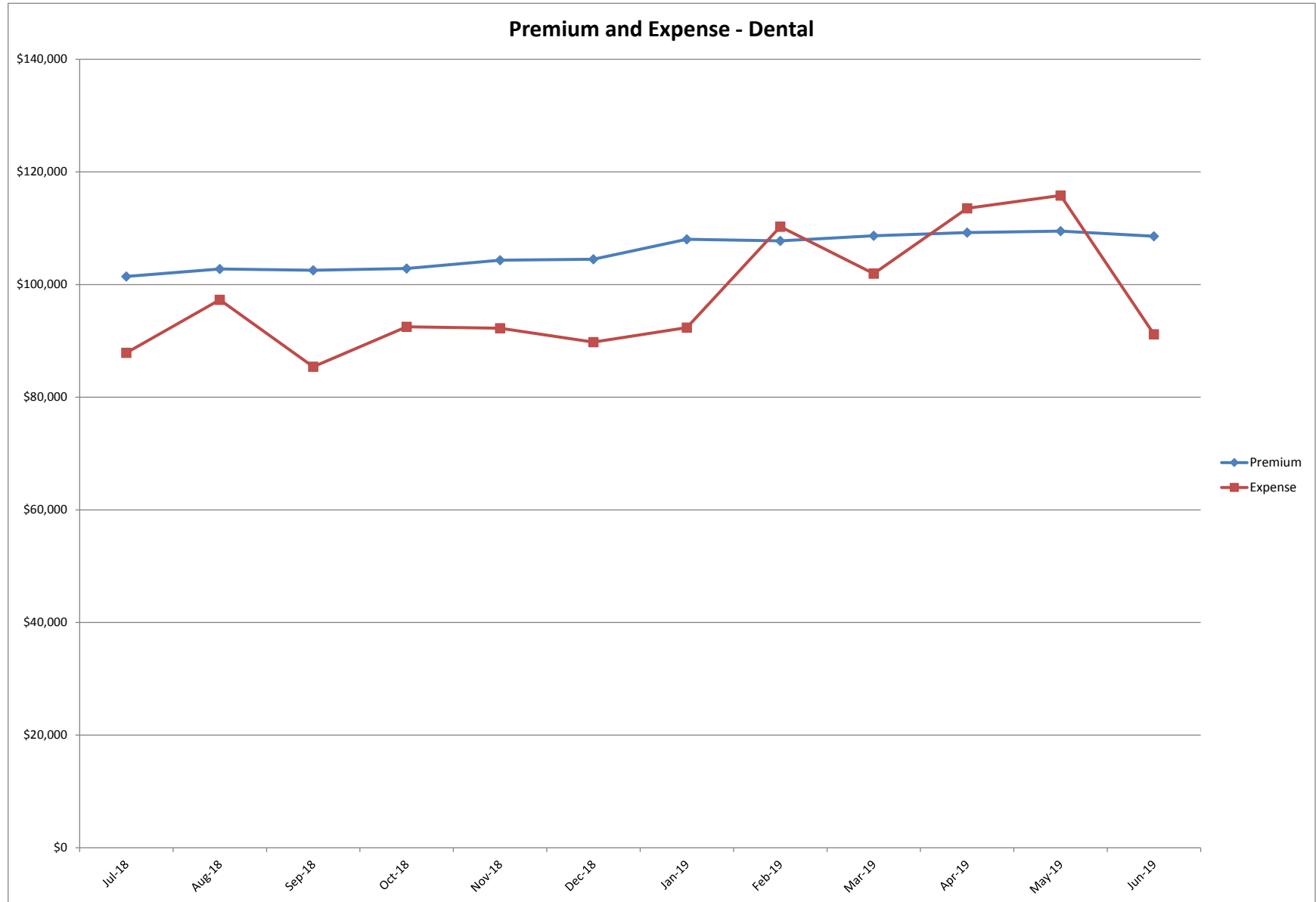
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	2,505	\$105,238	\$127,647	\$9,651	\$137,298	-\$32,060	130.46%
Feb-17	2,491	\$105,336	\$99,589	\$9,660	\$109,248	-\$3,912	103.71%
Mar-17	2,493	\$104,698	\$115,740	\$9,601	\$125,341	-\$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	\$9,950	\$92,365	\$15,685	85.48%
Feb-19	2,565	\$107,751	\$100,349	\$9,927	\$110,275	-\$2,524	102.34%
Mar-19	2,585	\$108,680	\$91,946	\$10,004	\$101,950	\$6,730	93.81%
Apr-19	2,595	\$109,222	\$103,504	\$10,043	\$113,546	-\$4,324	103.96%
May-19	2,602	\$109,495	\$105,756	\$10,070	\$115,825	-\$6,331	105.78%
Jun-19	2,584	\$108,586	\$81,162	\$10,000	\$91,162	\$17,424	83.95%
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	\$651,784	\$565,131	\$59,993	\$625,124	\$26,660	95.91%
Current 12 Months	2,558	\$1,270,243	\$1,053,907	\$116,334	\$1,170,242	\$100,001	92.13%

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. Delta Admin Fee: \$3.87 PEPM (2019); in Mar-Dec 2018, it was estimated at 9.11% of the monthly premium due to the change in Delta's reporting.
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 June 2019
County of Tulare





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of June 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	7,184	\$60,865	\$59,582	\$7,912	\$67,494	-\$6,629	110.89%
May-19	7,195	\$60,916	\$56,586	\$7,919	\$64,505	-\$3,589	105.89%
Jun-19	7,204	\$60,978	\$50,863	\$7,927	\$58,790	\$2,188	96.41%
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	7,196	\$367,633	\$330,432	\$47,792	\$378,224	-\$10,591	102.88%
Current 12 Months	7,211	\$737,622	\$612,598	\$95,891	\$708,489	\$29,133	96.05%

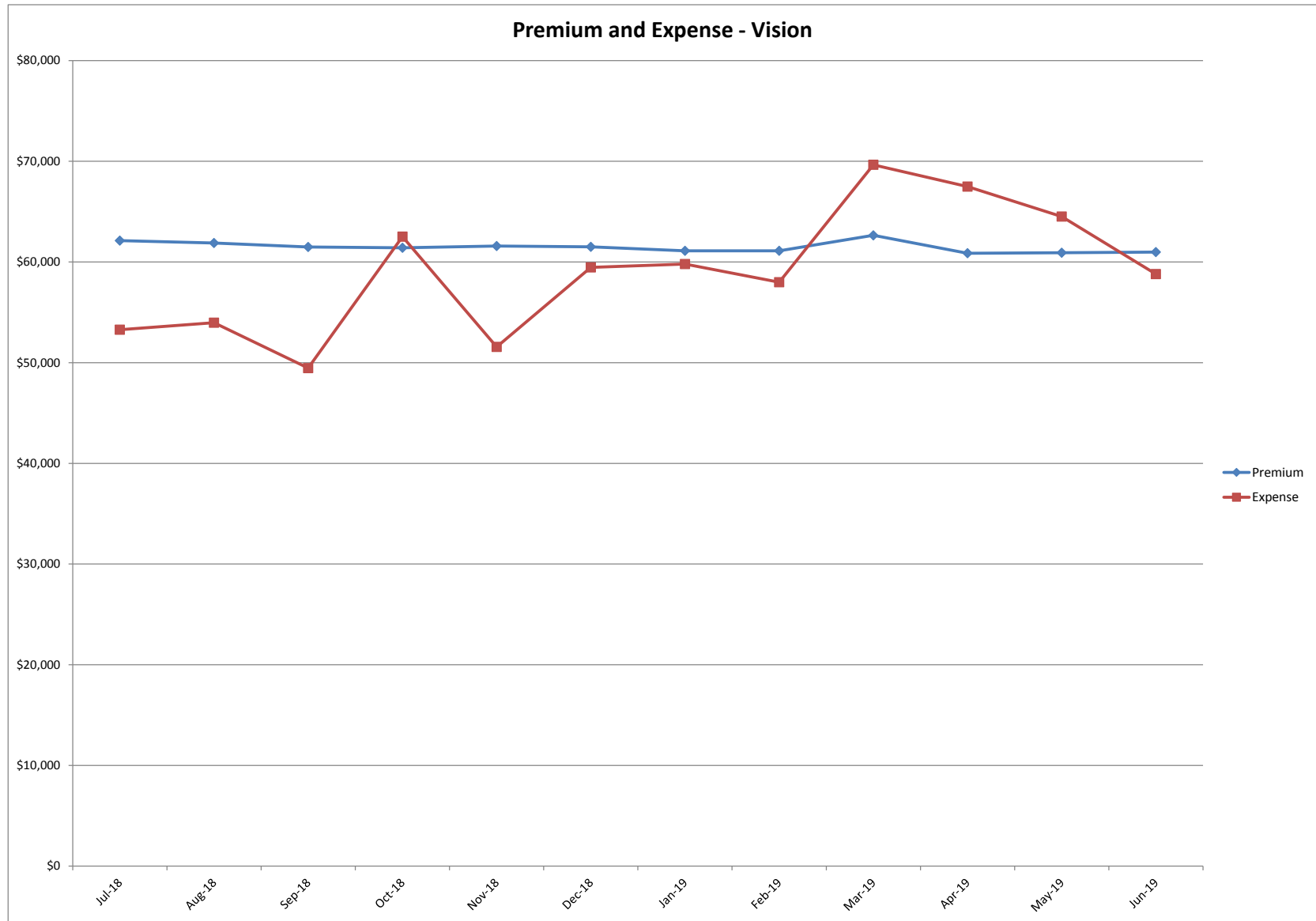
Data Source: VSP SJVIA Utilization Reports

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 June 2019
County of Fresno and County of Tulare





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of June 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	4,309	\$44,711	\$39,132	\$5,812	\$44,944	-\$233	100.52%
May-19	4,312	\$44,716	\$36,110	\$5,813	\$41,923	\$2,793	93.75%
Jun-19	4,322	\$44,805	\$32,758	\$5,825	\$38,583	\$6,222	86.11%
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	\$271,072	\$217,258	\$35,239	\$252,497	\$18,575	93.15%
Current 12 Months	4,369	\$546,805	\$413,982	\$71,085	\$485,067	\$61,738	88.71%

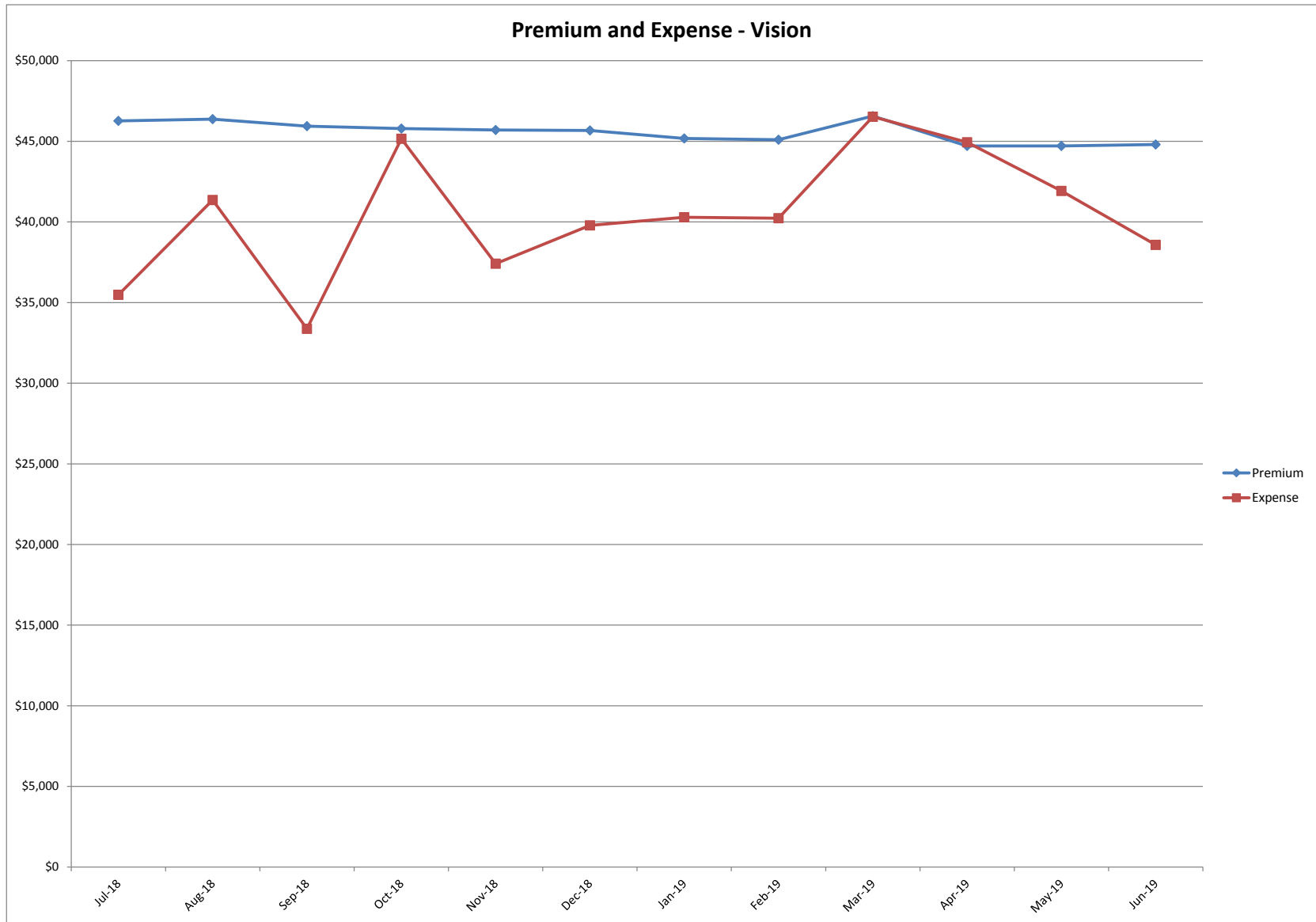
Data Source: VSP SJVIA Utilization Reports

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 June 2019
County of Fresno





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of June 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	2,875	\$16,154	\$20,450	\$2,100	\$22,550	-\$6,396	139.59%
May-19	2,883	\$16,200	\$20,476	\$2,106	\$22,582	-\$6,382	139.40%
Jun-19	2,882	\$16,173	\$18,105	\$2,102	\$20,207	-\$4,034	124.95%
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	2,868	\$96,561	\$113,174	\$12,553	\$125,727	-\$29,166	130.20%
Current 12 Months	2,842	\$190,817	\$198,616	\$24,806	\$223,422	-\$32,605	117.09%

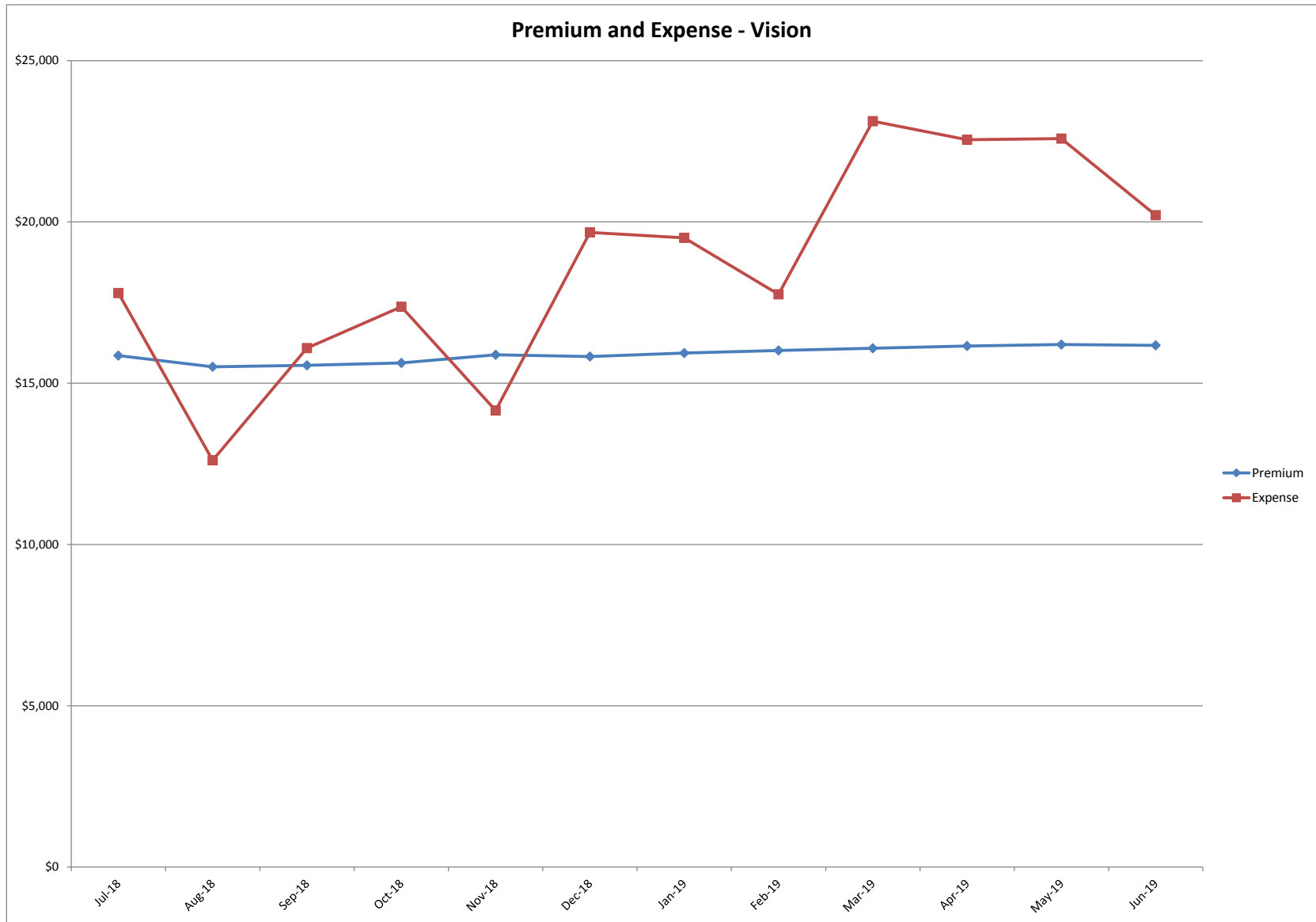
Data Source: VSP SJVIA Utilization Reports

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 June 2019
County of Tulare





BOARD OF DIRECTORS

STEVE BRANDAU

KUYLER CROCKER

NATHAN MAGSIG

BUDDY MENDES

BRIAN PACHECO

AMY SHUKLIAN

PETE VANDER POEL

Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291

AGENDA DATE: August 23, 2019

ITEM NUMBER: Item 13

SUBJECT: Receive Consultant's SJVIA Actuarially Certified Incurred But Not Reported (IBNR) Reserve Report as of June 30, 2019 and Approve Funding Additional \$272,314 to Maintain the Fully Funded Status of the IBNR Reserve (A)

REQUEST(S): That the Board receive the Consultant's SJVIA Actuarially Certified IBNR Report as of June 30, 2019 and approve \$272,314 be added to the IBNR reserve to maintain the fully-funded status.

DESCRIPTION:

IBNR reserve calculates the outstanding liability for claims that have been incurred but have not yet been paid. The SJVIA has, as one of its goals, to fully fund this liability. The SJVIA IBNR Reserve has been calculated based off actuarial models for the County of Fresno and the County of Tulare. The City of Marysville is too small to run through the actuarial model, but Keenan's actuary estimates an IBNR reserve of \$89,400. The County of Fresno IBNR reserve requirement of \$4,326,224 and the County of Tulare IBNR reserve requirement of \$2,306,037 with the City of Marysville bring the total IBNR reserve liability to \$6,721,661 for medical and prescription drugs.

For 2019, the dental PPO plan was self-funded adding another \$203,018 to the IBNR reserve requirement for an overall total of \$6,924,679.

At the February 22, 2019 SJVIA Board meeting, the SJVIA instructed that \$6,652,365 be set aside to fund the IBNR. An additional \$272,314 (\$203,018 for dental and \$69,296 for medical and prescription drugs). is required to fully fund IBNR as of June 30, 2019. These funds would come from the SJVIA reserve accumulation.

AGENDA: San Joaquin Valley Insurance Authority

DATE: August 23, 2019

FISCAL IMPACT/FINANCING:

The IBNR reserve liability for the self-funded medical and prescription drugs program increased \$69,296 and the new self-funded dental program requires \$203,018 for a total increase in the IBNR reserve requirement of \$272,314 to bring the total funded IBNR reserve to \$6,924,679.

ADMINISTRATIVE SIGN-OFF:



Rhonda Sjostrom
SJVIA Manager



Paul Nerland
SJVIA Assistant Manager



2355 Crenshaw Blvd.
Suite 200
Torrance, CA 90501
P.O. Box 4328
Torrance, CA 90510

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License No. 0451271

August 16, 2019

Ms. Megan Marks
Financial Reporting & Audits Division Chief
Auditor-Controller/Treasurer-Tax Collector
Financial Reporting & Audits
2281 Tulare St., Room 105
Fresno, CA 93721

**SJVA – COUNTY OF FRESNO
INCURRED BUT NOT REPORTED (IBNR) RESERVES AS OF JUNE 30, 2019**

Dear Megan:

We have estimated the “Incurred But Not Reported” (IBNR) claims reserves for the self-funded medical, prescription drug and dental plans for County of Fresno as of June 30, 2019.

CLAIM EXPERIENCE – JULY 1, 2018 TO JUNE 30, 2019

We analyzed the experience in the past 12 months to determine the actual lag between the incurred and payment dates of the medical and drug claims.

Coverage	Paid Claims	Average Monthly Employees	Per Employee Per Month (PEPM)
Medical	\$33,389,918	3,978	\$699.47
Prescription Drug	\$11,706,055	3,978	\$245.22
Dental	\$2,656,096	4,336	\$51.05
TOTAL	\$47,752,069	N/A	\$995.74

KEENAN’S IBNR ACTUARIAL RESERVE METHODOLOGY

In Keenan’s IBNR actuarial reserve calculation, the estimated outstanding claims at the end of the period (ending IBNR) is calculated based on the Bornheutter-Ferguson actuarial method. Under this method, the IBNR is determined based on completion factors and expected incurred claims. The completion factors are derived from actual claim lag data which takes into account the claim payment pattern. When the groups are small, the completion factors are blended with the industry norm completion factors. The IBNR claim reserve is estimated as the sum, for all prior months, of the expected incurred claim for the month multiplied by the proportion of claims expected to still be outstanding based on the completion factors.

Based on our analysis, we estimated the following unpaid claim liabilities for County of Fresno:

Coverage	Number of Employees in June 2019	Reserves on 6/30/2019
Medical	3,946	\$3,623,861
Prescription Drug	3,946	\$702,363
Dental	4,476	\$140,773
TOTAL	N/A	\$4,466,997

ESTIMATED IBNR RESERVES AS OF JUNE 30, 2019

Finally, the claims reserves are adjusted to reflect, among other things, claims fluctuation margins, retroactive claim adjustments and enrollment fluctuation. The final reserves are shown below:

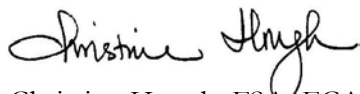
Coverage	Reserves on 6/30/2019	Adjustment Factor	IBNR Reserves on 6/30/2019
Medical	\$3,623,861	1.15	\$4,167,440
Prescription Drug	\$702,363	1.15	\$807,720
Dental	\$140,773	1.15	\$161,890
Total	\$4,466,997	1.15	\$5,137,050

CERTIFICATION

The costs, liabilities and other factors under the plan were determined in accordance with generally accepted actuarial principles and procedures. The IBNR reserve calculations reported herein are consistent with our understanding of the Bornheutter-Ferguson actuarial method. The actuarial assumptions are reasonable and represent our best estimate of the anticipated experience under the plan.

The undersigned credentialed actuary meets the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained in this report.

Sincerely,



Christine Hough, FSA, FCA, MAAA
Vice President & Actuary



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Suite 200
Torrance, CA 90501
P.O. Box 4328
Torrance, CA 90510

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www.keenan.com
License No. 0451271

August 16, 2019

Ms. Megan Marks
Financial Reporting & Audits Division Chief
Auditor-Controller/Treasurer-Tax Collector
Financial Reporting & Audits
2281 Tulare St., Room 105
Fresno, CA 93721

**SJVA – COUNTY OF TULARE
INCURRED BUT NOT REPORTED (IBNR) RESERVES AS OF JUNE 30, 2019**

Dear Megan:

We have estimated the “Incurred But Not Reported” (IBNR) claims reserves for the self-funded medical, prescription drug and dental plans for County of Tulare as of June 30, 2019.

CLAIM EXPERIENCE – JULY 1, 2018 TO JUNE 30, 2019

We analyzed the experience in the past 12 months to determine the actual lag between the incurred and payment dates of the medical and drug claims.

Coverage	Paid Claims	Average Monthly Employees	Per Employee Per Month (PEPM)
Medical	\$15,600,158	2,973	\$437.27
Prescription Drug	\$7,733,549	2,973	\$216.77
Dental	\$1,053,907	2,558	\$34.33
TOTAL	\$24,387,614	N/A	\$688.37

KEENAN’S IBNR ACTUARIAL RESERVE METHODOLOGY

In Keenan’s IBNR actuarial reserve calculation, the estimated outstanding claims at the end of the period (ending IBNR) is calculated based on the Bornheutter-Ferguson actuarial method. Under this method, the IBNR is determined based on completion factors and expected incurred claims. The completion factors are derived from actual claim lag data which takes into account the claim payment pattern. When the groups are small, the completion factors are blended with the industry norm completion factors. The IBNR claim reserve is estimated as the sum, for all prior months, of the expected incurred claim for the month multiplied by the proportion of claims expected to still be outstanding based on the completion factors.

Based on our analysis, we estimated the following unpaid claim liabilities for County of Tulare:

Coverage	Number of Employees in June 2019	Reserves on 6/30/2019
Medical	3,009	\$1,842,024
Prescription Drug	3,009	\$464,013
Dental	2,584	\$62,245
TOTAL	N/A	\$2,368,282

ESTIMATED IBNR RESERVES AS OF JUNE 30, 2019

Finally, the claims reserves are adjusted to reflect, among other things, claims fluctuation margins, retroactive claim adjustments and enrollment fluctuation. The final reserves are shown below:

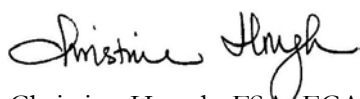
Coverage	Reserves on 6/30/2019	Adjustment Factor	IBNR Reserve on 6/30/2019
Medical	\$1,842,024	1.15	\$2,118,330
Prescription Drug	\$464,013	1.15	\$533,610
Dental	\$62,245	1.15	\$71,580
Total	\$2,368,282	1.15	\$2,723,520

CERTIFICATION

The costs, liabilities and other factors under the plan were determined in accordance with generally accepted actuarial principles and procedures. The IBNR reserve calculations reported herein are consistent with our understanding of the Bornheutter-Ferguson actuarial method. The actuarial assumptions are reasonable and represent our best estimate of the anticipated experience under the plan.

The undersigned credentialed actuary meets the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained in this report.

Sincerely,



Christine Hough, FSA, FCA, MAAA
Vice President & Actuary



San Joaquin Valley
Insurance Authority

BOARD OF DIRECTORS

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

**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291**

AGENDA DATE: August 23, 2019

ITEM NUMBER: Item 14

SUBJECT: Approve Termination of Agreement with Rael & Letson (A)

REQUEST(S): That the Board approves the termination without cause of the agreement with Rael & Letson.

DESCRIPTION:

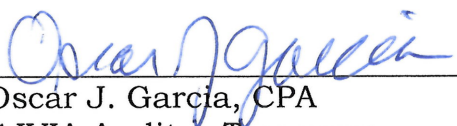
On April 28, 2017, the SJVIA entered into an agreement with Rael & Letson for actuarial services required for the annual financial statements under GASB 10. Under the agreement, Rael & Letson would provide the Authority with actuarial services on its financial statements through fiscal year 2019.

Because the Authority's current health benefits consultant and administration service provider, Keenan & Associates, is also contractually obligated to provide the Authority with actuarial reports to remain fully compliant with GASB 10, the Auditor-Treasurer has requested the issuance of a 30-Day Notice of Without Cause Termination to Rael & Letson, in accordance with Section 4.4 (Termination without Cause) under the Rael & Letson agreement.

FISCAL IMPACT/FINANCING:

Reduction of annual actuarial expenses in the estimated amount of \$14,000.

ADMINISTRATIVE SIGN-OFF:


Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer



BOARD OF DIRECTORS

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

Oscar J. Garcia, CPA
Auditor-Treasurer
San Joaquin Valley Insurance Authority
P.O. Box 1247
Fresno, California 93715

August 23, 2019

Wang Li, ASA, MAAA
Consulting Actuary
Rael & Letson
2800 Campus Drive, Suite 150
San Mateo, California 94403

Sent by United States mail

Re: 30-Day Notice of Without Cause Termination

Dear Mr. Li:

As provided in Section 4.4 of the San Joaquin Valley Insurance Authority's business agreement with Rael & Letson, please allow this letter to serve as notice of termination of the contract effective September 23, 2019.

Please free to contact me at 559-600-2769 should you have any questions.

Very truly yours,

A handwritten signature in blue ink that reads "Oscar J. Garcia".

Oscar J. Garcia, CPA
Auditor-Treasurer of the San Joaquin Valley Insurance Authority

Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291

AGENDA DATE: August 23, 2019

ITEM NUMBER: Item 15

SUBJECT: Receive Consultant's Plan Year 2020 Underwriting Renewal Report, Finalize and Approve 2020 Rates and Fees, Authorize Consultant and SJVIA Staff to Negotiate Agreements, and President to Execute Agreements Subject to Approval of SJVIA Counsel and Staff (A)

REQUEST(S): That the Board finalize and approve PY 2020 Rates and Fees, authorize Consultant and SJVIA Staff to negotiate Agreements, and President to execute Agreements subject to approval of SJVIA Counsel and Staff.

DESCRIPTION:

Medical Anthem (Self-funded)

The Final Renewal Report updates the plan experience by one month, utilizing 12 months of data through June 2019. The SJVIA Consultant prepared various options for the self-funded plans. The Consultant recommends increasing the County of Fresno self-funded rates by 2.71% (\$1,370,647), the County of Tulare by 4.72% (\$1,325,507) and the City of Marysville by 0.00%, based on Option 3 as detailed in the full report. The renewal action includes \$100,192 in IBNR reserve buildup and \$3,265,209 in stabilization reserve build-up for a total of \$3,365,401. Anthem Blue Cross is offering \$50,000 for 2020 as a contribution to SJVIA wellness efforts.

Medical Kaiser (Fully-insured)

Kaiser is requesting renewal decreases of -3.48% for the County of Fresno, -3.04% HMO and -3.19% DHMO for the County of Tulare, and -3.47% for the City of Marysville. SJVIA staff recommends accepting the renewal and maintaining the SJVIA rates to members at 0.0% for the County of Tulare and the City of Marysville and allowing the County of Fresno to create rate

AGENDA: San Joaquin Valley Insurance Authority

DATE: August 23, 2019

parity between the EPO and the Kaiser plan for the County of Fresno. Rate parity is a renewal strategy that has previously not been used within the SJVIA.

The SJVIA rates would include a 3.0% surcharge for the County of Fresno and the City of Marysville, and 2.0% surcharge for the County of Tulare. be added to the rates for the stabilization reserve. Kaiser's renewal includes a \$50,000 contribution in 2020 for wellness to be used for Kaiser-approved wellness activities.

Dental PPO (Self-funded)

The Delta Dental self-funded renewal requires no increase for the either County.

Dental DHMO (Fully-insured)

The DeltaCare renewal is asking for a 4.33% increase for the County of Fresno and 4.07% for the County of Tulare, with a two-year rate guarantee.

Vision (Fully-Insured)

The VSP renewal offers a 2% increase with a two-year rate guarantee.

FISCAL IMPACT/FINANCING:

The annual financial impact for the 2020 renewal is an increase of \$4,777,432 or 4.13% to the SJVIA overall benefits program.

ADMINISTRATIVE SIGN-OFF:



Rhonda Sjostrom
SJVIA Manager



Paul Nerland
SJVIA Assistant Manager

Executive Summary

Keenan is pleased to present the 2020 final renewal for the SJVIA self-funded medical program, Kaiser, Delta Dental and VSP. Based on the underwriting for the self-funded plans, Keenan's negotiations with Kaiser and Delta Dental, and VSP the SJVIA Staff's recommendations, the SJVIA will be looking at an overall rate adjustment for 2020 of 4.13%.

County of Fresno	2019	Option 3		
		2020	\$ Change	% Change
EPO	\$ 42,161,700	\$43,532,347	\$ 1,370,647	3.25%
PPO/HDHP	\$ 8,499,837	\$ 8,499,837	\$ -	0.00%
Total Anthem	\$ 50,661,538	\$ 52,032,184	\$ 1,370,647	2.71%
Kaiser	\$25,953,813	\$27,973,502	\$2,019,689	7.78%
Total Medical	\$ 76,615,351	\$ 80,005,687	\$ 3,390,336	4.43%
Delta Dental PPO	\$ 3,286,284	\$ 3,286,284	\$ -	0.00%
Delta Dental DHMO	\$ 950,654	\$ 991,824	\$ 41,170	4.33%
Total Dental	\$ 4,236,938	\$ 4,278,108	\$ 41,170	0.97%
Vision	\$ 539,843	\$ 550,517	\$ 10,674	1.98%
Grand Total	\$ 81,392,132	\$ 84,834,312	\$ 3,442,180	4.23%
County of Tulare	2019	Option 3		
		2020	\$ Change	% Change
EPO	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 28,070,720	\$ 29,396,228	\$ 1,325,507	4.72%
Total Anthem	\$ 28,070,720	\$ 29,396,228	\$ 1,325,507	4.72%
Kaiser	\$3,530,246	\$ 3,530,246	\$ -	0.00%
Total Medical	\$ 31,600,966	\$ 32,926,474	\$ 1,325,507	4.19%
Delta Dental PPO	\$ 1,313,766	\$ 1,313,766	\$ -	0.00%
Delta Dental DHMO	\$ 155,196	\$ 161,506	\$ 6,310	4.07%
Total Dental	\$ 1,468,962	\$ 1,475,272	\$ 6,310	0.43%
Vision	\$ 193,615	\$ 197,550	\$ 3,935	2.03%
Grand Total	\$ 33,263,543	\$ 34,599,295	\$ 1,335,752	4.02%
City of Marysville	2019	Option 2		
		2020	\$ Change	% Change
EPO	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 761,258	\$ 761,258	\$ -	0.00%
Total Anthem	\$ 761,258	\$ 761,258	\$ -	0.00%
Kaiser	\$238,595	\$238,595	\$ -	0.00%
Total Medical	\$ 999,853	\$ 999,853	\$ -	0.00%
Delta Dental PPO	\$ -	\$ -	\$ -	0.00%
Delta Dental DHMO	\$ -	\$ -	\$ -	0.00%
Total Dental	\$ -	\$ -	\$ -	0.00%
Vision	\$ -	\$ -	\$ -	0.00%
Grand Total	\$ 999,853	\$ 999,853	\$ -	0.00%
SJVIA	2019	2020	Option 3	
			\$ Change	% Change
EPO	\$ 42,161,700	\$ 43,532,347	\$ 1,370,647	3.25%
PPO/HDHP	\$ 37,331,816	\$ 38,657,323	\$ 1,325,507	3.55%
Total Anthem	\$ 79,493,516	\$ 82,189,670	\$ 2,696,154	3.39%
Kaiser	\$ 29,722,654	\$ 31,742,343	\$ 2,019,689	6.80%
Total Medical	\$ 109,216,170	\$ 113,932,013	\$ 4,715,843	4.32%
Delta Dental PPO	\$ 4,600,050	\$ 4,600,050	\$ -	0.00%
Delta Dental DHMO	\$ 1,105,850	\$ 1,153,330	\$ 47,480	4.29%
Total Dental	\$ 5,705,900	\$ 5,753,380	\$ 47,480	0.83%
Vision	\$ 733,458	\$ 748,067	\$ 14,609	1.99%
Grand Total	\$ 115,655,528	\$ 120,433,460	\$ 4,777,932	4.13%

The SJVIA Consultant followed Board direction in preparing various self-funded renewal options which are detailed in the full report. The Consultant recommendation for SJVIA Board action on the 2020 renewal includes the following recommendations:

- Anthem Self-Funded medical plans -
 - County of Fresno PPO/HDHP 0.0%, EPO 3.25% (rate parity with Kaiser)
 - County of Tulare PPO/HDHP 3.79% (5.16% on Plan \$1000 for plan enhancements)
 - City of Marysville 0.00% PPO/HDHP renewal adjustment
- Kaiser HMO –
 - County of Fresno accept renewal. Keep SJVIA rates at 0.0% and apply parity to EPO rates.
 - County of Tulare accept renewal. Keep SJVIA rates at 0.0% and apply excess reserve to PPO/HDHP renewal.
 - County of Tulare Medicare Senior Advantage accept renewal at 0.97%
 - City of Marysville accept renewal, Keep SJVIA rates at 0.0%.
- Delta Dental – Dental PPO 0.0% for both Counties, DHMO 4.33% for County of Fresno and 4.07% for the County of Tulare.
- VSP – Accept the VSP two-year rate guarantee 2.0%
- Accept all fees that support the renewals as outlined in the SJVIA Final Renewal Report fee schedule (note: reinsurance is shown as a projected fee and will be finalized in December)

Should the SJVIA Board accept the recommended renewal action, the SJVIA would accumulate a projected \$3,265,209 in reserve buildup.

Reserve Buildup	COF	COT	CIM	SJVIA
EPO	\$ 1,175,373	\$ -	\$ -	\$ 1,175,373
PPO/HDHP	\$ 210,796	\$ 520,313	\$ 360,621	\$ 1,091,730
Total Anthem	\$ 1,386,169	\$ 520,313	\$ 360,621	\$ 2,267,103
Kaiser	\$ 839,205	\$ 70,605	\$ 4,772	\$ 914,582
Total Medical	\$ 2,225,374	\$ 590,918	\$ 365,393	\$ 3,181,685
Delta Dental PPO	\$ 60,139	\$ 23,385	\$ -	\$ 83,524
Delta Dental DHMO	\$ -	\$ -	\$ -	\$ -
Total Dental	\$ 60,139	\$ 23,385	\$ -	\$ 83,524
Vision	\$ -	\$ -	\$ -	\$ -
Grand Total	\$ 2,285,513	\$ 614,303	\$ 365,393	\$ 3,265,209

The renewal assumes the continuation of the \$450,000 specific stop-loss deductible. 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 attached full report provides more details and information.

Introduction

Keenan is pleased to present the 2020 final renewal for the SJVIA benefit program. The final 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 plans were underwritten on the most recent plan experience available from July 1, 2018 through June 30, 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 final renewal assumes a 15% 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.
- In recognition of the County of Tulare's deficit recoupment and contributions towards margin accumulation, margin was reduced to 2.0%, while the County of Fresno and the City of Marysville will continue with a 3.0% margin.
- The final renewal includes components for reserve accumulation for the funding of IBNR reserve, the stabilization reserve and loan repayment based on generally accepted underwriting practices.

Report Summary

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

Executive Summary	Final Renewal				Comments on Renewal Options
	COF	COT	COM	SJVIA	
Self-Funded Medical EPO PPO / HDHP Total	16.65% -31.70% 8.05%	n/a 4.03% 4.03%	n/a -27.91% -27.91%	16.65% -5.23% 6.49%	The 2020 final renewal rates include \$3,677,555 in margin accumulation and IBNR reserves (\$2,022,355 margin and \$76,570 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 2020, the SJVIA proposes holding the rates 0.0% increase, with a 3.0% (COF), 2.0% (COT), and 7.3% (CIM) margin component to accumulate a \$827,773 reserve buildup.
Medicare Kaiser	n/a	0.97%	n/a		The 2020 Kaiser Medicare Senior Advantage rate for the County of Tulare proposes a 0.97% increase.
Delta Dental PPO DHMO	-1.06% 4.4%	3.30% 4.1%	n/a n/a	0.07%	Delta Dental moved to self-funding for 2019 for the PPO plan. The 2020 final renewal rates include \$168,069 in margin accumulation and IBNR reserves. A 2.0% of claims margin or \$83,897 and \$80,914 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	2.0%	2.0%	n/a	2.0%	VSP is offering a two-year rate guarantee through 2021 with a 2.0% increase to current rates.

Report Summary

The following chart illustrates the projected cost for 2019 and 2020 and the dollar cost differential and percentage differential based on the underwriting and carrier proposed rates. The overall renewal increase to the SJVIA is 3.71%.

County of Fresno	2019	Option 1		
		2020	\$ Change	% Change
EPO	\$ 42,161,700	\$ 49,183,598	\$ 7,021,898	16.65%
PPO/HDHP	\$ 8,499,837	\$ 5,805,509	\$ (2,694,328)	-31.70%
Total Anthem	\$ 50,661,538	\$ 54,989,108	\$ 4,327,570	8.54%
Kaiser	\$25,953,813	\$25,051,564	\$ (902,249)	-3.48%
Total Medical	\$ 76,615,351	\$ 80,040,672	\$ 3,425,321	4.47%
Delta Dental PPO	\$ 3,286,284	\$ 3,251,299	\$ (34,985)	-1.06%
Delta Dental DHMO	\$ 950,654	\$ 991,824	\$ 41,170	4.33%
Total Dental	\$ 4,236,938	\$ 4,243,123	\$ 6,185	0.15%
Vision	\$ 539,843	\$ 550,517	\$ 10,674	1.98%
Grand Total	\$ 81,392,132	\$ 84,834,312	\$ 3,442,180	4.23%
County of Tulare	2019	Option 1		
		2020	\$ Change	% Change
EPO	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 28,070,720	\$ 29,201,358	\$ 1,130,638	4.03%
Total Anthem	\$ 28,070,720	\$ 29,201,358	\$ 1,130,638	4.03%
Kaiser	\$3,530,246	\$3,420,970	\$ (109,276)	-3.10%
Total Medical	\$ 31,600,966	\$ 32,622,328	\$ 1,021,362	3.23%
Delta Dental PPO	\$ 1,313,766	\$ 1,357,143	\$ 43,377	3.30%
Delta Dental DHMO	\$ 155,196	\$ 161,506	\$ 6,310	4.07%
Total Dental	\$ 1,468,962	\$ 1,518,649	\$ 49,687	3.38%
Vision	\$ 193,615	\$ 197,550	\$ 3,935	2.03%
Grand Total	\$ 33,263,543	\$ 34,338,527	\$ 1,074,984	3.23%
City of Marysville	2019	Option 1		
		2020	\$ Change	% Change
EPO	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 761,258	\$ 548,818	\$ (212,440)	-27.91%
Total Anthem	\$ 761,258	\$ 548,818	\$ (212,440)	-27.91%
Kaiser	\$238,595	\$ 230,308	\$ (8,287)	-3.47%
Total Medical	\$ 999,853	\$ 779,126	\$ (220,727)	-22.08%
Delta Dental PPO	\$ -	\$ -	\$ -	0.00%
Delta Dental DHMO	\$ -	\$ -	\$ -	0.00%
Total Dental	\$ -	\$ -	\$ -	0.00%
Vision	\$ -	\$ -	\$ -	0.00%
Grand Total	\$ 999,853	\$ 779,126	\$ (220,727)	-22.08%
SJVIA	2019	Option 1		
		2020	\$ Change	% Change
EPO	\$ 42,161,700	\$ 49,183,598	\$ 7,021,898	16.65%
PPO/HDHP	\$ 37,331,816	\$ 35,555,686	\$ (1,776,130)	-4.76%
Total Anthem	\$ 79,493,516	\$ 84,739,284	\$ 5,245,768	6.60%
Kaiser	\$ 29,722,654	\$ 28,702,842	\$ (1,019,812)	-3.43%
Total Medical	\$ 109,216,170	\$ 113,442,126	\$ 4,225,955	3.87%
Delta Dental PPO	\$ 4,600,050	\$ 4,608,442	\$ 8,392	0.18%
Delta Dental DHMO	\$ 1,105,850	\$ 1,153,330	\$ 47,480	4.29%
Total Dental	\$ 5,705,900	\$ 5,761,772	\$ 55,872	0.98%
Vision	\$ 733,458	\$ 748,067	\$ 14,609	1.99%
Grand Total	\$ 115,655,528	\$ 119,951,965	\$ 4,296,437	3.71%

Report Summary

Keenan has prepared options for both Counties and the City of Marysville to better suit their benefit program objectives.

County of Fresno

The EPO is only offered by the County of Fresno and has been the loss leader. There are several variables contributing to this poor performance. Higher utilization by participants, more large claimants, and anti-selection (over the past four years, significant migration to the Kaiser plan making the EPO plan have an average age 4.8 years older than Kaiser). The County of Fresno explored 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 Community Care Health (CCH) HMO. The County of Fresno has secured a quote from 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/parity renewal strategy with or without Kaiser.
- Freeze the Kaiser plan.
- Eliminate the Kaiser plan for the County of Fresno.

After eliminating many options, three options were prepared for the County of Fresno.

- Option 1 – Status Quo; accept the underwriting requirements for each line of coverage.
- Option 2 – Renew the PPO/HDHP plans, Kaiser plan, and the Dental PPO at 0.0%, and apply the cost savings to the EPO plan.
- Option 3 – Apply option 2 and then apply rate parity between the Kaiser plan and the EPO plan to reduce or eliminate anti-selection due to rate differentials. Creating rate parity for the EPO and Kaiser is a standard renewal strategy that has not been utilized by the SJVIA in the past.

The following chart illustrates the impact of each option:

County of Fresno	2019	Option 1			Option 2			Option 3		
		2020	\$ Change	% Change	2020	\$ Change	% Change	2020	\$ Change	% Change
EPO	\$ 42,161,700	\$ 49,183,598	\$ 7,021,898	16.65%	\$ 45,552,036	\$ 3,390,336	8.04%	\$43,532,347	\$ 1,370,647	3.25%
PPO/HDHP	\$ 8,499,837	\$ 5,805,509	\$ (2,694,328)	-31.70%	\$ 8,499,837	\$ -	0.00%	\$ 8,499,837	\$ -	0.00%
Total Anthem	\$ 50,661,538	\$ 54,989,108	\$ 4,327,570	8.54%	\$ 54,051,874	\$ 3,390,336	6.69%	\$ 52,032,184	\$ 1,370,647	2.71%
Kaiser	\$25,953,813	\$25,051,564	\$ (902,249)	-3.48%	\$25,953,813	\$ -	0.00%	\$27,973,502	\$2,019,689	7.78%
Total Medical	\$ 76,615,351	\$ 80,040,672	\$ 3,425,321	4.47%	\$ 80,005,687	\$ 3,390,336	4.43%	\$ 80,005,687	\$ 3,390,336	4.43%
Delta Dental PPO	\$ 3,286,284	\$ 3,251,299	\$ (34,985)	-1.06%	\$ 3,286,284	\$ -	0.00%	\$ 3,286,284	\$ -	0.00%
Delta Dental DHMO	\$ 950,654	\$ 991,824	\$ 41,170	4.33%	\$ 991,824	\$ 41,170	4.33%	\$ 991,824	\$ 41,170	4.33%
Total Dental	\$ 4,236,938	\$ 4,243,123	\$ 6,185	0.15%	\$ 4,278,108	\$ 41,170	0.97%	\$ 4,278,108	\$ 41,170	0.97%
Vision	\$ 539,843	\$ 550,517	\$ 10,674	1.98%	\$ 550,517	\$ 10,674	1.98%	\$ 550,517	\$ 10,674	1.98%
Grand Total	\$ 81,392,132	\$ 84,834,312	\$ 3,442,180	4.23%	\$ 84,834,312	\$ 3,442,180	4.23%	\$ 84,834,312	\$ 3,442,180	4.23%

All three options arrive at an overall 4.23% increase for the County of Fresno. Option 3 is recommended because it creates rate parity for the Kaiser and the EPO plan. This will eliminate anti-selection due to cost for the EPO plan.

County of Tulare

Three renewal options were created for the County of Tulare.

- Option 1 - Status Quo; accept the underwriting requirements for each line of coverage.
- Option 2 - Renew the Kaiser plan, and the Dental PPO at 0.0%, and apply the cost adjustments to the PPO/HDHP plan.
- Option 3 – Apply Option 2 and the requested plan design changes to the County of Tulare BC 1000 DED PPO medical plan:

Plan Design Change - BC \$1000 DED PPO	From	To
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 \$399,156 or a 1.37% increase in total cost. The following chart illustrates the cost impact on each line of coverage.

County of Tulare	2019	Option 1			Option 2			Option 3		
		2020	\$ Change	% Change	2020	\$ Change	% Change	2020	\$ Change	% Change
EPO	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	0.00%	\$ -	\$ -	0.00%
PPO/HDHP	\$ 28,070,720	\$ 29,201,358	\$ 1,130,638	4.03%	\$ 29,135,459	\$ 1,064,739	3.79%	\$ 29,396,228	\$ 1,325,507	4.72%
Total Anthem	\$ 28,070,720	\$ 29,201,358	\$ 1,130,638	4.03%	\$ 29,135,459	\$ 1,064,739	3.79%	\$ 29,396,228	\$ 1,325,507	4.72%
Kaiser	\$3,530,246	\$3,420,970	\$ (109,276)	-3.10%	\$ 3,530,246	\$ -	0.00%	\$ 3,530,246	\$ -	0.00%
Total Medical	\$ 31,600,966	\$ 32,622,328	\$ 1,021,362	3.23%	\$ 32,665,705	\$ 1,064,739	3.37%	\$ 32,926,474	\$ 1,325,507	4.19%
Delta Dental PPO	\$ 1,313,766	\$ 1,357,143	\$ 43,377	3.30%	\$ 1,313,766	\$ -	0.00%	\$ 1,313,766	\$ -	0.00%
Delta Dental DHMO	\$ 155,196	\$ 161,506	\$ 6,310	4.07%	\$ 161,506	\$ 6,310	4.07%	\$ 161,506	\$ 6,310	4.07%
Total Dental	\$ 1,468,962	\$ 1,518,649	\$ 49,687	3.38%	\$ 1,475,272	\$ 6,310	0.43%	\$ 1,475,272	\$ 6,310	0.43%
Vision	\$ 193,615	\$ 197,550	\$ 3,935	2.03%	\$ 197,550	\$ 3,935	2.03%	\$ 197,550	\$ 3,935	2.03%
Grand Total	\$ 33,263,543	\$ 34,338,527	\$ 1,074,984	3.23%	\$ 34,338,527	\$ 1,074,984	3.23%	\$ 34,599,295	\$ 1,335,752	4.02%

Options 1 and 2 arrive at an overall 3.23% increase for the County of Tulare. Option 3 includes the cost impact of the plan design changes and is recommended by the SJVIA Consultant.

City of Marysville

Two options were prepared for the City of Marysville.

- Option 1 - Status Quo; accept the underwriting requirements for each line of coverage.
- Option 2 - Renew the Kaiser plan and the PPO/HDHP plans at 0.0%.

City of Marysville	2019	Option 1			Option 2		
		2020	\$ Change	% Change	2020	\$ Change	% Change
EPO	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	0.00%
PPO/HDHP	\$ 761,258	\$ 548,818	\$ (212,440)	-27.91%	\$ 761,258	\$ -	0.00%
Total Anthem	\$ 761,258	\$ 548,818	\$ (212,440)	-27.91%	\$ 761,258	\$ -	0.00%
Kaiser	\$238,595	\$ 230,308	\$ (8,287)	-3.47%	\$238,595	\$ -	0.00%
Total Medical	\$ 999,853	\$ 779,126	\$ (220,727)	-22.08%	\$ 999,853	\$ -	0.00%
Delta Dental PPO	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	0.00%
Delta Dental DHMO	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	0.00%
Total Dental	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	0.00%
Vision	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	0.00%
Grand Total	\$ 999,853	\$ 779,126	\$ (220,727)	-22.08%	\$ 999,853	\$ -	0.00%

SJVIA staff recommends Option 2 that the City of Marysville rates remain at their 2019 level and not be decreased.

Self-funded Medical Underwriting EPO

Line	EPO	Fresno			Tulare			Marysville			Total		
	Line Item/Description	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (July 2018 through June 2019)	\$30,184,747	\$10,043,010	\$40,227,757							\$30,184,747	\$10,043,010	\$40,227,757
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>(\$10,247)</u>	<u>\$0</u>	<u>(\$10,247)</u>							<u>(\$10,247)</u>	<u>\$0</u>	<u>(\$10,247)</u>
6	Adjusted Paid Claims	\$30,174,500	\$10,043,010	\$40,217,510							\$30,174,500	\$10,043,010	\$40,217,510
7	Funded Reserves @ 6/30/2018 (included 15% adjustment)	(\$3,060,351)	(\$690,220)	(\$3,750,571)							(\$3,060,351)	(\$690,220)	(\$3,750,571)
8	Ending Reserves @ 6/30/2019 (included 15% adjustment)	<u>\$3,289,211</u>	<u>\$602,581</u>	<u>\$3,891,792</u>							<u>\$3,289,211</u>	<u>\$602,581</u>	<u>\$3,891,792</u>
9	Incurred Claims (July 2018 through June 2019)	\$30,403,360	\$9,955,370	\$40,358,730							\$30,403,360	\$9,955,370	\$40,358,730
10	Total Covered Employees (May 2018 through Apr 2019)	<u>36,901</u>	<u>36,901</u>	<u>36,901</u>							<u>36,901</u>	<u>36,901</u>	<u>36,901</u>
11	Claims Cost PEPM	\$823.92	\$269.79	\$1,093.70							\$823.92	\$269.79	\$1,093.70
12	Trend Factor	<u>1.1224</u>	<u>1.0759</u>	<u>1.1109</u>							<u>1.1224</u>	<u>1.0759</u>	<u>1.1109</u>
13	Projected Claims Cost Per Employee	\$924.76	\$290.26	\$1,215.03							\$924.76	\$290.26	\$1,215.03
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	\$952.51	\$298.97	\$1,251.48							\$952.51	\$298.97	\$1,251.48
	Fixed Costs PEPM												
16	Specific Stop-Loss Premium PEPM (Estimate)			\$29.33									\$29.33
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00									\$0.00
18	Anthem Network & Administrative Fees			\$57.46									\$57.46
19	<u>All Other Program Fees</u>			<u>\$12.75</u>									<u>\$12.75</u>
20	Total Fixed Costs			\$99.54									\$99.54
21	Required Premium PEPM			\$1,351.01									\$1,351.01
22	Current Premium PEPM			\$1,158.13									\$1,158.13
23	Required Increase			16.65%									16.65%
24	Current Subscribers (June 2019)	3,060	3,060								3,060	3,060	
25	Base Trend	8.00%	5.00%								8.00%	5.00%	
26	Months Trended	18	18								18	18	

Notes:

Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, SJVIA Non-Founding Member Fee, and Hourglass/ASL.

Large claim credits are obtained from Anthem medical reports.

Self-funded Medical Underwriting PPO/HDHP

Line	PPO/HDHP	Fresno			Tulare			Marysville			Total		
	Line Item/Description	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (July 2018 through June 2019)	\$3,205,171	\$1,663,045	\$4,868,216	\$15,600,158	\$7,733,549	\$23,333,707	\$376,584	\$137,392	\$513,976	\$19,181,913	\$9,533,986	\$28,715,899
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	(\$174,978)	\$0	(\$174,978)	\$0	\$0	\$0	(\$174,978)	\$0	(\$174,978)
6	Adjusted Paid Claims	\$3,205,171	\$1,663,045	\$4,868,216	\$15,425,180	\$7,733,549	\$23,158,729	\$376,584	\$137,392	\$513,976	\$19,006,935	\$9,533,986	\$28,540,921
7	Funded Reserves @ 6/30/2018 (included 15% adjustment)	(\$471,092)	(\$147,573)	(\$618,664)	(\$1,619,085)	(\$534,044)	(\$2,153,129)	(\$109,938)	(\$20,062)	(\$130,000)	(\$2,200,115)	(\$701,679)	(\$2,901,793)
8	Ending Reserves @ 6/30/2019 (included 15% adjustment)	\$334,650	\$99,783	\$434,433	\$1,842,024	\$464,013	\$2,306,037	\$65,496	\$23,896	\$89,391	\$2,242,170	\$587,691	\$2,829,861
9	Incurred Claims (July 2018 through June 2019)	\$3,068,729	\$1,615,255	\$4,683,984	\$15,648,119	\$7,663,518	\$23,311,637	\$332,142	\$141,226	\$473,367	\$19,048,990	\$9,419,999	\$28,468,988
10	Total Covered Employees (May 2018 through Apr 2019)	10,837	10,837	10,837	35,679	35,679	35,679	447	447	447	46,963	46,963	46,963
11	Claims Cost PEPM	\$283.17	\$149.05	\$432.22	\$438.58	\$214.79	\$653.37	\$743.05	\$315.94	\$1,058.99	\$405.62	\$200.58	\$606.20
12	Trend Factor	1.0759	1.1380	1.0973	1.1068	1.0759	1.0966	1.1224	1.0759	1.1085	1.1021	1.0865	1.0970
13	Projected Claims Cost Per Employee	\$304.66	\$169.62	\$474.28	\$485.42	\$231.09	\$716.51	\$834.00	\$339.92	\$1,173.92	\$447.03	\$217.94	\$664.97
14	Recommended Funding Margin	3.0%	3.0%	3.0%	2.0%	2.0%	2.0%	3.0%	3.0%	3.0%	2.2%	2.2%	2.2%
15	Adjusted Projected Claims	\$313.80	\$174.71	\$488.51	\$495.13	\$235.72	\$730.84	\$859.01	\$350.12	\$1,209.13	\$456.75	\$222.73	\$679.48
	Fixed Costs PEPM												
16	Specific Stop-Loss Premium PEPM (Estimate)			\$29.33			\$23.37			\$39.12			\$24.89
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00			\$0.00
18	Anthem Network & Administrative Fees			\$43.76			\$43.76			\$43.76			\$43.76
19	All Other Program Fees			\$12.75			\$10.75			\$13.75			\$11.24
20	Total Fixed Costs			\$85.84			\$77.88			\$96.63			\$79.89
21	Required Premium PEPM			\$574.35			\$808.72			\$1,305.77			\$759.37
22	Current Premium PEPM			\$840.90			\$777.41			\$1,811.21			\$801.30
23	Required Increase			-31.70%			4.03%			-27.91%			-5.23%
24	Current Subscribers (June 2019)	886	886		3,009	3,009		35	35		3,930	3,930	
25	Base Trend	5.00%	9.00%		7.00%	5.00%		8.00%	5.00%		6.70%	5.69%	
26	Months Trended	18	18		18	18		18	18		18	18	

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	Fresno			Tulare			Marysville			Total		
	Line Item/Description	EPO	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (July 2018 through June 2019)	\$33,389,918	\$11,706,055	\$45,095,973	\$15,600,158	\$7,733,549	\$23,333,707	\$376,584	\$137,392	\$513,976	\$49,366,660	\$19,576,996	\$68,943,656
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>(\$10,247)</u>	<u>\$0</u>	<u>(\$10,247)</u>	<u>(\$174,978)</u>	<u>\$0</u>	<u>(\$174,978)</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>(\$185,225)</u>	<u>\$0</u>	<u>(\$185,225)</u>
6	Adjusted Paid Claims	\$33,379,671	\$11,706,055	\$45,085,726	\$15,425,180	\$7,733,549	\$23,158,729	\$376,584	\$137,392	\$513,976	\$49,181,435	\$19,576,996	\$68,758,431
7	Funded Reserves @ 6/30/2018 (included 15% adjustment)	(\$3,531,443)	(\$837,793)	(\$4,369,236)	(\$1,619,085)	(\$534,044)	(\$2,153,129)	(\$109,938)	(\$20,062)	(\$130,000)	(\$5,260,466)	(\$1,391,899)	(\$6,652,365)
8	Ending Reserves @ 6/30/2019 (included 15% adjustment)	<u>\$3,623,861</u>	<u>\$702,363</u>	<u>\$4,326,224</u>	<u>\$1,842,024</u>	<u>\$464,013</u>	<u>\$2,306,037</u>	<u>\$65,496</u>	<u>\$23,896</u>	<u>\$89,391</u>	<u>\$5,531,381</u>	<u>\$1,190,272</u>	<u>\$6,721,653</u>
9	Incurred Claims (July 2018 through June 2019)	\$33,472,089	\$11,570,625	\$45,042,715	\$15,648,119	\$7,663,518	\$23,311,637	\$332,142	\$141,226	\$473,367	\$49,452,349	\$19,375,369	\$68,827,718
10	Total Covered Employees (May 2018 through Apr 2019)	<u>47,738</u>	<u>47,738</u>	<u>47,738</u>	<u>35,679</u>	<u>35,679</u>	<u>35,679</u>	<u>447</u>	<u>447</u>	<u>447</u>	<u>83,864</u>	<u>83,864</u>	<u>83,864</u>
11	Claims Cost PEPM	\$701.16	\$242.38	\$943.54	\$438.58	\$214.79	\$653.37	\$743.05	\$315.94	\$1,058.99	\$589.67	\$231.03	\$820.71
12	Trend Factor	<u>1.1181</u>	<u>1.0846</u>	<u>1.1095</u>	<u>1.1068</u>	<u>1.0759</u>	<u>1.0966</u>	<u>1.1224</u>	<u>1.0759</u>	<u>1.1085</u>	<u>1.1146</u>	<u>1.0811</u>	<u>1.1051</u>
13	Projected Claims Cost Per Employee	\$784.00	\$262.88	\$1,046.87	\$485.42	\$231.09	\$716.51	\$834.00	\$339.92	\$1,173.92	\$657.24	\$249.76	\$907.00
14	Recommended Funding Margin	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>2.0%</u>	<u>2.0%</u>	<u>2.0%</u>	<u>2.2%</u>	<u>2.2%</u>	<u>2.2%</u>	<u>2.7%</u>	<u>2.6%</u>	<u>2.7%</u>
15	Adjusted Projected Claims	\$807.52	\$270.76	\$1,078.28	\$495.13	\$235.72	\$730.84	\$852.13	\$347.31	\$1,199.45	\$674.85	\$256.26	\$931.11
	Fixed Costs PEPM												
16	Specific Stop-Loss Premium PEPM (Estimate)			\$29.33			\$23.37			\$39.12			\$26.84
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00			\$0.00
18	Anthem Network & Administrative Fees			\$54.35			\$43.76			\$43.76			\$49.79
19	All Other Program Fees			<u>\$12.75</u>			<u>\$10.75</u>			<u>\$13.75</u>			<u>\$11.90</u>
20	Total Fixed Costs			\$96.42			\$77.88			\$96.63			\$88.54
21	Required Premium PEPM			\$1,174.70			\$808.72			\$1,296.08			\$1,019.65
22	Current Premium PEPM			\$1,087.22			\$777.41			\$1,811.21			\$957.56
23	Required Increase			8.05%			4.03%			-28.44%			6.48%
24	Current Subscribers (June 2019)	3,946	3,946		3,009	3,009		35	35		6,990	6,990	
25	Base Trend	7.73%	5.56%		7.00%	5.00%		8.00%	5.00%		7.50%	5.00%	
26	Months Trended	18	18		18	18		18	18		18	18	

Notes:

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

Self-funded Dental Underwriting Total SJVIA

		County of Fresno	County of Tulare	SJVIA
1	Paid Claims (7/1/2018 - 6/30/2019)	\$2,656,096	\$1,053,907	\$3,710,003
2	Beginning Reserve	(99,157)	(12,947)	(112,104)
3	Ending Reserve	140,773	62,245	203,018
4	Incurred Claims	\$2,697,712	\$1,103,205	\$3,800,917
5	Covered Employees	52,037	30,696	82,733
6	Incurred Claims/EE/Month	\$51.84	\$35.94	\$45.94
7	Trend Factor 5.0%	1.0759	1.0759	1.0759
8	Expected Incurred Claims (1/1/2020 - 12/31/2020)	\$55.78	\$38.67	\$49.43
9	Administration	3.99	3.99	3.99
10	Calculated Funding Level Without Margin	\$59.77	\$42.66	\$53.42
11	Current Average Funding Level	\$61.54	\$42.05	\$54.37
12	Calculated Funding Action Without Margin = (10)/(11)	-2.88%	1.46%	-1.75%
13	Recommended Margin = Margin % x (8) 2.0%	\$1.12	\$0.77	\$0.99
14	Calculated Funding Level With Margin = (10)+(13)	\$60.89	\$43.43	\$54.41
15	Current Average Funding Level = (11)	\$61.54	\$42.05	\$54.37
16	Calculated Funding Action With Margin = (14)/(15)	-1.06%	3.30%	0.07%

SJVIA – Anthem/Empirx – Self-Funded Medical

County of Fresno	Effective December 17, 2018					Effective December 16, 2019				
	EE	ES	EC	FA	% Change	EE	ES	EC	FA	
Anthem \$250	\$ 1,187.65	\$ 2,493.10	\$ 2,258.71	\$ 3,444.21	0.00%	\$ 1,187.65	\$ 2,493.10	\$ 2,258.71	\$ 3,444.21	
Anthem \$1000	\$ 881.72	\$ 1,850.91	\$ 1,676.89	\$ 2,557.01	0.00%	\$ 881.72	\$ 1,850.91	\$ 1,676.89	\$ 2,557.01	
Anthem \$1,500 Active	\$ 799.28	\$ 1,677.83	\$ 1,520.09	\$ 2,317.91	0.00%	\$ 799.28	\$ 1,677.83	\$ 1,520.09	\$ 2,317.91	
Anthem \$1,500 Retiree	\$ 914.24	\$ 1,618.51	\$ 1,428.18	\$ 2,130.68	0.00%	\$ 914.24	\$ 1,618.51	\$ 1,428.18	\$ 2,130.68	
Anthem \$3,000	\$ 653.08	\$ 1,383.36	\$ 1,240.23	\$ 1,889.95	0.00%	\$ 653.08	\$ 1,383.36	\$ 1,240.23	\$ 1,889.95	
Anthem EPO	\$ 835.06	\$ 1,476.79	\$ 1,303.37	\$ 1,943.35	3.25%	\$ 862.21	\$ 1,524.80	\$ 1,345.75	\$ 2,006.53	
County of Tulare	2019					2019				
	EE	ES	EC	FA	% Change	EE	ES	EC	FA	
Anthem \$0	\$ 928.98	\$ 1,856.97	\$ 1,695.13	\$ 2,815.33	3.79%	\$ 964.22	\$ 1,927.41	\$ 1,759.43	\$ 2,922.12	
Anthem \$500	\$ 699.54	\$ 1,399.77	\$ 1,282.02	\$ 2,207.78	3.79%	\$ 726.08	\$ 1,452.87	\$ 1,330.65	\$ 2,291.53	
Anthem \$1,000	\$ 614.49	\$ 1,228.11	\$ 1,126.87	\$ 1,872.15	5.16%	\$ 646.22	\$ 1,291.52	\$ 1,185.06	\$ 1,968.82	
Anthem \$2,500	\$ 582.39	\$ 1,163.85	\$ 1,067.91	\$ 1,774.24	3.79%	\$ 604.49	\$ 1,208.00	\$ 1,108.42	\$ 1,841.54	
City of Marysville	2019				% Change	2019				
	EE	EE+1	EE+2			EE	EE+1	EE+2		
Anthem PPO \$250	\$ 957.41	\$ 1,914.83	\$ 2,489.79		0.00%	\$ 957.41	\$ 1,914.83	\$ 2,489.79		
Anthem PPO \$500	\$ 863.88	\$ 1,727.76	\$ 2,246.54		0.00%	\$ 863.88	\$ 1,727.76	\$ 2,246.54		

Kaiser

Kaiser		Carrier Rates			SJVIA Rates	
County of Fresno - Bi-Weekly	Enrollment	2019	2020	% Change	2019	2020 Parity
Subscriber Only	1,363	\$341.86	\$329.97	-3.48%	\$366.59	\$393.12
Subscriber & Spouse	124	\$613.55	\$592.16	-3.49%	\$653.22	\$712.08
Subscriber & Child(ren)	486	\$540.82	\$522.05	-3.47%	\$576.49	\$623.52
Subscriber & Spouse & 1 or more Child(ren)	134	\$811.83	\$783.61	-3.48%	\$862.41	\$937.44
Total	2,107	\$23,755,137	\$22,929,322	-3.48%	\$25,386,362	\$27,371,972
County of Tulare	Enrollment	2019	2020	% Change	2019	2020
Subscriber Only	77	\$774.31	\$750.80	-3.04%	\$808.29	\$808.29
Subscriber & Spouse	6	\$1,548.61	\$1,501.60	-3.04%	\$1,605.82	\$1,605.82
Subscriber & Child(ren)	5	\$1,401.49	\$1,358.94	-3.04%	\$1,454.29	\$1,454.29
Subscriber & Spouse & 1 or more Child(ren)	2	\$2,322.92	\$2,252.40	-3.04%	\$2,403.36	\$2,403.36
Total	90	\$966,802	\$937,448	-3.04%	\$2,182,737	\$2,182,737
County of Tulare	Enrollment	2019	2020	% Change	2019	2020
Subscriber Only	54	\$594.12	\$575.16	-3.19%	\$622.70	\$622.70
Subscriber & Spouse	6	\$1,188.24	\$1,150.32	-3.19%	\$1,234.64	\$1,234.64
Subscriber & Child(ren)	8	\$1,075.36	\$1,041.04	-3.19%	\$1,118.38	\$1,118.38
Subscriber & Spouse & 1 or more Child(ren)	1	\$1,782.36	\$1,725.49	-3.19%	\$1,846.59	\$1,846.59
	69	\$595,166	\$576,172	-3.19%	\$1,347,509	\$1,347,509
City of Marysville	Enrollment	2019	2020	% Change	2019	2020
Subscriber only	3	\$676.21	\$652.73	-3.47%	\$724.92	\$724.92
Subscriber and 1 Dependent	4	\$1,352.44	\$1,305.46	-3.47%	\$1,423.11	\$1,423.11
Subscriber and 2 or more Dependents	6	\$1,913.69	\$1,847.22	-3.47%	\$2,002.62	\$2,002.62
Total	13	\$227,046	\$219,160	-3.47%	\$238,595	\$238,595

Kaiser Senior Advantage– County of Tulare

County of Tulare		Carrier Rates			SJVA Rates	
Kaiser Senior Advantage	Enrollment	2019	2020	% Difference	2019	2020
Subscriber with Medicare	11	\$307.45	\$310.42	0.97%	\$318.20	\$321.17
Subscriber with Medicare + Spouse Non-Medicare	0	\$1,081.74	\$1,061.22	-1.90%	\$1,092.49	\$1,071.97
Subscriber with Non-Medicare + Spouse with Medicare	0	\$1,081.74	\$1,060.80	-1.94%	\$1,092.49	\$1,071.55
Subscriber with Medicare + Spouse with Medicare	2	\$614.87	\$620.42	0.90%	\$625.62	\$631.17
Subscriber with Medicare + Child Non-Medicare	0	\$934.62	\$918.56	-1.72%	\$945.37	\$929.31
Subscriber with Medicare + Children Non-Medicare	0	\$934.62	\$918.56	-1.72%	\$945.37	\$929.31
Subscriber with Medicare + Spouse with Medicare + Child Non-Medicare	0	\$1,389.18	\$1,371.22	-1.29%	\$1,399.93	\$1,381.97
Subscriber with Medicare + Spouse with Non-Medicare + Child Non-Medicare	0	\$1,856.05	\$1,812.02	-2.37%	\$1,866.80	\$1,822.77
Subscriber with Non-Medicare + Spouse with Medicare + Child Non-Medicare	0	\$1,856.05	\$1,811.60	-2.39%	\$1,866.80	\$1,822.35
Subscriber with Medicare + Spouse with Medicare + Children Non-Medicare	0	\$1,389.18	\$1,371.22	-1.29%	\$1,399.93	\$1,381.97
Subscriber with Medicare + Spouse Non-Medicare + Children Non-Medicare	0	\$1,856.05	\$1,812.02	-2.37%	\$1,866.80	\$1,822.77
Subscriber with Non-Medicare + Spouse with Medicare + Children Non-Medicare	0	\$1,856.05	\$1,811.60	-2.39%	\$1,866.80	\$1,822.35

Delta Dental – PPO

County of Fresno	Enrollment	2019	2020	% Change
Employee Only	2723	\$ 50.29	\$ 50.29	0.00%
Employee + Spouse	452	\$ 80.19	\$ 80.19	0.00%
Employee + Children	943	\$ 69.88	\$ 69.88	0.00%
Employee + Family	339	\$ 102.58	\$ 102.58	0.00%
Total	4457	\$ 3,286,284	\$ 3,286,284	0.00%
County of Tulare	Enrollment	2019	2020	% Change
Employee Only	2139	\$ 35.43	\$ 35.43	0.00%
Employee + Spouse	182	\$ 61.42	\$ 61.42	0.00%
Employee + Children	202	\$ 69.60	\$ 69.60	0.00%
Employee + Family	82	\$ 103.32	\$ 103.32	0.00%
Total	2605	\$ 1,313,936.0	\$ 1,313,936	0.00%

Delta Dental - DHMO

County of Fresno	Enrollment	2019	2020 (24 months)	% Change
Employee Only	1594	\$ 26.38	\$ 27.38	3.79%
Employee + Spouse	188	\$ 45.27	\$ 47.51	4.95%
Employee + Children	427	\$ 45.58	\$ 47.83	4.94%
Employee + Family	140	\$ 65.70	\$ 68.95	4.95%
Total	2349	\$ 950,654	\$ 991,824	4.33%
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 the first year of a two-year rate guarantee.

Vision Service Plan – VSP

County of Fresno	Enrollment	2019	2020 (24 months)	% Change
Employee Only	2210	\$ 7.64	\$ 7.79	2.0%
Employee + Spouse	296	\$ 13.73	\$ 14.00	2.0%
Employee + Children	869	\$ 13.46	\$ 13.73	2.0%
Employee + Family	329	\$ 19.71	\$ 20.10	2.0%
Total	3704	\$ 469,558	\$ 478,850	2.0%
County of Tulare	Enrollment	2019	2020 (24 months)	% Change
Employee Only	2384	\$ 4.86	\$ 4.96	2.1%
Employee + Spouse	186	\$ 8.20	\$ 8.36	2.0%
Employee + Children	228	\$ 8.68	\$ 8.85	2.0%
Employee + Family	90	\$ 12.93	\$ 13.19	2.0%
Total	2888	\$ 195,050	\$ 199,014	2.0%

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

SJVIA Vendor Fees and Administration Charges

SJVIA Fixed Cost Schedule								
Total Fixed Costs Self-Funded Medical	2019				2020			
	EPO	PPO/HDHP			EPO	PPO/HDHP		
	Fresno	Fresno	Tulare	Marysville	Fresno	Fresno	Tulare	Marysville
Specific Stop-Loss Premium PEPM	\$25.50	\$25.50	\$20.32	\$34.02	\$29.33	\$29.33	\$23.37	\$39.12
Aggragate Stop-Loss Premium PEPM	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Anthem Network & Admin. Fees	\$49.63	\$34.92	\$34.92	\$34.92	\$50.02	\$36.32	\$36.32	\$36.32
EmpiRx Administration Fee	\$5.28	\$5.28	\$5.28	\$5.28	\$5.28	\$5.28	\$5.28	\$5.28
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
Keenan Consulting Fee	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10
Keenan Pharmacy Services Fee	\$2.59	\$2.59	\$2.59	\$2.59	\$2.16	\$2.16	\$2.16	\$2.16
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 - Benefit Administration	\$2.00	\$2.00	\$0.00	\$1.00	\$2.00	\$2.00	\$0.00	\$1.00
PCORI/Transitional Reinsurance Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Fixed Cost - Self-Funded Medical Plans	\$95.75	\$81.04	\$73.86	\$90.56	\$99.54	\$85.84	\$77.88	\$96.63

SJVIA - Total Fixed Cost Kaiser		Kaiser				Kaiser		
		COF	COT	Marysville		COF	COT	Marysville
Total Fixed Cost - Kaiser	N/A	\$12.75	\$10.75	\$13.75	N/A	\$12.75	\$10.75	\$13.75
SJVIA - Total Fixed Cost Delta Dental		Delta Dental - Self-Funded				Delta Dental - Self-Funded		
		COF	COT	Marysville		COF	COT	Marysville
Total Fixed Cost - Delta Dental	N/A	\$3.87	\$3.87	N/A	N/A	\$3.99	\$3.99	N/A

**BOARD OF DIRECTORS**

STEVE BRANDAU

KUYLER CROCKER

NATHAN MAGSIG

BUDDY MENDES

BRIAN PACHECO

AMY SHUKLIAN

PETE VANDER POEL

Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291

AGENDA DATE: August 23, 2019

ITEM NUMBER: Item 16

SUBJECT: Approve Agreement with Life Saving Images and
Authorize President to Execute Agreement (A)

REQUEST(S): That the Board approve Agreement with Life
Saving Images and Authorize President to
execute Agreement

DESCRIPTION:

On August 1, 2018, the SJVIA and Life Saving Images (LSI) entered into an agreement to provide onsite mammography screenings for participating entities. The original agreement terminated on June 30, 2019, and included an option to extend the agreement for no more than two additional one-year terms by another written agreement signed by both parties.

The parties did not enter into another written agreement prior to June 30, 2019; however, the SJVIA and LSI desire to execute this agreement effective July 1, 2019 through June 30, 2020. The term of the agreement may be extended for an additional year upon written approval of both parties at least 30 days before the first day of the one-year extension period.

In 2018, the County of Fresno had 105 screenings performed and the County of Tulare had 154 screenings performed, for a total of 259 completed screenings. Dates for 2019 are being scheduled for the fall.

FISCAL IMPACT/FINANCING:

\$137 per mammogram screening.

ADMINISTRATIVE SIGN-OFF:

A handwritten signature in black ink, reading "Rhonda Sjostrom".

Rhonda Sjostrom
SJVIA Manager

A handwritten signature in black ink, reading "Paul Nerland".

Paul Nerland
SJVIA Assistant Manager

Agreement

This Agreement is dated August 23, 2019, and is between Life Saving Images Inc, a California corporation (“Contractor”), and the San Joaquin Valley Insurance Authority, a joint powers agency (“SJVIA”).

Recitals

- A. On August 1, 2018, the SJVIA and the Contractor entered into an agreement for medical management services, including mammography screening, for participating entities of the SJVIA (“Original Agreement”).
- B. The Original Agreement, in its section 4.1, provided that it was effective on August 1, 2018, and that it terminated on June 30, 2019. That section 4.1 further provided that the Original Agreement may be extended for no more than two additional one-year terms by another written agreement signed by both parties.
- C. The parties did not enter into another written agreement to extend the Original Agreement before it terminated on June 30, 2019.
- D. The parties desire to execute this Agreement, effective retroactive to July 1, 2019, to evidence the intent and actions of the parties for an agreement for medical management services, including mammography screening, for participating entities of the SJVIA, based on the terms of the Original Agreement.

The parties therefore agree as follows:

Section 1: Incorporation of Original Agreement

The Original Agreement is attached as Exhibit A to this Agreement. Notwithstanding anything to the contrary in the Original Agreement, the Original Agreement is incorporated into this Agreement as though its terms are fully set forth below. This Agreement and the Original Agreement together constitute the entire agreement between the parties with respect to the subject matter of this agreement, and supersede all previous negotiations, proposals, commitments, writings, advertisements, publications, and understandings of any nature unless those things are expressly included in this Agreement.

Section 2: Term and Extension of Agreement

This agreement is effective July 1, 2019, and terminates on June 30, 2020, except that the term of this Agreement may be extended for a single one-year period upon written approval of both parties at least 30 days before the first day of the one-year extension period. The Manager of the SJVIA is authorized to sign the written approval on behalf of the SJVIA.

Section 3:
Retroactive Ratification

Because this Agreement is effective retroactive to July 1, 2019, any services that have been performed, and for which compensation or reimbursement of expenses has been paid, before the execution of this Agreement are hereby approved and ratified by the parties.

Section 4:
Unmodified Terms of Original Agreement

Except as modified by this Agreement, the terms of the Original Agreement are ratified and restated in this Agreement in full. All terms contained in the Original Agreement that are not modified by this Agreement remain in full force and effect during the term of this Agreement.

IN WITNESS WHEREOF, the Parties have executed this Agreement as indicated below.

Life Saving Images Inc

San Joaquin Valley Insurance Authority

By: _____

By: _____

Name: _____

Name: _____

Title: _____

Title: _____

Date: _____

Date: _____

EXHIBIT A

AGREEMENT

This agreement is dated August 1, 2018, and is between LIFE SAVING IMAGES, a California corporation doing business at 830 Stewart Drive, Suite 180, Sunnyvale, California 94085 ("**Contractor**"), and the SAN JOAQUIN VALLEY INSURANCE AUTHORITY, a joint powers agency ("**SJVIA**").

The SJVIA is a joint exercise of powers authority that negotiates, purchases, or otherwise funds health, pharmacy, vision, dental, and life insurance (each an "Insurance Program," and collectively "Insurance Programs"). The SJVIA makes Insurance Programs available to participating entities, subject to the terms and conditions of an agreement by each participating entity to pay for its respective costs for the Insurance Programs in which it participates.

The SJVIA wishes to provide medical management services, including mammography screening, to its participating entities. The Contractor represents that it is willing and able to provide such services on the terms and conditions set forth in this agreement.

The parties therefore agree as follows:

Article 1 Contractor's Obligations

1.1 **Scope of Services.** The Contractor shall provide the services described in Exhibit A to this agreement, which is attached. Exhibit A also includes definitions for some terms that appear in this agreement.

1.2 **Additional Services.** The Contractor may provide additional services as the SJVIA and the Contractor mutually agree in writing.

1.3 **Cooperation with Management.** The Contractor shall at all times cooperate with SJVIA management, which includes the SJVIA Manager, the SJVIA Assistant Manager, the SJVIA Auditor-Treasurer, any employee of the County of Fresno or the County of Tulare who is designated by one of those persons to administer the business and activities of the SJVIA, and counsel to the SJVIA. That cooperation includes reporting promptly to the SJVIA Auditor-Treasurer any material oral or written communications received by the Contractor from a participating entity, prospective participating entity, or contractor of the SJVIA.

1.4 **Confidentiality.** The Contractor acknowledges that certain confidential information may be furnished by the SJVIA to the Contractor in connection with the services provided by the Contractor under this agreement ("Confidential Information"). The Contractor agrees that it will disclose Confidential Information only to persons who, in the Contractor's reasonable determination, need to know such information in order for the Contractor to provide services under this agreement. Disclosure by the Contractor of any Confidential Information pursuant to the terms of a valid and effective subpoena or order issued by a court of competent jurisdiction, judicial or administrative agency, or by a legislative body or committee is not a violation of this agreement. Confidential Information does not include information that:

(A) Is in the possession of the Contractor prior to its receipt of such information from the SJVIA;

(B) Is or becomes publicly available other than as a result of a breach of this agreement by the Contractor; or

(C) Is or can be independently acquired or developed by the Contractor without violating any of its obligations under this agreement.

1.5 **Compliance with Laws.** The Contractor shall, at its own cost, comply with all applicable federal, state, and local laws in performance of its services under this agreement, including but not limited to workers compensation, labor, and confidentiality laws and regulations.

Article 2

SJVIA's Obligations

2.1 **Information and Data.** Subject to the terms of this agreement, the SJVIA will provide the Contractor with data and information that is necessary to the Contractor's provision of services under this agreement.

2.2 **Facilities.** The SJVIA shall advise each Participating Entity that receives medical management services from the Contractor that, in order to receive those services, the Participating Entity must provide access to adequate facilities for the Contractor to perform those services on dates agreed upon by the SJVIA and the Contractor.

Article 3

Compensation, Invoices, and Payments

3.1 **Compensation.** The SJVIA agrees to pay to its insurer, and the Contractor agrees to receive from the SJVIA's insurer, compensation as described in Exhibit B to this agreement, which is attached.

3.2 **Invoices.** The Contractor shall submit monthly invoices as described in Exhibit B to this agreement to the SJVIA's insurer.

3.3 **Payment.** The Contractor will receive payment from the SJVIA's insurer, which will then bill the SJVIA. The SJVIA shall pay all amounts billed to the SJVIA by its insurer. If the SJVIA reasonably disputes any invoice, the SJVIA shall have no obligation to pay that invoice until the dispute is resolved to the SJVIA's satisfaction.

3.4 **Incidental Expenses.** The Contractor is solely responsible for all expenses that are incidental to its performance under this agreement, including but not limited to all out-of-pocket expenses.

Article 4

Term and Termination

4.1 **Term.** This agreement is effective on August 1, 2018, and terminates on June 30, 2019. The term of this agreement may be extended for no more than two additional one-year terms by modification as provided in section 11.1 of this agreement.

4.2 **Termination for Non-Allocation of Funds.** Both parties' obligations under this agreement are contingent on the approval of funds by the appropriating government agency or agencies. If sufficient funds are not allocated, then the SJVIA, upon 30 days advance written notice to the Contractor, may:

- (A) Modify either or both of the parties' obligations under this agreement; or
- (B) Terminate this agreement.

4.3 **Termination for Breach; Reinstatement.**

(A) Upon determining that a breach (as defined below) has occurred, the SJVIA Manager may give written notice of the breach to the Contractor. The written notice may suspend performance under this agreement, and shall provide a reasonable time for the Contractor to cure the breach.

(B) If the Contractor fails to cure the breach within the reasonable time stated in the written notice, the SJVIA may terminate this agreement.

(C) For purposes of this section, a breach occurs when the Contractor has:

- (1) Used funds illegally or improperly;
- (2) Failed to comply with any part of this agreement;
- (3) Submitted a substantially incorrect or incomplete report to the SJVIA; or
- (4) Performed improperly as determined by the SJVIA.

4.4 **Termination for HIPAA Violation.** The SJVIA may terminate this agreement as provided in Article 8 of this agreement.

4.5 **Termination without Cause.** In circumstances other than those set forth above, the SJVIA may terminate this agreement by giving 30 days advance written notice to the Contractor.

Article 5

Independent Contractor

5.1 **Status.** In performing under this agreement, the Contractor, including its officers, agents, and employees, is at all times acting and performing as an independent contractor, in an independent capacity, and not as an officer, agent, servant, employee, joint venturer, partner, or associate of the SJVIA.

5.2 **Supervision.** The SJVIA has no right to control, supervise, or direct the manner or method of the Contractor's performance under this agreement, but the SJVIA may verify that the Contractor is performing according to the terms and conditions of this agreement (for example by requesting records of communications under section 1.5 of this agreement).

5.3 **Benefits.** Because of its status as an independent contractor, the Contractor has no right to employment rights or benefits. The Contractor is solely responsible for providing to its own employees all employee benefits required by law. The Contractor shall save the SJVIA harmless from all matters relating to the payment of the Contractor's employees, including compliance with Social Security withholding and all related regulations.

Article 6

Notices

6.1 **Contact Information.** The persons and their addresses having authority to give and receive notices provided for or permitted under this agreement include the following:

For the SJVIA:

SJVIA Manager
SAN JOAQUIN VALLEY INSURANCE AUTHORITY
2220 Tulare Street, 14th Floor
Fresno, California 93721

For the Contractor:

LIFE SAVING IMAGES
5628 Pirrone Road
Salida, California 95368

6.2 **Method of Delivery.** All notices between the SJVIA and the Contractor provided for or permitted under this agreement must be in writing and delivered either by personal service, by first-class United States mail, by an overnight commercial courier service, or by telephonic facsimile transmission.

(A) A notice delivered by personal service is effective upon service to the recipient.

(B) A notice delivered by first-class United States mail is effective three SJVIA business days after deposit in the United States mail, postage prepaid, addressed to the recipient

(C) A notice delivered by an overnight commercial courier service is effective on SJVIA business day after deposit with the overnight commercial courier service, delivery fees prepaid, with delivery instructions given for next day delivery, addressed to the recipient.

(D) A notice delivered by telephonic facsimile is effective when transmission to the recipient is completed (but, if such transmission is completed outside of SJVIA business

hours, then such delivery shall be deemed to be effective at the next beginning of a SJVIA business day), provided that the sender maintains a machine record of the completed transmission.

6.3 Claims Presentation. For all claims arising from or related to this agreement, nothing in this agreement establishes, waives, or modifies any claims presentation requirements or procedures provided by law, including but not limited to the Government Claims Act (Division 3.6 of Title 1 of the Government Code, beginning with section 810).

Article 7

Audits, Inspections, and Public Records

7.1 On-Site Audits and Inspections. The Contractor shall at any time during business hours, and as often as the SJVIA may deem necessary for any reason, make available to the SJVIA for examination all of its records and data with respect to the matters covered by this agreement.

7.2 Document Requests. The Contractor shall at any time, and as often as the SJVIA may deem necessary for any reason, provide copies of any records or data with respect to the matters covered by this agreement as the SJVIA may request.

7.3 Public Records Act Requests. If the SJVIA receives a request under the California Public Records Act (California Government Code, Title 1, Division 7, Chapter 3.5, beginning with section 6250) ("CPRA") or a similar law to disclose any document that is in the Contractor's possession but which the SJVIA may review, request, or obtain from the Contractor under sections 7.1 or 7.2 of this agreement, then the SJVIA will promptly notify the Contractor and request the responsive documents that may be in the possession of the Contractor. The notification shall be in writing, which may include but is not limited to email addressed to the appropriate key person or persons. Upon receiving that notification, the Contractor has five business days in which to provide responsive documents, use the procedure provided in section 7.4 of this agreement, or both. The Contractor shall promptly inform the SJVIA if the Contractor believes that five business days are not sufficient time in which to respond. The Contractor shall indemnify the SJVIA for any award of costs or attorney's fees under the CPRA that results from the Contractor's use of the procedure provided in section 7.4 of this agreement.

7.4 Withholding and Redacting. If the SJVIA for any reason requests any records, data, or documents from the Contractor and the Contractor believes that the responsive documents contain trade secrets, proprietary information, or other information that is subject to legal privilege or separate legally-enforceable obligation of the Contractor to withhold, then the Contractor may do the following:

(A) The Contractor may redact the records or data before providing them, if that is practicable, or withhold the records or data if redaction is not practicable.

(B) If the Contractor redacts or withholds any documents, it shall provide a privilege log describing what has been redacted or withheld and identifying the legal privilege or legally-enforceable obligation that is the reason for the redaction or withholding.

(C) If the SJVIA requests documents because of a CPRA request and the Contractor redacts or withholds any documents, the Contractor shall also identify the specific provision of the CPRA (by citation to the California Government Code) which the Contractor believes would authorize the SJVIA to redact or withhold the documents requested.

7.5 State Audit Requirements. If this agreement exceeds \$10,000, the Contractor is subject to the examination and audit of the California State Auditor, as provided in Government Code section 8546.7, for a period of three years after final payment under this agreement. The obligations under this section survive the termination of this agreement.

7.6 Ownership of Records.

(A) All documents, information, and data delivered by the SJVIA or its health benefits consultant to the Contractor, or which is created by either party for the SJVIA in connection with the performance of this agreement, shall be the exclusive property of the SJVIA.

(B) Upon expiration, termination, or cancellation of this agreement, the Contractor shall return all such records and files to the SJVIA unless the SJVIA requests the Contractor to process any work or file in progress, which the Contractor will continue to process on a time and expense basis or as mutually agreed by the parties in writing. When such work is completed, all records and files relating to the work shall be returned to the SJVIA, and the Contractor shall not later access any data relating to this agreement except for the purpose of its performance under this agreement.

Article 8
Health Insurance Portability and Accountability Act

8.1 The parties shall be in strict conformance with all applicable federal and State of California laws and regulations, including but not limited to: Sections 5328, 10850, and 14100.2 et seq. of the California Welfare and Institutions Code; Sections 2.1 and 431.300 et seq. of Title 42, Code of Federal Regulations (CFR); Section 56 et seq. of the California Civil Code; Sections 11977 and 11812 of Title 22 of the California Code of Regulations; the Health Insurance Portability and Accountability Act, as amended, including but not limited to Section 1320 D et seq. of Title 42, United States Code, and its implementing regulations, including but not limited to Title 45, CFR, Parts 142, 160, 162, and 164 (collectively, HIPAA); the Health Information Technology for Economic and Clinical health Act, as amended (HITECH), regarding the confidentiality and security of patient information; and the Genetic Information Nondiscrimination Act of 2008, as amended (GINA), regarding the confidentiality of genetic information.

8.2 Except as otherwise provided in this agreement, the Contractor, as a business associate of the SJVIA, may use or disclose Protected Health Information (PHI) to perform functions, activities, or services for or on behalf of the SJVIA, as specified in this agreement provided that such use or disclosure does not violate HIPAA. The uses and disclosures of PHI may not be more expansive than those applicable to SJVIA, as the covered entity under the

HIPAA Privacy Rule (45 CFR § 164.500 et seq.), except as authorized for management, administrative, or legal responsibilities of the business associate.

8.3 The Contractor, including its authorized subcontractors and employees, shall protect from unauthorized access, use, or disclosure the names and other identifying information, including genetic information, concerning persons receiving services under the Insurance Programs, except where permitted in order to carry out data aggregation for purposes of health care operations (45 CFR §§ 164.504(e)(2)(i), 164.504(e)(2)(ii)(A), and 164.504(e)(4)(i)). This requirement applies to electronic PHI. The Contractor shall not use such identifying information or genetic information for any purpose other than carrying out the Contractor's obligations under this agreement.

8.4 The Contractor, including its authorized subcontractors and employees, shall not disclose any such identifying information or genetic information to any person or entity, except as otherwise specifically permitted by this agreement, authorized by Subpart E of 45 CFR Part 164 or other law, required by the Secretary, or authorized by the client or patient in writing. In using or disclosing PHI that is permitted by this agreement or authorized by law, the Contractor shall make reasonable efforts to limit PHI to the minimum necessary to accomplish the intended purpose of the use, disclosure, or request.

8.5 For the purposes of the above sections, identifying information includes, but is not limited to, name, identifying number, symbol, or other identifying particular assigned to an individual, such as a finger- or voiceprint, or photograph.

8.6 For purposes of the above sections, genetic information includes, but is not limited to, genetic tests of an individual or family members of the individual, manifestation of disease or disorder of an individual or family members of the individual, or any request for or receipt of genetic services by an individual or family members of the individual. Family member means a dependent or any person who is a first, second, third, or fourth degree relative.

8.7 At the request of the SJVIA, and in the time and manner specified by the SJVIA, the Contractor shall provide, to the SJVIA or to an individual, PHI in a designated record set (as defined in 45 CFR § 164.501) in order to meet the requirements of 45 CFR § 164.524 regarding access by individuals to their PHI. With respect to individual requests, the Contractor shall provide access within 30 days of the request. That deadline may be extended if the Contractor cannot provide access and provides the reasons for the delay and the reasonable date when access may be granted. The Contractor shall provide PHI in the form and format requested by the SJVIA or the individual.

8.8 The Contractor shall make amendment or amendments to PHI in a designated record set in accordance with 45 CFR § 164.526.

8.9 The Contractor shall provide to the SJVIA or to an individual, in the time and manner specified by the SJVIA, information collected in accordance with 45 CFR § 164.528, to permit the SJVIA to respond to a request by the individual for an accounting of disclosures of PHI in accordance with 45 CFR § 164.528.

8.10 The Contractor shall, immediately and without unreasonable delay and in no case later than two business days after discovery, report to the SJVIA's Privacy Officer, in writing, any knowledge or reasonable belief that there has been unauthorized access, viewing, use, disclosure, security incident, or breach of unsecured PHI not permitted by this agreement of which it becomes aware. The notification shall include, to the extent possible, the identification of each individual whose unsecured PHI has been, or is reasonably believed to have been, accessed, acquired, used, disclosed, or breached. The Contractor shall take prompt corrective action to cure any deficiencies and any action pertaining to such unauthorized disclosure required by applicable federal and State of California laws and regulations. The Contractor shall investigate such breach and is responsible for all notifications required by law, regulation, or both, or deemed necessary by the SJVIA, and shall provide a written report of the investigation and reporting required to the SJVIA's Privacy Officer. This written investigation and description of any reporting necessary shall be postmarked as mailed to the SJVIA's Privacy Officer within 30 working days of the discovery of the breach.

8.11 The Contractor shall make its internal practices, books, and records relating to the use and disclosure of PHI received from SJVIA, or created or received by the Contractor on behalf of the SJVIA, in compliance with the HIPAA Privacy Rule, including but not limited to the requirements set forth in 45 CFR Parts 160 and 164. The Contractor shall make its internal practices, books, and records relating to the use and disclosure of PHI received from the SJVIA, or created or received by the Contractor on behalf of the SJVIA, available to the United States Department of Health and Human Services upon demand.

8.12 The Contractor shall cooperate with the compliance and investigation reviews conducted by the Secretary. The Contractor must provide PHI access to the Secretary during the Contractor's normal business hours, but upon exigent circumstances shall also grant access at any time. Upon the Secretary's compliance or investigation review, if PHI is unavailable to the Contractor and in possession of a subcontractor, the Contractor must certify to the Secretary its efforts to obtain the information.

8.13 **Safeguards.** The Contractor shall implement administrative, physical, and technical safeguards as required by the HIPAA Security Rule, Subpart C of 45 CFR Part 164, that reasonably and appropriately protects the confidentiality, integrity, and availability of PHI, including electronic PHI, that it creates, receives, maintains or transmits on behalf of the SJVIA and to prevent unauthorized access, viewing, use, disclosure, or breach of PHI other than as provided for by this agreement. The Contractor shall conduct an accurate and thorough assessment of the potential risks and vulnerabilities to the confidentiality, integrity and availability of electronic PHI. The Contractor shall develop and maintain a written information privacy and security program that includes administrative, technical and physical safeguards appropriate to the size and complexity of the Contractor's operations and the nature and scope of its activities. Upon the SJVIA's request, the Contractor shall provide the SJVIA with information concerning such safeguards.

8.14 **Security Safeguards and Precautions.** The Contractor shall implement strong access controls and other security safeguards and precautions in order to restrict logical and physical access to confidential, personal (e.g., PHI) or sensitive data to authorized users only.

8.15 **Password Controls.** Those safeguards and precautions shall include the following administrative and technical password controls for all systems used to process or store confidential, personal, or sensitive data.

(A) Passwords must not be:

(1) Shared or written down where they are accessible or recognizable by anyone else; such as taped to computer screens, stored under keyboards, or visible in a work area;

(2) A dictionary word; or

(3) Stored in clear text

(B) Passwords must be:

(1) Eight characters or more in length;

(2) Changed every 90 days;

(3) Changed immediately if revealed or compromised; and

(4) Composed of characters from at least three of the following four groups from the standard keyboard: (i) upper case letters (A-Z); (ii) lowercase letters (a-z); (iii) Arabic numerals (0 through 9); and (iv) non-alphanumeric characters (punctuation symbols).

8.16 **Security Controls.** The Contractor shall implement the following security controls on each workstation or portable computing device (e.g., laptop computer) containing confidential, personal, or sensitive data:

(A) Network-based firewall and/or personal firewall;

(B) Continuously updated anti-virus software; and

(C) Patch management process including installation of all operating system/software vendor security patches.

8.17 **Encryption.** The Contractor shall use a commercial encryption solution that has received FIPS 140-2 validation to encrypt all confidential, personal, or sensitive data stored on portable electronic media (including, but not limited to, compact disks and thumb drives) and on portable computing devices (including, but not limited to, laptop and notebook computers).

8.18 **Data Transmission.** The Contractor shall not transmit confidential, personal, or sensitive data via e-mail or other internet transport protocol unless the data is encrypted by a solution that has been validated by the National Institute of Standards and Technology (NIST)

as conforming to the Advanced Encryption Standard (AES) Algorithm. The Contractor must apply appropriate sanctions against its employees who fail to comply with these safeguards. The Contractor must adopt procedures for terminating access to PHI when employment of employee ends.

8.19 Mitigation of Harmful Effects. The Contractor shall mitigate, to the extent practicable, any harmful effect that is suspected or known to the Contractor of an unauthorized access, viewing, use, disclosure, or breach of PHI by the Contractor or its subcontractors in violation of the requirements of this Article 8. The Contractor must document suspected or known harmful effects and the outcome of any mitigation.

8.20 Contractor's Subcontractors. The Contractor shall ensure that each of its contractors, including subcontractors, if applicable, to whom the Contractor provides PHI received from or created or received by the Contractor from or on behalf of the SJVIA, agrees to the same restrictions, safeguards, and conditions that apply to the Contractor with respect to such PHI and to incorporate, when applicable, the relevant provisions of these provisions into each subcontract or sub-award to such agents or subcontractors.

8.21 Employee Training and Discipline. The Contractor shall train and use reasonable measures to ensure compliance with the requirements of the provisions of this Article 8 by employees who assist in the performance of functions or activities on behalf of the SJVIA under this agreement and use or disclose PHI and discipline such employees who intentionally violate any provisions of these provisions, including termination of employment.

8.22 Termination for Breach. Upon the SJVIA's knowledge of a material breach of these provisions by the Contractor, the SJVIA shall either:

(A) Provide an opportunity for the Contractor to cure the breach or end the violation, and the terminate this agreement if the Contractor does not cure the breach or end the violation within the time specified by the SJVIA; or

(B) Immediately terminate this agreement if the Contractor has breached a material term of these provisions and cure is not possible.

(C) If neither cure nor termination is feasible, the SJVIA's Privacy Officer shall report the violation to the Secretary.

8.23 Termination after Judicial or Administrative Proceedings. The SJVIA may terminate this agreement if: (1) the Contractor is found guilty in a criminal proceeding for a violation of the HIPAA Privacy or Security Laws or the HITECH Act; or (2) there is a finding or stipulation that the Contractor has violated a privacy or security standard or requirement of the HITECH Act, HIPAA, or other security or privacy laws in an administrative or civil proceeding in which the Contractor is a party.

8.24 Obligations upon Termination. Upon termination or expiration of this agreement for any reason, the Contractor shall return or destroy all PHI received from the SJVIA (or created or received by the Contractor on behalf of SJVIA) that the Contractor still maintains in any form,

and shall retain no copies of such PHI. If return or destruction of PHI is not feasible, the Contractor shall continue to extend the protections of these provisions to such information, and limit further use of such PHI to those purposes that make the return or destruction of such PHI infeasible. This provision applies to PHI that is in the possession of subcontractors or agents, if applicable, of the Contractor. If the Contractor destroys the PHI data, the Contractor shall provide to the SJVIA a certification of date and time of destruction

8.25 **Disclaimer.** The SJVIA makes no warranty or representation that compliance by the Consultant with the provisions of this Article 8, HIPAA, or HITECH will be adequate or satisfactory for the Contractor's own purposes or that any information in the Contractor's possession or control, or transmitted or received by the Contractor, is or will be secure from unauthorized access, viewing, use, disclosure, or breach. The Contractor is solely responsible for all decisions made by the Contractor regarding the safeguarding of PHI.

8.26 **Amendment.** The parties acknowledge that federal and state laws relating to electronic data security and privacy are rapidly evolving and that amendment of these provisions may be required to provide for procedures to ensure compliance with such developments. The parties specifically agree to take such action as is necessary to amend this agreement in order to implement the standards and requirements of HIPAA, HITECH, and other applicable laws relating to the security or privacy of PHI. The SJVIA may terminate this agreement upon 30 days written notice if the Contractor does not enter into an amendment providing assurances regarding the safeguarding of PHI that the SJVIA in its sole discretion, deems sufficient to satisfy the standards and requirements of HIPAA and HITECH.

8.27 **Interpretation.** The terms of this Article 8 shall be interpreted as broadly as necessary to implement and comply with HIPAA and applicable State of California laws. The parties agree that any ambiguity in the terms and conditions of these provisions shall be resolved in favor of a meaning that complies and is consistent with HIPAA.

8.28 **Regulatory References.** Any reference in this agreement to a law or regulation means the law or regulation as in effect or as amended.

8.29 **Survival.** The obligations of the Contractor as provided in this Article 8 survive the termination or expiration of this agreement.

8.30 **Definitions.** For purposes of this Article 8:

(A) The SJVIA's Privacy Officer is the SJVIA Manager.

(B) The Secretary is as defined in 45 CFR § 160.103

Article 9

Indemnity

9.1 **Indemnification.** Each party ("Indemnifying Party") will promptly defend, indemnify, and hold the other party ("Indemnified Party") harmless from and against any and all claims, suits, actions, liabilities, losses, expenses, or damages which the Indemnified Party may incur

as a result of any violation by the Indemnifying Party of any law, or any loss or expense to the Indemnified Party caused by the misrepresentation, negligent act or omission, or any breach of any of the Indemnifying Party's obligations under this agreement.

9.2 **Limitation of Liability.** Notwithstanding any other term of this agreement, each party shall only be liable for actual damages incurred by the other party, and shall not be liable for any indirect, consequential, or punitive damages.

Article 10 Insurance

10.1 **Policy and Coverage Requirements.** Without limiting the SJVIA's right to obtain indemnification from the Contractor or any third parties, the Contractor, at its sole expense, shall maintain in full force and effect, the following insurance policies or a program of self-insurance, which may include an insurance pooling arrangement, throughout the term of this agreement. All policies shall be issued by admitted insurers licensed to do business in the State of California, and such insurance shall be purchased from companies possessing a current A.M. Best, Inc. rating of A FSC VII or better.

10.2 **Commercial General Liability.** The Contractor shall maintain a commercial general liability policy with limits of not less than One Million Dollars (\$1,000,000) per occurrence and an annual aggregate of Two Million Dollars (\$2,000,000). This policy must be issued on a per occurrence basis. The SJVIA may require specific coverages including completed operations, products liability, contractual liability, explosion-collapse-underground, fire legal liability, or another liability insurance deemed necessary because of the nature of this contract.

10.3 **Automobile Liability.** The Contractor shall maintain a comprehensive automobile liability policy with limits for bodily injury of not less than Two Hundred Fifty Thousand Dollars (\$250,000) per person, Five Hundred Thousand Dollars (\$500,000) per accident, and for property damages of not less than Fifty Thousand Dollars (\$50,000), or such coverage with a combined single limit of Five Hundred Thousand Dollars (\$500,000). Coverage must include owned and non-owned vehicles used in connection with this agreement.

10.4 **Professional Liability.** The Contractor shall maintain professional liability insurance with limits of not less than One Million Dollars (\$1,000,000) per occurrence, Three Million Dollars (\$3,000,000) annual aggregate.

10.5 **Workers Compensation.** The Contractor shall maintain a workers compensation insurance policy as may be required by the California Labor Code.

10.6 **Endorsements.** The Contractor shall obtain endorsements to the commercial general liability insurance naming the SJVIA, its officers, agents, and employees, individually and collectively, as additional insured, but only insofar as the operations under this agreement are concerned.

(A) Such coverage for additional insured shall apply as primary insurance and any other insurance, or self-insurance, maintained by the SJVIA, its officers, agents, and

employees shall be excess only and not contributing with insurance provided under the Contractor's policies required by this agreement.

(B) This insurance shall not be cancelled or changed without a minimum of 30 days advance written notice to the SJVIA.

(C) Any insurance proceeds available to the Contractor under its Commercial General Liability insurance in excess of the minimum coverage and limits specified for that policy in this agreement shall be available to the additional insured under the endorsement required by this agreement. If the SJVIA permits the Contractor to sub-contract any of its duties under this agreement, the Contractor shall require all sub-contractors to obtain endorsements to their Commercial General Liability insurance naming the SJVIA as additional insured with coverage at least as broad as that provided by Insurance Services Office (ISO) form number CG 20 38 04 13.

10.7 Certificates of Insurance. Within 30 days from the date the Contractor signs this agreement, the Contractor shall provide certificates of insurance and endorsement as stated above, for all of the policies required above, to the SJVIA Manager, stating all of the following:

(A) that such insurance coverages have been obtained and are in full force;

(B) that the SJVIA, its officers, agents, and employees will not be responsible for any premiums on the policies;

(C) that the commercial general liability policy names the SJVIA, its officers, agents, and employees, individually and collectively, as additional insured, but only insofar as operations under this agreement are concerned;

(D) that such coverage for additional insured shall apply as primary insurance and any other insurance, or self-insurance, maintained by the SJVIA, its officers, agents, and employees, shall be excess only and not contributing with insurance provided under the Contractor's policies required under this agreement; and

(E) that this insurance shall not be cancelled or changed without a minimum of 30 days advance written notice to the SJVIA.

10.8 Failure to Maintain. If the Contractor fails to keep in effect at all times the insurance policies and coverages required under this agreement, the SJVIA may, in addition to any other remedies it may have, suspend or terminate this agreement upon the occurrence of that event.

Article 11

General Provisions

11.1 Modification. This agreement may not be modified, and no waiver is effective, except by another written agreement that is signed by both parties.

11.2 Non-Assignment. Neither party may assign its rights or delegate its obligations under this agreement without the prior written consent of the other party.

11.3 **Governing Law.** The laws of the State of California govern all matters arising from or related to this agreement.

11.4 **Jurisdiction and Venue.** This agreement is signed and performed in Fresno County, California. The Contractor consents to California jurisdiction for actions arising from or related to this agreement, and, subject to the Government Claims Act, all such actions must be brought and maintained in the Fresno County Superior Court.

11.5 **Construction.** The final form of this agreement is the result of the parties' combined efforts. If anything in this agreement is found by a court of competent jurisdiction to be ambiguous, that ambiguity is to be resolved by construing the terms of this agreement according to their generally accepted meaning, and not by construing the terms of this agreement for or against either party.

11.6 **Headings.** The headings and section titles in this agreement are for convenience only and are not part of this agreement.

11.7 **Severability.** If anything in this agreement is found by a court of competent jurisdiction to be unlawful or otherwise unenforceable, the balance of this agreement remains in effect.

11.8 **No Waiver.** Payment, change, waiver, or discharge of any liability or obligation of the Contractor under this agreement on any one or more occasions is not a waiver of performance of any continuing or other obligation and does not prohibit enforcement by the SJVIA of any obligation on any other occasion.

11.9 **Entire Agreement.** This agreement is the entire agreement between the Contractor and the SJVIA with respect to the subject matter of this agreement, and it supersedes all previous negotiations, proposals, commitments, writings, advertisements, publications, and understandings of any nature unless those things are expressly included in this agreement.

11.10 **Third-Party Beneficiaries.** This agreement does not and is not intended to create any rights or obligations for any person or entity except for the parties.

11.11 **Authorized Signatures.** The Contractor represents and warrants to the SJVIA that:

(A) The Contractor is duly authorized and empowered to sign and perform its obligations under this agreement.

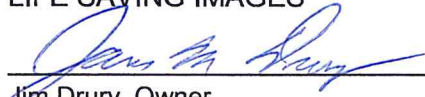
(B) The individual signing this agreement on behalf of the Contractor is duly authorized to do so and his or her signature on this agreement will legally bind the Contractor to the terms of this agreement.

11.12 **Counterparts.** This agreement may be signed in counterparts, each of which is an original, and all of which together constitute this agreement.

[SIGNATURE PAGE FOLLOWS]

The parties are signing this agreement on the date stated in the introductory clause.

LIFE SAVING IMAGES



Jim Drury, Owner
Life Saving Images

SAN JOAQUIN VALLEY INSURANCE
AUTHORITY



Buddy Mendes
President, Board of Directors

Exhibit A

CONTRACTOR SCOPE OF SERVICES

The Contractor shall perform the necessary professional services, including but not limited to those services provided in this exhibit A to the agreement.

1. **Definitions.** For purposes of this agreement, the following words have the meanings given to them here:
 - a. "Participant" means a person deemed eligible by the SJVIA to participate in the services listed in exhibit A.
 - b. "Participating Entity" means a County, City, Special District or other Joint Powers Authority that has been approved by the SJVIA Board of Directors to participate in the SJVIA.
 - c. "Plan" means the SJVIA's self-funded medical plan.
 - d. "Plan Sponsor" means the SJVIA or any of its member entities.
 - e. "Provider" means any person or entity who proposes to provide, or does provide, health care services covered under the Plan to a Participant.
 - f. "Health Educator" means a health care professional having at least a Master's degree in Diagnostic Medical Sonography who is employed by the Contractor.
 - g. "Nurse Health Coach" means a Registered Nurse licensed in the State of California.
2. **Screening.** The Contractor shall conduct on-site bilateral screening mammography exams to Participants at various locations and over multiple days for each Participating Entity, as provided below.
3. **Scheduling.** The Contractor may only schedule mammography services with a Participating Entity after receiving written approval from the SJVIA Manager, SJVIA Assistant Manager, or a designee of either. Such services should be scheduled by the Participating Entity at least 45 days in advance of services unless mutually agreed upon by Participating Entity and the Contractor. Upon receiving SJVIA approval, the Contractor shall work directly with Participating Entity to schedule actual dates and locations of mammography services.
4. **Notice of Privacy Practices.** The Contractor shall provide a notice of privacy practices to each participant before conducting the bilateral screening mammography exam.

Written Reports. Each bilateral screening mammography exam shall result in a written report, including interpretation, by the radiologist who performed the exam. The report shall be sent to the Participant's designated physician within 5-7 working days after the day of service. The Contractor shall provide to each participant either a normal or an abnormal results letter within 7-9 working days after the day of service. The Contractor shall provide a generic outcome report that does not contain unique identifiers pursuant to HIPAA will be sent to the SJVIA no later than 9 days after the last day of service for each Participating Entity.

Exhibit B

CONTRACTOR COMPENSATION

1. There shall be no minimum fee for services provided by the Contractor under this agreement for a scheduled day of service.
2. The SJVIA is not required to produce a minimum number of patients.
3. The Contractor shall bill the Participant's insurance, and accept in full payment for services rendered, a flat fee of \$137.00 per screening mammogram. The Contractor shall submit an invoice at the end of each month to Anthem Blue Cross, to include the total number of patients screened for the month at the fee listed above per screening mammogram.