

AGENDA

BOARD OF DIRECTORS

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

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

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

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

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

6. Public Comment: At this time, members of the public may comment on any item, within the jurisdiction of the SJVIA, not appearing on the agenda. In order for everyone to be heard, please limit your comments to 3 minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.
7. Approval of Minutes – Board Meeting of August 24, 2018 (A)
8. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
9. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)

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

AGENDA

BOARD OF DIRECTORS

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

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

10. Receive Consultant's Report on SJVIA PBM Performance with EmpiRx over the First Six Months of 2018; Compare to Projected Renewal and 2017 Performance; and Provide Plan Recommendations (I)
11. Approve Proposed 2019 Board Meeting Calendar (A)
12. Approve and Authorize President to Execute SJVIA Participation Agreements for the County of Fresno, Effective December 17, 2018 and the County of Tulare, Effective January 1, 2019, and Execute Amendment 4 to the SJVIA Participation Agreement for the City of Marysville, Effective January 1, 2019 (A)
13. Receive and Approve the Proposed SJVIA Mission and Vision Statement (A)
14. Receive Recommendation for Selecting Elite Corporate Medical Services, Inc. to Perform Biometric Screening Services and Authorize President to Execute Agreement with Elite Corporate Medical Services, Inc. Subject to Approval of SJVIA Counsel and Staff (A)
15. Receive and File Consultant's Medical, Dental, and Vision Experience Reports through August 2018 (I)
16. Receive and File Consultant's Report on Reserve Buildup and 2018 and 2019 Buildup Projections (I)
17. Receive Update on Reinsurance Program Plan Renewal for Plan Year 2019 (I)
18. Adjournment

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

MINUTES

BOARD OF DIRECTORS

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

**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
August 24, 2018 9:00 AM**

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

All Directors present.

4. Approval of Agenda (A)

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

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

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

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

No public comments.

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

No public comments.

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

MINUTES

BOARD OF DIRECTORS

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

**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
August 24, 2018 9:00 AM**

7. Approval of Minutes – Board Meeting of July 20, 2018 (A)

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

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

No Director questions or announcement were made.

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

Presented by Sonexay Sopha, County of Fresno

10. Receive Update From Auditor-Treasurer on SJVIA Financials as of June 30, 2018 (I)

Presented by Sonexay Sopha, County of Fresno

Director Worthley pointed out that Interest Payable was not included in the total for Noncurrent liabilities; therefore, Total Liability should be updated to \$16,825,56.

Director Magsig questioned the bank service fees and if the bank was doing any additional services or if all transactions were done electronically; given the amount of funds flowing through, reduced fees or no fees may be explored.

Director Borgeas requested clarification on Line Item 3 and the 11% variance between budget vs. actuals. Paul Nerland responded that 9 times out of 10 it is a timing issue of funding rather than a budget issue.

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

MINUTES

BOARD OF DIRECTORS

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

**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
August 24, 2018 9:00 AM**

11. Approve Revised 2018 SJVIA Board Meeting Calendar (A)

Presented by Larry Gomez, County of Fresno

Discussion revealed that both the upcoming October and December meetings would need to be rescheduled.

Paul Nerland asked Counsel if the Board can give broad direction to Staff to work with both County calendars and facilities to come back and post those rescheduled meetings; Counsel confirmed that the Board can; the Board agreed.

12. Approve and Authorize Staff to Send the 2018 Multi-County Biennial Notices to the California Fair Political Practices Commission (FPPC) (A)

Presented by Rhonda Sjostrom, County of Tulare

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

13. Approve and Authorize President to Execute Third Amendment to Agreement with County of Fresno for Cash Advances and Repayment (A)

Presented by Paul Nerland, County of Fresno

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

14. Authorize President to Execute Prior Year Anthem Blue Cross Minimum Premium Funding Endorsements for SJVIA Participating Entities (A)

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

15. Receive and File Consultant's Report on PBM Experience with EmpiRx for January through June 2018 (I)

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

MINUTES

BOARD OF DIRECTORS

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

**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
August 24, 2018 9:00 AM**

Presented by Bordan Darm, Keenan & Associates

Director Vander Poel requested that Keenan come back with a comparison of projections vs. actuals.

16. Receive and File Consultant's Report on Medical, Dental, and Vision Experience Through June 2018 (I)

Presented by Bordan Darm, Keenan & Associates

17. Receive and File Consultant's SJVIA Actuarially Certified Incurred But Not Reported (IBNR) Reserve Report as of June 30, 2018 (I)

Presented by Bordan Darm, Keenan & Associates

18. Receive and File Consultant's Report on Reserve Accumulation (I)

Presented by Bordan Darm, Keenan & Associates

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

MINUTES

BOARD OF DIRECTORS

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

**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
August 24, 2018 9:00 AM**

19. Receive Consultant's Plan Year 2019 Underwriting Renewal Report, Finalize and Approve 2019 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)

Presented by Bordan Darm, Keenan & Associates

One adjustment to the renewal for the County of Fresno was shared and was not reflected in the Consultant's renewal report. To avoid further migration to the Kaiser plan, the request was made to consider a common renewal increase of 5.5% to both the County of Fresno's Kaiser and self-funded Anthem plans.

Motion to renew:

- County of Fresno
 - Anthem 5.5% increase
 - Kaiser 5.5% increase
 - Includes 3% margin

- County of Tulare
 - Anthem 2.35% increase
 - Kaiser 2.18% increase
 - Includes 3% margin

- City of Marysville
 - Anthem 4.91% increase
 - Kaiser 2.95% increase
 - Includes 3% margin

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

MINUTES

BOARD OF DIRECTORS

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

**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
August 24, 2018 9:00 AM**

- All Entities
 - Delta Dental – hold current PY 2018 rates; 0% increase
 - Move Dental PPO to a self-funded arrangement
 - VSP – hold current PY 2018 rates; 0% increase

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

20. Approve an Extension of Notification by City of Marysville of Intent to Terminate from 120 Days as Provided in Section 9 of the SJVIA Participation Agreement to 90 Days (A)

Presented by Rhonda Sjostrom, County of Tulare

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

21. Adjournment

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



SJVIA

San Joaquin Valley
Insurance Authority

BOARD OF DIRECTORS

ANDREAS BERGEAS

KUYLER CROCKER

NATHAN MAGSIG

BUDDY MENDES

BRIAN PACHECO

PETE VANDER POEL

J. STEVEN WORTHLEY

Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street
Fresno, CA 93724
November 2, 2018 - 9:00 AM

AGENDA DATE: November 2, 2018

ITEM NUMBER: Item 9

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

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

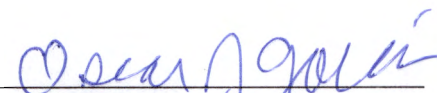
DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:

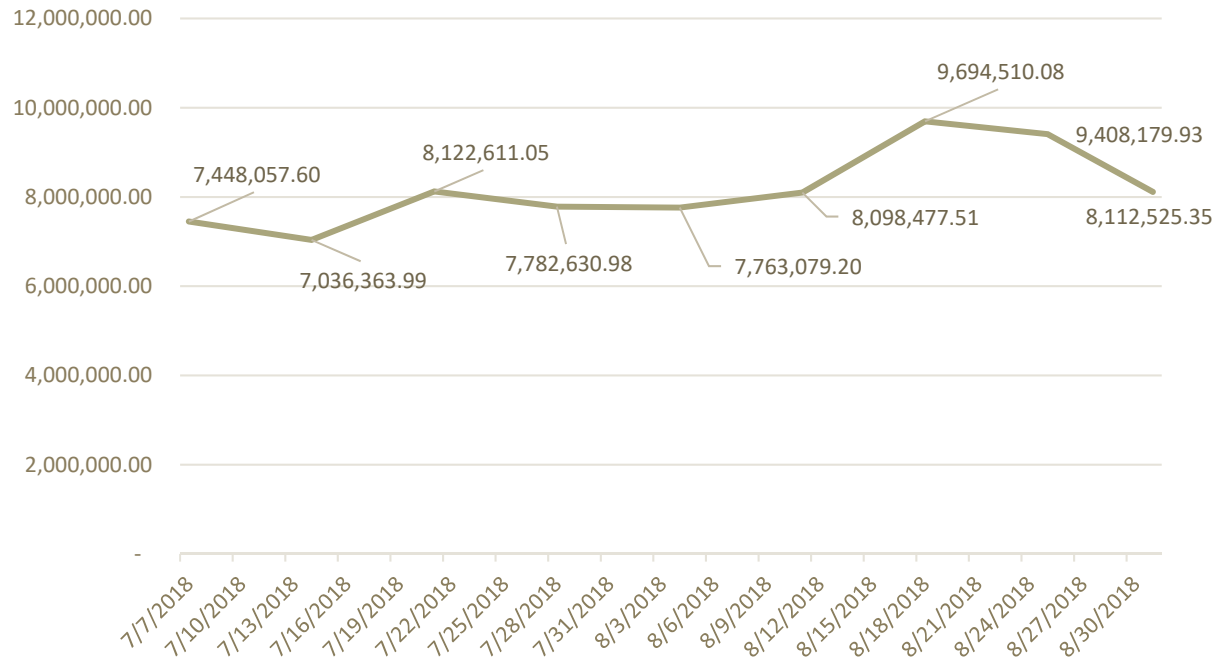


Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

SJVIA Cash Flow Projections

Sonexay Sopha
November 2, 2018

Cash flow for the period 7/1/18 - 8/31/18



Lowest (Actual)

- 7/12 - \$6,289,386

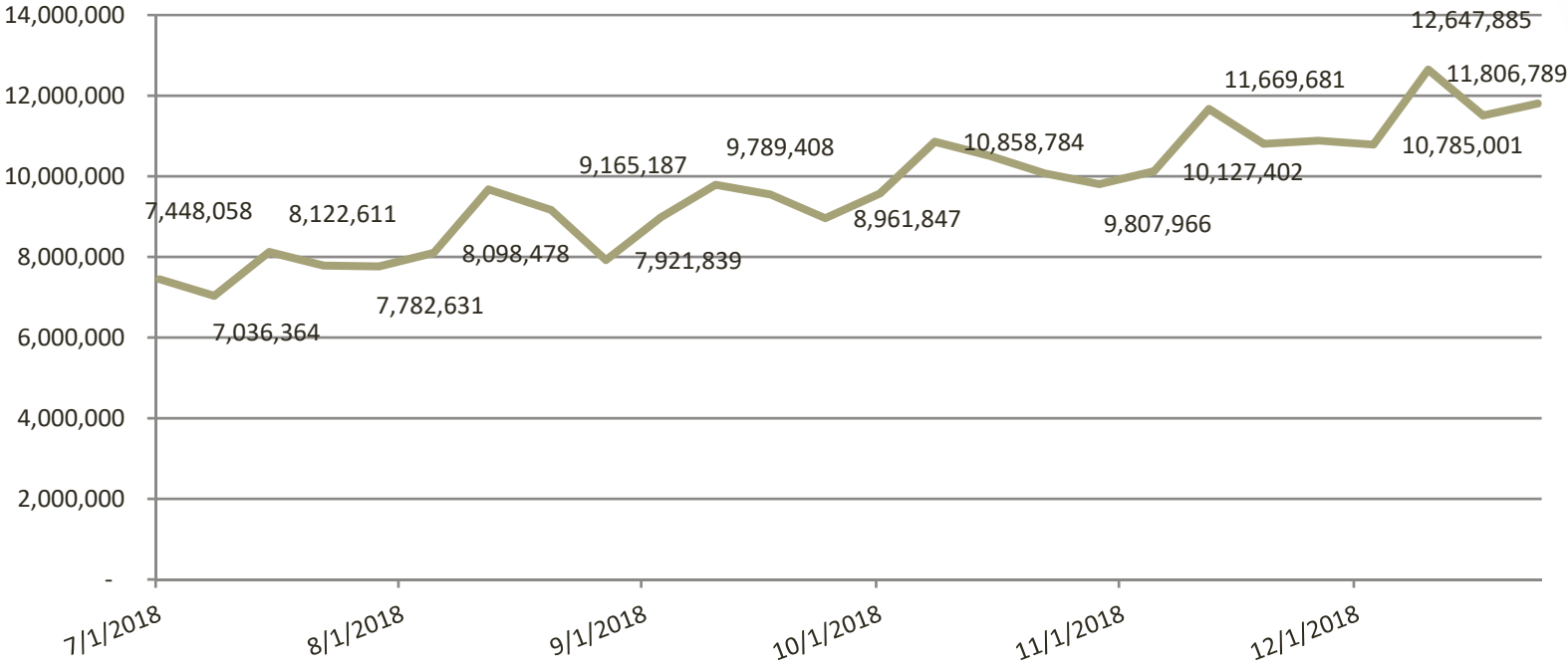
Highest (Actual)

- 8/11 - \$10,140,515

July 1 - December 31, 2018 Projection

Actuals for the period 7/1/18-8/31/18

Estimates for the period 9/1/18-12/31/18



▪ Weekly PPO/EPO estimated at \$840K



BOARD OF DIRECTORS

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

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

AGENDA DATE: November 2, 2018

ITEM NUMBER: Item 10

SUBJECT: Receive Consultant's Report on SJVIA PBM Performance with EmpiRx over the first six months of 2018; Compare to Projected Renewal and 2017 Performance; and Provide Plan Recommendations (I)

REQUEST(S): That the Board receive the Consultant's Report on the SJVIA PBM utilization with EmpiRx during the first six months of 2018, compare to 2017 data, and provide plan recommendations.

DESCRIPTION:

EmpiRx was put in place as the SJVIA's new PBM for the 2018 plan year. The SJVIA Board requested a six-month evaluation be conducted to determine the PBM's initial performance. The SJVIA contract with EmpiRx includes an annual year-end accounting and audit to ensure all performance guarantees have been measured and payments calculated.

FISCAL IMPACT/FINANCING:

Based on the first 6 months, EmpiRx has provided the SJVIA \$2,078,377 in clinical savings. The plan is performing \$400,000 better than projected. However, Prescription Drug rebates are estimated at \$685,000 while projections were closer to \$1.55 million for the first six months.

ADMINISTRATIVE SIGN-OFF:

Paul Nerland
SJVIA Manager

Rhonda Sjostrom
SJVIA Assistant Manager



P. O. Box 1538
Rancho Cordova, CA 95741

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

November 2, 2018

SJVIA Board Meeting: Consultant's Report on EmpiRx PBM Performance December 18, 2017 through June 30, 2018

Executive Summary

The SJVIA Board requested that Keenan prepare a report on EmpiRx Health's performance for the six months. Keenan prepared a report which reviews six areas and provides recommendations:

1. Plan Costs – Proposed versus Realized
2. Guaranteed Clinical Management Savings
3. Operational and Service Performance Guarantees
4. Description of the Performance Guarantees
5. Prescription Drug Rebates
6. Top Drugs by Plan Cost
7. Recommendations

EmpiRx Health is performing above projections in clinical savings and 2018 projections but underperforming in plan cost and rebates for the first six months. Some of the factors contributing to the increase:

- Increase in specialty utilization and cost
- New utilizers
- Drug inflation

This report should be treated as a preliminary report. Contractually, the SJVIA will receive an EmpiRx report along with a Keenan Pharmacy division Report within 180 days of the close of the year which will audit the entire 2018 plan year and give much further detail as to plan performance and further recommendations.

1. Plan Costs

SJVIA	EmpiRx Actual Proposal	EmpiRx Adjusted Proposal	Envolve	Envolve	EmpiRx
Aggregate Cost	12 Months	12 Months	2017 First 6 Months	2017 Last 6 Months	2018 First 6 Months
Employee Count	6,736	6,736	7,140	7,174	6,951
Rx Count	136,517	136,517	66,935	64,039	61,635
Gross Cost (1)	\$ 17,352,628	\$ 17,352,628	\$ 9,546,834	\$ 9,838,434	\$ 9,920,291
Member Cost (2)		\$ (1,269,585)	\$ (698,483)	\$ (721,330)	\$ (776,886)
SJVIA Plan Cost		\$ 16,083,043	\$ 8,848,351	\$ 9,117,104	\$ 9,143,405
Administration Fee	\$ 477,831	\$ 477,831	\$ 67,689	\$ 68,011	\$ 215,516
Keenan Pharmacy Fee	\$ 201,006	\$ 201,006	\$ -	\$ -	\$ 94,896
Rebates	\$ (3,116,908)	\$ (3,116,908)	\$ (565,202)	\$ (478,517)	\$ (685,354)
Proposed Clinical Savings	\$ (2,250,000)	\$ (2,250,000)	\$ -	\$ -	\$ -
Total Cost	\$ 12,664,557	\$ 11,394,972	\$ 8,350,837	\$ 8,706,598	\$ 8,768,463
PEPM	12 Months	12 Months Adjusted	2017 First 6 Months	2017 Last 6 Months	2018 First 6 Months
Employee Count	6736	6736	7,140	7,174	6,951
Rx Count	1.69	1.69	1.56	1.49	1.48
Gross Cost	\$ 214.68	\$ 214.68	\$ 222.84	\$ 228.56	\$ 237.87
Member Cost		\$ (15.70)	\$ (16.30)	\$ (16.76)	\$ (18.63)
SJVIA Plan Cost		\$ 198.98	\$ 206.54	\$ 211.80	\$ 219.24
Administration Fee	\$ 5.91	\$ 5.91	\$ 1.58	\$ 1.58	\$ 5.17
Keenan Pharmacy Fee	\$ 2.49	\$ 2.49	\$ -	\$ -	\$ 2.28
Rebates	\$ (38.56)	\$ (38.56)	\$ (13.19)	\$ (11.12)	\$ (16.43)
Proposed Clinical Savings	\$ (27.84)	\$ (27.84)	\$ -	\$ -	\$ -
Total Cost	\$ 156.68	\$ 140.97	\$ 194.93	\$ 202.27	\$ 210.25
2018 Projected Value	\$ 219.89				
EmpiRx Actual Compared to Projections					-4.4%

1. 2018 prescribed gross cost of \$11,998,668 includes clinical savings of \$2,078,377 (\$11,998,668 - \$9,920,291 = \$2,078,377 in clinical savings)

2. Member cost: Estimated member cost calculated at 7.3% member copay cost (\$698,483/\$9,546,834 = 7.3%)

- 2018 Renewal Projection versus 2018 Realized Cost - The comparison of the 2018 renewal to the first six months realized in 2018 shows EmpiRx is performing under projections
 - 2018 per employee per month (pepm) renewal projection: \$219.89 pepm
 - 2018 pepm actual cost: \$210.25 pepm for a favorable difference of \$9.64 pepm from 2018 projection; the plan experienced 4.4% lower pepm cost than projected

- 2017 Actual Cost to 2018 Actual Cost – The comparison of the 2018 cost to the 2017 first 6 months and the 2017 last six months shows an increase with EmpiRx
 - The 2017 first six months pepm actual cost was \$194.93 (for a difference of \$15.32 pepm)
 - The 2017 last six months pepm actual cost was \$202.27 (for a difference of \$7.98 pepm)

2. Guaranteed Clinical Management (CM) Savings have exceeded projections.

- Clinical Savings Guarantee: \$1,850,000 (minimum) - \$2,250,000 (maximum) for Year 1
- Estimated Clinical Savings as of June 30, 2018: \$2,078,376
- Projected CM (first 6 months): \$1,250,000
 - Difference +\$828,376

3. Operation and Service Performance Guarantees for the first and second quarter performance guarantee measurements show that all performance guarantees have been achieved. All the metrics are running at or above the agreed upon performance guarantee. Metrics will be updated quarterly.

4. Aggregate Value Pricing Performance Guarantees - EmpiRx guaranteed the aggregate value of the pricing and will reimburse any shortfall dollar for dollar. EmpiRx Health has fully committed to SJVIA and employed a full-time pharmacist in California to daily manage the clinical program for reduced plan costs and greater savings.

5. Prescription Drug Rebates for the first quarter were \$381,625 and we conservatively estimated 2Q at \$303,729 to come up with the \$685,354 six-month projection.

6. The Top Drugs by Plan Cost represent 30% of the overall plan cost for the SJVIA.

- Of the top 15 drugs:
 - 6 are specialty drugs, which represents \$1,315,994 in plan cost.
 - 7 are used to treat diabetes, which represents \$1,022,704 in plan cost.

7. Summary and Recommendations

- The SJVIA is showing a favorable performance when comparing the 2018 projections to the actual experience.
- Overall the PEPM has increased when compared to 2017.
- Keenan will continue to monitor and track drug trend, utilization, guarantees.
- Provide an audit of the clinical savings and pricing discounts after one year of experience.
- Present the full 12 month 2018 report.

Clinical Savings Detail

- Guaranteed Clinical Management (CM) Savings over the first two quarters (6 months) have exceeded projections.
 - Clinical Savings Guarantee: \$1,850,000 - \$2,250,000 for Year 1
 - Estimated Clinical Savings as of June 30, 2018: \$2,078,376
- Final reconciliation is completed by EmpiRx clinicians 120 days post contract year EmpiRx continues monitoring savings and interventions for future paid claims to identify any changes needed in final savings (e.g. Hep C therapies might get approval post 90 day look forward period and will require removal of clinical savings from original estimate).
- Keenan performs a line by line clinical savings audit and presents the final report to the SJVIA upon completion of the end of the plan year.

Category	1Q Savings	1Q Interventions	2Q Savings	2Q Interventions	1&2Q Savings	1&2Q Interventions
Prior Authorizations	\$365,797	177	\$427,831	157	\$794,628	334
Quantity Limits	\$485,491	1178	\$220,819	117	\$706,310	1295
Step Therapy	\$331,479	543	\$245,959	224	\$577,438	767
Total	\$1,183,767	1,898	\$894,609	498	\$2,078,376	2,396

Performance Guarantee Detail

- EmpiRx has performed at or better on the operational and service performance guarantees (PG's) in outlined in the agreement for the first two quarters. The performance for all PG's are outlined below.

Service Description	Performance Guarantee	Performance Q1	Performance Q2
Plan Design Set Up	98% of Plan specifications and Formulary information will be set up and accurately loaded into the EmpiRx system by the Sponsor implementation date.	100%	N/A
Member Communication Materials	98% of Covered Persons will receive ID Cards and welcome kits within 5 business days of the Sponsor implementation date.	100%	N/A
Electronic Claims Processing Accuracy	98% or more of all point-of-service Claims will be processed and paid with no errors.	100%	100%
Electronic Claims Processing TAT	90% of all Claims submitted by a Network Pharmacies through the EmpiRx system will be received, processed, and messaged back to the pharmacy within 3 seconds.	0.5	0.5
Eligibility Changes	96% of eligibility change and update files will be loaded accurately into the EmpiRx system by 5PM EST each day; within 48 hours of receipt of a clean file.	99.90%	99.83%
Mail Order Pharmacy Prescription Dispensing Accuracy	99% of Covered Drugs mailed by the mail order Network Pharmacy to Covered Persons on an annual basis will be the correct drug, at the correct strength, and the correct dosage (excluding errors by the prescriber).	100%	99.99%
Mail Order Pharmacy Service TAT (Clean Claims)	99% of Covered Drugs mailed by the mail order Network Pharmacy to Covered Persons on an annual basis shall be dispensed and mailed within.	99.51%	99.64%
Standard Report Delivery	98% of all reports due Sponsor will be delivered within 2 business days of their due date.	98%	98%
Average Speed of Answer	Member calls received during each calendar year will be answered on average within 30 seconds with the exception of a failure of a third-party communications system.	0.25	0.16
Abandonment Rate	Less than 5% of Covered Person calls, once a call has entered the queue.	2.00%	2.00%
Plan Design Changes	98% of all Plan specifications and Formulary changes will be made and accurately loaded into the EmpiRx system within 5 business days.	100%	100%
EmpiRx System Availability	98% of each calendar year, the EmpiRx system will be available 24 hours per day, 7 days per week (excluding scheduled system maintenance).	100%	100%

Aggregate Pricing Performance Guarantee Detail

- EmpiRx Health guarantees the aggregate value of the pricing detailed below will be realized by SJVIA and will provide an annual reconciliation within 180 days after the end of each contract year to show its performance versus the aggregate guarantees. EmpiRx Health will reimburse any shortfall dollar for dollar. Pricing is contingent upon acceptance of applicable care management programs and execution of Agreement with a three-year term.
- In the event of any grandfathering applied during implementation of the clinical management programs, the clinical savings guarantee will be equitably adjusted. Any excess clinical savings above the clinical guarantee may be used to offset aggregate financial performance and may be applied to offset any shortfalls in any or all discount, dispensing fee or rebate guarantees.
- The \$2,250,000 care management savings assumes acceptance of all the EmpiRx Health programs; the SJVIA implemented the following changes:
 - Prior Authorization: Implemented 01/01/18 for new utilizers and Grandfathered for 1 year
 - Step Therapy: Implemented 01/01/18 for new utilizers and Grandfathered indefinitely
 - Quantity Level Limit: Implemented 01/01/18 for current and new utilizers EmpiRx Health

SJVIA				
Category	Retail	Retail 90	Mail Order	Specialty Exclusive
Brand Discount	16.75%	22.50%	24.00%	21.00%
Generic Discount	80.00%	83.00%	89.00%	21.00%
Dispense Fee	\$1.00	\$0.50	\$0.00	\$0.00

Clinical Guarantees	
Care Management Savings Guarantee Year 1	\$2,250,000*
Care Management Savings Guarantee Year 2	\$1,350,000*
Care Management Savings Guarantee Year 3	\$900,000*
Care Management Savings Guarantee Year 1 <i>(Low management option)</i>	\$1,850,000**
Care Management Savings Guarantee Year 2 <i>(Low management option)</i>	\$1,110,000**
Care Management Savings Guarantee Year 3 <i>(Low management option)</i>	\$740,000**

*Assumes full adoption of all EmpiRx Health Care Management Programs

**Assumes implementation of all clinical programs Sponsor had in place prior to the commencement of this Agreement

Top 15 Drugs by Plan Cost Detail

- The top 15 drugs represent 30% of the overall plan cost for the SJVIA.
- Of the top 15 drugs:
 - 6 are specialty drugs, which represents \$1,315,994 in plan cost.
 - 7 are used to treat diabetes, which represents \$1,022,704 in plan cost.

SJVIA JAN - JUN 2018 DRUG NAME	USED TO TREAT	CLAIMS	UTILIZERS	PLAN COST	PATIENT COST	GROSS COST	% of TOTAL PLAN COST
HUMIRA PEN*	RHEUMATOID ARTHRITIS	67	17	\$412,704	\$3,900	\$416,604	4.6%
H.P. ACTHAR*	INFANTILE SPASMS	9	1	\$364,538	\$900	\$365,438	4.0%
HUMALOG	DIABETES	182	72	\$212,271	\$5,140	\$217,411	2.4%
LATUDA	SCHIZOPHRENIA/BIOPOLAR	124	38	\$212,154	\$2,720	\$214,874	2.4%
ENBREL SURECLICK*	RHEUMATOID ARTHRITIS	35	9	\$182,264	\$1,740	\$184,004	2.0%
TRULICITY	DIABETES	193	62	\$175,763	\$4,500	\$180,263	2.0%
ORKAMBI*	CYSTIC FIBROSIS	7	1	\$152,185	\$700	\$152,885	1.7%
VICTOZA	DIABETES	150	45	\$146,233	\$3,620	\$149,853	1.6%
JANUVIA	DIABETES	203	76	\$137,426	\$5,420	\$142,846	1.6%
CIALIS	ERECTILE DYSFUNCTION	231	111	\$132,155	\$6,120	\$138,275	1.5%
LANTUS SOLOSTAR	DIABETES	199	78	\$124,218	\$6,020	\$130,238	1.4%
LYRICA	NERVE PAIN (DIABETES)	185	55	\$115,626	\$4,240	\$119,866	1.3%
TECFIDERA*	MULTIPLE SCLEROSIS	15	3	\$114,419	\$940	\$115,359	1.3%
FARXIGA	DIABETES	164	55	\$111,167	\$4,200	\$115,367	1.3%
SPRYCEL*	LEUKEMIA	7	1	\$89,883	\$140	\$90,023	1.0%

*Specialty drugs

Recommendations

- The SJVIA could reduce their plan costs by approximately \$893k by implementing some of the recommended plan design and formulary recommendations.

Category	Fresno	Tulare	Marysville	Total
Exclude Rx's with OTC Equivalents	\$136,727	\$4,622	\$0	\$186,349
Exclude Rx PPI Coverage	\$39,000	\$40,000	\$0	\$79,000
Change QL on ED Rx's from 8 to 4 per Month	\$86,000	\$43,000	\$0	\$129,000
Mandatory Generic	\$101,018	\$95,200	\$0	\$196,218
Remove Grandfathered ST	\$189,044	\$113,497	\$0	\$302,541
Total	\$476,242	\$341,319	\$0	\$893,108



BOARD OF DIRECTORS

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

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

AGENDA DATE: November 2, 2018

ITEM NUMBER: Item 11

SUBJECT: Approve Proposed 2019 Board Meeting Calendar (A)

REQUEST(S): That the Board of Directors approve the proposed 2019 Board Meeting Calendar

DESCRIPTION:

The proposed schedule recommends six meetings of your Board in 2019 and maintains the tradition of alternating meeting locations between the County of Fresno and the County of Tulare with meeting times scheduled from 9:00am to 12:00pm. Your Board may elect to adopt other dates and times or add meetings based on SJVIA business and your availability. Adopting dates today will allow staff to reserve locations and publish the final 2019 SJVIA Board Calendar.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:

Paul Nerland
 SJVIA Manager

Rhonda Sjostrom
 SJVIA Assistant Manager



BOARD OF DIRECTORS

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

**Board of Directors Meetings – 2019
SCHEDULE**

<u>Date</u>	<u>Time</u>	<u>City</u>	<u>Location</u>
February 22, 2019 (Friday)	9:00am - 12:00pm	Fresno	Fresno County BOS Chambers
May 3, 2019 (Friday)	9:00am - 12:00pm	Visalia	Tulare County BOS Chambers
July 19, 2019 (Friday)	9:00am - 12:00pm	Fresno	Fresno County BOS Chambers
August 23, 2019 (Friday)	9:00am - 12:00pm	Visalia	Tulare County BOS Chambers
October 25, 2019 (Friday)	9:00am - 12:00pm	Fresno	Fresno County BOS Chambers
December 6, 2019 (Friday)	9:00am - 12:00pm	Visalia	Tulare County BOS Chambers

LOCATIONS:

Fresno County Board of Supervisors Chambers

2281 Tulare Street, #301
 Fresno, CA 93721

FCERA - Fresno County Employees' Retirement Association*

7772 N. Palm Avenue
 Fresno, CA 93711

Tulare County Board of Supervisors Chambers

2800 W. Burrel Avenue
 Visalia, CA 93291

TCERA - Tulare County Employee Retirement Association*

136 N. Akers Street
 Visalia, CA 93291

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



BOARD OF DIRECTORS

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

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

AGENDA DATE: November 2, 2018

ITEM NUMBER: Item 12

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


REQUEST(S): That the Board approve and authorize President to execute SJVIA Participation Agreements for the County of Fresno and County of Tulare, and Amendment 4 to the SJVA Participation Agreement for the City of Marysville for the 2019 Plan Year.

DESCRIPTION:
Each entity that participates in the SJVIA’s program offerings currently executes a participation agreement, or an amendment to their participation agreement, with the SJVIA. Each participation agreement includes exhibits that cover the programs the entity has chosen and the benefits and rates that apply to those programs.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager

SJVIA PARTICIPATION AGREEMENT

THIS AGREEMENT ("Agreement") is made and entered into this 17th day of December 2018, by and between **COUNTY OF FRESNO**, a political subdivision of the State of California, hereinafter referred to as "**COUNTY OF FRESNO**", and the **SAN JOAQUIN VALLEY INSURANCE AUTHORITY**, a joint powers agency, hereinafter referred to as "**SJVIA**".

WITNESSETH:

WHEREAS, the purpose of the SJVIA is to develop and provide various health insurance programs for health, pharmacy, vision, dental, mental health and life insurance, including related administrative services for such programs to be provided by the insurance provider(s) and the SJVIA and its agents and consultants (collectively, "Various Benefits"), for the benefit of participating entities; and

WHEREAS, the COUNTY OF FRESNO wishes to participate in the SJVIA Various Benefits for the purpose of purchasing health insurance programs, and/or other benefits in a cost-effective manner for its participating employees; and

WHEREAS, the COUNTY OF FRESNO elects to participate in the selected SJVIA health insurance programs as referenced in Exhibit "A" (collectively, "SELECTED PROGRAMS"); and

WHEREAS, a true and correct copy of a summary of applicable SJVIA health insurance programs is attached hereto and incorporated herein by reference as Exhibit "A"; and

WHEREAS, the SJVIA represents that it will contract with Insurance Providers which will provide its Various Benefits under the terms and conditions of a written contract between the SJVIA and the Insurance Provider (the "Insurance Contract") for each of the COUNTY OF FRESNO's participating employees; and

WHEREAS, the SJVIA represents that the rates for the Various Benefits under the SELECTED PROGRAMS to be provided under the Insurance Contract and by the SJVIA, including the costs of its agents and consultants, are set forth in Exhibit "B" which is attached hereto and incorporated herein by reference; and

WHEREAS, the COUNTY OF FRESNO and the SJVIA now desire to enter into this Agreement to secure the COUNTY OF FRESNO's commitment to remit premium payments to the SJVIA for the Various Benefits to be provided under the Insurance Contract, and the COUNTY OF FRESNO's portion of the costs of the SJVIA's agents and consultants, as provided herein.

NOW THEREFORE, in consideration of their mutual promises, covenants and conditions, the parties agree as follows:

1. COUNTY OF FRESNO's OBLIGATIONS: The COUNTY OF FRESNO acknowledges that this agreement requires a commitment to participate in SJVIA Various Benefits effective December 17, 2018 through December 31, 2019. Within ten business days of the date that SJVIA is required under the Insurance Contract to pay any insurance premium and/or similar charge to the Insurance Provider, the COUNTY OF FRESNO shall remit to SJVIA the amount necessary to pay the required premium payment based on the intervals of such payments under the Insurance Contract.

The COUNTY OF FRESNO may also participate in SELECTED PROGRAMS as referenced in Exhibit "A" and shall comply with all applicable terms and provisions of the Insurance Contract and this Agreement, effective December 17, 2018. The attached rates in Exhibit "B" reference only the SELECTED PROGRAMS the COUNTY OF FRESNO is electing. Exhibit "B" also references the effective term such rates apply to the COUNTY OF FRESNO which are effective December 17, 2018 through December 31, 2019. The COUNTY OF FRESNO agrees that it may only elect to participate in additional health insurance programs, or elect to make changes to the SELECTED PROGRAMS, through subsequent amendment to this agreement or separate agreement. Subsequent renewals are based on the SJVIA underwriting guidelines. The SJVIA uses actuarially based underwriting standards.

2. SJVIA'S OBLIGATIONS: The SJVIA shall approve and execute related Insurance Contracts. Following execution of the Insurance Contracts, (i) SJVIA shall make available the fully-executed copy of the Insurance Contract to COUNTY OF FRESNO, (ii) SJVIA shall enforce SJVIA's rights under the Insurance Contract for the benefit of COUNTY OF FRESNO, and (iii) SJVIA shall perform SJVIA's obligations under the terms and conditions of the Insurance Contracts, including making timely payment of premium payments, and/or any similar charges, necessary to keep the Insurance Contracts in full force and effect.

3. MODIFICATION: Any matters of this Agreement may be modified from time to time but only by the written consent of all the parties hereto without, in any way, affecting the remainder hereof.

4. NON-ASSIGNMENT: Neither party hereto shall assign, transfer, or subcontract this Agreement nor their rights or duties under this Agreement without the prior written consent of the other party hereto.

5. AUDITS AND INSPECTIONS: The SJVIA shall at any time during usual SJVIA business hours, upon request by the COUNTY OF FRESNO, and as often as the COUNTY OF FRESNO may deem necessary, make available to the COUNTY OF FRESNO for examination all SJVIA records and data for inspection, examination, and audit by the COUNTY OF FRESNO with respect to the matters covered by this Agreement. SJVIA shall be subject to the examination and audit of the State Auditor General for a period of three (3) years after final payment under contract (Government Code section 8546.7).

6. NOTICES: The persons having authority to give and receive notices under this Agreement and their addresses include the following:

COUNTY OF FRESNO

Paul Nerland
Director of Human Resources
2220 Tulare St, 16 Floor
Fresno, CA 93721
PNerland@fresnocountyca.gov

SJVIA

Rhonda Sjostrom
SJVIA Assistant Manager
2500 West Burrel
Visalia, CA 93291
rsjostro@co.tulare.ca.us

Any and all notices between the COUNTY OF FRESNO and the SJVIA provided for or permitted under this Agreement shall be in writing and delivered either by person service, by first-class United States mail, by an overnight commercial courier service, or by telephonic facsimile transmission. A notice delivered by personal service is effective upon service to the recipient. A notice delivered by first-class United States mail is effective three COUNTY OF FRESNO business days after deposit in the United States mail, postage prepaid, addressed to the recipient. A notice delivered by an overnight commercial courier service is effective one COUNTY OF FRESNO 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. A notice delivered by telephonic facsimile is effective when transmission to the recipient is completed (but, if such transmission is completed outside of COUNTY OF FRESNO business hours, then such delivery shall be deemed to be effective at the next beginning of a COUNTY OF FRESNO business day), provided that the sender maintains a machine record of the completed transmission. For all claims arising out of or related to this Agreement, nothing in this section 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).

7. **GOVERNING LAW:** The parties agree that for the purposes of venue, performance under this Agreement is to be in Fresno County, California. The rights and obligations of the parties and all interpretation and performance of this Agreement shall be governed in all respects by the laws of the State of California.

8. **TERM:** This Agreement shall become effective beginning at 12:01 a.m. on December 17, 2018 and shall terminate on December 31, 2019.

9. **TERMINATION:**

- a. The terms of this Agreement, and the health insurance programs, administrative services, and/or SJVIA staff costs to be provided hereunder, are contingent on the approval of funds by the COUNTY OF FRESNO. Should sufficient funds not be allocated, the services provided may be modified, or this Agreement terminated at any time by giving SJVIA 120 days advance written notice.
- b. Notwithstanding any other provision of this Article, if the COUNTY OF FRESNO fails to make in full any payment when due pursuant to Article 1, the SJVIA shall have the right, in its sole discretion, to terminate this Agreement, without notice, effective at the expiration of the last period for which full premium payment was made. Notwithstanding such termination or suspension, the SJVIA, in its sole discretion, may accept late payment or delinquent amounts and, upon acceptance, this Agreement may be reinstated retroactively to the last date for which full premium payment was made. Any such acceptance of a delinquent payment by the SJVIA shall not be deemed a waiver of this provision for termination of this Agreement in the event of any future failure of the COUNTY OF FRESNO to make timely payments of any amounts due under this Agreement.

10. **SEVERABILITY:** In the event any provisions of this Agreement are held by a court of competent jurisdiction to be invalid, void, or unenforceable, the parties will use their best efforts to meet and confer to determine how to mutually amend such provisions with valid and enforceable provisions, and the remaining provisions of this Agreement will nevertheless continue in full force and effect without being impaired or invalidated in any way.

11. **DISPUTE RESOLUTION:** Any controversy or dispute between the parties arising out of this agreement shall be submitted to mediation. The mediator will be selected by mutual agreement. If the matter cannot be resolved through mediation or if the parties cannot agree upon a mediator the matter shall be submitted to arbitration and such arbitration shall comply with and be governed by the provisions of the California Arbitration Act, of the California Code of Civil Procedure.

12. **ENTIRE AGREEMENT:** This Agreement constitutes the entire agreement between the SJVIA and COUNTY OF FRESNO with respect to the subject matter hereof and supersedes all previous agreement negotiations, proposals, commitments, writings, advertisements, publications, and understandings of any nature whatsoever unless expressly included in this Agreement.

13. **COUNTERPARTS:** This Agreement may be executed in one or more original counterparts, all of which together will constitute one and the same agreement.

///

///

///

(Go to next page for signatures)

**AGREEMENT BETWEEN COUNTY OF FRESNO AND THE
SAN JOAQUIN VALLEY INSURANCE AUTHORITY**

**SAN JOAQUIN VALLEY INSURANCE
AUTHORITY:**

By: _____
Ernest Buddy Mendes
SJVIA Board President

Date: _____

COUNTY OF FRESNO:

By: _____
Sal Quintero
Chairperson of the Board of Supervisors
of the County of Fresno

Date: _____

**REVIEWED & RECOMMENDED
FOR APPROVAL**

By: _____
Rhonda Sjostrom
SJVIA Assistant Manager

ATTEST:

Bernice E. Seidel
Clerk of the Board of Supervisors
County of Fresno, State of California

By: _____

SJVIA PARTICIPATION AGREEMENT

THIS AGREEMENT ("Agreement") is made and entered into as of the 1st day of January 2019, by and between **COUNTY OF TULARE**, a political subdivision of the State of California, hereinafter referred to as "**COUNTY OF TULARE**," and the **SAN JOAQUIN VALLEY INSURANCE AUTHORITY**, a joint powers agency, hereinafter referred to as "**SJVIA**."

WITNESSETH:

WHEREAS, the purpose of the SJVIA is to develop and provide various health insurance programs for health, pharmacy, vision, dental, and mental health, including related administrative services for such programs to be provided by the insurance provider(s) and the SJVIA and its agents and consultants (collectively, "Various Benefits"), for the benefit of participating entities; and

WHEREAS, the COUNTY OF TULARE wishes to participate in the SJVIA Various Benefits for the purpose of purchasing health insurance programs, and/or other benefits in a cost-effective manner for its participating employees; and

WHEREAS, the COUNTY OF TULARE elects to participate in the selected SJVIA health insurance programs as referenced in Exhibit "A" (collectively, "SELECTED PROGRAMS"); and

WHEREAS, a true and correct copy of a summary of applicable SJVIA health insurance programs is attached hereto and incorporated herein by reference as Exhibit "A"; and

WHEREAS, the SJVIA represents that it will contract with Insurance Providers which will provide its Various Benefits under the terms and conditions of a written contract between the SJVIA and the Insurance Provider (the "Insurance Contract") for each of the COUNTY OF TULARE's participating employees; and

WHEREAS, the SJVIA represents that the rates for the Various Benefits under the SELECTED PROGRAMS to be provided under the Insurance Contract and by the SJVIA, including the costs of its agents and consultants, are set forth in Exhibit "B" which is attached hereto and incorporated herein by reference; and

WHEREAS, the COUNTY OF TULARE and the SJVIA now desire to enter into this Agreement to secure the COUNTY OF TULARE's commitment to remit premium payments to the SJVIA for the Various Benefits to be provided under the Insurance Contract, and the COUNTY OF TULARE's portion of the costs of the SJVIA's agents and consultants, as provided herein.

NOW THEREFORE, in consideration of their mutual promises, covenants and conditions, the Parties agree as follows:

1. COUNTY OF TULARE's OBLIGATIONS: The COUNTY OF TULARE acknowledges that this agreement requires a commitment to participate in SJVIA Various Benefits effective January 1, 2019 through December 31, 2019. Within ten business days of the date that SJVIA is required under the Insurance Contract to pay any insurance premium and/or similar charge to the Insurance Provider, the COUNTY OF TULARE shall remit to SJVIA the amount necessary to pay the required premium payment based on the intervals of such payments under the Insurance Contract.

The COUNTY OF TULARE may also participate in SELECTED PROGRAMS as referenced in Exhibit "A" and shall comply with all applicable terms and provisions of the Insurance Contract and this Agreement, effective January 1, 2019. The attached rates in Exhibit "B" reference only the SELECTED PROGRAMS the COUNTY OF TULARE is electing. Exhibit "B" also references the effective term such rates apply to the COUNTY OF TULARE which are effective January 1, 2019 through December 31, 2019. The COUNTY OF TULARE agrees that it may only elect to participate in additional health insurance programs, or elect to make changes to the SELECTED PROGRAMS, through subsequent amendment to this agreement or separate agreement. Subsequent renewals are based on the SJVIA underwriting guidelines. The SJVIA uses actuarially based underwriting standards.

2. SJVIA'S OBLIGATIONS: The SJVIA shall approve and execute related Insurance Contracts. Following execution of the Insurance Contracts, (i) SJVIA shall make available the fully-executed copy of the Insurance Contract to COUNTY OF TULARE, (ii) SJVIA shall enforce SJVIA's rights under the Insurance Contract for the benefit of COUNTY OF TULARE, and (iii) SJVIA shall perform SJVIA's obligations under the terms and conditions of the Insurance Contracts, including making timely payment of premium payments, and/or any similar charges, necessary to keep the Insurance Contracts in full force and effect.

3. MODIFICATION: Any matters of this Agreement may be modified from time to time but only by the written consent of all the parties hereto without, in any way, affecting the remainder hereof.

4. NON-ASSIGNMENT: Neither party hereto shall assign, transfer, or subcontract this Agreement nor their rights or duties under this Agreement without the prior written consent of the other party hereto.

5. AUDITS AND INSPECTIONS: The SJVIA shall at any time during usual SJVIA business hours, upon request by the COUNTY OF TULARE, and as often as the COUNTY OF TULARE may deem necessary, make available to the COUNTY OF TULARE for examination all SJVIA records and data for inspection, examination, and audit by the COUNTY OF TULARE with respect to the matters covered by this Agreement. SJVIA shall be subject to the examination and audit of the State Auditor General for a period of three (3) years after final payment under contract (Government Code section 8546.7).

6. NOTICES: The persons having authority to give and receive notices under this Agreement and their addresses include the following:

COUNTY OF TULARE

Rhonda Sjostrom
Human Resource Director
2500 West Burrel
Visalia, CA 93291
rsjostro@co.tulare.ca.us

SJVIA

Paul Nerland
SJVIA Manager
2220 Tulare Street, 14th floor
Fresno, CA 93721
PNerland@fresnocountyca.gov

Any and all notices between the COUNTY OF TULARE and the SJVIA provided for or permitted under this Agreement shall be in writing and delivered either by person service, by first-class United States mail, by an overnight commercial courier service, or by telephonic facsimile transmission. A notice delivered by personal service is effective upon service to the recipient. A notice delivered by first-class United States mail is effective three COUNTY OF TULARE business days after deposit in the United States mail, postage prepaid, addressed to the recipient. A notice

delivered by an overnight commercial courier service is effective one COUNTY OF TULARE 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. A notice delivered by telephonic facsimile is effective when transmission to the recipient is completed (but, if such transmission is completed outside of COUNTY OF TULARE business hours, then such delivery shall be deemed to be effective at the next beginning of a COUNTY OF TULARE business day), provided that the sender maintains a machine record of the completed transmission. For all claims arising out of or related to this Agreement, nothing in this section 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).

7. **GOVERNING LAW:** The parties agree that for the purposes of venue, performance under this Agreement is to be in Fresno County, California. The rights and obligations of the parties and all interpretation and performance of this Agreement shall be governed in all respects by the laws of the State of California.

8. **TERM:** This Agreement shall become effective beginning at 12:01 a.m. on January 1, 2019 and shall terminate on December 31, 2019.

9. **TERMINATION:**

- a. The terms of this Agreement, and the health insurance programs, Administrative Services, and/or SJVIA Staff Costs to be provided hereunder, are contingent on the approval of funds by the COUNTY OF TULARE. Should sufficient funds not be allocated, the services provided may be modified, or this Agreement terminated at any time by giving SJVIA 120 days advance written notice.
- b. Notwithstanding any other provision of this Article, if the COUNTY OF TULARE fails to make in full any payment when due pursuant to Article 1, the SJVIA shall have the right, in its sole discretion, to terminate this Agreement, without notice, effective at the expiration of the last period for which full premium payment was made. Notwithstanding such termination or suspension, the SJVIA, in its sole discretion, may accept late payment or delinquent amounts and, upon acceptance, this Agreement may be reinstated retroactively to the last date for which full premium payment was made. Any such acceptance of a delinquent payment by the SJVIA shall not be deemed a waiver of this provision for termination of this Agreement in the event of any future failure of the COUNTY OF TULARE to make timely payments of any amounts due under this Agreement.

10. **SEVERABILITY:** In the event any provisions of this Agreement are held by a court of competent jurisdiction to be invalid, void, or unenforceable, the Parties will use their best efforts to meet and confer to determine how to mutually amend such provisions with valid and enforceable provisions, and the remaining provisions of this Agreement will nevertheless continue in full force and effect without being impaired or invalidated in any way.

11. **DISPUTE RESOLUTION:** Any controversy or dispute between the parties arising out of this agreement shall be submitted to mediation. The mediator will be selected by mutual agreement. If the matter cannot be resolved through mediation or if the parties cannot agree upon a mediator the matter shall be submitted to arbitration and such arbitration shall comply with and

be governed by the provisions of the California Arbitration Act, of the California Code of Civil Procedure.

12. ENTIRE AGREEMENT: This Agreement constitutes the entire agreement between the SJVIA and COUNTY OF TULARE with respect to the subject matter hereof and supersedes all previous agreement negotiations, proposals, commitments, writings, advertisements, publications, and understandings of any nature whatsoever unless expressly included in this Agreement.

13. COUNTERPARTS: This Agreement may be executed in one or more original counterparts, all of which together will constitute one and the same agreement.

///

///

///

(Go to next page for signatures)

**AGREEMENT BETWEEN COUNTY OF FRESNO AND THE
SAN JOAQUIN VALLEY INSURANCE AUTHORITY**

**SAN JOAQUIN VALLEY INSURANCE
AUTHORITY:**

COUNTY OF TULARE:

By _____
Buddy Mendes
SJVIA Board President

By _____
J. Steven Worthley
Chairman, Board of Supervisors

Date: _____

Date: _____

REVIEWED &
RECOMMENDED FOR APPROVAL

ATTEST:
Jason T. Britt, County Administrative
Officer/Clerk of the Board of Supervisors

By _____
Paul Nerland
SJVIA Manager

By _____
Deputy

APPROVED AS TO LEGAL FORM:
TULARE COUNTY COUNSEL

By
Deputy

Matter No. 20181701

AMENDMENT 4 TO SJVIA PARTICIPATION AGREEMENT

This Amendment 4 to the SJVIA Participation Agreement (Amendment 4) is dated January 1, 2019, and is between the City of Marysville, a municipal corporation (CITY OF MARYSVILLE), and the San Joaquin Valley Insurance Authority, a joint powers agency (SJVIA).

The parties previously entered into an agreement dated July 1, 2015, and titled "SJVIA PARTICIPATION AGREEMENT" (Agreement), to allow CITY OF MARYSVILLE to participate in certain insurance programs through SJVIA.

The parties now desire to amend the Agreement to revise the insurance programs available to CITY OF MARYSVILLE through SJVIA, and the rates for benefits under those programs.

The parties therefore agree as follows:

1. The Agreement is amended, effective January 1, 2019, as follows:
 - a. The Exhibit A that is attached to this Amendment 4 replaces and supersedes all documents previously identified as Exhibit A to the Agreement.
 - b. The Exhibit B that is attached to this Amendment 4 replaces and supersedes all documents previously identified as Exhibit B to the Agreement.
2. Except as modified by this Amendment 4, the Agreement remains in full force and effect.

This agreement is effective on the date first written above.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY

By _____
Ernest Buddy Mendes
SJVIA Board President

Date: _____

REVIEWED & RECOMMENDED FOR APPROVAL

By _____
Paul Nerland
SJVIA Manager

CITY OF MARYSVILLE

By Marti Brown
City Manager

Date: 10/26/18

ATTEST:
By Marti Brown

APPROVED AS TO LEGAL FORM:
By Marti Brown



BOARD OF DIRECTORS

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

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

AGENDA DATE: November 2, 2018

ITEM NUMBER: Item 13

SUBJECT: Receive and Approve the Proposed SJVIA Mission and Vision Statement (A)

REQUEST(S): That the Board review and approve the proposed SJVIA Mission and Vision Statement.

DESCRIPTION:

At the SJVIA annual strategic planning meeting held earlier this year, there was discussion on developing a Mission and Vision Statement for the SJVIA. For your consideration, staff proposes the following SJVIA Mission and Vision Statement:


The Mission of the SJVIA is to deliver quality health benefits to members at a sustainable level.

The Vision of the SJVIA is to address basic and critical health needs while affecting long-term wellness of members.


FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager

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

AGENDA DATE: November 2, 2018

ITEM NUMBER: Item 14

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

REQUEST(S): That the SJIVA Board authorize the President to execute agreement with Elite Corporate Medical Services, Inc.

DESCRIPTION:

Four biometric screening companies (Elite Corporate Medical Services, Interactive Health, Pinnacle, and Health Fitness) were compared for providing onsite biometric screenings for SJVIA members. After careful consideration, the recommendation was made to move forward with Elite Corporate Medical for providing biometric screenings based on the following factors:

- Submitted most cost effective per participant screening price with no daily minimum participant requirement
- Local vendor (Visalia, CA); ten years of experience administering biometric screenings; best-in-Class provider
- Pre-existing relationship with the County of Tulare (administered biometric screenings for the County in May 2018)

Elite Corporate Medical will provide the following biometric services:

- Health Screenings
 - Non-fasting Glucose
 - Non-fasting Lipids (Total Cholesterol and HDL)

AGENDA: San Joaquin Valley Insurance Authority

DATE: November 2, 2018

- Blood Pressure (Systolic/Diastolic and Heart Rate)
- Body Composition (Height/Weight, Body Fat %, BMI)

- Format: One-on-one private appointments with a screening technician
- Method: Finger-stick
- Approximate time: 5-10 minutes per participant
- Results: each participant will receive a report card with their results and current recommended ranges

FISCAL IMPACT/FINANCING:

\$35.50 per screening.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager

AGREEMENT

This agreement is dated November 1, 2018 and is between ELITE CORPORATE MEDICAL SERVICES, INC., a California professional corporation (“**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 desires to contract with Contractor for on-site biometric health screening services. Health screening services include measurements of glucose, lipids, blood pressure, and body composition.

The Contractor represents and warrants to the SJVIA that it is ready, willing, and able to provide the services desired by the SJVIA subject to the terms and conditions of this agreement, and in cooperation with and under the direction of the SJVIA Board of Directors and SJVIA management.

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.

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

1.3 **Key Persons.** The Contractor shall provide all services under this agreement through the following key persons:

Nicholas A. Gambini
Program Director
nick@ecwellness.net

Maria Arredondo
Lead Nurse
maria@ecwellness.net

Michael Crutchfield
Field Operations Manager
michael@ecwellness.net

1.4 **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 Manager and the SJVIA Assistant Manager any material oral or written communications received by the Contractor from a participating entity, prospective participating entity, or contractor of the SJVIA.

1.5 **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.

1.6 **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, or authorize the vendors of its Insurance Programs to provide, the Contractor with data and information that is necessary to the Contractor’s provision of services under this agreement.

2.2 **Insurance Program Premiums.** The SJVIA acknowledges that it is responsible for payment of premiums for all Insurance Programs.

Article 3
Compensation, Invoices, and Payments

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

3.2 **Invoices.** The Contractor shall submit invoices to the SJVIA within 30 days of services rendered.

3.3 **Payment.** The SJVIA shall pay all timely submitted invoices within 30 days of receipt.

3.4 **Incidental Expenses.** The Contractor is solely responsible for all expenses that are incidental to its performance under this agreement.

Article 4
Term and Termination

4.1 **Term.** This agreement is effective on November 1, 2018 and terminates on October 31, 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 hold 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, CA 93721
(559) 455-4787 (Fax)

For the Contractor:

Nicholas A. Gambini
Program Director
ELITE CORPORATE MEDICAL SERVICES, INC.
4004 South Demaree Street, Suite B
Visalia, CA 93277
559-733-4596

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. Such requests shall be fulfilled within a reasonable time as determined by the parties at the time of the 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) Upon the performance of services under this agreement by the Contractor and payment by the SJVIA to the Contractor for those services, every written or electronic writing, document, data, tables, analysis, or reports, including, but not limited to, all insurance documents, insurance policies, memoranda of coverage, certificates of coverage, endorsements to coverage, claims reports and records, loss reports, financial records and statements, claims management agreements and audits, program promotional materials and correspondence between the Contractor and the SJVIA, its participating entities, or both, that is generated as a result of the Contractor's performance of services under this agreement shall remain the exclusive property of the SJVIA. The Contractor shall be entitled to keep a copy of such files and documents as may be necessary to demonstrate its performance under this agreement.

(B) In the event of 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.

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 confidential, 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 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 Contractor 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. Further, the aggregate liability under this agreement, if any, of either party to the other for claimed losses or damages shall not exceed \$20,000,000. This provision applies to the fullest extent permitted by applicable law.

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.

CONTRACTOR

SAN JOAQUIN VALLEY INSURANCE
AUTHORITY

(Authorized signature)

Ernest Buddy Mendes President, Board of
Directors

(Print name and title)

Reviewed and recommended for approval.

SJVIA Manager

Exhibit A Scope of Work

The Contractor shall provide the following services:

- On-site Biometric Health Screenings at mutually agreeable SJVIA designated locations. Participants will be encouraged to sign-up for a prescheduled time prior to on-site events. Walk-ins will be accommodated as schedule and screening technician(s) availability allows. Events will be staffed based on SJVIA provided eligible population for each respective location as well as pre-scheduled enrollment through secure on-line scheduling portal. Contractor will provide scheduling portal, unless SJVIA prefers alternative scheduling methodology. Screenings will be facilitated on a one-on-one basis using a finger-stick puncture. Results are immediate and will be provided in a comprehensive results packet reviewed with each participant.

Services shall include measurement of the following health parameters:

- Non-fasting glucose
- Non-fasting lipids
 - Total Cholesterol
 - HDL
- Blood Pressure
 - Systolic & Diastolic
 - Heart rate
- Body Composition
 - Height/weight
 - Body fat percentage
 - Body Mass Index

The Contractor shall provide each participant with a printed results packet of all recorded measurements listed above.

The Contractor shall review individual results with each participant at the time of service.

The Contractor shall create and submit (electronically via email), an Aggregate Report with no individually identifying information. Aggregate Report shall be submitted to SJVIA designated representative within 30 days of service completion, unless additional time is needed for the Contractor's review and evaluation of results.

Exhibit B Compensation

The SJVIA shall pay \$35.50 per screening, within 30 days of invoicing of services. In the event of an incomplete screening, SJVIA will still be responsible for full compensation for the engagement unless incomplete screening is due to Contractor's fault. Participant refusal to complete any aspect of the screening (i.e. body composition, finger-stick) leading to an incomplete screening will not be the fault of Contractor.

SJVIA can provide an event coordinator at all on-site events to confirm eligibility and ensure multiple screenings. In the event that SJVIA does not provide an on-site coordinator, SJVIA will be responsible for providing a reasonable eligibility confirmation system for Contractor to utilize to confirm participation eligibility. Contractor will utilize their internal systems as a secondary/additional protocol to ensure participants to not engage multiple times in the screening process.



BOARD OF DIRECTORS

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

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

AGENDA DATE: November 2, 2018
ITEM NUMBER: Item 15
SUBJECT: Receive and File Consultant's Medical, Dental, and Vision Experience Reports through August 2018 (I)
REQUEST(S): That the Board receive and file the Consultant's Medical, Dental, and Vision Experience Reports through August 2018.


DESCRIPTION:

The report shows that on a total cost basis from January through August 2018, the medical premium of \$52,023,746 exceeded total cost of \$48,836,152 for a surplus position of \$3,187,595 or a 93.9% loss ratio. The dental and vision coverages are fully insured. Dental is in a deficit position of \$43,774, while vision is in a surplus position of \$19,039.


FISCAL IMPACT/FINANCING:

The 2018 plan year experience developed a \$3,187,595 medical surplus, a \$43,774 dental deficit, and a \$19,039 vision surplus. This does not include loan repayment or reserve build up requirements. It does include the realization of IBNR as paid claims for groups and coverage that have terminated.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



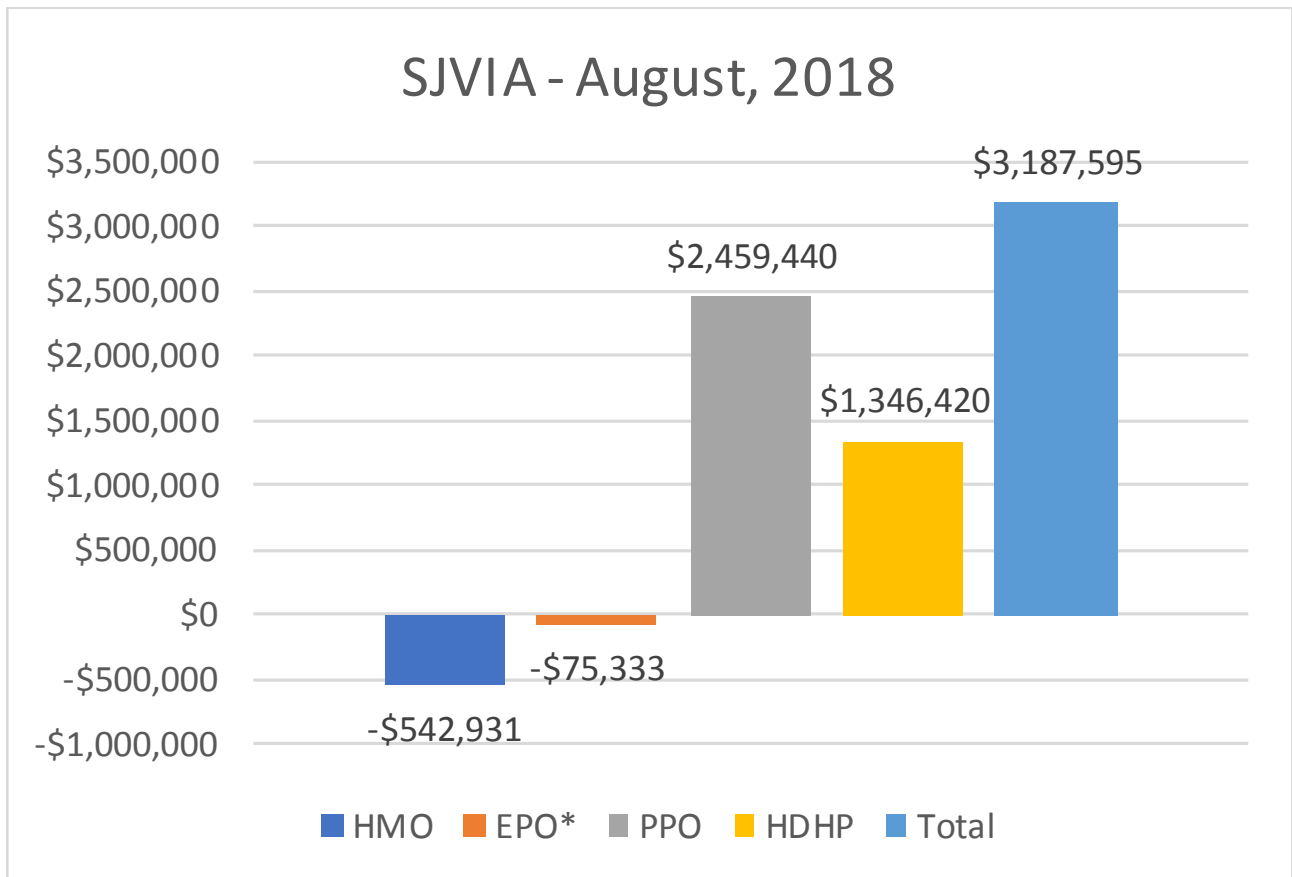
Rhonda Sjostrom
SJVIA Assistant Manager

November 2, 2018

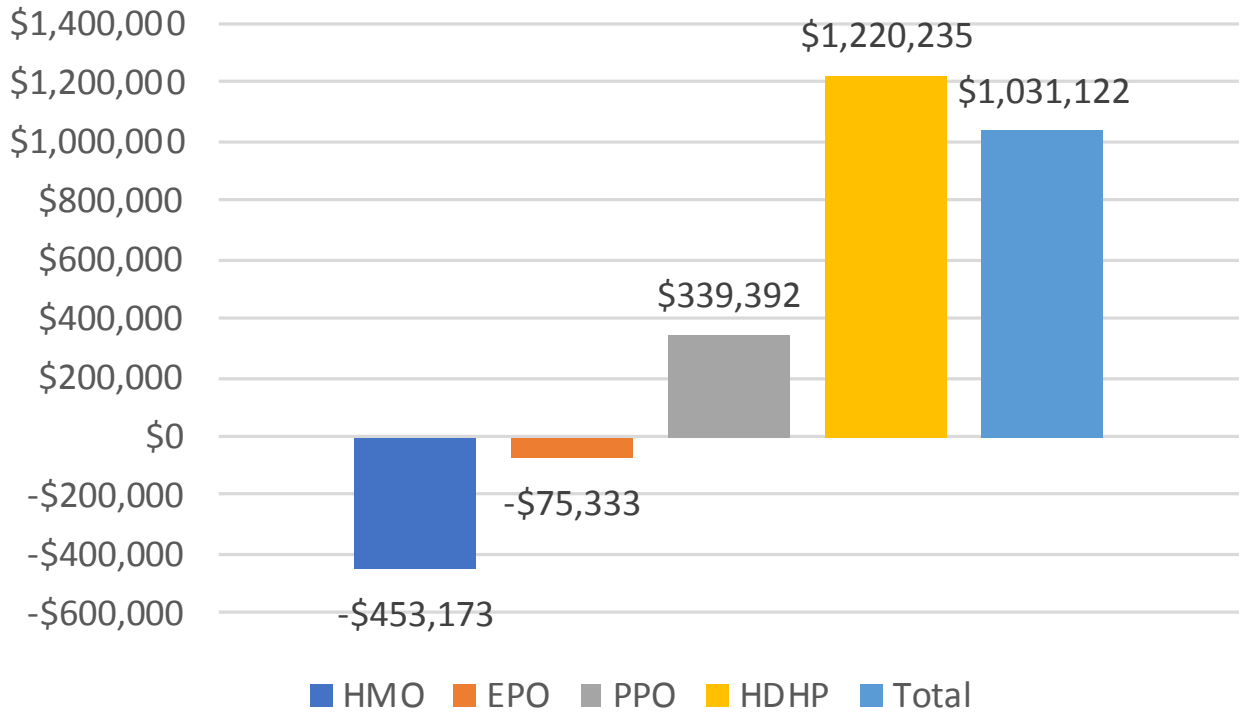
SJVIA Board Meeting: Consultant’s Report on Medical, Dental, and Vision Experience Through August 2018

The following pages provide a summary of the plan experience from January through August 2018. Keenan’s last report to the SJVIA Board was based on claim experience through June 2018. The Anthem self-funded medical plan showed a surplus of \$3,187,595 through August. This includes paying the runout claims on the discontinued Anthem HMO and the two cities that terminated effective January 1, 2018.

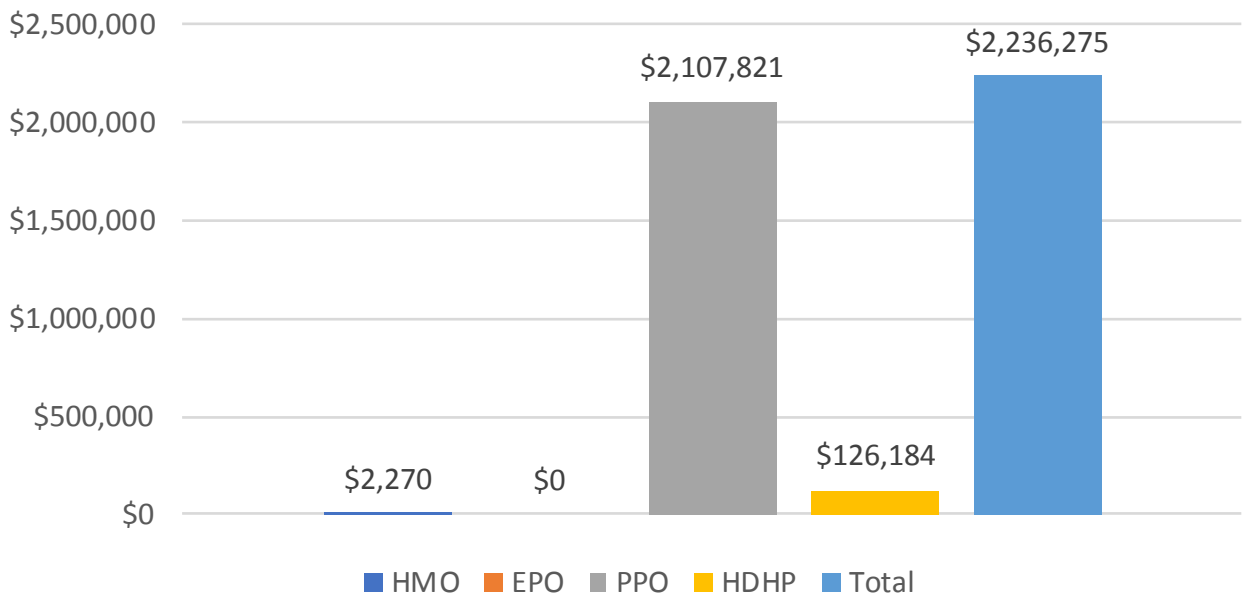
As of August 31, 2018, Dental is in a deficit position of \$43,774 and Vision is in a surplus position of \$19,039.



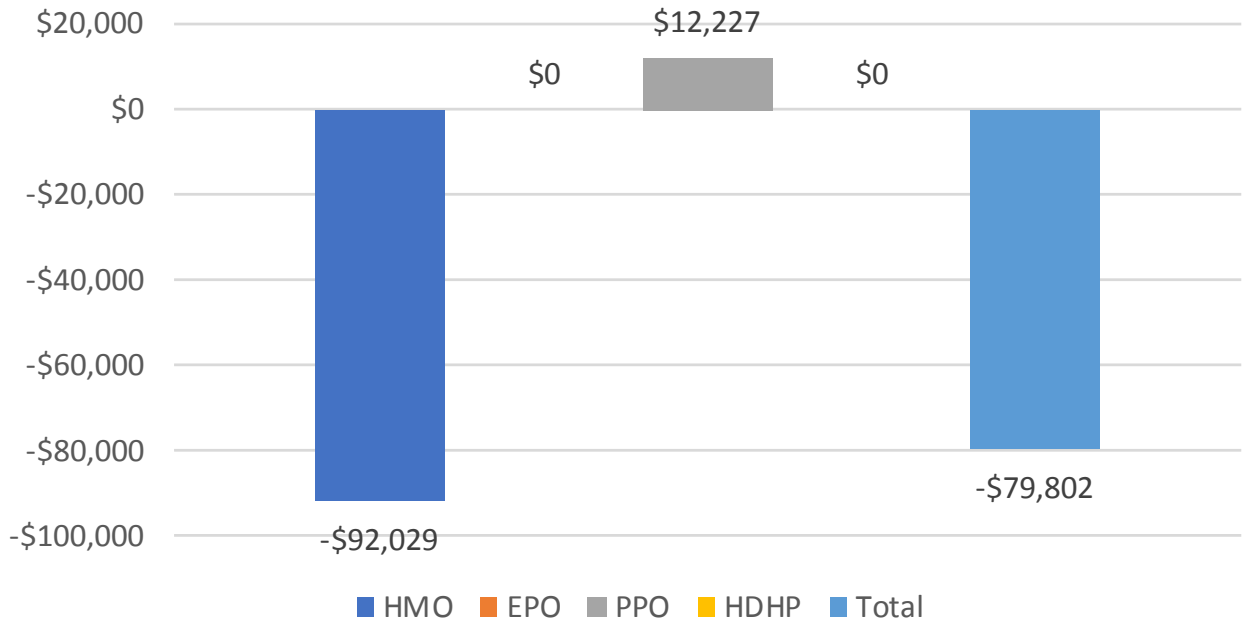
County of Fresno - August, 2018



County of Tulare - August, 2018



All Other - August, 2018





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

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	7,415	\$6,292,296	\$2,587,064	\$1,131,645	\$1,422,769	\$564,686	\$0	\$5,706,164	\$586,132	\$693.39	90.7%
Feb-16	7,420	\$6,277,578	\$3,336,635	\$1,127,940	\$1,548,636	\$564,920	\$0	\$6,578,131	-\$300,553	\$810.41	104.8%
Mar-16	7,425	\$6,276,715	\$3,146,223	\$1,123,252	\$1,661,305	\$565,222	\$0	\$6,496,002	-\$219,287	\$798.76	103.5%
Apr-16	7,449	\$6,279,991	\$3,245,888	\$1,121,050	\$1,473,038	\$566,444	\$0	\$6,406,420	-\$126,429	\$783.99	102.0%
May-16	7,426	\$6,262,001	\$3,537,933	\$1,120,362	\$1,531,196	\$564,703	\$0	\$6,754,195	-\$492,194	\$833.49	107.9%
Jun-16	7,445	\$6,268,571	\$3,073,560	\$1,126,152	\$1,533,858	\$566,205	\$0	\$6,299,775	-\$31,205	\$770.12	100.5%
Jul-16	7,458	\$6,269,622	\$3,330,433	\$1,156,189	\$1,543,742	\$567,027	\$0	\$6,597,392	-\$327,769	\$808.58	105.2%
Aug-16	7,450	\$6,260,578	\$3,767,851	\$1,149,168	\$1,639,401	\$566,216	-\$75,525	\$7,047,112	-\$786,534	\$869.92	112.6%
Sep-16	7,434	\$6,240,249	\$2,836,114	\$1,149,991	\$1,504,675	\$565,162	\$0	\$6,055,943	\$184,306	\$738.60	97.0%
Oct-16	7,412	\$6,222,734	\$3,681,077	\$1,146,283	\$1,549,736	\$563,513	\$0	\$6,940,609	-\$717,875	\$860.37	111.5%
Nov-16	7,394	\$6,205,893	\$3,879,920	\$1,142,122	\$1,531,147	\$561,716	-\$45,491	\$7,069,413	-\$863,520	\$880.13	113.9%
Dec-16	7,377	\$6,184,827	\$4,806,350	\$1,103,713	\$1,576,951	\$560,212	-\$746,471	\$7,300,755	-\$1,115,928	\$913.72	118.0%
Jan-17	7,224	\$6,815,134	\$2,700,833	\$995,935	\$1,572,397	\$550,166	\$0	\$5,819,332	\$995,802	\$729.40	85.4%
Feb-17	7,200	\$6,787,681	\$3,258,550	\$991,948	\$1,441,160	\$548,152	\$0	\$6,239,810	\$547,871	\$790.51	91.9%
Mar-17	7,179	\$6,761,387	\$3,322,923	\$987,343	\$1,715,926	\$546,268	\$0	\$6,572,459	\$188,928	\$839.42	97.2%
Apr-17	7,013	\$6,592,653	\$3,063,951	\$977,033	\$1,503,577	\$532,822	\$0	\$6,077,383	\$515,271	\$790.61	92.2%
May-17	7,053	\$6,615,501	\$3,931,378	\$977,081	\$1,650,758	\$535,601	\$0	\$7,094,819	-\$479,318	\$929.99	107.2%
Jun-17	7,172	\$6,728,288	\$3,913,208	\$972,474	\$1,831,804	\$545,175	\$0	\$7,262,662	-\$534,374	\$936.63	107.9%
Jul-17	7,194	\$6,722,354	\$2,828,118	\$991,172	\$1,575,369	\$546,146	\$0	\$5,940,805	\$781,549	\$749.88	88.4%
Aug-17	7,188	\$6,713,191	\$3,679,724	\$988,909	\$1,864,173	\$545,668	\$0	\$7,078,475	-\$365,284	\$908.85	105.4%
Sep-17	7,198	\$6,710,435	\$2,832,780	\$985,584	\$1,817,473	\$546,161	\$0	\$6,181,998	\$528,436	\$782.97	92.1%
Oct-17	7,160	\$6,672,823	\$4,137,958	\$979,410	\$1,810,591	\$543,054	-\$75,682	\$7,395,330	-\$722,508	\$957.02	110.8%
Nov-17	7,193	\$6,689,463	\$3,302,717	\$974,921	\$1,692,587	\$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	\$624,786	\$0	\$4,986,161	\$1,534,858	\$626.81	76.5%
Feb-18	6,955	\$6,519,818	\$2,974,163	\$392	\$1,519,979	\$624,534	\$0	\$5,119,068	\$1,400,750	\$646.23	78.5%
Mar-18	6,953	\$6,512,291	\$5,141,710	\$0	\$1,735,958	\$624,197	\$0	\$7,501,865	-\$989,574	\$989.17	115.2%
Apr-18	6,935	\$6,483,938	\$3,792,571	\$0	\$1,588,684	\$622,237	\$0	\$6,003,492	\$480,446	\$775.96	92.6%
May-18	6,963	\$6,487,562	\$4,141,750	\$0	\$1,713,470	\$624,258	\$0	\$6,479,478	\$8,084	\$840.90	99.9%
Jun-18	6,992	\$6,505,413	\$3,695,905	\$0	\$1,604,344	\$627,108	\$0	\$5,927,357	\$578,056	\$758.04	91.1%
Jul-18	7,002	\$6,502,601	\$3,881,831	\$0	\$1,767,041	\$628,080	-\$29,545	\$6,247,407	\$255,195	\$802.53	96.1%
Aug-18	6,995	\$6,491,104	\$4,156,725	\$0	\$1,852,242	\$627,065	-\$64,707	\$6,571,324	-\$80,220	\$849.79	101.2%
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 YTD	6,969	\$52,023,746	\$30,551,967	\$1,695	\$13,374,478	\$5,002,264	-\$94,252	\$48,836,152	\$3,187,595	\$786.22	93.9%
Current 12 Months	7,035	\$78,742,792	\$43,681,861	\$3,918,432	\$20,337,950	\$7,484,393	-\$171,454	\$75,251,182	\$3,491,610	\$802.77	95.6%

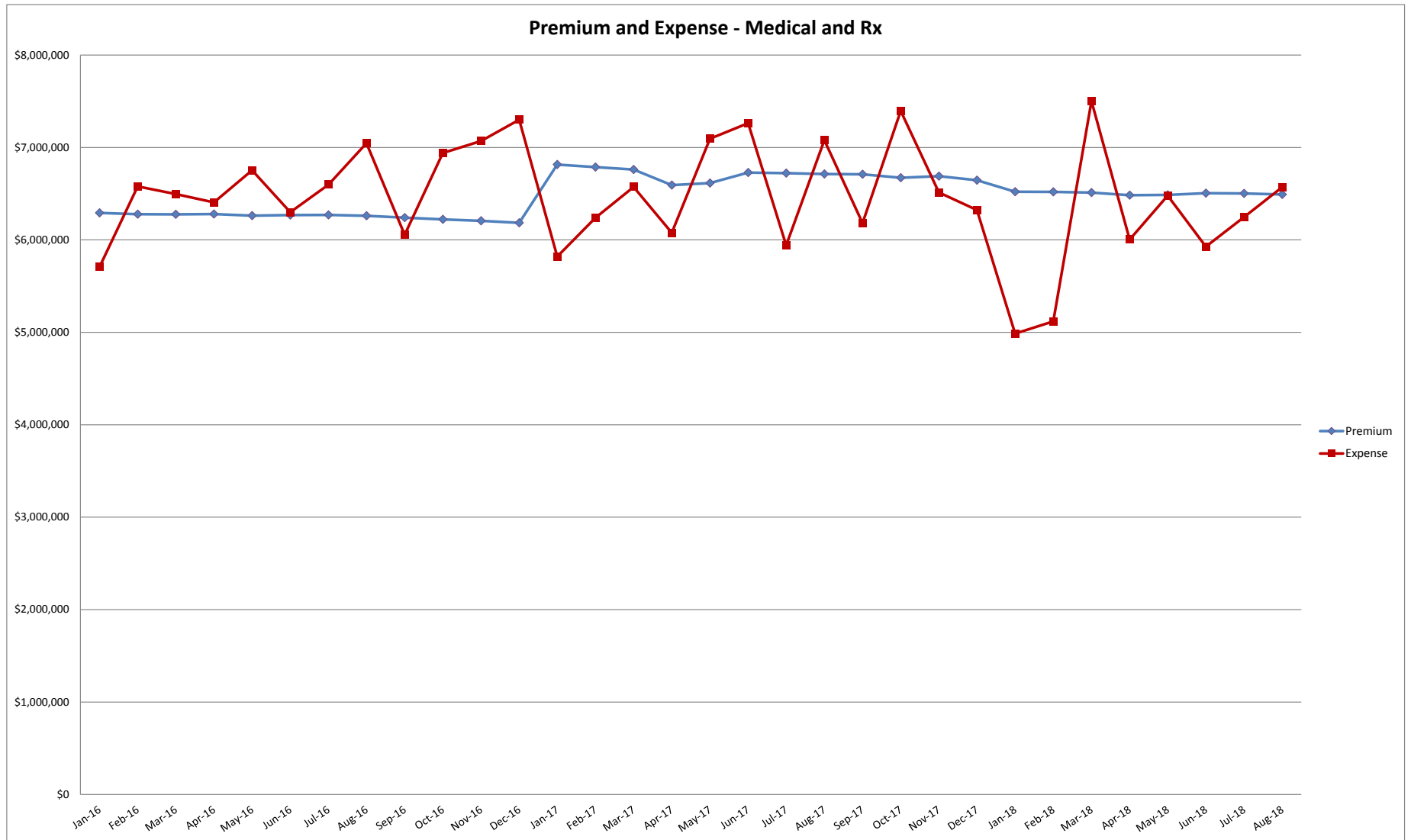
Data Sources:

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

Notes:

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

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





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

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	4,049	\$3,947,168	\$1,334,608	\$1,131,645	\$870,159	\$347,301	\$0	\$3,683,712	\$263,456	\$824.01	93.3%
Feb-16	4,045	\$3,931,981	\$1,959,178	\$1,127,940	\$894,530	\$346,958	\$0	\$4,328,606	-\$396,624	\$984.34	110.1%
Mar-16	4,044	\$3,930,093	\$1,481,310	\$1,123,252	\$1,001,187	\$346,872	\$0	\$3,952,621	-\$22,528	\$891.63	100.6%
Apr-16	4,028	\$3,914,357	\$1,612,225	\$1,121,050	\$870,482	\$345,512	\$0	\$3,949,269	-\$34,912	\$894.68	100.9%
May-16	4,016	\$3,902,235	\$1,957,496	\$1,120,362	\$859,069	\$344,482	\$0	\$4,281,409	-\$379,174	\$980.31	109.7%
Jun-16	4,029	\$3,909,977	\$1,709,598	\$1,126,152	\$902,316	\$345,598	\$0	\$4,083,664	-\$173,688	\$927.79	104.4%
Jul-16	4,028	\$3,900,668	\$1,782,613	\$1,156,189	\$904,071	\$345,512	\$0	\$4,188,386	-\$287,717	\$954.04	107.4%
Aug-16	4,014	\$3,886,089	\$2,517,765	\$1,149,168	\$917,188	\$344,312	-\$75,525	\$4,852,908	-\$966,819	\$1,123.22	124.9%
Sep-16	4,013	\$3,880,493	\$1,748,178	\$1,149,991	\$855,942	\$344,224	\$0	\$4,098,336	-\$217,843	\$935.49	105.6%
Oct-16	4,002	\$3,871,427	\$1,790,098	\$1,146,283	\$898,703	\$343,283	\$0	\$4,178,367	-\$306,941	\$958.29	107.9%
Nov-16	3,972	\$3,846,975	\$1,857,465	\$1,142,122	\$911,360	\$340,712	-\$45,491	\$4,206,167	-\$359,193	\$973.18	109.3%
Dec-16	3,953	\$3,827,552	\$3,334,337	\$1,103,713	\$892,519	\$339,081	-\$727,077	\$4,942,573	-\$1,115,021	\$1,164.56	129.1%
Jan-17	3,391	\$3,857,853	\$1,231,705	\$995,935	\$868,003	\$296,428	\$0	\$3,392,072	\$465,781	\$912.90	87.9%
Feb-17	3,371	\$3,829,484	\$1,695,358	\$991,948	\$778,716	\$294,679	\$0	\$3,760,701	\$68,783	\$1,028.19	98.2%
Mar-17	3,348	\$3,805,170	\$1,892,093	\$987,343	\$944,379	\$292,668	\$0	\$4,116,483	-\$311,314	\$1,142.12	108.2%
Apr-17	3,232	\$3,680,296	\$1,204,293	\$977,033	\$838,545	\$282,531	\$0	\$3,302,402	\$377,894	\$934.37	89.7%
May-17	3,238	\$3,685,382	\$2,117,425	\$977,081	\$922,366	\$283,059	\$0	\$4,299,931	-\$614,550	\$1,240.54	116.7%
Jun-17	3,318	\$3,768,088	\$1,533,203	\$972,474	\$987,256	\$290,050	\$0	\$3,782,983	-\$14,895	\$1,052.72	100.4%
Jul-17	3,295	\$3,733,939	\$1,257,109	\$991,172	\$817,251	\$288,039	\$0	\$3,353,572	\$380,367	\$930.36	89.8%
Aug-17	3,291	\$3,723,250	\$1,765,938	\$988,909	\$924,076	\$287,694	\$0	\$3,966,617	-\$243,367	\$1,117.87	106.5%
Sep-17	3,283	\$3,712,476	\$1,490,702	\$985,584	\$854,131	\$286,993	\$0	\$3,617,411	\$95,065	\$1,014.44	97.4%
Oct-17	3,255	\$3,681,354	\$2,128,613	\$979,410	\$905,280	\$284,550	-\$75,682	\$4,222,171	-\$540,818	\$1,209.71	114.7%
Nov-17	3,265	\$3,684,062	\$1,509,653	\$974,921	\$893,657	\$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	\$94	\$0	\$486,340	-\$484,747	\$486,246.58	30534.4%
Feb-18	1	\$1,593	\$267,307	\$392	\$0	\$94	\$0	\$267,793	-\$266,200	\$267,699.00	16813.1%
Mar-18	1	\$1,593	\$10,083	\$0	\$0	\$94	\$0	\$10,177	-\$8,584	\$10,083.00	638.9%
Apr-18	1	\$1,593	-\$142,685	\$0	\$0	\$94	\$0	-\$142,591	\$144,184	-\$142,685.00	-8952.5%
May-18	1	\$1,593	-\$9,714	\$0	\$0	\$94	\$0	-\$9,620	\$11,213	-\$9,714.00	-604.0%
Jun-18	1	\$1,593	-\$86	\$0	\$0	\$94	\$0	\$8	\$1,585	-\$86.00	0.5%
Jul-18	0	\$0	-\$29,862	\$0	\$0	\$0	\$0	-\$29,862	\$29,862	#DIV/0!	#DIV/0!
Aug-18	0	\$0	-\$29,755	\$0	\$0	\$0	\$0	-\$29,755	\$29,755	#DIV/0!	#DIV/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 YTD	1	\$9,557	\$549,428	\$1,695	\$804	\$561	\$0	\$552,488	-\$542,931	\$91,987.76	5781.2%
Current 12 Months	1,091	\$13,285,261	\$6,881,750	\$3,918,432	\$3,122,116	\$1,144,267	-\$77,202	\$14,989,363	-\$1,704,102	\$1,057.77	112.8%

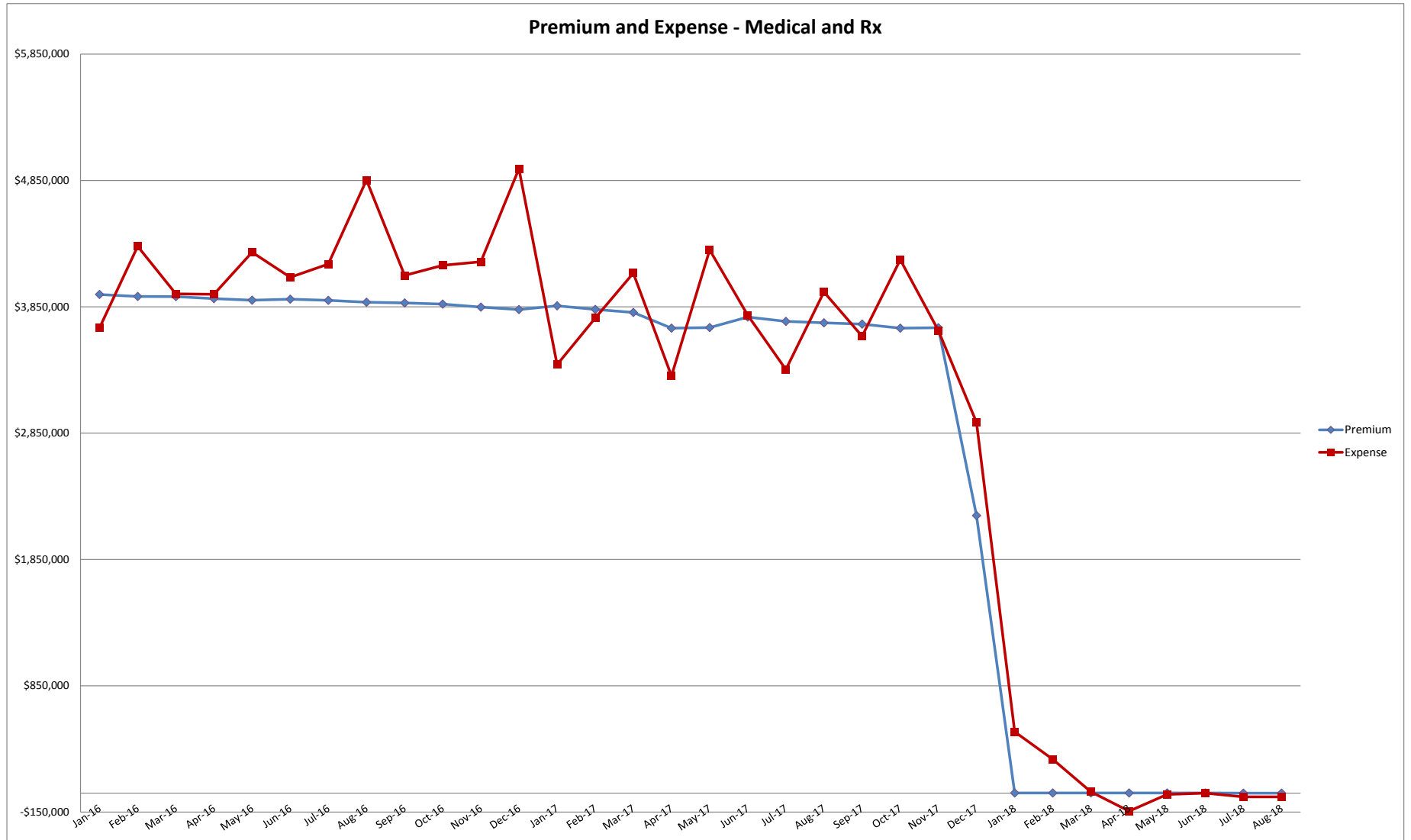
Data Sources:

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

Notes:

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





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

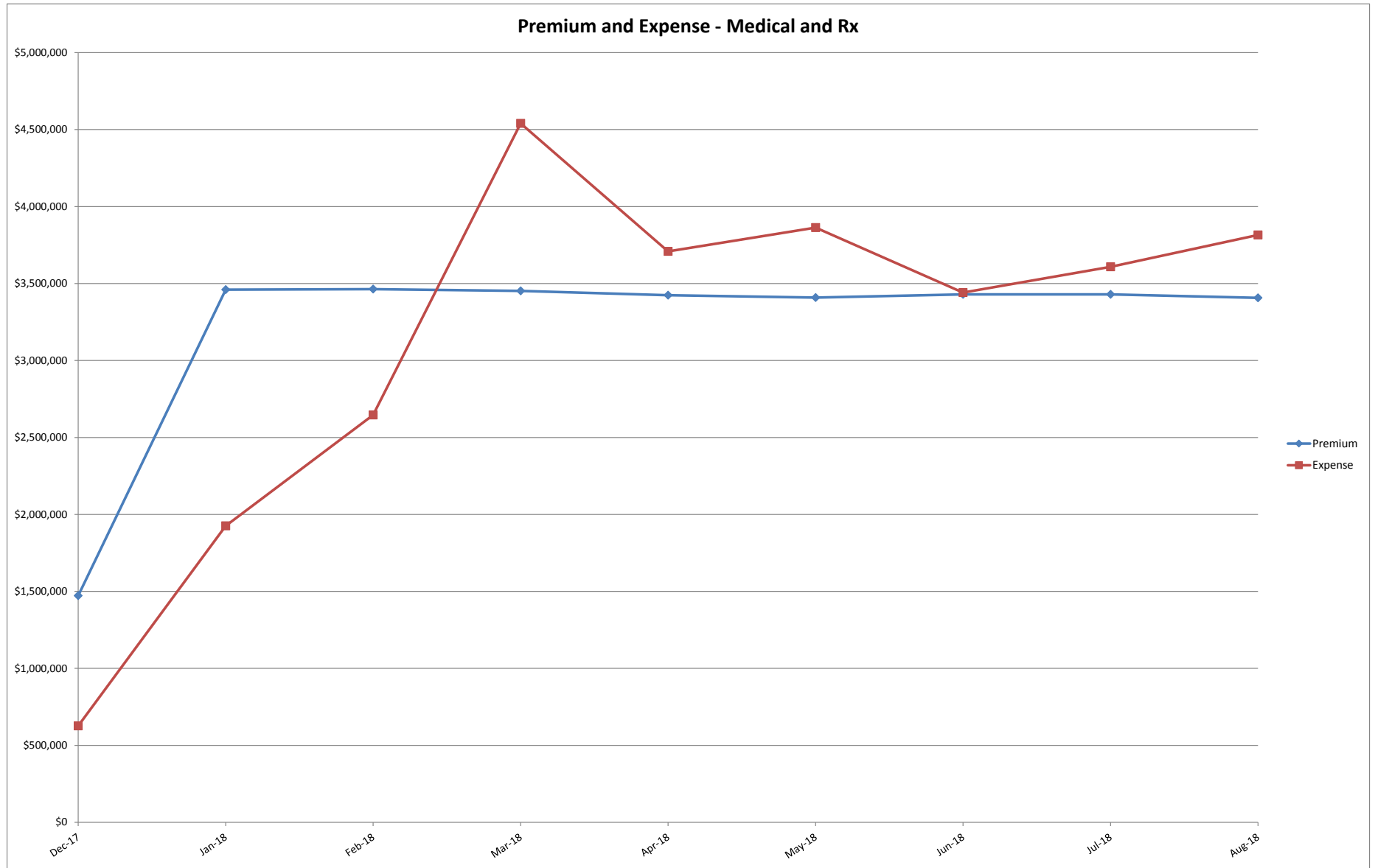
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Feb-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-17	3,048	\$1,471,887	\$68,189	\$251,226	\$307,056	\$0	\$626,470	\$845,417	\$104.79	42.6%
Jan-18	3,121	\$3,460,514	\$743,187	\$867,858	\$314,410	\$0	\$1,925,455	\$1,535,059	\$516.20	55.6%
Feb-18	3,122	\$3,463,479	\$1,542,101	\$789,699	\$314,510	\$0	\$2,646,310	\$817,168	\$746.89	76.4%
Mar-18	3,112	\$3,451,850	\$3,301,710	\$924,970	\$313,503	\$0	\$4,540,183	-\$1,088,333	\$1,358.19	131.5%
Apr-18	3,087	\$3,423,792	\$2,596,335	\$801,696	\$310,984	\$0	\$3,709,015	-\$285,223	\$1,100.76	108.3%
May-18	3,074	\$3,408,456	\$2,670,046	\$883,943	\$309,675	\$0	\$3,863,664	-\$455,207	\$1,156.14	113.4%
Jun-18	3,098	\$3,429,672	\$2,361,578	\$767,589	\$312,093	\$0	\$3,441,259	-\$11,587	\$1,010.06	100.3%
Jul-18	3,101	\$3,429,177	\$2,413,373	\$911,839	\$312,395	-\$29,545	\$3,608,061	-\$178,884	\$1,062.78	105.2%
Aug-18	3,080	\$3,407,283	\$2,623,941	\$946,096	\$310,279	-\$64,707	\$3,815,609	-\$408,326	\$1,138.09	112.0%
2017	3,048	\$1,471,887	\$68,189	\$251,226	\$307,056	\$0	\$626,470	\$845,417	\$104.79	42.6%
2018 YTD	3,099	\$27,474,223	\$18,252,271	\$6,893,689	\$2,497,848	-\$94,252	\$27,549,556	-\$75,333	\$1,010.35	100.3%
Current 12 Months	2,320	\$28,946,110	\$18,320,460	\$7,144,915	\$2,804,904	-\$94,252	\$28,176,027	\$770,084	\$911.22	97.3%

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

Notes:

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





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

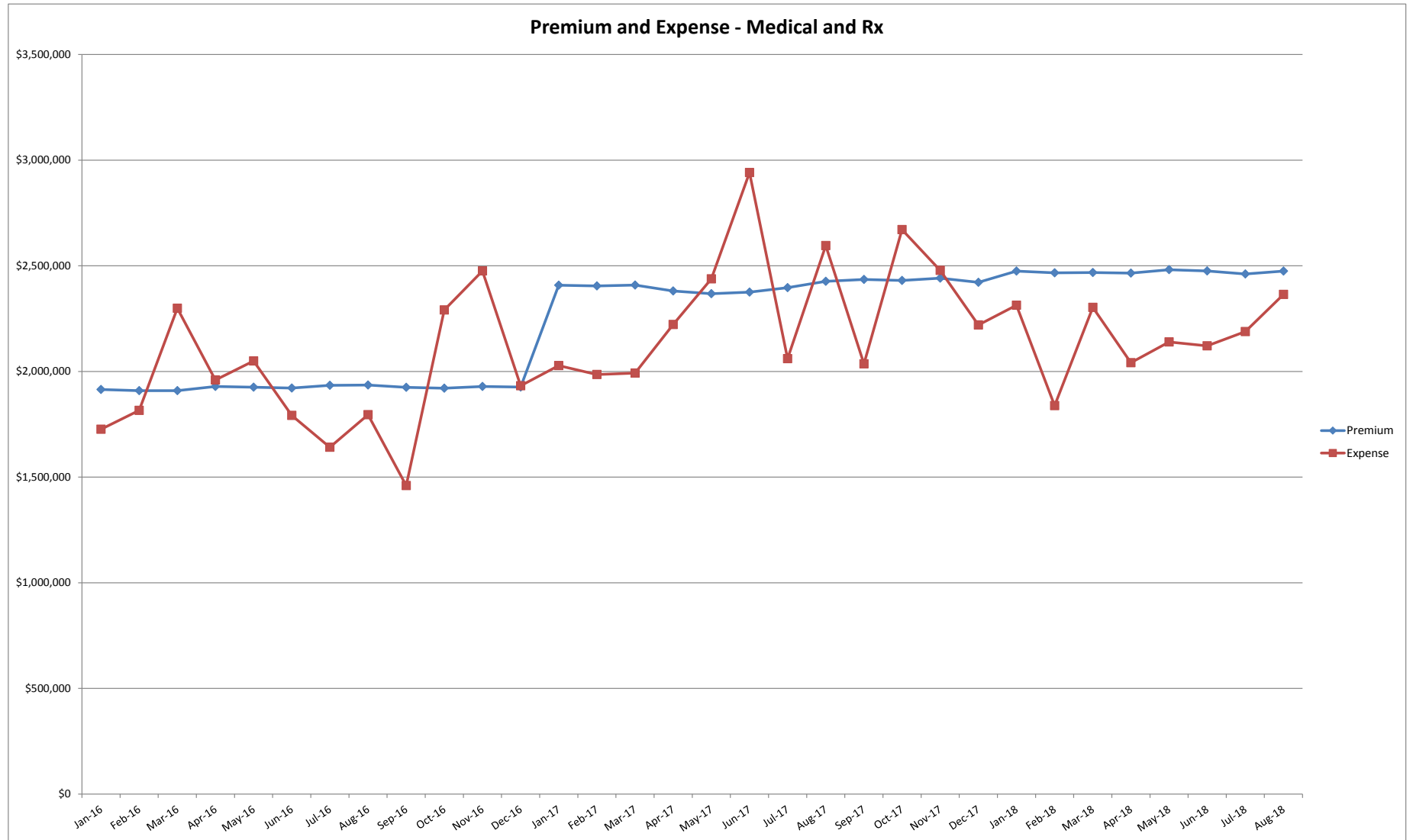
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE				SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-16	2,690	\$1,914,485	\$1,062,073	\$490,627	\$173,742	\$0	\$1,726,442	\$188,043	\$577.21	90.2%
Feb-16	2,692	\$1,909,087	\$1,028,097	\$613,643	\$173,869	\$0	\$1,815,609	\$93,478	\$609.86	95.1%
Mar-16	2,693	\$1,909,124	\$1,529,475	\$595,644	\$173,931	\$0	\$2,299,050	-\$389,926	\$789.13	120.4%
Apr-16	2,730	\$1,928,979	\$1,278,956	\$504,600	\$176,320	\$0	\$1,959,875	-\$30,896	\$653.32	101.6%
May-16	2,720	\$1,925,282	\$1,293,399	\$580,692	\$175,674	\$0	\$2,049,765	-\$124,482	\$689.00	106.5%
Jun-16	2,720	\$1,921,491	\$1,096,943	\$519,503	\$175,672	\$0	\$1,792,118	\$129,373	\$594.28	93.3%
Jul-16	2,735	\$1,934,082	\$957,986	\$506,558	\$176,644	\$0	\$1,641,188	\$292,893	\$535.48	84.9%
Aug-16	2,735	\$1,935,714	\$981,781	\$637,094	\$176,646	\$0	\$1,795,522	\$140,192	\$591.91	92.8%
Sep-16	2,728	\$1,925,079	\$782,238	\$501,415	\$176,196	\$0	\$1,459,850	\$465,229	\$470.55	75.8%
Oct-16	2,721	\$1,920,538	\$1,571,744	\$543,160	\$175,747	\$0	\$2,290,650	-\$370,112	\$777.25	119.3%
Nov-16	2,738	\$1,929,212	\$1,781,402	\$517,132	\$176,844	\$0	\$2,475,378	-\$546,165	\$839.49	128.3%
Dec-16	2,737	\$1,926,358	\$1,239,352	\$535,650	\$176,777	-\$19,394	\$1,932,386	-\$6,027	\$641.44	100.3%
Jan-17	3,049	\$2,408,045	\$1,167,779	\$658,355	\$201,852	\$0	\$2,027,986	\$380,059	\$598.93	84.2%
Feb-17	3,040	\$2,404,910	\$1,173,087	\$611,471	\$201,257	\$0	\$1,985,815	\$419,096	\$587.03	82.6%
Mar-17	3,051	\$2,409,004	\$1,139,347	\$651,192	\$201,977	\$0	\$1,992,516	\$416,488	\$586.87	82.7%
Apr-17	3,024	\$2,381,103	\$1,441,495	\$580,274	\$200,190	\$0	\$2,221,959	\$159,144	\$668.57	93.3%
May-17	3,011	\$2,368,076	\$1,628,318	\$610,381	\$199,332	\$0	\$2,438,031	-\$69,955	\$743.51	103.0%
Jun-17	3,016	\$2,375,163	\$2,038,616	\$702,737	\$199,665	\$0	\$2,941,018	-\$565,855	\$908.94	123.8%
Jul-17	3,046	\$2,396,547	\$1,230,206	\$628,628	\$201,654	\$0	\$2,060,488	\$336,059	\$610.25	86.0%
Aug-17	3,083	\$2,426,551	\$1,596,397	\$794,992	\$204,102	\$0	\$2,595,491	-\$168,940	\$775.67	107.0%
Sep-17	3,099	\$2,435,486	\$1,049,152	\$781,883	\$205,163	\$0	\$2,036,198	\$399,288	\$590.85	83.6%
Oct-17	3,092	\$2,430,771	\$1,715,373	\$751,177	\$204,696	\$0	\$2,671,246	-\$240,475	\$797.72	109.9%
Nov-17	3,105	\$2,441,299	\$1,617,686	\$655,311	\$205,556	\$0	\$2,478,553	-\$37,254	\$732.04	101.5%
Dec-17	3,070	\$2,421,402	\$1,249,063	\$767,492	\$203,238	\$0	\$2,219,793	\$201,609	\$656.86	91.7%
Jan-18	3,056	\$2,474,747	\$1,416,549	\$653,413	\$243,086	\$0	\$2,313,048	\$161,700	\$677.34	93.5%
Feb-18	3,050	\$2,466,814	\$932,401	\$663,106	\$242,546	\$0	\$1,838,053	\$628,761	\$523.12	74.5%
Mar-18	3,054	\$2,468,391	\$1,362,590	\$697,817	\$242,871	\$0	\$2,303,278	\$165,113	\$674.66	93.3%
Apr-18	3,058	\$2,465,659	\$1,106,965	\$691,104	\$243,169	\$0	\$2,041,239	\$424,420	\$587.99	82.8%
May-18	3,092	\$2,481,385	\$1,182,191	\$711,644	\$245,894	\$0	\$2,139,730	\$341,656	\$612.50	86.2%
Jun-18	3,090	\$2,475,265	\$1,183,141	\$692,047	\$245,721	\$0	\$2,120,909	\$354,356	\$606.86	85.7%
Jul-18	3,076	\$2,461,369	\$1,210,462	\$733,450	\$244,589	\$0	\$2,188,501	\$272,868	\$631.96	88.9%
Aug-18	3,092	\$2,475,036	\$1,345,548	\$773,067	\$245,855	\$0	\$2,364,470	\$110,566	\$685.19	95.5%
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 YTD	3,071	\$19,768,666	\$9,739,847	\$5,615,648	\$1,953,731	\$0	\$17,309,226	\$2,459,440	\$625.02	87.6%
Current 12 Months	3,078	\$29,497,623	\$15,371,121	\$8,571,511	\$2,772,383	\$0	\$26,715,016	\$2,782,608	\$648.25	90.6%

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

Notes:

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

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





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

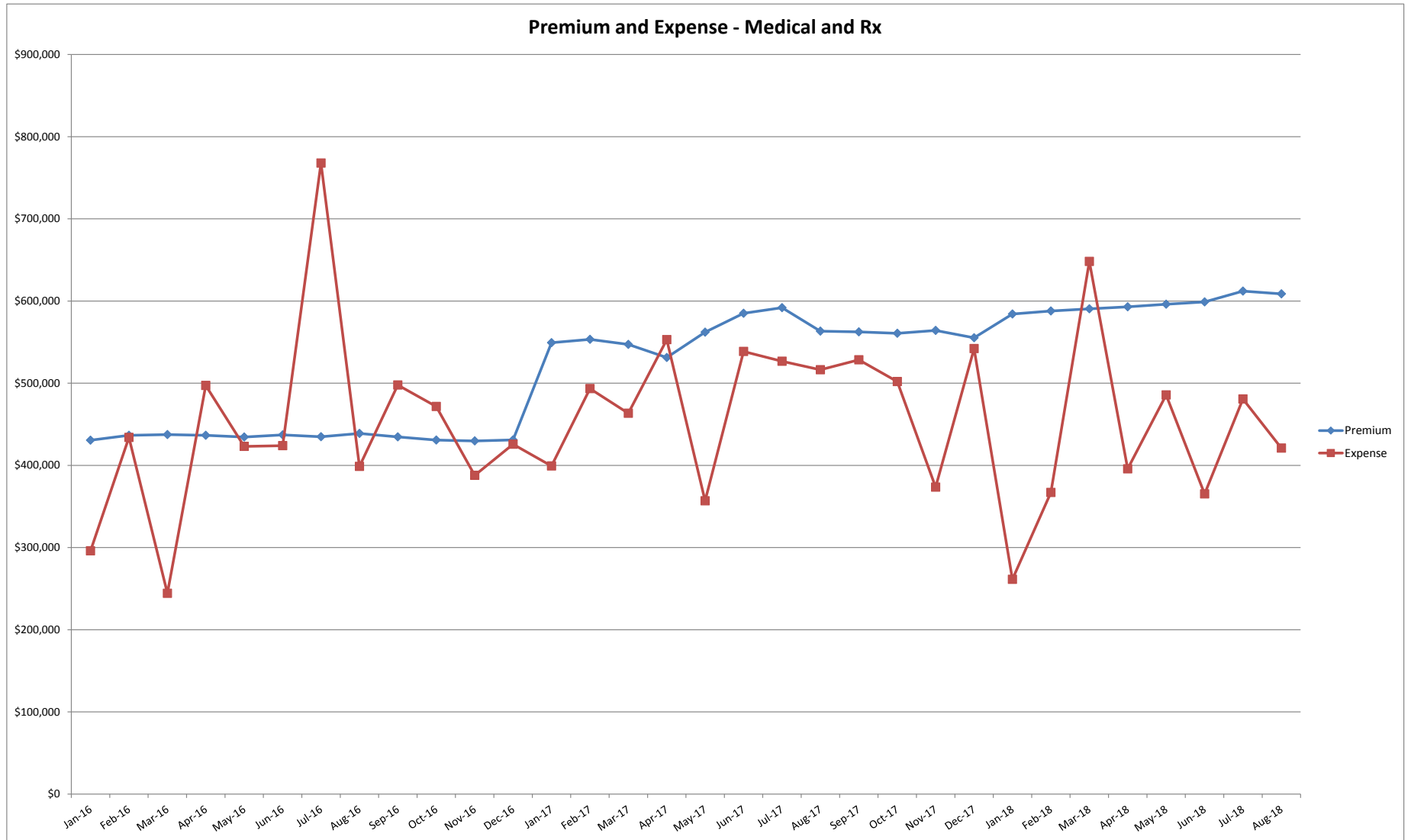
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE				SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-16	676	\$430,642	\$190,383	\$61,983	\$43,644	\$0	\$296,010	\$134,632	\$373.32	68.7%
Feb-16	683	\$436,510	\$349,360	\$40,463	\$44,094	\$0	\$433,917	\$2,594	\$570.75	99.4%
Mar-16	688	\$437,498	\$135,438	\$64,474	\$44,418	\$0	\$244,330	\$193,167	\$290.57	55.8%
Apr-16	691	\$436,654	\$354,707	\$97,956	\$44,612	\$0	\$497,275	-\$60,621	\$655.08	113.9%
May-16	690	\$434,484	\$287,038	\$91,436	\$44,548	\$0	\$423,022	\$11,463	\$548.51	97.4%
Jun-16	696	\$437,103	\$267,019	\$112,039	\$44,935	\$0	\$423,993	\$13,110	\$544.62	97.0%
Jul-16	695	\$434,872	\$589,834	\$133,113	\$44,870	\$0	\$767,817	-\$332,945	\$1,040.21	176.6%
Aug-16	701	\$438,774	\$268,305	\$85,119	\$45,258	\$0	\$398,682	\$40,093	\$504.17	90.9%
Sep-16	693	\$434,676	\$305,698	\$147,318	\$44,741	\$0	\$497,757	-\$63,081	\$653.70	114.5%
Oct-16	689	\$430,769	\$319,235	\$107,873	\$44,483	\$0	\$471,591	-\$40,821	\$619.90	109.5%
Nov-16	684	\$429,706	\$241,053	\$102,655	\$44,160	\$0	\$387,868	\$41,838	\$502.50	90.3%
Dec-16	687	\$430,916	\$232,661	\$148,781	\$44,354	\$0	\$425,796	\$5,120	\$555.23	98.8%
Jan-17	784	\$549,235	\$301,349	\$46,039	\$51,885	\$0	\$399,273	\$149,962	\$443.10	72.7%
Feb-17	789	\$553,287	\$390,105	\$50,974	\$52,216	\$0	\$493,295	\$59,992	\$559.04	89.2%
Mar-17	780	\$547,213	\$291,483	\$120,354	\$51,623	\$0	\$463,460	\$83,754	\$528.00	84.7%
Apr-17	757	\$531,254	\$418,163	\$84,758	\$50,101	\$0	\$553,022	-\$21,768	\$664.36	104.1%
May-17	804	\$562,043	\$185,635	\$118,011	\$53,211	\$0	\$356,857	\$205,187	\$377.67	63.5%
Jun-17	838	\$585,036	\$341,389	\$141,811	\$55,460	\$0	\$538,660	\$46,376	\$576.61	92.1%
Jul-17	853	\$591,868	\$340,803	\$129,489	\$56,453	\$0	\$526,745	\$65,123	\$551.34	89.0%
Aug-17	814	\$563,390	\$317,389	\$145,106	\$53,872	\$0	\$516,367	\$47,023	\$568.18	91.7%
Sep-17	816	\$562,473	\$292,926	\$181,459	\$54,005	\$0	\$528,390	\$34,083	\$581.35	93.9%
Oct-17	813	\$560,698	\$293,972	\$154,133	\$53,808	\$0	\$501,913	\$58,784	\$551.17	89.5%
Nov-17	823	\$564,103	\$175,378	\$143,619	\$54,470	\$0	\$373,467	\$190,636	\$387.60	66.2%
Dec-17	762	\$555,223	\$335,833	\$155,859	\$50,434	\$0	\$542,126	\$13,098	\$645.27	97.6%
Jan-18	780	\$584,165	\$123,436	\$70,685	\$67,197	\$0	\$261,318	\$322,847	\$248.87	44.7%
Feb-18	782	\$587,933	\$232,354	\$67,174	\$67,384	\$0	\$366,912	\$221,020	\$383.03	62.4%
Mar-18	786	\$590,458	\$467,327	\$113,171	\$67,730	\$0	\$648,228	-\$57,770	\$738.55	109.8%
Apr-18	789	\$592,894	\$231,956	\$95,884	\$67,990	\$0	\$395,830	\$197,064	\$415.51	66.8%
May-18	796	\$596,128	\$299,227	\$117,883	\$68,595	\$0	\$485,705	\$110,422	\$524.01	81.5%
Jun-18	803	\$598,883	\$151,272	\$144,709	\$69,201	\$0	\$365,182	\$233,702	\$368.59	61.0%
Jul-18	825	\$612,055	\$287,858	\$121,752	\$71,096	\$0	\$480,706	\$131,349	\$496.50	78.5%
Aug-18	823	\$608,785	\$216,991	\$133,079	\$70,930	\$0	\$421,000	\$187,785	\$425.36	69.2%
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 YTD	798	\$4,771,301	\$2,010,421	\$864,337	\$550,123	\$0	\$3,424,881	\$1,346,419	\$450.31	71.8%
Current 12 Months	800	\$7,013,797	\$3,108,530	\$1,499,407	\$762,839	\$0	\$5,370,776	\$1,643,021	\$480.09	76.6%

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

Notes:

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

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





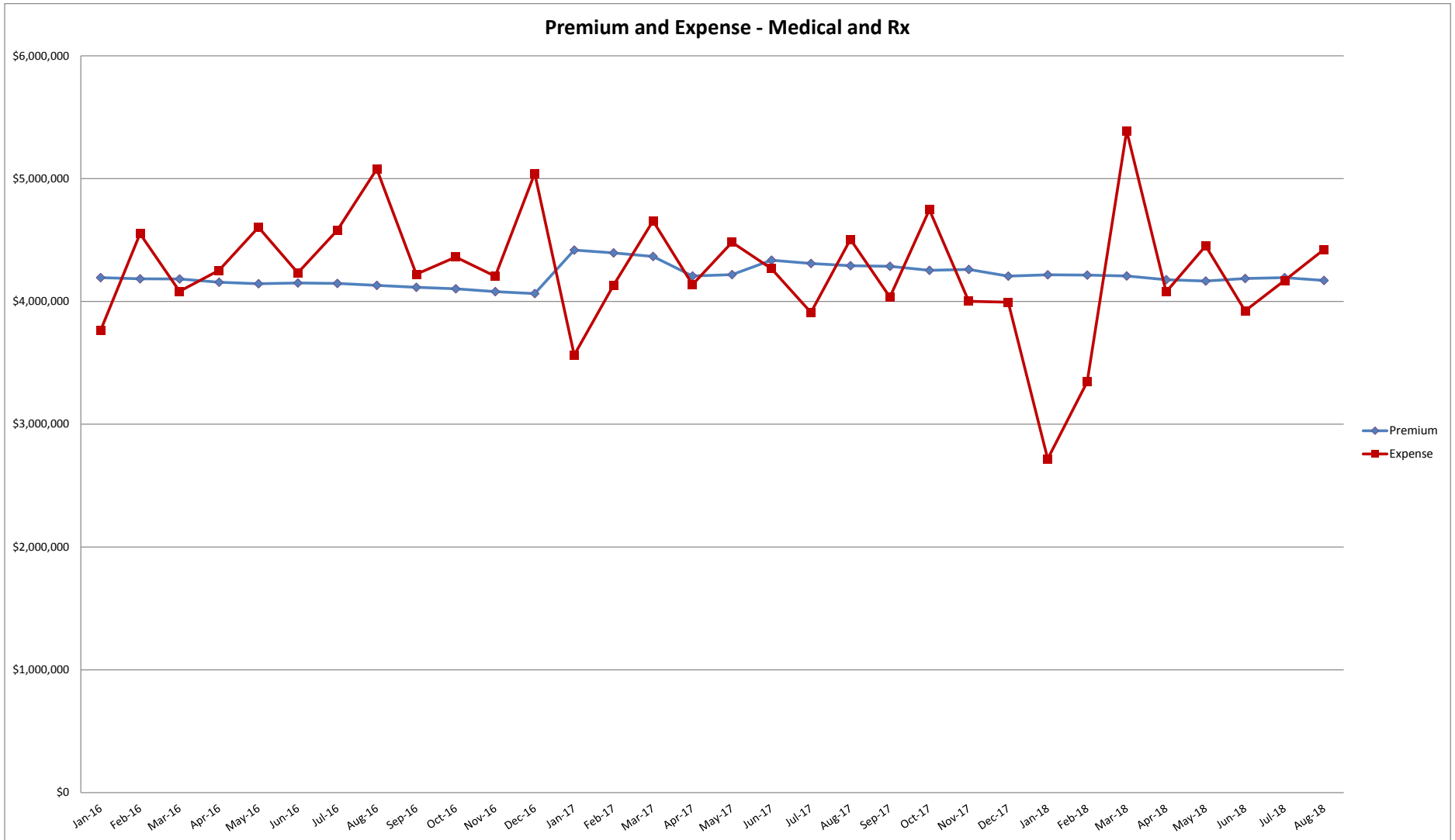
**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2018
County of Fresno - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-16	4,504	\$4,194,043	\$1,446,667	\$1,021,945	\$926,517	\$368,464	\$0	\$3,763,592	\$430,451	\$753.80	89.7%
Feb-16	4,508	\$4,184,176	\$2,221,051	\$1,017,540	\$944,596	\$368,637	\$0	\$4,551,824	-\$367,648	\$927.95	108.8%
Mar-16	4,512	\$4,182,489	\$1,648,255	\$1,015,312	\$1,049,494	\$368,874	\$0	\$4,081,935	\$100,553	\$822.93	97.6%
Apr-16	4,483	\$4,156,205	\$1,917,726	\$1,010,602	\$958,515	\$366,494	\$0	\$4,253,338	-\$97,133	\$867.02	102.3%
May-16	4,472	\$4,144,419	\$2,268,740	\$1,009,640	\$960,052	\$365,615	\$0	\$4,604,047	-\$459,628	\$947.77	111.1%
Jun-16	4,485	\$4,149,744	\$2,849,109	\$1,018,022	\$998,545	\$366,687	\$0	\$4,232,363	-\$82,619	\$861.91	102.0%
Jul-16	4,491	\$4,146,170	\$2,142,910	\$1,045,525	\$1,024,403	\$367,010	\$0	\$4,579,848	-\$433,678	\$938.06	110.5%
Aug-16	4,477	\$4,130,508	\$2,731,921	\$1,044,181	\$1,011,610	\$365,725	-\$75,525	\$5,077,914	-\$947,405	\$1,052.53	122.9%
Sep-16	4,463	\$4,115,418	\$1,911,978	\$1,039,134	\$905,528	\$364,779	\$0	\$4,221,419	-\$106,001	\$864.14	102.6%
Oct-16	4,447	\$4,102,476	\$2,053,161	\$1,037,260	\$907,234	\$363,429	\$0	\$4,361,085	-\$258,609	\$898.96	106.3%
Nov-16	4,416	\$4,079,856	\$1,919,180	\$1,034,489	\$935,145	\$360,898	-\$45,491	\$4,204,221	-\$124,365	\$870.32	103.0%
Dec-16	4,403	\$4,063,662	\$3,472,761	\$995,672	\$941,679	\$359,742	-\$727,077	\$5,042,776	-\$979,114	\$1,064	124.1%
Jan-17	4,217	\$4,418,172	\$1,323,742	\$943,781	\$947,744	\$348,074	\$0	\$3,563,341	\$854,830	\$762.45	80.7%
Feb-17	4,204	\$4,395,734	\$1,975,135	\$939,983	\$869,746	\$346,812	\$0	\$4,131,676	\$264,057	\$900.30	94.0%
Mar-17	4,176	\$4,366,453	\$2,266,845	\$935,255	\$1,109,568	\$344,493	\$0	\$4,656,161	-\$289,708	\$1,032.49	106.6%
Apr-17	4,022	\$4,207,039	\$1,938,565	\$926,167	\$939,788	\$331,911	\$0	\$4,136,430	\$70,609	\$945.93	98.3%
May-17	4,046	\$4,218,545	\$2,134,703	\$925,137	\$1,087,642	\$333,584	\$0	\$4,481,065	-\$262,520	\$1,025.08	106.2%
Jun-17	4,169	\$4,336,268	\$1,841,158	\$920,448	\$1,162,113	\$343,374	\$0	\$4,267,092	\$69,175	\$941.17	98.4%
Jul-17	4,161	\$4,309,129	\$1,657,044	\$939,122	\$971,215	\$342,379	\$0	\$3,909,759	\$399,369	\$857.34	90.7%
Aug-17	4,151	\$4,291,222	\$2,105,120	\$936,084	\$1,122,204	\$341,590	\$0	\$4,504,998	-\$213,776	\$1,002.99	105.0%
Sep-17	4,148	\$4,286,191	\$1,702,653	\$932,821	\$1,058,635	\$341,243	\$0	\$4,035,352	\$250,839	\$890.58	94.1%
Oct-17	4,115	\$4,252,762	\$2,450,589	\$927,014	\$1,106,328	\$338,446	-\$75,682	\$4,746,695	-\$493,933	\$1,071.26	111.6%
Nov-17	4,134	\$4,260,644	\$1,660,657	\$922,220	\$1,080,003	\$339,894	-\$1,520	\$4,001,254	\$259,391	\$885.67	93.9%
Dec-17	4,037	\$4,205,988	\$1,518,938	\$923,518	\$910,669	\$640,827	\$0	\$3,993,952	\$212,036	\$830.60	95.0%
Jan-18	4,014	\$4,216,453	\$1,343,582	\$1,303	\$981,088	\$391,645	\$0	\$2,717,618	\$1,498,835	\$579.47	64.5%
Feb-18	4,013	\$4,214,950	\$2,067,824	\$392	\$885,589	\$391,573	\$0	\$3,345,378	\$869,572	\$736.06	79.4%
Mar-18	4,008	\$4,206,695	\$3,917,235	\$0	\$1,081,214	\$390,998	\$0	\$5,389,447	-\$1,182,753	\$1,247.12	128.1%
Apr-18	3,982	\$4,176,812	\$2,742,323	\$0	\$946,806	\$388,393	\$0	\$4,077,522	\$99,289	\$926.45	97.6%
May-18	3,977	\$4,165,557	\$3,014,792	\$0	\$1,049,876	\$387,775	\$0	\$4,452,443	-\$286,886	\$1,022.04	106.9%
Jun-18	4,006	\$4,186,011	\$2,584,783	\$0	\$948,297	\$390,625	\$0	\$3,923,706	\$262,305	\$881.95	93.7%
Jul-18	4,027	\$4,193,847	\$2,719,596	\$0	\$1,087,767	\$392,484	-\$29,545	\$4,170,303	\$23,545	\$938.12	99.4%
Aug-18	4,006	\$4,170,389	\$2,976,059	\$0	\$1,121,455	\$390,369	-\$64,707	\$4,423,176	-\$252,786	\$1,006.69	106.1%
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 YTD	4,004	\$33,530,714	\$21,366,194	\$1,695	\$8,102,093	\$3,123,863	-\$94,252	\$32,499,593	\$1,031,122	\$917.05	96.9%
Current 12 Months	4,039	\$50,536,300	\$28,699,031	\$3,707,268	\$12,257,728	\$4,784,273	-\$171,454	\$49,276,846	\$1,259,454	\$918.00	97.5%

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

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





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

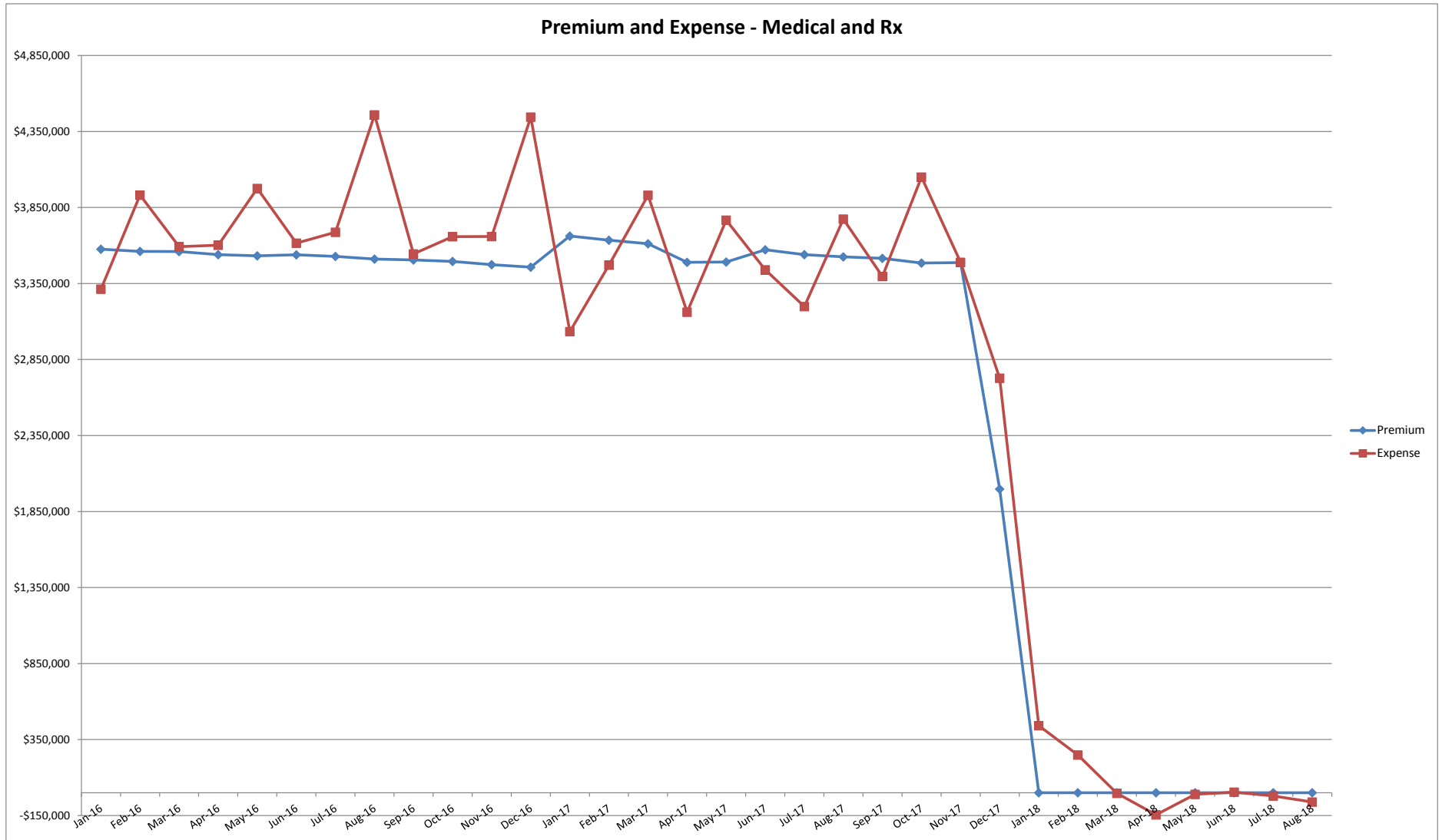
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-16	3,670	\$3,576,244	\$1,162,022	\$1,021,945	\$813,948	\$314,629	\$0	\$3,312,544	\$263,700	\$816.87	92.6%
Feb-16	3,666	\$3,561,693	\$1,769,284	\$1,017,540	\$830,366	\$314,286	\$0	\$3,931,476	-\$369,784	\$986.69	110.4%
Mar-16	3,665	\$3,559,805	\$1,336,202	\$1,015,312	\$926,710	\$314,200	\$0	\$3,592,424	-\$32,620	\$894.47	100.9%
Apr-16	3,641	\$3,540,178	\$1,479,458	\$1,010,602	\$799,967	\$312,143	\$0	\$3,602,170	-\$61,993	\$903.61	101.8%
May-16	3,633	\$3,531,764	\$1,853,559	\$1,009,640	\$800,884	\$311,457	\$0	\$3,975,540	-\$443,776	\$1,008.56	112.6%
Jun-16	3,644	\$3,538,657	\$1,459,858	\$1,018,022	\$825,450	\$312,400	\$0	\$3,615,730	-\$77,073	\$906.51	102.2%
Jul-16	3,641	\$3,528,478	\$1,493,340	\$1,045,525	\$836,246	\$312,143	\$0	\$3,687,254	-\$158,776	\$926.97	104.5%
Aug-16	3,623	\$3,510,818	\$2,327,662	\$1,044,181	\$852,765	\$310,600	-\$75,525	\$4,459,684	-\$948,866	\$1,145.21	127.0%
Sep-16	3,621	\$3,505,311	\$1,485,167	\$1,039,134	\$709,564	\$310,428	\$0	\$3,544,294	-\$38,982	\$893.09	101.1%
Oct-16	3,606	\$3,494,850	\$1,557,642	\$1,037,260	\$753,983	\$309,142	\$0	\$3,658,027	-\$163,178	\$928.70	104.7%
Nov-16	3,581	\$3,473,820	\$1,595,231	\$1,034,489	\$767,925	\$306,999	-\$45,491	\$3,659,153	-\$185,333	\$936.09	105.3%
Dec-16	3,566	\$3,457,726	\$3,122,906	\$995,672	\$747,347	\$305,713	-\$727,077	\$4,444,560	-\$986,834	\$1,160.64	128.5%
Jan-17	3,261	\$3,662,440	\$953,124	\$943,781	\$852,019	\$284,816	\$0	\$3,033,740	\$628,700	\$842.97	82.8%
Feb-17	3,242	\$3,634,968	\$1,495,166	\$939,983	\$752,976	\$283,156	\$0	\$3,471,281	\$163,687	\$983.38	95.5%
Mar-17	3,220	\$3,611,288	\$1,793,588	\$935,255	\$920,529	\$281,235	\$0	\$3,930,607	-\$319,318	\$1,133.35	108.8%
Apr-17	3,107	\$3,489,598	\$1,152,900	\$926,167	\$811,501	\$271,365	\$0	\$3,161,933	\$327,664	\$930.34	90.6%
May-17	3,111	\$3,491,293	\$1,670,467	\$925,137	\$899,619	\$271,715	\$0	\$3,766,937	-\$275,644	\$1,123.50	107.9%
Jun-17	3,189	\$3,571,890	\$1,276,006	\$920,448	\$965,026	\$278,527	\$0	\$3,440,007	\$131,884	\$991.37	96.3%
Jul-17	3,167	\$3,539,921	\$1,188,689	\$939,122	\$793,647	\$276,606	\$0	\$3,198,064	\$341,857	\$922.47	90.3%
Aug-17	3,161	\$3,525,402	\$1,659,111	\$936,084	\$902,562	\$276,082	\$0	\$3,773,839	-\$248,437	\$1,106.54	107.0%
Sep-17	3,154	\$3,516,103	\$1,359,765	\$932,821	\$828,090	\$275,470	\$0	\$3,396,146	\$119,957	\$989.43	96.6%
Oct-17	3,125	\$3,485,050	\$2,043,211	\$927,014	\$882,280	\$272,938	-\$75,682	\$4,049,761	-\$564,710	\$1,208.58	116.2%
Nov-17	3,134	\$3,487,125	\$1,426,707	\$922,220	\$867,911	\$273,724	-\$1,520	\$3,489,042	-\$1,917	\$1,025.95	100.1%
Dec-17	3,148	\$1,997,542	\$1,087,503	\$923,518	\$440,918	\$274,946	\$0	\$2,726,885	-\$729,343	\$778.89	136.5%
Jan-18	0	\$0	\$439,750	\$1,303	\$804	\$0	\$0	\$441,857	-\$441,857	\$0.00	0.0%
Feb-18	0	\$0	\$247,831	\$392	\$0	\$0	\$0	\$248,223	-\$248,223	\$0.00	0.0%
Mar-18	0	\$0	-\$3,860	\$0	\$0	\$0	\$0	-\$3,860	\$3,860	\$0.00	0.0%
Apr-18	0	\$0	-\$145,069	\$0	\$0	\$0	\$0	-\$145,069	\$145,069	\$0.00	0.0%
May-18	0	\$0	-\$10,273	\$0	\$0	\$0	\$0	-\$10,273	\$10,273	\$0.00	0.0%
Jun-18	0	\$0	\$4,325	\$0	\$0	\$0	\$0	\$4,325	-\$4,325	\$0.00	0.0%
Jul-18	0	\$0	-\$21,403	\$0	\$0	\$0	\$0	-\$21,403	\$21,403	\$0.00	0.0%
Aug-18	0	\$0	-\$60,627	\$0	\$0	\$0	\$0	-\$60,627	\$60,627	\$0.00	0.0%
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 YTD	0	\$0	\$450,674	\$1,695	\$804	\$0	\$0	\$453,173	-\$453,173	#DIV/0!	0.0%
Current 12 Months	1,047	\$12,485,820	\$6,367,860	\$3,707,268	\$3,020,003	\$1,097,078	-\$77,202	\$14,115,006	-\$1,629,186	\$1,036.38	113.0%

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

Notes:

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

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





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

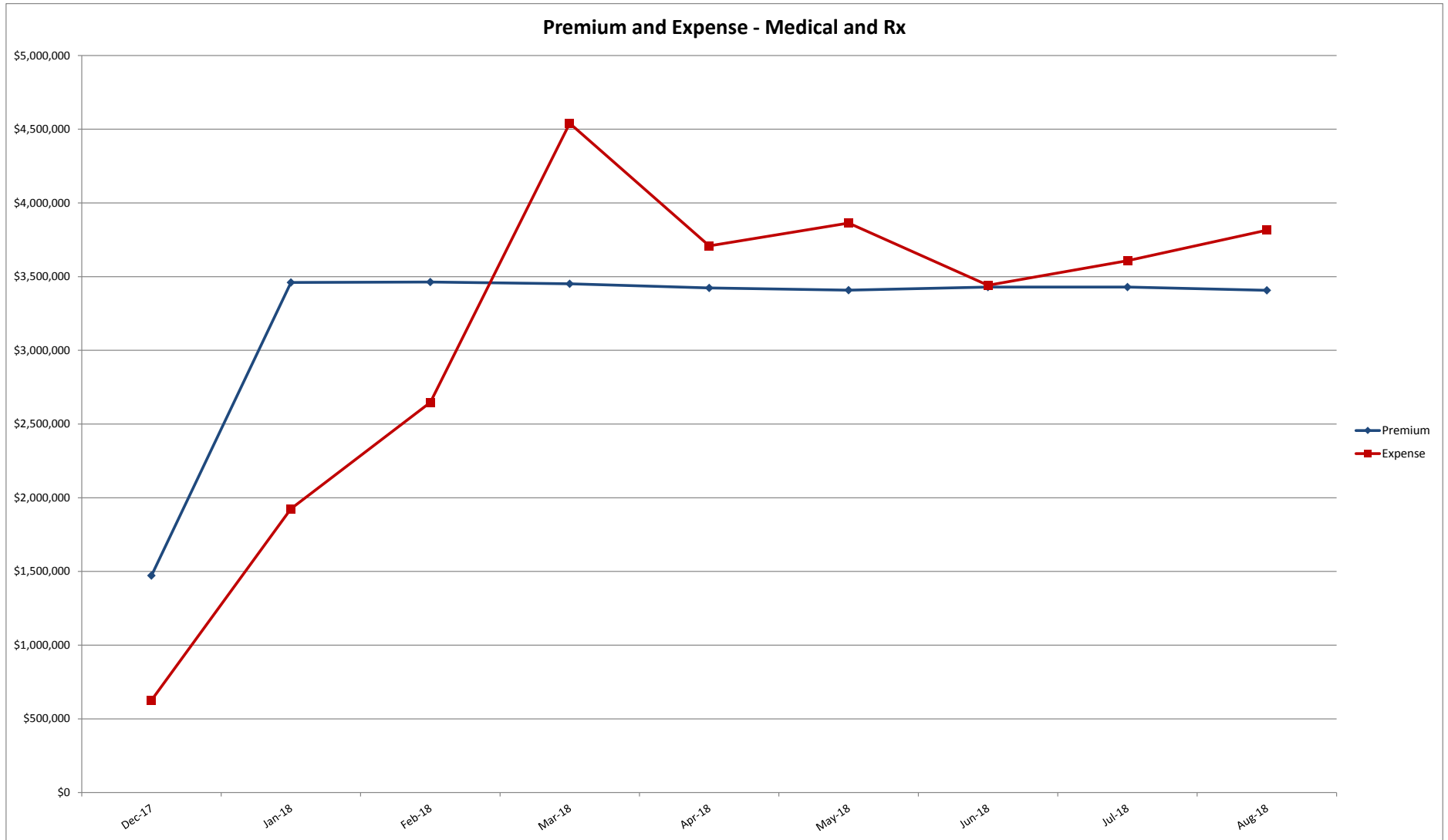
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Feb-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jan-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Feb-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Sep-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Oct-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Nov-17	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-17	3,048	\$1,471,887	\$68,189	\$251,226	\$307,056	\$0	\$626,470	\$845,417	\$104.79	42.6%
Jan-18	3,121	\$3,460,514	\$743,187	\$867,858	\$314,410	\$0	\$1,925,455	\$1,535,059	\$516.20	55.6%
Feb-18	3,122	\$3,463,479	\$1,542,101	\$789,699	\$314,510	\$0	\$2,646,310	\$817,168	\$746.89	76.4%
Mar-18	3112	\$3,451,850	\$3,301,710	\$924,970	\$313,503	\$0	\$4,540,183	-\$1,088,333	\$1,358.19	131.5%
Apr-18	3087	\$3,423,792	\$2,596,335	\$801,696	\$310,984	\$0	\$3,709,015	-\$285,223	\$1,100.76	108.3%
May-18	3074	\$3,408,456	\$2,670,046	\$883,943	\$309,675	\$0	\$3,863,664	-\$455,207	\$1,156.14	113.4%
Jun-18	3098	\$3,429,672	\$2,361,578	\$767,589	\$312,093	\$0	\$3,441,259	-\$11,587	\$1,010.06	100.3%
Jul-18	3101	\$3,429,177	\$2,413,373	\$911,839	\$312,395	-\$29,545	\$3,608,061	-\$178,884	\$1,062.78	105.2%
Aug-18	3080	\$3,407,283	\$2,623,941	\$946,096	\$310,279	-\$64,707	\$3,815,609	-\$408,326	\$1,138.09	112.0%
2015	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2016	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2017	3,048	\$1,471,887	\$68,189	\$251,226	\$307,056	\$0	\$626,470	\$845,417	\$104.79	42.6%
2018 YTD	3,099	\$27,474,223	\$18,252,271	\$6,893,689	\$2,497,848	-\$94,252	\$27,549,556	-\$75,333	\$1,010.35	100.3%
Current 12 Months	2,320	\$28,946,110	\$18,320,460	\$7,144,915	\$2,804,904	-\$94,252	\$28,176,027	\$770,084	\$911.22	97.3%

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

Notes:

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

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





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

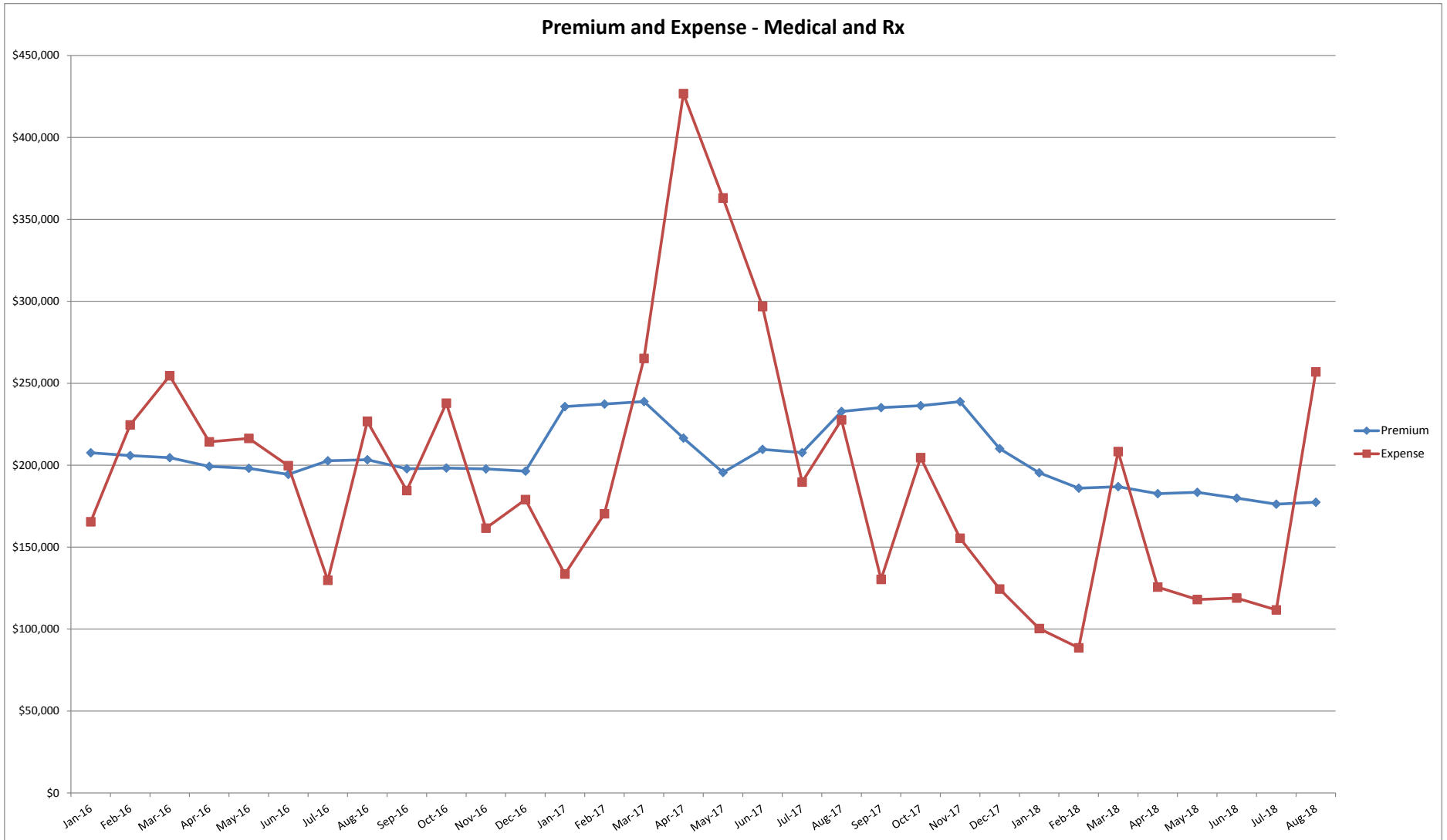
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	194	\$207,541	\$101,618	\$51,295	\$12,523	\$0	\$165,436	\$42,105	\$788.21	79.7%
Feb-16	194	\$205,894	\$138,259	\$73,767	\$12,523	\$0	\$224,548	-\$18,654	\$1,092.92	109.1%
Mar-16	193	\$204,586	\$183,848	\$58,310	\$12,458	\$0	\$254,616	-\$50,031	\$1,254.70	124.5%
Apr-16	186	\$199,265	\$140,415	\$61,828	\$12,006	\$0	\$214,250	-\$14,984	\$1,087.33	107.5%
May-16	184	\$198,062	\$135,367	\$69,140	\$11,877	\$0	\$216,384	-\$18,322	\$1,111.45	109.3%
Jun-16	181	\$194,369	\$126,150	\$61,863	\$11,684	\$0	\$199,696	-\$5,328	\$1,038.74	102.7%
Jul-16	190	\$202,712	\$60,724	\$56,757	\$12,265	\$0	\$129,746	\$72,966	\$618.32	64.0%
Aug-16	191	\$203,294	\$139,063	\$75,277	\$12,329	\$0	\$226,669	-\$23,375	\$1,122.20	111.5%
Sep-16	187	\$197,808	\$122,052	\$50,396	\$12,071	\$0	\$184,519	\$13,289	\$922.18	93.3%
Oct-16	189	\$198,250	\$178,663	\$47,042	\$12,200	\$0	\$237,904	-\$39,654	\$1,194.20	120.0%
Nov-16	188	\$197,723	\$83,197	\$66,277	\$12,135	\$0	\$161,609	\$36,114	\$795.07	81.7%
Dec-16	187	\$196,414	\$119,597	\$47,371	\$12,071	\$0	\$179,038	\$17,375	\$892.87	91.2%
Jan-17	214	\$235,804	\$69,640	\$49,735	\$14,160	\$0	\$133,535	\$102,268	\$557.83	56.6%
Feb-17	216	\$237,336	\$90,222	\$65,802	\$14,293	\$0	\$170,316	\$67,019	\$722.33	71.8%
Mar-17	220	\$238,848	\$181,844	\$68,720	\$14,557	\$0	\$265,121	-\$26,274	\$1,138.93	111.0%
Apr-17	201	\$216,533	\$368,860	\$44,582	\$13,300	\$0	\$426,742	-\$210,210	\$2,056.93	197.1%
May-17	174	\$195,554	\$280,427	\$71,203	\$11,514	\$0	\$363,144	-\$167,590	\$2,020.86	185.7%
Jun-17	185	\$209,687	\$228,069	\$56,514	\$12,241	\$0	\$296,825	-\$87,138	\$1,538.29	141.6%
Jul-17	184	\$207,686	\$128,962	\$48,594	\$12,175	\$0	\$189,731	\$17,955	\$964.98	91.4%
Aug-17	219	\$232,775	\$137,094	\$76,042	\$14,491	\$0	\$227,627	\$5,148	\$973.22	97.8%
Sep-17	219	\$235,182	\$65,554	\$50,263	\$14,491	\$0	\$130,309	\$104,873	\$528.85	55.4%
Oct-17	219	\$236,370	\$118,638	\$71,444	\$14,491	\$0	\$204,573	\$31,796	\$867.95	86.5%
Nov-17	219	\$238,773	\$70,677	\$70,234	\$14,491	\$0	\$155,402	\$83,371	\$643.43	65.1%
Dec-17	168	\$210,141	\$48,983	\$64,385	\$11,117	\$0	\$124,485	\$85,656	\$674.81	59.2%
Jan-18	150	\$195,387	\$45,533	\$41,798	\$12,974	\$0	\$100,304	\$95,082	\$582.20	51.3%
Feb-18	144	\$186,014	\$47,407	\$28,716	\$12,455	\$0	\$88,578	\$97,436	\$528.63	47.6%
Mar-18	145	\$186,862	\$152,687	\$43,074	\$12,541	\$0	\$208,302	-\$21,440	\$1,350.07	111.5%
Apr-18	141	\$182,600	\$64,231	\$49,226	\$12,195	\$0	\$125,653	\$56,947	\$804.66	68.8%
May-18	142	\$183,448	\$57,573	\$48,168	\$12,282	\$0	\$118,023	\$65,425	\$744.66	64.3%
Jun-18	140	\$179,930	\$69,671	\$37,164	\$12,109	\$0	\$118,943	\$60,987	\$763.10	66.1%
Jul-18	137	\$176,227	\$44,881	\$54,967	\$11,849	\$0	\$111,697	\$64,530	\$728.81	63.4%
Aug-18	138	\$177,364	\$201,540	\$43,465	\$11,936	\$0	\$256,941	-\$79,576	\$1,775.40	144.9%
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 YTD	142	\$1,467,832	\$683,523	\$346,577	\$98,339	\$0	\$1,128,439	\$339,392	\$905.98	76.9%
Current 12 Months	164	\$2,388,296	\$987,375	\$602,904	\$152,929	\$0	\$1,743,208	\$645,088	\$810.54	73.0%

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

Notes:

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

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





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

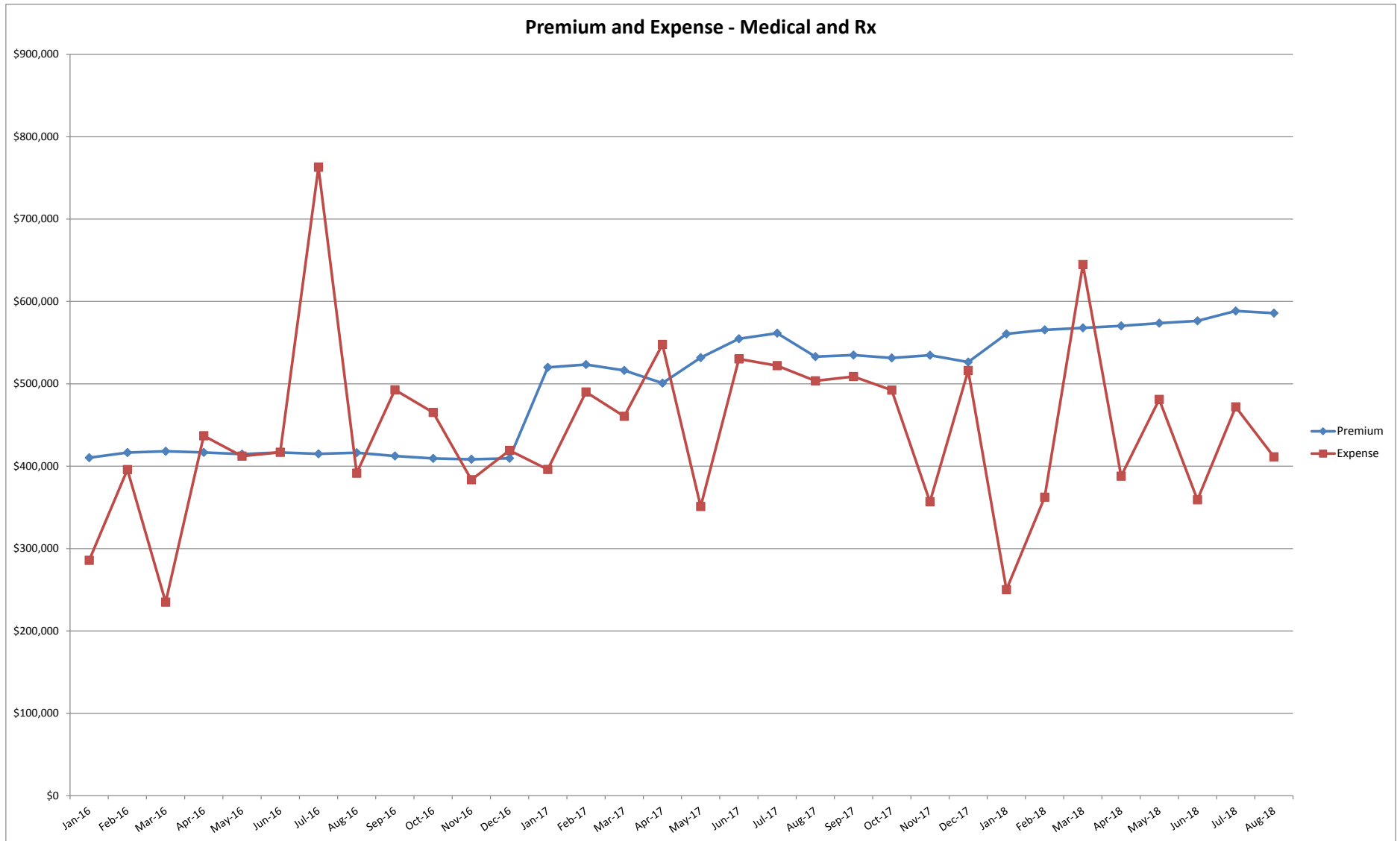
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE				SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-16	640	\$410,258	\$183,027	\$61,273	\$41,312	\$0	\$285,612	\$124,646	\$381.72	69.6%
Feb-16	648	\$416,589	\$313,508	\$40,463	\$41,828	\$0	\$395,799	\$20,790	\$546.25	95.0%
Mar-16	654	\$418,099	\$128,205	\$64,474	\$42,216	\$0	\$234,895	\$183,204	\$294.62	56.2%
Apr-16	656	\$416,762	\$297,853	\$96,720	\$42,345	\$0	\$436,918	-\$20,155	\$601.48	104.8%
May-16	655	\$414,592	\$279,814	\$90,028	\$42,280	\$0	\$412,122	\$2,470	\$564.64	99.4%
Jun-16	660	\$416,718	\$263,101	\$111,232	\$42,603	\$0	\$416,936	-\$218	\$567.17	100.1%
Jul-16	660	\$414,980	\$588,846	\$131,399	\$42,603	\$0	\$762,848	-\$347,868	\$1,091.28	183.8%
Aug-16	663	\$416,396	\$265,196	\$83,568	\$42,797	\$0	\$391,561	\$24,836	\$526.04	94.0%
Sep-16	655	\$412,298	\$304,759	\$145,567	\$42,280	\$0	\$492,606	-\$80,308	\$687.52	119.5%
Oct-16	652	\$409,376	\$316,856	\$106,210	\$42,087	\$0	\$465,153	-\$55,777	\$648.87	113.6%
Nov-16	647	\$408,313	\$240,752	\$100,943	\$41,764	\$0	\$383,459	\$24,854	\$528.12	93.9%
Dec-16	650	\$409,523	\$230,258	\$146,962	\$41,958	\$0	\$419,178	-\$9,655	\$580.34	102.4%
Jan-17	742	\$519,928	\$300,978	\$45,990	\$49,098	\$0	\$396,066	\$123,862	\$467.61	76.2%
Feb-17	746	\$523,429	\$389,747	\$50,969	\$49,363	\$0	\$490,079	\$33,351	\$590.77	93.6%
Mar-17	736	\$516,317	\$291,413	\$120,319	\$48,701	\$0	\$460,433	\$55,884	\$559.42	89.2%
Apr-17	714	\$500,909	\$416,805	\$83,704	\$47,245	\$0	\$547,754	-\$46,846	\$700.99	109.4%
May-17	761	\$531,698	\$183,809	\$116,820	\$50,355	\$0	\$350,984	\$180,714	\$395.04	66.0%
Jun-17	795	\$554,691	\$337,083	\$140,573	\$52,605	\$0	\$530,261	\$24,430	\$600.83	95.6%
Jul-17	810	\$561,522	\$339,393	\$128,974	\$53,598	\$0	\$521,965	\$39,558	\$578.23	93.0%
Aug-17	771	\$533,044	\$308,915	\$143,600	\$51,017	\$0	\$503,532	\$29,512	\$586.92	94.5%
Sep-17	775	\$534,906	\$277,334	\$180,282	\$51,282	\$0	\$508,898	\$26,008	\$590.47	95.1%
Oct-17	771	\$531,342	\$288,740	\$152,604	\$51,017	\$0	\$492,361	\$38,981	\$572.43	92.7%
Nov-17	781	\$534,747	\$163,273	\$141,858	\$51,679	\$0	\$356,810	\$177,937	\$390.69	66.7%
Dec-17	721	\$526,419	\$314,263	\$154,140	\$47,709	\$0	\$516,112	\$10,307	\$649.66	98.0%
Jan-18	743	\$560,552	\$115,112	\$70,628	\$64,262	\$0	\$250,002	\$310,550	\$249.99	44.6%
Feb-18	747	\$565,458	\$230,485	\$67,174	\$64,608	\$0	\$362,267	\$203,191	\$398.47	64.1%
Mar-18	751	\$567,983	\$466,698	\$113,171	\$64,954	\$0	\$644,823	-\$76,840	\$772.13	113.5%
Apr-18	754	\$570,419	\$226,826	\$95,884	\$65,213	\$0	\$387,923	\$182,496	\$428.00	68.0%
May-18	761	\$573,653	\$297,446	\$117,765	\$65,819	\$0	\$481,030	\$92,623	\$545.61	83.9%
Jun-18	768	\$576,408	\$149,209	\$143,545	\$66,424	\$0	\$359,178	\$217,230	\$381.19	62.3%
Jul-18	789	\$588,444	\$282,745	\$120,962	\$68,241	\$0	\$471,948	\$116,496	\$511.67	80.2%
Aug-18	788	\$585,742	\$211,205	\$131,894	\$68,154	\$0	\$411,253	\$174,489	\$435.40	70.2%
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 YTD	763	\$4,588,660	\$1,979,726	\$861,023	\$527,675	\$0	\$3,368,424	\$1,220,235	\$465.62	73.4%
Current 12 Months	762	\$6,716,073	\$3,023,336	\$1,489,907	\$729,362	\$0	\$5,242,605	\$1,473,468	\$493.30	78.1%

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

Notes:

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

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





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

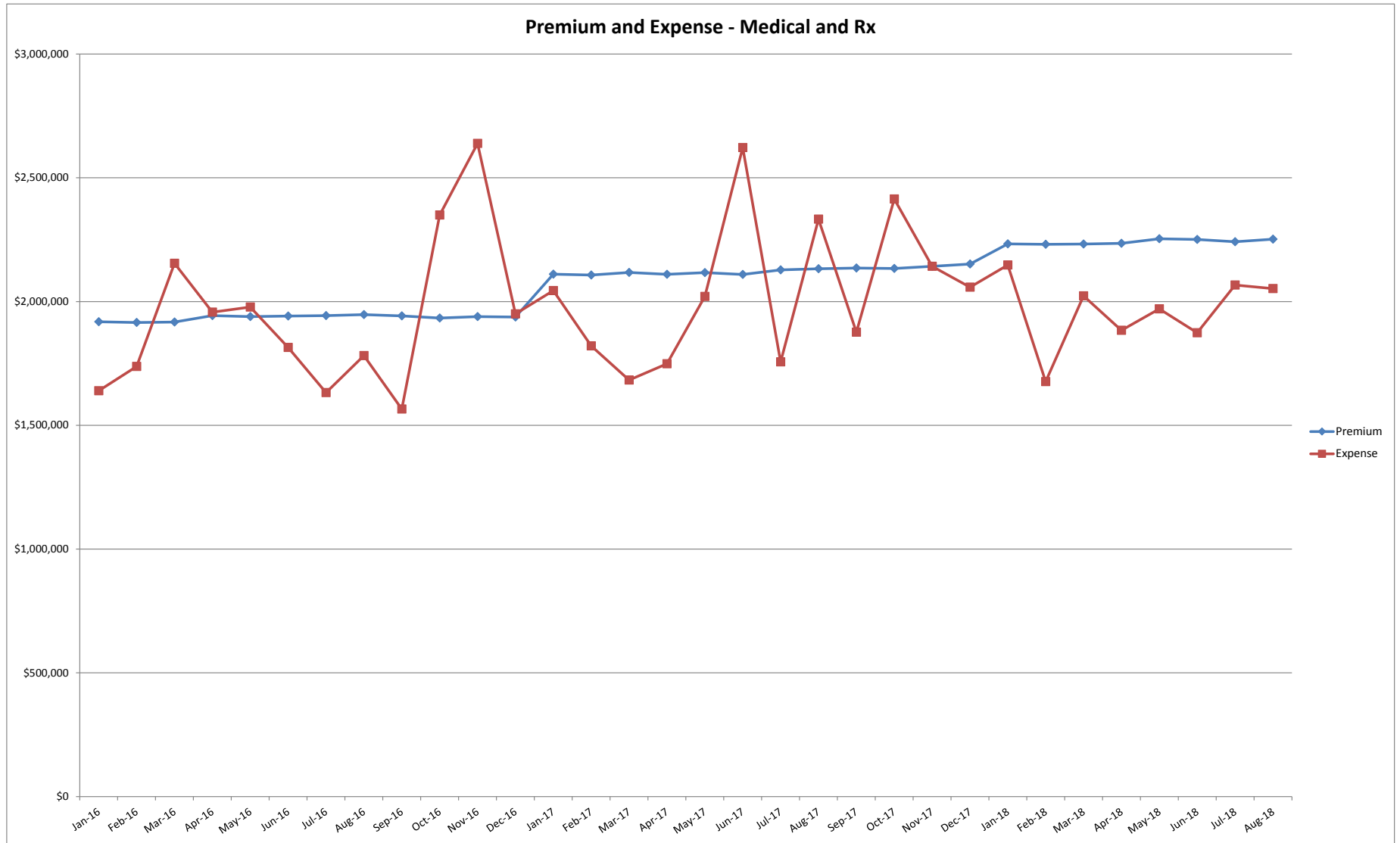
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	2,766	\$1,918,242	\$920,343	\$74,569	\$460,100	\$184,666	\$0	\$1,639,678	\$278,565	\$526.03	85.5%
Feb-16	2,769	\$1,915,349	\$909,422	\$75,036	\$568,546	\$184,860	\$0	\$1,737,864	\$177,485	\$560.85	90.7%
Mar-16	2,770	\$1,917,509	\$1,323,065	\$72,539	\$573,783	\$184,925	\$0	\$2,154,311	-\$236,802	\$710.97	112.3%
Apr-16	2,817	\$1,943,502	\$1,210,456	\$74,400	\$484,179	\$188,001	\$0	\$1,957,036	-\$13,534	\$627.99	100.7%
May-16	2,806	\$1,938,954	\$1,175,116	\$74,867	\$540,390	\$187,227	\$0	\$1,977,600	-\$38,646	\$638.05	102.0%
Jun-16	2,812	\$1,941,450	\$1,052,925	\$71,450	\$502,785	\$187,636	\$0	\$1,814,795	\$126,654	\$578.65	93.5%
Jul-16	2,817	\$1,943,391	\$884,484	\$74,195	\$485,586	\$188,001	\$0	\$1,632,266	\$311,125	\$512.70	84.0%
Aug-16	2,822	\$1,947,517	\$925,254	\$68,299	\$599,698	\$188,408	\$0	\$1,781,659	\$165,858	\$564.58	91.5%
Sep-16	2,820	\$1,941,858	\$738,393	\$74,239	\$564,819	\$188,321	\$0	\$1,565,772	\$376,086	\$488.46	80.6%
Oct-16	2,812	\$1,933,637	\$1,478,516	\$72,068	\$611,072	\$187,869	\$0	\$2,349,525	-\$415,888	\$768.73	121.5%
Nov-16	2,825	\$1,939,416	\$1,811,697	\$70,350	\$567,997	\$188,602	\$0	\$2,638,646	-\$699,229	\$867.27	136.1%
Dec-16	2,823	\$1,937,203	\$1,083,307	\$71,670	\$606,495	\$188,409	\$0	\$1,949,882	-\$12,679	\$623.97	100.7%
Jan-17	2,824	\$2,110,561	\$1,261,565	\$0	\$595,840	\$186,885	\$0	\$2,044,291	\$66,271	\$657.72	96.9%
Feb-17	2,814	\$2,107,318	\$1,097,844	\$0	\$536,533	\$186,224	\$0	\$1,820,600	\$286,718	\$580.80	86.4%
Mar-17	2,825	\$2,117,411	\$924,126	\$0	\$571,707	\$186,951	\$0	\$1,682,784	\$434,626	\$529.50	79.5%
Apr-17	2,816	\$2,110,125	\$1,032,065	\$0	\$530,547	\$186,356	\$0	\$1,748,968	\$361,157	\$554.90	82.9%
May-17	2,829	\$2,117,202	\$1,311,089	\$0	\$522,523	\$187,216	\$0	\$2,020,829	\$96,374	\$648.15	95.4%
Jun-17	2,822	\$2,109,284	\$1,799,781	\$0	\$635,657	\$186,753	\$0	\$2,622,191	-\$512,907	\$863.02	124.3%
Jul-17	2,851	\$2,128,126	\$1,001,046	\$0	\$566,630	\$188,672	\$0	\$1,756,347	\$371,779	\$549.87	82.5%
Aug-17	2,853	\$2,132,516	\$1,440,700	\$0	\$703,354	\$188,804	\$0	\$2,332,858	-\$200,342	\$751.51	109.4%
Sep-17	2,866	\$2,135,392	\$967,631	\$0	\$718,838	\$189,664	\$0	\$1,876,134	\$259,259	\$588.44	87.9%
Oct-17	2,861	\$2,133,836	\$1,558,013	\$0	\$666,865	\$189,334	\$0	\$2,414,211	-\$280,375	\$777.66	113.1%
Nov-17	2,874	\$2,142,485	\$1,378,838	\$0	\$573,506	\$190,194	\$0	\$2,142,538	-\$53	\$679.31	100.0%
Dec-17	2,890	\$2,151,414	\$1,175,436	\$0	\$691,203	\$191,252	\$0	\$2,057,892	\$93,522	\$645.90	95.7%
Jan-18	2,906	\$2,233,054	\$1,310,194	\$0	\$606,636	\$230,518	\$0	\$2,147,349	\$85,706	\$659.61	96.2%
Feb-18	2,902	\$2,231,530	\$819,668	\$0	\$626,710	\$230,201	\$0	\$1,676,579	\$554,951	\$498.41	75.1%
Mar-18	2,905	\$2,232,260	\$1,146,872	\$0	\$645,723	\$230,439	\$0	\$2,023,034	\$209,226	\$617.07	90.6%
Apr-18	2,914	\$2,235,436	\$1,016,951	\$0	\$635,692	\$231,153	\$0	\$1,883,795	\$351,641	\$567.14	84.3%
May-18	2,949	\$2,253,600	\$1,079,799	\$0	\$656,547	\$233,929	\$0	\$1,970,275	\$283,325	\$588.79	87.4%
Jun-18	2,949	\$2,250,990	\$992,192	\$0	\$648,064	\$233,929	\$0	\$1,874,185	\$376,805	\$556.21	83.3%
Jul-18	2,938	\$2,241,803	\$1,160,748	\$0	\$672,851	\$233,042	\$0	\$2,066,641	\$175,161	\$624.10	92.2%
Aug-18	2,951	\$2,251,754	\$1,124,526	\$0	\$693,695	\$234,073	\$0	\$2,052,294	\$199,460	\$616.14	91.1%
2015	2,774	\$21,998,530	\$14,444,032	\$947,923	\$5,874,825	\$2,418,678	-\$219,668	\$23,465,790	-\$1,467,260	\$632.35	106.7%
2016	2,805	\$23,218,029	\$13,512,978	\$873,682	\$6,565,449	\$2,246,924	\$0	\$23,199,033	\$18,996	\$622.48	99.9%
2017	2,844	\$25,495,670	\$14,948,135	\$0	\$7,313,202	\$2,258,305	\$0	\$24,519,642	\$976,028	\$652.35	96.2%
2018 YTD	2,927	\$17,930,428	\$8,650,950	\$0	\$5,185,919	\$1,857,284	\$0	\$15,694,153	\$2,236,275	\$590.97	87.5%
Current 12 Months	2,909	\$26,493,554	\$13,730,868	\$0	\$7,836,331	\$2,617,728	\$0	\$24,184,927	\$2,308,628	\$617.88	91.3%

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

Notes:

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

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





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

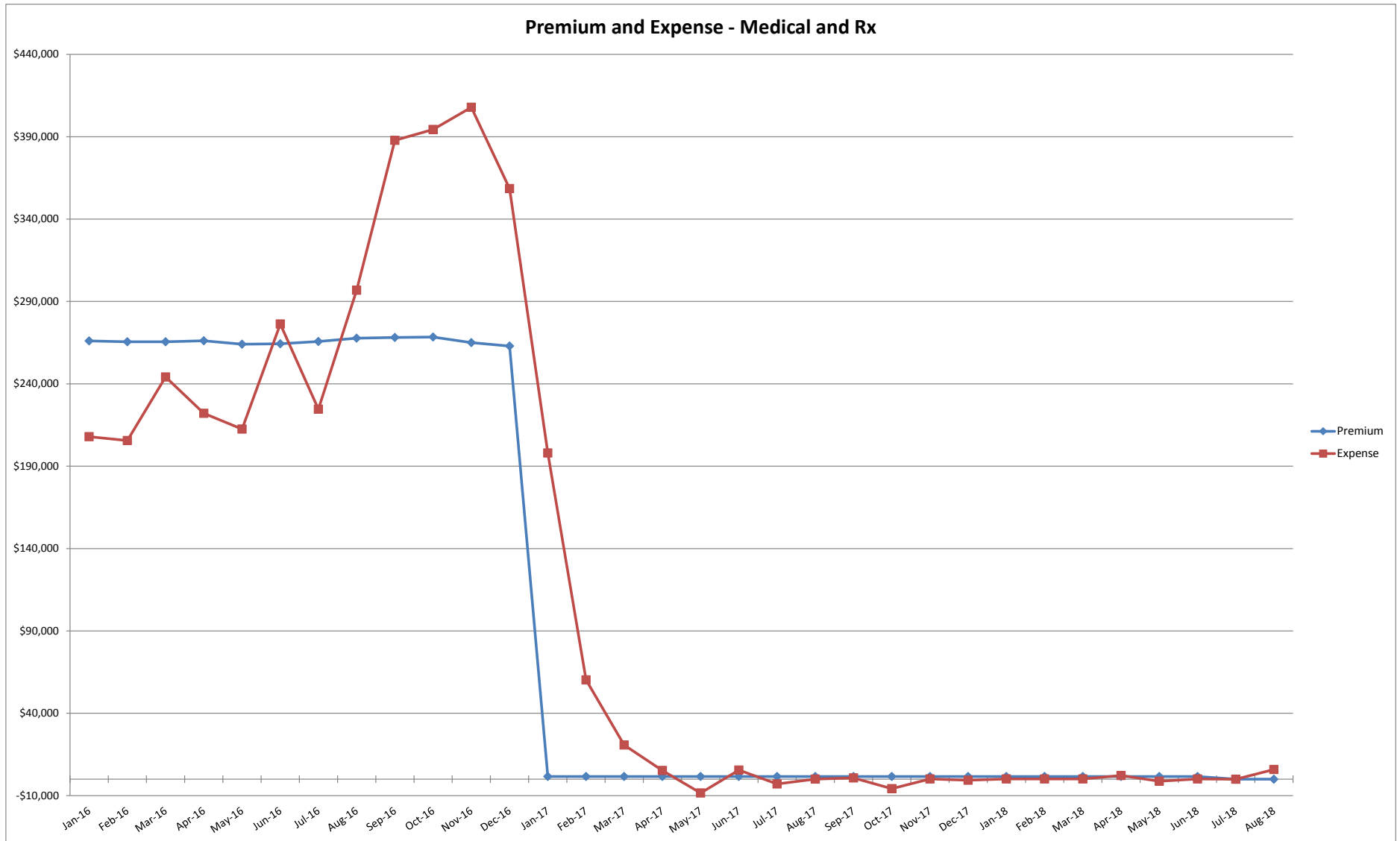
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-16	289	\$266,033	\$68,339	\$74,569	\$40,188	\$24,776	\$0	\$207,872	\$58,161	\$633.55	78.1%
Feb-16	289	\$265,507	\$59,035	\$75,036	\$46,727	\$24,776	\$0	\$205,574	\$59,933	\$625.60	77.4%
Mar-16	289	\$265,507	\$90,215	\$72,539	\$56,647	\$24,776	\$0	\$244,176	\$21,330	\$759.17	92.0%
Apr-16	291	\$266,108	\$71,342	\$74,400	\$51,369	\$24,947	\$0	\$222,059	\$44,049	\$677.36	83.4%
May-16	288	\$264,055	\$72,036	\$74,867	\$40,911	\$24,690	\$0	\$212,505	\$51,550	\$652.13	80.5%
Jun-16	289	\$264,355	\$124,170	\$71,450	\$55,944	\$24,776	\$0	\$276,339	-\$11,984	\$870.46	104.5%
Jul-16	291	\$265,726	\$77,567	\$74,195	\$47,881	\$24,947	\$0	\$224,590	\$41,135	\$686.06	84.5%
Aug-16	295	\$267,698	\$153,032	\$68,299	\$50,196	\$25,290	\$0	\$296,817	-\$29,119	\$920.43	110.9%
Sep-16	297	\$268,158	\$163,002	\$74,239	\$125,064	\$25,462	\$0	\$387,766	-\$119,609	\$1,219.88	144.6%
Oct-16	300	\$268,395	\$171,644	\$72,068	\$124,997	\$25,719	\$0	\$394,429	-\$126,033	\$1,229.03	147.0%
Nov-16	295	\$264,973	\$185,862	\$70,350	\$126,345	\$25,290	\$0	\$407,848	-\$142,874	\$1,296.81	153.9%
Dec-16	292	\$262,920	\$133,580	\$71,670	\$128,271	\$25,033	\$0	\$358,555	-\$95,635	\$1,142.20	136.4%
Jan-17	1	\$1,593	\$197,867	\$0	\$19	\$87	\$0	\$197,973	-\$196,381	\$197,885.93	12429.6%
Feb-17	1	\$1,593	\$60,175	\$0	\$0	\$87	\$0	\$60,262	-\$58,669	\$60,174.67	3783.5%
Mar-17	1	\$1,593	\$20,631	\$0	\$0	\$87	\$0	\$20,719	-\$19,126	\$20,631.20	1300.8%
Apr-17	1	\$1,593	\$5,165	\$0	\$0	\$87	\$0	\$5,252	-\$3,660	\$5,165.00	329.8%
May-17	1	\$1,593	-\$8,486	\$0	\$0	\$87	\$0	-\$8,398	\$9,991	-\$8,485.61	-527.3%
Jun-17	1	\$1,593	\$5,438	\$0	\$0	\$87	\$0	\$5,526	-\$3,933	\$5,438.37	346.9%
Jul-17	1	\$1,593	-\$2,965	\$0	\$0	\$87	\$0	-\$2,878	\$4,471	-\$2,965.34	-180.7%
Aug-17	1	\$1,593	\$0	\$0	\$0	\$87	\$0	\$87	\$1,505	\$0.00	5.5%
Sep-17	1	\$1,593	\$696	\$0	\$0	\$87	\$0	\$783	\$809	\$696.00	49.2%
Oct-17	1	\$1,593	-\$5,875	\$0	\$0	\$87	\$0	-\$5,788	\$7,380	-\$5,875.00	-363.4%
Nov-17	1	\$1,593	\$39	\$0	\$0	\$87	\$0	\$126	\$1,466	\$39.00	7.9%
Dec-17	1	\$1,593	-\$754	\$0	\$0	\$87	\$0	-\$667	\$2,259	-\$754.00	-41.9%
Jan-18	1	\$1,593	\$0	\$0	\$0	\$94	\$0	\$94	\$1,499	\$0.00	0.0%
Feb-18	1	\$1,593	\$0	\$0	\$0	\$94	\$0	\$94	\$1,499	\$0.00	0.0%
Mar-18	1	\$1,593	\$0	\$0	\$0	\$94	\$0	\$94	\$1,499	\$0.00	0.0%
Apr-18	1	\$1,593	\$2,160	\$0	\$0	\$94	\$0	\$2,254	-\$661	\$2,160.00	141.5%
May-18	1	\$1,593	-\$1,326	\$0	\$0	\$94	\$0	-\$1,232	\$2,825	-\$1,326.00	-77.4%
Jun-18	1	\$1,593	\$0	\$0	\$0	\$94	\$0	\$94	\$1,499	\$0.00	5.9%
Jul-18	0	\$0	-\$20	\$0	\$0	\$0	\$0	-\$20	\$20	#DIV/0!	#DIV/0!
Aug-18	0	\$0	\$5,911	\$0	\$0	\$0	\$0	\$5,911	-\$5,911	#DIV/0!	#DIV/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 YTD	1	\$9,557	\$6,725	\$0	\$0	\$561	\$0	\$7,286	\$2,270	\$1,120.83	76.2%
Current 12 Months	1	\$15,928	\$831	\$0	\$0	\$911	\$0	\$1,742	\$14,186	\$83.10	10.9%

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

Notes:

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

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





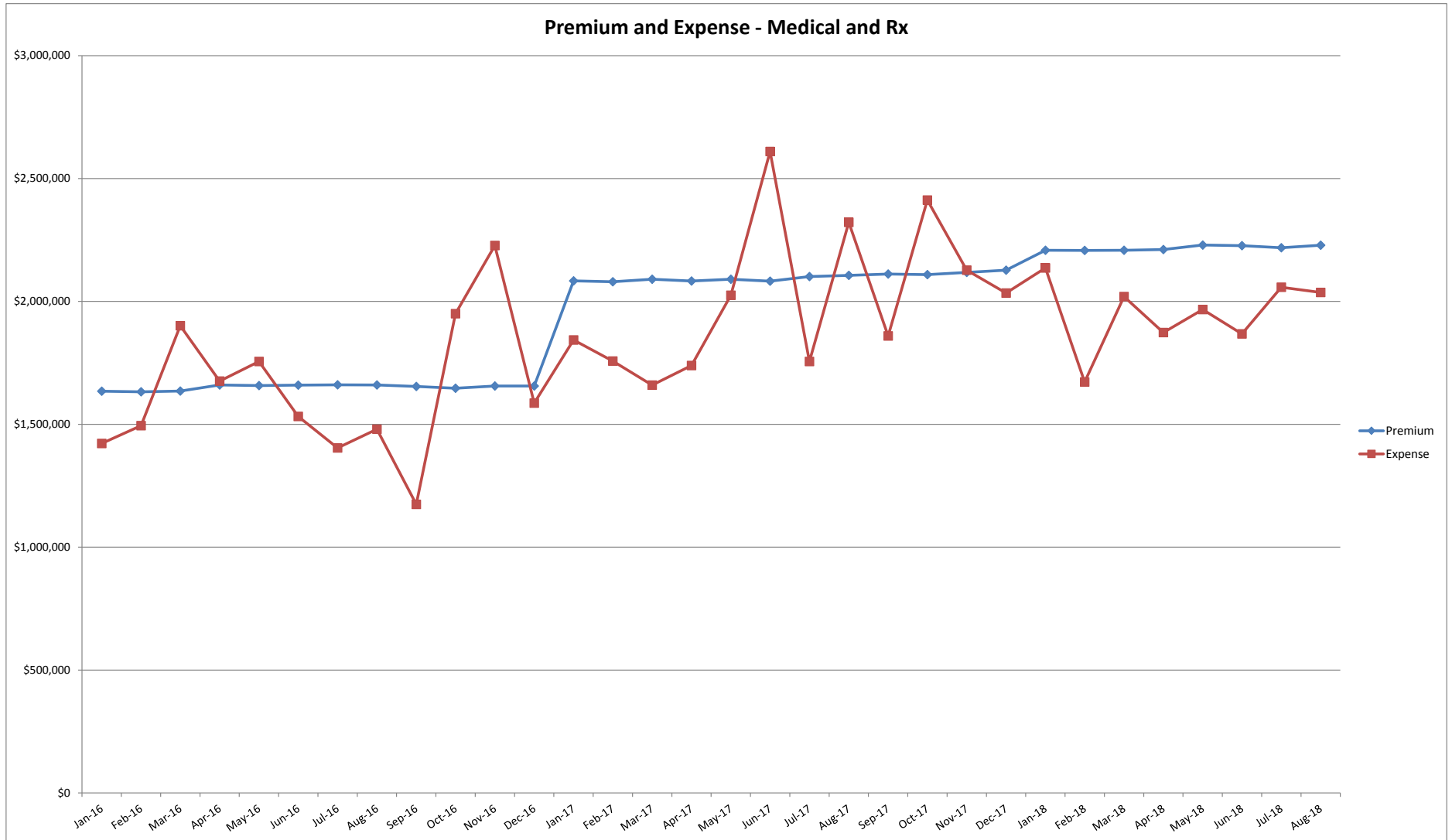
**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of August 2018
County of Tulare - PPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE				SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-16	2,445	\$1,634,557	\$844,648	\$419,202	\$157,825	\$0	\$1,421,675	\$212,882	\$516.91	87.0%
Feb-16	2,448	\$1,632,189	\$814,535	\$521,819	\$158,018	\$0	\$1,494,373	\$137,817	\$545.90	91.6%
Mar-16	2,451	\$1,635,335	\$1,225,617	\$517,136	\$158,212	\$0	\$1,900,965	-\$265,630	\$711.04	116.2%
Apr-16	2,495	\$1,660,234	\$1,082,260	\$432,397	\$161,052	\$0	\$1,675,709	-\$15,475	\$607.08	100.9%
May-16	2,487	\$1,657,740	\$1,095,985	\$499,089	\$160,536	\$0	\$1,755,610	-\$97,870	\$641.36	105.9%
Jun-16	2,491	\$1,659,442	\$925,363	\$446,034	\$160,794	\$0	\$1,532,191	\$127,250	\$550.54	92.3%
Jul-16	2,495	\$1,660,506	\$805,929	\$437,009	\$161,052	\$0	\$1,403,991	\$256,515	\$498.17	84.6%
Aug-16	2,493	\$1,660,172	\$769,888	\$549,001	\$160,923	\$0	\$1,479,812	\$180,360	\$529.04	89.1%
Sep-16	2,489	\$1,654,054	\$574,578	\$439,054	\$160,665	\$0	\$1,174,297	\$479,758	\$407.24	71.0%
Oct-16	2,479	\$1,646,580	\$1,304,493	\$485,461	\$160,019	\$0	\$1,949,973	-\$303,393	\$722.05	118.4%
Nov-16	2,497	\$1,655,781	\$1,625,534	\$440,989	\$161,181	\$0	\$2,227,704	-\$571,923	\$827.60	134.5%
Dec-16	2,498	\$1,655,621	\$947,450	\$477,450	\$161,246	\$0	\$1,586,146	\$69,475	\$570.42	95.8%
Jan-17	2,785	\$2,083,764	\$1,063,327	\$595,773	\$184,283	\$0	\$1,843,383	\$240,381	\$595.73	88.5%
Feb-17	2,774	\$2,079,970	\$1,037,311	\$536,528	\$183,556	\$0	\$1,757,394	\$322,576	\$567.35	84.5%
Mar-17	2,785	\$2,090,062	\$903,425	\$571,682	\$184,283	\$0	\$1,659,390	\$430,672	\$529.66	79.4%
Apr-17	2,777	\$2,083,327	\$1,025,542	\$529,915	\$183,754	\$0	\$1,739,211	\$344,117	\$560.12	83.5%
May-17	2,790	\$2,090,405	\$1,317,845	\$522,476	\$184,614	\$0	\$2,024,935	\$65,470	\$659.91	96.9%
Jun-17	2,783	\$2,082,487	\$1,790,162	\$635,565	\$184,151	\$0	\$2,609,878	-\$527,391	\$871.62	125.3%
Jul-17	2,812	\$2,101,329	\$1,002,601	\$566,607	\$186,070	\$0	\$1,755,278	\$346,051	\$558.04	83.5%
Aug-17	2,814	\$2,105,719	\$1,432,300	\$702,997	\$186,202	\$0	\$2,321,499	-\$215,780	\$758.81	110.2%
Sep-17	2,829	\$2,111,374	\$953,510	\$718,810	\$187,195	\$0	\$1,859,515	\$251,859	\$591.13	88.1%
Oct-17	2,824	\$2,109,268	\$1,558,844	\$666,488	\$186,864	\$0	\$2,412,196	-\$302,928	\$788.01	114.4%
Nov-17	2,837	\$2,117,916	\$1,366,694	\$572,930	\$187,724	\$0	\$2,127,348	-\$9,432	\$683.69	100.4%
Dec-17	2,854	\$2,127,396	\$1,154,716	\$690,647	\$188,849	\$0	\$2,034,212	\$93,184	\$646.59	95.6%
Jan-18	2,868	\$2,207,849	\$1,301,870	\$606,579	\$227,490	\$0	\$2,135,939	\$71,910	\$665.43	96.7%
Feb-18	2,866	\$2,207,463	\$817,799	\$626,710	\$227,331	\$0	\$1,671,840	\$535,623	\$504.02	75.7%
Mar-18	2,869	\$2,208,192	\$1,146,243	\$645,723	\$227,569	\$0	\$2,019,535	\$188,657	\$624.60	91.5%
Apr-18	2,878	\$2,211,369	\$1,009,661	\$635,692	\$228,283	\$0	\$1,873,636	\$337,733	\$571.70	84.7%
May-18	2,913	\$2,229,533	\$1,079,344	\$656,429	\$231,059	\$0	\$1,966,832	\$262,701	\$595.87	88.2%
Jun-18	2,913	\$2,226,922	\$990,129	\$646,900	\$231,059	\$0	\$1,868,088	\$358,834	\$561.97	83.9%
Jul-18	2,902	\$2,218,191	\$1,155,655	\$672,061	\$230,187	\$0	\$2,057,903	\$160,288	\$629.81	92.8%
Aug-18	2,916	\$2,228,711	\$1,112,829	\$692,510	\$231,297	\$0	\$2,036,636	\$192,075	\$619.11	91.4%
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 YTD	2,891	\$17,738,230	\$8,613,530	\$5,182,605	\$1,834,275	\$0	\$15,630,410	\$2,107,821	\$596.59	88.1%
Current 12 Months	2,872	\$26,204,184	\$13,647,294	\$7,831,480	\$2,584,907	\$0	\$24,063,681	\$2,140,503	\$623.13	91.8%

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

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

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





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

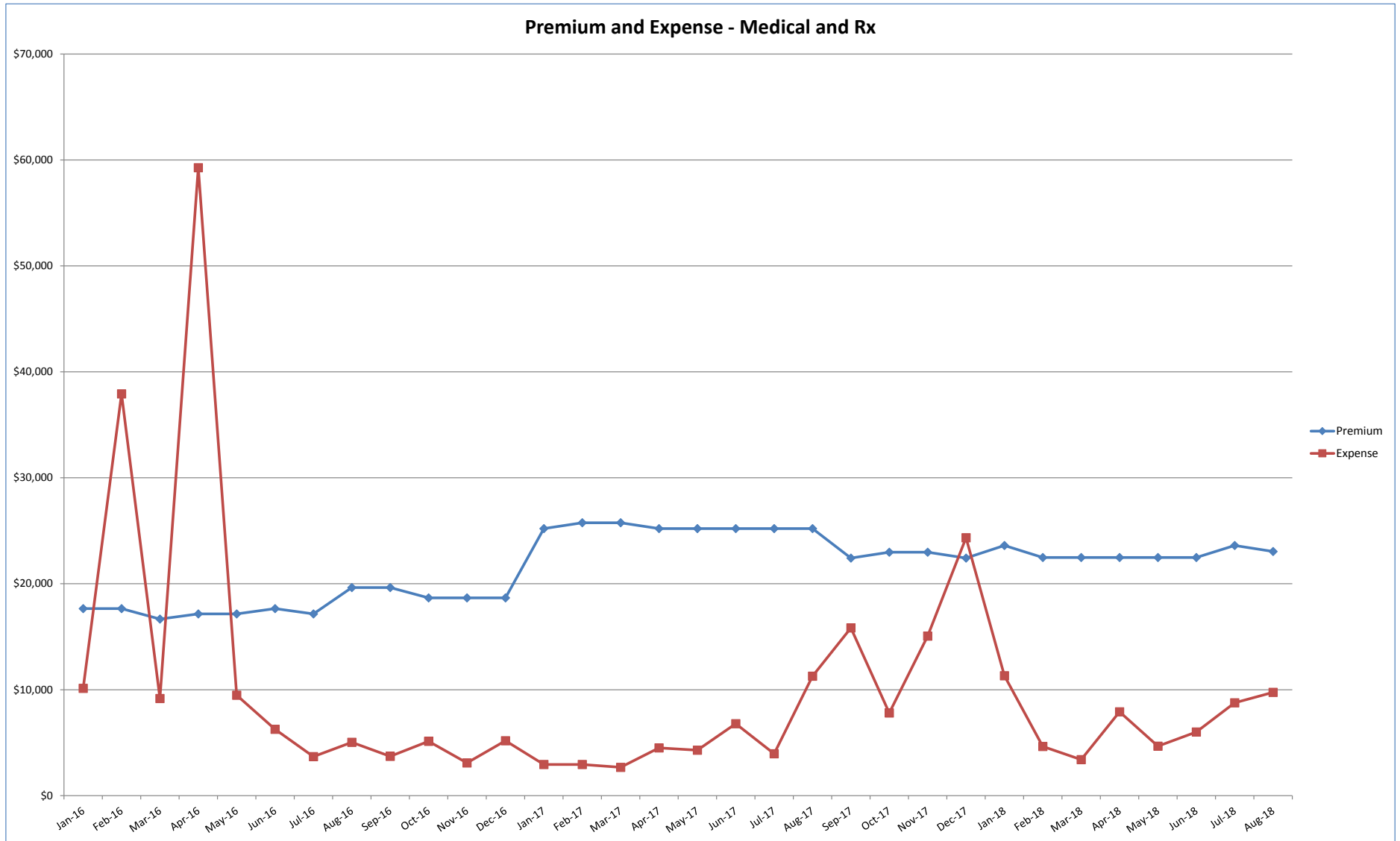
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	32	\$17,653	\$7,356	\$710	\$2,066	\$0	\$10,132	\$7,521	\$252.06	57.4%
Feb-16	32	\$17,653	\$35,852	\$0	\$2,066	\$0	\$37,918	-\$20,265	\$1,120.38	214.8%
Mar-16	30	\$16,667	\$7,233	\$0	\$1,937	\$0	\$9,170	\$7,498	\$241.10	55.0%
Apr-16	31	\$17,160	\$56,854	\$413	\$2,001	\$0	\$59,268	-\$42,108	\$1,847.32	345.4%
May-16	31	\$17,160	\$7,095	\$390	\$2,001	\$0	\$9,486	\$7,674	\$241.45	55.3%
Jun-16	32	\$17,653	\$3,392	\$807	\$2,066	\$0	\$6,265	\$11,388	\$131.22	35.5%
Jul-16	31	\$17,160	\$988	\$696	\$2,001	\$0	\$3,685	\$13,475	\$54.32	21.5%
Aug-16	34	\$19,646	\$2,334	\$501	\$2,195	\$0	\$5,030	\$14,617	\$83.38	25.6%
Sep-16	34	\$19,646	\$813	\$701	\$2,195	\$0	\$3,709	\$15,938	\$44.53	18.9%
Oct-16	33	\$18,662	\$2,379	\$614	\$2,130	\$0	\$5,123	\$13,539	\$90.70	27.5%
Nov-16	33	\$18,662	\$301	\$663	\$2,130	\$0	\$3,094	\$15,568	\$29.21	16.6%
Dec-16	33	\$18,662	\$2,277	\$774	\$2,130	\$0	\$5,181	\$13,481	\$92.45	27.8%
Jan-17	38	\$25,205	\$371	\$49	\$2,514	\$0	\$2,934	\$22,270	\$11.05	11.6%
Feb-17	39	\$25,755	\$358	\$5	\$2,581	\$0	\$2,944	\$22,812	\$9.31	11.4%
Mar-17	39	\$25,755	\$70	\$25	\$2,581	\$0	\$2,676	\$23,080	\$2.44	10.4%
Apr-17	38	\$25,205	\$1,358	\$632	\$2,514	\$0	\$4,504	\$20,700	\$52.37	17.9%
May-17	38	\$25,205	\$1,730	\$47	\$2,514	\$0	\$4,291	\$20,913	\$46.76	17.0%
Jun-17	38	\$25,205	\$4,181	\$92	\$2,514	\$0	\$6,787	\$18,417	\$112.45	26.9%
Jul-17	38	\$25,205	\$1,410	\$23	\$2,514	\$0	\$3,947	\$21,257	\$37.71	15.7%
Aug-17	38	\$25,205	\$8,400	\$357	\$2,514	\$0	\$11,271	\$13,933	\$230.45	44.7%
Sep-17	36	\$22,426	\$13,425	\$28	\$2,382	\$0	\$15,835	\$6,590	\$373.69	70.6%
Oct-17	36	\$22,976	\$5,044	\$377	\$2,382	\$0	\$7,803	\$15,172	\$150.58	34.0%
Nov-17	36	\$22,976	\$12,105	\$576	\$2,382	\$0	\$15,063	\$7,912	\$352.25	65.6%
Dec-17	35	\$22,425	\$21,474	\$556	\$2,316	\$0	\$24,346	-\$1,921	\$629.43	108.6%
Jan-18	37	\$23,613	\$8,324	\$57	\$2,935	\$0	\$11,316	\$12,297	\$226.51	47.9%
Feb-18	35	\$22,475	\$1,869	\$0	\$2,776	\$0	\$4,645	\$17,830	\$53.40	20.7%
Mar-18	35	\$22,475	\$629	\$0	\$2,776	\$0	\$3,405	\$19,070	\$17.97	15.2%
Apr-18	35	\$22,475	\$5,130	\$0	\$2,776	\$0	\$7,906	\$14,569	\$146.57	35.2%
May-18	35	\$22,475	\$1,781	\$118	\$2,776	\$0	\$4,675	\$17,800	\$54.26	20.8%
Jun-18	35	\$22,475	\$2,063	\$1,164	\$2,776	\$0	\$6,003	\$16,472	\$92.20	26.7%
Jul-18	36	\$23,612	\$5,113	\$790	\$2,856	\$0	\$8,759	\$14,853	\$163.97	37.1%
Aug-18	35	\$23,043	\$5,786	\$1,185	\$2,776	\$0	\$9,747	\$13,296	\$199.17	42.3%
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 YTD	35	\$182,641	\$30,695	\$3,314	\$22,448	\$0	\$56,457	\$126,184	\$120.17	30.9%
Current 12 Months	36	\$273,442	\$82,743	\$4,851	\$31,910	\$0	\$119,504	\$153,938	\$205.62	43.7%

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

Notes:

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

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





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

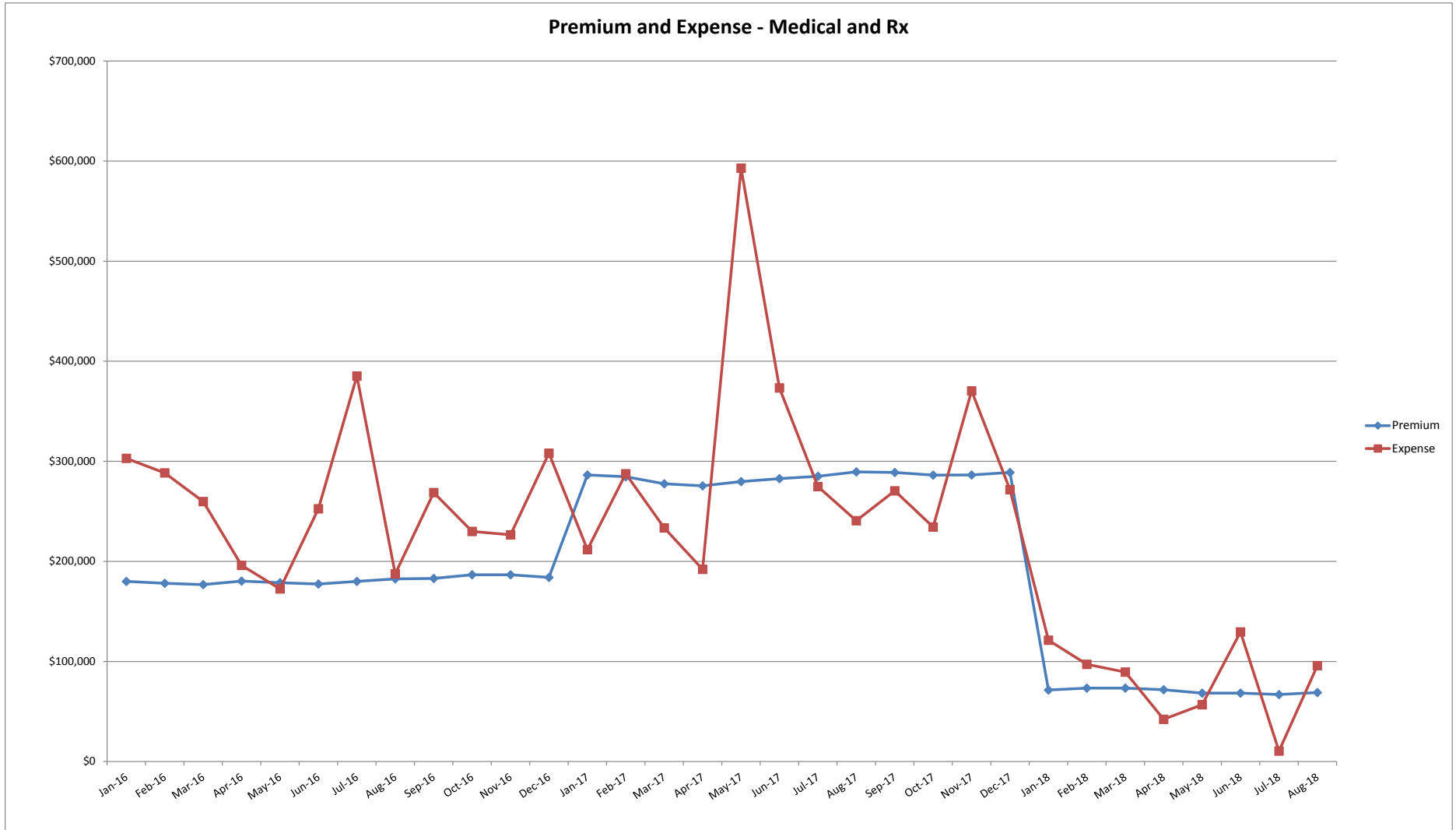
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	145	\$180,011	\$220,054	\$35,132	\$36,153	\$11,556	\$0	\$302,894	-\$122,883	\$2,009.23	168.3%
Feb-16	143	\$178,054	\$206,162	\$35,364	\$35,494	\$11,423	\$0	\$288,443	-\$110,390	\$1,937.21	162.0%
Mar-16	143	\$176,718	\$174,903	\$35,402	\$38,029	\$11,423	\$0	\$259,756	-\$83,038	\$1,736.60	147.0%
Apr-16	149	\$180,284	\$117,706	\$36,047	\$30,344	\$11,949	\$0	\$196,046	-\$15,763	\$1,235.55	108.7%
May-16	148	\$178,628	\$94,077	\$35,855	\$30,754	\$11,862	\$0	\$172,548	\$6,080	\$1,085.72	96.6%
Jun-16	148	\$177,377	\$171,526	\$36,680	\$32,529	\$11,883	\$0	\$252,617	-\$75,240	\$1,626.59	142.4%
Jul-16	150	\$180,061	\$303,039	\$36,470	\$33,753	\$12,016	\$0	\$385,278	-\$205,217	\$2,488.41	214.0%
Aug-16	151	\$182,553	\$110,676	\$36,688	\$28,093	\$12,082	\$0	\$187,539	-\$4,987	\$1,161.97	102.7%
Sep-16	151	\$182,973	\$185,744	\$36,618	\$34,329	\$12,061	\$0	\$268,752	-\$85,779	\$1,699.94	146.9%
Oct-16	153	\$186,621	\$149,400	\$36,954	\$31,430	\$12,215	\$0	\$229,999	-\$43,378	\$1,423.42	123.2%
Nov-16	153	\$186,621	\$149,042	\$37,283	\$28,006	\$12,215	\$0	\$226,546	-\$39,926	\$1,400.86	121.4%
Dec-16	151	\$183,961	\$250,282	\$36,371	\$28,776	\$12,061	-\$19,394	\$308,097	-\$124,135	\$1,960.50	167.5%
Jan-17	183	\$286,401	\$115,526	\$52,154	\$28,813	\$15,206	\$0	\$211,699	\$74,701	\$1,073.73	73.9%
Feb-17	182	\$284,629	\$185,571	\$51,965	\$34,881	\$15,117	\$0	\$287,534	-\$2,905	\$1,496.80	101.0%
Mar-17	178	\$277,523	\$131,952	\$52,088	\$34,651	\$14,823	\$0	\$233,514	\$44,009	\$1,228.60	84.1%
Apr-17	175	\$275,490	\$93,321	\$50,866	\$33,243	\$14,555	\$0	\$191,985	\$83,505	\$1,013.89	69.7%
May-17	178	\$279,753	\$485,586	\$51,944	\$40,593	\$14,802	\$0	\$592,925	-\$313,172	\$3,247.88	211.9%
Jun-17	181	\$282,736	\$272,269	\$52,026	\$34,035	\$15,049	\$0	\$373,378	-\$90,642	\$1,979.72	132.1%
Jul-17	182	\$285,099	\$170,028	\$52,051	\$37,524	\$15,096	\$0	\$274,698	\$10,401	\$1,426.39	96.4%
Aug-17	184	\$289,453	\$133,904	\$52,825	\$38,615	\$15,274	\$0	\$240,619	\$48,835	\$1,224.70	83.1%
Sep-17	184	\$288,851	\$162,496	\$52,763	\$40,000	\$15,253	\$0	\$270,512	\$18,339	\$1,387.28	93.7%
Oct-17	184	\$286,225	\$129,356	\$52,396	\$37,398	\$15,274	\$0	\$234,424	\$51,801	\$1,191.03	81.9%
Nov-17	185	\$286,335	\$263,222	\$52,701	\$39,078	\$15,364	\$0	\$370,365	-\$84,030	\$1,918.92	129.3%
Dec-17	185	\$288,923	\$162,065	\$53,304	\$40,948	\$15,385	\$0	\$271,702	\$17,221	\$1,385.50	94.0%
Jan-18	38	\$71,512	\$113,536	\$0	\$5,036	\$2,622	\$0	\$121,194	-\$49,683	\$3,120.32	169.5%
Feb-18	40	\$73,337	\$86,671	\$0	\$7,680	\$2,760	\$0	\$97,111	-\$23,774	\$2,358.76	132.4%
Mar-18	40	\$73,337	\$77,603	\$0	\$9,021	\$2,760	\$0	\$89,384	-\$16,047	\$2,165.59	121.9%
Apr-18	39	\$71,690	\$33,297	\$0	\$6,186	\$2,691	\$0	\$42,175	\$29,516	\$1,012.39	58.8%
May-18	37	\$68,404	\$47,159	\$0	\$7,047	\$2,553	\$0	\$56,759	\$11,645	\$1,465.03	83.0%
Jun-18	37	\$68,412	\$118,930	\$0	\$7,983	\$2,553	\$0	\$129,467	-\$61,054	\$3,430.09	189.2%
Jul-18	37	\$66,952	\$1,487	\$0	\$6,422	\$2,553	\$0	\$10,463	\$56,489	\$213.76	15.6%
Aug-18	38	\$68,960	\$56,140	\$0	\$37,091	\$2,622	\$0	\$95,854	-\$26,894	\$2,453.46	139.0%
2015	123	\$1,660,403	\$2,594,309	\$428,402	\$355,693	\$129,738	-\$50,695	\$3,457,448	-\$1,797,044	\$2,251.49	208.2%
2016	149	\$2,173,860	\$2,132,611	\$434,864	\$387,689	\$142,746	-\$19,394	\$3,078,516	-\$904,656	\$1,644.69	141.6%
2017	182	\$3,411,417	\$2,305,296	\$627,083	\$439,781	\$181,196	\$0	\$3,553,356	-\$141,938	\$1,546.15	104.2%
2018 YTD	38	\$562,604	\$534,823	\$0	\$86,466	\$21,117	\$0	\$642,406	-\$79,802	\$2,030.36	114.2%
Current 12 Months	87	\$1,712,938	\$1,251,962	\$211,164	\$243,891	\$82,393	\$0	\$1,789,409	-\$76,472	\$1,635.07	104.5%

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolv, 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 Envolv 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 August 2018
All Others - All Medical**





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

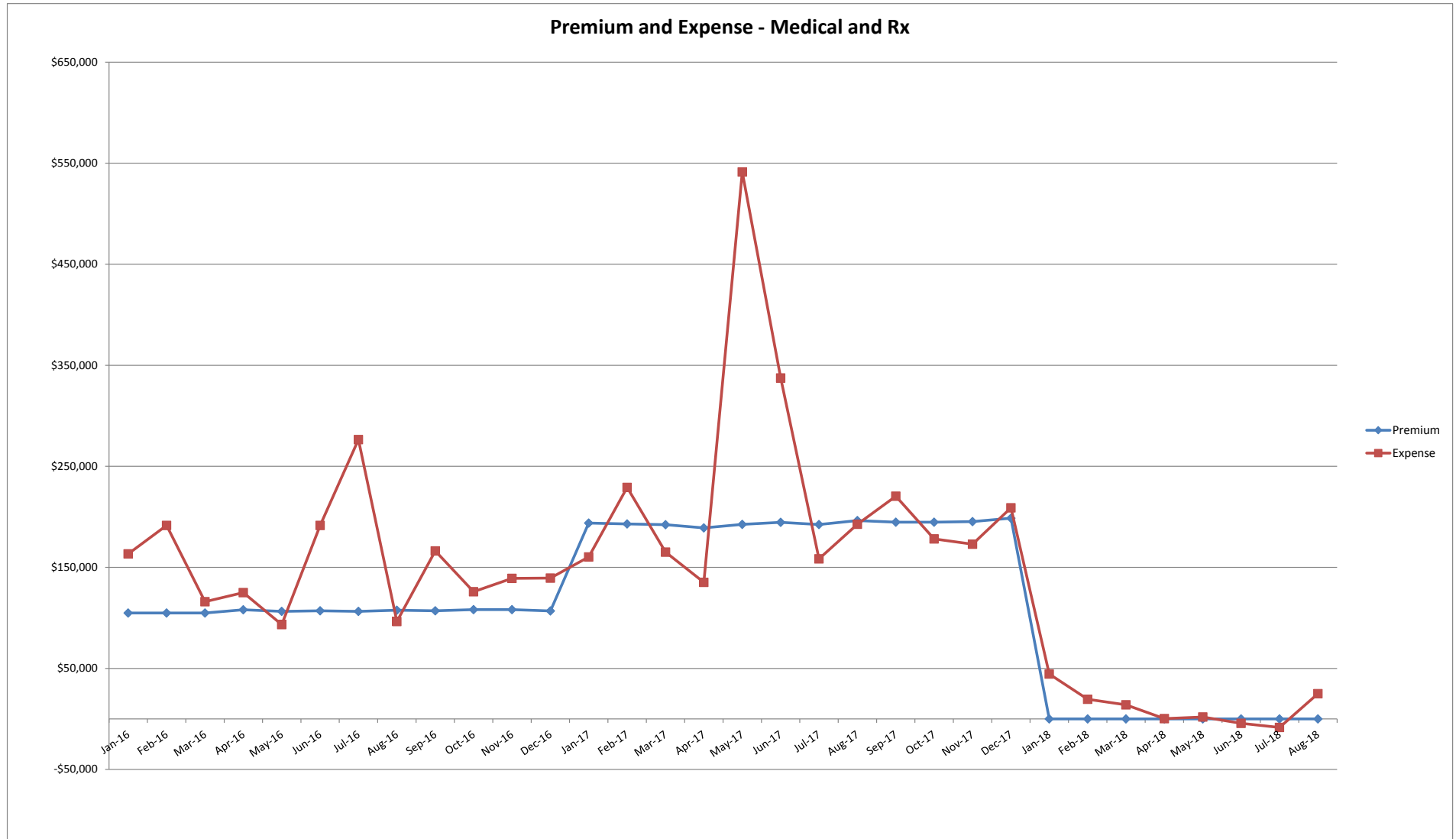
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	90	\$104,892	\$104,247	\$35,132	\$16,023	\$7,896	\$0	\$163,297	-\$58,405	\$1,726.68	155.7%
Feb-16	90	\$104,782	\$104,782	\$130,859	\$35,364	\$17,437	\$7,896	\$191,556	-\$86,774	\$2,040.67	182.8%
Mar-16	90	\$104,782	\$54,893	\$35,402	\$17,830	\$7,896	\$0	\$116,021	-\$11,239	\$1,201.39	110.7%
Apr-16	96	\$108,072	\$61,425	\$36,047	\$19,146	\$8,422	\$0	\$125,041	-\$16,969	\$1,214.78	115.7%
May-16	95	\$106,416	\$31,901	\$35,855	\$17,273	\$8,334	\$0	\$93,364	\$13,052	\$895.05	87.7%
Jun-16	96	\$106,964	\$125,570	\$36,680	\$20,923	\$8,422	\$0	\$191,595	-\$84,631	\$1,908.05	179.1%
Jul-16	96	\$106,465	\$211,706	\$36,470	\$19,944	\$8,422	\$0	\$276,542	-\$170,077	\$2,792.91	259.7%
Aug-16	96	\$107,573	\$37,071	\$36,688	\$14,226	\$8,422	\$0	\$96,407	\$11,166	\$916.51	89.6%
Sep-16	95	\$107,024	\$100,010	\$36,618	\$21,314	\$8,334	\$0	\$166,276	-\$59,252	\$1,662.55	155.4%
Oct-16	96	\$108,181	\$60,812	\$36,954	\$19,723	\$8,422	\$0	\$125,911	-\$17,730	\$1,223.85	116.4%
Nov-16	96	\$108,181	\$76,371	\$37,283	\$17,090	\$8,422	\$0	\$139,166	-\$30,985	\$1,361.92	128.6%
Dec-16	95	\$106,906	\$77,851	\$36,371	\$16,901	\$8,334	\$0	\$139,458	-\$32,552	\$1,380.24	130.4%
Jan-17	129	\$193,821	\$80,714	\$52,154	\$15,966	\$11,525	\$0	\$160,359	\$33,462	\$1,153.75	82.7%
Feb-17	128	\$192,923	\$140,017	\$51,965	\$25,740	\$11,436	\$0	\$229,157	-\$36,235	\$1,700.95	118.8%
Mar-17	127	\$192,288	\$77,874	\$52,088	\$23,850	\$11,346	\$0	\$165,158	\$27,130	\$1,211.12	85.9%
Apr-17	124	\$189,106	\$46,228	\$50,866	\$27,044	\$11,078	\$0	\$135,216	\$53,890	\$1,001.11	71.5%
May-17	126	\$192,496	\$455,444	\$51,944	\$22,748	\$11,257	\$0	\$541,393	-\$348,897	\$4,207.43	281.2%
Jun-17	128	\$194,605	\$251,759	\$52,026	\$22,230	\$11,436	\$0	\$337,451	-\$142,846	\$2,546.99	173.4%
Jul-17	127	\$192,426	\$71,385	\$52,051	\$23,604	\$11,346	\$0	\$158,386	\$34,040	\$1,157.79	82.3%
Aug-17	129	\$196,256	\$106,827	\$52,825	\$21,514	\$11,525	\$0	\$192,691	\$3,565	\$1,404.39	98.2%
Sep-17	128	\$194,780	\$130,241	\$52,763	\$26,042	\$11,436	\$0	\$220,481	-\$25,701	\$1,633.17	113.2%
Oct-17	129	\$194,711	\$91,277	\$52,396	\$23,000	\$11,525	\$0	\$178,198	\$16,512	\$1,292.04	91.5%
Nov-17	130	\$195,345	\$82,907	\$52,701	\$25,746	\$11,614	\$0	\$172,968	\$22,376	\$1,241.18	88.5%
Dec-17	131	\$198,678	\$116,605	\$53,304	\$27,326	\$11,704	\$0	\$208,939	-\$10,261	\$1,505.61	105.2%
Jan-18	0	\$0	\$44,390	\$0	\$0	\$0	\$0	\$44,390	-\$44,390	\$0.00	0.0%
Feb-18	0	\$0	\$19,476	\$0	\$0	\$0	\$0	\$19,476	-\$19,476	\$0.00	0.0%
Mar-18	0	\$0	\$13,943	\$0	\$0	\$0	\$0	\$13,943	-\$13,943	\$0.00	0.0%
Apr-18	0	\$0	\$224	\$0	\$0	\$0	\$0	\$224	-\$224	\$0.00	0.0%
May-18	0	\$0	\$1,885	\$0	\$0	\$0	\$0	\$1,885	-\$1,885	\$0.00	0.0%
Jun-18	0	\$0	-\$4,411	\$0	\$0	\$0	\$0	-\$4,411	\$4,411	\$0.00	0.0%
Jul-18	0	\$0	-\$8,439	\$0	\$0	\$0	\$0	-\$8,439	\$8,439	\$0.00	0.0%
Aug-18	0	\$0	\$24,961	\$0	\$0	\$0	\$0	\$24,961	-\$24,961	\$0.00	0.0%
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 YTD	0	\$0	\$92,029	\$0	\$0	\$0	\$0	\$92,029	-\$92,029	#DIV/0!	#DIV/0!
Current 12 Months	43	\$783,513	\$513,059	\$211,164	\$102,114	\$46,278	\$0	\$872,615	-\$89,102	\$1,595.25	111.4%

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

Notes:

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





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

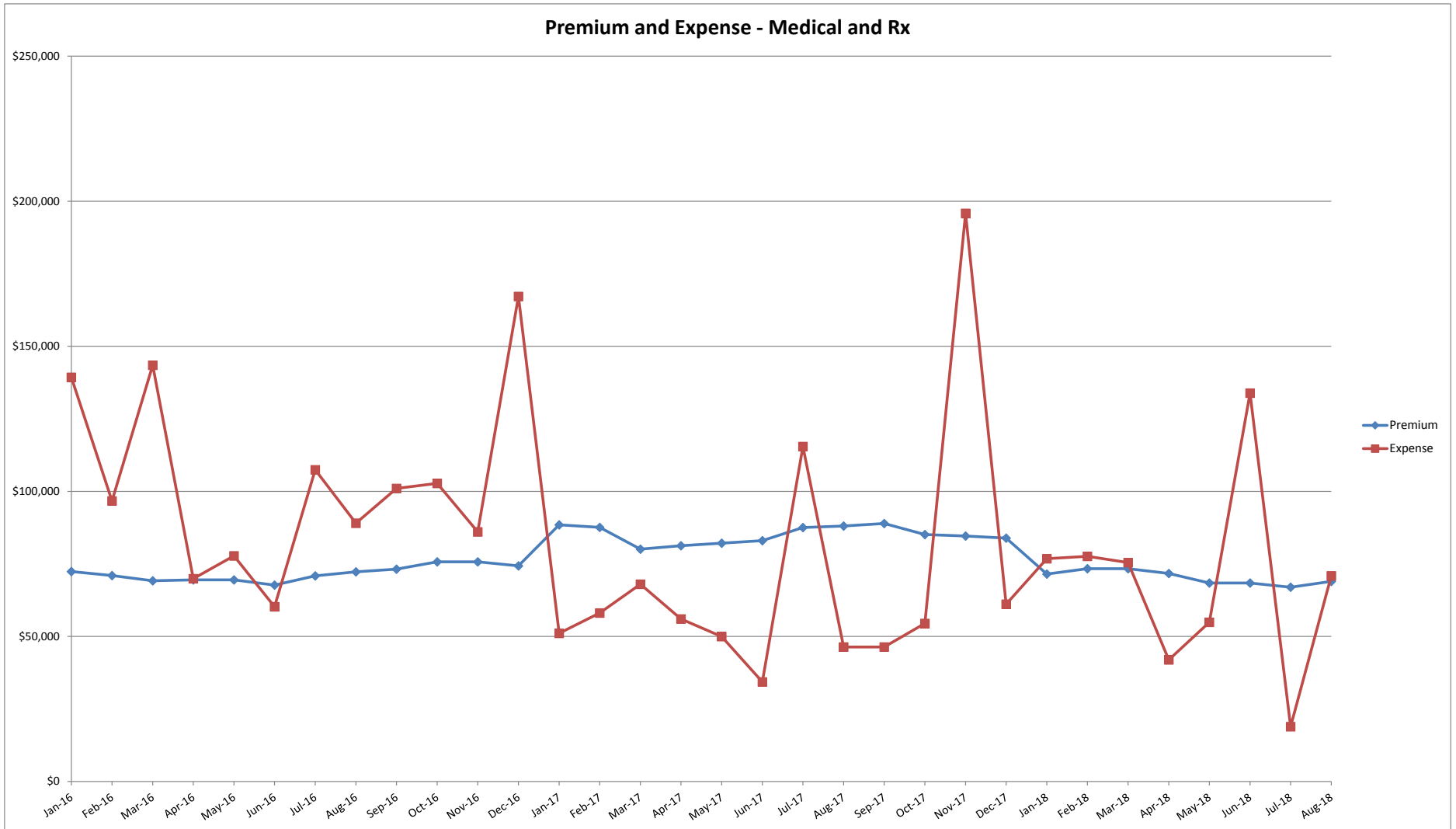
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE				SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	Rx	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-16	51	\$72,387	\$115,807	\$20,130	\$3,394	\$0	\$139,331	-\$66,944	\$2,665.43	192.5%
Feb-16	50	\$71,003	\$75,303	\$18,057	\$3,328	\$0	\$96,688	-\$25,684	\$1,867.20	136.2%
Mar-16	49	\$69,204	\$120,010	\$20,198	\$3,261	\$0	\$143,469	-\$74,265	\$2,861.39	207.3%
Apr-16	49	\$69,480	\$56,281	\$10,375	\$3,261	\$0	\$69,917	-\$436	\$1,360.32	100.6%
May-16	49	\$69,480	\$62,047	\$12,463	\$3,261	\$0	\$77,770	-\$8,290	\$1,520.60	111.9%
Jun-16	48	\$67,681	\$45,430	\$11,606	\$3,194	\$0	\$60,230	\$7,450	\$1,188.25	89.0%
Jul-16	50	\$70,864	\$91,333	\$12,791	\$3,328	\$0	\$107,452	-\$36,588	\$2,082.49	151.6%
Aug-16	51	\$72,248	\$72,830	\$12,817	\$3,394	\$0	\$89,041	-\$16,793	\$1,679.35	123.2%
Sep-16	52	\$73,216	\$85,608	\$11,965	\$3,461	\$0	\$101,034	-\$27,817	\$1,876.40	138.0%
Oct-16	53	\$75,708	\$88,588	\$10,657	\$3,527	\$0	\$102,772	-\$27,065	\$1,872.55	135.7%
Nov-16	53	\$75,708	\$72,671	\$9,867	\$3,527	\$0	\$86,065	-\$10,357	\$1,557.32	113.7%
Dec-16	52	\$74,324	\$172,305	\$10,830	\$3,461	-\$19,394	\$167,202	-\$92,878	\$3,148.87	225.0%
Jan-17	50	\$88,478	\$34,812	\$12,847	\$3,409	\$0	\$51,068	\$37,410	\$953.19	57.7%
Feb-17	50	\$87,604	\$45,554	\$9,141	\$3,409	\$0	\$58,104	\$29,500	\$1,093.91	66.3%
Mar-17	46	\$80,093	\$54,078	\$10,791	\$3,136	\$0	\$68,004	\$12,089	\$1,410.19	84.9%
Apr-17	46	\$81,243	\$47,093	\$5,778	\$3,136	\$0	\$56,006	\$25,237	\$1,149.36	68.9%
May-17	47	\$82,117	\$30,046	\$16,702	\$3,204	\$0	\$49,952	\$32,165	\$994.63	60.8%
Jun-17	48	\$82,990	\$20,385	\$10,659	\$3,272	\$0	\$34,316	\$48,674	\$646.74	41.3%
Jul-17	50	\$87,532	\$98,643	\$13,428	\$3,409	\$0	\$115,479	-\$27,947	\$2,241.42	131.9%
Aug-17	50	\$88,057	\$27,003	\$15,953	\$3,409	\$0	\$46,364	\$41,692	\$859.11	52.7%
Sep-17	51	\$88,930	\$30,088	\$12,809	\$3,477	\$0	\$46,374	\$42,556	\$841.13	52.1%
Oct-17	49	\$85,134	\$37,891	\$13,246	\$3,340	\$0	\$54,477	\$30,657	\$1,043.61	64.0%
Nov-17	49	\$84,610	\$180,315	\$12,147	\$3,340	\$0	\$195,802	-\$111,193	\$3,927.80	231.4%
Dec-17	48	\$83,865	\$45,364	\$12,459	\$3,272	\$0	\$61,095	\$22,770	\$1,204.65	72.8%
Jan-18	38	\$71,512	\$69,146	\$5,036	\$2,622	\$0	\$76,804	-\$5,293	\$1,952.16	107.4%
Feb-18	40	\$73,337	\$67,195	\$7,680	\$2,760	\$0	\$77,635	-\$4,298	\$1,871.86	105.9%
Mar-18	40	\$73,337	\$63,660	\$9,021	\$2,760	\$0	\$75,441	-\$2,104	\$1,817.01	102.9%
Apr-18	39	\$71,690	\$33,073	\$6,186	\$2,691	\$0	\$41,951	\$29,740	\$1,006.65	58.5%
May-18	37	\$68,404	\$45,274	\$7,047	\$2,553	\$0	\$54,874	\$13,530	\$1,414.08	80.2%
Jun-18	37	\$68,412	\$123,341	\$7,983	\$2,553	\$0	\$133,878	-\$65,465	\$3,549.30	195.7%
Jul-18	37	\$66,952	\$9,926	\$6,422	\$2,553	\$0	\$18,902	\$48,050	\$441.84	28.2%
Aug-18	38	\$68,960	\$31,179	\$37,091	\$2,622	\$0	\$70,893	-\$1,933	\$1,796.59	102.8%
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 YTD	38	\$562,604	\$442,794	\$86,466	\$21,117	\$0	\$550,377	\$12,227	\$1,729.61	97.8%
Current 12 Months	42	\$905,143	\$736,452	\$137,128	\$34,547	\$0	\$908,126	-\$2,983	\$1,736.74	100.3%

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

Notes:

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

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





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

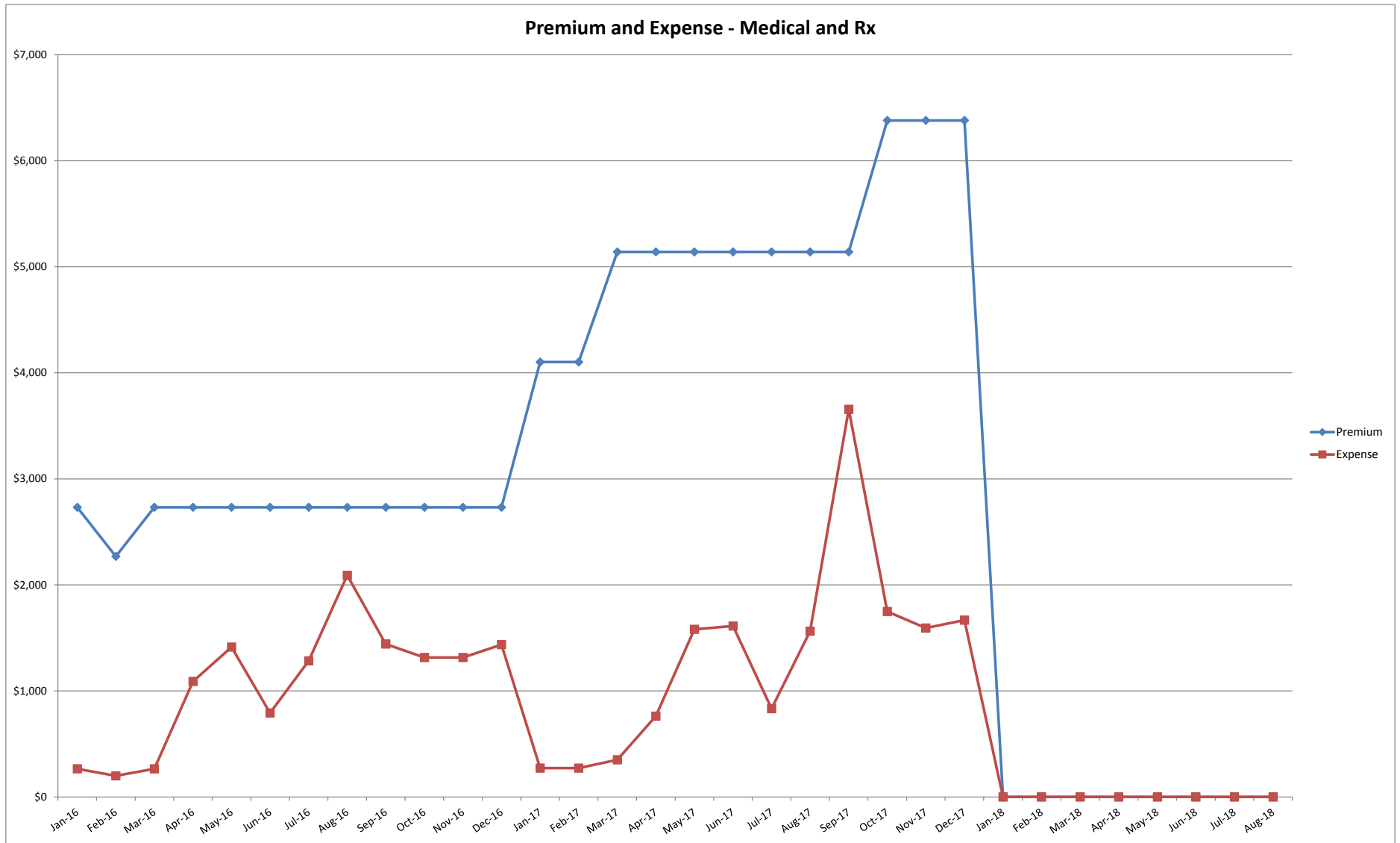
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	4	\$2,732	\$0	\$0	\$266	\$0	\$266	\$2,466	\$0.00	9.7%
Feb-16	3	\$2,268	\$0	\$0	\$200	\$0	\$200	\$2,069	\$0.00	8.8%
Mar-16	4	\$2,732	\$0	\$0	\$266	\$0	\$266	\$2,466	\$0.00	9.7%
Apr-16	4	\$2,732	\$0	\$823	\$266	\$0	\$1,089	\$1,643	\$205.75	39.9%
May-16	4	\$2,732	\$129	\$1,018	\$266	\$0	\$1,413	\$1,319	\$286.75	51.7%
Jun-16	4	\$2,732	\$526	\$0	\$266	\$0	\$792	\$1,940	\$131.50	29.0%
Jul-16	4	\$2,732	\$0	\$1,018	\$266	\$0	\$1,284	\$1,448	\$254.50	47.0%
Aug-16	4	\$2,732	\$775	\$1,050	\$266	\$0	\$2,091	\$641	\$456.25	76.5%
Sep-16	4	\$2,732	\$126	\$1,050	\$266	\$0	\$1,442	\$1,290	\$294.00	52.8%
Oct-16	4	\$2,732	\$0	\$1,049	\$266	\$0	\$1,315	\$1,417	\$262.25	48.1%
Nov-16	4	\$2,732	\$0	\$1,049	\$266	\$0	\$1,315	\$1,417	\$262.25	48.1%
Dec-16	4	\$2,732	\$126	\$1,045	\$266	\$0	\$1,437	\$1,295	\$292.75	52.6%
Jan-17	4	\$4,102	\$0	\$0	\$273	\$0	\$273	\$3,830	\$0.00	6.6%
Feb-17	4	\$4,102	\$0	\$0	\$273	\$0	\$273	\$3,830	\$0.00	6.6%
Mar-17	5	\$5,141	\$0	\$10	\$341	\$0	\$351	\$4,790	\$2.00	6.8%
Apr-17	5	\$5,141	\$0	\$422	\$341	\$0	\$763	\$4,378	\$84.40	14.8%
May-17	5	\$5,141	\$96	\$1,144	\$341	\$0	\$1,581	\$3,560	\$248.00	30.7%
Jun-17	5	\$5,141	\$125	\$1,146	\$341	\$0	\$1,612	\$3,529	\$254.20	31.4%
Jul-17	5	\$5,141	\$0	\$492	\$341	\$0	\$833	\$4,308	\$98.40	16.2%
Aug-17	5	\$5,141	\$74	\$1,149	\$341	\$0	\$1,564	\$3,577	\$244.60	30.4%
Sep-17	5	\$5,141	\$2,167	\$1,149	\$341	\$0	\$3,657	\$1,484	\$663.20	71.1%
Oct-17	6	\$6,380	\$188	\$1,152	\$409	\$0	\$1,749	\$4,631	\$223.33	27.4%
Nov-17	6	\$6,380	\$0	\$1,185	\$409	\$0	\$1,594	\$4,786	\$197.50	25.0%
Dec-17	6	\$6,380	\$96	\$1,163	\$409	\$0	\$1,668	\$4,712	\$209.83	26.1%
Jan-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Feb-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Mar-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Apr-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
May-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jun-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Jul-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Aug-18	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
2015	3	\$15,814	\$75	\$0	\$2,314	\$0	\$2,389	\$13,425	\$2.34	15.1%
2016	4	\$32,320	\$1,682	\$8,102	\$3,128	\$0	\$12,912	\$19,409	\$208.17	39.9%
2017	5	\$63,332	\$2,746	\$9,012	\$4,158	\$0	\$15,916	\$47,416	\$192.75	25.1%
2018 YTD	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Current 12 Months	2	\$24,282	\$2,451	\$4,649	\$1,568	\$0	\$8,668	\$15,614	\$308.70	35.7%

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

Notes:

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

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





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

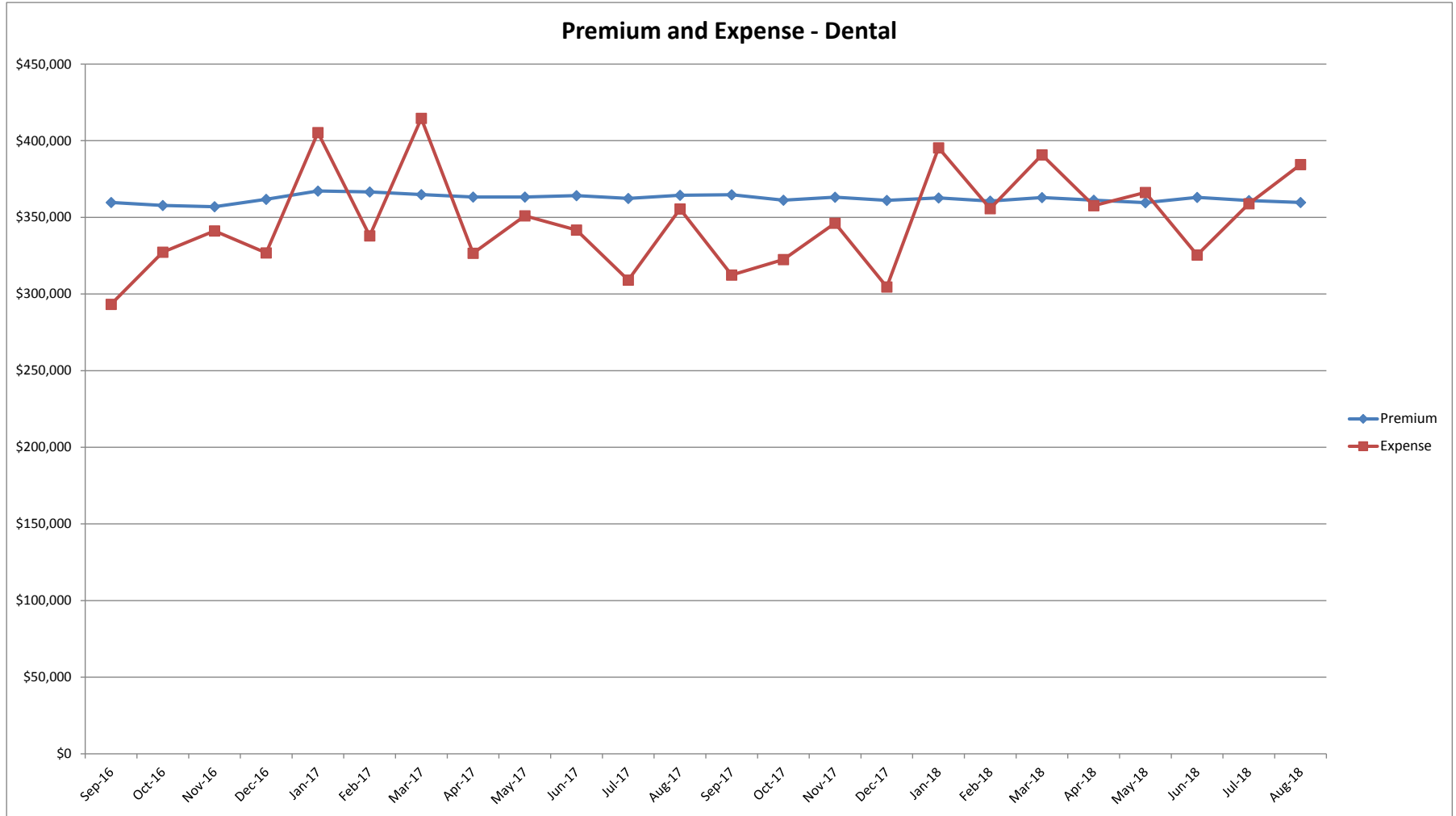
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	INCURRED CLAIMS	DELTA ADMIN	TOTAL EXPENSE	INCURRED CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Sep-16	6,527	\$359,733	\$260,342	\$32,972	\$293,315	72.37%	\$39.89	81.54%
Oct-16	6,493	\$357,772	\$294,543	\$32,793	\$327,336	82.33%	\$45.36	91.49%
Nov-16	6,495	\$356,937	\$308,387	\$32,716	\$341,103	86.40%	\$47.48	95.56%
Dec-16	6,507	\$361,750	\$293,722	\$33,157	\$326,880	81.19%	\$45.14	90.36%
Jan-17	6,685	\$367,216	\$371,673	\$33,659	\$405,331	101.21%	\$55.60	110.38%
Feb-17	6,664	\$366,591	\$304,313	\$33,602	\$337,914	83.01%	\$45.67	92.18%
Mar-17	6,643	\$364,855	\$381,131	\$33,442	\$414,573	104.46%	\$57.37	113.63%
Apr-17	6,615	\$363,316	\$293,313	\$33,301	\$326,614	80.73%	\$44.34	89.90%
May-17	6,628	\$363,243	\$317,709	\$33,294	\$351,004	87.46%	\$47.93	96.63%
Jun-17	6,624	\$364,211	\$308,364	\$33,383	\$341,747	84.67%	\$46.55	93.83%
Jul-17	6,642	\$362,305	\$275,891	\$33,209	\$309,100	76.15%	\$41.54	85.31%
Aug-17	6,665	\$364,405	\$322,106	\$33,401	\$355,507	88.39%	\$48.33	97.56%
Sep-17	6,652	\$364,732	\$278,990	\$33,436	\$312,426	76.49%	\$41.94	85.66%
Oct-17	6,629	\$361,188	\$289,411	\$33,113	\$322,524	80.13%	\$43.66	89.30%
Nov-17	6,668	\$363,185	\$313,152	\$33,025	\$346,178	86.22%	\$46.96	95.32%
Dec-17	6,695	\$361,056	\$271,665	\$32,881	\$304,547	75.24%	\$40.58	84.35%
Jan-18	6,772	\$362,752	\$362,285	\$33,042	\$395,328	99.87%	\$53.50	108.98%
Feb-18	6,769	\$360,616	\$322,901	\$32,861	\$355,761	89.54%	\$47.70	98.65%
Mar-18	6,764	\$362,895	\$357,703	\$33,060	\$390,763	98.57%	\$52.88	107.68%
Apr-18	6,757	\$361,170	\$324,728	\$32,903	\$357,631	89.91%	\$48.06	99.02%
May-18	6,766	\$359,643	\$333,516	\$32,764	\$366,279	92.74%	\$49.29	101.85%
Jun-18	6,763	\$363,022	\$292,364	\$33,071	\$325,436	80.54%	\$43.23	89.65%
Jul-18	6,769	\$360,960	\$326,004	\$32,883	\$358,887	90.32%	\$48.16	99.43%
Aug-18	6,793	\$359,745	\$351,720	\$32,773	\$384,492	97.77%	\$51.78	106.88%
2015	6,457	\$4,496,865	\$3,763,409	\$401,012	\$4,164,420	83.69%	\$48.57	92.61%
2016	6,513	\$4,352,090	\$3,781,762	\$398,905	\$4,180,667	86.90%	\$48.39	96.06%
2017	6,651	\$4,366,302	\$3,727,719	\$399,748	\$4,127,466	85.37%	\$46.71	94.53%
2018 YTD	6,769	\$2,890,803	\$2,671,220	\$263,357	\$2,934,577	92.40%	\$49.33	101.51%
Current 12 Months	6,733	\$4,340,964	\$3,824,439	\$395,813	\$4,220,252	88.10%	\$47.33	97.22%

Data Source: Delta Dental Risk Report Package

Note:

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

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





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

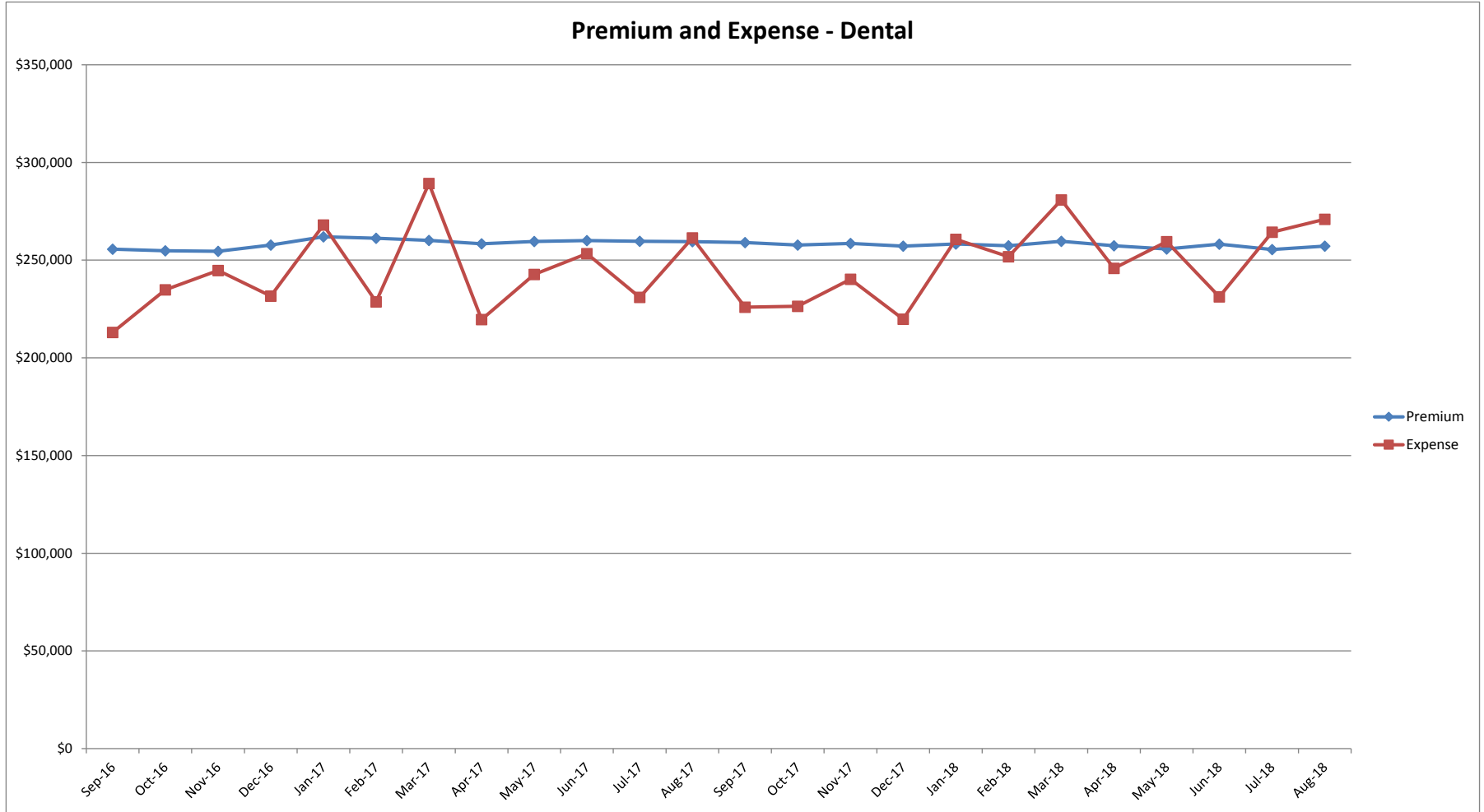
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	INCURRED CLAIMS	DELTA ADMIN	TOTAL EXPENSE	INCURRED CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Sep-16	4,079	\$255,657	\$189,614	\$23,429	\$213,043	74.17%	\$46.49	83.33%
Oct-16	4,059	\$254,810	\$211,481	\$23,351	\$234,832	83.00%	\$52.10	92.16%
Nov-16	4,049	\$254,546	\$221,409	\$23,327	\$244,736	86.98%	\$54.68	96.15%
Dec-16	4,062	\$257,759	\$207,978	\$23,621	\$231,600	80.69%	\$51.20	89.85%
Jan-17	4,180	\$261,977	\$244,025	\$24,008	\$268,033	93.15%	\$58.38	102.31%
Feb-17	4,173	\$261,255	\$204,724	\$23,942	\$228,666	78.36%	\$49.06	87.53%
Mar-17	4,150	\$260,156	\$265,391	\$23,841	\$289,232	102.01%	\$63.95	111.18%
Apr-17	4,137	\$258,358	\$195,977	\$23,677	\$219,654	75.85%	\$47.37	85.02%
May-17	4,153	\$259,545	\$218,926	\$23,785	\$242,711	84.35%	\$52.72	93.51%
Jun-17	4,160	\$260,044	\$229,471	\$23,831	\$253,302	88.24%	\$55.16	97.41%
Jul-17	4,157	\$259,656	\$207,181	\$23,796	\$230,977	79.79%	\$49.84	88.95%
Aug-17	4,165	\$259,437	\$237,636	\$23,776	\$261,412	91.60%	\$57.06	100.76%
Sep-17	4,160	\$259,062	\$202,223	\$23,746	\$225,970	78.06%	\$48.61	87.23%
Oct-17	4,140	\$257,743	\$202,784	\$23,627	\$226,411	78.68%	\$48.98	87.84%
Nov-17	4,160	\$258,583	\$216,794	\$23,433	\$240,227	83.84%	\$52.11	92.90%
Dec-17	4,187	\$257,201	\$196,454	\$23,358	\$219,812	76.38%	\$46.92	85.46%
Jan-18	4,261	\$258,318	\$237,180	\$23,536	\$260,716	91.82%	\$55.66	100.93%
Feb-18	4,249	\$257,344	\$228,344	\$23,442	\$251,787	88.73%	\$53.74	97.84%
Mar-18	4,249	\$259,662	\$257,164	\$23,655	\$280,819	99.04%	\$60.52	108.15%
Apr-18	4,237	\$257,396	\$222,373	\$23,449	\$245,822	86.39%	\$52.48	95.50%
May-18	4,233	\$255,738	\$236,143	\$23,298	\$259,441	92.34%	\$55.79	101.45%
Jun-18	4,233	\$258,203	\$207,710	\$23,522	\$231,232	80.44%	\$49.07	89.55%
Jul-18	4,244	\$255,464	\$241,096	\$23,273	\$264,369	94.38%	\$56.81	103.49%
Aug-18	4,256	\$257,227	\$247,546	\$23,433	\$270,980	96.24%	\$58.16	105.35%
2015	4,026	\$3,191,118	\$2,669,510	\$284,709	\$2,954,219	83.65%	\$55.26	92.58%
2016	4,073	\$3,109,731	\$2,680,041	\$284,981	\$2,965,023	86.18%	\$54.83	95.35%
2017	4,160	\$3,113,018	\$2,621,588	\$284,819	\$2,906,407	84.21%	\$52.51	93.36%
2018 YTD	4,245	\$2,059,352	\$1,877,557	\$187,609	\$2,065,165	91.17%	\$55.28	100.28%
Current 12 Months	4,217	\$3,091,942	\$2,695,812	\$281,772	\$2,977,585	87.19%	\$53.27	96.30%

Data Source: Delta Dental Risk Report Package

Note:

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

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





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

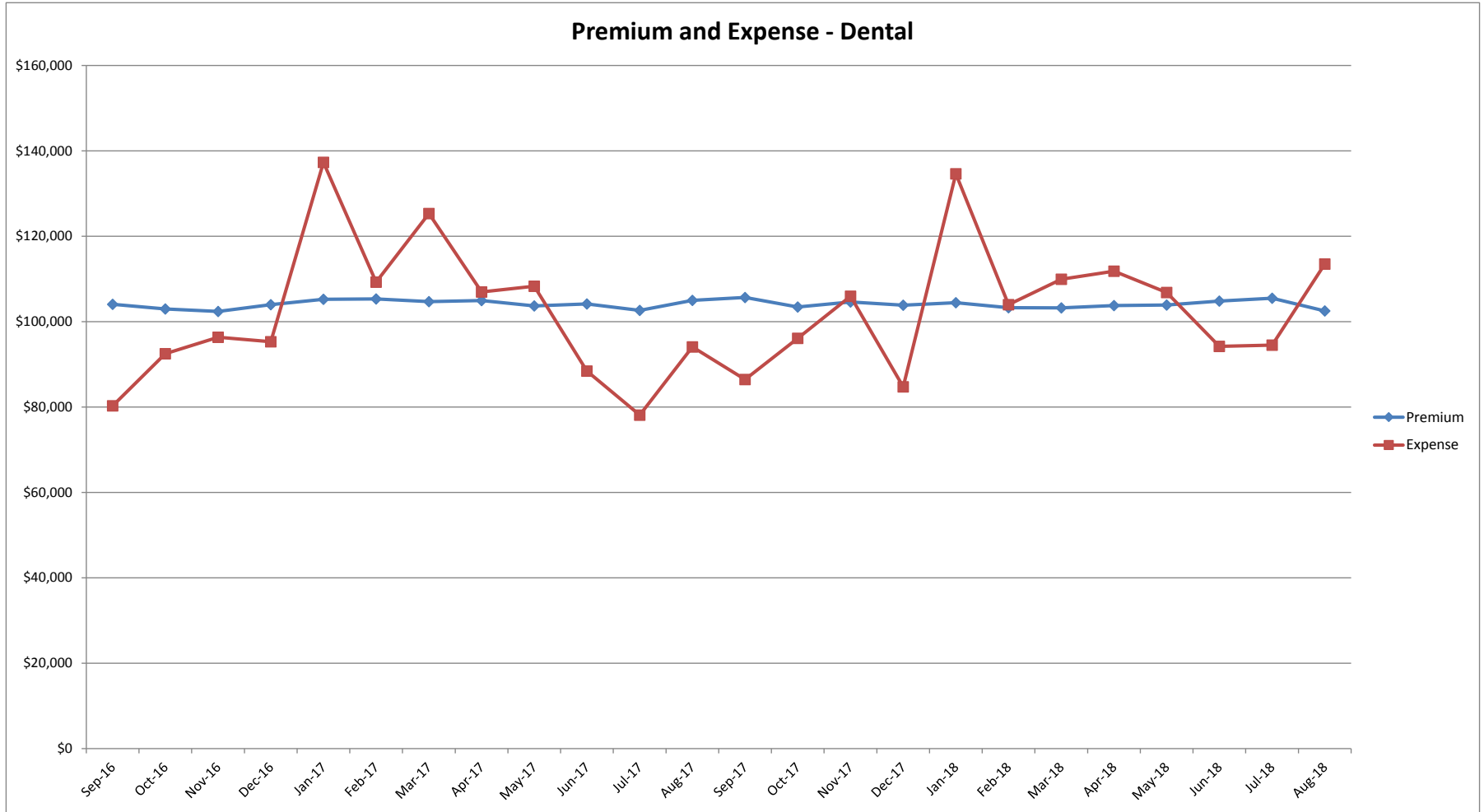
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	INCURRED CLAIMS	DELTA ADMIN	TOTAL EXPENSE	INCURRED CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Sep-16	2,448	\$104,075	\$70,728	\$9,544	\$80,272	67.96%	\$28.89	77.13%
Oct-16	2,434	\$102,961	\$83,062	\$9,442	\$92,504	80.67%	\$34.13	89.84%
Nov-16	2,446	\$102,392	\$86,978	\$9,389	\$96,367	84.95%	\$35.56	94.12%
Dec-16	2,445	\$103,990	\$85,744	\$9,536	\$95,280	82.45%	\$35.07	91.62%
Jan-17	2,505	\$105,238	\$127,647	\$9,651	\$137,298	121.29%	\$50.96	130.46%
Feb-17	2,491	\$105,336	\$99,589	\$9,660	\$109,248	94.54%	\$39.98	103.71%
Mar-17	2,493	\$104,698	\$115,740	\$9,601	\$125,341	110.55%	\$46.43	119.72%
Apr-17	2,478	\$104,958	\$97,336	\$9,625	\$106,961	92.74%	\$39.28	101.91%
May-17	2,475	\$103,698	\$98,783	\$9,509	\$108,292	95.26%	\$39.91	104.43%
Jun-17	2,464	\$104,168	\$78,893	\$9,552	\$88,445	75.74%	\$32.02	84.91%
Jul-17	2,485	\$102,649	\$68,710	\$9,413	\$78,123	66.94%	\$27.65	76.11%
Aug-17	2,500	\$104,967	\$84,469	\$9,626	\$94,095	80.47%	\$33.79	89.64%
Sep-17	2,492	\$105,670	\$76,766	\$9,690	\$86,456	72.65%	\$30.81	81.82%
Oct-17	2,489	\$103,445	\$86,628	\$9,486	\$96,114	83.74%	\$34.80	92.91%
Nov-17	2,508	\$104,602	\$96,358	\$9,592	\$105,950	92.12%	\$38.42	101.29%
Dec-17	2,508	\$103,855	\$75,211	\$9,524	\$84,735	72.42%	\$29.99	81.59%
Jan-18	2,511	\$104,434	\$125,105	\$9,507	\$134,612	119.79%	\$49.82	128.90%
Feb-18	2,520	\$103,272	\$94,556	\$9,418	\$103,975	91.56%	\$37.52	100.68%
Mar-18	2,515	\$103,233	\$100,539	\$9,405	\$109,943	97.39%	\$39.98	106.50%
Apr-18	2,520	\$103,773	\$102,355	\$9,454	\$111,809	98.63%	\$40.62	107.74%
May-18	2,533	\$103,905	\$97,373	\$9,466	\$106,838	93.71%	\$38.44	102.82%
Jun-18	2,530	\$104,819	\$84,655	\$9,549	\$94,204	80.76%	\$33.46	89.87%
Jul-18	2,525	\$105,496	\$84,907	\$9,611	\$94,518	80.48%	\$33.63	89.59%
Aug-18	2,537	\$102,517	\$104,173	\$9,339	\$113,512	101.62%	\$41.06	110.73%
2015	2,431	\$1,305,746	\$1,093,899	\$116,302	\$1,210,201	83.78%	\$37.50	92.68%
2016	2,440	\$1,242,358	\$1,101,721	\$113,923	\$1,215,644	88.68%	\$37.63	97.85%
2017	2,491	\$1,253,284	\$1,106,131	\$114,928	\$1,221,059	88.26%	\$37.01	97.43%
2018 YTD	2,524	\$831,452	\$793,663	\$75,748	\$869,412	95.46%	\$39.31	104.57%
Current 12 Months	2,516	\$1,249,022	\$1,128,627	\$114,040	\$1,242,667	90.36%	\$37.39	99.49%

Data Source: Delta Dental Risk Report Package

Note:

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

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





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

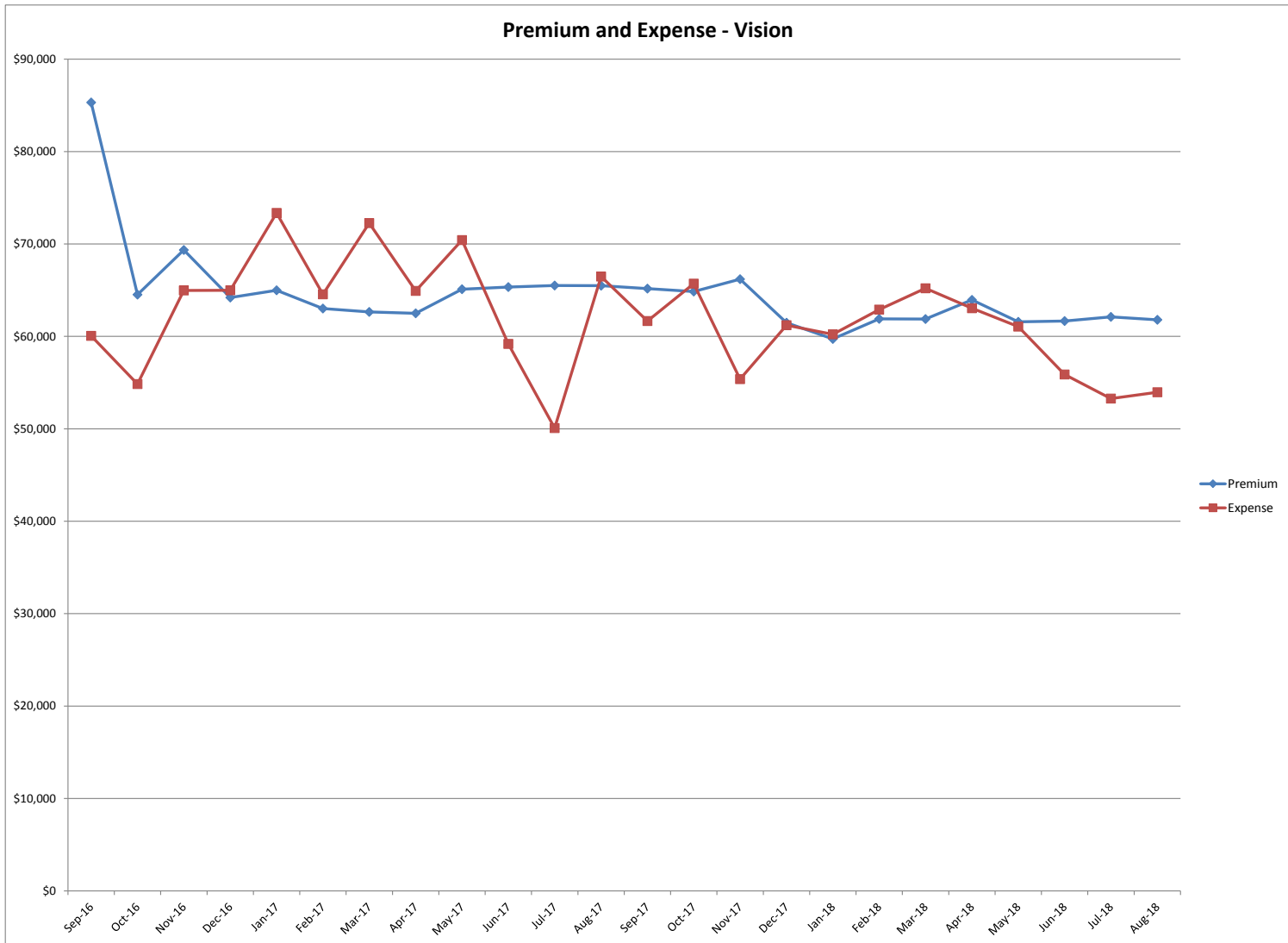
PERIOD MO-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Sep-16	7,678	\$85,309	\$48,963	\$11,090	\$60,053	57.39%	\$6.38	70.39%
Oct-16	7,651	\$64,516	\$46,456	\$8,387	\$54,843	72.01%	\$6.07	85.01%
Nov-16	7,654	\$69,356	\$55,955	\$9,016	\$64,971	80.68%	\$7.31	93.68%
Dec-16	7,644	\$64,199	\$56,638	\$8,346	\$64,984	88.22%	\$7.41	101.22%
Jan-17	7,556	\$64,987	\$64,907	\$8,448	\$73,355	99.88%	\$8.59	112.88%
Feb-17	7,494	\$63,014	\$56,355	\$8,192	\$64,547	89.43%	\$7.52	102.43%
Mar-17	7,475	\$62,650	\$64,115	\$8,145	\$72,260	102.34%	\$8.58	115.34%
Apr-17	7,437	\$62,499	\$56,804	\$8,125	\$64,929	90.89%	\$7.64	103.89%
May-17	7,425	\$65,113	\$61,958	\$8,465	\$70,423	95.15%	\$8.34	108.15%
Jun-17	7,439	\$65,343	\$50,692	\$8,495	\$59,187	77.58%	\$6.81	90.58%
Jul-17	7,481	\$65,509	\$41,567	\$8,516	\$50,083	63.45%	\$5.56	76.45%
Aug-17	7,491	\$65,482	\$57,956	\$8,513	\$66,469	88.51%	\$7.74	101.51%
Sep-17	7,480	\$65,178	\$53,186	\$8,473	\$61,659	81.60%	\$7.11	94.60%
Oct-17	7,464	\$64,860	\$57,272	\$8,432	\$65,704	88.30%	\$7.67	101.30%
Nov-17	7,441	\$66,185	\$46,782	\$8,604	\$55,386	70.68%	\$6.29	83.68%
Dec-17	7,484	\$61,476	\$53,221	\$7,992	\$61,213	86.57%	\$7.11	99.57%
Jan-18	7,203	\$59,729	\$52,458	\$7,765	\$60,223	87.83%	\$7.28	100.83%
Feb-18	7,192	\$61,901	\$54,857	\$8,047	\$62,904	88.62%	\$7.63	101.62%
Mar-18	7,187	\$61,872	\$57,170	\$8,043	\$65,213	92.40%	\$7.95	105.40%
Apr-18	7,178	\$63,952	\$54,731	\$8,314	\$63,045	85.58%	\$7.62	98.58%
May-18	7,183	\$61,574	\$53,064	\$8,005	\$61,069	86.18%	\$7.39	99.18%
Jun-18	7,196	\$61,662	\$47,857	\$8,016	\$55,873	77.61%	\$6.65	90.61%
Jul-18	7,249	\$62,117	\$45,205	\$8,075	\$53,280	72.77%	\$6.24	85.77%
Aug-18	7,265	\$61,796	\$45,924	\$8,033	\$53,957	74.32%	\$6.32	87.32%
2015	8,115	\$899,664	\$773,471	\$107,960	\$881,431	85.97%	\$7.94	97.97%
2016	7,669	\$809,032	\$681,007	\$105,174	\$786,181	84.18%	\$7.40	97.18%
2017	7,472	\$772,296	\$664,815	\$100,398	\$765,213	86.08%	\$7.41	99.08%
2018 YTD	7,207	\$494,603	\$411,266	\$64,298	\$475,564	83.15%	\$7.13	96.15%
Current 12 Months	7,294	\$752,302	\$621,727	\$97,799	\$719,526	82.64%	\$7.10	95.64%

Data Source: VSP SJVIA Utilization Reports

Note:

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

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





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

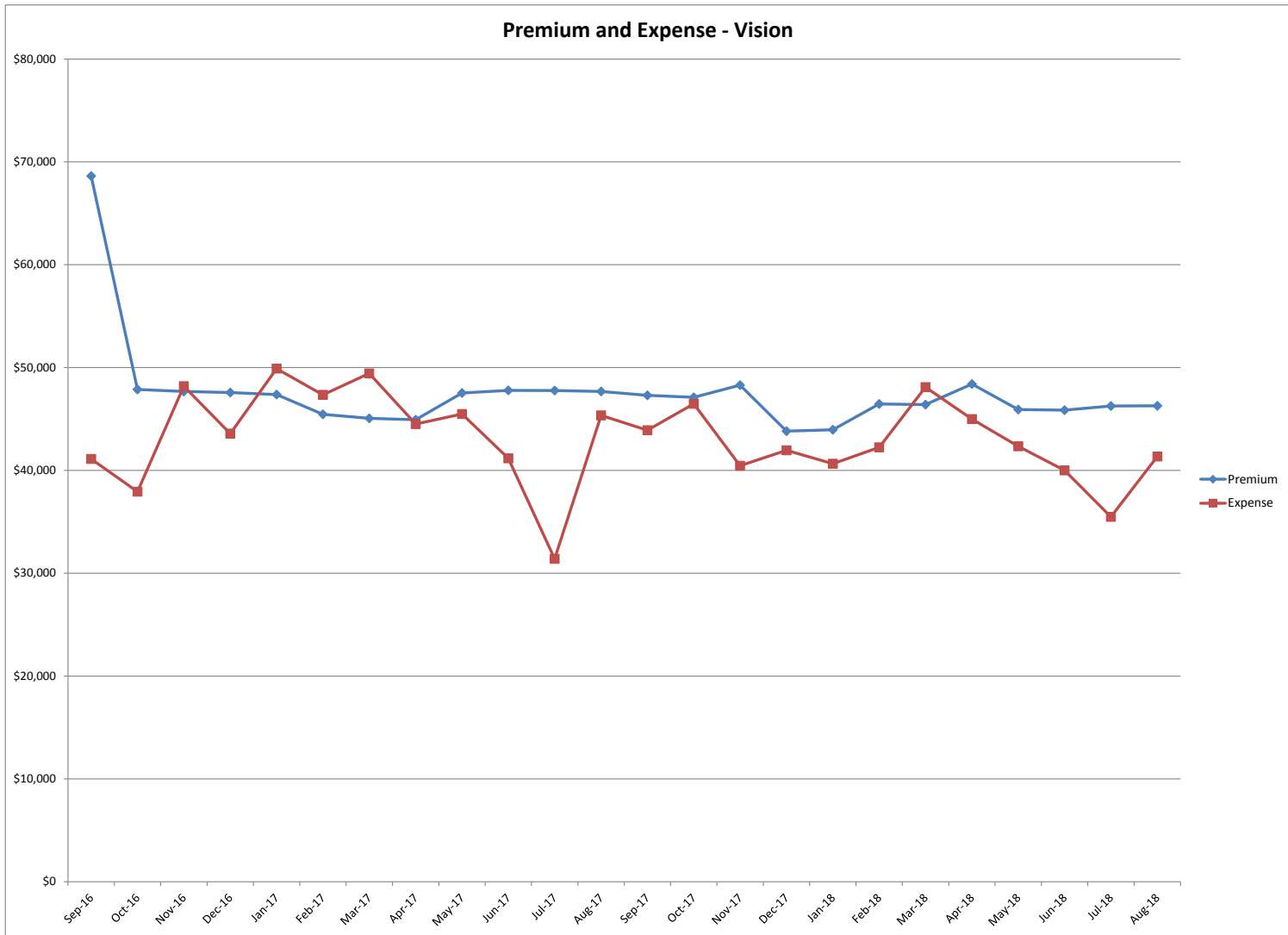
PERIOD MO-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Sep-16	4,881	\$68,629	\$32,194	\$8,922	\$41,116	46.91%	\$6.60	59.91%
Oct-16	4,860	\$47,867	\$31,703	\$6,223	\$37,926	66.23%	\$6.52	79.23%
Nov-16	4,843	\$47,679	\$41,988	\$6,198	\$48,186	88.06%	\$8.67	101.06%
Dec-16	4,841	\$47,574	\$37,386	\$6,185	\$43,571	78.58%	\$7.72	91.58%
Jan-17	4,703	\$47,373	\$43,737	\$6,158	\$49,895	92.32%	\$9.30	105.32%
Feb-17	4,648	\$45,450	\$41,439	\$5,909	\$47,348	91.17%	\$8.92	104.17%
Mar-17	4,627	\$45,068	\$43,578	\$5,859	\$49,437	96.69%	\$9.42	109.69%
Apr-17	4,597	\$44,929	\$38,667	\$5,841	\$44,508	86.06%	\$8.41	99.06%
May-17	4,570	\$47,528	\$39,306	\$6,179	\$45,485	82.70%	\$8.60	95.70%
Jun-17	4,590	\$47,788	\$34,962	\$6,212	\$41,174	73.16%	\$7.62	86.16%
Jul-17	4,599	\$47,773	\$25,191	\$6,210	\$31,401	52.73%	\$5.48	65.73%
Aug-17	4,601	\$47,681	\$39,158	\$6,199	\$45,357	82.12%	\$8.51	95.12%
Sep-17	4,579	\$47,308	\$37,755	\$6,150	\$43,905	79.81%	\$8.25	92.81%
Oct-17	4,567	\$47,107	\$40,351	\$6,124	\$46,475	85.66%	\$8.84	98.66%
Nov-17	4,539	\$48,295	\$34,174	\$6,278	\$40,452	70.76%	\$7.53	83.76%
Dec-17	4,564	\$43,819	\$36,257	\$5,696	\$41,953	82.74%	\$7.94	95.74%
Jan-18	4,450	\$43,952	\$34,937	\$5,714	\$40,651	79.49%	\$7.85	92.49%
Feb-18	4,437	\$46,456	\$36,204	\$6,039	\$42,243	77.93%	\$8.16	90.93%
Mar-18	4,431	\$46,406	\$42,069	\$6,033	\$48,102	90.65%	\$9.49	103.65%
Apr-18	4,417	\$48,396	\$38,693	\$6,291	\$44,984	79.95%	\$8.76	92.95%
May-18	4,387	\$45,913	\$36,384	\$5,969	\$42,353	79.25%	\$8.29	92.25%
Jun-18	4,379	\$45,853	\$34,035	\$5,961	\$39,996	74.23%	\$7.77	87.23%
Jul-18	4,424	\$46,262	\$29,472	\$6,014	\$35,486	63.71%	\$6.66	76.71%
Aug-18	4,439	\$46,287	\$35,331	\$6,017	\$41,348	76.33%	\$7.96	89.33%
2015	5,375	\$700,261	\$566,975	\$84,031	\$651,006	80.97%	\$8.79	92.97%
2016	4,886	\$604,807	\$472,715	\$78,625	\$551,340	78.16%	\$8.06	91.16%
2017	4,599	\$560,119	\$454,575	\$72,815	\$527,390	81.16%	\$8.24	94.16%
2018 YTD	4,421	\$369,525	\$287,125	\$48,038	\$335,163	77.70%	\$8.12	90.70%
Current 12 Months	4,468	\$556,054	\$435,662	\$72,287	\$507,949	78.35%	\$8.13	91.35%

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 July 2018
County of Fresno**





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

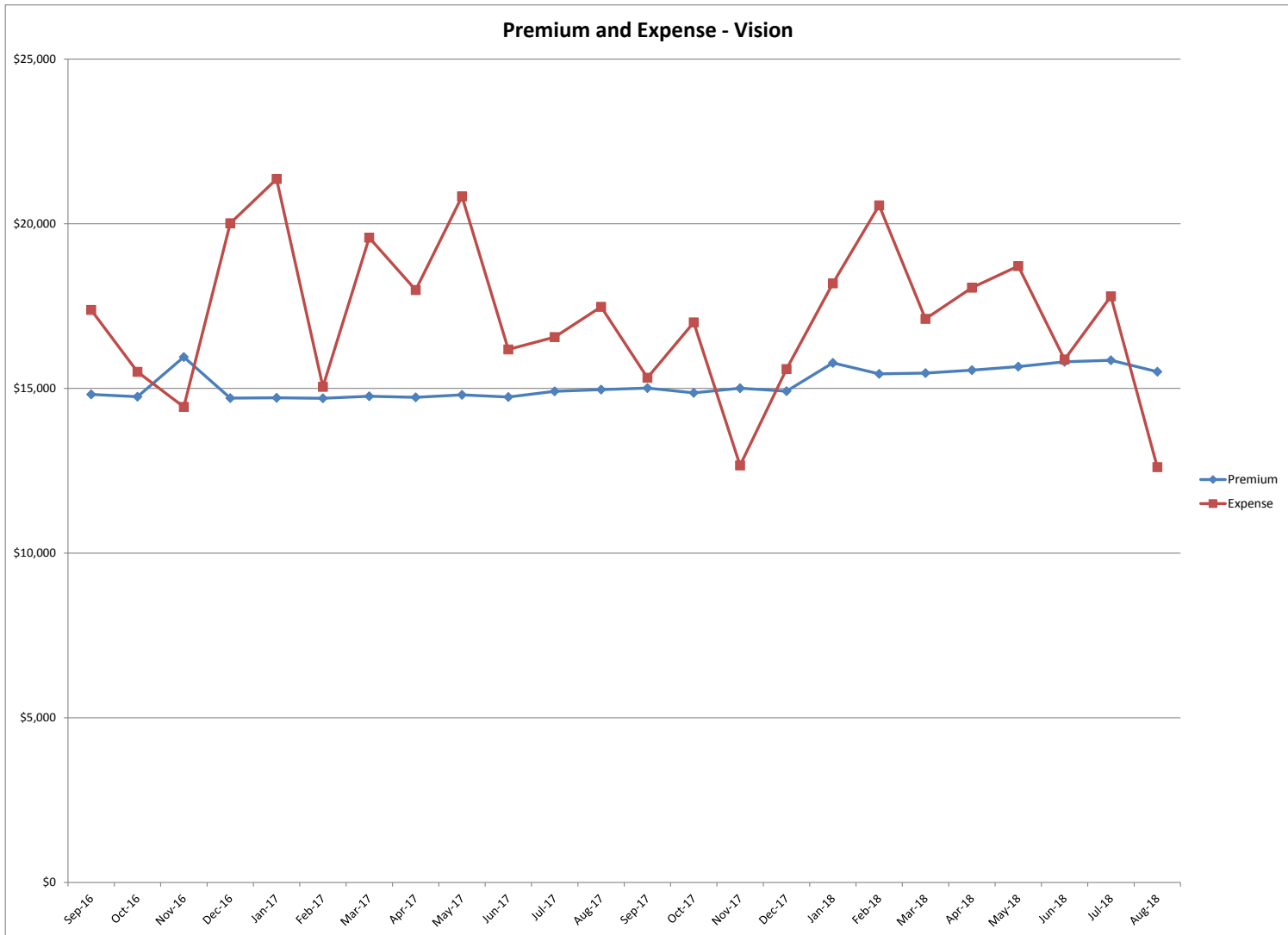
PERIOD MO-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Sep-16	2,662	\$14,819	\$15,457	\$1,926	\$17,383	104.31%	\$5.81	117.31%
Oct-16	2,654	\$14,747	\$13,586	\$1,917	\$15,503	92.13%	\$5.12	105.13%
Nov-16	2,673	\$15,955	\$12,366	\$2,074	\$14,440	77.51%	\$4.63	90.51%
Dec-16	2,665	\$14,705	\$18,101	\$1,912	\$20,013	123.09%	\$6.79	136.09%
Jan-17	2,671	\$14,716	\$19,445	\$1,913	\$21,358	132.14%	\$7.28	145.14%
Feb-17	2,665	\$14,701	\$13,138	\$1,911	\$15,049	89.37%	\$4.93	102.37%
Mar-17	2,670	\$14,765	\$17,657	\$1,919	\$19,576	119.59%	\$6.61	132.59%
Apr-17	2,664	\$14,732	\$16,072	\$1,915	\$17,987	109.10%	\$6.03	122.10%
May-17	2,681	\$14,807	\$18,906	\$1,925	\$20,831	127.68%	\$7.05	140.68%
Jun-17	2,674	\$14,741	\$14,269	\$1,916	\$16,185	96.80%	\$5.34	109.80%
Jul-17	2,704	\$14,913	\$14,622	\$1,939	\$16,561	98.05%	\$5.41	111.05%
Aug-17	2,711	\$14,964	\$15,530	\$1,945	\$17,475	103.78%	\$5.73	116.78%
Sep-17	2,724	\$15,012	\$13,374	\$1,952	\$15,326	89.09%	\$4.91	102.09%
Oct-17	2,716	\$14,868	\$15,071	\$1,933	\$17,004	101.37%	\$5.55	114.37%
Nov-17	2,724	\$15,005	\$10,714	\$1,951	\$12,665	71.40%	\$3.93	84.40%
Dec-17	2,740	\$14,918	\$13,651	\$1,939	\$15,590	91.51%	\$4.98	104.51%
Jan-18	2,753	\$15,777	\$16,139	\$2,051	\$18,190	102.29%	\$5.86	115.29%
Feb-18	2,755	\$15,445	\$18,549	\$2,008	\$20,557	120.10%	\$6.73	133.10%
Mar-18	2,756	\$15,466	\$15,101	\$2,011	\$17,112	97.64%	\$5.48	110.64%
Apr-18	2,761	\$15,556	\$16,038	\$2,022	\$18,060	103.10%	\$5.81	116.10%
May-18	2,796	\$15,661	\$16,680	\$2,036	\$18,716	106.51%	\$5.97	119.51%
Jun-18	2,817	\$15,809	\$13,822	\$2,055	\$15,877	87.43%	\$4.91	100.43%
Jul-18	2,825	\$15,855	\$15,733	\$2,061	\$17,794	99.23%	\$5.57	112.23%
Aug-18	2,826	\$15,509	\$10,593	\$2,016	\$12,609	68.30%	\$3.75	81.30%
2015	2,613	\$175,579	\$186,768	\$21,069	\$207,837	106.37%	\$5.96	118.37%
2016	2,649	\$177,979	\$185,607	\$23,137	\$208,744	104.29%	\$5.84	117.29%
2017	2,695	\$178,142	\$182,449	\$23,158	\$205,607	102.42%	\$5.64	115.42%
2018 YTD	2,786	\$125,078	\$122,655	\$16,260	\$138,915	98.06%	\$5.50	111.06%
Current 12 Months	2,766	\$184,881	\$175,465	\$24,035	\$199,500	94.91%	\$5.29	107.91%

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 July 2018
County of Tulare**





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of July 2018
City of Ceres

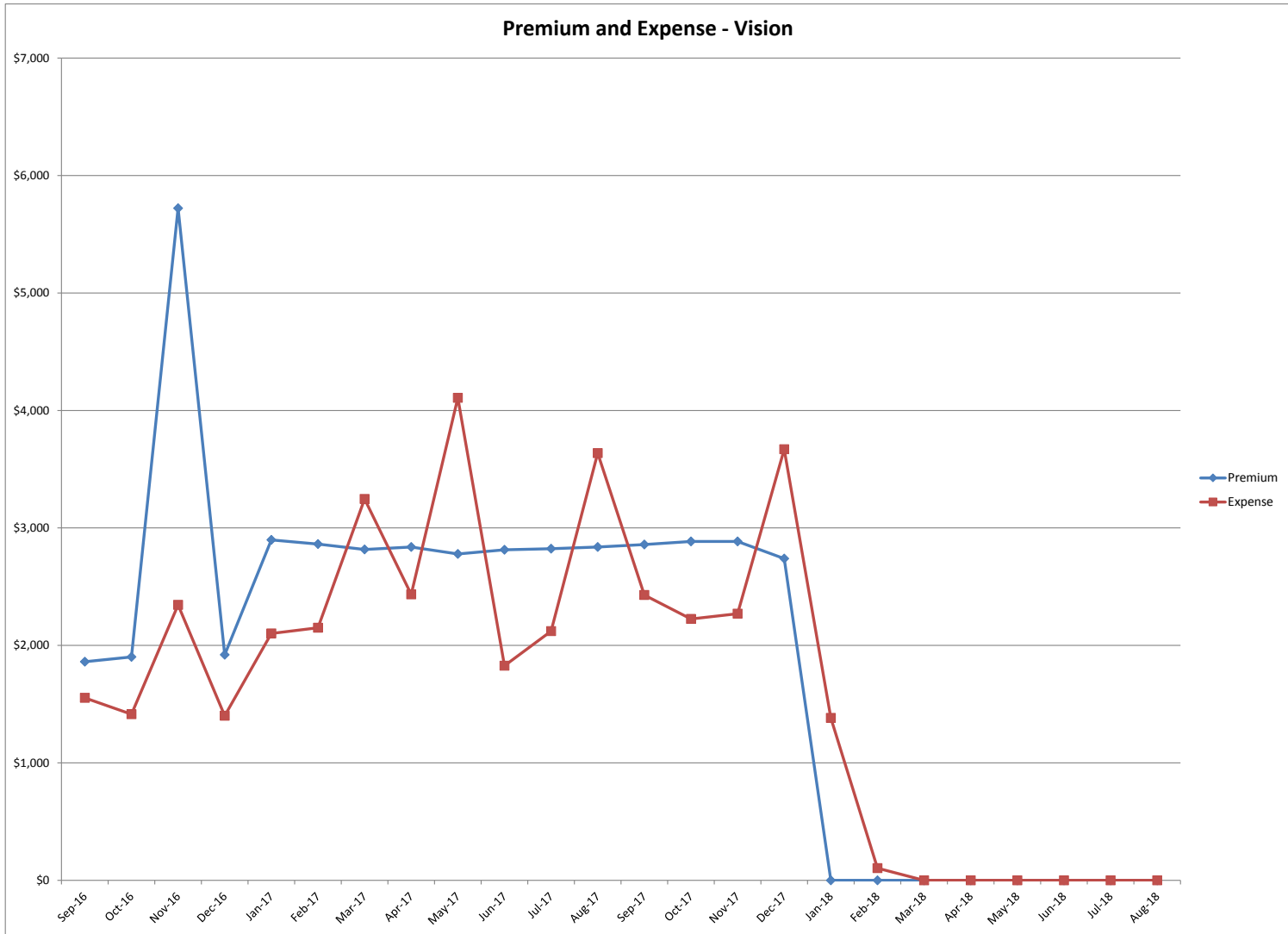
PERIOD MO-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Sep-16	135	\$1,861	\$1,312	\$242	\$1,554	70.50%	\$9.72	83.50%
Oct-16	137	\$1,902	\$1,167	\$247	\$1,414	61.36%	\$8.52	74.36%
Nov-16	138	\$5,722	\$1,601	\$744	\$2,345	27.98%	\$11.60	40.98%
Dec-16	138	\$1,920	\$1,151	\$250	\$1,401	59.95%	\$8.34	72.95%
Jan-17	182	\$2,898	\$1,725	\$377	\$2,102	59.52%	\$9.48	72.52%
Feb-17	181	\$2,863	\$1,778	\$372	\$2,150	62.10%	\$9.82	75.10%
Mar-17	178	\$2,817	\$2,880	\$366	\$3,246	102.24%	\$16.18	115.24%
Apr-17	176	\$2,838	\$2,065	\$369	\$2,434	72.76%	\$11.73	85.76%
May-17	174	\$2,778	\$3,746	\$361	\$4,107	134.85%	\$21.53	147.85%
Jun-17	175	\$2,814	\$1,461	\$366	\$1,827	51.92%	\$8.35	64.92%
Jul-17	178	\$2,823	\$1,754	\$367	\$2,121	62.13%	\$9.85	75.13%
Aug-17	179	\$2,837	\$3,268	\$369	\$3,637	115.19%	\$18.26	128.19%
Sep-17	177	\$2,858	\$2,057	\$372	\$2,429	71.97%	\$11.62	84.97%
Oct-17	181	\$2,885	\$1,850	\$375	\$2,225	64.12%	\$10.22	77.12%
Nov-17	178	\$2,885	\$1,894	\$375	\$2,269	65.65%	\$10.64	78.65%
Dec-17	180	\$2,739	\$3,313	\$356	\$3,669	120.96%	\$18.41	133.96%
Jan-18	0	\$0	\$1,382	\$0	\$1,382	#DIV/0!	#DIV/0!	#DIV/0!
Feb-18	0	\$0	\$104	\$0	\$104	#DIV/0!	#DIV/0!	#DIV/0!
Mar-18	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Apr-18	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
May-18	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Jun-18	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Jul-18	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Aug-18	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
2015	127	\$23,824	\$19,728	\$2,859	\$22,587	82.81%	\$12.91	94.81%
2016	135	\$26,246	\$22,685	\$3,412	\$26,097	86.43%	\$14.02	99.43%
2017	178	\$34,035	\$27,791	\$4,425	\$32,216	81.65%	\$12.99	94.65%
2018 YTD	0	\$0	\$1,486	\$0	\$1,486	#DIV/0!	#DIV/0!	#DIV/0!
Current 12 Months	60	\$11,367	\$10,600	\$1,478	\$12,078	93.25%	\$14.80	106.25%

Data Source: VSP SJVIA Utilization Reports

Note:

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

**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of July 2018
City of Ceres**





BOARD OF DIRECTORS

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

Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291
August 24, 2018 9:00 AM

AGENDA DATE: November 2, 2018

ITEM NUMBER: Item 16

SUBJECT: Receive and File Consultant’s Report on Reserve Buildup and 2018 and 2019 Buildup Projections (I)

REQUEST(S): That the Board review and file the SJVIA reserve buildup for IBNR reserve funding, stabilization reserve funding, and loan repayment.

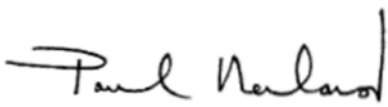
DESCRIPTION:

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


FISCAL IMPACT/FINANCING:

Based on the updated plan experience, Kaiser rate surcharge, and Delta Dental rate subsidy for July and August 2018, the reserve accumulation increased \$382,413.

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager

November 2, 2018

SJVIA Board Meeting: Consultant's Report on Reserve Accumulation

This report is an update on the report provided at the August 24, 2018 SJVIA Board meeting. The update is limited to adding the months of July and August 2018 for actual plan experience, realizing the Kaiser rate surcharge, and realizing the Delta Dental 2% rate subsidy.

The net impact of adding the two months is that the realized surplus increased by \$382,413 to \$4,380,096.

The SJVIA is building a reserve accumulation to fund IBNR, the stabilization reserve, and to provide loan repayment as shown in the chart below (unchanged from the chart presented August 24, 2018).

2019 Funding Requirements	Loan Repayment	Required IBNR	Required Stabilization	Total
County of Fresno	\$ 8,344,333	\$ 3,799,335	\$ 4,134,266	\$ 16,277,934
County of Tulare	\$ 753,260	\$ 1,872,286	\$ 2,117,991	\$ 4,743,537
City of Marysville	\$ 66,377	\$ 130,000	\$ 57,677	\$ 254,055
Total	\$ 9,163,970	\$ 5,801,621	\$ 6,309,934	\$ 21,275,525

The following chart illustrates the accumulation for 2018 and the projection for 2019.

Funding Model	January	February	March	April	May	June	July	August	September	October	November	December	Total
2018													
Budget													
Medical Plan Experience	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 240,122	\$ 2,881,460
Kaiser Rate Surcharge	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 1,155,952
Delta Dental Premium Holiday	\$ 362,752	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 362,752
Delta Dental 2% Rate Subsidy	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 88,672
2018 Budgeted Reserve Buildup	\$ 706,592	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 343,840	\$ 4,488,836
Actual													
Medical Plan Experience	\$ 1,534,858	\$ 1,400,750	\$ (989,574)	\$ 480,446	\$ 8,084	\$ 578,056	\$ 255,195	\$ (80,220)	\$ -	\$ -	\$ -	\$ -	\$ 3,187,595
Kaiser Rate Surcharge	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ 96,329	\$ -	\$ -	\$ -	\$ -	\$ 770,635
Delta Dental Premium Holiday	\$ 362,752	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 362,752
Delta Dental 2% Rate Subsidy	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ 7,389	\$ -	\$ -	\$ -	\$ -	\$ 59,115
2018 Actual Reserve Buildup	\$ 2,001,329	\$ 1,504,469	\$ (885,855)	\$ 584,165	\$ 111,803	\$ 681,775	\$ 358,914	\$ 23,499	\$ -	\$ -	\$ -	\$ -	\$ 4,380,096
2019													
Budget													
Plan Experience	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 273,618	\$ 3,283,410
Kaiser Rate Surcharge	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 59,931	\$ 719,171
Delta Dental PSR Transfer	\$ 327,922	\$ 218,615	\$ 109,307	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 655,844
2019 Budgeted Reserve Buildup	\$ 661,470	\$ 552,163	\$ 442,856	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 333,548	\$ 4,658,425
Actual													
Plan Experience	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Kaiser Rate Surcharge	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Delta Dental PSR Transfer	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2019 Actual Reserve Buildup	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

The chart above shows budgeted reserve buildup to realized buildup based on plan experience. Should the 2018 actual and 2019 budgeted reserve buildup be realized, the SJVIA would accumulate \$9,038,521 or 42.5% of the required funding (\$21,275,525).

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

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

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



BOARD OF DIRECTORS

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

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

AGENDA DATE: November 2, 2018

ITEM NUMBER: Item 17

SUBJECT: Receive Update on the Reinsurance Program Plan Renewal for Plan Year 2019 (I)

REQUEST(S): That the Board receive and file the consultant’s update on securing reinsurance for the 2019 plan year.


DESCRIPTION:

Keenan is working on securing the reinsurance for Plan Year 2019. Most of the reinsurers requested claims data through September 30, 2018. This data was not available until the month of September closed. The recommendation for reinsurer, reinsurance levels, and any risk share arrangement will be provided at the December 7th SJVIA Board meeting.


FISCAL IMPACT/FINANCING:

To be determined based on the results of the reinsurance marketing results. A 15% increase in reinsurance costs was budgeted in the Plan Year 2019 renewal. For Plan Year 2018, total reinsurance cost is projected to be \$1,960,000.

ADMINISTRATIVE SIGN-OFF:



 Paul Nerland
 SJVIA Manager



 Rhonda Sjostrom
 SJVIA Assistant Manager