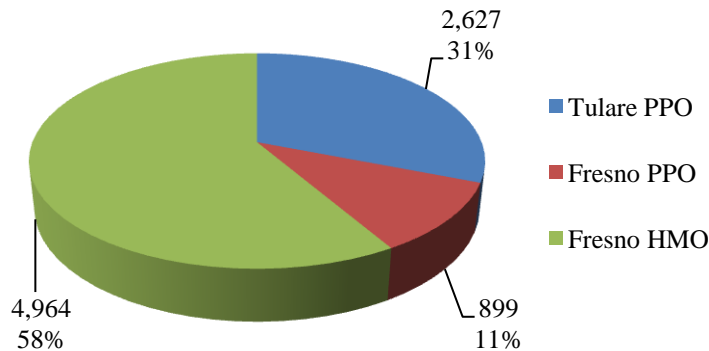


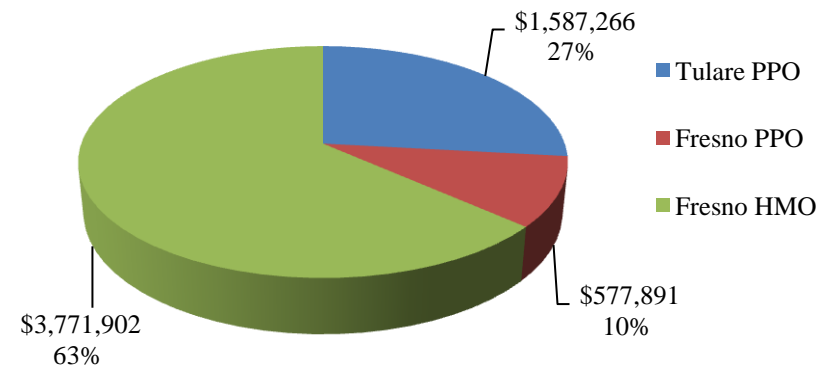
**2011 SJVIA Overall  
Program Data  
Through May 2011**

# SJVIA 2011 – Overall Program Data through May

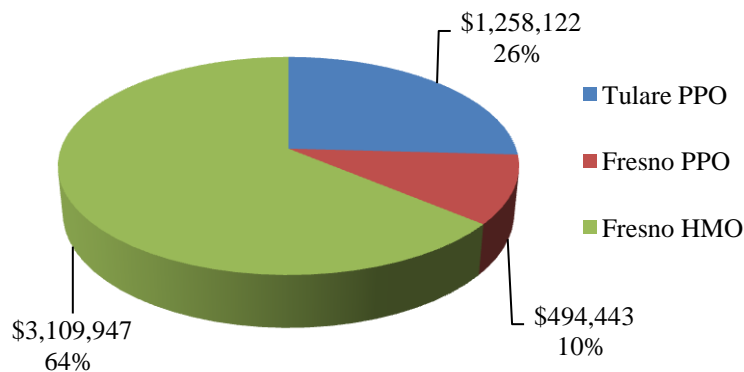
## Average Monthly Enrollment



## Average Monthly Premiums



## Average Monthly Claims

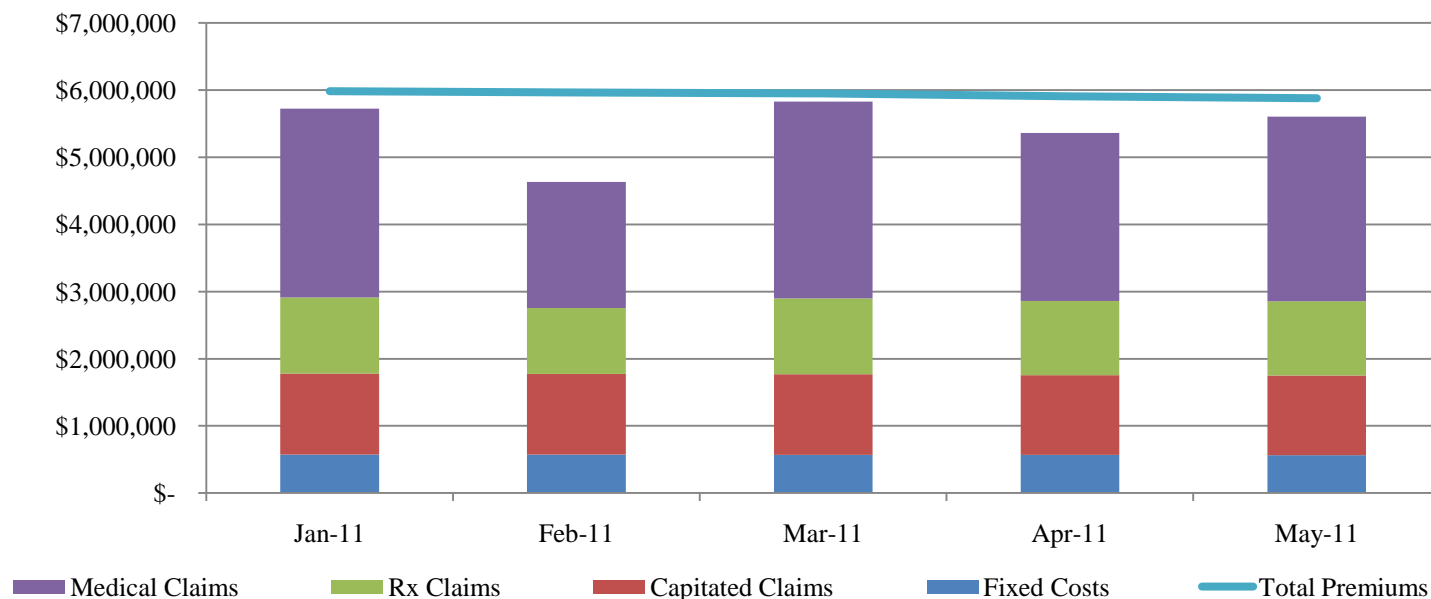


### 2011 SJVIA Program YTD:

- Enrollment and premium levels vary slightly based on higher dependent participation levels in the Fresno HMO plan.
- The premium and claim percentages by plan are nearly identical, indicating solid balance between rates and utilization.
- HMO premiums and claims are just under 2/3 of the full JPA, with the PPO plans making up slightly more than 1/3 the total.

# SJVIA 2011 – Overall Program Data through May

## SJVIA Total Expenses & Premiums

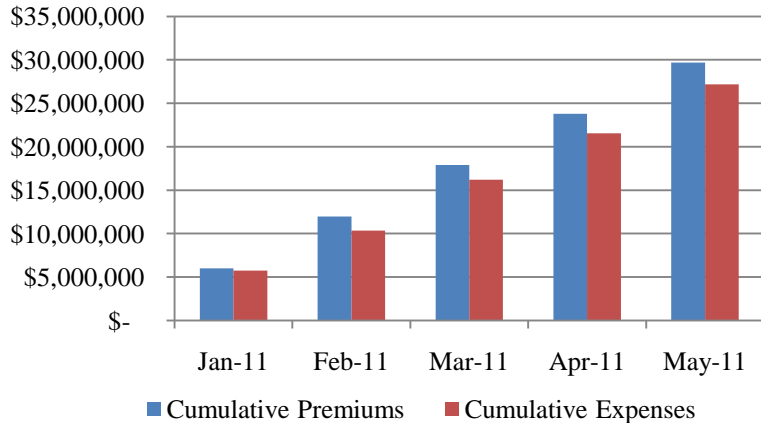


### 2011 SJVIA Plan Experience YTD:

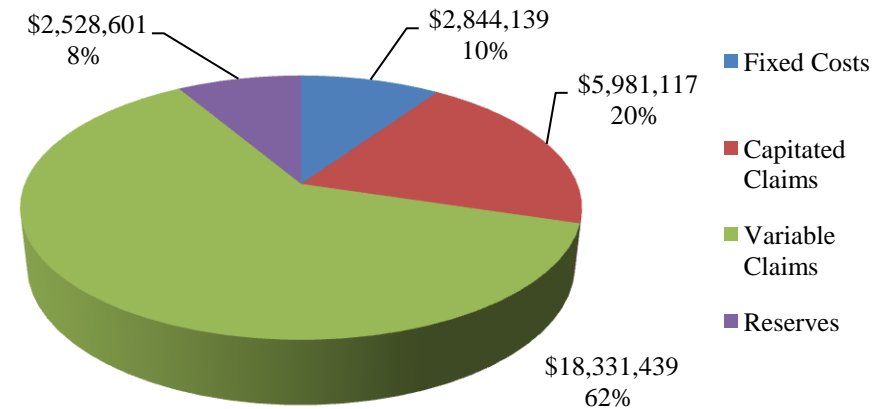
- Mature second year costs do not have the claims lag experienced in the first two months of 2010.
- Monthly premiums have dropped slightly (1.7%) from January to May 2011.
- YTD expenses have been below premiums through May, developing additional reserves of \$2.5M in 5 months.

# SJVIA 2011 – Overall Program Data through May

## Premiums & Expenses



## YTD Premium Breakdown



### 2011 SJVIA Plan Performance YTD:

- With the exception of February, 2011 variable medical claims have been fairly consistent from month to month.
- YTD premiums have outpaced expenses, generating \$2.5M in additional SJVIA plan reserves.
- Only 10% of each premium dollar has been used to pay for plan administration and reinsurance premiums.
- The experience has developed reserves equal to 8% of total premium, money not paid out by SJVIA members.
- Variable and capitated HMO claim costs make up 82% of the total premiums paid into the SJVIA.

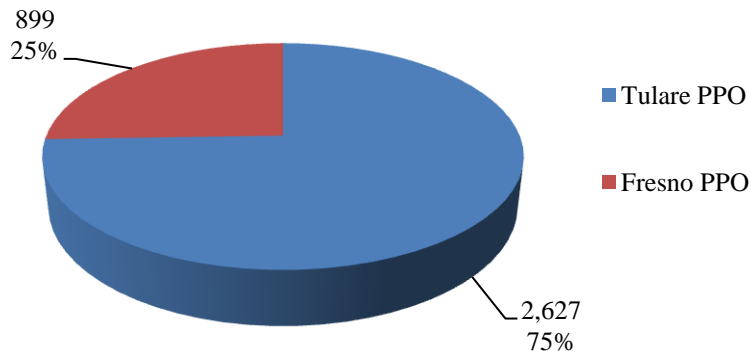
# SJVIA 2011 – Overall Program Data through May

SJVIA Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	5,006	5,009	4,988	4,949	4,935	0	0	0	0	0	0	0	24,887
- Employee + Spouse	1,163	1,150	1,145	1,141	1,131	0	0	0	0	0	0	0	5,730
- Employee + Child(ren)	1,599	1,594	1,597	1,585	1,582	0	0	0	0	0	0	0	7,957
- Employee + Family	780	778	777	773	768	0	0	0	0	0	0	0	3,876
<b>SJVIA Total Enrollment</b>	<b>8,548</b>	<b>8,531</b>	<b>8,507</b>	<b>8,448</b>	<b>8,416</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>42,450</b>
<b>SJVIA Total Premiums</b>	<b>\$ 5,983,559</b>	<b>\$ 5,963,634</b>	<b>\$ 5,949,099</b>	<b>\$ 5,908,009</b>	<b>\$ 5,880,995</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 29,685,296</b>
SJVIA Premiums PEPM	\$ 700.00	\$ 699.05	\$ 699.32	\$ 699.34	\$ 698.79	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$ 699.30
SJVIA Total Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Medical Claims	\$ 2,874,607	\$ 1,941,997	\$ 2,991,419	\$ 2,562,218	\$ 2,814,120	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 13,184,361
- Rx Claims	\$ 1,132,934	\$ 982,584	\$ 1,129,034	\$ 1,105,970	\$ 1,105,443	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5,455,965
- Stop-Loss Refunds	\$ (61,777)	\$ (61,777)	\$ (61,777)	\$ (61,777)	\$ (61,779)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (308,887)
- Capitated Claims (HMO)	\$ 1,207,019	\$ 1,200,272	\$ 1,198,826	\$ 1,189,669	\$ 1,185,331	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5,981,117
<b>SJVIA Total Claims</b>	<b>\$ 5,152,783</b>	<b>\$ 4,063,076</b>	<b>\$ 5,257,502</b>	<b>\$ 4,796,080</b>	<b>\$ 5,043,115</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 24,312,556</b>
SJVIA Claims PEPM	\$ 602.81	\$ 476.27	\$ 618.02	\$ 567.72	\$ 599.23	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$ 572.73
<b>SJVIA Fixed Costs</b>	<b>\$ 573,014</b>	<b>\$ 571,377</b>	<b>\$ 569,990</b>	<b>\$ 565,941</b>	<b>\$ 563,816</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 2,844,139</b>
<b>SJVIA Total Costs</b>	<b>\$ 5,725,797</b>	<b>\$ 4,634,453</b>	<b>\$ 5,827,492</b>	<b>\$ 5,362,021</b>	<b>\$ 5,606,931</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 27,156,695</b>
SJVIA Cost PEPM	\$ 669.84	\$ 543.25	\$ 685.02	\$ 634.71	\$ 666.22	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$ 639.73
<b>SJVIA Total Reserve</b>	<b>\$ 257,762</b>	<b>\$ 1,329,181</b>	<b>\$ 121,607</b>	<b>\$ 545,988</b>	<b>\$ 274,064</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 2,528,601</b>
Reserve % of Non Cap. Claims	6.5%	46.4%	3.0%	15.1%	7.1%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	13.8%

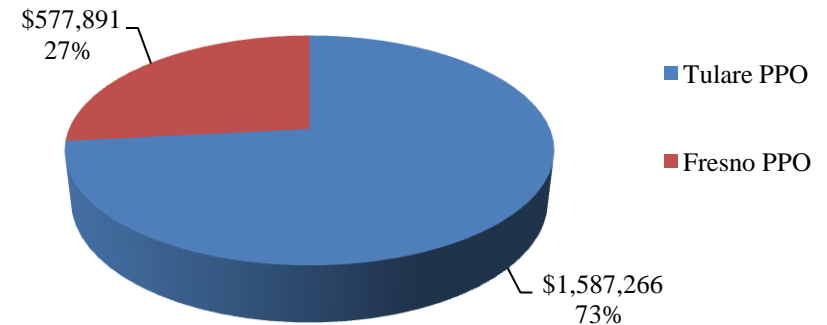
**2011 SJVIA PPO  
YTD Plan Data  
Through May 2011**

# SJVIA 2011 – PPO Plan Data through May

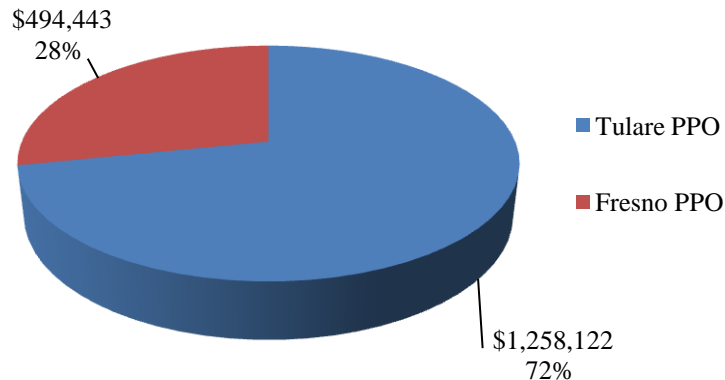
## Average Monthly Enrollment



## Average Monthly Premiums



## Average Monthly Claims

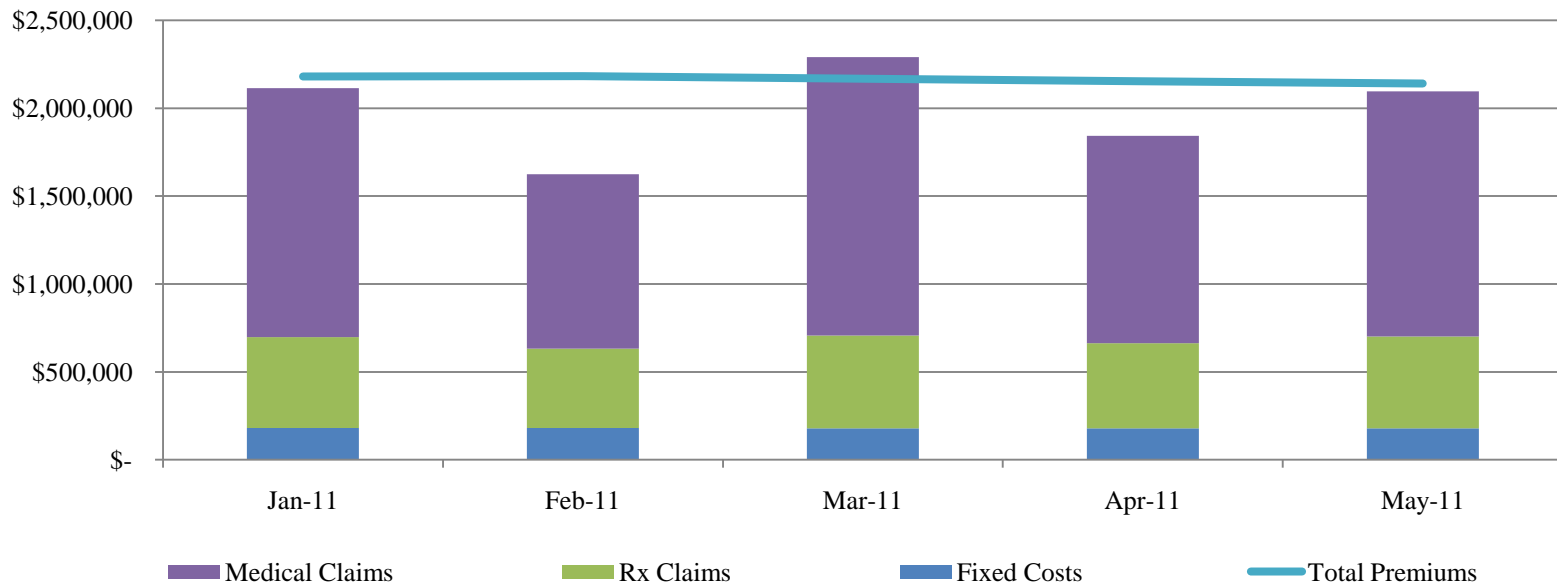


### 2011 SJVIA PPO Plans YTD:

- Enrollment and premium levels vary based on slightly higher dependent participation levels at Fresno.
- The premium and claim percentages by County are nearly identical, indicating solid balance between rates and utilization.
- Tulare makes up nearly  $\frac{3}{4}$  of the PPO premium and claims in the full JPA program.

# SJVIA 2011 – PPO Plan Data through May

## PPO Total Expenses & Premiums



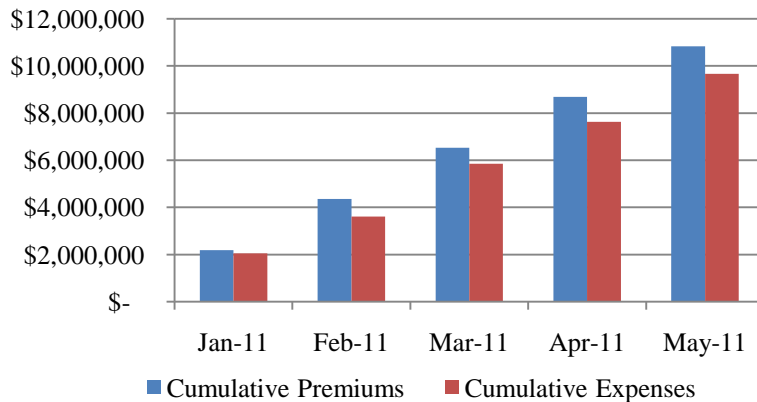
### 2011 SJVIA PPO Plans YTD:

- Total expenses have been more variable under the PPO plan, especially the medical claims figures.
- Monthly PPO premiums have dropped slightly (1.8%) from January to May 2011.
- YTD expenses have been below premiums, developing additional reserves of \$1.17M through May.

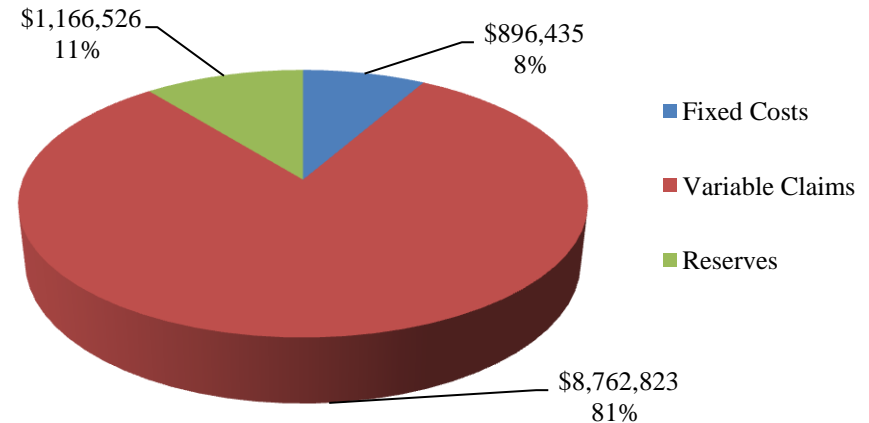


# SJVIA 2011 – Overall Program Data through May

## Premiums & Expenses



## PPO Premium Breakdown



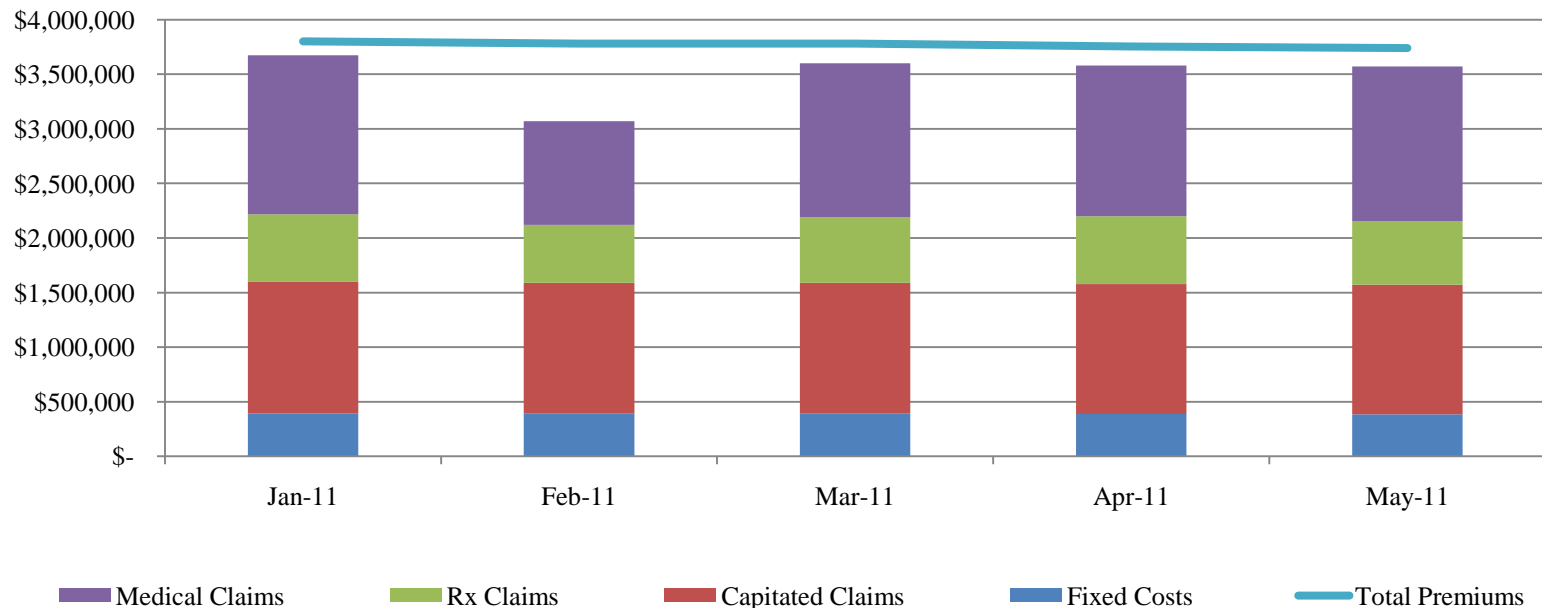
### 2011 SJVIA PPO Plan Performance YTD:

- Medical claims have fluctuated from month to month, but overall are performing well relative to premiums.
- YTD premiums have outpaced expenses, generating \$1.17M in additional SJVIA plan reserves.
- Only 8% of each premium dollar has been used to pay for plan administration and reinsurance premiums.
- The experience has developed reserves equal to 11% of total premium, money not paid out by SJVIA members.
- Variable claim costs (medical & Rx claims) make up 81% of the total PPO plan premiums.

**2011 SJVIA HMO  
YTD Plan Data  
Through May 2011**

# SJVIA - 2011 YTD HMO Plan Data

## HMO Total Expenses & Premiums

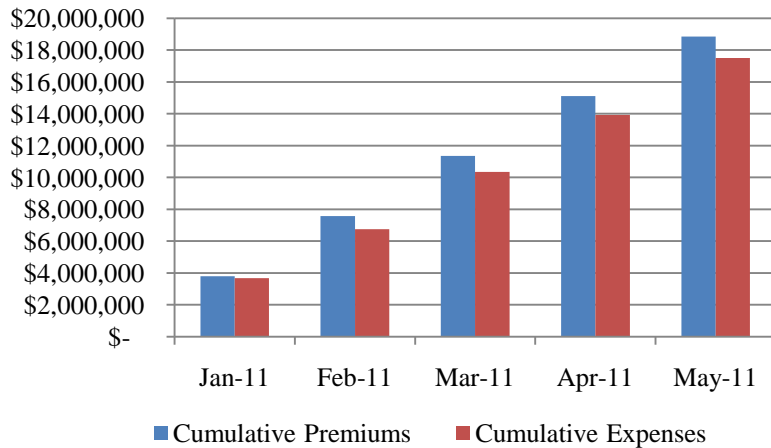


### 2011 YTD HMO Plans:

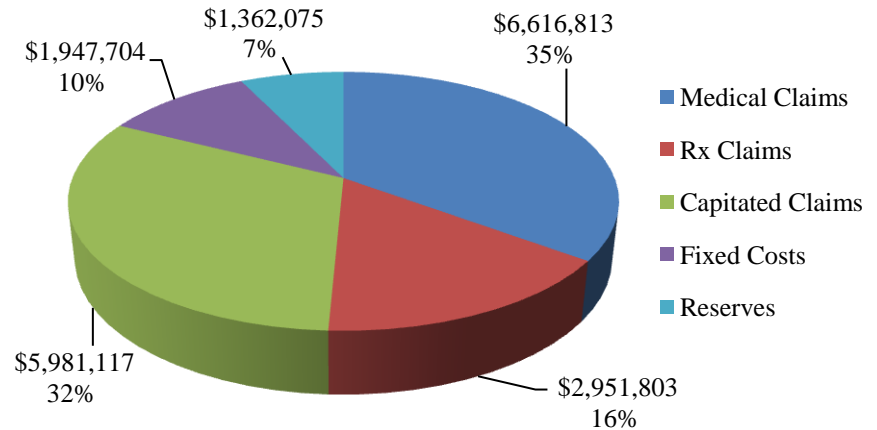
- Actual expenses are below premium levels each month in 2011, producing reserves of \$1.36M through May.
- With the exception of February, expenses are fairly constant, including the variable and Rx claim levels.
- Premiums have dropped slightly (1.6%) from January to May, while expenses have been flat the last three months.

# SJVIA 2011 – Overall Program Data through May

## Premiums & Expenses



## HMO Premium Breakdown



### 2011 SJVIA HMO Plan Performance YTD:

- HMO expenses have been fairly flat from month to month, and are performing well relative to total premiums.
- YTD premiums have outpaced expenses, generating \$1.36M in additional SJVIA plan reserves.
- Only 10% of each premium dollar has been used to pay for plan administration and reinsurance/pooling charges.
- The experience has developed reserves equal to 7% of total premium, money not paid out by SJVIA members.
- HMO claim costs (capitation, medical & Rx claims) make up 83% of the total HMO premiums.