



Gallagher Benefit Services, Inc.
t h i n k i n g a h e a d

Final Renewal

For the San Joaquin Valley Insurance Authority (SJVIA)

Plan Year: January 1, 2012 - December 31, 2012

Presented By:

2012 Renewal - Weighted Shared Risk

CA License #: 0D36879

August 26, 2011

[Experience Through June 30, 2011]

Important Note: This presentation represents estimations of the scope, size and operation of SJVIA subject to its formation and inclusion of the counties to which it is presenting. This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

Summary of 2012 SJVIA Share Risk Renewal:

- 1 SJVIA 2012 Shared Risk renewal final cost projections will require **no change** to the current rates for any of the plans for both County of Tulare and County of Fresno
- 2 Final cost projections include Medical for both Counties and Prescription for County of Tulare (all plans) and County of Fresno (HDHP only)
- 3 Medical/Rx inflation trend was forecasted at 8.25%. Medical Incurred but not reported (IBNR) claims reserve factor is forecasted at 12.5%.

San Joaquin Valley Insurance Authority Paid Claims History - PPO Plans

2010 Plan Year

Month-Year	Enrollment				Total EE's	Paid Claims		
	EE	ES	EC	EF		Medical	Rx	Combined
Jan-10	3,003	514	148	103	3,768	160,734	333,744	494,478
Feb-10	2,973	504	144	101	3,722	839,027	331,372	1,170,399
Mar-10	2,965	502	143	100	3,710	1,587,838	378,602	1,966,440
Apr-10	2,976	514	148	102	3,740	1,402,282	390,318	1,792,600
May-10	2,967	505	150	101	3,723	1,403,310	378,473	1,781,783
Jun-10	2,966	507	151	101	3,725	1,779,268	384,405	2,163,672
Jul-10	2,952	499	150	102	3,703	1,190,569	440,131	1,630,700
Aug-10	2,931	501	150	102	3,684	1,683,651	439,890	2,123,541
Sep-10	2,916	504	152	103	3,675	1,238,023	449,146	1,687,168
Oct-10	2,898	497	250	100	3,745	1,054,197	470,576	1,524,773
Nov-10	2,888	492	155	101	3,636	1,823,167	474,189	2,297,356
Dec-10	<u>2,874</u>	<u>485</u>	<u>149</u>	<u>100</u>	3,608	<u>1,483,736</u>	<u>516,319</u>	<u>2,000,056</u>
Total Anthem ASO Claims						15,645,801	4,987,165	20,632,967
Total Run out Claims						<u>\$1,749,937</u>	<u>\$118,324</u>	<u>\$1,868,261</u>
Sub Total						\$17,395,738	\$5,105,489	\$22,501,228
Stop Loss Reimbursement (Pooling Limit @ \$450K)						<u>\$289,421</u>	n/a	<u>\$289,421</u>
Totals	45,187	6,024	1,890	1,216	44,439	\$17,106,318	\$5,105,489	\$22,211,807
Average per Employee (Enrollment lagged 2 months)					45,187	\$378.57	\$112.99	\$491.55

2011 Plan Year

Month-Year	Enrollment				Total EE's	Paid Claims		
	EE	ES	EC	EF		Medical	Rx	Combined
Jan-11	2,822	480	138	99	3,539	1,429,536	443,058	1,872,594
Feb-11	2,840	476	135	99	3,550	1,005,673	368,351	1,374,024
Mar-11	2,830	467	137	98	3,532	1,604,169	439,028	2,043,197
Apr-11	2,813	465	135	98	3,511	1,179,098	400,588	1,579,686
May-11	2,808	459	134	96	3,497	1,395,391	421,704	1,817,095
Jun-11	2,773	457	132	99	3,461	<u>1,907,060</u>	<u>438,921</u>	<u>2,345,981</u>
Sub Total						8,520,927	2,511,650	11,032,577
Stop Loss Reimbursement (Pooling Limit @ \$450K)						111,639	n/a	111,639
Totals	16,886	2,804	811	589	21,090	\$8,409,288	\$2,511,650	\$10,920,938
Average per Employee (Enrollment lagged 2 months)					21,376	\$393.40	\$117.50	\$510.90
Percentage of Prior Year						3.92%	3.99%	3.94%
Rolling 12 Months Totals					43,631	\$16,608,726	\$5,301,902	\$21,910,628
Average per Employee (Enrollment lagged 2 months)						\$374.03	\$121.52	\$502.18
Percentage of Prior Year						-1.20%	7.55%	2.16%

SJVIA PPO

2012 Claims Projection - PPO Plans

Paid Claims Period: July 2010 through June 2011

	<u>Medical</u>	<u>Rx</u>	<u>Total</u>
Total Paid Claims 7/10 through 6/11	\$17,009,786	\$5,301,902	\$22,311,688
Claims in Excess of \$450,000	<u>\$401,060</u>	-	<u>401,060</u>
Total Paid Claims Net of Pooling	\$16,608,726	\$5,301,902	\$21,910,628
Enrollment 5/10 through 4/11 (lagged 2 months)	43,631	43,631	
Average Paid Claim for Period	\$380.66	\$121.52	\$502.18
Trend (Med.- 8.25%, Rx - 8.25%)	1.1238	1.1238	1.1238
Benefit Modification Factor	1.0000	1.0000	1.0000
Provider Discount Factor	1.0000	1.0000	1.0000
Demographic Adjustment	1.0000	1.0000	1.0000
Projected Paid Claim	\$427.77	\$136.55	\$564.33
Current Monthly Enrollment (June 2011)	3,461	3,461	
Monthly Projected Paid Claims	\$1,480,514	\$472,615	\$1,953,129
Weighting Factor	1.00000	1.00000	1.00000
2012 Annual Projected Paid Claims	\$17,766,166	\$5,671,384	\$23,437,550
Projected Required Reserve	\$2,220,771	\$283,569	\$2,504,340
Curent Reserve*			\$2,991,382
Contingent Reserve			\$487,042
<i>*Calculated from June 2011 Claims Data - represents all premiums paid from inception less all costs from inception</i>			

San Joaquin Valley Insurance Authority
Paid Claims History - HMO Plan

2010 Plan Year Anthem Blue Cross Minimum Premium HMO

Month-Year	Enrollment				Total EE's	Capitation	Non Capitated Paid Claims	
	EE	ES	EC	EF			Medical	Combined
Dec-09	2,351	672	1,386	663	5,072		-	624,982
<i>Runout</i>						<i>1,038,362</i>	<i>1,531,356</i>	<i>2,569,718</i>
Jan-10	2,349	688	1,389	674	5,100	1,087,473	656,565	1,744,038
<i>Runout</i>						<i>133</i>	<i>756,218</i>	<i>756,351</i>
Feb-10	2,322	680	1,394	672	5,068	1,079,317	908,404	1,987,721
<i>Runout</i>						-	<i>309,729</i>	<i>309,729</i>
Mar-10	2,398	692	1,399	685	5,174	1,072,698	1,749,561	2,822,259
<i>Runout</i>						-	<i>246,644</i>	<i>246,644</i>
Apr-10	2,362	700	1,410	691	5,163	1,072,451	1,408,154	2,480,604
<i>Runout</i>						-	<i>75,290</i>	<i>75,290</i>
May-10	2,354	688	1,421	696	5,159	1,140,603	1,208,934	2,349,537
Jun-10	2,290	683	1,371	688	5,032	1,112,525	1,365,297	2,477,822
Jul-10	2,262	687	1,372	689	5,010	1,107,661	1,119,686	2,227,346
Aug-10	2,238	690	1,379	683	4,990	1,103,239	1,127,167	2,230,406
Sep-10	2,217	684	1,369	675	4,945	1,093,290	1,242,179	2,335,469
Oct-10	2,223	689	1,367	676	4,955	1,095,501	1,665,346	2,760,847
Nov-10	2,243	683	1,376	680	4,982	1,101,470	2,114,837	3,216,307
Dec-10	2,258	683	1,397	685	5,023	<u>1,110,535</u>	<u>1,360,192</u>	<u>2,470,727</u>
Total Anthem MPP Claims						13,801,745	15,926,321	29,728,067
<i>Total BSC Runout Claims</i>							<i>2,919,237</i>	<i>3,957,732</i>
Sub Total	27,516	8,247		8,194	65,673	13,176,896	18,845,558	33,685,799
Large Claim Credit (Pooling Limit @ \$250K)							807,669	807,669
Totals	27,516	8,247		8,194	65,673	\$ 13,176,896	\$ 18,037,889	\$ 32,878,130

Average per Employee **\$274.66** **\$500.63**

2011 Plan Year Anthem Blue Cross Minimum Premium HMO

Month-Year	Enrollment				Total EE's	Capitation	Non Capitated Paid Claims	
	EE	ES	EC	EF			Medical	Combined
Jan-11	2,184	683	1,461	681	5,009	1,207,019	1,456,998	2,664,017
Feb-11	2,169	674	1,459	679	4,981	1,200,272	949,741	2,150,012
Mar-11	2,158	678	1,460	679	4,975	1,198,826	1,408,225	2,607,051
Apr-11	2,136	676	1,450	675	4,937	1,189,669	1,383,120	2,572,789
May-11	2,127	672	1,448	672	4,919	1,185,331	1,418,729	2,604,060
Jun-11	<u>2,123</u>	<u>676</u>	<u>1,459</u>	<u>669</u>	<u>4,927</u>	<u>1,187,259</u>	<u>1,637,044</u>	<u>2,824,303</u>
Sub Total	12,897	4,059	8,737	4,055	29,748	7,168,376	8,253,857	15,422,233
Large Claim Credit (Pooling Limit @ \$250K)							139,404	139,404
Totals	12,897	4,059	8,737	4,055	29,748	\$7,168,376	\$8,114,453	\$15,282,829

Average per Employee (Enrollment lagged 2 months) **29,907** **\$240.97** **\$271.32** **\$511.01**
Percentage of Prior Year **-1.22%** **2.07%**

Rolling 12 Months Totals **59,998** **\$13,780,072** **\$15,936,190** **\$29,716,262**
Average per Employee (Enrollment lagged 2 months) **\$265.61** **\$495.29**
Percentage of Prior Year **-3.30%** **-1.07%**

San Joaquin Valley Insurance Authority

2012 Claims Projection - HMO Plan

Paid Claims Period: July 2010 through June 2011

	<u>Non Capitated</u>	<u>Capitation</u>	<u>Total</u>
Total Paid Claims 6/10 through 5/11	\$ 16,883,263	\$ 13,780,072	\$ 30,663,335
Claims in Excess of \$250,000	<u>947,073</u>	<u>-</u>	<u>947,073</u>
Total Paid Claims Net of Pooling	\$ 15,936,190	\$ 13,780,072	\$ 29,716,262
Enrollment 5/10 through 4/11 (lagged 2 months)	59,998	59,998	59,998
Average Paid Claim for Period (Non-Cap)	\$ 265.61	\$ 229.68	\$ 495.29
Trend (Med.- 8.25,Cap - 5%, Rx -8.25)	1.1238	1.0801	1.1035
Benefit Modification Factor	1.0000	1.0000 <i>(actual 2.94%)</i>	1.0000
Provider Discount Factor	1.0000	1.0000	1.0000
Demographic Adjustment	1.0000	1.0000	1.0000
Projected Paid Claim	\$ 298.48	\$ 248.07	\$ 546.55
Current Monthly Enrollment (June 2011)	4,927	4,927	
Monthly Projected Paid Claims	1,470,618	1,222,241	2,692,859
Weighting Factor	1.00000	1.00000	1.00000
2011 Annual Projected Paid Claims	\$ 17,647,421	\$ 14,666,891	\$ 32,314,312

Projected Required Reserve	\$ 2,205,928	N/A	\$ 2,205,928
Curent Reserve*			\$ 4,044,816
Contingent Reserve			\$ 1,838,888
<i>*Calculated from June 2011 Claims Data - represents all premiums paid from inception less all costs from inception</i>			

SJVIA PPO Cost Worksheet: Combined - Anthem Blue Cross

<u>Enrollment</u>	<u>Single</u>	<u>EE +Sp</u>	<u>EE + Ch</u>	<u>Family</u>	<u>Total</u>		
Total PPO	2,773	457	132	99	3,461		
<u>2011 Fixed Costs:</u>							
	<u>Single</u>	<u>EE +Sp</u>	<u>EE + Ch</u>	<u>Family</u>		<u>Totals</u>	
PPO - Specific Stop Loss (HM Life \$450,000 ded. 12/15)	\$ 8.88	\$ 8.88	\$ 8.88	\$ 8.88	\$	368,804	
PPO - Aggregate Stop Loss (HM Life 12/15)	\$ 0.80	\$ 0.80	\$ 0.80	\$ 0.80	\$	33,226	
PPO - Blue Cross Core Administration	\$ 23.42	\$ 23.42	\$ 23.42	\$ 23.42	\$	972,679	
PPO - Blue Cross 360 Claims Management	\$ 2.25	\$ 2.25	\$ 2.25	\$ 2.25	\$	93,447	
Claims Management/Communication	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	\$	124,596	
JPA Consulting	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	\$	166,128	
SJVIA Fee	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	\$	83,064	
Hourglass (Consolidated Billing, COBRA, Flex Admin)	\$ 6.50	\$ 6.50	\$ 6.50	\$ 6.50	\$	269,958	
Total Fixed Cost	\$ 50.85	\$ 50.85	\$ 50.85	\$ 50.85	\$	2,111,902	
<u>2011 Claims Costs:</u>							
PPO - Projected Medical Claims	\$ 380.66	\$ 380.66	\$ 380.66	\$ 380.66	\$	15,809,714	
PPO - Projected Rx Claims	\$ 121.52	\$ 121.52	\$ 121.52	\$ 121.52	\$	5,046,838	
Total Claims					\$	20,856,552	
<i>Aggregate Attachment Factors</i>	\$ 723.09	\$ 723.09	\$ 723.09	\$ 723.09	\$	30,031,374	
2012 Renewal - Weighted Shared Risk					\$	22,968,454	
<u>2012 Fixed Costs:</u>							
	<u>Single</u>	<u>EE +Sp</u>	<u>EE + Ch</u>	<u>Family</u>		<u>Totals</u>	<u>% Change</u>
PPO - Specific Stop Loss (HM Life \$450,000 ded. 12/15)	\$ 10.66	\$ 10.66	\$ 10.66	\$ 10.66	\$	442,565	20.0%
PPO - Aggregate Stop Loss (HM Life 12/15)	\$ 0.96	\$ 0.96	\$ 0.96	\$ 0.96	\$	39,871	20.0%
PPO - Blue Cross Core Administration	\$ 24.36	\$ 24.36	\$ 24.36	\$ 24.36	\$	1,011,720	4.0%
PPO - Blue Cross 360 Claims Management	\$ 2.35	\$ 2.35	\$ 2.35	\$ 2.35	\$	97,600	4.4%
Claims Management/Communication	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	\$	124,596	0.0%
JPA Consulting	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	\$	166,128	0.0%
SJVIA Fee	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	\$	83,064	0.0%
Hourglass (Consolidated Billing, COBRA, Flex Admin)	\$ 6.50	\$ 6.50	\$ 6.50	\$ 6.50	\$	269,958	0.0%
Total Fixed Cost	\$ 53.83	\$ 53.83	\$ 53.83	\$ 53.83	\$	2,235,501	5.9%
<u>2012 Claims Costs:</u>							
PPO - Projected Medical Claims	\$ 427.77	\$ 427.77	\$ 427.77	\$ 427.77	\$	17,766,166	12.4%
PPO - Projected Rx Claims	\$ 136.55	\$ 136.55	\$ 136.55	\$ 136.55	\$	5,671,384	12.4%
Total Claims					\$	23,437,550	12.4%
<i>Aggregate Attachment Factors</i>	\$ 778.50	\$ 778.50	\$ 778.50	\$ 778.50	\$	32,332,662	7.7%
Projected Total PPO Cost					\$	25,673,051	11.8%
Current Funding Total					\$	25,487,043	0.7%
Projected Increase							0.7%

SJVIA 2012 HMO Cost Worksheet: Combined - Anthem Blue Cross

Enrollment	Single	EE + Sp	EE + Ch	Family	Total		
Total HMO	2,123	676	1,459	669	4,927		
<u>2011 Fixed Costs:</u>							
	<u>Single</u>	<u>EE + Sp</u>	<u>EE + Ch</u>	<u>Family</u>		<u>Totals</u>	
HMO - Pooling (\$250,000)	\$ 28.39	\$ 28.39	\$ 28.39	\$ 28.39		\$ 1,678,530	
HMO - Blue Cross MPP Retention (incl 360 Health)	\$ 34.58	\$ 34.58	\$ 34.58	\$ 34.58		\$ 2,044,508	
Claims Management/Communication	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00		\$ 177,372	
JPA Consulting	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00		\$ 236,496	
SJVIA Fee	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00		\$ 118,248	
Hourglass (Consolidated Billing, COBRA, Flex Admin)	\$ 6.50	\$ 6.50	\$ 6.50	\$ 6.50		\$ 384,306	
Total Fixed Cost (2012)	\$ 78.47	\$ 78.47	\$ 78.47	\$ 78.47		\$ 4,639,460	
<u>2011 Claims Costs:</u>							
HMO - Capitation	\$ 240.97	\$ 240.97	\$ 240.97	\$ 240.97		\$ 14,247,110	
HMO - Projected Medical Claims	\$ 265.61	\$ 265.61	\$ 265.61	\$ 265.61		\$ 15,704,046	
Total Claims						\$ 29,951,156	
<i>Aggregate Factors</i>	\$ 453.39	\$ 453.39	\$ 453.39	\$ 453.39		\$ 26,806,230	
Current Total Projected Cost						\$ 34,590,616	
<u>2012 Fixed Costs:</u>							
	<u>Single</u>	<u>EE + Sp</u>	<u>EE + Ch</u>	<u>Family</u>		<u>Totals</u>	<u>% Change</u>
HMO - Pooling (\$250,000)	\$ 27.11	\$ 27.11	\$ 27.11	\$ 27.11		\$ 1,602,852	-4.51%
HMO - Blue Cross MPP Retention (incl 360 Health)	\$ 36.10	\$ 36.10	\$ 36.10	\$ 36.10		\$ 2,134,376	4.40%
Claims Management/Communication	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00		\$ 177,372	0.00%
JPA Consulting	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00		\$ 236,496	0.00%
SJVIA Fee	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00		\$ 118,248	0.00%
Hourglass (Consolidated Billing, COBRA, Flex Admin)	\$ 6.50	\$ 6.50	\$ 6.50	\$ 6.50		\$ 384,306	0.00%
Total Fixed Cost (2012)	\$ 78.71	\$ 78.71	\$ 78.71	\$ 78.71		\$ 4,653,650	0.31%
<u>2012 Claims Costs:</u>							
HMO - Capitation (2012)	\$ 248.07	\$ 248.07	\$ 248.07	\$ 248.07		\$ 14,666,891	2.95%
HMO - Projected Medical Claims (2012)	\$ 298.48	\$ 298.48	\$ 298.48	\$ 298.48		\$ 17,647,421	12.38%
Total Claims (2012)						\$ 32,314,312	
<i>Aggregate Factors</i>	\$ 377.13	\$ 377.13	\$ 377.13	\$ 377.13		\$ 22,297,434	-16.82%
Renewal Total Projected Cost						\$ 36,967,962	23.43%
Current Actual Funding Rates						\$ 37,705,432	-1.96%
Projected Increase							-2.0%

SJVIA 2012 Renewal Rate Summary

Current/Renewal Rates - Shared Risk - Weighted Rate Calculation

Current Total SJVIA (PPO & HMO)	\$63,192,475
Renewal Total SJVIA (PPO & HMO)	\$62,641,013
SJVIA Combined Projected Increase (Shared Risk)	-0.9%

San Joaquin Valley Insurance Authority
Current/Renewal Rates - Shared Risk - Weighted Rate Calculation

<u>Enrollment:</u>					
<u>Enrollment (06/11)</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Total</u>
Anthem PPO - Active (CoF)	302	47	19	11	379
Anthem HDHP - Active (CoF)	194	13	10	11	228
Anthem HDHP - Pre 65 (CoF)	<u>213</u>	<u>63</u>	<u>0</u>	<u>4</u>	<u>280</u>
Anthem HMO - Active (CoF)	2123	676	1459	669	4927
Anthem \$0 Deductible (CoT)	325	31	10	6	372
Anthem \$500 Deductible (CoT)	677	118	40	17	852
Anthem \$1,000 Deductible (CoT)	1046	183	52	50	1331
Anthem \$2,500 Deductible HSA (CoT)	<u>16</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>19</u>
Total	4896	1133	1591	768	8388
<u>County of Fresno PPO</u>					
<u>Current Rates</u>					
	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Totals</u>
Anthem PPO - Active (CoF)	\$559.04	\$1,172.65	\$1,062.49	\$1,619.70	\$3,143,373
Anthem HDHP - Active (CoF)	\$420.18	\$890.02	\$797.92	\$1,215.93	\$1,373,275
Anthem HDHP - Pre 65 (CoF)	\$578.69	\$1,031.79	\$909.34	\$1,361.32	<u>\$2,324,508</u>
				Total	\$6,841,157
<u>2012 Renewal - Weighted Shared Risk</u>					
Anthem PPO - Active (CoF)	\$559.04	\$1,172.65	\$1,062.49	\$1,619.70	\$3,143,373
Anthem HDHP - Active (CoF)	\$420.18	\$890.02	\$797.92	\$1,215.93	\$1,373,275
Anthem HDHP - Pre 65 (CoF)	\$578.69	\$1,031.79	\$909.34	\$1,361.32	<u>\$2,324,508</u>
				Total	\$6,841,157
				Projected Increase	0.000%

San Joaquin Valley Insurance Authority

Current/Renewal Rates - Shared Risk - Weighted Rate Calculation

<u>Enrollment:</u>					
<u>Enrollment (06/11)</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Total</u>
Anthem PPO - Active (CoF)	302	47	19	11	379
Anthem HDHP - Active (CoF)	194	13	10	11	228
Anthem HDHP - Pre 65 (CoF)	<u>213</u>	<u>63</u>	<u>0</u>	<u>4</u>	<u>280</u>
Anthem HMO - Active (CoF)	2123	676	1459	669	4927
Anthem \$0 Deductible (CoT)	325	31	10	6	372
Anthem \$500 Deductible (CoT)	677	118	40	17	852
Anthem \$1,000 Deductible (CoT)	1046	183	52	50	1331
Anthem \$2,500 Deductible HSA (CoT)	<u>16</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>19</u>
Total	4896	1133	1591	768	8388
<u>County of Tulare PPO</u>					
<u>Current Rates:</u>					
	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Totals</u>
Anthem \$0 Deductible (CoT)	\$670.34	\$1,339.96	\$1,223.18	\$2,031.52	\$3,405,831
Anthem \$500 Deductible (CoT)	\$504.78	\$1,010.04	\$925.10	\$1,593.10	\$6,300,090
Anthem \$1,000 Deductible (CoT)	\$443.42	\$886.18	\$813.14	\$1,350.92	\$8,829,879
Anthem \$2,500 Deductible HSA (CoT)	\$420.23	\$839.82	\$770.58	\$1,280.29	<u>\$110,087</u>
				Total	\$18,645,887
<u>2012 Renewal - Weighted Shared Risk</u>					
Anthem \$0 Deductible (CoT)	\$670.34	\$1,339.96	\$1,223.18	\$2,031.52	\$3,405,831
Anthem \$500 Deductible (CoT)	\$504.78	\$1,010.04	\$925.10	\$1,593.10	\$6,300,090
Anthem \$1,000 Deductible (CoT)	\$443.42	\$886.18	\$813.14	\$1,350.92	\$8,829,879
Anthem \$2,500 Deductible HSA (CoT)	\$420.23	\$839.82	\$770.58	\$1,280.29	<u>\$110,087</u>
				Total	\$18,645,887
				Projected Increase	0.000%
Current Combined PPO Plan Premium					\$25,487,043
Renewal Combined PPO Premium					\$25,487,043
Combined PPO Projected Increase					0.000%

San Joaquin Valley Insurance Authority
Current/Renewal Rates - Shared Risk - Weighted Rate Calculation

<u>Enrollment:</u>					
<u>Enrollment (06/11)</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Total</u>
Anthem PPO - Active (CoF)	302	47	19	11	379
Anthem HDHP - Active (CoF)	194	13	10	11	228
Anthem HDHP - Pre 65 (CoF)	<u>213</u>	<u>63</u>	<u>0</u>	<u>4</u>	<u>280</u>
Anthem HMO - Active (CoF)	2123	676	1459	669	4927
Anthem \$0 Deductible (CoT)	325	31	10	6	372
Anthem \$500 Deductible (CoT)	677	118	40	17	852
Anthem \$1,000 Deductible (CoT)	1046	183	52	50	1331
Anthem \$2,500 Deductible HSA (CoT)	<u>16</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>19</u>
Total	4896	1133	1591	768	8388
<u>HMO Plan Rates:</u>					
<u>Current</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Totals</u>
Anthem HMO - Active	\$440.09	\$776.32	\$685.47	\$1,020.80	\$37,705,432
<u>2012 Renewal - Weighted Shared Risk</u>					
Anthem HMO - Active	\$440.09	\$776.32	\$685.47	\$1,020.80	\$37,705,432
		HMO SJVIA Projected Increase			0.000%
		Current Combined Plan Premium			\$63,192,475
		Projected 2012 Combined Cost			\$62,641,013
		Renewal Plan Premium			\$63,192,475
		SJVIA Combined Projected Increase			0.000%

San Joaquin Valley Insurance Authority

Anthem Blue View Vision Renewal Rates (County of Tulare Only)

Effective January 1, 2012

		Current Anthem Blue Cross		Renewal Anthem Blue Cross	
		In-Network	Out-of Network	In-Network	Out-of Network
Frequency		12/24/24		12/24/24	
Copays					
	Exams	\$10	Scheduled	\$10	Scheduled
	Materials	\$25	Scheduled	\$25	Scheduled
Frames		\$130	up to \$50	\$130	up to \$50
Contacts		\$120	up to \$105	\$120	up to \$105
<u>Rates</u>					
	Single	1956	\$4.28	\$4.67	
	Employee Spouse	268	\$7.28	\$7.94	
	Employee Child(ren)	107	\$7.70	\$8.39	
	Family	<u>75</u>	\$11.56	\$12.60	
		2406			
Monthly Premium Total			\$12,014	\$13,105	
Annual Premium Total			\$144,163	\$157,262	
Increase/decrease from Current (\$)			n/a	\$13,099	
Increase/decrease from Current (%)			n/a	9.09%	