

San Joaquin Valley Insurance Authority
Scenario 1 - Overall SJVIA Renewal 4.9%. No migration

<u>Enrollment:</u>					
<u>Enrollment (06/12)</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Total</u>
Anthem PPO - Active (CoF)	235	33	15	7	290
Anthem HDHP - Active (CoF)	226	16	16	10	268
Anthem HMO - Active (CoF)	1977	620	1343	604	4543
Anthem HDHP - Pre 65 (CoF)	220	49	7	2	278
Anthem \$0 Deductible (CoT)	302	26	12	4	344
Anthem \$500 Deductible (CoT)	676	97	38	14	825
Anthem \$1,000 Deductible (CoT)	1142	178	65	53	1438
Anthem \$2,500 Deductible HSA (CoT)	<u>22</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>26</u>
Total	4800	1021	1498	694	8012
<u>PPO Plan Rates:</u>					
<u>Current</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Totals</u>
Anthem PPO - Active (CoF)	\$751.75	\$1,578.05	\$1,429.70	\$2,180.08	\$3,185,305
Anthem HDHP - Active (CoF)	\$420.18	\$890.02	\$797.92	\$1,215.93	\$1,609,524
Anthem HDHP - Pre 65 (CoF)	\$588.19	\$1,041.29	\$918.84	\$1,370.82	\$2,275,182
Anthem \$0 Deductible (CoT)	\$670.34	\$1,339.96	\$1,223.18	\$2,031.52	\$3,121,020
Anthem \$500 Deductible (CoT)	\$504.78	\$1,010.04	\$925.10	\$1,593.10	\$5,959,948
Anthem \$1,000 Deductible (CoT)	\$443.42	\$886.18	\$813.14	\$1,350.92	\$9,463,017
Anthem \$2,500 Deductible HSA (CoT)	\$420.24	\$839.82	\$770.58	\$1,280.28	<u>\$149,593</u>
			Combined Premium		\$25,763,589
<u>2013 Renewal</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Totals</u>
Anthem PPO - Active (CoF)	\$788.66	\$1,655.55	\$1,499.91	\$2,287.14	\$3,341,735
Anthem HDHP - Active (CoF)	\$440.82	\$933.73	\$837.11	\$1,275.64	\$1,688,568
Anthem HDHP - Pre 65 (CoF)	\$617.08	\$1,092.43	\$963.96	\$1,438.14	\$2,386,917
Anthem \$0 Deductible (CoT)	\$703.26	\$1,405.77	\$1,283.25	\$2,131.29	\$3,274,293
Anthem \$500 Deductible (CoT)	\$529.57	\$1,059.64	\$970.53	\$1,671.34	\$6,252,641
Anthem \$1,000 Deductible (CoT)	\$465.20	\$929.70	\$853.08	\$1,417.26	\$9,927,745
Anthem \$2,500 Deductible HSA (CoT)	\$440.88	\$881.07	\$808.43	\$1,343.15	<u>\$156,940</u>
			Combined Premium		\$27,028,839
			SJVIA PPO Projected Increase		4.9%

San Joaquin Valley Insurance Authority
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Anthem PPO - Active (CoF)	235	33	15	7	290
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Anthem \$1,000 Deductible (CoT)	1142	178	65	53	1438
Anthem \$2,500 Deductible HSA (CoT)	<u>22</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>26</u>
Total	4800	1021	1498	694	8012
<u>HMO Plan Rates:</u>					
<u>Current</u>					
Anthem HMO - Active	\$532.96	\$942.33	\$831.72	\$1,240.01	\$42,035,659
<u>2013 Renewal</u>					
Anthem HMO - Active	\$559.13	\$988.60	\$872.56	\$1,300.90	\$44,100,030
HMO Projected Increase					4.9%
Current Combined Plan Premium (SJVIA PPO, HMO)					\$67,799,248
Projected 2013 Combined Cost (SJVIA PPO, HMO)					\$71,128,869
SJVIA Increase					4.9%

San Joaquin Valley Insurance Authority (w/ Kaiser Reduction)

Scenario 2 - Shared risk. Overall SJVIA Renewal 18.4%. 35% migration from SJVIA HMO to Kaiser HMO

Enrollment:

<u>Enrollment (06/12)</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Total</u>
Anthem PPO - Active (CoF)	235	33	15	7	290
Anthem HDHP - Active (CoF)	226	16	16	10	268
Anthem HMO - Active (CoF)	1275	400	866	390	2931
Anthem HDHP - Pre 65 (CoF)	220	49	7	2	278
Anthem \$0 Deductible (CoT)	302	26	12	4	344
Anthem \$500 Deductible (CoT)	676	97	38	14	825
Anthem \$1,000 Deductible (CoT)	1142	178	65	53	1438
Anthem \$2,500 Deductible HSA (CoT)	<u>22</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>26</u>
Total	4098	801	1021	480	6400

PPO Plan Rates:

<u>Current</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Totals</u>
Anthem PPO - Active (CoF)	\$751.75	\$1,578.05	\$1,429.70	\$2,180.08	\$3,185,305
Anthem HDHP - Active (CoF)	\$420.18	\$890.02	\$797.92	\$1,215.93	\$1,609,524
Anthem HDHP - Pre 65 (CoF)	\$588.19	\$1,041.29	\$918.84	\$1,370.82	\$2,275,182
Anthem \$0 Deductible (CoT)	\$670.34	\$1,339.96	\$1,223.18	\$2,031.52	\$3,121,020
Anthem \$500 Deductible (CoT)	\$504.78	\$1,010.04	\$925.10	\$1,593.10	\$5,959,948
Anthem \$1,000 Deductible (CoT)	\$443.42	\$886.18	\$813.14	\$1,350.92	\$9,463,017
Anthem \$2,500 Deductible HSA (CoT)	\$420.24	\$839.82	\$770.58	\$1,280.28	<u>\$149,593</u>
			Combined Premium		\$25,763,589
<u>2013 Renewal</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Totals</u>
Anthem PPO - Active (CoF)	\$889.77	\$1,867.78	\$1,692.19	\$2,580.34	\$3,770,127
Anthem HDHP - Active (CoF)	\$497.33	\$1,053.43	\$944.42	\$1,439.17	\$1,905,033
Anthem HDHP - Pre 65 (CoF)	\$696.18	\$1,232.47	\$1,087.54	\$1,622.50	\$2,692,906
Anthem \$0 Deductible (CoT)	\$793.41	\$1,585.98	\$1,447.76	\$2,404.51	\$3,694,039
Anthem \$500 Deductible (CoT)	\$597.46	\$1,195.48	\$1,094.95	\$1,885.59	\$7,054,195
Anthem \$1,000 Deductible (CoT)	\$524.84	\$1,048.89	\$962.44	\$1,598.95	\$11,200,427
Anthem \$2,500 Deductible HSA (CoT)	\$497.40	\$994.01	\$912.06	\$1,515.34	<u>\$177,058</u>
			Combined Premium		\$30,493,784
			SJVIA PPO Projected Increase		18.4%

San Joaquin Valley Insurance Authority (w/ Kaiser Reduction)

Scenario 2 - Shared risk. Overall SJVIA Renewal 18.4%. 35% migration from SJVIA HMO to Kaiser HMO

<u>Enrollment:</u>					
<u>Enrollment (06/12)</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Total</u>
Anthem PPO - Active (CoF)	235	33	15	7	290
Anthem HDHP - Active (CoF)	226	16	16	10	268
Anthem HMO - Active (CoF)	1275	400	866	390	2931
Anthem HDHP - Pre 65 (CoF)	220	49	7	2	278
Anthem \$0 Deductible (CoT)	302	26	12	4	344
Anthem \$500 Deductible (CoT)	676	97	38	14	825
Anthem \$1,000 Deductible (CoT)	1142	178	65	53	1438
Anthem \$2,500 Deductible HSA (CoT)	<u>22</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>26</u>
Total	4098	801	1021	480	6400
<u>HMO Plan Rates:</u>					
<u>Current</u>					
Anthem HMO - Active	\$532.96	\$942.33	\$831.72	\$1,240.01	\$42,035,659
<u>2013 Renewal</u>					
Anthem HMO - Active	\$630.81	\$1,115.34	\$984.42	\$1,467.67	\$32,099,325
Current Combined Plan Premium (SJVIA PPO, HMO)					\$67,799,248
Projected 2013 Combined Cost (SJVIA PPO, HMO)					\$62,593,109
SJVIA Increase					18.4%

Assumes 35% migration from County of Fresno HMO (SJVIA) to Kaiser HMO

Current costs reflect 4,523 SJVIA HMO members. Renewal costs reflect 2,931 SJVIA HMO members

San Joaquin Valley Insurance Authority (w/ Kaiser Reduction)

Scenario 3 - Shared risk PPO Renewal at 4.6%. HMO Renewal at 24.4%. 35% migration from SJVIA HMO to Kaiser HMO

Enrollment:

<u>Enrollment (06/12)</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Total</u>
Anthem PPO - Active (CoF)	235	33	15	7	290
Anthem HDHP - Active (CoF)	226	16	16	10	268
Anthem HMO - Active (CoF)	1275	400	866	390	2931
Anthem HDHP - Pre 65 (CoF)	220	49	7	2	278
Anthem \$0 Deductible (CoT)	302	26	12	4	344
Anthem \$500 Deductible (CoT)	676	97	38	14	825
Anthem \$1,000 Deductible (CoT)	1142	178	65	53	1438
Anthem \$2,500 Deductible HSA (CoT)	<u>22</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>26</u>
Total	4098	801	1021	480	6400

PPO Plan Rates:

<u>Current</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Totals</u>
Anthem PPO - Active (CoF)	\$751.75	\$1,578.05	\$1,429.70	\$2,180.08	\$3,185,305
Anthem HDHP - Active (CoF)	\$420.18	\$890.02	\$797.92	\$1,215.93	\$1,609,524
Anthem HDHP - Pre 65 (CoF)	\$588.19	\$1,041.29	\$918.84	\$1,370.82	\$2,275,182
Anthem \$0 Deductible (CoT)	\$670.34	\$1,339.96	\$1,223.18	\$2,031.52	\$3,121,020
Anthem \$500 Deductible (CoT)	\$504.78	\$1,010.04	\$925.10	\$1,593.10	\$5,959,948
Anthem \$1,000 Deductible (CoT)	\$443.42	\$886.18	\$813.14	\$1,350.92	\$9,463,017
Anthem \$2,500 Deductible HSA (CoT)	\$420.24	\$839.82	\$770.58	\$1,280.28	<u>\$149,593</u>
			Combined Premium		\$25,763,589
<u>2013 Renewal</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Totals</u>
Anthem PPO - Active (CoF)	\$786.33	\$1,650.64	\$1,495.46	\$2,280.36	\$3,331,829
Anthem HDHP - Active (CoF)	\$439.51	\$930.96	\$834.62	\$1,271.86	\$1,683,562
Anthem HDHP - Pre 65 (CoF)	\$615.25	\$1,089.19	\$961.11	\$1,433.88	\$2,379,841
Anthem \$0 Deductible (CoT)	\$701.17	\$1,401.60	\$1,279.45	\$2,124.97	\$3,264,587
Anthem \$500 Deductible (CoT)	\$528.00	\$1,056.50	\$967.65	\$1,666.38	\$6,234,106
Anthem \$1,000 Deductible (CoT)	\$463.82	\$926.95	\$850.55	\$1,413.06	\$9,898,315
Anthem \$2,500 Deductible HSA (CoT)	\$439.57	\$878.45	\$806.03	\$1,339.17	<u>\$156,474</u>
			Combined Premium		\$26,948,714
			SJVIA PPO Projected Increase		4.6%

San Joaquin Valley Insurance Authority (w/ Kaiser Reduction)

Scenario 3 - Shared risk PPO Renewal at 4.6%. HMO Renewal at 24.4%. 35% migration from SJVIA HMO to Kaiser HMO

Enrollment:

<u>Enrollment (06/12)</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Total</u>
Anthem PPO - Active (CoF)	235	33	15	7	290
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Total	4098	801	1021	480	6400

HMO Plan Rates:

Current

Anthem HMO - Active	\$532.96	\$942.33	\$831.72	\$1,240.01	\$42,035,659
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2013 Renewal

Anthem HMO - Active	\$663.00	\$1,172.25	\$1,034.66	\$1,542.57	\$33,737,378
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Current Combined Plan Premium (SJVIA PPO, HMO)	\$67,799,248
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Projected 2013 Combined Cost (SJVIA PPO, HMO)	\$60,686,092
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SJVIA PPO Increase	4.6%
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SJVIA HMO Increase	24.4%
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Assumes 35% migration from County of Fresno HMO (SJVIA) to Kaiser HMO

Current costs reflect 4,523 SJVIA HMO members. Renewal costs reflect 2,931 SJVIA HMO members

San Joaquin Valley Insurance Authority
Kaiser Impact Scenario Summary
Effective January 1, 2013

Scenario 1 - Overall SJVIA Renewal - No Migration
Shared Risk
HMO = 4.9%
PPO = 4.9%

Scenario 2 - Shared Risk: Overall SJVIA - 35% Migration to Kaiser
Shared Risk
HMO = 18.4%
PPO = 18.4%

Scenario 3 - Overall SJVIA Renewal - 35% Migration to Kaiser
Risk Shared by Plan Type
HMO = 24.4%
PPO = 4.6%