



BOARD OF DIRECTORS

ANDREAS BORGEAS
JUDITH CASE
MIKE ENNIS
PHIL LARSON
DEBORAH POOCHIGIAN
PETE VANDER POEL
STEVE WORTHLEY

**Meeting Location:
County of Fresno Board of
Supervisors, Hall of Records
2281 Tulare St, Room 301
Fresno, CA 93721
November 1, 9:00 AM**

AGENDA DATE: November 1, 2013

ITEM NUMBER: 11

SUBJECT: Receive and File Executive Claims Summary through September 2013

REQUEST(S): That the Board Receive and File Executive Claims Summary through September 2013

DESCRIPTION:

The attached report provides an overview of several key plan metrics and is used to identify trends and outliers. As requested by your board, a "Large Claim Report" has been included in the Monthly Claim Report (page 3). This summary details on-going claims that are over \$100,000 paid-to-date. The "pooling point" is the maximum amount the SJVIA could pay in a plan year for each individual on the plan. For historical purposes, the pooling point for the HMO plan is \$400,000 and the pooling point for the PPO plan is \$450,000. The pooling point for the HMO plan was increased from \$250,000 to \$400,000 in plan year 2013. When claims reach the pooling point the SJVIA is no longer liable for the payment of further eligible claims within the policy year.

AGENDA: San Joaquin Valley Insurance Authority

DATE: November 1, 2013

The attached Monthly Claims Report reflects claims data through September 2013. For comparative purposes, the attached report includes 2012 data. In addition, this report includes data for the City of Tulare, which began participating in the SJVIA as of July 1, 2012 and the City of Ceres, which joined SJVIA as of January 1, 2013.

Of particular note:

Page 5 – Year-to-date enrollment in the SJVIA has increased 7.1% (Jan-Sep 2012 enrollment vs Jan-Sep 2013 enrollment)

Page 6 – Year-to-date premium collected in the SJVIA has increased 13.1% (Jan-Sep 2012 premium collected vs Jan-Sep 2013 premium collected)

Page 7 – Year-to-date claims in the SJVIA have increased 9.9% (Jan-Sep 2012 claims vs Jan-Sep 2013 claims)

Page 10 – Comparing claims “Per Employee Per Month” (PEPM) can be a good indicator for comparative purposes. Although page 10 shows the PEPM trend each month for each year, the overall averages are below:

Plan Year	HMO	PPO	Overall
2010	<u>\$586.15</u> PEPM	<u>\$495.09</u> PEPM	<u>\$547.67</u> PEPM
2011	<u>\$681.06</u> PEPM	<u>\$553.64</u> PEPM	<u>\$628.33</u> PEPM
2012	<u>\$713.19</u> PEPM	<u>\$551.65</u> PEPM	<u>\$637.06</u> PEPM
2013 (through September)	<u>\$787.17</u> PEPM	<u>\$540.77</u> PEPM	<u>\$683.50</u> PEPM

Report attached.

AGENDA: San Joaquin Valley Insurance Authority

DATE: November 1, 2013

FISCAL IMPACT/FINANCING:

None

ADMINISTRATIVE SIGN-OFF:



Paul Nerland
SJVIA Manager



Rhonda Sjostrom
SJVIA Assistant Manager

**BEFORE THE BOARD OF DIRECTORS
SAN JOAQUIN VALLEY INSURANCE
AUTHORITY**

IN THE MATTER OF Receive and File Executive Claims Summary through
September 2013

RESOLUTION NO. _____
AGREEMENT NO. _____

UPON MOTION OF DIRECTOR _____, SECONDED BY
DIRECTOR _____, THE FOLLOWING WAS ADOPTED BY
THE BOARD OF DIRECTORS, AT AN OFFICIAL MEETING HELD _____
_____, BY THE FOLLOWING VOTE:

AYES:
NOES:
ABSTAIN:
ABSENT:

ATTEST:

BY: _____

* * * * *

That the Board Receive and File Executive Claims Summary through
September 2013