



2013 SJVIA Claims Report

Claims Data Through September 2013

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- **Prepared By Gallagher Benefit Services**
October 22, 2013

Large Claim Report - 2013

San Joaquin Valley Insurance Authority

Potential Large Dollar Claimants >\$100,000

HMO Plan

January 1, 2013 through December 31, 2013 as of September 2013

Pooling Point \$400,000

Relationship	Paid	Diagnosis	Reimbursement
Dependent	\$ 340,656	Myeloid Disorders (17)	\$ -
Dependent	\$ 306,956	New born (15)	\$ -
Subscriber	\$ 244,454	Nervous System (01)	\$ -
Dependent	\$ 204,529	Injuries/Poisonings (21)	\$ -

Total HMO Pooling Reimbursements \$ -

PPO Plan

January 1, 2013 through December 31, 2013 as of September 2013

Stop Loss Deductible \$450,000

Relationship	Paid	Diagnosis	Reimbursement
Subscriber	\$ 400,910	Injuries/Poisonings (21)	\$ -
Dependent	\$ 234,469	Circulatory System (05)	\$ -
Subscriber	\$ 184,883	Nervous System (01)	\$ -
			\$ -

Total PPO Stop Loss Reimbursements \$ -

Total SJVIA Pooling and Stop Loss Reimbursements \$ -

Large Claim Report - 2012

San Joaquin Valley Insurance Authority

Potential Large Dollar Claimants

HMO Plan

January 1, 2012 through December 31, 2012

Pooling Point \$250,000

Relationship	Paid	Diagnosis	Reimbursement
Subscriber	\$ 1,225,803	Blood Disorders(16)	\$ 975,803
Dependent	\$ 945,511	Myeloid Disorders (17)	\$ 695,511
Dependent	\$ 847,166	Digestive System (06)	\$ 597,166
Dependent	\$ 425,472	Muscle/Tissue Disorders(08)	\$ 175,472
Dependent	\$ 320,326	Circulatory System (05)	\$ 70,326
Subscriber	\$ 286,720	Myeloid Disorders (17)	\$ 36,720

Total HMO Pooling Reimbursements \$ 2,550,998

PPO Plan

January 1, 2012 through December 31, 2012 as of September 2012

Stop Loss Deductible \$450,000

Relationship	Paid	Diagnosis	Reimbursement
Subscriber	\$ 586,616	Digestive System (06)	\$ 136,616
Subscriber	\$ 541,759	Nervous System (01)	\$ 91,759

*Anthem Blue Cross does not begin reporting large claims until they reach \$50,000

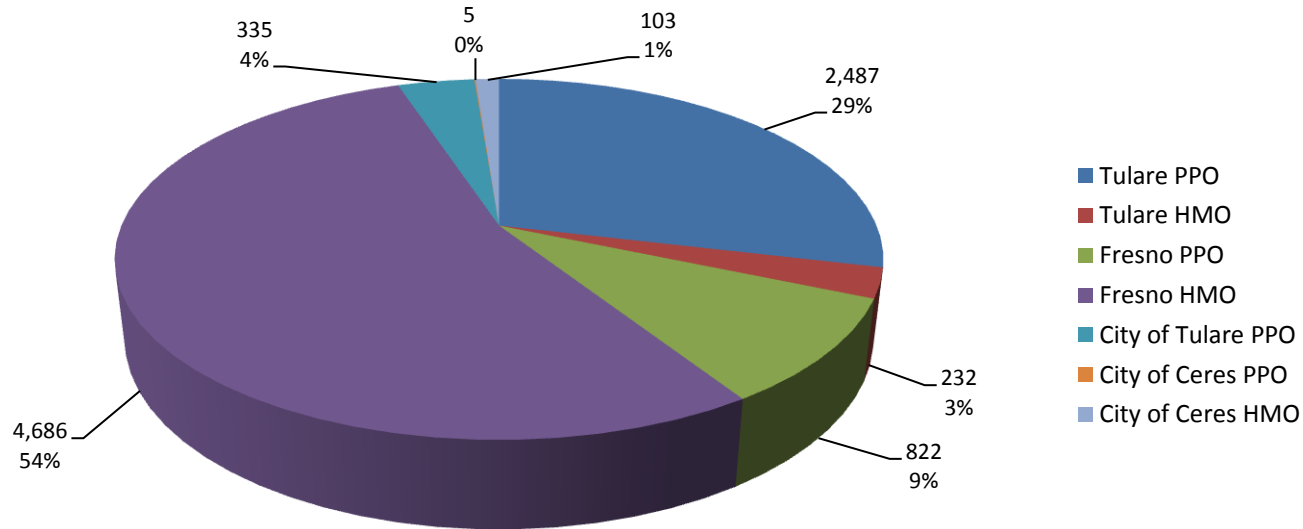
Total PPO Stop Loss Reimbursements \$ 228,375

Total SJVIA Pooling and Stop Loss Reimbursements \$ 2,779,373.00

SJVIA - All Plans

SJVIA - All Plans

SJVIA Average Monthly Enrollment - 2013

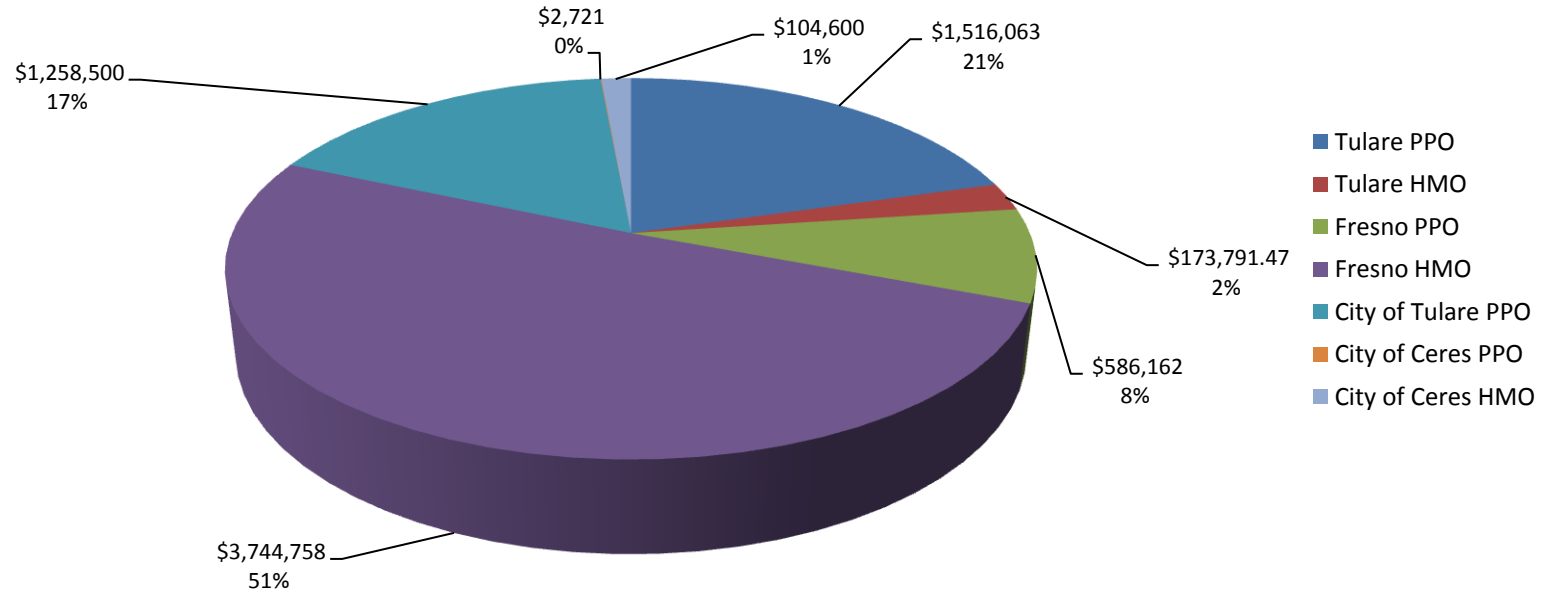


2013 Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	2,505	2,508	2,482	2,475	2,485	2,485	2,485	2,495	2,466				22,386
CoT HMO	224	224	228	229	232	231	240	241	241				2,090
CoF PPO	831	824	829	827	820	821	824	812	806				7,394
CoF HMO	4,634	4,654	4,683	4,668	4,681	4,716	4,723	4,708	4,709				42,176
City of Tulare PPO	331	334	336	334	336	337	335	336	337				3,016
City of Ceres PPO	5	5	5	5	5	5	4	4	4				42
City of Ceres HMO	96	100	102	102	100	104	103	106	111				924
Total	8,626	8,649	8,665	8,640	8,659	8,699	8,714	8,702	8,674				78,028

2012 Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	2,578	2,622	2,603	2,601	2,617	2,633	2,633	2,634	2,643	2,649	2,649	2,649	31,511
CoF PPO	810	810	822	819	823	836	829	837	836	834	842	830	9,928
CoF HMO	4,538	4,542	4,551	4,495	4,455	4,544	4,558	4,569	4,592	4,611	4,618	4,627	54,700
City of Tulare							333	328	327	326	327	328	1,969
Total	7,926	7,974	7,976	7,915	7,895	8,013	8,353	8,368	8,398	8,420	8,436	8,434	98,108

SJVIA - All Plans

SJVIA Average Monthly Premiums - 2013

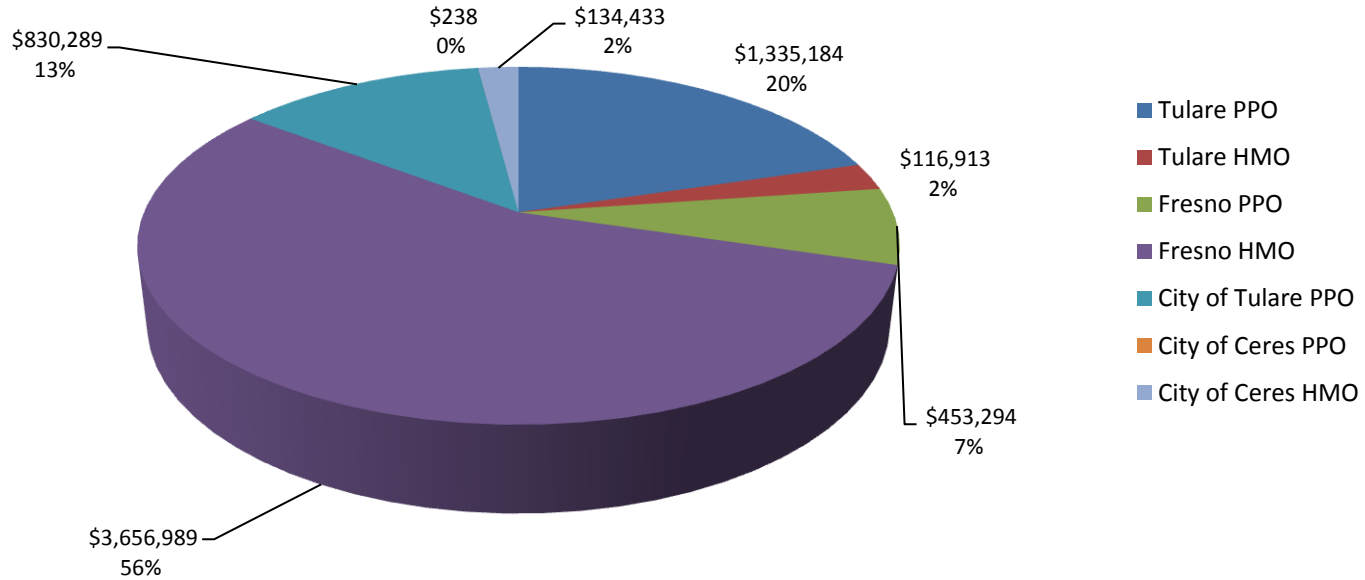


2013 Premiums - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$1,526,546	\$1,529,099	\$1,514,514	\$1,510,792	\$1,513,440	\$1,513,440	\$1,513,440	\$1,521,865	\$1,501,432				\$13,644,570
CoT HMO	\$168,201	\$167,765	\$171,109	\$172,113	\$175,325	\$173,567	\$178,594	\$178,725	\$178,724				\$1,564,123
CoF PPO	\$595,127	\$590,835	\$596,516	\$591,930	\$586,059	\$582,815	\$583,985	\$576,884	\$571,311				\$5,275,462
CoF HMO	\$3,713,770	\$3,728,822	\$3,745,036	\$3,727,939	\$3,743,030	\$3,765,562	\$3,767,874	\$3,756,517	\$3,754,271				\$33,702,820
City of Tulare PPO	\$276,437	\$278,228	\$280,436	\$278,266	\$280,436	\$281,453	\$279,456	\$280,635	\$281,652				\$2,517,000
City of Ceres PPO	\$2,859	\$2,859	\$2,859	\$2,859	\$2,859	\$2,859	\$2,445	\$2,445	\$2,445				\$24,491
City of Ceres HMO	\$97,591	\$103,183	\$104,109	\$103,081	\$101,641	\$105,877	\$104,993	\$107,738	\$113,187				\$941,398
Total	\$6,380,531	\$6,400,792	\$6,414,580	\$6,386,981	\$6,402,790	\$6,425,574	\$6,430,786	\$6,424,809	\$6,403,021				\$57,669,864

2012 Premiums - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$1,532,991	\$1,557,210	\$1,545,778	\$1,542,574	\$1,552,519	\$1,557,795	\$1,557,795	\$1,557,024	\$1,561,361	\$1,565,391	\$1,565,391	\$1,565,391	\$18,661,218
CoF PPO	\$573,804	\$574,013	\$580,838	\$579,490	\$581,428	\$586,528	\$580,393	\$582,946	\$582,907	\$581,475	\$581,090	\$570,270	\$6,955,181
CoF HMO	\$3,456,547	\$3,457,039	\$3,458,125	\$3,419,330	\$3,383,249	\$3,444,977	\$3,454,073	\$3,460,240	\$3,473,467	\$3,482,775	\$3,486,451	\$3,493,192	\$41,469,464
City of Tulare							\$277,736	\$273,462	\$273,175	\$272,002	\$272,699	\$272,932	\$1,642,007
Total	\$5,563,341	\$5,588,262	\$5,584,740	\$5,541,393	\$5,517,195	\$5,589,300	\$5,869,998	\$5,873,672	\$5,890,911	\$5,901,643	\$5,905,631	\$5,901,784	\$68,727,870

SJVIA - All Plans

SJVIA Average Monthly Claims - 2013

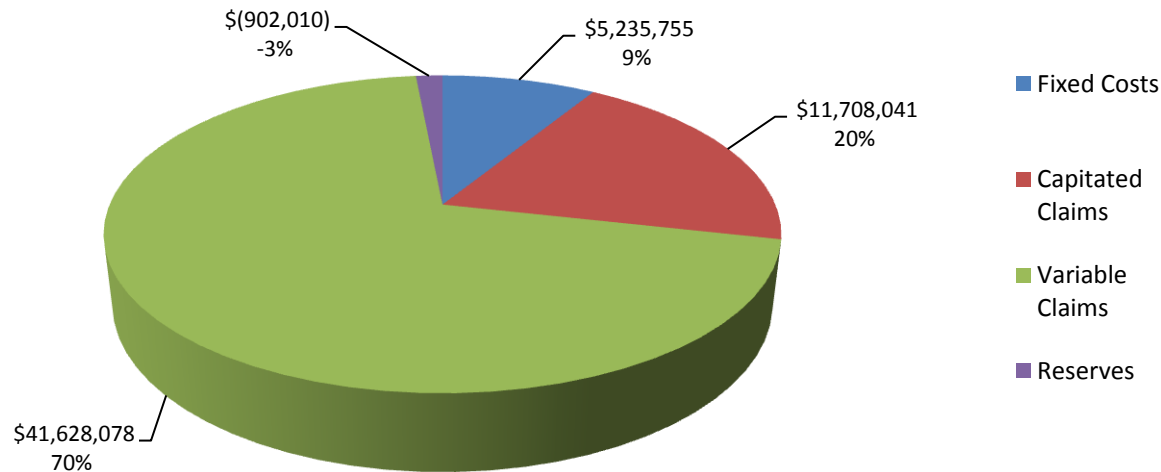


2013 Claims - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$1,328,133	\$1,348,396	\$1,536,642	\$1,502,111	\$1,194,704	\$1,312,386	\$1,104,857	\$1,541,608	\$1,147,822				\$12,016,659
CoT HMO	\$81,808	\$103,800	\$232,302	\$170,104	\$225,839	\$115,769	\$205,912	\$159,256	\$159,514				\$1,454,304
CoF PPO	\$446,175	\$382,584	\$326,185	\$261,659	\$417,808	\$380,807	\$482,360	\$856,670	\$525,394				\$4,079,642
CoF HMO	\$3,633,234	\$3,379,414	\$3,799,686	\$3,542,086	\$3,913,994	\$3,259,898	\$3,937,755	\$3,747,312	\$3,699,519				\$32,912,898
City of Tulare PPO	\$158,965	\$150,663	\$192,288	\$123,247	\$172,941	\$436,320	\$196,410	\$167,926	\$61,817				\$1,660,577
City of Ceres PPO	\$1,090	\$25	\$33	\$383	\$60	\$56	\$0	\$0	\$499				\$2,146
City of Ceres HMO	\$41,408	\$42,586	\$188,782	\$223,792	\$136,715	\$204,181	\$90,898	\$159,224	\$122,307				\$1,209,893
Total	\$5,690,813	\$5,407,468	\$6,275,918	\$5,823,382	\$6,062,061	\$5,709,417	\$6,018,192	\$6,631,996	\$5,716,872				\$53,336,119

2012 Claims - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$1,347,900	\$1,417,340	\$1,637,712	\$1,363,071	\$1,265,474	\$1,392,625	\$1,320,460	\$1,192,627	\$1,500,032	\$1,764,271	\$1,211,139	\$1,582,166	\$16,994,817
CoF PPO	\$385,926	\$490,303	\$526,293	\$500,279	\$437,872	\$517,707	\$432,823	\$650,127	\$538,280	\$589,208	\$416,006	\$422,179	\$5,907,003
CoF HMO	\$2,914,797	\$3,715,713	\$3,167,391	\$3,532,502	\$4,064,812	\$3,374,399	\$3,821,018	\$3,468,350	\$3,173,628	\$4,446,582	\$3,191,843	\$2,691,683	\$41,562,719
City of Tulare							\$52,996	\$134,658	\$172,683	\$150,838	\$141,869	\$162,624	\$815,668
Total	\$4,648,623	\$5,623,356	\$5,331,396	\$5,395,852	\$5,768,158	\$5,284,731	\$5,627,297	\$5,445,762	\$5,384,624	\$6,950,899	\$4,960,857	\$4,858,652	\$65,280,207

SJVIA - All Plans

YTD SJVIA Premium Breakdown - 2013

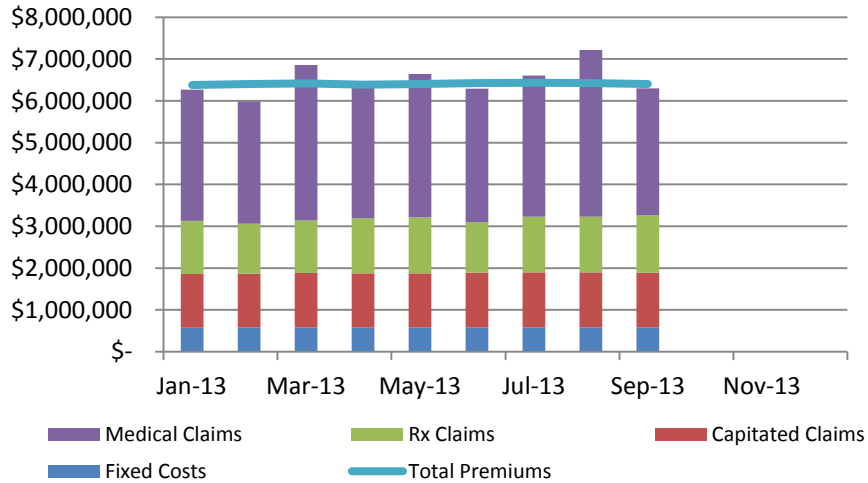


2013 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 577,807	\$ 579,692	\$ 581,317	\$ 579,651	\$ 580,915	\$ 583,992	\$ 585,058	\$ 584,295	\$ 583,027				\$ 5,235,755
Capitaled Claims	\$1,283,487	\$1,288,959	\$1,298,101	\$1,294,493	\$1,297,980	\$1,308,015	\$1,311,820	\$1,314,168	\$1,311,018				\$11,708,041
Variable Claims	\$4,407,326	\$4,118,509	\$4,977,817	\$4,528,889	\$4,764,081	\$4,401,402	\$4,706,372	\$5,317,828	\$4,405,854				\$41,628,078
Reserves	\$ 111,910	\$ 413,632	\$ (442,655)	\$ (16,052)	\$ (240,186)	\$ 132,164	\$ (172,464)	\$ (791,482)	\$ 103,122				\$ (902,010)
Total	\$ 6,380,531	\$ 6,400,792	\$ 6,414,580	\$ 6,386,981	\$ 6,402,790	\$ 6,425,574	\$ 6,430,786	\$ 6,424,809	\$ 6,403,021				\$ 57,669,864

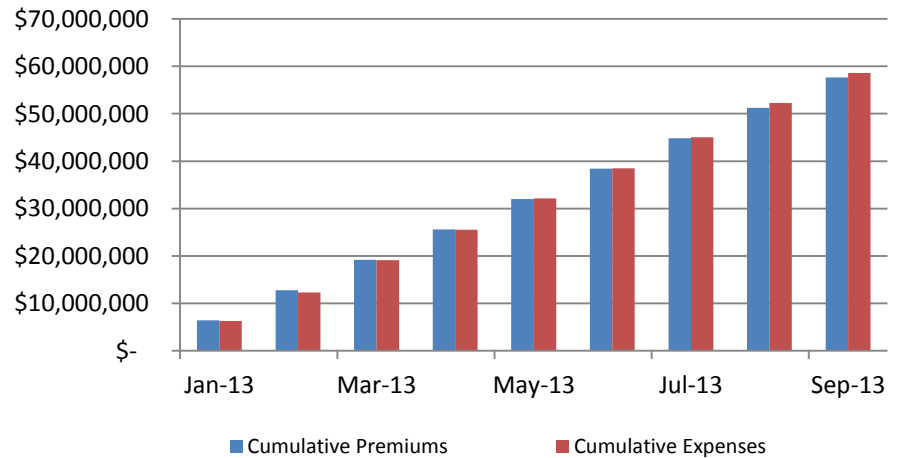
2012 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 539,562	\$ 542,245	\$ 542,577	\$ 537,900	\$ 535,828	\$ 544,395	\$ 545,120	\$ 546,470	\$ 548,711	\$ 550,422	\$ 551,403	\$ 551,466	\$ 6,536,098
Capitaled Claims	\$1,125,742	\$1,126,734	\$1,128,967	\$1,115,075	\$1,105,152	\$1,126,982	\$1,130,703	\$1,138,432	\$1,139,137	\$1,143,768	\$1,145,587	\$1,147,820	\$13,574,099
Variable Claims	\$3,522,881	\$4,496,622	\$4,202,429	\$4,280,777	\$4,663,006	\$4,157,749	\$4,496,594	\$4,307,330	\$4,245,487	\$5,807,131	\$3,815,270	\$3,710,832	\$51,706,108
Reserves	\$ 375,156	\$ (577,340)	\$ (289,233)	\$ (392,359)	\$ (786,791)	\$ (239,826)	\$ (302,419)	\$ (118,560)	\$ (42,424)	\$ (1,599,678)	\$ 393,371	\$ 491,666	\$ (3,088,436)

SJVIA – All Plans

SJVIA Total Expenses & Premiums - 2013

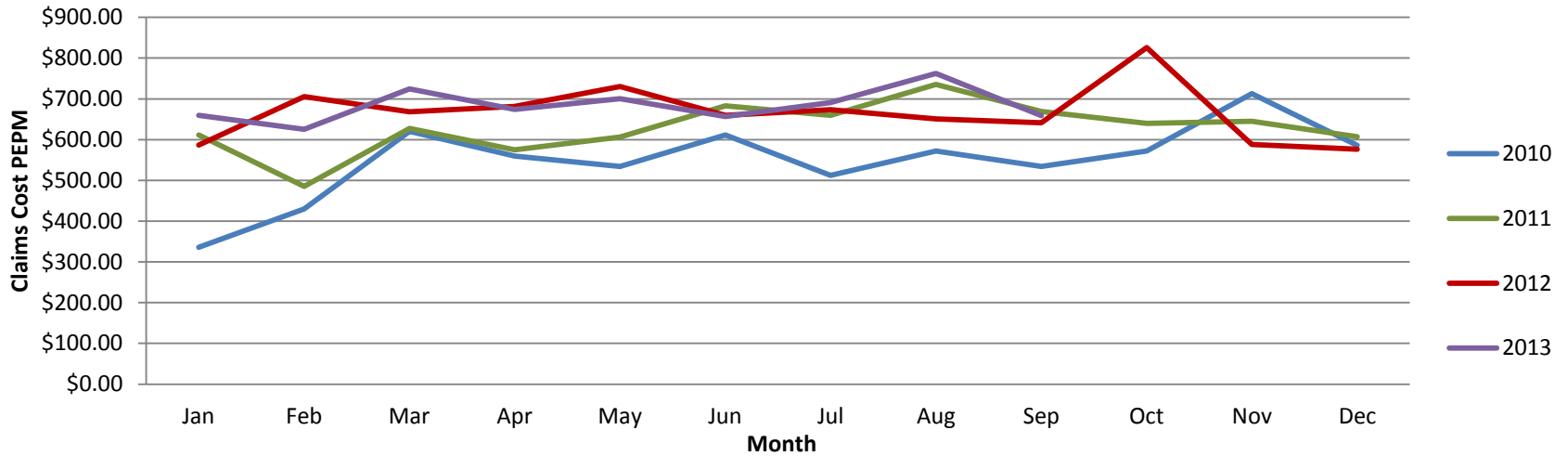


Cumulative Premiums & Expenses - 2013

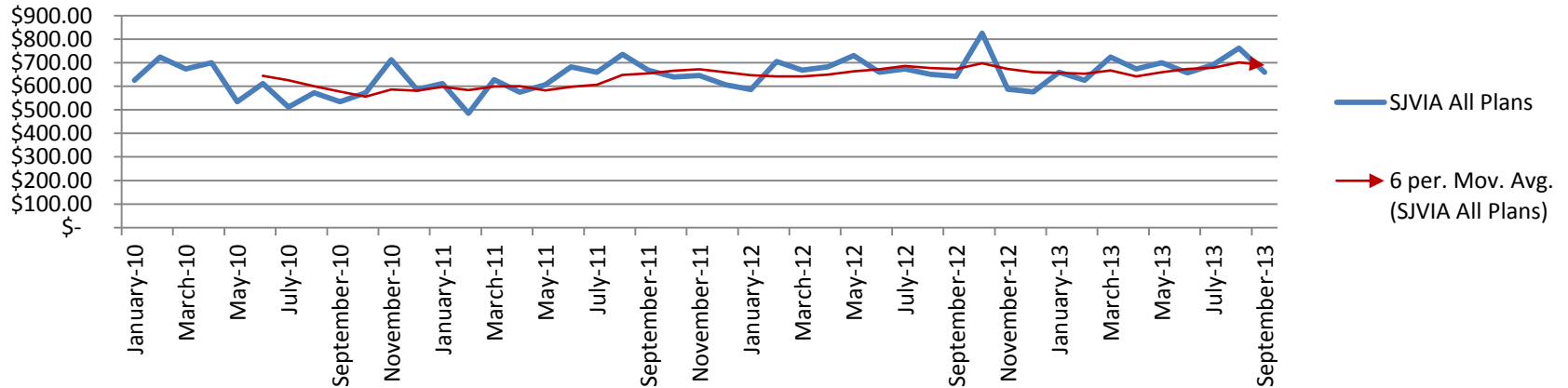


SJVIA - All Plans

SJVIA 2010 - 2013 All Plans (Year Over Year) - Claims PEPM



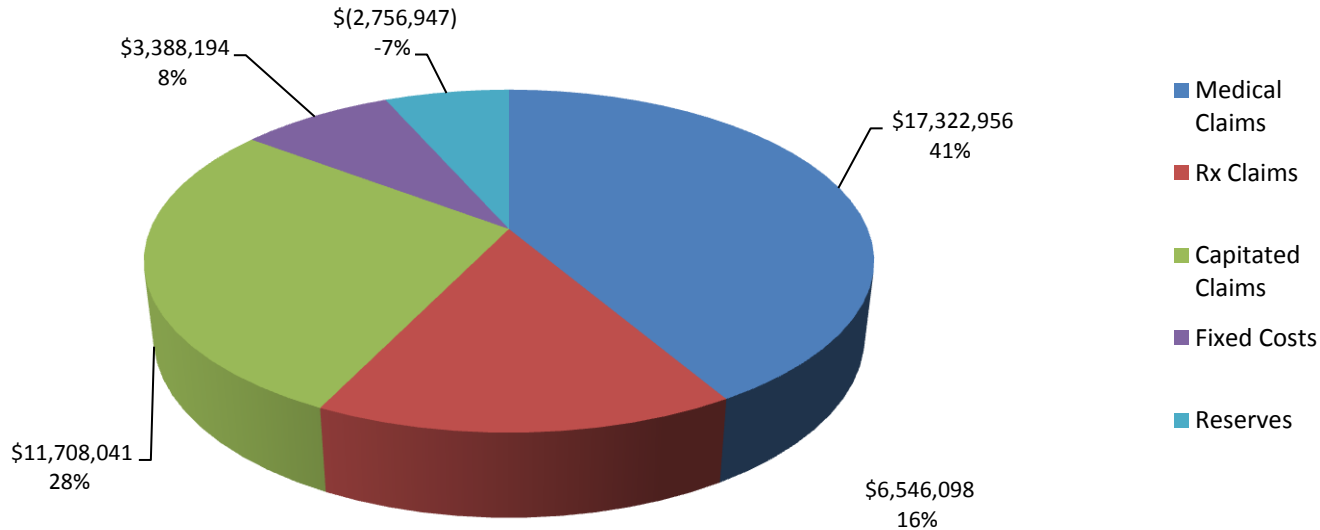
SJVIA All Plans - Claims PEPM



SJVIA - HMO

SJVIA - HMO

YTD HMO Premium Breakdown - 2013

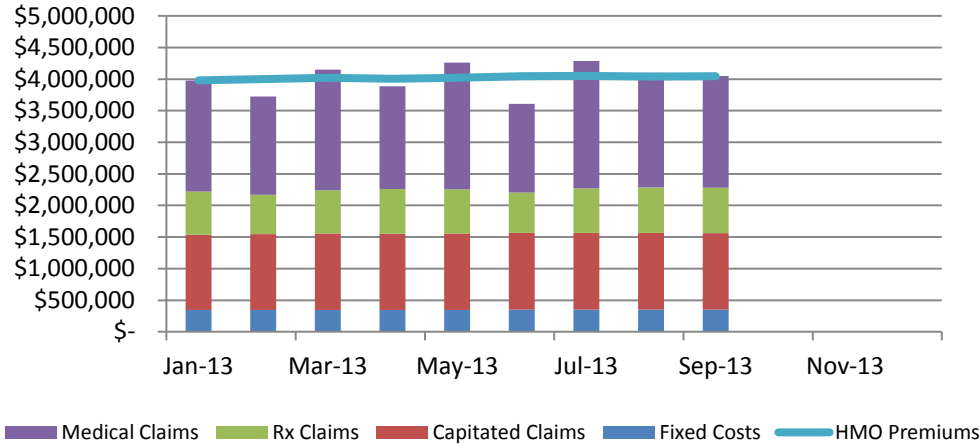


2013 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 371,254	\$ 373,173	\$ 375,841	\$ 374,801	\$ 375,773	\$ 378,732	\$ 379,812	\$ 379,097	\$ 379,713				\$ 3,388,194
Capitated Claims	\$ 1,283,487	\$ 1,288,959	\$ 1,298,101	\$ 1,294,493	\$ 1,297,980	\$ 1,308,015	\$ 1,311,820	\$ 1,314,168	\$ 1,311,018				\$ 11,708,041
Medical Claims	\$ 1,759,461	\$ 1,571,987	\$ 2,201,042	\$ 1,884,435	\$ 2,236,723	\$ 1,588,607	\$ 2,181,272	\$ 1,993,737	\$ 1,905,692				\$ 17,322,956
Rx Claims	\$ 713,502	\$ 664,854	\$ 721,627	\$ 757,054	\$ 741,845	\$ 683,226	\$ 741,473	\$ 757,887	\$ 764,630				\$ 6,546,098
Reserves	\$ (148,142)	\$ 100,797	\$ (576,357)	\$ (307,650)	\$ (632,325)	\$ 86,426	\$ (562,917)	\$ (401,909)	\$ (314,872)				\$ (2,756,947)
Total	\$ 3,979,562	\$ 3,999,770	\$ 4,020,254	\$ 4,003,133	\$ 4,019,996	\$ 4,045,006	\$ 4,051,460	\$ 4,042,980	\$ 4,046,181				\$ 36,208,342

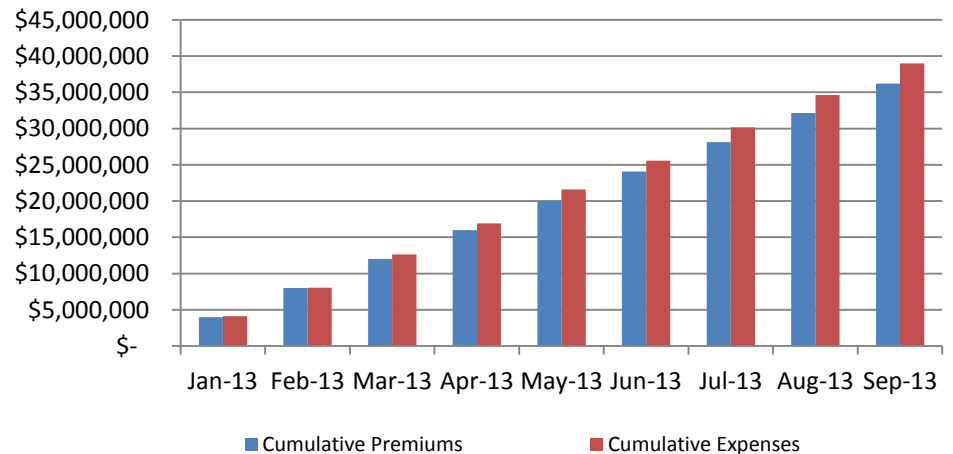
2012 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 357,186	\$ 357,501	\$ 358,209	\$ 353,801	\$ 350,653	\$ 357,658	\$ 358,760	\$ 359,626	\$ 361,436	\$ 362,932	\$ 363,483	\$ 364,191	\$ 4,305,437
Capitated Claims	\$ 1,125,742	\$ 1,126,734	\$ 1,128,967	\$ 1,115,075	\$ 1,105,152	\$ 1,126,982	\$ 1,130,703	\$ 1,138,432	\$ 1,139,137	\$ 1,143,768	\$ 1,145,587	\$ 1,147,820	\$ 13,574,099
Medical Claims	\$ 1,128,332	\$ 1,941,584	\$ 1,376,948	\$ 1,816,134	\$ 2,330,814	\$ 1,662,356	\$ 2,054,136	\$ 1,679,713	\$ 1,433,160	\$ 2,636,011	\$ 1,453,372	\$ 1,296,919	\$ 20,809,479
Rx Claims	\$ 660,723	\$ 647,395	\$ 661,476	\$ 601,293	\$ 628,846	\$ 585,061	\$ 636,179	\$ 650,205	\$ 601,331	\$ 666,803	\$ 592,884	\$ 246,944	\$ 7,179,141
Reserves	\$ 184,564	\$ (616,175)	\$ (67,475)	\$ (466,974)	\$ (1,032,216)	\$ (287,080)	\$ (725,705)	\$ (367,736)	\$ (61,597)	\$ (1,326,739)	\$ (68,875)	\$ 437,317	\$ (4,398,692)

SJVIA – HMO

HMO Total Expenses & Premiums - 2013

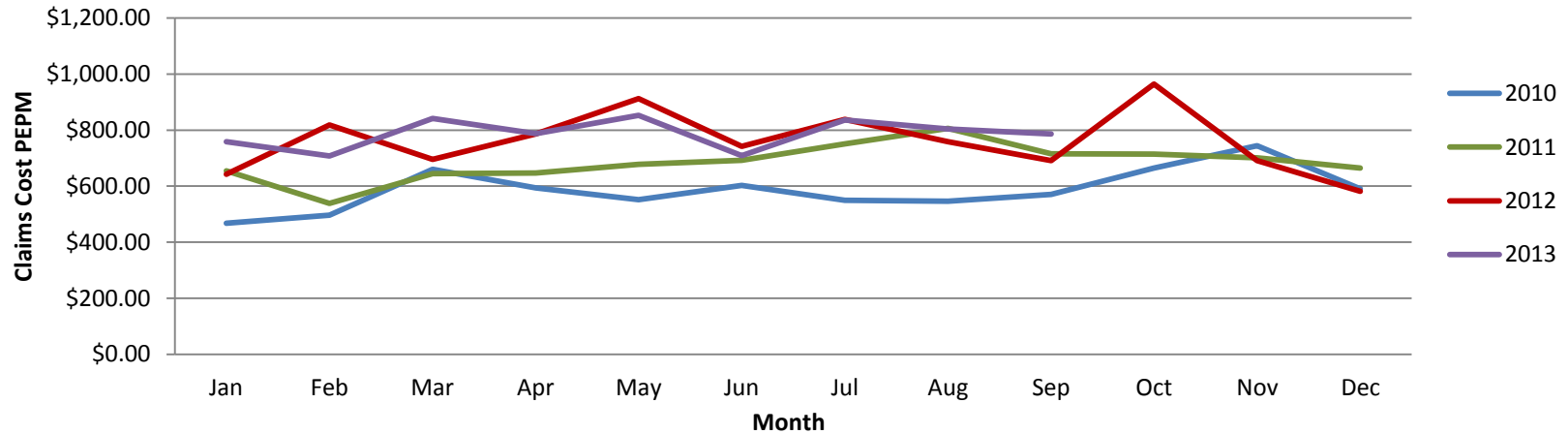


HMO Cumulative Premiums & Expenses -2013

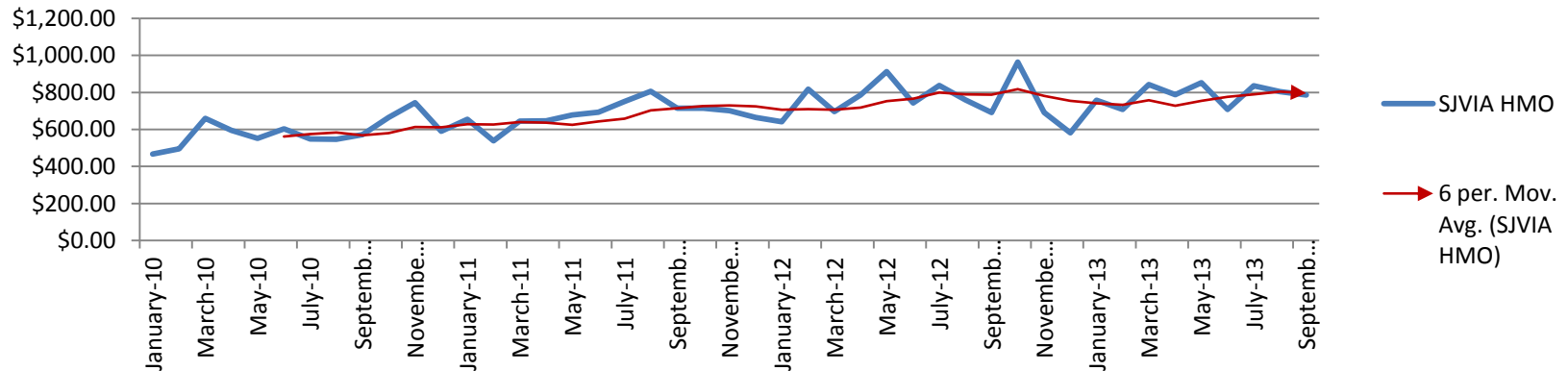


SJVIA – HMO

SJVIA 2010 - 2013 HMO (Year Over Year) - Claims PEPM



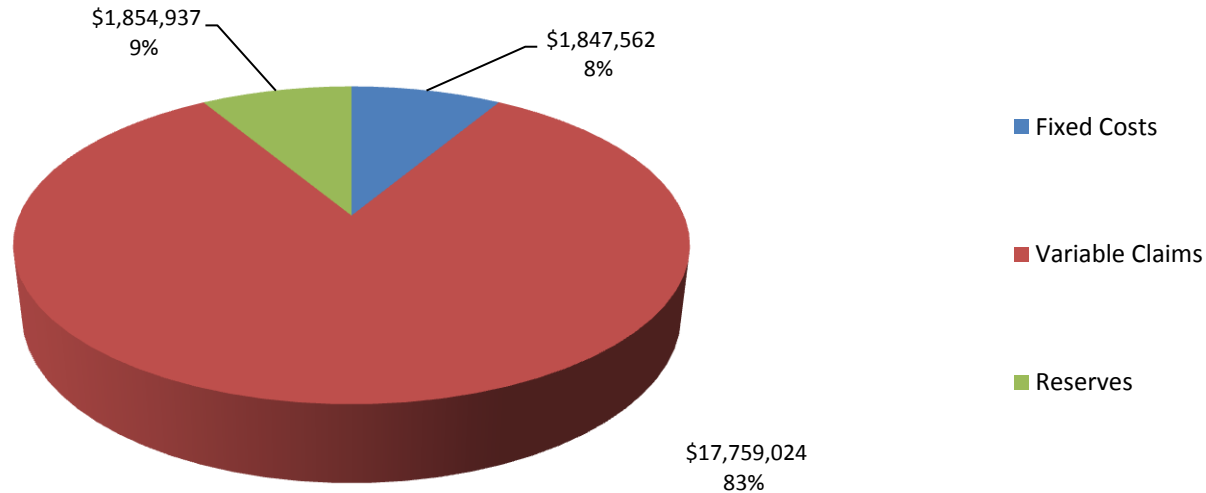
SJVIA HMO Claims PEPM



SJVIA - PPO

SJVIA - PPO Premium Breakdown

YTD PPO Premium Breakdown - 2013

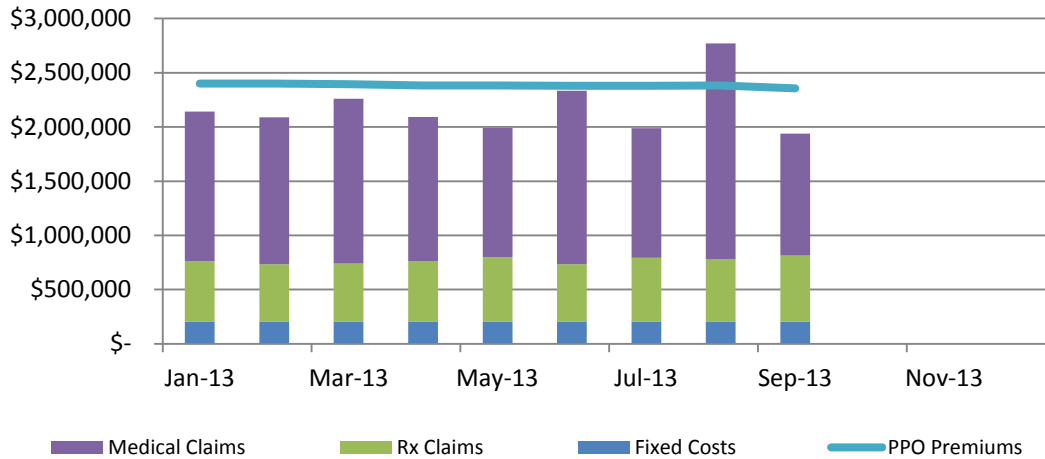


2013 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 206,554	\$ 206,519	\$ 205,476	\$ 204,850	\$ 205,143	\$ 205,261	\$ 205,247	\$ 205,198	\$ 203,314				\$ 1,847,562
Variable Claims	\$ 1,934,363	\$ 1,881,668	\$ 2,055,148	\$ 1,887,400	\$ 1,785,513	\$ 2,129,569	\$ 1,783,627	\$ 2,566,204	\$ 1,735,532				\$ 17,759,024
Reserves	\$ 260,052	\$ 312,835	\$ 133,702	\$ 291,597	\$ 392,139	\$ 45,738	\$ 390,453	\$ (389,573)	\$ 417,994				\$ 1,854,937
Total	\$ 2,400,969	\$ 2,401,022	\$ 2,394,326	\$ 2,383,848	\$ 2,382,795	\$ 2,380,568	\$ 2,379,326	\$ 2,381,829	\$ 2,356,840				\$ 21,461,523

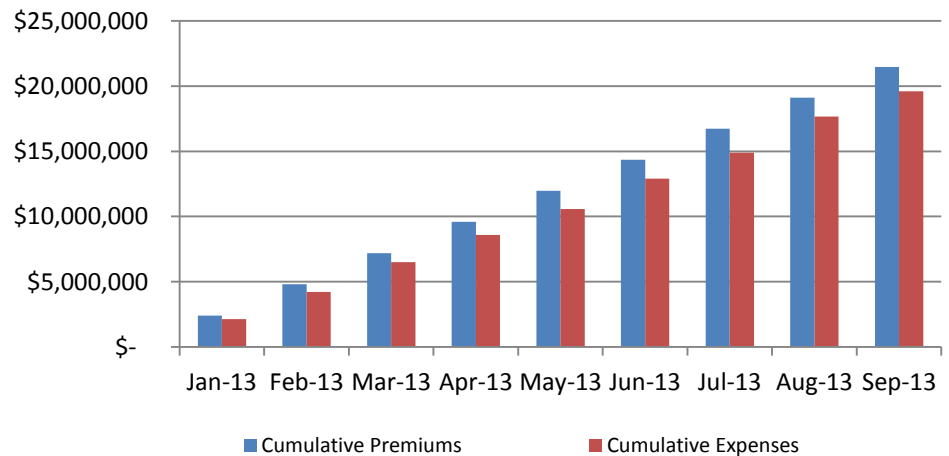
2012 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 182,376	\$ 184,745	\$ 184,368	\$ 184,099	\$ 185,175	\$ 186,736	\$ 186,359	\$ 186,844	\$ 187,275	\$ 187,490	\$ 187,921	\$ 187,275	\$ 2,230,661
Variable Claims	\$ 1,733,826	\$ 1,907,643	\$ 2,164,005	\$ 1,863,350	\$ 1,703,346	\$ 1,910,332	\$ 1,806,279	\$ 1,977,412	\$ 2,210,996	\$ 2,504,317	\$ 1,769,014	\$ 2,166,969	\$ 23,717,489
Reserves	\$ 190,592	\$ 38,835	\$ (221,757)	\$ 74,615	\$ 245,425	\$ 47,254	\$ 423,286	\$ 249,177	\$ 19,173	\$ (272,939)	\$ 462,246	\$ 54,349	\$ 1,310,256

SJVIA - PPO Plans

PPO Total Expenses & Premiums - 2013

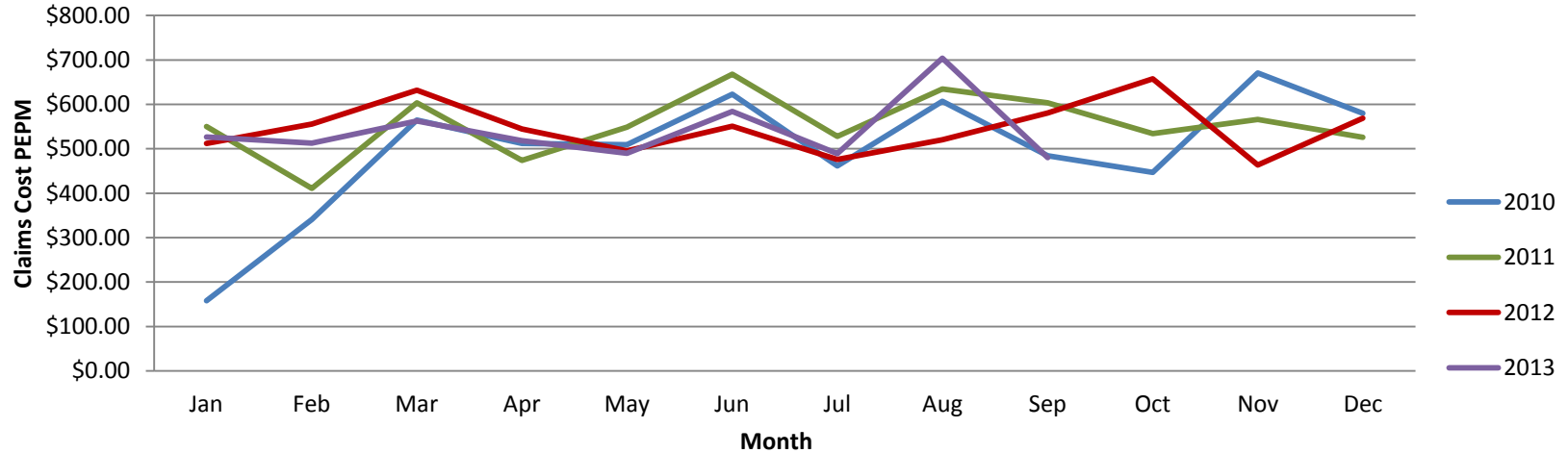


PPO Cumulative Premiums & Expenses - 2013

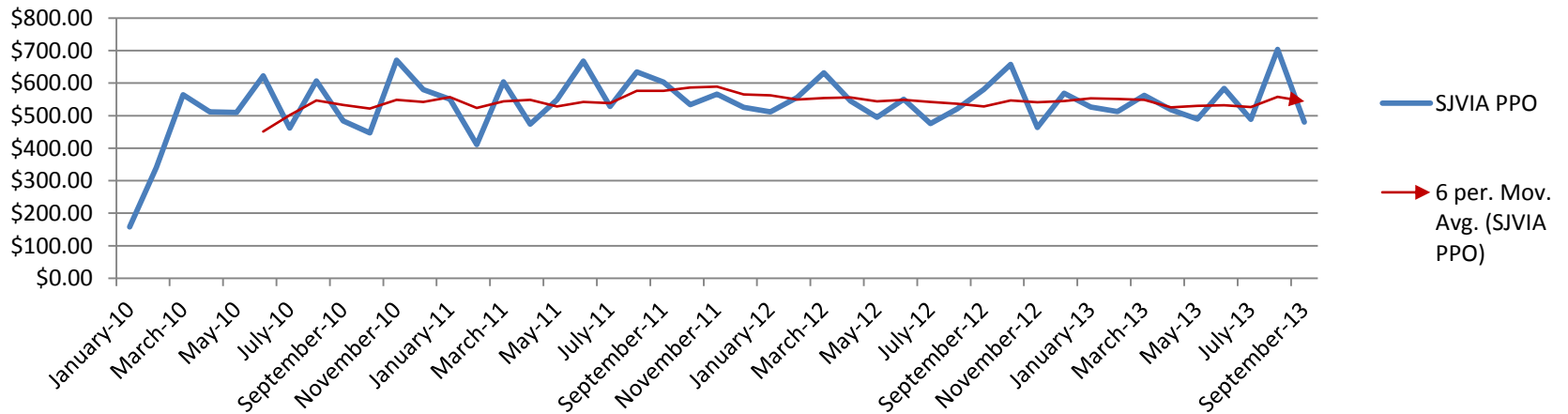


SJVIA – PPO Claims PEPM

SJVIA 2010 - 2013 PPO (Year Over Year) - Claims PEPM



SJVIA PPO Claims PEPM



SJVIA - Monthly Data

SJVIA - All Plans

2013 SJVIA Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	5,154	5,167	5,180	5,180	5,178	5,220	5,242	5,228	5,210				46,759
- Employee + Spouse	1,029	1,024	1,024	1,010	1,008	1,001	1,002	1,002	987				9,087
- Employee + Child(ren)	1,546	1,549	1,547	1,545	1,559	1,554	1,549	1,548	1,552				13,949
- Employee + Family	897	909	914	905	914	924	921	924	925				8,233
SJVIA Total Enrollment	8,626	8,649	8,665	8,640	8,659	8,699	8,714	8,702	8,674				78,028
SJVIA Total Premiums	\$6,380,531	\$6,400,792	\$6,414,580	\$6,386,981	\$ 6,402,790	\$6,425,574	\$6,430,786	\$ 6,424,809	\$6,403,021				\$57,669,864
SJVIA Premiums PEPM	\$ 739.69	\$ 740.06	\$ 740.29	\$ 739.23	\$ 739.44	\$ 738.66	\$ 737.98	\$ 738.31	\$ 738.19				\$ 739.09
SJVIA Total Claims	January	February	March	April	May	June	July	August	September				YTD Totals
- Medical Claims	\$ 3,138,697	\$ 2,927,501	\$ 3,722,059	\$ 3,213,820	\$ 3,427,595	\$ 3,190,395	\$ 3,376,769	\$ 3,988,152	\$ 3,031,380				\$ 30,016,368
- Rx Claims	\$ 1,268,629	\$ 1,191,008	\$ 1,255,758	\$ 1,315,069	\$ 1,336,486	\$ 1,211,007	\$ 1,329,603	\$ 1,329,676	\$ 1,374,474				\$ 11,611,710
- Stop-Loss Refunds	\$ -	\$ -											
- Capitated Claims (HMO)	\$ 1,283,487	\$ 1,288,959	\$ 1,298,101	\$ 1,294,493	\$ 1,297,980	\$ 1,308,015	\$ 1,311,820	\$ 1,314,168	\$ 1,311,018				\$ 11,708,041
SJVIA Total Claims	\$ 5,690,813	\$ 5,407,468	\$ 6,275,918	\$ 5,823,382	\$ 6,062,061	\$ 5,709,417	\$ 6,018,192	\$ 6,631,996	\$ 5,716,872				\$ 53,336,119
SJVIA Claims PEPM	\$ 659.73	\$ 625.21	\$ 724.28	\$ 674.00	\$ 700.09	\$ 656.33	\$ 690.63	\$ 762.12	\$ 659.08				\$ 683.55
SJVIA Fixed Costs	\$ 577,807	\$ 579,692	\$ 581,317	\$ 579,651	\$ 580,915	\$ 583,992	\$ 585,058	\$ 584,295	\$ 583,027				\$ 5,235,755
SJVIA Total Costs	\$ 6,268,620	\$ 5,987,160	\$ 6,857,235	\$ 6,403,033	\$ 6,642,976	\$ 6,293,409	\$ 6,603,250	\$ 7,216,291	\$ 6,299,899				\$ 58,571,874
SJVIA Cost PEPM	\$ 726.71	\$ 692.24	\$ 791.37	\$ 741.09	\$ 767.18	\$ 723.46	\$ 757.77	\$ 829.27	\$ 726.30				\$ 750.65
SJVIA Total Reserve - Increase/(Decrease)	\$ 111,910	\$ 413,632	\$ (442,655)	\$ (16,052)	\$ (240,186)	\$ 132,164	\$ (172,464)	\$ (791,482)	\$ 103,122				\$ (902,010)
Reserve % of Non Cap. Claims	2.5%	10.0%	-8.9%	-0.4%	-5.0%	3.0%	-3.7%	-14.9%	2.3%				-2.2%

SJVIA - HMO

2013 HMO Enrollment	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	2,240	2,256	2,289	2,292	2,284	2,321	2,342	2,337	2,345				20,706
- Employee + Spouse	647	640	640	633	639	635	634	630	621				5,719
- Employee + Child(ren)	1,413	1,417	1,418	1,415	1,428	1,424	1,419	1,417	1,421				12,772
- Employee + Family	654	665	666	659	662	671	671	671	674				5,993
HMO Total Enroll.	4,954	4,978	5,013	4,999	5,013	5,051	5,066	5,055	5,061				45,190
HMO Premiums	\$ 3,979,562	\$ 3,999,770	\$ 4,020,254	\$ 4,003,133	\$ 4,019,996	\$ 4,045,006	\$ 4,051,460	\$ 4,042,980	\$ 4,046,181				\$ 36,208,342
HMO Premiums PEPM	\$ 803.30	\$ 803.49	\$ 801.97	\$ 800.79	\$ 801.91	\$ 800.83	\$ 799.74	\$ 799.80	\$ 799.48				\$ 801.25
HMO Claims	January	February											YTD Totals
- Medical Claims	\$ 1,759,461	\$ 1,571,987	\$ 2,201,042	\$ 1,884,435	\$ 2,236,723	\$ 1,588,607	\$ 2,181,272	\$ 1,993,737	\$ 1,905,692				\$ 17,322,956
- Rx Claims	\$ 713,502	\$ 664,854	\$ 721,627	\$ 757,054	\$ 741,845	\$ 683,226	\$ 741,473	\$ 757,887	\$ 764,630				\$ 6,546,098
- Capitated Claims	\$ 1,283,487	\$ 1,288,959	\$ 1,298,101	\$ 1,294,493	\$ 1,297,980	\$ 1,308,015	\$ 1,311,820	\$ 1,314,168	\$ 1,311,018				\$ 11,708,041
Pooling Reimbursements													
HMO Total Claims	\$ 3,756,450	\$ 3,525,800	\$ 4,220,770	\$ 3,935,982	\$ 4,276,548	\$ 3,579,848	\$ 4,234,565	\$ 4,065,792	\$ 3,981,340				\$ 35,577,095
HMO Claims PEPM	\$ 758.27	\$ 708.28	\$ 841.96	\$ 787.35	\$ 853.09	\$ 708.74	\$ 835.88	\$ 804.31	\$ 786.67				\$ 787.28
HMO Fixed Costs	\$ 371,254	\$ 373,173	\$ 375,841	\$ 374,801	\$ 375,773	\$ 378,732	\$ 379,812	\$ 379,097	\$ 379,713				\$ 3,388,194
HMO Total Costs	\$ 4,127,704	\$ 3,898,973	\$ 4,596,611	\$ 4,310,783	\$ 4,652,321	\$ 3,958,580	\$ 4,614,377	\$ 4,444,889	\$ 4,361,053				\$ 38,965,289
HMO Costs PEPM	\$ 833.21	\$ 783.24	\$ 916.94	\$ 862.33	\$ 928.05	\$ 783.72	\$ 910.85	\$ 879.31	\$ 861.70				\$ 862.25
HMO Plan Reserve - Increase/(Decrease)	\$ (148,142)	\$ 100,797	\$ (576,357)	\$ (307,650)	\$ (632,325)	\$ 86,426	\$ (562,917)	\$ (401,909)	\$ (314,872)				\$ (2,756,947)
Reserve % of Non Cap. Claims	-6.0%	4.5%	-19.7%	-11.6%	-21.2%	3.8%	-19.3%	-14.6%	-11.8%				-11.6%

SJVIA - PPO

2013 PPO Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	2,914	2,911	2,891	2,888	2,894	2,899	2,900	2,891	2,865				26,053
- Employee + Spouse	382	384	384	377	369	366	368	372	366				3,368
- Employee + Child(ren)	133	132	129	130	131	130	130	131	131				1,177
- Employee + Family	243	244	248	246	252	253	250	253	251				2,240
PPO Plans Total Enrollment	3,672	3,671	3,652	3,641	3,646	3,648	3,648	3,647	3,613				32,838
PPO Plans Total Premiums	\$ 2,400,969	\$ 2,401,022	\$ 2,394,326	\$ 2,383,848	\$ 2,382,795	\$ 2,380,568	\$ 2,379,326	\$ 2,381,829	\$ 2,356,840				\$ 21,461,523
PPO Premiums PEPM	\$ 653.86	\$ 654.05	\$ 655.62	\$ 654.72	\$ 653.54	\$ 652.57	\$ 652.23	\$ 653.09	\$ 652.32				\$ 653.56
PPO Plans Total Claims	January	February											YTD Totals
- Medical Claims	\$ 1,379,236	\$ 1,355,514	\$ 1,521,017	\$ 1,329,385	\$ 1,190,872	\$ 1,601,788	\$ 1,195,497	\$ 1,994,415	\$ 1,125,688				\$ 12,693,412
- Rx Claims	\$ 555,127	\$ 526,154	\$ 534,131	\$ 558,015	\$ 594,641	\$ 527,781	\$ 588,130	\$ 571,789	\$ 609,844				\$ 5,065,612
- Stop-Loss Refunds	\$ -	\$ -											
PPO Plans Net Claims	\$ 1,934,363	\$ 1,881,668	\$ 2,055,148	\$ 1,887,400	\$ 1,785,513	\$ 2,129,569	\$ 1,783,627	\$ 2,566,204	\$ 1,735,532				\$ 17,759,024
PPO Plans Claims PEPM	\$ 526.79	\$ 512.58	\$ 562.75	\$ 518.37	\$ 489.72	\$ 583.76	\$ 488.93	\$ 703.65	\$ 480.36				\$ 540.81
PPO Plans Fixed Costs	\$ 206,554	\$ 206,519	\$ 205,476	\$ 204,850	\$ 205,143	\$ 205,261	\$ 205,247	\$ 205,198	\$ 203,314				\$ 1,847,562
PPO Plans Total Costs	\$ 2,140,917	\$ 2,088,187	\$ 2,260,624	\$ 2,092,250	\$ 1,990,656	\$ 2,334,830	\$ 1,988,874	\$ 2,771,402	\$ 1,938,846				\$ 19,606,586
PPO Plans Cost PEPM	\$ 583.04	\$ 568.83	\$ 619.01	\$ 574.64	\$ 545.98	\$ 640.03	\$ 545.20	\$ 759.91	\$ 536.63				\$ 597.07
PPO Plans Total Reserve - Increase/(Decrease)	\$ 260,052	\$ 312,835	\$ 133,702	\$ 291,597	\$ 392,139	\$ 45,738	\$ 390,453	\$ (389,573)	\$ 417,994				\$ 1,854,937
Reserve % of Net Claims	13.4%	16.6%	6.5%	15.4%	22.0%	2.1%	21.9%	-15.2%	24.1%				10.4%