

SJVIA 2012 - 2013 FISCAL BUDGET

	County of Fresno 2012-13 Budget	County of Tulare 2012-13 Budget	City of Tulare 2012-13 Budget	City of Ceres 2013 Budget	SJVIA 2012-13 Budget
REVENUE					
Counties of Fresno & Tulare, City of Tulare Health Plan Revenue					
Medical & Rx	\$ 49,577,456	\$ 19,990,449	\$ 3,503,710	\$ 616,644	\$ 73,688,259
Dental	\$ 2,033,346	\$ 683,897	n/a	n/a	\$ 2,717,243
Vision	\$ 369,177	\$ 75,411	n/a	n/a	\$ 444,588
TOTAL REVENUE	\$ 51,979,979	\$ 20,749,757	\$ 3,503,710	\$ 616,644	\$ 76,850,090
EXPENSES: Fixed					
1 Specific & Aggregate Stop Loss Insurance (PPO)	\$ 115,658	\$ 360,897	\$ 47,035	\$ 378	\$ 523,968
2 Administration & Network Fees (PPO)	\$ 266,121	\$ 830,785	\$ 145,718	\$ 826	\$ 1,243,450
3 Chimienti Associates/Hourglass Administration (PPO & Anthem HMO)	\$ 415,662	\$ 205,374	\$ -	\$ 4,056	\$ 625,092
4 GBS Consulting	\$ 255,792	\$ 127,728	\$ 17,088	\$ 2,496	\$ 403,104
5 SJVIA Association Fee	\$ 127,896	\$ 63,864	\$ 8,544	\$ 1,248	\$ 201,552
6 SJVIA Non-Founding Member Fee	\$ -	\$ -	\$ 8,544	\$ 1,248	\$ 9,792
7 Wellness/Communications	\$ 191,844	\$ 95,796	\$ 12,816	\$ 1,872	\$ 302,328
8 Anthem HMO Pooling	\$ 1,303,892	\$ 26,990	\$ -	\$ 31,559	\$ 1,362,441
9 Anthem HMO Administration/Retention	\$ 1,998,766	\$ 48,484	\$ -	\$ 22,429	\$ 2,069,679
TOTAL FIXED EXPENSES	\$ 4,675,632	\$ 1,759,918	\$ 239,745	\$ 66,112	\$ 6,741,407
EXPENSES: Claims					
10 Projected Paid Claims PPO	\$ 5,601,344	\$ 17,790,712	\$ 2,654,825	\$ 23,139	\$ 26,070,020
11 Projected Non-Cap HMO Claims	\$ 26,402,190	\$ 614,125	\$ -	\$ 349,100	\$ 27,365,415
12 Anthem MMP HMO Capitation (Fixed Claims Cost)	\$ 13,687,533	\$ 330,900	\$ -	\$ 189,189	\$ 14,207,621
TOTAL CLAIMS EXPENSES	\$ 45,691,067	\$ 18,735,736	\$ 2,654,825	\$ 561,427	\$ 67,643,056
13 Delta Dental (6 months beginning 1/1/2013)	\$ 2,033,346	\$ 683,897	\$ -	\$ -	\$ 2,717,243
14 VSP (6 months beginning 1/1/2013)	\$ 369,177	\$ 75,411	\$ -	\$ -	\$ 444,588
	\$ 2,402,523	\$ 759,308	\$ -	\$ -	\$ 3,161,831
TOTAL PROJECTED EXPENSES	\$ 52,769,222	\$ 21,254,963	\$ 2,894,570	\$ 627,540	\$ 77,546,294
Beginning Reserve					\$ 9,878,296
Add - Revenue					\$ 76,850,090
Less - Expenses					\$ (77,546,294)
Equals - Ending Reserves					\$ 9,182,091

Glossary of Terms:

1 Specific & Aggregate Stop Loss Insurance (PPO)

Specific: Insurance coverage for eligible individual specific claims in excess of the \$450,000 plan year deductible up to the lifetime maximum of \$6 million

Aggregate: Insurance coverage for eligible claims under the specific deductible on the aggregated amount for all member claims

2 Anthem ASO Administration & Network Fees (PPO):

ASO is "Administrative Services Only". This definition includes Anthem Blue Cross administration fees and includes access fees to use the Blue Cross network of providers. This is the administration fee for the PPO plan(s), not the HMO plan.

3 Chimienti Associates/Hourglass Administration (PPO & Anthem HMO)

Chimienti & Associates is an independent vendor providing consolidated billing, eligibility, automated enrollment and Section 125 administrative services. Hourglass and ASI are subcontractors to Chimienti Associates that assist in these administrative processes. This line is for non-Kaiser business.

4 GBS Consulting

Gallagher Benefit Services (GBS) is a national benefit consultant who provides professional guidance to SJVIA and respective members concerning health plan matters including but not limited to compliance, underwriting, renewal bidding, employee communication, cost analysis, actuarial, etc. GBS played a significant role in the formation and establishment of SJVIA.

5 SJVIA Association Fee

The association fee will be used by SJVIA for administrative, management, legal, accounting and other services needed to effectively establish and maintain proper functioning of the Joint Powers Authority.

6 SJVIA Non-Founding Member Fee

This additional fee will be assessed to non-founding member entities and be used to offset administrative, management, legal, accounting and other services needed to effectively establish and maintain proper functioning of the Joint Powers Authority.

7 Wellness

This rate category is earmarked for special claims management services and may include some wellness applications that are outside and additional to the claims management services provided by the insurance company.

7 Communications

This rate category is earmarked for special employee communication materials and prospective new City/County member promotional materials. It may include fees for maintaining a presence at such trade associations as CALPELRA, etc.

8 Anthem HMO Pooling

This is for the specific stop loss pooling insurance for claims in excess of \$400k within the HMO (not PPO).

9 Anthem HMO Administration/Retention

Anthem Blue Cross administration fees and includes access fees to use the Blue Cross network of providers for the HMO plan.

10 Projected Paid Claims PPO

Projected self-insured PPO claims for medical and Rx and non-capitated HMO claims (hospital)

11 Projected Non-Cap HMO Claims

Projected self-insured PPO claims for medical and Rx and non-capitated HMO claims (hospital)

12 Anthem MMP HMO Capitation

Amount paid in advance of services on a fixed per member per month basis for professional services (physician) as part of the HMO

13 Delta Dental

This amount represents a fixed claim (premium) paid to Delta Dental for the dental program at both the County of Fresno and the County of Tulare. Because dental coverage came under the SJVIA effective 1/1/2013, this amount represents premium from 1/1/2013 through 6/30/2013.

14 VSP

This amount represents a fixed claim (premium) paid to VSP for the vision program at both the County of Fresno and the County of Tulare. Because vision coverage came under the SJVIA effective 1/1/2013, this amount represents premium from 1/1/2013 through 6/30/2013.