



# 2013 SJVIA Claims Report

Claims Data Through February 2013

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- **Prepared By Gallagher Benefit Services**  
**April 5, 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 March 2013

Pooling Point \$400,000

Relationship	Paid	Diagnosis	Reimbursement
Dependent	\$ 333,073	Myeloid Disotrders (17)	\$ -
Dependent	\$ 294,440	Newborns (15)	\$ -
Dependent	\$ 149,565	Newborns (15)	\$ -
Dependent	\$ 107,200	Circulatory System (05)	\$ -

**Total HMO Pooling Reimbursements** \$ -

### PPO Plan

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

Stop Loss Deductible \$450,000

Relationship	Paid	Diagnosis	Reimbursement
Subscriber	\$ 101,519	Curculatory System (05)	\$ -

**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 as of September 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

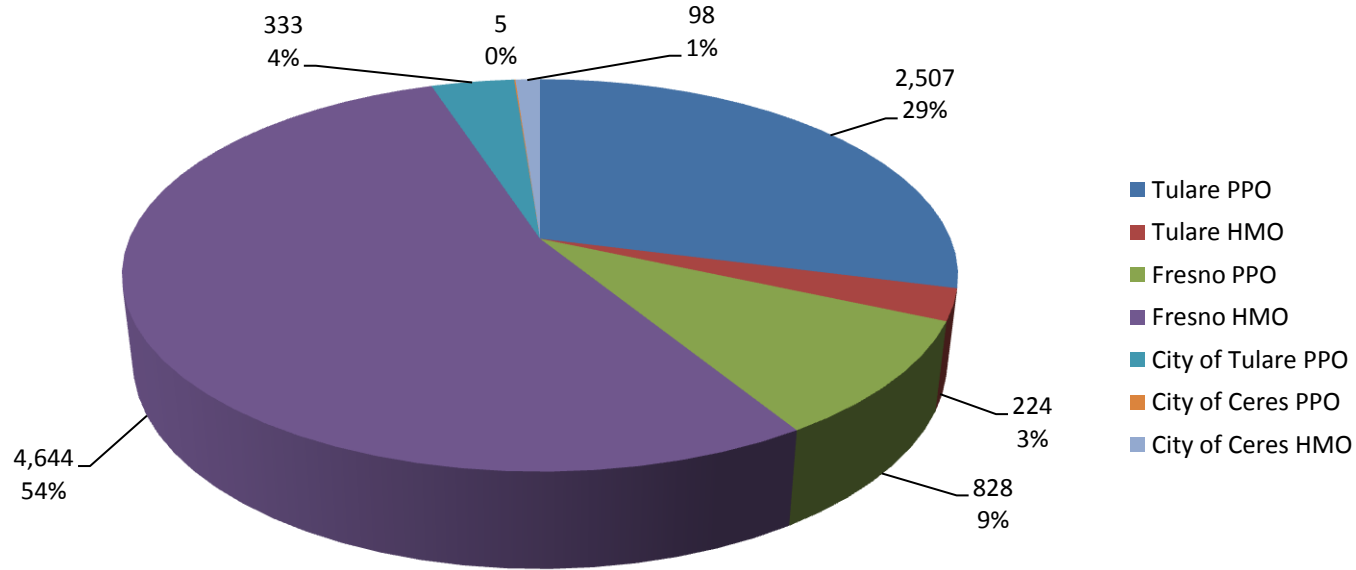
**Total PPO Stop Loss Reimbursements \$ 228,375**

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

# SJVIA - All Plans

# SJVIA - All Plans

## SJVIA Average Monthly Enrollment - 2013

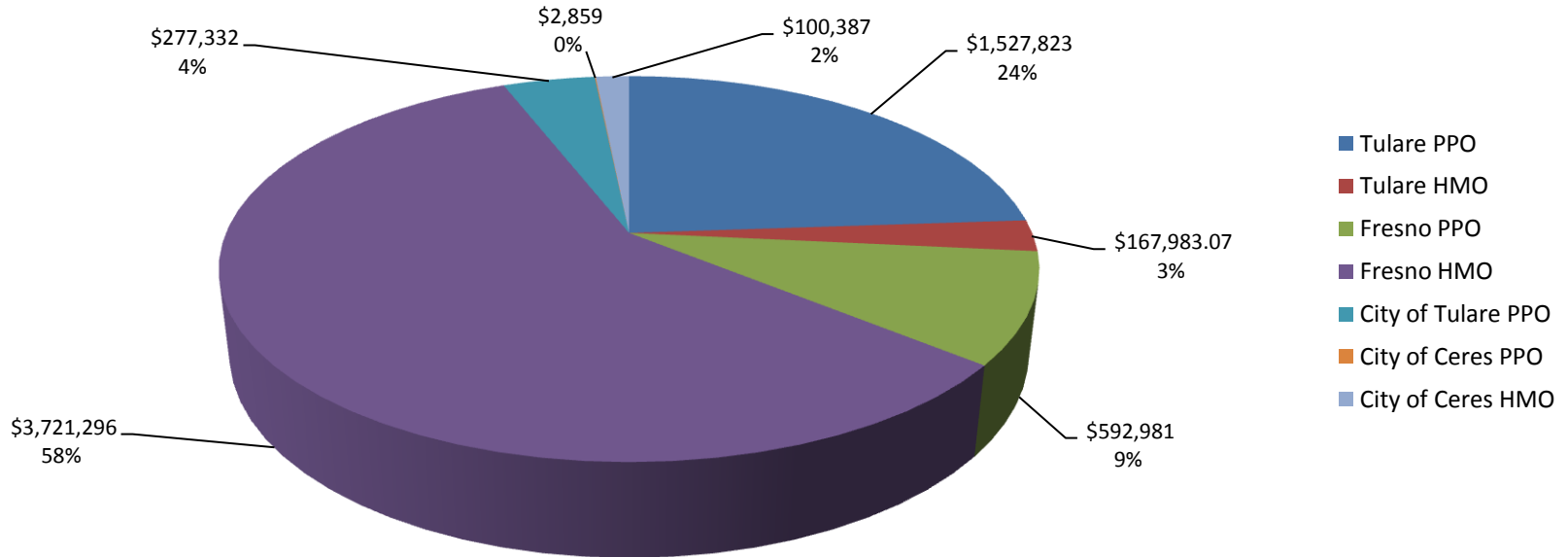


2013 Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	2,505	2,508											5,013
CoT HMO	224	224											448
CoF PPO	831	824											1,655
CoF HMO	4,634	4,654											9,288
City of Tulare PPO	331	334											665
City of Ceres PPO	5	5											10
City of Ceres HMO	96	100											196
<b>Total</b>	<b>8,626</b>	<b>8,649</b>											<b>17,275</b>

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
<b>Total</b>	<b>7,926</b>	<b>7,974</b>	<b>7,976</b>	<b>7,915</b>	<b>7,895</b>	<b>8,013</b>	<b>8,353</b>	<b>8,368</b>	<b>8,398</b>	<b>8,420</b>	<b>8,436</b>	<b>8,434</b>	<b>98,108</b>

# SJVIA - All Plans

## SJVIA Average Monthly Premiums - 2013

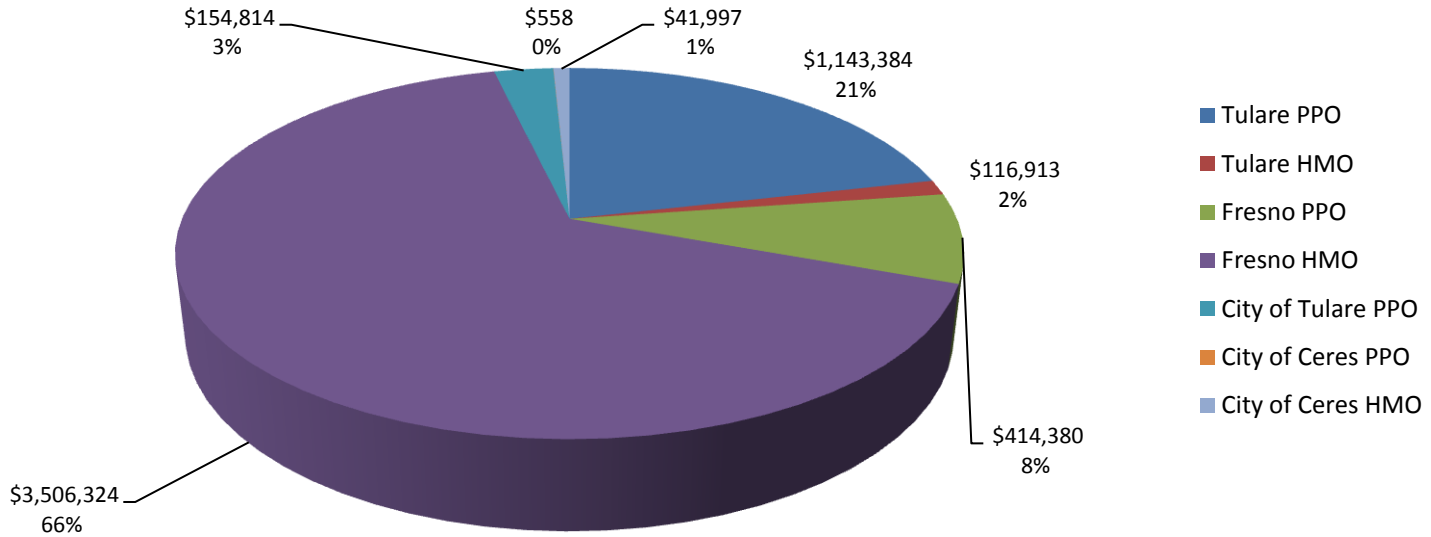


2013 Premiums - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$1,526,546	\$1,529,099											\$3,055,645
CoT HMO	\$168,201	\$167,765											\$335,966
CoF PPO	\$595,127	\$590,835											\$1,185,962
CoF HMO	\$3,713,770	\$3,728,822											\$7,442,592
City of Tulare PPO	\$276,437	\$278,228											\$554,665
City of Ceres PPO	\$2,859	\$2,859											\$5,719
City of Ceres HMO	\$97,591	\$103,183											\$200,773
<b>Total</b>	<b>\$6,380,531</b>	<b>\$6,400,792</b>											<b>\$12,781,323</b>

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
<b>Total</b>	<b>\$5,563,341</b>	<b>\$5,588,262</b>	<b>\$5,584,740</b>	<b>\$5,541,393</b>	<b>\$5,517,195</b>	<b>\$5,589,300</b>	<b>\$5,869,998</b>	<b>\$5,873,672</b>	<b>\$5,890,911</b>	<b>\$5,901,643</b>	<b>\$5,905,631</b>	<b>\$5,901,784</b>	<b>\$68,727,870</b>

# SJVIA - All Plans

## SJVIA Average Monthly Claims - 2012

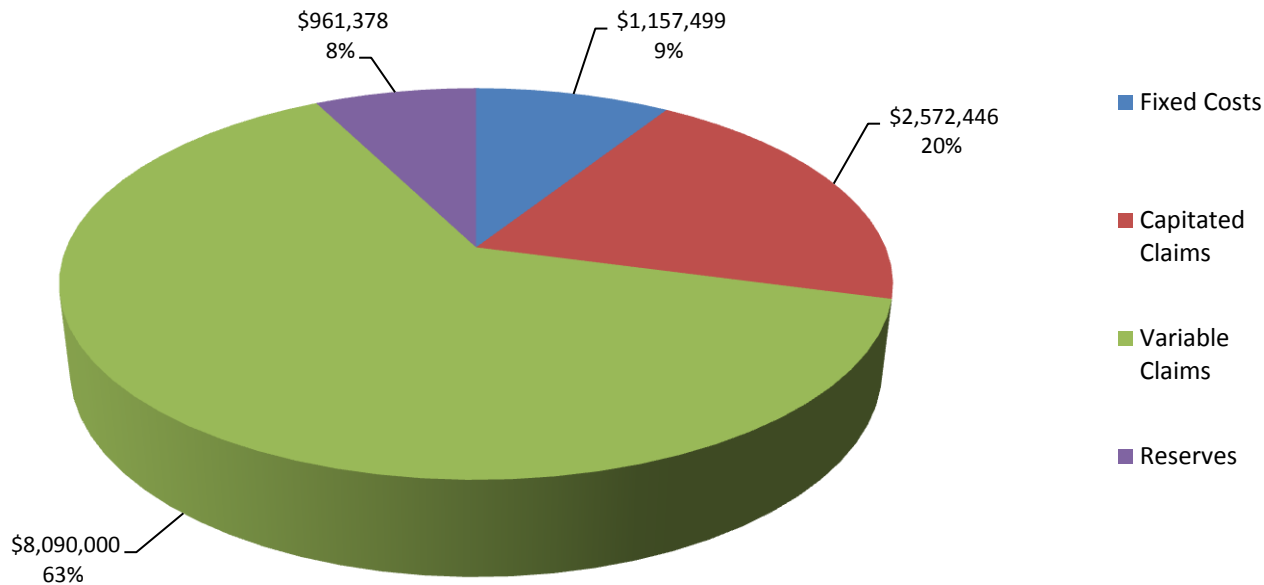


2013 Claims - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$1,328,133	\$958,634											\$2,286,767
CoT HMO	\$81,808	\$57,727											\$139,535
CoF PPO	\$446,175	\$382,584											\$828,759
CoF HMO	\$3,633,234	\$3,379,414											\$7,012,648
City of Tulare PPO	\$158,965	\$150,663											\$309,628
City of Ceres PPO	\$1,090	\$25											\$1,115
City of Ceres HMO	\$41,408	\$42,586											\$83,994
<b>Total</b>	<b>\$5,690,813</b>	<b>\$4,971,633</b>											<b>\$10,662,446</b>

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
<b>Total</b>	<b>\$4,648,623</b>	<b>\$5,623,356</b>	<b>\$5,331,396</b>	<b>\$5,395,852</b>	<b>\$5,768,158</b>	<b>\$5,284,731</b>	<b>\$5,627,297</b>	<b>\$5,445,762</b>	<b>\$5,384,624</b>	<b>\$6,950,899</b>	<b>\$4,960,857</b>	<b>\$4,858,652</b>	<b>\$65,280,207</b>

# SJVIA - All Plans

## YTD SJVIA Premium Breakdown - 2012



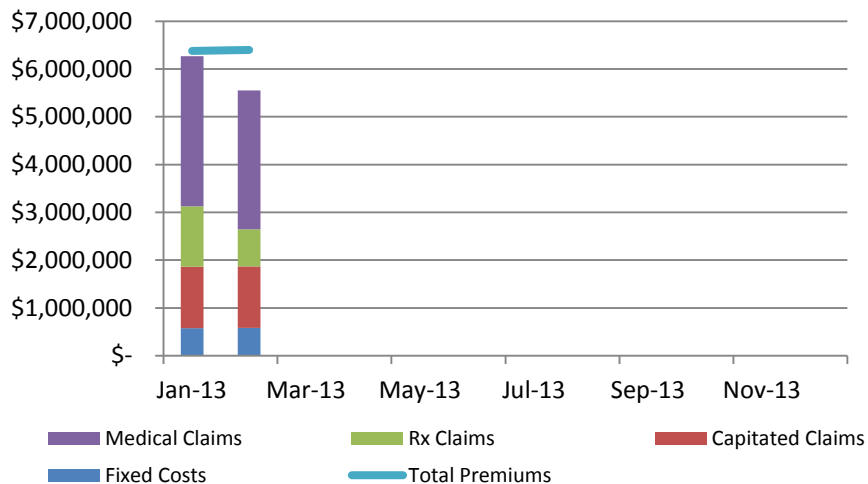
2013 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 577,807	\$ 579,692											\$ 1,157,499
Capitaled Claims	\$1,283,487	\$ 1,288,959											\$ 2,572,446
Variable Claims	\$4,407,326	\$3,682,674											\$ 8,090,000
Reserves	\$ 111,910	\$ 849,467											\$ 961,378
<b>Total</b>	<b>\$ 6,380,531</b>	<b>\$ 6,400,792</b>											<b>\$ 12,781,323</b>

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)

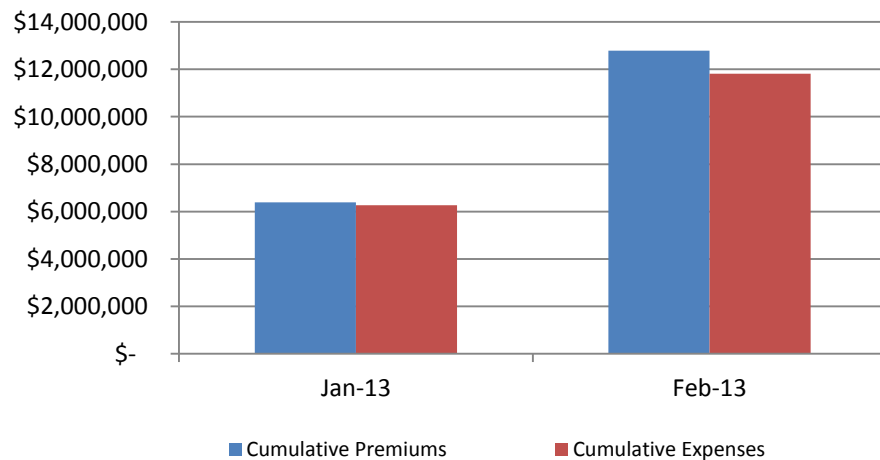


# SJVIA – All Plans

## SJVIA Total Expenses & Premiums - 2013

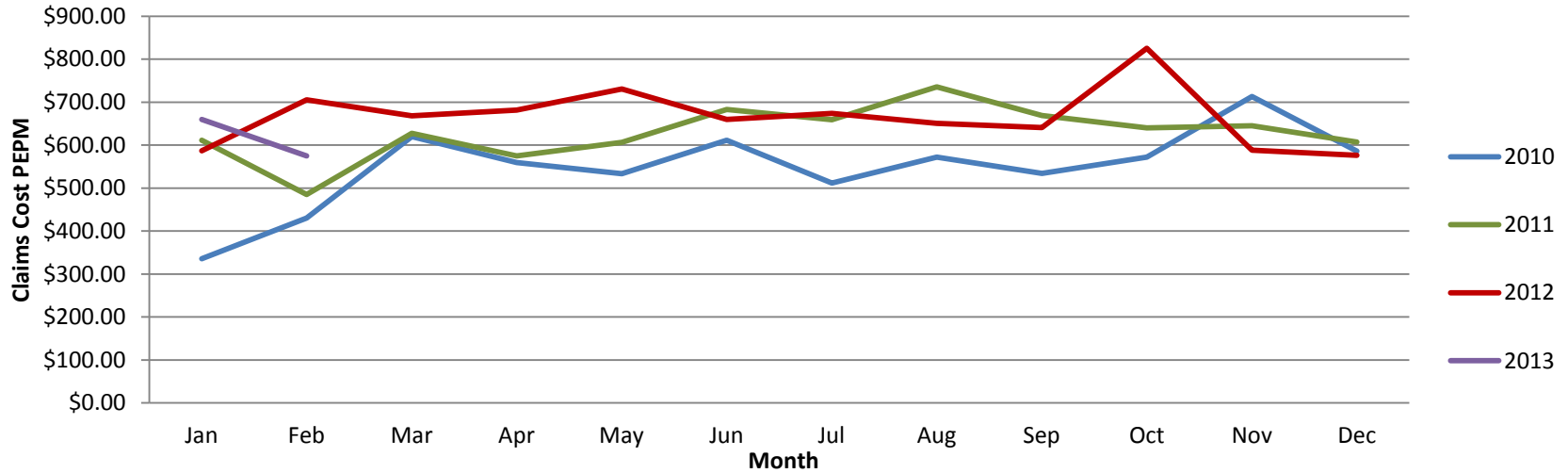


## Cumulative Premiums & Expenses - 2013

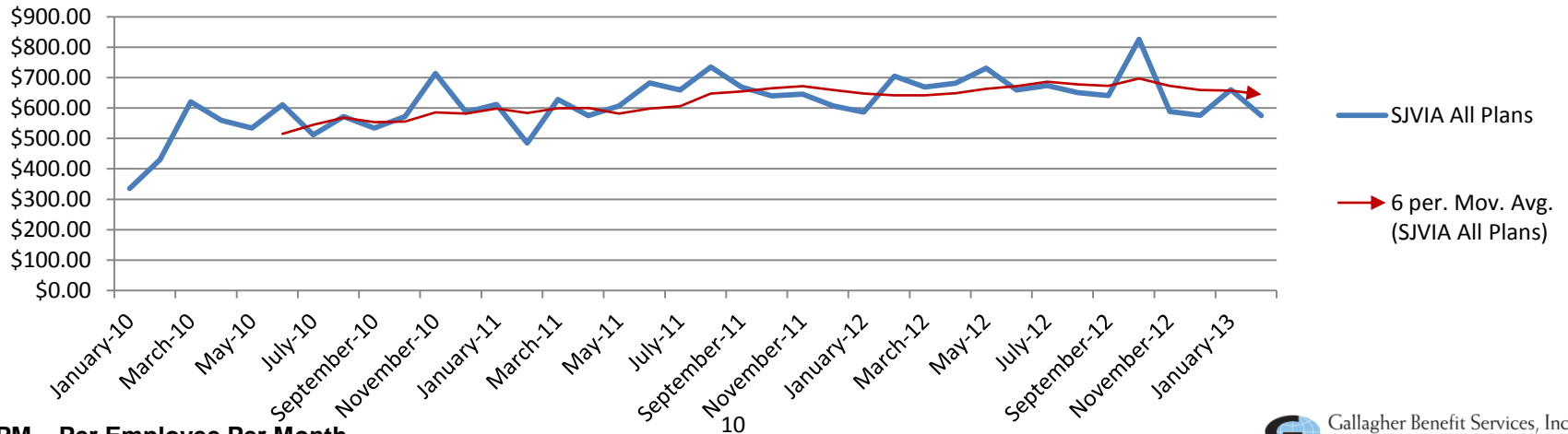


# SJVIA - All Plans

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



## SJVIA All Plans - Claims PEPM

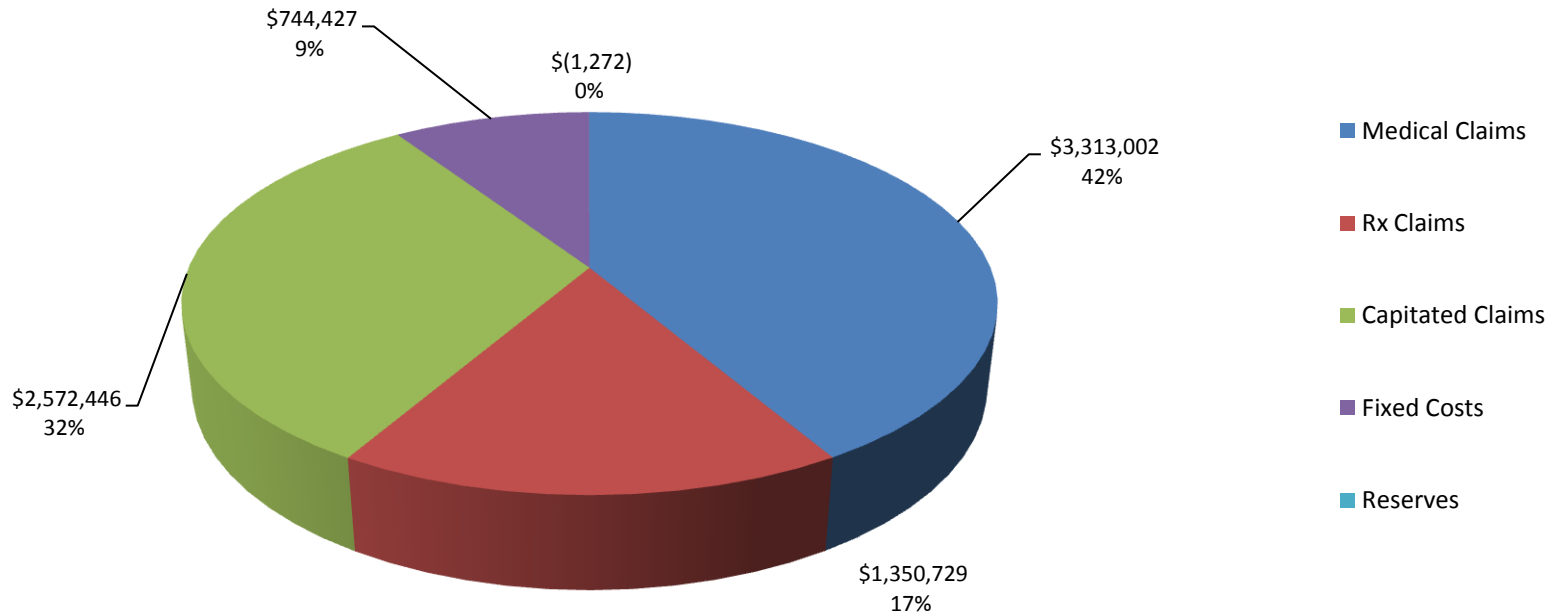


\*PEPM – Per Employee Per Month

# SJVIA - HMO

# SJVIA - HMO

## YTD HMO Premium Breakdown - 2013

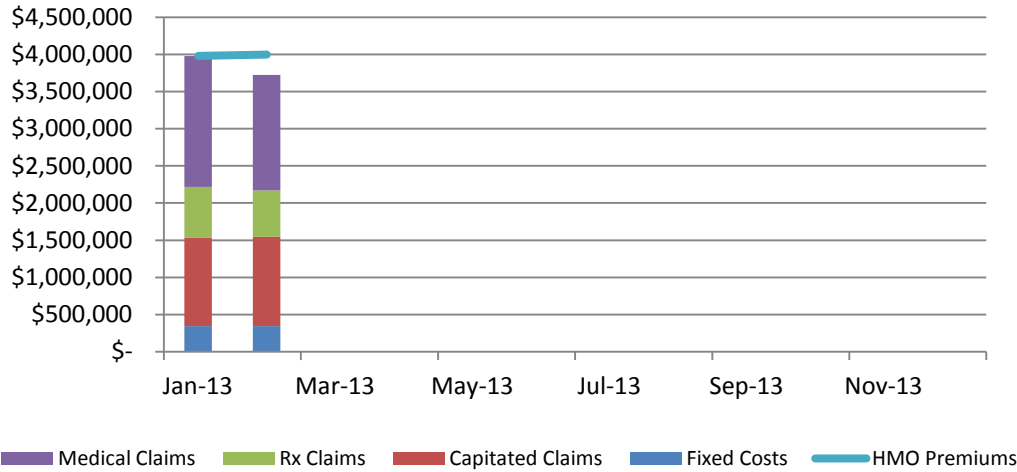


2013 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 371,254	\$ 373,173											\$ 744,427
Capitulated Claims	\$1,283,487	\$1,288,959											\$ 2,572,446
Medical Claims	\$1,759,461	\$1,553,541											\$ 3,313,002
Rx Claims	\$ 713,502	\$ 637,227											\$ 1,350,729
Reserves	\$ (148,142)	\$ 146,870											\$ (1,272)
<b>Total</b>	<b>\$3,979,562</b>	<b>\$3,999,770</b>											<b>\$ 7,979,332</b>

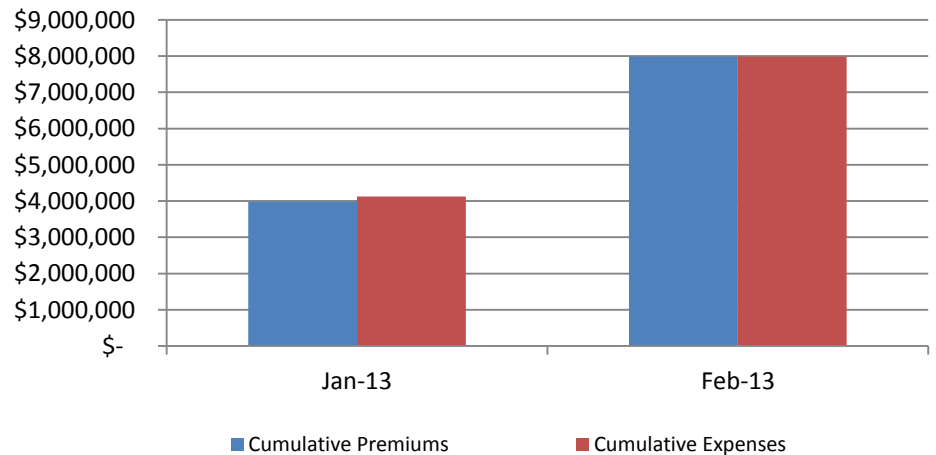
2012 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 357,186	\$ 357,501	\$ 358,209	\$ 353,801	\$ 350,653	\$ 357,658	\$ 358,760	\$ 359,626	\$ 361,436	\$ 362,932	\$ 363,483	\$ 364,191	\$ 4,305,437
Capitulated Claims	\$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

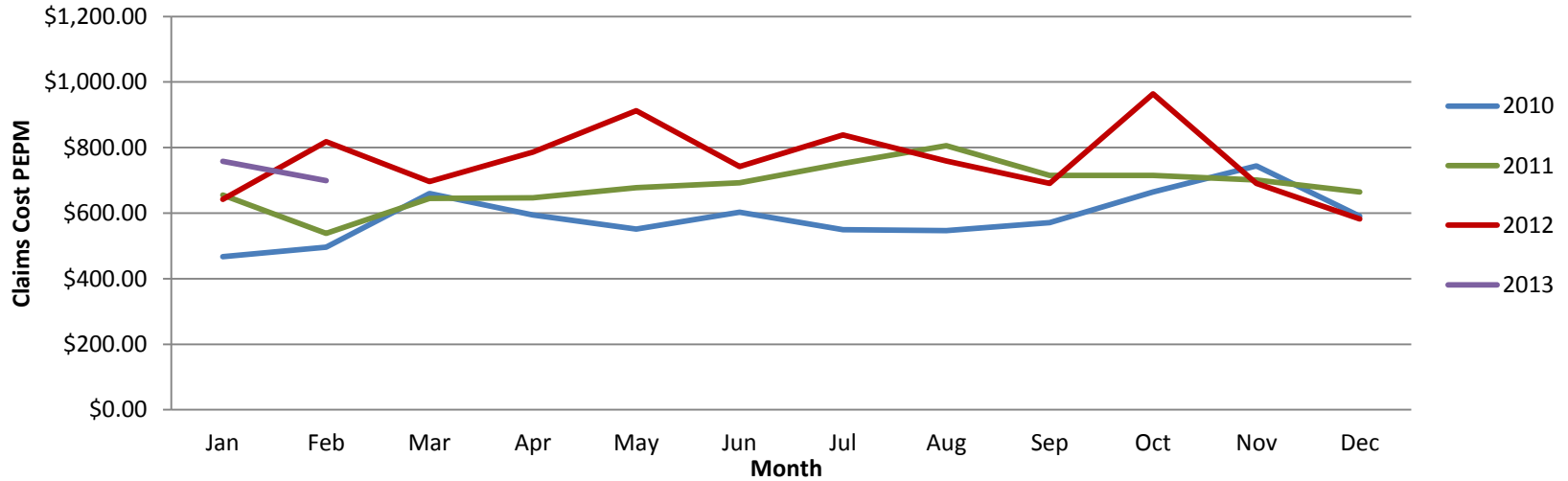


## HMO Cumulative Premiums & Expenses -2013

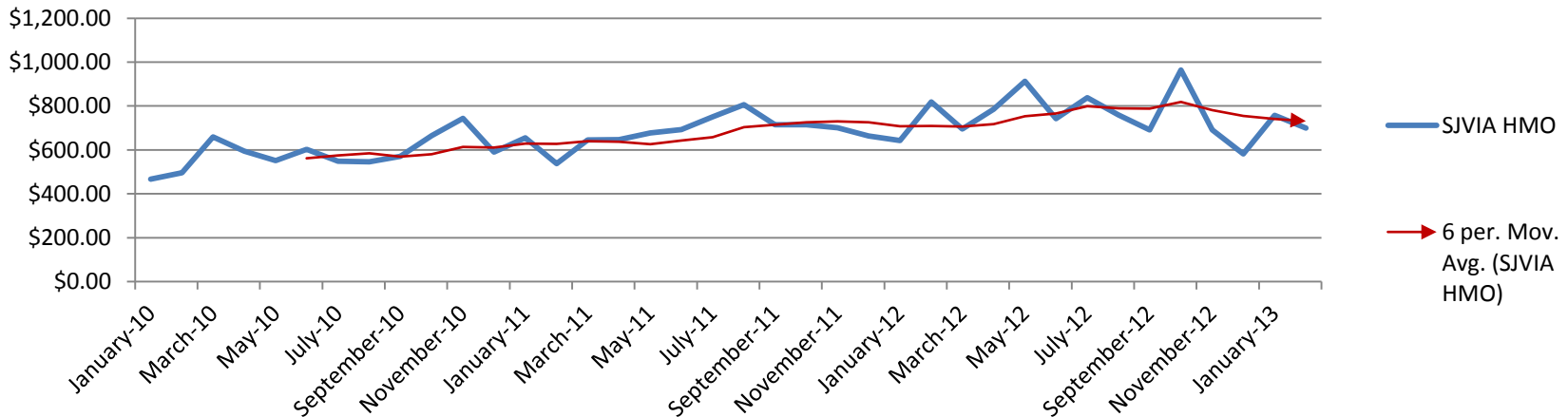


# SJVIA – HMO

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



## SJVIA HMO Claims PEPM

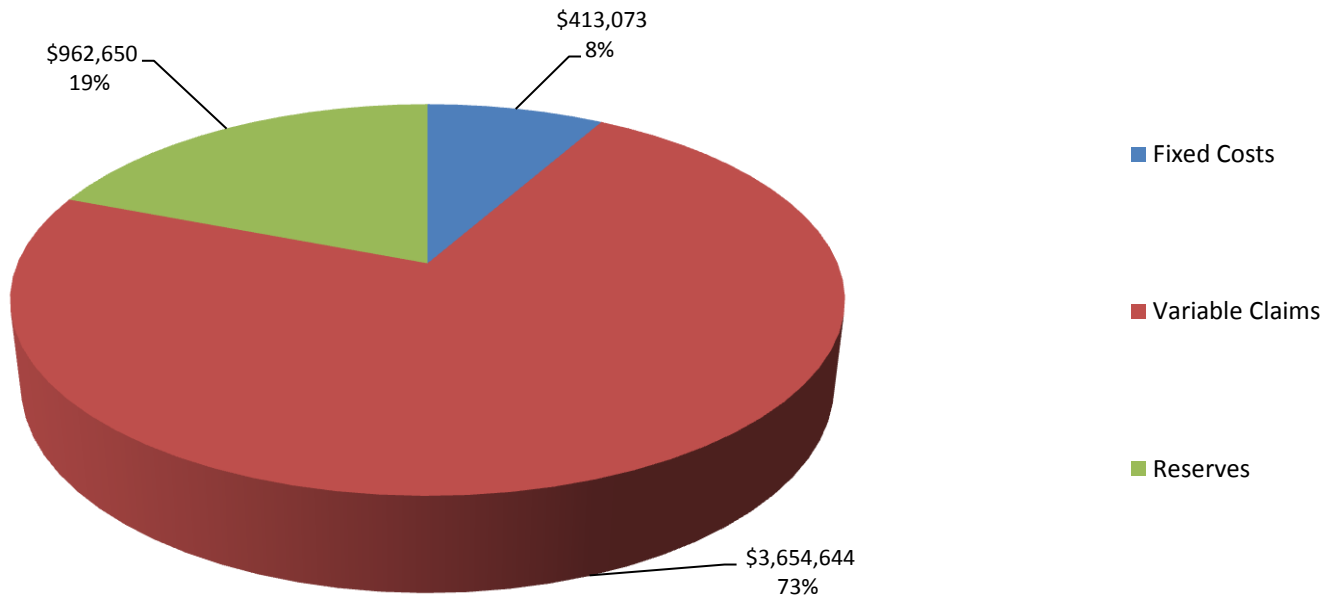


\*PEPM – Per Employee Per Month

# SJVIA - PPO

# SJVIA - PPO Premium Breakdown

## YTD PPO Premium Breakdown - 2013



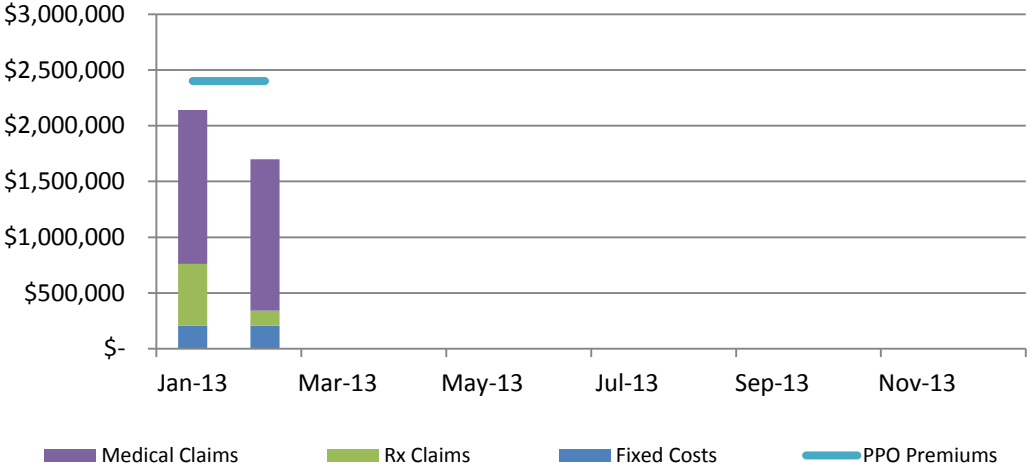
2013 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 206,554	\$ 206,519											\$ 413,073
Variable Claims	\$ 1,934,363	\$ 1,491,906											\$ 3,426,269
Reserves	\$ 260,052	\$ 702,597											\$ 962,650
<b>Total</b>	<b>\$ 2,400,969</b>	<b>\$ 2,401,022</b>											<b>\$ 4,801,991</b>

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

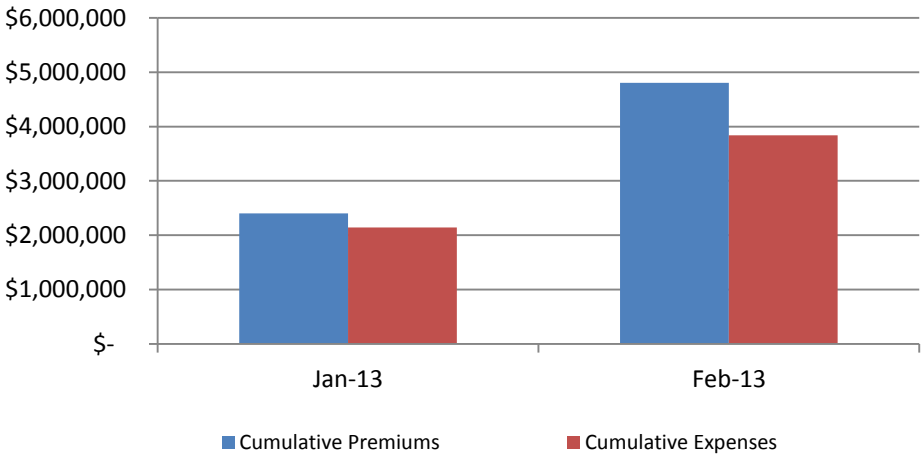


# SJVIA - PPO Plans

### PPO Total Expenses & Premiums - 2013

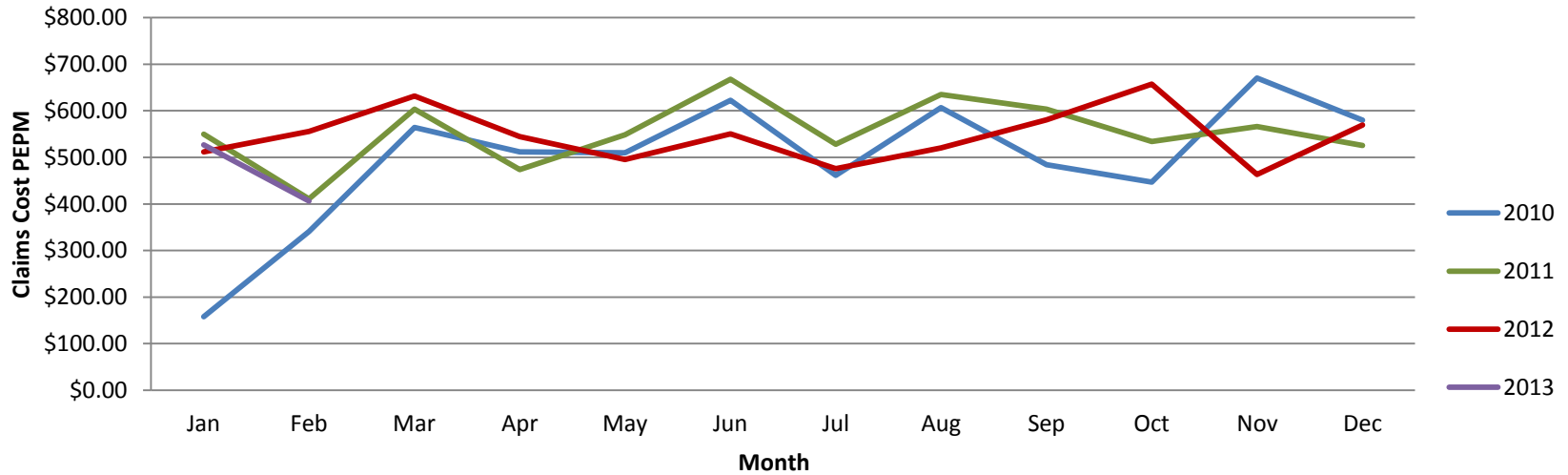


### PPO Cumulative Premiums & Expenses - 2013

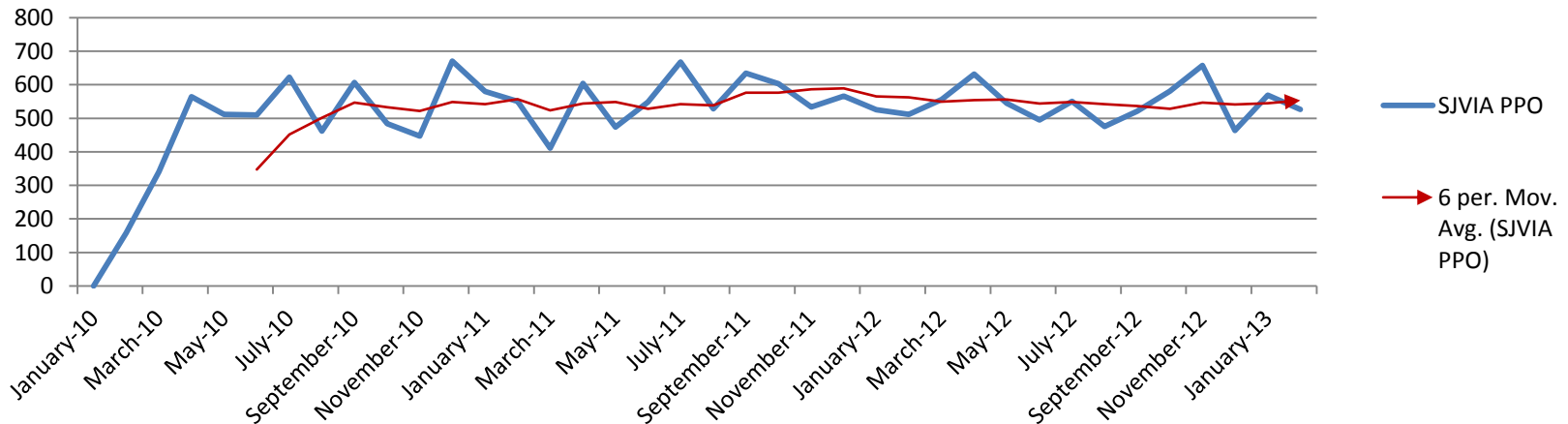


# SJVIA – PPO Claims PEPM

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



## SJVIA PPO Claims PEPM



\*PEPM – Per Employee Per Month

# 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											10,321
- Employee + Spouse	1,029	1,024											2,053
- Employee + Child(ren)	1,546	1,549											3,095
- Employee + Family	897	909											1,806
<b>SJVIA Total Enrollment</b>	<b>8,626</b>	<b>8,649</b>											<b>17,275</b>
<b>SJVIA Total Premiums</b>	<b>\$6,380,531</b>	<b>\$6,400,792</b>											<b>\$12,781,323</b>
SJVIA Premiums PEPM	\$ 739.69	\$ 740.06											\$ 739.87
<b>SJVIA Total Claims</b>	<b>January</b>	<b>February</b>											<b>YTD Totals</b>
- Medical Claims	\$3,138,697	\$2,909,055											\$ 6,047,752
- Rx Claims	\$1,268,629	\$ 773,619											\$ 2,042,248
- Stop-Loss Refunds	\$ -	\$ -											
- Capitated Claims (HMO)	\$1,283,487	\$1,288,959											\$ 2,572,446
<b>SJVIA Total Claims</b>	<b>\$5,690,813</b>	<b>\$4,971,633</b>											<b>\$ 10,662,446</b>
SJVIA Claims PEPM	\$ 659.73	\$ 574.82											\$ 617.22
<b>SJVIA Fixed Costs</b>	<b>\$ 577,807</b>	<b>\$ 579,692</b>											<b>\$ 1,157,499</b>
<b>SJVIA Total Costs</b>	<b>\$6,268,620</b>	<b>\$5,551,325</b>											<b>\$11,819,945</b>
SJVIA Cost PEPM	\$ 726.71	\$ 641.85											\$ 684.22
<b>SJVIA Total Reserve - Increase/(Decrease)</b>	<b>\$ 111,910</b>	<b>\$ 849,467</b>											<b>\$ 961,378</b>
<b>Reserve % of Non Cap. Claims</b>	<b>2.5%</b>	<b>23.1%</b>											<b>11.9%</b>

# 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											4,496
- Employee + Spouse	647	640											1,287
- Employee + Child(ren)	1,413	1,417											2,830
- Employee + Family	654	665											1,319
<b>HMO Total Enroll.</b>	<b>4,954</b>	<b>4,978</b>											<b>9,932</b>
<b>HMO Premiums</b>	<b>\$ 3,979,562</b>	<b>\$ 3,999,770</b>											<b>\$ 7,979,332</b>
HMO Premiums PEPM	\$ 803.30	\$ 803.49											\$ 803.40
<b>HMO Claims</b>	<b>January</b>	<b>February</b>											<b>YTD Totals</b>
- Medical Claims	\$ 1,759,461	\$ 1,553,541											\$ 3,313,002
- Rx Claims	\$ 713,502	\$ 637,227											\$ 1,350,729
- Capitated Claims	\$ 1,283,487	\$ 1,288,959											\$ 2,572,446
Pooling Reimbursements													
<b>HMO Total Claims</b>	<b>\$ 3,756,450</b>	<b>\$ 3,479,727</b>											<b>\$ 7,236,177</b>
HMO Claims PEPM	\$ 758.27	\$ 699.02											\$ 728.57
<b>HMO Fixed Costs</b>	<b>\$ 371,254</b>	<b>\$ 373,173</b>											<b>\$ 744,427</b>
<b>HMO Total Costs</b>	<b>\$ 4,127,704</b>	<b>\$ 3,852,900</b>											<b>\$ 7,980,604</b>
HMO Costs PEPM	\$ 833.21	\$ 773.99											\$ 803.52
<b>HMO Plan Reserve - Increase/(Decrease)</b>	<b>\$ (148,142)</b>	<b>\$ 146,870</b>											<b>\$ (1,272)</b>
<b>Reserve % of Non Cap. Claims</b>	<b>-6.0%</b>	<b>6.7%</b>											<b>0.0%</b>

# 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											5,825
- Employee + Spouse	382	384											766
- Employee + Child(ren)	133	132											265
- Employee + Family	243	244											487
<b>PPO Plans Total Enrollment</b>	<b>3,672</b>	<b>3,671</b>											<b>7,343</b>
<b>PPO Plans Total Premiums</b>	<b>\$ 2,400,969</b>	<b>\$ 2,401,022</b>											<b>\$ 4,801,991</b>
PPO Premiums PEPM	\$ 653.86	\$ 654.05											\$ 653.95
<b>PPO Plans Total Claims</b>	<b>January</b>	<b>February</b>											<b>YTD Totals</b>
- Medical Claims	\$ 1,379,236	\$ 1,355,514											\$ 2,734,750
- Rx Claims	\$ 555,127	\$ 136,392											\$ 691,519
- Stop-Loss Refunds	\$ -	\$ -											
<b>PPO Plans Net Claims</b>	<b>\$ 1,934,363</b>	<b>\$ 1,491,906</b>											<b>\$ 3,426,269</b>
PPO Plans Claims PEPM	\$ 526.79	\$ 406.40											\$ 466.60
<b>PPO Plans Fixed Costs</b>	<b>\$ 206,554</b>	<b>\$ 206,519</b>											<b>\$ 413,073</b>
<b>PPO Plans Total Costs</b>	<b>\$ 2,140,917</b>	<b>\$ 1,698,425</b>											<b>\$ 3,839,342</b>
PPO Plans Cost PEPM	\$ 583.04	\$ 462.66											\$ 522.86
<b>PPO Plans Total Reserve - Increase/(Decrease)</b>	<b>\$ 260,052</b>	<b>\$ 702,597</b>											<b>\$ 962,650</b>
<b>Reserve % of Net Claims</b>	<b>13.4%</b>	<b>47.1%</b>											<b>28.1%</b>