



Gallagher Benefit Services, Inc.
t h i n k i n g a h e a d

Preliminary Renewal

for



SJVIA

San Joaquin Valley
Insurance Authority

Plan Year: January 1, 2014 - December 31, 2014

Presented By:

Gallagher Benefit Services

CA License #: 0D36879

July 26, 2013

Important Note: This presentation represents estimations of the scope, size and operation of SJVIA subject to its formation and inclusion of the counties to which it is presenting. This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

San Joaquin Valley Insurance Authority

Paid Claims History - All PPO Plans

2010 Plan Year

Totals	44,423	\$17,200,878	\$5,311,947	\$22,512,825
Average per Employee		\$387.21	\$119.58	\$506.78

2011 Plan Year

Totals	41,718	\$16,784,754	\$6,260,546	\$23,045,300
Average per Employee (Enrollment lagged 2 months)	42,120	\$398.50	\$148.64	\$547.13
Percentage Change from Prior Year		2.92%	24.30%	7.96%

2012 Plan Year

Month-Year	Enrollment				Total EE's	Paid Claims		
	EE	ES	EC	EF		Medical	Rx	Combined
Jan-12	2,744	414	147	85	3,390	1,286,008	492,397	1,778,405
Feb-12	2,785	415	150	88	3,438	1,443,721	464,802	1,908,523
Mar-12	2,774	412	150	90	3,426	1,651,732	512,848	2,164,580
Apr-12	2,778	407	154	90	3,429	1,374,121	496,552	1,870,673
May-12	2,796	402	157	90	3,445	1,153,853	549,850	1,703,703
Jun-12	2,821	401	155	90	3,467	1,346,162	564,170	1,910,332
7/1/2012*	2,978	403	151	260	3,792	1,294,539	619,173	1,913,712
Aug-12	2,986	401	155	257	3,799	1,467,322	619,485	2,086,807
Sep-12	2,979	405	155	257	3,795	1,280,728	641,239	1,921,966
Oct-12	2,993	405	155	256	3,809	1,667,499	573,307	2,240,806
Nov-12	3,003	402	156	257	3,817	1,714,342	599,113	2,313,455
Dec-12	<u>2,993</u>	<u>400</u>	<u>154</u>	<u>259</u>	<u>3,806</u>	<u>1,276,207</u>	<u>518,434</u>	<u>1,794,641</u>
Sub Total	34,629	4,866	1,839	2,079	43,412	16,956,235	6,651,370	23,607,605
Stop Loss Reimbursement (Pooling Limit @ \$450K)						-	-	-
City of Tulare Run-Out Claims						315,409	-	315,409
Totals						\$17,271,644	\$6,651,370	\$23,923,014
Average per Employee (Enrollment lagged 2 months)					42,630	\$405.16	\$156.03	\$561.18
Percentage Change from Prior Year						1.67%	4.97%	2.57%

*City of Tulare Joined SJVIA with enrollment in EE, ES, and EF Tiers

2013 Plan Year

Month-Year	Enrollment				Total EE's	Paid Claims		
	EE	ES	EC	EF		Medical	Rx	Combined
Jan-13	2,914	382	133	244	3,673	1,379,070	555,128	1,934,197
Feb-13	2,914	385	132	244	3,675	1,355,513	526,154	1,881,668
Mar-13	2,891	384	129	248	3,652	1,521,017	534,131	2,055,148
Apr-13	2,888	377	130	246	3,641	1,329,384	558,015	1,887,399
May-13	<u>2,894</u>	<u>369</u>	<u>131</u>	<u>252</u>	<u>3,646</u>	<u>1,190,872</u>	<u>594,640</u>	<u>1,785,512</u>
Sub Total	14,501	1,897	655	1,234	18,287	6,775,856	2,768,068	9,543,924
Rolling 12 month Stop Loss Reimbursement						-	-	-
City of Tulare Run-Out Claims						10,586	-	10,586
Totals						\$6,786,442	\$2,768,068	\$9,554,510
Average per Employee (Enrollment lagged 2 months)					18,623	\$364.42	\$148.64	\$513.06
Percentage Change from Prior Year						-10.05%	-4.73%	-8.57%
Rolling 12 Month Totals (Enrollment lagged 2 months)					44,158	\$17,148,651	\$6,902,988	\$24,051,639
Average per Employee (Enrollment lagged 2 months)						\$388.35	\$156.32	\$544.67
Percentage Change from Prior Year						-4.15%	0.19%	-2.94%

SJVIA PPO

2014 Claims Projection

Paid Claims Period: June 2012 through May 2013

	Medical	Rx	Total
Total Paid Claims	\$17,148,651	\$6,902,988	\$24,051,639
Claims in Excess of Pooling	-	-	-
Total Paid Claims Net of Pooling	\$17,148,651	\$6,902,988	\$24,051,639
Enrollment lagged 2 months	44,158	44,158	
Average Paid Claim for Period	\$388.35	\$156.32	\$544.67
Trend (Med.- 8.25%, Rx - 4.5%)	1.1306	1.0713	1.1136
Benefit Modification Factor	1.0000	1.0000	1.0000
Provider Discount Factor	1.0000	1.0000	1.0000
Demographic Adjustment	1.0000	1.0000	1.0000
Projected Paid Claim	\$439.07	\$167.46	\$606.54
Current Monthly Enrollment (May 2013)	3,646	3,646	
Monthly Projected Paid Claims	\$1,600,863	\$610,567	\$2,211,430
Weighting Factor	1.00000	1.00000	1.00000
2014 Annual Projected Paid Claims	\$19,210,356	\$7,326,809	\$26,537,165
Projected Required Reserve (12.5%/5% Rx)	\$2,401,295	\$366,340	\$2,767,635
Current Reserve*			\$8,701,575
Contingent Reserve			\$5,933,940
Projected Required Reserve (16%/5% Rx)	\$3,073,657	\$366,340	\$3,439,997
Current Reserve*			\$8,701,575
Contingent Reserve			\$5,261,577
<i>*Calculated from May 2013 Claims Data - represents all premiums paid from inception less all costs from inception</i>			

SJVIA 2011 -2014 PPO Cost Worksheet: Combined - Anthem Blue Cross

Enrollment	Single	EE +Sp	EE + Ch	Family	Total	Members
Total PPO	2,894	369	131	252	3,646	4,572
2011 Fixed Costs:						
	Single	EE +Sp	EE + Ch	Family	Totals	
PPO - Specific Stop Loss (HM Life \$450,000 ded. 12/15)	\$ 8.88	\$ 8.88	\$ 8.88	\$ 8.88	\$ 388,518	
PPO - Aggregate Stop Loss (HM Life 12/15)	\$ 0.80	\$ 0.80	\$ 0.80	\$ 0.80	\$ 35,002	
PPO - Blue Cross Core Administration	\$ 23.42	\$ 23.42	\$ 23.42	\$ 23.42	\$ 1,024,672	
PPO - Blue Cross 360 Claims Management	\$ 2.25	\$ 2.25	\$ 2.25	\$ 2.25	\$ 98,442	
Claims Management/Communication	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	\$ 131,256	
JPA Consulting	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	\$ 175,008	
SJVIA Fee	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	\$ 87,504	
Hourglass (Consolidated Billing, COBRA, Flex Admin)	\$ 6.50	\$ 6.50	\$ 6.50	\$ 6.50	\$ 284,388	
Total Fixed Cost	\$ 50.85	\$ 50.85	\$ 50.85	\$ 50.85	\$ 2,224,789	
2011 Claims Costs:						
PPO - Projected Claims	\$ 413.21	\$ 413.21	\$ 413.21	\$ 413.21	\$ 18,078,676	
PPO - Projected Rx Claims	\$ 151.71	\$ 151.71	\$ 151.71	\$ 151.71	\$ 6,637,675	
Total Claims					\$ 24,716,351	
Aggregate Attachment Factors	\$ 723.09	\$ 723.09	\$ 723.09	\$ 723.09	\$ 31,636,634	
Current Total PPO Cost	\$ 26,941,140					
2012 Fixed Costs:						
	Single	EE +Sp	EE + Ch	Family	Totals	Increase
PPO - Specific Stop Loss (HM Life \$450,000 ded. 12/15)	\$ 10.21	\$ 10.21	\$ 10.21	\$ 10.21	\$ 446,708	15.0%
PPO - Aggregate Stop Loss (HM Life 12/15)	\$ 0.80	\$ 0.80	\$ 0.80	\$ 0.80	\$ 35,002	0.0%
PPO - Blue Cross Core Administration	\$ 24.36	\$ 24.36	\$ 24.36	\$ 24.36	\$ 1,065,799	4.0%
PPO - Blue Cross 360 Claims Management	\$ 2.35	\$ 2.35	\$ 2.35	\$ 2.35	\$ 102,817	4.4%
Claims Management/Communication	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	\$ 131,256	0.0%
JPA Consulting	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	\$ 175,008	0.0%
SJVIA Fee	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	\$ 87,504	0.0%
Hourglass (Consolidated Billing, COBRA, Flex Admin)	\$ 6.50	\$ 6.50	\$ 6.50	\$ 6.50	\$ 284,388	0.0%
Total Fixed Cost	\$ 53.22	\$ 53.22	\$ 53.22	\$ 53.22	\$ 2,328,481	4.7%
2012 Claims Costs:						
PPO - Projected Claims	\$ 413.21	\$ 413.21	\$ 413.21	\$ 413.21	\$ 18,078,676	0.0%
PPO - Projected Rx Claims	\$ 151.71	\$ 151.71	\$ 151.71	\$ 151.71	\$ 6,637,675	0.0%
Total Claims					\$ 24,716,351	0.0%
Aggregate Attachment Factors	\$ 756.93	\$ 756.93	\$ 756.93	\$ 756.93	\$ 33,117,201	4.7%
Projected Total PPO Cost	\$ 27,044,832					0.4%
2013 Fixed Costs:						
	Single	EE +Sp	EE + Ch	Family	Totals	Increase
PPO - Specific Stop Loss (HM Life \$450,000 ded. 12/15)	\$ 11.74	\$ 11.74	\$ 11.74	\$ 11.74	\$ 513,648	15.0%
PPO - Aggregate Stop Loss (HM Life 12/15)	\$ 0.85	\$ 0.85	\$ 0.85	\$ 0.85	\$ 37,189	6.2%
PPO - Blue Cross Core Administration	\$ 25.55	\$ 25.55	\$ 25.55	\$ 25.55	\$ 1,117,864	4.9%
PPO - Blue Cross 360 Claims Management	\$ 1.98	\$ 1.98	\$ 1.98	\$ 1.98	\$ 86,629	-15.7%
Claims Management/Communication	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	\$ 131,256	0.0%
JPA Consulting	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	\$ 175,008	0.0%
SJVIA Fee	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	\$ 87,504	0.0%
Hourglass (Consolidated Billing, COBRA, Flex Admin)	\$ 6.50	\$ 6.50	\$ 6.50	\$ 6.50	\$ 284,388	0.0%
Total Fixed Cost	\$ 55.62	\$ 55.62	\$ 55.62	\$ 55.62	\$ 2,433,486	4.5%
2013 Claims Costs:						
PPO - Medical Claims	\$ 388.35	\$ 447.68	\$ 447.68	\$ 447.68	\$ 16,990,918	-6.0%
PPO - Rx Claims	\$ 156.32	\$ 163.55	\$ 163.55	\$ 163.55	\$ 6,839,495	3.0%
Total Claims	\$ 544.67	\$ 611.23	\$ 611.23	\$ 611.23	\$ 23,830,412	-3.6%
Aggregate Attachment Factors	\$ 803.33	\$ 803.33	\$ 803.33	\$ 803.33	\$ 35,147,294	6.1%
Projected Total PPO Cost	\$ 26,263,899					-2.9%
2014 Fixed Costs:						
	Single	EE +Sp	EE + Ch	Family	Totals	Increase
PPO - Specific Stop Loss (HM Life \$450,000 ded. 12/15)	\$ 14.68	\$ 14.68	\$ 14.68	\$ 14.68	\$ 642,279	25%
PPO - Aggregate Stop Loss (HM Life 12/15)	\$ 0.85	\$ 0.85	\$ 0.85	\$ 0.85	\$ 37,189	0%
PPO - Blue Cross Core Administration	\$ 26.57	\$ 26.83	\$ 26.83	\$ 26.83	\$ 1,162,491	4%
PPO - Blue Cross 360 Claims Management	\$ 2.10	\$ 2.08	\$ 2.08	\$ 2.08	\$ 91,879	6%
Claims Management/Communication	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	\$ 131,256	0%
JPA Consulting	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	\$ 175,008	0%
SJVIA Fee	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	\$ 87,504	0%
Hourglass (Consolidated Billing, COBRA, Flex Admin)	\$ 6.50	\$ 6.50	\$ 6.50	\$ 6.50	\$ 284,388	0%
PCORI Fee	\$ 0.21	\$ 0.21	\$ 0.21	\$ 0.21	\$ 9,145	N/A
Transitional Reinsurance Fee	\$ 6.58	\$ 6.58	\$ 6.58	\$ 6.58	\$ 288,055	N/A
Total Fixed Cost	\$ 66.49	\$ 66.73	\$ 66.73	\$ 66.73	\$ 2,909,194	
2014 Claims Costs:						
PPO - Projected Claims	\$ 439.07	\$ 439.07	\$ 439.07	\$ 439.07	\$ 19,210,356	13%
PPO - Projected Rx Claims	\$ 167.46	\$ 167.46	\$ 167.46	\$ 167.46	\$ 7,326,809	7%
Total Claims	\$ 606.54	\$ 606.54	\$ 606.54	\$ 606.54	\$ 26,537,165	11%
Aggregate Attachment Factors	\$ 803.33	\$ 803.33	\$ 803.33	\$ 803.33	\$ 35,147,294	0%
Projected Total PPO Cost	\$ 29,446,359					12%
Current PPO Plan Funding	\$ 31,569,171					
Projected Increase						-6.7%

San Joaquin Valley Insurance Authority
Paid Claims History - All HMO Plans

2010 Plan Year

Month-Year	Enrollment				Total EE's	Capitation	Non Capitated		Combined
	EE	ES	EC	EF			Medical	Rx	
Totals	27,516	8,247	16,644	8,194	60,601	\$ 12,438,557	\$ 18,037,889	\$ 6,196,669	\$ 38,336,460
Average per Employee							\$297.65	\$102.25	\$632.60

2011 Plan Year

Totals	25,459	8,099	17,456	8,064	59,078	\$13,198,510	\$17,891,946	\$7,249,950	\$38,340,406
Average per Employee (Enrollment lagged 2 months)					59,329	\$240.97	\$301.57	\$122.20	\$646.23
Percentage Change from Prior Year							1.32%	19.51%	2.15%

2012 Plan Year

Month-Year	Enrollment				Total EE's	Capitation	Non Capitated Paid Claims		Combined
	EE	ES	EC	EF			Medical	Rx	
Jan-12	1,950	628	1,348	609	4,534	1,124,625	1,128,332	660,723	2,913,680
Feb-12	1,962	629	1,360	609	4,559	1,130,827	1,941,584	647,395	3,719,806
Mar-12	1,973	623	1,348	600	4,543	1,126,982	1,376,948	661,476	3,165,406
Apr-12	1,952	623	1,345	607	4,526	1,122,765	1,816,134	601,293	3,540,192
May-12	1,962	618	1,344	602	4,527	1,123,013	2,330,814	628,846	4,082,673
Jun-12	1,977	620	1,343	604	4,543	1,126,982	1,662,356	585,061	3,374,400
Jul-12	1,988	617	1,346	607	4,558	1,130,703	2,054,136	636,179	3,821,018
Aug-12	1,998	618	1,346	607	4,569	1,133,432	1,679,713	650,205	3,463,350
Sep-12	2,016	612	1,346	608	4,582	1,136,657	1,433,160	601,331	3,171,148
Oct-12	2,035	613	1,357	606	4,611	1,143,768	2,636,011	666,803	4,446,583
Nov-12	2,042	602	1,365	609	4,618	1,145,587	1,453,372	592,884	3,191,843
Dec-12	<u>2,042</u>	<u>600</u>	<u>1,377</u>	<u>608</u>	<u>4,627</u>	<u>1,147,820</u>	<u>1,296,919</u>	<u>246,944</u>	<u>2,691,683</u>
Sub Total	11,775	3,740	8,086	3,630	27,231	13,593,161	20,809,479	7,179,142	41,581,781
Large Claim Credit (Pooling Limit @ \$250K)							1,140,790	n/a	1,140,790
Totals						\$13,593,161	\$19,668,689	\$7,179,142	\$40,440,991
Average per Employee (Enrollment lagged 2 months)					55,305	\$248.07	\$355.64	\$129.81	\$731.24
Percentage Change from Prior Year							17.93%	6.23%	13.15%

2013 Plan Year

Month-Year	Enrollment				Total EE's	Capitation	Non Capitated Paid Claims		Combined
	EE	ES	EC	EF			Medical	Rx	
Jan-13	2,241	646	1,456	612	4,955	1,282,850	1,758,813	713,502	3,755,165
Feb-13	2,265	644	1,458	618	4,985	1,290,885	1,553,541	664,853	3,509,280
Mar-13	2,289	640	1,464	620	5,013	1,298,101	2,201,042	727,365	4,226,507
Apr-13	2,292	633	1,461	613	4,999	1,294,493	1,884,434	757,054	3,935,981
May-13	<u>2,294</u>	<u>639</u>	<u>1,475</u>	<u>617</u>	<u>5,025</u>	<u>1,301,072</u>	<u>2,236,723</u>	<u>741,845</u>	<u>4,279,640</u>
Sub Total	11,381	3,202	7,314	3,080	24,977	6,467,400	9,634,554	3,604,619	19,706,573
Rolling 12 month Large Claim Credit (Pooling Limit @ \$400K)							614,773	n/a	614,773
Totals					24,977	\$6,467,400	\$9,019,781	\$3,604,619	\$19,091,800
Average per Employee (Enrollment lagged 2 months)					24,198	\$267.27	\$372.75	\$148.96	\$788.98
Percentage Change from Prior Year							4.81%	14.75%	7.90%
Rolling 12 Month Totals (Enrollment lagged 2 months)					56,114	\$14,432,349	\$21,850,221	\$7,584,028	\$43,866,598
Average per Employee (Enrollment lagged 2 months)						\$257.20	\$378.44	\$135.15	\$770.79
Percentage Change from Prior Year							6.41%	4.12%	5.41%

SJVIA HMO
2014 Claims Projection - All HMO Plans
 Paid Claims Period: June 2012 through May 2013

	<u>Non Capitated</u>	<u>Capitation</u>	<u>Rx</u>	<u>Total</u>
Total Paid Claims	\$ 21,850,221	\$ 14,432,349	\$ 7,584,028	\$ 43,866,598
Claims in Excess of Pooling	<u>614,773</u>	<u>-</u>	<u>-</u>	<u>614,773</u>
Total Paid Claims Net of Pooling	\$ 21,235,448	\$ 14,432,349	\$ 7,584,028	\$ 43,251,825
Enrollment lagged 2 months	56,114	56,114	56,114	56,114
Average Paid Claim for Period (Non-Cap)	\$ 378.44	\$ 257.71	\$ 135.15	\$ 771.30
Trend (Med.- 8.25,Cap - 5%, Rx -4.5)	1.1306	1.0495	1.0713	1.0931
Benefit Modification Factor	1.0000	1.0000	1.0000	1.0000
Provider Discount Factor	1.0000	1.0000	1.0000	1.0000
Demographic Adjustment	1.0000	1.0000	1.0000	1.0000
Projected Paid Claim	\$ 427.87	\$ 270.46	\$ 144.78	\$ 843.11
Current Monthly Enrollment (May 2013)	5,025	5,025	5,025	
Monthly Projected Paid Claims	2,150,044	1,359,062	727,542	4,236,648
Weighting Factor	1.00000	1.00000	1.00000	1.00000
2014 Annual Projected Paid Claims	\$ 25,800,533	\$ 16,308,738	\$ 8,730,506	\$ 50,839,777

Projected Required Reserve (12.5% Medical/5% Rx)	\$3,225,067	N/A	\$436,525	\$3,661,592
Current Reserve*				\$3,831,033
Contingent Reserve				\$169,441
Projected Required Reserve (16% Medical/5% Rx)	\$4,128,085	N/A	\$436,525	\$4,564,611
Current Reserve*				\$3,831,033
Contingent Reserve				-\$733,577

*Calculated from May 2013 Claims Data - represents all premiums paid from inception less all costs from inception

SJVIA 2011 - 2014 HMO Cost Worksheet: Combined - Anthem Blue Cross

Enrollment	Single	EE +Sp	EE + Ch	Family	Total	
Total HMO	2,294	639	1,475	617	5,025	
2011 Fixed Costs:						
	Single	EE +Sp	EE + Ch	Family	Totals	
HMO - Pooling (\$250,000)	\$ 28.39	\$ 28.39	\$ 28.39	\$ 28.39	\$ 1,711,917	
HMO - Blue Cross MPP Retention (incl 360 Health)	\$ 34.58	\$ 34.58	\$ 34.58	\$ 34.58	\$ 2,085,174	
Claims Management/Communication	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	\$ 180,900	
JPA Consulting	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	\$ 241,200	
SJVIA Fee	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	\$ 120,600	
Hourglass (Consolidated Billing, COBRA, Flex Admin)	\$ 6.50	\$ 6.50	\$ 6.50	\$ 6.50	\$ 391,950	
Total Fixed Cost (2011)	\$ 78.47	\$ 78.47	\$ 78.47	\$ 78.47	\$ 4,731,741	
2011 Claims Costs:						
HMO - Capitation	\$ 240.97	\$ 240.97	\$ 240.97	\$ 240.97	\$ 14,530,491	
HMO - Projected Medical Claims	\$ 333.01	\$ 333.01	\$ 333.01	\$ 333.01	\$ 20,080,261	
HMO - Projected Rx Claims	\$ 131.16	\$ 131.16	\$ 131.16	\$ 131.16	\$ 7,908,659	
Total Claims					\$ 42,519,411	
Aggregate Factors	\$ 453.39	\$ 453.39	\$ 453.39	\$ 453.39	\$ 27,339,417	
Current Total Projected Cost					\$ 47,251,152	
2012 Fixed Costs:						
	Single	EE +Sp	EE + Ch	Family	Totals	
HMO - Pooling (\$250,000)	\$ 27.11	\$ 27.11	\$ 27.11	\$ 27.11	\$ 1,634,733	-5%
HMO - Blue Cross MPP Retention (incl 360 Health)	\$ 36.10	\$ 36.10	\$ 36.10	\$ 36.10	\$ 2,176,830	4%
Claims Management/Communication	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	\$ 180,900	0%
JPA Consulting	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	\$ 241,200	0%
SJVIA Fee	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	\$ 120,600	0%
Hourglass (Consolidated Billing, COBRA, Flex Admin)	\$ 6.50	\$ 6.50	\$ 6.50	\$ 6.50	\$ 391,950	0%
Total Fixed Cost (2012)	\$ 78.71	\$ 78.71	\$ 78.71	\$ 78.71	\$ 4,746,213	0%
2012 Claims Costs:						
HMO - Capitation	\$ 248.07	\$ 248.07	\$ 248.07	\$ 248.07	\$ 14,958,621	3%
HMO - Projected Medical Claims	\$ 333.01	\$ 333.01	\$ 333.01	\$ 333.01	\$ 20,080,261	0%
HMO - Projected Rx Claims	\$ 131.16	\$ 131.16	\$ 131.16	\$ 131.16	\$ 7,908,659	0%
Total Claims					\$ 42,947,541	
Aggregate Factors	\$ 377.13	\$ 377.13	\$ 377.13	\$ 377.13	\$ 22,740,939	-17%
Renewal Total Projected Cost					\$ 47,693,754	
2013 Fixed Costs:						
	Single	EE +Sp	EE + Ch	Family	Totals	Increase
HMO - Pooling (\$400,000)	\$ 21.02	\$ 21.02	\$ 21.02	\$ 21.02	\$ 1,267,506	-22%
HMO - Blue Cross MPP Retention (incl 360 Health)	\$ 37.76	\$ 37.76	\$ 37.76	\$ 37.76	\$ 2,276,928	5%
Claims Management/Communication	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	\$ 180,900	0%
JPA Consulting	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	\$ 241,200	0%
SJVIA Fee	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	\$ 120,600	0%
Hourglass (Consolidated Billing, COBRA, Flex Admin)	\$ 6.50	\$ 6.50	\$ 6.50	\$ 6.50	\$ 391,950	0%
Total Fixed Cost	\$ 74.28	\$ 74.28	\$ 74.28	\$ 74.28	\$ 4,479,084	-6%
2013 Claims Costs:						
HMO - Capitation	\$ 257.71	\$ 257.71	\$ 257.71	\$ 257.71	\$ 15,539,913	4%
HMO - Medical Claims	\$ 378.44	\$ 378.44	\$ 378.44	\$ 378.44	\$ 22,819,708	14%
HMO - Rx Claims	\$ 135.15	\$ 135.15	\$ 135.15	\$ 135.15	\$ 8,149,831	3%
Total Claims	\$ 771.30	\$ 771.30	\$ 771.30	\$ 771.30	\$ 46,509,452	
Aggregate Factors	\$ 509.37	\$ 509.37	\$ 509.37	\$ 509.37	\$ 30,715,011	35%
Renewal Total Projected Cost					\$ 50,988,536	
2014 Fixed Costs:						
	Single	EE +Sp	EE + Ch	Family	Totals	Increase
HMO - Pooling (\$400,000)	\$ 22.72	\$ 22.72	\$ 22.72	\$ 22.72	\$ 1,370,016	8%
HMO - Blue Cross MPP Retention (incl 360 Health)	\$ 39.27	\$ 39.27	\$ 39.27	\$ 39.27	\$ 2,367,981	4%
ACA Reinsurance	\$ 11.37	\$ 11.37	\$ 11.37	\$ 11.37	\$ 685,611	N/A
ACA Insurer	\$ 22.24	\$ 22.24	\$ 22.24	\$ 22.24	\$ 1,341,072	N/A
Claims Management/Communication	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	\$ 180,900	0%
JPA Consulting	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	\$ 241,200	0%
SJVIA Fee	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	\$ 120,600	0%
Hourglass (Consolidated Billing, COBRA, Flex Admin)	\$ 6.50	\$ 6.50	\$ 6.50	\$ 6.50	\$ 391,950	0%
Total Fixed Cost	\$ 111.10	\$ 111.10	\$ 111.10	\$ 111.10	\$ 6,699,330	50%
2014 Claims Costs:						
HMO - Capitation	\$ 270.46	\$ 270.46	\$ 270.46	\$ 270.46	\$ 16,308,738	5%
HMO - Projected Medical Claims	\$ 427.87	\$ 427.87	\$ 427.87	\$ 427.87	\$ 25,800,533	13%
HMO - Projected Rx Claims	\$ 144.78	\$ 144.78	\$ 144.78	\$ 144.78	\$ 8,730,506	7%
Total Claims	\$ 843.11	\$ 843.11	\$ 843.11	\$ 843.11	\$ 50,839,777	
Aggregate Factors	\$ 548.65	\$ 548.65	\$ 548.65	\$ 548.65	\$ 33,083,595	8%
Projected Total HMO Cost					\$ 57,539,107	
Current HMO Plan Funding					\$ 49,554,266	
Projected Increase						16.1%

San Joaquin Valley Insurance Authority
2014 Renewal Summary

Effective January 1, 2014

Cost Recap

	PPO	HMO	SJVIA Total
2013 Premium Funding	\$31,569,171	\$49,554,266	\$81,123,437
2014 Projected Costs	\$29,446,359	\$57,539,107	\$86,985,466
Change	-6.7%	16.1%	7.2%

Reserve Recap - All Plans

	Medical	Rx	Total
Projected Required Reserve (12.5% Medical/5% Rx)	\$5,626,361	\$802,866	\$6,429,227
Current Reserve*			\$12,532,608
Contingent Reserve			\$6,103,381
Projected Required Reserve (16% Medical/5% Rx)	\$7,201,742	\$802,866	\$8,004,608
Current Reserve*			\$12,532,608
Contingent Reserve			\$4,528,000

**Calculated from May 2013 Claims Data - represents all premiums paid from inception less all costs from inception*