



2013 SJVIA Claims Report

Claims Data Through May 2013

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- **Prepared By Gallagher Benefit Services**
July 15, 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 May 2013

Pooling Point \$400,000

Relationship	Paid	Diagnosis	Reimbursement
Dependent	\$ 181,245	Circulatory System (05)	\$ -
Subscriber	\$ 167,366	Muscle/Tissue Disorders (08)	\$ -
Dependent	\$ 158,048	Myeloid Disorders (17)	\$ -
Dependent	\$ 145,500	Injuries/Poisonings (21)	\$ -
Subscriber	\$ 137,915	Digestive System (06)	\$ -
Subscriber	\$ 125,009	Digestive System (06)	\$ -

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
Dependent	\$ 214,834	Curculatory System (05)	\$ -
Subscriber	\$ 137,138	Muscle/Tissue Disorders (08)	\$ -
Dependent	\$ 113,133	Muscle/Tissue Disorders (08)	\$ -
			\$ -

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

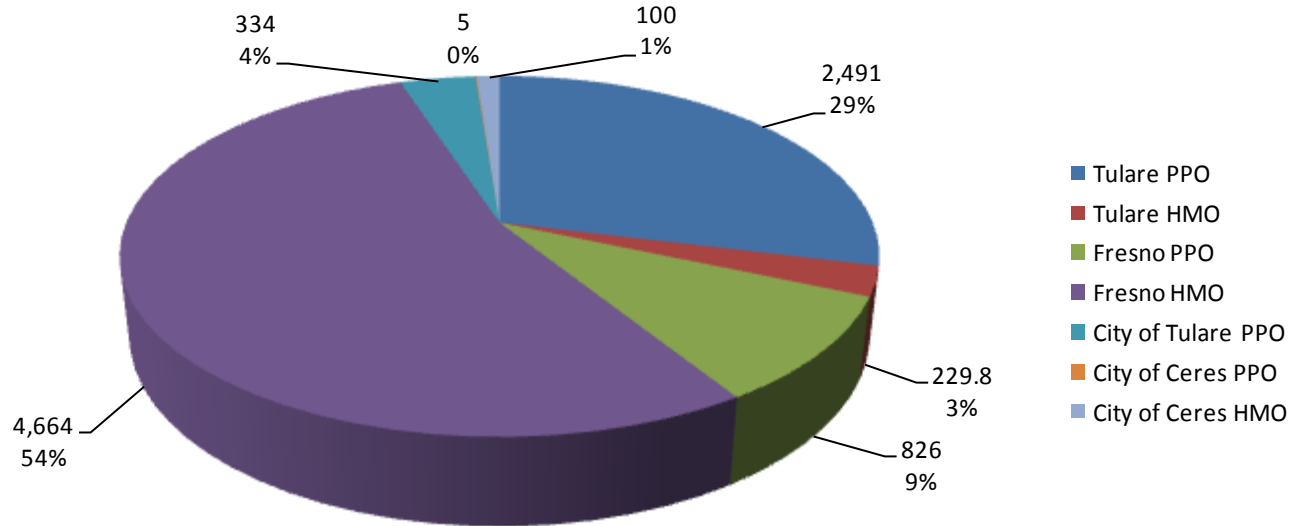
Total PPO Stop Loss Reimbursements \$ 228,375

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

SJVIA - All Plans

SJVIA - All Plans

SJVIA Average Monthly Enrollment - 2013

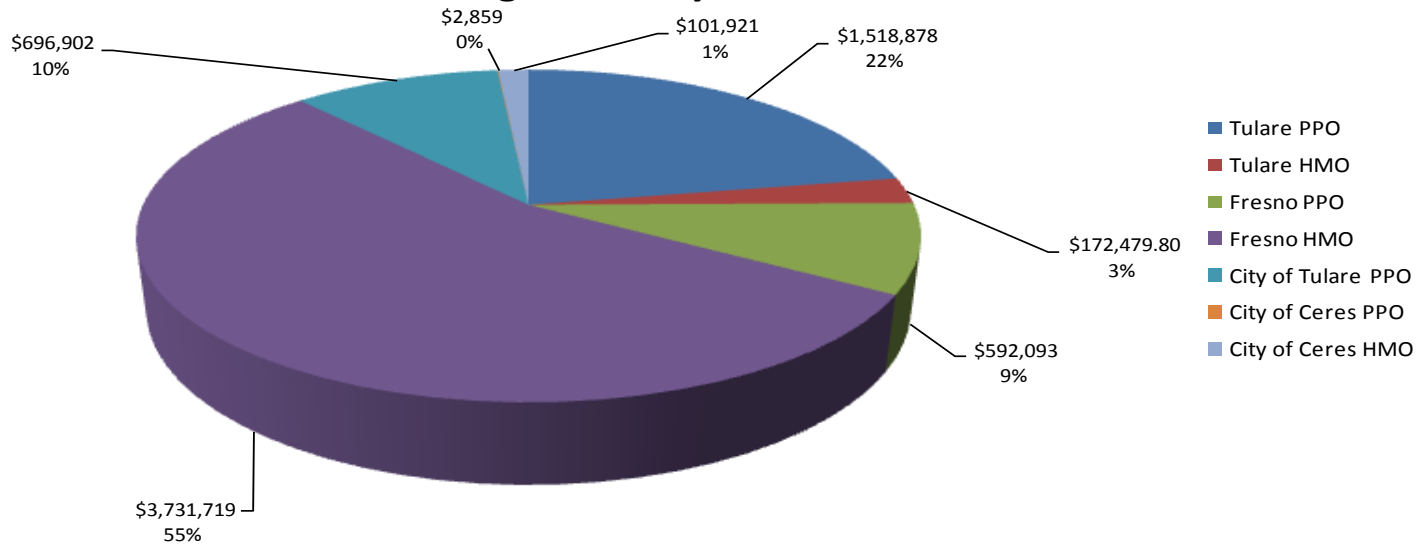


2013 Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	2,505	2,508	2,482	2,475	2,485								12,455
CoT HMO	224	224	228	229	244								1,149
CoF PPO	831	824	829	827	820								4,131
CoF HMO	4,634	4,654	4,683	4,668	4,681								23,320
City of Tulare PPO	331	334	336	334	336								1,671
City of Ceres PPO	5	5	5	5	5								25
City of Ceres HMO	96	100	102	102	100								500
Total	8,626	8,649	8,665	8,640	8,671								43,251

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

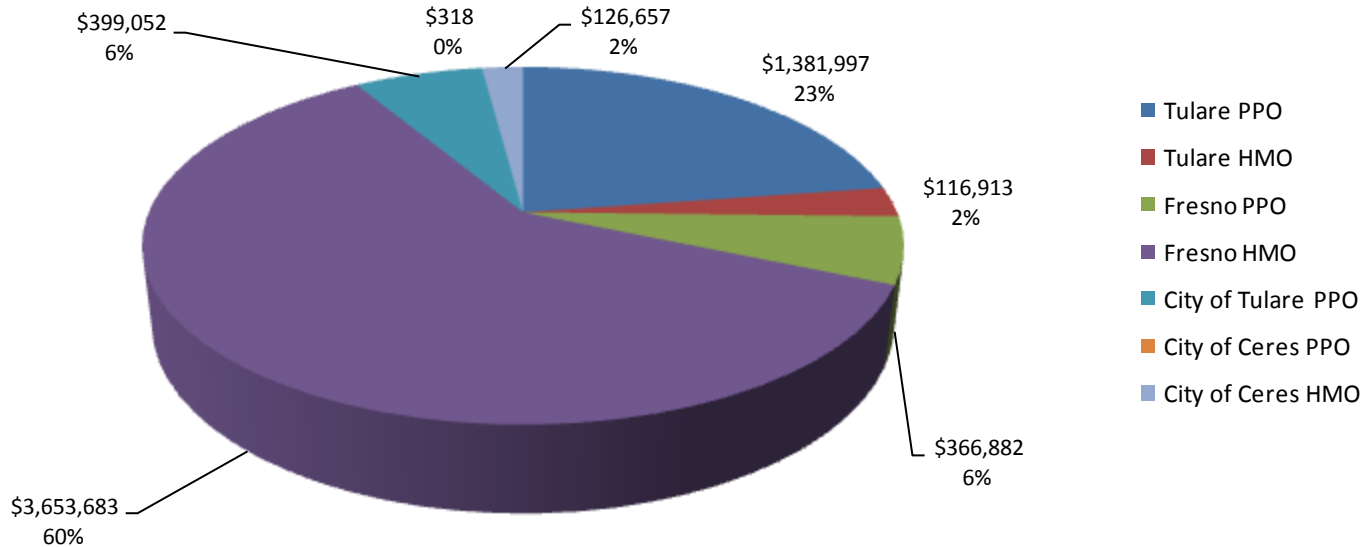


2013 Premiums - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$1,526,546	\$1,529,099	\$1,514,514	\$1,510,792	\$1,513,440								\$7,594,392
CoT HMO	\$168,201	\$167,765	\$171,109	\$172,113	\$183,210								\$862,399
CoF PPO	\$595,127	\$590,835	\$596,516	\$591,930	\$586,059								\$2,960,467
CoF HMO	\$3,713,770	\$3,728,822	\$3,745,036	\$3,727,939	\$3,743,030								\$18,658,597
City of Tulare PPO	\$276,437	\$278,228	\$280,436	\$278,266	\$280,436								\$1,393,804
City of Ceres PPO	\$2,859	\$2,859	\$2,859	\$2,859	\$2,859								\$14,297
City of Ceres HMO	\$97,591	\$103,183	\$104,109	\$103,081	\$101,641								\$509,604
Total	\$6,380,531	\$6,400,792	\$6,414,580	\$6,386,981	\$6,410,676								\$31,993,560

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 - 2012

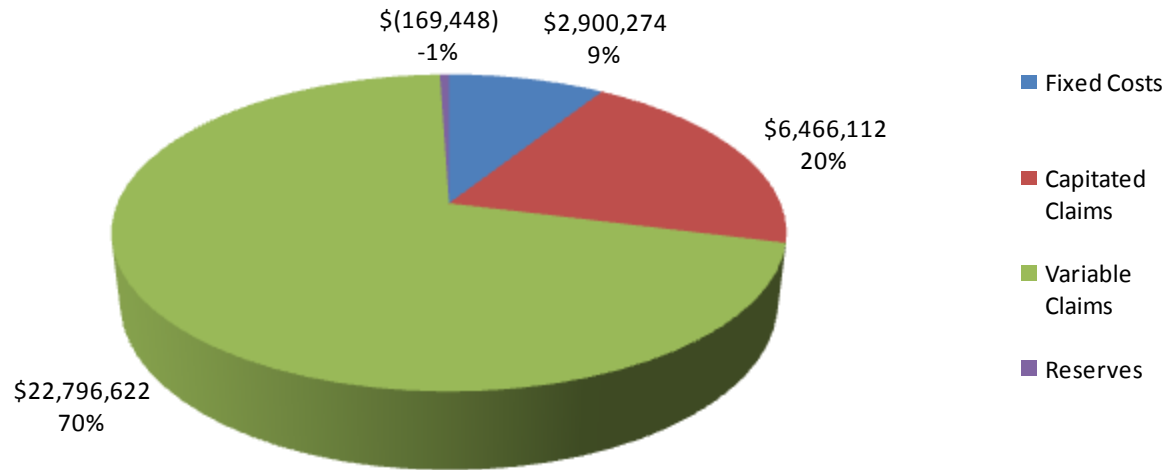


2013 Claims - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$1,328,133	\$1,348,396	\$1,536,642	\$1,502,111	\$1,194,704								\$6,909,986
CoT HMO	\$81,808	\$103,800	\$232,302	\$170,104	\$228,931								\$816,945
CoF PPO	\$446,175	\$382,584	\$326,185	\$261,659	\$417,808								\$1,834,411
CoF HMO	\$3,633,234	\$3,379,414	\$3,799,686	\$3,542,086	\$3,913,994								\$18,268,414
City of Tulare PPO	\$158,965	\$150,663	\$192,288	\$123,247	\$172,941								\$798,104
City of Ceres PPO	\$1,090	\$25	\$33	\$383	\$60								\$1,591
City of Ceres HMO	\$41,408	\$42,586	\$188,782	\$223,792	\$136,715								\$633,283
Total	\$5,690,813	\$5,407,468	\$6,275,918	\$5,823,382	\$6,065,153								\$29,262,734

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 - 2012

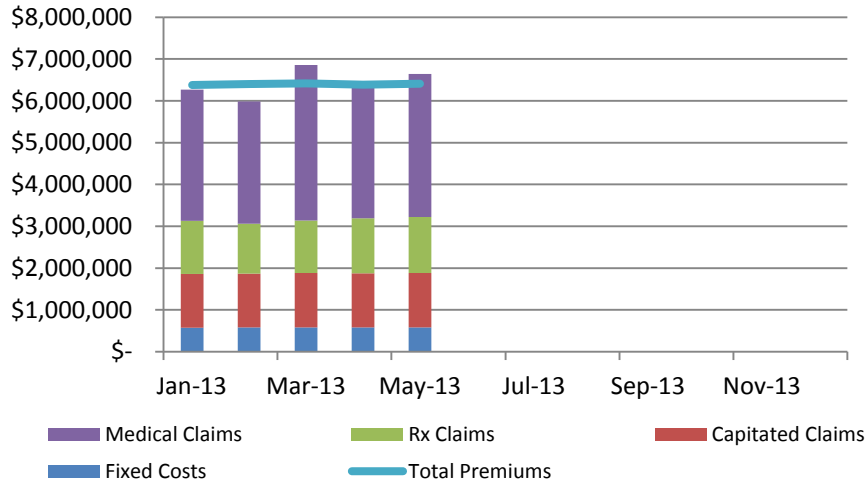


2013 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December
Fixed Costs	\$ 577,807	\$ 579,692	\$ 581,317	\$ 579,651	\$ 581,807							
Capitaled Claims	\$ 1,283,487	\$ 1,288,959	\$ 1,298,101	\$ 1,294,493	\$ 1,301,072							
Variable Claims	\$ 4,407,326	\$ 4,118,509	\$ 4,977,817	\$ 4,528,889	\$ 4,764,081							
Reserves	\$ 111,910	\$ 413,632	\$ (442,655)	\$ (16,052)	\$ (236,284)							
Total	\$ 6,380,531	\$ 6,400,792	\$ 6,414,580	\$ 6,386,981	\$ 6,410,676							

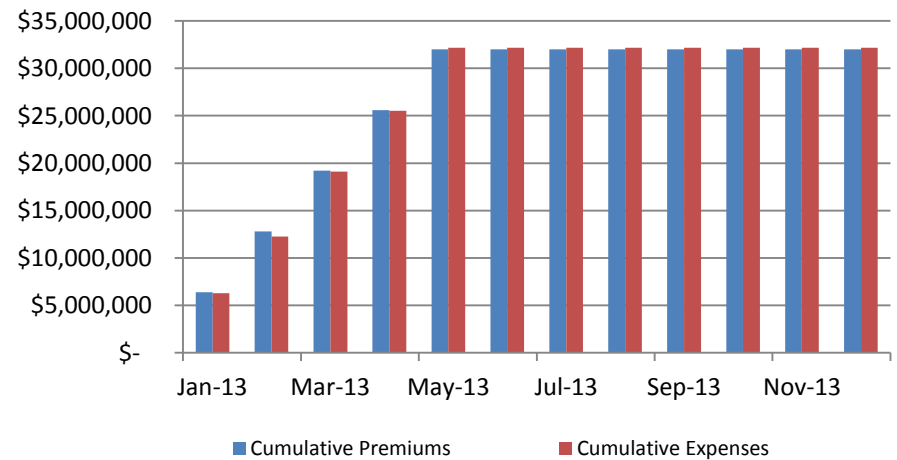
2012 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 539,562	\$ 542,245	\$ 542,577	\$ 537,900	\$ 535,828	\$ 544,395	\$ 545,120	\$ 546,470	\$ 548,711	\$ 550,422	\$ 551,403	\$ 551,466	\$ 6,536,098
Capitaled Claims	\$ 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

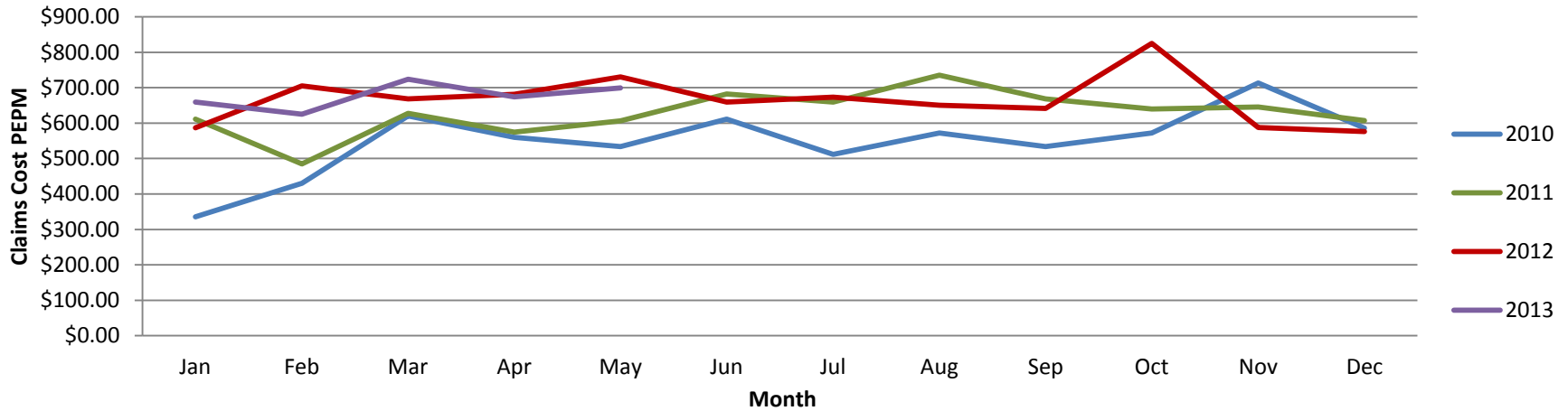


Cumulative Premiums & Expenses - 2013

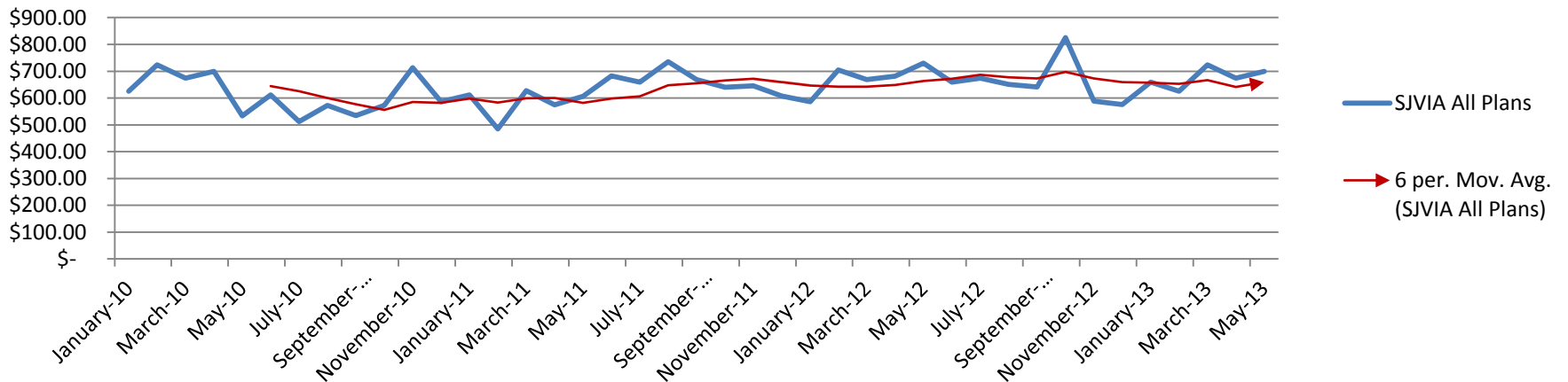


SJVIA - All Plans

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



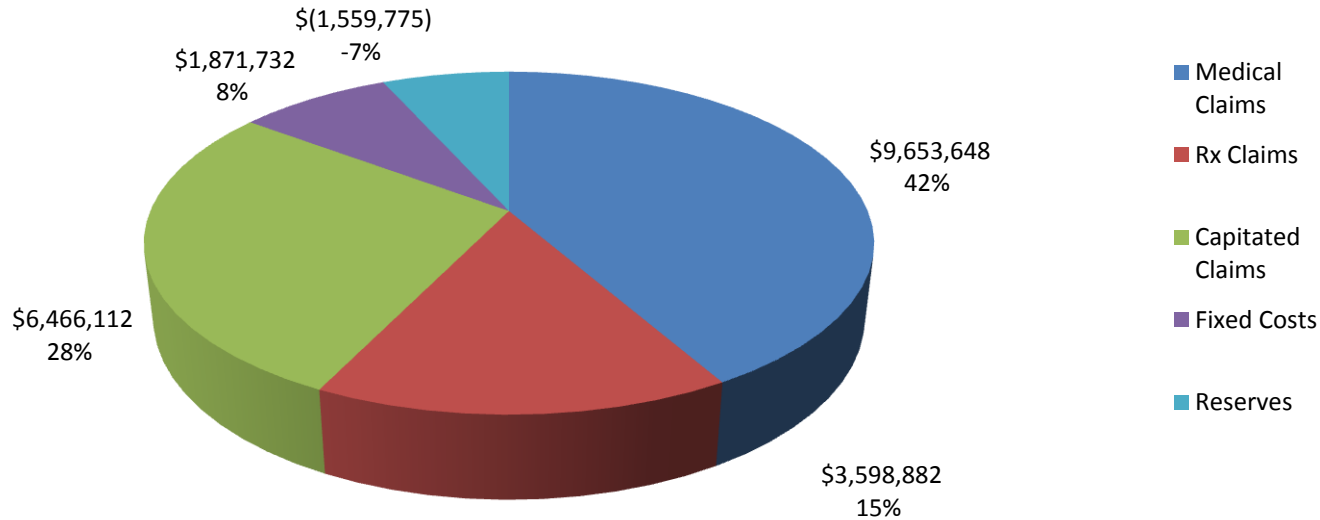
SJVIA All Plans - Claims PEPM



SJVIA - HMO

SJVIA - HMO

YTD HMO Premium Breakdown - 2013

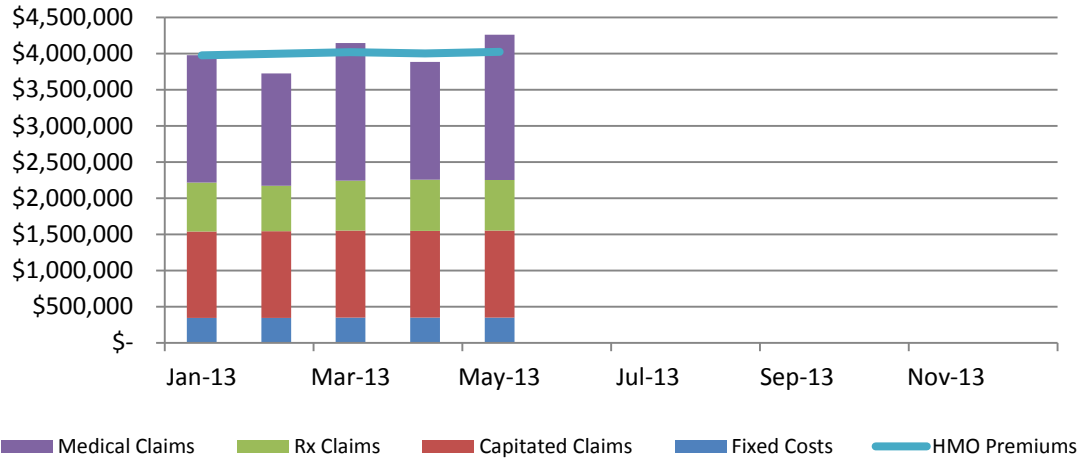


2013 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 371,254	\$ 373,173	\$ 375,841	\$ 374,801	\$ 376,664								\$ 1,871,732
Capitated Claims	\$ 1,283,487	\$ 1,288,959	\$ 1,298,101	\$ 1,294,493	\$ 1,301,072								\$ 6,466,112
Medical Claims	\$ 1,759,461	\$ 1,571,987	\$ 2,201,042	\$ 1,884,435	\$ 2,236,723								\$ 9,653,648
Rx Claims	\$ 713,502	\$ 664,854	\$ 721,627	\$ 757,054	\$ 741,845								\$ 3,598,882
Reserves	\$ (148,142)	\$ 100,797	\$ (576,357)	\$ (307,650)	\$ (628,423)								\$ (1,559,775)
Total	\$ 3,979,562	\$ 3,999,770	\$ 4,020,254	\$ 4,003,133	\$ 4,027,881								\$ 20,030,600

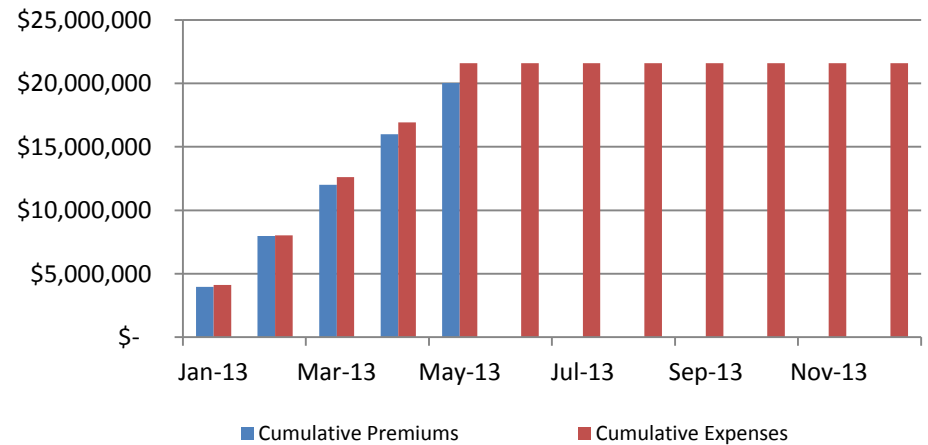
2012 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 357,186	\$ 357,501	\$ 358,209	\$ 353,801	\$ 350,653	\$ 357,658	\$ 358,760	\$ 359,626	\$ 361,436	\$ 362,932	\$ 363,483	\$ 364,191	\$ 4,305,437
Capitated Claims	\$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

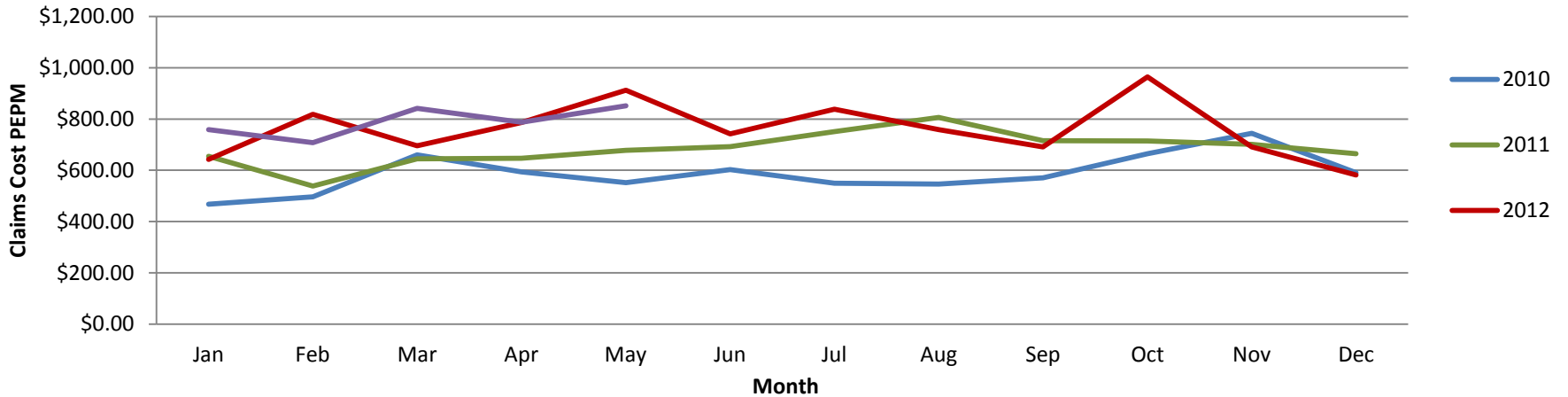


HMO Cumulative Premiums & Expenses -2013

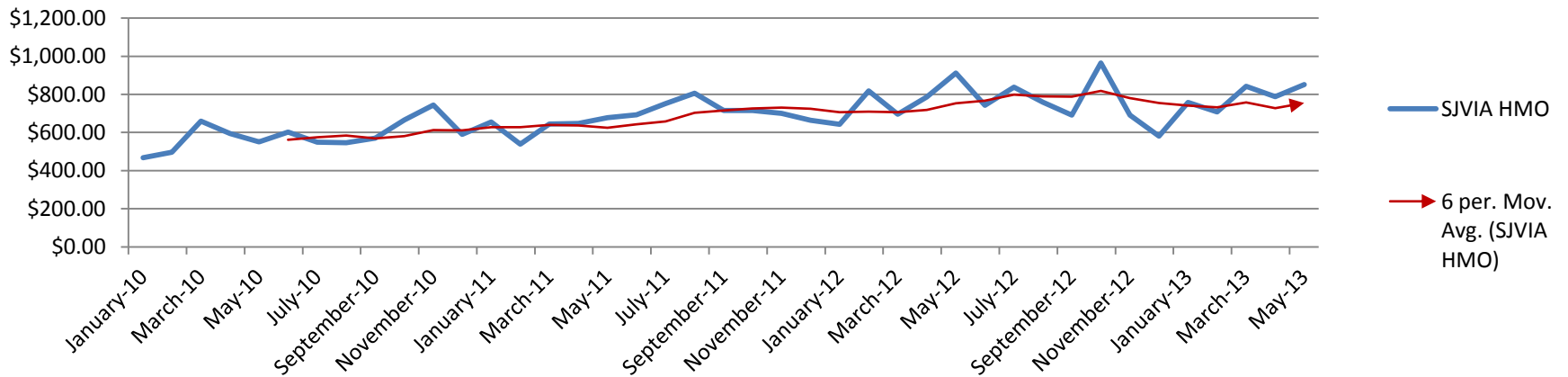


SJVIA – HMO

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



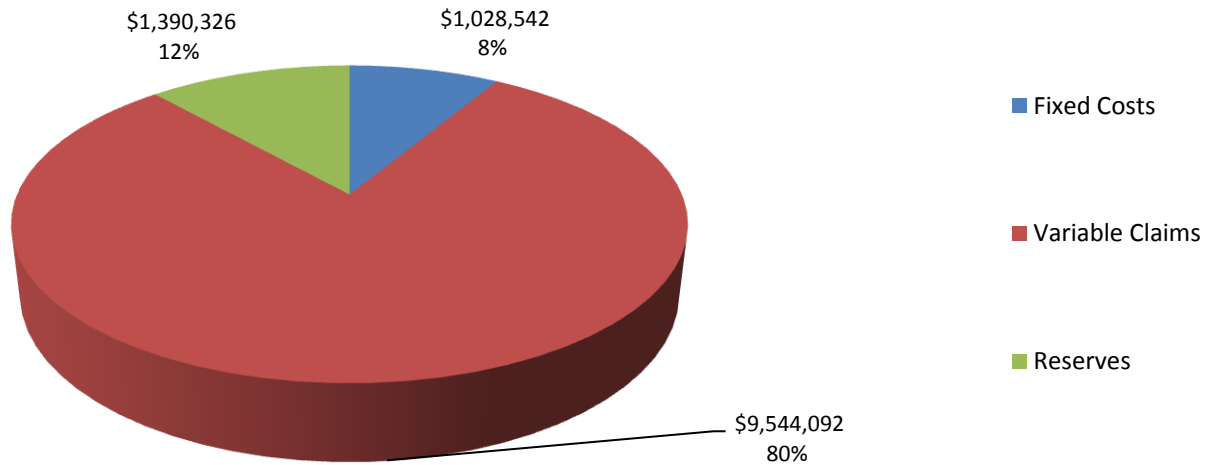
SJVIA HMO Claims PEPM



SJVIA - PPO

SJVIA - PPO Premium Breakdown

YTD PPO Premium Breakdown - 2013

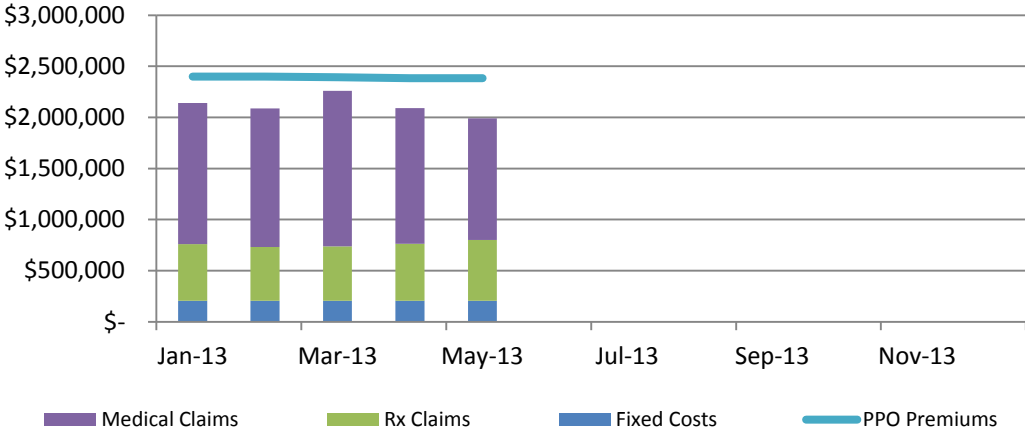


2013 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 206,554	\$ 206,519	\$ 205,476	\$ 204,850	\$ 205,143								\$ 1,028,542
Variable Claims	\$ 1,934,363	\$ 1,881,668	\$ 2,055,148	\$ 1,887,400	\$ 1,785,513								\$ 9,544,092
Reserves	\$ 260,052	\$ 312,835	\$ 133,702	\$ 291,597	\$ 392,139								\$ 1,390,326
Total	\$ 2,400,969	\$ 2,401,022	\$ 2,394,326	\$ 2,383,848	\$ 2,382,795								\$ 11,962,960

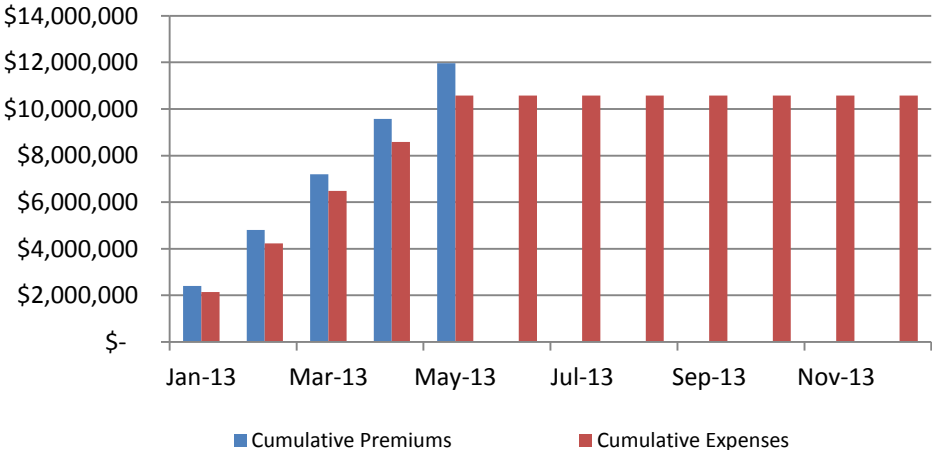
2012 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 182,376	\$ 184,745	\$ 184,368	\$ 184,099	\$ 185,175	\$ 186,736	\$ 186,359	\$ 186,844	\$ 187,275	\$ 187,490	\$ 187,921	\$ 187,275	\$ 2,230,661
Variable Claims	\$ 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

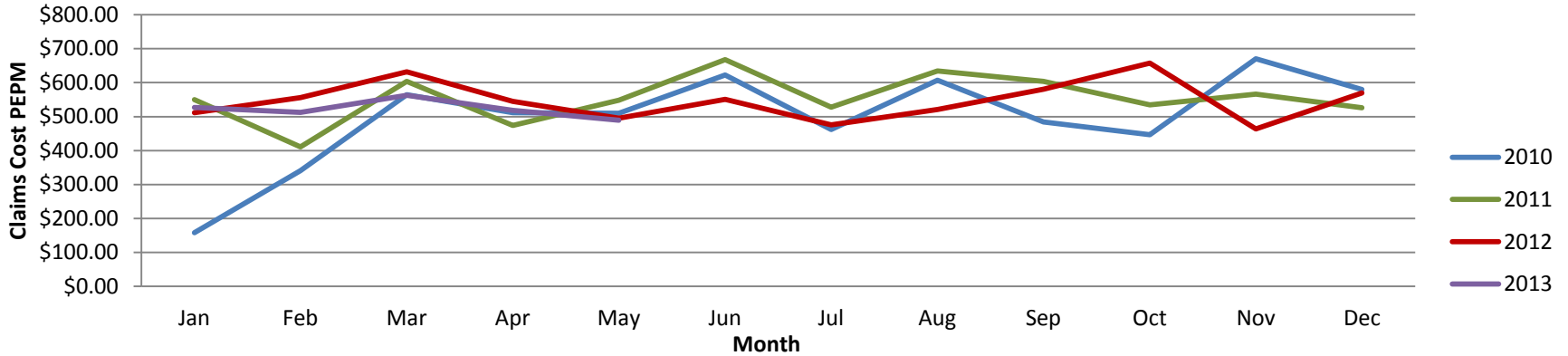


PPO Cumulative Premiums & Expenses - 2013

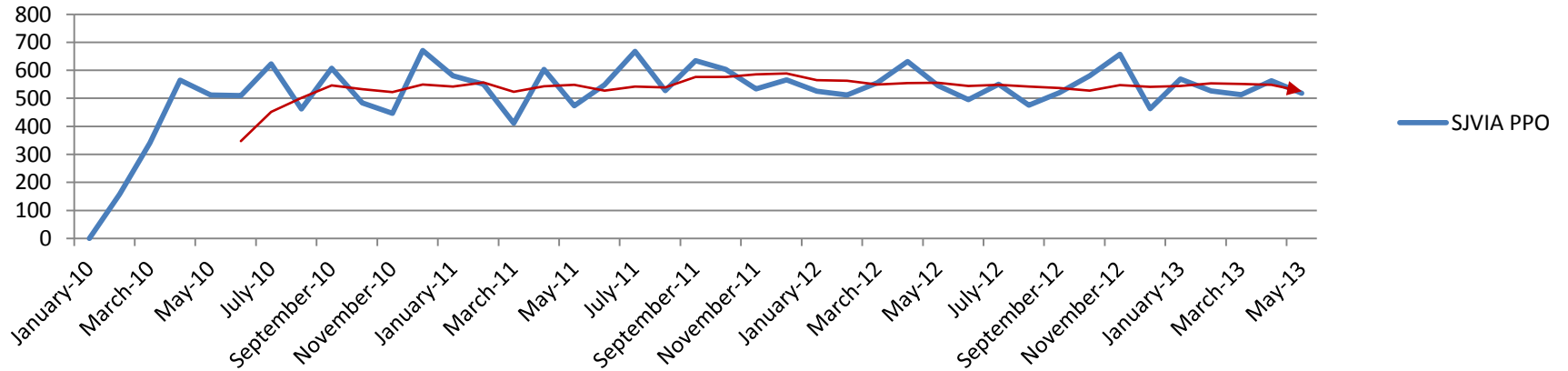


SJVIA – PPO Claims PEPM

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	5,188								25,869
- Employee + Spouse	1,029	1,024	1,024	1,010	1,008								5,095
- Employee + Child(ren)	1,546	1,549	1,547	1,545	1,560								7,747
- Employee + Family	897	909	914	905	915								4,540
SJVIA Total Enrollment	8,626	8,649	8,665	8,640	8,671								43,251
SJVIA Total Premiums	\$6,380,531	\$6,400,792	\$6,414,580	\$6,386,981	\$ 6,410,676								\$31,993,560
SJVIA Premiums PEPM	\$ 739.69	\$ 740.06	\$ 740.29	\$ 739.23	\$ 739.32								\$ 739.72
SJVIA Total Claims	January	February											YTD Totals
- Medical Claims	\$ 3,138,697	\$ 2,927,501	\$ 3,722,059	\$ 3,213,820	\$ 3,427,595								\$ 16,429,672
- Rx Claims	\$ 1,268,629	\$ 1,191,008	\$ 1,255,758	\$ 1,315,069	\$ 1,336,486								\$ 6,366,950
- Stop-Loss Refunds	\$ -	\$ -											
- Capitated Claims (HMO)	\$ 1,283,487	\$ 1,288,959	\$ 1,298,101	\$ 1,294,493	\$ 1,301,072								\$ 6,466,112
SJVIA Total Claims	\$ 5,690,813	\$ 5,407,468	\$ 6,275,918	\$ 5,823,382	\$ 6,065,153								\$ 29,262,734
SJVIA Claims PEPM	\$ 659.73	\$ 625.21	\$ 724.28	\$ 674.00	\$ 699.48								\$ 676.58
SJVIA Fixed Costs	\$ 577,807	\$ 579,692	\$ 581,317	\$ 579,651	\$ 581,807								\$ 2,900,274
SJVIA Total Costs	\$ 6,268,620	\$ 5,987,160	\$ 6,857,235	\$ 6,403,033	\$ 6,646,960								\$ 32,163,008
SJVIA Cost PEPM	\$ 726.71	\$ 692.24	\$ 791.37	\$ 741.09	\$ 766.57								\$ 743.64
SJVIA Total Reserve - Increase/(Decrease)	\$ 111,910	\$ 413,632	\$ (442,655)	\$ (16,052)	\$ (236,284)								\$ (169,448)
Reserve % of Non Cap. Claims	2.5%	10.0%	-8.9%	-0.4%	-5.0%								-0.7%

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	2,294								11,371
- Employee + Spouse	647	640	640	633	639								3,199
- Employee + Child(ren)	1,413	1,417	1,418	1,415	1,429								7,092
- Employee + Family	654	665	666	659	663								3,307
HMO Total Enroll.	4,954	4,978	5,013	4,999	5,025								24,969
HMO Premiums	\$ 3,979,562	\$ 3,999,770	\$ 4,020,254	\$ 4,003,133	\$ 4,027,881								\$ 20,030,600
HMO Premiums PEPM	\$ 803.30	\$ 803.49	\$ 801.97	\$ 800.79	\$ 801.57								\$ 802.22
HMO Claims	January	February											YTD Totals
- Medical Claims	\$ 1,759,461	\$ 1,571,987	\$ 2,201,042	\$ 1,884,435	\$ 2,236,723								\$ 9,653,648
- Rx Claims	\$ 713,502	\$ 664,854	\$ 721,627	\$ 757,054	\$ 741,845								\$ 3,598,882
- Capitated Claims	\$ 1,283,487	\$ 1,288,959	\$ 1,298,101	\$ 1,294,493	\$ 1,301,072								\$ 6,466,112
Pooling Reimbursements													
HMO Total Claims	\$ 3,756,450	\$ 3,525,800	\$ 4,220,770	\$ 3,935,982	\$ 4,279,640								\$ 19,718,642
HMO Claims PEPM	\$ 758.27	\$ 708.28	\$ 841.96	\$ 787.35	\$ 851.67								\$ 789.72
HMO Fixed Costs	\$ 371,254	\$ 373,173	\$ 375,841	\$ 374,801	\$ 376,664								\$ 1,871,732
HMO Total Costs	\$ 4,127,704	\$ 3,898,973	\$ 4,596,611	\$ 4,310,783	\$ 4,656,304								\$ 21,590,374
HMO Costs PEPM	\$ 833.21	\$ 783.24	\$ 916.94	\$ 862.33	\$ 926.63								\$ 864.69
HMO Plan Reserve - Increase/(Decrease)	\$ (148,142)	\$ 100,797	\$ (576,357)	\$ (307,650)	\$ (628,423)								\$ (1,559,775)
Reserve % of Non Cap. Claims	-6.0%	4.5%	-19.7%	-11.6%	-21.1%								-11.8%

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								14,498
- Employee + Spouse	382	384	384	377	369								1,896
- Employee + Child(ren)	133	132	129	130	131								655
- Employee + Family	243	244	248	246	252								1,233
PPO Plans Total Enrollment	3,672	3,671	3,652	3,641	3,646								18,282
PPO Plans Total Premiums	\$ 2,400,969	\$ 2,401,022	\$ 2,394,326	\$ 2,383,848	\$ 2,382,795								\$ 11,962,960
PPO Premiums PEPM	\$ 653.86	\$ 654.05	\$ 655.62	\$ 654.72	\$ 653.54								\$ 654.36
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								\$ 6,776,024
- Rx Claims	\$ 555,127	\$ 526,154	\$ 534,131	\$ 558,015	\$ 594,641								\$ 2,768,068
- Stop-Loss Refunds	\$ -	\$ -											
PPO Plans Net Claims	\$ 1,934,363	\$ 1,881,668	\$ 2,055,148	\$ 1,887,400	\$ 1,785,513								\$ 9,544,092
PPO Plans Claims PEPM	\$ 526.79	\$ 512.58	\$ 562.75	\$ 518.37	\$ 489.72								\$ 522.05
PPO Plans Fixed Costs	\$ 206,554	\$ 206,519	\$ 205,476	\$ 204,850	\$ 205,143								\$ 1,028,542
PPO Plans Total Costs	\$ 2,140,917	\$ 2,088,187	\$ 2,260,624	\$ 2,092,250	\$ 1,990,656								\$ 10,572,634
PPO Plans Cost PEPM	\$ 583.04	\$ 568.83	\$ 619.01	\$ 574.64	\$ 545.98								\$ 578.31
PPO Plans Total Reserve - Increase/(Decrease)	\$ 260,052	\$ 312,835	\$ 133,702	\$ 291,597	\$ 392,139								\$ 1,390,326
Reserve % of Net Claims	13.4%	16.6%	6.5%	15.4%	22.0%								14.6%