



Arthur J. Gallagher & Co.
BUSINESS WITHOUT BARRIERS™

Executive Claims Report

Data through August 2015

GALLAGHER BENEFIT SERVICES | OCTOBER 29, 2015



SJVIA

San Joaquin Valley
Insurance Authority

Large Claim Report - 2015

San Joaquin Valley Insurance Authority

Potential Large Dollar Claimants >\$200,000

HMO Plan

January 1, 2015 through December 31, 2015 as of September 30, 2015

Pooling Point \$400,000

Relationship	Paid	Diagnosis	Reimbursement
DEP	\$617,013	Respiratory System (04)	\$ 217,013
SUB	\$449,984	Circulatory System (05)	\$ 49,984

Total HMO Pooling Reimbursements \$ 266,997

PPO Plan

January 1, 2015 through December 31, 2015 as of September 30, 2015

Stop Loss Deductible \$450,000

Relationship	Paid	Diagnosis	Reimbursement
DEP	\$709,126	Newborns (15)	\$ 259,126

Total PPO Stop Loss Reimbursements \$ 259,126

Total SJVIA Pooling and Stop Loss Reimbursements			\$ 526,123
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Large Claim Report - 2014

San Joaquin Valley Insurance Authority

Potential Large Dollar Claimants >\$200,000

HMO Plan

January 1, 2014 through December 31, 2014 as of December 31, 2014

Pooling Point \$400,000

Relationship	Paid	Diagnosis	Reimbursement
SUB	\$677,152	Hepatobiliary (07)	\$ 277,152
SUB	\$531,761	Circulatory System (05)	\$ 131,761
SUB	\$500,636	Hepatobiliary (07)	\$ 100,636
SUB	\$451,879	Multiple Significant Trauma (24)	\$ 39
SUB	\$442,946	Myelo Disorders (17)	\$ 76,561
DEP	\$414,655	Newborns (15)	\$ 269,894
DEP	\$320,161	Respiratory System (04)	\$ 1,562
DEP	\$283,594	Injuries/Poisonings (21)	\$ 275,420
DEP	\$244,526	Parasitic Disorders (18)	\$ 27,428
DEP	\$228,441	Circulatory System (05)	\$ 24
SUB	\$205,219	Muscle/Tissue Disorders (08)	\$ 42,411

Total HMO Pooling Reimbursements \$ 1,202,888

PPO Plan

January 1, 2014 through December 31, 2014 as of November 30, 2014

Stop Loss Deductible \$450,000

Relationship	Paid	Diagnosis	Reimbursement
DEP	\$1,141,326	Newborns (15)	\$ 691,326
DEP	\$986,366	Newborns (15)	\$ 536,366
SUB	\$670,857	Hepatobiliary (07)	\$ 220,857
SUB	\$540,804	Parasitic Disorders (18)	\$ 90,804

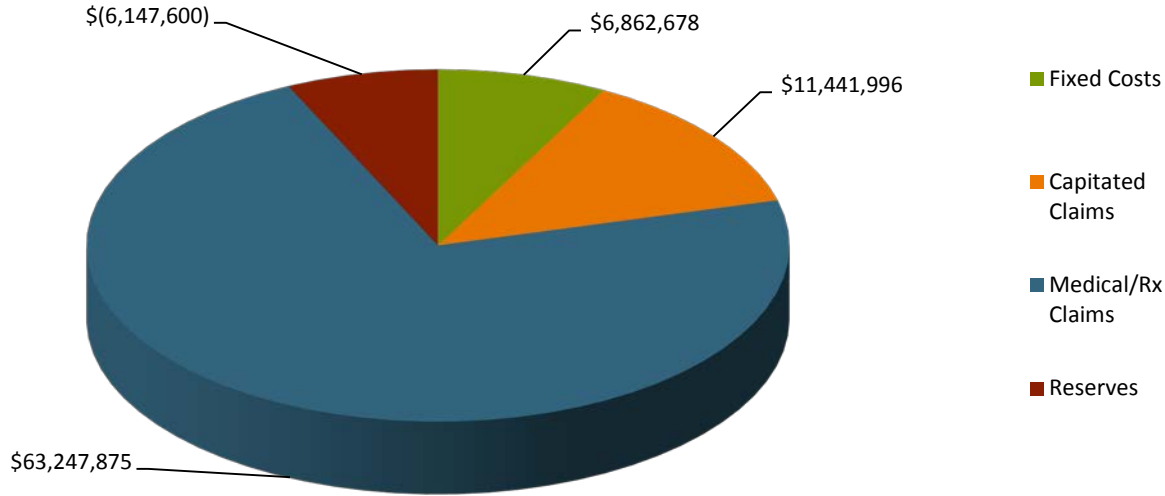
Total PPO Stop Loss Reimbursements \$ 1,539,353

Total SJVIA Pooling and Stop Loss Reimbursements \$ 2,742,241

ALL PLANS

All Plans

YTD SJVIA Premium Breakdown - 2015

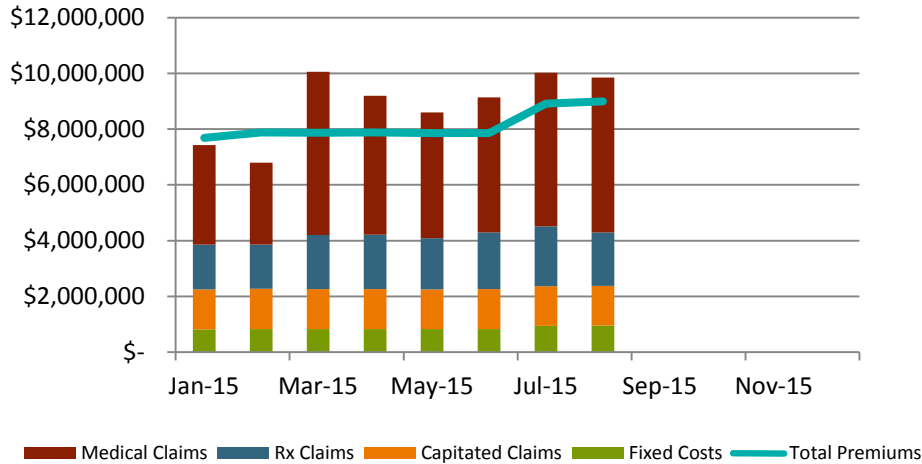


2015 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 812,344	\$ 830,800	\$ 829,783	\$ 830,330	\$ 828,630	\$ 829,336	\$ 946,541	\$ 954,914	\$ -	\$ -	\$ -	\$ -	\$ 6,862,678
Capitated Claims	\$ 1,439,877	\$ 1,437,668	\$ 1,431,319	\$ 1,430,215	\$ 1,425,522	\$ 1,428,559	\$ 1,421,658	\$ 1,427,179	\$ -	\$ -	\$ -	\$ -	\$ 11,441,996
Variable Claims	\$ 5,178,134	\$ 4,532,651	\$ 7,801,170	\$ 6,935,180	\$ 6,347,357	\$ 6,880,727	\$ 7,653,037	\$ 7,934,569	\$ -	\$ -	\$ -	\$ -	\$ 52,797,413
Reserves	\$ 258,943	\$ 1,084,665	\$ (2,191,311)	\$ (1,316,285)	\$ (744,255)	\$ (1,281,888)	\$ (1,107,444)	\$ (850,025)	\$ -	\$ -	\$ -	\$ -	\$ (6,147,600)

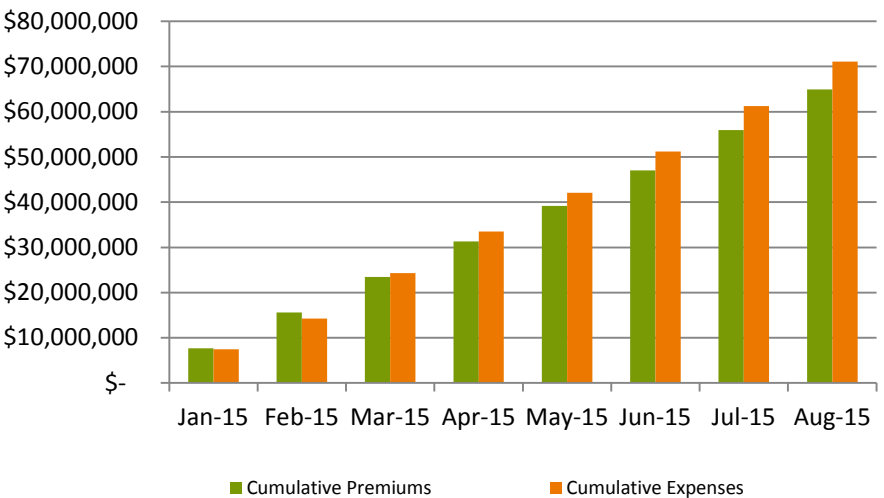
2014 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 707,785	\$ 711,342	\$ 715,576	\$ 717,474	\$ 713,324	\$ 717,575	\$ 718,339	\$ 715,900	\$ 713,026	\$ 712,925	\$ 716,541	\$ 713,416	\$ 8,573,223
Capitated Claims	\$ 1,410,719	\$ 1,415,317	\$ 1,424,783	\$ 1,423,431	\$ 1,418,292	\$ 1,425,324	\$ 1,425,865	\$ 1,425,054	\$ 1,416,399	\$ 1,420,456	\$ 1,425,865	\$ 1,422,349	\$ 17,053,855
Variable Claims	\$ 4,288,723	\$ 4,788,450	\$ 5,116,960	\$ 5,103,801	\$ 6,200,429	\$ 6,470,189	\$ 5,678,295	\$ 5,684,651	\$ 6,366,884	\$ 6,051,499	\$ 4,215,744	\$ 2,721,675	\$ 62,687,300
Reserves	\$ 780,352	\$ 332,365	\$ 13,541	\$ 37,664	\$ (1,109,018)	\$ (1,355,120)	\$ (563,397)	\$ (586,319)	\$ (1,331,765)	\$ (1,026,515)	\$ 831,690	\$ 2,306,271	\$ (1,670,253)
Total	\$ 7,187,579	\$ 7,247,475	\$ 7,270,860	\$ 7,282,370	\$ 7,223,028	\$ 7,257,968	\$ 7,259,102	\$ 7,239,285	\$ 7,164,543	\$ 7,158,364	\$ 7,189,840	\$ 7,163,711	\$ 86,644,125

All Plans

SJVIA Total Premiums & Expenses - 2015

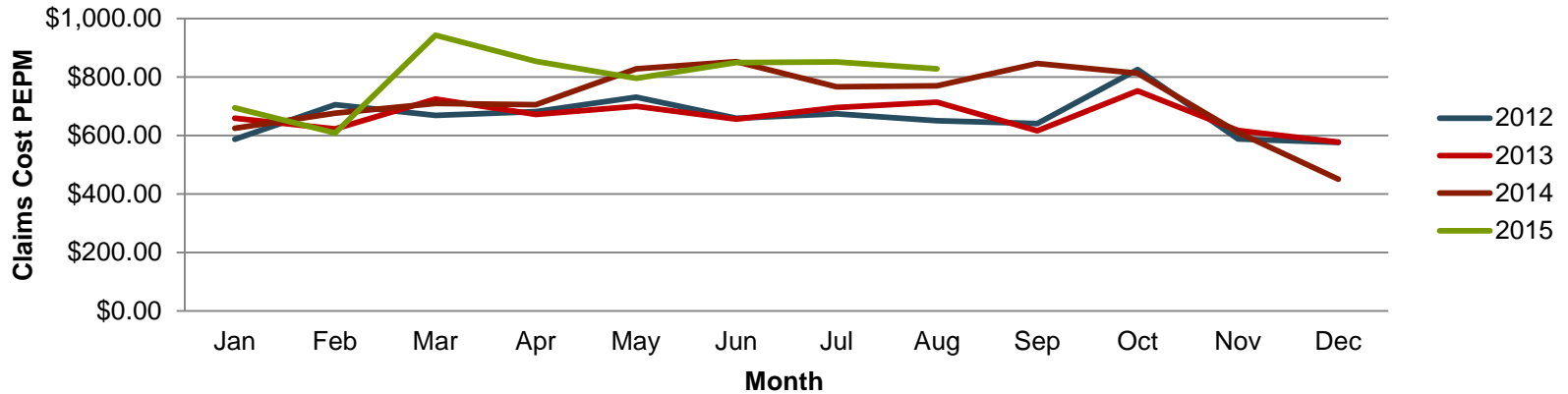


SJVIA Cumulative Premiums & Expenses - 2015

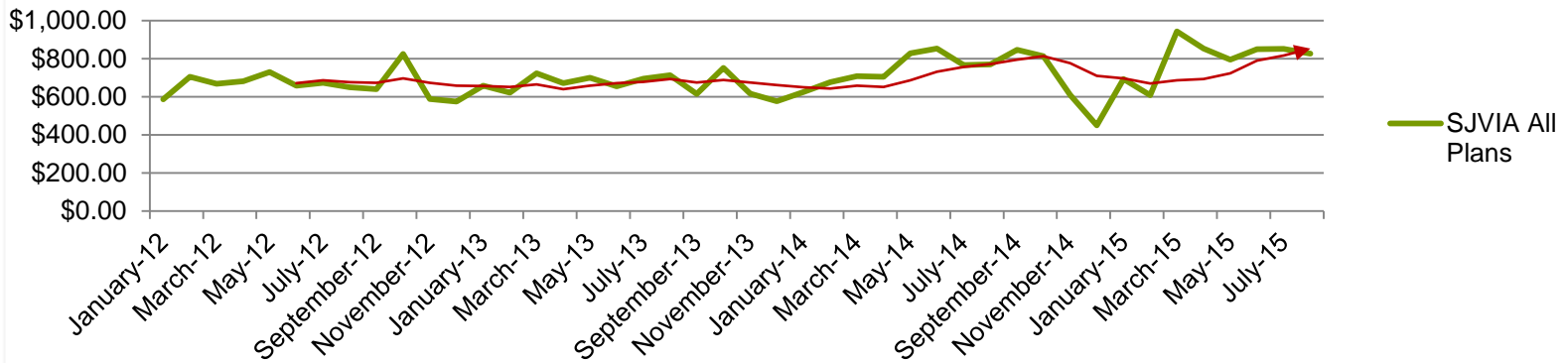


All Plans

SJVIA 2012 - 2015 All Plans (Year Over Year) - Claims PEPM



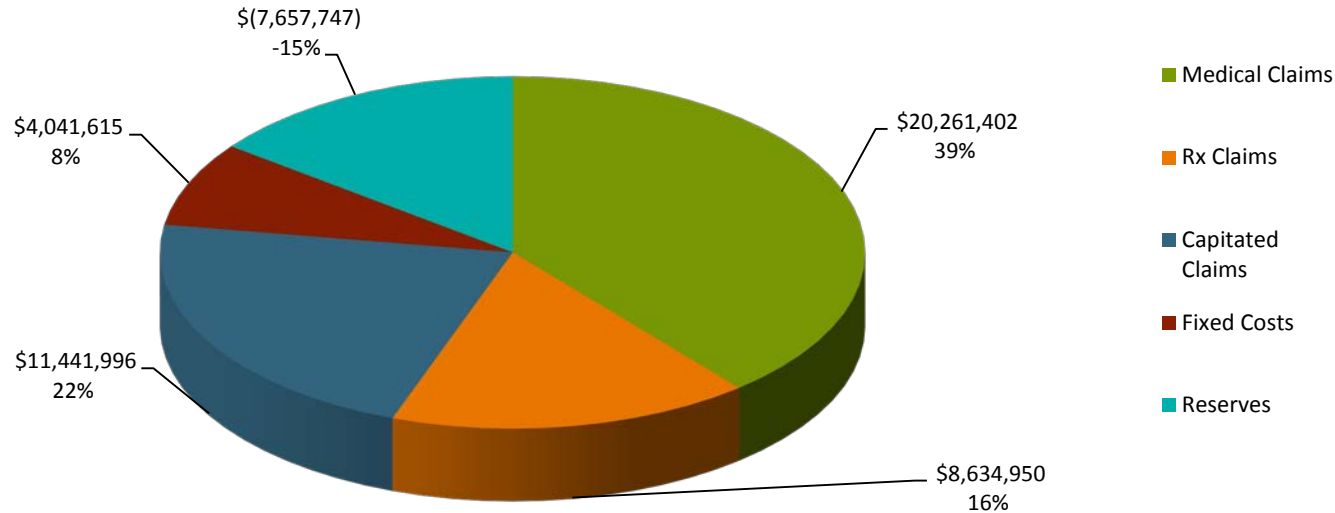
SJVIA All Plans - Claims PEPM



HMO PLAN

HMO Plan

YTD HMO Premium Breakdown - 2015

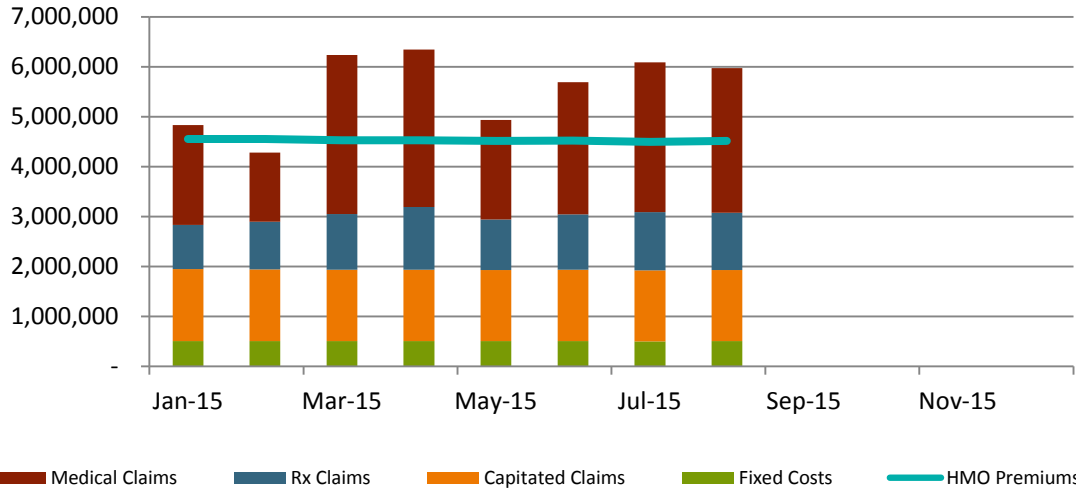


2015 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 508,862	\$ 506,710	\$ 505,608	\$ 505,231	\$ 504,414	\$ 504,931	\$ 501,949	\$ 503,910	\$ -	\$ -	\$ -	\$ -	\$ 4,041,615
Capitated Claims	\$ 1,439,877	\$ 1,437,668	\$ 1,431,319	\$ 1,430,215	\$ 1,425,522	\$ 1,428,559	\$ 1,421,658	\$ 1,427,179	\$ -	\$ -	\$ -	\$ -	\$ 11,441,996
Medical Claims	\$ 1,999,134	\$ 1,384,373	\$ 3,184,968	\$ 3,153,567	\$ 1,989,123	\$ 2,648,991	\$ 3,001,583	\$ 2,899,663	\$ -	\$ -	\$ -	\$ -	\$ 19,994,405
Rx Claims	\$ 882,719	\$ 953,926	\$ 1,114,536	\$ 1,253,903	\$ 1,013,996	\$ 1,110,971	\$ 1,162,856	\$ 1,142,044	\$ -	\$ -	\$ -	\$ -	\$ 8,378,974
Reserves	\$ (277,016)	\$ 267,482	\$ (1,707,035)	\$ (1,817,569)	\$ (419,808)	\$ (1,175,857)	\$ (1,595,403)	\$ (932,541)	\$ -	\$ -	\$ -	\$ -	\$ (7,657,747)

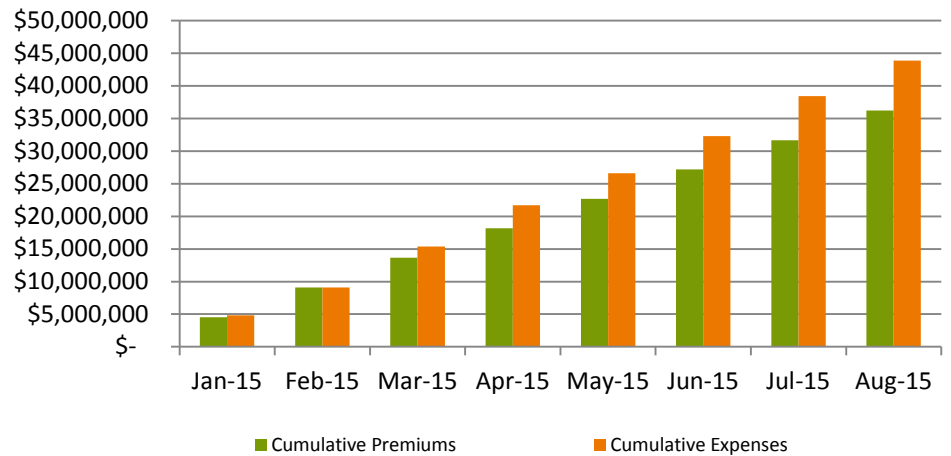
2014 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 457,177	\$ 458,687	\$ 461,755	\$ 461,292	\$ 459,638	\$ 461,911	\$ 462,104	\$ 461,835	\$ 459,027	\$ 460,341	\$ 462,104	\$ 460,963	\$ 5,526,833
Capitated Claims	\$ 1,410,719	\$ 1,415,317	\$ 1,424,783	\$ 1,423,431	\$ 1,418,292	\$ 1,425,324	\$ 1,425,865	\$ 1,425,054	\$ 1,416,399	\$ 1,420,456	\$ 1,425,865	\$ 1,422,349	\$ 17,053,855
Medical Claims	\$ 1,453,837	\$ 1,730,599	\$ 1,861,318	\$ 1,594,709	\$ 2,290,159	\$ 2,217,656	\$ 1,841,435	\$ 1,995,472	\$ 2,669,075	\$ 2,915,330	\$ 1,288,159	\$ 1,562,606	\$ 24,623,243
Rx Claims	\$ 782,651	\$ 783,486	\$ 936,204	\$ 764,169	\$ 860,911	\$ 840,840	\$ 918,746	\$ 861,082	\$ 905,176	\$ 794,540	\$ 804,591	\$ 556,802	\$ 10,087,996
Reserves	\$ 353,300	\$ 82,747	\$ (185,863)	\$ 238,641	\$ (572,886)	\$ (469,582)	\$ (175,219)	\$ (266,154)	\$ (1,005,792)	\$ (1,137,310)	\$ 488,476	\$ 452,313	\$ (2,197,329)
Total	\$ 4,457,684	\$ 4,470,836	\$ 4,498,198	\$ 4,482,242	\$ 4,456,115	\$ 4,476,149	\$ 4,472,930	\$ 4,477,289	\$ 4,443,885	\$ 4,453,356	\$ 4,469,195	\$ 4,455,033	\$ 55,094,598

HMO Plan

HMO Total Expenses & Premiums - 2015

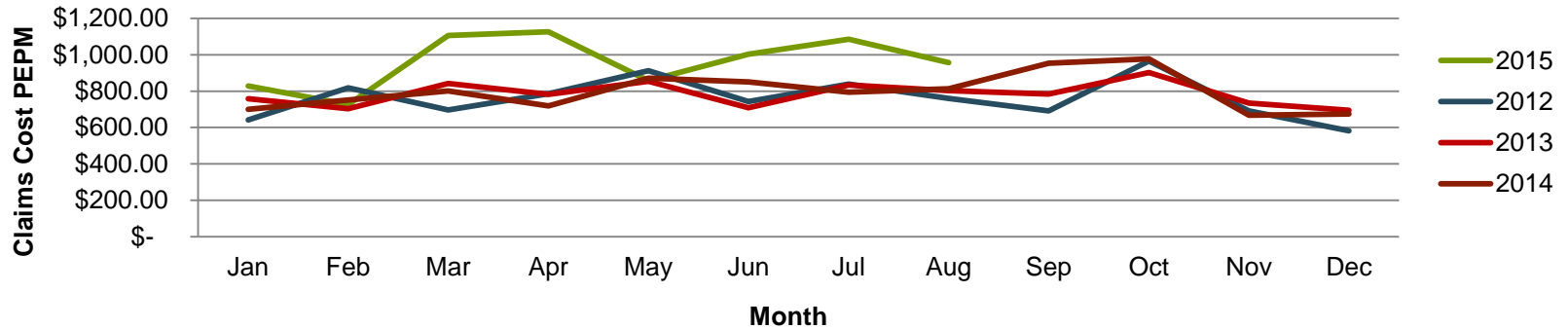


HMO Cumulative Premiums & Expenses -2015

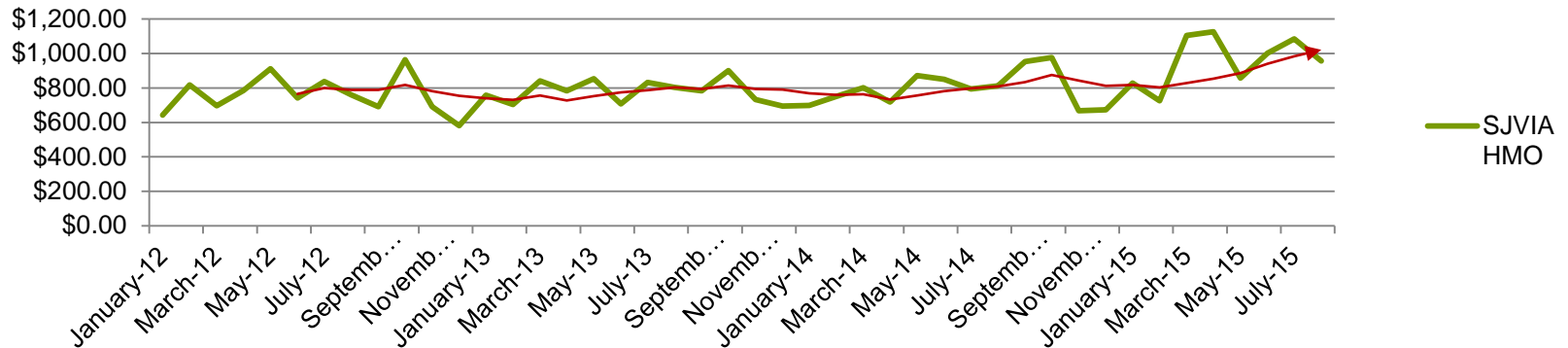


HMO Plan

SJVIA 2012 - 2015 HMO (Year Over Year) - Claims PEPM



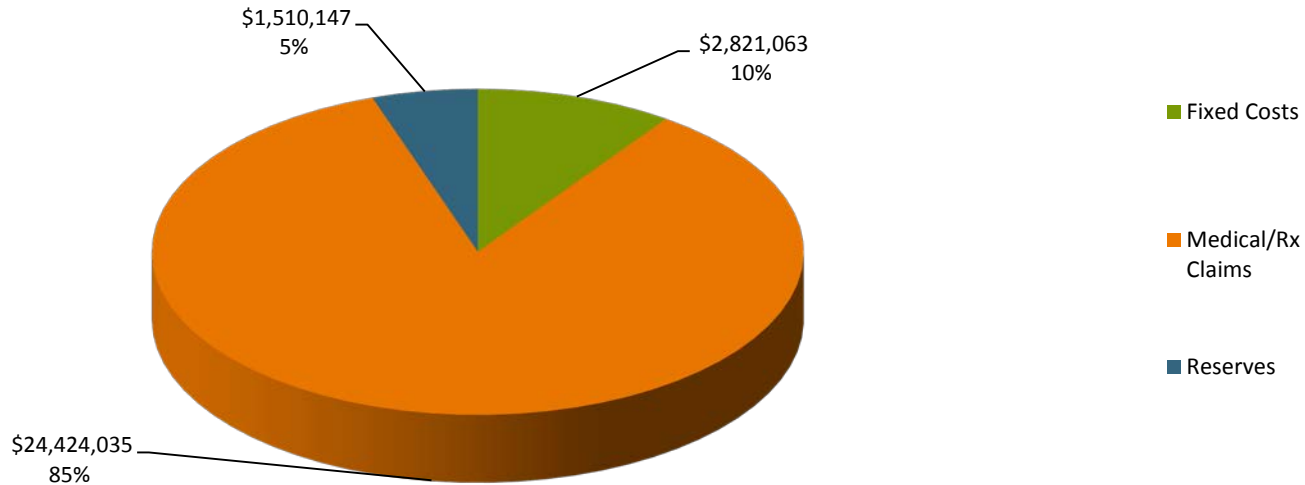
SJVIA HMO Claims PEPM



PPO PLANS

PPO Plans

YTD PPO Premium Breakdown - 2015

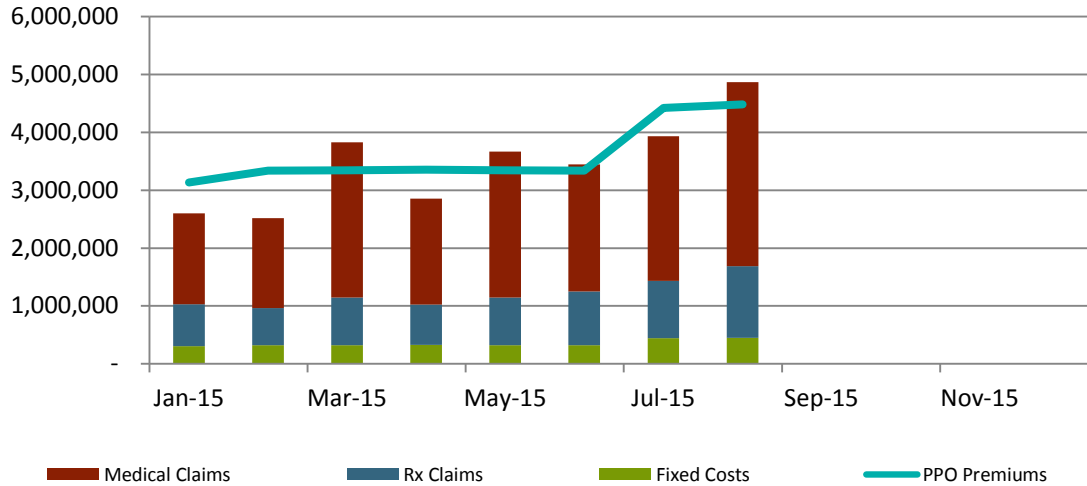


2015 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 303,482	\$ 324,090	\$ 324,175	\$ 325,099	\$ 324,216	\$ 324,404	\$ 444,592	\$ 451,005	\$ -	\$ -	\$ -	\$ -	\$ 2,821,063
Variable Claims	\$ 2,296,281	\$ 2,194,352	\$ 3,501,666	\$ 2,527,710	\$ 3,344,239	\$ 3,120,765	\$ 3,488,598	\$ 3,950,424	\$ -	\$ -	\$ -	\$ -	\$ 24,424,035
Reserves	\$ 535,958	\$ 817,183	\$ (484,275)	\$ 501,284	\$ (324,448)	\$ (106,032)	\$ 487,959	\$ 82,516	\$ -	\$ -	\$ -	\$ -	\$ 1,510,147

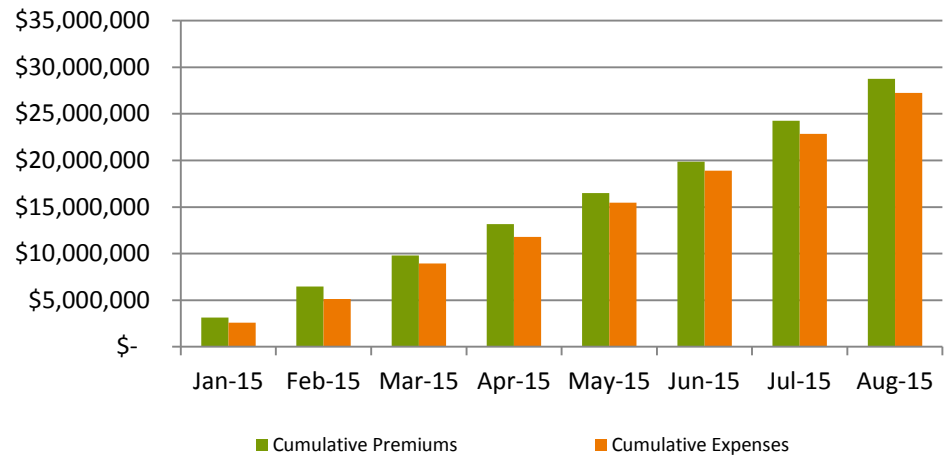
2014 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 250,608	\$ 252,655	\$ 253,820	\$ 256,183	\$ 253,686	\$ 255,664	\$ 256,235	\$ 254,065	\$ 253,999	\$ 252,585	\$ 254,438	\$ 252,452	\$ 3,046,389
Variable Claims	\$ 2,052,235	\$ 2,274,366	\$ 2,319,438	\$ 2,744,922	\$ 3,049,359	\$ 3,411,693	\$ 2,918,114	\$ 2,828,097	\$ 2,792,633	\$ 2,341,628	\$ 2,122,994	\$ 602,082	\$ 29,457,562
Reserves	\$ 427,052	\$ 249,618	\$ 199,404	\$ (200,977)	\$ (536,132)	\$ (885,538)	\$ (388,178)	\$ (320,166)	\$ (325,973)	\$ 110,795	\$ 343,214	\$ 1,854,143	\$ 527,261
Total	\$ 2,729,896	\$ 2,776,639	\$ 2,772,662	\$ 2,800,128	\$ 2,766,913	\$ 2,781,819	\$ 2,786,171	\$ 2,761,996	\$ 2,720,658	\$ 2,705,008	\$ 2,720,645	\$ 2,708,677	\$ 33,031,213

PPO Plans

PPO Total Expenses & Premiums - 2015

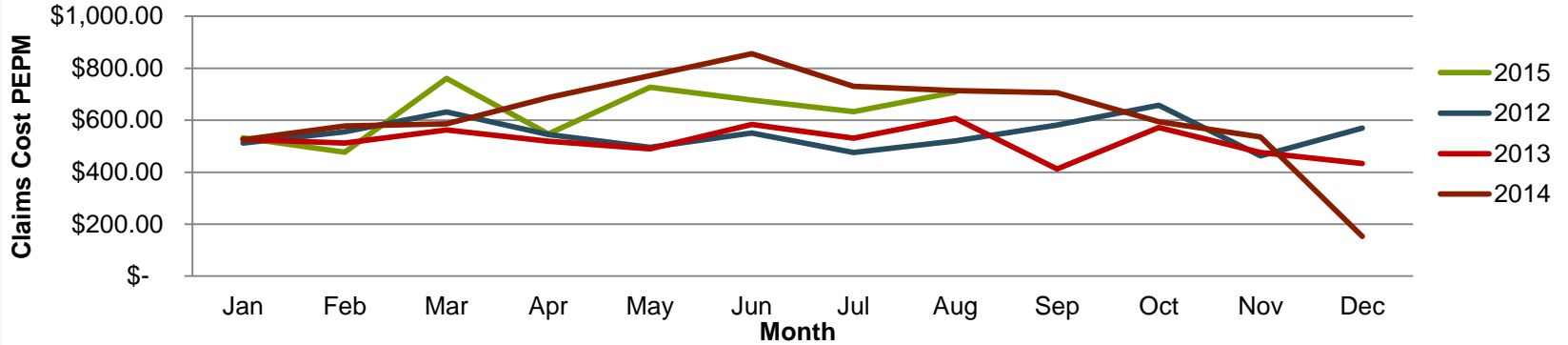


PPO Cumulative Premiums & Expenses - 2015

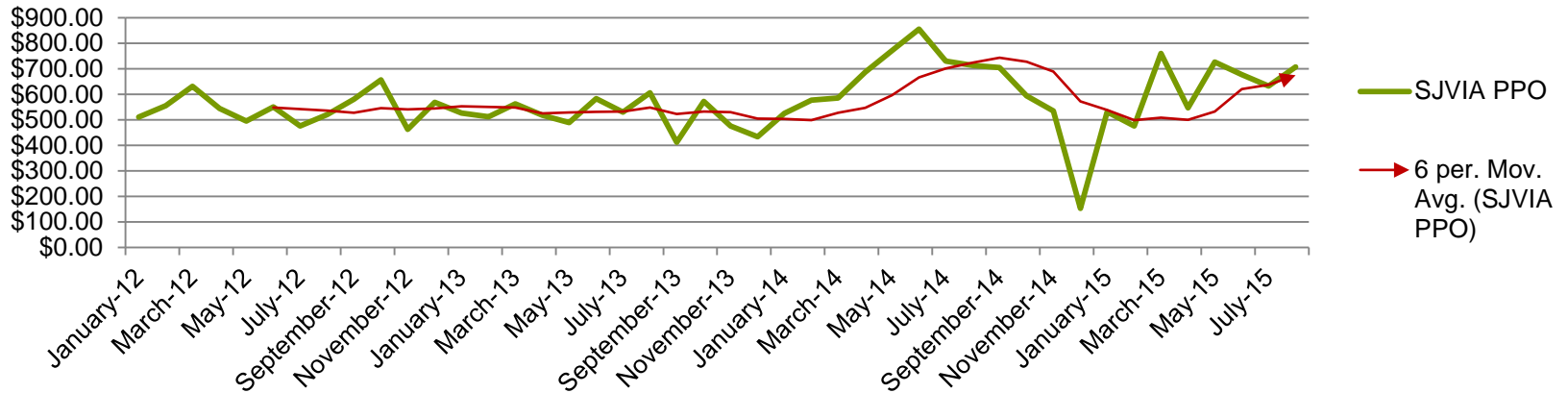


PPO Plans – PEPM

SJVIA 2012 - 2015 PPO (Year Over Year) - Claims PEPM



SJVIA PPO Claims PEPM





MONTHLY DATA

All Plans Combined


2015 SJVIA Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	5,503	5,689	5,668	5,674	5,651	5,674	5,901	5,939	0	0	0	0	45,699
- Employee + Spouse	1,128	1,159	1,140	1,142	1,129	1,128	1,370	1,397	0	0	0	0	9,593
- Employee + Child(ren)	1,517	1,534	1,542	1,536	1,535	1,540	1,532	1,539	0	0	0	0	12,275
- Employee + Family	1,382	1,427	1,437	1,444	1,451	1,438	1,854	1,876	0	0	0	0	12,309
SJVIA Total Enrollment	9,530	9,809	9,787	9,796	9,766	9,780	10,657	10,751	0	0	0	0	79,876
SJVIA Total Premiums	\$ 7,689,297	\$ 7,885,784	\$ 7,870,962	\$ 7,879,440	\$ 7,857,254	\$ 7,856,733	\$ 8,913,792	\$ 9,001,226	\$ -	\$ -	\$ -	\$ -	\$ 64,954,488
SJVIA Premiums PEPM	\$ 806.85	\$ 803.93	\$ 804.23	\$ 804.35	\$ 804.55	\$ 803.35	\$ 836.43	\$ 837.25					\$ 813.19
SJVIA Total Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Medical Claims	\$ 3,571,260	\$ 2,937,859	\$ 5,863,886	\$ 4,981,517	\$ 4,510,665	\$ 4,843,561	\$ 5,503,668	\$ 6,082,040	\$ -	\$ -	\$ -	\$ -	\$ 38,294,456
- Rx Claims	\$ 1,606,873	\$ 1,594,792	\$ 1,937,284	\$ 1,953,664	\$ 1,836,692	\$ 2,037,167	\$ 2,149,369	\$ 2,378,652	\$ -	\$ -	\$ -	\$ -	\$ 15,494,493
- Rx Rebates								\$ (465,412)					\$ (465,412)
- Stop-Loss Refunds								\$ (526,123)					\$ (526,123)
- Capitated Claims (HMO)	\$ 1,439,877	\$ 1,437,668	\$ 1,431,319	\$ 1,430,215	\$ 1,425,522	\$ 1,428,559	\$ 1,421,658	\$ 1,427,179	\$ -	\$ -	\$ -	\$ -	\$ 11,441,996
SJVIA Total Claims	\$ 6,618,010	\$ 5,970,319	\$ 9,232,489	\$ 8,365,395	\$ 7,772,879	\$ 8,309,286	\$ 9,074,695	\$ 8,896,336	\$ -	\$ -	\$ -	\$ -	\$ 64,239,410
SJVIA Claims PEPM	\$ 694.44	\$ 608.66	\$ 943.34	\$ 853.96	\$ 795.91	\$ 849.62	\$ 851.52	\$ 827.49					\$ 804.24
SJVIA Fixed Costs	\$ 812,344	\$ 830,800	\$ 829,783	\$ 830,330	\$ 828,630	\$ 829,336	\$ 946,541	\$ 954,914	\$ -	\$ -	\$ -	\$ -	\$ 6,862,678
SJVIA Total Costs	\$ 7,430,354	\$ 6,801,120	\$ 10,062,272	\$ 9,195,725	\$ 8,601,509	\$ 9,138,622	\$ 10,021,236	\$ 9,851,250	\$ -	\$ -	\$ -	\$ -	\$ 71,102,088
SJVIA Cost PEPM	\$ 779.68	\$ 693.36	\$ 1,028.13	\$ 938.72	\$ 880.76	\$ 934.42	\$ 940.34	\$ 916.31					\$ 890.16
2015 Contingent Reserve Premium Subsidy	\$ 447,207	\$ 447,207	\$ 447,207	\$ 447,207	\$ 447,207	\$ 447,207	\$ 447,207	\$ 447,207					\$ 3,577,656
SJVIA Total Reserve - Increase/(Decrease)	\$ 258,943	\$ 1,084,665	\$(2,191,311)	\$(1,316,285)	\$(744,255)	\$(1,281,888)	\$(1,107,444)	\$(850,025)	\$ -	\$ -	\$ -	\$ -	\$ (6,147,600)
Adjusted SJVIA Total Reserve - Increase/(Decrease)	\$ 706,150	\$ 1,531,872	\$(1,744,104)	\$(869,078)	\$(297,048)	\$(834,681)	\$(660,237)	\$(402,818)					\$ (2,569,944)

HMO Plan

2015 HMO Enrollment	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	2,391	2,373	2,365	2,365	2,354	2,368	2,360	2,358					18,934
- Employee + Spouse	667	662	650	650	647	642	642	645					5,205
- Employee + Child(ren)	1,338	1,355	1,353	1,348	1,344	1,349	1,341	1,348					10,776
- Employee + Family	820	818	817	818	819	816	807	819					6,534
HMO Total Enroll.	5,216	5,208	5,185	5,181	5,164	5,175	5,150	5,170	0	0	0	0	41,449
HMO Premiums	4,553,576	4,550,160	4,529,396	4,525,347	4,513,247	4,517,596	4,492,642	4,517,280					\$ 36,199,244
HMO Premiums PEPM	\$ 873.00	\$ 873.69	\$ 873.56	\$ 873.45	\$ 873.98	\$ 872.97	\$ 872.36	\$ 873.75					\$ 873.34
HMO Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Medical Claims	1,999,134	1,384,373	3,184,968	3,153,567	1,989,123	2,648,991	3,001,583	2,899,663					\$ 20,261,402
- Rx Claims	882,719	953,926	1,114,536	1,253,903	1,013,996	1,110,971	1,162,856	1,142,044					\$ 8,634,950
- Rx Rebates								(255,977)					\$ (255,977)
- Capitated Claims	1,439,877	1,437,668	1,431,319	1,430,215	1,425,522	1,428,559	1,421,658	1,427,179					\$ 11,441,996
Pooling Reimbursements								\$ (266,997)					\$ (266,997)
HMO Total Claims	\$ 4,321,729	\$ 3,775,968	\$ 5,730,823	\$ 5,837,685	\$ 4,428,641	\$ 5,188,521	\$ 5,586,096	\$ 4,945,912	\$ -	\$ -	\$ -	\$ -	\$ 39,815,375
HMO Claims PEPM	\$ 828.55	\$ 725.03	\$ 1,105.27	\$ 1,126.75	\$ 857.60	\$ 1,002.61	\$ 1,084.68	\$ 956.66					\$ 960.59
HMO Fixed Costs	508,862	506,710	505,608	505,231	504,414	504,931	501,949	503,910					\$ 4,041,615
HMO Total Costs	\$ 4,830,591	\$ 4,282,678	\$ 6,236,431	\$ 6,342,916	\$ 4,933,055	\$ 5,693,452	\$ 6,088,046	\$ 5,449,821	\$ -	\$ -	\$ -	\$ -	\$ 43,856,991
HMO Costs PEPM	\$ 926.11	\$ 822.33	\$ 1,202.78	\$ 1,224.26	\$ 955.28	\$ 1,100.18	\$ 1,182.14	\$ 1,054.12					\$ 1,058.10
HMO Plan Reserve - Increase/(Decrease)	\$ (277,016)	\$ 267,482	\$ (1,707,035)	\$ (1,817,569)	\$ (419,808)	\$ (1,175,857)	\$ (1,595,403)	\$ (932,541)	\$ -	\$ -	\$ -	\$ -	\$ (7,657,747)

PPO Plans

2015 PPO Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	3,112	3,316	3,303	3,309	3,297	3,306	3,541	3,581					26,765
- Employee + Spouse	461	497	490	492	482	486	728	752					4,388
- Employee + Child(ren)	179	179	189	188	191	191	191	191					1,499
- Employee + Family	562	609	620	626	632	622	1,047	1,057					5,775
PPO Plans Total Enrollment	4,314	4,601	4,602	4,615	4,602	4,605	5,507	5,581	0	0	0	0	38,427
PPO Plans Total Premiums	3,135,721	3,335,624	3,341,566	3,354,093	3,344,007	3,339,138	4,421,149	4,483,946					\$ 28,755,244
PPO Premiums PEPM	\$ 726.87	\$ 724.98	\$ 726.11	\$ 726.78	\$ 726.64	\$ 725.11	\$ 802.82	\$ 803.43					\$ 748.31
PPO Plans Total Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Medical Claims	1,572,126	1,553,486	2,678,918	1,827,950	2,521,542	2,194,570	2,502,085	3,182,377					\$ 18,033,054
- Rx Claims	724,155	640,866	822,748	699,760	822,696	926,195	986,513	1,236,609					\$ 6,859,542
- Rx Rebates								(209,435)					\$ (209,435)
- Stop-Loss Refunds								\$ (259,126)					\$ (259,126)
PPO Plans Net Claims	\$ 2,296,281	\$ 2,194,352	\$ 3,501,666	\$ 2,527,710	\$ 3,344,239	\$ 3,120,765	\$ 3,488,598	\$ 3,950,424	\$ -	\$ -	\$ -	\$ -	\$ 24,424,035
PPO Plans Claims PEPM	\$ 532.29	\$ 476.93	\$ 760.90	\$ 547.72	\$ 726.69	\$ 677.69	\$ 633.48	\$ 707.83					\$ 635.60
PPO Plans Fixed Costs	303,482	324,090	324,175	325,099	324,216	324,404	444,592	451,005					\$ 2,821,063
PPO Plans Total Costs	\$ 2,599,763	\$ 2,518,442	\$ 3,825,841	\$ 2,852,809	\$ 3,668,454	\$ 3,445,169	\$ 3,933,190	\$ 4,401,429	\$ -	\$ -	\$ -	\$ -	\$ 27,245,097
PPO Plans Cost PEPM	\$ 602.63	\$ 547.37	\$ 831.34	\$ 618.16	\$ 797.14	\$ 748.14	\$ 714.22	\$ 788.65					\$ 709.01
PPO Plans Total Reserve - Increase/(Decrease)	\$ 535,958	\$ 817,183	\$ (484,275)	\$ 501,284	\$ (324,448)	\$ (106,032)	\$ 487,959	\$ 82,516	\$ -	\$ -	\$ -	\$ -	\$ 1,510,147



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.