



Arthur J. Gallagher & Co.  
BUSINESS WITHOUT BARRIERS™

# Executive Claims Report

Data through December 2014

GALLAGHER BENEFIT SERVICES | FEBRUARY 6, 2015



**SJVIA**

San Joaquin Valley  
Insurance Authority

# Large Claim Report - 2014 YTD

## 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**

# Large Claim Report - 2013

Potential Large Dollar Claimants >\$200,000

January 1, 2013 through December 31, 2013 as of February 2014

## HMO Plan

Pooling Point \$400,000

Relationship	Paid	Diagnosis	Reimbursement
Dependent	\$ 392,339	Circulatory System (05)	\$ -
Dependent	\$ 340,656	Myeloid Disorders (17)	\$ -
Dependent	\$ 322,211	Injuries/Poisonings (21)	\$ -
Subscriber	\$ 285,910	Myeloid Disorders (17)	\$ -
Subscriber	\$ 273,662	Nervous System (01)	\$ -
Dependent	\$ 215,661	Hepatobiliary (07)	\$ -
Subscriber	\$ 213,456	Ear/Nose/Throat Disorders (08)	\$ -
Dependent	\$ 202,454	Newborns (15)	\$ -
<b>Total HMO Pooling Reimbursements</b>			<b>\$ -</b>

## PPO Plan

Stop Loss Deductible \$450,000

Relationship	Paid	Diagnosis	Reimbursement
Subscriber	\$ 479,395	Injuries/Poisonings (21)	\$ 29,395
Dependent	\$ 223,672	Circulatory System (05)	\$ -
Subscriber	\$ 203,726	Nervous System (01)	\$ -
<b>Total PPO Stop Loss Reimbursements</b>			<b>\$ 29,395</b>

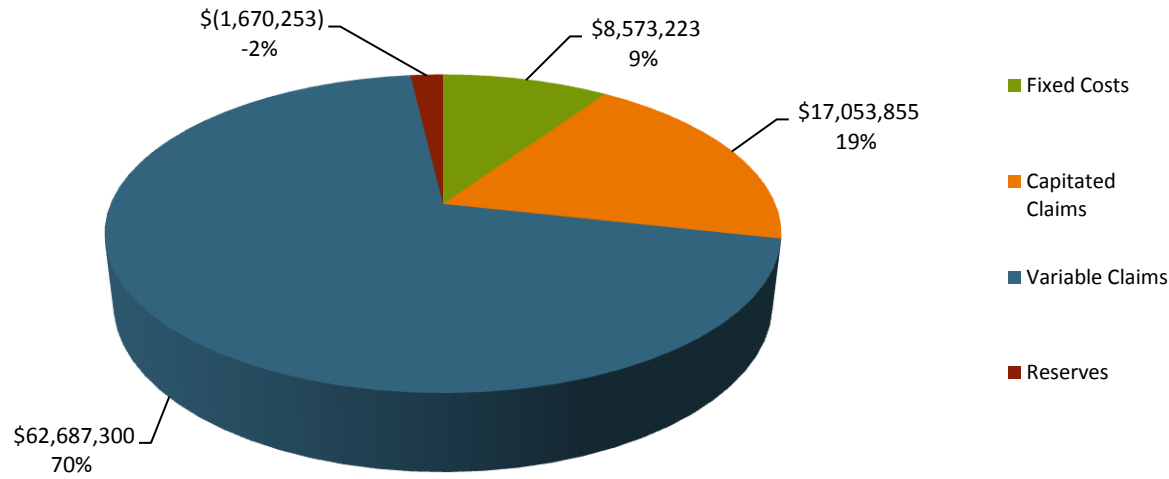
<b>Total SJVIA Pooling and Stop Loss Reimbursements</b>			<b>\$ 29,395.00</b>
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# ALL PLANS

# All Plans

## SJVIA Annual Premium Breakdown - 2014

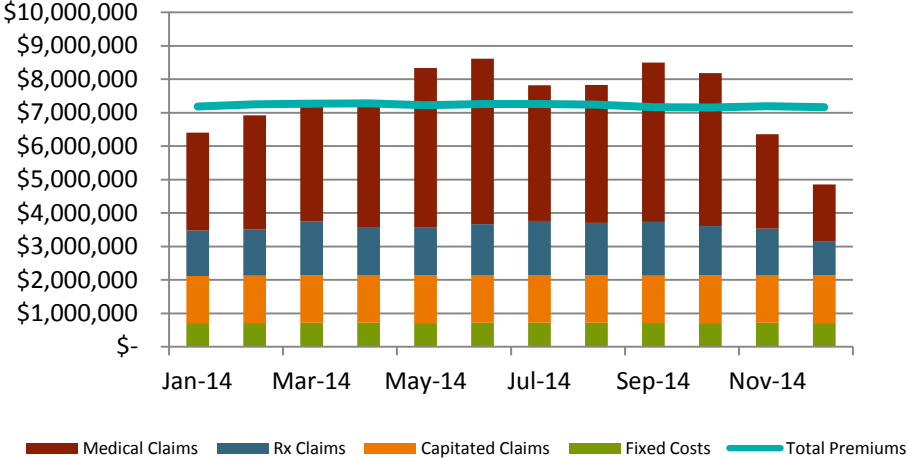


2014 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 707,785	\$ 711,342	\$ 715,576	\$ 717,474	\$ 713,324	\$ 717,575	\$ 718,339	\$ 715,900	\$ 713,026	\$ 712,925	\$ 716,541	\$ 713,416	\$ 8,573,223
Capitated Claims	\$ 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)
<b>Total</b>	<b>\$ 7,187,579</b>	<b>\$ 7,247,475</b>	<b>\$ 7,270,860</b>	<b>\$ 7,282,370</b>	<b>\$ 7,223,028</b>	<b>\$ 7,257,968</b>	<b>\$ 7,259,102</b>	<b>\$ 7,239,285</b>	<b>\$ 7,164,543</b>	<b>\$ 7,158,364</b>	<b>\$ 7,189,840</b>	<b>\$ 7,163,711</b>	<b>\$ 86,644,125</b>

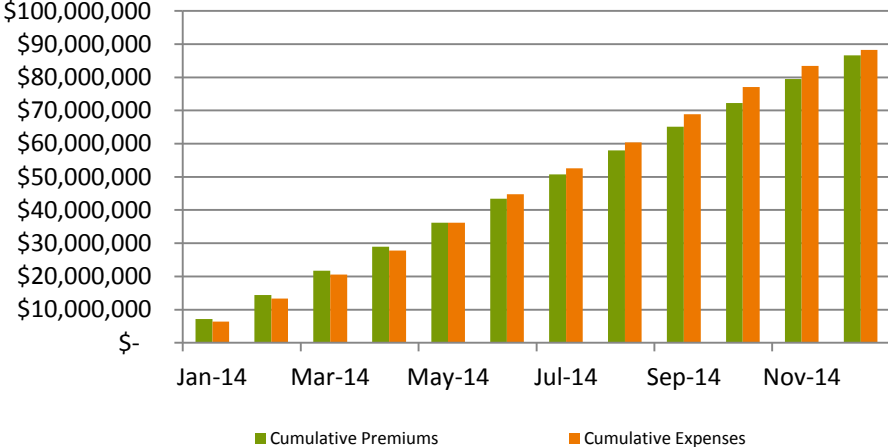
2013 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 583,834	\$ 586,580	\$ 587,395	\$ 588,830	\$ 571,851	\$ 590,070	\$ 600,266	\$ 599,320	\$ 598,739	\$ 597,696	\$ 597,801	\$ 598,073	\$ 7,100,456
Capitated Claims	\$ 1,282,850	\$ 1,290,885	\$ 1,298,101	\$ 1,305,832	\$ 1,297,722	\$ 1,311,837	\$ 1,321,827	\$ 1,318,659	\$ 1,321,540	\$ 1,317,492	\$ 1,317,159	\$ 1,321,465	\$ 15,705,371
Variable Claims	\$ 4,405,587	\$ 4,100,037	\$ 4,977,785	\$ 4,528,889	\$ 4,764,080	\$ 4,401,965	\$ 5,173,542	\$ 5,333,286	\$ 4,410,735	\$ 5,671,241	\$ 4,409,107	\$ 4,007,898	\$ 56,184,152
Reserves	\$ 148,703	\$ 468,101	\$ (408,902)	\$ 28,446	\$ (199,305)	\$ 172,246	\$ (431,708)	\$ (590,151)	\$ 271,269	\$ (1,003,337)	\$ 249,080	\$ 653,418	\$(642,140)
<b>Total</b>	<b>\$ 6,420,974</b>	<b>\$ 6,445,603</b>	<b>\$ 6,454,378</b>	<b>\$ 6,451,998</b>	<b>\$ 6,434,347</b>	<b>\$ 6,476,118</b>	<b>\$ 6,663,927</b>	<b>\$ 6,661,115</b>	<b>\$ 6,602,284</b>	<b>\$ 6,583,092</b>	<b>\$ 6,573,148</b>	<b>\$ 6,580,855</b>	<b>\$ 78,347,839</b>

# All Plans

**SJVIA Total Premiums & Expenses - 2014**

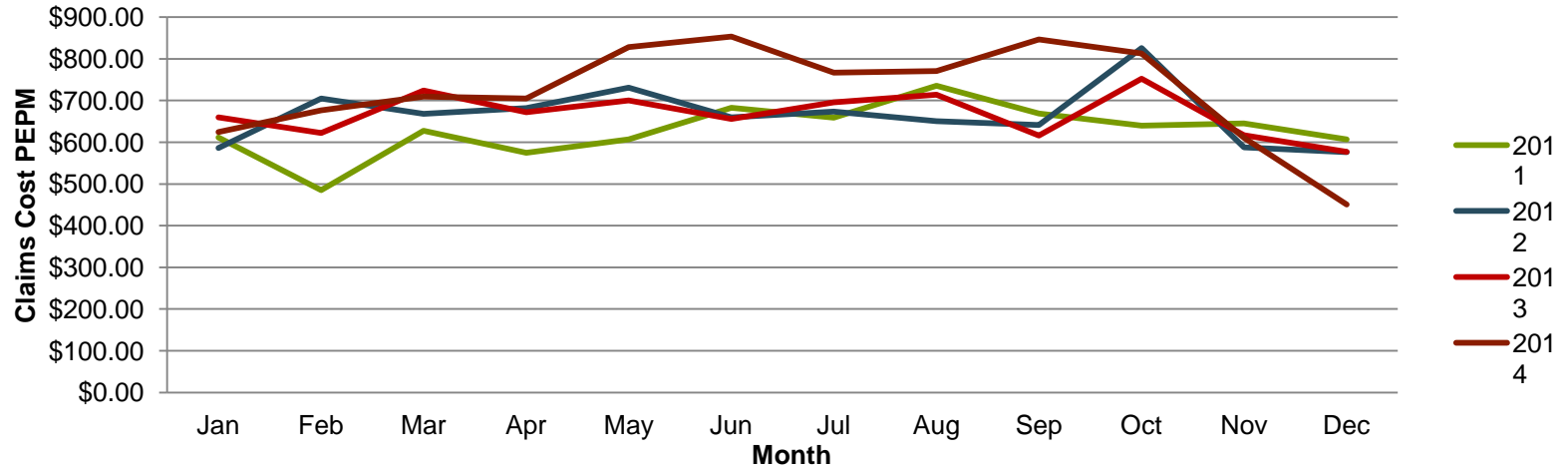


**SJVIA Cumulative Premiums & Expenses - 2014**

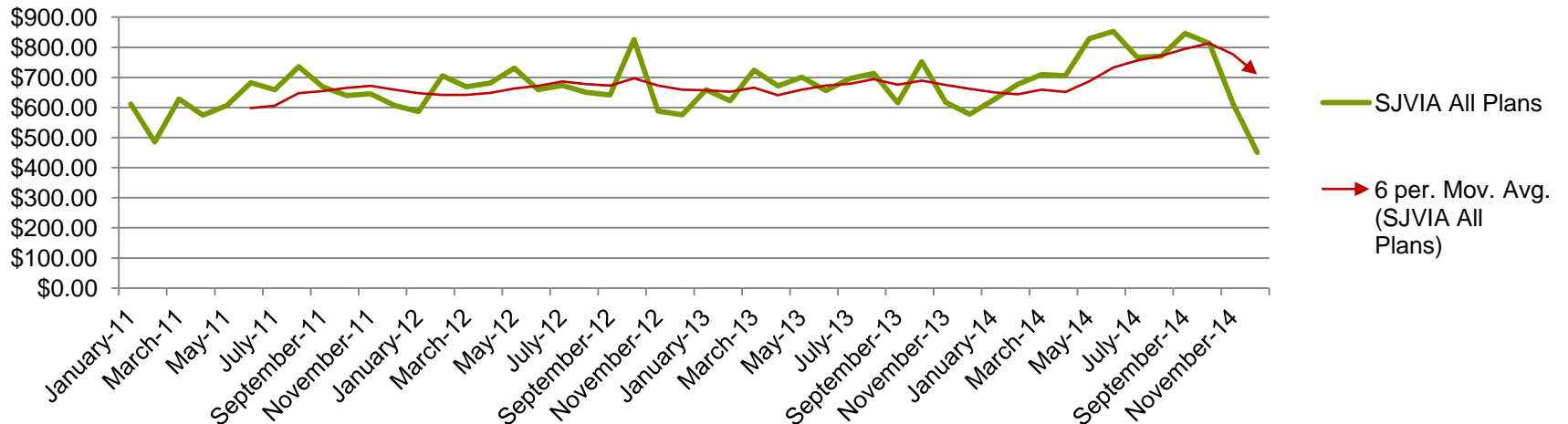


# All Plans

## SJVIA 2011 - 2014 All Plans (Year Over Year) - Claims PEPM



## SJVIA All Plans - Claims PEPM



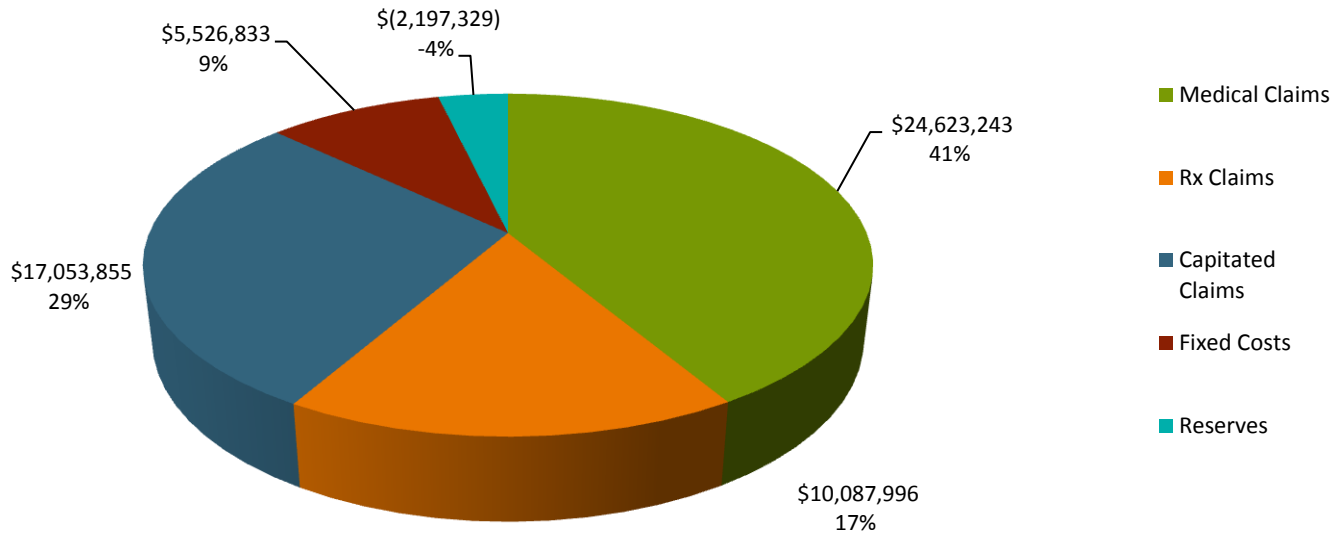


# HMO PLAN



# HMO Plan

## YTD HMO Premium Breakdown - 2014

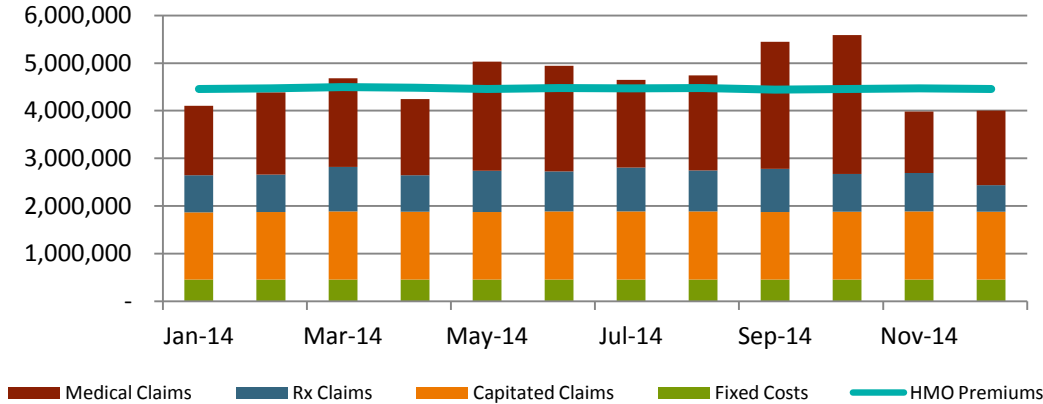


2014 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 457,177	\$ 458,687	\$ 461,755	\$ 461,292	\$ 459,638	\$ 461,911	\$ 462,104	\$ 461,835	\$ 459,027	\$ 460,341	\$ 462,104	\$ 460,963	\$ 5,526,833
Capitulated Claims	\$ 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)
<b>Total</b>	<b>\$ 4,457,684</b>	<b>\$ 4,470,836</b>	<b>\$ 4,498,198</b>	<b>\$ 4,482,242</b>	<b>\$ 4,456,115</b>	<b>\$ 4,476,149</b>	<b>\$ 4,472,930</b>	<b>\$ 4,477,289</b>	<b>\$ 4,443,885</b>	<b>\$ 4,453,356</b>	<b>\$ 4,469,195</b>	<b>\$ 4,455,033</b>	<b>\$ 55,094,598</b>

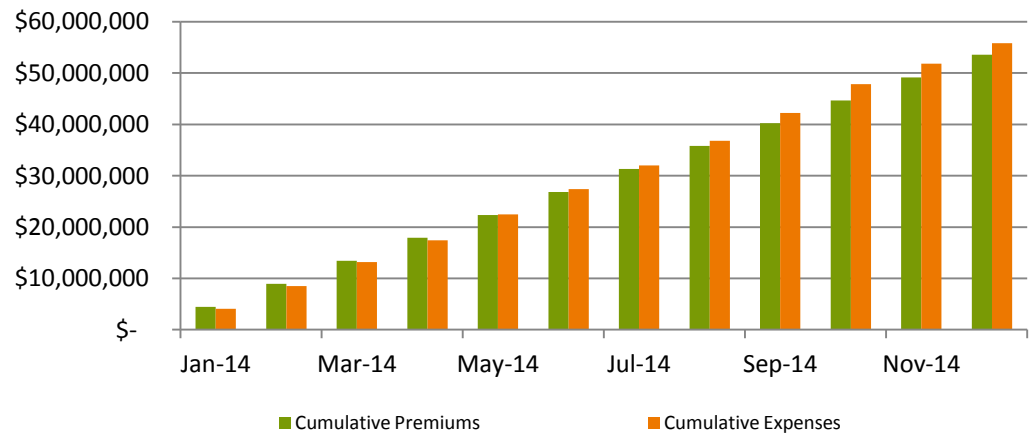
2013 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 377,213	\$ 379,829	\$ 381,908	\$ 384,137	\$ 381,549	\$ 384,799	\$ 386,766	\$ 385,862	\$ 386,775	\$ 385,639	\$ 385,905	\$ 386,884	\$ 4,607,267
Capitulated Claims	\$ 1,282,850	\$ 1,290,885	\$ 1,298,101	\$ 1,305,832	\$ 1,297,722	\$ 1,311,837	\$ 1,321,827	\$ 1,318,659	\$ 1,321,540	\$ 1,317,492	\$ 1,317,159	\$ 1,321,465	\$ 15,705,371
Medical Claims	\$ 1,758,813	\$ 1,553,541	\$ 2,201,042	\$ 1,884,434	\$ 2,236,723	\$ 1,588,607	\$ 2,184,670	\$ 2,006,960	\$ 1,907,913	\$ 2,557,500	\$ 1,744,290	\$ 1,529,322	\$ 23,153,816
Rx Claims	\$ 713,502	\$ 664,853	\$ 721,627	\$ 757,054	\$ 741,845	\$ 683,590	\$ 742,765	\$ 758,755	\$ 766,216	\$ 706,425	\$ 665,364	\$ 692,614	\$ 8,614,610
Reserves	\$ (113,573)	\$ 153,590	\$ (542,626)	\$ (261,435)	\$ (604,013)	\$ 126,718	\$ (512,265)	\$ (354,353)	\$ (262,372)	\$ (861,614)	\$ (13,160)	\$ 181,196	\$ (3,063,907)
<b>Total</b>	<b>\$ 4,018,805</b>	<b>\$ 4,042,699</b>	<b>\$ 4,060,052</b>	<b>\$ 4,070,023</b>	<b>\$ 4,053,826</b>	<b>\$ 4,095,550</b>	<b>\$ 4,123,763</b>	<b>\$ 4,115,884</b>	<b>\$ 4,120,072</b>	<b>\$ 4,105,442</b>	<b>\$ 4,099,559</b>	<b>\$ 4,111,482</b>	<b>\$ 49,017,156</b>

# HMO Plan

## HMO Total Expenses & Premiums - 2014

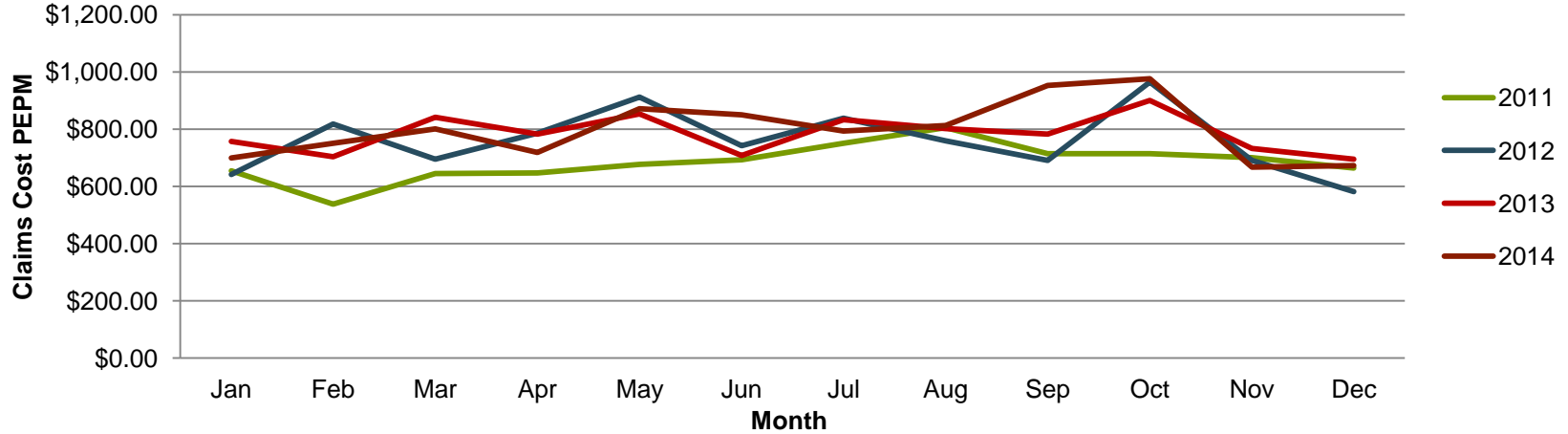


## HMO Cumulative Premiums & Expenses -2014

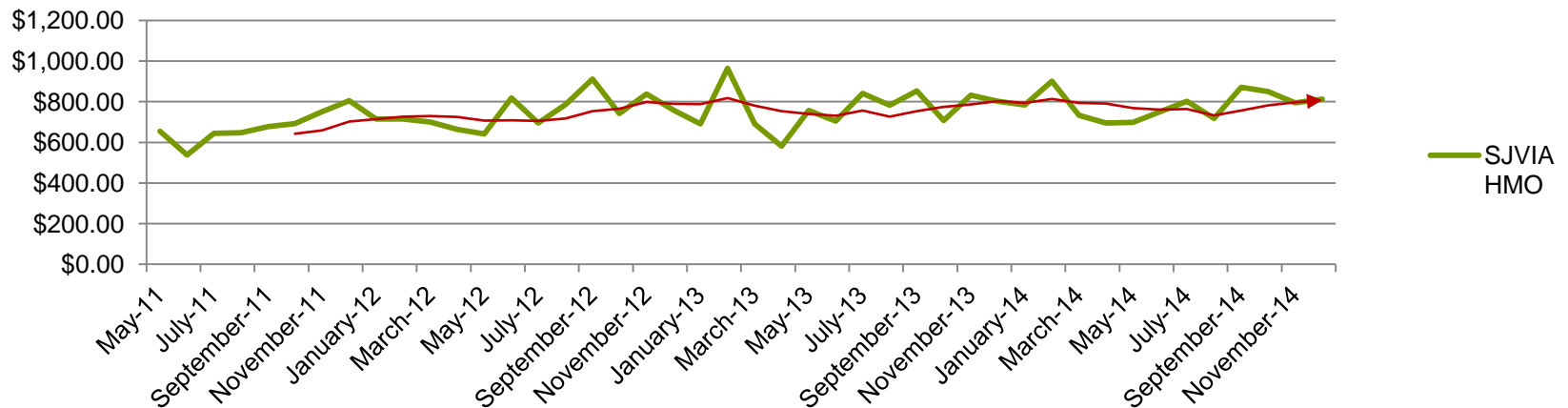


# HMO Plan

## SJVIA 2011 - 2014 HMO (Year Over Year) - Claims PEPM



## SJVIA HMO Claims PEPM

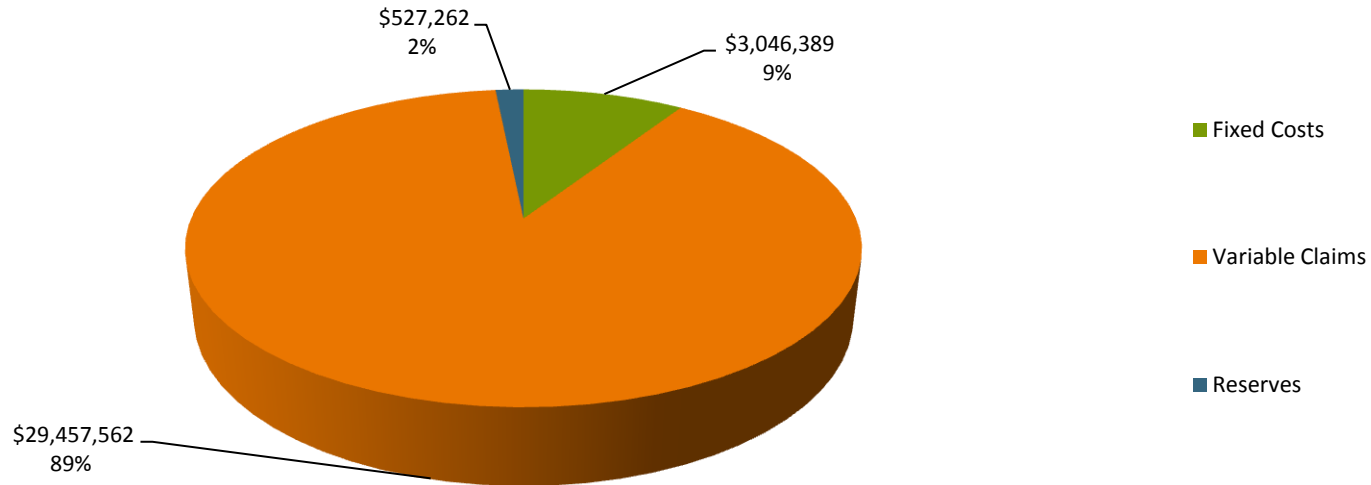




# PPO PLANS

# PPO Plans

## YTD PPO Premium Breakdown - 2014

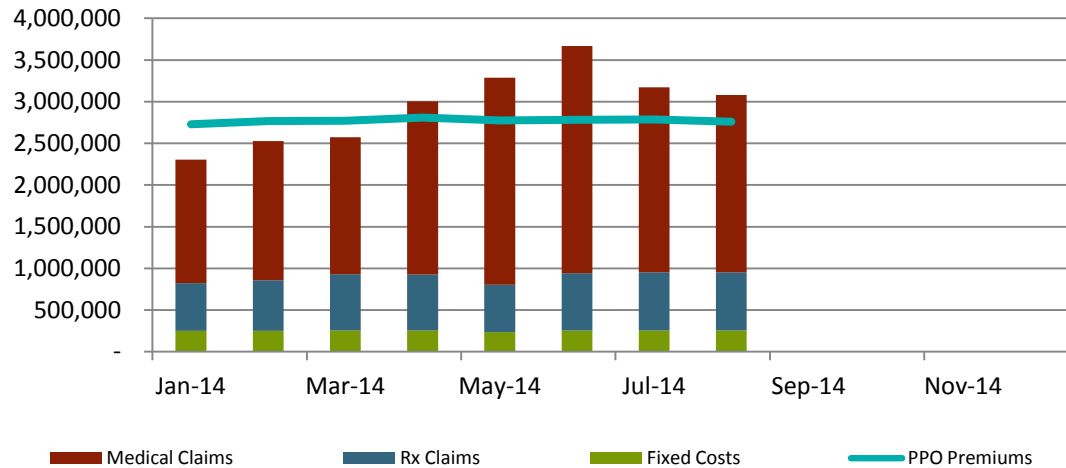


2014 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 250,608	\$ 252,655	\$ 253,820	\$ 256,183	\$ 253,686	\$ 255,664	\$ 256,235	\$ 254,065	\$ 253,999	\$ 252,585	\$ 254,438	\$ 252,452	\$ 3,046,389
Variable Claims	\$ 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
<b>Total</b>	<b>\$ 2,729,896</b>	<b>\$ 2,776,639</b>	<b>\$ 2,772,662</b>	<b>\$ 2,800,128</b>	<b>\$ 2,766,913</b>	<b>\$ 2,781,819</b>	<b>\$ 2,786,171</b>	<b>\$ 2,761,996</b>	<b>\$ 2,720,658</b>	<b>\$ 2,705,008</b>	<b>\$ 2,720,645</b>	<b>\$ 2,708,677</b>	<b>\$ 33,031,213</b>

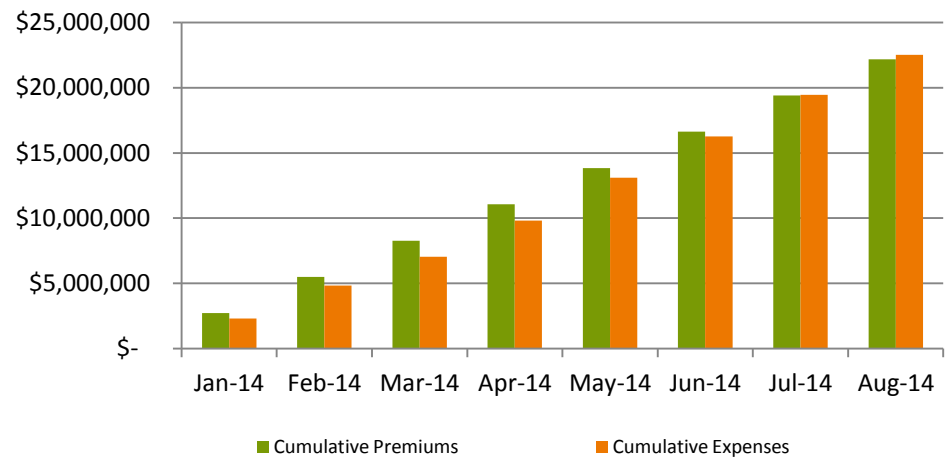
2013 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 206,621	\$ 206,752	\$ 205,486	\$ 204,694	\$ 190,302	\$ 205,271	\$ 213,500	\$ 213,458	\$ 211,964	\$ 212,057	\$ 211,896	\$ 211,189	\$ 2,493,189
Variable Claims	\$ 1,933,272	\$ 1,881,643	\$ 2,055,116	\$ 1,887,401	\$ 1,785,512	\$ 2,129,769	\$ 2,246,107	\$ 2,567,571	\$ 1,736,607	\$ 2,407,316	\$ 1,999,453	\$ 1,785,962	\$ 24,415,727
Reserves	\$ 262,276	\$ 314,510	\$ 133,725	\$ 289,881	\$ 404,708	\$ 45,528	\$ 80,557	\$ (235,798)	\$ 533,641	\$ (141,723)	\$ 262,240	\$ 472,222	\$ 2,421,768
<b>Total</b>	<b>\$ 2,402,169</b>	<b>\$ 2,402,904</b>	<b>\$ 2,394,326</b>	<b>\$ 2,381,975</b>	<b>\$ 2,380,522</b>	<b>\$ 2,380,568</b>	<b>\$ 2,540,165</b>	<b>\$ 2,545,231</b>	<b>\$ 2,482,212</b>	<b>\$ 2,477,650</b>	<b>\$ 2,473,589</b>	<b>\$ 2,469,373</b>	<b>\$ 29,330,683</b>

# PPO Plans

## PPO Total Expenses & Premiums - 2014

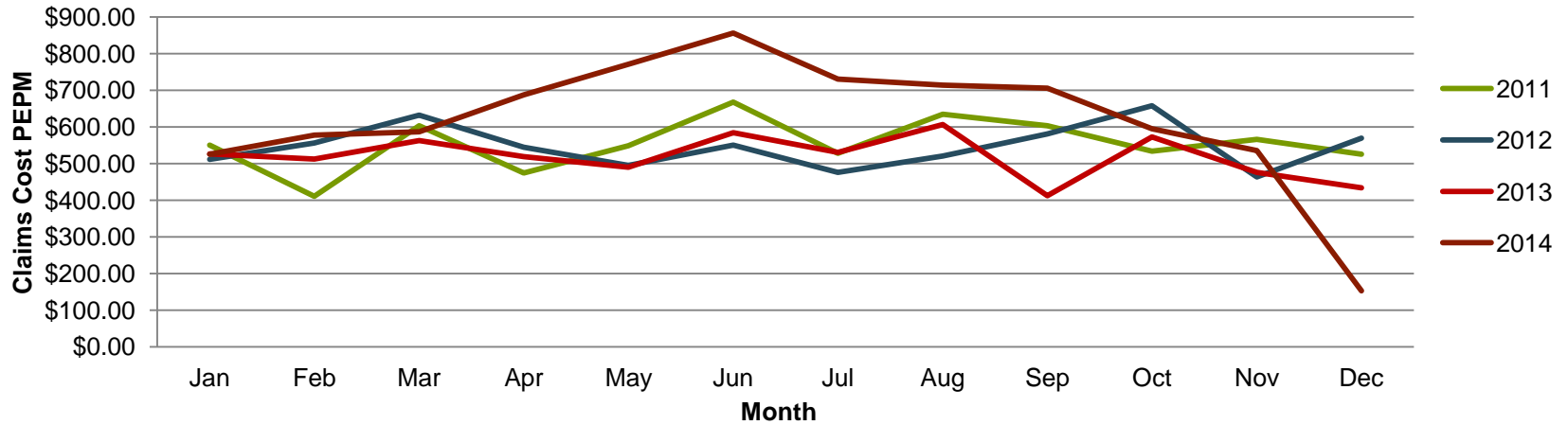


## PPO Cumulative Premiums & Expenses - 2014

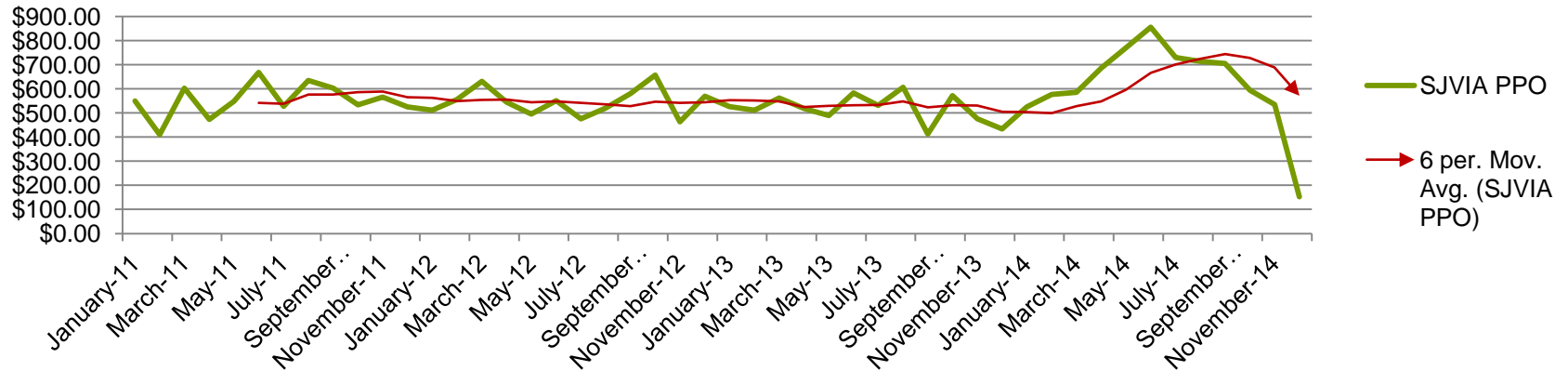


# PPO Plans – PEPM

## SJVIA 2011 - 2014 PPO (Year Over Year) - Claims PEPM



## SJVIA PPO Claims PEPM





# MONTHLY DATA



# All Plans Combined


2014 SJVIA Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	5,342	5,331	5,388	5,422	5,412	5,464	5,478	5,435	5,443	5,445	5,489	5,441	65,090
- Employee + Spouse	1,059	1,071	1,070	1,068	1,046	1,046	1,039	1,044	1,022	1,005	998	1,000	12,468
- Employee + Child(ren)	1,579	1,598	1,609	1,612	1,594	1,597	1,605	1,605	1,593	1,599	1,603	1,607	19,201
- Employee + Family	1,142	1,171	1,157	1,154	1,146	1,148	1,144	1,145	1,138	1,140	1,148	1,146	13,779
<b>SJVIA Total Enrollment</b>	<b>9,122</b>	<b>9,171</b>	<b>9,224</b>	<b>9,256</b>	<b>9,198</b>	<b>9,255</b>	<b>9,266</b>	<b>9,229</b>	<b>9,196</b>	<b>9,189</b>	<b>9,238</b>	<b>9,194</b>	<b>110,538</b>
<b>SJVIA Total Premiums</b>	<b>\$7,187,579</b>	<b>\$7,247,475</b>	<b>\$7,270,860</b>	<b>\$7,282,370</b>	<b>\$ 7,223,028</b>	<b>\$ 7,257,968</b>	<b>\$7,259,102</b>	<b>\$ 7,239,285</b>	<b>\$ 7,164,543</b>	<b>\$ 7,158,364</b>	<b>\$7,189,840</b>	<b>\$ 7,163,711</b>	<b>\$86,644,125</b>
SJVIA Premiums PEPM	\$ 787.94	\$ 790.26	\$ 788.25	\$ 786.77	\$ 785.28	\$ 784.22	\$ 783.41	\$ 784.41	\$ 779.09	\$ 779.01	\$ 778.29	\$ 779.17	\$ 783.84
<b>SJVIA Total Claims</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>YTD Totals</b>
- Medical Claims	\$ 2,934,309	\$ 3,399,335	\$ 3,505,706	\$ 3,667,851	\$ 4,774,355	\$ 4,944,202	\$ 4,061,650	\$ 4,124,341	\$ 4,766,248	\$ 4,576,951	\$ 2,823,870	\$ 4,439,929	\$ 48,018,747
- Rx Claims	\$ 1,354,414	\$ 1,389,116	\$ 1,611,254	\$ 1,435,950	\$ 1,426,075	\$ 1,525,987	\$ 1,616,645	\$ 1,560,310	\$ 1,600,636	\$ 1,474,548	\$ 1,391,874	\$ 1,530,892	\$ 17,917,699
- Rx Rebates												\$ (506,905)	\$ (506,905)
- Stop-Loss Refunds												\$ (2,742,241)	\$ (2,742,241)
- Capitated Claims (HMO)	\$ 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
<b>SJVIA Total Claims</b>	<b>\$ 5,699,443</b>	<b>\$ 6,203,768</b>	<b>\$ 6,541,744</b>	<b>\$ 6,527,232</b>	<b>\$ 7,618,721</b>	<b>\$ 7,895,513</b>	<b>\$ 7,104,160</b>	<b>\$ 7,109,704</b>	<b>\$ 7,783,283</b>	<b>\$ 7,471,955</b>	<b>\$ 5,641,609</b>	<b>\$ 4,144,024</b>	<b>\$ 79,741,155</b>
SJVIA Claims PEPM	\$ 624.80	\$ 676.45	\$ 709.21	\$ 705.19	\$ 828.30	\$ 853.11	\$ 766.69	\$ 770.37	\$ 846.38	\$ 813.14	\$ 610.70	\$ 450.73	\$ 721.39
<b>SJVIA Fixed Costs</b>	<b>\$ 707,785</b>	<b>\$ 711,342</b>	<b>\$ 715,576</b>	<b>\$ 717,474</b>	<b>\$ 713,324</b>	<b>\$ 717,575</b>	<b>\$ 718,339</b>	<b>\$ 715,900</b>	<b>\$ 713,026</b>	<b>\$ 712,925</b>	<b>\$ 716,541</b>	<b>\$ 713,416</b>	<b>\$ 8,573,223</b>
<b>SJVIA Total Costs</b>	<b>\$ 6,407,228</b>	<b>\$ 6,915,110</b>	<b>\$ 7,257,319</b>	<b>\$ 7,244,706</b>	<b>\$ 8,332,045</b>	<b>\$ 8,613,088</b>	<b>\$ 7,822,499</b>	<b>\$ 7,825,604</b>	<b>\$ 8,496,309</b>	<b>\$ 8,184,880</b>	<b>\$ 6,358,150</b>	<b>\$ 4,857,440</b>	<b>\$ 88,314,378</b>
SJVIA Cost PEPM	\$ 702.39	\$ 754.02	\$ 786.79	\$ 782.70	\$ 905.85	\$ 930.64	\$ 844.22	\$ 847.94	\$ 923.91	\$ 890.73	\$ 688.26	\$ 528.33	\$ 798.95
<b>SJVIA Total Reserve - Increase/(Decrease)</b>	<b>\$ 780,352</b>	<b>\$ 332,365</b>	<b>\$ 13,541</b>	<b>\$ 37,664</b>	<b>\$(1,109,018)</b>	<b>\$(1,355,120)</b>	<b>\$(563,397)</b>	<b>\$(586,319)</b>	<b>\$(1,331,765)</b>	<b>\$(1,026,515)</b>	<b>\$ 831,690</b>	<b>\$ 2,306,271</b>	<b>\$(1,670,253)</b>
<b>Reserve % of Non Cap. Claims</b>	<b>18.2%</b>	<b>6.9%</b>	<b>0.3%</b>	<b>0.7%</b>	<b>-17.9%</b>	<b>-20.9%</b>	<b>-9.9%</b>	<b>-10.3%</b>	<b>-20.9%</b>	<b>-17.0%</b>	<b>19.7%</b>	<b>71.4%</b>	<b>-2.6%</b>

# HMO Plan

2014 HMO Enrollment	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	2,402	2,410	2,428	2,446	2,459	2,479	2,484	2,472	2,468	2,480	2,493	2,492	29,513
- Employee + Spouse	640	643	648	639	627	627	621	629	617	613	608	604	7,516
- Employee + Child(ren)	1,435	1,438	1,452	1,448	1,432	1,433	1,441	1,438	1,429	1,436	1,442	1,437	17,261
- Employee + Family	739	742	740	730	726	731	726	730	723	723	729	726	8,765
<b>HMO Total Enroll.</b>	<b>5,216</b>	<b>5,233</b>	<b>5,268</b>	<b>5,263</b>	<b>5,244</b>	<b>5,270</b>	<b>5,272</b>	<b>5,269</b>	<b>5,237</b>	<b>5,252</b>	<b>5,272</b>	<b>5,259</b>	<b>63,055</b>
<b>HMO Premiums</b>	<b>4,457,684</b>	<b>4,470,836</b>	<b>4,498,198</b>	<b>4,482,242</b>	<b>4,456,115</b>	<b>4,476,149</b>	<b>4,472,930</b>	<b>4,477,289</b>	<b>4,443,885</b>	<b>4,453,356</b>	<b>4,469,195</b>	<b>4,455,033</b>	<b>\$ 53,612,912</b>
HMO Premiums PEPM	\$ 854.62	\$ 854.35	\$ 853.87	\$ 851.65	\$ 849.75	\$ 849.36	\$ 848.43	\$ 849.74	\$ 848.56	\$ 847.94	\$ 847.72	\$ 847.13	\$ 850.26
HMO Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- 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	2,765,494	\$ 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	835,600	\$ 10,087,996
- Rx Rebates												(278,798)	\$ (278,798)
- 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
Pooling Reimbursements												\$ (1,202,888)	\$ (1,202,888)
<b>HMO Total Claims</b>	<b>\$ 3,647,207</b>	<b>\$ 3,929,402</b>	<b>\$ 4,222,305</b>	<b>\$ 3,782,309</b>	<b>\$ 4,569,362</b>	<b>\$ 4,483,820</b>	<b>\$ 4,186,046</b>	<b>\$ 4,281,608</b>	<b>\$ 4,990,650</b>	<b>\$ 5,130,326</b>	<b>\$ 3,518,615</b>	<b>\$ 3,541,757</b>	<b>\$ 50,283,408</b>
HMO Claims PEPM	\$ 699.23	\$ 750.89	\$ 801.50	\$ 718.66	\$ 871.35	\$ 850.82	\$ 794.01	\$ 812.60	\$ 952.96	\$ 976.83	\$ 667.42	\$ 673.47	\$ 797.45
<b>HMO Fixed Costs</b>	<b>457,177</b>	<b>458,687</b>	<b>461,755</b>	<b>461,292</b>	<b>459,638</b>	<b>461,911</b>	<b>462,104</b>	<b>461,835</b>	<b>459,027</b>	<b>460,341</b>	<b>462,104</b>	<b>460,963</b>	<b>\$ 5,526,833</b>
<b>HMO Total Costs</b>	<b>\$ 4,104,384</b>	<b>\$ 4,388,089</b>	<b>\$ 4,684,061</b>	<b>\$ 4,243,601</b>	<b>\$ 5,029,000</b>	<b>\$ 4,945,731</b>	<b>\$ 4,648,150</b>	<b>\$ 4,743,443</b>	<b>\$ 5,449,678</b>	<b>\$ 5,590,667</b>	<b>\$ 3,980,719</b>	<b>\$ 4,002,720</b>	<b>\$ 55,810,241</b>
HMO Costs PEPM	\$ 786.88	\$ 838.54	\$ 889.15	\$ 806.31	\$ 959.00	\$ 938.47	\$ 881.67	\$ 900.25	\$ 1,040.61	\$ 1,064.48	\$ 755.07	\$ 761.12	\$ 885.10
<b>HMO Plan Reserve - Increase/(Decrease)</b>	<b>\$ 353,300</b>	<b>\$ 82,747</b>	<b>\$ (185,863)</b>	<b>\$ 238,641</b>	<b>\$ (572,886)</b>	<b>\$ (469,582)</b>	<b>\$ (175,219)</b>	<b>\$ (266,154)</b>	<b>\$ (1,005,792)</b>	<b>\$ (1,137,310)</b>	<b>\$ 488,476</b>	<b>\$ 452,313</b>	<b>\$ (2,197,329)</b>
<b>Reserve % of Non Cap. Claims</b>	<b>15.8%</b>	<b>3.3%</b>	<b>-6.6%</b>	<b>10.1%</b>	<b>-18.2%</b>	<b>-15.4%</b>	<b>-6.3%</b>	<b>-9.3%</b>	<b>-28.1%</b>	<b>-30.7%</b>	<b>23.3%</b>	<b>12.6%</b>	<b>-6.6%</b>

# PPO Plans

2014 PPO Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	2,940	2,921	2,960	2,976	2,953	2,985	2,994	2,963	2,975	2,965	2,996	2,949	35,577
- Employee + Spouse	419	428	422	429	419	419	418	415	405	392	390	396	4,952
- Employee + Child(ren)	144	160	157	164	162	164	164	167	164	163	161	170	1,940
- Employee + Family	403	429	417	424	420	417	418	415	415	417	419	420	5,014
<b>PPO Plans Total Enrollment</b>	<b>3,906</b>	<b>3,938</b>	<b>3,956</b>	<b>3,993</b>	<b>3,954</b>	<b>3,985</b>	<b>3,994</b>	<b>3,960</b>	<b>3,959</b>	<b>3,937</b>	<b>3,966</b>	<b>3,935</b>	<b>47,483</b>
<b>PPO Plans Total Premiums</b>	<b>2,729,896</b>	<b>2,776,639</b>	<b>2,772,662</b>	<b>2,800,128</b>	<b>2,766,913</b>	<b>2,781,819</b>	<b>2,786,171</b>	<b>2,761,996</b>	<b>2,720,658</b>	<b>2,705,008</b>	<b>2,720,645</b>	<b>2,708,677</b>	<b>\$ 33,031,213</b>
PPO Premiums PEPM	\$ 698.90	\$ 705.09	\$ 700.88	\$ 701.26	\$ 699.78	\$ 698.07	\$ 697.59	\$ 697.47	\$ 687.21	\$ 687.07	\$ 685.99	\$ 688.36	\$ 695.64
<b>PPO Plans Total Claims</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>YTD Totals</b>
- Medical Claims	1,480,472	1,668,736	1,644,388	2,073,142	2,484,196	2,726,546	2,220,215	2,128,869	2,097,173	1,661,621	1,535,711	1,674,435	\$ 23,395,504
- Rx Claims	571,763	605,630	675,050	671,780	565,164	685,147	697,899	699,228	695,460	680,007	587,282	695,293	\$ 7,829,703
- Rx Rebates												(228,107)	\$ (228,107)
- Stop-Loss Refunds												\$ (1,539,353)	\$ (1,539,353)
<b>PPO Plans Net Claims</b>	<b>\$ 2,052,235</b>	<b>\$ 2,274,366</b>	<b>\$ 2,319,438</b>	<b>\$ 2,744,922</b>	<b>\$ 3,049,359</b>	<b>\$ 3,411,693</b>	<b>\$ 2,918,114</b>	<b>\$ 2,828,097</b>	<b>\$ 2,792,633</b>	<b>\$ 2,341,628</b>	<b>\$ 2,122,994</b>	<b>\$ 602,267</b>	<b>\$ 29,457,747</b>
PPO Plans Claims PEPM	\$ 525.41	\$ 577.54	\$ 586.31	\$ 687.43	\$ 771.21	\$ 856.13	\$ 730.62	\$ 714.17	\$ 705.39	\$ 594.77	\$ 535.30	\$ 153.05	\$ 620.39
<b>PPO Plans Fixed Costs</b>	<b>250,608</b>	<b>252,655</b>	<b>253,820</b>	<b>256,183</b>	<b>253,686</b>	<b>255,664</b>	<b>256,235</b>	<b>254,065</b>	<b>253,999</b>	<b>252,585</b>	<b>254,438</b>	<b>252,452</b>	<b>\$ 3,046,389</b>
<b>PPO Plans Total Costs</b>	<b>\$ 2,302,844</b>	<b>\$ 2,527,021</b>	<b>\$ 2,573,259</b>	<b>\$ 3,001,105</b>	<b>\$ 3,303,045</b>	<b>\$ 3,667,357</b>	<b>\$ 3,174,349</b>	<b>\$ 3,082,162</b>	<b>\$ 3,046,631</b>	<b>\$ 2,594,213</b>	<b>\$ 2,377,431</b>	<b>\$ 854,719</b>	<b>\$ 32,504,136</b>
PPO Plans Cost PEPM	\$ 589.57	\$ 641.70	\$ 650.47	\$ 751.59	\$ 835.37	\$ 920.29	\$ 794.78	\$ 778.32	\$ 769.55	\$ 658.93	\$ 599.45	\$ 217.21	\$ 684.54
<b>PPO Plans Total Reserve - Increase/(Decrease)</b>	<b>\$ 427,052</b>	<b>\$ 249,618</b>	<b>\$ 199,404</b>	<b>\$ (200,977)</b>	<b>\$ (536,132)</b>	<b>\$ (885,538)</b>	<b>\$ (388,178)</b>	<b>\$ (320,166)</b>	<b>\$ (325,973)</b>	<b>\$ 110,795</b>	<b>\$ 343,214</b>	<b>\$ 1,853,958</b>	<b>\$ 527,076</b>
<b>Reserve % of Net Claims</b>	<b>20.8%</b>	<b>11.0%</b>	<b>8.6%</b>	<b>-7.3%</b>	<b>-17.6%</b>	<b>-26.0%</b>	<b>-13.3%</b>	<b>-11.3%</b>	<b>-11.7%</b>	<b>4.7%</b>	<b>16.2%</b>	<b>307.8%</b>	<b>1.8%</b>



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.