



Arthur J. Gallagher & Co.
BUSINESS WITHOUT BARRIERS™

Executive Claims Report

Data through February 2015

GALLAGHER BENEFIT SERVICES | APRIL 10, 2015



SJVIA

San Joaquin Valley
Insurance Authority

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

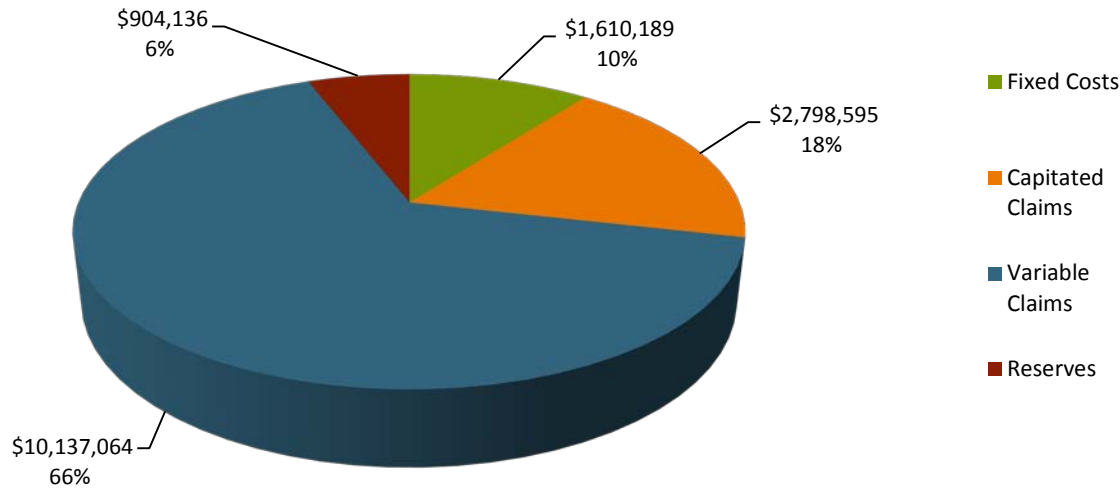
Total PPO Stop Loss Reimbursements \$ 1,539,353

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

ALL PLANS

All Plans

YTD SJVIA Premium Breakdown - 2015

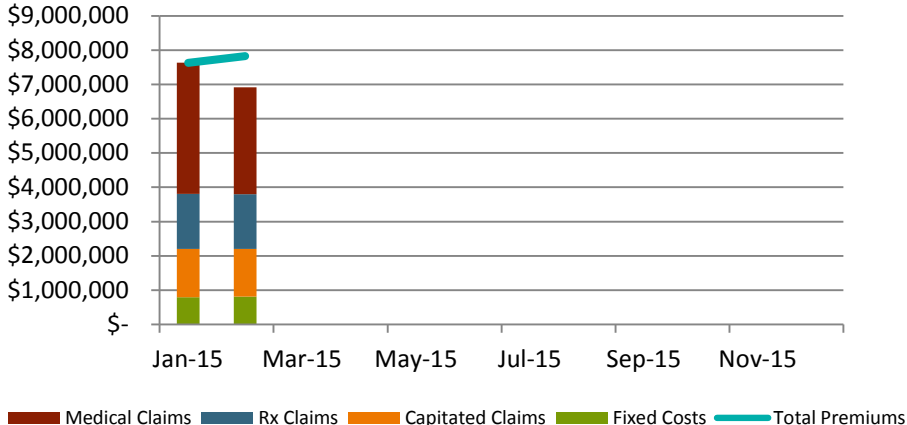


2015 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 794,893	\$ 815,295	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,610,189
Capitulated Claims	\$ 1,407,855	\$ 1,390,740	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,798,595
Variable Claims	\$ 5,430,506	\$ 4,706,557	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,137,064
Reserves	\$ (5,116)	\$ 909,252	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 904,136
Total	\$ 7,628,139	\$ 7,821,845	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 15,449,983

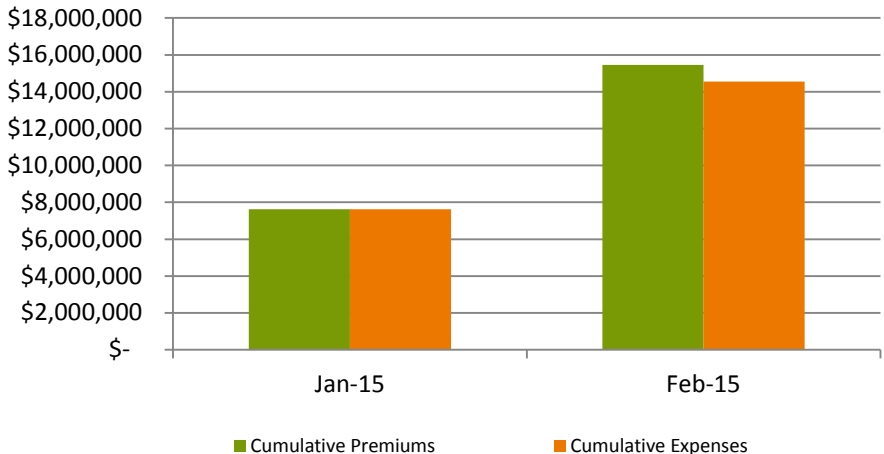
2014 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 707,785	\$ 711,342	\$ 715,576	\$ 717,474	\$ 713,324	\$ 717,575	\$ 718,339	\$ 715,900	\$ 713,026	\$ 712,925	\$ 716,541	\$ 713,416	\$ 8,573,223
Capitulated 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
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

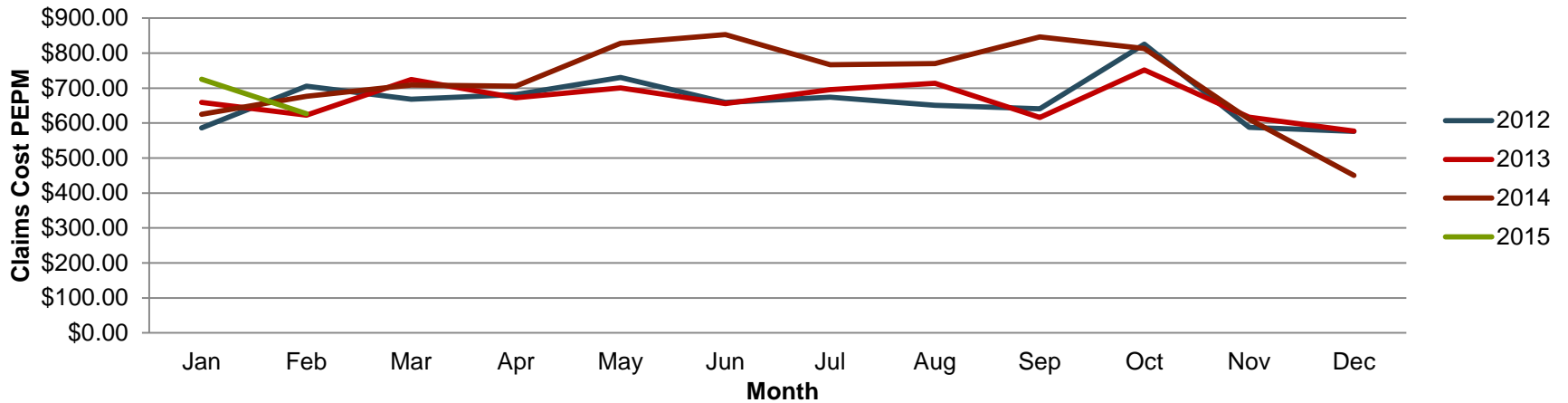


SJVIA Cumulative Premiums & Expenses - 2015

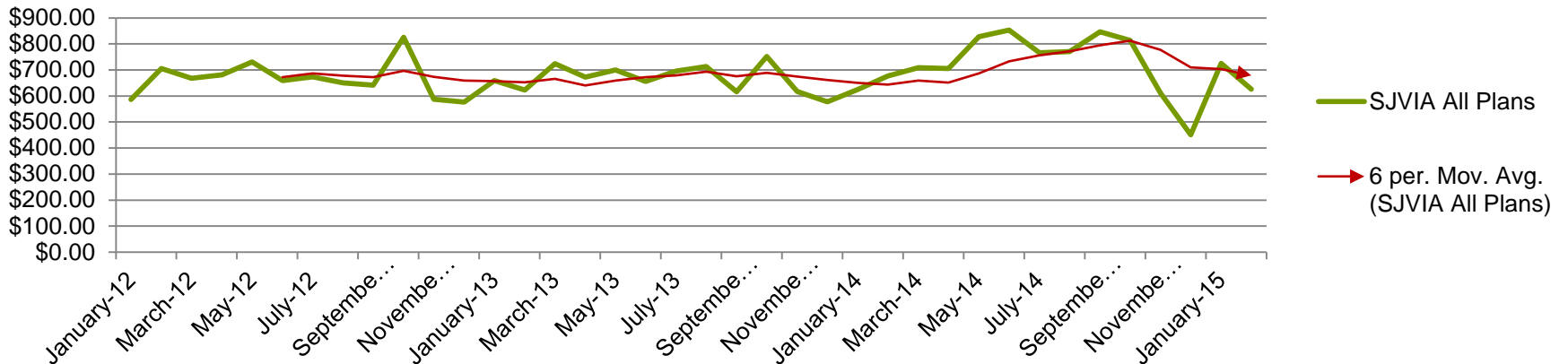


All Plans

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



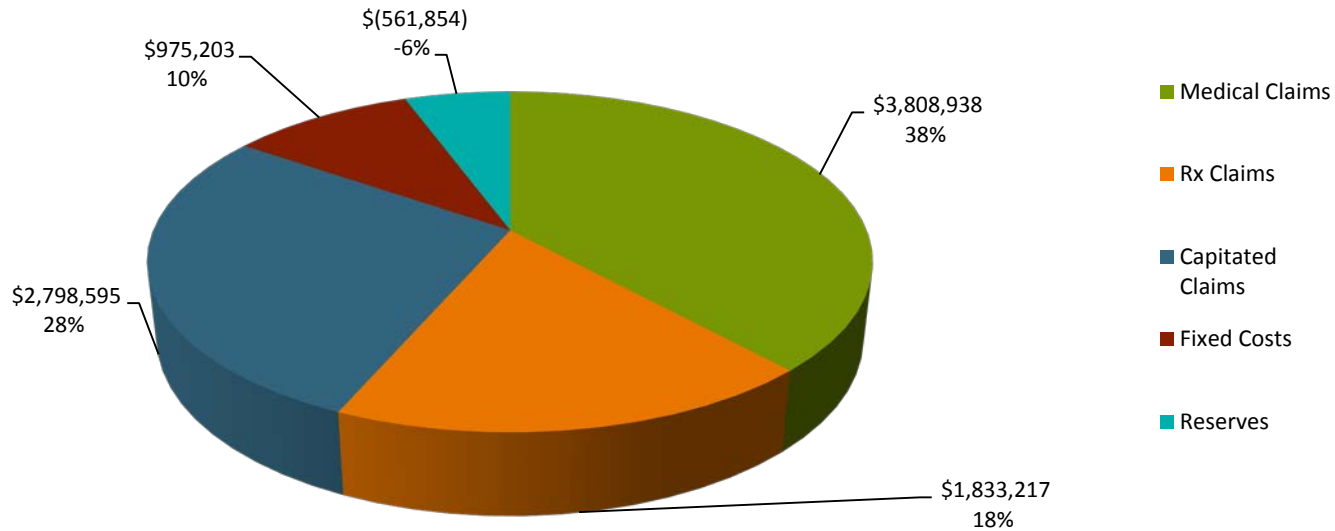
SJVIA All Plans - Claims PEPM



HMO PLAN

HMO Plan

YTD HMO Premium Breakdown - 2015

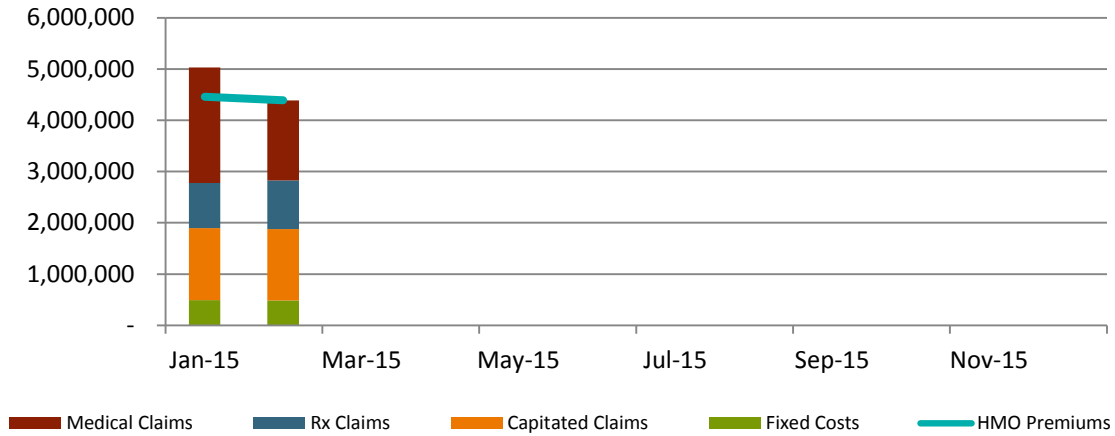


2015 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 490,579	\$ 484,624	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 975,203
Capitated Claims	\$ 1,407,855	\$ 1,390,740	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,798,595
Medical Claims	\$ 2,251,245	\$ 1,557,693	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,808,938
Rx Claims	\$ 880,596	\$ 952,622	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,833,217
Reserves	\$ (569,249)	\$ 7,396	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (561,854)
Total	\$ 4,461,025	\$ 4,393,074	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,854,099

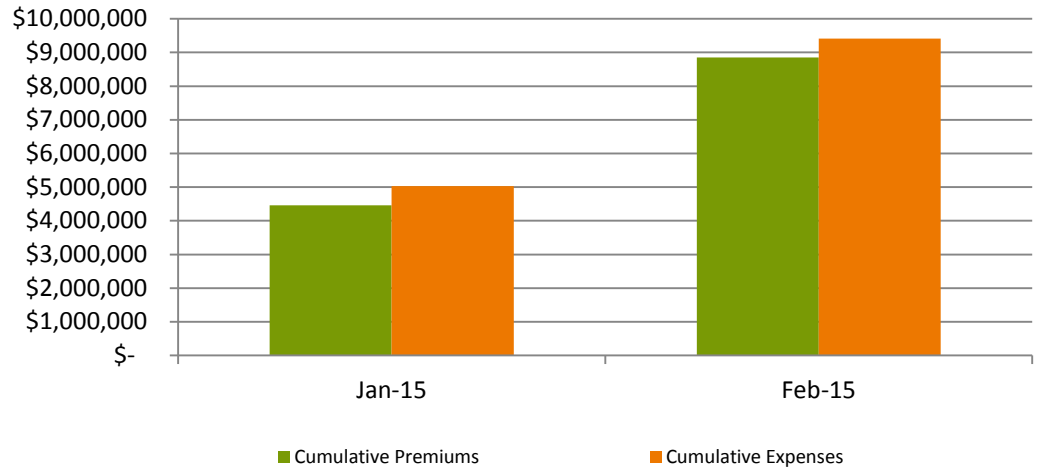
2014 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 457,177	\$ 458,687	\$ 461,755	\$ 461,292	\$ 459,638	\$ 461,911	\$ 462,104	\$ 461,835	\$ 459,027	\$ 460,341	\$ 462,104	\$ 460,963	\$ 5,526,833
Capitated Claims	\$ 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

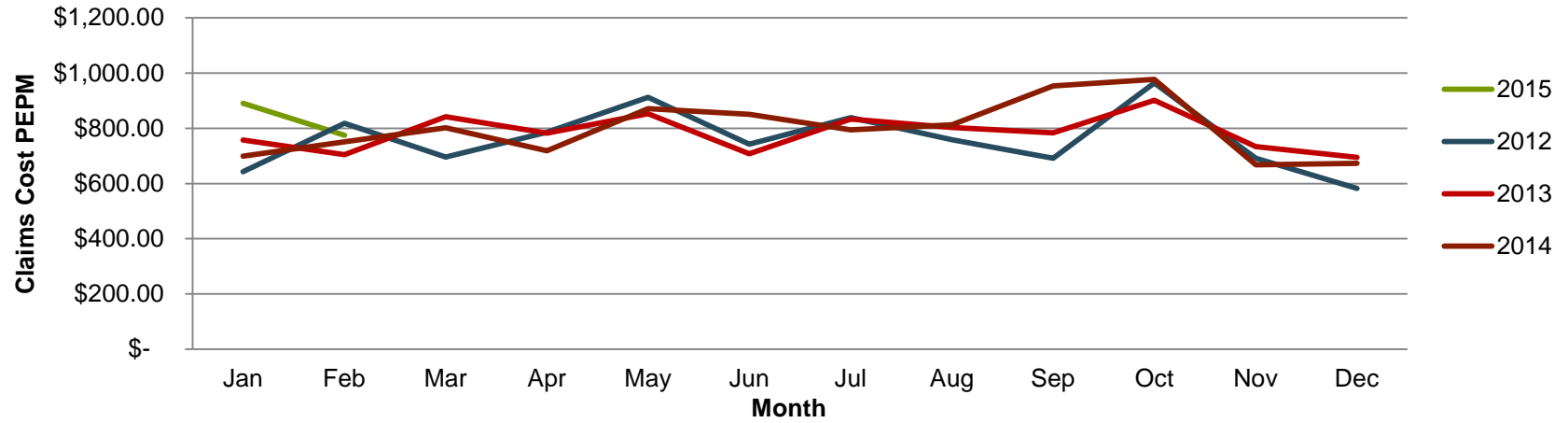


HMO Cumulative Premiums & Expenses -2015

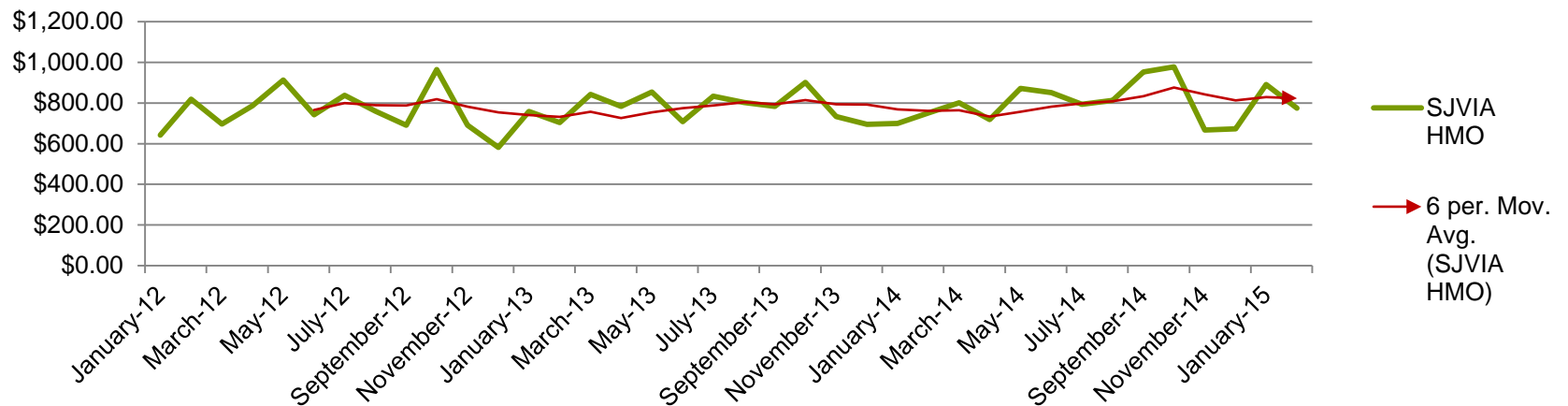


HMO Plan

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



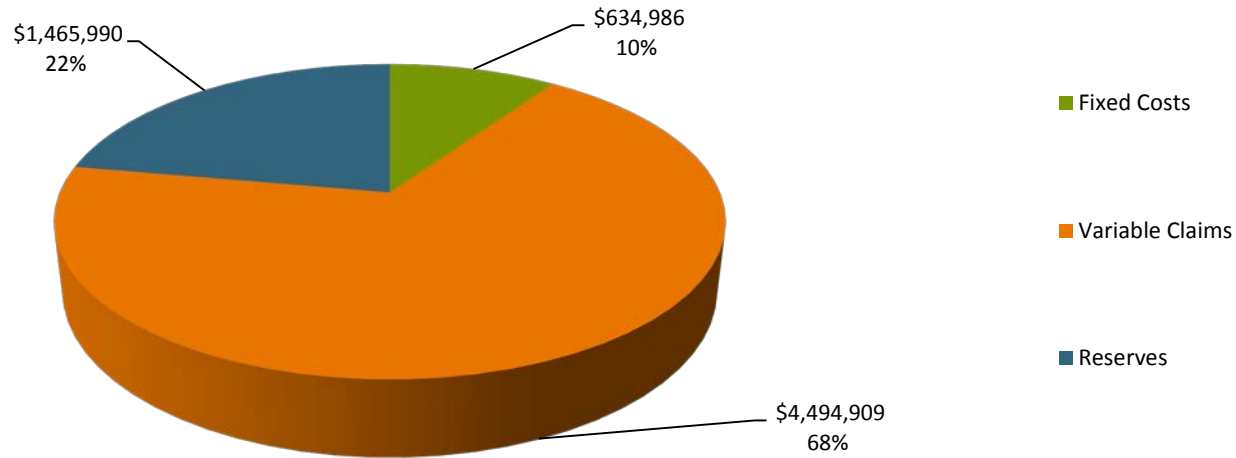
SJVIA HMO Claims PEPM



PPO PLANS

PPO Plans

YTD PPO Premium Breakdown - 2015

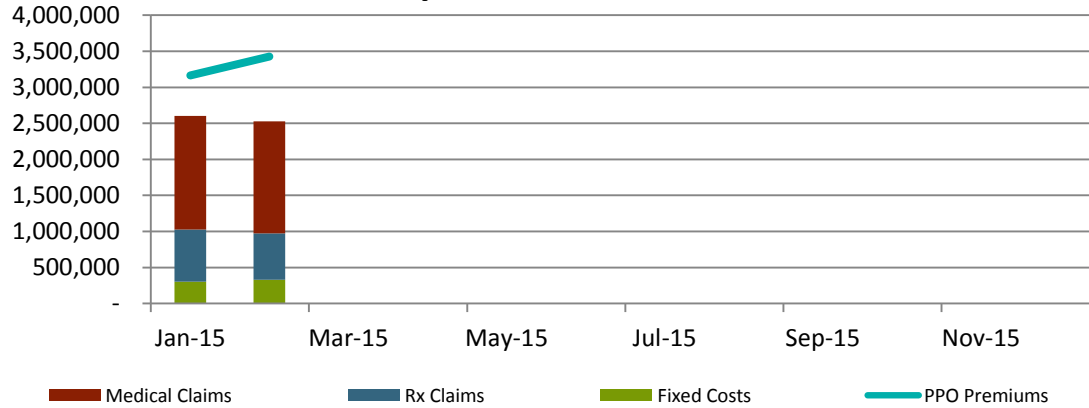


2015 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 304,314	\$ 330,671	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 634,986
Variable Claims	\$ 2,298,666	\$ 2,196,243	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,494,909
Reserves	\$ 564,133	\$ 901,857	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,465,990
Total	\$ 3,167,113	\$ 3,428,771	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,595,884

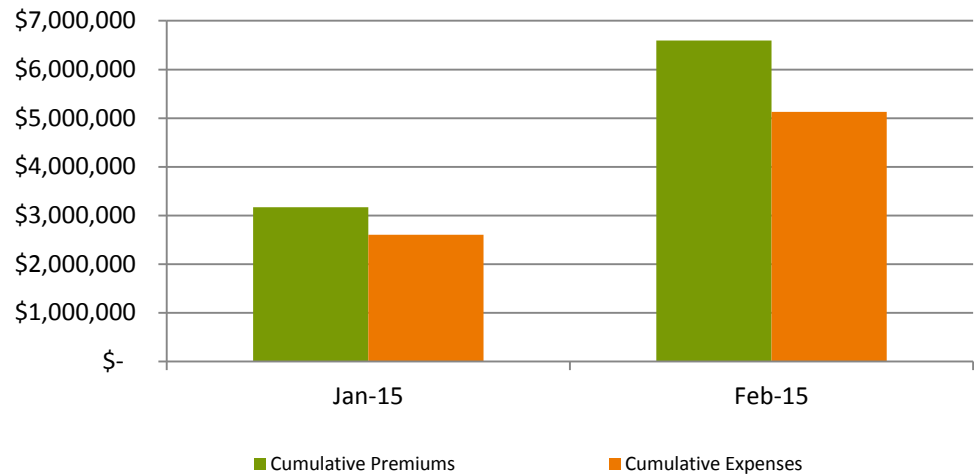
2014 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 250,608	\$ 252,655	\$ 253,820	\$ 256,183	\$ 253,686	\$ 255,664	\$ 256,235	\$ 254,065	\$ 253,999	\$ 252,585	\$ 254,438	\$ 252,452	\$ 3,046,389
Variable Claims	\$ 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

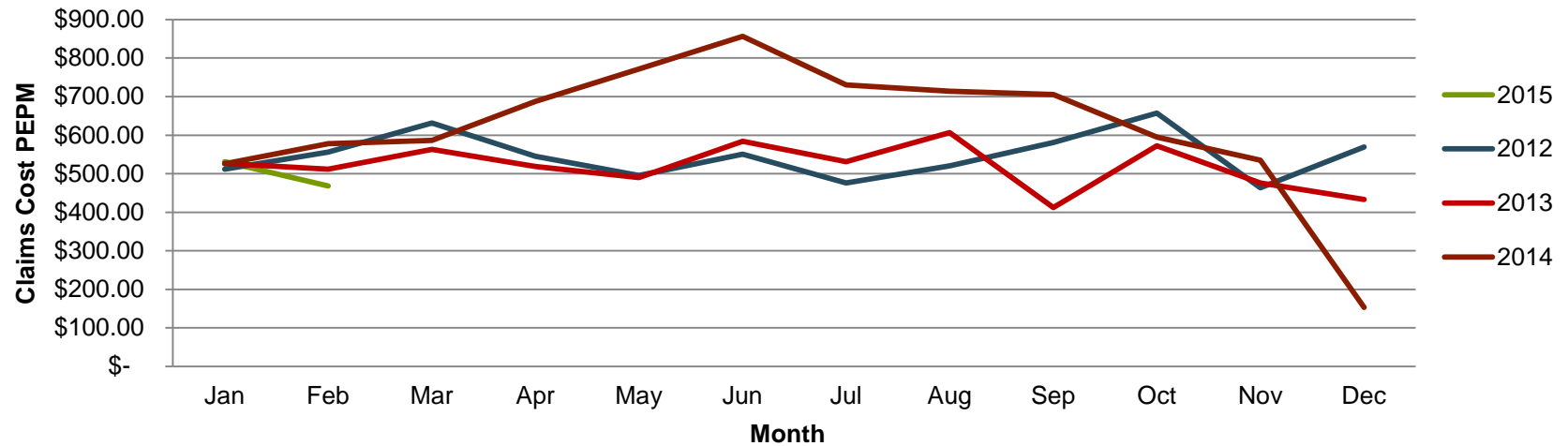


PPO Cumulative Premiums & Expenses - 2015

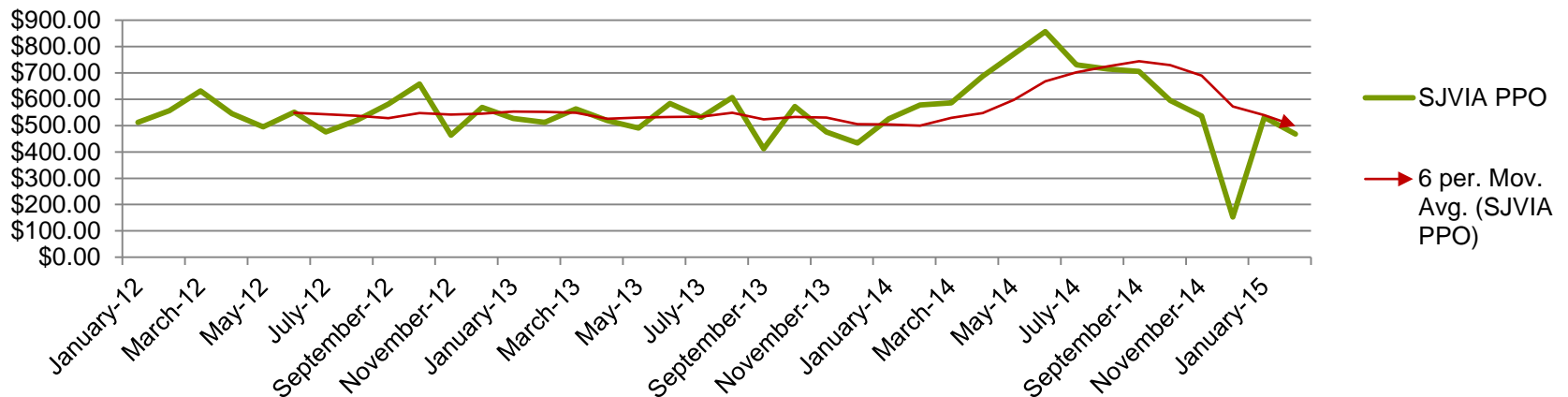


PPO Plans – PEPM

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	5,427	5,576	0	0	0	0	0	0	0	0	0	0	11,003
- Employee + Spouse	1,112	1,123	0	0	0	0	0	0	0	0	0	0	2,235
- Employee + Child(ren)	1,511	1,618	0	0	0	0	0	0	0	0	0	0	3,129
- Employee + Family	1,375	1,413	0	0	0	0	0	0	0	0	0	0	2,788
SJVIA Total Enrollment	9,425	9,730	0	0	0	0	0	0	0	0	0	0	19,155
SJVIA Total Premiums	\$7,628,139	\$7,821,845	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$15,449,983
SJVIA Premiums PEPM	\$ 809.35	\$ 803.89											\$ 806.58
SJVIA Total Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Medical Claims	\$3,825,905	\$3,113,054	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,938,959
- Rx Claims	\$1,604,601	\$1,593,503	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,198,104
- Rx Rebates													
- Stop-Loss Refunds													
- Capitated Claims (HMO)	\$1,407,855	\$1,390,740	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,798,595
SJVIA Total Claims	\$6,838,361	\$6,097,297	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$12,935,659
SJVIA Claims PEPM	\$ 725.56	\$ 626.65											\$ 675.31
SJVIA Fixed Costs	\$ 794,893	\$ 815,295	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,610,189
SJVIA Total Costs	\$7,633,255	\$6,912,592	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$14,545,847
SJVIA Cost PEPM	\$ 809.89	\$ 710.44											\$ 759.38
SJVIA Total Reserve - Increase/(Decrease)	\$ (5,116)	\$ 909,252	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 904,136
Reserve % of Non Cap. Claims	-0.1%	19.3%											8.9%

HMO Plan

2015 HMO Enrollment	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	2,316	2,274											4,590
- Employee + Spouse	640	631											1,271
- Employee + Child(ren)	1,333	1,329											2,662
- Employee + Family	811	804											1,615
HMO Total Enroll.	5,100	5,038	0	0	0	0	0	0	0	0	0	0	10,138
HMO Premiums	4,461,025	4,393,074											\$ 8,854,099
HMO Premiums PEPM	\$ 874.71	\$ 871.99											\$ 873.36
HMO Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Medical Claims	2,251,245	1,557,693											\$ 3,808,938
- Rx Claims	880,596	952,622											\$ 1,833,217
- Rx Rebates													\$ -
- Capitated Claims	1,407,855	1,390,740											\$ 2,798,595
Pooling Reimbursements													\$ -
HMO Total Claims	\$ 4,539,696	\$ 3,901,054	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,440,750
HMO Claims PEPM	\$ 890.14	\$ 774.33											\$ 832.59
HMO Fixed Costs	490,579	484,624											\$ 975,203
HMO Total Costs	\$ 5,030,275	\$ 4,385,678	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,415,953
HMO Costs PEPM	\$ 986.33	\$ 870.52											\$ 928.78
HMO Plan Reserve - Increase/(Decrease)	\$ (569,249)	\$ 7,396	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (561,854)
Reserve % of Non Cap. Claims	-18.2%	0.3%											-10.0%

PPO Plans

2015 PPO Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	3,111	3,302											6,413
- Employee + Spouse	472	492											964
- Employee + Child(ren)	178	289											467
- Employee + Family	564	609											1,173
PPO Plans Total Enrollment	4,325	4,692	0	0	0	0	0	0	0	0	0	0	9,017
PPO Plans Total Premiums	3,167,113	3,428,771											\$ 6,595,884
PPO Premiums PEPM	\$ 732.28	\$ 730.77											\$ 731.49
PPO Plans Total Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Medical Claims	1,574,660	1,555,361											\$ 3,130,021
- Rx Claims	724,006	640,882											\$ 1,364,887
- Rx Rebates													
- Stop-Loss Refunds													
PPO Plans Net Claims	\$ 2,298,666	\$ 2,196,243	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,494,909
PPO Plans Claims PEPM	\$ 531.48	\$ 468.08											\$ 498.49
PPO Plans Fixed Costs	304,314	330,671											\$ 634,986
PPO Plans Total Costs	\$ 2,602,980	\$ 2,526,914	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5,129,894
PPO Plans Cost PEPM	\$ 601.85	\$ 538.56											\$ 568.91
PPO Plans Total Reserve - Increase/(Decrease)	\$ 564,133	\$ 901,857	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,465,990
Reserve % of Net Claims	24.5%	41.1%											32.6%



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.