



Arthur J. Gallagher & Co.
BUSINESS WITHOUT BARRIERS™

Executive Claims Report

Data through May 2015

GALLAGHER BENEFIT SERVICES | JULY 17, 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 April 30, 2015

Pooling Point \$400,000

Relationship	Paid	Diagnosis	Reimbursement
DEP	\$613,266	Respiratory System (04)	\$ 380,608
SUB	\$277,593	Respiratory System (04)	\$ 42,195
SUB	\$261,114	Circulatory System (05)	\$ 249,465

Total HMO Pooling Reimbursements \$ **672,268**

PPO Plan

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

Stop Loss Deductible \$450,000

Relationship	Paid	Diagnosis	Reimbursement
DEP	\$391,046	Newborns (15)	\$38,652

Total PPO Stop Loss Reimbursements \$ **38,652**

Total SJVIA Pooling and Stop Loss Reimbursements \$ **710,920**

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

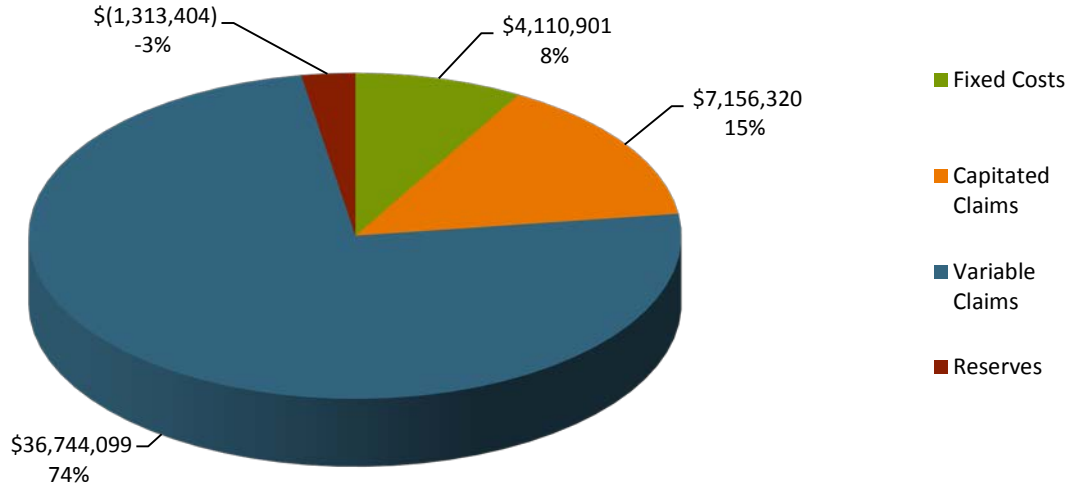
Total PPO Stop Loss Reimbursements \$ 1,539,353

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

ALL PLANS

All Plans

YTD SJVIA Premium Breakdown - 2015

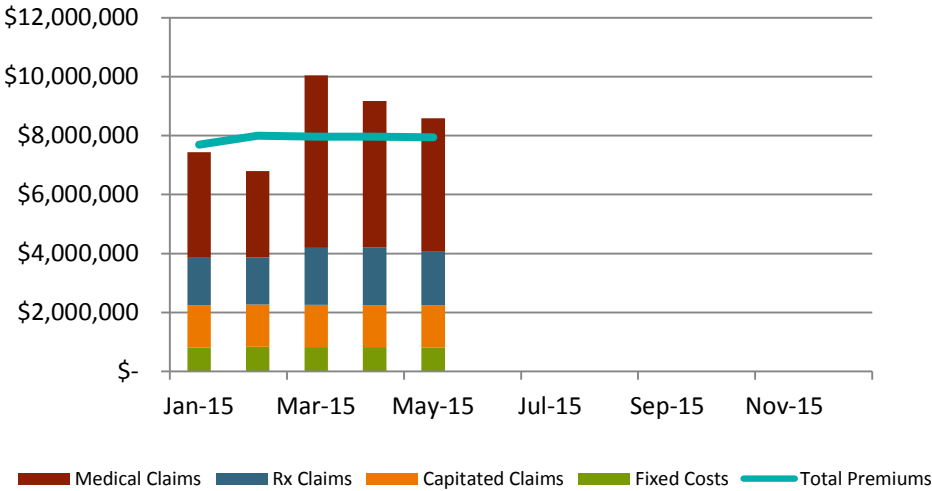


2015 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 811,969	\$ 831,451	\$ 826,960	\$ 820,882	\$ 819,639	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,110,901
Capitulated Claims	\$1,439,877	\$1,437,668	\$ 1,428,007	\$ 1,426,074	\$ 1,424,694	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,156,320
Variable Claims	\$5,181,541	\$4,526,872	\$ 7,791,298	\$ 6,923,479	\$ 6,340,921	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$29,587,778
Reserves	\$ 255,051	\$1,199,468	\$(2,087,467)	\$(1,210,851)	\$(645,936)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$(1,313,404)
Total	\$7,688,437	\$7,995,459	\$ 7,958,797	\$ 7,959,584	\$ 7,939,318	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$39,541,596

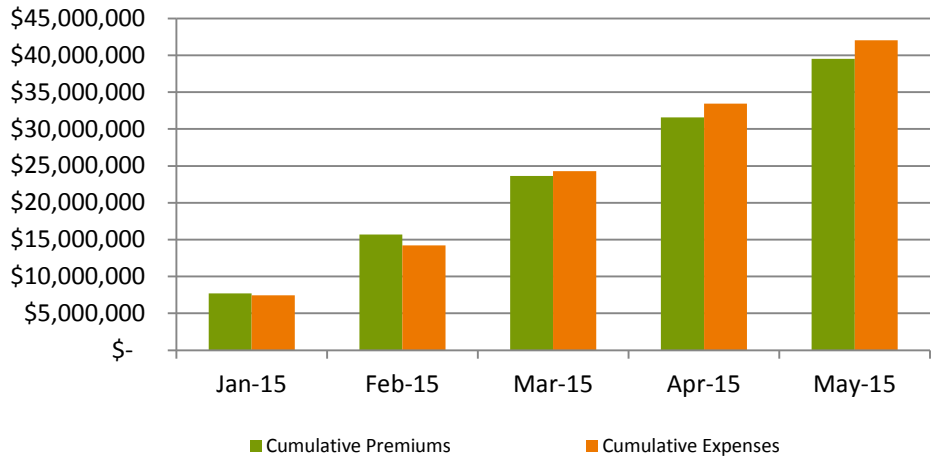
2014 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 707,785	\$ 711,342	\$ 715,576	\$ 717,474	\$ 713,324	\$ 717,575	\$ 718,339	\$ 715,900	\$ 713,026	\$ 712,925	\$ 716,541	\$ 713,416	\$ 8,573,223
Capitulated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

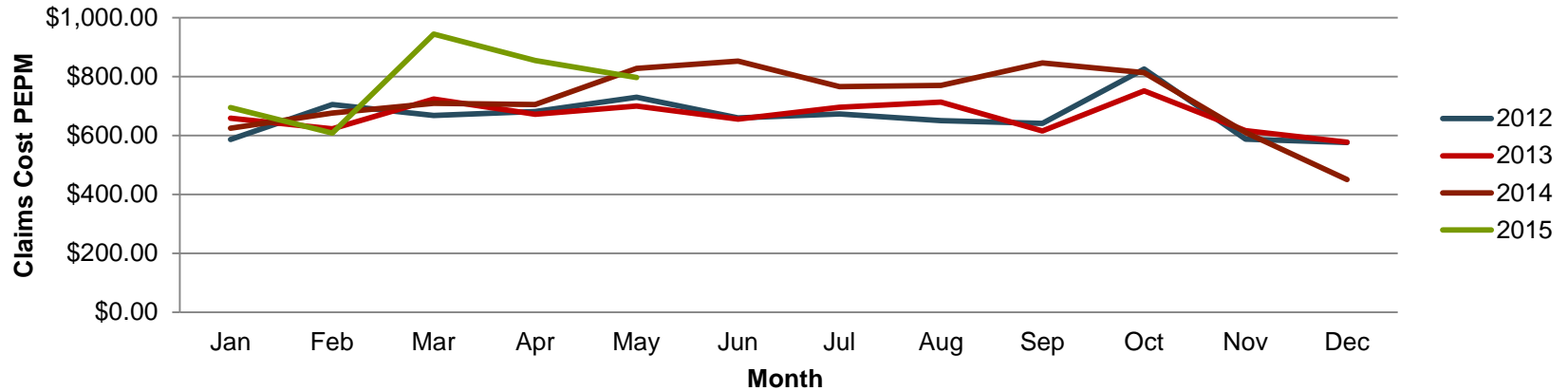


SJVIA Cumulative Premiums & Expenses - 2015

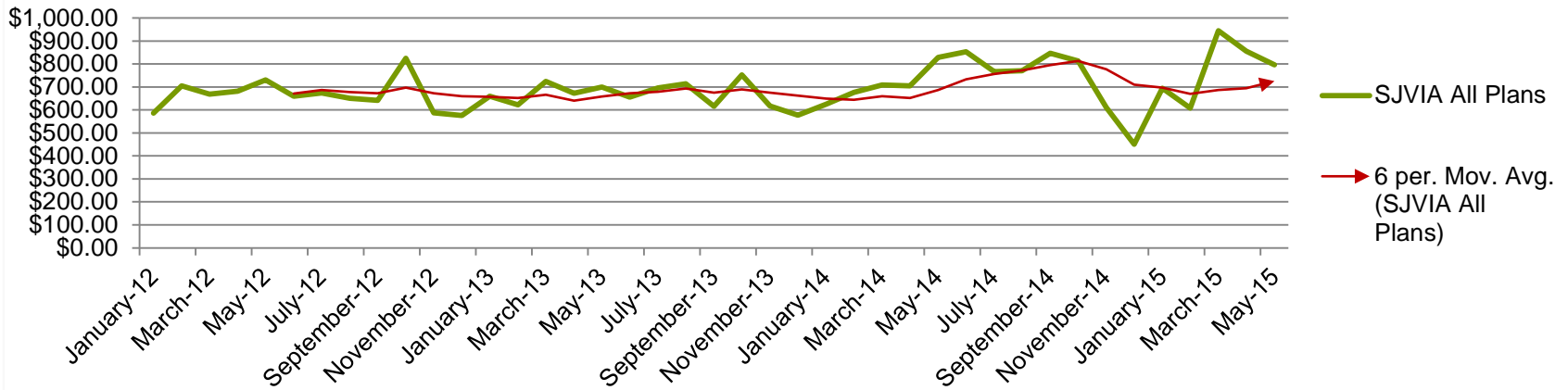


All Plans

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



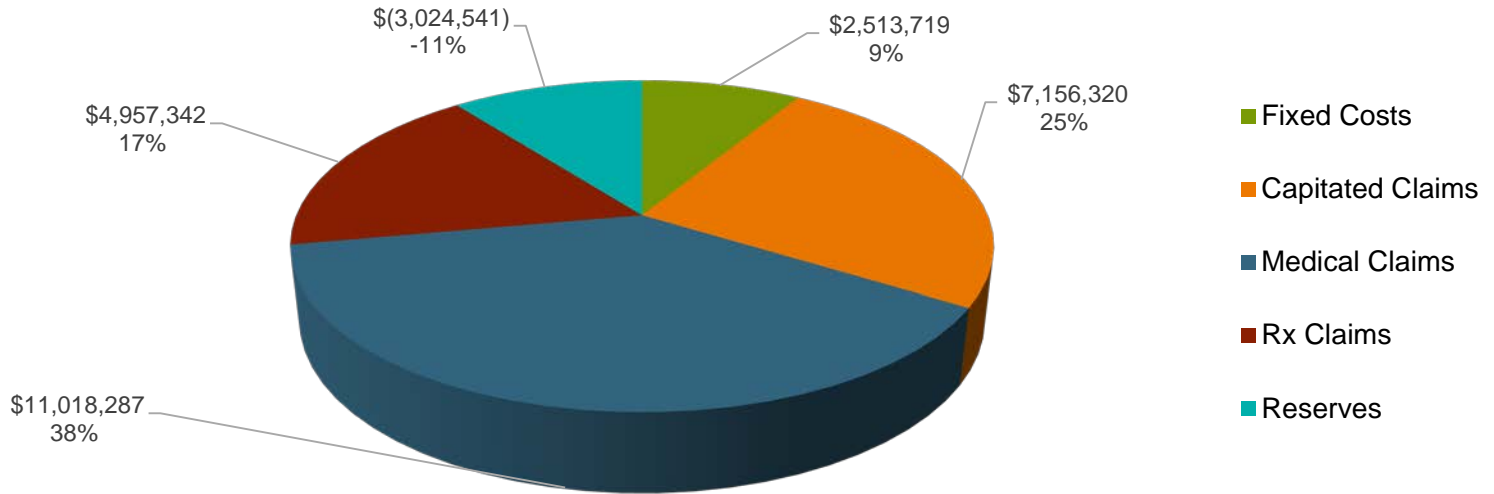
SJVIA All Plans - Claims PEPM



HMO PLAN

HMO Plan

YTD HMO Premium Breakdown - 2015

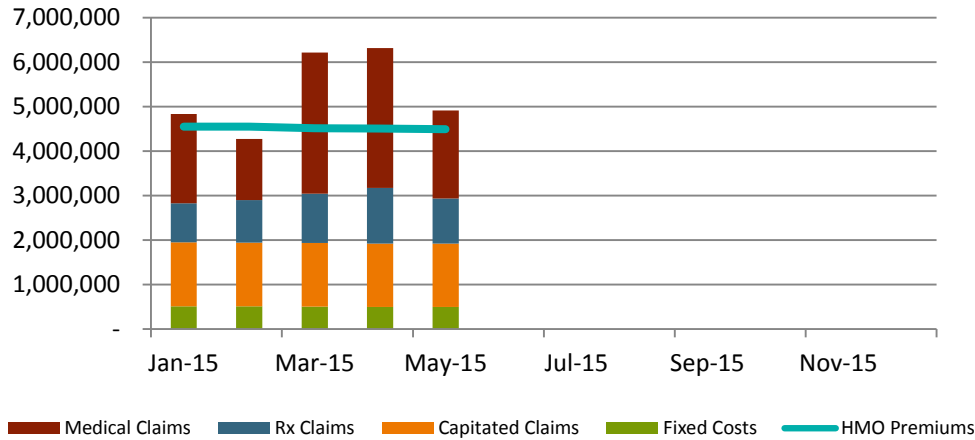


2015 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 508,488	\$ 507,361	\$ 504,078	\$ 497,144	\$ 496,649	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,513,719
Capitated Claims	\$ 1,439,877	\$ 1,437,668	\$ 1,428,007	\$ 1,426,074	\$ 1,424,694	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,156,320
Medical Claims	\$ 2,002,411	\$ 1,378,009	\$ 3,177,783	\$ 3,146,480	\$ 1,985,872	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 11,018,287
Rx Claims	\$ 882,849	\$ 954,511	\$ 1,112,202	\$ 1,251,650	\$ 1,012,108	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,957,342
Reserves	\$ (280,908)	\$ 272,181	\$ (1,703,969)	\$ (1,813,803)	\$ (426,287)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (3,024,541)
Total	\$ 4,552,716	\$ 4,549,730	\$ 4,518,101	\$ 4,507,545	\$ 4,493,035	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 22,621,127

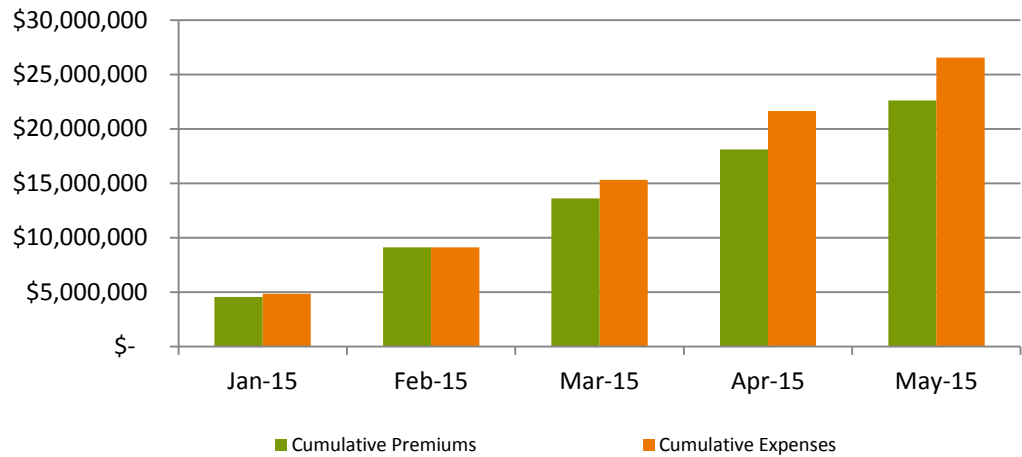
2014 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 457,177	\$ 458,687	\$ 461,755	\$ 461,292	\$ 459,638	\$ 461,911	\$ 462,104	\$ 461,835	\$ 459,027	\$ 460,341	\$ 462,104	\$ 460,963	\$ 5,526,833
Capitated Claims	\$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

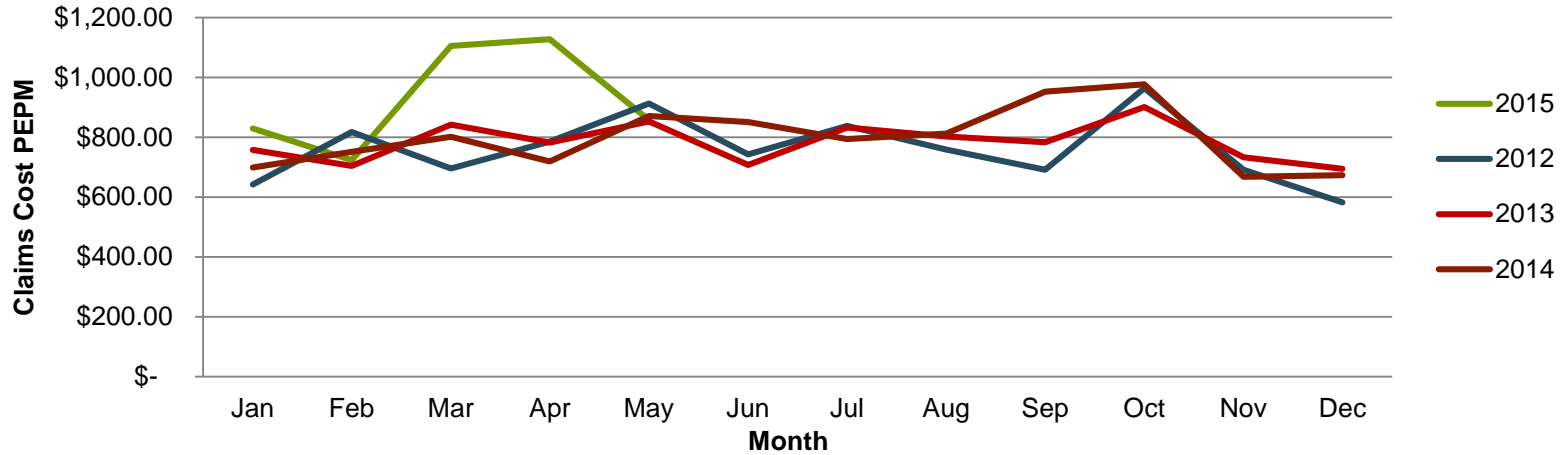


HMO Cumulative Premiums & Expenses -2015

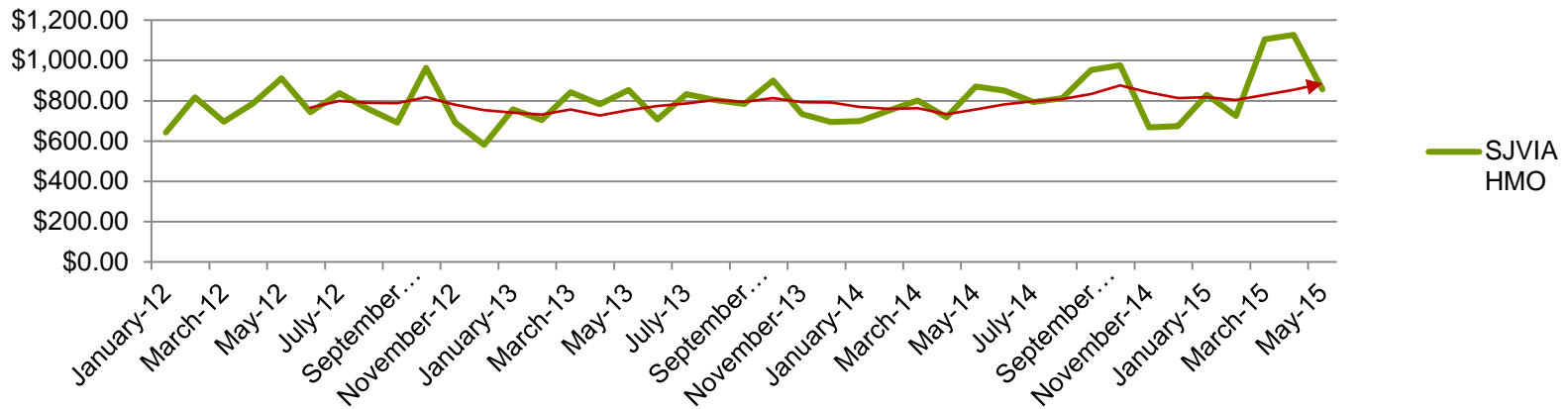


HMO Plan

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



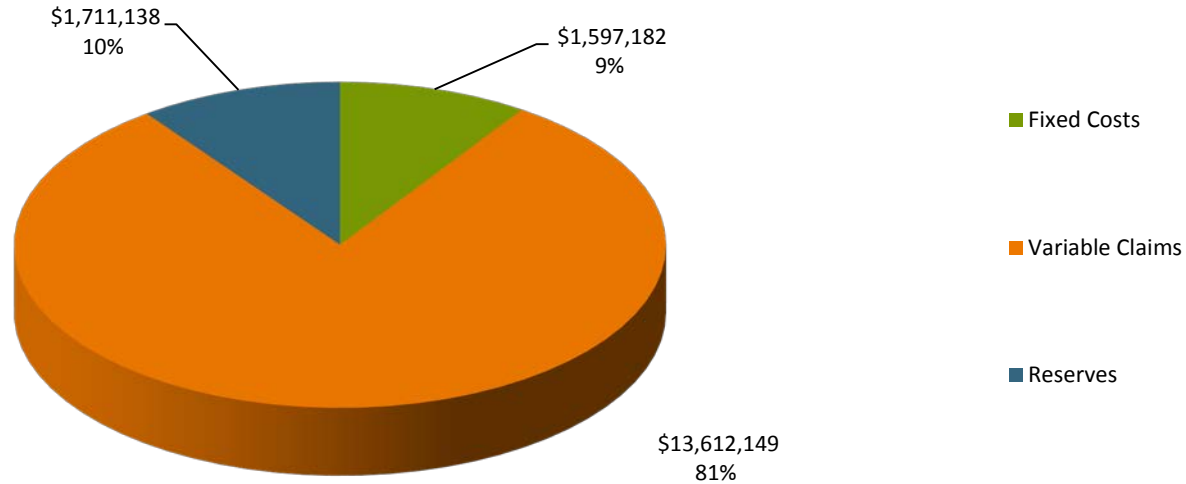
SJVIA HMO Claims PEPM



PPO PLANS

PPO Plans

YTD PPO Premium Breakdown - 2015

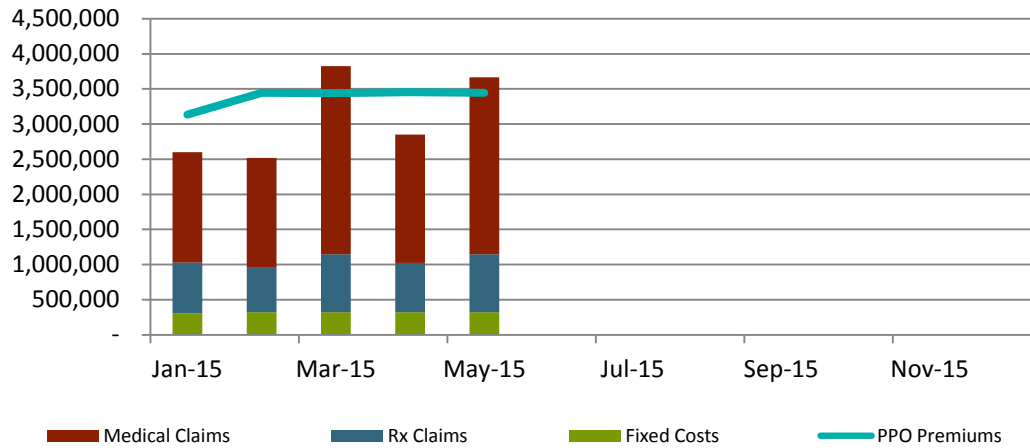


2015 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 303,482	\$ 324,090	\$ 322,882	\$ 323,738	\$ 322,991	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,597,182
Variable Claims	\$ 2,296,281	\$ 2,194,352	\$ 3,501,313	\$ 2,525,349	\$ 3,342,942	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 13,612,149
Reserves	\$ 535,958	\$ 927,288	\$ (383,498)	\$ 602,952	\$ (219,649)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,711,138
Total	\$ 3,135,721	\$ 3,445,729	\$ 3,440,697	\$ 3,452,039	\$ 3,446,283	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 16,920,469

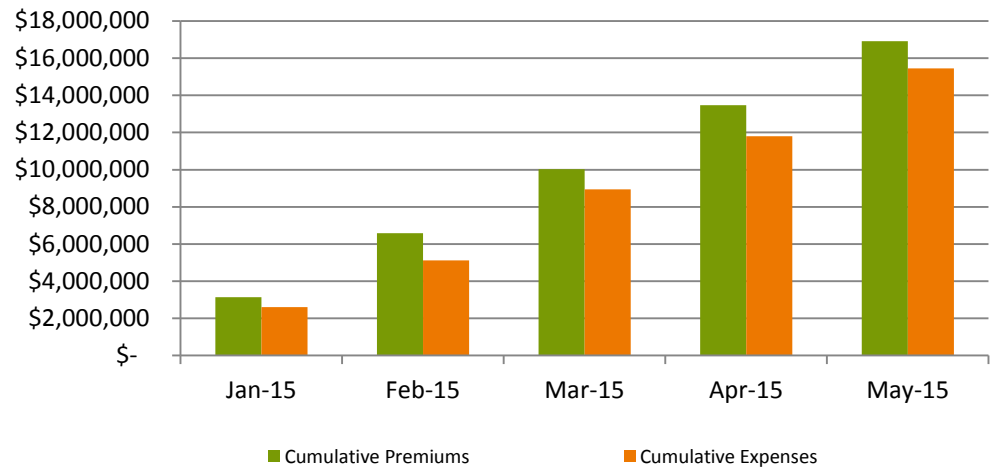
2014 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 250,608	\$ 252,655	\$ 253,820	\$ 256,183	\$ 253,686	\$ 255,664	\$ 256,235	\$ 254,065	\$ 253,999	\$ 252,585	\$ 254,438	\$ 252,452	\$ 3,046,389
Variable Claims	\$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

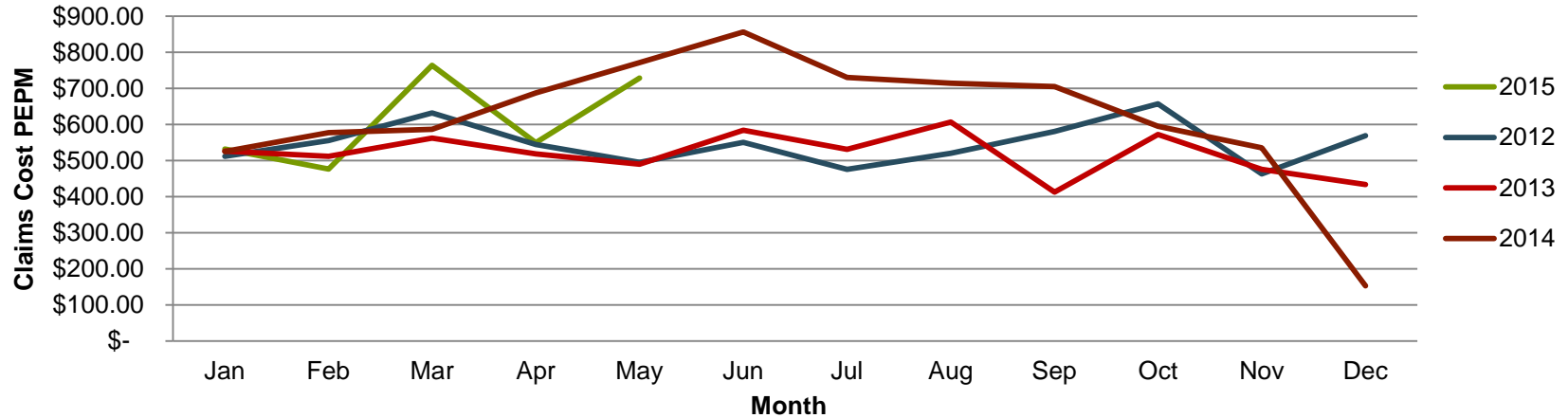


PPO Cumulative Premiums & Expenses - 2015

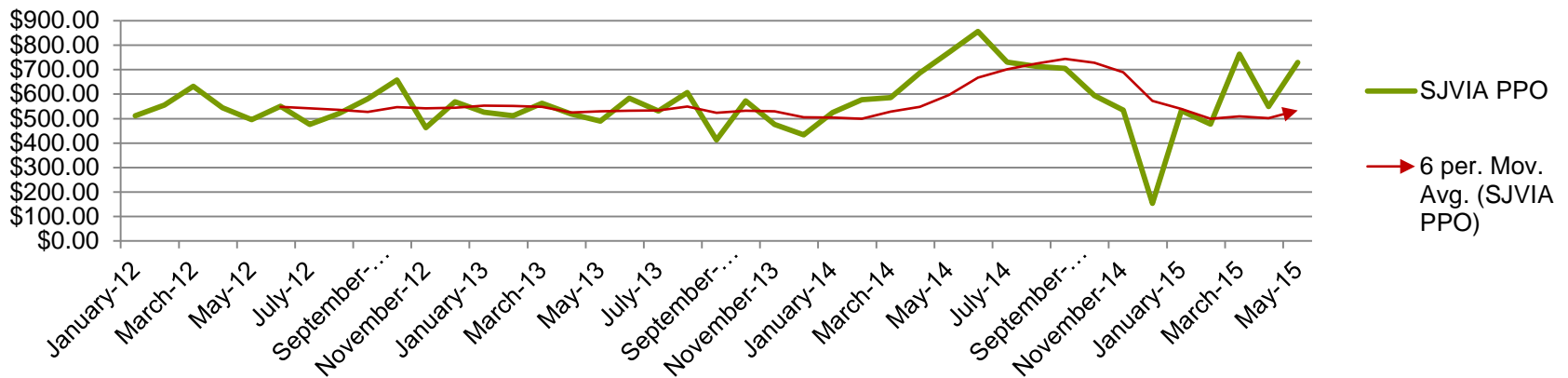


PPO Plans – PEPM

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	5,662	5,668	5,639	0	0	0	0	0	0	0	28,161
- Employee + Spouse	1,128	1,159	1,140	1,140	1,126	0	0	0	0	0	0	0	5,693
- Employee + Child(ren)	1,517	1,534	1,525	1,524	1,540	0	0	0	0	0	0	0	7,640
- Employee + Family	1,382	1,427	1,430	1,430	1,441	0	0	0	0	0	0	0	7,110
SJVIA Total Enrollment	9,530	9,809	9,757	9,762	9,746	0	0	0	0	0	0	0	48,604
SJVIA Total Premiums	\$7,688,437	\$7,995,459	\$ 7,958,797	\$ 7,959,584	\$ 7,939,318	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$39,541,596
SJVIA Premiums PEPM	\$ 806.76	\$ 815.11	\$ 815.70	\$ 815.36	\$ 814.62								\$ 813.55
SJVIA Total Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Medical Claims	\$3,574,537	\$2,931,495	\$ 5,856,417	\$ 4,972,160	\$ 4,506,276	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$21,840,885
- Rx Claims	\$1,607,003	\$1,595,377	\$ 1,934,881	\$ 1,951,319	\$ 1,834,645	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,923,225
- Rx Rebates													
- Stop-Loss Refunds													
- Capitated Claims (HMO)	\$1,439,877	\$1,437,668	\$ 1,428,007	\$ 1,426,074	\$ 1,424,694	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,156,320
SJVIA Total Claims	\$6,621,417	\$5,964,540	\$ 9,219,304	\$ 8,349,553	\$ 7,765,616	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$37,920,431
SJVIA Claims PEPM	\$ 694.80	\$ 608.07	\$ 944.89	\$ 855.31	\$ 796.80								\$ 780.19
SJVIA Fixed Costs	\$ 811,969	\$ 831,451	\$ 826,960	\$ 820,882	\$ 819,639	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,110,901
SJVIA Total Costs	\$7,433,387	\$6,795,991	\$10,046,264	\$ 9,170,435	\$ 8,585,255	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$42,031,332
SJVIA Cost PEPM	\$ 780.00	\$ 692.83	\$ 1,029.65	\$ 939.40	\$ 880.90								\$ 864.77
SJVIA Total Reserve - Increase/(Decrease)	\$ 255,051	\$1,199,468	\$(2,087,467)	\$(1,210,851)	\$(645,936)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$(2,489,736)
Reserve % of Non Cap. Claims	4.9%	26.5%	-26.8%	-17.5%	-10.2%								-8.1%

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	2,366	2,349								11,844
- Employee + Spouse	667	662	650	648	643								3,270
- Employee + Child(ren)	1,338	1,355	1,340	1,340	1,352								6,725
- Employee + Family	820	818	818	812	817								4,085
HMO Total Enroll.	5,216	5,208	5,173	5,166	5,161	0	0	0	0	0	0	0	25,924
HMO Premiums	4,552,716	4,549,730	4,518,101	4,507,545	4,493,035								\$ 22,621,127
HMO Premiums PEPM	\$ 872.84	\$ 873.60	\$ 873.40	\$ 872.54	\$ 870.57								\$ 872.59
HMO Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Medical Claims	2,002,411	1,378,009	3,177,783	3,146,480	1,985,872								\$ 11,690,555
- Rx Claims	882,849	954,511	1,112,202	1,251,650	1,012,108								\$ 5,213,319
- Rx Rebates													\$ -
- Capitated Claims	1,439,877	1,437,668	1,428,007	1,426,074	1,424,694								\$ 7,156,320
Pooling Reimbursements													\$ -
HMO Total Claims	\$ 4,325,136	\$ 3,770,188	\$ 5,717,991	\$ 5,824,204	\$ 4,422,674	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 24,060,194
HMO Claims PEPM	\$ 829.21	\$ 723.92	\$ 1,105.35	\$ 1,127.41	\$ 856.94								\$ 928.11
HMO Fixed Costs	508,488	507,361	504,078	497,144	496,649								\$ 2,513,719
HMO Total Costs	\$ 4,833,624	\$ 4,277,549	\$ 6,222,069	\$ 6,321,349	\$ 4,919,323	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 26,573,914
HMO Costs PEPM	\$ 926.69	\$ 821.34	\$ 1,202.80	\$ 1,223.64	\$ 953.17								\$ 1,025.07
HMO Plan Reserve - Increase/(Decrease)	\$ (280,908)	\$ 272,181	\$ (1,703,969)	\$ (1,813,803)	\$ (426,287)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (3,952,786)
Reserve % of Non Cap. Claims	-9.7%	11.7%	-39.7%	-41.2%	-14.2%								-23.4%

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	3,297	3,302	3,290								16,317
- Employee + Spouse	461	497	490	492	483								2,423
- Employee + Child(ren)	179	179	185	184	188								915
- Employee + Family	562	609	612	618	624								3,025
PPO Plans Total Enrollment	4,314	4,601	4,584	4,596	4,585	0	0	0	0	0	0	0	22,680
PPO Plans Total Premiums	3,135,721	3,445,729	3,440,697	3,452,039	3,446,283								\$ 16,920,469
PPO Premiums PEPM	\$ 726.87	\$ 748.91	\$ 750.59	\$ 751.10	\$ 751.64								\$ 746.05
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	2,678,634	1,825,680	2,520,404								\$ 10,150,330
- Rx Claims	724,155	640,866	822,679	699,669	822,537								\$ 3,709,906
- Rx Rebates													
- Stop-Loss Refunds													
PPO Plans Net Claims	\$ 2,296,281	\$ 2,194,352	\$ 3,501,313	\$ 2,525,349	\$ 3,342,942	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 13,860,236
PPO Plans Claims PEPM	\$ 532.29	\$ 476.93	\$ 763.81	\$ 549.47	\$ 729.10								\$ 611.12
PPO Plans Fixed Costs	303,482	324,090	322,882	323,738	322,991								\$ 1,597,182
PPO Plans Total Costs	\$ 2,599,763	\$ 2,518,442	\$ 3,824,195	\$ 2,849,087	\$ 3,665,932	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 15,457,418
PPO Plans Cost PEPM	\$ 602.63	\$ 547.37	\$ 834.25	\$ 619.91	\$ 799.55								\$ 681.54
PPO Plans Total Reserve - Increase/(Decrease)	\$ 535,958	\$ 927,288	\$ (383,498)	\$ 602,952	\$ (219,649)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,463,051
Reserve % of Net Claims	23.3%	42.3%	-11.0%	23.9%	-6.6%								10.6%



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.