

# SJVIA 2015-16 FISCAL BUDGET

Adopted August 28, 2015

## REVENUE

SJVIA Health Plan Revenue	
Medical & Rx	\$ 112,908,818
Dental	\$ 6,770,654
Vision	\$ 1,320,429
Kaiser Premium	\$ 23,735,387
<b>TOTAL REVENUE</b>	<b>\$ 144,735,288</b>

## EXPENSES: Fixed

1 Specific & Aggregate Stop Loss Insurance (PPO)	\$ 1,092,464
2 Administration & Network Fees (Anthem PPO)	\$ 1,696,429
2 Administration & Network Fees (Blue Shield PPO)	\$ 142,793
3 Viverae Wellness and Disease Management	\$ 867,816
4 Chimienti Associates/Hourglass Administration (Anthem & Kaiser)	\$ 783,370
5 GBS Consulting	\$ 556,305
6 SJVIA Association Fee	\$ 301,296
7 SJVIA Non-Founding Member Fee	\$ 92,424
8 Wellness/Communications	\$ 451,944
9 Anthem HMO Pooling	\$ 1,617,847
10 Anthem HMO Administration/Retention	\$ 2,412,130
11 ACA Reinsurance/PCORI (PPO)	\$ 297,222
11 ACA Reinsurance/PCORI (HMO)	\$ 417,022
<b>TOTAL FIXED EXPENSES</b>	<b>\$ 10,729,061</b>

## EXPENSES: Claims

12 Projected Paid Claims PPO	\$ 44,425,269
13 Projected Non-Cap HMO Claims	\$ 37,016,606
14 Anthem MMP HMO Capitation (Fixed Claims Cost)	\$ 17,739,602
<b>TOTAL CLAIMS EXPENSES</b>	<b>\$ 99,181,477</b>

15 Delta Dental	\$ 6,770,654
16 VSP	\$ 1,320,429
17 Kaiser Permanente	\$ 23,596,739
	<b>\$ 31,687,822</b>

## TOTAL PROJECTED EXPENSES

\$ 141,598,360

## Impact to Reserves

\$ 3,136,928

<b>Beginning Reserve</b>	<b>\$ 10,117,971</b>
<b>Add - Revenue</b>	<b>\$ 144,735,288</b>
<b>Less - Expenses</b>	<b>\$ (141,598,360)</b>
<b>Equals - Ending Reserves</b>	<b>\$ 13,254,899</b>