



Arthur J. Gallagher & Co.
BUSINESS WITHOUT BARRIERS™

2017 Preliminary Renewal



SJVIA
San Joaquin Valley
Insurance Authority

Plan Year: January 1, 2017 - December 31, 2017

Presented By:

Gallagher Benefit Services

CA License #: 0D36879

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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.

SJVIA
HMO RENEWAL PROJECTION
EFFECTIVE JANUARY 1, 2017

	EMPLOYEES	MEDICAL CLAIMS	RX CLAIMS
Apr-15	5,181		
May-15	5,164		
Jun-15	5,164	\$2,653,773	\$1,111,280
Jul-15	5,140	\$3,002,732	\$1,146,637
Aug-15	5,172	\$2,936,664	\$1,142,044
Sep-15	5,155	\$2,283,617	\$1,231,172
Oct-15	5,174	\$2,528,090	\$1,148,679
Nov-15	5,159	\$2,595,863	\$1,021,988
Dec-15	5,135	\$2,345,830	\$1,154,620
Jan-16	4,607	\$1,569,203	\$1,038,360
Feb-16	4,594	\$2,175,671	\$1,073,967
Mar-16	4,579	\$1,839,161	\$1,185,061
Apr-16	4,566	\$1,998,427	\$1,074,355
May-16	4,843	\$2,382,048	\$1,066,792
Paid Claims		\$28,311,079	\$13,394,954
Pooled Claims		(\$437,830)	\$0
Net Claims		\$27,873,249	\$13,394,954
Annual Trend		5.80%	14.50%
Trended Claims		1.0934	1.2391
Add Back In Large		\$400,000	\$0
Projected Claims		\$30,875,902	\$16,597,776
PEPM		\$512.68	\$275.60
Total Claims		\$788.29	
Capitation		\$301.01	
Expenses		\$45.34	
Pool Charge		\$27.69	
Total Needed Cost		\$1,162.33	
Total Current Cost		\$1,000.99	
Rate Action		16.12%	
Additional Premium		\$9,376,147	

SJVIA
PPO PRELIMINARY RENEWAL PROJECTION
EFFECTIVE JANUARY 1, 2017

	EMPLOYEES	MEDICAL CLAIMS	RX CLAIMS
Apr-15	4,615		
May-15	4,602		
Jun-15	4,604	\$2,196,073	\$926,194
Jul-15	5,516	\$2,508,212	\$1,115,819
Aug-15	5,584	\$3,188,593	\$1,237,512
Sep-15	5,554	\$3,554,252	\$1,180,722
Oct-15	5,535	\$3,801,065	\$1,341,498
Nov-15	5,546	\$3,377,360	\$1,095,467
Dec-15	5,612	\$3,621,122	\$1,204,432
Jan-16	5,696	\$3,017,547	\$1,073,690
Feb-16	5,705	\$2,856,128	\$1,171,541
Mar-16	5,705	\$3,452,211	\$1,227,699
Apr-16	5,718	\$3,786,238	\$1,124,409
May-16	5,700	\$3,154,750	\$1,270,575
Paid Claims		\$38,513,550	\$13,969,558
Pooled Claims		(\$1,396,199)	\$0
Net Claims		\$37,117,351	\$13,969,558
Annual Trend		5.80%	14.50%
Trended Claims		1.0934	1.2391
Add Back In Large		\$1,200,000	\$0
Projected Claims		\$41,783,168	\$17,309,772
PEPM		\$650.08	\$269.31
Total Claims		\$919.39	
Expenses		\$29.56	
Pool Charge		\$20.22	
Total Needed Cost		\$969.17	
Total Current Cost		\$809.97	
Rate Action		19.65%	
Additional Premium		\$10,889,052	