

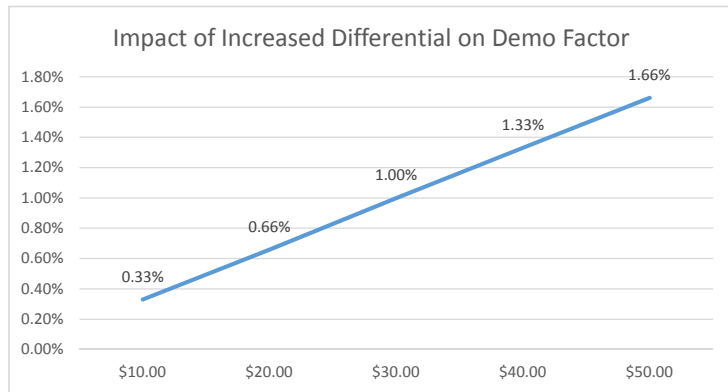
SJVA  
Impact of Kaiser / Anthem Rate Differential

ASSUMPTIONS

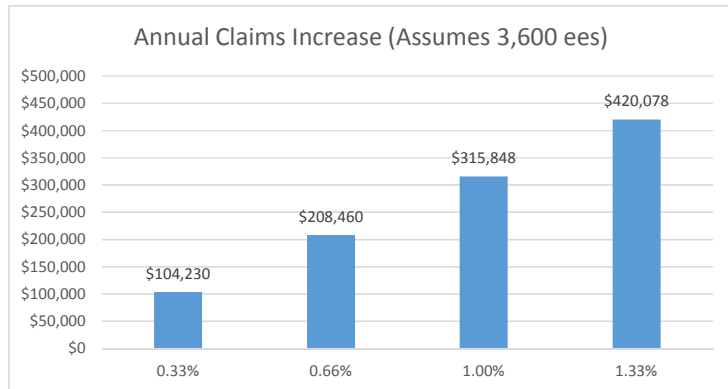
Current employee cost differential is \$33.22.  
 Differential existed at 2016 Open Enrollment.  
 If maintained, no significant new migration would occur from existing employees.  
 Impact on demographic factor based upon historical erosion and census results of 2016.  
 Cost impact based upon 3,600 lives.

Change in Differential	Increase in Demo Factor
\$10.00	0.0033
\$20.00	0.0066
\$30.00	0.01
\$40.00	0.0133
\$50.00	0.0166

IMPACT ON DEMOGRAPHIC FACTOR



IMPACT ON COUNTY OF FRESNO CLAIM COSTS



Change in Demo Factor	Annual Claims Increase
0.33%	\$104,230
0.66%	\$208,460
1.00%	\$315,848
1.33%	\$420,078