

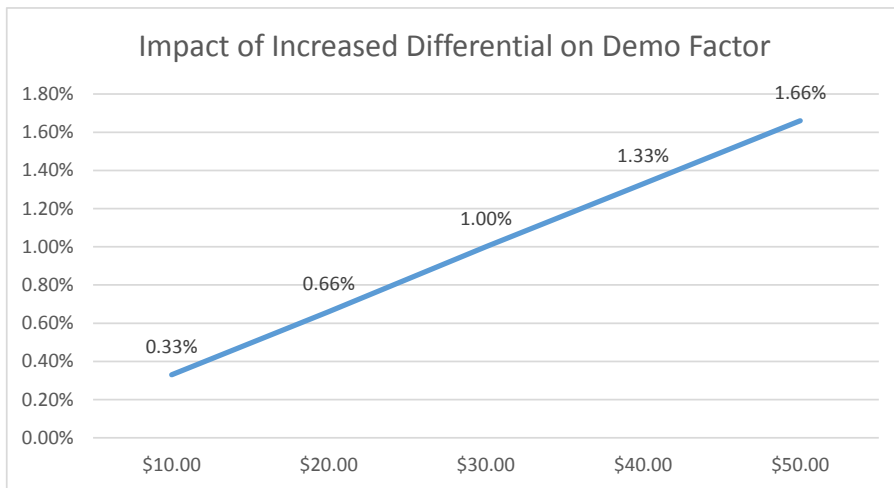
## SJVIA Impact of Kaiser / Anthem Rate Differential Illustration

**ASSUMPTIONS**

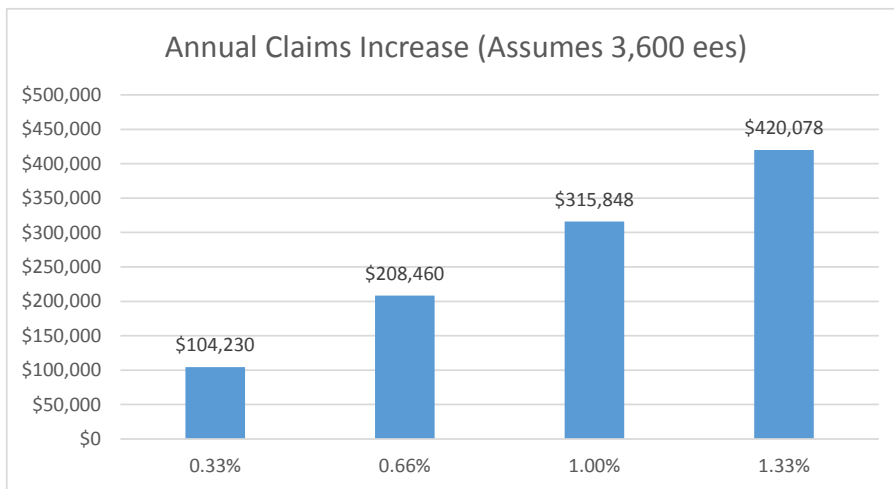
Current employee cost differential is \$33.22.  
 Price differential that existed at 2016 Open Enrollment.  
 If maintained, no significant new migration would occur from existing employees.  
 Impact on demographic factor based upon historical erosion and census results of 2016.  
 Cost impact based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