

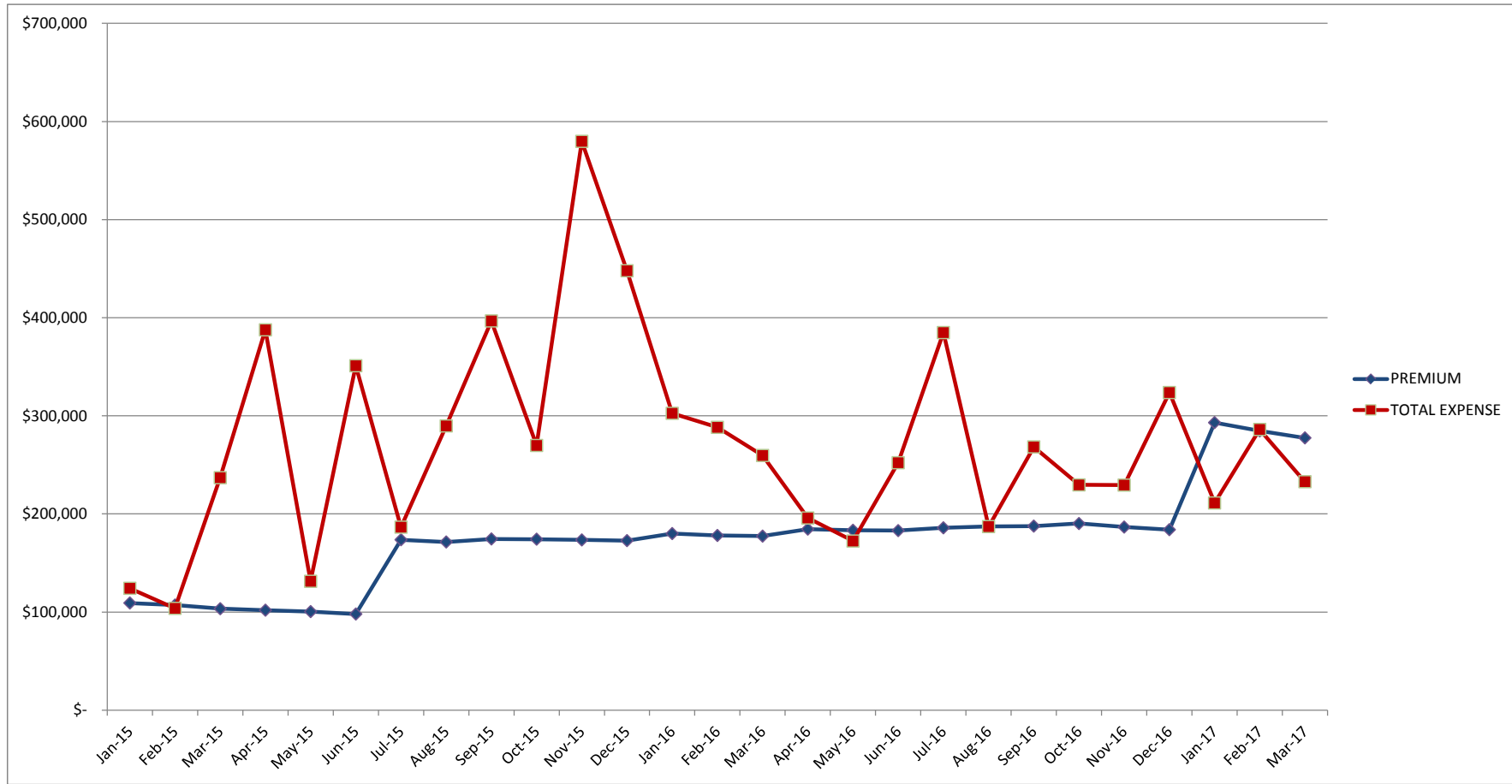


**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report - All Medical
All Others**

	A	B	C	D	E	F	G (C+D+E+F)	H (B-G)	I (G/B)
MONTH- YEAR	ENROLLED	CLAIMS EXPENSE						\$ DIFFERENCE	PAID LOSS RATIO
		PREMIUM	MEDICAL	CAPITATION	RX	FIXED	TOTAL EXPENSE		
Jan-15	100	\$ 109,232	\$ 59,828	\$ 37,293	\$ 17,904	\$ 9,188	\$ 124,213	\$ (14,981)	113.7%
Feb-15	98	\$ 107,198	\$ 38,671	\$ 36,491	\$ 19,608	\$ 8,983	\$ 103,753	\$ 3,445	96.8%
Mar-15	95	\$ 103,389	\$ 169,027	\$ 36,590	\$ 22,606	\$ 8,726	\$ 236,949	\$ (133,560)	229.2%
Apr-15	94	\$ 101,900	\$ 320,837	\$ 35,660	\$ 22,524	\$ 8,634	\$ 387,655	\$ (285,755)	380.4%
May-15	93	\$ 100,462	\$ 66,626	\$ 34,772	\$ 21,390	\$ 8,561	\$ 131,349	\$ (30,888)	130.7%
Jun-15	91	\$ 97,986	\$ 283,688	\$ 34,432	\$ 24,557	\$ 8,376	\$ 351,053	\$ (253,067)	358.3%
Jul-15	146	\$ 173,709	\$ 111,646	\$ 34,687	\$ 27,794	\$ 12,394	\$ 186,520	\$ (12,810)	107.4%
Aug-15	145	\$ 171,417	\$ 206,373	\$ 34,438	\$ 36,596	\$ 12,301	\$ 289,708	\$ (118,291)	169.0%
Sep-15	146	\$ 174,497	\$ 316,637	\$ 35,765	\$ 31,912	\$ 12,414	\$ 396,728	\$ (222,231)	227.4%
Oct-15	148	\$ 174,281	\$ 180,136	\$ 36,210	\$ 40,852	\$ 12,579	\$ 269,777	\$ (95,495)	154.8%
Nov-15	146	\$ 173,512	\$ 490,498	\$ 35,975	\$ 40,879	\$ 12,414	\$ 579,766	\$ (406,254)	334.1%
Dec-15	145	\$ 172,820	\$ 350,342	\$ 36,090	\$ 49,101	\$ 12,342	\$ 447,874	\$ (275,054)	259.2%
Jan-16	141	\$ 180,011	\$ 220,054	\$ 35,132	\$ 36,153	\$ 11,226	\$ 302,564	\$ (122,554)	168.1%
Feb-16	141	\$ 178,054	\$ 206,162	\$ 35,364	\$ 35,494	\$ 11,247	\$ 288,268	\$ (110,214)	161.9%
Mar-16	141	\$ 177,389	\$ 174,903	\$ 35,402	\$ 38,029	\$ 11,247	\$ 259,581	\$ (82,191)	146.3%
Apr-16	147	\$ 184,531	\$ 117,706	\$ 36,047	\$ 30,344	\$ 11,774	\$ 195,871	\$ (11,340)	106.1%
May-16	146	\$ 183,357	\$ 94,076	\$ 35,855	\$ 30,754	\$ 11,686	\$ 172,371	\$ 10,986	94.0%
Jun-16	146	\$ 183,013	\$ 171,526	\$ 36,436	\$ 32,529	\$ 11,707	\$ 252,197	\$ (69,185)	137.8%
Jul-16	148	\$ 185,853	\$ 303,039	\$ 36,226	\$ 33,753	\$ 11,840	\$ 384,859	\$ (199,006)	207.1%
Aug-16	149	\$ 187,371	\$ 110,677	\$ 36,444	\$ 28,093	\$ 11,907	\$ 187,121	\$ 251	99.9%
Sep-16	149	\$ 187,618	\$ 185,744	\$ 36,374	\$ 34,329	\$ 11,886	\$ 268,333	\$ (80,715)	143.0%
Oct-16	151	\$ 190,212	\$ 149,400	\$ 36,709	\$ 31,430	\$ 12,040	\$ 229,578	\$ (39,367)	120.7%
Nov-16	151	\$ 186,621	\$ 152,295	\$ 37,037	\$ 28,006	\$ 12,040	\$ 229,378	\$ (42,757)	122.9%
Dec-16	149	\$ 183,961	\$ 246,956	\$ 36,129	\$ 28,776	\$ 11,886	\$ 323,748	\$ (139,786)	176.0%
Jan-17	179	\$ 293,106	\$ 115,598	\$ 51,887	\$ 28,813	\$ 14,870	\$ 211,168	\$ 81,937	72.0%
Feb-17	179	\$ 284,629	\$ 184,673	\$ 51,705	\$ 34,881	\$ 14,870	\$ 286,129	\$ (1,500)	100.5%
Mar-17	174	\$ 277,523	\$ 131,939	\$ 51,756	\$ 34,641	\$ 14,508	\$ 232,844	\$ 44,679	83.9%
2015	121	\$ 1,660,403	\$ 2,594,309	\$ 428,402	\$ 355,722	\$ 126,911	\$ 3,505,345	\$ (1,844,942)	211.1%
2016	147	\$ 2,207,991	\$ 2,132,538	\$ 433,155	\$ 387,689	\$ 140,487	\$ 3,093,868	\$ (885,877)	140.1%
2017YTD	177	\$ 855,258	\$ 432,210	\$ 155,348	\$ 98,336	\$ 44,248	\$ 730,141	\$ 125,117	85.4%
Current 12 Months	156	\$ 2,527,795	\$ 1,963,629	\$ 482,606	\$ 376,349	\$ 151,013	\$ 2,973,596	\$ (445,801)	117.6%

Data Source(s): Anthem Monthly Enrollment, Premiums, Claim Data 03-2017; Envolve Pharmacy Solutions Monthly Claims; SJVIA Premium Summary 2015 - 2017; SJVIA 2015-2017 Fixed Cost History

San Joaquin Valley Insurance Authority (SJVIA) Anthem Blue Cross Premium and Claims Report - All Medical All Others



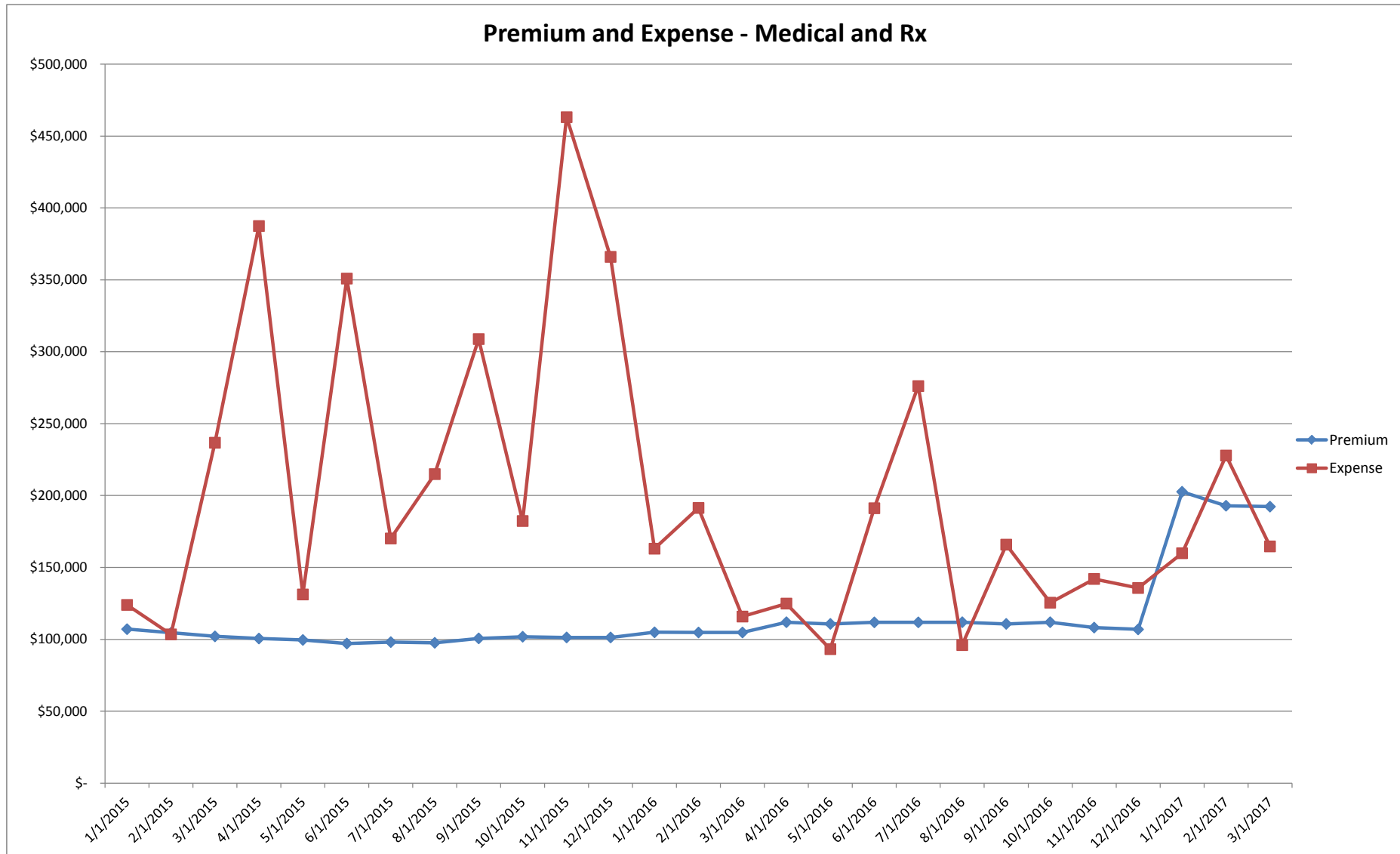


**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report - HMO
All Others**

	A	B	C	D	E	F	G (C+D+E+F)	H (B-G)	I (G/B)
MONTH- YEAR	ENROLLED	CLAIMS EXPENSE						\$ DIFFERENCE	PAID LOSS RATIO
		PREMIUM	MEDICAL	CAPITATION	RX	FIXED	TOTAL EXPENSE		
Jan-15	97	\$ 107,069	\$ 59,776	\$ 37,293	\$ 17,904	\$ 8,972	\$ 123,944	\$ (16,875)	115.8%
Feb-15	94	\$ 104,594	\$ 38,671	\$ 36,491	\$ 19,592	\$ 8,694	\$ 103,448	\$ 1,146	98.9%
Mar-15	92	\$ 102,064	\$ 169,027	\$ 36,590	\$ 22,606	\$ 8,509	\$ 236,732	\$ (134,668)	231.9%
Apr-15	91	\$ 100,574	\$ 320,837	\$ 35,660	\$ 22,524	\$ 8,417	\$ 387,438	\$ (286,863)	385.2%
May-15	91	\$ 99,578	\$ 66,626	\$ 34,772	\$ 21,390	\$ 8,417	\$ 131,205	\$ (31,627)	131.8%
Jun-15	89	\$ 97,102	\$ 283,665	\$ 34,432	\$ 24,557	\$ 8,232	\$ 350,886	\$ (253,783)	361.4%
Jul-15	91	\$ 98,086	\$ 106,056	\$ 34,687	\$ 20,991	\$ 8,417	\$ 170,150	\$ (72,063)	173.5%
Aug-15	90	\$ 97,593	\$ 152,375	\$ 34,438	\$ 19,772	\$ 8,324	\$ 214,909	\$ (117,316)	220.2%
Sep-15	92	\$ 100,673	\$ 241,420	\$ 35,765	\$ 23,143	\$ 8,509	\$ 308,837	\$ (208,164)	306.8%
Oct-15	93	\$ 101,815	\$ 116,482	\$ 36,210	\$ 20,998	\$ 8,602	\$ 182,292	\$ (80,477)	179.0%
Nov-15	92	\$ 101,322	\$ 394,499	\$ 35,975	\$ 24,177	\$ 8,509	\$ 463,160	\$ (361,838)	457.1%
Dec-15	92	\$ 101,322	\$ 301,458	\$ 36,090	\$ 19,954	\$ 8,509	\$ 366,011	\$ (264,689)	361.2%
Jan-16	87	\$ 104,892	\$ 104,247	\$ 35,132	\$ 16,023	\$ 7,633	\$ 163,034	\$ (58,142)	155.4%
Feb-16	88	\$ 104,782	\$ 130,859	\$ 35,364	\$ 17,437	\$ 7,720	\$ 191,381	\$ (86,599)	182.6%
Mar-16	88	\$ 104,782	\$ 54,893	\$ 35,402	\$ 17,830	\$ 7,720	\$ 115,845	\$ (11,063)	110.6%
Apr-16	94	\$ 111,924	\$ 61,425	\$ 36,047	\$ 19,146	\$ 8,247	\$ 124,865	\$ (12,941)	111.6%
May-16	93	\$ 110,750	\$ 31,900	\$ 35,855	\$ 17,273	\$ 8,159	\$ 93,188	\$ 17,562	84.1%
Jun-16	94	\$ 111,825	\$ 125,570	\$ 36,436	\$ 20,923	\$ 8,247	\$ 191,175	\$ (79,349)	171.0%
Jul-16	94	\$ 111,825	\$ 211,706	\$ 36,226	\$ 19,944	\$ 8,247	\$ 276,123	\$ (164,297)	246.9%
Aug-16	94	\$ 111,924	\$ 37,072	\$ 36,444	\$ 14,226	\$ 8,247	\$ 95,988	\$ 15,935	85.8%
Sep-16	93	\$ 110,750	\$ 100,010	\$ 36,374	\$ 21,314	\$ 8,159	\$ 165,857	\$ (55,107)	149.8%
Oct-16	94	\$ 111,924	\$ 60,812	\$ 36,709	\$ 19,723	\$ 8,247	\$ 125,491	\$ (13,567)	112.1%
Nov-16	94	\$ 108,181	\$ 79,624	\$ 37,037	\$ 17,090	\$ 8,247	\$ 141,998	\$ (33,817)	131.3%
Dec-16	93	\$ 106,906	\$ 74,525	\$ 36,129	\$ 16,901	\$ 8,159	\$ 135,715	\$ (28,809)	126.9%
Jan-17	126	\$ 202,647	\$ 80,786	\$ 51,887	\$ 15,966	\$ 11,257	\$ 159,896	\$ 42,751	78.9%
Feb-17	126	\$ 192,923	\$ 139,119	\$ 51,705	\$ 25,740	\$ 11,257	\$ 227,820	\$ (34,898)	118.1%
Mar-17	125	\$ 192,288	\$ 77,861	\$ 51,756	\$ 23,850	\$ 11,168	\$ 164,635	\$ 27,654	85.6%
2015	92	\$ 1,211,794	\$ 2,250,892	\$ 428,402	\$ 257,607	\$ 102,109	\$ 3,039,010	\$ (1,827,217)	250.8%
2016	92	\$ 1,310,464	\$ 1,072,643	\$ 433,155	\$ 217,831	\$ 97,029	\$ 1,820,659	\$ (510,194)	138.9%
2017YTD	126	\$ 587,858	\$ 297,766	\$ 155,348	\$ 65,556	\$ 33,681	\$ 552,351	\$ 35,507	94.0%
Current 12 Months	102	\$ 1,583,866	\$ 1,080,410	\$ 482,606	\$ 232,097	\$ 107,638	\$ 1,902,750	\$ (318,883)	120.1%

Data Source(s): Anthem Monthly Enrollment, Premiums, Claim Data 03-2017; Envolve Pharmacy Solutions Monthly Claims; SJVIA Premium Summary 2015 - 2017; SJVIA 2015-2017 Fixed Cost History

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report - HMO
All Others**



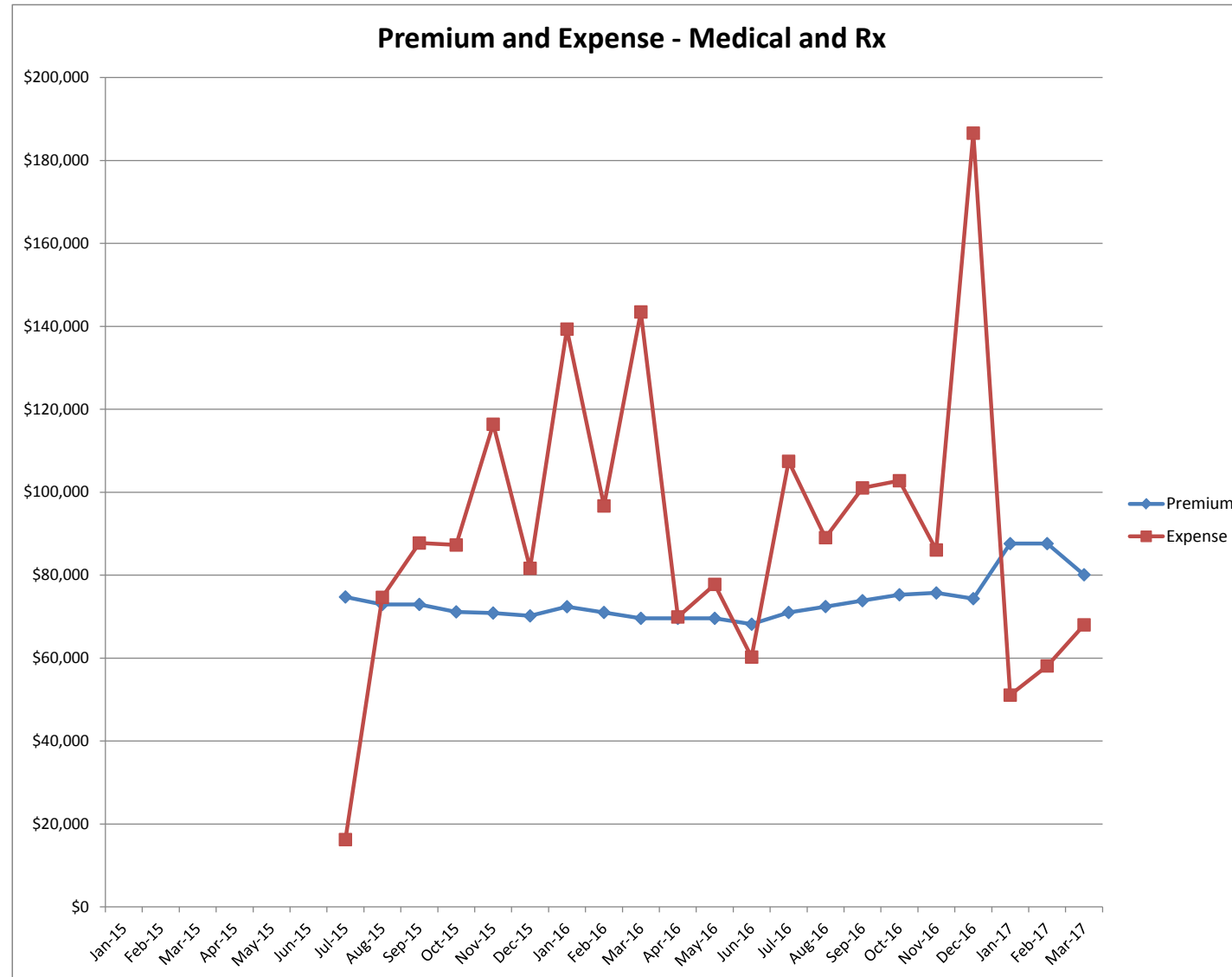


**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report - PPO
All Others**

	A	B	C	D	E	F (C+D+E)	G (B-F)	H (F/B)
MONTH- YEAR	ENROLLED	CLAIMS EXPENSE					\$ DIFFERENCE	PAID LOSS RATIO
		PREMIUM	MEDICAL	Rx	FIXED	TOTAL EXPENSE		
Jan-15								
Feb-15								
Mar-15								
Apr-15								
May-15								
Jun-15								
Jul-15	53	\$ 74,739	\$ 5,590	\$ 6,803	\$ 3,832	\$ 16,226	\$ 58,514	21.7%
Aug-15	53	\$ 72,940	\$ 53,998	\$ 16,810	\$ 3,832	\$ 74,641	\$ (1,701)	102.3%
Sep-15	52	\$ 72,940	\$ 75,217	\$ 8,770	\$ 3,760	\$ 87,747	\$ (14,807)	120.3%
Oct-15	52	\$ 71,140	\$ 63,654	\$ 19,854	\$ 3,760	\$ 87,268	\$ (16,127)	122.7%
Nov-15	51	\$ 70,864	\$ 95,999	\$ 16,702	\$ 3,688	\$ 116,389	\$ (45,525)	164.2%
Dec-15	50	\$ 70,172	\$ 48,884	\$ 29,146	\$ 3,616	\$ 81,646	\$ (11,474)	116.4%
Jan-16	51	\$ 72,387	\$ 115,807	\$ 20,130	\$ 3,394	\$ 139,331	\$ (66,944)	192.5%
Feb-16	50	\$ 71,003	\$ 75,303	\$ 18,057	\$ 3,328	\$ 96,688	\$ (25,684)	136.2%
Mar-16	49	\$ 69,583	\$ 120,010	\$ 20,198	\$ 3,261	\$ 143,469	\$ (73,886)	206.2%
Apr-16	49	\$ 69,583	\$ 56,281	\$ 10,375	\$ 3,261	\$ 69,917	\$ (334)	100.5%
May-16	49	\$ 69,583	\$ 62,047	\$ 12,463	\$ 3,261	\$ 77,770	\$ (8,188)	111.8%
Jun-16	48	\$ 68,163	\$ 45,430	\$ 11,606	\$ 3,194	\$ 60,230	\$ 7,932	88.4%
Jul-16	50	\$ 71,003	\$ 91,333	\$ 12,791	\$ 3,328	\$ 107,452	\$ (36,449)	151.3%
Aug-16	51	\$ 72,423	\$ 72,830	\$ 12,817	\$ 3,394	\$ 89,041	\$ (16,618)	122.9%
Sep-16	52	\$ 73,843	\$ 85,608	\$ 11,965	\$ 3,461	\$ 101,034	\$ (27,190)	136.8%
Oct-16	53	\$ 75,263	\$ 88,588	\$ 10,657	\$ 3,527	\$ 102,772	\$ (27,509)	136.6%
Nov-16	53	\$ 75,708	\$ 72,671	\$ 9,867	\$ 3,527	\$ 86,065	\$ (10,357)	113.7%
Dec-16	52	\$ 74,324	\$ 172,305	\$ 10,830	\$ 3,461	\$ 186,596	\$ (112,272)	251.1%
Jan-17	50	\$ 87,596	\$ 34,812	\$ 12,847	\$ 3,409	\$ 51,068	\$ 36,528	58.3%
Feb-17	50	\$ 87,604	\$ 45,554	\$ 9,141	\$ 3,409	\$ 58,104	\$ 29,500	66.3%
Mar-17	46	\$ 80,093	\$ 54,078	\$ 10,791	\$ 3,136	\$ 68,004	\$ 12,089	84.9%
2015	52	\$ 432,796	\$ 343,342	\$ 98,086	\$ 22,488	\$ 463,916	\$ (31,121)	107.2%
2016	51	\$ 862,866	\$ 1,058,213	\$ 161,756	\$ 40,396	\$ 1,260,365	\$ (397,499)	146.1%
2017 YTD	49	\$ 255,294	\$ 134,444	\$ 32,779	\$ 9,953	\$ 177,176	\$ 78,118	69.4%
Current 12 Months	50	\$ 905,186	\$ 881,537	\$ 136,150	\$ 40,366	\$ 1,058,053	\$ (152,867)	116.9%

Data Source(s): Anthem Monthly Enrollment, Premiums, Claim Data 03-2017; Envolve Pharmacy Solutions Monthly Claims; SJVIA Premium Summary 2015 - 2017; SJVIA 2015-2017 Fixed Cost History

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report - PPO
All Others**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report - HSA
All Others**

	A	B	C	D	E	F (C+D+E)	G (B-F)	H (F/B)
MONTH- YEAR	ENROLLED	CLAIMS EXPENSE					\$ DIFFERENCE	PAID LOSS RATIO
		PREMIUM	MEDICAL	RX	FIXED	TOTAL EXPENSE		
Jan-15	3	\$2,163	\$52	\$0	\$217	\$269	\$1,894	12.4%
Feb-15	4	\$2,604	\$0	\$16	\$289	\$305	\$2,299	11.7%
Mar-15	3	\$1,326	\$0	\$0	\$217	\$217	\$1,109	16.4%
Apr-15	3	\$1,326	\$0	\$0	\$217	\$217	\$1,109	16.4%
May-15	2	\$884	\$0	\$0	\$145	\$145	\$739	16.4%
Jun-15	2	\$884	\$23	\$0	\$145	\$168	\$716	19.0%
Jul-15	2	\$884	\$0	\$0	\$145	\$145	\$739	16.4%
Aug-15	2	\$884	\$0	\$13	\$145	\$158	\$726	17.9%
Sep-15	2	\$884	\$0	\$0	\$145	\$145	\$739	16.4%
Oct-15	3	\$1,326	\$0	\$0	\$217	\$217	\$1,109	16.4%
Nov-15	3	\$1,326	\$0	\$0	\$217	\$217	\$1,109	16.4%
Dec-15	3	\$1,326	\$0	\$0	\$217	\$217	\$1,109	16.4%
Jan-16	3	\$2,732	\$0	\$0	\$200	\$200	\$2,532	7.3%
Feb-16	3	\$2,268	\$0	\$0	\$200	\$200	\$2,069	8.8%
Mar-16	4	\$3,025	\$0	\$0	\$266	\$266	\$2,758	8.8%
Apr-16	4	\$3,025	\$0	\$823	\$266	\$1,089	\$1,935	36.0%
May-16	4	\$3,025	\$129	\$1,018	\$266	\$1,413	\$1,611	46.7%
Jun-16	4	\$3,025	\$526	\$0	\$266	\$792	\$2,232	26.2%
Jul-16	4	\$3,025	\$0	\$1,018	\$266	\$1,284	\$1,740	42.5%
Aug-16	4	\$3,025	\$775	\$1,050	\$266	\$2,091	\$933	69.1%
Sep-16	4	\$3,025	\$126	\$1,050	\$266	\$1,442	\$1,582	47.7%
Oct-16	4	\$3,025	\$0	\$1,049	\$266	\$1,315	\$1,709	43.5%
Nov-16	4	\$2,732	\$0	\$1,049	\$266	\$1,315	\$1,417	48.1%
Dec-16	4	\$2,732	\$126	\$1,045	\$266	\$1,437	\$1,295	52.6%
Jan-17	3	\$2,863	\$0	\$0	\$205	\$205	\$2,659	7.1%
Feb-17	3	\$4,102	\$0	\$0	\$205	\$205	\$3,898	5.0%
Mar-17	3	\$5,141	\$0	\$0	\$205	\$205	\$4,937	4.0%
2015	3	\$15,814	\$75	\$29	\$2,314	\$2,418	\$13,396	15.3%
2016	4	\$34,661	\$1,682	\$8,102	\$3,061	\$12,845	\$21,816	37.1%
2017 YTD	3	\$12,106	\$0	\$0	\$614	\$614	\$11,493	5.1%
Current 12 Months	4	\$38,742	\$1,682	\$8,102	\$3,009	\$12,793	\$25,949	33.02%

Data Source(s): Anthem Monthly Enrollment, Premiums, Claim Data 03-2017; SJVIA Premium Summary 2015 - 2017; SJVIA 2015-2017 Fixed Cost History

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Anthem Blue Cross Premium and Claims Report - HSA
All Others**

