



**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
All Districts Combined - All Medical**

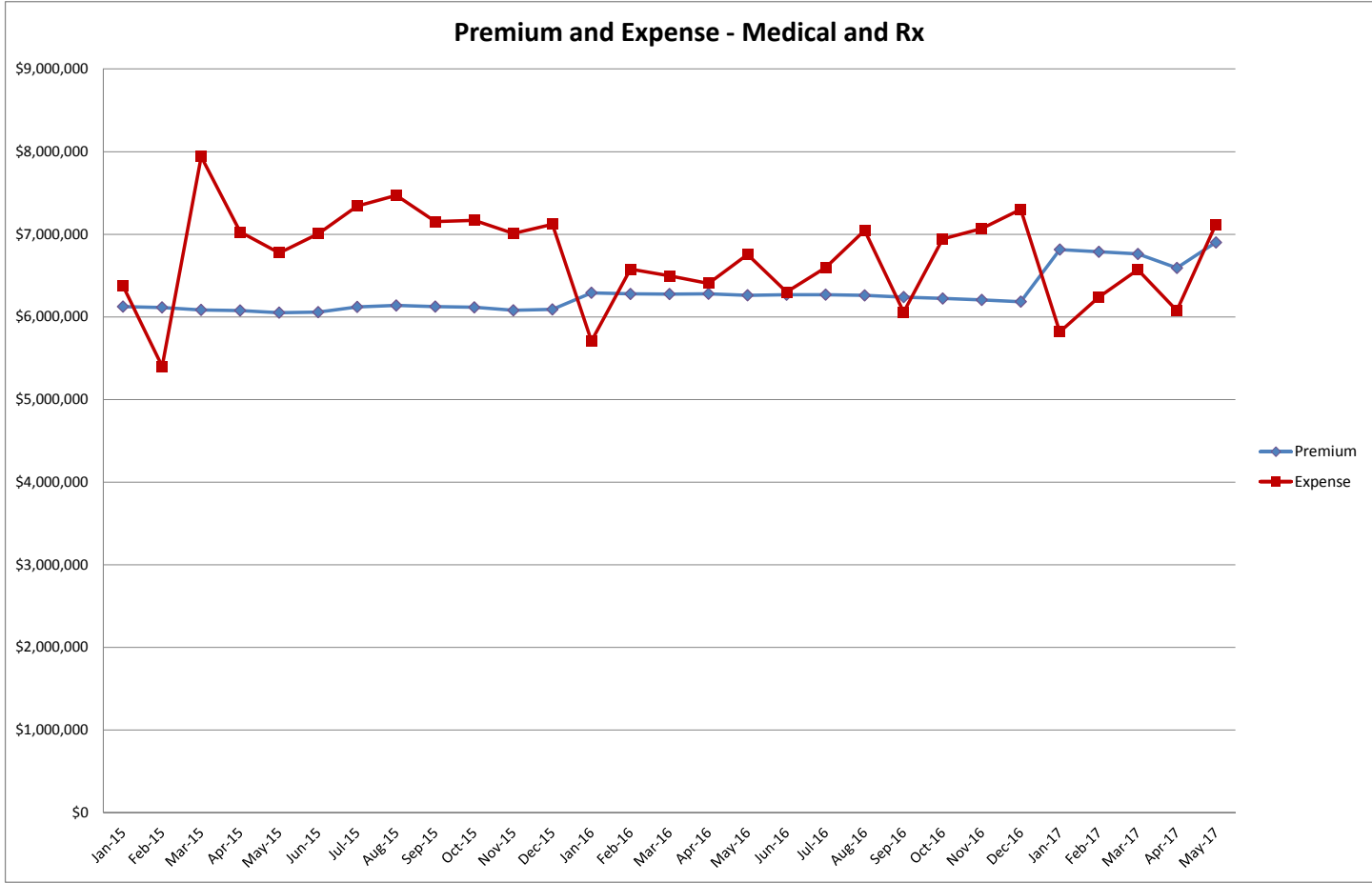
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-15	7,898	\$6,125,010	\$3,120,587	\$1,282,361	\$1,326,505	\$649,513	\$0	\$6,378,966	-\$253,955	\$725.43	104.1%
Feb-15	7,883	\$6,115,200	\$2,309,228	\$1,274,385	\$1,170,771	\$648,071	\$0	\$5,402,454	\$712,746	\$603.12	88.3%
Mar-15	7,864	\$6,084,857	\$4,559,190	\$1,276,298	\$1,456,955	\$646,487	\$0	\$7,938,930	-\$1,854,073	\$927.32	130.5%
Apr-15	7,841	\$6,078,057	\$3,736,596	\$1,275,212	\$1,583,701	\$644,323	\$213,266	\$7,026,566	-\$948,509	\$813.96	115.6%
May-15	7,801	\$6,051,950	\$3,467,722	\$1,262,196	\$1,403,555	\$641,367	\$0	\$6,774,841	-\$722,891	\$786.24	111.9%
Jun-15	7,828	\$6,057,943	\$3,628,382	\$1,254,217	\$1,511,625	\$643,340	\$31,288	\$7,006,275	-\$948,332	\$812.84	115.7%
Jul-15	7,863	\$6,120,994	\$3,829,330	\$1,251,555	\$1,635,301	\$645,792	\$19,565	\$7,342,413	-\$1,221,419	\$851.66	120.0%
Aug-15	7,898	\$6,138,236	\$3,946,747	\$1,260,031	\$1,618,549	\$648,531	\$2,662	\$7,471,196	-\$1,332,960	\$863.85	121.7%
Sep-15	7,874	\$6,125,180	\$3,615,467	\$1,257,208	\$1,633,789	\$646,949	\$215	\$7,153,198	-\$1,028,017	\$826.30	116.8%
Oct-15	7,864	\$6,115,499	\$3,622,504	\$1,252,787	\$1,687,414	\$646,127	\$41,152	\$7,167,680	-\$1,052,181	\$829.29	117.2%
Nov-15	7,821	\$6,079,754	\$3,680,399	\$1,253,177	\$1,434,846	\$642,393	\$2,558	\$7,008,257	-\$928,503	\$813.95	115.3%
Dec-15	7,851	\$6,090,622	\$3,764,188	\$1,158,468	\$1,579,734	\$644,561	\$24,862	\$7,122,088	-\$1,031,466	\$825.06	116.9%
Jan-16	7,415	\$6,292,296	\$2,587,064	\$1,131,645	\$1,422,769	\$564,686	\$0	\$5,706,164	\$586,132	\$693.39	90.7%
Feb-16	7,420	\$6,277,578	\$3,336,635	\$1,127,940	\$1,548,636	\$564,920	\$0	\$6,578,131	-\$300,553	\$810.41	104.8%
Mar-16	7,425	\$6,276,715	\$3,146,223	\$1,123,252	\$1,661,305	\$565,222	\$0	\$6,496,002	-\$219,287	\$798.76	103.5%
Apr-16	7,449	\$6,279,991	\$3,245,888	\$1,121,050	\$1,473,038	\$566,444	\$0	\$6,406,420	-\$126,429	\$783.99	102.0%
May-16	7,426	\$6,262,001	\$3,537,933	\$1,120,362	\$1,531,196	\$564,703	\$0	\$6,754,195	-\$492,194	\$833.49	107.9%
Jun-16	7,445	\$6,268,571	\$3,073,560	\$1,126,152	\$1,533,858	\$566,205	\$0	\$6,299,775	-\$31,205	\$770.12	100.5%
Jul-16	7,458	\$6,269,622	\$3,330,433	\$1,156,190	\$1,543,742	\$567,027	\$0	\$6,597,392	-\$327,770	\$808.58	105.2%
Aug-16	7,450	\$6,260,578	\$3,767,851	\$1,149,404	\$1,639,401	\$566,216	\$75,525	\$7,047,347	-\$786,770	\$869.95	112.6%
Sep-16	7,434	\$6,240,249	\$2,836,115	\$1,150,604	\$1,504,675	\$565,162	\$0	\$6,056,556	\$183,692	\$738.69	97.1%
Oct-16	7,412	\$6,222,734	\$3,681,077	\$1,147,466	\$1,549,736	\$563,513	\$0	\$6,941,792	-\$719,058	\$860.53	111.6%
Nov-16	7,394	\$6,205,893	\$3,879,919	\$1,142,275	\$1,531,147	\$561,716	\$45,491	\$7,069,566	-\$863,673	\$880.15	113.9%
Dec-16	7,377	\$6,184,827	\$4,806,350	\$1,104,098	\$1,576,951	\$560,212	\$746,471	\$7,301,139	-\$1,116,313	\$913.78	118.0%
Jan-17	7,224	\$6,815,134	\$2,700,833	\$996,307	\$1,572,397	\$550,166	\$0	\$5,819,703	\$995,431	\$729.45	85.4%
Feb-17	7,200	\$6,787,681	\$3,258,550	\$991,940	\$1,441,160	\$548,152	\$0	\$6,239,802	\$548,759	\$790.51	91.9%
Mar-17	7,179	\$6,761,387	\$3,322,923	\$987,334	\$1,715,926	\$546,268	\$0	\$6,572,450	\$188,936	\$839.42	97.2%
Apr-17	7,013	\$6,592,653	\$3,063,951	\$976,950	\$1,503,577	\$532,822	\$0	\$6,077,300	\$515,353	\$790.60	92.2%
May-17	7,404	\$6,900,936	\$3,931,378	\$978,890	\$1,650,758	\$558,827	\$0	\$7,119,853	-\$218,917	\$886.15	103.2%
<b>2015</b>	<b>7,857</b>	<b>\$73,183,304</b>	<b>\$43,280,340</b>	<b>\$15,057,894</b>	<b>\$18,042,745</b>	<b>\$7,747,452</b>	<b>\$335,568</b>	<b>\$83,792,863</b>	<b>-\$10,609,560</b>	<b>\$806.54</b>	<b>114.5%</b>
<b>2016</b>	<b>7,425</b>	<b>\$75,041,054</b>	<b>\$41,229,048</b>	<b>\$13,600,438</b>	<b>\$18,516,456</b>	<b>\$6,776,025</b>	<b>\$867,487</b>	<b>\$79,254,480</b>	<b>-\$4,213,426</b>	<b>\$813.41</b>	<b>105.6%</b>
<b>2017 YTD</b>	<b>7,204</b>	<b>\$33,857,791</b>	<b>\$16,277,635</b>	<b>\$4,931,421</b>	<b>\$7,883,819</b>	<b>\$2,736,234</b>	<b>\$0</b>	<b>\$31,829,109</b>	<b>\$2,028,681</b>	<b>\$807.69</b>	<b>94.0%</b>
<b>Current 12 Months</b>	<b>7,333</b>	<b>\$77,510,264</b>	<b>\$41,652,940</b>	<b>\$12,907,610</b>	<b>\$18,763,330</b>	<b>\$6,686,284</b>	<b>\$867,487</b>	<b>\$79,142,677</b>	<b>-\$1,632,414</b>	<b>\$823.46</b>	<b>102.1%</b>

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR (HMO) and MDP (PPO and HSA), and Rx claims: Envolv.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDFIP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
All Districts Combined - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
County of Fresno - All Medical**

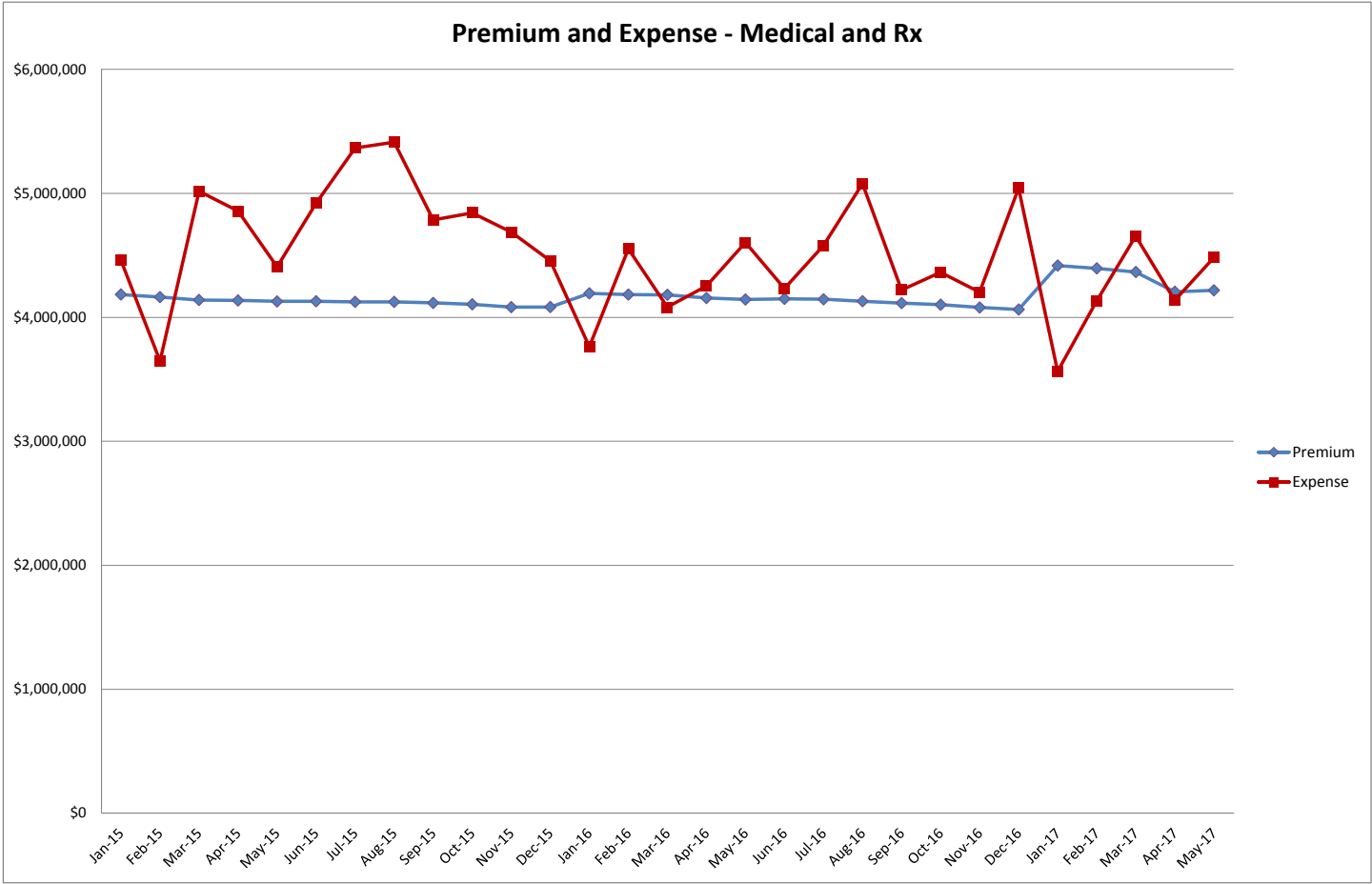
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-15	5,012	\$4,184,793	\$2,007,569	\$1,169,476	\$844,873	\$438,139	\$0	\$4,460,057	-\$275,263	\$802.46	106.6%
Feb-15	4,981	\$4,163,779	\$1,316,160	\$1,162,249	\$733,346	\$435,434	\$0	\$3,647,189	\$516,590	\$644.80	87.6%
Mar-15	4,975	\$4,140,661	\$2,474,812	\$1,157,575	\$951,471	\$434,770	\$0	\$5,018,629	-\$877,968	\$921.38	121.2%
Apr-15	4,960	\$4,136,581	\$2,176,560	\$1,156,466	\$1,091,891	\$433,211	\$0	\$4,858,129	-\$721,548	\$892.12	117.4%
May-15	4,952	\$4,128,643	\$1,910,153	\$1,146,367	\$917,720	\$432,548	\$0	\$4,406,788	-\$278,146	\$802.55	106.7%
Jun-15	4,969	\$4,130,429	\$2,368,126	\$1,143,603	\$976,575	\$433,783	\$0	\$4,922,087	-\$791,658	\$903.26	119.2%
Jul-15	4,958	\$4,125,419	\$2,715,083	\$1,143,603	\$1,074,416	\$432,889	\$0	\$5,365,991	-\$1,240,572	\$994.98	130.1%
Aug-15	4,967	\$4,125,066	\$2,792,516	\$1,143,547	\$1,044,204	\$433,602	\$0	\$5,413,869	-\$1,288,804	\$1,002.67	131.2%
Sep-15	4,954	\$4,116,648	\$2,081,201	\$1,140,044	\$1,132,773	\$432,729	\$0	\$4,786,747	-\$670,099	\$878.89	116.3%
Oct-15	4,944	\$4,105,797	\$2,234,050	\$1,135,306	\$1,082,728	\$431,824	\$40,851	\$4,843,057	-\$737,260	\$892.24	118.0%
Nov-15	4,919	\$4,082,872	\$2,190,324	\$1,137,968	\$933,806	\$429,541	\$2,558	\$4,689,081	-\$606,209	\$865.94	114.8%
Dec-15	4,933	\$4,083,684	\$1,975,445	\$1,045,364	\$1,028,424	\$430,566	\$21,796	\$4,458,003	-\$374,319	\$816.43	109.2%
Jan-16	4,504	\$4,194,043	\$1,446,667	\$1,021,945	\$926,517	\$368,464	\$0	\$3,763,592	\$430,451	\$753.80	89.7%
Feb-16	4,508	\$4,184,176	\$2,221,051	\$1,017,540	\$944,596	\$368,637	\$0	\$4,551,824	-\$367,648	\$927.95	108.8%
Mar-16	4,512	\$4,182,489	\$1,648,255	\$1,015,312	\$1,049,494	\$368,874	\$0	\$4,081,935	\$100,553	\$822.93	97.6%
Apr-16	4,483	\$4,156,205	\$1,917,726	\$1,010,602	\$958,515	\$366,494	\$0	\$4,253,338	-\$97,133	\$867.02	102.3%
May-16	4,472	\$4,144,419	\$2,268,740	\$1,009,640	\$960,052	\$365,615	\$0	\$4,604,047	-\$459,628	\$947.77	111.1%
Jun-16	4,485	\$4,149,744	\$1,849,109	\$1,018,022	\$998,545	\$366,687	\$0	\$4,232,363	-\$82,619	\$861.91	102.0%
Jul-16	4,491	\$4,146,170	\$2,142,910	\$1,045,525	\$1,024,403	\$367,010	\$0	\$4,579,848	-\$433,678	\$938.06	110.5%
Aug-16	4,477	\$4,130,508	\$2,731,921	\$1,044,417	\$1,011,610	\$365,725	\$75,525	\$5,078,149	-\$947,641	\$1,052.59	122.9%
Sep-16	4,463	\$4,115,418	\$1,911,978	\$1,039,747	\$905,528	\$364,779	\$0	\$4,222,032	-\$106,614	\$864.27	102.6%
Oct-16	4,447	\$4,102,476	\$2,053,161	\$1,038,444	\$907,234	\$363,429	\$0	\$4,362,268	-\$259,792	\$899.22	106.3%
Nov-16	4,416	\$4,079,856	\$1,919,180	\$1,034,642	\$935,145	\$360,898	\$45,491	\$4,204,374	-\$124,518	\$870.35	103.1%
Dec-16	4,403	\$4,063,662	\$3,472,761	\$996,057	\$941,679	\$359,742	\$727,077	\$5,043,162	-\$979,499	\$1,063.69	124.1%
Jan-17	4,217	\$4,418,172	\$1,323,742	\$944,153	\$947,744	\$348,074	\$0	\$3,563,713	\$854,459	\$762.54	80.7%
Feb-17	4,204	\$4,395,734	\$1,975,135	\$939,975	\$869,746	\$346,812	\$0	\$4,131,668	\$264,066	\$900.30	94.0%
Mar-17	4,176	\$4,366,453	\$2,266,845	\$935,246	\$1,109,568	\$344,493	\$0	\$4,656,153	-\$289,700	\$1,032.49	106.6%
Apr-17	4,022	\$4,207,039	\$1,938,565	\$926,084	\$939,788	\$331,911	\$0	\$4,136,347	\$70,691	\$945.91	98.3%
May-17	4,046	\$4,218,545	\$2,134,703	\$926,946	\$1,087,642	\$333,584	\$0	\$4,482,874	-\$264,329	\$1,025.53	106.3%
<b>2015</b>	<b>4,960</b>	<b>\$49,524,371</b>	<b>\$26,241,999</b>	<b>\$13,681,568</b>	<b>\$11,812,227</b>	<b>\$5,199,036</b>	<b>\$65,205</b>	<b>\$56,869,626</b>	<b>-\$7,345,255</b>	<b>\$868.06</b>	<b>114.8%</b>
<b>2016</b>	<b>4,472</b>	<b>\$49,649,165</b>	<b>\$25,583,459</b>	<b>\$12,291,892</b>	<b>\$11,563,318</b>	<b>\$4,386,355</b>	<b>\$848,093</b>	<b>\$52,976,931</b>	<b>-\$3,327,766</b>	<b>\$905.51</b>	<b>106.7%</b>
<b>2017 YTD</b>	<b>4,133</b>	<b>\$21,605,942</b>	<b>\$9,638,990</b>	<b>\$4,672,404</b>	<b>\$4,954,487</b>	<b>\$1,704,874</b>	<b>\$0</b>	<b>\$20,970,755</b>	<b>\$635,187</b>	<b>\$932.30</b>	<b>97.1%</b>
<b>Current 12 Months</b>	<b>4,321</b>	<b>\$50,393,776</b>	<b>\$25,720,010</b>	<b>\$11,889,258</b>	<b>\$11,678,631</b>	<b>\$4,253,145</b>	<b>\$848,093</b>	<b>\$52,692,951</b>	<b>-\$2,299,175</b>	<b>\$934.28</b>	<b>104.6%</b>

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR (HMO) and MDP (PPO and HSA), and Rx claims: Envolve.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDFIP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
County of Fresno - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
County of Fresno - HMO**

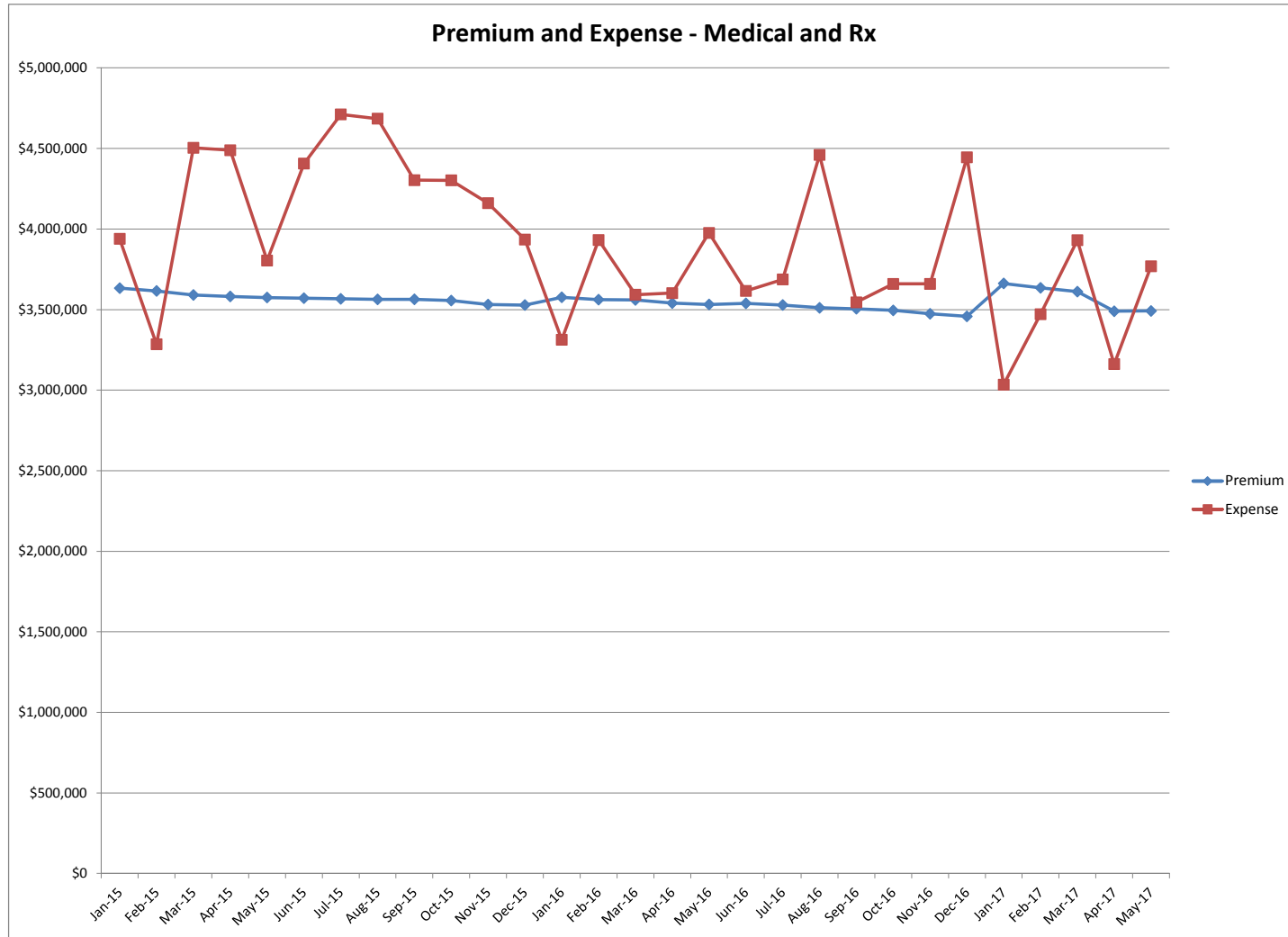
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-15	4,249	\$3,632,901	\$1,655,019	\$1,169,476	\$730,274	\$384,492	\$0	\$3,939,261	-\$306,360	\$836.61	108.4%
Feb-15	4,223	\$3,615,615	\$1,084,188	\$1,162,249	\$656,329	\$382,139	\$0	\$3,284,906	\$330,709	\$687.37	90.9%
Mar-15	4,211	\$3,590,753	\$2,130,678	\$1,157,575	\$834,721	\$381,053	\$0	\$4,504,027	-\$913,274	\$979.10	125.4%
Apr-15	4,186	\$3,581,448	\$1,963,156	\$1,156,466	\$990,368	\$378,791	\$0	\$4,488,781	-\$907,333	\$981.84	125.3%
May-15	4,181	\$3,575,071	\$1,498,334	\$1,146,367	\$781,199	\$378,339	\$0	\$3,804,239	-\$229,168	\$819.40	106.4%
Jun-15	4,183	\$3,570,802	\$2,059,216	\$1,143,603	\$824,856	\$378,520	\$0	\$4,406,194	-\$835,392	\$962.87	123.4%
Jul-15	4,177	\$3,566,656	\$2,286,983	\$1,143,603	\$902,914	\$377,977	\$0	\$4,711,476	-\$1,144,820	\$1,037.47	132.1%
Aug-15	4,181	\$3,563,266	\$2,283,087	\$1,143,547	\$879,970	\$378,339	\$0	\$4,684,943	-\$1,121,677	\$1,030.04	131.5%
Sep-15	4,183	\$3,563,699	\$1,817,249	\$1,140,044	\$967,217	\$378,520	\$0	\$4,303,031	-\$739,332	\$938.20	120.7%
Oct-15	4,173	\$3,555,987	\$1,933,518	\$1,135,306	\$896,694	\$377,615	\$40,851	\$4,302,282	-\$746,295	\$940.49	121.0%
Nov-15	4,147	\$3,531,150	\$1,879,346	\$1,137,968	\$770,524	\$375,262	\$2,558	\$4,160,542	-\$629,391	\$912.78	117.8%
Dec-15	4,149	\$3,528,221	\$1,668,108	\$1,045,364	\$867,367	\$375,443	\$21,796	\$3,934,485	-\$406,264	\$857.81	111.5%
Jan-16	3,670	\$3,576,244	\$1,162,022	\$1,021,945	\$813,948	\$314,629	\$0	\$3,312,544	\$263,700	\$816.87	92.6%
Feb-16	3,666	\$3,561,693	\$1,769,284	\$1,017,540	\$830,366	\$314,286	\$0	\$3,931,476	-\$369,784	\$986.69	110.4%
Mar-16	3,665	\$3,559,805	\$1,336,202	\$1,015,312	\$926,710	\$314,200	\$0	\$3,592,424	-\$32,620	\$894.47	100.9%
Apr-16	3,641	\$3,540,178	\$1,479,458	\$1,010,602	\$799,967	\$312,143	\$0	\$3,602,170	-\$61,993	\$903.61	101.8%
May-16	3,633	\$3,531,764	\$1,853,559	\$1,009,640	\$800,884	\$311,457	\$0	\$3,975,540	-\$443,776	\$1,008.56	112.6%
Jun-16	3,644	\$3,538,657	\$1,459,858	\$1,018,022	\$825,450	\$312,400	\$0	\$3,615,730	-\$77,073	\$906.51	102.2%
Jul-16	3,641	\$3,528,478	\$1,493,340	\$1,045,525	\$836,246	\$312,143	\$0	\$3,687,254	-\$158,776	\$926.97	104.5%
Aug-16	3,623	\$3,510,818	\$2,327,662	\$1,044,417	\$852,765	\$310,600	\$75,525	\$4,459,919	-\$949,101	\$1,145.27	127.0%
Sep-16	3,621	\$3,505,311	\$1,485,167	\$1,039,747	\$709,564	\$310,428	\$0	\$3,544,907	-\$39,595	\$893.26	101.1%
Oct-16	3,606	\$3,494,850	\$1,557,642	\$1,038,444	\$753,983	\$309,142	\$0	\$3,659,211	-\$164,361	\$929.03	104.7%
Nov-16	3,581	\$3,473,820	\$1,595,231	\$1,034,642	\$767,925	\$306,999	\$45,491	\$3,659,306	-\$185,486	\$936.14	105.3%
Dec-16	3,566	\$3,457,726	\$3,122,906	\$996,057	\$747,347	\$305,713	\$727,077	\$4,444,946	-\$987,220	\$1,160.75	128.6%
Jan-17	3,261	\$3,662,440	\$953,124	\$944,153	\$852,019	\$284,816	\$0	\$3,034,112	\$628,328	\$843.08	82.8%
Feb-17	3,242	\$3,634,968	\$1,495,166	\$939,975	\$752,976	\$283,156	\$0	\$3,471,273	\$163,695	\$983.38	95.5%
Mar-17	3,220	\$3,611,288	\$1,793,588	\$935,246	\$920,529	\$281,235	\$0	\$3,930,598	-\$319,310	\$1,133.34	108.8%
Apr-17	3,107	\$3,489,598	\$1,152,900	\$926,084	\$811,501	\$271,365	\$0	\$3,161,851	\$327,747	\$930.31	90.6%
May-17	3,111	\$3,491,293	\$1,670,467	\$926,946	\$899,619	\$271,715	\$0	\$3,768,746	-\$277,453	\$1,124.09	107.9%
<b>2015</b>	<b>4,187</b>	<b>\$42,875,569</b>	<b>\$22,258,882</b>	<b>\$13,681,568</b>	<b>\$10,102,432</b>	<b>\$4,546,489</b>	<b>\$65,205</b>	<b>\$50,524,166</b>	<b>-\$7,648,597</b>	<b>\$915.11</b>	<b>117.8%</b>
<b>2016</b>	<b>3,630</b>	<b>\$42,279,343</b>	<b>\$20,642,331</b>	<b>\$12,291,892</b>	<b>\$9,665,156</b>	<b>\$3,734,142</b>	<b>\$848,093</b>	<b>\$45,485,428</b>	<b>-\$3,206,085</b>	<b>\$958.54</b>	<b>107.6%</b>
<b>2017 YTD</b>	<b>3,188</b>	<b>\$17,889,587</b>	<b>\$7,065,245</b>	<b>\$4,672,404</b>	<b>\$4,236,644</b>	<b>\$1,392,287</b>	<b>\$0</b>	<b>\$17,366,580</b>	<b>\$523,008</b>	<b>\$1,002.09</b>	<b>97.1%</b>
<b>Current 12 Months</b>	<b>3,435</b>	<b>\$42,399,248</b>	<b>\$20,107,051</b>	<b>\$11,889,258</b>	<b>\$9,729,924</b>	<b>\$3,559,713</b>	<b>\$848,093</b>	<b>\$44,437,853</b>	<b>-\$2,038,605</b>	<b>\$991.63</b>	<b>104.8%</b>

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR, and Rx claims: Envolve.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDFIP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
County of Fresno - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
County of Fresno - PPO**

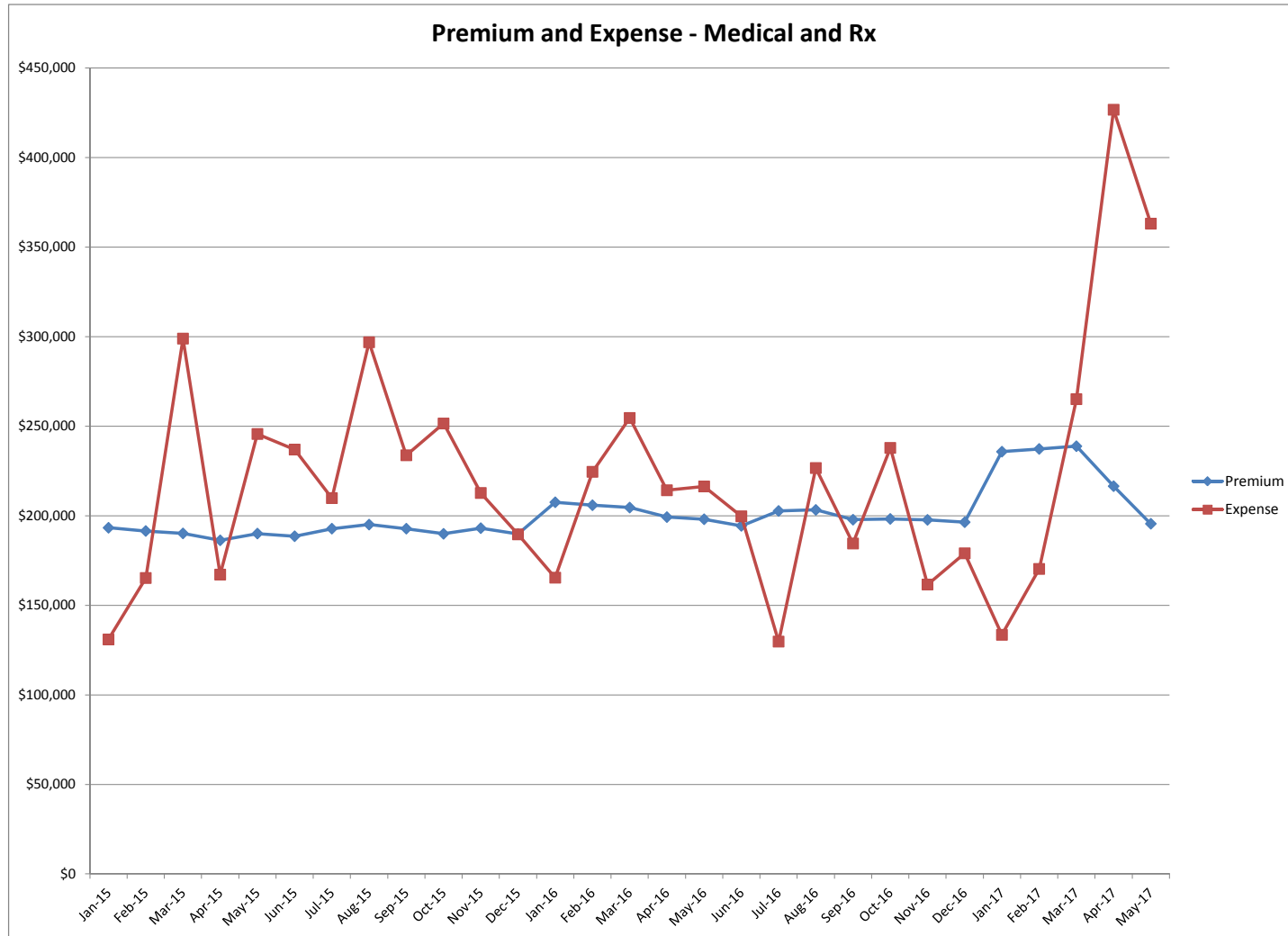
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	191	\$193,307	\$56,401	\$61,100	\$13,429	\$0	\$130,930	\$62,377	\$615.19	67.7%
Feb-15	189	\$191,513	\$104,258	\$47,706	\$13,289	\$0	\$165,253	\$26,260	\$804.04	86.3%
Mar-15	189	\$190,160	\$216,160	\$69,495	\$13,289	\$0	\$298,943	-\$108,784	\$1,511.40	157.2%
Apr-15	185	\$186,296	\$111,003	\$43,147	\$13,007	\$0	\$167,157	\$19,139	\$833.24	89.7%
May-15	190	\$190,078	\$179,929	\$52,386	\$13,359	\$0	\$245,674	-\$55,596	\$1,222.71	129.2%
Jun-15	187	\$188,578	\$141,924	\$81,908	\$13,148	\$0	\$236,980	-\$48,402	\$1,196.96	125.7%
Jul-15	191	\$192,808	\$132,101	\$64,334	\$13,429	\$0	\$209,865	-\$17,057	\$1,028.46	108.8%
Aug-15	196	\$195,082	\$201,043	\$82,078	\$13,781	\$0	\$296,902	-\$101,820	\$1,444.49	152.2%
Sep-15	191	\$192,801	\$151,656	\$68,704	\$13,429	\$0	\$233,789	-\$40,989	\$1,153.72	121.3%
Oct-15	188	\$189,930	\$161,689	\$76,619	\$13,218	\$0	\$251,526	-\$61,596	\$1,267.60	132.4%
Nov-15	192	\$193,090	\$130,673	\$68,560	\$13,500	\$0	\$212,733	-\$19,643	\$1,037.67	110.2%
Dec-15	191	\$189,796	\$116,642	\$59,549	\$13,429	\$0	\$189,620	\$176	\$922.46	99.9%
Jan-16	194	\$207,541	\$101,618	\$51,295	\$12,523	\$0	\$165,436	\$42,105	\$788.21	79.7%
Feb-16	194	\$205,894	\$138,259	\$73,767	\$12,523	\$0	\$224,548	-\$18,654	\$1,092.92	109.1%
Mar-16	193	\$204,586	\$183,848	\$58,310	\$12,458	\$0	\$254,616	-\$50,031	\$1,254.70	124.5%
Apr-16	186	\$199,265	\$140,415	\$61,828	\$12,006	\$0	\$214,250	-\$14,984	\$1,087.33	107.5%
May-16	184	\$198,062	\$135,367	\$69,140	\$11,877	\$0	\$216,384	-\$18,322	\$1,111.45	109.3%
Jun-16	181	\$194,369	\$126,150	\$61,863	\$11,684	\$0	\$199,696	-\$5,328	\$1,038.74	102.7%
Jul-16	190	\$202,712	\$60,724	\$56,757	\$12,265	\$0	\$129,746	\$72,966	\$618.32	64.0%
Aug-16	191	\$203,294	\$139,063	\$75,277	\$12,329	\$0	\$226,669	-\$23,375	\$1,122.20	111.5%
Sep-16	187	\$197,808	\$122,052	\$50,396	\$12,071	\$0	\$184,519	\$13,289	\$922.18	93.3%
Oct-16	189	\$198,250	\$178,663	\$47,042	\$12,200	\$0	\$237,904	-\$39,654	\$1,194.20	120.0%
Nov-16	188	\$197,723	\$83,197	\$66,277	\$12,135	\$0	\$161,609	\$36,114	\$795.07	81.7%
Dec-16	187	\$196,414	\$119,597	\$47,371	\$12,071	\$0	\$179,038	\$17,375	\$892.87	91.2%
Jan-17	214	\$235,804	\$69,640	\$49,735	\$14,160	\$0	\$133,535	\$102,268	\$557.83	56.6%
Feb-17	216	\$237,336	\$90,222	\$65,802	\$14,293	\$0	\$170,316	\$67,019	\$722.33	71.8%
Mar-17	220	\$238,848	\$181,844	\$68,720	\$14,557	\$0	\$265,121	-\$26,274	\$1,138.93	111.0%
Apr-17	201	\$216,533	\$368,860	\$44,582	\$13,300	\$0	\$426,742	-\$210,210	\$2,056.93	197.1%
May-17	174	\$195,554	\$280,427	\$71,203	\$11,514	\$0	\$363,144	-\$167,590	\$2,020.86	185.7%
<b>2015</b>	<b>190</b>	<b>\$2,293,437</b>	<b>\$1,703,479</b>	<b>\$775,586</b>	<b>\$160,307</b>	<b>\$0</b>	<b>\$2,639,372</b>	<b>-\$345,935</b>	<b>\$1,087.31</b>	<b>115.1%</b>
<b>2016</b>	<b>189</b>	<b>\$2,405,918</b>	<b>\$1,528,953</b>	<b>\$719,323</b>	<b>\$146,141</b>	<b>\$0</b>	<b>\$2,394,417</b>	<b>\$11,501</b>	<b>\$993.05</b>	<b>99.5%</b>
<b>2017 YTD</b>	<b>205</b>	<b>\$1,124,074</b>	<b>\$990,993</b>	<b>\$300,042</b>	<b>\$67,824</b>	<b>\$0</b>	<b>\$1,358,859</b>	<b>-\$234,785</b>	<b>\$1,259.55</b>	<b>120.9%</b>
<b>Current 12 Months</b>	<b>195</b>	<b>\$2,514,643</b>	<b>\$1,820,439</b>	<b>\$705,024</b>	<b>\$152,578</b>	<b>\$0</b>	<b>\$2,678,041</b>	<b>-\$163,398</b>	<b>\$1,080.18</b>	<b>106.5%</b>

Data Sources: Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem MDP, and Rx claims: Envolve.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDRIP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
County of Fresno - PPO**







**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
County of Fresno - HSA**

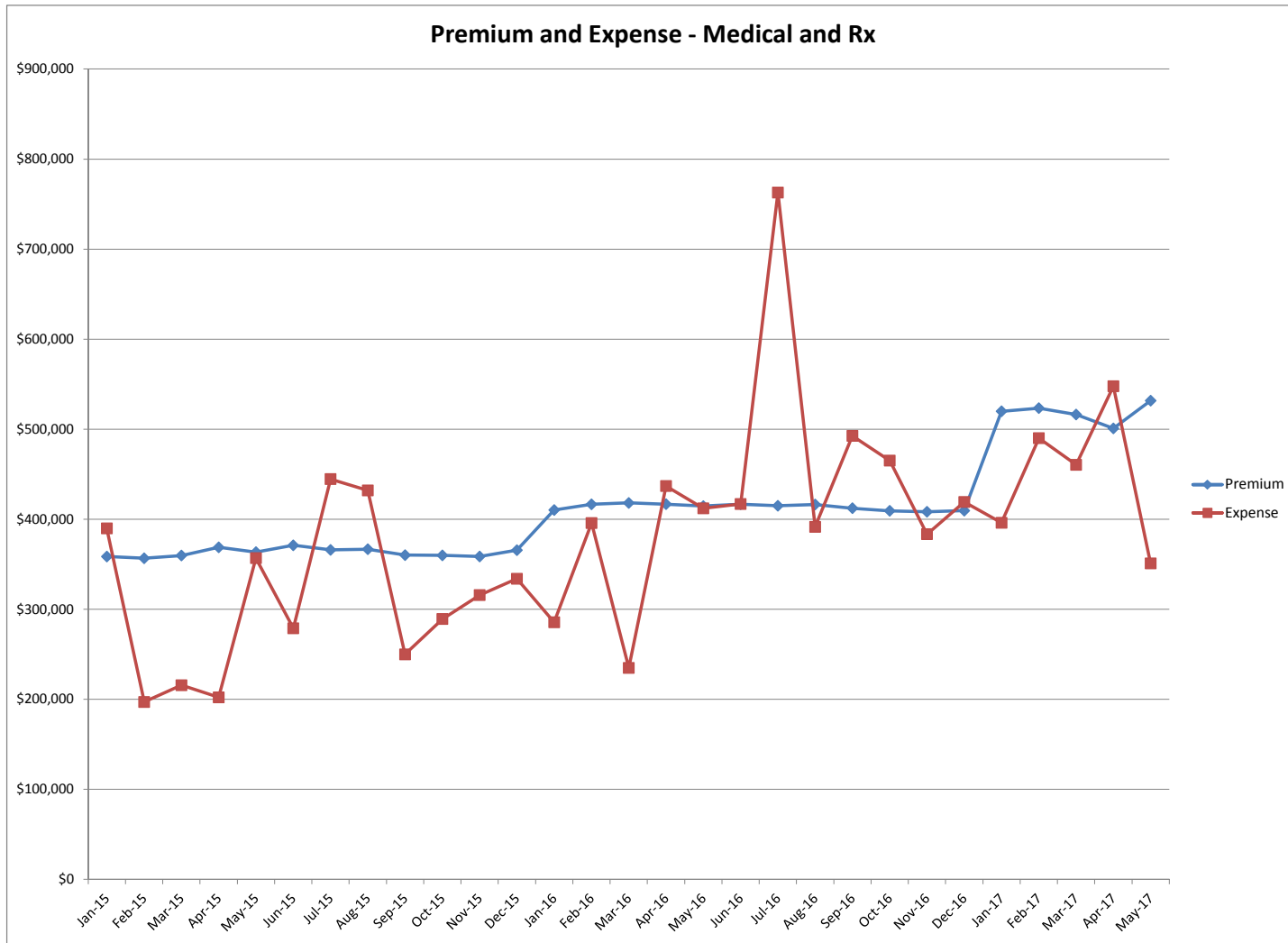
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	572	\$358,585	\$296,149	\$53,499	\$40,217	\$0	\$389,865	-\$31,280	\$611.27	108.7%
Feb-15	569	\$356,652	\$127,714	\$29,310	\$40,006	\$0	\$197,030	\$159,622	\$275.96	55.2%
Mar-15	575	\$359,748	\$127,974	\$47,256	\$40,428	\$0	\$215,658	\$144,090	\$304.75	59.9%
Apr-15	589	\$368,838	\$102,401	\$58,377	\$41,413	\$0	\$202,191	\$166,647	\$272.97	54.8%
May-15	581	\$363,494	\$231,890	\$84,135	\$40,850	\$0	\$356,875	\$6,619	\$543.93	98.2%
Jun-15	599	\$371,049	\$166,986	\$69,811	\$42,116	\$0	\$278,913	\$92,136	\$395.32	75.2%
Jul-15	590	\$365,955	\$295,999	\$107,168	\$41,483	\$0	\$444,650	-\$78,695	\$683.33	121.5%
Aug-15	590	\$366,718	\$308,386	\$82,156	\$41,483	\$0	\$432,025	-\$65,307	\$661.94	117.8%
Sep-15	580	\$360,149	\$112,296	\$96,851	\$40,780	\$0	\$249,927	\$110,222	\$360.60	69.4%
Oct-15	583	\$359,880	\$138,843	\$109,415	\$40,991	\$0	\$289,249	\$70,631	\$425.83	80.4%
Nov-15	580	\$358,632	\$180,305	\$94,722	\$40,780	\$0	\$315,807	\$42,825	\$474.18	88.1%
Dec-15	593	\$365,666	\$190,695	\$101,509	\$41,694	\$0	\$333,898	\$31,768	\$492.76	91.3%
Jan-16	640	\$410,258	\$183,027	\$61,273	\$41,312	\$0	\$285,612	\$124,646	\$381.72	69.6%
Feb-16	648	\$416,589	\$313,508	\$40,463	\$41,828	\$0	\$395,799	\$20,790	\$546.25	95.0%
Mar-16	654	\$418,099	\$128,205	\$64,474	\$42,216	\$0	\$234,895	\$183,204	\$294.62	56.2%
Apr-16	656	\$416,762	\$297,853	\$96,720	\$42,345	\$0	\$436,918	-\$20,155	\$601.48	104.8%
May-16	655	\$414,592	\$279,814	\$90,028	\$42,280	\$0	\$412,122	\$2,470	\$564.64	99.4%
Jun-16	660	\$416,718	\$263,101	\$111,232	\$42,603	\$0	\$416,936	-\$218	\$567.17	100.1%
Jul-16	660	\$414,980	\$588,846	\$131,399	\$42,603	\$0	\$762,848	-\$347,868	\$1,091.28	183.8%
Aug-16	663	\$416,396	\$265,196	\$83,568	\$42,797	\$0	\$391,561	\$24,836	\$526.04	94.0%
Sep-16	655	\$412,298	\$304,759	\$145,567	\$42,280	\$0	\$492,606	-\$80,308	\$687.52	119.5%
Oct-16	652	\$409,376	\$316,856	\$106,210	\$42,087	\$0	\$465,153	-\$55,777	\$648.87	113.6%
Nov-16	647	\$408,313	\$240,752	\$100,943	\$41,764	\$0	\$383,459	\$24,854	\$528.12	93.9%
Dec-16	650	\$409,523	\$230,258	\$146,962	\$41,958	\$0	\$419,178	-\$9,655	\$580.34	102.4%
Jan-17	742	\$519,928	\$300,978	\$45,990	\$49,098	\$0	\$396,066	\$123,862	\$467.61	76.2%
Feb-17	746	\$523,429	\$389,747	\$50,969	\$49,363	\$0	\$490,079	\$33,351	\$590.77	93.6%
Mar-17	736	\$516,317	\$291,413	\$120,319	\$48,701	\$0	\$460,433	\$55,884	\$559.42	89.2%
Apr-17	714	\$500,909	\$416,805	\$83,704	\$47,245	\$0	\$547,754	-\$46,846	\$700.99	109.4%
May-17	761	\$531,698	\$183,809	\$116,820	\$50,355	\$0	\$350,984	\$180,714	\$395.04	66.0%
<b>2015</b>	<b>583</b>	<b>\$4,355,365</b>	<b>\$2,279,638</b>	<b>\$934,209</b>	<b>\$492,240</b>	<b>\$0</b>	<b>\$3,706,087</b>	<b>\$649,277</b>	<b>\$459.06</b>	<b>85.1%</b>
<b>2016</b>	<b>653</b>	<b>\$4,963,904</b>	<b>\$3,412,175</b>	<b>\$1,178,839</b>	<b>\$506,072</b>	<b>\$0</b>	<b>\$5,097,086</b>	<b>-\$133,182</b>	<b>\$585.59</b>	<b>102.7%</b>
<b>2017 YTD</b>	<b>740</b>	<b>\$2,592,281</b>	<b>\$1,582,752</b>	<b>\$417,802</b>	<b>\$244,763</b>	<b>\$0</b>	<b>\$2,245,317</b>	<b>\$346,964</b>	<b>\$540.84</b>	<b>86.6%</b>
<b>Current 12 Months</b>	<b>691</b>	<b>\$5,479,885</b>	<b>\$3,792,520</b>	<b>\$1,243,683</b>	<b>\$540,854</b>	<b>\$0</b>	<b>\$5,577,057</b>	<b>-\$97,172</b>	<b>\$607.80</b>	<b>101.8%</b>

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem MDP, and Rx claims: Envolve.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDFIP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
County of Fresno - HSA**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
County of Tulare - All Medical**

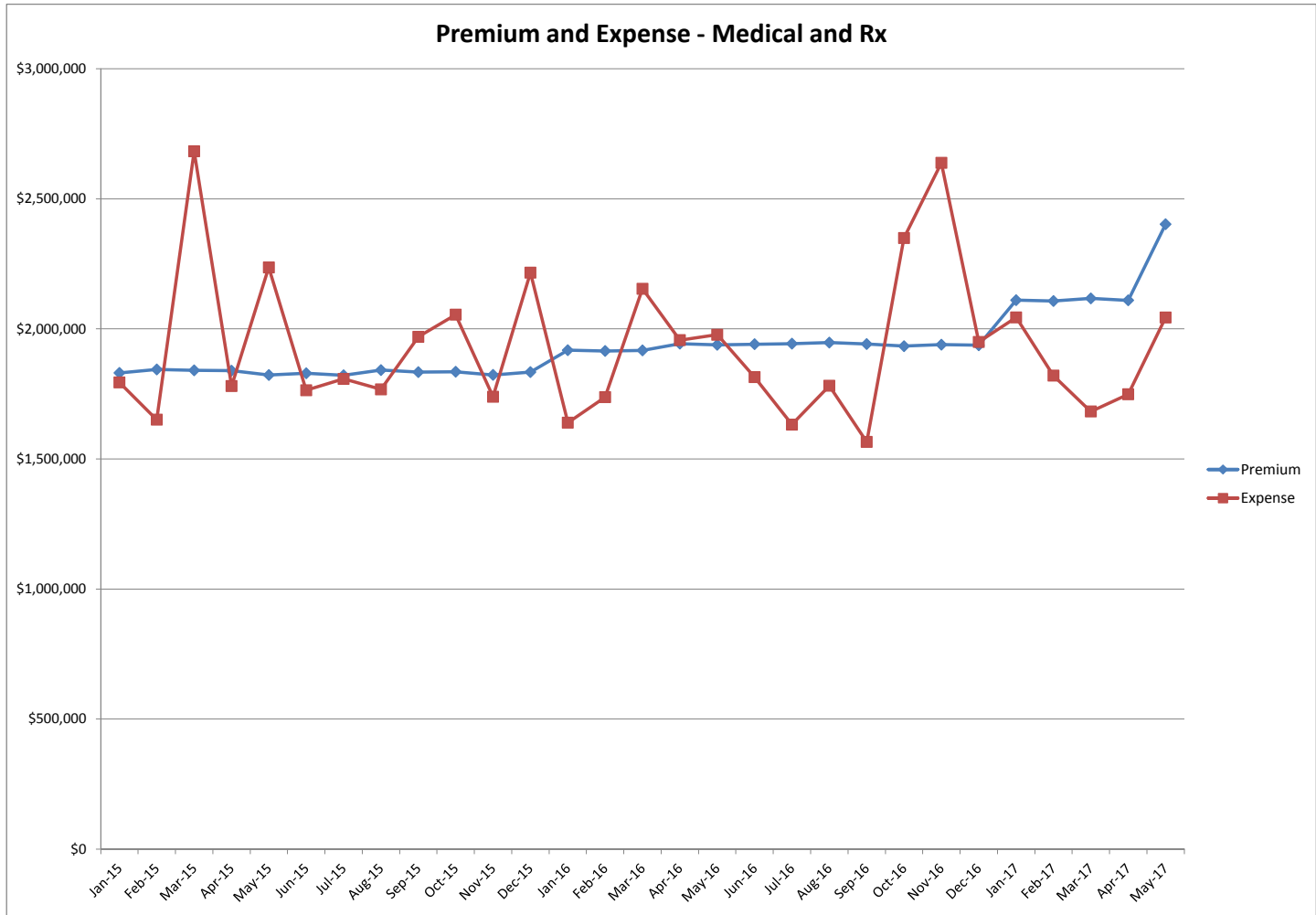
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	2,783	\$1,830,985	\$1,053,190	\$75,592	\$463,728	\$201,908	\$0	\$1,794,418	\$36,567	\$572.23	98.0%
Feb-15	2,801	\$1,844,223	\$954,397	\$75,645	\$417,833	\$203,376	\$0	\$1,651,251	\$192,972	\$516.91	89.5%
Mar-15	2,791	\$1,840,807	\$1,915,351	\$82,133	\$482,878	\$202,713	\$0	\$2,683,075	-\$842,268	\$888.70	145.8%
Apr-15	2,784	\$1,839,576	\$1,239,199	\$83,086	\$469,286	\$202,201	\$213,266	\$1,780,505	\$59,071	\$566.92	96.8%
May-15	2,753	\$1,822,846	\$1,490,943	\$81,056	\$464,445	\$199,981	\$0	\$2,236,425	-\$413,580	\$739.72	122.7%
Jun-15	2,766	\$1,829,528	\$976,568	\$76,182	\$510,492	\$200,996	\$0	\$1,764,238	\$65,290	\$565.16	96.4%
Jul-15	2,756	\$1,821,866	\$1,002,601	\$73,265	\$533,092	\$200,252	\$1,250	\$1,807,960	\$13,906	\$583.35	99.2%
Aug-15	2,784	\$1,841,754	\$947,858	\$82,045	\$537,763	\$202,443	\$2,472	\$1,767,637	\$74,117	\$562.21	96.0%
Sep-15	2,771	\$1,834,036	\$1,217,629	\$81,398	\$469,104	\$201,549	\$25	\$1,969,655	-\$135,619	\$638.08	107.4%
Oct-15	2,770	\$1,835,421	\$1,208,318	\$81,271	\$563,835	\$201,539	\$0	\$2,054,963	-\$219,542	\$669.11	112.0%
Nov-15	2,754	\$1,823,370	\$999,577	\$79,234	\$460,161	\$200,253	\$0	\$1,739,225	\$84,145	\$558.81	95.4%
Dec-15	2,771	\$1,834,119	\$1,438,401	\$77,015	\$502,209	\$201,468	\$2,655	\$2,216,438	-\$382,319	\$727.16	120.8%
Jan-16	2,766	\$1,918,242	\$920,343	\$74,569	\$460,100	\$184,666	\$0	\$1,639,678	\$278,565	\$526.03	85.5%
Feb-16	2,769	\$1,915,349	\$909,422	\$75,036	\$568,546	\$184,860	\$0	\$1,737,864	\$177,485	\$560.85	90.7%
Mar-16	2,770	\$1,917,509	\$1,323,065	\$72,539	\$573,783	\$184,925	\$0	\$2,154,311	-\$236,802	\$710.97	112.3%
Apr-16	2,817	\$1,943,502	\$1,210,456	\$74,400	\$484,179	\$188,001	\$0	\$1,957,036	-\$13,534	\$627.99	100.7%
May-16	2,806	\$1,938,954	\$1,175,116	\$74,867	\$540,390	\$187,227	\$0	\$1,977,600	-\$38,646	\$638.05	102.0%
Jun-16	2,812	\$1,941,450	\$1,052,925	\$71,450	\$502,785	\$187,636	\$0	\$1,814,795	\$126,654	\$578.65	93.5%
Jul-16	2,817	\$1,943,391	\$884,484	\$74,195	\$485,586	\$188,001	\$0	\$1,632,266	\$311,125	\$512.70	84.0%
Aug-16	2,822	\$1,947,517	\$925,254	\$68,299	\$599,698	\$188,408	\$0	\$1,781,659	\$165,858	\$564.58	91.5%
Sep-16	2,820	\$1,941,858	\$738,393	\$74,239	\$564,819	\$188,321	\$0	\$1,565,772	\$376,086	\$488.46	80.6%
Oct-16	2,812	\$1,933,637	\$1,478,516	\$72,068	\$611,072	\$187,869	\$0	\$2,349,525	-\$415,887	\$768.73	121.5%
Nov-16	2,825	\$1,939,416	\$1,811,697	\$70,350	\$567,997	\$188,602	\$0	\$2,638,645	-\$699,229	\$867.27	136.1%
Dec-16	2,823	\$1,937,203	\$1,083,307	\$71,670	\$606,495	\$188,409	\$0	\$1,949,881	-\$12,678	\$623.97	100.7%
Jan-17	2,824	\$2,110,561	\$1,261,565	\$0	\$595,840	\$186,885	\$0	\$2,044,291	\$66,271	\$657.72	96.9%
Feb-17	2,814	\$2,107,318	\$1,097,844	\$0	\$536,533	\$186,224	\$0	\$1,820,600	\$286,718	\$580.80	86.4%
Mar-17	2,825	\$2,117,411	\$924,126	\$0	\$571,707	\$186,951	\$0	\$1,682,784	\$434,626	\$529.50	79.5%
Apr-17	2,816	\$2,110,125	\$1,032,065	\$0	\$530,547	\$186,356	\$0	\$1,748,968	\$361,157	\$554.90	82.9%
May-17	3,180	\$2,402,638	\$1,311,089	\$0	\$522,523	\$210,442	\$0	\$2,044,054	\$358,584	\$576.61	85.1%
<b>2015</b>	<b>2,774</b>	<b>\$21,998,530</b>	<b>\$14,444,032</b>	<b>\$947,923</b>	<b>\$5,874,825</b>	<b>\$2,418,678</b>	<b>\$219,668</b>	<b>\$23,465,790</b>	<b>-\$1,467,260</b>	<b>\$632.35</b>	<b>106.7%</b>
<b>2016</b>	<b>2,805</b>	<b>\$23,218,029</b>	<b>\$13,512,978</b>	<b>\$873,681</b>	<b>\$6,565,449</b>	<b>\$2,246,924</b>	<b>\$0</b>	<b>\$23,199,033</b>	<b>\$18,996</b>	<b>\$622.48</b>	<b>99.9%</b>
<b>2017 YTD</b>	<b>2,892</b>	<b>\$10,848,053</b>	<b>\$5,626,689</b>	<b>\$0</b>	<b>\$2,757,149</b>	<b>\$956,858</b>	<b>\$0</b>	<b>\$9,340,696</b>	<b>\$1,507,356</b>	<b>\$579.84</b>	<b>86.1%</b>
<b>Current 12 Months</b>	<b>2,849</b>	<b>\$24,432,525</b>	<b>\$13,601,265</b>	<b>\$502,271</b>	<b>\$6,695,601</b>	<b>\$2,274,104</b>	<b>\$0</b>	<b>\$23,073,241</b>	<b>\$1,359,284</b>	<b>\$608.34</b>	<b>94.4%</b>

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR (HMO) and MDP (PPO and HSA), and Rx claims: Envolv.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDFIP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
County of Tulare - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
County of Tulare - HMO**

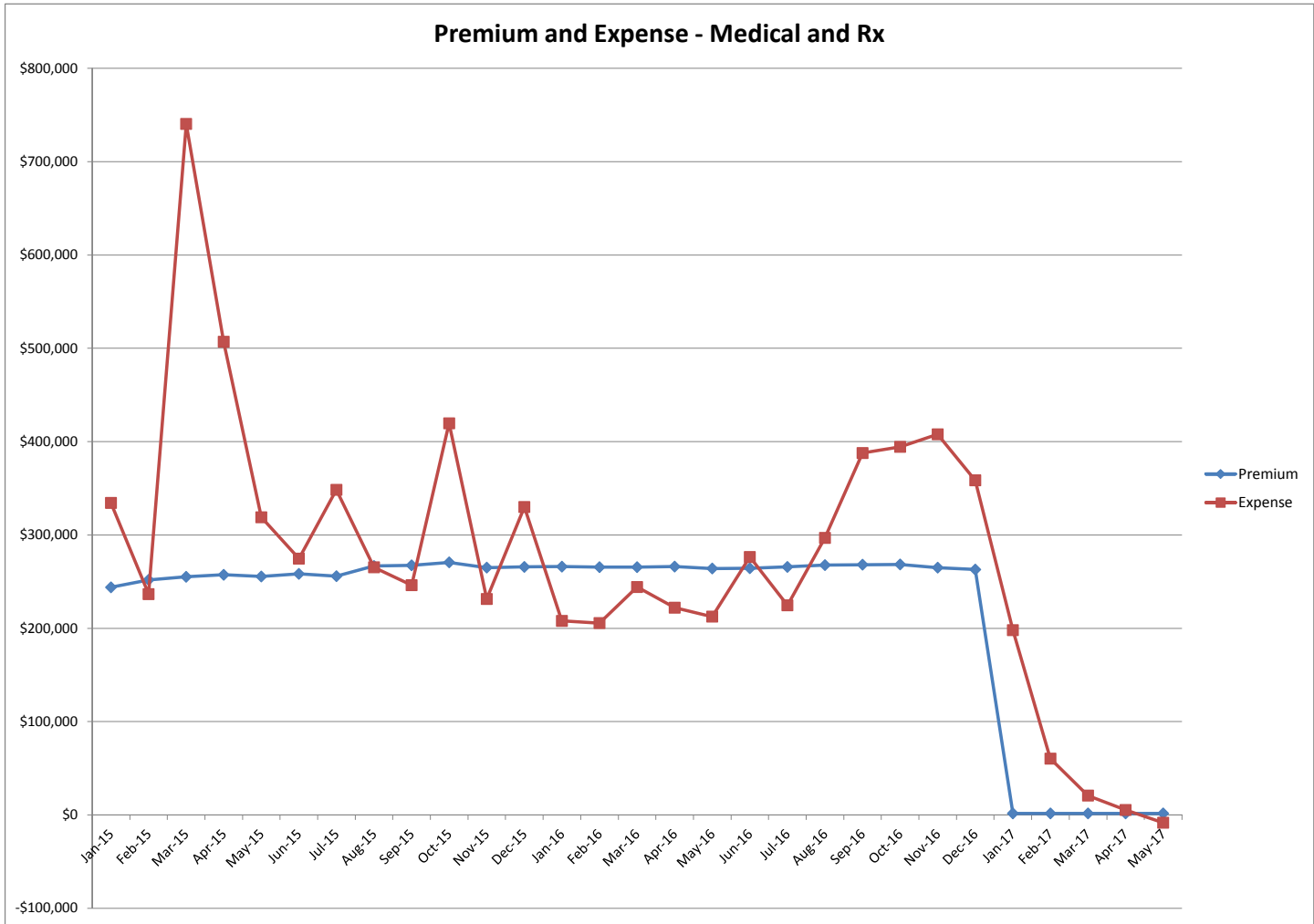
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	309	\$243,872	\$190,399	\$75,592	\$40,395	\$27,961	\$0	\$334,347	-\$90,476	\$991.54	137.1%
Feb-15	319	\$251,868	\$79,177	\$75,645	\$52,913	\$28,866	\$0	\$236,601	\$15,267	\$651.21	93.9%
Mar-15	321	\$255,148	\$571,869	\$82,133	\$57,437	\$29,047	\$0	\$740,487	-\$485,339	\$2,216.32	290.2%
Apr-15	320	\$257,292	\$571,981	\$83,086	\$36,296	\$28,957	\$213,266	\$507,053	-\$249,762	\$1,494.05	197.1%
May-15	318	\$255,493	\$155,026	\$81,056	\$54,080	\$28,776	\$0	\$318,938	-\$63,446	\$912.46	124.8%
Jun-15	323	\$258,306	\$115,923	\$76,182	\$53,305	\$29,228	\$0	\$274,639	-\$16,332	\$759.78	106.3%
Jul-15	321	\$255,830	\$201,531	\$73,265	\$45,750	\$29,047	\$1,250	\$348,344	-\$92,513	\$994.69	136.2%
Aug-15	332	\$266,751	\$102,263	\$82,045	\$53,468	\$30,043	\$2,472	\$265,348	\$1,404	\$708.75	99.5%
Sep-15	333	\$267,483	\$79,468	\$81,398	\$55,199	\$30,133	\$25	\$246,174	\$21,310	\$648.77	92.0%
Oct-15	336	\$270,653	\$257,415	\$81,271	\$50,542	\$30,405	\$0	\$419,632	-\$148,979	\$1,158.41	155.0%
Nov-15	328	\$265,012	\$71,337	\$79,234	\$51,114	\$29,681	\$0	\$231,366	\$33,646	\$614.89	87.3%
Dec-15	329	\$265,741	\$180,203	\$77,015	\$45,611	\$29,771	\$2,655	\$329,945	-\$64,204	\$912.38	124.2%
Jan-16	289	\$266,033	\$68,339	\$74,569	\$40,188	\$24,776	\$0	\$207,872	\$58,161	\$633.55	78.1%
Feb-16	289	\$265,507	\$59,035	\$75,036	\$46,727	\$24,776	\$0	\$205,574	\$59,933	\$625.60	77.4%
Mar-16	289	\$265,507	\$90,215	\$72,539	\$56,647	\$24,776	\$0	\$244,176	\$21,330	\$759.17	92.0%
Apr-16	291	\$266,108	\$71,342	\$74,400	\$51,369	\$24,947	\$0	\$222,059	\$44,049	\$677.36	83.4%
May-16	288	\$264,055	\$72,036	\$74,867	\$40,911	\$24,036	\$0	\$212,505	\$51,550	\$652.13	80.5%
Jun-16	289	\$264,355	\$124,170	\$71,450	\$55,944	\$24,776	\$0	\$276,339	-\$11,984	\$870.46	104.5%
Jul-16	291	\$265,726	\$77,567	\$74,195	\$47,881	\$24,947	\$0	\$224,590	\$41,135	\$686.06	84.5%
Aug-16	295	\$267,698	\$153,032	\$68,299	\$50,196	\$25,290	\$0	\$296,818	-\$29,119	\$920.43	110.9%
Sep-16	297	\$268,158	\$163,002	\$74,239	\$125,064	\$25,462	\$0	\$387,767	-\$119,609	\$1,219.88	144.6%
Oct-16	300	\$268,395	\$171,644	\$72,068	\$124,997	\$25,719	\$0	\$394,428	-\$126,033	\$1,229.03	147.0%
Nov-16	295	\$264,973	\$185,862	\$70,350	\$126,345	\$25,290	\$0	\$407,847	-\$142,874	\$1,296.80	153.9%
Dec-16	292	\$262,920	\$133,580	\$71,670	\$128,271	\$25,033	\$0	\$358,555	-\$95,634	\$1,142.20	136.4%
Jan-17	1	\$1,593	\$197,867	\$0	\$19	\$87	\$0	\$197,973	-\$196,380	\$197,885.68	12429.6%
Feb-17	1	\$1,593	\$60,175	\$0	\$0	\$87	\$0	\$60,262	-\$58,670	\$60,175.00	3783.5%
Mar-17	1	\$1,593	\$20,631	\$0	\$0	\$87	\$0	\$20,718	-\$19,126	\$20,631.00	1300.8%
Apr-17	1	\$1,593	\$5,165	\$0	\$0	\$87	\$0	\$5,252	-\$3,660	\$5,165.00	329.8%
May-17	1	\$1,593	-\$8,486	\$0	\$0	\$87	\$0	-\$8,399	\$9,991	-\$8,486.00	-527.3%
2015	324	\$3,113,449	\$2,576,592	\$947,923	\$596,111	\$351,916	\$219,668	\$4,252,873	-\$1,139,424	\$1,003.07	136.6%
2016	292	\$3,189,435	\$1,369,824	\$873,681	\$894,540	\$300,484	\$0	\$3,438,530	-\$249,094	\$895.31	107.8%
2017 YTD	1	\$7,964	\$275,352	\$0	\$19	\$437	\$0	\$275,807	-\$267,844	\$55,074.14	3463.3%
Current 12 Months	172	\$1,870,190	\$1,284,209	\$502,271	\$658,717	\$176,955	\$0	\$2,622,152	-\$751,962	\$1,184.69	140.2%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR, and Rx claims: Envolv.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HIDIP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
County of Tulare - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
County of Tulare - PPO**

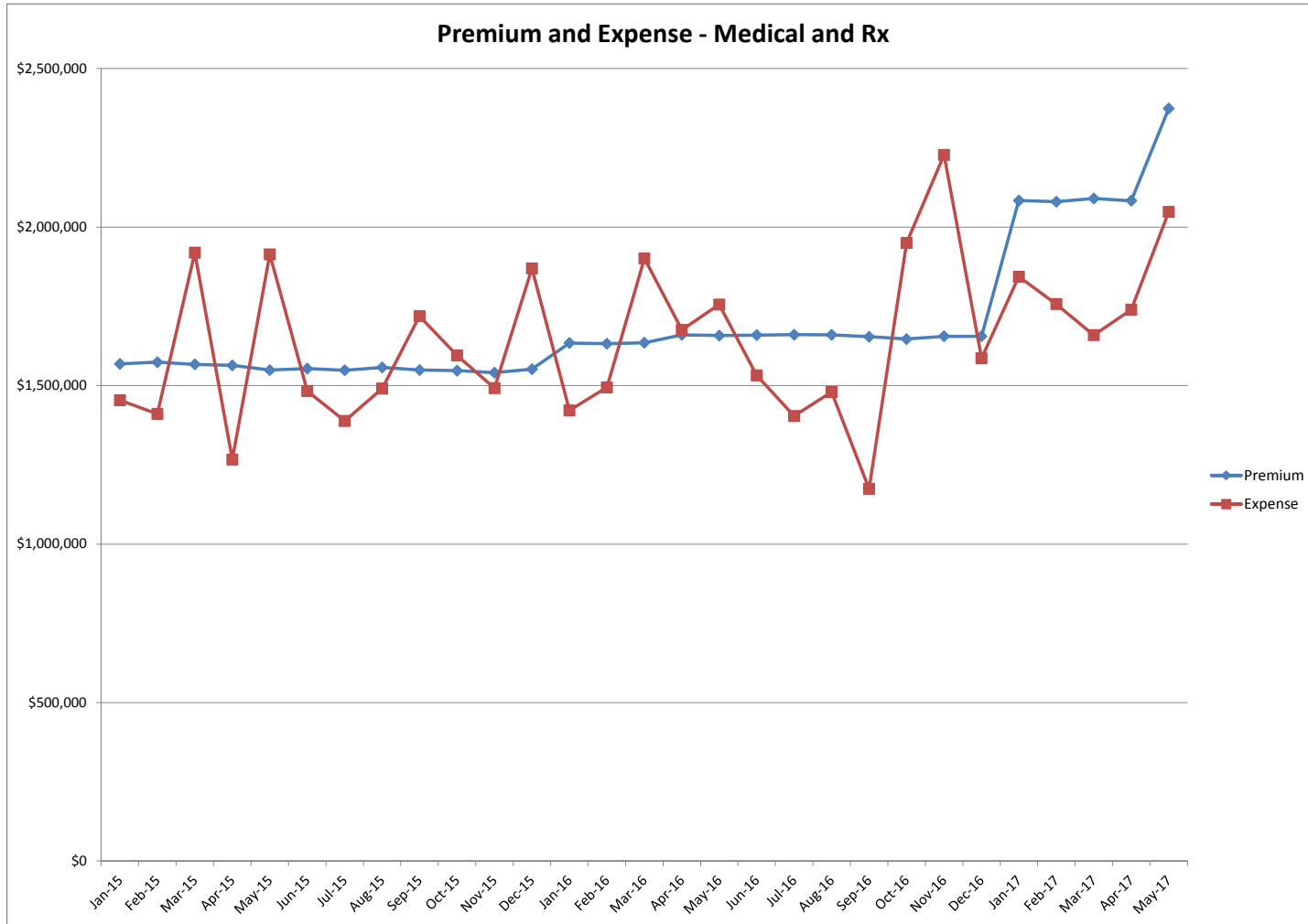
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	2,441	\$1,568,540	\$859,062	\$423,020	\$171,627	\$0	\$1,453,709	\$114,831	\$525	92.7%
Feb-15	2,449	\$1,573,782	\$873,567	\$364,921	\$172,189	\$0	\$1,410,677	\$163,105	\$505.71	89.6%
Mar-15	2,437	\$1,567,085	\$1,322,573	\$425,441	\$171,345	\$0	\$1,919,359	-\$352,274	\$717.28	122.5%
Apr-15	2,431	\$1,563,711	\$663,432	\$432,368	\$170,924	\$0	\$1,266,724	\$296,987	\$450.76	81.0%
May-15	2,402	\$1,548,779	\$1,335,394	\$409,743	\$168,885	\$0	\$1,914,022	-\$365,242	\$726.53	123.6%
Jun-15	2,412	\$1,553,588	\$857,645	\$455,603	\$169,588	\$0	\$1,482,836	\$70,752	\$544.46	95.4%
Jul-15	2,404	\$1,548,402	\$732,247	\$487,188	\$169,025	\$0	\$1,388,460	\$159,942	\$507.25	89.7%
Aug-15	2,421	\$1,557,369	\$838,162	\$482,461	\$170,221	\$0	\$1,490,844	\$66,525	\$545.49	95.7%
Sep-15	2,407	\$1,548,919	\$1,135,876	\$413,905	\$169,236	\$0	\$1,719,017	-\$170,098	\$643.86	111.0%
Oct-15	2,403	\$1,547,133	\$916,021	\$510,495	\$168,955	\$0	\$1,595,471	-\$48,338	\$593.64	103.1%
Nov-15	2,395	\$1,540,725	\$915,407	\$408,293	\$168,392	\$0	\$1,492,093	\$48,632	\$552.69	96.8%
Dec-15	2,413	\$1,551,683	\$1,243,499	\$456,567	\$169,658	\$0	\$1,869,724	-\$318,041	\$704.54	120.5%
Jan-16	2,445	\$1,634,557	\$844,648	\$419,202	\$157,825	\$0	\$1,421,675	\$212,882	\$516.91	87.0%
Feb-16	2,448	\$1,632,189	\$814,535	\$521,819	\$158,018	\$0	\$1,494,373	\$137,817	\$545.90	91.6%
Mar-16	2,451	\$1,635,335	\$1,225,617	\$517,136	\$158,212	\$0	\$1,900,965	-\$265,630	\$711.04	116.2%
Apr-16	2,495	\$1,660,234	\$1,082,260	\$432,397	\$161,052	\$0	\$1,675,709	-\$15,475	\$607.08	100.9%
May-16	2,487	\$1,657,740	\$1,095,985	\$499,089	\$160,536	\$0	\$1,755,610	-\$97,870	\$641.36	105.9%
Jun-16	2,491	\$1,659,442	\$925,363	\$446,034	\$160,794	\$0	\$1,532,191	\$127,250	\$550.54	92.3%
Jul-16	2,495	\$1,660,506	\$805,929	\$437,009	\$161,052	\$0	\$1,403,991	\$256,515	\$498.17	84.6%
Aug-16	2,493	\$1,660,172	\$769,888	\$549,001	\$160,923	\$0	\$1,479,812	\$180,360	\$529.04	89.1%
Sep-16	2,489	\$1,654,054	\$574,578	\$439,054	\$160,665	\$0	\$1,174,297	\$479,758	\$407.24	71.0%
Oct-16	2,479	\$1,646,580	\$1,304,493	\$485,461	\$160,019	\$0	\$1,949,973	-\$303,393	\$722.05	118.4%
Nov-16	2,497	\$1,655,781	\$1,625,534	\$440,989	\$161,181	\$0	\$2,227,704	-\$571,923	\$827.60	134.5%
Dec-16	2,498	\$1,655,621	\$947,450	\$477,450	\$161,246	\$0	\$1,586,146	\$69,475	\$570.42	95.8%
Jan-17	2,785	\$2,083,764	\$1,063,327	\$595,773	\$184,283	\$0	\$1,843,383	\$240,381	\$595.73	88.5%
Feb-17	2,774	\$2,079,970	\$1,037,311	\$536,528	\$183,556	\$0	\$1,757,394	\$322,576	\$567.35	84.5%
Mar-17	2,785	\$2,090,062	\$903,425	\$571,682	\$184,283	\$0	\$1,659,390	\$430,672	\$529.66	79.4%
Apr-17	2,777	\$2,083,327	\$1,025,542	\$529,915	\$183,754	\$0	\$1,739,211	\$344,117	\$560.12	83.5%
May-17	3,140	\$2,374,162	\$1,317,845	\$522,476	\$207,774	\$0	\$2,048,095	\$326,067	\$586.09	86.3%
<b>2015</b>	<b>2,418</b>	<b>\$18,669,716</b>	<b>\$11,692,885</b>	<b>\$5,270,004</b>	<b>\$2,040,045</b>	<b>\$0</b>	<b>\$19,002,934</b>	<b>-\$333,218</b>	<b>\$584.62</b>	<b>101.8%</b>
<b>2016</b>	<b>2,481</b>	<b>\$19,812,211</b>	<b>\$12,016,280</b>	<b>\$5,664,640</b>	<b>\$1,921,524</b>	<b>\$0</b>	<b>\$19,602,444</b>	<b>\$209,767</b>	<b>\$593.96</b>	<b>98.9%</b>
<b>2017 YTD</b>	<b>2,852</b>	<b>\$10,711,286</b>	<b>\$5,347,450</b>	<b>\$2,756,373</b>	<b>\$943,650</b>	<b>\$0</b>	<b>\$9,047,473</b>	<b>\$1,663,813</b>	<b>\$568.25</b>	<b>84.5%</b>
<b>Current 12 Months</b>	<b>2,642</b>	<b>\$22,303,443</b>	<b>\$12,300,685</b>	<b>\$6,031,370</b>	<b>\$2,069,531</b>	<b>\$0</b>	<b>\$20,401,587</b>	<b>\$1,901,856</b>	<b>\$578.24</b>	<b>91.5%</b>

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem MDP, and Rx claims: Envolve.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
County of Tulare - PPO**







**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
County of Tulare - HSA**

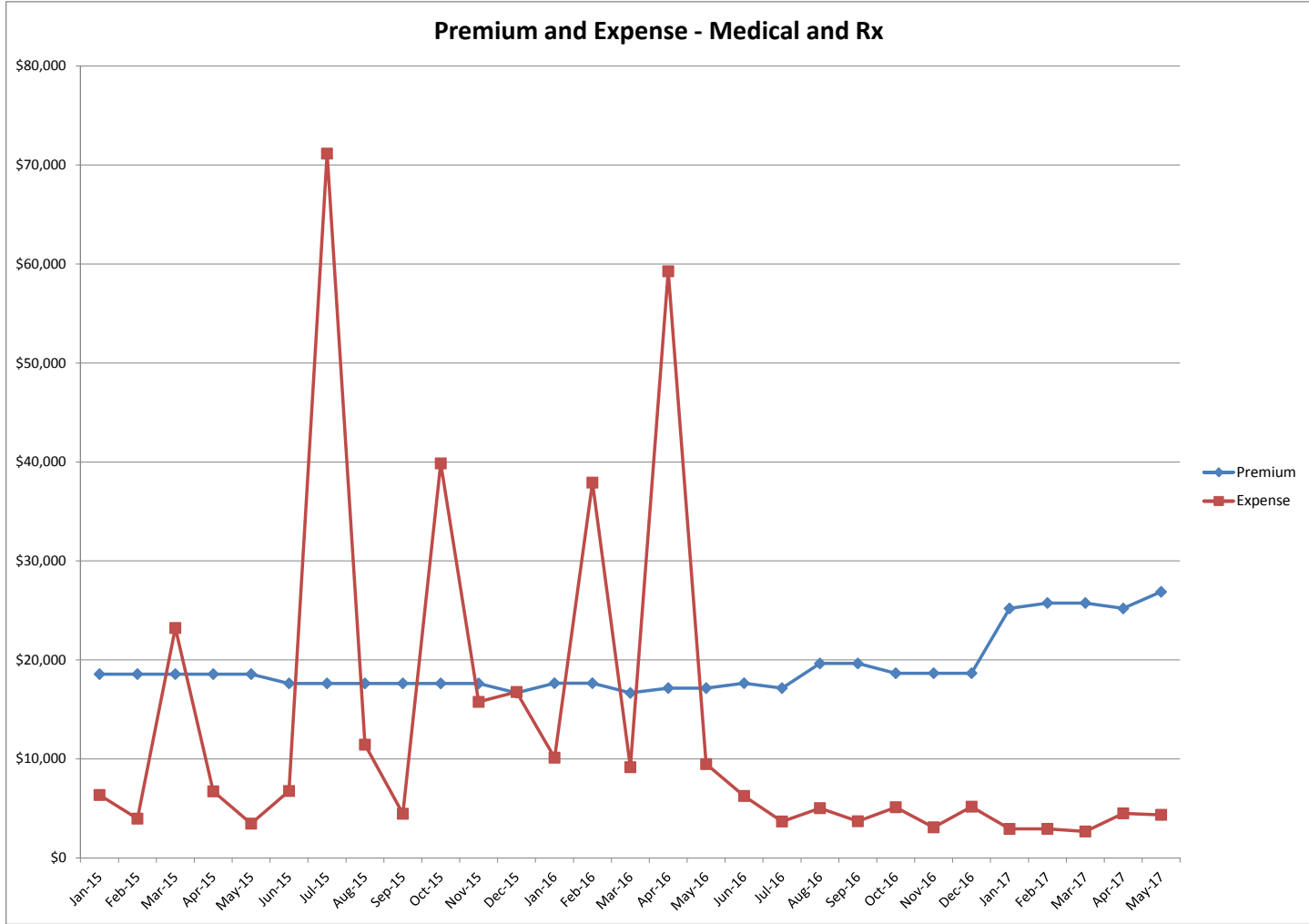
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	33	\$18,573	\$3,729	\$313	\$2,320	\$0	\$6,362	\$12,211	\$122.48	34.3%
Feb-15	33	\$18,573	\$1,653	\$0	\$2,320	\$0	\$3,973	\$14,600	\$50.09	21.4%
Mar-15	33	\$18,573	\$20,909	\$0	\$2,320	\$0	\$23,229	-\$4,656	\$633.61	125.1%
Apr-15	33	\$18,573	\$3,786	\$622	\$2,320	\$0	\$6,728	\$11,845	\$133.58	36.2%
May-15	33	\$18,573	\$523	\$622	\$2,320	\$0	\$3,465	\$15,108	\$34.70	18.7%
Jun-15	31	\$17,634	\$3,000	\$1,584	\$2,180	\$0	\$6,764	\$10,870	\$147.87	38.4%
Jul-15	31	\$17,634	\$68,823	\$154	\$2,180	\$0	\$71,157	-\$53,523	\$2,225.06	403.5%
Aug-15	31	\$17,634	\$7,433	\$1,833	\$2,180	\$0	\$11,446	\$6,188	\$298.90	64.9%
Sep-15	31	\$17,634	\$2,285	\$0	\$2,180	\$0	\$4,465	\$13,169	\$73.71	25.3%
Oct-15	31	\$17,634	\$34,882	\$2,798	\$2,180	\$0	\$39,860	-\$22,226	\$1,215.48	226.0%
Nov-15	31	\$17,634	\$12,833	\$754	\$2,180	\$0	\$15,767	\$1,867	\$438.29	89.4%
Dec-15	29	\$16,695	\$14,699	\$30	\$2,039	\$0	\$16,768	-\$73	\$507.90	100.4%
Jan-16	32	\$17,653	\$7,356	\$710	\$2,066	\$0	\$10,132	\$7,521	\$252.06	57.4%
Feb-16	32	\$17,653	\$35,852	\$0	\$2,066	\$0	\$37,918	-\$20,265	\$1,120.38	214.8%
Mar-16	30	\$16,667	\$7,233	\$0	\$1,937	\$0	\$9,170	\$7,498	\$241.10	55.0%
Apr-16	31	\$17,160	\$56,854	\$413	\$2,001	\$0	\$59,268	-\$42,108	\$1,847.32	345.4%
May-16	31	\$17,160	\$7,095	\$390	\$2,001	\$0	\$9,486	\$7,674	\$241.45	55.3%
Jun-16	32	\$17,653	\$3,392	\$807	\$2,066	\$0	\$6,265	\$11,388	\$131.22	35.5%
Jul-16	31	\$17,160	\$988	\$696	\$2,001	\$0	\$3,685	\$13,475	\$54.32	21.5%
Aug-16	34	\$19,646	\$2,334	\$501	\$2,195	\$0	\$5,030	\$14,617	\$83.38	25.6%
Sep-16	34	\$19,646	\$813	\$701	\$2,195	\$0	\$3,709	\$15,938	\$44.53	18.9%
Oct-16	33	\$18,662	\$2,379	\$614	\$2,130	\$0	\$5,123	\$13,539	\$90.70	27.5%
Nov-16	33	\$18,662	\$301	\$663	\$2,130	\$0	\$3,094	\$15,568	\$29.21	16.6%
Dec-16	33	\$18,662	\$2,277	\$774	\$2,130	\$0	\$5,181	\$13,481	\$92.45	27.8%
Jan-17	38	\$25,205	\$371	\$49	\$2,514	\$0	\$2,934	\$22,270	\$11.05	11.6%
Feb-17	39	\$25,755	\$358	\$5	\$2,581	\$0	\$2,944	\$22,812	\$9.31	11.4%
Mar-17	39	\$25,755	\$70	\$25	\$2,581	\$0	\$2,676	\$23,080	\$2.44	10.4%
Apr-17	38	\$25,205	\$1,358	\$632	\$2,514	\$0	\$4,504	\$20,700	\$52.37	17.9%
May-17	39	\$26,883	\$1,730	\$47	\$2,581	\$0	\$4,358	\$22,525	\$45.56	16.2%
<b>2015</b>	<b>32</b>	<b>\$215,364</b>	<b>\$174,555</b>	<b>\$8,710</b>	<b>\$26,718</b>		<b>\$209,983</b>	<b>\$5,381</b>	<b>\$482.28</b>	<b>97.5%</b>
<b>2016</b>	<b>32</b>	<b>\$216,382</b>	<b>\$126,874</b>	<b>\$6,269</b>	<b>\$24,916</b>		<b>\$158,059</b>	<b>\$58,323</b>	<b>\$344.93</b>	<b>73.0%</b>
<b>2017 YTD</b>	<b>39</b>	<b>\$128,802</b>	<b>\$3,887</b>	<b>\$758</b>	<b>\$12,771</b>	<b>\$0</b>	<b>\$17,416</b>	<b>\$111,386</b>	<b>\$24.07</b>	<b>13.5%</b>
<b>Current 12 Months</b>	<b>35</b>	<b>\$258,892</b>	<b>\$16,371</b>	<b>\$5,514</b>	<b>\$27,617</b>	<b>\$0</b>	<b>\$49,502</b>	<b>\$209,390</b>	<b>\$51.74</b>	<b>19.1%</b>

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem MDP, and Rx claims: Envolv.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
County of Tulare - HSA**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
All Others - All Medical**

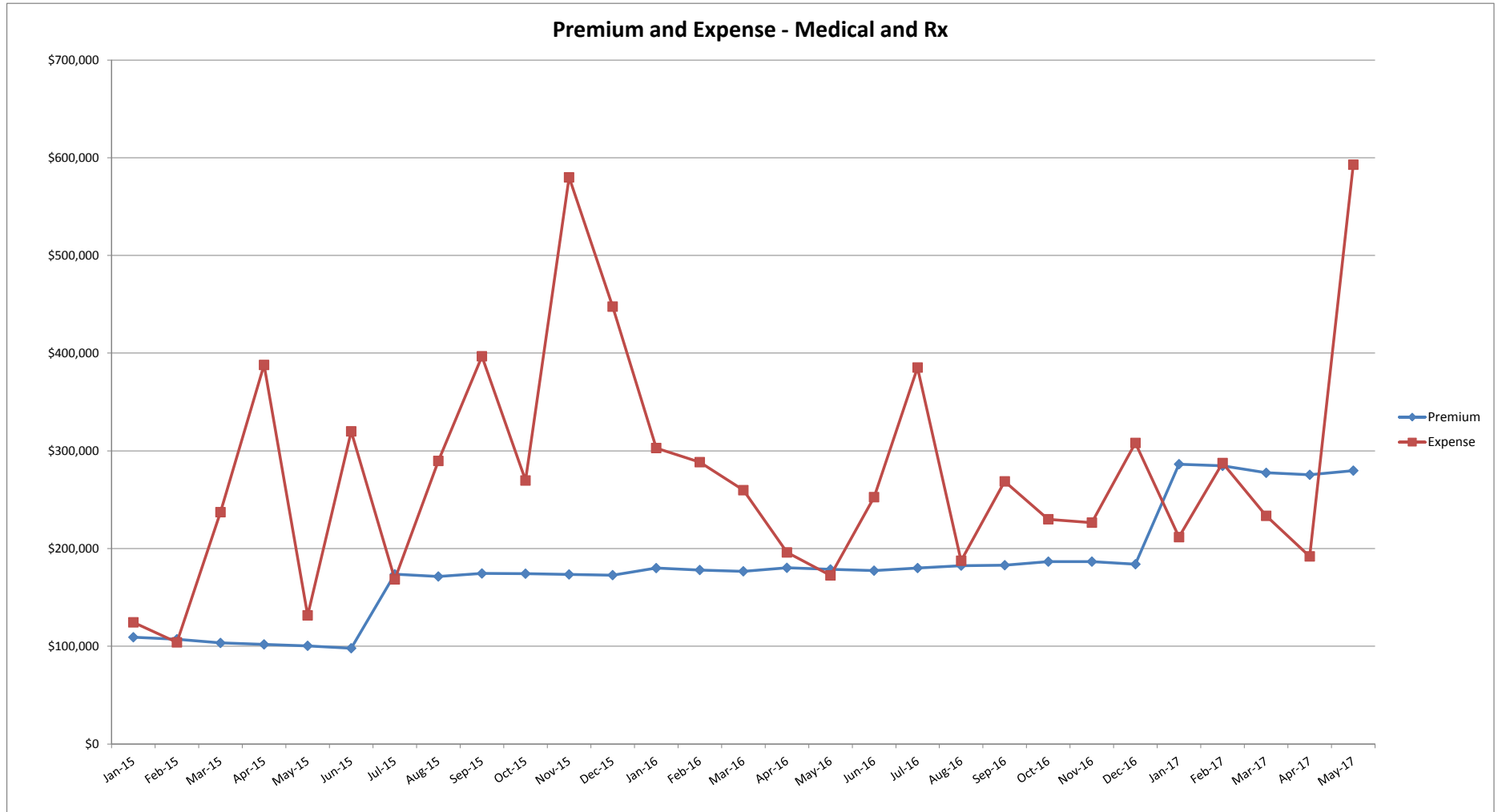
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	103	\$109,232	\$59,828	\$37,293	\$17,904	\$9,466	\$0	\$124,490	-\$15,259	\$1,116.74	114.0%
Feb-15	101	\$107,198	\$38,671	\$36,491	\$19,592	\$9,261	\$0	\$104,014	\$3,184	\$938.16	97.0%
Mar-15	98	\$103,389	\$169,027	\$36,590	\$22,606	\$9,003	\$0	\$237,226	-\$133,837	\$2,328.81	229.4%
Apr-15	97	\$101,900	\$320,837	\$35,660	\$22,524	\$8,911	\$0	\$387,932	-\$286,032	\$3,907.43	380.7%
May-15	96	\$100,462	\$66,626	\$34,772	\$21,390	\$8,839	\$0	\$131,627	-\$31,165	\$1,279.04	131.0%
Jun-15	93	\$97,986	\$283,688	\$34,432	\$24,557	\$8,561	\$31,288	\$319,950	-\$221,964	\$3,348.27	326.5%
Jul-15	149	\$173,709	\$111,646	\$34,687	\$27,794	\$12,651	\$18,315	\$168,462	\$5,247	\$1,045.71	97.0%
Aug-15	147	\$171,417	\$206,373	\$34,438	\$36,583	\$12,486	\$190	\$289,690	-\$118,273	\$1,885.74	169.0%
Sep-15	149	\$174,497	\$316,637	\$35,765	\$31,912	\$12,671	\$190	\$396,796	-\$222,299	\$2,578.02	227.4%
Oct-15	150	\$174,281	\$180,136	\$36,210	\$40,852	\$12,764	\$301	\$269,661	-\$95,379	\$1,712.65	154.7%
Nov-15	148	\$173,512	\$490,498	\$35,975	\$40,879	\$12,599	\$0	\$579,951	-\$406,439	\$3,833.46	334.2%
Dec-15	147	\$172,820	\$350,342	\$36,090	\$49,101	\$12,526	\$411	\$447,648	-\$274,828	\$2,960.01	259.0%
Jan-16	145	\$180,011	\$220,054	\$35,132	\$36,153	\$11,556	\$0	\$302,894	-\$122,883	\$2,009.23	168.3%
Feb-16	143	\$178,054	\$206,162	\$35,364	\$35,494	\$11,423	\$0	\$288,443	-\$110,390	\$1,937.21	162.0%
Mar-16	143	\$176,718	\$174,903	\$35,402	\$38,029	\$11,423	\$0	\$259,756	-\$83,038	\$1,736.60	147.0%
Apr-16	149	\$180,284	\$117,706	\$36,047	\$30,344	\$11,949	\$0	\$196,046	-\$15,763	\$1,235.55	108.7%
May-16	148	\$178,628	\$94,077	\$35,855	\$30,754	\$11,862	\$0	\$172,548	\$6,080	\$1,085.72	96.6%
Jun-16	148	\$177,377	\$171,526	\$36,680	\$32,529	\$11,883	\$0	\$252,617	-\$75,240	\$1,626.59	142.4%
Jul-16	150	\$180,061	\$303,039	\$36,470	\$33,753	\$12,016	\$0	\$385,278	-\$205,217	\$2,488.41	214.0%
Aug-16	151	\$182,553	\$110,676	\$36,688	\$28,093	\$12,082	\$0	\$187,539	-\$4,987	\$1,161.97	102.7%
Sep-16	151	\$182,973	\$185,744	\$36,618	\$34,329	\$12,061	\$0	\$268,752	-\$85,779	\$1,699.94	146.9%
Oct-16	153	\$186,621	\$149,400	\$36,954	\$31,430	\$12,215	\$0	\$229,999	-\$43,378	\$1,423.42	123.2%
Nov-16	153	\$186,621	\$149,042	\$37,283	\$28,006	\$12,215	\$0	\$226,546	-\$39,926	\$1,400.86	121.4%
Dec-16	151	\$183,961	\$250,282	\$36,371	\$28,776	\$12,061	\$19,394	\$308,097	-\$124,135	\$1,960.50	167.5%
Jan-17	183	\$286,401	\$115,526	\$52,154	\$28,813	\$15,206	\$0	\$211,699	\$74,701	\$1,073.73	73.9%
Feb-17	182	\$284,629	\$185,571	\$51,965	\$34,881	\$15,117	\$0	\$287,534	-\$2,905	\$1,496.80	101.0%
Mar-17	178	\$277,523	\$131,952	\$52,088	\$34,651	\$14,823	\$0	\$233,514	\$44,009	\$1,228.60	84.1%
Apr-17	175	\$275,490	\$93,321	\$50,866	\$33,243	\$14,555	\$0	\$191,985	\$83,505	\$1,013.89	69.7%
May-17	178	\$279,753	\$485,586	\$51,944	\$40,593	\$14,802	\$0	\$592,925	-\$313,172	\$3,247.88	211.9%
<b>2015</b>	<b>123</b>	<b>\$1,660,403</b>	<b>\$2,594,309</b>	<b>\$428,402</b>	<b>\$355,693</b>	<b>\$129,738</b>	<b>\$50,695</b>	<b>\$3,457,448</b>	<b>-\$1,797,044</b>	<b>\$2,251.49</b>	<b>208.2%</b>
<b>2016</b>	<b>149</b>	<b>\$2,173,860</b>	<b>\$2,132,611</b>	<b>\$434,864</b>	<b>\$387,689</b>	<b>\$142,746</b>	<b>\$19,394</b>	<b>\$3,078,516</b>	<b>-\$904,656</b>	<b>\$1,644.69</b>	<b>141.6%</b>
<b>2017YTD</b>	<b>179</b>	<b>\$1,403,796</b>	<b>\$1,011,956</b>	<b>\$259,017</b>	<b>\$172,182</b>	<b>\$74,502</b>	<b>\$0</b>	<b>\$1,517,657</b>	<b>-\$113,862</b>	<b>\$1,610.66</b>	<b>108.1%</b>
<b>Current 12 Months</b>	<b>163</b>	<b>\$2,683,962</b>	<b>\$2,331,665</b>	<b>\$516,081</b>	<b>\$389,098</b>	<b>\$159,036</b>	<b>\$19,394</b>	<b>\$3,376,486</b>	<b>-\$692,523</b>	<b>\$1,647.44</b>	<b>125.8%</b>

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR (HMO) and MDP (PPO and HSA), and Rx claims: Envolve.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDHIP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
All Others - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
All Others - HMO**

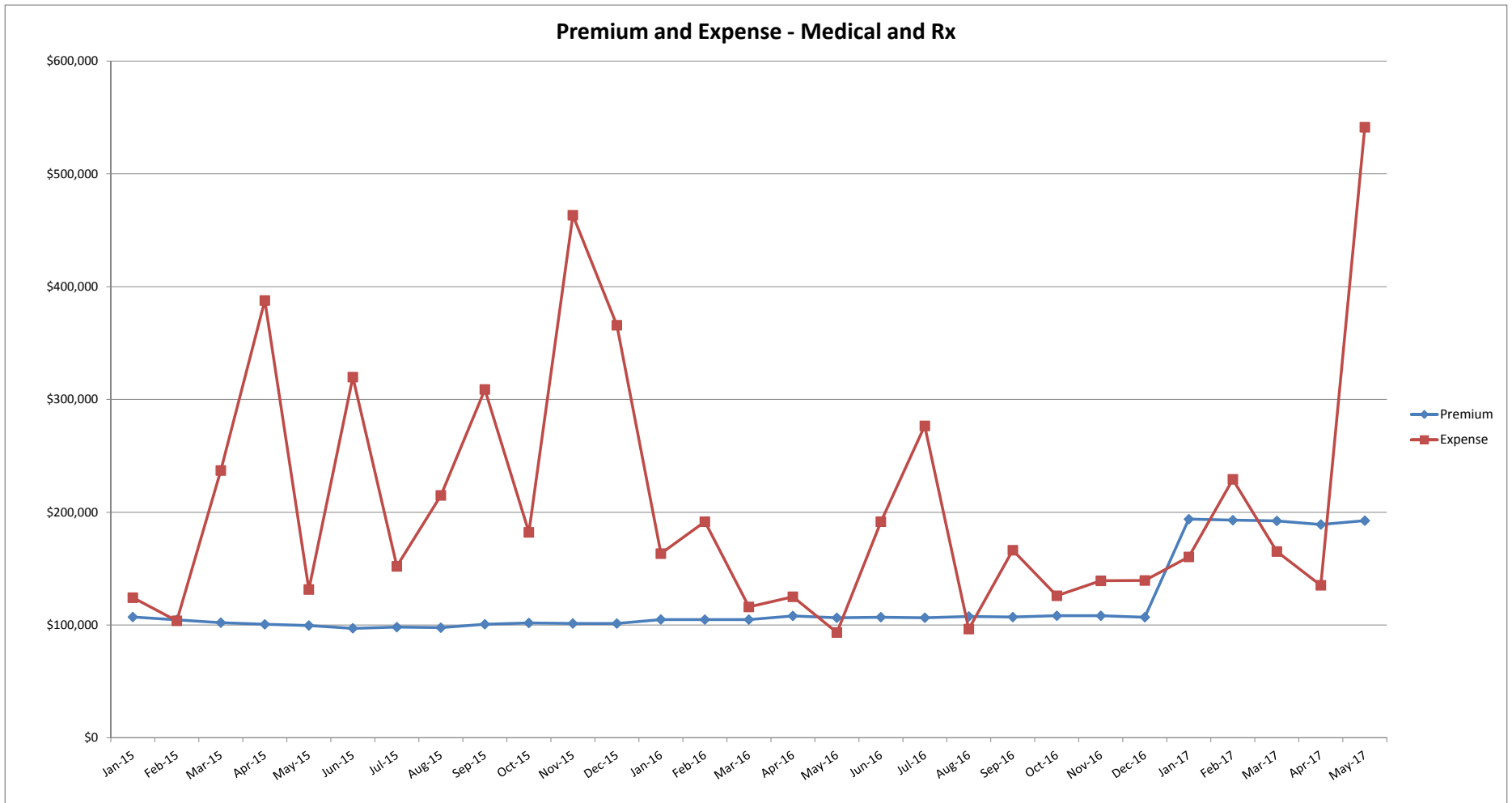
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	100	\$107,069	\$59,776	\$37,293	\$17,904	\$9,249	\$0	\$124,222	-\$17,152	\$1,149.73	116.0%
Feb-15	97	\$104,594	\$38,671	\$36,491	\$19,592	\$8,972	\$0	\$103,725	\$868	\$976.84	99.2%
Mar-15	95	\$102,064	\$169,027	\$36,590	\$22,606	\$8,787	\$0	\$237,009	-\$134,946	\$2,402.35	232.2%
Apr-15	94	\$100,574	\$320,837	\$35,660	\$22,524	\$8,694	\$0	\$387,715	-\$287,141	\$4,032.14	385.5%
May-15	94	\$99,578	\$66,626	\$34,772	\$21,390	\$8,694	\$0	\$131,482	-\$31,904	\$1,306.26	132.0%
Jun-15	91	\$97,102	\$283,665	\$34,432	\$24,557	\$8,417	\$31,288	\$319,783	-\$222,680	\$3,421.61	329.3%
Jul-15	93	\$98,086	\$106,056	\$34,687	\$20,991	\$8,602	\$18,315	\$152,020	-\$53,933	\$1,542.13	155.0%
Aug-15	92	\$97,593	\$152,375	\$34,438	\$19,772	\$8,509	\$190	\$214,904	-\$117,311	\$2,243.42	220.2%
Sep-15	94	\$100,673	\$241,420	\$35,765	\$23,143	\$8,694	\$190	\$308,832	-\$208,159	\$3,192.96	306.8%
Oct-15	95	\$101,815	\$116,482	\$36,210	\$20,998	\$8,787	\$301	\$182,176	-\$80,361	\$1,825.15	178.9%
Nov-15	94	\$101,322	\$394,499	\$35,975	\$24,177	\$8,694	\$0	\$463,345	-\$362,023	\$4,836.71	457.3%
Dec-15	94	\$101,322	\$301,458	\$36,090	\$19,954	\$8,694	\$411	\$365,785	-\$264,463	\$3,798.84	361.0%
Jan-16	90	\$104,892	\$104,247	\$35,132	\$16,023	\$7,896	\$0	\$163,297	-\$58,405	\$1,726.68	155.7%
Feb-16	90	\$104,782	\$130,859	\$35,364	\$17,437	\$7,896	\$0	\$191,556	-\$86,774	\$2,040.67	182.8%
Mar-16	90	\$104,782	\$54,893	\$35,402	\$17,830	\$7,896	\$0	\$116,021	-\$11,239	\$1,201.39	110.7%
Apr-16	96	\$108,072	\$61,425	\$36,047	\$19,146	\$8,422	\$0	\$125,041	-\$16,969	\$1,214.78	115.7%
May-16	95	\$106,416	\$31,901	\$35,855	\$17,273	\$8,334	\$0	\$93,364	\$13,052	\$895.05	87.7%
Jun-16	96	\$106,964	\$125,570	\$36,680	\$20,923	\$8,422	\$0	\$191,595	-\$84,631	\$1,908.05	179.1%
Jul-16	96	\$106,465	\$211,706	\$36,470	\$19,944	\$8,422	\$0	\$276,542	-\$170,077	\$2,792.91	259.7%
Aug-16	96	\$107,573	\$37,071	\$36,688	\$14,226	\$8,422	\$0	\$96,407	\$11,166	\$916.51	89.6%
Sep-16	95	\$107,024	\$100,010	\$36,618	\$21,314	\$8,334	\$0	\$166,276	-\$59,252	\$1,662.55	155.4%
Oct-16	96	\$108,181	\$60,812	\$36,954	\$19,723	\$8,422	\$0	\$125,911	-\$17,730	\$1,223.85	116.4%
Nov-16	96	\$108,181	\$76,371	\$37,283	\$17,090	\$8,422	\$0	\$139,166	-\$30,985	\$1,361.92	128.6%
Dec-16	95	\$106,906	\$77,851	\$36,371	\$16,901	\$8,334	\$0	\$139,458	-\$32,552	\$1,380.24	130.4%
Jan-17	129	\$193,821	\$80,714	\$52,154	\$15,966	\$11,525	\$0	\$160,359	\$33,462	\$1,153.75	82.7%
Feb-17	128	\$192,923	\$140,017	\$51,965	\$25,740	\$11,436	\$0	\$229,157	-\$36,235	\$1,700.95	118.8%
Mar-17	127	\$192,288	\$77,874	\$52,088	\$23,850	\$11,346	\$0	\$165,158	\$27,130	\$1,211.12	85.9%
Apr-17	124	\$189,106	\$46,228	\$50,866	\$27,044	\$11,078	\$0	\$135,216	\$53,890	\$1,001.11	71.5%
May-17	126	\$192,496	\$455,444	\$51,944	\$22,748	\$11,257	\$0	\$541,393	-\$348,897	\$4,207.43	281.2%
<b>2015</b>	<b>94</b>	<b>\$1,211,794</b>	<b>\$2,250,892</b>	<b>\$428,402</b>	<b>\$257,607</b>	<b>\$104,791</b>	<b>\$50,695</b>	<b>\$2,990,998</b>	<b>-\$1,779,204</b>	<b>\$2,547.40</b>	<b>246.8%</b>
<b>2016</b>	<b>94</b>	<b>\$1,280,238</b>	<b>\$1,072,716</b>	<b>\$434,864</b>	<b>\$217,831</b>	<b>\$99,223</b>	<b>\$0</b>	<b>\$1,824,634</b>	<b>-\$544,396</b>	<b>\$1,525.56</b>	<b>142.5%</b>
<b>2017YTD</b>	<b>127</b>	<b>\$960,633</b>	<b>\$800,277</b>	<b>\$259,017</b>	<b>\$115,348</b>	<b>\$56,642</b>	<b>\$0</b>	<b>\$1,231,283</b>	<b>-\$270,650</b>	<b>\$1,852.75</b>	<b>128.2%</b>
<b>Current 12 Months</b>	<b>109</b>	<b>\$1,711,927</b>	<b>\$1,489,668</b>	<b>\$516,081</b>	<b>\$245,469</b>	<b>\$115,421</b>	<b>\$0</b>	<b>\$2,366,638</b>	<b>-\$654,711</b>	<b>\$1,726.39</b>	<b>138.2%</b>

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem CLR, and Rx claims: Envolve.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDDHP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
All Others - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
All Others - PPO**

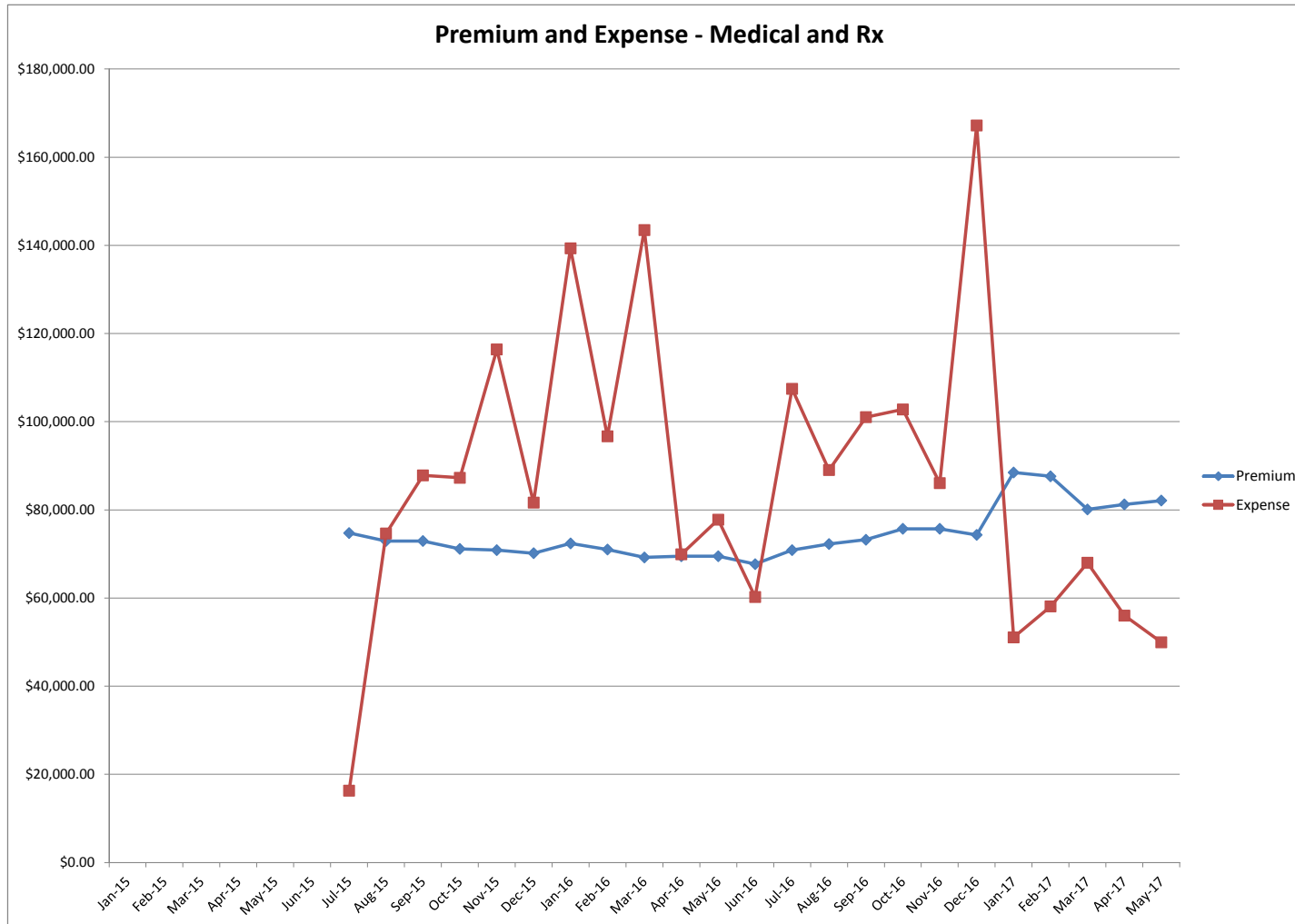
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	Rx	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15										
Feb-15										
Mar-15										
Apr-15										
May-15										
Jun-15										
Jul-15	54	\$74,739	\$5,590	\$6,803	\$3,905	\$0	\$16,298	\$58,441	\$229.50	21.8%
Aug-15	53	\$72,940	\$53,998	\$16,810	\$3,832	\$0	\$74,641	-\$1,701	\$1,336.01	102.3%
Sep-15	53	\$72,940	\$75,217	\$8,770	\$3,832	\$0	\$87,819	-\$14,879	\$1,584.65	120.4%
Oct-15	52	\$71,140	\$63,654	\$19,854	\$3,760	\$0	\$87,268	-\$16,127	\$1,605.92	122.7%
Nov-15	51	\$70,864	\$95,999	\$16,702	\$3,688	\$0	\$116,389	-\$45,525	\$2,209.83	164.2%
Dec-15	50	\$70,172	\$48,884	\$29,146	\$3,616	\$0	\$81,646	-\$11,474	\$1,560.61	116.4%
Jan-16	51	\$72,387	\$115,807	\$20,130	\$3,394	\$0	\$139,331	-\$66,944	\$2,665.43	192.5%
Feb-16	50	\$71,003	\$75,303	\$18,057	\$3,328	\$0	\$96,688	-\$25,684	\$1,867.20	136.2%
Mar-16	49	\$69,204	\$120,010	\$20,198	\$3,261	\$0	\$143,469	-\$74,265	\$2,861.39	207.3%
Apr-16	49	\$69,480	\$56,281	\$10,375	\$3,261	\$0	\$69,917	-\$436	\$1,360.32	100.6%
May-16	49	\$69,480	\$62,047	\$12,463	\$3,261	\$0	\$77,770	-\$8,290	\$1,520.60	111.9%
Jun-16	48	\$67,681	\$45,430	\$10,606	\$3,194	\$0	\$60,230	\$7,450	\$1,188.25	89.0%
Jul-16	50	\$70,864	\$91,333	\$12,791	\$3,328	\$0	\$107,452	-\$36,588	\$2,082.49	151.6%
Aug-16	51	\$72,248	\$72,830	\$12,817	\$3,394	\$0	\$89,041	-\$16,793	\$1,679.35	123.2%
Sep-16	52	\$73,216	\$85,608	\$11,965	\$3,461	\$0	\$101,034	-\$27,817	\$1,876.40	138.0%
Oct-16	53	\$75,708	\$88,588	\$10,657	\$3,527	\$0	\$102,772	-\$27,065	\$1,872.55	135.7%
Nov-16	53	\$75,708	\$72,671	\$9,867	\$3,527	\$0	\$86,065	-\$10,357	\$1,557.32	113.7%
Dec-16	52	\$74,324	\$172,305	\$10,830	\$3,461	\$19,394	\$167,202	-\$92,878	\$3,148.87	225.0%
Jan-17	50	\$88,478	\$34,812	\$12,847	\$3,409	\$0	\$51,068	\$37,410	\$953.19	57.7%
Feb-17	50	\$87,604	\$45,554	\$9,141	\$3,409	\$0	\$58,104	\$29,500	\$1,093.91	66.3%
Mar-17	46	\$80,093	\$54,078	\$10,791	\$3,136	\$0	\$68,004	\$12,089	\$1,410.19	84.9%
Apr-17	46	\$81,243	\$47,093	\$5,778	\$3,136	\$0	\$56,006	\$25,237	\$1,149.36	68.9%
May-17	47	\$82,117	\$30,046	\$16,702	\$3,204	\$0	\$49,952	\$32,165	\$994.63	60.8%
2015	52	\$432,796	\$343,342	\$98,086	\$22,633	\$0	\$464,061	-\$31,265	\$1,410.31	107.2%
2016	51	\$861,303	\$1,058,213	\$161,756	\$40,396	\$19,394	\$1,240,971	-\$379,668	\$1,977.88	144.1%
2017 YTD	48	\$419,536	\$211,583	\$55,259	\$16,293	\$0	\$283,134	\$136,401	\$1,116.49	67.5%
Current 12 Months	50	\$929,284	\$840,348	\$135,792	\$40,184	\$19,394	\$996,930	-\$67,646	\$1,599.91	107.3%

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem MDP, and Rx claims: Envolv.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDRIP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
All Others - PPO**







**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
All Others - HSA**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-15	3	\$2,163	\$52	\$0	\$217	\$0	\$269	\$1,894	\$17.33	12.4%
Feb-15	4	\$2,604	\$0	\$0	\$289	\$0	\$289	\$2,315	\$0.00	11.1%
Mar-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Apr-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
May-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Jun-15	2	\$884	\$23	\$0	\$145	\$0	\$168	\$716	\$11.50	19.0%
Jul-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Aug-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Sep-15	2	\$884	\$0	\$0	\$145	\$0	\$145	\$739	\$0.00	16.4%
Oct-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Nov-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Dec-15	3	\$1,326	\$0	\$0	\$217	\$0	\$217	\$1,109	\$0.00	16.4%
Jan-16	4	\$2,732	\$0	\$0	\$266	\$0	\$266	\$2,466	\$0.00	9.7%
Feb-16	3	\$2,268	\$0	\$0	\$200	\$0	\$200	\$2,069	\$0.00	8.8%
Mar-16	4	\$2,732	\$0	\$0	\$266	\$0	\$266	\$2,466	\$0.00	9.7%
Apr-16	4	\$2,732	\$0	\$823	\$266	\$0	\$1,089	\$1,643	\$205.75	39.9%
May-16	4	\$2,732	\$129	\$1,018	\$266	\$0	\$1,413	\$1,319	\$286.75	51.7%
Jun-16	4	\$2,732	\$526	\$0	\$266	\$0	\$792	\$1,940	\$131.50	29.0%
Jul-16	4	\$2,732	\$0	\$1,018	\$266	\$0	\$1,284	\$1,448	\$254.50	47.0%
Aug-16	4	\$2,732	\$775	\$1,050	\$266	\$0	\$2,091	\$641	\$456.25	76.5%
Sep-16	4	\$2,732	\$126	\$1,050	\$266	\$0	\$1,442	\$1,290	\$294.00	52.8%
Oct-16	4	\$2,732	\$0	\$1,049	\$266	\$0	\$1,315	\$1,417	\$262.25	48.1%
Nov-16	4	\$2,732	\$0	\$1,049	\$266	\$0	\$1,315	\$1,417	\$262.25	48.1%
Dec-16	4	\$2,732	\$126	\$1,045	\$266	\$0	\$1,437	\$1,295	\$292.75	52.6%
Jan-17	4	\$4,102	\$0	\$0	\$273	\$0	\$273	\$3,830	\$0.00	6.6%
Feb-17	4	\$4,102	\$0	\$0	\$273	\$0	\$273	\$3,830	\$0.00	6.6%
Mar-17	5	\$5,141	\$0	\$10	\$341	\$0	\$351	\$4,790	\$2.00	6.8%
Apr-17	5	\$5,141	\$0	\$422	\$341	\$0	\$763	\$4,378	\$84.40	14.8%
May-17	5	\$5,141	\$96	\$1,144	\$341	\$0	\$1,581	\$3,560	\$248.00	30.7%
<b>2015</b>	<b>3</b>	<b>\$15,814</b>	<b>\$75</b>	<b>\$0</b>	<b>\$2,314</b>	<b>\$0</b>	<b>\$2,389</b>	<b>\$13,425</b>	<b>\$2.34</b>	<b>15.1%</b>
<b>2016</b>	<b>4</b>	<b>\$32,320</b>	<b>\$1,682</b>	<b>\$8,102</b>	<b>\$3,128</b>	<b>\$0</b>	<b>\$12,912</b>	<b>\$19,409</b>	<b>\$208.17</b>	<b>39.9%</b>
<b>2017 YTD</b>	<b>5</b>	<b>\$23,627</b>	<b>\$96</b>	<b>\$1,576</b>	<b>\$1,568</b>	<b>\$0</b>	<b>\$3,240</b>	<b>\$20,388</b>	<b>\$72.70</b>	<b>13.7%</b>
<b>Current 12 Months</b>	<b>4</b>	<b>\$42,751</b>	<b>\$1,649</b>	<b>\$7,837</b>	<b>\$3,431</b>	<b>\$0</b>	<b>\$12,917</b>	<b>\$29,834</b>	<b>\$186.00</b>	<b>30.21%</b>

Data Source(s): Enrollment and premium: Hourglass, Claims and Fixed Cost: Anthem MDP, and Rx claims: Envolve.

Notes:

1. Founding Member Fixed Cost Fee: HMO 2015: \$90.49; 2016: \$85.73; 2017 \$87.34 and PPO 2015: \$70.31; 2016: \$64.55; 2017: \$66.17
2. Non-Founding Member Fixed Cost Fee: HMO 2015: \$92.49; 2016: \$87.73; 2017: \$89.34 and PPO 2015: \$72.31; 2016: \$66.55; 2017: \$68.17.
3. Pooling Points: HMO = \$400,000 and PPO/HDP = \$450,000.

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2017  
All Others - HSA**

