

**SAN JOAQUIN VALLEY INSURANCE AUTHORITY**  
**REVISED BUDGET - 02.23.18**

	<b>July 1, 2017 - Dec 31,2017</b>	<b>Jan 1, 2018 - June 30, 2018</b>	<b>July 1, 2017 - June 30, 2018</b>
<b>RECEIPTS</b>			
<b>SJVIA Health Plan Revenue</b>	<b>\$ 68,611,276</b>	<b>\$ 58,762,856</b>	<b>\$ 127,374,132</b>
<b>DISBURSEMENTS: Fixed</b>			
1 Specific & Aggregate Stop Loss Insurance (PPO)	\$ 548,208	\$ 560,372	\$ 1,108,580
2 Administration & Network Fees (Anthem PPO)	\$ 895,460	\$ 849,823	\$ 1,745,283
3 Chimienti Associates/Hourglass Administration (Anthem & Kaiser)	\$ 352,752	\$ 315,442	\$ 668,194
4 Keenan Consulting	\$ 254,390	\$ 227,255	\$ 481,645
5 SJVIA Administration	\$ 164,580	\$ 164,580	\$ 329,160
6 Wellness	\$ 169,592	\$ 169,592	\$ 339,184
7 Communications	\$ 33,914	\$ 33,914	\$ 67,828
8 Anthem HMO Pooling / EPO Stop Loss	\$ 629,774	\$ 450,715	\$ 1,080,489
9 Anthem HMO/EPO Administration/Retention	\$ 1,018,754	\$ 1,028,280	\$ 2,047,034
10 ACA Reinsurance/PCORI (PPO and HMO/EPO)	\$ 141,318	\$ 134,293	\$ 275,611
<b>TOTAL FIXED DISBURSEMENTS</b>	<b>\$ 4,208,742</b>	<b>\$ 3,934,265</b>	<b>\$ 8,143,007</b>
<b>DISBURSEMENTS: Claims</b>			
11 Projected Paid Claims PPO, HMO/EPO & RX	\$ 41,442,980	\$ 35,791,644	\$ 77,234,624
12 Anthem MMP HMO Capitation (Fixed Claims Cost)	\$ 7,134,390	\$ -	\$ 7,134,390
<b>TOTAL CLAIMS DISBURSEMENTS</b>	<b>\$ 48,577,370</b>	<b>\$ 35,791,644</b>	<b>\$ 84,369,014</b>
<b>DISBURSEMENTS: Premium</b>			
13 Delta Dental	\$ 3,546,622	\$ 2,955,518	\$ 6,502,140
14 VSP	\$ 547,780	\$ 558,736	\$ 1,106,516
15 Kaiser Permanente	\$ 12,822,216	\$ 14,315,557	\$ 27,137,773
<b>TOTAL PREMIUM DISBURSEMENTS</b>	<b>\$ 16,916,618</b>	<b>\$ 17,829,811</b>	<b>\$ 34,746,429</b>
<b>TOTAL DISBURSEMENTS</b>	<b>\$ 69,702,730</b>	<b>\$ 57,555,720</b>	<b>\$ 127,258,450</b>
17 Change in Reserve	\$ (1,091,454)	\$ 1,207,136	\$ 115,682

## Glossary of Terms:

### 1 Specific & Aggregate Stop Loss Insurance (PPO)

**Specific:** Insurance coverage for eligible individual specific claims in excess of the \$450,000 plan year deductible

**Aggregate:** Insurance coverage for eligible claims under the specific deductible on the aggregated amount for all member claims. Discontinued in 2018.

### 2 Administration & Network Fees (Anthem and Blue Shield PPO):

Administrative services for the PPO plans. This definition includes Anthem Blue Cross and Health Now Administrative Services administration fees and includes access fees to use the Anthem Blue Cross and Blue Shield networks of providers. These services do not include the Anthem HMO plan.

### 3 Chimienti Associates/Hourglass Administration (Anthem and Kaiser)

Chimienti & Associates is an independent vendor providing consolidated billing, eligibility, automated enrollment and Section 125 administrative services. Hourglass and ASI are subcontractors to Chimienti Associates that assist in these administrative processes. This line is for health plans excluding HealthNow/Blue Shield.

### 4 Keenan Consulting

Keenan is a benefits consulting and brokerage firm who provides professional guidance to SJVIA and respective members concerning health plan matters including but not limited to compliance, underwriting, renewal bidding, employee communication, cost analysis, actuarial, etc.

### 5 SJVIA Association Fee

The association fee is used by SJVIA for administrative, management, legal, accounting and other services needed to effectively establish and maintain proper functioning of the Joint Powers Authority.

### 6 SJVIA Non-Founding Member Fee

This additional fee will be assessed to non-founding member entities and be used to offset administrative, management, legal, accounting and other services needed to effectively establish and maintain proper functioning of the Joint Powers Authority.

### 7 Wellness

This rate category is earmarked for special claims management services and may include some wellness applications that are outside and additional to the claims management services provided by the insurance company.

### 7 Communications

This rate category is earmarked for special employee communication materials and prospective new City/County member promotional materials. It may include fees for maintaining a presence at such trade associations as CALPELRA, etc.

### 8 Anthem HMO Pooling

This is for the specific stop loss pooling insurance for claims in excess of \$400k within the HMO (not PPO). The HMO was discontinued for 2018.

### 9 Anthem HMO Administration/Retention

Anthem Blue Cross administration fees and includes access fees to use the Blue Cross network of providers for the HMO plan.

### 10 ACA Reinsurance/PCORI (PPO & HMO/EPO)

The Affordable Care Act (ACA) includes the Patient Centered Outcomes Research Institute (PCORI) fee

### 11 Projected Paid Claims PPO

Projected self-insured PPO claims for medical and Rx and non-capitated HMO claims (hospital)

### 12 Projected Non-Cap HMO Claims

Projected self-insured PPO claims for medical and Rx and non-capitated HMO claims (hospital)

### 13 Anthem MMP HMO Capitation

Amount paid in advance of services on a fixed per member per month basis for professional services (physician) as part of the HMO

### 14 Delta Dental

Premium for entities covered under the SJVIA Delta Dental program

### 15 VSP

Premium for entities covered under the SJVIA VSP Vision program

### 16 Kaiser Permanente

Premium for entities covered under the SJVIA Kaiser HMO program less fixed costs including items 6,7

### 17 Discretionary Unallocated Claims Expense

Net of premium less expenses to be added to reserve if not expended.