

SJVIA Strategic Planning Meeting
Friday, January 26, 2018
8:30 am – 12:00 pm
Selma, California

Attendees:

SJVIA Staff

Hollis Magill
Larry Gomez
Lupe Garza
Paul Nerland
Rhonda Sjostrom

SJVIA Board Members

Nathan Magsig
Steve Worthley

Keenan

Bordan Darm
Marie Edmondson
Stacey Comerchero
Steve Gedestad



Agenda Item 1

Agenda

SJVIA Strategic Planning Meeting
January 26, 2018
Agenda



Item	Time	Allotment	Agenda Topic	Notes
1	8:30-9:00	30 minutes	Review of Agenda and Material	SJVIA Staff and Keenan: Prioritize items needing SJVIA Board Member input
2	9:00-9:10	10 minutes	SJVIA Vision and Mission Statement	
3	9:10-9:40	30 minutes	Review of Financials	<ul style="list-style-type: none"> ● 2017 Plan Performance ● Revised Budget ● Loan Repayment
4	9:40-10:00	20 minutes	Plan Designs	<ul style="list-style-type: none"> ● Medical/Rx Plans (PPO, EPO, HMO) ● Reinsurance Program ● Dental Plan ● Vision Plan
5	10:00-10:40	40 minutes	Review of highlights of mid-year claim utilization data	<ul style="list-style-type: none"> ● Anthem ● Kaiser ● Delta Dental ● VSP ● Pharmacy <p>Identify key claim items to be worked on during the year</p>
--	10:40-10:45	5 minutes	Break	
6	10:45-11:00	15 minutes	SJVIA Administration	<ul style="list-style-type: none"> ● Co-Managers ● Management Staff ● Auditor/Treasurer ● Legal Counsel ● Consulting Staff ● Benefits Administration ● COBRA/Retiree Administration
7	11:00-11:20	20 minutes	Wellness Program	<p>2018 Funds Available - Total \$433,860</p> <ul style="list-style-type: none"> ● Carriers <ul style="list-style-type: none"> Anthem \$50,000 Kaiser \$50,000 ● Gift Cards (carryover from 2017) <ul style="list-style-type: none"> Anthem \$28,000 Kaiser \$10,600 ● Membership \$295,260 (\$2.50 PEPM x 9,842) <p>Identify Wellness Goals and Objectives</p>
8	11:20-11:30	10 minutes	Compliance/ACA Update	
9	11:30-12:00	30 minutes	Recap and Outline 2018 SJVIA Initiatives	

Agenda Item 2

SJVIA Vision/Mission

Sample Mission Statements

CalPERS Vision

A trusted leader respected by our members and stakeholders for our integrity, innovation, and service

CalPERS Mission

Provide responsible and efficient stewardship of the System to deliver promised retirement and health benefits, while promoting wellness and retirement security for members and beneficiaries

CalPERS Core Values

Quality – Respect – Accountability – Integrity – Openness - Balance

CSAC EIA Mission

The CSAC Excess Insurance Authority is a member-directed risk sharing pool of public agencies committed to providing risk coverage programs and risk management services, which drive member stability, efficiency, and best practices.

CSAC EIA Vision

The CSAC Excess Insurance Authority (EIA) will continue to be internationally recognized as a leading risk sharing pool for its member-directed operating philosophy and commitment to member fiscal sustainability. The EIA will continue to influence and shape the future of the risk management profession.

MCSIG Mission

It is the purpose of the Municipalities, Colleges, Schools Insurance Group to establish, operate and maintain a health benefits program for the mutual benefit of the parties utilizing the principles of collectively pooled underwriting, risk sharing, shared expenses, health management and cost-containment services

RPEA Mission

We are active and retired California Public Employees working together to maintain and improve the quality of the lives of our members by protecting and improving retirement, medical and other benefits.

SISC Mission

Our Goal is to provide the best coverage and service to our members while keeping costs affordable and stable. Our Philosophy – “Schools Helping Schools”

TCSIG Mission

Our Mission is to pool risk and purchasing power of public entities to provide quality programs to our participants in an effective manner while emphasizing customer satisfaction, stability, financial solvency and cost.

Agenda Item 3

Financials

San Joaquin Valley Insurance Authority
Estimated Statement of Net Position
As of December 31, 2017
(UNAUDITED)

ASSETS	
Current assets:	
Cash and cash equivalents	\$2,836,200
Due from other governmental units	303,562
Total current assets	<u>3,139,762</u>
Noncurrent assets:	
Other receivables	977,819
Total noncurrent assets	<u>977,819</u>
Total assets	<u>4,117,581</u>
LIABILITIES	
Current liabilities:	
Due to other governmental units	4,000,000
Accounts payable	2,895,845
Unearned member contributions	3,060,525
Unpaid claims and claims adjustment expenses	1,284,000
Total current liabilities	<u>7,240,370</u>
Noncurrent liabilities:	
Due to other governmental units	5,887,669
Total noncurrent liabilities	<u>5,887,669</u>
Total liabilities	<u>13,128,039</u>
NET POSITION	
Unrestricted	<u>(13,010,457)</u>
Total net deficit	<u>\$ (13,010,457)</u>

Note:

This statement of net position is presented on an accrual basis. Certain related adjustments presented in this report are estimates. Additionally, this statement of net position does not include an IBNR accrual. Of the nine million currently loaned to SJVIA, five million is payable to the County of Fresno and four million is payable to the County of Tulare.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
ACTUALS VS. BUDGETED RECEIPTS & DISBURSEMENTS
FOR THE THREE AND SIX MONTHS ENDED DECEMBER 31, 2017
(UNAUDITED)

	Current Quarter			Year-To-Date				
	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE
RECEIPTS								
TOTAL RECEIPTS	\$34,305,638	\$25,398,866	(\$8,906,772)	(26%)	68,611,276	\$54,442,267	(\$14,169,009)	(21%)
DISBURSEMENTS: Fixed								
1 Specific & Aggregate Stop Loss Insurance (PPO)	274,104	228,125	45,979	17%	548,208	463,487	84,721	15%
2 Anthem ASO Administration & Network Fees (PPO)	447,730	374,227	73,503	16%	895,460	786,124	109,336	12%
3 Chimenti Associates/Hourglass Administration(PPO & Anthem HMO)	176,376	135,056	41,320	23%	352,752	284,665	68,087	19%
4 Benefit Consulting-Keenan	127,195	49,200	77,995	61%	254,390	246,000	8,390	3%
5 SJVIA Administration	82,290	227,757	(145,467)	(177%)	164,580	560,790	(396,210)	(241%)
6 Wellness	84,796	0	84,796	100%	169,592	0	169,592	100%
7 Communications	16,957	0	16,957	100%	33,914	0	33,914	100%
8 Anthem HMO Pooling	314,887	250,405	64,482	20%	629,774	546,373	83,401	13%
9 Anthem HMO Administration/Retention	509,377	410,401	98,976	19%	1,018,754	895,107	123,647	12%
10 ACA Reinsurance (PPO & HMO)	70,659	88,358	(17,699)	(25%)	141,318	131,913	9,405	7%
TOTAL FIXED DISBURSEMENTS	2,104,371	1,763,529	340,842	16%	4,208,742	3,914,459	294,283	7%
DISBURSEMENTS: Claims								
11 Projected Paid Medical & Rx Claims-PPO and Non-Cap HMO	20,721,490	15,740,069	4,981,421	24%	41,442,980	30,510,654	10,932,326	26%
12 Anthem MMP HMO Capitation	3,567,195	2,743,478	823,717	23%	7,134,390	5,982,827	1,151,563	16%
TOTAL CLAIMS DISBURSEMENTS	24,288,685	18,483,547	5,805,138	24%	48,577,370	36,493,481	12,083,889	25%
DISBURSEMENTS: Premiums								
13 Delta Dental	1,773,311	1,296,618	476,693	27%	3,546,622	2,738,871	807,751	23%
14 Vision Service Plan	273,890	184,762	89,128	33%	547,780	391,253	156,527	29%
15 Kaiser Permanente	6,411,108	5,105,229	1,305,879	20%	12,822,216	10,969,478	1,852,738	14%
TOTAL PREMIUM DISBURSEMENTS	8,458,309	6,586,609	1,871,700	22%	16,916,618	14,099,602	2,817,016	17%
TOTAL DISBURSEMENTS	34,851,365	26,833,685	8,017,680	23%	69,702,730	54,507,542	15,195,188	22%
16 Change in Reserve	(545,727)	(1,434,819)	(889,092)	(163%)	(1,091,454)	(65,275)	1,026,179	94%
COMBINED DISBURSEMENTS & CHANGES IN RESERVES	\$34,305,638	\$25,398,866	(\$8,906,772)	(26%)	\$68,611,276	\$54,442,267	(\$14,169,009)	(21%)

*The approved budget contains assumptions that may differ throughout the fiscal year. The budget amounts presented in this report are estimates, and are presented irrespective of the timing of those assumptions.
Note: These schedules are on the cash basis.

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
ANALYSIS OF ADMINISTRATION, WELLNESS & COMMUNICATIONS (FEES) - RECEIPTS & DISBURSEMENTS
FOR THE THREE MONTHS ENDED DECEMBER 31, 2017
(UNAUDITED)

Year-To-Date

SJVIA FEES		
Administration (Line 5)	Wellness (Line 6)	Communications (Line 7)
111,994	136,580	28,039
83,124		
298,390		
126,002		
23,481		
23,500		
6,293		
560,790		
(\$448,796)	\$136,580	\$28,039

FY 17-18

Receipts*

Disbursements:

- Auditor-Treasurer Services
- Legal Services
- Personnel Services
- Insurance (Liability, Bond, Etc)
- Audit Fees
- Bank Service Fees
- Wellness
- Communications

Total Disbursements**

Change in Administration, Wellness & Communications Reserve

* Receipts consist of fees collected from relevant enrollees at the following rates per employee per month: Various rates for administration (\$2.00 for SJVIA administration fees & various rates for non-founding member fees depending upon a participant's enrollment), \$2.50 for wellness & \$.50 for communications fees.

** Total disbursements for each column correspond to the line number shown on the "ACTUALS VS. BUDGETED RECEIPTS & DISBURSEMENTS" report.

Note: These schedules are on the cash basis.

San Joaquin Valley Insurance Authority
Schedule of Cash Flow by Month
For the Six Months Ended December 2017
(UNAUDITED)

	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	TOTAL
BEGINNING CASH BALANCES:							
Claims Funding Account (294)	\$ 1,022,409	\$ 798,242	\$ 653,950	\$ 730,536	\$ 669,250	\$ 689,275	\$ 1,022,409
Claims Main Account (819)	1,974,075	2,190,435	3,855,604	3,525,337	3,336,721	2,329,587	1,974,075
Investment Pool	-	-	-	-	-	-	-
Total Beginning Balances	2,996,484	2,988,677	4,509,554	4,255,873	4,005,971	3,018,862	2,996,484
RECEIPTS:							
Claims Funding Account (294)	3,107,397	3,849,768	2,890,848	3,663,027	4,176,340	2,957,464	20,644,844
Claims Main Account (819)	8,498,699	11,625,886	8,922,632	8,593,566	8,744,756	8,757,204	55,142,743
Investment Pool	-	-	-	-	-	-	-
Total Receipts	11,606,096	15,475,654	11,813,480	12,256,593	12,921,096	11,714,668	75,787,587
DISBURSEMENTS:							
Claims Funding Account (294)	3,331,564	3,994,060	2,814,262	3,724,312	4,156,315	2,936,767	20,957,280
Claims Main Account (819)	8,282,339	9,960,717	9,252,899	8,782,182	9,751,889	8,398,460	54,428,486
Investment Pool	-	-	-	-	-	-	-
Total Disbursements	11,613,903	13,954,777	12,067,161	12,506,494	13,908,204	11,335,227	75,385,766
ENDING CASH BALANCES:							
Claims Funding Account (294)	798,242	653,950	730,536	669,250	689,275	709,972	709,973
Claims Main Account (819)	2,190,435	3,855,604	3,525,337	3,336,721	2,329,587	2,688,331	2,688,332
Investment Pool	-	-	-	-	-	-	-
Total Ending Balances	\$ 2,988,677	\$ 4,509,554	\$ 4,255,873	\$ 4,005,971	\$ 3,018,862	\$ 3,398,303	\$ 3,398,305
Less Outstanding Checks							(562,105)
Cash per Estimated Statement of Net Position							\$ 2,836,200

Note: These schedules are on the cash basis.

Agenda Item 4
Plan Designs

County of Fresno
 County of Tulare

County of Tulare
 City of Marysville

County of Tulare

County of Fresno
 City of Marysville

Summary of Plans

Plan Name	County of Fresno City of Marysville		County of Tulare		County of Tulare City of Marysville		County of Fresno County of Tulare	
	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
General Plan Information	PPO 250/20/100/50		PPO 0/500/20/90/70		PPO 500/35/80/60		PPO 1000/45/80/50	
Annual Deductible/Individual/Family	\$250/\$500	50%	None	\$500/\$1,000	\$500/\$1,000	60%	\$1,000/\$2,000	50%
Office/Specialist Visit/Exam	\$20 copay	\$10,000/\$15,000	\$20 copay	70%	\$35 copay	\$10,000/\$20,000	\$45 copay	\$4,000/\$5,000
Annual Out-of-Pocket Limit	\$3,000/\$5,000	50% covered	\$2,000/\$4,000	\$5,000/\$10,000	\$3,000/\$5,000	60% covered	\$10,000/\$20,000	\$10,000/\$20,000
Outpatient Services	100% covered	50% covered	100% covered	70% covered	100% covered	60% covered	100% covered	70% covered
Maternity Care	100% covered	50% covered	90% covered	70% covered	\$250 copay hospital admission + 20%	60% covered	\$1,000/year then 80% covered	50% covered
Pregnancy and Maternity Care (Pre-Natal Care)	100% covered	50% covered	90% covered	70% covered	\$250 copay hospital admission + 20%	60% covered	\$1,000/year then 80% covered	50% covered
Inpatient Hospital Services	100% covered	50% covered + additional \$500 copay	90% covered	70% covered; \$600/day	\$250 copay hospital admission + 20%	60% covered; \$600/day	\$1,000/year then 80% covered	50% covered; \$600/day
Inpatient Hospitalization	100% covered	50% covered/ \$350 per day	90% covered	70% covered; \$600/day	\$125/surgery + 20%	60% covered; \$350/day	\$250 copay/surgery then covered at 80%	50% covered; \$350/visit
Surgical Services	100% covered	\$100 copay	90% covered	70% covered	\$100 copay + 20%	\$100 copay + 20%	\$100 copay + 20%	\$100 copay + 20%
Outpatient Facility Charge	100% covered	\$100 copay	90% covered	90% covered	\$25 copay/12 visits	60% covered/12 visits	\$25 copay; 12 visits	50% covered, 12 visits per cal year
Emergency/Urgent Care Services	100% covered	50% covered/24 visits	100% covered	70% covered/12 visits	\$25 copay/12 visits	60% covered/12 visits	\$25 copay; 12 visits	50% covered, 12 visits per cal year
Emergency Room	100% covered	50% covered/24 visits	100% covered	70% covered/12 visits	\$25 copay/12 visits	60% covered/12 visits	\$25 copay; 12 visits	50% covered, 12 visits per cal year
Other Services	100% covered	50% covered/24 visits	100% covered	70% covered/12 visits	\$25 copay/12 visits	60% covered/12 visits	\$25 copay; 12 visits	50% covered, 12 visits per cal year
Chiropractic Services	100% covered	50% covered/24 visits	100% covered	70% covered/12 visits	\$25 copay/12 visits	60% covered/12 visits	\$25 copay; 12 visits	50% covered, 12 visits per cal year
Prescription Drug Benefits	100% covered	50% covered/24 visits	100% covered	70% covered/12 visits	\$25 copay/12 visits	60% covered/12 visits	\$25 copay; 12 visits	50% covered, 12 visits per cal year
Retail	100% covered	50% covered/24 visits	100% covered	70% covered/12 visits	\$25 copay/12 visits	60% covered/12 visits	\$25 copay; 12 visits	50% covered, 12 visits per cal year
Generic	\$10 copay	\$10 copay	\$10 copay	\$10 copay	\$10 copay	\$10 copay	\$10 copay	\$10 copay
Brand (Formulary/Preferred)	\$20 copay	\$20 copay	\$20 copay	\$20 copay	\$20 copay	\$20 copay	\$20 copay	\$20 copay
Brand (Non-Formulary/Non-preferred)	\$35 copay	\$35 copay	\$35 copay	\$35 copay	\$35 copay	\$35 copay	\$35 copay	\$35 copay
Mail Order	90 day supply	90 day supply	90 day supply	90 day supply	90 day supply	90 day supply	90 day supply	90 day supply
Generic	\$20 copay	\$20 copay	\$20 copay	\$20 copay	\$20 copay	\$20 copay	\$20 copay	\$20 copay
Brand (Formulary/Preferred)	\$40 copay	\$40 copay	\$40 copay	\$40 copay	\$40 copay	\$40 copay	\$40 copay	\$40 copay
Brand (Non-Formulary/Non-preferred)	\$70 copay*	\$70 copay*	\$70 copay*	\$70 copay*	\$70 copay*	\$70 copay*	\$70 copay*	\$70 copay*

* Marysville \$60 copay

* County of Tulare \$60 copay

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San Joaquin Valley Insurance Authority (SJVIA) Medical Plans Comparison



County of Fresno

County of Tulare

County of Fresno

Summary of Plans

Carrier Name Plan Name	Anthem Blue Cross HSA 1500/2700/80/60		Anthem Blue Cross HSA 2500/90/50		Anthem Blue Cross HSA 3000/100/50	
	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
General Plan Information						
Annual Deductible/Individual/Family	\$1,500 single/\$2,700	\$3,000	\$2,500/\$5,000	\$3,000/\$6,000	\$3,000/\$6,000	\$3,000/\$6,000
Office/Specialist Visit/Exam	80%	60%	90% covered	50% covered	100% covered	50% covered
Annual Out-of-Pocket Limit	\$3,000/\$6,000	\$10,000/\$15,000	\$5,000/\$10,000		\$3,000/\$6,000	\$5,000/\$10,000
Outpatient Services						
Preventive Services	100% covered	60% covered	No copay	50% covered	No copay	50% covered
Maternity Care						
Pregnancy and Maternity Care (Pre-Natal Care)	80% covered	60% covered	90% covered	50% covered	100% covered	50% covered
Inpatient Hospital Services						
Inpatient Hospitalization	80% covered	60% covered	90% covered	50% covered; \$580/day	100% covered	50% covered
Surgical Services						
Outpatient Facility Charge	80% covered	60% covered	90% covered	50% covered; \$350/day	100% covered	50% covered
Emergency/Urgent Care Services						
Emergency Room	80% covered	80% covered	90% covered	90% covered	100% covered	100% covered
Other Services						
Chiropractic Services	80% covered; 24 visits	60% covered; 24 visits	90% covered; 12 visits	50% covered; 12 visits	100% covered; 24 visits	50% covered; 24 visits
Prescription Drug Benefits						
Retail	30 day supply		30 day supply		30 day supply	
Generic	No copay	40% max + excess amount over allowance	\$7 after deductible	50% max + excess amount over allowance	100% covered	50% max + excess amount over allowance
Brand (Formulary/Preferred)	20% max	40% max + excess amount over allowance	\$25 after deductible	50% max + excess amount over allowance	100% covered	50% max + excess amount over allowance
Brand (Non-Formulary/Non-preferred)	20% max	40% max + excess amount over allowance	\$25 after deductible	50% max + excess amount over allowance	100% covered	50% max + excess amount over allowance
Mail Order	90 day supply		90 day supply		90 day supply	
Generic	No copay (deductible waived)	Not applicable	\$15 after deductible	Not applicable	100% covered	Not applicable
Brand (Formulary/Preferred)	20% max	Not applicable	\$50 after deductible	Not applicable	100% covered	Not applicable

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San Joaquin Valley Insurance Authority (SJVIA) Medical Plans Comparison

Keenan

Summary of Plans		County of Fresno	County of Fresno	County of Tulare	County of Tulare	County of Marysville
Carrier Name	Plan Name	Anthem	Kaiser	Kaiser	Kaiser	Kaiser
General Plan Information						
Annual Deductible/Individual/Family		None	None	HMO Deductible	HMO Deductible	HMO \$10
Office/Specialist Visit/Exam		\$15 copay	\$15 copay	\$25 copay	\$20 copay	\$10 copay
Annual Out-of-Pocket Limit		\$1,000/\$2,000	\$1,500/\$3,000	\$1,500/\$3,000	\$3,000/\$6,000	\$1,500/\$3,000
Outpatient Services						
Preventive Services		No charge	No charge	No charge	No charge	No charge
Maternity Care						
Pregnancy and Maternity Care (Pre-Natal Care)		No charge	No charge	No charge	No charge	No charge
Inpatient Hospital Services						
Inpatient Hospitalization		No charge	No charge	\$250 per admit	20% after deductible	No charge
Surgical Services						
Outpatient Facility Charge		No charge	\$15 copay/procedure	\$25 copay/procedure	20% after deductible	\$10 copay/procedure
Emergency/Urgent Care Services						
Emergency Room		\$100 copay	\$100 copay	\$100 copay	20% after deductible	\$50 copay
Other Services						
Chiropractic Services		\$10 copay; 40 visits	\$10 copay/30 visits	\$10 copay/30 visits	\$10 copay/30 visits	\$10 copay/30 visits
Prescription Drug Benefits						
Retail						
Generic		30 day supply \$10 copay	30 day supply \$10 copay	30 day supply \$10 copay	30 day supply \$10 copay	100 day supply \$5 copay
Brand (Formulary/Preferred)		\$20 copay	\$20 copay	\$20 copay	\$30 copay	\$15 copay
Brand (Non-Formulary/Non-preferred)		\$35 copay	\$20 copay	\$20 copay	\$30 copay	\$15 copay
Mail Order						
Generic		90 day supply \$20 copay	100 day supply	100 day supply	100 day supply	100 day supply
Brand (Formulary/Preferred)		\$40 copay	\$40 copay	\$40 copay	\$20 copay	\$5 copay
Brand (Non-Formulary/Non-preferred)		\$70 copay	\$40 copay	\$40 copay	\$60 copay	\$15 copay

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SJVIA
Delta Dental PPO Plans

	County of Fresno		County of Tulare	
Benefit Frequency	In Network	Out of Network	In Network	Out of Network
Deductible	\$50/\$150		\$0	\$25/\$75
Waived for D & P	Yes	No	N/A	Yes
Annual Maximum	\$2,500		\$1,000	
Covered Services	In Network	Out of Network	In Network	Out of Network
Diagnostic & Preventive	100%	90%	100%	100%
Basic Services	90%	90%	80%	80%
Endodontics	50%	50%	80%	80%
Periodontics	50%	50%	80%	80%
Oral Surgery	50%	50%	80%	80%
Major Services	50%	50%	50%	50%
Prosthodontics	50%	50%	50%	50%
Orthodontic Benefit	\$1,880 - Adults \$1,660 - Child(ren)	\$1,880 - Adults \$1,660 - Child(ren)	50%	50%
Orthodontic Maximum	24 months of active treatment	24 months of active treatment	\$1,500	\$1,500
Dental Accident Benefit	None	None	100% up to \$1,000 max per cal yr	100% up to \$1,000 max per cal yr

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SJVA VSP Vision Plans

	County of Fresno		County of Tulare	
Exam & Frame Copay	\$10/\$10		\$10/\$25	
Benefit Frequency				
Eye Exam	12 months		12 months	
Lenses	12 months		12 months	
Frames	24 months		24 months	
Contact Lenses (in lieu of lenses & frames)	12 months		12 months	
Covered Services	In Network	Out of Network	In Network	Out of Network
Eye Exam	Covered at 100%	Reimbursed up to \$45	Covered at 100%	Reimbursed up to \$45
Lenses (Single Vision)	Covered at 100%	Reimbursed up to \$30	Covered at 100%	Reimbursed up to \$30
Lenses (Bifocal)	Covered at 100%	Reimbursed up to \$50	Covered at 100%	Reimbursed up to \$50
Lenses (Trifocal)	Covered at 100%	Reimbursed up to \$65	Covered at 100%	Reimbursed up to \$65
Frames	\$150 allowance; \$170 allowance/featured brands; \$70 allowance/Costco; 20% savings on amount over allowance	Reimbursed up to \$70	\$130 allowance; \$150 allowance/featured brands; \$70 allowance/Costco; 20% savings on amount over allowance	Reimbursed up to \$70
Contact Lenses (Medically Necessary)	Covered at 100%	Reimbursed up to \$210	Covered at 100%	Reimbursed up to \$210
Contact Lenses (Elective)	\$150 allowance; up to \$60 copay for fitting and evaluation	Reimbursed up to \$105	\$120 allowance includes fitting and evaluation	Reimbursed up to \$105
Lens Options				
Standard Progressive	\$55 copay	Reimbursed up to \$50	\$55 copay	Reimbursed up to \$50
Premium Progressive	\$95-\$105 copay	Reimbursed up to \$50	\$95-\$105 copay	Reimbursed up to \$50
Custom Progressive	\$150-\$175 copay	Reimbursed up to \$50	\$150-\$175 copay	Reimbursed up to \$50
Basic Polycarbonate	100% covered for children	Reimbursed up to \$75	100% covered for children	Reimbursed up to \$75
Other Lens Enhancements	Average savings 20% - 25%	Not covered	Average savings 20% - 25%	Not covered
Other Services				
Laser Vision	Average savings of 15% off regular price	Not covered	Average savings of 15% off regular price	Not covered
Second Pair of Glasses	20% savings	Not covered	20% savings	Not covered

Agenda Item 5

Utilization

Utilization Summary - Utilization Data

Utilization Summary	
Medical / RX	Findings
Kaiser	<p>84.0% of the SJVIA population is overweight or obese (Benchmark 68.4%) Flu shot and cancer screenings are below the benchmark Glucose, cholestrol, and blood pressure testing are in a controlled range. Tobacco users are at 8.9% (Benchmark 9.5%) Top 3 Claimants totalling \$800,000 and 4 of top 10 Claimants were maternity related.</p>
Anthem	<p>Cancer, Maternity, Low Back pain, Diabetes, and Heart disease top medical conditions. Inpatient services are higher in cost and higher in frequency than the benchmark Outpatient Services are lower in cost and lower in frequency than the benchmark Claimant 2 and Claimant 3 of the top 10 claimants are maternity related and were over \$900k in cost. 3 of the Top 10 claimants were cancer related totalling over \$1 million</p>
Envolve	<p>81.8% Generic fill rate 90.0% Formulary fill rate Specialty drugs 1.2% of drugs, but 29.0% of cost</p>
Delta Dental	<p>34.9% PPO Discount vs. 12.2% Premier Discount vs. 0.0% Out of Network Discount 75.7% COF PPO utilization, 49.3% COT PPO utilization, Benchmark 48.8% Plan paid 59.8%, members paid 40.2% of cost. COF \$2,500 CYM, COT \$1000 CYM.</p>
VSP	<p>Avg Patient cost for lenses \$64.97 Avg Patient cost for frames \$29.23 796 people had no cost for frames</p>
Proposed Action Plan	
<p>Campaign: Goals:</p>	<p>Engage members with their providers.</p> <p>Have members be current in screenings and exams Develop programs to engage members in healthier living (reduce Overweight and Obesity): Nutrition and Exercise Develop and Offer healthy Mother and Baby program Develop and offer disease management programs Review with carriers Centers of Excellence</p>

Kaiser - Utilization Data

Demographics	SJVIA	KP	Adult Weight	SJVIA	KP
Average subscriber age	40.6	41.4	Underweight	0.4%	1.2%
Average member age	31.0	34.1	Normal	15.6%	30.3%
Average family size	1.7	1.8	Overweight	27.5%	33.6%
Gender (% female)	57.4%	50.6%	Obese	56.5%	34.8%
Screenings	SJVIA	KP	Adult Exercise	SJVIA	KP
Flu Shots	18.9%	27.9%	Active	25.7%	32.9%
Breast Cancer	86.3%	87.0%	Some Activity	14.6%	19.6%
Cervical Cancer	88.9%	91.0%	Sedentary	59.7%	47.5%
Colorectal Cancer	72.3%	78.1%			
Glucose Testing	SJVIA	KP	Blood Pressure Testing	SJVIA	KP
Normal	56.9%	58.7%	Desireable / Controlled	93.5%	91.7%
Prediabetic	30.1%	30.2%	Undesireable / Not Controlled	6.5%	8.3%
Diabetic	13.0%	11.1%			
Cholesterol Testing	SJVIA	KP	Tobacco Users	SJVIA	KP
Desireable	72.0%	63.5%	Users	8.9%	9.5%
Borderline	20.7%	26.9%			
High	7.3%	9.6%			
Inpatient	SJVIA	KP	Outpatient	SJVIA	KP
\$PMPM	\$ 98.36	\$ 137.02	\$PMPM	\$ 196.55	\$ 185.92
IP Days / 1,000	108.2	149.1	Visits / 1,000	9,050.9	7,866.8
Pharmacy	SJVIA	KP			
\$PMPM	\$ 39.15	\$ 41.28			
Scripts PMPY	5.8	5.0			

Anthem - Utilization Data

Demographics	COF	COT	Anthem	Preventive Screening	COF	COT	Anthem
Average subscriber age	45.3	45.7	44.8	Well Baby Visits (to 15 months)	63	17	
Average member age	33.8	41.6	34.8	Well Child Visits (3 to 6 years)	253	58	
Average family size	1.6	1.2		Well Adolescent (12 to 17 years)	810	115	
Gender (% female)	55.8%	54.7%		Well Adult Visits Women 18-64	3103	1626	
				Well Adult Visits Men 18-64	2237	910	
				Breast Cancer Screening	1727	966	
				Cervical Cancer Screening	2090	1073	
				Colon Cancer Screening	1736	1022	
Top Health Conditions / 1,000	COF	COT	Anthem	Top Lifestyle Conditions	COF	COT	Anthem
Cancer	23.2	42.1	22.6	Kidney Disease	\$ 7.20	\$ 6.80	\$ 3.05
Maternity	28.1	41.2	21.9	Cancer - Breast	\$ 5.41	\$ 12.47	\$ 4.34
Coronary Heart Disease	15.2	37.7	12.6	Overweight/Obese	\$ 5.13	\$ 6.16	\$ 1.73
Low Back Pain	86.7	98.7	65.1	Low Back Problems	\$ 3.83	\$ 6.28	\$ 5.75
Diabetes	88.4	99.5	45.1	Coronary Artery Disease	\$ 3.79	\$ 9.69	\$ 7.22
				Osteoarthritis (not low back)	\$ 3.36	\$ 7.37	\$ 8.64
				Sleep Apnea	\$ 2.66		\$ 1.48
				Cancer - Colorectal	\$ 2.63	\$ 3.12	\$ 1.64
				Gallbladder Disease	\$ 2.59	\$ 3.02	\$ 2.59
				Diverticular Disease	\$ 2.42		\$ 1.27
				Hypertension		\$ 3.05	\$ 1.44
				Cancer - Gallbladder/Pancreas/ Liver		\$ 4.91	\$ 0.82
Inpatient	COF	COT	Anthem	Outpatient	COF	COT	Anthem
Surgical	\$ 46.45	\$ 52.44	\$ 47.15	Surgery	\$ 30.43	\$ 26.87	\$ 33.00
Medical	\$ 33.89	\$ 28.81	\$ 26.43	Emergency	\$ 15.97	\$ 12.31	\$ 19.61
Maternity	\$ 23.29	\$ 11.84	\$ 12.57	Lab & Pathology	n/a	\$ 9.65	\$ 4.06
MH/SA	\$ 2.75	\$ 0.90	\$ 3.10	Radiology	\$ 3.14	\$ 9.51	\$ 9.03
				Maternity	\$ 2.41	n/a	\$ 1.74
				MH/SA	\$ 1.54	\$ 2.21	\$ 2.73
Paid Amount PMPM	\$ 107.29	\$ 96.03	\$ 91.07	Paid Amount PMPM	\$ 83.01	\$ 93.93	\$ 102.42
Admits per 1,000	\$ 60.10	\$ 85.00	\$ 55.30	Visits per 1,000	1,055	2,080	
Days per 1,000	\$ 251.30	\$ 321.10	\$ 241.90				
Avg LOS	\$ 4.18	\$ 3.78	\$ 4.37	ER Low Intensity	53.8%	56.6%	
\$ / Admission	\$ 21,408	\$ 13,282	\$ 19,579	ER Low Intensity - visits / 1,000	80.8	68.0	95.5
Professional Services	COF*	COT	Anthem				
Therapeutic Injections	\$ 7.67	\$ 7.96	\$ 4.31				
MH/SA	\$ 7.64	\$ 4.81	\$ 5.66				
Medical	\$ 5.21	\$ 18.57	\$ 5.99				
Preventive Services	\$ 3.84	\$ 5.83	\$ 9.54				
OP Surgery	\$ 2.97	\$ 11.53	\$ 14.75				
Radiology	\$ 2.71	\$ 7.93	\$ 6.97				
Office Visits	\$ 2.56	\$ 15.13	\$ 13.98				
Professional Other	\$ 1.49	\$ 7.65	\$ 8.41				
Lab & Pathology	\$ 1.41	\$ 8.20	\$ 5.91				
IP Surgery	\$ 1.36	\$ 4.61	\$ 4.95				
Maternity	\$ 0.78	\$ 3.29	\$ 4.31				
IP Visits	\$ 0.59	\$ 2.16	\$ 2.56				
Other	\$ 13.39	\$ 15.47	\$ 9.18				
Total	\$ 51.62	\$ 113.14	\$ 96.52				

* Includes Capitation fee for HMO

Envolv - Utilization Data

Cost Summary		Total Cost	Group Cost	Member Cost		
Totals		\$20,505,910	\$18,992,476	\$1,513,434		
% Cost Split		100.0%	92.6%	7.4%		
Utilizers	4,347	\$393.10	\$364.09	\$29.01		
Membership	11,714	\$145.88	\$135.11	\$10.77		
Generic Fill Rate			81.8%			
Formulary Fill Rate			90.0%			
Specialty Summary		All Drugs	Traditional	Specialty		
Membership	11,714	11,714	11,714			
Utilizers	4,347	4,296	278			
Total Plan Cost	\$18,992,476	\$13,484,248	\$5,508,227	29.0%		
Total Rx Count	140,354	138,751	1,603	1.1%		
Plan Cost PMPM	\$135.96	\$95.93	\$39.18			
Plan Cost per Rx	\$135.32	\$97.18	\$3,436.20			
Member Cost Share	7.4%	9.7%	1.2%			
Drug Name		Rx Count	Utilizers	Total Cost	% Total Cost	Cost Per Rx
Humira Pen (Anti-TNF-alpha - Monoclonal		120	24	\$651,265.83	3.4%	\$5,427.22
H.p. Acthar (Corticotropin)		11	3	\$435,967.33	2.3%	\$39,633.39
Harvoni (Hepatitis Agents)		13	5	\$410,350.85	2.2%	\$31,565.45
Enbrel Srclk (Soluble Tumor Necrosis		85	13	\$366,748.38	1.9%	\$4,314.69
Cialis (Impotence Agents)		756	171	\$339,321.60	1.8%	\$448.84
Novolog (Insulin)		338	98	\$337,324.90	1.8%	\$998.00
Latuda Antipsychotics - Misc.)		246	50	\$333,665.58	1.8%	\$1,356.36
Victoza (Incretin Mimetic Agents (GLP-1		365	72	\$314,292.50	1.7%	\$861.08
Lantus (Insulin)		575	153	\$311,115.40	1.6%	\$541.07
Revlimid (Immunomodulators)		22	4	\$306,815.97	1.6%	\$13,946.18
Top 10 Totals		2,531		\$3,806,868.34	20.0%	\$1,504.10
Grand Totals		140,354		\$18,992,475.50		\$135.96
Drug Name		Rx Count	% Total Rx	Utilizers	Total Cost	Cost / Rx
Hydroco/apap (Opioid Combinations)		4,023	2.9%	1,564	\$76,984.58	\$19.14
Levothyroxin (Thyroid Hormones)		3,543	2.5%	796	\$28,037.81	\$7.91
Atorvastatin (HMG CoA Reductase		3,451	2.5%	922	\$942.81	\$0.27
Lisinopril (ACE Inhibitors)		3,441	2.5%	858	\$7,420.31	\$2.16
Metformin (Biguanides)		3,143	2.2%	792	\$186,971.12	\$59.49
Omeprazole (Proton Pump Inhibitors)		2,089	1.5%	703	\$74,466.86	\$35.65
Azithromycin (Azithromycin)		2,078	1.5%	1,769	\$4,117.02	\$1.98
Ibuprofen (Anti-inflammatory Agents)		1,914	1.4%	1,353	\$3,524.38	\$1.84
Amlodipine (Calcium Channel Blockers)		1,876	1.3%	463	\$751.57	\$0.40
Amoxicillin (Aminopenicillins)		1,783	1.3%	1,517	\$139.70	\$0.08
Top 10 Totals		27,341	19.5%		\$383,356.16	\$14.02
Grand Totals		140,354			\$18,992,475.50	\$135.96

Cost Summary	COF	COT	SJ/VIA
Premium	\$ 3,110,821	\$ 1,253,419	\$ 4,364,240
Incurred Claims	\$ 2,726,187	\$ 1,139,312	\$ 3,865,499
Administration	\$ 285,083	\$ 114,940	\$ 400,023
Total	\$ 3,011,270	\$ 1,254,252	\$ 4,265,522
\$ Surplus(Deficit)	\$ 99,551	\$ (833)	\$ 98,718
Loss Ratio	96.8%	100.1%	97.7%

Dependent Ratio	COF	COT	SJ/VIA
EE Only	2,477	2,065	4,542
EE + Spouse	490	197	687
EE + 1 Child	n/a	34	34
EE + Children	869	100	969
EE + Family	339	79	418
Total	4,175	2,475	6,650
Dependent Ratio	40.7%	16.6%	31.7%

County of Fresno - \$2,500 CVM			
Banded Range	Utilizers	% Utilizers	Cumm. %
<= \$499.99	4,661	84.0%	84.0%
\$500 to \$999.99	458	8.3%	92.2%
\$1,000 to \$1,499.99	241	4.3%	96.6%
\$1,500 to \$1,999.99	103	1.9%	98.4%
\$2,000 to \$2,499.99	39	0.7%	99.1%
>= \$2,500	48	0.9%	100.0%
Total	5,550	100.0%	

County of Tulare - \$1,000 CVM			
Banded Range	Utilizers	% Utilizers	Cumm. %
<= \$199.99	466	21.1%	21.1%
\$200 to \$399.99	747	33.8%	54.9%
\$400 to \$599.99	342	15.5%	70.4%
\$600 to \$799.99	194	8.8%	79.2%
\$800 to \$999.99	148	6.7%	85.9%
>= \$1,000	312	14.1%	100.0%
Total	2,209	100.0%	

Cost Management	County of Fresno			County of Tulare			SJ/VIA					
	PPO	Premier	OON	PPO	Premier	OON	PPO	Premier	OON			
Submitted Charges	\$5,129,035	\$1,018,013	\$192,821	\$6,339,869	\$1,353,335	\$947,349	\$64,967	\$2,365,651	\$6,482,370	\$1,965,362	\$257,788	\$8,705,520
Ineligible Charges	\$442,862	\$77,358	\$29,117	\$549,336	\$70,191	\$36,854	\$2,898	\$109,943	\$513,053	\$114,212	\$32,015	\$659,280
Eligible Charges	\$4,686,173	\$940,655	\$163,704	\$5,790,533	\$1,283,144	\$910,495	\$62,069	\$2,255,707	\$5,969,317	\$1,851,150	\$225,773	\$8,046,240
\$ Provider Discount	\$1,657,321	\$132,429	\$0	\$1,789,751	\$427,465	\$92,635	\$0	\$520,100	\$2,084,787	\$225,064	\$0	\$2,309,851
% Provider Discount	35.4%	14.1%	0.0%	30.9%	33.3%	10.2%	0.0%	23.1%	34.9%	12.2%	0.0%	28.7%
Total Plan Charges	\$3,028,852	\$808,226	\$163,704	\$4,000,782	\$855,679	\$817,860	\$62,069	\$1,735,608	\$3,884,531	\$1,626,086	\$225,773	\$5,736,390
Plan Payment	\$1,830,694	\$466,134	\$52,583	\$2,349,411	\$515,593	\$543,015	\$24,252	\$1,082,860	\$2,346,288	\$1,009,148	\$76,836	\$3,432,271
Member Liability	\$1,198,158	\$342,092	\$111,121	\$1,651,371	\$340,085	\$274,845	\$37,817	\$652,747	\$1,538,243	\$616,938	\$148,937	\$2,304,118
% Paid by Employer	60.4%	57.7%	32.1%	58.7%	60.3%	66.4%	39.1%	62.4%	60.4%	62.1%	34.0%	59.8%
% Paid by Member	39.6%	42.3%	67.9%	41.3%	39.7%	33.6%	60.9%	37.6%	39.6%	37.9%	66.0%	40.2%
% Paid by Plan	75.7%	20.2%	4.1%	100.0%	49.3%	47.1%	3.6%	100.0%	67.7%	28.3%	3.9%	100.0%
% Benchmark	48.8%	44.3%	6.9%	100.0%	48.8%	44.3%	6.9%	100.0%	48.8%	44.3%	6.9%	100.0%
# of Procedures	35,528	6,967	892	43,387	8,552	6,847	320	15,719	44,080	13,814	1,212	59,106
% of Procedures	81.9%	16.1%	2.1%	100.0%	54.4%	43.6%	2.0%	100.0%	74.6%	23.4%	2.1%	100.0%
% Benchmark	54.1%	41.6%	4.3%	100.0%	54.1%	41.6%	4.3%	100.0%	54.1%	41.6%	4.3%	100.0%

Cost by Service	County of Fresno			County of Tulare			SJVIA		
	\$ Amount	% of Total	Benchmark	\$ Amount	% of Total	Benchmark	\$ Amount	% of Total	Benchmark
D&P									
Diagnostic	\$608,597	14.2%	16.8%	\$298,727	16.5%	16.8%	\$907,324	14.9%	16.8%
Preventive	\$605,834	14.1%	15.5%	\$242,593	13.4%	15.5%	\$848,427	13.9%	15.5%
Subtotal	\$1,214,431	28.3%	32.4%	\$541,320	29.9%	32.4%	\$1,755,751	28.8%	32.4%
Basic									
Restorative	\$504,211	11.7%	13.6%	\$231,999	12.8%	13.6%	\$736,210	12.1%	13.6%
Endodontics	\$263,204	6.1%	5.7%	\$141,394	7.8%	5.7%	\$404,598	6.6%	5.7%
Periodontics	\$301,203	7.0%	8.4%	\$153,137	8.5%	8.4%	\$454,340	7.4%	8.4%
Oral Surgery	\$332,609	7.7%	6.3%	\$97,222	5.4%	6.3%	\$429,830	7.0%	6.3%
Miscellaneous	\$138,115	3.2%	3.5%	\$56,073	3.1%	3.5%	\$194,188	3.2%	3.5%
Subtotal	\$1,539,342	35.8%	37.3%	\$679,824	37.6%	37.3%	\$2,219,167	36.4%	37.3%
Major									
Crowns & Inlays/Onlays	\$859,306	20.0%	18.9%	\$431,041	23.8%	18.9%	\$1,290,347	21.1%	18.9%
Removable Prosthodontics	\$112,585	2.6%	1.6%	\$32,263	1.8%	1.6%	\$144,848	2.4%	1.6%
Implant Services	\$369,984	8.6%	6.1%	\$98,787	5.5%	6.1%	\$468,771	7.7%	6.1%
Fixed Prosthodontics	\$199,317	4.6%	3.7%	\$25,497	1.4%	3.7%	\$224,814	3.7%	3.7%
Subtotal	\$1,541,192	35.9%	30.3%	\$587,588	32.5%	30.3%	\$2,128,780	34.9%	30.3%
Total	\$4,294,965	100.0%	100.0%	\$1,808,732	100.0%	100.0%	\$6,103,698	100.0%	100.0%
# of Procedures									
by Service									
D&P									
Diagnostic	19,828	45.7%	46.2%	7,259	46.2%	46.2%	27,087	45.8%	46.2%
Preventive	11,403	26.3%	27.2%	3,724	23.7%	27.2%	15,127	25.6%	27.2%
Subtotal	31,231	72.0%	73.5%	10,983	69.9%	73.5%	42,214	71.4%	73.5%
Basic									
Restorative	4,071	9.4%	9.6%	1,521	9.7%	9.6%	5,592	9.5%	9.6%
Endodontics	460	1.1%	0.9%	209	1.3%	0.9%	669	1.1%	0.9%
Periodontics	2,176	5.0%	5.6%	1,145	7.3%	5.6%	3,321	5.6%	5.6%
Oral Surgery	1,423	3.3%	2.6%	431	2.7%	2.6%	1,854	3.1%	2.6%
Miscellaneous	1,299	3.0%	2.7%	472	3.0%	2.7%	1,771	3.0%	2.7%
Subtotal	9,429	21.7%	21.4%	3,778	24.0%	21.4%	13,207	22.3%	21.4%
Major									
Crowns & Inlays/Onlays	1,861	4.3%	3.8%	766	4.9%	3.8%	2,627	4.4%	3.8%
Removable Prosthodontics	238	0.5%	0.3%	58	0.4%	0.3%	296	0.5%	0.3%
Implant Services	355	0.8%	0.6%	95	0.6%	0.6%	450	0.8%	0.6%
Fixed Prosthodontics	273	0.6%	0.5%	39	0.2%	0.5%	312	0.5%	0.5%
Subtotal	2,727	6.3%	5.2%	958	6.1%	5.2%	3,685	6.2%	5.2%
Total	43,387	100.0%	100.0%	15,719	100.0%	100.0%	59,106	100.0%	100.0%



**DELTA DENTAL OF CALIFORNIA
FINANCIAL EXPERIENCE REPORT
SAN JOAQUIN VALLEY INSURANCE AUTHORITY
Group Numbers: 02903, 05879, 16128, 16381, 16452, 16763, 17665, 18230
(effective 1/1/2017 only 05879 and 16128 remain in SJVIA)**

Incurred Period: January 1, 2016 - December 31, 2017

Paid Period: January 1, 2016 - December 31, 2017

SUMMARY OF EXPERIENCE (Risk*)		
Primary Enrollee Months**	177,636	
Average Primary Enrollees	7,402	
Premium	\$10,416,085	100.0%
Administration Charge	\$982,110	7.4%
Incurred Claims***	\$8,998,910	84.3%
Total Plan Costs	\$9,981,020	95.8%
Current Gain/Loss	\$435,064	4.18%
Prior Gain/Loss	\$1,537,408	
Less Premium for Jan and Feb 2016	-\$953,886	
Total Balance	\$1,018,586	

* Risk = Non Retention, Guaranteed Administration or Retention.

** Primary Enrollee Months = Total monthly primary enrollees during paid period.

*** Includes an estimate for IBUR.

VSP - Utilization Data

Cost Summary	COF	COT	SJVIA
Premium	\$ 560,119	\$ 178,142	\$ 738,261
Paid Claims	\$ 449,239	\$ 174,488	\$ 623,727
Paid Claim Loss Ratio	80.2%	97.9%	84.5%

Cost by Service	County of Fresno			County of Tulare			SJVIA		
	# Services	Claim Cost	Cost / Service	# Services	Claim Cost	Cost / Service	# Services	Claim Cost	Cost / Service
Exams	2,938	\$ 207,011	\$ 70.46	1,163	\$ 81,294	\$ 69.90	4,101	\$ 288,305	\$ 70.30
Single Vision Lenses	1,027	\$ 41,840	\$ 40.74	393	\$ 15,119	\$ 38.47	1,420	\$ 56,959	\$ 40.11
Bifocal Lenses	622	\$ 35,348	\$ 56.83	318	\$ 18,196	\$ 57.22	940	\$ 53,544	\$ 56.96
Trifocal Lenses	17	\$ 1,090	\$ 64.10	9	\$ 621	\$ 69.00	26	\$ 1,711	\$ 65.80
Frames	1,634	\$ 98,105	\$ 60.04	706	\$ 37,030	\$ 52.45	2,340	\$ 135,135	\$ 57.75
Contact Lenses	552	\$ 95,528	\$ 173.06	216	\$ 32,048	\$ 148.37	768	\$ 127,576	\$ 166.11
Out-of-Network / Misc.	<u>419</u>	<u>\$ 34,360</u>	<u>\$ 82.01</u>	<u>271</u>	<u>\$ 24,096</u>	<u>\$ 88.91</u>	<u>690</u>	<u>\$ 58,456</u>	<u>\$ 84.72</u>
Total	7,209	\$ 513,283	\$ 71.20	3,076	\$ 208,403	\$ 67.75	10,285	\$ 721,686	\$ 70.17

VSP - Utilization Data

Non-Covered Optical Options		COF		COT		Total	
Service Count	2,169		1,096		3,265		
Total Patient Copayment	\$141,848		\$70,272		\$212,120		
Total Cost w/out VSP	\$234,048		\$115,588		\$349,636		
Patient Savings	\$92,200		\$45,316		\$137,516		
Avg Patient Copay	\$65.40		\$64.12		\$64.97		
Avg Patient Savings	\$42.51		\$41.35		\$42.12		
Top 5 Options	Services	Copay	Services	Copay	Services	Copay	
Anti-Reflective Coating	657	\$50,275	289	\$22,648	946	\$72,923	
Polycarbonate	408	\$14,215	212	\$7,187	620	\$21,401	
Progressive Multifocals	384	\$44,721	191	\$22,850	575	\$67,571	
UV Protection	314	\$6,028	171	\$3,332	485	\$9,360	
Photochromic	287	\$21,984	150	\$11,491	437	\$33,475	
<u>All Other</u>	<u>119</u>	<u>\$4,626</u>	<u>83</u>	<u>\$2,764</u>	<u>202</u>	<u>\$7,390</u>	
Total	2,169	\$141,848	1,096	\$70,272	3,265	\$212,120	
Frame Copayment Range		COF		COT		Total	
\$ Range	# Frames	EE OOP	Services	EE OOP	Services	EE OOP	
< \$100	31	\$0	14	\$0	45	\$0	
\$100.01 - \$120.00	31	\$0	16	\$0	47	\$0	
\$120.01 - \$140.00	90	\$0	57	\$9	147	\$9	
\$140.01 - \$160.00	157	\$185	58	\$398	215	\$583	
\$160.01 - \$180.00	164	\$1,222	97	\$2,176	261	\$3,397	
\$180.01 - \$200.00	237	\$3,924	104	\$3,549	341	\$7,473	
\$200.01 - \$220.00	202	\$6,321	48	\$2,107	250	\$8,428	
\$220.01 - \$240.00	98	\$4,605	35	\$1,760	133	\$6,366	
\$240.01 - \$260.00	49	\$3,074	10	\$785	59	\$3,859	
\$260.01 - \$280.00	30	\$2,427	7	\$778	37	\$3,206	
\$280.01 - \$300.00	24	\$2,240	4	\$510	28	\$2,749	
<u>\$300.01 +</u>	<u>62</u>	<u>\$8,578</u>	<u>27</u>	<u>\$3,641</u>	<u>89</u>	<u>\$12,219</u>	
Total	1,175	\$32,576	477	\$15,713	1,652	\$48,289	
Avg OOP		\$27.72		\$32.94		\$29.23	
# Frames no OOP	594		202		796		
% Frames no OOP	50.6%		42.3%		48.2%		

VSP

Agenda Item 6

SJVIA Administration

SJVIA Administration

Role	Name	Responsibility
SJVIA Management Team Manager	Paul Nerland	Administration of the business and activities of SJVIA
Assistant Manager	Rhonda Sjostrom	Assists SJVIA Manager with the administration of the business and activities of SJVIA
Auditor/Treasurer	Ronda Kade	Performs the duties of the Auditor-Treasurer
Legal Counsel	Diana Mendez Peter Wall	
Staff Members	Hollis Magjill Larry Gomez Lupe Garza	Assists SJVIA Manager and Assistant Manager with the administration of the business and activities of the SJVIA
SJVIA Consultant Team—Keenan & Associates		
Municipality Practice Leader	Steve Gedestad	Executive Sponsor
Senior Consultant	Bordan Darm	Overall program strategist
Service Manager	Stacey Comerchero	Day-to-day service activities
Service Representative	Marie Edmondson	Day-to-day service activities; acting clerk for SJVIA Board meetings
Service Manager	Dawn Almanzor	Special Projects
SJVIA Technical Team—Keenan & Associates		
Actuary	Christine Hough	Underwriting and actuarial services
Reporting	Dolly Dacumos	Technical reporting
Analysis - Reinsurance	Orlon Ferguson	Reinsurance underwriting analyst
SJVIA Wellness Team—Keenan & Associates		
VP Health Management	Robin Rager	Primary oversight for wellness program consulting services; strategic planning
Health Management Specialist	Matthew Szenderski	Team lead for wellness program consulting services; coordination; reporting
Health Management Specialist	Leanna Lilly	Wellness program consulting services; coordination; reporting
SJVIA Pharmacy Services—Keenan & Associates		
Senior Vice President	Jeff Hall	Executive Sponsor (Pharmacy)
VP Pharmacy Services	Lisa Krajewski	Pharmacy services oversight; reporting, auditing, and analytics development
Account Manager	Ron Alicante	Client Services, reporting support
VP Operations	Robert Dillon	Client Services, reporting support
SJVIA Benefits Administration System (AdminDirect)—Hourglass		
	Greg Kinder	
	Leslie Kinder	
	Bobbie Sculley	
SJVIA COBRA/Retiree Administration—ASI		
COBRA Department Lead	Michelle Martynuik	Oversees COBRA processes for the SJVIA
COBRA Account Representative	Alissia (Alli) Barrientoz	Lead account manager for COBRA processes for the SJVIA
Accounting/Retiree Dept Lead	Jill Castanon	Retiree billing

Agenda Item 7

Wellness Program



WELLNESS CAMPAIGNS AT A GLANCE

CAMPAIGN NAME	THEME	HEALTH BEHAVIORS	PROGRAM LENGTH	MOBILE APP	DEVICE INTEGRATION	INDIVIDUAL	BUDDIES	TEAM	INTERACTIVE MESSAGE BOARD	LOCATION LEADERBOARD
	Steps along virtual trails	Number of daily steps for maximum health benefits	6, 8, or 12 weeks	✓	✓	✓	✓	✓	✓	✓
	Rainbow of produce colors	Healthy eating	6, 8, or 12 weeks	✓	N/A	✓	✓	✓	✓	✓
	Retro game show	Stress/energy management	6 or 12 weeks	✓	N/A	✓	—	✓	—	✓
	Nostalgic roadtrip	Physical activity	6, 8, or 12 weeks	✓	—	✓	—	✓	—	✓
	Whimsical animated holiday scenes	Exercise, nutrition, energy, resilience	4 or 6 weeks	Mobile responsive	✓	✓	✓	✓	✓	✓
	Famous trails around the world	Fully customizable (Your choice)	6, 8, or 12 weeks	✓	✓	✓	✓	✓	✓	✓
	Virtual road trip across America	Physical activity (steps or minutes) + 2 customizable behaviors	6, 8, or 12 weeks	✓	✓	✓	✓	✓	✓	✓

CAMPAIGN NAME	THEME	HEALTH BEHAVIORS	PROGRAM LENGTH	MOBILE APP	DEVICE INTEGRATION	INDIVIDUAL	BUDDIES	TEAM	INTERACTIVE MESSAGE BOARD	LOCATION LEADERBOARD
	Hawaiian islands trails	Physical activity	6, 8, or 12 weeks	✓	—	✓	✓	✓	✓	✓
	World travel — up to 104 countries	Fully customizable, 2-3 behaviors (your choice)	6, 8, or 12 weeks	✓	✓	—	✓	✓	✓	✓
	Weight loss progress along famous trails	Healthy weight for life	12 weeks	✓	✓	✓	✓	✓	✓	✓
	Tournament basketball	Physical activity, healthy eating	6, 8, or 12 weeks	✓	—	✓	✓	✓	—	—
	International spring festivals	Physical activity (steps or minutes)	4, 6, or 8 weeks	✓	✓	✓	✓	✓	✓	✓
	Global fall color tour	Physical activity (steps or minutes)	31, 42, or 56 days	✓	✓	✓	✓	✓	✓	✓

Standard features applicable to all our wellness campaigns

- Client site URL
- Client logo/branding
- Eligibility file (optional)
- Daily reminders/tips, healthy recipes, and informative articles
- Goal and completion criteria flexibility — adjust to fit your organization
- Leaderboard/ranking
- Up-to-the-minute registration, participation, and completion reports
- Participant support through Contact Us tab (response within 1 business day).

Modify the content in these areas of each campaign:

- FAQs
- Welcome message
- Welcome email
- Welcome page links (Who, How, What, Goal, When, Team tabs)
- Daily email
- Registration start and end dates
- Team formation start and end dates
- Campaign start date
- Team competition dates
- Registration message
- Registration and/or evaluation prompts
- Web resources

Agenda Item 8

Compliance/ACA Update

HEALTH CARE REFORM: CADILLAC TAX AND OTHER ACA TAXES DELAYED UNDER 2018 SPENDING BILL

On January 22, 2018, Congress passed and President Trump signed into law a short-term spending bill to fund the federal government through February 8, 2018. As part of the spending bill, three Affordable Care Act (ACA) taxes have been delayed or suspended. The Cadillac Tax is delayed for two years with the tax now taking effect January 1, 2022. The Medical Device Tax is suspended for two years and the Health Insurance Providers Fee (i.e., the Health Insurance Tax) is suspended one year.

CADILLAC TAX

The Cadillac Tax is a 40 percent excise tax on high-cost employer health plans and it will apply to the aggregate cost of health care benefits over certain dollar thresholds (initially set at \$10,200 for self-only coverage and \$27,500 for family coverage). The tax applies to fully insured and self-funded plans for both active employees and retirees. The aggregate cost of benefits will include the core medical benefits, prescription drugs, and “carve-out” plans such as behavioral health, employee assistance programs, and chiropractic. The cost will be based on employer contributions and employee contributions, including contributions to Health Flexible Spending Accounts, Health Reimbursement Accounts and Health Savings Accounts.

The Cadillac Tax was originally set to take effect starting in 2018 but was delayed until 2020 under the Consolidated Appropriations Act of 2016. The short-term spending bill just signed into law by President Trump delays the effective date of the Cadillac Tax an additional two years to January 1, 2022.

HEALTH INSURANCE PROVIDERS FEE

The ACA imposes a fee on “covered entities” to help fund subsidies available through the Exchanges. In general, “covered entities” include health insurance issuers but exclude employers offering self-insured coverage. The Consolidated Appropriations Act of 2016 suspended the fee for 2017 but it went back into effect on January 1, 2018. Under the short-term spending bill, the fee is suspended for 2019.

MEDICAL DEVICE TAX

The ACA imposes a 2.3 percent excise tax on the sale of certain medical devices that is paid by the manufacturer or importer of the device. The Consolidated Appropriations Act of 2016 suspended the fee for 2016 and 2017. It was set to go back into effect on January 1, 2018 but, under the short-term spending bill, the fee is suspended an additional two years until January 1, 2020.

Please contact your Keenan Account Manager for questions regarding this *Briefing* or if you require any additional information.

Keenan & Associates is not a law firm and no opinion, suggestion, or recommendation of the firm or its employees shall constitute legal advice. Clients are advised to consult with their own attorney for a determination of their legal rights, responsibilities and liabilities, including the interpretation of any statute or regulation, or its application to the clients’ business activities.

Agenda Item 9

Recap

Recap & Outline of 2018 SJVIA Initiatives

TASK

SJVIA Vision & Mission Statement

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Financials

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Plan Designs

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TASK

Campaigns Based on Utilization Data

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SJVA Administration

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SJVA Wellness

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Other

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Appendix

2018 Planning Calendar

2018 JANUARY

CALENDAR YEAR

CALENDAR MONTH

SUNDAY

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
31	01	02	03	04	05	06
07	08	09	10	11	12	13
14	15	16	17	18	19	20
21	22	23 Weekly Call 3 PM	24	25	26 SJVIA Strategic Planning Mtg	27
28	29 Wellness Subcmte Call 10:30AM	30	31	01	02	03
04	05	06	07	08	09	10

2018 FEBRUARY

CALENDAR YEAR CALENDAR MONTH SUNDAY FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
01	02	03	04	05 Weekly Call 3 PM	06	07
08	09	10	11	12 Weekly Call 3 PM	13	14
15	16	17	18	19 Wellness Subcmte Call 10:30AM	20	21
22	23	24	25	26 Weekly Call 3 PM	27	28
29	30	31	01	02	03	04
05	06	07	08	09	10 SIVIA Bd Mtg-Fresno-9 AM	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	01	02
03	04	05	06	07	08	09
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
01	02	03	04	05	06	07

2018 MARCH

CALENDAR YEAR

CALENDAR MONTH

SUNDAY

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
25	26	27	28	01 Weekly Call 3 PM	02	03
04	05	06	07	08 Weekly Call 3 PM	09	10
11	12 Wellness Subcmte Call 10:30AM	13	14	15 Weekly Call 3 PM	16	17
18	19	20	21	22 Weekly Call 3 PM	23	24
25	26 Wellness Subcmte Call 10:30AM	27	28	29 Weekly Call 3 PM	30	31
01	02	03	04	05	06	07

2018

APRIL

CALENDAR YEAR

CALENDAR MONTH

SUNDAY

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
01	02	03	04	05 Weekly Call 3 PM	06	07
08	09 Wellness Subcmte Call 10:30AM	10	11	12 Weekly Call 3 PM	13	14
15	16	17	18	19 Weekly Call 3 PM	20	21
22	23 Wellness Subcmte Call 10:30AM	24	25	26 Weekly Call 3 PM	27 SIVIA Bd Mtg-Visalia-9 AM	28
29	30	01	02	03	04	05
06	07	08	09	10	11	12

2018

MAY

SUNDAY
FIRST DAY OF WEEK

CALENDAR MONTH

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	01	02	03 Weekly Call 3 PM	04	05
06	07 Wellness Subcmte Call 10:30AM	08	09	10 Weekly Call 3 PM	11	12
13	14	15	16	17 Weekly Call 3 PM	18	19
20	21 Wellness Subcmte Call 10:30AM	22	23	24 Weekly Call 3 PM	25	26
27	28	29	30	31 Weekly Call 3 PM	01	02
03	04	05	06	07	08	09

2018

JUNE

SUNDAY

CALENDAR YEAR

CALENDAR MONTH

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
01	02	03	04	05	06	07
08	09	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	01	02	03	04	05

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

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Wellness Subcmte Call
10:30AM

Weekly Call 3 PM

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Wellness Subcmte Call
10:30AM

Weekly Call 3 PM

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Weekly Call 3 PM

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2018

JULY

CALENDAR YEAR

CALENDAR MONTH

SUNDAY

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
01 Wellness Subcmte Call 10:30AM	02	03	04	05 Weekly Call 3 PM	06	07
08	09	10	11	12 Weekly Call 3 PM	13	14
15 Wellness Subcmte Call 10:30AM	16 Wellness Subcmte Call 10:30AM	17 Weekly Call 3 PM	18	19	20 SJIVA Bd Mtg- Fresno-9 AM	21
22	23	24	25	26 Weekly Call 3 PM	27	28
29 Wellness Subcmte Call 10:30AM	30 Wellness Subcmte Call 10:30AM	31	01	02	03	04
05	06	07	08	09	10	11

2018 AUGUST

CALENDAR YEAR

CALENDAR MONTH

SUNDAY

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
01	02	03	04	05	06	07
08	09	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

2018

SEPTEMBER

SUNDAY

CALENDAR YEAR

CALENDAR MONTH

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
25	26	27	28	29	30	01
02	03	04	05	06 Weekly Call 3 PM	07	08
09	10 Wellness Subcmte Call 10:30AM	11	12	13 Weekly Call 3 PM	14	15
16	17	18	19	20 Weekly Call 3 PM	21	22
23	24 Wellness Subcmte Call 10:30AM	25	26	27 Weekly Call 3 PM	28	29
30	01	02	03	04	05	06

2018 OCTOBER

SUNDAY
FIRST DAY OF WEEK

CALENDAR YEAR

CALENDAR MONTH

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
01	02	03	04	05	06	
07	08 Wellness Subcmte Call 10:30AM	09	10	11 Weekly Call 3 PM	12	13
14	15	16	17	18 Weekly Call 3 PM	19	20
21	22 Wellness Subcmte Call 10:30AM	23 Weekly Call 3 PM	24	25	26 SIVIA Bd Mtg-Fresno-9 AM	27
28	29	30	31			03
04	05	06	07	08	09	10

2018

NOVEMBER

SUNDAY

CALENDAR YEAR

CALENDAR MONTH

FIRST DAY OF WEEK

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	21	01 Weekly Call 3 PM	02	03
04	05 Wellness Subcmte Call 10:30AM	06	07	08 Weekly Call 3 PM	09	10
11	12	13	14	15 Weekly Call 3 PM	16	17
18	19 Wellness Subcmte Call 10:30AM	20	21	22 Weekly Call 3 PM	23	24
25	26	27	28	29 Weekly Call 3 PM	30	01
02	03	04	05	06	07	08

2018 DECEMBER

CALENDAR YEAR

CALENDAR MONTH

SUNDAY

FIRST DAY OF WEEK

SJIVA Bd Mtg - TBD

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
25	26	27	28	29	30	01
02	03 Wellness Subcmte Call 10:30AM	04	05	06 Weekly Call 3 PM	07	08
09	10	11	12	13 Weekly Call 3 PM	14	15
16	17 Wellness Subcmte Call 10:30AM	18	19	20 Weekly Call 3 PM	21	22
23	24	25	26	27 Weekly Call 3 PM	28	29
30	31 Wellness Subcmte Call 10:30AM	01	02	03	04	05