



San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2018
All Districts Combined - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
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	\$1,156,189	\$1,543,742	\$567,027	\$0	\$6,597,392	-\$327,769	\$808.58	105.2%
Aug-16	7,450	\$6,260,578	\$3,767,851	\$1,149,168	\$1,639,401	\$566,216	-\$75,525	\$7,047,112	-\$786,534	\$869.92	112.6%
Sep-16	7,434	\$6,240,249	\$2,836,114	\$1,149,991	\$1,504,675	\$565,162	\$0	\$6,055,943	\$184,306	\$738.60	97.0%
Oct-16	7,412	\$6,222,734	\$3,681,077	\$1,146,283	\$1,549,736	\$563,513	\$0	\$6,940,609	-\$717,875	\$860.37	111.5%
Nov-16	7,394	\$6,205,893	\$3,879,920	\$1,142,122	\$1,531,147	\$561,716	-\$45,491	\$7,069,413	-\$863,520	\$880.13	113.9%
Dec-16	7,377	\$6,184,827	\$4,806,350	\$1,103,713	\$1,576,951	\$560,212	-\$746,471	\$7,300,755	-\$1,115,928	\$913.72	118.0%
Jan-17	7,224	\$6,815,134	\$2,700,833	\$995,935	\$1,572,397	\$550,166	\$0	\$5,819,332	\$995,802	\$729.40	85.4%
Feb-17	7,200	\$6,787,681	\$3,258,550	\$991,948	\$1,441,160	\$548,152	\$0	\$6,239,810	\$547,871	\$790.51	91.9%
Mar-17	7,179	\$6,761,387	\$3,322,923	\$987,343	\$1,715,926	\$546,268	\$0	\$6,572,459	\$188,928	\$839.42	97.2%
Apr-17	7,013	\$6,592,653	\$3,063,951	\$977,033	\$1,503,577	\$532,822	\$0	\$6,077,383	\$515,271	\$790.61	92.2%
May-17	7,053	\$6,615,501	\$3,931,378	\$977,081	\$1,650,758	\$535,601	\$0	\$7,094,819	-\$479,318	\$929.99	107.2%
Jun-17	7,172	\$6,728,288	\$3,913,208	\$972,474	\$1,831,804	\$545,175	\$0	\$7,262,662	-\$534,374	\$936.63	107.9%
Jul-17	7,194	\$6,722,354	\$2,824,342	\$991,172	\$1,575,088	\$546,146	\$0	\$5,936,748	\$785,606	\$749.32	88.3%
Aug-17	7,188	\$6,713,191	\$3,675,231	\$988,909	\$1,863,477	\$545,668	\$0	\$7,073,286	-\$360,095	\$908.13	105.4%
Sep-17	7,198	\$6,710,435	\$2,831,320	\$985,584	\$1,817,162	\$546,161	\$0	\$6,180,227	\$530,207	\$782.73	92.1%
Oct-17	7,160	\$6,672,823	\$4,135,718	\$979,410	\$1,810,284	\$543,054	-\$75,682	\$7,392,783	-\$719,961	\$956.67	110.8%
Nov-17	7,193	\$6,689,463	\$3,301,206	\$974,921	\$1,691,816	\$545,451	-\$1,520	\$6,511,874	\$177,590	\$829.48	97.3%
Dec-17	7,112	\$6,646,325	\$2,850,269	\$976,822	\$1,388,835	\$847,464	\$0	\$6,063,390	\$582,935	\$733.40	91.2%
Jan-18	6,958	\$6,521,019	\$2,754,302	\$1,303	\$1,522,076	\$624,786	\$0	\$4,902,466	\$1,618,553	\$614.79	75.2%
Feb-18	6,955	\$6,519,818	\$2,903,773	\$392	\$1,452,805	\$624,534	\$0	\$4,981,504	\$1,538,314	\$626.45	76.4%
Mar-18	6,953	\$6,512,291	\$4,827,607	\$0	\$1,622,787	\$624,197	\$0	\$7,074,591	-\$562,300	\$927.71	108.6%
2015	7,857	\$73,183,304	\$43,280,340	\$15,057,894	\$18,042,745	\$7,747,452	-\$335,568	\$83,792,863	-\$10,609,560	\$806.54	114.5%
2016	7,425	\$75,041,054	\$41,229,048	\$13,597,868	\$18,516,456	\$6,776,025	-\$867,487	\$79,251,910	-\$4,210,855	\$813.38	105.6%
2017	7,157	\$80,455,233	\$39,808,929	\$11,798,633	\$19,862,285	\$6,832,128	-\$77,202	\$78,224,772	\$2,230,461	\$831.25	97.2%
2018 YTD	6,955	\$19,553,128	\$10,485,682	\$1,695	\$4,597,667	\$1,873,517	\$0	\$16,958,561	\$2,594,567	\$1,084.24	86.7%
Current 12 Months	7,096	\$79,644,161	\$41,012,305	\$8,825,101	\$19,730,469	\$7,061,059	-\$77,202	\$76,551,732	\$3,092,428	\$816.11	96.1%

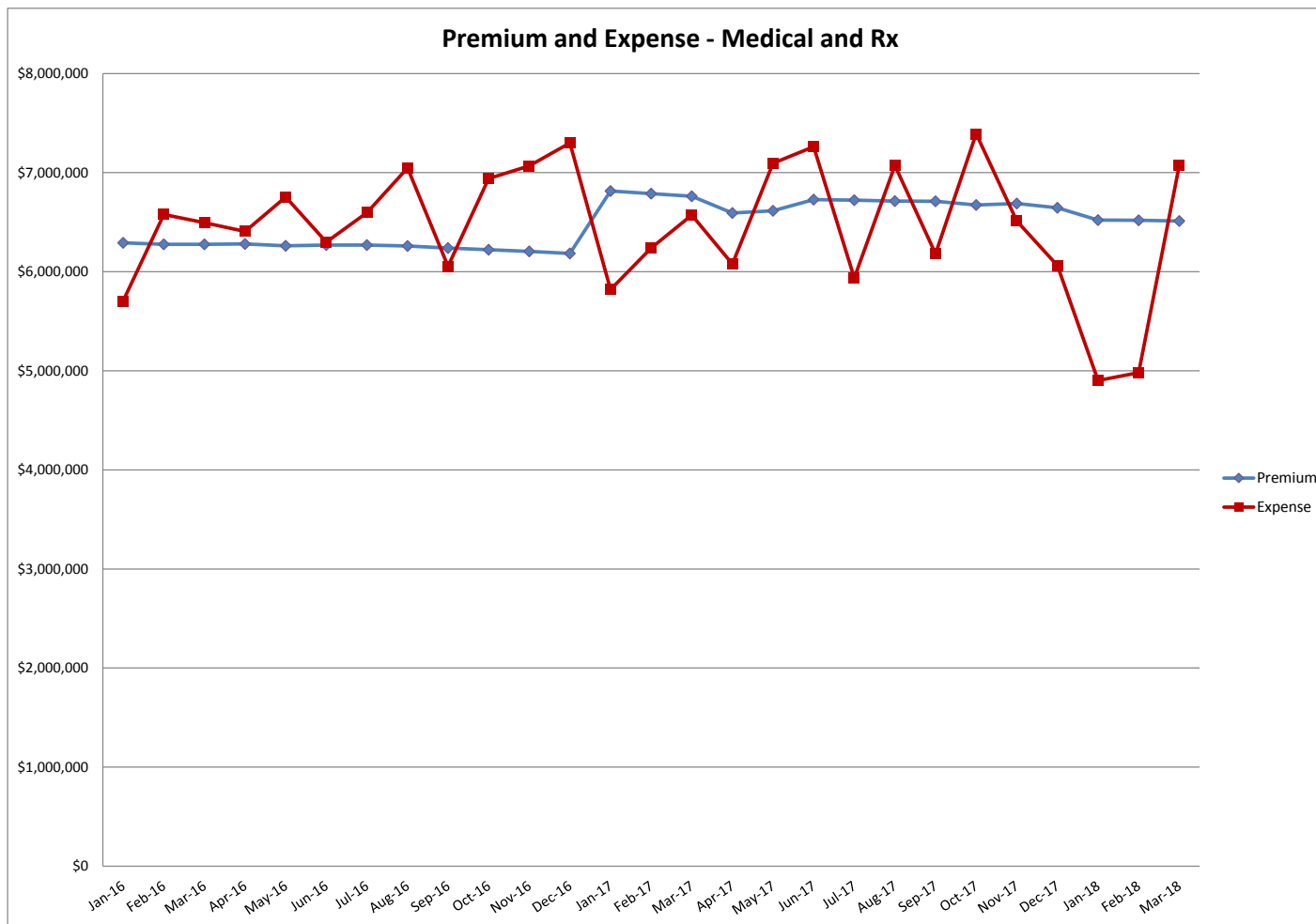
Data Sources:

Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017
5. Waterford and Ceres terminated from SJVIA effective 1/1/2018
6. All Others Claims include runoff for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2018
All Districts Combined - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)
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County of Fresno - All Medical**

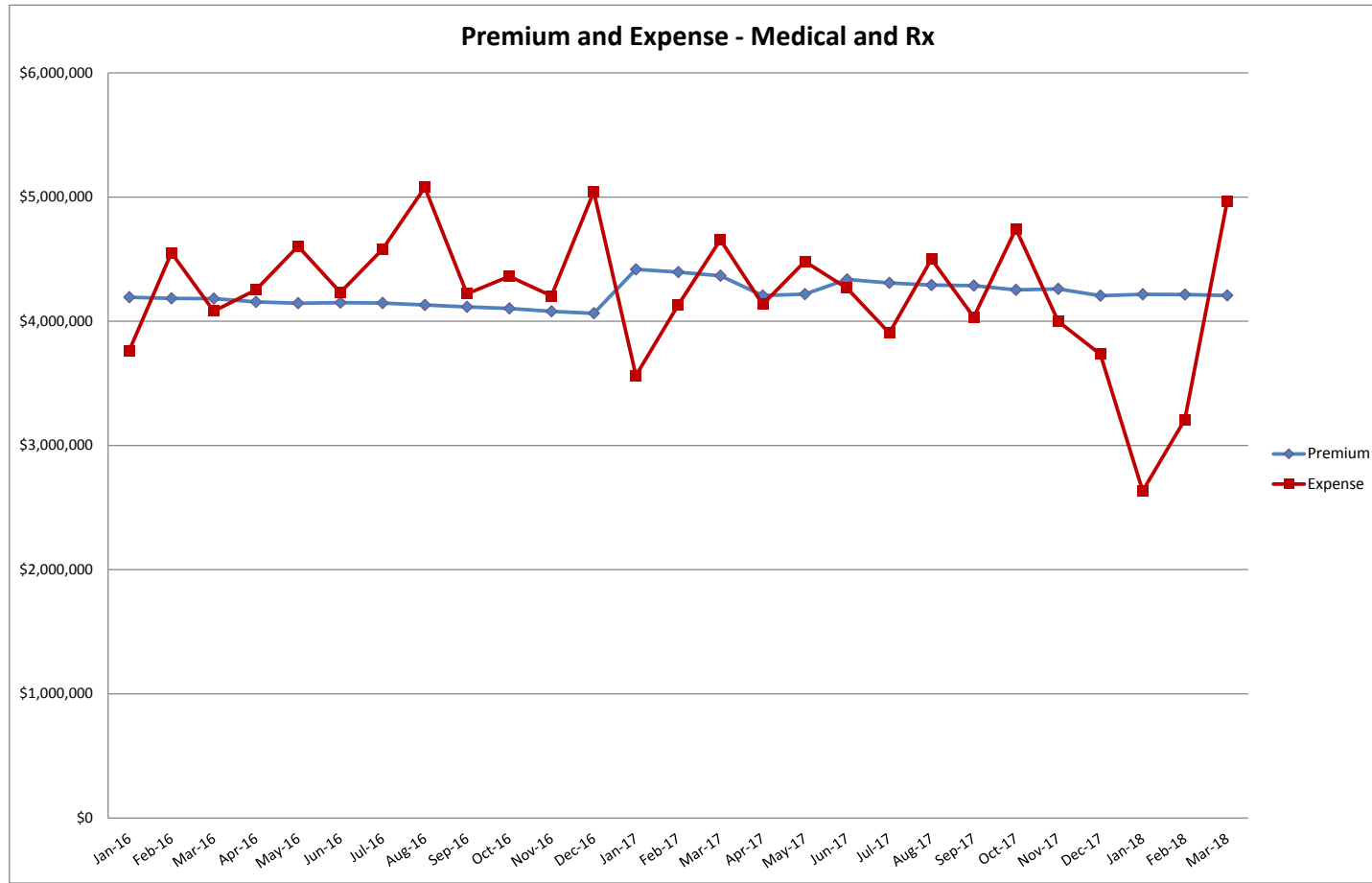
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO	
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-16	4,504	\$4,194,043	\$1,446,667	\$1,021,945	\$926,517	\$368,464	\$0	\$3,763,592	\$430,451	\$753.80	89.7%
Feb-16	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	\$1,044,181	\$1,011,610	\$365,725	-\$75,525	\$5,077,914	-\$947,405	\$1,052.53	122.9%
Sep-16	4,463	\$4,115,418	\$1,911,978	\$1,039,134	\$905,528	\$364,779	\$0	\$4,221,419	-\$106,001	\$864.14	102.6%
Oct-16	4,447	\$4,102,476	\$2,053,161	\$1,037,260	\$907,234	\$363,429	\$0	\$4,361,085	-\$258,609	\$898.96	106.3%
Nov-16	4,416	\$4,079,856	\$1,919,180	\$1,034,489	\$935,145	\$360,898	-\$45,491	\$4,204,221	-\$124,365	\$870.32	103.0%
Dec-16	4,403	\$4,063,662	\$3,472,761	\$995,672	\$941,679	\$359,742	-\$727,077	\$5,042,776	-\$979,114	\$1,064	124.1%
Jan-17	4,217	\$4,418,172	\$1,323,742	\$943,781	\$947,744	\$348,074	\$0	\$3,563,744	\$854,830	\$762.45	80.7%
Feb-17	4,204	\$4,395,734	\$1,975,135	\$939,983	\$869,746	\$346,812	\$0	\$4,131,676	\$264,057	\$900.30	94.0%
Mar-17	4,176	\$4,366,453	\$2,266,845	\$935,255	\$1,109,568	\$344,493	\$0	\$4,656,161	-\$289,708	\$1,032.49	106.6%
Apr-17	4,022	\$4,207,039	\$1,938,565	\$926,167	\$939,788	\$331,911	\$0	\$4,136,430	\$70,609	\$945.93	98.3%
May-17	4,046	\$4,218,545	\$2,134,703	\$925,137	\$1,087,642	\$333,584	\$0	\$4,481,065	-\$262,520	\$1,025.08	106.2%
Jun-17	4,169	\$4,336,268	\$1,841,158	\$920,448	\$1,162,113	\$343,374	\$0	\$4,267,092	\$69,175	\$941.17	98.4%
Jul-17	4,161	\$4,309,129	\$1,653,268	\$939,122	\$970,934	\$342,379	\$0	\$3,905,702	\$403,426	\$856.36	90.6%
Aug-17	4,151	\$4,291,222	\$2,100,627	\$936,084	\$1,121,508	\$341,590	\$0	\$4,499,809	-\$208,587	\$1,001.74	104.9%
Sep-17	4,148	\$4,286,191	\$1,701,193	\$932,821	\$1,058,324	\$341,243	\$0	\$4,033,581	\$252,610	\$890.15	94.1%
Oct-17	4,115	\$4,252,762	\$2,448,349	\$927,014	\$1,106,021	\$338,446	-\$75,682	\$4,744,148	-\$491,386	\$1,070.64	111.6%
Nov-17	4,134	\$4,260,644	\$1,659,146	\$922,220	\$1,079,232	\$339,894	-\$1,520	\$3,998,972	\$261,673	\$885.12	93.9%
Dec-17	4,037	\$4,205,988	\$1,512,768	\$923,518	\$656,683	\$640,827	\$0	\$3,733,796	\$472,192	\$766.16	88.8%
Jan-18	4,014	\$4,216,453	\$1,330,572	\$1,303	\$910,460	\$391,645	\$0	\$2,633,980	\$1,582,473	\$558.63	62.5%
Feb-18	4,013	\$4,214,950	\$1,997,434	\$392	\$818,415	\$391,573	\$0	\$3,207,814	\$1,007,136	\$701.78	76.1%
Mar-18	4,008	\$4,206,695	\$3,603,132	\$0	\$968,043	\$390,998	\$0	\$4,962,173	-\$755,479	\$1,140.51	118.0%
2015	4,960	\$49,524,371	\$26,241,999	\$13,681,568	\$11,812,227	\$5,199,036	-\$65,205	\$56,869,626	-\$7,345,255	\$868.06	114.8%
2016	4,472	\$49,649,165	\$25,583,459	\$12,289,322	\$11,563,318	\$4,386,355	-\$848,093	\$52,974,360	-\$3,325,196	\$905.46	106.7%
2017	4,132	\$51,548,146	\$22,555,498	\$11,171,550	\$12,109,303	\$4,392,626	-\$77,202	\$50,151,775	\$1,396,371	\$922.94	97.3%
2018 YTD	4,012	\$12,638,098	\$6,931,138	\$1,695	\$2,696,919	\$1,174,216	\$0	\$10,803,968	\$1,834,130	\$1,199.67	85.5%
Current 12 Months	4,085	\$51,005,886	\$23,920,915	\$8,354,225	\$11,879,164	\$4,527,463	-\$77,202	\$48,604,564	\$2,401,322	\$899.20	95.3%

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
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County of Fresno - All Medical**





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County of Tulare - All Medical

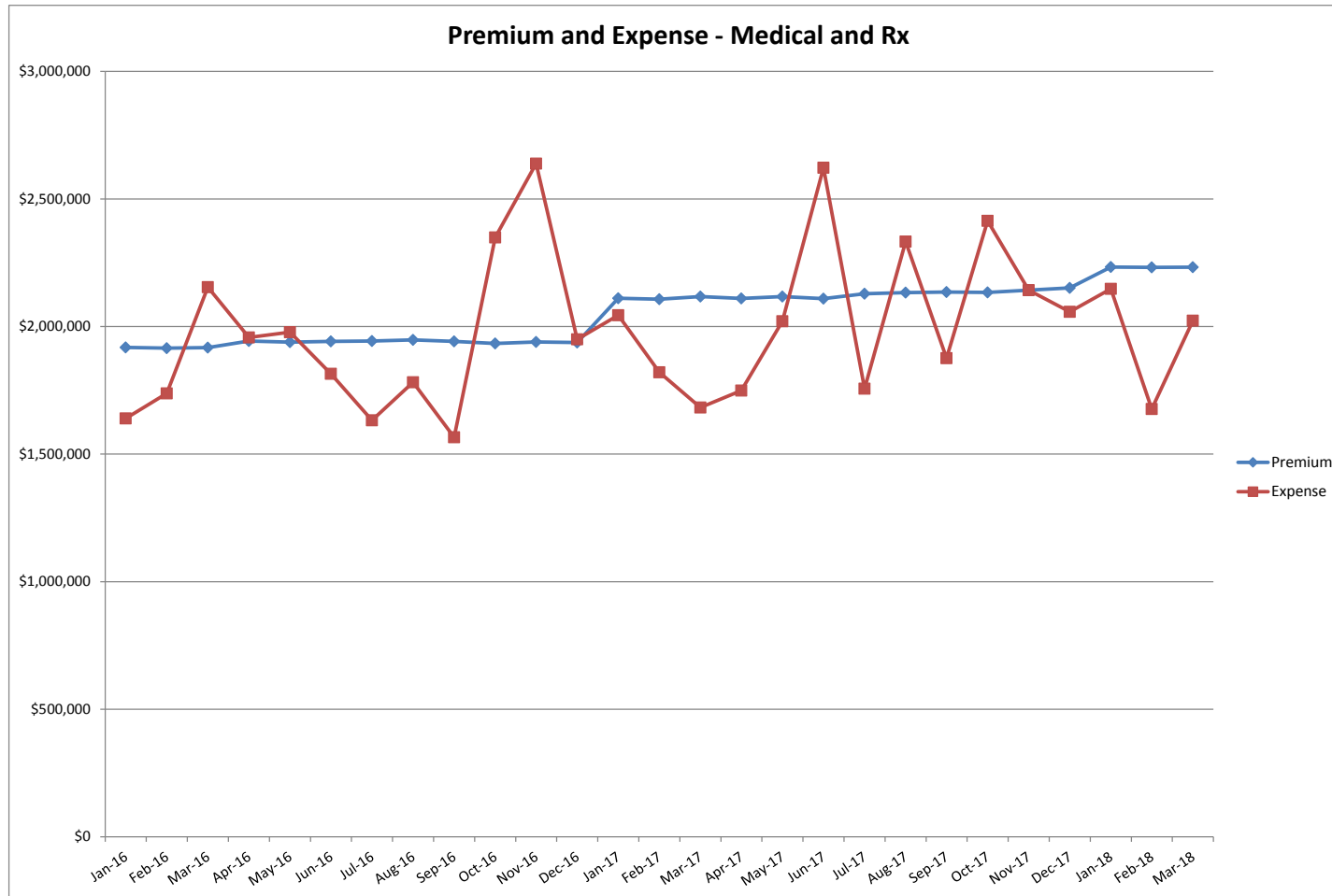
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE						SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-16	2,766	\$1,918,242	\$920,343	\$74,569	\$460,100	\$184,666	\$0	\$1,639,678	\$278,565	\$526.03	85.5%
Feb-16	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	-\$415,888	\$768.73	121.5%
Nov-16	2,825	\$1,939,416	\$1,811,697	\$70,350	\$567,997	\$188,602	\$0	\$2,638,646	-\$699,229	\$867.27	136.1%
Dec-16	2,823	\$1,937,203	\$1,083,307	\$71,670	\$606,495	\$188,409	\$0	\$1,949,882	-\$12,679	\$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	2,829	\$2,117,202	\$1,311,089	\$0	\$522,523	\$187,216	\$0	\$2,020,829	\$96,374	\$648.15	95.4%
Jun-17	2,822	\$2,109,284	\$1,799,781	\$0	\$635,657	\$186,753	\$0	\$2,622,191	-\$512,907	\$863.02	124.3%
Jul-17	2,851	\$2,128,126	\$1,001,046	\$0	\$566,630	\$188,672	\$0	\$1,756,347	\$371,779	\$549.87	82.5%
Aug-17	2,853	\$2,132,516	\$1,440,700	\$0	\$703,354	\$188,804	\$0	\$2,332,858	-\$200,342	\$751.51	109.4%
Sep-17	2,866	\$2,135,392	\$967,631	\$0	\$718,838	\$189,664	\$0	\$1,876,134	\$259,259	\$588.44	87.9%
Oct-17	2,861	\$2,133,836	\$1,558,013	\$0	\$666,865	\$189,334	\$0	\$2,414,211	-\$280,375	\$777.66	113.1%
Nov-17	2,874	\$2,142,485	\$1,378,838	\$0	\$573,506	\$190,194	\$0	\$2,142,538	-\$53	\$679.31	100.0%
Dec-17	2,890	\$2,151,414	\$1,175,436	\$0	\$691,203	\$191,252	\$0	\$2,057,892	\$93,522	\$645.90	95.7%
Jan-18	2,906	\$2,233,054	\$1,310,194	\$0	\$606,579	\$230,518	\$0	\$2,147,292	\$85,763	\$659.59	96.2%
Feb-18	2,902	\$2,231,530	\$819,668	\$0	\$626,710	\$230,201	\$0	\$1,676,579	\$554,952	\$498.41	75.1%
Mar-18	2,905	\$2,232,260	\$1,146,872	\$0	\$645,723	\$230,439	\$0	\$2,023,034	\$209,226	\$617.07	90.6%
2015	2,774	\$21,998,530	\$14,444,032	\$947,923	\$5,874,825	\$2,418,678	-\$219,668	\$23,465,790	-\$1,467,260	\$632.35	106.7%
2016	2,805	\$23,218,029	\$13,512,978	\$873,682	\$6,565,449	\$2,246,924	\$0	\$23,199,033	\$18,996	\$622.48	99.9%
2017	2,844	\$25,495,670	\$14,948,135	\$0	\$7,313,202	\$2,258,305	\$0	\$24,519,642	\$976,028	\$652.35	96.2%
2018 YTD	2,904	\$6,696,844	\$3,276,734	\$0	\$1,879,012	\$691,158	\$0	\$5,846,904	\$849,940	\$887.70	87.3%
Current 12 Months	2,865	\$25,857,224	\$14,941,333	\$0	\$7,488,135	\$2,389,403	\$0	\$24,818,871	\$1,038,353	\$652.49	96.0%

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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County of Tulare - All Medical**





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All Others - All Medical**

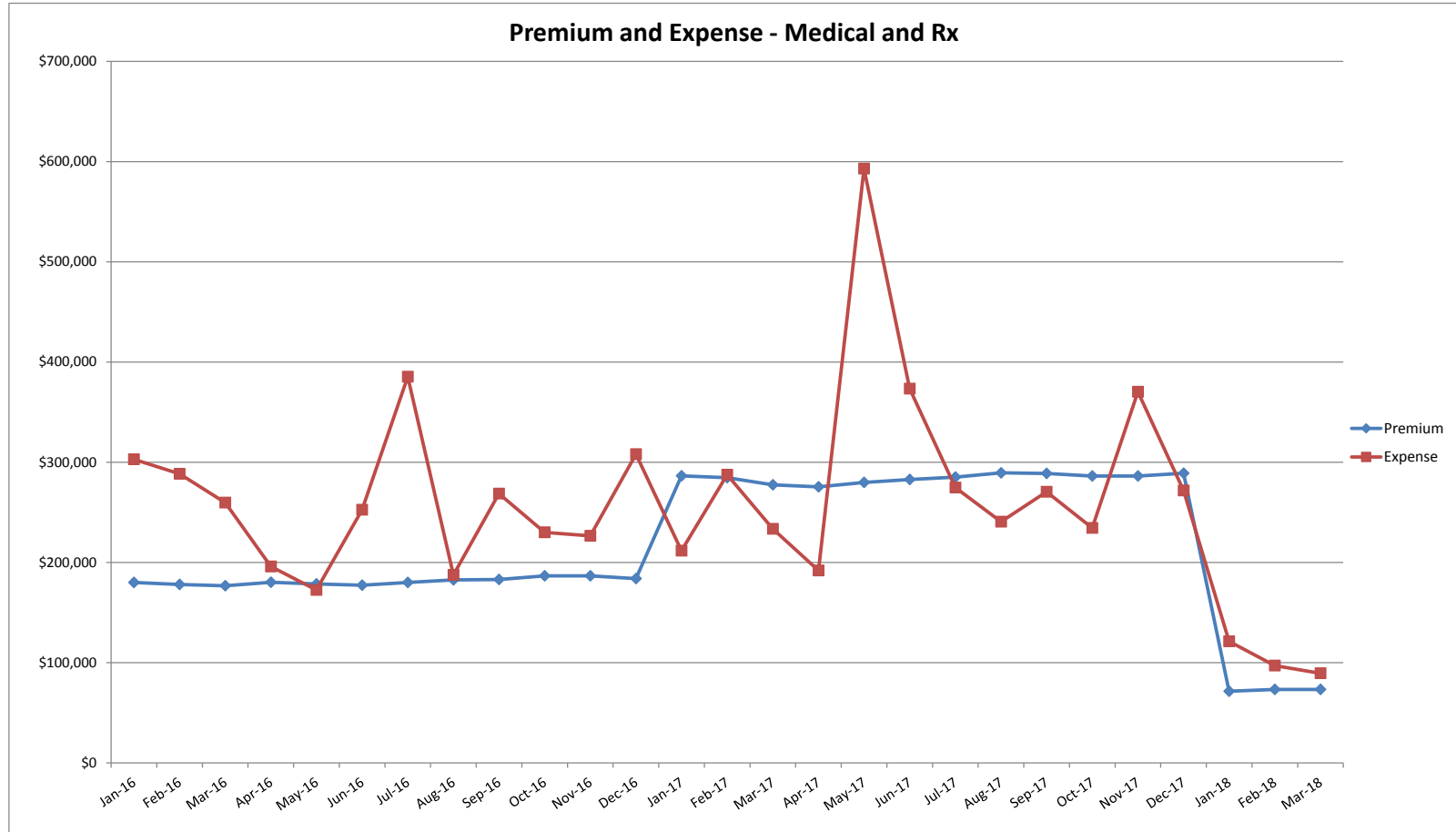
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			MEDICAL	CAPITATION	RX	FIXED	POOLED CLAIMS				TOTAL EXPENSE
Jan-16	145	\$180,011	\$220,054	\$35,132	\$36,153	\$11,556	\$0	\$302,894	-\$122,883	\$2,009.23	168.3%
Feb-16	143	\$178,054	\$206,162	\$35,364	\$35,494	\$11,423	\$0	\$288,443	-\$110,390	\$1,937.21	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%
Jun-17	181	\$282,736	\$272,269	\$52,026	\$34,035	\$15,049	\$0	\$373,378	-\$90,642	\$1,979.72	132.1%
Jul-17	182	\$285,099	\$170,028	\$52,051	\$37,524	\$15,096	\$0	\$274,698	\$10,401	\$1,426.39	96.4%
Aug-17	184	\$289,453	\$133,904	\$52,825	\$38,615	\$15,274	\$0	\$240,619	\$48,835	\$1,224.70	83.1%
Sep-17	184	\$288,851	\$162,496	\$52,763	\$40,000	\$15,253	\$0	\$270,512	\$18,339	\$1,387.28	93.7%
Oct-17	184	\$286,225	\$129,356	\$52,396	\$37,398	\$15,274	\$0	\$234,424	\$51,801	\$1,191.03	81.9%
Nov-17	185	\$286,335	\$263,222	\$52,701	\$39,078	\$15,364	\$0	\$370,365	-\$84,030	\$1,918.92	129.3%
Dec-17	185	\$288,923	\$162,065	\$53,304	\$40,948	\$15,385	\$0	\$271,702	\$17,221	\$1,385.50	94.0%
Jan-18	38	\$71,512	\$113,536	\$0	\$5,036	\$2,622	\$0	\$121,194	-\$49,683	\$3,120.32	169.5%
Feb-18	40	\$73,337	\$86,671	\$0	\$7,680	\$2,760	\$0	\$97,111	-\$23,774	\$2,358.76	132.4%
Mar-18	40	\$73,337	\$77,603	\$0	\$9,021	\$2,760	\$0	\$89,384	-\$16,047	\$2,165.59	121.9%
2015	123	\$1,660,403	\$2,594,309	\$428,402	\$355,693	\$129,738	-\$50,695	\$3,457,448	-\$1,797,044	\$2,251.49	208.2%
2016	149	\$2,173,860	\$2,132,611	\$434,864	\$387,689	\$142,746	-\$19,394	\$3,078,516	-\$904,656	\$1,644.69	141.6%
2017	182	\$3,411,417	\$2,305,296	\$627,083	\$439,781	\$181,196	\$0	\$3,553,356	-\$141,938	\$1,546.15	104.2%
2018 YTD	39	\$218,186	\$277,810	\$0	\$21,736	\$8,143	\$0	\$307,689	-\$89,503	\$3,840.33	141.0%
Current 12 Months	146	\$2,781,051	\$2,150,057	\$470,876	\$363,171	\$144,193	\$0	\$3,128,298	-\$347,247	\$1,699.38	112.5%

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Waterford and Ceres terminated from SJVIA effective 1/1/2018
5. All Others Claims include runout for Ceres and Waterford

San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of March 2018
All Others - All Medical



Appendix

Fixed Cost Schedule								
SJVIA	2015		2016		2017		2018	
Total Fixed Costs	HMO	PPO/HDHP	HMO	PPO/HDHP	HMO	PPO/HDHP	EPO	PPO/HDHP
Specific Stop-Loss Premium PEPM	\$26.90	\$14.86	\$25.58	\$16.64	\$27.69	\$18.30	\$20.82	\$20.82
Aggregate Stop-Loss Premium PEPM		\$0.91		\$0.94		\$1.03	\$0.00	\$0.00
Anthem Network & Admin. Fees	\$37.30	\$28.39	\$40.96	\$29.41	\$45.34	\$32.53	\$48.08	\$33.83
Pooled Risk Charge								
COF							\$18.48	\$18.48
COT							\$12.06	\$12.06
Wellness	\$4.05	\$6.80	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
Claims Mgmt/Communication	\$3.00	\$3.00	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50
Consulting Fee	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$3.35	\$3.35
SJVIA Fee	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
SJVIA Non-Founding Member Fee	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Hourglass and ASI (Ben Admin System)	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20		
COF							\$4.65	\$4.65
COT							\$3.90	\$3.90
Marysville							\$3.65	\$3.65
PCORI/Transitional Reinsurance	\$8.29	\$5.40	\$5.24	\$3.61	\$0.36	\$0.36	\$0.36	\$0.36
Total Fixed Cost								
COF	\$90.49	\$70.31	\$85.73	\$64.55	\$87.34	\$66.17	\$100.74	\$86.49
COT	\$90.49	\$70.31	\$85.73	\$64.55	\$87.34	\$66.17	\$93.57	\$79.32
All Other	\$92.49	\$72.31	\$87.73	\$66.55	\$89.34	\$68.17	\$83.26	\$69.01