

**SAN JOAQUIN VALLEY INSURANCE AUTHORITY**  
**2019/2020 FISCAL YEAR PRELIMINARY BUDGET - 05.03.19**

	July 1, 2019 - Dec 31, 2019	Jan 1, 2020 - June 30, 2020	July 1, 2019 - June 30, 2020
<b>RECEIPTS</b>			
SJVIA Health Plan Revenue	\$ 55,222,227	\$ 57,983,338	\$ 113,205,565
<b>DISBURSEMENTS: Fixed</b>			
1 Specific Stop Loss Insurance (EPO/PPO)	\$ 979,150	\$ 1,067,936	\$ 2,047,086
2 Anthem Claims Administration & Network Fees (EPO/PPO)	\$ 1,737,146	\$ 1,793,148	\$ 3,530,294
3 Hourglass & ASI Administration (Anthem & Kaiser)	\$ 230,014	\$ 230,014	\$ 460,028
4 Keenan Consulting	\$ 178,951	\$ 178,951	\$ 357,902
5 SJVIA Administration	\$ 116,052	\$ 116,052	\$ 232,104
6 Wellness	\$ 144,315	\$ 144,315	\$ 288,630
7 Communications	\$ 28,863	\$ 28,863	\$ 57,726
8 Delta Dental Claims Administration	\$ 222,239	\$ 222,239	\$ 444,478
9 ACA Reinsurance/PCORI (EPO/PPO)	\$ -	\$ -	\$ -
<b>TOTAL FIXED DISBURSEMENTS</b>	<b>\$ 3,636,730</b>	<b>\$ 3,781,518</b>	<b>\$ 7,418,248</b>
<b>DISBURSEMENTS: Claims</b>			
10 Projected Paid Claims EPO/PPO & RX	\$ 35,445,977	\$ 36,836,540	\$ 72,282,517
11 Projected Paid Claims Dental	\$ 1,967,130	\$ 2,006,086	\$ 3,973,216
<b>TOTAL CLAIMS DISBURSEMENTS</b>	<b>\$ 37,413,107</b>	<b>\$ 38,842,626</b>	<b>\$ 76,255,733</b>
<b>DISBURSEMENTS: Premium</b>			
12 Delta Dental	\$ -	\$ -	\$ -
13 VSP	\$ 366,735	\$ 366,735	\$ 733,470
14 Kaiser Permanente	\$ 13,425,335	\$ 13,784,921	\$ 27,210,256
<b>TOTAL PREMIUM DISBURSEMENTS</b>	<b>\$ 13,792,070</b>	<b>\$ 14,481,674</b>	<b>\$ 27,943,726</b>
<b>TOTAL DISBURSEMENTS</b>	<b>\$ 54,841,907</b>	<b>\$ 57,105,818</b>	<b>\$ 111,947,725</b>
<b>Balance</b>	<b>\$ 380,320</b>	<b>\$ 877,520</b>	<b>\$ 1,257,840</b>

## Glossary of Terms:

1 **Specific Stop Loss Insurance (PPO)**

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

2 **Administration & Network Fees (Anthem EPO/PPO):**

Administrative services for the EPO/PPO plans. This definition includes Anthem Blue Cross administration fees and includes access fees to use the Anthem Blue Cross network of providers.

3 **Hourglass Administration (Anthem and Kaiser)**

Hourglass and ASI is an independent vendor providing consolidated billing, eligibility, automated enrollment and Section 125 administrative services.

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 **Delta Dental Claims Administration**

Administrative services for the dental plans. This definition includes Delta Dental administration fees and includes access fees to use the Delta Dental network of providers.

9 **ACA Reinsurance/PCORI (EPO/PPO)**

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

10 **Projected Paid Claims EPO/PPO**

Projected self-insured PPO claims for medical and Rx

11 **Projected Paid Claims Dental**

Projected self-insured dental claims

12 **Delta Dental**

Premium for entities covered under the SJVIA Delta Dental program

13 **VSP**

Premium for entities covered under the SJVIA VSP Vision program

14 **Kaiser Permanente**

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