May 3, 2019

SJVIA Board Meeting: Consultant's Report on Workforce Analysis

At the last SJVIA Board meeting, the SJVIA Board expressed an interest in knowing whether the SJVIA's risk profile had worsened or improved over the years. Keenan conducted a workforce analysis for the years 2010 through 2019 and reviewed the following information:
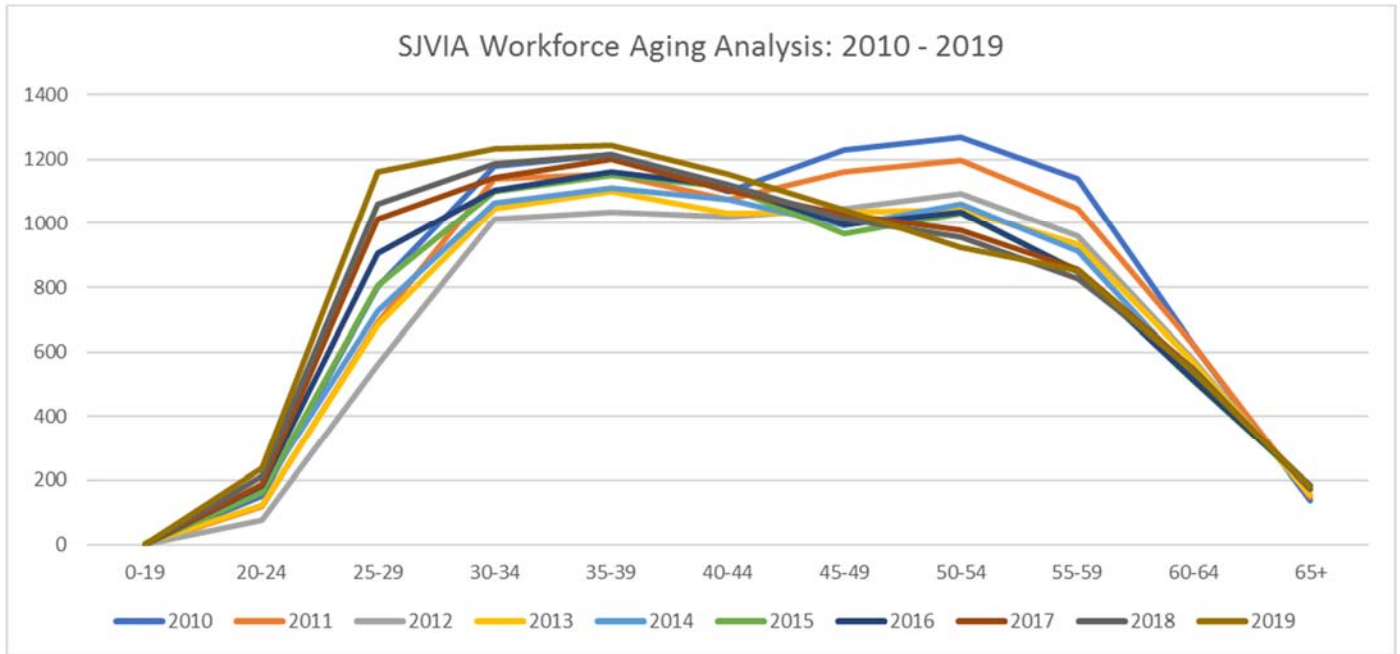
- Distribution of the population in 5-year age-bands,
- Average age of the group,
- Average male/female mix of the group, and
- Change in risk profile for male and female

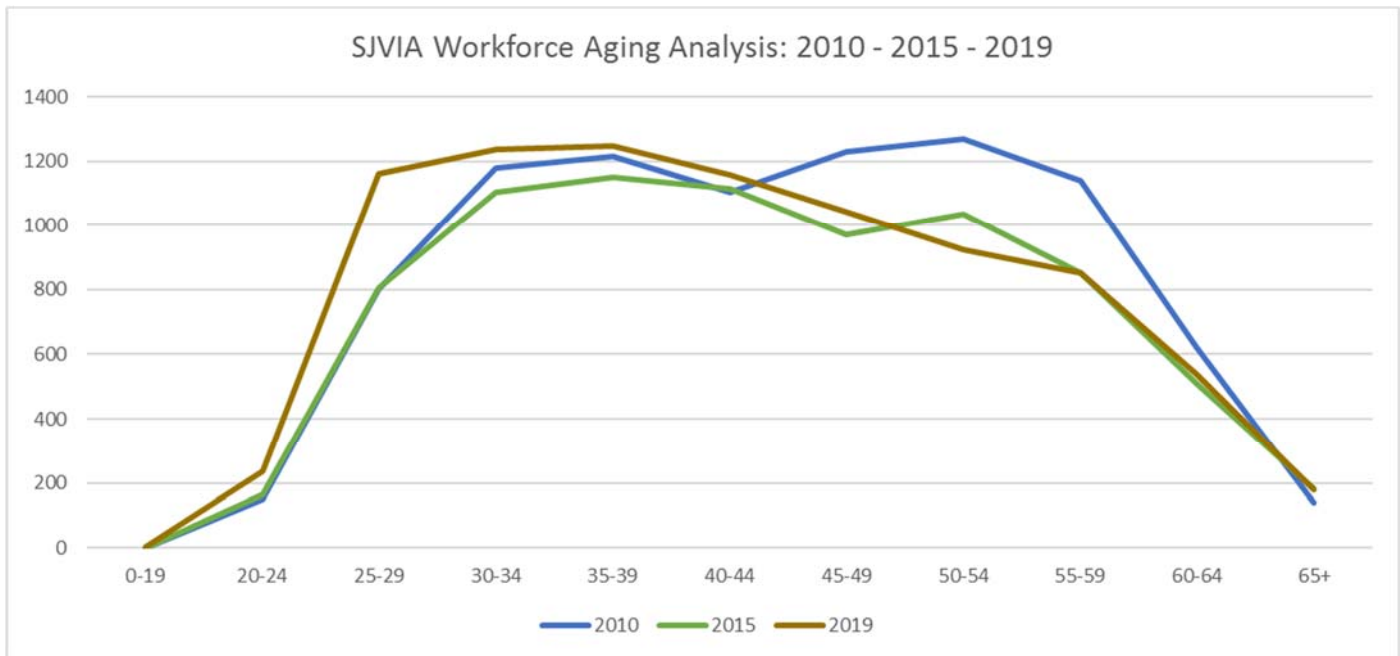The results of our analysis show favorable trends for the SJVIA:

- The distribution of the population in 5-year age-bands, shows that over time, the SJVIA workforce has gotten younger
- The average age of the SJVIA dropped from 44.2 in 2010 to 42.2 in 2019
- The average male/female mix of the SJVIA had a minor change from 63.3% female in 2010 to 62.2% female in 2019
- In general, the two most expensive populations for claim costs are:
  - Females under the age of 40 (predominantly due to the costs of maternity), and
  - Males over the age of 50 (predominantly due to a lack of adherence to age appropriate screenings and annual exams)
  - The under 40 female population increased from 37.9% of the female population in 2010 to 46.2% in 2019
  - The over 50 male population decreased from 35.7% of the male population in 2010 to 29.7% in 2019

Please not that change in dependent ratios were not evaluated as part of this study. The study was done on the County of Tulare and the County of Fresno only as the two main current entities in the SJVIA. The data was collected from a member eligibility database with a January 1 value date for each year.

When we look at the 10 years of data collectively it is difficult to determine the trends.
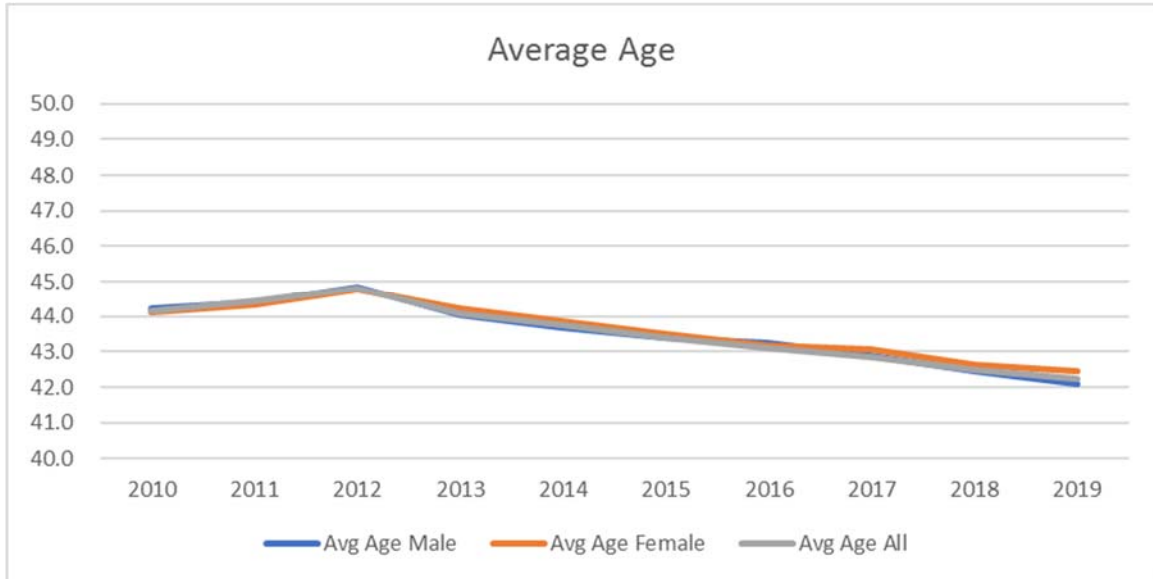

However, when we look at only 2010, 2015 and 2019, the trends are more clear.
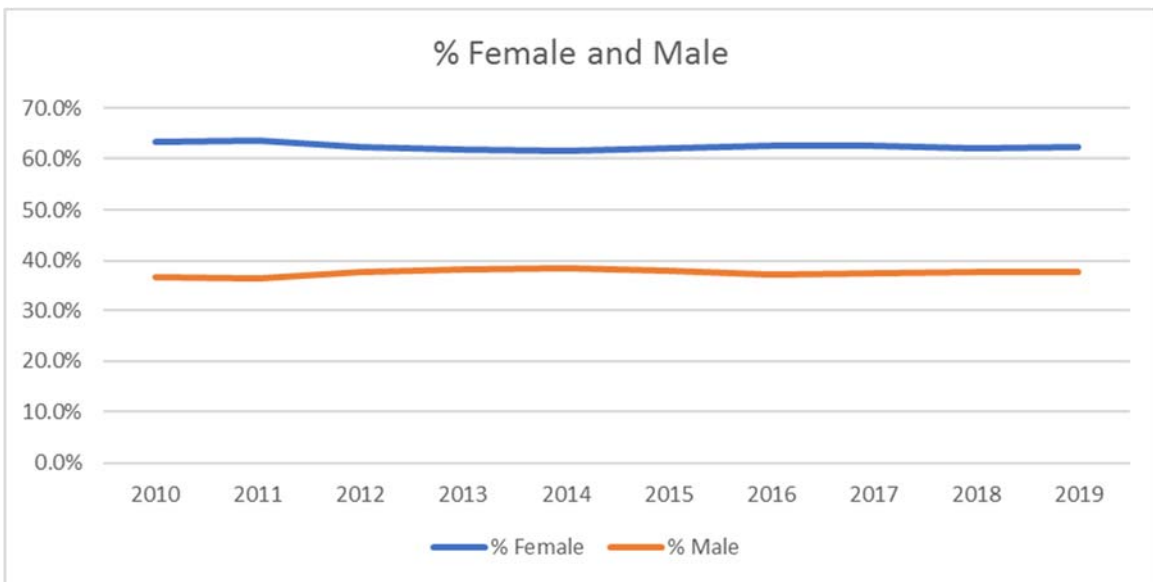

Trends:
- Age 0-29: Not much change from 2010 to 2015; substantial increase from 2015 to 2019
- Age 30-44: From 2010 to 2015 these age categories decreased in members with an increase from 2015 to 2019
- Age 45+: A significant decrease in members from 2010 to 2019
- Age 55-65+: Not much change from 2015 to 2019

The average age peaked in 2012 at 44.8 and is currently 42.2 with very little variation between the male and female population.
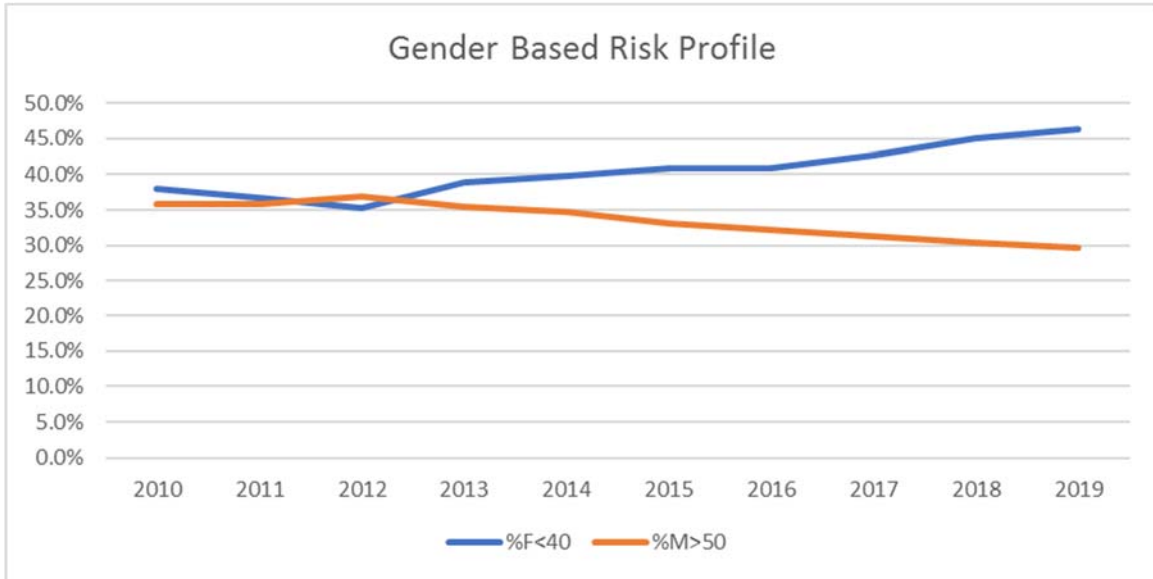

SJVIA	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Avg Age Male	44.2	44.4	44.8	44.1	43.7	43.4	43.3	42.9	42.5	42.1
Avg Age Female	44.1	44.4	44.8	44.2	43.9	43.5	43.2	43.1	42.6	42.4
Avg Age All	44.2	44.4	44.8	44.1	43.8	43.4	43.1	42.8	42.5	42.2

The average mix between male and female has changed little over the 10-year period.

SJVIA	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
% Female	63.3%	63.6%	62.2%	61.8%	61.5%	62.0%	62.6%	62.4%	62.1%	62.2%
% Male	36.7%	36.4%	37.8%	38.2%	38.5%	38.0%	37.4%	37.6%	37.9%	37.8%

As mentioned earlier, the two populations subject to higher claim costs are under 40 female population and over 50 male population.

Gender Based Risk Profile

SJVIA	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
%F<40	37.9%	36.7%	35.3%	38.9%	39.7%	41.0%	40.9%	42.7%	45.1%	46.2%
%M>50	35.7%	35.9%	37.0%	35.4%	34.7%	33.0%	32.3%	31.3%	30.4%	29.7%