

Introduction

Keenan is pleased to present the 2020 preliminary renewal for the SJVIA self-funded medical program. The preliminary renewal was prepared in accordance with SJVIA Board direction and underwriting guidelines. Anthem Blue Cross/EmpiRx medical/rx coverage and the Delta Dental PPO dental coverage are self-funded coverage. The Delta Dental DHMO and the VSP vision coverage are fully insured coverage. The self-funded coverage was produced with the following factors:

- The self-funded medical plans were underwritten on the most recent plan experience available from June 1, 2018 through May 31, 2019
- The SJVIA EPO was underwritten 100% on its own (No comingling of HMO plan experience)
- The SJVIA RX coverage was underwritten 100% on the EmpiRx PBM plan experience.
- Each participant was underwritten as 100% credible. No plan experience (claim cost) was blended over the groups
- Fixed cost components continue to be blended for all participants to receive overall economies of scale and decreased fixed costs.
- The renewal assumes the continuation of the \$450,000 specific stop-loss deductible. The preliminary renewal, as also the final renewal assumes a 20% increase in reinsurance cost. Please note that this line of coverage will be marketed, and staff will return at the December Board meeting with a complete analysis and recommendation. In addition to the current level, Keenan will request quotes to reduce the SJVIA risk including \$400,000, \$350,000, \$300,000, and \$250,000.
- The preliminary renewal includes components for the funding of IBNR and the stabilization reserve based on generally accepted underwriting practices.

The preliminary renewal is presented to the SJVIA Board to provide a preview of the 2020 final renewal and give direction to staff and Keenan to prepare the final renewal. The final renewal will be based on the plan experience from July 1, 2018 through June 30, 2019 for the self-funded coverage. We will work with Keenan's underwriting team to ensure the medical and RX renewal projections take into consideration the past performance of projected to actuals

Executive Summary

Keenan is pleased to present the 2020 SJVIA preliminary renewal. The following table illustrates the 2020 preliminary rate adjustments based on carrier requested renewals and standard underwriting practices:

Executive Summary	Preliminary Renewal				Comments on Renewal Options
	COF	COT	COM	SJVIA	
Self-Funded Medical EPO PPO / HDHP Total	19.3% -28.5% 11.0%	n/a 9.0% 9.0%	n/a -9.4% -9.4%	19.3% -0.2% 10.1%	The 2020 preliminary renewal rates include \$3,677,555 in margin accumulation and IBNR reserves. A 3.0% of claims margin or \$2,380,830 and \$1,296,725 for increasing the IBNR reserve. The margin is available to cover adverse claim activity. If unused, the margin would be available for reserve buildup.
Kaiser HMO Deductible HMO	-3.48% n/a	-3.04% -3.19%	-3.47% n/a		For 2019, the SJVIA held added a 3.0 margin component to the 2019 rates to participate in the reserve build-up. Should the SJVIA maintain the 2019 rates for 2020, Kaiser margin for reserve build-up would be \$1,648,351.
Medicare Kaiser	n/a	Not received yet	n/a		The 2020 Kaiser Medicare Senior Advantage rate for the County of Tulare are not available yet.
Delta Dental PPO DHMO	-1.1% 4.4%	3.5% 4.1%	n/a n/a	0.1% 4.4%	Delta Dental moved to self-funding for 2019 for the PPO plan. The 2020 preliminary renewal rates include \$168,069 in margin accumulation and IBNR reserves. A 2.0% of claims margin or \$83,636 and \$84,433 for increasing the IBNR reserve. The margin is available to cover adverse claim activity. If unused, the margin would be available for reserve buildup The Delta Dental DHMO rates are guaranteed for two-years (through 2021).
VSP	3.0%	3.0%	n/a		VSP is offering a three --rate guarantee through 2022. (a two-year rate guarantee option was also provided at a 2.0% increase)

Executive Summary

The following chart illustrates the projected cost for 2019 and 2020 and the dollar cost differential and percentage differential based on the recommended renewal action.

County of Fresno	2019	2020	\$ Change	% Change
EPO	\$ 42,508,231	\$ 50,701,278	\$ 8,193,047	19.3%
PPO/HDHP	\$ 8,879,846	\$ 6,353,324	\$ (2,526,522)	-28.5%
Total Anthem	\$ 51,388,077	\$ 57,054,602	\$ 5,666,525	11.0%
Kaiser	\$ 23,755,045	\$ 22,929,249	\$ (825,796)	-3.5%
Total Medical	\$ 75,143,122	\$ 79,983,851	\$ 4,840,729	6.4%
Delta Dental PPO	\$ 3,283,971	\$ 3,247,280	\$ (36,691)	-1.1%
Delta Dental DHMO	\$ 1,595,088	\$ 1,665,859	\$ 70,771	4.4%
Total Dental	\$ 4,879,059	\$ 4,913,139	\$ 34,080	0.7%
Vision	\$ 469,558	\$ 483,614	\$ 14,056	3.0%
Grand Total	\$ 80,491,739	\$ 85,380,604	\$ 4,888,865	6.1%
County of Tulare	2019	2020	\$ Change	% Change
EPO	\$ -	\$ -	\$ -	0.0%
PPO/HDHP	\$ 28,261,537	\$ 30,796,130	\$ 2,534,593	9.0%
Total Anthem	\$ 28,261,537	\$ 30,796,130	\$ 2,534,593	9.0%
Kaiser	\$ 1,561,968	\$ 1,513,621	\$ (48,347)	-3.1%
Total Medical	\$ 29,823,505	\$ 32,309,751	\$ 2,486,246	8.3%
Delta Dental PPO	\$ 1,313,766	\$ 1,359,438	\$ 45,672	3.5%
Delta Dental DHMO	\$ 155,196	\$ 161,506	\$ 6,310	4.1%
Total Dental	\$ 1,468,962	\$ 1,520,944	\$ 51,982	3.5%
Vision	\$ 195,050	\$ 200,746	\$ 5,696	2.9%
Grand Total	\$ 31,487,517	\$ 34,031,441	\$ 2,543,924	8.1%
City of Marysville	2019	2020	\$ Change	% Change
EPO	\$ -	\$ -	\$ -	0.0%
PPO/HDHP	\$ 761,258	\$ 690,065	\$ (71,193)	-9.4%
Total Anthem	\$ 761,258	\$ 690,065	\$ (71,193)	-9.4%
Kaiser	\$ 227,046	\$ 219,160	\$ (7,886)	-3.5%
Total Medical	\$ 988,304	\$ 909,225	\$ (79,079)	-8.0%
Delta Dental PPO	\$ -	\$ -	\$ -	0.0%
Delta Dental DHMO	\$ -	\$ -	\$ -	0.0%
Total Dental	\$ -	\$ -	\$ -	0.0%
Vision	\$ -	\$ -	\$ -	0.0%
Grand Total	\$ 988,304	\$ 909,225	\$ (79,079)	-8.0%
SJVIA	2019	2020	\$ Change	% Change
EPO	\$ 42,508,231	\$ 50,701,278	\$ 8,193,047	19.3%
PPO/HDHP	\$ 37,902,641	\$ 37,839,519	\$ (63,122)	-0.2%
Total Anthem	\$ 80,410,872	\$ 88,540,797	\$ 8,129,925	10.1%
Kaiser	\$ 25,544,059	\$ 24,662,030	\$ (882,029)	-3.5%
Total Medical	\$ 105,954,931	\$ 113,202,827	\$ 7,247,896	6.8%
Delta Dental PPO	\$ 4,597,737	\$ 4,606,718	\$ 8,982	0.2%
Delta Dental DHMO	\$ 1,750,284	\$ 1,827,365	\$ 77,081	4.4%
Total Dental	\$ 6,348,021	\$ 6,434,083	\$ 86,063	1.4%
Vision	\$ 664,608	\$ 684,360	\$ 19,752	3.0%
Grand Total	\$ 112,967,560	\$ 120,321,270	\$ 7,353,711	6.5%

Executive Summary

In the final renewal the self-funded program will have updated plan experience through June 30, 2019.

The EPO is only offered by the County of Fresno and has been the loss leader for the second year straight. There are several variables contributing to this poor performance. Higher utilization by participants, more large claimants, and anti-selection, meaning over the past four years, almost 1,800 lives migrated to the Kaiser plan. The result is that the Kaiser plan has an age-demographic that is 4.8 years younger than the EPO plan. The County of Fresno is exploring options to minimize the renewal cost impact of the EPO including:

- Elimination of the EPO
- Elimination of the PPO 250, PPO 1000, and PPO 1500 (valued at \$148,962 or -0.26% of total cost on the self-funded plans).
- Elimination of the EPO with replacement with the CCH HMO. The County of Fresno has secured a quote from Community Care Health (CCH) for comparable coverage, utilizing the CCH network and at costs competitive with the Kaiser cost.
- Consider plan design changes to the EPO.
- Consider a cross subsidy renewal strategy with or without Kaiser.
- Freeze the Kaiser plan.
- Eliminate the Kaiser plan for the County of Fresno.

The final renewal report will provide the recommendation to the Board with which options the County of Fresno prefers to manage the EPO coverage.

The County of Tulare requested the following plan design changes by priced as options to their BC 1000 DED PPO medical plan:

Plan Design Change - BC \$1000 DED PPO	<u>From</u>	<u>To</u>
Decreased Deductible	\$1,000	\$750
Decreased Out of Pocket Max	\$4,000	\$3,500
Decreased Co-Pay Office Visit (Primary)	\$45	\$25
Decreased Co-Pay Office Visit (Specialist)	\$45	\$35
Decreased Hospital Outpatient	\$1,000	\$750

The value of this plan design change is \$420,795 or a 1.37% increase in total cost.

As Keenan prepares the final 2020 renewal part of the renewal must include the accumulation of \$4.5 million for loan repayment. The SJVIA Board will need to assure that these reserves are built into the renewal strategy for 2020.

Self-funded Medical Underwriting EPO

Line	EPO Line Item/Description	Fresno			Tulare			Marysville			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jun 2018 through May 2019)	\$29,895,559	\$10,021,042	\$39,916,601							\$29,895,559	\$10,021,042	\$39,916,601
2	Claim Adjustments	\$0	\$0	\$0							\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0							\$0	\$0	\$0
4	Rx Change Adjustments	\$0	\$0	\$0							\$0	\$0	\$0
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$47,942)</u>	<u>\$0</u>	<u>(\$47,942)</u>							<u>(\$47,942)</u>	<u>\$0</u>	<u>(\$47,942)</u>
6	Adjusted Paid Claims	\$29,847,617	\$10,021,042	\$39,868,659							\$29,847,617	\$10,021,042	\$39,868,659
7	Beginning Reserves @ 5/31/2018	(\$2,567,293)	(\$596,964)	(\$3,164,257)							(\$2,567,293)	(\$596,964)	(\$3,164,257)
8	Ending Reserves @ 5/31/2019	<u>\$3,285,629</u>	<u>\$601,263</u>	<u>\$3,886,892</u>							<u>\$3,285,629</u>	<u>\$601,263</u>	<u>\$3,886,892</u>
9	Incurred Claims (Jun 2018 through May 2019)	\$30,565,953	\$10,025,340	\$40,591,293							\$30,565,953	\$10,025,340	\$40,591,293
10	Total Covered Employees (Apr 2018 through Mar 2019)	<u>36,939</u>	<u>36,939</u>	<u>36,939</u>							<u>36,939</u>	<u>36,939</u>	<u>36,939</u>
11	Claims Cost PEPM	\$827.47	\$271.40	\$1,098.87							\$827.47	\$271.40	\$1,098.87
12	Trend Factor	<u>1.1296</u>	<u>1.1629</u>	<u>1.1378</u>							<u>1.1296</u>	<u>1.1629</u>	<u>1.1378</u>
13	Projected Claims Cost Per Employee	\$934.71	\$315.61	\$1,250.33							\$934.71	\$315.61	\$1,250.33
14	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>							<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>
15	Adjusted Projected Claims	\$962.75	\$325.08	\$1,287.84							\$962.75	\$325.08	\$1,287.84
	Fixed Costs PEPM												
16	Specific Stop-Loss Premium PEPM (Estimate)			\$30.60									\$30.60
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00									\$0.00
18	Anthem Network & Administrative Fees			\$50.02									\$50.02
19	<u>All Other Program Fees</u>			<u>\$12.75</u>									<u>\$12.75</u>
20	Total Fixed Costs			\$93.37									\$93.37
21	Required Premium PEPM			\$1,381.21									\$1,381.21
22	Current Premium PEPM			\$1,158.01									\$1,158.01
23	Required Increase			19.27%									19.27%
24	Current Subscribers (May 2019)	3,059	3,059								3,059	3,059	
25	Base Trend	8.00%	10.00%								8.00%	10.00%	
26	Months Trended	19	19								19	19	

Notes:
 Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, SJVIA Non-Founding Member Fee, and Hourglass/ASI.
 Large claim credits are obtained from Anthem medical reports.

Self-funded Medical Underwriting PPO/HDHP

Line	PPO/HDHP Line Item/Description	Fresno			Tulare			Marysville			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jun 2018 through May 2019)	\$3,267,825	\$1,740,532	\$5,008,357	\$15,395,213	\$7,801,990	\$23,197,203	\$452,359	\$138,807	\$591,166	\$19,115,397	\$9,681,329	\$28,796,726
2	Claim Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Rx Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5	Large Claim Adjustment (Pooling Level: \$450,000)	\$0	\$0	\$0	(\$169,671)	\$0	(\$169,671)	\$0	\$0	\$0	(\$169,671)	\$0	(\$169,671)
6	Adjusted Paid Claims	\$3,267,825	\$1,740,532	\$5,008,357	\$15,225,542	\$7,801,990	\$23,027,532	\$452,359	\$138,807	\$591,166	\$18,945,726	\$9,681,329	\$28,627,055
7	Beginning Reserves @ 5/31/2018	(\$384,642)	(\$112,027)	(\$496,669)	(\$1,481,278)	(\$463,642)	(\$1,944,920)	(\$66,918)	(\$5,919)	(\$72,837)	(\$1,932,838)	(\$581,588)	(\$2,514,426)
8	Ending Reserves @ 5/31/2019	\$355,407	\$104,432	\$459,839	\$1,927,696	\$468,119	\$2,395,815	\$68,590	\$8,328	\$76,918	\$2,351,693	\$580,880	\$2,932,573
9	Incurred Claims (Jun 2018 through May 2019)	\$3,238,590	\$1,732,937	\$4,971,527	\$15,671,960	\$7,806,468	\$23,478,428	\$454,031	\$141,216	\$595,247	\$19,364,581	\$9,680,620	\$29,045,201
10	Total Covered Employees (Apr 2018 through Mar 2019)	10,852	10,852	10,852	35,569	35,569	35,569	449	449	449	46,870	46,870	46,870
11	Claims Cost PEPM	\$298.43	\$159.69	\$458.12	\$440.61	\$219.47	\$660.08	\$1,011.20	\$314.51	\$1,325.72	\$413.16	\$206.54	\$619.70
12	Trend Factor	1.0803	1.1629	1.1091	1.1296	1.1629	1.1407	1.1296	1.1629	1.1375	1.1214	1.1629	1.1352
13	Projected Claims Cost Per Employee	\$322.40	\$185.70	\$508.10	\$497.71	\$255.23	\$752.94	\$1,142.26	\$365.75	\$1,508.00	\$463.29	\$240.19	\$703.48
14	Recommended Funding Margin	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
15	Adjusted Projected Claims	\$332.07	\$191.27	\$523.34	\$512.64	\$262.88	\$775.52	\$1,176.52	\$376.72	\$1,553.24	\$477.19	\$247.39	\$724.59
Fixed Costs PEPM													
16	Specific Stop-Loss Premium PEPM (Estimate)			\$30.60			\$24.38			\$40.82			\$25.98
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00			\$0.00
18	Anthem Network & Administrative Fees			\$36.32			\$36.32			\$35.19			\$36.31
19	All Other Program Fees			\$12.75			\$10.75			\$13.75			\$11.24
20	Total Fixed Costs			\$79.67			\$71.45			\$89.77			\$73.53
21	Required Premium PEPM			\$603.01			\$846.98			\$1,643.01			\$798.12
22	Current Premium PEPM			\$842.81			\$777.27			\$1,812.52			\$802.36
23	Required Increase			-28.45%			8.97%			-9.35%			-0.53%
24	Current Subscribers (May 2019)	878	878		3,030	3,030		35	35		3,943	3,943	
25	Base Trend	5.00%	10.00%		8.00%	10.00%		8.00%	10.00%		7.50%	10.00%	
26	Months Trended	19	19		19	19		19	19		19	19	

Notes:

Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, SJVIA Non-Founding Member Fee, and Hourglass/ASI.
 Large claim credits are obtained from Anthem medical reports.

Self-funded Medical Underwriting Total SJVIA

Line	EPO and PPO/HDHP Line Item/Description	Fresno			Tulare			Marysville			Total		
		EPO	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jun 2018 through May 2019)	\$33,163,384	\$11,761,574	\$44,924,958	\$15,395,213	\$7,801,990	\$23,197,203	\$452,359	\$138,807	\$591,166	\$49,010,956	\$19,702,371	\$68,713,327
2	Claim Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Rx Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$47,942)</u>	<u>\$0</u>	<u>(\$47,942)</u>	<u>(\$169,671)</u>	<u>\$0</u>	<u>(\$169,671)</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>(\$217,613)</u>	<u>\$0</u>	<u>(\$217,613)</u>
6	Adjusted Paid Claims	\$33,115,442	\$11,761,574	\$44,877,016	\$15,225,542	\$7,801,990	\$23,027,532	\$452,359	\$138,807	\$591,166	\$48,793,343	\$19,702,371	\$68,495,714
7	Beginning Reserves @ 5/31/2018	(\$2,951,935)	(\$708,992)	(\$3,660,927)	(\$1,481,278)	(\$463,642)	(\$1,944,920)	(\$66,918)	(\$5,919)	(\$72,837)	(\$4,500,131)	(\$1,178,553)	(\$5,678,684)
8	Ending Reserves @ 5/31/2019	<u>\$3,641,036</u>	<u>\$705,694</u>	<u>\$4,346,730</u>	<u>\$1,927,696</u>	<u>\$468,119</u>	<u>\$2,395,815</u>	<u>\$68,590</u>	<u>\$8,328</u>	<u>\$76,918</u>	<u>\$5,637,322</u>	<u>\$1,182,142</u>	<u>\$6,819,464</u>
9	Incurred Claims (Jun 2018 through May 2019)	\$33,804,543	\$11,758,277	\$45,562,820	\$15,671,960	\$7,806,468	\$23,478,428	\$454,031	\$141,216	\$595,247	\$49,930,534	\$19,705,961	\$69,636,494
10	Total Covered Employees (Apr 2018 through Mar 2019)	<u>47,791</u>	<u>47,791</u>	<u>47,791</u>	<u>35,569</u>	<u>35,569</u>	<u>35,569</u>	<u>449</u>	<u>449</u>	<u>449</u>	<u>83,809</u>	<u>83,809</u>	<u>83,809</u>
11	Claims Cost PEPM	\$707.34	\$246.04	\$953.38	\$440.61	\$219.47	\$660.08	\$1,011.20	\$314.51	\$1,325.72	\$595.77	\$235.13	\$830.90
12	Trend Factor	<u>1.1249</u>	<u>1.1629</u>	<u>1.1347</u>	<u>1.1296</u>	<u>1.1629</u>	<u>1.1407</u>	<u>1.1296</u>	<u>1.1629</u>	<u>1.1375</u>	<u>1.1264</u>	<u>1.1629</u>	<u>1.1367</u>
13	Projected Claims Cost Per Employee	\$795.67	\$286.11	\$1,081.79	\$497.71	\$255.23	\$752.94	\$1,142.26	\$365.75	\$1,508.00	\$671.07	\$273.43	\$944.50
14	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>
15	Adjusted Projected Claims	\$819.54	\$294.70	\$1,114.24	\$512.64	\$262.88	\$775.52	\$1,176.52	\$376.72	\$1,553.24	\$691.20	\$281.63	\$972.84
	Fixed Costs PEPM												
16	Specific Stop-Loss Premium PEPM (Estimate)			\$30.60			\$24.38			\$40.82			\$28.02
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00			\$0.00
18	Anthem Network & Administrative Fees			\$46.91			\$36.32			\$35.19			\$42.35
19	<u>All Other Program Fees</u>			<u>\$12.75</u>			<u>\$10.75</u>			<u>\$13.75</u>			<u>\$11.91</u>
20	Total Fixed Costs			\$90.26			\$71.45			\$89.77			\$82.28
21	Required Premium PEPM			\$1,204.50			\$846.98			\$1,643.01			\$1,055.11
22	Current Premium PEPM			\$1,086.44			\$777.27			\$1,812.52			\$959.11
23	Required Increase			10.87%			8.97%			-9.35%			10.01%
24	Current Subscribers (May 2019)	3,937	3,937		3,030	3,030		35	35		7,002	7,002	
25	Base Trend	7.72%	10.00%		8.00%	10.00%		8.00%	10.00%		7.81%	10.00%	
26	Months Trended	19	19		19	19		19	19		19	19	

Notes:

Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, SJVIA Non-Founding Member Fee, and Hourglass/ASI.
 Large claim credits are obtained from Anthem medical reports.

Self-funded Dental Underwriting Total SJVIA

		County of Fresno	County of Tulare	SJVIA
1	Claims (6/1/2018 - 5/31/2019)	\$2,635,650	\$1,054,125	\$3,689,775
2	Beginning Reserve	(99,664)	(13,518)	(113,182)
3	Ending Reserve	137,170	58,285	195,455
4	Incurred Claims	\$2,673,156	\$1,098,892	\$3,772,048
5	Covered Employees	51,794	30,642	82,436
6	Incurred Claims/EE/Month	\$51.61	\$35.86	\$45.76
7	Trend Factor	5.0%	1.0803	1.0803
8	Expected Incurred Claims (1/1/2020 - 12/31/2020)	\$55.76	\$38.74	\$49.43
9	Administration	3.99	3.99	3.99
10	Calculated Funding Level Without Margin	\$59.75	\$42.73	\$53.42
11	Current Average Funding Level	\$61.55	\$42.04	\$54.37
12	Calculated Funding Action Without Margin = (7)/(8)	-2.93%	1.63%	-1.75%
13	Recommended Margin = Margin % x (5)	2.0%	\$1.12	\$0.77
14	Calculated Funding Level With Margin = (7)+(10)	\$60.87	\$43.50	\$54.41
15	Current Average Funding Level = (8)	\$61.55	\$42.04	\$54.37
16	Calculated Funding Action With Margin = (11)/(12)	-1.12%	3.48%	0.07%

Kaiser – SJVIA

County of Fresno	CID 580-0000, 0005, 8500	4 Tier	2019	2020	% Change
Subscriber Only	1,354	1	\$341.86	\$329.97	-3.48%
Subscriber & Spouse	120	1.79	\$613.55	\$592.16	-3.49%
Subscriber & Child(ren)	484	1.58	\$540.82	\$522.05	-3.47%
Subscriber & Spouse & 1 or more Child(ren)	130	2.37	\$811.83	\$783.61	-3.48%
Total	2,088	1.27	\$23,498,780	\$22,681,882	-3.48%
County of Fresno	CID 580-0201, 0203, 4901, 7002	4 Tier	2019	2020	% Change
Subscriber Only	9	1	\$740.45	\$714.74	-3.47%
Subscriber & Spouse	4	1.79	\$1,328.92	\$1,282.67	-3.48%
Subscriber & Child(ren)	2	1.58	\$1,171.28	\$1,130.72	-3.46%
Subscriber & Spouse & 1 or more Child(ren)	4	2.37	\$1,758.28	\$1,697.29	-3.47%
Total	19	1.52	\$256,265	\$247,367	-3.47%
County of Tulare	CID 39189-0200, 0201, 0202, 7200	4 Tier	2019	2020	% Change
Subscriber Only	76	1	\$774.31	\$750.80	-3.04%
Subscriber & Spouse	6	2	\$1,548.61	\$1,501.60	-3.04%
Subscriber & Child(ren)	5	1.81	\$1,401.49	\$1,358.94	-3.04%
Subscriber & Spouse & 1 or more Child(ren)	2	3	\$2,322.92	\$2,252.40	-3.04%
Total	89	1.16	\$957,510	\$928,439	-3.04%
County of Tulare	CID 39189-0010, 0011, 1003, 1004, 4910, 7100	4 Tier	2019	2020	% Change
Subscriber Only	53	1	\$594.12	\$575.16	-3.19%
Subscriber & Spouse	6	2	\$1,188.24	\$1,150.32	-3.19%
Subscriber & Child(ren)	7	1.81	\$1,075.36	\$1,041.04	-3.19%
Subscriber & Spouse & 1 or more Child(ren)	1	3	\$1,782.36	\$1,725.49	-3.19%
Total	67	1.2	\$575,132	\$556,778	-3.19%
County of Tulare	CID 229275-0000, 0002, 0010, 0011, 7000	4 Tier	2019	2020	% Change
Subscriber Only	1	1	\$774.31	\$750.80	-3.04%
Subscriber & Spouse	0	2	\$1,548.61	\$1,501.60	-3.04%
Subscriber & Child(ren)	0	1.81	\$1,401.49	\$1,358.94	-3.04%
Subscriber & Spouse & 1 or more Child(ren)	0	3	\$2,322.92	\$2,252.40	-3.04%
Total	1	1	\$9,292	\$9,010	-3.03%
County of Tulare	CID 229275-0200, 0201, 0202, 7200	4 Tier	2019	2020	% Change
Subscriber Only	1	1	\$594.12	\$575.16	-3.19%
Subscriber & Spouse	0	2	\$1,188.24	\$1,150.32	-3.19%
Subscriber & Child(ren)	1	1.81	\$1,075.36	\$1,041.04	-3.19%
Subscriber & Spouse & 1 or more Child(ren)	0	3	\$1,782.36	\$1,725.49	-3.19%
Total	2	1.41	\$20,034	\$19,394	-3.19%
City of Marysville	CID 604832-0000, 0001, 7000	3 Tier	2019	2020	% Change
Subscriber only	3	1	\$676.21	\$652.73	-3.47%
Subscriber and 1 Dependent	4	2	\$1,352.44	\$1,305.46	-3.47%
Subscriber and 2 or more Dependents	6	2.83	\$1,913.69	\$1,847.22	-3.47%
Total	13	2.15	\$227,046	\$219,160	-3.47%

Delta Dental - DHMO

County of Fresno	Enrollment	2019	2020 (24 months)	% Change
Employee Only	2210	\$ 26.38	\$ 27.38	3.79%
Employee + Spouse	296	\$ 45.27	\$ 47.51	4.95%
Employee + Children	869	\$ 45.58	\$ 47.83	4.94%
Employee + Family	329	\$ 65.70	\$ 68.95	4.95%
Total	3704	\$ 1,595,088	\$ 1,665,859	4.44%
County of Tulare	Enrollment	2019	2020 (24 months)	% Change
Employee Only	373	\$ 26.38	\$ 27.38	3.79%
Employee + Spouse	16	\$ 45.27	\$ 47.51	4.95%
Employee + Children	39	\$ 45.58	\$ 47.83	4.94%
Employee + Family	9	\$ 65.70	\$ 68.95	4.95%
Total	437	\$ 155,196.0	\$ 161,506	4.07%

2020 DHMO will be in the first year of a two-year rate guarantee.

Vision Service Plan – VSP

County of Fresno	Enrollment	2019	2020 (24 months)	% Change	2020 (36 months)	% Change
Employee Only	2210	\$ 7.64	\$ 7.79	2.0%	\$ 7.87	3.0%
Employee + Spouse	296	\$ 13.73	\$ 14.00	2.0%	\$ 14.14	3.0%
Employee + Children	869	\$ 13.46	\$ 13.73	2.0%	\$ 13.86	3.0%
Employee + Family	329	\$ 19.71	\$ 20.10	2.0%	\$ 20.30	3.0%
Total	3704	\$ 469,558	\$ 478,850	2.0%	\$ 483,614	3.0%
County of Tulare	Enrollment	2019	2020 (24 months)	% Change	2020 (36 months)	% Change
Employee Only	2384	\$ 4.86	\$ 4.96	2.1%	\$ 5.00	2.9%
Employee + Spouse	186	\$ 8.20	\$ 8.36	2.0%	\$ 8.45	3.0%
Employee + Children	228	\$ 8.68	\$ 8.85	2.0%	\$ 8.94	3.0%
Employee + Family	90	\$ 12.93	\$ 13.19	2.0%	\$ 13.32	3.0%
Total	2888	\$ 195,050	\$ 199,014	2.0%	\$ 200,746	2.9%

2020 VSP will be in the first year of a three-year rate guarantee.