

**Meeting Location:**  
**County of Fresno**  
**Fresno County Board of Supervisors**  
**Chambers**  
**2281 Tulare Street, #301**  
**Fresno, CA 93721**

**AGENDA DATE:** July 19, 2019

**ITEM NUMBER:** Item 12

**SUBJECT:** Receive Consultant's Report on Plan Year 2020 Preliminary Renewal (I)

**REQUEST(S):** That the Board receive the Consultant's report on the Plan Year 2020 Preliminary Renewal and provide direction to finalize the renewal.

**DESCRIPTION:**

**Self-funded Medical** – The 2020 preliminary renewal report shows a 10.1% renewal increase, or \$8,129,925. This includes \$3,677,555 in margin and IBNR reserve accumulation. For the County of Fresno, the underwriting indicated the following:

- 19.3% increase on the EPO plan
- 28.5% decrease for the PPO and HDHP plans
- Overall renewal increase of 11.0%

For the County of Tulare PPO/HDHP, the underwriting indicated a 9.0% increase. For the City of Marysville, the underwriting shows a 9.4% decrease.

**Kaiser Medical** – For the 2020 plan year, the Kaiser preliminary renewals are between -3.04% and -3.48%.

**Delta Dental** – The 2020 preliminary renewal for the self-funded dental DPPO for the County of Fresno is -1.1%, and +3.5% for the County of Tulare. The Dental DHMO preliminary renewal is +4.4% and +4.1% respectively. Both are offered with a two-year rate guarantee.

**Vision** – VSP is offering a two-year rate guarantee at +2.0% and a three-year rate guarantee at +3.0%.

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** July 19, 2019

**FISCAL IMPACT/FINANCING:**

Should the SJVIA Board adopt the preliminary 2020 renewal, the increase in cost would be \$7,353,711 or 6.5%. Keenan will work with staff to mitigate the cost increase in the final 2020 renewal.

**ADMINISTRATIVE SIGN-OFF:**



---

Rhonda Sjostrom  
SJVIA Manager



---

Paul Nerland  
SJVIA Assistant Manager