

# AGENDA

## BOARD OF DIRECTORS

STEVE BRANDAU  
NATHAN MAGSIG  
BUDDY MENDES  
LARRY MICARI  
BRIAN PACHECO  
AMY SHUKLIAN  
PETE VANDER POEL

**Meeting Location:  
County of Fresno  
Board of Supervisors Chambers  
2281 Tulare Street, #301  
Fresno, CA 93721  
July 23, 2021 9:00 AM**

### **\*IMPORTANT NOTICE REGARDING PUBLIC PARTICIPATION DUE TO COVID-19\***

On March 17, 2020, California Governor Gavin Newsom issued Executive Order N29-20, relating to the convening of public meetings in light of the COVID-19 pandemic. The SJVIA hereby provides notice that it will continue to convene its regularly scheduled public meetings.

Based on guidance from the California Department of Public Health and the California Governor's Office, to minimize the spread of the COVID-19 virus, members of the public are encouraged to participate in the SJVIA meetings in the following ways:

- **Listen Remotely:** [Listen to the live audio stream of the SJVIA meeting](#)
  - Click the link above or go to [www.webex.com](http://www.webex.com) and click "Join"
  - Webex Meeting Event Number: 146 687 1466
  - Event password: GBd62pfvDp4
- **Remote Public Comment:** If you choose not to attend the SJVIA meeting in person but wish to comment on a specific agenda item, you will have the opportunity to do so via the [Webex live audio stream](#) by clicking the link or using the Meeting Event Number and password above.

**In Attendance:** If you attend the SJVIA meeting in person, all attendees will be requested to engage in social distancing measures by maintaining a 6-foot distance from other attendees. Exposed surfaces will be sanitized prior to the meeting and attendees are encouraged to avoid contact with surfaces such as microphones and door handles. Large groups wishing to comment on a common item are encouraged to submit comments in writing or to send one spokesperson to speak on behalf of the group.

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1. Call to Order
2. Pledge of Allegiance
3. Roll Call
4. Approval of Agenda (A)
5. Closed Session CONFERENCE WITH LEGAL COUNSEL – EXISTING LITIGATION (Gov. Code, § 54956.9, subd. (d)(1)) — San Joaquin Valley Insurance Authority v. Gallagher Benefit Services, Inc., Fresno County Superior Court Case No. 17CECG01632, United States District Court for the Eastern District of California Case No. 1:17-cv-00861-LJO-EPG

***The public may comment on Closed Session items prior to the Board's recess to Closed Session.***

***The remainder of the agenda will be heard following the Closed Session item.***

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7. Approval of Minutes – Board Meeting of May 7, 2021 (A)
8. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
9. Receive Consultant's Medical, Dental, and Vision Experience Reports through May 2021 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)
10. Receive Consultant's Report on Plan Year 2022 Preliminary Renewal (I)
11. Receive Consultant's Update on Wellness Budget for SJVIA Participating Entities (I)
12. Adopt Budget for Fiscal Year 2021-2022 (A)
13. Receive Consultant's Report on the SJVIA Mammography Vendor Marketing, Approve SJVA Staff Recommendation to Enter into Agreements with Two Vendors to Provide Mammography Services, and Authorize President to Execute Agreements (A)
14. Receive Consultant's Update on the Disease Management Vendor Marketing (I)

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July 23, 2021 9:00 AM**

15. Receive Report Update on the SJVIA 2019 and 2020 Self-Funded Medical and Dental Claims Audit Marketing (I)
16. Receive Consultant's Report on COVID-19 Medical Plan Experience with Anthem and Kaiser Through June 2021 (I)
17. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
18. Adjournment

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# MINUTES

## BOARD OF DIRECTORS

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NATHAN MAGSIG  
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PETE VANDER POEL

**Meeting Location:  
County of Tulare  
Board of Supervisors Chambers  
2800 W. Burrel Avenue  
Visalia, CA 93291  
May 7, 2021 9:00 AM**

### **\*IMPORTANT NOTICE REGARDING PUBLIC PARTICIPATION DUE TO COVID-19\***

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<https://tularecounty.primegov.com/public/portal?fromiframe=1&committe=145>  
Or on YouTube at:  
<https://www.youtube.com/channel/UCtio73xNL9t2b8Aq-R84abg>
- **Remote Public Comment:** If you choose not to attend the SJVIA meeting but wish to comment on a specific agenda item we have the following option available: To participate during the meeting, please call **(559) 636-5045**. Each caller will be connected to the Board room to address the Board in the same manner as if the caller were there in person.

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1. Call to Order
2. Pledge of Allegiance
3. Roll Call

All Directors present; Note, Director Brandau and Director Pacheco joined the meeting via Zoom

4. Approval of Agenda (A)

Motion to approve by Director Magsig; Seconded by Director Shuklian;  
Motion approved unanimously

5. Closed Session CONFERENCE WITH LEGAL COUNSEL – EXISTING LITIGATION (Gov. Code, § 54956.9, subd. (d)(1)) — San Joaquin Valley Insurance Authority v. Gallagher Benefit Services, Inc., Fresno County Superior Court Case No. 17CECG01632, United States District Court for the Eastern District of California Case No. 1:17-cv-00861-LJO-EPG

***The public may comment on Closed Session items prior to the Board's recess to Closed Session.***

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Counsel advised that closed session was not required; therefore, meeting proceeded to next agenda item

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Comments made by Bobby Bloyd, County of Fresno and Riley Talford (via Zoom), County of Fresno

7. Approval of Minutes – Board Meeting of February 19, 2021 (A)

Motion to approve by Director Shuklian; Seconded by Director Micari; Motion approved unanimously

8. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)

Presented by Karoll Diaz (via Zoom), County of Fresno

9. Receive Update from Auditor-Treasurer on SJVIA Financials as of March 31, 2021 (I)

Presented by Karoll Diaz (via Zoom), County of Fresno

10. Receive Auditor-Treasurer Report and Recommendation for Securing an Auditing Company to Provide Annual Financial Services to the SJVIA and Authorize President to Execute Agreement Subject to Approval of SJVIA Auditor-Treasurer and Counsel (A)

Presented by Mario Cabrera (via Zoom), County of Fresno

Motion to approve by Director Mendes; Seconded by Director Magsig; Motion approved unanimously

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# MINUTES

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11. Receive Consultant's Medical, Dental, and Vision Experience Reports through March 2021 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)

Presented by Bordan Darm, Keenan & Associates

12. Receive Consultant's Report on Pharmacy Utilization for First Quarter 2021 (I)

Presented by Alexandria Van Brunt (via Zoom), Kean & Associates, Keenan Pharmacy Services

13. Receive Report on Community Care Health Offering as a Replacement to the Anthem EPO Plan (I)

Presented by Hollis Magill, County of Fresno; Comments made by Michelle Mills, Community Care Health, Bobby Bloyed, County of Fresno, Riley Talford (via Zoom), County of Fresno

Director Vander Poel, SJVIA Board President chose to treat this agenda item as an informational item rather than an action item

14. Receive Consultant's Report on Plan Year 2022 Renewal Timeline (I)

Presented by Bordan Darm, Keenan & Associates

15. Receive Consultant's Updated Report on Workforce Aging Analysis to Include Diabetes Demographic Data (I)

Presented by Bordan Darm, Keenan & Associates

16. Receive Consultant's Update on Disease Management Marketing (I)

Presented by Bordan Darm, Keenan & Associates

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17. Receive Report on 2019 and 2020 Self-Funded Medical and Dental Claims Audit Marketing (I)  
  
Presented by Bordan Darm, Keenan & Associates
18. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
19. Adjournment

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KUYLER CROCKER  
NATHAN MAGSIG  
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County of Fresno  
Board of Supervisors Chambers  
2281 Tulare Street, #301  
Fresno, CA 93721**

**AGENDA DATE:** July 23, 2021

**ITEM NUMBER:** Item 8

**SUBJECT:** Receive Update from Auditor-Treasurer on Cash Flow Projections (I)

**REQUEST(S):** That the Board receives this update on Cash Flow Projections.

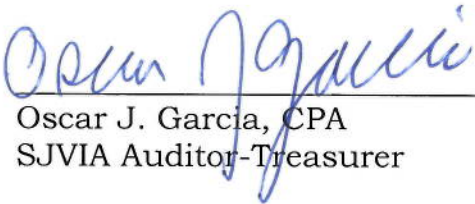
**DESCRIPTION:**

Informational item. Please see attached report.

**FISCAL IMPACT/FINANCING:**

None.

**ADMINISTRATIVE SIGN-OFF:**

  
\_\_\_\_\_  
Oscar J. Garcia, CPA  
SJVIA Auditor-Treasurer

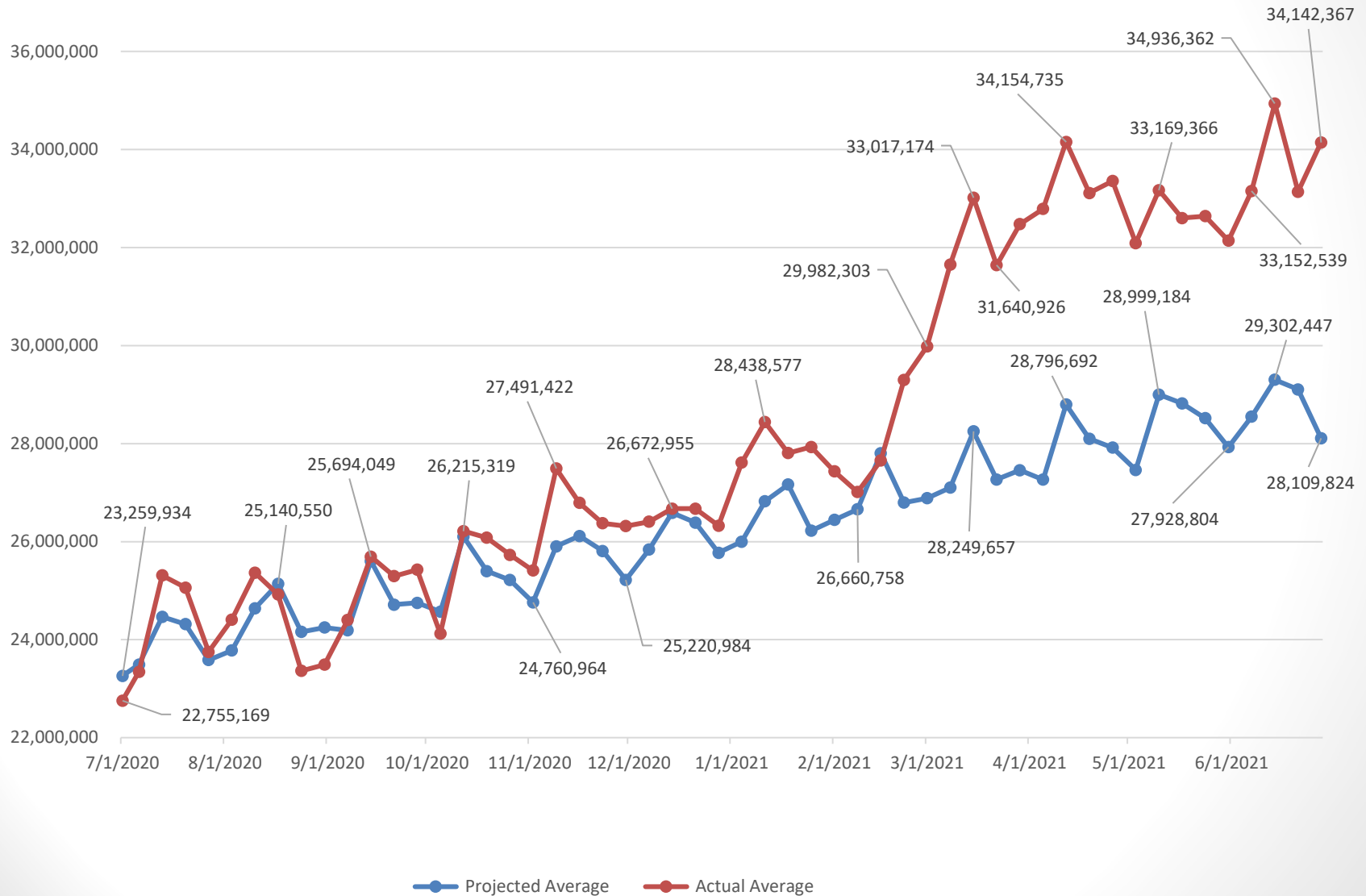
# SJVIA Cash Flow Projections

Pai Her  
July 23, 2021

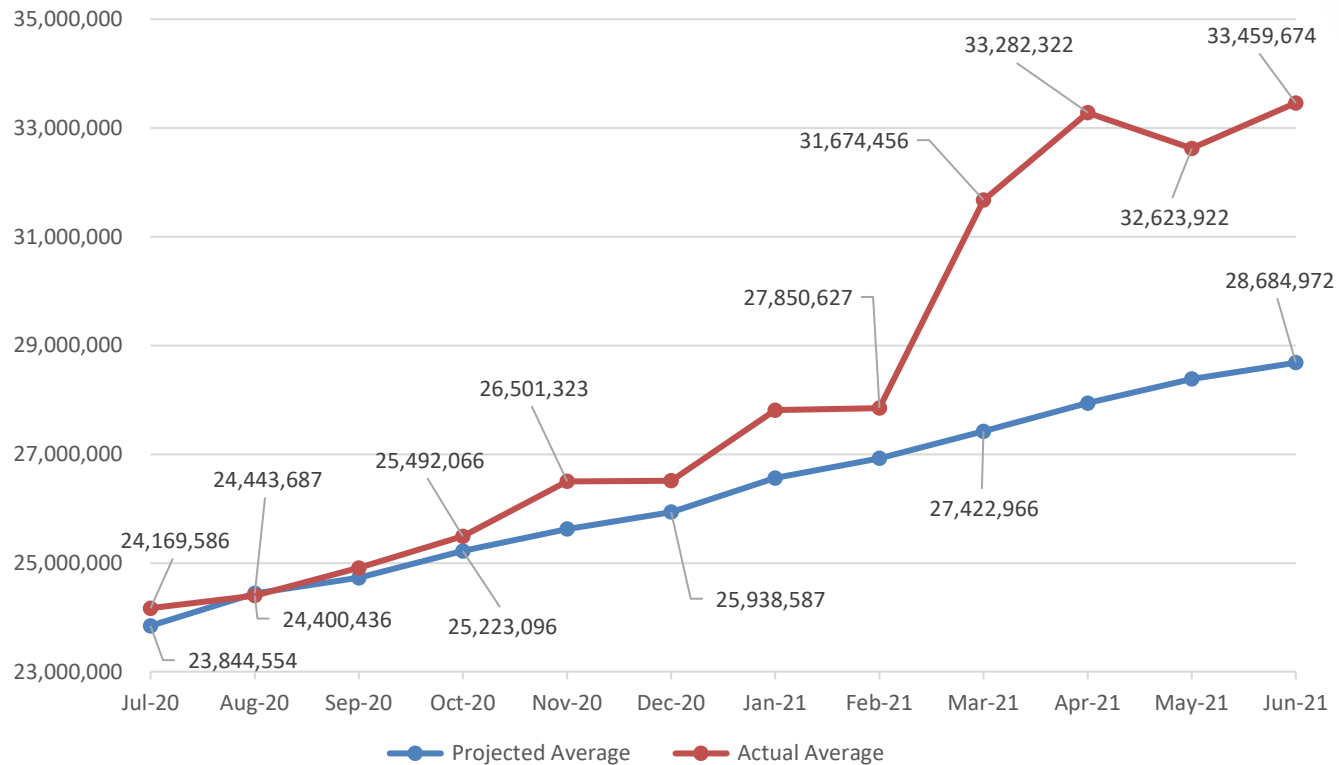
# Projected vs. Actual Cash Flows

## For the Fiscal Year Ending June 30, 2021

### Weekly Averages



## Projected vs. Actual Cash Flows For the Fiscal Year Ending June 30, 2021 Monthly Averages



### Lowest (Actual)

- 7/7/20 - \$22,415,735

### Highest (Actual)

- 6/14/21 - \$35,644,690

- Finished the year with a cash balance approximately \$4.7 million higher than projected
- Member contributions remained steady & consistent.
- Claims expenses dropped significantly as a result of COVID-19.
- June average Daily PPO/EPO claims paid - \$120K (projected \$163K)





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**AGENDA DATE:** July 23, 2021

**ITEM NUMBER:** Item 9

**SUBJECT:** Receive Consultant's Medical, Dental, and Vision Experience Reports through May 2021 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)

**REQUEST(S):** That the Board receive the consultant's medical, dental, and vision experience reports through May 2021 and update on projected plan experience accumulation.

**DESCRIPTION:**

The consultant's report shows that on a total cost basis from January through May 2021, the self-insured medical premium of \$34,751,592 exceeded total cost of \$31,916,016 for an accumulation of \$2,835,576, or a 91.8% loss ratio. It is important to note that plan experience during the COVID-19 pandemic is unprecedented as well as how the experience will be after the pandemic.

The report shows that on a total cost basis, the self-insured dental premium of \$1,995,424 exceeded total cost of \$1,904,410 for an accumulation of \$91,014, or a 95.44% loss ratio.

The vision plan remains fully-insured and has an accumulation of \$14,624. Under the fully-insured arrangement all deficit or surplus positions stay with the carrier.

Keenan projected an \$8,821,449 accumulation for the 2021 plan year. The accumulation is built from premium exceeding plan costs, built-in margin on the Kaiser plan, prescription drug rebates, and other sources. As of May 31, 2021, \$5,047,011 or 57.02% of the annual total has been realized for the 2021 plan year.

**AGENDA:** San Joaquin Valley Insurance Authority

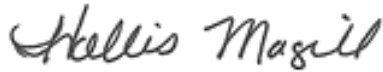
**DATE:** July 23, 2021

Please note this is the consultant's report and, prior to allocating funds for IBNR and stabilization reserves and to provide loan repayment, the SJVIA Auditor will provide the unaudited reserve accumulation based on actual revenue received and actual expenses paid.

**FISCAL IMPACT/FINANCING:**

The 2021 plan year experience through May developed a \$2,835,576 medical accumulation and a \$91,014 dental accumulation for a total of \$2,926,590. The addition of the Kaiser reserve of \$1,037,520, and Kaiser EPO parity reserve of \$811,898, brings the collective total reserve accumulation up to \$4,776,010 (based on Consultant's report; the Auditor will provide the unaudited reserve accumulation based on actual revenue received and actual expenses paid).

**ADMINISTRATIVE SIGN-OFF:**



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Hollis Magill  
SJVIA Manager



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Lupe Garza  
SJVIA Assistant Manager





July 23, 2021

**SJVIA Board Meeting: Consultant’s Report 2021 Plan Experience (Medical, Dental, and Vision) Through May 2021**

The following pages provide a summary of the plan experience from January 1 through May 31, 2021 for the self-funded medical and dental plans, as well as the fully insured vision plan (Kaiser and Delta Dental DHMO experience is not available). Please note that for the last two years the SJVIA has been made up of the County of Fresno and the County of Tulare, therefore the “Other” group (cities) have been dropped from reporting.

The SJVIA self-funded plans show a surplus position of \$2,926,590 through May 2021.

| Accumulation | COF        | COT          | Total        |
|--------------|------------|--------------|--------------|
| Medical      | \$ 711,201 | \$ 2,124,374 | \$ 2,835,575 |
| Dental       | \$ 136,888 | \$ (45,874)  | \$ 91,015    |
| Total        | \$ 848,089 | \$ 2,078,500 | \$ 2,926,590 |
| Loss Ratio   |            |              |              |
| Medical      | 96.8%      | 83.0%        | 91.8%        |
| Dental       | 90.4%      | 108.1%       | 95.4%        |
| Vision       | 90.9%      | 106.9%       | 95.3%        |

The May position is a decrease of \$521,424 from \$3,448,014 reported through March 2021. This may be the realization of SJVIA covered members receiving services which were postponed due to COVID, which resulted in a higher than normal volume of large claims experience, or higher large claim volume unrelated to COVID. Keenan will continue to monitor the claims experience to detect any trends.

The Anthem self-funded medical plan shows an accumulated position of \$2,835,576 for a 91.8% total cost loss ratio through May 31, 2021.

The Delta Dental self-funded dental plan shows an accumulation of \$91,014 for a 95.4% total cost loss ratio through May 31, 2021.

The vision plan remains fully-insured and shows an accumulated position of \$14,624 through May 31, 2021. Under the fully-insured arrangement all deficit or accumulated positions stay with the carrier.

For 2021, the County of Fresno is continuing with two strategies to keep the EPO affordable for its membership:

1. The County cross subsidizes plan costs between the PPO and High Deductible Health Plans (HDHP). Although the EPO is in a \$1,072,178 deficit position, the County of Fresno inclusive of all plans has an accumulated position of \$711,201 through May 2021.
2. The County’s EPO/Kaiser parity strategy sets the EPO and Kaiser rates equivalent. This strategy provides margin on the Kaiser rates, which funds a parity reserve to offset deficits to

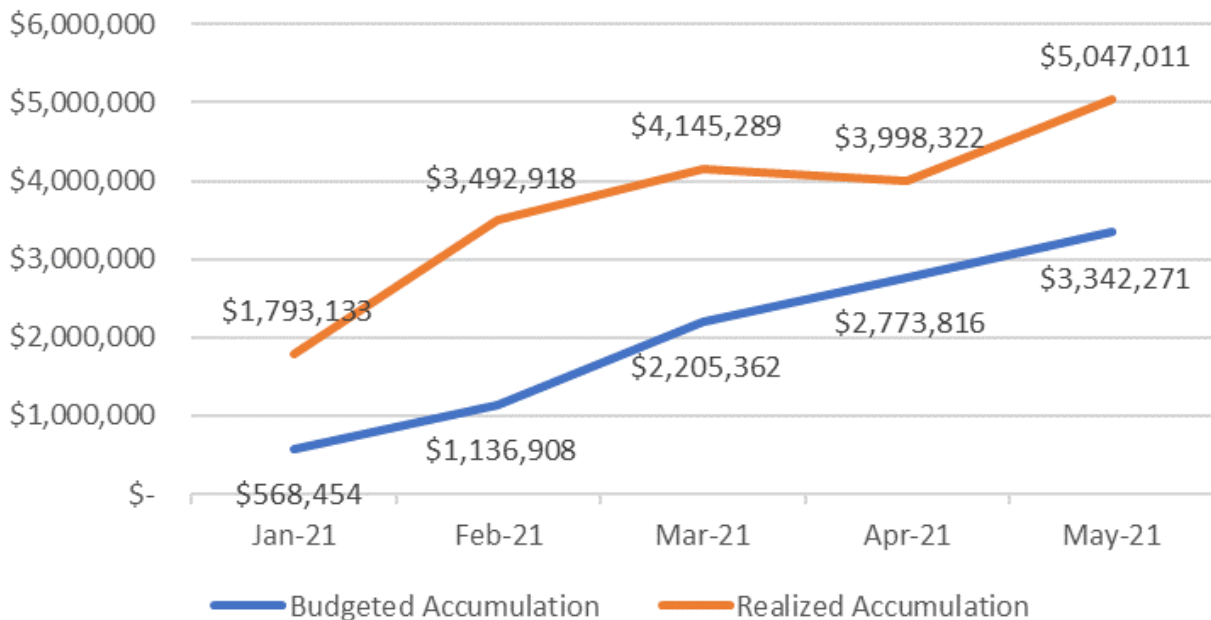
the EPO plan. Keenan estimates that the cumulative Kaiser parity reserve will be \$3,175,390 for 2021. Through May 2021, the Kaiser parity reserve accumulated \$1,037,520.

3. The County of Fresno applies a margin to all plans including Kaiser to assist the County and SJVIA in improving its accumulation position. Keenan estimates that the cumulative Kaiser margin reserve will be \$811,898 for 2021. Through May 2021, the Kaiser margin reserve accumulated \$331,140.
4. Collectively the strategies implemented by the County of Fresno have resulted in a net accumulated position through May 2021 of \$2,079,861 for the medical plans.

The SJVIA received the first quarter (July-September 2020) prescription drug rebate for \$751,762 (\$251,762 above the budgeted amount). This amount is accounted for in the May accumulated position. The SJVIA has also received the second quarter (October -December 2020) prescription drug rebate for \$645,084 (\$145,084 above the budgeted amount). The second quarter rebate will be included in the June numbers.

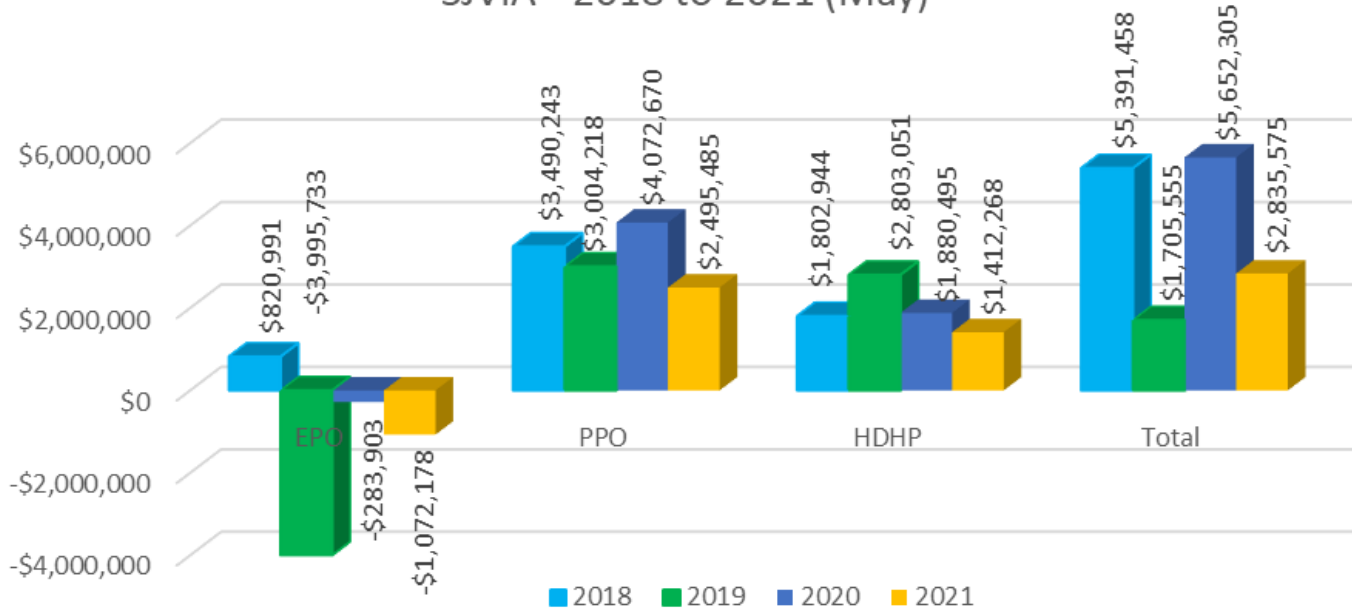
The SJVIA has an annual accumulative position through May 2021 of \$5,047,011 or 57.2% of the budgeted accumulative position of \$8,821,449 for the 2021 plan year. The accumulation is 15.5% ahead of the budgeted May 2021 position of \$3,342,271 (41.7%).

### Accumulation Comparison

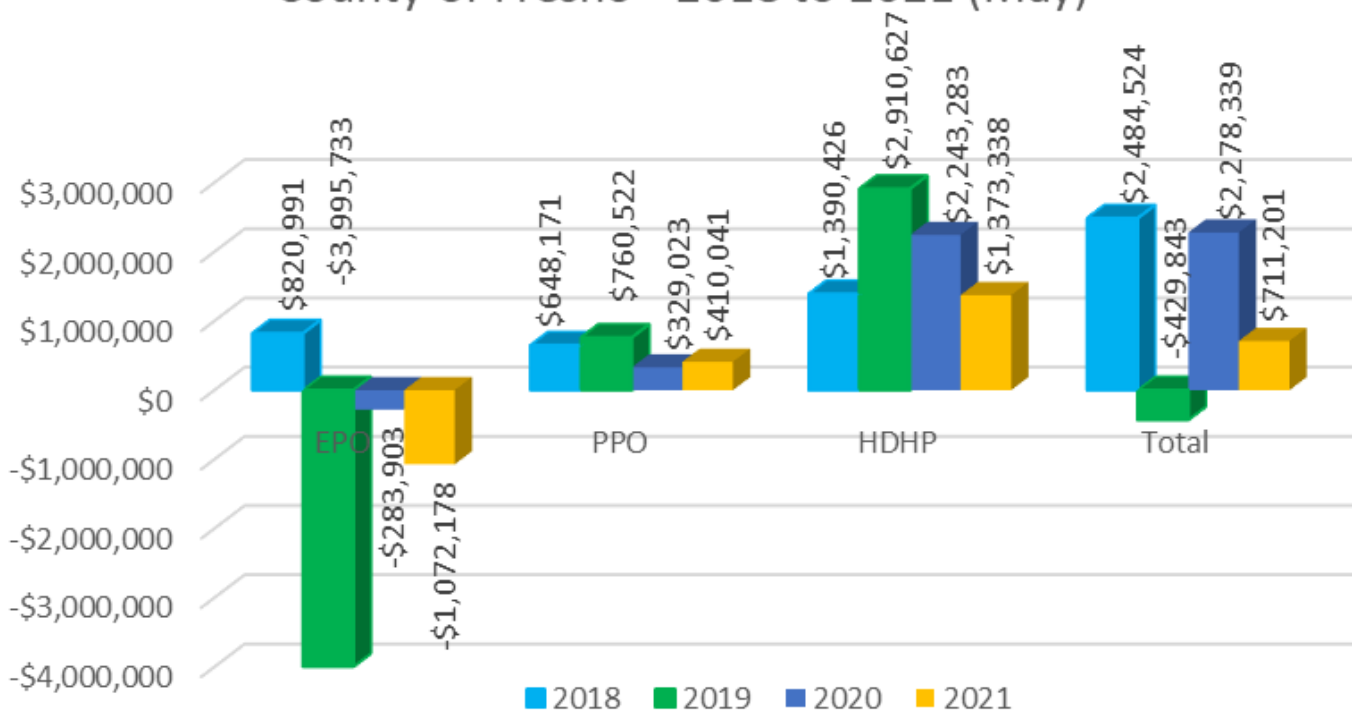


Please note that this is the consultant’s report and prior to allocating funds for IBNR, the stabilization reserve, and to provide loan repayment, the SJVIA Auditor will provide the unaudited cash position based on actual revenue received and actual expenses paid.

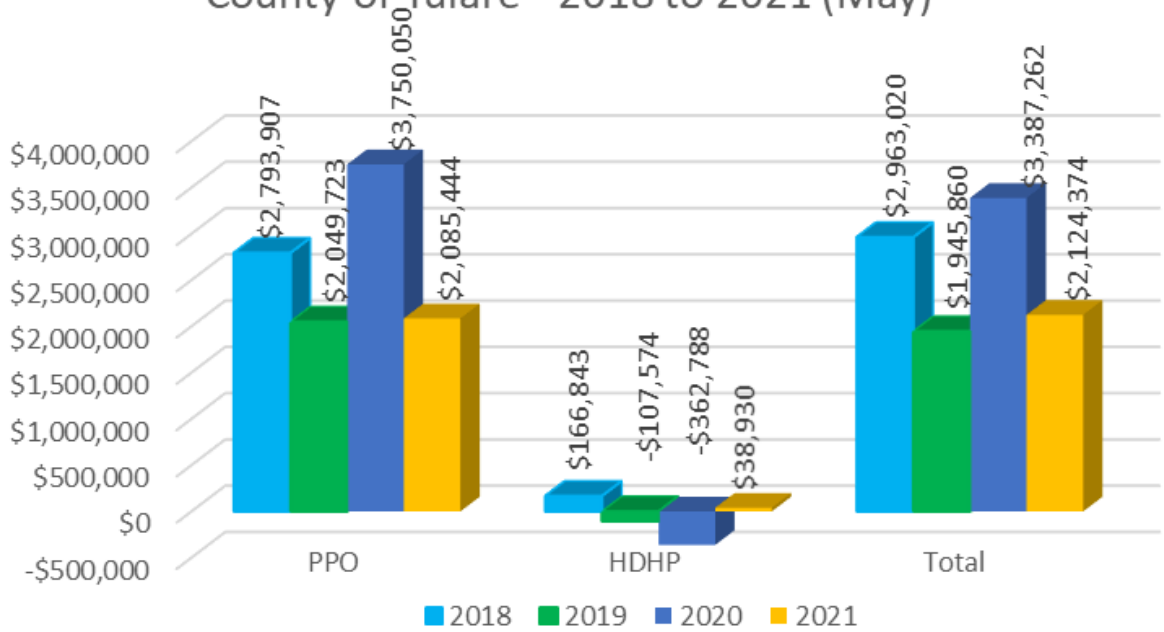
### SJVIA - 2018 to 2021 (May)



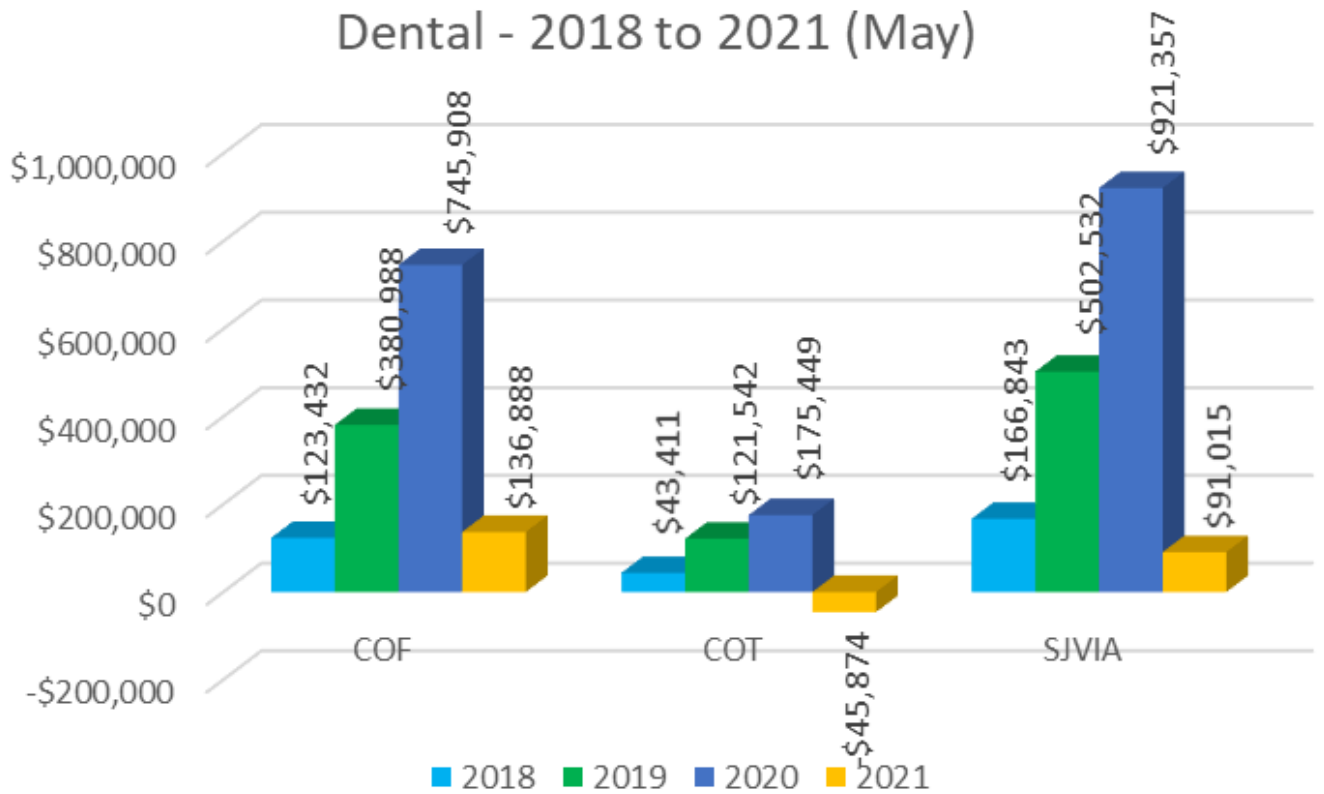
### County of Fresno - 2018 to 2021 (May)



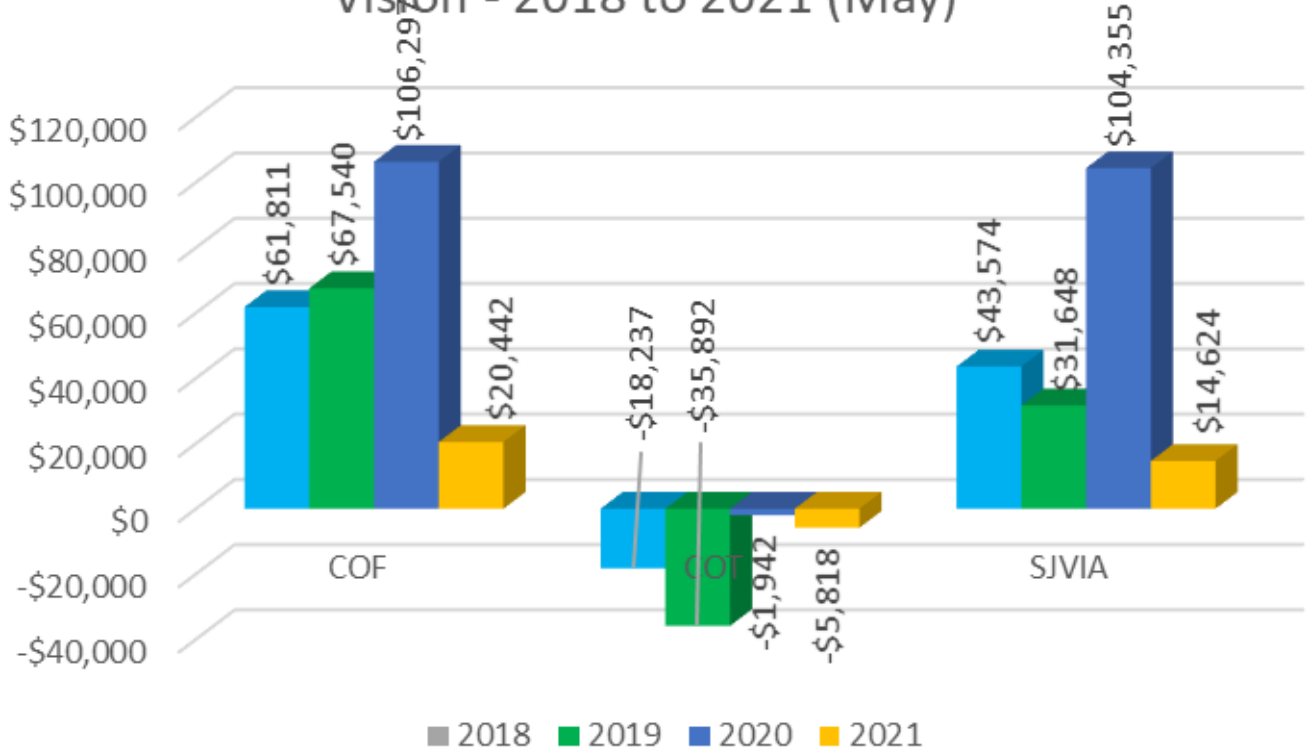
### County of Tulare - 2018 to 2021 (May)



### Dental - 2018 to 2021 (May)



### Vision - 2018 to 2021 (May)



| <b>Budget vs. Calculated Accumulation</b> |                   |                   |                   |              |              |                   |              |               |                   |                |                 |                   |                     |
|---|-------------------|-------------------|-------------------|--------------|--------------|-------------------|--------------|---------------|-------------------|----------------|-----------------|-------------------|---------------------|
| <b>2019</b>                               | <b>January</b>    | <b>February</b>   | <b>March</b>      | <b>April</b> | <b>May</b>   | <b>June</b>       | <b>July</b>  | <b>August</b> | <b>September</b>  | <b>October</b> | <b>November</b> | <b>December</b>   | <b>Total</b>        |
| <b>Budget</b>                             |                   |                   |                   |              |              |                   |              |               |                   |                |                 |                   |                     |
| Plan Experience                           | \$ 273,618        | \$ 273,618        | \$ 273,618        | \$ 273,618   | \$ 273,618   | \$ 273,618        | \$ 273,618   | \$ 273,618    | \$ 273,618        | \$ 273,618     | \$ 273,618      | \$ 273,618        | \$ 3,283,410        |
| Kaiser Rate Surcharge                     | \$ 59,931         | \$ 59,931         | \$ 59,931         | \$ 59,931    | \$ 59,931    | \$ 59,931         | \$ 59,931    | \$ 59,931     | \$ 59,931         | \$ 59,931      | \$ 59,931       | \$ 59,931         | \$ 719,171          |
| <u>Delta Dental PSR Transfer</u>          | <u>\$ 398,199</u> | <u>\$ 265,466</u> | <u>\$ 132,733</u> | <u>\$ -</u>  | <u>\$ -</u>  | <u>\$ -</u>       | <u>\$ -</u>  | <u>\$ -</u>   | <u>\$ -</u>       | <u>\$ -</u>    | <u>\$ -</u>     | <u>\$ -</u>       | <u>\$ 796,398</u>   |
| 2019 Budgeted Accumulation                | \$ 731,747        | \$ 599,014        | \$ 466,281        | \$ 333,548   | \$ 333,548   | \$ 333,548        | \$ 333,548   | \$ 333,548    | \$ 333,548        | \$ 333,548     | \$ 333,548      | \$ 333,548        | \$ 4,798,979        |
| <b>Calculated</b>                         |                   |                   |                   |              |              |                   |              |               |                   |                |                 |                   |                     |
| Plan Experience (Medical)                 | \$ 266,540        | \$ 571,444        | \$ (526,484)      | \$ (116,911) | \$ 556,905   | \$ 555,716        | \$ (807,303) | \$ 9,423      | \$ 97,325         | \$ (74,071)    | \$ 403,481      | \$ 769,490        | \$ 1,705,555        |
| Plan Experience (Dental)                  | \$ 69,763         | \$ 25,643         | \$ 41,648         | \$ 27,807    | \$ (4,548)   | \$ 56,692         | \$ 72,159    | \$ (21,223)   | \$ 65,340         | \$ (30,719)    | \$ 75,246       | \$ 124,724        | \$ 502,532          |
| Prescription Drug Rebates*                | \$ 382,100        | \$ -              | \$ 303,186        | \$ 343,529   | \$ -         | \$ -              | \$ 309,695   | \$ -          | \$ -              | \$ 400,385     | \$ -            | \$ -              | \$ 1,738,894        |
| Kaiser Rate Surcharge                     | \$ 59,931         | \$ 59,931         | \$ 59,931         | \$ 59,931    | \$ 59,931    | \$ 59,931         | \$ 59,931    | \$ 59,931     | \$ 59,931         | \$ 59,931      | \$ 59,931       | \$ 59,931         | \$ 719,171          |
| <u>Delta Dental PSR Transfer</u>          | <u>\$ 379,822</u> | <u>\$ 379,190</u> | <u>\$ 189,652</u> | <u>\$ -</u>  | <u>\$ -</u>  | <u>\$ -</u>       | <u>\$ -</u>  | <u>\$ -</u>   | <u>\$ -</u>       | <u>\$ -</u>    | <u>\$ -</u>     | <u>\$ -</u>       | <u>\$ 948,664</u>   |
| 2019 Calculated Accumulation              | \$ 1,158,156      | \$ 1,036,208      | \$ 67,932         | \$ 314,356   | \$ 612,288   | \$ 672,339        | \$ (365,518) | \$ 48,131     | \$ 222,596        | \$ 355,526     | \$ 538,658      | \$ 954,145        | \$ 5,614,816        |
| <b>2020</b>                               | <b>January</b>    | <b>February</b>   | <b>March</b>      | <b>April</b> | <b>May</b>   | <b>June</b>       | <b>July</b>  | <b>August</b> | <b>September</b>  | <b>October</b> | <b>November</b> | <b>December</b>   | <b>Total</b>        |
| <b>Budget</b>                             |                   |                   |                   |              |              |                   |              |               |                   |                |                 |                   |                     |
| Plan Experience (Medical)                 | \$ 168,530        | \$ 168,530        | \$ 168,530        | \$ 168,530   | \$ 168,530   | \$ 168,530        | \$ 168,530   | \$ 168,530    | \$ 168,530        | \$ 168,530     | \$ 168,530      | \$ 168,530        | \$ 2,022,355        |
| Plan Experience (Dental)                  | \$ 6,991          | \$ 6,991          | \$ 6,991          | \$ 6,991     | \$ 6,991     | \$ 6,991          | \$ 6,991     | \$ 6,991      | \$ 6,991          | \$ 6,991       | \$ 6,991        | \$ 6,991          | \$ 83,897           |
| Kaiser Accumulation                       | \$ 68,981         | \$ 68,981         | \$ 68,981         | \$ 68,981    | \$ 68,981    | \$ 68,981         | \$ 68,981    | \$ 68,981     | \$ 68,981         | \$ 68,981      | \$ 68,981       | \$ 68,981         | \$ 827,773          |
| Kaiser EPO Parity Accumulation            | \$ 168,307        | \$ 168,307        | \$ 168,307        | \$ 168,307   | \$ 168,307   | \$ 168,307        | \$ 168,307   | \$ 168,307    | \$ 168,307        | \$ 168,307     | \$ 168,307      | \$ 168,307        | \$ 2,019,689        |
| <u>Prescription Drug Rebates</u>          | <u>\$ -</u>       | <u>\$ -</u>       | <u>\$ 400,000</u> | <u>\$ -</u>  | <u>\$ -</u>  | <u>\$ 400,000</u> | <u>\$ -</u>  | <u>\$ -</u>   | <u>\$ 400,000</u> | <u>\$ -</u>    | <u>\$ -</u>     | <u>\$ 400,000</u> | <u>\$ 1,600,000</u> |
| 2020 Budgeted Accumulation                | \$ 412,810        | \$ 412,810        | \$ 812,810        | \$ 412,810   | \$ 412,810   | \$ 812,810        | \$ 412,810   | \$ 412,810    | \$ 812,810        | \$ 412,810     | \$ 412,810      | \$ 812,810        | \$ 6,553,714        |
| <b>Calculated</b>                         |                   |                   |                   |              |              |                   |              |               |                   |                |                 |                   |                     |
| Plan Experience (Medical)                 | \$ 719,955        | \$ 1,022,844      | \$ (107,282)      | \$ 961,782   | \$ 1,013,371 | \$ 1,186,760      | \$ 229,036   | \$ (485,775)  | \$ 325,160        | \$ 147,490     | \$ 169,133      | \$ 469,831        | \$ 5,652,305        |
| Plan Experience (Dental)                  | \$ 7,830          | \$ (1,602)        | \$ 71,933         | \$ 244,874   | \$ 251,996   | \$ 117,106        | \$ (2,167)   | \$ 83,889     | \$ 58,852         | \$ (27,210)    | \$ 70,676       | \$ 45,180         | \$ 921,357          |
| Kaiser Accumulation                       | \$ 67,723         | \$ 67,721         | \$ 67,742         | \$ 67,653    | \$ 68,624    | \$ 69,209         | \$ 68,940    | \$ 68,709     | \$ 68,821         | \$ 68,339      | \$ 68,317       | \$ 68,542         | \$ 820,340          |
| Kaiser EPO Parity Accumulation            | \$ 300,988        | \$ 301,602        | \$ 301,286        | \$ 300,610   | \$ 305,046   | \$ 307,708        | \$ 305,644   | \$ 304,548    | \$ 305,603        | \$ 303,806     | \$ 303,745      | \$ 304,353        | \$ 3,644,938        |
| Prescription Drug Rebates                 | \$ -              | \$ 444,726        | \$ -              | \$ -         | \$ 465,054   | \$ -              | \$ 473,497   | \$ 546,922    | \$ -              | \$ 578,620     | \$ -            | \$ -              | \$ 2,508,819        |
| <u>Other</u>                              | <u>\$ -</u>       | <u>\$ -</u>       | <u>\$ -</u>       | <u>\$ -</u>  | <u>\$ -</u>  | <u>\$ 111,779</u> | <u>\$ -</u>  | <u>\$ -</u>   | <u>\$ -</u>       | <u>\$ -</u>    | <u>\$ -</u>     | <u>\$ -</u>       | <u>\$ 111,779</u>   |
| 2020 Calculated Accumulation              | \$ 1,096,496      | \$ 1,835,290      | \$ 333,678        | \$ 1,574,919 | \$ 2,104,091 | \$ 1,792,562      | \$ 1,074,950 | \$ 518,293    | \$ 758,436        | \$ 1,071,045   | \$ 611,871      | \$ 887,906        | \$ 13,659,539       |
| <b>2021</b>                               | <b>January</b>    | <b>February</b>   | <b>March</b>      | <b>April</b> | <b>May</b>   | <b>June</b>       | <b>July</b>  | <b>August</b> | <b>September</b>  | <b>October</b> | <b>November</b> | <b>December</b>   | <b>Total</b>        |
| <b>Budget</b>                             |                   |                   |                   |              |              |                   |              |               |                   |                |                 |                   |                     |
| Plan Experience (Medical)                 | \$ 230,104        | \$ 230,104        | \$ 230,104        | \$ 230,104   | \$ 230,104   | \$ 230,104        | \$ 230,104   | \$ 230,104    | \$ 230,104        | \$ 230,104     | \$ 230,104      | \$ 230,104        | \$ 2,761,249        |
| Plan Experience (Dental)                  | \$ 6,076          | \$ 6,076          | \$ 6,076          | \$ 6,076     | \$ 6,076     | \$ 6,076          | \$ 6,076     | \$ 6,076      | \$ 6,076          | \$ 6,076       | \$ 6,076        | \$ 6,076          | \$ 72,913           |
| Kaiser Accumulation                       | \$ 67,658         | \$ 67,658         | \$ 67,658         | \$ 67,658    | \$ 67,658    | \$ 67,658         | \$ 67,658    | \$ 67,658     | \$ 67,658         | \$ 67,658      | \$ 67,658       | \$ 67,658         | \$ 811,898          |
| Kaiser EPO Parity Accumulation            | \$ 264,616        | \$ 264,616        | \$ 264,616        | \$ 264,616   | \$ 264,616   | \$ 264,616        | \$ 264,616   | \$ 264,616    | \$ 264,616        | \$ 264,616     | \$ 264,616      | \$ 264,616        | \$ 3,175,390        |
| <u>Prescription Drug Rebates</u>          | <u>\$ -</u>       | <u>\$ -</u>       | <u>\$ 500,000</u> | <u>\$ -</u>  | <u>\$ -</u>  | <u>\$ 500,000</u> | <u>\$ -</u>  | <u>\$ -</u>   | <u>\$ 500,000</u> | <u>\$ -</u>    | <u>\$ -</u>     | <u>\$ 500,000</u> | <u>\$ 2,000,000</u> |
| 2021 Budgeted Accumulation                | \$ 568,454        | \$ 568,454        | \$ 1,068,454      | \$ 568,454   | \$ 568,454   | \$ 1,068,454      | \$ 568,454   | \$ 568,454    | \$ 1,068,454      | \$ 568,454     | \$ 568,454      | \$ 1,068,454      | \$ 8,821,449        |
| <b>Calculated</b>                         |                   |                   |                   |              |              |                   |              |               |                   |                |                 |                   |                     |
| Plan Experience (Medical)                 | \$ 1,454,391      | \$ 1,399,005      | \$ 380,120        | \$ (384,846) | \$ (13,095)  | \$ -              | \$ -         | \$ -          | \$ -              | \$ -           | \$ -            | \$ -              | \$ 2,835,575        |
| Plan Experience (Dental)                  | \$ 64,691         | \$ 26,113         | \$ (1,592)        | \$ (35,574)  | \$ 37,376    | \$ -              | \$ -         | \$ -          | \$ -              | \$ -           | \$ -            | \$ -              | \$ 91,015           |
| Kaiser Accumulation                       | \$ 66,307         | \$ 66,453         | \$ 66,255         | \$ 66,166    | \$ 65,959    | \$ -              | \$ -         | \$ -          | \$ -              | \$ -           | \$ -            | \$ -              | \$ 331,140          |
| Kaiser EPO Parity Accumulation            | \$ 207,743        | \$ 208,215        | \$ 207,587        | \$ 207,287   | \$ 206,687   | \$ -              | \$ -         | \$ -          | \$ -              | \$ -           | \$ -            | \$ -              | \$ 1,037,520        |
| Prescription Drug Rebates                 | \$ -              | \$ -              | \$ -              | \$ -         | \$ 751,762   | \$ -              | \$ -         | \$ -          | \$ -              | \$ -           | \$ -            | \$ -              | \$ 751,762          |
| <u>Other</u>                              | <u>\$ -</u>       | <u>\$ -</u>       | <u>\$ -</u>       | <u>\$ -</u>  | <u>\$ -</u>  | <u>\$ -</u>       | <u>\$ -</u>  | <u>\$ -</u>   | <u>\$ -</u>       | <u>\$ -</u>    | <u>\$ -</u>     | <u>\$ -</u>       | <u>\$ -</u>         |
| 2021 Calculated Accumulation              | \$ 1,793,133      | \$ 1,699,786      | \$ 652,371        | \$ (146,967) | \$ 1,048,689 | \$ -              | \$ -         | \$ -          | \$ -              | \$ -           | \$ -            | \$ -              | \$ 5,047,011        |

Note: Received 2nd Quarter (Oct-Dec 2020) Rx Rebate in June \$645,084

Please note that this is the consultant's report and prior to allocating funds for IBNR, the stabilization reserve, and to provide loan repayment, the SJVIA Auditor will provide the unaudited cash position based on actual revenue received and actual expenses paid.



**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2021  
All Districts Combined - All Medical**

| MONTH-YEAR               | ENROLLED     | FUNDING / PREMIUM   | CLAIMS EXPENSE      |                     |                    |                   |                     | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|--------------|---------------------|---------------------|---------------------|--------------------|-------------------|---------------------|---------------------|-------------------------|--------------------------|
|                          |              |                     | MEDICAL             | RX                  | FIXED              | POOLED CLAIMS     | TOTAL EXPENSE       |                     |                         |                          |
| Jun-19                   | 6,955        | \$6,623,708         | \$4,004,128         | \$1,472,401         | \$587,041          | \$0               | \$6,063,570         | \$560,138           | \$787.42                | 91.5%                    |
| Jul-19                   | 6,942        | \$6,604,484         | \$5,065,081         | \$1,729,320         | \$585,871          | \$0               | \$7,380,271         | -\$775,788          | \$978.74                | 111.7%                   |
| Aug-19                   | 6,938        | \$6,600,246         | \$4,464,611         | \$1,552,295         | \$585,372          | \$0               | \$6,602,278         | -\$2,032            | \$867.24                | 100.0%                   |
| Sep-19                   | 6,909        | \$6,561,433         | \$4,381,013         | \$1,410,795         | \$583,143          | \$0               | \$6,374,952         | \$186,481           | \$838.30                | 97.2%                    |
| Oct-19                   | 6,939        | \$6,577,741         | \$4,391,429         | \$1,678,394         | \$585,570          | \$0               | \$6,655,393         | -\$77,653           | \$874.74                | 101.2%                   |
| Nov-19                   | 6,928        | \$6,566,009         | \$4,152,642         | \$1,495,860         | \$584,516          | -\$24,644         | \$6,208,375         | \$357,634           | \$811.76                | 94.6%                    |
| Dec-19                   | 6,970        | \$6,611,077         | \$3,769,550         | \$1,517,519         | \$589,068          | -\$14,621         | \$5,861,515         | \$749,562           | \$756.45                | 88.7%                    |
| Jan-20                   | 6,976        | \$6,841,737         | \$3,845,008         | \$1,680,161         | \$589,327          | \$0               | \$6,114,496         | \$727,241           | \$792.03                | 89.4%                    |
| Feb-20                   | 6,952        | \$6,810,616         | \$3,948,649         | \$1,420,793         | \$587,431          | -\$173,505        | \$5,783,367         | \$1,027,249         | \$747.40                | 84.9%                    |
| Mar-20                   | 6,978        | \$6,832,573         | \$4,361,721         | \$1,933,751         | \$589,416          | \$50,701          | \$6,935,589         | -\$103,016          | \$909.45                | 101.5%                   |
| Apr-20                   | 6,951        | \$6,802,688         | \$3,513,095         | \$1,741,082         | \$586,729          | \$0               | \$5,840,906         | \$961,782           | \$755.89                | 85.9%                    |
| May-20                   | 6,958        | \$6,816,427         | \$3,615,087         | \$1,603,786         | \$587,347          | \$0               | \$5,806,221         | \$1,010,206         | \$750.05                | 85.2%                    |
| Jun-20                   | 6,991        | \$6,835,479         | \$3,378,527         | \$1,671,842         | \$590,207          | \$0               | \$5,640,576         | \$1,194,904         | \$722.41                | 82.5%                    |
| Jul-20                   | 6,968        | \$6,819,610         | \$4,475,289         | \$1,685,279         | \$588,071          | -\$158,003        | \$6,590,636         | \$228,974           | \$861.45                | 96.6%                    |
| Aug-20                   | 6,938        | \$6,792,540         | \$5,008,363         | \$1,684,425         | \$585,527          | \$0               | \$7,278,315         | -\$485,775          | \$964.66                | 107.2%                   |
| Sep-20                   | 6,933        | \$6,801,882         | \$4,574,477         | \$1,739,350         | \$585,085          | -\$425,617        | \$6,473,295         | \$328,587           | \$849.30                | 95.2%                    |
| Oct-20                   | 6,923        | \$6,790,493         | \$4,386,987         | \$1,679,677         | \$584,341          | -\$7,062          | \$6,643,942         | \$146,551           | \$875.29                | 97.8%                    |
| Nov-20                   | 6,906        | \$6,780,776         | \$4,568,373         | \$1,596,575         | \$582,784          | -\$136,088        | \$6,611,644         | \$169,132           | \$872.99                | 97.5%                    |
| Dec-20                   | 6,949        | \$6,937,529         | \$4,146,495         | \$1,790,422         | \$586,732          | -\$55,952         | \$6,467,697         | \$469,832           | \$846.30                | 93.2%                    |
| Jan-21                   | 6,939        | \$6,937,174         | \$3,445,192         | \$1,445,101         | \$606,632          | -\$14,142         | \$5,482,782         | \$1,454,392         | \$702.72                | 79.0%                    |
| Feb-21                   | 6,914        | \$6,906,818         | \$3,486,476         | \$1,465,588         | \$604,493          | -\$48,745         | \$5,507,813         | \$1,399,005         | \$709.19                | 79.7%                    |
| Mar-21                   | 6,920        | \$6,918,308         | \$4,064,322         | \$1,728,420         | \$605,278          | \$140,168         | \$6,538,189         | \$380,119           | \$857.36                | 94.5%                    |
| Apr-21                   | 6,909        | \$6,898,899         | \$4,791,356         | \$1,888,118         | \$604,271          | \$0               | \$7,283,745         | -\$384,846          | \$966.78                | 105.6%                   |
| May-21                   | 6,886        | \$7,090,393         | \$4,870,315         | \$1,642,795         | \$601,963          | -\$11,586         | \$7,103,487         | -\$13,094           | \$944.17                | 100.2%                   |
| <b>2018</b>              | <b>6,937</b> | <b>\$77,237,343</b> | <b>\$44,923,047</b> | <b>\$19,626,803</b> | <b>\$6,118,960</b> | <b>-\$551,304</b> | <b>\$70,117,506</b> | <b>\$7,119,837</b>  | <b>\$768.86</b>         | <b>90.8%</b>             |
| <b>2019</b>              | <b>6,947</b> | <b>\$79,302,855</b> | <b>\$51,794,033</b> | <b>\$18,908,423</b> | <b>\$7,036,763</b> | <b>-\$39,265</b>  | <b>\$77,699,954</b> | <b>\$1,602,901</b>  | <b>\$847.62</b>         | <b>98.0%</b>             |
| <b>2020</b>              | <b>6,952</b> | <b>\$81,862,351</b> | <b>\$49,822,070</b> | <b>\$20,227,143</b> | <b>\$7,042,998</b> | <b>-\$905,527</b> | <b>\$76,186,685</b> | <b>\$5,675,667</b>  | <b>\$828.83</b>         | <b>93.1%</b>             |
| <b>2021 YTD</b>          | <b>6,914</b> | <b>\$34,751,592</b> | <b>\$20,657,660</b> | <b>\$8,170,023</b>  | <b>\$3,022,637</b> | <b>\$65,695</b>   | <b>\$31,916,016</b> | <b>\$2,835,576</b>  | <b>\$835.84</b>         | <b>91.8%</b>             |
| <b>Current 12 Months</b> | <b>6,931</b> | <b>\$82,509,902</b> | <b>\$51,196,170</b> | <b>\$20,017,594</b> | <b>\$7,125,385</b> | <b>-\$717,027</b> | <b>\$77,622,122</b> | <b>\$4,887,780</b>  | <b>\$847.56</b>         | <b>94.1%</b>             |

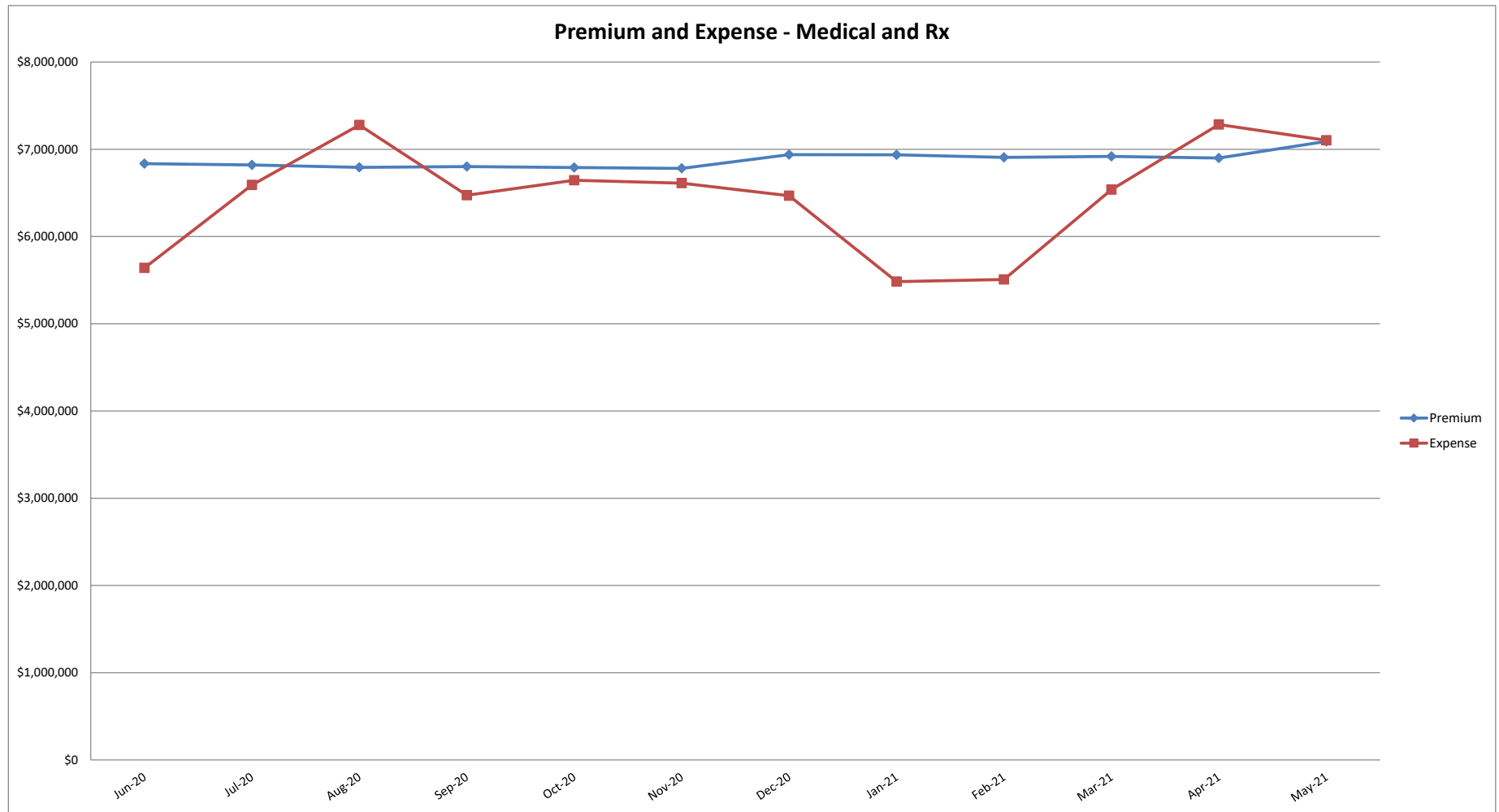
**Data Sources:**

**Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, 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 runout for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of May 2021**  
**All Districts Combined - All Medical**







**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2021  
All Districts Combined - EPO**

| MONTH-YEAR               | ENROLLED     | FUNDING / PREMIUM   | CLAIMS EXPENSE      |                     |                    |                   |                     | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|--------------|---------------------|---------------------|---------------------|--------------------|-------------------|---------------------|---------------------|-------------------------|--------------------------|
|                          |              |                     | MEDICAL             | RX                  | FIXED              | POOLED CLAIMS     | TOTAL EXPENSE       |                     |                         |                          |
| Jun-19                   | 3,060        | \$3,545,756         | \$2,650,766         | \$789,556           | \$292,995          | \$0               | \$3,733,317         | -\$187,561          | \$1,124.29              | 105.3%                   |
| Jul-19                   | 3,054        | \$3,534,380         | \$3,391,960         | \$823,278           | \$292,421          | \$0               | \$4,507,658         | -\$973,278          | \$1,380.24              | 127.5%                   |
| Aug-19                   | 3,049        | \$3,530,743         | \$2,755,785         | \$799,532           | \$291,942          | \$0               | \$3,847,258         | -\$316,515          | \$1,166.06              | 109.0%                   |
| Sep-19                   | 3,046        | \$3,515,389         | \$2,908,388         | \$731,856           | \$291,655          | \$0               | \$3,931,898         | -\$416,509          | \$1,195.09              | 111.8%                   |
| Oct-19                   | 3,053        | \$3,511,833         | \$3,019,797         | \$906,514           | \$292,325          | \$0               | \$4,218,636         | -\$706,803          | \$1,286.05              | 120.1%                   |
| Nov-19                   | 3,041        | \$3,500,583         | \$2,484,331         | \$792,797           | \$291,176          | -\$24,644         | \$3,543,659         | -\$43,076           | \$1,069.54              | 101.2%                   |
| Dec-19                   | 3,120        | \$3,571,058         | \$2,376,124         | \$730,643           | \$298,740          | -\$14,621         | \$3,390,886         | \$180,172           | \$991.07                | 95.0%                    |
| Jan-20                   | 3,108        | \$3,678,181         | \$2,093,413         | \$960,589           | \$297,591          | \$0               | \$3,351,593         | \$326,588           | \$982.63                | 91.1%                    |
| Feb-20                   | 3,103        | \$3,666,962         | \$2,478,232         | \$790,500           | \$297,112          | -\$173,505        | \$3,392,339         | \$274,623           | \$997.49                | 92.5%                    |
| Mar-20                   | 3,105        | \$3,666,293         | \$2,566,124         | \$1,085,231         | \$297,304          | \$50,701          | \$3,999,360         | -\$333,067          | \$1,192.29              | 109.1%                   |
| Apr-20                   | 3,075        | \$3,632,941         | \$2,309,587         | \$965,092           | \$294,431          | \$0               | \$3,569,111         | \$63,830            | \$1,064.94              | 98.2%                    |
| May-20                   | 3,076        | \$3,639,696         | \$2,167,748         | \$866,773           | \$294,527          | \$0               | \$3,329,048         | \$310,648           | \$986.52                | 91.5%                    |
| Jun-20                   | 3,093        | \$3,645,833         | \$2,032,116         | \$908,516           | \$296,155          | \$0               | \$3,236,787         | \$409,046           | \$950.74                | 88.8%                    |
| Jul-20                   | 3,074        | \$3,630,586         | \$2,741,750         | \$935,714           | \$294,336          | -\$158,003        | \$3,813,797         | -\$183,211          | \$1,144.91              | 105.0%                   |
| Aug-20                   | 3,061        | \$3,619,689         | \$3,087,343         | \$895,240           | \$293,091          | \$0               | \$4,275,674         | -\$655,985          | \$1,301.07              | 118.1%                   |
| Sep-20                   | 3,058        | \$3,619,677         | \$3,014,014         | \$911,800           | \$292,804          | -\$425,617        | \$3,793,000         | -\$173,323          | \$1,144.60              | 104.8%                   |
| Oct-20                   | 3,061        | \$3,617,647         | \$2,593,976         | \$940,465           | \$293,091          | -\$7,062          | \$3,820,469         | -\$202,822          | \$1,152.36              | 105.6%                   |
| Nov-20                   | 3,043        | \$3,617,395         | \$2,769,050         | \$845,938           | \$291,367          | -\$136,088        | \$3,770,267         | -\$152,871          | \$1,143.25              | 104.2%                   |
| Dec-20                   | 3,074        | \$3,743,398         | \$2,535,971         | \$936,403           | \$294,336          | -\$55,952         | \$3,710,757         | \$32,641            | \$1,111.39              | 99.1%                    |
| Jan-21                   | 3,067        | \$3,737,985         | \$2,203,064         | \$791,611           | \$307,896          | -\$14,142         | \$3,288,428         | \$449,557           | \$971.81                | 88.0%                    |
| Feb-21                   | 3,058        | \$3,722,132         | \$2,375,395         | \$820,685           | \$306,993          | -\$48,745         | \$3,454,329         | \$267,804           | \$1,029.21              | 92.8%                    |
| Mar-21                   | 3,072        | \$3,733,137         | \$2,399,018         | \$956,694           | \$308,398          | \$140,168         | \$3,804,278         | -\$71,141           | \$1,137.98              | 101.9%                   |
| Apr-21                   | 3,065        | \$3,717,390         | \$3,044,265         | \$1,060,084         | \$307,695          | \$0               | \$4,412,044         | -\$694,654          | \$1,339.10              | 118.7%                   |
| May-21                   | 3,042        | \$3,691,769         | \$3,502,522         | \$919,189           | \$305,386          | -\$11,586         | \$4,715,512         | -\$1,023,744        | \$1,449.75              | 127.7%                   |
| <b>2018</b>              | <b>3,091</b> | <b>\$41,225,886</b> | <b>\$27,109,361</b> | <b>\$10,112,448</b> | <b>\$3,050,694</b> | <b>-\$381,378</b> | <b>\$39,891,126</b> | <b>\$1,334,760</b>  | <b>\$993.38</b>         | <b>96.8%</b>             |
| <b>2019</b>              | <b>3,062</b> | <b>\$42,445,762</b> | <b>\$33,226,729</b> | <b>\$9,750,935</b>  | <b>\$3,517,759</b> | <b>-\$39,265</b>  | <b>\$46,456,159</b> | <b>-\$4,010,396</b> | <b>\$1,168.74</b>       | <b>109.4%</b>            |
| <b>2020</b>              | <b>3,078</b> | <b>\$43,778,298</b> | <b>\$30,389,324</b> | <b>\$11,042,260</b> | <b>\$3,536,143</b> | <b>-\$905,527</b> | <b>\$44,062,200</b> | <b>-\$283,903</b>   | <b>\$1,097.35</b>       | <b>100.6%</b>            |
| <b>2021 YTD</b>          | <b>3,061</b> | <b>\$18,602,412</b> | <b>\$13,524,264</b> | <b>\$4,548,263</b>  | <b>\$1,536,369</b> | <b>\$65,695</b>   | <b>\$19,674,591</b> | <b>-\$1,072,178</b> | <b>\$1,185.19</b>       | <b>105.8%</b>            |
| <b>Current 12 Months</b> | <b>3,064</b> | <b>\$44,096,638</b> | <b>\$32,298,484</b> | <b>\$10,922,338</b> | <b>\$3,591,547</b> | <b>-\$717,027</b> | <b>\$46,095,341</b> | <b>-\$1,998,704</b> | <b>\$1,156.00</b>       | <b>104.5%</b>            |

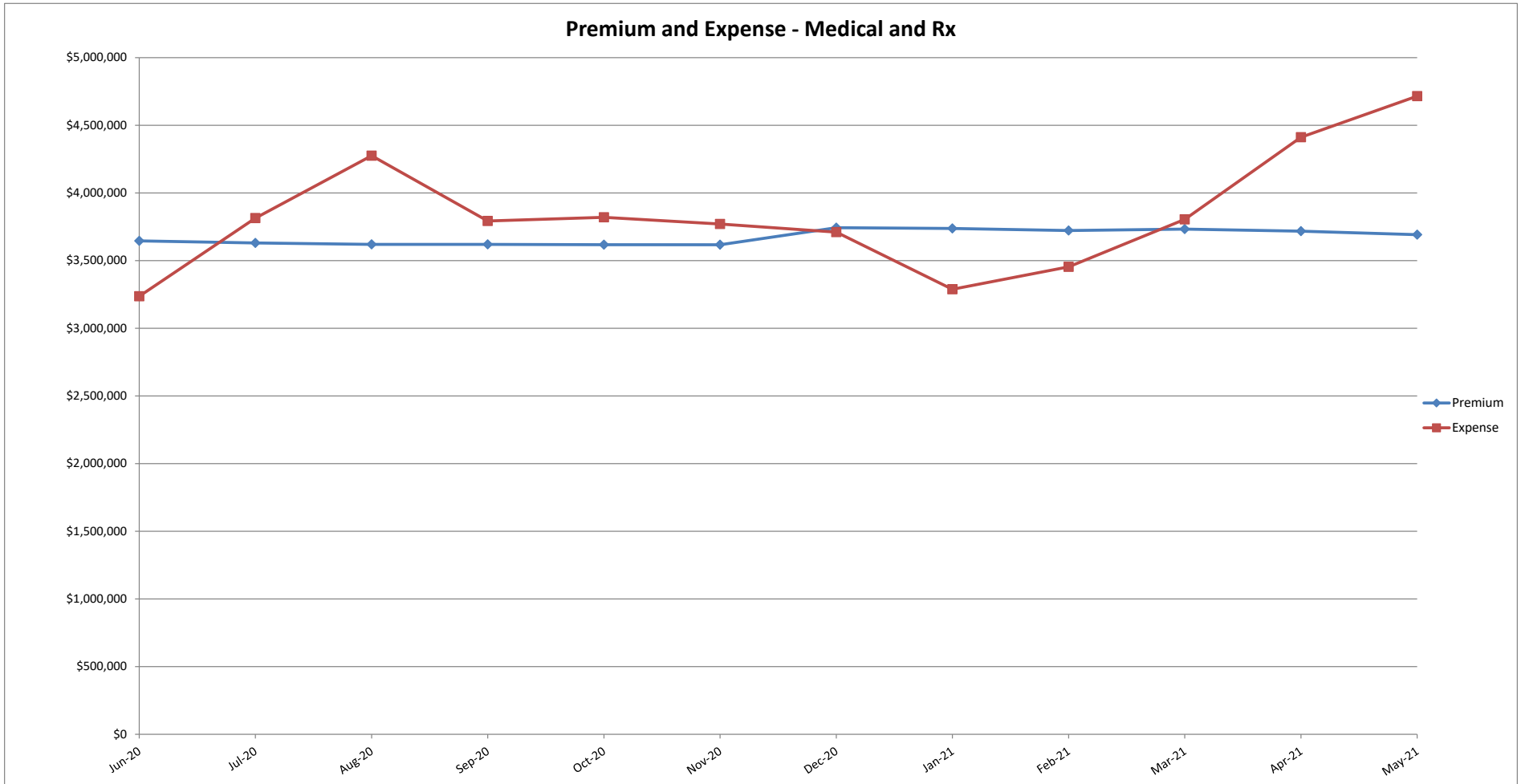
**Data Sources:**

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

**Notes:**

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

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2021  
All Districts Combined - EPO**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2021  
All Districts Combined - PPO**

| MONTH-YEAR               | ENROLLED     | FUNDING / PREMIUM   | CLAIMS EXPENSE      |                    |                    |                   |                     | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|--------------|---------------------|---------------------|--------------------|--------------------|-------------------|---------------------|---------------------|-------------------------|--------------------------|
|                          |              |                     | MEDICAL             | RX                 | FIXED              | POOLED CLAIMS     | TOTAL EXPENSE       |                     |                         |                          |
| Jun-19                   | 3,090        | \$2,469,949         | \$1,245,026         | \$596,501          | \$229,053          | \$0               | \$2,070,580         | \$399,369           | \$595.96                | 83.8%                    |
| Jul-19                   | 3,094        | \$2,467,743         | \$1,277,318         | \$799,851          | \$229,349          | \$0               | \$2,306,517         | \$161,225           | \$671.35                | 93.5%                    |
| Aug-19                   | 3,108        | \$2,478,545         | \$1,489,091         | \$653,241          | \$230,383          | \$0               | \$2,372,715         | \$105,830           | \$689.30                | 95.7%                    |
| Sep-19                   | 3,086        | \$2,457,914         | \$1,370,735         | \$611,268          | \$228,758          | \$0               | \$2,210,760         | \$247,154           | \$642.26                | 89.9%                    |
| Oct-19                   | 3,101        | \$2,470,587         | \$1,131,354         | \$645,526          | \$229,866          | \$0               | \$2,006,746         | \$463,841           | \$573.00                | 81.2%                    |
| Nov-19                   | 3,098        | \$2,470,122         | \$1,475,822         | \$624,477          | \$229,637          | \$0               | \$2,329,936         | \$140,186           | \$677.95                | 94.3%                    |
| Dec-19                   | 3,094        | \$2,460,970         | \$948,984           | \$677,844          | \$229,305          | \$0               | \$1,856,133         | \$604,837           | \$525.80                | 75.4%                    |
| Jan-20                   | 3,105        | \$2,577,095         | \$1,375,731         | \$687,899          | \$230,147          | \$0               | \$2,293,777         | \$283,318           | \$664.62                | 89.0%                    |
| Feb-20                   | 3,079        | \$2,553,570         | \$1,122,710         | \$585,243          | \$228,169          | \$0               | \$1,936,122         | \$617,449           | \$554.71                | 75.8%                    |
| Mar-20                   | 3,101        | \$2,573,254         | \$1,252,820         | \$781,173          | \$229,808          | \$0               | \$2,263,801         | \$309,453           | \$655.92                | 88.0%                    |
| Apr-20                   | 3,107        | \$2,579,385         | \$1,051,406         | \$706,805          | \$230,237          | \$0               | \$1,988,448         | \$590,937           | \$565.89                | 77.1%                    |
| May-20                   | 3,110        | \$2,583,582         | \$1,126,316         | \$627,606          | \$230,516          | \$0               | \$1,984,438         | \$599,144           | \$563.96                | 76.8%                    |
| Jun-20                   | 3,121        | \$2,593,909         | \$1,159,286         | \$688,886          | \$231,343          | \$0               | \$2,079,515         | \$514,395           | \$592.17                | 80.2%                    |
| Jul-20                   | 3,121        | \$2,596,813         | \$1,500,404         | \$631,333          | \$231,350          | \$0               | \$2,363,086         | \$233,727           | \$683.03                | 91.0%                    |
| Aug-20                   | 3,110        | \$2,586,838         | \$1,658,725         | \$695,098          | \$230,530          | \$0               | \$2,584,354         | \$2,485             | \$756.86                | 99.9%                    |
| Sep-20                   | 3,111        | \$2,598,055         | \$1,389,579         | \$692,283          | \$230,619          | \$0               | \$2,312,480         | \$285,575           | \$669.19                | 89.0%                    |
| Oct-20                   | 3,106        | \$2,594,307         | \$1,545,213         | \$659,880          | \$230,228          | \$0               | \$2,435,321         | \$158,986           | \$709.95                | 93.9%                    |
| Nov-20                   | 3,094        | \$2,583,263         | \$1,470,375         | \$659,322          | \$229,341          | \$0               | \$2,359,039         | \$224,224           | \$688.33                | 91.3%                    |
| Dec-20                   | 3,101        | \$2,595,954         | \$1,379,137         | \$727,520          | \$229,916          | \$0               | \$2,336,573         | \$259,381           | \$679.35                | 90.0%                    |
| Jan-21                   | 3,104        | \$2,604,846         | \$1,157,039         | \$593,016          | \$239,961          | \$0               | \$1,990,016         | \$614,830           | \$563.81                | 76.4%                    |
| Feb-21                   | 3,093        | \$2,596,239         | \$931,312           | \$589,641          | \$239,109          | \$0               | \$1,760,063         | \$836,176           | \$491.74                | 67.8%                    |
| Mar-21                   | 3,085        | \$2,594,983         | \$1,455,976         | \$691,731          | \$238,489          | \$0               | \$2,386,197         | \$208,786           | \$696.18                | 92.0%                    |
| Apr-21                   | 3,083        | \$2,591,877         | \$1,544,764         | \$776,655          | \$238,338          | \$0               | \$2,559,757         | \$32,120            | \$752.97                | 98.8%                    |
| May-21                   | 3,086        | \$2,812,037         | \$1,145,567         | \$624,326          | \$238,569          | \$0               | \$2,008,462         | \$803,574           | \$573.52                | 71.4%                    |
| <b>2018</b>              | <b>3,042</b> | <b>\$28,815,253</b> | <b>\$14,613,408</b> | <b>\$8,152,875</b> | <b>\$2,412,885</b> | <b>-\$169,926</b> | <b>\$25,009,242</b> | <b>\$3,806,011</b>  | <b>\$619.03</b>         | <b>86.8%</b>             |
| <b>2019</b>              | <b>3,095</b> | <b>\$29,640,712</b> | <b>\$16,034,925</b> | <b>\$8,042,317</b> | <b>\$2,753,224</b> | <b>\$0</b>        | <b>\$26,830,466</b> | <b>\$2,810,246</b>  | <b>\$648.25</b>         | <b>90.5%</b>             |
| <b>2020</b>              | <b>3,106</b> | <b>\$31,016,026</b> | <b>\$16,031,702</b> | <b>\$8,143,049</b> | <b>\$2,762,203</b> | <b>\$0</b>        | <b>\$26,936,953</b> | <b>\$4,079,073</b>  | <b>\$648.71</b>         | <b>86.8%</b>             |
| <b>2021 YTD</b>          | <b>3,090</b> | <b>\$13,199,981</b> | <b>\$6,234,659</b>  | <b>\$3,275,369</b> | <b>\$1,194,467</b> | <b>\$0</b>        | <b>\$10,704,495</b> | <b>\$2,495,486</b>  | <b>\$615.50</b>         | <b>81.1%</b>             |
| <b>Current 12 Months</b> | <b>3,101</b> | <b>\$31,349,122</b> | <b>\$16,337,379</b> | <b>\$8,029,691</b> | <b>\$2,807,793</b> | <b>\$0</b>        | <b>\$27,174,862</b> | <b>\$4,174,259</b>  | <b>\$654.76</b>         | <b>86.7%</b>             |

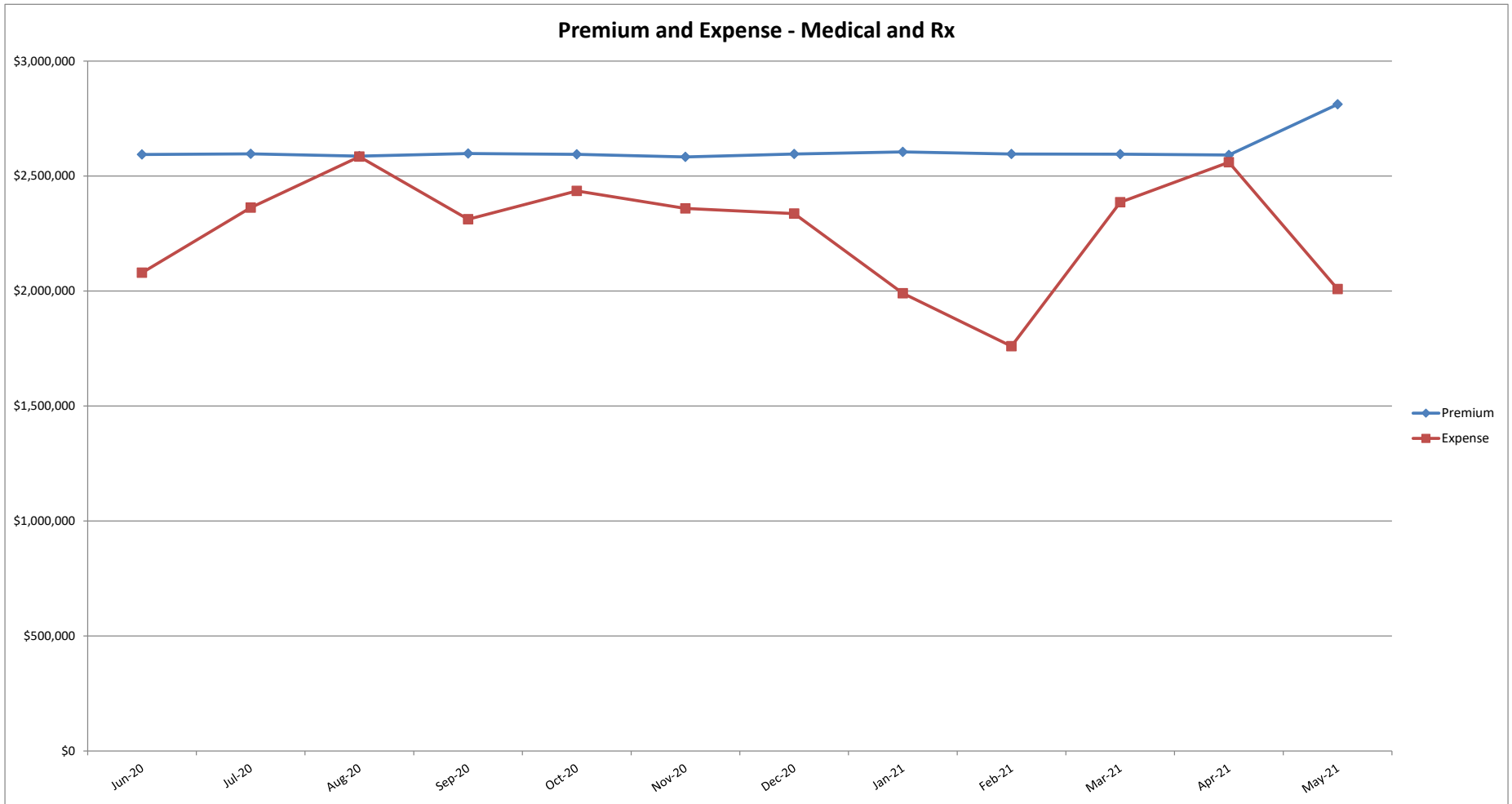
**Data Sources:**

**Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, 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 runout for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2021  
All Districts Combined - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2021  
All Districts Combined - HDHP**

| MONTH-YEAR               | ENROLLED   | FUNDING / PREMIUM  | CLAIMS EXPENSE     |                    |                  |               |                    | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|------------|--------------------|--------------------|--------------------|------------------|---------------|--------------------|---------------------|-------------------------|--------------------------|
|                          |            |                    | MEDICAL            | RX                 | FIXED            | POOLED CLAIMS | TOTAL EXPENSE      |                     |                         |                          |
| Jun-19                   | 805        | \$608,004          | \$108,337          | \$86,343           | \$64,993         | \$0           | \$259,673          | \$348,331           | \$241.84                | 42.7%                    |
| Jul-19                   | 794        | \$602,361          | \$395,802          | \$106,192          | \$64,102         | \$0           | \$566,095          | \$36,265            | \$632.23                | 94.0%                    |
| Aug-19                   | 781        | \$590,958          | \$219,736          | \$99,521           | \$63,048         | \$0           | \$382,305          | \$208,653           | \$408.78                | 64.7%                    |
| Sep-19                   | 777        | \$588,129          | \$101,890          | \$67,672           | \$62,731         | \$0           | \$232,293          | \$355,836           | \$218.23                | 39.5%                    |
| Oct-19                   | 785        | \$595,321          | \$240,278          | \$126,354          | \$63,379         | \$0           | \$430,011          | \$165,310           | \$467.05                | 72.2%                    |
| Nov-19                   | 789        | \$595,303          | \$192,489          | \$78,586           | \$63,704         | \$0           | \$334,779          | \$260,524           | \$343.57                | 56.2%                    |
| Dec-19                   | 756        | \$579,050          | \$444,442          | \$109,032          | \$61,022         | \$0           | \$614,496          | -\$35,446           | \$732.11                | 106.1%                   |
| Jan-20                   | 763        | \$586,460          | \$375,864          | \$31,673           | \$61,589         | \$0           | \$469,126          | \$117,334           | \$534.12                | 80.0%                    |
| Feb-20                   | 770        | \$590,084          | \$347,707          | \$45,050           | \$62,150         | \$0           | \$454,907          | \$135,177           | \$510.07                | 77.1%                    |
| Mar-20                   | 772        | \$593,027          | \$542,777          | \$67,347           | \$62,304         | \$0           | \$672,428          | -\$79,401           | \$790.32                | 113.4%                   |
| Apr-20                   | 769        | \$590,363          | \$152,102          | \$69,184           | \$62,061         | \$0           | \$283,347          | \$307,015           | \$287.76                | 48.0%                    |
| May-20                   | 772        | \$593,149          | \$321,023          | \$109,407          | \$62,304         | \$0           | \$492,735          | \$100,415           | \$557.55                | 83.1%                    |
| Jun-20                   | 777        | \$595,737          | \$187,125          | \$74,440           | \$62,710         | \$0           | \$324,274          | \$271,463           | \$336.63                | 54.4%                    |
| Jul-20                   | 773        | \$592,211          | \$233,135          | \$118,233          | \$62,385         | \$0           | \$413,753          | \$178,457           | \$454.55                | 69.9%                    |
| Aug-20                   | 767        | \$586,013          | \$262,294          | \$94,087           | \$61,906         | \$0           | \$418,288          | \$167,725           | \$464.64                | 71.4%                    |
| Sep-20                   | 764        | \$584,150          | \$170,884          | \$135,267          | \$61,663         | \$0           | \$367,814          | \$216,336           | \$400.72                | 63.0%                    |
| Oct-20                   | 756        | \$578,539          | \$247,798          | \$79,332           | \$61,022         | \$0           | \$388,152          | \$190,387           | \$432.71                | 67.1%                    |
| Nov-20                   | 769        | \$580,118          | \$328,948          | \$91,315           | \$62,076         | \$0           | \$482,339          | \$97,779            | \$546.51                | 83.1%                    |
| Dec-20                   | 774        | \$598,176          | \$231,387          | \$126,500          | \$62,481         | \$0           | \$420,367          | \$177,809           | \$462.39                | 70.3%                    |
| Jan-21                   | 768        | \$594,342          | \$85,089           | \$60,474           | \$58,774         | \$0           | \$204,338          | \$390,005           | \$189.54                | 34.4%                    |
| Feb-21                   | 763        | \$588,447          | \$179,768          | \$55,262           | \$58,392         | \$0           | \$293,421          | \$295,026           | \$308.03                | 49.9%                    |
| Mar-21                   | 763        | \$590,189          | \$209,328          | \$79,996           | \$58,391         | \$0           | \$347,714          | \$242,475           | \$379.19                | 58.9%                    |
| Apr-21                   | 761        | \$589,632          | \$202,327          | \$51,380           | \$58,238         | \$0           | \$311,945          | \$277,688           | \$333.39                | 52.9%                    |
| May-21                   | 758        | \$586,588          | \$222,225          | \$99,280           | \$58,007         | \$0           | \$379,512          | \$207,075           | \$424.15                | 64.7%                    |
| <b>2018</b>              | <b>804</b> | <b>\$7,196,204</b> | <b>\$3,200,278</b> | <b>\$1,361,480</b> | <b>\$655,380</b> | <b>\$0</b>    | <b>\$5,217,138</b> | <b>\$1,979,065</b>  | <b>\$472.77</b>         | <b>72.5%</b>             |
| <b>2019</b>              | <b>791</b> | <b>\$7,216,380</b> | <b>\$2,532,379</b> | <b>\$1,115,170</b> | <b>\$765,780</b> | <b>\$0</b>    | <b>\$4,413,329</b> | <b>\$2,803,051</b>  | <b>\$384.52</b>         | <b>61.2%</b>             |
| <b>2020</b>              | <b>769</b> | <b>\$7,068,027</b> | <b>\$3,401,044</b> | <b>\$1,041,835</b> | <b>\$744,652</b> | <b>\$0</b>    | <b>\$5,187,531</b> | <b>\$1,880,496</b>  | <b>\$481.56</b>         | <b>73.4%</b>             |
| <b>2021 YTD</b>          | <b>763</b> | <b>\$2,949,198</b> | <b>\$898,737</b>   | <b>\$346,392</b>   | <b>\$291,802</b> | <b>\$0</b>    | <b>\$1,536,930</b> | <b>\$1,412,268</b>  | <b>\$326.55</b>         | <b>52.1%</b>             |
| <b>Current 12 Months</b> | <b>766</b> | <b>\$7,064,142</b> | <b>\$2,560,308</b> | <b>\$1,065,565</b> | <b>\$726,045</b> | <b>\$0</b>    | <b>\$4,351,918</b> | <b>\$2,712,224</b>  | <b>\$394.42</b>         | <b>61.6%</b>             |

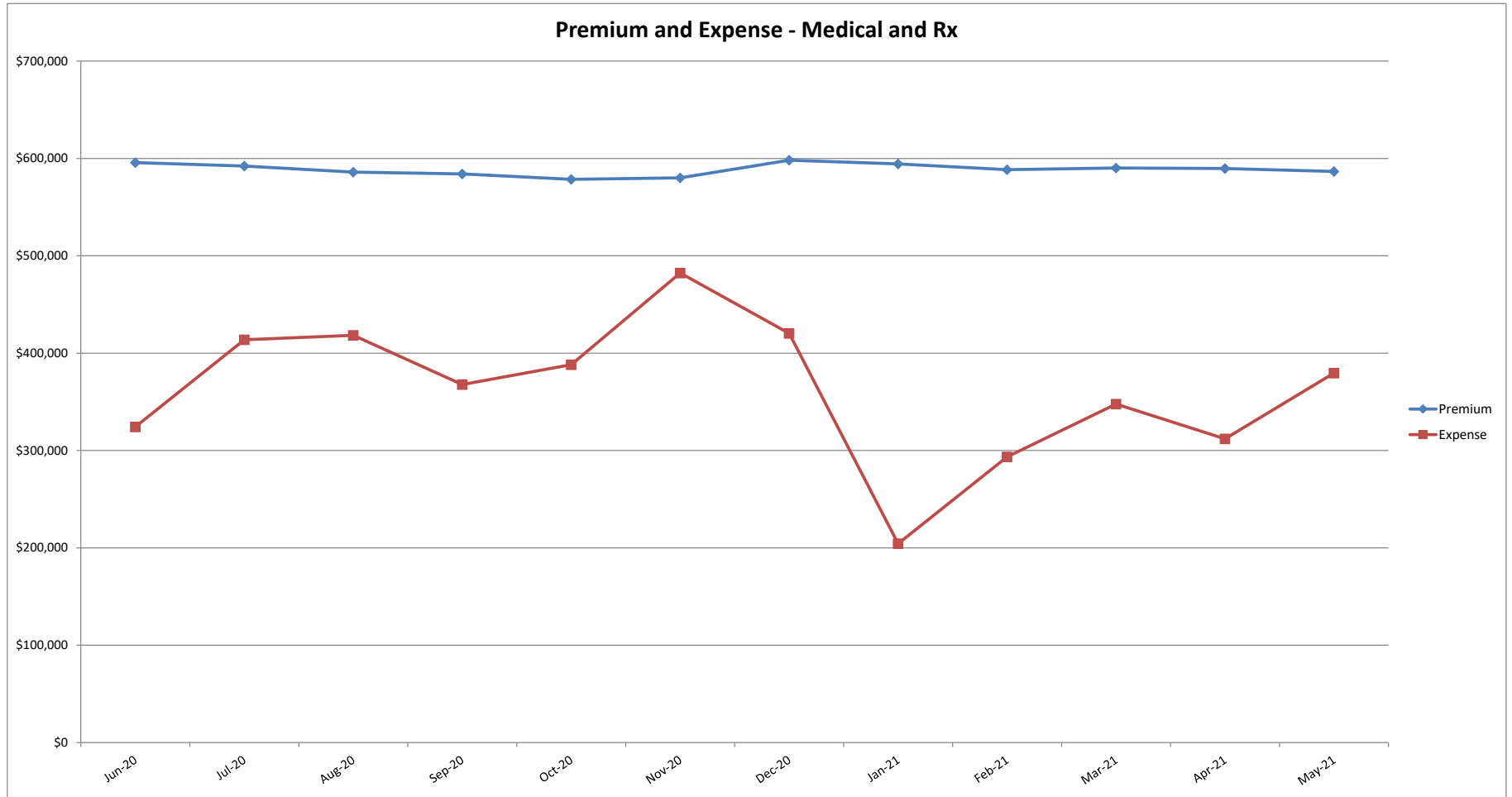
**Data Sources:**

**Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, 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 runout for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2021  
All Districts Combined - HDHP**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of May 2021**  
**County of Fresno - All Medical**

| MONTH-YEAR        | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE |              |             |               |               | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|-------------------|----------|-------------------|----------------|--------------|-------------|---------------|---------------|---------------------|-------------------------|--------------------------|
|                   |          |                   | MEDICAL        | RX           | FIXED       | POOLED CLAIMS | TOTAL EXPENSE |                     |                         |                          |
| Jun-19            | 3,946    | \$4,282,374       | \$2,806,991    | \$892,778    | \$364,796   | \$0           | \$4,064,566   | \$217,808           | \$937.60                | 94.9%                    |
| Jul-19            | 3,929    | \$4,265,355       | \$3,828,110    | \$950,531    | \$363,331   | \$0           | \$5,141,972   | -\$876,617          | \$1,216.25              | 120.6%                   |
| Aug-19            | 3,911    | \$4,250,316       | \$2,986,201    | \$914,827    | \$361,798   | \$0           | \$4,262,825   | -\$12,510           | \$997.45                | 100.3%                   |
| Sep-19            | 3,905    | \$4,233,021       | \$3,054,615    | \$821,510    | \$361,268   | \$0           | \$4,237,393   | -\$4,371            | \$992.61                | 100.1%                   |
| Oct-19            | 3,920    | \$4,236,425       | \$3,302,614    | \$1,049,606  | \$362,586   | \$0           | \$4,714,806   | -\$478,381          | \$1,110.26              | 111.3%                   |
| Nov-19            | 3,911    | \$4,224,192       | \$2,769,749    | \$893,619    | \$361,681   | -\$24,644     | \$4,000,405   | \$223,787           | \$930.38                | 94.7%                    |
| Dec-19            | 3,951    | \$4,271,027       | \$2,719,201    | \$871,576    | \$366,084   | -\$14,621     | \$3,942,240   | \$328,787           | \$905.13                | 92.3%                    |
| Jan-20            | 3,950    | \$4,389,610       | \$2,506,823    | \$1,025,374  | \$365,827   | \$0           | \$3,898,023   | \$491,586           | \$894.23                | 88.8%                    |
| Feb-20            | 3,943    | \$4,371,028       | \$2,746,757    | \$858,742    | \$365,186   | -\$173,505    | \$3,797,180   | \$573,848           | \$870.40                | 86.9%                    |
| Mar-20            | 3,948    | \$4,374,673       | \$3,051,368    | \$1,163,600  | \$365,620   | \$50,701      | \$4,631,290   | -\$256,617          | \$1,080.46              | 105.9%                   |
| Apr-20            | 3,913    | \$4,334,567       | \$2,691,200    | \$1,058,690  | \$362,343   | \$0           | \$4,112,233   | \$222,334           | \$958.32                | 94.9%                    |
| May-20            | 3,925    | \$4,351,224       | \$2,397,772    | \$981,209    | \$363,330   | \$0           | \$3,742,312   | \$608,912           | \$860.89                | 86.0%                    |
| Jun-20            | 3,949    | \$4,363,382       | \$2,252,852    | \$1,008,820  | \$365,525   | \$0           | \$3,627,197   | \$736,185           | \$825.95                | 83.1%                    |
| Jul-20            | 3,927    | \$4,345,200       | \$3,009,522    | \$1,075,523  | \$363,463   | -\$158,003    | \$4,290,504   | \$54,695            | \$1,000.01              | 98.7%                    |
| Aug-20            | 3,908    | \$4,326,792       | \$3,425,233    | \$1,021,221  | \$361,732   | \$0           | \$4,808,186   | -\$481,393          | \$1,137.78              | 111.1%                   |
| Sep-20            | 3,904    | \$4,331,783       | \$3,268,592    | \$1,047,897  | \$361,363   | -\$425,617    | \$4,252,235   | \$79,548            | \$996.64                | 98.2%                    |
| Oct-20            | 3,897    | \$4,323,016       | \$2,912,075    | \$1,055,408  | \$360,840   | -\$7,062      | \$4,321,261   | \$1,755             | \$1,016.27              | 100.0%                   |
| Nov-20            | 3,892    | \$4,324,343       | \$3,154,140    | \$950,876    | \$360,170   | -\$136,088    | \$4,329,098   | -\$4,755            | \$1,019.77              | 100.1%                   |
| Dec-20            | 3,936    | \$4,478,663       | \$2,815,366    | \$1,092,751  | \$364,192   | -\$55,952     | \$4,216,357   | \$262,306           | \$978.70                | 94.1%                    |
| Jan-21            | 3,920    | \$4,465,232       | \$2,293,143    | \$869,715    | \$373,142   | -\$14,142     | \$3,521,858   | \$943,374           | \$803.24                | 78.9%                    |
| Feb-21            | 3,908    | \$4,447,817       | \$2,590,421    | \$906,160    | \$372,009   | -\$48,745     | \$3,819,846   | \$627,971           | \$882.25                | 85.9%                    |
| Mar-21            | 3,924    | \$4,462,554       | \$2,651,012    | \$1,049,983  | \$373,568   | \$140,168     | \$4,214,731   | \$247,823           | \$978.89                | 94.4%                    |
| Apr-21            | 3,911    | \$4,441,632       | \$3,290,878    | \$1,140,629  | \$372,406   | \$0           | \$4,803,913   | -\$362,281          | \$1,133.09              | 108.2%                   |
| May-21            | 3,887    | \$4,415,607       | \$3,777,819    | \$1,025,040  | \$370,020   | -\$11,586     | \$5,161,294   | -\$745,687          | \$1,232.64              | 116.9%                   |
| 2018              | 3,998    | \$50,293,893      | \$31,099,478   | \$11,964,537 | \$3,791,051 | -\$381,378    | \$46,473,688  | \$3,820,205         | \$889.74                | 92.4%                    |
| 2019              | 3,933    | \$51,210,455      | \$36,088,764   | \$11,135,254 | \$4,364,951 | -\$39,265     | \$51,549,705  | -\$339,249          | \$999.83                | 100.7%                   |
| 2020              | 3,924    | \$52,314,281      | \$34,231,702   | \$12,340,110 | \$4,359,591 | -\$905,527    | \$50,025,876  | \$2,288,405         | \$969.72                | 95.6%                    |
| 2021 YTD          | 3,910    | \$22,232,841      | \$14,603,273   | \$4,991,527  | \$1,861,145 | \$65,695      | \$21,521,640  | \$711,201           | \$1,005.65              | 96.8%                    |
| Current 12 Months | 3,914    | \$52,726,021      | \$35,441,055   | \$12,244,022 | \$4,398,430 | -\$717,027    | \$51,366,479  | \$1,359,542         | \$1,000.11              | 97.4%                    |

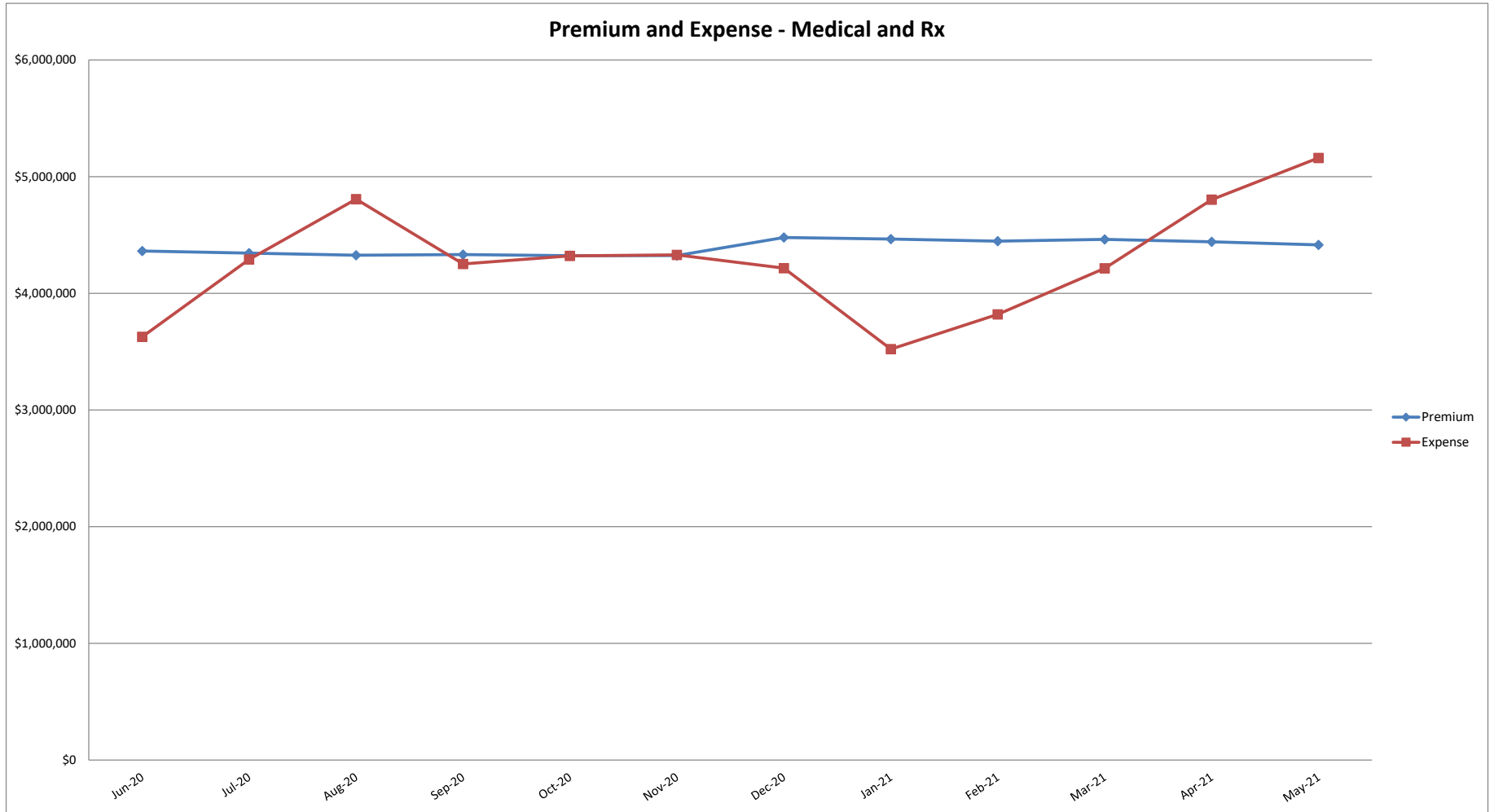
**Data Sources:**

**Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, 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

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2021  
County of Fresno - All Medical**







**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of May 2021**  
**County of Fresno - EPO**

| MONTH-YEAR               | ENROLLED     | FUNDING / PREMIUM   | CLAIMS EXPENSE      |                     |                    |                   |                     | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|--------------|---------------------|---------------------|---------------------|--------------------|-------------------|---------------------|---------------------|-------------------------|--------------------------|
|                          |              |                     | MEDICAL             | RX                  | FIXED              | POOLED CLAIMS     | TOTAL EXPENSE       |                     |                         |                          |
| Jun-19                   | 3,060        | \$3,545,756         | \$2,650,766         | \$789,556           | \$292,995          | \$0               | \$3,733,317         | -\$187,561          | \$1,124.29              | 105.3%                   |
| Jul-19                   | 3,054        | \$3,534,380         | \$3,391,960         | \$823,278           | \$292,421          | \$0               | \$4,507,658         | -\$973,278          | \$1,380.24              | 127.5%                   |
| Aug-19                   | 3,049        | \$3,530,743         | \$2,755,785         | \$799,532           | \$291,942          | \$0               | \$3,847,258         | -\$316,515          | \$1,166.06              | 109.0%                   |
| Sep-19                   | 3,046        | \$3,515,389         | \$2,908,388         | \$731,856           | \$291,655          | \$0               | \$3,931,898         | -\$416,509          | \$1,195.09              | 111.8%                   |
| Oct-19                   | 3,053        | \$3,511,833         | \$3,019,797         | \$906,514           | \$292,325          | \$0               | \$4,218,636         | -\$706,803          | \$1,286.05              | 120.1%                   |
| Nov-19                   | 3,041        | \$3,500,583         | \$2,484,331         | \$792,797           | \$291,176          | -\$24,644         | \$3,543,659         | -\$43,076           | \$1,069.54              | 101.2%                   |
| Dec-19                   | 3,120        | \$3,571,058         | \$2,376,124         | \$730,643           | \$298,740          | -\$14,621         | \$3,390,886         | \$180,172           | \$991.07                | 95.0%                    |
| Jan-20                   | 3,108        | \$3,678,181         | \$2,093,413         | \$960,589           | \$297,591          | \$0               | \$3,351,593         | \$326,588           | \$982.63                | 91.1%                    |
| Feb-20                   | 3,103        | \$3,666,962         | \$2,478,232         | \$790,500           | \$297,112          | -\$173,505        | \$3,392,339         | \$274,623           | \$997.49                | 92.5%                    |
| Mar-20                   | 3,105        | \$3,666,293         | \$2,566,124         | \$1,085,231         | \$297,304          | \$50,701          | \$3,999,360         | -\$333,067          | \$1,192.29              | 109.1%                   |
| Apr-20                   | 3,075        | \$3,632,941         | \$2,309,587         | \$965,092           | \$294,431          | \$0               | \$3,569,111         | \$63,830            | \$1,064.94              | 98.2%                    |
| May-20                   | 3,076        | \$3,639,696         | \$2,167,748         | \$866,773           | \$294,527          | \$0               | \$3,329,048         | \$310,648           | \$986.52                | 91.5%                    |
| Jun-20                   | 3,093        | \$3,645,833         | \$2,032,116         | \$908,516           | \$296,155          | \$0               | \$3,236,787         | \$409,046           | \$950.74                | 88.8%                    |
| Jul-20                   | 3,074        | \$3,630,586         | \$2,741,750         | \$935,714           | \$294,336          | -\$158,003        | \$3,813,797         | -\$183,211          | \$1,144.91              | 105.0%                   |
| Aug-20                   | 3,061        | \$3,619,689         | \$3,087,343         | \$895,240           | \$293,091          | \$0               | \$4,275,674         | -\$655,985          | \$1,301.07              | 118.1%                   |
| Sep-20                   | 3,058        | \$3,619,677         | \$3,014,014         | \$911,800           | \$292,804          | -\$425,617        | \$3,793,000         | -\$173,323          | \$1,144.60              | 104.8%                   |
| Oct-20                   | 3,061        | \$3,617,647         | \$2,593,976         | \$940,465           | \$293,091          | -\$7,062          | \$3,820,469         | -\$202,822          | \$1,152.36              | 105.6%                   |
| Nov-20                   | 3,043        | \$3,617,395         | \$2,769,050         | \$845,938           | \$291,367          | -\$136,088        | \$3,770,267         | -\$152,871          | \$1,143.25              | 104.2%                   |
| Dec-20                   | 3,074        | \$3,743,398         | \$2,535,971         | \$936,403           | \$294,336          | -\$55,952         | \$3,710,757         | \$32,641            | \$1,111.39              | 99.1%                    |
| Jan-21                   | 3,067        | \$3,737,985         | \$2,203,064         | \$791,611           | \$307,896          | -\$14,142         | \$3,288,428         | \$449,557           | \$971.81                | 88.0%                    |
| Feb-21                   | 3,058        | \$3,722,132         | \$2,375,395         | \$820,685           | \$306,993          | -\$48,745         | \$3,454,329         | \$267,804           | \$1,029.21              | 92.8%                    |
| Mar-21                   | 3,072        | \$3,733,137         | \$2,399,018         | \$956,694           | \$308,398          | \$140,168         | \$3,804,278         | -\$71,141           | \$1,137.98              | 101.9%                   |
| Apr-21                   | 3,065        | \$3,717,390         | \$3,044,265         | \$1,060,084         | \$307,695          | \$0               | \$4,412,044         | -\$694,654          | \$1,339.10              | 118.7%                   |
| May-21                   | 3,042        | \$3,691,769         | \$3,502,522         | \$919,189           | \$305,386          | -\$11,586         | \$4,715,512         | -\$1,023,744        | \$1,449.75              | 127.7%                   |
| <b>2018</b>              | <b>3,091</b> | <b>\$41,225,886</b> | <b>\$27,109,361</b> | <b>\$10,112,448</b> | <b>\$3,050,694</b> | <b>-\$381,378</b> | <b>\$39,891,126</b> | <b>\$1,334,760</b>  | <b>\$993.38</b>         | <b>96.8%</b>             |
| <b>2019</b>              | <b>3,062</b> | <b>\$42,445,762</b> | <b>\$33,226,729</b> | <b>\$9,750,935</b>  | <b>\$3,517,759</b> | <b>-\$39,265</b>  | <b>\$46,456,159</b> | <b>-\$4,010,396</b> | <b>\$1,168.74</b>       | <b>109.4%</b>            |
| <b>2020</b>              | <b>3,078</b> | <b>\$43,778,298</b> | <b>\$30,389,324</b> | <b>\$11,042,260</b> | <b>\$3,536,143</b> | <b>-\$905,527</b> | <b>\$44,062,200</b> | <b>-\$283,903</b>   | <b>\$1,097.35</b>       | <b>100.6%</b>            |
| <b>2021 YTD</b>          | <b>3,061</b> | <b>\$18,602,412</b> | <b>\$13,524,264</b> | <b>\$4,548,263</b>  | <b>\$1,536,369</b> | <b>\$65,695</b>   | <b>\$19,674,591</b> | <b>-\$1,072,178</b> | <b>\$1,185.19</b>       | <b>105.8%</b>            |
| <b>Current 12 Months</b> | <b>3,064</b> | <b>\$44,096,638</b> | <b>\$32,298,484</b> | <b>\$10,922,338</b> | <b>\$3,591,547</b> | <b>-\$717,027</b> | <b>\$46,095,341</b> | <b>-\$1,998,704</b> | <b>\$1,156.00</b>       | <b>104.5%</b>            |

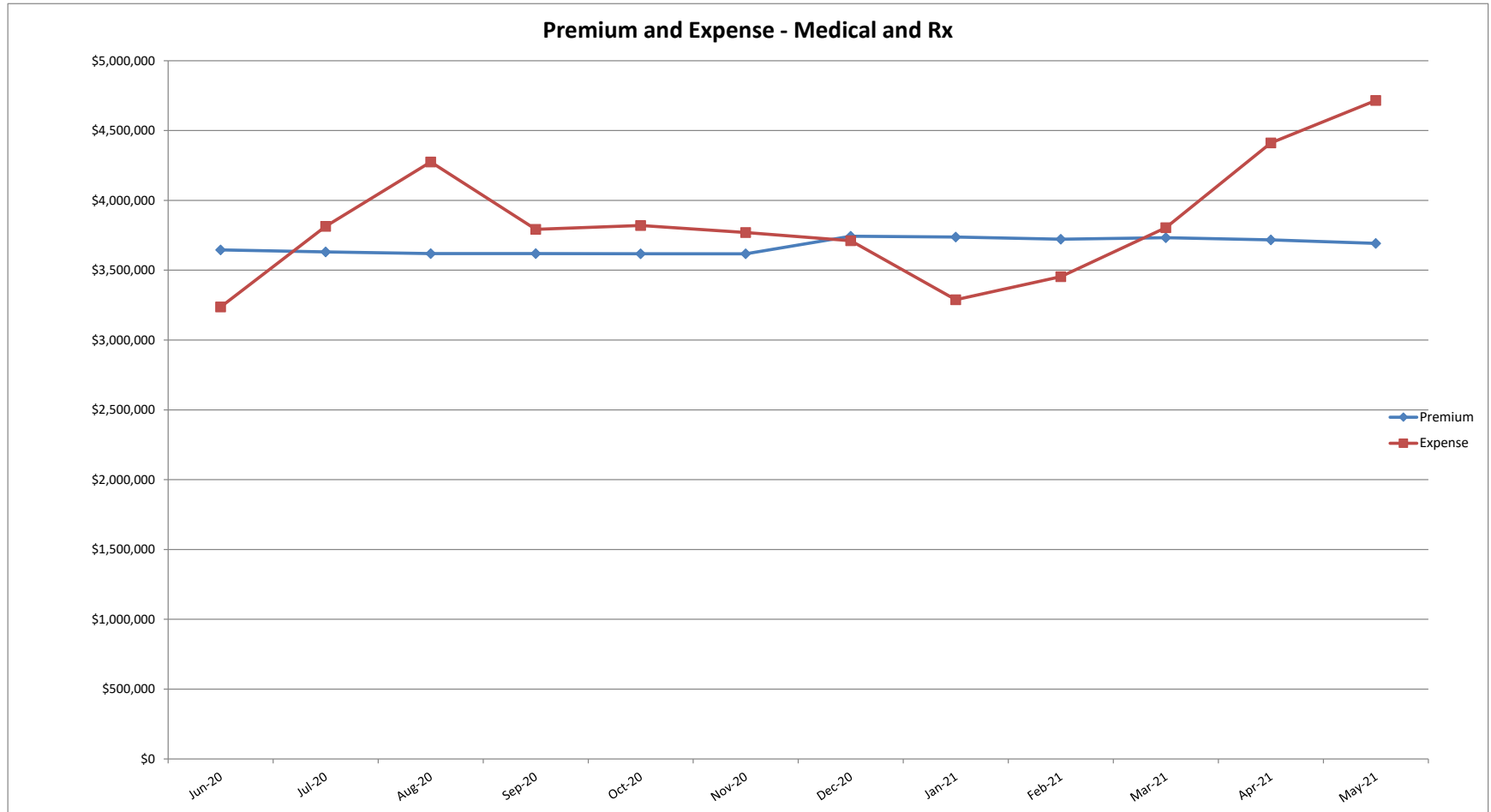
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**Notes:**

1. Fixed Cost Schedule: Appendix
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**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2021  
County of Fresno - EPO**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2021  
County of Fresno - PPO**

| MONTH-YEAR               | ENROLLED   | FUNDING / PREMIUM  | CLAIMS EXPENSE     |                  |                  |               |                    | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|------------|--------------------|--------------------|------------------|------------------|---------------|--------------------|---------------------|-------------------------|--------------------------|
|                          |            |                    | MEDICAL            | RX               | FIXED            | POOLED CLAIMS | TOTAL EXPENSE      |                     |                         |                          |
| Jun-19                   | 115        | \$153,102          | \$55,699           | \$25,717         | \$9,320          | \$0           | \$90,736           | \$62,366            | \$707.97                | 59.3%                    |
| Jul-19                   | 115        | \$153,102          | \$63,868           | \$29,255         | \$9,320          | \$0           | \$102,442          | \$50,660            | \$809.76                | 66.9%                    |
| Aug-19                   | 115        | \$153,102          | \$57,549           | \$23,960         | \$9,320          | \$0           | \$90,829           | \$62,273            | \$708.77                | 59.3%                    |
| Sep-19                   | 115        | \$153,408          | \$47,280           | \$22,624         | \$9,320          | \$0           | \$79,223           | \$74,185            | \$607.86                | 51.6%                    |
| Oct-19                   | 115        | \$153,176          | \$49,400           | \$32,187         | \$9,320          | \$0           | \$90,906           | \$62,270            | \$709.45                | 59.3%                    |
| Nov-19                   | 114        | \$152,211          | \$97,362           | \$22,999         | \$9,239          | \$0           | \$129,599          | \$22,612            | \$1,055.79              | 85.1%                    |
| Dec-19                   | 109        | \$145,407          | \$45,828           | \$32,683         | \$8,833          | \$0           | \$87,345           | \$58,063            | \$720.29                | 60.1%                    |
| Jan-20                   | 113        | \$150,611          | \$44,461           | \$33,080         | \$9,158          | \$0           | \$86,699           | \$63,913            | \$686.20                | 57.6%                    |
| Feb-20                   | 105        | \$140,235          | \$81,179           | \$24,013         | \$8,509          | \$0           | \$113,700          | \$26,535            | \$1,001.82              | 81.1%                    |
| Mar-20                   | 107        | \$142,826          | \$94,713           | \$28,685         | \$8,671          | \$0           | \$132,069          | \$10,757            | \$1,153.25              | 92.5%                    |
| Apr-20                   | 105        | \$138,736          | \$245,999          | \$32,705         | \$8,509          | \$0           | \$287,213          | -\$148,477          | \$2,654.32              | 207.0%                   |
| May-20                   | 113        | \$145,851          | \$62,705           | \$25,127         | \$9,158          | \$0           | \$96,990           | \$48,861            | \$777.28                | 66.5%                    |
| Jun-20                   | 115        | \$149,285          | \$40,224           | \$26,202         | \$9,320          | \$0           | \$75,745           | \$73,539            | \$577.61                | 50.7%                    |
| Jul-20                   | 116        | \$149,875          | \$55,488           | \$37,071         | \$9,401          | \$0           | \$101,960          | \$47,915            | \$797.93                | 68.0%                    |
| Aug-20                   | 115        | \$147,953          | \$83,102           | \$35,624         | \$9,320          | \$0           | \$128,046          | \$19,908            | \$1,032.40              | 86.5%                    |
| Sep-20                   | 117        | \$154,818          | \$90,934           | \$16,187         | \$9,482          | \$0           | \$116,603          | \$38,215            | \$915.56                | 75.3%                    |
| Oct-20                   | 114        | \$153,082          | \$79,009           | \$36,150         | \$9,239          | \$0           | \$124,397          | \$28,685            | \$1,010.16              | 81.3%                    |
| Nov-20                   | 114        | \$153,082          | \$60,431           | \$25,725         | \$9,239          | \$0           | \$95,394           | \$57,688            | \$755.75                | 62.3%                    |
| Dec-20                   | 122        | \$163,341          | \$61,762           | \$30,209         | \$9,887          | \$0           | \$101,857          | \$61,484            | \$753.86                | 62.4%                    |
| Jan-21                   | 120        | \$159,998          | \$11,046           | \$26,955         | \$9,179          | \$0           | \$47,179           | \$112,818           | \$316.67                | 29.5%                    |
| Feb-21                   | 122        | \$164,331          | \$38,591           | \$30,417         | \$9,332          | \$0           | \$78,340           | \$85,991            | \$565.64                | 47.7%                    |
| Mar-21                   | 123        | \$165,713          | \$65,374           | \$25,689         | \$9,408          | \$0           | \$100,471          | \$65,242            | \$740.35                | 60.6%                    |
| Apr-21                   | 119        | \$161,093          | \$52,817           | \$30,611         | \$9,102          | \$0           | \$92,531           | \$68,562            | \$701.08                | 57.4%                    |
| May-21                   | 120        | \$162,516          | \$55,450           | \$20,459         | \$9,179          | \$0           | \$85,088           | \$77,428            | \$632.57                | 52.4%                    |
| <b>2018</b>              | <b>138</b> | <b>\$2,145,877</b> | <b>\$856,122</b>   | <b>\$497,925</b> | <b>\$112,965</b> | <b>\$0</b>    | <b>\$1,467,011</b> | <b>\$678,866</b>    | <b>\$815.20</b>         | <b>68.4%</b>             |
| <b>2019</b>              | <b>115</b> | <b>\$1,846,048</b> | <b>\$620,255</b>   | <b>\$353,355</b> | <b>\$111,916</b> | <b>\$0</b>    | <b>\$1,085,526</b> | <b>\$760,522</b>    | <b>\$705.00</b>         | <b>58.8%</b>             |
| <b>2020</b>              | <b>113</b> | <b>\$1,789,697</b> | <b>\$1,000,007</b> | <b>\$350,776</b> | <b>\$109,890</b> | <b>\$0</b>    | <b>\$1,460,673</b> | <b>\$329,023</b>    | <b>\$996.15</b>         | <b>81.6%</b>             |
| <b>2021 YTD</b>          | <b>121</b> | <b>\$813,650</b>   | <b>\$223,278</b>   | <b>\$134,130</b> | <b>\$46,200</b>  | <b>\$0</b>    | <b>\$403,608</b>   | <b>\$410,042</b>    | <b>\$591.74</b>         | <b>49.6%</b>             |
| <b>Current 12 Months</b> | <b>118</b> | <b>\$1,885,087</b> | <b>\$694,228</b>   | <b>\$341,297</b> | <b>\$112,085</b> | <b>\$0</b>    | <b>\$1,147,610</b> | <b>\$737,476</b>    | <b>\$730.79</b>         | <b>60.9%</b>             |

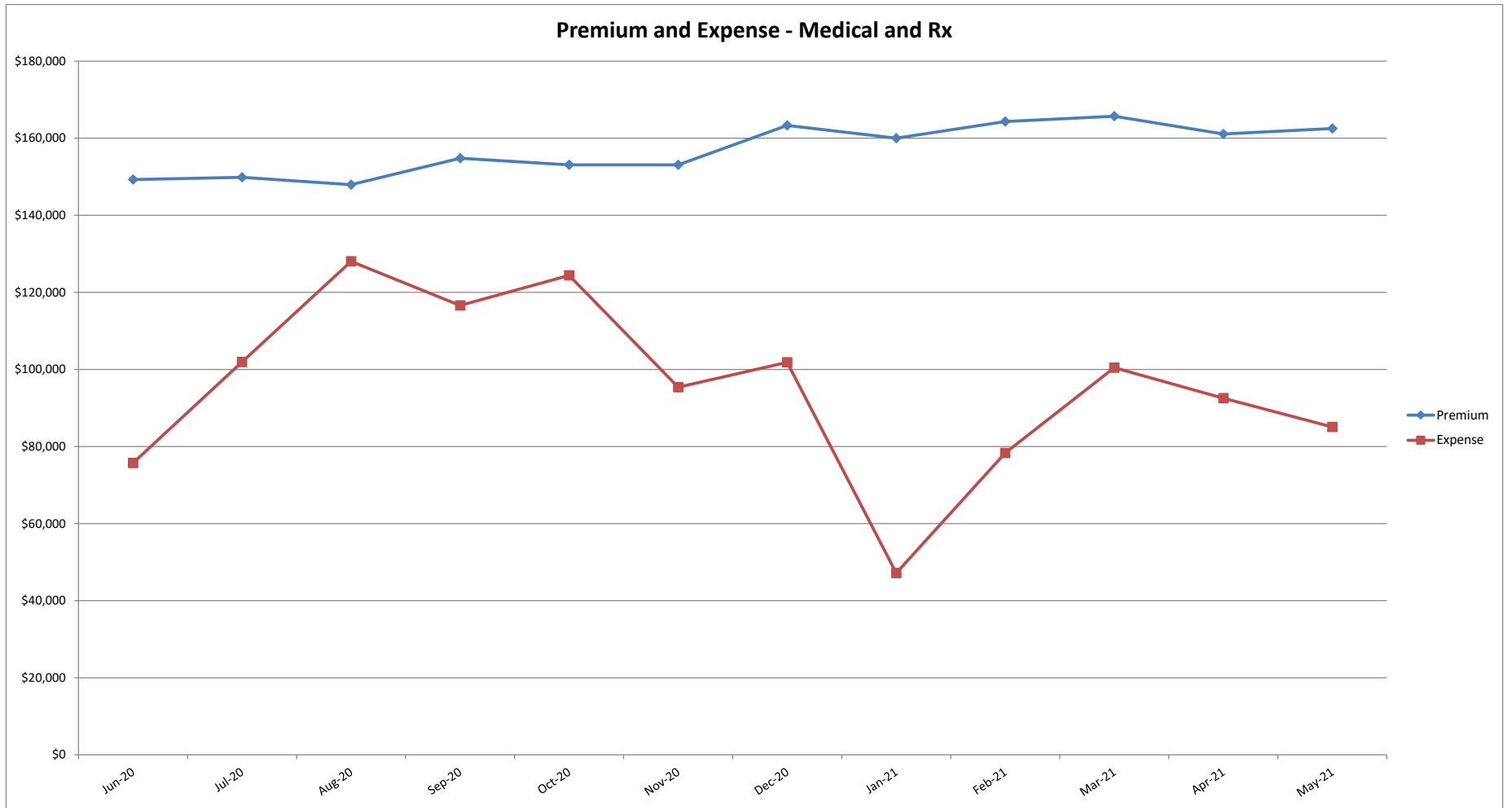
**Data Sources:**

**Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CIL, 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.
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**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2021  
County of Fresno - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2021  
County of Fresno - HDHP**

| MONTH-YEAR               | ENROLLED   | FUNDING / PREMIUM  | CLAIMS EXPENSE     |                    |                  |               |                    | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|------------|--------------------|--------------------|--------------------|------------------|---------------|--------------------|---------------------|-------------------------|--------------------------|
|                          |            |                    | MEDICAL            | RX                 | FIXED            | POOLED CLAIMS | TOTAL EXPENSE      |                     |                         |                          |
| Jun-19                   | 771        | \$583,516          | \$100,526          | \$77,505           | \$62,482         | \$0           | \$240,513          | \$343,003           | \$230.91                | 41.2%                    |
| Jul-19                   | 760        | \$577,873          | \$372,282          | \$97,999           | \$61,590         | \$0           | \$531,871          | \$46,002            | \$618.79                | 92.0%                    |
| Aug-19                   | 747        | \$566,470          | \$172,867          | \$91,334           | \$60,537         | \$0           | \$324,738          | \$241,732           | \$353.68                | 57.3%                    |
| Sep-19                   | 744        | \$564,224          | \$98,947           | \$67,031           | \$60,294         | \$0           | \$226,271          | \$337,953           | \$223.09                | 40.1%                    |
| Oct-19                   | 752        | \$571,416          | \$233,416          | \$110,905          | \$60,942         | \$0           | \$405,263          | \$166,152           | \$457.87                | 70.9%                    |
| Nov-19                   | 756        | \$571,398          | \$188,056          | \$77,824           | \$61,266         | \$0           | \$327,146          | \$244,252           | \$351.69                | 57.3%                    |
| Dec-19                   | 722        | \$554,562          | \$297,249          | \$108,250          | \$58,511         | \$0           | \$464,009          | \$90,553            | \$561.63                | 83.7%                    |
| Jan-20                   | 729        | \$560,817          | \$368,949          | \$31,705           | \$59,078         | \$0           | \$459,732          | \$101,085           | \$549.59                | 82.0%                    |
| Feb-20                   | 735        | \$563,831          | \$187,347          | \$44,230           | \$59,564         | \$0           | \$291,141          | \$272,690           | \$315.07                | 51.6%                    |
| Mar-20                   | 736        | \$565,554          | \$390,531          | \$49,684           | \$59,645         | \$0           | \$499,861          | \$65,693            | \$598.12                | 88.4%                    |
| Apr-20                   | 733        | \$562,890          | \$135,614          | \$60,893           | \$59,402         | \$0           | \$255,909          | \$306,981           | \$268.09                | 45.5%                    |
| May-20                   | 736        | \$565,677          | \$167,319          | \$89,310           | \$59,645         | \$0           | \$316,274          | \$249,403           | \$348.68                | 55.9%                    |
| Jun-20                   | 741        | \$568,265          | \$180,512          | \$74,103           | \$60,051         | \$0           | \$314,665          | \$253,599           | \$343.61                | 55.4%                    |
| Jul-20                   | 737        | \$564,738          | \$212,284          | \$102,737          | \$59,726         | \$0           | \$374,748          | \$189,991           | \$427.44                | 66.4%                    |
| Aug-20                   | 732        | \$559,150          | \$254,788          | \$90,357           | \$59,321         | \$0           | \$404,466          | \$154,684           | \$471.51                | 72.3%                    |
| Sep-20                   | 729        | \$557,288          | \$163,644          | \$119,910          | \$59,078         | \$0           | \$342,632          | \$214,656           | \$388.96                | 61.5%                    |
| Oct-20                   | 722        | \$552,287          | \$239,090          | \$78,793           | \$58,511         | \$0           | \$376,394          | \$175,892           | \$440.28                | 68.2%                    |
| Nov-20                   | 735        | \$553,866          | \$324,660          | \$79,213           | \$59,564         | \$0           | \$463,437          | \$90,428            | \$549.49                | 83.7%                    |
| Dec-20                   | 740        | \$571,924          | \$217,634          | \$126,139          | \$59,970         | \$0           | \$403,743          | \$168,181           | \$464.56                | 70.6%                    |
| Jan-21                   | 733        | \$567,249          | \$79,033           | \$51,150           | \$56,067         | \$0           | \$186,250          | \$380,999           | \$177.60                | 32.8%                    |
| Feb-21                   | 728        | \$561,353          | \$176,435          | \$55,057           | \$55,685         | \$0           | \$287,177          | \$274,176           | \$317.98                | 51.2%                    |
| Mar-21                   | 729        | \$563,705          | \$186,620          | \$67,601           | \$55,761         | \$0           | \$309,982          | \$253,723           | \$348.73                | 55.0%                    |
| Apr-21                   | 727        | \$563,149          | \$193,796          | \$49,934           | \$55,608         | \$0           | \$299,338          | \$263,811           | \$335.25                | 53.2%                    |
| May-21                   | 725        | \$561,323          | \$219,847          | \$85,392           | \$55,455         | \$0           | \$360,694          | \$200,629           | \$421.02                | 64.3%                    |
| <b>2018</b>              | <b>769</b> | <b>\$6,922,130</b> | <b>\$3,133,995</b> | <b>\$1,354,164</b> | <b>\$627,392</b> | <b>\$0</b>    | <b>\$5,115,551</b> | <b>\$1,806,579</b>  | <b>\$486.52</b>         | <b>73.9%</b>             |
| <b>2019</b>              | <b>756</b> | <b>\$6,918,645</b> | <b>\$2,241,780</b> | <b>\$1,030,964</b> | <b>\$735,276</b> | <b>\$0</b>    | <b>\$4,008,020</b> | <b>\$2,910,625</b>  | <b>\$360.71</b>         | <b>57.9%</b>             |
| <b>2020</b>              | <b>734</b> | <b>\$6,746,287</b> | <b>\$2,842,371</b> | <b>\$947,074</b>   | <b>\$713,557</b> | <b>\$0</b>    | <b>\$4,503,003</b> | <b>\$2,243,284</b>  | <b>\$430.37</b>         | <b>66.7%</b>             |
| <b>2021 YTD</b>          | <b>728</b> | <b>\$2,816,779</b> | <b>\$855,731</b>   | <b>\$309,134</b>   | <b>\$278,577</b> | <b>\$0</b>    | <b>\$1,443,441</b> | <b>\$1,373,337</b>  | <b>\$319.84</b>         | <b>51.2%</b>             |
| <b>Current 12 Months</b> | <b>732</b> | <b>\$6,744,296</b> | <b>\$2,448,343</b> | <b>\$980,387</b>   | <b>\$694,798</b> | <b>\$0</b>    | <b>\$4,123,527</b> | <b>\$2,620,769</b>  | <b>\$390.60</b>         | <b>61.1%</b>             |

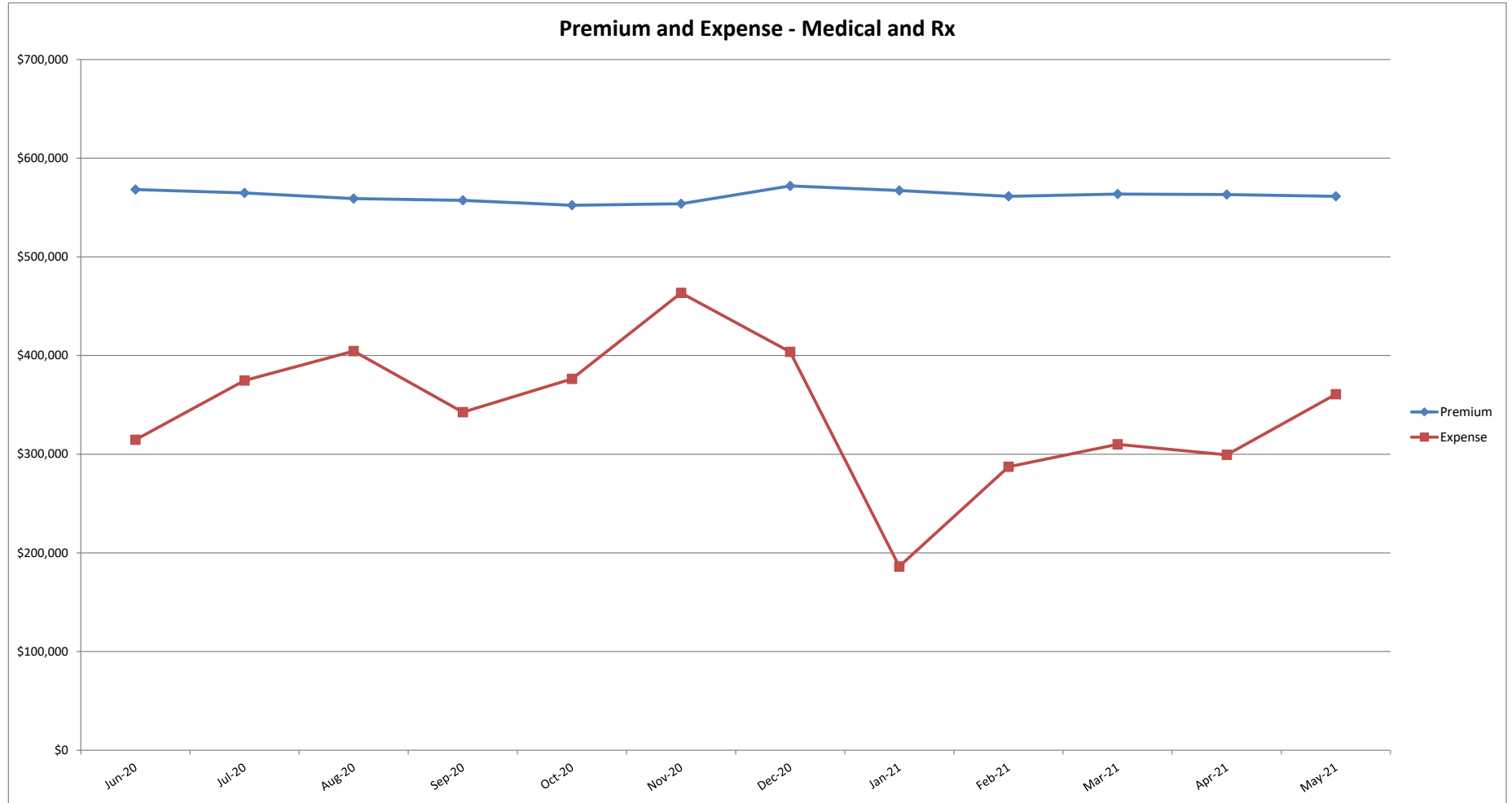
**Data Sources:**

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**Notes:**

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**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2021  
County of Fresno - HDHP**





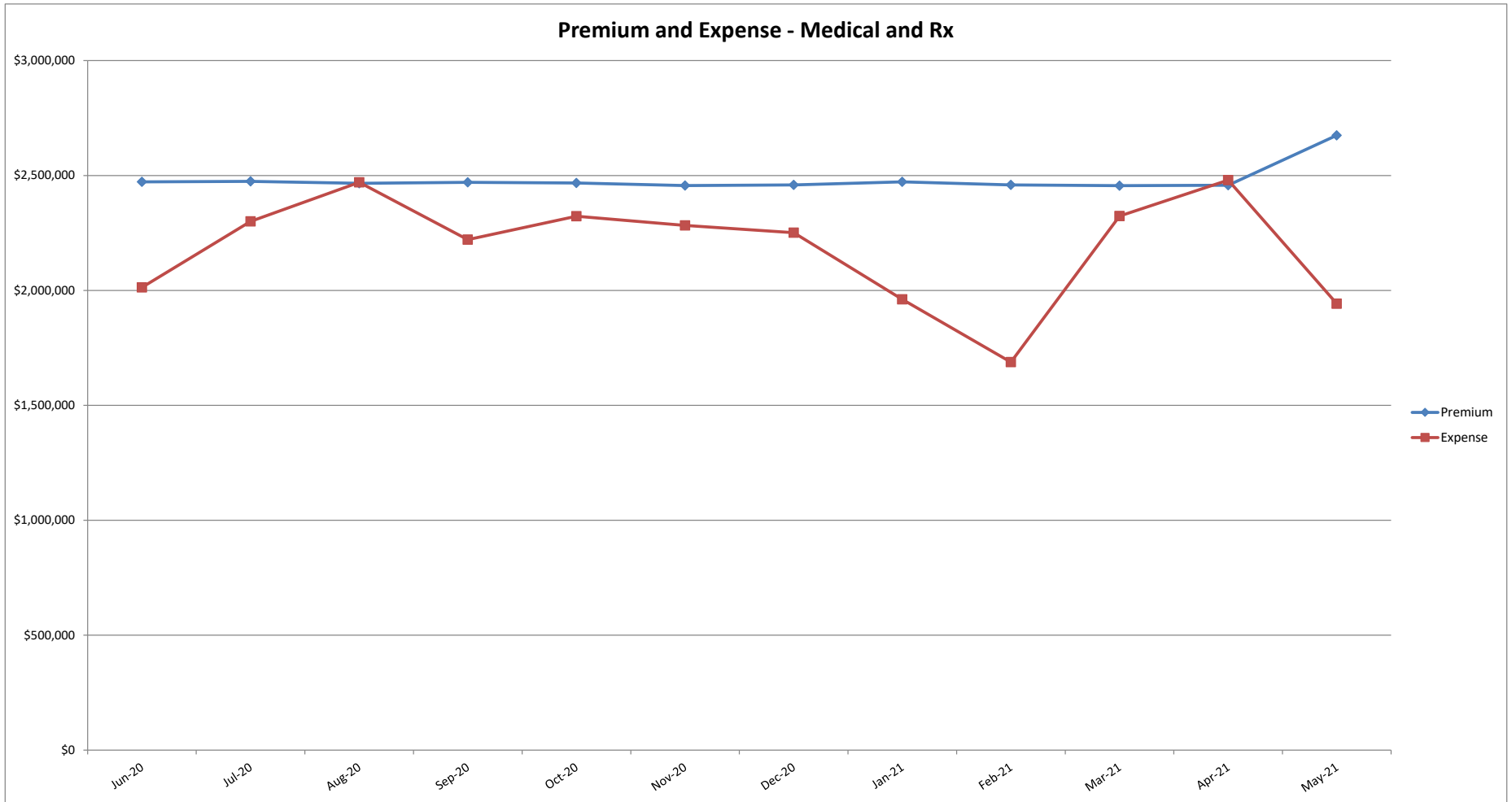
**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of May 2021**  
**County of Tulare - All Medical**

| MONTH-YEAR               | ENROLLED     | FUNDING / PREMIUM   | CLAIMS EXPENSE      |                    |                    |                   |                     | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|--------------|---------------------|---------------------|--------------------|--------------------|-------------------|---------------------|---------------------|-------------------------|--------------------------|
|                          |              |                     | MEDICAL             | RX                 | FIXED              | POOLED CLAIMS     | TOTAL EXPENSE       |                     |                         |                          |
| Jun-19                   | 3,009        | \$2,341,334         | \$1,197,137         | \$579,623          | \$222,245          | \$0               | \$1,999,004         | \$342,330           | \$590.48                | 85.4%                    |
| Jul-19                   | 3,013        | \$2,339,129         | \$1,236,970         | \$778,789          | \$222,540          | \$0               | \$2,238,299         | \$100,830           | \$669.02                | 95.7%                    |
| Aug-19                   | 3,027        | \$2,349,930         | \$1,478,411         | \$637,468          | \$223,574          | \$0               | \$2,339,453         | \$10,477            | \$699.00                | 99.6%                    |
| Sep-19                   | 3,004        | \$2,328,412         | \$1,326,398         | \$589,285          | \$221,875          | \$0               | \$2,137,559         | \$190,852           | \$637.71                | 91.8%                    |
| Oct-19                   | 3,019        | \$2,341,316         | \$1,088,816         | \$628,788          | \$222,983          | \$0               | \$1,940,587         | \$400,728           | \$568.93                | 82.9%                    |
| Nov-19                   | 3,017        | \$2,341,817         | \$1,382,894         | \$602,241          | \$222,836          | \$0               | \$2,207,970         | \$133,847           | \$657.98                | 94.3%                    |
| Dec-19                   | 3,019        | \$2,340,050         | \$1,050,349         | \$645,943          | \$222,983          | \$0               | \$1,919,275         | \$420,775           | \$561.87                | 82.0%                    |
| Jan-20                   | 3,026        | \$2,452,127         | \$1,338,185         | \$654,787          | \$223,500          | \$0               | \$2,216,472         | \$235,655           | \$658.62                | 90.4%                    |
| Feb-20                   | 3,009        | \$2,439,588         | \$1,201,892         | \$562,051          | \$222,245          | \$0               | \$1,986,187         | \$453,401           | \$586.22                | 81.4%                    |
| Mar-20                   | 3,030        | \$2,457,900         | \$1,310,352         | \$770,151          | \$223,796          | \$0               | \$2,304,299         | \$153,601           | \$686.63                | 93.8%                    |
| Apr-20                   | 3,038        | \$2,468,121         | \$821,895           | \$682,392          | \$224,387          | \$0               | \$1,728,673         | \$739,448           | \$495.16                | 70.0%                    |
| May-20                   | 3,033        | \$2,465,203         | \$1,217,315         | \$622,577          | \$224,017          | \$0               | \$2,063,909         | \$401,294           | \$606.62                | 83.7%                    |
| Jun-20                   | 3,042        | \$2,472,097         | \$1,125,674         | \$663,022          | \$224,682          | \$0               | \$2,013,378         | \$458,719           | \$588.00                | 81.4%                    |
| Jul-20                   | 3,041        | \$2,474,410         | \$1,465,767         | \$609,757          | \$224,608          | \$0               | \$2,300,132         | \$174,278           | \$682.51                | 93.0%                    |
| Aug-20                   | 3,030        | \$2,465,747         | \$1,583,129         | \$663,204          | \$223,796          | \$0               | \$2,470,129         | -\$4,382            | \$741.36                | 100.2%                   |
| Sep-20                   | 3,029        | \$2,470,099         | \$1,305,885         | \$691,453          | \$223,722          | \$0               | \$2,221,060         | \$249,040           | \$659.40                | 89.9%                    |
| Oct-20                   | 3,026        | \$2,467,478         | \$1,474,912         | \$624,269          | \$223,500          | \$0               | \$2,322,682         | \$144,796           | \$693.71                | 94.1%                    |
| Nov-20                   | 3,014        | \$2,456,433         | \$1,414,232         | \$645,700          | \$222,614          | \$0               | \$2,282,546         | \$173,887           | \$683.45                | 92.9%                    |
| Dec-20                   | 3,013        | \$2,458,866         | \$1,331,128         | \$697,672          | \$222,540          | \$0               | \$2,251,340         | \$207,525           | \$673.35                | 91.6%                    |
| Jan-21                   | 3,019        | \$2,471,942         | \$1,152,049         | \$575,386          | \$233,489          | \$0               | \$1,960,924         | \$511,018           | \$572.19                | 79.3%                    |
| Feb-21                   | 3,006        | \$2,459,001         | \$896,055           | \$559,428          | \$232,484          | \$0               | \$1,687,967         | \$771,034           | \$484.19                | 68.6%                    |
| Mar-21                   | 2,996        | \$2,455,754         | \$1,413,310         | \$678,437          | \$231,711          | \$0               | \$2,323,458         | \$132,296           | \$698.18                | 94.6%                    |
| Apr-21                   | 2,998        | \$2,457,268         | \$1,500,478         | \$747,490          | \$231,865          | \$0               | \$2,479,833         | -\$22,565           | \$749.82                | 100.9%                   |
| May-21                   | 2,999        | \$2,674,786         | \$1,092,495         | \$617,755          | \$231,943          | \$0               | \$1,942,194         | \$732,593           | \$570.27                | 72.6%                    |
| <b>2018</b>              | <b>2,939</b> | <b>\$26,943,450</b> | <b>\$13,823,569</b> | <b>\$7,662,266</b> | <b>\$2,327,909</b> | <b>-\$169,926</b> | <b>\$23,643,818</b> | <b>\$3,299,632</b>  | <b>\$604.43</b>         | <b>87.8%</b>             |
| <b>2019</b>              | <b>3,015</b> | <b>\$28,092,399</b> | <b>\$15,705,269</b> | <b>\$7,773,168</b> | <b>\$2,671,812</b> | <b>\$0</b>        | <b>\$26,150,249</b> | <b>\$1,942,150</b>  | <b>\$649.04</b>         | <b>93.1%</b>             |
| <b>2020</b>              | <b>3,028</b> | <b>\$29,548,070</b> | <b>\$15,590,368</b> | <b>\$7,887,033</b> | <b>\$2,683,408</b> | <b>\$0</b>        | <b>\$26,160,808</b> | <b>\$3,387,262</b>  | <b>\$646.21</b>         | <b>88.5%</b>             |
| <b>2021 YTD</b>          | <b>3,004</b> | <b>\$12,518,751</b> | <b>\$6,054,387</b>  | <b>\$3,178,496</b> | <b>\$1,161,492</b> | <b>\$0</b>        | <b>\$10,394,376</b> | <b>\$2,124,375</b>  | <b>\$614.79</b>         | <b>83.0%</b>             |
| <b>Current 12 Months</b> | <b>3,018</b> | <b>\$29,783,881</b> | <b>\$15,755,115</b> | <b>\$7,773,573</b> | <b>\$2,726,955</b> | <b>\$0</b>        | <b>\$26,255,643</b> | <b>\$3,528,239</b>  | <b>\$649.73</b>         | <b>88.2%</b>             |

**Data Sources:**  
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| MONTH-YEAR               | ENROLLED     | FUNDING / PREMIUM   | CLAIMS EXPENSE      |                    |                    |                   |                     | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|--------------|---------------------|---------------------|--------------------|--------------------|-------------------|---------------------|---------------------|-------------------------|--------------------------|
|                          |              |                     | MEDICAL             | RX                 | FIXED              | POOLED CLAIMS     | TOTAL EXPENSE       |                     |                         |                          |
| Jun-19                   | 2,975        | \$2,316,847         | \$1,189,326         | \$570,785          | \$219,734          | \$0               | \$1,979,844         | \$337,002           | \$591.63                | 85.5%                    |
| Jul-19                   | 2,979        | \$2,314,641         | \$1,213,450         | \$770,596          | \$220,029          | \$0               | \$2,204,075         | \$110,566           | \$666.01                | 95.2%                    |
| Aug-19                   | 2,993        | \$2,325,443         | \$1,431,542         | \$629,281          | \$221,063          | \$0               | \$2,281,886         | \$43,557            | \$688.55                | 98.1%                    |
| Sep-19                   | 2,971        | \$2,304,506         | \$1,323,455         | \$588,644          | \$219,438          | \$0               | \$2,131,537         | \$172,969           | \$643.59                | 92.5%                    |
| Oct-19                   | 2,986        | \$2,317,410         | \$1,081,954         | \$613,340          | \$220,546          | \$0               | \$1,915,839         | \$401,571           | \$567.75                | 82.7%                    |
| Nov-19                   | 2,984        | \$2,317,912         | \$1,378,461         | \$601,479          | \$220,398          | \$0               | \$2,200,337         | \$117,574           | \$663.52                | 94.9%                    |
| Dec-19                   | 2,985        | \$2,315,563         | \$903,156           | \$645,161          | \$220,472          | \$0               | \$1,768,789         | \$546,774           | \$518.70                | 76.4%                    |
| Jan-20                   | 2,992        | \$2,426,484         | \$1,331,270         | \$654,819          | \$220,989          | \$0               | \$2,207,078         | \$219,405           | \$663.80                | 91.0%                    |
| Feb-20                   | 2,974        | \$2,413,335         | \$1,041,531         | \$561,230          | \$219,660          | \$0               | \$1,822,421         | \$590,914           | \$538.92                | 75.5%                    |
| Mar-20                   | 2,994        | \$2,430,428         | \$1,158,107         | \$752,488          | \$221,137          | \$0               | \$2,131,732         | \$298,696           | \$638.14                | 87.7%                    |
| Apr-20                   | 3,002        | \$2,440,649         | \$805,407           | \$674,100          | \$221,728          | \$0               | \$1,701,235         | \$739,414           | \$492.84                | 69.7%                    |
| May-20                   | 2,997        | \$2,437,731         | \$1,063,611         | \$602,479          | \$221,358          | \$0               | \$1,887,449         | \$550,282           | \$555.92                | 77.4%                    |
| Jun-20                   | 3,006        | \$2,444,625         | \$1,119,062         | \$662,685          | \$222,023          | \$0               | \$2,003,769         | \$440,855           | \$592.73                | 82.0%                    |
| Jul-20                   | 3,005        | \$2,446,938         | \$1,444,915         | \$594,262          | \$221,949          | \$0               | \$2,261,126         | \$185,812           | \$678.59                | 92.4%                    |
| Aug-20                   | 2,995        | \$2,438,885         | \$1,575,623         | \$659,474          | \$221,211          | \$0               | \$2,456,308         | -\$17,423           | \$746.28                | 100.7%                   |
| Sep-20                   | 2,994        | \$2,443,237         | \$1,298,645         | \$676,096          | \$221,137          | \$0               | \$2,195,878         | \$247,359           | \$659.57                | 89.9%                    |
| Oct-20                   | 2,992        | \$2,441,225         | \$1,466,205         | \$623,730          | \$220,989          | \$0               | \$2,310,924         | \$130,301           | \$698.51                | 94.7%                    |
| Nov-20                   | 2,980        | \$2,430,181         | \$1,409,944         | \$633,597          | \$220,103          | \$0               | \$2,263,644         | \$166,537           | \$685.75                | 93.1%                    |
| Dec-20                   | 2,979        | \$2,432,613         | \$1,317,375         | \$697,311          | \$220,029          | \$0               | \$2,234,716         | \$197,897           | \$676.30                | 91.9%                    |
| Jan-21                   | 2,984        | \$2,444,848         | \$1,145,993         | \$566,062          | \$230,783          | \$0               | \$1,942,837         | \$502,011           | \$573.74                | 79.5%                    |
| Feb-21                   | 2,971        | \$2,431,908         | \$892,721           | \$559,224          | \$229,777          | \$0               | \$1,681,723         | \$750,185           | \$488.71                | 69.2%                    |
| Mar-21                   | 2,962        | \$2,429,270         | \$1,390,603         | \$666,042          | \$229,081          | \$0               | \$2,285,726         | \$143,544           | \$694.34                | 94.1%                    |
| Apr-21                   | 2,964        | \$2,430,784         | \$1,491,947         | \$746,044          | \$229,236          | \$0               | \$2,467,226         | -\$36,442           | \$755.06                | 101.5%                   |
| May-21                   | 2,966        | \$2,649,521         | \$1,090,117         | \$603,867          | \$229,390          | \$0               | \$1,923,375         | \$726,146           | \$571.13                | 72.6%                    |
| <b>2018</b>              | <b>2,904</b> | <b>\$26,669,376</b> | <b>\$13,757,286</b> | <b>\$7,654,950</b> | <b>\$2,299,920</b> | <b>-\$169,926</b> | <b>\$23,542,231</b> | <b>\$3,127,146</b>  | <b>\$609.68</b>         | <b>88.3%</b>             |
| <b>2019</b>              | <b>2,980</b> | <b>\$27,794,664</b> | <b>\$15,414,671</b> | <b>\$7,688,962</b> | <b>\$2,641,307</b> | <b>\$0</b>        | <b>\$25,744,940</b> | <b>\$2,049,724</b>  | <b>\$646.06</b>         | <b>92.6%</b>             |
| <b>2020</b>              | <b>2,993</b> | <b>\$29,226,330</b> | <b>\$15,031,695</b> | <b>\$7,792,272</b> | <b>\$2,652,313</b> | <b>\$0</b>        | <b>\$25,476,280</b> | <b>\$3,750,050</b>  | <b>\$635.59</b>         | <b>87.2%</b>             |
| <b>2021 YTD</b>          | <b>2,969</b> | <b>\$12,386,331</b> | <b>\$6,011,381</b>  | <b>\$3,141,239</b> | <b>\$1,148,267</b> | <b>\$0</b>        | <b>\$10,300,887</b> | <b>\$2,085,445</b>  | <b>\$616.46</b>         | <b>83.2%</b>             |
| <b>Current 12 Months</b> | <b>2,983</b> | <b>\$29,464,035</b> | <b>\$15,643,150</b> | <b>\$7,688,394</b> | <b>\$2,695,708</b> | <b>\$0</b>        | <b>\$26,027,252</b> | <b>\$3,436,783</b>  | <b>\$651.76</b>         | <b>88.3%</b>             |

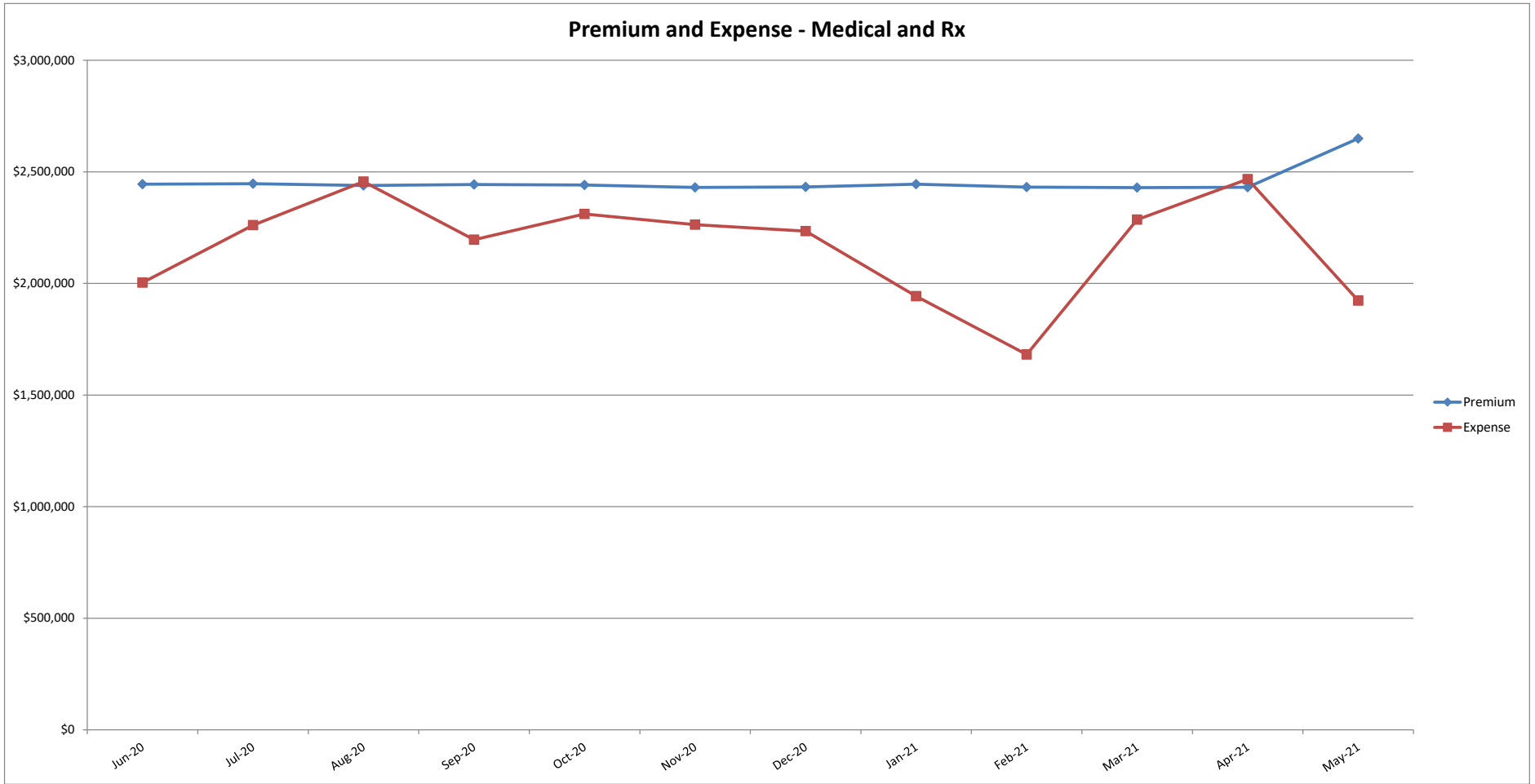
**Data Sources:**

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

**Notes:**

1. Fixed Cost Schedule: Appendix
2. EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2021  
County of Tulare - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2021  
County of Tulare - HDHP**

| MONTH-YEAR               | ENROLLED  | FUNDING / PREMIUM | CLAIMS EXPENSE   |                 |                 |               |                  | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|-----------|-------------------|------------------|-----------------|-----------------|---------------|------------------|---------------------|-------------------------|--------------------------|
|                          |           |                   | MEDICAL          | RX              | FIXED           | POOLED CLAIMS | TOTAL EXPENSE    |                     |                         |                          |
| Jun-19                   | 34        | \$24,488          | \$7,811          | \$8,838         | \$2,511         | \$0           | \$19,160         | \$5,328             | \$489.67                | 78.2%                    |
| Jul-19                   | 34        | \$24,488          | \$23,520         | \$8,193         | \$2,511         | \$0           | \$34,224         | -\$9,736            | \$932.73                | 139.8%                   |
| Aug-19                   | 34        | \$24,488          | \$46,869         | \$8,187         | \$2,511         | \$0           | \$57,567         | -\$33,079           | \$1,619.29              | 235.1%                   |
| Sep-19                   | 33        | \$23,905          | \$2,944          | \$641           | \$2,437         | \$0           | \$6,022          | \$17,883            | \$108.64                | 25.2%                    |
| Oct-19                   | 33        | \$23,905          | \$6,862          | \$15,449        | \$2,437         | \$0           | \$24,748         | -\$843              | \$676.08                | 103.5%                   |
| Nov-19                   | 33        | \$23,905          | \$4,433          | \$762           | \$2,437         | \$0           | \$7,632          | \$16,273            | \$157.43                | 31.9%                    |
| Dec-19                   | 34        | \$24,488          | \$147,193        | \$782           | \$2,511         | \$0           | \$150,486        | -\$125,999          | \$4,352.21              | 614.5%                   |
| Jan-20                   | 34        | \$25,644          | \$6,915          | -\$32           | \$2,511         | \$0           | \$9,394          | \$16,249            | \$202.44                | 36.6%                    |
| Feb-20                   | 35        | \$26,253          | \$160,361        | \$820           | \$2,585         | \$0           | \$163,766        | -\$137,513          | \$4,605.17              | 623.8%                   |
| Mar-20                   | 36        | \$27,472          | \$152,246        | \$17,662        | \$2,659         | \$0           | \$172,567        | -\$145,095          | \$4,719.67              | 628.2%                   |
| Apr-20                   | 36        | \$27,472          | \$16,488         | \$8,292         | \$2,659         | \$0           | \$27,438         | \$34                | \$688.32                | 99.9%                    |
| May-20                   | 36        | \$27,472          | \$153,704        | \$20,097        | \$2,659         | \$0           | \$176,461        | -\$148,988          | \$4,827.82              | 642.3%                   |
| Jun-20                   | 36        | \$27,472          | \$6,613          | \$337           | \$2,659         | \$0           | \$9,609          | \$17,863            | \$193.06                | 35.0%                    |
| Jul-20                   | 36        | \$27,472          | \$20,852         | \$15,495        | \$2,659         | \$0           | \$39,006         | -\$11,533           | \$1,009.63              | 142.0%                   |
| Aug-20                   | 35        | \$26,862          | \$7,506          | \$3,730         | \$2,585         | \$0           | \$13,821         | \$13,041            | \$321.04                | 51.5%                    |
| Sep-20                   | 35        | \$26,862          | \$7,240          | \$15,357        | \$2,585         | \$0           | \$25,182         | \$1,680             | \$645.63                | 93.7%                    |
| Oct-20                   | 34        | \$26,252          | \$8,708          | \$539           | \$2,511         | \$0           | \$11,758         | \$14,495            | \$271.96                | 44.8%                    |
| Nov-20                   | 34        | \$26,252          | \$4,288          | \$12,102        | \$2,511         | \$0           | \$18,902         | \$7,351             | \$482.07                | 72.0%                    |
| Dec-20                   | 34        | \$26,252          | \$13,753         | \$360           | \$2,511         | \$0           | \$16,624         | \$9,628             | \$415.10                | 63.3%                    |
| Jan-21                   | 35        | \$27,094          | \$6,056          | \$9,324         | \$2,707         | \$0           | \$18,087         | \$9,006             | \$439.44                | 66.8%                    |
| Feb-21                   | 35        | \$27,094          | \$3,333          | \$204           | \$2,707         | \$0           | \$6,244          | \$20,849            | \$101.07                | 23.0%                    |
| Mar-21                   | 34        | \$26,484          | \$22,708         | \$12,395        | \$2,630         | \$0           | \$37,732         | -\$11,248           | \$1,032.42              | 142.5%                   |
| Apr-21                   | 34        | \$26,484          | \$8,531          | \$1,446         | \$2,630         | \$0           | \$12,606         | \$13,877            | \$293.44                | 47.6%                    |
| May-21                   | 33        | \$25,265          | \$2,378          | \$13,888        | \$2,552         | \$0           | \$18,819         | \$6,446             | \$492.92                | 74.5%                    |
| <b>2018</b>              | <b>35</b> | <b>\$274,074</b>  | <b>\$66,283</b>  | <b>\$7,316</b>  | <b>\$27,988</b> | <b>\$0</b>    | <b>\$101,587</b> | <b>\$172,487</b>    | <b>\$173.58</b>         | <b>37.1%</b>             |
| <b>2019</b>              | <b>34</b> | <b>\$297,735</b>  | <b>\$290,599</b> | <b>\$84,207</b> | <b>\$30,504</b> | <b>\$0</b>    | <b>\$405,309</b> | <b>-\$107,574</b>   | <b>\$907.52</b>         | <b>136.1%</b>            |
| <b>2020</b>              | <b>35</b> | <b>\$321,740</b>  | <b>\$558,672</b> | <b>\$94,761</b> | <b>\$31,095</b> | <b>\$0</b>    | <b>\$684,528</b> | <b>-\$362,788</b>   | <b>\$1,552.10</b>       | <b>212.8%</b>            |
| <b>2021 YTD</b>          | <b>34</b> | <b>\$132,419</b>  | <b>\$43,006</b>  | <b>\$37,258</b> | <b>\$13,225</b> | <b>\$0</b>    | <b>\$93,489</b>  | <b>\$38,931</b>     | <b>\$469.38</b>         | <b>70.6%</b>             |
| <b>Current 12 Months</b> | <b>35</b> | <b>\$319,846</b>  | <b>\$111,965</b> | <b>\$85,179</b> | <b>\$31,247</b> | <b>\$0</b>    | <b>\$228,391</b> | <b>\$91,455</b>     | <b>\$475.05</b>         | <b>71.4%</b>             |

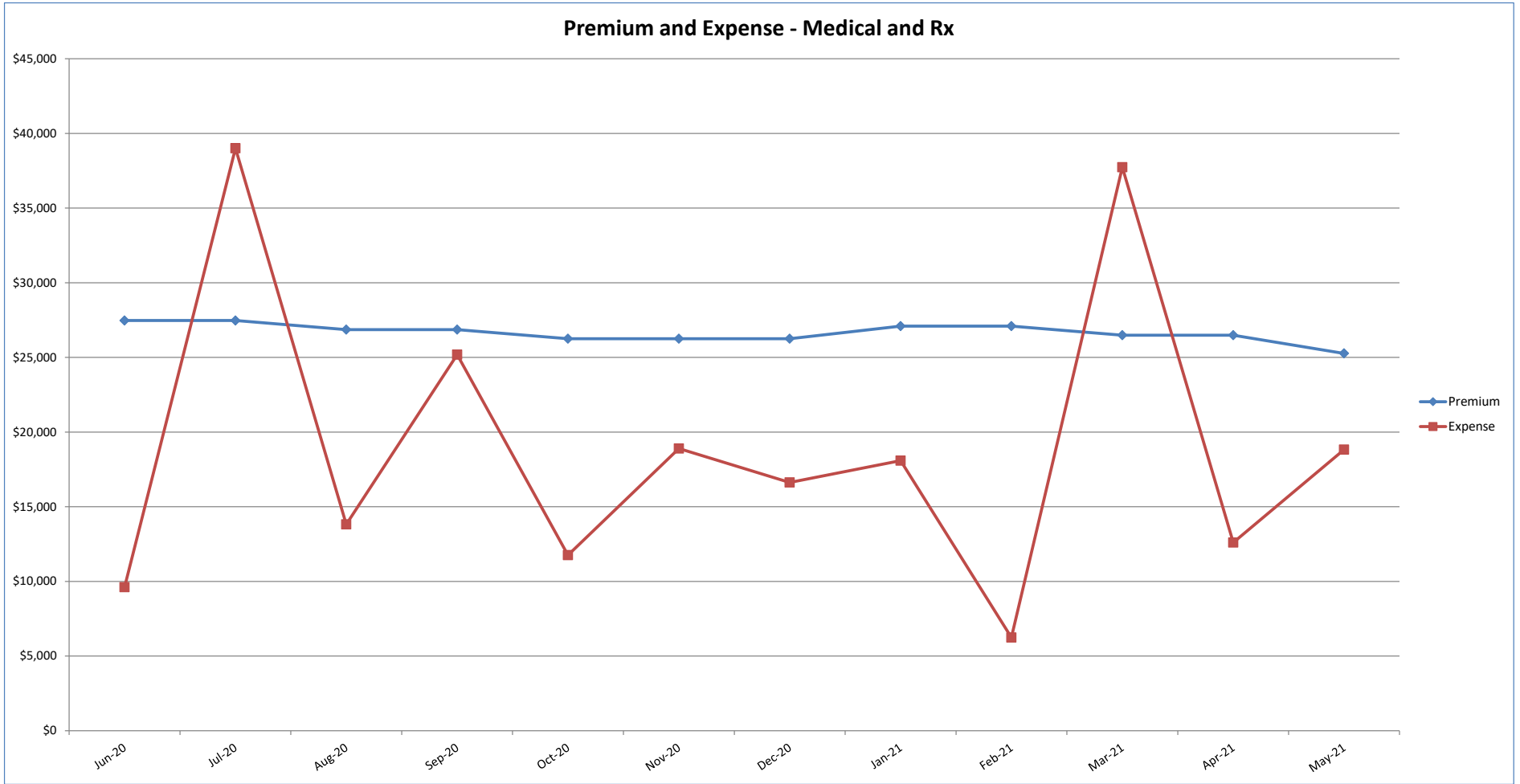
**Data Sources:**

**Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CIL, 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

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of May 2021  
County of Tulare - HDHP**



**Appendix**

| <b>Fixed Cost Schedule</b>                   |   |                 |                 |  |
|--|---|-----------------|-----------------|--|
| <b>SJVIA</b>                                 | <b>Anthem Blue Cross Premium and Claims Report as of May 2021</b> |                 |                 |  |
| <b>Total Fixed Costs Self-Funded Medical</b> | <b>EPO</b>  | <b>PPO/HDHP</b> |                 |  |
|  | <b>Fresno</b>   | <b>Fresno</b>   | <b>Tulare</b>   |  |
| Specific Stop-Loss Premium PEPM              | \$29.37   | \$19.91         | \$22.71         |  |
| Aggregate Stop-Loss Premium PEPM             | \$0.00  | \$0.00          | \$0.00          |  |
| Anthem Network & Admin. Fees                 | \$50.41   | \$36.16         | \$36.16         |  |
| EmpiRX Admin Fee                             | \$5.28  | \$5.28          | \$5.28          |  |
| Pooled Risk Charge                           | \$0.00  | \$0.00          | \$0.00          |  |
| Wellness                                     | \$2.50  | \$2.50          | \$2.50          |  |
| Claims Mgmt/Communication                    | \$0.50  | \$0.50          | \$0.50          |  |
| Keenan Consulting Fee                        | \$3.10  | \$3.10          | \$3.10          |  |
| KPS Fee                                      | \$2.16  | \$2.16          | \$2.16          |  |
| SJVIA Fee                                    | \$2.00  | \$2.00          | \$2.00          |  |
| SJVIA Non-Founding Member Fee                | \$0.00  | \$0.00          | \$0.00          |  |
| Hourglass - Benefit Administration           | \$2.65  | \$2.65          | \$2.65          |  |
| ASI - Benefit Administration                 | \$2.00  | \$2.00          | \$0.00          |  |
| PCORI Fees                                   | \$0.42  | \$0.23          | \$0.28          |  |
| <b>Total Fixed Cost</b>                      | <b>\$ 100.39</b>  | <b>\$ 76.49</b> | <b>\$ 77.34</b> |  |



**San Joaquin Valley Insurance Authority (SJVIA)**  
**Delta Dental Premium and Claims Report as of May 2021**  
**County of Fresno and County of Tulare**

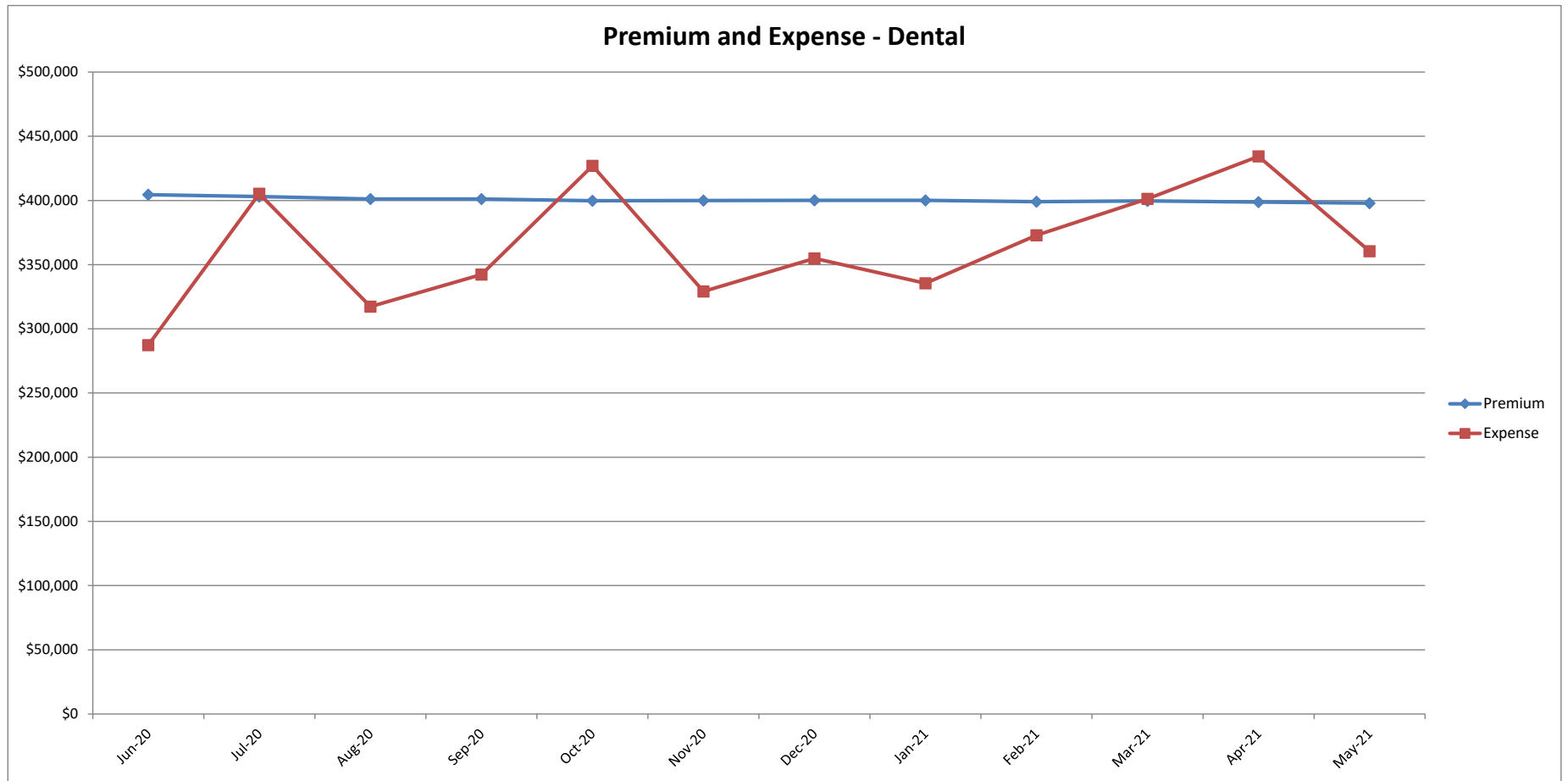
| MONTH-YEAR                   | ENROLLED     | FUNDING/<br>PREMIUM | PAID CLAIMS        | DELTA ADMIN      | TOTAL EXPENSE      | SURPLUS / (DEFICIT) | TOTAL EXPENSE<br>LOSS RATIO |
|------------------------------|--------------|---------------------|--------------------|------------------|--------------------|---------------------|-----------------------------|
| Jun-19                       | 7,052        | \$383,773           | \$299,790          | \$27,291         | \$327,081          | \$56,692            | 85.23%                      |
| Jul-19                       | 7,061        | \$384,202           | \$284,717          | \$27,326         | \$312,043          | \$72,159            | 81.22%                      |
| Aug-19                       | 7,077        | \$384,829           | \$378,664          | \$27,388         | \$406,052          | -\$21,223           | 105.51%                     |
| Sep-19                       | 7,053        | \$383,193           | \$290,558          | \$27,295         | \$317,853          | \$65,340            | 82.95%                      |
| Oct-19                       | 7,069        | \$384,317           | \$387,679          | \$27,357         | \$415,036          | -\$30,719           | 107.99%                     |
| Nov-19                       | 7,059        | \$384,005           | \$281,440          | \$27,318         | \$308,759          | \$75,247            | 80.40%                      |
| Dec-19                       | 7,079        | \$397,535           | \$245,415          | \$27,396         | \$272,810          | \$124,725           | 68.63%                      |
| Jan-20                       | 7,300        | \$401,910           | \$365,829          | \$28,251         | \$394,080          | \$7,830             | 98.05%                      |
| Feb-20                       | 7,284        | \$401,235           | \$374,648          | \$28,189         | \$402,837          | -\$1,603            | 100.40%                     |
| Mar-20                       | 7,308        | \$402,164           | \$301,949          | \$28,282         | \$330,231          | \$71,933            | 82.11%                      |
| Apr-20                       | 7,288        | \$400,881           | \$127,803          | \$28,205         | \$156,007          | \$244,874           | 38.92%                      |
| May-20                       | 7,310        | \$402,682           | \$122,396          | \$28,290         | \$150,686          | \$251,996           | 37.42%                      |
| Jun-20                       | 7,354        | \$404,481           | \$258,916          | \$28,460         | \$287,376          | \$117,105           | 71.05%                      |
| Jul-20                       | 7,328        | \$403,096           | \$376,903          | \$28,359         | \$405,262          | -\$2,167            | 100.54%                     |
| Aug-20                       | 7,293        | \$401,160           | \$289,047          | \$28,224         | \$317,271          | \$83,889            | 79.09%                      |
| Sep-20                       | 7,282        | \$401,156           | \$314,123          | \$28,181         | \$342,304          | \$58,852            | 85.33%                      |
| Oct-20                       | 7,256        | \$399,834           | \$398,963          | \$28,081         | \$427,044          | -\$27,210           | 106.81%                     |
| Nov-20                       | 7,244        | \$399,874           | \$301,164          | \$28,034         | \$329,199          | \$70,675            | 82.33%                      |
| Dec-20                       | 7,310        | \$400,109           | \$326,639          | \$28,290         | \$354,929          | \$45,180            | 88.71%                      |
| Jan-21                       | 7,327        | \$400,148           | \$307,101          | \$28,355         | \$335,457          | \$64,691            | 83.83%                      |
| Feb-21                       | 7,308        | \$399,007           | \$344,612          | \$28,282         | \$372,894          | \$26,113            | 93.46%                      |
| Mar-21                       | 7,316        | \$399,627           | \$372,906          | \$28,313         | \$401,219          | -\$1,592            | 100.40%                     |
| Apr-21                       | 7,308        | \$398,731           | \$406,024          | \$28,282         | \$434,306          | -\$35,574           | 108.92%                     |
| May-21                       | 7,300        | \$397,910           | \$332,284          | \$28,251         | \$360,535          | \$37,376            | 90.61%                      |
| <b>2018</b>                  | <b>6,765</b> | <b>\$4,317,219</b>  | <b>\$3,757,002</b> | <b>\$393,374</b> | <b>\$4,150,375</b> | <b>\$166,843</b>    | <b>96.14%</b>               |
| <b>2019</b>                  | <b>7,064</b> | <b>\$4,609,557</b>  | <b>\$3,779,921</b> | <b>\$327,104</b> | <b>\$4,107,025</b> | <b>\$502,533</b>    | <b>89.10%</b>               |
| <b>2020</b>                  | <b>7,296</b> | <b>\$4,818,580</b>  | <b>\$3,558,380</b> | <b>\$338,846</b> | <b>\$3,897,225</b> | <b>\$921,355</b>    | <b>80.88%</b>               |
| <b>2021 YTD</b>              | <b>7,312</b> | <b>\$1,995,424</b>  | <b>\$1,762,927</b> | <b>\$141,483</b> | <b>\$1,904,410</b> | <b>\$91,014</b>     | <b>95.44%</b>               |
| <b>Current<br/>12 Months</b> | <b>7,302</b> | <b>\$4,805,133</b>  | <b>\$4,028,682</b> | <b>\$339,113</b> | <b>\$4,367,794</b> | <b>\$437,339</b>    | <b>90.90%</b>               |

**Data Sources: Delta Dental Financial Report Package, Hourglass**

**Note:**

1. The above figures include all the divisions under the County of Fresno and County of Tulare.
2. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
3. Delta Admin Fee: \$3.87 PEPM (2019); in Mar-Dec 2018, it was estimated at 9.11% of the monthly premium due to the change in Delta's reporting.
4. Effective 12/17/18, DPPO contracts changed to self-funded; DHMO remained fully insured (not included in this report).

**San Joaquin Valley Insurance Authority (SJVIA)  
Delta Dental Premium and Claims Report as of May 2021  
County of Fresno and County of Tulare**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Delta Dental Premium and Claims Report as of May 2021**  
**County of Fresno**

| MONTH-YEAR                   | ENROLLED     | FUNDING/<br>PREMIUM | PAID CLAIMS        | DELTA ADMIN      | TOTAL EXPENSE      | SURPLUS / (DEFICIT) | TOTAL EXPENSE<br>LOSS RATIO |
|------------------------------|--------------|---------------------|--------------------|------------------|--------------------|---------------------|-----------------------------|
| Jun-19                       | 4,472        | \$275,187           | \$218,628          | \$17,307         | \$235,934          | \$39,253            | 85.74%                      |
| Jul-19                       | 4,488        | \$275,946           | \$217,515          | \$17,369         | \$234,884          | \$41,062            | 85.12%                      |
| Aug-19                       | 4,493        | \$276,211           | \$280,221          | \$17,388         | \$297,608          | -\$21,398           | 107.75%                     |
| Sep-19                       | 4,489        | \$275,549           | \$213,712          | \$17,372         | \$231,084          | \$44,465            | 83.86%                      |
| Oct-19                       | 4,503        | \$276,332           | \$281,950          | \$17,427         | \$299,377          | -\$23,045           | 108.34%                     |
| Nov-19                       | 4,494        | \$276,102           | \$217,419          | \$17,392         | \$234,811          | \$41,291            | 85.04%                      |
| Dec-19                       | 4,509        | \$289,344           | \$163,564          | \$17,450         | \$181,014          | \$108,330           | 62.56%                      |
| Jan-20                       | 4,705        | \$291,236           | \$251,375          | \$18,208         | \$269,583          | \$21,653            | 92.57%                      |
| Feb-20                       | 4,708        | \$291,352           | \$256,696          | \$18,220         | \$274,916          | \$16,436            | 94.36%                      |
| Mar-20                       | 4,709        | \$291,201           | \$207,255          | \$18,224         | \$225,479          | \$65,722            | 77.43%                      |
| Apr-20                       | 4,682        | \$289,481           | \$93,885           | \$18,119         | \$112,004          | \$177,477           | 38.69%                      |
| May-20                       | 4,706        | \$291,293           | \$92,062           | \$18,212         | \$110,274          | \$181,019           | 37.86%                      |
| Jun-20                       | 4,738        | \$292,590           | \$181,979          | \$18,336         | \$200,315          | \$92,276            | 68.46%                      |
| Jul-20                       | 4,710        | \$290,903           | \$274,253          | \$18,228         | \$292,481          | -\$1,578            | 100.54%                     |
| Aug-20                       | 4,682        | \$289,183           | \$210,375          | \$18,119         | \$228,494          | \$60,689            | 79.01%                      |
| Sep-20                       | 4,679        | \$289,285           | \$210,179          | \$18,108         | \$228,286          | \$60,999            | 78.91%                      |
| Oct-20                       | 4,660        | \$288,246           | \$284,800          | \$18,034         | \$302,834          | -\$14,589           | 105.06%                     |
| Nov-20                       | 4,655        | \$288,620           | \$216,020          | \$18,015         | \$234,035          | \$54,585            | 81.09%                      |
| Dec-20                       | 4,721        | \$288,608           | \$239,119          | \$18,270         | \$257,389          | \$31,219            | 89.18%                      |
| Jan-21                       | 4,702        | \$286,757           | \$204,198          | \$18,197         | \$222,395          | \$64,362            | 77.56%                      |
| Feb-21                       | 4,697        | \$286,360           | \$232,482          | \$18,177         | \$250,660          | \$35,700            | 87.53%                      |
| Mar-21                       | 4,711        | \$287,083           | \$244,039          | \$18,232         | \$262,270          | \$24,812            | 91.36%                      |
| Apr-21                       | 4,699        | \$285,969           | \$279,693          | \$18,185         | \$297,879          | -\$11,910           | 104.16%                     |
| May-21                       | 4,686        | \$284,989           | \$242,930          | \$18,135         | \$261,065          | \$23,924            | 91.61%                      |
| <b>2018</b>                  | <b>4,238</b> | <b>\$3,075,322</b>  | <b>\$2,671,656</b> | <b>\$280,234</b> | <b>\$2,951,890</b> | <b>\$123,432</b>    | <b>95.99%</b>               |
| <b>2019</b>                  | <b>4,468</b> | <b>\$3,309,176</b>  | <b>\$2,720,697</b> | <b>\$207,490</b> | <b>\$2,928,187</b> | <b>\$380,989</b>    | <b>88.49%</b>               |
| <b>2020</b>                  | <b>4,696</b> | <b>\$3,481,998</b>  | <b>\$2,517,998</b> | <b>\$218,094</b> | <b>\$2,736,092</b> | <b>\$745,906</b>    | <b>78.58%</b>               |
| <b>2021 YTD</b>              | <b>4,699</b> | <b>\$1,431,157</b>  | <b>\$1,203,343</b> | <b>\$90,926</b>  | <b>\$1,294,268</b> | <b>\$136,889</b>    | <b>90.44%</b>               |
| <b>Current<br/>12 Months</b> | <b>4,695</b> | <b>\$3,458,593</b>  | <b>\$2,820,067</b> | <b>\$218,036</b> | <b>\$3,038,103</b> | <b>\$420,489</b>    | <b>87.84%</b>               |

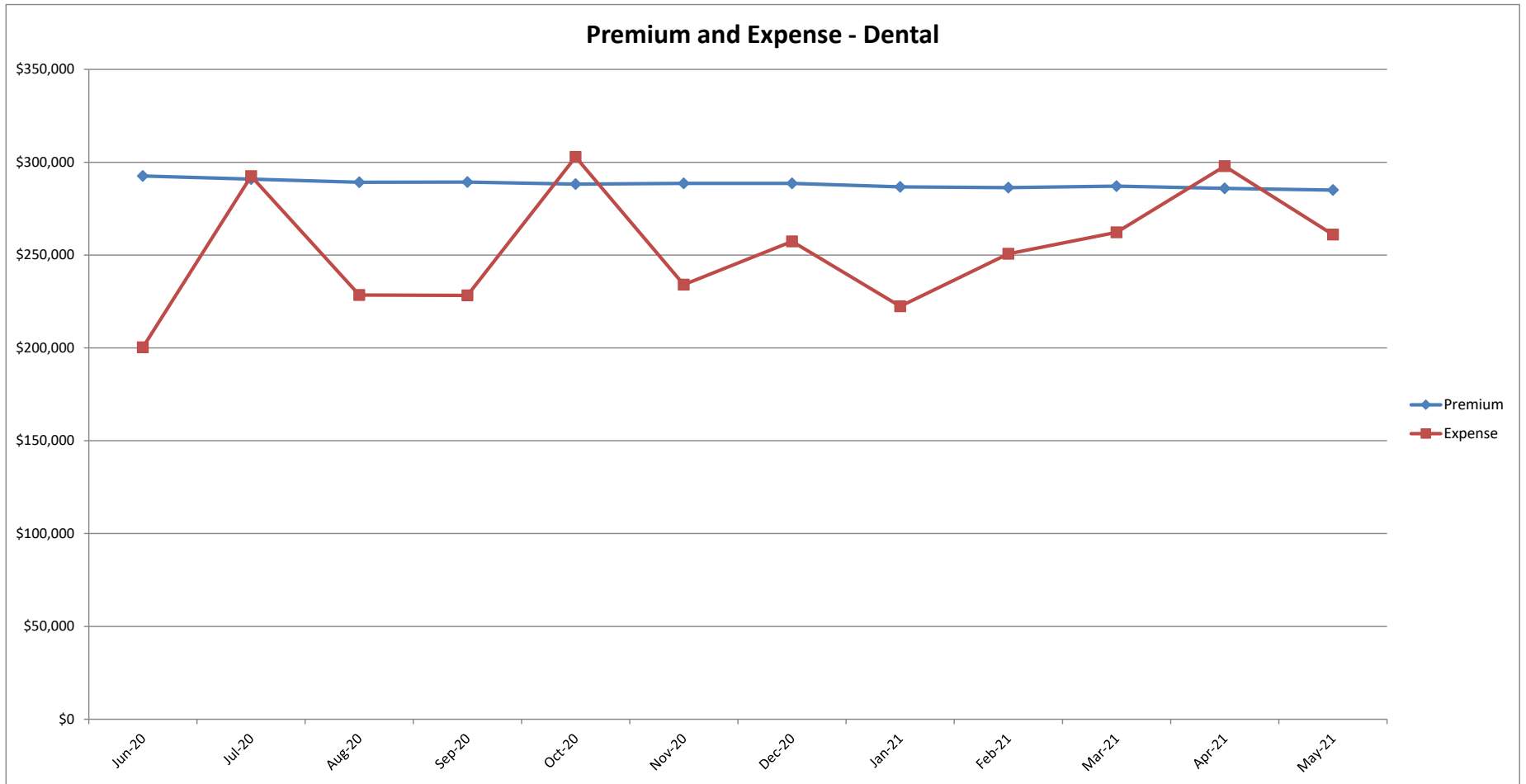
**Data Sources: Delta Dental Financial Report Package, Hourglass**

*Note:*

1. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
2. Delta Admin Fee: \$3.87 PEPM (2019); in Mar-Dec 2018, it was estimated at 9.11% of the monthly premium due to the change in Delta's reporting.
3. Effective 12/17/18, DPPO contracts changed to self-funded; DHMO remained fully insured (not included in this report).



**San Joaquin Valley Insurance Authority (SJVIA)**  
**Delta Dental Premium and Claims Report as of May 2021**  
**County of Fresno**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Delta Dental Premium and Claims Report as of May 2021**  
**County of Tulare**

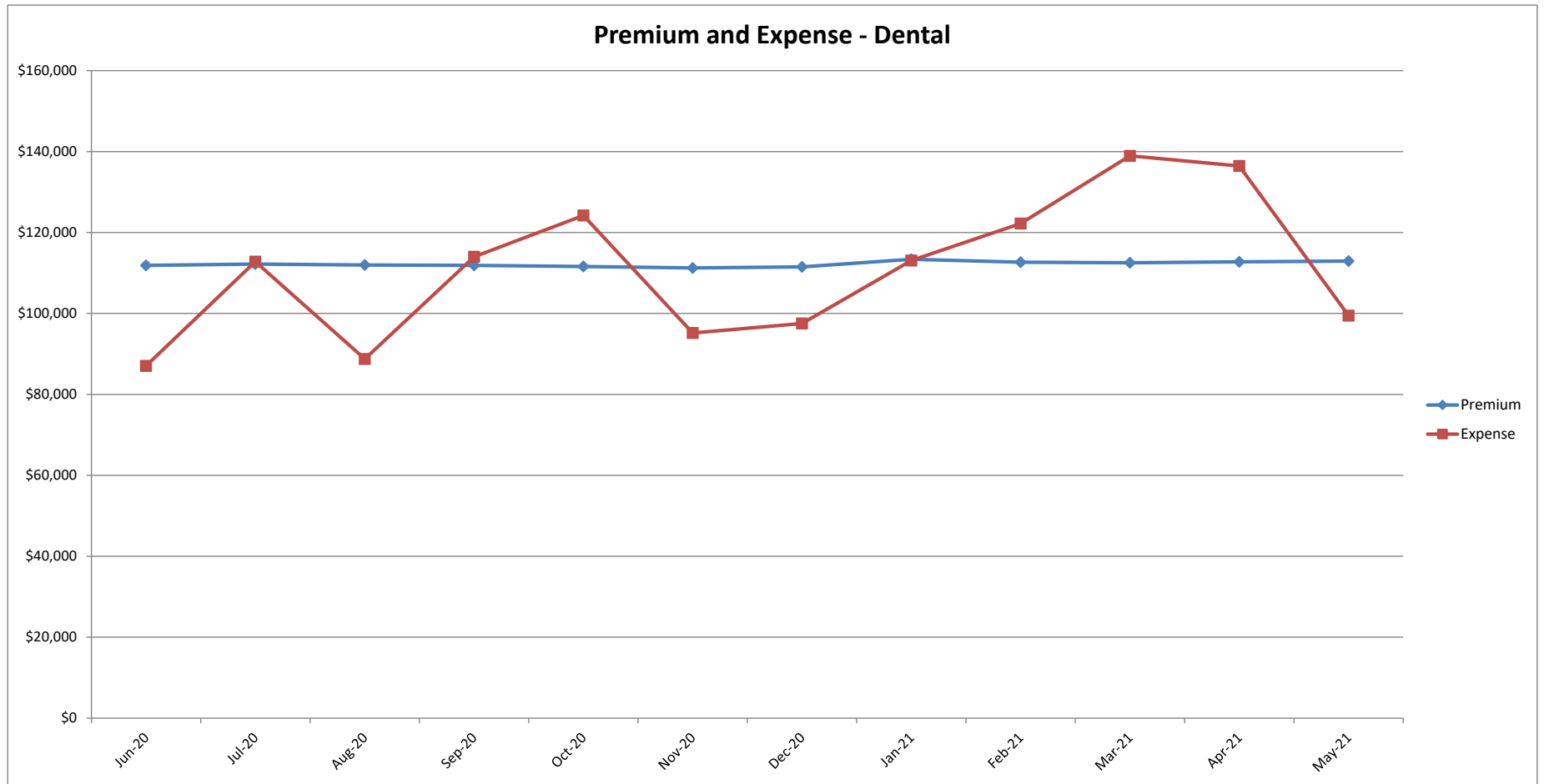
| MONTH-YEAR                   | ENROLLED     | FUNDING/<br>PREMIUM | PAID CLAIMS        | DELTA ADMIN      | TOTAL EXPENSE      | SURPLUS / (DEFICIT) | TOTAL EXPENSE<br>LOSS RATIO |
|------------------------------|--------------|---------------------|--------------------|------------------|--------------------|---------------------|-----------------------------|
| Jun-19                       | 2,580        | \$108,586           | \$81,162           | \$9,985          | \$91,147           | \$17,439            | 83.94%                      |
| Jul-19                       | 2,573        | \$108,256           | \$67,202           | \$9,958          | \$77,160           | \$31,096            | 71.28%                      |
| Aug-19                       | 2,584        | \$108,618           | \$98,444           | \$10,000         | \$108,444          | \$174               | 99.84%                      |
| Sep-19                       | 2,564        | \$107,644           | \$76,846           | \$9,923          | \$86,769           | \$20,875            | 80.61%                      |
| Oct-19                       | 2,566        | \$107,986           | \$105,729          | \$9,930          | \$115,659          | -\$7,674            | 107.11%                     |
| Nov-19                       | 2,565        | \$107,903           | \$64,021           | \$9,927          | \$73,948           | \$33,955            | 68.53%                      |
| Dec-19                       | 2,570        | \$108,191           | \$81,851           | \$9,946          | \$91,796           | \$16,394            | 84.85%                      |
| Jan-20                       | 2,595        | \$110,674           | \$114,454          | \$10,043         | \$124,497          | -\$13,823           | 112.49%                     |
| Feb-20                       | 2,576        | \$109,883           | \$117,952          | \$9,969          | \$127,921          | -\$18,038           | 116.42%                     |
| Mar-20                       | 2,599        | \$110,963           | \$94,694           | \$10,058         | \$104,752          | \$6,211             | 94.40%                      |
| Apr-20                       | 2,606        | \$111,400           | \$33,918           | \$10,085         | \$44,003           | \$67,397            | 39.50%                      |
| May-20                       | 2,604        | \$111,389           | \$30,334           | \$10,077         | \$40,412           | \$70,977            | 36.28%                      |
| Jun-20                       | 2,616        | \$111,891           | \$76,937           | \$10,124         | \$87,061           | \$24,830            | 77.81%                      |
| Jul-20                       | 2,618        | \$112,192           | \$102,649          | \$10,132         | \$112,781          | -\$589              | 100.52%                     |
| Aug-20                       | 2,611        | \$111,977           | \$78,672           | \$10,105         | \$88,776           | \$23,200            | 79.28%                      |
| Sep-20                       | 2,603        | \$111,871           | \$103,944          | \$10,074         | \$114,018          | -\$2,147            | 101.92%                     |
| Oct-20                       | 2,596        | \$111,588           | \$114,163          | \$10,047         | \$124,209          | -\$12,621           | 111.31%                     |
| Nov-20                       | 2,589        | \$111,254           | \$85,144           | \$10,019         | \$95,163           | \$16,091            | 85.54%                      |
| Dec-20                       | 2,589        | \$111,500           | \$87,521           | \$10,019         | \$97,540           | \$13,961            | 87.48%                      |
| Jan-21                       | 2,625        | \$113,391           | \$102,903          | \$10,159         | \$113,062          | \$329               | 99.71%                      |
| Feb-21                       | 2,611        | \$112,647           | \$112,130          | \$10,105         | \$122,234          | -\$9,587            | 108.51%                     |
| Mar-21                       | 2,605        | \$112,545           | \$128,867          | \$10,081         | \$138,949          | -\$26,404           | 123.46%                     |
| Apr-21                       | 2,609        | \$112,763           | \$126,330          | \$10,097         | \$136,427          | -\$23,664           | 120.99%                     |
| May-21                       | 2,614        | \$112,921           | \$89,354           | \$10,116         | \$99,470           | \$13,452            | 88.09%                      |
| <b>2018</b>                  | <b>2,527</b> | <b>\$1,241,897</b>  | <b>\$1,085,346</b> | <b>\$113,140</b> | <b>\$1,198,485</b> | <b>\$43,411</b>     | <b>96.50%</b>               |
| <b>2019</b>                  | <b>2,576</b> | <b>\$1,300,381</b>  | <b>\$1,059,223</b> | <b>\$119,614</b> | <b>\$1,178,837</b> | <b>\$121,544</b>    | <b>90.65%</b>               |
| <b>2020</b>                  | <b>2,600</b> | <b>\$1,336,582</b>  | <b>\$1,040,382</b> | <b>\$120,752</b> | <b>\$1,161,134</b> | <b>\$175,448</b>    | <b>86.87%</b>               |
| <b>2021 YTD</b>              | <b>2,613</b> | <b>\$564,267</b>    | <b>\$559,584</b>   | <b>\$50,558</b>  | <b>\$610,142</b>   | <b>-\$45,875</b>    | <b>108.13%</b>              |
| <b>Current<br/>12 Months</b> | <b>2,607</b> | <b>\$1,346,541</b>  | <b>\$1,208,614</b> | <b>\$121,077</b> | <b>\$1,329,691</b> | <b>\$16,849</b>     | <b>98.75%</b>               |

Data Sources: Delta Dental Financial Report Package, Hourglass

Note:

1. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
2. Delta Admin Fee: \$3.87 PEPM (2019); in Mar-Dec 2018, it was estimated at 9.11% of the monthly premium due to the change in Delta's reporting.
3. Effective 12/17/18, DPPO contracts changed to self-funded; DHMO remained fully insured (not included in this report).

**San Joaquin Valley Insurance Authority (SJVIA)  
Delta Dental Premium and Claims Report as of May 2021  
County of Tulare**





**San Joaquin Valley Insurance Authority (SJVIA)  
VSP Premium and Claims Report as of May 2021  
County of Fresno and County of Tulare**

| MONTH-YEAR           | ENROLLED     | FUNDING/<br>PREMIUM | PAID CLAIMS      | VSP ADMIN       | TOTAL EXPENSE    | SURPLUS /<br>(DEFICIT) | TOTAL EXPENSE<br>LOSS RATIO |
|----------------------|--------------|---------------------|------------------|-----------------|------------------|------------------------|-----------------------------|
| Jun-19               | 7,196        | \$60,994            | \$50,863         | \$7,929         | \$58,792         | \$2,202                | 96.39%                      |
| Jul-19               | 7,190        | \$60,906            | \$45,854         | \$7,918         | \$53,772         | \$7,134                | 88.29%                      |
| Aug-19               | 7,188        | \$60,867            | \$47,559         | \$7,913         | \$55,472         | \$5,395                | 91.14%                      |
| Sep-19               | 7,154        | \$60,579            | \$47,435         | \$7,875         | \$55,310         | \$5,269                | 91.30%                      |
| Oct-19               | 7,151        | \$60,458            | \$45,491         | \$7,859         | \$53,350         | \$7,107                | 88.24%                      |
| Nov-19               | 7,163        | \$60,504            | \$50,962         | \$7,866         | \$58,828         | \$1,676                | 97.23%                      |
| Dec-19               | 7,076        | \$60,501            | \$36,988         | \$7,865         | \$44,853         | \$15,648               | 74.14%                      |
| Jan-20               | 7,261        | \$62,678            | \$56,658         | \$8,148         | \$64,806         | -\$2,128               | 103.40%                     |
| Feb-20               | 7,224        | \$62,310            | \$58,332         | \$8,100         | \$66,432         | -\$4,122               | 106.62%                     |
| Mar-20               | 7,230        | \$62,282            | \$45,938         | \$8,097         | \$54,035         | \$8,247                | 86.76%                      |
| Apr-20               | 7,229        | \$62,247            | \$14,392         | \$8,092         | \$22,484         | \$39,763               | 36.12%                      |
| May-20               | 7,208        | \$62,112            | \$23,060         | \$8,075         | \$31,135         | \$30,977               | 50.13%                      |
| Jun-20               | 7,225        | \$62,218            | \$50,684         | \$8,088         | \$58,772         | \$3,446                | 94.46%                      |
| Jul-20               | 7,240        | \$62,280            | \$41,240         | \$8,096         | \$49,336         | \$12,944               | 79.22%                      |
| Aug-20               | 7,221        | \$62,129            | \$52,474         | \$8,077         | \$60,551         | \$1,578                | 97.46%                      |
| Sep-20               | 7,180        | \$61,880            | \$49,560         | \$8,044         | \$57,604         | \$4,276                | 93.09%                      |
| Oct-20               | 7,163        | \$61,721            | \$49,898         | \$8,024         | \$57,922         | \$3,799                | 93.84%                      |
| Nov-20               | 7,179        | \$61,789            | \$53,639         | \$8,033         | \$61,672         | \$117                  | 99.81%                      |
| Dec-20               | 7,147        | \$61,489            | \$48,039         | \$7,994         | \$56,032         | \$5,456                | 91.13%                      |
| Jan-21               | 7,183        | \$61,942            | \$49,034         | \$8,052         | \$57,086         | \$4,856                | 92.16%                      |
| Feb-21               | 7,191        | \$61,905            | \$49,514         | \$8,048         | \$57,561         | \$4,344                | 92.98%                      |
| Mar-21               | 7,164        | \$61,746            | \$53,775         | \$8,027         | \$61,802         | -\$56                  | 100.09%                     |
| Apr-21               | 7,099        | \$61,284            | \$51,583         | \$7,967         | \$59,550         | \$1,734                | 97.17%                      |
| May-21               | 7,164        | \$61,660            | \$49,898         | \$8,016         | \$57,913         | \$3,746                | 93.92%                      |
| <b>2018</b>          | <b>7,208</b> | <b>\$740,679</b>    | <b>\$602,303</b> | <b>\$96,288</b> | <b>\$698,591</b> | <b>\$42,088</b>        | <b>94.32%</b>               |
| <b>2019</b>          | <b>7,160</b> | <b>\$731,459</b>    | <b>\$604,721</b> | <b>\$95,090</b> | <b>\$699,810</b> | <b>\$31,648</b>        | <b>95.67%</b>               |
| <b>2020</b>          | <b>7,209</b> | <b>\$745,135</b>    | <b>\$543,914</b> | <b>\$96,868</b> | <b>\$640,781</b> | <b>\$104,354</b>       | <b>86.00%</b>               |
| <b>2021 YTD</b>      | <b>2,983</b> | <b>\$308,537</b>    | <b>\$253,803</b> | <b>\$40,110</b> | <b>\$293,913</b> | <b>\$14,624</b>        | <b>95.26%</b>               |
| Current<br>12 Months | 7,180        | \$742,043           | \$599,337        | \$96,466        | \$695,803        | \$46,240               | 93.77%                      |

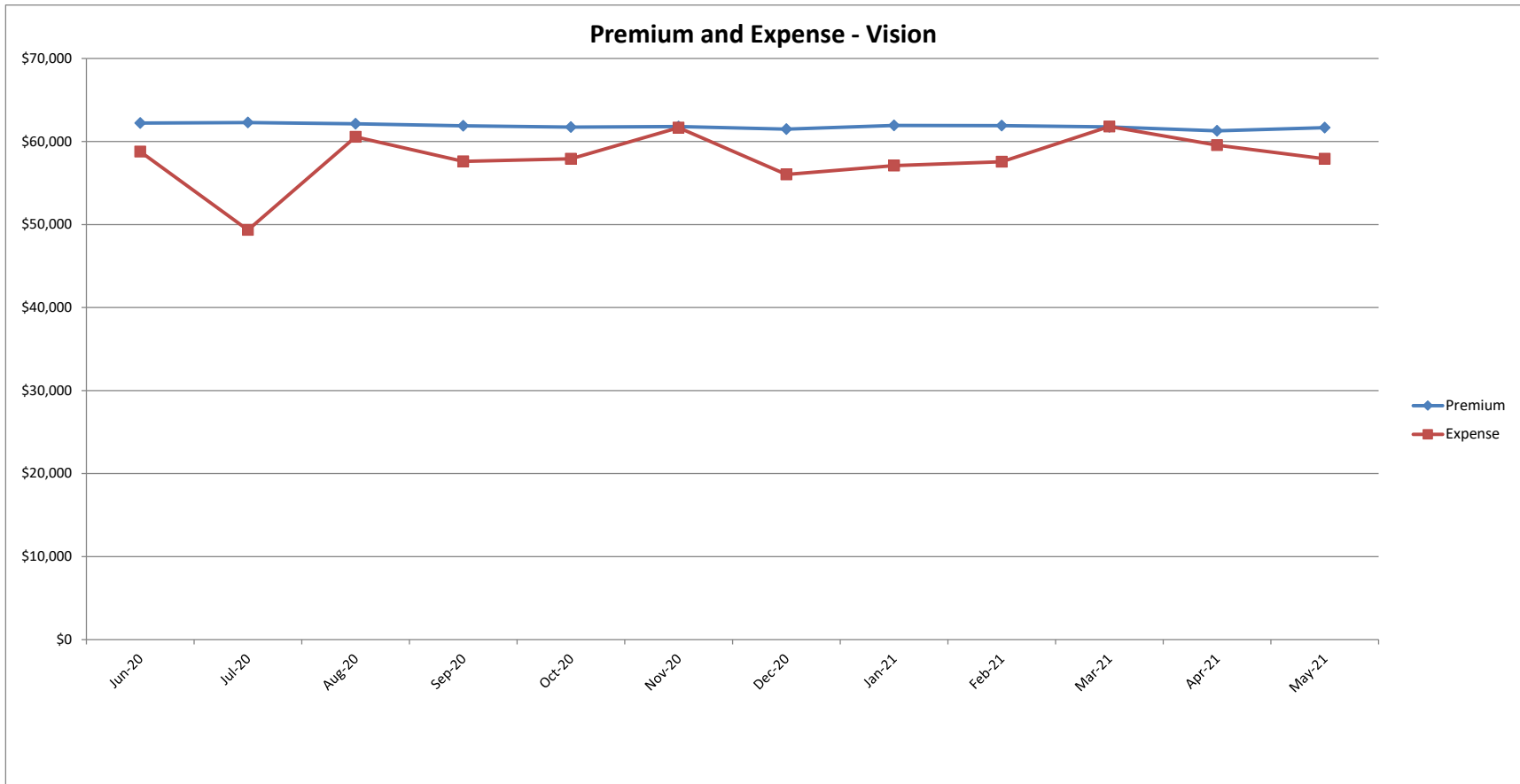
**Data Source: VSP SJVIA Utilization Reports**

Note:

1. The above figures include all the divisions under the County of Fresno, and County of Tulare.
2. VSP Admin is the retention fee - % of premium (2015: 12%; 2016-2019: 13%).
3. City of Ceres is included in the 2017 figures; however, the City terminated their coverage effective 12/31/17.



San Joaquin Valley Insurance Authority (SJVIA)  
VSP Premium and Claims Report as of May 2021  
County of Fresno and County of Tulare





**San Joaquin Valley Insurance Authority (SJVIA)**  
**VSP Premium and Claims Report as of May 2021**  
**County of Fresno**

| MONTH-YEAR                   | ENROLLED     | FUNDING/<br>PREMIUM | PAID CLAIMS      | VSP ADMIN       | TOTAL EXPENSE    | SURPLUS /<br>(DEFICIT) | TOTAL EXPENSE<br>LOSS RATIO |
|------------------------------|--------------|---------------------|------------------|-----------------|------------------|------------------------|-----------------------------|
| Jun-19                       | 4,333        | \$44,913            | \$32,758         | \$5,839         | \$38,597         | \$6,316                | 85.94%                      |
| Jul-19                       | 4,325        | \$44,841            | \$28,879         | \$5,829         | \$34,708         | \$10,133               | 77.40%                      |
| Aug-19                       | 4,306        | \$44,712            | \$32,281         | \$5,813         | \$38,094         | \$6,618                | 85.20%                      |
| Sep-19                       | 4,295        | \$44,570            | \$32,078         | \$5,794         | \$37,872         | \$6,698                | 84.97%                      |
| Oct-19                       | 4,291        | \$44,448            | \$31,073         | \$5,778         | \$36,852         | \$7,596                | 82.91%                      |
| Nov-19                       | 4,297        | \$44,422            | \$35,409         | \$5,775         | \$41,184         | \$3,238                | 92.71%                      |
| Dec-19                       | 4,199        | \$43,481            | \$23,285         | \$5,653         | \$28,938         | \$14,543               | 66.55%                      |
| Jan-20                       | 4,356        | \$45,849            | \$39,187         | \$5,960         | \$45,147         | \$702                  | 98.47%                      |
| Feb-20                       | 4,336        | \$45,571            | \$41,169         | \$5,924         | \$47,093         | -\$1,522               | 103.34%                     |
| Mar-20                       | 4,331        | \$45,452            | \$30,212         | \$5,909         | \$36,121         | \$9,331                | 79.47%                      |
| Apr-20                       | 4,330        | \$45,419            | \$9,926          | \$5,904         | \$15,830         | \$29,589               | 34.85%                      |
| May-20                       | 4,322        | \$45,332            | \$15,713         | \$5,893         | \$21,606         | \$23,726               | 47.66%                      |
| Jun-20                       | 4,330        | \$45,376            | \$35,635         | \$5,899         | \$41,534         | \$3,842                | 91.53%                      |
| Jul-20                       | 4,339        | \$45,410            | \$30,161         | \$5,903         | \$36,064         | \$9,346                | 79.42%                      |
| Aug-20                       | 4,326        | \$45,272            | \$33,357         | \$5,885         | \$39,242         | \$6,030                | 86.68%                      |
| Sep-20                       | 4,292        | \$45,045            | \$32,197         | \$5,856         | \$38,053         | \$6,992                | 84.48%                      |
| Oct-20                       | 4,276        | \$44,867            | \$31,460         | \$5,833         | \$37,293         | \$7,574                | 83.12%                      |
| Nov-20                       | 4,294        | \$44,970            | \$36,305         | \$5,846         | \$42,151         | \$2,819                | 93.73%                      |
| Dec-20                       | 4,277        | \$44,739            | \$31,055         | \$5,816         | \$36,871         | \$7,868                | 82.41%                      |
| Jan-21                       | 4,304        | \$45,030            | \$32,791         | \$5,854         | \$38,645         | \$6,385                | 85.82%                      |
| Feb-21                       | 4,314        | \$45,023            | \$35,868         | \$5,853         | \$41,721         | \$3,303                | 92.66%                      |
| Mar-21                       | 4,303        | \$44,943            | \$37,128         | \$5,843         | \$42,971         | \$1,972                | 95.61%                      |
| Apr-21                       | 4,305        | \$44,862            | \$36,858         | \$5,832         | \$42,690         | \$2,171                | 95.16%                      |
| May-21                       | 4,296        | \$44,804            | \$32,369         | \$5,825         | \$38,193         | \$6,611                | 85.24%                      |
| <b>2018</b>                  | <b>4,414</b> | <b>\$552,709</b>    | <b>\$419,046</b> | <b>\$71,852</b> | <b>\$490,898</b> | <b>\$61,811</b>        | <b>88.82%</b>               |
| <b>2019</b>                  | <b>4,292</b> | <b>\$537,705</b>    | <b>\$400,263</b> | <b>\$69,902</b> | <b>\$470,165</b> | <b>\$67,540</b>        | <b>87.44%</b>               |
| <b>2020</b>                  | <b>4,317</b> | <b>\$543,302</b>    | <b>\$366,377</b> | <b>\$70,629</b> | <b>\$437,006</b> | <b>\$106,296</b>       | <b>80.44%</b>               |
| <b>2021 YTD</b>              | <b>1,794</b> | <b>\$224,662</b>    | <b>\$175,014</b> | <b>\$29,206</b> | <b>\$204,220</b> | <b>\$20,442</b>        | <b>90.90%</b>               |
| <b>Current<br/>12 Months</b> | <b>4,305</b> | <b>\$540,342</b>    | <b>\$405,184</b> | <b>\$70,244</b> | <b>\$475,429</b> | <b>\$64,913</b>        | <b>87.99%</b>               |

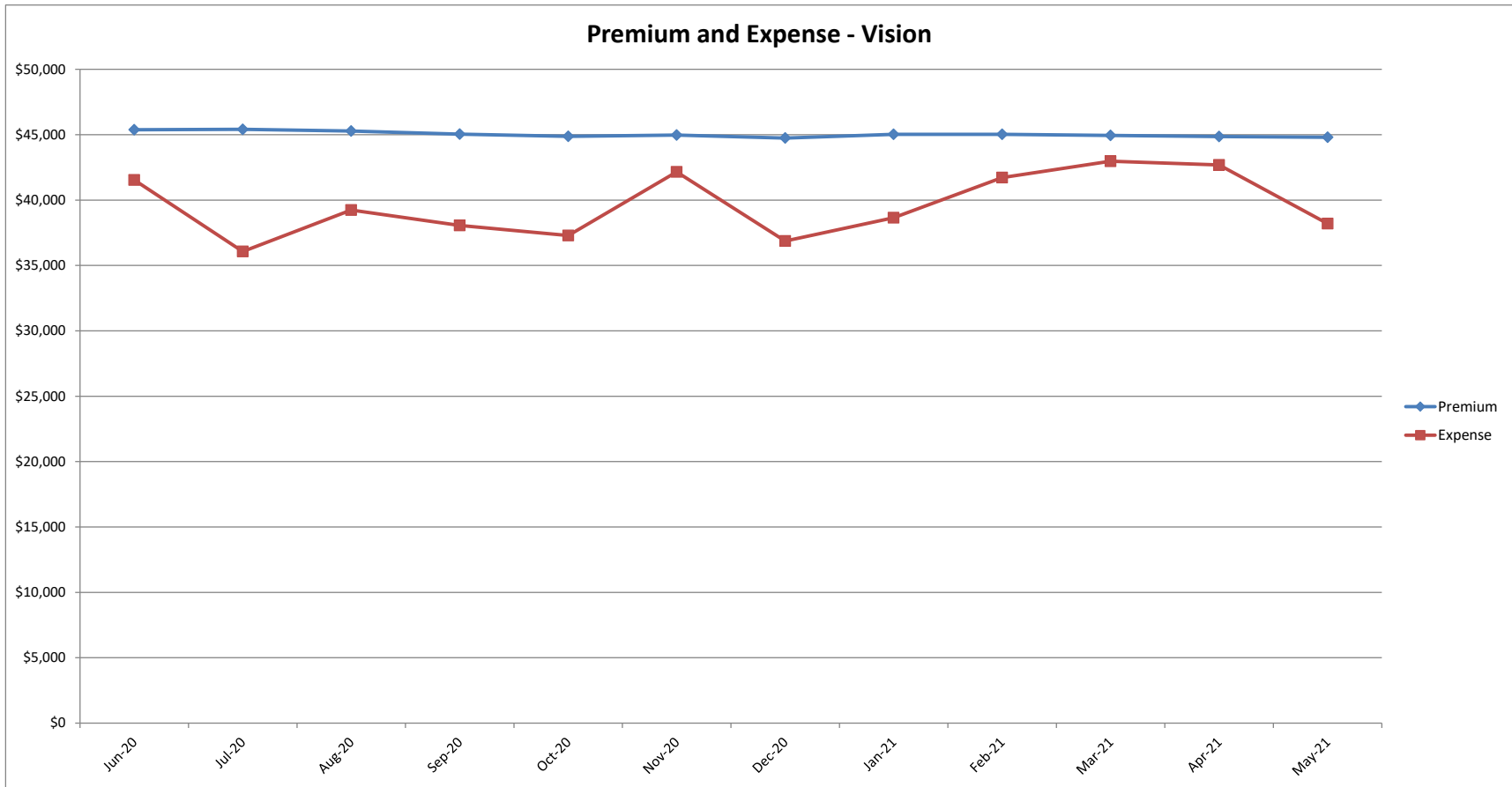
**Data Source: VSP SJVIA Utilization Reports**

Note:

1. The above figures include the following divisions: 0015, 0016, 0017, 0018, 0019, 0020, and 0021.



San Joaquin Valley Insurance Authority (SJVIA)  
VSP Premium and Claims Report as of May 2021  
County of Fresno





**San Joaquin Valley Insurance Authority (SJVIA)**  
**VSP Premium and Claims Report as of May 2021**  
**County of Tulare**

| MONTH-YEAR           | ENROLLED     | FUNDING/<br>PREMIUM | PAID CLAIMS      | VSP ADMIN       | TOTAL EXPENSE    | SURPLUS /<br>(DEFICIT) | TOTAL EXPENSE<br>LOSS RATIO |
|----------------------|--------------|---------------------|------------------|-----------------|------------------|------------------------|-----------------------------|
| Jun-19               | 2,863        | \$16,081            | \$18,105         | \$2,091         | \$20,196         | -\$4,115               | 125.59%                     |
| Jul-19               | 2,865        | \$16,065            | \$16,975         | \$2,088         | \$19,063         | -\$2,998               | 118.66%                     |
| Aug-19               | 2,882        | \$16,155            | \$15,278         | \$2,100         | \$17,378         | -\$1,223               | 107.57%                     |
| Sep-19               | 2,859        | \$16,009            | \$15,357         | \$2,081         | \$17,438         | -\$1,429               | 108.93%                     |
| Oct-19               | 2,860        | \$16,010            | \$14,417         | \$2,081         | \$16,499         | -\$489                 | 103.05%                     |
| Nov-19               | 2,866        | \$16,082            | \$15,553         | \$2,091         | \$17,644         | -\$1,562               | 109.71%                     |
| Dec-19               | 2,877        | \$17,020            | \$13,703         | \$2,213         | \$15,916         | \$1,104                | 93.51%                      |
| Jan-20               | 2,905        | \$16,829            | \$17,471         | \$2,188         | \$19,659         | -\$2,830               | 116.81%                     |
| Feb-20               | 2,888        | \$16,739            | \$17,163         | \$2,176         | \$19,339         | -\$2,600               | 115.53%                     |
| Mar-20               | 2,899        | \$16,830            | \$15,726         | \$2,188         | \$17,914         | -\$1,084               | 106.44%                     |
| Apr-20               | 2,899        | \$16,828            | \$4,466          | \$2,188         | \$6,654          | \$10,174               | 39.54%                      |
| May-20               | 2,886        | \$16,780            | \$7,347          | \$2,181         | \$9,528          | \$7,252                | 56.78%                      |
| Jun-20               | 2,895        | \$16,842            | \$15,049         | \$2,189         | \$17,238         | -\$396                 | 102.35%                     |
| Jul-20               | 2,901        | \$16,870            | \$11,079         | \$2,193         | \$13,272         | \$3,598                | 78.67%                      |
| Aug-20               | 2,895        | \$16,857            | \$19,117         | \$2,191         | \$21,308         | -\$4,451               | 126.41%                     |
| Sep-20               | 2,888        | \$16,835            | \$17,363         | \$2,189         | \$19,552         | -\$2,717               | 116.14%                     |
| Oct-20               | 2,887        | \$16,854            | \$18,438         | \$2,191         | \$20,629         | -\$3,775               | 122.40%                     |
| Nov-20               | 2,885        | \$16,819            | \$17,334         | \$2,186         | \$19,520         | -\$2,701               | 116.06%                     |
| Dec-20               | 2,870        | \$16,749            | \$16,984         | \$2,177         | \$19,161         | -\$2,412               | 114.40%                     |
| Jan-21               | 2,879        | \$16,912            | \$16,243         | \$2,199         | \$18,441         | -\$1,529               | 109.04%                     |
| Feb-21               | 2,877        | \$16,882            | \$13,646         | \$2,195         | \$15,840         | \$1,041                | 93.83%                      |
| Mar-21               | 2,861        | \$16,803            | \$16,647         | \$2,184         | \$18,831         | -\$2,028               | 112.07%                     |
| Apr-21               | 2,794        | \$16,423            | \$14,725         | \$2,135         | \$16,860         | -\$437                 | 102.66%                     |
| May-21               | 2,868        | \$16,855            | \$17,529         | \$2,191         | \$19,720         | -\$2,865               | 116.99%                     |
| <b>2018</b>          | <b>2,795</b> | <b>\$187,970</b>    | <b>\$181,771</b> | <b>\$24,436</b> | <b>\$206,207</b> | <b>-\$18,237</b>       | <b>109.70%</b>              |
| <b>2019</b>          | <b>2,867</b> | <b>\$193,754</b>    | <b>\$204,457</b> | <b>\$25,188</b> | <b>\$229,645</b> | <b>-\$35,892</b>       | <b>118.52%</b>              |
| <b>2020</b>          | <b>2,892</b> | <b>\$201,832</b>    | <b>\$177,537</b> | <b>\$26,238</b> | <b>\$203,775</b> | <b>-\$1,943</b>        | <b>100.96%</b>              |
| <b>2021 YTD</b>      | <b>1,190</b> | <b>\$83,875</b>     | <b>\$78,789</b>  | <b>\$10,904</b> | <b>\$89,693</b>  | <b>-\$5,818</b>        | <b>106.94%</b>              |
| Current<br>12 Months | 2,875        | \$201,701           | \$194,153        | \$26,221        | \$220,374        | -\$18,673              | 109.26%                     |

**Data Source: VSP SJVIA Utilization Reports**

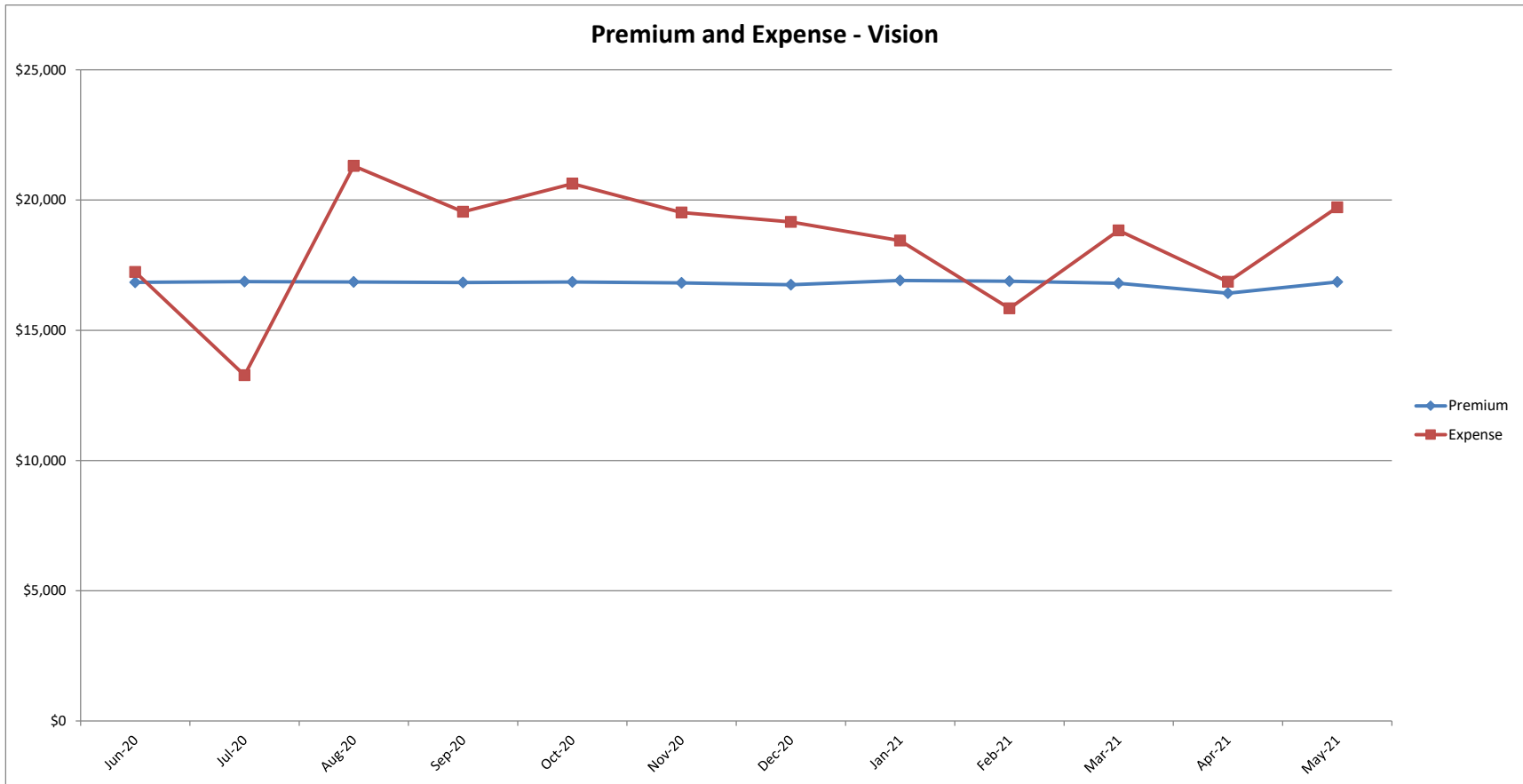
Note:

1. The above figures include the following divisions: 0001, 0002, 0003, and 0004.





San Joaquin Valley Insurance Authority (SJVIA)  
VSP Premium and Claims Report as of May 2021  
County of Tulare





**BOARD OF DIRECTORS**

STEVE BRANDAU  
NATHAN MAGSIG  
BUDDY MENDES  
LARRY MICARI  
BRIAN PACHECO  
AMY SHUKLIAN  
PETE VANDER POEL

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

**AGENDA DATE:** July 23, 2021

**ITEM NUMBER:** Item 10

**SUBJECT:** Receive Consultant's Report on Plan Year 2022 Preliminary Renewal (I)

**REQUEST(S):** That the Board receive the consultant's report on the Plan Year 2022 preliminary renewal and provide direction to finalize the renewal.

**DESCRIPTION:**

**Self-funded Medical** – The 2022 preliminary renewal report shows a 3.30% renewal increase, or \$4,009,716. This includes \$2,246,210 in margin and IBNR reserve accumulation for the self-funded medical program.

For the County of Fresno, the underwriting indicated the following:

- 13.00% increase on the EPO plan
- 37.48% decrease for the PPO and HDHP plans
- Overall renewal increase of 4.76%

For the County of Tulare PPO/HDHP, the underwriting indicated a 5.97% decrease.

**Kaiser Medical** – For the 2022 plan year, the Kaiser preliminary renewals are:

- County of Fresno
  - 9.77% carrier rate adjustment
- County of Tulare
  - 9.85% carrier rate adjustment on the HMO
  - 9.86% carrier rate adjustment on the DHMO

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** July 23, 2021

**Delta Dental** – For 2022, the self-funded dental PPO plans require the following rate action:

- County of Fresno 0.77% decrease
- County of Tulare 10.21% increase

The fully-insured DHMO plans received a rate pass for the 2022 plan year renewal.

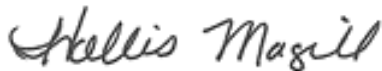
**Vision** – For 2022, the fully-insured vision plan received a rate increase as follows:

- County of Fresno 1.27% increase
- County of Tulare 1.23% increase

**FISCAL IMPACT/FINANCING:**

Should the SJVIA Board adopt the preliminary 2022 plan year renewal, the increase in cost would be \$4,009,716 or 3.30%. This includes a total margin accumulation of \$3,300,327. Keenan will work with staff to mitigate the cost increase in the final 2022 renewal.

**ADMINISTRATIVE SIGN-OFF:**



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Hollis Magill  
SJVIA Manager



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Lupe Garza  
SJVIA Assistant Manager

### Introduction

Keenan is pleased to present the SJVIA 2022 preliminary renewal. The preliminary renewal is prepared in accordance with SJVIA Board direction and standard insurance industry underwriting guidelines. Anthem Blue Cross medical, EmpiRx pharmacy, and Delta Dental PPO dental coverages are self-funded. Kaiser medical, Delta Dental DHMO, and VSP vision coverages are fully-insured.

The self-funded preliminary renewal is produced with the following factors:

- The self-funded medical plans are underwritten on the most recent 12 months of plan experience available from June 1, 2020 through May 31, 2021
- All self-funded coverage is underwritten based on its own claim experience; the plan experience is considered 100% credible
- Fixed cost components continue to be blended for both participating entities to receive overall economies of scale and reduced fixed costs
- The preliminary renewal assumes the continuation of the \$450,000 specific stop-loss deductible and a 15% increase in reinsurance cost
  - Please note, quotes will be solicited from the market for the Stop Loss line of coverage and staff will return at the December Board meeting with a complete analysis and recommendation
  - In addition to the current deductible, Keenan will request quotes to reduce the SJVIA risk including \$400,000, \$350,000, \$300,000, and \$250,000 deductible options
- The preliminary renewal includes components for IBNR reserve and margin

The preliminary renewal is presented to the SJVIA Board to provide a preview of the 2022 final renewal and provide an opportunity for the Board to give direction to staff and Keenan in preparing the final renewal. The final renewal will be based on the plan experience from July 1, 2020 through June 30, 2021 for the self-funded coverage. We will work with Keenan's underwriting team to ensure the medical and pharmacy renewal projections take into consideration the past plan performance and the impact of COVID-19 on the plans.

# Executive Summary

Keenan is pleased to present the 2022 SJVIA preliminary renewal. On an overall basis, the SJVIA renewal is 3.30% (County of Fresno 6.18% and County of Tulare -3.78%). The following table illustrates the 2022 preliminary rate adjustments based on carrier requested renewals and standard underwriting practices:

| Executive Summary                                 | Preliminary Renewal        |                         |                            | Comments  |
|---|----------------------------|-------------------------|----------------------------|---|
|   | COF                        | COT                     | SJVIA                      |   |
| Self-Funded Medical<br>EPO<br>PPO / HDHP<br>Total | 13.00%<br>-37.48%<br>4.76% | n/a<br>-5.97%<br>-5.97% | 13.00%<br>-13.05%<br>0.89% | The 2022 preliminary renewal rates include \$2,246,210 in margin. Change in IBNR will be calculated in the final renewal when the June 30, 2021 actuarially certification of the IBNR reserve is done. A 3.0% claims margin is set for the County of Fresno and the County of Tulare. Margin is available to cover adverse claim fluctuation and improve SJVIA's cash position. |
| Kaiser<br>HMO<br>Deductible HMO                   | 9.77%<br>n/a               | 9.85%<br>9.86%          | 9.78%<br>9.86%             | Kaiser is requesting a renewal increase above 9.0% for the second year in a row. The predominant factor causing the high renewal is Kaiser's usage of 11.12% trend. The high trend is used to include COVID-19 related claims activity. Kaiser is unwilling to reduce the trend factor.   |
| Kaiser<br>Medicare                                | n/a                        | 5.0%                    | 5.0%                       | The 2022 Kaiser Medicare Senior Advantage rates for the County of Tulare have not yet been received. Keenan used a 5.0% increase projection for purposes of this renewal and the final FY 21/22 budget.   |
| Delta Dental<br>PPO<br>DHMO                       | -0.77%<br>0.00%            | 10.21%<br>0.00%         | 2.91%<br>0.00%             | Delta Dental PPO plan moved to self-funding with the 2019 plan year. The 2022 preliminary renewal rates include a 2.0% margin and 2.0% COVID margin (\$149,352). The Delta Dental DHMO rates remain unchanged with rates guaranteed through 2023.   |
| VSP   | 1.27%                      | 1.23%                   | 1.26%                      | The VSP fully insured vision rates are guaranteed for 2022.   |

## Executive Summary

The following chart illustrates the projected cost for 2021 and 2022, the dollar cost differential, and percentage differential based on the recommended renewal action.

| <b>County of Fresno</b> | <b>2021</b>           | <b>2022</b>           | <b>\$ Difference</b>  | <b>% Difference</b> |
|-------------------------|-----------------------|-----------------------|-----------------------|---------------------|
| EPO                     | \$ 44,645,852         | \$ 50,449,543         | \$ 5,803,691          | 13.00%              |
| PPO/HDHP                | \$ 8,712,998          | \$ 5,447,587          | \$ (3,265,411)        | -37.48%             |
| Total Anthem            | \$ 53,358,850         | \$ 55,897,130         | \$ 2,538,280          | 4.76%               |
| Kaiser                  | \$ 28,575,845         | \$ 31,367,683         | \$ 2,791,838          | 9.77%               |
| Kaiser - KPSA           | \$ -                  | \$ -                  | \$ -                  | 0.00%               |
| Total Medical           | \$ 81,934,695         | \$ 87,264,813         | \$ 5,330,118          | 6.51%               |
| Delta Dental PPO        | \$ 3,060,054          | \$ 3,060,054          | \$ -                  | 0.00%               |
| Delta Dental DHMO       | \$ 856,621            | \$ 856,621            | \$ -                  | 0.00%               |
| Total Dental            | \$ 3,916,675          | \$ 3,916,675          | \$ -                  | 0.00%               |
| Vision                  | \$ 493,504            | \$ 499,749            | \$ 6,245              | 1.27%               |
| <b>Grand Total</b>      | <b>\$ 86,344,874</b>  | <b>\$ 91,681,237</b>  | <b>\$ 5,336,363</b>   | <b>6.18%</b>        |
| <b>County of Tulare</b> | <b>2021</b>           | <b>2022</b>           | <b>\$ Difference</b>  | <b>% Difference</b> |
| EPO                     | \$ -                  | \$ -                  | \$ -                  | 0.00%               |
| PPO/HDHP                | \$ 30,044,942         | \$ 28,250,748         | \$ (1,794,193)        | -5.97%              |
| Total Anthem            | \$ 30,044,942         | \$ 28,250,748         | \$ (1,794,193)        | -5.97%              |
| Kaiser                  | \$ 3,315,102          | \$ 3,641,759          | \$ 326,657            | 9.85%               |
| Kaiser - KPSA           | \$ 39,115             | \$ 41,112             | \$ 1,997              | 5.11%               |
| Total Medical           | \$ 33,360,043         | \$ 31,892,507         | \$ (1,467,536)        | -4.40%              |
| Delta Dental PPO        | \$ 1,355,058          | \$ 1,493,484          | \$ 138,426            | 10.22%              |
| Delta Dental DHMO       | \$ 152,188            | \$ 152,188            | \$ -                  | 0.00%               |
| Total Dental            | \$ 1,507,246          | \$ 1,645,672          | \$ 138,426            | 9.18%               |
| Vision                  | \$ 199,951            | \$ 202,414            | \$ 2,463              | 1.23%               |
| <b>Grand Total</b>      | <b>\$ 35,067,240</b>  | <b>\$ 33,740,593</b>  | <b>\$ (1,326,647)</b> | <b>-3.78%</b>       |
| <b>SJVIA</b>            | <b>2021</b>           | <b>2022</b>           | <b>\$ Difference</b>  | <b>% Difference</b> |
| EPO                     | \$ 44,645,852         | \$ 50,449,543         | \$ 5,803,691          | 13.00%              |
| PPO/HDHP                | \$ 38,757,939         | \$ 33,698,336         | \$ (5,059,604)        | -13.05%             |
| Total Anthem            | \$ 83,403,792         | \$ 84,147,878         | \$ 744,087            | 0.89%               |
| Kaiser                  | \$ 31,890,947         | \$ 35,009,442         | \$ 3,118,495          | 9.78%               |
| Kaiser - KPSA           | \$ 39,115             | \$ 41,112             | \$ 1,997              | 5.11%               |
| Total Medical           | \$ 115,294,739        | \$ 119,157,320        | \$ 3,862,582          | 3.35%               |
| Delta Dental PPO        | \$ 4,415,112          | \$ 4,553,538          | \$ 138,426            | 3.14%               |
| Delta Dental DHMO       | \$ 1,008,809          | \$ 1,008,809          | \$ -                  | 0.00%               |
| Total Dental            | \$ 5,423,921          | \$ 5,562,347          | \$ 138,426            | 2.55%               |
| Vision                  | \$ 693,455            | \$ 702,163            | \$ 8,708              | 1.26%               |
| <b>Grand Total</b>      | <b>\$ 121,412,115</b> | <b>\$ 125,421,830</b> | <b>\$ 4,009,716</b>   | <b>3.30%</b>        |

## Executive Summary

The renewal cost adjustment plan year 2022 for medical/prescription drug, dental, and vision by entity and SJVIA overall, are as follows:

- County of Fresno 6.18%
- County of Tulare -3.78%
- SJVIA 3.30%

The self-funded program will utilize the most recent available twelve months of plan experience (through June 30, 2021) in the final renewal.

As Keenan prepares the final renewal, we will work with the SJVIA and each County to implement strategies to minimize the cost of coverage. These strategies include:

- Further negotiations with carriers
- Renewal strategies focus to minimize renewal impacts on members
  - The County of Fresno's EPO/Kaiser parity strategy will be shown as part of the final renewal
- Implementation of cost containment strategies and vendors (disease management program)
- Both Counties are also interested in plan modifications:
  - Introducing a new EPO plan which would offer a less rich plan design at a lower price point
    - County of Fresno—to go alongside their current EPO plan
    - County of Tulare—as a new plan option
  - Additionally, the County of Tulare is looking at modifications to its PPO program
- The self-funded plan's premium equivalent rates will be shown in conjunction with the final renewal

As the final 2022 renewal is prepared, Keenan will continue to include a component for margin accumulation to improve the SJVIA's cash position.

# Self-funded Medical Underwriting EPO and PPO/HDHP

| Line | EPO and PPO/HDHP                                  | Fresno              |                     |                     | Tulare              |                    |                     | Total               |                     |                     |
|------|---|---------------------|---------------------|---------------------|---------------------|--------------------|---------------------|---------------------|---------------------|---------------------|
|      | Line Item/Description                             | Medical             | Rx                  | Total               | Medical             | Rx                 | Total               | Medical             | Rx                  | Total               |
| 1    | Paid Claims (June 2020 through May 2021)          | \$35,441,055        | \$12,244,021        | \$47,685,076        | \$15,755,115        | \$7,773,573        | \$23,528,688        | \$51,196,170        | \$20,017,594        | \$71,213,764        |
| 2    | Claim Adjustments                                 | \$0                 | \$0                 | \$0                 | \$0                 | \$0                | \$0                 | \$0                 | \$0                 | \$0                 |
| 3    | Plan Change Adjustments                           | \$0                 | \$0                 | \$0                 | \$0                 | \$0                | \$0                 | \$0                 | \$0                 | \$0                 |
| 4    | Prescription Drug Rebates                         | \$0                 | (\$1,708,798)       | (\$1,708,798)       | \$0                 | (\$1,084,894)      | (\$1,084,894)       | \$0                 | (\$2,793,692)       | (\$2,793,692)       |
| 5    | Large Claim Adjustment (Pooling Level: \$450,000) | <u>(\$705,444)</u>  | <u>\$0</u>          | <u>(\$705,444)</u>  | <u>\$0</u>          | <u>\$0</u>         | <u>\$0</u>          | <u>(\$705,444)</u>  | <u>\$0</u>          | <u>(\$705,444)</u>  |
| 6    | Adjusted Paid Claims                              | \$34,735,611        | \$10,535,223        | \$45,270,834        | \$15,755,115        | \$6,688,679        | \$22,443,794        | \$50,490,726        | \$17,223,902        | \$67,714,628        |
| 7    | Beginning Reserves @ 12/31/2020                   | (\$3,824,200)       | (\$851,470)         | (\$4,675,670)       | (\$1,662,940)       | (\$544,210)        | (\$2,207,150)       | (\$5,487,140)       | (\$1,395,680)       | (\$6,882,820)       |
| 8    | Ending Reserves @ 12/31/2020                      | <u>\$3,824,200</u>  | <u>\$851,470</u>    | <u>\$4,675,670</u>  | <u>\$1,662,940</u>  | <u>\$544,210</u>   | <u>\$2,207,150</u>  | <u>\$5,487,140</u>  | <u>\$1,395,680</u>  | <u>\$6,882,820</u>  |
| 9    | <b>Incurred Claims (Jun 2020 - May 2021)</b>      | <b>\$34,735,611</b> | <b>\$10,535,223</b> | <b>\$45,270,834</b> | <b>\$15,755,115</b> | <b>\$6,688,679</b> | <b>\$22,443,794</b> | <b>\$50,490,726</b> | <b>\$17,223,902</b> | <b>\$67,714,628</b> |
| 10   | Total Covered Employees (May 2020 - Apr 2021)     | <u>47,003</u>       | <u>47,003</u>       | <u>47,003</u>       | <u>36,287</u>       | <u>36,287</u>      | <u>36,287</u>       | <u>83,290</u>       | <u>83,290</u>       | <u>83,290</u>       |
| 11   | Claims Cost PEPM                                  | \$739.01            | \$224.14            | \$963.15            | \$434.18            | \$184.33           | \$618.51            | \$606.20            | \$206.79            | \$813.00            |
| 12   | Trend Factor                                      | <u>1.1247</u>       | <u>1.0799</u>       | <u>1.1142</u>       | <u>1.1296</u>       | <u>1.0803</u>      | <u>1.1149</u>       | <u>1.1263</u>       | <u>1.0801</u>       | <u>1.1145</u>       |
| 13   | <b>Projected Claims Cost Per Employee</b>         | <b>\$831.13</b>     | <b>\$242.05</b>     | <b>\$1,073.18</b>   | <b>\$490.45</b>     | <b>\$199.13</b>    | <b>\$689.58</b>     | <b>\$682.75</b>     | <b>\$223.36</b>     | <b>\$906.11</b>     |
| 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>         |
| 15   | <b>Adjusted Projected Claims</b>                  | <b>\$856.06</b>     | <b>\$249.31</b>     | <b>\$1,105.38</b>   | <b>\$505.16</b>     | <b>\$205.10</b>    | <b>\$710.26</b>     | <b>\$703.23</b>     | <b>\$230.06</b>     | <b>\$933.29</b>     |
| 16   | <b>Fixed Costs PEPM</b>                           |                     |                     |                     |                     |                    |                     |                     |                     |                     |
| 17   | Specific Stop-Loss Premium PEPM (Estimate)        |                     |                     | \$23.63             |                     |                    | \$19.94             |                     |                     | \$22.03             |
| 18   | Aggregate Stop-Loss Premium PEPM (Estimate)       |                     |                     | \$0.00              |                     |                    | \$0.00              |                     |                     | \$0.00              |
| 19   | Anthem Network & Administrative Fees              |                     |                     | \$47.59             |                     |                    | \$36.10             |                     |                     | \$42.59             |
| 20   | All Other Program Fees                            |                     |                     | \$21.78             |                     |                    | \$18.70             |                     |                     | \$20.44             |
| 21   | <b>Total Fixed Costs</b>                          |                     |                     | <b>\$93.00</b>      |                     |                    | <b>\$74.74</b>      |                     |                     | <b>\$85.06</b>      |
| 22   | <b>Required Premium PEPM</b>                      |                     |                     | <b>\$1,198.38</b>   |                     |                    | <b>\$785.00</b>     |                     |                     | <b>\$1,018.35</b>   |
| 23   | <b>Current Premium PEPM</b>                       |                     |                     | <b>\$1,143.96</b>   |                     |                    | <b>\$834.86</b>     |                     |                     | <b>\$1,009.34</b>   |
| 24   | <b>Required Increase</b>                          |                     |                     | <b>4.76%</b>        |                     |                    | <b>-5.97%</b>       |                     |                     | <b>0.89%</b>        |
| 25   | <b>Current Subscribers (May 2021)</b>             | 3,887               | 3,887               |                     | 2,999               | 2,999              |                     | 6,886               | 6,886               |                     |
| 26   | <b>Base Trend</b>                                 | 7.75%               | 5.00%               |                     | 8.00%               | 5.00%              |                     | 7.83%               | 5.00%               |                     |
| 27   | <b>Months Trended</b>                             | 19                  | 19                  |                     | 19                  | 19                 |                     | 19                  | 19                  |                     |

**Notes:**

Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVA Fees, PCORI, Myworkplace and ASI.  
 Large claim credits are obtained from Anthem medical reports and EmpiRX prescription drug reports.



# Self-funded Medical Underwriting EPO

| Line | EPO<br>Line Item/Description                      | Fresno              |                    |                     | Tulare  |    |       | Total               |                    |                     |
|------|---|---------------------|--------------------|---------------------|---------|----|-------|---------------------|--------------------|---------------------|
|      |   | Medical             | Rx                 | Total               | Medical | Rx | Total | Medical             | Rx                 | Total               |
| 1    | Paid Claims (June 2020 through May 2021)          | \$32,298,484        | \$10,922,338       | \$43,220,822        |         |    |       | \$32,298,484        | \$10,922,338       | \$43,220,822        |
| 2    | Claim Adjustments                                 | \$0                 | \$0                | \$0                 |         |    |       | \$0                 | \$0                | \$0                 |
| 3    | Plan Change Adjustments                           | \$0                 | \$0                | \$0                 |         |    |       | \$0                 | \$0                | \$0                 |
| 4    | Prescription Drug Rebates                         | \$0                 | (\$1,524,341)      | (\$1,524,341)       |         |    |       | \$0                 | (\$1,524,341)      | (\$1,524,341)       |
| 5    | Large Claim Adjustment (Pooling Level: \$450,000) | (\$705,444)         | \$0                | (\$705,444)         |         |    |       | (\$705,444)         | \$0                | (\$705,444)         |
| 6    | Adjusted Paid Claims                              | \$31,593,040        | \$9,397,997        | \$40,991,037        |         |    |       | \$31,593,040        | \$9,397,997        | \$40,991,037        |
| 7    | Beginning Reserves @ 12/31/2020                   | (\$3,485,107)       | (\$759,558)        | (\$4,244,665)       |         |    |       | (\$3,485,107)       | (\$759,558)        | (\$4,244,665)       |
| 8    | Ending Reserves @ 12/31/2020                      | \$3,485,107         | \$759,558          | \$4,244,665         |         |    |       | \$3,485,107         | \$759,558          | \$4,244,665         |
| 9    | <b>Incurred Claims (Jun 2020 - May 2021)</b>      | <b>\$31,593,040</b> | <b>\$9,397,997</b> | <b>\$40,991,037</b> |         |    |       | <b>\$31,593,040</b> | <b>\$9,397,997</b> | <b>\$40,991,037</b> |
| 10   | Total Covered Employees (May 2020 - Apr 2021)     | <u>36,812</u>       | <u>36,812</u>      | <u>36,812</u>       |         |    |       | <u>36,812</u>       | <u>36,812</u>      | <u>36,812</u>       |
| 11   | Claims Cost PEPM                                  | \$858.23            | \$255.30           | \$1,113.53          |         |    |       | \$858.23            | \$255.30           | \$1,113.53          |
| 12   | Trend Factor                                      | <u>1.1296</u>       | <u>1.0803</u>      | <u>1.1183</u>       |         |    |       | <u>1.1296</u>       | <u>1.0803</u>      | <u>1.1183</u>       |
| 13   | <b>Projected Claims Cost Per Employee</b>         | <b>\$969.46</b>     | <b>\$275.80</b>    | <b>\$1,245.26</b>   |         |    |       | <b>\$969.46</b>     | <b>\$275.80</b>    | <b>\$1,245.26</b>   |
| 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   | <b>Adjusted Projected Claims</b>                  | <b>\$998.54</b>     | <b>\$284.07</b>    | <b>\$1,282.62</b>   |         |    |       | <b>\$998.54</b>     | <b>\$284.07</b>    | <b>\$1,282.62</b>   |
| 16   | <b>Fixed Costs PEPM</b>                           |                     |                    |                     |         |    |       |                     |                    |                     |
| 17   | Specific Stop-Loss Premium PEPM (Estimate)        |                     |                    | \$25.37             |         |    |       |                     |                    | \$25.37             |
| 18   | Aggregate Stop-Loss Premium PEPM (Estimate)       |                     |                    | \$0.00              |         |    |       |                     |                    | \$0.00              |
| 19   | Anthem Network & Administrative Fees              |                     |                    | \$50.78             |         |    |       |                     |                    | \$50.78             |
| 20   | All Other Program Fees                            |                     |                    | \$23.26             |         |    |       |                     |                    | \$23.26             |
| 21   | <b>Total Fixed Costs</b>                          |                     |                    | <b>\$99.41</b>      |         |    |       |                     |                    | <b>\$99.41</b>      |
| 22   | <b>Required Premium PEPM</b>                      |                     |                    | <b>\$1,382.03</b>   |         |    |       |                     |                    | <b>\$1,382.03</b>   |
| 23   | <b>Current Premium PEPM</b>                       |                     |                    | <b>\$1,223.04</b>   |         |    |       |                     |                    | <b>\$1,223.04</b>   |
| 24   | <b>Required Increase</b>                          |                     |                    | <b>13.00%</b>       |         |    |       |                     |                    | <b>13.00%</b>       |
| 25   | <b>Current Subscribers (May 2021)</b>             | 3,042               | 3,042              |                     |         |    |       | 3,042               | 3,042              | 3,042               |
| 26   | <b>Base Trend</b>                                 | 8.00%               | 5.00%              |                     |         |    |       | 8.00%               | 5.00%              | 7.5%                |
| 27   | <b>Months Trended</b>                             | 19                  | 19                 |                     |         |    |       | 19                  | 19                 |                     |

**Notes:**

Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, PCORI, Myworkplace and ASI.

Large claim credits are obtained from Anthem medical reports and EmpiRX prescription drug reports.

# Self-funded Medical Underwriting PPO/HDHP

| Line | PPO/HDHP<br>Line Item/Description                 | Fresno             |                    |                    | Tulare              |                    |                     | Total               |                    |                     |
|------|---|--------------------|--------------------|--------------------|---------------------|--------------------|---------------------|---------------------|--------------------|---------------------|
|      |   | Medical            | Rx                 | Total              | Medical             | Rx                 | Total               | Medical             | Rx                 | Total               |
| 1    | Paid Claims (June 2020 through May 2021)          | \$3,142,571        | \$1,321,683        | \$4,464,254        | \$15,755,115        | \$7,773,573        | \$23,528,688        | \$18,897,686        | \$9,095,256        | \$27,992,942        |
| 2    | Claim Adjustments                                 | \$0                | \$0                | \$0                | \$0                 | \$0                | \$0                 | \$0                 | \$0                | \$0                 |
| 3    | Plan Change Adjustments                           | \$0                | \$0                | \$0                | \$0                 | \$0                | \$0                 | \$0                 | \$0                | \$0                 |
| 4    | Prescription Drug Rebates                         | \$0                | (\$184,456)        | (\$184,456)        | \$0                 | (\$1,084,894)      | (\$1,084,894)       | \$0                 | (\$1,269,351)      | (\$1,269,351)       |
| 5    | Large Claim Adjustment (Pooling Level: \$450,000) | \$0                | \$0                | \$0                | \$0                 | \$0                | \$0                 | \$0                 | \$0                | \$0                 |
| 6    | Adjusted Paid Claims                              | \$3,142,571        | \$1,137,227        | \$4,279,798        | \$15,755,115        | \$6,688,679        | \$22,443,794        | \$18,897,686        | \$7,825,905        | \$26,723,591        |
| 7    | Beginning Reserves @ 12/31/2020                   | (\$339,093)        | (\$91,912)         | (\$431,005)        | (\$1,662,940)       | (\$544,210)        | (\$2,207,150)       | (\$2,002,033)       | (\$636,122)        | (\$2,638,155)       |
| 8    | Ending Reserves @ 12/31/2020                      | \$339,093          | \$91,912           | \$431,005          | \$1,662,940         | \$544,210          | \$2,207,150         | \$2,002,033         | \$636,122          | \$2,638,155         |
| 9    | <b>Incurred Claims (Jun 2020 - May 2021)</b>      | <b>\$3,142,571</b> | <b>\$1,137,227</b> | <b>\$4,279,798</b> | <b>\$15,755,115</b> | <b>\$6,688,679</b> | <b>\$22,443,794</b> | <b>\$18,897,686</b> | <b>\$7,825,905</b> | <b>\$26,723,591</b> |
| 10   | Total Covered Employees (May 2020 - Apr 2021)     | <u>10,191</u>      | <u>10,191</u>      | <u>10,191</u>      | <u>36,287</u>       | <u>36,287</u>      | <u>36,287</u>       | <u>46,478</u>       | <u>46,478</u>      | <u>46,478</u>       |
| 11   | Claims Cost PEPM                                  | \$308.37           | \$111.59           | \$419.96           | \$434.18            | \$184.33           | \$618.51            | \$406.59            | \$168.38           | \$574.97            |
| 12   | Trend Factor                                      | <u>1.0803</u>      | <u>1.0803</u>      | <u>1.0803</u>      | <u>1.1296</u>       | <u>1.0803</u>      | <u>1.1149</u>       | <u>1.1218</u>       | <u>1.0803</u>      | <u>1.1097</u>       |
| 13   | <b>Projected Claims Cost Per Employee</b>         | <b>\$333.13</b>    | <b>\$120.55</b>    | <b>\$453.69</b>    | <b>\$490.45</b>     | <b>\$199.13</b>    | <b>\$689.58</b>     | <b>\$456.12</b>     | <b>\$181.90</b>    | <b>\$638.03</b>     |
| 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>         |
| 15   | <b>Adjusted Projected Claims</b>                  | <b>\$343.13</b>    | <b>\$124.17</b>    | <b>\$467.30</b>    | <b>\$505.16</b>     | <b>\$205.10</b>    | <b>\$710.26</b>     | <b>\$469.81</b>     | <b>\$187.36</b>    | <b>\$657.17</b>     |
| 16   | <b>Fixed Costs PEPM</b>                           |                    |                    |                    |                     |                    |                     |                     |                    |                     |
| 17   | Specific Stop-Loss Premium PEPM (Estimate)        |                    |                    | \$17.37            |                     |                    | \$19.94             |                     |                    | \$19.38             |
| 18   | Aggregate Stop-Loss Premium PEPM (Estimate)       |                    |                    | \$0.00             |                     |                    | \$0.00              |                     |                    | \$0.00              |
| 19   | Anthem Network & Administrative Fees              |                    |                    | \$36.10            |                     |                    | \$36.10             |                     |                    | \$36.10             |
| 20   | All Other Program Fees                            |                    |                    | \$16.47            |                     |                    | \$18.70             |                     |                    | \$18.21             |
| 21   | <b>Total Fixed Costs</b>                          |                    |                    | <b>\$69.94</b>     |                     |                    | <b>\$74.74</b>      |                     |                    | <b>\$73.69</b>      |
| 22   | <b>Required Premium PEPM</b>                      |                    |                    | <b>\$537.24</b>    |                     |                    | <b>\$785.00</b>     |                     |                    | <b>\$730.54</b>     |
| 23   | <b>Current Premium PEPM</b>                       |                    |                    | <b>\$859.27</b>    |                     |                    | <b>\$834.86</b>     |                     |                    | <b>\$840.23</b>     |
| 24   | <b>Required Increase</b>                          |                    |                    | <b>-37.48%</b>     |                     |                    | <b>-5.97%</b>       |                     |                    | <b>-13.05%</b>      |
| 25   | <b>Current Subscribers (May 2021)</b>             | 845                | 845                |                    | 2,999               | 2,999              |                     | 3,844               | 3,844              |                     |
| 26   | <b>Base Trend</b>                                 | 5.00%              | 5.00%              |                    | 8.00%               | 5.00%              |                     | 7.53%               | 5.00%              |                     |
| 27   | <b>Months Trended</b>                             | 19                 | 19                 |                    | 19                  | 19                 |                     | 19                  | 19                 |                     |

**Notes:**

Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVA Fees, PCORI, Myworkplace and ASI.  
 Large claim credits are obtained from Anthem medical reports and EmpiRX prescription drug reports.

## Self-funded Dental Underwriting Total SJVIA

| Dental Program                             |       | County of<br>Fresno | County of<br>Tulare | SJVIA        |
|--|-------|---------------------|---------------------|--------------|
| 1 Paid Claims (6/1/2019 - 5/31/2020)       |       | \$ 2,820,067        | \$ 1,208,614        | \$ 4,028,681 |
| 2 Beginning Reserve (12/31/20)             |       | \$ (152,440)        | \$ (64,040)         | \$ (216,480) |
| 3 Ending Reserve (12/31/20)                |       | \$ 152,440          | \$ 64,040           | \$ 216,480   |
| 4 Incurred Claims                          |       | \$ 2,820,067        | \$ 1,208,614        | \$ 4,028,681 |
| 5 Covered Employees                        |       | 56,340              | 31,286              | 87,626       |
| 6 Incurred Claims/EE/Month                 |       | \$ 50.05            | \$ 38.63            | \$ 45.98     |
| 7 Trend Factor                             | 5.00% | 1.0803              | 1.0803              | 1.0803       |
| 8 Expected Incurred Claims                 |       | \$ 54.07            | \$ 41.73            | \$ 49.67     |
| 9 Covid-19 Adjustment                      | 2.00% | \$ 1.08             | \$ 0.83             | \$ 0.99      |
| 10 Administration                          |       | \$ 4.19             | \$ 4.19             | \$ 4.19      |
| 11 Margin                                  | 2.00% | \$ 1.10             | \$ 0.85             | \$ 1.01      |
| 12 Required Funding                        |       | \$ 60.44            | \$ 47.60            | \$ 55.86     |
| 13 Current Funding Level                   |       | \$ 60.91            | \$ 43.19            | \$ 54.28     |
| 14 Calculated Funding Action = (12)/(13)-1 |       | -0.77%              | 10.21%              | 2.91%        |

## Fully-Insured Vision Underwriting Total SJVIA

| Vision Program                             |       | County of<br>Fresno | County of<br>Tulare | SJVIA       |
|--|-------|---------------------|---------------------|-------------|
| 1 Paid Claims (6/1/2020 - 5/31/2021)       |       | \$ 405,184          | \$ 194,153          | \$ 599,337  |
| 2 Beginning Reserve 5%                     |       | \$ (17,599)         | \$ (8,578)          | \$ (26,177) |
| 3 Ending Reserve 5%                        |       | \$ 20,259           | \$ 9,708            | \$ 29,967   |
| 4 Incurred Claims                          |       | \$ 407,844          | \$ 195,283          | \$ 603,127  |
| 5 Covered Employees                        |       | 51,656              | 34,500              | 86,156      |
| 6 Incurred Claims/EE/Month                 |       | \$ 7.90             | \$ 5.66             | \$ 7.00     |
| 7 Trend Factor                             | 3.50% | 1.0560              | 1.0560              | 1.0560      |
| 8 Expected Incurred Claims                 |       | \$ 8.34             | \$ 5.98             | \$ 7.39     |
| 9 Covid-19 Adjustment                      | 1.00% | \$ 0.08             | \$ 0.06             | \$ 0.07     |
| 10 Administration                          |       | \$ 1.36             | \$ 0.75             | \$ 1.12     |
| 11 Margin                                  | 2.00% | \$ 0.17             | \$ 0.12             | \$ 0.15     |
| 12 Required Funding (8+9+10+11)            |       | \$ 9.95             | \$ 6.91             | \$ 8.73     |
| 13 Current Funding Level                   |       | \$ 10.44            | \$ 5.87             | \$ 8.62     |
| 14 Calculated Funding Action = (12)/(13)-1 |       | -4.69%              | 17.72%              | 1.31%       |

The SJVIA vision plan is fully-insured with VSP with a two-year rate guarantee for 2022 and 2023. The underwriting exhibit is illustrative only.

# Kaiser – SJVIA

| County of Fresno<br>Bi-Weekly Rates*   | Lives      | 2021               |                 |                 |                    | 2022               |                 |                 |                    |
|--|------------|--------------------|-----------------|-----------------|--------------------|--------------------|-----------------|-----------------|--------------------|
|  |            | Kaiser<br>Rate     | 3.0%<br>Margin  | SJVIA<br>Admin. | SJVIA<br>Rate      | Kaiser<br>Rate     | 3.0%<br>Margin  | SJVIA<br>Admin. | SJVIA<br>Rate      |
| Subscriber Only                        | 1,521      | \$ 362.45          | \$ 10.87        | \$ 12.85        | \$ 386.17          | \$ 398.14          | \$ 11.94        | \$ 13.74        | \$ 423.82          |
| Subscriber & Spouse                    | 131        | \$ 650.44          | \$ 19.51        | \$ 12.85        | \$ 682.80          | \$ 714.51          | \$ 21.44        | \$ 13.74        | \$ 749.69          |
| Subscriber & Child(ren)                | 500        | \$ 573.43          | \$ 17.20        | \$ 12.85        | \$ 603.48          | \$ 629.90          | \$ 18.90        | \$ 13.74        | \$ 662.54          |
| <u>Subscriber &amp; Family</u>         | <u>134</u> | <u>\$ 860.73</u>   | <u>\$ 25.82</u> | <u>\$ 12.85</u> | <u>\$ 899.40</u>   | <u>\$ 945.50</u>   | <u>\$ 28.37</u> | <u>\$ 13.74</u> | <u>\$ 987.61</u>   |
| Annual Amount                          | 2,286      | \$ 27,002,220      | \$ 809,873      | \$ 763,753      | \$ 28,575,845      | \$ 29,661,288      | \$ 889,745      | \$ 816,651      | \$ 31,367,683      |
| \$ Difference                          |            |                    |                 |                 |                    | \$ 2,659,068       | \$ 79,872       | \$ 52,898       | \$ 2,791,838       |
| % Difference                           |            |                    |                 |                 |                    | 9.85%              | 9.86%           | 6.93%           | 9.77%              |
| County of Tulare<br>Monthly HMO Rates  | Lives      | 2021               |                 |                 |                    | 2022               |                 |                 |                    |
|  |            | Kaiser<br>Rate     | 0.0%<br>Margin  | SJVIA<br>Admin. | SJVIA<br>Rate      | Kaiser<br>Rate     | 0.0%<br>Margin  | SJVIA<br>Admin. | SJVIA<br>Rate      |
| Subscriber Only                        | 43         | \$ 823.25          | \$ -            | \$ 10.85        | \$ 834.10          | \$ 904.49          | \$ -            | \$ 11.74        | \$ 916.23          |
| Subscriber & Spouse                    | 4          | \$ 1,646.50        | \$ -            | \$ 10.85        | \$ 1,657.35        | \$ 1,808.98        | \$ -            | \$ 11.74        | \$ 1,820.72        |
| Subscriber & Child(ren)                | 10         | \$ 1,490.08        | \$ -            | \$ 10.85        | \$ 1,500.93        | \$ 1,637.12        | \$ -            | \$ 11.74        | \$ 1,648.86        |
| <u>Subscriber &amp; Family</u>         | <u>1</u>   | <u>\$ 2,469.76</u> | <u>\$ -</u>     | <u>\$ 10.85</u> | <u>\$ 2,480.61</u> | <u>\$ 2,713.47</u> | <u>\$ -</u>     | <u>\$ 11.74</u> | <u>\$ 2,725.21</u> |
| Annual Amount                          | 58         | \$ 1,543,264       | \$ -            | \$ 16,362       | \$ 1,559,626       | \$ 1,695,555       | \$ -            | \$ 17,704       | \$ 1,713,259       |
| \$ Difference                          |            |                    |                 |                 |                    | \$ 152,291         | \$ -            | \$ 1,342        | \$ 153,633         |
| % Difference                           |            |                    |                 |                 |                    | 9.87%              | 0.00%           | 8.20%           | 9.85%              |
| County of Tulare<br>Monthly DHMO Rates | Lives      | 2021               |                 |                 |                    | 2022               |                 |                 |                    |
|  |            | Kaiser<br>Rate     | 0.0%<br>Margin  | SJVIA<br>Admin. | SJVIA<br>Rate      | Kaiser<br>Rate     | 0.0%<br>Margin  | SJVIA<br>Admin. | SJVIA<br>Rate      |
| Subscriber Only                        | 75         | \$ 630.95          | \$ -            | \$ 10.85        | \$ 641.80          | \$ 693.29          | \$ -            | \$ 11.74        | \$ 705.03          |
| Subscriber & Spouse                    | 2          | \$ 1,261.90        | \$ -            | \$ 10.85        | \$ 1,272.75        | \$ 1,386.59        | \$ -            | \$ 11.74        | \$ 1,398.33        |
| Subscriber & Child(ren)                | 8          | \$ 1,142.02        | \$ -            | \$ 10.85        | \$ 1,152.87        | \$ 1,254.85        | \$ -            | \$ 11.74        | \$ 1,266.59        |
| <u>Subscriber &amp; Family</u>         | <u>4</u>   | <u>\$ 1,892.86</u> | <u>\$ -</u>     | <u>\$ 10.85</u> | <u>\$ 1,903.71</u> | <u>\$ 2,079.87</u> | <u>\$ -</u>     | <u>\$ 11.74</u> | <u>\$ 2,091.61</u> |
| Annual Amount                          | 89         | \$ 1,730,369       | \$ -            | \$ 25,107       | \$ 1,755,476       | \$ 1,901,333       | \$ -            | \$ 27,166       | \$ 1,928,500       |
| \$ Difference                          |            |                    |                 |                 |                    | \$ 170,965         | \$ -            | \$ 2,059        | \$ 173,024         |
| % Difference                           |            |                    |                 |                 |                    | 9.88%              | 0.00%           | 8.20%           | 9.86%              |

\* Excludes adjustment for EPO/Kaiser Parity

## Delta Dental – DHMO and PPO

| <b>COF - Dental PPO</b>        | <b>Enrollment</b> | <b>2021</b>  | <b>2022</b>  |
|--------------------------------|-------------------|--------------|--------------|
| Employee Only                  | 2538              | \$ 50.29     | \$ 50.29     |
| Employee + Spouse              | 339               | \$ 80.19     | \$ 80.19     |
| Employee + Children            | 983               | \$ 69.88     | \$ 69.88     |
| Employee + Family              | 307               | \$ 102.58    | \$ 102.58    |
| Total                          | 4167              | \$ 3,060,054 | \$ 3,060,054 |
| \$ Difference                  |                   |              | \$ -         |
| % Difference                   |                   |              | 0.00%        |
| <b>County of Fresno - DHMO</b> | <b>Enrollment</b> | <b>2021</b>  | <b>2022</b>  |
| Employee Only                  | 1425              | \$ 27.38     | \$ 27.38     |
| Employee + Spouse              | 159               | \$ 47.51     | \$ 47.51     |
| Employee + Children            | 366               | \$ 47.83     | \$ 47.83     |
| Employee + Family              | 106               | \$ 68.95     | \$ 68.95     |
| Total                          | 2056              | \$ 856,621   | \$ 856,621   |
| \$ Difference                  |                   |              | \$ -         |
| % Difference                   |                   |              | 0.00%        |
| <b>COT - Dental PPO</b>        | <b>Enrollment</b> | <b>2021</b>  | <b>2022</b>  |
| Employee Only                  | 2067              | \$ 35.43     | \$ 39.05     |
| Employee + Spouse              | 194               | \$ 61.42     | \$ 67.69     |
| Employee + Children            | 258               | \$ 69.60     | \$ 76.71     |
| Employee + Family              | 95                | \$ 103.32    | \$ 113.87    |
| Total                          | 2614              | \$ 1,355,058 | \$ 1,493,484 |
| \$ Difference                  |                   |              | \$ 138,426   |
| % Difference                   |                   |              | 10.22%       |
| <b>County of Tulare - DHMO</b> | <b>Enrollment</b> | <b>2021</b>  | <b>2022</b>  |
| Employee Only                  | 328               | \$ 27.38     | \$ 27.38     |
| Employee + Spouse              | 21                | \$ 47.51     | \$ 47.51     |
| Employee + Children            | 45                | \$ 47.83     | \$ 47.83     |
| Employee + Family              | 8                 | \$ 68.95     | \$ 68.95     |
| Total                          | 402               | \$ 152,188   | \$ 152,188   |
| \$ Difference                  |                   |              | \$ -         |
| % Difference                   |                   |              | 0.00%        |

## Vision Service Plan – VSP

| <b>County of Fresno</b> | <b>Enrollment</b> | <b>2021</b> | <b>2022</b> |
|-------------------------|-------------------|-------------|-------------|
| Employee Only           | 2423              | \$ 7.79     | \$ 7.89     |
| Employee + Spouse       | 349               | \$ 14.00    | \$ 14.18    |
| Employee + Children     | 846               | \$ 13.73    | \$ 13.90    |
| Employee + Family       | 286               | \$ 20.10    | \$ 20.35    |
| Total                   | 3904              | \$ 493,504  | \$ 499,749  |
| \$ Difference           |                   |             | \$ 6,245    |
| % Difference            |                   |             | 1.27%       |
| <b>County of Tulare</b> | <b>Enrollment</b> | <b>2021</b> | <b>2022</b> |
| Employee Only           | 2238              | \$ 4.96     | \$ 5.02     |
| Employee + Spouse       | 209               | \$ 8.36     | \$ 8.47     |
| Employee + Children     | 285               | \$ 8.85     | \$ 8.96     |
| Employee + Family       | 98                | \$ 13.19    | \$ 13.36    |
| Total                   | 2830              | \$ 199,951  | \$ 202,414  |
| \$ Difference           |                   |             | \$ 2,463    |
| % Difference            |                   |             | 1.23%       |

2022 VSP are guaranteed for one year.

## SJVIA – Fixed Costs

| SJVIA Fixed Costs  | County of Fresno |                | County of Tulare |                |
|--|------------------|----------------|------------------|----------------|
|  | 2021             | 2022           | 2021             | 2022           |
| Actual Specific Stop-Loss Premium Employee Only              | \$13.33          | TBD            | \$13.33          | TBD            |
| Actual Specific Stop-Loss Premium Employee + Dependents      | \$32.40          | TBD            | \$32.40          | TBD            |
| Estimated Specific PPO/HDHP Stop-Loss Premium PEPM           | \$20.40          | \$17.37        | \$22.70          | \$19.94        |
| Estimated Specific EPO Stop-Loss Premium PEPM                | \$29.40          | \$25.37        | N/A              | N/A            |
| Aggregate Stop-Loss Premium PEPM                             | N/A              | N/A            | N/A              | N/A            |
| PPO/HDHP Anthem Network & Admin. Fees                        | \$35.05          | \$36.10        | \$35.05          | \$36.10        |
| EPO Anthem Network & Admin. Fees                             | \$49.30          | \$50.78        | N/A              | N/A            |
| EmpiRx Administration Fee                                    | \$5.28           | \$3.54         | \$5.28           | \$3.54         |
| Wellness   | \$2.50           | \$2.50         | \$2.50           | \$2.50         |
| Claims Mgmt/Communication                                    | \$0.50           | \$0.50         | \$0.50           | \$0.50         |
| Keenan Consulting Fee  | \$3.10           | \$2.88         | \$3.10           | \$2.88         |
| Keenan Pharmacy Services Fee (EPO/PPO)                       | \$2.16           | \$2.04         | \$2.16           | \$2.04         |
| SJVIA Fee  | \$2.00           | \$3.11         | \$2.00           | \$3.11         |
| MyWorkplace - Benefits Administration                        | \$2.75           | \$2.75         | \$2.75           | \$2.75         |
| ASi - COBRA and Retiree Administration                       | \$2.00           | \$2.00         | \$0.00           | \$0.00         |
| PCORI/Transitional Reinsurance Fees PPO/HDHP                 | \$0.24           | \$0.37         | \$0.28           | \$0.37         |
| PCORI/Transitional Reinsurance Fees EPO                      | \$0.42           | \$0.37         | N/A              | N/A            |
| 98.6 Rider   | N/A              | \$1.57         | N/A              | \$1.07         |
| Disease Management   | N/A              |                | N/A              |                |
| <b>Total Fixed Cost - Self-Funded PPO Medical Plans</b>      | <b>\$75.98</b>   | <b>\$74.73</b> | <b>\$76.32</b>   | <b>\$74.80</b> |
| <b>Total Fixed Cost - Self-Funded HDHP HSA Medical Plans</b> | <b>\$68.54</b>   | <b>\$69.15</b> | <b>\$68.88</b>   | <b>\$69.22</b> |
| <b>Total Fixed Cost - Self-Funded EPO Medical Plans</b>      | <b>\$99.41</b>   | <b>\$95.84</b> | <b>N/A</b>       | <b>N/A</b>     |
| <b>Total Fixed Cost - Kaiser</b>                             | <b>\$12.85</b>   | <b>\$13.74</b> | <b>\$10.85</b>   | <b>\$11.74</b> |
| <b>Total Fixed Cost - Delta Dental</b>                       | <b>\$3.99</b>    | <b>\$4.19</b>  | <b>\$3.99</b>    | <b>\$4.19</b>  |



## EPO Plan Design Options Being Considered

| Plan Name                             | EPO 0/15/0<br>Current | EPO 250/25/250        | EPO 500/35/250        | EPO 1000/35/300       |
|---------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <b>General Plan Information</b>       |                       |                       |                       |                       |
| Annual Deductible/Individual/Family   | None                  | None                  | None                  | None                  |
| Office/Specialist Visit/Exam          | \$15 copay            | \$25 copay            | \$35 copay            | \$35 copay            |
| Annual Out-of-Pocket Limit            | \$1,000/\$2,000       | \$2,000/\$4,000       | \$3,000/\$6,000       | \$4,000/\$8,000       |
| <b>Outpatient Services</b>            |                       |                       |                       |                       |
| Preventive Services                   | No charge             | No charge             | No charge             | No charge             |
| <b>Maternity Care</b>                 |                       |                       |                       |                       |
| Pregnancy and Maternity Care          | No charge             | \$250 hospital        | \$500 hospital        | \$1,000 hospital      |
| <b>Inpatient Hospital Services</b>    |                       |                       |                       |                       |
| Inpatient Hospitalization             | No charge             | \$250 hospital        | \$500 hospital        | \$1,000 hospital      |
| <b>Surgical Services</b>              |                       |                       |                       |                       |
| Outpatient Facility Charge            | No charge             | No charge             | No charge             | No charge             |
| <b>Emergency/Urgent Care Services</b> |                       |                       |                       |                       |
| Emergency Room                        | \$100 copay           | \$250 copay           | \$250 copay           | \$300 copay           |
| <b>Other Services</b>                 |                       |                       |                       |                       |
| Chiropractic Services                 | \$15 copay, 40 visits | \$25 copay, 40 visits | \$35 copay, 40 visits | \$35 copay, 40 visits |
| <b>Prescription Drug Benefits</b>     |                       |                       |                       |                       |
|                                       | <b>Through EmpiRx</b> | <b>Through EmpiRx</b> | <b>Through EmpiRx</b> | <b>Through EmpiRx</b> |
| <b>Retail</b>                         | <u>30 day supply</u>  | <u>30 day supply</u>  | <u>30 day supply</u>  | <u>30 day supply</u>  |
| Generic                               | \$10 copay            | \$10 copay            | \$10 copay            | \$10 copay            |
| Brand (Formulary/Preferred)           | \$20 copay            | \$20 copay            | \$20 copay            | \$20 copay            |
| Brand (Non-Formulary/Non-preferred)   | \$35 copay            | \$35 copay            | \$35 copay            | \$35 copay            |
| <b>Mail Order</b>                     | <u>90 day supply</u>  | <u>90 day supply</u>  | <u>90 day supply</u>  | <u>90 day supply</u>  |
| Generic                               | \$15 copay            | \$15 copay            | \$15 copay            | \$15 copay            |
| Brand (Formulary/Preferred)           | \$30 copay            | \$30 copay            | \$30 copay            | \$30 copay            |
| Brand (Non-Formulary/Non-preferred)   | \$60 copay            | \$60 copay            | \$60 copay            | \$60 copay            |

Differences highlighted in yellow.



**BOARD OF DIRECTORS**

STEVE BRANDAU

NATHAN MAGSIG

BUDDY MENDES

LARRY MICARI

BRIAN PACHECO

AMY SHUKLIAN

PETE VANDER POEL

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

**AGENDA DATE:** July 23, 2021

**ITEM NUMBER:** Item 11

**SUBJECT:** Receive Consultant's Update on Wellness Budget for SJVIA Participating Entities (I)

**REQUEST(S):** That the Board receive the consultant's update on wellness budget for SJVIA participating entities.

**DESCRIPTION:**

For Plan Year 2021 the SJVIA has a wellness budget of \$367,240. The wellness funds come from three sources: 1) Kaiser \$50,000, 2) Anthem \$50,000, and 3) \$2.50 PEPM built into the premium rates.

The SJVIA's role is to support the SJVIA members in their wellness campaigns and programs by tracking budgeted allocation of wellness funds and sponsorship of minimal budget-impacting events; for example, the "Walking Works!" challenge. There are other wellness activities, such as biometric and mammography screening events that are contracted under the SJVIA, charged through claims or paid using wellness funds, and scheduled throughout each year as requested by participating entities.

Both participating entities, the County of Fresno and the County of Tulare, have established their own wellness programs and utilize SJVIA wellness funds to further their program offerings to their employee populations.

**FISCAL IMPACT/FINANCING:**

The overall budget for Plan Year 2021 is \$367,240. The County of Fresno has an allocation of \$232,460 and the County of Tulare has an allocation of \$134,780. The attached wellness budget exhibit shows budget allocation and YTD expenditures by County and the SJVIA as a whole.

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** July 23, 2021

**ADMINISTRATIVE SIGN-OFF:**



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Hollis Magill  
SJVIA Manager



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Lupe Garza  
SJVIA Assistant Manager

### 2021 SJVIA Wellness Budget Balance - County of Fresno

|   | Overall 2021 budget | Expenditures | Remaining Balance | Notes   |
|---|---------------------|--------------|-------------------|---|
| <b>\$2.50 PEPM (estimated annual total)</b> | \$179,460           | \$0          | \$179,460         |   |
| <b>Anthem Wellness Funds</b>                | \$28,000            | \$8,504.50   | \$19,496          | All invoices need to be submitted before 12/15/21 or ask for reimbursement starting 11/1/21.  |
| <b>Kaiser Workforce Health Funds</b>        | \$25,000            | \$23,103     | \$1,897           | Funds expire on 12/31/21 and do not rollover; Plan for spending the remaining funds is due to KP team by 11/1/21; \$22,153 for Elevate Program for COF + \$950 for FruitGuys produce boxes = \$23,103 |
| <b>Total</b>                                | \$232,460           | \$31,608     | \$200,853         |   |

### 2021 SJVIA Wellness Budget Balance - County of Tulare

|   | Overall 2021 budget | Expenditures | Remaining Balance | Notes   |
|---|---------------------|--------------|-------------------|---|
| <b>\$2.50 PEPM (estimated annual total)</b> | \$87,780            | \$0          | \$87,780          |   |
| <b>Anthem Wellness Funds</b>                | \$22,000            | \$0          | \$22,000          | All invoices need to be submitted before 12/15/21 or ask for reimbursement starting 11/1/21.                      |
| <b>Kaiser Workforce Health Funds</b>        | \$25,000            | \$0          | \$25,000          | Funds expire on 12/31/21 and do not rollover; Plan for spending the remaining funds is due to KP team by 11/1/21. |
| <b>Total</b>                                | \$134,780           | \$0          | \$134,780         |   |

## 2021 SJVIA Wellness Budget Balance - SJVIA Total

|   | Overall 2021 budget | Expenditures | Remaining Balance | Notes   |
|---|---------------------|--------------|-------------------|---|
| <b>\$2.50 PEPM (estimated annual total)</b> | \$267,240           | \$0          | \$267,240         |   |
| <b>Anthem Wellness Funds</b>                | \$50,000            | \$8,504.50   | \$41,496          | All invoices need to be submitted before 12/15/21 or ask for reimbursement starting 11/1/21.                      |
| <b>Kaiser Workforce Health Funds</b>        | \$50,000            | \$23,103     | \$26,897          | Funds expire on 12/31/21 and do not rollover; Plan for spending the remaining funds is due to KP team by 11/1/21. |
| <b>Total</b>                                | \$367,240           | \$31,608     | \$335,633         |   |



**BOARD OF DIRECTORS**

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PETE VANDER POEL

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

**AGENDA DATE:** July 23, 2021  
**ITEM NUMBER:** Item 12  
**SUBJECT:** Adopt Budget for Fiscal Year 2021-2022 (A)  
**REQUEST(S):** That the Board adopt the proposed 2021-2022 Fiscal Year Budget.

**DESCRIPTION:**

The SJVIA has traditionally adopted a July 1<sup>st</sup> to June 30<sup>th</sup> fiscal year budget. Projected revenue and expenditures for all plans are included for all entities currently participating in the SJVIA.

The proposed budget compares projected revenue to projected expenditures including projected:

- Fixed costs,
- Claim costs, and
- Fully-insured premiums

Projections are based on 2021 contracts in place, 2022 renewal requests, and current enrollment.

**FISCAL IMPACT/FINANCING:**

The budget proposes revenue and expense projections of \$123,416,972 and \$119,136,121 respectively, for a \$4,280,851 balance for the 2021-2022 fiscal year. The balance is based on margin applied to the SJVIA coverage.

**ADMINISTRATIVE SIGN-OFF:**

Hollis Magill  
SJVIA Manager

Lupe Garza  
SJVIA Assistant Manager

**SAN JOAQUIN VALLEY INSURANCE AUTHORITY**

2021/2022 FISCAL YEAR FINAL BUDGET - 07.23.21

|  | July 1, 2021 -<br>Dec 31,2021 | Jan 1, 2022 -<br>June 30, 2022 | July 1, 2021 -<br>June 30, 2022 |
|--|-------------------------------|--------------------------------|---------------------------------|
| <b>RECEIPTS</b>  |                               |                                |                                 |
| 1 SJVIA Health Plan Revenue                                  | \$ 60,706,057                 | \$ 62,710,915                  | \$ 123,416,972                  |
| <b>DISBURSEMENTS: Fixed</b>                                  |                               |                                |                                 |
| 2 Specific Stop Loss Insurance (EPO/PPO/HDHP)                | \$ 791,283                    | \$ 909,899                     | \$ 1,701,182                    |
| 3 Anthem Claims Administration & Network Fees (EPO/PPO/HDHP) | \$ 1,708,166                  | \$ 1,759,477                   | \$ 3,467,643                    |
| 4 EmpiRx Administration Fee (EPO/PPO)                        | \$ 194,135                    | \$ 130,159                     | \$ 324,294                      |
| 5 Keenan Pharmacy Services Fee (EPO/PPO)                     | \$ 79,419                     | \$ 75,007                      | \$ 154,426                      |
| 6 Myworkplace (Hourglass) Administration                     | \$ 153,764                    | \$ 153,764                     | \$ 307,528                      |
| 7 ASI Administration   | \$ 74,076                     | \$ 74,076                      | \$ 148,152                      |
| 8 Keenan Consulting  | \$ 173,334                    | \$ 161,032                     | \$ 334,366                      |
| 9 SJVIA Administration                                       | \$ 111,828                    | \$ 173,892                     | \$ 285,720                      |
| 10 Wellness  | \$ 139,785                    | \$ 139,785                     | \$ 279,570                      |
| 11 Communications  | \$ 27,957                     | \$ 27,957                      | \$ 55,914                       |
| 12 Delta Dental Claims Administration                        | \$ 162,337                    | \$ 170,474                     | \$ 332,811                      |
| 13 ACA Reinsurance/PCORI (EPO/PPO/HDHP)                      | \$ 13,900                     | \$ 15,287                      | \$ 29,187                       |
| 14 98point6  | \$ 78,347                     | \$ 78,347                      | \$ 156,694                      |
| 15 Conference Allowance                                      | \$ 7,269                      | \$ 7,269                       | \$ 14,538                       |
| 16 <b>TOTAL FIXED DISBURSEMENTS</b>                          | \$ <b>3,629,984</b>           | \$ <b>3,790,809</b>            | \$ <b>7,420,793</b>             |
| <b>DISBURSEMENTS: Claims</b>                                 |                               |                                |                                 |
| 17 Projected Incurred Claims EPO/PPO/HDHP & RX               | \$ 35,607,535                 | \$ 38,560,068                  | \$ 74,167,603                   |
| 18 Projected Incurred Claims Dental                          | \$ 1,968,793                  | \$ 2,066,542                   | \$ 4,035,335                    |
| 19 <b>TOTAL CLAIMS DISBURSEMENTS</b>                         | \$ <b>37,576,328</b>          | \$ <b>40,626,610</b>           | \$ <b>78,202,938</b>            |
| <b>DISBURSEMENTS: Premium</b>                                |                               |                                |                                 |
| 20 Delta Dental DHMO   | \$ 504,405                    | \$ 504,405                     | \$ 1,008,809                    |
| 21 VSP   | \$ 346,728                    | \$ 351,082                     | \$ 697,809                      |
| 22 Kaiser Permanente   | \$ 15,137,926                 | \$ 16,629,088                  | \$ 31,767,014                   |
| 23 Kaiser Permanente - Senior Advantage                      | \$ 18,906                     | \$ 19,852                      | \$ 38,758                       |
| 24 <b>TOTAL PREMIUM DISBURSEMENTS</b>                        | \$ <b>16,007,965</b>          | \$ <b>17,504,426</b>           | \$ <b>33,512,390</b>            |
| <b>TOTAL DISBURSEMENTS</b>                                   | \$ <b>57,214,277</b>          | \$ <b>61,921,844</b>           | \$ <b>119,136,121</b>           |
| 25 <b>Balance</b>  | \$ <b>3,491,780</b>           | \$ <b>789,071</b>              | \$ <b>4,280,851</b>             |

## **Glossary of Terms:**

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

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

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

Administrative services for the EPO/PPO/HDHP plans. Anthem Blue Cross administration fees to process claims, access the Anthem PPO network of providers, and Anthem services including claims management, utilization management, and customer service.

### **EmpiRx Administration Fee (Anthem EPO/PPO):**

Administrative services to process and adjudicate EPO/PPO prescription drug claims. EmpiRx administration fee also includes prescription drug plan discount pricing, clinical management, utilization review, and customer service.

### **Keenan Pharmacy Services (Anthem EPO/PPO):**

Consulting fee service for the negotiations of the PBM contract, preparing prescription drug plan performance reports, audit of PBM performance including: prescription drug rebates, prescription drug pricing performance standards, and claims adjudication accuracy.

### **Myworkplace (Hourglass) Administration**

An independent vendor providing consolidated billing, eligibility and automated enrollment services.

### **ASI Administration**

An independent vendor providing COBRA/retiree billing, and Section 125 administrative services.

### **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.

### **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.

### **SJVIA Non-Founding Member Fee**

This fee is assessed to non-founding member entities and is used to offset administrative, management, legal, accounting and other services needed to effectively establish and maintain proper functioning of the Joint Powers Authority.

### **Wellness (EPO/PPO/HDHP/Kaiser)**

SJVIA provides wellness services and a financial allocation for each member entity's wellness program based on available funds.

### **Communications**

SJVIA provides funding for member communication campaigns and special employee communication materials. It may include fees for maintaining a presence at such trade associations as CAJPA, CALPELRA, etc.

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

The Affordable Care Act (ACA) includes the Patient Centered Outcomes Research Institute (PCORI) fee. No fee announced for 2020, may be reinstated in the future.

### **98point6**

A text based app allowing SJVIA members to have a text-based/virtual based visit with a provider at no cost to the individual member.

### **Conference Allowance**

Conference Allowance for SJVIA staff and Board members to attend conferences which will benefit the SJVIA.

### **Delta Dental Claims Administration**

Administrative services for the dental plans. Delta Dental administration fees to process claims, access the PPO network of providers, and Delta Dental services including claims management, utilization management, and customer service.

### **Projected Incurred Claims EPO/PPO/HDHP & Rx**

Projected self-insured paid claims for medical and prescription drugs and any adjustment to the Incurred But Not Reported (IBNR) reserve

### **Projected Incurred Claims Dental**

Projected self-insured paid claims for dental and any adjustment to the Incurred But Not Reported (IBNR) reserve

### **Delta Dental**

Premium for entities covered under the SJVIA's fully-insured Delta Dental DHMO program

### **VSP**

Premium for entities covered under the SJVIA's fully-insured VSP Vision program

### **Kaiser Permanente**

Premium for entities covered under the SJVIA's fully-insured Kaiser HMO and DHMO program

### **Kaiser Permanente - Senior Advantage**

Premium for entities covered under the SJVIA's fully-insured Kaiser Senior Advantage program





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PETE VANDER POEL

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

**AGENDA DATE:** July 23, 2021

**ITEM NUMBER:** Item 13

**SUBJECT:** Receive Consultant's Report on the SJVIA Mammography Vendor Marketing, Approve SJVIA Staff Recommendation to Enter into Agreements with Two Vendors to Provide Mammography Services, and Authorize President to Execute Agreements (A)

**REQUEST(S):** Receive report on mammography vendor marketing and authorize President to executive agreements with Alinea Medical Imaging and Pacific Coast Medical Services.

**DESCRIPTION:**

On behalf of the SJVIA, Keenan conducted a marketing for vendors to provide mammography screening services to SJVIA participating entities.

Proposals were solicited and received from two mobile mammography screening companies, Alinea Medical Imaging and Pacific Coast Medial Services. Due to significant and continuous service and equipment issues, the incumbent vendor, Life Saving Images, was not considered as a vendor.

Pacific Coast Medical Services has been used in the past (2016), but at the time, they did not have digital screening technology. They now offer updated technology to perform digital screenings.

Alinea Imaging has a mobile bus based in the Fresno area that can provide screenings, similar to how Life Saving Images offered their screenings. Their screening equipment is a hybrid unit, which means the mammography unit can also be removed and placed in a room if requested.

A more detailed analysis of each vendor's capabilities and requirements is included in the attachment.

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** July 23, 2021

Following Keenan and staff review, the analysis indicates that both vendors would provide excellent mobile mammography services for both Counties. The recommendation is to establish agreements with both Alinea Medical Imaging and Pacific Coast Medical Services under the SJVIA. This will provide flexibility for the County of Fresno and the County of Tulare to choose the vendor that best suits their specific requirements. Of note, Alinea Medical Imaging carries lower limits of commercial general liability insurance (not less than one million dollars per occurrence; three million dollars annual aggregate) than the SJVIA requested limits of not less than two million dollars and four million dollars, respectively.

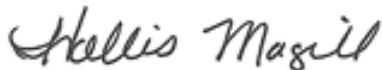
**FISCAL IMPACT/FINANCING:**

Alinea Medical Imaging: \$150 per exam billed through Anthem Insurance with a guarantee of 25 exams per day.

Pacific Coast Medical Services: \$175 per exam billed through Anthem insurance with a guarantee of 25 exams per day.

The SJVIA will be billed for other exams if appointments do not meet the vendors' daily minimums of 25 exams per day.

**ADMINISTRATIVE SIGN-OFF:**



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Hollis Magill  
SJVIA Manager



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Lupe Garza  
SJVIA Assistant Manager

## 2021 SJVIA Mobile Mammography Vendor Comparison

Two mobile mammography screening companies were compared for providing onsite mammography screenings for SJVIA Members.

### Vendor Comparison Overview

|                             | Pacific Coast Medical Services  | Alinea Medical Imaging  |
|-----------------------------|---|---|
| <b>Cost Per Participant</b> | <ul style="list-style-type: none"> <li>Billed through Anthem insurance at \$175.</li> <li>Mammography Services are considered a “Well Check” through Anthem/Blue Cross. The exam would be covered 100% with no-cost to the employees.</li> <li>Prior to service, member insurance card must be provided for the Anthem PPO and EPO plans to verify benefits.</li> </ul> | <ul style="list-style-type: none"> <li>\$150 per exam with a guarantee of 25 exams per day billed through Anthem insurance.</li> <li>Can bill Anthem PPO and EPO insurance (Alinea has talked with Alaina Mattox from Anthem and are confident they can bill for the Anthem EPO plan).</li> </ul>   |
| <b>Digital or Analog</b>    | <ul style="list-style-type: none"> <li>Digital</li> </ul>   | <ul style="list-style-type: none"> <li>Digital</li> </ul>   |
| <b>Mobile Coach Bus</b>     | <ul style="list-style-type: none"> <li>No coach/bus; Portable mammography unit that can be placed in a room.</li> <li>Need a conference room-type room to provide the service.</li> </ul>   | <ul style="list-style-type: none"> <li>Mobile Coach/Bus is a hybrid unit, which means the mammography unit can be removed and placed in a room, if requested.</li> <li>Private room for removable portable unit requires two power outlets, must be a 10’ x10’ space, and have a desk outside the room for the check-in process. The entry door must be 32” wide (wheelchair accessible).</li> <li>Have 2 mobile units that travel throughout central and northern California.</li> <li>Bus runs on a generator, so it is self-sustained.</li> <li>The Bus and Alinea Imaging will work in all weather conditions (extreme heat and cold weather).</li> <li>Not able to accommodate wheelchair-bound patients on the bus.</li> <li>Waiting Area – They can provide a canopy and chairs for patients that are waiting to be screened.</li> </ul> |

|                                       |  |   |
|---------------------------------------|--|---|
|                                       |  | <ul style="list-style-type: none"> <li>• There are only 4 people maximum in the bus at any given time, which consists of the tech, tech assistant, woman being screened, and one woman waiting (the waiting area is separate from the screening area).</li> </ul>   |
| <b>Minimum Participants Per Event</b> | <ul style="list-style-type: none"> <li>• Must guarantee 25 exams per event.</li> <li>• \$175 charged to SJVIA for each no-show below the 25-exam minimum.</li> </ul>   | <ul style="list-style-type: none"> <li>• Must guarantee 25 exams per day.</li> <li>• \$150 charged to SJVIA for each no-show below the 25-exam minimum.</li> </ul>  |
| <b>Deposit</b>                        | <ul style="list-style-type: none"> <li>• No deposit fees ahead of time, but there are some reschedule and cancellation policies, which have been outlined in the contracts.</li> </ul>   | <ul style="list-style-type: none"> <li>• No deposit fees ahead of time, but there are some reschedule and cancellation policies, which have been outlined in the contracts.</li> </ul>  |
| <b>Travel Fees</b>                    | <ul style="list-style-type: none"> <li>• None</li> <li>• Travel fees are included in the price.</li> </ul>   | <ul style="list-style-type: none"> <li>• None</li> <li>• No travel fees for Fresno Coach/Bus to come to County of Fresno and County of Tulare as the Coach/Bus is based in the Fresno area.</li> </ul>  |
| <b>Other Stipulations</b>             | <ul style="list-style-type: none"> <li>• 3-5 days in a row is preferred.</li> <li>• Prefers to schedule 2 months (60 days) out.</li> <li>• Exam dates that are cancelled or rescheduled by the Participating Entity at least 30 days prior to the event shall not incur cancellation charges.</li> <li>• Exam dates that are cancelled or rescheduled by the Participating Entity within 15-29 days of the event will incur a cancellation charge of 25% of the total fee for the exam date. If exam dates are rescheduled at least 15 days prior to the event, the 25% cancellation fee will be waived.</li> <li>• Exam dates that are cancelled or rescheduled by the Participating Entity within 14 days of the exam date will incur a cancellation charge of 50% of the total fee for the exam date. If exam dates are rescheduled 14 days or less prior to the event, the 50% cancellation fee will be waived and the SJVIA will</li> </ul> | <ul style="list-style-type: none"> <li>• Prefers to have consecutive days but can accommodate days in different weeks.</li> <li>• Prefers to schedule 2 months (60 days) out.</li> <li>• Exam dates that are cancelled or rescheduled by the Participating Entity at least 30 days prior to the event shall not incur cancellation charges.</li> <li>• Exam dates that are cancelled or rescheduled by the Participating Entity within 15-29 days of the event will incur a cancellation charge of 25% of the total fee for the exam date. If exam dates are rescheduled at least 15 days prior to the event, the 25% cancellation fee will be waived.</li> <li>• Exam dates that are cancelled or rescheduled by the Participating Entity within 14 days of the exam date will incur a cancellation charge of 50% of the total fee for the exam date. If exam dates are rescheduled 14 days or less</li> </ul> |

|                            |   |   |
|----------------------------|---|---|
|                            | <p>be billed 25% of the total fee to cover the Contractor’s cost to reschedule.</p>   | <p>prior to the event, the 50% cancellation fee will be waived and the SJVIA will be billed 25% of the total fee to cover the Contractor’s cost to reschedule.</p>  |
| <p><b>Set-Up Needs</b></p> | <ul style="list-style-type: none"> <li>• Room required at each location.</li> <li>• A PCMS rep will complete a site visit prior to the events.</li> <li>• Set up time is 1½ hours before the event time.</li> </ul>   | <ul style="list-style-type: none"> <li>• 8-10 parking spaces to park screening van.</li> <li>• Set up time is an hour before the event time; enough time to arrive, set up, and warm up the equipment.</li> <li>• Need to make sure that a County representative is there an hour before the event.</li> <li>• Request a County contact with a cell phone number that they can contact.</li> </ul>  |
| <p><b>Scheduling</b></p>   | <ul style="list-style-type: none"> <li>• PCMS says they can handle scheduling if requested.</li> <li>• Has a risk system portal (RIS) that can schedule appointments.</li> <li>• PCMS will be using a Google Drive program (<a href="#">Google Form – see example</a>) to obtain the pertinent patient information needed to schedule exams in their RIS system.</li> <li>• In years past, both counties have handled the scheduling. The counties may continue with that format if they wish; however, the price per exam will remain the same.</li> <li>• 15 minutes per exam is a good flow for scheduling.</li> </ul> | <ul style="list-style-type: none"> <li>• Age requirement is usually 40 and older for an annual exam, as recommended by the American College of Radiology and Cancer Society.</li> <li>• Between 35 and 40, then can have an exam with a consent form.</li> <li>• If they are under 35, they need to sign a consent form, and must be symptom free, not pregnant, and not nursing for 3 months and will be consulted with the Radiologist, not an automatic yes.</li> <li>• Screenings can be booked directly with Alinea through their scheduling system.</li> <li>• Alinea will create a flyer/link for the event(s) for employee distribution.</li> <li>• Employees click on link for direct scheduling and to input their Anthem I.D.</li> <li>• Alinea will work with employees to confirm appointments.</li> <li>• Alinea can send out reminder emails to participants 3-4 days in advance if requested (not normally done).</li> <li>• Alinea will verify insurance eligibility in advance of the event.</li> <li>• Same-day walk ins are accommodated as long as I.D. and insurance card are presented; eligibility will be verified.</li> </ul> |

|                            |   |   |
|----------------------------|---|---|
|                            |   | <ul style="list-style-type: none"> <li>• Can see patients every 10 minutes; Screening time is about 7 minutes and takes a few minutes to clean.</li> <li>• The Counties may to do their own scheduling; however, pricing will remain the same.</li> </ul>   |
| <b>Reporting</b>           | <ul style="list-style-type: none"> <li>• Aggregate outcome reports are available per SJVIA request.</li> </ul>  | <ul style="list-style-type: none"> <li>• Aggregate outcome reports are available per SJVIA request.</li> </ul>  |
| <b>Screening for men</b>   | <ul style="list-style-type: none"> <li>• Do not screen men.</li> <li>• Mammogram screenings for males is considered a diagnostic procedure and should be performed in an Imaging Center.</li> </ul>   | <ul style="list-style-type: none"> <li>• Do not screen men.</li> <li>• Typically for men, a diagnosis is required due to image quality is not as easy to read.</li> </ul>   |
| <b>Unit Failure</b>        | <ul style="list-style-type: none"> <li>• Unit has not failed and is not expected to do so.</li> <li>• Software may fail; however, there is remote support for quick resolution.</li> <li>• Haven't had a failure of the system. Could implement a backup system.</li> </ul> | <ul style="list-style-type: none"> <li>• The coach in Fresno has a low failure rate.</li> <li>• If the coach fails, then they would need to shift to a new time or reschedule the event entirely. Or, as an option, have a private room reserved at the building where the screenings are taking place and, if there is an issue with the bus, the imaging equipment can be moved to that room to continue the screenings.</li> <li>• If a day before it is known that the coach has failed, then another coach will be deployed (at no additional cost/no travel fees) or a portable unit will be used.</li> <li>• There is always a chance of equipment failure and mechanical issue, but Alinea does their best to avoid canceling any events.</li> <li>• Callback rate is 8% - this is where the image is not able to be read, and they must get the patient to come back.</li> </ul> |
| <b>COVID-19 Guidelines</b> | <ul style="list-style-type: none"> <li>• Patient safety is 100% priority.</li> <li>• Staff are currently using full PPE kits to include (gowns, gloves, masks).</li> <li>• This includes fully sanitizing all equipment between patients.</li> </ul>                        | <ul style="list-style-type: none"> <li>• Staff members wear PPE and wash or sanitize their hands between every patient.</li> <li>• Staff members clean equipment between every patient.</li> <li>• Do not allow staff or patients who have symptoms into facilities.</li> </ul>   |

## Pros and Cons of each vendor:

### Alinea Medical Imaging

| Pros  | Cons   |
|---|--|
| <ul style="list-style-type: none"> <li>• Vendor has a mobile coach/bus for screenings, which makes it very convenient for booking and scheduling the bus.</li> <li>• Bills Anthem insurance, so Anthem members could have their mammogram covered by insurance.</li> <li>• Provides promotions for the event and will manage scheduling/reminders of appointments.</li> <li>• Sophisticated scheduling system for patients to schedule appointments.</li> <li>• No additional travel fees.</li> </ul> | <ul style="list-style-type: none"> <li>• \$25 more per screening compared to PCMS for the insurance billing rate.</li> <li>• SJVIA must pay for unused screenings if the 25-exam minimum isn't met at any event.</li> <li>• Alinea works to avoid having to cancel due to mobile coach failure; however, issues can happen beyond their control. (An alternative is to have a room reserved in the building as a back-up plan in case the coach fails. The imaging equipment could be transferred to that room and continue the screenings.).</li> </ul> |

### Pacific Coast Medical Services (PCMS)

| Pros  | Cons  |
|---|---|
| <ul style="list-style-type: none"> <li>• Digital screenings now available (analog equipment was used prior to 2017).</li> <li>• No additional travel fees. Travel fees are included in the screening cost.</li> </ul> | <ul style="list-style-type: none"> <li>• Vendor does not have a mobile coach/bus for screenings. Organizations would need to secure rooms at each of the locations to hold the screenings.</li> <li>• Willing to offer the option to manage scheduling process; however, it does not seem as sophisticated as Alinea Imaging's scheduler.</li> <li>• SJVIA must pay for unused screenings if the 25-exam minimum isn't met at any event.</li> </ul> |

## Summary and Recommendation

During Plan Years 2018 and 2019, SJVIA used Life Saving Images (LSI) for their mobile mammography services. Due to the significant and continuous issues, LSI was not considered as a vendor for the 2021 Mobile Mammography RFP.

Pacific Coast Medical Services has been used in the past (2016), but at the time, they did not have digital screening technology. Since then, they now offer updated technology to perform digital screenings.



Alinea Imaging has a mobile bus based in the Fresno area that can provide screenings similar to how Life Saving Images offered their screenings.

Both vendors can provide the mobile mammography services for the SJVIA. Both vendors have pros and cons as summarized above. As presented in their proposals and following KeenanWell/Consulting review, the analysis indicates that both vendors would provide excellent mobile mammography services for both Counties.

The recommendation is to establish agreements with both Alinea Medical Imaging and Pacific Coast Medical Services under the SJVIA. This will provide flexibility for the County of Fresno and the County of Tulare to choose the vendor that best suits their specific requirements.



1 **SERVICE AGREEMENT**

2 This Service Agreement (“Agreement”) is dated July 23, 2021, and is between Monish  
3 Laxpati, MD Inc., dba Alinea Medical Imaging, a California corporation (“Contractor”), and the  
4 San Joaquin Valley Insurance Authority, a California joint powers agency (“SJVIA”).

5 **Recitals**

6 A. The SJVIA is a joint powers agency that purchases health, pharmacy, vision, dental, and  
7 life insurance for the employees of its Participating Entities. For purposes of this Agreement, the  
8 County of Tulare and the County of Fresno are the “Participating Entities” of the SJVIA and  
9 each is a “Participating Entity” of the SJVIA.

10 B. In order to promote the health and wellness of the employees of its Participating Entities,  
11 the SJVIA wishes to provide mobile mammography screening services to those employees  
12 according to the terms of this Agreement.

13 C. The Contractor represents that it is ready, willing, and able to provide those mobile  
14 mammography screening services according to the terms of this agreement.

15 The parties therefore agree as follows:

16 **Article 1**

17 **Contractor’s Services**

18 1.1 **Scope of Mammography Services.** The Contractor shall perform all of the  
19 mammography services provided in Exhibit A to this Agreement, titled “Scope of Mammography  
20 Services.”

21 1.2 **Compliance with Laws.** The Contractor shall, at its own cost, comply with all  
22 applicable federal, state, and local laws and regulations in the performance of its obligations  
23 under this Agreement, including but not limited to workers compensation, labor, and  
24 confidentiality laws and regulations.

1 **Article 2**

2 **SJVIA's Responsibilities**

3 2.1 The SJVIA shall perform or cause its Participating Entities to perform the activities  
4 provided in Exhibit B to this Agreement, titled "SJVIA Responsibilities."

5 **Article 3**

6 **Compensation, Invoices, and Payments**

7 3.1 **Compensation.** The SJVIA agrees to pay, and the Contractor agrees to receive,  
8 compensation for the performance of its services under this Agreement as described in Exhibit  
9 C to this Agreement, titled "Compensation."

10 3.2 **Invoices.** The services performed under this agreement will be billed through  
11 Anthem Blue Cross and processed as a wellness claim with no cost to the employee. Invoices  
12 for unfulfilled exam and cancellation charges outlined in Exhibit C shall be emailed to SJVIA-  
13 Admin@fresnocountyca.gov and shall include a detailed summary of the number of claims  
14 processed through Anthem Blue Cross and the number of unfulfilled exams.

15 3.3 **Payment.** The SJVIA shall pay each correctly completed and timely submitted  
16 invoice within 30 business days after receipt. The SJVIA shall remit any payment to the  
17 Contractor's address specified in the invoice.

18 3.4 **Incidental Expenses.** The Contractor is solely responsible for all of its expenses  
19 that are not specified as payable by the SJVIA under this Agreement.

20 **Article 4**

21 **Term of Agreement**

22 4.1 **Term.** This Agreement is effective on July 23, 2021, and terminates on July 22,  
23 2024. The term of this agreement may be extended for no more than two additional one-year  
24 terms by modification as provided in Article 13.1 of this agreement.

1 **Article 5**

2 **Notices**

3 5.1 **Contact Information.** The persons and their addresses having authority to give and  
4 receive notices provided for or permitted under this Agreement include the following:

5 **For the SJVIA:**

6 SJVIA Manager  
7 2220 Tulare Street, 14th Floor  
8 Fresno, California 93721  
9 SJVIA-Admin@fresnocountyca.gov

10 **For the Contractor:**

11 Alinea Medical Imaging  
12 2475 North Garey Avenue  
13 Pomona, California 91767  
14 Eileena.Zepeda@rezolutai.com

15 5.2 **Change of Contact Information.** Either party may change the information in section  
16 5.1 by giving notice as provided in section 5.3.

17 5.3 **Method of Delivery.** All notices between the SJVIA and the Contractor provided for  
18 or permitted under this Agreement must be in writing and delivered either by personal service,  
19 by first-class United States mail, by an overnight commercial courier service, by telephonic  
20 facsimile transmission, or by Portable Document Format (PDF) document attached to an email.

21 (A) A notice delivered by personal service is effective upon service to the recipient.

22 (B) A notice delivered by first-class United States mail is effective three County of  
23 Fresno business days after deposit in the United States mail, postage prepaid,  
24 addressed to the recipient.

25 (C) A notice delivered by an overnight commercial courier service is effective one  
26 County of Fresno business day after deposit with the overnight commercial courier  
service, delivery fees prepaid, with delivery instructions given for next day delivery,  
addressed to the recipient.

(D) A notice delivered by PDF document attached to an email is effective when  
transmission to the recipient is completed (but, if such transmission is completed outside

1 of County of Fresno or County of Tulare business hours, then such delivery is deemed to  
2 be effective at the next beginning of a County of Fresno or County of Tulare business  
3 day), provided that the sender maintains a machine record of the completed  
4 transmission.

5 **5.4 Claims Presentation.** For all claims arising from or related to this Agreement,  
6 nothing in this Agreement establishes, waives, or modifies any claims presentation  
7 requirements or procedures provided by law, including the Government Claims Act (Division 3.6  
8 of Title 1 of the Government Code, beginning with section 810).

## 9 **Article 6**

### 10 **Termination and Suspension**

11 **6.1 Termination for Non-Allocation of Funds.** The terms of this Agreement are  
12 contingent on the approval of funds by the appropriating government agency. If sufficient funds  
13 are not allocated, then the SJVIA, upon at least 30 days' advance written notice to the  
14 Contractor, may:

15 (A) Modify the services provided by the Contractor under this Agreement; or

16 (B) Terminate this Agreement.

17 **6.2 Termination for Breach.**

18 (A) Upon determining that a breach (as defined in paragraph (C) below) has  
19 occurred, the SJVIA may give written notice of the breach to the Contractor. The written  
20 notice may suspend performance under this Agreement, and must provide at least 30  
21 days for the Contractor to cure the breach.

22 (B) If the Contractor fails to cure the breach to the SJVIA's satisfaction within the  
23 time stated in the written notice, the SJVIA may terminate this Agreement immediately.

24 (C) For purposes of this section, a breach occurs when, in the determination of the  
25 SJVIA, the Contractor has:

26 (1) Obtained or used funds illegally or improperly;

- (2) Failed to comply with any part of this Agreement;
- (3) Submitted a substantially incorrect or incomplete report to the SJVIA; or
- (4) Improperly performed any of its obligations under this Agreement.

6.3 **Termination without Cause.** In circumstances other than those set forth above, the SJVIA may terminate this Agreement by giving at least 30 days advance written notice to the Contractor.

6.4 **No Penalty or Further Obligation.** Any termination of this Agreement by the SJVIA under this Article 6 is without penalty to or further obligation of the SJVIA.

6.5 **SJVIA's Rights upon Termination.** Upon termination for breach under this Article 6, the SJVIA may demand repayment by the Contractor of any monies disbursed to the Contractor under this Agreement that, in the SJVIA's sole judgment, were not expended in compliance with this Agreement. The SJVIA shall promptly refund all such monies upon demand. This section survives the termination of this Agreement.

## Article 7

### Independent Contractor

7.1 **Status.** In performing under this Agreement, the Contractor, including its officers, agents, employees, and volunteers, is at all times acting and performing as an independent contractor, in an independent capacity, and not as an officer, agent, servant, employee, joint venturer, partner, or associate of the SJVIA.

7.2 **Supervision.** The SJVIA has no right to control, supervise, or direct the manner or method of the Contractor's performance under this Agreement, but the SJVIA may verify that the Contractor is performing according to the terms of this Agreement.

7.3 **Benefits.** Because of its status as an independent contractor, the Contractor has no right to employment rights or benefits available to employees of the SJVIA or its Participating Entities. The Contractor is solely responsible for providing to its own employees all employee benefits required by law. The Contractor shall save the SJVIA harmless from all matters relating

1 to the payment of Contractor's employees, including compliance with Social Security  
2 withholding and all related regulations.

3 7.4 **Services to Others.** The parties acknowledge that, during the term of this  
4 Agreement, the Contractor may provide services to others unrelated to the SJVIA.

## 5 **Article 8**

### 6 **Indemnity and Defense**

7 8.1 **Indemnifiable Losses.** For purposes of this Article 8, the phrase "Indemnifiable  
8 Loss" includes all claims, demands, injuries, damages, costs, expenses (including attorney fees  
9 and costs), fines, penalties, and liabilities of any kind.

10 8.2 **Indemnity.** The Contractor shall indemnify the SJVIA (including its officers, agents,  
11 employees, and volunteers) against any Indemnifiable Loss to the SJVIA, the Contractor, or any  
12 third party that arises from or relates to the performance or failure to perform by the Contractor  
13 (or any of its officers, agents, or employees) under this Agreement.

14 8.3 **Defense.** If requested by the SJVIA, the Contractor shall defend actions or  
15 proceedings brought or threatened against the SJVIA (including its officers, agents, employees,  
16 and volunteers) for any Indemnifiable Loss to the SJVIA, or any third party that arises from or  
17 relates to the performance or failure to perform by the Contractor (or any of its officers, agents,  
18 or employees) under this Agreement. The SJVIA may conduct or participate in its own defense  
19 without affecting the Contractor's obligation to indemnify or defend the SJVIA.

20 8.4 **Survival.** This Article 8 survives the termination of this Agreement.

## 21 **Article 9**

### 22 **Insurance**

23 9.1 The Contractor shall comply with all of the insurance requirements in Exhibit D to this  
24 Agreement.

1 **Article 10**

2 **Inspections, Audits, and Public Records**

3 10.1 **Inspection of Documents.** The Contractor shall make available to the SJVIA, and  
4 the SJVIA may examine at any time during business hours and as often as the SJVIA deems  
5 necessary, all of the Contractor's records and data with respect to the matters covered by this  
6 Agreement. The Contractor shall, upon request by the SJVIA, permit the SJVIA to audit and  
7 inspect all of such records and data to ensure the Contractor's compliance with the terms of this  
8 Agreement.

9 10.2 **State Audit Requirements.** If the compensation to be paid by the SJVIA under this  
10 Agreement exceeds \$10,000, the Contractor is subject to the examination and audit of the  
11 California State Auditor, as provided in Government Code section 8546.7, for a period of three  
12 years after final payment under this Agreement. This section survives the termination of this  
13 Agreement.

14 10.3 **Public Records.** The SJVIA may publicly disclose this Agreement under the Ralph  
15 M. Brown Act (California Government Code, Title 5, Division 2, Part 1, Chapter 9, beginning with  
16 section 54950). This Agreement, and any record or data that the Contractor may provide to the  
17 SJVIA, regardless of whether it is marked as confidential or having restricted access, except for  
18 records that are subject to the Health Insurance Portability and Accountability Act ("HIPAA") as  
19 provided in Article 11 of this Agreement, is subject to public disclosure as a public record under  
20 the California Public Records Act (California Government Code, Title 1, Division 7, Chapter 3.5,  
21 beginning with section 6250) ("CPRA").

22 10.4 **News and Promotional Releases.** News releases and promotional activities  
23 regarding the services provided by the Contractor under this Agreement shall be undertaken  
24 only in a manner that is mutually acceptable, in advance, to both parties and upon their  
25 respective express, prior written approval. Nothing in this section limits the information that may  
26

1 be provided by SJVIA staff to the board of directors for the SJVIA that is subject to disclosure  
2 under the CPRA, or any other information that is subject to disclosure under the CPRA.

### 3 **Article 11**

#### 4 **Confidential Information**

5 11.1 The SJVIA will provide personnel information to the Contractor including, but not  
6 limited to, names of Participating Entities' eligible employees or participants who have elected to  
7 receive a bilateral screening mammography exam at a screening event under this Agreement,  
8 for the sole and exclusive purpose of performing mammography services as provided in Exhibit  
9 A to this agreement.

10 11.2 All data, programs, and other materials provided to the Contractor by the SJVIA  
11 (including under section 11.1, above), by Participating Entities, or by eligible employees or  
12 participants in connection with this Agreement are deemed "Confidential Information." The  
13 Contractor, including its officers, agents, and employees shall not disclose Confidential  
14 Information to any third party without the express prior written consent of the SJVIA, and the  
15 affected eligible employee or participant.

16 11.3 The Contractor shall protect Confidential Information from inadvertent disclosure to  
17 any third party in the same manner that it protects its own confidential information, unless such  
18 disclosure is required in response to a validly issued subpoena or other process of law. The  
19 provisions of this Article 11 survive the termination or expiration of this Agreement.

### 20 **Article 12**

#### 21 **Health Insurance Portability and Accountability Act (HIPAA)**

22 12.1 The parties to this Agreement shall be in strict conformance with all applicable  
23 Federal and State of California laws and regulations, including but not limited to Sections 5328,  
24 10850, and 14100.2 *et seq.* of the Welfare and Institutions Code, Sections 2.1 and 431.300 *et*  
25 *seq.* of Title 42, Code of Federal Regulations (CFR), Section 56 *et seq.* of the California Civil  
26 Code, Sections 11977 and 11812 of Title 22 of the California Code of Regulations, and the



1 Health Insurance Portability and Accountability Act (HIPAA), including but not limited to Section  
2 1320 D *et seq.* of Title 42, United States Code (USC) and its implementing regulations,  
3 including, but not limited to Title 45, CFR, Parts 142, 160, 162, and 164, The Health Information  
4 Technology for Economic and Clinical Health Act (HITECH) regarding the confidentiality and  
5 security of patient information, and the Genetic Information Nondiscrimination Act (GINA) of  
6 2008 regarding the confidentiality of genetic information.

7 12.2 Except as otherwise provided in this Agreement, the Contractor, as a Business  
8 Associate of SJVIA, may use or disclose Protected Health Information (PHI) to perform  
9 functions, activities or services for or on behalf of SJVIA, as specified in this Agreement,  
10 provided that such use or disclosure shall not violate the Health Insurance Portability and  
11 Accountability Act (HIPAA), 42 USC 1320d *et seq.* The uses and disclosures of PHI may not be  
12 more expansive than those applicable to the SJVIA, as the “Covered Entity” under the HIPAA  
13 Privacy Rule (45 CFR 164.500 *et seq.*), except as authorized for management, administrative or  
14 legal responsibilities of the Business Associate.

15 12.3 The Contractor, including its subcontractors and employees, shall protect, from  
16 unauthorized access, use, or disclosure of names and other identifying information, including  
17 genetic information, concerning persons receiving services pursuant to this Agreement, except  
18 where permitted in order to carry out data aggregation purposes for health care operations [45  
19 CFR Sections 164.504 (e)(2)(i), 164.504 (3)(2)(ii)(A), and 164.504 (e)(4)(i)] This pertains to any  
20 and all persons receiving services pursuant to a SJVIA funded program. This requirement  
21 applies to electronic PHI. The Contractor shall not use such identifying information or genetic  
22 information for any purpose other than carrying out the Contractor’s obligations under this  
23 Agreement.

24 12.4 The Contractor, including its subcontractors and employees, shall not disclose any  
25 such identifying information or genetic information to any person or entity, except as otherwise  
26 specifically permitted by this Agreement, authorized by Subpart E of 45 CFR Part 164 or other

1 law, required by the Secretary, or authorized by the client/patient in writing. In using or  
2 disclosing PHI that is permitted by this Agreement or authorized by law, the Contractor shall  
3 make reasonable efforts to limit PHI to the minimum necessary to accomplish intended purpose  
4 of use, disclosure or request.

5 12.5 For purposes of the above sections, identifying information shall include, but not be  
6 limited to name, identifying number, symbol, or other identifying particular assigned to the  
7 individual, such as finger or voice print, or photograph.

8 12.6 For purposes of the above sections, genetic information shall include genetic tests of  
9 family members of an individual or individual, manifestation of disease or disorder of family  
10 members of an individual, or any request for or receipt of, genetic services by individual or  
11 family members. Family member means a dependent or any person who is first, second, third,  
12 or fourth degree relative.

13 12.7 The Contractor shall provide access, at the request of SJVIA, and in the time and  
14 manner designated by the SJVIA, to PHI in a designated record set (as defined in 45 CFR  
15 Section 164.501), to an individual or to the SJVIA in order to meet the requirements of 45 CFR  
16 Section 164.524 regarding access by individuals to their PHI. With respect to individual  
17 requests, access shall be provided within thirty (30) days from request. Access may be  
18 extended if the Contractor cannot provide access and provides individual with the reasons for  
19 the delay and the date when access may be granted. PHI shall be provided in the form and  
20 format requested by the individual or SJVIA.

21 (A) The Contractor shall make any amendment(s) to PHI in a designated record set  
22 at the request of SJVIA or individual, and in the time and manner designated by the  
23 SJVIA in accordance with 45 CFR Section 164.526.

24 (B) The Contractor shall provide to the SJVIA or to an individual, in a time and  
25 manner designated by the SJVIA, information collected in accordance with 45 CFR  
26

1 Section 164.528, to permit the SJVIA to respond to a request by the individual for an  
2 accounting of disclosures of PHI in accordance with 45 CFR Section 164.528.

3 12.8 The Contractor shall report to the SJVIA, in writing, any knowledge or reasonable  
4 belief that there has been unauthorized access, viewing, use, disclosure, security incident, or  
5 breach of unsecured PHI not permitted by this Agreement of which it becomes aware,  
6 immediately and without reasonable delay and in no case later than two (2) business days of  
7 discovery. Immediate notification shall be made to the SJVIA's Privacy Officer within two (2)  
8 business days of discovery. The notification shall include, to the extent possible, the  
9 identification of each individual whose unsecured PHI has been, or is reasonably believed to  
10 have been, accessed, acquired, used, disclosed, or breached. The Contractor shall take prompt  
11 corrective action to cure any deficiencies and any action pertaining to such unauthorized  
12 disclosure required by applicable Federal and State Laws and regulations. The Contractor shall  
13 investigate such breach and is responsible for all notifications required by law and regulation or  
14 deemed necessary by the SJVIA and shall provide a written report of the investigation and  
15 reporting required to the SJVIA's Privacy Officer. This written investigation and description of  
16 any reporting necessary shall be postmarked as mailed to the SJVIA's Privacy Officer within the  
17 thirty (30) working days of the discovery of the breach.

18 12.9 The Contractor shall make its internal practices, books, and records relating to the  
19 use and disclosure of PHI received from SJVIA, or created or received by the Contractor on  
20 behalf of SJVIA, in compliance with HIPAA's Privacy Rule, including, but not limited to the  
21 requirements set forth in Title 45, CFR, Parts 160 and 164. The Contractor shall make its  
22 internal practices, books, and records relating to the use and disclosure of PHI received from  
23 SJVIA, or created or received by the Contractor on behalf of the SJVIA, available to the  
24 Secretary upon demand.

25 12.10 The Contractor shall cooperate with the compliance and investigation reviews  
26 conducted by the Secretary. PHI access to the Secretary must be provided during the

1 Contractor's normal business hours, however, upon exigent circumstances access at any time  
2 must be granted. Upon the Secretary's compliance or investigation review, if PHI is unavailable  
3 to the Contractor and in possession of a subcontractor, it must certify efforts to obtain the  
4 information to the Secretary.

5 **12.11 Safeguards.**

6 (A) The Contractor shall implement administrative, physical, and technical  
7 safeguards as required by the HIPAA Security Rule, Subpart C of 45 CFR Part 164, that  
8 reasonably and appropriately protects the confidentiality, integrity, and availability of PHI,  
9 including electronic PHI, that it creates, receives, maintains or transmits on behalf of  
10 SJVIA and to prevent unauthorized access, viewing, use, disclosure, or breach of PHI  
11 other than as provided for by this Agreement. The Contractor shall conduct an accurate  
12 and thorough assessment of the potential risks and vulnerabilities to the confidentiality,  
13 integrity and availability of electronic PHI. The Contractor shall develop and maintain a  
14 written information privacy and security program that includes administrative, technical  
15 and physical safeguards appropriate to the size and complexity of the Contractor's  
16 operations and the nature and scope of its activities. Upon the SJVIA's request, the  
17 Contractor shall provide the SJVIA with information concerning such safeguards.

18 (B) CONTRACTOR shall implement strong access controls and other security  
19 safeguards and precautions in order to restrict logical and physical access to  
20 confidential, personal (e.g., PHI) or sensitive data to authorized users only. Said  
21 safeguards and precautions shall include the following administrative and technical  
22 password controls for all systems used to process or store confidential, personal, or  
23 sensitive data:

24 (1) **Passwords must NOT be:**

1 (a) Shared or written down where they are accessible or recognizable by  
2 anyone else; such as taped to computer screens, stored under  
3 keyboards, or visible in a work area;

4 (b) A dictionary word; or

5 (c) Stored in clear text

6 **(2) Passwords must be:**

7 (a) Eight characters or more in length;

8 (b) Changed every 90 days;

9 (c) Changed immediately if revealed or compromised; and

10 (d) Composed of characters from at least three of the following four groups  
11 from the standard keyboard:

12 (i) Upper case letters (A-Z);

13 (ii) Lowercase letters (a-z);

14 (iii) Arabic numerals (0 through 9); and

15 (iv) Non-alphanumeric characters (punctuation symbols).

16 (C) The Contractor shall implement the following security controls on each  
17 workstation or portable computing device (e.g., laptop computer) containing confidential,  
18 personal, or sensitive data:

19 (1) Network-based firewall and/or personal firewall;

20 (2) Continuously updated anti-virus software; and

21 (3) Patch management process including installation of all operating  
22 system/software vendor security patches.

23 (D) The Contractor shall utilize a commercial encryption solution that has received  
24 FIPS 140-2 validation to encrypt all confidential, personal, or sensitive data stored on  
25 portable electronic media (including, but not limited to, compact disks and thumb drives)  
26

1 and on portable computing devices (including, but not limited to, laptop and notebook  
2 computers).

3 (E) The Contractor shall not transmit confidential, personal, or sensitive data via e-  
4 mail or other internet transport protocol unless the data is encrypted by a solution that  
5 has been validated by the National Institute of Standards and Technology (NIST) as  
6 conforming to the Advanced Encryption Standard (AES) Algorithm. The Contractor must  
7 apply appropriate sanctions against its employees who fail to comply with these  
8 safeguards. The Contractor must adopt procedures for terminating access to PHI when  
9 employment of employee ends.

10 **12.12 Mitigation of Harmful Effects.** The Contractor shall mitigate, to the extent  
11 practicable, any harmful effect that is suspected or known to the Contractor of an unauthorized  
12 access, viewing, use, disclosure, or breach of PHI by the Contractor or its subcontractors in  
13 violation of the requirements of these provisions. The Contractor must document suspected or  
14 known harmful effects and the outcome.

15 **12.13 Contractor's Subcontractors.** The Contractor shall ensure that any of its  
16 contractors, including subcontractors, if applicable, to whom the Contractor provides PHI  
17 received from or created or received by the Contractor on behalf of SJVIA, agree to the same  
18 restrictions, safeguards, and conditions that apply to the Contractor with respect to such PHI  
19 and to incorporate, when applicable, the relevant provisions of these provisions into each  
20 subcontract or sub-award to such agents or subcontractors.

21 **12.14 Employee Training and Discipline.** The Contractor shall train and use reasonable  
22 measures to ensure compliance with the requirements of these provisions by employees who  
23 assist in the performance of functions or activities on behalf of SJVIA under this Agreement and  
24 use or disclose PHI and discipline such employees who intentionally violate any provisions of  
25 these provisions, including termination of employment.

1       12.15 **Termination for Cause.** Upon the SJVIA's knowledge of a material breach of this  
2 Article 12 by the Contractor, the SJVIA shall either:

3           (A) Provide an opportunity for the Contractor to cure the breach or end the violation  
4 and terminate this Agreement if the Contractor does not cure the breach or end the  
5 violation within the time specified by SJVIA; or

6           (B) Immediately terminate this Agreement if the Contractor has breached a material  
7 term of these provisions and cure is not possible.

8           If neither cure nor termination is feasible, the SJVIA's Privacy Officer shall report the  
9 violation to the Secretary.

10       12.16 **Judicial or Administrative Proceedings.** The SJVIA may terminate this Agreement  
11 in accordance with the provisions of this Agreement if:

12           (A) The Contractor is found guilty in a criminal proceeding for a violation of the  
13 HIPAA Privacy or Security Laws or the HITECH Act; or

14           (B) There is a finding or stipulation that the Contractor has violated a privacy or  
15 security standard or requirement of the HITECH Act, HIPAA or other security or privacy  
16 laws in an administrative or civil proceeding in which the Contractor is a party.

17       12.17 **Effect of Termination.** Upon termination or expiration of this Agreement for any  
18 reason, the Contractor shall return or destroy all PHI received from SJVIA (or created or  
19 received by the Contractor on behalf of the SJVIA) that the Contractor still maintains in any  
20 form, and shall retain no copies of such PHI. If return or destruction of PHI is not feasible, it shall  
21 continue to extend the protections of these provisions to such information, and limit further use  
22 of such PHI to those purposes that make the return or destruction of such PHI infeasible. This  
23 provision shall apply to PHI that is in the possession of subcontractors or agents, if applicable,  
24 of the Contractor. If the Contractor destroys the PHI data, a certification of date and time of  
25 destruction shall be provided to the SJVIA by the Contractor.

1       12.18 **Disclaimer.** The SJVIA makes no warranty or representation that compliance by the  
2 Contractor with these provisions, the HITECH Act, HIPAA or the HIPAA regulations will be  
3 adequate or satisfactory for the Contractor's own purposes or that any information in the  
4 Contractor's possession or control, or transmitted or received by the Contractor, is or will be  
5 secure from unauthorized access, viewing, use, disclosure, or breach. The Contractor is solely  
6 responsible for all decisions made by the Contractor regarding the safeguarding of PHI.

7       12.19 **Amendment.** The parties acknowledge that federal and State laws relating to  
8 electronic data security and privacy are rapidly evolving and that amendment of this Agreement  
9 may be required to provide for procedures to ensure compliance with such developments. The  
10 parties specifically agree to take such action as is necessary to amend this Agreement in order  
11 to implement the standards and requirements of HIPAA, the HIPAA regulations, the HITECH  
12 Act and other applicable laws relating to the security or privacy of PHI. The SJVIA may  
13 terminate this Agreement upon 30 days' written notice if the Contractor does not enter into an  
14 amendment providing assurances regarding the safeguarding of PHI that the SJVIA in its sole  
15 discretion, deems sufficient to satisfy the standards and requirements of HIPAA, the HIPAA  
16 regulations and the HITECH Act.

17       12.20 **No Third-Party Beneficiaries.** Nothing express or implied in the terms and  
18 conditions of these provisions is intended to confer, nor shall anything herein confer, upon any  
19 person other than the SJVIA or the Contractor and their respective successors or assigns, any  
20 rights, remedies, obligations or liabilities whatsoever.

21       12.21 **Interpretation.** The provisions of this Article 12 shall be interpreted as broadly as  
22 necessary to implement and comply with HIPAA, the HIPAA regulations and applicable State  
23 laws. The parties agree that any ambiguity in the provisions of this Article 12 shall be resolved in  
24 favor of a meaning that complies and is consistent with HIPAA and the HIPAA regulations.

25       12.22 **Regulatory References.** A reference in the provisions of this Article 12 to a section  
26 in the HIPAA regulations means the section as in effect or as amended.



1 12.23 **Survival.** The provisions of this Article 12 survive the termination or expiration of this  
2 Agreement.

3 12.24 **No Waiver of Obligations.** No change, waiver or discharge of any liability or  
4 obligation under this Article 12 on any one or more occasions shall be deemed a waiver of  
5 performance of any continuing or other obligation, or shall prohibit enforcement of any obligation  
6 on any other occasion.

7 12.25 **Definitions.** For the purposes of this Article 12:

8 (A) The SJVIA's Privacy Officer is the SJVIA Manager.

9 (B) The Secretary is as defined in 45 CFR Section 160.103.

## 10 **Article 13**

### 11 **General Terms**

12 13.1 **Modification.** This Agreement may not be modified, and no waiver is effective,  
13 except by another written agreement that is signed by both parties.

14 13.2 **Non-Assignment.** Neither party may assign rights or delegate its obligations under  
15 this Agreement without the prior written consent of the other party.

16 13.3 **Governing Law.** The laws of the State of California govern all matters arising from  
17 or related to this Agreement.

18 13.4 **Jurisdiction and Venue.** This Agreement is signed and performed in Fresno  
19 County, California. Contractor consents to California jurisdiction for actions arising from or  
20 related to this Agreement, and, subject to the Government Claims Act, all such actions must be  
21 brought and maintained in the Fresno County Superior Court.

22 13.5 **Construction.** The final form of this Agreement is the result of the parties' combined  
23 efforts. If anything in this Agreement is found by a court of competent jurisdiction to be  
24 ambiguous, that ambiguity shall not be resolved by construing the terms of this Agreement  
25 against either party.

1       13.6 **Headings.** The headings and section titles in this Agreement are for convenience  
2 only and are not part of this Agreement.

3       13.7 **Severability.** If anything in this Agreement is found by a court of competent  
4 jurisdiction to be unlawful or otherwise unenforceable, the balance of this Agreement remains in  
5 effect, and the parties shall make best efforts to replace the unlawful or unenforceable part of  
6 this Agreement with lawful and enforceable terms intended to accomplish the parties' original  
7 intent.

8       13.8 **Nondiscrimination.** During the performance of this Agreement, the Contractor shall  
9 not unlawfully discriminate against any employee or applicant for employment, or recipient of  
10 services, because of race, religious creed, color, national origin, ancestry, physical disability,  
11 mental disability, medical condition, genetic information, marital status, sex, gender, gender  
12 identity, gender expression, age, sexual orientation, military status or veteran status pursuant to  
13 all applicable State of California and Federal statutes and regulation.

14       13.9 **No Waiver.** Payment, waiver, or discharge by the SJVIA of any liability or obligation  
15 of the Contractor under this Agreement on any one or more occasions is not a waiver of  
16 performance of any continuing or other obligation of the Contractor and does not prohibit  
17 enforcement by the SJVIA of any obligation on any other occasion.

18       13.10 **Entire Agreement.** This Agreement, including its exhibits, is the entire agreement  
19 between the Contractor and the SJVIA with respect to the subject matter of this Agreement, and  
20 it supersedes all previous negotiations, proposals, commitments, writings, advertisements,  
21 publications, and understandings of any nature unless those things are expressly included in  
22 this Agreement. If there is any inconsistency between the terms of this Agreement without its  
23 exhibits and the terms of the exhibits, then the inconsistency will be resolved by giving  
24 precedence first to the terms of this Agreement without its exhibits, and then to the terms of the  
25 exhibits.

1 13.11 **No Third-Party Beneficiaries.** This Agreement does not and is not intended to  
2 create any rights or obligations for any person or entity except for the parties.

3 13.12 **Authorized Signature.** The Contractor represents and warrants to the SJVIA that:

4 (A) The Contractor is duly authorized and empowered to sign and perform its  
5 obligations under this Agreement.

6 (B) The individual signing this Agreement on behalf of the Contractor is duly  
7 authorized to do so and his or her signature on this Agreement legally binds the  
8 Contractor to the terms of this Agreement.

9 13.13 **Counterparts.** This Agreement may be signed in counterparts, each of which is an  
10 original, and all of which together constitute this Agreement.

11 [SIGNATURE PAGE FOLLOWS]

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The parties are signing this Agreement on the date stated in the introductory clause.

ALINEA MEDICAL IMAGING

SAN JOAQUIN VALLEY INSURANCE  
AUTHORITY



\_\_\_\_\_  
Eileena Zepeda  
Sr. Provider Relations / Contract Manager

\_\_\_\_\_  
Pete Vander Poel, President of the Board of  
Directors

Reviewed and recommended for approval.

\_\_\_\_\_  
SJVIA Manager

## Exhibit A

### Scope of Mammography Services

1  
2           A.       The Contractor shall conduct on-site digital bilateral screening mammography  
3 exams to participants of the SJVIA at various locations and over multiple days for each  
4 Participating Entity. The SJVIA will work with the Contractor to schedule specific dates and  
5 times for the Contractor to provide services.

6           B.       The Contractor shall provide all imaging equipment necessary, and all staff  
7 necessary and qualified, to perform mammography screening under this Agreement.

8           C.       The Contractor shall identify a contact person to the SJVIA and the relevant  
9 Participating Entity for each screening event. The contact person must be located at the facility  
10 and be able to communicate with the Contractor's contact person regarding all details of the  
11 screening event.

12           D.       The Contractor may only schedule mammography services with a Participating  
13 Entity after receiving written approval from the SJVIA Manager, the SJVIA Assistant Manager,  
14 or one of their authorized designees, to ensure that the Participating Entity is able to schedule  
15 the minimum number of exams provided in Exhibit C. Such services should be scheduled by the  
16 Participating Entity at least 60 days in advance of services unless mutually agreed upon by  
17 Participating Entity and CONTRACTOR. Upon receiving SJVIA approval, the Contractor shall  
18 work directly with Participating Entity to schedule actual dates and locations of mammography  
19 services.

20           E.       The Contractor shall provide a scheduler website for patients to sign up and  
21 schedule appointments.

22           F.       The Contractor shall ensure participants who sign up for services on the  
23 scheduler website meet the eligibility criteria for female employees based on the standard  
24 American College of Radiology (ACR) and American Cancer Society (ACS) for obtaining an  
25 annual screening mammogram, including the following:

- 26                   1. The patient must:

## Exhibit A

- 1 a. Be age 40 years or older or, if age 35 to 39 years, sign an Under 40
- 2 Consent Form;
- 3 b. Not have had a mammogram in the past year;
- 4 c. Not be pregnant, currently nursing, or have been nursing within the three
- 5 months prior to the screening; and
- 6 d. Be without symptoms of breast cancer.

- 7 2. Women that have breast implants must be booked for two consecutive
- 8 appointments, and given more time, because more views are required for the
- 9 mammogram.

10 G. The Contractor shall provide a notice of privacy practices to each participant  
11 before conducting the bilateral screening mammography exam.

12 H. The bilateral screening mammography exam shall result in a written report,  
13 including interpretation, by the radiologist who performed the exam. The report shall be sent to  
14 the participant's designated physician within 14 business days after the day of service. The  
15 Contractor shall provide to each participant either a normal or an abnormal results letter within  
16 21 business days after the day of service. The Contractor shall provide a generic outcome  
17 report that does not contain unique identifiers pursuant to HIPAA will be sent to the SJVIA no  
18 later than 14 business days after the last day of service for each Participating Entity.

19 I. The Contractor shall prepare and maintain records of mammography screenings  
20 in accordance with the general standards applicable to such recordkeeping and in compliance  
21 with all applicable federal and State confidentiality and privacy laws. The Contractor shall  
22 maintain such records for at least 10 years after providing the mammography screenings.

## Exhibit B

### SJVIA Responsibilities

1  
2 The SJVIA shall perform or cause its Participating Entities to perform the activities  
3 provided in this Exhibit B.

4 A. A contact person with the Participating Entity will be identified to the Contractor.  
5 The contact person must be located at the facility and be able to communicate with the  
6 Contractor's contact person regarding all details of the screening event.

7 B. Screening events must be scheduled in accordance with the Contractor's  
8 availability. The Contractor must be notified of each scheduled event at least 60 days in  
9 advance.

10 C. For each screening event, a 30-minute lunch break must be allowed in the  
11 schedule for the Contractor's employees.

12 D. Screening events must be promoted (for example by email or other media) so  
13 that each Participating Entity is able to pre-schedule the minimum number of patients as  
14 provided in Exhibit C, paragraph D, to this Agreement.

15 E. The Participating Entity will circulate promotional emails and flyers that inform  
16 female employees of the eligibility criteria for screening mammograms based on the standard  
17 American College of Radiology and American Cancer Society for obtaining an annual screening  
18 mammogram, including the following:

- 19 1. The patient must:
- 20 a. Be age 40 years or older or, if age 35 to 39 years, sign an Under 40  
21 Consent Form;
  - 22 b. Not have had a mammogram in the past year;
  - 23 c. Not be pregnant, currently nursing, or have been nursing within the three  
24 months prior to the mammogram screening; and
  - 25 d. Be without symptoms of breast cancer.
- 26

## Exhibit B

- 1                   2. Women that have breast implants must be booked for two consecutive  
2                   appointments, and given more time, because more views are required for the  
3                   mammogram.

4           F.       The Participating Entity will provide Contractor with appropriate space to perform  
5 mammography services, which must be either (a) a reserved conference room within the  
6 Participating Entity's building to serve as the on-site clinic with portable machines, or (b)  
7 adequate parking for the mobile coach.

8           G.       **Portable Unit Specifications.** If the Contractor will be using portable machines  
9 to provide mammography services, the Participating Entity must:

- 10                   1. Clear a Private space with an area of at least 10 feet by 10 feet with proper  
11                   working HVAC ventilation for the Mammography unit (which is 2 pieces) with  
12                   2 power outlets (110V);
- 13                   2. Provide space that is compliant with the requirements of the Americans with  
14                   Disabilities Act of 1990, including wheelchair accessibility and 32-inch wide  
15                   doors;
- 16                   3. Provide extra private space and table large enough to accommodate two  
17                   chairs next to one power outlet (110V) for the Contractor's Technical  
18                   Assistant to power up the Contractor's laptop; and
- 19                   4. Provide private space (minimum 4'x5') for a patient dressing area.

20           H.       **Coach Specifications.** If the Contractor will be using its coach to provide  
21 mammography services, the Participating Entity must provide 10 blocked off and marked  
22 parking spaces for the coach, ideally in a designated area close to the entrance, to make it  
23 convenient for the Participating Entity's mammogram screening patients. These parking spaces  
24 must be outdoor, flat, and uncovered as the mobile coach cannot park within a parking garage  
25 or on an incline.



## Exhibit C

### Compensation

1  
2 The Contractor will be compensated for performance of its services under this  
3 Agreement as provided in this Exhibit C. The Contractor is not entitled to any compensation  
4 except as expressly provided in this Exhibit C.

5 A. No travel fees will be incurred when using the Contractor's coach. The Contractor  
6 represents that its coach can provide mobile mammography services to both Participating  
7 Entity's locations with no travel fee charges to the SJVIA.

8 B. Mammography Services under this agreement are considered a "Well Check"  
9 through Anthem/Blue Cross. The exam is covered 100% with no cost to the employee. The  
10 Contractor shall bill exams for patients on Anthem PPO and EPO insurance plans through  
11 Anthem insurance as a claim for \$150.00 per exam.

12 C. Kaiser Permanente members and those who have waived coverage will not be  
13 eligible to participate in the mammography screenings. Eligibility is limited to employees  
14 enrolled in the Anthem PPO and EPO plans. Contractor must ask participants for County  
15 employee identification and Anthem member card to verify eligibility.

16 D. The fee for mammography services, as provided in Exhibit A to this Agreement,  
17 is \$150.00 per exam. The Contractor will bill Anthem for the exams. The SJVIA guarantees a  
18 minimum of 25 exams per scheduled day, or \$3,750 (\$150.00 x 25 exams). Notwithstanding the  
19 previous sentence, if there are less than 25 eligible exams performed on a scheduled day, the  
20 Contractor will bill the SJVIA \$150.00 per unfulfilled exam. The Contractor shall accept patient  
21 rollover to cover the minimum on consecutive day events. For example, for a two-day event, the  
22 minimum number of exams is 50 in total for the whole event.

23 E. No deposit is required before the exam dates; however, the Participating Entity  
24 must schedule exam dates with the Contractor at least 60 days in advance.

25 1. Exam dates that are cancelled or rescheduled by the Participating Entity  
26 at least 30 days prior to the event shall not incur cancellation charges.

## Exhibit C

1           2.       Exam dates that are cancelled or rescheduled by the Participating Entity  
2       within 15-29 days of the event will incur a cancellation charge of 25% of the total fee for  
3       the exam date. If exam dates are rescheduled at least 15 days prior to the event, the  
4       25% cancellation fee will be waived.

5           3.       Exam dates that are cancelled or rescheduled by the Participating Entity  
6       within 14 days of the exam date will incur a cancellation charge of 50% of the total fee  
7       for the exam date. If exam dates are rescheduled 14 days or less prior to the event, the  
8       50% cancellation fee will be waived and the SJVIA will be billed 25% of the total fee to  
9       cover the Contractor's cost to reschedule.

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## Exhibit D

### Insurance

#### 1. Required Policies

Without limiting the SJVIA's right to obtain indemnification from the Contractor or any third parties, Contractor, at its sole expense, shall maintain in full force and effect the following insurance policies throughout the term of this Agreement.

- (A) **Commercial General Liability.** Commercial general liability insurance with limits of not less than One Million Dollars (\$1,000,000) per occurrence and an annual aggregate of Three Million Dollars (\$3,000,000). This policy must be issued on a per occurrence basis. The Contractor shall obtain an endorsement to this policy naming the San Joaquin Valley Insurance Authority, its officers, agents, employees, and volunteers, individually and collectively, as additional insureds, but only insofar as the operations under this Agreement are concerned. Such coverage for additional insureds will apply as primary insurance and any other insurance, or self-insurance, maintained by the SJVIA is excess only and not contributing with insurance provided under the Contractor's policy.
- (B) **Automobile Liability.** Automobile liability insurance with limits of not less than One Million Dollars (\$1,000,000) per occurrence for bodily injury and for property damages. Coverage must include any auto used in connection with this Agreement.
- (C) **Workers Compensation.** Workers compensation insurance as required by the California Labor Code.
- (D) **Professional Liability.** Professional liability insurance with limits of not less than One Million Dollars (\$1,000,000) per occurrence and an annual aggregate of Three Million Dollars (\$3,000,000). If this is a claims-made policy, then (1) the retroactive date must be prior to the date on which services began under this Agreement; (2) the Contractor shall maintain the policy and provide to the SJVIA annual evidence of insurance for not less than five years after completion of services under this Agreement; and (3) if the policy is canceled or not renewed, and not replaced with another claims-made policy with a retroactive date prior to the date on which services begin under this Agreement, then the Contractor shall purchase extended reporting coverage on its claims-made policy for a minimum of five years after completion of services under this Agreement.
- (E) **Cyber Liability.** Cyber liability insurance with limits of not less than Two Million Dollars (\$2,000,000) per occurrence. Coverage must include, but not be limited to, claims involving Cyber Risks. The cyber liability policy must be endorsed to cover the full replacement value of damage to, alteration of, loss of, or destruction of intangible property (including but not limited to information or data) that is in the care, custody, or control of the Contractor.

**Definition of Cyber Risks.** "Cyber Risks" include but are not limited to (i) any act or omission that compromises either the security, confidentiality, value, or integrity of any PHI, which may include disclosure of Confidential Information or PHI (collectively, "Personal Information") to an unauthorized third party or any loss or destruction of, or any corruption or damage to, any Personal Information ("Security Breach"); (ii) any act or omission that compromises the physical, technical, administrative, or organizational security procedures and practices put in place by the Contractor that relate to the

## Exhibit D

### Insurance

protection of the security, confidentiality, value, or integrity of Personal Information; (ii) breach of any of the Contractor's obligations under Articles 11 or 12 of this Agreement; (iii) infringement of intellectual property, including but not limited to infringement of copyright, trademark, and trade dress; (iv) invasion of privacy, including release of private information; (v) information theft; (vi) damage to or destruction or alteration of electronic information; (vii) extortion related to the Contractor's obligations under this Agreement regarding electronic information, including Personal Information; (viii) network security; (ix) data breach response costs, including Security Breach response costs; (x) regulatory fines and penalties related to the Contractor's obligations under this Agreement regarding electronic information, including Personal Information; and (xi) credit monitoring expenses.

#### 2. Additional Requirements

(A) **Verification of Coverage.** Within 30 days after the Contractor signs this Agreement, the Contractor shall deliver, or cause its broker or producer to deliver, to 2220 Tulare St., 14<sup>th</sup> Floor, Fresno, CA 93721, or SJVIA-Admin@fresnocountyca.gov copies of insurance policies as produced by the broker or producer, and certificates of insurance and endorsements for all of the coverages required under this Agreement.

- (i) All insurance certificates must state that: (1) the insurance coverage has been obtained and is in full force; (2) the SJVIA, its officers, agents, employees, and volunteers are not responsible for any premiums on the policy; and (3) the Contractor has waived its right to recover from the SJVIA, its officers, agents, employees, and volunteers any amounts paid under any insurance policy required by this Agreement and that waiver does not invalidate the insurance policy.
- (ii) The commercial general liability insurance certificate must also state that: (1) the San Joaquin Valley Insurance Authority, its officers, agents, employees, and volunteers, individually and collectively, are additional insureds insofar as the operations under this Agreement are concerned; (2) the coverage shall apply as primary insurance and any other insurance, or self-insurance, maintained by the SJVIA shall be excess only and not contributing with insurance provided under the Contractor's policy.
- (iii) The automobile liability insurance certificate must state that the policy covers any auto used in connection with this Agreement.
- (iv) The professional liability insurance certificate, if it is a claims-made policy, must also state the retroactive date of the policy, which must be prior to the date on which services began under this Agreement.
- (v) The technology professional liability insurance certificate must also state that coverage encompasses all of the Contractor's obligations under this Agreement, including but not limited to claims involving Cyber Risks, as that term is defined in this Agreement.

## Exhibit D

### Insurance

- (vi) The cyber liability insurance certificate must also state that it is endorsed to cover the full replacement value of damage to, alteration of, loss of, or destruction of intangible property (including but not limited to information or data) that is in the care, custody, or control of the Contractor.
- (B) **Acceptability of Insurers.** All insurance policies required under this Agreement must be issued by admitted insurers licensed to do business in the State of California and possessing at all times during the term of this Agreement an A.M. Best, Inc. rating of A:VII or greater.
- (C) **Notice of Cancellation or Change.** For each insurance policy required under this Agreement, the Contractor shall provide to the SJVIA, or ensure that the policy requires the insurer to provide to the SJVIA, written notice of any cancellation or change in the policy as required in this paragraph. For cancellation of the policy for nonpayment of premium, the Contractor shall, or shall cause the insurer to, provide written notice to the SJVIA not less than 10 days in advance of cancellation. For cancellation of the policy for any other reason, and for any other change to the policy, the Contractor shall, or shall cause the insurer to, provide written notice to the SJVIA not less than 30 days in advance of cancellation or change. The SJVIA in its sole discretion may determine that the failure of the Contractor or its insurer to timely provide a written notice required by this paragraph is a breach of this Agreement.
- (D) **SJVIA's Entitlement to Greater Coverage.** If the Contractor has or obtains insurance with broader coverage, higher limits, or both, than what is required under this Agreement, then the SJVIA requires and is entitled to the broader coverage, higher limits, or both. To that end, the Contractor shall deliver, or cause its broker or producer to deliver, to the SJVIA Manager copies of insurance policies that have such broader coverage, higher limits, or both, as produced by the broker or producer, and certificates of insurance and endorsements for all of the coverages that have such broader coverage, higher limits, or both, as required under this Agreement.
- (E) **Waiver of Subrogation.** The Contractor waives its right to recover from the SJVIA, its officers, agents, employees, and volunteers any amounts paid under the policy of worker's compensation insurance required by this Agreement. The Contractor is solely responsible to obtain any policy endorsement that may be necessary to accomplish that waiver, but the Contractor's waiver of subrogation under this paragraph is effective whether or not the Contractor obtains such an endorsement.
- (F) **SJVIA's Remedy for Contractor's Failure to Maintain.** If the Contractor fails to keep in effect at all times any insurance coverage required under this Agreement, the SJVIA may, in addition to any other remedies it may have, suspend or terminate this Agreement upon the occurrence of that failure, or purchase such insurance coverage, and charge the cost of that coverage to the Contractor. The SJVIA may offset such charges against any amounts owed by the SJVIA to the Contractor under this Agreement.

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**SERVICE AGREEMENT**

This Service Agreement ("Agreement") is dated July 23, 2021, and is between Reyna R. Chavez dba Pacific Coast Medical Services, a Sole Proprietor ("Contractor"), and the San Joaquin Valley Insurance Authority, a California joint powers agency ("SJVIA").

**Recitals**

A. The SJVIA is a joint powers agency that purchases health, pharmacy, vision, dental, and life insurance for the employees of its Participating Entities. For purposes of this Agreement, the County of Tulare and the County of Fresno are the "Participating Entities" of the SJVIA and each is a "Participating Entity" of the SJVIA.

B. In order to promote the health and wellness of the employees of its Participating Entities, the SJVIA wishes to provide mobile mammography screening services to those employees according to the terms of this Agreement.

C. The Contractor represents that it is ready, willing, and able to provide those mobile mammography screening services according to the terms of this agreement.

The parties therefore agree as follows:

**Article 1**

**Contractor's Services**

1.1 **Scope of Mammography Services.** The Contractor shall perform all of the mammography services provided in Exhibit A to this Agreement, titled "Scope of Mammography Services."

1.2 **Compliance with Laws.** The Contractor shall, at its own cost, comply with all applicable federal, state, and local laws and regulations in the performance of its obligations under this Agreement, including but not limited to workers compensation, labor, and confidentiality laws and regulations.

1 **Article 2**

2 **SJVIA's Responsibilities**

3 2.1 The SJVIA shall perform or cause its Participating Entities to perform the activities  
4 provided in Exhibit B to this Agreement, titled "SJVIA Responsibilities."

5 **Article 3**

6 **Compensation, Invoices, and Payments**

7 3.1 **Compensation.** The SJVIA agrees to pay, and the Contractor agrees to receive,  
8 compensation for the performance of its services under this Agreement as described in Exhibit  
9 C to this Agreement, titled "Compensation."

10 3.2 **Invoices.** The services performed under this agreement will be billed through  
11 Anthem Blue Cross and processed as a wellness claim with no cost to the employee. Invoices  
12 for unfulfilled exam and cancellation charges outlined in Exhibit C shall be emailed to SJVIA-  
13 Admin@fresnocountyca.gov and shall include a detailed summary of the number of claims  
14 processed through Anthem Blue Cross and the number of unfulfilled exams.

15 3.3 **Payment.** The SJVIA shall pay each correctly completed and timely submitted  
16 invoice within 30 business days after receipt. The SJVIA shall remit any payment to the  
17 Contractor's address specified in the invoice.

18 3.4 **Incidental Expenses.** The Contractor is solely responsible for all of its expenses  
19 that are not specified as payable by the SJVIA under this Agreement.

20 **Article 4**

21 **Term of Agreement**

22 4.1 **Term.** This Agreement is effective on July 23, 2021, and terminates on July 22,  
23 2024. The term of this agreement may be extended for no more than two additional one-year  
24 terms by modification as provided in Article 13.1 of this agreement.

1 **Article 5**

2 **Notices**

3 5.1 **Contact Information.** The persons and their addresses having authority to give and  
4 receive notices provided for or permitted under this Agreement include the following:

5 **For the SJVIA:**  
6 SJVIA Manager  
7 2220 Tulare Street, 14th Floor  
8 Fresno, California 93721  
9 SJVIA-Admin@fresnocountyca.gov

10 **For the Contractor:**  
11 Pacific Coast Medical Services  
12 1440 S. State College Blvd., Suite 3-K  
13 Anaheim, CA 92806  
14 patrick@pacifccoastmed.com

15 5.2 **Change of Contact Information.** Either party may change the information in section  
16 5.1 by giving notice as provided in section 5.3.

17 5.3 **Method of Delivery.** All notices between the SJVIA and the Contractor provided for  
18 or permitted under this Agreement must be in writing and delivered either by personal service,  
19 by first-class United States mail, by an overnight commercial courier service, by telephonic  
20 facsimile transmission, or by Portable Document Format (PDF) document attached to an email.

21 (A) A notice delivered by personal service is effective upon service to the recipient.

22 (B) A notice delivered by first-class United States mail is effective three County of  
23 Fresno business days after deposit in the United States mail, postage prepaid,  
24 addressed to the recipient.

25 (C) A notice delivered by an overnight commercial courier service is effective one  
26 County of Fresno business day after deposit with the overnight commercial courier  
service, delivery fees prepaid, with delivery instructions given for next day delivery,  
addressed to the recipient.

(D) A notice delivered by PDF document attached to an email is effective when  
transmission to the recipient is completed (but, if such transmission is completed outside



1 of County of Fresno or County of Tulare business hours, then such delivery is deemed to  
2 be effective at the next beginning of a County of Fresno or County of Tulare business  
3 day), provided that the sender maintains a machine record of the completed  
4 transmission.

5 **5.4 Claims Presentation.** For all claims arising from or related to this Agreement,  
6 nothing in this Agreement establishes, waives, or modifies any claims presentation  
7 requirements or procedures provided by law, including the Government Claims Act (Division 3.6  
8 of Title 1 of the Government Code, beginning with section 810).

## 9 **Article 6**

### 10 **Termination and Suspension**

11 **6.1 Termination for Non-Allocation of Funds.** The terms of this Agreement are  
12 contingent on the approval of funds by the appropriating government agency. If sufficient funds  
13 are not allocated, then the SJVIA, upon at least 30 days' advance written notice to the  
14 Contractor, may:

- 15 (A) Modify the services provided by the Contractor under this Agreement; or
- 16 (B) Terminate this Agreement.

### 17 **6.2 Termination for Breach.**

18 (A) Upon determining that a breach (as defined in paragraph (C) below) has  
19 occurred, the SJVIA may give written notice of the breach to the Contractor. The written  
20 notice may suspend performance under this Agreement, and must provide at least 30  
21 days for the Contractor to cure the breach.

22 (B) If the Contractor fails to cure the breach to the SJVIA's satisfaction within the  
23 time stated in the written notice, the SJVIA may terminate this Agreement immediately.

24 (C) For purposes of this section, a breach occurs when, in the determination of the  
25 SJVIA, the Contractor has:

- 26 (1) Obtained or used funds illegally or improperly;

- 1 (2) Failed to comply with any part of this Agreement;
- 2 (3) Submitted a substantially incorrect or incomplete report to the SJVIA; or
- 3 (4) Improperly performed any of its obligations under this Agreement.

4 **6.3 Termination without Cause.** In circumstances other than those set forth above,  
5 either party may terminate this Agreement by giving at least 30 days advance written notice to  
6 the other party.

7 **6.4 No Penalty or Further Obligation.** Any termination of this Agreement by the SJVIA  
8 under this Article 6 is without penalty to or further obligation of the SJVIA.

9 **6.5 SJVIA's Rights upon Termination.** Upon termination for breach under this Article 6,  
10 the SJVIA may demand repayment by the Contractor of any monies disbursed to the Contractor  
11 under this Agreement that, in the SJVIA's sole judgment, were not expended in compliance with  
12 this Agreement. The SJVIA shall promptly refund all such monies upon demand. This section  
13 survives the termination of this Agreement.

## 14 **Article 7**

### 15 **Independent Contractor**

16 **7.1 Status.** In performing under this Agreement, the Contractor, including its officers,  
17 agents, employees, and volunteers, is at all times acting and performing as an independent  
18 contractor, in an independent capacity, and not as an officer, agent, servant, employee, joint  
19 venturer, partner, or associate of the SJVIA.

20 **7.2 Supervision.** The SJVIA has no right to control, supervise, or direct the manner or  
21 method of the Contractor's performance under this Agreement, but the SJVIA may verify that  
22 the Contractor is performing according to the terms of this Agreement.

23 **7.3 Benefits.** Because of its status as an independent contractor, the Contractor has no  
24 right to employment rights or benefits available to employees of the SJVIA or its Participating  
25 Entities. The Contractor is solely responsible for providing to its own employees all employee  
26 benefits required by law. The Contractor shall save the SJVIA harmless from all matters relating

1 to the payment of Contractor's employees, including compliance with Social Security  
2 withholding and all related regulations.

3 7.4 **Services to Others.** The parties acknowledge that, during the term of this  
4 Agreement, the Contractor may provide services to others unrelated to the SJVIA.

5 **Article 8**

6 **Indemnity**

7 8.1 **Indemnity.** Each party ("Indemnifying Party") shall indemnify and defend the other  
8 party ("Indemnified Party") against all claims, demands, injuries, damages, costs, expenses  
9 (including attorney fees and costs), fines, penalties, and liabilities of any kind to the Indemnified  
10 Party that arise from or relate to the performance or failure to perform by the Indemnifying Party  
11 under this Agreement. The Indemnified Party may conduct or participate in its own defense  
12 without affecting the Indemnifying Party's obligation to indemnify or defend the Indemnified  
13 Party.

14 8.2 **Survival.** This Article 8 survives the termination of this Agreement.

15 **Article 9**

16 **Insurance**

17 9.1 The Contractor shall comply with all of the insurance requirements in Exhibit D to this  
18 Agreement.

19 **Article 10**

20 **Inspections, Audits, and Public Records**

21 10.1 **Inspection of Documents.** The Contractor shall make available to the SJVIA, and  
22 the SJVIA may examine at any time during business hours and as often as the SJVIA deems  
23 necessary, all of the Contractor's records and data with respect to the matters covered by this  
24 Agreement. The Contractor shall, upon request by the SJVIA, permit the SJVIA to audit and  
25 inspect all of such records and data to ensure the Contractor's compliance with the terms of this  
26 Agreement.



1 11.2 All data, programs, and other materials provided to the Contractor by the SJVIA  
2 (including under section 11.1, above), by Participating Entities, or by eligible employees or  
3 participants in connection with this Agreement are deemed "Confidential Information." The  
4 Contractor, including its officers, agents, and employees shall not disclose Confidential  
5 Information to any third party without the express prior written consent of the SJVIA, and the  
6 affected eligible employee or participant.

7 11.3 The Contractor shall protect Confidential Information from inadvertent disclosure to  
8 any third party in the same manner that it protects its own confidential information, unless such  
9 disclosure is required in response to a validly issued subpoena or other process of law. The  
10 provisions of this Article 11 survive the termination or expiration of this Agreement.

## 11 **Article 12**

### 12 **Health Insurance Portability and Accountability Act (HIPAA)**

13 12.1 The parties to this Agreement shall be in strict conformance with all applicable  
14 Federal and State of California laws and regulations, including but not limited to Sections 5328,  
15 10850, and 14100.2 *et seq.* of the Welfare and Institutions Code, Sections 2.1 and 431.300 *et*  
16 *seq.* of Title 42, Code of Federal Regulations (CFR), Section 56 *et seq.* of the California Civil  
17 Code, Sections 11977 and 11812 of Title 22 of the California Code of Regulations, and the  
18 Health Insurance Portability and Accountability Act (HIPAA), including but not limited to Section  
19 1320 D *et seq.* of Title 42, United States Code (USC) and its implementing regulations,  
20 including, but not limited to Title 45, CFR, Parts 142, 160, 162, and 164, The Health Information  
21 Technology for Economic and Clinical Health Act (HITECH) regarding the confidentiality and  
22 security of patient information, and the Genetic Information Nondiscrimination Act (GINA) of  
23 2008 regarding the confidentiality of genetic information.

24 12.2 Except as otherwise provided in this Agreement, the Contractor, as a Business  
25 Associate of SJVIA, may use or disclose Protected Health Information (PHI) to perform  
26 functions, activities or services for or on behalf of SJVIA, as specified in this Agreement,

1 provided that such use or disclosure shall not violate the Health Insurance Portability and  
2 Accountability Act (HIPAA), 42 USC 1320d *et seq.* The uses and disclosures of PHI may not be  
3 more expansive than those applicable to the SJVIA, as the "Covered Entity" under the HIPAA  
4 Privacy Rule (45 CFR 164.500 *et seq.*), except as authorized for management, administrative or  
5 legal responsibilities of the Business Associate.

6 12.3 The Contractor, including its subcontractors and employees, shall protect, from  
7 unauthorized access, use, or disclosure of names and other identifying information, including  
8 genetic information, concerning persons receiving services pursuant to this Agreement, except  
9 where permitted in order to carry out data aggregation purposes for health care operations [45  
10 CFR Sections 164.504 (e)(2)(i), 164.504 (3)(2)(ii)(A), and 164.504 (e)(4)(i)] This pertains to any  
11 and all persons receiving services pursuant to a SJVIA funded program. This requirement  
12 applies to electronic PHI. The Contractor shall not use such identifying information or genetic  
13 information for any purpose other than carrying out the Contractor's obligations under this  
14 Agreement.

15 12.4 The Contractor, including its subcontractors and employees, shall not disclose any  
16 such identifying information or genetic information to any person or entity, except as otherwise  
17 specifically permitted by this Agreement, authorized by Subpart E of 45 CFR Part 164 or other  
18 law, required by the Secretary, or authorized by the client/patient in writing. In using or  
19 disclosing PHI that is permitted by this Agreement or authorized by law, the Contractor shall  
20 make reasonable efforts to limit PHI to the minimum necessary to accomplish intended purpose  
21 of use, disclosure or request.

22 12.5 For purposes of the above sections, identifying information shall include, but not be  
23 limited to name, identifying number, symbol, or other identifying particular assigned to the  
24 individual, such as finger or voice print, or photograph.

25 12.6 For purposes of the above sections, genetic information shall include genetic tests of  
26 family members of an individual or individual, manifestation of disease or disorder of family

1 members of an individual, or any request for or receipt of, genetic services by individual or  
2 family members. Family member means a dependent or any person who is first, second, third,  
3 or fourth degree relative.

4 12.7 The Contractor shall provide access, at the request of SJVIA, and in the time and  
5 manner designated by the SJVIA, to PHI in a designated record set (as defined in 45 CFR  
6 Section 164.501), to an individual or to the SJVIA in order to meet the requirements of 45 CFR  
7 Section 164.524 regarding access by individuals to their PHI. With respect to individual  
8 requests, access shall be provided within thirty (30) days from request. Access may be  
9 extended if the Contractor cannot provide access and provides individual with the reasons for  
10 the delay and the date when access may be granted. PHI shall be provided in the form and  
11 format requested by the individual or SJVIA.

12 (A) The Contractor shall make any amendment(s) to PHI in a designated record set  
13 at the request of SJVIA or individual, and in the time and manner designated by the  
14 SJVIA in accordance with 45 CFR Section 164.526.

15 (B) The Contractor shall provide to the SJVIA or to an individual, in a time and  
16 manner designated by the SJVIA, information collected in accordance with 45 CFR  
17 Section 164.528, to permit the SJVIA to respond to a request by the individual for an  
18 accounting of disclosures of PHI in accordance with 45 CFR Section 164.528.

19 12.8 The Contractor shall report to the SJVIA, in writing, any knowledge or reasonable  
20 belief that there has been unauthorized access, viewing, use, disclosure, security incident, or  
21 breach of unsecured PHI not permitted by this Agreement of which it becomes aware,  
22 immediately and without reasonable delay and in no case later than two (2) business days of  
23 discovery. Immediate notification shall be made to the SJVIA's Privacy Officer within two (2)  
24 business days of discovery. The notification shall include, to the extent possible, the  
25 identification of each individual whose unsecured PHI has been, or is reasonably believed to  
26 have been, accessed, acquired, used, disclosed, or breached. The Contractor shall take prompt

1 corrective action to cure any deficiencies and any action pertaining to such unauthorized  
2 disclosure required by applicable Federal and State Laws and regulations. The Contractor shall  
3 investigate such breach and is responsible for all notifications required by law and regulation or  
4 deemed necessary by the SJVIA and shall provide a written report of the investigation and  
5 reporting required to the SJVIA's Privacy Officer. This written investigation and description of  
6 any reporting necessary shall be postmarked as mailed to the SJVIA's Privacy Officer within the  
7 thirty (30) working days of the discovery of the breach.

8 12.9 The Contractor shall make its internal practices, books, and records relating to the  
9 use and disclosure of PHI received from SJVIA, or created or received by the Contractor on  
10 behalf of SJVIA, in compliance with HIPAA's Privacy Rule, including, but not limited to the  
11 requirements set forth in Title 45, CFR, Parts 160 and 164. The Contractor shall make its  
12 internal practices, books, and records relating to the use and disclosure of PHI received from  
13 SJVIA, or created or received by the Contractor on behalf of the SJVIA, available to the  
14 Secretary upon demand.

15 12.10 The Contractor shall cooperate with the compliance and investigation reviews  
16 conducted by the Secretary. PHI access to the Secretary must be provided during the  
17 Contractor's normal business hours, however, upon exigent circumstances access at any time  
18 must be granted. Upon the Secretary's compliance or investigation review, if PHI is unavailable  
19 to the Contractor and in possession of a subcontractor, it must certify efforts to obtain the  
20 information to the Secretary.

21 **12.11 Safeguards.**

22 (A) The Contractor shall implement administrative, physical, and technical  
23 safeguards as required by the HIPAA Security Rule, Subpart C of 45 CFR Part 164, that  
24 reasonably and appropriately protects the confidentiality, integrity, and availability of PHI,  
25 including electronic PHI, that it creates, receives, maintains or transmits on behalf of  
26 SJVIA and to prevent unauthorized access, viewing, use, disclosure, or breach of PHI



1 other than as provided for by this Agreement. The Contractor shall conduct an accurate  
2 and thorough assessment of the potential risks and vulnerabilities to the confidentiality,  
3 integrity and availability of electronic PHI. The Contractor shall develop and maintain a  
4 written information privacy and security program that includes administrative, technical  
5 and physical safeguards appropriate to the size and complexity of the Contractor's  
6 operations and the nature and scope of its activities. Upon the SJVIA's request, the  
7 Contractor shall provide the SJVIA with information concerning such safeguards.

8 (B) CONTRACTOR shall implement strong access controls and other security  
9 safeguards and precautions in order to restrict logical and physical access to  
10 confidential, personal (e.g., PHI) or sensitive data to authorized users only. Said  
11 safeguards and precautions shall include the following administrative and technical  
12 password controls for all systems used to process or store confidential, personal, or  
13 sensitive data:

14 (1) **Passwords must NOT be:**

- 15 (a) Shared or written down where they are accessible or recognizable by  
16 anyone else; such as taped to computer screens, stored under  
17 keyboards, or visible in a work area;
- 18 (b) A dictionary word; or
- 19 (c) Stored in clear text

20 (2) **Passwords must be:**

- 21 (a) Eight characters or more in length;
- 22 (b) Changed every 90 days;
- 23 (c) Changed immediately if revealed or compromised; and
- 24 (d) Composed of characters from at least three of the following four groups  
25 from the standard keyboard:
- 26 (i) Upper case letters (A-Z);

- (ii) Lowercase letters (a-z);
- (iii) Arabic numerals (0 through 9); and
- (iv) Non-alphanumeric characters (punctuation symbols).

(C) The Contractor shall implement the following security controls on each workstation or portable computing device (e.g., laptop computer) containing confidential, personal, or sensitive data:

- (1) Network-based firewall and/or personal firewall;
- (2) Continuously updated anti-virus software; and
- (3) Patch management process including installation of all operating system/software vendor security patches.

(D) The Contractor shall utilize a commercial encryption solution that has received FIPS 140-2 validation to encrypt all confidential, personal, or sensitive data stored on portable electronic media (including, but not limited to, compact disks and thumb drives) and on portable computing devices (including, but not limited to, laptop and notebook computers).

(E) The Contractor shall not transmit confidential, personal, or sensitive data via e-mail or other internet transport protocol unless the data is encrypted by a solution that has been validated by the National Institute of Standards and Technology (NIST) as conforming to the Advanced Encryption Standard (AES) Algorithm. The Contractor must apply appropriate sanctions against its employees who fail to comply with these safeguards. The Contractor must adopt procedures for terminating access to PHI when employment of employee ends.

**12.12 Mitigation of Harmful Effects.** The Contractor shall mitigate, to the extent practicable, any harmful effect that is suspected or known to the Contractor of an unauthorized access, viewing, use, disclosure, or breach of PHI by the Contractor or its subcontractors in

1 violation of the requirements of these provisions. The Contractor must document suspected or  
2 known harmful effects and the outcome.

3 **12.13 Contractor's Subcontractors.** The Contractor shall ensure that any of its  
4 contractors, including subcontractors, if applicable, to whom the Contractor provides PHI  
5 received from or created or received by the Contractor on behalf of SJVIA, agree to the same  
6 restrictions, safeguards, and conditions that apply to the Contractor with respect to such PHI  
7 and to incorporate, when applicable, the relevant provisions of these provisions into each  
8 subcontract or sub-award to such agents or subcontractors.

9 **12.14 Employee Training and Discipline.** The Contractor shall train and use reasonable  
10 measures to ensure compliance with the requirements of these provisions by employees who  
11 assist in the performance of functions or activities on behalf of SJVIA under this Agreement and  
12 use or disclose PHI and discipline such employees who intentionally violate any provisions of  
13 these provisions, including termination of employment.

14 **12.15 Termination for Cause.** Upon the SJVIA's knowledge of a material breach of this  
15 Article 12 by the Contractor, the SJVIA shall either:

16 (A) Provide an opportunity for the Contractor to cure the breach or end the violation  
17 and terminate this Agreement if the Contractor does not cure the breach or end the  
18 violation within the time specified by SJVIA; or

19 (B) Immediately terminate this Agreement if the Contractor has breached a material  
20 term of these provisions and cure is not possible.

21 If neither cure nor termination is feasible, the SJVIA's Privacy Officer shall report the  
22 violation to the Secretary.

23 **12.16 Judicial or Administrative Proceedings.** The SJVIA may terminate this Agreement  
24 in accordance with the provisions of this Agreement if:

25 (A) The Contractor is found guilty in a criminal proceeding for a violation of the  
26 HIPAA Privacy or Security Laws or the HITECH Act; or

1 (B) There is a finding or stipulation that the Contractor has violated a privacy or  
2 security standard or requirement of the HITECH Act, HIPAA or other security or privacy  
3 laws in an administrative or civil proceeding in which the Contractor is a party.

4 **12.17 Effect of Termination.** Upon termination or expiration of this Agreement for any  
5 reason, the Contractor shall return or destroy all PHI received from SJVIA (or created or  
6 received by the Contractor on behalf of the SJVIA) that the Contractor still maintains in any  
7 form, and shall retain no copies of such PHI. If return or destruction of PHI is not feasible, it shall  
8 continue to extend the protections of these provisions to such information, and limit further use  
9 of such PHI to those purposes that make the return or destruction of such PHI infeasible. This  
10 provision shall apply to PHI that is in the possession of subcontractors or agents, if applicable,  
11 of the Contractor. If the Contractor destroys the PHI data, a certification of date and time of  
12 destruction shall be provided to the SJVIA by the Contractor.

13 **12.18 Disclaimer.** The SJVIA makes no warranty or representation that compliance by the  
14 Contractor with these provisions, the HITECH Act, HIPAA or the HIPAA regulations will be  
15 adequate or satisfactory for the Contractor's own purposes or that any information in the  
16 Contractor's possession or control, or transmitted or received by the Contractor, is or will be  
17 secure from unauthorized access, viewing, use, disclosure, or breach. The Contractor is solely  
18 responsible for all decisions made by the Contractor regarding the safeguarding of PHI.

19 **12.19 Amendment.** The parties acknowledge that federal and State laws relating to  
20 electronic data security and privacy are rapidly evolving and that amendment of this Agreement  
21 may be required to provide for procedures to ensure compliance with such developments. The  
22 parties specifically agree to take such action as is necessary to amend this Agreement in order  
23 to implement the standards and requirements of HIPAA, the HIPAA regulations, the HITECH  
24 Act and other applicable laws relating to the security or privacy of PHI. The SJVIA may  
25 terminate this Agreement upon 30 days' written notice if the Contractor does not enter into an  
26 amendment providing assurances regarding the safeguarding of PHI that the SJVIA in its sole

1 discretion, deems sufficient to satisfy the standards and requirements of HIPAA, the HIPAA  
2 regulations and the HITECH Act.

3 **12.20 No Third-Party Beneficiaries.** Nothing express or implied in the terms and  
4 conditions of these provisions is intended to confer, nor shall anything herein confer, upon any  
5 person other than the SJVIA or the Contractor and their respective successors or assigns, any  
6 rights, remedies, obligations or liabilities whatsoever.

7 **12.21 Interpretation.** The provisions of this Article 12 shall be interpreted as broadly as  
8 necessary to implement and comply with HIPAA, the HIPAA regulations and applicable State  
9 laws. The parties agree that any ambiguity in the provisions of this Article 12 shall be resolved in  
10 favor of a meaning that complies and is consistent with HIPAA and the HIPAA regulations.

11 **12.22 Regulatory References.** A reference in the provisions of this Article 12 to a section  
12 in the HIPAA regulations means the section as in effect or as amended.

13 **12.23 Survival.** The provisions of this Article 12 survive the termination or expiration of this  
14 Agreement.

15 **12.24 No Waiver of Obligations.** No change, waiver or discharge of any liability or  
16 obligation under this Article 12 on any one or more occasions shall be deemed a waiver of  
17 performance of any continuing or other obligation, or shall prohibit enforcement of any obligation  
18 on any other occasion.

19 **12.25 Definitions.** For the purposes of this Article 12:

20 (A) The SJVIA's Privacy Officer is the SJVIA Manager.

21 (B) The Secretary is as defined in 45 CFR Section 160.103.

## 22 **Article 13**

### 23 **General Terms**

24 **13.1 Modification.** This Agreement may not be modified, and no waiver is effective,  
25 except by another written agreement that is signed by both parties.

26

1       13.2   **Non-Assignment.** Neither party may assign rights or delegate its obligations under  
2 this Agreement without the prior written consent of the other party.

3       13.3   **Governing Law.** The laws of the State of California govern all matters arising from  
4 or related to this Agreement.

5       13.4   **Jurisdiction and Venue.** This Agreement is signed and performed in Fresno  
6 County, California. Contractor consents to California jurisdiction for actions arising from or  
7 related to this Agreement, and, subject to the Government Claims Act, all such actions must be  
8 brought and maintained in the Fresno County Superior Court.

9       13.5   **Construction.** The final form of this Agreement is the result of the parties' combined  
10 efforts. If anything in this Agreement is found by a court of competent jurisdiction to be  
11 ambiguous, that ambiguity shall not be resolved by construing the terms of this Agreement  
12 against either party.

13       13.6   **Headings.** The headings and section titles in this Agreement are for convenience  
14 only and are not part of this Agreement.

15       13.7   **Severability.** If anything in this Agreement is found by a court of competent  
16 jurisdiction to be unlawful or otherwise unenforceable, the balance of this Agreement remains in  
17 effect, and the parties shall make best efforts to replace the unlawful or unenforceable part of  
18 this Agreement with lawful and enforceable terms intended to accomplish the parties' original  
19 intent.

20       13.8   **Nondiscrimination.** During the performance of this Agreement, the Contractor shall  
21 not unlawfully discriminate against any employee or applicant for employment, or recipient of  
22 services, because of race, religious creed, color, national origin, ancestry, physical disability,  
23 mental disability, medical condition, genetic information, marital status, sex, gender, gender  
24 identity, gender expression, age, sexual orientation, military status or veteran status pursuant to  
25 all applicable State of California and Federal statutes and regulation.

26       13.9   **No Waiver.** Payment, waiver, or discharge by the SJVIA of any liability or obligation

1 of the Contractor under this Agreement on any one or more occasions is not a waiver of  
2 performance of any continuing or other obligation of the Contractor and does not prohibit  
3 enforcement by the SJVIA of any obligation on any other occasion.

4 13.10 **Entire Agreement.** This Agreement, including its exhibits, is the entire agreement  
5 between the Contractor and the SJVIA with respect to the subject matter of this Agreement, and  
6 it supersedes all previous negotiations, proposals, commitments, writings, advertisements,  
7 publications, and understandings of any nature unless those things are expressly included in  
8 this Agreement. If there is any inconsistency between the terms of this Agreement without its  
9 exhibits and the terms of the exhibits, then the inconsistency will be resolved by giving  
10 precedence first to the terms of this Agreement without its exhibits, and then to the terms of the  
11 exhibits.

12 13.11 **No Third-Party Beneficiaries.** This Agreement does not and is not intended to  
13 create any rights or obligations for any person or entity except for the parties.

14 13.12 **Authorized Signature.** The Contractor represents and warrants to the SJVIA that:

15 (A) The Contractor is duly authorized and empowered to sign and perform its  
16 obligations under this Agreement.

17 (B) The individual signing this Agreement on behalf of the Contractor is duly  
18 authorized to do so and his or her signature on this Agreement legally binds the  
19 Contractor to the terms of this Agreement.

20 13.13 **Counterparts.** This Agreement may be signed in counterparts, each of which is an  
21 original, and all of which together constitute this Agreement.

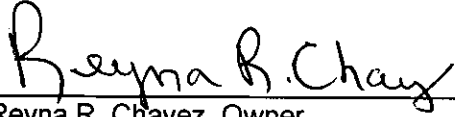
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The parties are signing this Agreement on the date stated in the introductory clause.

PACIFIC COAST MEDICAL SERVICES

SAN JOAQUIN VALLEY INSURANCE  
AUTHORITY

  
\_\_\_\_\_  
Reyna R. Chavez, Owner

\_\_\_\_\_  
Pete Vander Poel, President of the Board of  
Directors

Reviewed and recommended for approval.

\_\_\_\_\_  
SJVIA Manager



## Exhibit A

### Scope of Mammography Services

1  
2 A. The Contractor shall conduct on-site digital screening mammography exams to  
3 participants of the SJVIA at various locations and over multiple days for each Participating  
4 Entity. The SJVIA will work with the Contractor to schedule specific dates and times for the  
5 Contractor to provide services.

6 B. The Contractor shall provide all imaging equipment necessary, and all staff  
7 necessary and qualified, to perform mammography screening under this Agreement.

8 C. The Contractor shall identify a contact person to the SJVIA and the relevant  
9 Participating Entity for each screening event. The contact person must be located at the facility  
10 and be able to communicate with the Contractor's contact person regarding all details of the  
11 screening event.

12 D. The Contractor may only schedule mammography services with a Participating  
13 Entity after receiving written approval from the SJVIA Manager, the SJVIA Assistant Manager,  
14 or one of their authorized designees, to ensure that the Participating Entity is able to schedule  
15 the minimum number of exams provided in Exhibit C. Such services should be scheduled by the  
16 Participating Entity at least 60 days in advance of services unless mutually agreed upon by  
17 Participating Entity and CONTRACTOR. Upon receiving SJVIA approval, the Contractor shall  
18 work directly with Participating Entity to schedule actual dates and locations of mammography  
19 services.

20 E. The Contractor shall provide a scheduler website for patients to sign up and  
21 schedule appointments.

22 F. The Contractor shall ensure participants who sign up for services on the  
23 scheduler website meet the eligibility criteria for female employees based on the standard  
24 American College of Radiology (ACR) and American Cancer Society (ACS) for obtaining an  
25 annual screening mammogram, including the following:

- 26 1. The patient must:

## Exhibit A

- 1 a. Be age 40 years or older or, if age 35 to 39 years, sign an Under 40  
2 Consent Form;
- 3 b. Not have had a mammogram in the past year;
- 4 c. Not be pregnant, currently nursing, or have been nursing within the three  
5 months prior to the screening; and
- 6 d. Be without symptoms of breast cancer.

- 7 2. Women that have breast implants must be booked for two consecutive  
8 appointments, and given more time, because more views are required for the  
9 mammogram.

10 G. The Contractor shall provide a notice of privacy practices to each participant  
11 before conducting the digital screening mammography exam.

12 H. The digital screening mammography exam shall result in a written report,  
13 including interpretation, by the radiologist who performed the exam. The report shall be sent to  
14 the participant's designated physician within 14 business days after the day of service. The  
15 Contractor shall provide to each participant either a normal or an abnormal results letter within  
16 21 business days after the day of service. The Contractor shall provide a generic outcome  
17 report that does not contain unique identifiers pursuant to HIPAA will be sent to the SJVIA no  
18 later than 14 business days after the last day of service for each Participating Entity.

19 I. The Contractor shall prepare and maintain records of mammography screenings  
20 in accordance with the general standards applicable to such recordkeeping and in compliance  
21 with all applicable federal and State confidentiality and privacy laws. The Contractor shall  
22 maintain such records for at least 10 years after providing the mammography screenings.

## Exhibit B

### SJVIA Responsibilities

1  
2 The SJVIA shall perform or cause its Participating Entities to perform the activities  
3 provided in this Exhibit B.

4 A. A contact person with the Participating Entity will be identified to the Contractor.  
5 The contact person must be located at the facility and be able to communicate with the  
6 Contractor's contact person regarding all details of the screening event.

7 B. Screening events must be scheduled in accordance with the Contractor's  
8 availability. The Contractor must be notified of each scheduled event at least 60 days in  
9 advance.

10 C. For each screening event, a 30-minute lunch break must be allowed in the  
11 schedule for the Contractor's employees.

12 D. Screening events must be promoted (for example by email or other media) so  
13 that each Participating Entity is able to pre-schedule the minimum number of patients as  
14 provided in Exhibit C, paragraph D, to this Agreement.

15 E. The Participating Entity will circulate promotional emails and flyers that inform  
16 female employees of the eligibility criteria for screening mammograms based on the standard  
17 American College of Radiology and American Cancer Society for obtaining an annual screening  
18 mammogram, including the following:

- 19 1. The patient must:
    - 20 a. Be age 40 years or older or, if age 35 to 39 years, sign an Under 40  
21 Consent Form;
    - 22 b. Not have had a mammogram in the past year;
    - 23 c. Not be pregnant, currently nursing, or have been nursing within the three  
24 months prior to the mammogram screening; and
    - 25 d. Be without symptoms of breast cancer.
- 26

## Exhibit B

- 1                   2. Women that have breast implants must be booked for two consecutive  
2                    appointments, and given more time, because more views are required for the  
3                    mammogram.

4            F.     The Participating Entity will provide Contractor with appropriate space to perform  
5 mammography services, which must be a reserved conference room within the Participating  
6 Entity's building to serve as the on-site clinic with portable machines.

7            G.     **Portable Unit Specifications.** If the Contractor will be using portable machines  
8 to provide mammography services, the Participating Entity must:

- 9                   1. Clear a Private space with an area of at least 10 feet by 10 feet with proper  
10                    working HVAC ventilation for the Mammography unit (which is 2 pieces) with  
11                    2 power outlets (110V);
- 12                   2. Provide space that is compliant with the requirements of the Americans with  
13                    Disabilities Act of 1990, including wheelchair accessibility and 32-inch wide  
14                    doors;
- 15                   3. Provide extra private space and table large enough to accommodate two  
16                    chairs next to one power outlet (110V) for the Contractor's Technical  
17                    Assistant to power up the Contractor's laptop; and
- 18                   4. Provide private space (minimum 4'x5') for a patient dressing area.
- 19  
20  
21  
22  
23  
24  
25  
26

## Exhibit C

### Compensation

1  
2 The Contractor will be compensated for performance of its services under this  
3 Agreement as provided in this Exhibit C. The Contractor is not entitled to any compensation  
4 except as expressly provided in this Exhibit C.

5 A. No travel fees will be incurred when using the Contractor's mobile mammography  
6 portable unit. The Contractor represents that its portable unit can provide mobile mammography  
7 services to both Participating Entity's locations with no travel fee charges to the SJVIA.

8 B. Mammography Services under this agreement are considered a "Well Check"  
9 through Anthem/Blue Cross. The exam is covered 100% with no cost to the employee. The  
10 Contractor shall bill exams for patients on Anthem PPO and EPO insurance plans through  
11 Anthem insurance as a claim at the rate of \$175.00 per exam.

12 C. Kaiser Permanente members and those who have waived coverage will not be  
13 eligible to participate in the mammography screenings. Eligibility is limited to employees  
14 enrolled in the Anthem PPO and EPO plans only. Contractor must ask participants for County  
15 employee identification and Anthem member card to verify eligibility.

16 D. The fee for mammography services, as provided in Exhibit A to this Agreement,  
17 is \$175.00 per exam. The Contractor will bill Anthem for the exams. The SJVIA guarantees a  
18 minimum of 25 exams per scheduled day. Notwithstanding the previous sentence, if there are  
19 less than 25 eligible exams performed on a scheduled day, the Contractor will bill the SJVIA  
20 \$125.00 per unfulfilled exam. The Contractor shall accept patient rollover to cover the minimum  
21 on consecutive day events. For example, for a two-day event, the minimum number of exams is  
22 50 in total for the whole event.

23 E. No deposit is required before the exam dates; however, the Participating Entity  
24 must schedule exam dates with the Contractor at least 60 days in advance.

25 1. Exam dates that are cancelled or rescheduled by the Participating Entity  
26 at least 30 days prior to the event shall not incur cancellation charges.

## Exhibit C

1           2.       Exam dates that are cancelled or rescheduled by the Participating Entity  
2           within 15-29 days of the event will incur a cancellation charge of 25% of the total fee for  
3           the exam date. If exam dates are rescheduled at least 15 days prior to the event, the  
4           25% cancellation fee will be waived.

5           3.       Exam dates that are cancelled or rescheduled by the Participating Entity  
6           within 14 days of the exam date will incur a cancellation charge of 50% of the total fee  
7           for the exam date. If exam dates are rescheduled 14 days or less prior to the event, the  
8           50% cancellation fee will be waived and the SJVIA will be billed 25% of the total fee to  
9           cover the Contractor's cost to reschedule.

## Exhibit D

### Insurance

#### 1. Required Policies

Without limiting the SJVIA's right to obtain indemnification from the Contractor or any third parties, Contractor, at its sole expense, shall maintain in full force and effect the following insurance policies throughout the term of this Agreement.

- (A) **Commercial General Liability.** Commercial general liability insurance with limits of not less than Two Million Dollars (\$2,000,000) per occurrence and an annual aggregate of Four Million Dollars (\$4,000,000). This policy must be issued on a per occurrence basis. The Contractor shall obtain an endorsement to this policy naming the San Joaquin Valley Insurance Authority, its officers, agents, employees, and volunteers, individually and collectively, as additional insureds, but only insofar as the operations under this Agreement are concerned. Such coverage for additional insureds will apply as primary insurance and any other insurance, or self-insurance, maintained by the SJVIA is excess only and not contributing with insurance provided under the Contractor's policy.
- (B) **Automobile Liability.** Automobile liability insurance with limits of not less than One Million Dollars (\$1,000,000) per occurrence for bodily injury and for property damages. Coverage must include any auto used in connection with this Agreement.
- (C) **Workers Compensation.** Workers compensation insurance as required by the California Labor Code.
- (D) **Professional Liability.** Professional liability insurance with limits of not less than One Million Dollars (\$1,000,000) per occurrence and an annual aggregate of Three Million Dollars (\$3,000,000). If this is a claims-made policy, then (1) the retroactive date must be prior to the date on which services began under this Agreement; (2) the Contractor shall maintain the policy and provide to the SJVIA annual evidence of insurance for not less than five years after completion of services under this Agreement; and (3) if the policy is canceled or not renewed, and not replaced with another claims-made policy with a retroactive date prior to the date on which services begin under this Agreement, then the Contractor shall purchase extended reporting coverage on its claims-made policy for a minimum of five years after completion of services under this Agreement.
- (E) **Technology Professional Liability (Errors and Omissions).** Technology professional liability (errors and omissions) insurance with limits of not less than Two Million Dollars (\$2,000,000) per occurrence. Coverage must encompass all of the Contractor's obligations under this Agreement, including but not limited to claims involving Cyber Risks.
- (F) **Cyber Liability.** Cyber liability insurance with limits of not less than Two Million Dollars (\$2,000,000) per occurrence. Coverage must include, but not be limited to, claims involving Cyber Risks. The cyber liability policy must be endorsed to cover the full replacement value of damage to, alteration of, loss of, or destruction of intangible property (including but not limited to information or data) that is in the care, custody, or control of the Contractor.

## Exhibit D

### Insurance

**Definition of Cyber Risks.** "Cyber Risks" include but are not limited to (i) any act or omission that compromises either the security, confidentiality, value, or integrity of any PHI, which may include disclosure of Confidential Information or PHI (collectively, "Personal Information") to an unauthorized third party or any loss or destruction of, or any corruption or damage to, any Personal Information ("Security Breach"); (ii) any act or omission that compromises the physical, technical, administrative, or organizational security procedures and practices put in place by the Contractor that relate to the protection of the security, confidentiality, value, or integrity of Personal Information; (iii) breach of any of the Contractor's obligations under Articles 11 or 12 of this Agreement; (iii) infringement of intellectual property, including but not limited to infringement of copyright, trademark, and trade dress; (iv) invasion of privacy, including release of private information; (v) information theft; (vi) damage to or destruction or alteration of electronic information; (vii) extortion related to the Contractor's obligations under this Agreement regarding electronic information, including Personal Information; (viii) network security; (ix) data breach response costs, including Security Breach response costs; (x) regulatory fines and penalties related to the Contractor's obligations under this Agreement regarding electronic information, including Personal Information; and (xi) credit monitoring expenses.

#### 2. Additional Requirements

- (A) **Verification of Coverage.** Within 30 days after the Contractor signs this Agreement, the Contractor shall deliver, or cause its broker or producer to deliver, to 2220 Tulare St., 14<sup>th</sup> Floor, Fresno, CA 93721, or SJVIA-Admin@fresnocountyca.gov copies of insurance policies as produced by the broker or producer, and certificates of insurance and endorsements for all of the coverages required under this Agreement.
- (i) All insurance certificates must state that: (1) the insurance coverage has been obtained and is in full force; (2) the SJVIA, its officers, agents, employees, and volunteers are not responsible for any premiums on the policy; and (3) the Contractor has waived its right to recover from the SJVIA, its officers, agents, employees, and volunteers any amounts paid under any insurance policy required by this Agreement and that waiver does not invalidate the insurance policy.
  - (ii) The commercial general liability insurance certificate must also state that: (1) the San Joaquin Valley Insurance Authority, its officers, agents, employees, and volunteers, individually and collectively, are additional insureds insofar as the operations under this Agreement are concerned; (2) the coverage shall apply as primary insurance and any other insurance, or self-insurance, maintained by the SJVIA shall be excess only and not contributing with insurance provided under the Contractor's policy.
  - (iii) The automobile liability insurance certificate must state that the policy covers any auto used in connection with this Agreement.



## Exhibit D

### Insurance

- (iv) The professional liability insurance certificate, if it is a claims-made policy, must also state the retroactive date of the policy, which must be prior to the date on which services began under this Agreement.
  - (v) The technology professional liability insurance certificate must also state that coverage encompasses all of the Contractor's obligations under this Agreement, including but not limited to claims involving Cyber Risks, as that term is defined in this Agreement.
  - (vi) The cyber liability insurance certificate must also state that it is endorsed to cover the full replacement value of damage to, alteration of, loss of, or destruction of intangible property (including but not limited to information or data) that is in the care, custody, or control of the Contractor.
- (B) **Acceptability of Insurers.** All insurance policies required under this Agreement must be issued by admitted insurers licensed to do business in the State of California and possessing at all times during the term of this Agreement an A.M. Best, Inc. rating of A:VII or greater.
- (C) **Notice of Cancellation or Change.** For each insurance policy required under this Agreement, the Contractor shall provide to the SJVIA, or ensure that the policy requires the insurer to provide to the SJVIA, written notice of any cancellation or change in the policy as required in this paragraph. For cancellation of the policy for nonpayment of premium, the Contractor shall, or shall cause the insurer to, provide written notice to the SJVIA not less than 10 days in advance of cancellation. For cancellation of the policy for any other reason, and for any other change to the policy, the Contractor shall, or shall cause the insurer to, provide written notice to the SJVIA not less than 30 days in advance of cancellation or change. The SJVIA in its sole discretion may determine that the failure of the Contractor or its insurer to timely provide a written notice required by this paragraph is a breach of this Agreement.
- (D) **SJVIA's Entitlement to Greater Coverage.** If the Contractor has or obtains insurance with broader coverage, higher limits, or both, than what is required under this Agreement, then the SJVIA requires and is entitled to the broader coverage, higher limits, or both. To that end, the Contractor shall deliver, or cause its broker or producer to deliver, to the SJVIA Manager copies of insurance policies that have such broader coverage, higher limits, or both, as produced by the broker or producer, and certificates of insurance and endorsements for all of the coverages that have such broader coverage, higher limits, or both, as required under this Agreement.
- (E) **Waiver of Subrogation.** The Contractor waives its right to recover from the SJVIA, its officers, agents, employees, and volunteers any amounts paid under the policy of worker's compensation insurance required by this Agreement. The Contractor is solely responsible to obtain any policy endorsement that may be necessary to accomplish that waiver, but the Contractor's waiver of subrogation under this paragraph is effective whether or not the Contractor obtains such an endorsement.

## **Exhibit D**

### **Insurance**

- (F) **SJVIA's Remedy for Contractor's Failure to Maintain.** If the Contractor fails to keep in effect at all times any insurance coverage required under this Agreement, the SJVIA may, in addition to any other remedies it may have, suspend or terminate this Agreement upon the occurrence of that failure, or purchase such insurance coverage, and charge the cost of that coverage to the Contractor. The SJVIA may offset such charges against any amounts owed by the SJVIA to the Contractor under this Agreement.



**BOARD OF DIRECTORS**

- STEVE BRANDAU
- NATHAN MAGSIG
- BUDDY MENDES
- LARRY MICARI
- BRIAN PACHECO
- AMY SHUKLIAN
- PETE VANDER POEL

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

**AGENDA DATE:** July 23, 2021

**ITEM NUMBER:** Item 14

**SUBJECT:** Receive Consultant’s Update on the Disease Management Vendor Marketing (I)

**REQUEST(S):** Receive update on the disease management marketing.

**DESCRIPTION:**

At the direction of SJVIA staff, Keenan conducted a Request for Proposal (RFP) marketing for a disease management vendor to coordinate a disease management program for the SJVIA. Proposals were received from the following vendors:

- Anthem Disease Management Program
- Livongo/Teladoc
- Medicine At Work
- Omada Health
- ShareCare

Keenan is still in the vetting process. We will come back at the August 27, 2021 board meeting with a recommendation.

**FISCAL IMPACT/FINANCING:**

To be determined.

**ADMINISTRATIVE SIGN-OFF:**

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Hollis Magill  
 SJVIA Manager

---

Lupe Garza  
 SJVIA Assistant Manager



# **SJVIA Condition Management and Diabetes/Hypertension Prevention Program RFP**

**Summary Presentation  
July 1, 2021**

# RFP Original Timeline

- RFP release date: May 7, 2021
- Deadline for submitting RFP questions: May 24, 2021 5:00 PM PT
- Electronic proposal submission deadline: May 28, 2021, 5:00 PM PT
- Selection and notification of vendor finalists: June 7 - June 21, 2021
- Vendor finalist presentations: Week of June 28, 2021
- Selection and notification of contract recipient: July 23, 2021
- Effective date of contract: August 1, 2021
- Launch of program services: August 1, 2021
- Contract Period: One (1) to three (3) years

# Vendors/Responses

| Received RFP Invitation   | Submitted Proposal |
|---------------------------|--------------------|
| <b>Anthem Blue Cross</b>  | ✓                  |
| <b>Livongo/Teladoc</b>    | ✓                  |
| <b>Medicine at Work</b>   | ✓                  |
| <b>Omada Health</b>       | ✓                  |
| <b>Sharecare</b>          | ✓                  |
| <b>Halcyon Behavioral</b> |                    |
| <b>TrestleTree</b>        |                    |
| <b>Virta Health</b>       |                    |

# Estimated Pricing

| Vendors                  | Type of Vendor  | Estimated Pricing based on All Programs Offered*  |
|--------------------------|---|---|
| <b>Anthem Blue Cross</b> | Telephonic Health Coaching and Condition Management resources for members; Digital solution for Diabetes Prevention                             | All programs - \$242,286 each year  |
| <b>Livongo/Teladoc</b>   | Digital solution; monitoring tools (scale, BP monitor, glucose monitor)   | Yr1 - All Programs: \$627,120<br>Yr2 - All Programs: \$537,120  |
| <b>Medicine at Work</b>  | On-site clinic vendor that provides primary care and chronic condition management programs  | Anthem Members Only:<br>Base Rate for 5-day a week programs at 5 clinics - \$854,354<br><br>ABC + KP Members:<br>Base Rate for 5-day a week programs at 5 clinics - \$1,165,661 |
| <b>Omada Health</b>      | Digital solution; monitoring tools (scale, BP monitor, glucose monitor)   | Yr1 - All Programs: \$412,073<br>Yr2 - All Programs: \$328,073  |
| <b>Sharecare</b>         | Digital solution; Health and Well-being and Benefits hub that can unify all health programs and offer chronic condition programs for extra cost | All Programs: \$757,290   |

\*Please note: This is preliminary pricing and assumes we would accept all the programs and services offered. Pricing will be better calculated when we decide which programs to offer through the selected vendor(s).

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*Keenan*

# Anthem Blue Cross



- Pros:
  - Seamless implementation (easy for them to provide outreach to members based on claims data and history to encourage participation in programs).
  - Most costs can be added to the health plan cost instead of invoiced.
  - Pricing is affordable compared to other vendors.
- Cons:
  - Eligibility: Anthem members only (very difficult for them to work with Kaiser members).
  - Low technology compared to other vendors for ConditionCare program.
  - Use opt-out model to track participation, which is not very accurate. Opt-in model would be preferred.



# Livongo/Teladoc Health



- Pros:
  - Overall very high tech, digital solution to reach employees with chronic conditions.
  - Provide monitoring tools, such as digital scale, blood pressure monitor, and glucose monitor.
  - Per Participant pricing instead of PEPM pricing.
  - Can bill through claims, although this would need to be discussed more with the vendor.
- Cons:
  - No on-site presence; no face-to-face coaching options for those who prefer it.
  - More expensive PPPM fees compared to other similar vendors, like Omada Health.
  - Need more details from the vendor about how they count engagement and participation to bill the PPPM pricing.
  - Does not have a hypertension prevention program, only a hypertension management program.

# Medicine At Work



- Pros:
  - Unique vendor who can provide on-site clinics for employees to have easy access to primary medical care and chronic condition coaching and management.
  - They can also provide biometric screenings at the clinic and could assist with the biometric screening program throughout the year.
    - The biometric screenings would be a great way to engage members and get them put into the Condition Management Programs.
  - No extra set-up fees for equipment or additional facility fees, PEPM pricing includes primary care and condition management programs.
- Cons:
  - No mobile app or virtual care available for employees who are not able to visit the on-site clinic(s).
  - Very costly with the PMPM pricing, so the SJVIA entities would need to promote this program heavily to get value, engagement and cost savings.

# Omada Health



- Pros:
  - Overall very high tech, digital solution to reach employees with chronic conditions.
  - Documented engagement and outcomes with peer-reviewed studies.
  - Per Participant pricing instead of PEPM pricing (more affordable compared to Livongo, which is a similar program).
  - Can bill through claims, although this would need to be discussed more with the vendor.
- Cons:
  - No on-site presence; no face-to-face coaching options for those who prefer it.
  - Need more details from the vendor about how they count engagement and participation to bill the PPPM pricing.

# Sharecare



- Pros:
  - Comprehensive, digital wellness platform with healthcare navigation, wellness challenges, and points tracking.
  - All employees could utilize the platform, not just those with chronic conditions. Those with chronic conditions can enroll in the Condition Management Programs for extra care and coaching.
  - Great wellness resource hub and health aggregator to have all the wellness resources, materials, programs, challenges, benefits information, etc. in one place.
- Cons:
  - Must pay for the well-being platform and then pay additional fees for the chronic condition programs. Cannot get the condition management programs as stand-alone pricing.
  - More expensive option because of the PEPM pricing for the platform.
  - Need more explanation about the condition management programs and how they work to help manage conditions and costs.
  - No on-site presence; no face-to-face coaching options for those who prefer it.

# Estimated Pricing Review

| Vendors                  | Type of Vendor  | Estimated Pricing based on All Programs Offered*  |
|--------------------------|---|---|
| <b>Anthem Blue Cross</b> | Telephonic Health Coaching and Condition Management resources for members; Digital solution for Diabetes Prevention                             | All programs - \$242,286 each year  |
| <b>Livongo/Teladoc</b>   | Digital solution; monitoring tools (scale, BP monitor, glucose monitor)   | Yr1 - All Programs: \$627,120<br>Yr2 - All Programs: \$537,120  |
| <b>Medicine at Work</b>  | On-site clinic vendor that provides primary care and chronic condition management programs  | Anthem Members Only:<br>Base Rate for 5-day a week programs at 5 clinics - \$854,354<br><br>ABC + KP Members:<br>Base Rate for 5-day a week programs at 5 clinics - \$1,165,661 |
| <b>Omada Health</b>      | Digital solution; monitoring tools (scale, BP monitor, glucose monitor)   | Yr1 - All Programs: \$412,073<br>Yr2 - All Programs: \$328,073  |
| <b>Sharecare</b>         | Digital solution; Health and Well-being and Benefits hub that can unify all health programs and offer chronic condition programs for extra cost | All Programs: \$757,290   |

\*Please note: This is preliminary pricing and assumes we would accept all the programs and services offered. Pricing will be better calculated when we decide which programs to offer through the selected vendor(s).

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# Next Steps for Selecting a Vendor

- Selecting Finalists?
- Who will be on the Finalist Committee?
- When will we have the Finalist Presentations?
- Reference Checks?



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

**AGENDA DATE:** July 23, 2021

**ITEM NUMBER:** Item 15

**SUBJECT:** Receive Report Update on 2019 and 2020 Self-Funded Medical and Dental Claims Audit Marketing (I)

**REQUEST(S):** Receive update on 2019 and 2020 self-funded medical and dental claims audit marketing.

**DESCRIPTION:**

At the May 7 SJVIA Board meeting Keenan reported that a marketing was being conducted to secure a vendor to perform a claims audit on the 2019 and 2020 self-funded medical and dental plans. The purpose of the audit is the ensure claims have been adjudicated correctly by the SJVIA vendor partners, Anthem and Delta Dental.

Proposals have been received from the following vendors:

- TFG Partners, LLC
- Moss Adams
- J. Graham Inc.

The Claim Audit will cover the following services for both medical and dental claims:

- Duplicate claims
- Eligibility confirmation
- Coordination of benefit and other third-party liability
- Pricing of claims to network discounts, UCR or other out-of-network limits
- Modifier discounts such as multiple procedures, assistant surgeons
- Medical edits such as unbundling of codes
- Patient portions – deductible, copayment, coinsurance
- Plan benefit limits and covered services
- Timely filing
- Turnaround time
- Authorizations
- Accurate data entry including member, provider, payee



**AGENDA:** San Joaquin Valley Insurance Authority

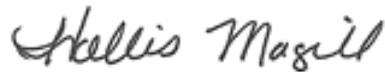
**DATE:** July 23, 2021

Keenan is currently reviewing the proposals, conducting interviews, and checking references. We will come back at the August 27, 2021 Board Meeting with a recommendation for approval.

**FISCAL IMPACT/FINANCING:**

To be determined.

**ADMINISTRATIVE SIGN-OFF:**



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Hollis Magill  
SJVIA Manager



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Lupe Garza  
SJVIA Assistant Manager



**BOARD OF DIRECTORS**

STEVE BRANDAU  
NATHAN MAGSIG  
BUDDY MENDES  
LARRY MICARI  
BRIAN PACHECO  
AMY SHUKLIAN  
PETE VANDER POEL

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

**AGENDA DATE:** July 23, 2021

**ITEM NUMBER:** Item 16

**SUBJECT:** Receive Consultant's Report on COVID-19 Medical Plan Experience with Anthem and Kaiser Through June 2021 (I)

**REQUEST(S):** That the Board Receive the Consultant's report on COVID-19 experience with Anthem and Kaiser through June 2021.

**DESCRIPTION:**

From March 1, 2020 through June 30, 2021 the SJVIA has spent \$4,861,767; \$699,014 on testing and \$4,192,752 on COVID treatment.

**FISCAL IMPACT/FINANCING:**

Over the past 16 months, COVID-19 has had a total of \$4,861,767 impact on the SJVIA and the two Counties.

**ADMINISTRATIVE SIGN-OFF:**

Handwritten signature of Hollis Magill in black ink.

Hollis Magill  
SJVIA Manager

Handwritten signature of Lupe Garza in black ink.

Lupe Garza  
SJVIA Assistant Manager



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July 23, 2021

**SJVIA Board Meeting: Consultant’s Report - COVID-19 Report**

At the last Board meeting the SJVIA Board requested a report on COVID-19 impact on the SJVIA. Keenan reached out to both Anthem and Kaiser to request the data. Anthem provided data from January 1, 2020 through June 30, 2021. Kaiser provided data from March 1, 2020 through February 28, 2021. Kaiser could not breakout County of Tulare data since the County has less than 150 employees enrolled in Kaiser. Anthem and Kaiser’s reports varied from each other. Keenan attempted to summarize data to provide a consistent report.

**COVID-19 Testing**

The SJVIA has spent \$669,014 in COVID-19 testing on 7,704 claimants. The cost per claim averaged \$86.84.

| Testing Claims    | COF            | COT            | Anthem          | Kaiser*  | Total     |
|-------------------|----------------|----------------|-----------------|----------|-----------|
| Jan-20            | \$0            | \$0            | \$0             |          |           |
| Feb-20            | \$0            | \$0            | \$0             |          |           |
| Mar-20            | \$832          | \$682          | \$1,514         |          |           |
| Apr-20            | \$3,251        | \$3,866        | \$7,117         |          |           |
| May-20            | \$17,673       | \$9,782        | \$27,455        |          |           |
| Jun-20            | \$34,169       | \$16,004       | \$50,173        |          |           |
| Jul-20            | \$43,808       | \$18,526       | \$62,334        |          |           |
| Aug-20            | \$22,386       | \$8,627        | \$31,013        |          |           |
| Sep-20            | \$16,080       | \$7,032        | \$23,112        |          |           |
| Oct-20            | \$20,886       | \$9,238        | \$30,124        |          |           |
| Nov-20            | \$27,510       | \$26,714       | \$54,224        |          |           |
| Dec-20            | \$43,353       | \$35,483       | \$78,836        |          |           |
| Jan-21            | \$36,297       | \$33,786       | \$70,083        |          |           |
| Feb-21            | \$21,252       | \$16,974       | \$38,226        |          |           |
| Mar-21            | \$20,912       | \$13,283       | \$34,195        |          |           |
| Apr-21            | \$18,492       | \$8,393        | \$26,885        |          |           |
| May-21            | \$12,168       | \$8,453        | \$20,621        |          |           |
| <u>Jun-21</u>     | <u>\$9,539</u> | <u>\$5,787</u> | <u>\$15,326</u> |          |           |
| Total             | \$348,609      | \$222,629      | \$571,237       | \$97,777 | \$669,014 |
| Unique Claimants  | 3637           | 2674           | 6311            | 1393     | 7704      |
| Cost per Claimant | \$95.85        | \$83.26        | \$90.51         | \$70.19  | \$86.84   |

\* Data from May/20 through Feb/21

## COVID-19 Paid Claims

The SJVIA has spent \$4,192,752 in paid claims for COVID-19 treatment.

| Paid Claims   | COF                | COT              | Anthem             | Kaiser*          | Total              |
|---------------|--------------------|------------------|--------------------|------------------|--------------------|
| Jan-20        | \$0                | \$0              | \$0                | \$0              | \$0                |
| Feb-20        | \$0                | \$0              | \$0                | \$0              | \$0                |
| Mar-20        | \$832              | \$682            | \$1,514            | \$0              | \$1,514            |
| Apr-20        | \$447,529          | \$5,043          | \$452,572          | \$0              | \$452,572          |
| May-20        | \$19,974           | \$9,929          | \$29,904           | \$75             | \$29,979           |
| Jun-20        | \$41,872           | \$22,481         | \$64,353           | \$1,985          | \$66,338           |
| Jul-20        | \$92,858           | \$28,263         | \$121,122          | \$3,844          | \$124,966          |
| Aug-20        | \$80,422           | \$19,298         | \$99,719           | \$119,608        | \$219,327          |
| Sep-20        | \$47,647           | \$102,951        | \$150,597          | \$44,887         | \$195,484          |
| Oct-20        | \$67,958           | \$19,477         | \$87,436           | \$156,817        | \$244,253          |
| Nov-20        | \$257,912          | \$73,405         | \$331,316          | \$5,323          | \$336,639          |
| Dec-20        | \$189,443          | \$153,399        | \$342,842          | \$360,410        | \$703,252          |
| Jan-21        | \$369,883          | \$189,875        | \$559,758          | \$211,924        | \$771,682          |
| Feb-21        | \$368,533          | \$102,613        | \$471,146          | \$63,782         | \$534,928          |
| Mar-21        | \$302,283          | \$32,299         | \$334,582          |                  | \$334,582          |
| Apr-21        | \$52,395           | \$16,578         | \$68,973           |                  | \$68,973           |
| May-21        | \$57,542           | \$20,938         | \$78,480           |                  | \$78,480           |
| <u>Jun-21</u> | <u>\$20,478</u>    | <u>\$9,418</u>   | <u>\$29,896</u>    |                  | <u>\$29,896</u>    |
| <b>Total</b>  | <b>\$2,417,558</b> | <b>\$806,539</b> | <b>\$3,224,094</b> | <b>\$968,655</b> | <b>\$4,192,752</b> |

\* Data from May/20 through Feb/21

Of the \$4.2 million spent on COVID-19, \$3.0 million was spent on 55 claimants for inpatient claims.

| <b>Paid Claims</b>      | <b>COF</b>         | <b>COT</b>       | <b>Anthem</b>      | <b>Kaiser*</b>   | <b>Total</b>       |
|-------------------------|--------------------|------------------|--------------------|------------------|--------------------|
| Inpatient               | \$1,758,252        | \$375,505        | \$2,133,756        | \$866,576        | \$3,000,332        |
| Outpatient              | \$63,235           | \$47,965         | \$111,200          | \$26,356         | \$137,556          |
| ER                      | \$150,940          | \$112,645        | \$263,585          | \$70,195         | \$333,780          |
| Professional/Other      | \$445,132          | \$270,425        | \$715,557          | \$5,528          | \$721,085          |
| <b>Total</b>            | <b>\$2,417,558</b> | <b>\$806,539</b> | <b>\$3,224,097</b> | <b>\$968,655</b> | <b>\$4,192,752</b> |
| <b>Unique Claimants</b> | <b>COF</b>         | <b>COT</b>       | <b>Anthem</b>      | <b>Kaiser*</b>   | <b>Total</b>       |
| Inpatient               | 16                 | 22               | 38                 | 17               | 55                 |
| Outpatient              | 126                | 550              | 676                |                  |                    |
| ER                      | 160                | 231              | 391                |                  |                    |
| Professional/Other      | 1708               | 4026             | 5734               |                  |                    |
| <b>Total</b>            | <b>2010</b>        | <b>4829</b>      | <b>6839</b>        |                  |                    |
| <b>Paid Claims</b>      | <b>COF</b>         | <b>COT</b>       | <b>Anthem</b>      | <b>Kaiser*</b>   | <b>Total</b>       |
| Inpatient               | \$109,891          | \$17,068         | \$56,151           | \$50,975         | \$54,551           |
| Outpatient              | \$502              | \$87             | \$164              |                  |                    |
| ER                      | \$943              | \$488            | \$674              |                  |                    |
| Professional/Other      | \$261              | \$67             | \$125              |                  |                    |
| <b>Total</b>            | <b>\$1,203</b>     | <b>\$167</b>     | <b>\$471</b>       |                  |                    |

\* Data from May/20 through Feb/21

In our next COVID-19 report, we will provide vaccination data and updates on experience cost.