

# AGENDA

## BOARD OF DIRECTORS

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

**Meeting Location:  
County of Tulare  
Board of Supervisors Chambers  
2800 W. Burrel Avenue  
Visalia, CA 93291  
August 27, 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 at:  
<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.

**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

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

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7. Approval of Minutes – Board Meeting of July 23, 2021 (A)
8. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
9. Receive Update from Auditor-Treasurer on SJVIA Financials as of June 30, 2021 (I)
10. Receive Consultant's Medical, Dental, and Vision Experience Reports through June 2021 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)
11. Receive Consultant's Report on Reserve Accumulation and Approve Recommendation to Increase the Stabilization Reserve to Three Months (A)
12. Receive and Accept Consultant's SJVIA Actuarially Certified Incurred But Not Reported Reserve Report as of June 30, 2021 and Approve Funding to Maintain the Fully-Funded Status of the IBNR Reserve (A)
13. Receive Consultant's Plan Year 2022 Underwriting Renewal Report, Approve 2022 Rates and Fees, Authorize Consultant and SJVIA Staff to Negotiate Agreements, and President to Execute Agreements Subject to Approval of SJVIA Counsel and Staff (A)
14. Receive Keenan Pharmacy Services' Consultant's Report on EmpiRx Q2 2021 Utilization (I)

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15. Receive Consultant's Self-Funded Medical and Dental Claims Audit Vendor Marketing Report and Authorize President to Execute Agreement Subject to Approval of SJVIA Counsel and Staff (A)
16. Receive Consultant's Disease Management Vendor Marketing Report (I)
17. Approve Amendment to Agreement with Elite Corporate Medical Services, Inc. to Provide On-Site Biometric Health Screening Services and Authorize President to Execute Amended Agreement (A)
18. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
19. Adjournment

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# MINUTES

## BOARD OF DIRECTORS

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**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\***

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- **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.

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

All Directors present with the exception of Director Pacheco; Note, Director Micari arrived during Item 10

4. Approval of Agenda (A)

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

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Counsel advised there was no need for a closed session

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No public comments were brought forth

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

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

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

Presented by Pai Her, County of Fresno

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

Presented by Bordan Darm, Keenan & Associates

10. Receive Consultant's Report on Plan Year 2022 Preliminary Renewal (I)

Presented by Bordan Darm, Keenan & Associates

Board provided direction for Staff and Consultant to provide additional renewal options by taking a lesser approach to margin and reserve buildup; to be presented for review with the final 2022 Plan Year renewal at the August 27, 2021 Board meeting

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Board directed Consultant to keep the SJVIA Admin fee (fixed cost) at \$2.00 PEPM for the 2022 Plan Year renewal rather than increasing to \$3.11; the Board would like Consultant and Staff to review again for consideration in the 2023 Plan Year renewal

11. Receive Consultant's Update on Wellness Budget for SJVIA Participating Entities (I)

Presented by Bordan Darm, Keenan & Associates

12. Adopt Budget for Fiscal Year 2021-2022 (A)

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

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)

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

14. Receive Consultant's Update on the Disease Management Vendor Marketing (I)

Presented by Bordan Darm, Keenan & Associates

15. Receive Report Update on the SJVIA 2019 and 2020 Self-Funded Medical and Dental Claims Audit Marketing (I)

Presented by Bordan Darm, Keenan & Associates

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July 23, 2021 9:00 AM**

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

Presented by Bordan Darm, Keenan & Associates

17. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)

No Director questions, announcements, or activity reports were made

18. Adjournment

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**BOARD OF DIRECTORS**

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KUYLER CROCKER  
NATHAN MAGSIG  
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**Meeting Location:  
County of Tulare  
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Visalia, CA 93291**

**AGENDA DATE:** August 27, 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.

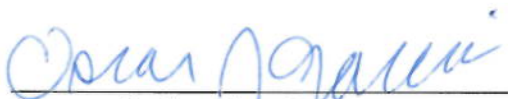
**DESCRIPTION:**

Informational item. Please see attached report.

**FISCAL IMPACT/FINANCING:**

None.

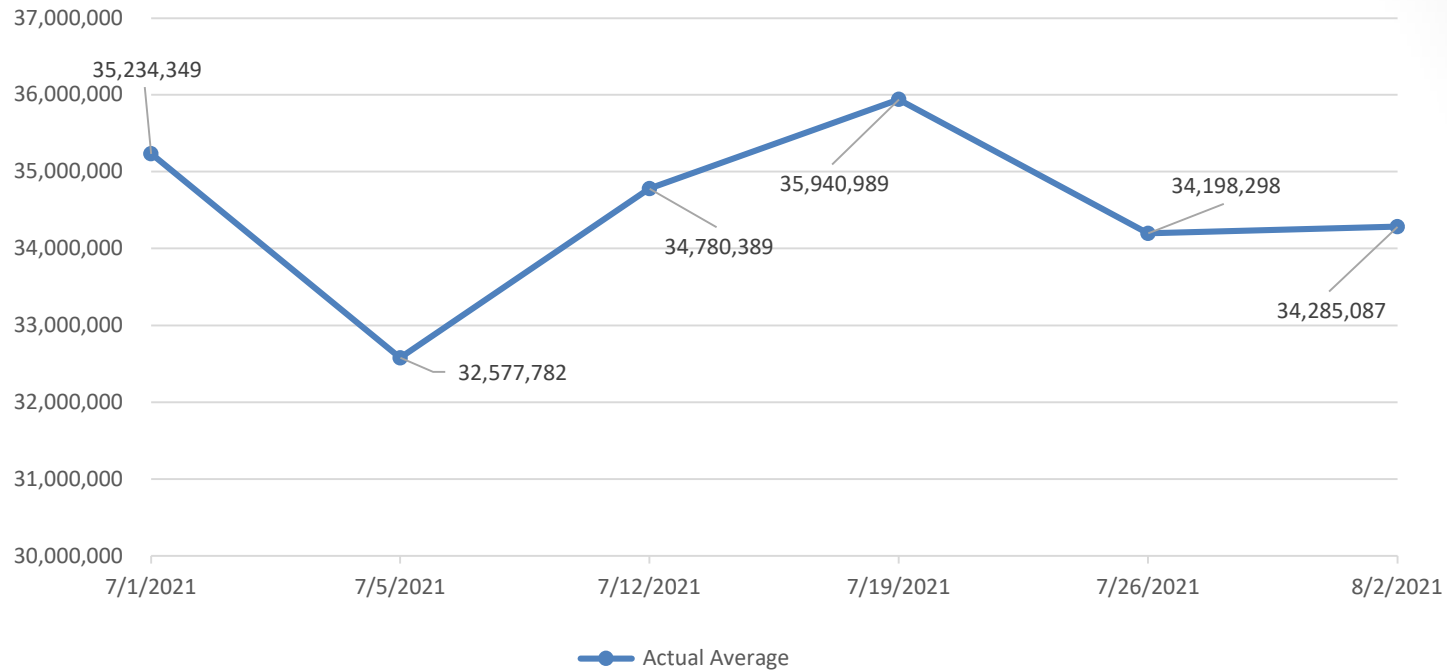
**ADMINISTRATIVE SIGN-OFF:**

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

# SJVIA Cash Flow Projections

Pai Her  
August 27, 2021

**Actual Cash Flows**  
For the Fiscal Year Ending June 30, 2022  
Weekly Averages



**Lowest (Actual)**

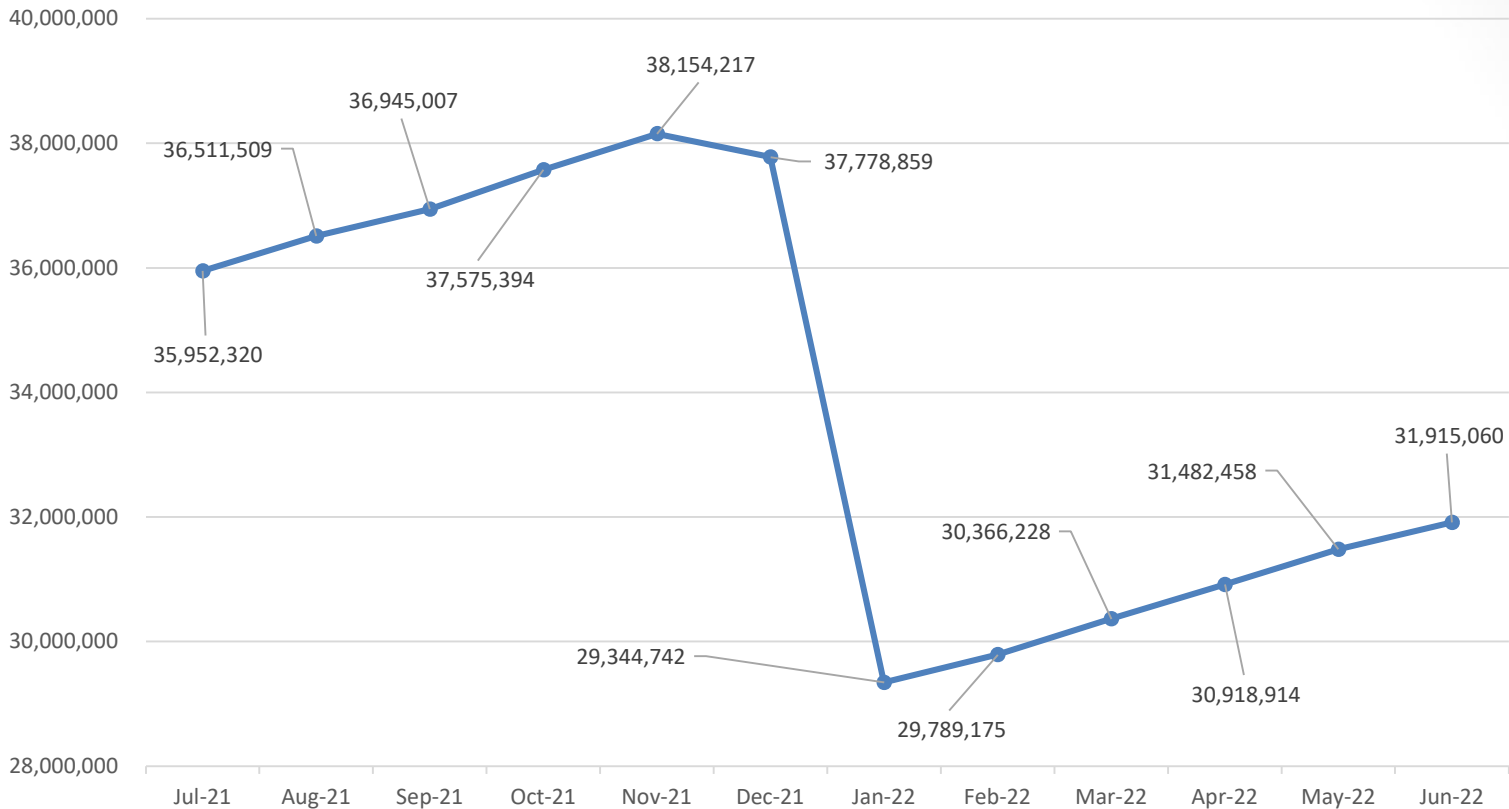
- 7/9/20 - \$31,052,122

**Highest (Actual)**

- 7/16/21 - \$37,241,522

- Decrease in actuals average cash flows attribute to timing of COF Actives receivables
- Average Daily PPO/EPO claims for this period = 103K
- Pharmacy claims and dental claims expenses normalizing
- Member contributions remained steady & consistent.

### Projected Average For the Fiscal Year Ending June 30, 2022



- Projections remain conservative for remainder of fiscal year
- Dip in January average cash flows due to loan repayment
- If current activity stays synchronous with projected activity, cash flows will continue to steadily increase for the remainder of fiscal year



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**AGENDA DATE:** August 27, 2021

**ITEM NUMBER:** Item #9

**SUBJECT:** Receive Update from Auditor-Treasurer on SJVIA Financials as of June 30, 2021.

**REQUEST(S):** That the Board receives the financial update through June 30, 2021.


**DESCRIPTION:**

Informational item. Please see attached report.

**FISCAL IMPACT/FINANCING:**

None.

**ADMINISTRATIVE SIGN-OFF:**

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

**San Joaquin Valley Insurance Authority**  
**Estimated Statement of Net Position**  
**As of June 30, 2021**  
**(UNAUDITED)**

**ASSETS**

Current assets:

Cash and cash equivalents	20,175,896
Restricted cash	12,122,404
Due from other governmental units	2,795,180
Interest receivable	246,985
Total current assets	<u>35,340,465</u>

Total assets \$ 35,340,465

**LIABILITIES**

Current liabilities:

Accounts payable	5,407,332
Interest payable	733,261
Loans payable	9,000,000
Unpaid claims and claims adjustment expenses	7,099,300
Total current liabilities	<u>22,239,893</u>

Noncurrent liabilities:

Due to other governmental units	<u>884,432</u>
Total noncurrent liabilities	<u>884,432</u>

Total liabilities \$ 23,124,325

**NET POSITION**

Unrestricted	93,685
Restricted - stabilization reserve	<u>12,120,904</u>
Total net position	<u><u>\$ 12,214,589</u></u>

Note:

This statement of net position is presented on an accrual basis. Certain related adjustments presented in this report are estimates. Of the \$9,000,000 currently loaned to SJVIA, \$5,000,000 is payable to the County of Fresno and \$4,000,000 is payable to the County of Tulare, both due by December 30, 2021.

**SAN JOAQUIN VALLEY INSURANCE AUTHORITY**  
**ACTUALS VS. BUDGETED RECEIPTS & DISBURSEMENTS**  
**AS OF JUNE 30, 2021**  
**(UNAUDITED)**

	Current Quarter				Year-To-Date			
	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE	BUDGET*	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% VARIANCE
<b>RECEIPTS</b>								
<b>TOTAL RECEIPTS</b>	<b>\$29,668,713</b>	<b>\$ 38,512,718</b>	<b>\$ 8,844,005</b>	<b>30%</b>	<b>\$121,966,604</b>	<b>\$130,786,655</b>	<b>\$8,820,051</b>	<b>7%</b>
<b>DISBURSEMENTS: Fixed</b>								
1 Specific Stop Loss Insurance (EPO/PPO/HDHP)	481,602	377,035	104,567	22%	2,022,726	1,829,257	193,469	10%
2 Claims Administration & Network Fees	852,213	870,138	(17,925)	(2%)	3,477,031	3,527,490	(50,459)	(1%)
3 Consulting Services	131,960	170,257	(38,297)	(29%)	527,837	467,905	59,932	11%
4 MyWorkplace (Hourglass) & ASI Admin	130,307	119,987	10,320	8%	521,228	476,650	44,578	9%
5 SJVIA Administration	56,046	40,278	15,768	28%	224,184	336,567	(112,383)	(50%)
6 Wellness	70,058	-	70,058	100%	280,230	23,757	256,473	92%
7 Communications	14,012	-	14,012	100%	56,046	-	56,046	100%
8 ACA Reinsurance/PCORI Fees	7,515	-	7,515	100%	29,027	-	29,027	100%
<b>TOTAL FIXED DISBURSEMENTS</b>	<b>1,743,710</b>	<b>1,577,695</b>	<b>166,018</b>	<b>10%</b>	<b>7,138,309</b>	<b>6,661,626</b>	<b>476,683</b>	<b>7%</b>
<b>DISBURSEMENTS: Claims</b>								
9 Projected Paid Claims (EPO/PPO/HDHP & RX)	17,886,623	20,158,277	(2,271,654)	(13%)	72,643,009	74,059,645	(1,416,636)	(2%)
10 Projected Paid Claims: Dental	1,110,222	702,158	408,064	37%	4,485,357	3,815,286	670,071	15%
<b>TOTAL CLAIMS DISBURSEMENTS</b>	<b>18,996,845</b>	<b>20,860,435</b>	<b>(1,863,590)</b>	<b>(10%)</b>	<b>77,128,366</b>	<b>77,874,931</b>	<b>(746,565)</b>	<b>(1%)</b>
<b>DISBURSEMENTS: Premiums</b>								
11 Delta Dental DHMO	288,333	449,613	(161,280)	(56%)	1,153,330	1,527,935	(374,605)	(32%)
12 Vision Service Plan	187,017	187,693	(676)	(0%)	748,067	748,963	(896)	(0%)
13 Kaiser Permanente	6,827,360	6,919,159	(91,799)	(1%)	28,646,489	27,203,675	1,442,814	5%
<b>TOTAL PREMIUM DISBURSEMENTS</b>	<b>7,302,710</b>	<b>7,556,465</b>	<b>(253,755)</b>	<b>(3%)</b>	<b>30,547,886</b>	<b>29,480,573</b>	<b>1,067,313</b>	<b>3%</b>
<b>TOTAL DISBURSEMENTS</b>	<b>28,043,265</b>	<b>29,994,595</b>	<b>(1,951,330)</b>	<b>(7%)</b>	<b>114,814,561</b>	<b>114,017,130</b>	<b>797,431</b>	<b>1%</b>
14 Change in Reserve	1,625,448	8,518,123	6,892,675	424%	7,152,043	16,769,525	9,617,482	134%
<b>COMBINED DISBURSEMENTS &amp; CHANGES IN RESERVES</b>	<b>29,668,713</b>	<b>38,512,718</b>	<b>\$8,844,005</b>	<b>30%</b>	<b>121,966,604</b>	<b>\$130,786,655</b>	<b>\$8,820,051</b>	<b>7%</b>

\*The approved budget contains assumptions that may differ throughout the fiscal year. The budget amounts presented in this report were revised and approved on the 7/17/2020 Board Meeting.



**SAN JOAQUIN VALLEY INSURANCE AUTHORITY**  
**ANALYSIS OF ADMINISTRATION, WELLNESS & COMMUNICATIONS (FEES) - RECEIPTS & DISBURSEMENTS**  
**AS OF JUNE 30, 2021**  
**(UNAUDITED)**

	Current Quarter			Year-To-Date		
	SJVIA FEES			SJVIA FEES		
	Administration (*Line 5)	Wellness (*Line 6)	Communications (*Line 7)	Administration (Line 5)	Wellness (Line 6)	Communications (Line 7)
<b>FY 20-21</b>						
<b>Receipts*</b>	<b>55,614</b>			<b>225,525</b>		
<b>Disbursements:</b>						
Auditor-Treasurer Services	\$ 16,051			\$ 60,709		
Legal Services (CoF & CoT)	963			17,809		
Litigation	7,296			32,823		
Human Resource Services	16,926			109,973		
Insurance (Liability, Bond, Etc)	-			76,051		
Audit Fees	-			20,700		
Bank Service Fees	(958)			18,502		
Wellness		-			23,757	
Communications			-			-
<b>Total Disbursements**</b>	<b>\$ 40,278</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 336,567</b>	<b>\$ 23,757</b>	<b>\$ -</b>
<b>Change in Administration, Wellness &amp; Communications Reserve</b>	<b>\$ 15,336</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ (111,042)</b>	<b>\$ (23,757)</b>	<b>\$ -</b>

\*Receipts consist of fees collected from relevant enrollees at the following rates per employee per month: Various rates for administration(\$2.00 for SJVIA administration fees & various rates for non-founding member fees depending upon a participant's enrollment), \$2.50 for wellness & \$.50 for communications fees.

\*\*Total disbursements for each column correspond to the line number shown on the "ACTUALS VS. BUDGETED RECEIPTS & DISBURSEMENTS" report.

**San Joaquin Valley Insurance Authority**  
**Schedule of Cash Flows by Month**  
**As of June 30, 2021**  
**(UNAUDITED)**

	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	TOTAL
<b>BEGINNING CASH BALANCES:</b>													
Claims Funding Account (294)	\$ 215,284	\$ 470,282	\$ 703,900	\$ 395,448	\$ 588,016	\$ 707,340	\$ 325,607	\$ 463,572	\$ 547,689	\$ 312,340	\$ 616,855	\$ 611,735	\$ 215,284
Claims Main Account (819)	3,676,862	3,577,148	2,180,524	1,219,597	3,352,560	109,899	3,250,513	4,476,998	5,952,379	1,296,228	50,627	2,458,421	3,676,862
Investment Pool	18,670,979	19,339,868	23,036,371	23,859,878	21,452,590	28,094,758	25,732,727	23,063,002	23,756,875	31,064,302	31,874,827	29,609,899	18,670,979
<b>Total Beginning Balances</b>	<b>22,563,125</b>	<b>23,387,298</b>	<b>25,920,795</b>	<b>25,474,923</b>	<b>25,393,166</b>	<b>28,911,997</b>	<b>29,308,847</b>	<b>28,003,572</b>	<b>30,256,943</b>	<b>32,672,870</b>	<b>32,542,309</b>	<b>32,680,055</b>	<b>22,563,125</b>
<b>RECEIPTS:</b>													
Claims Funding Account (294)	4,889,535	5,428,768	4,203,545	5,709,586	5,164,547	4,377,974	4,175,801	4,923,470	4,474,209	5,347,163	4,900,322	5,547,514	59,142,434
Claims Main Account (819)	9,220,825	8,746,112	8,737,102	12,267,093	6,164,028	11,825,438	9,377,783	9,767,364	5,813,259	8,669,358	11,782,515	10,125,272	112,496,149
Investment Pool	6,668,889	9,696,503	6,823,507	6,592,712	9,642,168	6,637,969	3,330,275	6,693,873	10,307,427	6,810,525	6,735,072	6,719,604	86,658,523
	20,779,249	23,871,383	19,764,154	24,569,391	20,970,743	22,841,381	16,883,859	21,384,707	20,594,895	20,827,046	23,417,909	22,392,390	258,297,106
<b>DISBURSEMENTS:</b>													
Claims Funding Account (294)	4,634,537	5,195,150	4,511,997	5,517,018	5,045,223	4,759,707	4,037,836	4,839,353	4,709,558	5,042,648	4,905,442	5,374,785	58,573,254
Claims Main Account (819)	9,320,539	10,142,736	9,698,029	10,134,130	9,406,689	8,684,824	8,151,298	8,291,983	10,469,410	9,914,959	9,374,721	10,195,003	113,784,321
Investment Pool	6,000,000	6,000,000	6,000,000	9,000,000	3,000,000	9,000,000	6,000,000	6,000,000	3,000,000	6,000,000	9,000,000	6,000,000	75,000,000
<b>TOTAL DISBURSEMENTS</b>	<b>19,955,076</b>	<b>21,337,886</b>	<b>20,210,026</b>	<b>24,651,148</b>	<b>17,451,912</b>	<b>22,444,531</b>	<b>18,189,134</b>	<b>19,131,336</b>	<b>18,178,968</b>	<b>20,957,607</b>	<b>23,280,163</b>	<b>21,569,788</b>	<b>247,357,575</b>
<b>ENDING CASH BALANCES:</b>													
Claims Funding Account (294)	470,282	703,900	395,448	588,016	707,340	325,607	463,572	547,689	312,340	616,855	611,735	784,464	784,464
Claims Main Account (819)	3,577,148	2,180,524	1,219,597	3,352,560	109,899	3,250,513	4,476,998	5,952,379	1,296,228	50,627	2,458,421	2,388,690	2,388,690
Investment Pool	19,339,868	23,036,371	23,859,878	21,452,590	28,094,758	25,732,727	23,063,002	23,756,875	31,064,302	31,874,827	29,609,899	30,329,503	30,329,502
<b>Total Ending Balances</b>	<b>\$ 23,387,298</b>	<b>\$ 25,920,795</b>	<b>\$ 25,474,923</b>	<b>\$ 25,393,166</b>	<b>\$ 28,911,997</b>	<b>\$ 29,308,847</b>	<b>\$ 28,003,572</b>	<b>\$ 30,256,943</b>	<b>\$ 32,672,870</b>	<b>\$ 32,542,309</b>	<b>\$ 32,680,055</b>	<b>\$ 33,502,657</b>	<b>\$ 33,502,656</b>
Less Outstanding Checks													(1,204,355)
<b>TOTAL CASH</b>													<b>\$ 32,298,301</b>

## Glossary of Terms:

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

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

2 **Administration & Network Fees (Anthem EPO/PPO/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.

3 **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.

4 **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.

5 **Myworkplace (Hourglass) Administration**

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

6 **ASI Administration**

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

7 **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.

8 **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.

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

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

10 **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.

11 **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.

12 **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.

14 **Projected Paid Claims EPO/PPO/HDHP & Rx**

Projected self-insured paid claims for medical and prescription drugs

15 **Projected Paid Claims Dental**

Projected self-insured paid claims for dental

12 **Delta Dental**

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

13 **VSP**

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

14 **Kaiser Permanente**

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

15 **Kaiser Permanente - Senior Advantage**

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

**Meeting Location:**  
**County of Tulare**  
**Board of Supervisors Chambers**  
**2800 W. Burrel Avenue**  
**Visalia, CA 93291**

**AGENDA DATE:** August 27, 2021

**ITEM NUMBER:** Item 10

**SUBJECT:** Receive Consultant's Medical, Dental, and Vision Experience Reports through June 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 June 2021 and update on projected plan experience accumulation.

**DESCRIPTION:**

The consultant's report shows that on a total cost basis from January through June 2021, the self-insured medical premium of \$40,782,123 exceeded total cost of \$39,129,855 for an accumulation of \$1,652,268, or a 95.9% loss ratio. It is important to note that plan experience during the COVID-19 pandemic is unprecedented as well as how the plan experience will react after the pandemic.

The report shows that on a total cost basis, the self-insured dental premium of \$2,392,666 exceeded total cost of \$2,207,491 for an accumulation of \$185,175, or a 92.3% loss ratio.

The vision plan remains fully insured and has an accumulation of \$20,744. 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 June 30, 2021, \$4,876,341 or 55.3% of the annual total has been realized for the 2021 plan year.

**AGENDA:** San Joaquin Valley Insurance Authority

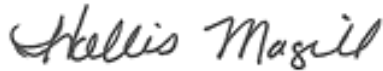
**DATE:** August 27, 2021

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 June developed a \$1,652,267 medical accumulation and a \$185,176 dental accumulation for a total of \$1,837,443. The addition of the Kaiser reserve of \$397,307, the Kaiser EPO parity reserve of \$1,244,746, and the prescription drug rebates of \$1,396,846 brings the collective total reserve accumulation up to \$4,876,341 (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



August 27, 2021

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

The following pages provide a summary of the plan experience from January 1 through June 30, 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). The SJVIA self-funded plans show a surplus position of \$1,837,443 through June 2021.

Accumulation	COF	COT	Total
Medical	\$ 481,047	\$ 1,171,220	\$ 1,652,267
Dental	\$ 195,514	\$ (10,339)	\$ 185,176
Total	\$ 676,561	\$ 1,160,881	\$ 1,837,443
Loss Ratio			
Medical	98.2%	91.7%	95.9%
Dental	88.6%	101.5%	92.3%
Vision	89.5%	107.5%	94.4%

The June position is a decrease of \$872,296 from \$1,089,147 reported through May 2021. We have now had three months where the premium received was less than total costs of the medical plan.

2021	January	February	March	April	May	June
Plan Experience (Medical)	\$ 1,353,029	\$ 1,298,026	\$ 279,275	\$ (485,754)	\$ (331,137)	\$ (461,172)
Plan Experience (Dental)	\$ 64,691	\$ 26,113	\$ (1,592)	\$ (35,574)	\$ 37,376	\$ 94,161

This is in part due to the restatement of premium for January through June for the County of Tulare, which amounted to a decrease in premium by \$822,897. Additionally, SJVIA may be realizing SJVIA covered members receiving services, which were postponed due to COVID and 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 \$1,652,267 for a 95.9% total cost loss ratio.

The Delta Dental self-funded dental plan shows an accumulation of \$185,176 for a 92.3% total cost loss ratio.

The vision plan remains fully insured and shows an accumulated position of \$20,744 for a 94.4% total cost loss ratio. Under the fully-insured arrangement all deficit or accumulated positions stay with the carrier.

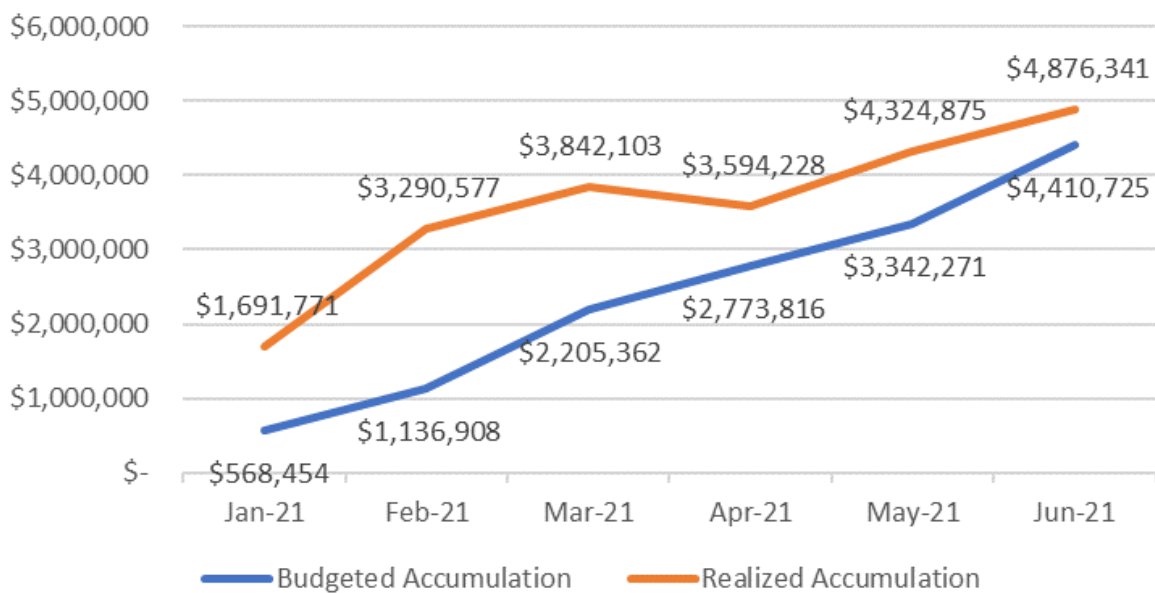
For 2021, the County of Fresno is continuing with two strategies to keep the EPO affordable for its membership:

1. The County cross subsidizes plan costs between the PPO and High Deductible Health Plans (HDHP). Although the EPO is in a \$1,506,423 deficit position, the County of Fresno inclusive of all plans has an accumulated position of \$481,047.
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 June 2021, the Kaiser parity reserve accumulated \$1,244,746.
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 June 2021, the Kaiser margin reserve accumulated \$397,307.
4. Collectively the strategies implemented by the County of Fresno have resulted in a net accumulated position through June 2021 of \$2,123,099 for the medical plans.

The SJVIA received the second quarter (October - December 2020) Prescription drug rebate for \$645,084 (\$145,084 above the budgeted amount). This amount is accounted for in the June accumulated position. The third quarter (January - March 2021) Prescription drug rebate is estimated at \$619,674 and is currently being audited by KPS.

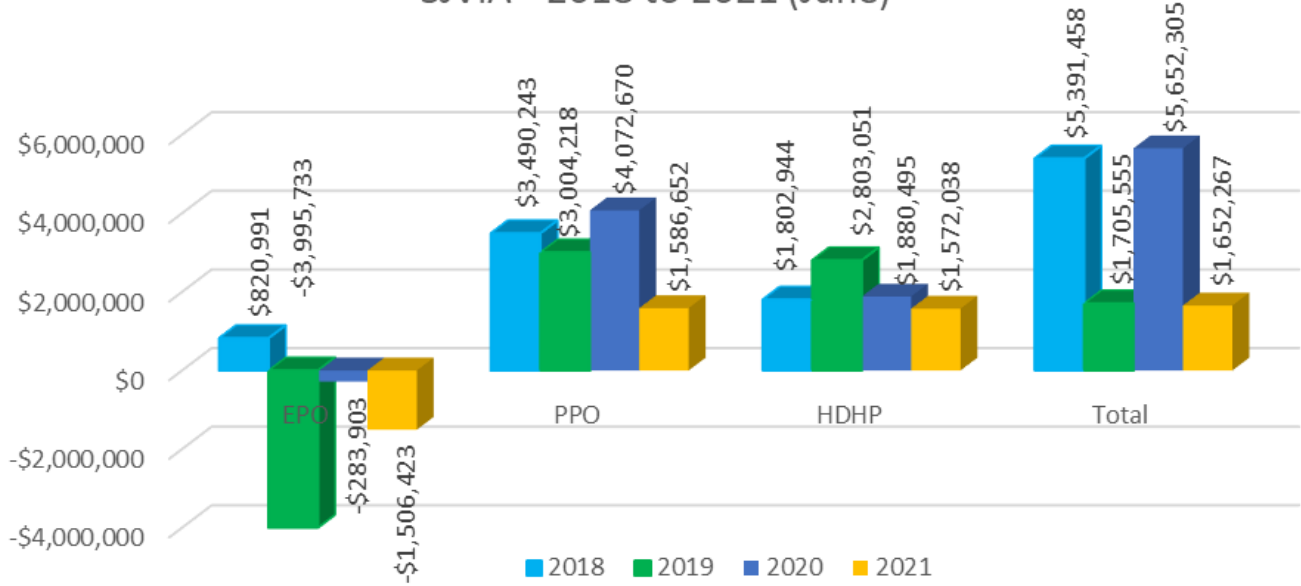
The SJVIA has an annual accumulative position through May 2021 of \$4,876,341 or 55.3% of the budgeted accumulative position of \$8,821,449 for the 2021 plan year. The accumulation is 5.3% ahead of the budgeted June 2021 position of \$4,410,725 (50.0%).

### Accumulation Comparison

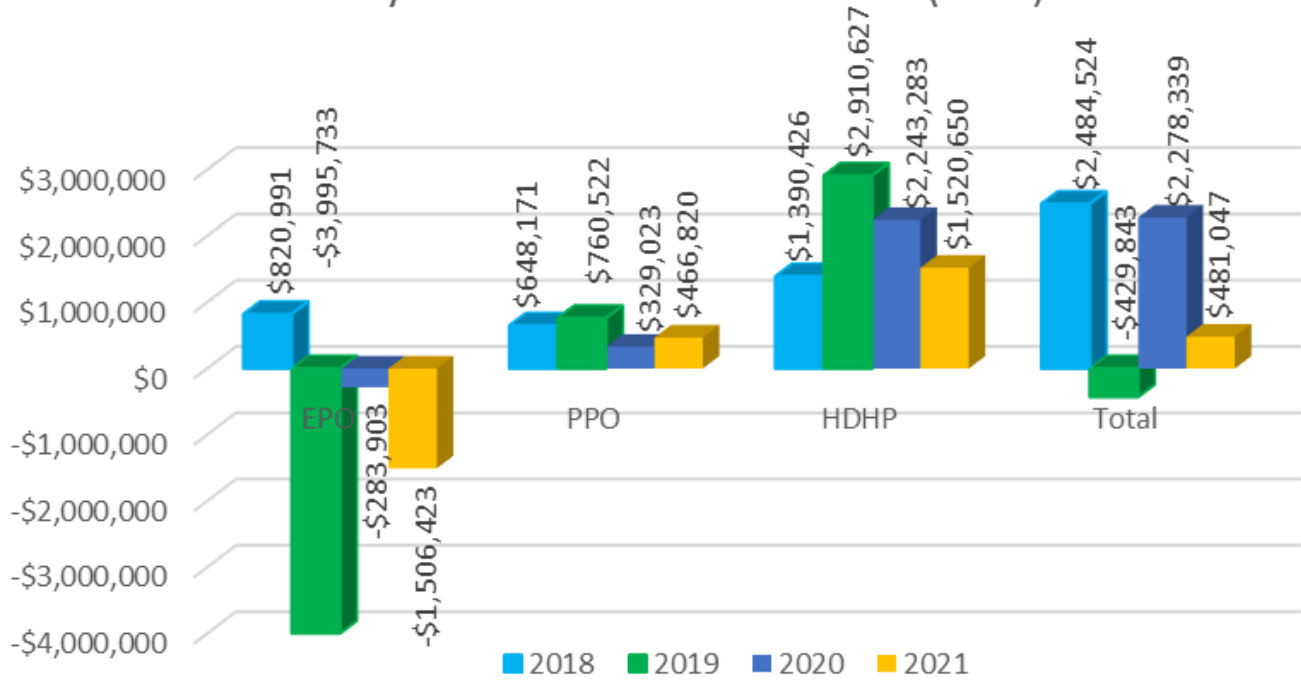


Please note that this is the consultant's report and prior to allocating funds for IBNR, the stabilization reserve, and to provide loan repayment, the SJVIA Auditor will provide the unaudited cash position based on actual revenue received and actual expenses paid.

SJVIA - 2018 to 2021 (June)

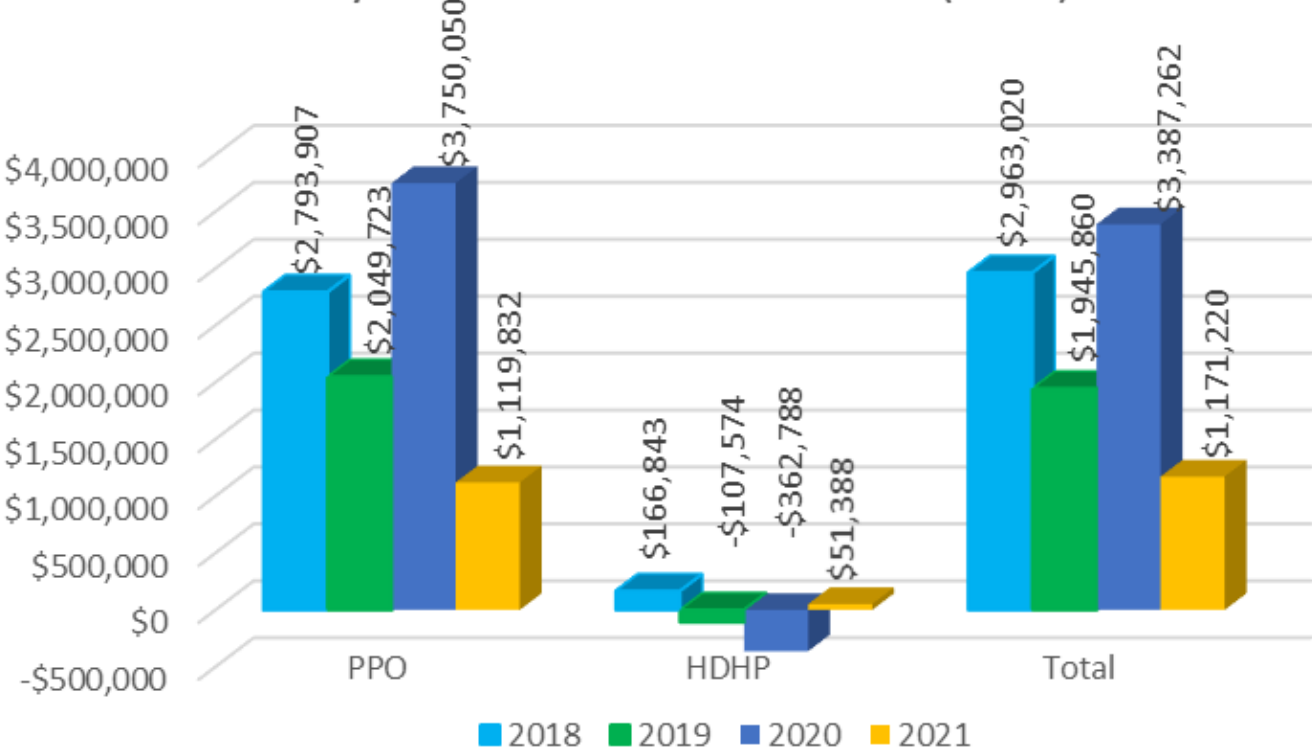


County of Fresno - 2018 to 2021 (June)

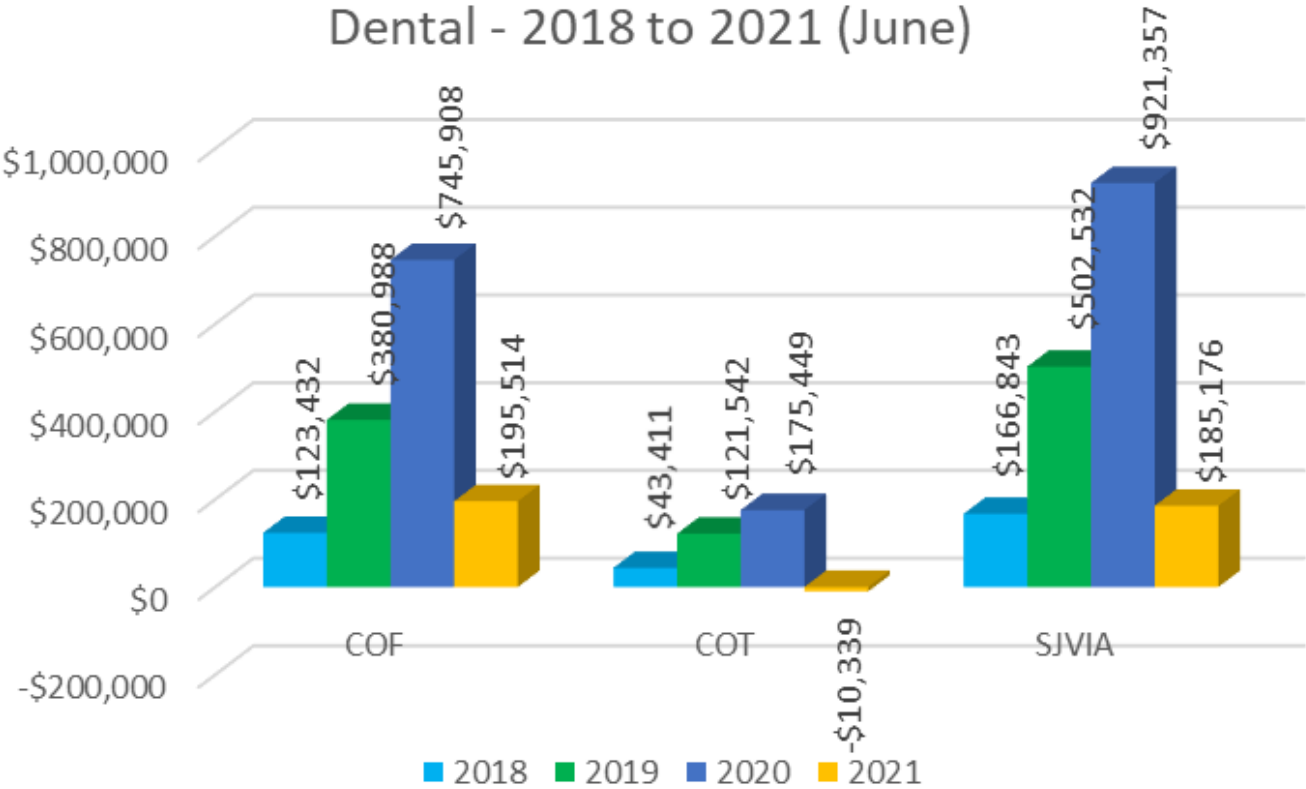




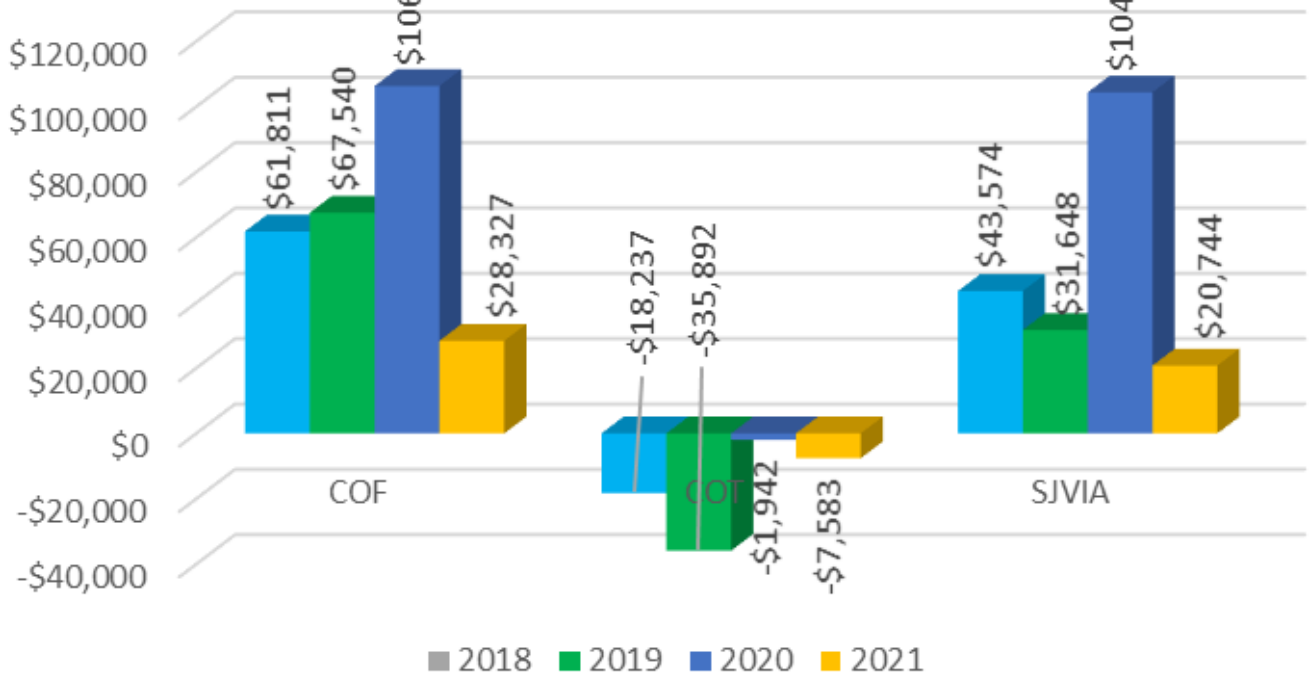
### County of Tulare - 2018 to 2021 (June)



### Dental - 2018 to 2021 (June)



### Vision - 2018 to 2021 (June)



<b>Budget vs. Calculated Accumulation</b>													
<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
Prescription Drug Rebates	\$ -	\$ -	\$ 400,000	\$ -	\$ -	\$ 400,000	\$ -	\$ -	\$ 400,000	\$ -	\$ -	\$ 400,000	\$ 1,600,000
<b>2020 Budgeted Accumulation</b>	<b>\$ 412,810</b>	<b>\$ 412,810</b>	<b>\$ 812,810</b>	<b>\$ 412,810</b>	<b>\$ 412,810</b>	<b>\$ 812,810</b>	<b>\$ 412,810</b>	<b>\$ 412,810</b>	<b>\$ 812,810</b>	<b>\$ 412,810</b>	<b>\$ 412,810</b>	<b>\$ 812,810</b>	<b>\$ 6,553,714</b>
<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
Other	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 111,779	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 111,779
<b>2020 Calculated Accumulation</b>	<b>\$ 1,096,496</b>	<b>\$ 1,835,290</b>	<b>\$ 333,678</b>	<b>\$ 1,574,919</b>	<b>\$ 2,104,091</b>	<b>\$ 1,792,562</b>	<b>\$ 1,074,950</b>	<b>\$ 518,293</b>	<b>\$ 758,436</b>	<b>\$ 1,071,045</b>	<b>\$ 611,871</b>	<b>\$ 887,906</b>	<b>\$ 13,659,539</b>
<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
Prescription Drug Rebates	\$ -	\$ -	\$ 500,000	\$ -	\$ -	\$ 500,000	\$ -	\$ -	\$ 500,000	\$ -	\$ -	\$ 500,000	\$ 2,000,000
<b>2021 Budgeted Accumulation</b>	<b>\$ 568,454</b>	<b>\$ 568,454</b>	<b>\$ 1,068,454</b>	<b>\$ 568,454</b>	<b>\$ 568,454</b>	<b>\$ 1,068,454</b>	<b>\$ 568,454</b>	<b>\$ 568,454</b>	<b>\$ 1,068,454</b>	<b>\$ 568,454</b>	<b>\$ 568,454</b>	<b>\$ 1,068,454</b>	<b>\$ 8,821,449</b>
<b>Calculated</b>													
Plan Experience (Medical)	\$ 1,353,029	\$ 1,298,026	\$ 279,275	\$ (485,754)	\$ (331,137)	\$ (461,172)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,652,267
Plan Experience (Dental)	\$ 64,691	\$ 26,113	\$ (1,592)	\$ (35,574)	\$ 37,376	\$ 94,161	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 185,176
Kaiser Accumulation	\$ 66,307	\$ 66,453	\$ 66,255	\$ 66,166	\$ 65,959	\$ 66,167	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 397,307
Kaiser EPO Parity Accumulation	\$ 207,743	\$ 208,215	\$ 207,587	\$ 207,287	\$ 206,687	\$ 207,226	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,244,746
Prescription Drug Rebates	\$ -	\$ -	\$ -	\$ -	\$ 751,762	\$ 645,084	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,396,846
Other	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>2021 Calculated Accumulation</b>	<b>\$ 1,691,771</b>	<b>\$ 1,598,807</b>	<b>\$ 551,526</b>	<b>\$ (247,875)</b>	<b>\$ 730,647</b>	<b>\$ 551,466</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 4,876,341</b>

Note: Jan-Mar Q1 2021 estimated net rebate amount is \$619,674. RX Rebate is currently being audited by KPS

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 June 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			
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	\$6,835,812	\$3,445,192	\$1,445,101	\$606,632	-\$14,142	\$5,482,782	\$1,353,030	\$702.72	80.2%
Feb-21	6,914	\$6,805,840	\$3,486,476	\$1,465,588	\$604,493	-\$48,745	\$5,507,813	\$1,298,027	\$709.19	80.9%
Mar-21	6,920	\$6,817,463	\$4,064,322	\$1,728,420	\$605,278	\$140,168	\$6,538,189	\$279,274	\$857.36	95.9%
Apr-21	6,909	\$6,797,992	\$4,791,356	\$1,888,118	\$604,271	\$0	\$7,283,745	-\$485,753	\$966.78	107.1%
May-21	6,886	\$6,772,350	\$4,870,315	\$1,642,795	\$601,963	-\$11,586	\$7,103,487	-\$331,138	\$944.17	104.9%
Jun-21	6,879	\$6,752,667	\$4,920,296	\$1,764,044	\$601,071	-\$71,571	\$7,213,839	-\$461,172	\$961.30	106.8%
<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>6,908</b>	<b>\$40,782,123</b>	<b>\$25,577,956</b>	<b>\$9,934,067</b>	<b>\$3,623,708</b>	<b>-\$5,876</b>	<b>\$39,129,855</b>	<b>\$1,652,268</b>	<b>\$856.66</b>	<b>95.9%</b>
<b>Current 12 Months</b>	<b>6,922</b>	<b>\$81,704,953</b>	<b>\$52,737,939</b>	<b>\$20,109,796</b>	<b>\$7,136,249</b>	<b>-\$788,599</b>	<b>\$79,195,385</b>	<b>\$2,509,568</b>	<b>\$867.51</b>	<b>96.9%</b>

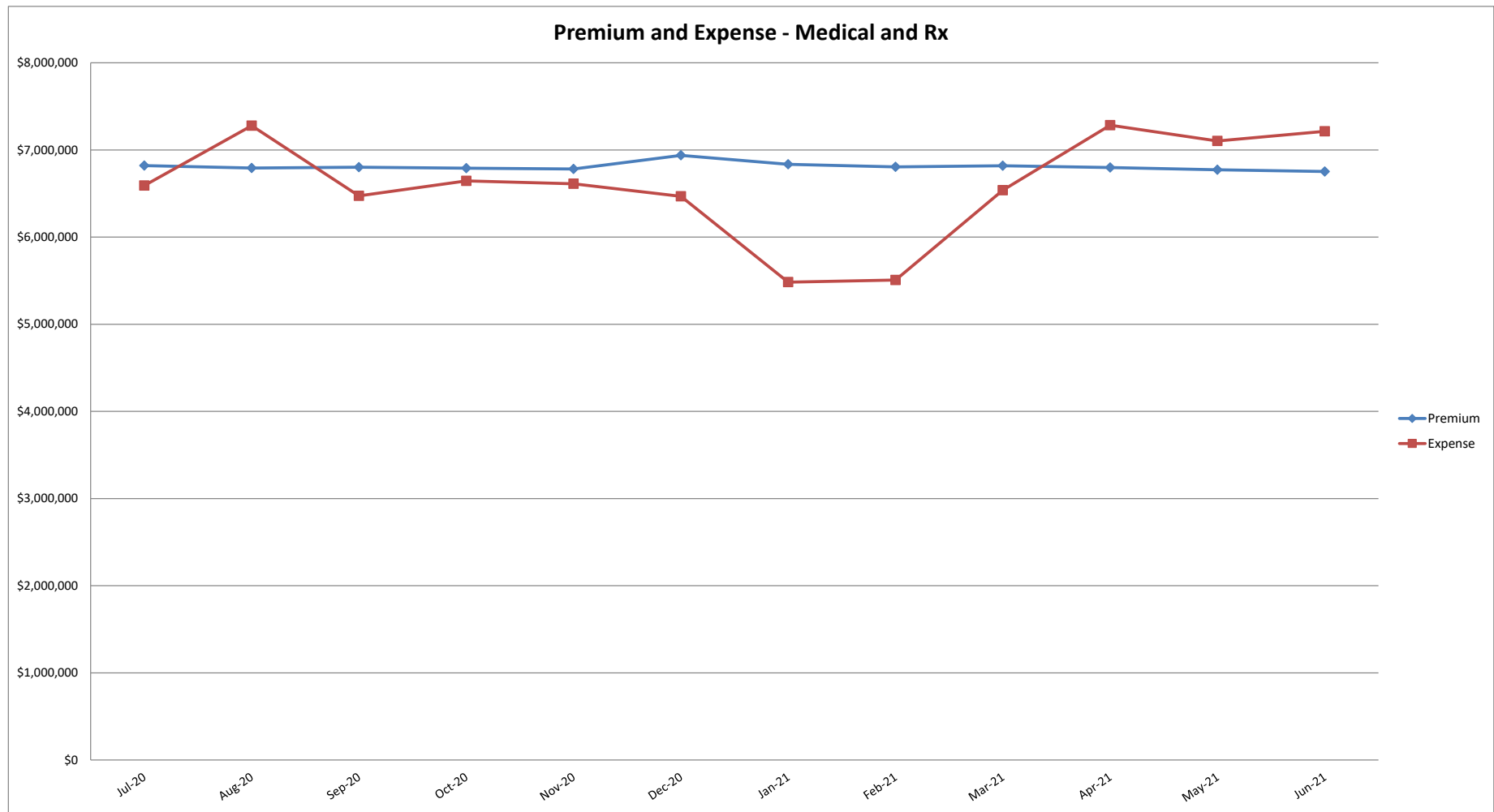
**Data Sources:**

**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 runoff for Ceres and Waterford

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





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of June 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			
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%
Jun-21	3,027	\$3,671,906	\$2,929,075	\$944,767	\$303,881	-\$71,571	\$4,106,151	-\$434,245	\$1,256.12	111.8%
<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>3,055</b>	<b>\$22,274,319</b>	<b>\$16,453,339</b>	<b>\$5,493,030</b>	<b>\$1,840,249</b>	<b>-\$5,876</b>	<b>\$23,780,742</b>	<b>-\$1,506,424</b>	<b>\$1,196.91</b>	<b>106.8%</b>
<b>Current 12 Months</b>	<b>3,059</b>	<b>\$44,122,711</b>	<b>\$33,195,442</b>	<b>\$10,958,590</b>	<b>\$3,599,272</b>	<b>-\$788,599</b>	<b>\$46,964,706</b>	<b>-\$2,841,995</b>	<b>\$1,181.56</b>	<b>106.4%</b>

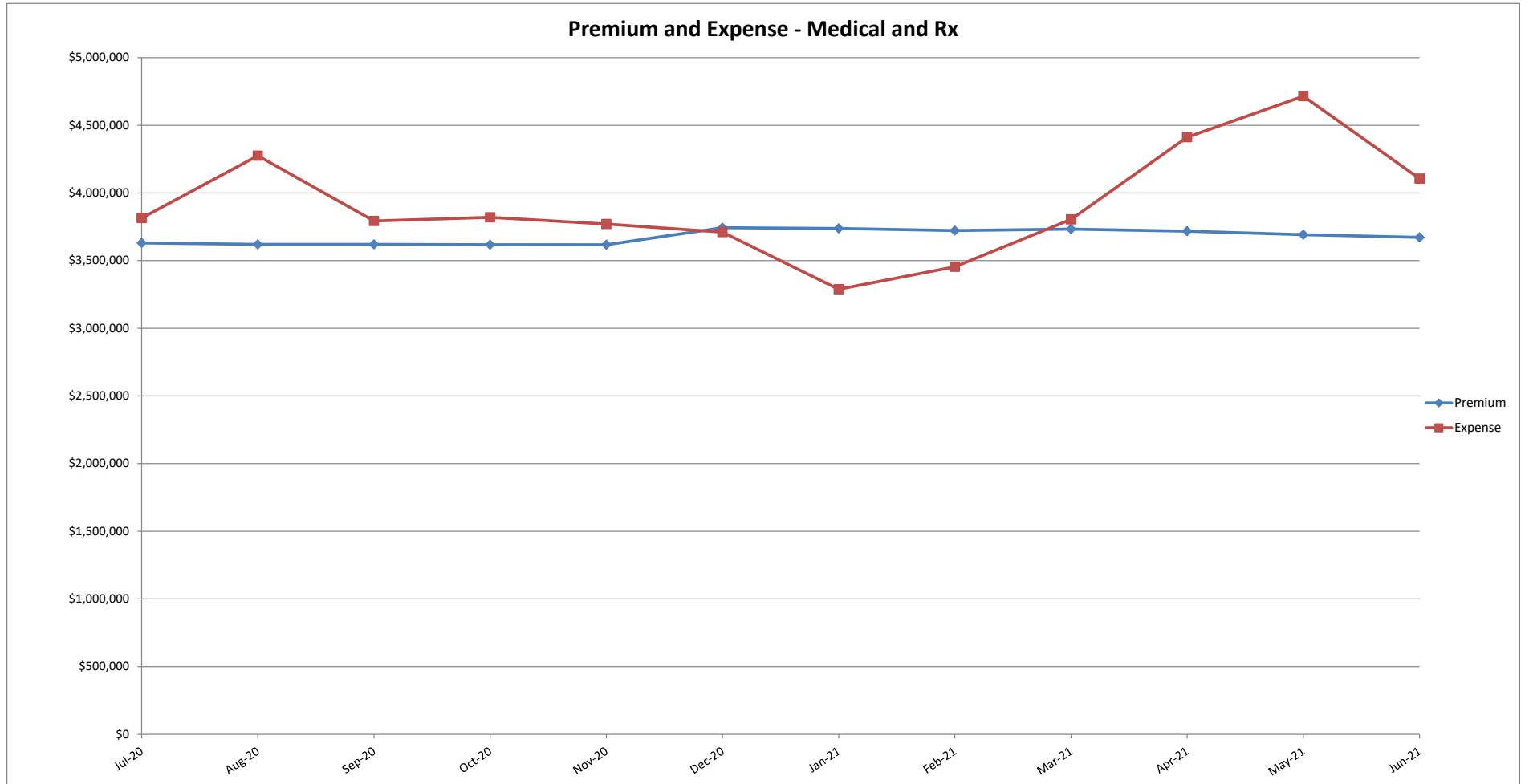
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**Notes:**

1. Fixed Cost Schedule: Appendix
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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 June 2021  
All Districts Combined - EPO**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of June 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			
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	\$233,272	\$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	\$2,504,597	\$1,157,039	\$593,016	\$239,961	\$0	\$1,990,016	\$514,580	\$563.81	79.5%
Feb-21	3,093	\$2,496,373	\$931,312	\$589,641	\$239,109	\$0	\$1,760,063	\$736,311	\$491.74	70.5%
Mar-21	3,085	\$2,495,225	\$1,455,976	\$691,731	\$238,489	\$0	\$2,386,197	\$109,029	\$696.18	95.6%
Apr-21	3,083	\$2,492,058	\$1,544,764	\$776,655	\$238,338	\$0	\$2,559,757	-\$67,699	\$752.97	102.7%
May-21	3,086	\$2,495,031	\$1,145,567	\$624,326	\$238,569	\$0	\$2,008,462	\$486,569	\$573.52	80.5%
Jun-21	3,087	\$2,488,226	\$1,694,193	\$747,521	\$238,648	\$0	\$2,680,362	-\$192,136	\$790.97	107.7%
<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>\$14,971,510</b>	<b>\$7,928,852</b>	<b>\$4,022,889</b>	<b>\$1,433,115</b>	<b>\$0</b>	<b>\$13,384,857</b>	<b>\$1,586,653</b>	<b>\$644.72</b>	<b>89.4%</b>
<b>Current 12 Months</b>	<b>3,098</b>	<b>\$30,526,741</b>	<b>\$16,872,286</b>	<b>\$8,088,325</b>	<b>\$2,815,099</b>	<b>\$0</b>	<b>\$27,775,710</b>	<b>\$2,751,032</b>	<b>\$671.33</b>	<b>91.0%</b>

**Data Sources:**

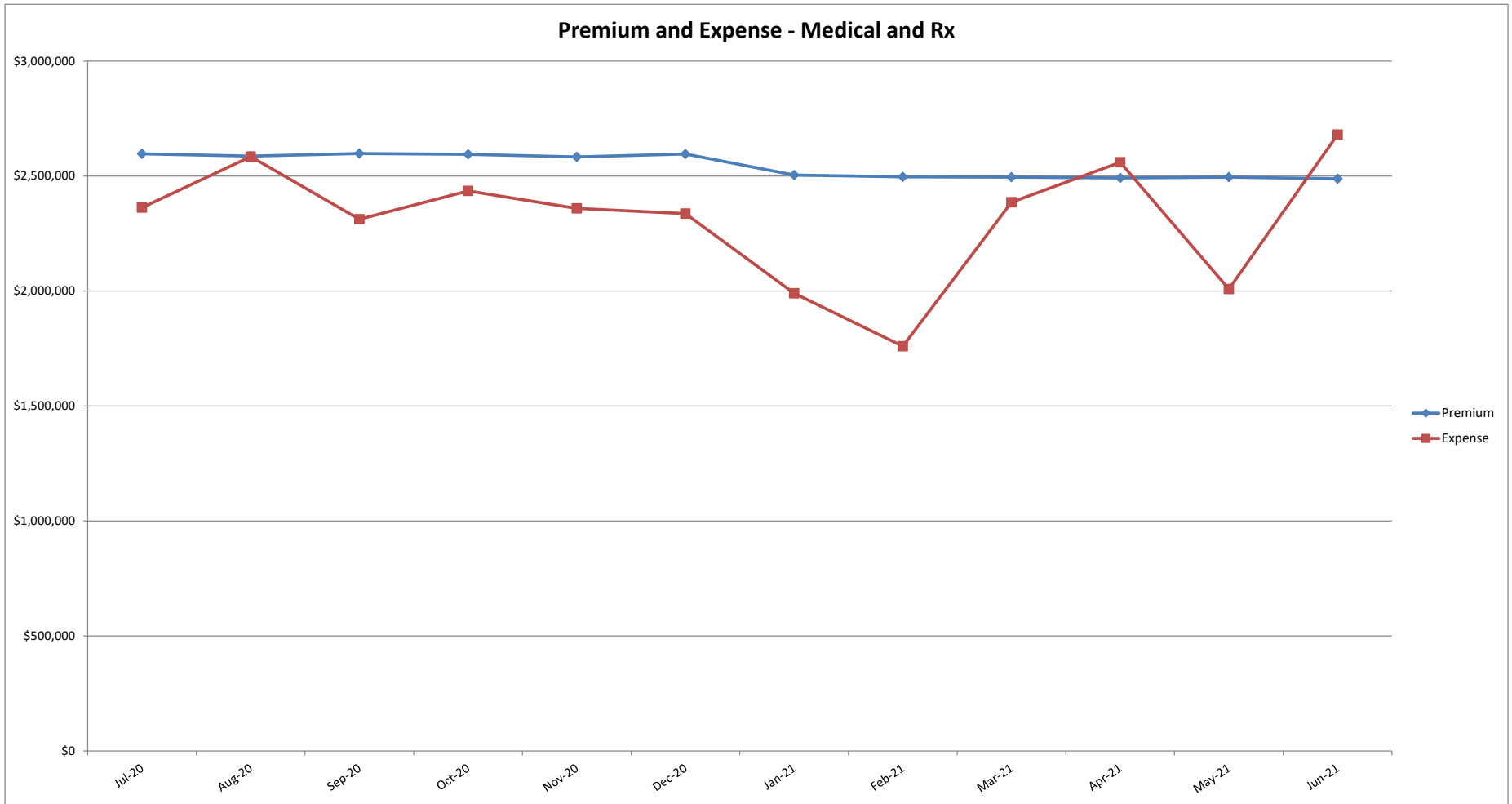
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**Notes:**

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





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of June 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			
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	\$593,230	\$85,089	\$60,474	\$58,774	\$0	\$204,338	\$388,892	\$189.54	34.4%
Feb-21	763	\$587,334	\$179,768	\$55,262	\$58,392	\$0	\$293,421	\$293,913	\$308.03	50.0%
Mar-21	763	\$589,101	\$209,328	\$79,996	\$58,391	\$0	\$347,714	\$241,387	\$379.19	59.0%
Apr-21	761	\$588,545	\$202,327	\$51,380	\$58,238	\$0	\$311,945	\$276,600	\$333.39	53.0%
May-21	758	\$585,550	\$222,225	\$99,280	\$58,007	\$0	\$379,512	\$206,037	\$424.15	64.8%
Jun-21	765	\$592,535	\$297,028	\$71,756	\$58,542	\$0	\$427,326	\$165,209	\$482.07	72.1%
<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>\$3,536,294</b>	<b>\$1,195,765</b>	<b>\$418,147</b>	<b>\$350,344</b>	<b>\$0</b>	<b>\$1,964,256</b>	<b>\$1,572,038</b>	<b>\$352.54</b>	<b>55.5%</b>
<b>Current 12 Months</b>	<b>765</b>	<b>\$7,055,501</b>	<b>\$2,670,211</b>	<b>\$1,062,881</b>	<b>\$721,877</b>	<b>\$0</b>	<b>\$4,454,969</b>	<b>\$2,600,532</b>	<b>\$406.61</b>	<b>63.1%</b>

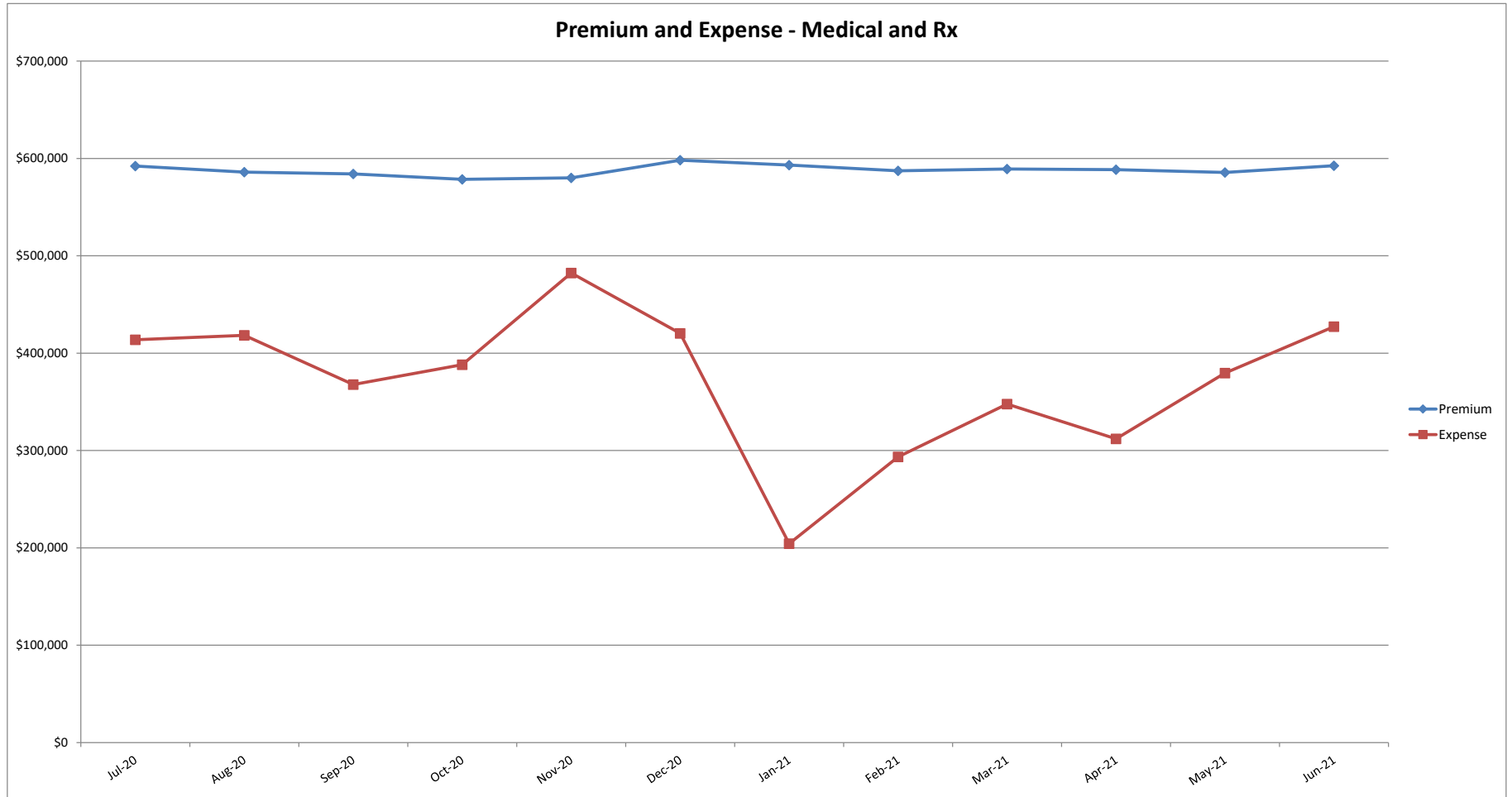
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All Districts Combined - HDHP**





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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			
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%
Jun-21	3,878	\$4,399,695	\$3,276,454	\$1,055,994	\$368,974	-\$71,571	\$4,629,850	-\$230,155	\$1,098.73	105.2%
<b>2018</b>	<b>3,998</b>	<b>\$50,293,893</b>	<b>\$31,099,478</b>	<b>\$11,964,537</b>	<b>\$3,791,051</b>	<b>-\$381,378</b>	<b>\$46,473,688</b>	<b>\$3,820,205</b>	<b>\$889.74</b>	<b>92.4%</b>
<b>2019</b>	<b>3,933</b>	<b>\$51,210,455</b>	<b>\$36,088,764</b>	<b>\$11,135,254</b>	<b>\$4,364,951</b>	<b>-\$39,265</b>	<b>\$51,549,705</b>	<b>-\$339,249</b>	<b>\$999.83</b>	<b>100.7%</b>
<b>2020</b>	<b>3,924</b>	<b>\$52,314,281</b>	<b>\$34,231,702</b>	<b>\$12,340,110</b>	<b>\$4,359,591</b>	<b>-\$905,527</b>	<b>\$50,025,876</b>	<b>\$2,288,405</b>	<b>\$969.72</b>	<b>95.6%</b>
<b>2021 YTD</b>	<b>3,905</b>	<b>\$26,632,536</b>	<b>\$17,879,727</b>	<b>\$6,047,521</b>	<b>\$2,230,119</b>	<b>-\$5,876</b>	<b>\$26,151,490</b>	<b>\$481,046</b>	<b>\$1,021.06</b>	<b>98.2%</b>
<b>Current 12 Months</b>	<b>3,908</b>	<b>\$52,762,333</b>	<b>\$36,464,656</b>	<b>\$12,291,195</b>	<b>\$4,401,879</b>	<b>-\$788,599</b>	<b>\$52,369,131</b>	<b>\$393,202</b>	<b>\$1,022.93</b>	<b>99.3%</b>

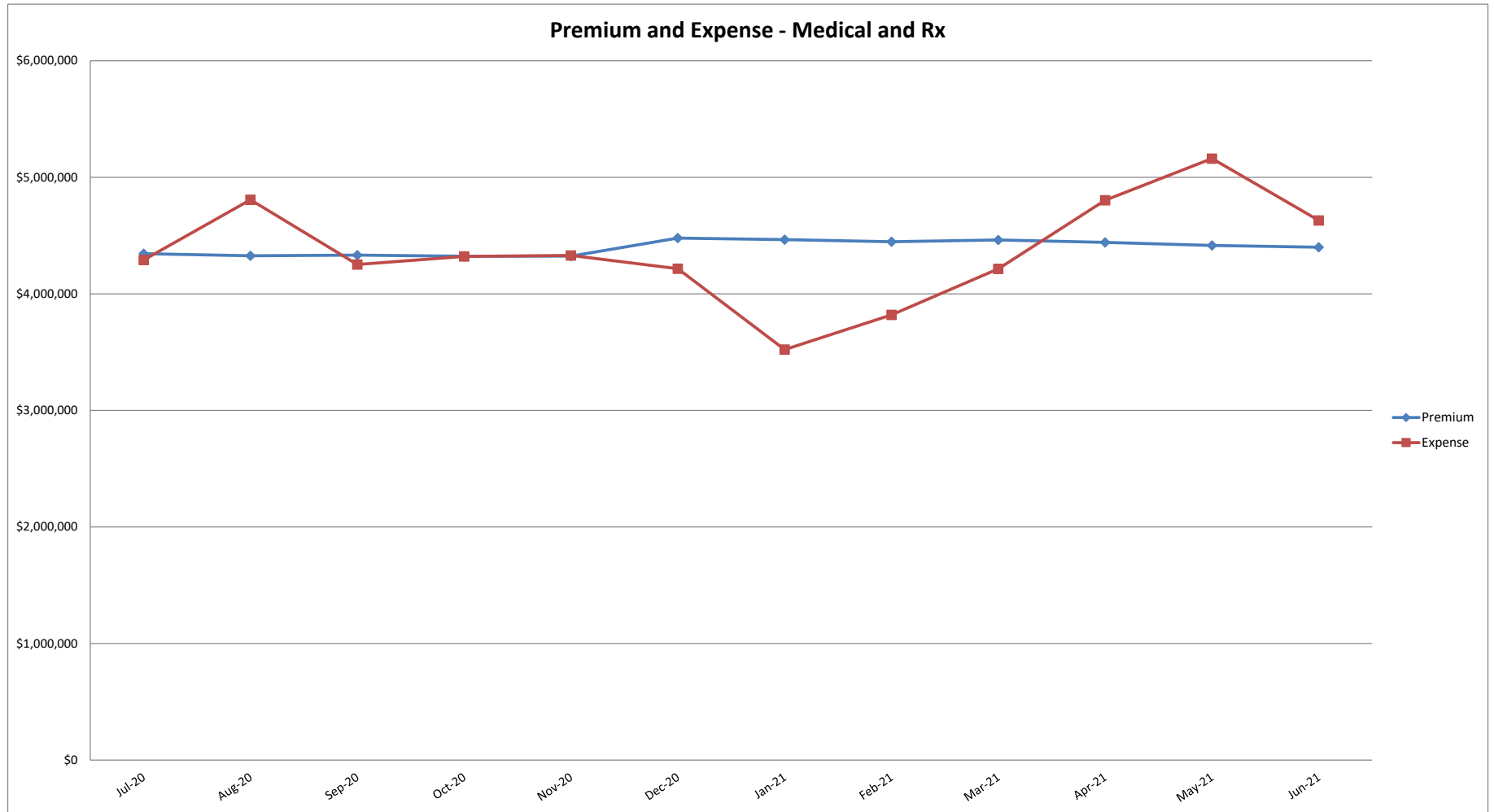
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**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of June 2021  
County of Fresno - All Medical**





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**County of Fresno - EPO**

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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Jun-21	3,027	\$3,671,906	\$2,929,075	\$944,767	\$303,881	-\$71,571	\$4,106,151	-\$434,245	\$1,256.12	111.8%
2018	3,091	\$41,225,886	\$27,109,361	\$10,112,448	\$3,050,694	-\$381,378	\$39,891,126	\$1,334,760	\$993.38	96.8%
2019	3,062	\$42,445,762	\$33,226,729	\$9,750,935	\$3,517,759	-\$39,265	\$46,456,159	-\$4,010,396	\$1,168.74	109.4%
2020	3,078	\$43,778,298	\$30,389,324	\$11,042,260	\$3,536,143	-\$905,527	\$44,062,200	-\$283,903	\$1,097.35	100.6%
2021 YTD	3,055	\$22,274,319	\$16,453,339	\$5,493,030	\$1,840,249	-\$5,876	\$23,780,742	-\$1,506,424	\$1,196.91	106.8%
Current 12 Months	3,059	\$44,122,711	\$33,195,442	\$10,958,590	\$3,599,272	-\$788,599	\$46,964,706	-\$2,841,995	\$1,181.56	106.4%

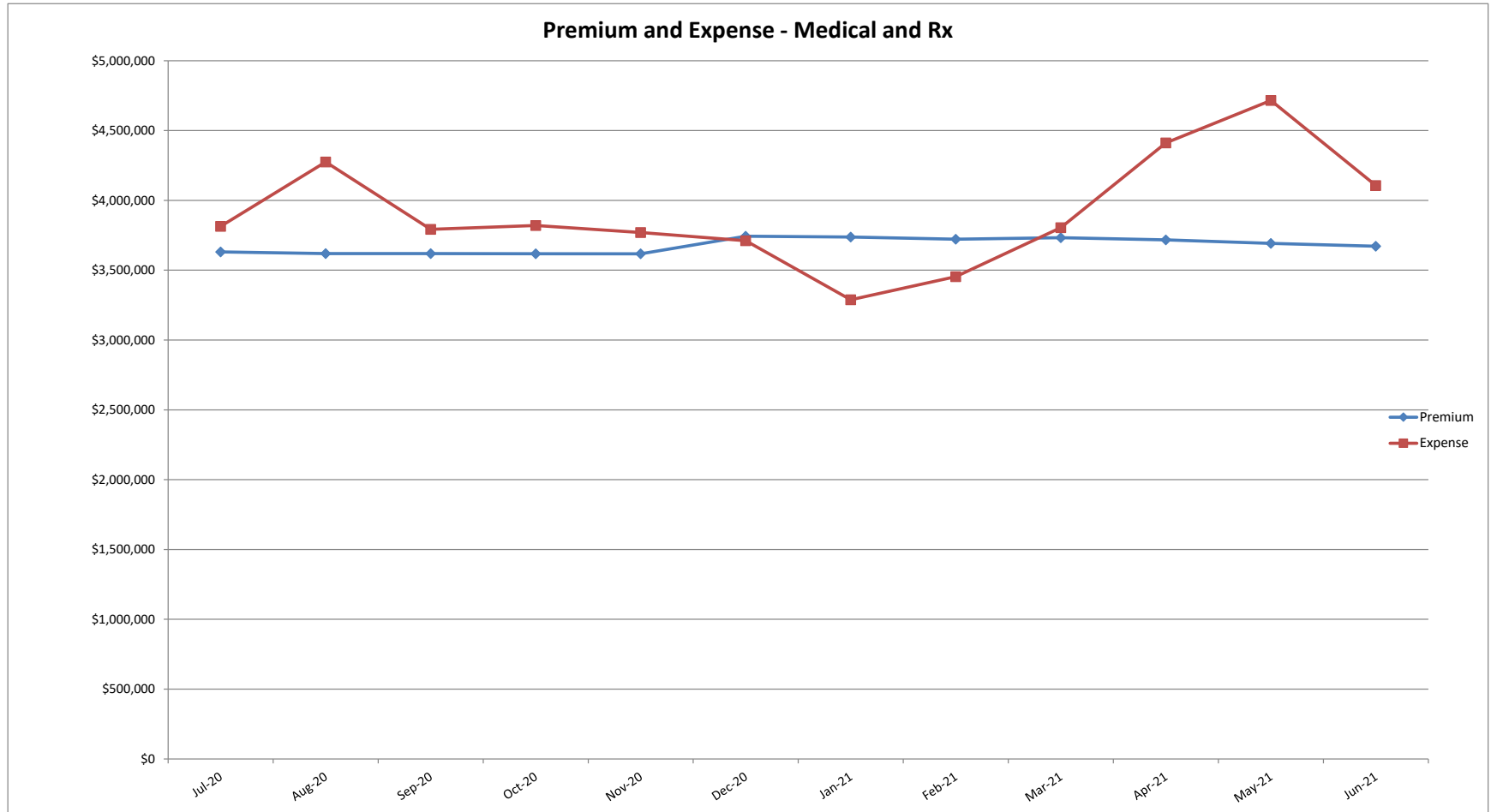
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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jul-19	115	\$153,102	\$63,868	\$29,255	\$9,320	\$0	\$102,442	\$50,660	\$809.76	66.9%
Aug-19	115	\$153,102	\$57,549	\$23,960	\$9,320	\$0	\$90,829	\$62,273	\$708.77	59.3%
Sep-19	115	\$153,408	\$47,280	\$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%
Jun-21	118	\$158,897	\$53,313	\$39,780	\$9,026	\$0	\$102,118	\$56,779	\$788.92	64.3%
<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>120</b>	<b>\$972,547</b>	<b>\$276,591</b>	<b>\$173,910</b>	<b>\$55,226</b>	<b>\$0</b>	<b>\$505,726</b>	<b>\$466,820</b>	<b>\$623.96</b>	<b>52.0%</b>
<b>Current 12 Months</b>	<b>118</b>	<b>\$1,894,699</b>	<b>\$707,317</b>	<b>\$354,875</b>	<b>\$111,792</b>	<b>\$0</b>	<b>\$1,173,984</b>	<b>\$720,715</b>	<b>\$748.02</b>	<b>62.0%</b>

**Data Sources:**

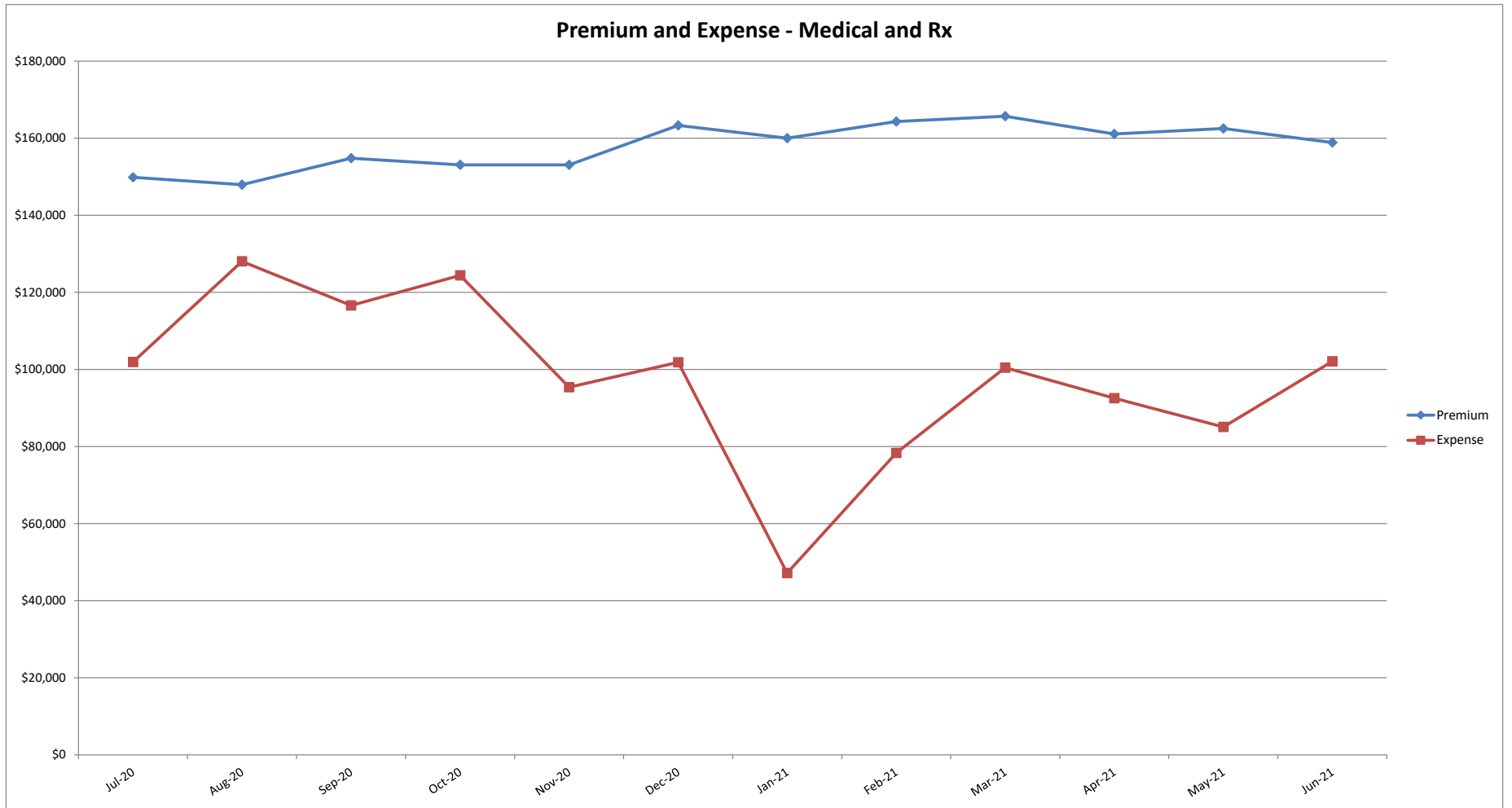
**Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CIL, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix**

**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
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 June 2021  
County of Fresno - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of June 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			
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%
Jun-21	733	\$568,892	\$294,067	\$71,447	\$56,067	\$0	\$421,580	\$147,312	\$498.65	74.1%
<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>729</b>	<b>\$3,385,671</b>	<b>\$1,149,798</b>	<b>\$380,580</b>	<b>\$334,644</b>	<b>\$0</b>	<b>\$1,865,022</b>	<b>\$1,520,649</b>	<b>\$349.80</b>	<b>55.1%</b>
<b>Current 12 Months</b>	<b>731</b>	<b>\$6,744,924</b>	<b>\$2,561,897</b>	<b>\$977,730</b>	<b>\$690,815</b>	<b>\$0</b>	<b>\$4,230,442</b>	<b>\$2,514,482</b>	<b>\$403.61</b>	<b>62.7%</b>

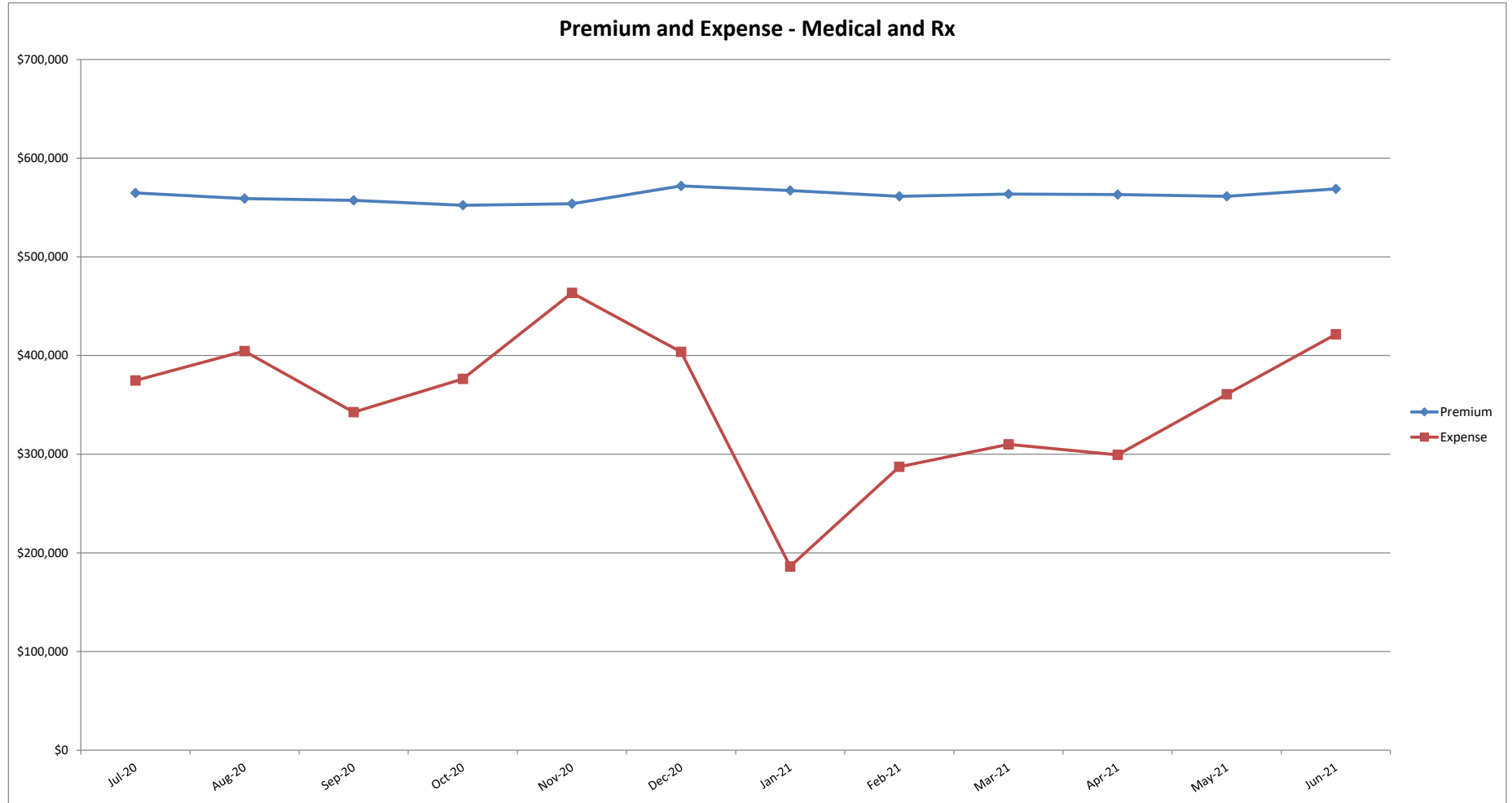
**Data Sources:**

**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 June 2021  
County of Fresno - HDHP**





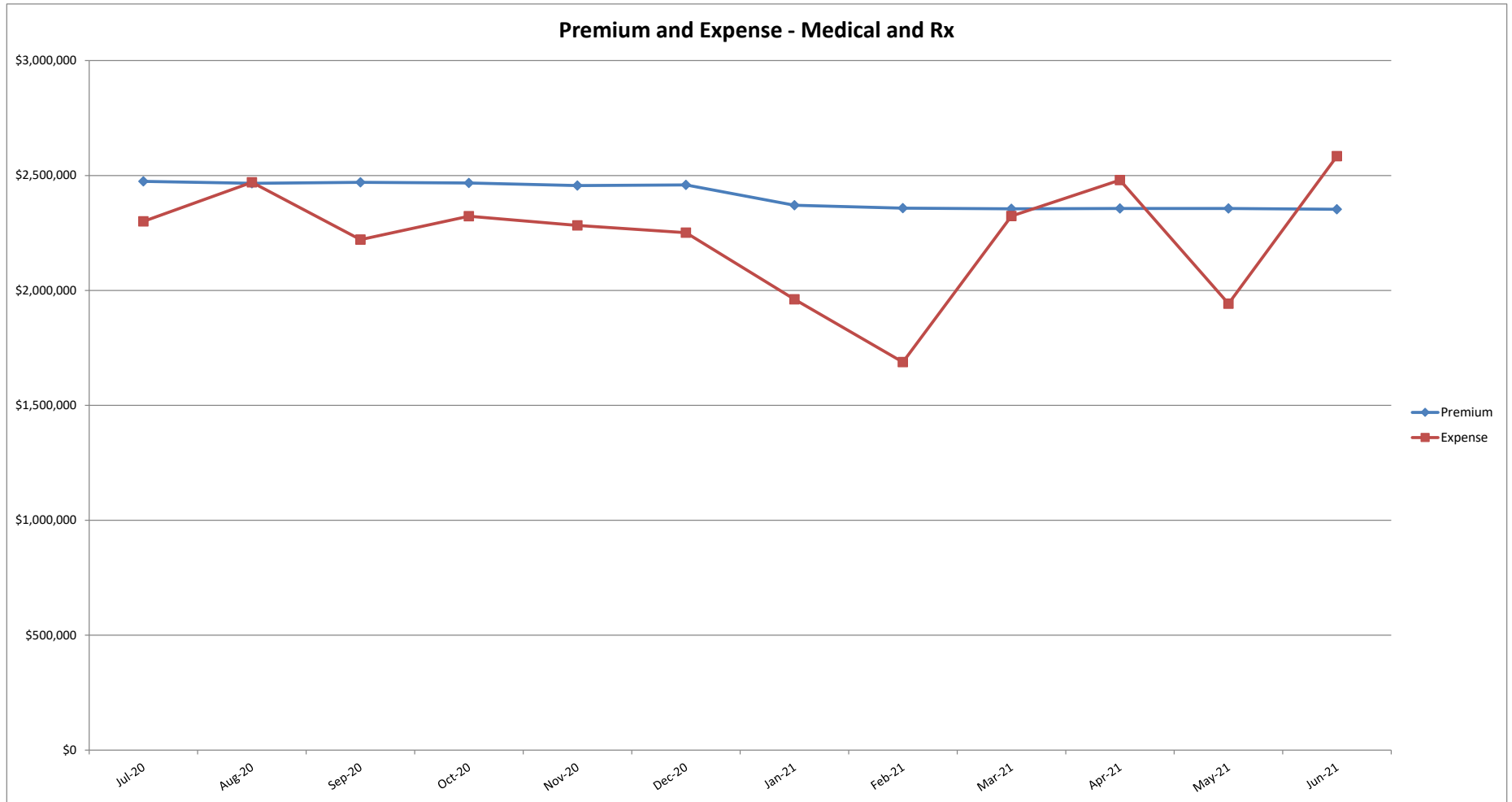
**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of June 2021**  
**County of Tulare - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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	\$2,370,580	\$1,152,049	\$575,386	\$233,489	\$0	\$1,960,924	\$409,656	\$572.19	82.7%
Feb-21	3,006	\$2,358,023	\$896,055	\$559,428	\$232,484	\$0	\$1,687,967	\$670,056	\$484.19	71.6%
Mar-21	2,996	\$2,354,909	\$1,413,310	\$678,437	\$231,711	\$0	\$2,323,458	\$31,451	\$698.18	98.7%
Apr-21	2,998	\$2,356,361	\$1,500,478	\$747,490	\$231,865	\$0	\$2,479,833	-\$123,472	\$749.82	105.2%
May-21	2,999	\$2,356,743	\$1,092,495	\$617,755	\$231,943	\$0	\$1,942,194	\$414,549	\$570.27	82.4%
Jun-21	3,001	\$2,352,971	\$1,643,842	\$708,050	\$232,097	\$0	\$2,583,989	-\$231,018	\$783.70	109.8%
<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>3,003</b>	<b>\$14,149,587</b>	<b>\$7,698,229</b>	<b>\$3,886,546</b>	<b>\$1,393,589</b>	<b>\$0</b>	<b>\$12,978,365</b>	<b>\$1,171,222</b>	<b>\$642.92</b>	<b>91.7%</b>
<b>Current 12 Months</b>	<b>3,014</b>	<b>\$28,942,620</b>	<b>\$16,273,283</b>	<b>\$7,818,601</b>	<b>\$2,734,370</b>	<b>\$0</b>	<b>\$26,826,254</b>	<b>\$2,116,366</b>	<b>\$666.04</b>	<b>92.7%</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:**
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**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of June 2021  
County of Tulare - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)**  
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**County of Tulare - 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			
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	\$2,344,599	\$1,145,993	\$566,062	\$230,783	\$0	\$1,942,837	\$401,762	\$573.74	82.9%
Feb-21	2,971	\$2,332,042	\$892,721	\$559,224	\$229,777	\$0	\$1,681,723	\$650,319	\$488.71	72.1%
Mar-21	2,962	\$2,329,513	\$1,390,603	\$666,042	\$229,081	\$0	\$2,285,726	\$43,787	\$694.34	98.1%
Apr-21	2,964	\$2,330,965	\$1,491,947	\$746,044	\$229,236	\$0	\$2,467,226	-\$136,262	\$755.06	105.8%
May-21	2,966	\$2,332,516	\$1,090,117	\$603,867	\$229,390	\$0	\$1,923,375	\$409,141	\$571.13	82.5%
Jun-21	2,969	\$2,329,329	\$1,640,880	\$707,741	\$229,622	\$0	\$2,578,244	-\$248,915	\$791.05	110.7%
<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>\$13,998,963</b>	<b>\$7,652,262</b>	<b>\$3,848,979</b>	<b>\$1,377,889</b>	<b>\$0</b>	<b>\$12,879,130</b>	<b>\$1,119,833</b>	<b>\$645.56</b>	<b>92.0%</b>
<b>Current 12 Months</b>	<b>2,980</b>	<b>\$28,632,043</b>	<b>\$16,164,969</b>	<b>\$7,733,450</b>	<b>\$2,703,307</b>	<b>\$0</b>	<b>\$26,601,726</b>	<b>\$2,030,316</b>	<b>\$668.28</b>	<b>92.9%</b>

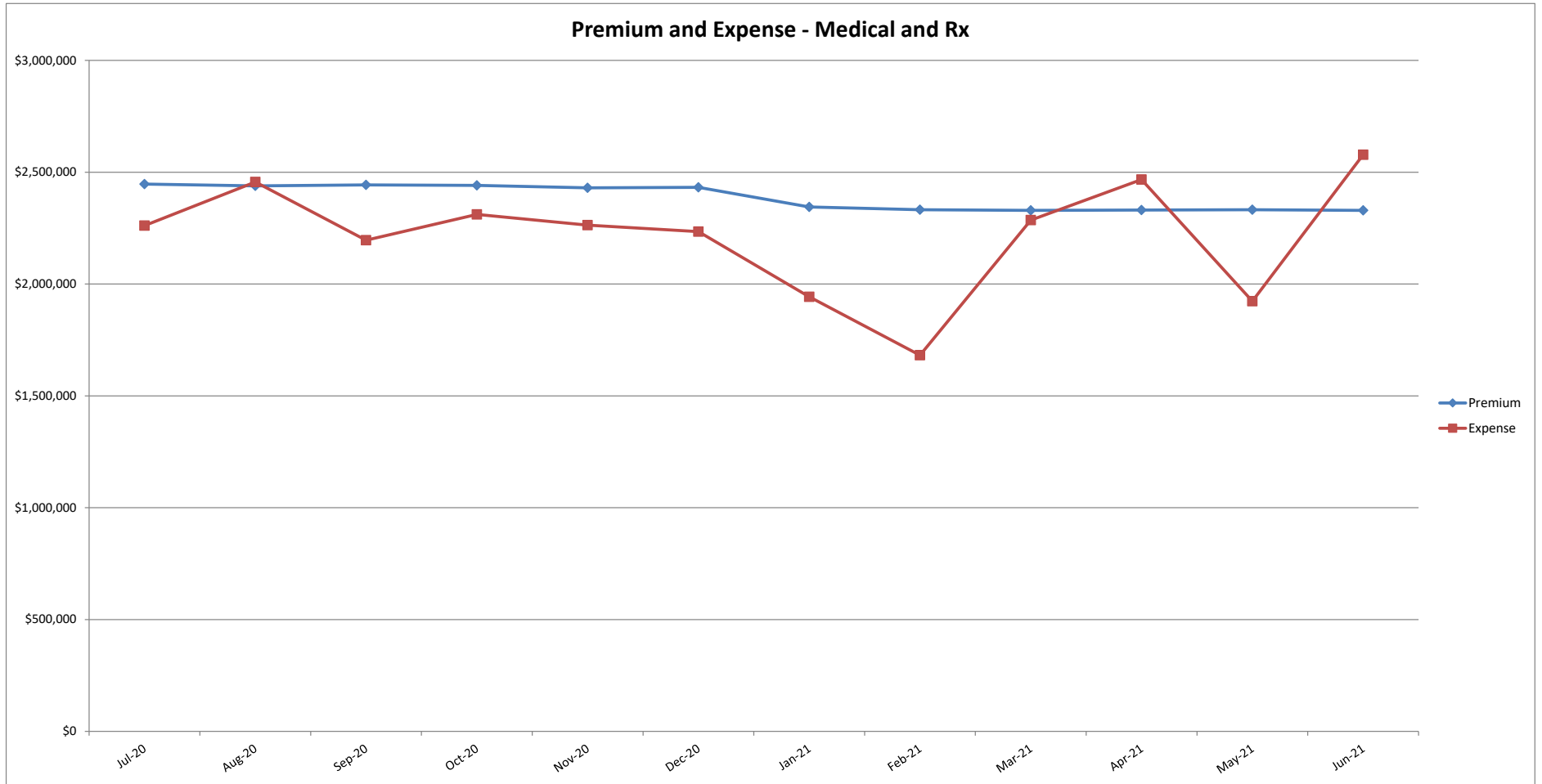
**Data Sources:**

**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 June 2021  
County of Tulare - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of June 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			
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	\$25,981	\$6,056	\$9,324	\$2,707	\$0	\$18,087	\$7,893	\$439.44	69.6%
Feb-21	35	\$25,981	\$3,333	\$204	\$2,707	\$0	\$6,244	\$19,736	\$101.07	24.0%
Mar-21	34	\$25,396	\$22,708	\$12,395	\$2,630	\$0	\$37,732	-\$12,336	\$1,032.42	148.6%
Apr-21	34	\$25,396	\$8,531	\$1,446	\$2,630	\$0	\$12,606	\$12,789	\$293.44	49.6%
May-21	33	\$24,227	\$2,378	\$13,888	\$2,552	\$0	\$18,819	\$5,409	\$492.92	77.7%
Jun-21	32	\$23,642	\$2,962	\$309	\$2,475	\$0	\$5,746	\$17,897	\$102.21	24.3%
<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>\$150,623</b>	<b>\$45,968</b>	<b>\$37,567</b>	<b>\$15,700</b>	<b>\$0</b>	<b>\$99,234</b>	<b>\$51,389</b>	<b>\$411.50</b>	<b>65.9%</b>
<b>Current 12 Months</b>	<b>34</b>	<b>\$310,577</b>	<b>\$108,314</b>	<b>\$85,151</b>	<b>\$31,063</b>	<b>\$0</b>	<b>\$224,527</b>	<b>\$86,050</b>	<b>\$470.72</b>	<b>72.3%</b>

**Data Sources:**

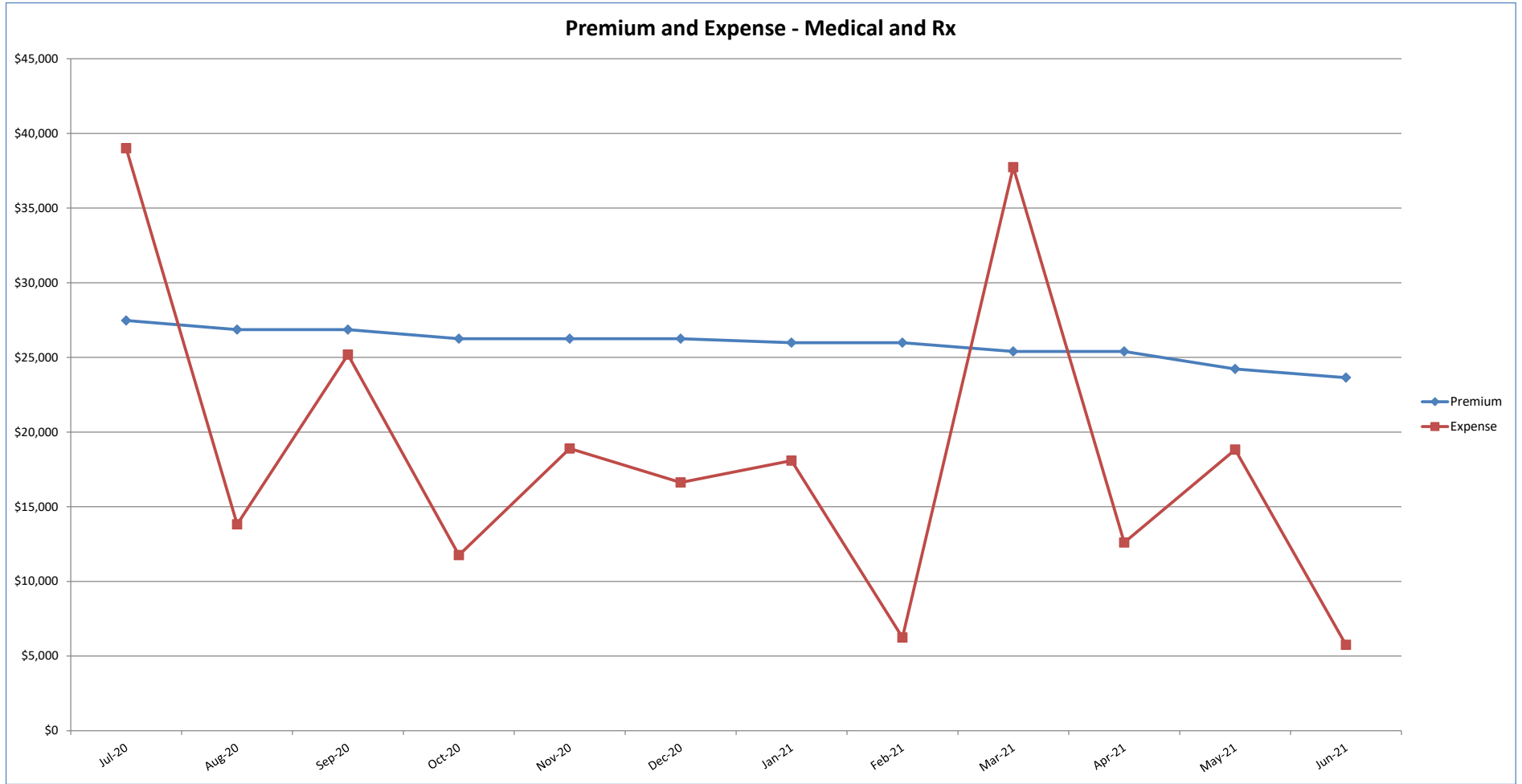
**Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix**

**Notes:**

1. Fixed Cost Schedule: Appendix
2. 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 June 2021  
County of Tulare - HDHP**



**Appendix**

<b>Fixed Cost Schedule</b>				
<b>SJVIA</b>	<b>Anthem Blue Cross Premium and Claims Report as of June 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 June 2021**  
**County of Fresno and County of Tulare**

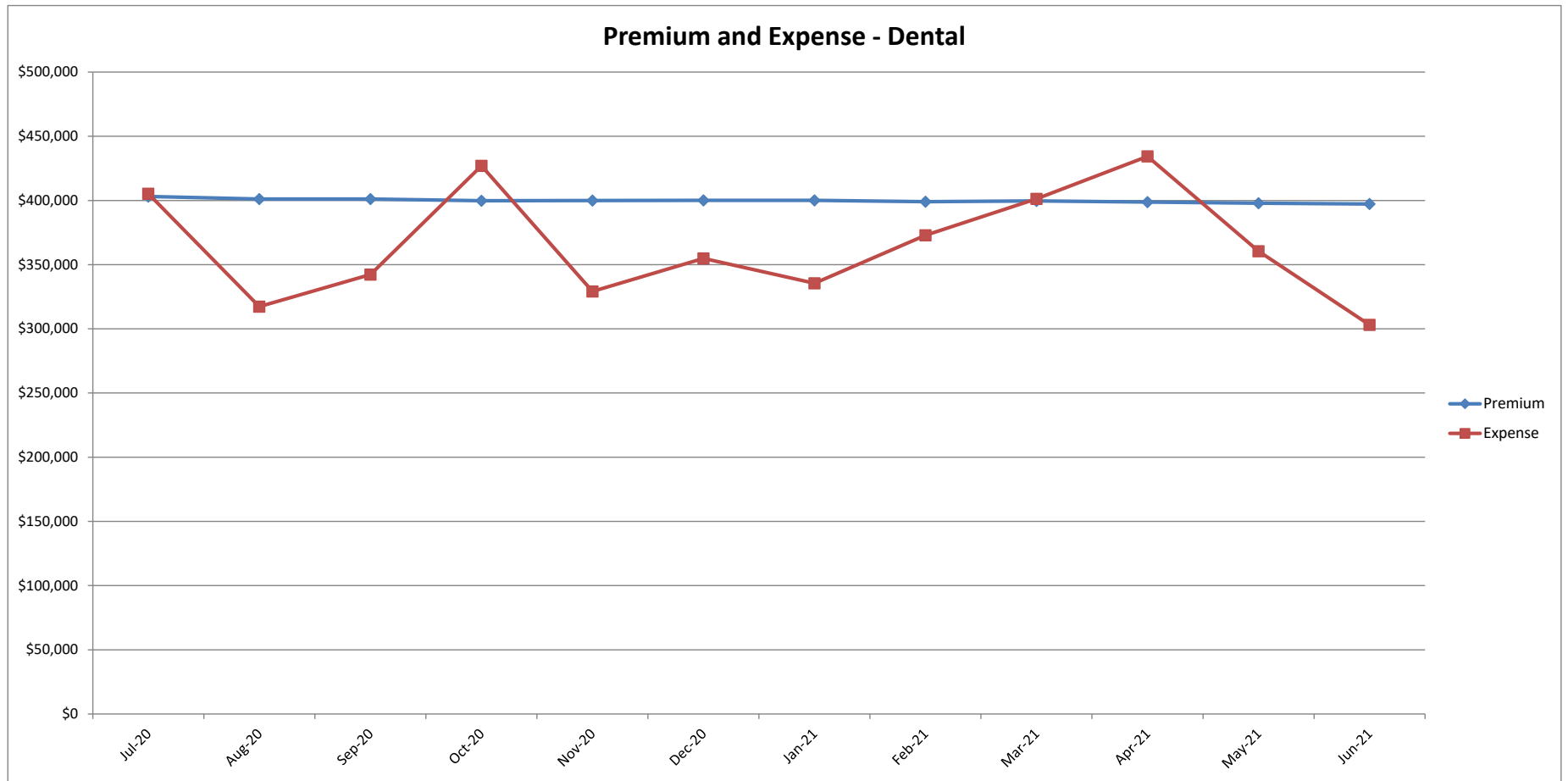
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jul-19	7,061	\$384,202	\$284,717	\$27,326	\$312,043	\$72,159	81.22%
Aug-19	7,077	\$384,829	\$378,664	\$27,388	\$406,052	-\$21,223	105.51%
Sep-19	7,053	\$383,193	\$290,558	\$27,295	\$317,853	\$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%
Jun-21	7,293	\$397,242	\$274,857	\$28,224	\$303,081	\$94,161	76.30%
<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>7,066</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>7,309</b>	<b>\$2,392,666</b>	<b>\$2,037,783</b>	<b>\$169,707</b>	<b>\$2,207,491</b>	<b>\$185,175</b>	<b>92.26%</b>
<b>Current 12 Months</b>	<b>7,297</b>	<b>\$4,797,893</b>	<b>\$4,044,622</b>	<b>\$338,877</b>	<b>\$4,383,499</b>	<b>\$414,395</b>	<b>91.36%</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 June 2021  
County of Fresno and County of Tulare**





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

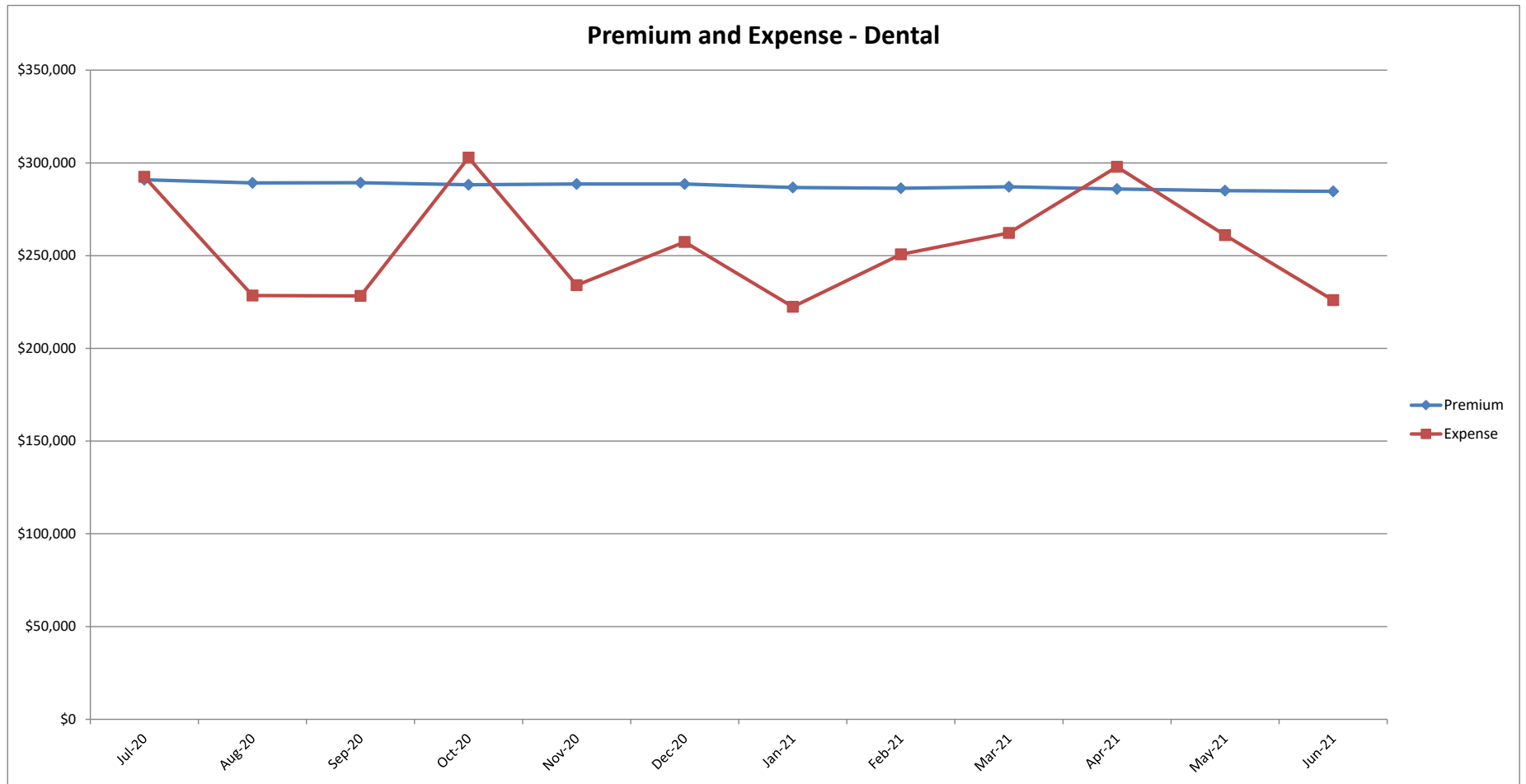
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jul-19	4,488	\$275,946	\$217,515	\$17,369	\$234,884	\$41,062	85.12%
Aug-19	4,493	\$276,211	\$280,221	\$17,388	\$297,608	-\$21,398	107.75%
Sep-19	4,489	\$275,549	\$213,712	\$17,372	\$231,084	\$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%
Jun-21	4,681	\$284,648	\$207,906	\$18,115	\$226,022	\$58,626	79.40%
<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>4,696</b>	<b>\$1,715,805</b>	<b>\$1,411,249</b>	<b>\$109,041</b>	<b>\$1,520,290</b>	<b>\$195,515</b>	<b>88.61%</b>
<b>Current 12 Months</b>	<b>4,690</b>	<b>\$3,450,650</b>	<b>\$2,845,995</b>	<b>\$217,815</b>	<b>\$3,063,810</b>	<b>\$386,840</b>	<b>88.79%</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.
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**San Joaquin Valley Insurance Authority (SJVIA)  
Delta Dental Premium and Claims Report as of June 2021  
County of Fresno**





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

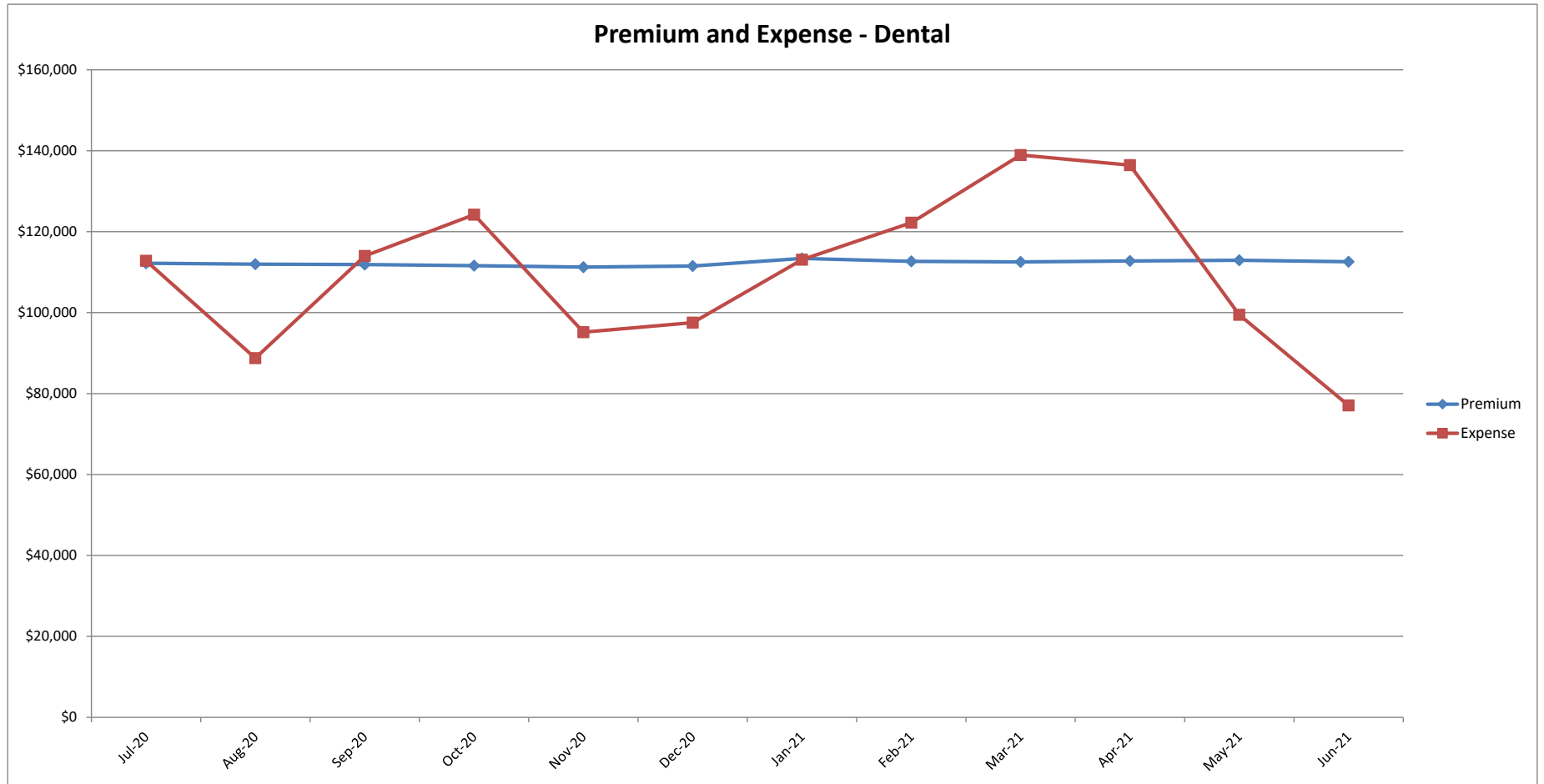
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jul-19	2,573	\$108,256	\$67,202	\$9,958	\$77,160	\$31,096	71.28%
Aug-19	2,584	\$108,618	\$98,444	\$10,000	\$108,444	\$174	99.84%
Sep-19	2,564	\$107,644	\$76,846	\$9,923	\$86,769	\$20,875	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%
Jun-21	2,612	\$112,594	\$66,950	\$10,108	\$77,059	\$35,535	68.44%
<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>\$676,861</b>	<b>\$626,534</b>	<b>\$60,666</b>	<b>\$687,201</b>	<b>-\$10,339</b>	<b>101.53%</b>
<b>Current 12 Months</b>	<b>2,607</b>	<b>\$1,347,244</b>	<b>\$1,198,627</b>	<b>\$121,061</b>	<b>\$1,319,689</b>	<b>\$27,555</b>	<b>97.95%</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 June 2021**  
**County of Tulare**







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

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jun-21	7,140	\$61,325	\$47,233	\$7,972	\$55,205	\$6,120	90.02%
<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>7,154</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>3,578</b>	<b>\$369,862</b>	<b>\$301,036</b>	<b>\$48,082</b>	<b>\$349,118</b>	<b>\$20,744</b>	<b>94.39%</b>
Current 12 Months	7,173	\$741,150	\$595,886	\$96,349	\$692,235	\$48,914	93.40%

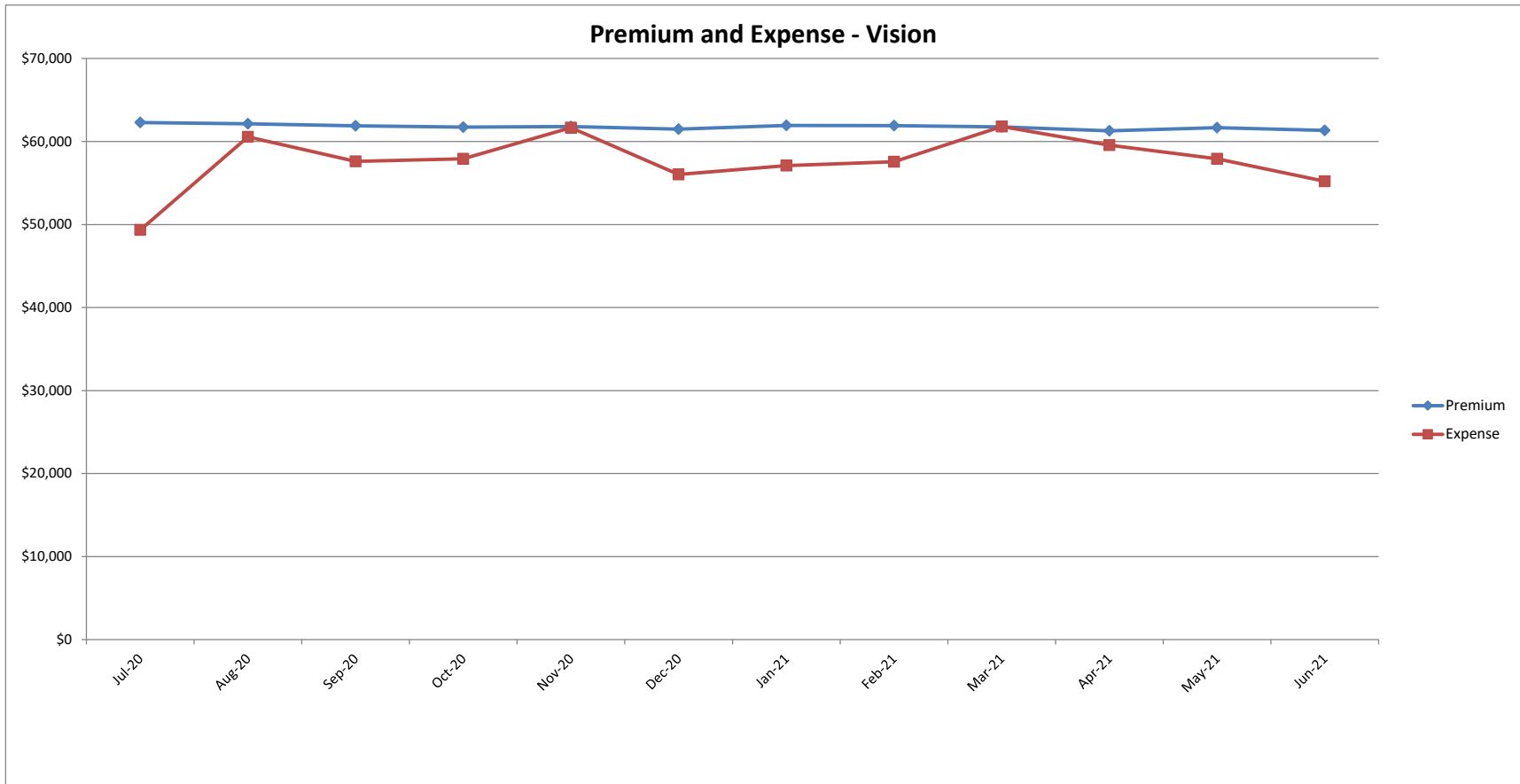
**Data Source: VSP SJVIA Utilization Reports**

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 June 2021  
County of Fresno and County of Tulare





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

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jun-21	4,266	\$44,462	\$30,797	\$5,780	\$36,577	\$7,885	82.27%
<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>4,286</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>2,149</b>	<b>\$269,124</b>	<b>\$205,812</b>	<b>\$34,986</b>	<b>\$240,798</b>	<b>\$28,326</b>	<b>89.47%</b>
Current 12 Months	4,299	\$539,427	\$400,346	\$70,126	\$470,472	\$68,955	87.22%

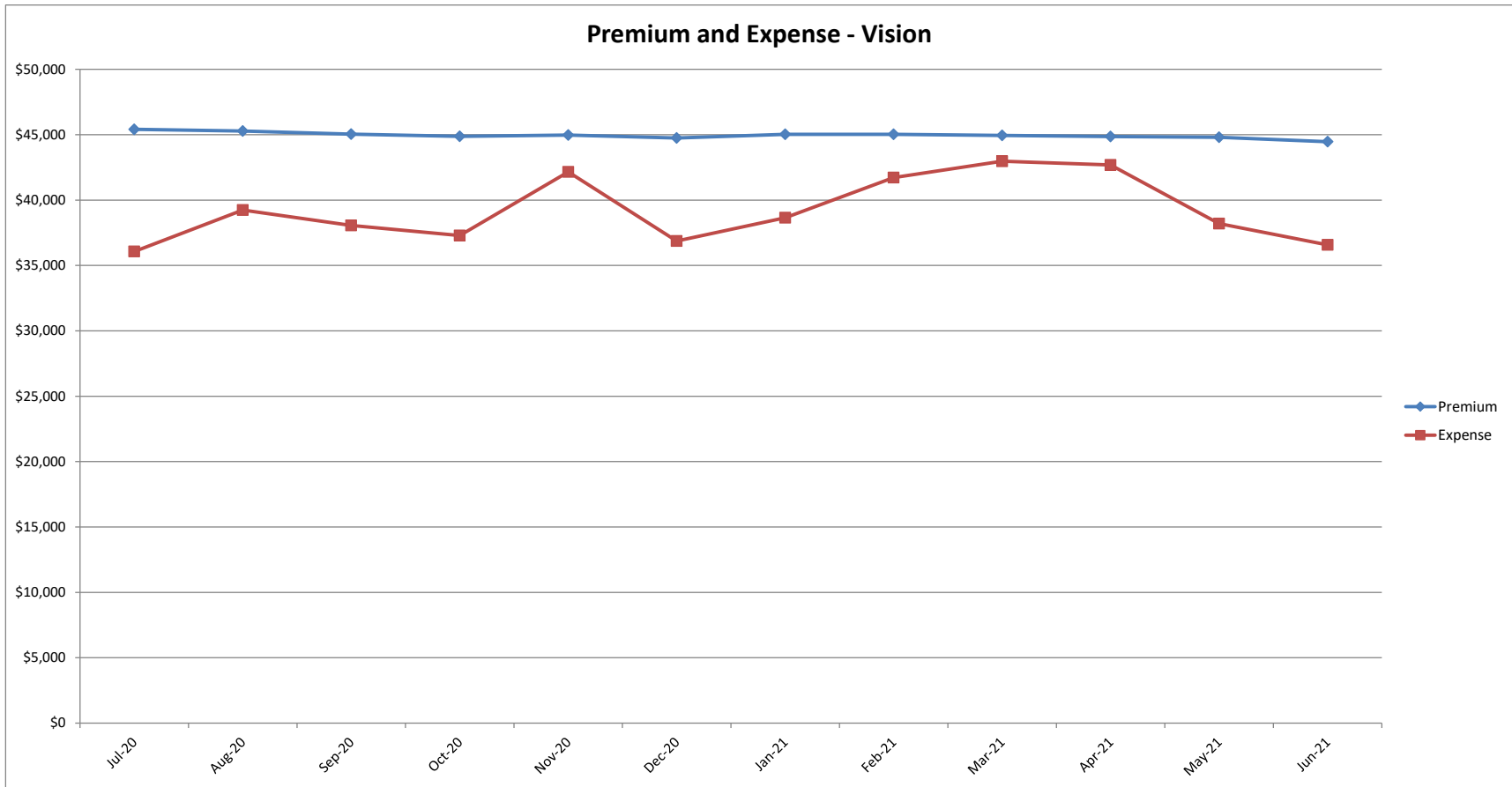
**Data Source: VSP SJVIA Utilization Reports**

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 June 2021  
County of Fresno





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

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jun-21	2,874	\$16,863	\$16,436	\$2,192	\$18,628	-\$1,765	110.47%
<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>2,868</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>1,429</b>	<b>\$100,738</b>	<b>\$95,224</b>	<b>\$13,096</b>	<b>\$108,320</b>	<b>-\$7,583</b>	<b>107.53%</b>
Current 12 Months	2,873	\$201,722	\$195,539	\$26,224	\$221,763	-\$20,041	109.94%

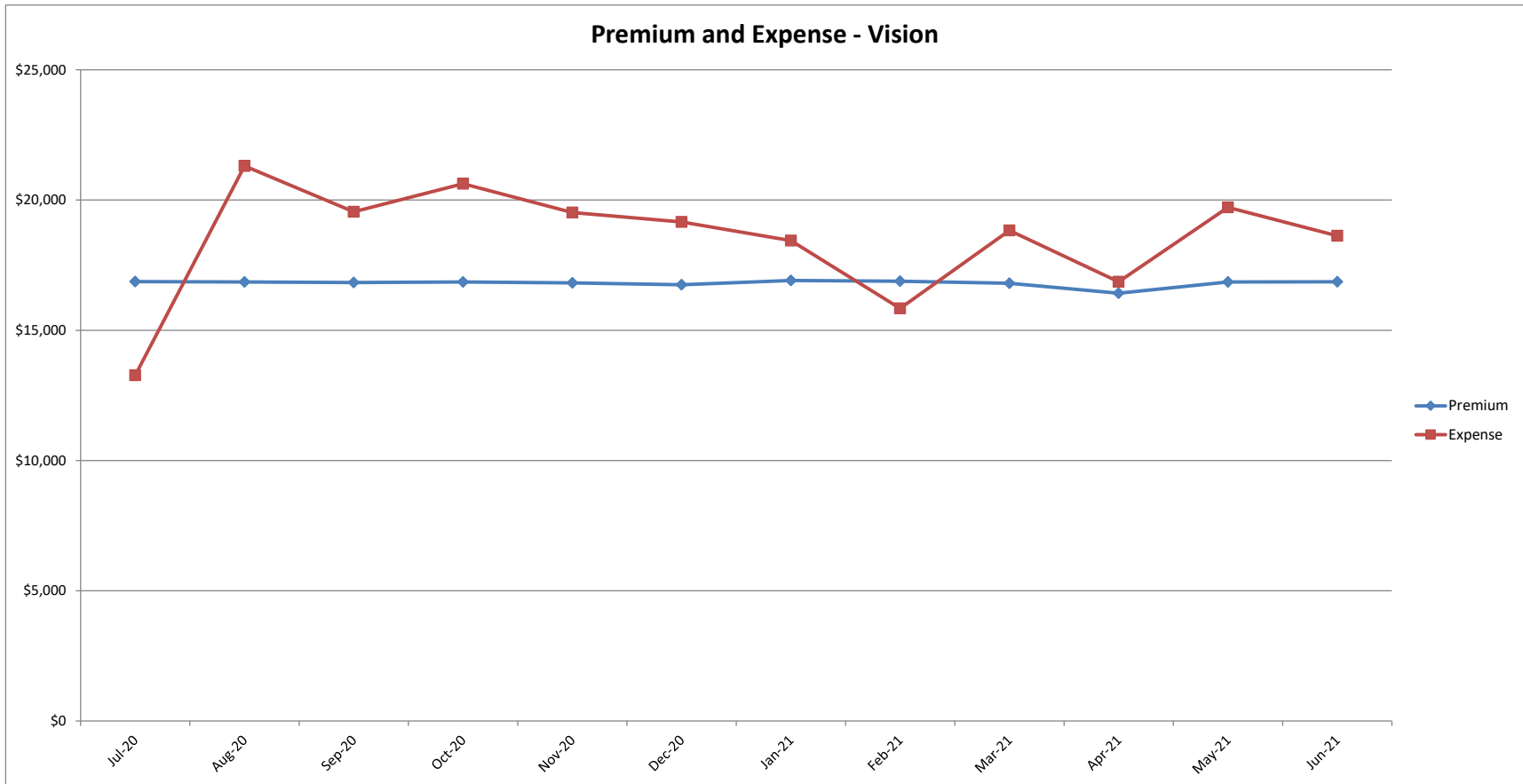
**Data Source: VSP SJVIA Utilization Reports**

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 June 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 Tulare  
 Board of Supervisors Chambers  
 2800 W. Burrel Avenue  
 Visalia, CA 93291**

**AGENDA DATE:** August 27, 2021

**ITEM NUMBER:** Item 11

**SUBJECT:** Receive Consultant’s Report on Reserve Accumulation and Approve Recommendation to Increase the Stabilization Reserve to Three Months (A)

**REQUEST(S):** That the Board review the current stabilization reserve level and approve funding to increase the stabilization reserve to three months.

**DESCRIPTION:**

To ensure the SJVIA has sufficient funds available to cover adverse claim cost fluctuation and other related expenses, a two-month stabilization reserve was established by the SJVIA Board. SJVIA staff requests the Board increase the stabilization reserve requirement to three months and maintain that standard to allow rate relief in the 2022 renewal and future renewals.

**FISCAL IMPACT/FINANCING:**

An additional \$6,224,086 would be set aside in the stabilization reserve to accommodate a three-month accumulation.

**ADMINISTRATIVE SIGN-OFF:**

Hollis Magill  
SJVIA Manager

Lupe Garza  
SJVIA Assistant Manager

August 27, 2021

## SJVIA Board Meeting: Consultant’s Report – Establishing a Policy for Margin Accumulation and Stabilization Reserve

Over the past five years the SJVIA has worked diligently to ensure the JPA is in a strong financial position. At the July 23, 2021 SJVIA Board meeting the auditor’s office shared the following information:

<b>SJVIA Debt Obligations &amp; Cash Positions</b>	<b>IBNR Reserves</b>	<b>2-Month Stabilization Reserve</b>	<b>COF &amp; COT Loans &amp; Int. Payable</b>	<b>Total</b>
<b>7/23/2021</b>				
Current Debt Obligations	\$ 7,099,300	\$12,120,904	\$ 9,733,261	<b>\$28,953,465</b>
Debt Obligations Met?				
Current Cash Position	<b>YES</b>	<b>YES</b>	<b>YES</b>	<b>\$32,159,096</b>
Debt Obligations Met?				
Cash Projection, 6/30/2021	<b>YES</b>	<b>YES</b>	<b>YES</b>	<b>\$34,984,579</b>

Given the financial position of the SJVIA at the July SJVIA Board meeting, the SJVIA Board requested renewal options be shown that reduce rates by lessening the margin requirements and reserve accumulation. This report will provide SJVIA Staff recommendations on establishing reserve and margin accumulation policies.

### Margin versus Stabilization Reserve

Margin needs to be added to rates to account for adverse claim fluctuation. If an adequate Stabilization Reserve is not established, margin must be built into the rates to fund these fluctuations. The SJVIA has established a two-month stabilization reserve. Based on claims data through June 30, 2021 the following chart illustrates the most current view of stabilization levels.

Coverage	Rolling 12 Months of Paid Claims					
	Medical	RX	Stop Loss	RX Rebates	Dental	Total
06.30.21	\$ 52,737,939	\$ 20,109,796	\$ 788,599	\$ 2,723,800	\$ 4,044,622	\$ 73,379,958
Months	Stabilization Reserve					
	1-Month	2-Months	3-Months	4-Months	5-Months	6-Months
06.30.21	\$ 6,114,997	\$ 12,229,993	\$ 18,344,990	\$ 24,459,986	\$ 30,574,983	\$ 36,689,979

SJVIA Staff recommends the SJVIA Board establish a standard that a three-month Stabilization Reserve be calculated and fully reserved at each renewal. Any shortfall will require a margin accumulation to be included in the rates to return to the three-month stabilization reserve standard.



Based on the SJVIA's cash position as June 30, 2021 and projected increases in that cash position in the last six months of the year, SJVIA will have a fully funded IBNR at \$7,281,020, be able to repay the loan at \$9,733,261, have a three-month Stabilization Reserve of \$18,344,990, and an excess margin fund as the chart below illustrates.

<b>SJVIA Debt Obligations and Cash Position</b>	<b>Auditor's Report</b>	<b>Update</b>
IBNR Reserve - Update	\$7,099,300	\$7,281,020
Loan Repayment	\$9,733,261	\$9,733,261
<u>Stabilization Reserve 2 mo. vs 3 mo.</u>	<u>\$12,120,904</u>	<u>\$18,344,990</u>
<b>Funding Requirement</b>	<b>\$28,953,465</b>	<b>\$35,359,271</b>
Cash Projection as of 6/30/2021	\$34,984,579	\$34,984,579
<u>Cash Accumulation 7/1-12/31/2021</u>	<u>\$3,728,257</u>	<u>\$3,728,257</u>
<b>Total Accumulation by 12/31/2021</b>	<b>\$38,712,836</b>	<b>\$38,712,836</b>
<b>\$ Difference</b>	<b>\$9,759,371</b>	<b>\$3,353,565</b>



**BOARD OF DIRECTORS**

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

**Meeting Location:  
County of Tulare  
Board of Supervisors Chambers  
2800 W. Burrel Avenue  
Visalia, CA 93291**

**AGENDA DATE:** August 27, 2021

**ITEM NUMBER:** Item 12

**SUBJECT:** Receive and Accept Consultant's SJVIA Actuarially Certified Incurred But Not Reported Reserve Report as of June 30, 2021 and Approve Funding to Maintain the Fully-Funded Status of the IBNR Reserve (A)

**REQUEST(S):** That the Board receive the consultant's SJVIA actuarially certified IBNR report as of June 30, 2021 and approve an increase of \$181,720 to the IBNR reserve to maintain the fully-funded status at \$7,281,020 and that the Board approve the \$181,720 be taken from margin accumulation and not be built into the 2022 rates.

**DESCRIPTION:**

IBNR reserve calculates the outstanding liability for claims that have been incurred but have not yet been paid. The SJVIA Board has directed staff to maintain a fully funded IBNR reserve. The SJVIA IBNR reserve is calculated for each participating entity (the County of Fresno and the County of Tulare) and is based on actuarial models.

For the June 30, 2021 valuation date, the total IBNR reserve liability is \$7,281,020 for medical, prescription drugs, and dental. This is an increase of \$181,720 from the December 31, 2020 actuarially certified IBNR reserve of \$7,099,300.

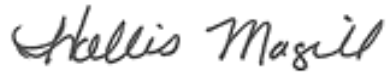
**FISCAL IMPACT/FINANCING:**

The IBNR reserve liability for the self-funded medical, prescription drugs, and the dental PPO coverage program increased by \$181,720 from \$7,099,300 on the December 31, 2020 valuation date to \$7,281,020 on the June 30, 2021 valuation date. The June 30, 2021 valuation amount includes a 15% or \$949,698 margin.

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** August 27, 2021

**ADMINISTRATIVE SIGN-OFF:**



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Hollis Magill  
SJVIA Manager



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Lupe Garza  
SJVIA Assistant Manager



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August 6, 2021

Mr. Mario Cabrera  
 Financial Reporting & Audits Division Chief  
 Auditor-Controller/Treasurer-Tax Collector  
 Financial Reporting & Audits  
 2281 Tulare St., Room 105  
 Fresno, CA 93721

**SJVIA – COUNTY OF FRESNO  
 INCURRED BUT NOT REPORTED (IBNR) RESERVES AS OF JUNE 30, 2021**

Dear Mario:

We have estimated the “Incurred But Not Reported” (IBNR) claims reserves for the self-funded medical, prescription drug and dental plans for County of Fresno as of June 30, 2021.

**CLAIM EXPERIENCE – JULY 1, 2020 TO JUNE 30, 2021**

We analyzed the experience in the past 12 months to determine the actual lag between the incurred and payment dates of the medical and drug claims.

Coverage	Paid Claims	Average Monthly Employees	Per Employee Per Month (PEPM)
Medical	\$36,464,656	3908	\$777.56
Prescription Drug	\$12,291,195	3908	\$262.09
Dental	\$2,845,995	4690	\$50.57
<b>Total</b>	<b>\$51,601,846</b>	<b>N/A</b>	<b>\$1,090.22</b>

**KEENAN’S IBNR ACTUARIAL RESERVE METHODOLOGY**

In Keenan’s IBNR actuarial reserve calculation, the estimated outstanding claims at the end of the period (ending IBNR) is calculated based on the Bornhuetter-Ferguson actuarial method. Under this method, the IBNR is determined based on completion factors and expected incurred claims. The completion factors are derived from actual claim lag data which takes into account the claim payment pattern. When the groups are small, the completion factors are blended with the industry norm completion factors. The IBNR claim reserve is estimated as the sum, for all prior months, of the expected incurred claim for the month multiplied by the proportion of claims expected to still be outstanding based on the completion factors.

Based on our analysis, we estimated the following unpaid claim liabilities for County of Fresno:

Coverage	Number of Employees in June 2021	Reserves on 6/30/2021
Medical	3878	\$3,334,990
Prescription Drug	3878	\$737,472
Dental	4681	\$166,433
<b>Total</b>	<b>N/A</b>	<b>\$4,238,895</b>

**ESTIMATED IBNR RESERVES AS OF JUNE 30, 2021**

Finally, the claims reserves are adjusted to reflect, among other things, claims fluctuation margins, retroactive claim adjustments and enrollment fluctuation. The final reserves are shown below:

Coverage	Reserves on 6/30/2021	Adjustment Factor	IBNR on 6/30/2021
Medical	\$3,334,990	1.15	\$3,835,240
Prescription Drug	\$737,472	1.15	\$848,090
Dental	\$166,433	1.15	\$191,400
<b>Total</b>	<b>\$4,238,895</b>	<b>1.15</b>	<b>\$4,874,730</b>

**CERTIFICATION**

The costs, liabilities and other factors under the plan were determined in accordance with generally accepted actuarial principles and procedures. The IBNR reserve calculations reported herein are consistent with our understanding of the Bornhuetter-Ferguson actuarial method. The actuarial assumptions are reasonable and represent our best estimate of the anticipated experience under the plan.

The undersigned credentialed actuary meets the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained in this report.

Sincerely,



Christine Hough, FSA, FCA, MAAA  
Vice President & Actuary



Arthur Ternersesian  
Underwriting Director



2355 Crenshaw Blvd.  
 Suite 200  
 Torrance, CA 90501  
 P.O. Box 4328  
 Torrance, CA 90510

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 License No. 0451271

August 6, 2021

Mr. Mario Cabrera  
 Financial Reporting & Audits Division Chief  
 Auditor-Controller/Treasurer-Tax Collector  
 Financial Reporting & Audits  
 2281 Tulare St., Room 105  
 Fresno, CA 93721

**SJVIA – COUNTY OF TULARE  
 INCURRED BUT NOT REPORTED (IBNR) RESERVES AS OF JUNE 30, 2021**

Dear Mario:

We have estimated the “Incurred But Not Reported” (IBNR) claims reserves for the self-funded medical, prescription drug and dental plans for County of Tulare as of June 30, 2021.

**CLAIM EXPERIENCE – JULY 1, 2020 TO JUNE 30, 2021**

We analyzed the experience in the past 12 months to determine the actual lag between the incurred and payment dates of the medical and drug claims.

Coverage	Paid Claims	Average Monthly Employees	Per Employee Per Month (PEPM)
Medical	\$16,273,283	3014	\$449.94
Prescription Drug	\$7,818,601	3014	\$216.17
Dental	\$1,198,627	2607	\$38.31
<b>Total</b>	<b>\$25,290,511</b>	<b>N/A</b>	<b>\$704.42</b>

**KEENAN’S IBNR ACTUARIAL RESERVE METHODOLOGY**

In Keenan’s IBNR actuarial reserve calculation, the estimated outstanding claims at the end of the period (ending IBNR) is calculated based on the Bornhuetter-Ferguson actuarial method. Under this method, the IBNR is determined based on completion factors and expected incurred claims. The completion factors are derived from actual claim lag data which takes into account the claim payment pattern. When the groups are small, the completion factors are blended with the industry norm completion factors. The IBNR claim reserve is estimated as the sum, for all prior months, of the expected incurred claim for the month multiplied by the proportion of claims expected to still be outstanding based on the completion factors.

Based on our analysis, we estimated the following unpaid claim liabilities for County of Tulare:

Coverage	Number of Employees in June 2021	Reserves on 6/30/2021
Medical	3001	\$1,560,587
Prescription Drug	3001	\$469,116
Dental	2612	\$62,724
<b>Total</b>	<b>N/A</b>	<b>\$2,092,427</b>

**ESTIMATED IBNR RESERVES AS OF JUNE 30, 2021**

Finally, the claims reserves are adjusted to reflect, among other things, claims fluctuation margins, retroactive claim adjustments and enrollment fluctuation. The final reserves are shown below:

Coverage	Reserves on 6/30/2021	Adjustment Factor	IBNR on 6/30/2021
Medical	\$1,560,587	1.15	\$1,794,680
Prescription Drug	\$469,116	1.15	\$539,480
Dental	\$62,724	1.15	\$72,130
<b>Total</b>	<b>\$2,092,427</b>	<b>1.15</b>	<b>\$2,406,290</b>

**CERTIFICATION**

The costs, liabilities and other factors under the plan were determined in accordance with generally accepted actuarial principles and procedures. The IBNR reserve calculations reported herein are consistent with our understanding of the Bornhuetter-Ferguson actuarial method. The actuarial assumptions are reasonable and represent our best estimate of the anticipated experience under the plan.

The undersigned credentialed actuary meets the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained in this report.

Sincerely,



Christine Hough, FSA, FCA, MAAA  
Vice President & Actuary



Arthur Ternersesian  
Underwriting Director



**BOARD OF DIRECTORS**

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

**Meeting Location:  
County of Tulare  
Board of Supervisors Chambers  
2800 W. Burrel Avenue  
Visalia, CA 93291**

**AGENDA DATE:** August 27, 2021

**ITEM NUMBER:** Item 14

**SUBJECT:** Receive Keenan Pharmacy Services' Consultant's Report on EmpiRx Q2 2021 Utilization (I)

**REQUEST(S):** That the Board receive Keenan Pharmacy Services' consultant's report on EmpiRx Q2 2021 utilization.

**DESCRIPTION:**

Keenan Pharmacy Services has completed their review of Q2 2021 utilization for EmpiRx. Please see attached reports for further details.

**FISCAL IMPACT/FINANCING:**

None

**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



August 27, 2021

## SJVIA Board Meeting: Consultant's Report - EmpiRx Q2 2021 Utilization

### SJVIA- EmpiRx Health - Q2 2021 Highlights:

- SJVIA's total plan cost increased in Q2 2021 by 14.16% to **\$5,072,541**
  - Tulare: \$2,057,651 in Plan Cost
  - Fresno: \$3,014,890 in Plan Cost
  - The increase in plan spend can be attributed to increased utilization
  - There was an increase of 6.48% in plan cost when comparing Q2 2020 (\$4,763,678) to Q2 2021 (\$5,072,541)
- Majority of the SJVIA members continue to fill scripts at retail
  - Retail scripts account for 98.60% of plan spend
- Overall, the claims volume in Q2 2021 increased in all channels apart from Retail90 Brand
  - The majority of SJVIA members (82.3% of scripts) are filling in the Retail Generic or Retail90 channel
- The Generic Dispensing Rate (GDR) continues to trend well for SJVIA in all channels
  - The GDR increased slightly in the Retail90 channel
  - The Mail Generic dispensing rate decreased slightly in Q2 2021 to 87.83% from 88.94% in Q1 2021
  - The GDR excludes specialty
- Q2 2021 Specialty plan spend increased compared to previous quarters
  - The spend shift can be mostly attributed to the Specialty channel seeing a significant increase in utilization for Q2
  - Specialty Plan Costs in Q2: \$2,003,006 (39.49% of plan spend)
    - Specialty Plan cost in Q1 2021: \$1,392,121
    - There was a year over year increase in specialty plan cost when comparing Q2 2020 (\$1,572,007) to Q2 2021 (\$2,003,006)
- Specialty claims volume increased with new utilization in Q2 2021
  - 537 Scripts filed in Q2 2021
    - 477 Scripts filled in Q4 2020
    - 520 Scripts filled in Q2 2020
  - SJVIA specialty plan costs (39.5% of total cost) trends above the EmpiRx book of business national average range (30%-35%)
- Top clinical cost drivers by Therapeutic Class
  - ANALGESICS - ANTI-INFLAMMATORY
  - ANTIDIABETICS
  - DERMATOLOGICALS
  - RESPIRATORY AGENTS- MISC.
  - ANTINEOPLATICS AND ADJUNCTIVE THERAPIES
  - ANTIPSYCHOTICS/ANTIMANIC AGENTS

- Top Clinical Cost Drivers by Drug (Q2 2021):
  - HUMIRA PEN (ANALGESICS - ANTI-INFLAMMATORY)
    - 2021 (Q2) ingredient costs: \$452,893.41
    - 16 Utilizers (3 additional utilizers than Q1)
  - TRULICITY (ANTIDIABETICS)
    - 2021 (Q2) ingredient costs: \$418,515.71
    - 101 Utilizers (12 additional utilizers than Q1)
  - OZEMPIC (ANTIDIABETICS)
    - 2021 (Q2) ingredient costs: \$230,748.09
    - 72 Utilizers ( 20 additional utilizers than Q1)
  - TREMFYA (DERMATOLOGICALS)
    - 2021 (Q2) ingredient costs: \$208,157.29
    - 8 Utilizers ( 2 additional utilizers than Q1)
  - JARDIANCE (ANTIDIABETICS)
    - 2021 (Q2) ingredient costs: \$207,835.86
    - 84 Utilizers ( 10 additional utilizers than Q1)
  - JANUVIA (ANTIDIABETICS)
    - 2021 (Q2) ingredient costs: \$205,720.26
    - 97 Utilizers ( 22 additional utilizers than Q1)
  - DUPIXENT (DERMATOLOGICALS)
    - 2021 (Q2) ingredient costs: \$180,038.34
    - 13 Utilizers ( 3 additional utilizers than Q1)
  - TRIKAFTA (RESPIRATORY AGENTS- MISC)
    - 2021 (Q2) ingredient costs: \$174,632.92
    - 1 Utilizer

Note: Specialty medications require a prior authorization before they can be filled.

- Rebates:
  - Q1 2021 estimated net rebate amount is \$619,674
    - Beginning with the fourth quarter of 2020, rebates will be paid within 120 days following the end of the applicable quarter
- Clinical savings guarantee for 18 months: \$1,500,000
  - Prorated Clinical Guarantee (Q3 2020-Q4 2021): \$750,000
  - Q3 2020 - Q1 2021 Estimated Clinical Savings Performance: \$3,109,777

### **KPS Audit**

KPS conducts a yearly financial audit of EmpiRx clinical savings, Average Wholesale Price (AWP) discounts and rebate performance against the client's aggregate contractual guarantees.

### **2021 EmpiRx Renewal**

KPS 2021 renewal negotiations with EmpiRx Health (EH) will potentially provide \$4.2 million in saving for SJVIA over the next 2.5 years. KPS negotiated additional rebate payout improvement and deeper discounts guarantees.



**Keenan Pharmacy Services**  
**San Joaquin Valley Insurance Authority**  
**Quarterly Key Pharmacy Benefit Metrics**  
**Data Reviewed Through: 2nd Quarter, 2021**

**Presented by Alexandria Van Brunt**  
**Sr. Account Manager, KPS**

# Quarterly Key Pharmacy Benefit Metrics

## Executive Summary

- **Q2 2021 Highlights:**
  - SJVIA's total plan cost increased in Q2 2021 by 14.16% to **\$5,072,541**
    - Tulare: \$2,057,651 in Plan Cost
    - Fresno: \$3,014,890 in Plan Cost
    - The increase in plan spend can be attributed to utilization increasing
    - There was an increase of 6.48% in plan cost when comparing Q2 2020 (\$4,763,678) to Q2 2021 (\$5,072,541)
  - Majority of the SJVIA members continue to fill scripts at retail
    - Retail scripts account for 98.60% of plan spend
  - Overall, the claims volume in Q2 2021 increased in all channels apart from Retail90 Brand
    - 82.3% of scripts are being filled at the Retail generic or Retail90 channel
  - The Generic Dispensing Rate (GDR) continues to trend well for SJVIA in all channels
    - The GDR increased slightly in the Retail90 channel
    - The Mail Generic dispensing rate decreased slightly in Q2 2021 to 87.83%
      - 88.94% in Q1 2021
    - The GDR excludes specialty

# Quarterly Key Pharmacy Benefit Metrics

## Executive Summary Continued

- **Q2 2021 Specialty plan spend increased compared to previous quarters**
  - The spend shift can be mostly attributed to the Specialty channel seeing a significant increase in utilization for Q2
  - Specialty Plan Costs in Q2: \$2,003,006 (39.49% of plan spend)
    - Specialty Plan cost in Q1 2021: \$1,392,121
    - There was an increase in specialty plan cost when comparing Q2 2020 (\$1,572,007) to Q2 2021 (\$2,003,006)
  - Specialty claims volume increased with new utilization in Q2 2021
    - 537 Scripts filed in Q2 2021
      - » 477 Scripts filled in Q4 2020
      - » 520 Scripts filled in Q2 2020
  - SJVIA Specialty plan costs trends above the EmpiRx Book of Business national average range (30%-35%)
- **Top clinical cost drivers by Therapeutic Class**
  - ANALGESICS - ANTI-INFLAMMATORY
  - ANTIDIABETICS
  - DERMATOLOGICALS
  - RESPIRATORY AGENTS- MISC.
  - ANTINEOPLATICS AND ADJUNCTIVE THERAPIES
  - ANTIPSYCHOTICS/ANTIMANIC AGENTS

# Quarterly Key Pharmacy Benefit Metrics

## Executive Summary Continued

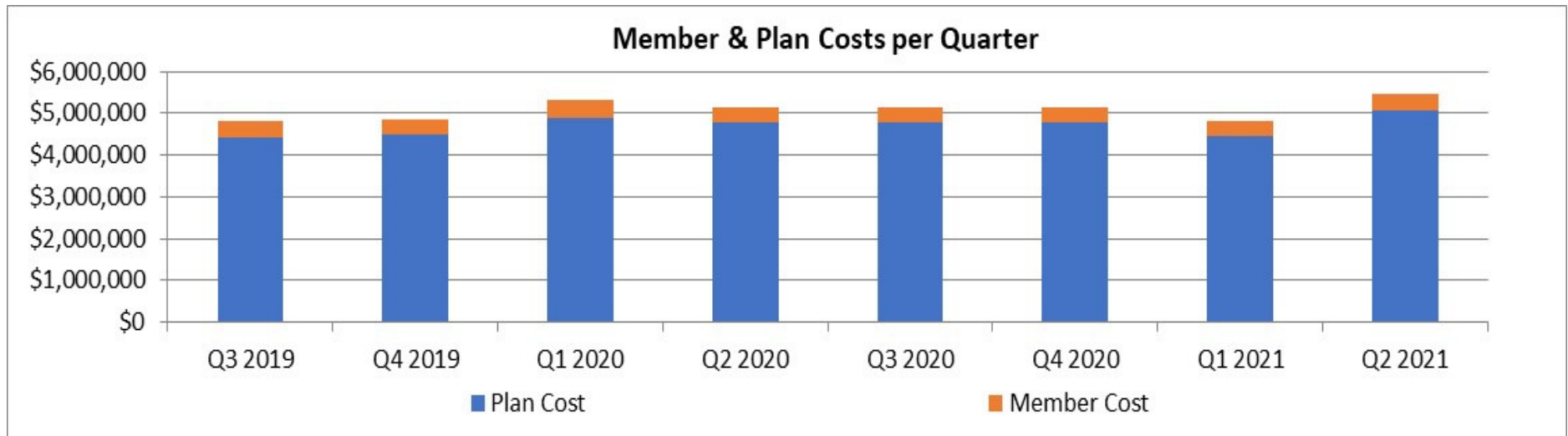
- **Top Clinical Cost Drivers By Drug (Q2 2021):**
  - HUMIRA PEN (ANALGESICS - ANTI-INFLAMMATORY)
    - 2021 (Q2) ingredient costs: \$452,893.41
    - 16 Utilizers (3 additional utilizers than Q1)
  - TRULICITY (ANTIDIABETICS)
    - 2021 (Q2) ingredient costs: \$418,515.71
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  - TRIKAFTA (RESPIRATORY AGENTS- MISC)
    - 2021 (Q2) ingredient costs: \$174,632.92
    - 1 Utilizer

Note: Specialty medications require a prior authorization before they can be filled.

# Quarterly Key Pharmacy Benefit Metrics

## Cost Trend by Quarter

Category	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
<b>Gross Cost</b>	\$4,794,964	\$4,844,157	\$5,320,273	\$5,153,562	\$5,145,875	\$5,150,035	\$4,829,456	\$5,463,764
<b>Plan Cost</b>	\$4,428,298	\$4,472,131	\$4,893,192	\$4,763,678	\$4,761,468	\$4,769,527	\$4,443,378	\$5,072,541
<b>Member Cost</b>	\$366,666	\$372,026	\$427,081	\$389,883	\$384,407	\$380,507	\$386,078	\$391,223

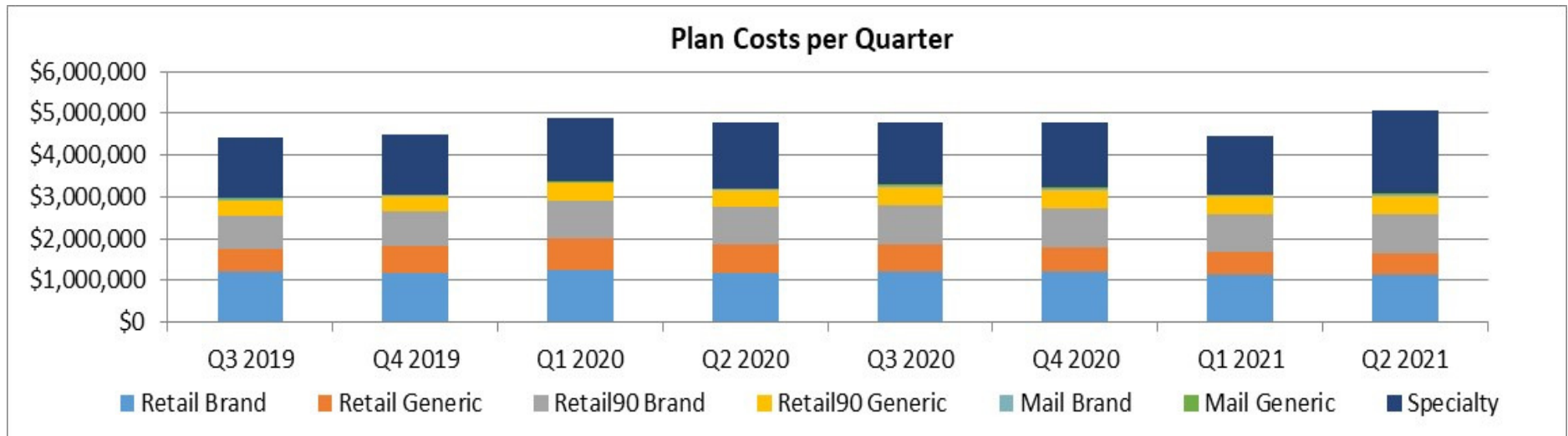


- This report details the total member and plan costs, by quarter, for the most recent 8 quarter period
- Gross cost = plan cost + member cost

# Quarterly Key Pharmacy Benefit Metrics

## Plan Cost by Channel

Category	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
<b>Retail Brand</b>	\$1,202,807	\$1,162,594	\$1,252,574	\$1,186,673	\$1,204,674	\$1,213,904	\$1,148,357	\$1,130,608
<b>Retail Generic</b>	\$550,879	\$671,424	\$767,794	\$675,196	\$661,165	\$568,630	\$535,374	\$516,396
<b>Retail90 Brand</b>	\$784,114	\$819,714	\$901,044	\$886,199	\$915,081	\$928,860	\$885,454	\$938,130
<b>Retail90 Generic</b>	\$378,526	\$356,074	\$397,208	\$405,162	\$458,566	\$455,767	\$442,117	\$441,518
<b>Mail Brand</b>	\$40,973	\$35,685	\$35,378	\$22,627	\$32,105	\$22,821	\$22,095	\$21,536
<b>Mail Generic</b>	\$16,982	\$15,576	\$14,795	\$15,814	\$18,672	\$20,104	\$17,860	\$21,347
<b>Specialty</b>	\$1,454,017	\$1,411,065	\$1,524,399	\$1,572,007	\$1,471,204	\$1,559,440	\$1,392,121	\$2,003,006

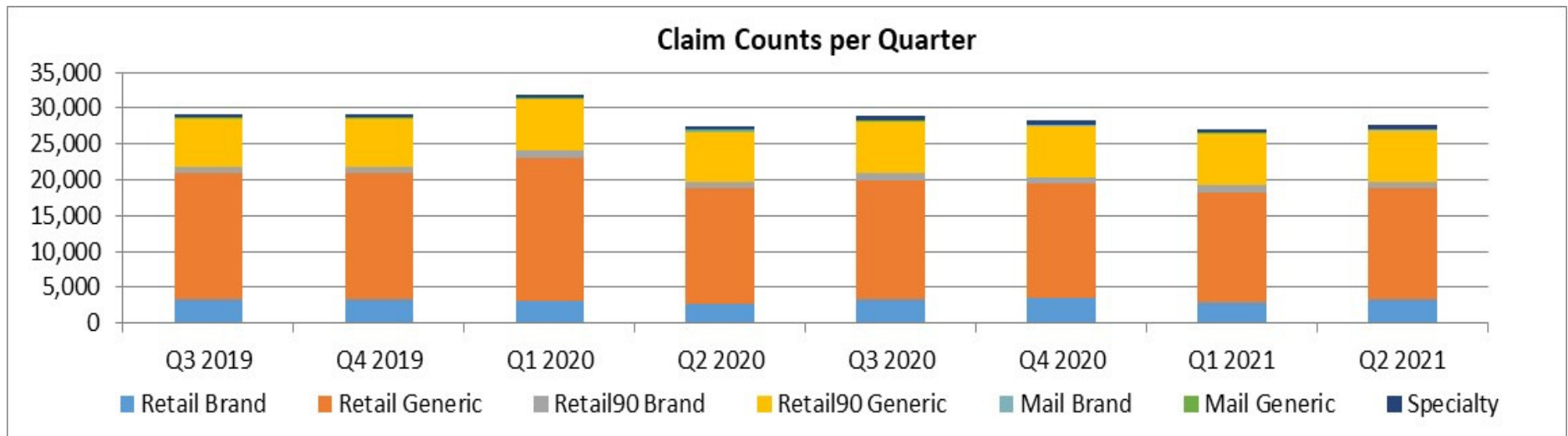




# Quarterly Key Pharmacy Benefit Metrics

## Total Claims Volume by Channel

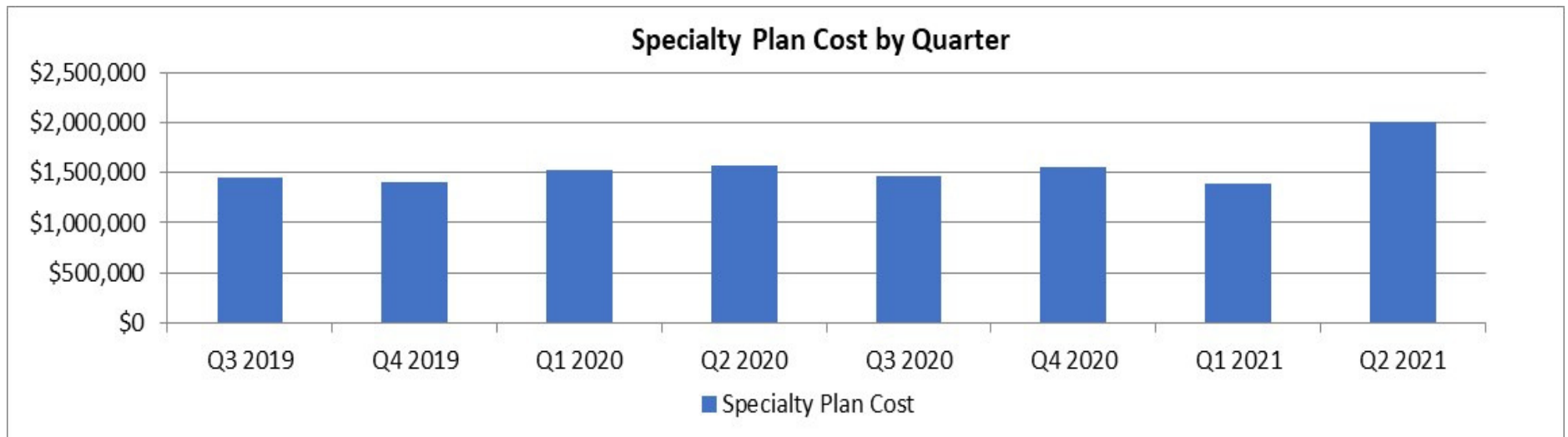
Category	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
<b>Retail Brand</b>	3,189	3,287	3,088	2,719	3,241	3,534	2,919	3,229
<b>Retail Generic</b>	17,751	17,630	19,950	16,006	16,724	15,856	15,364	15,496
<b>Retail90 Brand</b>	914	917	951	948	967	942	906	891
<b>Retail90 Generic</b>	6,594	6,565	7,190	7,025	7,196	7,191	7,123	7,275
<b>Mail Brand</b>	40	38	42	30	38	35	23	28
<b>Mail Generic</b>	161	184	175	204	184	178	185	202
<b>Specialty</b>	486	485	495	520	491	507	477	539



# Quarterly Key Pharmacy Benefit Metrics

## Specialty Plan Cost

Category	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
<b>Specialty Plan Cost</b>	\$1,454,017	\$1,411,065	\$1,524,399	\$1,572,007	\$1,471,204	\$1,559,440	\$1,392,121	\$2,003,006
<b>Total Plan Cost</b>	\$4,428,298	\$4,472,131	\$4,893,192	\$4,763,678	\$4,761,468	\$4,769,527	\$4,443,378	\$5,072,541
<b>Specialty Plan Cost %</b>	32.83%	31.55%	31.15%	33.00%	30.90%	32.70%	31.33%	39.49%

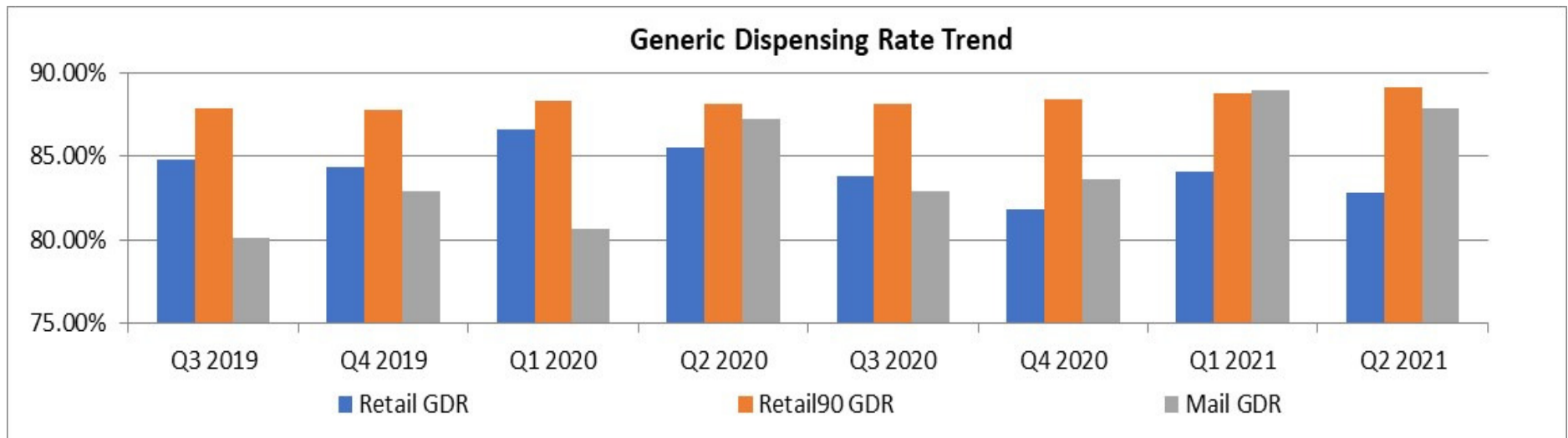


- Specialty plan cost represents 39.49% of the SJVIA plan cost in Q2 2021
- Specialty claims volume increased in Q2 2021 vs previous Quarters
- SJVIA's specialty plan cost is roughly 4-9% higher than the EmpiRx BOB national average range (30% - 35%)

# Quarterly Key Pharmacy Benefit Metrics

## Generic Dispensing Rate

Category	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
<b>Retail GDR</b>	84.77%	84.29%	86.60%	85.48%	83.77%	81.77%	84.03%	82.76%
<b>Retail90 GDR</b>	87.83%	87.74%	88.32%	88.11%	88.15%	88.42%	88.72%	89.09%
<b>Mail GDR</b>	80.10%	82.88%	80.65%	87.18%	82.88%	83.57%	88.94%	87.83%



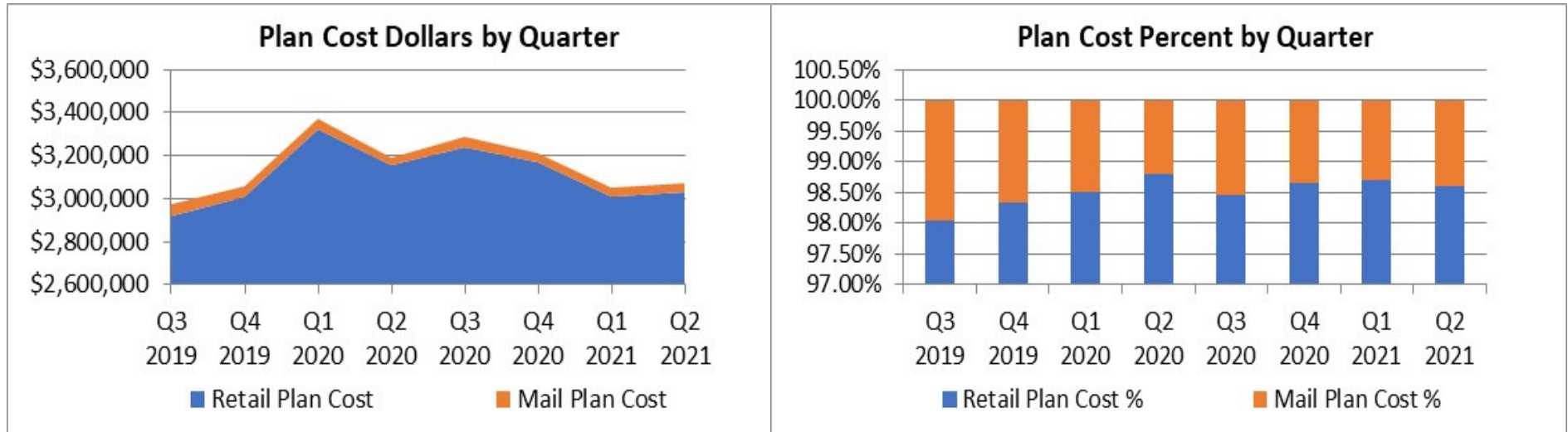
- Overall, the generic dispensing rate is trending well for SJVIA
- Highest percentages of generic dispensing rate at Retail90

\*Excludes specialty

# Quarterly Key Pharmacy Benefit Metrics

## Retail vs Mail Service Cost Trend

Category	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
<b>Retail Plan Cost</b>	\$2,916,326	\$3,009,806	\$3,318,620	\$3,153,231	\$3,239,486	\$3,167,162	\$3,011,302	\$3,026,653
<b>Mail Plan Cost</b>	\$57,955	\$51,260	\$50,172	\$38,441	\$50,778	\$42,925	\$39,955	\$42,883
<b>Retail Plan Cost %</b>	98.05%	98.33%	98.51%	98.80%	98.46%	98.66%	98.69%	98.60%
<b>Mail Plan Cost %</b>	1.95%	1.67%	1.49%	1.20%	1.54%	1.34%	1.31%	1.40%



- Mail plan cost has continued to stay below the 2% range in 2021, while retail plan cost has consistently stayed above 98% of plan costs.
- The mail channel accounts for just 1.40% of the plan spend in Q2 of 2021.

\*Excludes specialty

# Quarterly Key Pharmacy Benefit Metrics

## Top Drugs By Cost: SJVIA

### Top Drugs By Ingredient Cost

Based on Paid Date: 01/01/2021-06/30/2021

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
HUMIRA PEN	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	60	16	\$452,893.41	1,680	\$7,548.22	\$269.58
TRULICITY	ANTIDIABETICS	B	2	N	347	101	\$418,515.71	14,100	\$1,206.10	\$29.68
OZEMPIC	ANTIDIABETICS	B	2	N	187	72	\$230,748.09	8,198	\$1,233.95	\$28.15
TREMFYA	DERMATOLOGICALS	B	2	Y	17	8	\$208,157.29	840	\$12,244.55	\$247.81
JARDIANCE	ANTIDIABETICS	B	2	N	198	84	\$207,835.86	11,640	\$1,049.68	\$17.86
JANUVIA	ANTIDIABETICS	B	2	N	220	97	\$205,720.26	12,738	\$935.09	\$16.15
DUPIXENT	DERMATOLOGICALS	B	2	Y	55	13	\$180,038.34	1,526	\$3,273.42	\$117.98
TRIKAFTA	RESPIRATORY AGENTS - MISC.	B	2	Y	7	1	\$174,632.92	196	\$24,947.56	\$890.98
COSENTYX SENSOREADY PEN	DERMATOLOGICALS	B	3	Y	28	5	\$173,326.16	784	\$6,190.22	\$221.08
SPRYCEL	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	11	2	\$170,104.88	330	\$15,464.08	\$515.47
FARXIGA	ANTIDIABETICS	B	2	N	172	68	\$168,663.32	9,702	\$980.60	\$17.38
LATUDA	ANTIPSYCHOTICS/ANTIMANIC AGENTS	B	2	N	80	23	\$141,342.11	2,820	\$1,766.78	\$50.12
ELIQUIS	ANTICOAGULANTS	B	2	N	173	67	\$134,963.22	8,330	\$780.13	\$16.20
ENBREL SURECLICK	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	21	7	\$134,651.92	588	\$6,412.00	\$229.00
LANTUS SOLOSTAR	ANTIDIABETICS	B	2	N	194	80	\$117,205.66	9,562	\$604.15	\$12.26
XELJANZ XR	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	20	5	\$101,395.77	600	\$5,069.79	\$168.99
GENOTROPIN	ENDOCRINE AND METABOLIC AGENTS - MISC.	B	2	Y	14	2	\$95,993.48	407	\$6,856.68	\$235.86
STELARA	DERMATOLOGICALS	B	2	Y	4	3	\$86,361.21	308	\$21,590.30	\$280.39
HUMALOG	ANTIDIABETICS	B	2	N	62	28	\$83,695.58	2,800	\$1,349.93	\$29.89
WIXELA INHUB	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	160	102	\$81,678.53	7,200	\$510.49	\$11.34
VASCEPA	ANTIHYPERLIPIDEMICS	B	2	N	115	77	\$78,190.38	7,170	\$679.92	\$10.91
TRINTELLIX	ANTIDEPRESSANTS	B	3	N	116	45	\$77,666.09	5,380	\$669.54	\$14.44
OTEZLA	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	19	5	\$74,215.77	570	\$3,906.09	\$130.20
ICLUSIG	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	4	1	\$71,927.44	120	\$17,981.86	\$599.40
XARELTO	ANTICOAGULANTS	B	2	N	74	38	\$69,719.83	4,272	\$942.16	\$16.32

# Quarterly Key Pharmacy Benefit Metrics

## Top Drugs By Claim Count: SJVIA

### Top Drugs By Claim Count

Based on Paid Date: 01/01/2021-06/30/2021

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Specialty Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
ATORVASTATIN CALCIUM	ANTIHYPERTENSIVES	G	1	N	1,561	786	\$54,004.13	111,253	\$34.60	\$0.49
LISINAPRIL	ANTIHYPERTENSIVES	G	1	N	1,208	612	\$24,491.45	84,575	\$20.27	\$0.29
LEVOTHYROXINE SODIUM	THYROID AGENTS	G	1	N	1,134	534	\$31,268.22	80,112	\$27.57	\$0.39
ALBUTEROL SULFATE HFA	ASTHMA AND BRONCHODILATOR AGENTS	G	1	N	956	661	\$50,640.79	26,936	\$52.97	\$1.88
METFORMIN HYDROCHLORIDE	ANTIDIABETICS	G	1	N	904	468	\$19,619.30	59,397	\$21.70	\$0.33
HYDROCODONE/ACETAMINOPHEN	ANALGESICS - OPIOID	G	1	N	890	431	\$35,857.13	16,720	\$40.29	\$2.14
OMEPRAZOLE	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	839	446	\$20,032.26	50,205	\$23.88	\$0.40
AMLODIPINE BESYLATE	CALCIUM CHANNEL BLOCKERS	G	1	N	788	377	\$14,655.35	53,612	\$18.60	\$0.27
IBUPROFEN	ANALGESICS - ANTI-INFLAMMATORY	G	1	N	756	626	\$17,029.52	14,389	\$22.53	\$1.18
PFIZER-BIONTECH COVID-19	VACCINES	B	2	N	727	451	\$0.00	727	\$0.00	\$0.00
BUPROPION HYDROCHLORIDE E	ANTIDEPRESSANTS	G	1	N	687	270	\$52,946.95	36,742	\$77.07	\$1.44
LOSARTAN POTASSIUM	ANTIHYPERTENSIVES	G	1	N	673	337	\$28,196.78	47,303	\$41.90	\$0.60
GABAPENTIN	ANTICONVULSANTS	G	1	N	657	322	\$24,122.16	27,744	\$36.72	\$0.87
METOPROLOL SUCCINATE ER	BETA BLOCKERS	G	1	N	607	295	\$32,804.57	43,478	\$54.04	\$0.75
MONTELUKAST SODIUM	ASTHMA AND BRONCHODILATOR AGENTS	G	1	N	597	317	\$15,465.31	33,664	\$25.91	\$0.46
VITAMIN D	VITAMINS	G	1	N	553	319	\$5,003.20	31,259	\$9.05	\$0.16
HYDROCHLOROTHIAZIDE	DIURETICS	G	1	N	535	269	\$6,465.92	36,283	\$12.09	\$0.18
ESCITALOPRAM OXALATE	ANTIDEPRESSANTS	G	1	N	527	230	\$12,247.26	27,969	\$23.24	\$0.44
ROSUVASTATIN CALCIUM	ANTIHYPERTENSIVES	G	1	N	522	265	\$20,289.62	36,172	\$38.87	\$0.56
FLUTICASONE PROPIONATE	NASAL AGENTS - SYSTEMIC AND TOPICAL	G	1	N	501	366	\$17,435.97	22,170	\$34.80	\$0.79
PANTOPRAZOLE SODIUM	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	495	267	\$13,535.57	30,696	\$27.34	\$0.44
ALPRAZOLAM	ANTI-ANXIETY AGENTS	G	1	N	478	203	\$7,420.09	12,390	\$15.52	\$0.60
AMOXICILLIN	PENICILLINS	G	1	N	473	439	\$3,965.46	3,862	\$8.38	\$1.03
PREDNISONE	CORTICOSTEROIDS	G	1	N	427	323	\$3,801.03	7,015	\$8.90	\$0.54
CYCLOBENZAPRINE HYDROCHLO	MUSCULOSKELETAL THERAPY AGENTS	G	1	N	425	295	\$7,199.13	10,368	\$16.94	\$0.69

# Quarterly Key Pharmacy Benefit Metrics

## Specialty Drug Oversight

- The management of specialty drugs is complex, as are the conditions that specialty drugs treat. With recent advances in drug therapies, patients with complex conditions now have better options to manage their conditions. While plan sponsors like the SJVIA recognize the value of these medications to their members and want to provide best-in-class drug benefits, the cost management of these drugs requires utilization management and benefit design strategies.
- Strategies implemented for the SJVIA include:
  - Prior authorization/clinical review
  - Specialty pharmacy channel management
  - Ongoing formulary review for the most cost and clinically effective medications
  - Manufacturer assistance when available

# Quarterly Key Pharmacy Benefit Metrics

## Rebates & Clinical Management Savings

- Rebates:
  - Q1 2021 estimated net rebate amount is \$619,674
    - Beginning with the fourth quarter of 2020, Rebates will be paid within 120 days at the end of the applicable quarter
- Clinical savings guarantee for 18 Months: \$1,500,000
  - Prorated Clinical Guarantee (Q3 2020-Q4 2021): \$750,000
  - Q3 2020- Q1 2021 Estimated Clinical Savings Performance: \$3,109,777

\*Keenan performs a clinical savings financial audit and presents the final report to the SJVIA upon completion.



# Appendix

# Quarterly Key Pharmacy Benefit Metrics

## SJVIA Cost Trend by Quarter (Tulare)

Category	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
<b>Gross Cost</b>	\$2,152,107	\$2,020,551	\$2,150,586	\$2,111,798	\$2,103,411	\$2,126,190	\$1,964,808	\$2,236,357
<b>Plan Cost</b>	\$1,988,521	\$1,859,979	\$1,968,537	\$1,939,264	\$1,929,831	\$1,954,639	\$1,791,328	\$2,057,651
<b>Member Cost</b>	\$163,586	\$160,572	\$182,049	\$172,533	\$173,579	\$171,551	\$173,480	\$178,705



This report details the total member and plan costs, by quarter, for the most recent 8 quarter period  
 These represent total dollars spent for all products, including specialty drugs

# Quarterly Key Pharmacy Benefit Metrics

## SJVIA Cost Trend by Quarter (Fresno)

Category	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
<b>Gross Cost</b>	\$2,631,512	\$2,809,426	\$3,166,647	\$3,041,764	\$3,042,464	\$3,023,845	\$2,864,648	\$3,227,408
<b>Plan Cost</b>	\$2,430,504	\$2,600,251	\$2,922,097	\$2,824,414	\$2,831,636	\$2,814,888	\$2,652,050	\$3,014,890
<b>Member Cost</b>	\$201,008	\$209,175	\$244,550	\$217,350	\$210,828	\$208,956	\$212,598	\$212,518

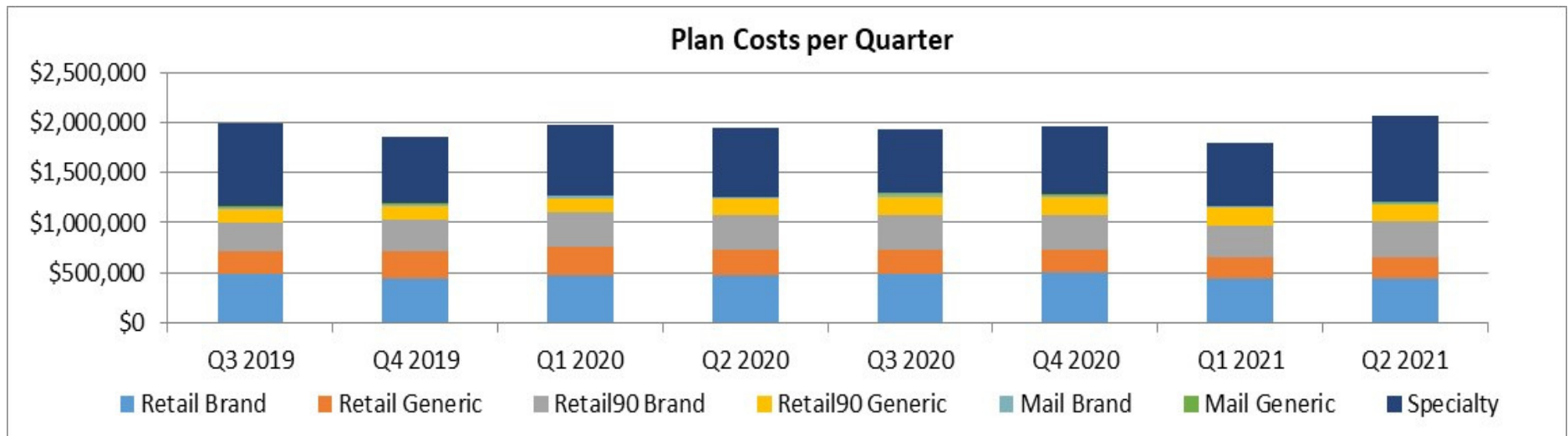


This report details the total member and plan costs, by quarter, for the most recent 8 quarter period  
 These represent total dollars spent for all products, including specialty drugs

# Quarterly Key Pharmacy Benefit Metrics

## Plan Cost by Channel (Tulare)

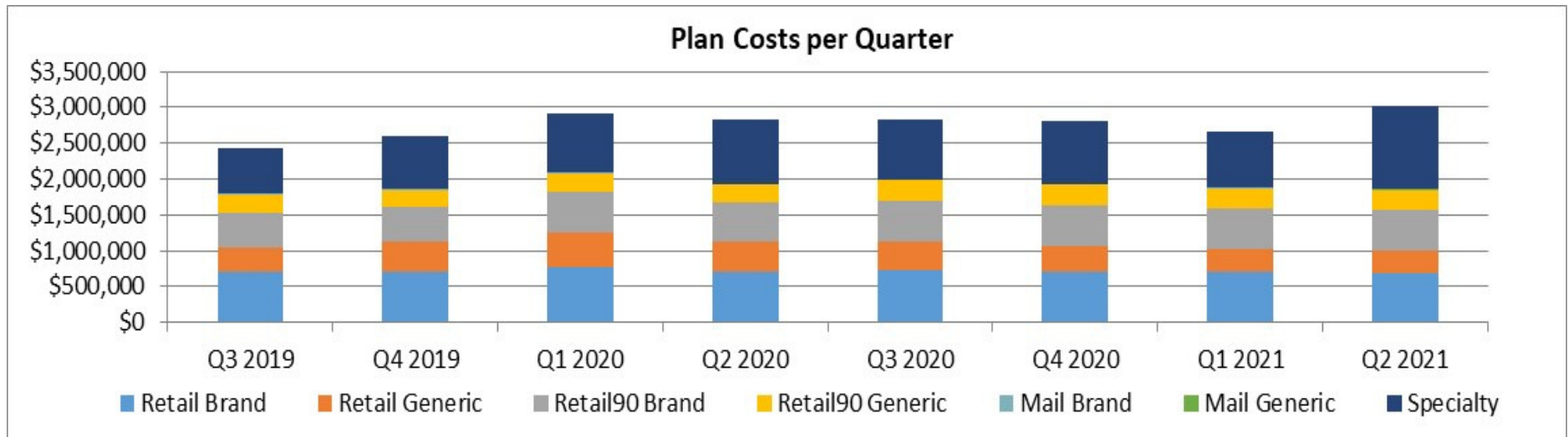
Category	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
<b>Retail Brand</b>	\$490,293	\$444,835	\$473,482	\$471,239	\$485,916	\$500,819	\$449,914	\$442,516
<b>Retail Generic</b>	\$221,043	\$264,207	\$292,110	\$264,094	\$250,354	\$225,339	\$209,849	\$205,842
<b>Retail90 Brand</b>	\$293,744	\$321,262	\$335,014	\$343,733	\$343,469	\$347,451	\$317,449	\$361,520
<b>Retail90 Generic</b>	\$131,689	\$135,880	\$141,460	\$154,534	\$178,844	\$174,057	\$166,146	\$174,493
<b>Mail Brand</b>	\$19,654	\$19,733	\$21,121	\$16,314	\$20,701	\$19,965	\$16,684	\$17,054
<b>Mail Generic</b>	\$12,358	\$11,265	\$9,610	\$8,881	\$13,234	\$13,230	\$10,747	\$14,971
<b>Specialty</b>	\$819,740	\$662,797	\$695,741	\$680,470	\$637,313	\$673,779	\$620,539	\$841,255



# Quarterly Key Pharmacy Benefit Metrics

## Plan Cost by Channel (Fresno)

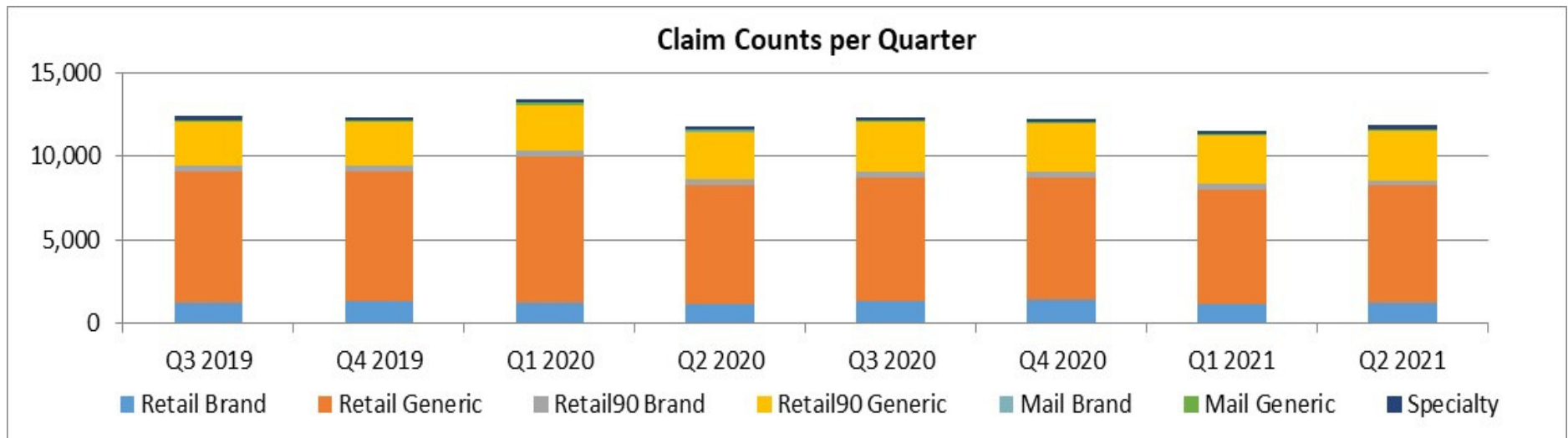
Category	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
<b>Retail Brand</b>	\$710,910	\$717,177	\$777,547	\$715,434	\$718,758	\$713,086	\$698,442	\$688,092
<b>Retail Generic</b>	\$327,897	\$404,658	\$474,932	\$411,102	\$410,811	\$343,292	\$325,526	\$310,554
<b>Retail90 Brand</b>	\$488,671	\$495,475	\$566,030	\$542,467	\$571,612	\$581,409	\$568,006	\$576,610
<b>Retail90 Generic</b>	\$245,248	\$218,620	\$255,489	\$250,628	\$279,722	\$281,710	\$275,972	\$267,025
<b>Mail Brand</b>	\$21,319	\$15,952	\$14,257	\$6,313	\$11,404	\$2,857	\$5,411	\$4,482
<b>Mail Generic</b>	\$4,592	\$4,192	\$5,185	\$6,933	\$5,438	\$6,874	\$7,113	\$6,375
<b>Specialty</b>	\$631,867	\$744,176	\$828,659	\$891,537	\$833,891	\$885,661	\$771,582	\$1,161,751



# Quarterly Key Pharmacy Benefit Metrics

## Total Claims Volume by Channel (Tulare)

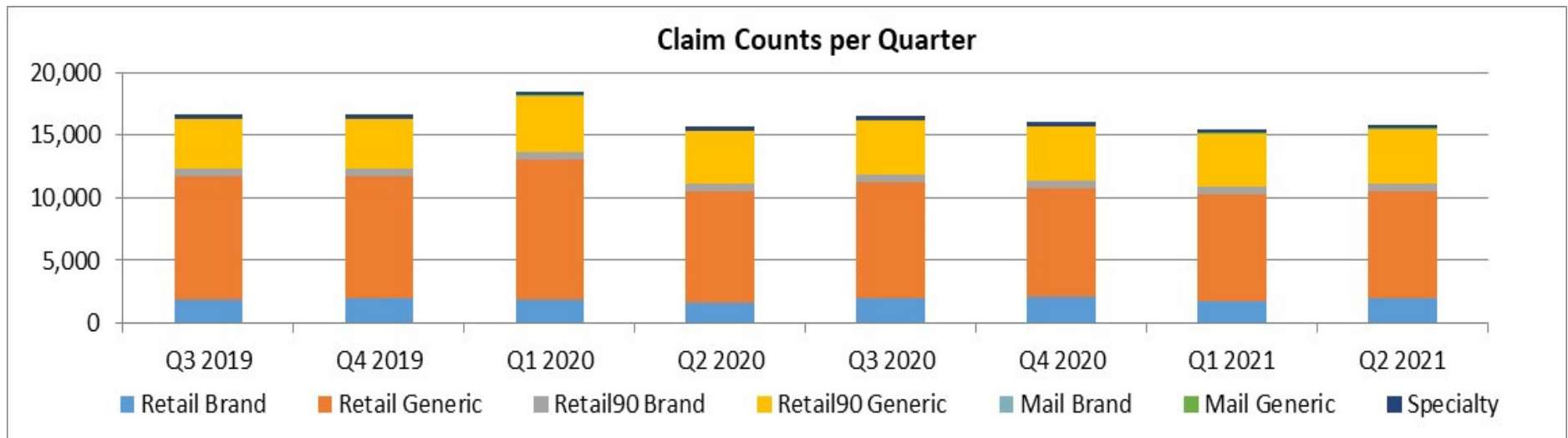
Category	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
<b>Retail Brand</b>	1,257	1,284	1,207	1,111	1,290	1,367	1,148	1,184
<b>Retail Generic</b>	7,823	7,788	8,740	7,108	7,440	7,312	6,864	7,029
<b>Retail90 Brand</b>	336	346	343	358	358	343	307	336
<b>Retail90 Generic</b>	2,614	2,570	2,753	2,854	2,905	2,876	2,870	2,913
<b>Mail Brand</b>	21	23	22	18	22	26	15	17
<b>Mail Generic</b>	110	128	120	121	130	124	118	131
<b>Specialty</b>	203	198	198	200	188	197	190	208



# Quarterly Key Pharmacy Benefit Metrics

## Total Claims Volume by Channel (Fresno)

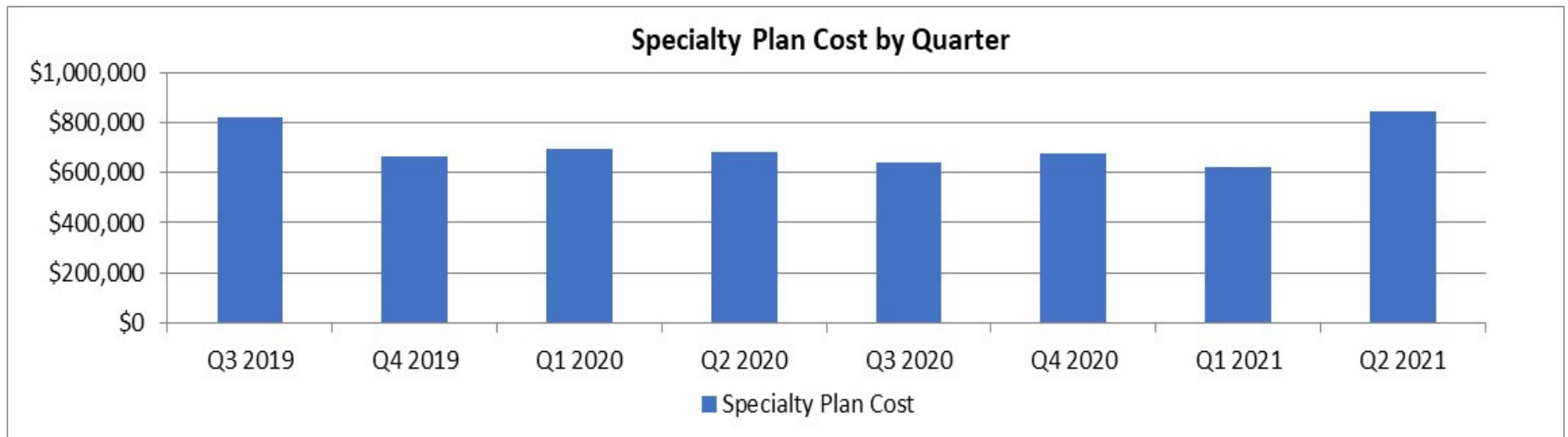
Category	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
<b>Retail Brand</b>	1,924	1,995	1,879	1,608	1,951	2,167	1,771	2,045
<b>Retail Generic</b>	9,832	9,738	11,178	8,898	9,284	8,544	8,500	8,467
<b>Retail90 Brand</b>	574	565	607	590	609	599	599	555
<b>Retail90 Generic</b>	3,939	3,955	4,425	4,171	4,291	4,315	4,253	4,362
<b>Mail Brand</b>	19	15	20	12	16	9	8	11
<b>Mail Generic</b>	49	53	55	83	54	54	67	71
<b>Specialty</b>	276	281	297	320	303	310	287	331



# Quarterly Key Pharmacy Benefit Metrics

## Specialty Plan Cost (Tulare)

Category	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
<b>Specialty Plan Cost</b>	\$819,740	\$662,797	\$695,741	\$680,470	\$637,313	\$673,779	\$620,539	\$841,255
<b>Total Plan Cost</b>	\$1,988,521	\$1,859,979	\$1,968,537	\$1,939,264	\$1,929,831	\$1,954,639	\$1,791,328	\$2,057,651
<b>Specialty Plan Cost %</b>	41.22%	35.63%	35.34%	35.09%	33.02%	34.47%	34.64%	40.88%

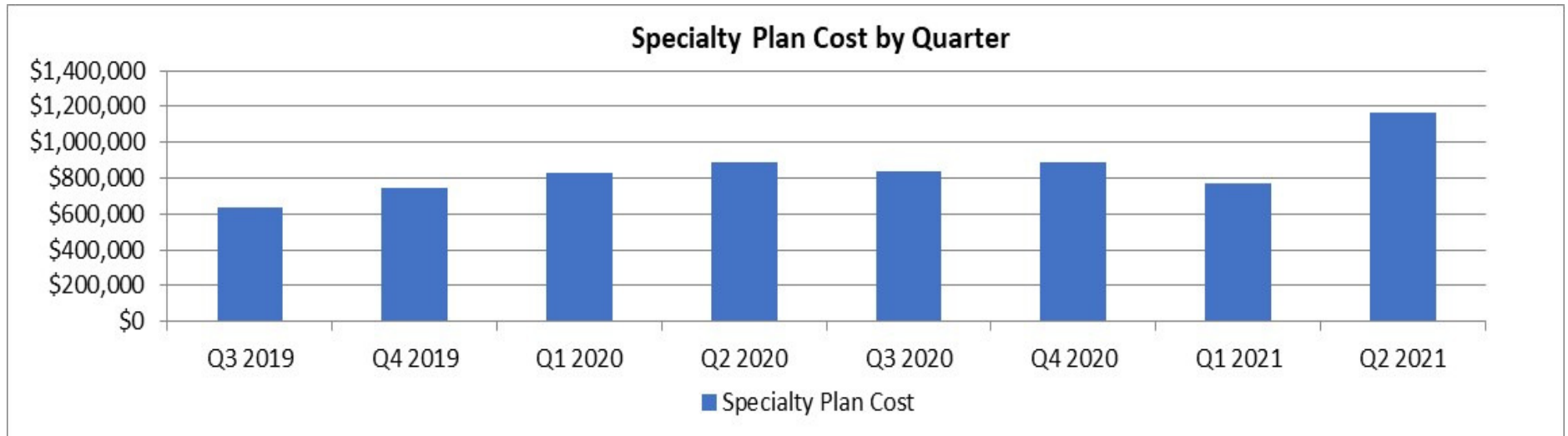




# Quarterly Key Pharmacy Benefit Metrics

## Specialty Plan Cost (Fresno)

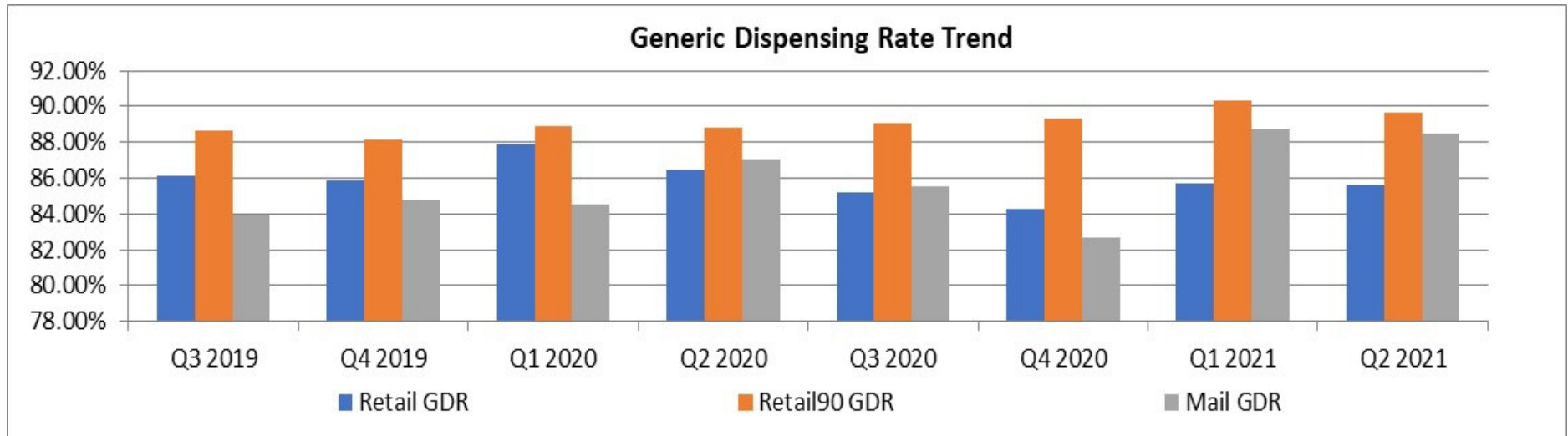
Category	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
<b>Specialty Plan Cost</b>	\$631,867	\$744,176	\$828,659	\$891,537	\$833,891	\$885,661	\$771,582	\$1,161,751
<b>Total Plan Cost</b>	\$2,430,504	\$2,600,251	\$2,922,097	\$2,824,414	\$2,831,636	\$2,814,888	\$2,652,050	\$3,014,890
<b>Specialty Plan Cost %</b>	26.00%	28.62%	28.36%	31.57%	29.45%	31.46%	29.09%	38.53%



# Quarterly Key Pharmacy Benefit Metrics

## Generic Dispensing Rate (Tulare)

Category	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
<b>Retail GDR</b>	86.16%	85.85%	87.87%	86.48%	85.22%	84.25%	85.67%	85.58%
<b>Retail90 GDR</b>	88.61%	88.13%	88.92%	88.85%	89.03%	89.34%	90.34%	89.66%
<b>Mail GDR</b>	83.97%	84.77%	84.51%	87.05%	85.53%	82.67%	88.72%	88.51%

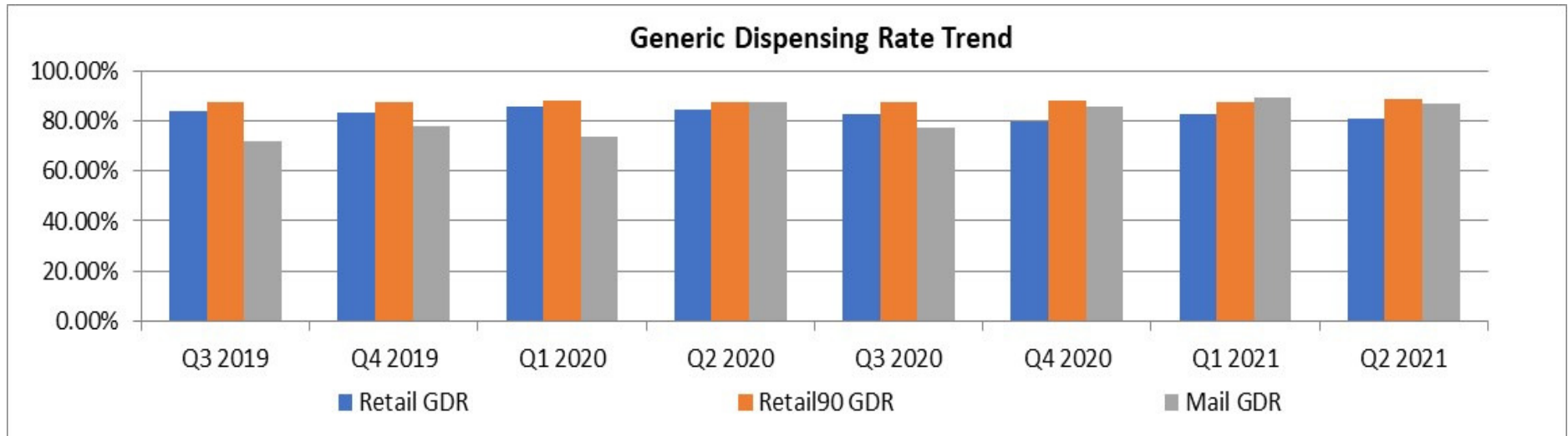


Excludes Specialty

# Quarterly Key Pharmacy Benefit Metrics

## Generic Dispensing Rate (Fresno)

Category	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
<b>Retail GDR</b>	83.63%	83.00%	85.61%	84.69%	82.63%	79.77%	82.76%	80.55%
<b>Retail90 GDR</b>	87.28%	87.50%	87.94%	87.61%	87.57%	87.81%	87.65%	88.71%
<b>Mail GDR</b>	72.06%	77.94%	73.33%	87.37%	77.14%	85.71%	89.33%	86.59%

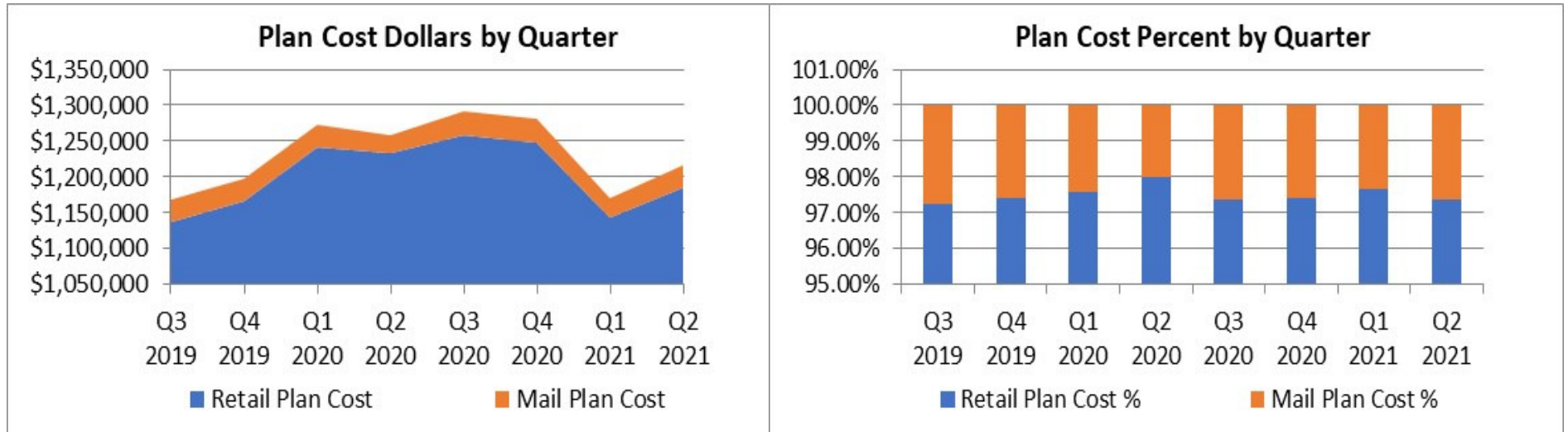


Excludes Specialty

# Quarterly Key Pharmacy Benefit Metrics

## Retail vs Mail Service Cost Trend (Tulare)

Category	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
<b>Retail Plan Cost</b>	\$1,136,770	\$1,166,184	\$1,242,066	\$1,233,600	\$1,258,583	\$1,247,666	\$1,143,357	\$1,184,371
<b>Mail Plan Cost</b>	\$32,011	\$30,998	\$30,731	\$25,195	\$33,935	\$33,194	\$27,432	\$32,025
<b>Retail Plan Cost %</b>	97.26%	97.41%	97.59%	98.00%	97.37%	97.41%	97.66%	97.37%
<b>Mail Plan Cost %</b>	2.74%	2.59%	2.41%	2.00%	2.63%	2.59%	2.34%	2.63%

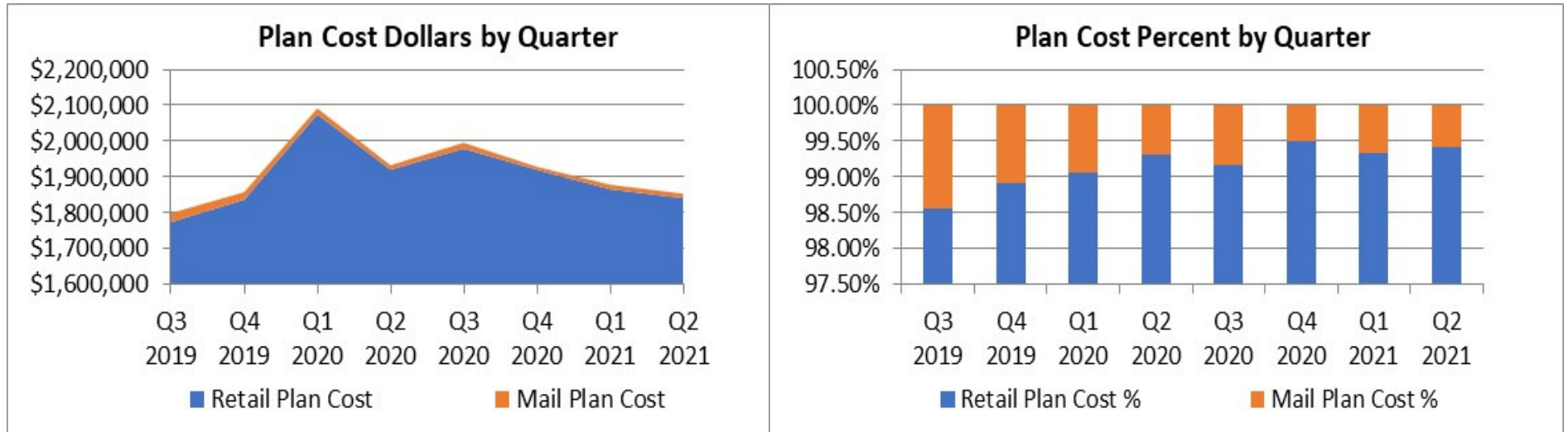


Excludes Specialty

# Quarterly Key Pharmacy Benefit Metrics

## Retail vs Mail Service Cost Trend (Fresno)

Category	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021
<b>Retail Plan Cost</b>	\$1,772,727	\$1,835,931	\$2,073,997	\$1,919,630	\$1,980,903	\$1,919,496	\$1,867,945	\$1,842,282
<b>Mail Plan Cost</b>	\$25,911	\$20,144	\$19,442	\$13,246	\$16,842	\$9,731	\$12,523	\$10,857
<b>Retail Plan Cost %</b>	98.56%	98.91%	99.07%	99.31%	99.16%	99.50%	99.33%	99.41%
<b>Mail Plan Cost %</b>	1.44%	1.09%	0.93%	0.69%	0.84%	0.50%	0.67%	0.59%



Excludes Specialty

# Quarterly Key Pharmacy Benefit Metrics

## Top Drugs By Cost: Tulare

Top Drugs By Ingredient Cost: Tulare  
Based on Paid Date: 01/01/2021-06/30/2021

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
HUMIRA PEN	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	32	9	\$233,455.18	896	\$7,295.47	\$260.55
TRIKAFTA	RESPIRATORY AGENTS - MISC.	B	2	Y	7	1	\$174,632.92	196	\$24,947.56	\$890.98
TRULICITY	ANTIDIABETICS	B	2	N	110	34	\$137,141.00	4,674	\$1,246.74	\$29.34
OZEMPIC	ANTIDIABETICS	B	2	N	97	33	\$114,924.49	3,926	\$1,184.79	\$29.27
JANUVIA	ANTIDIABETICS	B	2	N	118	45	\$99,100.13	6,104	\$839.83	\$16.24
JARDIANCE	ANTIDIABETICS	B	2	N	96	37	\$90,568.75	5,040	\$943.42	\$17.97
ELIQUIS	ANTICOAGULANTS	B	2	N	105	37	\$85,297.03	5,332	\$812.35	\$16.00
SPRYCEL	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	5	1	\$77,320.40	150	\$15,464.08	\$515.47
FARXIGA	ANTIDIABETICS	B	2	N	82	28	\$72,905.45	4,170	\$889.09	\$17.48
ICLUSIG	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	4	1	\$71,927.44	120	\$17,981.86	\$599.40
XELJANZ XR	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	14	4	\$71,221.17	420	\$5,087.23	\$169.57
XTANDI	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	5	1	\$64,079.15	150	\$12,815.83	\$427.19
STELARA	DERMATOLOGICALS	B	2	Y	3	2	\$61,686.58	252	\$20,562.19	\$244.79
TREMFYA	DERMATOLOGICALS	B	2	Y	5	3	\$61,458.69	224	\$12,291.74	\$274.37
ZYTIGA	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	5	1	\$56,830.25	150	\$11,366.05	\$378.87
XARELTO	ANTICOAGULANTS	B	2	N	46	22	\$47,997.02	2,931	\$1,043.41	\$16.38
LANTUS SOLOSTAR	ANTIDIABETICS	B	2	N	77	32	\$45,734.18	3,527	\$593.95	\$12.97
TRINTELLIX	ANTIDEPRESSANTS	B	3	N	64	26	\$41,545.04	2,980	\$649.14	\$13.94
DUPIXENT	DERMATOLOGICALS	B	2	Y	12	2	\$39,306.92	336	\$3,275.58	\$116.98
VUMERITY	PSYCHOTHERAPEUTIC AND NEUROLOGICAL AGENTS - MISC.	B	2	Y	5	1	\$38,349.65	150	\$7,669.93	\$255.66
HUMALOG	ANTIDIABETICS	B	2	N	33	13	\$37,809.67	1,446	\$1,145.75	\$26.15
ENBREL SURECLICK	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	6	2	\$36,248.92	168	\$6,041.49	\$215.77
RYBELSUS	ANTIDIABETICS	B	2	N	23	9	\$32,883.60	1,230	\$1,429.72	\$26.73
ZEJULA	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	4	1	\$31,828.64	120	\$7,957.16	\$265.24
NUTROPIN AQ NUSPIN 10	ENDOCRINE AND METABOLIC AGENTS - MISC.	B	3	Y	7	1	\$31,504.15	179	\$4,500.59	\$176.00

# Quarterly Key Pharmacy Benefit Metrics

## Top Drugs By Claim Count: Tulare

### Top Drugs By Claim Count: Tulare

Based on Paid Date: 01/01/2021-06/30/2021

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
ATORVASTATIN CALCIUM	ANTHYPERLIPIDEMICS	G	1	N	647	296	\$20,082.57	41,855	\$31.04	\$0.48
LISINAPRIL	ANTHYPERTENSIVES	G	1	N	521	244	\$9,677.13	33,494	\$18.57	\$0.29
LEVOTHYROXINE SODIUM	THYROID AGENTS	G	1	N	514	221	\$13,053.01	33,296	\$25.39	\$0.39
HYDROCODONE/ACETAMINOPHEN	ANALGESICS - OPIOID	G	1	N	424	203	\$16,817.46	7,607	\$39.66	\$2.21
AMLODIPINE BESYLATE	CALCIUM CHANNEL BLOCKERS	G	1	N	357	157	\$6,238.97	22,457	\$17.48	\$0.28
OMEPRAZOLE	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	357	179	\$8,191.72	20,766	\$22.95	\$0.39
METFORMIN HYDROCHLORIDE	ANTIDIABETICS	G	1	N	337	172	\$6,692.13	21,648	\$19.86	\$0.31
MONTELUKAST SODIUM	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	337	175	\$8,425.75	18,350	\$25.00	\$0.46
LOSARTAN POTASSIUM	ANTHYPERTENSIVES	G	1	N	335	154	\$13,356.07	21,961	\$39.87	\$0.61
BUPROPION HYDROCHLORIDE E	ANTIDEPRESSANTS	G	1	N	324	124	\$20,558.84	16,173	\$63.45	\$1.27
ALBUTEROL SULFATE HFA	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	310	217	\$17,145.60	9,351	\$55.31	\$1.83
GABAPENTIN	ANTICONVULSANTS	G	1	N	285	141	\$9,387.36	11,959	\$32.94	\$0.78
HYDROCHLOROTHIAZIDE	DIURETICS	G	1	N	272	130	\$3,255.58	16,946	\$11.97	\$0.19
IBUPROFEN	ANALGESICS - ANTI-INFLAMMATORY	G	1	N	272	237	\$5,477.45	4,532	\$20.14	\$1.21
METOPROLOL SUCCINATE ER	BETA BLOCKERS	G	1	N	269	123	\$13,321.12	18,092	\$49.52	\$0.74
PANTOPRAZOLE SODIUM	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	238	116	\$5,591.81	12,741	\$23.50	\$0.44
ESCITALOPRAM OXALATE	ANTIDEPRESSANTS	G	1	N	237	99	\$5,447.21	12,262	\$22.98	\$0.44
ALPRAZOLAM	ANTIANSXIETY AGENTS	G	1	N	235	113	\$3,775.99	6,203	\$16.07	\$0.61
VITAMIN D	VITAMINS	G	1	N	234	127	\$2,303.66	12,357	\$9.84	\$0.19
ROSUVASTATIN CALCIUM	ANTHYPERLIPIDEMICS	G	1	N	212	97	\$7,840.14	14,038	\$36.98	\$0.56
PREDNISONE	CORTICOSTEROIDS	G	1	N	208	147	\$2,046.42	3,783	\$9.84	\$0.54
PFIZER-BIONTECH COVID-19	VACCINES	B	2	N	192	133	\$0.00	192	\$0.00	\$0.00
SERTRALINE HCL	ANTIDEPRESSANTS	G	1	N	192	90	\$3,681.91	9,037	\$19.18	\$0.41
FLUTICASONE PROPIONATE	NASAL AGENTS - SYSTEMIC AND TOPICAL	G	1	N	189	140	\$6,948.90	8,790	\$36.77	\$0.79
AMOXICILLIN	PENICILLINS	G	1	N	188	175	\$1,614.82	1,556	\$8.59	\$1.04

# Quarterly Key Pharmacy Benefit Metrics

## Top Drugs By Cost: Fresno

Top Drugs By Ingredient Cost: Fresno

Based on Paid Date: 01/01/2021-06/30/2021

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
TRULICITY	ANTIDIABETICS	B	2	N	237	67	\$281,374.71	9,426	\$1,187.24	\$29.85
HUMIRA PEN	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	28	7	\$219,438.23	784	\$7,837.08	\$279.90
COSENTYX SENSOREADY PEN	DERMATOLOGICALS	B	3	Y	25	4	\$154,755.50	700	\$6,190.22	\$221.08
TREMFYA	DERMATOLOGICALS	B	2	Y	12	5	\$146,698.60	616	\$12,224.88	\$238.15
DUPIXENT	DERMATOLOGICALS	B	2	Y	43	11	\$140,731.42	1,190	\$3,272.82	\$118.26
LATUDA	ANTIPSYCHOTICS/ANTIMANIC AGENTS	B	2	N	72	20	\$130,355.47	2,580	\$1,810.49	\$50.53
JARDIANCE	ANTIDIABETICS	B	2	N	102	47	\$117,267.11	6,600	\$1,149.68	\$17.77
OZEMPIC	ANTIDIABETICS	B	2	N	90	39	\$115,823.60	4,272	\$1,286.93	\$27.11
JANUVIA	ANTIDIABETICS	B	2	N	102	52	\$106,620.13	6,634	\$1,045.30	\$16.07
ENBREL SURECLICK	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	15	5	\$98,403.00	420	\$6,560.20	\$234.29
GENOTROPIN	ENDOCRINE AND METABOLIC AGENTS - MISC.	B	2	Y	14	2	\$95,993.48	407	\$6,856.68	\$235.86
FARXIGA	ANTIDIABETICS	B	2	N	90	40	\$95,757.87	5,532	\$1,063.98	\$17.31
SPRYCEL	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	6	1	\$92,784.48	180	\$15,464.08	\$515.47
LANTUS SOLOSTAR	ANTIDIABETICS	B	2	N	117	48	\$71,471.48	6,035	\$610.87	\$11.84
VASCEPA	ANTIHYPERTENSIVES	B	2	N	88	62	\$63,236.05	5,760	\$718.59	\$10.98
BIKTARVY	ANTIVIRALS	B	2	Y	18	4	\$62,879.49	540	\$3,493.31	\$116.44
WIXELA INHUB	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	113	64	\$55,788.89	4,950	\$493.71	\$11.27
REXULTI	ANTIPSYCHOTICS/ANTIMANIC AGENTS	B	3	N	34	13	\$52,416.55	1,260	\$1,541.66	\$41.60
OTEZLA	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	13	4	\$50,879.09	390	\$3,913.78	\$130.46
ELIQUIS	ANTICOAGULANTS	B	2	N	68	30	\$49,666.19	2,998	\$730.39	\$16.57
INVOKANA	ANTIDIABETICS	B	2	N	48	19	\$48,670.47	2,760	\$1,013.97	\$17.63
BUDESONIDE/FORMOTEROL FUM	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	G	1	N	133	76	\$46,988.41	5,220	\$353.30	\$9.00
HUMALOG	ANTIDIABETICS	B	2	N	29	15	\$45,885.91	1,354	\$1,582.27	\$33.89
IMBRUVICA	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	2	Y	3	1	\$43,614.96	84	\$14,538.32	\$519.23
AMBRISENTAN	CARDIOVASCULAR AGENTS - MISC.	G	1	Y	5	1	\$43,429.85	150	\$8,685.97	\$289.53



# Quarterly Key Pharmacy Benefit Metrics

## Top Drugs By Claim Count: Fresno

Top Drugs By Claim Count: Fresno  
Based on Paid Date: 01/01/2021-06/30/2021

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Claim Count	Utilizers	Ingredient Cost	Days Supply	ICST per Rx	ICST per Day
ATORVASTATIN CALCIUM	ANTIHYPERTENSIVES	G	1	N	914	490	\$33,921.56	69,398	\$37.11	\$0.49
LISINAPRIL	ANTIHYPERTENSIVES	G	1	N	687	368	\$14,814.32	51,081	\$21.56	\$0.29
ALBUTEROL SULFATE HFA	ASTHMA AND BRONCHODILATOR AGENTS	G	1	N	646	444	\$33,495.19	17,585	\$51.85	\$1.90
LEVOTHYROXINE SODIUM	THYROID AGENTS	G	1	N	620	313	\$18,215.21	46,816	\$29.38	\$0.39
METFORMIN HYDROCHLORIDE	ANTIDIABETICS	G	1	N	567	296	\$12,927.17	37,749	\$22.80	\$0.34
PFIZER-BIONTECH COVID-19	VACCINES	B	2	N	535	318	\$0.00	535	\$0.00	\$0.00
IBUPROFEN	ANALGESICS - ANTI-INFLAMMATORY	G	1	N	484	389	\$11,552.07	9,857	\$23.87	\$1.17
OMEPRAZOLE	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	482	267	\$11,840.54	29,439	\$24.57	\$0.40
HYDROCODONE/ACETAMINOPHEN	ANALGESICS - OPIOID	G	1	N	466	228	\$19,039.67	9,113	\$40.86	\$2.09
AMLODIPINE BESYLATE	CALCIUM CHANNEL BLOCKERS	G	1	N	431	220	\$8,416.38	31,155	\$19.53	\$0.27
GABAPENTIN	ANTICONVULSANTS	G	1	N	372	181	\$14,734.80	15,785	\$39.61	\$0.93
BUPROPION HYDROCHLORIDE E	ANTIDEPRESSANTS	G	1	N	363	146	\$32,388.11	20,569	\$89.22	\$1.57
LOSARTAN POTASSIUM	ANTIHYPERTENSIVES	G	1	N	338	183	\$14,840.71	25,342	\$43.91	\$0.59
METOPROLOL SUCCINATE ER	BETA BLOCKERS	G	1	N	338	172	\$19,483.45	25,386	\$57.64	\$0.77
VITAMIN D	VITAMINS	G	1	N	319	192	\$2,699.54	18,902	\$8.46	\$0.14
FLUTICASON PROPRIONATE	NASAL AGENTS - SYSTEMIC AND TOPICAL	G	1	N	312	226	\$10,487.07	13,380	\$33.61	\$0.78
ROSUVASTATIN CALCIUM	ANTIHYPERTENSIVES	G	1	N	310	168	\$12,449.48	22,134	\$40.16	\$0.56
ESCITALOPRAM OXALATE	ANTIDEPRESSANTS	G	1	N	290	131	\$6,800.05	15,707	\$23.45	\$0.43
AMOXICILLIN	PENICILLINS	G	1	N	285	264	\$2,350.64	2,306	\$8.25	\$1.02
HYDROCHLOROTHIAZIDE	DIURETICS	G	1	N	263	139	\$3,210.34	19,337	\$12.21	\$0.17
MONTELUKAST SODIUM	ASTHMA AND BRONCHODILATOR AGENTS	G	1	N	260	142	\$7,039.56	15,314	\$27.08	\$0.46
PANTOPRAZOLE SODIUM	ULCER DRUGS/ANTISPASMODICS/ANTICHOLINERGICS	G	1	N	257	151	\$7,943.76	17,955	\$30.91	\$0.44
ALPRAZOLAM	ANTI-ANXIETY AGENTS	G	1	N	243	90	\$3,644.10	6,187	\$15.00	\$0.59
CYCLOBENZAPRINE HYDROCHLO	MUSCULOSKELETAL THERAPY AGENTS	G	1	N	237	166	\$3,653.90	5,577	\$15.42	\$0.66
TRULICITY	ANTIDIABETICS	B	2	N	237	67	\$281,374.71	9,426	\$1,187.24	\$29.85



**BOARD OF DIRECTORS**

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- AMY SHUKLIAN
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**Meeting Location:**  
**County of Tulare**  
**Board of Supervisors Chambers**  
**2800 W. Burrel Avenue**  
**Visalia, CA 93291**

**AGENDA DATE:** August 27, 2021

**ITEM NUMBER:** Item 15

**SUBJECT:** Receive Consultant’s Self-Funded Medical and Dental Claims Audit Vendor Marketing Report and Authorize President to Execute Agreement Subject to Approval of SJVIA Counsel and Staff (A)

**REQUEST(S):** That the Board receive the self-funded claims audit marketing report, approve the recommended vendor, and authorize President to execute agreement subject to approval of SJVIA counsel and staff.

**DESCRIPTION:**


Three auditing firms (J. Graham Inc., Moss Adams, and TFG Partners) were compared for providing medical and dental self-funded claims audit services to the SJVIA. After careful consideration, the recommendation is to move forward with TFG Partners based on the following factors:

- The auditing procedure is more extensive; e.g., 600 algorithms, COVID-19 testing, J codes, mental health parity
- TFG Partners not only audits the claims but also works with the client to identify problematic areas and create solutions to improve efficiency
- TFG Partners audited the SJVIA’s former PBM, Envolve Rx

**FISCAL IMPACT/FINANCING:**

The total cost for auditing the self-funded medical and dental claims for plan years 2019 and 2020 is \$65,000.

**ADMINISTRATIVE SIGN-OFF:**

  
 \_\_\_\_\_  
 Hollis Magill  
 SJVIA Manager

  
 \_\_\_\_\_  
 Lupe Garza  
 SJVIA Assistant Manager

# CONSULTANT'S REPORT: SJVIA SELF-FUNDED MEDICAL & DENTAL CLAIMS AUDIT

## The RFP Process:

On behalf of San Joaquin Valley Insurance Authority (SJVIA), Keenan & Associates conducted a Claims Audit Request for Proposal (RFP) marketing, in order to obtain competitive auditing firm's proposals that would provide the best service and net value for SJVIA's Self-Funded Medical and Dental claims audit. The following vendors were invited to participate:

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

The goal was to find a vendor that the SJVIA can partner with to conduct a claims audit to determine potential processing and payment errors.

Keenan reviewed the RFP questionnaire responses from TFG Partners, Moss Adams and J. Graham Inc. to evaluate their testing technique and strategy. Below are some key differences in the vendor's approach:

- **TFG Partners** will conduct a full electronic review in addition to an on-site in-depth review of 250 or more claims with Anthem, accessing Anthem's claims system. Audit duration is estimated to be 5 months
- **Moss Adams** will test up to 250 claims and has three method options as follows, a full electronic review, a sampling claims testing or they can do a targeted sampling based on high dollar claims. An onsite audit will be done with access to Anthem's claims system. Audit duration is estimated to be 9 months.
- **J. Graham Inc.** will test 300 claims using the sampling method and will access Anthem's claims system for onsite testing. Audit duration is estimated to be 5 months.

## Audit Scope:

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

## Pricing:

<b>SJVIA - RFP Pricing</b>	<b>TFG Partners</b>	<b>Moss Adams</b>	<b>J. Graham Inc.</b>
<b>Medical Cost</b>			
2019			\$25,000
2020			\$25,000
<b>Total</b>	\$48,000	\$65k to \$70k	\$35,000 combined
<b>Dental Cost</b>			
2019			\$15,000
2020			\$15,000
<b>Total</b>	\$17,000	\$55k to \$70k	\$21,000 combined
<b>Total Cost</b>			
2019			\$40,000
2020			\$40,000
<b>Total</b>	<b>\$65,000</b>	<b>\$120k to \$140k</b>	<b>\$56,000 combined</b>

## Audit Timeline:

Timeline	Activity
Week 1	Planning Meeting with SJVIA to establish scope, timing, and objectives of audit.
Week 2	Kick off meeting with Anthem and Delta Dental.
Week 3	Claim data will be requested from Anthem and Delta Dental.
Week 4	Perform sample selection. Claims will be selected for testing and will be sent to Anthem and Delta Dental.
Week 5	Anthem and Delta Dental will be responsible for preparing claims files, providing access to claims system, and coordinating on-site logistics in preparation for testing by the vendor.
Week 6	Onsite testing.
Week 7	Complete off-site follow-up activities with Anthem and Delta Dental.
Week 8	Complete draft audit report, outline findings, recommendations and action plans resulting from the audit.
Week 9	Complete response of draft report. Purpose of this document is for Anthem and Delta Dental to confirm findings of audit provided by the vendor and provide remediation plans to relate findings.
Week 10	Present final report outlining findings, recommendations and action plans resulting from the audit.
Follow-up #1: 3 months after final report	Vendor will follow-up with Anthem and Delta Dental to ensure corrective actions have been completed
Follow-up #2: 6 months after final report	Vendor will follow-up with Anthem and Delta Dental to ensure corrective actions have been completed
Follow-up #3: 9 months after final report	Vendor will follow-up with Anthem and Delta Dental to ensure corrective actions have been completed

## Requirements of the SJVIA:

- Copies of plan documents for 2019 and 2020
- Copy of the ASO agreements for 2019 and 2020
- Information on reinsurance policies in force over the time period including reimbursements received, if available
- Summary of amounts funded to the claim account for the audit time period for comparison to the data set extracted from the TPAs
- Electronic eligibility file, if available, showing all members who had eligibility during the audit time period

## Client References:

Keenan asked each vendor to provide three client references. Keenan reached out to all references and received positive reviews for all three vendors.

## Interviews:

Keenan conducted interviews with all three vendors. The same questions were asked of all vendors as shown in the following chart:

Questions	TFG Partners	Moss Adams	J. Graham Inc.
1. What is the experience of the team assigned to the SJVIA?	The assigned team consists of four individuals who have an average of 20 years' experience and ten years of detailed auditing experience. All have worked extensively with Anthem/Blues and the partners are hands-on.	The assigned team consists of four individuals with 100 years' combined industry experience. Moss Adams is part of a CPA firm and has a lot of history working with Anthem.	J. Graham Inc. has been in business for seven years. The auditing staff has an average of 20 years/ experience and the data analyst has 10+ years' experience.

Questions	TFG Partners	Moss Adams	J. Graham Inc.
<p>2. How can your planned audit scope be relied upon to detect material errors, fraud, illegal acts or material weaknesses in Anthem?</p>	<p>100% review of every single claim is performed against: a) plan design requirements; b) medical and tech coding, including duplicates, global surgery fee and billing extra services that should be included in the global fee; c) coordination of benefits, including Workers Compensation claims, Medicare and Other Insurance coverage.</p> <p>The audit plan is as follows:  a) Test everything electronically, there are a total of 600 algorithms, including COVID-19 testing, treatment, and vaccination, J codes, eligibility and mental health parity and more; b) Quantify areas and select the claim samples; c) Onsite with Anthem, make sure coverage is being paid based on the plan contracts; d) Analyze findings; e) Two reports are provided - an audit results report and recommendations report.</p>	<p>Moss Adams has a tried and true process that identifies errors and defects. They will select 250 claims to audit using 40-50 algorithms which could increase once they get into the plan details. After the final report is provided, a 3-month, 6-month, and/or 9-month check is provided as needed to ensure procedure corrections were made. The final report includes an observation section, which provides recommendations and strategies.</p>	<p>J Graham Inc. uses a comprehensive scope approach with testing every claim paid using 150-200 algorithms to detect errors. They will identify what needs to be changed and/or updated and will work with the SJVIA and Anthem to achieve this.</p>

Questions	TFG Partners	Moss Adams	J. Graham Inc.
3. How do you determine a successful audit?	Two elements are key: 1) Keeping it fact-based to get a clear understanding of what is going well and identifying the problem areas (30% of the time will be working with the SJVIA and Anthem to discuss the audit findings and make recommendations); and 2) Engaging Anthem to have a closing meeting and fund recovery.	A successful audit would be that all claims were paid correctly. Testing as a 3rd party is to be able to mechanically perform the test to determine whether there are errors or if they were paid correctly. Selecting 250 claims to test and determine has proven to get good results.	Client satisfaction, job thoroughness, and finding errors or improvements. Identify the problems, provide a detailed report of the findings that is easy to follow and understand.
4. Do you anticipate any problems/hurdles in conducting the audit?	TFG anticipates no hurdles as they are very familiar with Anthem and work with them on a consistent basis.	None. We have a collaborative process with Anthem. We are very familiar with their processes and have a good relationship in working with them. They have always supported our audit requests and have always been open to working on the discrepancy findings and recommendations.	Having Anthem's support of the audit is key. Recent experience is that Anthem is attempting to lower the number of claims tested to 150. They are also restricting audits to only go back 24 months.
5. What are your recommendations for a smooth audit process?	A very structured and organized process will be necessary to meet timelines. We will work with the SJVIA to get all the necessary paperwork completed to include a scope letter from Anthem. Communication is key to success.	Communication is key with both Keenan and the SJVIA. We will work to have clear communication of the objectives and will discuss any up-front issues.	Open and honest communication to discuss options, deal with push back on claim counts. Discuss what SJVIA's expectations are and provide bi-weekly reports post audit on progress with recommended changes.



## Recommendation:

After reviewing all proposals, checking references, and interviews with each vendor, Keenan recommends the SJVIA contract with TFG Partners to conduct the audits on the 2020 and 2021 self-funded medical and dental claims. Keenan makes this recommendation because:

- The auditing procedure is more extensive; e.g., 600 algorithms, COVID-19 testing, J codes, mental health parity
- TFG not only audit but is a true consultant in working with the client to identify problematic areas and create solutions to improve efficiency
- TFG Partner services audited the SJVIA's former PBM, Envolve Rx



**BOARD OF DIRECTORS**

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- LARRY MICARI
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- AMY SHUKLIAN
- PETE VANDER POEL

**Meeting Location:**  
**County of Tulare**  
**Board of Supervisors Chambers**  
**2800 W. Burrel Avenue**  
**Visalia, CA 93291**

**AGENDA DATE:** August 27, 2021

**ITEM NUMBER:** Item 16

**SUBJECT:** Receive Consultant’s Disease Management Vendor Marketing Report (I)

**REQUEST(S):** That the Board receive the consultant’s disease management vendor marketing report.

**DESCRIPTION:**

Proposals were solicited from eight disease management vendors. Proposals were received from the following vendors:

- Anthem Blue Cross
- Livongo/Teladoc
- Medicine at Work
- Omada Health
- Sharecare

After careful consideration, the recommendation is to not implement a disease management program at this time. Going forward staff recommends that the SJVIA go with a more targeted approach to condition management by isolating disease management conditions and implementing programs specifically for them. SJVIA staff will come back at a future meeting with recommendations.

**FISCAL IMPACT/FINANCING:**

None

**ADMINISTRATIVE SIGN-OFF:**

Hollis Magill  
SJVIA Manager

Lupe Garza  
SJVIA Assistant Manager

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

### **Vendor Recommendation Report**

**8/5/21**

#### **Overview**

In May 2021, on behalf of the San Joaquin Valley Insurance Authority (SJVIA), the KeenanWell health management consultant team issued a request for proposal (RFP) for **Condition Management and Diabetes/Hypertension Prevention Services** for the SJVIA members. The KeenanWell consultants conducted a search of the marketplace and invited eight prospective vendors to submit proposals for those services, and five of the eight vendors provided proposals by the deadline. Those proposals were then reviewed by the KeenanWell consultants and County/SJVIA staff.

#### **Recommendation**

Keenan has vetted each of these vendors and checked references, and the vendors were ranked based on the scoring of the following criteria:

- Overall Capabilities
- Multi-Channel Solutions
- Participation/Engagement
- Communications Resources
- Data and Reporting
- Client & Member Support
- Experience
- Adaptability
- Unique Features & Innovation
- Documented Effectiveness
- Condition Management Platform
- Pricing

Based on the extent to which the five vendors' Condition Management Services aligned with the SJVIA's needs as delineated in the RFP, KeenanWell recommends considering **Omada** or **Livongo** for condition management and diabetes/hypertension prevention and management services. Omada has more affordable pricing for similar services, so they are the top recommendation with Livongo as the

second place finalist. In the future when employees are in the office and more on-site events and programs can occur, KeenanWell recommends **Medicine At Work** for on-site primary care and wellness clinics, which can include biometric screenings at the on-site clinics.

A matrix listing the eight vendors who were invited to respond to the RFP, the estimated annual costs for their services, and service features is presented below, along with the reasons for rejection of the other vendors and the recommendation of Omada, Livongo, and Medicine At Work as the vendor finalists for the Condition Management Services.

Condition Management Services RFP Vendor Selection - May – July 2021					
Vendors Invited to Respond to the RFP	Received RFP	Submitted Proposal	Recommended Vendor to use for services	Estimated Annual Cost	Features and Reasons for Rejection or Selection
<b>Anthem Blue Cross</b>	√	√		<p><b>ESTIMATED COST:</b>  <b>Diabetes/Hypertension Prevention Program (ABC members only):</b>  <b>\$104,311</b></p> <p><b>Condition Management Program (ABC members only) – includes diabetes, Asthma, Heart Failure, CAD, COPD, Musculoskeletal, and Low Back Pain:</b>  <b>\$137,975</b></p> <p><b>All Programs (6,496 ABC members only):</b> <b>\$242,286</b></p>	<p>Features:</p> <ul style="list-style-type: none"> <li>Seamless implementation and easy to get claims data to put people into condition management programs.</li> <li>Pricing is affordable compared to other vendors.</li> </ul> <p>Reason for rejection:</p> <ul style="list-style-type: none"> <li>Eligibility: Anthem members only; cannot work with KP members.</li> <li>Low technology compared to other vendors for ConditionCare program.</li> <li>Use opt-out model to track participation, which is not very accurate. Opt-in model would be preferred.</li> </ul>
<b>Livongo/Teladoc Health</b>	√	√	√	<p><b>ESTIMATED COST:</b></p> <p><b>Diabetes Prevention Program:</b>  Yr1 - \$82 PPPM x 12 mos x 300 Ees (3.4%) = <b>\$295,200;</b>  Yr2 - \$57 PPPM x 12 mos x 300 Ees (3.4%) = <b>\$205,200</b></p> <p><b>Diabetes Management Program:</b>  \$107 PPPM x 12 mos x 180 Ees (2%) = <b>\$231,120</b></p> <p><b>Hypertension Management Program:</b>  \$60 PPPM x 12 mos x 140 Ees (1.6%) = <b>\$100,800</b></p> <p>Yr1 - All Programs: <b>\$627,120</b>  Yr2 - All Programs: <b>\$537,120</b></p>	<p>Features:</p> <ul style="list-style-type: none"> <li>Overall, very high tech, digital solution to reach employees with chronic conditions.</li> <li>Provide monitoring tools, such as digital scale, blood pressure monitor, and glucose monitor.</li> </ul> <p>Reason for selection:</p> <ul style="list-style-type: none"> <li>Can bill as claims</li> <li>Per Participant pricing instead of PEPM pricing.</li> </ul>

<p><b>Medicine at Work</b></p>	<p>√</p>	<p>√</p>	<p>√ (consider this vendor in the future when on-site clinics can be utilized by on-site employees)</p>	<p><b>ESTIMATED COST:</b></p> <p><b>Diabetes/Hypertension Prevention and Condition Management Programs:</b></p> <ul style="list-style-type: none"> <li>• <b>ABC Members Only:</b> Base Rate for 5-day a week programs at 5 clinics: \$10.96 PMPM x 12 mos x 6,496 Ees = <b>\$854,354</b></li> <li>• <b>ABC + KP Members:</b> Base Rate for 5-day a week programs at 5 clinics: \$10.96 PMPM x 12 mos x 8,863 Ees = <b>\$1,165,661</b></li> </ul>	<p>Features</p> <ul style="list-style-type: none"> <li>• Unique vendor who can provide on-site clinics for employees to have easy access to primary medical care and chronic condition coaching and management.</li> <li>• They can also provide biometric screenings at the clinic and could assist with the biometric screening program throughout the year.</li> </ul> <p>Reason for selection:</p> <ul style="list-style-type: none"> <li>• Good option for biometric screenings and a way to engage employees in their health, wellness, and primary care options.</li> <li>• No extra set-up fees for equipment or additional facility fees, PEPM pricing includes primary care and condition management programs.</li> </ul>
<p><b>Omada Health</b></p>	<p>√</p>	<p>√</p>	<p>√</p>	<p><b>ESTIMATED COST:</b></p> <p><b>Diabetes &amp; Hypertension Prevention Program:</b> Yr1 (\$65 PPPM) – Aver Yr1 Cost* of \$640 x 300 Ees (3.4%) = <b>\$192,000;</b> Yr2 (\$30 PPPM) – Aver Yr2 Cost* of \$360 x 300 Ees (3.4%) = <b>\$108,000</b></p> <p><b>Diabetes Management Program:</b> (\$89 PPPM) – Aver Yearly Cost* of \$890 x 180 Ees (2%) = <b>\$160,200</b></p> <p><b>Hypertension Management Program:</b> (\$57 PPPM) Aver Yearly Cost* of \$572 x 140 Ees (1.6%) = <b>\$80,080</b></p> <p><b>Diabetes+Hypertension Management Program:</b> (\$99 PPPM) Aver Yearly Cost* of \$1,043 x 211 Ees (2.4%) = <b>\$220,073</b></p> <p>Yr1 - All Programs: <b>\$412,073</b> Yr2 - All Programs: <b>\$328,073</b></p>	<p>Features:</p> <ul style="list-style-type: none"> <li>• Overall, very high tech, digital solution to reach employees with chronic conditions.</li> <li>• Documented engagement and outcomes with peer-reviewed studies.</li> </ul> <p>Reason for selection:</p> <ul style="list-style-type: none"> <li>• Per Participant pricing instead of PEPM pricing (more affordable compared to Livongo, which is a similar program).</li> <li>• Can bill through claims, although this would need to be discussed more with the vendor.</li> </ul>

Sharecare	√	√		<p><b>ESTIMATED COST:</b></p> <p><b>Digital platform and program support:</b> \$2.50 Per Employee Per Month (PEPM) x 12 x 8,863 Ees = <b>\$265,890</b></p> <p><b>Diabetes Prevention Program:</b> \$75 per enrollment plus \$75 PPPM x 12 mos x 200 Ees (2.2%) = \$15,000 + \$180,000 = <b>\$195,000</b></p> <p><b>Hypertension Prevention Program:</b> \$50 per enrollment plus \$50 PPPM x 12 mos x 100 Ees 1.1%) = \$5,000 + \$60,000 = <b>\$65,000</b></p> <p><b>Condition Management Program:</b> \$40 per enrollment plus \$40 PPPM for enrolled participants identified with diabetes, heart failure, CAD, COPD, and asthma x 12 mos x 445 Ees (5%) = \$17,800 + \$213,600 = <b>\$231,400</b></p> <p>All Programs: <b>\$757,290</b></p>	<p>Features:</p> <ul style="list-style-type: none"> <li>• Great wellness resource hub and health aggregator to have all the wellness resources, materials, programs, challenges, benefits information, etc. in one place.</li> <li>• 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.</li> </ul> <p>Reason for rejection:</p> <ul style="list-style-type: none"> <li>• Very expensive option. 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.</li> </ul>
Halcyon Behavioral	√				
TrestleTree	√				
Virta Health	√				

**Please note:** The Estimated Annual Cost column provides estimates based on projections and the total SJVIA population. More detailed estimates for pricing (ex. breakdown of cost for each County) can be provided by the vendors if/when the SJVIA is ready to work with them.

Also, the cost of incentives for these programs have not been included in the Estimated Annual Cost. These will have to be considered in future budget discussions to help increase participation and engagement in the programs.

The complete vendor evaluation report, which shows the evaluation criteria for each vendor, can be provided upon request.



**BOARD OF DIRECTORS**

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

**Meeting Location:  
 County of Tulare  
 Board of Supervisors Chambers  
 2800 W. Burrel Avenue  
 Visalia, CA 93291**

**AGENDA DATE:** August 27, 2021

**ITEM NUMBER:** Item 17

**SUBJECT:** Approve Amendment to Agreement with Elite Corporate Medical Services, Inc. to Provide On-Site Biometric Health Screening Services and Authorize President to Execute Amended Agreement (A)

**REQUEST(S):** That the Board approve and authorize the President to execute amendment to the agreement with Elite Corporate Medical Services Inc.

**DESCRIPTION:**


The SJVIA entered into an agreement with Elite Corporate Medical Services, Inc. (Elite Medical) on November 1, 2018 to provide on-site biometric health screening services through October 31, 2021. The agreement provided that the term of the agreement may be extended for no more than two additional one-year terms.

Staff recommends extending the agreement with Elite Medical for a one-year term through October 31, 2022.

**FISCAL IMPACT/FINANCING:**

None.

**ADMINISTRATIVE SIGN-OFF:**

  
 \_\_\_\_\_  
 Hollis Magill  
 SJVIA Manager

  
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 Lupe Garza  
 SJVIA Assistant Manager

## **AMENDMENT NO. 1 TO AMENDED AND RESTATED AGREEMENT**

This Amendment No. 1 to Amended and Restated Agreement ("Amendment 1") is dated November 1, 2021, and is between Elite Corporate Medical Services, Inc., a California professional corporation ("**Contractor**"), and the SAN JOAQUIN VALLEY INSURANCE AUTHORITY, a California joint powers agency ("**SJVIA**").

### **Recitals**

On November 1, 2018, the SJVIA entered into an agreement with Contractor for on-site biometric health screening services from November 1, 2018 through October 31, 2021 ("Agreement").

Section 4.1 of the Agreement provides that the Agreement terminates on October 31, 2021, but that the term may be extended for no more than two additional one-year terms by modification as provided in section 11.1 of the Agreement. The SJVIA and Contractor now desire to extend the Agreement for the first optional one-year term, as provided in this Amendment 1.

The Contractor represents and warrants to the SJVIA that it is ready, willing, and able to continue providing services to the SJVIA subject to the terms of the Agreement and this Amendment 1, and in cooperation with and under the direction of the SJVIA Board of Directors and SJVIA management.

### **The parties therefore agree as follows:**

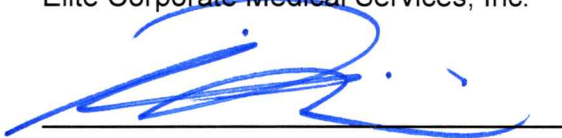
1. The term of the Agreement is hereby extended to October 31, 2022, which is the first optional additional one-year term provided in Section 4.1 of the Agreement.
2. When both parties have signed this Amendment 1, the Agreement and this Amendment 1 together constitute the Agreement.
3. The Agreement as amended by this Amendment 1 is ratified and continued. All terms of the Agreement not amended by this Amendment 1 remain in full force and effect.

*[SIGNATURE PAGE FOLLOWS]*



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

Elite Corporate Medical Services, Inc.



Nicholas Gambini  
Program Director

SAN JOAQUIN VALLEY INSURANCE  
AUTHORITY

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Pete Vander Poel  
President, Board of Directors

Reviewed and recommended for approval.

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SJVIA Manager