



**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of September 2022**  
**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
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%
Jul-21	6,871	\$6,746,271	\$4,392,129	\$1,764,690	\$600,295	-\$9,470	\$6,747,644	-\$1,373	\$894.68	100.0%
Aug-21	6,855	\$6,725,330	\$4,513,782	\$1,957,189	\$599,020	-\$22,046	\$7,047,945	-\$322,615	\$940.76	104.8%
Sep-21	6,842	\$6,712,781	\$4,671,941	\$1,787,845	\$598,067	-\$38,912	\$7,018,941	-\$306,160	\$938.45	104.6%
Oct-21	6,840	\$6,714,383	\$5,343,266	\$2,014,316	\$597,769	-\$26,337	\$7,929,013	-\$1,214,629	\$1,071.82	118.1%
Nov-21	6,835	\$6,699,474	\$3,946,356	\$2,080,285	\$597,563	-\$148,433	\$6,475,770	\$223,704	\$860.02	96.7%
Dec-21	6,908	\$6,866,997	\$5,886,847	\$1,881,238	\$605,962	-\$77,573	\$8,296,474	-\$1,429,478	\$1,113.28	120.8%
Jan-22	6,908	\$6,849,292	\$3,972,472	\$1,872,019	\$605,806	-\$17,651	\$6,432,646	\$416,645	\$843.49	93.9%
Feb-22	6,767	\$6,688,617	\$5,169,746	\$1,804,436	\$594,784	-\$172,594	\$7,396,372	-\$707,755	\$1,005.11	110.6%
Mar-22	6,753	\$6,662,993	\$3,854,656	\$1,880,411	\$593,611	\$0	\$6,328,678	\$334,314	\$849.26	95.0%
Apr-22	6,705	\$6,607,160	\$5,391,769	\$1,919,594	\$589,103	-\$714,143	\$7,186,323	-\$579,163	\$983.93	108.8%
May-22	6,712	\$6,615,024	\$4,186,239	\$1,950,480	\$589,745	\$0	\$6,726,464	-\$111,440	\$914.29	101.7%
Jun-22	6,844	\$6,749,043	\$4,177,448	\$2,044,212	\$599,980	\$3,842	\$6,825,482	-\$76,439	\$909.63	101.1%
Jul-22	6,819	\$6,728,792	\$4,447,684	\$1,807,229	\$598,045	\$836	\$6,853,795	-\$125,002	\$917.40	101.9%
Aug-22	6,839	\$6,753,897	\$6,273,503	\$2,142,952	\$599,507	-\$37,678	\$8,978,283	-\$2,224,386	\$1,225.15	132.9%
Sep-22	6,871	\$6,772,731	\$4,006,728	\$2,066,819	\$602,706	-\$161,062	\$6,515,191	\$257,541	\$860.50	96.2%
2019	6,947	\$79,302,855	\$51,794,033	\$18,908,423	\$7,036,763	-\$39,265	\$77,699,954	\$1,602,901	\$847.62	98.0%
2020	6,952	\$81,862,351	\$49,822,070	\$20,227,143	\$7,042,998	-\$905,527	\$76,186,685	\$5,675,667	\$828.83	93.1%
2021	6,883	\$81,247,360	\$54,332,276	\$21,419,630	\$7,222,384	-\$328,648	\$82,645,642	-\$1,398,283	\$913.14	101.7%
2022 YTD	6,802	\$60,427,550	\$41,480,247	\$17,488,151	\$5,373,287	-\$1,098,450	\$63,243,234	-\$2,815,684	\$945.31	104.7%
Current 12 Months	6,817	\$80,708,404	\$56,656,715	\$23,463,990	\$7,174,581	-\$1,350,794	\$85,944,491	-\$5,236,087	\$962.95	106.5%

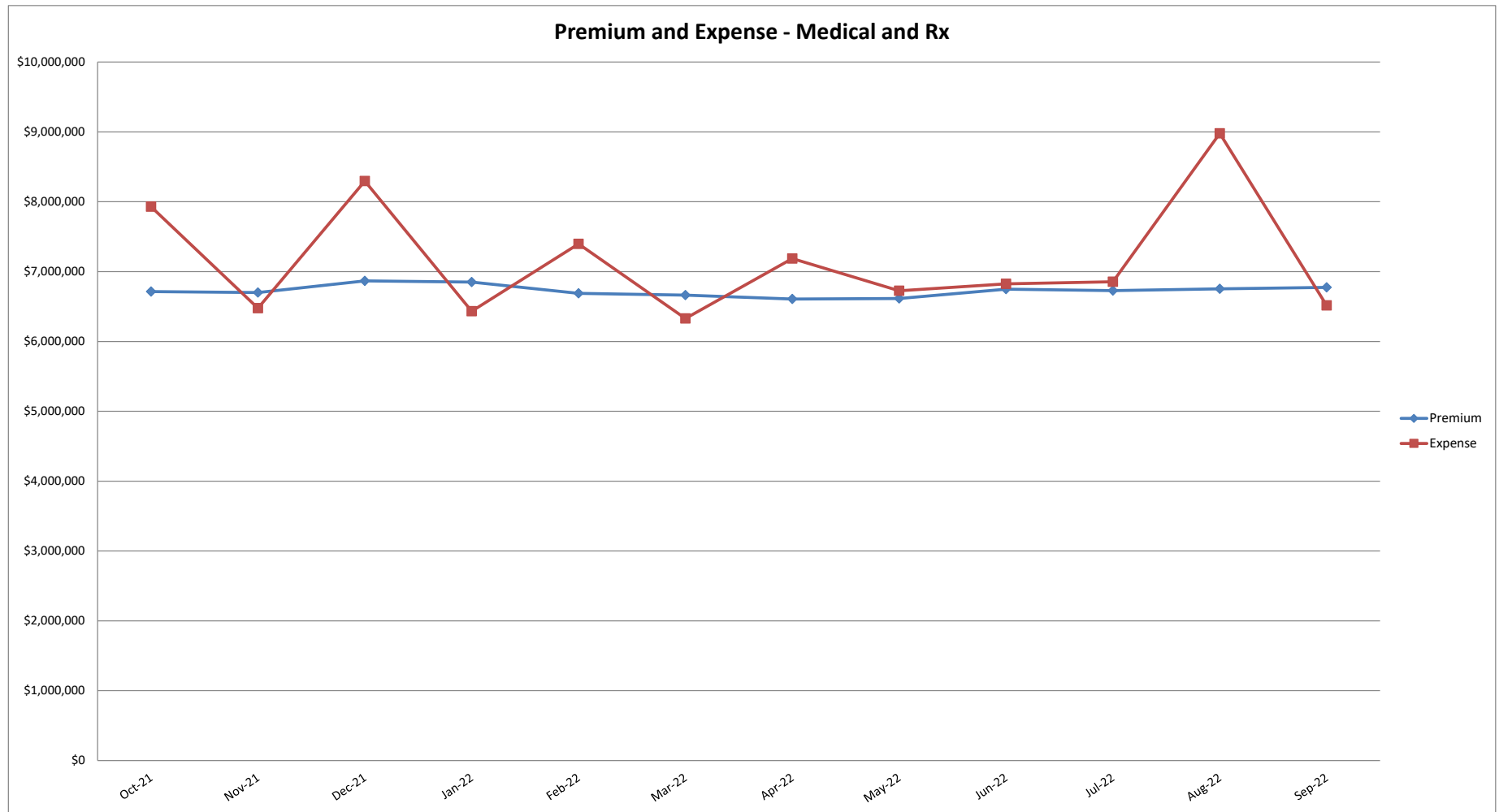
**Data Sources:**

**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
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**Anthem Blue Cross Premium and Claims Report as of September 2022**  
**All Districts Combined - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of September 2022**  
**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			
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%
Jul-21	3,020	\$3,662,187	\$2,825,914	\$945,999	\$303,178	-\$9,470	\$4,065,620	-\$403,433	\$1,245.84	111.0%
Aug-21	3,018	\$3,652,449	\$3,077,988	\$1,082,497	\$302,977	-\$22,046	\$4,441,416	-\$788,967	\$1,371.25	121.6%
Sep-21	3,020	\$3,649,373	\$2,559,309	\$1,004,805	\$303,178	-\$38,912	\$3,828,380	-\$179,007	\$1,167.29	104.9%
Oct-21	3,014	\$3,645,539	\$3,245,752	\$1,037,188	\$302,575	-\$26,337	\$4,559,179	-\$913,639	\$1,412.28	125.1%
Nov-21	3,022	\$3,637,651	\$2,185,951	\$1,204,195	\$303,379	-\$46,784	\$3,646,741	-\$9,090	\$1,106.34	100.2%
Dec-21	3,139	\$3,854,725	\$3,057,366	\$946,150	\$315,124	-\$40,307	\$4,278,333	-\$423,608	\$1,262.57	111.0%
Jan-22	3,132	\$3,843,069	\$2,244,009	\$1,034,255	\$314,421	-\$17,651	\$3,575,034	\$268,035	\$1,041.06	93.0%
Feb-22	3,127	\$3,837,525	\$2,999,183	\$951,654	\$313,920	-\$172,594	\$4,092,163	-\$254,638	\$1,208.26	106.6%
Mar-22	3,123	\$3,821,163	\$2,205,661	\$967,899	\$313,518	\$0	\$3,487,078	\$334,084	\$1,016.19	91.3%
Apr-22	3,088	\$3,779,197	\$3,765,649	\$978,614	\$310,004	-\$714,143	\$4,340,124	-\$560,927	\$1,305.09	114.8%
May-22	3,093	\$3,781,688	\$2,594,361	\$1,007,873	\$310,506	\$0	\$3,912,740	-\$131,052	\$1,164.64	103.5%
Jun-22	3,094	\$3,779,828	\$2,382,427	\$1,030,610	\$310,607	\$3,842	\$3,727,486	\$52,342	\$1,104.36	98.6%
Jul-22	3,094	\$3,775,558	\$2,657,908	\$922,057	\$310,607	\$836	\$3,891,407	-\$115,849	\$1,157.34	103.1%
Aug-22	3,090	\$3,774,880	\$3,545,196	\$1,079,441	\$310,205	-\$37,678	\$4,897,164	-\$1,122,284	\$1,484.45	129.7%
Sep-22	3,121	\$3,793,032	\$2,374,801	\$1,015,831	\$313,317	-\$68,131	\$3,635,818	\$157,214	\$1,064.56	95.9%
<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</b>	<b>3,047</b>	<b>\$44,376,243</b>	<b>\$33,405,619</b>	<b>\$11,713,863</b>	<b>\$3,670,660</b>	<b>-\$189,731</b>	<b>\$48,600,411</b>	<b>-\$4,224,167</b>	<b>\$1,228.80</b>	<b>109.5%</b>
<b>2022 YTD</b>	<b>3,107</b>	<b>\$34,185,939</b>	<b>\$24,769,195</b>	<b>\$8,988,233</b>	<b>\$2,807,105</b>	<b>-\$1,005,520</b>	<b>\$35,559,014</b>	<b>-\$1,373,075</b>	<b>\$1,171.30</b>	<b>104.0%</b>
<b>Current 12 Months</b>	<b>3,095</b>	<b>\$45,323,854</b>	<b>\$33,258,265</b>	<b>\$12,175,766</b>	<b>\$3,728,183</b>	<b>-\$1,118,947</b>	<b>\$48,043,266</b>	<b>-\$2,719,412</b>	<b>\$1,193.29</b>	<b>106.0%</b>

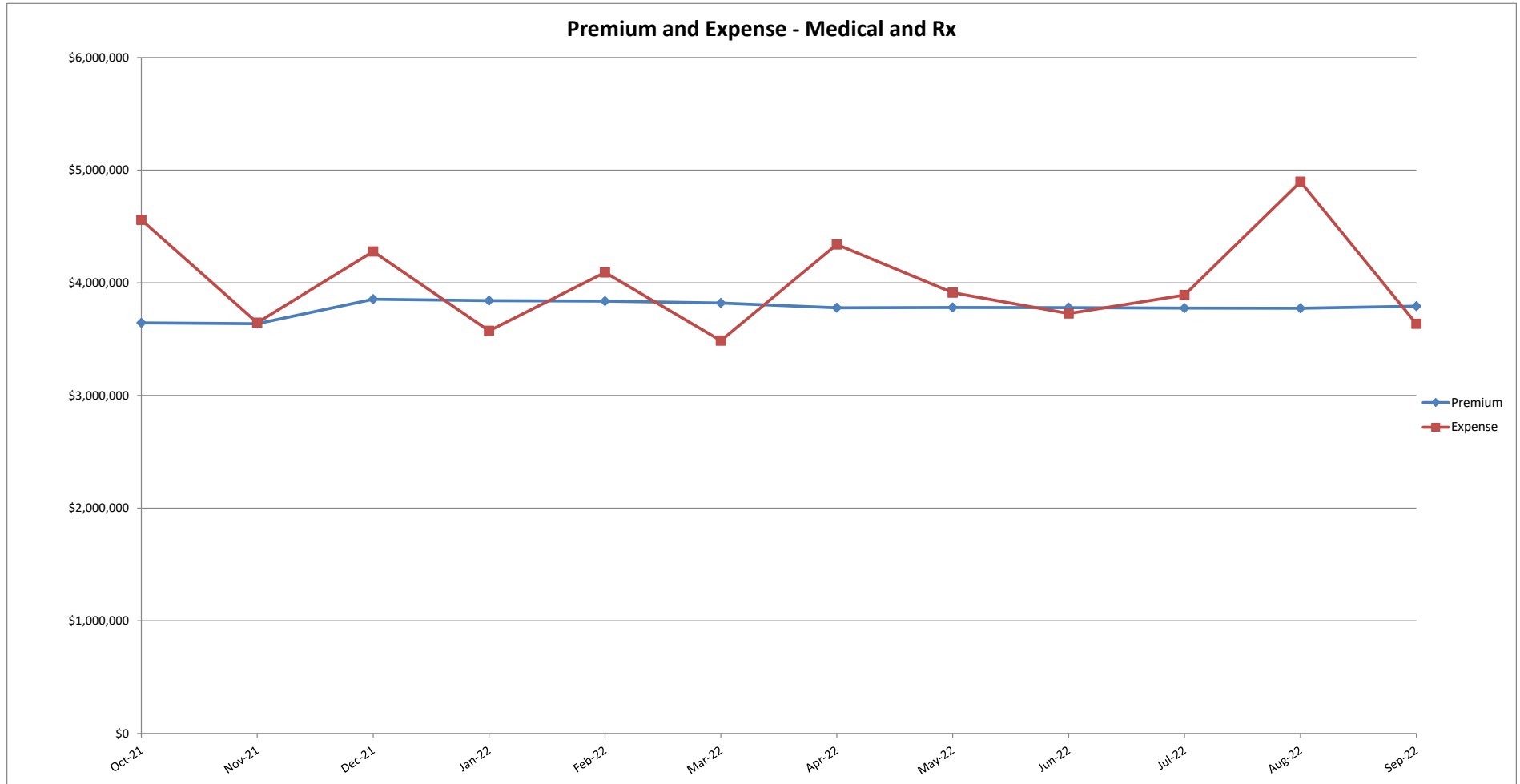
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**All Districts Combined - EPO**





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All Districts Combined - PPO**

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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Jul-21	3,090	\$2,494,207	\$1,427,272	\$753,534	\$238,882	\$0	\$2,419,688	\$74,519	\$705.76	97.0%
Aug-21	3,087	\$2,491,876	\$1,222,457	\$776,159	\$238,649	\$0	\$2,237,265	\$254,611	\$647.43	89.8%
Sep-21	3,077	\$2,487,175	\$1,830,806	\$721,418	\$237,878	\$0	\$2,790,102	-\$302,927	\$829.45	112.2%
Oct-21	3,072	\$2,488,535	\$1,677,725	\$846,328	\$237,493	\$0	\$2,761,547	-\$273,012	\$821.63	111.0%
Nov-21	3,053	\$2,478,069	\$1,536,450	\$793,988	\$236,025	-\$101,650	\$2,464,813	\$13,255	\$730.03	99.5%
Dec-21	3,053	\$2,471,781	\$2,409,174	\$844,781	\$236,044	-\$37,267	\$3,452,733	-\$980,952	\$1,053.62	139.7%
Jan-22	3,061	\$2,469,279	\$1,248,318	\$791,296	\$236,665	\$0	\$2,276,279	\$193,000	\$666.32	92.2%
Feb-22	2,923	\$2,315,333	\$1,947,940	\$816,778	\$225,990	\$0	\$2,990,708	-\$675,376	\$945.85	129.2%
Mar-22	2,917	\$2,310,116	\$1,442,855	\$862,356	\$225,524	\$0	\$2,530,735	-\$220,619	\$790.27	109.6%
Apr-22	2,916	\$2,302,514	\$1,447,734	\$828,948	\$225,448	\$0	\$2,502,130	-\$199,616	\$780.76	108.7%
May-22	2,903	\$2,298,189	\$1,273,822	\$871,587	\$224,442	\$0	\$2,369,851	-\$71,662	\$739.03	103.1%
Jun-22	3,036	\$2,437,299	\$1,676,534	\$894,936	\$234,729	\$0	\$2,806,199	-\$368,900	\$846.99	115.1%
Jul-22	3,010	\$2,420,242	\$1,595,005	\$781,725	\$232,718	\$0	\$2,609,448	-\$189,206	\$789.61	107.8%
Aug-22	3,040	\$2,450,028	\$2,204,773	\$956,985	\$235,039	\$0	\$3,396,797	-\$946,768	\$1,040.05	138.6%
Sep-22	3,050	\$2,457,034	\$1,309,975	\$957,342	\$235,814	\$0	\$2,503,131	-\$46,096	\$743.38	101.9%
2019	3,095	\$29,640,712	\$16,034,925	\$8,042,317	\$2,753,224	\$0	\$26,830,466	\$2,810,246	\$648.25	90.5%
2020	3,106	\$31,016,026	\$16,031,702	\$8,143,049	\$2,762,203	\$0	\$26,936,953	\$4,079,073	\$648.71	86.8%
2021	3,081	\$29,883,153	\$18,032,736	\$8,759,099	\$2,858,087	-\$138,916	\$29,511,005	\$372,148	\$720.93	98.8%
2022 YTD	2,984	\$21,460,034	\$14,146,957	\$7,761,953	\$2,076,367	\$0	\$23,985,277	-\$2,525,244	\$815.79	111.8%
Current 12 Months	3,003	\$28,898,418	\$19,770,307	\$10,247,051	\$2,785,929	-\$138,916	\$32,664,371	-\$3,765,953	\$829.17	113.0%

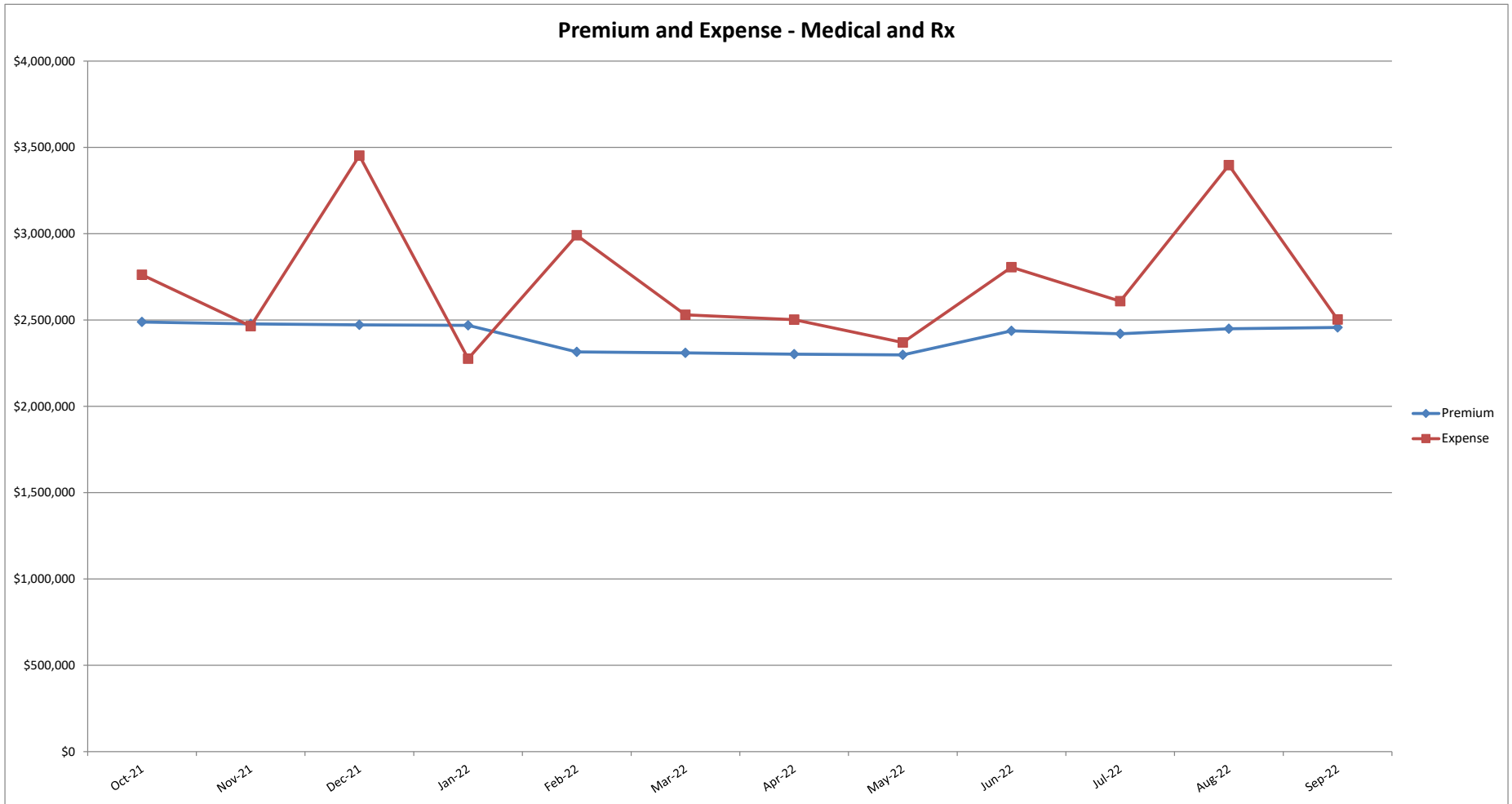
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**All Districts Combined - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)  
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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			
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%
Jul-21	761	\$589,877	\$138,944	\$65,157	\$58,235	\$0	\$262,336	\$327,541	\$268.20	44.5%
Aug-21	750	\$581,006	\$213,337	\$98,534	\$57,394	\$0	\$369,265	\$211,741	\$415.83	63.6%
Sep-21	745	\$576,233	\$281,826	\$61,622	\$57,011	\$0	\$400,459	\$175,774	\$461.00	69.5%
Oct-21	754	\$580,309	\$419,788	\$130,799	\$57,700	\$0	\$608,287	-\$27,978	\$730.22	104.8%
Nov-21	760	\$583,754	\$223,954	\$82,102	\$58,160	\$0	\$364,216	\$219,538	\$402.71	62.4%
Dec-21	716	\$540,491	\$420,307	\$90,307	\$54,794	\$0	\$565,408	-\$24,917	\$713.15	104.6%
Jan-22	715	\$536,944	\$480,145	\$46,468	\$54,720	\$0	\$581,333	-\$44,389	\$736.52	108.3%
Feb-22	717	\$535,760	\$222,623	\$36,003	\$54,875	\$0	\$313,501	\$222,259	\$360.71	58.5%
Mar-22	713	\$531,715	\$206,140	\$50,156	\$54,569	\$0	\$310,865	\$220,849	\$359.46	58.5%
Apr-22	701	\$525,449	\$178,386	\$112,032	\$53,651	\$0	\$344,069	\$181,380	\$414.29	65.5%
May-22	716	\$535,148	\$318,056	\$71,020	\$54,797	\$0	\$443,873	\$91,275	\$543.40	82.9%
Jun-22	714	\$531,916	\$118,487	\$118,666	\$54,644	\$0	\$291,797	\$240,119	\$332.15	54.9%
Jul-22	715	\$532,992	\$194,772	\$103,447	\$54,721	\$0	\$352,940	\$180,053	\$417.09	66.2%
Aug-22	709	\$528,988	\$523,534	\$106,526	\$54,263	\$0	\$684,323	-\$155,334	\$888.66	129.4%
Sep-22	700	\$522,665	\$321,952	\$93,646	\$53,574	-\$92,931	\$376,242	\$146,423	\$460.95	72.0%
<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</b>	<b>755</b>	<b>\$6,987,963</b>	<b>\$2,893,921</b>	<b>\$946,668</b>	<b>\$693,637</b>	<b>\$0</b>	<b>\$4,534,226</b>	<b>\$2,453,737</b>	<b>\$423.72</b>	<b>64.9%</b>
<b>2022 YTD</b>	<b>711</b>	<b>\$4,781,578</b>	<b>\$2,564,095</b>	<b>\$737,964</b>	<b>\$489,815</b>	<b>-\$92,931</b>	<b>\$3,698,943</b>	<b>\$1,082,634</b>	<b>\$501.43</b>	<b>77.4%</b>
<b>Current 12 Months</b>	<b>719</b>	<b>\$6,486,131</b>	<b>\$3,628,144</b>	<b>\$1,041,173</b>	<b>\$660,468</b>	<b>-\$92,931</b>	<b>\$5,236,854</b>	<b>\$1,249,277</b>	<b>\$530.29</b>	<b>80.7%</b>

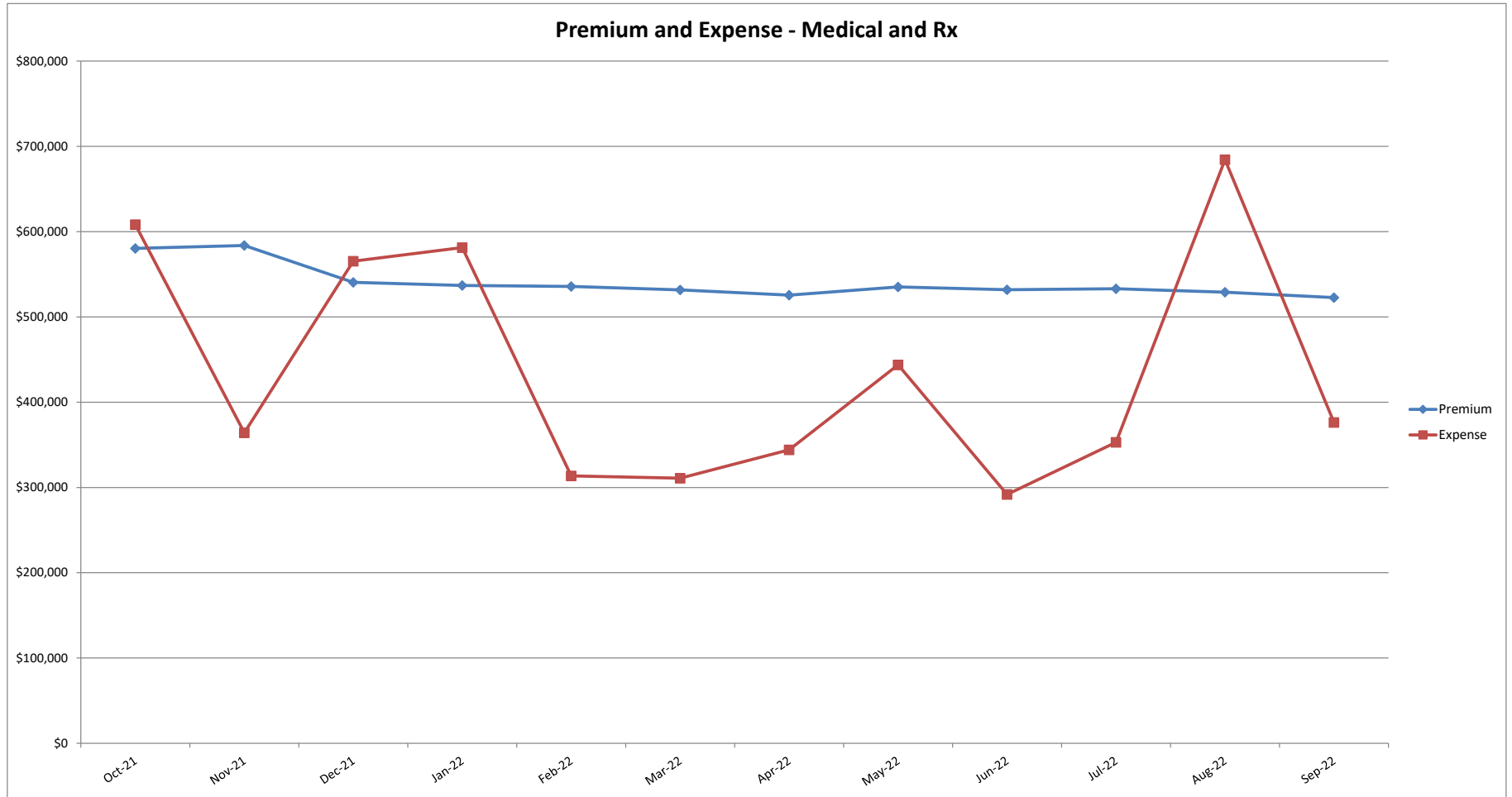
**Data Sources:**

**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.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017
5. Waterford and Ceres terminated from SJVIA effective 1/1/2018
6. All Others Claims include runout for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of September 2022  
All Districts Combined - HDHP**







**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of September 2022**  
**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			
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%
Jul-21	3,866	\$4,385,135	\$3,066,332	\$1,028,681	\$367,888	-\$9,470	\$4,453,431	-\$68,295	\$1,056.79	101.6%
Aug-21	3,854	\$4,366,162	\$3,282,232	\$1,211,160	\$366,923	-\$22,046	\$4,838,268	-\$472,106	\$1,160.18	110.8%
Sep-21	3,849	\$4,356,215	\$2,877,090	\$1,095,114	\$366,588	-\$38,912	\$4,299,880	\$56,336	\$1,021.90	98.7%
Oct-21	3,849	\$4,354,084	\$3,703,729	\$1,185,040	\$366,445	-\$26,337	\$5,228,877	-\$874,793	\$1,263.30	120.1%
Nov-21	3,861	\$4,347,856	\$2,441,215	\$1,324,454	\$367,554	-\$46,784	\$4,086,439	\$261,416	\$963.19	94.0%
Dec-21	3,911	\$4,500,466	\$3,544,531	\$1,050,875	\$374,174	-\$40,307	\$4,929,273	-\$428,808	\$1,164.69	109.5%
Jan-22	3,898	\$4,479,015	\$2,780,562	\$1,106,544	\$373,013	-\$17,651	\$4,242,468	\$236,547	\$992.68	94.7%
Feb-22	3,895	\$4,471,686	\$3,652,956	\$1,007,677	\$372,664	-\$172,594	\$4,860,702	-\$389,016	\$1,152.26	108.7%
Mar-22	3,889	\$4,453,442	\$2,500,688	\$1,048,284	\$372,109	\$0	\$3,921,081	\$532,361	\$912.57	88.0%
Apr-22	3,841	\$4,401,669	\$3,994,614	\$1,109,253	\$367,601	-\$714,143	\$4,757,325	-\$355,656	\$1,142.86	108.1%
May-22	3,863	\$4,414,905	\$2,934,848	\$1,075,963	\$369,404	\$0	\$4,380,214	\$34,691	\$1,038.26	99.2%
Jun-22	3,861	\$4,409,814	\$2,524,734	\$1,169,408	\$369,274	\$3,842	\$4,067,258	\$342,556	\$957.78	92.2%
Jul-22	3,862	\$4,405,743	\$2,916,304	\$1,048,063	\$369,351	\$836	\$4,334,555	\$71,188	\$1,026.72	98.4%
Aug-22	3,850	\$4,397,983	\$4,120,398	\$1,200,341	\$368,338	-\$37,678	\$5,651,398	-\$1,253,415	\$1,372.22	128.5%
Sep-22	3,870	\$4,407,803	\$2,751,356	\$1,128,522	\$370,608	-\$161,062	\$4,089,424	\$318,379	\$960.93	92.8%
2019	3,933	\$51,210,455	\$36,088,764	\$11,135,254	\$4,364,951	-\$39,265	\$51,549,705	-\$339,249	\$999.83	100.7%
2020	3,908	\$52,314,281	\$34,231,702	\$12,340,110	\$4,359,591	-\$905,527	\$50,025,876	\$2,288,405	\$969.72	95.6%
2021	3,885	\$52,942,454	\$36,794,855	\$12,942,844	\$4,439,690	-\$189,731	\$53,987,658	-\$1,045,204	\$1,062.85	102.0%
2022 YTD	3,870	\$39,842,060	\$28,176,459	\$9,894,055	\$3,332,362	-\$1,098,450	\$40,304,426	-\$462,365	\$1,061.53	101.2%
Current 12 Months	3,871	\$53,044,465	\$37,865,934	\$13,454,424	\$4,440,535	-\$1,211,878	\$54,549,015	-\$1,504,550	\$1,078.76	102.8%

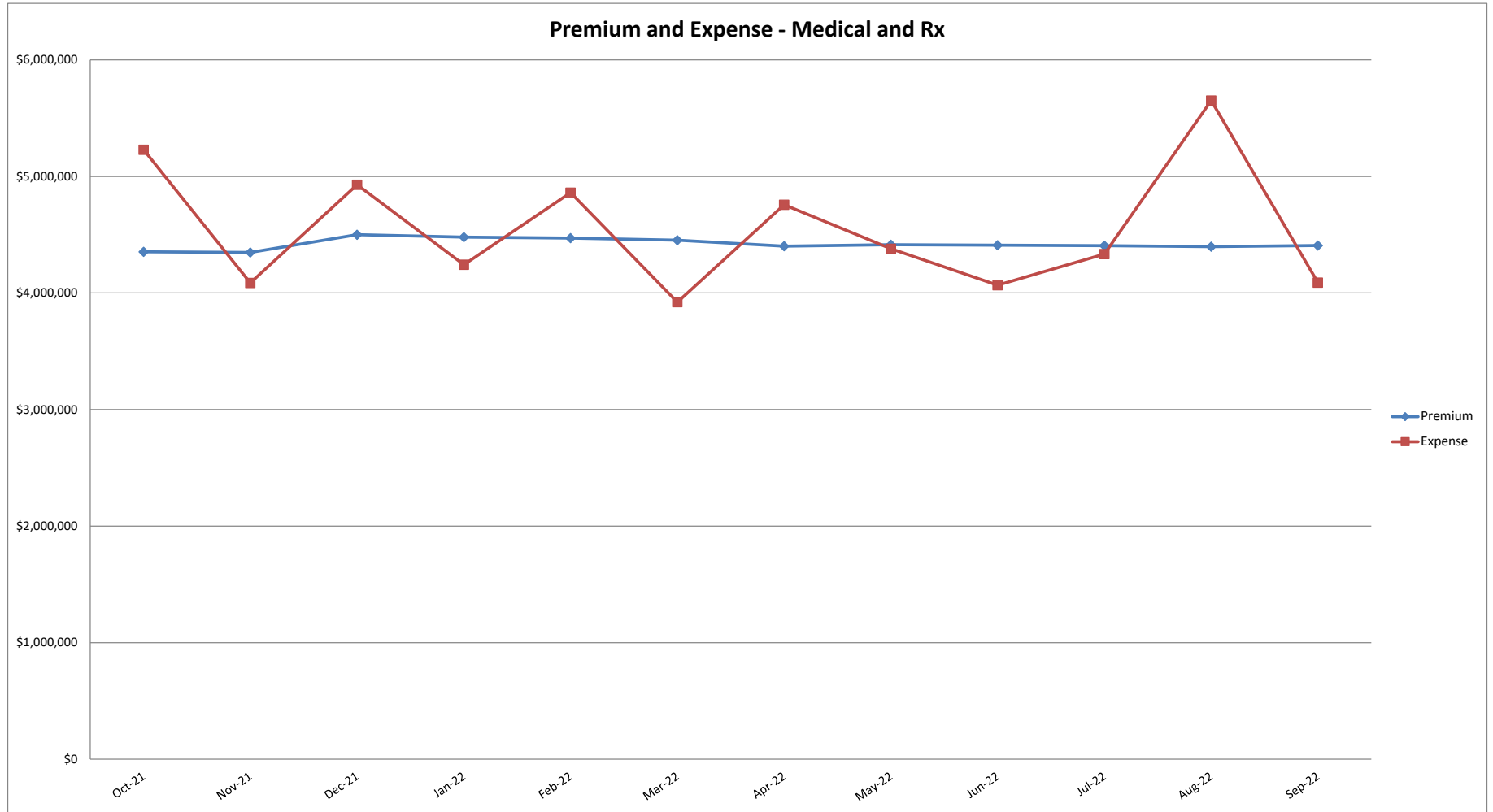
**Data Sources:**

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

**Notes:**

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of September 2022  
County of Fresno - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of September 2022  
County of Fresno - EPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Jul-21	3,020	\$3,662,187	\$2,825,914	\$945,999	\$303,178	-\$9,470	\$4,065,620	-\$403,433	\$1,245.84	111.0%
Aug-21	3,018	\$3,652,449	\$3,077,988	\$1,082,497	\$302,977	-\$22,046	\$4,441,416	-\$788,967	\$1,371.25	121.6%
Sep-21	3,020	\$3,649,373	\$2,559,309	\$1,004,805	\$303,178	-\$38,912	\$3,828,380	-\$179,007	\$1,167.29	104.9%
Oct-21	3,014	\$3,645,539	\$3,245,752	\$1,037,188	\$302,575	-\$26,337	\$4,559,179	-\$913,639	\$1,412.28	125.1%
Nov-21	3,022	\$3,637,651	\$2,185,951	\$1,204,195	\$303,379	-\$46,784	\$3,646,741	-\$9,090	\$1,106.34	100.2%
Dec-21	3,139	\$3,854,725	\$3,057,366	\$946,150	\$315,124	-\$40,307	\$4,278,333	-\$423,608	\$1,262.57	111.0%
Jan-22	3,132	\$3,843,069	\$2,244,009	\$1,034,255	\$314,421	-\$17,651	\$3,575,034	\$268,035	\$1,041.06	93.0%
Feb-22	3,127	\$3,837,525	\$2,999,183	\$951,654	\$313,920	-\$172,594	\$4,092,163	-\$254,638	\$1,208.26	106.6%
Mar-22	3,123	\$3,821,163	\$2,205,661	\$967,899	\$313,518	\$0	\$3,487,078	\$334,084	\$1,016.19	91.3%
Apr-22	3,088	\$3,779,197	\$3,765,649	\$978,614	\$310,004	-\$714,143	\$4,340,124	-\$560,927	\$1,305.09	114.8%
May-22	3,093	\$3,781,688	\$2,594,361	\$1,007,873	\$310,506	\$0	\$3,912,740	-\$131,052	\$1,164.64	103.5%
Jun-22	3,094	\$3,779,828	\$2,382,427	\$1,030,610	\$310,607	\$3,842	\$3,727,486	\$52,342	\$1,104.36	98.6%
Jul-22	3,094	\$3,775,558	\$2,657,908	\$922,057	\$310,607	\$836	\$3,891,407	-\$115,849	\$1,157.34	103.1%
Aug-22	3,090	\$3,774,880	\$3,545,196	\$1,079,441	\$310,205	-\$37,678	\$4,897,164	-\$1,122,284	\$1,484.45	129.7%
Sep-22	3,121	\$3,793,032	\$2,374,801	\$1,015,831	\$313,317	-\$68,131	\$3,635,818	\$157,214	\$1,064.56	95.9%
<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</b>	<b>3,047</b>	<b>\$44,376,243</b>	<b>\$33,405,619</b>	<b>\$11,713,863</b>	<b>\$3,670,660</b>	<b>-\$189,731</b>	<b>\$48,600,411</b>	<b>-\$4,224,167</b>	<b>\$1,228.80</b>	<b>109.5%</b>
<b>2022 YTD</b>	<b>3,107</b>	<b>\$34,185,939</b>	<b>\$24,769,195</b>	<b>\$8,988,233</b>	<b>\$2,807,105</b>	<b>-\$1,005,520</b>	<b>\$35,559,014</b>	<b>-\$1,373,075</b>	<b>\$1,171.30</b>	<b>104.0%</b>
<b>Current 12 Months</b>	<b>3,095</b>	<b>\$45,323,854</b>	<b>\$33,258,265</b>	<b>\$12,175,766</b>	<b>\$3,728,183</b>	<b>-\$1,118,947</b>	<b>\$48,043,266</b>	<b>-\$2,719,412</b>	<b>\$1,193.29</b>	<b>106.0%</b>

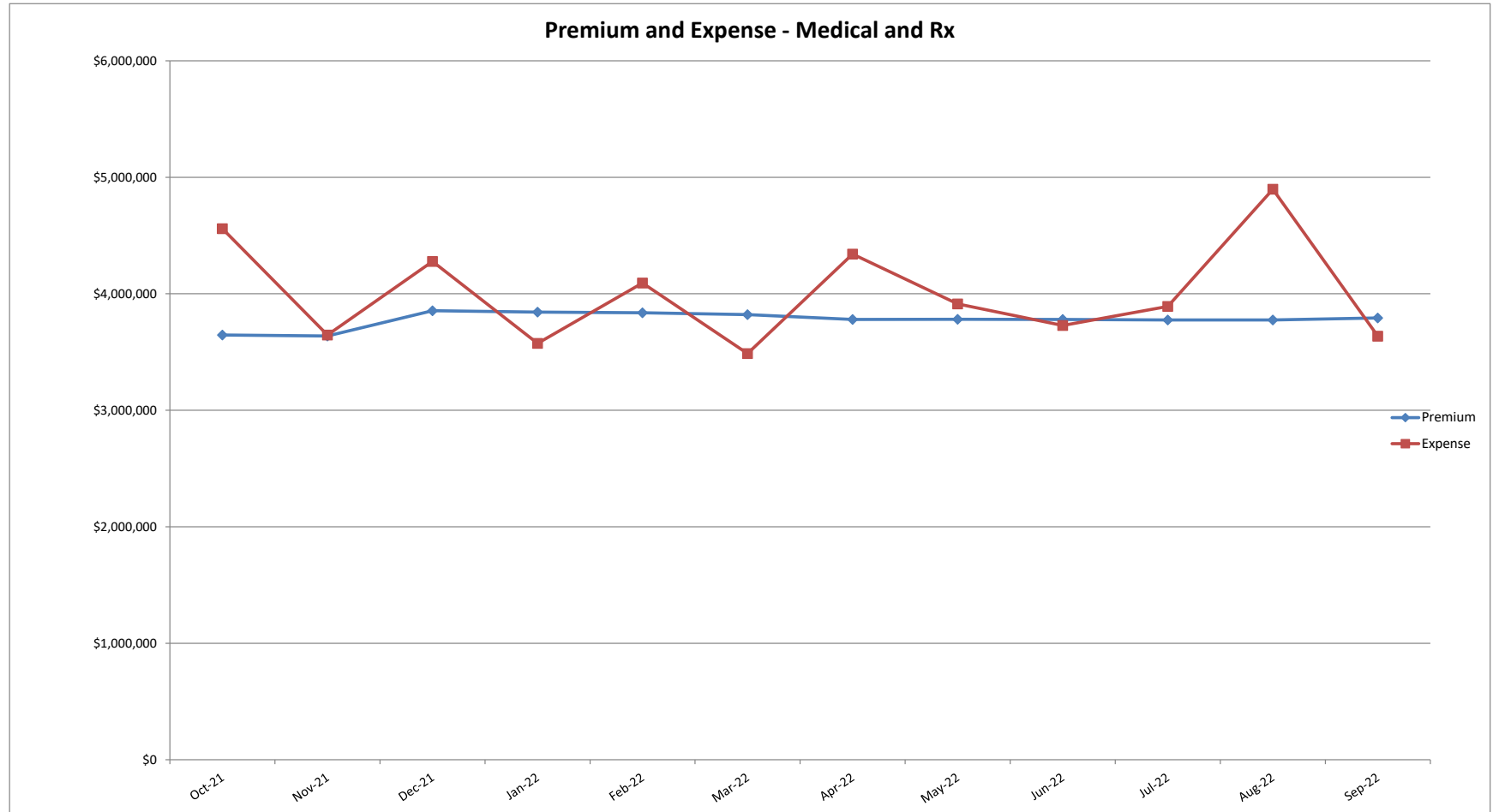
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**Notes:**

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
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**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of September 2022  
County of Fresno - EPO**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of September 2022**  
**County of Fresno - PPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Jul-21	116	\$155,641	\$119,445	\$30,593	\$8,873	\$0	\$158,911	-\$3,270	\$1,293.43	102.1%
Aug-21	117	\$155,277	\$27,765	\$30,302	\$8,949	\$0	\$67,017	\$88,260	\$496.31	43.2%
Sep-21	114	\$152,594	\$56,689	\$29,220	\$8,720	\$0	\$94,629	\$57,966	\$753.59	62.0%
Oct-21	112	\$150,806	\$48,498	\$29,709	\$8,567	\$0	\$86,774	\$64,032	\$698.27	57.5%
Nov-21	111	\$149,605	\$52,321	\$39,427	\$8,490	\$0	\$100,238	\$49,368	\$826.55	67.0%
Dec-21	88	\$128,404	\$69,540	\$28,641	\$6,731	\$0	\$104,912	\$23,492	\$1,115.70	81.7%
Jan-22	86	\$123,053	\$63,564	\$25,475	\$6,578	\$0	\$95,617	\$27,436	\$1,035.33	77.7%
Feb-22	88	\$124,188	\$433,483	\$20,126	\$6,731	\$0	\$460,340	-\$336,152	\$5,154.65	370.7%
Mar-22	90	\$126,352	\$92,397	\$30,319	\$6,884	\$0	\$129,600	-\$3,248	\$1,363.51	102.6%
Apr-22	89	\$122,811	\$53,663	\$18,645	\$6,808	\$0	\$79,115	\$43,695	\$812.44	64.4%
May-22	90	\$122,699	\$61,273	\$20,698	\$6,884	\$0	\$88,855	\$33,845	\$910.78	72.4%
Jun-22	89	\$122,699	\$38,626	\$20,113	\$6,808	\$0	\$65,546	\$57,153	\$659.98	53.4%
Jul-22	89	\$122,429	\$74,926	\$24,197	\$6,808	\$0	\$105,930	\$16,498	\$1,113.74	86.5%
Aug-22	88	\$121,115	\$74,926	\$37,604	\$6,731	\$0	\$119,260	\$1,855	\$1,278.74	98.5%
Sep-22	86	\$119,106	\$60,223	\$22,775	\$6,578	\$0	\$89,576	\$29,530	\$965.09	75.2%
<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</b>	<b>115</b>	<b>\$1,864,875</b>	<b>\$650,849</b>	<b>\$361,802</b>	<b>\$105,556</b>	<b>\$0</b>	<b>\$1,118,207</b>	<b>\$746,668</b>	<b>\$733.80</b>	<b>60.0%</b>
<b>2022 YTD</b>	<b>88</b>	<b>\$1,104,451</b>	<b>\$953,080</b>	<b>\$219,951</b>	<b>\$60,810</b>	<b>\$0</b>	<b>\$1,233,840</b>	<b>-\$129,388</b>	<b>\$1,475.51</b>	<b>111.7%</b>
<b>Current 12 Months</b>	<b>92</b>	<b>\$1,533,267</b>	<b>\$1,123,438</b>	<b>\$317,727</b>	<b>\$84,598</b>	<b>\$0</b>	<b>\$1,525,763</b>	<b>\$7,503</b>	<b>\$1,303.04</b>	<b>99.5%</b>

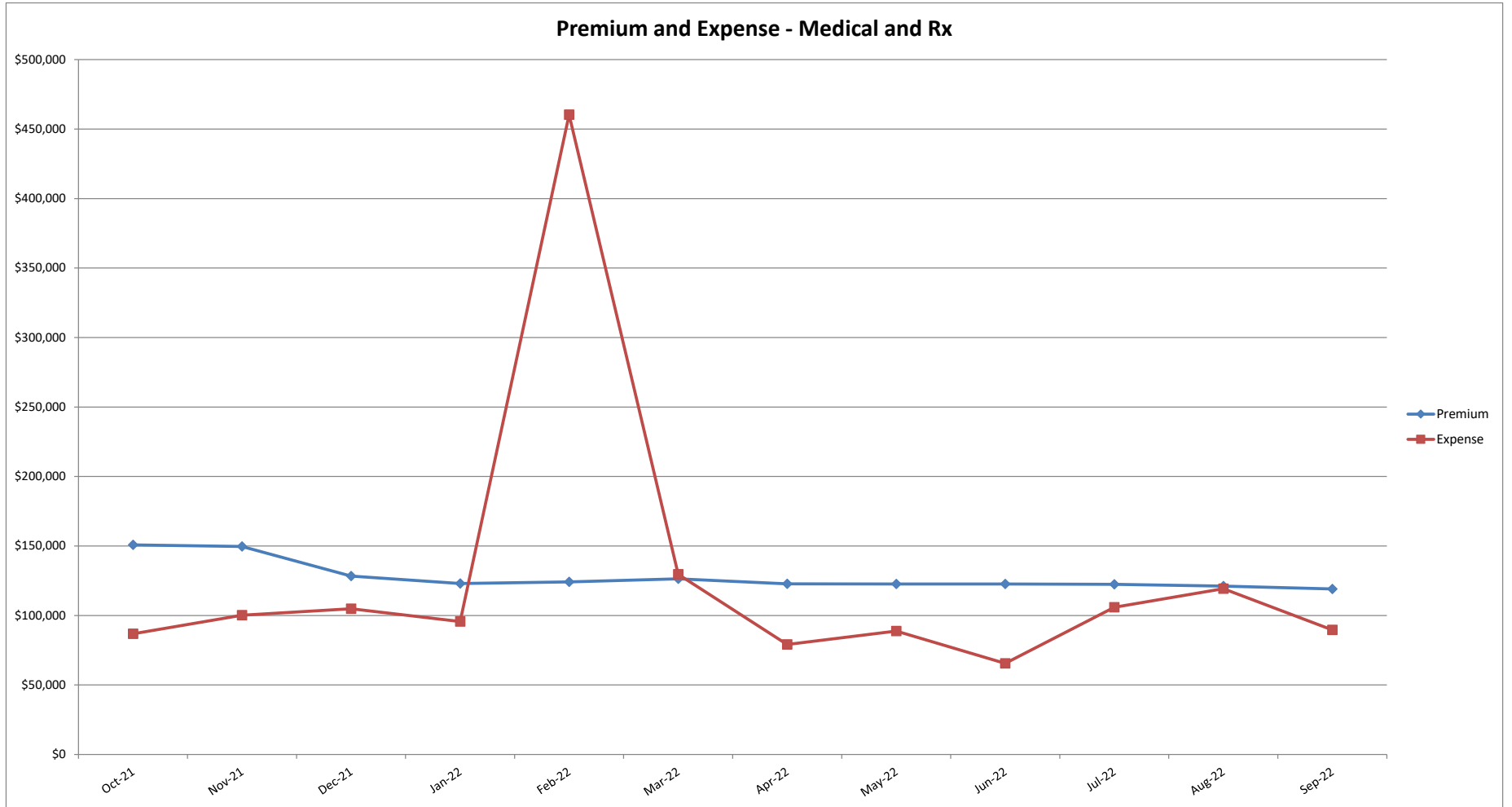
**Data Sources:**

**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 September 2022  
County of Fresno - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of September 2022  
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			
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%
Jul-21	730	\$567,307	\$120,972	\$52,089	\$55,838	\$0	\$228,899	\$338,407	\$237.07	40.3%
Aug-21	719	\$558,436	\$176,478	\$98,361	\$54,996	\$0	\$329,835	\$228,601	\$382.25	59.1%
Sep-21	715	\$554,248	\$261,091	\$61,089	\$54,690	\$0	\$376,871	\$177,377	\$450.60	68.0%
Oct-21	723	\$557,739	\$409,479	\$118,143	\$55,302	\$0	\$582,924	-\$25,186	\$729.77	104.5%
Nov-21	728	\$560,599	\$202,943	\$80,833	\$55,685	\$0	\$339,461	\$221,138	\$389.80	60.6%
Dec-21	684	\$517,336	\$417,625	\$76,084	\$52,319	\$0	\$546,028	-\$28,692	\$721.80	105.5%
Jan-22	680	\$512,893	\$472,990	\$46,814	\$52,013	\$0	\$571,817	-\$58,924	\$764.42	111.5%
Feb-22	680	\$509,973	\$220,289	\$35,896	\$52,013	\$0	\$308,199	\$201,775	\$376.74	60.4%
Mar-22	676	\$505,928	\$202,630	\$50,066	\$51,707	\$0	\$304,403	\$201,525	\$373.81	60.2%
Apr-22	664	\$499,662	\$175,302	\$111,994	\$50,789	\$0	\$338,086	\$161,576	\$432.68	67.7%
May-22	680	\$510,518	\$279,214	\$47,392	\$52,013	\$0	\$378,620	\$131,898	\$480.30	74.2%
Jun-22	678	\$507,287	\$103,681	\$118,685	\$51,860	\$0	\$274,226	\$233,060	\$327.97	54.1%
Jul-22	679	\$507,756	\$183,471	\$101,809	\$51,937	\$0	\$337,217	\$170,539	\$420.15	66.4%
Aug-22	672	\$501,988	\$500,276	\$83,297	\$51,401	\$0	\$634,974	-\$132,986	\$868.41	126.5%
Sep-22	663	\$495,665	\$316,331	\$89,917	\$50,713	-\$92,931	\$364,030	\$131,635	\$472.57	73.4%
<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</b>	<b>723</b>	<b>\$6,701,335</b>	<b>\$2,738,386</b>	<b>\$867,179</b>	<b>\$663,474</b>	<b>\$0</b>	<b>\$4,269,040</b>	<b>\$2,432,295</b>	<b>\$415.68</b>	<b>63.7%</b>
<b>2022 YTD</b>	<b>675</b>	<b>\$4,551,670</b>	<b>\$2,454,184</b>	<b>\$685,872</b>	<b>\$464,447</b>	<b>-\$92,931</b>	<b>\$3,511,572</b>	<b>\$1,040,098</b>	<b>\$501.83</b>	<b>77.1%</b>
<b>Current 12 Months</b>	<b>684</b>	<b>\$6,187,344</b>	<b>\$3,484,231</b>	<b>\$960,931</b>	<b>\$627,753</b>	<b>-\$92,931</b>	<b>\$4,979,985</b>	<b>\$1,207,359</b>	<b>\$530.31</b>	<b>80.5%</b>

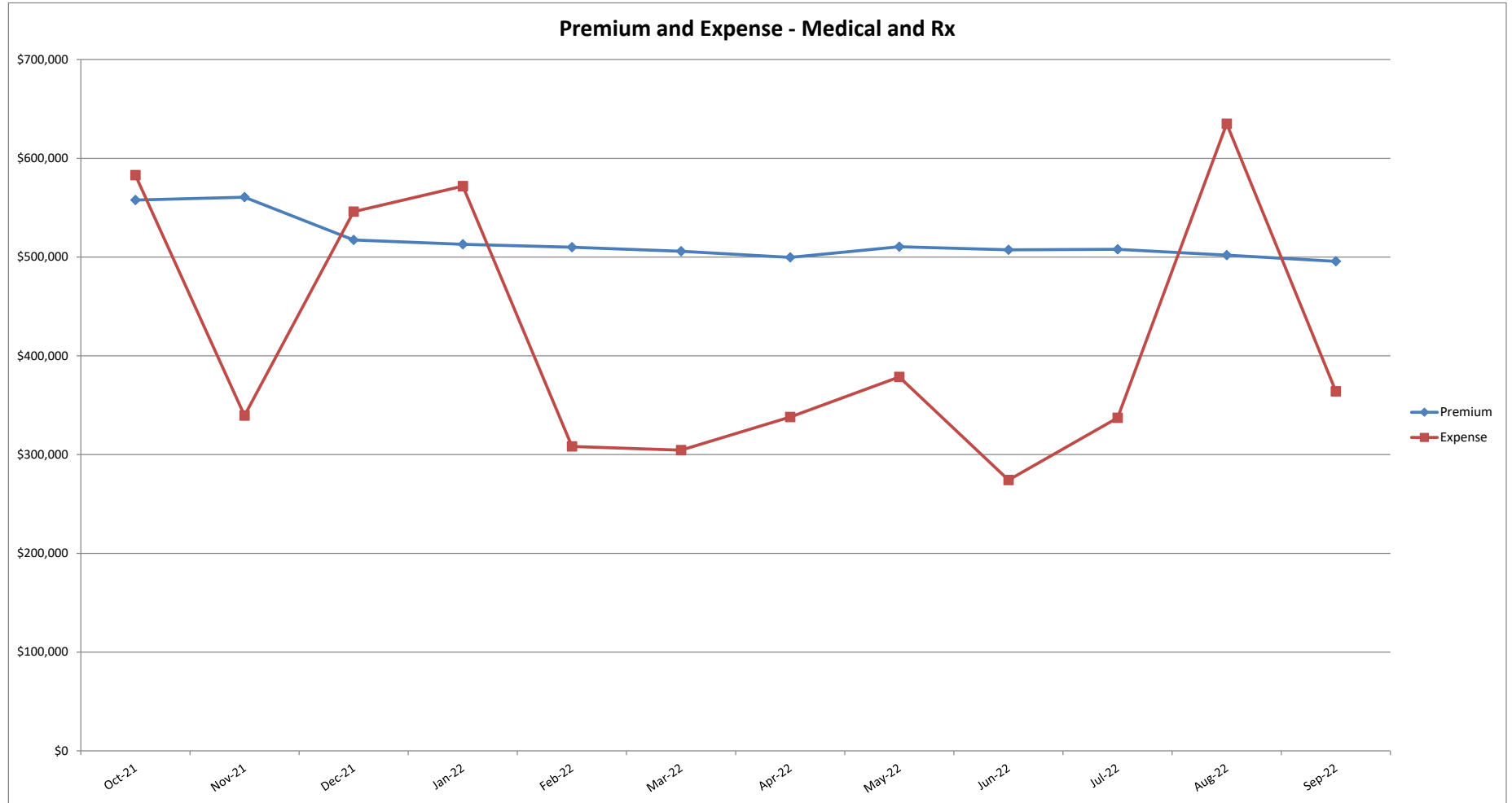
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**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of September 2022  
County of Fresno - HDHP**







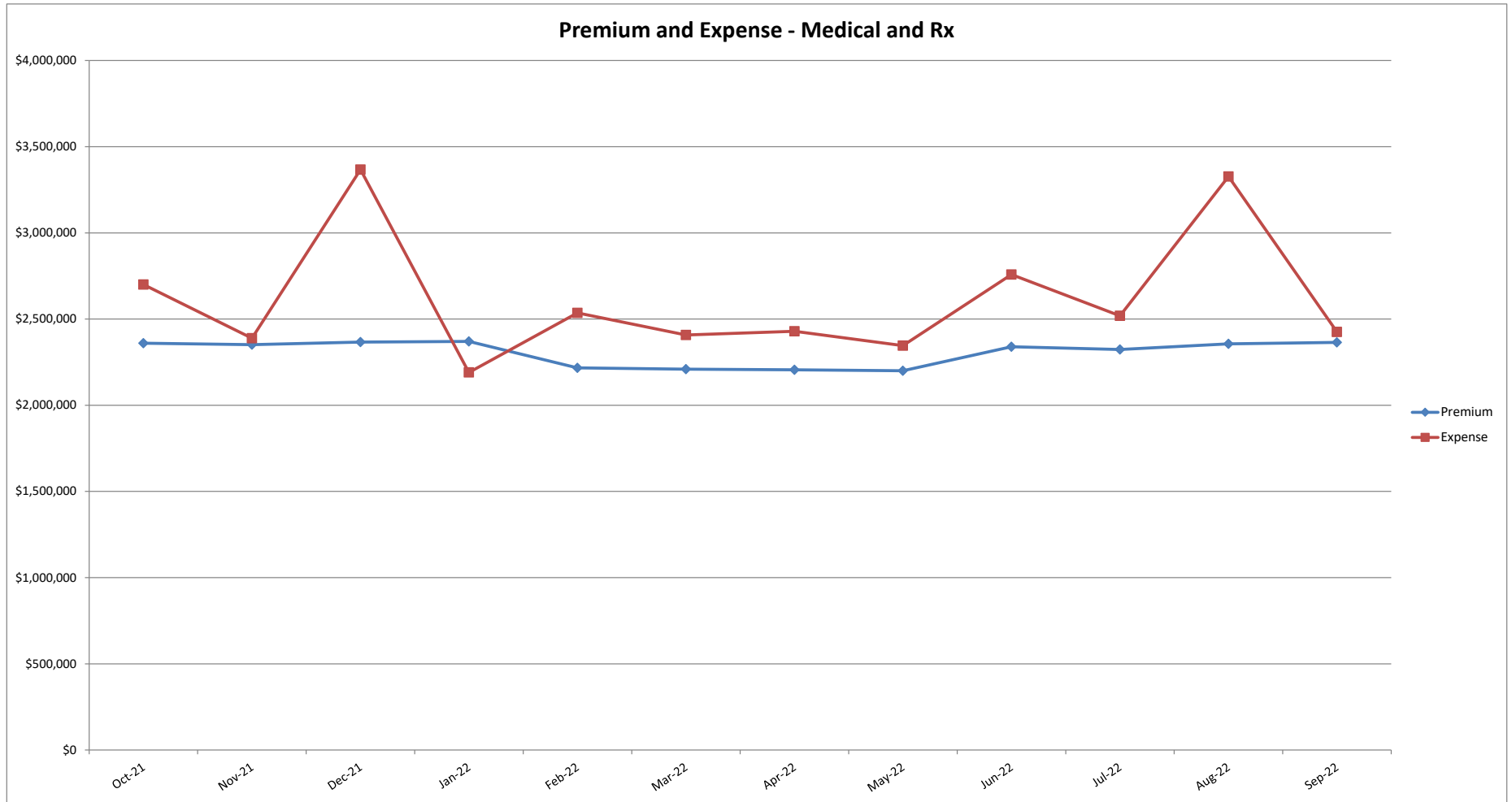
**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of September 2022**  
**County of Tulare - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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	91.6%
Jan-21	3,019	\$2,370,580	\$1,152,049	\$575,386	\$233,489	\$0	\$1,960,924	\$409,656	\$572	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%
Jul-21	3,005	\$2,361,136	\$1,325,798	\$736,009	\$232,407	\$0	\$2,294,213	\$66,923	\$686.13	97.2%
Aug-21	3,001	\$2,359,169	\$1,231,550	\$746,030	\$232,097	\$0	\$2,209,678	\$149,491	\$658.97	93.7%
Sep-21	2,993	\$2,356,566	\$1,794,851	\$692,731	\$231,479	\$0	\$2,719,061	-\$362,496	\$831.13	115.4%
Oct-21	2,991	\$2,360,299	\$1,639,536	\$829,276	\$231,324	\$0	\$2,700,136	-\$339,837	\$825.41	114.4%
Nov-21	2,974	\$2,351,618	\$1,505,141	\$755,830	\$230,009	-\$101,650	\$2,389,331	-\$37,712	\$726.07	101.6%
Dec-21	2,997	\$2,366,531	\$2,342,316	\$830,364	\$231,788	-\$37,267	\$3,367,201	-\$1,000,670	\$1,046	142.3%
Jan-22	3,010	\$2,370,277	\$1,191,910	\$765,475	\$232,793	\$0	\$2,190,178	\$180,099	\$650	92.4%
Feb-22	2,872	\$2,216,931	\$1,516,791	\$796,759	\$222,120	\$0	\$2,535,671	-\$318,739	\$805.55	114.4%
Mar-22	2,864	\$2,209,550	\$1,353,968	\$832,127	\$221,502	\$0	\$2,407,597	-\$198,046	\$763.30	109.0%
Apr-22	2,864	\$2,205,491	\$1,397,155	\$810,341	\$221,502	\$0	\$2,428,998	-\$223,507	\$770.77	110.1%
May-22	2,849	\$2,200,119	\$1,251,391	\$874,517	\$220,342	\$0	\$2,346,250	-\$146,130	\$746.19	106.6%
Jun-22	2,983	\$2,339,229	\$1,652,714	\$874,804	\$230,705	\$0	\$2,758,223	-\$418,994	\$847.31	117.9%
Jul-22	2,957	\$2,323,050	\$1,531,380	\$759,166	\$228,694	\$0	\$2,519,240	-\$196,190	\$774.62	108.4%
Aug-22	2,989	\$2,355,914	\$2,153,106	\$942,610	\$231,169	\$0	\$3,326,885	-\$970,971	\$1,035.70	141.2%
Sep-22	3,001	\$2,364,929	\$1,255,373	\$938,297	\$232,097	\$0	\$2,425,767	-\$60,838	\$730.98	102.6%
<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</b>	<b>2,998</b>	<b>\$28,304,906</b>	<b>\$17,537,421</b>	<b>\$8,476,786</b>	<b>\$2,782,693</b>	<b>-\$138,916</b>	<b>\$28,657,985</b>	<b>-\$353,079</b>	<b>\$719.16</b>	<b>101.2%</b>
<b>2022 YTD</b>	<b>2,932</b>	<b>\$20,585,490</b>	<b>\$13,303,788</b>	<b>\$7,594,095</b>	<b>\$2,040,925</b>	<b>\$0</b>	<b>\$22,938,809</b>	<b>-\$2,353,319</b>	<b>\$791.92</b>	<b>111.4%</b>
<b>Current 12 Months</b>	<b>2,946</b>	<b>\$27,663,939</b>	<b>\$18,790,781</b>	<b>\$10,009,565</b>	<b>\$2,734,046</b>	<b>-\$138,916</b>	<b>\$31,395,477</b>	<b>-\$3,731,538</b>	<b>\$810.77</b>	<b>113.5%</b>

**Data Sources:**  
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County of Tulare - All Medical**





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MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Jul-21	2,974	\$2,338,566	\$1,307,826	\$722,941	\$230,009	\$0	\$2,260,777	\$77,789	\$682.84	96.7%
Aug-21	2,970	\$2,336,599	\$1,194,691	\$745,857	\$229,700	\$0	\$2,170,248	\$166,351	\$653.38	92.9%
Sep-21	2,963	\$2,334,580	\$1,774,117	\$692,198	\$229,158	\$0	\$2,695,473	-\$360,893	\$832.37	115.5%
Oct-21	2,960	\$2,337,729	\$1,629,228	\$816,620	\$228,926	\$0	\$2,674,774	-\$337,044	\$826.30	114.4%
Nov-21	2,942	\$2,328,464	\$1,484,130	\$754,561	\$227,534	-\$101,650	\$2,364,576	-\$36,112	\$726.39	101.6%
Dec-21	2,965	\$2,343,376	\$2,339,634	\$816,140	\$229,313	-\$37,267	\$3,347,821	-\$1,004,444	\$1,051.77	142.9%
Jan-22	2,975	\$2,346,226	\$1,184,755	\$765,821	\$230,087	\$0	\$2,180,662	\$165,564	\$655.66	92.9%
Feb-22	2,835	\$2,191,145	\$1,514,457	\$796,652	\$219,259	\$0	\$2,530,368	-\$339,223	\$815.21	115.5%
Mar-22	2,827	\$2,183,764	\$1,350,458	\$832,037	\$218,640	\$0	\$2,401,135	-\$217,371	\$772.02	110.0%
Apr-22	2,827	\$2,179,704	\$1,394,071	\$810,303	\$218,640	\$0	\$2,423,015	-\$243,311	\$779.76	111.2%
May-22	2,813	\$2,175,489	\$1,212,549	\$850,890	\$217,557	\$0	\$2,280,996	-\$105,507	\$733.54	104.8%
Jun-22	2,947	\$2,314,599	\$1,637,908	\$874,823	\$227,921	\$0	\$2,740,653	-\$426,053	\$852.64	118.4%
Jul-22	2,921	\$2,297,813	\$1,520,080	\$757,528	\$225,910	\$0	\$2,503,518	-\$205,705	\$779.74	109.0%
Aug-22	2,952	\$2,328,913	\$2,129,848	\$919,381	\$228,308	\$0	\$3,277,537	-\$948,623	\$1,032.94	140.7%
Sep-22	2,964	\$2,337,929	\$1,249,752	\$934,567	\$229,236	\$0	\$2,413,555	-\$75,626	\$736.95	103.2%
<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</b>	<b>2,966</b>	<b>\$28,018,278</b>	<b>\$17,381,887</b>	<b>\$8,397,297</b>	<b>\$2,752,531</b>	<b>-\$138,916</b>	<b>\$28,392,798</b>	<b>-\$374,521</b>	<b>\$720.43</b>	<b>101.3%</b>
<b>2022 YTD</b>	<b>2,896</b>	<b>\$20,355,582</b>	<b>\$13,193,877</b>	<b>\$7,542,003</b>	<b>\$2,015,558</b>	<b>\$0</b>	<b>\$22,751,438</b>	<b>-\$2,395,855</b>	<b>\$795.67</b>	<b>111.8%</b>
<b>Current 12 Months</b>	<b>2,911</b>	<b>\$27,365,152</b>	<b>\$18,646,868</b>	<b>\$9,929,324</b>	<b>\$2,701,332</b>	<b>-\$138,916</b>	<b>\$31,138,608</b>	<b>-\$3,773,456</b>	<b>\$814.17</b>	<b>113.8%</b>

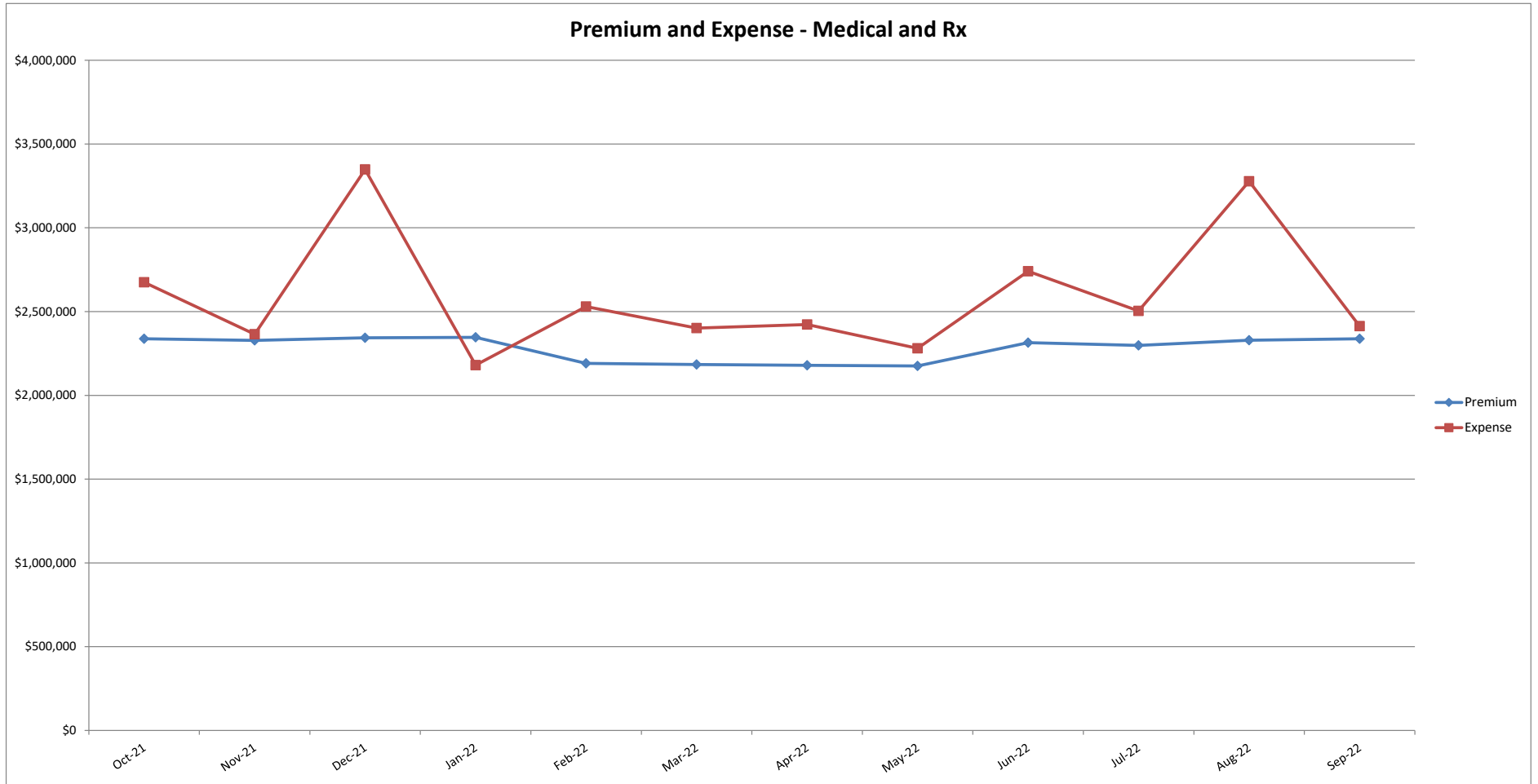
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**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of September 2022**  
**County of Tulare - HDHP**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Jul-21	31	\$22,570	\$17,971	\$13,067	\$2,398	\$0	\$33,436	-\$10,866	\$1,001.26	148.1%
Aug-21	31	\$22,570	\$36,859	\$173	\$2,398	\$0	\$39,430	-\$16,860	\$1,194.58	174.7%
Sep-21	30	\$21,985	\$20,735	\$533	\$2,320	\$0	\$23,588	-\$1,603	\$708.93	107.3%
Oct-21	31	\$22,570	\$10,309	\$12,656	\$2,398	\$0	\$25,362	-\$2,792	\$740.80	112.4%
Nov-21	32	\$23,155	\$21,011	\$1,269	\$2,475	\$0	\$24,755	-\$1,600	\$696.26	106.9%
Dec-21	32	\$23,155	\$2,682	\$14,224	\$2,475	\$0	\$19,380	\$3,774	\$528.30	83.7%
Jan-22	35	\$24,051	\$7,156	-\$346	\$2,707	\$0	\$9,516	\$14,535	\$194.55	39.6%
Feb-22	37	\$25,787	\$2,334	\$107	\$2,862	\$0	\$5,303	\$20,484	\$65.98	20.6%
Mar-22	37	\$25,787	\$3,510	\$90	\$2,862	\$0	\$6,462	\$19,325	\$97.31	25.1%
Apr-22	37	\$25,787	\$3,084	\$38	\$2,862	\$0	\$5,983	\$19,804	\$84.36	23.2%
May-22	36	\$24,630	\$38,842	\$23,627	\$2,784	\$0	\$65,253	-\$40,624	\$1,735.25	264.9%
Jun-22	36	\$24,630	\$14,806	-\$19	\$2,784	\$0	\$17,571	\$7,059	\$410.74	71.3%
Jul-22	36	\$25,237	\$11,300	\$1,638	\$2,784	\$0	\$15,722	\$9,514	\$359.40	62.3%
Aug-22	37	\$27,000	\$23,258	\$23,229	\$2,862	\$0	\$49,349	-\$22,348	\$1,256.41	182.8%
Sep-22	37	\$27,000	\$5,621	\$3,730	\$2,862	\$0	\$12,212	\$14,788	\$252.72	45.2%
2019	34	\$297,735	\$290,599	\$84,207	\$30,504	\$0	\$405,309	-\$107,574	\$907.52	136.1%
2020	35	\$321,740	\$558,672	\$94,761	\$31,095	\$0	\$684,528	-\$362,788	\$1,552.10	212.8%
2021	33	\$286,628	\$155,535	\$79,489	\$30,163	\$0	\$265,186	\$21,442	\$602.62	92.5%
2022 YTD	36	\$229,908	\$109,911	\$52,093	\$25,368	\$0	\$187,371	\$42,537	\$493.91	81.5%
Current 12 Months	35	\$298,787	\$143,913	\$80,242	\$32,715	\$0	\$256,869	\$41,918	\$529.92	86.0%

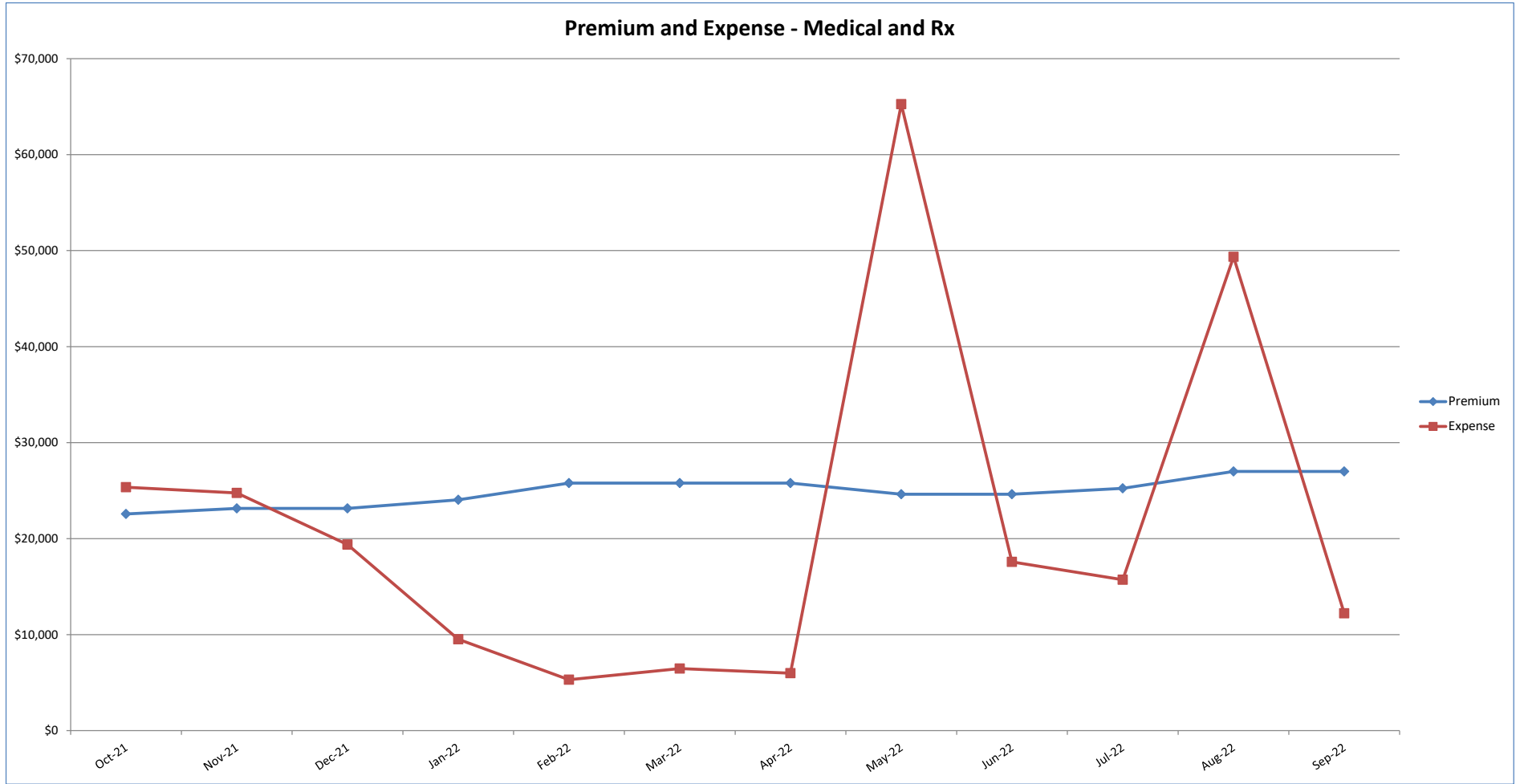
**Data Sources:**

**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

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**Appendix**

<b>Fixed Cost Schedule</b>				
<b>SJVIA</b>	<b>Anthem Blue Cross Premium and Claims Report as of September 2022</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>	