

AGENDA

BOARD OF DIRECTORS

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

**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
February 17, 2023 9:00 AM**

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-600-1810 or the Assistant SJVIA Manager at 559-636-4900. Notification 48 hours prior to the meeting will help enable staff to make reasonable arrangements to ensure meaningful access.

1. Call to Order
2. Pledge of Allegiance
3. Roll Call
4. Approval of Agenda (A)
5. Public Comment: At this time, members of the public may comment on any item, within the jurisdiction of the SJVIA, not appearing on the agenda. In order for everyone to be heard, please limit your comments to 3 minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.
6. Approval of Consent Agenda – Item Numbers 19-20
These matters are routine in nature and are usually approved by a single vote. Prior to action by the Board, the Board Members and the public will be given the opportunity to remove any item from the Consent Calendar. Items removed from the Consent Calendar may be heard immediately following approval of this Consent Calendar or set aside until later in the meeting.
7. Appoint SJVIA Manager and Assistant Manager to Serve a Two-Year Term (A)
8. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)

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9. Receive Consultant's Report on Community Medical Center (CMC) Claim Treatment During Anthem Non-Contract Status and Approve Modified Arrangement with Anthem for EPO and PPO Claims Payment During the Time in Which No Provider Contract is in Force Between Anthem and CMC (A)
10. Receive Preliminary Budget for Fiscal Year 2023-2024 (I)
11. Receive Consultant's Medical, Dental, and Vision Experience Reports through December 2022 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)
12. Receive and Accept Consultant's SJVIA Actuarially Certified Incurred But Not Reported (IBNR) Reserve Report as of December 31, 2022 and Maintain the Fully-Funded Status of the IBNR Reserve (A)
13. Receive Consultant's Report on SJVIA Reserve Reconciliation (I)
14. Receive Report on the Variable Copay Assistance Program (VCAP) on High-Cost Specialty Drugs Through EmpiRx and Approve Staff Recommendation to Implement the Program Effective May 1, 2023 (A)
15. Receive Consultant's Report on Comparing EmpiRx Claims Cost vs. Prescription Discount Drug Cards (I)
16. Receive Draft Agenda for the Proposed SJVIA Strategic Planning Meeting (I)
17. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
18. Adjournment

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Consent Agenda

19. Approval of Minutes - Board Meeting of December 9, 2022 (A)
20. Approve Amendment 2 to Agreement with 98point6, Which Provides Mobile Phone App-Based Telemedicine Services, Expanding Their Scope of Services for the Remainder of the Two-Year Agreement, and Authorize President to Execute Amended Agreement, Effective March 1, 2023, Subject to Approval of SJVIA Counsel and Staff (A)

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**Meeting Location:
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AGENDA DATE: February 17, 2023

ITEM NUMBER: Item 7

SUBJECT: Appoint SJVIA Manager and Assistant Manager to Serve a Two-Year Term (A)

REQUEST(S): That the Board appoint the Manager and Assistant Manager to Serve a two-year term.

DESCRIPTION:

Since the creation of the SJVIA in 2009 by the County of Fresno and the County of Tulare, the oversight and administration of the entity has been handled jointly by staff at both Counties. Pursuant to Article 10 of the “Amended & Restated Joint Exercise of Powers Agreement Creating the San Joaquin Valley Insurance Authority,” the SJVIA Manager and Assistant Manager shall administer the business and activities of the SJVIA. The agreement stipulates that the Manager and Assistant Manager shall be either the Director of Human Resources or Employee Benefits Manager from the County of Fresno (COF) or the Human Resources Director from the County of Tulare (COT).

The Manager and Assistant Manager have typically been appointed to serve two years before alternating roles as approved by the Board. Following this schedule and pending Board approval, Lupe Garza (COT) will serve as SJVIA Manager and Hollis Magill (COF) will serve as SJVIA Assistant Manager.

Although the role of Manager and Assistant Manager alternate, the majority of administrative functions are maintained at either the County of Fresno or the County of Tulare regardless of the change in Manager/Assistant Manager. In practice, the Manager and Assistant Manager continue to share the workload and maintain administrative oversight of certain functions at one location (rather than alternating back and forth) contributing to stability and continuity of operations.

AGENDA: San Joaquin Valley Insurance Authority

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FISCAL IMPACT/FINANCING:

The SJVIA currently receives \$2.00 per employee per month for administration from SJVIA founding entities (COF and COT) and an additional \$2.00 per employee per month for non-founding entities, which is not applicable at the present time.

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager

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February 17, 2023 9:00 AM**

AGENDA DATE: February 17, 2023

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.

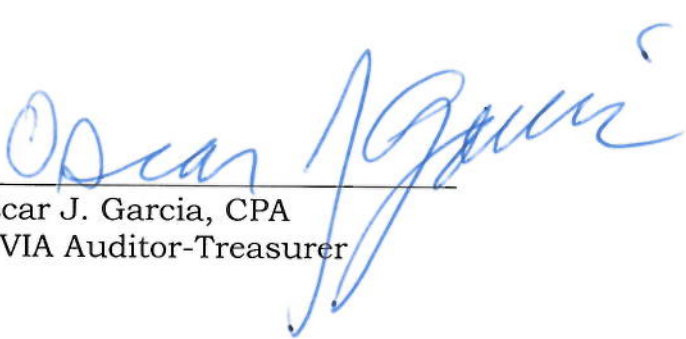
DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



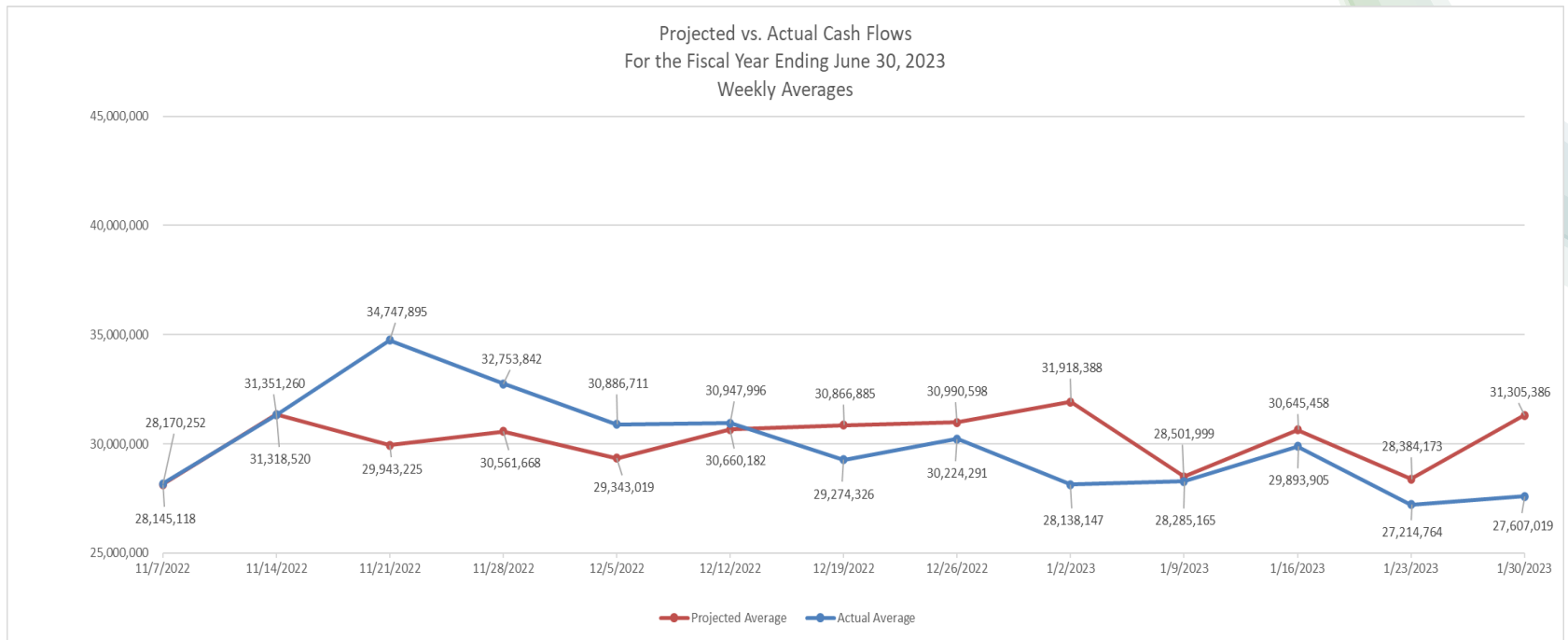
Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer



SJVIA Cash Flow Projections

Matt Blanks

February 17, 2023



Lowest (Actual)

- 01/23/23 - \$27,214,764

Highest (Actual)

- 11/21/22 - \$34,747,895

- Average weekly PPO/EPO claims for this period = \$1.14M
- Average weekly PPO/EPO claims YTD = \$1.15M

SJVIA Reserves, Liabilities & Cash Positions 1/31/2023	IBNR Reserve Liability	3-Month Stablization Reserve	Gallagher Settlement	Total
Current Balances	\$ 8,855,820	\$ 18,344,990	\$ 7,000,000	\$ 34,200,810
Cash Position at 01/31/2023	Liability Met? YES	Reserve Kept? YES	Reserve Kept? YES	\$ 26,275,567
Cash Projection at 6/30/2023				\$ 31,706,978

- Gallagher Settlement totaling \$7,000,000 *received* as of March 21, 2022, remains fully funded until further notice.
- Cash projection as of June 30, 2023, will fluctuate depending on timing of cash flows.



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AGENDA DATE: February 17, 2023

ITEM NUMBER: Item 9

SUBJECT: Receive Consultant’s Report on Community Medical Center (CMC) Claim Treatment During Anthem Non-Contract Status and Approve Modified Arrangement with Anthem for EPO and PPO Claims Payment During the Time in Which No Provider Contract is in Force Between Anthem and CMC (A)

REQUEST(S): That the Board approve a direct contract arrangement with CMC with a retroactive effective date of January 1, 2023, throughout the duration of time during which no provider contract is in force between Anthem and CMC and that an RFP for medical and prescription drug coverage be completed and implemented for the 2024 plan year.

DESCRIPTION:

CMC terminated the Anthem network contract effective January 1, 2023. Anthem and CMC have been unsuccessful in reaching an agreement on the contract. CMC has agreed to allow SJVIA to have a direct provider contract with CMC and allow Anthem to administer the contract while CMC and Anthem negotiate and finalize a new provider contract.

It is further requested that the SJVIA conduct a Request For Proposal (RFP) for medical/prescription drug coverage for the 2024 plan year. In conjunction with the RFP, proposals will be sent to SJVIA-Admin email address. An SJVIA Staff/Board Ad-Hoc Committee will be implemented to assist during the RFP process. The Prescription Drug coverage proposals be reviewed by an independent consultant, as well as Keenan (SJVIA consultant), HUB (County of Fresno’s consultant), and Alliant (County of Tulare’s consultant).

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FISCAL IMPACT/FINANCING:

CMC direct contract fiscal impact to be determined based on final pricing reached with Anthem and CMC. RFP to be determined based on proposals.

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager

February 17, 2023

RE: Community Medical Center (CMC) Claim Treatment during Anthem Non-contract Status

During this time of non-contract between CMC and Anthem:

- SJVIA has been hopeful for a quick resolution,
- Anthem is hopeful for a quick resolution,
- CMC is concerned that negotiations could take longer,
- CMC is holding claims through February 28, 2023,
- SJVIA conducted a pricing refresh RFP with finalists from the Plan Year 2023 full RFP
- Refresh pricing reviewed by Keenan (SJVIA Consultant), HUB (County of Fresno's consultant), and Alliant (County of Tulare's consultant) yielding opposing recommendations,
- CMC encouraged SJVIA to direct contract with CMC during this gap period of non-network coverage,
- CMC agreed to hold claims through March 31, 2023, for the SJVIA,
- CMC has agreed to allow Anthem Blue Cross to administer the SJVIA's direct contract with CMC,
- Approximately 95% of CMC claims under the SJVIA are from Fresno County and 5% from Tulare County, and
- Fresno County offers EPO and PPO coverage; Tulare County only offers PPO coverage.

Recommendation

Keenan recommends that during Anthem's non-contracted period with CMC, that:

- SJVIA contract direct with CMC for a provider contract and have Anthem administer the direct contract,
- SJVIA implement the CMC direct contract as "in-network" benefits,
- That the CMC direct contract have a January 1, 2023 effective date,
- That all CMC claims incurred by SJVIA members since January 1, 2023 be paid under the direct contract until Anthem and CMC reach agreement on a new provider contract and the new contract goes into effect.

It is further recommended that SJVIA conduct a Request For Proposal (RFP) for medical and prescription drug coverage for the 2024 plan year (effective date January 1, 2024 and December 11, 2023 for the County of Fresno's biweekly administration). As part of the RFP process, the SJVIA will implement the following:

Medical/Prescription Drugs:

- Proposals will be delivered to the SJVIA-Admin email address, and An SJVIA Staff/Board Ad-Hoc Committee will be a part of the proposal review

Prescription Drugs:

- Results (proposals) will be reviewed by an independent consultant,
- Proposals will be sent to Keenan (SJVIA consultant), HUB (County of Fresno's consultant), Alliant (County of Tulare's consultant) and an SJVIA-chosen independent consultant for evaluation,
- Each consultant will review proposals individually and will meet to discuss and give a recommendation.

We look forward to answering any questions you may have.



Bordan Darm
Vice President



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AGENDA DATE: February 17, 2023
ITEM NUMBER: Item 10
SUBJECT: Receive Preliminary Budget for Fiscal Year 2023-2024 (I)
REQUEST(S): That the Board receive the preliminary 2023-2024 Fiscal Year Budget.

DESCRIPTION:

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

The preliminary budget includes fixed costs established as of January 1, 2023, forecasted enrollment, projected paid claims, and projected fixed costs for the July 1, 2023-June 30, 2024 budget period.

Staff will come back at the July 2023 SJVIA Board Meeting for final Board approval of the Fiscal Year 2023-2024 Budget.

FISCAL IMPACT/FINANCING:

This budget proposes the revenue and expense projections at \$128,351,402 and \$127,121,137 respectively, for a \$1,230,265 surplus position for the 2023-2024 fiscal year.

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
2023/2024 FISCAL YEAR PRELIMINARY BUDGET - 02.17.23

	July 1, 2023 - Dec 31,2023	Jan 1, 2024 - June 30, 2024	July 1, 2023 - June 30, 2024
RECEIPTS			
SJVIA Health Plan Revenue	\$ 61,792,562	\$ 66,558,840	\$ 128,351,402
DISBURSEMENTS: Fixed			
1 Specific Stop Loss Insurance	\$ 901,624	\$ 991,786	\$ 1,893,410
2 Anthem Claims Administration & Network Fees	\$ 2,502,528	\$ 2,577,603	\$ 5,080,131
3 EmpiRx Administration Fee	\$ 220,618	\$ 220,618	\$ 441,236
4 Keenan Pharmacy Services Fee	\$ 80,755	\$ 80,755	\$ 161,510
5 Myworkplace (Hourglass) Administration	\$ 151,140	\$ 151,140	\$ 302,280
6 ASI Administration	\$ 71,784	\$ 71,784	\$ 143,568
7 Keenan Consulting	\$ 133,553	\$ 133,553	\$ 267,106
8 SJVIA Administration	\$ 221,796	\$ 221,796	\$ 443,592
9 Wellness	\$ 137,400	\$ 137,400	\$ 274,800
10 Communications	\$ 27,480	\$ 27,480	\$ 54,960
11 Delta Dental Claims Administration	\$ 186,614	\$ 186,614	\$ 373,228
12 ACA Reinsurance/PCORI	\$ 16,675	\$ 16,675	\$ 33,350
13 98.6 Rider	\$ 64,650	\$ 64,650	\$ 129,300
TOTAL FIXED DISBURSEMENTS	\$ 4,716,617	\$ 4,881,854	\$ 9,598,471
DISBURSEMENTS: Claims			
14 Projected Paid Claims EPO/PPO/HDHP & RX	\$ 39,430,491	\$ 42,731,902	\$ 82,162,393
15 Projected Paid Claims Dental	\$ 2,227,681	\$ 2,227,682	\$ 4,455,363
TOTAL CLAIMS DISBURSEMENTS	\$ 41,658,172	\$ 44,959,584	\$ 86,617,756
DISBURSEMENTS: Premium			
16 Delta Dental DHMO	\$ 457,331	\$ 471,051	\$ 928,382
17 VSP	\$ 377,578	\$ 382,858	\$ 760,436
18 Kaiser Permanente	\$ 14,055,889	\$ 15,128,864	\$ 29,184,753
19 Kaiser Permanente - Senior Advantage	\$ 15,438	\$ 15,901	\$ 31,339
TOTAL PREMIUM DISBURSEMENTS	\$ 14,906,236	\$ 15,998,674	\$ 30,904,910
TOTAL DISBURSEMENTS	\$ 61,281,025	\$ 65,840,112	\$ 127,121,137
Balance	\$ 511,537	\$ 718,728	\$ 1,230,265

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



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AGENDA DATE: February 17, 2023

ITEM NUMBER: Item 11

SUBJECT: Receive Consultant's Medical, Dental, and Vision Experience Reports through December 2022 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 December 2022 and update on projected plan experience accumulation.

DESCRIPTION:

The Consultant's report shows that on a total cost basis from January through December 2022, the self-insured medical premium of \$81,100,311 was less than the total cost of \$86,383,235 for a deficit accumulation of (\$5,282,924), or a 106.5% loss ratio.

For the self-insured dental, the report shows that on a total cost basis, the dental premium of \$4,781,517 exceeded total cost of \$4,120,490 for an accumulation of \$661,028 or an 86.2% loss ratio.

The vision plan remains fully insured and has an accumulation of \$85,150. Under the fully insured arrangement all deficit or surplus positions stay with the carrier.

Keenan projected a \$4,135,672 accumulation for the 2022 plan year. The accumulation is built from premium exceeding plan costs, built-in margin on the Kaiser plan, prescription drug rebates, and other sources. The ending 2022 position is \$1,335,591, 32.3% of the projected annual total.

Please note this is the consultant's report. Prior to allocating funds for IBNR and stabilization reserves, the SJVIA Auditor will provide the unaudited

AGENDA: San Joaquin Valley Insurance Authority

DATE: February 17, 2023

reserve accumulation based on actual revenue received and actual expenses paid.

FISCAL IMPACT/FINANCING:

The 2022 plan year experience developed a (\$5,282,924) medical deficit and a \$661,028 dental surplus for a total self-funded deficit of (\$4,621,896). The addition of \$2,731,351 in prescription drug rebates, the Kaiser reserve of \$398,886, the Kaiser EPO parity reserve of \$400,516, and the Fresno County COVID-19 reimbursement of \$2,426,734 brings the collective total reserve accumulation to a surplus of \$1,335,591 for the 2022 year. This is 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:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager

February 17, 2023

SJVIA Board Meeting: Consultant’s Report 2022 Plan Experience (Medical, Dental, and Vision)

The following pages provide a summary of the plan experience from January 1 through December 31, 2022 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 deficit position of (\$5,282,924) for 2022. The County of Fresno is in a (\$1,104,150) deficit position and the County of Tulare is in a (\$4,178,774) deficit position prior to adjustments for Kaiser margin and parity, Prescription Drug Rebates and other adjustments.

Accumulation	COF	COT	Total
Medical	\$ (1,104,150)	\$ (4,178,774)	\$ (5,282,924)
Dental	\$ 497,581	\$ 163,447	\$ 661,028
Total	\$ (606,569)	\$ (4,015,327)	\$ (4,621,896)
Vision (Insured)	\$ 95,733	\$ (10,583)	\$ 85,150
Loss Ratio			
Medical	102.1%	115.1%	106.5%
Dental	85.2%	88.6%	86.2%
Vision	82.1%	105.1%	88.5%

In an effort to curb reserve accumulation throughout 2022, the County of Tulare reduced its margin to 0.0%, and the County of Fresno reduced its margin requirement to 1.5%. These levels will be maintained through 2023 and will be reconsidered for the 2024 Plan Year.

The Anthem self-funded medical plans show an accumulated deficit position of \$5,282,924 for a 106.5% total cost loss ratio. County of Fresno experienced a \$1.1 million deficit while the County of Tulare experienced a \$4.2 million deficit. Keenan is reviewing the claim utilization data to determine cost drivers and new trends.

The Delta Dental self-funded dental plan shows an accumulated surplus position of \$661,028 for an 86.2% total cost loss ratio.

The vision plan remains fully insured and shows an accumulated position of \$85,150 for an 88.5% total cost loss ratio. Under the fully insured arrangement all deficit or surplus positions remain with the carrier. SJVIA may want to consider going to a self-funded arrangement for 2024.

Fresno County continues its cross-subsidy strategy between the EPO, PPO, and High Deductible Health Plans (HDHP). Additionally, Fresno County has an EPO/Kaiser parity strategy setting the EPO and Kaiser rates equivalent.

The County of Tulare has had greater than expected claim costs in 2022 driven by large claim cost and increased prescription drug cost.

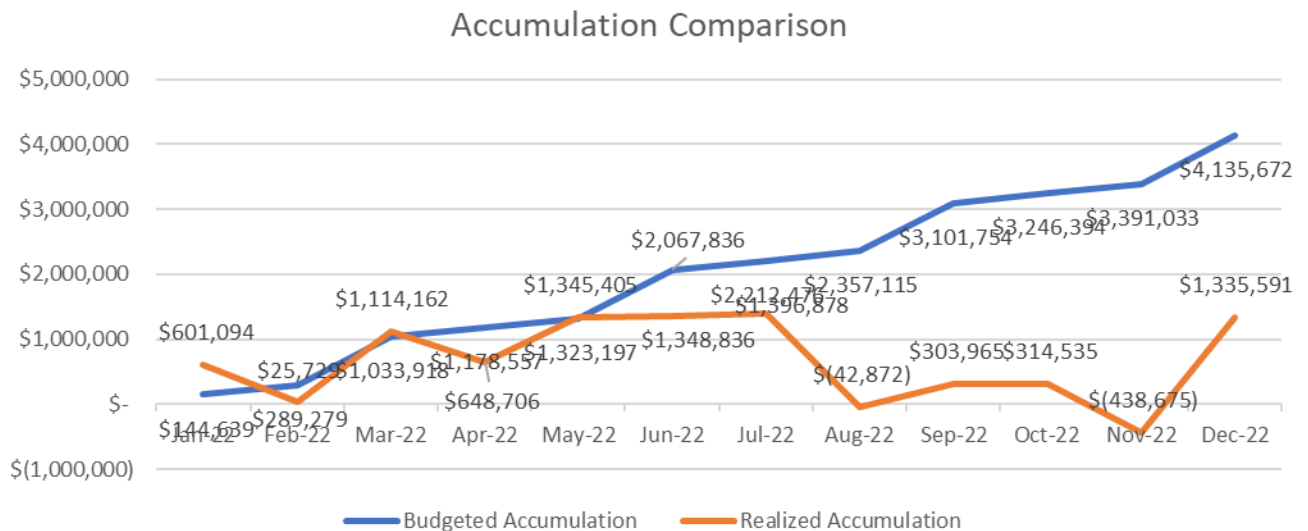
Keenan projected prescription drug rebates of \$2,400,000. SJVIA will realize a 2022 accumulated prescription drug rebate total of \$2,731,351 for a difference of \$331,531.

Fresno County budgeted Kaiser margin and EPO Parity margin in 2022 of \$921,764 and realized \$799,402. The difference is due variances in enrollment.

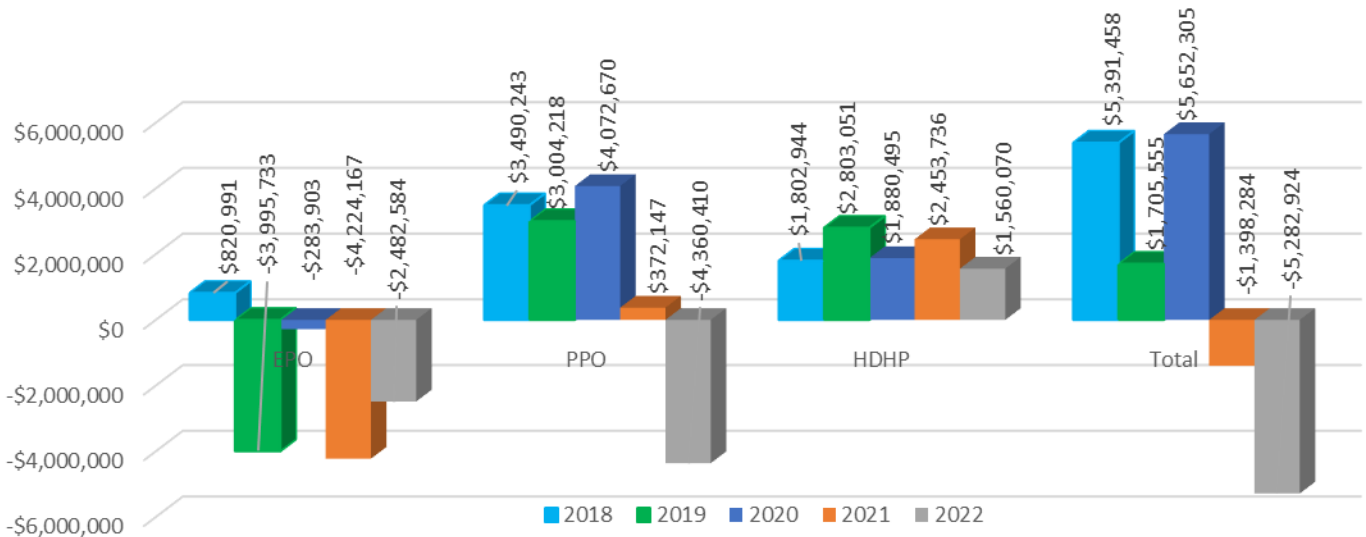
Fresno County received a reimbursement from the federal government for Anthem Blue Cross 2022 COVID-19 realized paid claims of \$2,426,734.

2022 realized 32.3% of the projected margin accumulation of \$4,135,672 or \$1,335,591. Without the COVID-19 claim reimbursement the SJVIA would have realized a deficit for 2022. The shortfall is due to higher than projected claim cost and adverse large claim activity.

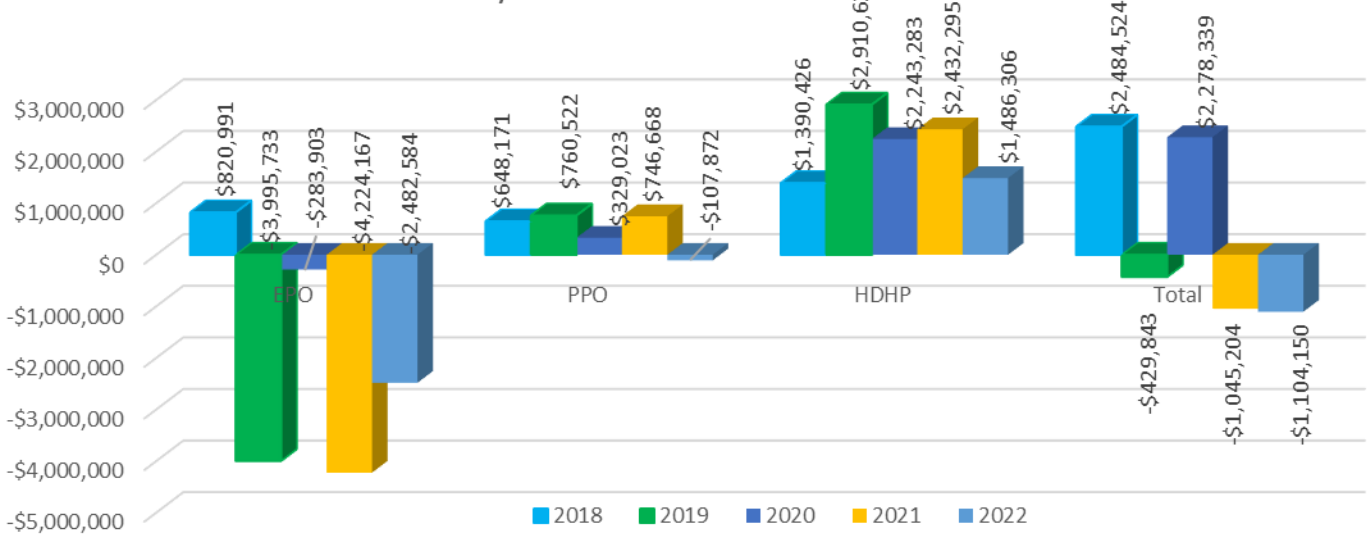
Please note, this is the consultant's report and prior to allocating funds for IBNR, the stabilization reserve, and to provide loan repayment, the SJVIA Auditor will provide the unaudited cash position based on actual revenue received and actual expenses paid.

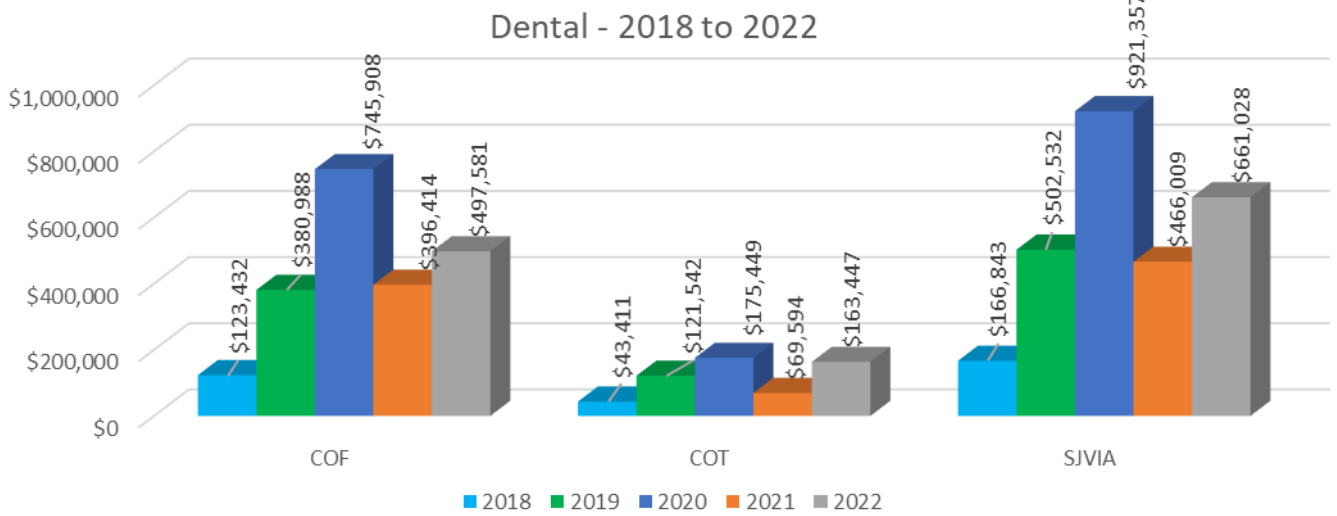
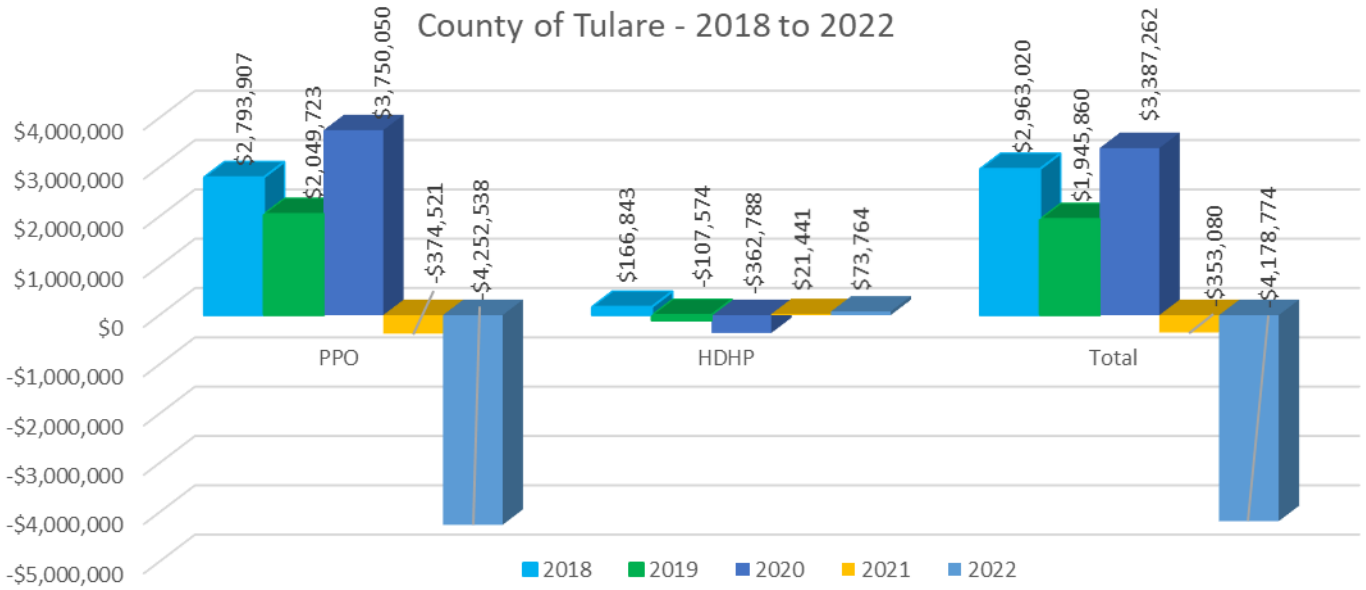


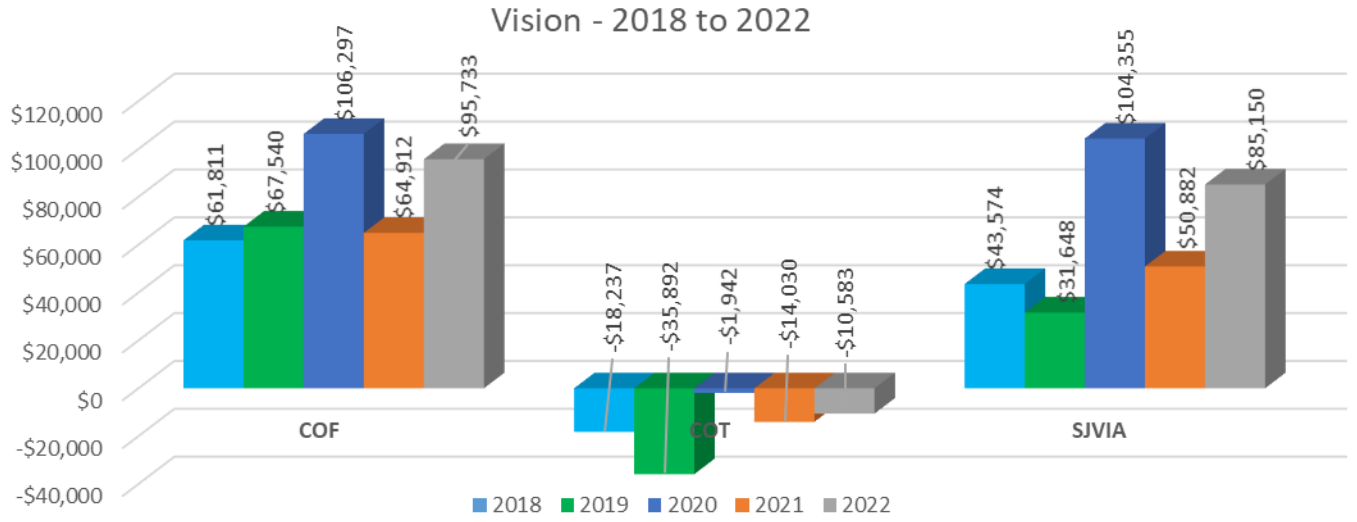
SJVIA - 2018 to 2022



County of Fresno - 2018 to 2022







Budget vs. Calculated Accumulation													
2020	January	February	March	April	May	June	July	August	September	October	November	December	Total
Budget													
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
2020 Budgeted Accumulation	\$ 412,810	\$ 412,810	\$ 812,810	\$ 412,810	\$ 412,810	\$ 812,810	\$ 412,810	\$ 412,810	\$ 812,810	\$ 412,810	\$ 412,810	\$ 812,810	\$ 6,553,714
Calculated													
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
2020 Calculated Accumulation	\$ 1,096,496	\$ 1,835,290	\$ 333,678	\$ 1,574,919	\$ 2,104,091	\$ 1,792,562	\$ 1,074,950	\$ 518,293	\$ 758,436	\$ 1,071,045	\$ 611,871	\$ 887,906	\$ 13,659,539
2021													
Budget													
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
2021 Budgeted Accumulation	\$ 568,454	\$ 568,454	\$ 1,068,454	\$ 568,454	\$ 568,454	\$ 1,068,454	\$ 568,454	\$ 568,454	\$ 1,068,454	\$ 568,454	\$ 568,454	\$ 1,068,454	\$ 8,821,449
Calculated													
Plan Experience (Medical)	\$ 1,353,029	\$ 1,298,026	\$ 279,275	\$ (485,754)	\$ (331,137)	\$ (461,172)	\$ (1,373)	\$ (322,615)	\$ (306,160)	\$ (1,214,629)	\$ 223,704	\$ (1,429,478)	\$ (1,398,284)
Plan Experience (Dental)	\$ 64,691	\$ 26,113	\$ (1,592)	\$ (35,574)	\$ 37,376	\$ 94,161	\$ (1,159)	\$ 66,369	\$ 9,334	\$ 77,344	\$ 83,324	\$ 45,621	\$ 466,009
Kaiser Accumulation	\$ 66,307	\$ 66,453	\$ 66,255	\$ 66,166	\$ 65,959	\$ 66,167	\$ 65,943	\$ 65,952	\$ 65,688	\$ 65,449	\$ 64,245	\$ 64,081	\$ 788,665
Kaiser EPO Parity Accumulation	\$ 207,743	\$ 208,215	\$ 207,587	\$ 207,287	\$ 206,687	\$ 207,226	\$ 206,410	\$ 206,384	\$ 205,598	\$ 204,873	\$ 201,003	\$ 200,492	\$ 2,469,507
Prescription Drug Rebates	\$ -	\$ -	\$ -	\$ -	\$ 751,762	\$ 645,084	\$ -	\$ -	\$ 633,828	\$ -	\$ -	\$ 694,892	\$ 2,725,566
Other	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2021 Calculated Accumulation	\$ 1,691,771	\$ 1,598,807	\$ 551,526	\$ (247,875)	\$ 730,647	\$ 551,466	\$ 269,821	\$ 16,090	\$ 608,289	\$ (866,963)	\$ 572,276	\$ (424,392)	\$ 5,051,462
2022													
Budget													
Plan Experience (Medical)	\$ 62,242	\$ 62,242	\$ 62,242	\$ 62,242	\$ 62,242	\$ 62,242	\$ 62,242	\$ 62,242	\$ 62,242	\$ 62,242	\$ 62,242	\$ 62,242	\$ 746,903
Plan Experience (Dental)	\$ 5,584	\$ 5,584	\$ 5,584	\$ 5,584	\$ 5,584	\$ 5,584	\$ 5,584	\$ 5,584	\$ 5,584	\$ 5,584	\$ 5,584	\$ 5,584	\$ 67,005
Kaiser Accumulation	\$ 38,565	\$ 38,565	\$ 38,565	\$ 38,565	\$ 38,565	\$ 38,565	\$ 38,565	\$ 38,565	\$ 38,565	\$ 38,565	\$ 38,565	\$ 38,565	\$ 462,781
Kaiser EPO Parity Accumulation	\$ 38,249	\$ 38,249	\$ 38,249	\$ 38,249	\$ 38,249	\$ 38,249	\$ 38,249	\$ 38,249	\$ 38,249	\$ 38,249	\$ 38,249	\$ 38,249	\$ 458,983
Prescription Drug Rebates	\$ -	\$ -	\$ 600,000	\$ -	\$ -	\$ 600,000	\$ -	\$ -	\$ 600,000	\$ -	\$ -	\$ 600,000	\$ 2,400,000
2022 Budgeted Accumulation	\$ 144,639	\$ 144,639	\$ 744,639	\$ 144,639	\$ 144,639	\$ 744,639	\$ 144,639	\$ 144,639	\$ 744,639	\$ 144,639	\$ 144,639	\$ 744,639	\$ 4,135,672
Calculated													
Plan Experience (Medical)	\$ 416,646	\$ (707,755)	\$ 334,315	\$ (579,163)	\$ (111,439)	\$ (76,438)	\$ (125,469)	\$ (2,224,386)	\$ 257,541	\$ (781,002)	\$ (907,033)	\$ (778,741)	\$ (5,282,924)
Plan Experience (Dental)	\$ 115,834	\$ 64,486	\$ (58,680)	\$ 46,312	\$ 40,850	\$ 13,054	\$ 107,262	\$ 76,505	\$ 23,023	\$ 82,402	\$ 88,343	\$ 61,637	\$ 661,028
Kaiser Accumulation	\$ 34,185	\$ 33,794	\$ 33,676	\$ 33,547	\$ 33,454	\$ 33,279	\$ 33,080	\$ 32,987	\$ 33,071	\$ 32,712	\$ 32,711	\$ 32,388	\$ 398,886
Kaiser EPO Parity Accumulation	\$ 34,429	\$ 34,110	\$ 34,004	\$ 33,848	\$ 33,684	\$ 33,536	\$ 33,169	\$ 33,011	\$ 33,202	\$ 32,507	\$ 32,768	\$ 32,249	\$ 400,516
Prescription Drug Rebates	\$ -	\$ -	\$ 745,118	\$ -	\$ 700,150	\$ -	\$ -	\$ 642,132	\$ -	\$ 643,951	\$ -	\$ -	\$ 2,731,351
Other: COF-COVID-19 Reimburse	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,426,734	\$ 2,426,734
2022 Calculated Accumulation	\$ 601,094	\$ (575,365)	\$ 1,088,433	\$ (465,456)	\$ 696,699	\$ 3,431	\$ 48,043	\$ (1,439,750)	\$ 346,837	\$ 10,570	\$ (753,211)	\$ 1,774,266	\$ 1,335,591

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San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 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			
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	\$4,448,150	\$1,807,229	\$598,045	\$836	\$6,854,261	-\$125,468	\$917.47	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%
Oct-22	6,900	\$6,789,567	\$4,748,203	\$2,217,947	\$605,505	-\$1,087	\$7,570,568	-\$781,001	\$1,009.43	111.5%
Nov-22	6,890	\$6,778,443	\$4,804,297	\$2,277,788	\$604,595	-\$1,204	\$7,685,475	-\$907,032	\$1,027.70	113.4%
Dec-22	7,010	\$7,104,751	\$5,207,942	\$2,149,344	\$617,413	-\$91,208	\$7,883,491	-\$778,740	\$1,036.53	111.0%
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	6,835	\$81,100,311	\$56,241,154	\$24,133,230	\$7,200,801	-\$1,191,949	\$86,383,235	-\$5,282,924	\$965.43	106.5%
Current 12 Months	6,835	\$81,100,311	\$56,241,154	\$24,133,230	\$7,200,801	-\$1,191,949	\$86,383,235	-\$5,282,924	\$965.43	106.5%

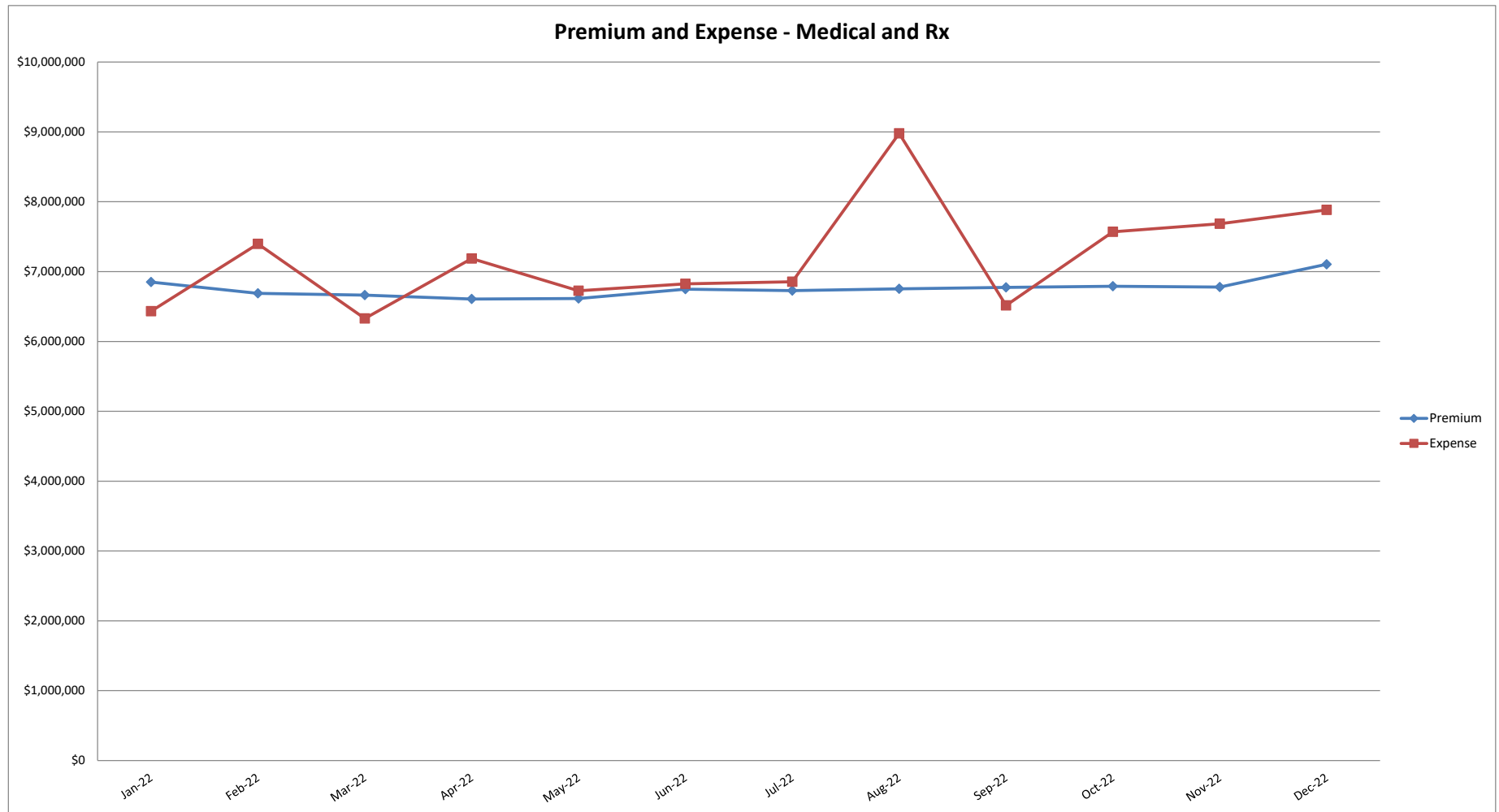
Data Sources:

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
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 December 2022
All Districts Combined - All Medical





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 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			
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%
Oct-22	3,145	\$3,804,887	\$2,860,186	\$1,123,379	\$315,727	\$0	\$4,299,292	-\$494,405	\$1,266.63	113.0%
Nov-22	3,139	\$3,796,401	\$2,552,274	\$1,235,054	\$315,124	-\$370	\$4,102,082	-\$305,682	\$1,206.42	108.1%
Dec-22	3,290	\$4,121,768	\$3,066,123	\$1,113,426	\$330,283	-\$78,642	\$4,431,191	-\$309,422	\$1,246.48	107.5%
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	3,047	\$44,376,243	\$33,405,619	\$11,713,863	\$3,670,660	-\$189,731	\$48,600,411	-\$4,224,167	\$1,228.80	109.5%
2022 YTD	3,128	\$45,908,995	\$33,247,778	\$12,460,093	\$3,768,239	-\$1,084,532	\$48,391,578	-\$2,482,584	\$1,188.81	105.4%
Current 12 Months	3,128	\$45,908,995	\$33,247,778	\$12,460,093	\$3,768,239	-\$1,084,532	\$48,391,578	-\$2,482,584	\$1,188.81	105.4%

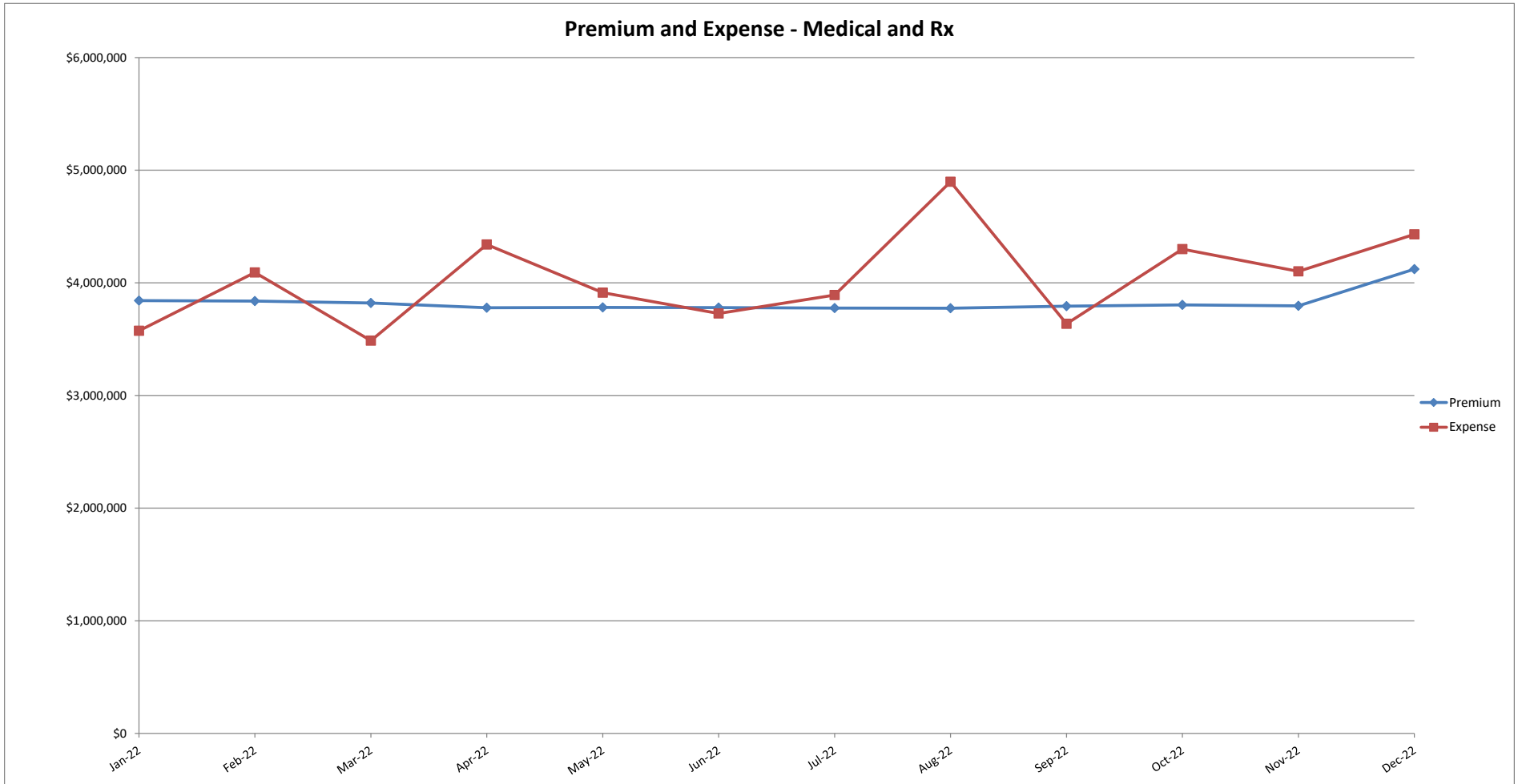
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Anthem Blue Cross Premium and Claims Report as of December 2022
All Districts Combined - EPO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2022
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			
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	\$1,595,471	\$781,725	\$232,718	\$0	\$2,609,914	-\$189,672	\$789.77	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%
Oct-22	3,055	\$2,461,844	\$1,676,279	\$982,714	\$236,203	\$0	\$2,895,196	-\$433,351	\$870.37	117.6%
Nov-22	3,054	\$2,461,350	\$2,111,834	\$940,700	\$236,125	\$0	\$3,288,660	-\$827,310	\$999.52	133.6%
Dec-22	3,095	\$2,497,248	\$1,872,561	\$959,435	\$239,292	\$0	\$3,071,288	-\$574,040	\$915.02	123.0%
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	3,005	\$28,880,476	\$19,808,096	\$10,644,803	\$2,787,987	\$0	\$33,240,886	-\$4,360,411	\$844.51	115.1%
Current 12 Months	3,005	\$28,880,476	\$19,808,096	\$10,644,803	\$2,787,987	\$0	\$33,240,886	-\$4,360,411	\$844.51	115.1%

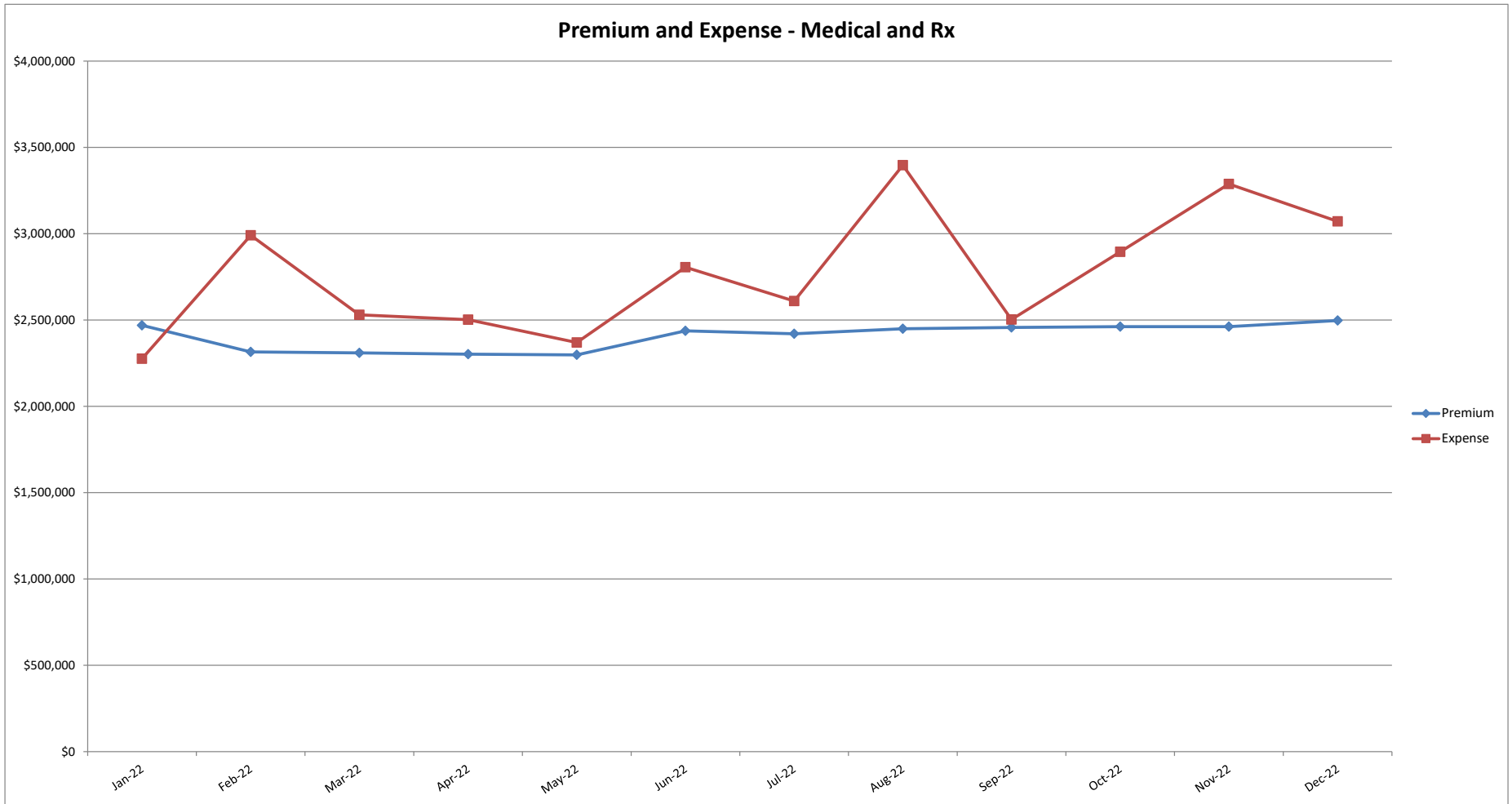
Data Sources:

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

Notes:

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

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





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2022
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			
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	\$36,003	\$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%
Oct-22	700	\$522,835	\$211,738	\$111,854	\$53,575	-\$1,087	\$376,081	\$146,754	\$460.72	71.9%
Nov-22	697	\$520,693	\$140,189	\$102,033	\$53,346	-\$834	\$294,734	\$225,959	\$346.32	56.6%
Dec-22	625	\$485,735	\$269,257	\$76,483	\$47,839	-\$12,566	\$381,013	\$104,722	\$533.08	78.4%
2019	791	\$7,216,380	\$2,532,379	\$1,115,170	\$765,780	\$0	\$4,413,329	\$2,803,051	\$384.52	61.2%
2020	769	\$7,068,027	\$3,401,044	\$1,041,835	\$744,652	\$0	\$5,187,531	\$1,880,496	\$481.56	73.4%
2021	755	\$6,987,963	\$2,893,921	\$946,668	\$693,637	\$0	\$4,534,226	\$2,453,737	\$423.72	64.9%
2022 YTD	702	\$6,310,841	\$3,185,280	\$1,028,334	\$644,574	-\$107,418	\$4,750,770	\$1,560,070	\$487.56	75.3%
Current 12 Months	702	\$6,310,841	\$3,185,280	\$1,028,334	\$644,574	-\$107,418	\$4,750,770	\$1,560,070	\$487.56	75.3%

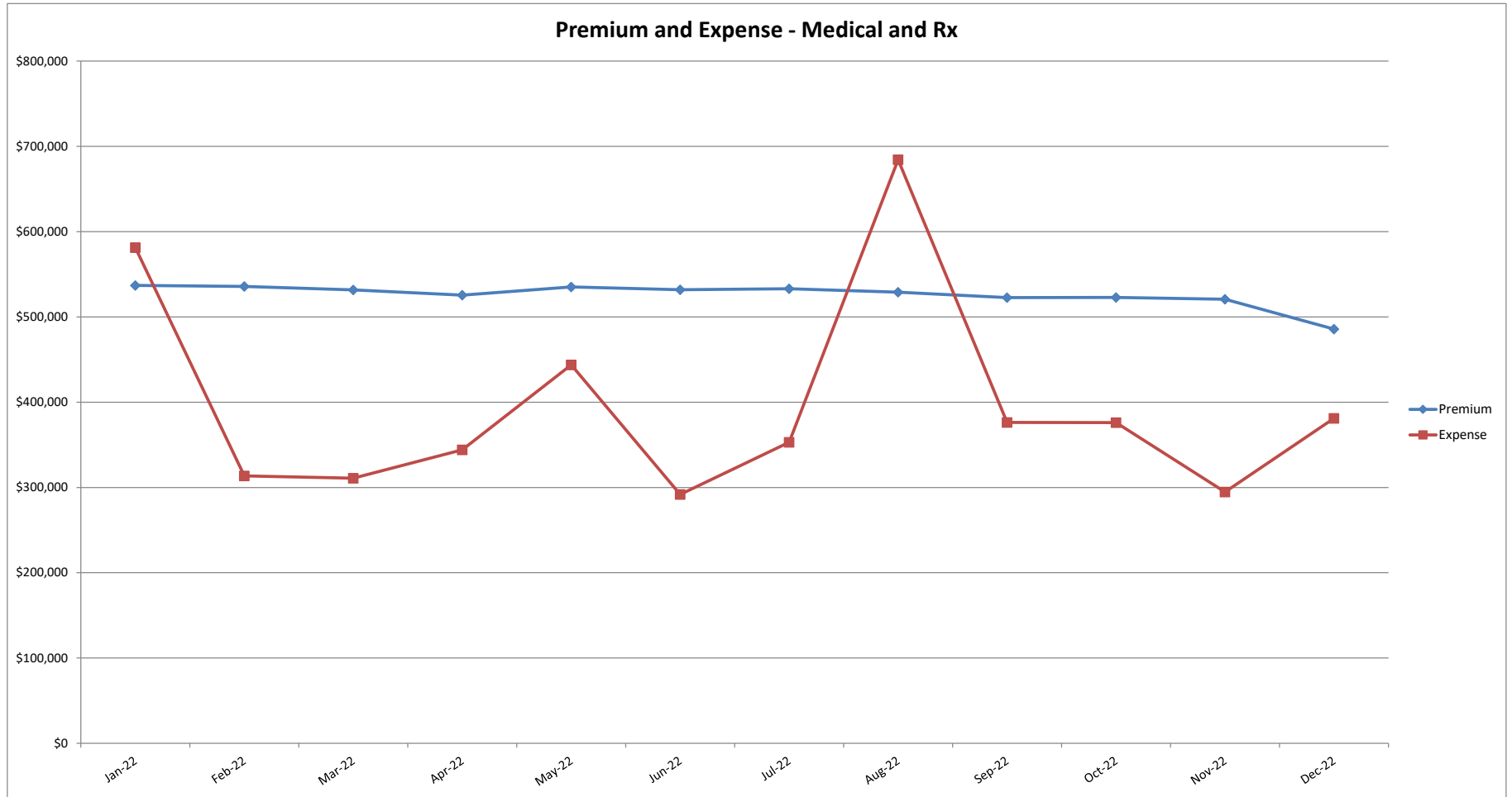
Data Sources:

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Notes:

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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 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			
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	\$2,916,770	\$1,048,063	\$369,351	\$836	\$4,335,020	\$70,722	\$1,026.84	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%
Oct-22	3,890	\$4,412,595	\$3,128,194	\$1,259,442	\$372,712	-\$1,087	\$4,759,261	-\$346,666	\$1,127.65	107.9%
Nov-22	3,882	\$4,404,337	\$2,806,061	\$1,351,656	\$371,956	-\$1,204	\$4,528,470	-\$124,132	\$1,070.71	102.8%
Dec-22	3,966	\$4,701,115	\$3,366,633	\$1,214,219	\$381,990	-\$91,208	\$4,871,635	-\$170,520	\$1,132.03	103.6%
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	#DIV/0!	\$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	3,881	\$53,360,107	\$37,477,813	\$13,719,373	\$4,459,020	-\$1,191,949	\$54,464,257	-\$1,104,150	\$1,073.83	102.1%
Current 12 Months	3,881	\$53,360,107	\$37,477,813	\$13,719,373	\$4,459,020	-\$1,191,949	\$54,464,257	-\$1,104,150	\$1,073.83	102.1%

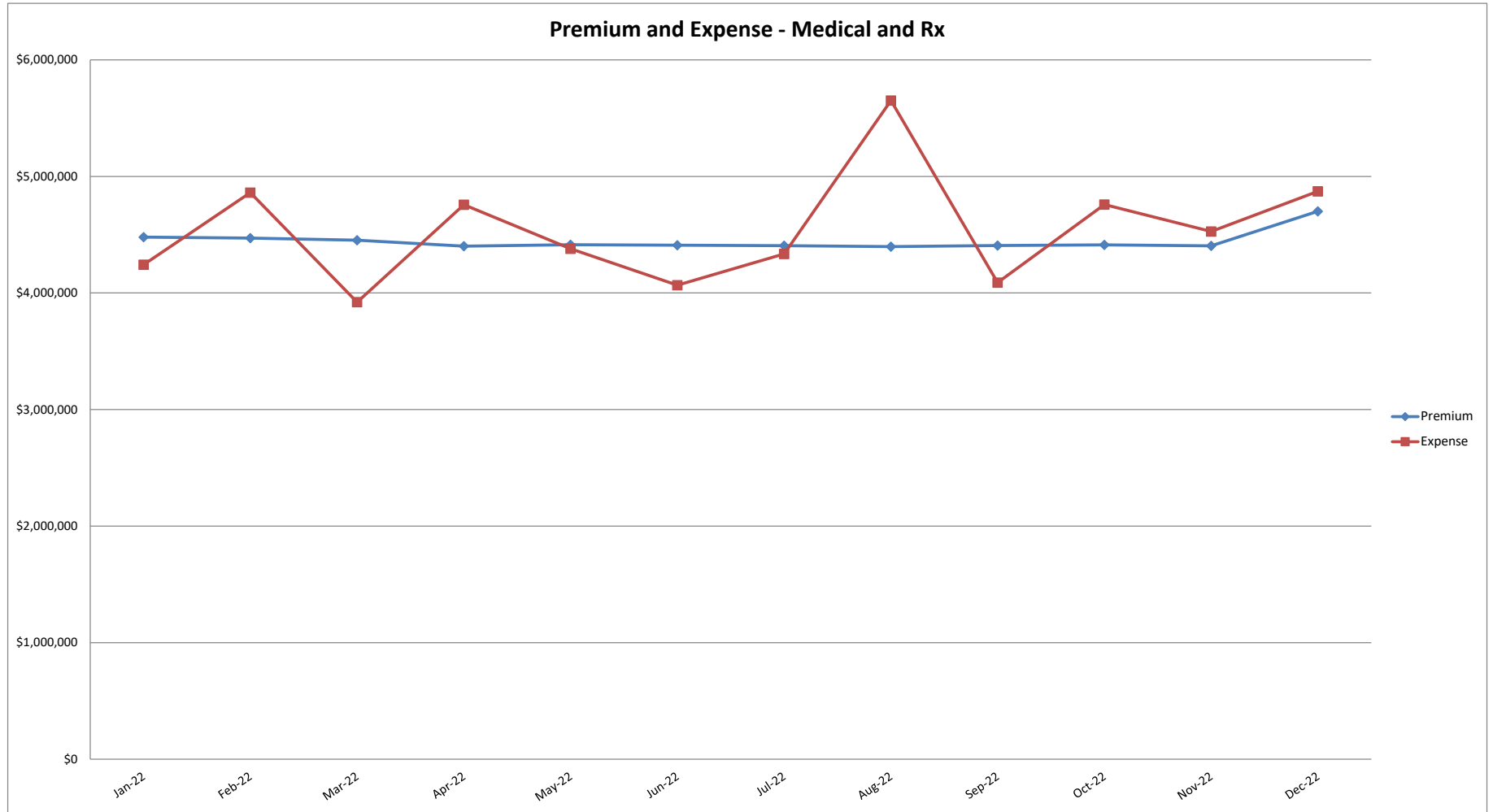
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County of Fresno - All Medical**





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County of Fresno - EPO**

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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Oct-22	3,145	\$3,804,887	\$2,860,186	\$1,123,379	\$315,727	\$0	\$4,299,292	-\$494,405	\$1,266.63	113.0%
Nov-22	3,139	\$3,796,401	\$2,552,274	\$1,235,054	\$315,124	-\$370	\$4,102,082	-\$305,682	\$1,206.42	108.1%
Dec-22	3,290	\$4,121,768	\$3,066,123	\$1,113,426	\$330,283	-\$78,642	\$4,431,191	-\$309,422	\$1,246.48	107.5%
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	3,047	\$44,376,243	\$33,405,619	\$11,713,863	\$3,670,660	-\$189,731	\$48,600,411	-\$4,224,167	\$1,228.80	109.5%
2022 YTD	3,128	\$45,908,995	\$33,247,778	\$12,460,093	\$3,768,239	-\$1,084,532	\$48,391,578	-\$2,482,584	\$1,188.81	105.4%
Current 12 Months	3,128	\$45,908,995	\$33,247,778	\$12,460,093	\$3,768,239	-\$1,084,532	\$48,391,578	-\$2,482,584	\$1,188.81	105.4%

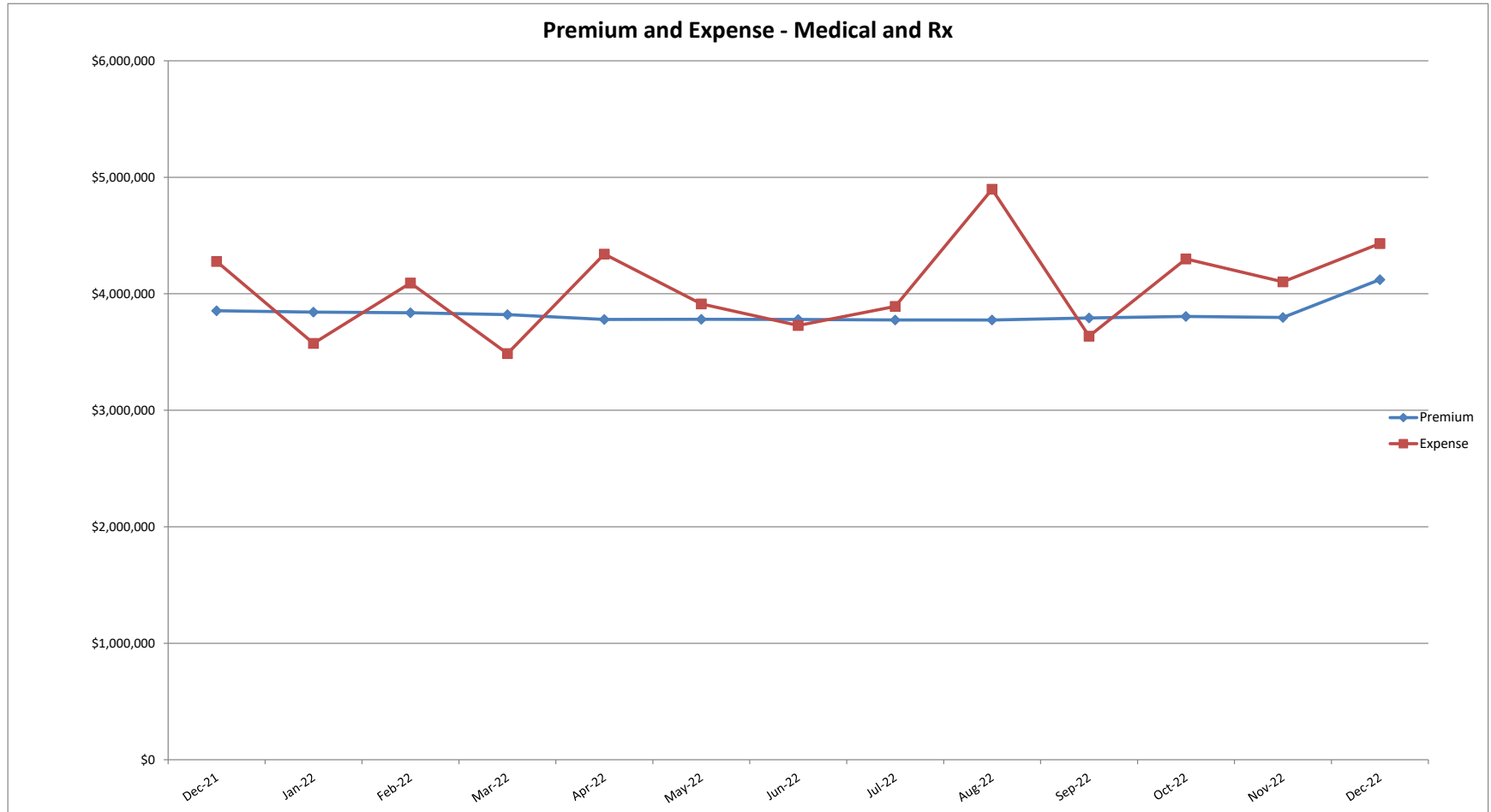
Data Sources:

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

Notes:

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

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





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 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			
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	\$75,391	\$24,197	\$6,808	\$0	\$106,396	\$16,033	\$1,118.97	86.9%
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%
Oct-22	83	\$113,030	\$60,666	\$25,087	\$6,349	\$0	\$92,101	\$20,928	\$1,033.17	81.5%
Nov-22	84	\$115,401	\$122,634	\$35,138	\$6,425	\$0	\$164,197	-\$48,796	\$1,878.24	142.3%
Dec-22	89	\$121,769	\$34,961	\$30,151	\$6,808	\$0	\$71,919	\$49,850	\$731.59	59.1%
2019	115	\$1,846,048	\$620,255	\$353,355	\$111,916	\$0	\$1,085,526	\$760,522	\$705.00	58.8%
2020	113	\$1,789,697	\$1,000,007	\$350,776	\$109,890	\$0	\$1,460,673	\$329,023	\$996.15	81.6%
2021	115	\$1,864,875	\$650,849	\$361,802	\$105,556	\$0	\$1,118,207	\$746,668	\$733.80	60.0%
2022 YTD	88	\$1,454,651	\$1,171,806	\$310,326	\$80,391	\$0	\$1,562,523	-\$107,872	\$1,410.21	107.4%
Current 12 Months	88	\$1,454,651	\$1,171,806	\$310,326	\$80,391	\$0	\$1,562,523	-\$107,872	\$1,410.21	107.4%

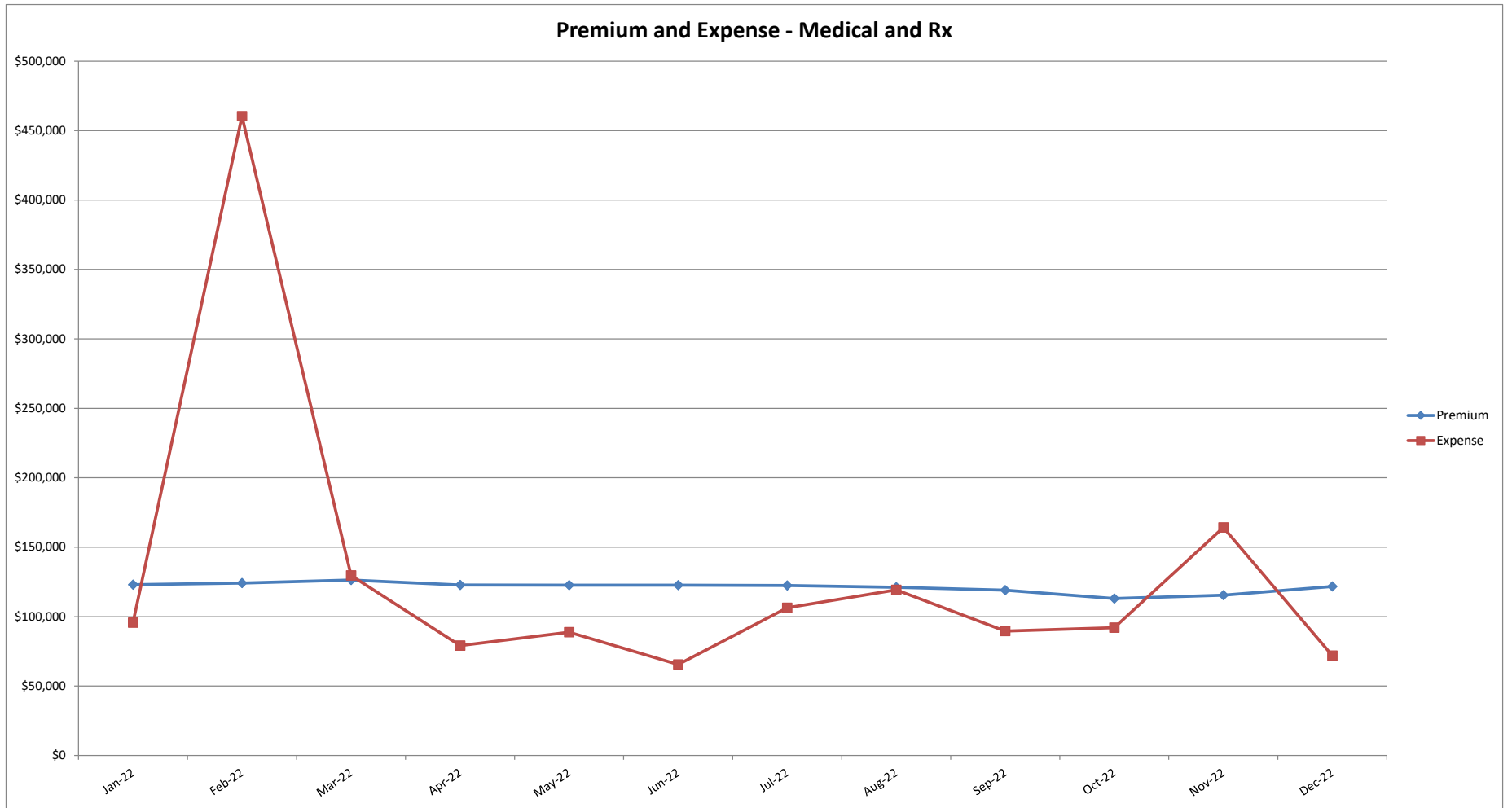
Data Sources:

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

Notes:

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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 December 2022
County of Fresno - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 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			
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%
Oct-22	662	\$494,678	\$207,342	\$110,976	\$50,636	-\$1,087	\$367,867	\$126,811	\$479.20	74.4%
Nov-22	659	\$492,536	\$131,153	\$81,464	\$50,407	-\$834	\$262,190	\$230,345	\$321.37	53.2%
Dec-22	587	\$457,577	\$265,549	\$70,642	\$44,900	-\$12,566	\$368,525	\$89,052	\$551.32	80.5%
2019	756	\$6,918,645	\$2,241,780	\$1,030,964	\$735,276	\$0	\$4,008,020	\$2,910,625	\$360.71	57.9%
2020	734	\$6,746,287	\$2,842,371	\$947,074	\$713,557	\$0	\$4,503,003	\$2,243,284	\$430.37	66.7%
2021	723	\$6,701,335	\$2,738,386	\$867,179	\$663,474	\$0	\$4,269,040	\$2,432,295	\$415.68	63.7%
2022 YTD	665	\$5,996,461	\$3,058,228	\$948,954	\$610,390	-\$107,418	\$4,510,155	\$1,486,306	\$488.69	75.2%
Current 12 Months	665	\$5,996,461	\$3,058,228	\$948,954	\$610,390	-\$107,418	\$4,510,155	\$1,486,306	\$488.69	75.2%

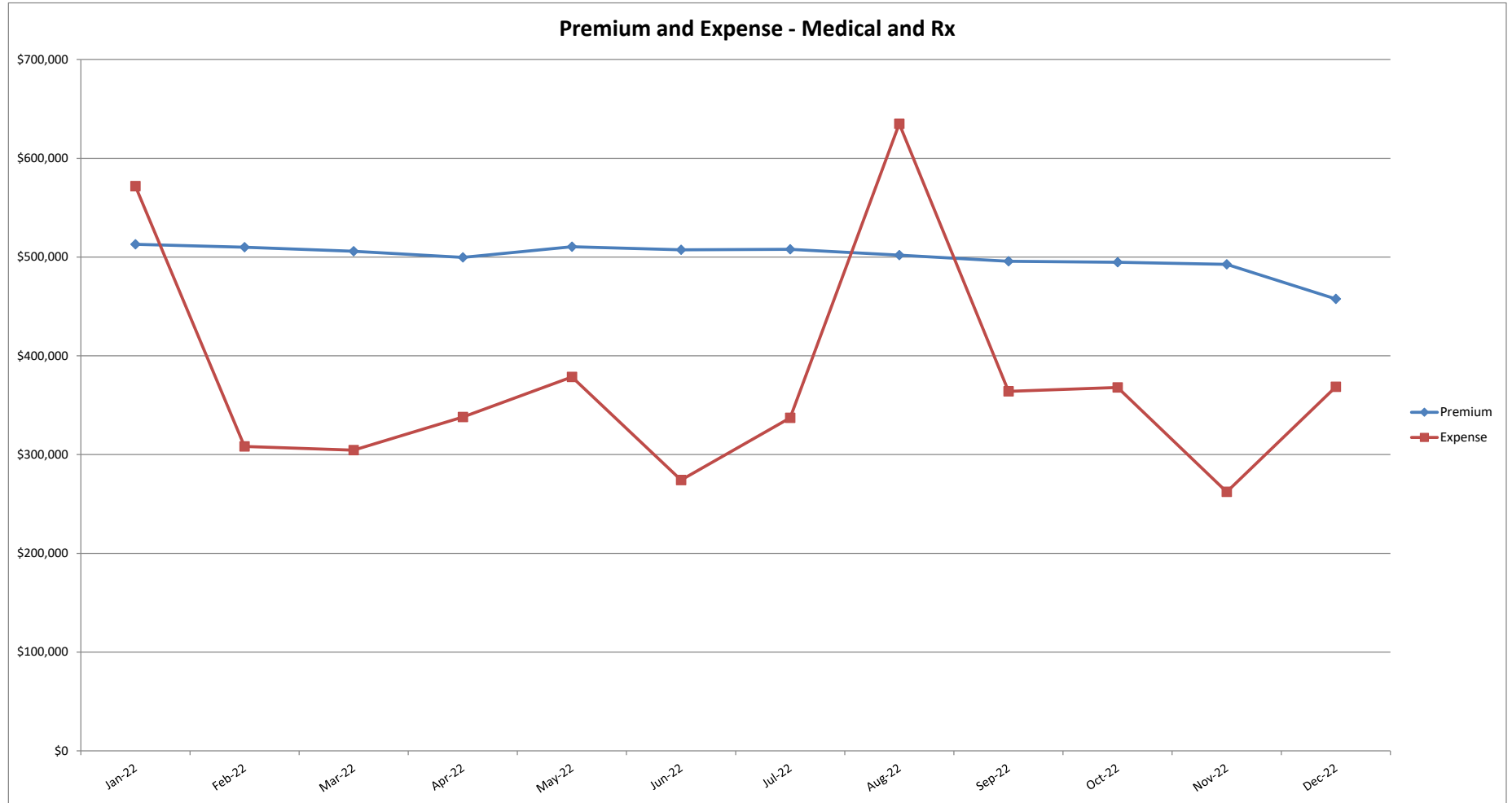
Data Sources:

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Notes:

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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 December 2022
County of Fresno - HDHP**





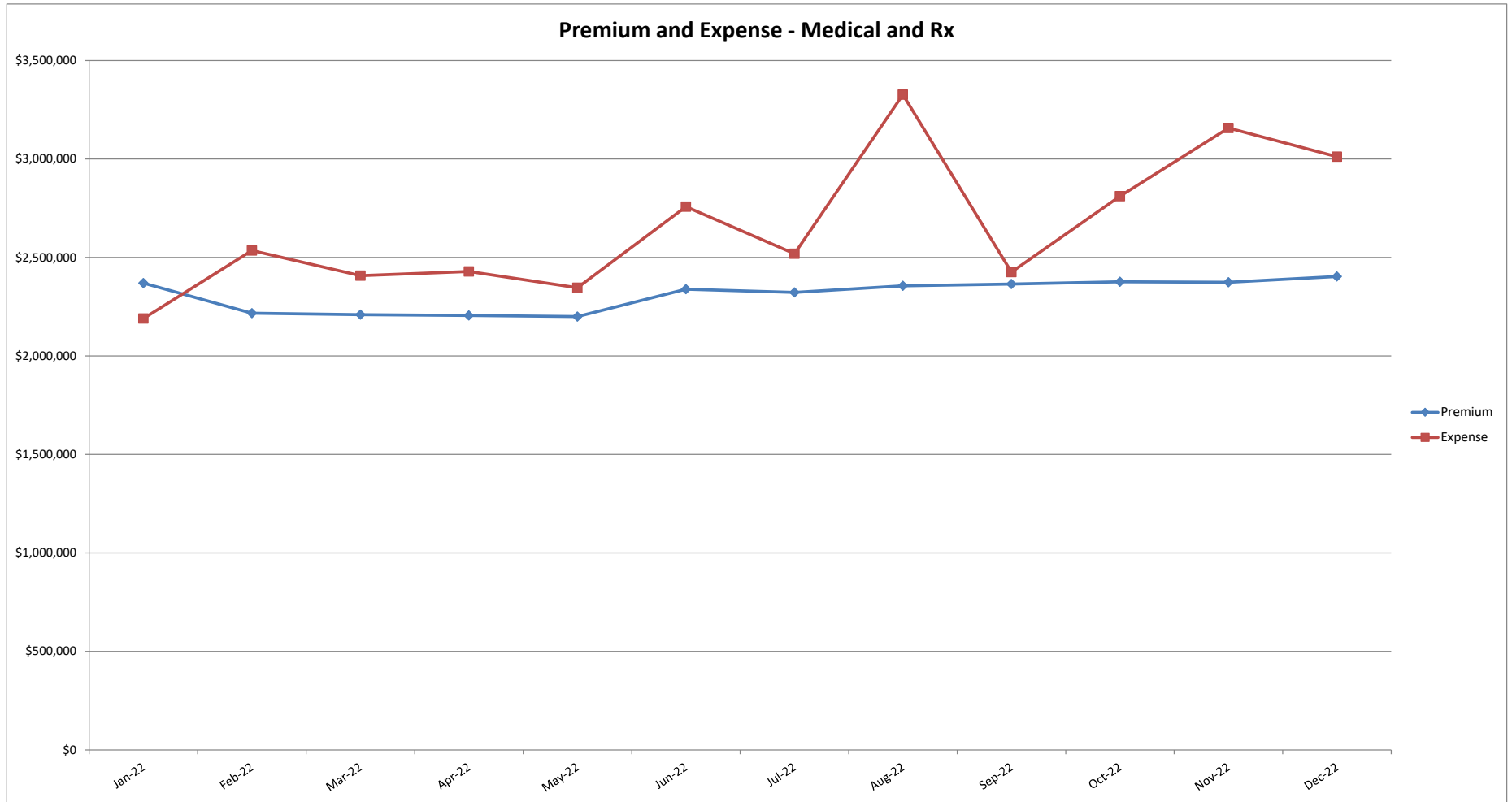
**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2022
County of Tulare - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Oct-22	3,010	\$2,376,972	\$1,620,009	\$958,505	\$232,793	\$0	\$2,811,307	-\$434,336	\$856.65	118.3%
Nov-22	3,008	\$2,374,106	\$1,998,236	\$926,131	\$232,639	\$0	\$3,157,006	-\$782,900	\$972.20	133.0%
Dec-22	3,044	\$2,403,636	\$1,841,309	\$935,125	\$235,423	\$0	\$3,011,857	-\$608,220	\$912.10	125.3%
2019	3,015	\$28,092,399	\$15,705,269	\$7,773,168	\$2,671,812	\$0	\$26,150,249	\$1,942,150	\$649.04	93.1%
2020	3,028	\$29,548,070	\$15,590,368	\$7,887,033	\$2,683,408	\$0	\$26,160,808	\$3,387,262	\$646.21	88.5%
2021	2,998	\$28,304,906	\$17,537,421	\$8,476,786	\$2,782,693	-\$138,916	\$28,657,985	-\$353,079	\$719.16	101.2%
2022 YTD	2,954	\$27,740,204	\$18,763,341	\$10,413,857	\$2,741,780	\$0	\$31,918,978	-\$4,178,774	\$823.03	115.1%
Current 12 Months	2,954	\$27,740,204	\$18,763,341	\$10,413,857	\$2,741,780	\$0	\$31,918,978	-\$4,178,774	\$823.03	115.1%

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





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2022
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			
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%
Oct-22	2,972	\$2,348,815	\$1,615,613	\$957,627	\$229,854	\$0	\$2,803,094	-\$454,280	\$865.83	119.3%
Nov-22	2,970	\$2,345,949	\$1,989,200	\$905,563	\$229,700	\$0	\$3,124,463	-\$778,514	\$974.67	133.2%
Dec-22	3,006	\$2,375,479	\$1,837,600	\$929,285	\$232,484	\$0	\$2,999,369	-\$623,890	\$920.45	126.3%
2019	2,980	\$27,794,664	\$15,414,671	\$7,688,962	\$2,641,307	\$0	\$25,744,940	\$2,049,724	\$646.06	92.6%
2020	2,993	\$29,226,330	\$15,031,695	\$7,792,272	\$2,652,313	\$0	\$25,476,280	\$3,750,050	\$635.59	87.2%
2021	2,966	\$28,018,278	\$17,381,887	\$8,397,297	\$2,752,531	-\$138,916	\$28,392,798	-\$374,521	\$720.43	101.3%
2022 YTD	2,917	\$27,425,825	\$18,636,290	\$10,334,477	\$2,707,596	\$0	\$31,678,363	-\$4,252,538	\$827.52	115.5%
Current 12 Months	2,917	\$27,425,825	\$18,636,290	\$10,334,477	\$2,707,596	\$0	\$31,678,363	-\$4,252,538	\$827.52	115.5%

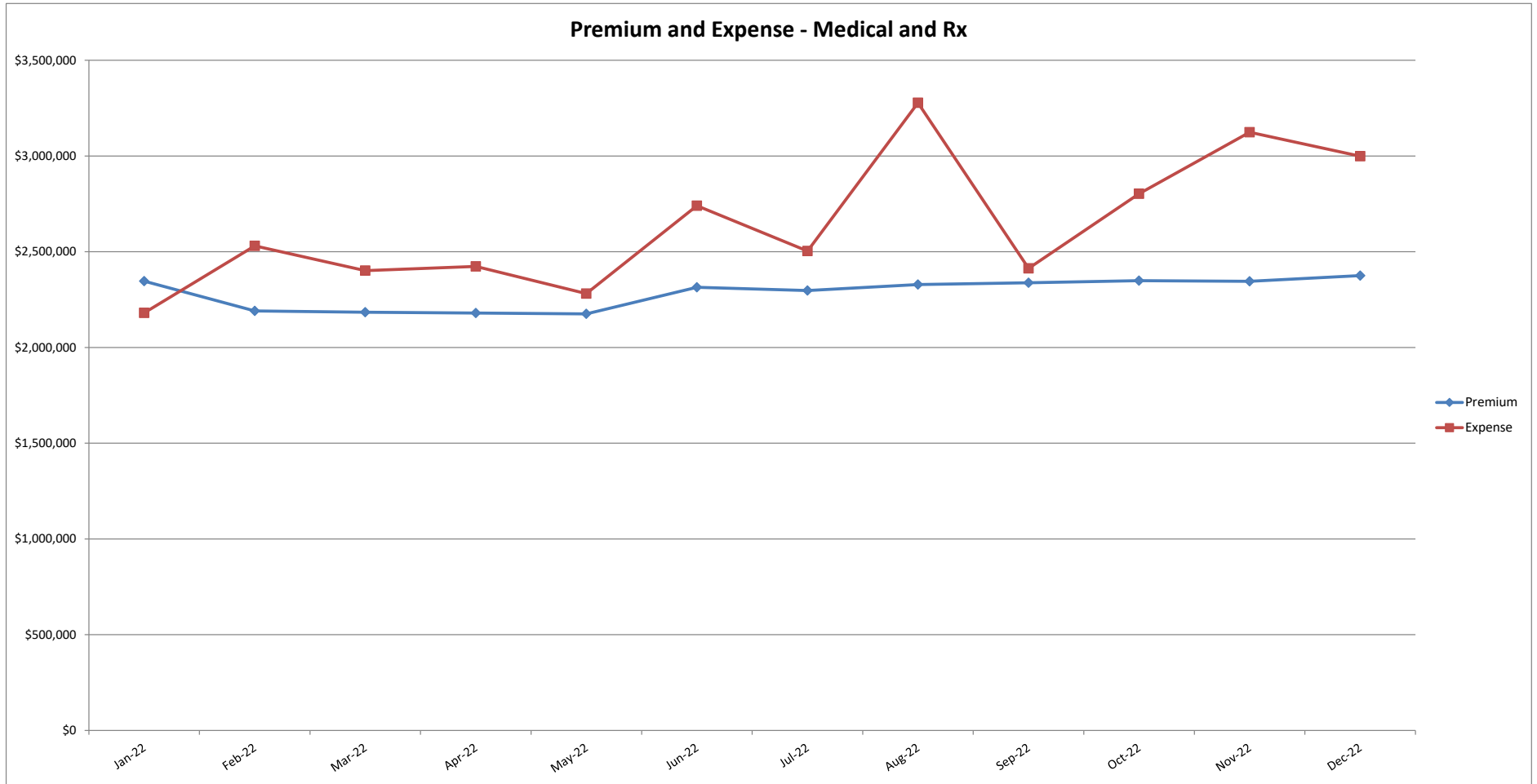
Data Sources:

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. 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 December 2022
County of Tulare - PPO**





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 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			
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%
Oct-22	38	\$28,157	\$4,396	\$878	\$2,939	\$0	\$8,213	\$19,944	\$138.80	29.2%
Nov-22	38	\$28,157	\$9,036	\$20,568	\$2,939	\$0	\$32,543	-\$4,386	\$779.06	115.6%
Dec-22	38	\$28,157	\$3,709	\$5,840	\$2,939	\$0	\$12,488	\$15,669	\$251.29	44.4%
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	37	\$314,379	\$127,051	\$79,380	\$34,184	\$0	\$240,616	\$73,764	\$467.04	76.5%
Current 12 Months	37	\$314,379	\$127,051	\$79,380	\$34,184	\$0	\$240,616	\$73,764	\$467.04	76.5%

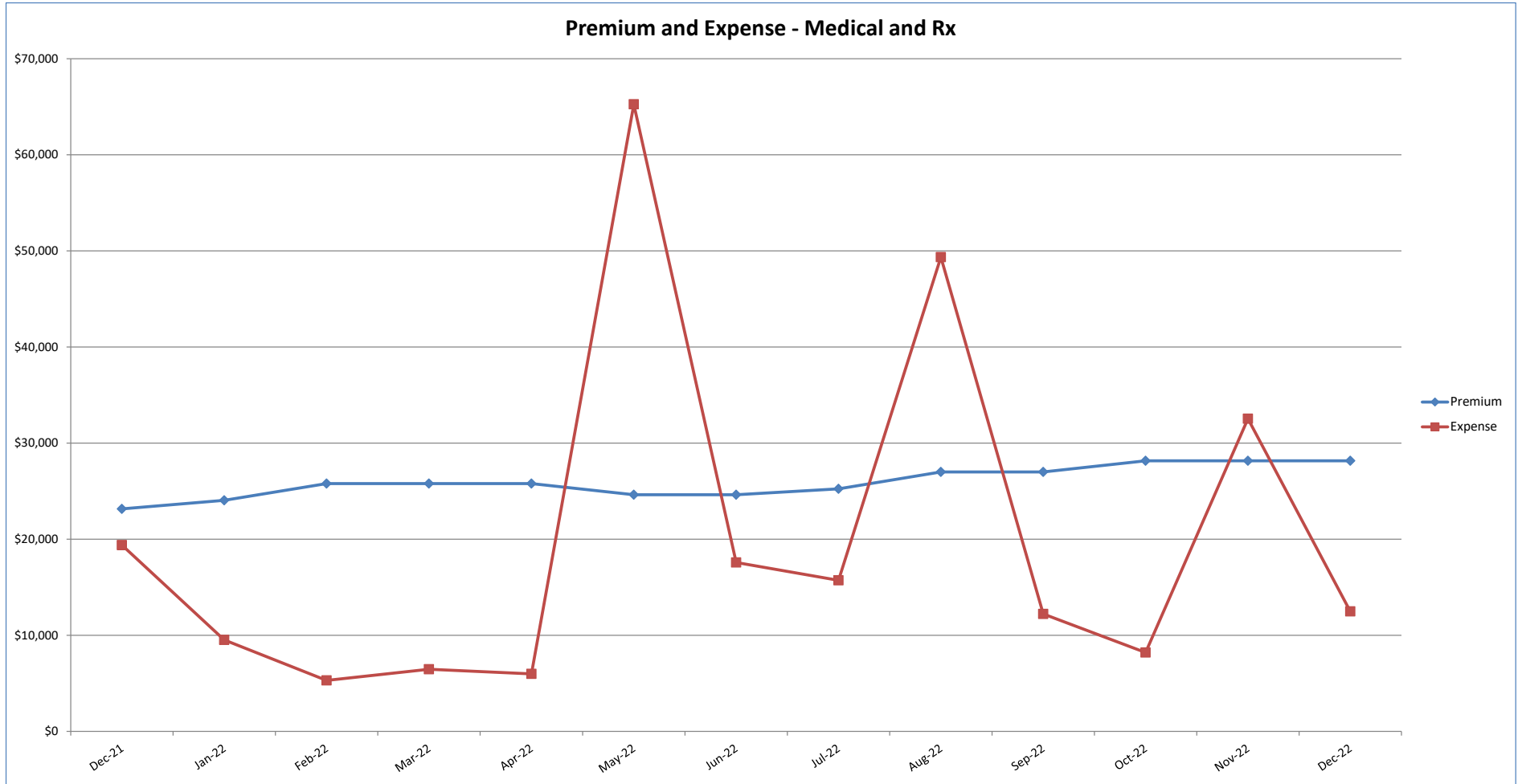
Data Sources:

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

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



Appendix

Fixed Cost Schedule				
SJVIA	Anthem Blue Cross Premium and Claims Report as of December 2022			
Total Fixed Costs Self-Funded Medical	EPO	PPO/HDHP		
	Fresno	Fresno	Tulare	
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	
Total Fixed Cost	\$ 100.39	\$ 76.49	\$ 77.34	



San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of December 2022
County of Fresno and County of Tulare

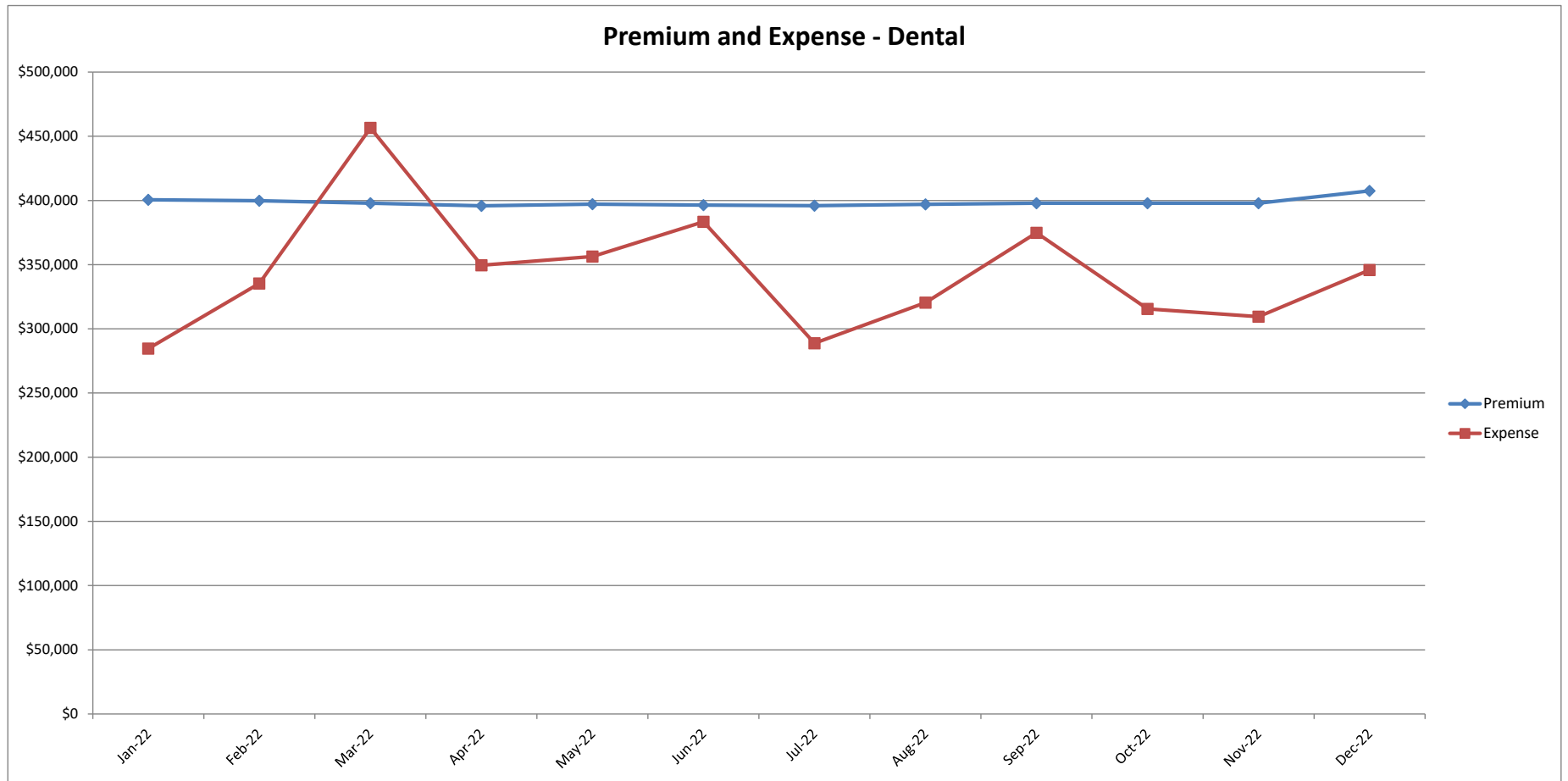
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-21	7,327	\$400,148	\$307,101	\$28,355	\$335,457	\$64,691	83.83%
Feb-21	7,308	\$399,007	\$344,612	\$28,282	\$372,894	\$26,113	93.46%
Mar-21	7,316	\$399,627	\$372,906	\$28,313	\$401,219	-\$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%
Jul-21	7,294	\$397,249	\$370,180	\$28,228	\$398,408	-\$1,159	100.29%
Aug-21	7,297	\$397,422	\$302,814	\$28,239	\$331,053	\$66,369	83.30%
Sep-21	7,293	\$397,263	\$359,705	\$28,224	\$387,929	\$9,335	97.65%
Oct-21	7,248	\$395,106	\$289,713	\$28,050	\$317,763	\$77,343	80.42%
Nov-21	7,246	\$394,404	\$283,037	\$28,042	\$311,079	\$83,325	78.87%
Dec-21	7,310	\$396,926	\$323,016	\$28,290	\$351,305	\$45,621	88.51%
Jan-22	7,306	\$400,454	\$256,345	\$28,274	\$284,620	\$115,834	71.07%
Feb-22	7,291	\$399,860	\$307,158	\$28,216	\$335,374	\$64,486	83.87%
Mar-22	7,266	\$397,815	\$428,376	\$28,119	\$456,495	-\$58,680	114.75%
Apr-22	7,233	\$395,836	\$321,532	\$27,992	\$349,524	\$46,313	88.30%
May-22	7,250	\$397,113	\$328,205	\$28,058	\$356,262	\$40,850	89.71%
Jun-22	7,243	\$396,382	\$355,298	\$28,030	\$383,328	\$13,054	96.71%
Jul-22	7,232	\$396,018	\$260,768	\$27,988	\$288,756	\$107,262	72.91%
Aug-22	7,248	\$396,999	\$292,444	\$28,050	\$320,494	\$76,505	80.73%
Sep-22	7,270	\$397,815	\$346,657	\$28,135	\$374,792	\$23,023	94.21%
Oct-22	7,281	\$397,925	\$287,346	\$28,177	\$315,523	\$82,402	79.29%
Nov-22	7,270	\$397,831	\$281,353	\$28,135	\$309,488	\$88,343	77.79%
Dec-22	7,423	\$407,470	\$317,107	\$28,727	\$345,834	\$61,637	84.87%
2019	7,079	\$4,609,557	\$3,779,921	\$327,104	\$4,107,025	\$502,533	89.10%
2020	7,296	\$4,818,580	\$3,558,380	\$338,846	\$3,897,225	\$921,355	80.88%
2021	7,295	\$4,771,036	\$3,966,248	\$338,780	\$4,305,028	\$466,008	90.23%
2022 YTD	7,276	\$4,781,517	\$3,782,588	\$337,901	\$4,120,490	\$661,028	86.18%
Current 12 Months	7,276	\$4,781,517	\$3,782,588	\$337,901	\$4,120,490	\$661,028	86.18%

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 December 2022
County of Fresno and County of Tulare**





San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of December 2022
County of Fresno

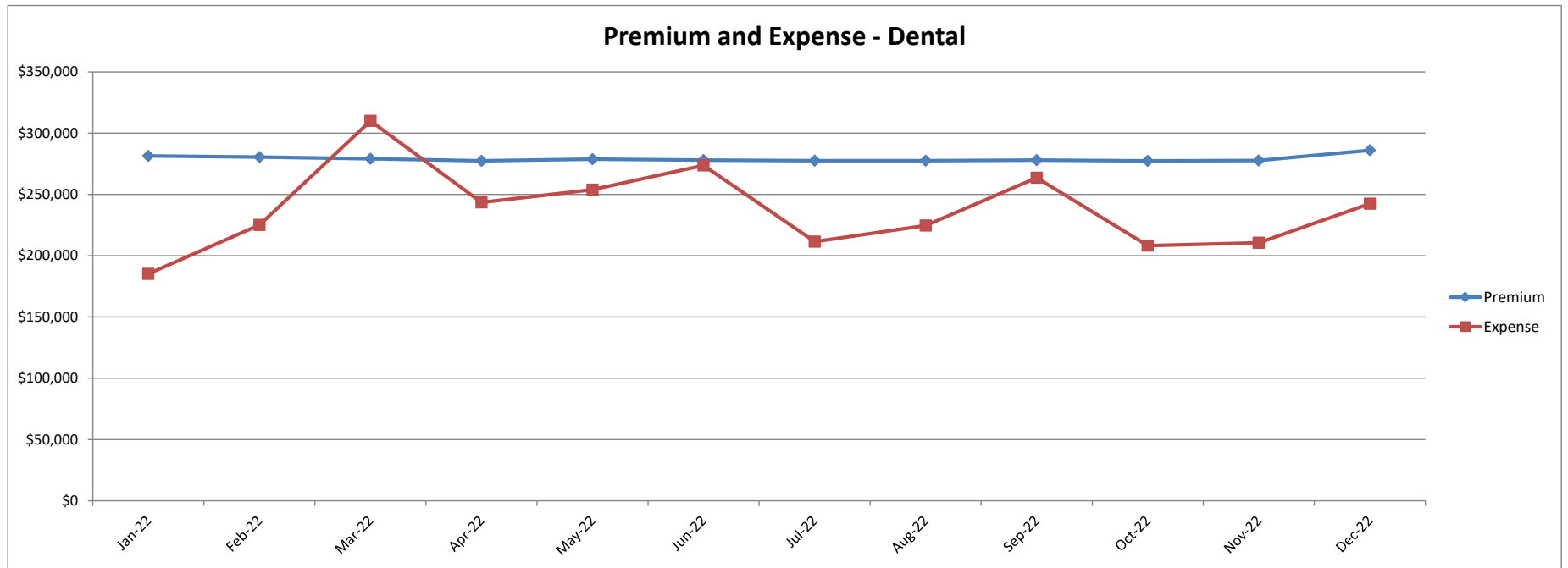
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-21	4,702	\$286,757	\$204,198	\$18,197	\$222,395	\$64,362	77.56%
Feb-21	4,697	\$286,360	\$232,482	\$18,177	\$250,660	\$35,700	87.53%
Mar-21	4,711	\$287,083	\$244,039	\$18,232	\$262,270	\$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%
Jul-21	4,672	\$283,978	\$265,448	\$18,081	\$283,529	\$449	99.84%
Aug-21	4,675	\$284,026	\$208,203	\$18,092	\$226,296	\$57,730	79.67%
Sep-21	4,674	\$283,811	\$270,164	\$18,088	\$288,252	-\$4,442	101.56%
Oct-21	4,630	\$281,551	\$209,769	\$17,918	\$227,687	\$53,864	80.87%
Nov-21	4,645	\$281,493	\$210,962	\$17,976	\$228,938	\$52,554	81.33%
Dec-21	4,684	\$283,093	\$224,221	\$18,127	\$242,348	\$40,745	85.61%
Jan-22	4,661	\$281,483	\$167,223	\$18,038	\$185,261	\$96,222	65.82%
Feb-22	4,643	\$280,631	\$207,159	\$17,968	\$225,128	\$55,503	80.22%
Mar-22	4,630	\$279,228	\$292,166	\$17,918	\$310,084	-\$30,856	111.05%
Apr-22	4,594	\$277,518	\$225,770	\$17,779	\$243,549	\$33,969	87.76%
May-22	4,621	\$278,873	\$236,071	\$17,883	\$253,954	\$24,919	91.06%
Jun-22	4,611	\$278,151	\$255,946	\$17,845	\$273,791	\$4,360	98.43%
Jul-22	4,603	\$277,581	\$193,741	\$17,814	\$211,555	\$66,026	76.21%
Aug-22	4,601	\$277,653	\$206,848	\$17,806	\$224,654	\$52,999	80.91%
Sep-22	4,612	\$278,055	\$245,891	\$17,848	\$263,739	\$14,316	94.85%
Oct-22	4,615	\$277,537	\$190,459	\$17,860	\$208,320	\$69,218	75.06%
Nov-22	4,612	\$277,816	\$192,713	\$17,848	\$210,562	\$67,254	75.79%
Dec-22	4,734	\$286,089	\$224,117	\$18,321	\$242,438	\$43,651	84.74%
2019	4,468	\$3,309,176	\$2,720,697	\$207,490	\$2,928,187	\$380,989	88.49%
2020	4,696	\$3,481,998	\$2,517,998	\$218,094	\$2,736,092	\$745,906	78.58%
2021	4,680	\$3,413,756	\$2,800,017	\$217,324	\$3,017,340	\$396,416	88.39%
2022 YTD	4,628	\$3,350,615	\$2,638,106	\$214,928	\$2,853,034	\$497,581	85.15%
Current 12 Months	4,628	\$3,350,615	\$2,638,106	\$214,928	\$2,853,034	\$497,581	85.15%

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 December 2022
County of Fresno**





San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of December 2022
County of Tulare

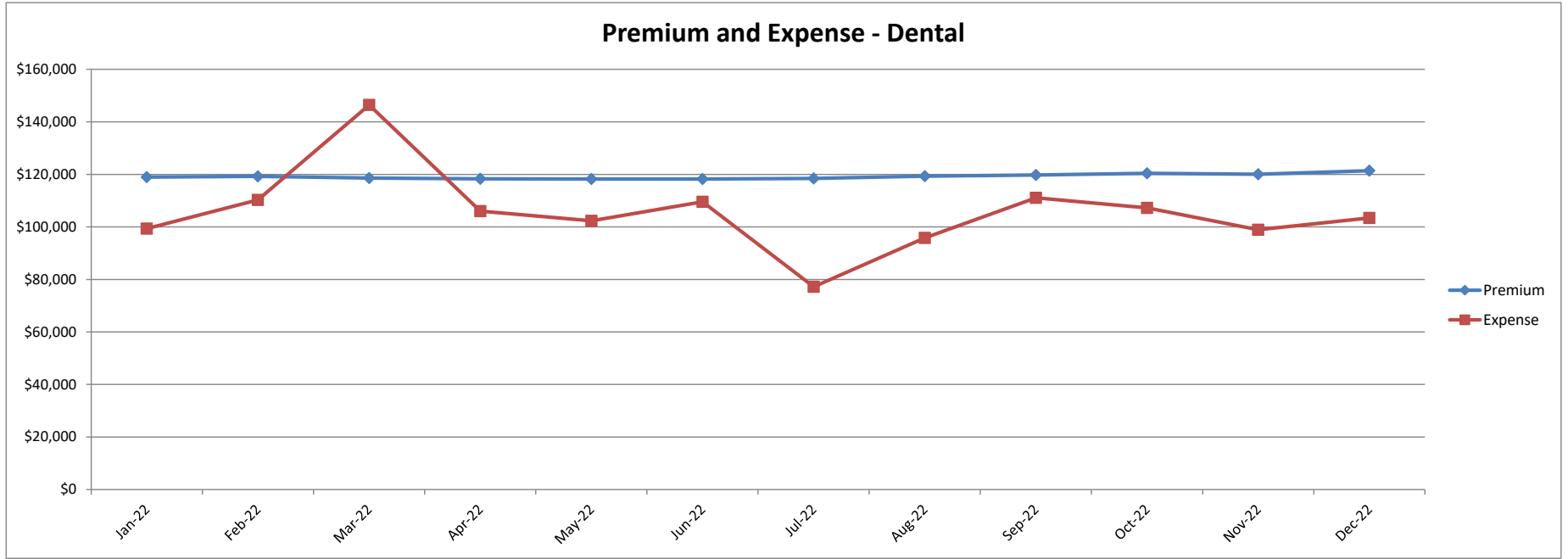
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-21	2,625	\$113,391	\$102,903	\$10,159	\$113,062	\$329	99.71%
Feb-21	2,611	\$112,647	\$112,130	\$10,105	\$122,234	-\$9,587	108.51%
Mar-21	2,605	\$112,545	\$128,867	\$10,081	\$138,949	-\$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%
Jul-21	2,622	\$113,271	\$104,732	\$10,147	\$114,879	-\$1,608	101.42%
Aug-21	2,622	\$113,396	\$94,610	\$10,147	\$104,758	\$8,639	92.38%
Sep-21	2,619	\$113,453	\$89,541	\$10,136	\$99,676	\$13,776	87.86%
Oct-21	2,618	\$113,556	\$79,944	\$10,132	\$90,076	\$23,480	79.32%
Nov-21	2,601	\$112,911	\$72,075	\$10,066	\$82,141	\$30,770	72.75%
Dec-21	2,626	\$113,833	\$98,795	\$10,163	\$108,957	\$4,876	95.72%
Jan-22	2,645	\$118,970	\$89,122	\$10,236	\$99,358	\$19,612	83.52%
Feb-22	2,648	\$119,229	\$99,998	\$10,248	\$110,246	\$8,983	92.47%
Mar-22	2,636	\$118,587	\$136,210	\$10,201	\$146,411	-\$27,824	123.46%
Apr-22	2,639	\$118,318	\$95,762	\$10,213	\$105,975	\$12,343	89.57%
May-22	2,629	\$118,239	\$92,134	\$10,174	\$102,308	\$15,931	86.53%
Jun-22	2,632	\$118,231	\$99,352	\$10,186	\$109,538	\$8,694	92.65%
Jul-22	2,629	\$118,437	\$67,027	\$10,174	\$77,201	\$41,236	65.18%
Aug-22	2,647	\$119,346	\$85,596	\$10,244	\$95,840	\$23,506	80.30%
Sep-22	2,658	\$119,759	\$100,766	\$10,286	\$111,052	\$8,707	92.73%
Oct-22	2,666	\$120,388	\$96,887	\$10,317	\$107,204	\$13,184	89.05%
Nov-22	2,658	\$120,015	\$88,640	\$10,286	\$98,926	\$21,089	82.43%
Dec-22	2,689	\$121,381	\$92,990	\$10,406	\$103,396	\$17,985	85.18%
2019	2,576	\$1,300,381	\$1,059,223	\$119,614	\$1,178,837	\$121,544	90.65%
2020	2,600	\$1,336,582	\$1,040,382	\$120,752	\$1,161,134	\$175,448	86.87%
2021	2,615	\$1,357,280	\$1,166,232	\$121,456	\$1,287,688	\$69,593	94.87%
2022 YTD	2,648	\$1,430,902	\$1,144,483	\$122,973	\$1,267,456	\$163,447	88.58%
Current 12 Months	2,648	\$1,430,902	\$1,144,483	\$122,973	\$1,267,456	\$163,447	88.58%

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 December 2022
County of Tulare**





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of December 2022
County of Fresno and County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jul-21	7,147	\$61,390	\$39,676	\$7,981	\$47,656	\$13,733	77.63%
Aug-21	7,120	\$61,142	\$54,222	\$7,948	\$62,170	-\$1,028	101.68%
Sep-21	7,102	\$60,932	\$49,572	\$7,921	\$57,493	\$3,439	94.36%
Oct-21	7,107	\$60,819	\$42,675	\$7,906	\$50,581	\$10,238	83.17%
Nov-21	7,117	\$60,936	\$50,203	\$7,922	\$58,124	\$2,812	95.39%
Dec-21	7,136	\$61,190	\$52,289	\$7,955	\$60,244	\$946	98.45%
Jan-22	7,184	\$62,230	\$49,541	\$8,090	\$57,631	\$4,598	92.61%
Feb-22	7,174	\$62,040	\$42,443	\$8,065	\$50,509	\$11,532	81.41%
Mar-22	7,140	\$61,700	\$54,419	\$8,021	\$62,440	-\$740	101.20%
Apr-22	7,107	\$61,441	\$48,056	\$7,987	\$56,043	\$5,397	91.22%
May-22	7,084	\$61,144	\$46,179	\$7,949	\$54,127	\$7,017	88.52%
Jun-22	7,131	\$61,179	\$47,233	\$7,953	\$55,186	\$5,993	90.20%
Jul-22	7,103	\$61,323	\$42,981	\$7,972	\$50,953	\$10,370	83.09%
Aug-22	7,103	\$61,373	\$51,874	\$7,979	\$59,853	\$1,520	97.52%
Sep-22	7,111	\$61,420	\$42,926	\$7,985	\$50,911	\$10,509	82.89%
Oct-22	7,116	\$61,407	\$44,493	\$7,983	\$52,476	\$8,931	85.46%
Nov-22	7,162	\$61,862	\$44,617	\$8,042	\$52,659	\$9,203	85.12%
Dec-22	7,224	\$62,402	\$43,471	\$8,112	\$51,583	\$10,819	82.66%
2019	7,076	\$731,459	\$604,721	\$95,090	\$699,810	\$31,648	95.67%
2020	7,209	\$745,135	\$543,914	\$96,868	\$640,781	\$104,354	86.00%
2021	7,139	\$736,270	\$589,671	\$95,715	\$685,386	\$50,883	93.09%
2022 YTD	7,137	\$739,521	\$558,234	\$96,138	\$654,371	\$85,150	88.49%
Current 12 Months	7,137	\$739,521	\$558,234	\$96,138	\$654,371	\$85,150	88.49%

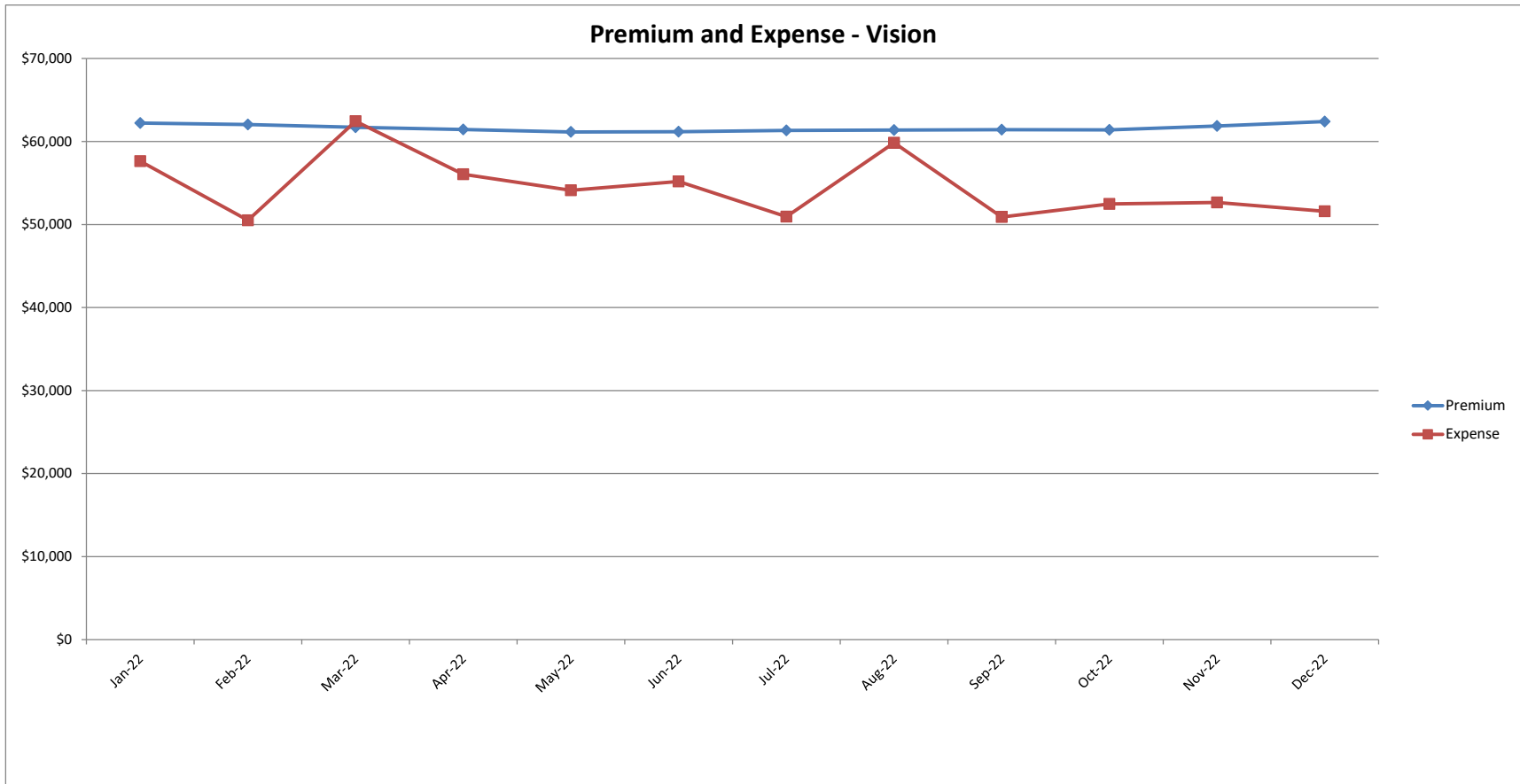
Data Source: VSP SJVIA Utilization Reports

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 December 2022
County of Fresno and County of Tulare





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of December 2022
County of Fresno**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jul-21	4,268	\$44,465	\$27,885	\$5,780	\$33,665	\$10,800	75.71%
Aug-21	4,249	\$44,252	\$38,733	\$5,753	\$44,486	-\$234	100.53%
Sep-21	4,241	\$44,091	\$30,979	\$5,732	\$36,711	\$7,380	83.26%
Oct-21	4,223	\$43,841	\$27,055	\$5,699	\$32,754	\$11,087	74.71%
Nov-21	4,240	\$43,944	\$33,102	\$5,713	\$38,815	\$5,129	88.33%
Dec-21	4,284	\$44,354	\$36,162	\$5,766	\$41,928	\$2,426	94.53%
Jan-22	4,319	\$45,027	\$34,945	\$5,854	\$40,798	\$4,229	90.61%
Feb-22	4,291	\$44,738	\$27,532	\$5,816	\$33,348	\$11,391	74.54%
Mar-22	4,274	\$44,505	\$39,054	\$5,786	\$44,840	-\$335	100.75%
Apr-22	4,263	\$44,393	\$31,866	\$5,771	\$37,637	\$6,756	84.78%
May-22	4,233	\$44,077	\$30,024	\$5,730	\$35,754	\$8,323	81.12%
Jun-22	4,261	\$44,340	\$30,797	\$5,764	\$36,561	\$7,778	82.46%
Jul-22	4,255	\$44,207	\$30,398	\$5,747	\$36,145	\$8,062	81.76%
Aug-22	4,256	\$44,251	\$32,461	\$5,753	\$38,213	\$6,038	86.36%
Sep-22	4,252	\$44,220	\$28,582	\$5,749	\$34,330	\$9,889	77.64%
Oct-22	4,243	\$44,086	\$25,827	\$5,731	\$31,558	\$12,528	71.58%
Nov-22	4,283	\$44,493	\$28,274	\$5,784	\$34,058	\$10,435	76.55%
Dec-22	4,318	\$44,880	\$28,407	\$5,834	\$34,241	\$10,639	76.30%
2019	4,199	\$537,705	\$400,263	\$69,902	\$470,165	\$67,540	87.44%
2020	4,317	\$543,302	\$366,377	\$70,629	\$437,006	\$106,296	80.44%
2021	4,274	\$534,071	\$399,728	\$69,429	\$469,158	\$64,913	87.85%
2022 YTD	4,271	\$533,217	\$368,166	\$69,318	\$437,485	\$95,733	82.05%
Current 12 Months	4,271	\$533,217	\$368,166	\$69,318	\$437,485	\$95,733	82.05%

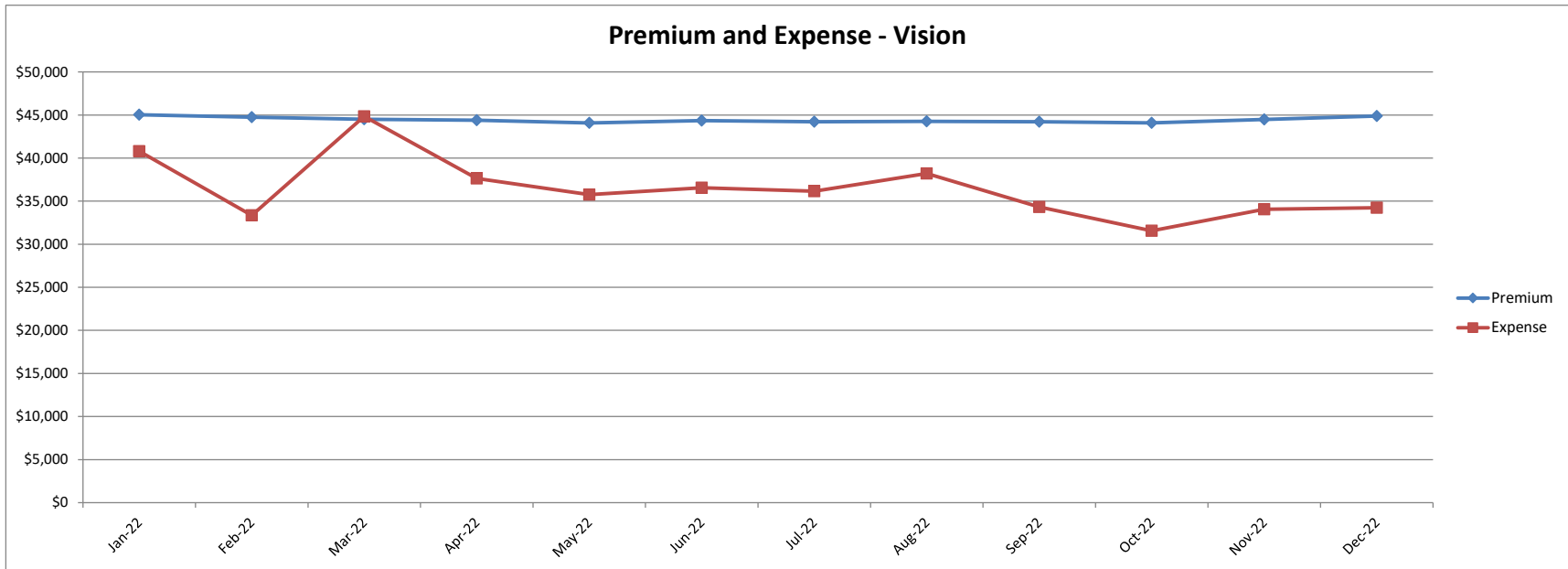
Data Source: VSP SJVIA Utilization Reports

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 December 2022
County of Fresno





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of December 2022
County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jul-21	2,879	\$16,925	\$11,791	\$2,200	\$13,991	\$2,934	82.67%
Aug-21	2,871	\$16,890	\$15,489	\$2,196	\$17,684	-\$794	104.70%
Sep-21	2,861	\$16,841	\$18,592	\$2,189	\$20,782	-\$3,941	123.40%
Oct-21	2,884	\$16,977	\$15,620	\$2,207	\$17,827	-\$849	105.00%
Nov-21	2,877	\$16,992	\$17,100	\$2,209	\$19,309	-\$2,317	113.64%
Dec-21	2,852	\$16,836	\$16,127	\$2,189	\$18,315	-\$1,480	108.79%
Jan-22	2,865	\$17,202	\$14,597	\$2,236	\$16,833	\$369	97.85%
Feb-22	2,883	\$17,302	\$14,912	\$2,249	\$17,161	\$141	99.18%
Mar-22	2,866	\$17,195	\$15,365	\$2,235	\$17,600	-\$405	102.35%
Apr-22	2,844	\$17,048	\$16,190	\$2,216	\$18,407	-\$1,359	107.97%
May-22	2,851	\$17,068	\$16,155	\$2,219	\$18,374	-\$1,306	107.65%
Jun-22	2,870	\$16,839	\$16,436	\$2,189	\$18,625	-\$1,786	110.60%
Jul-22	2,848	\$17,116	\$12,583	\$2,225	\$14,808	\$2,308	86.51%
Aug-22	2,847	\$17,122	\$19,414	\$2,226	\$21,640	-\$4,518	126.39%
Sep-22	2,859	\$17,201	\$14,345	\$2,236	\$16,581	\$620	96.40%
Oct-22	2,873	\$17,321	\$18,666	\$2,252	\$20,918	-\$3,597	120.76%
Nov-22	2,879	\$17,369	\$16,343	\$2,258	\$18,601	-\$1,232	107.09%
Dec-22	2,906	\$17,522	\$15,064	\$2,278	\$17,342	\$180	98.97%
2019	2,877	\$193,754	\$204,457	\$25,188	\$229,645	-\$35,892	118.52%
2020	2,892	\$201,832	\$177,537	\$26,238	\$203,775	-\$1,943	100.96%
2021	2,865	\$202,199	\$189,943	\$26,286	\$216,229	-\$14,030	106.94%
2022 YTD	2,866	\$206,304	\$190,067	\$26,820	\$216,887	-\$10,583	105.13%
Current 12 Months	2,866	\$206,304	\$190,067	\$26,820	\$216,887	-\$10,583	105.13%

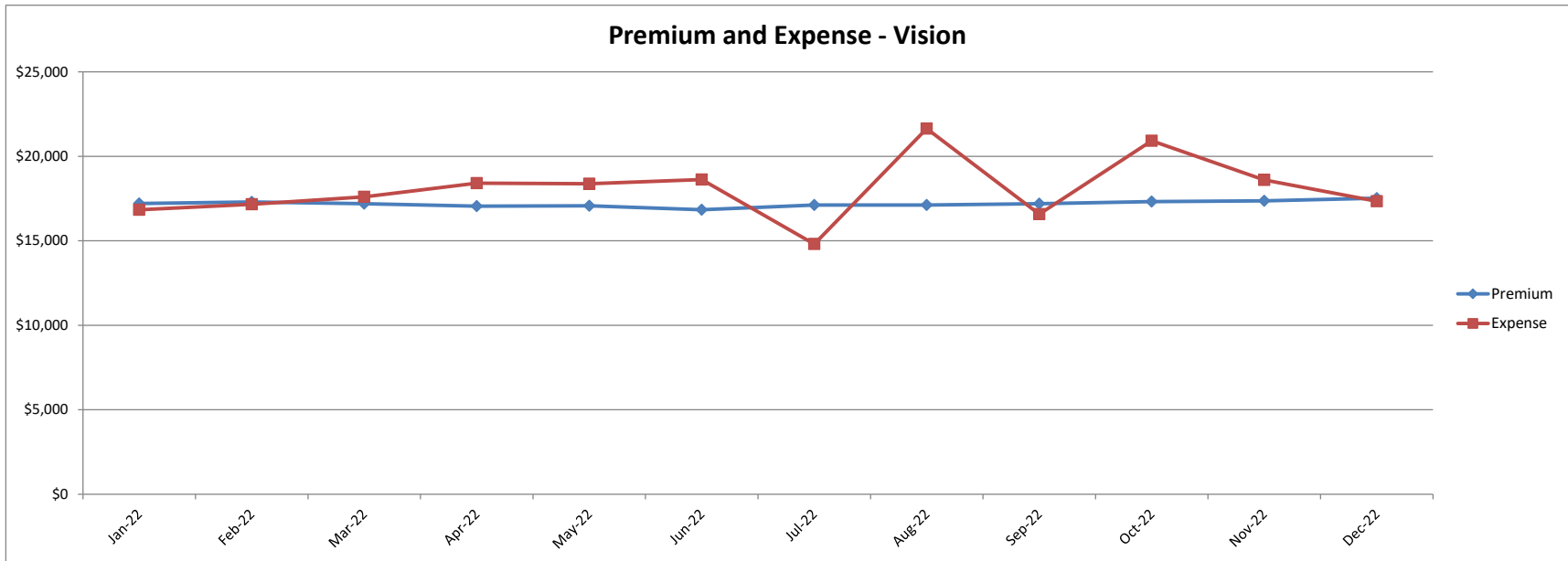
Data Source: VSP SJVIA Utilization Reports

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 December 2022
County of Tulare





BOARD OF DIRECTORS

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

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

AGENDA DATE: February 17, 2023

ITEM NUMBER: Item 12

SUBJECT: Receive and Accept Consultant's SJVIA Actuarially Certified Incurred But Not Reported (IBNR) Reserve Report as of December 31, 2022 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 December 31, 2022, and approve an increase of \$1,508,000 to the IBNR reserve to maintain the fully funded status at \$10,363,820 and that the Board approve the \$1,508,000 be taken from the margin accumulation reserve and not be built into and funded from the Plan Year 2024 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 December 31, 2022 valuation date, the total IBNR reserve liability is \$10,363,820 for medical, prescription drugs, and dental. This is an increase of \$1,508,000 from the June 30, 2022, actuarially certified IBNR reserve of \$8,855,820.

FISCAL IMPACT/FINANCING:

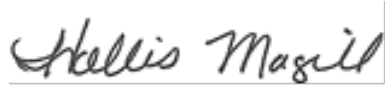
The IBNR reserve liability for the self-funded medical, prescription drugs, and the dental PPO coverage program increased by \$1,508,000 from \$8,855,820 on the June 30, 2022 valuation date to \$10,363,820 on the December 31,

AGENDA: San Joaquin Valley Insurance Authority

DATE: February 17, 2023

2022 valuation date. The December 31, 2022 valuation amount includes a 15% or \$1,351,810 margin reserve.

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager

SJVIA - Actuarially Certified IBNR Reserve							
County of Fresno	12/31/20	06/30/21	12/31/21	06/30/22	12/31/22	\$ Difference	% Difference
Medical	\$ 3,325,389	\$ 3,334,990	\$ 3,957,539	\$ 4,102,912	\$ 5,432,953	\$ 1,330,041	32.4%
Prescription Drug	\$ 740,407	\$ 737,472	\$ 776,854	\$ 804,747	\$ 823,162	\$ 18,415	2.3%
Dental	\$ 132,558	\$ 166,433	\$ 139,878	\$ 168,628	\$ 146,061	\$ (22,567)	-13.4%
Total	\$ 4,198,354	\$ 4,238,895	\$ 4,874,271	\$ 5,076,287	\$ 6,402,176	\$ 1,325,889	26.1%
County of Tulare	12/31/20	06/30/21	12/31/21	06/30/22	12/31/22	\$ Difference	% Difference
Medical	\$ 1,446,034	\$ 1,560,587	\$ 1,905,848	\$ 1,983,767	\$ 1,925,730	\$ (58,037)	-2.9%
Prescription Drug	\$ 473,222	\$ 469,116	\$ 508,607	\$ 572,656	\$ 624,831	\$ 52,175	9.1%
Dental	\$ 55,685	\$ 62,724	\$ 59,576	\$ 68,006	\$ 59,273	\$ (8,733)	-12.8%
Total	\$ 1,974,941	\$ 2,092,427	\$ 2,474,031	\$ 2,624,429	\$ 2,609,834	\$ (14,595)	-0.6%
SJVIA	12/31/20	06/30/21	12/31/21	06/30/22	12/31/22	\$ Difference	% Difference
Medical	\$ 4,771,423	\$ 4,895,577	\$ 5,863,387	\$ 6,086,679	\$ 7,358,683	\$ 1,272,004	20.9%
Prescription Drug	\$ 1,213,629	\$ 1,206,588	\$ 1,285,461	\$ 1,377,403	\$ 1,447,993	\$ 70,590	5.1%
Dental	\$ 188,243	\$ 229,157	\$ 199,454	\$ 236,634	\$ 205,334	\$ (31,300)	-13.2%
Total	\$ 6,173,295	\$ 6,331,322	\$ 7,348,302	\$ 7,700,716	\$ 9,012,010	\$ 1,311,294	17.0%
SJVIA - Actuarially Certified IBNR Reserve with 15%							
County of Fresno	12/31/20	06/30/21	12/31/21	06/30/22	12/31/22	\$ Difference	% Difference
Medical	\$ 3,824,200	\$ 3,835,240	\$ 4,551,170	\$ 4,718,350	\$ 6,247,900	\$ 1,529,550	32.4%
Prescription Drug	\$ 851,470	\$ 848,090	\$ 893,380	\$ 925,460	\$ 946,640	\$ 21,180	2.3%
Dental	\$ 152,440	\$ 191,400	\$ 160,860	\$ 193,920	\$ 167,970	\$ (25,950)	-13.4%
Total	\$ 4,828,110	\$ 4,874,730	\$ 5,605,410	\$ 5,837,730	\$ 7,362,510	\$ 1,524,780	26.1%
County of Tulare	12/31/20	06/30/21	12/31/21	06/30/22	12/31/22	\$ Difference	% Difference
Medical	\$ 1,662,940	\$ 1,794,680	\$ 2,191,730	\$ 2,281,330	\$ 2,214,590	\$ (66,740)	-2.9%
Prescription Drug	\$ 544,210	\$ 539,480	\$ 584,900	\$ 658,550	\$ 718,560	\$ 60,010	9.1%
Dental	\$ 64,040	\$ 72,130	\$ 68,510	\$ 78,210	\$ 68,160	\$ (10,050)	-12.9%
Total	\$ 2,271,190	\$ 2,406,290	\$ 2,845,140	\$ 3,018,090	\$ 3,001,310	\$ (16,780)	-0.6%
SJVIA	12/31/20	06/30/21	12/31/21	06/30/22	12/31/22	\$ Difference	% Difference
Medical	\$ 5,487,140	\$ 5,629,920	\$ 6,742,900	\$ 6,999,680	\$ 8,462,490	\$ 1,462,810	20.9%
Prescription Drug	\$ 1,395,680	\$ 1,387,570	\$ 1,478,280	\$ 1,584,010	\$ 1,665,200	\$ 81,190	5.1%
Dental	\$ 216,480	\$ 263,530	\$ 229,370	\$ 272,130	\$ 236,130	\$ (36,000)	-13.2%
Total	\$ 7,099,300	\$ 7,281,020	\$ 8,450,550	\$ 8,855,820	\$ 10,363,820	\$ 1,508,000	17.0%
SJVIA	12/31/20	06/30/21	12/31/21	06/30/22	12/31/22	\$ Difference	% Difference
Total Margin	\$ 926,005	\$ 949,698	\$ 1,102,248	\$ 1,155,104	\$ 1,351,810	\$ 196,706	4.8%



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

310 212-3344
 310 212-0360 fax
 www.keenan.com
 License No. 0451271

February 6, 2023

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 DECEMBER 31, 2022**

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 December 31, 2022.

CLAIM EXPERIENCE – JANUARY 1, 2022 TO DECEMBER 31, 2022

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	\$37,477,813	3881	\$804.73
Prescription Drug	\$13,719,373	3881	\$294.58
Dental	\$2,638,106	4628	\$47.50
Total	\$53,835,292	N/A	\$1,146.81

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 December 2022	Reserves on 12/31/2022
Medical	3966	\$5,432,953
Prescription Drug	3966	\$823,162
Dental	4734	\$146,061
Total	N/A	\$6,402,176

ESTIMATED IBNR RESERVES AS OF DECEMBER 31, 2022

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 12/31/2022	Adjustment Factor	IBNR on 12/31/2022
Medical	\$5,432,953	1.15	\$6,247,900
Prescription Drug	\$823,162	1.15	\$946,640
Dental	\$146,061	1.15	\$167,970
Total	\$6,402,176	1.15	\$7,362,510

CERTIFICATION

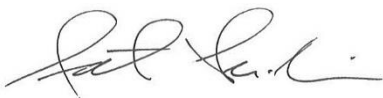
The costs, liabilities and other factors under the plan were determined in accordance with generally accepted actuarial principles and procedures. The IBNR reserve calculations reported herein are consistent with our understanding of the Bornhuetter-Ferguson actuarial method. The actuarial assumptions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



James Y. Takamatsu, ASA, MAAA
Vice President & Actuary



Arthur Ternersesian
Underwriting Director



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

310 212-3344
 310 212-0360 fax
 www.keenan.com
 License No. 0451271

January 31, 2023

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 DECEMBER 31, 2022**

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 December 31, 2022.

CLAIM EXPERIENCE – JANUARY 1, 2022 TO DECEMBER 31, 2022

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	\$18,763,341	35451	\$44.11
Prescription Drug	\$10,413,857	35451	\$24.48
Dental	\$1,144,483	2648	\$36.02
Total	\$30,321,681	N/A	\$104.61

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 December 2022	Reserves on 12/31/2022
Medical	3044	\$1,925,730
Prescription Drug	3044	\$624,831
Dental	2689	\$59,273
Total	N/A	\$2,609,835

ESTIMATED IBNR RESERVES AS OF DECEMBER 31, 2022

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 12/31/2022	Adjustment Factor	IBNR on 12/31/2022
Medical	\$1,925,730	1.15	\$2,214,590
Prescription Drug	\$624,831	1.15	\$718,560
Dental	\$59,273	1.15	\$68,160
Total	\$2,609,835	1.15	\$3,001,310

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,



James Y. Takamatsu, ASA, 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 Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721**

AGENDA DATE: February 17, 2023

ITEM NUMBER: Item 13

SUBJECT: Receive Consultant's Report on SJVIA Reserve Reconciliation (I)

REQUEST(S): That the Board receive the Consultant's report on the SJVIA reserve accumulation by entity.

DESCRIPTION:

The attached consultant's report outlines reserve accumulation since inception. Keenan reviewed the performance of the plan and financial adjustments to the plans including:

- Prescription drug rebates,
- Margin surcharge on Kaiser,
- Kaiser margin requirements,
- Year-end accounting,
- Dental reserve build-ups (since 2019),
- 2022 COVID-19 claim recovery funds, and
- Other revenues received by the SJVIA

The report also takes into consideration the SJVIA's obligation for the IBNR reserve liability and three-month stabilization reserve.

FISCAL IMPACT/FINANCING:

The SJVIA has a shortfall of (\$2,690,964) of fully funding the SJVIA's obligation for the IBNR reserve liability and three-month stabilization reserve. Please note this excludes any recoveries from 2022's lawsuit settlement.

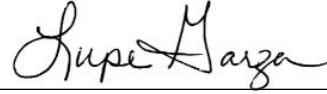
AGENDA: San Joaquin Valley Insurance Authority

DATE: February 17, 2023

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager

February 17, 2022

SJVIA Reserve Reconciliation Report

The SJVIA staff requested Keenan provide a report outlining reserve accumulation since inception. Keenan reviewed the performance of the plan and financial adjustments to the plans including:

- Prescription drug rebates,
- Margin surcharge on Kaiser,
- Kaiser margin requirements,
- Year-end accounting,
- Dental reserve buildup (since 2019),
- 2022 COVID-19 claim recovery funds, and
- Other revenues received by the SJVIA

The SJVIA’s obligation for the IBNR reserve liability and three-month stabilization reserve were also included. The following chart, illustrates the reserve accumulation position of the SJVIA and each entity:

December 31, 2022 Position	SJVIA	Fresno	Tulare	All Other
Medical/RX Performance	\$ (4,672,129)	\$ (9,068,183)	\$ 4,167,818	\$ 228,235
Adjustments	\$ 33,086,241	\$ 26,879,029	\$ 5,953,360	\$ 253,852
Total Gross Position	\$ 28,414,112	\$ 17,810,846	\$ 10,121,178	\$ 482,088
Reallocation of All Other	\$ -	\$ 302,188	\$ 179,900	\$ (482,088)
IBNR Reserve Requirement	\$ 10,363,820	\$ 7,362,510	\$ 3,001,310	\$ -
Stabilization Reserve	\$ 20,741,256	\$ 13,160,836	\$ 7,580,420	\$ -
Total Net Position	\$ (2,690,964)	\$ (2,410,312)	\$ (280,652)	\$ -
Other Considerations				
February 2022 Settlement	\$ 7,000,000			
COF Seed Money 2010	\$ 887,669			

The SJVIA has (\$2,690,964) shortfall in reserves after consideration for IBNR reserve and stabilization reserve requirements. The County of Fresno has a (\$2,410,312) shortfall while the County of Tulare has (\$280,652) shortfall of fully funding IBNR and the three-month stabilization reserve. The “all other entities” which have not been enrolled in the SJVIA for several years, have a \$482,088 surplus position that has been transferred to Fresno County and Tulare County. This report excludes 2022’s lawsuit settlement.

In 2009, the County of Fresno provided \$887,669 as seed money to launch the SJVIA. This amount remains an SJVIA obligation that has not been repaid. The balance of this report details our findings.

Medical / RX Premium vs. Total Cost 2010 -2022

SJVIA		SJVIA			Fresno			Tulare			All Other		
Reconciliation Report		HMO /EPO	PPO /HDHP	Total	HMO /EPO	PPO /HDHP	Total	HMO	PPO /HDHP	Total	HMO	PPO /HDHP	Total
2010	Premium	\$ 42,181,416	\$ 26,395,385	\$ 68,576,801	\$ 42,181,416	\$ 8,483,786	\$ 50,665,202	\$ -	\$ 17,911,599	\$ 17,911,599	\$ -	\$ -	\$ -
	Total Cost	\$ 37,720,237	\$ 23,526,473	\$ 61,246,710	\$ 37,720,237	\$ 6,812,938	\$ 44,533,175	\$ -	\$ 16,713,535	\$ 16,713,535	\$ -	\$ -	\$ -
	\$ Difference	\$ 4,461,179	\$ 2,868,912	\$ 7,330,091	\$ 4,461,179	\$ 1,670,848	\$ 6,132,027	\$ -	\$ 1,198,064	\$ 1,198,064	\$ -	\$ -	\$ -
	Loss Ratio	89.4%	89.1%	89.3%	89.4%	80.3%	87.9%		93.3%	93.3%			
2011	Premium	\$ 44,955,847	\$ 26,323,381	\$ 71,279,228	\$ 44,955,847	\$ 7,561,939	\$ 52,517,786	\$ -	\$ 18,761,442	\$ 18,761,442	\$ -	\$ -	\$ -
	Total Cost	\$ 42,591,763	\$ 24,817,680	\$ 67,409,443	\$ 42,591,763	\$ 7,477,950	\$ 50,069,713	\$ -	\$ 17,339,730	\$ 17,339,730	\$ -	\$ -	\$ -
	\$ Difference	\$ 2,364,084	\$ 1,505,701	\$ 3,869,785	\$ 2,364,084	\$ 83,989	\$ 2,448,073	\$ -	\$ 1,421,712	\$ 1,421,712	\$ -	\$ -	\$ -
	Loss Ratio	94.7%	94.3%	94.6%	94.7%	98.9%	95.3%		92.4%	92.4%			
2012	Premium	\$ 42,211,773	\$ 27,077,170	\$ 69,288,943	\$ 42,211,773	\$ 6,809,346	\$ 49,021,119	\$ -	\$ 18,652,690	\$ 18,652,690	\$ -	\$ 1,615,134	\$ 1,615,134
	Total Cost	\$ 42,997,488	\$ 25,487,664	\$ 68,485,152	\$ 42,997,488	\$ 6,376,102	\$ 49,373,590	\$ -	\$ 18,158,890	\$ 18,158,890	\$ -	\$ 952,672	\$ 952,672
	\$ Difference	\$ (785,715)	\$ 1,589,506	\$ 803,791	\$ (785,715)	\$ 433,244	\$ (352,471)	\$ -	\$ 493,800	\$ 493,800	\$ -	\$ 662,462	\$ 662,462
	Loss Ratio	101.9%	94.1%	98.8%	101.9%	93.6%	100.7%		97.4%	97.4%		59.0%	59.0%
2013	Premium	\$ 49,017,156	\$ 29,330,683	\$ 78,347,839	\$ 44,965,190	\$ 6,839,897	\$ 51,805,087	\$ 2,098,473	\$ 18,114,767	\$ 20,213,240	\$ 1,953,493	\$ 4,376,019	\$ 6,329,512
	Total Cost	\$ 51,038,431	\$ 26,286,441	\$ 77,324,872	\$ 48,199,812	\$ 6,294,333	\$ 54,494,145	\$ 2,053,678	\$ 17,539,970	\$ 19,593,648	\$ 784,941	\$ 2,452,138	\$ 3,237,079
	\$ Difference	\$ (2,021,275)	\$ 3,044,242	\$ 1,022,967	\$ (3,234,622)	\$ 545,564	\$ (2,689,058)	\$ 44,795	\$ 574,797	\$ 619,592	\$ 1,168,552	\$ 1,923,881	\$ 3,092,433
	Loss Ratio	104.1%	89.6%	98.7%	107.2%	92.0%	105.2%	97.9%	96.8%	96.9%	40.2%	56.0%	51.1%
2014	Premium	\$ 53,610,500	\$ 33,035,282	\$ 86,645,782	\$ 47,770,525	\$ 6,853,201	\$ 54,623,726	\$ 2,573,539	\$ 18,691,219	\$ 21,264,758	\$ 3,266,436	\$ 7,490,862	\$ 10,757,298
	Total Cost	\$ 55,693,816	\$ 32,311,383	\$ 88,005,199	\$ 50,198,930	\$ 7,451,756	\$ 57,650,686	\$ 2,274,398	\$ 19,647,012	\$ 21,921,410	\$ 3,220,488	\$ 5,212,615	\$ 8,433,103
	\$ Difference	\$ (2,083,316)	\$ 723,899	\$ (1,359,417)	\$ (2,428,405)	\$ (598,555)	\$ (3,026,960)	\$ 299,141	\$ (955,793)	\$ (656,652)	\$ 45,948	\$ 2,278,247	\$ 2,324,195
	Loss Ratio	103.9%	97.8%	101.6%	105.1%	108.7%	105.5%	88.4%	105.1%	103.1%	98.6%	69.6%	78.4%
2015	Premium	\$ 54,154,735	\$ 46,646,481	\$ 100,801,216	\$ 43,026,208	\$ 6,592,106	\$ 49,618,314	\$ 3,126,648	\$ 18,928,110	\$ 22,054,758	\$ 8,001,879	\$ 21,126,265	\$ 29,128,144
	Total Cost	\$ 65,514,244	\$ 47,066,983	\$ 112,581,227	\$ 51,931,320	\$ 6,379,508	\$ 58,310,828	\$ 4,619,688	\$ 19,545,380	\$ 24,165,068	\$ 8,963,236	\$ 21,142,095	\$ 30,105,331
	\$ Difference	\$ (11,359,509)	\$ (420,502)	\$ (11,780,011)	\$ (8,905,112)	\$ 212,598	\$ (8,692,514)	\$ (1,493,040)	\$ (617,270)	\$ (2,110,310)	\$ (961,357)	\$ (15,830)	\$ (977,187)
	Loss Ratio	121.0%	100.9%	111.7%	120.7%	96.8%	117.5%	147.8%	103.3%	109.6%	112.0%	100.1%	103.4%
2016	Premium	\$ 53,526,716	\$ 55,640,763	\$ 109,167,479	\$ 41,546,898	\$ 6,947,403	\$ 48,494,301	\$ 3,171,595	\$ 20,015,806	\$ 23,187,401	\$ 8,808,223	\$ 28,677,554	\$ 37,485,777
	Total Cost	\$ 60,038,503	\$ 61,544,592	\$ 121,583,095	\$ 47,089,638	\$ 7,467,476	\$ 54,557,114	\$ 3,338,010	\$ 21,250,509	\$ 24,588,519	\$ 9,610,856	\$ 32,826,607	\$ 42,437,463
	\$ Difference	\$ (6,511,787)	\$ (5,903,829)	\$ (12,415,616)	\$ (5,542,740)	\$ (520,073)	\$ (6,062,813)	\$ (166,415)	\$ (1,234,703)	\$ (1,401,118)	\$ (802,633)	\$ (4,149,053)	\$ (4,951,686)
	Loss Ratio	112.2%	110.6%	111.4%	113.3%	107.5%	112.5%	105.2%	106.2%	106.0%	109.1%	114.5%	113.2%
2017	Premium	\$ 44,831,052	\$ 35,624,181	\$ 80,455,233	\$ 42,484,507	\$ 9,063,639	\$ 51,548,146	\$ 19,113	\$ 25,476,557	\$ 25,495,670	\$ 2,327,432	\$ 1,083,985	\$ 3,411,417
	Total Cost	\$ 45,038,106	\$ 33,462,667	\$ 78,500,773	\$ 42,064,711	\$ 8,363,066	\$ 50,427,777	\$ 272,998	\$ 24,246,643	\$ 24,519,641	\$ 2,700,397	\$ 852,958	\$ 3,553,355
	\$ Difference	\$ (207,054)	\$ 2,161,514	\$ 1,954,460	\$ 419,796	\$ 700,573	\$ 1,120,369	\$ (253,885)	\$ 1,229,914	\$ 976,029	\$ (372,965)	\$ 231,027	\$ (141,938)
	Loss Ratio	100.5%	93.9%	97.6%	99.0%	92.3%	97.8%	1428.3%	95.2%	96.2%	116.0%	78.7%	104.2%

Medical / RX Premium vs. Total Cost 2010 to 2022 (Continued)

SJVIA		SJVIA			Fresno			Tulare			All Other		
Reconciliation Report		HMO /EPO	PPO /HDHP	Total	HMO /EPO	PPO /HDHP	Total	HMO	PPO /HDHP	Total	HMO	PPO /HDHP	Total
2018	Premium	\$ 41,235,443	\$ 53,248,943	\$ 94,484,386	\$ 41,225,886	\$ 25,476,557	\$ 66,702,443	\$ 9,557	\$ 26,943,450	\$ 26,953,007	\$ -	\$ 828,936	\$ 828,936
	Total Cost	\$ 41,208,944	\$ 49,140,623	\$ 90,349,567	\$ 41,197,215	\$ 24,246,643	\$ 65,443,858	\$ 7,286	\$ 24,113,209	\$ 24,120,495	\$ 4,443	\$ 780,771	\$ 785,214
	\$ Difference	\$ 26,499	\$ 4,108,320	\$ 4,134,819	\$ 28,671	\$ 1,229,914	\$ 1,258,585	\$ 2,271	\$ 2,830,241	\$ 2,832,512	\$ (4,443)	\$ 48,165	\$ 43,722
	Loss Ratio	99.9%	92.3%	95.6%	99.9%	95.2%	98.1%	76.2%	89.5%	89.5%		94.2%	94.7%
2019	Premium	\$ 42,445,762	\$ 37,625,732	\$ 80,071,494	\$ 42,445,762	\$ 8,764,693	\$ 51,210,455	\$ -	\$ 28,092,399	\$ 28,092,399	\$ -	\$ 768,640	\$ 768,640
	Total Cost	\$ 46,554,527	\$ 30,721,067	\$ 77,275,594	\$ 46,546,713	\$ 3,996,151	\$ 50,542,864	\$ 3,371	\$ 26,150,249	\$ 26,153,620	\$ 4,443	\$ 574,667	\$ 579,110
	\$ Difference	\$ (4,108,765)	\$ 6,904,665	\$ 2,795,900	\$ (4,100,951)	\$ 4,768,542	\$ 667,591	\$ (3,371)	\$ 1,942,150	\$ 1,938,779	\$ (4,443)	\$ 193,973	\$ 189,530
	Loss Ratio	109.7%	81.6%	96.5%	109.7%	45.6%	98.7%		93.1%	93.1%		74.8%	75.3%
2020	Premium	\$ 43,778,298	\$ 38,084,054	\$ 81,862,352	\$ 43,778,298	\$ 8,535,984	\$ 52,314,282	\$ -	\$ 29,548,070	\$ 29,548,070	\$ -	\$ -	\$ -
	Total Cost	\$ 44,079,157	\$ 32,130,887	\$ 76,210,044	\$ 44,072,264	\$ 5,963,676	\$ 50,035,940	\$ -	\$ 26,160,808	\$ 26,160,808	\$ 6,893	\$ 6,403	\$ 13,296
	\$ Difference	\$ (300,859)	\$ 5,953,167	\$ 5,652,308	\$ (293,966)	\$ 2,572,308	\$ 2,278,342	\$ -	\$ 3,387,262	\$ 3,387,262	\$ (6,893)	\$ (6,403)	\$ (13,296)
	Loss Ratio	100.7%	84.4%	93.1%	100.7%	69.9%	95.6%		88.5%	88.5%			
2021	Premium	\$ 44,376,243	\$ 36,871,116	\$ 81,247,359	\$ 44,376,243	\$ 8,566,210	\$ 52,942,453	\$ -	\$ 28,304,906	\$ 28,304,906	\$ -	\$ -	\$ -
	Total Cost	\$ 48,600,411	\$ 34,045,231	\$ 82,645,642	\$ 48,600,411	\$ 5,387,247	\$ 53,987,658	\$ -	\$ 28,657,984	\$ 28,657,984	\$ -	\$ -	\$ -
	\$ Difference	\$ (4,224,168)	\$ 2,825,885	\$ (1,398,283)	\$ (4,224,168)	\$ 3,178,963	\$ (1,045,205)	\$ -	\$ (353,078)	\$ (353,078)	\$ -	\$ -	\$ -
	Loss Ratio	109.5%	92.3%	101.7%	109.5%	62.9%	102.0%		101.2%	101.2%			
2022	Premium	\$ 45,908,995	\$ 35,191,316	\$ 81,100,311	\$ 45,908,995	\$ 7,451,112	\$ 53,360,107	\$ -	\$ 27,740,204	\$ 27,740,204	\$ -	\$ -	\$ -
	Total Cost	\$ 48,391,578	\$ 37,991,656	\$ 86,383,234	\$ 48,391,578	\$ 6,072,678	\$ 54,464,256	\$ -	\$ 31,918,978	\$ 31,918,978	\$ -	\$ -	\$ -
	\$ Difference	\$ (2,482,583)	\$ (2,800,340)	\$ (5,282,923)	\$ (2,482,583)	\$ 1,378,434	\$ (1,104,149)	\$ -	\$ (4,178,774)	\$ (4,178,774)	\$ -	\$ -	\$ -
	Loss Ratio	105.4%	108.0%	106.5%	105.4%	81.5%	102.1%		115.1%	115.1%			
2010-2022	Premium	\$ 602,233,936	\$ 481,094,487	\$ 1,083,328,423	\$ 566,877,548	\$ 117,945,873	\$ 684,823,421	\$ 10,998,925	\$ 297,181,219	\$ 308,180,144	\$ 24,357,463	\$ 65,967,395	\$ 90,324,858
	Total Cost	\$ 629,467,205	\$ 458,533,347	\$ 1,088,000,552	\$ 591,602,080	\$ 102,289,524	\$ 693,891,604	\$ 12,569,429	\$ 291,442,897	\$ 304,012,326	\$ 25,295,697	\$ 64,800,926	\$ 90,096,623
	\$ Difference	\$ (27,233,269)	\$ 22,561,140	\$ (4,672,129)	\$ (24,724,532)	\$ 15,656,349	\$ (9,068,183)	\$ (1,570,504)	\$ 5,738,322	\$ 4,167,818	\$ (938,234)	\$ 1,166,469	\$ 228,235
	Loss Ratio	104.5%	95.3%	100.4%	104.4%	86.7%	101.3%	114.3%	98.1%	98.6%	103.9%	98.2%	99.7%

Revenue Adjustments for Prescription drug rebates, year-end accounting returns, Kaiser margin, Kaiser Parity margin, Delta Dental surplus (as of January 01, 2019), and other return of revenue.

SJVIA Adjustments	SJVIA	Fresno	Tulare	All Other
2010-2017				
HMO YEA	\$ 3,098,036	\$ 2,895,972	\$ 68,315	\$ 133,749
<u>Prescription Drug Rebates</u>	<u>\$ 2,010,245</u>	<u>\$ 1,242,665</u>	<u>\$ 671,170</u>	<u>\$ 96,410</u>
Total	\$ 5,108,281	\$ 4,138,637	\$ 739,485	\$ 230,159
2018				
Prescription Drug Rebates	\$ 408,011	\$ 247,136	\$ 157,776	\$ 3,099
Kaiser Surcharge	\$ 1,155,952	\$ 1,050,119	\$ 98,270	\$ 7,563
Dental Premium Holiday	\$ 362,752	\$ 257,961	\$ 104,791	\$ -
<u>Delta Dental 2.0% Subsidy</u>	<u>\$ 88,672</u>	<u>\$ 63,056</u>	<u>\$ 25,616</u>	<u>\$ -</u>
Total	\$ 2,015,387	\$ 1,618,272	\$ 386,453	\$ 10,662
2019				
Plan Experience (Dental)	\$ 502,530	\$ 380,988	\$ 121,542	\$ -
Prescription Drug Rebates	\$ 1,738,894	\$ 1,137,341	\$ 588,522	\$ 13,031
Kaiser Rate Surcharge	\$ 719,171	\$ 639,496	\$ 79,675	\$ -
<u>Delta Dental PSR Transfer</u>	<u>\$ 948,664</u>	<u>\$ 681,041</u>	<u>\$ 267,623</u>	<u>\$ -</u>
Total	\$ 3,909,259	\$ 2,838,866	\$ 1,057,362	\$ 13,031
2020				
Plan Experience (Dental)	\$ 921,357	\$ 745,908	\$ 175,449	\$ -
Kaiser Rate Surcharge	\$ 820,340	\$ 729,457	\$ 90,884	\$ -
Kaiser EPO Parity Surcharge	\$ 3,644,938	\$ 3,644,938	\$ -	\$ -
Prescription Drug Rebates	\$ 2,508,819	\$ 1,530,379	\$ 978,440	\$ -
<u>Stop Loss Dividend</u>	<u>\$ 111,779</u>	<u>\$ 76,792</u>	<u>\$ 34,987</u>	<u>\$ -</u>
Total	\$ 8,007,234	\$ 6,727,474	\$ 1,279,760	\$ -
2021				
Plan Experience (Dental)	\$ 466,009	\$ 396,414	\$ 69,594	\$ -
Kaiser Rate Surcharge	\$ 788,665	\$ 788,665	\$ -	\$ -
Kaiser EPO Parity Surcharge	\$ 2,469,507	\$ 2,469,507	\$ -	\$ -
Prescription Drug Rebates	\$ 2,725,566	\$ 1,646,927	\$ 1,078,639	\$ -
<u>HMO Final Accounting 2017</u>	<u>\$ 977,819</u>	<u>\$ 977,819</u>	<u>\$ -</u>	<u>\$ -</u>
Total	\$ 7,427,565	\$ 6,279,332	\$ 1,148,233	\$ -
2022				
Plan Experience (Dental)	\$ 661,028	\$ 497,581	\$ 163,447	\$ -
Kaiser Rate Surcharge	\$ 398,886	\$ 398,886	\$ -	\$ -
Kaiser EPO Parity Surcharge	\$ 400,516	\$ 400,516	\$ -	\$ -
Prescription Drug Rebates	\$ 2,731,351	\$ 1,552,731	\$ 1,178,620	\$ -
<u>Other - 2022 COVID-19 Reimb.</u>	<u>\$ 2,426,734</u>	<u>\$ 2,426,734</u>	<u>\$ -</u>	<u>\$ -</u>
Total	\$ 6,618,515	\$ 5,276,448	\$ 1,342,067	\$ -
Total 2010 - 2022				
Total	\$ 33,086,241	\$ 26,879,029	\$ 5,953,360	\$ 253,852



BOARD OF DIRECTORS

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

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

AGENDA DATE: February 17, 2023

ITEM NUMBER: Item 14

SUBJECT: Receive Report on the Variable Copay Assistance Program (VCAP) on High-Cost Specialty Drugs Through EmpiRx and Approve Staff Recommendation to Implement the Program Effective May 1, 2023 (A)

REQUEST(S): That the Board receive the VCAP report and approve Staff recommendation to implement the program through EmpiRx, effective May 1, 2023.

DESCRIPTION:

The Variable Copay Assistance Program (VCAP) on high-cost specialty drugs through EmpiRx allows both covered members and the SJVIA to reduce its cost. The attached report provides an overview of the VCAP program.

Staff recommends the SJVIA implement the VCAP program through EmpiRx effective May 1, 2023.

FISCAL IMPACT/FINANCING:

The program cost is \$1.10 Per Member Per Month (PMPM) for an estimated annual cost of \$133,451. It is anticipated that the program costs (PMPM) would be offset by the projected annual savings of \$2,137,667.

ADMINISTRATIVE SIGN-OFF:

Hollis Magill
SJVIA Manager

Lupe Garza
SJVIA Assistant Manager

EmpiRx Health

Variable Copay Assistance Program

1/27/23



Precision.
Performance.
Delivered.



SJVIA

San Joaquin Valley
Insurance Authority

Agenda

Program Overview

Implementation Considerations

Member Experience

Claim Example

Member Letter & FAQ



Variable Copay Assistance Program

Patients shouldn't have to worry about **cost** and **access**.
With **Variable Copay Assistance**, they don't have to.



- A plug-in solution that integrates with SJVIA's plan design
- Tailored to your population's health and financial needs
- Helps patients receive copay assistance on expensive specialty medications
- Boosts savings for SJVIA in addition to patient
- Seamless, integrated high-touch clinical concierge service experience
- No disruption for members

Variable Copay Savings

19027 Tulare

Eligible Members: 4093

Projected Annual Savings: \$959,321

Savings Net of Fees: \$879,312

19028 Fresno

Eligible Members: 6061

Projected Annual Savings: \$1,274,300

Savings Net of Fees: \$1,194,294

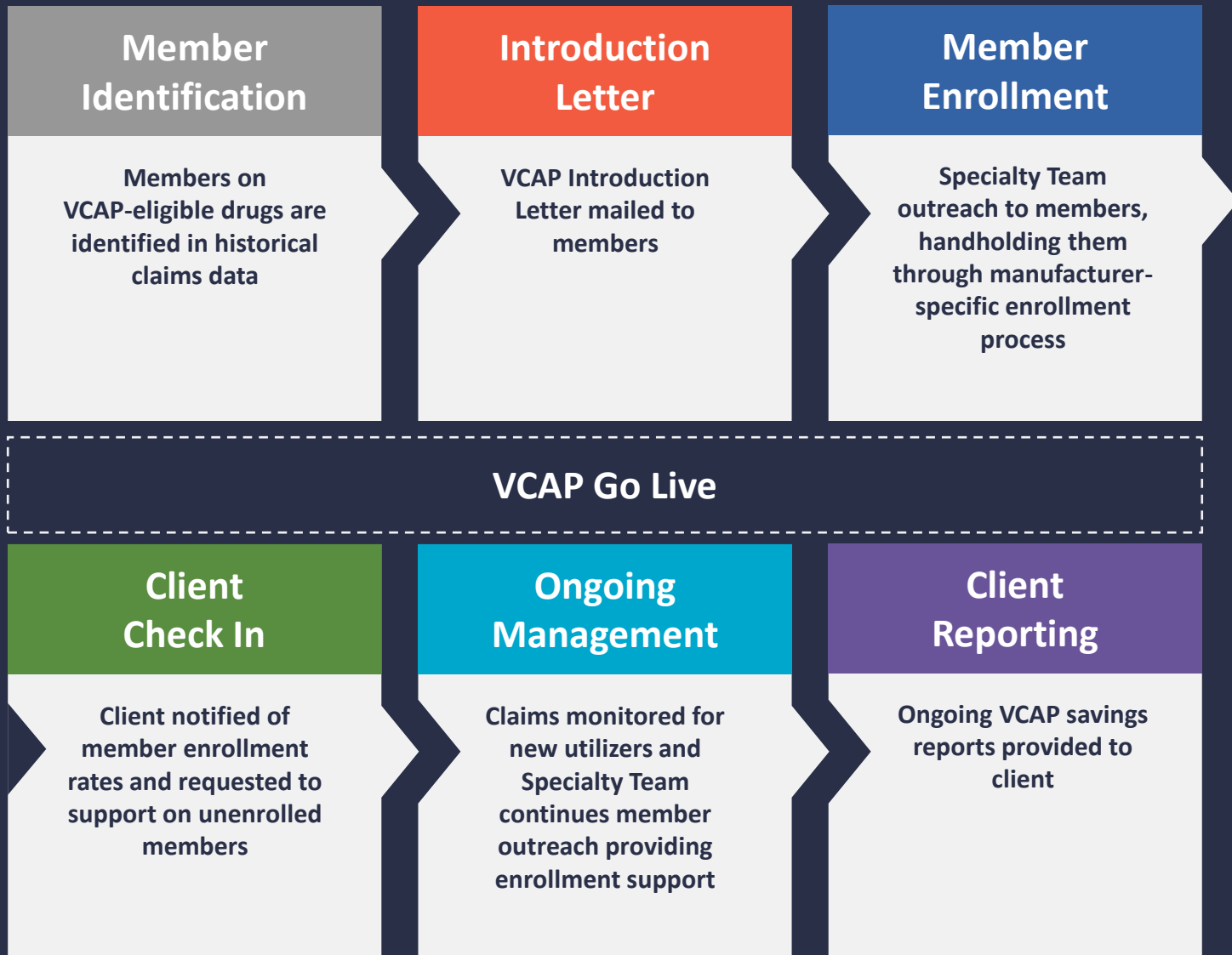
Implementation Considerations

Variable Copay Assistance Program

How it Works	Funding from manufacturer copay assistance programs is applied towards the member's cost share across the number of fills for the year
Implementation Steps	Conduct savings analysis, update plan design, perform member outreach & enrollment
Plan Design	Mandatory mail for Specialty with 0 grace fills, set %-coinsurance structure with max member pay
Clinical Oversight	All claims undergo a clinical review for appropriateness with monthly patient consultation
Invoicing & Reporting	\$1.10 PMPM billed monthly with savings report
Enrollment	Streamlined manufacturer-specific application & enrollment process

EmpiRx Health will work with you to implement the appropriate plan design.

Implementing VCAP—We Make it Easy



Copay Assistance Claim Processing Workflow

1 Claim Monitoring

Daily monitoring of new specialty claims eligible for Variable Copay Assistance

2 Member Enrollment

Specialty Team calls member to support them through manufacturer assistance enrollment

3 Claim Processing

Claim is processed based on member enrollment status

4 Consultation & Delivery

Specialty Team calls member for clinical consultation & shipping coordination

Member previously enrolled:
Specialty Team obtains existing Manufacturer Program assistance information from member

Prior to enrollment (member declined or required urgent fill):
Claim processed at standard specialty copay

Member not enrolled, active member participation:
Manufacturer Program requires member to enroll, Specialty Team assists member through process

After successful enrollment:
Copay Assistance maximized by applying funding to % coinsurance

Member not enrolled, passive member participation:
Specialty Team outreaches to Manufacturer Program to complete enrollment on member's behalf

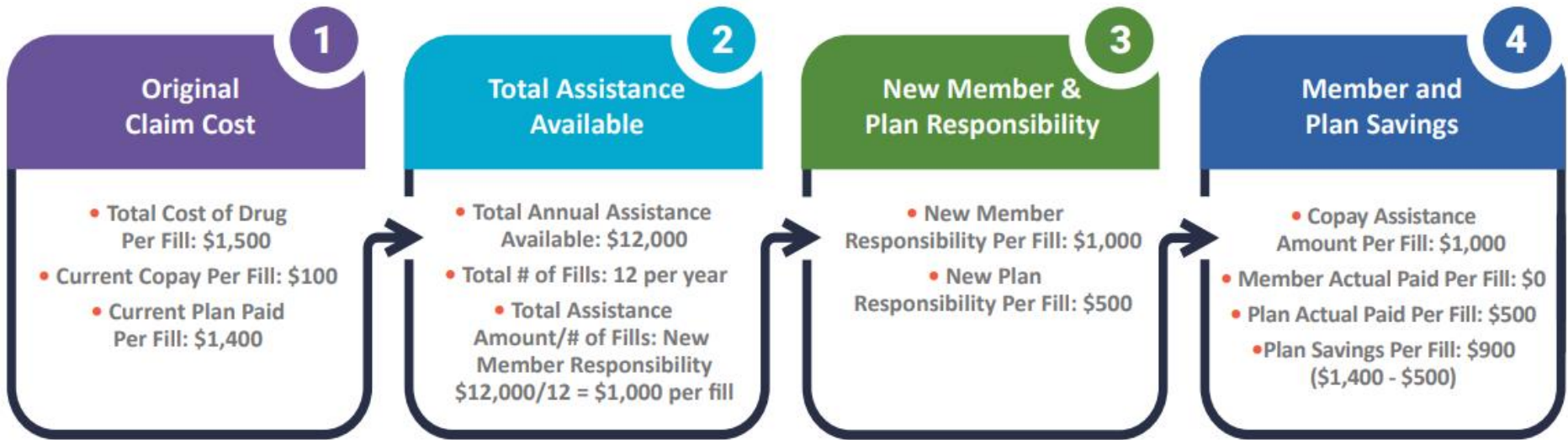
How does the Copay Assistance get maximized?

The Specialty Team calculates the appropriate % coinsurance after reviewing:

- Member's # of fills remaining in year
- Member's remaining manufacturer assistance available
- Potential member & plan pay amounts
- Any manufacturer program nuances (e.g. per claim cap)

Goal is to maximize savings while minimizing member and plan pay amounts.

Sample Financial Outcome



Maximizing copay assistance *significantly reduces* plan & member expenses.

Thank You

Precision. Performance. Delivered.



BOARD OF DIRECTORS

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

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

AGENDA DATE: February 17, 2023

ITEM NUMBER: Item 15

SUBJECT: Receive Consultant’s Report on Comparing EmpiRx Claims Cost vs. Prescription Discount Drug Cards (I)

REQUEST(S): That the Board receive the Consultant’s report on EmpiRx claims cost vs. prescription discount drug card programs.

DESCRIPTION:

At the December 9, 2022 Board meeting, during Public Comment, a member of the public made comments regarding a prescription drug discount card that could potentially save plan members on out-of-pocket costs.

The attached Consultant’s Report provides an analysis of the cost of the top 50% of drugs utilized by plan members and compare costs between EmpiRx, the SJVIA’s prescription provider, Charity Rx, and Good Rx.

FISCAL IMPACT/FINANCING:

None at this time.

ADMINISTRATIVE SIGN-OFF:

Hollis Magill
SJVIA Manager

Lupe Garza
SJVIA Assistant Manager

February 17, 2023

SJVIA Board Meeting: Study of EmpiRx Pricing Compared to Drug Discount Programs

Background

At the December 2022 San Joaquin Valley Insurance Authority (SJVIA) Board meeting, under Public Comment, a member of the public promoted a prescription drug card, CharityRx, for lower prescription drug (Rx) costs. In response, the Board requested that current Rx costs through EmpiRx be compared to those available through the discount card sites.

Keenan performed an analysis of the cost of the top 50% of drugs utilized by employees based on drug cost and number of scripts or claims. The discount card sites researched were GoodRx and CharityRx.

General Observations:

- EmpiRx costs are generally lower for the higher-cost drugs
- When considering that EmpiRx passes through the prescription drug rebates to the SJVIA and discount cards do not, the EmpiRx cost savings are even greater for the higher costing drugs; SJVIA received \$2,731,351 in rebates on \$24,133,230 paid prescription drug claims (11.3%) in 2022
- Discount cards may provide better pricing for the more frequently used/lower cost drugs
- Discounts vary by pharmacy and change frequently
- The discounts are not reliable as they fluctuate in amount and pharmacy, can change day-to-day, and are not always available
- GoodRx has discounts available for a larger number of drugs at more pharmacies than CharityRx
- GoodRx also provides discount for supplies (diabetes lancets, meters, strips, etc.)
- CharityRx doesn't provide as much detail about the strength/dosage/form of some prescription drugs, which makes it more difficult to identify the prescription accurately to determine if a discount is available

Because discounts varied among pharmacies, the lowest price and highest prices were recorded and an average was obtained. However, the average does not indicate what the average price would actually be because it would depend on which level of discount an employee decided to use and whether any discounts were available at the time of filling a prescription. The average cost is simply illustrative.

ANALYSIS OF TOP 50% RX BASED ON COST

Twenty-nine drugs of 50 varieties (includes different strengths, forms, combinations of some drugs) were compared to the discount sites.

	EmpiRx	GoodRx	CharityRx	Notes
Available Drugs	29	17	9	More of the higher-cost drugs are available through EmpiRx
Number of Scripts	50	35	21	
Total Rx Supply Amt	69,642	62,080	60,159	
Scripts Compared to EmpiRx		392/468	299/468	
Avg Supply per Script	149	158	201	
Total Cost per Script (Based on GoodRx Drugs)	\$747,003, \$662,459*	\$700,329 - \$780,830; \$740,579 Avg		EmpiRx prices are competitive with GoodRx pricing sample and lower than the CharityRx pricing absent prescription drug rebates. With the average rebate of 11.3% applied EmpiRx's pricing is substantially lower.
Total Cost per Script (Based on CharityRx Drugs)	\$98,781, \$87,601*		\$105,699 - \$108,897; \$107,298 Avg	
Avg Script Cost per Drug (Based on GoodRx Drugs)	\$21,343, \$18,927*	\$20,009 - \$22,309; \$21,159 Avg		
Avg Script Cost per Drug (Based on CharityRx Drugs)	\$4,704, \$4,172*		\$5,033 - \$5,186 \$5,109 Avg	
Avg EE Cost (EmpiRx) vs Avg Disc Cost per Script		\$150/\$21,159	\$98/\$5,109	
* Applies the average prescription drug rebate of 11.3% to the drug price.				

RESULTS FOR TOP 50% Rx BASED ON CLAIMS

Fifty-three drugs of 312 varieties (includes different strengths, forms, combinations of some drugs) were compared to the discount sites.

	EmpiRx	GoodRx	CharityRx	Notes
Available Drugs	53*	50*	37	More of the most utilized drugs are available through EmpiRx
Number of Scripts	312	276	162	
Total Rx Supply Amt	1,503,508	1,432,640	974,749	
Scripts Compared to EmpiRx		23,658/26,888	16,466/26,888	
Avg Supply per Script	56	62	59	
Total Cost per Script (Based on GoodRx Drugs)	\$31,287	\$10,757 - \$29,198; Avg - \$19,977		The more utilized drugs are less expensive through the discount programs, but Employees' immediate out-of-pocket costs are higher
Total Cost per Script (Based on CharityRx Drugs)	\$10,784		\$7,007 - \$14,691; Avg - \$10,849	
Avg Script Cost per Drug (Based on GoodRx Drugs)	\$113	\$39 - \$106 (\$72 Avg)		
Avg Script Cost per Drug (Based on CharityRx Drugs)	\$67		\$44 - \$91 (\$67 Avg)	
Avg EE Cost (EmpiRx) vs. Avg Disc Cost per Script		\$14/\$72	\$12/\$67	
*EmpiRx includes diabetic supplies, for which only GoodRx provides discounts.				

Conclusion:

Top 50% highest costing drugs

Regarding the top 50% highest costing drugs used by SJVIA employees, overall prices with EmpiRx are lower than prices obtained through CharityRx and similar to the average cost obtained through GoodRx prior to the adjustment to the EmpiRx prescription drug cost for prescription drug rebates. It is important to note that CharityRx had discounts for only 9 of the 29 drugs (31%) and 21 of the 50 scripts (42%). GoodRx had discounts for only 17 of the 29 drugs (59%) and 35 of the 50 scripts (70%).

Regarding the top 50% most prescribed drugs used by SJVIA employees, prices with EmpiRx are generally higher than the discount prices available through CharityRx and GoodRx. On average, CharityRx prices are approximately the same as those at EmpiRx and GoodRx prices are approximately 36% less. However, CharityRx offers discounts for only 37 of the 53 drugs (70%) and 163 of the 312 of scripts (52%), and GoodRx offers discounts for 50 of the 53 drugs (94%) and 276 of the 312 scripts (88%) listed by EmpiRx. Also, discounts vary between pharmacies and the more frequently used pharmacies may not offer the best discounts (or any discount at times), so the actual average cost would be determined by the pharmacies used by the employees. Please note the price comparison is absent of consideration for employee copayments. Even though a GoodRx or CharityRx drug may cost less, employees are not responsible for the total cost of the drug, only their employee copayment under EmpiRx, which is most likely less than the discount card offering.

Overall, for the higher-cost drugs, the discount programs do not offer pricing that is more competitive than EmpiRx. For the most utilized drugs/scripts, pricing is generally better through the discount programs evaluated, but the employees' out-of-pocket cost at the pharmacy would be significantly higher if using a discount card. Reimbursing employees the plan's share of the cost would require additional staff time and administrative expenses.

Another concern is that discounts provided through GoodRx and CharityRx fluctuate and may not be available when an employee needs to fill a prescription or may not be available at the employee's regular pharmacy on any given day.

Considering that a good number of drugs/scripts were not discounted, and the discounts are not reliable, it is recommended that the SJVIA continue to provide prescription drugs through EmpiRx but educate the employees about use of the discount programs so that they can determine the best pricing when they are ready to fill a prescription.

Additionally, should the SJVIA decide to implement the variable co-pay program (VCAP) to take advantage of manufacturers' discounts, EmpiRx's prices have the potential to decrease significantly.

Supplemental Attachments:

- Top 50% Prescription Drugs by Cost Summary
- Top 50% Prescription Drugs by Claims Summary

ATTACHMENT 2 - TOP 50% PRESCRIPTION DRUGS BY COST SUMMARY

SIVIA Top 50 Prescription Drugs By Cost	2022 ANNUAL COST			AVERAGE SUPPLY/SCRIPT			2022 COST/SCRIPT			GOOD RX PRICING				CHARITY RX PRICING				
	Drug/Dosage	Plan	Member	Total	# of Scripts	Day Supply	Day Supply / Script	Plan	Member	Total	Low	Average	High	Note	Low	Average	High	Note
CALQUENCE 100 MG CAPS	\$90,145.80	\$600.00	\$90,745.80	1	360	360	\$ 90,145.80	\$ 600.00	\$ 90,745.80		Specialty Pharmacy Only					N/A		
COSENTYX SENSOREADY PEN 150 MG/ML SOAJ	\$93,313.24	\$490.00	\$93,803.24	7	28	4	\$ 13,330.46	\$ 70.00	\$ 13,400.46	\$ 14,135.00	\$ 14,299.44	\$ 14,463.88	2 cartons of 2			N/A		
DUPIXENT 300 MG/2ML SOPN	\$168,113.97	\$1,060.00	\$169,173.97	4	196	49	\$ 42,028.49	\$ 265.00	\$ 42,293.49		Specialty Pharmacy Only					N/A		
DUPIXENT 300 MG/2ML SOSY	\$191,325.15	\$2,180.00	\$193,505.15	5	224	45	\$ 38,265.03	\$ 436.00	\$ 38,701.03		Specialty Pharmacy Only					N/A		
ELIQUIS 2.5 MG TABS	\$15,173.07	\$540.00	\$15,713.07	11	1,798	163	\$ 1,379.37	\$ 49.09	\$ 1,428.46	\$ 1,518.91	\$ 1,540.99	\$ 1,587.77		\$ 1,535.46	\$ 1,565.93	\$ 1,596.40		
ELIQUIS 5 MG TABS	\$135,115.47	\$4,210.00	\$139,325.47	28	16,136	576	\$ 4,825.55	\$ 150.36	\$ 4,975.91	\$ 5,351.72	\$ 5,530.41	\$ 5,691.66		\$ 5,425.92	\$ 5,525.99	\$ 5,626.06		
EMPAVELI 1080 MG/20ML SOLN	\$295,661.98	\$800.00	\$296,461.98	1	1,280	1,280	\$ 295,661.98	\$ 800.00	\$ 296,461.98		Specialty Pharmacy Only					N/A		
ENBREL SURECLICK 50 MG/ML SOAJ	\$126,266.07	\$940.00	\$127,206.07	4	76	19	\$ 31,566.52	\$ 235.00	\$ 31,801.52	\$ 31,268.00	\$ 32,580.24	\$ 33,892.47	4 cartons of 4 + 1 carton x 0.75			N/A		
FARXIGA 10 MG TABS	\$159,015.44	\$4,340.00	\$163,355.44	24	9,210	384	\$ 6,625.64	\$ 180.83	\$ 6,806.48	\$ 6,966.86	\$ 7,307.41	\$ 7,647.95		\$ 7,342.03	\$ 7,451.07	\$ 7,560.11		
FARXIGA 5 MG TABS	\$15,133.46	\$420.00	\$15,553.46	7	870	124	\$ 2,161.92	\$ 60.00	\$ 2,221.92	\$ 2,255.06	\$ 2,364.73	\$ 2,474.39		\$ 2,374.25	\$ 2,409.80	\$ 2,445.35		
GENOTROPIN 12 MG CART	\$129,068.58	\$490.00	\$129,558.58	2	76	38	\$ 64,534.29	\$ 245.00	\$ 64,779.29	\$ 61,822.00	\$ 65,453.50	\$ 69,085.00				N/A		
GILENYA 0.5 MG CAPS	\$95,095.04	\$3,484.98	\$98,580.02	2	300	150	\$ 47,547.52	\$ 1,742.49			Specialty Pharmacy Only					N/A		
HUMIRA PEN 40 MG/0.4ML PNKT	\$390,076.64	\$2,360.00	\$392,436.64	5	120	24	\$ 78,507.47	\$ 472.00	\$ 79,339.47	\$ 78,507.00	\$ 83,118.50	\$ 87,730.00	12 cartons of 2			N/A		
HUMIRA PEN 40 MG/0.8ML PNKT	\$188,286.75	\$2,400.00	\$190,686.75	5	58	12	\$ 37,657.35	\$ 480.00	\$ 38,137.35	\$ 29,258.00	\$ 36,526.00	\$ 43,794.00	6 cartons of 2			N/A		
HUMIRA PEN 80 MG/0.8ML PNKT	\$235,352.97	\$1,560.00	\$236,912.97	5	36	7	\$ 47,070.59	\$ 312.00	\$ 47,382.59				Can't determine proper selection			N/A		
ICLUSIG 15 MG TABS	\$97,688.00	\$500.00	\$98,188.00	2	150	75	\$ 48,844.00	\$ 250.00	\$ 49,094.00		Specialty Pharmacy Only					N/A		
IMBRUVICA 420 MG TABS	\$109,166.05	\$140.00	\$109,306.05	1	196	196	\$ 109,166.05	\$ 140.00	\$ 109,306.05		Specialty Pharmacy Only					N/A		
JANUVIA 100 MG TABS	\$110,902.14	\$3,380.00	\$114,282.14	24	6,749	281	\$ 4,620.92	\$ 140.83	\$ 4,761.76	\$ 4,849.00	\$ 5,134.00	\$ 5,419.00		\$ 5,418.83	\$ 5,499.42	\$ 5,580.00		
JANUVIA 25 MG TABS	\$5,848.52	\$160.00	\$6,008.52	4	360	90	\$ 1,462.13	\$ 40.00	\$ 1,502.13	\$ 1,556.00	\$ 1,648.50	\$ 1,741.00		\$ 1,738.97	\$ 1,765.12	\$ 1,791.27		
JANUVIA 50 MG TABS	\$24,212.35	\$740.00	\$24,952.35	9	1,470	163	\$ 2,690.26	\$ 82.22	\$ 2,772.48	\$ 2,815.00	\$ 2,981.00	\$ 3,147.00		\$ 3,145.41	\$ 3,192.37	\$ 3,239.32		
JARDIANCE 10 MG TABS	\$47,097.47	\$1,300.00	\$48,397.47	14	2,610	186	\$ 3,364.11	\$ 92.86	\$ 3,456.96	\$ 3,545.66	\$ 3,718.56	\$ 3,891.45		\$ 3,734.96	\$ 3,790.64	\$ 3,846.31		
JARDIANCE 25 MG TABS	\$176,426.31	\$4,710.00	\$181,136.31	25	9,810	392	\$ 7,057.05	\$ 188.40	\$ 7,245.45	\$ 7,463.82	\$ 7,828.71	\$ 8,193.59		\$ 7,865.98	\$ 7,982.77	\$ 8,099.56		
KESIMPTA 20 MG/0.4ML SOAJ	\$100,190.67	\$220.00	\$100,410.67	3	5	2	\$ 33,396.89	\$ 73.33	\$ 33,470.22		Specialty Pharmacy Only					N/A		
LATUDA 120 MG TABS	\$41,366.32	\$320.00	\$41,686.32	3	600	200	\$ 13,788.77	\$ 106.67	\$ 13,895.44	\$ 14,025.37	\$ 14,470.49	\$ 14,915.61		\$ 14,320.65	\$ 14,532.92	\$ 14,745.19		
LATUDA 20 MG TABS	\$21,183.20	\$280.00	\$21,463.20	8	450	56	\$ 2,647.90	\$ 35.00	\$ 2,682.90	\$ 2,635.90	\$ 2,719.72	\$ 2,803.54		\$ 2,690.32	\$ 2,730.54	\$ 2,770.76		
LATUDA 40 MG TABS	\$21,897.72	\$240.00	\$22,137.72	5	480	96	\$ 4,379.54	\$ 48.00	\$ 4,427.54	\$ 4,514.26	\$ 4,657.67	\$ 4,801.07		\$ 4,608.40	\$ 4,677.00	\$ 4,745.59		
LATUDA 80 MG TABS	\$21,421.05	\$300.00	\$21,721.05	5	450	90	\$ 4,284.21	\$ 60.00	\$ 4,344.21	\$ 4,027.01	\$ 4,264.23	\$ 4,501.44		\$ 4,320.69	\$ 4,385.03	\$ 4,449.37		
OTEZLA 30 MG TABS	\$126,466.99	\$1,620.00	\$128,086.99	5	1,740	348	\$ 25,293.40	\$ 324.00	\$ 25,617.40		Specialty Pharmacy Only					N/A		
OZEMPIC 2 MG/1.5ML SOPN	\$227,202.58	\$5,170.00	\$232,372.58	27	390	14	\$ 8,414.91	\$ 191.48	\$ 8,606.39	\$ 6,195.09	\$ 6,559.64	\$ 6,924.18	7 cartons; 2 doses/pen			N/A		Only syringes available, not in same dosages
OZEMPIC 4 MG/3ML SOPN	\$306,317.64	\$5,998.59	\$312,316.23	29	1,056	36	\$ 10,562.68	\$ 206.85	\$ 10,769.53	\$ 7,963.70	\$ 8,432.12	\$ 8,900.53	9 cartons; 4 doses/pen			N/A		Only syringes available, not in same dosages
OZEMPIC 8 MG/3ML SOPN	\$31,642.19	\$660.00	\$32,302.19	13	108	8	\$ 2,434.01	\$ 50.77	\$ 2,484.78	\$ 1,864.63	\$ 1,923.99	\$ 1,983.34	2 cartons; 4 doses/pen			N/A		Only syringes available, not in same dosages
RINVOQ 15 MG TB24	\$102,461.35	\$1,800.00	\$104,261.35	3	540	180	\$ 34,153.78	\$ 600.00	\$ 34,753.78	\$ 36,498.65	\$ 37,219.17	\$ 37,939.69				N/A		
RINVOQ 45 MG TB24	\$10,777.97	\$20.00	\$10,797.97	1	28	28	\$ 10,777.97	\$ 20.00	\$ 10,797.97	\$ 11,359.32	\$ 11,719.86	\$ 12,080.40				N/A		

RYBELSUS 14 MG TABS	\$60,732.16	\$1,060.00	\$61,792.16	13	2,130	164	\$ 4,671.70	\$ 81.54	\$ 4,753.24	\$ 5,074.72	\$ 5,183.98	\$ 5,293.23		\$ 5,192.14	\$ 5,269.38	\$ 5,346.61
RYBELSUS 3 MG TABS	\$34,029.75	\$680.00	\$34,709.75	14	1,170	84	\$ 2,430.70	\$ 48.57	\$ 2,479.27	\$ 2,608.01	\$ 2,690.95	\$ 2,773.88		\$ 2,661.83	\$ 2,701.64	\$ 2,741.44
RYBELSUS 7 MG TABS	\$93,179.25	\$1,840.00	\$95,019.25	18	3,210	178	\$ 5,176.63	\$ 102.22	\$ 5,278.85	\$ 5,519.55	\$ 5,694.85	\$ 5,870.14		\$ 5,634.95	\$ 5,718.73	\$ 5,802.51
SPRYCEL 100 MG TABS	\$193,199.52	\$720.00	\$193,919.52	3	360	120	\$ 64,399.84	\$ 240.00	\$ 64,639.84	\$ 63,485.00	\$ 67,152.50	\$ 70,820.00			N/A	
STELARA 90 MG/ML SOSY	\$311,684.72	\$400.00	\$312,084.72	2	12	6	\$ 155,842.36	\$ 200.00	\$ 156,042.36	\$ 150,356.00	\$ 159,037.50	\$ 167,719.00			N/A	
TALTZ 80 MG/ML SOAJ	\$97,105.02	\$1,140.00	\$98,245.02	5	15	3	\$ 19,421.00	\$ 228.00	\$ 19,649.00		Specialty Pharmacy Only				N/A	
TASIGNA 150 MG CAPS	\$86,795.24	\$100.00	\$86,895.24	3	560	187	\$ 28,931.75	\$ 33.33	\$ 28,965.08	\$ 30,610.95	\$ 31,582.80	\$ 32,554.65	1 bottle of 120 + 120 (.55)		N/A	
TREMFYA 100 MG/ML SOPN	\$77,191.20	\$120.00	\$77,311.20	2	6	3	\$ 38,595.60	\$ 60.00	\$ 38,655.60	\$ 37,461.49	\$ 39,662.32	\$ 41,863.14			N/A	
TREMFYA 100 MG/ML SOSY	\$166,654.10	\$500.00	\$167,154.10	3	13	4	\$ 55,551.37	\$ 166.67	\$ 55,718.03	\$ 52,484.92	\$ 54,150.06	\$ 55,815.19			N/A	
TRESIBA FLEXTOUCH 100 UNIT/ML SOPN	\$35,656.56	\$1,880.00	\$37,536.56	20	1,098	55	\$ 1,782.83	\$ 94.00	\$ 1,876.83		Generic Only			\$ 1,860.98	\$ 1,888.94	\$ 1,916.89
TRESIBA FLEXTOUCH 200 UNIT/ML SOPN	\$43,809.54	\$1,740.00	\$45,549.54	18	678	38	\$ 2,433.86	\$ 96.67	\$ 2,530.53		Generic Only			\$ 2,685.81	\$ 2,725.97	\$ 2,766.13
TRIKAFTA 100-50-75 & 150 MG TBP	\$156,425.94	\$600.00	\$157,025.94	1	504	504	\$ 156,425.94	\$ 600.00	\$ 157,025.94		Specialty Pharmacy Only				N/A	
TRULICITY 0.75 MG/0.5ML SOPN	\$115,347.21	\$2,300.00	\$117,647.21	22	266	12	\$ 5,243.06	\$ 104.55	\$ 5,347.60	\$ 2,425.93	\$ 2,640.22	\$ 2,854.50	3 cartons of 4		N/A	
TRULICITY 1.5 MG/0.5ML SOPN	\$217,457.97	\$4,280.00	\$221,737.97	21	504	24	\$ 10,355.14	\$ 203.81	\$ 10,558.95	\$ 4,849.96	\$ 5,276.49	\$ 5,703.01	6 cartons of 4	\$ 11,331.99	\$ 11,500.05	\$ 11,668.11
TRULICITY 3 MG/0.5ML SOPN	\$129,806.44	\$2,460.00	\$132,266.44	17	302	18	\$ 7,635.67	\$ 144.71	\$ 7,780.38	\$ 3,638.90	\$ 3,960.33	\$ 4,281.75	4 cartons of 4 + 1/2 carton of 4	\$ 8,500.24	\$ 8,626.41	\$ 8,752.58
TRULICITY 4.5 MG/0.5ML SOPN	\$32,329.49	\$680.00	\$33,009.49	11	74	7	\$ 2,939.04	\$ 61.82	\$ 3,000.86	\$ 1,417.34	\$ 1,544.74	\$ 1,672.13	1.75 cartons of 4	\$ 3,308.70	\$ 3,358.08	\$ 3,407.45
ZEJULA 100 MG CAPS	\$220,858.36	\$520.00	\$221,378.36	3	780	260	\$ 73,619.45	\$ 173.33	\$ 73,792.79		Specialty Pharmacy Only				N/A	
Grand Total	\$5,981,674.62	\$74,453.57	\$6,056,128.19	468	69,642	149	\$ 12,781.36	\$ 159.09	\$ 12,940.44	\$ 700,328.73	\$ 740,579.16	\$ 780,829.58		\$ 105,698.51	\$ 107,297.76	\$ 108,897.01

ATTACHMENT 3 - TOP 50% PRESCRIPTION DRUGS BY CLAIMS SUMMARY

SJVIA TOP 50% PRESCRIPTION DRUGS BY CLAIMS	AVERAGE SUPPLY/SCRIPT			2022 ANNUAL COST			2022 COST PER SCRIPT			GOOD RX PRICING				CHARITY RX PRICING				
	DRUG/DOSAGE	# of Scripts	Day Supply	Day Supply/Script	Plan	Member	Total	Plan	Member	Total	Good Rx Low	Good Rx Avg	Good Rx High	Notes	Charity Rx Low	Charity Rx Avg	Charity Rx High	Notes
ALBUTEROL SULFATE (2.5 MG/3ML) 0.083% NEBU	51	7,560	148	\$1,501.00	\$520.00	\$2,021.00	\$29.43	\$10.20	\$39.63	\$ 13.71	\$ 37.06	\$ 60.41	vials					
ALBUTEROL SULFATE 0.63 MG/3ML NEBU	5	825	165	\$322.69	\$50.00	\$372.69	\$64.54	\$10.00	\$74.54	\$ 29.72	\$ 78.86	\$ 128.00	vials	\$ 14.27	\$ 17.47	\$ 20.67		
ALBUTEROL SULFATE 1.25 MG/3ML NEBU	9	1,125	125	\$342.20	\$90.00	\$432.20	\$38.02	\$10.00	\$48.02	\$ 23.00	\$ 68.50	\$ 114.00		\$ 9.83	\$ 13.20	\$ 16.56		
ALBUTEROL SULFATE 2 MG/5ML SYRP	1	75	75	\$0.00	\$8.88	\$8.88	\$0.00	\$8.88	\$8.88	\$ 0.77	\$ 9.07	\$ 17.37		\$ 5.62	\$ 7.29	\$ 8.96		
ALBUTEROL SULFATE HFA 108 (90 Base)																		
MCG/ACT AERS	1,081	13,625	13	\$45,059.16	\$11,530.00	\$56,589.16	\$41.68	\$10.67	\$52.35		N/A							
ALPRAZOLAM 0.25 MG TABS	84	4,057	48	\$930.84	\$769.67	\$1,700.51	\$11.08	\$9.16	\$20.24	\$ 5.88	\$ 12.61	\$ 19.33		\$ 11.04	\$ 14.34	\$ 17.63		
ALPRAZOLAM 0.5 MG TABS	202	9,085	45	\$1,551.00	\$1,896.85	\$3,447.85	\$7.68	\$9.39	\$17.07	\$ 11.55	\$ 16.17	\$ 20.79		\$ 10.17	\$ 16.96	\$ 23.74		
ALPRAZOLAM 1 MG TABS	71	5,293	75	\$1,022.58	\$681.00	\$1,703.58	\$14.40	\$9.59	\$23.99	\$ 13.10	\$ 14.51	\$ 15.92		\$ 34.18	\$ 51.78	\$ 69.37		
ALPRAZOLAM 2 MG TABS	23	1,702	74	\$549.62	\$212.37	\$761.99	\$23.90	\$9.23	\$33.13	\$ 17.11	\$ 31.96	\$ 46.81		\$ 43.16	\$ 63.11	\$ 83.05		
ALPRAZOLAM ER 1 MG TB24	1	60	60	\$59.41	\$10.00	\$69.41	\$59.41	\$10.00	\$69.41	\$ 22.29	\$ 36.35	\$ 50.41		\$ 28.04	\$ 42.12	\$ 56.20		
AMLODIPINE BESYLATE 10 MG TABS	301	21,776	72	\$1,986.79	\$5,024.53	\$7,011.32	\$6.60	\$16.69	\$23.29	\$ 5.14	\$ 25.76	\$ 46.38						
AMLODIPINE BESYLATE 2.5 MG TABS	70	4,620	66	\$334.46	\$1,068.76	\$1,403.22	\$4.78	\$15.27	\$20.05	\$ 6.08	\$ 17.04	\$ 28.00						
AMLODIPINE BESYLATE 5 MG TABS	397	28,927	73	\$2,253.15	\$6,392.41	\$8,645.56	\$5.68	\$16.10	\$21.78	\$ 3.45	\$ 18.06	\$ 32.67						
AMLODIPINE BESYLATE/ATORV 10-10 MG TABS	2	180	90	\$847.78	\$40.00	\$887.78	\$423.89	\$20.00	\$443.89	\$ 113.38	\$ 218.58	\$ 323.77						
AMLODIPINE BESYLATE/BENAZ 10-20 MG CAPS	11	675	61	\$361.18	\$170.00	\$531.18	\$32.83	\$15.45	\$48.29	\$ 9.09	\$ 35.47	\$ 61.84						
AMLODIPINE BESYLATE/BENAZ 10-40 MG CAPS	7	510	73	\$406.18	\$120.00	\$526.18	\$58.03	\$17.14	\$75.17	\$ 11.47	\$ 57.26	\$ 103.05						
AMLODIPINE BESYLATE/BENAZ 5-10 MG CAPS	1	90	90	\$68.26	\$20.00	\$88.26	\$68.26	\$20.00	\$88.26	\$ 17.11	\$ 45.66	\$ 74.21						
AMLODIPINE BESYLATE/BENAZ 5-20 MG CAPS	21	1,710	81	\$724.70	\$390.00	\$1,114.70	\$34.51	\$18.57	\$53.08	\$ 10.00	\$ 39.10	\$ 68.19						
AMLODIPINE BESYLATE/BENAZ 5-40 MG CAPS	4	360	90	\$271.76	\$80.00	\$351.76	\$67.94	\$20.00	\$87.94	\$ 20.87	\$ 63.48	\$ 106.08						
AMLODIPINE BESYLATE/VALSA 10-320 MG TABS	2	180	90	\$627.04	\$40.00	\$667.04	\$313.52	\$20.00	\$333.52	\$ 47.38	\$ 122.61	\$ 197.84						
AMLODIPINE BESYLATE/VALSA 5-160 MG TABS	9	570	63	\$1,263.82	\$130.00	\$1,393.82	\$140.42	\$14.44	\$154.87	\$ 21.38	\$ 99.69	\$ 178.00						
AMOXICILLIN 125 MG/5ML SUSR	2	300	150	\$0.00	\$8.74	\$8.74	\$0.00	\$4.37	\$4.37	\$ 3.86	\$ 8.73	\$ 13.59	Assumes 1 bottle 150 ml					
AMOXICILLIN 200 MG/5ML SUSR	5	475	95	\$0.00	\$38.61	\$38.61	\$0.00	\$7.72	\$7.72	\$ 3.19	\$ 8.80	\$ 14.41	x 0.95					
AMOXICILLIN 250 MG CAPS	8	589	74	\$55.28	\$66.81	\$122.09	\$6.91	\$8.35	\$15.26	\$ 7.84	\$ 15.70	\$ 23.55		\$ 13.54	\$ 15.06	\$ 16.57		
AMOXICILLIN 250 MG CHEW	3	160	53	\$56.40	\$30.00	\$86.40	\$18.80	\$10.00	\$28.80	\$ 12.45	\$ 28.13	\$ 43.81						Chews not avail
AMOXICILLIN 250 MG/5ML SUSR	32	5,690	178	\$40.86	\$252.66	\$293.52	\$1.28	\$7.90	\$9.17	\$ 4.83	\$ 11.35	\$ 17.86	Assumes 150 ml bottles x 1.12					

AMOXICILLIN 400 MG/5ML SUSR	98	16,425	168	\$476.10	\$926.74	\$1,402.84	\$4.86	\$9.46	\$14.31	\$	3.99	\$	10.23	\$	16.46	Assumes 2 100 ml bottles x 0.84	N/A						
AMOXICILLIN 500 MG CAPS	351	8,282	24	\$159.74	\$2,814.16	\$2,973.90	\$0.46	\$8.02	\$8.47	\$	3.44	\$	8.45	\$	13.45		\$	6.82	\$	8.41	\$	10.00	
AMOXICILLIN 500 MG TABS	77	1,878	24	\$134.13	\$700.22	\$834.35	\$1.74	\$9.09	\$10.84	\$	3.86	\$	11.45	\$	19.03		\$	17.47	\$	27.28	\$	37.09	
AMOXICILLIN 875 MG TABS	34	567	17	\$122.32	\$307.21	\$429.53	\$3.60	\$9.04	\$12.63	\$	4.69	\$	9.35	\$	14.01		\$	7.25	\$	8.84	\$	10.43	
AMOXICILLIN/CLAVULANATE P 1000-62.5 MG TB12	2	42	21	\$241.61	\$20.00	\$261.61	\$120.81	\$10.00	\$130.81	\$													
AMOXICILLIN/CLAVULANATE P 250-62.5 MG/5ML SUSR	6	1,125	188	\$731.99	\$60.00	\$791.99	\$122.00	\$10.00	\$132.00	\$	35.68	\$	79.41	\$	123.14	Assumes 2 100 ml bottles x 0.94	N/A						
AMOXICILLIN/CLAVULANATE P 400-57 MG CHEW	1	28	28	\$111.75	\$10.00	\$121.75	\$111.75	\$10.00	\$121.75	\$	39.89	\$	96.95	\$	154.00								
AMOXICILLIN/CLAVULANATE P 400-57 MG/5ML SUSR	19	2,075	109	\$773.13	\$190.00	\$963.13	\$40.69	\$10.00	\$50.69	\$	6.20	\$	17.26	\$	28.31	Assumes 1 100 ml bottle x 1.09	N/A						
AMOXICILLIN/CLAVULANATE P 500-125 MG TABS	54	1,128	21	\$1,768.59	\$540.00	\$2,308.59	\$32.75	\$10.00	\$42.75	\$	3.68	\$	18.36	\$	33.03		\$	15.72	\$	24.31	\$	32.89	
AMOXICILLIN/CLAVULANATE P 600-42.9 MG/5ML SUSR	27	4,275	158	\$1,675.37	\$270.00	\$1,945.37	\$62.05	\$10.00	\$72.05	\$	9.65	\$	21.21	\$	32.77	Assumes 1 200 ml bottle x 0.74							Bottle size not indicated
AMOXICILLIN/CLAVULANATE P 875-125 MG TABS	373	6,875	18	\$11,420.77	\$3,731.16	\$15,151.93	\$30.62	\$10.00	\$40.62	\$	3.68	\$	18.36	\$	33.03		\$	17.14	\$	24.07	\$	30.99	
AMPHETAMINE/DEXTRAMPHETA 10 MG CP24	23	678	29	\$2,637.00	\$236.67	\$2,873.67	\$114.65	\$10.29	\$124.94	\$	28.09	\$	44.75	\$	61.41	Assumes XR	N/A						
AMPHETAMINE/DEXTRAMPHETA 10 MG TABS	65	2,867	44	\$3,276.84	\$642.04	\$3,918.88	\$50.41	\$9.88	\$60.29	\$	14.54	\$	22.95	\$	31.35								
AMPHETAMINE/DEXTRAMPHETA 15 MG CP24	17	484	28	\$2,043.33	\$166.67	\$2,210.00	\$120.20	\$9.80	\$130.00	\$	21.96	\$	35.90	\$	49.84	Assumes XR	N/A						
AMPHETAMINE/DEXTRAMPHETA 15 MG TABS	16	870	54	\$1,066.44	\$160.00	\$1,226.44	\$66.65	\$10.00	\$76.65	\$	20.88	\$	26.16	\$	31.44								
AMPHETAMINE/DEXTRAMPHETA 20 MG CP24	30	1,440	48	\$5,418.93	\$315.00	\$5,733.93	\$180.63	\$10.50	\$191.13	\$	42.48	\$	70.70	\$	98.92	Assumes XR	N/A						
AMPHETAMINE/DEXTRAMPHETA 20 MG TABS	34	2,209	65	\$2,618.99	\$394.37	\$3,013.36	\$77.03	\$11.60	\$88.63	\$	14.11	\$	30.87	\$	47.62								
AMPHETAMINE/DEXTRAMPHETA 25 MG CP24	9	270	30	\$870.22	\$90.00	\$960.22	\$96.69	\$10.00	\$106.69	\$	23.01	\$	43.05	\$	63.09	Assumes XR	N/A						
AMPHETAMINE/DEXTRAMPHETA 30 MG CP24	27	1,110	41	\$3,981.55	\$270.00	\$4,251.55	\$147.46	\$10.00	\$157.46	\$	39.05	\$	56.58	\$	74.10	Assumes XR	N/A						
AMPHETAMINE/DEXTRAMPHETA 30 MG TABS	10	560	56	\$679.39	\$108.33	\$787.72	\$67.94	\$10.83	\$78.77	\$	14.51	\$	26.66	\$	38.81								
AMPHETAMINE/DEXTRAMPHETA 5 MG CP24	8	240	30	\$759.41	\$80.00	\$839.41	\$94.93	\$10.00	\$104.93	\$	30.06	\$	46.62	\$	63.17	Assumes XR	N/A						
AMPHETAMINE/DEXTRAMPHETA 5 MG TABS	14	630	45	\$634.96	\$150.00	\$784.96	\$45.35	\$10.71	\$56.07	\$	20.70	\$	25.14	\$	29.58								
ATORVASTATIN CALCIUM - NO DOSAGE/STRENGTH PROVIDED	10	720	72	\$376.77	\$40.00	\$416.77	\$37.68	\$4.00	\$41.68	\$		\$	-	\$				\$		\$	-	\$	
ATORVASTATIN CALCIUM 10 MG TABS	332	25,708	77	\$9,796.82	\$907.13	\$10,703.95	\$29.51	\$2.73	\$32.24	\$	7.40	\$	47.41	\$	87.42		\$	38.50	\$	60.82	\$	83.13	
ATORVASTATIN CALCIUM 20 MG TABS	498	36,235	73	\$15,348.36	\$1,145.00	\$16,493.36	\$30.82	\$2.30	\$33.12	\$	4.95	\$	59.98	\$	115.00		\$	36.50	\$	73.17	\$	109.84	

ATORVASTATIN CALCIUM 40 MG TABS	344	26,492	77	\$8,526.51	\$6,100.00	\$14,626.51	\$24.79	\$17.73	\$42.52	\$	3.55	\$	61.78	\$	120.00	\$	38.50	\$	77.08	\$	115.66		
ATORVASTATIN CALCIUM 80 MG TABS	162	11,797	73	\$5,738.00	\$2,739.80	\$8,477.80	\$35.42	\$16.91	\$52.33	\$	10.81	\$	62.91	\$	115.00	\$	40.85	\$	75.35	\$	109.84		
AZELASTINE HCL 0.05 % SOLN	11	90	8	\$617.95	\$140.00	\$757.95	\$56.18	\$12.73	\$68.90	\$	1.45	\$	24.33	\$	47.20	1.3 (8/6 ml) x 1 bottle	\$	18.65	\$	25.32	\$	31.99	
AZELASTINE HCL 0.15 % SOLN	3	150	50	\$87.22	\$60.00	\$147.22	\$29.07	\$20.00	\$49.07	\$	N/A						\$	N/A					
AZELASTINE HYDROCHLORIDE 0.05 % SOLN	22	156	7	\$749.70	\$250.00	\$999.70	\$34.08	\$11.36	\$45.44	\$	5.81	\$	24.69	\$	43.57	7 bottles	\$	18.65	\$	25.32	\$	31.99	
AZELASTINE HYDROCHLORIDE 0.1 % SOLN	140	4,920	35	\$6,774.61	\$1,940.00	\$8,714.61	\$48.39	\$13.86	\$62.25	\$	N/A						\$	N/A					
AZELASTINE HYDROCHLORIDE 0.15 % SOLN	1	30	30	\$69.46	\$20.00	\$89.46	\$69.46	\$20.00	\$89.46	\$	N/A						\$	N/A					
AZELASTINE HYDROCHLORIDE 137 MCG/SPRAY SOLN	53	1,590	30	\$2,004.50	\$650.00	\$2,654.50	\$37.82	\$12.26	\$50.08	\$	2.82	\$	21.32	\$	39.81	Assumes 30 ml bottle	\$	16.31	\$	23.65	\$	30.99	Assumes 30 ml bottle
AZELASTINE HYDROCHLORIDE/ 137-50 MCG/ACT SUSP	23	575	25	\$3,588.14	\$250.00	\$3,838.14	\$156.01	\$10.87	\$166.88	\$	N/A						\$	N/A					
AZITHROMYCIN 1 GM PACK	5	5	1	\$73.24	\$50.00	\$123.24	\$14.65	\$10.00	\$24.65	\$	3.32	\$	12.65	\$	21.98	1 z-pak Assumes 0.93 (28/30) x 2 15 ml bottles	\$						
AZITHROMYCIN 100 MG/5ML SUSR	6	165	28	\$260.60	\$60.00	\$320.60	\$43.43	\$10.00	\$53.43	\$	8.97	\$	19.82	\$	30.66		\$						
AZITHROMYCIN 200 MG/5ML SUSR	68	1,838	27	\$1,818.67	\$680.00	\$2,498.67	\$26.75	\$10.00	\$36.75	\$	6.67	\$	13.76	\$	20.84		\$						
AZITHROMYCIN 250 MG TABS	581	3,582	6	\$8,756.52	\$5,840.00	\$14,596.52	\$15.07	\$10.05	\$25.12	\$	1.68	\$	11.83	\$	21.98		\$	11.05	\$	14.06	\$	17.06	
AZITHROMYCIN 500 MG TABS	31	213	7	\$985.34	\$330.00	\$1,315.34	\$31.79	\$10.65	\$42.43	\$	7.35	\$	22.45	\$	37.54		\$	24.89	\$	34.31	\$	43.72	
BENZONATATE 100 MG CAPS	103	3,070	30	\$652.34	\$1,018.99	\$1,671.33	\$6.33	\$9.89	\$16.23	\$	4.37	\$	16.72	\$	29.07		\$	13.97	\$	14.93	\$	15.88	
BENZONATATE 200 MG CAPS	149	3,871	26	\$2,497.70	\$1,490.00	\$3,987.70	\$16.76	\$10.00	\$26.76	\$	3.75	\$	21.79	\$	39.83		\$	18.12	\$	25.95	\$	33.77	
BUPROPION HCL 100 MG TABS	15	1,410	94	\$824.49	\$200.00	\$1,024.49	\$54.97	\$13.33	\$68.30	\$	6.70	\$	19.60	\$	32.49		\$	19.12	\$	56.56	\$	94.00	
BUPROPION HCL 75 MG TABS	4	480	120	\$251.43	\$60.00	\$311.43	\$62.86	\$15.00	\$77.86	\$	9.06	\$	26.93	\$	44.79		\$	28.08	\$	33.76	\$	39.44	2 x 60 tabs
BUPROPION HYDROCHLORIDE 100 MG TABS	7	630	90	\$465.88	\$80.00	\$545.88	\$66.55	\$11.43	\$77.98	\$	6.44	\$	18.96	\$	31.48		\$	18.46	\$	54.23	\$	90.00	
BUPROPION HYDROCHLORIDE 75 MG TABS	14	870	62	\$349.82	\$170.00	\$519.82	\$24.99	\$12.14	\$37.13	\$	4.44	\$	15.91	\$	27.37		\$	14.46	\$	17.39	\$	20.31	1.03 X 60 tabs
BUPROPION HYDROCHLORIDE E 100 MG TB12	36	2,520	70	\$1,243.01	\$465.00	\$1,708.01	\$34.53	\$12.92	\$47.44	\$	7.88	\$	33.59	\$	59.30	Assumes SR	\$	24.90	\$	59.00	\$	93.10	
BUPROPION HYDROCHLORIDE E 150 MG TB12	52	4,320	83	\$1,520.81	\$696.83	\$2,217.64	\$29.25	\$13.40	\$42.65	\$	2.23	\$	40.43	\$	78.62	Assumes SR	\$	26.57	\$	96.29	\$	166.00	
BUPROPION HYDROCHLORIDE E 150 MG TB24	250	14,081	56	\$12,595.48	\$3,474.60	\$16,070.08	\$50.38	\$13.90	\$64.28	\$	4.77	\$	38.76	\$	72.75	Assumes XL	\$	28.00	\$	47.98	\$	67.96	
BUPROPION HYDROCHLORIDE E 200 MG TB12	23	2,460	107	\$1,336.91	\$330.00	\$1,666.91	\$58.13	\$14.35	\$72.47	\$	7.22	\$	80.12	\$	153.02	Assumes SR	\$	26.75	\$	62.51	\$	98.27	
BUPROPION HYDROCHLORIDE E 300 MG TB24	313	17,680	56	\$22,107.67	\$4,495.00	\$26,602.67	\$70.63	\$14.36	\$84.99	\$	2.60	\$	46.77	\$	90.93	Assumes XL	\$	42.41	\$	55.15	\$	67.88	
BUPROPION HYDROCHLORIDE E 450 MG TB24	12	540	45	\$7,002.84	\$150.00	\$7,152.84	\$583.57	\$12.50	\$596.07	\$	180.35	\$	426.18	\$	672.00	Assumes XL Assumes 200 ml bottle x	\$						
CEPHALEXIN 125 MG/5ML SUSR	5	700	140	\$81.91	\$50.00	\$131.91	\$16.38	\$10.00	\$26.38	\$	6.83	\$	15.05	\$	23.27	0.7	\$	9.88	\$	11.53	\$	13.18	28 5ml bottles
CEPHALEXIN 250 MG CAPS	18	702	39	\$101.97	\$190.43	\$292.40	\$5.67	\$10.58	\$16.24	\$	3.15	\$	10.98	\$	18.81		\$	10.64	\$	14.32	\$	17.99	
CEPHALEXIN 250 MG/5ML SUSR	34	5,520	162	\$840.73	\$335.60	\$1,176.33	\$24.73	\$9.87	\$34.60	\$	5.43	\$	14.60	\$	23.77	Assumes 200 ml bottle x 0.81	\$	10.85	\$	13.19	\$	15.53	32 5ml bottles

CEPHALEXIN 500 MG CAPS	281	6,853	24	\$3,575.43	\$2,752.12	\$6,327.55	\$12.72	\$9.79	\$22.52	\$ 3.88	\$ 10.77	\$ 17.66	\$ 9.84	\$ 12.91	\$ 15.97
CEPHALEXIN 500 MG TABS	22	583	27	\$2,715.90	\$220.00	\$2,935.90	\$123.45	\$10.00	\$133.45	\$ 40.57	\$ 131.29	\$ 222.00	\$ 56.81	\$ 96.45	\$ 136.08
CLINDAMYCIN HCL 300 MG CAPS	52	1,337	26	\$2,039.12	\$530.00	\$2,569.12	\$39.21	\$10.19	\$49.41	\$ 5.33	\$ 16.27	\$ 27.21	\$ 17.44	\$ 23.54	\$ 29.64
CLINDAMYCIN HYDROCHLORIDE 150 MG CAPS	17	668	39	\$444.24	\$167.45	\$611.69	\$26.13	\$9.85	\$35.98	\$ 3.32	\$ 11.65	\$ 19.98	\$ 12.40	\$ 15.68	\$ 18.95
CLINDAMYCIN HYDROCHLORIDE 300 MG CAPS	13	423	33	\$747.64	\$140.00	\$887.64	\$57.51	\$10.77	\$68.28	\$ 7.60	\$ 15.47	\$ 23.33	\$ 21.19	\$ 28.93	\$ 36.67
CLINDAMYCIN PALMITATE HCL 75 MG/5ML SOLR	2	800	400	\$327.31	\$20.00	\$347.31	\$163.66	\$10.00	\$173.66	\$ 44.44	\$ 72.20	\$ 99.95	\$ 20.85	\$ 24.13	\$ 27.40
CLINDAMYCIN PHOSPHATE 1 % GEL	46	2,400	52	\$3,878.82	\$480.00	\$4,358.82	\$84.32	\$10.43	\$94.76	\$ 21.99	\$ 34.36	\$ 46.72	\$ 30.41	\$ 38.86	\$ 47.31
CLINDAMYCIN PHOSPHATE 1 % LOTN	25	1,500	60	\$1,971.34	\$280.00	\$2,251.34	\$78.85	\$11.20	\$90.05	\$ 23.21	\$ 39.74	\$ 56.27	\$ 33.74	\$ 57.55	\$ 81.36
CLINDAMYCIN PHOSPHATE 1 % SOLN	62	3,660	59	\$2,030.28	\$630.00	\$2,660.28	\$32.75	\$10.16	\$42.91	\$ 2.70	\$ 11.32	\$ 19.94			
CLINDAMYCIN PHOSPHATE 1 % SWAB	4	240	60	\$118.50	\$40.00	\$158.50	\$29.63	\$10.00	\$39.63	\$ 2.75	\$ 15.26	\$ 27.77			
CLINDAMYCIN PHOSPHATE 2 % CREA	6	240	40	\$420.84	\$70.00	\$490.84	\$70.14	\$11.67	\$81.81	\$ 28.06	\$ 61.97	\$ 95.88	\$ 68.00	\$ 74.03	\$ 80.05
CLINDAMYCIN PHOSPHATE/BEN 1.2-2.5 % GEL	1	50	50	\$183.00	\$10.00	\$193.00	\$183.00	\$10.00	\$193.00	\$ 48.48	\$ 88.74	\$ 129.00			
CLINDAMYCIN PHOSPHATE/BEN 1.2-5 % GEL	6	270	45	\$658.73	\$60.00	\$718.73	\$109.79	\$10.00	\$119.79	\$ 43.63	\$ 79.87	\$ 116.10			
CLINDAMYCIN PHOSPHATE/BEN 1-5 % GEL	8	400	50	\$1,821.26	\$80.00	\$1,901.26	\$227.66	\$10.00	\$237.66	\$ 46.68	\$ 97.84	\$ 149.00			
CLINDAMYCIN PHOSPHATE/TRE 1.2-0.025 % GEL	1	30	30	\$329.99	\$10.00	\$339.99	\$329.99	\$10.00	\$339.99	\$ 29.09	\$ 53.25	\$ 77.40	\$ 134.75	\$ 207.85	\$ 280.95
CYCLOBENZAPRINE HYDROCHLO 10 MG TABS	278	14,178	51	\$3,077.34	\$2,878.42	\$5,955.76	\$11.07	\$10.35	\$21.42	\$ 1.60	\$ 12.97	\$ 24.33			
CYCLOBENZAPRINE HYDROCHLO 15 MG CP24	1	30	30	\$767.70	\$10.00	\$777.70	\$767.70	\$10.00	\$777.70	\$ 127.50	\$ 161.25	\$ 195.00			
CYCLOBENZAPRINE HYDROCHLO 5 MG TABS	121	5,513	46	\$1,448.44	\$1,176.16	\$2,624.60	\$11.97	\$9.72	\$21.69	\$ 1.87	\$ 16.03	\$ 30.18			
DOXYCYCLINE HYCLATE 100 MG CAPS	111	3,640	33	\$3,303.83	\$1,140.00	\$4,443.83	\$29.76	\$10.27	\$40.03	\$ 5.97	\$ 14.09	\$ 22.21			
DOXYCYCLINE HYCLATE 100 MG TABS	49	1,329	27	\$1,029.78	\$499.73	\$1,529.51	\$21.02	\$10.20	\$31.21	\$ 7.53	\$ 11.38	\$ 15.23			
DOXYCYCLINE HYCLATE 150 MG TABS	2	60	30	\$1,368.40	\$20.00	\$1,388.40	\$684.20	\$10.00	\$694.20	\$ 64.50	\$ 104.20	\$ 143.90			
DOXYCYCLINE HYCLATE 20 MG TABS	5	300	60	\$136.65	\$50.00	\$186.65	\$27.33	\$10.00	\$37.33	\$ 0.61	\$ 12.94	\$ 25.26			
DOXYCYCLINE HYCLATE 50 MG CAPS	23	1,290	56	\$1,465.72	\$270.00	\$1,735.72	\$63.73	\$11.74	\$75.47	\$ 5.44	\$ 18.72	\$ 31.99			
DOXYCYCLINE HYCLATE 50 MG TABS	2	90	45	\$438.12	\$20.00	\$458.12	\$219.06	\$10.00	\$229.06	\$ 128.30	\$ 306.12	\$ 483.94			
DOXYCYCLINE HYCLATE DR 150 MG TBEC	3	90	30	\$1,261.29	\$30.00	\$1,291.29	\$420.43	\$10.00	\$430.43	\$ 64.50	\$ 371.43	\$ 678.35			
DOXYCYCLINE MONOHYDRATE 100 MG CAPS	46	1,316	29	\$1,645.05	\$470.00	\$2,115.05	\$35.76	\$10.22	\$45.98	\$ 4.40	\$ 15.94	\$ 27.47	\$ 15.29	\$ 19.95	\$ 24.61
DOXYCYCLINE MONOHYDRATE 100 MG TABS	13	255	20	\$405.65	\$130.00	\$535.65	\$31.20	\$10.00	\$41.20	\$ 4.40	\$ 19.65	\$ 34.90			
DOXYCYCLINE MONOHYDRATE 50 MG CAPS	1	60	60	\$62.39	\$10.00	\$72.39	\$62.39	\$10.00	\$72.39	\$ 4.53	\$ 19.07	\$ 33.61	\$ 17.52	\$ 23.99	\$ 30.46
DULOXETINE HCL 30 MG CPEP	51	3,134	61	\$1,510.28	\$739.92	\$2,250.20	\$29.61	\$14.51	\$44.12	\$ 5.09	\$ 101.06	\$ 197.03	\$ 61.00	\$ 88.38	\$ 115.76
DULOXETINE HYDROCHLORIDE 20 MG CPEP	32	1,930	60	\$1,463.47	\$420.00	\$1,883.47	\$45.73	\$13.13	\$58.86	\$ 5.10	\$ 111.42	\$ 217.73	\$ 60.06	\$ 150.03	\$ 240.00
DULOXETINE HYDROCHLORIDE 30 MG CPEP	27	868	32	\$400.09	\$280.79	\$680.88	\$14.82	\$10.40	\$25.22	\$ 1.12	\$ 69.00	\$ 136.88	\$ 32.00	\$ 47.20	\$ 62.39
DULOXETINE HYDROCHLORIDE 40 MG CPEP	4	270	68	\$1,643.09	\$70.00	\$1,713.09	\$410.77	\$17.50	\$428.27	\$ 81.64	\$ 120.82	\$ 160.00	\$ 129.19	\$ 166.43	\$ 203.67

4 100 ml
bottle
Assumes 75
ml bottle x

0.9 (45/50) x
1 jar 50 g

0.6 (30/50) x
1 jar 50 g

.52 (52/100 ml) x
100 ml cost

Assumes 60 ml

DULOXETINE HYDROCHLORIDE 60 MG CPEP	162	10,710	66	\$6,384.52	\$2,230.00	\$8,614.52	\$39.41	\$13.77	\$53.18	\$	4.34	\$	125.06	\$	245.78	\$	70.38	\$	118.68	\$	166.98		
ESCITALOPRAM OXALATE 10 MG TABS	268	17,965	67	\$4,630.62	\$4,203.66	\$8,834.28	\$17.28	\$15.69	\$32.96	\$	2.57	\$	45.91	\$	89.24	\$	33.50	\$	56.63	\$	79.75		
ESCITALOPRAM OXALATE 20 MG TABS	169	10,272	61	\$3,735.50	\$2,525.60	\$6,261.10	\$22.10	\$14.94	\$37.05	\$	6.90	\$	45.44	\$	83.98	\$	30.50	\$	50.38	\$	70.25		
ESCITALOPRAM OXALATE 5 MG TABS	56	2,890	52	\$641.90	\$770.45	\$1,412.35	\$11.46	\$13.76	\$25.22	\$	8.93	\$	51.40	\$	93.86	\$	31.82	\$	47.93	\$	64.03		
ESTRADIOL 0.025 MG/24HR PTTW	1	24	24	\$247.90	\$20.00	\$267.90	\$247.90	\$20.00	\$267.90	\$	79.99	\$	159.57	\$	239.15	3 8-packs	N/A					Not clear	
ESTRADIOL 0.025 MG/24HR PTTWK	2	24	12	\$412.15	\$40.00	\$452.15	\$206.08	\$20.00	\$226.08	\$	65.20	\$	148.37	\$	231.54	3 4-packs	N/A					Not clear	
ESTRADIOL 0.0375 MG/24HR PTTW	9	152	17	\$1,302.89	\$140.00	\$1,442.89	\$144.77	\$15.56	\$160.32	\$	57.67	\$	141.59	\$	225.51	0.71	N/A					Not clear	
ESTRADIOL 0.05 MG/24HR PTTW	8	176	22	\$2,263.61	\$150.00	\$2,413.61	\$282.95	\$18.75	\$301.70	\$	74.78	\$	147.67	\$	220.55	0.92	N/A					Not clear	
ESTRADIOL 0.05 MG/24HR PTTWK	16	104	7	\$1,767.87	\$210.00	\$1,977.87	\$110.49	\$13.13	\$123.62	\$	40.31	\$	84.19	\$	128.07	0.875	N/A					Not clear	
ESTRADIOL 0.075 MG/24HR PTTW	9	184	20	\$1,537.43	\$160.00	\$1,697.43	\$170.83	\$17.78	\$188.60	\$	67.52	\$	127.82	\$	188.12	5 4-packs	N/A					Not clear	
ESTRADIOL 0.075 MG/24HR PTTWK	1	12	12	\$208.86	\$20.00	\$228.86	\$208.86	\$20.00	\$228.86	\$	65.12	\$	148.33	\$	231.54	3 4-packs	N/A					Not clear	
ESTRADIOL 0.1 MG/24HR PTTW	14	216	15	\$1,861.09	\$180.00	\$2,041.09	\$132.94	\$12.86	\$145.79	\$	53.66	\$	97.52	\$	141.38	0.94	N/A					Not clear	
ESTRADIOL 0.1 MG/24HR PTTWK	1	12	12	\$208.86	\$20.00	\$228.86	\$208.86	\$20.00	\$228.86	\$	65.20	\$	148.37	\$	231.54	3 4-packs	N/A					Not clear	
ESTRADIOL 0.1 MG/GM CREA	57	2,508	44	\$5,846.17	\$1,050.00	\$6,896.17	\$102.56	\$18.42	\$120.99	\$	15.87	\$	52.65	\$	89.42		\$	71.57	\$	87.77	\$	103.97	
ESTRADIOL 0.5 MG TABS	34	2,640	78	\$395.09	\$600.00	\$995.09	\$11.62	\$17.65	\$29.27	\$	3.47	\$	16.20	\$	28.92		\$	116.45	\$	127.34	\$	138.22	
ESTRADIOL 1 MG TABS	54	3,976	74	\$884.26	\$890.29	\$1,774.55	\$16.38	\$16.49	\$32.86	\$	5.58	\$	16.83	\$	28.07		\$	13.43	\$	17.27	\$	21.11	
ESTRADIOL 10 MCG TABS	10	144	14	\$2,498.62	\$135.00	\$2,633.62	\$249.86	\$13.50	\$263.36	\$	76.93	\$	117.68	\$	158.42		\$						
ESTRADIOL 2 MG TABS	33	2,700	82	\$566.61	\$526.30	\$1,092.91	\$17.17	\$15.95	\$33.12	\$	8.18	\$	19.88	\$	31.58		\$	15.13	\$	23.92	\$	32.70	
ESTRADIOL VALERATE 40 MG/ML OIL	2	10	5	\$401.01	\$40.00	\$441.01	\$200.51	\$20.00	\$220.51	\$	222.31	\$	698.16	\$	1,174.00		\$	125.59	\$	193.77	\$	261.95	
FAMOTIDINE 20 MG TABS	122	10,048	82	\$2,091.77	\$1,603.70	\$3,695.47	\$17.15	\$13.15	\$30.29	\$	6.34	\$	26.50	\$	46.65		\$	23.03	\$	32.17	\$	41.30	
FAMOTIDINE 40 MG TABS	123	8,429	69	\$2,850.88	\$1,895.58	\$4,746.46	\$23.18	\$15.41	\$38.59	\$	6.04	\$	42.78	\$	79.52		\$	17.95	\$	59.69	\$	101.43	
FAMOTIDINE 40 MG/5ML SUSR	14	800	57	\$2,031.77	\$150.00	\$2,181.77	\$145.13	\$10.71	\$155.84	\$	28.81	\$	47.00	\$	65.19	50 ml bottle x 1.14	NOT ENOUGH					Amt in bottle?	
FLOWFLEX COVID-19 ANTIGEN KIT	243	1,514	6	\$13,199.09	\$0.00	\$13,199.09	\$54.32	\$0.00	\$54.32	\$	N/A						\$						
FLUCELVAX QUADRIVALENT 20 SUSP	1	1	1	\$43.36	\$0.00	\$43.36	\$43.36	\$0.00	\$43.36	\$	24.99	\$	34.50	\$	44.00		\$						
FLUCELVAX QUADRIVALENT 20 0.5 ML SUSY	357	179	1	\$15,883.19	\$0.00	\$15,883.19	\$44.49	\$0.00	\$44.49	\$	24.99	\$	34.50	\$	44.00		\$						
FLUCONAZOLE 100 MG TABS	19	250	13	\$532.81	\$201.96	\$734.77	\$28.04	\$10.63	\$38.67	\$	2.12	\$	20.46	\$	38.80		\$	21.87	\$	33.14	\$	44.40	
FLUCONAZOLE 150 MG TABS	279	657	2	\$3,436.15	\$2,769.63	\$6,205.78	\$12.32	\$9.93	\$22.24	\$	4.40	\$	11.03	\$	17.66		\$	10.66	\$	13.01	\$	15.36	
FLUCONAZOLE 200 MG TABS	24	635	26	\$2,210.28	\$246.22	\$2,456.50	\$92.10	\$10.26	\$102.35	\$	8.58	\$	56.29	\$	104.00		\$	79.16	\$	119.85	\$	160.54	
FLUCONAZOLE 40 MG/ML SUSR	3	420	140	\$1,114.83	\$30.00	\$1,144.83	\$371.61	\$10.00	\$381.61	\$	54.34	\$	96.56	\$	138.78	140/35 = 4 bottles	N/A						
FLUCONAZOLE 50 MG TABS	1	2	2	\$0.00	\$5.45	\$5.45	\$0.00	\$5.45	\$5.45	\$	1.24	\$	7.17	\$	13.09		\$	3.88	\$	5.25	\$	6.61	
FLUOXETINE HCL 20 MG CAPS	87	5,497	63	\$1,045.46	\$1,207.16	\$2,252.62	\$12.02	\$13.88	\$25.89	\$	6.72	\$	29.52	\$	52.32		\$	28.98	\$	35.05	\$	41.11	
FLUOXETINE HCL 20 MG/5ML SOLN	6	870	145	\$633.38	\$60.00	\$693.38	\$105.56	\$10.00	\$115.56	\$	19.58	\$	47.61	\$	75.63	120 ml bottle x 1.21 (145/120ml)		\$	48.84	\$	62.07	\$	75.29
FLUOXETINE HYDROCHLORIDE 10 MG CAPS	53	3,090	58	\$645.19	\$733.46	\$1,378.65	\$12.17	\$13.84	\$26.01	\$	7.65	\$	35.95	\$	64.24		\$						
FLUOXETINE HYDROCHLORIDE 10 MG TABS	16	1,035	65	\$839.07	\$248.00	\$1,087.07	\$52.44	\$15.50	\$67.94	\$	8.43	\$	39.11	\$	69.78		\$	74.10	\$	378.30	\$	682.50	
FLUOXETINE HYDROCHLORIDE 20 MG CAPS	11	930	85	\$208.87	\$130.00	\$338.87	\$18.99	\$11.82	\$30.81	\$	9.98	\$	39.99	\$	70.00		\$						
FLUOXETINE HYDROCHLORIDE 20 MG TABS	21	1,076	51	\$2,035.56	\$280.00	\$2,315.56	\$96.93	\$13.33	\$110.26	\$	7.33	\$	35.60	\$	63.87		\$	881.33	\$	928.31	\$	975.28	

FLUOXETINE HYDROCHLORIDE 40 MG CAPS	101	6,157	61	\$2,817.60	\$1,370.94	\$4,188.54	\$27.90	\$13.57	\$41.47	\$	0.98	\$	44.44	\$	87.90				N/A						
FLUOXETINE HYDROCHLORIDE 60 MG TABS	18	840	47	\$4,383.95	\$230.00	\$4,613.95	\$243.55	\$12.78	\$256.33	\$	26.28	\$	259.69	\$	493.10	\$	60.20	\$	97.35	\$	134.49				
FLUTICASON PROPRIONATE 0.005 % OINT	1	60	60	\$34.28	\$10.00	\$44.28	\$34.28	\$10.00	\$44.28	\$	10.57	\$	28.29	\$	46.01	\$	26.38	\$	29.69	\$	32.99				
FLUTICASON PROPRIONATE 50 MCG/ACT SUSP	482	9,584	20	\$13,405.36	\$6,460.00	\$19,865.36	\$27.81	\$13.40	\$41.21	\$	1.02	\$	15.07	\$	29.12				N/A						
FLUTICASON PROPRIONATE NA 50 MCG/ACT SUSP	7	111	16	\$45.20	\$77.67	\$122.87	\$6.46	\$11.10	\$17.55	\$	0.81	\$	14.97	\$	29.12				\$	5.22	\$	6.94	\$	8.66	
FLUTICASON PROPRIONATE/SA 100-50 MCG/ACT AEPB	17	1,380	81	\$5,731.43	\$200.00	\$5,931.43	\$337.14	\$11.76	\$348.91	\$	99.52	\$	135.44	\$	171.36				\$	86.81	\$	171.66	\$	256.51	
FLUTICASON PROPRIONATE/SA 113-14 MCG/ACT AEPB	2	2	1	\$221.86	\$20.00	\$241.86	\$110.93	\$10.00	\$120.93	\$			N/A	\$					\$	101.33	\$	117.29	\$	133.24	
FLUTICASON PROPRIONATE/SA 232-14 MCG/ACT AEPB	5	5	1	\$456.20	\$50.00	\$506.20	\$91.24	\$10.00	\$101.24	\$			N/A	\$					\$	128.58	\$	130.91	\$	133.24	
FLUTICASON PROPRIONATE/SA 250-50 MCG/ACT AEPB	66	5,640	85	\$29,552.30	\$800.00	\$30,352.30	\$447.76	\$12.12	\$459.88	\$	128.93	\$	175.27	\$	221.61				\$	107.60	\$	147.06	\$	186.51	
FLUTICASON PROPRIONATE/SA 500-50 MCG/ACT AEPB	17	1,140	67	\$8,680.46	\$180.00	\$8,860.46	\$510.62	\$10.59	\$521.20	\$	100.29	\$	137.25	\$	174.20				\$	160.62	\$	207.95	\$	255.28	
FLUTICASON PROPRIONATE/SA 55-14 MCG/ACT AEPB	1	1	1	\$110.93	\$10.00	\$120.93	\$110.93	\$10.00	\$120.93	\$			N/A	\$					\$	101.69	\$	117.47	\$	133.24	
FREESTYLE FREEDOM LITE w/Device KIT	2	2	1	\$16.30	\$17.53	\$33.83	\$8.15	\$8.77	\$16.92	\$			N/A	\$					\$					N/A	
FREESTYLE LANCETS MISC	55	5,800	105	\$360.40	\$139.31	\$499.71	\$6.55	\$2.53	\$9.09	\$			N/A	\$					\$					N/A	
FREESTYLE LIBRE 14 DAY/SE MISC	85	202	2	\$0.00	\$12,627.67	\$12,627.67	\$0.00	\$148.56	\$148.56	\$	140.50	\$	142.57	\$	144.63				\$					N/A	
FREESTYLE LIBRE 2/READER/ DEVI	5	5	1	\$0.00	\$362.00	\$362.00	\$0.00	\$72.40	\$72.40	\$	77.40	\$	80.56	\$	83.71				\$					N/A	
FREESTYLE LIBRE 2/SENSOR/ MISC	151	372	2	\$0.00	\$23,544.21	\$23,544.21	\$0.00	\$155.92	\$155.92	\$	136.68	\$	141.12	\$	145.55				\$					N/A	
FREESTYLE LITE BLOOD GLUC w/Device KIT	21	21	1	\$198.88	\$150.45	\$349.33	\$9.47	\$7.16	\$16.63	\$			N/A	\$					\$					N/A	
FREESTYLE LITE TEST STRIP STRP	98	10,350	106	\$13,544.30	\$1,140.00	\$14,684.30	\$138.21	\$11.63	\$149.84	\$			N/A	\$					\$					N/A	
FREESTYLE TEST STRIPS STRP	1	50	50	\$75.04	\$0.00	\$75.04	\$75.04	\$0.00	\$75.04	\$			N/A	\$					\$					N/A	
GABAPENTIN 100 MG CAPS	143	15,802	111	\$2,494.09	\$1,702.64	\$4,196.73	\$17.44	\$11.91	\$29.35	\$	5.64	\$	15.37	\$	25.09				\$	15.01	\$	18.91	\$	22.81	
GABAPENTIN 300 MG CAPS	285	28,911	101	\$6,314.95	\$3,415.34	\$9,730.29	\$22.16	\$11.98	\$34.14	\$	5.02	\$	17.26	\$	29.50				\$	15.08	\$	21.69	\$	28.30	
GABAPENTIN 400 MG CAPS	28	4,140	148	\$1,268.61	\$370.00	\$1,638.61	\$45.31	\$13.21	\$58.52	\$	6.01	\$	37.71	\$	69.40				\$	27.45	\$	46.39	\$	65.33	
GABAPENTIN 600 MG TABS	112	13,950	125	\$6,894.27	\$1,390.00	\$8,284.27	\$61.56	\$12.41	\$73.97	\$	11.13	\$	50.16	\$	89.19				\$	32.01	\$	59.84	\$	87.67	
GABAPENTIN 800 MG TABS	25	2,430	97	\$1,437.02	\$280.00	\$1,717.02	\$57.48	\$11.20	\$68.68	\$	6.98	\$	45.40	\$	83.81				\$					N/A	
HYDROCHLOROTHIAZIDE 12.5 MG CAPS	70	5,985	86	\$567.34	\$1,203.15	\$1,770.49	\$8.10	\$17.19	\$25.29	\$	2.44	\$	16.58	\$	30.72				\$	11.18	\$	18.88	\$	26.58	
HYDROCHLOROTHIAZIDE 12.5 MG TABS	125	7,882	63	\$871.51	\$1,831.42	\$2,702.93	\$6.97	\$14.65	\$21.62	\$	3.42	\$	14.32	\$	25.21				\$	8.19	\$	13.98	\$	19.77	
HYDROCHLOROTHIAZIDE 25 MG TABS	250	17,125	69	\$0.00	\$1,268.74	\$1,268.74	\$0.00	\$5.07	\$5.07	\$	3.45	\$	9.07	\$	14.68				\$	7.94	\$	8.46	\$	8.97	
HYDROCHLOROTHIAZIDE 50 MG TABS	18	1,380	77	\$0.00	\$171.96	\$171.96	\$0.00	\$9.55	\$9.55	\$	2.34	\$	9.65	\$	16.95				\$	6.17	\$	25.03	\$	43.89	
HYDROCODONE BITARTRATE ER 15 MG CP12	6	360	60	\$3,056.70	\$60.00	\$3,116.70	\$509.45	\$10.00	\$519.45	\$	157.93	\$	364.97	\$	572.00				\$	482.35	\$	482.35	\$	482.35	
HYDROCODONE BITARTRATE/AC 10-325 MG TABS	410	36,356	89	\$19,725.74	\$4,015.36	\$23,741.10	\$48.11	\$9.79	\$57.91	\$	18.52	\$	27.93	\$	37.33									NOT ENOUGH INFO	Doesn't list dosage of hydrocodone
HYDROCODONE BITARTRATE/AC 5-300 MG TABS	7	840	120	\$1,181.71	\$70.00	\$1,251.71	\$168.82	\$10.00	\$178.82	\$	38.21	\$	160.09	\$	281.97									NOT ENOUGH INFO	Doesn't list dosage of hydrocodone

HYDROCODONE BITARTRATE/AC 5-325 MG TABS	420	16,005	38	\$5,177.11	\$3,762.97	\$8,940.08	\$12.33	\$8.96	\$21.29	\$	10.05	\$	19.55	\$	29.04	NOT ENOUGH INFO	Doesn't list dosage of hydrocodone						
HYDROCODONE BITARTRATE/AC 7.5-300 MG TABS	11	462	42	\$940.39	\$110.00	\$1,050.39	\$85.49	\$10.00	\$95.49	\$	19.97	\$	68.84	\$	117.70	NOT ENOUGH INFO	Doesn't list dosage of hydrocodone						
HYDROCODONE BITARTRATE/AC 7.5-325 MG TABS	4	208	52	\$78.48	\$24.66	\$103.14	\$19.62	\$6.17	\$25.79	\$	11.65	\$	26.84	\$	42.02	NOT ENOUGH INFO	Doesn't list dosage of hydrocodone						
HYDROCODONE BITARTRATE/AC 7.5-325 MG/15ML SOLN	1	82	82	\$0.00	\$8.99	\$8.99	\$0.00	\$8.99	\$8.99	\$	7.10	\$	12.70	\$	18.29	82 ml (207/240 ml) 0.86 x 2 bottles	NOT ENOUGH INFO	Doesn't list dosage of hydrocodone					
IBUPROFEN 100 MG/5ML SUSP	14	2,904	207	\$35.76	\$136.30	\$172.06	\$2.55	\$9.74	\$12.29	\$	3.80	\$	8.26	\$	12.72		\$	0.17	\$	1.63	\$	3.08	
IBUPROFEN 400 MG TABS	30	1,294	43	\$104.94	\$266.45	\$371.39	\$3.50	\$8.88	\$12.38	\$	3.87	\$	11.74	\$	19.61		\$	10.12	\$	12.00	\$	13.88	
IBUPROFEN 600 MG TABS	254	10,205	40	\$1,340.78	\$2,431.21	\$3,771.99	\$5.28	\$9.57	\$14.85	\$	3.75	\$	11.54	\$	19.32		\$	8.00	\$	10.18	\$	12.35	
IBUPROFEN 800 MG TABS	442	25,992	59	\$6,857.41	\$4,551.47	\$11,408.88	\$15.51	\$10.30	\$25.81	\$	4.86	\$	14.99	\$	25.11		\$	10.97	\$	16.26	\$	21.55	
LEVOTHYROXINE SODIUM 100 MCG TABS	92	7,305	79	\$1,417.77	\$1,623.00	\$3,040.77	\$15.41	\$17.64	\$33.05	\$	5.97	\$	20.97	\$	35.97		\$	14.88	\$	19.92	\$	24.95	
LEVOTHYROXINE SODIUM 112 MCG TABS	82	6,444	79	\$1,557.76	\$1,473.37	\$3,031.13	\$19.00	\$17.97	\$36.97	\$	5.81	\$	20.55	\$	35.28		\$	15.80	\$	47.40	\$	79.00	
LEVOTHYROXINE SODIUM 125 MCG TABS	95	7,148	75	\$1,629.74	\$1,642.03	\$3,271.77	\$17.16	\$17.28	\$34.44	\$	6.09	\$	22.24	\$	38.38		\$	12.92	\$	43.96	\$	75.00	
LEVOTHYROXINE SODIUM 13 MCG CAPS	1	30	30	\$115.83	\$10.00	\$125.83	\$115.83	\$10.00	\$125.83	\$	115.92	\$	127.54	\$	139.16		\$						
LEVOTHYROXINE SODIUM 137 MCG TABS	60	3,996	67	\$807.37	\$977.93	\$1,785.30	\$13.46	\$16.30	\$29.76	\$	8.04	\$	19.85	\$	31.65		\$	19.00	\$	28.60	\$	38.19	
LEVOTHYROXINE SODIUM 150 MCG TABS	60	4,525	75	\$1,068.82	\$1,025.00	\$2,093.82	\$17.81	\$17.08	\$34.90	\$	8.46	\$	24.32	\$	40.17		\$	18.07	\$	159.04	\$	300.00	
LEVOTHYROXINE SODIUM 175 MCG TABS	35	2,577	74	\$771.77	\$608.43	\$1,380.20	\$22.05	\$17.38	\$39.43	\$	10.02	\$	26.26	\$	42.50		\$	18.87	\$	25.12	\$	31.36	
LEVOTHYROXINE SODIUM 200 MCG TABS	39	2,742	70	\$871.23	\$620.00	\$1,491.23	\$22.34	\$15.90	\$38.24	\$	12.09	\$	25.38	\$	38.67		\$	17.82	\$	32.36	\$	46.90	
LEVOTHYROXINE SODIUM 25 MCG TABS	141	9,785	69	\$1,112.50	\$2,198.17	\$3,310.67	\$7.89	\$15.59	\$23.48	\$	3.88	\$	17.23	\$	30.58		\$	12.82	\$	29.53	\$	46.23	
LEVOTHYROXINE SODIUM 300 MCG TABS	3	138	46	\$32.39	\$50.58	\$82.97	\$10.80	\$16.86	\$27.66	\$	3.50	\$	20.22	\$	36.93		\$	5.98	\$	12.56	\$	19.14	
LEVOTHYROXINE SODIUM 50 MCG CAPS	6	210	35	\$752.78	\$70.00	\$822.78	\$125.46	\$11.67	\$137.13	\$	139.10	\$	153.05	\$	166.99	35/30 = 1.2 x 1 box	\$						
LEVOTHYROXINE SODIUM 50 MCG TABS	179	12,945	72	\$2,071.70	\$2,994.60	\$5,066.30	\$11.57	\$16.73	\$28.30	\$	7.73	\$	18.26	\$	28.79		\$	14.59	\$	19.84	\$	25.08	
LEVOTHYROXINE SODIUM 75 MCG CAPS	1	90	90	\$354.99	\$20.00	\$374.99	\$354.99	\$20.00	\$374.99	\$	343.52	\$	373.71	\$	403.89	3 boxes	\$						
LEVOTHYROXINE SODIUM 75 MCG TABS	155	11,340	73	\$2,092.63	\$2,618.96	\$4,711.59	\$13.50	\$16.90	\$30.40	\$	7.22	\$	20.09	\$	32.96		\$	12.99	\$	27.30	\$	41.61	
LEVOTHYROXINE SODIUM 88 MCG TABS	65	5,250	81	\$980.65	\$1,173.00	\$2,153.65	\$15.09	\$18.05	\$33.13	\$	8.19	\$	22.47	\$	36.74		\$	20.13	\$	50.57	\$	81.00	
LISINAPRIL 10 MG TABS	310	22,135	71	\$1,991.34	\$4,931.29	\$6,922.63	\$6.42	\$15.91	\$22.33	\$	7.00	\$	17.44	\$	27.87		\$	14.02	\$	21.21	\$	28.40	
LISINAPRIL 2.5 MG TABS	42	3,285	78	\$615.23	\$751.89	\$1,367.12	\$14.65	\$17.90	\$32.55	\$	2.49	\$	12.73	\$	22.97		\$	10.14	\$	16.51	\$	22.87	
LISINAPRIL 20 MG TABS	365	27,897	76	\$3,298.11	\$5,828.83	\$9,126.94	\$9.04	\$15.97	\$25.01	\$	4.90	\$	17.67	\$	30.44		\$	8.36	\$	22.06	\$	35.75	
LISINAPRIL 30 MG TABS	39	2,490	64	\$638.12	\$604.66	\$1,242.78	\$16.36	\$15.50	\$31.87	\$	7.64	\$	20.97	\$	34.30		\$	8.32	\$	22.45	\$	36.57	
LISINAPRIL 40 MG TABS	203	15,623	77	\$3,776.85	\$3,568.11	\$7,344.96	\$18.61	\$17.58	\$36.18	\$	7.04	\$	23.49	\$	39.94		\$	21.25	\$	31.68	\$	42.10	
LISINAPRIL 5 MG TABS	119	9,519	80	\$766.53	\$1,987.21	\$2,753.74	\$6.44	\$16.70	\$23.14	\$	4.96	\$	17.23	\$	29.50		\$	10.40	\$	23.26	\$	36.12	
LISINAPRIL/HYDROCHLOROTHI 10-12.5 MG TABS	62	4,375	71	\$807.99	\$954.87	\$1,762.86	\$13.03	\$15.40	\$28.43	\$	5.72	\$	17.96	\$	30.19		\$						
LISINAPRIL/HYDROCHLOROTHI 20-12.5 MG TABS	127	11,340	89	\$2,705.43	\$2,207.92	\$4,913.35	\$21.30	\$17.39	\$38.69	\$	5.22	\$	22.39	\$	39.56		\$						
LISINAPRIL/HYDROCHLOROTHI 20-25 MG TABS	59	4,140	70	\$945.13	\$922.60	\$1,867.73	\$16.02	\$15.64	\$31.66	\$	6.32	\$	18.68	\$	31.04		\$						
LOSARTAN POTASSIUM 100 MG TABS	237	18,064	76	\$8,803.08	\$4,195.24	\$12,998.32	\$37.14	\$17.70	\$54.85	\$	2.98	\$	36.70	\$	70.41		\$	22.80	\$	46.82	\$	70.84	
LOSARTAN POTASSIUM 25 MG TABS	124	9,120	74	\$2,037.08	\$2,113.35	\$4,150.43	\$16.43	\$17.04	\$33.47	\$	4.61	\$	22.96	\$	41.31		\$	20.57	\$	31.83	\$	43.09	
LOSARTAN POTASSIUM 50 MG TABS	247	21,450	87	\$6,508.23	\$4,282.27	\$10,790.50	\$26.35	\$17.34	\$43.69	\$	3.59	\$	32.90	\$	62.21		\$	26.10	\$	45.96	\$	65.82	
LOSARTAN POTASSIUM/HYDROC 100-12.5 MG TABS	70	4,500	64	\$3,072.41	\$1,090.00	\$4,162.41	\$43.89	\$15.57	\$59.46	\$	5.70	\$	35.27	\$	64.83		\$	7.04	\$	27.90	\$	48.75	Assumes 100 mg

LOSARTAN POTASSIUM/HYDROC 100-25 MG TABS	39	3,030	78	\$2,104.50	\$700.00	\$2,804.50	\$53.96	\$17.95	\$71.91	\$ 7.04	\$ 41.45	\$ 75.85	\$	27.01	\$	46.98	\$	66.95	Assumes 100 mg Does not have 50 mg option
LOSARTAN POTASSIUM/HYDROC 50-12.5 MG TABS	32	2,215	69	\$1,438.44	\$515.00	\$1,953.44	\$44.95	\$16.09	\$61.05	\$ 11.42	\$ 33.76	\$ 56.10	\$	N/A					
METFORMIN HYDROCHLORIDE 1000 MG TABS	349	48,630	139	\$5,468.25	\$5,548.13	\$11,016.38	\$15.67	\$15.90	\$31.57	\$ 6.74	\$ 22.05	\$ 37.35	\$	N/A					
METFORMIN HYDROCHLORIDE 500 MG TABS	387	58,985	152	\$5,331.45	\$5,935.45	\$11,266.90	\$13.78	\$15.34	\$29.11	\$ 6.94	\$ 16.45	\$ 25.96	\$	N/A					
METFORMIN HYDROCHLORIDE 850 MG TABS	40	4,620	116	\$447.14	\$538.53	\$985.67	\$11.18	\$13.46	\$24.64	\$ 3.43	\$ 16.24	\$ 29.04	\$	N/A					
METFORMIN HYDROCHLORIDE E 500 MG TB24	261	49,834	191	\$10,996.24	\$4,458.37	\$15,454.61	\$42.13	\$17.08	\$59.21	\$ 13.56	\$ 29.72	\$ 45.88	\$	N/A					
METFORMIN HYDROCHLORIDE E 750 MG TB24	43	4,440	103	\$1,457.83	\$651.47	\$2,109.30	\$33.90	\$15.15	\$49.05	\$ 2.71	\$ 22.14	\$ 41.56	\$	N/A					
METOPROLOL SUCCINATE ER 100 MG TB24	88	7,846	89	\$4,291.73	\$1,630.00	\$5,921.73	\$48.77	\$18.52	\$67.29	\$ 11.46	\$ 30.60	\$ 49.73	\$	31.71	\$	44.53	\$	57.35	
METOPROLOL SUCCINATE ER 200 MG TB24	10	855	86	\$934.35	\$170.00	\$1,104.35	\$93.44	\$17.00	\$110.44	\$ 11.99	\$ 45.59	\$ 79.18	\$	N/A					
METOPROLOL SUCCINATE ER 25 MG TB24	222	16,393	74	\$5,266.08	\$3,582.34	\$8,848.42	\$23.72	\$16.14	\$39.86	\$ 6.29	\$ 19.62	\$ 32.95	\$	19.48	\$	27.71	\$	35.94	
METOPROLOL SUCCINATE ER 50 MG TB24	242	20,251	84	\$6,313.37	\$4,115.55	\$10,428.92	\$26.09	\$17.01	\$43.09	\$ 7.68	\$ 23.78	\$ 39.88	\$	N/A					
METOPROLOL TARTRATE 100 MG TABS	26	2,910	112	\$392.99	\$342.00	\$734.99	\$15.12	\$13.15	\$28.27	\$ 2.70	\$ 17.72	\$ 32.73	\$	22.93	\$	235.47	\$	448.00	
METOPROLOL TARTRATE 25 MG TABS	82	7,710	94	\$424.24	\$1,040.57	\$1,464.81	\$5.17	\$12.69	\$17.86	\$ 2.34	\$ 11.48	\$ 20.62	\$	10.17	\$	193.09	\$	376.00	
METOPROLOL TARTRATE 50 MG TABS	64	7,762	121	\$708.25	\$922.13	\$1,630.38	\$11.07	\$14.41	\$25.47	\$ 2.64	\$ 14.87	\$ 27.09	\$	7.26	\$	17.08	\$	26.89	
MODERNA COVID-19 VACCINE 100 MCG/0.5ML SUSP	76	20	0	\$3,040.00	\$0.00	\$3,040.00	\$40.00	\$0.00	\$40.00		N/A		\$	N/A					
MODERNA COVID-19 VACCINE 50 MCG/0.5ML SUSP	1	0	0	\$40.00	\$0.00	\$40.00	\$40.00	\$0.00	\$40.00		N/A		\$	N/A					
MODERNA COVID-19 VACCINE/ 50 MCG/0.5ML	2	1	1	\$80.00	\$0.00	\$80.00	\$40.00	\$0.00	\$40.00		N/A		\$	N/A					
MODERNA COVID-19 VACCINE/ 50 MCG/0.5ML SUSP	181	91	1	\$7,240.00	\$0.00	\$7,240.00	\$40.00	\$0.00	\$40.00		N/A		\$	N/A					
MONTELUKAST SODIUM 10 MG TABS	458	26,942	59	\$7,984.97	\$6,781.19	\$14,766.16	\$17.43	\$14.81	\$32.24	\$ 3.65	\$ 48.65	\$ 93.64	\$	34.65	\$	62.44	\$	90.23	
MONTELUKAST SODIUM 4 MG CHEW	26	884	34	\$403.12	\$280.00	\$683.12	\$15.50	\$10.77	\$26.27	\$ 3.39	\$ 28.48	\$ 53.57	\$	N/A					No chewables
MONTELUKAST SODIUM 4 MG PACK	5	150	30	\$641.02	\$50.00	\$691.02	\$128.20	\$10.00	\$138.20	\$ 23.48	\$ 39.33	\$ 55.18	\$	N/A					No selection for packs
MONTELUKAST SODIUM 5 MG CHEW	52	2,730	53	\$1,191.98	\$720.00	\$1,911.98	\$22.92	\$13.85	\$36.77	\$ 2.90	\$ 39.92	\$ 76.93	\$	N/A					No chewables
NITROFURANTOIN MACROCRYST 100 MG CAPS	11	192	17	\$402.77	\$100.00	\$502.77	\$36.62	\$9.09	\$45.71	\$ 4.35	\$ 15.72	\$ 27.08	\$	N/A					
NITROFURANTOIN MACROCRYST 50 MG CAPS	6	220	37	\$258.74	\$100.00	\$358.74	\$43.12	\$16.67	\$59.79		N/A	Only 100 mg available	\$	N/A					
NITROFURANTOIN MONOHYDRAT 100 MG CAPS	239	3,437	14	\$6,657.39	\$2,417.76	\$9,075.15	\$27.86	\$10.12	\$37.97	\$ 3.27	\$ 13.70	\$ 24.12	\$	N/A					
OMEPRAZOLE 20 MG CPDR	315	20,046	64	\$3,439.30	\$4,872.92	\$8,312.22	\$10.92	\$15.47	\$26.39	\$ 3.48	\$ 41.54	\$ 79.59	\$	31.87	\$	49.11	\$	66.35	
OMEPRAZOLE 20 MG TBEC	19	1,064	56	\$375.66	\$250.00	\$625.66	\$19.77	\$13.16	\$32.93	\$ 9.18	\$ 25.11	\$ 41.04	\$	N/A					
OMEPRAZOLE 40 MG CPDR	423	28,786	68	\$8,222.42	\$6,984.69	\$15,207.11	\$19.44	\$16.51	\$35.95	\$ 5.02	\$ 69.51	\$ 134.00	\$	7.50	\$	12.87	\$	18.23	
OMEPRAZOLE DR 40 MG CPDR	14	780	56	\$144.80	\$200.00	\$344.80	\$10.34	\$14.29	\$24.63	\$ 4.22	\$ 58.11	\$ 112.00	\$	28.00	\$	68.24	\$	108.48	
ONDANSETRON HCL 4 MG/5ML SOLN	11	370	34	\$417.50	\$110.00	\$527.50	\$37.95	\$10.00	\$47.95	\$ 11.45	\$ 28.04	\$ 44.63	\$						0.68 (34/50) x 50 ml bottle
ONDANSETRON HYDROCHLORIDE 4 MG TABS	99	1,941	20	\$1,165.75	\$964.83	\$2,130.58	\$11.78	\$9.75	\$21.52	\$ 3.93	\$ 67.47	\$ 131.00	\$	39.36	\$	61.88	\$	84.40	

ONDANSETRON HYDROCHLORIDE 8 MG TABS	60	1,154	19	\$708.31	\$570.81	\$1,279.12	\$11.81	\$9.51	\$21.32	\$	3.64	\$	102.82	\$	202.00	\$	80.90	\$	125.52	\$	170.13				
ONDANSETRON ODT 4 MG TBDP	187	2,728	15	\$2,924.52	\$1,809.60	\$4,734.12	\$15.64	\$9.68	\$25.32	\$	3.27	\$	48.59	\$	93.90	\$		\$	N/A	\$					
ONDANSETRON ODT 8 MG TBDP	82	1,306	16	\$1,697.43	\$813.34	\$2,510.77	\$20.70	\$9.92	\$30.62	\$	3.56	\$	51.52	\$	99.47	\$		\$	N/A	\$					
ONETOUCH DELICA LANCETS E MISC	1	100	100	\$9.36	\$0.00	\$9.36	\$9.36	\$0.00	\$9.36	\$	13.15	\$	15.51	\$	17.86	\$		\$	N/A	\$					
ONETOUCH DELICA LANCETS F MISC	1	100	100	\$0.00	\$9.36	\$9.36	\$0.00	\$9.36	\$9.36	\$	8.15	\$	13.01	\$	17.86	\$		\$	N/A	\$					
ONETOUCH DELICA PLUS LANC MISC	76	8,902	117	\$669.34	\$139.85	\$809.19	\$8.81	\$1.84	\$10.65	\$	15.23	\$	17.50	\$	19.76	\$		\$	N/A	\$					
ONETOUCH ULTRA STRP	132	15,325	116	\$19,131.83	\$1,100.00	\$20,231.83	\$144.94	\$8.33	\$153.27	\$	110.16	\$	127.56	\$	144.96	\$		\$	N/A	\$					
ONETOUCH ULTRA 2 w/Device KIT	8	8	1	\$153.80	\$40.00	\$193.80	\$19.23	\$5.00	\$24.23	\$	19.29	\$	26.67	\$	34.04	\$		\$	N/A	\$					
ONETOUCH ULTRASOFT LANCET MISC	7	700	100	\$47.84	\$17.52	\$65.36	\$6.83	\$2.50	\$9.34	\$	13.60	\$	15.94	\$	18.27	\$		\$	N/A	\$					
ONETOUCH VERIO FLEX BLOOD w/Device KIT	2	2	1	\$38.72	\$0.00	\$38.72	\$19.36	\$0.00	\$19.36	\$	21.51	\$	25.20	\$	28.88	\$		\$	N/A	\$					
ONETOUCH VERIO REFLECT w/Device KIT	8	8	1	\$155.85	\$40.00	\$195.85	\$19.48	\$5.00	\$24.48	\$		\$	N/A	\$		\$		\$	N/A	\$					
ONETOUCH VERIO TEST STRIP STRP	95	12,050	127	\$7,490.39	\$783.92	\$8,274.31	\$78.85	\$8.25	\$87.10	\$	98.58	\$	104.62	\$	110.66	\$		\$	N/A	\$					
OZEMPIC 2 MG/1.5ML SOPN	202	390	2	\$227,202.58	\$5,170.00	\$232,372.58	\$1,124.77	\$25.59	\$1,150.36	\$	478.12	\$	486.61	\$	495.09	\$		\$	N/A	\$	Only syringe avail				
OZEMPIC 4 MG/3ML SOPN	246	1,056	4	\$306,317.64	\$5,998.59	\$312,316.23	\$1,245.19	\$24.38	\$1,269.58	\$	956.23	\$	973.20	\$	990.17	\$		\$	N/A	\$	Only syringe avail				
OZEMPIC 8 MG/3ML SOPN	29	108	4	\$31,642.19	\$660.00	\$32,302.19	\$1,091.11	\$22.76	\$1,113.87	\$	956.23	\$	973.20	\$	990.17	\$		\$	N/A	\$	Only syringe avail				
PANTOPRAZOLE SODIUM 20 MG TBEC	56	3,630	65	\$993.31	\$889.63	\$1,882.94	\$17.74	\$15.89	\$33.62	\$	2.04	\$	48.97	\$	95.89	\$		\$		\$	31.13	\$	63.24	\$	95.35
PANTOPRAZOLE SODIUM 40 MG PACK	1	30	30	\$408.92	\$10.00	\$418.92	\$408.92	\$10.00	\$418.92	\$	98.93	\$	272.25	\$	445.57	\$		\$		\$					
PANTOPRAZOLE SODIUM 40 MG TBEC	391	27,624	71	\$8,881.06	\$6,491.68	\$15,372.74	\$22.71	\$16.60	\$39.32	\$	4.56	\$	46.05	\$	87.54	\$		\$		\$	49.70	\$	65.40	\$	81.10
PANTOPRAZOLE SODIUM DR 20 MG TBEC	2	60	30	\$0.00	\$5.06	\$5.06	\$0.00	\$2.53	\$2.53	\$		\$	N/A	\$		\$		\$							
PFIZER-BIONTECH COVID-19 10 MCG/0.2ML SUSP	25	5	0	\$1,000.00	\$0.00	\$1,000.00	\$40.00	\$0.00	\$40.00	\$		\$	N/A	\$		\$		\$							
PFIZER-BIONTECH COVID-19 30 MCG/0.3ML SUSP	568	170	0	\$22,720.00	\$0.00	\$22,720.00	\$40.00	\$0.00	\$40.00	\$		\$	N/A	\$		\$		\$							
PREDNISON 1 MG TABS	15	2,070	138	\$287.94	\$207.87	\$495.81	\$19.20	\$13.86	\$33.05	\$	5.49	\$	20.78	\$	36.07	\$		\$		\$	15.86	\$	17.37	\$	18.88
PREDNISON 10 MG (21) TBPK	1	21	21	\$14.31	\$10.00	\$24.31	\$14.31	\$10.00	\$24.31	\$	6.06	\$	19.08	\$	32.10	\$		\$							
PREDNISON 10 MG TABS	123	4,062	33	\$703.60	\$933.79	\$1,637.39	\$5.72	\$7.59	\$13.31	\$	4.17	\$	11.48	\$	18.79	\$		\$			12.90	\$	14.04	\$	15.18
PREDNISON 2.5 MG TABS	10	780	78	\$18.19	\$95.84	\$114.03	\$1.82	\$9.58	\$11.40	\$	4.82	\$	12.72	\$	20.62	\$		\$			10.08	\$	12.40	\$	14.72
PREDNISON 20 MG TABS	335	3,615	11	\$339.94	\$1,516.15	\$1,856.09	\$1.01	\$4.53	\$5.54	\$	2.91	\$	10.10	\$	17.28	\$		\$			5.95	\$	6.99	\$	8.02
PREDNISON 5 MG TABS	86	5,157	60	\$413.54	\$914.45	\$1,327.99	\$4.81	\$10.63	\$15.44	\$	6.38	\$	15.78	\$	25.17	\$		\$							
PREDNISON 5 MG/5ML SOLN	1	150	150	\$89.40	\$10.00	\$99.40	\$89.40	\$10.00	\$99.40	\$	38.67	\$	76.84	\$	115.00	\$		\$							
PREDNISON 50 MG TABS	10	78	8	\$0.00	\$35.77	\$35.77	\$0.00	\$3.58	\$3.58	\$	4.92	\$	10.96	\$	17.00	\$		\$			5.78	\$	6.06	\$	6.34
ROSUVASTATIN CALCIUM 10 MG TABS	199	14,527	73	\$7,247.17	\$290.00	\$7,537.17	\$36.42	\$1.46	\$37.88	\$	6.25	\$	89.63	\$	173.00	\$		\$			56.38	\$	109.62	\$	162.86
ROSUVASTATIN CALCIUM 20 MG TABS	158	12,780	81	\$4,931.45	\$2,905.00	\$7,836.45	\$31.21	\$18.39	\$49.60	\$	6.18	\$	98.59	\$	191.00	\$		\$			35.44	\$	106.69	\$	177.93
ROSUVASTATIN CALCIUM 40 MG TABS	114	9,034	79	\$5,024.59	\$2,080.00	\$7,104.59	\$44.08	\$18.25	\$62.32	\$	9.11	\$	98.06	\$	187.00	\$		\$			23.54	\$	98.68	\$	173.82
ROSUVASTATIN CALCIUM 5 MG TABS	99	7,495	76	\$3,642.47	\$320.00	\$3,962.47	\$36.79	\$3.23	\$40.02	\$	4.98	\$	89.49	\$	174.00	\$		\$			17.64	\$	106.90	\$	196.16
SERTRALINE HCL 25 MG TABS	77	4,132	54	\$1,052.45	\$1,022.97	\$2,075.42	\$13.67	\$13.29	\$26.95	\$	7.39	\$	27.86	\$	48.33	\$		\$			16.20	\$	29.30	\$	42.40
SERTRALINE HCL 50 MG TABS	293	16,202	55	\$3,374.88	\$4,012.53	\$7,387.41	\$11.52	\$13.69	\$25.21	\$	8.15	\$	28.40	\$	48.64	\$		\$			14.33	\$	30.59	\$	46.84
SERTRALINE HYDROCHLORIDE 100 MG TABS	321	23,255	72	\$6,365.39	\$4,683.13	\$11,048.52	\$19.83	\$14.59	\$34.42	\$	4.20	\$	89.39	\$	174.58	\$		\$			21.60	\$	42.19	\$	62.78
SERTRALINE HYDROCHLORIDE 150 MG CAPS	3	210	70	\$953.95	\$50.00	\$1,003.95	\$317.98	\$16.67	\$334.65	\$	136.00	\$	273.98	\$	411.96	\$		\$			352.80	\$	358.45	\$	364.09

SERTRALINE HYDROCHLORIDE 200 MG CAPS	2	180	90	\$818.30	\$40.00	\$858.30	\$409.15	\$20.00	\$429.15	\$	184.07	\$	353.61	\$	523.14	\$	452.17	\$	459.29	\$	466.40	
TRAMADOL HCL 50 MG TABS	220	10,973	50	\$2,406.04	\$1,385.03	\$3,791.07	\$10.94	\$6.30	\$17.23	\$	10.24	\$	15.51	\$	20.78	\$	9.83	\$	14.19	\$	18.55	
TRAMADOL HCL ER 100 MG TB24	18	640	36	\$1,706.19	\$200.00	\$1,906.19	\$94.79	\$11.11	\$105.90	\$	35.70	\$	89.62	\$	143.53	\$	54.69	\$	66.06	\$	77.43	
TRAMADOL HCL ER 200 MG TB24	6	118	20	\$533.53	\$22.33	\$555.86	\$88.92	\$3.72	\$92.64	\$	21.50	\$	79.45	\$	137.40	\$	52.61	\$	52.61	\$	52.61	
TRAMADOL HYDROCHLORIDE 100 MG TABS	7	208	30	\$269.73	\$62.33	\$332.06	\$38.53	\$8.90	\$47.44	\$	21.06	\$	38.80	\$	56.53	\$	42.04	\$	44.60	\$	47.16	
TRAMADOL HYDROCHLORIDE 50 MG TABS	4	270	68	\$43.54	\$32.33	\$75.87	\$10.89	\$8.08	\$18.97	\$	11.76	\$	18.16	\$	24.55	\$	12.11	\$	18.04	\$	23.97	
TRAMADOL HYDROCHLORIDE/AC 37.5-325 MG TABS	8	393	49	\$246.17	\$63.00	\$309.17	\$30.77	\$7.88	\$38.65	\$	13.71	\$	18.28	\$	22.85	\$		\$		\$	N/A	
TRIAMCINOLONE ACETONIDE 0.025 % CREA	14	615	44	\$0.00	\$97.29	\$97.29	\$0.00	\$6.95	\$6.95	\$		\$	N/A	\$		\$	11.12	\$	13.13	\$	15.14	
TRIAMCINOLONE ACETONIDE 0.025 % LOTN	1	60	60	\$21.99	\$10.00	\$31.99	\$21.99	\$10.00	\$31.99	\$	7.85	\$	23.54	\$	39.23	\$	29.97	\$	31.89	\$	33.80	
TRIAMCINOLONE ACETONIDE 0.025 % OINT	7	360	51	\$4.05	\$68.58	\$72.63	\$0.58	\$9.80	\$10.38	\$		\$	N/A	\$		\$	12.24	\$	21.58	\$	30.91	
TRIAMCINOLONE ACETONIDE 0.05 % OINT	1	430	430	\$508.50	\$20.00	\$528.50	\$508.50	\$20.00	\$528.50	\$		\$	N/A	\$		\$	192.80	\$	531.76	\$	870.72	
TRIAMCINOLONE ACETONIDE 0.1 % CREA	153	18,846	123	\$511.16	\$1,384.73	\$1,895.89	\$3.34	\$9.05	\$12.39	\$		\$	N/A	\$		\$	11.42	\$	17.54	\$	23.66	
TRIAMCINOLONE ACETONIDE 0.1 % LOTN	1	60	60	\$63.00	\$10.00	\$73.00	\$63.00	\$10.00	\$73.00	\$	6.25	\$	21.39	\$	36.53	\$	16.81	\$	22.93	\$	29.05	
TRIAMCINOLONE ACETONIDE 0.1 % OINT	57	7,143	125	\$507.73	\$587.57	\$1,095.30	\$8.91	\$10.31	\$19.22	\$		\$	N/A	\$		\$	13.46	\$	18.85	\$	24.23	
TRIAMCINOLONE ACETONIDE 0.5 % CREA	24	900	38	\$229.04	\$242.44	\$471.48	\$9.54	\$10.10	\$19.65	\$		\$	N/A	\$		\$	19.28	\$	21.97	\$	24.65	
TRIAMCINOLONE ACETONIDE 0.5 % OINT	4	150	38	\$45.20	\$40.00	\$85.20	\$11.30	\$10.00	\$21.30	\$		\$	N/A	\$		\$	20.72	\$	24.98	\$	29.24	
TRIAMCINOLONE ACETONIDE 55 MCG/ACT AERO	3	101	34	\$44.05	\$40.00	\$84.05	\$14.68	\$13.33	\$28.02	\$		\$	N/A	\$		\$		\$		\$	N/A	
TRIAMCINOLONE ACETONIDE D 0.1 % PSTE	8	45	6	\$529.12	\$80.00	\$609.12	\$66.14	\$10.00	\$76.14	\$		\$	N/A	\$		\$		\$		\$	N/A	
TRULICITY 0.75 MG/0.5ML SOPN	99	266	3	\$115,347.21	\$2,300.00	\$117,647.21	\$1,165.12	\$23.23	\$1,188.36	\$	607.43	\$	665.25	\$	723.07	\$		\$		\$		Only syringe avail
TRULICITY 1.5 MG/0.5ML SOPN	166	504	3	\$217,457.97	\$4,280.00	\$221,737.97	\$1,309.99	\$25.78	\$1,335.77	\$	607.43	\$	665.25	\$	723.07	\$		\$		\$		Only syringe avail
TRULICITY 3 MG/0.5ML SOPN	96	302	3	\$129,806.44	\$2,460.00	\$132,266.44	\$1,352.15	\$25.63	\$1,377.78	\$	607.43	\$	665.25	\$	723.07	\$		\$		\$		Only syringe avail
TRULICITY 4.5 MG/0.5ML SOPN	31	74	2	\$32,329.49	\$680.00	\$33,009.49	\$1,042.89	\$21.94	\$1,064.82	\$	404.96	\$	443.51	\$	482.05	\$		\$		\$		Only syringe avail
VALACYCLOVIR HCL 1 GM TABS	162	3,801	23	\$9,118.58	\$1,701.04	\$10,819.62	\$56.29	\$10.50	\$66.79	\$	7.93	\$	45.46	\$	82.99	\$	27.91	\$	50.57	\$	73.22	
VALACYCLOVIR HYDROCHLORID 500 MG TABS	108	6,989	65	\$9,484.62	\$1,512.38	\$10,997.00	\$87.82	\$14.00	\$101.82	\$	13.10	\$	70.55	\$	128.00	\$	74.13	\$	96.12	\$	118.11	
VITAMIN D 1.25 MG (50000 UT) CAPS	401	3,806	9	\$334.80	\$4,616.85	\$4,951.65	\$0.83	\$11.51	\$12.35	\$		\$	N/A	\$		\$	8.77	\$	10.32	\$	11.86	
VITAMIN D3 1.25 MG (50000 UT) CAPS	2	24	12	\$6.83	\$0.00	\$6.83	\$3.42	\$0.00	\$3.42	\$	2.66	\$	8.73	\$	14.80	\$		\$		\$	N/A	
VITAMIN D3 125 MCG (5000 UT) CAPS	4	120	30	\$6.78	\$0.00	\$6.78	\$1.70	\$0.00	\$1.70	\$	1.09	\$	6.02	\$	10.95	\$		\$		\$	N/A	
VITAMIN D3 125 MCG (5000 UT) TABS	1	90	90	\$5.48	\$0.00	\$5.48	\$5.48	\$0.00	\$5.48	\$		\$	NA	\$		\$		\$		\$	N/A	
VITAMIN D3 50 MCG (2000 UT) TABS	1	30	30	\$1.78	\$0.00	\$1.78	\$1.78	\$0.00	\$1.78	\$	1.94	\$	6.36	\$	10.78	\$		\$		\$	N/A	
Grand Total	26,888	1,503,508	56	\$1,812,875.15	\$357,966.73	\$2,170,841.88	\$29,597.85	\$4,013.53	\$33,611.38	\$	10,756.83	\$	19,977.23	\$	29,197.62	\$	7,007.21	\$	10,849.27	\$	14,691.32	



BOARD OF DIRECTORS

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

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

AGENDA DATE: February 17, 2023
ITEM NUMBER: Item 16
SUBJECT: Receive Request for a SJVIA Strategic Planning Meeting (I)
REQUEST(S): That the Board receive the draft agenda for a proposed SJVIA strategic planning meeting.

DESCRIPTION:

That the Board provide input for the proposed SJVIA strategic planning meeting to be held in either March or April 2023 (place and time to be determined).

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager

February 17, 2023

SJVIA Strategic Planning Meeting – Draft Agenda

- Strategic Planning Meeting
 - Date: March or April (Date TBD)
 - Time: 8:30 AM – 12:00 PM
 - Location: TBD (central location for both Counties)

 - Attendees: SJVIA Board Members - Prefer two members
SJVIA Co-Managers and designated Staff
Fresno County CAO and Tulare County CAO
Keenan designated staff

- Draft Agenda:

Attendees:

- 8:30 -9:00am: SJVIA Staff and Keenan
- 9:00-12:00pm: SJVIA Board members, County CAOs, SJVIA Staff, and Keenan

- 8:30 -9:00am: Review of agenda and material
 - Prioritize items needing SJVIA Board member input

- 9:00-9:55am: Review of Medical, Rx, Dental, and Vision vendors (plan experience, plan designs, and management)
 - Anthem Blue Cross
 - CMC
 - EmpiRx
 - Kaiser
 - Delta Dental
 - VSP
 - Benefits Administration System - MyWorkplace
 - COBRA/Retiree Administration – ASi/Navia (COF)
 - 98point6

- 9:55-10:05am: Break

- 10:05-10:45am: Review of Financials
 - 2022 Plan Performance by County
 - Reserves – Stabilization, IBNR, and Excess
 - Preliminary Budget
 - Reinsurance Program

- 10:45-11:30am: Review of SJVIA Cost Control and Wellness

- Medical Clinical Management
 - Rx Clinical Management
 - Wellness – 95% overweight or obese, leads to many comorbidities
 - “Making SJVIA members their healthiest self”
 - Focus on weight loss to improve comorbidities
- 11:30-12:00pm: Recap and outline of 2023/2024 SJVIA Initiatives

AGENDA

BOARD OF DIRECTORS

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

**Meeting Location:
County of Tulare
Human Resources & Development Dept.
Innovation Conference Room
2500 W. Burrel Avenue
Visalia, CA 93291
December 9, 2022 9:00 AM**

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-600-1810 or the Assistant SJVIA Manager at 559-636-4900. Notification 48 hours prior to the meeting will help enable staff to make reasonable arrangements to ensure meaningful access.

1. Call to Order

Meeting was called to order at 9:02 AM by Director Shuklian, Vice Chair of the SJVIA Board

2. Pledge of Allegiance

3. Roll Call

All Directors Present with the exception of Director Brandau and Director Pacheco; Director Vander Poel arrived during Item 6

4. Approval of Agenda (A)

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

5. Public Comment: At this time, members of the public may comment on any item, within the jurisdiction of the SJVIA, not appearing on the agenda. In order for everyone to be heard, please limit your comments to 3 minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.

Public comment was made by Heze Maynard

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AGENDA

BOARD OF DIRECTORS

STEVE BRANDAU
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6. Approval of Consent Agenda – Item Numbers 15-20

These matters are routine in nature and are usually approved by a single vote. Prior to action by the Board, the Board Members and the public will be given the opportunity to remove any item from the Consent Calendar. Items removed from the Consent Calendar may be heard immediately following approval of this Consent Calendar or set aside until later in the meeting.

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

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

Presented by Matt Blanks and Rochelle Garcia, County of Fresno

8. Receive Update From Auditor-Treasurer on SJVIA Financials as of June 30, 2022 (I)

Presented by Ricky Santellana, County of Fresno

9. Receive Consultant's Medical, Dental, and Vision Experience Reports through September 2022 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)

Presented by Bordan Darm, Keenan

10. Receive Keenan Pharmacy Services' Consultant's Report on EmpiRx Q3 2022 Utilization (I)

Presented by Bordan Darm, Keenan

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-600-1810 or the Assistant SJVIA Manager at 559-636-4900. Notification 48 hours prior to the meeting will enable staff to make reasonable arrangements to ensure accessibility. Documents related to the items on this Agenda submitted to the Board after distribution of the Agenda packet are available for public inspection at the County of Fresno plaza Building, 2220 Tulare St, 14th Floor, Fresno, CA during normal business hours. All documents are also posted online to www.sjvia.org.

AGENDA

BOARD OF DIRECTORS

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PETE VANDER POEL

**Meeting Location:
County of Tulare
Human Resources & Development Dept.
Innovation Conference Room
2500 W. Burrel Avenue
Visalia, CA 93291
December 9, 2022 9:00 AM**

11. Receive Consultant's Report on Marketing for a Pharmacy Benefits Manager (PBM) Consultant for the SJVIA's PBM, EmpiRx and Approve Staff Recommendation to Retain Keenan Pharmacy Services (KPS) and Authorize President to Execute Agreement for a One-Year Term, Effective January 1, 2023, Subject to Approval of SJVIA Counsel and Staff (A)

Presented by Bordan Darm, Keenan

Motion to approve one-year renewal by Director Micari; Seconded by Director Vander Poel; Motion approved unanimously

12. Receive Consultant's Report on Plan Year 2023 Stop Loss/Reinsurance Renewal and Marketing Results and Authorize President to Execute Application and Agreement Subject to Approval of SJVIA Counsel and Staff (A)

Presented by Bordan Darm, Keenan

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

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

14. Adjournment

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-600-1810 or the Assistant SJVIA Manager at 559-636-4900. Notification 48 hours prior to the meeting will enable staff to make reasonable arrangements to ensure accessibility. Documents related to the items on this Agenda submitted to the Board after distribution of the Agenda packet are available for public inspection at the County of Fresno plaza Building, 2220 Tulare St, 14th Floor, Fresno, CA during normal business hours. All documents are also posted online to www.sjvia.org.

AGENDA

BOARD OF DIRECTORS

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**Meeting Location:
County of Tulare
Human Resources & Development Dept.
Innovation Conference Room
2500 W. Burrel Avenue
Visalia, CA 93291
December 9, 2022 9:00 AM**

Consent Agenda

15. Approval of Minutes – Board Meeting of August 26, 2022 (A)
16. Approve Proposed 2023 Board Meeting Calendar (A)
17. Approve and Authorize President to Execute SJVIA Participation Agreements for the County of Fresno, Effective December 12, 2022 and the County of Tulare, Effective January 1, 2023 (A)
18. Approve and Authorize President to Execute SJVIA Agreement with MyWorkplace, Inc. to Continue to Provide Benefits Management and Enrollment SaaS System Services For An Initial Three-Year Term with Two One-Year Options to Extend the Agreement (A)
19. Approve and Authorize President to Execute SJVIA Agreement with Navia Benefit Solutions, Inc. to Continue to Provide COBRA, FMLA, And Retiree Billing Services For an Initial Three-Year Term with Two One-Year Options to Extend the Agreement (A)
20. Approve Renewal and Agreement with Elite Corporate Medical Services, Inc. to Provide On-Site Biometric Health Screening Services and Authorize President to Execute Agreement (A)

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-600-1810 or the Assistant SJVIA Manager at 559-636-4900. Notification 48 hours prior to the meeting will enable staff to make reasonable arrangements to ensure accessibility. Documents related to the items on this Agenda submitted to the Board after distribution of the Agenda packet are available for public inspection at the County of Fresno plaza Building, 2220 Tulare St, 14th Floor, Fresno, CA during normal business hours. All documents are also posted online to www.sjvia.org.



BOARD OF DIRECTORS

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PETE VANDER POEL

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

AGENDA DATE: February 17, 2023

ITEM NUMBER: Item 20

SUBJECT: Approve Amendment 2 to Agreement with 98point6, Which Provides Mobile Phone App-Based Telemedicine Services, Expanding Their Scope of Services for the Remainder of the Two-Year Agreement and Authorize President to Execute Amended Agreement, Effective March 1, 2023, Subject to Approval of SJVIA Counsel and Staff (A)

REQUEST(S): That the Board approve and authorize the President to execute amendment 2 to the agreement with 98point6.

DESCRIPTION:

The SJVIA entered into an agreement with 98point6 on January 1, 2021 to provide mobile phone app-based telemedicine services through December 31, 2021.

Effective January 1, 2022 the SJVIA and 98point6 executed Amendment 1 to the Agreement renewing for a twenty-four (two year) renewal term with updated fees. The renewal also acknowledged the addition of the County of Tulare as a participant under the SJVIA Agreement, effective March 1, 2022.

This Amendment 2 updates contractual language and expands services with no change in rates. The SJVIA is currently within the two-year rate guarantee; however, 98point6 wishes to have the expanded services available to the SJVIA membership through the remainder of 2023. The next renewal will be January 1, 2024.

Staff recommends executing Amendment 2 with 98point6 effective March 1, 2023 through December 31, 2023.

AGENDA: San Joaquin Valley Insurance Authority

DATE: February 17, 2023

FISCAL IMPACT/FINANCING:

The expanded services will not affect the guaranteed rates under the current agreement. Estimated fees for the renewal, effective January 1, 2021 were calculated pursuant to the fee table below. The renewal includes an estimate for Eligible Participants. Actual fees billed for the renewal will be based on the actual number of Eligible Participants listed on the Eligibility File.

Renewal Fees

	<i>Renewal Period</i>	<i>Est. Eligible Participants (EEs + Eligible Deps)</i>	<i>Fees Month/Eligible Participant</i>	<i>Estimated Annual Fees due for Renewal</i>	<i>Invoice Date</i>
Year 1	Fresno County 12 months 1/1/2022 - 12/31/2022	6,800	\$0.85	\$68,360.00	1/1/2022
	Tulare County 10 months 3/1/2022 - 12/31/2022	4,113	\$0.85	\$34,960.50	3/1/2022
Year 2	Fresno County & Tulare County 12 months 1/1/2023 - 12/31/2023	10,913	\$1.00	\$130,956.00	1/1/2023
Totals	24 months			\$235,276.50	

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager



AMENDMENT NO. 2 TO SUBSCRIPTION AGREEMENT

This Amendment No. 2 (“**Amendment No. 2**”) to the Subscription Agreement dated October 30, 2020, as amended (the “**Agreement**”), by and between 98point6 Inc. (“**98point6**”) and San Joaquin Valley Insurance Authority (“**Employer**”) is entered into as of the last signature date below (the “**Amendment No. 2 Effective Date**”) by and between 98point6 and Employer.

Recitals

- A. The Parties entered into the Agreement for a Subscription period from January 1, 2021 through December 31, 2021.
- B. On December 16, 2021, the Parties amended the Agreement to renew the Employer’s existing subscription to the Services under amended terms and conditions pursuant to the First Amendment, adding the County of Tulare as one of the SJVIA Members as of March 1, 2022.
- C. The Parties wish to further amend the Agreement, as amended, to add additional provider types to the Agreement, and to clarify the definitions of Medical Services and Excepted Services.

AMENDMENT

NOW THEREFORE, the Parties agree to the following terms and conditions:

1. Amendment.
 - 1.1. A defined term “**Excepted Services**” is added to the Agreement as follows:

“**Excepted Services**” has the meaning set forth in the definition of Services.
 - 1.2. The defined term “**Medical Services**” in the Agreement is deleted in entirety and replaced by the following:

“**Medical Services**” means the services rendered by Providers via the Platform to Participants. Such services may include addressing healthcare questions, assessing patients, forming diagnoses and treatment plans, and ordering tests or medications. Such services may or may not include administrative functions such as documenting referrals or assisting with pharmacy needs or fulfilling other administrative requests, which are services that may be performed by a Provider or may be performed by administrative or clinical staff, including but not limited to registered nurses, medical assistants, or others.
 - 1.3. The defined term “**Provider**” in the Agreement is deleted in entirety and replaced with the following:

“**Provider**” means a licensed physician, nurse practitioner, or other licensed clinician of 98point6 Physicians PC or another professional services corporation or other professional limited liability entity with which 98point6 Physicians PC has entered into a contract to render licensed physician and other licensed clinical provider services.

- 1.4. The defined term “**Services**” in the Agreement is deleted in entirety and replaced with the following:

“**Services**” means, collectively, the Platform provided or otherwise made accessible to Participants by 98point6 pursuant to this Agreement, the Medical Services, and the other services described in Section 2.1 (Services) which are initiated by a Participant accessing the Platform. Services do not include those services where 98point6 has been engaged by a third party to perform medical services on the third party’s behalf (“**Excepted Services**”). Excepted Services are initiated from a platform other than the Platform. Third parties may include but are not limited to clinical laboratories, diagnostic testing companies, or other healthcare providers.

2. Miscellaneous.

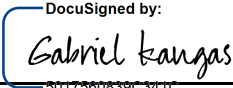
- 2.1. Any capitalized term used but not defined in this Amendment No. 2 shall have the meaning given in the Agreement.
- 2.2. This Amendment No. 2, together with the Agreement and any other documents and instruments referred to herein, constitutes the final and complete expression of the Parties with respect to the subject matter hereof. This Amendment No. 2 may not be amended except by a written instrument duly executed and delivered by each of the Parties.
- 2.3. In the event of any inconsistency or conflict between the terms of this Amendment No. 2 and the terms of the Agreement, the terms of this Amendment No. 2 shall control.
- 2.4. This Amendment No. 2 may be executed in any number of counterparts, each of which shall be deemed an original, and all of which, taken together, shall constitute one and the same instrument, with the same effect as though such signatures were on the same instrument. This Amendment No. 2 shall be effective upon full execution by original or electronic signature (such as DocuSign), and such signature shall be deemed to be and shall be as effective as an original signature.
- 2.5. Except as expressly amended by this Amendment No. 2, all of the terms and conditions of the Agreement shall remain unchanged and in full force and effect as set forth therein.

(Signature Page Follows)

The Parties, intending to be legally bound, have signed this Amendment No. 2 as of the date of their signatures below.

98point6 Inc.

San Joaquin Valley Insurance Authority

By:  _____
Authorized Signature

By: _____
Authorized Signature

Name: Gabriel Kangas

Name: _____

Title: VP Finance

Title: _____

Date: 02/10/2023

Date: _____