

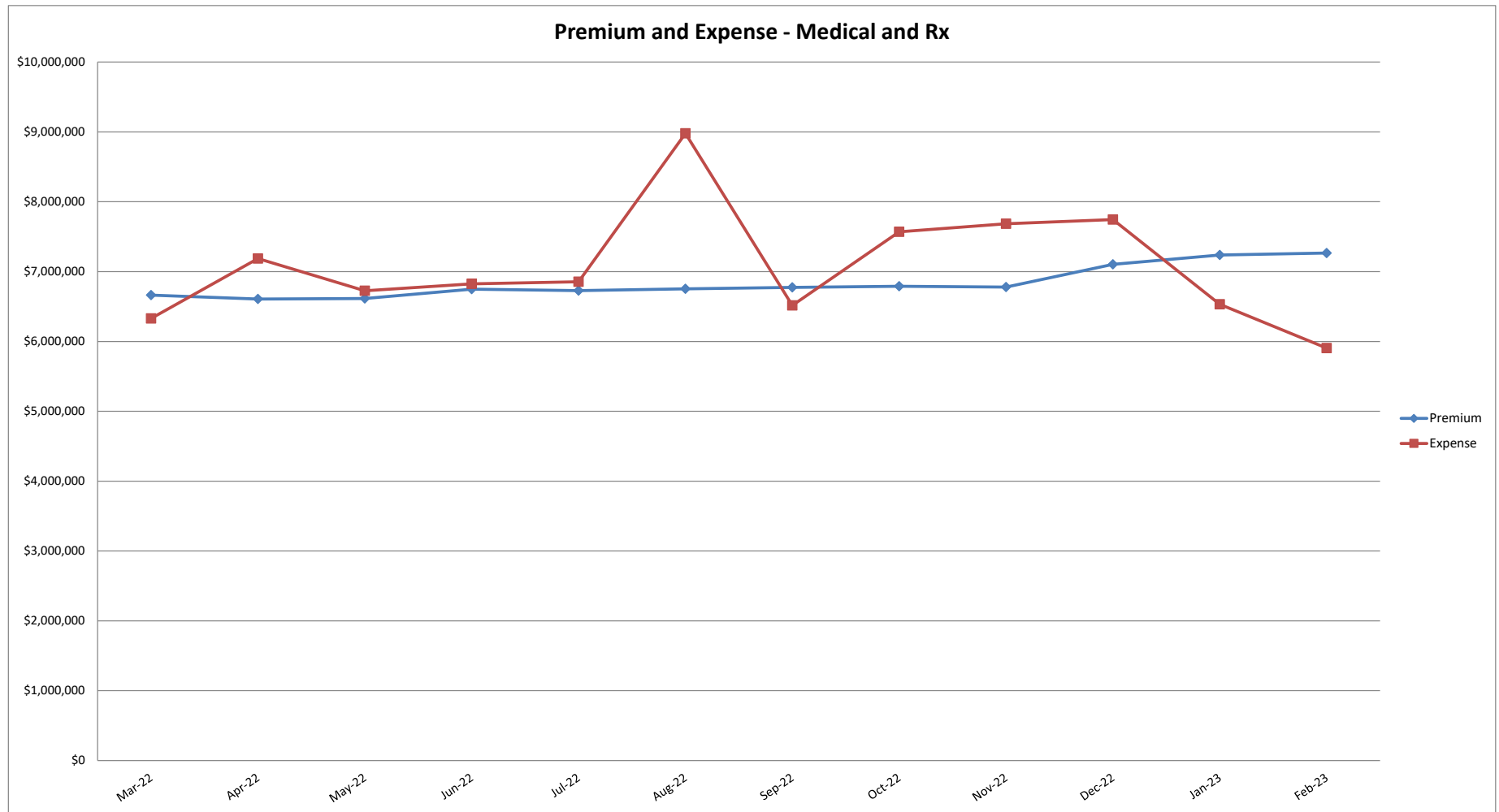


San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2023
All Districts Combined - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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	\$2,010,979	\$617,413	-\$91,208	\$7,745,126	-\$640,375	\$1,016.79	109.0%
Jan-23	7,024	\$7,236,876	\$4,044,716	\$2,110,263	\$618,533	-\$241,581	\$6,531,930	\$704,945	\$841.88	90.3%
Feb-23	7,062	\$7,265,806	\$3,350,286	\$1,981,223	\$622,050	-\$48,293	\$5,905,266	\$1,360,540	\$748.12	81.3%
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	6,835	\$81,100,311	\$56,241,154	\$23,994,864	\$7,200,801	-\$1,191,949	\$86,244,870	-\$5,144,559	\$963.74	106.3%
2023 YTD	7,043	\$14,502,681	\$7,395,002	\$4,091,486	\$1,240,582	-\$289,874	\$12,437,196	\$2,065,485	\$794.88	85.8%
Current 12 Months	6,869	\$82,065,083	\$54,493,938	\$24,409,895	\$7,240,792	-\$1,291,578	\$84,853,047	-\$2,787,964	\$941.56	103.4%

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

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2023
All Districts Combined - All Medical**





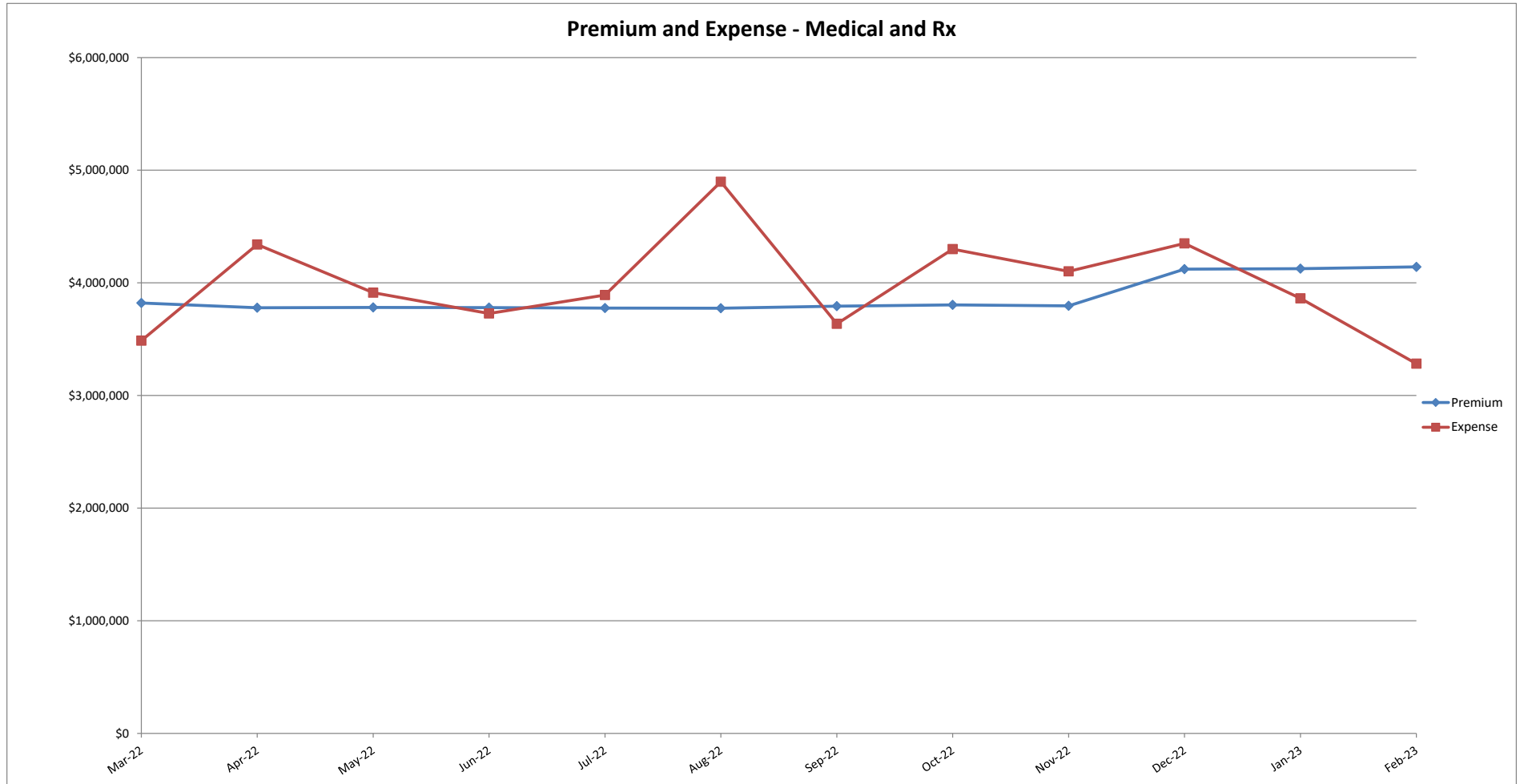
**San Joaquin Valley Insurance Authority (SJVIA)
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All Districts Combined - EPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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	\$1,032,959	\$330,283	-\$78,642	\$4,350,723	-\$228,955	\$1,222.02	105.6%
Jan-23	3,291	\$4,125,856	\$2,653,373	\$1,120,346	\$330,383	-\$241,581	\$3,862,522	\$263,334	\$1,073.27	93.6%
Feb-23	3,316	\$4,141,809	\$1,935,610	\$1,062,124	\$332,893	-\$48,293	\$3,282,334	\$859,475	\$889.46	79.2%
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	3,128	\$45,908,995	\$33,247,778	\$12,379,625	\$3,768,239	-\$1,084,532	\$48,311,111	-\$2,402,116	\$1,186.67	105.2%
2023 YTD	3,304	\$8,267,665	\$4,588,983	\$2,182,470	\$663,277	-\$289,874	\$7,144,856	\$1,122,809	\$981.02	86.4%
Current 12 Months	3,157	\$46,496,066	\$32,593,570	\$12,576,186	\$3,803,175	-\$1,184,161	\$47,788,770	-\$1,292,704	\$1,161.06	102.8%

Data Sources:

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

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All Districts Combined - EPO**





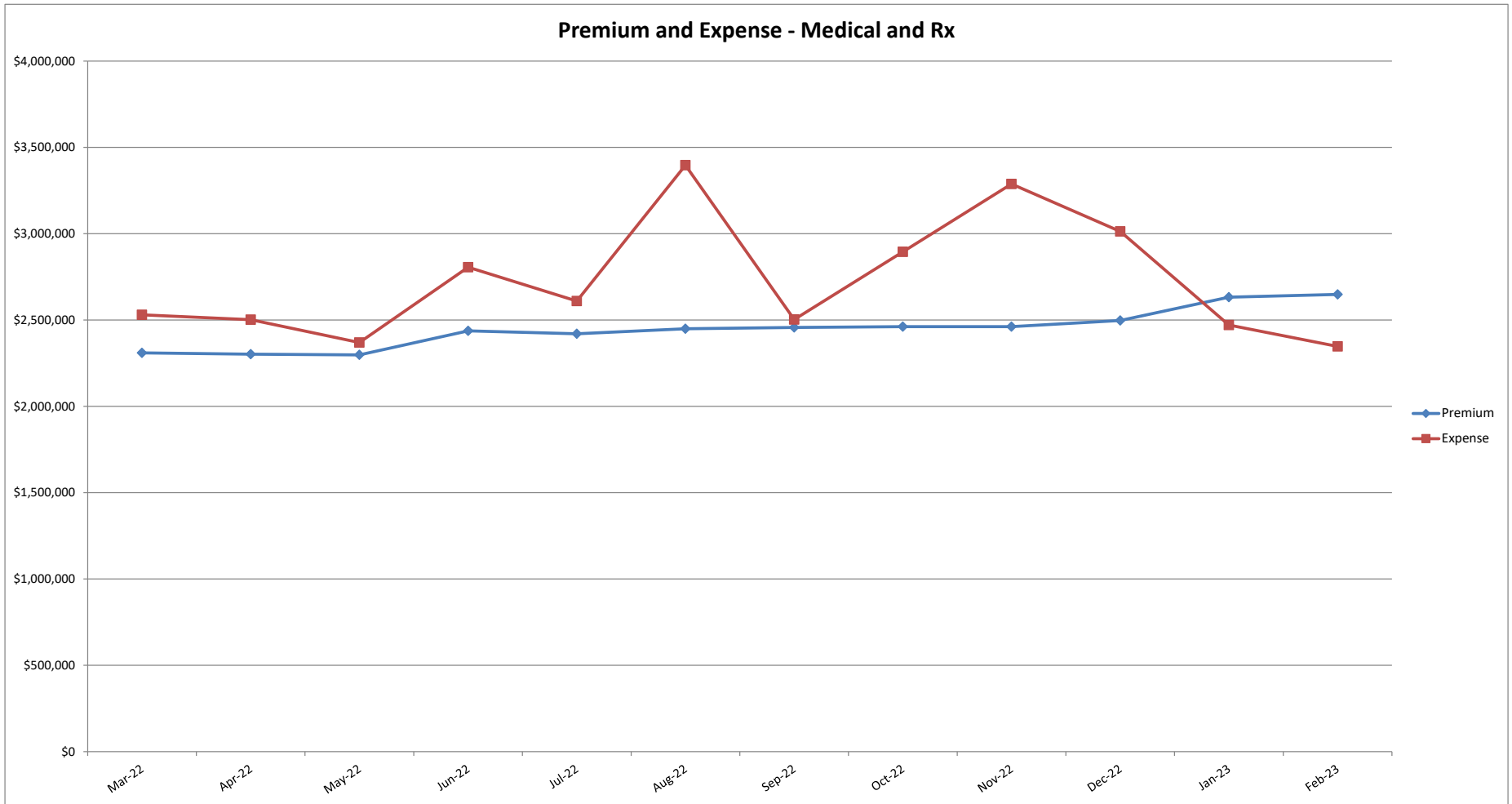
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MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Mar-21	3,085	\$2,495,225	\$1,455,976	\$691,731	\$238,489	\$0	\$2,386,197	\$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	\$901,538	\$239,292	\$0	\$3,013,390	-\$516,142	\$896.32	120.7%
Jan-23	3,119	\$2,632,312	\$1,265,464	\$964,505	\$241,152	\$0	\$2,471,120	\$161,192	\$714.96	93.9%
Feb-23	3,137	\$2,648,404	\$1,223,699	\$881,086	\$242,543	\$0	\$2,347,328	\$301,075	\$670.95	88.6%
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	3,005	\$28,880,476	\$19,808,096	\$10,586,905	\$2,787,987	\$0	\$33,182,989	-\$4,302,513	\$842.90	114.9%
2023 YTD	3,128	\$5,280,716	\$2,489,162	\$1,845,591	\$483,695	\$0	\$4,818,449	\$462,267	\$692.90	91.2%
Current 12 Months	3,028	\$29,376,580	\$19,101,000	\$10,824,422	\$2,809,028	\$0	\$32,734,450	-\$3,357,869	\$823.67	111.4%

Data Sources:

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

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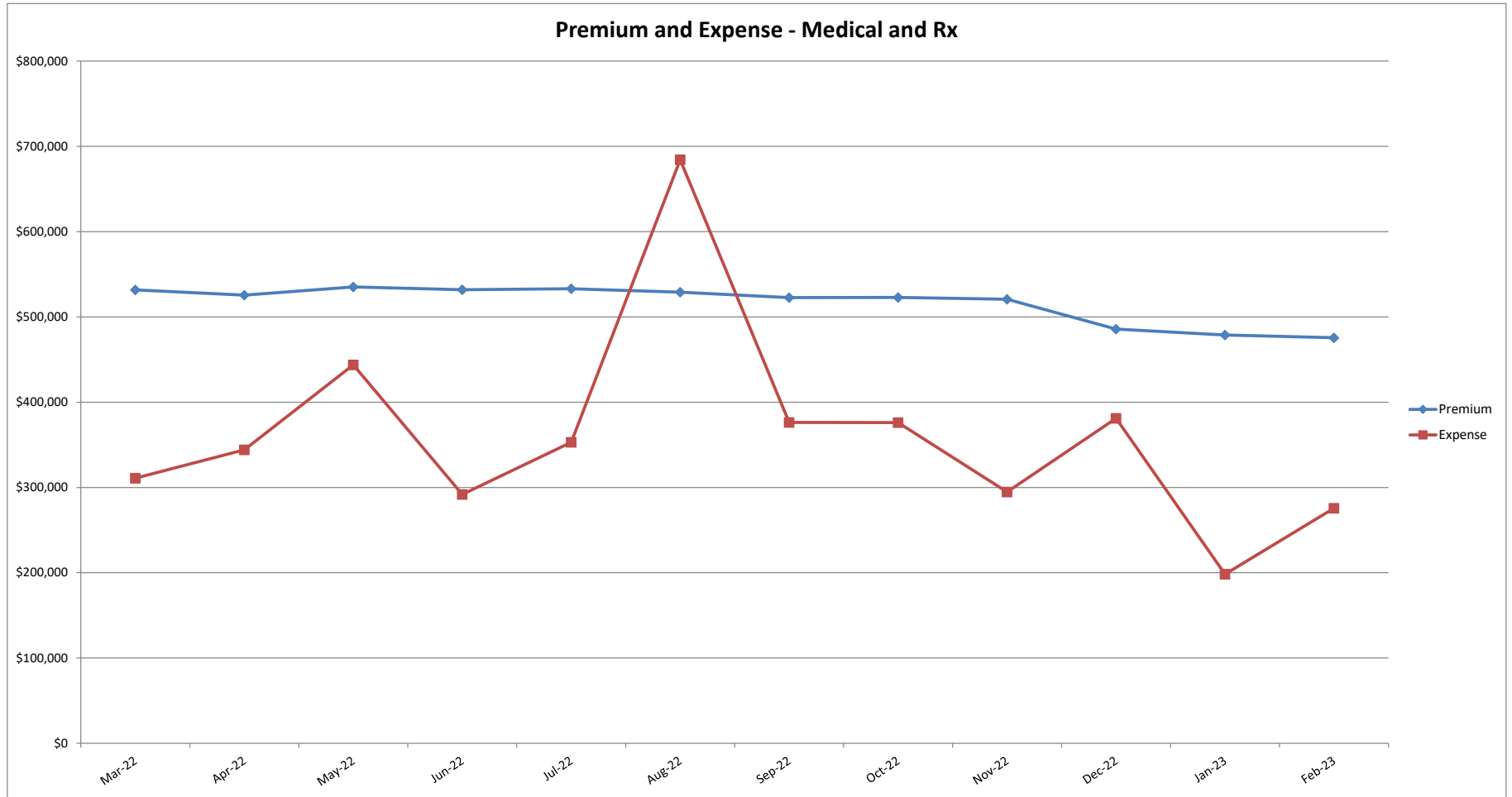
San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2023
All Districts Combined - HDHP

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Mar-21	763	\$589,101	\$209,328	\$79,996	\$58,391	\$0	\$347,714	\$241,387	\$379.19	59.0%
Apr-21	761	\$588,545	\$202,327	\$51,380	\$58,238	\$0	\$311,945	\$276,600	\$333.39	53.0%
May-21	758	\$585,550	\$222,225	\$99,280	\$58,007	\$0	\$379,512	\$206,037	\$424.15	64.8%
Jun-21	765	\$592,535	\$297,028	\$71,756	\$58,542	\$0	\$427,326	\$165,209	\$482.07	72.1%
Jul-21	761	\$589,877	\$138,944	\$65,157	\$58,235	\$0	\$262,336	\$327,541	\$268.20	44.5%
Aug-21	750	\$581,006	\$213,337	\$98,534	\$57,394	\$0	\$369,265	\$211,741	\$415.83	63.6%
Sep-21	745	\$576,233	\$281,826	\$61,622	\$57,011	\$0	\$400,459	\$175,774	\$461.00	69.5%
Oct-21	754	\$580,309	\$419,788	\$130,799	\$57,700	\$0	\$608,287	-\$27,978	\$730.22	104.8%
Nov-21	760	\$583,754	\$223,954	\$82,102	\$58,160	\$0	\$364,216	\$219,538	\$402.71	62.4%
Dec-21	716	\$540,491	\$420,307	\$90,307	\$54,794	\$0	\$565,408	-\$24,917	\$713.15	104.6%
Jan-22	715	\$536,944	\$480,145	\$46,468	\$54,720	\$0	\$581,333	-\$44,389	\$736.52	108.3%
Feb-22	717	\$535,760	\$222,623	\$36,003	\$54,875	\$0	\$313,501	\$222,259	\$360.71	58.5%
Mar-22	713	\$531,715	\$206,140	\$50,156	\$54,569	\$0	\$310,865	\$220,849	\$359.46	58.5%
Apr-22	701	\$525,449	\$178,386	\$112,032	\$53,651	\$0	\$344,069	\$181,380	\$414.29	65.5%
May-22	716	\$535,148	\$318,056	\$71,020	\$54,797	\$0	\$443,873	\$91,275	\$543.40	82.9%
Jun-22	714	\$531,916	\$118,487	\$118,666	\$54,644	\$0	\$291,797	\$240,119	\$332.15	54.9%
Jul-22	715	\$532,992	\$194,772	\$103,447	\$54,721	\$0	\$352,940	\$180,053	\$417.09	66.2%
Aug-22	709	\$528,988	\$523,534	\$106,526	\$54,263	\$0	\$684,323	-\$155,334	\$888.66	129.4%
Sep-22	700	\$522,665	\$321,952	\$93,646	\$53,574	-\$92,931	\$376,242	\$146,423	\$460.95	72.0%
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%
Jan-23	614	\$478,707	\$125,879	\$25,412	\$46,997	\$0	\$198,288	\$280,419	\$246.40	41.4%
Feb-23	609	\$475,593	\$190,977	\$38,013	\$46,613	\$0	\$275,604	\$199,990	\$376.01	57.9%
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	702	\$6,310,841	\$3,185,280	\$1,028,334	\$644,574	-\$107,418	\$4,750,770	\$1,560,070	\$487.56	75.3%
2023 YTD	612	\$954,300	\$316,857	\$63,425	\$93,610	\$0	\$473,892	\$480,408	\$310.94	49.7%
Current 12 Months	684	\$6,192,437	\$2,799,367	\$1,009,288	\$628,590	-\$107,418	\$4,329,828	\$1,862,609	\$450.66	69.9%

Data Sources:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2023
All Districts Combined - HDHP**





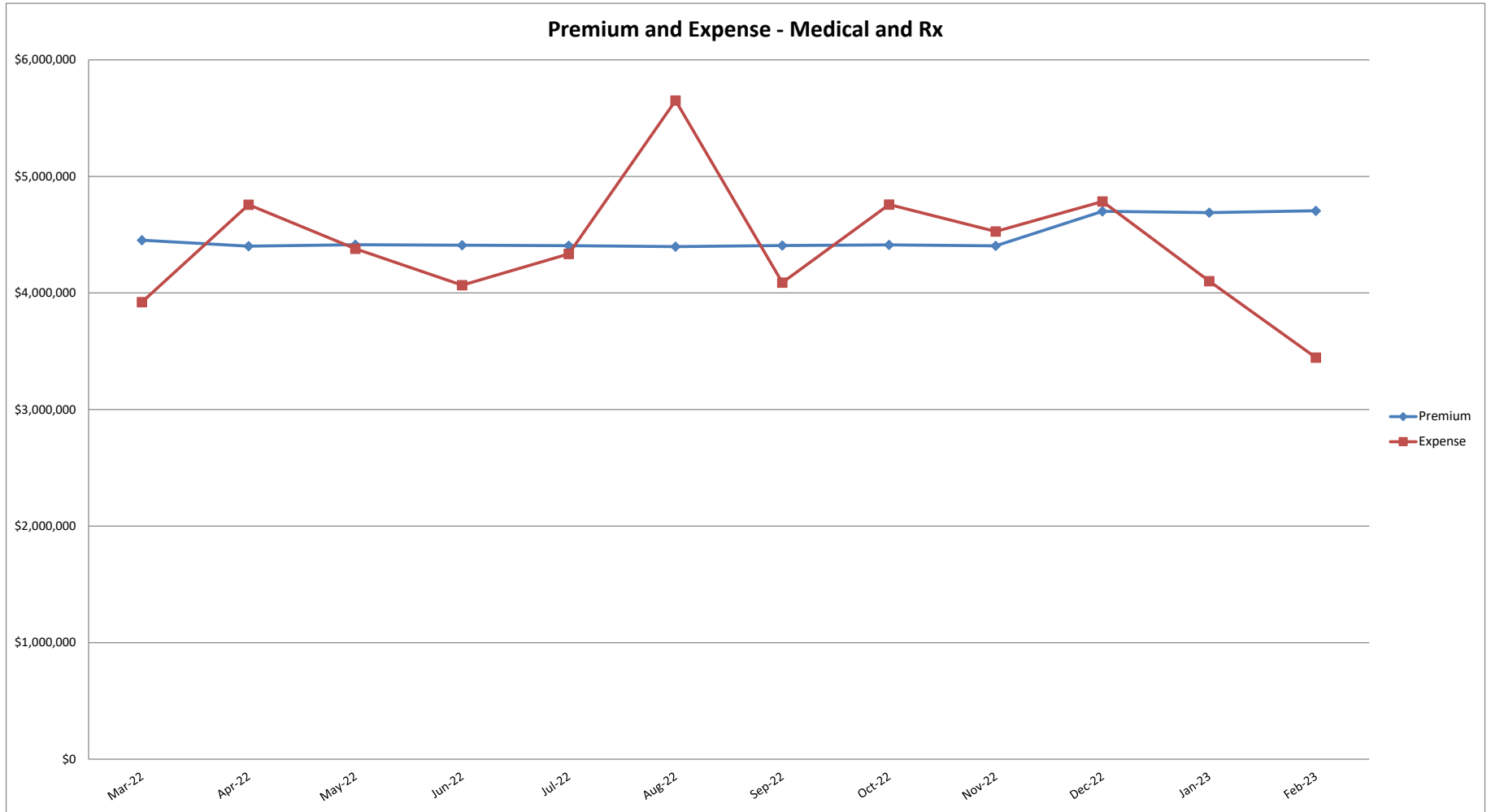
San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2023
County of Fresno - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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	\$1,127,092	\$381,990	-\$91,208	\$4,784,507	-\$83,393	\$1,110.06	101.8%
Jan-23	3,951	\$4,690,217	\$2,782,895	\$1,179,047	\$380,867	-\$241,581	\$4,101,228	\$588,990	\$941.63	87.4%
Feb-23	3,974	\$4,705,473	\$1,973,260	\$1,136,960	\$383,224	-\$48,293	\$3,445,150	\$1,260,323	\$770.49	73.2%
2020	3,924	\$52,314,281	\$34,231,702	\$12,340,110	\$4,359,591	-\$905,527	\$50,025,876	\$2,288,405	\$969.72	95.6%
2021	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	3,881	\$53,360,107	\$37,477,813	\$13,632,245	\$4,459,020	-\$1,191,949	\$54,377,129	-\$1,017,022	\$1,071.96	101.9%
2023 YTD	3,963	\$9,395,690	\$4,756,155	\$2,316,007	\$764,091	-\$289,874	\$7,546,378	\$1,849,312	\$855.81	80.3%
Current 12 Months	3,892	\$53,805,096	\$35,800,450	\$13,834,032	\$4,477,434	-\$1,291,578	\$52,820,337	\$984,759	\$1,035.20	98.2%

Data Sources:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2023
County of Fresno - All Medical**





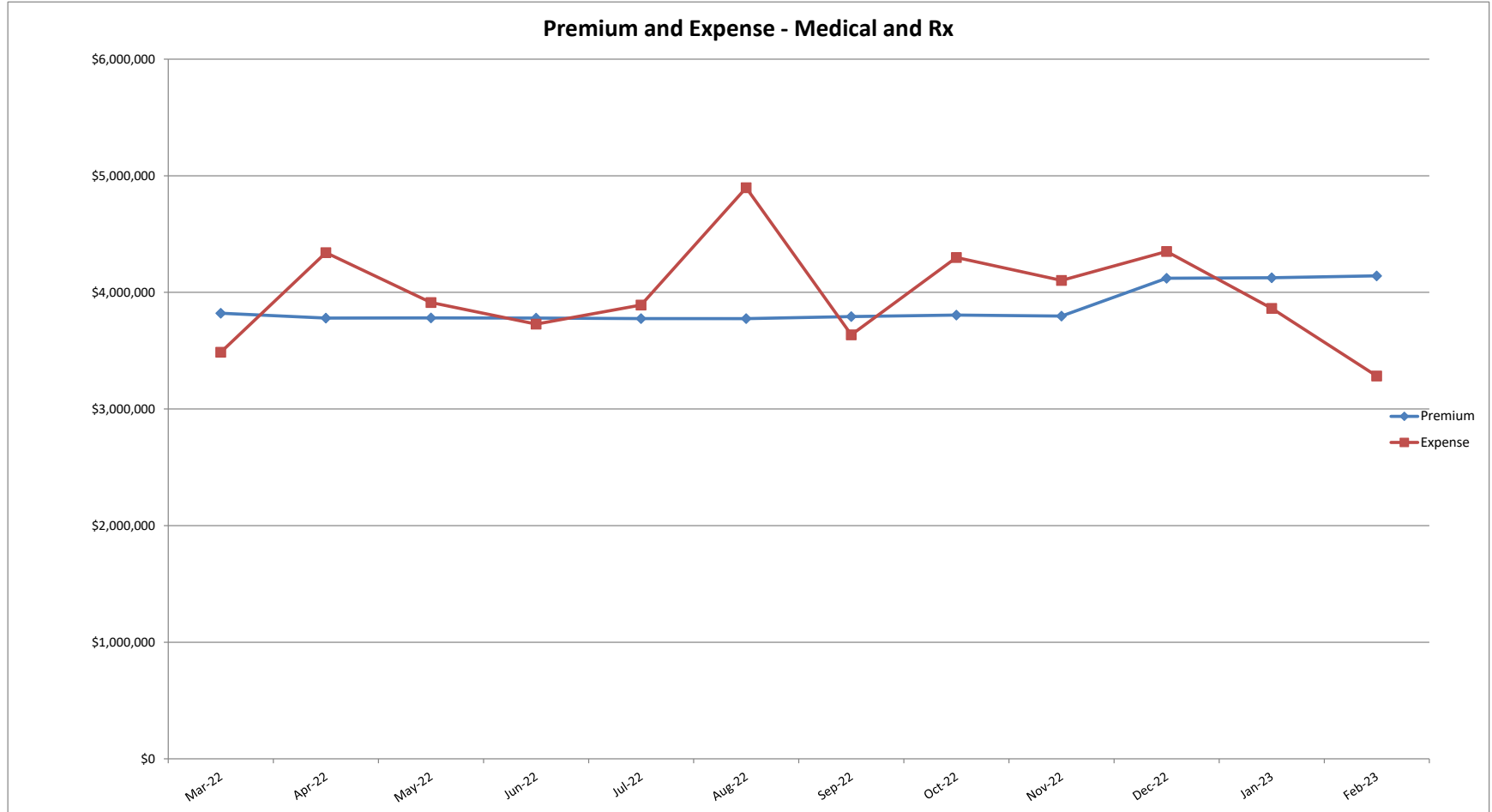
**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2023
County of Fresno - EPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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	\$1,032,959	\$330,283	-\$78,642	\$4,350,723	-\$228,955	\$1,222.02	105.6%
Jan-23	3,291	\$4,125,856	\$2,653,373	\$1,120,346	\$330,383	-\$241,581	\$3,862,522	\$263,334	\$1,073.27	93.6%
Feb-23	3,316	\$4,141,809	\$1,935,610	\$1,062,124	\$332,893	-\$48,293	\$3,282,334	\$859,475	\$889.46	79.2%
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	3,128	\$45,908,995	\$33,247,778	\$12,379,625	\$3,768,239	-\$1,084,532	\$48,311,111	-\$2,402,116	\$1,186.67	105.2%
2023 YTD	3,304	\$8,267,665	\$4,588,983	\$2,182,470	\$663,277	-\$289,874	\$7,144,856	\$1,122,809	981.0169442	86.4%
Current 12 Months	3,157	\$46,496,066	\$32,593,570	\$12,576,186	\$3,803,175	-\$1,184,161	\$47,788,770	-\$1,292,704	\$1,161.06	102.8%

Data Sources:

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

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County of Fresno - EPO**





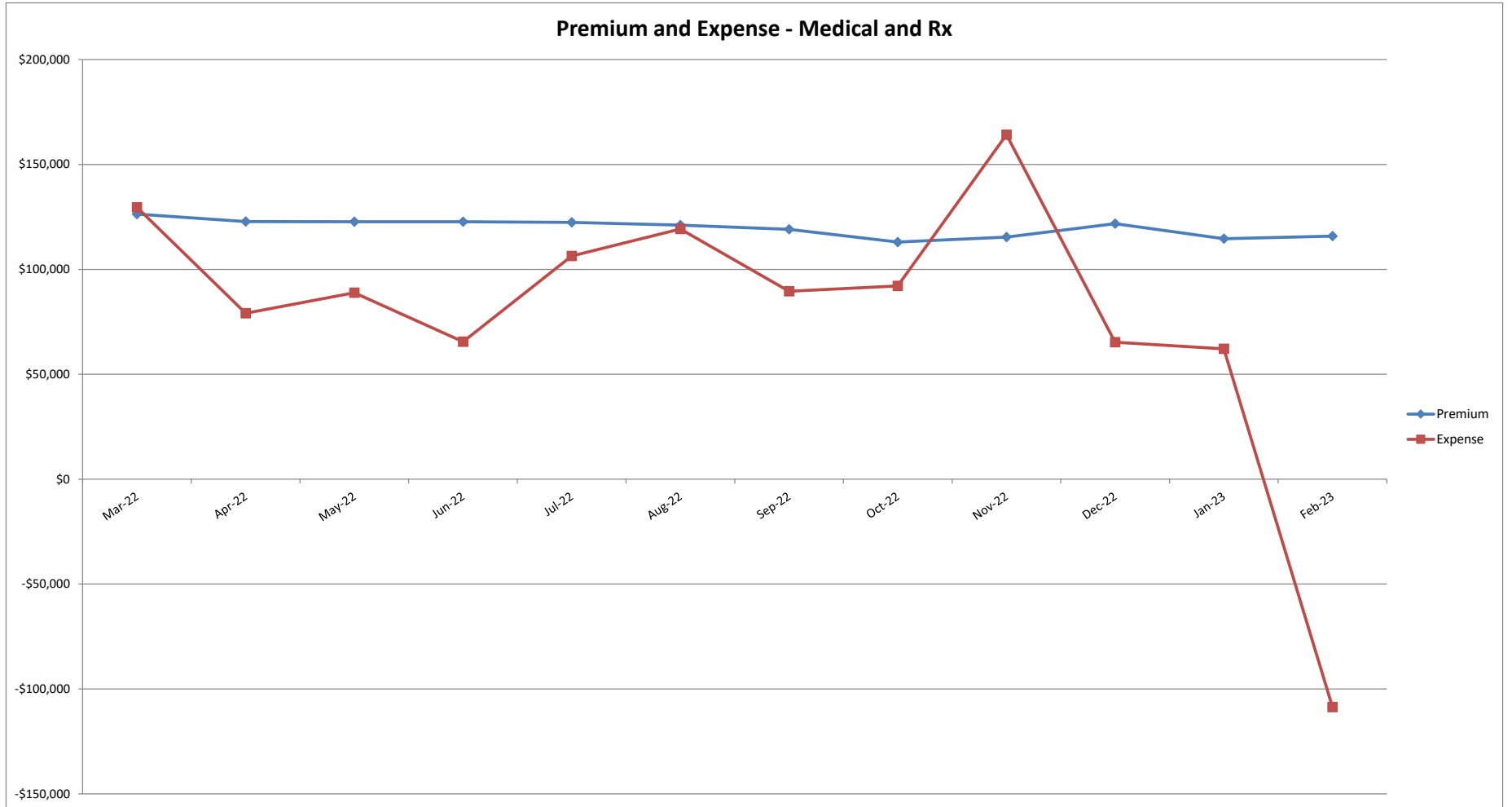
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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Mar-21	123	\$165,713	\$65,374	\$25,689	\$9,408	\$0	\$100,471	\$65,242	\$740.35	60.6%
Apr-21	119	\$161,093	\$52,817	\$30,611	\$9,102	\$0	\$92,531	\$68,562	\$701.08	57.4%
May-21	120	\$162,516	\$55,450	\$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	\$23,491	\$6,808	\$0	\$65,260	\$56,509	\$656.76	53.6%
Jan-23	84	\$114,612	\$22,274	\$33,386	\$6,425	\$0	\$62,085	\$52,528	\$662.61	54.2%
Feb-23	85	\$115,814	-\$152,914	\$37,785	\$6,502	\$0	-\$108,627	\$224,440	-\$1,354.45	-93.8%
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	88	\$1,454,651	\$1,171,806	\$303,666	\$80,391	\$0	\$1,555,864	-\$101,213	\$1,403.87	107.0%
2023 YTD	85	\$230,426	-\$130,640	\$71,171	\$12,927	\$0	-\$46,542	\$276,968	-\$351.89	-20.2%
Current 12 Months	87	\$1,437,836	\$544,120	\$329,236	\$80,009	\$0	\$953,364	\$484,472	\$834.95	66.3%

Data Sources:

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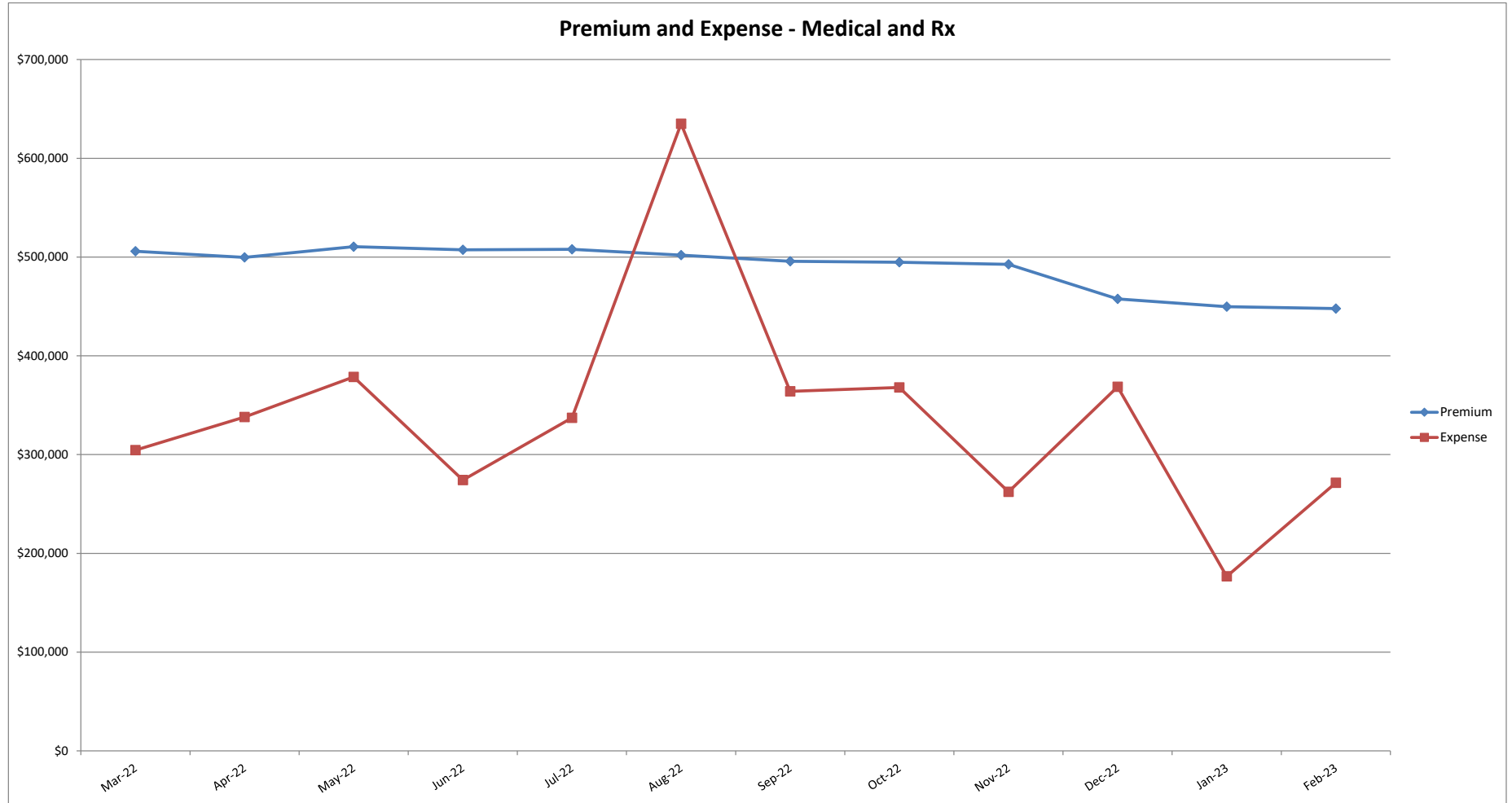
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MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Mar-21	729	\$563,705	\$186,620	\$67,601	\$55,761	\$0	\$309,982	\$253,723	\$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%
Jan-23	576	\$449,749	\$107,248	\$25,315	\$44,058	\$0	\$176,621	\$273,128	\$230.14	39.3%
Feb-23	573	\$447,851	\$190,563	\$37,051	\$43,829	\$0	\$271,443	\$176,408	\$397.23	60.6%
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	665	\$5,996,461	\$3,058,228	\$948,954	\$610,390	-\$107,418	\$4,510,155	\$1,486,306	\$488.69	75.2%
2023 YTD	575	\$897,600	\$297,811	\$62,366	\$87,887	\$0	\$448,064	\$449,535	\$313.47	49.9%
Current 12 Months	647	\$5,871,194	\$2,662,760	\$928,610	\$594,251	-\$107,418	\$4,078,203	\$1,792,991	\$448.44	69.5%

Data Sources:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2023
County of Fresno - HDHP**



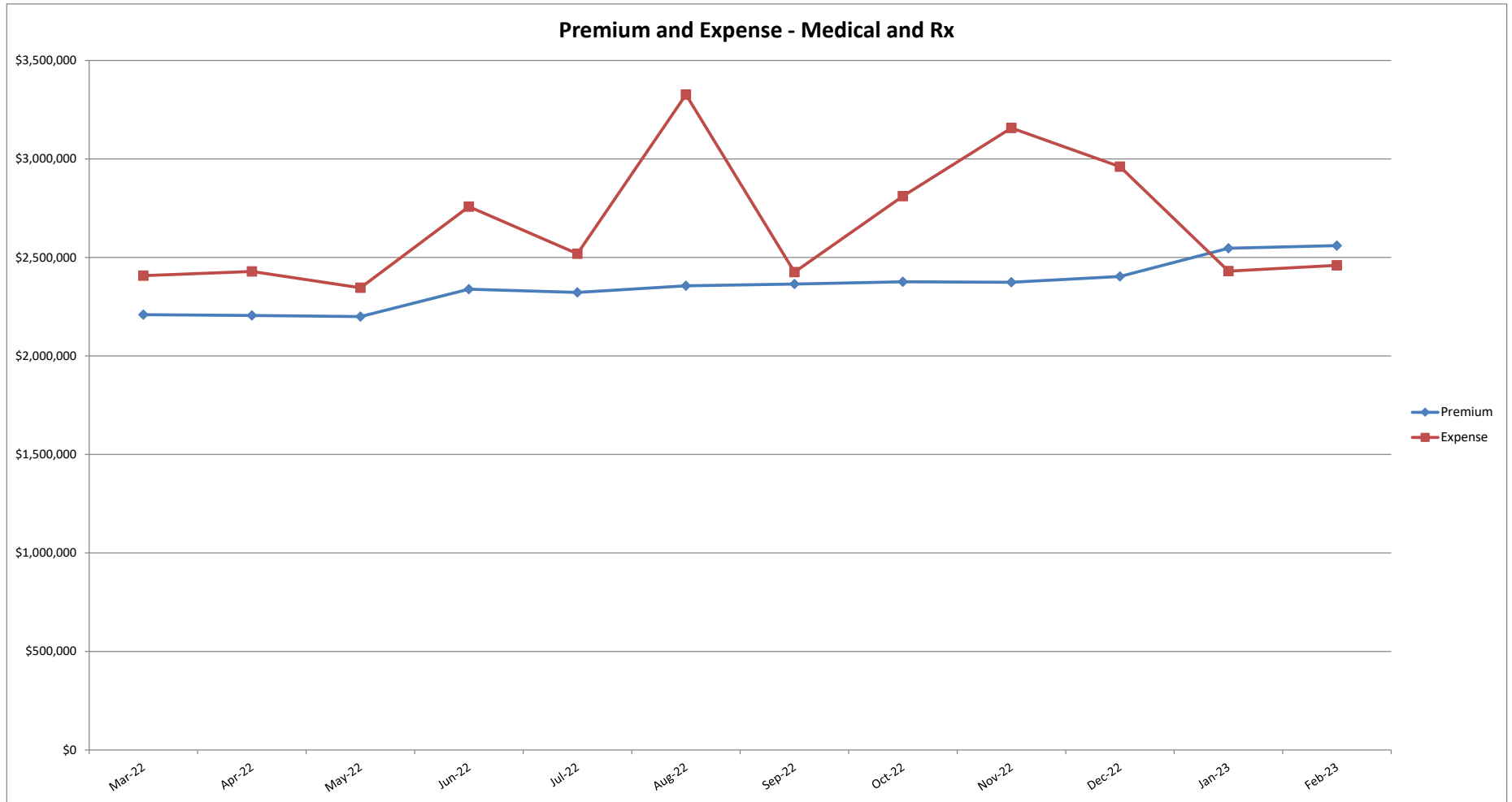


San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2023
County of Tulare - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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	\$883,887	\$235,423	\$0	\$2,960,619	-\$556,982	\$895	123.2%
Jan-23	3,073	\$2,546,658	\$1,261,821	\$931,216	\$237,666	\$0	\$2,430,703	\$115,956	\$714	95.4%
Feb-23	3,088	\$2,560,333	\$1,377,026	\$844,263	\$238,826	\$0	\$2,460,115	\$100,217	\$719.33	96.1%
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	2,954	\$27,740,204	\$18,763,341	\$10,362,619	\$2,741,780	\$0	\$31,867,740	-\$4,127,536	\$821.58	114.9%
2023 YTD	3,081	\$5,106,991	\$2,638,848	\$1,775,479	\$476,492	\$0	\$4,890,818	\$216,173	\$716.50	95.8%
Current 12 Months	2,978	\$28,259,987	\$18,693,488	\$10,575,864	\$2,763,358	\$0	\$32,032,710	-\$3,772,723	\$819.18	113.4%

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

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2023
County of Tulare - All Medical**





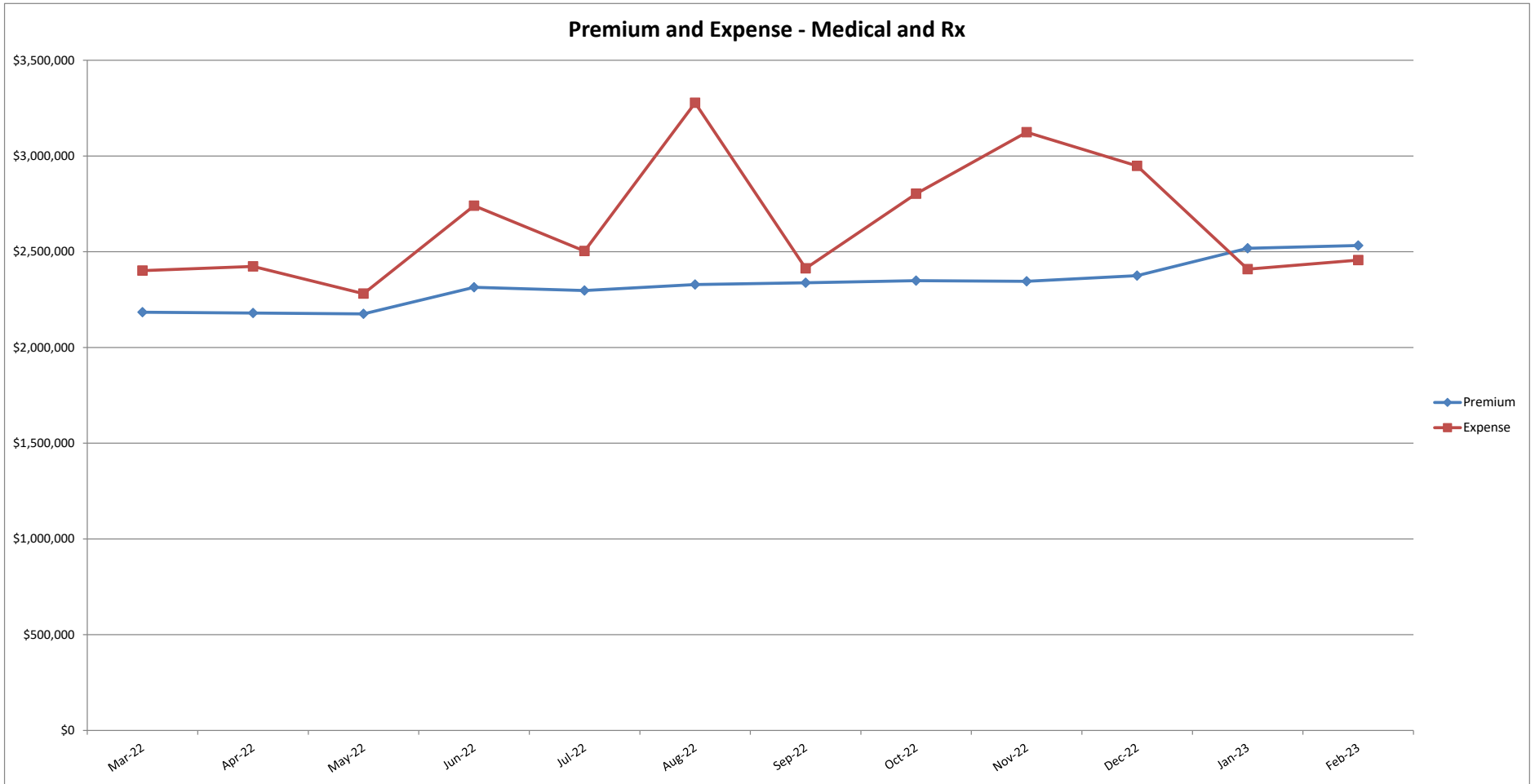
San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2023
County of Tulare - PPO

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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	\$878,047	\$232,484	\$0	\$2,948,131	-\$572,652	\$903.41	124.1%
Jan-23	3,035	\$2,517,700	\$1,243,190	\$931,119	\$234,727	\$0	\$2,409,036	\$108,664	\$716.41	95.7%
Feb-23	3,052	\$2,532,590	\$1,376,612	\$843,301	\$236,042	\$0	\$2,455,955	\$76,635	\$727.36	97.0%
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	2,917	\$27,425,825	\$18,636,290	\$10,283,239	\$2,707,596	\$0	\$31,627,125	-\$4,201,300	\$826.06	115.3%
2023 YTD	3,044	\$5,050,290	\$2,619,802	\$1,774,420	\$470,769	\$0	\$4,864,991	\$185,300	\$721.90	96.3%
Current 12 Months	2,941	\$27,938,744	\$18,556,881	\$10,495,185	\$2,729,019	\$0	\$31,781,085	-\$3,842,341	\$823.33	113.8%

Data Sources:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2023
County of Tulare - PPO**





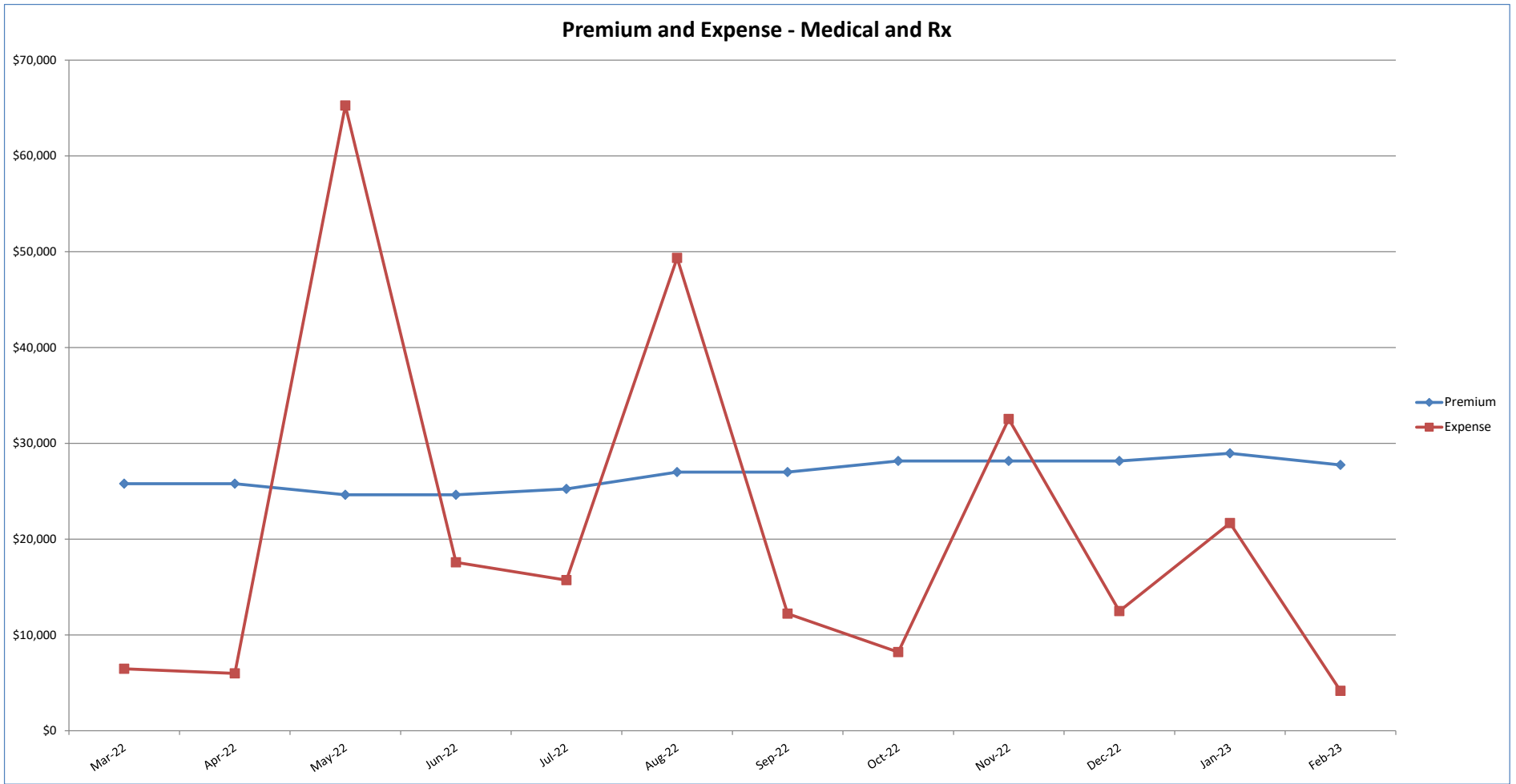
San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2023
County of Tulare - HDHP

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Jan-23	38	\$28,958	\$18,631	\$97	\$2,939	\$0	\$21,667	\$7,291	\$492.85	74.8%
Feb-23	36	\$27,743	\$414	\$962	\$2,784	\$0	\$4,160	\$23,582	\$38.23	15.0%
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	37	\$314,379	\$127,051	\$79,380	\$34,184	\$0	\$240,616	\$73,764	\$467.04	76.5%
2023 YTD	37	\$56,701	\$19,045	\$1,059	\$5,723	\$0	\$25,828	\$30,873	\$271.68	45.6%
Current 12 Months	37	\$321,243	\$136,607	\$80,678	\$34,339	\$0	\$251,624	\$69,618	\$489.38	78.3%

Data Sources:

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

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of February 2023
County of Tulare - HDHP**



Appendix

Fixed Cost Schedule				
SJVIA	Anthem Blue Cross Premium and Claims Report as of February 2023			
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	